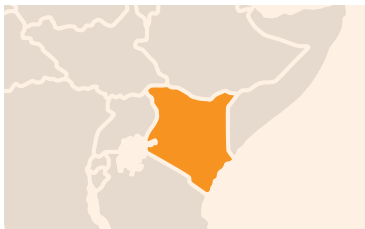


# Partner Profile: Juhudi Kilimo



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.<sup>1</sup>

**Juhudi Kilimo** is a Kenyan microfinance institution within Global Partnerships' Rural-Centered Finance with Education initiative.<sup>2</sup>

### WHO IS SERVED:

Juhudi Kilimo serves low-income smallholder farmers and microentrepreneurs living in rural areas. 100% of Juhudi Kilimo's clients live in rural locations and 69% of its clients are female.<sup>3</sup>

### WHAT IS DELIVERED:

Juhudi Kilimo provides tailored loans for specific agricultural assets, including dairy cows, poultry, horticulture, and farm equipment. The organization also offers education and technical assistance programs on topics such as farming, financial literacy, savings and investment.

### 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 Lean Data<sup>SM</sup> study of 402 Juhudi Kilimo clients found that 96% of respondents reported improved quality of life and 94% reported increased income since becoming a client of Juhudi Kilimo.

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

2. Juhudi Kilimo was a current borrower of Global Partnerships Impact-First Development Fund, LLC and Global Partnerships Social Investment Fund 6.0, LLC as of December 31, 2020.

3. Juhudi Kilimo client data in the Who Is Served section is as of December 31, 2020.