

## Dr. Christiane Ströh de Martínez

Founding Partner | Senior Consultant

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### SUMMARY

Christiane combines her academic background with professional experience in development cooperation. She has served as a visiting professor, instructing both development-related subjects and microfinance at different German universities. Her consulting work focuses on inclusive finance, agribusiness and local economic development. With a PhD thesis in economics, she specialized in pro-poor financial sector development and microfinance. Christiane researches on development topics, implements project-related studies, and conducts evaluations with participatory methods. As a process facilitator she conceives and moderates workshops and learning events and loves to engage in participatory consultancy processes with clients and stakeholders.

### EDUCATION

**Ph.D. in economics (Dr.rer.pol.)**, Institute of Latin American Studies and School of Business & Economics, Free University of Berlin

Ph.D. thesis: "Assessing pro-poor financial sector development: A comprehensive framework, applied to the case of Peruvian microfinance"

**Master-level studies in International Economics (Dipl.VWL)** with a specialization on Latin America, University of Tübingen, Germany

### PROFESSIONAL EXPERIENCE

**Partner and senior consultant joyn-coop:** Development consultancy with joyn-coop's cross-sectoral approach within the thematic focus of the firm (since 09/2011)

**Free-lance consultant in development cooperation:** Consulting NGOs, governmental bodies and foundations with a thematic specialization in pro-poor financial sector development (since 1999)

*Examples of Christiane's work in these areas include:*

- **Feasibility study** to conceptualize a financing facility for smallholders within contract farming agreements  
Client: National development agency
- **Co-authored business guide** on the inclusion of smallholder farmers into agri-business value chains  
Client: endeva, GIZ, Germany
- **Conceptualization and moderation of regional conference** in Zambia bringing together private and public sector actors to conceive joint initiatives in selected African food value chains  
Client: GIZ
- **Pre-feasibility study** for a transnational insurance for family members of migrants in the Philippines  
Client: National development agency
- **Evaluation** of investment and advisory services and impact study for microfinance institution in Mexico  
Client: IFC
- **Social performance assessment and benchmarking study** for microfinance institution in Mongolia  
Client: International NGO
- **Assessment of competition** in the microfinance sector in Peru, with a special focus on downscaling  
Client: National banking supervisory agency
- **Scientific advisor and moderator** for assessment of grassroots monitoring methods in India and Germany  
Client: NGO network

**Lecturer and visiting professor in economics:** Focus on teaching of development theory and politics, poverty concepts, migration, microfinance and development economics, taught at Free University of Berlin, Berlin School of Economics and Law (HWR), University of applied science HTW Berlin, University of Tübingen (since 2005)

**Research:** Participation in joint research projects and own research projects on development-issues, such as poverty dynamics in Brazil, financial development and remittances in Mexico, El Salvador and the Dominican Republic, microfinance and downscaling in Peru and Brazil, participation in various research conferences (since 2005)

**Conferences:** Numerous lectures at scientific congresses on development, microfinance and Latin America (in Germany, Mexico, Peru and Senegal) and participation in further congresses on development-related subjects (since 2000)

## LANGUAGES

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Business fluent in English, French, Spanish, Portuguese, and German (mother tongue)

## COUNTRY EXPERIENCE

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Africa:	Kenya, Senegal, South Africa, Zambia
Central & Western Asia:	Armenia, Azerbaijan, Georgia, Mongolia, Russia, Uzbekistan, Turkmenistan
Europe:	Albania, Turkey
Latin America:	Brazil, Ecuador, Mexico, Paraguay, Peru
Middle East:	Jordan
South-East Asia:	Bangladesh, Bhutan, Cambodia, India, Laos, Myanmar, Nepal, Philippines, Vietnam

## SELECTED PUBLICATIONS

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**On agricultural finance for food security (2016, with Feddersen, Speicher and Asbrand):** Food security in SSA: A fresh look on agricultural mechanization. How adapted financial solutions can make a difference, DIE (Deutsches Institut für Entwicklungspolitik) Study ([link](#)).

**On the link between remittances and insurance schemes for poor populations (2013, with Crayen and Hainz):** "Remittances, Banking Status and the Usage of Insurance Schemes", in: Journal of Development Studies, 46(6), pp. 861-875 ([link](#)).

**On inclusive business models (2012, with Gradl, Kükenshöner, Schmidt):** Growing Business with Smallholders. A guide to inclusive agribusiness, GIZ on behalf of BMZ, Berlin ([link](#)).

**On a demand-side perspective for analyzing microfinance (2011):** "Finance for the poor in demand: Who uses microfinance and why?", Working Paper, No. 10/2011, Institute for International Political Economy Berlin ([link](#)).

**On the long-term development of knowledge-disseminating institutions in financial sector development (2011):** "Partnerinstitutionen als Wissensvermittler' - Faktoren für den langfristigen Erfolg von Partnerinstitutionen der Sparkassenstiftung", in: Bonner Schriftenreihe zur Entwicklungsfinanzierung, no. 5, Bonn ([link](#)).

**On solidarity-led economies and their development potential in Brazil (2010):** „Wirtschaft von unten: Solidarische Ökonomie in Brasilien als ein Weg aus der sozioökonomischen Misere?“, in: Costa, Sérgio; Kohlhepp, Gerd; Nitschack, Horst; Sangmeister, Hartmut (eds.): Brasilien Heute, Berlin, pp. 415-428.

**On financial sector development from the perspective of pro-poor development (2010):** How to assess pro-poor financial sector development: A comprehensive framework applied to the case of Peruvian microfinance, doctoral dissertation at the School of Business & Economics of the Free University of Berlin, Berlin ([link](#)).

**On the link between remittances and insurance schemes for poor populations (2010, with Crayen, Hainz):** "Remittances, banking status and the usage of insurance schemes", in: CESifo Working Paper, No.3117 ([link](#)).

**On bancarization in Brazil (2007):** "Microfinanzas y reducción de pobreza en América Latina: ¿Puede la Bancarización brasileña servir de ejemplo?" in: O Brasil na América Latina: Interações, Percepções, Interdependências, ADLAF, pp.215-238; **(2006 in German):** Lateinamerika Analysen Nr.13, pp. 121-146.

**On the life and work of Mohammad Yunus (2006, with Nitsch):** „Muhammad Yunus. Ein Banker für die Armen“, Serie Entwicklungstheorie - Wer ist wer?, in: eins - Entwicklungspolitik Information Nord-Süd, Heft 22-2006, p. 53-55.

**On recent tendencies in Brazilian politics and challenges in economic policy (2006):** “Apostando na continuidade? O eleitor brasileiro ante os dilemas do governo Lula”, in: Iberoamericana N° 23, pp.188-194.

**On the possibilities and challenges in the current economic policy of the government of president Lula (2005):** „Handlungsspielräume aktueller brasilianischer Wirtschaftspolitik - Herausforderungen, Möglichkeiten und Grenzen der Regierung Lula“, in: Stehr, Christopher (ed.): Globalisierung - Chancen und Risiken, Ulm.

**On the implication of the indigenous movement for Ecuadorian politics (2005):** „Die indigene Bewegung in der Politik Ecuadors: Neue Akteure und ein neuer Stil“, in: Sevilla, Rafael (ed.): Ekuador - Welt der Vielfalt, Bad Honnef, pp.81-100.