

1.0 INTRODUCTION

1.1 AN OVERVIEW OF THE STUDY

OBJECTIVES OF THE STUDY

The general objective of this study is to examine the impact of micro-finance bank on the performance of small scale businesses in Delta State.

The study will be on the performance of small scale industry business in Delta State the specific objectives not necessarily in order of priority are:-

To see how micro finance bank will be the best to encourage banking habit among rural dwellers.

The study also aims at improving the economic status of the small scale producer in the rural areas by giving them more capital.

Also the purpose of this study is to find out how best micro finance bank credit can be used to promote community, performance and the attitude of community or rural dwellers toward the exercise.

To investigate the impact of micro finance bank in community performance.

RESEARCH QUESTIONS

A major challenge facing many developing countries especially in Africa, is devising appropriate performance strategies that will capture the financial services required by farmers and small and medium entrepreneurs whose countries constitute about 70% of the population.

Therefore, the researcher wishes to formulate the following questions to guard him.

What impact has micro-finance banks made in the performance of cottage industries in Delta State?

What impact has micro –finance banks made in the performance Agric product in Delta State?

What impact has micro-finance banks made in the performance of trading in Delta State?

RESEARCH HYPOTHESIS

The following hypothesis which are stated in the null and alternative form are to be given a validity test in this research work.

Ho: Microfinance banks have not made meaningful impact in the performance of cottage industries in Delta State.

Hi: Microfinance banks have made meaningful impact in the performance of cottage industries in Delta State.

Ho: Microfinance banks have not made meaningful impact in the performance of agric product in Delta State.

Hi: Microfinance banks have made meaningful impact in the performance of agric product in Delta State.

Ho: Micro-finance banks has not made in the meaningful impact in the performance of trading Delta State?

Hi: Micro-finance banks have made in the meaningful impact in the performance of trading Delta State?

SCOPE OF STUDY

The scope of the study shall cover the impact of micro finance banks on small scale business in Delta State metropolis between 2005-2012. The researcher is interested in what micro finance banks have done in the area of cottage industries, agric product and trading in Delta State. However, owing to shortage of literature and financial data, raw data shall be generated from selected small scale business operators in the area of Delta State.

SIGNIFICANCE OF THE STUDY

The impact of microfinance bank in small scale business.

The overview of microfinance bank.

To bring to the knowledge of poor, economically weak and the general public the need for micro credit.

It will also be of much importance to researchers who may wish to carryout on

related topics.

THE IMPACT OF MICROFINANCE BANK ON THE PERFORMANCE OF SMALL SCALE BUSINESSES IN DELTA STATE

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