SUMMARY

EduFinance Market Knowledge

FINANCING THE AFFORDABLE PRIVATE SCHOOL SECTOR IN MALAWI

The following summarizes research on the Malawi EduFinance market in 2025. The central research aim was to gain insight into the size and nature of the affordable private education market and to understand the challenges that affect private schools, teachers and parents to inform financial solutions that can best serve these potential clients.

Interviewed areas: Blantyre, Lilongwe, Mzuzu

EduFinance Market Opportunity

Strong demand across the education ecosystem

63%
OF SCHOOLS
are interested in **School Improvement Loans (SIL)**

64%
OF PARENTS
are interested in **School Fee Loans (SFL)**

41%
OF TEACHERS
are interested in **Teacher Loans** (training and upskilling)

50%
OF TEVET INSTITUTIONS
are interested in **TEVET Loans**

Research Coverage

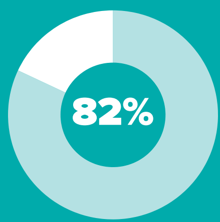
201
Private schools interviewed

107
parents interviewed

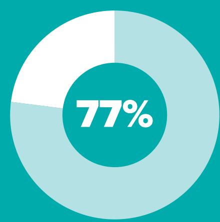
97
teachers interviewed

12
TEVET institutions interviewed

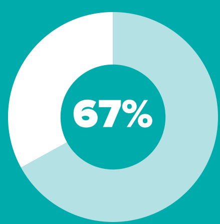
Education Market Snapshot



of private pre-primary schools are affordable



of private primary schools are affordable*



of private secondary schools are affordable

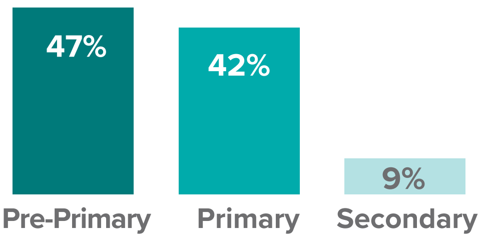
69,200 parents of school-aged children

School Improvement Loans

Construction

Highest demand

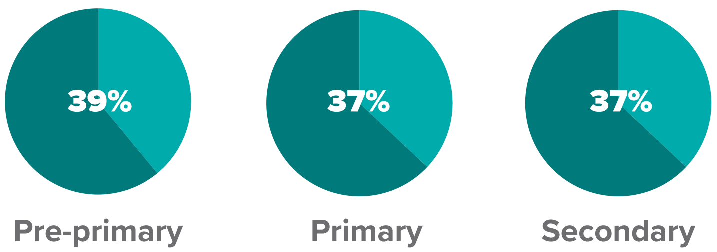
CONSTRUCTION LOAN DEMAND



FIXED ASSETS

	%
Pre-primary	8%
Primary	7%

WORKING CAPITAL



MARKET SIZE

MWK 16.9B

for school improvement loans

School Fee Loans

MARKET SIZE

MWK 11.8B

for school fee loans

KEY INSIGHTS

31%

Business owner

39%

Formally employed

Teacher Loans

MARKET SIZE

MWK 10.7B

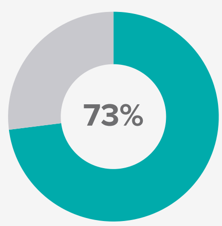
for training and upskilling loans

MWK 2.2B

for school fees for dependants

KEY INSIGHT

Employment length



>1 year in current role

TEVET Institution Loans

MARKET OVERVIEW

Institutions operate within moderate financial margins

Revenues vary widely depending on scale and registration status