

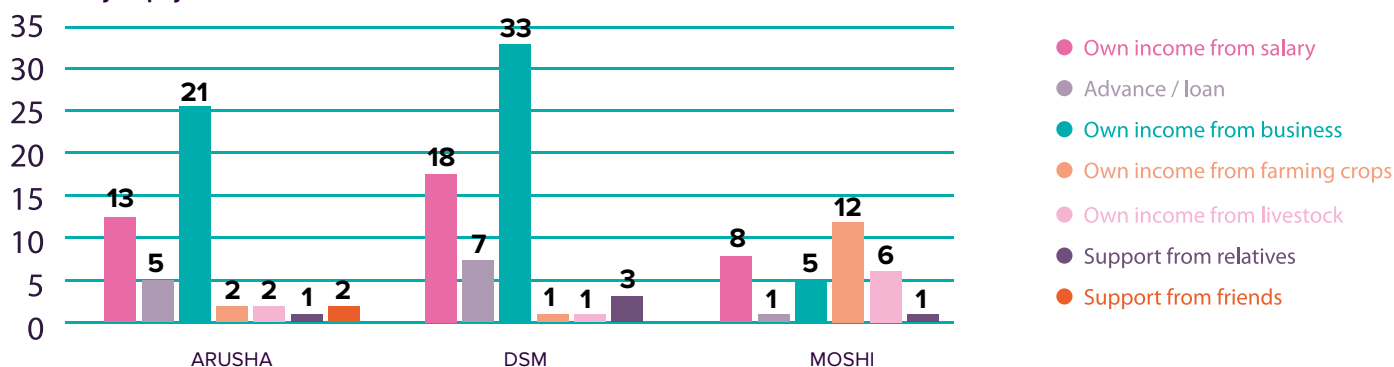
EDUFINANCE MARKET KNOWLEDGE EDUCATION LENDING OPPORTUNITIES IN TANZANIA

FINANCING THE AFFORDABLE PRIVATE SCHOOL SECTOR: SCHOOL FEE LOANS

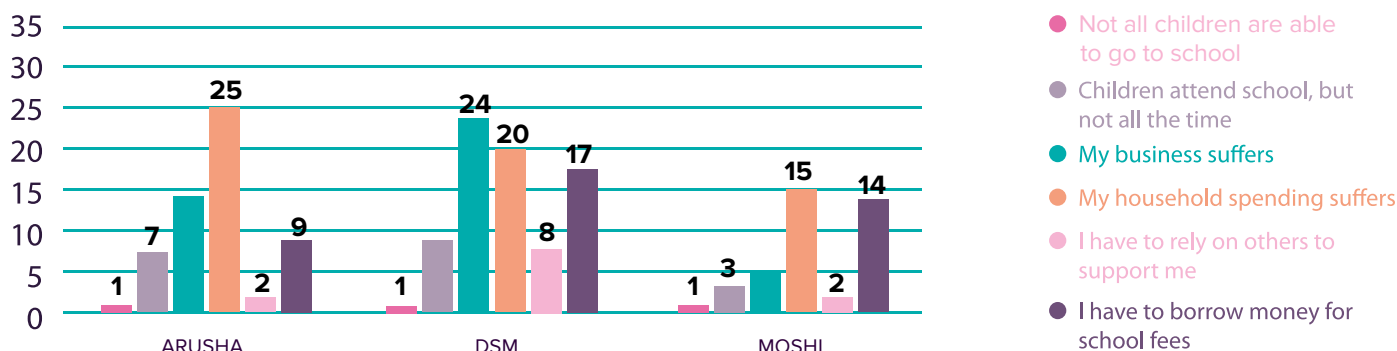
CURRENT TRENDS

56% of parents use income from their business, and **37%** use income from their salary, to pay for their children's school fees. When asked about the challenges they faced paying their children's school fees, **57%** said **their household spending suffers** and another **39%** said **their business suffers**. Both of these factors lead to the third highest response: **38%** said **because of the challenges of paying school fees, they have to borrow money**. **17%** of respondents indicated that **not all of their children go to school all the time** because of these challenges.

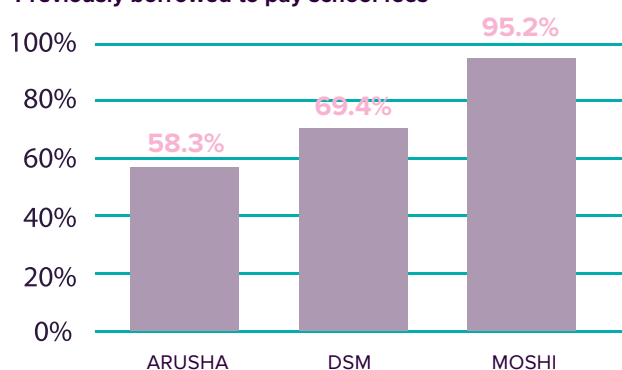
How do you pay for school loan?



Challenges faced in paying school fees



Previously borrowed to pay school fees



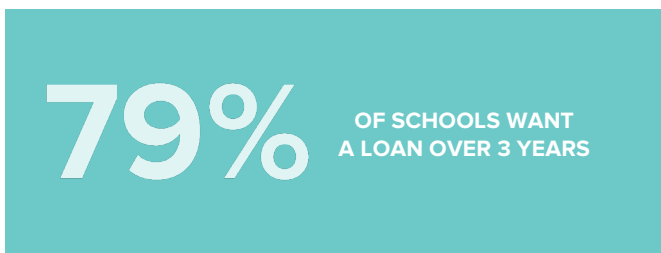
The amount spent on school fees per year is, on average, **61.5%** of parent annual income. **72%** of the parents surveyed across all three regions said that **January**, the month school fees are due, is typically the month when they have the **lowest income**.

The desire for school fee loans across all three regions is extremely high at **97.2%** total.

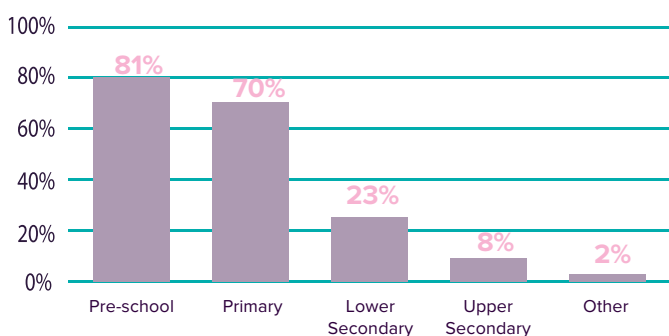
The size of the market is considered to be significant. Demand is especially high from parents that have already taken out a loan in the past as the survey confirmed that many are diverting their loan to pay for school fees.

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FINANCING THE AFFORDABLE PRIVATE SCHOOL SECTOR: SCHOOL IMPROVEMENT LOANS

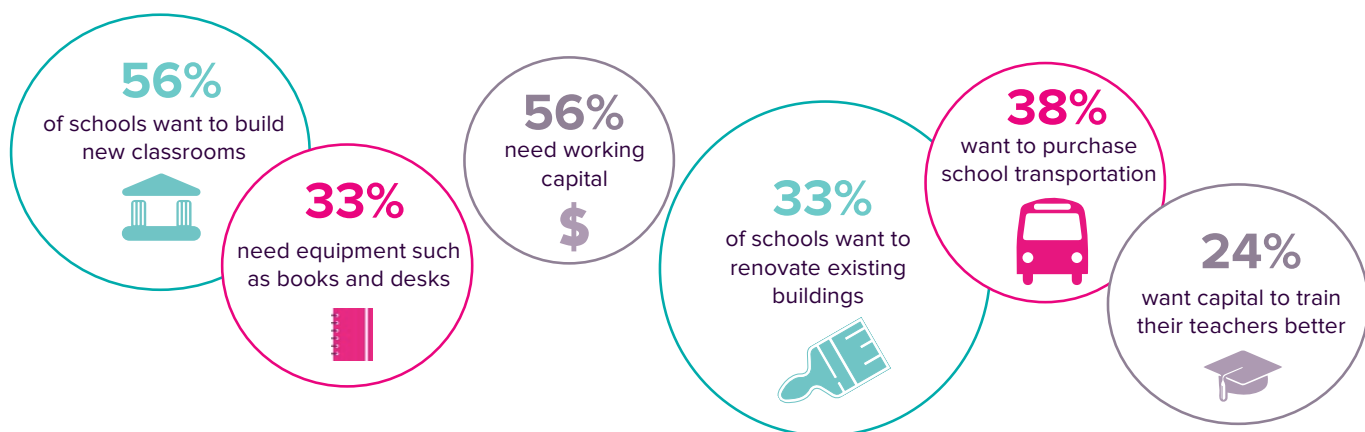
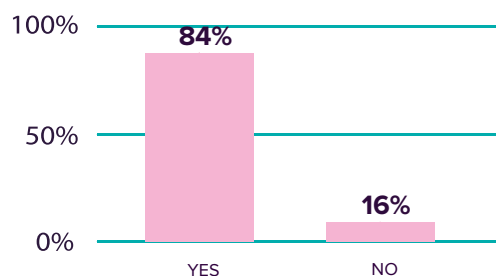


LEVEL OF EDUCATION PROVIDED BY SURVEYED SCHOOLS

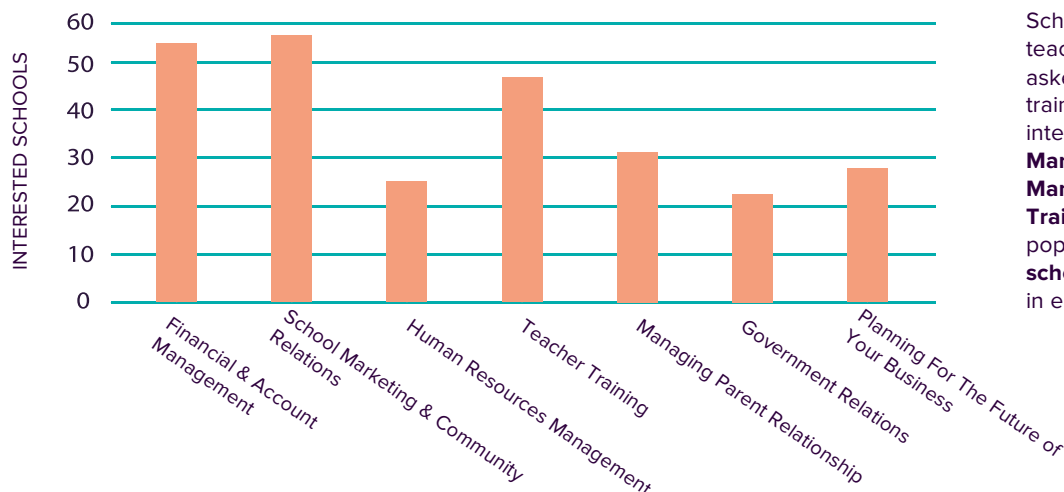


INTEREST IN SCHOOL IMPROVEMENT LOAN

The demand for school improvement loans is high. Of the schools that did not currently have a loan, **84%** said they would be willing to take a loan for school improvements.



CAPACITY BUILDING NEEDS



Schools expressed interest in teacher training workshops. We asked schools to mark all the trainings that they would be interested in attending. **School Marketing, Financial & Accounts Management, and Teacher Training** were the three most popular choices. Nearly **50%** of the schools surveyed were interested in each of these three trainings.