

A Study on the Possibility of Mosque Institution Running a Micro-Credit Programme Based on the Grameen Bank Group Lending Model: The Case of Mosque Institution in Kelantan, Malaysia.

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The state, town, and major mosques in Kelantan, Malaysia have fulltime staffs and committee members to run the daily and seasonal activities. It is very fortunate if these mosques could run lending programmes for poor people within their mukim (area) to alleviate poverty. This paper presents literatures related to the philosophy and operation of the group lending model of the Grameen Bank, to assess the possibility of the mosque institution in Kelantan running similar programme on a small scale. Series of interviews with Amānah Ikhtiar Malaysia Managing Director and all ten Kelantan Region Branch Managers were carried out to explore their views regarding the issue of the study. We found that more than 90 percent of respondents believe that the mosque can run the group lending programme because it posses two strong foundation – the mosque committee members know the people within the mukim very well, and they have diversified experience to support the programme. The respondents also suggest that the mosque has to stress on proper borrower targeting and close supervision of the borrower’s project, and strictly stay away from politics.

1. Introduction

Kelantan is one of the 13 states in Malaysia with the total population of 1.8 million people with more than 97% Muslims. The state has significant number of poverty incidence in the country since 1980s. The Malaysian government has seriously conducted many programmes to alleviate poverty and one of them is the micro credit programme run by Amanah Ikhtiar Malaysia (AIM) since 1987. All programs have contributed positively to ease poverty but the incident still persist.

There are about 550 mosques throughout the state of Kelantan managed by The Kelantan Islamic Religious Council (MAIK). Each mosque has a fulltime imam, assistant imam/s, muezzin, and helpers. They run routine duties such as daily *salah*

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jama'ah and *kullyiah*, Friday prayer, funeral related services, collection and disbursement of *zakāh*, and other functions for Muslims within a *mukim* or area of the mosque administration. Besides the formal administrative structure, all mosques are required to have an informal organizational structure with various committee members who will run various activities for the benefit of the local society. One of the most popular activities run by the mosque is lending money to the needy within the *mukim* based on *qarḍ al-ḥasan* using fund raised by the mosque. The MAIK has no allocation of fund for such programme.

1.1 Issue of the Study

Practitioners and academics both agree that micro credit programme contribute significantly towards eradication of poverty or at least alleviating it among poor people in many parts of the world (Wolfensohn, 1998; Amenomori, 1994; Hossain and Diaz, 1997; Thapa, Chalmers, Taylor, and Conroy, 1992; Omar, 1995). As we all know major portion of those poor people, recipients of micro credit programme, are Muslims and living in Muslim countries. An example is the case of Kelantan as mentioned above.

One of the main problems in running a micro credit programme is to achieve the self-sufficiency status – operational self sufficiency (OSS) and financial self-sufficiency (FSS). At this point the microfinance institution (MFI) is able to run the programme without depending on donor-fund and alike. The programme will then continue to expand and concentrate on reaching out every single poor in the vicinity. This status is hard to realize because MFI fails to achieve either OSS or FSS status due to lack cost efficient in running the programme. Many practitioners would agree that staff remuneration is one of the main cost Centres and if the programme can “live without it”; there is a great chance for the programme to be self-sufficient. One possible approach to reduce staff remuneration is to run the micro credit programme using existing organization which does not require too much additional cost, but posses some reliable characteristics to handle the programme effectively.

It is quite clear that mosques under the administration of MAIK in Kelantan are organizations which posse those characteristics. Each mosque covers a specific area or *mukim* with certain number of people whom the committee members normally know them very *well*. This basic existing social linkage between mosque representatives and society makes the mosque involvement in a micro credit programme seemed to be a great potential for speeding up poverty eradication. On top of that, handling of poverty incidence is yet another job the mosque has to look into because poverty may lead to *kufr*. So, the issue now is how far the mosque in Kelantan, as a basic community institution for Muslim, capable of handling an effective micro credit programme towards alleviating of poverty? Specifically, three questions under study are:

- a. Does mosque in Kelantan, as an established local or domestic institution, capable of running a micro credit programme? Why?
- b. What are the main issues, internally and externally, that the mosque has to address in order to succeed in running the programme?
- c. What are the most critical elements which may ruin the lending programme led by the mosque?

This research covers a small scope with two main elements, i.e. The mosque institution in Kelantan already known to have an established organizational structure, and the group lending programme under the study is the one originated from the Grameen bank model practice by AIM in Malaysia. Other forms of mosque institution and administration as well as lending programmes are beyond the scope of the study.

1.2 Significance of the Study

If the micro credit programme can be successfully operated by the mosque institution, it will complement the existing poverty elevation programmes in Kelantan and speed up the reduction of these less-fortunate members of the society who are mainly Muslims. Further more the model may be applied elsewhere or in all parts of the Muslim world. Perhaps the most important step taken here is foreseeing the possibility of the mosque institution to play a direct role in securing 'aqidah of Muslims by combating poverty – an incidence which may lead to infidelity.

2. Review of Related Literatures

The researchers looked at four main areas of literatures to support this study. The first two parts are regarding the Grameen Bank of Bangladesh group lending model and its Malaysian version by AIM as the backbone of the study. The third part digs some of the most critical factors associated with the successful performance MFI or micro credit programme. The final part briefly reviews different types of organization running the micro credit programme.

2.1 The Grameen Bank Group Lending Model

Yusoff and Shahnnon (2000) define microfinance as a sector of formal, semiformal, and informal financial institutions providing financial services to the micro economy. These services comprise micro savings and micro credit (and perhaps other financial services, such as micro insurance, leasing, transfer services), thereby allocating scarce resources to micro investments with the highest marginal rates of return. Two types of institutions are small local financial institutions and national or regional banks and development finance institutions with microfinance services for small savers and borrowers. All small (loan) lending or micro credit activities, including group lending programme practiced by the Grameen Bank in Bangladesh and its replica AIM in Malaysia, fall within this category.

History shows that Muhammad Yunus, among others, has taken the challenge to review the conventional financial thinking to suit the rural setting (Yunus, 1994). He failed to convince bankers but his experimental banking with the poor worked excellently with near perfect repayment at different localities and finally, seven years later, the project was changed to a formal Grameen (village) Bank on October 2nd 1983 (Gibbons, 1994). The impact of the Grameen model lending programme on poverty alleviation and socioeconomic of borrowers in Bangladesh was tremendous as shown by studies by Khandker, Khalily and Khan (1995) and Todd, (1996).

Amanah Ikhtiar Malaysia (AIM) was the first to replicate the Grameen model in Asia. It was initiated in 1986 by the Centre for Policy Research (CPR) of Universiti Sains Malaysia as an action research project, *Projek Ikhtiar*, to determine the effectiveness of the Grameen approach to reduce poverty in Northwest Selangor, Malaysia. It was later institutionalized as Amanah Ikhtiar Malaysia in 1987 with the sole objective of reducing poverty in the rural areas throughout Malaysia, running together with other government poverty reduction programmes. The repayment rate was quite poor at the beginning of the project, but keep on improving and reached near perfect record by 1998. Impact studies by various agencies in Malaysia shows that AIM has contributed significantly to the poverty reduction in the country (Kasim, 1999).

Other methods of delivering small loans to poor people are discussed in detail by Mayor and Davis (1998), CGAP (1997), Hodges (1997), Hally (1996), Currie (1996), OECD (1996), and Malhotra (1992).

2.2 The Crux of The Grameen Model

The Grameen way of banking is different from ordinary banking practices. First of all its objective is not-for-profit but to assist the poor by offering seed micro capital for them to participate in any income generating activities or to be micro entrepreneurs (Khandker et al, 1995). Income from those activities, it is envisioned, will enable them to live a better life and slowly crawl away passing the poverty line.

The Grameen Bank credit management practices do not conform to the conventional banking practice but has proven to be successful by looking at its repayment rate. Since the "Experimental Grameen" project started its operation in 1978 until the establishment of the formal Grameen Bank in 1983, repayment rates were between 97.82% - 100% for years before 1996, 96.22% in 1996 and 93.18% in 1997 (Grameen Bank, 1998). By November 1998 the bank had opened up 1,128 branches with total cumulative loans reaching US\$2,612.17 million (Grameen Dialogue, 1999).

Hossain and Diaz (1997) mentioned some elements which made the Grameen approach different from ordinary banking. These elements include primary focus on women with low income, looking and not waiting for clients, group lending,

collateral in the form of group pressure and motivation to repay loans, initial loans in small amounts and gradually increased in the future, formation of group-funds and compulsory savings, and a strong belief that credit is a basic criterion for social development. The lending technique is very much different and is best described by Christen (1998) as follows:

"Essentially, it's character-based lending as opposed to project-based lending; it's cash flow-based lending as opposed to lending with collateral; it's eyeball-based lending, not technical analysis; it's based on group or peer type social pressure to get repayment or to do borrower-selection as opposed to analytical collateral-based [lending]. "

The success of such banking practice was proven by the repayment rate record of the "Experimental Grameen" project and the formal Grameen Bank mentioned earlier.

2.3 Critical Success Factor

Success in micro credit programme is associated with the ability of the programme or an institution to achieve OSS or FSS, and to reach significant number or poor people targeted by the programme. Some expertise in the area, for example Von Pischke (1996) and Hulme and Mosley (1996) believe that only one objective may be obtained at a time, either achieving OSS / FSS or reaching out the poor. The others such as Meehan and Gibbons (1999), Christen (1997), Christen; Rhyne; Vogel and McKean (1995), and Gulli (1998) argue that it is possible to achieve both objectives concurrently.

Achieving OSS and later on FSS would be the main objective of the institution or lending programme that has to continue to survive and deliver loans to poor people without relying on donor fund or subsidies from various agencies. Past studies and observations by academics and practitioners highlight a few factors influencing the ability of institution to achieve OSS and FSS. Meehan and Gibbons (1999), Christen (1997), Christen et al .(1995), and Gulli (1998) talk about institutional and labour efficiencies. The Bank Poor '96 sustainability model come up with nine factors influencing OSS and FSS such as vision, strategic planning, interest charge, mobilization of savings, efficient operation, credit product, credit management, human resource management, and consumer support services (Getubig, Remenyi, and Quinones, 1997). This model is supported by practitioners and academics including Islam (1997), de Wit (1998), Coyle (1998), Connel (1998), and Christen (1997).

Institutional objective of reaching out significant number of poor people is normally set by programmes sponsored by agencies which aim at poverty reduction. For some times most of this type of institution do not stress on achieving OSS and FSS. This is not true anymore because many donor agencies have to reduce their funding or revert it to a new programme, also for the purpose of reaching out more poor people at different locations. Therefore, most MFIs are

now working towards OSS and finally FSS. The issue of contradicting objectives between becoming self-sufficient institution and reaching out the poorest is not that critical according to studies by Yusoff (2004) and Meehan and Gibbons (1999).

Besides positive factors there are negative ones which hinder institution or a programme from achieving OSS or FSS status. Some examples are inflationary state of the economy, a country's policy or legal requirement which sets a ceiling to interest rate as well as prohibits collection of savings and mobilization savings for lending purposes (Getubig, Remenyi, and Quinones, 1997). Relying too much on donor fund or donor-driven institution and subsidies are believed to have negative impact on the ability to achieve a self-sufficiency status (Seibel and Torres, 1999).

2.4 Micro credit Operator

Micro credit programmes are run by various institutions, including the government related institutions as poverty reduction agent, NGOs – lending as the main or side programme, not-for-profit private institution, and commercial institution (Seibel and Parhusip, 1998; McNamara and Morse, 1998; Todd, 1996; Getubig et al., 1997; The Micro Banking Bulletin, 1999). Table 1 below shows the summary of four different types of micro credit operator.

Table 1: Examples of Micro credit Operator

Classification	Institution
a. Government related agencies	BRI (Indonesia), AIM, BAAC (Thailand)
b. NGO	Tau Yew Mai (Vietnam), Diocesan Development Services (Africa).
c. Not-for profit institution	Grameen Bank, Rural Credit and Cooperative Foundation (China), BancoSol (Bolivia)
d. Commercial	Bank Shinta Daya (Indonesia), Bank Dagang (Indonesia)

A brief yet fairly well covered review of literatures show that the Grameen Bank group lending system is a banking with the poor model using its own approach which contradicts the conventional banking practice. Yet the method proved to be successful. There are various forms of micro credit programme operators ranging from informal programme by NGO, government agencies, not-for-profit organization, to profit making institution. The success of the programme, however, does not depend on the form of the institution but it depends more on the ability to be cost-efficient, plan towards achieving objective, recruit well-trained staff, and offer attractive credit products.

3. Method of the Study

The study conducted was an exploratory in nature. Two sets of data were utilized in the study. The first set of data is related to the mosque in Kelantan, and this data was collected from the MAIK office. The second set is data related to the views of micro credit practitioners regarding the possibility of mosque institution in Kelantan to run micro credit programme, and this data was obtained from selected AIM personnel.

Data related to the mosque in Kelantan gathered from the MAIK office including the categories of mosques and how they are classified, mosque administration procedures, and informal organizational structure of the mosque. A few visits to different categories of mosque were made to verify the information sourced from the MAIK office.

Practitioners' views were gathered through series of interviews with all ten AIM Branch Managers in Kelantan. One manager is interviewed at a time. A special interview was also conducted with the AIM Managing Director who is the cofounder of the institution to get the final comment on the issue under study.

An interview session with each manager began with a description of mosque in Kelantan in terms of its classification and administration procedures. Open-ended questions were then asked. A structured set of questions was not utilized to avoid any forms "guidance" to the interviewees along the interview. The main concern here is to get the first impression or thought of each practitioner regarding the issue under study based on his or her vast experience dealing with micro credit activities. Three open-ended questions asked during the interview were:

- a. Is it possible for a mosque institution in Kelantan to run a small-scale micro credit programme similar to the one run by AIM? Why?
- b. What are the main elements required of a mosque institution to run such a programme?
- c. What are the most critical factors to be avoided by the mosque to sustain a successful micro credit programme?

Analysis was made on the content of the interviews, especially on the reasons that support the mosque institution as capable of running the micro credit programme. Then, elaboration of the overall practitioners' views, reality of mosque institutions in Kelantan, and also inputs from relevant literatures explores further into the issue, followed by non-conclusive holistic views regarding the possibility of the mosque institution to operate a micro credit programme.

4. Findings of the Study

The integral finding of this study is based on the practitioners' views and actual condition of mosque institution in Kelantan. The researchers, therefore, present the capacity of practitioners involved in the study followed by their views on the possibility of mosque institution to run micro credit programme. Data related to the mosque under study is presented first, followed by practitioners' views.

4.1 Background of Mosque in Kelantan

There are 555 mosques in Kelantan under the administration and supervision of the Kelantan Islamic Religious Council (MAIK). The MAIK is responsible for providing grants and appointment of all fulltime salaried staffs of these mosques. All activities conducted by the mosque are monitored by this office. Classification of the mosques in Kelantan is shown in table 2 below.

Table 2: Classification of mosques in Kelantan

Classification	Number
a. State mosque	1
b. Head of district mosque	9
c. Town mosque	6
d. Large <i>mukim</i> mosque	480
e. Small <i>mukim</i> mosque	59
Total	555

The state mosque has fulltime salaried staffs consist of a Senior Imam, two Assistant Imams, one Muezzin, one helper, and one gardener. Each of the head of district and town mosques has one fulltime staff for each position. The large *mukim* mosque also has one fulltime staff for each position but without a gardener. The small *mukim* mosque has one Assistant Imam, one Muezzin, and a helper. They are fulltime non salaried staffs with small monthly allowance.

The MAIK makes it compulsory for each mosque to have the mosque committee members with positions such as chairman, secretary, bursar, and head of relevant bureaus. This is considered a formal organizational structure to assist the Imam and other fulltime staffs to organize or conduct all activities for the *mukim*. Our random observations show that at least 20 percent of the mosques have the *qarḍ al-ḥasan* lending programme.

4.2 Practitioners' Views

A total of 11 micro credit practitioners of AIM were interviewed. Ten of them are the Branch Managers from all the ten AIM branches in Kelantan region. The

other one is the Managing Director of AIM. The following tables present academic background and working experience of respondents. This is just to briefly highlight their level of expertise based on these two elements before reviewing their opinions regarding the issue of the study.

Table 3: Respondent's Education

Branch / Mgr	Education level			
	Secondary	Diploma	Degree	All levels
A	*			
B		*		
C			*	
D	*			
E			*	
F			*	
G	*			
H			*	
I		*		
J			*	
Total	3	2	5	10

The minimum education level of respondent is secondary education which represents 30% of the total manager population of AIM Kelantan Region. The other 70% are graduates with Diploma (20%) and Degree (50%).

Table 4: Respondent's Experience

Branch / Mgr	Experience			
	Total Years	Branch served	Manager years	Present branch (Yrs)
A	15	8	11	2
B	15	6	10	2
C	6	2	3	3
D	13	5	1	1
E	14	8	7	1
F	7	4	3	1
G	13	7	4	1
H	15	7	8	4
I	15	7	9	3
J	6	4	6	2

The range of working experience with AIM among respondents is between 6 to 15 years. Six respondents (60%) have been working with AIM for 13 years or more and five of them (50%) have been holding the post (Branch Manager) for more than five years. Only four respondents (40%) have served four AIM branches or

less, and six respondents (60%) have served at least six branches. All respondents are serving the current branch for less than five years. This is partly due to the AIM policy of not maintaining a manager at any branch for more than five years.

The Managing Director of AIM is a Professor in micro credit from Universiti Sains Malaysia, seconded to the institution, with vast experience and contribution in academic as well social work especially for the poor people. He is the leading figure in the areas of micro credit impact studies, rehabilitation and rescue programmes who has conducted many such works in Malaysia, Philippines, Indonesia, Saudi Arabia, and Africa just to name a few countries. He is the cofounder of AIM, an extension of an action research Projek Ikhtiar, started in 1985. In short, he has more than 20 years of experience in micro credit activities including starting a programme, rehabilitate and rescue weak programmes, and measuring programme impact.

Respondents' opinion on the issue is classified into three parts. The first part shows their immediate response to the question regarding the possibility of mosque to run a micro credit programme, followed by the reasons why they think so. The second part is regarding their opinion as to what the mosque should do before running the micro credit programme. The third part is on their advice to the mosque on the most critical thing to avoid for the programme to run smoothly.

“Is it possible...? Why?”

The following tables present practitioners' views regarding the possibility of mosque institution running micro credit programme ala Grameen Bank of Bangladesh or its replica, Amanah Ikhtiar Malaysia, group lending model. Table 5 shows the basic ‘Yes’ or ‘No’ respond to the issue.

Table 5: Practitioner's response (1)

Response	Branch Managers										Total
	A	B	C	D	E	F	G	H	I	J	
Yes	*	*		*	*	*	*	*	*	*	9
No			*								1

All (90%) but one (10%) respondents gave immediate “Yes” answer to this question. Most respondents believe that the mosque institution under the MAIK administration in Kelantan has the capacity to run group lending programme similar to the local programme operate by AIM.

The following table shows the (9) respondents' responses to the “Why?” part of the question to supports their “Yes” belief.

Table 6: Practitioner's response (2)

Reasons	Frequency of response
1. The mosque knows the society very well	9
2. Formal administrative structure	7
3. Experienced committee members	6
4. Experience in lending activities	5
5. Group lending programme is not difficult to organize	4

Each respondent gave one or more reasons. All nine respondents (100%) who believe that the mosque can run the group lending programme gave the same reason – the mosque knows the society very well. The area of a *mukim* under the administration of a mosque is not that large and the committee members are normally appointed among the most senior people in the area. The mosque representatives therefore know the society, or the target borrower among truly poor people, very well and thus enable the loan to reach the right target. The existing and (normally) strong relationship between the mosque and society would also support the establishment of the micro credit programme by the institution.

The other two reasons are quite similar and interrelated. They are the existence of formal structure of mosque institution and experienced committee members. There were six and seven respondents (67% and 78%) respectively who forwarded this reason. They think that the existence of a formal administrative structure (fulltime salaried staffs) together with the committee members, who are normally appointed among the most influential and experienced people in the area, would make it very feasible for the mosque to start a micro credit programme.

The last two frequently mentioned reasons are the mosque has some experience in handling lending programme and the Grameen or AIM group lending practice is not that difficult to operate. Five and four respondents respectively (44% and 56%) highlighted these reasons. Based on their experience with AIM and looking at the experience as well as exposure of the mosque committee members, they feel that the mosque institution could adopt the group lending activities well.

Next is the response by AIM Managing Director to those two questions. His immediate response was the mosque should be responsible for poverty alleviating activities within its *mukim* because poverty incidence may lead to *kufr* as mentioned by the Prophet (p.b.u.h). He strongly believes that the mosque institution in Kelantan has the capacity to handle micro credit programme. He gave three major reasons as to why a mosque is able operate it. First, the well-established “religious” or brotherhood relationship between the mosque (committee members) and society within a *mukim*. This is a great advantage and will enhance the targeting and repayment collection work. Second, AIM has a fairly robust group lending model but not that difficult to practice or replicate, especially by the

mosque committee members with diversified experience either in public or private organizations. Third, he suspected many mosques accumulate a significant amount of fund from various sources but do not utilize it fully. He stressed on these three reasons and strongly believes that the mosque should start the group lending programme for the poor.

One respondent doubt the mosque could run the micro credit programme. He thinks the group lending programme needs fulltime well-trained staff and a strong source of fund. The respondent, however, believe that the mosque is responsible for the well-being of the poor within its *mukim* and should gear up towards running an effective lending programme.

“What to prepare?”

There are five major suggestions given by the respondents to the question of what preparation should a mosque do to start a micro credit programme shown in table 7. Training for the mosque committee members and filing an up-to-date data about poverty incidence in the *mukim* are two most frequently (78%) mentioned suggestion. The training inputs should include the basic philosophy of the Grameen model, borrower selection process, conducting compulsory course for potential borrowers, project monitoring and repayment collection procedures.

Table 7: Preparation for micro credit programme

Suggestion	Frequency
1. Training for committee members	7
2. Up-to-date information about poverty incidence	7
3. Know the skills of the poor	6
4. Project monitoring	6
5. Incentive for the runner	3

The next two popular suggestions (67%) are, knowing the “economic” skill of the potential borrower and the project monitoring work. A borrower must work on her most skilful economic activity and the programme organizer must monitor the progress of a project very closely.

Three respondents (33.33%) suggested that the committee members running the programme should receive some monetary incentives.

The Managing Director of AIM came up with five suggestions. Two of them are similar to the above mentioned suggestions – proper targeting (up-to-date poverty data) and close monitoring of the borrower’s project. The other three suggestions are the committee members must offer full commitment to the programme, open a separate account for the project, and the committee members should not be too worry about starting the programme. To him, commitment is everything and the problem is something natural and must be handled on case by case basis.

“What to avoid?”

Our research findings reveal one most popular response – fair and transparent. All respondents, including the Managing Director suggest that the programme must stay away from political influence, fair treatment to all poor people in the *mukim*, and transparent. The most critical element to be avoided is politic. The programme should be neutral and never be interfered with the political belief of the operator, and the poor should not be deprived of the programme for their political inclination. The record and financial position of the programme must be known to all members of the *mukim* by displaying them on the notice board at the mosque. All respondents agree that if the programme fails to avoid this element of dirty politicking and not transparent it will definitely lead to a fiasco.

5. Conclusion

Past researches and observations show that micro credit or group lending programme is an effective tool in alleviating poverty. The programme may be operated by a full-fledge MFI or other organization as a side activity. A few critical success factors of a programme include effective cost and credit management, suitable credit product, human resource development, and consumer support services.

The mosque institution under the administration of the Kelantan Religious Council (MAIK) has a formal organizational structure running all mosque activities within its *mukim*. The mosque committee members are normally appointed among the respected public figures with diversified experience in public or private sectors. They know the local people within the *mukim* very well. These characteristics seemed to be in line with some critical success factors such as effective cost and credit management (loan repayment collection), human resource development, and consumer support services.

Ten out of eleven micro credit practitioners of Amanah Ikhtiar Malaysia believe that the mosque institution in Kelantan has the capacity to run group lending programme within its *mukim* because it knows the potential borrower among poor people very well and the committee members have strong organizational skill based on their diversified working experience. The practitioners' views are very strong because they have long years of experience in group lending programme and have been with many branches. They suggest to the mosque to be firm on targeting of potential borrowers and supervise borrower's project very closely. The most critical habit for the mosque to avoid in running the programme is politically inclined decision in all aspects.

This research is an exploratory in nature and naturally has some shortcomings which need to be addressed by the future studies similar to this one. The sample size among respondents should be increased, mosque characteristics should be more extensive, and a more detail analysis is required. Further effort focussing on the feasibility study of mosque running the group lending programme for the poor

is a must until the programme could be successfully launched. It is a noble effort or *jihad* to strengthen *aqidah* of Muslims and an offensive move against *kufur*. Wallahu-'alam.

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