

**From Informal Microfinance to Linkage Banking:
Putting Theory into Practice, and Practice into Theory**

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Published in:

European Dialogue no 36 (September 2006), pp. 49-60

ADA Luxembourg & European Microfinance Platform (ISSN 1990-9357)

Academic research generates scholarly publications which practitioners do not read. Practitioners face challenges which scholars do not address. They speak different languages and move in different worlds. In a field now known as microfinance, this paper is a personal account of taking turns living in both worlds - each a microcosm of its own-, and bridging the gap between theory and practice. The journey took me through paradigm shifts and terminology changes, through history and regions, and by doing so illustrates the complexity of interventions and timing, and the importance of the interaction between theory and practice.

1. Discovering Informal Microfinance: Researching a Ubiquitous Practice

Labour, Rice and Money

In March 1967, on one of my first field trips into the interior of Liberia, I had the opportunity to observe a group of a dozen peasants among the Mano cutting trees. Before they started their work, they placed hoe-shaped masks in a small circle, chanted words and – turned into animals: one into a lion, another one into a bush hog, and so on; and as they worked on the land they continued behaving like those animals throughout the day. I realized I was onto something serious, and at the end of the day, when they had put the masks into a bag and changed back into humans, I started asking questions. I learned that they worked as a group, tackling the fields of each one in turn, carrying out all the tasks performed by men in slash-and-burn agriculture. Women organized their own groups for sowing and weeding (Seibel 1967). During subsequent visits to each of the 17 ethnic groups, I continued to ask questions. The journey began with the study of work groups; it ended with informal microfinance.

All over Liberia I discovered people forming groups in which each person contributed equal amounts of something valuable on a regular basis: labour, rice, money or other items. Among the Gbandi, Loma and Kissi in the North-East, one still found lots of twisted iron rods, with one flat and one round end – the so-called Kissi pennies, which was the local currency before the introduction of the US dollar. In all these groups, one participant at a time received the accumulated total to be used for one's own individual benefit: to fell trees with the help of a rotating work group, to feed a wedding party with the rice accumulated by a rice savings group, or as working capital for a microenterprise provided by a rotating savings group. A cycle was considered completed when each member had received the total once. A new cycle could then start with the same or different members.

Accumulating and reallocating labour, rice or money are three seemingly different forms of economic cooperation. Yet in the eyes of a peasant whom I met in the Ivory Coast in 1985, they are all about financial intermediation: "Le travail, c'est notre argent!" In Ghana, 1979, I saw groups of women producing palm-oil together which they then sold on the market, allocating the proceeds to one member of the group at a time. Most of these groups also provided social insurance by allocating scarce resources, out of turn (? in turn), to members in emergency situations. In the early days, this consisted mainly of food items whereas nowadays it is usually money.

The institution of rotating savings is old, dating back at least to the 16th century, when Yoruba slaves carried it to the Caribbean, as part of their mental luggage – or social capital. Both the term *esusu* and the practice have persisted to this day, as *esu* in the Bahamas, *susu* in Tobago or *sou* in Trinidad. Among the Yoruba in Nigeria today, there is hardly an adult who is not a member in one or several *esusu*. The institution exists all over West Africa as well as in many other parts of the world, where it is an integral part of the local microeconomy and referred to with its own vernacular term: *arisan* in Indonesia, *paluwagan* in the Philippines,

gameya in Egypt, *ekub* in Ethiopia, *cuchubal* in Guatemala, etc. (Seibel & Damachi 1982). With the expansion of the money economy, these informal financial institutions (IFIs) have not lost their vigour; to the contrary, they have multiplied, both in number and diversity. In many instances, commercial and central bank staff were found to participate. Some banks have adopted their technologies, such as daily deposit collection.

From Labour to Credit...

Substantial changes have occurred in recent decades, in the following directions: from labour, kind or pre-monetary currency to cash; from non-financial to financial groups; from rotating to non-rotating patterns; from short-lived to permanent groups; from savings only to savings and credit. Such transitions have taken place not only in a historical perspective but occur also in the life cycle of individual work groups. For example, in a first phase, a rotating work group may offer its services for a wage and allocate the total to one member at a time. In a second phase, it may abandon the rotating pattern of distribution by keeping the income in a joint savings fund for emergencies, joint activities or distribution at the end of the year. In a third phase, it may turn itself into a credit association, using the savings as a permanent fund for providing loans to members. In a fourth phase, as the financial volume increases, the lending becomes commercialized as indicated by high interest rates and insistence on collateral. In this phase, income interest payments become the main form of internal savings mobilization.

The most important innovation has been the evolution from a rotating savings or working group to a non-rotating credit institution. In Liberia, for example, this process started with the opening of the Firestone plantations in the 1930s and reached virtually all ethnic groups towards the end of the 1960s (Seibel 1970; Seibel & Massing 1974). The single most important factor in the growth of IFIs and their transformation into non-rotating microfinance institutions appears to have been the monetization of a local economy.

... And from Traditional Organisations to Microfinance

The organizational changes described here have been paralleled to changes in terminology; my first studies in the 1960s were devoted to *traditional organizations* (Seibel & Massing 1974), a term which evoked at best the interest of anthropologists. During the 1970s, technical assistance agencies rediscovered these organizations under an old name used by Raiffeisen a hundred years earlier: *self-help groups* (Seibel & Damachi 1982). In the mid-1980s, they changed into *informal financial institutions* (Seibel & Marx 1987). Finally, in 1990, inspired by the 1989 World Bank Conference on Microenterprises, I proposed to the Economics Institute in Boulder, CO, that its programme in *World Banking and Finance* include *Microfinance*, comprising both microsavings and microcredit (Seibel 1996).

2. The Theory Behind: Upstream and Downstream

Capital Transfer, Modernisation and Economic Development

The German Research Council (DFG) which supported the study in Liberia would not have done so without a theoretical starting point. This could have been modernization theory, commonly accepted at the time. Most studies aim at confirming, or verifying, a theory. Yet we know from K. R. Popper (1935/1959) that progress of science results, not from proving, but disproving a theory; he calls this the falsification principle. Both the upstream theory, underlying the study, and the downstream theory, resulting from it, turned out to be of the second type.

Development theories in the 1960s were dominated by modernization theory. This is a

complex theory, yet it is ultimately based on a simple dichotomy: between pre-industrial societies which are assumed to be *ascriptive*, i.e., based on kinship, tradition and hereditary role allocation; and industrial societies which are based in their system of role allocation, values and motivational dispositions on achievement. Following Parsons (1966:22), Levy (1966: 153, 171, 190) states that pre-industrial societies are particularistic and ascriptive, while industrial societies emphasize universalism and achievement. "The traditional society," writes Horowitz (1966:61), "is characterized by little change from generation to generation; a behavioural pattern governed almost exclusively by custom; status determined almost entirely by inheritance (ascriptive); low economic productivity; and a social organization and life style grounded on the principle of hierarchical command." During the 1960s every undergraduate learned in his sociology class that "Basic values and motivations are different in industrial and pre-industrial societies [...] Pre-industrial man hardly resembles economic man at all. He has no desire to accumulate wealth for its own sake" (Broom and Selznick, 1963: 629, 634, 639) .

Tradition thus stood in the way of modernization. Technologies could be easily transferred, were it not for *the socio-cultural factor*. The resulting development recommendation for the newly independent countries in Africa and other parts of the world was thus *Westernization*, i.e., the wholesale transfer of Western technologies together with Western institutions, values and motivational dispositions, the latter, with an emphasis on achievement, to be generated by *modern* educational systems (a subject which attracted many doctoral students). Effective modernization required a *tabula rasa*, a clean slate. In that vein, Alvin Toffler (1970), in his bestselling *Future Shock*, presented evidence of a small island society in the Pacific which successfully changed *over night*, giving up everything traditional and becoming completely modern; he claims a piecemeal approach would not have worked.

Such thinking about pre-industrial societies did not encourage research about indigenous institutions. These insights about *traditional* and *modern* societies I gained only in 1969 when I joined Princeton University and taught courses on development with M.J. Levy, a proponent of modernization theory. In the mid-60s I only knew of a simpler version of modernization theory. At the time Germany had just gone through a rapid process of modernization, with full employment, rising living standards and a booming export economy. Capital transfer through the European Recovery Programme of 1947, or Marshall Plan, had been a crucial factor. Out of a total of \$12.4bn designated for the reconstruction of Europe, \$1.5bn had been allocated to Germany. In 1948 the German government established Kreditanstalt für Wiederaufbau (KfW), a development bank, to administer the allocation of loans. Within a ten-year period, Germany became, in technological terms, the most modern of all modern economies.

Germany was now expected to play an active role in the development of *underdeveloped countries*, perhaps serve as a model of rapid modernization. In 1961 the Federal Ministry for Economic Cooperation (BMZ) was established as a coordinating, and in 1964 as an executing, agency of German development policy. Germany shared in the emerging development strategies, focusing on the establishment of development banks, transfer of capital and subsidized targeted credit. It was only during the 1970s that the empirical foundations of *applied modernization theory* – capital transfer through development banks – were shattered, first by USAID (1973) through its 20-volume *Spring Review*, then around 1980 through evaluations of development banks by various donors including the World Bank and BMZ. The results were cogently summarized in book title: *Undermining Rural Development with Cheap Credit* (Adams et al. 1984). In 1965, long before the fall of the capital transfer theory, the research institute where I worked in Freiburg was asked by the BMZ to design a project establishing savings and credit cooperatives in Nigeria, following the Raiffeisen model. This would have permitted the transfer of an institution which had risen from informal beginnings after the hunger year of 1846/47 to the legal status of cooperatives in 1889 and was brought under the banking law in 1934. These former

informal microfinance institutions now constitute more than 20% of banking assets in Germany.

Instead of grabbing my chance of contributing to the modernization of Nigeria where I had done field work for my doctoral dissertation on *Industrial Labour and Cultural Change* (Seibel 1968), I argued against such an approach. Didn't Nigeria have a flourishing sector of indigenous savings and credit associations of various forms in which almost every adult (including many of the workers I had interviewed) participated? Should one not rather build on these instead of replacing them? As I wasn't sure how widespread these institutions were in Africa, I teamed up with a colleague and collected whatever case studies we could find in the literature on West Africa (Seibel & Koll 1968). This provided the basis for a grant application to the German Research Council. The results of that study, undertaken in Liberia, were still far from disproving modernization theory. But they did show that even in the remotest villages of Liberia people were neither too poor nor lacking in ingenuity to establish their own savings and credit groups. The results were widely publicized, e.g., by the ILO in three languages through its journal *Cooperative Information*; but at the time to my knowledge no one tried to put them into practice. Unfortunately I lacked the term which only came to light at the *World Conference on Microenterprises* in Washington DC, 1988: informal finance (Seibel 1988).

Social Systems and Receptivity to Change

The research in Liberia proved to be a fertile field for theoretical excavations downstream, i.e., beyond the original scope of the study. This I can only present in a nutshell. When I examined my case studies of *traditional organizations* of joint labour, savings and credit among in Liberia, they neatly fell into two distinct geographical areas: western Liberia, with well-structured *indigenous cooperatives* as I called them; and eastern Liberia with flexible, ad-hoc forms of cooperation. As I was at the same time involved in an ethnographic survey of Liberia, I was able to relate the geographical differences to distinctions in terms of social systems: the societies in western Liberia were centralized and hierarchical, those in eastern Liberia decentralized and segmentary.

My own contribution to the ethnographic survey was a study of the Krahn in the densely forested parts of eastern Liberia, with a very simple technology and no occupational specialization. For their subsistence they depended on shifting agriculture, complemented by some hunting and gathering. Fifty years before anthropologists would have called them a *primitive society*. Yet I made a stunning discovery which totally contradicted what I had read about *pre-industrial societies*: the Krahn strongly emphasize individual achievement and competition; and important roles are filled by a person only as long as he is found to be the most suitable incumbent. Thus, using McClelland's (1961) term, the Krahn may be called an *achieving society*, characterized by a system of role allocation and rewards based on individual achievement (Seibel 1974; Schroeder & Seibel 1974). Re-examining the ethnographies, it turned out that the western ethnicities corresponded to the stereotype of pre-industrial societies: ascriptive, with hereditary social hierarchies; while the societies in the eastern parts of the country were *primitive achievers* as I courageously called them (Seibel 1974) – far more so than any *modern society*. This insight allowed me to re-examine my dissertation research among factory workers in Ibadan and Lagos (Nigeria) where to my surprise the Igbo, originally a very simple society, had turned out to be far more adaptive and upwardly mobile than the Hausa with their impressive political hierarchies, craft technologies and organizations. As time went on I found that the Krahn and the Igbo, both with a competitive and achievement-oriented social system, had something else in common: both instigated a civil war in their respective countries. Part of the next ten years I spent on exploring the circumstances under which pre-industrial as well as industrial societies and sub-systems like organizations evolve into hierarchical vs. competitive social systems, or closed vs. open societies, and how these cope

or fail to cope with problematic situations (Seibel 1980).

Having refuted a conventional theory, I then formulated a hypothesis for testing the relationship between social system and receptivity to change among two societies juxtaposed in the savannahs of central Nigeria: the hierarchical, ascriptive Igala and the segmentary, achievement-oriented Tiv. Both societies differ widely. For lack of space I mention only one: the Igala, with well-structured, hierarchically organized but stagnating savings and credit associations, were largely resistant to change in just about every respect. In contrast, the Tiv experimented with numerous innovations, selected on an individual what they found useful, rejected useless impositions (e.g., by development projects), and in the process produced various new forms of informal financial institutions to support their economic activities (Marx, Moenikes & Seibel 1988).

Donors prefer development approaches and *best practices* replicable throughout and tend to ignore differences in terms of social systems. Based on my comparative studies, I have argued in favour of *good practices*, which are adjusted to given social and economic systems and may not be replicable.¹ In Ivory Coast I studied social systems and non-formal financial institutions among the major ethnic groups, which vary, like in Liberia and Nigeria, on a *continuum*² from hierarchical to segmentary, or, as I later called them, closed to open societies, and proposed two distinct approaches to development: *development from above* for hierarchical, ascriptive societies, *development from below* for segmentary, competitive societies (Seibel et al 1987). In this respect a lot remains to be done putting theory into practice, not only in the field or rural and microfinance.

3. Bridging Theory and Practice by Linking Formal and Informal Finance

First Attempt: Upgrading Informal Finance

The original proposal resulting from scholarly research focused on development from below, building on indigenous foundations, and more specifically: *upgrading informal finance*. It appeared novel in the 1960s because it was contrary to conventional theory; but in fact it was only a rediscovery of what German ethnologist Westermann (1935) had proposed in Togo in 1903/04 inspired by his discovery of indigenous savings and credit groups (*sodyodyo*). Since 1967 I have argued in favour of upgrading, resulting eventually in a proposal for an incentives-driven approach to mainstreaming informal finance along the following lines: (a) enhancing management skills and operational practices; (b) transforming rotating and non-rotating savings and credit associations, funeral societies, and deposit collectors into financial intermediaries with a permanent loan fund; (c) availing of opportunities for upgrading to regulated financial institutions; and (d) entering into linkages with banks. Stepwise upgrading is voluntary and may be driven by incentives as shown in Box 1. Networks of informal financial institutions may serve as self-organized bodies providing the incentives (Seibel 2001). However, upgrading has not been the approach that caught on.

Box 1:
Stepwise incentives for mainstreaming as a service to IFIs

Mainstreaming	Incentive
1. CGA Registration	Basic training (by country)
2. Reporting societies as legal entities	Financial management training
3. Legalisation. Co-operations	Core services (segmentary vs. competitive)
4. Upgrade organizations vs. rural systems	Loan systems
5. Supervision	Accreditation with a seal of quality

Second Attempt: Linkage Banking and

1. Recently changed from the *good practices*.
 2. Hierarchical ascriptive vs. competitive, closed vs. open is of course a continuum; yet there are some which are pretty far out at one end (eg, bureaucratic organizations vs. rural systems).

its Evolution to the Developing World's Largest Rural Microfinance Programme

Official development assistance had difficulty in working with private informal entities; but Erhard Kropp at GTZ and Hans Mittendorf at FAO who were both involved in agricultural development banking were fascinated by the potential. Our discussions resulted in a hybrid approach: linking formal and informal finance, or banks and self-help groups. While the focus was on *linking*, the approach was to include two other strategies as complementary: *upgrading* IFIs and *downgrading*³ banks⁴ (Seibel 1985). While the linkage approach was first developed in Africa (Seibel & Marx 1987), the policy environment was not found conducive.

The decisive event which brought the linkage approach to the attention of policymakers and banks was a workshop in Nanjing, China, in May 1986, on "Strengthening Institutional Credit Services to Low-income Groups", organized by APRACA, an association of agricultural and central banks in Asia and the Pacific. At this workshop GTZ presented the linkage model, with the following elements: building on the existing formal and non-formal financial infrastructure; savings-based credit linkages of self-help groups (SHGs) with banks; informal groups holding savings and credit accounts in banks; NGOs (SHPs) as social, and initially also financial, intermediaries; flexible models of cooperation between SHGs, NGOs and banks as autonomous business partners, each with its own interest rate margin to cover its transaction costs. *Linking Banks and Self-Help Groups* was subsequently adopted by APRACA as its main programme at the Sixth General Assembly in Kathmandu, December 1986, and supported by a GTZ sector project over a ten-year period. Starting in 1988, GTZ also supported bilateral projects in Indonesia, the Philippines and Thailand, based on feasibility studies by Seibel (Kropp et al. 1989). To make sure that the bridge to be built between research and practice would be solid, I took a leave of absence from the University of Cologne and joined GTZ, building the first linkage project in Indonesia, with the central bank as a partner, together with Bank Rakyat Indonesia as the government's agricultural bank and Bina Swadaya as a prominent NGO which had represented Indonesia in Nanjing. At the end of a two and a half year pilot period, 1600 SHGs, 16 bank branches and 15 NGOs had entered into commercial linkages (Seibel & Parhusip, 1992). By 1998 some 800 rural banks and 16,000 SHGs were involved. Several Ph.D. dissertations resulted from this project (Holloh 1998; Maurer 1999; Steinwand 2001).

The real success of linkage banking was in India, where the National Bank for Agriculture and Rural Development (NABARD) built what is now the largest and fastest-growing rural microfinance programme in the developing world. The background is complex; there is far more to its origins than a concept by a researcher, a regional conference with a *trigger effect*, and a pilot experience in Indonesia. This trigger effect could not have taken place had the ground not been prepared in India.

In India, the lack of rural development has been attributed since the 1950s to a lack of production assets and credit. Major policy measures were taken, including the nationalization of private banks in 1969, the expansion of their rural branch network, priority sector lending and the introduction of Regional Rural Banks in 1975, plus large amounts of donor funding. All this substantially increased outreach to better-off farmers, but failed to reach the vast numbers of landless people, microentrepreneurs, agricultural labourers and illiterate women, as substantiated by a survey of the Reserve Bank of India (RBI) in 1981. Cheap credit had in fact undermined rural development.

³ Inappropriately changed to *downscaling* by others, which lacks the qualitative aspect of *downgrading*.

⁴ Much later the concept of downgrading (?) led me into a new field of applied research: agricultural development bank reform (Seibel, Giehler & Karduck 2005).

In 1983, NABARD's research unit analysed the data of the All-India Debt and Investment Survey and concluded that, while India had one of the most complex rural financial infrastructures in comparison with other developing countries, the system had failed to reach its objectives. Thus the question: what was wrong with the system? Through its own research programme, NABARD found that procedures of rural banks were unduly complicated and costly; the sole emphasis on production loans was ill-guided; the poor were able to save, but had no opportunity of depositing their savings; transaction costs were prohibitive; and financial products were unsuitable. NABARD concluded that programmes for the poor have to be savings-led and not credit-driven; and that the poor have to have a say in their design. In the years to come they were looking for new partners, new delivery systems and new financial products. One of these new partners was MYRADA; an NGO in south India, whose action research into *credit management groups* during 1985-88 was funded by NABARD jointly with CIDA. The study was based on a new paradigm: savings first – seen by NABARD as a departure from the microcredit world. Three options were discussed, all hinging on prior savings mobilization by the groups: matching grants, matching interest-free loans, or loans with interest. In search for a sustainable solution, NABARD opted for the latter.

Internationally 1983 marked a paradigm change in rural finance in many countries. At the SACRED III Consultation held by FAO in Rome in 1985, the potential role of NGOs, SHGs and linkages with banks were discussed; The Asia Pacific Rural and Agricultural Credit Association (Quiñones) presented a proposal for feasibility studies; FAO (Mittendorf) submitted the proposal to BMZ (Osner); and GTZ (Kropp) followed up on it. In 1986 SHG banking was adopted as an APRACA programme.

NABARD had participated in all these events and invited the APRACA member institutions to Bombay in February 1987 to draw on APRACA's moral support for informal finance, which still had little recognition in India. At that workshop the APRACA member institutions from India decided that, "in pursuance of a recommendation made by APRACA", a task force and study team led by NABARD would carry out a field study of SHGs and their savings and credit activities.

The study was carried out in 1987 and published in 1989. The groups emphasized self-help, were largely (but not invariably!) homogeneous in terms of caste and activity, built a common fund from very small regular savings and interest income, and lent to their members for periods of 1-3 months at an interest rate of 2-3% per month. Recovery of these loans was excellent, and an impact, however small, was felt, reaching from emergency assistance to release from bonded labour. Access to formal credit was virtually non-existent. NGOs reportedly had "played a commendable role in organising the rural poor into self-help groups and thereafter promoting their proper functioning". Given the very low resource base of internally generated savings on the one hand and some notable exceptions of "effectively developed credit links between the target groups and banks", the team thought it "desirable to consider development of flexible models of linkages appropriate for various situations" and asked "what types of pilot or action-research projects need to be developed for evolving appropriate linkage models?" (NABARD 1989)

Reviewing the situation of rural finance in India again in 1989, it was observed that most of the 196 Regional Rural Banks (RRBs) were loss-making and thus did not present a viable solution. This led to a discussion in parliament about the feasibility of a Grameen Bank, following the model of Bangladesh, as a new national banking structure. On the basis of its own studies and inspired by the linkage experience under APRACA, NABARD instead argued for a different approach with the following elements: using the existing infrastructure of banks and social organizations; it should be savings - rather than credit-led; and using bank rather than donor resources in the provision of credit.

Between 1989 and 1991, NABARD entered into a policy dialogue with RBI, the central bank, to make preparations for a pilot project linking informal groups to banks. The guidelines of the Indonesian project were found useful, but had to be adjusted to the Indian context. In July 2001 RBI issued a circular to commercial banks recommending to actively participating in a pilot project linking SHGs with banks, refinanced by NABARD. The groups may be registered or unregistered, have 10-25 members, should have been in existence for at least six months, and should have mobilized their own savings.

The pilot project started in 1992. By the end of the pilot period, March 1996, nearly 5,000 SHGs with 80,000 members had been credit-linked to 95 banking units. The programme was found highly suitable for poor and very poor women, particularly in marginal, resource-poor areas; incomes had gone up; even the poorest saved, and their savings increased with their income; transaction costs of banks and SHG members went down; the repayment rate was close to 100%, in contrast to the usual rate of 50-60% in agricultural credit. In comparison to the Grameen Bank model, which had been discussed as an alternative, NABARD found that “the SHG linkage model appears more sustainable and appropriate in the Indian conditions where (India has) in place a vast network of rural bank branches [...] (and) SHGs which are functioning on their own and waiting to be linked to the banking system.” (Nanda 1995)

On that basis NABARD decided to mainstream the programme nationwide, setting up a special fund and embarking on capacity building among NGOs and GOs on a large scale. In 1998, it established a Micro Credit Innovations Department (MCID) as a programme steering unit, which formulated NABARD’s *grand vision of one million SHGs*, representing a population of 100 million of the rural poor, to be credit-linked by the year 2008. Since 1998 the Union Government has assured participating banks of refinancing in all budget statements. Programme dissemination and capacity building have continued to expand at a rapid pace. By March 2005 SHG banking had reached 1.6 million savings-based groups with 24 million members, covering over 120 million people from the lowest strata of the rural population. Some 3,000 governmental and non-governmental institutions had been involved in building the groups and facilitating credit linkages to 35,000 banking units (cumulative figures).

Unlike development programmes in many countries, SHG banking is a programme completely in the hands of Indian agencies and organizations, driven by ownership at all institutional levels from SHGs with their federations all the way up to NABARD and RBI. GTZ and SDC provided some inputs, but were not involved in the management. Credit resources were generated through savings of SHG members, profits of the SHGs, banks’ own funds, and refinancing by NABARD. As a researcher and a practitioner, I have continued to be involved in the programme: 1994 in the participatory planning of mainstreaming, 2001 in a programme review, 2002 in a study of bank transaction costs, 2004 in a study of SHG transaction costs and 2005 in a study of its history and evolution. Next might be a study of SHG federations registered as financial institutions: the ultimate form of upgrading.

My conclusion is that it takes more than publications to put the results of research into practice, namely a long-term commitment to a relevant subject area, starting perhaps at a time when no one else sees the relevance; and it takes a willingness to take turns as a researcher and practitioner. Beyond this, it takes champions in development organizations willing to take the risk of putting an academic concept into practice.

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