OPPORTUNITY
EduFinance

SUMMARY

EduFinance Market Knowledge

FINANCING THE AFFORDABLE PRIVATE SCHOOL SECTOR IN UGANDA

The following summarizes research on the Ugandan 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: Eastern region (Jinja & Mbale) & Northern Region (Lira & Gulu)

EduFinance Market Opportunity

Strong demand across the education ecosystem

94%
OF SCHOOLS
are interested in School Improvement Loans (SIL)

72%
OF PARENTS
are interested in School Fee Loans (SFL)

62%
OF TEACHERS
are interested in Teacher Loans (training and upskilling)

75%
OF TVET INSTITUTIONS
are interested in TVET Loans

Research Coverage

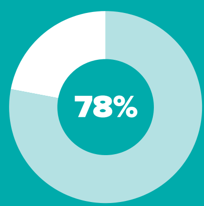
203
Private schools interviewed

106
parents interviewed

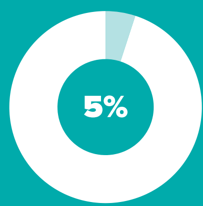
105
teachers interviewed

20
TVET institutions interviewed

Education Market Snapshot



of private primary schools are affordable*



of private secondary schools are affordable*

4,545,378 parents of school aged children*

13% enrolment growth between 2024–25

*estimated figures

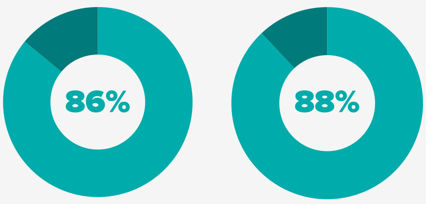
School Improvement Loans

Strong demand across both primary and secondary schools

DEMAND

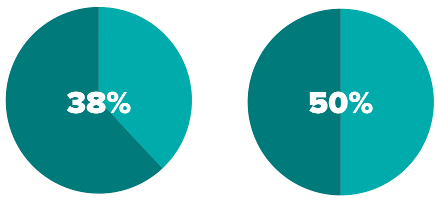
Construction

Highest demand



Primary | Secondary

WORKING CAPITAL



Primary | Secondary

FIXED ASSETS

	%
Primary	14%
Secondary	25%

MARKET SIZE

UGX 1.32 tn affordable private primary schools

UGX 12.7 bn affordable private secondary schools

School Fee Loans

MARKET SIZE

UGX 1.64 – 2.78 tn for school fee loans

KEY INSIGHTS

- Parents rely mostly on unstable income sources.
- School fees are paid termly, creating recurring liquidity gaps.

22% Informal employment

20% Unemployed

19% Formally employed

Teacher Loans

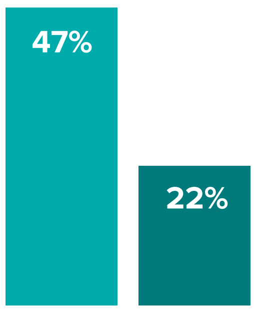
MARKET SIZE

UGX 187.45 – 431.45 bn for training and upskilling loans

UGX 75.54 – 112.35 bn for school fees for dependants

KEY INSIGHTS

Employment length



2–5 years | 5+ years

TVET Institution Loans

MARKET OVERVIEW

Emerging market with around 30% student enrolment growth between 2024 and 2025

Demand for construction loans is the highest, followed by fixed assets then working capital