

vate sector and NGO responses to PADF's call for emergency aid. Devastating floods and volcanic eruptions have resulted in more than \$161 million of agricultural destruction, damage to oil pipelines, displacement of thousands of citizens, dire food shortages and serious economic loss. With more than 45 years of disaster management and relief experience throughout Latin America and the Caribbean, PADF immediately issued an appeal. At this point, combined responses from private and public sectors are reaching a value of \$200,000. But with the ongoing State of Emergency in Ecuador, additional help is needed. Please visit www.padf.org for more information.

Mobility International USA's Women's Institute Featured in New Book on Women with Disabilities

Photojournalist Paola Gianturco's new book, a collection of striking photos and poignant stories, chronicles the lives of women who enlighten the world around them through their activism. Gianturco's book covers 129 women in fifteen countries on five continents. Gianturco devotes a full chapter to Mobility International USA's (MIUSA) 2006 Women's Institute on Leadership and Disability (WILD). Last year's program brought together 30 women leaders from around the world to exchange ideas and create new visions for inclusion of women with disabilities in international development.

The chapter, called "Enabling Leaders", includes 19 pages of color photographs and interviews describing their lives and accomplishments. Their stories help bring light to those who are working to add the perspectives of women with disabilities into international women's movements and development agendas. "It is important that books and resources continue to highlight the achievements of women in international development, including women with disabilities who are building organizations to solve the problems that affect them," says Susan Sygall, CEO of Mobility International USA.

Purchasing this book assists women all over the world as Gianturco is donating 100 percent of the royalties to the Global Fund for Women. For more information visit the website at www.womenwholightthedark.com.

Mobility International USA (MIUSA) Announces The Gender, Disability and Development Institute

The Gender, Disability and Development Institute (GDDI) is a four-day institute taking place during MIUSA's 4th International Women's Institute on Leadership and Disability (WILD) program. The institute will be held from August 27-30, 2008 in Eugene, Oregon. The GDDI will bring together development professionals and 25 women with disabilities who are emerging leaders in grassroots disability organizations from Africa, Asia/Pacific, Europe and Latin America. For more information, please contact: Mobility International USA, Susan Sygall, CEO, (t.) 541-343-1284, (f.) 541-343-6812, email sygall@miusa.org, or visit www.miusa.org

Opportunity International Receives Grant to Provide Insurance to 21 Million People

A \$24.2 million grant from the Bill & Melinda Gates Foundation will enable Opportunity International, one of the world's largest microfinance organizations, to expand its insurance products to the poor in Africa, Asia and Latin America. The grant will enable its subsidiary, the Micro Insurance Agency, the world's first stand-alone micro insurance agency, to enter 11 new countries and provide life, health and crop insurance to 21 million poor people by 2012. This is the third major grant from the Gates Foundation, but the first for the micro insurance agency.

"It's one of the first times the Gates Foundation has funded a startup," said Richard Leftley, president of the Micro Insurance Agency. "They [Gates Foundation] usually prefer more established companies. [However] micro insurance is a new field and this was the best way they found they could learn more about the topic."

An estimated 2.5 billion poor people worldwide have no access to insurance, Leftley explained. Only 0.3 percent of the poor in Africa have any insurance, and in 23 of the poorest 100 countries in the world, there is no identified microinsurance activity.

An added benefit to offering expanded services is that specific policies will greatly benefit women and girls through life insurance (childbirth risks) and weather index insurance, which will extend credit to women who are invloved with working the land, enabling them to purchase seeds for farming.

"Most of our clients are women," added Leftley. "A lot of our products are tailored around women." Opportunity International will launch a new health insurance program for women in India this month, said Leftley.

Opportunity International began offering microinsurance in 2002 and established the Micro Insurance Agency in 2005. Currently, the organization has 675,000 life, credit or crop insurance policies covering 3.3 million poor people in 10 African and Asian countries. Among its early innovations, the microinsurance pioneer developed a viable life insurance product in Uganda that includes coverage for people with HIV/AIDS. In Malawi, a crop insurance program protects farmers from severe drought that caused starvation in their villages only a few years ago.