

Impact of Training on Reduction of Non Performing Loans Pertained to Micro Finance & Small Scale Farmers in Suburb Areas of District Lahore.

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Abstract: Capacity building through training is now considered a vital component in maintaining competitiveness in the agricultural sector of less developed country like Pakistan. The study is conducted on beneficiary farmers at grass root level interested in getting loans from banks for crop production techniques and financial management inter alia. This was aimed at improving the loan repayment performance of the project beneficiary farmers. The sub-urban area of district Lahore and Kasur has been used as a pilot study to mainly assess the effects of training on loan repayment among the beneficiary small scale farmers regarding Agricultural and Micro Financing facilities from Banks & Specialized Financial Institutions. Questionnaires were administered to collect data from 150 respondents, sampled using the Judgmental or Purposive Sampling Technique. The data collected were analyzed using the SPSS-20 software and the descriptive statistical tools of frequency, regression and correlation for relationships of variables have been applied. The results showed that farmers obtained higher crop yields resulting from the application of the crop production methods trained in the SBP also needs to improve upon its frequency and timing of monitoring and recovery of the funds disbursed under the project. The SBP should also consider including in its training regime effective marketing strategies to enable the farmers sell their produce and pay off the loan in time to minimize Non-Performing Loans.

Key words: Farmer, Microfinance, Agricultural Credit, Non-Performing Loan, Recovery

INTRODUCTION:

Background of the study

The banks and financial institutions are key mediators mobilize a large portion of the funds in a country's it is reasonable to expect their participation in the process to take advantage of financial services to agricultural development , as well as micro-finance sectors However the reality on the ground and so on. The agricultural sector has a lower level of credit facilities from banks (Koza, 2007). Especially, the role of the banking sector in the provision of small loans is low. In short, agriculture is the sector was the most neglected in the banking business to obtain credit because of the different risks posed by, such as the lack of guarantees to the agricultural side. Land and structures gain unexpected. It includes agricultural lending to give credit (cash and in-kind) for small-scale farmers for the purpose of agriculture. There is no doubt the crucial role of credit in economic development. According to agricultural households agricultural credit models and not all of the restrictions on self-financing required , but also the uncertainty regarding the level of production and the time lag between the input and output . Thus, the growth rate of investment in agriculture is less than other economic sectors. Therefore the financing of agriculture is one of the most important factors for the development of rural areas in developing countries like Pakistan.

NON-PERFORMING LOANS

(Kester, 2010) Outstanding loan (NPLs) has been used as a remedy for a large number of credit institutions and asset quality is often associated with the failure of developed and developing countries and economic crises. Indeed, this topic has regained significant attention since the onset of the financial meltdown in 2007/2008 and policy makers have allotted significant resources to accurately monitor these developments and to address possible exposures so as to ensure a stable financial system All the banks

loan portfolio classification or grading system is necessary to maintain their lending and credit risk management. Despite its critical importance, there is no well recognized international standard for recognizing and accounting for credit losses by banks. Current Barbados Act, bank loan portfolios deteriorating condition, pass, special mention, substandard, doubtful and loss order can be divided into five main sections. Each of these categories has, among other things, a time element before which a loan is transferred to a lower category. Generally, loans with repayments in arrears up to one month fall into the pass category; those in arrears for one–three months into special mention, those owing for at least three months into substandard; the unsecured portion of loans at least six months due into doubtful; and the unsecured portion of loans at least 12 months due are categorized as loss. (O.A.E.M., Sub-Standard, Doubtful and Loss)

Pakistan Economic survey 2013-2014

According to the survey together with the distribution of their annual target of Rs Pakistan’s economy had achieved 94.6 per cent aims to Rs 503.3 crore. Julai 532.0 million during March 2013-2014 Face to face with the 2013-14 (July- March) of their success is seen in the table below comparative Banks added the target location:

Supply of Agricultural Credit by Institutions								(Rs. In billions)
Bank	Target 2013-14	2013-14 (July-March)			Target 2012-13	2012-13 (July-March)		
		Flow	%age Achieved	%Share in Total		Flow	%age Achieved	%Share in Total
5-Big Commercial Banks	188.0	133.5	71.0	52.2	153.5	123.67	80.6	53.5
ZTBL	69.5	45.9	66.0	17.9	72.0	37.95	52.7	16.4
PPCBL	10.0	5.4	54.4	2.1	9.0	5.43	60.3	2.4
14 DPBs	90.4	54.2	59.9	21.2	66.7	51.02	76.5	22.1
7 MFBs	21.6	16.2	75.1	6.3	13.8	12.96	93.9	5.6
3 Islamic Banks*	0.5	0.5	94.6	0.2	-	-	-	-
Total	380.0	255.7	67.3	100	315.0	231.0	73.3	100.0

Source: State Bank of Pakistan *Newly induced since July, 2013

Agricultural Development Bank of Pakistan former Zarai Taraqati Bank Limited

Period	Loan Disbursed	Loan Recovered	Non-Performing Loans (Recoverable)	% age of Non-Performing Loans (Recoverable)	% age of Amount Recovered
1988-89	8174.667	5211.467	2963.200	36.2	63.8
1989-90	10786.849	6579.672	4207.177	39.0	61.0
1990-91	13169.064	7808.523	5360.541	40.7	59.3
1991-92	17233.483	9438.104	7795.379	45.2	54.8
1992-93	14465.131	9019.159	5445.972	37.6	62.4
Total:	63829.194	38056.925	25772.269	40.4	59.4

Federal Bank for Cooperatives

Period	Amount Disbursed	Amount Recovered	Non-Performing Loans (Recoverable)	% age of Non-Performing Loans (Recoverable)	% age of Amount Recovered
1988-89	3060.500	2846.530	213.970	7.0	93.0
1989-90	2789.170	683.790	2105.380	75.5	24.5
1990-91	3950.200	2573.340	1376.860	34.9	65.1

1991-92	4194.980	2589.440	1605.540	38.3	61.7
1992-93	3276.450	2965.810	310.640	9.5	90.5
Total:	17271.300	11658.910	5612.390	32.5	67.5

*Source: Statistics Department ADBP, Islamabad

Table 1: Status of Loan Disbursements and Recoveries to Beneficiary Farmers as at 30th September 2012

Year	Amount Disbursed (Rs.)	Amount Recovered ()	% Recovery
2008	22,828.72	11,630.42	50.95
2009	32,170.11	15,232.50	47.35
2010	14,000.00	4,830.00	34.50
2011	4,592.50	4,592.50	100.00
2012	7,444.00	233.57	3.14
Total	81,035.33	36,518.99	45.07

Source: ZTBL, 2012

The Bank shied away from giving loans to new beneficiaries as a result of the continuous declining loan repayment performance by the farmers.

Statement of the Problem

Since the credit facilities were extended for the purpose of Agricultural Development, the insistence of the said aim of accessing the loan should not be compromised, hence the need for adequate training in the area of adjacent villages of District Lahore and some portion of Kasur; which is centered on land preparation, planting, fertilizer application, weed control, harvesting and storage. The capacity building approach is preferred to the use of taskforce approach to recover loans. The latter adopts strategies which could be very hostile and intimidating thus incurring the displeasure of the farmers and worse of all has not proved to improve the repayment trends of loan delinquencies of the financial institutions. The statement of the problem is that the inadequate or lack of training on loan repayment of farmers has led to the high loan repayment default rate; thereby, causing the financial institutions to be shying away from extending credit facilities to farmers. This study therefore seeks to ascertain that prior to the disbursement of credits or loans, farmers and farmer groups are given appropriate training to ensure that the loans are judiciously and efficiently managed and paid back within the specified time frame.

Research Objectives

The general objective of the study is to ascertain the effects of training on loan repayment among small scale farmers of the suburbs Areas of Lahore District.

Specific objectives for the study are:

1. To identify credit facilities and management strategies used by the SBP/ZTBL under the pilot study.
2. To determine the production training needs of the beneficiary farmer groups.
3. To examine the content and quality of training given to beneficiary farmer groups prior to the loan disbursement.

Research Questions

To achieve the main objective of the study the following research questions would be answered:

1. What credit facilities and management strategies are used by the SBP/ZTBL under the pilot study?
2. What are the production training needs of the beneficiary farmer groups?

3. How does the content and quality of training given to beneficiary farmer groups prior to the loan disbursement improve their performance in product output and ability to payback?

Scope of the Study

The study of farmer beneficiaries were conducted from areas the outskirts of Lahore District and part of Kasur and as such did not cover other areas or regions to reflect the entire industry of farmers regarding the evaluation of loan repayment . And therefore it will not be present, but the result will be put findings in the context of relevant individual area studied as a basis for the pilot project.

Data Collection

The source material for the study of primary and secondary schools Preliminary data from the Beneficiary farmers and staff of the project were collected using questionnaires. Secondary materials were also extracted from ZTBL, SBP, Economic Survey of Pakistan and Statistical Survey of Pakistan respectively.

Sample Design

The judgmental or purposive been using the sampling method to achieve the sample size mainly focusing on the small farmers of ZTBL in the adjacent rural area of District Lahore and small portion of Kasur respectively experimental study. Due to time constraints and limited resources the proportion of samples were taken from the farmers in the project and staff for the contribution to this work.

Data Analysis

The data were obtained from questionnaires using Microsoft Excel program and descriptive of frequency tables statistical analysis tools.

Limitations of the Study

These research resources, access, and the time limit decline. In this study with the sample size needed financial resources. It simply education and appropriate words and short sentences from a question mark as the language of the language area accent is difficult to translate some of the local lingo . The study is not likely to last long and that we need to learn one very limited.

Literature Review:

In this article we used to review the basic studies pertained to the stated questions of research study. The issues to be discussed over here include the concept and theories of training, loan repayment, Non Performing loans, Agricultural Financing and behavior of the people about this research study.

Standard Operating Procedures in Micro Finance Banking

Needy People avail loan from private money lenders, friends and relatives. They get borrow money and grants in the form alms. They purchase insurance from government companies. They get funds transfers through remittances houses in formal and informal manner. It is difficult to separate microfinance from closer activities. It could be demanded that a government directs central bank to maintain deposit accounts for needy customers or private money lenders, who are involved in compound interest or alms that runs these people involved in microfinance granting monetary support to needy people. And this can best be done by growing up the number of banks and financial institutions for these people, in addition to refurbishing the capacity of those organizations. In the ongoing era there has also been facilitate expanding the organizational span of action, since different organization full fills and deals with various needs. The rules and regulations of development practices were established in 2004 by CGAP and backed by the board of eights leaders at G8 Summit on June 10, 2004.

1. Subsistence Class not only seeks loans but also need money transfer and insurance services.
2. Microfinance must be beneficial to needy households helping them for raising their growing assets and support against external pressures.
3. Microfinance pays only for its own services. Subsidies are rare by government and well as donors in order to reach large number of needy class.
4. Microfinance means establishing regular local institutions for financing poor.
5. Microfinance also means adjoining the monetary needs of needy Human beings into country's prevailing financial system.
6. The duty of government is to provide monetary and financial services not to enable the poor people.
7. Donor funds need to back up private capital rather than competing it.
8. One of the major difficulties is the non proper availability of strong institutions and managers. Micro financing institutions should focus on capacity building.
9. Higher interest rates ceiling used to disappoint needy class by precluding microfinance banks from covering such costs, which limit zed the supply of credit.

10. Microfinance institutions should develop proper check and balance mechanism for both financially and morally.

Role of Microfinance in Flourished Countries like Us And Canada

In America and Canada the role of microfinance banks and financial institutions is to target the subsistence level population, which is unable to find mainstream access for such banking finance. This statistics shows that about 8% of Americas are not get benefits from banks, which means that around 9 Million are without any type of banking account maintained with any banking institutions. Majority of these financial institutions are normally working as Non Profit Making institutions. Microloans in America are defined as the credit limits of 50,000 US \$. Whereas, in Canada the credit limit regarding microfinance loan has been specified as \$ 25,000. The average level of microfinance loan size in United States of America is about 9732 US \$, which is about 10 times more than the loan specified in less developed countries like Pakistan.

Role of Micro Finance Banks in Fewer Developing Countries of SAARC Countries

There are many limitations available regarding loans to poor people under microfinance banking including security lacks and higher operating and administration cost. As an outcome, the microfinance was established as a source to provide financial assistance to the marginalized people with aim of creating inclusion to finance and equal balances.

- Advances should be given without collateral
- Advances to those people who are living below poverty line
- Self Help Group's members need to be benefited from Microfinance
- Rs. 25000/- may be specified as maximum credit limit under Microfinance
- NGOs may defined the terms and conditions of loans under Microfinance Credit
- Microfinance is the wider concept as compare to Microcredit as the Microcredit deals with small loans to the poor borrowers, whereas Microfinance is the loans in addition to saving accounts as well as insurance etc.

The Indian Microfinance Sector termed as India's 25 Leading MFIs during June-2014 as CRISIL. This is the most updated overview of the Microfinance sector in India as well as sub-continent.

Criticism and Influence

The major criticisms of microfinance have the criticism of microcredit in reality. Actually the criticism focuses the influence of poverty, the role of interest rate, high profitability, suicides due of over burden of debts. Another criticism is the role of foreign donors and operational conditions of business concerns related to microfinance organizations working in Bangladesh.

Need For the Agricultural Credit

According to Pearce (2004) the study has been conducted in 150 countries of the world mentioning the positive linkage between a well developed functioning financial system and long term growth, economic growth and national savings respectively. Special role is the development of rural sector and the living standard of masses is the prime motive of agricultural credit in developing countries. Mukwereza and Munzungu (2003) are of the opinion that likewise other sources and types of credit there are three different types of credits in Agricultural as Short term, Medium term and long term credit respectively. The short term is used to fulfill the working capital needs of the borrowers in business. It is usually payback after the harvesting of two major crops.

Financing In Case Of Need

The Credit basically provides a bridge that fills the gap between business owner's financial assets of the enterprise. Because of continuous imbalance, the business concerns are mandatory to claim for credit. According to Aryeetey et al (1994) the need for credit may be divided into three categories vis-à-vis perceived, potential and revealed demand. Perceived demand means the need of cash for enterprises in cash of any hurdle faced by the organization. Potential demand refers to the advances that are not real because of the institutional barriers as well as imperfection of market whereas, the Revealed demand is the financial support at a specified rate of interest after getting written application from the beneficiary. According to Gale (1991) the effective demand is the amount of loans that lending organizations used to prepare for the release of amount to the borrowers. There are two different schools of thought. The first one believed that there is a negative impact of high rate of interest on the demand for credit as the lesser amount of borrowers may take this risk for the satisfaction of their demand. Stiglitz & Weiss (1981), Stiglitz (1989) and Besley (1994) respectively are considered the famous theorists in this school of thought. Whereas the second school of thought is of the opinion that higher rate of interest does not affect the demand for credit. The higher rate of interest is not a matter of issue for SMEs (Aryeetey et al, 1994). This

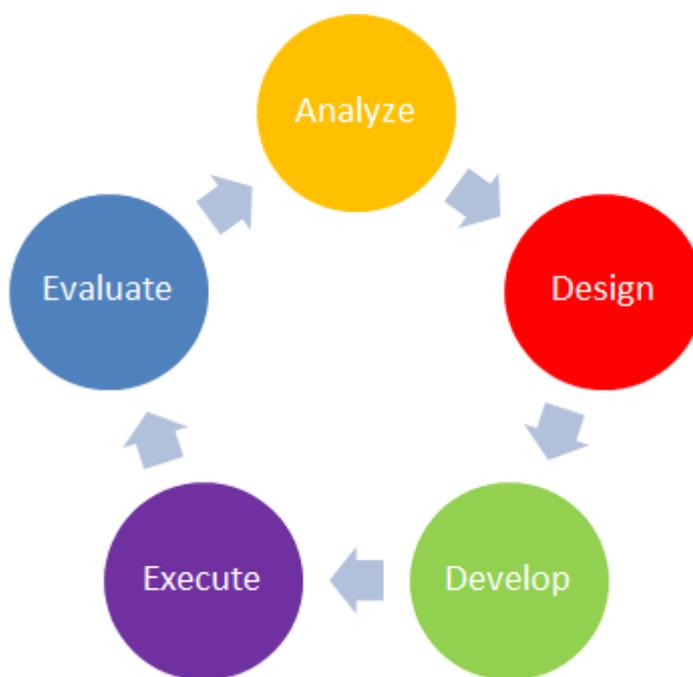
study depicts that SMEs used to consider a rate of interest of 19.5% on the average, which is reasonable and this may be dropped down to 7% the minimum market rate of interest.

Training Process

Certo (2003), "Training of individuals has four essential steps or processes: determining training needs, designing the training programmes, administering the training programme and evaluating the training programme". Armstrong (2006), Cole (2000) and other writers, "They used the same model to explain the process of training in four stages as identifying training needs, designing and developing of training programme, carrying out the training and evaluating the training programme. But Cole (2000) differs slightly with the introduction of training policy and establishment organizations. Below is the model, which is termed as systemic training".

EVALUATION OF TRAINING

EVALUATION OF TRAINING



Non Performing Loan

The Loan that is in default or very nearer to default is considered as Non-Performing Loan. Normally after the expiry of 90 days from the due date of recovery of said loan the loan becomes Non Performing Loan until and unless it is contrary to the term of contract. According to International Monetary Fund when any loan is deemed as Non Performing Loan when it became late from the due date of payment either in shape of Principal or Mark up or both for at least 90 days. In case the overdue amount is paid and revolve accordingly this may become Performing Loan after the payment of overdue mark up of principal or both.

As per Bank Regulatory the definition of Non Performing Loan pertains to:

- Acquiring of Real Estate Property in case of attachment or contract in terms of attachment of Property
- Interest is levied in case of default proceeded for 90 days or more

- Loans on which Mark up is not lived when declared Non Performing and this amount of interest of Mar up is not considered in Income Statement under the head Incomes

In case of India and Pakistan the Non Performing Loans are usually termed for Agricultural Credit wherein the peasants become unable to pay the Loans in due course of time or on the right date of recovery as per the recovery schedule issued by the concerned financial institution or the bank. The occasion reason for this default is floods, drought or earth quakes respectively. In general the issue of Non Performing Loan may be overcome in two ways:

Autocratic Style of Management

When all the stakeholders likewise Government, Regulators, Banks and Financial Institution join hands to extract the solution of the problem. The combination of all these stakeholders or bodies is termed as Asset Management Company (AMC).

Democratic Style of Management

This is approach is opposite to the centralized approach of managing Non Performing Loans by governing body. In this style of Management the concerned bank of financial institution establish its own rules, regulations, conventions and principals to cater the borrowers who are not good pay masters of their disbursed loans. Banks of Financial Institutions used to introduce different incentives, rebate of discounts policies for those who pay off the loans in due course of time.

Betterment in Full Coverage and Writing-Up

The Inspection team of State Bank of Pakistan has set very strict standards of Classification of Loans vis-à-vis Other Assets Especially Mentioned-OAEM, Substandard Loans, Doubtful Loans and Loss Category respectively. The State Bank of Pakistan had observed in October 2000 that various public sector banks and specialized financial institutions used to report only the default portion of their overdue loans instead of total outstanding loan amount. Due to this type of reporting the true picture was not brought into notice of stakeholders. So the necessary amendments in ongoing policies and procedures had been introduced for displaying the true and fair picture of Non Performing Loans in the books of banks as well as Financial Institutions. Now the banks and financial institutions follow the Prudential Regulations of State Bank of Pakistan in order to maintain Provision of Reserve against Bad and Doubtful Debts according to the Classification of that type of Loan whether it may be Other Assets Especially Mention, Sub-Standard, Doubtful or Loss respectively. The force sale value of asset in the shape of Loan is that the throw away price means the readily realizable value of that article, asset or loan respectively. From the above example the increase in Non Performing Loans is not from the deterioration or depreciation of Assets or currency factor rather than it is only because of the strict policy of State Bank of Pakistan based on the International Accounting Standard regarding full disclosure. So due to the implementation of these rules through Prudential Regulations of State Bank of Pakistan the boarder changes had been taken placed in the attitudes of Specialized Financial Institutions for following the rule of full disclosures regarding Non Performing Loans in their books of Accounts for the easiness of their stakeholders. According to Banking Regulators likewise State Bank of Pakistan in Pakistan this is not an absolute figure rather than a ratios of Non Performing Loans to Total Loan Disbursed and this is the concerned indicators of the assets quality as well as adequacy of capital pertain to banks. So the two ratios have been observed vis-à-vis Gross Non Performing Loans to Gross Loan Financed and Net Non Performing Loans to Net Loan Financed. And reason for doing all this is simply based on logic and general prudence. According to the doctrine of good governance and better implementation of Prudential Regulations the banks and specialized financial institutions used to disburse loans after observing all the parameters of needful appraisal and due diligence. Similarly these above referred ratios of Non Performing Loans used to become decline over time and overall quality of Loans disbursed in shape of Assets of Banks or Specialized

Financial Institutions will improve. Another important factor in this context is the non- provisioning or not implementing exact provisioning of Non Performing Loan, which ultimately causes a systemic threat for the overall health of Banking or Financial Institutions. There is an inverse relationship between Provisioning and Risk as the Provisioning increases the Risk factor towards Non Performing Loan will decrease and vice a versa. The Banks can grasp hold on this situation by establishing more provision against diminishing portfolio of Non Performing Advances.

Central Bank’s Policies and Procedural Role

The time to time State Bank of Pakistan makes necessary amendments in its prevailing practices to facilitate banks as well as general public. Rate of Mark up may be revised according to market conditions to help out the borrowers, so that it may become easier for them to pay off banks loans in due course of time. The information about different schemes and products are easily available on the official websites of banks as well as financial institutions. The conservative, orthodox and unnecessarily laborious procedure regarding litigation in filing Recovery Suits is one of the biggest hurdles in timely recovery of loan financed by the banks as well as the developed financial institutions. So keeping into account new development has so far been done in establishment and implementation of Recovery Law in 2001, wherein Banks are authorized to repossess the securities without going into litigation after giving advertisement in newspaper through Court Auctioneer for bidding. Similarly new proceedings have been introduced in bankruptcy law to minimize the lengthy legal and litigation procedures. With the passage of time State Bank of Pakistan has strengthen its regulations to control the loans quality; so the governing law of Classification of Loans has been established after implementing International Accounting Standards as well as different types of soft ware’s and computer based programs to treat different class of loan in an appropriate manner.

THEORATICAL FRAME WORK



The left hand side of the above model shows independent variables and Awareness of farmers is the mediating variable and all these variables effects on the Non-Performing Loans, which is a dependent variable in this model.

Stages of Development

Self awareness is the thing with which any one individual can develop his or her conscious. This typical kind of self development relates to becoming mental image of his or her structure, mind set, feelings, relationship with others. Personal awareness can never be occurred instantaneously through single attitude rather it build up slowly and steadily. The study of one mental condition is called Meta cognition and it is defined as the compass that there is theory of the self. Non self components are developed for using sensory and memory sources. The development of self awareness through self exploration and social experiences may wider their social world and become closer with him or her. There are five level of awareness defined by the Emory University of Phillepe Rochat, wherein the zero level means there is no self awareness and level no. 5 shows the higher level of self awareness.

(i) Level-1

Confusion, The individual has zero level of self awareness at this level. This person is fully unaware even of mirror reflection of him or herself. They assumed mirror as an expansion of their environment. In this situation the individual is highly unaware to that extent that if he or she watches his or her reflection in mirror he or she may fight with it as that of some other person.

(ii) Level-2

Differentiation, in this situation the person is aware to the extent that he can realize that mirror can reflect the things. He or she can feel that what is in the mirror is different from the external environment. In this level one can distinguish himself or herself apart from mirror.

(iii) Level-3

Identification, in this situation the individual is sensible enough to understand that recognition has some weight. In this level one can realize that the person in the mirror is not any other person rather than this is his or her image. It is observed that the when the child watches themselves in the mirror rather than indicating to the mirror where as indicating to themselves. They are now able to make their own identity.

(iv) Level-4

When any individual attains this level then he or she can identify the self far from the present mirror visualization. They are now capable to recognize themselves in the past images depicting the difference of young and old. The "permanent self" is now experienced.

Research Methodology:

The method used in the study presented this week this study was designed to search for information and data collection and the description of the method and the use of geographic search tool and data collection and data analysis methods also plan to discuss.

Research Methods and Design

This research project designed a non - experimental or was a survey which is a set effect of training on loan repayment performance by small scale farmers who belong to the suburbs areas of District Lahore & small portion of Kasur respectively. Comprehensive data from small scale farmers and ZTBL employees had received. Only a suitable time to collect data on flags used in a krasa sectional study design a variety of people to take to this end the research aimed to prepare questionnaires cover and a small amount of data collected from farmers and ZTBL staff was used to

Sources of Data

It was compiled all the primary data and secondary information for the purpose of this research for clarity , Saunders et al. (2007) and the facts , gathered together and recorded for reference or data views and specific statistics and analysis.

Primary Data Source

Preliminary data are data that are used for a specific purpose that has been collected for this study obtained by questionnaire administration to the participants with the help of agricultural extension agents due to time constraints and geographical coverage area.

Data Collection Techniques and Tools

Information available the intermediate, there are various ways in which the initial data Sanders and others. (2007) list of questionnaire, interviews (structured, depth and team), as well as monitoring systems that can be used in this study, methods used for analysis and interviews. A questionnaire was used to collect data relevant research tool.

Questionnaire

Due to the nature of the subject, there was a feeling that the questionnaire key and use the most appropriate tool. There is potentially large number of questionnaires to collect information from participants in a cheap way find personal questions and I thought seriously about words respondents who answer these questions and stressed that the goal.

Administration of Questionnaire

Questionnaires personal respondents brief cover letter explaining the purpose of the survey the importance of participation of respondents responsible for research and provides privacy statement this covering letter also expressed gratitude to the respondents at the end. Survey interviewers autonomous or read. Interview questionnaires were face to face the questionnaires were self- managed free and easy to manage confidentiality amended and completed by the respondent convenience. It was administered in a standard way. The interview questionnaires administered allowed involvement respondents could not express themselves fluently in English and approved clarify ambiguity (Leung, 2001)

Population

The targeted population of the study consisted of staff of the ZTBL as well as the small scale farmers on this pilot study in suburbs area of District Lahore & small portion of Kasur respectively, who are the borrowers of ZTBL, Lahore Cantt Branch under financing for the potatoes crop (300).

DEMOGRAPHIC DATA				
	Frequency	Percent	Valid Percent	Cumulative Percent
21-25	21	14.0	14.0	14.0
26-30	24	16.0	16.0	30.0
36-40	42	28.0	28.0	58.0
Valid 46-50	21	14.0	14.0	72.0
ABOVE 60	42	28.0	28.0	100.0
Total	150	100.0	100.0	

Pre-test of the Questionnaire

(Alexander, 2012) Before the main fieldwork, pretests of the questionnaire were conducted at the Ejura-Sekyedumase District, also in the Ashanti Region. Sum of the reason for this is that effect to be understood and meaningful to the war. This area is the agent itself can be such as to effect the well-known of the field. The Ejura-Sekyedumase District, like the Ahafo-Ano South District, also benefited from the IVRDP (Inland Valley Rice Development Project, Ghanna). Five (5) project staff and twenty-three (23) farmers were visited and interviewed. Feedback Pre - test, from the fact that with regard to the fact that many interviewees the questions found in the questionnaire, we will not give them any thing of good. Furthermore, that riddle that we may need to be addressed. After these transactions, the study of the Latin Vulgate proposed the replacement of the then already moved. As well as large, or inconsistencies, biases, and an interview with the respondents there are difficulties associated with the study.

Data Analysis Plan

Initial data obtained from this study is not useful unless it is transformed into a solution for information purposes. This information includes the analysis and reduction of the size of the source data, and statistical inference reasonably brief and applications. As a result, the following steps study analysis. The data has been modified to detect and correct any errors or omissions that were likely to ensure consistency between the respondents. These data are then encoded to respondents to be grouped into a limited number of categories. Microsoft Excel software program was used for this analysis. Data are presented in tabular and narrative form. Descriptive statistical tools such as a frequency table were used in the analysis of data.

DATA PRESENTATION AND ANALYSIS:

This section presents the results and findings of bias from sample surveys should not be free to the first part of the research results of the query to avoid IOOg, management analysis describes the research questions are based on the data. Farmers and project staff will be covered by a wide covering - benefisiarov league.

Hypothesis

- H1 : Effects of Demographic and Culture to reduce the Non-Performing Loans
- H2 : Effects of Training Contents and Quality to reduce the Non-Performing Loans
- H3 : Effects of Frequency of field trainings to reduce the Non-Performing Loans
- H4 : Effects of Credit facilities & Management Strategies to reduce the Non-Performing Loans

A sample size of one hundred (150), comprising of small farmers who took loan from nearby vicinity of ZTBL, Lahore Cantt Branch., was chosen for this study as illustrated by Tables.

STATISTICS DEMO GRAPHIC DATA				
N	Valid		150	
	Missing		0	
DEMOGRAPHIC DATA				
	Frequency	Percent	Valid Percent	Cumulative Percent
21-25	21	14.0	14.0	14.0
26-30	24	16.0	16.0	30.0
36-40	42	28.0	28.0	58.0
Valid 46-50	21	14.0	14.0	72.0
ABOVE 60	42	28.0	28.0	100.0
Total	150	100.0	100.0	

The demographic data showed that the questionnaire has been filled by 150 small farmers of the suburb areas of district Lahore. The age groups are mentioned as above. It started from 21 years at least to the above 60 years farmer as maximum age limit. Here is a male dominant society, so the 100 respondents are male and none of them is female candidate to be interviewed for the collection of said data.

DESCRIPTIVE STATISTICS					
	N	Minimum	Maximum	Mean	Std. Deviation
Quality	150	2.00	3.50	2.9800	0.48077

Training					
Frequency	150	1.43	2.71	2.0457	0.39352
Credit Request	150	1.14	2.14	1.7629	0.32384
NPL	150	1.73	2.00	1.7927	0.09309
Valid N(List wise)	150				

In this study we took four variables vis-à-vis Training contents and quality, frequency of training, credit facility and management strategies of microfinance and agri. Development banks and non-performing loans and their implications. The first three variables are independent and the Non-Performing Loans and its implication is deemed as dependent variable. In the descriptive statistics there is a comparison of mean value with standard deviation. While examining the NPL there is a lowest deviation of its mean with std. deviation.

CORRELATIONS					
		Quality Training	Frequency	Credit Request	NPL
Quality Training	Pearson Correlation	1	0.345	0.856	-0.298
	Sig. (2 Tailed)		0.000	0.000	0.000
	N	150	150	150	150
Frequency	Pearson Correlation	0.345	1	0.160	-0.318
	Sig. (2 Tailed)	0.000		0.051	0.000
	N	150	150	150	150
Credit Request	Pearson Correlation	0.856	0.160	1	-0.444
	Sig. (2 Tailed)	0.000	0.051		0.000
	N	150	150	150	150
NPL	Pearson Correlation	-0.298	-0.318	-0.444	1
	Sig. (2 Tailed)	0.000	0.000	0.000	
	N	150	150	150	150
**Correlation is significant at 0.01 level (2-Tailed)					

While application of Correlations, it has been cleared from the above results that Correlation is significant at the level 0.01 (2-tailed) in every case. The trend showed the negative correlation as the inverse

relationship amongst dependent and independent variables respectively. As the training increases then NPL decreases and vice a versa, which means that as the farmers will be educated and aware about the proper utilization of their loans the recovery of loan will automatically be improved and as a result the Non Performing Loans will be converted into Performing Loans accordingly.

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.404	3	0.135	22.160	0.000
	Residual	0.887	146	0.006		
	Total	1.291	149			
a. Dependent Variable NPL						
b. Predictors (Constant) Credit Request, Frequency, Quality Training						

In Table of ANOVA table shows that F=22.160 and is statistically significant. This indicates that the predictors combine together to Non Performing Loans reduction & their implication. Also model is considered to be good fit if significance value falls between 0% to 5%. In ANOVA Table shows the sig value of .000 which means that relationship between Independent and dependent variable is highly significant hence the model is good fit.

COEFFICIENTS						
Model		Un-standardized Coefficients		Standardized Co-efficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.582	0.145		17.810	0.000
	Quality Training	-0.261	0.078	-1.349	-3.351	0.001
	Frequency	-0.218	0.050	-0.920	-4.366	0.000
	Credit Request	0.246	0.110	0.857	2.240	0.027
a. Dependent Variable: NPL						

Table signifies Regression coefficients i.e. Beta (β) of Quality and content of Training is (0.261) with significant value 0.001, which shows no relationship between Quality and content of Training and Reduction of Non Performing Loan and its implication. Regression coefficients i.e. Beta (β) of Frequency of Training is (0.218) with significant value 0.000, which shows a positive and significant relationship between Frequency of Training and Reduction of Non Performing Loan and its implication. Regression Coefficients i.e. Beta (β) of Credit Facility and Management Strategies of Microfinance Bank is 0.246 with significant value .027, which shows a positive and significant relationship between Credit facilities and

Management Strategies of Microfinance banks towards reduction of Non Performing Loans and their implication.

So:

$$X = \alpha + \beta_1 Y_1 + \beta_2 Y_2 + \beta_3 Y_3$$

Where

X= Non Performing Loan and their implication

Y1=Training Contents and Quality

Y2=Frequency of Training

Y3=Credit Facility and Management Strategies of Microfinance Bank

$$X = 2.582 - 0.261 Y_1 - 0.218 Y_2 + 0.246 Y_3$$

We have seen that the value of NPL is expected 0.261 when 1 value increase in Training Content and Quality, the value of NPL is expected 0.218 when 1 value increase in Frequency of Training and similarly there is positive value of NPL as 0.246 when 1 value increase in Credit Facilities and Management Strategies of Microfinance Banks respectively. The standard errors of the regression coefficients are fairly small, indicating that coefficients have been estimated fairly precisely.

CASE PROCESSING SUMMARY			
		N	%
	Valid	7	70.0
Cases	Excluded	3	30.0
	Total	10	100.0
a. List wise deletion based on all variables in the procedure.			
RELIABILITY STATISTICS			
Cronbach's Alpha		No. of Items	
0.767		5	

The Reliability Statistics table provides the Cronbach's Alpha (.76) which is positive and alpha based on standardizing the items (.70). The results of this data are acceptable because it is more than (.70). Therefore we can say that internal consistency reliability of the items provides good support for research literature.

ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Quality Training	150	2.9800	0.48077	0.03925
Frequency	150	2.0457	0.39352	0.03213

Credit Request	150	1.7629	0.32384	0.02644
NPL	150	1.7927	0.09309	0.00760

ONE-SAMPLE TEST

ONE-SAMPLE TEST						
Test Value = 0						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Quality Training	75.915	149	0.000	2.98000	2.9024	3.0576
Frequency	63.668	149	0.000	2.04571	1.9822	2.1092
Credit Request	66.671	149	0.000	1.76286	1.7106	1.8151
NPL	235.857	149	0.000	1.79273	1.7777	1.8077

Above Table shows the level at which different independent factors affecting the reduction of Non Performing Loan and their implication pertained to small farmers in microfinance and Agricultural Credit Sector. All of these independent variables of the current study were tested at test value of 0 in One-Sample Test. The results showed that T- Value of Training Contents and Quality is 75.914, which is positively related to the reduction of Non Performing Loans and their implication buying behavior with significant value of 0.000, which shows that the Training Contents and Quality as a significant independent variable important for the reduction of Non Performing Loan in microfinance sector T- Value of Training Contents and Quality is 63.668, which is positively related to the reduction of Non Performing Loans and their implication buying behavior with significant value of 0.000, which shows that the Frequency of Training as a significant independent variable important for the reduction of Non Performing Loan in microfinance sector T- Value of Training Contents and Quality is 66.671, which is positively related to the reduction of Non Performing Loans and their implication buying behavior with significant value of 0.000, which shows that the Credit facilities and Management Strategies of Microfinance Bank as a significant independent variable important for the reduction of Non Performing Loan in microfinance sector.

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS:

This article contains a general summary of the findings of the study and draws conclusions on these findings in line with the objectives of the study. Recommendations are made to the key response units of the study based on the conclusions.

Summary of Findings

Demographic Representation

The data had been a fair representation among the small farmer indicating a perfect mixture of farmers' community. In the case of farmers the youth showed more interest in the project; probably seeing the enormous assistance it brings to the middle aged and elderly who are doing all it takes to become

successful rice cultivators. All the training staff had received formal education with the qualification of the Unit Heads ranging from Agricultural College to University degrees. On the other hand, minority of the farmers could only boast of secondary education while the greater majority was illiterates.

Training Content and Impact

The training content consisted of financial management, group dynamics, nutrition and hygiene, post-harvest management, improved farm practices, resource mobilization and basic health education. The beneficiary groups of the project were trained weekly and in crop production methods such as fertilizer application, nursery practices-seed selection and priming, water management, weed control, pest management, site selection and land preparation, harvesting and post-harvesting management. The impact of the various training given to beneficiary farmer groups was ascertained by follow-ups on farmers after training applications to assess progress and implementation of the practices. The content and quality of the training program were also described as very good.

Evaluation of Credit Facilities

Farmers applied for credit at the end of the training programme. The credit facility was approved for farmers who had undergone adequate training and were therefore considered matured and also for those who had attained a good track record of loan repayment; loans normally requested were short-term; and the loan processing time between application and disbursement took more than two months. The most preferred lending approach by the farmers was the group scheme since members did not need to provide collateral before loans were disbursed; it gave members the required peace of mind to work and also a quite flexible repayment period; group stood as a surety for one another. Loan repayment defaulters explained that unfavorable weather conditions led to low crop yield. The study indicated farmers mostly paid higher interest as loan default penalty.

Correlation between Training and Loan Repayment

There existed a positive correlation between the various training embarked upon by the Loan Repayment by beneficiaries. Farmers obtained high crop yields due to the crop production training given; thus farmers were able to pay off their loans though late in certain instances. The bank recapitalized or refinanced the groups that paid off their loan in or on time.

Conclusion:

It could be concluded from the research that gender balance in this pilot study was fair; though the females were few, they showed adequate representation as women farmers. The project enjoyed a substantial farmer loyalty; while it can also boast of rich working experience so far as the employees were concerned. Loan disbursement to the farmers were based on the appropriate training to ensure that the loans were judiciously and efficiently managed and paid back within the specified time frame. The training content and its quality have been attested to be very good and certain quarters even rated excellent. The study also revealed was based on the Agri. lending scheme since it removed the restriction of access to loans because of collateral. Loan recovery efforts by the officials of the Bank were not impressive. The credit officers only chased defaulters after the loans had become delinquent. This was mostly caused by the weak and ineffective monitoring and evaluation system in place. Finally, there was a positive correlation between the various training embarked upon loan repayment by beneficiaries. This is evidenced by the fact that farmers obtained high crop yields due to the crop production training given and

were able to pay off their loans though late in certain instances. This ensured recapitalization or refinancing by the bank.

Recommendations and Implications:

Based on the findings of this study, the following recommendations are made to management of the bank in other to improve upon the training of farmers and also enhance the credit facilities granted to the beneficiary farmers.

Review of Credit Facilities

The bank needs to review its credit delivery processes by designing a much more efficient system of credit appraisal. This will ensure that credit for farmers is disbursed timely in the farming season. The loan processing time between application and disbursement should be reduced to at least two weeks, especially when the bank is more comfortable with the system. The period of more than two months for a short-term loan is simply unacceptable. The higher interest as a deterrent against defaulters of loan repayment is certainly a recipe for loan delinquency. So long as farmers are mostly peasant farmers such demands are inimical to the very growth of the agri. industry taking cognizance of the high imports of food to feed the nation.

Regular Monitoring After Loan Disbursement

Regular monitoring of beneficiary activities after the disbursement of the loan should not be done only when the loan had gone bad with the excuse that bank officials have tight schedules. It is believed, as part of Credit Officers job description, that delinquent loans should not go beyond 2 percent of the total loan portfolio hence their excuse is simply untenable.

Effective Marketing Strategies

Apart from the loan repayment training, could consider adding to its curriculum effective marketing strategies which involve: identifying the target market, improving product quality and packaging, designing and selecting the channels of distribution, and establishing the appropriate budget.

Bank's support for mechanized farming

The SBP should consider training the farmers in mechanized agriculture. Due to the high food import, which costs both government and private enterprises millions of dollars and the growing sophistication of consumers, the management of the bank needs to develop a wide range of facilities purposely geared towards helping the local farmers to increase production of high yielding and quality to the market.

Training

In view of above facts that the agricultural system, it is only appropriate that the training moves beyond loan repayment a more sustainable and reliable system of irrigation should be included in the training program of the project. This will provide the expected high yields even during bad weather.

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