Union des Mutuelles du Partenariat pour la Mobilisation de l'Epargne et du Crédit

Savings and credit for small-scale farmers



SENEGAL

Union des Mutuelles du Partenariat pour la Mobilisation de l'Epargne et du Crédit au Senegal (UM-PAMECAS), is a network of savings and credit cooperatives with more than 80 agencies in 10 out of Senegal's 14 regions. Senegal suffers from high rates of unemployment, and many families still live in poverty. Most of the population is engaged in farming on a small scale; such people, often living in rural areas, generally have no access to banking services.UM-PAMECAS offers various savings and credit products, such as micro-enterprise loans and housing loans, family savings and housing saving schemes. It serves a large cross-section of the population, yet certain developments have led to it to improve the provision of its services to various groups. By way of example, it aims to enhance the services it provides to women, and gradually extend its services for artisans, migrants and the rural population.UM-PAMECAS will use Oikocredit's loan to grant more loans in the agricultural sector.

Partner info

| FACTS | |
|--------|--------------------|
| Sector | Financial services |

| SOCIAL PERFORMANCE | | |
|--|--------|--|
| Number of clients | 95,945 | |
| Female clients | 64.0% | |
| Rural clients | 6.5% | |
| ADDITIONAL PRODUCTS AND SERVICES OFFERED | | |
| Social services | | |
| Microinsurance | | |

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