

CAROLINE HOSSEIN

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LANGUAGE SKILLS English (native), French (fairly good)

CITIZENSHIP American and Canadian

RESIDENCE Toronto, Canada

SUMMARY

Caroline Hossein has 13 years experience as a private sector development specialist, who owns a very small firm which has managed and provided short-term technical support to numerous projects involving community owned banks, non-bank NGOs, cooperatives, and other local institutions.

Caroline has as Masters in Public Administration (MPA) from Cornell University and has worked in over 30 countries. Currently Caroline is a doctoral candidate (ABD) studying the political implications in microfinance in the Caribbean region. In 2009, she was based in Jamaica courtesy of a Fulbright fellowship. In late 2011, Caroline will teach a course on Economic Development Programs in the Global South at the University of Toronto and write her dissertation.

RECENT ASSIGNMENTS

- 09.2010 – 10.2010 Haiti–Research on the microfinance sector with industry leaders and *ti machann*. Royal Bank of Canada Award.
- 05.2010 – 09.2010 DR Congo, Rwanda, Burundi – Gender and Informal Trade Specialist – looking at informal border crossings. The World Bank.
- 06.2010 Liberia–Market research. International Rescue Committee.
- 04.2010 – 05.2010 Guyana–Research of the microfinance sector
- 03.2010 Afghanistan–Review of an Institutional and Gender Audit tool. Creative Associates.
- 12.2009 IFC Microfinance proposal. Technical review, research and writing. Shorebank
- 08.2009 – 10.2009 Jamaica–Improving Financial Access Study. IDB and Office of the Prime Minister (OPM) of Jamaica
- 02.2009 – 11.2009 Jamaica–Research Associate with the Caribbean Research Policy Institute
- 09.2009 Jamaica–Basic context information for Financial Rating Report. Micro Rate Inc.
- 10.2008 - 12.2008 Kyrgyz Republic, Tajikistan and Kazakhstan – Baseline study/Gender analysis and the cross border shuttle trade; methodology training workshop. AECOM International
- 11.2008 Jamaica and Guyana–Microfinance research with industry leaders
- 04.2008 - 09.2008 Jordan and Rwanda–Research Director for an evaluation of a multi-countries’ enterprise study. Chemonics International/USAID
- 06.2008 – 09.2008 Nigeria–Market research and product development training for *Banking on Health* project with commercial sector. Banyan Global/ Abt Associates
- 07.2008 Project design and technical methodology for mapping microfinance sector in Burundi, Rwanda and Congo Brazzaville. DAI Europe
- 06.2008 Capitalization Strategy for Credit Unions in Ukraine. Canadian Cooperative Assoc.
- 05.2008 Subject reviewer for enterprise training course. Making Cents International
- 04.2008 Project design and technical finance writing for youth MF project in Egypt & Morocco for corporate donor. MEDA (successful)
- 04.2008 Haiti–Independent microfinance research with leaders.
- 03.2008 - 04.2008 Haiti–Evaluation and updated credit policy manual for largest MFI. Training workshop for senior MFI managers.
- 03.2008 Haiti–Youth and Microfinance workshop to MFIs, banks, NGOs and donors



- 01.2008 - 02.2008 Nigeria–New product development and bank down-scaling work with commercial banks, Banyan Global/Abt Associates
- 12.2007 - 01.2008 Gender equality review for Pakistan proposal - livelihood project design, Plan
09.2007 Afghanistan–Rural enterprise development - project design, Women for Women
- 08.2007 - 09.2007 Gender and Environment-Tanzania project design, University of Toronto
- 07.2007 - 08.2007 Afghanistan-Livelihood project for women, Women for Women International; based in Kabul and Parwan
- 05.2007 - 07.2007 Jamaica–Evaluation of institutions and design of a Guarantee Fund, MEDA/ALCAN
06.2007 Curriculum Development for Professionals, Making Cents International
05.2007 Donor Mapping for Skills Training, MasterCard Foundation
- 01.2007 - 02.2007 Mapping study for enterprise sector, Foundation for International Training
10.2006 Banking and health in Kenya - Equity Bank, Barclays Bank, Save the Children
09.2006 Enterprise and microfinance representative, Governance on the Ground Workshop, CIDA-Jamaica. Key partners included: University of West Indies, Mayors of Portmore and Kingston and the University of Toronto

EXPERIENCE

- 09.2006 - ---->** **Owner/Consultant**, Ebony Development Associates www.ebonydevelopment.org
A self managed for-profit company. Practice areas: gender, youth, governance, enterprise, evaluations and project management.
04. 2011 to 07.2011 Lecturer, *Economic Development Programs and Poverty in the Global South*, University of Toronto, Canada
- 09.2006 – ----> Teaching Assistant, University of Toronto, Canada
Courses include: Development Politics 2011; Canada in Comparative Politics 2010; Politics of Development 2009; US Foreign Policy, third year course, 2008; Politics of Africa, third year course, 2008; Politics of the Dispossessed in Latin America, 2008; Politics of Development 2006-2008
- 01.2005 - 09.2006 Senior Microfinance Consultant, MEDA, Waterloo Canada
Provided consulting services: CGAP evaluations, new product development, business planning, prepared budgets, operational support, gender and technical training. Managed Egypt MF project; TA and evaluations to Benin, Mozambique and DR Congo banks.
- 09.2004 - 01.2005 Consultant for enterprise development, OIC International, Philadelphia
- 01.2004 - 08.2004 Manager of Village Bank, CRS Niger (S/T position)
Short-term assignment to manage bank in southern Niger with +/-4 000 clients. US \$1.2M loan portfolio. Follow on with licensing. Develop an incentive system and review internal controls. Managed an impact assessment across five communities.
- 07.2001 - 01.2004 Director of Entrepreneurship and Business, OIC International, Philadelphia
Managed global microfinance network valued at US \$1.6M with +/-16 000 clients. Non-formal education in Nigeria, Angola and Guinea. TA to village banks in Cote d'Ivoire, Niger, Ghana and Togo. Launched start-up bank for women in Tanzania.
- 02.2000 - 07.2001 Senior Program Officer, The Hunger Project, New York City



- Managed US \$2M *African Woman Food Farmer Initiative*, banks with +/-14000 clients. Evaluations and board development. Expanded US \$600 000 village banking in Uganda, Malawi, Mozambique.
- 09.1997 - 12.1999 Small Business Advisor, US Peace Corps and Government of Benin
Developed training modules and led business planning for local enterprises and cooperatives. Assisted in disbursements and assisted in reporting for local government, CARDER under Japanese funded project.
- 04.1996 - 09.1996 Legal Researcher, Arab Lawyers Union, Cairo, Egypt
Human rights and economic development research with Sudanese exiles in Egypt.

EDUCATION

- 09.2006 - ---> University of Toronto**, PhD candidate: International Development and Gender
Politics of Microfinance: A Comparative Study in Jamaica, Guyana and Haiti
Preliminary field work: Jamaica (2007, 2008), Guyana (2008) and Haiti (2008)
Field work: Jamaica 2009, 11 months as Fulbright student, Caribbean Policy and Research Institute and UWI/Mona
Field work: Guyana 2010, 2 months, University of Guyana
Field work: Haiti 2010, 1 month, Research associate at the Inter-University Institute for Research and Development (INURED)
Comprehensive Exams passed: Comparative Politics, May 2007

Other Degrees:

- 09.1995 - 05.1997 Cornell University (USA), MPA degree: Public Administration (thesis: Sudan)
10.1993 - 06.1995 University of Kent (Canterbury), LLB degree: Law
09.1990 - 05.1993 Saint Mary's University (Halifax), Bachelor of Arts: Politics/Philosophy/Economics

Awards:

- Royal Bank of Canada Award, 2010-2011
- Ontario Graduate Scholarship, 2010-2011
- School of Graduate Studies field grant for doctoral research, 2010-2011
- Val Duncan Award, Center for International Studies 2009-2010, MUNK, University of Toronto
- Le Centre d'études de la France et du monde Francophone 2009-2011
- Frank Peers Graduate Research Scholarship 2009-2010 and 2010-2011
- Fulbright Scholarship Award 2008-2009, Kingston Jamaica

TRAINING/CERTIFICATION

- 01.2011 Higher Education Teaching and Pedagogy, University of Toronto (four months)
09.2010 Boards that Work, CharityVillages.com and Maytree Foundation's DiverseCity program
08.2010 Safety and Security for International Travel, University of Toronto's Safety Abroad
04.2009 Fulbright Enrichment Seminar, Barbados
03.2008 Teaching Fundamentals Certificate TATP, University of Toronto
01.2006 Process Mapping, Women's World Banking
11.2004 Small Business Management, Bradley University, Illinois
07.2004 Microfin, CAPAF, Burkina Faso
07.2002 Boulder Microfinance Training, Microfinance Training Program
08.2001 Social Enterprise, Lassen Associates



CONFERENCES/SEMINARS

- The Politics of Hard times. “Going Local: Using Qualitative Methodologies in Complex Urban Settings.” 106th Annual Meetings American Political Science Association, September 2010. Washington, DC.
- Connected Understanding. “Partisan Politics and Tribalism in Microfinance: The Jamaican Case” and “Topsy Turvy Microfinance: Rethinking Gender and Identity in Downtown Kingston.” 82nd Canadian Political Science Association, June 2010. Congress, Montreal. Two papers presented.
- Seminar for Academic, Policy and Community Stakeholders. “Topsy Turvy Microfinance in Downtown Kingston.” Caribbean Policy Research Institute (CAPRI), UWI/Mona, Jamaica, 26 October 2009.
- Centering the Caribbean in the Caribbean. “How to use a Black feminist framework in political science research.” 34th Caribbean Studies Association, Kingston, Jamaica, June, 2009.
- At the Crossroads of Empire. “A Critical Review of Remittances in the Global Economy: Are gifts from abroad a part of the neoliberal agenda?” Congress, Vancouver, June 2008. CALACS. Paper presented.
- Sociological Perspectives: Thinking Beyond Borders/ Global Ideas and Global Values. “A View of a Political Scientist on Black Feminism in Development” Congress, Vancouver, June 2008. CSA.
- Identity Politics in the US and Abroad: Race, the Black Diaspora and Electoral Politics Conference. “How to use a Black Feminist framework in Comparative Politics in the Caribbean,” National Conference of Black Political Scientists, Chicago IL, March 2008. Paper presented.
- Black Feminist Thought Conference. Paper delivered on “Black Feminism and Development,” University of Toronto, OISE, December 2007. Co-chair and conference organizer.
- UN International Year of Microfinance 2005 event. Paper delivered on “Building Inclusive Financial Systems.” Keynote speaker. Herb Gray Center for Non Profits and the University of Windsor. Canada, December 2005.
- Arab Sanabel Microfinance Network. Paper presented on “Innovation in non-financial services in the Arab World.” Morocco, Nov 2005.

COUNTRY KNOWLEDGE (long-term = more than 6 months)

Africa: Angola, Benin (long-term), Burkina Faso, Burundi, DR Congo, Egypt (l-t), Guinea, Ghana, Gambia, Ivory Coast, Liberia, Malawi, Mauritius, Morocco, Mozambique, Niger (l-t), Nigeria, Rwanda, Senegal (l-t), South Africa, Togo, Tanzania, Uganda

Americas: Canada (l-t), US (l-t), Dominican Republic, Guyana (l-t), Jamaica (l-t), Haiti, Panama, Costa Rica, Trinidad & Tobago, St. Kitts & Nevis, Bahamas, Barbados, Cuba

Europe: Ireland, Netherlands, Spain, Portugal, France, Greece, UK (l-t), Belgium, Canary Islands

Asia: Afghanistan, India, Indonesia, Jordan, Hong Kong, Thailand, Singapore, UAE, Kyrgyz Republic, Tajikistan and Kazakhstan

PUBLICATIONS

“Risky Business? Poor Women Food Traders in the Borderlands of Congo, Uganda, Rwanda and Burundi.” *World Bank report*. October 2010.

“Perspectives Inna di Yard: Improving Access to Microfinance.” *Inter-American Development Bank report*. January 2010.

“Understanding the Impact of Employment, Entrepreneurship and Training Programs on Youth in Jordan and Rwanda,” www.microLINKS.org. USAID. Nov 2008.

“An Egyptian Case Study: Financial Services for Youth,” (co-authored, Redfern and Carothers). *International Journal of Emerging Markets*. Vol. 1 Issue 4, 329-340. Oct 2006.

“Thinking Outside the Islamic Box: Linking Context and Credit in Muslim West Africa,” *Critical Half Journal*. Oct 2004.

