

NEWS FROM THE FIELD

- Grameen Family Gathering -

A Movement Reimagined

In February 2026, more than 60 participants from 25 organizations across 18 countries gathered in Paris for the inaugural Grameen Family Gathering: a unique moment for a global movement born in a Bangladeshi village nearly five decades ago. What began back then as **Professor Muhammad Yunus's** simple question: *"Why should the poorest be denied access to credit?"* has evolved into a worldwide force for financial inclusion, women's empowerment and systemic change.

Yet this gathering was not a celebration of previous achievements. Instead, it marked a turning point: a collective recognition that past success is not enough. As mentioned by **Prof. Muhammad Yunus** in his introduction video message: *"This gathering is not just about celebrating our past achievements. It is about forging new connections, discovering synergies and building a stronger collective future."*

The Grameen family came together to ask the hard questions: How do we remain relevant? How do we deepen our collaboration while respecting our own independence? How do we ensure the next generation carries this mission forward?

This historic gathering affirmed that the future of the Grameen movement depends on:

- Deepening collaboration through systematised knowledge and experience sharing
- Protecting the human-centered mission while embracing 21st-century innovation
- Reinforcing shared values across the network
- Evolving together to meet emerging challenges: digitization, climate crisis, AI, and geopolitical shifts

Mr. Raphaël Appert, President of the Grameen Crédit Agricole Foundation, welcomed participants in the premises of Crédit Agricole Group, emphasizing the Foundation's distinctive approach: *"Women are powerful agents of change. When women are financed and supported, they transform families, communities and economies"*.



The soul remains unchanged

Across continents and contexts, Grameen practitioners shared a consistent belief: the principles that made Grameen unique remain non-negotiable, even as the world transforms around them.

Mr. Zahirul Alam from IDF Bangladesh spoke with conviction about what cannot be compromised: *"Credit discipline, savings, and the trust-based engagement with the poorest women, these are sacred to the model."* He emphasized that continuous field presence and client interaction are not luxuries but necessities. *"We don't just safeguard repayment,"* he explained. *"We safeguard dignity."*

Ms. Lerato Lekhula from WDB Trust in South Africa offered a powerful testimony about applying a Bangladeshi model in a post-apartheid African context. *"Adaptation did not weaken the model; it strengthened the purpose."*

Mr. Halil Fatih Akgul from TGMP in Turkey described navigating economic turbulence and earthquakes.

Credit discipline and weekly group solidarity remained *"Grameen's moral spine,"* yet circumstances forced innovation: digital record-keeping, flexible repayment schedules after natural disasters and local job-creation projects.

Mr. Jasper Kubasek from Grameen America articulated what connects the movement across vastly different contexts: *"What connects us is the belief that access to credit is a human right, and that the populations we serve are both highly entrepreneurial and highly creditworthy when supported by the right program."* In the United States, Grameen America serves low-income women exclusively, maintains group meetings (including hybrid formats), and ensures loan utilization visibility. *"High-tech can still be high touch if you design it with empathy and intentionality."* Their greatest proof of impact? *"a Randomized Control Trial study that showed statistically significant results in savings behavior, business revenue growth, credit health and in several measures of material hardship."*

Innovation rooted in purpose

The gathering revealed that Grameen organizations have evolved far beyond simple lending. They are now addressing interconnected challenges: climate resilience, health, education and digital inclusion.

Ms. Rosjhaneh Zafar from Kashf Foundation from Pakistan recalled Prof. Yunus 's counsel *"Microfinance is not rocket science. The products work but the biggest challenge is changing mindsets"*. As Pakistan's first Grameen replicator, today serving one million female clients with credit and operating Pakistan's largest microinsurance program with 6.5 million beneficiaries, Kashf has evolved and innovated its approach through three critical crises: the 2008

financial crisis drove flexibility and individualized models; COVID-19 reinforced the importance of human touch alongside technology; and the 2022 climate crisis prompted innovative insurance products.

Dr. Delores M. Torres from CARD in the Philippines shared a remarkable trajectory: *"We started in 1986 as a small NGO, with 89 women borrowing and repaying weekly at 100%. By 1997, we reached 100,000 clients and now serve 9.5 million."* CARD evolved into a diversified group of 34 institutions, including three microfinance banks, four microinsurance companies, and four IT companies. *"Microfinance alone is not enough... We combine finance with insurance, health, and education."*

Mr. Luft Suwaid from Grameen Yemen offered a sobering yet inspiring testimony. Founded in 2018 amid armed conflict and economic collapse, Grameen Yemen now serves 35,000 clients in Hodeidah, one of the poorest regions. *"Money alone is not enough,"* Mr. Luft Suwaid stated simply. *"We combine finance with education, healthcare, and water."*

Mr. Abdul Hai Khan, Executive Vice Chairman of Grameen Trust, traced the movement's evolution in his keynote address. He emphasized that *"Trust in the poor, inclusion over exclusion, and empowerment over dependency"* remain the core principles guiding Grameen's work across diverse contexts. *"Poverty is not inevitable. Finance, when designed with trust and discipline, can restore dignity and opportunity."*





The new challenge of climate change

The climate crisis emerged as a defining challenge for the Grameen family. Organizations are not waiting for global climate finance; they are innovating at the grassroots.

Mr. Jérôme Gabriel from Virunga Foundation in the Democratic Republic of Congo described a unique intersection of conservation and finance. Virunga connects energy access, microcredit, and conservation to help communities survive without destroying the ecosystem. *"Clean cooking alone reduced charcoal use by 30%, cutting deforestation and household costs"*. The Foundation uses drone and satellite data to monitor land use, linking financial inclusion directly to environmental protection.

Mr. AKM Shirajul Islam from Basa Foundation in Bangladesh spoke from the frontline of climate change. Basa's innovations include grassroots cooperatives for climate training, a fecal sludge management plant (the first of its kind) that turns waste into compost, reducing methane emissions and improving soil health, and improved cookstoves. The government has scaled up the Basa model as national policy for urban municipalities.

Mr. Vincent Brousseau from the Grameen Crédit Agricole Foundation acknowledged the gender gap in climate action leadership. The GCA Foundation has launched a thematic fund (Women Empowerment for Climate) to invest in adaptation, with a focus on capacity building, savings, insurance and technical assistance. *"The fight for climate adaptation begins now, with expertise and listening to those in the field."*

Women at the heart of transformation

Women's empowerment emerged as a central theme throughout the gathering, not as a separate agenda but as integral to the Grameen movement's core mission.

Ms. Corazon Henares, co-founder of Negros Women for Tomorrow Foundation, in the Philippines brought four decades of lived experience to the gathering. What remained constant was an unwavering focus on women, trust, and discipline. Yet what evolved was the organization's understanding that microfinance alone could not lift women from poverty. NWTf expanded to offer micro-insurance, health services, water access, and education programs—creating a holistic approach to poverty reduction. *"Success can be seen when clients not only rise from poverty but bring others with them."*

Youth, innovation, and the future

Mr. Abdul Matin from Grameen Trust detailed the "Nobin" (New Entrepreneur) Program, born from Professor Yunus's vision that *"youth should be job-givers, not jobseekers."* Since 2013, the program has created 228,000 entrepreneurs, investing over \$300 million. *"If you scale up your business, you become self-employed, and a creator of employment for others,"*

Mr. Martin Mata from the Albanian American Development Foundation emphasized that education is the foundation of employability and innovation. *"Earlier is better. Education is cheaper and shapes minds before they enter the job market."*

Yet the gathering also revealed critical gaps: **Mr. Alex Counts, Strategic Advisor to Grameen Foundation**, raised critical concerns about leadership renewal, noting the absence of younger voices and Gen Z representation at the gathering. He emphasized also the need for formal client ownership and participation mechanisms that have been so vital to the uniquely powerful governance models of Grameen Bank and CARD. *"What would it look like if five or ten clients of our organizations' work were sitting here with us today?"*



From dialogue to collective action

The gathering was not an ending but a beginning. Participants recognized that the Grameen family's strength lies not in uniformity but in unity of purpose.

Mr. Md. Ashrafur Hassan, Chairman of the Grameen Group, emphasized that Grameen's impact extends beyond finance to encompass healthcare, education, and digital financial inclusion. *"People living in poverty are not the problem, they are the solution."* This perspective positions communities as agents of their own development rather than passive recipients of aid. He quoted Professor Yunus: *"Poverty is not created by the poor. It is created by systems."* **The Three Zeros: zero poverty, zero unemployment, and net zero carbon emissions represent a call to redesign those systems.**

Key Recommendations for Collective Action

The working groups identified several critical priorities that emerged across all discussions:

Strengthen the Network's Collective Voice:

The Grameen family must co-design a shared mission, vision, and theory of change that is distinct from any single organization, while maintaining the flexibility and independence that allows each member to innovate and adapt to local contexts.

Build a Shared Investment Vehicle:

The movement should create a shared investment vehicle: the *"Three-Zeros Grameen Fund"*. This requires comprehensive mapping of member organizations' activities, beneficiaries and expertise, supported by collaborative governance and multi-institution commitment.

Establish Rapid Response Capacity:

A central communications hub should be created to provide clear definitions, coordinate rapid responses during crises, and ensure that the Grameen family can speak with one voice when needed.

Create Knowledge-Sharing Infrastructure:

Thematic and regional working groups should be established to avoid duplication, identify complementarities and facilitate deeper conversations on funding models, political engagement, and succession planning.

Integrate Youth and Client Voices:

The movement must systematically include younger leaders in governance structures and consider formal client ownership mechanisms.



A Movement Reimagined

The 2026 Paris Grameen Family Gathering marked a shift from symbolic unity toward self-aware, action-oriented collaboration. Participants demonstrated both pride in the movement's historic achievements and concern about its future relevance in a rapidly changing world. The gathering was seen as "not an end, but a beginning"; a beginning that will be judged not by speeches or resolutions, but by whether the Grameen family can translate shared values into shared action.

As **Ms. Véronique Faujour from the Grameen Crédit Agricole Foundation** said in her closing remarks: *"Today we travelled the world without leaving this room. From Nepal to Yemen, from Pakistan to Congo, we saw the Grameen spirit alive. Not as a slogan, but as a shared mindset."* She concluded with an urgent call: *"The world doesn't need more conferences, it needs action, cooperation and courage. We are not just a network, we are a family."*

For more information on the [Grameen Family Gathering - Fondation Grameen Crédit-Agricole](#)



About the Grameen Crédit Agricole Foundation

Created in 2008 as a joint initiative by the Crédit Agricole Group and Nobel Peace Prize laureate Professor Muhammad Yunus with the Grameen Trust, the Grameen Crédit Agricole Foundation contributes to the fight against poverty through financial inclusion, focusing primarily on women. The Foundation provides long-term support to partners in the field, to finance their development and adaptation needs. GCAF combines financial investment with technical assistance to reach underserved vulnerable populations.