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 access to quality education. Families increasingly turn to low-fee private schools, many of which face challenges in providing 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:** $8 million
- **USAID Contact:** Yvonne Naluvwi - ynaluvwi@usaid.gov

To complement USAID’s investment toward education in Zambia, the Edufinance project leverages essential private capital to improve access to quality, primary education for students in target catchment zones. The project ultimately contributes much-needed enrollment opportunities for primary school students in Zambia.
The Edufinance project supports the Zambia Ministry of Education (MOE) to develop and implement a comprehensive policy and regulatory environment to reduce barriers to entry for non-state primary education providers. The project also works with the MOE to develop administrative capacity to effectively regulate the non-state education sector.

Additionally, Edufinance will work with financial intermediaries to develop loan products to support operations of non-state schools and supplement school fees in peri-urban and urban areas. The project will also directly support the USAID/Zambia private-sector engagement plan and serve as an important model to demonstrate effective private-sector partnerships.

Over time, this project will expand its geographic reach as other provinces become commercially viable for low-cost private education finance. 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**

By expanding a proven, grant-aided model to the primary schools in target catchment areas surrounding secondary schools, the Edufinance project will work to provide quality primary schooling to the most vulnerable. Through the grant-aided model, over 38,000 learners in 90 government primary and community schools will benefit in the target areas. The project will also target three-to-five financial institutions to increase access to affordable private capital by extending loans to approximately 900 urban, low-free private primary schools.