



ZAMBIA EDUCATION FACT SHEET

USAID CATALYZE EduFinance

BACKGROUND

Public education systems are increasingly challenged to meet the educational demands of growing populations. In Zambia, public resources alone are insufficient to enable all children to access a quality education. Families, increasingly, turn to low-fee private, non-state schools, many of which are under-resourced and lack the capacity to provide quality education.

USAID CATALYZE EduFinance Zambia is expanding access to quality education in Zambia. The project works with local banks and microfinance institutions to offer tailored loans to low-fee private, non-state schools, to families to pay school fees and related education costs, and to teachers, prioritizing learners from low- and lower-middle income families. Edufinance provides financial literacy and business development training to non-state school owners to enable them to qualify for financing opportunities. The project provides quality improvement training to school staff to improve the delivery of education services.

CATALYZE EduFinance Zambia works in partnership with the government of Zambia to improve the regulatory environment for non-state schools enhancing their viability and

operations. Over time, this project will expand its geographic reach as additional provinces become commercially viable for low-cost, privately-funded education.

GOALS

GOAL ONE

Expand tailored education loan products in partnership with local finance and micro-finance institutions, increasing access to finance for locally-owned and operated, low-fee non-state schools.

GOAL TWO

Support the Zambian Ministry of General Education to review, prioritize, and develop a comprehensive policy and regulatory environment for non-state primary education providers.

GOAL THREE

Expand access to quality teaching and learning in primary schools in low-income communities through instructional leadership and management support.

KEY RESULTS TO DATE

- Seven loan products for either school improvement and school fees have been developed and are available to low-fee non-state schools and parents in Zambia
- Four EduFinance partner financial institutions, AB Bank, EFC, NATSAVE and Vision Fund, provided loans to schools and parents valued over \$2.6 million, and private sector partners leveraged an additional \$1.8 million in capital to date
- 21,711 learners have benefited from financial services to date, of which 54 percent are girls
- Provided school development planning support and professional development training for school leaders and teachers from 174 non-state schools, 53 percent of which are owned by women
- Developed and delivered child protection and school management modules for 194 non-state schools to adopt and implement

- **Life of Project:** December 2020 -September 2025
- **Geographic Focus:** Copperbelt, Lusaka, and Northern provinces
- **Partners:** Palladium, Opportunity International, UBS Optimus Foundation, Promoting Equality in African Schools (PEAS)
- **Total USAID Funding:** \$7 million
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