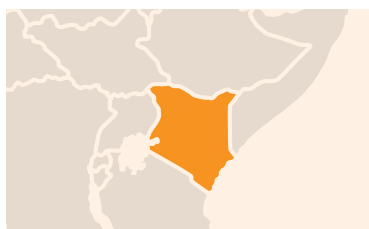


Partner Profile: ECLOF Kenya



In Kenya, an estimated 63% of low-income adults and 45% of adults living in rural areas do not have access to formal financial services.¹

ECLOF Kenya is a microfinance institution within Global Partnerships' Rural-Centered Finance with Education initiative.²

WHO IS SERVED:

ECLOF Kenya serves approximately 62,000 clients, primarily smallholder farmers and microentrepreneurs. Approximately 47% of ECLOF Kenya's clients live below the \$3.20 per person per day international poverty line,³ 63% live in rural areas, and 53% are female.⁴

WHAT IS DELIVERED:

ECLOF Kenya provides tailored loans for rural microentrepreneurs, including agricultural producers, as well as financial literacy training for all borrowers. ECLOF has also formed strategic partnerships with cooperatives, service providers, and funders to offer technical assistance to subsets of its agricultural borrowers.

WHY IT IS IMPACTFUL:

Financial and educational services tailored to rural households' productive needs enable clients to improve their economic resilience, income, and food security. A 2020 mobile-based survey of 400 ECLOF Kenya clients found that 100% of respondents reported improved quality of life, 98% reported increased ability to save, and 99% reported increased income since becoming a client of ECLOF Kenya.³

1. Source: [World Bank Global Findex 2017](#)

2. ECLOF Kenya was a current borrower of Global Partnerships Impact-First Development Fund, LLC as of March 31, 2021.

3. Source: Based on responses from 400 ECLOF Kenya clients via a mobile, voice-based survey known as Lean DataSM; conducted in 2020 by 60 Decibels, Inc., an impact measurement company.

4. ECLOF Kenya client data is as of March 31, 2021.