

Partner Profile: VisionFund Malawi



Photos courtesy of VisionFund Malawi



In Malawi, an estimated 67 percent of low-income adults and 62 percent of women lack access to formal financial services.¹

VisionFund Malawi Limited (VisionFund Malawi) is a Malawian social enterprise and a partner in Global Partnerships' Women-Centered Finance with Education initiative.²

WHO IS SERVED

As of December 31, 2024, VisionFund Malawi currently serves almost 85,000 clients, 78 percent of whom are women, and 63 percent of whom live in rural areas.³

WHAT IS DELIVERED

VisionFund Malawi offers group loans which help clients grow their small businesses. To reach more vulnerable, rural communities, VisionFund Malawi also facilitates savings groups. The Savings Group Linkage Loan is designed to increase access to formal financial services, especially for women, and boost their income by supporting their livelihood activities.

In addition to financial support, VisionFund Malawi provides training to help clients effectively manage their finances. Pre-disbursement training covers group formation, management, leadership, and responsible borrowing. After disbursing loans, VisionFund Malawi offers ongoing education through monthly group meetings, focusing on business development and financial management. Training materials, developed with VisionFund International, include audio recordings in local languages and visual aids, making them more accessible to members. VisionFund Malawi's office supports and monitors training delivery across branches, ensuring consistent and effective education. This holistic approach empowers individuals and groups to improve their financial stability and achieve sustainable growth.

WHY IT IS IMPACTFUL

Access to loans, combined with financial education, enables VisionFund Malawi's clients to make

more informed decisions to help sustain and grow their income. This in turn can help them more easily weather economic shocks, increase food security for their families, and support their children's education. In a 2024 survey of VisionFund Malawi clients, 84 percent report that their quality of life has improved, 89 percent report an increase in their ability to support their children, and 81 percent report an increase in their ability to handle unexpected expenses.⁴

VisionFund Malawi client Rose identified the training in particular as critical for improving her life and helping her earn the income she needs to care for her family.

"With the help of my loan officer, Alinane," she says, "I have become an expert at managing my loans. Her advice to me about how I can use the loans profitably have also greatly contributed to my success."⁵

1. "The Global Findex Database." The World Bank, 2021. <https://globalfindex.worldbank.org>.
2. VisionFund Malawi was a current borrower of Global Partnerships Impact-First Growth Fund, LLC as of December 31, 2024.
3. Data as of December 31, 2024, as reported by VisionFund Malawi.
4. Based on responses from 268 borrowers in a 2024 study by 60 Decibels, Inc. <https://www.visionfund.org/publications/impact-evaluation/visionfund-malawi-second-follow-up-survey-report>.
5. "Mama Trizza Min Shop." VisionFund Malawi, November 5, 2021. <https://www.visionfund.org/stories/mama-trizza-min-shop>.

