

## Wang Weifang

### Association for Rural Development for Poor Areas in Sichuan China

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*The Association for Rural Development for Poor Areas in Sichuan (ARDPAS) is a microcredit program that operates in 20 counties in this rural southwestern province in China. The program currently serves 50,000 clients with loans and business and marketing training.*

Wang Weifang is an ARDPAS client living in Tianjing village in southwestern China. She has three children; the marriage of the two oldest children caused her to go deeply into debt. Her youngest child is school age. Before getting her first loan from ARDPAS, she was very poor and had to repay 3,000 yuan (about \$366), which she had borrowed from her neighbors. On some days she had to make her youngest child stay home from school to work with her.

She got her first loan of 1,000 yuan (\$122) from ARDPAS in 1998 and invested it into her own business, buying a sow and several chickens. Since then, she and her husband have worked day and night, raising pigs, keeping chickens, going to village fairs to sell pigs and hens. One year later, she was able to repay the loan as well as 1,800 yuan (\$220) to her neighbors.

She got her second loan of 1,000 yuan (\$122) from ARDPAS in 1999, and invested the money into the same productive project. One year later, she had cleared all of her debt, had spent some of her profits on her child's tuition fees, and had a 200 yuan (\$25) surplus.

Through her first two years in ARDPAS, her living conditions improved, and her self-confidence has grown. With her third loan of 1,500 yuan (\$183) from ARDPAS, she ventured into a new business -- rice and flour processing. Her business is steadily developing and she is optimistic about the future.

#### ARDPAS China

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