Olubukunola, O. and **Uwuigbe, U.** (2008): Financing Small and Medium Scale Enterprises through the Informal Financial Sector in Nigeria; *Journal of Business Administration and Management, Volume 3, Number 3, pp. 79-87* (Nigeria)

This paper explored both primary and secondary data in testing the attitudes of over 1200 respondents towards the informal source of rural finance through the use of analysis of variance (ANOVA). The paper observed that the attitude to the informal source of finance varies from one location to the other. The paper therefore concludes that the informal source of rural finance is the most suitable source of finance to the rural poor who participated in a penny economy, characterized by small-scale transactions and risk.