

1 Introduction

Donors have begun increasingly to encourage their field partners in recent years, to attain financial sustainability in the provision of financial services (FS) and thereby phase out the need for a continual grant (Jackelen and Rhyne 1991; Yaron 1992; Bennett and Cuevas 1996; Dichter 1996). The attraction of sustainability to a donor is not difficult to understand, particularly as it can easily be measured (Johnson and Rogaly 1997) by the Subsidy Dependence Index (SDI)¹ developed by Yaron (1992). Higher values of SDI effectively imply 'unsustainability' of the FS while zero or negative values of the SDI suggest that the FS is 'sustainable'.

Nevertheless, FS institutions generally have a bad record of achieving sustainability (Yaron, 1992; Rhyne and Otero 1994), perhaps in part because non-government organisations (NGOs), a major player in FS provision, may not have adequate personnel or institutional structures to manage FS schemes effectively (Johnson and Rogaly 1997). As a result, it has been argued that the donors behind NGOs take a more active role in management rather than their more traditional passive role of providing the cash and letting the NGO get on with implementation (Schmidt and Zeitinger 1996). While donors can be considered as having a moral right to such an involvement, there is a danger that they may begin to make decisions without the necessary experience and knowledge of the local situation, and with unreasonable time scales (Hulme and Mosley 1996).

Some have also questioned the drive towards sustainability on the part of the donors (Dichter 1996; Brown 1997). This criticism is based on a number of arguments. To begin with, sustainability may result in an understandable tendency to focus on those best able to repay loans, rather than those in need. Secondly an emphasis on sustainability may drive the field partner to focus on FS provision and nothing else (Mutua 1994; Berenbach and Guzman 1994; Dichter 1996). Indeed as the number of loans issued, number of savings accounts held, amounts saved, loan repayment rates etc. are all easily quantifiable, they can act as strict 'indicators'

¹ The higher the SDI, the more the interest rate needs to be increased to make the FS institution self-sufficient.

Donors and Sustainability in the Provision of Financial Services in Nigeria

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Table 1: The Number of Borrowers and Percentage of Population Served by five NGOs involved in Rural Finance Services. Data for BAAC, BKK, BUD and GB taken from Yaron (1992)

Organisation	Country and year	Number of borrowers	% of population serviced
Bank for Agriculture and Agricultural Cooperatives (BAAC)	Thailand	2,600,000	52 (of farming pop.)
Badan Kredit Kacamatan (BKK)	Indonesia	510,000	1.8
Bank Rakyat Indonesia Unit Desa (BUD)	Indonesia (1989)	1,600,000	not available
Grameen Bank (GB)	Bangladesh (1990)	660,000	17.2 (of target pop.)
Diocesan Development Services (DDS)	Nigeria (1996)	30,000	3.0 (of Igala pop.)*

* assumes an Igala population of 1,000,000

of performance for use by donors and others (Tendler 1989).

This article discusses some of these aspects of FS sustainability with a case study of the Diocesan Development Services (DDS) – a Catholic Mission based NGO in Kogi State, Nigeria. The DDS FS scheme is not large relative to other well-known FS projects (Table 1) or even formal Nigerian initiatives such as the Peoples Bank (Tiamiyu 1994; Soyibo 1996). However, the DDS experience provides some useful lessons for a number of reasons. First, DDS has considerable experience of operating an FS scheme since the early 1970s. Second, pressure from donors on DDS to quickly achieve sustainability occurred when the social, economic and political circumstances in Nigeria were undergoing a rapid change with the introduction of structural adjustment policies (SAP). Third, DDS was an integral part of a World Bank project from 1978 to 1983. After the gradual demise of the World Bank project DDS re-started its life as an NGO. The FS scheme also went through this 'transition', with many important outcomes.

There are two specific questions that will be addressed in this article:

(1) Is the goal of FS sustainability realistic for DDS, given its involvement in other activities such as on-farm research, primary health care, nutrition and water supply?

(2) What should be the relationship with donors and to what extent should donors be encouraged to influence decisions at the 'grassroots' level?

The article will first briefly highlight the background within which DDS has had to operate since its birth in the early 1970s. This will be followed by a brief history of the DDS FS project with a particular focus on its sustainability and how this has changed. Finally the article will address questions (1) and (2) above within the context of the history of DDS and Nigeria.²

2 The Backdrop

Nigeria is by far the most populous sub-Saharan country and is, in addition, relatively rich with an economy dominated by oil. The oil price boom in the 1970s and early 1980s kept the value of the local currency (the naira) high, and helped to increase imports and reduce exports of other non-oil based commodities. Total reliance on oil meant that when oil prices crashed in the early to mid-1980s the Nigerian economy collapsed and as a result structural adjustment programmes (SAPs) were introduced in 1986. The devaluation of the Naira was an essential requirement of SAP and, as a result, imports became very expensive and inflation increased by a factor of 7 to 8 between 1990 and the mid-1990s. Nigeria therefore provides the epitome of a boom-bust economy in the relatively short space of just 20 years, and this economic history is intertwined with a tortured history of civil war

² A fuller account of the arguments presented in this

article can be found in McNamara and Morse (1998).

(1967–70), democracy, coups, failed coups and associated administrative upheaval and change. Quite clearly all development initiatives in Nigeria can hardly be said to have existed within a stable socio-economic-political context, and DDS is certainly no different in this regard.

The Igalá

DDS is the 'development' arm of the Catholic Diocese of Idah, and operates within an area co-extensive with the kingdom known as Igalaland (4,900 square miles or approximately 1.5 per cent of Nigeria's land area). The population is approximately one million, and the predominant ethnic group is the Igalá. The chief source of livelihood in Igalaland is agriculture and, apart from small-scale coal mining and a few timber companies, there is no industry, although the nearby steel industry in Ajaokuta employs some Igalás. Farmers are often involved in a number of 'off-farm' activities such as fishing, milling, maintenance and repair services, carpentry, tailoring, and trading. Conversely many people in employment, eg civil servants, may engage in farming in their spare time to supplement their earnings.

In common with Nigeria as a whole (Eboh 1995; Soyibo 1996), there are a number of indigenous self-help organisations in Igalaland operating at village level. The *oja* is one such organisation and can be described as the traditional weekly meeting of a community group on an entirely voluntary basis. Each member of the *oja* makes a standard weekly contribution which is equal for all members. Members in turn receive an amount equal to the sum of all the savings for a week, less the cost of the entertainment and refreshments for the group for that day. Various other community responsibilities are discussed at *oja* meetings, and it therefore plays a central role in regulating village life.

Diocesan development services

DDS began its life in 1970 just after the Nigerian Civil War which ravaged much of the south-east of the country. Igalaland, being on the front line for much of the war, also suffered. Between 1970 and 1971 extensive dialogue between diocesan personnel and people from various villages suggested that the development of agriculture was a priority, in

that this activity provided the funds for many other desired developments such as the provision of water. In particular many Igalá people called for help with finance as a central prerequisite for an improvement in agriculture, and suggested that DDS help with the modification of the existing *oja* system to incorporate an emphasis on agricultural finance. The result was the creation in 1972 of a savings scheme based on Farmer Councils (FCs). The FCs mirrored the *oja* system (Figures 1a and 1b) with weekly collections, but these funds were lodged in a local bank and at the start of the growing season the money was withdrawn for investment in agriculture. An FC typically comprised a group of ten people, and a group of FCs from a village or a collection of FCs from neighbouring villages were called a 'zone'. Like the FCs, each zone elected a chairperson, secretary, treasurer and other functionaries.

While the introduction of a savings scheme helped, it quickly became clear that the sum saved needed to be supplemented with credit and this would require external funding. Obtaining an external input was not a problem, as the Catholic Secretariat of Nigeria (CSN)³ had a fund available for such initiatives. A decision was made by DDS and senior members to charge interest at the rate of one kobo per month on every naira borrowed (equivalent to an annual interest rate of 12 per cent as one naira equals 100 kobos), and loans were to be double the amount saved by the FC. Loan contract forms were designed giving legal status to the agreement being entered upon by the FC and DDS, and if the loan was not fully repaid before the next planting season, a further loan would not be forthcoming. These operational matters were clear enough, but the major concern of DDS and the FC membership at the time was with self-reliance. While the emphasis was on savings, the programme needed no external input and therefore was entirely sustainable. However, a decision to augment savings by a loan, even if on a revolving basis, would require a departure from self-reliance. To help ameliorate this, it was decided after consultation with senior members that farmers in the FC project would be charged a local contribution as well as a small fee to purchase the loan form. Also, as they would be the people responsible for seeing that repayments were made

³ An institution which provides help and facilities for all

the Catholic diocese in Nigeria.

Figure 1a: The Structure of an Oja Group employed by the Igala in Traditional Meetings

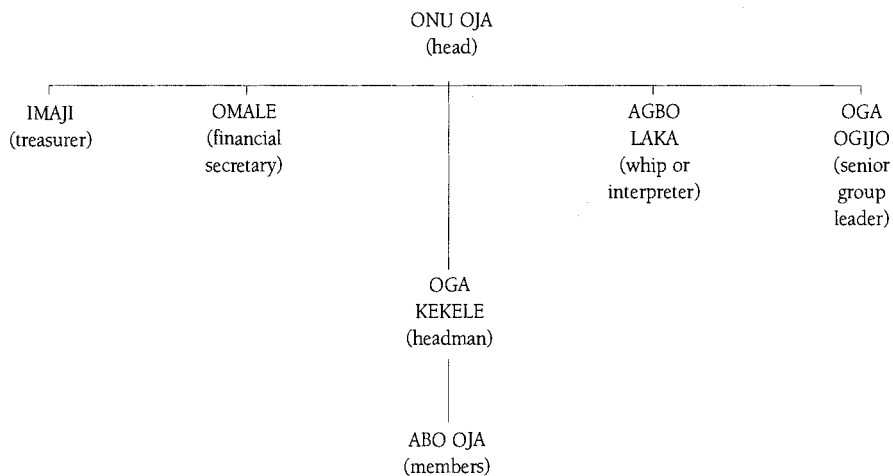
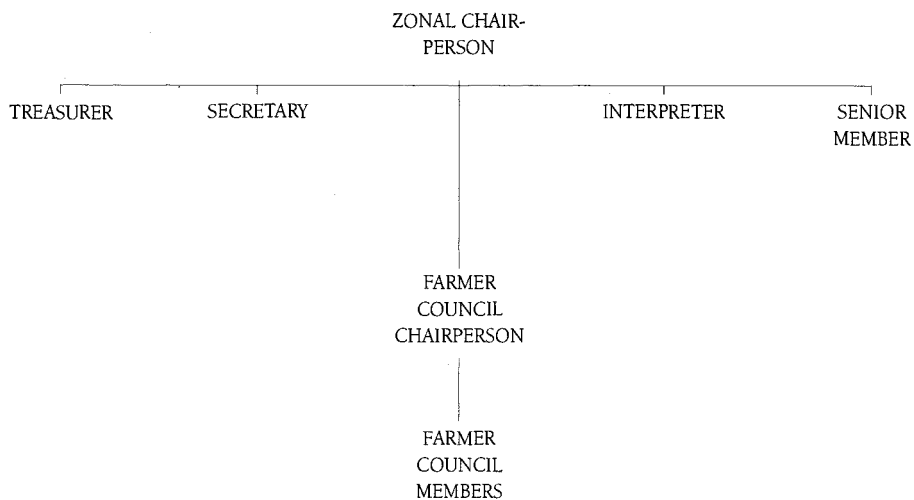


Figure 1b: The Structure of a Farmer Council (FC) Group. The structure is based on that of the Oja.



within a year the zonal and FC chairmen began to look very seriously at group membership. However, distribution of the money between members was and still is, the FC's responsibility.

Up to the mid-1970s the DDS savings/credit scheme expanded rapidly. Although it was clear that people were initially drawn to the scheme because of the loan facility rather than savings, all were adamant that the saving component would be maintained as the focal point of social interaction. In parallel with numerical expansion there was an increasing call amongst the membership for other services besides financial. Although the diocese was involved in education and health, integration of development activities was still at an embryonic stage by 1974–75. Gradually the actions of the departments in the diocese gravitated towards each other to provide a more coherent approach to the DDS programme as a whole (see McNamara and Morse 1996, for examples).

Given the expansion and diversification of activities it was quite clear that the increased requirement could not be met by the CSN, and funding would have to be sought from donors outside the country. Various donors were approached and finance was secured, mostly on a rolling 3-year plan basis. Again this challenged the initial notion of self-reliance and was not entered into lightly. However, this coincided with a further and far stronger challenge to sustainability which appeared in the mid-1970s – the advent of a World Bank project in Igalaland.

The World Bank in Igalaland

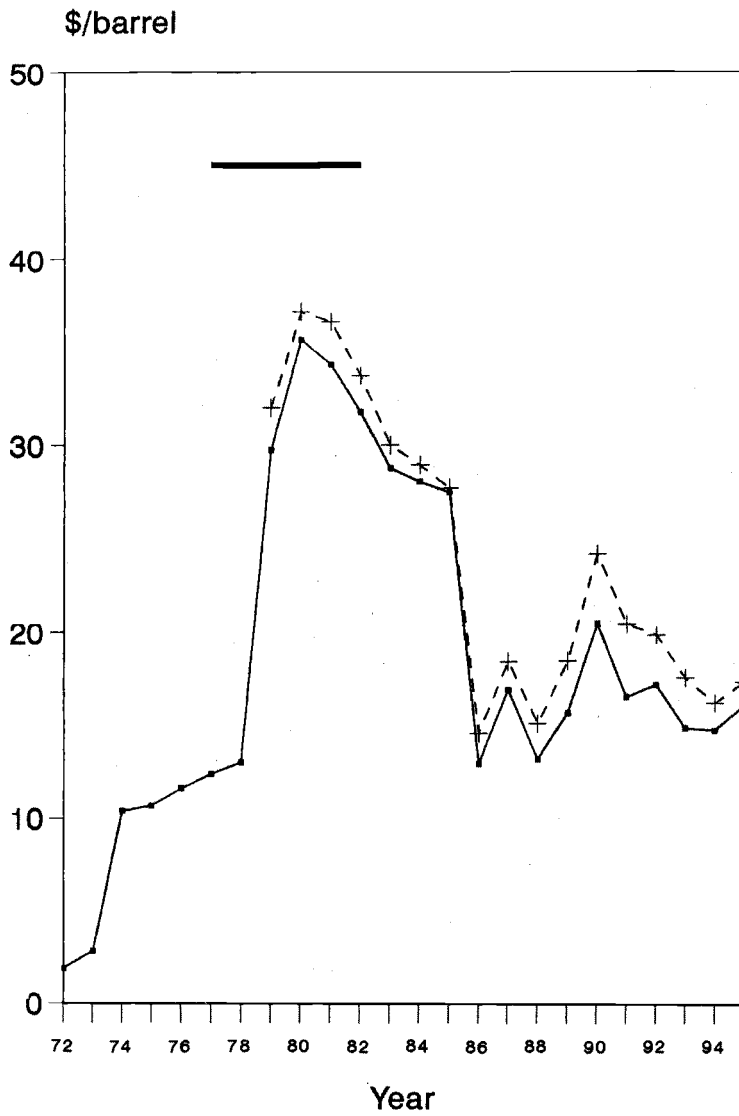
The World Bank earmarked Igalaland for a major agricultural development project in June 1974 and the project, called the Ayangba Agricultural Development Project or AADP (Ayangba being a town in the geographical centre of Igalaland), began in 1977. The AADP was to cost \$30m. of which \$19m. would be spent outside Nigeria and local costs would be met by the state and federal governments (World Bank 1977). As can be seen from Figure 2, the five-year life-time of the AADP (1977–82) coincided with the hike in oil prices brought about by the OPEC embargo in the 1970s (the 'oil boom'). Nigeria was quite literally awash with money and to the Igala people the AADP provided another obvious manifestation of this new-found wealth.

Although the DDS and AADP were so unlike in many respects, there were some interesting parallels. For example, like DDS one of the first services the AADP decided to provide was agricultural credit, and AADP also wished to adapt traditional institutions for this purpose, although this was primarily as a means of minimising transaction costs. Unlike DDS there was no savings element, and in contrast to the DDS, the AADP organised the farmer groups and handed out interest free loans in just a few weeks. Understandably perhaps, given both the wider Nigerian context of the time and the approach of AADP, repayment became extremely problematic and continued to be for the duration of the project. Many of the loans issued were never recovered.

DDS programmes continued to function during the life-time of the AADP, and DDS collaborated with the AADP in many activities particularly in agricultural extension. To all intents and purposes, DDS was absorbed into AADP, although it still retained some independence, and effectively became an organisation within an organisation. The rationale behind the decision to join with AADP may appear paradoxical, but it was felt that, given the obvious size and influence of AADP, it was the only way of ensuring that the DDS philosophy could be maintained. Nevertheless, the AADP did have many negative effects on the FS services offered by DDS, a fact not surprising given that AADP was offering interest-free credit as well as many other low-cost or free services. The concept of self-reliance was out-of-date, and the number of FCs dwindled from 800 in 1977, just prior to the AADP, to 250 in 1982.

Although given an extension, the AADP effectively ceased to exist in the mid-1980s. By 1982–83, when it was obvious that the DDS/AADP partnership was coming to a close, DDS began to consider what its new role, if any, should be. However, unlike in the early 1970s the Igala people no longer wished to entertain the principle of self-help. Nevertheless, during the early 1980s oil prices began to fall rapidly and the economy worsened. The concept of self-reliance, though unpopular, would have to be revived. The years 1987–88 in particular saw the beginning of hard times as many people lost their jobs due to the onset of SAP in 1986. Government and other salaries were not paid on time and did not match the galloping inflation

Figure 2: The Price (dollars/barrel) of Oil from the Arabian Oil Field (solid line) and from Nigeria (dashed line) between 1972 and 1995. The horizontal bar represents the time period of the Ayangba Agricultural Development Project (AADP).



rates. Given these social pressures, it is not surprising that the numbers of deserted wives, widows and handicapped also increased. DDS was one of the few organisations in Igalaland with any form of material resources that could be extended to people in need.

Agriculture remained a major thrust of DDS in the 1980s and 1990s, and the FC savings/credit scheme enjoyed a repayment rate of 95 per cent throughout that period. There have been numerous adaptations since the mid-1980s to accommodate the plight of women and poorer groups. Indeed, by 1996 DDS offered a very diverse range of FS, all credit-based with no compulsory savings component, although many recipients voluntarily started savings with DDS. Over 400 small-scale projects were initiated during 1988–93, and another 240 during 1993–96. They included many off-farm activities, for example milling and food processing aimed primarily at women. The new FS offered by DDS are, however, far less sustainable in financial terms than the FC project.

3 Donors And Sustainability

In the early days of the FC project, donors in general were very keen on the DDS approach to development, and one donor in particular was very supportive and provided funds for the FC project and, on a smaller scale, for provision of loans for grinding mills and women's activities. These funds also covered salaries and some administrative costs not covered by the local contribution. Although there was a decline in membership and participation in the FC project during and immediately after the AADP, relationships with donors continued to be one of partnership. Unfortunately and ironically when the oil boom waned and AADP collapsed it became much more difficult to obtain funds from donors, as it took a number of years for them to realise how bad the situation had become. Nevertheless, DDS continued where it had finished prior to the onset of AADP and membership began to expand again. Self-reliance was slowly coming back onto the agenda.

However, just as the transition and upheaval were taking place, DDS was dealt a severe, almost fatal, blow by one of its donors. In the mid to late 1980s this donor changed its approach and began to set

out clearly what DDS *should* be doing and *how* it had to be done. The FC project and other development activities were to become entirely self-sustaining, and this change was expected to be achieved almost instantaneously (within a year or two). There was simply no scope for discussion or compromise. What dynamic produced this abrupt change in direction was never entirely clear, although there were significant changes in personnel within the donor organisation at that time and sustainability in FS provision was beginning to achieve some prominence in development circles. For example, a United Nations Symposium held in 1984 which focused on the mobilisation of savings has been seen as a watershed in FS provision as part of development (Seibel 1989). Whatever the catalyst, the attraction of sustainability from the perspective of a donor is not difficult to appreciate.

Unfortunately the severe pressure to achieve complete sustainability coincided with the worsening conditions resulting from SAP, and the rapid achievement of complete sustainability would have meant a substantial increase in lending rates in parallel with measures to ensure loan recovery. Even worse, given the limited resources of DDS this would inevitably have led to a withdrawal from all other areas of development activity, including welfare and on-farm research, so as to concentrate on FS. Although the donor never emphasised that this should be the case, the cost of embarking on the path of complete sustainability would have led to reduced emphasis on other elements of the poverty alleviation strategy. DDS was not willing to do this, and fortunately other funders, not so preoccupied with sustainability, were willing to help. Even so, given the historical importance of the donor to DDS the position was very precarious for a number of years, and DDS came very close to total collapse. Indeed since that time DDS has been very careful to avoid a single donor becoming so dominant in its affairs, and has successfully undertaken a policy of diversification.

There was much irony in the donor pressure for DDS to achieve complete sustainability in its FS, in that it actually coincided with a more long-term trend towards sustainability in the FC project! It should be remembered that the FS scheme is founded upon an indigenous institution – the *oja* – with the result that the scheme is largely maintained

Table 2: Values of the Subsidy Dependence Index (SDI) for DDS along with some well-known Rural Finance Institutions (based on data provided in Yaron (1992)).

Institution	Country	Year	SDI (%)
Badan Kredit Kacamatan (BKK)	Indonesia	1987	24
		1989	20
Bank Rakyat Indonesia Unit Desa (BUD)	Indonesia	1987	3
		1989	-8
Bank for Agriculture and Agricultural Cooperatives (BAAC)	Thailand	1986	28
		1988	23
		1987	180
Grameen Bank (GB)	Bangladesh	1989	130
		1982	89
Diocesan Development Services (DDS)	Nigeria	1987	20
		1996	11

by the farmers themselves. There are other costs, of course, but by and large DDS is able to keep these to a minimum. There is no need for expensive regional offices or centres, and, as the scheme is based on indigenous knowledge, then finding personnel to help manage it is easy and these do not need to be highly trained or even educated beyond primary level. As a result the sustainability of the FS project has largely been determined by two simple factors: the number of members (more members means more income with little extra cost) and the DDS interest rate for credit (all interest earned on savings is passed on to the farmers except for a small handling charge levied by DDS for each pass-book). Except for the basic rule that failure to repay a loan disqualifies a group from collecting a further loan, DDS has never operated any form of screening and in only one or two cases has it had to resort to the courts for loan repayment. Peer pressure has been extremely successful in avoiding such extreme and unpleasant measures.

An illustration of the sustainability of the DDS FS project and how it relates to trends in membership is shown in Table 2. It also gives the values of the SDI (Yaron 1992) for a number of well-known institutions providing FS as well as some estimated values for DDS (calculation, assumptions and raw data for DDS are presented in McNamara and Morse 1998). As can be seen in Table 2 a number of 'successful' organisations had SDIs well above zero for a number of 'snapshot' years indicating that they still required subsidies. The SDI for DDS was very high (89 per cent) during the time of AADP in the early

1980s, confirming that the organisation was far from self-sufficient. In 1982 the interest rate charged by DDS would have had to be increased from 12 to 23 per cent for it to eliminate subsidies. However, by 1987 the SDI dropped to 20 percent, a figure that compares well with the FS institutions in Table 2. The reason for the decline was partly an increase in operational efficiency (mostly because of fewer staff and the introduction of computerisation) and also a rapid increase in the number of FCs and loans issued between 1982 and 1987. With only 250 FCs operational in 1982 it was almost impossible to earn any sizeable income with lending rates as low as 12 per cent. By 1996, when DDS had recovered from the trauma imposed by the donor, the SDI declined further to 11 per cent, due to another increase in FCs and a higher interest rate (24 per cent).

Given its performance in terms of sustainability it can hardly be said, therefore, that DDS was oblivious to its responsibilities towards those providing resources. Although never fully sustainable, DDS did make great strides in that direction, and the problem was never with the desirability of the ultimate goal *per se*, but in the time scale and other operational conditions that the donor wished to impose. Indeed, the notion of making an intervention as sustainable as possible was the motivating force behind the initial discussions with Igala farmers in the early 1970s that led to the adoption of the *oja* system for FS! DDS always felt that it was doing the best it could under the prevailing circumstances, while helping to tackle poverty alleviation

Table 3: Summary of the Responses made to three Questions asked in a 1996 Survey intended to determine the Relative Popularity of some of the Services offered by DDS (the total number of respondents was 149).

Question	% of respondents	
	Yes	No
Would you like to be a member of DDS if both the savings and the loan schemes were cancelled?	75	25
Would you like to be a member of DDS if the savings scheme was cancelled but the loans remained?	82	18
Would you like to be a member of DDS if the loan scheme was cancelled but the savings remained?	94	6

on a broad front, and sacrifice of the latter was never countenanced.

In all this discussion the central question is that irrespective of the rights and wrongs of specific pressures imposed by donors, do they have the right to decide what is best for a field-based NGO while they reside many thousands of miles away and far removed from the local context within which the field partner is operating? While Schmidt and Zeiting (1996) are perfectly correct in their comments regarding the rights of donors to get involved in the internal affairs of NGOs, a line must be drawn between 'participation' and 'control'. NGOs ought to have the greatest respect for the intentions of their benefactors who provide funds to donors, who in turn diligently ensure efficient and effective usage. Donors are, of course, perfectly entitled to have a vision of what they would like, but only those *in situ* really know the difficulties and limitations inherent in each situation. The DDS experience with its major donor during the mid- to late 1980s was very sobering and frustrating, especially as DDS tried continuously to communicate the limitations over the preceding decade. Current dogma appeared to be the driving force, taking precedence over all that had been written and discussed. The ideal situation which DDS would prefer is one with open, frank and genuine (not 'lip service') dialogue with beneficiaries and donors alike. This would nurture that atmosphere of trust, understanding and care required for development to succeed.

4 Financial Services – A Need For Sustainability or Integration?

The loans allocated within the FC project and other FS schemes are relatively small, and DDS is satisfied that they will not cause dependency. Only a relatively small proportion of members' resources are saved in FC accounts, and members have resources tied to easily liquefied assets such as livestock, as well as having contributions in a number of other *ojas*. The DDS account is treated as but one of a diverse range of investments. Given this, a reasonable question might be why has the DDS FS been so popular? The results of a survey (Tables 3 and 4) broadly confirmed that FC members have always seen the FS offered by DDS as but one component of a much larger service. Also important are agricultural advice, awareness on pertinent matters such as AIDS, TB and the handicapped, supply of inputs (especially planting material) and the provision of water. Quite clearly, it is essential that FS be viewed in the overall context of services offered. Indeed it is noticeable that the three top ranking services in Table 4 are basically the provision of information, although experience has shown that new members tend to be attracted primarily by the FS element, and only later appreciate the other benefits.

Given this experience the drive towards providing financial services and nothing else has understandably been viewed with some suspicion by DDS. Table 4, for example, clearly illustrates that it would be less effective for DDS to exist solely as a provider of FS without also providing an information supply facility. Physical separation of the FS provision from other services is also an unattractive option because

Table 4: The Results of a 1996 Survey to determine the Relative Popularity of some of the Services offered by DDS.

The survey was conducted amongst DDS members only (number of respondents = 149). Respondents were asked to rank the popularity of the service from 1 to 9, with 9 being the least popular. The results were analysed using a Mann-Whitney-Wilcoxon rank test (two-sided).

	Social aspect	Water supply	Loans	Supply of agricultural inputs	Savings	Supply of planting material	Advice on agriculture	Sharing of ideas	Advice on other problems
Social aspect	████████	*	***	***	***	***	***	***	***
Water supply		████████			*	**	**	***	***
Loans			████████					***	***
Supply of agricultural inputs				████████				***	***
Savings					████████			***	***
Supply of planting material						████████		***	***
Advice on agricultural problems							████████	***	***
Sharing of ideas								████████	████████
Advice on other problems									████████
Median score	8	7	5	5	5	5	4	4	3
Average score	6.49	5.57	5.12	5.03	5.02	4.96	4.76	4.07	3.9
Variation in scores	2.54	3.11	2.41	2.17	2.39	1.87	2.17	2.74	2.81

* P < 0.05

** P < 0.01

*** P < 0.001

An empty space indicates the absence of any statistical difference at the 5% probability level

of the experience with 'compartmentalisation' during the AADP.

NGOs that dare argue against sustainability in FS have often been accused of wanting to hide their inefficiency (Tendler 1989). However, given the experience of DDS, the warnings of Dichter (1996),

Brown (1997) and others, of the unforgiving drive towards sustainability at any cost, resonate very strongly. The DDS case calls into question the current thinking in micro-finance circles about the efficacy of pursuing a path of financial sustainability divorced from the social, economic and political context within which the local organisation works.

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