

# WOMEN SERVING OTHER WOMEN

**Company name practices :** ADA ASBL

**Activity sector practices :** Activités financières et d'assurance

**Company category practices :** Fondation, Association, ONG

## Description of the action practices

ADA, a Luxembourg NGO, has around 40 employees, the majority of whom are women. Its microfinance actions often lead its employees to intervene and set up projects in countries with traditional structures, still dominated by men, in Africa, Latin America or Asia. Beyond the managerial exercise of being able to defend one's views in a sometimes difficult context, the work of ADA's employees also serves as an example for women in these male-dominated countries: it shows that women can lead large-scale, life-changing projects. The role and presence of employees in the field, in the countries of the South, is all the more important as 75% of microfinance beneficiaries are women. They are the ones who will benefit from micro-credits and develop an income-generating activity. A female sensibility therefore brings a plus when implementing these projects, which will primarily benefit women and their families in these very male societies.

## Context practices

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## Approach practices

ADA pays particular attention to the social and societal commitment of its partners. In the selection criteria for its partners in the field, with whom ADA will set up projects, the proportion of female staff at all levels of the structure, but also the number of loans granted to MFIs (microfinance institutions) are essential elements. ADA promotes multilateral exchanges with its partners. The NGO seeks to share experiences with its partners but also among its partners.

## Objectives practices

ADA has a clear objective: to reduce poverty by giving people excluded from the banking system access to financial services, including microcredits to start their own business. This objective is achieved by increasing the activity of women. In this respect, ADA, internally and with its partners, sets an example, especially since its microfinance initiatives are clearly aimed at a female public, poor and unfortunately often poorly educated.

## Impact practices

By providing women with an activity that allows them to feed the household without depending on men, microfinance contributes to the emancipation of women in the countries of the South. It is therefore a weapon against poverty and exclusion. Above all, it is a weapon for equality.

## « To do practices »

Microfinance is first of all a question of trust: trust between the lender and the borrower, trust between ADA and its partners, trust between the employees and the management. It is therefore necessary to trust the talent and the capacity for success of its employees, whatever the risks, difficulties and obstacles.

## « Not to do practices »

It is the anticipation of difficulties - which sometimes will not appear - that can block evolution. Despite often difficult contexts, in countries that are still male-dominated, female employees succeed just as well as male employees.