



Report No 61

Gender and Micro Credit: Useful Resources

Report prepared for the Vienna Institute for Development and Cooperation (VIDC)

By Paola Brambilla, Emma Bell and Charlotte Sever

November 2001

BRIDGE (development - gender)
Institute of Development Studies
University of Sussex
Brighton BN1 9RE, UK
Tel: +44 (0) 1273 606261
Fax: +44 (0) 1273 621202
Email: bridge@ids.ac.uk
Website: <http://www.ids.ac.uk/bridge/>

© Institute of Development Studies
ISBN 1 85864 388 0

Contents

1. Introduction	1
2. Bibliography	2
2.1 Key texts	2
2.2 General texts	2
2.3 Guides	3
2.4 Case Studies	4
2.4.1 Africa	4
2.4.2 Asia and the Pacific	4
2.4.3 Eastern Europe	6
2.4.4 The Middle East	6
2.4.5 Latin America	6
3. Organisations	7
3.1 Global	7
3.1.1 MFIs	7
3.1.2 Research Institutes	8
3.1.3 Advocacy Organisations	8
3.1.4 Online Resource Centres	9
3.1.5 Multilateral Agencies	9
3.2 Africa	9
3.2.1 MFIs/NGOs	9
3.2.2 Associations/Trade Unions	11
3.2.3 Banks	11
3.2.4 Other Organisations	11
3.3 Asia and the Pacific	11
3.3.1 MFIs/NGOs	11
3.3.2 Research Institutions	14
3.3.3 Associations/Trade Unions	14
3.4 Europe	15
3.4.1 MFIs/NGOs	15
3.4.2 Associations/Trade Unions	15
3.4.3 Banks	15
3.5 The Middle East	16
3.6 North America	16
3.6.1 MFIs/NGOs	16

3.7 Latin America and the Caribbean	16
3.7.1 MFI/NGO	16
4. Consultants and experts	19

1. Introduction¹

International development organisations (bilaterals, multilaterals, national governments, international NGOs, and NGOs based in developed and developing countries) have for the past decade supported small-scale loans and credit in different forms (solidarity-groups, small enterprises, rotating saving schemes). There have been many texts written on the positive and negative long-term and short-term impacts of such projects and programmes, and considerable information on measures to combat gender inequity has been generated.

This is a collection of relevant resources and information about institutions and people working in the field of Microcredit and small loans for women.

This document provides:

- A bibliography on evaluation-literature. This section is divided into key texts, general texts, guides and case studies categorised according to region. If the text is online a website address has been included.
- A summary of institutions with experience in the field of microcredit and banking for women, and promotion of small-scale entrepreneurs. Contact details are also listed.
- Contact details and information about consultants.

¹ BRIDGE would like to thank IDS researchers Rupert Brown and Anton Simanowitz for their advice.

2. Bibliography

2.1 Key texts

Ardener, S., and Burman, S. (eds.), 1995, **Money-Go-Rounds: The Importance of Rotating Savings and Credit Associations for Women**, London: Berg Publishers
(Includes case studies from around the world)

Goetz, A.M. and Sen Gupta, R., 1996, 'Who takes the credit? Gender, power and control over loan use in rural credit programmes in Bangladesh', **World Development** Vol. 24, No. 1

Kabeer, N., 1998, "'Money can't buy me love": re-evaluating gender, credit and empowerment in rural Bangladesh', **IDS Discussion Paper** 363

Johnson, S. and Kidder, T., 1999, 'Globalisation and gender: dilemmas for microfinance organisations', **Small Enterprise Development** Vol. 10 No. 3

Mayoux, L., 2000, 'Micro-finance and the empowerment of women: a review of the key issues', Geneva: ILO

Website: <http://www.ilo.org/public/english/employment/finance/papers/mayoux.htm>

Mayoux, L., 1999, 'Questioning virtuous spirals: micro-finance and women's empowerment in Africa', **Journal of International Development** Vol. 11 No. 7

Website: <http://www3.interscience.wiley.com/cgi-bin/fulltext?ID=68501662&PLACEBO=IE.pdf>

2.2 General texts

Brush, C.G., 1997, 'Women-owned businesses, obstacles and Opportunities', **Journal of Developmental Entrepreneurship** Vol. 2 No. 1

Dignard, L. and Havet, J., (eds.), 1995, **Women in Micro- and Small-scale Enterprise Development**, London: Intermediate Technology Publications

Harper, M., 1998, **Profit for the Poor: Cases in Microfinance**, London: Intermediate Technology Publications (includes case studies from around the world)

Obina, O., 1996, 'Women's access to credit and finance in the 1990s', **The African Review: A Journal of African Politics, Development and International Affairs** Vol. 23 No. 1 and 2, Tanzania: University of Dar es Salaam

MacIsaac, N., 'Gender equality: the role of microcredit in poverty reduction and promoting gender equity', **Discussion Paper**, Canadian International Development Agency (CIDA)

Vor der Bruegge, E., 1995, 'Credit with education: a self-financing way to empower women' **Convergence** Vol. 28 No. 3

2.3 Guides

Albee, A., 1994, 'Support to Women's Productive and Income-Generating Activities', **Evaluation and Research Working Paper Series**, No. 1, United Nations Children's Fund, New York: UNICEF
Website: <http://www.gdrc.org/icm/wind/wind-unicef-wp.html>

Chen, M.A., 1996, **Beyond Credit: a Subsector Approach to Promoting Women's Enterprises**, Ottawa: Aga Khan Foundation

Department for International Development, UK (DFID), 1999, 'Small enterprises' section of the Gender Equality Mainstreaming (GEM) web resource, DFID
Website: http://www.genie.ids.ac.uk/gem/index_sectors/economics/se_coretext.htm
Includes overview text, case studies, tools, bibliography, websites and facts and figures

The Economic Commission for Western Asia (ECWA), 1999, 'Feasibility and operationalization of microcredit finance facilities targeting poor women in urban and rural areas in selected Arab countries: Theoretical Perspectives and Practical Considerations', ECWA, United Nations

González Aguilar, V., 1999, **Women's Participation in Microfinance**, Luxembourg: ADA

International Labor Organisation, 1998, 'Women in the informal sector and their access to Microfinance', Paper prepared for the Inter-Parliamentary Union (IPU) Annual Conference, Windhoek, Namibia, 2-11 April 1998, Geneva: ILO
Website: <http://www.ilo.org/public/english/employment/ent/papers/women.htm>

Johnson, S., 1999, 'Gender and microfinance: guidelines for good practice', Centre for Development Studies, University of Bath
Website: <http://www.bath.ac.uk/~hssaj/gender.htm>

Johnson, S., 2000, 'Gender Impact assessment in microfinance and microenterprise: why and how?' **Development in Practice** Vol. 10 No. 1

Mayoux, L., 2000, 'Women's Caucus: Recommendations on micro-finance programmes',

UNED-UK Outreach: Voice of the NGO community at the UN CSD Vol. 5 No.2

Website: http://www.igc.org/csdngo/outreach/23_02_00.htm
[Also available as "From access to empowerment: Gender issues in microfinance" at the Virtual library on microcredit - <http://www.soc.titech.ac.jp/icm/wind/mayoux.html>]

Mayoux, L., 1998, 'Women's empowerment and microfinance programmes: approaches, evidence and ways forward', **Development Policy and Practice Working Paper** no. 41, Milton Keynes: The Open University

Mayoux, L., 1998, 'Participatory learning for women's empowerment in micro-finance programmes: negotiating complexity, conflict and change', **IDS Bulletin** Vol. 29 No. 4

United States Agency for International Development – Microenterprise Development Office (USAID-MDO), 1995, 'How do women fare in the microenterprise sector?', **MDO Brief** No. 24, USAID, website: <http://www.mip.org/pdfs/usaids/mdobrf24.pdf>

USAID-MDO, 1995, 'Operational issues: Designing financial services for women', **MDO Brief** No. 22, USAID, Website: <http://www.mip.org/pdfs/usaids/mdobrf22.pdf>

Viswanath, V., 1995, 'Building partnerships for poverty reduction: The Participatory Project Planning Approach of the Women's Enterprise Management Training Outreach Program (WEMTOP)', **Technical Paper** No. 265, Washington, DC: World Bank

2.4 Case Studies

2.4.1 Africa

Catherine, F., 1999, 'Are women's microenterprises profitable?: A case study of Cameroon women', **Small Enterprise Development** Vol. 9 No. 3

Eilor, E., 2000, 'Assessing needs for assistance to women entrepreneurs in income generating activities in Uganda', Norwegian Agency for Development Cooperation (NORAD)

MkNelly, B.; Dunford, C., 1998, 'Credit with Education Strategy for Improving Nutrition Security: Impact Evaluation Results from Ghana', Davis, California: Freedom From Hunger Website: <http://www.gdrc.org/icm/country/afri-creditghana.html>

2.4.2 Asia and the Pacific

2.4.2.1 Bangladesh

Abedin, N., 1996, 'Grameen approach to development in Bangladesh: An overview',

Contemporary South Asia Vol. 5 No. 2

Ackerley, B.A., 1995, Testing the tools of development: Credit programmes, loan involvement and women's empowerment, **IDS Bulletin** Vol. 26 No. 3

Chowdhury, S. and Kashem, M.; Miah, A., 1998, 'Loan utilisation behaviour of the women beneficiaries of Grameen Bank: an empirical study in Bangladesh', **Economic Affairs** Vol. 43 No. 3

Hashemi, S.M., Schuler, S., Riley, A., 1996, 'Rural credit programmes and women's empowerment in Bangladesh', **World Development** Vol. 24 No. 4

Khan, M., 1999, 'Microfinance, wage employment and housework: a gender analysis', **Development in Practice** Vol. 9 No. 4

Khandker, S., 1998, **Fighting Poverty with Microcredit: Experience in Bangladesh**, New York: Oxford University Press for the World Bank

Koopman, J., 1996, 'Client impact assessment of women's entrepreneurship development program in Bangladesh', Washington, DC: Assessing Impact of Microenterprise Services (AIMS), Management Systems International / USAID Website: <http://www.mip.org/pdfs/aims/wedp.pdf>

Larance, L., 1998, 'Building social capital from the centre: a village-level investigation of Bangladesh's Grameen Bank', **Working Paper** No. 98-4, St. Louis: Center for Social Development, Washington University Website: <http://gwbweb.wustl.edu/Users/csd/workingpapers/wp98-4.pdf>

Osmani, Luften N. Khan, 1998, 'Impact of credit on the relative well-being of women: Evidence from the Grameen Bank', **IDS Bulletin** Vol. 29 No. 4

Website: <http://www.globenet.org/horizon-local/ada/grameen.html>

Pitt, M., 1999, 'The effect of nonagricultural self-employment credit on contractual relations and employment in agriculture: The case of microcredit programs in Bangladesh', **Mark Pitt's Working Papers**, Providence: Brown University, Population Studies and Training Center

Website: <http://pstc3.pstc.brown.edu/~mp/bids2.pdf>

Pitt, M. and Khandker, S., 1996, 'Household and intrahousehold impact of the Grameen Bank and similar targeted credit programs in Bangladesh', **World Bank Discussion Paper** no. 320, Washington, DC: World Bank

Rahman, A., 1999, **Women and Microcredit in Rural Bangladesh: an Anthropological Study of Grameen Bank Lending**, Boulder: Westview Press

Schuler, S., Hashemi, S.M., Badal, S.H., 1999, 'Men's violence against women in rural Bangladesh: undermined or exacerbated by microcredit programmes?', **Development in Practice** Vol. 8 No.2

Sidney R., Hashemi, S.M., Riley, A., 1997, 'The influence of women's changing roles and status in Bangladesh's fertility transition: evidence from a study of credit programs and contraceptive use', **World Development** Vol. 25 No.4

Steele, Fiona; Amin, Sajeda; Naved, Ruchira T., 1998, 'The impact of an integrated micro-credit program on women's empowerment and fertility behavior in rural Bangladesh', **Working Paper** No. 115, Washington: Population Council, Policy Research Division

Website: <http://www.popcouncil.org/pdfs/wp/115.pdf>

Todd, H., 1996, **Women at the Centre: Grameen Bank Borrowers After One Decade**, Boulder: Westview Press

2.4.2.2 Other Countries in Asia and the Pacific

Centre for Micro-finance (CMF), 1999, 'Microfinance and women's control over savings and loans in Nepal', **Occasional Paper** No. 6, CMF

Website: <http://www.cmfnepal.org/downloadoc/savingcontrol.doc>

Chen, M.A., and Snodgrass, D., 1999, 'An assessment of the impact of SEWA Bank in India: baseline findings', **AIMS Paper**, Washington DC: Harvard Institute for International Development, website: <http://www.mip.org/pdfs/aims/india.pdf>

Website: <http://www.mip.org/pdfs/aims/india.pdf>

Kunkel, C., Seibel, H.D., 1997, 'Microfinance in Laos: a women's business?', **AEF Working Paper** 1997-1, Cologne: Arbeitsstelle für Entwicklungsländerforschung (AEF) / Development Research Centre, University of Cologne

Website: http://www.uni-koeln.de/ew-fak/aef/pdf/1997_1.pdf

Rani, P., 1995, 'Education for empowerment of women: a two way process of consciousness and development at grassroots', **Journal of Education and Social Change** Vol. 9 No. 2 and 3

Sharma, N., 1999, 'Empowering women through micro-finance interventions: The stories of thirty Nepali women', **Occasional Paper** No.5, CMF

Website: http://www.cmfnepal.org/downloadoc/occapapno_5.doc

Scoggins, A., 1999, 'Women's empowerment through micro-finance? The case of the micro-credit project for women', **Occasional Paper** No.2, CMF [Case Studies of Pokhara Municipality, Dang District and Khokana Village Development Committee]
Website: http://www.cmfnepal.org/downloadoc/occapapno_2.doc
Weidemann, C., 1995, 'Microenterprise and gender in India: issues and options', **Gemini Technical Report** No. 93, Bethesda, Maryland: Growth and Equity through Microenterprise Investments and Institutions (GEMINI), Bureau for Private Enterprise, USAID

2.4.3 Eastern Europe

Walsh, M., 2000, 'Aftermath: the role of women's organizations in postconflict Bosnia And Herzegovina', **Working Paper** No.308, Washington DC: USAID Center for Development Information and Evaluation
Website: http://www.dec.org/pdf_docs/PNACJ946.pdf
(This paper gives good coverage of microcredit programs)

Weidemann, C.; Finnegan, C., 1994, 'Small Enterprise Development in Poland: Does gender matter?' **GEMINI Technical Report** No. 73) Bethesda, Maryland: Growth and Equity through Microenterprise Investments and Institutions (GEMINI), Bureau for Private Enterprise, USAID

2.4.4 The Middle East

Baydas, M.; Bahloul, Z.; Adams, D., 1993, 'Informal finance and women in Egypt: "Banks" within banks' Economics and Sociology Occasional Paper, No. 2078, Columbus, Ohio: Rural Finance Program, Department of Agricultural, Environmental and Development Economics, Ohio State University
Website: <http://aede.ag.ohio-state.edu/programs/ruralfinance/pdf/eso2078.pdf>

The Economic Commission for Western Asia (ECWA), 1999, 'Feasibility and operationalization of microcredit finance facilities targeting poor women in urban and rural areas in selected Arab countries: Theoretical Perspectives and Practical Considerations', ECWA, United Nations

El Solh, C.W., 1999, 'Feasibility and operationalization of microcredit finance facilities targeting poor women in urban and rural areas in selected Arab countries', New York: United Nations (Economic and Social Commission for Western Asia)

Weidemann, C., 'Egyptian women and microenterprise: the invisible entrepreneurs' **Gemini Technical Report** No.34, Bethesda, Maryland: Growth and Equity through Microenterprise Investments and Institutions (GEMINI), Bureau for Private Enterprise, USAID

2.4.5 Latin America

Almeyda, G., 1996, **Money Matters: Reaching Women Entrepreneurs with Financial Services**, Washington DC: UNIFEM/Inter-American Development Bank

Coffee Kids, 2001, 'Coffee Kids & microcredit: investing in independence' [A compilation of documents on the Coffee Kids microcredit projects]
Website: <http://www.ids.ac.uk/cgap/download/CoffeeKids.rtf>

Paxton, J., 1998, 'Colombia: Women's World Banking', Washington DC: Sustainable Banking with the Poor (SBP), World Bank

3. Organisations

The following is a list of organisations working specifically on microcredit from a gender perspective or concentrating on microfinance for women. An attempt has been made to classify such organisations by type. For some of them, it has been simple as they are easily classifiable (i.e. research institutes, multilateral organisations). For others, it is more complicated as they may offer diverse services and have a complex structure. Most of the local organisations offering credit schemes, for instance, also offer savings and training programmes, are membership-based and not-for-profit, some of them are private, some are not. The mission of many of them is to empower poor women and communities. Such organisations have all been classified as NGOs/MFIs².

3.1 Global

3.1.1 MFIs

Women's Opportunity Fund

2122 York Road, Suite 340, Oak Brook, Illinois 60523, USA

Tel: 630-645-4100, ext. 215, fax: 630-645-1458, email: wof@opportunity.org

Website: www.womensopportunityfund.org

The Women's Opportunity Fund makes small loans to poor entrepreneurs (primarily women) in groups of 15-40 called Trust Banks. Trust Bank members receive loans, training, and a support network to help them and their families become self-reliant with dignity.

Women for Women International

733 15th Street NW, Suite 340, Washington, DC 20005, USA

Tel. +1 (888) 504-3247, fax: +1 (202)737-7709, email: general@womenforwomen.org

Women for Women International provides women with tools and resources needed to move out of crisis and poverty and into stability and self-sufficiency. They have a successful microcredit program that provides women with credit and training to support themselves and empower them to rebuild their communities.

Women's World Banking, 8 West 40th Street, New York, NY 10018 USA

Tel. (212) 768-8513, fax (212) 768-8519, email: wwb@swwb.org

Website: www.womensworldbanking.org/INDEX.HTM

Women's World Banking is a not-for-profit microfinance network founded in 1979. Through technical services and training, they help their affiliates to build their ability to provide responsive, efficient and sustainable microfinance services. Their mission is to create an environment that will help low income women build businesses, educate their children, develop respect at home and in their communities and secure a political voice.

The Foundation for International Community Assistance (FINCA)

1101 14th street, N.W., 11th Floor, Washington, D.C., 20005, USA

Tel: +1 (202) 682-1510, fax: +1 (202) 682-1535, email: finca@villagebanking.org

Website: www.villagebanking.org/

FINCA provides financial services to the world's poorest families so they can create their own jobs, raise household incomes, and improve their standard of living. FINCA invented the "Village Banking method" of credit delivery. They specifically target women clients.

² NGO = non-governmental organisation; MFI = microfinance institution

Save the Children International
54 Wilton Road, Westport, CT 06880, USA
Tel: +1 800 728-3843, website: www.savethechildren.org/contact.shtml

Save the Children's micro finance goal is to build sustainable institutions that provide on-going access to financial services for poor female micro entrepreneurs. Group Guaranteed Lending and Savings (GGLS) is their principal economic opportunities strategy. GGLS programmes provide access to credit and savings for women living on or below the poverty line. The methodology is specifically adapted to the diverse cultural economic contexts in which Save the Children work.

3.1.2 Research Institutes

Institute of Development Studies
University of Sussex, Brighton BN1 9RE, UK
Tel.: +44 (1273) 606261, fax: +44 (1273) 621202/691647
Website: www.ids.ac.uk/ids/index.html

IDS is a centre for research and teaching on development, established in 1966. IDS also hosts many innovative information and knowledge management services, including the Microfinance Gateway, a website featuring the latest research materials, a database of consultants and organisations, discussion groups and links to other useful sites.

<http://nt1.ids.ac.uk/cgap/index.htm>

Special Unit for Microfinance (SUM)
United Nations Capital Development Fund
Two UN Plaza, 26th Floor, New York, NY 10017, USA
Fax: 212/ 906-6479, general email: info@uncdf.org
Website: www.uncdf.org/sum/index.html

SUM is fully integrated into UNCDF, and is now considered the lead technical unit on all matters pertaining to microfinance at the United Nations Development Programme. SUM supports the growth of effective microfinance institutions that have transparent track records and solid institutional and financial performance in reaching poor clients, particularly women, on a sustainable basis. The Microstart programme is one of their initiatives.

International Center for Research on Women (ICRW)
1717 Massachusetts Avenue, NW, Suite 302, Washington, DC 20036, USA
Tel: +1 (202) 797-0007, fax: +1 (202) 797-0020, email: info@icrw.org
PROWID is part of ICRW Economic Growth and Development programme. PROWID fosters women's economic leadership through projects which strengthen women's microentrepreneurial capacities and expand their input into development projects and decision-making.

3.1.3 Advocacy Organisations

International Coalition on Women and Credit
Website: www.womensworldbanking.org/English/1000/coalition/

Since 1994, Women's World Banking has served as the Secretariat of the International Coalition on Women and Credit, an alliance of leading microfinance institutions, retail financial institutions and other global networks. The Coalition has worked on building poor women's voice in the institutions that serve them, and in shaping policies that affect them and their businesses. In 2000 and beyond, the Coalition will focus on activities that facilitate strategic alliances, knowledge sharing and capacity building around issues of low income women's participation and leadership.

3.1.4 Online Resource Centres

Virtual Library on Microcredit

Global Development Research Center

SP 354, 2-15-1, Shibuya, Shibuya-ku, Tokyo - 150-8944, Japan

Email: hsrinivas@gdrc.org, website: www.gdrc.org/icm/

An on-line repository of microfinance related documents, case studies and bibliographies. It has links to mailing lists, other libraries and internet resources. Includes resources on improving credit access for women (<http://www.gdrc.org/icm/wind/wind.html>)

3.1.5 Multilateral Agencies

International Labour Office (ILO)

Small Enterprise Development Programme (SEED)

CH-1211 Geneva 22, Switzerland

Tel: +41 (22) 7996862, fax: +41 (22) 7997978, email: IFP-SED@ilo.org

Website: www.ilo.org/public/english/employment/ent/sed/index.htm

SEED is one of the ILO's InFocus Programmes. They support governments in creating a gender-balanced legal and regulatory framework for small enterprises and in ensuring equal access to credit, training, business networking and other resources important to the success of women and men as small business owners and operators. They take into account the special concerns of women in all aspects of their research and technical cooperation, and develop support programmes for women entrepreneurs.

3.2 Africa

3.2.1 MFIs/NGOs

Women's Finance House Botswana (WFHB)

Private Bag 124, Gaborone, Botswana

Tel: +267 356-500, fax: +267 304-176

WFHB's mission is to assist poor women entrepreneurs in starting, expanding and improving micro and small enterprises by providing access to credit, savings mobilisation services, and training. Their clients are women micro and small entrepreneurs in and around Gaborone City, and in selected villages.

The Gambia Women's Finance Association (GAWFA)

PMB 81, Banjul, The Gambia

Tel. +220 397-063, fax +220 397-062, email: gawfa@gamtel.gm

GAWFA is a member-based association whose mission is to build a sustainable women's organisation serving as a financial intermediary to enhance the entrepreneurship development of women as a means of addressing their poverty and increasing their participation in the socio-economic development of the Gambia. They manage a credit programme and a voluntary savings programme for their clients who are engaged in agriculture, light industries and trading.

Kenya Women Finance Trust (KWFT)

Muchai Drive, off Ngong Road, Nairobi, Kenya

Tel. +254 (2) 725-255, fax +254 (2) 723-883, email: kwft@arcc.or.ke

KWFT is a member-based organisation. Their clients are women microentrepreneurs operating in the formal and the informal sectors. They have been actively involved in policy change activities in favour of microfinance and microenterprise development in Kenya. Their mission is

to advance and promote the direct access of economically active women entrepreneurs to sustainable financial and non-financial services in order to enable them to improve their economic, social and political status and that of their families.

DUTERIMBERE

Boulevard L'OUA, near traffic lights at crossroad, Gikondo and Kacyira, Kigali, Rwanda
Tel. +250 73-598, fax +250 72-184, email: duterimb@rwandatel1.rwanda1.com

Duterimberere is a not-for-profit organization that has provided credits, loans, and business training to many women throughout Rwanda. Their staff, members and board include women of both Tutsi and Hutu ethnicities.

Women Finance Cooperative of Zambia Limited (WFCZ)

Plot 11072, National Housing Authority Bank Building, Kabwata Estates, Burma Road, Lusaka, Zambia

Tel. +260 (1) 221-628, fax +260 (1) 227-335 (call first), email: wfcz@zamnet

WFCZ's mission is to promote the economic empowerment of women in Zambia through the provision of financial services, information, training, advocacy and networking so as to enable them to become effective participants in, and beneficiaries of, continuing economic development. WFCZ's clients are women microentrepreneurs of whom 83% live in urban areas. Most of them work in commerce and other services, 16% in manufacturing or production, and 7% in agriculture.

Tototo Home Industries

Wajir Rd., Tudor, P.O. Box 1636, Mombasa, Kenya

Fax 00254 11 491702, Att. Beata Mkok, e-mail: tototo@africaonline.co.ke

Tototo Home Industries has been assisting women's groups by providing credit for their economic activities.

PELIP Housing Company

9th Floor Eric Tindale Building, Govan Mbeki Avenue, PO Box 364, Port Elizabeth 6000, South Africa

Tel: +27 (41) 506 2459 Fax: +27 (41) 506 2380 email: pelip@iafrica.com

The Port Elizabeth Low Income Housing Programme (PELIP) was established by the Council with the assistance of the Swedish International Development Cooperation Agency (Sida). Its aim is to assist with housing delivery in the city. PELIP focuses on female-headed households and more than 50% of the loans facilitated are made to women. Most of the loans are for owner-builder projects.

Uganda Women's Finance Trust Limited (UWFT)

Buganda Road, Kampala, Uganda

Tel. +256 41-251-109, fax +256 41-255-144, email: uwft@swiftuganda.com

UWFT is a member-based trust. Its mission is to economically empower low income women by providing a consolidated package of products and services that include savings and credit. The majority of their clients live below the poverty line and 80% are rural-based.

Fondation pour le developpement local et le partenariat (FONDEP)

Avenue Hassan II, Immeuble Essâada, Entrée 5, 9ème étage, Rabat 10.000 - Maroc

Tel: +212 (7) 70 88 35, fax: (212) 7 70 88 67, email: fondep@fusion.net.ma

Website: www.fusion.net.ma/fondep/

Since its creation, FONDEP has financed about 6,000 micro-projects for rural women and young people excluded from the labour market. Their work is mainly concentrated in the very poor areas of Al-Hoceima, Khouribga, Sefrou, Chefchaouen and Taounate. FONDEP are also involved in a literacy project.

3.2.2 Associations/Trade Unions

Self Employed Women's Union (SEWU)

35 Baines House, 60 Broad Street, Durban 4001, South Africa

Postal address: P.O.Box 62745, Bishopsgate, Durban 4008, South Africa

Tel. +27 (31) 304 6504, fax +27 (31) 304 6503, e-mail: sewu@sn.apc.org

Website: www.wiego.org/movement/SEWU.html

SEWU follows SEWA closely in its general scope, which it defines as organising informal women workers. SEWU has found that for the poorest women workers, collective organisation is needed in order to give them strength to negotiate for better conditions in order to improve their living and working conditions.

3.2.3 Banks

Caisse Cooperative d'Epargne et de Credit Mutuel (CECM)

5188 Minipext BDI, Bujumbura, Burundi

Tel. +257 226-682, fax: +257 226-682

CECM is a cooperative bank offering credits and savings. 70% of CECM's clients are women.

3.2.4 Other Organisations

Association d'Entraide des Femmes (AssEF)

01 BP 1048, Cotonou, Senegal

Tel: (229) 30-22-51 Fax: (229) 31-35-59

Women's World Banking Ghana Savings and Loans Company Ltd. (WWBG)

01 BP 1048, Cotonou, Bénin

Tel. +229 30-22-51, fax +229 31-35-59

Women's Development Banking (WDB)

Metal Box Centre, 12th floor, Auckland Park, 2006 Johannesburg, South Africa

Tel. +27 (11) 726-4320, fax +27 (11) 726-1938, email: wdb@wn.apc.org

Mutuelle d'Epargne et de Credit des Groupements de Femmes des Plateaux (ADZEDZI)

BP 479, Kpalime, Togo

Tel. +228 41-04-61, fax +228 41-01-63

Femmes Development Enterprise en Afrique (FDEA)

(Women Development Enterprise in Africa)

Rue 1 X F point E, Bourgviba, PB 3921, Dakar, Senegal

Tel: +221 23.00.58/220240, fax: +221 25-42-87

3.3 Asia and the Pacific

3.3.1 MFIs/NGOs

Centre For Development Alternatives

First Floor, GK Flats, Medavakkam Koot Road, Chennai-601 302, India

Email: cfa@vsnl.com, website: www.cfa.wmnsnetbiz.com/

At the field level, CDA has promoted Micro Bank Groups (MBGs) for women. This provides an institutional base through which support services can be channelled.

ACLEDA - The Association of Cambodian Local Economic Development Agencies (ACLEDA)
132, Street 163, Tuol Tumpung I, P.O. Box 1149, Phnom Penh, CAMBODIA
Tel +855 (23) 364-619, fax +855 (23) 364-914 , email acleda@forum.org.kh
Website: www.bellanet.org/partners/mfn/acleda.htm

An independent Cambodian NGO which provides solidarity and individual loans. It is expanding its programs into deposit mobilisation and it plans to transform into a regulated financial institution within the next few years. It serves more than 66, 000 clients (averaging approximately US\$ 296.00 per loan) of which nearly 80% are women.

Grameen Bank

Website: www.grameen-info.org/

Grameen Bank provides credit to the poorest of the poor as a cost-effective weapon to fight poverty and facilitate the over all development of socio-economic conditions of the poor. The Grameen Bank homepage provides links to information on the Bank's various organizations within the enterprise, as well as access to research, photos, and statistical updates.

Shakti Foundation for Disadvantaged Women (SHAKTI)

Shantras House, House #49, Road #12A (new), Dhanmondi R/A, Dhaka 1209, Bangladesh
Tel. +880 (2) 9121645, fax +880 (2) 911 2650, email: shakti@citechco.net

Shakti's mission is to advance the economic and social empowerment of poor women in urban areas. Its clients are poor urban women microentrepreneurs who live in the slums of Dhaka and Chittagong, who are primarily involved in commerce (62%) and manufacturing and production (32%). They are committed to integrating poor women into the urban economy and to building leadership in its client and member base. They apply the Grameen methodology to urban areas and have been innovative in their combination of responsive financial and non-financial services to poor women.

Friends of Women's World Banking/India (FWWB/INDIA)

G-7, Sakar I Building, Opposite Gandhigram Station, Ashram Road, Ahmedabad 380 009, India
Tel. +91 (79) 658 0119, fax: +91 (79) 650 0119, email: fwwb@wilnetonline.net

Friends of WWB/India is a not-for-profit organisation that has built a national network of nearly 80 NGOs in different states of the country. Their clients are poor, rural women microentrepreneurs who are vendors, traders, home-based workers and agricultural producers. They operate a wholesale loan facility providing loans to NGOs, self-help groups and federations. They organise training and produce manuals and information in regional languages on topics related to women, credit and savings.

Association of Women Entrepreneurs of Karnataka (AWAKE)

B-76, Industrial Estate, Rajajinagar, Bangalore 560 044, India
Tel. +91 (80) 338 9964/5874, fax +91 (80) 338 9964 (call first),
email: awakener@blr.vsnl.net.in, website: www.bangalorennet.com/awake

AWAKE is a not-for-profit organisation that supports the entrepreneurial development of poor women. Their mission is to improve women's position in society, and to build on the entrepreneurship culture among women. AWAKE also assists policy-making agencies to form constructive policies for women entrepreneurs and to create local networks of women's enterprises.

Women's World Banking/Japan (WWB Japan)

Yamasa-Mita Hights 1F, Mital-12-22, Meguro-ku, Tokyo 153, Japan
Tel. +81 (3) 3711-8514, fax +81 (3) 3711-8550, email: adachi@p-alt.co.jp
Website: www.p-alt.co.jp/wwb/

WWB/Japan is a company managed as a worker's co-operative whose mission is to assist women in starting businesses in Japan, and to contribute to women's economic self-sufficiency in developing countries by providing technical assistance. Their primary activity is to run training

programmes for potential entrepreneurs. Their clients usually work in improving social welfare, the environment and promoting cooperation on South-North issues, as well as in non-traditional professions such as real estate and carpentry.

Center for Agriculture and Rural Development (CARD)

120 M. L. Quezon St., City Subdivision, San Pablo City 4000, Philippines

Tel. +63 (49) 562-4309, fax +63 (49) 562-009, email: card@msc.net.ph

CARD is a not-for-profit organisation whose clients/members are all women. They provide membership training on value formation and leadership development and a wide range of loans and microinsurance schemes.

Negros Women for Tomorrow Foundation (NWTF)

102 San Sebastian/Verbena Streets, 6100 Bacolod City, Philippines

Tel. +63 (34) 433-7025, fax +63 (34) 433-0228, email: pdnwtf@babysky.net.ph

NWTF is a non-stock corporation. Their Project Dunganon serves women in rural households that form part of the poorest 30% of the population. The organisation is recognised for their programmes on leadership development and empowerment of clients through participative decision-making at various levels. NWTF has played a leading role on setting microfinance standards and influencing policy change in the Philippines.

Janashakti Bank Societies (JBS)

Women's Development Federation (WDF) of Hambantota

Vihara Maha Devi Mandiraya, Hambanthota Mawatha, Hambanthota, Sri Lanka

Tel. +94 (1) 047-20499, fax +94 (1) 047-20499, email: hwdf@sltnet.lk

JBS is a member-based NGO that works for poor, rural women in the Hambantota District. Their mission is to eradicate poverty by empowering women to develop individual and collective self-reliance through mass mobilisation and working through the household and low income groups in villages and hamlets. They are a large member-based organisation with members taking all governance and management positions. JBS offer responsive savings and lending services for the poor.

Bangladesh - Association for Social Advancement (ASA)

23/3 Block-B, Khiliji Road, Shamoli, Mohammadpur, G.P.O. Box 2507, Dhaka 1207, Bangladesh

Tel. +880 (2) 811-09-34, fax +880 (2) 811-11-75, email: asa@bd.drik.net

Website: www.asabd.org

ASA focuses on providing financial services to poor women in rural areas. Their membership base is 94% female. ASA use primarily a group-based approach to lending.

India - Society for Helping Awakening Rural Poor through Education (SHARE)

1-244/58, Rajeen Nagar, Nacharam, Hyderabad-17, Andhra Pradesh, India

Tel. +91 (40) 715-8387/8184, fax +91 (40) 717-3558, email: share@hdl.vsnl.net.in

SHARE's mission is to mobilise resources to provide financial and support services to poor women in Andhra Pradesh for viable productive income generation enterprise that enable them to reduce their poverty.

Nepal - Centre for Self-Help Development (CSD)

P.O. Box 8852, Thapathali, Kathmandu, Nepal

Tel. +977 (1) 245-469, fax +977 (1) 245-469, email: csd@csd.mos.com.np

CSD is a non-governmental organisation whose only members are very low income women. They believe that financial services along with community development services are the primary tools to empower the poor both economically and socially. Their main activities include awareness raising, local institution building, internal resources mobilisation, creation of self-employment opportunities for income generation, and community development services.

Sri Lanka - Sarvodaya Economic Enterprises Development Services (SEEDS)
Arthadharma Kendraya, 45 Rawatawatte Road, Moratuwa, Sri Lanka
Tel. +94 (1) 75-558081, fax +94 (1) 74-202393, email: seedsrep@sri.lanka.net
SEEDS mission is to eradicate poverty by promoting economic empowerment for a sustainable livelihood. They run several programmes providing credit and savings facilities, business development services and training. Over 60% of their members are women.

Pusat Pengembangan Sumberdaya Wanita (PPSW)
Centre for Women's Resources Development
Billy Moon H1 No.10, Pondok Kelapa, Jakarta, 13450, Indonesia
Tel. +62 (61) 8642134/8657945, fax +62 (61) 8642134, email: ppsw@indo.net.id
PPSW supports community-based organising and microenterprise development programs for women. Besides the socio-economic development of these target groups, the organisation also promotes political awareness-raising and democratisation in the post-Suharto era.

3.3.2 Research Institutions

Women in Credit Information and Resource Centre (WCIRC)
Islamabad, Pakistan.
Contact: Zahra R. Babar, Programme Manager, email: wcirc@isb.comsats.net.pk
WCIRC collect disaggregated data and carry out research into various aspects of women and micro-enterprise development in Pakistan. They identify organisations which provide training to women in entrepreneurship development and management. They assist beneficiaries in accessing loans through the formal banking sector, and have established an archive of published and unpublished material on credit and women.

3.3.3 Associations/Trade Unions

Self Employed Women's Association (SEWA)
SEWA Reception Centre , Opp. Victoria Garden , Bhadra, Ahmedabad - 380 001. India
tel: +91 (79) 5506444, 5506477, fax : +91 (79) 5506446, email :mail@sewa.org
SEWA is a trade union of poor, self-employed women workers. SEWA has been developing their members' leadership skills, confidence, bargaining power within and outside their homes and their representation in policy-making and decision-making. They offer financial services to women through SEWA Bank.

3.3.4 Banks

SEWA Cooperative Bank, India
109 Sakar-2 Ellis Bridge opposite Town Hall, Ahmedabad , India
tel. +91 (79) 646-6384, fax +91 (79) 657-6074, email: sewabank@email.com
website: www.sewa.org
SEWA Bank offers financial services in India through a fully independent microfinance unit to both rural and urban clients in co-operation with SEWA India. SEWA Bank's clients are 100% women.

3.4 Europe

3.4.1 MFIs/NGOs

Bosnian Committee for Help (BOSPO)

Rudarska 72, 75000 Tuzla, Bosnia and Herzegovina

Tel. +387 (75) 281-607, fax +387 (75) 283-247, email: bospo@bih.net.ba

MI-BOSPO is a non-governmental independent microcredit organisation which provides financial services to low income women to contribute to the country's post-war development. Their goal is to economically empower women to participate in social change and to improve the quality of life of their families. The majority of their clients are in commerce and live in urban areas.

Russian Women's Microfinance Network (RWMN)

Stolovy Pereylok 6/2, Room 418, Moscow 121863, Russian Federation

Tel. +7 (95) 202-9812, fax +7 (95) 203-0807, email: rwmn@com2com.ru

RWMN is a not-for-profit partnership whose mission is to support the development of sustainable, women-focused, locally managed MFIs throughout Russia. They offer technical assistance, financial services, and policy impact work.

3.4.2 Associations/Trade Unions

Association pour le Développement des Initiatives Economiques par les Femmes (ADIEF)

1, allée des Rives de Bagatelle, 92150 Suresnes, France

Tel. and fax: +33 (1) 47-28-86-41

ADIEF is a not-for-profit networking organisation that supports and promotes women entrepreneurs by providing information and technical advice as well as financial services. They also carry out policy impact activities with governments, international organisations and the media.

Fundación Laboral WWB en España (WWB Spain)

C/ Villanueva 31 1o Dcha, 28001 Madrid, Spain

Tel. +34 (91) 435-47-03, fax +34 (91) 576-80-26, email: wwb@mad.servicom.es

Website: www.servicom.es/WWB/

FLWWBE is a labour foundation whose mission is to support women entering the work force, to undertake activities to help women create their own businesses and to help women entrepreneurs gain access to financing. Their clients include women entrepreneurs from all areas and activities involved in manufacturing, trade and services. Their activities include training in marketing, accounting and business start-up and internet use. They also provide microloans.

3.4.3 Banks

Bank for Agriculture and Agricultural Cooperatives - Thailand

469 Nakornsawan Road, Bangkok, Thailand

Tel. +66 (2) 2800180, fax +66 (2) 2800442, email: train@baac.or.th

Website: www.baac.or.th/eng_baac/home.htm

This is a government owned agricultural development bank whose mandate is to provide agricultural credit to farm households. 72% of their beneficiaries are women.

3.5 The Middle East

Social Fund for Development, Government of Egypt

Website: www.sfdegypt.org/en/

The Social Fund for Development (SFD) is an Egyptian organisation with the goal of reducing poverty through creation of jobs and provision of social services, basic infrastructure and loans. Women are among their target groups.

3.6 North America

3.6.1 MFIs/NGOs

Women's Opportunities Resource Center (WORC)

1930 Chestnut Street, Suite 1600, Philadelphia, PA 19103, USA

Tel. +1 (215) 564-5500, fax +1 (215) 564-0933, email: worc-pa@erols.com

Website: www.worc-pa.com

WORC is an independent not-for-profit organisation focused exclusively on self-employment training, financial assistance and savings groups for low-income women. They offer loan products, a variety of technical assistance components, and technology assistance including E-Commerce. WORC's services mainly target women. However, 35% of their clients are economically disadvantaged men.

Ms. Foundation for Women

120 Wall Street, 33rd Floor, New York, NY 10005, USA

Tel: +1 (212) 742-2300, fax: +1 (212) 742-1653, email: info@ms.foundation.org

Website: www.ms.foundation.org/

The Foundation offers effective grantmaking, training, and public education strategies to create and improve economic opportunities for women in the United States. One of their programmes aims to provide grants to local, regional, and national organizations to initiate and develop innovative projects that improve girls' and women's leadership in their families, communities, and the broader society.

3.7 Latin America and the Caribbean

3.7.1 MFI/NGO

Fundación Banco Mundial de la Mujer (FBMM)

Colón 1140, Córdoba 5000, Argentina

Tel. +54 (51) 425-8318, fax: +54 (51) 425-8318 (call first), email: wwba@arnt.com.ar

FBMM is a private not-for-profit organisation whose mission is to help women and their families access productive economic activities, thereby facilitating their access to credit. Their clients are mainly low-income women from Cordoba or surrounding suburban areas working in the informal sector.

Fundación Boliviana para el Desarrollo de la Mujer (FUNBODEM)

René Moreno 476, Santa Cruz, Bolivia

Tel. +591 (3) 362-417, fax +591 (3) 362-417 (call first), email: funbodem@cotas.com.bo

FUNBODEM are a foundation whose mission is to promote the social and economic development of low income women in Bolivia, and to increase their participation in the country's economy by creating access to financial and technical resources. Their clients are women microentrepreneurs in Santa Cruz, the majority of whom are operating in the service sector.

Associação Brasileira para o Desenvolvimento da Mulher/Banco da Mulher
Rua da Candelaria, 9-Sala 401, Rio de Janeiro CEP - 20091, Brazil
Tel. +55 (21) 233-6128, fax +55 (21) 233-6128 (call first), email: bmsede@ism.com.br
Banco da Mulher is a not-for-profit civil society organisation whose mission is to support low income women access to credit, training and commercial services. Its clients are mainly small women entrepreneurs from urban areas. Banco da Mulher provides loans and business development services for their clients, including counselling services and formal training in management skills (i.e. accounting, marketing and production),

Corporación WWB/Filial Chilena WWB (FINAM)
María Luisa Santander No. 505, Providencia, Santiago, Chile
Tel. +56 (2) 341-2115, fax: +56 (2) 341-2115 (call first), email: finam@finam.cl
Website: www.finam.cl
FINAM is a private not-for-profit organisation whose mission is to promote the economic participation of Chilean women in every level of society. Their clients include women micro and small entrepreneurs in urban areas operating in manufacturing, commerce and services.

Corporación Mundial de la Mujer Colombia (CMM/Bogotá)
Calle 36 Sur, No. 75C-28, Kennedy, Bogotá, Colombia
Tel. 57 (1) 451-8463, fax +57 (1) 264-6503, email: crpmc@col1.telecom.com.co
CMM/Bogotá's mission is to support the entrepreneurial activities of women who do not have access to formal financial services. Most clients are located in urban slum areas and operate commercial activities. CMM/Bogotá have played a leading role in policy change for microfinance.

Fundación Mundial de la Mujer Bucaramanga (FMM/Bucaramanga)
Calle 34, No. 21-46, Bucaramanga 2007, Colombia
Tel. +57 (76) 632-0061, fax +57 (76) 632-0052, email: fmmmb@col1.telecom.com.co
FMM/Bucaramanga's mission is to create access to credit for low income women in the informal sector of Bucaramanga. Most clients are located in urban slum areas and operate commercial activities.

Corporación Mundial de la Mujer Medellín (CMM/Medellín)
Calle 57 (la paz), No.48-28, Medellín, Colombia
Tel. +57 (4) 514-02-22, fax +57 (4) 231-79-80, email: cmm@interpla.net.co
CMM/Medellín's mission is to create and strengthen the regional economy by providing microentrepreneurs, particularly women, with timely, efficient and competitive access to credit and other financial services. Their clients are located in urban areas of Medellín and work mainly in commerce and manufacturing.

CREDIMUJER
Guadalupe, 50 metros sur de la Cruz Roja, Calle sin salida, San José, Costa Rica
Tel. +506 234-9070, fax +506 224-5630, email: cremujer@sol.racsa.co.cr
CREDIMUJER is a private not-for-profit association whose mission is to contribute to the integration of women into the national production process and support them in their efforts to improve their economic situation. They also seek to promote the growth of women-run enterprises. Their clients are urban, low income women in the industrial, commercial and service sectors.

Asociación Dominicana para el Desarrollo de la Mujer (ADOPEM)

Heriberto Peiter, No. 12 Ensanche Naco, Santo Domingo, Dominican Republic

Tel. +809 565-6823, fax +809 547-2922, email: m.canalda@codetel.net.do

ADOPEM is a not-for-profit organisation whose mission is to incorporate women and their families into the economic and financial system through the provision of credit and training, and to strengthen the position of women micro, small and medium entrepreneurs. Their clients are mainly urban-based and work in commerce.

Corporación Femenina Ecuatoriana (CORFEC)

Ave. 10 de Agosto y Riofrío, Edificio Benalcazar 1000, Décimo Piso- Oficina 1004, Quito, Ecuador

Tel. +593 (2) 565-295, fax +593 (2) 565-295 (call first), email: corfec@uio.satnet.net

CORFEC is a private not-for-profit organisation that aims to improve the economic situation of low income and poor women by regenerating resources to facilitate their integration into the labour market. Their clients are primarily self-employed urban and rural business women engaged in commerce and services.

Fonds Haïtien d'Aide à la Femme (FHAF)

Etage Sogebel, Rue des Miracles #14, Port-au-Prince, Haiti

Tel. +509 510-7373, fax +509 230-6709, email: dlustin@hotmail.com

FHAF is a not-for-profit organisation whose mission is to promote the integration of small-scale Haitian businesses run by women into the mainstream banking and business community. FHAF's clients are mostly located in Port-au-Prince or in nearby rural areas and mainly work in commerce and services. They provide credit and business training, various loan schemes and a savings programme. They also work at policy level.

Asociación de Empresarias Mexicanas A.C. (ADEM)

Flores Magón No. 1145, Esq. Horacio Díaz, Colonia Zaragoza, Veracruz VER 91910, Mexico

Tel. +52 (29) 352-097, fax +52 (29) 352-097 (call first), email: adem@ver.megared.net.mx

ADEM's mission is to support low income women, who do not have access to the formal banking systems, with credit, savings, training and technical advice in Veracruz and Boca del Rio. Their clients are mainly involved in commercial activities.

Fundación Uruguay de Ayuda y Asistencia a la Mujer (FUAAM)

Galería Uruguay, Wilson Ferreira Aldunate 1320 of 202, Montevideo 11100, Uruguay

Tel. +598 (2) 9012-537, fax +598 (2) 9024-903, email: fuaam@adinet.com.uy

FUAAM is a not-for-profit organisation whose mission is to provide financial services to low income women microentrepreneurs. Their clients are women microentrepreneurs mainly working in manufacturing and services and based in the city of Montevideo.

4. Consultants and experts³

Linda Mayoux, UK

Email: rcy12@dial.pipex.com

Mayoux has written key texts and several guides on gender and micro-finance

Areas of expertise: Development Studies, Micro-finance, gender, micro-enterprise.

Countries/Regions of expertise: Cameroon, Ethiopia, Zambia, Zimbabwe

Susan Johnson, UK

Department of Social Sciences, University of Bath, Bath, BA2 7AY

Email: s.z.johnson@bath.ac.uk and suzanjohnson@compuserve.com

Johnson has written recent key texts and guides on gender and micro-finance.

Research Expertise: Impact assessment of microfinance interventions

Ruxandra Boros, France

Email: AndaBoros@compuserve.com

Ms. Boros has extensive consulting and training experience in institutional development, management development, and project management. Her fields of expertise include: microfinance; micro, small and medium size enterprise development; business restructuring and development; gender issues; project design, management and evaluation; needs assessment and feasibility studies; and training design and implementation.

Region/country of expertise: Georgia, Indonesia, Jordan, Lebanon, Romania, and Russian Federation.

Languages: English, French, German, Italian, Portuguese, Romanian and Russian.

William D. Finseth, Canada

MarketPower International, 573 McLeod Street, Ottawa, Ontario, K1R 5R2

Fax: 001-613-234-1436

Telephone: 001-613-233-4169

Email: mktpower@storm.ca

Senior Enterprise and Economic Development Specialist with more than twenty years of international development experience in the public and private sector. Extensive experience working at all levels of development -from grass-roots operations to the highest levels of government and industry and at World Economic Forums.

Country experience: Zimbabwe, Argentina, Bahamas, Bolivia, China, Cuba, Dominican Republic, Egypt, France, Germany, Ghana, Netherlands, India, Israel, Italy, Jamaica, Jordan, Kenya, Mauritius, Lesotho, Mexico, Pakistan, Palestine, Panama, Peru, South Africa, Sri Lanka, Tanzania, Swaziland, Uganda, Uruguay, Vietnam, Zimbabwe, USA

Languages spoken: French, English

Tadesse Zerihun, USA

LEETAD Consulting Services 623 Columbus Avenue # 3, Boston, MA 02118

Telephone: (617) 2660845

Email: tzer101@yahoo.com

Main areas of expertise include consulting services, project management or research, which mainly focus on finance, marketing, human, agricultural, environmental and natural resource economics or on poverty mitigation and community development issues.

Country experience: Zambia, Uganda, Tanzania, Burundi, Malawi, Sudan, Egypt

Languages spoken: Swedish, English, French, Spanish, Amharic

³ The country name beside each name indicates country of residence

Sarah Murison, USA
8 Holland Terrace
Montclair
NJ, 07042
Email: sarahmurison@home.com

Area of expertise: agriculture and rural livelihoods, institutionalising gender
Specific skills: policy development and reform, organisational reform, project planning, tools development, training and capacity building, needs assessment, gender analysis, impact analysis and evaluation
Region of expertise: Africa
Languages: English (excellent), French (fair)

Margaret Maivepe Jiri, Angola
CP3360, Rua Rei Katyavala 113, Luanda
Fax: 244 2 449 494
Telephone: 244 2 445 935
Email: margaret.dwang@angonet.org

Experience: designing, implementing and evaluating a micro finance program/project targeting the informal sector, particularly women, with emphasis on sustainability. Able to develop appropriate working tools, conduct on the job training and assess the program team capacity. Margaret Maivepe Jiri also has experience developing institutional partnerships with other organisations including the private sector and providing overall leadership supervision and direction to the team.
Country experience: Zimbabwe, Zambia, Angola, South Africa
Languages spoken: English, Shona

Betty Babirye-Ddungu, Uganda
Baumann House,
Parliament Avenue
P.o Box 27314
Kampala
Email: bettybabirye-ddungu@yahoo.com

Organisation: Forest Sector Coordination Secretariat
Area of expertise: HIV/AIDS, environment, agriculture and rural livelihoods, advocacy, participation, poverty, institutionalising gender
Specific skills: policy development and reform, tools development, needs assessment, poverty assessment, gender analysis, impact analysis and evaluation, PRA skills, computer skills, micro-credit and enterprise development
Region of expertise: East and Southern Africa
Languages: English (excellent), Luganda (good), Swahili (fair)

Poonam Veer-Ramjeawon, Mauritius
Saran Villa Lane
Belle Etoile
Coromandel
Email: pramjeawon@intnet.mu

Area of expertise: infrastructure, environment, agriculture and rural livelihoods, economy, globalisation, communications, advocacy, diversity, conflict and emergencies, governance, participation, family structures and the household, poverty, tools and approaches, institutionalising gender
Specific skills: research, project planning, tools development, training and capacity building, public relations administration skills, needs assessment, poverty assessment, gender analysis, impact analysis and evaluation, PRA skills, computer skills
Region of expertise: Asia & Pacific
Languages: English, Hindi, Punjabi

Nara Hari Dhakal, Nepal

Address: P. O. Box 10475, Kathmandu

Fax: + 9771530555

Telephone: + 97715530555

Email: narahari@wlink.com.np

Experience: Promoter and practitioner in the field of microfinance in the remote hills and mountains of India, Nepal, Thailand. Nara Hari Dhakal has conducted assessments and analysis on impact, financial management, outreach and governance systems.

Country experience: India, Nepal, Thailand

Languages spoken: English, Hindi, Nepali, Northeastern Thai

Marjorie A. Marasigan, Vanuatu

PMB 091 Port Vila Republic of Vanuatu

Fax: (++)678) 26353

Telephone: office (+678) 26829, home (+678) 23192

Email: vanwods@vanuatu.com.vu

Main areas of expertise: community organizing and development, rural and urban development, rural and urban microfinance for the poor and disadvantaged, microenterprise management and development.

Jeyaseelan Natarajan, India

3/842-D-2, Bharathy nagar, II floor, Paramakudi. 623707,

Email: njeyaseelan@usa.net

Telephone: +91-4564-25993

Experience: developing microfinance training manuals, conducting ToT (Training of Trainers) on microcredit for NGOs, bankers & govt. officials, microcredit program management, conducting participatory monitoring and evaluations of microcredit projects.

Country experience: India

Languages spoken: English, Tamil

Atena Duicu, Romania

87A Stefan Furtuna Street, 7000 Bucharest 1

Fax: + 4014103412

Telephone: + 4014103412

Email: docconsult@pcnet.ro

Main areas of expertise: impact assessment, proposal writing, financial cooperatives credit unions, individual lending models, external audit, design and implementation of credit products and delivery systems, individual lending models, financial cooperatives credit unions
Additional expertise: design and management of integrated systems for private sector development: SME development and lending schemes

Country experience: Azerbaijan, Moldova Republic, Bulgaria, Estonia, Kazakhstan, Latvia, Lithuania, Romania

Languages spoken: English, French, Russian, Greek, German, Standard, Romanian

Cristina S. Ortiz, USA

3002 Q St. NW Washington DC 20007

Fax: 1 202 333 6870 Telephone: 1 202 333 6870

Email: cortiz@prodigy.net

Ortiz has Thirty years experience in international finance in Latin America with concentration in microfinance; medium, small and microbusinesses and project development in virtually all economic sectors. Participated in the first microfinance operations in the region involving commercial banks and in the conversion of MFIs into regulated financial institutions.

Country experience: Argentina, Bahamas, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, India, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Trinidad and Tobago, Uruguay, Venezuela

Languages spoken: Spanish, English, French, Italian, Portuguese.