Social Enterprise Ecosystem Country Profile
MALAWI
Acknowledgments

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Overview

In Sub-Saharan Africa, with 388 million people living on less than the poverty line of USD 1.90 per day and rapid population growth, the challenge for the public sector to deliver services will only grow in the coming years. So far, traditional actors, including governments, civil society, and the private sector have been unable to solve the problem of providing essential, quality services, such as access to water, energy, sanitation, education, and health care.

In this context, social enterprises (SEs) have emerged as a new type of development actor with the potential to help solve the service delivery gap. During the last decade, SEs in Africa increasingly address service delivery gaps for the poor in novel ways, with Kenya and South Africa among the leading countries in the SE sector.

SEs are privately owned organizations—either for-profit, non-profit, or a hybrid of the two—that use business methods to advance their social objectives. They focus on maximizing the social and environmental impact for their target beneficiaries in contract of maximizing the short-term profits for their shareholders and private owners. Due to their strong presence and understanding of local communities, SEs are often able to reach underserved populations through flexible and innovative business models.

Although positive examples abound, SEs have not yet fully realized their potential in Africa. With variations across sectors, many SEs struggle to scale-up and develop sustainable models. SEs face high barriers that are often aggravated by the difficult markets they serve. Common challenges include unconducive regulation and policy, lack of financing solutions, weak infrastructure and human capital, and a lack of information and networks. In addition, SEs are not organized as a sector and fall between traditionally recognized public and private organizations. The public sector often does not play a catalytic role.

The SE ecosystem is comprised of actors, institutions, and network that support SEs in contributing to development goals. In many developing countries, the SE sector still lacks a supportive ecosystem, or enabling environment, which would allow these organizations to thrive and grow. Four ecosystem dimensions capture the enabling environment for SEs: policy and regulation, financing solutions, infrastructure and human capital, and information and networks. Where these dimensions are improved, SEs can significantly contribute to a service delivery challenge.

In developing countries and in particular in Africa, there is limited data collected and analyzed on existing supporting factors, challenges, and opportunities for the SE sector. This report profiles how SEs across seven African countries—Kenya, Malawi, Rwanda, South Africa, Tanzania, Uganda, and Zambia—address service delivery gaps for poor populations and assesses the status of their SE ecosystems. The report targets development practitioners involved in policy design and implementation who are interested in new ways to address service delivery challenges. These specific examples of challenges and opportunities for SEs in Africa can highlight ways to increase the sustainability and scale of current and future SE business models.

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**Geographic**
The report focuses on seven African countries: Kenya, Malawi, Rwanda, South Africa, Tanzania, Uganda, and Zambia (Figure 1). These countries represent:
- Different levels of socio-economic development.
- Different stages of SE development and ecosystem support.
- Two regional clusters to test for regional patterns and potentially allow regional knowledge sharing and learning.

**Service Sectors**
The report covers four basic service areas: education, energy, health, and water and sanitation. These basic services lay the foundation for alleviating poverty, reducing income inequalities, and ultimately contributing to each country’s socio-economic development.

**Beneficiaries**
The report considers target beneficiaries for SE activities as underserved, low-income populations representing the Base of the economic Pyramid (BoP), living on less than USD 1.90 per day in 2015 (the World Bank Group’s poverty line at the time of starting the research).

**Analytical Framework**
In this report, the ecosystem framework consists of four parts: demand, supply, SE situation, and ecosystem dimensions. SEs are at the heart of the model (Figure 2).

SE opportunities for providing services depend on the demand by the BoP and the existing supply situation. The four ecosystem dimensions influence the ability of SEs to operate effectively and scale up. The ecosystem framework guides the analysis at all levels: country, service sector, and service sub-sector. Table 1 describes each element in more detail.
**Table 1. Four parts of the ecosystem framework**

<table>
<thead>
<tr>
<th>Demand</th>
<th>Supply</th>
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<tbody>
<tr>
<td><strong>BoP needs:</strong></td>
<td><strong>Public supply:</strong> What is the structure and level of current public supply for the BoP? What are supply gaps and challenges?</td>
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<tr>
<td><strong>BoP market:</strong></td>
<td><strong>Non-public supply:</strong> What is the structure and level of current non-public supply for the BoP? For example, from NGOs or the private sector.</td>
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<td><strong>Donors:</strong> What role do donors play in the sector?</td>
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<tr>
<td><strong>SE situation</strong></td>
<td><strong>SE understanding and presence:</strong> How many SEs are there? How are they perceived?</td>
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<td></td>
<td><strong>Type:</strong> How big are they? How are they organized? What is their level of maturity?</td>
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<td></td>
<td><strong>Value chain:</strong> What are typical activities in the value chain? In which service sectors and service sub-sectors are SEs active?</td>
</tr>
<tr>
<td><strong>Ecosystem dimensions</strong></td>
<td>Ecosystem dimensions capture the enabling environment for SEs. This includes dimensions that are specific to SEs and dimensions that determine the viability of market-based approaches more broadly.</td>
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<td><strong>Policy and regulation:</strong> What are the main policy drivers or barriers for SEs? Including policy strategy, regulation, and level of public-private collaboration.</td>
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<td><strong>Financing solutions:</strong> What are the sources of funding for SEs as well as for their clients? Including commercial funding, consumer finance, and grant funding.</td>
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<td><strong>Infrastructure and human capital:</strong> What are important infrastructure issues that affect the operations of SEs? What is the skill level available for SEs? Is the sector able to attract relevant talent?</td>
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<td><strong>Information and networks:</strong> What organizations, incubators, networks, training, etc. are available to build awareness, knowledge, and capacity among SEs, or advocate for SEs?</td>
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**Data Collection**

Endeva and BoP learning labs conducted desk and field research to map the SEs and ecosystem dimensions. They based the SE mapping on publicly available resources and desk research, which was supplemented with semi-structured interviews with SEs and local stakeholders representing different parts of the ecosystem. Accordingly, the sample size for each country varies in the report.

The information is based on:
- 59 interviews with SEs
- 140 interviews with stakeholders
- Interviews with BoP service users
- A database with 271 SE examples
The market potential for SEs in Malawi varies across sectors. Market potential is high for low-cost energy and sanitation solutions; an emergent SE scene is active, although many enterprises do not identify themselves as SEs. The main ecosystem challenges are uncertainties in the regulatory framework and the lack of adequate financial and nonfinancial support for SEs.

### Policy and Regulation
- The government has expressed interest in working more closely with the private sector. Private sector involvement remains minimal, however, and the concept of public-private partnerships is only nascent.
- Key challenges for SEs include uncertainties in the regulatory framework and limited resources from local governments.

### Infrastructure and Human Capital
- Infrastructure challenges for SEs include the high costs of transportation and communication and the limited availability of office space.
- Entrepreneurial culture and SE-relevant skills are largely underdeveloped (although universities have begun integrating social entrepreneurship into their curricula and a few initiatives are offering SE-relevant skill training).

### Demand at the BoP
- Half of Malawi’s population lives in poverty, and population growth is rapid.
- Service delivery to the BoP is not adequate in the energy, health, sanitation, and water sectors, with the greatest demand in energy and sanitation.

### SE Situation
- General awareness of the SE concept is low.
- Most SEs in Malawi have been in operation 5–10 years but are still in the pilot or roll-out stage. The size, reach, legal form, and ownership of SEs varies across sectors.
- The SE activity is nascent, with recent activity promising.

### Supply to the BoP
- Public service is weak across all sectors.
- SEs are involved largely in the provision of energy and sanitation services; NGOs focus on water and healthcare.
- Malawi is highly dependent on donor support. Key donors include the DFID, the EU, USAID, GIZ, and the World Bank.

### Financing
- Grants to both the public and nonpublic sectors are primarily from international donors.
- Commercial banks and microfinance institutions do not offer loans at affordable interest rates and reasonable payback times.

### Information and Networks
- Nonfinancial support for SEs is limited and largely takes the form of donor-funded capacity building.
- Good-quality data on the BoP market are limited and fragmented.
NEED AND DEMAND FOR SERVICES
Malawi has a young population of 16.7 million people that is growing at an annual rate of 2.8 percent. Poverty is widespread: In 2010, 10.8 million people were living on less than USD 1.25 a day, and 13.2 million were living on less than USD 2 a day, according to the World Bank’s World Development Indicators.

Literacy rates in Malawi are above the world average, but the educational system has many weaknesses, including high dropout rates, low-quality instruction and a shortage of learning materials (ILO 2013). Only 9 percent of the population has access to electricity and only 10 percent have access to improved sanitation (Figure 3). Eighty-three percent of the rural population and 95 percent of the urban population have access to clean water.

Demand for services by people at the bottom of the pyramid (BoP) is greatest for energy and sanitation. These sectors offer excellent opportunities for market-based approaches, because people at the BoP are willing to pay for services. In contrast, water, healthcare, and education are perceived primarily as public goods. In these situations, SEs have to complement user fees by billing service delivery costs to government institutions or other players that can ensure sustainable long-term financing.

Affordability of services is key to success in the BoP market. Demand for low-cost technology is very high. More expensive technology needs to be subsidized or offered with affordable payment options.

| Percent of all deaths caused by communicable diseases and maternal, prenatal, and... |
|-----------------------------------|------------------|
| Malawi                           | 65               |
| Sub-Saharan Africa average       | 62               |
| Percent of population with access to improved water source, 2012 |
| Malawi                           | 85               |
| Sub-Saharan Africa average       | 64               |
| Percent of population with access to improved sanitation facilities, 2012 |
| Malawi                           | 10               |
| Sub-Saharan Africa average       | 30               |
| Percent of population with access to electricity, 2010 |
| Malawi                           | 9                |
| Sub-Saharan Africa average       | 35               |
| Gross primary school enrollment rate, 2013 |
| Malawi                           | 141              |
| Sub-Saharan Africa average       | 100              |

*Figure 3. Key indicators of access to basic services in Malawi (Source: World Bank data)*

Source: World Development Indicators.
SUPPLY OF SERVICES
Supply by the Public Sector
Public sector supply of services is weak across all sectors. Education and healthcare are provided predominantly by the public sector free of charge, but quality is very low. Grid-based electricity is provided only in urban areas, and even there the parastatal utility company reaches only 37 percent of the population. Water and sanitation services are provided across the country, but especially in rural and peri-urban areas functionality is limited or nonexistent (USAID n.d.).

The Role of Donors
Malawi is highly dependent on donor support. Key donors include the Department for International Development (DFID), the European Union (EU), the U.S. Agency for International Development (USAID), the Germany Agency for International Cooperation (GIZ), and the World Bank.

In the healthcare sector, development partners contribute about 60 percent of sector expenditure (WHO 2014. Most SE-specific donor support goes to the energy sector. UNICEF is among the largest donors for SE-relevant support in the water and sanitation sector. It provides funding as well as technical assistance to social entrepreneurs. The World Bank supports activities in all four sectors.

Supply by NGOs and Other Actors
For-profit SEs are involved mostly in the provision of energy and sanitation services, according to interviews with sector experts, while NGOs focus on water and healthcare. Many international NGOs try to fill the gap left by poor public service, providing services for free or at highly subsidized prices. In the water sector, for example, several hundred civil society organizations, faith-based organizations, and international nonprofit organizations are working to increase access to water in rural areas by drilling boreholes and rehabilitating wells. For-profit businesses do not play a major role in delivering services to the BoP.

Supply by SEs
General awareness of the SE concept is low in Malawi. There is no clear definition or understanding of the concept, which is perceived as one used primarily by foreign NGOs or businesses to attract donor money, not a Malawian concept. Few local enterprises understand the concept or its benefits, defining themselves as not-for-profits or small or medium-size enterprises.

Most SEs in Malawi have been in operation for 5–10 years but are still in the pilot or roll-out stage. The size, reach, legal form, and local ownership of SEs varies across sectors. Most SEs in the healthcare, energy, and water sectors are led by international experts. In contrast, SEs in the sanitation sector are led primarily by Malawian entrepreneurs (Table 2).

Table 2. SE activity level and examples in Malawi across the sectors

<table>
<thead>
<tr>
<th>Sector</th>
<th>Level of activity</th>
<th>Example</th>
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<tbody>
<tr>
<td>Energy</td>
<td>Empower, a not-for-profit company established in 2012, sells improved energy solutions, including small and large lighting devices, to BoP customers through savings and credit cooperatives (SACCOs). It decided to finance the purchase of its products after realizing that consumer finance is lacking in Malawi and that it could not sell high-quality technology without offering payment solutions.</td>
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Health

Dimagi, a for-profit company established in 2001, provides mobile health (mHealth) applications to more than 1,800 community health workers, who help improve service delivery to the BoP. It has provided services in Malawi since 2007, reaching about 90,000 people there.

Water and sanitation

Makata Builders Sanitation Service, a for-profit company established in 2008, is led by John Matias, a Malawian social entrepreneur. Its main business activities include installing improved sanitation facilities and flappers and emptying pits. The company has four full-time staff and generates profits of about USD 513 a month.

Note: No reliable data were available on the education sector. Level of activity reflects SE presence across sectors in Malawi.

In the energy sector, most SEs are registered as private for-profit or not-for-profit companies, are small to medium size, and reach 10,000–100,000 people. SEs in the sector offer lighting and cooking solutions and provide after-sales services. To reach the BoP, some companies have developed low-cost technologies; others offer innovative financing solutions.

In the healthcare sector, most SEs are not-for-profit NGOs or private companies operating under a hybrid model. These SEs range from smaller organizations that produce technological applications and reach about 100,000 beneficiaries to large organizations with more than 9,000 employees that reach more than 6 million people. Most smaller SEs in the healthcare sector do not deliver services directly to the BoP but support the quality of public service delivery through mHealth technologies.

In the water and sanitation sector, most SEs are microbusinesses with 1–10 employees that are registered as for-profit private companies or operate informally. The sanitation sector shows potential for SEs, but the concept is still at a nascent stage. Most SEs are financially viable but operate at a very small scale, are managed by one motivated social entrepreneur, and provide localized services in peri-urban areas. They offer services along the sanitation value chain, from construction of low-cost sanitation components, such as slabs, to installation of entire ecological sanitation facilities and the emptying of pit latrines.

Social Enterprise Ecosystem

Malawi is in the nascent stages of an SE ecosystem. SEs in the country are limited mainly by inadequate access to start-up finance, uncertainties in the regulatory environment, high bureaucratic hurdles, and a lack of mentorship and capacity-building activities.

POLICY AND REGULATION

Policy strategy

The government has expressed interest in working more closely with the private sector; both the Second Malawi Growth and Development Strategy (MGDS II) and the Malawi Government Public Private Partnership Policy Framework (2011) support private sector involvement in service delivery, which the government views as a means to encourage innovation and support its long-term development and poverty eradication strategy. The MGDS II is committed to ensuring well-regulated, transparent, accountable, and efficient business systems by improving and strengthening the business regulatory framework. In practice, however, the use of public-private partnerships and public-private collaboration is minimal.
**Regulation**

Key challenges for SEs include uncertainties in the regulatory framework and the limited capabilities of local governments. The International Labour Organization (ILO) identified improving the enabling legal and regulatory environment as a key condition for improving the enabling environment for SEs in Malawi (ILO 2013).

Regulatory incentives in Malawi benefit large and medium-size companies (duty-waiver opportunities apply to nonprofit NGOs and large-scale initiatives but not to micro or small enterprises, for example). Findings from the ILO Enabling Environment for Sustainable Enterprises in Malawi survey reveal that 57 percent of large businesses and 60 percent of medium-size firms but just 44 percent of small firms and 35 percent of microenterprises define the regulatory environment as “very supportive” or “relative supportive” (ILO 2013).

The business environment in Malawi is challenging but slightly better than the Sub-Saharan Africa average: Malawi ranked 141th of 189 countries on the World Bank’s ease of doing business index in 2016 (World Bank 2015). Bureaucratic processes, especially business registration and licensing, consume a great deal of time, and corruption remains a major problem. It can take foreign entrepreneurs three years or longer to obtain a work permit. The law requires companies to register for value added tax (VAT) once they earn USD 4,500 in annual profits (ILO 2013)—a low minimum that imposes a burden on small companies. Malawi makes no distinction between SEs and other types of businesses. However, if SEs register as NGOs or not-for-profit enterprises, they receive tax exemptions.

**Public-private collaboration**

Private sector involvement in Malawi is minimal. Despite government support and political will to advance public-private partnerships (PPPs), very little is happening. One attempt to foster collaboration is the Public Private Partnership Framework, developed by the government in 2011 to improve service delivery. Education, energy, healthcare, and water and sanitation are all key focus areas of the framework. No PPP in these focus sectors is listed on the government’s website, however. The few PPPs that do exist focus on medium- to large-scale projects and rarely apply to SEs outside the communications sector and traditional agricultural products, such as tea, coffee, and sugar. Another reason for the limited demand for PPPs and public-private dialogue is that many SEs do not fully understand the concept of PPP and perceive PPPs as a government interventions rather than a win-win situation for all players involved.

**FINANCING**

**Grant funding**

Official development assistance and other funds received amounted to USD 1.126 billion in 2013, or 30 percent of gross national income, the second-largest share in Sub-Saharan Africa after Liberia (World Bank data). International donors such as the World Bank, DFID, USAID, and GIZ provide the vast majority of public financial support, with most of it going to the healthcare and education sectors.

Most public funds are available only to large international NGOs. Funding for local for-profit or not-for-profit businesses and smaller local NGOs is very limited. Both local public funds and international funds support large-scale development projects rather than SEs. Most public money available for nonprofit organizations goes to the healthcare, education, and water sectors.

Very few nonpublic grant-making institutions for SEs exist in Malawi. The USD 8 million Malawian Innovation Challenge Fund provides grant financing to enterprises in the agricultural and
manufacturing sectors (MICF, 2016). International institutions funding entrepreneurship include the Bill & Melinda Gates Foundation and SEED (Box 3).

**Box 1. The SEED Awards for Entrepreneurship in Sustainable Development**
The SEED Awards for Entrepreneurship in Sustainable Development fund the most promising, innovative, and locally led start-up social and environmental enterprises in developing countries and emerging economies. An independent jury of experts selects enterprises that have the potential to make real improvements in poverty eradication and environmental sustainability while contributing to a greener economy. Recipients have included Energy4All, Energy Unlimited, and Kumudzi Kuwale, all SEs from the energy sector.

**Commercial funding**
High interest rates, lack of competition among financial institutions, and lack of good information on potential borrowers make financial services largely inaccessible to Malawian entrepreneurs, especially in the incubation and start-up phases. Obtaining credit from commercial banks, microfinance institutions, or other local financing institutions is very difficult. Local interest rates are very high (more than 40 percent a year), payback periods very short (one to three months), and financing requirements unrealistic for smaller local SEs (most banks require substantial collateral and other securities that SEs cannot provide at the initial stages of operations). There is also very little impact investment activity in Malawi.

**Consumer finance**
Lack of adequate consumer finance significantly dampens demand for market-based service delivery to the BoP. Especially for SEs that sell products with high unit prices (such as improved pit latrines or lighting devices), lack of consumer finance is one of the main reasons for limited demand. People at the BoP can access credit from small, privately owned microfinance institutions (FINCAs), SACCOS, and village saving and loan groups at interest rates of 60–120 percent a year and payback periods of one to three months, but these terms are not appropriate for consumer finance.

**INFRASTRUCTURE AND HUMAN CAPITAL**

**Infrastructure**
Infrastructure challenges for SEs include the high costs of transportation and communications and the limited availability of office space. Transportation costs in Malawi can account for half of SE’s total costs. During the rainy season, many rural areas cannot be accessed, forcing SEs to halt operations. Internet and telecommunications costs are among the highest in the region, making online and network operations difficult. According to the International Telecommunications Union, Malawians spend more than USD 12 a month on mobile phones on average (56 percent of average monthly earnings), the highest relative expenditure in the world (Igunza 2015). Many entrepreneurs believe that it is very difficult or impossible for small enterprises to afford information and communications technology (ILO 2013). Low mobile phone penetration in Malawi (32 percent in 2013) poses challenges for SEs working with mobile payment solutions. Office space is very expensive in the two main cities (Lilongwe and Blantyre), making it difficult for SEs to set up offices.

**Human capital**
Entrepreneurial culture and SE-relevant skills are largely underdeveloped in Malawi. Business and technical skills, including business plan writing and market analysis, are among the biggest skill gaps for SEs. Improving education, training, and lifelong learning was a priority condition identified by the ILO for improving the enabling environment for SEs in Malawi (ILO 2013). The Lilongwe University of Agriculture and the Malawi University of Science and Technology recently introduced classes on social entrepreneurship in their curricula. The Flame Tree Initiative and the Beehive Centre for Social Entrepreneurship (Box 4) also provide SE-relevant skill training.
According to the ILO (2013), Malawi’s prevailing cultural norms do not recognize or promote the value of entrepreneurial activity; most people prefer to work for government institutions and do not see the benefits of working for SEs. Although there is greater potential among the younger generation, who have a largely positive attitude toward entrepreneurship, SEs find it difficult to hire finance managers, engineers, and other professionals, because the supply of such people is limited and men and women with the right skills usually prefer to work for NGOs, development partners, and larger companies, which pay higher salaries than SEs can afford.

**INFORMATION AND NETWORKS**

**Capacity building**

The level of capacity building for SEs in Malawi is very low. Main gaps include business support services and mentoring (ILO 2013). Projects that provide capacity-building support to SEs are donor funded and end after two or three years. Only a few permanent institutions provide capacity-building support to SEs, including the mHub, TEECs, and the Beehive Centre for Social Entrepreneurs. mHub provides office space, personal support, and some financial support to SEs. Some private consultants offer business development training, but they charge high fees. A real incubator that supports SEs in developing business skills is missing.

**Research and data**

No formal knowledge-sharing platform exists for SEs, and government data are often inaccurate, outdated, and fragmented. Most nonprofit organizations have relevant BoP data on the areas in which they work, but these data are fragmented and the organizations are generally unwilling to share them. Most SEs rely on informal networks and contacts to obtain data and conduct market research.

**Coordination and advocacy**

No official network of SEs exists, and SEs have limited influence over existing coordination bodies. Although some SEs organize themselves informally and exchange relevant experiences and lessons learned, the general level of knowledge exchange among SEs is very low. More general business networks and associations—the Malawi Investment and Trade Centre (MITC), the Malawi Confederation of Chambers of Commerce and Industry (MCCI), the Employers’ Consultative Association of Malawi (ECAM), the Indigenous Business Association of Malawi (IBAM), the Council for Non Governmental Organisations in Malawi (CONGOMA)—exist, but SEs play a minor role in them.

**CONCLUSIONS AND RECOMMENDATIONS**

SEs play only a limited role in service delivery to the BoP in Malawi, because the supporting ecosystem is still at an embryonic stage. SE activity is nascent but promising.

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**Box 2. The Beehive Centre for Social Entrepreneurs**

The Beehive Centre for Social Entrepreneurs in a not-for profit (limited by guarantee) enterprise based in southern Malawi that helps entrepreneurs start businesses by providing training in relevant skills. Students receive four semesters of training on different topics (including information and communications technology, sewing, and business skills). Businesses reportedly prefer graduates of the program over university students because of their hands-on skill set and relevant practical education. The center also works with alumni to start their own social businesses. To finance its activities, the Beehive Centre works as a SE itself, operating several profitable businesses (renting out and maintaining computers for corporate partners and machinery for construction companies, for example).
The sectors with the greatest potential for SEs in Malawi are energy and sanitation, where BoP market demand and willingness to pay for services are high. The education, healthcare, and water sectors offer less potential for market-based approaches, given that consumers are less willing to pay for what they perceive as public goods or service costs are unaffordable.

Given the extent of poverty in Malawi, the affordability of service delivery is key. Demand for low-cost technology (such as improved sanitation) is very high among the BoP; more expensive technology (such as lighting devices or medicines) needs to be subsidized or offered on affordable payment terms.

SEs face very similar challenges to SMEs but difficulties are even worst for SEs because of their nature to work in low-income markets. The main ecosystem challenges for SEs are regulatory framework uncertainties that prevent smaller SEs from formalizing their business activities and the lack of financial and non-financial support for SEs. The lack of financial support is critical as the average SE customers are very poor, making cash flow for SEs more problematic than for regular SMEs. Also needed are long-term technical assistance and mentorship for recently established local SEs.

Several ecosystem changes could induce significant change in Malawi. Some of the specific actions to be taking in the short and medium term to enhance SE ecosystem are the following:

- Raise awareness of the SE approach among both entrepreneurs and policy makers by supporting advocacy work of existing institutions, such as the Beehive Centre for Social Entrepreneurs, mHub, and other local incubators and innovation hubs.
- Support and work with the government to create a form of legal registration for SEs or small and medium-size businesses that incentivizes such enterprises with VAT reductions and other benefits.
- Enhance access to (grant) financing for social entrepreneurs, by hosting competitions in specific sectors or on specific development challenges.

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Jonas Ntaukira, Executive Director, Empower (June 24, 2015)
Rachel Sibande, Founder and Director, mHub (June 16, 2015)
Karen Smith, Consultant, The Springfield Centre, and former Country Manager, BIF Malawi (June 10, 2015)
Kate Sutton, Founder and Director, Thrive Partners (June 17, 2015)
Kate Webb, Director Community Project, Responsible Safari Company (June 10, 2015)

Additional sector interviews have been completed and feed into the country profile.