

SARALA DEVELOPMENT & MICROFINANCE PVT. LTD.

Access to finance for micro-entrepreneurs and small farmers



Unnati Trade & Fincon Private Ltd (Unnati) is a microfinance institution (MFI) which provides individual loans to women's groups, and healthcare services to rural communities. From 2010 to 2013, the microfinance programme was run by NGO Sarala Women Welfare Society (Sarala). In 2013, Sarala passed on the microfinance activities to Unnati, its wholly-owned company dedicated to microfinance. Unnati currently has a network of 12 branches in West Bengal and Bihar in Eastern India.

The areas in which Unnati operates have a large number of disadvantaged and landless people. Many of Unnati's clients run small businesses which provide goods and services to the local communities. Most of these businesses are informal and have very limited access to finance from formal credit institutions. The main crop in these areas is paddy and many farmers rely on microcredit to buy seeds and other resources before the monsoon season starts.

Oikocredit supports Unnati in light of the fact that the holding company, Sarala, has been a reliable partner of Oikocredit with an excellent track record and strong commitment to the welfare of disadvantaged women.

Unnati will use Oikocredit's loan for on-lending to micro-entrepreneurs and small paddy and dairy farmers in West Bengal and Bihar.

Partner info

FACTS	
Sector	Financial services

SOCIAL PERFORMANCE	
Number of clients	58,523
Female clients	100.0%
Rural clients	45.7%
ADDITIONAL PRODUCTS AND SERVICES OFFERED	
Microinsurance	

Last synced with latest available data on: January 10, 2025

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