

# EDUFINANCE MARKET KNOWLEDGE: Financing The Affordable Private School Sector In Pakistan

The private education sector in Pakistan is expanding, driven by government incentives and growing awareness among families of the importance of their children's education.

Opportunity International conducted market research to analyse the needs of affordable private schools in Sindh, Pakistan. The intention of the research was to gain insight into the size and nature of the private education market in low- and middle-income areas in Umerkot, Shahdadpur and Sanghar in order to understand the problems that affect affordable private schools and to show financial solutions that are likely to best serve them.

## Sindh

### Profile of schools interviewed



**US \$20–50**  
Annual school fees



**>3**  
Years in operation

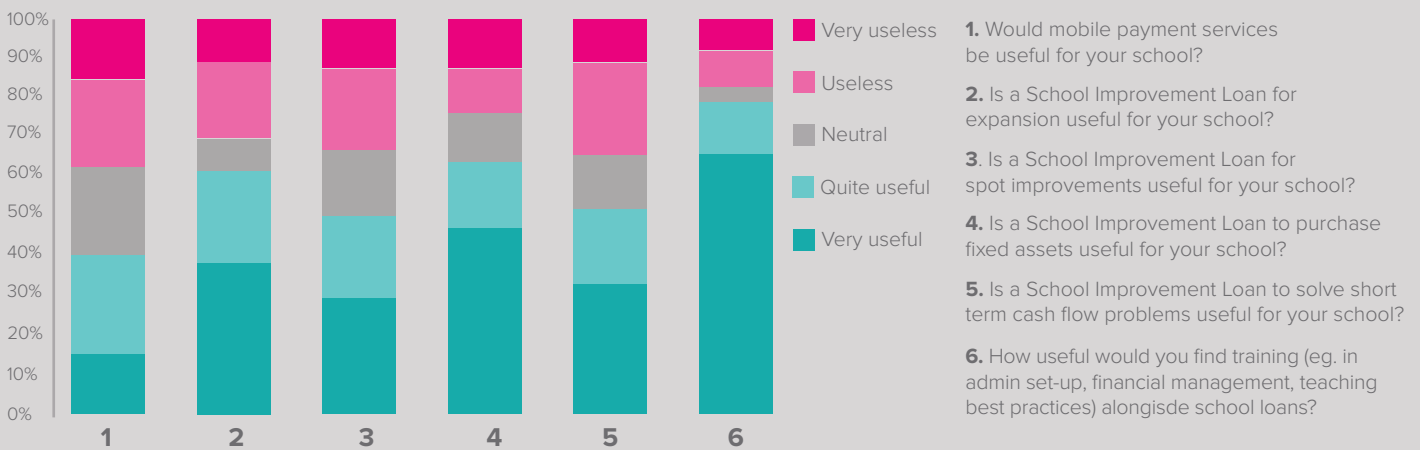


**150**  
(Min. students per school)

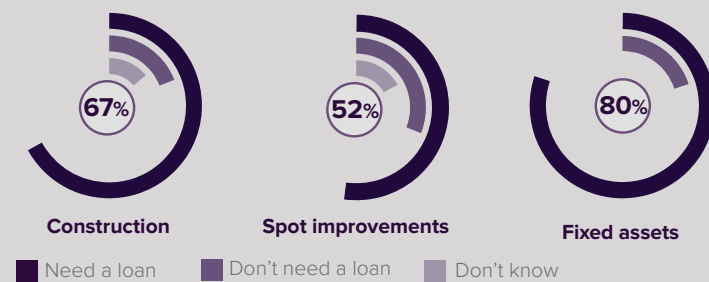


**US \$3k–7.5k**  
Business turnover

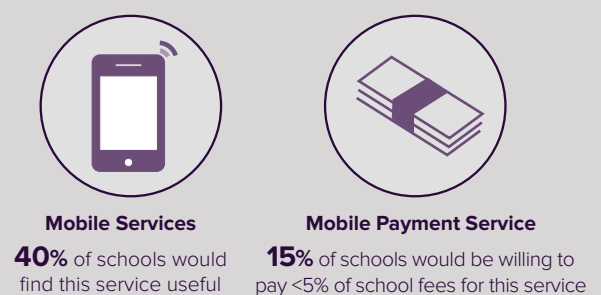
### Demand for School Improvement Loans



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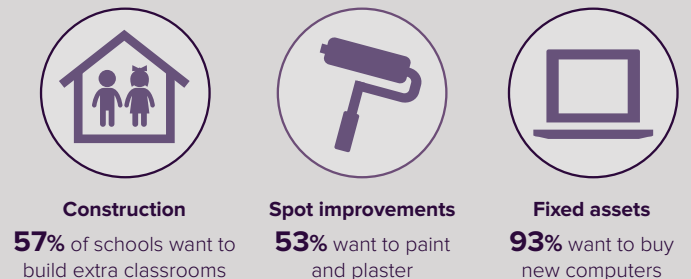
### Demand for Mobile Payment Services



### Average Budget



### Where the money will go



### Summary



The estimated additional potential market for school improvement loans in private schools is  
**US \$26.5m**



For school fee administration and payment services in private schools the estimated potential market is  
**US \$915k**