

Influence of Micro Finance and Small Loan Centre (MASLOC) on the Development of Small Scale Enterprises in the Wa Municipality

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Abstract:

This research was to find out the influence of Micro finance and Small Loans Centre (MASLOC) on small and medium scale enterprise in the Wa Municipality. It involved the identification of ten different enterprises with 50 individual business owners. Questionnaires were also designed for MASLOC officials and the 50 business owners identified. The responses from both officials and the business owners were analysed using SPSS and basic excel tools. It was observed during the research that loans given out by MASLOC have indeed improved the lives of the beneficiaries. Closed to 80% of the beneficiaries have been able to expand their businesses, increased their profit margin and have seen tremendous improvement in their business activities. Most of them can now take care of their families and children's education; their livelihood and social lives have also been enhanced. The average performance rating of all the businesses visited is between 60-75% which is very good. It was, however, observed that about 60% of the beneficiaries are refusing to redeem their loans despite the progress of their businesses making it difficult for others to also benefit. It was also observed that MASLOC lack the resources both human and material to operate effectively. Information and data on some of the beneficiaries were non-existence thus making it difficult to retrieve the loans given out. The research was concluded with some recommendations to help improve the activities of MASLOC.

Keywords: MASLOC, small and medium scale enterprises, microfinance, microcredit, loans

1. Introduction

Since the introduction of the Millennium Development Goals (MDGs) by the United Nations in September 2000, Ghana has aligned itself to achieve the aims and objectives of the set goals. In 2003, a paper on Ghana Poverty Reduction Strategy (GPRS) 1 was issued which aimed at providing policy framework towards the fight against poverty (GPRS, 2003). This was followed by GPRS II (2006-2009) which was to accelerate economic growth so that Ghana can achieve middle-income status within a measurable period of time. Even though Ghana has made some strides in the achievement of some of the MDGs but for the sake of this paper, we will focus on MDG 1 (Eradication extreme poverty and hunger). Government in 2006 established the Microfinance and Small Loans Centre (MASLOC) under the Ghana Poverty Reduction Strategy II, as a micro finance apex body responsible for implementing government's microfinance programmes targeted at reducing poverty, accelerating growth, creating employment and wealth. According to Schreiner and Colombet (2001), microfinance is the effort to improve access to small deposits and loans for poor households who hardly could access loans from the banks. MASLOC main activities are therefore to judiciously administer, coordinate and monitor microcredit and small loan schemes and to promote decentralized micro financial system in Ghana. MASLOC has also liaised with other allied financial institutions as part of government strategy to build inclusive financial services in Ghana. It is against this background that this research is to find out how the activities of MASLOC has influenced the development of small and medium scale enterprises in the Wa Municipality.

1.1 Problem Statement

Poverty has been one of the bottle-necks of the development of many countries in Africa. The Ghana Poverty Reduction Strategic (GPRS 1 & 11) seeks to reduce poverty to the barest minimum. Research has shown that majority of the working population are poor especially those in the three (3) northern regions of Ghana. The introduction of microfinance is to eliminate widespread poverty and growing income inequality, especially among the productive poor is therefore in the right direction. It has been estimated that poverty remain higher in rural areas (52%) and half of the population living in the rural savanna zones continue to be extremely poor (Steel and Andah, 2003)

Problems in accessing credit facilities coupled with the exorbitant interest rates by most of the banks lead to the promulgation of PNDC Law 328 in 1991 which was to allow the establishment of different categories of non-bank financial institutions, including savings and loans companies, credit unions and many others to give credit and loans to the rural poor in society most especially farmers. The achievement of the MDG 1 will therefore depend mainly on the successful implementation of microcredit systems to improve small and medium scale enterprises.

2. Literature Review

2.1 Poverty alleviation

The main reason for the establishment of MASLOC is to provide financial support to people to start their own businesses in order to improve upon their livelihood. According to UNDP (2006) those who live below one dollar a day with no other income are referred to as poor. Others define poverty to include material well being, psychological stability, access to infrastructure and other services (Narayan *et al.*, 2000). The UNDP also use the Human Development Index (HDI) to define poverty as households with income below a certain threshold level irrespective of their standard of living. This includes low level of income, the absence of medical care, poor sanitation, absence of good drinking water, illiteracy, inability to participate effectively in decisions that affect an individual's life directly.

Poverty as the case may be is a multi-dimensional phenomenon and differs from people and countries. Government over the past years has adopted various interventions such as Ghana Poverty Reduction Strategy 1& 2, joining the Highly Indebted Poor Country (HIPC) and Africa Peer Review Mechanism which aim to improve economic conditions and alleviate poverty. According to Marr (1999) one of the challenges in microfinance is identifying 'the poor' for assistance, especially in countries and areas where the majority are classified as poor. To identify and eradicate poverty, it is imperative to understand the root cause of poverty. The GPRS identified the following; lack of education, entrepreneurial and vocational skills; lack of access to capital and market opportunities are some of the root cause of poverty. The GPRS 1 & 2 seeks to ensure sustainable and equitable wealth creation and distribution by transforming the economy to achieve accelerated poverty reduction and the protection of the vulnerable. To achieve this, the document focuses on five thematic areas which include modernization of agriculture to improve food production and employment for the rural folks, support for private sector development which has been seen as the engine of growth, infrastructural development, and telecommunication.

2.2 Microfinance in Perspective

Microfinance is primarily to provide financial services including, savings, micro-credit, micro insurance, micro leasing and transfers in relatively small transactions designed to be accessible to micro-enterprises and to low-income households. Microfinance may be complemented by non-financial services, especially training, to improve the ability of clients to utilize the facilities effectively. According to Zaman (2004), some NGOs in Bolivia, Brazil and Bangladesh in 1979 initiated a strategy to provide financial support to the underprivileged which has been adopted by many African countries to reduce poverty and to create wealth among the rural poor. It was rather unfortunate that as poverty in Asia and Latin America declines, that of sub-Saharan Africa keep increasing. It was estimated that poverty level in China between 1990 and 2001 reduced from about 375 million to 212 million; that of sub-Sahara Africa soared from 227million to 313 million within the same period (Friedman, 2006). Even though there were financial organizations such as Credit Union, Ghana Cooperative Susu Collectors Association (GCSCA) at the time but such organizations could not provide the needed assistance to transform the economy thus the introduction of

MASLOC to provide the needed financial support to the poor most especially women, the youth and people with disabilities. Under this scheme loans are provided to small and medium scale enterprises to increase their capital base in order to expand their businesses thus creating employment opportunities for others (Darko, 2002). Now many financial institutions such as the banks, savings and loans schemes, and NGOs are providing financial support to farmers and business enterprises to create employment and reduce poverty.

2.3 Role of Microfinance in poverty alleviation

The promulgation of PNDC Law 328 in 1991 was to allow the establishment of different categories of non-bank financial institutions, including savings and loans companies, rural banks and credit unions. This measure is to provide financial assistance to people to establish their own businesses in order to improve their livelihood. According to Otero (1999) when credit facilities are made available to the poor in society, it strengthens their dignity and self actualization thus creating an enabling environment to help empower them to participate in economic and social activities. However, the banks require collateral security before loans are offered to ensure a reliable loan and credit recovery. Littlefield and Rosenberg (2004) argued that such system will by and large exclude the poor from accessing financial services since they do not have the collateral security required by the banks. The introduction of Micro Finance Institutions (MFIs) to provide credit facilities is therefore a worthy cause. The emergence of MFIs has therefore increased the chances of the poor people to credit facilities drastically (ibid). Many writers have remarked on the critical role microfinance plays in the Millennium Development Goals. Micro-credit is seen as key policy in meeting the MDGs of many countries and to build a global economy that addresses the demands of the most vulnerable in society (Simanowitz and Brody, 2004).

Despite the important role micro-finance plays in building a positive society devoid of extreme poverty, some critics think otherwise. Hulme and Mosley (1996) do not believe that micro finance is indeed an instrument for fighting poverty and cannot be a universal panacea for reducing poverty. They argued that the microcredit schemes are less effective and in most cases have made the situation of the poor worse. This reason could probably be linked to misappropriation and corruption associated with the system. Irrespective of these assertions, it is believed that, proper management of microfinance scheme is likely to facilitate the achievement of the MDGs, empower women and the poor in society and enhance the living standard of many people. It was therefore not out place when the former UN Secretary General (Bosomboru Kofi Annan) in December, 2003 stated during the launching of the International Year of Microcredit that "Sustainable access to microfinance helps alleviate poverty by generating income, creating jobs, allowing children to go to school, enabling families to obtain health care, and empowering people to make the choices that best serve their needs".

A research conducted by Steel & Andah (2003) revealed that, the contribution made by Non-Bank Financial Institutions (NBFIs) amounted to GH¢50.97 million in 2002 as against GH¢39.64 million in 2001. This amount further soared to a total of GH¢160.47 in 2006 forming about 48.8% above 2005 figures. Rural and community banks also provided GH¢13.12 million in 2001 which increased systematically until it reached GH¢115.10 million in 2006. These upward trends were indeed a positive sign of improving and reducing poverty in the country.

2.4 MASLOC and Poverty alleviation

Their main objectives of MASLOC are:

- To provide prudent and judicious management of government/development partners microfinance funds and loan scheme
- To promote or facilitate the emergence, development and growth of sustainable and decentralized micro financial services.

MASLOC is also mandated to undertake the necessary reforms and development measures that would strengthen microfinance operations as an effective and workable strategy for poverty reduction. They are to facilitate microfinance activities of government, develop monitoring and reporting mechanism, coordinates the decentralization of microfinance system in the country. MASLOC operates at every district of the region and have programme and field officers who go round potential clients and assess their business ideas/performance and recommend support. They are also responsible for retrieving loans and credits given

to their clients. The field officers are responsible to the programme officers. The programme officers monitor the progress of their activities and submit reports to management regularly.

As at 2008, the CEO of MASLOC said, a total of GH¢1.8million and GH¢820,000 have been disbursed to 3,057 and 356 beneficiaries respectively in the Brong Ahafo region. Additionally, an amount of GH¢29.6 million in small loans and micro-credit were also disbursed to over 84,000 beneficiaries across the country, and a total of GH¢54 million in applications have been approved, pending disbursements to over 130,000 beneficiaries. He further said that the scheme, since its establishment, had opened offices in all the 10 regions and had engaged 600 workers in the metropolitan, municipal and district assemblies to ensure its sustainability.

During the launching of MASLOC in the Upper West Region, Mr. Stephen Engmen, the Northern Zonal Coordinator said that, MASLOC has disbursed an amount of GH¢300,000 to about 164 groups with 2,354 membership made up of small scale business enterprises, petty traders, farmers, dressmakers, persons with disabilities among others which sought to address the poverty situation in the region. According to MASLOC portfolio report (2008), 94 individuals have benefitted from MASLOC credit and loans in the Wa Municipality. Unfortunately, only 35 out the 94 beneficiaries have paid part of their loans as at December 31, 08 while the others have not paid anything on their loans. Retrieving the loans has been a difficult task for management and these challenges are not limited to the Upper West Region. Mr. Simon Aamwaa, the Northern Zonal Coordinator of MASLOC signaled this caution when he addressed beneficiaries in Bawku. He warned the beneficiaries not to use the money given them on non-profitable ventures since they would be required to pay back. He cited an example of the Upper West Region where defaulters rate were quite high. Some of the beneficiaries use the money to marry extra wives and buy motor bikes. He advised them to use the money on useful ventures so that they could pay back the loans for others to benefit.

2.5 Challenges - Loan Repayment and Poverty Reduction

One of the major challenges facing microfinance and credit facilities is the failure of clients to honour their indebtedness. While some people find it difficult to access loans, others who have the opportunity to access the loans fail to pay back the loans on time making it difficult for others to also enjoy the same facility. Many rural banks, credit unions, loans and savings organizations, and financial NGOs have expressed their disappointment of clients' inability to pay back loans on time. This unfortunate revelation undermines the very purpose of the credit and loan schemes and contributes to the decline of national industrial development and poverty alleviation. Among other challenges are:

1. Lack of clear policy guidelines, direction and goals hamper growth and poverty reduction efforts
2. Disintegration and lack of coordination of micro financial institutions
3. Inappropriate institutional arrangement, linkages between formal and informal financial institutions
4. Inadequate human resource capacity with skills and professionalism
5. Inadequate capital and data

3. Materials and Methods

3.1 Overview of the study area

The Wa Municipal is bordered to the north by the Nadowli District, to the east by Wa East District, to the West by Wa West District and to the South by both Wa East and West Districts (figure 1). It lies within latitudes 1°40'N to 2°45'N and longitudes 9°32' to 10°20'W. The landmass area is about 23,474 km², which is about 6.4% of the region. The rainfall pattern is unimodal and record between 950mm to 1200mm. It has a long spell of drought between 6-7 months. Maximum day temperature is recorded between March-April of about 42⁰C while minimum average temperature of about 18⁰C in December. The major economic activity is agriculture which is rain-fed thus making most farmers redundant during the dry season. Due to lack of structured industries within the region, majority of the people engage in small and medium scale activities which include metal works, auto mechanics, agro-processing (oil extraction), catering and hospitality industries, water distilling, fashion design, textile (cloth/smock weaving, batik), electronic (Repair works), pottery, wood (carpentry), housing, art and craft, and many more. They also engage in livestock and crop production. Livestock rearing include sheep, goats, pigs and poultry which are mostly extensive. Major crops cultivated include, maize, sorghum, millet and beans (WMA, 2008).

3.2 Data gathering and Sampling

The research targeted certain group of people in small and medium scale enterprises. Staff of MASLOC was also selected for the purpose of this research since they are more conversant with the operation of the facility and their clients.

Questionnaires were designed specifically for MASLOC staff to get direct information about their operations in the municipality. The questionnaires centered on their operation in the municipality, clients, frequency of loan disbursement and repayment, achievement, challenges and many others. Another questionnaire was also developed which focused on the beneficiaries of MASLOC. This questionnaire looked at certain issues such as: loan acquisition, application for the loan, procedure in getting the loan, benefits gained and repayment terms. Those who could not answer the questionnaires due to their levels of education were interviewed to retrieve vital information from them. The questionnaires were a combination of structured and non-structured interviews. A total of 10 different enterprises with 50 business owners were contacted who have benefited from MASLOC's loan and credit facilities.

Secondary data was obtained from financial organizations, Credit Unions, Banks, books on finance, Internet and other sources. Information from these sources was collected because they form the basis of the research and provides reliable data for discussion and inference. The data obtained was analysed using SPSS software and simple excel tools.

4. Results and Discussions

4.1 Clients of MASLOC

These clients are made up of groups in Agro-processing, Agro-marketing, Micro-enterprise, Alternative livelihood, Fish-mongering, shear butter processing and other vocation. Individuals who also pick loans from MASLOC are carpenters, bar operators, petty traders and other viable ventures.

The research could have taken a wider sample space but most of the people were not willing to cooperate. They do not want people to know their private dealings with MASLOC especially the individuals. It took the intervention of the MASLOC field officers to come by the ten (10) different organisations and 50 individual business owners.

4.2 Loan disbursement

Clients of MASLOC are given loans ranging from GH¢500 – GH¢5,000 and sometimes more depending on the needs of the individuals or group. The loans are disbursed through the banks. The banks then deduct the loan by installments from their accounts. The people are also given the opportunity to pay at their office. Repayment period depends on the nature and progress of the business. The repayment period ranges from 1month – 6 months for petty traders and 1year plus a grace period for other businesses.

Interest rates on credit or loan are fixed and variable. The interest rates depend on the prime rate (exchange rate) from Bank of Ghana. The interest rate = Prime rate + 2.5%. The 2.5% is to cater for any drop in the

exchange rate. Table 1 depicts the summary of microcredit fund disbursed to beneficiaries in the various districts of the Upper West Region.

A sum of GH¢ 300, 000.00 was disbursed as loans to cooperative groups in the region. Out of this figure, 235,585.00 (78.53%) were given to male groups while only 64,415.00 (21.47) went to the females. 164 groups of about 2,345 people applied for the loans and out of this number, the males were 1,895 and females being 459.

In the Wa Municipality, the amount disbursed to 20 groups were GH¢ 50,000.00 of which 49,200.00 (98.4%) were disbursed to male groups in the municipality with only 800 (1.8%) was for the females. MASLOC also disbursed loans to individuals and as at 31st December, 2008, about 94 individuals have benefitted from the scheme.

4.3 Responses from MASLOC beneficiaries

It was observed that the various business owners who contracted loans from MASLOC are doing very well in business. Apart from bicycle part dealers and petty trading in grains, all of them are really in good business. The average rating ranges from 25% to 100%. The interpretations are 25% (fair), 50% (good), 75% (very good), and 100% (excellent). It was also observed that the number of years the various groups have been in business ranges from three (3) to over ten (10). Unfortunately, none of the people interviewed had tertiary education. Most of them had education up to the Senior High School level and the loan received by individuals Questionnaires were designed purposely for the beneficiaries to find out how they have benefited from the loans and microcredit received from MASLOC. Unfortunately some of the beneficiaries declined to speak to us about their businesses with MASLOC. Others ran away thinking that the officials of MASLOC were coming for their money. Organisations contacted and interviewed were Motor repairers (4), Drinking spots (8), Hairdressing shops (5), Provision stores (8), Bicycle parts dealers (3), Petty trading (4), Seamstress (6), Carpentry shops (3), Normal tailoring (5) and Smock tailoring (4). Unfortunately the researcher could not meet farmers to interview them since the period of the research was not in the farming season. A total of ten different organisations were contacted and 50 business owners interviewed. Performance rating of the business owners interviewed was as indicated in figure 2. ranges from GH¢600 - GH¢2,100.

4.4 Social benefit of loans and credit schemes

It was observed that about 85 percent of the respondents have had some improvement in their businesses after contracting the loans. The loans were said to have benefited them in the following areas: increased profit of their businesses, improved family life and children's education, expansion of businesses, enhanced livelihood, and improved social life. However, some of the petty traders in grains business expressed disappointed of the weather which destroyed most of their crops. The traders normally give farmers money to farm for them and their profits normally depend on the farmers' yield. Some of the bicycle parts dealers also expressed low turnout of their businesses as at the time of the research. This implies that, businesses generally have been very good and this confirms the former UN secretary general's (Kofi Anna) statement that micro credit facilities could improve the lives of the people and raise their living standard. Authors like Friedman (2006), Otero (1999) and Littlefield & Rosenberg (2004), did confirm that providing microcredit reduces poverty, improves the living conditions of the people, help meet the MDGs and build a global economy that addresses the demands of the most vulnerable in society. Afrane (2002) also argued that the quality of living standards of beneficiaries has been improved. A portfolio report (2008) of MASLOC indicated that majority (about 80 – 95%) of the beneficiaries have seen tremendous improvement in their livelihood, their businesses and social lives. However, Bateman (2007) and Hulme & Mosley (1996) have contrary views and this might be as a result of corruption and mismanagement associated with many micro credit schemes.

Observation through the principal street of the municipality indicated an influx of businesses in the last five years. Many containers (stores) have been erected for business purposes. The municipality is now busier in business than it used to be due to the easy accessibility to loans and credits facilities. The capital of the Upper West Region is expanding very fast due to the presence of the University for Development Studies and Wa Polytechnic.

4.5 Loan repayment

During the interview with staff of MASLOC, it was detected that, repayment of the loans has not been very encouraging. It was observed that about 60% of the beneficiaries remain adamant and refuse to pay thus creating unnecessary delay for those whose application awaits such monies. Some of them even think the money given them is for free since it is coming from government. The loans are to be paid through the banks and the banks are expected to deduct the loan from the beneficiaries' accounts by installment or pay at their office. However, majority of the beneficiaries do not honour their promises and this make it very difficult for others to benefit. It was also observed that some of the beneficiaries do not use the loan for the intended purposes and that is why it is always difficult for them to repay the loan. A question on the beneficiaries' ability to repay their loan indicated that 60% have no difficulty in paying the loans while 40% expressed difficulty paying the loans received. The reasons given were late arrival of the loans, low patronage of their businesses, low profit margins among others. It was also observed that some of the beneficiaries prefer to use the money received to expand their businesses instead of using it to defray their indebtedness. However, repayment of the loans is very important to ensure that others benefit from the scheme. According to a Consultative Group to Assist the Poor (CGAP) 2005, if people borrow, use and faithfully pay back their loans, it will generate interest to microfinance institutions which will encourage and enable them to expand their services.

4.6 Challenges facing MASLOC

In the Wa municipality, officials of MASLOC disclosed the challenges associated with the scheme which ranges from loan disbursement and recovery, attitude of the people, infrastructure, human and material resources. Loans are disbursed through the bank, after assessment of the business viability, and the capability of beneficiaries to repay the loan. However, the beneficiaries do not provide all the information needed for the field and programme officers to make a better judgment of their situation. Loan recovery then becomes an issue. Attitudes of the beneficiaries are not really the best. Most of them will not even give explanation why they are not paying back the loans and always play "hide and seek". One of the programme officers said, management is planning to summon some of the beneficiaries to court soon if they remain adamant in paying back the loans. This situation is not only in the municipality. According to Mrs. Bertha Ansah-Gyan, the CEO of MASLOC, beneficiaries are in default up to about GH¢80 million currently and Serious Fraud Office has been solicited to help retrieve these monies from defaulters. About 300 new VW Parrati taxis cabs worth over GH¢15,000 distributed in 2007 are to be impounded because the beneficiaries have not redeemed their loans. Besides, officials of MASLOC have allocated about GH¢800,000 to themselves and refusing to pay back. These challenges are gradually crippling the very objectives of the scheme (www.masloc.gov.gh).

Apart from the issue of loans disbursement and repayment, the organization is also confronted with inadequate human resources to properly address most of their challenges. They also do not have sufficient logistics to monitor the activities of their clients and redeem loans that are matured. Office accommodation is also one of the challenges for effective and efficient performance of their duties.

5. Conclusion and Recommendations

5.1 Conclusion

It was evident during the research that MASLOC microfinance and microcredit scheme has been very instrumental in transforming lives of the poor in society. Those who have benefited from MASLOC loan schemes have openly confirmed the benefits derived from the scheme. However, the non-repayment of the loans by majority of the beneficiaries threatens the sustainability of the scheme thus the need for management of MASLOC to devise appropriate measures to retrieve all loans from beneficiaries. MASLOC must also put its house in proper order and ensure that the right information and data about loan beneficiaries are correct and up-to-date. The scheme is also bedevilled with corruption and misappropriation thus the supervisory bodies should be up and doing and ensure that such corrupt officials whose activities threatens the scheme are brought to book. The willingness of government to support the scheme is also in the right direction as this will help widen the scope of MASLOC activities. All and

sundry must also join in hand to assist MASLOC in whichever capacity to ensure that the very objectives of MASLOC are not defeated.

5.2 Recommendations

Based on the research outcome, the following recommendations are drawn for consideration:

1. Management of MASLOC should be provided with the necessary human and material resources to make them well equipped for the task.
2. Government should come out with appropriate policies that will streamline the activities of microfinance organizations for poverty reduction.
3. All defaulters must be prosecuted after fruitless attempts to retrieve the loans. This will serve as deterrent to those who voluntarily do not want to pay back the loans.
4. There should be proper regulatory body to govern the activities of MASLOC in order to avoid corruption and misappropriation of the funds.
5. Management should be given adequate training in micro financing in order to be well equipped to appraise potential clients before loans are given them.
6. NGO, development partners and other financial institutions should also assist government in providing financial support to the rural poor and the marginalized.

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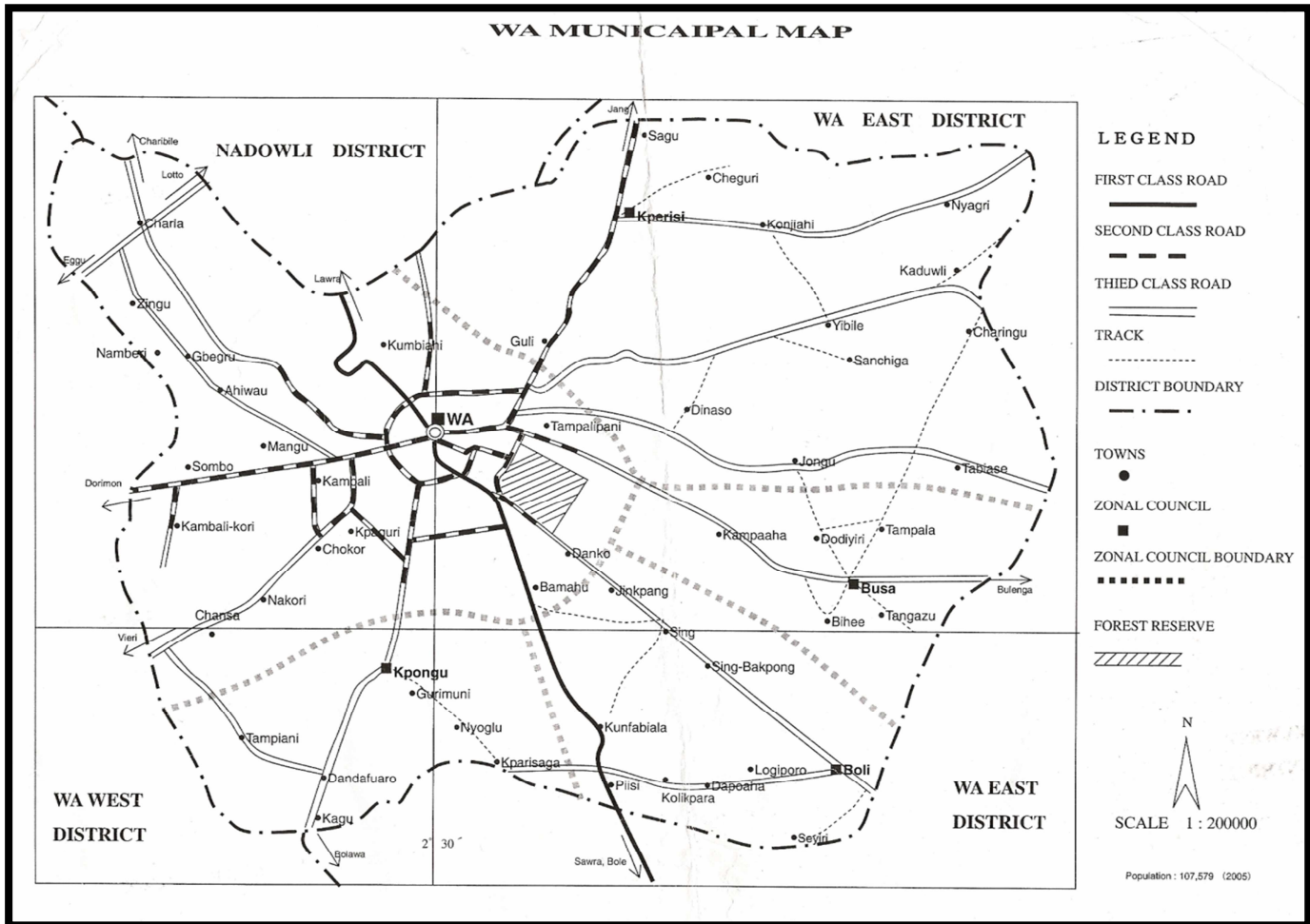
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Notes:

Figure 1: Map of Wa municipality



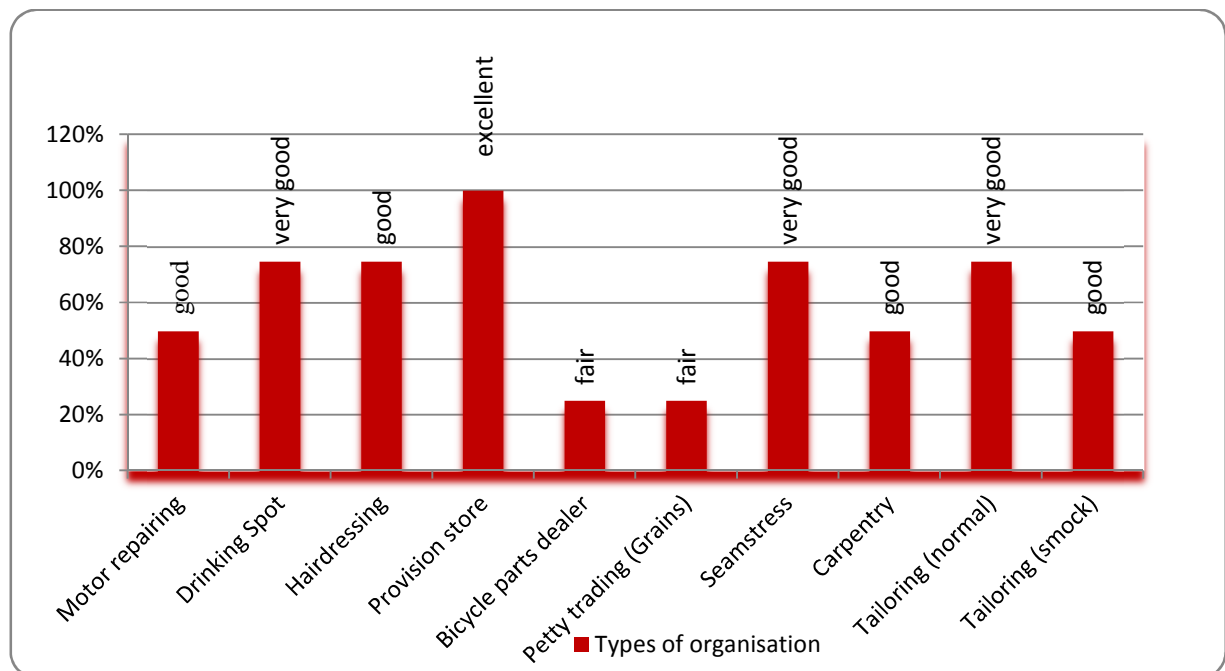
Source: Wa Municipal Assembly

Table 1: Summary of MASLOC Microcredit fund disbursement as at 3rd June, 2008

S/N	Districts	No. of groups	Number of persons			Amount Disbursed		
			Total no. of persons	No. of females	No. of males	Total amount (Female)	Total amount (Male)	Total
1	Wa Municipality	20	262	8	254	800.00	49,200.00	50,000.00
2	Jirapa	10	322	81	241	6,561.00	19,439.00	26,000.00
3	Lambussie	10	140	0	140	-	14,000.00	14,000.00
4	Lawra / Nandom	28	357	133	224	16,750.00	24,250.00	41,000.00
5	Nadowli	20	321	14	307	2,100.00	35,900.00	38,000.00
6	Sissala West	14	158	37	121	1,204.00	24,796.00	32,000.00
7	Sissala East	15	192	120	72	24,400.00	14,600.00	39,000.00
8	Wa East	27	303	38	265	3,800.00	26,200.00	30,000.00
9	Wa West	20	299	28	271	2,800.00	27,200.00	30,000.00
Total		164	2,354.00	459.00	1,895.00	64,415.00	235,585.00	300,000.00
Gender Distribution (%)			100.00	19.50	80.50	21.47	78.53	100.00

Source: MASLOC Office, Wa.

Figure 2: Business organisations and their average performance ratings



Source: field survey, March 2009

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