

Appendix 1

Microcredit Institutions whose figures on poorest* and total clients as of December 31, 2001 have been verified.

This is the third year in which the Microcredit Summit has attempted to verify the data reported by its largest members. Practitioner institutions that submitted a 2002 Institutional Action Plan reporting more than two thousand clients were asked to provide the Campaign with the names of donor agencies, research institutions, networks or other institutions that could corroborate their data. In the letter addressed to the potential verifiers, the Secretariat defined the process as follows: "By confirm, we mean that you have visited the program, met the senior officials, reviewed aspects of the operation, they have provided you with numbers, and you believe that the institution and the numbers listed below are reliable and credible. While we understand that no one can provide absolute certainty, we would appreciate your participation in this process."

As in years gone by, the Summit's greatest challenge is bridging the gap between its commitment to reaching the poorest, and the lack of effective poverty measurement tools in use. Therefore, every use of the term "poorest" in these appendixes should be read within the context of this dilemma. It is anticipated that, with every successive report, the use of quality poverty measurements will increase; therefore, so too will the quality of the data reported.

The data from 211 practitioner institutions was corroborated by at least one other organization. These 211 institutions reported reaching 21.8 million poorest at the end of 2001, or 81 percent of the total number of poorest clients reported. 14,056,853 (or 64.4 percent) of the 21.8 million poorest clients verified are women.

* "poorest" in developing countries refers to families whose income is in the bottom 50 percent of all those living below their country's poverty line.

Verified Institutions, by region

Institution	Country	Poorest Clients as of 31 December, 2001	Total Active Clients as of 31 December, 2001	% of Poorest Clients that are Women	Verified by
AFRICA					
Dedebit Credit and Saving Institution (Relief Society of Tigray)	Ethiopia	198,883	198,883	39	20
CARE Niger	Niger	161,500	161,500	100	32
Amhara Credit and Saving Institution	Ethiopia	151,235	151,235	44.5	9
Alliance de Credit et d'Epargne Pour la Production	Senegal	86,226	96,730	52.17	129
Zakoura Foundation	Morocco	60,388	60,388	97	121
Kafo Jiginew	Mali	55,001	114,586	100	110
Federation des Caisses Populaires du Burkina	Burkina Faso	45,358	75,257	90	110
Oromia Credit & Savings Loan	Ethiopia	39,973	39,973	23	104
FECECAM	Benin	37,821	54,031	32	144
PRIDE Tanzania	Tanzania	34,462	44,182	65	23
Malawi Union of Savings and Credit Cooperatives	Malawi	30,000	61,074	27	78
Projet d'Appui a la Microfinance	Madagascar	27,440	39,200	35	119
Association d'Appui aux Conducteurs des Chariots du Congo	D. R. Congo	26,904	26,904	98	89
FINCA Uganda	Uganda	26,089	30,693	100	53, 70
National Association of Business Women	Malawi	24,000	27,000	100	99
Caisse d'Epargne et de Credit des Femmes - Enda Graf Sahel	Senegal	22,032	22,032	91	129
Nsoatreman Rural Bank Ltd	Ghana	18,766	21,350	84	6
Sinapi Aba Trust	Ghana	18,312	24,396	94	80
Federation des ONG du Senegal	Senegal	17,793	17,793	63.5	129
CBDIBA	Benin	15,098	19,320	75	144
Gambia Women's Finance Association (GAWFA)	The Gambia	15,000	21,479	100	16
Freedom from Hunger Ghana	Ghana	13,500	15,000	100	142

Institution	Country	Poorest Clients as of 31 December, 2001	Total Active Clients as of 31 December, 2001	% of Poorest Clients that are Women	Verified by
FINCA Tanzania	Tanzania	12,758	14,176	100	53
Lift Above Poverty Organization	Nigeria	12,473	13,859	98	37, 88
Fonds de Solidarite Nationale	Tunisia	12,400	62,000	90	4
Pride/Finance	Guinea	9,335	10,160	74	40
Women's World Banking, Ghana, Ltd.	Ghana	9,000	21,000	70	142
The Gambia Social Development Fund	The Gambia	8,862	11,078	88	105
Development Exchange Centre	Nigeria	8,739	10,924	100	79
African Women Economic Development	Nigeria	6,998	13,000	100	58
Addis Credit and Saving Institution	Ethiopia	6,906	6,906	83	9
CARE Zimbabwe, SCORE Project	Zimbabwe	6,251	6,251	90	64
Fondation pour le Developpement Local et le Partenariat (FONDEP)	Morocco	5,500	6,950	83	49, 93
Fenagie/Peche	Senegal	5,000	8,000	85	129
ACORD (Agency for Cooperation and Research in Development)	Eritrea	4,166	8,919	45	38
Programme des Femmes en Milieu Urbain	Senegal	3,697	4,621	100	129
CREDO	Sierra Leone	2,900	3,800	65	74
Eshet Microfinance Institution	Ethiopia	2,337	2,337	41	9
United Indigenous Commercial and Petty Traders Association	Sierra Leone	2,100	3,000	65	74
Meklit Microfinance Institution	Ethiopia	1,341	1,341	88	9
ASIA					
National Bank for Agriculture and Rural Development (NABARD)	India	2,663,901	6,651,701		77
Grameen Bank	Bangladesh	2,380,000	2,380,000	95	1
National Family Planning Coordinating Board	Indonesia	2,080,110	10,400,545	100	147
Association of Asian Confederation of Credit Unions	Thailand	1,810,039	2,104,697		62
BRAC	Bangladesh	1,600,000	3,000,000	100	5, 108
Proshika Manobik Unnayan Kendra	Bangladesh	1,138,798	1,433,353	65	124
Association for Social Advancement	Bangladesh	1,130,000	1,410,000	96	5
Samurdhi Authority of Sri Lanka	Sri Lanka	813,334	813,334	61	103
Vietnam Bank for the Poor	Vietnam	710,000	2,775,000	50	156
Sonali Bank	Bangladesh	450,000	3,500,000	65	115, 124
Tamil Nadu Corporation for Development of Women, Limited	India	403,106	403,106	100	26
Palli Daridro Bimochon Foundation	Bangladesh	303,929	303,929	83	124
Central People's Credit Fund	Vietnam	300,000	661,443	34	8, 31
Working Women's Forum	India	298,124	298,124	100	158
P4K / Rural Income Generation Project	Indonesia	272,008	680,020	37.11	114
Bank Rakyat Indonesia	Indonesia	246,665	2,790,192	16	123
Caritas, Bangladesh	Bangladesh	228,309	286,632	64	124
Rangpur Dinajpur Rural Service	Bangladesh	197,948	247,435	66	5
Sarvodaya Economic Enterprises Development Services	Sri Lanka	153,248	191,560	70	160
Agricultural Development Bank	Nepal	129,980	162,710	32	159
Swanirvar Bangladesh	Bangladesh	124,500	300,500	80	5
Development of Human Action Foundation	India	105,898	105,898		15
BURO, Tangail	Bangladesh	96,537	96,537	99	95, 162
Bangladesh Extension Education Services	Bangladesh	86,000	86,000	82	5
Society for Elimination of Rural Poverty	India	80,000	125,140	100	102, 109
Wayamba Development Bank	Sri Lanka	78,180	87,717	74	161
Thengamara Mohila Sabuj Sangha	Bangladesh	74,515	176,786	100	76

Institution	Country	Poorest Clients as of 31 December, 2001	Total Active Clients as of 31 December, 2001	% of Poorest Clients that are Women	Verified by
Network of Entrepreneurship & Economic Development	India	65,000	75,000	85	81
Shakti Foundation for Disadvantaged Women	Bangladesh	61,655	64,900	100	57
South Malabar Gramin Bank	India	57,029	491,222	33	66
Cauvery Grameena Bank	India	51,200	100,830	25	43
Rastriya Banijya Bank, Nepal	Nepal	51,067	72,953	56	111
All India Association for Micro-Enterprise Development	India	51,000	60,000	65	11, 63
HEED Bangladesh	Bangladesh	48,103	56,592	88	5
PACT Myanmar	Myanmar	47,087	47,087	98	55, 137
Bharat Sevak Samaj, Kerala	India	45,696	65,280	100	82
Sri Saraswathi Grameena Bank	India	45,343	47,731	99	145
Friends of Women's World Banking	India	41,714	41,714	100	46
Bina Swadaya	Indonesia	40,982	56,140	55	33
Rashtriya Gramin Vikas Nidhi	India	40,614	40,614	100	82
Center for Agriculture and Rural Development	Philippines	39,910	49,887	100	42
Professional Assistance for Development Action	India	37,670	39,650	100	71
Ashrai	Bangladesh	36,480	36,480	100	59
Amanah Ikhtiar Malaysia	Malaysia	36,302	76,055	100	14, 51
China International Centre for Economic and Technical Exchanges (CICETE)	P.R. of China	35,875	53,140	80.16	125
Jagorani Chakra	Bangladesh	35,484	44,355	93	76
Negros Women for Tomorrow Foundation, Inc.	Philippines	34,993	35,010	99.74	151
Resource Integration Centre	Bangladesh	34,989	34,989	97	3
Samastha Lanka Praja Sanwardana Mandalaya	Sri Lanka	34,570	41,670	79	90, 96, 118
Community Development Center	Bangladesh	32,705	32,705	50	124
Association for Realisation of Basic Needs	Bangladesh	32,119	32,119	91	97
Society for Helping and Awakening Rural Poor through Education (SHARE)	India	30,629	30,629	100	45
Nirdhan	Nepal	30,559	30,559	100	60
TSPI Development Organization	Philippines	29,601	31,588	100	42
Small Farmers Development Project	Bangladesh	28,532	47,632	51	124
Credit Union Promotion Centre (Koperasi Kredit Rakyat)	Malaysia	28,000	28,000	48	113
Activists for Social Alternatives	India	27,699	27,699	100	30
Association for Rural Development of Poor Areas in Sichuan	P.R. of China	26,600	27,840	60	46
Integrated Development Foundation	Bangladesh	26,411	26,411	100	88
Rural Reconstruction Centre	Bangladesh	26,202	31,001	99.59	5
Microfinance Delta Project	Myanmar	25,439	25,439	100	55, 137
League for Education and Development (LEAD)	India	24,300	27,000	99	146
Heifer Project International China	P.R. of China	23,480	28,550	45	34
People's Multipurpose Development Society	India	23,000	26,500	100	116, 122
Swabalamban Bikas Bank	Nepal	21,668	29,530	100	135
Outreach	India	21,615	21,615	96	82
Association of Cambodian Local Economic Development Agencies (ACLEDA)	Cambodia	21,605	81,453	71.58	85
Welfare Association of Village Environment (WAVE)	Bangladesh	21,010	22,116	98	5, 120
Christian Service Society	Bangladesh	20,694	22,993	90	48
BAIF Institute for Rural Development	India	18,975	25,300	55	94
Institute for Self Management	India	18,775	18,775	76	141
The Bridge Foundation	India	18,349	18,349	84	19, 56, 130
Bharati Integrated Rural Development Society	India	18,342	18,342	100	132

Institution	Country	Poorest Clients as of 31 December, 2001	Total Active Clients as of 31 December, 2001	% of Poorest Clients that are Women	Verified by
Canadian Centre for International Studies and Cooperation Nepal	Nepal	16,838	24,058	50	44
Surjamukhi Sangstha	Bangladesh	16,000	22,000	80	36
Housing and Urban Development Corporation	India	15,839	16,840	90	153
Mauchak	Bangladesh	15,055	16,255	98	124
Rural Development Organization	India	15,000	15,105	100	139
Institute of Integrated Rural Development (IIRD)	Bangladesh	14,630	14,630	100	100
Holy Cross Social Service Centre	India	14,500	18,000	100	47
ACTIONAID, Vietnam	Vietnam	14,400	16,000	99	143
Madhyamanchal Grameen Bikash Bank	Nepal	14,059	16,540	100	135
Mid-Western Grameen Bikas Bank	Nepal	14,059	16,540	100	111
PAGE Development Centre	Bangladesh	13,500	19,300	100	5, 124
Uttara Development Program	India	13,253	20,317	96	76
TYM Fund of Vietnam Women's Union	Vietnam	13,112	13,112	100	88
Assistance for Social Organization and Development	Bangladesh	12,250	12,250	100	5, 124
Sanghamitra Rural Finance	India	12,131	12,131	96	82, 87
Nav Bharat Jagriti Kendra	India	12,027	13,927	100	47, 82
Sudur Paschimanchal Grameen Bikas Bank	Nepal	11,786	11,786	100	111
Small Enterprise Development Co., Ltd.	Thailand	11,733	13,804	85	107
ActionAid Nepal	Nepal	11,454	11,454	52	148
Pioneer Trad	India	11,200	12,500	100	13
Credit Union Coordination Chapter of NTT East Part	Indonesia	11,192	15,094	58.11	54
Star Youth Association	India	11,097	11,097	100	63
CRDI/GRET	Myanmar	11,000	14,617	85	137
Youth Charitable Organization	India	10,752	12,650	96	84
Integrated National Development Center for Advancements Reforms & Education (INDCARE)	India	10,226	10,226	100	65
Annesha Foundation	Bangladesh	10,190	16,983	95	5
Nijpath	Bangladesh	10,183	15,672	95	5, 124
Spandana	India	10,025	10,025	100	155
Centre for Development Innovation and Practices	Bangladesh	10,023	12,182	100	5, 27
Rural Integrated Development Organisation (RIDO)	India	9,250	13,363	98	163
Development Project Service Centre (DEPROSC/N)	Nepal	8,960	8,960	83	21, 133
S.R. Trust	India	8,750	10,000	100	63
Swayamkrushi Women's Development Mutually Aided Coop. Thrift Society	India	8,640	9,610	95	83
Kazama-Grameen	Philippines	8,469	8,469	99.41	22, 88
Kashf Foundation	Pakistan	8,418	14,030	100	18
Rangtay sa Pagrang-ay, Inc.	Philippines	8,372	8,372	99	69
Bandhu Kallayan Sanstha	Bangladesh	8,361	10,556	93.5	5
Christian Children's Fund	Indonesia	8,200	11,200	70	61, 112
Shri Mahila SEWA Sahakari Bank Ltd.	India	8,088	8,514	100	134
Centre for Advanced Research and Social Action	Bangladesh	7,986	7,986	98	5
Mitra Karya, East Java	Indonesia	7,983	8,989	100	88
People's Education and Development Organisation	India	7,980	7,980	100	72
Nowabenki Gonomukhi Samabay Samity	Bangladesh	7,957	8,280	89	126
Self-Help Promotion for Health and Rural Development (SHEPHERD)	India	7,890	7,890	100	150
Village Welfare Society	India	7,879	9,849	85	138

Institution	Country	Poorest Clients as of 31 December, 2001	Total Active Clients as of 31 December, 2001	% of Poorest Clients that are Women	Verified by
The Institute of Rural Development	Bangladesh	7,520	8,277	100	27, 28
Funding the Poor Cooperative, Chinese Academy of Social Science	P.R. of China	7,500	15,000	95	88, 157
Ruhunu UNESCO Association	Sri Lanka	7,250	8,600	97	52
Milamdec Foundation, Inc.	Philippines	7,043	8,095	100	24
People's Rural Education Movement	India	7,000	8,127	98	63, 152
Organisation for Mothers and Infants	Bangladesh	6,853	7,650	100	88
Save the Children Fund UK - Vietnam	Vietnam	6,554	26,218	100	68
Bangladesh Association for Social Advancement	Bangladesh	6,534	8,502	100	124
Navajyothi (A Rural Development Society)	India	6,500	11,100	100	117
Concern for Environmental Development and Research	Bangladesh	6,357	6,692	90	5
Alalay Sa Kaunlaran Sa Gitnang Luzon, Inc. (ASKI)	Philippines	6,330	11,305	89	7
Dushtha Shasthya Kendra	Bangladesh	6,250	25,000	98	131
Manabik Shahajya Sangstha	Bangladesh	6,238	23,253	100	126
Sanghamitra Service Society	India	6,100	10,750	100	86
Srizony Bangladesh	Bangladesh	6,097	21,802	98	5
Paschimanchal Grameen Bikas Bank Butwal	Nepal	6,083	30,415	100	75
Jatiya Manob Kalyan Mission	Bangladesh	6,000	7,000	80	124
SEARCH	India	6,000	6,000	100	154
Padakhep Manabik Unnayan Kendra	Bangladesh	5,900	11,300	97	126
South Asia Research Society	India	5,892	7,992	100	29, 138
Agromart Foundation	Sri Lanka	5,800	11,685	77	118
Noakhali Rural Development Society	Bangladesh	5,788	5,788	98	126
Yayasan Indonesia Sejahtera	Indonesia	5,762	7,028	95	92
Koinonia	Bangladesh	5,500	6,040	98	124
Juba Jiban Advancement Committee	Bangladesh	5,398	5,398	96.5	126
ANKURAN	India	5,233	5,233	100	17
Prodipan	Bangladesh	5,200	32,085	70	5
South Indian Federation of Fishermen Societies	India	5,137	6,421	17	73, 140
Association for Rural Advancement in Bangladesh (ARAB)	Bangladesh	5,135	6,451	100	5
Vayalar Memorial Youth Club	India	5,000	5,000	100	10, 12
Voluntary Association for Rural Development	Bangladesh	4,055	4,557	99	126
Bangladesh Rural Integrated Development for Grub-Street Economy (BRIDGE)	Bangladesh	4,000	5,000	95	5
Janakallyan Sangstha	Bangladesh	3,587	4,220	82	5
Yayasan Usaha Maju	Malaysia	3,499	3,715	100	67
Sangkalpa Trust	Bangladesh	2,709	3,010	95	5
Sangram Sangalitha Gramunnayan Karmasuchee	Bangladesh	2,200	2,942	95	5
Centre for Self-Help Development	Nepal	1,300	1,797	100	2
LATIN AMERICA and the CARIBBEAN					
Red Financiera Rural	Ecuador	91,000	142,398	65	50, 149
CREDIAMIGO - Programa de Microcredito do Banco do Nordeste	Brazil	70,960	85,309	51.2	128
Caja de Compensacion Familiar de Antioquia (COMFAMA)	Colombia	54,988	85,920	70	91
Pro Mujer - Bolivia	Bolivia	21,985	27,482	90	25
Freedom from Hunger / CRECER	Bolivia	21,198	21,198	98	25
World Relief Honduras	Honduras	14,390	20,557	93	98, 127
Corporacion Viviendas del Hogar de Cristo	Ecuador	12,113	12,113	99	39

Institution	Country	Poorest Clients as of 31 December, 2001	Total Active Clients as of 31 December, 2001	% of Poorest Clients that are Women	Verified by
Centro de Apoyo a la Microempresa (FINCA) Honduras	Honduras	9,996	13,328	96	53
Pro Mujer - Nicaragua	Nicaragua	8,450	10,561	95	136
Centro de Apoyo a la Microempresa (FINCA)	El Salvador	6,639	21,477	85	35, 53
FINCA Mexico	Mexico	6,100	10,282	93	53
Organizacion de Desarrollo Empresarial Feminino (ODEF)	Honduras	5,466	8,676	67	127
FIE, Bolivia	Bolivia	2,320	23,173	64	25
FINCA Ecuador	Ecuador	2,081	8,005	90	53
Emprendamos Juntos A.C.	Mexico	1,840	2,300	100	106
FINCA Guatemala	Guatemala	287	1,195	100	53

Total: 211 Institutions	21,806,559 poorest clients	46,809,596 total clients
--------------------------------	-----------------------------------	---------------------------------