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SUSTAINABILITY OF SMALL AND MEDIUM SCALE ENTERPRISES IN RURAL GHANA: THE ROLE OF MICROFINANCE INSTITUTIONS

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ABSTRACT

This paper is based on a research work undertaken in 2012 on the dynamics of microfinance institutions (MFIs) and their contribution to the development of small and medium scale enterprises (SMEs) in Ghana. It investigates the effects and challenges of MFIs on the development of SMEs in rural Ghana. Using a case study approach, both theoretical and empirical data were sourced to explore the role and impact of MFIs on 93 SMEs in rural Ghana. Although there are challenges of untimely disbursement and repayment of loans, the paper suggests recipients of microfinance products and services are better off in terms of enhancing the activities of their SMEs, improving outputs and ensuring prudent financial management than those without microfinance services. The paper recommends timely disbursement of credit, flexible terms of credit repayment and awareness programmes to ensure the sustainability of SMEs.

Keywords: Microfinance, Small and medium enterprises, Microfinance institutions

INTRODUCTION

Since the rise in their popularity, SMEs have consistently grown and generated interest from a wide range of stakeholders including governments, researchers, donors and non-governmental organisations because they attempt to satisfy ostensibly the employment challenges, stimulate innovation and advancement and achieve sustainable development (Ojo, 2003; World Bank, 2010; Musamali and Tarus, 2013). As a result, both the developed and the developing countries are actively engaged in and continue to seek pragmatic ways of improving the activities of SMEs. According to the World Bank (2010), micro, small and medium-sized enterprises constitute 99% of an estimated 19.3 million enterprises in the European Union (EU) and provide about 65 million jobs representing two-thirds of all employment. In the context of the developing world, SMEs in Africa constitute the larger proportion of businesses and employ a significant portion of the population, while Ojo (2003) also attributes the economic success of the Asian countries to the activities of SMEs. In Ghana, official statistics indicate that about 70% of enterprises are micro and small sized and that about 40% of Ghana's Gross National Income is contributed by the private sector which is dominated by SMEs (Ghana Statistical Service, 2012).

Underscoring their indispensability in economic development, SMEs create opportunities for income generation and distribution, capital accumulation, poverty reduction and empowerment of people especially women (Ojo, 2003; World Bank, 2010;Babajide, 2012). SMEs advance the creation of a new class of small entrepreneurs leading to the expansion of the middle class and a wider distribution of income. At the rural level, SMEs have the potential to thrive owing to their location flexibility, low infrastructure and technology requirement, and the capacity to serve small markets. Experiences at the rural communities reveal that SMEs can contribute to increase household incomes, diversify household income sources, and reduce household poverty and vulnerability levels.

Despite the potential of SMEs to facilitate and foster economic growth at both national and local levels, many studies have highlighted lack of access to finance as a major setback which impedes SMEs role in national development especially at the rural level (Carpenter, 2001; Anyanwu, 2003; Lawson, 2007; Meijerink and Roza, 2007). According to Musamali and Tarus (2013), access to finance has four key dimensions: physical access, affordability, appropriate features that meet the needs of SMEs, and appropriate terms that ensure effective inclusion of all categories of potential SMEs. However, Meijerink and Roza (2007) explain that capital markets are often incomplete in rural areas, limiting the opportunity of rural households to access finance for investments. Without a sustainable rural financial system in place most rural SMEs in Ghana will begin small and eventually die small, without ever having to see any expansion in terms of output and profits.

Given that the capacity of SMEs to mobilise and accumulate resources for productive use greatly depends on the availability of and accessibility to credit (Hossain, 1988; Watson and Everett, 1999), this paper examines the effects of MFIs on the sustainability of SMEs in the Jaman North District of Ghana, the challenges facing SMEs and recommendations to ensure the sustainability of these rural SMEs.

CONCEPTUAL REVIEW

Diversifying Rural Livelihood Sources: Significance of SMEs

Rurality has been labelled with agriculture in Ghana, despite the erratic weather conditions coupled with increasing diversification of rural economies. Meijerink and Roza (2007) observe that rural farmers do not depend solely on agriculture as it is estimated that rural non-farm income constitutes on average 42% of rural incomes in Africa, 32% in Asia and 40% in Latin America. Moreover, in areas with predominantly subsistence agriculture including many regions in Africa, non-farm employment particularly SMEs constitutes as high as 40% of rural household income. SMEs form an important part of rural economies and have been contributing significantly to rural poverty reduction in many parts of Africa.

Underscoring the importance of SMEs in rural areas, Davis *et al.* (2009) argue that rural economies are not limited to the agriculture sector but embrace all the economic activities, infrastructure and natural resources necessary for development. According to Davis (2006) non-farm based activities in rural areas like SMEs include all those economic activities associated with waged work or self employment, income generating activities that are not agricultural but located in rural areas including manufacturing (agro processing) and setting up small businesses and switching from cash crop cultivation to commodity trading especially in circumstances such as off agricultural seasons. The expansion of SMEs and the diversification of income sources are desirable policy objectives towards sustainable economic development by offering individuals and households options to improve their livelihood security through access to alternative income generating activities.

Achieving Rural Diversification in Ghana: The Nexus between MFIs and SMEs

SMEs in Ghana continue to contribute significantly to the economic development especially in the areas of employment creation, income generation and diffusion of intermediate technology. The 2010 Population and Housing Census in Ghana suggest that about 86% of the population are in the private informal sector, which is dominated by SMEs (Ghana Statistical Service, 2012). According to Daniels (2004), SMEs have been recognised as the engines through which the growth objectives of developing countries can be achieved, as it is estimated that SMEs employ 22% of the adult population in the developing countries. With about 92% of businesses in Ghana being SMEs, Quartey and Abor (2010) reiterate SMEs contribution to Ghana’s economic development indicating that they provide about 85% of manufacturing employment in Ghana contributing about 70% to Ghana’s GDP.

However, SMEs in Ghana especially rural areas have been challenged by access to finance which happens to be the major impediment to SMEs development (Carpenter, 2001; Anyanwu, 2003; Lawson, 2007). Microfinance has become an important component of SMEs activities in Ghana. Microfinance is explained as the provision of financial services to poor or low income clients who are normally excluded from traditional financial systems as they are considered ‘unbankable’ due to their inability to provide collateral, steady employment and a verifiable credit history (Westover, 2008). It focuses on a movement that envisions the poor or low income clients to have permanent access to an appropriate range of financial services that include credit, savings, insurance and fund transfers (Yunus, 1997).

Understanding microfinance as the integration of financial needs of all people into a national mainstream financial system, MFIs exist to provide both financial and non financial services to their clients. Services provided by MFIs include consultancy, loans, savings, money transfer services and micro insurance, and training of clients on prudent financial management practices (Helms, 2006; Consultative Group to Assist the Poor, 2010). The activities of MFIs help SMEs to withstand unforeseen situations and to recover from shocks from the business environment in the bid of making SMEs sustainable.

Given the volatile business environment in Ghana and many developing countries, it is pertinent to note that credit is but one factor for sustaining SMEs. The approach for ensuring sustainable development of SMEs in Ghana is a remiss unless there is an interplay of institutional and industry efforts, regulations, capacity building and political will to strengthen the activities of SMEs and regulate MFIs.

As a move to ensure rural diversification through SMEs development in Ghana, there is the need to better place MFIs and SMEs on growth pedals that ensure continual coexistence. This coexistence should be based on the understanding that:

SMEs need a variety of financial services, not just loans

SMEs need a wide range of financial services that are convenient, flexible, and reasonably priced. Depending on their circumstances, SMEs need not only credit, but also savings, cash transfers, and insurance to help rural enterprise owners out of poverty in a sustainable fashion (Todaro and Smith, 2009);

Microfinance is a powerful tool against poverty but not always the answer

Access to sustainable financial services enables SMEs to increase incomes, build assets and reduce their vulnerability to external shocks. Microfinance allows small business owners to move from everyday survival to planning for the future, expanding and investing in other businesses, seeking improved living conditions and in their children's health and education.

However, a study by Hulme and Mosley (1996) reveals the inability of microfinance to reduce poverty as it was found that most contemporary schemes have been less effective than they seek to achieve, and that microfinance is not a panacea for poverty alleviation. There is the tendency to overestimate the micro-magic of microcredit making microfinance not appropriate for every situation and every individual (McGuire *et al.*, 1998; Boudreaux and Tyler, 2008).

Financial sustainability is necessary to increase the numbers of SMEs

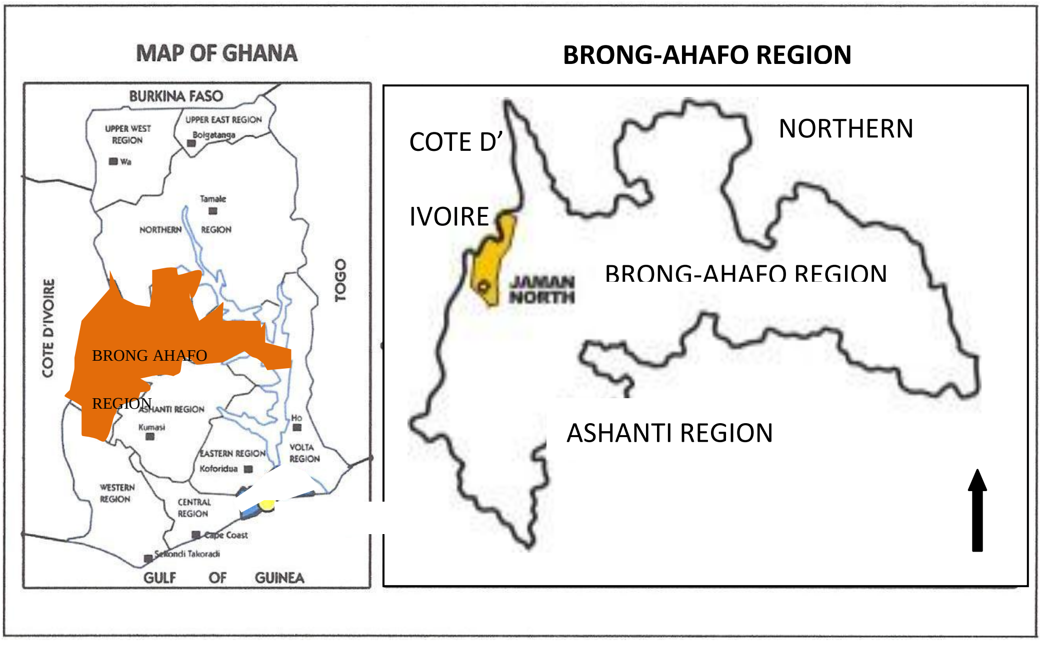
Most SMEs, especially rural ones are not able to access financial services because of the lack of strong retail financial intermediaries. Building financially sustainable institutions is not an end in itself. It is one way to reach significant SME development especially in rural areas.

MATERIALS AND METHODS

Study Setting

The Jaman North District is one of the 27 administrative districts in the Brong Ahafo Region of Ghana and predominantly rural. It is located between latitude 7^{o} 40" N and 8^{o} 27"N, and longitude 2^{o} 30"W and 2^{o} 60" W. The District is strategically located to the Western part of the region and to the North Western fringes of the neighbouring Cote d'Ivoiré (See Fig. 1). In the Jaman North District of Ghana, seasonality in agriculture, coupled with shocks such as poor agricultural yields, bush fires and unreliable rainfall patterns have provided the impetus for investments in non-farm activities as a way of diversifying the income sources of rural dwellers.

Fig-1. Geographical Location of Jaman North District



Source: Derived from Government of Ghana (www.jamannorth.ghanadistricts.gov.gh)

In pursuance of sustainable development, there have been calls from both local and national government to integrate the agriculture sector and non-farm activities. This approach has built a positive synergy between agriculture and the rural non-farm economy, a situation which has resulted in increasing SMEs activities in the Jaman North District coupled with the emergence of MFIs to provide financial and other auxiliary services to these SMEs.

Study Method

A mixed methods approach and case study method using survey and interviews were used for the study. The survey was useful for striving for breadth rather than depth towards making valid observations while the interviews sacrificed breadth for depth, allowing detailed assessment of the phenomena being investigated into (Sarantakos, 1998).

The Nafana and Suma Rural Banks in the Jaman North District in the BrongAhafo Region of Ghana were selected as cases for the MFIs due to their championing roles in providing microfinance services to SMEs and their comparatively long periods of operating with rural SMEs in the District. The managers and the project officers of the two banks were interviewed to get first hand information about their activities with SMEs which formed the basis for the selection of the SMEs for the study. The Suma Rural Bank and Nafana Rural Bank had a total of 547 and 397 SMEs clients respectively.

These clients (SMEs) were classified into four categories based on their activities; services, trading, manufacturing and agro-processing. As a result, a stratified sampling was used to proportionally select the sample size from the various strata (categories). Using a proportionate criterion of 10%, the sample size from each stratum was determined as presented in Table 1.

Table-1. Sample Size Determination Process

SME Category	**Suma Rural Bank**		**Nafana Rural Bank**	
	Population	Sample Size	Population	Sample Size
Services	212	21	154	15
Trading	193	19	140	14
Manufacturing	98	10	71	7
Agro processing	44	4	32	3
Total	547	**54**	397	**39**

Source: Suma and Nafana Rural Banks Records, 2012

The simple random sampling method was used to select the 93 SMEs owners/heads for the survey and interviews from 9 communities in the District: Sampa, Suma Ahenkro, Seketia, Kabere, Mayera, Kokoaa, Duadaso, Goka and Dawuri. The survey and interview data were synchronized and refined through focus group discussion and consultative meeting organised for the various categories of SMEs and the banks respectively. This provided a platform for addressing gaps and inconsistencies that had occurred.

RESULTS AND DISCUSSION

Types of SMEs in the Jaman North District

Based on the categorisation of SMEs, the survey reveals that SMEs in the Jaman North district are dominated by services sector (39%). SMEs in this services category are those involved in activities such as dress making, hair dressing, food vending, baking and sachet water production (see Table 2). The dominance of the services sector is linked to the availability of ready market for the products and relatively less credit needed as set-up capital as well as the use of simple technologies. About 35% of SMEs are into trading which comprises activities such as selling of assorted products including household consumables and building materials. Manufacturing sector constituted 18% and include activities such as carpentry and smithery, while the agro-processing sector which covers activities like cashew processing, groundnut oil extraction and gari processing constituted only 8%. The limited number of people engaged in manufacturing and agro-processing sectors are due to their relatively capital intensive nature and the use of more sophisticated technologies.

Table-2. Categories of SMEs in Jaman North District

Category of SMEs	Activities of SMEs	Percentage
Services	Dressmaking	12
	Hair dressing	8
	Food vending	11
	Baking	3
	Sachet water production	4
Total		**38**
Trading	Household consumables	21
	Building materials	11
Total		**32**
Manufacturing	Carpentry	11
	Smithery	5
Total		**16**
Agro processing	Cashew processing	2
	Groundnut oil extraction	3
	Gari processing	2
Total		7

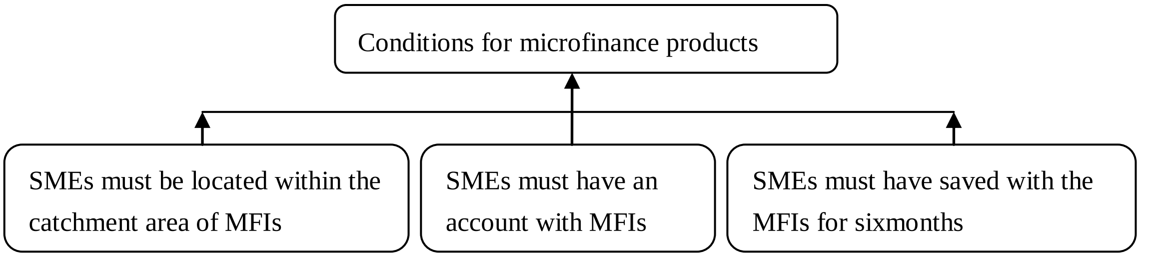
Source: Field survey, 2012.

Available Microfinance Products and Conditions Required by MFIs

MFIs in Jaman North district provide a wide range of services to SMEs. The survey reveals that credit (loan) is the major product accessed by all SMEs in the district. With this financial product, the SMEs were able to start and grow their businesses over time. Other services provided included the training of SMEs on the management practices relating to credit usage and repayment. About 88% of SMEs across the various categories have had training on credit management. These training sessions, according to the interview results, have contributed to better management of SMEs and significantly increased the returns of SMEs. Microfinance products have greatly influenced the success of rural SMEs and further determined the sustainability of SMEs in reducing rural poverty as indicated by Yunus (1997).

Characteristically, SMEs in the Jaman North District are required to have a bank account with the MFIs and also live within the catchment area of the MFIs. The survey results suggest that SMEs are required to have saved with the MFIs for a minimum period of six months before they are considered legible to access the microfinance products (see Fig. 2). Owing to the low incomes of rural communities, the above conditions have been developed by the MFIs to ensure that reliable clients (SMEs) access microfinance products especially credit and also ensure smooth and easy monitoring of credit repayment and management.

Fig-2. Conditions for accessing microfinance products



Although the above conditions have been set out by the MFIs, the survey results reveal that many SMEs (59%) are not happy with the condition that requires SMEs to save for six months before accessing credit. Contrary to the MFIs view of providing microfinance products without collateral, the SMEs argue that this condition is *harsh* as they claim the condition kills local initiative and also detrimental to the development of rural SMEs.

SMEs Satisfaction with Microfinance Products and Services

As presented in Table 3, about 57% of SMEs are satisfied with the microfinance products and services provided by the MFIs. However, about 37% of SMEs are unhappy. The SMEs dissatisfaction with the services provided by the MFIs stems from the perceived high prices of microfinance products and services especially credit and the relatively limited timeframe to repay credit.

Table-3.SMEs Satisfaction with Microfinance Products

Level of Satisfaction	Proportion of SMEs
Very satisfied	11
Satisfied	46
Neutral	6
Dissatisfied	23
Very dissatisfied	14

Source: Field Survey, 2012

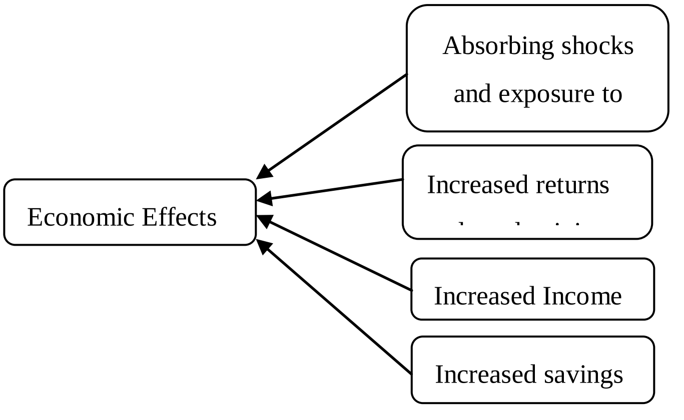
Exploring further the concerns of the SMEs, the interview results reveal that the majority of SMEs (72%) pay average interest rates between 26% and 30 % on credit from the MFIs which the SMEs perceive as very high. As opposed to the concerns of the SMEs, the MFIs explained that the interest rates are not high as compared to other MFIs operating in different districts, and also indicated that some trustworthy SMEs, in terms of credit repayment, access loans at relatively lower interest rates compared to new clients (SMEs).

In contrast to the explanations provided by the MFIs, analysis of interest rates in the financial market in Ghana and the prime rate of 15% set by the Bank of Ghana suggest that the interest rates of the two MFIs are very high. Interventions to alleviate the microfinance challenges faced by SMEs need to critically address the high interest rates on credit to ensure sustainable development of SMEs especially in rural communities.

Economic Effects of Microfinance Services on SMEs

Microfinance products and services are, of course, important elements for ensuring SMEs sustainability. The effects of microfinance products and services on SMEs range from economic to social. However, this section of the paper highlights the economic effects of microfinance products and services on the sustainability of SMEs in rural areas of Jaman North District. Economically, microfinance products and services have impacted on SMEs in the following ways: absorbing shocks and exposure; increased earnings and productivity; increased income; and increased savings

Fig-3. Economic effects of Microfinance products and services on SMEs



Regarding absorbing shocks and exposure, about 32% of SMEs indicated that access to microfinance products and services have positively impacted on the SMEs capacity to respond to unforeseen natural disasters such as fire outbreak and theft cases. Training in financial management practices especially credit repayment and savings according to the SMEs has supported the SMEs to recover from shocks quickly. However, the MFIs expressed concern about the lack of insurance policies for the SMEs but were quick to indicate that educational programmes are being rolled out to educate SMEs on the importance of insurance to better cushion SMEs in event of natural disasters. Though the SMEs were unwilling to provide data on the earnings and productivity, 45% of the SMEs indicated that the availability of microfinance products and services have facilitated their operations particularly in the area of increasing yields and earnings. This situation has sustained the activities of SMEs. It was noted that SMEs which have operated over the past 5 years have increased earnings and productivity more than newly established SMEs. This situation according to the SMEs helps to plough back some profits into the business to increase output leading to an increase in the number of employees.

Increased income was identified by 82% of SMEs as a major impact of microfinance products and services on their activities. When SMEs have access to credit, productivity increases thereof, incomes will invariably increase. This confirms the reasons behind the several efforts by many governments in developing countries to use SMEs as poverty reduction tools, especially in rural areas. The increases in income have also contributed significantly to the saving culture of SMES in the Jaman North District.

Another economic benefit identified by SMEs is increased savings. About 47% of SMEs admitted that the microfinance products and services have positively impacted on the saving culture of SMEs. When production and earnings increase, it helps SMEs to re-invest in their businesses and contribute to savings. The savings culture of SMEs has far reaching implications for the development and sustainability of SMEs as savings are mobilised by the MFIs to further widen their breadth and depth of outreach. SMEs therefore play a crucial role in terms of mopping up excess capital in the economy to strengthen the financial market. (Insert Fig. 3 here)

It has been established throughout the discussion that MFIs have come to provide services such as savings, credit and training services among others to SMEs in the Jaman North District. Sustainable microfinance services are but one factor that widens financial outreach to cover as many people as practicable.

Challenges Impeding SMEs in Accessing Microfinance Services

Regardless of the several positive impacts, SMEs in the Jaman North District are bedevilled with a number of challenges relating to access to microfinance services. Among the principal challenges identified include difficulty in accessing start up capital, stringent credit conditionality, high interest rates on credit, and inadequate government support for SMEs. The above challenges, according to the SMEs, have become barrier to the development and sustainability of SMEs.

The difficulty of accessing start up capital was identified by all SMEs as a major setback to their operations. The low income of rural dwellers coupled with lack of collateral has made it seemingly difficult for rural dwellers to engage in SMEs. Although there are two MFIs supporting SMEs in the district, it was revealed that MFIs are inadequate in the district given the various categories of SMEs. This situation has made it difficult of rural dwellers to access SMEs start up credit. The problem of difficulty in accessing start-up credit was exacerbated by stringent credit conditionality. According to the SMEs, the idea of saving for six months with the MFIs before accessing credit is killing the initiatives of many rural dwellers. This situation has contributed to the misery and poverty situation of many rural communities in the district.

High interest rates on credit was identified as another challenge. Most of the SMEs (82%) bemoaned the small amount of credit given to SMEs which makes it difficult for them to effectively operate and expand. Additionally, the SMEs explained that interest rates on credit are very high. Despite the high interest rate on credit, SMEs have limited period usually between 3 to 6 months to repay loans. This situation do not augur well for the development and sustainability of SMEs as initiatives to undertake long term activities are hindered by the period of credit repayment. Although literature has shown that governments of many developing countries are promoting and supporting SMEs as a viable option for poverty reduction, government support for SMEs in the Jaman North District is considered by the SMEs as woefully inadequate. The SMEs observed that government over the past years has not been committed to the activities of SMEs. The lack of commitment on the part of the government has resulted in the relatively high interest rates and stringent conditionality for accessing credit from the MFIs in the district.The above challenges support those identified by Lee (2006) who observed that rural SMEs are still faced with access to financial services despite several efforts by governments in developing countries. Government's intervention in rural communities needs to consider the development of SMEs by regulating the activities of MFIs and providing more alternatives to microfinance products and services.

RECOMMENDATIONS

Rural SMEs play a key role in a number of ways especially at the community and household levels. There are however, challenges that need planned interventions to address them and to propel SMEs on the path of sustainable development. The following recommendations are geared towards improving microfinance products and services and supporting the sustainable development of rural SMEs.

Timely Disbursement of Credit by MFIs

Timely access to capital is very crucial to the growth of rural SMEs. The problem of credit underlies most of the challenges rural SMEs face. Availability of credit is central to the development and sustainability of SMEs. Credit availability makes it possible for SMEs to acquire the appropriate inputs needed for their operation. Delay in access to credit continues to threaten rural SMEs that need capital on regular basis to be able to start, stay, expand and sustain their activities. There is therefore the need for MFIs to timely provide credit to SMEs. There is the need for MFIs to reduce the time it takes to disburse credit for instance from the current two week period to a minimum of three days so that SMEs can access such facilities. The MFIs can do this by adopting simple but effective credit application and processing procedures and also vetting credit application on daily basis.

Increasing the Amount of Credit to SMEs

The amount of credit, all other things being equal, will correlate with the size of investment that can be undertaken. Increasing the amounts of credit to SMEs has the potential to ensure that major investments in businesses can be embarked upon by SMEs. MFIs need to adopt new and innovative credit schemes that enable SMEs to access more credit to be able to increase their investment portfolios.

Provision of Loans with Flexible Repayment Terms

By their nature, rural SMEs are not financially sustainable for many years especially during the formative years. Thus, credit with stringent terms goes a long way to thwart the purpose and efforts of SMEs. Rural SMEs are not financially strong making them overly dependent on MFIs. It is important for MFIs to recognise this fact and make credit repayment terms flexible and understandable to the SMEs in order to reduce the unnecessary pressure on them with respect to meeting the timeframe for loan repayment. This will not only make it possible for rural SMEs to stay in business but also keep the MFIs in business.

Revision of Interest Rates on Credit

The huge interest rates on credit from MFIs have remained a topical issue but no effort has been made over the past years to reduce it despite the low prime rate. This has made it difficult for rural SMEs, for instance, to access credit for investment purposes. Although MFIs base their high interest rates on the fact that their clients are financially not trustworthy, it is time they review and reconsider their decision on credit and also introduce other innovative ways of recovering their credit rather than focusing on high interest rates. For instance, strengthening the group lending scheme as outlined by Yunus (1997) where group members serve as "social collateral" instead of material collateral has the tendency of reducing debts and promoting positive relationship between MFIs and SMEs especially in the rural communities.

Revision of Credit Conditions

Conditions on credit have the potential to affect SMEs positively and negatively. However, credit conditions set out by the MFIs in the Jaman North district are negatively impacting on the SMEs and preventing the establishment of new SMEs. In a situation where SMEs are asked to save with the MFIs for a minimum of six months before accessing credit, it only dampens the strength of the SMEs and kills the initiatives of rural dwellers.

As Yunus (1997) observe, everyone is born an entrepreneur but whilst some realise theirs through the availability of credit, others do not because they lack the finances to do that. A small amount of credit can be the beginning of a big dream for many rural dwellers and therefore the need for MFIs to help as many SMEs as practicable to realise their dreams by revising conditions that govern access to credit to suit the needs of the various categories of SMEs.

CONCLUSION

MFIs are very important in the development of SMEs and especially those in rural areas. These MFIs provide services to SMEs in areas of manufacturing, trading, service provision and small scale industry. Service provision dominates SME activities partly because it is easy to start such activities and does not require much capital and sophisticated technology. Microfinance services goes beyond providing capital by giving the platform to SME operators to receive remittances through MFIs and the provision of ancillary services such as training of SME operators in the areas of record keeping, proper credit utilisation and general business management techniques.

To access capital from MFIs, SMEs needed to satisfy the following conditions; be account holders of the MFIs, must be in the MFIs catchment area, and must have saved with the MFIs for a minimum of six months. These conditions, however, affect SMEs negatively by delaying credit disbursement to beneficiaries to carry out their business activities and killing local initiatives. Interest rates on credit from MFIs are high when compared to the prime rate set by the Bank of Ghana. These high interest rates have several negative effects on SMEs and especially those in rural Ghana.

Despite the challenges, MFIs within the economic context help rural SMEs to withstand shocks that could collapse their activities, increase incomes and savings over time, increase SMEs productivity, and also help SME operators to acquire the necessary skills needed to manage their activities.

In all, MFIs need to better assist SMEs by disbursing credit on time, increasing the amount of credit, making flexible credit conditions and reducing interest rates on credit. MFIs need to intensify training programmes to upgrade the managerial skills of SME operators to be able to become successful in their various business activities. MFIs play a critical role in the provision of capital to SMEs especially those described as the ‘unbankables’ by the formal sector banks. However, the contribution of these SMEs to national development is significant and should be given the needed attention by both the government and the civil society.

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