Notes on Contributors

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Aniceta R. Alip is the Research Director of the Center for Agriculture and Rural Development (CARD), the first microfinance NGO in the Philippines to transform into a rural bank. She was trained on MicroSave tools in Uganda in January 2001, and since then has passed on the training to several microfinance organisations (MFOs) in the Philippines. She currently manages CARD's *Imp-Act* project, with the aim of developing an impact information system that can help her institution strengthen its impact on clients. She also works closely with Freedom from Hunger in the development of a Progress Tracking System at CARD as a component of its Credit with Education Program.

Monique Cohen is President of Microfinance Opportunities which was established last year. Dr Cohen designed and led the AIMS project at USAID/Washington, where she served as Senior Technical Advisor in the Office of Microenterprise Development, 1994–2002. She is a recognised expert on the poor's use of financial services and client assessment, including market research and impact assessment in microfinance, and she is a leading proponent of market-led microfinance. She has published extensively and teaches courses on client assessment and market-led microfinance at the University of Southern New Hampshire's Microenterprise Development Institute and the Microfinance Training Program, in Boulder, Colorado.

James Copestake is a Senior Lecturer in the Department of Economics and International

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Anup Dash is a Development Sociologist and NGO Researcher. Currently Professor in Sociology at Utkal University, Bhubaneswar (Orissa), India, he formerly held the Ambedkar Chair as Professor at the National Institute of Social Work and Social Sciences. His current research interests include development, microfinance, gender and philanthropy, civic action and the third sector, NGO management and impact. Through his intensive research-practice engagement, he is developing new foundations for a scholarpractitioner collaboration toward creating usable knowledge for better practice in development. Among his earlier works, is the book The Political Elite in a Development Society (Delhi: The Academic Foundation, 1994).

Martin Greeley is a Fellow of IDS working primarily on poverty reduction and rural development. He has extensive experience in South Asia and East Africa. His research interests include poverty measurement, agriculture, technology and employment, aid effectiveness and the impact of microfinance.

Shantana R. Halder is a Senior Research Fellow and Coordinator of the Micro-enterprise Research Unit at BRAC's (Bangladesh Rural Advancement Committee) Research and Evaluation Division in Bangladesh. She is an economist and has been with BRAC since 1994. She has been primarily involved in two comprehensive impact assessment studies on BRAC's poverty alleviation programmes conducted in 1996–97 and 2001. She has also conducted a number of studies on extreme poverty. Her research interests include poverty and vulnerability, employment and income generation, enterprise development and food economics including production, consumption and marketing. Currently she is working with the Imperial College of Science and Technology and Medicine, focusing on patterns and trends of food consumption in poor rural and urban households in Bangladesh, and also the Micro-health Insurance Project of BRAC under the *Imp-Act* programme.

Lalaine M. Joyas has undertaken extensive work in impact assessment and institutional performance evaluation for a number of Philippine microfinance institutions. She is presently involved in network management and research activities at the Microfinance Council of the Philippines, the biggest network of microfinance institutions in the Philippines. She is a trainer for market research in microfinance as certified by MicroSave-Africa. She graduated from the University of the Philippines with a BSc degree in statistics and completed academic work for a graduate programme on development economics in the same university.

Naila Kabeer is a Professorial Fellow at IDS and a member of the Global Impact Team. She carries out research, training and advisory work on poverty, gender and social policy issues. Her recent publications include *The Power to Choose: Bangladeshi Women and Labour Market Decisions in London and Dhaka* (Verso, 2000), and *Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals: A handbook for policy makers and other stakeholders* (Canada: Commonwealth Secretariat, International Research Centre, 2003).

Sean Kline is an Independent Researcher and Technical Advisor specialising in poverty outreach and institutional capacity. He served as executive director and technical advisor of Prizma during 1999–2002 and now serves on the organisation's governing board.

Julian May is Associate Professor in the School of Development Studies at the University of Natal-Durban where he is the Director of the School's Population and Poverty Studies Programme. He has conducted a number of key research projects in Southern and East Africa, Nicaragua and Jamaica, including in 1994–8, the completion of the Poverty and Inequality Report commissioned by the Office of the Deputy President of South Africa and the South African Participatory Poverty Assessment. He was also the principle researcher for the Poverty Indicators Study of Mauritius. Recently, he has worked in Lesotho and the Maldives developing national poverty monitoring systems. He is a member of the South African Statistics Council, and an Associate Researcher at the International Food Policy Research Institute and at the Department of Social Policy, Oxford University.

Paul Mosley is Professor and Head of the Department of Economics at the University of Sheffield. He is author (with David Hulme) of *Finance Against Poverty* (London: Routledge, 1996) and other publications on political economy, finance and development.

Helzi Noponen is an Economic Development Planner who has been engaged in funded research, professional practice and university teaching activities in the fields of microfinance, gender and development, and sustainable livelihoods programmes. She is a regional specialist in South Asia where she has been involved in field research and technical assistance projects for the past 23 years. Currently she is an external consultant to three Ford Foundation-funded microfinance and livelihood NGOs in India.

Daniela Olejarova works as a Research Coordinator in the Integra Foundation in Bratislava, Slovakia. She is a graduate of the Commenius University in Bratislava and a former Fulbright Scholar (2000–1). Her previous experience includes fieldwork and research, primarily in the area of disadvantaged populations.

Kate Roper is a Development Practitioner with a BSc (Hons) in civil engineering and a Diploma in Business Management. Her experience spans community-based water and sanitation, crime prevention and developmental microfinance. She is the Organisational Development Specialist at the Small Enterprise Foundation, tasked to focus on internal projects to increase the efficiency and effectiveness of the organisation's management and operations.

Catherine van de Ruit is a Research Fellow in the School of Development Studies at the University of Natal. Her principal research interest is concerned with the role of microfinance as a poverty alleviation strategy. She has worked with the Consultative Group to Assist the Poorest (CGAP), undertaking a poverty assessment in South Africa, and comparative studies in Tanzania, Uganda, and Mozambique. Recently, she has been working with the Population Council in piloting a microfinance intervention supporting adolescents at risk from HIV/AIDS. She is presently engaged in doctoral study in the Graduate School of Sociology, at the University of Pennsylvania.

Anton Simanowitz is Programme Manager for *Imp-Act*, based at IDS. He is a socio-economist with a specialisation in poverty-focused development. This has involved work for South African and UK-based NGOs in the fields of microfinance, water, community participation, evaluation and impact assessment. Prior to his current position, he headed the research and operational development department of the Small Enterprise Foundation in South Africa, a poverty-focused, microfinance organisation.

Katie Wright is a Postdoctoral Fellow at the Department of Economics and International Development at the University of Bath, UK. Her research on gender, microfinance and poverty alleviation focuses especially on Latin America. She has a particular interest in Peru, where she conducted 18 months of field research, and has won an ESRC (Economic and Social Research Council) Postdoctoral Fellowship to conduct research into subjective perceptions of life satisfaction amongst Peruvian and other Latin American migrants. She has recently published: 'Problems? What problems? We have none at all: Qualitative data collection for impact assessment: Getting the questions right' in the Journal of Microfinance, 2003 (Vol 5 No 1).