

**RUHANGAABAHO PRIVATO (2012-M093-10032)**

**Examining the Contribution of Microfinance Institutions to the Development of Commercial Agriculture in Ntungamo District: A Case Study of Finance Trust Bank in Ntungamo Sub-County.**

The general objective of the study was to examine the contribution of microfinance services to the development of commercial agriculture in Ntungamo district using a case of Finance Trust Bank in Ntungamo Sub-county. The study was guided by the following objectives: to establish the contribution of Finance Trust group-based microfinance services to the development of commercial agriculture in Ntungamo Sub-county; to find out the contribution of Finance Trust individual-based microfinance services to the development of commercial agriculture in Ntungamo Sub-county; and to determine the contribution of Finance Trust welfare-based microfinance services to the development of commercial agriculture in Ntungamo Sub-county. A case study research design was used. The study predominantly employed a quantitative approach but also used a qualitative approach. A sample size of 294 respondents was selected. The findings revealed a significant and positive contribution of group-based microfinance services, individual-based microfinance services, welfare-based microfinance services to the development of commercial agriculture in Ntungamo Sub-county. It was concluded that welfare-based microcredit programmes positively influenced the development of commercial agriculture in Ntungamo Sub-county. It is thus recommended that there is a need for credit lending institutions like Finance Trust Bank to further penetrate and reach out even to the poorest farmers who have not fully utilised microfinance services if the development of commercial agriculture in Ntungamo Sub-county is to be realised.

**Key Words: Microfinance Institutions, Commercial Agriculture, Ntungamo District**