

Partner Profile: Sembrar Sartawi IFD



In Bolivia, an estimated 57% of low-income adults do not have an account at a financial institution and only 19% of rural adults have borrowed from a formal financial institution.¹

Sembrar Sartawi IFD (Institución Financiera de Desarrollo) is a microfinance institution (MFI) in Bolivia within Global Partnerships' Rural-Centered Finance with Education initiative.²

WHO IS SERVED:

Sembrar Sartawi IFD currently serves over 36,000 low-income clients, with a focus on rural micro-entrepreneurs.³ Approximately 69% of Sembrar Sartawi's clients live below the \$5.50 per person per day international poverty line and an estimated 70% live in rural areas.

WHAT IS DELIVERED:

Sembrar Sartawi provides working capital loans to support rural and agricultural microentrepreneurs' productive activities, delivered through individual and group lending methodologies. For group loan clients, Sembrar Sartawi offers basic financial education, and a subset of individual loan clients receive agricultural technical assistance, environmental risk assessments, and market linkages. The MFI also offers free health services to clients and their families out of their branch in Santa Cruz, including preventive screenings,

primary medical care, and health education on disease prevention.

WHY IT IS IMPACTFUL:

Access to working capital loans and educational services enables rural clients to improve their households' economic resilience, income, and food security. A 2021 impact evaluation at Sembrar Sartawi found that borrowers in the MFI's rural dairy lending and technical assistance program experienced an average 11% increase in daily milk production and 16% increase in monthly income.⁴

1. "The Global Findex Database," The World Bank, 2017, <https://globalfindex.worldbank.org>.

2. Sembrar Sartawi IFD was a current borrower of Global Partnerships Social Investment Fund, 5.0, LLC and Global Partnerships Impact-First Growth Fund, LLC, as of March 31, 2022.

3. Data in this section is as of March 31, 2022, as reported by Sembrar Sartawi IFD, except poverty data which is as of December 31, 2020

4. Adriana Garcia, Francesco Cecchi, Steffen Eriksen and Robert Lensink, "The Plus in Credit-Plus-Technical Assistance: Evidence from a Rural Microcredit Programme in Bolivia," *The Journal of Development Studies*, vol. 58-2 (June 2021), <https://www.tandfonline.com/doi/full/10.1080/00220388.2021.1928639>.