

Martina Wiedmaier-Pfister

Affiliated Expert

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**SUMMARY**

Martina is an Affiliated Expert at joyn-coop. She has been working in financial systems development for more than 20 years. She is a Policy and Regulatory Consultant with over thirty years of professional experience in the financial sector. She advises national, regional and global projects, as well as microfinance institutions, central banks and supervisory authorities. Her focus is on rural finance and inclusive insurance. She has carried out numerous assignments in Africa, Latin America and Asia, focusing on the regulatory sphere and on market development strategies. She has worked as long-term expert in Asia and Latin-America for 8 years and has authored policy papers for governments and research papers on responsible finance, regulatory frameworks and consumer protection, as well as numerous country diagnostics studies and feasibility and evaluation reports.

EDUCATION

Master of Business Administration (MBA) at the University of Pforzheim, Germany

Certified Banking Specialist at Volksbank Rottenburg, Germany

PROFESSIONAL EXPERIENCE

Affiliated Expert at joyn-coop since 8-2016

Development Cooperation

- Freelance consultant (since 2012)
- Long-term expert in Asia and Latin America (1993 - 1998)

Banking Sector Germany

- Volksbank Rottenburg (1977 - 1980) and Volksbank Sindelfingen (1986 - 1992)

Examples of Martina's work include:

- Insurance sector diagnostics for inclusive insurance (four country studies implemented in Mongolia, Sri Lanka, Ghana and Paraguay, and fifteen studies team backstopping and quality control); Clients: Global Development Bank, National development cooperation agency
- National strategies for inclusive finance: Ethiopia 2008, and Kirgizstan 2010; Client: GIZ and Central Banks
- Feasibility studies for new projects in Sri Lanka, Ghana Philippines, Laos; Client: GIZ
- Value chain financing in Mozambique, redesign of the financial services component, Client: UN Organisation and Ministry of Agriculture
- Regulatory impact assessments of microinsurance in Philippines and Peru, Client: UN Organisation
- Evaluation of the financing mechanisms of a single programme approach in the area of financing renewable energy deployments, Client: National development agency
- Project manager of a rural finance project in Bolivia, Employer: development cooperation

LANGUAGES

Business fluent in English, Spanish and German (native speaker), Advanced knowledge of French and Portuguese

COUNTRY EXPERIENCE

Africa	Algeria, Ethiopia, Ghana, Mozambique, Uganda, DR Congo
Asia	Bangladesh, China, India, Indonesia, Kyrgyzstan, Laos, Mongolia, Nepal, Philippines, Sri Lanka, Thailand, Uzbekistan
Europe	Germany
Latin America	Brazil, Bolivia, Honduras, Jamaica, Peru

SELECTED PUBLICATIONS

- BMZ Discussion Paper: Responsible Mobile Insurance (2015)
- BMZ Discussion Paper: Consumer Protection in Microinsurance (2013)
- BMZ: Security at little cost - Microinsurance in Financial Systems Development, BMZ Position Paper Microinsurance (2009)
- Microinsurance Facility/ILO: Microinsurance in Africa (Africa Landscaping Study): Chapter 4 Creating an enabling environment for Microinsurance (2009)
- USAID and Microinsurance Centre: Microinsurance Note 8: Facilitating an Appropriate Regulatory and Supervisory Environment for Microinsurance (2008)
- GTZ: Entwicklungsmotor Finanzdienstleistungen, Wie die GTZ die Entwicklung der Finanzsysteme in Transformations- und Entwicklungsländern fördert (Development motor finance - how GTZ promotes financial systems in developing countries and emerging markets“ (2007)
- CGAP Working Group on Microinsurance and ILO : Microinsurance Compendium: Chapter 5.2
- Regulatory Issues in Microinsurance (2006)
- GTZ: Regulation and Supervision of Microinsurance - Eschborn/Germany (2004)
- FONDESIF: From Financial NGO to Private Financial Fund - The Bolivian Case, Bolivia, (2001)