

**BEYOND THE NUMBERS:**



# TRACKING THE PROGRESS OF ZAMBIA'S 120 SECONDARY SCHOOLS



**(2022–2024)**

# ABSTRACT

This policy brief critically examines the implementation progress and challenges of the Zambia Education Enhancement Project Additional Financing (ZEEP AF), a public investment initiative aimed at constructing 120 secondary schools across all ten provinces of Zambia. The project, funded through a US\$120 million World Bank loan, seeks to address long-standing disparities in access, equity, and quality of secondary education particularly in underserved and rural areas. Despite its transformative potential, the project has experienced significant delays, underutilization of funds, and implementation inefficiencies largely stemming from systemic planning weaknesses, bureaucratic bottlenecks, and limited sub-national capacity and accountability.

Through an in-depth review of budget allocations, disbursement patterns, and construction progress, this policy brief identifies key gaps and proposes pragmatic recommendations to enhance delivery. These include streamlining fund flows and procurement processes, strengthening local-level institutional capacity, adopting hybrid implementation models, extending project timelines, and reinforcing monitoring, evaluation, and accountability systems. Ultimately, the brief argues that while ZEEP AF remains a crucial step toward expanding access to quality education and supporting Zambia's human capital development goals under the Eighth National Development Plan (8NDP), its full impact will depend on how effectively current implementation challenges are addressed and lessons institutionalized for future infrastructure projects.

# ACKNOWLEDGEMENT

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## ABBREVIATIONS

AF	Additional Financing
CDF	Constituency Development Fund
DBO	District Buildings Officer
DEBS	District Education Board Secretary
ESMPs	Environmental and Social Management Plans
GRZ	Government of the Republic of Zambia
KII	Key Informant Interview
M&E	Monitoring and Evaluation
<u>MoE</u>	Ministry of Education
OBT	Output-Based Transfers
PEO	Provincial Education Officer
PIC	Project Implementation Committee
PPE	Personal Protective Equipment
PPP	Public-Private Partnership
PTA	Parent Teacher Association
ZEEP	Zambia Education Enhancement Project
ZEEP AF	Zambia Education Enhancement Project Additional Financing



# INTRODUCTION

Education is universally recognized as both an economic and public good, with far-reaching implications for national development, social cohesion, and poverty reduction. It is a key enabler of human capital development, unlocking opportunities for individuals while generating public returns through improved productivity, innovation, and inclusive growth. Beyond its instrumental value, education is a basic human right, enshrined in global frameworks such as the Universal Declaration of Human Rights and reaffirmed in Zambia's own national development plans, including the Sixth, Seventh, and current Eighth National Development Plan (8NDP).

In Zambia, education has long been positioned as a strategic pillar for achieving social equity, economic transformation, and sustainable development. However, despite various policy reforms and increased public investment in the education sector, serious disparities and service delivery gaps persist particularly at the secondary school level. According to the 2023 Education Statistical Bulletin, Zambia continues to experience high pupil-classroom ratios averaging 72:1 at secondary level, with some rural areas facing ratios as high as 90:1. Infrastructure constraints have also led to limited transition from primary to secondary education, with only 75% of Grade 7 learners progressing to Grade 8 due to insufficient school places, especially in underserved provinces. Furthermore, many existing secondary schools lack essential facilities such as science laboratories, libraries, ICT rooms, boarding amenities, and gender-sensitive sanitation infrastructure.

These deficits disproportionately affect girls, rural learners, and children with disabilities, compounding socioeconomic inequalities and limiting educational outcomes. The situation is exacerbated by uneven geographical distribution of schools, resulting in long travel distances that deter enrolment and contribute to high dropout rates. To address these pressing challenges, subsequent Governments of the Republic of Zambia have been implementing ambitious infrastructure programs like the construction of secondary schools through initiatives such as the Zambia Education Enhancement Project, a World Bank funded project.



# BACKGROUND

On 29th October 2021 during the presentation of the 2022 National Budget, Minister of Finance Dr. Situmbeko Musokotwane announced that the government was looking to construct an additional 120 secondary schools under the World Banks' Zambia Education Enhancement Project to increase access to education. The project was first launched in 2017 with a US\$60 million investment, aimed to improve access to and the quality of secondary education in seven provinces.

The first phase focused on constructing 82 secondary schools in underserved areas and enhancing teacher quality through training programs in 382 schools, benefiting 764 teachers and 60 lecturers from 12 Colleges of Education. Due to persistent education infrastructure challenges worsened by the Free Education Policy, the government sought an additional financing (AF) loan of US\$120 million for the construction of a further 120 Secondary schools in 89 districts in all the ten provinces of the country and the expansion of teacher quality programs to 2,700 schools nationwide. Each school includes classrooms, an administration block, staff housing, water and sanitation systems, power supply, and furniture. Of these, 95 schools are being built with a standard package as secondary day schools costing around ZMW 19 million each, while 25 boarding schools costing about ZMW 23 million each, including additional weekly boarding facilities for boys and girls to improve access for learners in remote areas.

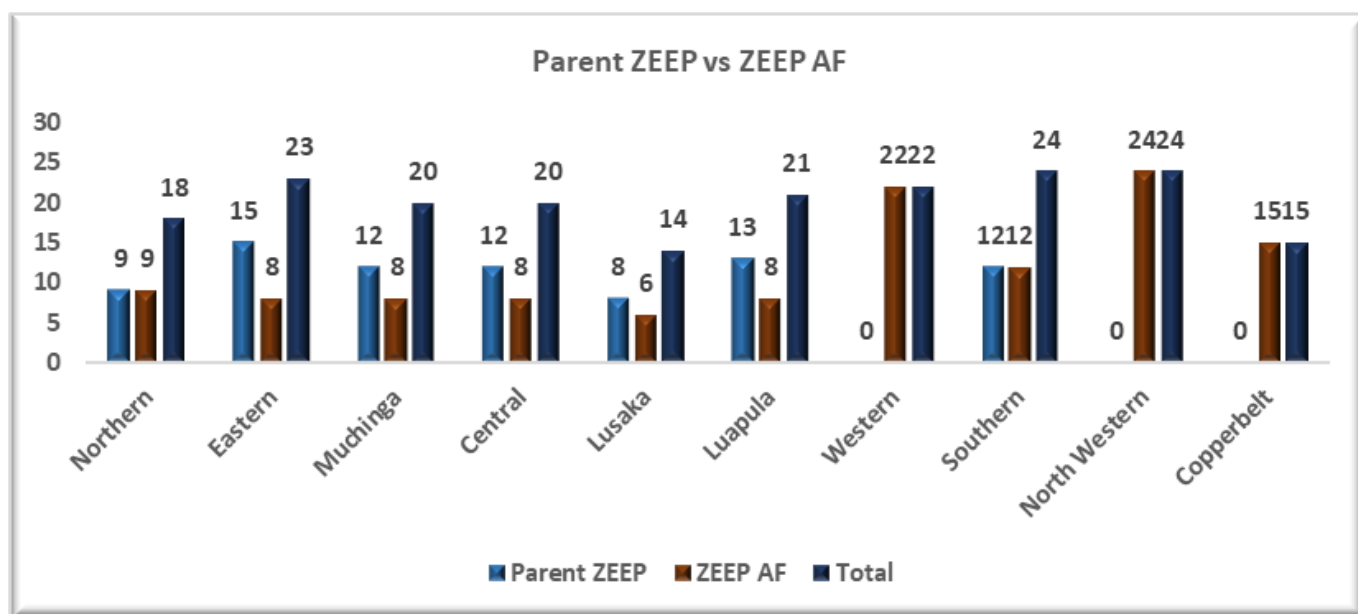
This policy brief, therefore, critically reviews the Government of Zambia's public investment under ZEEP AF, focusing on the construction of the 120 secondary schools. It assesses the geographical distribution and coverage of the schools, examines budget allocations, disbursements, and expenditure patterns with an emphasis on budget credibility, efficiency, and effectiveness. Furthermore, it evaluates overall project progress, identifies key successes and challenges, and offers actionable recommendations for strengthening implementation and ensuring accountability, efficiency and effectiveness in public investment.



## GEOGRAPHICAL COVERAGE AND SELECTION CRITERIA

The allocation of the 120 secondary schools under the Zambia Education Enhancement Project – Additional Financing (ZEEP AF) was spread across all ten provinces, with North-Western and Western provinces receiving the highest number of schools, with 24 and 22 schools, respectively. Copperbelt followed with 15 schools, while Southern Province received 12. Northern, Eastern, Muchinga, Central, and Luapula each received between 8 and 9 schools. Lusaka Province received the fewest, with only 6 schools.

The allocation and distribution of the schools was guided by a weighted scoring system, primarily based on two equally weighted factors: the level of poverty and the demand/supply conditions for secondary education (each accounting for 50% of the decision). The demand/supply dimension was further broken down into four specific indicators: pupil-classroom ratio (20%), primary-to-secondary transition rate (15%), the number of existing secondary schools (10%), and the number of newly constructed or upgraded schools from recent government interventions (5%). This methodology aimed to ensure that areas with higher poverty levels and greater unmet demand for secondary education infrastructure such as overcrowded classrooms and low transition rates were prioritized. The approach was intended to promote equity in education access and optimize public investment in school construction across all provinces.



*Figure 1: Comparison between Parent ZEEP and ZEEP AF*

A comparative analysis of the Parent ZEEP and ZEEP AF phases reveals that North-Western and Southern provinces each received 24 schools, and Western Province received 22. Eastern, Central, and Luapula were allocated 23, 20, and 21 schools respectively across both phases, making them the most heavily resourced. Northern Province received a total of 18 schools. In contrast, Copperbelt and Lusaka provinces were the least covered, with only 15 and 14 schools respectively across the two phases. This pattern reflects an intentional effort to address historical infrastructure deficits in rural provinces, although it also raises questions about consistency in applying the established selection criteria.

# BUDGET ALLOCATION, DISBURSEMENT AND UTILISATION

## BUDGET ALLOCATIONS ANALYSIS

The budget allocation trend analysis for ZEEP AF project from 2022 to 2024 showed that although the government announced the 120 secondary school construction under the ZEEP AF project no resources were allocated toward this in 2022. The analysis established that 2022 was mainly used for preparatory activities including undertaking of feasibility studies and the validation of all 120 school sites across 89 districts, consequently the construction of the schools did not start in 2022. In 2023 K600 million was eventually allocated towards the phase 1 of 120 secondary ZEEP AF project. Likewise in 2024 K630 million was allocated towards the phase 2 of 120 secondary ZEEP AF project.

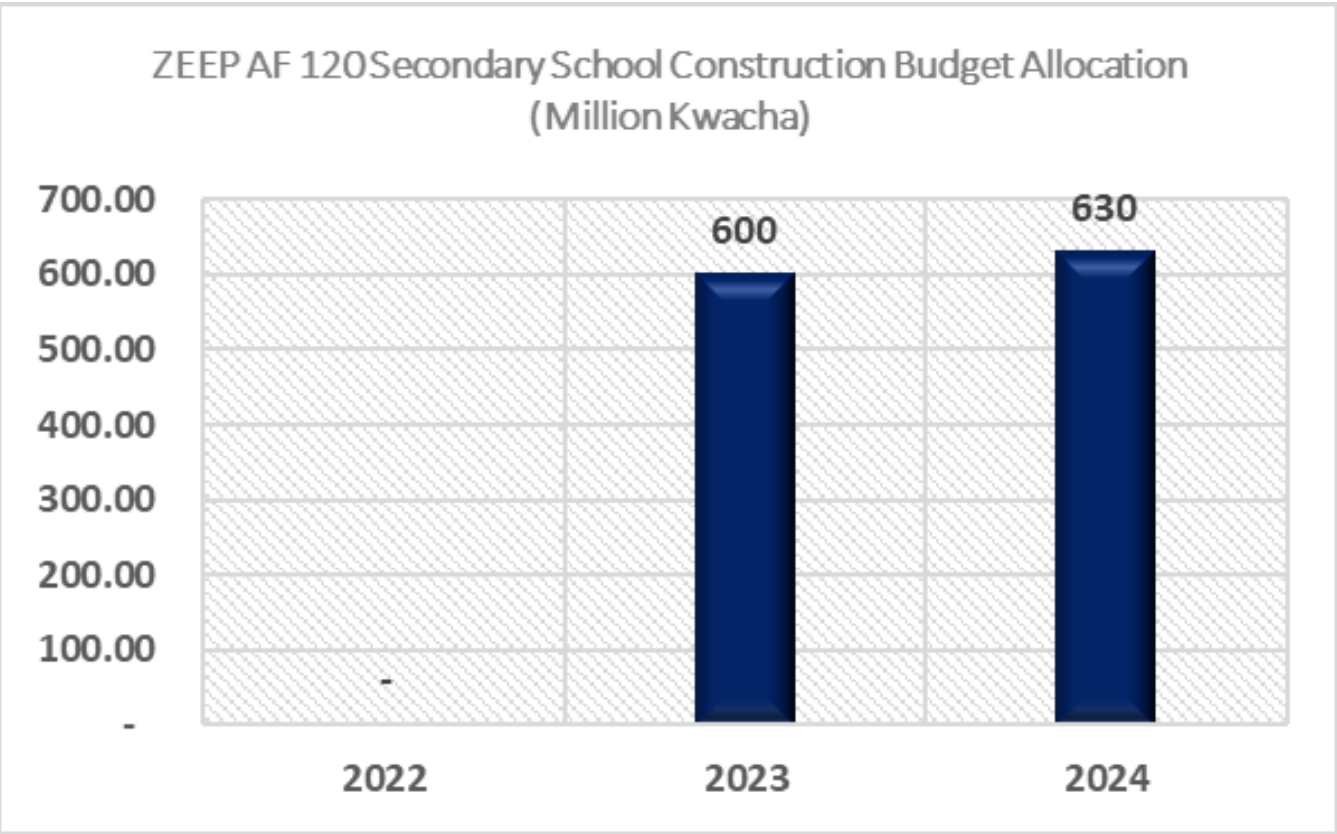
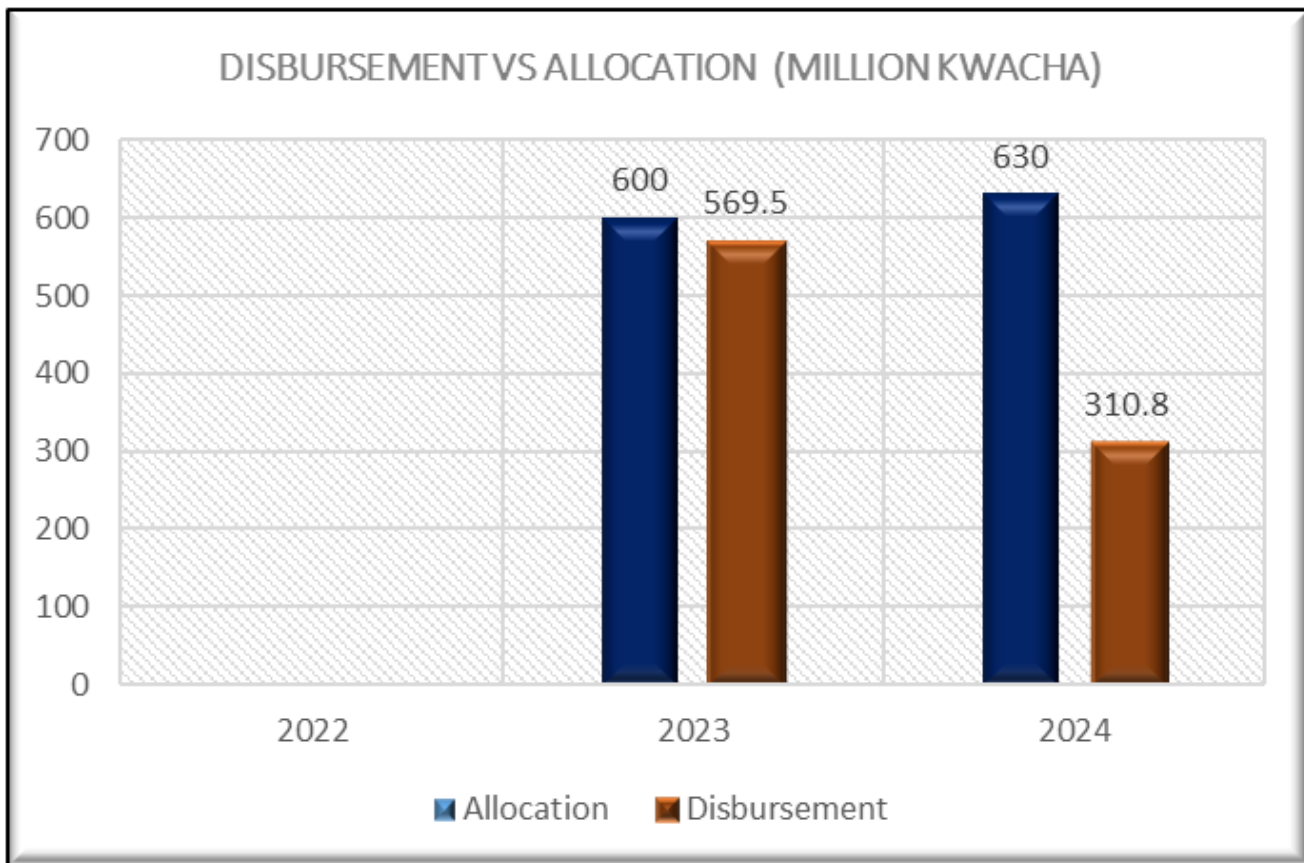


Figure 2: Budget Allocation to ZEEP Schools (2022 - 2024)

## ZEEP AF FUNDS DISBURSEMENT

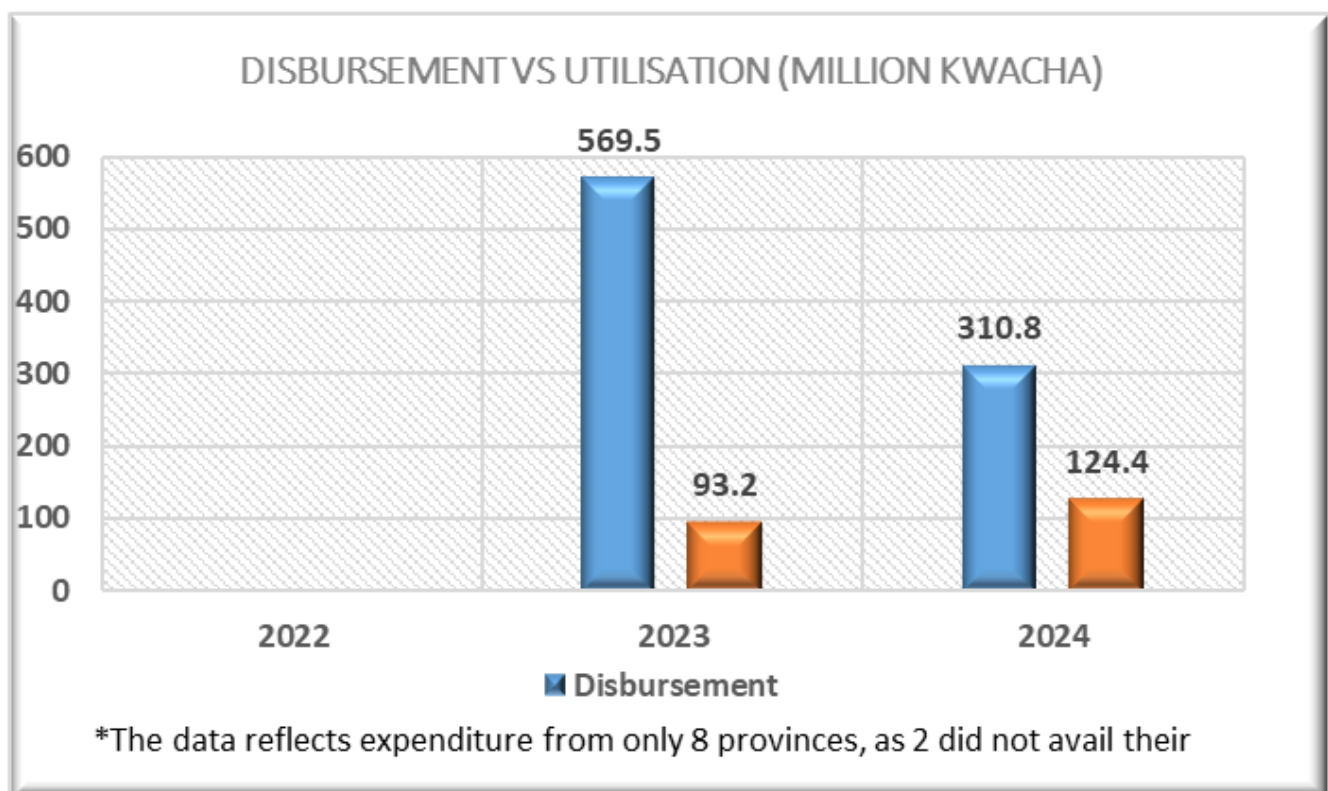
The funds disbursement analysis under the ZEEP AF World Bank-funded project in 2023, the Government allocated K600 million, of which K569.5 million was disbursed, representing a disbursement rate of 94.9%. This reflects a relatively high budget credibility and efficiency level, suggesting a strong alignment between budget plans and actual expenditure. The high disbursement rate in 2023 likely facilitated significant progress in initiating the first phase of school construction. Likewise, in 2024, the allocation increased to K630 million, but only K310.8 million was disbursed, resulting in a disbursement rate of 49.3%.

This sharp decline signals potential challenges in budget execution, such as procurement delays, administrative bottlenecks, or capacity constraints at the implementation level. The low disbursement undermines the effectiveness of the project, as reduced funding flow can delay or stall school construction timelines



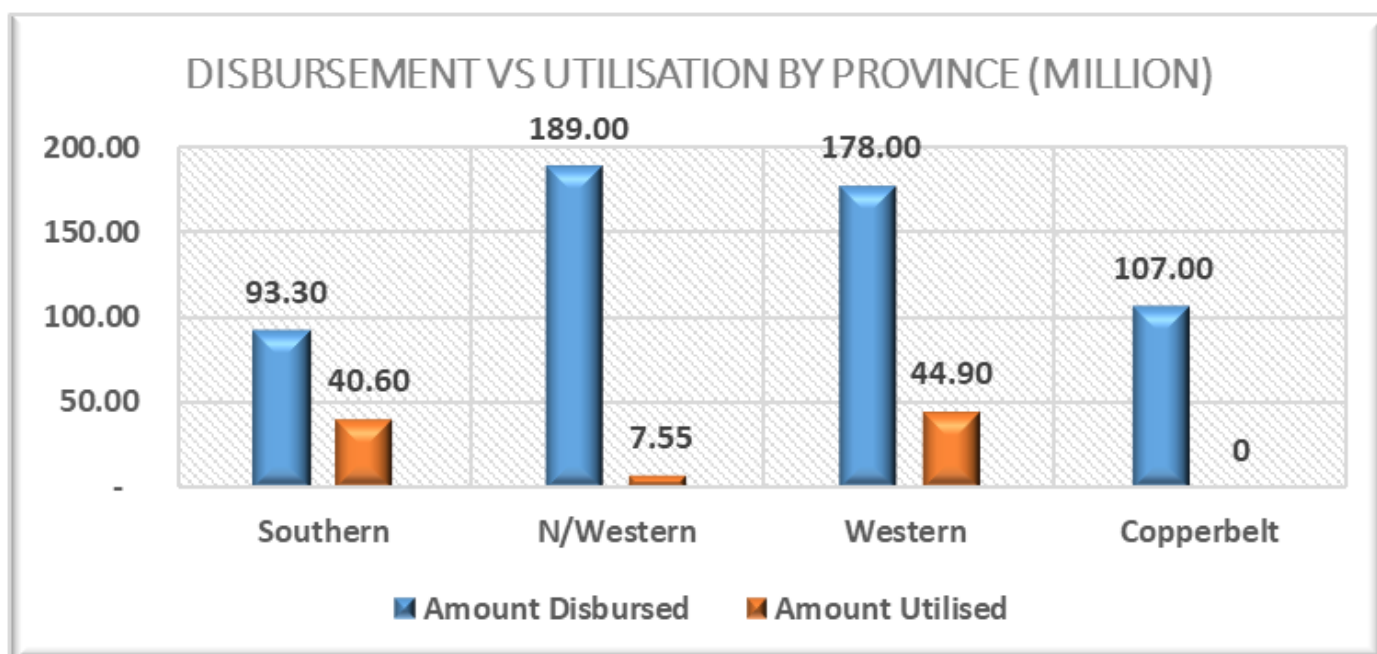
*Figure 3: Allocation vs Disbursement*

## ZEEP AF FUNDS



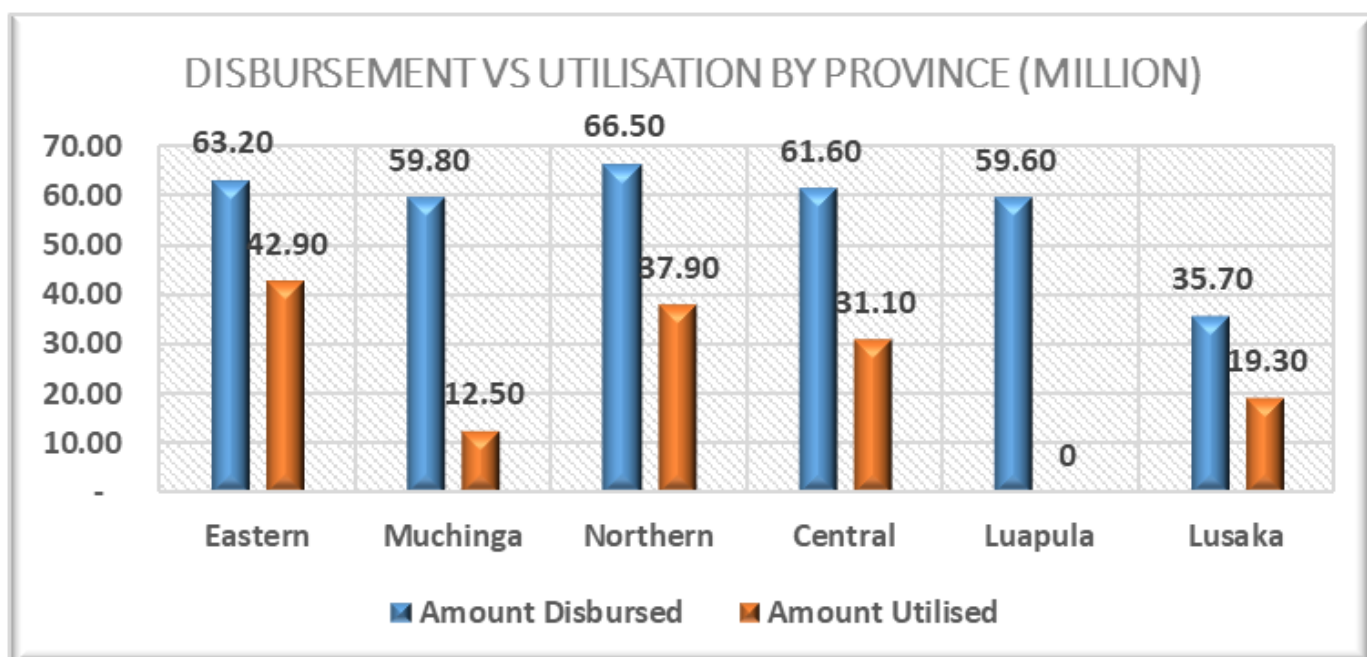
*Figure 3: Allocation vs Disbursement*

The analysis above reveals a significant discrepancy between disbursement and actual utilization of funds under the ZEEP AF project. In 2023, out of the K600 million allocated, K569.5 million (approximately 94.9%) was disbursed; however, only K93.2 million was utilized, representing a notably low utilization rate of 16.4%. In 2024, although K310.8 million was disbursed, just K124.4 million was expended, translating to a utilization rate of approximately 40%.



*Figure 5: Phase 1 Budget Disbursement and Utilization Per Province*

At provincial level, the analysis established that the 2023 initial or ZEEP AF project phase one disbursement earmarked to reach the gable level, North-Western Province received the highest disbursement of K189. 97 million to support the construction of 24 schools the largest number among all provinces in Phase 1 of ZEEP AF, however, only managed to utilize K7.55 million, translating to a utilization rate of just 4%. Southern Province, though relatively better, utilized only K40.6 million out of K93.3 million (43.5%), while Western Province utilized K44.9 million out of K178 million (25.2%). Nevertheless, Copperbelt Province received K107 million but there was no utilization data at the time of the research.



*Figure 6: Phase 2 Budget Disbursement and Utilisation*



Likewise, the status was similar under phase 2 for disbursement earmarked to reach the gable level. Eastern Province exhibited relatively strong performance, utilizing K42.9 million out of the K63.2 million disbursed, translating to a utilization rate of 67.9%, the highest among the provinces reviewed. Similarly, Northern (57%), Lusaka (54%) and Central (50.5%) provinces showed moderate absorption capacities, utilizing K37.9 out of K66.5 million, K19.3 million out of K35.7 million and K31.1 out of K61.6 million respectively. However, provinces such as Muchinga displayed poor utilization, Muchinga used only K12.5 million out of K59.8 million (20.9%). Notably, Luapula Province had no records on utilization at the time of the study.

These utilization gaps raise critical concerns regarding budget credibility, efficiency, and project management capacity. The significant gap between fund disbursement and utilization compromises the effectiveness of the budget, as available resources are not being translated into tangible outputs thereby delaying progress on the much-needed education infrastructure amid overcrowding and high classroom pupil ratio. Likewise, failure to utilize disbursed funds not only delays service delivery but also erodes public trust and risks compromising the credibility of donor-funded initiatives. The analysis established that the underutilization of funds under the ZEEP AF project was primarily driven by uneven institutional preparedness among implementing entities and inadequate planning largely stemming from significant gaps in the feasibility studies. These planning deficiencies were compounded by significant logistical and procurement delays. Lengthy and bureaucratic approval processes involving District Education Board Secretaries (DEBS) and Provincial Education Officers (PEOs) created procedural bottlenecks that stalled procurement and payment processes, ultimately resulting in low fund utilization and stalling the project's implementation.

Additionally, water infrastructural challenges further hindered progress. For example, in North-Western province, of the 24 planned boreholes, only 9 were completed, leaving many construction sites without on-site water. In several cases, water had to be transported from sources as far as 35 kilometres away, adding logistical complexity and cost. Seasonal flooding also severely impacted implementation, rendering nine construction sites completely inaccessible and bringing progress to a standstill. While 2022 had been earmarked for site identification and feasibility assessments, these studies proved insufficient in accounting for critical environmental and geological factors, such as groundwater table depth, seasonal access limitations, and site topography all of which are crucial to project viability. In addition, the community-based construction model faced challenges related to lack of technical expertise and labour stability.

Failure to interpret architectural drawings and low wage rates under the program discouraged sustained community participation, particularly in areas with more lucrative informal economic opportunities, such as artisanal gold mining. This led to frequent labor turnover, which disrupted construction timelines and left procured materials idle, further delaying progress and suppressing fund utilization. In some cases, the onset of the rainy season and associated road inaccessibility further stalled ongoing works and prevented the mobilization of resources.

These implementation challenges raise serious concerns about the effectiveness, efficiency, and credibility of the ZEEP AF project. Without timely and strategic interventions to address these structural and operational barriers, the project risks continued underperformance, eroding public trust and compromising the intended outcomes of improved access to quality secondary education infrastructure.



# PROGRESS OVERVIEW

The construction of the schools has been organized into three key structural stages: stage one, which involves works up to the gable level; stage two, covering the roofing level; and stage three, which covers the finishes. To ensure accountability, quality control, and the effective utilization of funds, progression from one stage to the next is contingent upon the successful completion of the preceding stage and is subject to on-site verification processes such as audits and technical assessments. To date, ZEEP has made only one disbursement per school, intended to support stage one involving construction up to the gable level. Under this initial funding round, Day Schools each received around ZMW 7 million, while Weekly Boarding Schools received around ZMW 8 million. Actual disbursements varied slightly, generally between ZMW 7 million and ZMW 9 million, based on each school’s unique needs and characteristics.

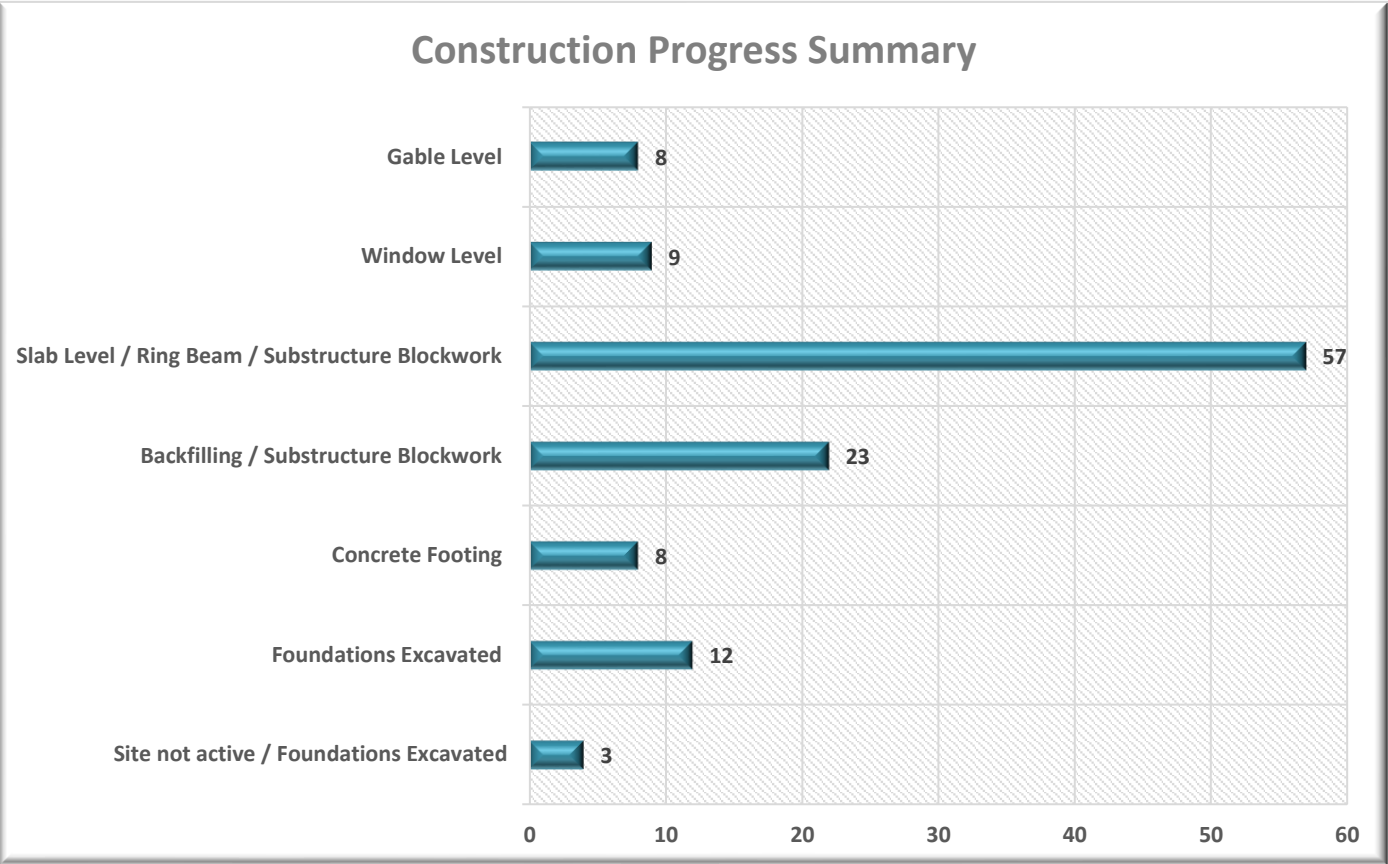
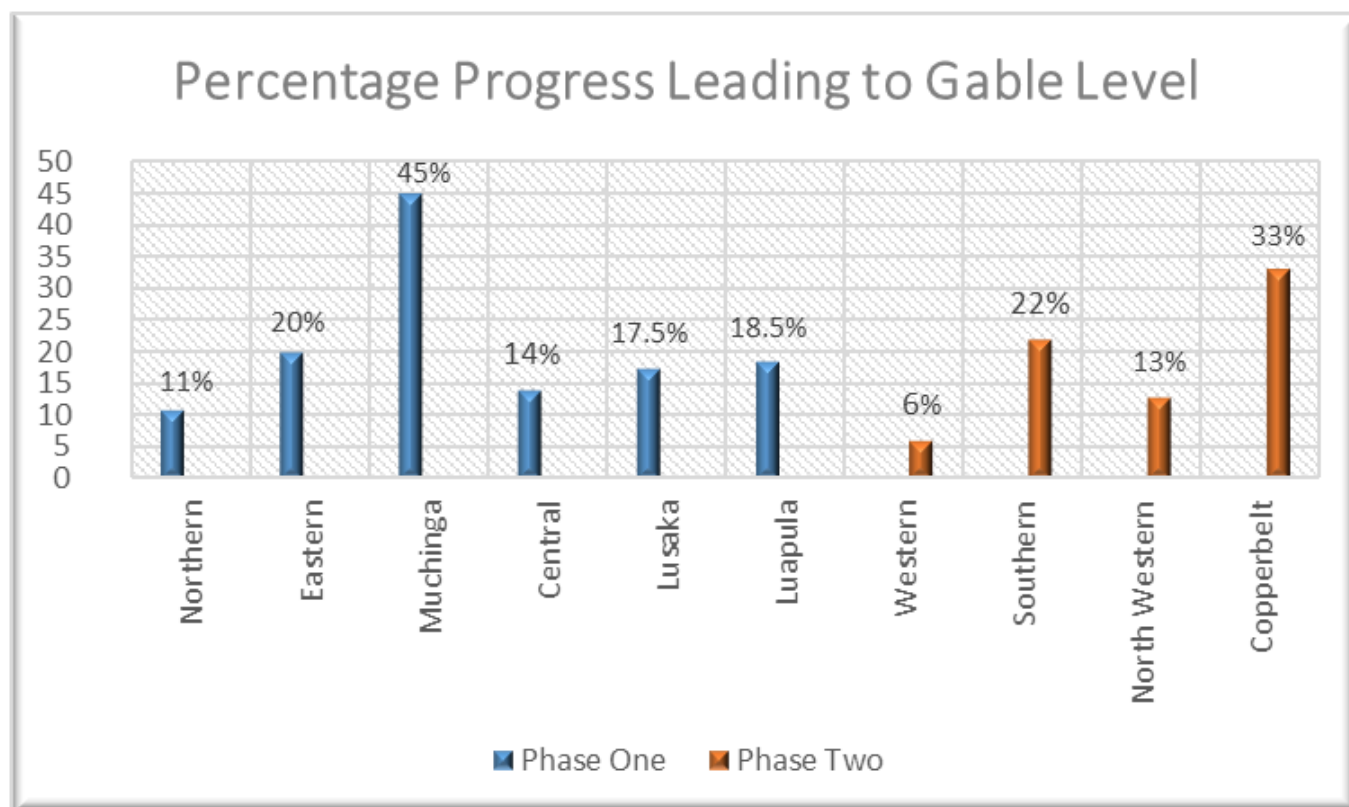


Figure 7: Completion level levels leading to gable level

Furthermore, the analysis reveals that only 8 out of 120 schools (6.7%) reached the gable level, a critical milestone in vertical construction, under the initial disbursement of funds from Phase One and Phase Two of the World Bank-funded Zambia Education Enhancement Project - Additional Financing (ZEEP AF). Progress across the remaining sites remains limited and uneven. A further 9 schools (7.5%) advanced to the window level, while a substantial number 57 schools (47.5%) remain at the slab level/ring beam/substructure stage, indicating delays in vertical construction. Additionally, 23 schools (19.2%) are still at the backfilling or substructure blockwork phase, 8 schools (6.7%) are at the concrete footing stage, and 12 schools (10%) have only completed foundation excavations. Unfortunately, 4 schools (3.3%) remain inactive due to land acquisition issues and community wrangles on actual location of the schools. Some communities had tribal wrangles on where to place the schools and 1 site in Matero (in Lusaka Province) has no suitable land so they are still looking around.



*Figure 8: Provincial Percentage progress leading to Gable level*

At provincial level, progress toward gable level remains highly uneven, signaling disparities in implementation efficiency, local capacity, and coordination mechanisms. Among Phase One provinces, Muchinga recorded the highest percentage of schools progressing toward gable level at 45%, followed by Eastern (20%), Luapula (18.5%), Lusaka (17.5%), Central (14%), and Northern (11%). In Phase Two provinces, Copperbelt Province shows strong performance with 33%, followed by Southern (22%), North-Western (13%), and Western Province, which significantly lags at 6%.

The findings reflect a substantial lag in project implementation, with nearly 85% of schools stuck in early or intermediate construction phases. This slow progress threatens the timely delivery of critical education infrastructure and undermines efforts to reduce classroom overcrowding and improve access to secondary education, especially in underserved regions. Moreover, the delays raise broader concerns regarding budget credibility, public investment execution, and project management efficiency in the delivery of national development priorities.

# CONCLUSION

The ZEEP AF project is a vital investment in Zambia's education sector, aimed at addressing infrastructure deficits and promoting equitable access to quality secondary education, particularly in underserved areas. Aligned with the Eighth National Development Plan (8NDP), the project supports human capital development and inclusive growth.

The construction of the 120 secondary schools under the Zambia Education Enhancement Project Additional Financing (ZEEP AF) represents a critical investment in Zambia's education infrastructure. It represents a strategic intervention to address Zambia's deep-rooted education infrastructure deficits, especially at the secondary level. It is a critical response to the persistent disparities in access, quality, and equity in education challenges that have been exacerbated by the Free Education Policy, high pupil-classroom ratios, poor school distribution, and inadequate learning facilities, particularly in rural and underserved areas.

However, progress under the ZEEP AF has been hindered by delays, underutilization of funds, and significant planning and implementation inefficiencies, resulting in nearly 85% of the schools remaining in early stages of construction. To address these challenges, there is an urgent need to streamline fund disbursement processes, reform procurement and administrative systems, and revamp community-based construction models to enhance efficiency.

Strengthening transparency, accountability, and community oversight is equally critical. In addition, improved planning, adoption of hybrid implementation models that combine professional and community expertise, and robust monitoring mechanisms are essential to ensure timely project completion and to draw lessons that can guide future public infrastructure investments.

# RECOMENDATIONS

Based on the key findings of the study, the following recommendations should be incorporated to ensure the timely and successful completion of the project.

**1. Improve Efficiency in Fund Disbursement and Utilization** A key bottleneck that has affected progress in selected schools is the delay in fund disbursement, both at the start of construction and across subsequent phases. To address this, government should streamline disbursement processes by minimizing bureaucratic delays at national, provincial (PEO), and district (DEBS) levels. Align milestone-linked fund flows with project timelines to enhance predictability, reduce downtime, and support timely implementation.

**2. Reform Procurement and Administrative Processes** Streamline procurement processes by setting enforceable timelines and reducing procedural layers. Deploy a centralized project management dashboard to monitor procurement status, disbursements, and implementation bottlenecks in real time.

**3. Revamp Community-Based Construction Models** Adopt a hybrid approach by combining community labour and contractors with external expertise contractors to enhance quality and reduce disruptions. Provide targeted training, simplify design interpretation for local builders and community labour, and adjust wage structures to improve labour retention.

**4. Strengthen Transparency, Accountability, and Community Oversight** Institutionalize regular reporting and citizen engagement mechanisms to strengthen transparency and accountability in the implementation of ZEEP AF. Require periodic utilization reports at provincial and national levels and take corrective action for poor performance or non-reporting. Regularly share financial and progress updates with communities to promote transparency. Beyond construction involvement empower local communities to actively participate in monitoring and feedback processes to ensure effective use of public resources.

**5. Strengthen Budget Planning and Forecasting** Improve the accuracy of budget forecasts by accounting for inflation, market price fluctuations, and logistical realities. Reassess and adjust allocations regularly to ensure adequacy of resources across project cost centres.

**6. Enhance Feasibility Studies and Planning Processes** Delays in the 120 secondary school construction project largely stemmed from inadequate and prolonged feasibility studies that overlooked key environmental and logistical factors. Therefore, there is need to leverage real-time learning loops and/or conduct rapid site reassessments to identify and address planning gaps, enabling targeted interventions and faster completion. For future projects, ensure timely, comprehensive, and multisectoral feasibility assessments that consider site conditions, water access, and community dynamics, with early stakeholder engagement as per Public Investment Management Guidelines

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