

IMPACT OF MICROFINANCE CREDITS ON INDIGENOUS PEOPLES' INCOMES: CASE STUDY OF MOROGORO TANZANIA

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Abstract: With the growth of population in Tanzania, the government cannot give all its citizens jobs or employment; hence, the government encourages self-employment to its citizen as a way of fighting poverty in the country. The citizens respond positively to the directions and encouragement of their government to employ themselves, yet another problem rises, this problem is access to capital to fund their businesses. The government noticing this problem embarked on the improvement of the financial sector, which in turn should come in and save the day. These reforms work properly because a number of Microfinance Creditors joins the government's efforts of alleviating poverty to its citizens, by affording them credits in form of loans. The main objective of this paper is to investigate the impact of Microfinance Credits to the indigenous people income in Tanzania case study of Morogoro region.

By use of both documentary review and fieldwork, types of methodology the researcher discovers that the Microfinance Institutions credits to the indigenous communities have a positive impact in the country even though the sector has some challenges.

Keywords: Microfinance, Institutions, Credit, Indigenous, Communities, Impact.

1. INTRODUCTION AND BRIEF BACKGROUND OF THE STUDY

Tanzania government with the desire to fight against poverty thought the need to encourage its citizens to self-employment. This is because the government does not have the resources to employ all its citizens and afford them their day-to-day basic needs free. However, due to limited resources the government of Tanzania knowing that self-employment to its people requires need for capital, the government of Tanzania in the year 1991 embarked on financial sector reforms. These reforms were made in order to create an effective and efficient financial system. These reforms in the financial sector focused on the need to permit banking institutions to operate on a commercial basis, making their business and management decisions free from outside intervention within the norms of prudential supervision. "The reforms in the financial sector saw major changes in the industry, these changes were liberalization of interest rates, elimination of administrative credit allocation, strengthening the Bank of Tanzania's role in regulating and supervising financial institutions, restructuring of state-owned financial institutions, and allowing the entry of local and private banks into the market." These reforms saw the enactment of Banking and Financial Institutions Act of 1991 and Cooperative Societies Act of 1991. These two laws incorporated the said changes in the financial sector in Tanzania. Thus, the Cooperative Societies Act of 1991 provided the basis for the development of Savings and Credit Cooperative Societies (SACCOs) as privately owned and –organized equity-based institutions. It is through the Cooperative Societies Act of 1991, that Microfinance Credits were born in Tanzania.

However, recently there have been some comments from some writers, stakeholders and other people in the society that the Microfinance Credits have been one of the major causes of bankruptcy and enhancing poverty in the indigenous people communities. They say this is because there has been a tendency of these Microfinance Bank confiscating indigenous people

properties unfairly. Again, there are those writers, stakeholders and other people in the society who disagree with the negative assertions that Microfinance Credits have negative impact to the indigenous people communities' income, hence a dilemma. Therefore, this paper by using fieldwork research investigates on the impact of Microfinance Credit on the indigenous people income in Tanzania, by using Morogoro Region as a case study. This is in order to eliminate the dilemma about the impact of the Microfinance Credits to the incomes of indigenous people in Tanzania.

2. LITERATURE REVIEW

There is wide range of literature on the impact of Microfinance Credit to the incomes of indigenous people in Tanzania. However, the literature is split into two classes. The first class is of those people who are of the view that Microfinance Credits have affected the indigenous people negatively, while on the other class of literature is of the people with the view that Microfinance Credits have affected positively on the indigenous people credits. Both classes of literatures classes of literatures will be discussed, however first it is worthy to know literatures about Microfinance activities in the world.

Different Literatures on Microfinance activities in the world

Microfinance institutions are comparatively new standings in the development zone. They roughly first come into existence in the 1970s. Since 1950s to 1970s the provision of financial services was mainly done by the government or donors in form of subsidies credits programs. Unfortunately, these programs failed to reach all people especially highly poor households. The provision of credits by donors and government often resulted in high loan defaults, high lose and inability to reach poor rural households. (Dupas & P Dupas, 2009) existence of microfinances was necessary to solve the prevailed financial institution. During 1980s it was a microfinance turning point in such that some of the banks namely Grameen Bank and BR12 began to show that they could provide small loans and savings services profitably on large scale. (Dupas & P Dupas, 2009)

Due to its ability to provide financial services and reach a large population, microfinance institutions kept on increasing not only in number but in size as well, and this is because, unlike other institutions, microfinance has the ability to reach a large number of people and it sticks to serving the poor.

In another literature, it is portrayed that, financial services are considered as the very crucial aspects toward development in the whole world. About 20% of the global economy is constituted by the financial industry. Most of the financial activities such as insurance, credits and saving are the ones that contribute to economic growth. Unfortunately, access to such services to some people is still a nightmare. The currently statistics shows that around 2 billion number of adults worldwide cannot access formal financial services. This problem is especially a problem to the poor, women poor and poor in rural areas.

Currently households' data shows that access to basic financial services such as payments, savings and credits can make an important positive difference in improving people' (Dupas & P Dupas, 2009)

Further to that, sustainable access to deposit services shows that banks are the main providers of deposit services around the world, the majority of deposit volume by individual and non-financial business are only in commercial banks. About 91% of the total deposit volume and 94% of the total deposit accounts are in commercial banks. While deposits held by non-banks are out of the picture and in most cases underestimated. (Ardic et al., 2011)

On the credit side, the study shows that among the regulated financial institutions banks hold 87% of loan to GDP ratio and 81% of outstanding loans per 1000 adults. Among NBFIs cooperatives and credit unions are the major source of credit by both number and volumes though the structure depends with the country. For example, in France and Spain cooperatives accounts for at least half the credit volume while in south Korea specialized financial institutions accounts in nearly 67% of the volume. (Ardic et al., 2011)

3. DISCUSSION

This study was based on the main objective that, "assessment of the contribution of microfinance institutions to the increasing income of the indigenous people in Morogoro region," and the hypothesis that, "lack of services from microfinance institutions had been a serious obstacle to the increase in income of the indigenous people". In order to get sufficient information, both primary and secondary techniques of data collections were used as follows.

4. DATA COLLECTION BY USE OF QUESTIONNAIRE

The staffs of microfinance organizations that provide credit to indigenous people were asked to fill out a questionnaire in order to collect qualitative and quantitative data on the impact of microfinance credit on indigenous income.

Table 1: QUESTIONNAIRE RESPONSE RATE

Microfinance institution	Sample Size [Target]	Respondents [Actual]	Percentage
Finca	15	14	93%
Tampro	15	13	87%
Equity	15	14	93%
Kutayba	15	12	80%
Total	60	53	88%

Source: Research findings 2023

The table 4 below represents the number of respondents depending on those who provided loans to indigenous people and those who did not provide loans to indigenous people. And from the statistics, It appears that microfinance institutions were willing to provide loans to indigenous people, as the number of those who provided loans to indigenous people outnumbered the ones who did not provide loans.

4.1 Credit provision analysis

Table 1: CREDIT PROVISION ANALYSIS

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.tabulate creditstoindigenous

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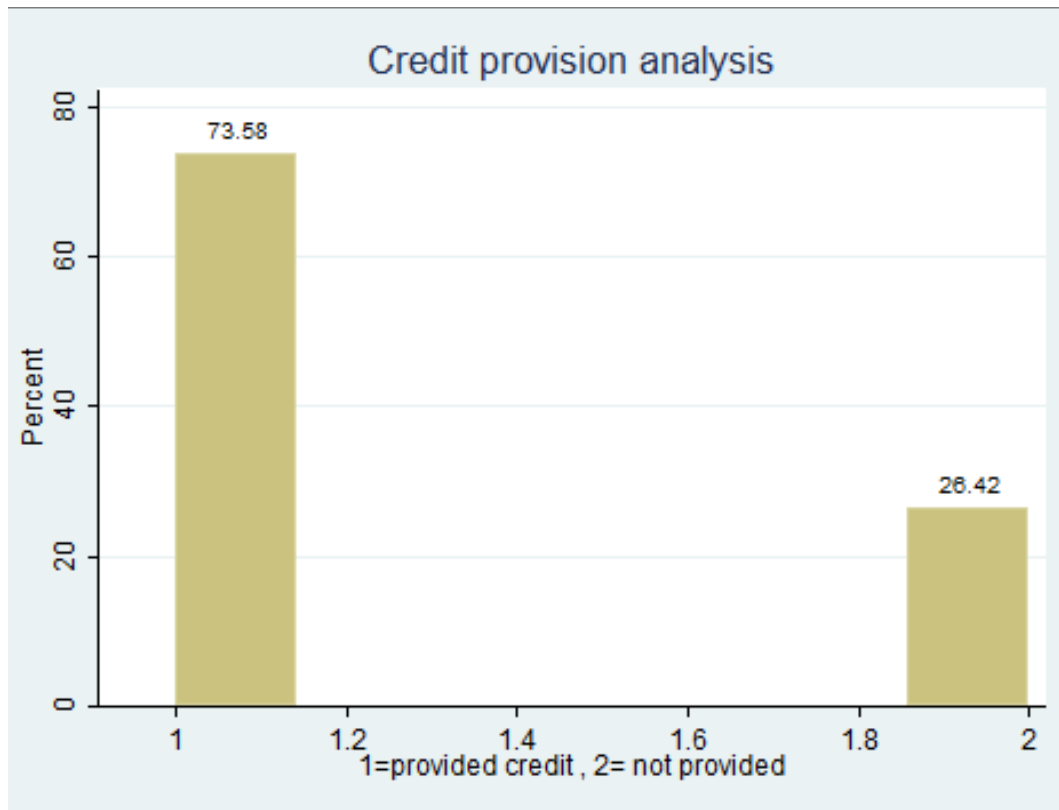
1=provided credit , 2= not provided	Freq.	Percent	Cum.
1	39	73.58	73.58
2	14	26.42	100.00
Total	53	100.00	

Source: research findings 2023

The attribute of credit provision was used in research to establish how willing microfinance institutions are to provide credit to indigenous people. This is because the researcher wanted to find out whether the inability of the indigenous to have enough income for their basic necessities was due to the unwillingness of microfinance institutions to provide macrocredit to the indigenous or not. But the response showed that more microfinance institutions (73.58%) provided credit to indigenous people and only a few (26.42%) did not.

The chart below shows that the majority of microfinance institutions have provided credits to indigenous peoples, implying that indigenous peoples' inability to obtain income for their basic necessities may be due to other factors other than their ability to obtain credit from microfinance institutions.

CHART 1: GRAPHICAL PRESENTATION OF CREDIT PROVISION ANALYSIS



Source: research findings 2023

The quantity of native communities that took out loans from microlending organizations is displayed in the table 4 below. The 16–20 category obtained the most active responses, accounting for 41.51% of all responses; the below–15 category received the least active responses, amounting to only 16.98% of all responses. Hence, it is evident that microfinance organizations were successful in gaining the attention of a large population of indigenous people.

4.2 Number of communities provided with credits

Table 2: ANALYSIS OF NUMBER OF COMMUNITIES PROVIDED THAT WERE PROVIDED WITH CREDITS

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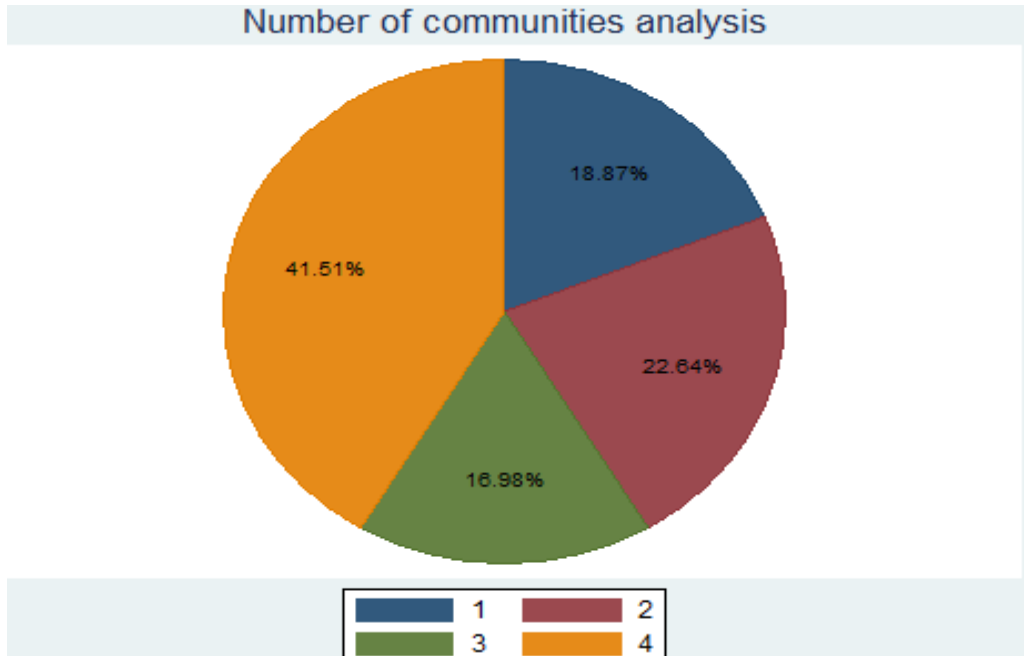
.tabulate numberindigenouscommunity
    =4 if
community>0
    r =20, 3
community<0
    r=15, 2
community<0
    r=10, 1
community<0
    r=5
    
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	Freq.	Percent	Cum.
1	10	18.87	18.87
2	12	22.64	41.51
3	9	16.98	58.49
4	22	41.51	100.00
Total	53	100.00	

Source: research findings 2023

The graph below demonstrates that microfinance loans were made available to the majority of indigenous populations. This rules out the fear that indigenous people don't receive social services.

CHART 2: GRAPHICAL PRESENTATION OF NUMBER OF COMMUNITIES ANALYSIS



Source: research findings 2023

According to the table 5 below, which represents 41.51% of the actual respondents, the majority of microfinance institutions have given credits to indigenous people in less than a year. The lowest response rate, however, was 16.98%, and these respondents were from a microfinance organization that has been lending to indigenous for more than a year.

4.3 Number of years

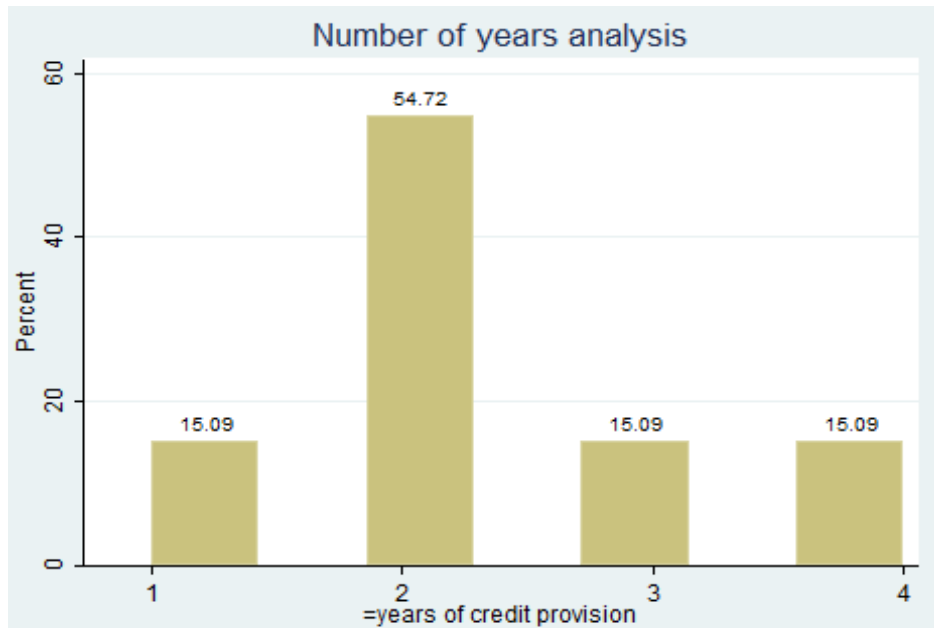
Table 3: THE NUMBER OF YEARS FOR THE PROVISION OF CREDITS

. tabulate years

=years of credit provision	Freq.	Percent	Cum.
1	8	15.09	15.09
2	29	54.72	69.81
3	8	15.09	84.91
4	8	15.09	100.00
Total	53	100.00	

Source:research findings 2023

CHART 3: GRAPHICAL PRESENTATION OF THE NUMBER OF YEARS FOR THE PROVISION OF CREDITS ANALYSIS



Source:research findings 2023

Results showed that 54.72% of the respondents had provided credits to others in less than a year, while 15.09% had provided credits in more than a year.

This shows that indigenous people were not exposed to microfinance credit for quite a long time.

Indigenous people in Tanzania are people who were hiding themselves from the community in such a way that for them to access social services like education, health, and banking, it was a bit difficult, as they perceived these things as not important and could lead their lives differently from others. The accessibility of the credit attribute was included in order to know how credits are made easily accessible to them.

The results showed 50.94% of the respondents made credit available to indigenous people by offering flexible rates of repayment, while 13.21%, which is the lowest, showed that for them they offered credit services in indigenous language.

4.4 Accessibility of credits

Table 4: ACCESSIBILITY OF CREDIT ANALYSIS

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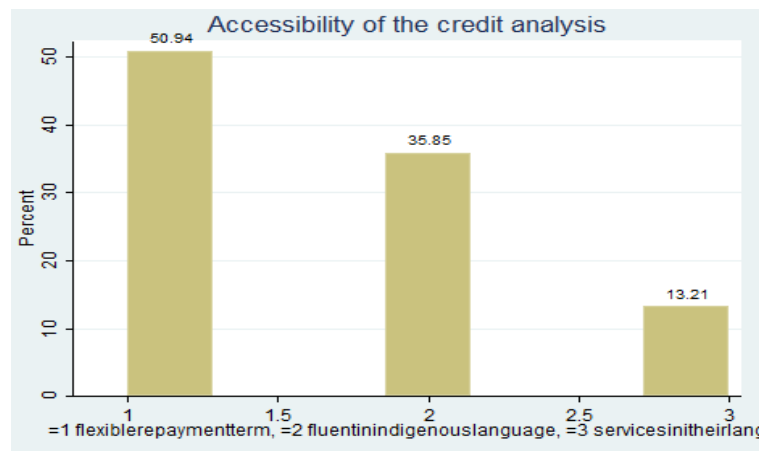
.tabulate accessibilityofthecredit

```

	Freq.	Percent	Cum.
=1 flexiblerep aymentterm,	27	50.94	50.94
=2 fluentinind igenouslang uage, =3	19	35.85	86.79
servicesini theirlang	7	13.21	100.00
Total	53	100.00	

Source: research findings 2023

CHART 4: GRAPHICAL PRESENTATION OF THE ACCESSIBILITY OF CREDIT ANALYSIS



Source: research findings 2023

The essence of the research was to find the contribution of the microfinance credit in increasing the income of the indigenous people. The researcher finds it important to analyze other factors such as education, health, and housing so as to arrive at the best conclusion on the contribution of microlending. The statistics showed that 56.60% of the respondents said microlending contributes to increasing indigenous income, while the lowest figure was 5.66%, which indicates that microlending has a low contribution to health issues.

4.5 Indigenous standard of living

Table 5: WELFARE ANALYSIS

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.tabulate welfare
    =1
    education,
    2 income, 3
    health, 4
    hosuing
    
```

	Freq.	Percent	Cum.
1	11	20.75	20.75
2	30	56.60	77.36
3	3	5.66	83.02
4	9	16.98	100.00
Total	53	100.00	

Source: research findings 2023

CHART 5: GRAPHICAL PRESENTATION OF WELFARE ANALYSIS



Source: research findings 2023

As per the questionnaires, 56.60% of the respondents, which is equivalent to more than half of the actual number of respondents, disclosed that microlending contributes more to increasing indigenous income than other things such as health, education, and housing.

4.6 Effects of microfinance credits on indigenous people’s financial lives.

Analysis on the question ‘To what extent have microfinance credits provided by your organization contributed to the economic development of indigenous people ?’

From the table below, it shows that 64.15% of the respondents said microfinance credit moderately contributed to the economic development of indigenous people, while 16.98% said it has greatly contributed, and the lowest is 5.66%, which indicates respondents who said microfinance has not contributed at all to indigenous economic lives.

Table 6: ANALYSIS OF THE CONTRIBUTION OF MICROFINANCE CREDIT TO THE ECONOMIC DEVELOPMENT OF INDIGENOUS PEOPLE

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.tabulate contributions

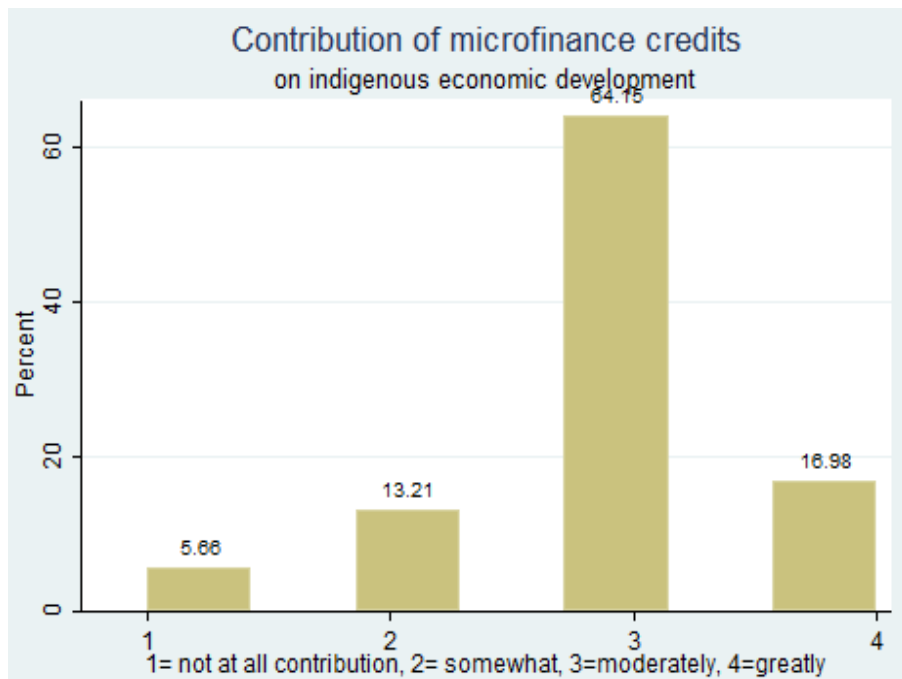
1= not at all contribution, 2= somewhat, 3=moderately, 4=greatly

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	Freq.	Percent	Cum.
1	3	5.66	5.66
2	7	13.21	18.87
3	34	64.15	83.02
4	9	16.98	100.00
Total	53	100.00	

Source: research findings 2023

CHART 6: GRAPHICAL PRESENTATION ON THE CONTRIBUTION OF MICROFINANCE CREDIT TO THE ECONOMIC DEVELOPMENT OF INDIGENOUS PEOPLE



Source: research findings 2023

Table 7: ANALYSIS ON THE SATISFACTION OF THE INDIGENEOUS PEOPLE WITH MICROFINANCE CREDIT SERVICES

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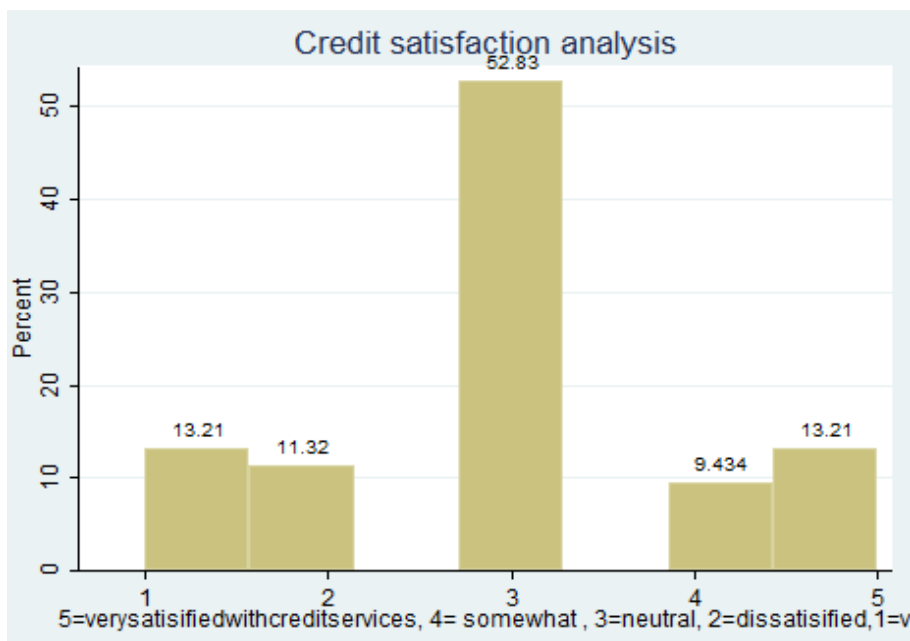
.tabulate satisfaction
5=verysatis
ifiedwithcr
editsservice
s, 4=
somewhat ,
3=neutral,
2=dissatisi
fied, 1=v
    
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	Freq.	Percent	Cum.
1	7	13.21	13.21
2	6	11.32	24.53
3	28	52.83	77.36
4	5	9.43	86.79
5	7	13.21	100.00
Total	53	100.00	

Source: research findings 2023

Table 10 : above indicates that 52.83% of the actual number of respondents proves that indigenous people are somewhat satisfied with microfinance credit services, while the lowest 9.43% show indigenous are dissatisfied with microfinance credits.

CHART 7: GRAPHICAL PRESENTATION OF ANALYSIS ON THE SATISFACTION OF THE INDIGENOUS PEOPLE WITH MICROFINANCE CREDITS



Source: research findings 2023

4.7 Credit provision in relation to indigenous income increase

The analysis below demonstrates the link between the amount of credit provided by microfinance organizations and indigenous income as well as other elements that are seen to be essential to human development specifically (housing, and education). The goal is to determine whether and to what extent the provision of loans by microfinance firms increases the income of indigenous people.

Table 8: RELATIONSHIP BETWEEN CREDIT PROVISION, INDIGENOUS INCOME, EDUCATION AND HOUSING.

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. sum creditstoindigenous income education housing
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Variable	Obs	Mean	Std. Dev.	Min	Max
creditstoins	53	1.264151	.4450991	1	2
income	53	.5660377	.5003627	0	1
education	53	.2075472	.4094316	0	1
housing	53	.1698113	.37906	0	1

Source:research findings 2023

The results in Table 11 indicate that out of 53 respondents who were involved in this study, on average [1.26] said indigenous people were provided credit by the microfinance institutions, and the standard deviation was [0.45]. The minimum [1] was for those that were not provided credits, and the maximum [2] was for those who were provided credits, which implies that most indigenous people were provided credits, which is equivalent to 73% as the data from table 4 shows.

The results in the table indicate that out of the 53 respondents who were involved in this study, on average [0.57] said indigenous people were able to increase their income after getting the credits, and the standard deviation was [0.50]. The maximum [1], which indicates indigenous people who were able to increase their income, while for the minimum there was none, which implies everybody was able to increase their income, which is equivalent to 56.60% as the data from table 8 shows

As for the education, out of the 53 respondents who were involved in this study, on average [0.21] said the indigenous were able to access education through the credits advanced to them, and the standard deviation was [0.41]. The minimum [0] was for those who were unable to access education, and the maximum [1] was for those who were able to access education, which is equivalent to 20.75% as the data from table 8 shows.

From the above table, which shows the data of 53 respondents who were involved in the study, an average of [0.16] said indigenous people were able to get houses after they received credits from microfinance institutions. The standard deviation was [0.38]. The minimum [0] was for those that were not able to get houses, and the maximum [1] was for those who were able to get houses, which is equivalent to 16.98% as the data from table 8 shows.

Table 9: RELATIONSHIP BETWEEN INDIGENOUS INCOME, CREDIT PROVISION AND YEARS

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. reg income creditstoindigenous years
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Source	SS	df	MS	Number of obs = 53		
Model	.094628179	2	.04731409	F(2, 50) =	0.18	
Residual	12.9242397	50	.258484795	Prob > F =	0.8333	
Total	13.0188679	52	.250362845	R-squared =	0.0073	
				Adj R-squared =	-0.0324	
				Root MSE =	.50841	

	income	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
creditstoindigenous		.0268741	.1616817	0.17	0.869	-.2978731 .3516213
years		.0476485	.0789822	0.60	0.549	-.1109919 .2062889
_cons		.4223833	.3075728	1.37	0.176	-.1953949 1.040162

Source: research findings 2023

$R^2 = 0.0073$ implies that about 7.3% of the variations in income are explained by credit to indigenous people and years of credit provision.

An increase in credit extended to indigenous people by 50 tsh will lead to an increase in their income by 0.027, which implies that the credit extended to the indigenous people has led to an increase in their income. The credit given to indigenous people helps them smoothly run their economic activities, such as business and agriculture, with the result of increasing their income. Thus, the addition of more credits to indigenous people leads to a proportionate increase in indigenous income.

An increase in credit to indigenous people by 1 year will lead to an increase in indigenous income by 0.043, which implies that in the long run, as the provision of credit to indigenous people increases, so will their income.

Further to that despite the late provision of credits to indigenous people, microfinance institutions were able to reach a large number of indigenous communities, which is equivalent to 41.51% in less than a year. The findings also revealed that 73.58% of indigenous people within these communities were provided with microfinance credits.

Despite the good impact of the Microfinance Institutions, it was also discovered that there were challenges faced by microfinance institutions in relation to providing credits to indigenous people. This challenge was that most people use the money (credit) advanced to them for other purposes than the purpose that made them take the loan in the first place, which makes it difficult for them and microfinance in particular to reach the intended objectives.

5. CONCLUSION AND RECOMMENDATIONS

The study concludes that indigenous people's income is affected positively by microfinance institution credits to a higher level, this is determined from the highest mean of 0.57. In addition, microfinance institutions have emerged as a vital tool for increasing the income of the indigenous people. Through the provision of financial services specifically credits microfinance have enabled indigenous people to participate in economic activities and improve their livelihood. By expanding their businesses, improving agriculture productivity and coping with emergencies indigenous people have been able to increase their incomes and improve their quality of life. MFIs have played a crucial role in promoting economic development among indigenous people, and their continued support is necessary to ensure that these communities can thrive in the future.

6. RECOMMENDATIONS

In order for the Microfinance Credits to have impact that is more positive in the Tanzanian indigenous people lives, it is suggested that the following should be done: -

- 1) More research should be done by both the government and private sector dealing with such issues on how to design good credits that will help the indigenous people business activities.
- 2) More investment should be done in sponsoring these Microfinance Institutions by the government so that they may give more credits to indigenous people in the society and hence eliminate poverty.
- 3) The Microfinance Institutions should strategically design specific services and products that will meet the needs of the indigenous people, this will help them engage in good and profitable economic activities.
- 4) Microfinance employees should be trained in skills that can add value to their ability to serve indigenous people.
- 5) More education should be given to indigenous people on the proper management of the loans they are offered and to repay such loans diligently.

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