

# THE ROLE OF COMMUNITY BASED MFIs IN SUPPORTING FOOD HAWKERS COMMUNITY

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**Abstract.** The industrialization era in Indonesia has led rural-farmers community migrated to urban areas. As their technical skill is insufficient and the trend of industry tends to practice downsizing, those phenomena has created for rural-farmers community that still survive at some Indonesian major cities and becoming street hawkers. Sadly to say, this profession always creates social problems and conflict with the municipal governments. Moreover, banks are also unwilling to give a credit due to lack of bankability from this community. To tackle this problem effectively with the objective of helping quality of street hawker's life, the existence of community based micro finance institutions is becoming highly critical. This paper discusses the evolving business of Riel Elaborasi Indonesia (REI) as an example case study, the cooperative in Bandung that practicing micro finance targeting Microfinance business, i.e. street food hawkers from the perspective of three prominent roles of integrated microfinance management namely the role of the banker, the role of civil servant and the role of community representative. Hence the model of integrated microfinance management approach is suggested to be applied in this case so other MFIs and cooperatives can learn from the REI's success story.

**Keywords: Community Based MFIs, Street Hawkers, Integrated Microfinance Management**

## 1. INTRODUCTION

Indonesia currently still has problems in fighting poor people and lack of its people development. The facts have shown that the Indonesian National Human Development Index (HDI) globally was reported number 181 from 177 countries in 2006, which was considered very low with the number of poor people

who earn \$ 1 per day, was 20.6 percent in 2004. In addition, The Data of the Indonesian population below poverty line around 2004-2006 was ranging between 16.7 % - 17.75 %. The Labor participation rate (LPFR) in 2003 was reported 65.72 %, it went down from the previous years with the majority (76.78 %) of the workers were poorly educated (under senior high

school). Hence, the trend of employment for uneducated people become less and less in the upcoming years, this situation can even worsen due to intense business turbulence, severe competitions among firms and industries, as well as crises that threat business to be closed down lead to unemployment rate. The future trend for businesses is to retrench their size to achieve efficiency in order for the business to be sustained. One of the ways to achieve efficiency is through employee number reduction and converting the status from permanent employees into temporary/part time employees. For the uneducated/less educated people, this downsizing from corporate actions would mean unemployment. To tackle this problem, those people especially in rural areas have to think about entrepreneurship but most of them have lack of skill and lack of capital.

National budget has allocated some portions to increase human development issues through education. World Bank reported that currently Indonesia spends 16.5 % from national budget on education which has been rising steadily and close in achieving universal primary education enrollment. However, the Indonesian education system must be modified significantly especially about hands-on knowledge and vocational training as the current system does not produce enough students with the knowledge and skills that is highly required in the field or economic sectors with high growth potential, so there is still a gap between what has been taught in the school and what has been demanded by civil society in the field of practice. This is a major problem especially for rural communities which later on had changed their profession from traditional farmers into street hawkers which mushrooming the cities including Bandung, the capitol of West Java, Indonesia.

This paper discusses the evolving business of Riel Elaborasi Indonesia (REI), the cooperative in Bandung that practicing micro finance targeting microfinance business, i.e. street food hawkers from the perspective of three roles of integrated microfinance management namely the role of the banker, the role of civil servant and the role of community representative

## **2. STREET HAWKERS AS A COMMUNITY**

Gee and Yeung (1997) defined street hawkers as informal traders that form a proprietorship entity. It conducts business without legal business entities with the characteristics as follows:

- a. Put themselves into local resources utilization
- b. Family business type and runs by tradition and customs
- c. Small and micro scale
- d. Labor intensive
- e. Using simple technology
- f. Expertise is gathered through an informal educational system
- g. Unprotected from the production process
- h. Hyper-competitive market

Street trader/hawker is not stationery in conducting their business, they always move and mobile from one place to another, limited and lack of capital and it has no formal legality.

The reorientation from agricultural to industrial development in Indonesia during 90's has led to stagnancy in rural development; the land is converted into industrial zone, which makes farmers loose the job permanently. Thus, the rural farmers migrated to urban area to increase their quality of life. But then, modern manufacturing industrialization cannot fully absorbed the rural farmers (most of them have lack of

industrial skill). This is leading the motives for rural farmers to still live in a city as hawkers, choosing hawkers to earn money for a living.

Hawkers always determine the location near road pavements or road shoulders nearby the crowd where people gathers or close to public facilities location like garden, offices, shopping centers, traditional markets and schools, all of position which is served by mass public transport. Sometimes, their appearance will make road congestions. Hence, they will face a problem with municipal government bodies like municipal cleansing unit or municipal security unit. This will create a problem between government and hawkers. Hawkerc need congestion to attract people to purchase their products and the government wants the road not to be hectically congested. In this way sometimes social conflict happen between hawkerc and municipal government. In many cases, municipal government and urban people accused hawkerc as one of the main factors which make road congestion, traffic jams, trading without legal permit from the authority, creates domestic municipal waste which distract green space in the city and so on.

However, in Solo, Central Java, humane approach was taken by Solo Major, Mr. Joko Widodo (now becomes the Indonesia President). He successfully pooled hawkerc into one place from government initiative where people gathered around after lobbying, convincing and pursuing hawkerc in every street corner in Solo. Major saw hawkerc's communities as Solo municipal partners. Hawkerc also contribute to Solo municipal's local revenue since government can charge retribution from hawkerc. But before retribution charging is imposed, the government invests in one central market specifically dedicated to hawkerc. In this way, Joko Widodo played a civil

servant role successfully. Hawkerc could make an installment to purchase a kiosk or trading stall in the relocated market and gradually pay off the installment from the monthly revenue generation plus retribution which benefit the government eventually which the charge of IDR 2,500 per day for the period of 10 years. Joko Widodo never asked hawkerc to return home to their village nor destruct their stall, but Joko perceived hawkerc as his partners which can be charged by municipal service retribution later on. In 2005, from 5,817 hawkerc, Solo under Joko Widodo managed 3,600 hawkerc to be relocated to the local traditional markets under Solo municipal initiative. Jokowi believed that hawkerc can stimulate people's economy. The government under this initiative could collect IDR 275 million from hawkerc's service charge. Hence, managing hawkerc by playing better civil servant role eventually will give clear contribution to the municipal government. Due to this achievement in managing hawkerc, Solo is appointed in July 2011 as a center of pilot project for managing street hawkerc in Asia Pacific.

For consumers, the appearance of hawkerc in the Indonesia urban locations will also give an advantage. One primary advantage for urban consumers especially low to mid income earners including students will get benefit as they can shop and purchase goods/services in an efficient way which sometime the price is not as expensive as other legal form of business that has higher operating and overhead costs. Food hawkerc also give benefits to society as food hawkerc's price is lower than food price from café, restaurant, and shopping mall and so on. Culturally speaking the hawkerc also preserve and maintain traditionally cultural values and norms. Hawkerc as part of the Indonesian micro business has contributed IDR 1,505.30 trillion, contributed 30.3 % from

national gross domestic product and absorbing almost 83.647.711 workers or players in micro business which constituted 89.3 % from total Indonesian workers with the number of micro business entities is forecasted 50.70 million entities. This is significantly higher compared with big business entities with the population of 43.7 thousands and absorbs 2.3 million workers.

Specifically in Bandung, Yuningsih exhibited that numbers of street traders/hawkers including foodhawkers before 1997 was only 9,000. It increased to 16,880 in 2000. With the current annual growth of 56.3 %/annum, the numbers is forecasted to reach 1,461,420 micro business players for the period of 2010/2011 (Pikiran Rakyat Newspaper, May 26<sup>th</sup>, 2011)

### **3. THE ROLE OF MICROFINANCE INSTITUTIONS (MFIs)**

Currently in Indonesia, the significant players in formal microfinance in Indonesia are commercial banks, BPR, State Owned Pawnbroker, Independent Credit Union Movement, Cooperatives and Foundation which some of them has been supported by the international organization like USAID and GTZ which experimented significant growth in Indonesia. However, in Indonesia there is still a lack of awareness problem and the application of good practice in microfinance principles among some commercial banks, MFIs, semi-formal organizations and government agencies with lack of central microfinance training provider in Indonesia as well as the absent of formal credit monitoring bureau in microfinance business.

In order to be successful in conducting microfinance business, the MFIs must plays 3 integrated roles

namely the role of bankers, the role of civil servant and the role of community representative (Van Helden and Reith, 2010)

To stimulate and to enhance the quality of life for micro business such as street hawkers, the roles of MFIs is becoming highly critical. It is expected that MFIs manager can play civil servant role besides the original role as a banker in this sense by giving education training for hawkers to understand how to find a proper location which is not trigger into road congestion and considering the public interest above individual ego. Training also is aimed to promote traditional values and norms as well as traditional products like traditional foods as part of attracting tourism. MFIs should also give awareness to hawkers to upgrade their social status by improving financial condition of their business through income generation enhancement. Lastly, MFI managers should update any news related to government action in changing regulation, tariffs, issuing new rules and so on. Those actions are an indication that MFIs managers must educate, being an educator to their client of micro business entities. Hence, the MFIs manager also must play the role of civil servant.

Besides the role of civil servant, the role of micro finance institutions (MFIs) which is based on community development will also become importantly critical. The MFIs should not only profitable based institutions but it must also considering about social mission to help the community development especially in order to fight poverty alleviation and improving the quality of community's life. Social mission and community development are the goals of the MFIs' role as a community representative. Therefore, the proposed model for MFIs to be successfully conducting its business is by being a

community based MFIs. The community based organization as argued by Mc Millan and Chavis (1986) must have four dimensions:

- a. Membership which reflects the feeling of sharing, belonging and bonding of personal relatedness
- b. Influence which reflects bidirectional concept: “the feeling of mattering, making a difference to a group and a group also mattering to its members”. To build an act as an influencer
- c. Reinforcement: Integration and Fulfillment of Needs. Meeting the members’ needs, they meet the needed resources due to their interaction on the membership within the community
- d. Shared Emotional Connection: the members shares their experiences, what feelings and emotions that they have to be expressed freely within a community

In addition, Van Helden (2011) had explained about Mintzberg preposition about 7 organizational structures:

- a. The entrepreneurial organization which is simple, flat structure and extremely flexible
- b. The Machine (Bureaucracy) organization which is formally standardized, have fixed routine and procedures with strong centralized decision making
- c. The Professional Organization which is depends on highly trained professional whom based on expert knowledge and decentralized operations

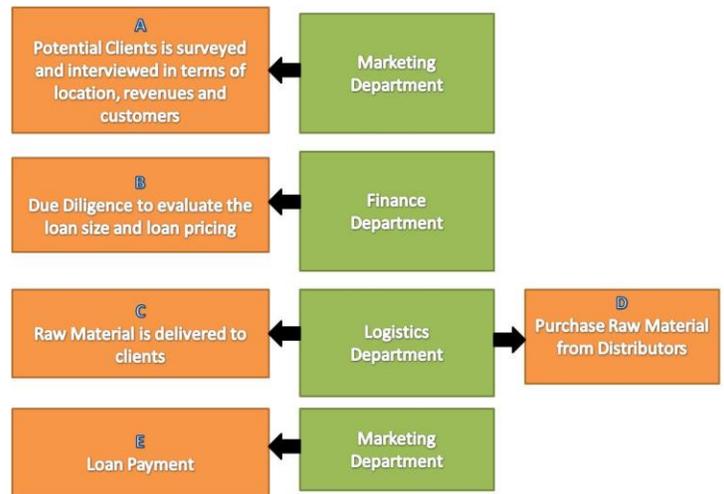
- d. The Divisional (Diversified) Organization which has different product lines and autonomous business units
- e. The Innovative (Adhocracy) Organization which is based on projects with higher degree of creativity and decentralized functional teams
- f. The Missionary Organization which is characterized by purposeful, clear and powerful mission and the organization is controlled by shared values and shared values
- g. The Political Organization which has no dominant form of coordination and it relies on varying alliances within participating parties

It is likely that Micro Finance Institutions (MFIs) that based on community managers should conduct the micro finance operation autonomously start from the bottom or community level, hence it requires higher degree of decentralization to customize the micro finance products and services in relation to community needs and wants with expertise judgment from the community managers to play an integrated roles from the role of banker; civil servant up to community representative roles. Hence, the organization structure for MFIs is better to establish in **professional organization** context.

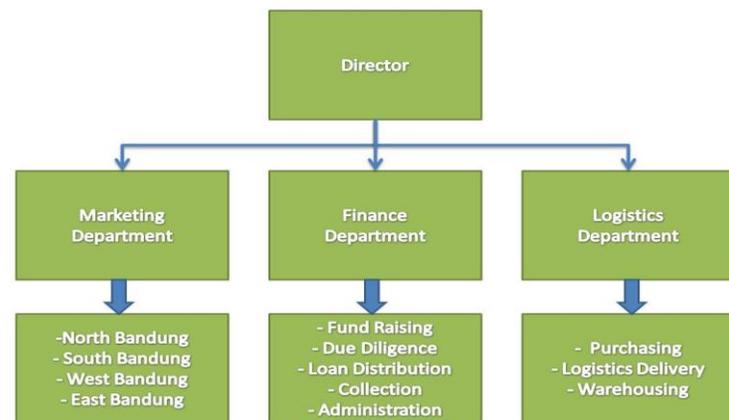
#### **4. THE CASE OF MFI TARGETING FOOD HAWKERS**

Riel Elaborasi Inovasi (REI) is a cooperative that has been running so far for about 2 to nearly 3 years, the initial business is conducting a lending to provincial and municipal employees with the competitive interest rate which is lower than the People’s Credit Bank (Bank Perkreditan Rakyat). In this case, REI is acting as a broker/intermediary, getting the fund from prime

commercial banks like Bank Niaga, Bank Mandiri and Bank Saudara and give the lending to government employee after due-diligence. REI takes the fee from prime banks like provisioning fee, collection fee and administration fee. The reason why prime banks trust REI as a “marketing” agent or broker simply because REI coverage reaching village and small cities in 8 areas within West Java province like Subang, Cianjur and Sukabumi that not reachable by Banks, i.e. Bank Saudara and Bank Niaga. As the business growing, the founder of REI, Mr Sopari has established the idea to distribute micro loans to food hawkers, the loan ranging from IDR 500,000 to maximum IDR 2 million. Currently REI already distribute loan to 200 food hawkers as a pilot project. The lending business interestingly not to distribute in terms of cash basis but REI converts the lending into working capital which providing food hawkers’ client with goods or raw material. Hence, the business scheme is very unique and it attracts many food hawkers as REI offers on non-collateral basis and the main advantage for the clients is that the clients can still focus on the core business without the needs to purchase goods/raw material in the market but it will served by REI logistics delivery team. The raw material can be “purchase now, pay later”. Time savings and credit arrangement are the main advantages which attract Food Hawkers to be partnered with REI.



Picture 1 the Business Process in REI Cooperative



Picture 2 REI Cooperative’s Organization Structure

REI has 3 main departments as shown in picture 2 above, the marketing department in 4 Bandung are, finance department and logistics. REI organization is more into professional type organizations whereby marketing department as a core department has an authority to determine the target market and to maintain the relationship with the client. Whilst finance and logistics department are tends to be machine (bureaucracy) organizations as they have to prudently follow and guide by standard operating procedures (SOP)

To successfully implement the strategy, REI should act as MFI managers which play 3 roles: the banker, the civil servant, the community representative (especially the role of civil servant and community representative must be played by marketing manager of REI as they have closer contact with the clients, i.e. food hawkers' community).

#### 4.1. The Role of the Banker

The Integrated Microfinance Manager must serve as a banker that has depth knowledge about banking products and services, runs the MFIs prudently with considering banking risk management which complies with accounting, finance and banking principles and its regulations. The Banker must preserve the prudential banking in managing Capital, Asset, Management ability, Earnings quality and Liquidity (CAMEL) so the MFIs can be assured to run sustainably. Banker must also well in fund raising, managing revenue, cost, profit as well as its allocation including brokerage/intermediary function. In addition to good corporate governance practice, a high quality financial reporting as proposed by Ball (2005) should be preserved to ensure the accuracy and accountability of the organization/enterprise to its shareholders as part of good corporate governance within an organization/enterprise. As the Banker, REI must know:

- a. How to find a source of money, act as professional brokers or intermediary from primary banks fund, CSR fund, raising fund through a capital market or donation as well as mobilize micro savings, funding can take in various way from banking loan, private investors/institutions even can come from CSR allocation fund generated from private firms/state owned enterprises' net income

- b. How to allocate the fund as giving a lending to micro business by generating due diligence analysis, rate pricing and lending monitoring
- c. How to mitigate MFIs risk

Table 1 MFIs' Risk Management

The risk categories encountered are the same as commercial banking...	...but the nature and range of risk can differentiate significantly		
<b>Credit risk</b>	The range of products and services is more limited; many small loans to many small borrowers; limited documentation; no physical collateral.		
<b>Ownership and governance risk</b>	Ownership is different: may be NGO, may be evolved from non-profit organization that remains principal shareholder.		
<b>Operational risk</b>	Credit decisions can be decentralized; systems are not sophisticated; accounting and auditing may be rudimentary; management team may have social motivation and limited business experience.		
<b>Liquidity risk</b>	Lack access to short-term credit lines; limited financial instruments with which to raise funds; matching savings and borrowings may be new challenge.		
<b>Foreign exchange rate risk</b>	Difficult to hedge relatively small foreign exchange positions.		
<p>...therefore regulations should be adapted accordingly and be...</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> <p><b>more prudent where necessary...</b></p> <ul style="list-style-type: none"> <li>• Limitation in number of products and services</li> <li>• Lending limits</li> <li>• Insider lending prohibition</li> <li>• Strict loan classification and provisioning</li> <li>• Stricter capital adequacy</li> <li>• Higher liquidity ratio</li> </ul> </td> <td style="vertical-align: top;"> <p><b>more flexible where possible...</b></p> <ul style="list-style-type: none"> <li>• Lower minimum capital requirements</li> <li>• Credit review procedures instead of an exclusive focus on documentation</li> <li>• Acceptance of microlending methodologies</li> <li>• Collateral requirements modified</li> <li>• Allowing for ownership by originating NGO in the case of transformation</li> <li>• Streamlined approval of new branches</li> </ul> </td> </tr> </table>		<p><b>more prudent where necessary...</b></p> <ul style="list-style-type: none"> <li>• Limitation in number of products and services</li> <li>• Lending limits</li> <li>• Insider lending prohibition</li> <li>• Strict loan classification and provisioning</li> <li>• Stricter capital adequacy</li> <li>• Higher liquidity ratio</li> </ul>	<p><b>more flexible where possible...</b></p> <ul style="list-style-type: none"> <li>• Lower minimum capital requirements</li> <li>• Credit review procedures instead of an exclusive focus on documentation</li> <li>• Acceptance of microlending methodologies</li> <li>• Collateral requirements modified</li> <li>• Allowing for ownership by originating NGO in the case of transformation</li> <li>• Streamlined approval of new branches</li> </ul>
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Source: United Nations (2006) Building Inclusive Financial Sectors for Development

- d. Understand the rules, laws and regulation with regard to Micro Finance Institutions
- e. Practicing good corporate governance by pertaining the sense of transparency, accuracy, responsibility, independency and fairness

#### 4.2 The Role of Civil Servant

The Integrated Microfinance Managers must also act as if they are a real government civil servant which must be care with social issues such as education, health and social services. The Manager must understand the regulations, norms including the procedures related to public services. In this role, the

standards and value are integrity, honesty, objectivity, impartiality and accountability. The problems facing food hawkers is a conflict with municipal cities regarding the location where the hawkers gathered, in this case REI through its marketing manager should educate and train hawkers regarding the regulation from the government including law and government regulation which has exhibited below:

Law (Undang Undang)

- a. UU no. 25 tahun 1992 tentang Perkoperasian (Cooperatives)
- b. UU no. 9 tahun 1995 tentang KUKM (Small Medium Enterprise)
- c. UU no. 20 tahun 2008 tentang KUKM (Small Medium Enterprise)
- d. Penjelasan UU no. 20 tahun 2008 tentang KUKM (Small Medium Enterprise)

Government Regulation (Peraturan Pemerintah)

- a. PP no. 4 tahun 1994 tentang PENGESAHAN AKTA PENDIRIAN DAN PERUBAHAN AD KOPERASI (Cooperative's Act)
- b. PP no 17 tahun 1994 tentang Pembubaran Koperasi (Cooperative's Dismissal)
- c. PP no 9 tahun 1995 USP Koperasi (The Establishment of Cooperative)
- d. PP no 33 tahun 1998 MODAL PENYERTAAN KOPERASI (Cooperative Equity)
- e. PP no 16 tahun 1997 WARALABA (Franchising)
- f. PP no 44 tahun 1997 KEMITRAAN (Partnership)

Keputusan / Intruksi Presiden (President Instruction)

- a. INPRES Tahun 1998 No 18
- b. KEPRES no 56 tahun 2002 RESTRUKTURISASI (Restructuring)
- c. INPRES no 10 tahun 1999 PEMBERDAYAAN UKM (Small Medium Enterprise Empowerment)
- d. Peraturan Menteri (Minister Decree)
- e. KEPMEN no 127 tahun 2001 JENIS USAHA (Type of Business Conduct)
- f. PERMEN no 13 tahun 2006 Juknis Sekuritas Aset (Asset Securitization)
- g. PERMEN no 14 tahun 2006 Juknis Penjaminan (Business Guarantee)
- h. PERMEN no 13 tahun 2006 Juknis Resi Gudang (Warehousing and Logistics)
- i. PERMEN no 0901 tahun 2007 MoU Menteri Koperasi dan UKM dengan Mendiknas (MoU)
- j. PERMEN no 0102 tahun 2008 SK Menteri Koperasi dan UKM tentang Pedoman

Pemberdayaan BDSP untuk Pengembangan KUMKM (Small Medium Enterprise Empowerment)

- k. 7. Permen Tahun 2009 No 06 Tentang Pedoman Penilaian Prov/Kab/Kota (Municipal Policy) as well as other related law and regulations

**4.3 The Role of Community Representative**

As a community representative, Integrated Microfinance Manager should focus on local needs and services which enhancing the quality of life of local community including thorough understanding about local culture, local organization and local network. The Integrated Microfinance Manager must use indigenous knowledge system about community including the sense of membership, being acting as an influencer, understanding in fulfilling membership fulfillments as well as enabling a community to share the experiences emotionally among membership.

Lack of collateral and the quest of creditworthiness for the micro business borrowers make formal financial channeling through capital market and banking sectors becoming irrelevant to reach the poorest of the poor criteria, hence in this sense, the role of informal MFIs which is based on community becoming essentially critical. It should be based on member-based organizations.

Table 2 Institutional Linkages Model

Institutional linkages	
Member-based organisations	<ul style="list-style-type: none"> <li>• Clear procedure to exercise <b>owner control</b></li> <li>• <b>Specific roles</b> assigned to that tier in the hierarchy best suited to the role; these distinct roles complement each other to create operational convergence</li> <li>• Operations <b>managed by professionals</b> who are appointed and supervised by an elected board</li> <li>• <b>Integrated systems</b> wherein the MFI leverages the relationships that its different arms have with the borrowers</li> </ul>
Corporate and social sector partnership	<ul style="list-style-type: none"> <li>• Benefits from both parents – local <b>development knowledge</b> from the social partner and professional <b>managerial expertise</b> from the commercial partner</li> <li>• <b>Leveraging the goodwill</b> of both partners to form local alliances and mobilise funds</li> </ul>
New generation financial institution	<ul style="list-style-type: none"> <li>• The holding company, being a larger entity, is able to <b>mobilise external sources of finance</b></li> </ul>

REI marketing manager always conduct regular meeting with a community and maintain a close contact intensively with the hawkers. The reward is also allocated should the hawkers is discipline in paying a loan installment. Hawkers is awarded accommodation and a bus ticket if hawkers returning home, REI also refurbish and fix hawkers' stall should it has some broken parts problems, in the future if the hawkers' performance is well in paying the loans and the business is already growth stable, REI will facilitate and support the hawkers to have mortgage housing and vehicle soft loan as well as insurance protection. In this case, REI is really caring with the quality of hawkers' life improvement.

## 5. CONCLUSION AND RECCOMENDATION

It is concluded that community based private organization can be effective in running micro finance business sector like food hawkers which is considered by bank to have high risk and not bankable, i.e. insufficient collateral. Hence, it creates an opportunity for MFIs like REI to lend money to this sector, not only for profit motive but also with the aim to improve the quality of life of food hawkers. As points of recommendation, it is suggested that community based MFIs plays three main roles: the role of banker; civil

servant and community representative. These three roles must be integrated in its implementation.

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