



Sister Rachael from the Dominican Covenant School in Ndola views real time transaction of school fee payment made digitally.

Photo by Wendy-Ann Rowe/CRS

# overview

## WOMEN'S FINANCIAL INCLUSION (WIN) PROJECT

Current school fee payment processes in Zambia are cumbersome for guardians, creating a barrier for children's enrollment in school. Payers can pay up to 12% of the school fee in transportation to make the transaction, and the payment process can take up to two days. Additionally, there are other costs unaccounted for including lost wages and recurring costs associated with the need to pay fees in installments.

### DIGITAL PAYMENTS CAN HELP SOLVE THE CHALLENGES GUARDIANS HAVE IN MAKING SCHOOL PAYMENTS.

### PROJECT OBJECTIVES

The Women's Financial Inclusion (WIN) project seeks to catalyze the finance sector to provide accessible and affordable products and services that can enable low-income women to educate their children through the following strategic objectives:



Improve women's access to financial education to enable a focus on investments in education.



Increase women's access to education finance solutions linked to mobile platforms.



Encourage women to proactively utilize mobile money solutions to invest in children's education as a result of financial education.



Increase women's opportunities to utilize future school savings and lending solutions at formal financial institutions, as a result of increased access to education finance solutions through mobile platforms.

### QUICK FACTS

<b>Project Type</b>	Financial Inclusion
<b>Donors</b>	SIDA/FSDZ
<b>Project location</b>	Northern and Copperbelt Provinces
<b>Target Outreach</b>	38,760 women
<b>Timeframe</b>	December 2016–December 2019

### PARTNERS

- Business Development Services (BDSA):** conducts market research–ecosystem mapping, competitor analysis, and in-depth market research in the field through human-centered design prototyping.
- Africa Trust Academy (ATA):** refines the Education Finance Modules.
- United National Capital Development Fund (UNCDF):** technical partner.
- Catholic Diocese of Ndola (BDSA):** implements the project in 4 districts in the Copperbelt.
- Kasama Christian Community Care (KCCC):** implements the project in 4 districts in Northern Province.
- MTN:** mobile network operator for school fee payment platform.
- Zanaco:** commercial bank partner for school fee payment platform.
- Nsano:** aggregator.



Mrs. Lungu, a parent, making the digital school fee payment transaction. Photo by Wendy-Ann Rowe/CRS

## ACCOMPLISHMENTS\*

\*As of June 30, 2019



### Target:

45,600  
SILC members

38,760  
women

### Reached:

**53,420**  
SILC members

**40,065**  
women



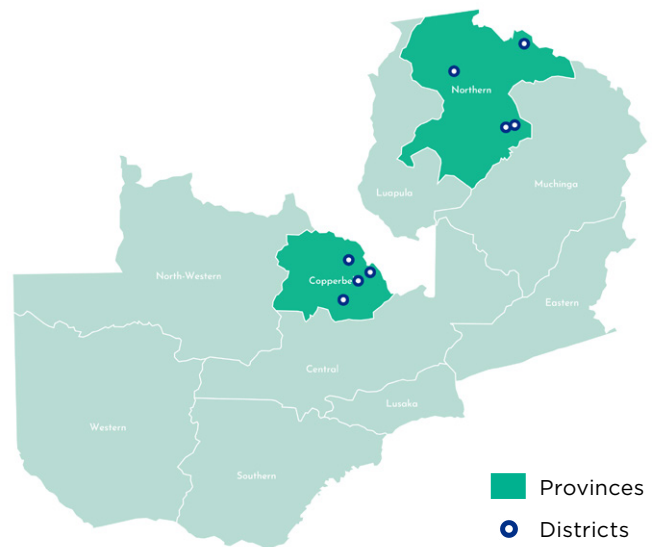
trained **80 PSPs** on saving for education and digital financial services

CRS is engaging PSPs to raise awareness on saving for education and as of June 30, 2019, SILC groups have cumulatively saved ZMW689,105 (USD 52,716) towards school fees.

In May 2019, CRS launched a school fee payment solution in partnership with mobile network operator MTN, local commercial bank Zanaco and aggregator Nsano. The payment solution allows users to view their tuition balance and make payments directly to their school's bank account from their mobile phone. CRS is implementing a pilot with select schools to support payment transition, receipt and reconciliation. To date, 26 parents have used the school fee payment platform across the pilot schools.



## WHERE WE WORK



## NEXT STEPS

- Continue to engage the Ministry of General Education to give authorization for scale.
- On board four new government schools.
- Promote consumer behavior change among greater numbers of parents to adopt the school fee payment solution.