

# Gender Policy and Practice: Self-Assessments of Microfinance and Enterprise Development Organizations in Latin America

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reflection

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## Executive Summary

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The SEEP Gender Working Group was created to serve as a practical voice for collective action towards integrating gender into microfinance and microenterprise development. As part of understanding the role of gender in the microfinance industry, the Latin American Gender Working Group created a self-assessment designed to stimulate reflection in the participating organizations about the implications of their policies and practices for gender equity and women's empowerment. Twenty-six organizations from Peru, Mexico, Nicaragua, Ecuador, Costa Rica, Bolivia, and Colombia, as well as four international organizations, completed the self-assessment. This report provides a summary and analysis of the self-assessment results. Because the organizations participating in both the workshop and the survey were self-selecting, the results of this assessment should not be taken as a representative sample of gender practice among microfinance and microenterprise development institutions in the region. Rather, it should be understood as an exploration of the existing gender practice and gaps among organizations with above-average level of gender awareness.

***Eighty percent of organizations surveyed indicated that gender and/or empowerment form part of their organization's mission and vision.*** Of those organizations, 64% also had a formal gender policy mentioning non-discrimination, gender equality, and/or women's empowerment both internally and externally. In contrast, only 22% of institutions that did not explicitly articulate a gender and/or empowerment focus in their mission or vision had a comprehensive formal gender policy. According to survey respondents, most of their staff understood the importance of the institution's key activities for promoting women's empowerment. Eighty-four percent said that their organization encourages discussions regarding topics of gender and the implications of gender on their programs.

While 85% of organizations indicated that hiring decisions are made in a gender-equitable manner, only four organizations reported prioritizing the recruitment and hiring of women. Most organizations believe that recruitment and hiring should be done without regard to sex. ***Thirty-eight percent of organizations have an equal opportunity employment policy.*** Among respondents that provided data on the gender balance at different levels of their organizations, those with a comprehensive gender policy had, in general, the greatest participation of women at all levels. Organizations without gender policies tended to have low or no participation of women in governance or executive levels, with four of these organizations having no women at all on their boards. Many organizations reported policies designed to encourage women's leadership in a group setting.

Respondents displayed a high degree of awareness of the potential for negative impacts of their programs on women. Eighty-one percent of organizations reported having analyzed the potential for overburdening women with new responsibilities resulting from their participation in their socio-economic development programs. Of these organizations, ***31% replied that it is necessary to work toward equality in the sharing of domestic activities.*** Virtually all (95%) of the organizations indicated that the products and services they provide are delivered in a way that is accessible to women, taking into consideration their day-to-day reality, their location, and their schedules.

The area of greatest weakness among the respondents is monitoring and evaluation. The majority of organizations (55%) said their program had no system in place to detect, evaluate, or provide feedback regarding the program's effects on men and women in a disaggregated manner. However, ***73% were able to provide examples of indicators used to measure advances of women in achieving greater control over the use of resources.***

Overall, there is a need to institutionalize emerging good practices. Currently, many of the good practices depend on strong leadership. Deepening institutions' commitment to gender equity and putting policies in place that will serve the organizations as they grow are also important. The different levels of awareness and practice revealed by the surveys suggest that there is a great value in creating spaces like the SEEP Gender Working Group for the exchange of experiences and reflection.

# Background

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In 2011, the Latin American Regional Working Group of the SEEP Network Gender Working Group held a two-day workshop in Lima, Peru. In preparation for the workshop, participants were asked to complete an institutional gender self-assessment. The self-assessment, adapted from one created by Opportunity International, comprised five sections: Mission and Objectives, Organizational Policies and Processes, Human Resource Policies, Planning and Design of Products and Services, and Monitoring and Evaluation. The survey was designed to stimulate reflection in the organizations about the implications of their policies and practices for gender equity and women's empowerment. The participants found the results so interesting that they decided to extend the self-assessment—in electronic survey form—to other organizations in the region. In the end, 26 organizations from Peru, Mexico, Nicaragua, Ecuador, Costa Rica, Bolivia, and Colombia completed the self-assessment as well as four international organizations. Among the respondents were three networks, two investors, four international NGOs, and 17 micro-finance organizations. This report provides a summary and analysis of the self-assessment results. Because the organizations participating in both the workshop and the survey were self-selecting, the results of this assessment should not be taken as a representative sample of gender practice among microfinance and microenterprise development institutions in the region. Rather, it should be understood as an exploration of the existing gender practice and gaps among organizations with above-average level of gender awareness.

## Key findings:

- 80% of organizations indicated that gender and/or empowerment form part of their organization's mission and vision.
- 64% of those organizations also have a formal gender policy.
- 85% of organizations indicated that hiring decisions are made in a gender-equitable manner.
- 38% of organizations have a written equal opportunity employment policy.
- 79% of organizations which responded do not have an explicit policy regarding the ratio of men and women on their Board of Directors.
- 86% of organizations replied that the design of products and services is conducted in a participative manner with clients and includes information about their needs and realities.
- 95% of organizations indicated that the products and services they provide are delivered in a way which are accessible to women and take into consideration their day-to-day reality, their location, and their schedules.
- 55% of organizations have no gender monitoring or evaluation system in place.

# Findings

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## Mission and Objectives

This section of the survey sought to explore the degree to which gender equality and empowerment are a formal part of the organizations' mission, objectives, and strategies. Eighty percent of organizations surveyed indicated that gender and/or empowerment form part of their organization's mission and vision. However, when asked to elaborate, several respondents clarified that while their missions and visions implicitly acknowledge gender and empowerment, they do not do so explicitly and instead include broader, gender-neutral terms such as "physical persons" and "population with few opportunities" when referring to their target population.

All 26 organizations responded that their institutional objectives respond in some manner to the practical needs of the women and men served by their programs. Many provided examples of ways through which this is accomplished, including the provision of services benefiting small businesses, education sessions that facilitate family well-being, and access to the financial resources needed for a household's economic success. However, only a little more than half of the organizations indicated that they respond to strategic gender needs necessary for the empowerment of women. Of those, several indicated that they do so only to a degree.

In order to get a better idea of how gender and empowerment objectives were viewed relative to other objectives of the organization, the final question in this section asked what strategy or mechanism organizations have in place to balance their commitment to financial sustainability and client empowerment. The qualitative information provided articulates the difficulty of balancing financial sustainability with women's empowerment. As organizations experience a lack of funding, empowerment programs are often placed on the backburner, and when they are carried out they sometimes result in budgetary tension. Organizations that have managed to balance these two objectives appear to place great emphasis on the importance of women's empowerment (all five institutions that clearly stated their commitment to financial sustainability and women's empowerment also had formally included gender and/or empowerment in their missions/visions) and as such, they budget to guarantee its inclusion. Several of the organizations also attempt to safeguard the empowerment portion of their mission by including an empowerment focus in mainstream activities of the organization rather than relying on separate empowerment activities that require a separate budget to achieve their goals.

## Organization Policy and Processes

This section looked at how gender equity and empowerment are integrated into the governance and management of the organizations, both in policy and in practice. Half of the organizations surveyed indicated that they do have some form of official gender policy. In 25% of these cases, the policy was not comprehensive in that it did not touch on gender equality and women's empowerment internally within the organization or among clients, but rather was limited to anti-discrimination on the basis of gender. However, 41% of the institutions that did not have any kind of formal gender policy were considering one. Several organizations stated that while they do not have a written gender policy they do have a "gender focus" which is reflected strategically and at the programmatic level. One organization, for example, which lacks a formal gender policy, does have the rule that "only women can be leaders of the village banks."

Of those organizations that explicitly mention gender and/or empowerment in their mission or vision, 64% also have a formal gender policy mentioning non-discrimination, gender equality, and/or women's empowerment both internally and externally. In contrast, only 22% of institutions that do not explicitly articulate a gender and/or empowerment focus in their mission or vision have a comprehensive and formal gender policy; an additional 22% of respondents stated that they have a policy limited to non-discrimination based on sex.

Other questions in this section sought to understand who within the organizations has responsibility for ensuring the implementation of gender policies, and how these policies are manifest in key areas such as governance, strategic decision-making, and institutional culture. In general, responsibility for the implementation of the gender policy is either unspecified or diffuse. Most commonly, this responsibility is implicitly or explicitly shared by the

### What Priority does Gender Equity Have in Developing the Institutional Agenda?

- 60% report a person/committee is in charge of ensuring that gender issues are integrated into program development. *But 17% indicate that decision-makers do not consider the impact of their decisions on gender equity.*
- 84% report that they consider the implications of gender on their programs. *But only 48% say that they have time/ability to consider the implications of their products and services on gender equity.*

executive director and management team, who have responsibility for overseeing the implementation of all policies in the organization. About 60% of the organizations reported that there is a person or committee tasked with seeing that gender issues are integrated into program development, implementation, and evaluation; however, only two organizations have gender analysis or policy implementation explicitly assigned as tasks or job responsibilities, and most do not have a specific system for factoring gender policies into decision-making processes. Perhaps, then, it is not surprising that 17% of respondents indicated that their organization's decision-makers do not take into account the impact that their decisions have on gender equality. Those reporting this situation indicated that there is not a clear consensus on the priority of gender in the institutional agenda. Others expressed some frustration that internal processes limited the ability of their organization to adapt established programs to better meet women's needs.

However, it is encouraging that in general there is a high-level awareness of gender-related concerns among the organizations that answered the survey. According to respondents, most staff members of their organizations understand at some level the importance of the institution's key activities in promoting women's empowerment. Eighty-four percent of respondents said that their organization encourages discussions about gender and the implications of gender on their programs. Frequently, these conversations occur in informal meetings, board meetings, trainings, and evaluations. Most organizations (84%) include some type of initial employee training or orientation for both men and women on the importance of focusing on gender and women's empowerment. However, only 48% of respondents said that their organization's personnel have the time and ability to analyze the implications their products and services have on gender equity.

Interestingly, though half of the organizations indicated that they have a gender policy, most respondents do not have an explicit policy regarding the ratio of men to women on their board of directors. The three organizations that have such a policy stated that between 30-50% of their board members must be women. These three organizations also had formal gender policies and gender-inclusive missions and/or visions, pointing to a strong degree of consistency among mission, policy, and practice.

## Human Resources

Questions in this section looked at several aspects of human resources policies and practices, including recruitment, job descriptions, family-friendly policies, professional development, staff orientation, and gender balance at all levels of the organizations.

Regarding recruitment, the majority of organizations indicated that they develop job descriptions and announcements geared toward attracting both women and men candidates. Some go as far as using deliberately gender-inclusive language, with one or two adding a preference for women in all job descriptions. While 85% of organizations indicate that hiring decisions are made in a gender-equitable manner, only four organizations report prioritizing the recruitment and hiring of women. Instead, most organizations seem to believe that recruitment and hiring should be done without discrimination based on sex. Thirty-eight percent of organizations have a written equal opportunity employment policy.

Among the respondents that provided data on the gender balance at different levels of their organizations, those with the most participation of women at all levels were also the organizations with a comprehensive gender policy--the notable exception is one very small MFI with no women in management or governance. Organizations without gender policies tended to have low or no participation of women in governance or the executive levels, with four of these organizations having no women on their boards. Although there is a correlation between having a formal comprehensive gender policy and greater participation of women, at all levels but especially at the leadership level, the causality is unclear. Comments suggest that for some, policy is the institutionalization of practice already present in the organization. In other cases, it appears that organizations are seeking to develop gender policy to address gender imbalance.



Organizations without gender policies tended to have low or no participation of women in governance or the executive levels, with four of these organizations having no women on their boards.

### Gender Balance Within Each Organization (% women)

Gender Policy	Board	Executive	Sr. Management	Branch or Department Head	Administrative	Field Staff
0	20%	0	N/A	55%	68%	55%
1	0%	33%	0%	67%	57%	33%
1	20%	33%	33%	36%	61%	33%
1	20%	0%	0%	27%	48%	21%
1	0%	25%	50%	100%	96%	95%
1	50%	N/A	36%	39%	54%	43%
2	25%	0%	N/A	50%	100%	56%
2	0%	20%	50%	N/A	N/A	N/A
3	80%	100%	N/A	N/A	N/A	N/A
3	0%	0%	0%	N/A	100%	20%
3	80%	100%	60%	71%	56%	50%
3	57%	60%	50%	25%	56%	74%
3	80%	100%	0%	N/A	86%	83%

Policy codes: 0=none 1=none but considering 2=non-discrimination only 3=holistic policy

The majority of organizations do not pursue proactive strategies to promote or recruit women to positions of senior management; 43% say they do this to some degree. Most organizations indicate that candidates are chosen for positions and promotions based on their qualifications, and that all staff members have equal access to professional development opportunities appropriate to their positions regardless of gender. However, in their comments, very few respondents recognized or addressed other factors that might limit women’s ability to pursue professional development, such as childcare. Interestingly, those organizations with a comprehensive gender policy that includes a philosophy of non-discrimination (and non-affirmative action) seem to achieve good gender balance while those espousing only non-discrimination as a policy or philosophy tend to have a low number of women in leadership positions. The sample size is too small to make conclusions, but it would be interesting to examine further to understand what additional elements present in the more comprehensive policies might contribute to better gender balance in senior leadership.

Most organizations (84%) include some type of initial employee training or orientation for both men and women on the importance of focusing on gender and women’s empowerment. The gender component of the training ranges from utilizing the Gender Action Learning System tools in order to elevate gender awareness, to providing gender-related documents (brochures, studies, etc.) to employees and discussing the reasons for gender-focused methodologies utilized by the organization. However, only 48% of respondents said that their organization’s personnel have the time and ability to analyze the implications that their products and services have on gender equity.

All organizations also affirmed equal treatment among male and female personnel. Examples mentioned include equal salaries, benefits, and the active implementation of codes of ethics. All organizations also reported some degree of flexibility in the work schedule for both women and men, although not all organizations have formal policies. All respondents indicated that they maintain work expectations that are reasonable for those employees caring for dependents, though only a few were able to provide concrete examples. Most organizations’ accommoda-

tion for pregnant women and women with small children was limited to the minimum requirements of the laws of the country, though several organizations mentioned that they have hired a pregnant woman, which goes beyond the requirements of the law. All organizations report to be in compliance with the labor laws regarding mothers in the workplace.

## Product Planning and Design

In this section, respondents were asked to reflect on who their target clients are, what obstacles they face, and how their products and services are designed to support clients in overcoming these obstacles and moving toward gender equality. Organizations were asked to briefly describe their program's target clientele. All 12 of the organizations that responded mentioned vulnerable populations composed of both men and women as their targets, with only one saying that they exclusively provide services to women. Twenty-two, or 86% of organizations responding to the self-assessment, replied that the design of products and services is conducted in a participative manner with clients and includes information about their needs and realities. Those organizations that take into consideration the importance of client participation in the design process generally utilize focus groups, market studies, and exit surveys to facilitate this dialogue. Client participation in the planning and implementation of projects generally ends following information collection, with some exceptions. In four organizations, women clientele are involved to some degree in the collection and interpretation of data.

### Participation Barriers for Women

- 71% of respondents (out of 21 organizations) have encountered obstacles to women's participation in programs designed to help them.
- 40% identified "machismo" as a key barrier.
- Other obstacles include household work, child care responsibilities, local culture, and difficulty of access in rural communities.

At times, women's participation in the programs designed to help them can prove difficult due to social, legal, cultural, religious, or political obstacles. When asked to share their observations regarding this topic, 21 organizations responded, of which 71% indicated having encountered such obstacles. Of those institutions, 40% explicitly mentioned "machismo" as a key barrier to women's participation. Other major obstacles commonly mentioned include: household work, child care responsibilities, local culture, and difficulty of access in rural communities. Seventy-seven percent of those that encounter obstacles believe that their products and services are designed to overcome them through the use of open communication, creation of a participatory environment, and special programs benefitting women, such as hiring an older child to watch over the younger ones during loan meetings.

All but one organization feel that their products and services contribute to changing gender relations through one primary channel: access to funds, and giving women more control over how those funds are used. One institution cautioned, however, that "many things are assumed that will not necessarily happen, such as thinking that by receiving a loan the woman will automatically become empowered." Several of the respondents pointed out that other factors aside from access to funds must be taken into account for empowerment to occur. These respondents said that looking at women's ability to assume leadership roles in mixed-gender groups is one such factor. Many organizations reported policies designed to encourage women's leadership in a group setting, including setting a maximum number of men permitted in each group, not permitting a man to hold a leadership position, or dividing newly formed groups composed of women and men by gender. Four of the six organizations that have this type of policy in place mention "machismo" or "the belief that women shouldn't participate in public spaces" as being obstacles for their female clients.

Organizations that responded to the self-assessment displayed a high degree of awareness of the potential for of their programs on women. Eighty-one percent of organizations reported having analyzed the potential for overbur-

dening women with new responsibilities resulting from their participation in their socio-economic development programs. Of these 31% replied that it is necessary to work towards equality in the sharing of domestic activities. Virtually all (95%) organizations indicated that the products and services they provide are delivered in a way that is accessible to women and takes into consideration their day-to-day reality, their location, and their schedules. For example, microfinance organizations are open within specific hours to accommodate women's working hours, meetings are held in clients' homes, and offices are opened in strategic locations in order to make the loan process as convenient as possible.

## Monitoring and Evaluation

This section looked at the systems organizations have in place to monitor and evaluate program results in a gender-disaggregated manner. This was the area of greatest weakness among the respondents. The majority of survey respondents (55%) said their program had no system in place to detect, evaluate, or provide feedback regarding the program's effects on men and women in a disaggregated manner. Of those who responded that they do have a system in place, 30% stated that this system was actually still "in the process" of being set up.

Although many organizations said they do not have a formal system in place to measure their program's effects, most (73%) were able to provide examples of indicators they used to measure advances of women in terms of achieving greater control over the use of resources. Although little information is available on the results, organizations are beginning to look at a variety of indicators to measure progress in this area. Examples of indicators used by multiple organizations to measure gender empowerment include:

- Number of women who decide how to spend the family's money
- Attendance of women at training sessions
- Equality of distribution of household work

Although few organizations have an ongoing monitoring system in place, 36% of respondents have conducted evaluations or social impact studies of their programs or services with a gendered or women's empowerment focus. All of these organizations mentioned their use of specific indicators to measure advances of women in achieving greater control over resources. Some of the findings mentioned by the organizations included the indicators found below.

### **Women's Empowerment Indicators**

- Improvement in decision-making in their own lives, particularly about the number of children to have and whether children attend school
- Improvement in their ability to travel alone
- Improvement in their outlook for the future of their families
- More women giving advice to others about good health and business management practices

### **Lack of Empowerment Indicators**

- Requiring the signature of the spouse impedes access to credit
- Village banking programs expose women to a series of risks that directly affect their vulnerability. These risks show a direct relationship between gender and poverty.

# Promising Practices

Overall, the self-assessment served to highlight several areas where SEEP members and their affiliates have some promising practices—particularly in the areas of mainstreaming gender in the institution's objectives, systematically addressing gender and women's empowerment in orientation and with staff, and maintaining flexible human resource policies. A few of these practices are mentioned below. These practices and others like them could serve as the basis for future best practice documentation.

## Mission and Objectives

A handful of organizations have very deliberately integrated a gender focus into their institutional objectives and plans. One organization has included gender as a transversal theme throughout their organizational objectives. In another case, a network has set specific gender equity goals for each of their five main areas of action. Another organization has a specific gender program that sets the priorities for action toward gender equity throughout the organization. These specific mission and objective-level commitments seem to be followed up by thoughtful planning of products and program activities.

## Product Design and Implementation

It is clear that the majority of the organizations responding to the self-assessment make an important effort to listen to their clients and adapt their products—within certain limitations—to respond to their needs as much as possible. This is perhaps the most important practice that emerged. However, some organizations have developed new and innovative programs—such as “Café Feminino,” which puts the income from coffee production directly in the hands of women, or a special training program exclusively for women offered by an MFI—focused on their needs and interests.

## Organizational Policy and Practice

One of the most notable accomplishments of the group of institutions that responded to the self-assessment was that many of them have found the time and space to address gender, empowerment, and their relevance to the organization's mission and operations. Some of the ways that they have built in the gender component include:

- Staff orientation
- Reflections led by supervisors in team meetings
- Annual gender goals and progress toward them as a standard agenda item in staff meetings
- Special gender awareness training for all staff

## Human Resources

Performance and results in this area are mixed among the different participants. However, some practices that stood out include:

- Posting job announcements with gender inclusive language
- Screening for gender sensitivity in the employee selection process
- Clear communication of the institution's position on gender and empowerment during orientation as well as in outlining expectations for new employees
- Prioritizing recruitment of women for certain positions lacking gender balance
- Childcare assistance for employees so that they can participate in professional development opportunities and training
- Encouragement for women to take advantage of scholarships, exchanges, and trainings available
- Time off for employees to attend school and family events and to care for sick family members
- Women with children leave the office on time and are respected for doing so

It is interesting to note, however, that the majority of these good practices are informal and not institutionalized in policy.

## Conclusions

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Although progress and achievement are uneven among the organizations that participated in the self-assessment, there is much to celebrate. Many organizations have a well-articulated connection among their mission, objectives, and practice regarding gender equity and women's empowerment, and they communicate this to staff. Recent focus on social performance management seems to support and reinforce this trend. Organizations are prioritizing the recruitment of women or providing equal opportunities for both genders, and are also experimenting with allowing flexibility in the workplace to help parents of young children.

Overall, there is a need to institutionalize the good practices emerging in many organizations. Currently, many of the good practices appear to depend on strong leadership from the top. While this leadership is positive and necessary, it is also important to deepen institutions' commitment to gender equity and to put policies in place that will serve organizations as they grow and change. This is particularly true in the area of human resources management, where when strong signals that the institution is seeking to create opportunities for women are sent from the top, good results have been achieved; however, there is usually little in the way of policy or procedures to sustain those results if leadership's attention turns elsewhere.

The analysis of these types of self-assessments is challenging, but rewarding. Organizations with lower levels of awareness and gender sensitivity often rate themselves higher than their descriptions of practice reveal because they are simply unaware of the more subtle barriers to women's equal opportunity or do not know what more they could be doing. Organizations and individuals with a more advanced understanding of the issues sometimes rate themselves more critically because they are acutely aware of both their shortcomings and the slowness of organizational change. These different levels of awareness and practice suggest that there is potentially a great deal of value in creating spaces like the SEEP Gender Working Group for the exchange of experiences and reflection

To follow on the survey conducted in 2011, the Latin America group plans to select 3 to 4 "model" organizations from those that completed the survey. The "model" organizations will be those that are able to demonstrate a broad range of good practice and results in gender both at the client and the organizational level. The group would work with these selected institutions to more deeply analyze and document their practices and results. The results will then be shared and discussed in an in-person meeting to identify common practices and agree on recommended practices that should be shared more broadly.

## About SEEP

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The SEEP Network is a nonprofit network of over 130 international organizations that believe in the power of enterprise to reduce global poverty. SEEP members connect in a global learning community to increase their impact in over 170 countries, where they collectively serve over 89 million microentrepreneurs and their families. Through SEEP's learning initiatives, microenterprise development practitioners co-create and exchange strategies, standards, and tools for building healthy economies with a sustainable income in every household.

## About SEEP's Gender Working Group

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The SEEP Gender Working Group ([www.seepnetwork.org/gender-working-group-pages-126.php](http://www.seepnetwork.org/gender-working-group-pages-126.php)) was created to serve as a practical voice for collective action towards integrating gender into microfinance and microenterprise development. It seeks to serve its members with practical tools from a wide and diverse range of sources, and with a platform where they can share their own work, ideas, and challenges.





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