Microfinance is an important tool for financial inclusion and designates a range of financial services accessible to people excluded from the traditional banking sector. It serves over 150 million people, especially small and micro businesses. The majority of these businesses are informal and play an important economic role in developing countries, in terms of employment and creation of wealth.

Access of vulnerable populations to financial services has been part of GRET’s work for the last 25 years, especially in rural areas. GRET contributes to the creation of microfinance institutions (MFI), as well as providing technical assistance to existing institutions, via occasional expert evaluations and coordination of networks. It works on all stages of the development of financial institutions.

GRET specifically focuses on strengthening the capacities of its partners, so that they can conduct their long-term mission for the financial inclusion of disadvantaged rural populations. The quality of institutions’ governance and their adaptation to the socio-economic context of the areas they operate in are vital. Similarly, GRET aims to preserve the social performance of financial institutions. In this regard, it is a founding member of the Cerise association, a network for sharing knowledge and experience of microfinance practices.

**Methods of intervention**

Via expert evaluations and technical assistance, GRET provides support to MFIs for their credit processes and policies, with marketing approaches that segment demand and by developing innovative products (inventory credit, leasing credit, housing credit, etc.). GRET also strengthens their capacities in terms of management (internal audit procedures, risk mapping) and governance.
Focus on two projects

**Senegal: integrated services offer in rural areas for social inclusion (Osiris)**

2015-2018 | **Budget**: 5 M€ | **Funding**: EU | **Partners**: ADG, RESOPP-COOPEC, COOPEC, CNAAS, GRAIM.

GRET is improving social and economic protection for vulnerable rural populations who depend on the informal economy, by deploying an offer of mutual and cooperative services in eight regions in Senegal.

**Myanmar: creation of an MFI in the Dry Zone**

2013-2016 | **Budget**: 2.2 M€ | **Funding**: Lift.

Building on its successful creation of the Chin MFI 20 years ago, GRET is developing a new microfinance institution in the Dry Zone in Myanmar. Following in-depth work on the needs of inhabitants, GRET developed fair credit products to fund agricultural, breeding and trade activities.

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**GRET**

GRET is an international development NGO that has been actively fighting poverty and inequalities for 40 years on all levels and in a broad range of subjects. More information on GRET’s activities in the area of Microfinance: [http://www.gret.org/themes/microfinance-en](http://www.gret.org/themes/microfinance-en)

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SOME REFERENCES

- The Microfinance Gateway: for which GRET is content manager since 2005 in partnership with CGAP. [www.microfinancegateway.org/fr](http://www.microfinancegateway.org/fr).