



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

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

TARGET OUTREACH:



38,000+ women

PARTNERS

- 1. Business Development Services (BDSA):** conducts market research–ecosystem mapping, competitor analysis, and in-depth market research in the field through human-centered design prototyping.
- 2. Africa Trust Academy (ATA):** refines the Education Finance Modules.
- 3. United National Capital Development Fund (UNCDF):** technical partner.
- 4. Catholic Diocese of Ndola (BDSA):** implements the project in 4 districts in the Copperbelt.
- 5. Kasama Christian Community Care (KCCC):** implements the project in 4 districts in Northern Province.



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

ACCOMPLISHMENTS*

*As of September 30, 2018



Target:
27,600
SILC members,
20,700
women

Reached:
31,631
SILC members,
23,723
women
(75% of members)



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

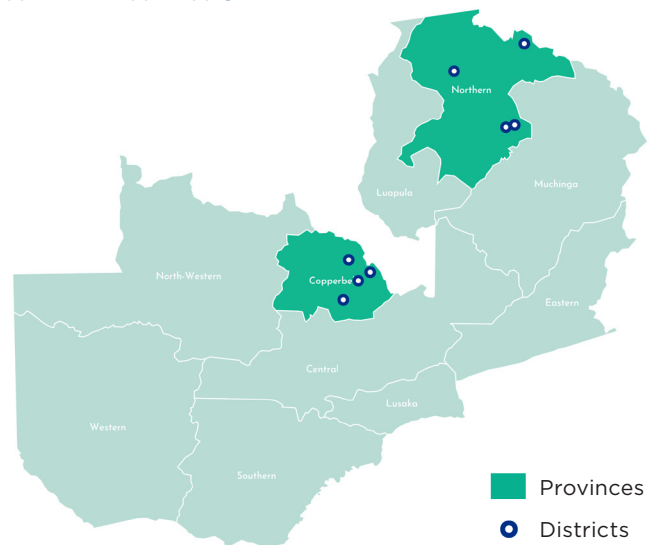
CURRENT FOCUS

CRS is engaging PSPs to raise awareness on saving for education and exploring designs for a school fee payment solution with the identified private sector partners. CRS is also in active discussions with Mobile Network Operators and aggregators to identify a digital solution that would allow a pilot with select schools to support payment transition, receipt and reconciliation.

SOME HURDLES MOVING FORWARD

- Scalability barriers resulting from infrastructure availability in remote areas and schools.
- Low mobile ownership among some women within the target group.

WHERE WE WORK



NEXT STEPS

- Continue to engage the Ministry of General Education to give authorization for scale.
- Continue to engage the banks and Over The Counter (OTC) places to explore the feasibility of linking the OTC school payments into the school bank account.
- Product integration with Mobile Network Operators (MNOs) and other banks.

