

Financial Inclusion and Entrepreneurship Scaling (FInES) Project

City Innovation Library · Good practice · Malawi

Quality score: 67/100

Evidence strength: Descriptive / self-reported

Summary

An \$86m World Bank project channels liquidity and credit guarantees to Malawian MSMEs via the Reserve Bank and commercial banks. Audited accounts show MK10.7bn advanced and guarantees unlocking MK1.9bn in loans for 59 MSMEs by end-2023.

Key dimensions

Dimension	Score
Evidence of impact / measured results	2/3
Transferability / demonstrated replication	2/3
Scalability	2/3
Sustainability / continuity	2/3
Innovation	1/3
Inclusiveness / equity	2/3
Multi-stakeholder collaboration	3/3

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-08-16

[Reserve Bank of Malawi & Government of Malawi \(Ministry of Finance\), financed by the World Bank/IDA](#) — accessed 2026-08-16

[FInES Project – official site](#) — accessed 2026-08-16

[World Bank – Malawi Financial Inclusion and Entrepreneurship Scaling Project approval](#) — accessed 2026-08-16

[World Bank – audited FInES project financial statements \(PDF\)](#) — accessed 2026-08-16

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