

Case Study of the Self-Help Affinity Group Model of the Bunyoro-Kitara Diocese of Anglican Church of Uganda

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Abstract

After considering a number of models of microfinance, the Bunyoro-Kitara Diocese of the Anglican Church of Uganda embarked on an effort to promote user-owned and managed savings and credit associations to bring economic, social, and spiritual development to very poor people in western Uganda. This case study documents those efforts, highlighting both the successes and ongoing challenges.

Context:

The Bunyoro-Kitara Diocese of the Anglican Church of Uganda is located in the mid-western region of the country. It comprises of two Districts: Kibaale and Hoima., which have a total population of 861,989 people. The diocese came into existence in 1972, breaking away from Fort Portal Diocese. There are five archdeaconries and one deanery with 55 current parishes.

Reverend Mike Ateenyi, the Director of the Diocesan Planning, Development and Rehabilitation Office (PDR), believes that this diocese is one of the poorest in the Anglican Church of Uganda. The major economic activities in these two districts are subsistence farming and some fishing. Mike describes the population as largely consisting of “peasants” who are barely able to support themselves. The major problems identified by the PDR are low incomes at the household level, almost no savings and credit culture, high infant mortality rates, high school dropouts, child sexual abuse, HIV/AIDS, high illiteracy rates, and lack of ability to tap the abundant natural and human resources.

Mike comments on the PDR’s activities since the diocese was formed:

Since then the road towards development efforts has not been smooth, but we have existed and have been able to register visible achievement. The Planning Development Office of the diocese was commissioned to identify, initiate, implement and oversee all diocesan development efforts. The emphasis has always been given to community participation in development activities at all levels in all diocesan initiated projects and programs. This participatory approach has reduced the traditional top down approach to all our community development. Always our major challenge has been lack of capacity to identify and implement, and sustain these programs among rural communities due to limited resources both material and financial.

Background to the Current Microfinance Initiative of the Diocese

The diocese has had some bad experiences with microfinance (MF). For example, an individual from the United States donated money to use for a revolving loan fund, but the money was lent out and never paid back.

However, the PDR still felt that MF had potential to help the people in the diocese, so it started to explore the possibility of obtaining loan funds from a microfinance institution (MFI). Toward that end, within the past several years the PDR formed 32 groups to access loans from a particular MFI with which it had a relationship.² Mike admits that PDR’s selection of these groups was “haphazard” and that the groups were not properly trained to be able to handle money. At some point the MFI grew frustrated with these groups, and they never received funds from the MFI.³

When money from the MFI did not emerge, Mike began to plan to establish a PDR bank that would use both the savings of the poor and money from donors to make loans to the

poor in the diocese. He submitted a business plan and funding proposal for such a bank to the author as recently as August 2005.

However, the PDR's thinking continued to evolve. Although interviews did not provide sufficient clarity to discern all of the thought processes and events that influenced the PDR to move in the direction that it finally did, it appears that PDR's thinking was being influenced by two separate organizations.

By far the biggest influence on the PDR has come from Kindernothilfe (KNH), a German organization with which the PDR has been working since the first quarter of 2005. The PDR describes KNH as a Roman Catholic organization, but KNH's website (<http://en.kindernothilfe.org/>) states that they are a member of the Diaconic Services of the Evangelical Church in Germany and that KNH "heeds its Christian values and responsibilities as reflected in the life of Jesus." KNH approached the Christian Reformed World Relief Committee (CRWRC) and asked to train CRWRC's partners in KNH's self-help, affinity group concept and methods. CRWRC had been partnering with PDR in the area of agricultural sustainability for some time. With permission from CRWRC, KNH contacted the PDR offering training and funding to support the promotion of community-based, self-help, affinity groups that contain non-time-bound, accumulating savings and credit associations (ASCAs). KNH hopes that these groups will eventually be linked together through a federation that will support the groups and advocate for additional resources. KNH is basing its model on the self-help group movement pioneered in India, and its training manuals are simply those produced by MYRADA from its experiences in India.⁴ KNH has provided the funding and most of the training for the MF initiatives being used by the PDR to promote ASCAs at the present time.

Several months after starting to develop a relationship with KNH, the thinking of the PDR was also influenced by the week-long training at the Christian Economic Development Institute (CEDI) in Mukono. This CEDI was hosted by Five Talents International and Uganda Christian University, with the Chalmers Center for Economic and Community Development at Covenant College providing the training. The attendees from the Bunyoro-Kitara diocese split up and took different classes at CEDI in order to make sure that they were covering all the material. Mike took the class on "Partnering with Large-Scale Microenterprise Development Providers" because he was still thinking that the PDR might link groups to the MFI. Sam Muhumuza, a volunteer who works with Mike, took the class on "Promoting Church-Centered Savings and Credit Associations." There were other attendees from the diocese as well, but they were not available for interviews.

The primary lessons that Mike and Sam gleaned from the CEDI were as follows:

1. The theological foundations for the church to be involved with microfinance. Mike admits that while he wanted to engaged in MF, he had no theological justification for doing so. Hence, when many of the priests in the diocese challenged him stating that microfinance and business affairs are not the concern of the church, Mike had no theological answers for them.

2. Churches are often not good at obtaining loan repayment from people. People believe that loans from churches do not have to be repaid. This helped Mike to understand the previous failure of members of the diocese to repay the loans they had received from the church.
3. The need for there to be a spiritual component to MF and the proper role of the church in MF, i.e. providing spiritual counsel and being supportive, but not being a loan provider.
4. The poor can and do save and that rotating and accumulating savings and credit associations (ROSCAs and ASCAs) are a possible strategy to enable the poor to save and lend their own resources to one another. This message was confirming what PDR was hearing from KNH.

As Mike's thinking continued to evolve, he came to the following two conclusions:

1. The fact that people do not easily repay loans to churches convinced him that there was a need for an NGO to operate within the diocese but separate from the church in order to provide some distance from the church. So during the last quarter of 2005, the PDR registered a new NGO called Effort for Rural Savings and Credit (ERUSA). ERUSA sees itself as a capacity building organization to assist groups in the diocese with the formation of ROSCAs and ASCAs, to link them to MFIs, and to provide technical assistance in financial management, business management, etc. ERUSA also sees itself as possibly starting a bank for the poor in the distant future, i.e. "ten years from now."
2. Mike became convinced that he needed to build the capacity of the poor before they would be able to manage loans from MFIs. He felt that the people did not know how to steward money very well, that they didn't know how to manage businesses, that they lacked a future-orientedness, and that they could not handle the size of the loans from MFIs. He wanted to use the ERUSA to build a culture of savings and financial stewardship amongst the poor and even the priests, who are struggling in all of these areas and need to have their own mindset and behaviors changed.

With these convictions, PDR adopted the methodology and funding from KNH to promote self-help, affinity groups containing non-time-bound ASCAs. PDR augmented the KNH approach with two things that it gleaned from the CEDI: 1) The need for a spiritual emphasis in the groups; and 2) The role of the local church in preaching, teaching, and providing spiritual counsel to assist the ASCA members.⁵

PDR's Vision for the Self-Help Affinity Group Project

When asked to state his vision for this project, Mike says: To have self-sustaining, self-help, affinity groups. In watching Mike and Sam closely and in listening to their conversations, the author believes that they actually have a broader vision that includes:

- Ministering to people in a holistic way that improves their economic, social, physical, and spiritual lives.

- Empowering people to take charge of their lives, their families, and their communities
- Growth in the church in terms of its membership and in terms of the ability of the priests to be better stewards of their personal resources.

The Kindernothilfe (KNH) Model

KNH is trying to establish a federation of self-help affinity groups that will be able to support one another and to advocate for additional resources. The model has three phases:

Phase 1 (8-10 months): The non-government organization (NGO), which is the PDR of the Bunyoro-Kitara Diocese in this case, introduces pilot self-help, affinity groups (SHGs) using its own resources. During this phase the NGO is to demonstrate its commitment and capacity by starting 5-8 SHGs with training and technical support but no funding from KNH.

Phase 2 (18-24 months): The NGO expands the number of SHGs and forms cluster level associations (CLAs). With some funding from KNH, the NGO establishes up to 30 SHGs and groups them together into 1-2 CLAs. The CLAs are committees that consist of representatives from each SHG and are designed to provide mutual support and to perform an advocacy role for the SHGs with the government and other organizations.

The total budget and funding from KNH for the Bunyoro-Kitara diocese for the current fiscal year is approximately \$9,000.

Phase 3 (24-28 months): The NGO phases out as the “people’s organization,” i.e. the federation, gets established. During this phase the NGO must fund itself with non-KNH resources.

Mike states that the NGO can repeat the process above in additional areas, including the funding from KNH during Phase 2, if the NGO continues to perform well.

The Formation and Operation of SHG Groups

Mike and three volunteers typically enter a community after having been invited there by the local Anglican priest. Mike’s team uses a participatory rural appraisal (PRA) process with the community that eventually leads to group formation. Mike’s team goes door-to-door in the community, interviewing the households with regards to their income and assets. They then do a wealth ranking exercise that places people into three groups: A, B, and C, with C being the poorest. They then start forming a group with the poorest members, i.e. Group C. The fear is that if they put all three groups together into a single savings group, the richer folks would adopt savings and credit rules that are too difficult for the very poor to meet.

As these groups are formed, Mike and his volunteers emphasize that there will be no outside resources. All resources will come from the group members themselves. Mike is quick to contrast this approach with the approach they originally used to form the 32 groups to link with the MFI. He says that when he started to form the ASCAs, he

realized that he could not go to the original 32 groups that had been formed to get loans from the MFI. These groups were all expecting outside resources and believe they cannot do anything until there is outside funding. As a result, these 32 groups are just “sitting there waiting for outside resources forever” when there are resources within their communities that they could use to get going. Mike states that these groups “need to have their dependency syndrome changed.”

The Chalmers Center uses the “5M” framework as a guide for the sound formation and operation of savings and credit groups. The author asked Mike about each of these 5Ms for the SHGs they have formed:

1. Mission: Mike believes that the PDR needs to help the SHGs to establish clearer missions and goals, and the PDR intends to provide such training to the SHGs in the coming year.
2. Membership: Any person who resides in the community is eligible to join the SHG, as long as the wealth ranking exercise indicates that they are in Group C, the poorest in the community. The PDR tends to encourage women to join in particular and believes that it is helpful to have some younger women in the group to help the group to function better. Mike claims that there is no way for the group to exclude somebody from joining the group or to expel somebody from the group. The policy is open access.
3. Money: All the decisions about savings, loans, interest, dividends, etc. are made by the group members themselves. Charging 10% interest per month on business loans is common. In the cases of non-business loans (e.g. school fees and supplies, emergencies, etc.), the groups sometimes give no-interest loans. The groups have not paid out any dividends yet because they want the funds to accumulate.
4. Management: The KNH methodology emphasizes the development of leadership skills for all the group members. Hence, there is a different chairperson for each meeting, with every member of the group taking a turn as chairperson. There are two permanent bookkeepers for the group, and there are two people elected to represent the group at the CLA. If there are funds left over at the end of the meeting because they have not all been lent out, it is the responsibility of the chairperson for that meeting to take the funds and to return them to the next meeting.
5. Monitoring: There are group and individual records that are kept, with group members signing next to the record of their transactions. The books are completely open for review by any member at any time. Mike and/or his volunteers check the records at every meeting to ensure their accuracy.

Mike claims that the SHGs in this diocese are operating better than those started by other NGOs working with KNH, many of which are experiencing significant dropouts in their SHGs. Mike attributes the relative success of this diocese to two factors: 1) The volunteer facilitators live in or near the same community as the SHG members. This

enables them to understand the people's problems better and to be readily available should the SHG experience problems. While Mike's facilitator's can get to the groups with a bicycle, in other NGOs the facilitators travel twenty miles to reach the groups; 2) The use of younger women in the SHGs to assist the older women, who are typically illiterate.

Evangelism and Discipleship Efforts

Because the groups are formed out of a community-wide PRA process, the groups consist of people from a wide range of religious backgrounds including Catholics, Anglicans, other Protestants, and Muslims. Because of the ecumenical nature of the groups, the PDR has decided not to conduct Bible studies so as not to offend people. However, the facilitators encourage the groups to pray and regularly emphasize people's need to attend church to get spiritual help. Mike says that his strategy is to start slowly so as not to scare unbelievers away. He hopes that through the consistent modeling of the facilitators and the encouragement of the Christians in the groups, the groups will demand additional biblical training. He wants any evangelism and discipleship activities to respond to the expressed demands of the group members themselves rather than to be something that the facilitators push up front. Mike also expresses a need for additional resources to support greater evangelism and discipleship efforts.

Impacts

Financial Performance of Groups:

The PDR started forming groups in May 2005. There are now a total of eleven non-time-bound ASCAs of various ages with a total of 189 members.

The PDR provided the following data for the ASCAs:

NAME	Members	PARISH	WEEKLY SAVINGS	TOTAL SAVINGS	TOTAL LOANED OUT	INTEREST
1. Tukole	18	Kiganja	300	311,200	311,200	64,4350
2. Twimukyangane	20	Kiganja	200	290,000	240,000	
3. Tugonzangane	20	Moslem school	500	380,000	350,000	
4. Agateraine	22	Kihesi	200	80,000	50,000	5,000
5. Tulibamu	16	Kiryandon go	200	36,400		
6. Twimukyangane	22	Kibuye	200	65,000	50,000	15,500
7. Abagonzangaine	12	Budaka	200	60,800	42,000	3,500
8. Twimukyangane	17	Budaka parish Hqt	200	120,000	80,000	1,300
9. Twimukyangane	13	Bubaale	500	135,200	80,000	4,000
10. Tukorehamu	14	Kyakagundura	200	34,000	39,000	3,000
11. Katukole	15	Kigorobyia	200	-	-	-
Total					1,242,200	96,750

Total				1,512,600		
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-Figures are in Uganda Shillings (UGS), the exchange rate being approximately 1800 UGS per U.S. dollar.

Data on loan arrears and defaults were not available. Mike reports that defaults have been very few, but there have been some cases of arrears. When a member cannot make her scheduled payment of principle and interest, the member is issued an additional loan—with interest—in order to cover the amount that the member could not repay at that meeting.

As mentioned earlier, the groups have not yet paid any dividends on members' savings, wanting to allow the groups' funds to accumulate first.

Economic Impacts on SHG Members

There is no systematic data being collected about the economic impacts, but Mike reports the following:

- An elderly lady said the group helped her when she had to go for an operation. Group members met and resolved to assist her with 30,000 UGS. She was happy the operation was successful, and she said that without the group's financial assistance she would have died.
- When Joyce entered the hospital, Tugonzangane SHG helped her with 20,000 UGS towards her medical care both during and after her hospital stay; Joyce stated that she was very happy with the group members and that she would not be able to do anything without this group.
- Many members report the group has assisted them in buying school uniforms, pens, exercise books and pencils for their orphans or children at school.

The author visited with members of three groups: Agateraine, Tulibamu, and Twimukyangan and was extremely impressed with the apparent economic impacts. The members—all but one of which were women--indicated that before the SHGs began, they were "backward," had no businesses, and worked for others. As a result of the SHGs, the vast majority now have businesses that they consider profitable, and they are clearly pleased with their economic progress. A few examples include:

- The author visited three separate shops started by women. The women had each taken several loans to do something small like selling beans or doughnuts. They had then invested their profits and taken additional loans in order to purchase inventory for new retail shops. The results were quite dramatic, as they now had shops stocked with numerous items to sell: candy, soap, staple foods, soda, kerosene, eggs, crackers, etc. The author has never seen women this poor exhibit such dramatic increases in income.
- One lady with four children took a 10,000 UGS (\$5.55) loan and made local brew with it. She used the profits to pay for her kids' school fees.
- A lady took a 10,000 UGS (\$5.55) loan which she used to buy fish at the lake which she then resells.
- One lady got a 20,000 UGS loan (\$11.11) which she used to purchase a license for a restaurant and some produce.
- Two people took loans to purchase piglets.

- One lady took a 10,000 UGS (\$5.55) loan to purchase produce in the villages which she then resells in the town market
- One lady borrowed 15,000 UGS (\$8.33) to enable her to sell beans and groundnuts in the market.
- One lady borrowed 20,000 UGS (\$11.11) to buy a goat.
- Group funds are being used to give financial gifts to help members who have emergencies.
- Numerous women report using loans and/or profits from their loans to invest in their children via paying school fees.

Social Impacts on SHG Members

The author observed what appeared to be considerable unity among the group members. The members mention that the SHG provides them with an opportunity to share their problems with one another and to provide mutual support. Many of them had felt socially isolated before. This unity has translated into the members helping one another in very meaningful ways:

- When a member's house burned down, the SHG ladies and their husbands built her another house in one day.
- When a lady was sick and unable to do anything, the SHG members planted a garden for her.
- When the wind blew the roof off of one lady's house, the SHG members replaced the roof.
- When a lady was sick in the hospital, the SHG members worked in her garden and planted sweet potatoes for her.

Spiritual Impacts on SHG Members

As mentioned earlier, the PDR has taken the approach of not pushing evangelism and discipleship within the group meetings, although they do encourage the groups to pray and are regularly pointing the members towards the local church. However, there is considerable evidence of spiritual activities and impacts:

- The Agateraine SHG visited by the author started their meeting with joyous singing of Christian songs.
- All three of the SHGs visited by the author opened and closed the meetings with Christian prayer.
- The Agateraine SHG asked for Bibles that they could use to do evangelism in their community.
- A number of women stated that they had restarted attending church as a result of the SHGs.

Self-Replication of Groups

There is no evidence of self-replication of these groups. One possible cause for this is that the PDR discourages this from happening. The PDR wants all the groups to go through the same process of group formation for fear that if they skip some steps it will cause problems in the future, particularly when the federation is formed.

Future Plans

Mike would like to link some of his groups to the MFI. He believes that some of them now have the capacity to handle larger amounts of money. Mike emphasizes repeatedly that he believes this MFI needs to add a self-help program in order to build the capacity of the very poor first so that they can handle the larger loans from the MFI. He says, "If the MFI would add a self-help program, our people would develop very fast."

The plans for 2006-2007 are to add 32 additional self-help groups and also to provide additional training to the bookkeepers. They also want to do more training about vision-casting for the groups as well.

Tentative Lessons Learned

While it is dangerous to try to draw definitive conclusions from a single example, there are some lessons that might be tentatively considered from this case study, particularly in light of existing literature and related experiences:

1. *Learning is a process that happens over time.* The PDR was initially planning to obtain loans from the MFI. Then it was going to start a full-fledged bank. It finally ended up promoting user-owned and managed savings and credit associations. Along the way, the PDR had to sort through numerous voices and models, all of which was bound to be rather confusing. Training organizations, such as the Chalmers Center, would do well to design training programs that recognize that learning is a process.
2. *Relationships matter for learning.* It is clear that the PDR's relationship with CRWRC and with KNH was very significant in determining the MF strategy that was finally chosen. Several other organizations, including the Chalmers Center, had pursued a more arms-length relationship with the PDR and thus had less ultimate impact than KNH. Another example of the importance of relationships for learning is the PDR's insistence that the facilitators live in the same communities as the ASCAs, enabling them to have relationships with the people and to help them when problems arise.
3. *Money has a strong influence on which strategies are chosen.* The PDR struggles for financial resources. Although it is difficult to discern the exact extent to which KNH's funding drove the PDR towards adopting their model, it is quite understandable that the PDR would be attracted to this funding. What would have happened if the MFI had lent money to the 32 groups from the outset? While one can only speculate, the author suspects that the PDR would not be promoting ASCAs today.
4. *Promoting ASCAs can be a powerful tool for ministering to very poor people in a holistic way.* The economic, social, and spiritual impacts of the ASCAs visited by this author appeared to be quite significant. At least in this context, church-centered ASCAs were highly effective interventions.

5. *PRA tools—especially wealth ranking-- can be highly effective at establishing ASCAs.* Mike continually emphasized how important the PRA tools were in helping them to facilitate the organization of the ASCAs. He contrasted the PRA approach with the haphazard approach the PDR had initially used to form the 32 groups to link with the MFI. Mike emphasized the importance of the wealth ranking exercise at helping the PDR to understand the different levels of poverty in the community and to form ASCAs that were fairly homogenous in terms of their economic status. He considered this homogeneity to be extremely important, and regularly reminded the author that these were not just “self-help groups,” but rather “self-help affinity groups.” Mike believes that the fact that the ASCA members were from the same poverty level gave them a rapport with one another because they were all having similar life experiences.

6. *There are multiple ways to introduce the gospel.* The author has a strong bias towards the incorporation of more explicit evangelism and discipleship activities in the formation and operation of the ASCAs. However, the more subtle and relational approach being used by Mike and his volunteers is clearly having some positive effects. Whether a more overt approach would yield higher returns in this context is not known.

7. *Theology effects what is done and how it is done.* The fact that the PDR is engaged in microfinance and the manner in which it is doing so reflect the following theological ideas that have been embraced by the PDR:
 - The church should be involved in word and deed ministry to the poor.
 - Business and finance are part of the kingdom
 - There is a spiritual component to poverty
 - The task of evangelism and discipleship has been given to the church
 - The church can work with the para-church such as ERUSA, CRWRC, and KNH because the kingdom is bigger than the church
 - People are not one dimensional, but have physical, spiritual, and social gifts and needs

Challenges for the Future

This program may face the following challenges in the future:

1. *Financial management of the growing ASCA funds.* As Stuart Rutherford has noted,⁶ non-time-bound ASCAs of the type being used in this program have a tendency to fall apart over time. As funds accumulate, it becomes increasingly difficult for the groups to manage themselves well and to keep accurate books. The strategy being used here is to link the ASCAs together into a federation which could provide them with mutual support, sharing of resources, technical assistance, and advocacy for outside resources from government and private sources. In principle, this federation could help the ASCAs to function well indefinitely; however, should the federation not materialize or be ineffective, the non-time-bound ASCAs in this program could run into significant management and recordkeeping problems. The fact that such a federation has worked well in India does not guarantee its success in Uganda. It might have

been preferable for the PDR to have started with rotating savings and credit associations or time-bound accumulating savings and credit associations.

2. *Keeping a spiritual emphasis in the program.* Although KNH is not adverse to a spiritual emphasis, it is not providing strong incentives to include such an emphasis. KNH is not evaluating the PDR's "success" in terms of the extent to which the PDR evidences both spiritual and economic elements in its program design or outcomes. As the entire MF industry has demonstrated numerous times, when the primary funding source has narrow objectives, financial pressures will often force financially-challenged organizations to adopt narrow objectives as well. The PDR would do well to identify donors which will hold them accountable for achieving very holistic program design and outcomes. The PDR is eager to obtain such funds.
3. *Obtaining sufficient program funding.* The PDR is struggling to adequately fund its operations. It will need to identify additional sources of funds to be able to provide support to existing ASCAs and to promote additional ones. If the federation fails to materialize and if the existing ASCAs are in need of ongoing technical support, particularly as their funds grow, then a lack of resources for the PDR could undermine its capacity to support these increasingly complex ASCAs, placing them in peril.
4. *Maintaining trust and group cohesion with open membership policies.* Many would consider it a "best practice" for groups to screen members and to be able to dismiss members for inadequate performance. This approach allows for the local information that community members have to be used for both the selection and monitoring of members. Mike claims that membership is open to all community members in Group C and that there is no mechanism to allow a group to dismiss a delinquent member. Although this policy does not appear to be creating problems at present, it could create problems down the road. If there is no way to keep out dishonest community members, trust is likely to break down and group performance will suffer.
5. *Providing discipleship in a biblical worldview.* A people's worldview is fundamental to their values and behaviors. Although the PDR is pointing people to the church, it is not clear that these churches are equipped to impart a biblical worldview as it pertains to financial stewardship, business ethics, principles of management, etc. There are biblically-based curricula available that the facilitators could use to provide such training in the context of the ASCA meetings, but the strategy that has been chosen is adverse to such overt discipleship activities. The PDR might want to consider ways to make such biblical worldview training more available by any of the following: 1) The PDR could equip local churches with the curricula and skills to provide such training and then continue to refer the ASCA members to these churches; 2) The facilitators could offer such training themselves apart from the regular ASCA meetings and simply invite the ASCA members to attend this additional training if they so desire; or 3) The PDR could change the program design to allow for more discipleship within the ASCA meetings themselves.

¹ The author is extremely grateful to the staff of the Diocese of Bunyoro-Kitara for its gracious hospitality and willingness to share of its time, insights, and experiences. May God continue to bless your efforts for the glory of Christ's kingdom and church. This case study was written while the author was on a teaching sabbatical at Uganda Christian University in Mukono, Uganda. The author is extremely grateful to the University for its hospitality and supportive infrastructure that contributed to the completion of this case study.

² The name of this MFI has been withheld in this case study to protect its anonymity.

³ Those being interviewed for this case study often had difficulty remembering dates or sequences of events. The author interviewed people, reviewed documents and records, and triangulated the information as best as possible. However, at times it was simply impossible to sort out the details.

⁴ See *A Manual for Finance and Management Systems of Self-Help Affinity Groups with Criteria for a Social Audit*, Second Edition, 2002, MYRADA, and *A Manual for Capacity Building of Self-Help Affinity Groups*, Second Edition, 2002, MYRADA.

⁵ When asked why they did not use the church-centered, biblically-based ASCA promotion materials available from the Chalmers Center, Sam stated that the materials from KNH emphasized a "community-based approach" instead of a "church-based approach." As a result, the KNH materials were simpler to use because one did not need to go through all of the steps of orienting and mobilizing the local church leadership and laity. In addition, the PDR felt that it was important to take a more ecumenical approach so as not to offend unbelievers or those of different denominational backgrounds. As a result, the PDR did not want to use the Chalmers Center's training materials that had such an overt biblical message. The PDR does have a spiritual emphasis in the program in that the groups are encouraged to open with prayer and the PDR's facilitators are always encouraging the group members to attend a church and to get spiritual help for their ASCAs and their businesses. But such encouragement is more subtle than the biblically-based training presented in the Chalmers Center's materials.

⁶ See Stuart Rutherford, *The Poor and Their Money*. New Delhi: Oxford University Press, 2000.