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# A Challenge of Microcredit Program in Rural Africa

## — A Case Study of Fatick Integrated Development Program in Senegal —

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*This case study indicates that there are several factors which need to be carefully considered for development assistance donors to implement a microcredit program in rural Africa. One of the important factors is to pay more attention to "key persons" of local government officers engaged in rural development, as well as the women who are noticeably active for economic activities and development projects in their local communities. In order to solve the following three impediments: the weakness of participants' compliance of rules, the lack of their willingness and activeness, and the lack of program donors' flexibility, it is necessary and effective for the program donors to get the best out of those key persons. The practice of this task can also realize to bring some positive effects to other participants, local residents, and process quality of the program.*

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## 1. Introduction

In rural sub-Saharan Africa, various efforts have been conducted for the development of communities. In particular, microcredit programs have received more international attention as one of effective development programs for a poverty reduction issue. The purpose of microcredit is to provide the opportunity for the poor to be self-employed or to generate incomes by lending small amounts of collateral-free loans (Yunus, 2003; Rahman, 1999). It is also widely called as microfinance because, in many cases, the system includes not only lending small amounts of loans but also serving savings and insurances (Armendáriz and Morduch, 2005; Okamoto *et al*., 1999; Takaki, 2007). The goal of microcredit is to guide beneficiaries towards the cycle of investing loans into their production activities, generating income, and reinvesting surplus (Sakai, 2005).

Furthermore, microcredit is regarded as a valid scheme which has social effects as well as economic effects. Especially, women's empowerment is as one of important social effects of microcredit. Women in rural Africa have been treated as vulnerable and ignored by their communities. The effort on those women's empowerment aims at bottom-up development by strengthening their potential abili-

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ties (Asano, 2008). Women's empowerment should be achieved through their participation in community-based activities. According to Takaki (2005), as the global economy continues to expand, feminization of poverty is increasing by the process of structural adjustment policies in many African countries. Considering that, the policy focusing on women's empowerment should be stressed in a development program especially for poverty reduction. In this study, she finds that adopting a microcredit program, which targets women, has a great possibility to become an effective measure for their empowerment.

From the view-point of "participatory development", microcredit is expected to improve the access condition for the poor to get financial services.[1)] To promote participations in economic, social, and political activities enhancing their potential is also an important role that microcredit should pursue. Therefore, micocredit is frequently considered as the model of participatory development. Awano (2002) discusses that specific methods such as group lending and using connections with leaders in their communities, which can reach to the poor directly, are highly valued as a development approach. This approach also plays another important role of promoting empowerment of people. For example, loans from microcredit program are operated by the poor themselves. This operating system brings enhancement of their group management skills, and they can have an influence on some projects by their needs. Group lending is positively incorporated for the finance in rural African communities. The roles of joint responsibility and peer monitoring by each group member make it possible to solve the problems of collateral and high cost (Awano, 2000). Furthermore, peasants are able to allocate their funds and labor force which are needed to their economic activities by taking part in the community-based organizations (Nishi, 2008).

There are still some criticisms that project providers just take advantage of a community-based organization as the group is easy to be controlled for the operation of the project. However, I focus on the importance of group's efforts that play a significant role supporting its members' lives in rural Africa. In this paper, I analyze the main factors for the success of microcredit program as followings.

First of all, it is important to recognize the local staffs' commitment with participants and their community, because local staffs are able to understand well the background of the participants' culture and custom, even troubles they are facing. Second, getting the most out of group activities is another essential factor of the success. Targeting a group compared to an individual helps for local staffs to carry on participants' activities more smoothly and to achieve higher positive outcomes in the program. Third, taking advantage of leaders in each group is also an important factor for the success. Usually, leaders are highly motivated and reliable. Also, they are influential not only in their group but also in their community. Therefore, local staffs consider group leaders as an essential element to operate the program admitting that group leaders facilitate other members.

This paper is organized as follows. In Section 2, I introduce previous studies

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1) The proper definition of "participatory development" is still under discussion. In this paper, I take the definition that the development aims at local people's spontaneous participation and empowering themselves (Saito, 2002).

discussing controversial issues on microcredit program in rural Africa. Section 3 gives an overview on the case study of Fatick region's integrated development program (PDIF) in Rural Senegal focusing on the main factors of the success. Section 4 discusses the outcomes of PDIF's microcredit program and the evaluations on the program by local staffs. Furthermore, I emphasize the role of "key persons" in the PDIF's case. Section 5 concludes the paper.

## 2. Controversial Issues on Microcredit in Rural Africa

The founder of the Grameen Bank, Muhammad Yunus, won the Nobel Peace Prize in 2006 with taking global attentions on a successful scheme to help the poor in Bangladesh. The Grameen Bank model has been replicated worldwide. Especially in many developing Asian countries, operating the model has been successful to face the poverty issue in their rural areas (Yunus, 2007). However, incorporating microcredit scheme among development programs and creating real positive effects through the scheme in rural Africa are involved with some controversial issues. There are a couple of previous studies discussing those issues based on the characteristics of rural African society which is quite different from Asian society.

According to the researches of Awano (2000, 2002), population densities are generally low in rural Africa. Owing to the low population densities, a financial institution has to bear higher costs for information gathering, monitoring and forcing repayments, among others. In addition, loan sharks in Africa except the West African region are not as common as in Asia. For this reason, the peasants who borrow money are not familiar to certain rules of financial services such as paying interest or assessing collateral. She also points out that the community members have a tendency to expect an equal distribution from whom has a better financial status in rural Africa. Moreover, in the case of money lending among relatives, it is hard for a lender to reject offering money or requesting repayment. With those reasons, the borrowers have a weak recognition on the duty of repayment.

Takanashi (2006) argues that the chances for African rural community members to be informed of other members' daily lives are limited compared to Asian rural community members because villages are wide spread in rural Africa. The weak connections among members are an obstacle to form a group which is an important element in Grameen model. Even if grouping process is successful, the functions by those groups cannot be fulfilled well.

There is a research by Hoshino (1999) on the comparative analysis between a rural financial institution called the Malawi Mudzi Fund (MMF) in Malawi and the Grameen Bank in Bangladesh. He reports that the activities organized by MMF were substantially insignificant compared to those by Grameen Bank in Bangladesh. It could be judged by lower participation rates at meetings, lower motivation of the attendants, flexible rules, and weak spontaneity.

Hulme (1999) reports the survey results on drop-outs from a microfinance program in Tanzania. The main reason why people leave the program is linked to the provider's lack of flexibility in the operation of the program. Sato (2002) adds a

comment that service types and methods of lending do not meet the needs of individuals either.

Awano and Sugihara (2000) conducted a research on microfinance programs in Zimbabwe. In a rural region, peasants do not have an experience of paying interest on borrowed money. Particularly, the poorest of the poor have a tendency of deciding not to participate in the offered microcredit program because they were discouraged and lost confidence in paying principal and interest.

To summarize those previous studies, there are three impediments to the practice of microcredit program that I would like to emphasize: the absence of participants' spontaneity (i.e. willingness and activeness), the participants' weak compliance with rules, and the lack of flexibility by program providers. Although the existence of impediments to the practice of microcredit programs in rural Africa is pointed out by a number of previous studies, that doesn't mean all the cases are unsuccessful. In rural Senegal, for example, I could confirm a successful operating process of microcredit program achieved by community-based organizations and participants' positiveness. In the next section, I introduce the case study of a development assistance program which brought about an effective practice of microcredit.[2)]

## 3. Overview on the PDIF

### 3.1. Methods in the Case Study

This research examines the three impediments mentioned in Section 2 using the case of Fatick region's integrated development program (PDIF: the French acronym of "Programme de Développement Intégré de Fatick") in Rural Senegal. This case study was performed by using methods of survey and interview, which were carried out three times between July 2003 and November 2009. The survey involved collecting data and documents mainly from PDIF, while the interview was conducted with PDIF's local staffs, the head of CADL (which is a French acronym for "local development support center"), the group members who participated in the microcredit programs, and the local residents. These are supplemented by observations in the field as well.[3)]

### 3.2. Objectives and Policies

PDIF is a local development program of Fatick region financed by a Belgium NGO named SOS Faim (SOSF), and it is operated by Senegalese local staff members. PDIF has three main objectives: (1) to strengthen institutional abilities and capacities for rural organizations, especially women's groups, (2) to support income-generating activities by members of women's groups, and (3) to create a

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2) Other studies that report the microcredit program in Senegal include Chidzero (1996) and Perry (2002).

3) I have to admit the possibility of bias from the data and documents including the evaluation reports provided by PDIF. However, at certain level, I am confident with the reliability of those reports from not only my survey through direct interviews with local staffs and participants but also my involvement with the program. The further discussions including the critical opinions on the program evaluation are noted in Subsection 4.2 as well. I would like to take a close look at this issue related with the objectivity and accuracy of the evaluation reports in my further research.

process of consultation and synergy involving all actors that include local authorities such as CADL (SOSF, 2010). To achieve those objectives, PDIF implements three policies: (1) PDIF focuses on the women's group called "Groupement de Promotion Féminine (GPF)." (2) The method of PDIF is supporting the microcredit activities conducted by the women's groups (GPFs). (3) Final beneficiaries for PDIF should be peasant women (GERAD, 2009; Gueye, 2006).

### 3.3 Target Area

Fatick region has an area of 7,535 square kilometers, and the population was estimated at 663,867 (SRSD de Fatick, 2007) as of 2006. It is divided into 3 departments, and they are subdivided into 10 arrondissements and 7 communes. The arrondissements are then subdivided into 35 rural communities which are composed of 927 villages (see Figure 1). PDIF is supporting GPFs' activities based on these administrative divisions of Fatick region.

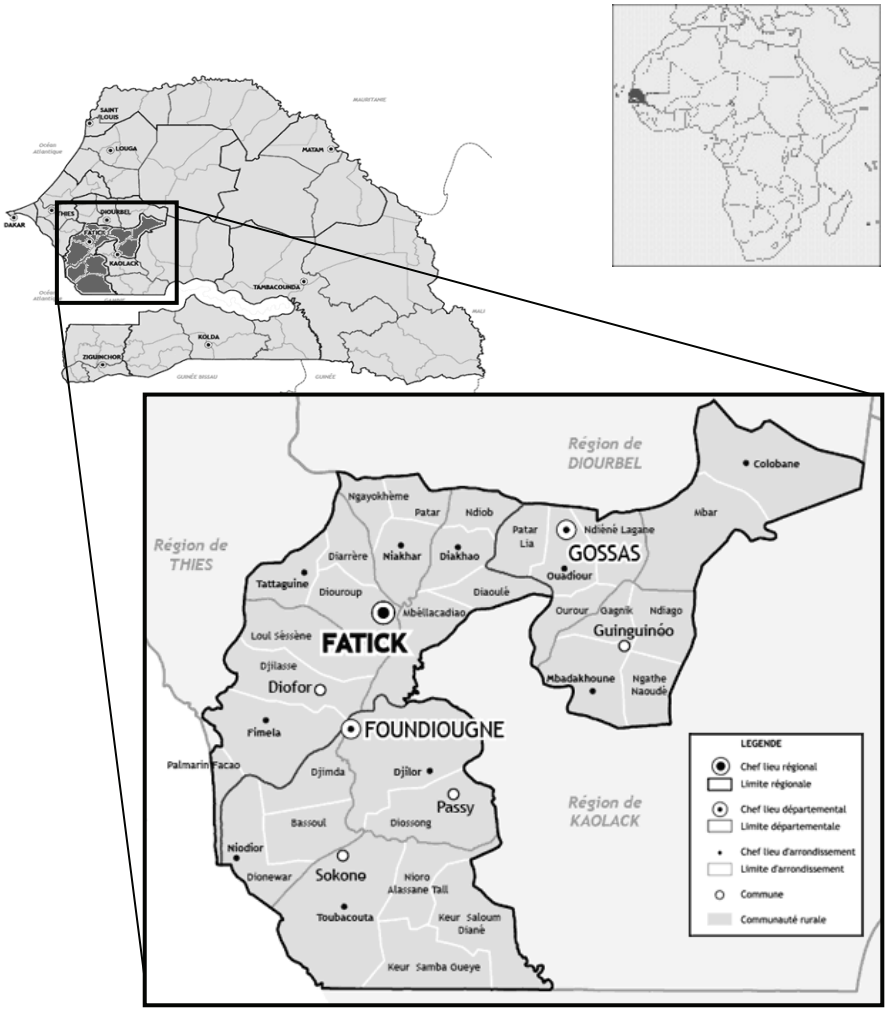



**Figure 1:** ***Map of Fatick Region, Senegal***

Fatick region is one of the poorest regions in Senegal. SOSF carried out a field survey which was the co-operated project with a domestic research institution called GERAD (French acronym for "Study, Research and Development Support Group"). The survey results can be summarized as follows: First, the estimated poverty rate in Fatick is 51.2%, and out of the total workforce, only 33.6% is active. Second, socially and economically vulnerable people, especially women, have a difficulty on the access to adequate funding for their needs. Third, the lack of support system for the activities of peasant organizations is significant. The survey results provide a basis for PDIF to choose Fatick region as a target area (GERAD, 2009; SOSF, 2010).

### 3.4. Target People and Groups

It is necessary to explain the characteristics of Senegalese peasant women and their groups as the targets of PDIF. "borom neek (the person in charge of a crop field)," a traditionally recognized social position of Senegalese women, still exists in rural area. In the background of this situation, women are considered to have all the responsibilities in their rural lives such as farm work, child education, and household work, among others (Hanciaux, 2000). Owing to the fixed traditional idea about women in rural Senegal, they live a hard life with more burden than men. According to the research by GERAD (2009), 85% of farm work and two-thirds of income earning activities such as farm work and selling small goods are done by women. They also spend about 5 to 8 hours per day on household work. Furthermore, women's property rights to assets in their households are strictly limited and they have little access to formal financial services. Out of total population that could get the services in rural Senegal, only 1.1% was women as of 1991 (Gning, 2007). Traditionally in Senegal, women have been severely restricted to get a loan. Therefore, borrowing money from loan sharks is the only way to finance other than asking their relatives. Consequently, poor peasant women who borrowed money from loan sharks can not be free from a vicious cycle of poverty.

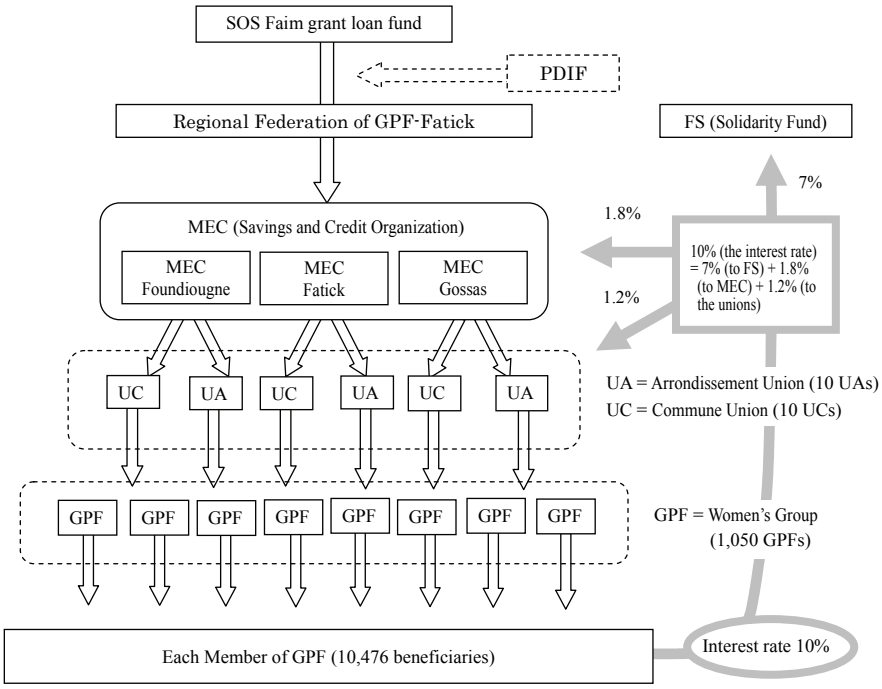
PDIF selected GPF as a specific target group for a microcredit program. GPF is a group organized by Senegalese peasant women and officially recognized by the government. Each village has one GPF generally, and GPF conducts many activities for participants: income-generation, food security, health and sanitation practices, childcare, literacy education, and so on.

### 3.5. Microcredit Program Implementation

The microcredit program of PDIF was launched in 2003 with a grant of 150 million CFA francs. The grant has been shared among 20 unions of GPFs in Fatick region (10 million CFA francs for each of the 10 arrondissement unions and 5 million CFA francs for each of the 10 commune unions).[4] These funds are deposited in 3 MECs (MEC is a French acronym of "savings and credit organization") in

[4] CFA francs have a fixed exchange rate to the euro (1 euro = 655.957 CFA francs). There are 7 communes (Fatick, Foundiougne, Sokone, Guinguinéo, Dioffior, Gossas, and Passy) in Fatick region. Each commune owns one union, while Fatick commune owns 4 unions (Gueye, 2007).

each department of Fatick. From 200,000 to 1.5 million CFA francs, each GPF can decide the amount of funds to be allocated as a loan for its members. When a transfer order is validated by PDIF with the support of the head of CADL, 72 hours are given to MECs before releasing the funds to the union at a meeting where all GPF presidents and treasurers are present. Then, the funds are released to the GPF members within the following 24 hours. Usually, the small loans are awarded once every half a year. The loan maturity period depends on the activity being funded—for example, a month for small-scale commerce and one to three months for livestock fattening. During the first phase of PDIF's microcredit program (2004-2007), although 10% of interest rate was charged, the repayment rate was close to 100%.[5] From the 10% of interest rate, 1.2% was redistributed for financing the unions; 1.8% was allowed to remunerate MECs; and 7% flew into a regional solidarity fund called Fonds de Solidarité (FS). FS was set up based on the participants' idea, which was originally from an initiative taken by the GPF in a village named Guélewar. Eventually, the outcome from the first phase of the program resulted in expanding the funds (GERAD, 2009; SOSF, 2010).[6] The description of methodology applied in PDIF's microcredit program and the funds flow are illuminated in Figure 2.




Sources: SOSF (2010), GERAD (2009), and Gueye (2008)

**Figure 2:** ***Methodology of PDIF's Microcredit Program***

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5) After the first phase of PDIF's microcredit program was over, the second phase (2008-2010) began with a reduced interest rate (8%).

6) SOSF (2010) reports the program progress up to November 2009 as follows: "A total of 786,580,000 CFA francs (€1,199,133) have been distributed in loans since the programme launched. There have been 14,569 individual loan recipients, at 1,432 women's associations, who have received a total of 663,280,000 CFA francs (€1,011,164)" (p. 4).

## 4. Discussions

### 4.1. The Outcomes of the Program

The PDIF's microcredit program was overviewed in Section 3. In this subsection, I propose to discuss about the outcomes of the program by taking into account local staff's evaluation on them.

I note first of all that the establishment process of regional solidarity fund (FS) should be highly evaluated. As mentioned in Subsection 3.5, FS has its origin in the practice of mutual financial support, which has been operated by a women's group (GPF) in a mere small village (Guélewar). It comes from the GPF's idea and initiative. Guélewar was selected and received 3 million CFA francs to generate microcredits for its members in the pilot phase of the PDIF project (1999-2003). Guélewar accumulated the money from interest payments after several cycles of the microcredit; then, the fund was released even for other neighbor associations. Guélewar's solidarity fund has reached to 9 million CFA francs, and it has been used not only for its members but also for other 10 associations. PDIF staffs were interested in the initiative and suggested extending the practice to the rest of GPFs (GERAD, 2009). As a result, FS could be created and became the fund that covers the whole Fatick region. Regarding the establishment process of FS, it is important for researchers and field workers who are involved with participatory development in rural Africa to learn the PDIF's experience that shows the possibility of endogenous development.

Second, it is remarkable that the cooperation among the three parties in Fatick region—women's groups (GPFs), the savings and credit organizations (MECs), and the local development support center (CADL)—arises through their participations in the PDIF's microcredit program. During my field survey from 2003 to 2004, I could confirm that the collaborations among the three parties had not been observed before the PDIF's program was established in Fatick region. Only collaborations among women's groups through their unions existed in the region. It caused a couple of problems; for example, the range of their activities, the amount of information and advice available for them, and the ability of fund management through their networks were quite limited. However, PDIF provided them the opportunities to access regional financial services and state's technical support services. PDIF also brought the new organizational fabric of partnership (among GPFs, MECs, and CADL) in the region, and the new fabric has the potential to be a basis for future regional projects. Furthermore, the three parties have been working in closer cooperation through PDIF, and the closer cooperation itself encourages them to be more dedicated to the goal of the project. For instance, there is a rule that GPFs can use and manage the grant only after the union, MEC, and PDIF make a joint agreement to set a standard operating procedure for the use of the fund. In addition, bimonthly union meetings are held to review the progress of GPF's activities in the presence of the head of CADL (SOSF, 2010). These rules strengthen the environment of mutual monitoring and understanding by all the three actors for the operation of PDIF's program. It should be taken into account that linking individual organizations and forming a strong network of those organizations in a region can be a great support for the practice of a partici-

patory program.[7)]

Third, I would like to note the pertinence of GPF as a target group for the PDIF's microcredit program implementation. The use of loan sharks and tontine has already been universal in West Africa, including Senegal, especially more in rural villages. In that respect, GPF is enough to meet PDIF's expectations and requirements for the practice of microcredit program, because GPF members, who are Senegalese peasant women, already had a good knowledge of micro-loan system before taking part in the program. GPF also has accumulated experiences on group's economic activities while building up a trust relationship among members. According to my interview with the head of CADL in Ouadiour arrondissement, GPF is originally from a rotating credit association through a mutual aid system called "tontine" among reliable community members. Tontine is a rotating credit system in which each member of a group pays contributions of money at fixed intervals, and each member takes turns in receiving the total amount of money contributed by the entire group.[8)] Consequently, PDIF's microcredit program could take advantage of those women's experiences of organizational activities and knowledge about the financial system from their long tradition, especially when the local staffs had to make participants understand the strict rules and mechanism of the microcredit program. In fact, participants carried out the micro-lending cycle with the understanding under their own mutual aid. This case is a good model to show the importance of the initial condition, which is emphasized by Awano (2002), to accomplish a successful operation of a participants-centered development program.

Lastly, it is also worthy to note that the decision-making on 'how' and 'for whom' by a development assistance-donor can be one of necessary conditions to get a satisfactory result in the participatory program. In considering the outcomes from the implementation of the PDIF's program with respect to its specific objectives and management policies (which were introduced in Section 3), this case shows the possibility that a somewhat unilateral decision on the target group (GPF) by the assistance-donors (PDIF and SOSF) can produce successful and effective results of the participatory project (microcredit program). More specifically, in the case of PDIF's microcredit program, assistance-donors (PDIF and SOSF) decided GPF as their project target group before obtaining concurrences from all the potential participants of the project in Fatick region. Some were critical about the unilateral decision by assistance-donors and pessimistic about the success of the project (Chambers, 1997; Hickey and Mohan, 2004); however, the unilateral decision taken by PDIF and SOSF could derive an impressive result eventually. The cause of success is attributed to the fact that the decision was based on the understanding of cultural and social backgrounds of Senegal thanks to the efforts of field surveys and researches.

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7) Kurosaki (2010) also describes the importance of constructing networks or partnerships among peasant organizations. He also stresses interactions of all actors who are involved in the participatory development project.

8) A detailed discussion of tontine can be found in a couple of previous papers (Chidzero, 1996; Nomoto, 1996, 2004; Ogawa, 1998).

### 4.2. The Evaluations by Local Staffs

The PDIF's local staffs indicate a few problems from the implementation of microcredit program after the first phase of their project (2004-2007). In this subsection, I introduce their evaluation comments on the project and discuss further about those issues in the context of the impediments noted in Section 2.

The local staffs point out that the PDIF's funding cycles are excessively strict for the program participants. This comment is based on the survey with experienced beneficiaries of PDIF's microcredit program. In actuality, the funding cycles under PDIF's schedule are quite rigid for many program participants; however, the rigidity helps more peasant women to have access to the funds they need. Another merit of PDIF's strict funding schedule is to ensure smooth operation of the program overall. For an effective and sustainable operation of microcredit programs, the participants' attitude of compliance with rules is quite essential as it is demonstrated particularly in many Asian countries. Therefore, the local staffs should make efforts to encourage participants to meet the rules and guidelines for PDIF's funding system basically at all times. Even when the local staffs are facing participants' claims or complaints concerning the PDIF's rigid funding system, they have to take a calm attitude to make those participants understand what is more desirable for the success of their project in the big picture rather than compromising or bending the rules. At the same time, local staffs have to continue surveys and researches on how to improve the project by collecting information about participants' needs and expectations. Regarding that, the report by SOSF (2010) "a debate is already underway as to how to change the credit policy to suit different activities" (p. 6) is clearly desirable. This means that, in the long run, local staffs' such efforts are not rigid but flexible for the program participants.

SOSF (2010) expresses the concern that "the program has strengthened the role of the women who are elected officials in the women's associations, especially the role of the president….The downside of this enhanced role for the associations' officials is a real risk of concentration of power and information" (p. 5). This critical concern is controversial and needs to be discussed further. PDIF worries about over-concentration of power, because the presidents of GPF unions have the right of decision on "agreements, procedures and the involvement" associated with partnership issues, membership qualifications, and funds distribution in the process of microcredit program. However, from the view-points of both microcredit mechanism and participatory development model, I argue that it is not a risk but a method of participants-oriented project. The microcredit program adopts the system of participants' peer-monitoring and self-selection. Also, the participatory development model is performed by participants' own organizational and financial operations.[9] Therefore, it is crucial for the development assistance donors to choose representatives among members and authorize them to have the right of decisions as well as responsibilities. I also emphasize that the system based on "participants' spontaneity"—one of the three impediments summarized

[9] For further information on the mechanism of peer-monitoring and self-selection in microcredit, see Morduch (1999).

in Section 2—makes the PDIF's microcredit program successful.

### 4.3. The Role of Key Persons

As it is discussed in the previous subsection, the role of group leaders in the microcredit program is a matter of grave importance. In connection with the importance of group leaders, I use the term of "key persons" who are inevitable to operate the program successfully. There are two kinds of key persons in the PDIF's case that I would like to stress. The one is the leader of GPF (who has been described as a group leader so far), and the other is the head of CADL.

CADLs are the most grassroots local government engaging in rural development of Senegal, and the heads of CADLs are well acquainted with local situations and the community-based organizations. During my field research in Fatick region intermittently-conducted from 2003 to 2009, I could observe that the head of CADL in Ouadiour arrondissement had many experiences of being involved with a number of GPF's activities over the years. For instance, he had attended almost all the meetings held by community-based organizations and councils on various topics to facilitate and advise. He also played an important role as an agent for both residents and outsiders seeking a project target. He introduced certain projects of local development and income-generation activities planned by outsiders to his residents; he also provided information about local people's needs and their group activities to outsiders. The information provided by the head of CADL had a great effect on the PDIF's decision whether to select the women group as an appropriate target of the pilot phase of microcredit program or not (GERAD, 2009). A local staff commented about the head of CADL, "His work, advice and proposal were essential and effective for us (PDIF staffs) to manage the program with participants. Therefore, we appointed him as a PDIF's professional advisor later, and he resigned the post of the head of CADL to accept our offer." When I interviewed with local residents about the head of CADL, they also showed deep trust and high evaluation as PDIF's local staffs did. The facts indicate the necessity of getting the most out of the heads of CADLs for the practice of PDIF's microcredit program in the rural areas; therefore, PDIF's local staffs have assigned important tasks to them such as attending GPF union meetings and facilitating participants' performance. It is worthy of remark that the role of the heads of CADLs as key persons in this case study is indispensable, together with group leaders.

## 5. Concluding Remarks

In recent years, microcredit program as one of participatory development models has attracted global attention. There are many researchers working on the subject, and some of them are critical to the success of the program especially in rural Africa. In this paper, I summarize these critical points of views as the following three impediments: (1) the weakness of program participants' compliance of rules, (2) the lack of participants' willingness and activeness, and (3) the lack of flexibility of the program donors' reaction.

Regarding these impediments to the microcredit program in rural Africa, I have argued with their critics through a case study of PDIF's microcredit program worked with the women's groups (GPFs) in rural Senegal. Senegal is one of the typical African countries facing the three impediments; at the same time, Senegal has a similarity in some traditional financing systems such as tontine compared with Asian countries. When it comes to PDIF's successful operation in the microcredit program, Senegal's Asiatic element and PDIF's organizational mechanism are the two important factors to cope with the impediments.

There are many previous studies focusing on the importance of local residents' self-management regarding microcredit program. However, to the best of my knowledge, the roles of local government officer (for example, the head of CADL in my field research), who can perform the part of mediator between local residents and the central development institutions, were not discussed enough. This study points out the importance of paying more attention to "key persons" of local government officers engaged in rural development, as well as the women who are noticeably active for the economic activities in their communities.

Finally, I note that in order to overcome those three impediments, it is necessary and effective for the program donors to get the best out of those key persons. The practice of this task can also realize to bring some positive effects to other participants, local people, and the process quality of the program.

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