

**NGO NETWORKS:
Strength in Numbers?**

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INTRODUCTION

As nongovernmental organizations (NGOs) have burgeoned throughout the developing world, they have become an undeniably powerful “third sector.” These organizations deliver services, build infrastructure, and advocate for policy change. NGOs have begun to establish and participate in networks within and across sectors, from microenterprise to environment, and across decision-making levels, from provincial to global. NGO networks vary in the extent to which they have been formalized, some representing a loose coalition of organizations with similar goals, others overseen by a secretariat with members allowed to participate through a formal process of admission. The most widespread and well-established networks are the areas of health, microfinance, and environmental conservation. Regardless of their specific structure, NGO networks are becoming increasingly powerful and crucial agents in international issues.

In considering the impact of networks, we face two crucial questions: How effective are NGO networks at strengthening the NGO sector? And more specifically, can donor-led efforts be as effective as networks originating at the grassroots level? This paper explores the role networks play in strengthening NGOs, as connected with PVC’s Strategic Framework. I first briefly introduce how USAID has been involved in networks in the past and discuss the role of the NGO Sustainability Index from the Bureau of Europe and Eurasia. Second, I describe how networks achieve their three primary goals: program coordination, knowledge sharing, and policy advocacy. Third, I discuss some challenges NGO networks face in achieving their goals and some obstacles to relying on networks to strengthen NGOs. Finally I offer some thoughts on evaluating networks

Throughout the paper I cite as case studies the Lebanese NGO Forum (LNF) and the Small Enterprise Education and Promotion (SEEP) Network. The LNF was initiated by the CEO of the YMCA, which due to the decentralization of the international organization is treated as a local NGO, thus illustrating issues surrounding a local NGO-initiated network.¹ The SEEP Network was first established through a grant from PVC, and is valuable in this analysis, as its structure as a network of U.S. PVOs in the field of

¹ Information on the Lebanese NGO Forum throughout this paper is taken from: Bennett, Jon. “Lebanon: The Lebanese NGO Forum and the Reconstruction of Civil Society, 1989-93,” Meeting Needs: NGO Coordination in Practice. London: Earthscan Publications, Inc. 1996, 118-144.

microenterprise, its experience with other national and regional networks, and its close relationship with PVC provide valuable lessons in network development.

Through this paper I hope to provide PVC with a background to NGO networks and offer some recommendations regarding PVC's involvement in this area. Networks face obstacles that must be carefully thought out before assuming that such cooperative coalitions are effective tools to leverage development projects. By examining the various facets of NGO networks, I hope to provide PVC with a framework from which to consider future involvement in this important arena.

NGO NETWORKS AND USAID, PVC

NGO networks have become an integral part of PVC's Strategic Framework 2002-2007. The focus emerges from the objective of strengthening the NGO sector: "PVC's efforts will focus on improving the strategic, managerial, financial, and advocacy skills of individual NGOs, cooperatives as well as of networks and intermediary support organizations." The Framework calls for PVC to assist in strengthening individual NGOs through "networks that enhance their problem-solving capacity, aggregate their interests, and magnify their ability to address issues that have a negative effect on their beneficiaries." In relation to PVC's efforts to strengthen local NGOs, networks can be seen to have three primary areas of impact: program coordination, knowledge sharing, and policy advocacy. An explanation of these roles will be found in the next section.

USAID has supported NGO networks for several years in varying capacities. One of the most established program is NGO Networks for Health, funded by the Bureau for Global Health. The program seeks to leverage service-delivery and training programs in the area of family planning, reproductive health, child survival, and HIV services. The network was formed in 1998 by a cooperative agreement between Global Health and five PVOs: ADRA, CARE, PATH, Plan International, and Save the Children. Though the program does not directly address the question of how to assist local NGOs, NGO Networks for Health provides a useful model for how PVOs collaborate in mutually building capacity and fostering other networks to assist in service delivery.

PVC has supported several networks that have helped PVOs identify policy issues and program impact. Previously PVC supported Corporate Community (CorCom) works with businesses and nonprofit organizations to forge alliances and encourage organizations

to adopt corporate partnership models of strategic planning. PVC also initiated the Child Survival Collaboration and Resources Group (CORE) synthesizes and disseminates information on child and maternal health practices and helps its members build capacity through collaboration.

PVC supported the founding of the Small Enterprise Education and Promotion (SEEP) Network in 1985. As a network of U.S. PVOs working in the microenterprise field, SEEP seeks to leverage the collective experience of its member organizations through its Institutional Development Services (IDS) division. IDS documents and distributes information on experiences of the members of the SEEP network. By initiating research and concept papers on issues relevant to the field, IDS can see the “big picture” whereas its individual members may be immersed in particular circumstances beyond which they may have limited perspective. SEEP later developed a program in network development with other NGO networks, which will be discussed below.

As stated in the Strategic Framework, PVC’s support of networks has had two important unanticipated effects. First, PVC’s support of networks has led to a greater level of funding to NGOs from non-PVC sources. Second, PVOs are increasingly participating in international discussions of policy. As each PVO works in a unique portfolio of countries, open communication and sharing of lessons learned raises the bar for the intellectual underpinning of individual programs. As PVOs and NGOs become increasingly aware of the programs and methodologies of other organizations, their ability to evaluate their own programs and implement effective solutions grows tremendously.

In addition to the NGO networks PVC has supported directly, current Matching Grant recipients are already involved in various NGO networks. PVC’s 2003 Annual Survey revealed that *every* PVO receiving funding under existing Matching Grants already participates in existing networks. The results are in the table on the next page and expanded in the Appendix.

The Office of Democracy, Governance and Social Transition in the Bureau for Europe and Eurasia recently released *The 2002 NGO Sustainability Index for Central and Eastern Europe and Eurasia*. The index scores each presence country by examining seven factors affective NGO sustainability: legal environment, organizational capacity, financial viability, advocacy, service provision, infrastructure, and public image. As PVC strategically shifts to focus more resources on strengthening the local NGO sector in focus countries, the

2003 Annual Survey Results: NGO Networks

*Survey of twenty-five PVOs receiving
Matching Grants in 2003*

Types of Networks

Every PVO is a member of a network in at least one of the following capacities.

- Fifty-six percent are members of in national country-level networks or coalitions.
- Eighty-eight percent are members of U.S.-based networks.
- Ninety-two percent are members of international networks or coalitions.

Organizational Impact

PVOs adopted the following practices as a result of membership in a formal network:

- Sixty percent adopted new or improved management practices or organizational systems or structures.
- Seventy-two percent adopted new or improved technical practices.
- Sixty-four percent adopted new or improved programming innovations.

Capacity Building

- Sixty-eight percent initiated capacity building activities with a local network.

Note: A list of Matching Grant recipients involved in networks is included as Appendix.

Sustainability Index provides a valuable model for understanding the existing environment for NGOs. Efforts to strengthen the local NGO sector should be tailored to the unique circumstances NGOs in each country face.

Expanding the NGO sustainability index beyond Europe and Eurasia would be an important starting point to understand the potential role of NGO networks. Thus, PVC should ensure that it has an accurate understanding of the state of the NGO sector in countries in which it seeks to fund programs to strengthen the sector. Furthermore, such an index would assist in the vision of PVC as a learning center; the index could be tailored to the aims of the Local NGO Sector Strengthening program or other future grant programs and used by PVOs to develop meaningful and applicable programs. Further action research could use such NGO sector evaluations as a basis for more involved analysis of NGO networks. A study could look for a correlation between the state of the NGO sector (enabling environment, sectors involved, links with international PVOs, etc.) and the emergence of NGO networks. Only when we more fully understand why certain types of networks emerge in certain circumstances can we expect to most effectively support networks to strengthen local NGOs. Recommendations emerging from the index and

evaluation could potentially even be useful to NGOs in countries where networks are less developed.

As the Index reveals, Central and Eastern Europe provide a good example of how NGO networks have developed. In addition to the sustainability scores, the E&E Index specifically describes the role of such networks:

NGOs in different countries have developed various mechanisms to join together for general coordination or to discuss common problems. In Slovakia, the Gremium of the Third Sector (G3S) has served for many years as an informal advocacy group of elected NGO leaders that defends and pursues the interests of NGOs, and was recently replicated at the regional level. Moldovan NGOs meet every other year at the National Forum of NGOs to discuss issues of sectoral importance. In Macedonia, NGOs gathered together in October at the second NGO Fair to increase communication, coordination and exchange within the sector.

In other countries, however, efforts to unite the NGO sector have been less successful. In Bulgaria, NGOs report that there is no demand for a body that brings the whole sector together. Bosnian NGOs state that cooperation is often a problem due to competition and jealousy within the sector. In places such as Macedonia and Kosovo, *NGOs have come together on certain issues only after donors have fostered the creation of coalitions.*² (Emphasis added)

This discussion of the networks in Central and Eastern Europe reveals how important and yet problematic NGO networks can be. The benefits will be expanded below, but the role of donors in the networks described in the Index is worth noting. PVC's involvement in NGO networks would likely be that of fostering the creating of networks where they may not have operated before. As will be discussed below, some express concern that donor-mandated networks are unsustainable. A closer look at how effective the networks in Macedonia and Kosovo have been would be valuable in developing PVC's strategy toward NGO networks.

COORDINATION, COLLABORATION AND ADVOCACY

Let us now briefly consider how networks arise and operate. Networks come into being in several different ways. Many networks begin when organizations working in a

² The 2002 NGO Sustainability Index for Central and Eastern Europe and Eurasia can be found online at: http://www.usaid.gov/locations/europe_eurasia/dem_gov/ngoindex/2002/index.htm

particular sector meet informally to discuss their current efforts in a working group format. Such a working group may begin to undertake various activities, organizing conferences or outreach efforts to other organizations. When the working group's activities grow beyond the group's capacity, it may seek formal status. The specific designation of a formally-registered network varies, sometimes registering as an NGO and other times as an association, depending on the laws of incorporation in the country.

Other networks originate as PVO projects that are then spun off as an autonomous association. For instance, the Center for Micro Finance (CMF) in Nepal was established as a project funded by USAID and became an independent, private not-for-profit organization in 2000. In other cases, networks are actually mandated by the government, linked with laws of NGO registration. Regardless of how or why a network is founded, often one organization takes the lead until a staff can be hired, and in many cases the staff is limited to one individual who acts as executive director. In fact, many credit the success of the Lebanese NGO Forum to the leadership of the national YMCA, whose "management structure allow[ed] its key personnel to spend time developing external interests" (Bennett 132).

The first area of network involvement is program coordination in a given country or region in a given sector. For example, the South Eastern European Environmental NGO Network facilitates communication, cooperation, and coordination of NGOs involved in national activities involving the environment.³ Coordination begins with communication, which networks foster in several ways. Networks can promote communication as simply as compiling a database of NGOs working on a particular issue. The NGO Network Alliance Project in Zimbabwe links existing NGOs through a central Zimbabwean development and human rights portal.⁴ Awareness of existing programs diminishes duplication of efforts and leverages funds and programs. Even a loose coalition of NGOs could lead participating organizations to consider areas of specialization. If an organization is aware that another is working in a particular issue area, it could potentially capitalize on other areas of expertise. Nonetheless, international donors play a critical role in either fostering or undermining the efforts of open communication, and if large amounts of funding are funneled to a single issue, organizations will inevitably be drawn to it, even if they are aware that others are already working in the area and their own expertise lies elsewhere.

³ See South Eastern European Environmental NGO Network: <http://www.seeenn.org.mk/>.

⁴ See Kubatana, the NGO Network Alliance Project of Zimbabwe: <http://www.kubatana.net>.

The second area, knowledge sharing, can be split into two categories: programmatic and operational. Programmatic knowledge sharing overlaps with program coordination, but specifically refers to organizations' sharing best practices on how they implement programs. Organizations learn from their own programs, and networks can encourage members to share such information with others. For example, the AIDS NGO Network in East Africa (ANNEA) maintains a Resource Center, a newsletter, and a system to collect and distribute information among its members. In doing so, ANNEA seeks to build solidarity among NGOs working on HIV/AIDS and make its members' programs more efficient and effective.

On the operational side, network members often share information on boards of directors, membership development, strategic planning, and other issues. Many small NGOs develop boards only to better attract funding. They are unaware of the importance of independent boards, thus staff often sit on the boards of their organizations. First, networks help NGOs see the benefits of formal, effective boards of directors. Second, networks play a crucial role in assisting member organizations in diversifying sources of revenue so as not to rely as heavily on international donors as many have in the past. By sharing information about how to develop memberships of local individuals, networks help organizations become more sustainable and more responsive to local demands. And third, strategic planning is a new area for many NGOs. Smaller organizations often begin as projects by individuals, and grow differently based on their self-defined mission. Strategic planning encourages organizations to stay true to a mission, rather than adjust operations based on the availability of funding. Networks encourage organizations to share how they develop strategic plans, fostering long-term sustainability. While the presence of funding will often draw organizations to a particular issue, networks can help organizations become more sustainable through strategic planning.

A useful illustration of network knowledge sharing is the Network Development Services (NDS) division of SEEP, established in 1997 to form strategic partnerships with other national and regional microfinance (MF) networks. As strategic partners, the networks share information via three pathways. First, as the coordinating network, NDS commissions studies and reports, which are then distributed to other networks. Second, individual networks at times distribute research they have initiated, often for a more specific audience than a global SEEP-initiated study. For example, the MF network in Ethiopia has

distributed studies on its members' experiences in marketing microfinance services. Third, partner networks communicate among themselves to coordinate activities. Partnering through SEEP allows networks to keep each other abreast of activities to prevent implementing misaligned policies.

The third area of network involvement is policy advocacy. Networks play a crucial role in advocating for policy change on behalf of their members. Some lobby their governments for legislation to enable their members to work more effectively. In advocating for a positive enabling environment, networks influence government policy more effectively than their members would be capable of individually. Whether in the field of environment, health, microfinance, etc., NGOs often require certain legal and regulatory frameworks to thrive. For example, for MFIs to operate and sustain themselves, they must be able to charge fair, market-value interest rates. Thus many national microfinance networks lobby to eliminate or prevent interest rate ceilings, which often result from a misunderstanding of the thinking behind microfinance and prevent MFIs from becoming sustainable. In countries where governments are still skeptical of microfinance, networks speak for the entire field of MFIs, leveraging the advocacy campaigns of individual institutions.

Other networks advocate directly for an issue—the Black Sea NGO Network (BSNN) lobbies six countries to adopt environmentally sound legislation to protect the Black Sea.⁵ Networks develop advocacy programs on the international level as well. The African NGO Habitat II Caucus (Africaucus) sought to collectively shape the agenda of the United Nations Human Settlement Programme. In both of these cases, none of the networks' individual members had the capacity to undertake such an extensive advocacy effort, so the networks scaled up local efforts to effect transnational change. In advocating for member organizations, it is important that networks effectively articulate potentially diverse views. Jordan and Van Tuijl write that “recognizing who has expertise and knowledge in which political arena and respecting the boundaries established by that expertise is the first necessary act of accountability in a joint NGO advocacy effort.”⁶

⁵ See Black Sea NGO Network: <http://www.bseanetwork.org/about.html>.

⁶ Jordan, Lisa and Peter Van Tuijl. “Political Responsibility in Transnational NGO Advocacy.” *World Development*. Pergamon. Vol. 28 No. 12, December 2000.

OBSTACLES TO EFFECTIVE NETWORKS

Though NGO networks are growing and seem to hold much promise in the areas of coordination, collaboration and advocacy, there are critical obstacles that must be overcome. One such obstacle occurs when network members each feel disinclined to contribute and meaningfully participate in the sharing of best practices. In SEEP's case, when MFIs or networks overlap in a particular country or issue, it is in the best interest of each to be aware of the work of others. Lack of coordination could distort the local MF market, potentially counteracting progress made by individual MFIs. Even slight variations in interest rates could distort village banking and other MF models. Thus SEEP attempts to resolve the problem by focusing on the fact that each member sees direct advantage to sharing information and adjusting its operations in accordance with other members of the network.

Nonetheless, the question remains of how to establish networks that encourage substantive participation. In the microfinance field, while there may be an incentive to cooperate through a network, the fact remains that MFIs still compete for clients, influence, and international funding. Networks run into several problems when they seek to induce their members to share information. First, it is likely that certain information will be proprietary. Whether operational or programmatic, this type of information does not necessarily have to be an impasse. When problems of proprietary information arise, SEEP pushes forward with cooperation by narrowly defining issues on the table to a topic that the group can realistically grapple with. Second, a network may run into problems of disparate capacity among its membership. For example, consider two members of a network of environmental NGOs working on conservation in a middle-income country: Organization A is a large, well-funded organization with thirty-plus years of experience in the country; Organization B is a new organization attempting to learn the field and eventually attract international funding. Organization A may believe that it not only has more expertise, but sharing valuable information about how to develop and implement a program would not be worth its resources—it simply can do the same job better, easier, and cheaper. An effective network would help both organizations see benefits of collaboration.

Third, competition for international funding is perhaps the greatest roadblock to cooperation through networks. If a network member has developed a new idea or methodology it might not be compelled to share it with others, since it seeks to improve its image, especially to international donors. Regardless of the mission-driven intentions of the

NGOS, funding often becomes the top priority. Many NGOs in developing countries rely on international donors for a majority of their revenue and are simply not sustainable without international support. Networks are thus forced to find ways to encourage organizations to participate in a meaningful way without jeopardizing their eligibility for funding.

A fourth potential challenge to developing networks as advocacy organizations is that in many developing nations, governments already feel that they compete with NGOs for limited international resources. Governments may feel that funding networks of NGOs for the express purpose of advocating policy change is simply an attempt to subvert their existing policies.

Fifth, natural or man-made disasters can be an obstacle to effective long-term NGO coordination. In Lebanon in the mid- to late-1980s, a case explored further below, the immediate needs from the civil war trumped the attempts of a small number of NGO leaders who were calling for their organizations and others to develop a long-term joint strategy (129). Conversely, the UNDP reported in 1992 that “well-developed private sector networks” in Lebanon were effective during the war years, but “could not maintain a social development programme” (131).

Sharyn Tenn, manager of the NDS division at the SEEP Network, has observed that networks often fail when mandated by donors. She believes that successful, sustainable networks are necessarily demand-driven, formed by grassroots groups perceiving a need to coordinate. Thus if network members do not feel enough ownership of the network’s mission or procedures, they will not participate in a meaningful way. SEEP has thus begun work on guidelines for donors working with networks. SEEP has been forming a working group to this end, involving GTZ, SIDA, CGAP, and the USAID Microenterprise office, and hopes to involve PVC in the process as well.

Jon Bennett, an expert on the role of NGOs in international development, analyzed efforts at NGO coordination in Lebanon. International PVOs have long coordinated through the NGO Coordination Committee for Lebanon, which at one point only included Caritas, Pontifical Mission for Palestine, and World Vision. The Committee disperses a pool of funds from its members through applications from local NGOs, community groups, and others. However, the Committee often felt “‘overwhelmed’ by the number of local NGOs, the lack of criteria for their registration and the potential for mismanagement of funds”

(Bennett 1996: 127). It thus did not allow local NGOs to administer funds. This hesitancy to directly fund local NGOs highlights the dilemma that many international donors face—though many consider NGOs to be “guardians of democratic civil society” (126), they often lack the funding and organizational structures for monitoring and evaluation that international donors require of grantees.

In short, NGO networks face many obstacles to effectively pursuing their mission of coordinating NGO activities. While some obstacles are logistical at the surface, many point to fundamental limitations that networks inevitably face. This is not to say that there are not many that are quite successful. Rather, networks hold tremendous potential to leverage existing development activities. But network development is not as simple as setting up fora for organizations to discuss their programs—there are fundamental challenges that will require creative thinking to resolve. PVC now has the opportunity to integrate this novel development tool into its work in strengthening local NGO sectors.

EVALUATING NETWORKS

The obstacles to effective networks bring us back to the questions that began this analysis: How effective are NGO networks at strengthening the NGO sector? And can donor-led efforts be as effective as networks originating at the grassroots level? We now add a third question: how can PVC, or any other organization, effectively evaluate the effectiveness of networks? It has largely been assumed that communication and coordination among NGOs raises the quality and consistency of programs, but there has been little concrete research done in the area of NGO networks. As PVC begins to directly support NGO networks, it is crucial that it have a clear idea of how to monitor and evaluate networks.

Evaluating networks is an unavoidably subjective process. Measuring impact requires asking member organizations how extensively they have adopted new practices as a result of their involvement in a network. The methodology PVC has used to evaluate the SEEP network is a valuable starting point. For example, ninety-two percent of SEEP members report regularly sharing SEEP technical materials with local partners, multiplying the network’s impact beyond its membership. Evidence of this type demonstrates the extent to which organizations take advantage of networks of which they are members. Judging from the high number of positive responses in the area of networks on the PVC Annual

Survey, organizations highly value their participation in networks. But merely asking organizations whether they benefit from coordination does not truly reveal the impact of coordination on programs of local NGOs. Effective evaluation will require independent studies of individual countries' NGO sectors, which brings us back to the potential role of a broad-based NGO Sustainability Index. Evaluation will inevitably retain a certain degree of uncertainty, since networks indirectly affect programs in the field. Nevertheless, this challenge should not be seen as an insurmountable obstacle. NGO networks can be powerful tools; they just require creative, in-depth approaches to evaluation.

CONCLUSION

NGO networks will most likely prove to be a valuable tool in PVC's approach to local NGO sector strengthening. Networks have the potential to become a critical tool to coordinate and leverage existing NGO development activities. They face fundamental obstacles that require creative thinking to resolve. And since such networks are relative newcomers in the area of development, much of this thinking has yet to take place. Thus PVC has the opportunity to play a central role in shaping NGO networks as effective agents in international development.

APPENDIX
2003 Annual Survey Results: NGO Networks

2003 Matching Grant Recipient	Grant Number	Type of Network of which PVO is a member			Organizational Impact Changes adopted by PVO as a result of network membership			Capacity Building with a Local Network
		U.S.-based Network	International Network or Coalition	National Country-level Network	Management Practices/ Organizational Systems	Technical Practices	Programming Innovations	
ACCION International	FAO-A-00-00-00013-00	•	•			•	•	•
Adventist Development and Relief Agency International, Inc.	FAO-A-00-00-00011-00	•	•	•	•	•	•	
Aga Khan Foundation U.S.A.	FAO-A-00-98-00078-00		•	•	•	•	•	•
Aid to Artisans, Inc.	HFP-A-00-01-00023-00	•	•		•	•		•
Catholic Relief Services United States Conference of Catholic Bishops	FAO-A-00-99-00054-00	•	•			•		
Christian Children's Fund, Inc.	FAO-A-00-00-00015-00	•	•					•
Enterprise Development International	FAO-A-00-99-00055-00	•				•		•
Foundation for International Community Assistance, Inc.	FAO-A-00-00-00014-00	•	•	•	•	•	•	•
Freedom from Hunger	FAO-A-00-99-00046-00	•	•		•	•	•	•
Freedom from Hunger	HFP-A-00-02-00024-00	•	•		•	•	•	•
Habitat for Humanity International, Inc.	FAO-A-00-99-00057-00	•	•	•				
Katalysis Partnership, Inc.	FAO-A-00-98-00052-00	•	•		•		•	
Mennonite Economic Development Associates, The	HFP-A-00-01-00020-00	•	•				•	•
Mercy Corps	FAO-A-00-99-00047-00	•	•	•	•	•	•	
Opportunities Industrialization Centers International, Inc.	FAO-A-00-98-00068-00	•		•	•	•	•	•
Opportunity International, Inc.	FAO-A-00-98-00070-00		•		•			•
PLAN International USA, Inc.	HFP-A-00-02-00006-00	•	•	•	•	•	•	
Private Agencies Collaborating Together, Inc.	FAO-A-00-00-00019-00	•	•	•	•	•	•	•
Project HOPE - The People-to-People Health Foundation, Inc.	FAO-A-00-98-00028-00	•	•	•		•		
Salesian Missions	HFP-A-00-01-00015-00		•					•
Salvation Army World Service Office, The	FAO-A-00-00-00018-00	•	•	•	•	•	•	•
TechnoServe, Inc.	HFP-A-00-01-00022-00	•	•	•				
Winrock International Institute for Agricultural Development	FAO-A-00-98-00074-00	•	•	•	•	•	•	•
World Relief Corporation of National Association of Evangelicals	FAO-A-00-98-00069-00	•	•	•	•	•	•	•
World Vision Relief & Development, Inc.	HFP-A-00-02-00007-00	•	•	•		•	•	•

ACRONYMS

ANNEA	AIDS NGO Network in East Africa
BSNN	Black Sea NGO Network
CGAP	Consultative Group to Assist the Poorest,
CMF	Center for Microfinance, Nepal
E&E	Bureau of Europe and Eurasia, USAID
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit (German government-owned corporation for international development)
LNF	Lebanese NGO Forum
MF	Microfinance
MFI	Microfinance Institution
NDS	Network Development Services, SEEP Network
NGO	Nongovernmental Organization
PVC	Office of Private and Voluntary Cooperation, USAID
PVO	Private Voluntary Organization
SEEP	Small Enterprise Education and Promotion Network
SIDA	Swedish international development organization
UNDP	United Nations Development Programme
USAID	United States Agency for International Development