

# Norandino: Empowering women and transforming communities in rural Peru



## MFI: Cooperativa de Ahorro y Crédito 'COOPAC' Norandino

Established in 2005, Norandino is a cooperative in northeastern Peru founded by three coffee producer organizations and 24 small farmers. It empowers farmers with inclusive financial services and a commitment to social and environmental responsibility. For over 18 years, it has been a catalyst for progress, supporting small-scale producers who are often excluded from traditional financial systems. While the majority of its clients are coffee producers, some also grow cocoa, sugar, and bananas.

Norandino aims to integrate farmers into the formal financial system. It also supports these producers with exports and imports and plays a strong role in boosting awareness with respect to sustainable farming techniques, both with its clients and within the Peruvian agricultural sector.

## MSME: Lily Heredia Altamirano

Born into a Peruvian family of coffee farmers as one of ten siblings, Lily Heredia Altamirano grew up deeply involved in coffee cultivation. In 2014, with a USD 370 loan from Norandino, she and her husband began their own coffee business, planting one hectare of coffee in La Cordillera, Chirinos, Jaen.

Lily's ties to Norandino date back a decade, though her family's connection runs deeper—her father is one of its earliest members.

Over the years, Lily has secured over ten loans from Norandino, enabling her to expand her farm to six hectares, purchase a truck, establish a cupping lab, and build her home.

With Norandino's support, Lily mastered the entire coffee production chain and attended training workshops that inspired her to create Pawqara, a women-led coffee association. Meaning "empowered woman" in Quechua, Pawqara now unites 20 women, exporting high-quality coffee to Canada, the United States, and Japan.

*"We formed this association to give women in Chirinos the chance to improve their lives," Lily says. "Women here are capable and less influenced by machismo than men."*

By 2027, Lily envisions Pawqara growing to over 100 members, creating jobs and enhancing community well-being. Her success is fueled by her husband's support and Norandino's belief in her vision.

### Peru Key Figures



Population	34.4 M
GDP per capita	USD 7,789
Human Development Rank (UNDP)	87/193
GDP Growth	-0.55%

