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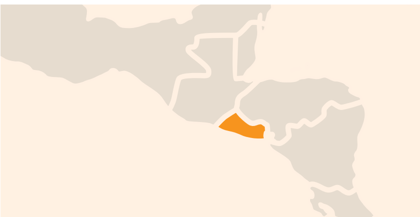
Partner Profile: ENLACE

Photos courtesy of ENLACE



In El Salvador, an estimated 75 percent of low-income adults and 60 percent of adults living in rural areas do not have access to formal financial services.[1] In addition, over half of the country's households live in substandard housing with poor physical and structural conditions.[2]

Servicios Financieros Enlace S.A. de C.V. (ENLACE) is a social enterprise in El Salvador and a partner in Global Partnerships' Women-Centered Finance with Education and Home Improvement Finance initiatives.[3]

Who is Served

As of June 30, 2026, ENLACE currently serves over 61,000 clients. Approximately 78 percent identify as women and 68 percent of its clients live in rural areas.[4]

What is Delivered

ENLACE provides working capital loans, primarily through group lending, to micro and small businesses engaged in agriculture, including staple grains, vegetables, livestock and poultry, as well as other small-scale commercial activities.

ENLACE complements its financial services with entrepreneurial development workshops that equip clients with practical skills to generate additional income. The curriculum covers around 30 topics, prioritized for each community based on local interests and context. The organization also offers savings workshops that help women understand the importance of saving and encourage groups to establish participant-funded savings mechanisms.

Finally, ENLACE also provides microloans for home improvement projects, including expansion, construction and repairs. In 2024, ENLACE received training from Habitat to strengthen this product using the "Vivienda Progresiva" or incremental housing approach, which enables clients to complete their homes in phases, sequencing and sizing improvements and their associated loans according to what the client can reasonably and responsibly afford to borrow. As part of this methodology, ENLACE continues to conduct follow-up visits to verify that loan proceeds are used for the intended improvements.

Why it is Impactful

ENLACE's integrated model enables female microentrepreneurs to invest in income-generating activities and strengthen household finances, and its home improvement financing enables low-income households to progressively improve their living conditions through repairs, renovations, expansions, and access to basic services such as water and electricity, all of which builds household resilience over time. Home improvement investments can contribute to healthier and safer homes by reducing exposure to weather and sanitation-related risks, improving physical security through stronger roofs, walls, floors, windows, or fences, and enhancing families' overall comfort, dignity, and quality of life.

Esperanza, a client since 2010, described finding ENLACE as the best thing to have ever happened to her, allowing her to not only grow her business but also to make meaningful improvements to her home, including making her bathrooms much more washable, building a protective perimeter wall, and improving the corridor of her house.[5]

1. *"World Bank Group | Data 360." The World Bank, 2024. https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?country=SLV.*
2. *"El Salvador to Expand Access to Home Loans with IDB Support." Inter-American Development Bank, December 17, 2024. https://www.iadb.org/en/news/el-salvador-expand-access-home-loans-idb-support.*
3. *ENLACE was a current borrower of Global Partnerships Impact-First Fund 10, LLC; Global Partnerships Impact-First Development Fund, LLC, and Global Partnerships Impact-First Growth Fund, LLC, as of June 30, 2026.*
4. *Data as of June 30, 2026, as reported by ENLACE.*
5. *"Memoria de Labores 2021." ENLACE, 2021. (p32). https://enlace.com.sv/uploads/memorias/2021.pdf.*