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## USAID/Zambia EDUCATION EDUFINANCE

Globally, public education systems are increasingly challenged to meet the educational demands of growing populations. In Zambia and many other countries, public resources alone are insufficient to enable all children to access quality education. Families increasingly turn to low-fee private schools, many of which do not provide quality education.

- **Life of Project:** May 2020 - April 2025
- **Geographic Focus:** Copperbelt, Lusaka, Muchinga, and Northern Provinces
- **Partners:** Palladium, Opportunity International, Education Partnership Group and PEAS
- **Total USAID Funding:** \$7 million
- **USAID Contact:** Yvonne Naluvwi - [ynaluvwi@usaid.gov](mailto:ynaluvwi@usaid.gov)

USAID's Edufinance project leverages essential private capital to increase access to learning opportunities at privately funded and managed schools, complementing the public education system and expanding access to education in highly populated urban areas. The Edufinance activity supports the Zambia Ministry of Education (MOE) to develop and implement a comprehensive policy and regulatory environment to reduce barriers to entry in the education

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market for non-state primary education providers. The activity builds the administrative capacity of the MOE to effectively regulate the non-state education sector.

USAID's Edufinance project works with financial intermediaries to develop loan products that support operations of non-state schools and supplement school fees in peri-urban and urban areas.

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

- Strengthen the capacity of the MOE to effectively regulate non-state school sector;
- Increase supply of capital to low-fee private schools; and,
- Improve school management and learning outcomes in target areas.

## Expected Results

Edufinance will enhance the policy and regulatory environment for non-state education institutions, and in turn, expand learning opportunities to the most vulnerable. Over 38,000 learners in 90 schools will benefit from the grant-aided model. This will lessen pressure in public schools by increasing access to affordable primary education. The activity will target up to five financial institutions to increase access to affordable private capital by extending loans to approximately 900 urban, low-fee private primary schools.