

The Contribution of Rural Banks to the Growth of Small-Scale Enterprises in Suhum district

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Abstract

The study concentrated on ‘the contribution of rural bank’s credit to the growth of Small-Scale Enterprises (SSE’s) in Suhum district.’ The study depended primarily on a cross-sectional survey. A sample size of 200 was taken from a group of beneficiaries of the bank and non-beneficiaries from the banks. The data that were gathered were effectively analysed using a multiple linear regression. Responses indicated that, the loan beneficiaries of the Rural Banks had a growth rate of 24.7% whilst non-beneficiaries had a growth rate of 5.7%. The difference of 19% attests to the fact that the Rural Banks have contributed to the growth of SSE’s. The results also revealed that, the impact of employees, start-up capital, total income and easy access to loan is statistically significant on growth of SSE’s. Discussion of findings was made to support existing theories and recommendations based on the findings were affirmed.



Biography:

Jafar Issah holds a Bachelor of Business administration in Management from University of Professional studies, Ghana, and Master’s degree at the Belgorod State National Research University in International Business, Russia. He is a new researcher. Jafar Issah is the Managing Director of Vinonis Fight against Cancer Foundation, Non-governmental Organization. Besides, he is Co-founder of NASEC Chemical Store. He is known to be an advocator of the fight against cancer, counselling, and help them get proper medical treatment.

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