

NO COMMUNITY DEVELOPS WITHOUT “EXPLOITING ITS OWN RESOURCES”

Local resources valorisation and sustainable development in Africa

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ABSTRACT

The level of local resource valorisation can determine a country's development dynamics. This paper is based on SNV's challenge to poverty reduction through market access for the poor, good governance and gender balance. In the light of previous studies we can outline the follow conclusions:

- *Many studies tend to be less productive when the researcher is unfamiliar with the context in which data collection is being carried out.*
- *In any study, phenomena and tools are not as important as the community under study;*
- *If "African Studies" is development-oriented, priority should be given to local ownership through resource valorisation.*

Key words: Community, village bank, saving, loan

1. INTRODUCTION

Guinea Bissau is a country covering an area of 36,125 km² with a population of approximately 1,390,000 inhabitants. About 80% of the population lives in rural areas and 64.7% of the population is below the poverty line living on less than US\$2 per day (UNDP, 2004:3), of which 20% live in extreme poverty on less than US\$1 per day (DENARP, 2006 Version). Agriculture, fishing, livestock and forest resource exploitation have been key sources of national revenue and the main sectors for community subsistence and income. These provide 85% of employment and contribute to nearly 93% of exports (UNDP, 2004). The country's socio-economic indicators are below those observed in most sub-Saharan African, ranking 173rd out of 177 countries on the human development index (UNDP, 2006).

According to the reviewed National Poverty Reduction Strategy paper the average difference between an annual income based on the poverty line and the actual revenue of poor people is estimated at 84,032 XOF for the US\$2 per day line, and at 27,688 XOF for the US\$1 per day line. It is estimated that out of the 764,672 people living in poverty, 51% are female and 49% male. The figures relating to extreme poverty are similar: 51.9% of the total of 245,965 people is female and 48, 1% male (2006 figures).

Since 1988 education is compulsory between the ages of 7 and 13, but in 1999 only about 54% of primary-school-age children (grades one to four) actually attended school, and only 26% of children at the complementary education level (grades five and six) attended school. Only 32% of girls attended school, compared with 58% of boys, and only 58% of girls finished the fourth grade. According to 2003 statistics, 6.4% of school-age children don't have access to education.

Local production is still based on traditional agricultural production systems. There is no virtuous cycle of increasing incomes because of a high deficit in staple foods estimated by the Food and Agriculture Organisation at 60% (FAO, 2004) - family food stocks last only 5 to 6 months. Food stocks or income generated from the cultivation of cashews covers a great part of the deficit, however the month of August, a period of intensive farming when income is used to cover certain farming expenses, is always a difficult period for producers (ADS, 2005).

There are a lot of discussions concerning economic and social policies, through regional integration, international agreements and the enhancement of sub-regional cooperation in the Economic Community of West African States (ECOWAS) as well as the Permanent Interstate Committee for Drought Control in the Sahel, and above all by revitalising trade in agricultural products on a complementary basis. When joining the West African Monetary Union in January 1997, Guinea Bissau stressed and highlighted the critical importance of the productive sector, which is essentially agricultural (Viera, 1996).

Unfortunately, market access is still the farmers' biggest problem, constraining local production, aggravating poverty and encouraging youth exodus.

There is a microfinance institution in Guinea Bissau and observers¹ have noted low repayments, low women's participation, and low community engagement. I became intrigued as to why a poor community would not "grab the village bank opportunity" to foster their productivity and economic improvement (Bowe and Gomes Mendes, 2006). How can a local NGO providing extension services on poverty reduction and local development empower communities by a "valorisation" of local resources improving their access to financial services and the market? How can we ensure community ownership and gender balance? Endogenous research and policy formulation, which grow from the knowledge, competencies and will of the people concerned, give better results than research and policy formulation mostly based on exogenous² methods (Baldé, 2005).

2. CASE STUDY ON MICROFINANCE AND MARKET ACCESS DEVELOPED IN CONTUBOEL- BAFATÁ, EAST OF GUINEA BISSAU

This is a study carried out in a community by Guiarroz³. In 2006 Guiarroz wanted to expand its model to six communities and to forge gender balance within expansion and capacity building programmes. But they were sceptical, firstly on how the community would react regarding loan repayments (previous experience had suggested that this would be a big challenge) and secondly, on how the village bank would be able to assure gender balance and ownership (Talato Jalo and Gomes Mendes, 2006).

¹ National NGOs village bank promoters (ADI and Nimba) reports and Bowe and Mendes (2006) in their report on gender evaluation, microfinance and fishing.

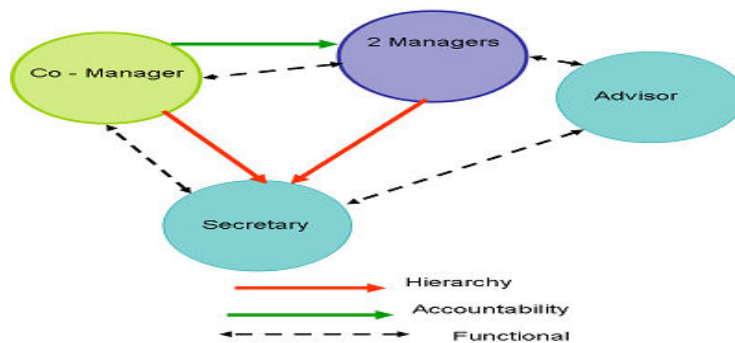
² Approach based on international literature, examples from abroad and often written from desks in capital cities.

³ A national NGO providing extension services on poverty reduction and local development that is an SNV Guinea Bissau client. For fourteen years now it has been delivering services on agriculture and has recently³ adopted a village bank approach as a tool to assure farmer saving for agricultural investment.

Sare Mamudo and Djabel⁴ are villages in the east of the country which, according to statements by elders, are facing difficulties in accessing basic services such as primary health care, clean water, and children's basic education⁵. As well as this, limited access to markets has contributed to an increasing rate of youth rural exodus and low production and income at the community level (Talato Jalo and Gomes Mendes, 2006).

Supported by their traditional leader – Call Regulo – in 1981 they created a community association⁶ and have been developing local mechanisms for typical community-based schooling and two models of microfinance services - one based on cash saving and credit and the other one on cattle and cereal (Talato Jalo and Gomes Mendes, 2006). The local microfinance indigenous scheme is based on local productive dynamics and socio-economic needs so they have saving and loan products for social purposes and income generating activity purposes. In addition, they have developed a cereal bank modality (Talato Jalo and Gomes Mendes, 2006).

Their organisation has a structure subdivided into two: an organisational structure that oversees resource mobilisation and another one which oversees saving and loans. The village bank structure is autonomous (Talato Jalo and Gomes Mendes, 2006).



From report on microfinance and market access case study, Guiarroz, December, 2006

Every function has specific competencies, members' roles are well known in the community and the village bank is governed by regulations based on agreements involving local leaders (Talato Jalo and Gomes Mendes, 2006).

3. RESEARCH METHODOLOGY

Communities in the Guiarroz projects are previous beneficiaries of many agriculture projects on cotton, cereal farming and cattle. They had been hearing much about women and development - so much, in fact, that a degree of resistance had developed on gender issues, crop diversification and microfinance opportunities. Men perceived the gender discourse as an attempt to weaken their position with respect to women; farm technologies introduced by previous projects had proved more burdensome than useful, not having succeeded in significantly reducing production costs but adding significant maintenance costs instead; and there had been bad experiences in microfinance, especially concerning the reliability of extension service providers.

Knowing the complexity of gender mainstreaming in community-based programme development, the socio-cultural influence on data collection and its effect on the position of extension organisations, four different stages were defined and adopted: the first stage focused on the advisors' introduction to Guiarroz by way of a semi-structured interview concerning background issues; the second stage was aimed at facilitating the ownership of the process by Guiarroz by way of staff development on methodology, process design and materials adaptation; the third stage focused on target group mobilisation, threats diagnoses and building a trust flow between practitioners⁷ and the target group; the fourth stage was the core stage after the adoption of the common objective of how to ensure sustainable community development through local resources and gender balance (Baldé, 2005; Baldé, 2006; Barbosa 2006).

⁴ Villages in Contuboe – target group.

⁵ The community did not have any school and children were forced to walk more than 18km a day to attend school; because of the distance pupils dropped out without their parents' knowledge. Only during meetings or when school results were out were the parents able to obtain information on their children's attendance at school. In these circumstances it was difficult to achieve children's retention in school, and to reduce the rate of late schooling.

⁶ With the aim of fostering agriculture (cotton) and improving local access to school/education

⁷ SNV advisors

To facilitate sessions on data collection advisors elaborated preliminary data collection forms and a methodology based on the FAO's manual on gender and microfinance published in 2002 and the internal SNV Guinea Bissau manual on gender and socio-economic development field diagnoses. Short introductory sessions for extension staff were organised before going to the field. After the sessions the Guiarroz extension staff went back to the community to introduce them to the objective of the study and to invite them for a meeting (Talato Jalo and Gomes Mendes, 2006).

Participants' identification and invitations were gender based. Every village in the community was invited to be represented by 16 people (men, women, and young boys and girls) who had been involved in the development of income generating activities. To confirm their willingness to participate, collaborate and demonstrate their involvement they were accompanied by their leaders as an expression of acceptance and further engagement.

Then, the study session was opened by their leaders⁸ and the Guiarroz president and carried out in the national and local languages to allow everybody to express themselves in the language they felt comfortable with.

In line with local culture, an overall conclusion on common findings was needed at every stage as a sign of common engagement⁹ (Baldé 2005 and 2006) - so, within the group, interactive methods were used including occasions for participants discussions, explanations, facilitators¹⁰ highlighting and direct target group feedback to facilitators. After each session participants were given the opportunity to give feedback outlining positive findings and previous negative practices, as well as what changes they felt able to implement.

4. RESEARCH FINDINGS

Up to now the village banks established formally by promoters¹¹ have not been paying interest on savings and have reported negatively about the low saving and repayment rate and low community engagement in village bank management (Talato Jalo and Gomes Mendes, 2006).

Based on Sare Mamudo and Djabel modalities, saving rules and products are well known within the community. Saving could be individual or collective, by a community member or non-member and for any purpose.

To save the applicant has to:

- ◆ Contact the person responsible for the village bank;
- ◆ Produce references from at least three villagers;
- ◆ Await the results of an extended meeting called by the bank president to inform members of the request.

Saving rules:

- ◆ Everybody attends meetings - members and non-members with or without savings.
- ◆ It's not possible to withdraw money before a period of 25 days.
- ◆ If the village bank client is not an associated member, and if the savings are deposited for 1 year, he/she pays 1,000XOF¹² per 25,000 XOF deposited.
- ◆ If the client is a member, and the savings are deposited for 1 year, he/she pays 500 XOF per 25,000 XOF deposited.
- ◆ If the savings are less than 25,000 XOF there is no charge.
- ◆ But if it is a long term savings deposit, the village bank client gets a profit of 1,000XOF per 25,000 XOF.

The best saving period is from January to May, because this is the time when villagers sell their crops and develop beekeeping, hunting and other income generating activities.

Loan rules and products are determined by the general assembly based on their daily practice. From May to December they only issue loans for agriculture and from December to May they issue loans for small businesses, but the loans for social purposes are issued at any moment depending on availability.

Every loan is issued according to availability and client needs, but not everyone who saves can have access to the loan. To apply for a loan:

⁸ Religious and community leaders and local structure representatives

⁹ They were no longer willing to "waste time"; they wished to take advantage of different findings.

¹⁰ Guiarroz extension staff and SNV Advisors

¹¹ Local NGOs providing extension service on access to financial decentralised service (microfinance) to rural communities.

¹² Local currency

- ◆ The client has to contact the village bank president in order to check for availability.
- ◆ The village bank president has to call a staff meeting with members of the organisation and examine the application and references. If there is an understanding on the amount, length and interest of the loan, the bank issues the loan.

Rules on loans

- ◆ Loans are issued for income generating activities as well as for social purposes.
- ◆ Loans for social purposes are reserved for funeral expenses, health matters and pregnant women; for the latter category, the duration of the loan is flexible but for the former cases the duration cannot exceed 45 days.
- ◆ Loans can be issued only to active community and local association members who agree to repay on time.
- ◆ Anybody who has disobeyed the loan regulations will be denied further access to loans.
- ◆ All loan regulations have to be adopted during the General Assembly meetings.
- ◆ Loan durations are 2 or 3 months.
- ◆ Members pay no interest for a period not exceeding 90 days. Non-members must pay a negotiable amount.
- ◆ Every January the village bank president must call a general assembly and present the annual report to association members.
- ◆ In case of conflict, local community based rules apply.

The interest calculations

Basic amount	Interest /period		
	1 Month	2 Month	3 Month
50,000 XOF	2,500 XOF	5,000 XOF	7,500XOF
Total to repay	52,500XOF	55,000 XOF	57,500XOF

The repayment period coincides with the cashew season and the period of sale of crops. The village bank capital is provided by collective saving through the association as well as farming and individual saving through private income generating initiatives.

Engagement

Everybody in the community regards the village bank development as a potential opportunity for improving their farming investment, developing their income generating activities and satisfying their basic social needs. The latter is particularly important because it is related to community honour. For villagers, it is considered shameful to seek financial assistance from another community lending money because it is "like being a beggar". Villagers stated that in the near future, if their village bank develops and they organise themselves better, the community is going to be wealthy because as farmers they will be able to increase their production and income as well as motivate their sons and daughters to remain in the community and contribute to its development (access to basic education, health care, clean water, and knowledge of improved agriculture technologies for increasing production, village bank management and income generating activities) (Talato Jalo and Gomes Mendes, 2006).

So, during the rainy season every community¹³ member is mobilised for collective farming and in the dry season they regularly pay their monthly membership fees of 100XOF, which is also saved at the village bank. The majority of those who apply for a loan are young men and women. In Sare Mamudo and Djabel more than 120 village bank members have already received a loan with no repayment claims. For the period up to December 2006 Djabel Village bank had saved 300,000XOF from collective saving and 150,000XOF from regular monthly saving of 1,250XOF per effective member. From issued loans and repayments it has kept a balance of 150,000XOF (Talato Jalo and Gomes Mendes, 2006).

If we consider microfinance as a financial decentralised system which incorporates social and economic values as its major challenge, for a village bank (its product) to work it needs to be affordable and managed locally by the community. Its management procedure, scheme and product should be well known by the target group (Talato Jalo and Gomes Mendes, 2006). On this basis the two villages' system functions much better in comparison to other village banks¹⁴. For example, for the village banks established in the North¹⁵ by ADI¹⁶, information provided by the management committee in São Domingos regarding loans was as follows:

¹³ A community average population may be estimated at 750 members (men, women, young people and children) and 32 compounds.

¹⁴ Funded by microfinance and the craft fishing project funded by the European Union.

¹⁵ São Domingo and Bigene

¹⁶ A local NGO Village Bank Promoter implementing the microfinance and craft fishing project funded by the European Union through the Fishing Ministry.

The bank received 1,500,000XOF from the fishing programme for the provision of loans. In addition, the bank financed loans with members' savings and membership fees. The management committee calculated at the time of meeting that the bank had received 240,000XOF in membership fees and 1,483,000 XOF in savings¹⁷. Eighteen loans, of a total value of 2,800,000 XOF, had been issued by the bank by the time of interview. Eleven of these loans, of a total value of 2,050,000XOF were issued to men and seven of these loans, of a total value of 750,000 XOF, were issued to women. Loans have a 2% rate of interest and are usually for a six-month period (Bowe and Gomes Mendes 2006).¹⁸

At the target group level of the village banks in the North, there has been criticism related mainly to the bank's lack of resources and the way in which its resources have been managed. Criticisms also related to operational issues such as the control of keys to the safe¹⁹, the issuing of loans and the holding of meetings. According to Albha Bowe, these criticisms raised highlight an information gap between members of the management committee. This then translated into the general operation of the village bank: problems with the establishment and maintenance of procedures gave rise to misunderstandings about quite routine things such as the issuing of savings books, loans and the holding of keys. It was notable, however, that respondents had considerable difficulty in answering questions about their loans. Specifically, respondents had difficulty identifying the total loan amount and the value of repayments. On the other hand, the microfinance services and products available do not cater to the specific needs of neither men²⁰ nor women²¹. In São Domingos, more than 60% of loans were issued to Village Bank committee management members and their wives. Though the period for loan repayment is rather longer and interests lower than those practised by village banks traditionally established, the repayment rate is also lower (Bowe and Gomes Mendes, 2006)²²

We admit, in fact, that formal saving and loan schemes work up to an intermediate level, which is mostly led by promoters²³ but do not function well at community level (Promocaixa²⁴ members' feedback on CPCA²⁵ 2006). The factors that contributed to success include, firstly, the promotion of interactive learning concerning good practice (product consolidation and up-scaling within the community); and secondly the provision of efficient and effective extension services by Guiarroz. On the other hand it was noted that there was a need for standardisation in response to the demand for microfinance services. To some extent there will be a need for communities' village banks to operate as a "constellation"²⁶ which could be conducted through standard facilities formally established in communities. To be effective, however these village bank facilities should be localised beforehand (Talato Jalo and Gomes Mendes, 2006).

Gender balance²⁷

When questioned on gender issues in the community, villagers recognised that they had not previously considered such questions. According to tradition, there is task division in the community based on sex and age: young boys and girls have their own tasks within the community and household, as do men, women and village elders.

On access, use and control of credit, both men and women stated that they would never give their money to a third party to control because they would never know whether this third party would emigrate to a neighbouring country, Cape Verde or Europe. Villagers did concede, however, that as members of a village bank they would both deserve to be and be eligible for a loan!

Women themselves welcomed a greater involvement in decision-making processes but acknowledged that the necessary skills involved in village bank management could require the assistance of their advisor as well as consultations within the general assembly.

Concerning gender-based task division, men confirm and justify this situation by highlighting the low production and income from the long time staple food (rice). As a consequence of this, men are more

¹⁷ of which 1,158,000XOF was from men and 325,000XOF was from women

¹⁸ Report on Project of craft fishing in São Domingos, Bigiene, remarks on village bank management and target group, by Haua Embalo advisor on micro-finance;

¹⁹ A village bank formally established usually has a safe with three keys

²⁰ The claim on the suitability of available products for their activity.

²¹ Interviews with female respondents and information obtained from male respondents highlighted the fact that selling fish is not a key economic activity for women in Bigene (a small town in North). On the contrary, women in the area are mainly involved in farming and the trading of goods and are most interested in obtaining loans for the latter. This illustrates the previous analysis: bank establishment didn't offer detailed information on the economic activities and preferred activities of men and women in an area prior to the implementation of such a programme.

²² This section draws on information from the SNV 2006 report on gender evaluation, microfinance and fishing programme (Bowe and Mendes, 2006)

²³ Village bank technical assistance service providers

²⁴ Network of Village Bank Promoters

²⁵ Village bank established formally but managed by the community

²⁶ Djabel and Sare Mamudo and another 4 villages are members of the same community but each one has its own village bank – and all of them are the Guiarroz target group.

²⁷ Diagnosis report

involved in farming millet, sorghum and other cereals which demand much more attention than rice. Women, with their additional household duties, are therefore unable to participate in this cereal (unlike rice) production. Additionally, both women and men farm some crops for commercial purposes.

Regarding income management, certain expenses are dealt with according to gender: family subsistence (food, education, children's clothes), is mostly controlled by women whereas health and social rituals (funeral ceremonies, marriage, baptism, initiation ceremonies, religious feasts, etc.) are controlled by men.

Market access

Villagers report not having the local capacity to identify better markets to sell their produce. In colonial times the marketing was assured by the state. Villagers' role was simply farming and taking their produce to local traders who paid them on time. The chain for each product was well organised and environmental conditions were favourable; villagers received regular agro-extension service assistance and every farmer knew on a yearly basis the likely average of his production and potential benefit even before sale.

Now the market is very chaotic, the prices very low and the selling process very complicated. Producers are unable to discern who are the real traders or consumers of their products and the agricultural context is surrounded by uncertainty. This causes feelings of bondage within the local community especially amongst young people²⁸ who prefer to emigrate in order to become wealthy rather than work for someone else (foreigners, traders from neighbouring countries, etc.).

This chain of unreliability has discouraged production and massive youth emigration has had a serious effect on local agricultural manpower. Consequently, now villagers have both low production capacity and low income, and suffer from a food deficit for about four months per year. Previously, farmers had been forced to sell their cattle and other resources in times of crisis, but the low selling prices ensured that they would never have enough finance even for medium term investment. They believe that given the time to plan their investment, and have access to appropriate market linkage, they will be able to pay credit in the short term and assure further investment.

Regarding gender balance, villagers farm different commercial crops which prevent a clash of interests between women and men. They recognise, however, that time management is an issue and that women have less farming resources than men do. Differences do not manifest themselves regarding land agriculture but marked differences can be found regarding rice production and horticulture²⁹.

Governance

On governance there is a strong accent on sharing and accountability; within every group, members have a sense of providing and demanding accountability although there is still a feeling of self-protection³⁰.

Satisfaction

The village bank developed its own savings and loan products and other collective economic and social service products. This has led to a gradual improvement in the communities' livelihood³¹.

From the study, the three parties recognised their roles and future assignments regarding the promotion of community economic and social development based on exploiting their local resources (labour force, natural resources, know-how, etc.) and on the role of the local counterpart:

- Local communities placed more emphasis on market access in order to increase income and improve their access to basic services;
- The NGO supplying extension services on poverty reduction and local economic and social development, emphasised an improvement in the local financial decentralised system and the adoption of improved technologies to forge increasing market oriented production;
- SNV, the capacity development service provider to local organisations and practitioners on poverty reduction, focused on supplying critical services, outlining the local demand for market chain development, microfinance, local synergy and gender balance in order to make a sustainable impact on production, employment and income.

²⁸ They start temporary emigration from the age of 12.

²⁹ Vegetable farming for consumption and sale

³⁰ Young people would never give their parents the task of managing their money or any other resource as these resources could be needed for future marriage(s) or – in a broader sense for independence and autonomy; young girls would never allow young boys to manage their money and other resources despite being in the same group. Separate structures exist for elders, women, men, young girls and young boys.

³¹ They have increased their production; they have choices locally with regard to developing activities to tackle food shortages; they build their own schools at community level.

The research method has allowed the community to think about their daily practice, livelihood and problems, and to evaluate how they have been dealing with those problems. Importantly, of course, it has enabled them to consider how they would like to address the problems and how to re-orientate themselves towards poverty reduction.

The targeted communities have proved that village banks can create a positive dynamic in communities if communities themselves have a sense of "ownership". This derives from an understanding and a translation of the aims and function of the bank into their own realities. The bank must respond to their needs and interests while safeguarding their rights and identity. The ownership depends, above all, on how community members identify themselves with the methodologies being developed and how well they recognise the legitimacy of people in charge of the process of facilitation and development.

Normally, every social or ethnic group has its core values: the way they manage their information, rules for the participation of different sectors of the community in decision making or opinion giving. In many cases it is related to culture but sometimes an external influence may carry weight. Cultural issues and the difficulty of access to updated databases are still a great problem in Africa.

If we consider some practitioner³² reports on studies developed in Africa we tend to see things related either to local cultural specificity or to environmental issues (e.g. the erosion of capital confidence among different ethnic groups in relation to "external" people, communication difficulties, the risk of tropical diseases and the weak collaboration of national practitioners during data collection) (Padrão, 2001). Additionally, if we consider Thierry G. Verhelst's statement on culture³³ in relation to the case study presented in this paper, I am in agreement that the critical success factor for substantial local contribution, collaboration or ownership during the study process depends on external influences that generate local ideas on a subject, values, modes of social and political organisation, techniques, language, and know-how (FAO, 2002). It is very important that any researcher - national or international - introduce him/herself to some dimension of the local context before starting his/her activity. In this regard, a researcher may need to involve a native co-researcher in order to facilitate contact with and some cultural understanding of the local population (Verhelst, 1994).

Community acceptance and local cultural considerations can shed light on certain expressions, behaviours and patterns of interaction. To give a concrete example: in this particular case study the target community never referred to "poverty" - a term loaded with negative associations. The more euphemistic "difficulties for prosperous achievement" illustrates a strong cultural belief that nobody becomes rich by dependence but, by the same token, other people's resources could be the precious seed input, catalyst or complement to their own resources.

The inclusive study could be an alternative development method for sustainable community development. It is clearly neither realistic nor sustainable to impose goals externally - small wonder that such approaches have encountered local resistance. The key here must surely be the concept of ownership

5. CONCLUSION

Development-oriented studies are an alternative approach towards African studies. The inclusive study is a tool for synergy mobilisation. It does not exclude exogenous methods but it gives more emphasis to endogenous methods.

Exogenous³⁴ methods are not without merit but they tend to work better in a country where the database system is effective and when the study is oriented either to macro level or scientific prognosis.

Endogenous methods present better combinations between the general and the specific. The critical success factor of this method is based on socio-cultural contextualisation, involving process leaders and the target group. It is flexible and offers the possibility of adaptation and innovation.

It's easier for practitioners who are in direct contact with the target group or who live in the same context in which a phenomenon under study occurs to facilitate relevant mobilisation for involvement in a study rather than for a foreigner or consultant who arrives with a more theoretical perspective - especially when the study envisages changes with a direct effect on behaviour, traditional values and

³² For example, the report on PROJECTO: "A desintegração das sociedades agrárias africanas e o seu potencial de reconstrução". POCTI/P/SOC/11110/98

³³ Culture orders the lives of people, but in its turn, it is shaped by their lives ... in the course of its history every society adopts elements which are initially alien to it...

³⁴ Based on general scanning, official data collection, standard frameworks and that apply or impose general systems and ideas that are said to have worked elsewhere on communities... some how envisioned as well by João Salgueiro (1989) in his paper on Portugal, The United States and African Question

local leaders' interests. If the study is not well introduced the objective will be frustrated by opinion leaders, resistance will be high and conflict may well ensue.

In considering the case of micro-finance in the two villages, and access to markets, we may reasonably conclude that the success regarding data collection was primarily due to community participation: villagers, crucially with "study approval" from their leaders, felt that they were an integral part of the project. Interestingly, the community was even represented by different villages. Essentially, this collaboration was made possible by a common purpose and objective³⁵. This objective included recognition, in conjunction with the facilitator, of the importance of the "sub sector" in the study in terms of improving their living conditions.

The study was also an opportunity for interactive learning – in the same forum the villagers were able to discover the extent of their own community resources and how much they could learn from each other in the "community-based option".

It is very important that market access mechanisms embody values that ensure an equitable return of benefits, their redistribution among actors and are translated into an improvement of local living conditions.

The observance of gender balance is a recognition of human rights. At the local level there are various tools relating to human rights that, once enhanced, may facilitate the participatory/inclusive process. Good governance, as an integral part, may provide tools that foster the processes through effective and sustainable institutional and organisational relations.

Recommendation:

For developing an alternative approach on African studies the following factors must be taken into consideration:

- Recognition of local resources - the communities themselves often possesses resources;³⁶
- If a study is development-oriented, its development process should be inclusive to facilitate local ownership and local legitimacy;
- Outsiders' experience is very important. Globalised or regionalised input is beneficial, but, in order to be adopted locally, it requires full local context consideration;
- Identity is a particularly complex critical success factor in both research and development programmes. Identity could manifest itself negatively in resistance or conflict. However, full consideration of local specificities and resources can create an enabling environment for common understanding and a basis for sustainable development. Furthermore, any development dynamic is easily legitimated and appropriated when it complements local development initiatives.

³⁵ Finding ways for local socio-economic development, microfinance and market access for the poor.

³⁶ Knowledge about the situation, people with ideas how to improve the situation, energy and finances to realise improvements, and external support that is a real need of the community

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