



Ralph C. Houtman

Ralph Houtman has 25 years of experience in rural finance, both as freelance consultant and as FAO staff member, mostly in the automation and re-engineering of processes in rural financial institutions. In 1987 he was the initiator of the popular FAO MicroBanking software system. Since 2001 he is in charge of agricultural marketing and rural finance at the FAO Regional Office for Asia and the Pacific in Bangkok, Thailand. Ralph Houtman holds a master's degree in development economics, from the Agricultural University of Wageningen, the Netherlands (1981).