According to the World Bank, between 2014 and 2017, in developing economies, the share of adults who have an account with a financial institution or through a mobile money service rose from 54 percent to 63 percent. Women in developing economies remain 9 percentage points less likely than men to have a bank account (World Bank, 2018). Microfinance and digital finance are two very important routes to improve financial inclusion, especially in emerging economies of Asia and Africa.

Capacity building is imperative to develop a robust microfinance industry. Policy makers, bankers, development workers and borrowers all need to be well informed of structures and processes that characterize best practices in the industry. Opportunities for learning exist in the classroom and in the field where practice-based innovation often lead theories and concepts. Providing a learning platform for participants representing different stakeholder groups from various countries can serve to strengthen microfinance industry as an important route to financial inclusion.

Rightly, it is seen as enabling achievement of several Sustainable Development Goals (SDGs) such as eradicating poverty, ending hunger and promoting economic growth and jobs include

1. **NO POVERTY**
2. **ZERO HUNGER**
3. **GOOD HEALTH & WELL-BEING**
4. **GENDER EQUALITY**
5. **REDUCED INEQUALITIES**
6. **DECENT WORK & ECONOMIC GROWTH**
7. **INDUSTRY, INNOVATION & INFRASTRUCTURE**
8. **PARTNERSHIPS FOR THE GOALS**

**What AIT offers**

- Pool of in-house and external experts working in the field of microfinance
- Network of partner microfinance institutions in the region
- Field visits to our microfinance partners in the region
Projects

The flagship program “Community Based Financial Inclusion and Microfinance” is in its 6th edition and has evolved with each successive edition benefiting from inputs from participants. Participants in this program have come from: Bhutan, Bangladesh, Cambodia, India, Indonesia, Lao PDR, Mozambique, Myanmar, Pakistan, Papua New Guinea, Sierra Leone, Sri Lanka, Sudan, Sri Lanka, Samoa, Tanzania and Uganda.

Two programs on “Community Based Financial Inclusion and MicroFinance” for the National Rural Support Programme, Pakistan.

A capacity building project for the Institute of Microfinance, Bangladesh. Components included development of a bank of teaching cases, training of trainers (ToT) for master trainers, and software development.

Program on Emerging Issues on Microfinance in Asian Countries. Participants come from First Micro Finance, Nepal.

Program on Agro-Processing and Value Chain Management in Agricultural Marketing. This program was customized especially in the context of microfinance, financial inclusion and Value Chain Management. Participants have come from Palli Karma-Sahayak Foundation (PKSF), Bangladesh.

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