



***IMPACT OF MICROFINANCE SCHEME TOWARDS QUALITY OF LIFE
AMONG RURAL DWELLERS IN ABIA STATE OF NIGERIA***

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AMONG RURAL DWELLERS IN ABIA STATE OF NIGERIA**

By

UMEH VALENTINE ONYEBUCHI

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia,
in Fulfilment of the Requirements for the Degree of Master of Science**

November 2019

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Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Master of Science

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November 2019

Chairman : Professor Asnarulkhadi B. Abu Samah, PhD
Institute : Social Sciences Studies

Poverty is a global and multi-dimensional issue that affect community's life. Poverty in its most general sense is the lack of necessities, basic food, shelter, medical care, and safety which influence the quality of life. Quality of life is a complex concept that incorporates many aspects of life, both material and non-material. Like many developing countries, in Nigeria, microfinance scheme plays a great role in improving the quality of life of its beneficiaries. This study is to examine the impact of microfinance scheme towards quality of life amongst the rural dwellers in Abia State of Nigeria. Specifically, this study examined the level of attitude, subjective norms, participation and quality of life among microfinance beneficiaries. This study also measured the mediating effect of participation on the relationship between attitude and subjective norm and quality of life. Simple stratified random sampling was used to select 391 respondents. The study covers all the 17 local government area of Abia State residents. Data was collected using questionnaires developed based on literature, concepts and related theory. The instruments were designed with 5 Likert scale and which consists of five sections namely: the respondent's profile, attitude, subjective norm, participation and quality of life respectively. Descriptive and inferential statistic such as Pearson correlation, and multiple regression was utilized to measure the relationship between the variables studied. The findings showed that there is a significant relationship between attitude, subjective norms, participation and quality of life. Findings also revealed that there is a mediating effect of participation between attitude and quality of life. Similarly, analysis also revealed that there is a mediating effect of participation between subjective norms and quality of life. This means that participation in microfinance scheme has strong impact towards improving the quality of life for the rural dwellers in Abia State of Nigeria. This study also indicates that microfinance scheme initiated by the government is a tool to development in rural community. As such this initiative as a form of economic community development has the potential to be implemented in a wider scale to improve the life of the rural community in Nigeria.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Master Sains

**KESAN SKIM PEMBIAYAAN MIKRO KE ARAH KUALITI HIDUP
DALAM KALANGAN PENDUDUK LUAR BANDAR DI ABIA, NIGERIA**

Oleh

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November 2019

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Kemiskinan adalah isu global dan bersifat pelbagai dimensi yang mempengaruhi kehidupan komuniti. Kemiskinan dalam erti kata yang paling umum adalah kekurangan keperluan, makanan asas, perlindungan, rawatan perubatan, dan keselamatan yang mempengaruhi kualiti hidup. Kualiti hidup adalah konsep yang kompleks yang banyak melibatkan aspek kehidupan, baik material maupun non-material. Seperti kebanyakan negara-negara membangun, di Nigeria, skim mikro kredit memainkan peranan yang besar dalam meningkatkan kualiti hidup dalam kalangan penerima bantuan skim tersebut. Kajian ini adalah untuk mengkaji kesan skim mikro kredit ke atas kualiti hidup dalam kalangan penduduk luar bandar di negeri Abia Nigeria. Khususnya, kajian ini mengkaji tahap sikap, norma subjektif, penyertaan dan kualiti hidup dalam kalangan penerima bantuan mikro kredit. Kajian ini juga mengukur kesan mediasi penyertaan pada hubungan antara sikap dan norma subjektif dan kualiti hidup. Persampelan rawak mudah berstrata digunakan untuk memilih 391 responden. Kajian ini meliputi semua 17 kawasan kerajaan tempatan penduduk Abia. Data dikumpul menggunakan soal selidik yang dibangunkan berdasarkan literatur, konsep dan teori yang berkaitan. Instrumen ini direka bentuk dengan 5 skala Likert dan terdiri daripada lima bahagian iaitu profil responden, sikap, norma subjektif, penyertaan dan kualiti hidup. Statistik deskriptif dan inferensif seperti korelasi Pearson, dan regresi berganda digunakan untuk mengukur hubungan antara pembolehubah yang dikaji. Penemuan kajian menunjukkan bahawa terdapat hubungan yang signifikan antara sikap, norma subjektif, penyertaan dan kualiti hidup. Penemuan juga mendedahkan bahawa terdapat kesan pengantara penyertaan antara sikap dan kualiti hidup. Begitu juga, analisis kajian juga mendapati bahawa terdapat kesan pengantara penyertaan antara norma subjektif dan kualiti hidup. Ini bermakna penyertaan dalam skim pembiayaan mikro mempunyai kesan yang kuat ke arah meningkatkan kualiti hidup penduduk di luar bandar di Abia State of Nigeria. Kajian ini juga menunjukkan bahawa skim pembiayaan mikro yang dimulakan oleh kerajaan adalah alat untuk pembangunan komuniti luar bandar. Oleh itu inisiatif ini sebagai

satu bentuk pembangunan komuniti ekonomi berpotensi untuk dilaksanakan dalam skala yang lebih luas untuk memperbaiki kehidupan masyarakat luar bandar di Nigeria.



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I certify that a Thesis Examination Committee has met on 29 November 2019 to conduct the final examination of Umeh Valentine Onyebuchi on his thesis entitled “Impact of Microfinance Scheme Towards Quality of Life Among Rural Dwellers in Abia State of Nigeria” in accordance with the Universities and University Colleges Act 1971 and the Constitution of the Universiti Putra Malaysia [P.I. (A). 106] 15 March 1998. The Committee recommends that the student be awarded the Master of Science.

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LIST OF ABBREVIATIONS

QOL	Quality of Life
CBN	Central Bank of Nigeria
MFI	Microfinance Institutions
UNDP	United Nations Department of Economic
IQOL	Integrative Theory of the Global Quality of Life
GSM	Global Systems of Mobile Communication
TRA	Theory of Reasoned Action
GDP	Gross Domestic Product
MSE	Micro and Small Enterprises
BBG	Barclays Bank of Ghana
NAPEP	National Poverty Eradication Programme
NEEDS	National Economic Empowerment and Development Strategy
MDG	Millennium Development Goals
WDI	World Development Indicators
MTN	Mobile telecommunication company
ICPD	International Conference on Population and Development
SPSS	Statistical Package for the Social Sciences
VIF	Variance Inflation Factor

CHAPTER 1

INTRODUCTION

1.1 Background of the study

Since Nigeria attained independence in 1960, considerable efforts have been directed towards the nation's industrial development (Jegade et al., 2011). Quality of life for the citizen has been their most priority towards enhancing the urban and rural development of the country. The dismal performance of the conventional finance sectors triggered the advocacy of microfinancing by policy makers, practitioners, and international organizations as a tool for poverty reduction. Microfinance is a term used to describe the provision of financial services such as; savings, insurance and issuing loans (Olojede et al., 2013). According to Zubairu (2017) defined microfinancing as the delivery of financial services to poor and low-income households with limited access to formal financial institutions. However, it can also be described as banking for the underprivileged (Joseph et al., 2018). Philip (2006) defined quality of life as a multifaceted phenomenon that focuses on promoting various aspect of life such as; good health, housing, safety, financial capability and adequate education effectively. The microfinance scheme in Nigeria has been operated since in 1940s and its started in the eastern Nigeria under the colonial officers with an anthropological background recommended the transformation of osusu or isusu (the Igbo term) to financial cooperatives as well as the continuation of isusu practices within modern cooperatives (Adewale et al., 2017).

In 1954, the Eastern Region Cooperative Department (1954) stated in its annual report: "The Isusu (Esusu, Susu, Osusu) is a widespread indigenous system of thrift and credit.

Microfinance scheme are solely operated by the Nigeria Government and controlled by Central Bank of Nigeria (CBN) (Adewale et al., 2017). Since its emergence, the number of microfinance institutions around the world has proliferated at a fast pace after the 1970s. Today, there are more than 12,500 micro lending organizations providing loans to more than 25 million poor individuals in Nigeria (Maren, 2014). The Nigerian microfinance industry has come a long way. It boasts of the entire four well - known models in the industry. A CBN study identified, as of 2010, 213 registered Microfinance Institutions (MFIs) in Nigeria with aggregate savings worth N99.4 million and outstanding credit of N649.6 million, indicating huge business transactions in the sector (Anyanwu, 2011). With a population of about 180 million and GDP per capita of \$641 (2017), two – thirds of Nigeria's people are poor. A study conducted in 2018 by the CBN identified that 652 registered microfinance institution in Nigeria and while 38 are registered in Abia State for the purpose of promoting quality of life (CBN, 2018). According to a recent report from the Brookings Institution, Nigeria overtook India in June 2018 to become the country with the world's highest number of people living in extreme poverty, which is defined as living

on less than \$1.90 a day. This figure further showed that India had 71.5 million people living in extreme poverty, while Nigeria had 86.9 million. Nigeria has the highest number of poor people in the world (Adekunle & Mohammed, 2018). Most of these people are dependent on micro and small-scale farm and off – farm enterprises for their livelihood (UNDP, 2018).

The creation of Microfinance banks to enhance access of loans and savings services for the underprivileged is presently being encouraged as an essential development strategy to facilitate poverty eradication in Nigeria (Sunday, 2014). In the past, Abia State of Nigeria Government has initiated series of micro programmes targeted at the poor with the overriding objective of making credit readily available to those who were traditionally denied access to credit (Gavin et al., 2018). The role of microfinance was to promote quality of life of the residents as stated below; providing loan access to the poor, prohibit the exploitation of the poor by money-lenders, creating opportunities for self-employment for the unemployed, and end the vicious circle of "low income, saving & investment", and by creating a virtuous circle of "injection of credit for investments of rural dweller for more income, savings, and investment respectively" (Emir & Valentina, 2018).

Most poor people manage to mobilize resources to develop their enterprises and their dwellings slowly over time. Financial services could enable the poor to leverage their initiative, accelerating the process of building incomes, assets and economic security. However, some conventional finance institutions seldom lend down-market to serve the needs of low-income families and women-headed households (Adenike, 2018). Therefore, these challenges faced by the rural dwellers in participating in microfinance scheme to improve their quality of life are hinder as follows; beliefs, expected outcome from microfinance, low motivation to comply, lack of decision making, implementation and assessment of the process from the microfinance scheme (Idowu & Gordon, 2014). These challenges lead to the main issue of this study known as poverty and which affect the quality of life of the rural dwellers in Abia state of Nigeria.

The causes of poverty among rural dwellers in Abia State of Nigeria includes; poor access to roads, poor educational facilities, lack of portable water, low per capita income, high unemployment, poor healthcare, government unreliable policies, undesirable neighbourhood and inadequate power supply. Moses and Oluwole (2014) affirmed that rural dwellers are usually characterized by poor health, lack of basic nutrition, inadequate housing, are socially discriminated against and have no channels through which to voice their concerns. Rural development is part of general quality of life that embraces a large segment of those in great need in the rural sector. Fan, (2014) considers rural development as the starting point of developing rural dweller's quality of life. Oluseyi (2013) sees rural development as creating and widening opportunities for rural people to realize their full potential through education and share in decisions and actions which affect their lives. He further asserted that rural development involves efforts to increase rural output and create employment opportunities and root out fundamental cases of poverty, diseases and ignorance.

According to Theodora and Joseph, (2010) argued that the individual belief towards microfinance scheme is the key to participate towards promoting quality of life. He conducted a study of 250 respondent's based on simple random sampling used for the study affirmed that expectation of individual outcome helps to trigger their belief of participating in microfinance scheme to better their standard of living. Though, Byela and Martine, (2016) agreed that belief play an important role in individual attitude as it reflected positively to their action. Moreover, a rural dweller's beliefs and prejudices could be a major barrier for participation in the microfinance. Promoting quality of life of rural dweller required an effective belief and participation, in order to achieve a successful quality of life. According to Ikurekong and Atser, (2013) argued that subjective norm is defined as an individual's perception of the social pressure to perform or not to perform the target behaviour (Ajzen, 1991; Gregory Southey, 2011). Though, Mohamed and Rachel (2013) argued that individual referent opinions of other about microfinance could be used as a tactics to participation in microfinance scheme toward promoting quality of life. However, Gregor et al., (2017) affirmed that motivation to comply is also the key for participation and which could be asserted by self-motivation, family pressure, peers and colleagues respectively. According to Emmanuel (2013) argued that the level of participation of rural dweller in the microfinance scheme would be ascertained by the level of quality of life experienced. Mahmoud et al., (2014) argued that participation does not determined the success of achieving quality of life, rather the processes implemented during the participation would be used to determined. Yetunde and Popoola, (2010) argued that decision making would help the rural dwellers to excel in the quest of participation and which would reflect positively toward the improving quality of life. Saha et al., (2015) conducted a study that focus on quality of life with 150 respondents and used stratified random sampling, which deduced that decision making, implementation and monitoring process would definitely yield a high level of participation by the individual and which would result to quality of life. Participation of microfinance scheme by the rural dweller would significantly enhance their quality of life.

1.2 Problem Statement

Globally, poverty has been an issue affecting most African Countries. Nigeria is faced with high level of poverty that affect their citizens. Poverty is a curial issue that affects the Abia State of Nigeria. Poverty is defined as the state of being inferior in quality or insufficient in amount (Galadima, 2014). Nchuchuwe et al., (2012) argued that poverty is the scarcity or the lack of a certain (variant) amount of material possessions or money. He further proved that poverty is a multifaceted concept, which may include social, economic, and political elements. Therefore, the threshold at which relative poverty is defined varies from country to another, or from one society to another (Muhamad, 2015). This is an issue as it hinders that continuous growth of quality of life in Nigeria. Microfinance scheme have diverse strategies on how to reduce and minimize the poverty rate by empowering the rural dwellers with credits, loan and business opportunities to growth in their respective business for the betterment of quality of life.

Quality of life of rural dwellers in Abia is being hampered as part of low awareness by the microfinance institutions to empower the residents of Abia State of Nigeria. Rural dwellers experienced challenges that hinder their participation in microfinance schemes to better their lives such as; lack of beliefs, uncertain results to be expected, low motivation to comply, lack of decision making, implementation process and monitoring process are in doubt and these lead to poor quality of life (Galadima, 2014; Jan Lepoutre, 2018). However, adequate awareness by the microfinance scheme and its benefits will overturn these hindrances effectively (Mohamed & Petinrin, 2014). These challenges have led to great effects on the quality of life of the rural dwellers in Abia State of Nigeria and these effects are as follows; poor access to roads, poor educational facilities, lack of portable water, low per capita income, high unemployment and inadequate power supply. According to Edward (2018) affirmed that rural communities are usually characterized by poor healthcare, lack of basic nutrition, and inadequate housing.

Microfinance scheme is a rural development scheme that embraces a large segment of those in great need in the rural sector. Mengistu et al., (2015) considers microfinance as a scheme meant for households to start-up a small business to aid their quality of life. Nwaeze (2015) sees microfinance scheme as creating and widening opportunities for rural people to realize their full potential through education, business opportunities and share in decisions and actions that better their lives. He further asserted that microfinance scheme involves efforts to increase rural output and create employment opportunities and root out fundamental causes of poverty, diseases and ignorance. According to the Central Bank of Nigeria in 2018, they indicated that over 652 microfinance institutions have registered in Nigeria and while 38 microfinance institutions are registered in Abia State for the purpose of promoting quality of life (CBN, 2018). Furthermore, these microfinance institutions are owned by government and private respectively. The main focus on their agenda was to develop and alleviate poverty within a specific region by providing various adequate resources that will support the quality of life of Abia State rural dwellers effectively.

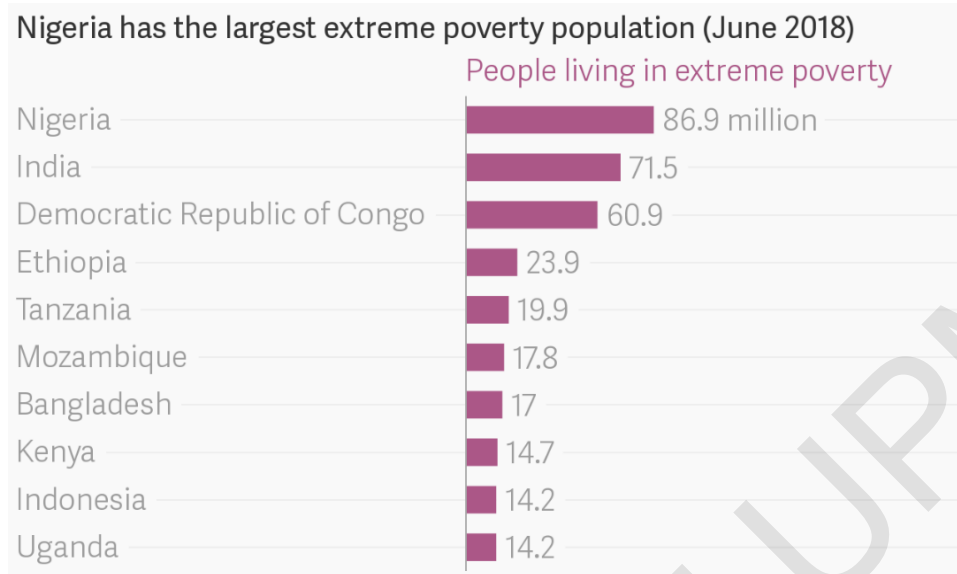


Figure 1.1 : The World Extreme Poverty Population in 2018
(United Nations' SDG, 2018).

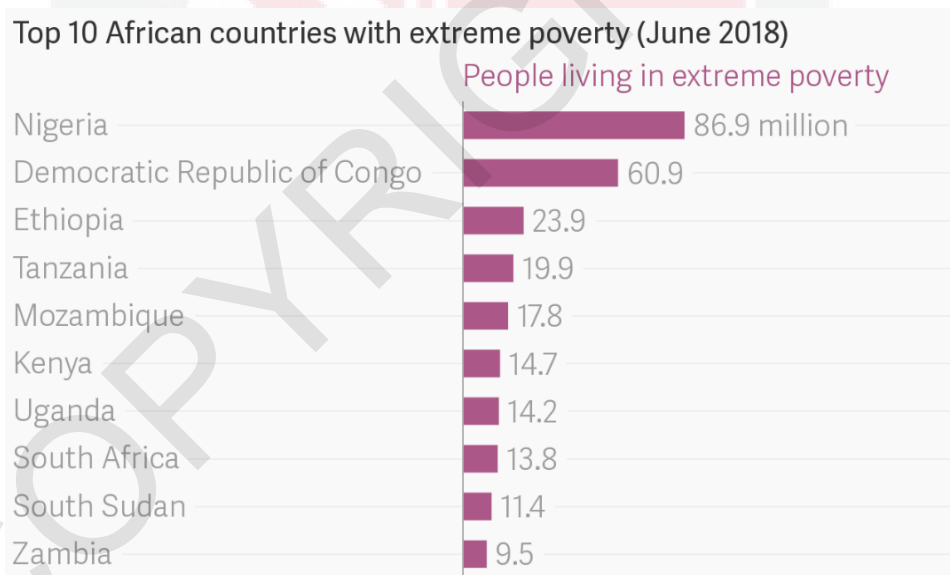


Figure 1.2 : The African Countries Extreme Poverty Population in 2018
(United Nations' SDG, 2018).

From the figure 1.1, this confirmed that Nigeria overtook India in June 2018 to become the country with the world's highest number of people living in extreme poverty. In addition, it affirmed that India had 71.5 million people living in extreme poverty, while Nigeria had 86.9 million. Furthermore, it asserted that Nigeria in 2018 has the highest number of poor people in the world with nearly 50% of its estimated 180 million populations (Adekunle & Mohammed, 2018). Figure 1.2, it also confirmed that Nigeria is the highest in African countries extreme poverty as at 2018. This further

elaborated that Nigeria has overtaken India as the country with the largest number of people living in extreme poverty globally. Most of these people are dependent on micro and small-scale farm and off – farm enterprises for their livelihood (UNDP,2018).

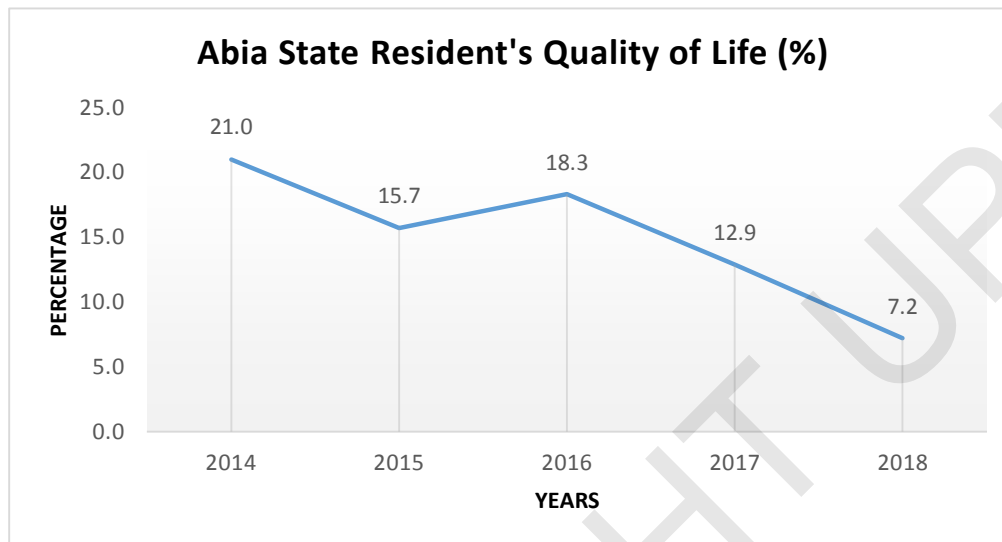


Figure 1.3 : The Central Bank of Nigeria in 2018 (CBN, 2018).

From figure 1.3, the data confirmed that the resident's quality of life in Abia State of Nigeria are gradually reducing and which is as a result of poverty within the state. Microfinance scheme need to provide an enabling environment for the participation by the rural dweller to participate to better their lives. However, over 2 million populations (out of 3, 727,300) [56.8%] of Abia state resident's faces low quality of life as a result poverty (CBN, 2018).

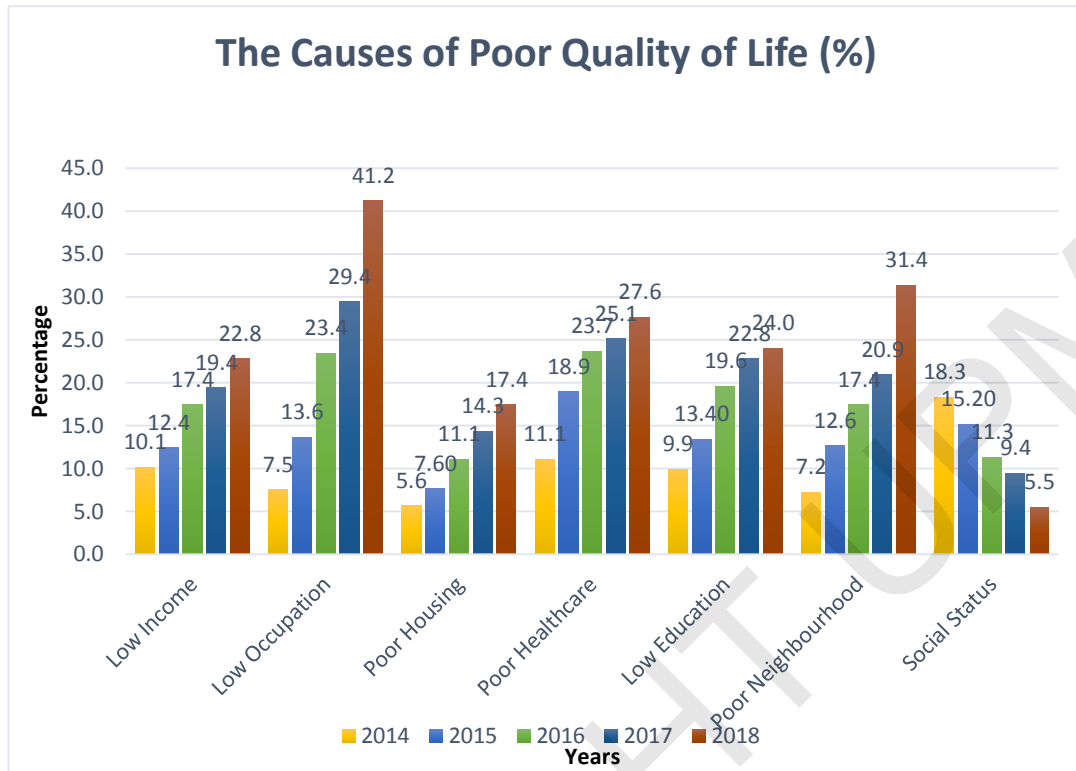


Figure 1.4 : The Central Bank of Nigeria in 2018 (CBN, 2018).

The figure 1.4 confirmed that the identified causes of poor quality of life in Abia State of Nigeria such as; low income, poor health, unsafe environment, poor education, poor housing, and infrastructure which leads to low quality of life for the Abia state resident (CBN, 2018). Ratul and Viswanath, (2016) indicated that communities are from poor quality of life as a result of poor road, poor water amenities and poor power supply and these issues drastically affect the quality of life effectively. Selim et al., (2017) argued that poor housing, poor healthcare, poor education system and lack of business opportunities affect the resident quality of life. The statistics above confirmed that low occupation is the highest (7.5% to 41.2%), poor neighbourhood (31.4% to 7.2%), poor healthcare (27.6% to 11.2%), low education (24.0% to 9.9%), low income (22.3% to 10.1%), poor housing (17.4% to 5.6%) and finally, social status of the residents are gradually reducing (18.3% to 5.5%) within the five (5) past years (CBN, 2018). These issues have developed drastically low quality of life for the residents of Abia state in Nigeria and which leads to them into poverty, committing crimes, stealing other people farm products, poor facilities to cope with healthy lifestyle, low education which leads to high level of illiterate, unsafe environment, low business income generating as a result of no business opportunities to support themselves and these have create a deficiency towards promoting the resident's quality of life sequentially (Udochukwu et al., 2017).

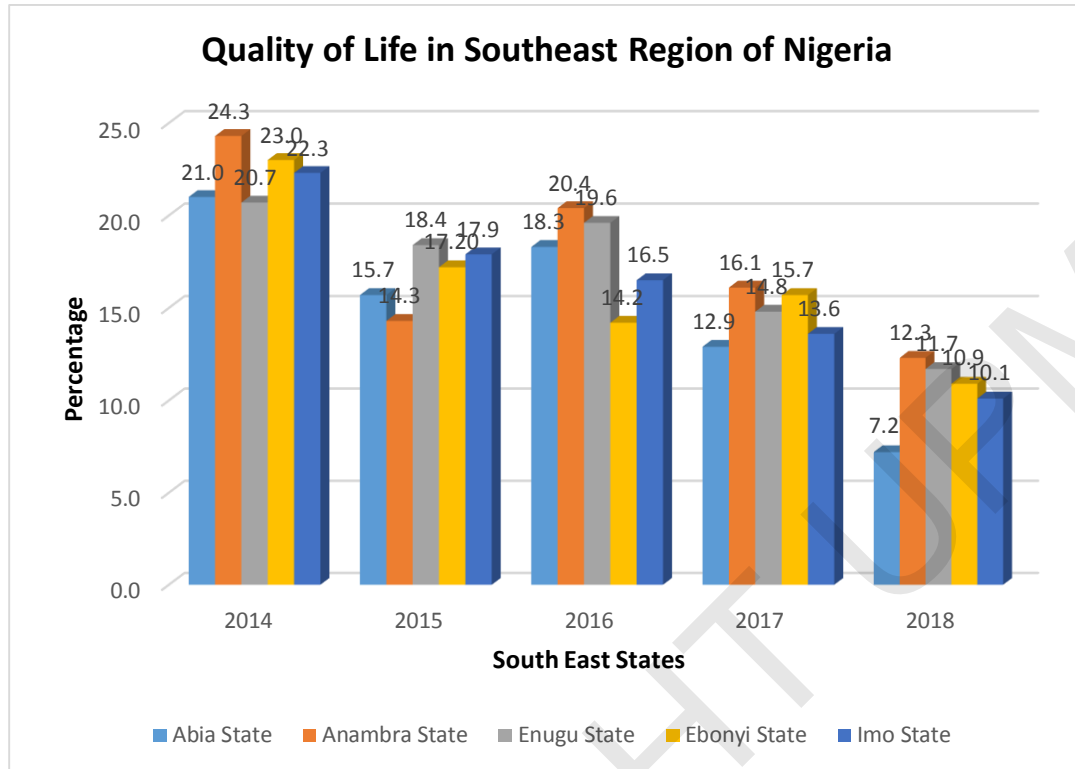


Figure 1.5 : The Central Bank of Nigeria in 2018 (CBN, 2018).

The figure 1.5 asserted that the Southeast residents of Nigeria suffers low quality of life and over 86.9 million people are extremely poor in Nigeria generally. Southeast has been facing these challenges as its affect the region individual’s growth in term of starting up small business and quality of life. This is the reason why the researcher selected Abia State of Nigeria for the research location as they have the poor quality of life (21.0% to 7.2%) within the five (5) states in the Southeast Region of Nigeria (CBN, 2018).

Michelle (2018) affirmed that belief in the outcome of microfinance scheme would promote the resident’s participation as well as improve their quality of life. Hubert (2018) argued that most residents may not have the strong belief in microfinance and however with the evaluation of outcome expected would trigger their participation towards enhancing the quality of life. According to Abubakar et al., (2018) agreed quality of life can only be developed when someone has participated effectively with the aid of strong belief in the microfinance outcome. Ayodele and Kayode, (2015) disagreed that individual participation to microfinance scheme are not bounded by their belief, rather they are bounded by the opinions generated from peers with regards to the benefits of microfinance towards promoting quality of life. Individual attitude has a strong impact towards promoting quality of life.

According to the Dirk and Luciano, (2013) affirmed that opinions referents others are crucial towards participation with the aim of achieving successes in microfinance scheme and which would reflect positively toward promoting quality of life. Motivation to comply have a strong relationship between participation and quality of life (Eromose and Danny, 2017). Cle-Anne, (2016) argued that family pressure could be ascertained as the key motivating factor that trigger the participation, in order to better the family lives. Ikenna et al., (2015) agreed that most rural dweller are willing to participate in microfinance, in order to start-up a small business to improve their quality of life. The opinions referents to others and motivation to comply have strong relationship to participation as well as promoting their quality of life.

As the research gap of this study, the researcher adopted the participation of rural dwellers, in order to support the ideology of achieving the quality of life of rural dweller in Abia State. According to Akosile et al., (2014) agreed that participation in microfinance scheme would yield a high level of quality of life. In addition, there is a strong relationship between participation and quality of life. Belief in the ideas tends to promote the level of participation of individual effectively (Ester, 2014). Over 15.7% of communities' dweller tends to belief of what they see about microfinance scheme and which has a positive impact towards their participation. The mediating effect of participation have strong correlation between attitude and quality of life. However, Kelly et al., (2018) stated that motivation to comply is the key ideas of participation as it tends to yield better lives for the rural dwellers. According to Monirul et al., (2018) argued that opinions of others may be inferior in someone decision to comply as individual perceptions differs. Odoyo et al., (2016) agreed that effective decision-making and implementation process would help to motivate rural dweller toward participating in microfinance with the aid of belief to better their lives. There are strong meditating effects of participation between attitude and subjective norms towards enhancing the rural dweller's quality of life. However, this study aimed to determine the impact of microfinance scheme towards quality of life amongst the participants in Abia state of Nigeria, in order to provide solutions to these challenges faced so as to promote quality of life.

1.3 Research Questions

In this study, the quality of life was crucial, and which lead to the development of these research questions, to provide desirable solutions towards developing the quality of life of Abia State rural dwellers as indicated below;

1. What is the level of attitude, subjective norms, participation and quality of life of the respondents?
2. What is the relationship between attitude, subjective norms, participation and quality of life?
3. What is the mediating effect of participation on the association between (attitude and subjective norm) and quality of life?

1.4 Research Objectives

1.4.1 General Objective

In this study, general objective was designed to identify various impact of microfinance scheme towards promoting quality of life for Abia State rural dwellers.

1.4.2 Specific Objectives

These objectives focused on the various significant impact of microfinance scheme towards rural dweller's development of quality of life as stated below;

1. To examine the level of attitude, subjective norm, participation and quality of life of the respondents.
2. To determine the relationship between attitude, subjective norms, participation and quality of life.
3. To determine the mediating effect of participation on the association between attitude and quality of life.
4. To identify the mediating effect of participation on the association between subjective norm and quality of life.

1.5 Significance of the Study

In this study, the most significance was to promote quality of life with the aid of relevant literatures and this study would be significant to the following stakeholders such as; researcher, rural dweller growth, microfinance sectors, commissioner of rural development in Abia State as well as Nigeria Rural development Agency respectively. The significance of the study would be discussed on the following; theoretical and practical contributions respectively.

1.5.1 Theoretical Contribution

There are various contributions in this study that would help to promote the development of rural dweller's quality of life. From the first theoretical perspective, the adaptation of the theory of reasoned action confirmed that the immediate factor of any behaviour is the intention to perform behaviour (Ajzen, 1999). This theory focuses on the behavioural intentions of an individual towards executing a behaviour. It is assumed that the strong the individual perceived to execute a behaviour, the successful they tend to achieve the behaviour. In this study, the attitude of rural dwellers is determined based on the belief and evaluation of outcome from the participation of microfinance scheme. It affirmed that rural dweller tends to participate when they perceived a huge belief about the success of microfinance schemes, and this would significantly reflect positively to the improvement of quality. In this study, motivation

to comply and opinions referents to other are essentials towards participation by the rural dwellers, in order to promote their quality of life. Most rural dweller participates in microfinance as a result of pressure from the family, peers, and which leads to have access of credit for business start-up and this would promote the quality of life effectively. The intention of this theory was replaced with participation, in order to improve Abia State rural dweller standard of living as well as quality of life adequately.

Secondly, adoption of Participation Theory by Cohen and Uphoff (1977) is divided into two concepts such as; who participates and what kind of participation were involved towards rural dweller's quality of life development effectively. Participation theory focused on the rural dweller's participation of microfinance scheme, and the dimension of participation focused on the kind of participation perceived towards promoting the rural dweller's quality of life effectively. In this participation theory, the microfinance schemes are mostly operated by governments and agencies that cater the rural dweller's quality of life development in the community. This theory would help to determine the decision making / planning process, process of implementation and the process of evaluating and monitoring of microfinance scheme by the rural dwellers and which would help to promote their quality of life affect been participated effectively.

Lastly, the adoption of rural community development theory is not only focused on the theory but also in practices. According to Passmore (1972), community development theory were all about the roles of stakeholders, government, microfinance scheme and other financial institutions to promote the quality of life of local communities. This theory would help to enhance the decision-making planning and enforced adequate implementation of development projects from top to down and give ways for the community to participate from down to top. This would also show the interrelationship and interdependence between the community and government toward enhancing rural dweller's quality of life effectively. By rural dweller's participation, they would increase the sustainable livelihood of the community and meet all the needs of life.

1.5.2 Practical Contributions

The practical contribution of this study identified various contributions on the rural dweller's quality of life development. However, the role of microfinance scheme was to provide poverty alleviation and promote the resident's quality of life in Abia state of Nigeria (Oladayo Nathaniel Awojobi, 2014). The findings of this study would continuous promote the microfinance scheme in providing constant loan with longer repayment period. Previously, the period of loan repayment was short and hectic for the rural dweller to sustain their life and which relatively affected the quality of life (Gbenga et al., 2016).

Based on the study finding, this would also promote the alertness and willingness rural dwellers who has not participated in the microfinance scheme to be involved, to promote quality of life of the dweller. Though, there are many of residents that were involved in the microfinance scheme, this study finding will not explore more benefits to be generated from microfinance scheme, but also to provide ways in which it could be sustained to better their life such as; opening a saving account, diversifying into another business that would be generating money and also provide tactics for managing their resources for future uncertainty. The findings based on this current data on attitude and participation for the rural dweller's quality of life would guide the residents on its belief toward making right decision for the participation of microfinance as it would help to improve the rural dweller's quality of life. However, these crucial decision making would be ascertained based on the evaluation of resident outcome and which will trigger the residents toward implementation and monitoring of the microfinance scheme as it would enhance the rural dweller's quality of life effectively.

From the finding of this study, it affirmed that the current data on the subjective norm and participation for rural dweller's quality of life would provide the referent opinions of others to the residents on the benefits of microfinance and which would also trigger their motivation to comply as the only tactics to participate in the microfinance scheme. The findings would also provide an avenue for participant and non-participant to be fully involved based on the opinions of others and awareness of microfinance deduced from this study findings would generate high level of resident's participation from their decision and implementation process towards enhancing quality of life. However, the findings believed that their participation would improve the rural dweller's quality of life. This finding would trigger the resident's belief and motivation to make the right decision based on the pressure from the family, interest of life, happiness, life fulfilment and sustainability in the quest of reducing the poverty and depression, to better their lives effectively. Though, past literature was not explicit on the exact benefits for the rural dwellers and there was a low awareness that leads to low participant (Okoroafor et al. 2017). However, this finding would breach the gap by providing effective and constant awareness and its benefits for the betterment of life within the rural dwellers of Abia state.

The findings based on the current data on the mediating effect of participation between attitude and rural dweller's quality of life in Abia state. This finding would provide the opportunities for the rural dwellers to attend seminar of microfinance and this would enhance their beliefs and expected outcome to be generated and which will promote the effective decision making to participate with the intention to improve the quality of life of the rural dweller's. However, the significant impact of participating in microfinance scheme was to yield quality of life, to promote and better lives of the rural dweller's effectively.

Based on the study finding, it would also strengthen the residents based on their decision making, implementation and monitoring processes toward effective participation that would promote the quality of life. Finally, the findings on the current data with the mediating effect of participations between subjective norm and quality for the residents of Abia state. The participation was adopted to support the Reason Action Theory for this study findings and which was considered as a contribution to this study towards promoting quality of life for the rural dwellers of Abia State (Omotola & Murad, 2017). This study finding would promote the resident's opinions of other with regards to microfinance scheme as well as trigger the motivation to comply towards enhancing their lives. This initiative would provide opportunities for them to make the right decision and implement the decision as it would help to improve the rural dweller's quality of life. From the previous authors, inadequate of financial capabilities would lead to poor asset productive, weakness, social exclusion and competences (Musa, and Aisha, 2012). However, in this study findings, the residents would be able to access the basic needs such as; reasonable loan for their business, comfortable housing, better health care and good job opportunities to raise funds and to continuously promoting their quality of life.

1.6 Scope of the Study

This scope focused on the significant impact of microfinance scheme towards quality of life amongst the participants in Abia state of Nigeria. This location was chosen due to the low quality of life that was deduced as a result of high poverty rate in Abia State of Nigeria and which make it appropriate for the research. In the previous years, the issues relating to quality of life and which has affected the rural dweller's standard of living, education, health, safety, and income (Chris Uzundu et al. 2015). However, this study would explore these issues and proffer solutions toward improving rural dweller's better lives. The research location focuses on the overall seventeen (17) local government area within the aged range of 18 to 65 years respondents, and the researcher choose only three (3) communities from each local government area for the field study. By adopting the 3 communities amongst 17 local government, and which gives the estimated total number of fifty-one (51) communities to covered for this study.

1.7 The Conceptual and Operational Definitions of Terms

1.7.1 Quality of Life

Conceptual definition: Quality of life is broadly defined as means of how individual measures and evaluate the goodness of life in numerous aspects (Phillips, 2006). While Enyi (2014) defined "as a phenomenon of measuring the people's happiness as aspect of promoting healthy quality of life". These aspects could determine by the level financial capability, healthy and adequate safety.

Operational definition: In this study, the quality of life refers as the main component of community development with the aids of their participation towards achieving a better life such as; comfortable house, good health, acquired skills, and staying in conducive environment effectively. Furthermore, the respondent's quality of life is measured using twenty-five items within (education, housing, income, safety and health) each with 5 items and adopted the used of five-point Likert scale (Likert, 1932; Bowling, 1997; Burns & Grove, 1997; Jamieson, 2004).

1.7.2 Participation

Conceptual definition: Participation is known as methods in which people were actively involved in proffering solutions to the issues of their concern by making the right decision making on the factors that would help to promote lives by adequate implementation of policies, delivering and actions taken to effect the right change in their lives effectively (Olayinka, 2018).

Operational definition: In this study, participation refers as method of activities that trigger individual belief and motivate them to comply towards achieving adequate quality of life. Furthermore, the respondent's participation is measured using fifteen items within (Planning/ decision making, implement and monitoring/evaluation process) each with 5 items based on the impact of microfinance scheme towards quality of life questionnaire, which uses a five-point Likert scale (Likert, 1932; Bowling, 1997; Burns & Grove, 1997; Jamieson, 2004). Therefore, the higher the score a respondent obtained, the higher the level of participation for the respondent towards enhancing the quality of life.

1.7.3 Attitude

Conceptual definition: Attitude is defined as a process by which individual believed to be favoured or unfavoured on an event and scheme based on its individual appraisal (Weber & Ahmad, 2014). Attitudes are perceived as an emotional propensity that could be used by individual in evaluating an entity with different level of degree of disfavoured and favoured, which develops from the individual's belief on the desirable outcome of an event (Carol et al., 2014).

Operational definition: In this study, Attitude refers as the belief and outcome of the activities that helps the individual participation towards promoting rural dweller's quality of life. Furthermore, the rural dweller's attitude is measured using ten items based on the level of quality of life earned from the impact of microfinance scheme. The questionnaire adopted a five-point Likert scale (Likert, 1932; Bowling, 1997; Burns & Grove, 1997; Jamieson, 2004). Respondents with higher score are assumed to have a favourable attitude towards enhancing quality of life.

1.7.4 Subjective Norms

Conceptual definition: Subjective norm is known as perception by which individual perceived or believed on the social pressure that might hinders or approve of him in executing the behaviour that was referent by others to engage or not to engage in it (Weber & Ahmad, 2014). However, subjective norm focuses on the detailed significant of people referent opinions on particular behaviour, which might include; families, friends, colleagues, parents respectively (Ajzen, 1999).

Operational definition: In this study, subjective norm refers as the other referents opinion and motivation to comply towards promoting quality of life. Furthermore, the respondent's subjective norm is measured using the ten items based on the impact of microfinance scheme towards quality of life questionnaire and which uses a five-point Likert scale (Likert, 1932; Bowling, 1997; Burns & Grove, 1997; Jamieson, 2004). Higher subjective norm indicates the respondent have strong and supportive influential towards the level of participation to better their lives.

1.8 Organisation of the Study

This was adopted to segregate the stages of chapters and its functions towards the development of this study. The chapter one focused on the following such as; study background, problem statement, research questions and objectives. Furthermore, the details on the significance of the study, and which detailed on the theoretical and practical contributions, research scope and its location, operational definitions of terms, and the chapter summary effectively. Chapter two focuses on the quality of life and its dimension, participation, attitude and subjective norms. This chapter further elaborated the theories and models associated with this study towards promote the substantial review of literatures related with quality of life. Research gap, conceptual framework and hypotheses were developed sequentially. Chapter three presented the research methodology which encompasses the research designs, sample size of respondent, unit of analysis and locations, data collection procedure, sampling techniques and finally, pilot study. The chapter four highlighted the presentation of findings, discussions of results, and which involved graphs, diagrams, and tables in explaining the study effectively. Finally, the chapter focuses on the finding's summary deduced from the specific objectives, theoretical and practical implications of the study, overall study's limitations, comprehensive conclusion, suggestions for future studies respectively.

1.9 Summary of the Chapter

This summary offered the detailed data on the background and problem statement of the study, research questions, objectives, significance of the study, scope of study, operational definitions of terms used towards concluding a desirable study. The research problems were identified and its effects towards the development of rural dweller's quality of life in Abia State of Nigeria. Research questions was designed to solve the issues and provided significant impact of these challenges, in order to promote quality of life effectively. Lastly, literature review would be the next chapter in this study, which focused and supported with various theoretical reviews and models related effectively.



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