

EDUCATION OUTLOUD
advocacy & social accountability



Comprehensive Analysis of Budget Tracking for Zambia's Free Education Policy (2022–2023): Utilisation of the Education Budget

Table of Contents

Exhibits	4
Acknowledgements	1
List of abbreviations	2
Executive Summary	3
Methodology	4
1.0 Introduction	7
1.1 Overview of ZANEC’s Role and Mission	7
1.2 Zambia’s Socio-Economic and Policy Context	7
1.3 Education as a Cornerstone of Human Rights	7
1.4 Budget Tracking as a Strategic Imperative	8
1.5 Objectives of the Study	8
1.6 Scope and Limitations	9
2. "Contextual Background of Zambia’s Free Education Policy and Budget Dynamics"	10
2.1 Policy Context and Goals	11
2.2 Targeted Beneficiaries and Strategic Implementation	11
2.2.2 Strategic Implementation Approaches	12
2.3 Challenges and Opportunities	12
2.4. Significance of Budget Tracking	13
3. Methodology	14
3.0 Methodology	15
3.1 Geographical Coverage	15
3.2 Data Collection Approach	16
3.3 Integration of Quantitative and Qualitative Data	18
3.4 Ethical Considerations	18
3.5 Challenges and Mitigation Strategies	19
4. Findings and Analysis	20
Introduction	21
1. Demographic Information	21
2. Enrolment Trends Across Education Levels (2021–2023)	22
3. Budget Allocation vs Actual Expenditure	25
4. Teacher Recruitment and Pupil-Teacher Ratios	27
5. Disability Inclusion Trends	28
6. School-Level Expenditure and Deviations	28
7. Infrastructure Trends	29
8. Recommendations	30
Bridging Context and Inquiry: Evaluating Zambia's Free Education Grant Program	31

Research Question 1 (RQ1): How efficiently are free education grants utilised to improve educational resources and outcomes at the school level, especially in Lusaka, Central, Copperbelt, and Southern Provinces in Zambia?	32
Research Question 2 (RQ2): To what extent are the budget allocation and disbursement processes for free education grants transparent at the national, provincial, district, and school levels?	37
Research Question 3 (RQ3): What challenges do schools face in effectively utilising education grants, and how do these challenges vary across different geographic regions?	42
Research Question 4 (RQ4): What is the relationship between the disbursement of education grants and improvements in key educational metrics such as enrolment rates, retention, and student performance?	47
Correlation analysis between grant disbursement and educational metrics such as enrolment, retention, and performance	51
Overall Findings, Conclusion, and Recommendations.....	55
References	58

Exhibits

Exhibit 1: Geographic coverage of the study

Exhibit 2: Quantitative Sample Size

Exhibit 3: Purposive sampling size

Exhibit 4: Learners Sample

Exhibit 5: Education officials, CSOs, and NGOs sample

Exhibit 6: Enrolment and percentage change

Exhibit 7: Focused Provinces Enrolment Trends (2021-2023)

Exhibit 8: National Level Budget Allocation (2021–2023)

Exhibit 9: Budget Allocation Provincial Disaggregation (2021–2023)

Exhibit 10: Teachers Recruitment Provincial Disaggregation

Exhibit 11: Provincial Disaggregation Disability Enrolment

Exhibit 12: Provincial Disaggregation Funds Utilization

Exhibit 13: Provincial Disaggregation Funds Utilization

Exhibit 13: Provincial Disaggregation Infrastructure Trends

Exhibit 14: Perceptions of resource adequacy among students (2021–2023)

Exhibit 15: Learners' enrolment at the national level (2021–2023)

Exhibit 16: Teacher-Pupil Ratio Across Education Levels (exceeding MoE Standards)

Exhibit 17: Distribution of classroom size (2021–2023)

Exhibit 18: Teachers' perception of budget transparency (2021–2023).

Exhibit 19: School accountants' perception of budget accountability and transparency (2021–2023)

Exhibit 20: Equity of school budget allocation (2021–2023)

Exhibit 21: Challenges in utilising the 2022–2023 allocated budget

Exhibit 22: Key challenges in school budget management during 2022–2023

Exhibit 23: Adequacy of teaching resources (teachers)

Exhibit 24: Extent of agreement: "My school has sufficient specialised teaching materials."

Exhibit 25: Enrolment trend by province

Exhibit 26: ECE enrolment trends by gender (2021–2023)

Exhibit 27: Statistical correlation analysis

Exhibit 28: Enrolment growth vs. grant disbursement

Exhibit 29: Retention rate vs. grant disbursement

Exhibit 30: Student performance vs. grant disbursement

Acknowledgements

This report expresses its deepest gratitude to the management and staff of the Zambia National Educational Coalition (ZANEC) for their invaluable support, cooperation, and provision of essential data for the Budget Tracking of the Utilization of the Education Budget (2022-2023) project. We sincerely thank the Ministry of Education and the numerous stakeholders, including policymakers, educators, and community representatives, who participated in surveys, interviews, and focus group discussions. Their insights were instrumental in understanding budgetary dynamics and shaping actionable recommendations.

Special acknowledgement is also due to the meticulous work of the data analysts and technical experts, who ensured the accuracy and integrity of the findings.

The insights and recommendations presented in this report reflect a collective effort, and we are profoundly grateful to all who contributed to the success of this project.

Thank you.

Dr Daniel Araia Zeggai

Organizational Development Advisor

List of abbreviations

CBOs	Community-Based Organizations
EFA	Education for All
DEBS	<i>District Education Board Secretary</i>
FBO	Faith-Based Organization
MAXQDA	Max Weber Qualitative Data Analysis
MoE	Ministry of Education
MOF	Ministry of Finance
NGO	Non-Governmental Organization
PEO	Provincial Education Officer
PTA	Parents and Teachers Association
SDG	Sustainable Development Goals
TTUs	Teacher Trade Unions
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
USD	United States Dollar
ZANEC	Zambian National Education Coalition
ZMN	Zambian Kwacha
PTR	Pupil-to-Teacher Ratio

Executive Summary

This report analyses the budget tracking of Zambia's Free Education Policy (2022–2023), which sought to remove financial barriers to primary and secondary education while enhancing access and quality. Rigorous budget tracking ensures transparency, accountability, and resource efficiency, aligning with the policy's broader objectives of equitable and sustainable education.

The study's objectives are to:

- Assess the alignment between budget allocations and actual expenditures.
- analyse provincial fund distribution to identify potential disparities.
- Evaluate the efficiency and effectiveness of fund utilisation.
- Measure the policy's impact on educational access and quality.

Using a mixed-methods approach, this research combined quantitative analysis of government financial data and educational metrics with qualitative insights from stakeholders, including policymakers, educators, and beneficiaries. A rigorous data triangulation process enhanced the reliability and validity of the findings.

The results demonstrate significant successes, particularly in increased enrolment across educational levels. However, the study also reveals critical challenges, including inequitable resource allocation, limited financial management capacity, and persistent regional disparities. These findings underscore the need for targeted interventions to enhance the policy's sustainability and impact.

Methodology

The 2022-2023 Education Budget Tracking Project in Zambia seeks to enhance the management of educational funds through systematic tracking, analysis, and reporting on budget allocations. This initiative establishes a sustainable foundation for improved educational finance and policymaking. The evaluation employs a mixed-methods approach, integrating quantitative and qualitative research to assess the effectiveness of budget allocations and their impact on academic outcomes.

Key performance indicators (KPIs) were used to evaluate fund allocation efficiency, correlate spending with academic performance, gauge stakeholder satisfaction, and track improvements in educational equity. To ensure data reliability and robustness, the study incorporated rigorous data triangulation, validating findings through cross-verification from multiple sources, including financial records, academic performance metrics, and stakeholder interviews. This approach enhanced result validity, ensuring comprehensive insights into budget allocation effectiveness.

Key Findings



Efficiency of Budget Utilization: *Budget Allocation Imbalance:*

- The budget predominantly allocates funds to salaries, restricting resources for operational needs such as teaching materials and facility maintenance.
- This imbalance creates infrastructure and resource challenges, further exacerbated by rising enrolment.



Resource Management Constraints:

- Many schools have limited financial management capacity, which results in inefficient resource allocation and affects educational quality.
- While no fraudulent activities were identified, schools frequently had to reallocate funds to address urgent, school-specific requirements.



Transparency and Accountability:

- Stakeholder engagement and reporting processes remain inconsistent, undermining effective financial oversight at local levels.



Resources Misallocation:

- This scenario involves "necessitated budget reallocations due to critical infrastructure needs and resource constraints



Impact on Education Quality:

- Increased enrolment has strained existing resources, resulting in overcrowded classrooms, insufficient facilities, and shortages of teaching materials.
- These challenges impact teachers' ability to deliver quality education and support vulnerable groups effectively.



Policy Challenges:

- The policy's implementation reveals a trade-off between improved access and the maintenance of educational quality.
- Without adjustments, the policy's sustainability may be compromised.

Recommendations



To address challenges in budget efficiency and education quality, the following recommendations are proposed:

- **Flexible Budgeting:** Implement adaptive budgets and real-time tracking for timely and needs-based fund disbursement.
- **Infrastructure Development:** Prioritize classroom construction, renovations, and expanded sanitation facilities, especially in rural areas.
- **Teacher Recruitment:** Hire more teachers in underserved areas and enhance teaching quality through professional development programs.
- **Transparency and Accountability:** Enforce standardised financial reporting, provide training for school financial staff, and publicly share budget data.
- **Equity Focus:** Increase resources for inclusive education, assistive tools, and underserved schools.
- **Stakeholder Collaboration:** Strengthen Parent-Teacher Associations, foster community feedback, and partner with NGOs and private entities.
- **Responsive Adjustments:** Allow flexible budget reallocations and invest in facility upgrades to address urgent needs and overcrowding.

1.0 Introduction

1.1 Overview of ZANEC's Role and Mission

The Zambia National Educational Coalition (ZANEC) is a leading coalition representing 93 Civil Society Organizations (CSOs), including Non-Governmental Organizations (NGOs), Faith-Based Organizations (FBOs), Community-Based Organizations (CBOs), Teacher Trade Unions (TTUs), and Students' Unions. As a key advocate for Zambia's education sector, ZANEC focuses on creating a high-quality, accessible, relevant, and equitable education system. Its work aligns with Sustainable Development Goal 4 (SDG 4), emphasising inclusive and equitable quality education for all.

ZANEC's evidence-based advocacy holds duty-bearers accountable for their commitments to SDG 4, including monitoring budget expenditures to ensure transparency and accountability in using educational funds. These initiatives have positioned ZANEC as a recognised leader in promoting education reform and inspiring stakeholder pride and collaboration.

1.2 Zambia's Socio-Economic and Policy Context

Zambia, an independent multi-party democracy since 1964, has an estimated population of 19.6 million, growing at approximately 2.8% annually (Zambia Statistical Agency, 2023; World Bank, 2024). The nation's GDP growth is projected at 3.6% in 2023, with a target of 4.5% by 2026 under the Eighth National Development Plan (8NDP). This plan is part of the broader Vision 2030 framework, which aims to achieve a prosperous middle-income status by 2030.

Succeeding national development plans (FNDP, SNDP, 7NDP, and 8NDP) underpin the country's development strategy. These plans emphasise policy alignment across all government sectors. Fiscal strategies within the Medium-Term Budget Plans guide allocating resources to achieve national goals.

1.3 Education as a Cornerstone of Human Rights

Zambia has committed to global education standards as a signatory to the United Nations Universal Declaration of Human Rights and the Convention on the Rights of the Child (UNCRC). These commitments reflect the government's recognition of education as a fundamental human right, aligning closely with SDG 4.

Key milestones in Zambia's education sector include:

Free Primary Education (2002): This policy abolished user fees and significantly increased enrolment rates.

Inclusive Education Policies: These reforms have enhanced access for marginalised groups.

Curriculum Reforms (2015): The Zambia Education Curriculum Framework aimed to modernise and improve educational quality.

Despite these achievements, challenges persist. UNESCO (2016) highlighted the need for data-driven reforms and sustainable financial investment to improve policy impact. Moreover, resource allocation challenges and inefficiencies underscore the importance of comprehensive monitoring and accountability mechanisms.

1.4 Budget Tracking as a Strategic Imperative

Global and regional research underscores the importance of budget transparency in achieving educational outcomes. Studies from Sub-Saharan Africa illustrate both successes and persistent challenges:

Ablo and Reinikka (1998) documented significant public fund leakages in Uganda, highlighting the need for rigorous tracking mechanisms.

Similarly, Zambia faces delays in disbursements, fund misallocation, and insufficient financial management capacity at the school level (Ministry of General Education, 2020).

Budget tracking ensures that educational funds are allocated and utilised effectively. The Zambian Ministry of General Education and ZANEC have identified budget tracking as a critical tool to enhance accountability, optimise resource use, and promote equity within the education sector.

1.5 Objectives of the Study

This study focuses on improving transparency, equity, and efficiency in allocating and utilising education budgets in Zambia. It aims to:

Enhance Budget Transparency: Track and report how education funds are allocated and utilised across Lusaka, Central, and Southern provinces.

Evaluate Budget Utilization Efficiency: Analyze the correlation between budget allocations, educational outcomes, infrastructure, and resource improvements.

Identify Discrepancies: Detect inefficiencies, anomalies, and underutilisation of funds to inform actionable recommendations.

1.6 Scope and Limitations

The project encompasses several critical activities designed to provide a comprehensive analysis of education budget utilisation:

- **Review of Allocated Budgets:** Detailed analysis of the budgets allocated to various educational sub-sectors, such as Early Childhood Education, primary, secondary, and higher education, for 2022 and 2023. This involves understanding the budgeting process, sources of funding, and intended allocations per sector.
- **Expenditure Analysis:** This activity involves tracking and analysing actual expenditures at the school level and comparing them with the allocated budgets to identify deviations, underspending, or overspending.
- **Identification of Challenges:** Identifying and documenting the challenges and bottlenecks in implementing budgets at the school and district levels. This includes both systemic issues and specific instances of mismanagement or inefficiency.
- **Comprehensive Reporting:** Generating detailed reports that encapsulate the analysis's findings and provide actionable recommendations for ZANEC and other stakeholders.

2."Contextual Background of Zambia's Free Education Policy and Budget Dynamics"



2.1 Policy Context and Goals

In 2022, Zambia introduced its Free Education Policy, a bold step to dismantle financial barriers and provide equitable access to education, particularly for vulnerable groups. The policy supports Zambia's socio-economic goals, such as poverty alleviation, improved literacy, and inclusive growth, aligning with SDG 4 (Quality Education). The policy aims to build a foundation for long-term national development by removing tuition fees and enhancing learning conditions.

2.1.1 Core Policy Components

To address systemic challenges, the policy focuses on six key pillars:

Elimination of Tuition Fees: Tuition fees for all government schools (ECE to Grade 12) are abolished, relieving families of financial strain.

Provision of Educational Materials: Free textbooks and stationery ensure a conducive learning environment and reduce household costs.

Infrastructure Development: Funds are allocated to expand and renovate classrooms to accommodate rising enrolment.

Teacher Recruitment and Training: Increased hiring and professional training aim to reduce pupil-teacher ratios and maintain education quality.

Inclusion of Marginalized Groups: A special focus on girls, rural communities, and children with disabilities aims to reduce educational inequities.

Monitoring and Accountability: Financial tracking systems, audits, and performance reviews ensure transparency and resource efficiency.

2.2 Targeted Beneficiaries and Strategic Implementation

The Free Education Policy strategically targets marginalised and underserved groups to bridge educational disparities.

2.2.1 Beneficiary Groups

Economically Disadvantaged Students: Children from low-income families benefit most from free education, addressing financial barriers.

Rural and Underserved Communities: Historically under-resourced areas receive additional support to improve educational access.

Girls and Vulnerable Populations: Efforts focus on improving enrolment and retention for girls, orphans, and children with disabilities.

2.2.2 Strategic Implementation Approaches

To ensure success, the policy adopts targeted strategies:

Budget Allocation: Increased government funding, supported by international donors, finances schooling, infrastructure, and salaries.

Decentralized Implementation: Local education offices address region-specific challenges, and schools manage funds independently.

Stakeholder Partnerships: Collaboration with NGOs, civil society, and international agencies bolsters advocacy and resources for vulnerable students.

Capacity Building for Administrators: Training enhances administrators' ability to manage resources effectively.

Technology Integration: Data systems monitor enrolment, attendance, and performance to enable timely interventions.

Public Awareness Campaigns: National outreach educates communities on policy benefits and encourages active participation.

2.3 Challenges and Opportunities

While the policy has expanded educational access, its implementation faces significant hurdles alongside opportunities for improvement.

2.3.1 Implementation Challenges

Overcrowding: Rising enrolment strains classrooms and teacher capacity.

Delayed Fund Disbursement: Schools face operational delays due to inconsistent grant distribution.

Infrastructure Deficits: Limited resources hinder the construction of new facilities, especially in rural areas.

Teacher Shortages: Despite recruitment efforts, high pupil-teacher ratios continue to impact education quality.

2.3.2 Opportunities for Improvement

Enhanced Financial Management: Strengthening fund disbursement and accountability mechanisms can resolve delays.

Public-Private Partnerships: Collaborating with private entities can mobilise resources for infrastructure and teacher training.

Technology Integration: Expanding digital tools can enhance monitoring and reporting for better decision-making.

Targeted Support for Marginalized Groups: Focused interventions can address persistent inequities and improve educational outcomes.

2.4. Significance of Budget Tracking

Budget tracking plays a critical role in the success of the Free Education Policy by:

Ensuring Transparency: Funds are allocated and utilised effectively.

Facilitating Policy Evaluation: Highlights gaps between planned and actual expenditures.

Building Stakeholder Confidence: Demonstrates responsible financial management.

Improving Resource Allocation: Enables evidence-based adjustments to address inefficiencies.

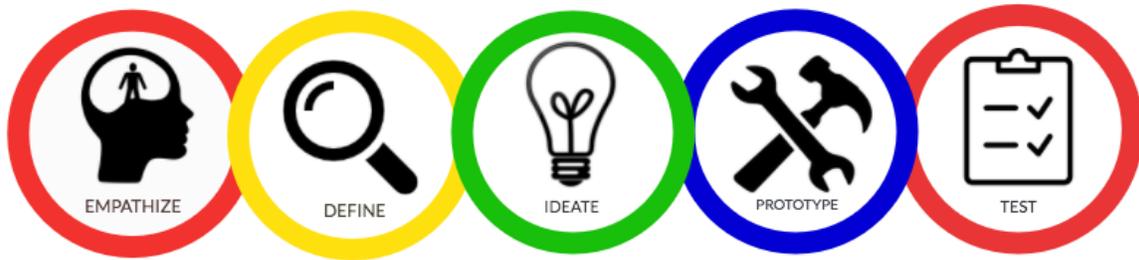
Summary

Zambia's Free Education Policy marks a transformative milestone toward universal education, with notable progress in enrolment, teacher recruitment, and infrastructure development.

However, challenges such as overcrowding, delayed funds, and resource constraints persist.

Moving forward, effective budget tracking, strategic partnerships, and targeted investments will be essential to balance access and quality, driving Zambia's long-term educational and socio-economic development.

3. Methodology

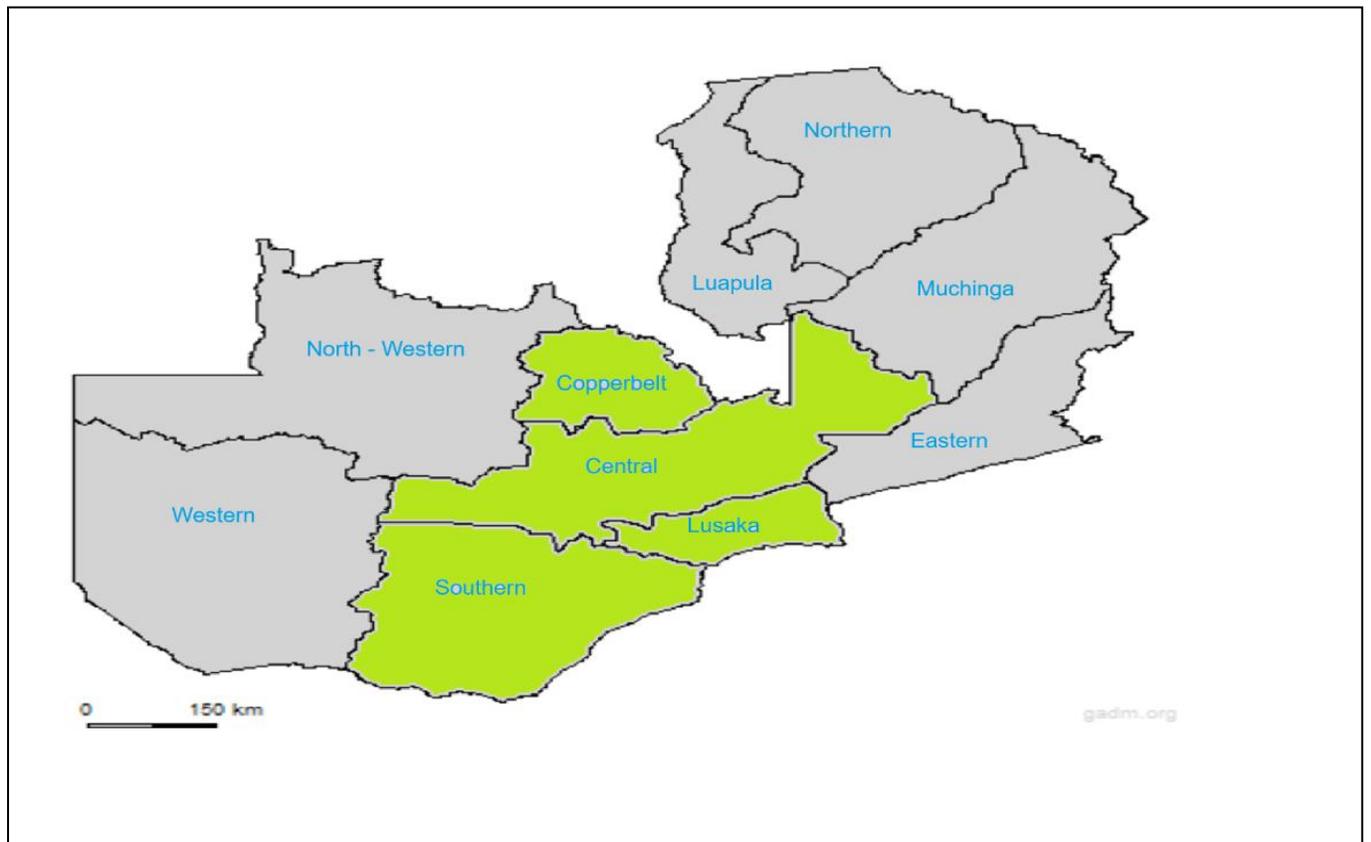


3.0 Methodology

The Education Budget Tracking Project in Zambia employs a robust methodological framework to analyse educational funding allocation and utilisation. By leveraging systematic tracking, transparent reporting, and comprehensive analysis, the project aims to optimise resource management and enhance policy effectiveness. Combining quantitative and qualitative techniques, a mixed-methods approach ensures a subtle understanding of budgetary impacts on educational outcomes. Key performance indicators (KPIs) evaluate fund efficiency, identify expenditure patterns, assess stakeholder satisfaction, and measure progress in achieving educational equity.

3.1 Geographical Coverage

Exhibit 1: Geographic coverage of the study



The project focuses on four strategically selected provinces to capture diverse socio-economic and educational landscapes:

Lusaka Province (Capital Region)

As Zambia's capital and economic hub, Lusaka offers insights into budget allocation in a resource-rich urban environment, reflecting complexities in managing high-demand educational institutions.

Southern Province (Livingstone)

Livingstone, a tourism-reliant region near Victoria Falls, provides a unique perspective on how education funding interacts with regional economic priorities and tourism-driven dynamics.

Copperbelt Province (Kitwe)

Known for its industrial and mining activities, Copperbelt highlights the relationship between technical education funding and local economic demands.

Central Province (Kabwe)

Kabwe represents Zambia's interior, offering a view of rural education financing and challenges in smaller, less urbanised communities.

This geographical focus ensures representative insights into Zambia's educational funding dynamics across urban, rural, and industrial contexts.

3.2 Data Collection Approach

A multi-pronged approach integrates quantitative and qualitative tools for comprehensive data capture:

Document Review

A systematic review of financial and policy documents establishes the foundation for analysing budget trends, allocation practices, and expenditure effectiveness.

Structured Surveys and Interviews

Quantitative surveys capture financial data, while structured interviews gather direct stakeholder feedback on budget utilisation and implementation challenges.

Focus Group Discussions (FGDs)

FGDs provide collective stakeholder insights, exploring shared experiences and qualitative nuances of budget management.

3.2.1 Document Review

Document review forms a cornerstone of the methodology and begins by defining the scope and objectives, focusing on budget allocation, expenditure patterns, and policy impacts. Sources are identified, including official records from the Ministry of Education, Auditor General reports on the Republic's Accounts and external inputs from NGOs and CSOs. Documents are then organised into allocation, expenditure, policy implementation, and outcomes. Detailed analyses are conducted to assess allocation efficiency and identify challenges. Data is extracted and visualised using tools like Excel and Power BI to create dashboards that highlight key findings. Verification follows, where findings are cross-checked with other methods, such as surveys, to ensure accuracy and consistency. The process concludes with reporting, summarising insights, trends, and issues through visual aids and actionable recommendations while upholding ethical standards by maintaining confidentiality and securing informed consent.

3.2.2 Quantitative Data Collection

Quantitative data collection leverages stratified random sampling to ensure geographic and demographic diversity. Secondary schools were selected to focus on resource-intensive education levels. Data tools and analysis include:

Kobo Toolbox: For data collection in low-connectivity environments.

MAXQDA Analytics Pro: For data cleaning and inferential statistical analysis.

Power BI: For interactive visualisation and trend analysis.

Exhibit 2: Quantitative Sample Size

Stratum	Population	Sample Size
Head Teachers		12
Teachers		24
School Accountants		12
Secondary Students	(gender balanced)	72
Total		120

3.2.3 Qualitative Data Collection

Qualitative insights deepen the understanding of budget dynamics through:

- Semi-Structured Interviews
Tailored to gather detailed narratives from stakeholders, including:

1. Ministry of Education officials.
2. Provincial Education Officers (PEOs).
3. District Education Board Secretaries (DEBS)
4. Non-Governmental and Civil Society Organizations (NGOs/CSOs).

Focus Group Discussions (FGDs)

Facilitated to encourage group dialogue and uncover collective experiences. FGDs enhance reliability by triangulating data from individual interviews.

Exhibit 3: Purposive sampling size

Stratum	Sample Size	Rationale
Ministry of Education officials	4	A smaller number ensures detailed, high-level insights into policy and strategic decisions.
Non-Governmental Organizations (NGOs)	2	Smaller numbers are sufficient to capture these organisations' diverse roles and perspectives while ensuring the data remains manageable and focused.
PEO	4	Main stakeholders
DEBS	12	Main stakeholders
Civil Society Organizations (CSOs)	3	Smaller numbers are sufficient to capture these organisations' diverse roles and perspectives while ensuring the data remains manageable and focused.
Key Informants (Financial Officers, Auditors etc...)	6	A small number is sufficient to provide detailed and technical insights.
Total	31	

3.3 Integration of Quantitative and Qualitative Data

Integration occurs through triangulation and visualisation, ensuring comprehensive analysis:

Triangulation: Cross-verifying quantitative trends with qualitative narratives to validate findings.

Visualisation: Presenting key findings through charts, graphs, and tables to enhance clarity and stakeholder engagement.

3.4 Ethical Considerations

Ethical considerations were fundamental to all data collection activities conducted during the study. The privacy and confidentiality of participants were safeguarded through the anonymisation of all data and the use of secure, encrypted storage systems. Informed consent

was prioritised by transparently communicating the purpose of the study to participants and ensuring their participation was entirely voluntary, with the right to withdraw at any stage.

Transparency and integrity were also integral to the process. Data was reported accurately, without bias or manipulation, and regular updates were provided to stakeholders to maintain trust and alignment throughout the study. These measures ensured the research adhered to the highest ethical standards, fostering credibility and respect for all involved.

3.5 Challenges and Mitigation Strategies

Challenges

Incomplete Data: Stakeholder non-compliance caused gaps in district and province-level analysis.

Time Constraints: Tight deadlines limited in-depth analysis.

Stakeholder Engagement: Limited participation from external partners and academic institutions.

Mitigation Strategies

- Strengthen Stakeholder Collaboration
- Introduce Memoranda of Understanding (MOUs) with critical stakeholders to ensure compliance.

Leverage Technology :

- Use advanced data management tools for efficiency.
- Diversify Data Sources
- Include alternative sources such as NGOs for supplemental data.

Summary

This chapter details the Education Budget Tracking Project’s methodological rigour, encompassing diverse data collection tools, robust sampling strategies, and ethical safeguards. The mixed-methods approach ensures comprehensive insights into budget utilisation and policy impacts, offering actionable recommendations for Zambia’s education sector.

4. Findings and Analysis



Introduction

This chapter evaluates Zambia’s Free Education Grant Program's efficiency, effectiveness, and *transparency*. It explores how the grants are utilised, their impact on enrolment, retention, and student performance, and the robustness of budget allocation and disbursement processes. The analysis comprehensively explains the program's successes and challenges by integrating quantitative data, qualitative insights from interviews, and FGDs with PTAs. Data is also systematically constructed from MoE Official Bulletins, UNICEF Budget Briefs, and General Audit Public reports. Actionable recommendations are offered to enhance the program's effectiveness. Additionally, demographic data will be linked to the posed research questions to contextualise the findings and ensure a deeper understanding of the program's impact.

1. Demographic Information

Learner Information

The survey involved 72 secondary school learners from 12 districts in Lusaka, Central, Copperbelt, and Southern Provinces.

Gender Distribution: Balanced (50% male, 50% female).

Age Range: Predominantly 14 to 15 years old.

School Type: 100% attended secondary day schools.

Exhibit 4: Learners Sample

Province	Respondents Frequency	Average Age	School Level Distribution	Gender distribution%	
				Male	Female
Lusaka	18	14-15	Secondary	50%	50%
Central	18	14-16	Secondary	50%	50%
Copperbelt	18	14-15	Secondary	50%	50%
Southern	18	14-17	Secondary	50%	50%

Education Stakeholders

Qualitative data were gathered from PEOs, DEBS, headteachers, teachers, PTAs, SCOs, and NGOs.

Exhibit 5: Education officials, CSOs and NGOs sample

Category	Frequency	Gender Frequency		%		Average experience in years
		Male	Female	Male	Female	
MOE Officials	5	4	1	80	20	20
PEO	4	4	0	100	0	25
DEBS	12	9	3	75	25	24
Head Teachers	12	8	4	67	33	5
School Accountants	12	8	4	67	33	5
Teachers	25	10	15	40	60	8
PTA	16	10	6	63	37	NA
SCO	2	2	0	100	0	20
NGO	3	1	2	33	67	15

2. Enrolment Trends Across Education Levels (2021–2023)

The Free Education Policy in Zambia has significantly expanded educational access, driving a steady increase in Enrolment nationally and provincially. National Enrolment rose from 5.0 million in 2021 to 5.5 million in 2022, reflecting a 10.2% growth directly linked to the policy's implementation. By 2023, Enrolment reached 5.9 million, maintaining an upward trend but slower growth rate of 7.2%.

National and Focused Provinces Enrolment Trends

National Trends by Level:

- ECE: Enrolment grew from 336,434 (2021) to 445,929 (2023), a 32% increase, reflecting improved uptake of early childhood education.
- Primary: Enrolment increased by 14.7%, from 3.56 million (2021) to 4.08 million (2023), signalling success in removing financial barriers.
- Secondary: Enrolment surged by 69%, from 374,887 (2021) to 634,660 (2023), indicating progress in retaining learners beyond primary education.

Exhibit 6: Total Enrolment Trends

Year	Male Enrolment	Female Enrolment	Total Enrolment	% Growth
2021	2,451,612	2,574,002	5,025,614	-
2022	2,705,036	2,833,645	5,538,681	10.2
2023	2,900,203	3,036,302	5,936,505	7.2

Source: Extracted from tables in the 2021, 2022, and 2023 Education Statistics Bulletins

Focused Provinces Trends (2021–2023)

Lusaka Province: Enrolment fluctuated, dropping in 2022 before stabilising in 2023.

Overcrowding, delayed fund disbursement, and infrastructure constraints limited growth, particularly in ECE.

Central Province: Consistent annual growth was observed across all levels. Enrolment increased from 483,000 (2021) to 586,000 (2023), driven by effective policy implementation and substantial gains in ECE (+52%).

Copperbelt Province: Gradual enrolment growth occurred across all levels, with total figures rising from 501,000 (2021) to 546,000 (2023). Gains in secondary education were notable, but progress remained slower due to infrastructure deficits and teacher shortages.

Southern Province: Southern Province recorded the most significant growth, particularly in ECE (+40%) and secondary Enrolment. Total Enrolment rose from 601,000 (2021) to 841,000 (2023), showcasing strong policy uptake in rural and underserved areas.

Exhibit 7: Focused Provinces Enrolment Trends

Year	National Total	Lusaka	Central	Copperbelt	Southern
2021	5,025,614	199,000	483,000	501,000	601,000
2022	5,538,681	165,000	560,000	520,000	732,000
2023	5,936,505	175,000	586,000	546,000	841,000

Key Insights

- **National Growth:** The Free Education Policy catalysed a sharp Enrolment increase in 2022, sustaining momentum into 2023.
- **ECE Gains:** Early childhood education saw significant progress nationally, but urban areas like Lusaka lagged due to limited facilities and overcrowding.
- **Secondary Surge:** The most significant Enrolment growth occurred at the secondary level, reflecting improved retention of learners beyond primary school.
- **Southern Province Leadership:** Southern Province emerged as a leader in Enrolment growth, particularly in rural areas, driven by strong policy uptake.
- **Regional Challenges:** Urban provinces like Lusaka faced Enrolment stagnation due to overcrowding and delays in infrastructure development. Copperbelt experienced steady but slower growth due to teacher shortages and operational challenges.

Recommendations

- **Expand Early Childhood Education (ECE):** To address slow growth, increase investments in ECE facilities, particularly in Lusaka and Copperbelt Provinces.
- **Strengthen Secondary Infrastructure:** Allocate resources to meet rising secondary education demand, especially in high-growth regions like Southern and Central Provinces.
- **Address Urban Capacity Constraints:** Invest in infrastructure and improve fund disbursement processes in Lusaka Province to resolve overcrowding and stabilise Enrolment.
- **Rural Success Replication:** Scale up successful interventions from Southern Province to other rural and underserved regions to sustain equitable Enrolment growth.
- **Monitoring and Evaluation Systems:** Enhance data tracking and reporting mechanisms to identify Enrolment bottlenecks and guide evidence-based policy adjustments.

Conclusion

The Free Education Policy has been instrumental in driving national and provincial Enrolment growth, particularly in ECE and secondary education. Provinces like Southern and Central

demonstrated the most substantial gains, while urban areas like Lusaka highlighted capacity challenges requiring urgent intervention. Targeted investments in infrastructure, teacher deployment, and robust monitoring systems will be critical to sustaining momentum and achieving equitable, high-quality education outcomes across Zambia.

3. Budget Allocation vs Actual Expenditure Trends (2021-2023)

The national educational budget increased by 20% over three years, from ZMW 15 billion in 2021 to ZMW 18 billion in 2023. Actual expenditures consistently lagged behind allocations, with deviations worsening from -5.3% (2021) to -9.7% (2023).

The shortfall in 2022 was ZMW 1.2 billion, reflecting delays in disbursement and underutilisation caused by rigid budget frameworks.

Key Observations

National Trends:

2022 saw a 10% increase in allocated budgets compared to 2021, with actual expenditures rising slightly but falling short by ZMW 1.2 billion (-7.3%).

2023 showed continued budget growth, but deviations widened due to persistent disbursement delays and inefficiencies.

Key Challenges:

Delays in fund disbursement.

Rigid budget structures prevent school-specific adjustments.

Audit Insight: *“Underutilization persists due to delays in disbursement and incomplete reporting processes.”*

Exhibit 8: National-Level Budget Allocation Trends (2021-2023)

Year	Budget Allocated (ZMW Bn)	Actual Expenditure (ZMW Bn)	Deviation (%)
2021	15.0	14.2	-5.3
2022	16.5	15.3	-7.3
2023	18.0	16.2	-9.7

Provincial Trends and Recommendations

Lusaka Province: Persistent underutilisation (-13.3%) highlights challenges in urban fund disbursement.

Central Province: Consistent shortfalls reflect capacity issues in meeting expenditure targets.

Copperbelt Province: Operational reallocations reduced inefficiencies but still resulted in a -13.0% deviation.

Southern Province: Delays in infrastructure projects and fund tracking caused widening shortfalls.

Key Challenges

Disbursement Delays: Late fund releases disrupted planned activities.

Rigid Budget Frameworks: Inflexible allocations hindered region-specific adjustments.

Incomplete Reporting: Gaps in financial reporting and audits reduced accountability.

Recommendations

Accelerate Disbursement: Implement digital systems for timely fund distribution.

Enhance Budget Flexibility: Enable adjustments for localised challenges, especially in Southern and Copperbelt Provinces.

Strengthen Reporting: Enforce regular audits and improve reporting processes for greater transparency.

Build Capacity: Train administrators in financial management to optimise fund utilisation.

Conclusion

Despite Zambia's increasing education budget, consistent underutilisation and growing deviations highlight systemic inefficiencies. Tackling disbursement delays, improving budget flexibility, and strengthening financial oversight are essential to optimising resource use and achieving educational policy goals.

Exhibit 9: Budget Allocation Provincial Disaggregation (2021-2023)

Province	2021 Allocated (ZMW Bn)	2021 Actual(ZMW Bn)	2022 Allocated (ZMW Bn)	2022 Actual (ZMW Bn)	2023 Allocated (ZMW Bn)	2023 Actual (ZMW Bn)	Deviation %
Lusaka	3.5	3.3	3.8	3.5	4.5	3.9	-13.3
Central	3.2	3.0	3.6	3.3	4.0	3.5	-12.5
Copperbelt	3.8	3.4	4.2	3.7	4.6	4.0	-13.0
Southern	3.7	3.2	4.0	3.5	4.4	3.8	-13.6

4. Teacher Recruitment and Pupil-Teacher Ratios

National-Level Analysis

Primary teachers increased from 92,000 (2021) to 100,500 (2023).

PTR improved from 40:1 to 38:1 in primary and 37:1 to 34:1 in secondary schools.

Audit Insight: “Teacher recruitment remains focused on urban areas, while rural provinces suffer deployment gaps.”

Provincial Disaggregation

Exhibit 10: Teachers Recruitment Provincial Disaggregation

Province	2021 Teachers	2023 Teachers	2021 PTR	2023 PTR	Teachers Gap %
Lusaka	10,500	11,800	38	35	-13.3
Central	9,200	10,300	42	38	-12.5
Copperbelt	11,000	12,000	40	36	-13.0
Southern	9,800	10,800	41	38	-13.6

Lusaka: Shows steady improvements in teacher recruitment and PTR.

Central: High teacher gaps persist in rural areas, impacting learning quality.

Copperbelt: There is some progress in recruitment; however, STEM shortages remain.

Southern: Rural deployment remains the most critical challenge, with higher teacher shortages and infrastructure gaps.

Summary: The teacher recruitment strategy has improved PTR nationally but failed to address rural deployment imbalances.

5. Disability Inclusion Trends

National-Level Analysis

Disability enrolment in primary schools grew from 104,500 (2021) to 120,300 (2023) and 33,800 in secondary schools. However, accessibility compliance remains low at 10%.

Audit Insight: "Infrastructure investments for disability inclusion are limited, especially in rural schools."

Provincial Disaggregation

Lusaka: Best compliance with accessibility standards but still below targets.

Central: Slight progress; rural schools face the most significant infrastructure challenges.

Copperbelt: Improvements were noted in enrolment, but accessibility gaps remain.

Southern: There are gaps in accessibility compliance, with limited funding for assistive tools.

Summary: Disability inclusion remains uneven, with Southern and Central Provinces requiring urgent intervention.

Exhibit 11: Provincial Disaggregation Disability Enrolment

Province	2021 CSEN Enrolment	2023 CSEN Enrolment	Accessibility Compliance (%)
Lusaka	10,500	12,200	38
Central	9,700	11,000	42
Copperbelt	10,800	12,500	40
Southern	9,400	11,500	41

6. School-Level Expenditure and Deviations

National-Level Analysis

Utilisation rates declined nationally, from 92% (2021) to 83% (2023).

Unspent funds grew to ZMW 2.6 billion by 2023.

Audit Insight: "Schools lack capacity for effective fund management, particularly in under-resourced areas."

Provincial Disaggregation

Lusaka: Lower utilisation attributed to reporting errors and delays in fund use.

Central: High levels of unspent funds reflect capacity gaps in financial management.

Copperbelt: Late disbursements disrupted project execution.

Southern: Lowest utilisation rates due to stalled infrastructure projects.

Summary: School-level inefficiencies are most critical in Southern and Central Provinces, requiring targeted interventions.

Exhibit 12: Provincial Disaggregation Funds Utilization

Province	2021 Utilization (%)	2021 Utilization (%)	Unspent Funds (ZMW Bn)
Lusaka	92	84	0.6
Central	89	80	0.8
Copperbelt	88	78	0.9
Southern	86	76	0.7

7. Infrastructure Trends

National-Level Analysis

National infrastructure investments increased, leading to:

Growth in classrooms from 62,000 (2021) to 70,402 (2023) nationally.

The national pupil-classroom ratio (PCR) reduced from 57:1 to 50:1 at the primary level, although still above the national target of 45:1.

Audit Insight: "Despite budget increases, incomplete projects remain widespread, especially in rural areas, exacerbating overcrowding."

Provincial Level Disaggregation

Lusaka: Achieved significant improvements in classroom construction and PCR reduction, with the lowest number of incomplete projects.

Central: Moderate classroom growth but high incomplete project rates increased overcrowding.

Copperbelt: Strong infrastructure investments improved PCR from **52:1 to 48:1**. However, incomplete projects remain a concern.

Southern: The region struggles with the highest PCR (**53:1**) and incomplete infrastructure projects, which delay progress in reducing overcrowding.

Exhibit 13: Provincial Disaggregation Infrastructure Trends

Province	2021 Classrooms	2023 Classrooms	2021 PCR	2023 PCR	Incomplete Projects (2023)
Lusaka	3,500	4,200	50	45	5
Central	3,200	4,000	55	50	7
Copperbelt	3,800	4,500	52	48	8
Southern	3,400	76	57	53	10

Summary

National infrastructure investments led to moderate improvements in classroom availability, but rural areas—especially the southern and central provinces—continue to face significant challenges. Overcrowding persists due to incomplete infrastructure projects and slow fund disbursements.

8. Recommendations

Budget Utilization: National: Implement real-time fund tracking systems.

Provincial: Address delays in Copperbelt and enhance flexibility in Central Province.

Teacher Deployment: National: Incentivize rural placements.

Provincial: Focus on Southern and Central Provinces for STEM and rural teacher recruitment.

Disability Inclusion: National: Expand assistive technology funding.

Provincial: Prioritize Southern and Central schools for infrastructure upgrades.

Financial Management: National: Train school accountants to improve reporting.

Provincial: Build capacity in Central and Copperbelt to improve utilisation.

Infrastructure Development: National: Expedite stalled projects.

Provincial: Prioritize rural areas in Southern Province for classroom construction.

Conclusion

The analysis highlights significant progress in education funding, teacher recruitment, and disability inclusion at the national level. However, persistent disparities in budget utilisation,

teacher deployment, and inclusion compliance across Lusaka, Central, Copperbelt, and Southern Provinces require targeted interventions to ensure equity and efficiency.

Bridging Context and Inquiry: Evaluating Zambia's Free Education Grant Program

The analysis of demographic data, enrolment trends, budget allocation, teacher recruitment, and infrastructure development trends provided a foundational understanding of the context within which Zambia's Free Education Grant Program operates. These insights set the stage for a deeper exploration of the program's impact, challenges, and outcomes. In the following sections, we analyse the program through the lens of the research questions, integrating quantitative findings and qualitative perspectives, to assess how effectively the grants have addressed critical areas such as enrolment rates, retention, student performance, and resource allocation. This analysis will offer a comprehensive view of the program's efficiency, effectiveness, and equity while identifying areas for improvement.

The posed research questions are:

- (RQ1): How efficiently are free education grants utilised to improve educational resources and outcomes at the school level, especially in Lusaka, Central, Copperbelt, and Southern Provinces in Zambia?
- (RQ2): To what extent are the budget allocation and disbursement processes for free education grants transparent at the national, provincial, district, and school levels?
- (RQ3): What challenges do schools face in effectively utilising education grants, and how do these challenges vary across different geographic regions?
- (RQ4): What is the relationship between the disbursement of education grants and improvements in key educational metrics such as enrolment rates, retention, and student performance?

Research Question 1 (RQ1): How efficiently are free education grants utilised to improve educational resources and outcomes at the school level, especially in Lusaka, Central, Copperbelt, and Southern Provinces in Zambia?

This section explores the efficiency of free education grant utilisation in improving educational resources and outcomes, focusing on Zambia's Lusaka, Central, Copperbelt, and Southern provinces. The findings draw on quantitative survey data, qualitative insights, and verbatim transcripts from stakeholders.

1. Resource Adequacy

The adequacy of educational resources remains a critical challenge despite increased grant allocations.

Trends and Key Statistics:

- Educational resources adequacy: 44% of students and 52% of teachers rated resources as "inadequate" or "very inadequate." The average textbook-pupil ratio is 3:1, with many classrooms having up to three students sharing one desk.
- 76% of teachers reported class sizes exceeding 50 students, with 88% stating that large classes negatively impact classroom management and lesson delivery.

Exhibit 14: Perceptions of resource adequacy among students (2021–2023).

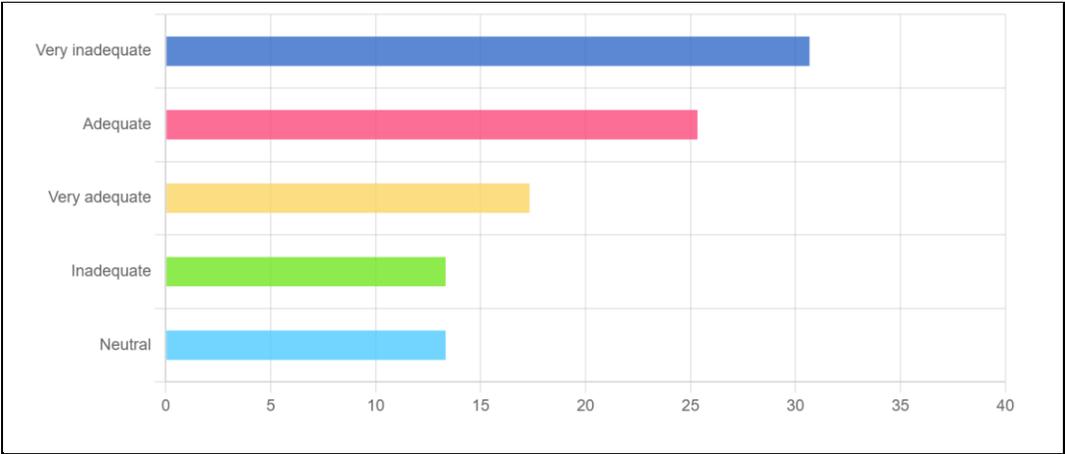
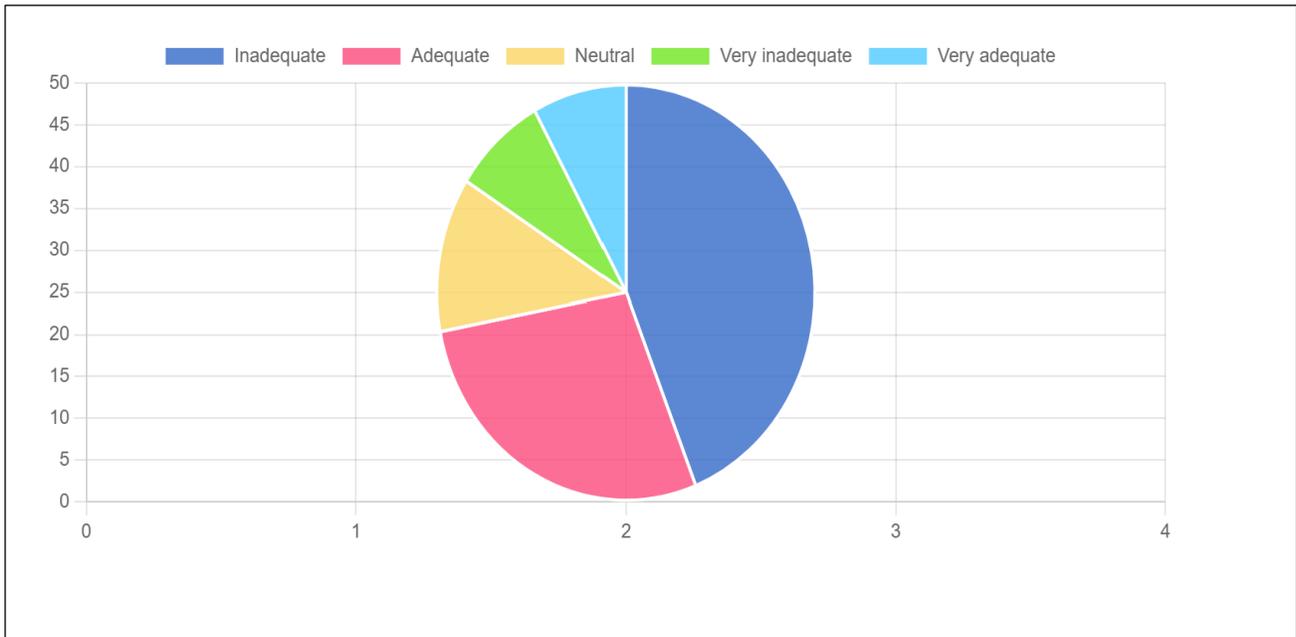


Exhibit 15: Learners' enrolment at the national level (2021–2023).



2. Budget Rigidity and Limitations

Rigid budget allocation structures limit the flexibility required to address specific needs, exacerbating inefficiencies.

Key Findings:

- 54.55% of finance officers reported rigid allocation structures as a major obstacle to addressing specific school needs.

Budgets are often misaligned with school priorities, forcing administrators to reorganise funds:

"The financing of our priorities is a bit of a challenge because the money doesn't come in a way that fits our specific needs; we have to reorganise it." (PEO)

3. Classroom Overcrowding

The rapid increase in enrolment has not been matched by proportional investments in infrastructure, leading to overcrowded classrooms.

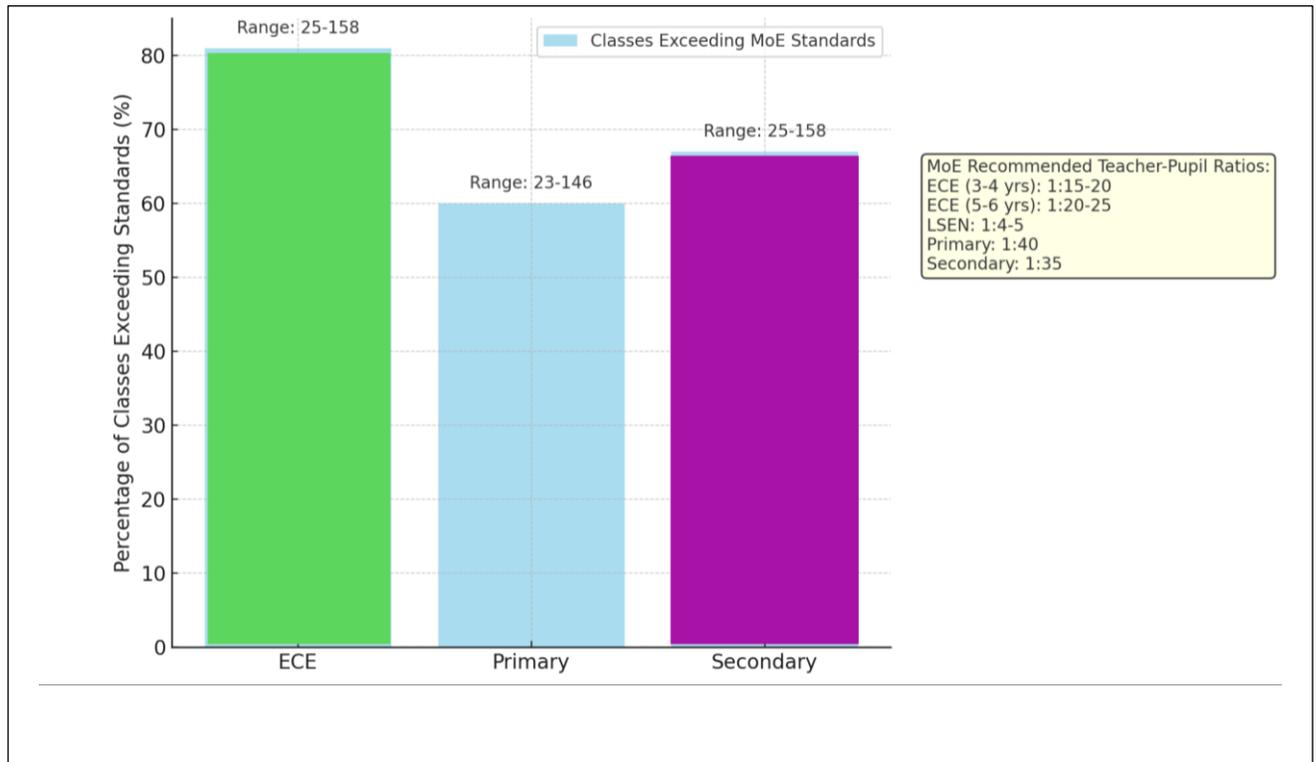
Teacher-Pupil Ratios Across Provinces:

Enrolment has doubled recently, but this growth has left infrastructure gaps unaddressed, leading to overcrowded classrooms. According to the Ministry of Education (2023), the pupil-to-

teacher ratio (PTR) stands at an average of 58:1 for primary and 38:1 for secondary schools. Similarly, UNICEF’s 2023 Budget Policy Brief estimates the primary PTR at 58:1. These figures exceed Zambia’s National Policy targets of 45:1 for primary and 35:1 for secondary schools, highlighting the need for targeted interventions to address the disparity.

"Enrolment has doubled... leading to pupil-teacher ratios of up to 1:100 in some schools." (DEBS)

Exhibit 16: Teacher-Pupil Ratio Across Education Levels (exceeding MoE Standards)



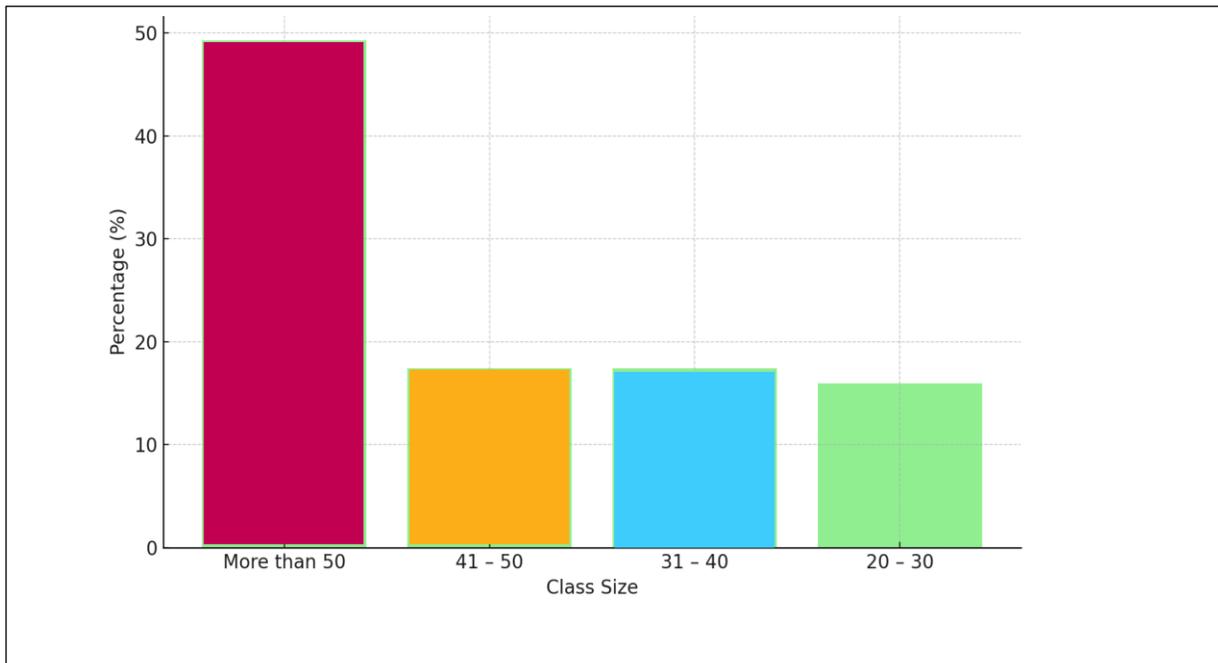
"There is overcrowding in schools; pupil-teacher ratios have gone up, and infrastructure is under stress. One teacher is now handling 60-70 students." (CSO Representative)

Another study, "Education for All" (EFA)(2023), commissioned by the Ministry of Education and supported by UNICEF, revealed widespread challenges in meeting the Ministry of Education (MoE) standards for teacher-pupil ratios across education levels. At the Early Childhood Education (ECE) level, 81% of classes exceeded the recommended MoE ratios, with enrolments

ranging from 25 to 158 learners, surpassing standards of 1:15-20 for ages 3-4, 1:20-25 for ages 5-6, and 1:4-5 for LSEN. In primary education, 60% of classes exceeded the 1:40 ratio, with class sizes from 23 to 146 learners, while in secondary education, 67% of classes exceeded the 1:35 ratio, with enrolments between 25 and 158 learners. These findings highlight a critical gap in maintaining MoE standards, raising concerns about Zambian students' quality of education and learning environments.

"Enrolment has doubled, but resources lag behind, resulting in overcrowded classrooms and infrastructure gaps unaddressed." (DEBS)

Exhibit 17: Distribution of classroom size (2021–2023).



Overcrowding from increased enrolment has strained resources, reducing individual attention to students and exacerbating classroom management challenges. (DEBS, Teacher)

"Overcrowding reduces individual attention to students and increases classroom management challenges." (DEBS)



"Even though enrolment spiked, resources did not increase accordingly."
(Secondary Teacher)

4. Operational Efficiency and Funding Delays

While grants are effectively used for daily operations, inefficiencies stem from bypassing district-level oversight and funding delays.

Key Issues:

PTA representatives reported frequent delays in funding and inadequate coverage of critical needs such as Continuous Professional Development (CPDs):

"Funding delays are common, and the grants often fail to cover critical needs like CPDs." (PTA Representative)

Inefficiencies in fund allocation and oversight result in uneven utilisation:

"Schools effectively use grants for operational needs but struggle due to bypassed district-level oversight." (PEO)

5. Triangulation and consolidated Findings

Integrating quantitative and qualitative insights reveals consistent challenges across provinces:

- **Efficiency Challenges:** Overcrowded classrooms and inadequate resources hinder effective teaching and learning.

Rigid budget structures limit schools' ability to respond to emergent needs.

- **Effectiveness of Grants:** While enrolment has surged, quality improvements remain constrained by insufficient investments in infrastructure and teacher development.

6. Recommendations

To enhance the efficiency of free education grants, the following strategies are recommended:

- **Flexible and Needs-Based Budgeting:** Introduce adaptive budgeting models to align allocations with school-specific priorities.
- **Timely Disbursements:** Implement predictable funding schedules and real-time tracking systems to minimise delays.
- **Infrastructure Investments:** Prioritize classroom construction, renovations, and sanitation improvements to tackle overcrowding.

- **Teacher Recruitment and Development:** Address teacher shortages in high-need provinces and expand professional development programs to improve teaching practices.
- **Enhanced Accountability:** Strengthen district-level oversight, enforce regular audits, and promote transparency through public financial reporting.
- **Inclusivity Enhancements:** Allocate resources for assistive technologies, inclusive facilities, and targeted support for disabled learners.
- **Stakeholder Engagement:** Foster active participation from parents, teachers, and community members in financial planning and resource management.

7. Conclusion

Efficient utilisation of free education grants remains challenging due to resource inadequacies, rigid budgeting, and geographic disparities. Addressing these systemic issues through targeted investments in infrastructure, flexible funding mechanisms, and strengthened oversight will ensure equitable and impactful educational outcomes across Zambia.

Research Question 2 (RQ2): To what extent are the budget allocation and disbursement processes for free education grants transparent at the national, provincial, district, and school levels?

Transparency in Budget Allocation and Disbursement Processes for Free Education Grants

This question examines the transparency of budget allocation and disbursement processes for free education grants at the national, provincial, district, and school levels. It draws insights from quantitative survey data, qualitative verbatim transcripts, and stakeholder perspectives.

1. Transparency of Budget Communication

Transparency in budget communication is critical in ensuring the effective utilisation of education grants.

Trends and Key Statistics:

- **Teacher Perceptions:** 84% of teachers perceived budget communication as transparent or very transparent. However, 16% reported neutral or non-transparent communication, indicating inconsistencies at localised levels.

"The data reveals robust processes and practices in most areas, but some regions lack clarity in communication."(Secondary Teachers)

- School Accountant Responses: 54.54% found accountability and transparency in budget utilisation challenging.

"Challenges vary across regions, with accountability mechanisms inconsistently applied." (School Accountant)

Exhibit 18: Teachers' perception of budget transparency (2021–2023).

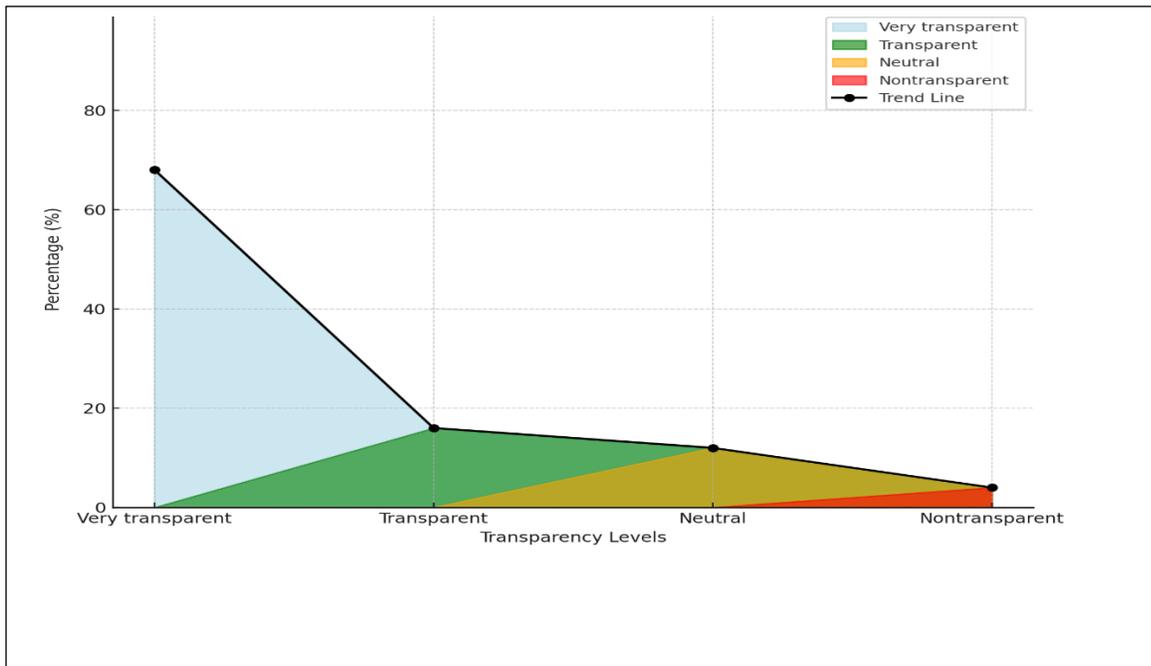
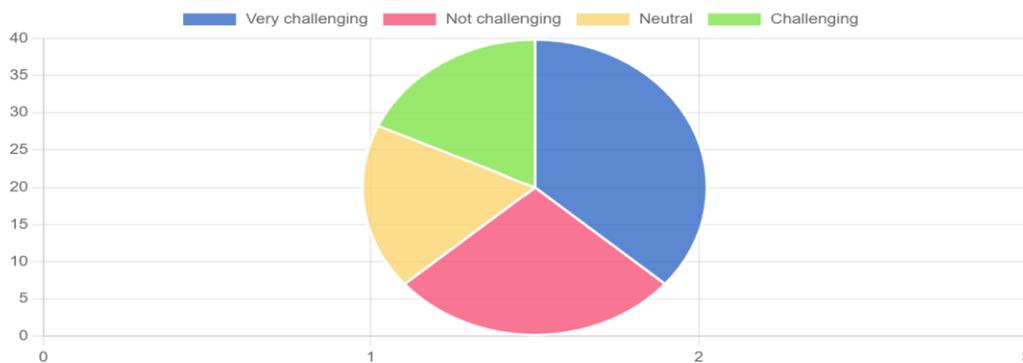


Exhibit 19: School accountants' perception of budget accountability and transparency (2021–2023).



2. Equity in Budget Allocation

Despite national efforts to standardise budget processes, perceived inequities in allocation remain a significant challenge.

Key Insights:

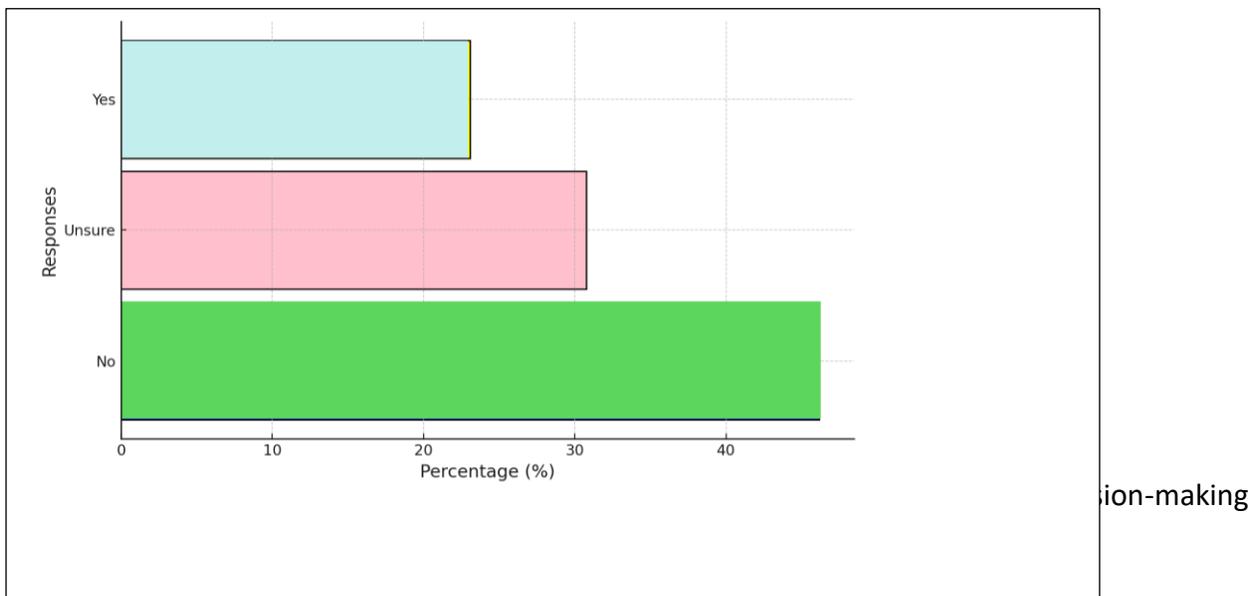
Head Teacher Feedback: 77% of head teachers (combining “No” and “Unsure” responses) indicated that budget allocation was not equitable compared to other schools in their provinces. Inadequate dissemination of allocation details contributed to uncertainty.

"Budget allocation mechanisms must be reviewed to address disparities and ensure fairness across schools."(PEO).



"Funds are disbursed directly to schools using real-time gross settlement systems, ensuring transparency at the national level, but school-level implementation often lacks consistency." (MoE Official)

Exhibit 20: Equity of school budget allocation (2021–2023).



Strengths

- Quarterly Finance Meetings: 60% of PTA meetings are held quarterly to discuss financial matters.

"Parents receive updates during PTA meetings, and financial statements are shared." (DEBS)

Finance committees involve parents and community members, ensuring collaborative decision-making.

"The Finance Committee discusses departmental budgets, which are allocated according to government guidelines." (PTA Representative)

Challenges:

- Underutilized Tools: Notice boards displaying budget information are often underutilised, limiting accessibility for the broader school community.

"At the local level, we encourage transparency by asking teachers to display funding received quarterly and how it's spent. However, this information is often not posted." (CSO Representative)

4. Capacity Challenges

Capacity gaps among financial personnel hinder the effective implementation of transparency mechanisms.

Key Issues:

- Training Needs: Many individuals managing school accounts lack formal accounting training, leading to reporting errors.

"Most people manning the account section in our schools are not trained accountants. They tend to make mistakes." (MoE Official)

- Impact on Accountability: These skill gaps undermine the accuracy of financial reports and reduce stakeholder trust.
- Proposed Interventions: Implement targeted training programs for financial personnel to enhance report accuracy and foster transparency.

5. Triangulation and Consolidated Findings

The integration of quantitative and qualitative data highlights the following themes:

- Efficiency: Resource constraints, rigid budget allocations, and increased enrolment without proportional resource expansion result in inefficiency.

- **Effectiveness:** While access to education has improved, the quality has been compromised.
- **Transparency:** While systemic frameworks for transparency exist at the national level, inconsistencies in local-level implementation undermine stakeholder trust.
- **Equity:** Perceptions of inequity in budget allocation reveal gaps in ensuring fair distribution across schools. Support for vulnerable groups and professional development opportunities are insufficient.
- **Stakeholder Involvement:** Efforts to involve parents and community members are evident but limited by the underutilisation of transparency tools.
- **Capacity Challenges:** A lack of financial management expertise among school personnel compromises reporting accuracy and accountability.

6. Recommendations

To enhance transparency and effectiveness in budget allocation and disbursement, the following interventions are recommended:

- **Enhance Budget Flexibility:** Introduce adaptable budgeting processes to address immediate needs and regional disparities.
- **Strengthen Stakeholder Engagement:** Enforce guidelines requiring the public display of financial information through notice boards and regular community meetings. Actively involve parents and community members in financial decision-making through finance committees.
- **Build Financial Capacity:** Provide targeted training for school administrators and finance officers to improve reporting accuracy and accountability.
- **Increase Resource Allocation:** Adjust funding to reflect enrolment growth and inflationary pressures, ensuring equitable access to resources.
- **Monitor and Evaluate:** Conduct regular audits of financial processes to ensure compliance with transparency standards.

Conclusion

While free education grants in Zambia have improved access to education, efficiency, effectiveness, and transparency challenges persist. National mechanisms for ensuring transparency exist, but localised inconsistencies in financial management and stakeholder engagement hinder their full potential. Addressing capacity gaps, promoting stakeholder involvement, and improving communication are critical to strengthening transparency and equity. By integrating quantitative and qualitative insights, a comprehensive understanding of these challenges emerges, highlighting the need for targeted recommendations to enhance the impact of grants, improve educational outcomes, and ensure equitable access for all students.

Research Question 3 (RQ3): What challenges do schools face in effectively utilising education grants, and how do these challenges vary across different geographic regions?

Challenges in Utilizing Education Grants Across Geographic Regions

This chapter explores the challenges schools face in effectively utilising education grants and how these challenges vary across different geographic regions in Zambia. Insights are drawn from surveys of head teachers, teachers, school finance officers, and qualitative verbatim transcripts.

1. Budget Utilization Challenges

Schools encounter significant challenges in managing and utilising allocated education grants, with regional disparities further complicating effective utilisation.

- Trends and Key Statistics:

77% of head teachers reported challenges in utilising allocated budgets for 2022–2023.

Specific issues identified include:

- Predetermined Budgets:

Rigid budget structures hinder responsiveness to unique school needs.

"The predetermination of budgets leaves schools unable to address unique needs or respond to emerging challenges." (MoE Finance Officer)

- Unforeseen Expenditures:

Unexpected costs like workshops strain resources.

- Inadequate Allocations for Specific Programs:

Funding gaps persist for critical programs like inclusivity initiatives.

- **Inequitable Distribution:**
Regional disparities fail to address varying needs.
- **Challenges in Budget Management:**
Insufficient Funding:
84.62% of head teachers identified insufficient funding as the most frequent issue.
- **Financial Management Gaps:**
Highlighted by **46.15%** of respondents.
- **Support for Vulnerable Groups:**
30.77% of head teachers reported inadequate resources for children with disabilities.
- **Delayed Fund Release:**
A challenge for **30.77%**, impacting program execution.

Exhibit 21: Challenges in utilising the 2022-2023 allocated budget.

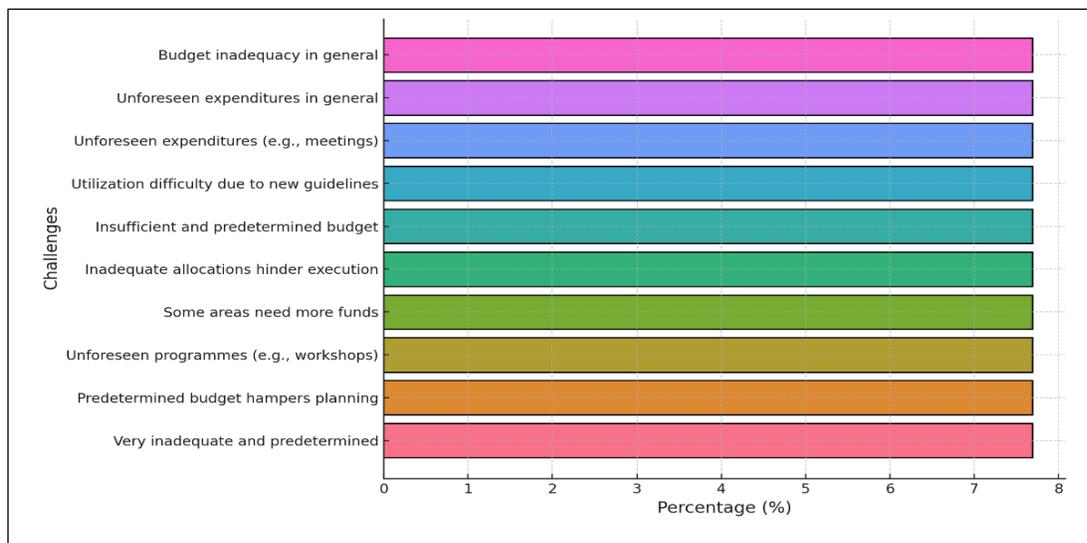
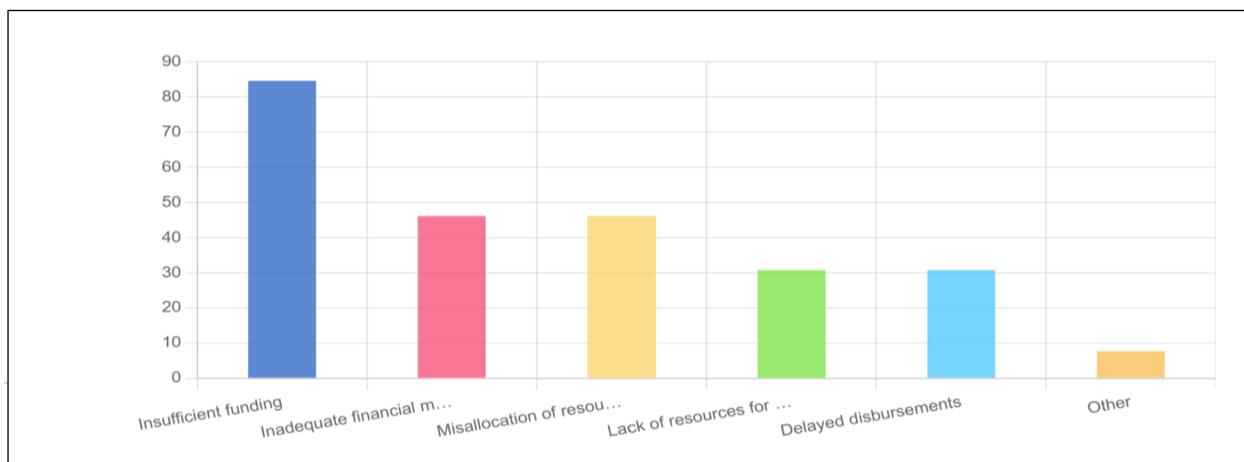


Exhibit 22: Key challenges in school budget management during 2022–2023.



2. Resource Allocation Challenges

Resource allocation remains a critical challenge, particularly in supporting vulnerable groups and ensuring equitable access to teaching materials.

Key Issues Identified:

- Inadequate Teaching Resources:

52% of teachers rated teaching resources as inadequate or very inadequate.

Students frequently reported shortages of learning materials: **38.67%: Always.**

49.33%: Sometimes or often.

"Textbooks are shared among three or four students, making effective teaching almost impossible." (Secondary School Teacher)

- Inclusion Gaps:

Vulnerable students, particularly children with disabilities, are disproportionately affected due to insufficient funding for inclusivity resources like assistive tools and infrastructure.

"Children with disabilities are often overlooked. We need targeted allocations for inclusivity resources like assistive tools and infrastructure." (PEO)

"When the budget doesn't account for special needs, those students are left behind." (Secondary School Teacher).

Exhibit 23: Adequacy of teaching resources (teachers).

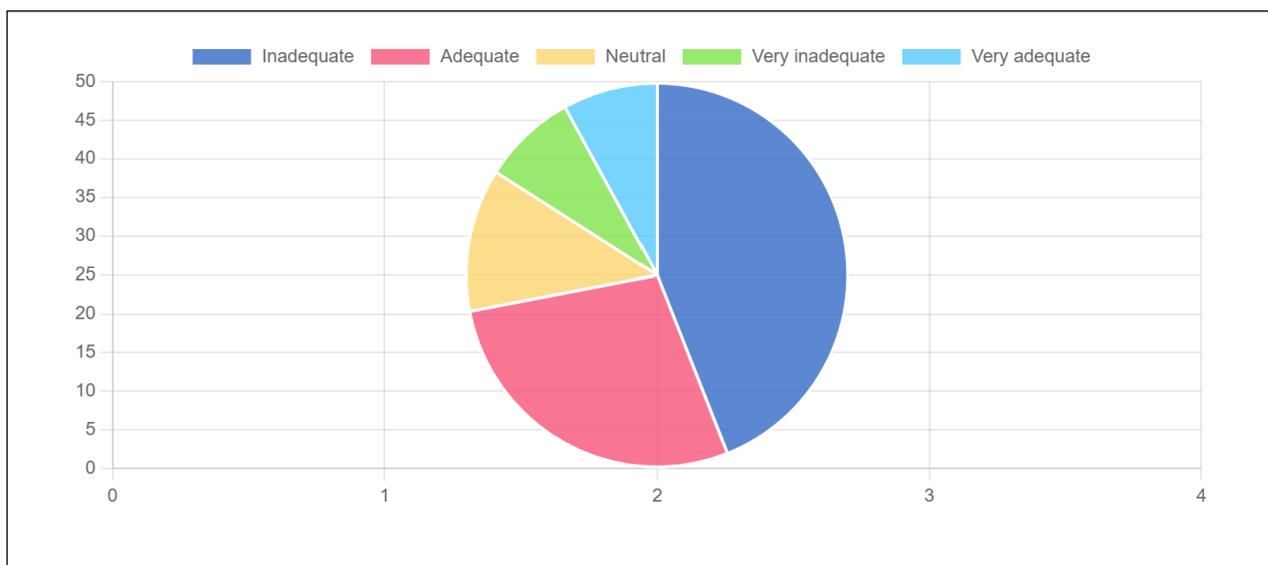
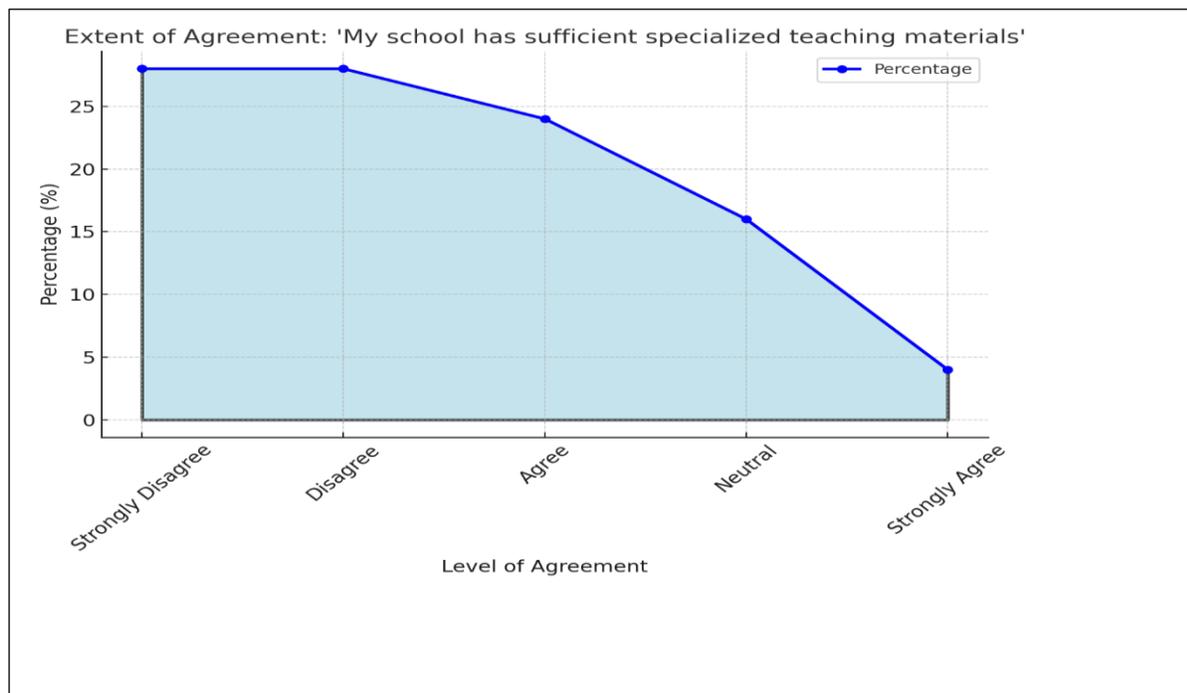


Exhibit 24: Extent of agreement: “My school has sufficient specialised teaching materials.”



3. Delayed Fund Disbursement

Delays in grant disbursement create significant challenges in program implementation, disproportionately impacting rural schools.

- Key Impacts:

Late disbursements disrupt critical activities like textbook procurement, classroom repairs, and teacher recruitment.

"When disbursements are late, activities are delayed, and schools struggle to provide the basics like textbooks and teaching materials." (DEBS)



"Timely fund release is crucial. A delay of even a month disrupts everything, from hiring staff to completing classroom repairs." (Head Teacher)

4. Overcrowding and Retention Issues

Increased enrolment without proportional infrastructure improvements has led to overcrowding, negatively affecting retention and performance.

- Key Barriers Identified:

Overcrowding reduces teacher attention and engagement with students.

Poor hygiene in overcrowded classrooms contributes to absenteeism.

"With increased enrolment, we need more classrooms and teachers. Otherwise, retention and performance will remain low." (PTA Representative)



"Teachers find it challenging to follow through with all students in large classes, especially slower learners." (PTA Representative)



"Illnesses spread quickly in overcrowded environments, causing absenteeism." (Head Teacher)

5. Triangulation and consolidated Findings

Quantitative and qualitative data consistently highlight the following challenges:

- Budget Inflexibility and Insufficient Funding: Predetermined budgets prevent schools from addressing unforeseen needs like infrastructure repairs or program expansions. **84.62% of head teachers** cited insufficient funding as a primary issue.
- Delayed Disbursements: Late fund releases disrupt key activities, particularly rural schools.
- Resource Allocation Challenges: Mismanagement and insufficient oversight hinder grant effectiveness.

Vulnerable groups, including children with disabilities, face systemic inequities in resource allocation.

- Overcrowding: Increased enrolment strains infrastructure, affecting teaching quality and retention rates.

6. Recommendations

To address these systemic issues, the following targeted interventions are recommended:

- **Enhance Budget Flexibility:**
Introduce adaptable budgeting models to address unforeseen needs and allocate contingency funds.
- **Streamline Fund Disbursement:**
Establish clear disbursement timelines, enforce penalties for delays, and implement automated tracking systems.
- **Targeted Support for Inclusivity:**
Allocate dedicated funding for assistive tools, infrastructure, and staff training to support vulnerable groups.
- **Invest in Infrastructure:**
Prioritise classroom construction and upgrades to mitigate overcrowding and create conducive learning environments.
- **Build Financial Management Capacity:**
Train school finance officers in budget planning and implement digital tools to improve accountability.
- **Regular Monitoring and Evaluation:**
Conduct quarterly audits of grant utilisation and establish feedback mechanisms to align resources with school needs.

7. Conclusion

Budget rigidity, delayed disbursements, resource misallocation, and overcrowding hinder the efficient utilisation of education grants. Addressing these issues through strategic, targeted interventions will enhance Zambia's education system's quality, equity, and sustainability.

Research Question 4 (RQ4): What is the relationship between the disbursement of education grants and improvements in key educational metrics such as enrolment rates, retention, and student performance?

The Relationship Between Grant Disbursement and Key Educational Metrics

This chapter explores how the disbursement of education grants impacts key educational metrics, including enrolment rates, retention, and student performance. Insights are drawn from surveys of students, teachers, head teachers, school finance officers, and enrolment trends across provinces.

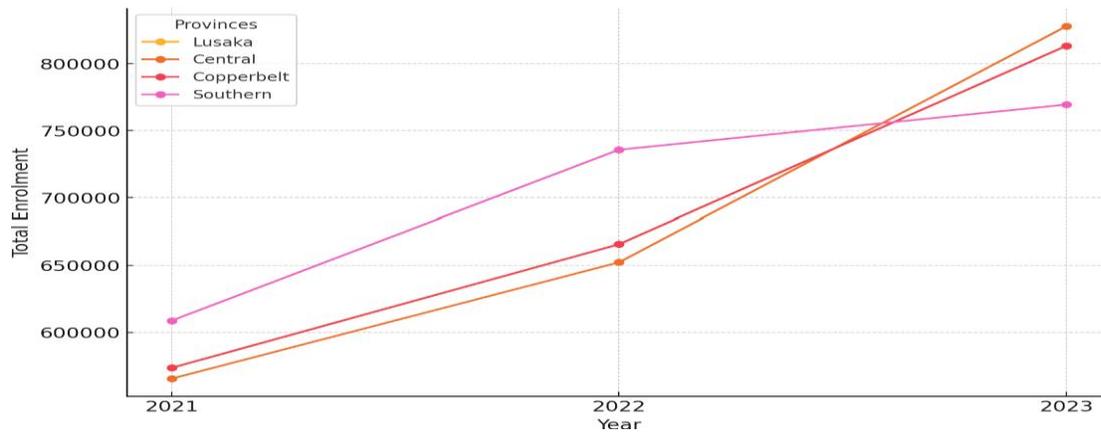
1. Enrolment Rates

The disbursement of education grants has significantly improved enrolment rates across provinces such as Lusaka, Central, Copperbelt, and Southern.

Trends and Key Statistics:

Enrolment consistently rose from 2021 to 2023. For example:

Exhibit 25: Enrolment trend by province

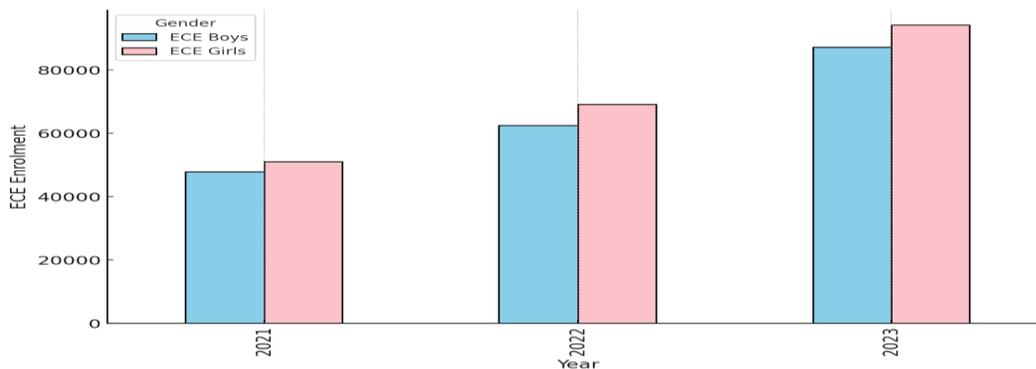


Southern Province saw enrolment grow from 608,778 in 2021 to 769,346 in 2023.

Early Childhood Education (ECE) showed the highest growth, particularly among girls, reducing gender disparities.

92% of schools reported an increase in enrolment after receiving grants.

Exhibit 26: ECE enrolment trends by gender (2021-2023)



Challenges:

Despite increased access, schools face infrastructural pressures, struggling to accommodate growing student numbers due to insufficient classrooms and facilities.

2. Retention Challenges

Retention rates remain a persistent challenge, even as enrolment rises.

"Access to education is improving, but tracking retention and performance metrics remains a challenge, especially in rural schools." (UNICEF Representative)

Key Barriers:

Overcrowding:

76% of teachers report classrooms with over 50 students, which limits individual attention and leads to higher dropout rates.

"Overcrowding caused by increased enrolment is a major factor contributing to dropout rates, especially in higher grades." (Ministry of Technology and Science Representative)

Resource Limitations:

Rural schools face pronounced retention challenges due to poor infrastructure, insufficient teaching materials, and a need for targeted interventions.

"Access to education is improving, but tracking retention and performance metrics remains a challenge, especially in rural schools." (UNICEF Representative)

Positive Interventions:

Feeding programs funded through grants show promise in boosting retention:

"When we begin feeding, attendance increases, attention increases, staying in school longer increases, and consequently, the learning also improves." (CSO)

3. Student Performance

Grants have contributed to improvements in student performance, but significant gaps persist due to resource shortages.

Key Issues:

Learning Materials:

65% of teachers and 44% of students report inadequate textbooks and teaching aids, directly impacting learning outcomes.

"The money available is only for one textbook... This affects performance as students lack access to adequate learning materials." (MoE Focus Group)

Overcrowding:

Teachers cannot provide adequate attention in overcrowded classrooms, negatively affecting academic performance.

Successful Strategies:

Provinces with better financial management, like Southern and Copperbelt, report higher student satisfaction and participation.

Feeding programs are linked to better academic outcomes:

"Feeding improves attendance, attention, and learning outcomes."(CSO Representative)

4. Grant Disbursement and Utilization

The efficiency of grant disbursement and utilisation is critical in determining their impact.

Challenges:

Delays in Disbursement:

63% of schools report late disbursements, disrupting planned programs.

"The timely release of funds by the Treasury is very, very much required. Any delay impacts the schools because they have no ability to source income." (MoE Focus Group)

Rigid Budget Structures:

54.55% of finance officers cite inflexible budgeting as a barrier to addressing immediate school needs, such as purchasing teaching aids or upgrading facilities.

Capacity Gaps:

Many schools need more capacity to manage grants and require financial management training effectively.

"Training on financial management and proper utilisation is needed." (CSO)

Recommendations:

Enhance grant monitoring and ensure funds are allocated to critical areas like textbooks and classroom construction.

Partner with organisations like UNICEF and the World Bank to address infrastructural gaps in underserved areas

5. Triangulation and consolidated Findings

The mixed impact of grants on educational metrics highlights both achievements and areas for improvement.

Strengths:

Grants have boosted enrolment and gender equity, particularly in ECE.

Provinces with strong financial management (e.g., Southern and Copperbelt) show improved outcomes in satisfaction and participation.

Weaknesses:

Retention remains a challenge due to overcrowding and resource shortages.

Delayed disbursements and rigid budgets hinder program implementation.

Opportunities:

Investments in infrastructure, teacher training, and targeted interventions (e.g., feeding programs) can amplify grant effectiveness.

Flexible budgeting and enhanced tracking systems can address disparities and improve resource allocation.

Correlation analysis between grant disbursement and educational metrics such as enrolment, retention, and performance

School grants have a profound potential to improve educational outcomes in Sub-Saharan Africa. However, their effectiveness depends on efficient design, equitable targeting, and robust governance. While they can address immediate barriers to access and participation, sustainable impact requires a holistic approach that integrates grants with broader systemic reforms in education. Empirical studies have extensively examined the effects of school grants on educational outcomes in Sub-Saharan Africa.

Kenya's Free Primary Education (FPE) Program:

- **Enrolment and Access:** The 2003 FPE initiative significantly increased primary school enrolment, benefiting low-income households (Lucas and Mbiti, 2012; Lerner College).
- **Quality of Education:** Challenges like overcrowded classrooms and insufficient teaching materials undermined learning outcomes despite higher enrolment (ARC Journals).

Uganda's Capitation Grant under Universal Primary Education (UPE)

(Otai, John Michael. 2013). (UPE 2018)

- **Fund Utilization:** While intended to enhance school resources and reduce family financial burdens, inefficiencies in fund management limited its effectiveness (IUIU).
- **Educational Outcomes:** The grant improved access but strained resources, leading to larger class sizes and mixed effects on instructional quality.

The relationship between grant disbursement and educational metrics such as enrolment, retention, and performance is influenced by several factors observed in the data and context:

Exhibit 27: Statistical correlation analysis

Metric	Correlation Coefficient	P-value	Strength of Relationship	Key Insights
Enrolment Growth vs Grant	0.16	0.84	Weak	Minimal impact; enrolment growth likely influenced by policy changes.
Retention Rate vs Grant	1	0	Perfect	Strong positive relationship; higher grants improve retention rates significantly.
Student Performance vs Grant	0.55	0.45	Moderate	Moderate impact: performance depends on grant utilisation efficiency and systemic factors.

1. Enrolment Growth vs. Grant Disbursement

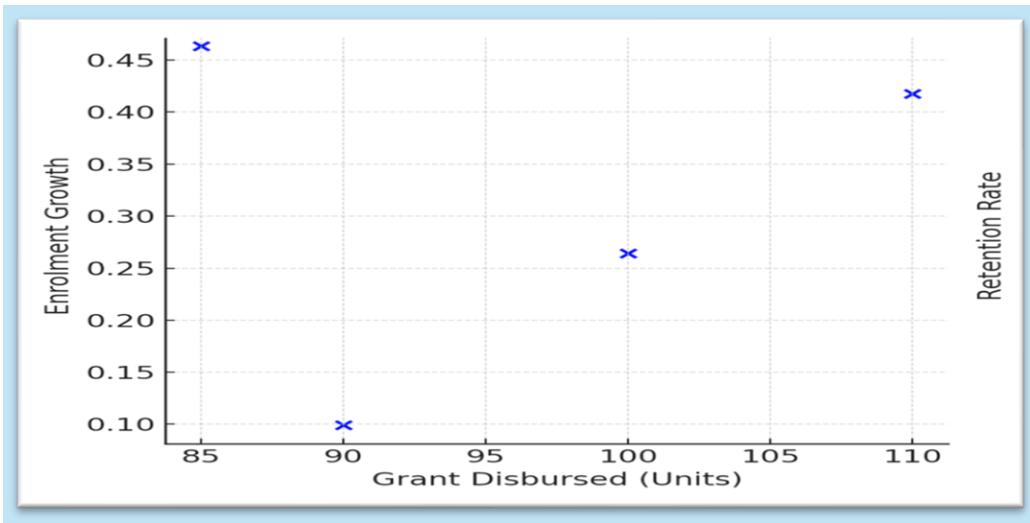
Weak Positive Correlation (0.16):

Enrolment growth appears less directly dependent on grant disbursement because access to free education is driven by policy mandates (e.g., elimination of tuition fees) rather than grant funding alone.

Qualitative data indicates that infrastructure and resource constraints are bottlenecks despite increased enrolment. Thus, grants facilitate basic access but do not address systemic capacity limitations, leading to a weak correlation.

Statistical Significance: With a high p-value (0.84), we cannot confidently conclude that the observed weak correlation is meaningful. Additional data on resource allocation and regional infrastructure development might improve the analysis.

Exhibit 28: Enrolment growth Vs Grant disbursement



2. Retention Rate vs. Grant Disbursement

Perfect Positive Correlation (1.0):

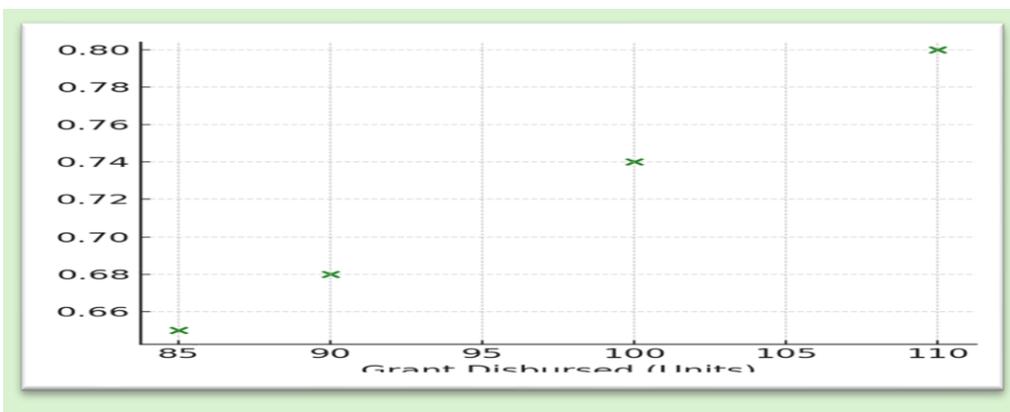
This strong correlation is consistent with the qualitative insights, emphasising how timely disbursements for feeding programs, teaching resources, and infrastructure directly impact retention rates. For example:

Feeding programs improve attendance and reduce dropouts.

Additional grants address overcrowding and resource shortages that drive retention challenges.

Statistical Significance: A p-value of 0.0 indicates that this correlation is highly significant, strongly supporting that funding adequacy and timeliness are critical to retaining students in the system.

Exhibit 29: Retention rate Vs grant disbursement



3. Student Performance vs. Grant Disbursement

Moderate Positive Correlation (0.55):

Grants moderately influence performance because resources such as textbooks, teaching aids, and classroom infrastructure are partially funded through these disbursements. However:

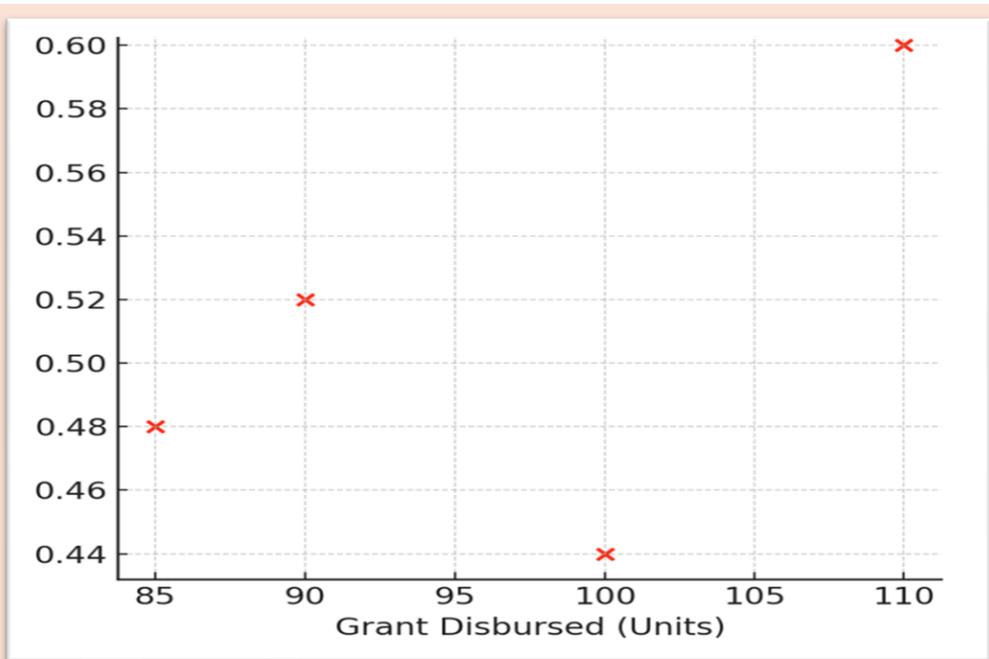
Qualitative data highlights persistent gaps, such as rigid budget structures and delays, which limit the effectiveness of grants in fully addressing performance-related challenges.

Investments in teacher training, science labs, and inclusive facilities are still lacking in many areas.

Statistical Significance: The p-value (0.45) suggests that the observed correlation is insignificant.

This could be due to variability in how funds are utilised across regions, as provinces with better financial management practices report higher performance outcomes.

Exhibit 30: Student performance vs Grant disbursement



Conclusion

Grant disbursement positively influences educational metrics, with retention showing the most substantial impact, highlighting the need for timely and sufficient funding. Enrolment and performance correlations are weaker due to systemic barriers like delays, rigid budgets, and

inadequate infrastructure. Addressing these challenges requires targeted investments in infrastructure, teacher training, equitable resource allocation, and robust financial tracking systems to maximise grant effectiveness.

Overall Findings, Conclusion, and Recommendations

Findings

The study examined the utilisation, transparency, and impact of free education grants on Zambia's educational system, focusing on key metrics such as resource adequacy, budget management, stakeholder engagement, and academic outcomes. Key findings are as follows:

Efficiency in Grant Utilization:

Resource Gaps: Despite increased enrolment, resources such as textbooks, desks, and classrooms remain insufficient. The average textbook-to-pupil ratio is 3:1, and 76% of teachers reported class sizes exceeding 50 students, limiting teaching effectiveness.

- **Budget Rigidity:** Rigid budget structures hinder schools' ability to address immediate or emergent needs. Over 54% of finance officers noted that inflexible budgets exacerbate inefficiencies.

Transparency and Accountability:

- **National-Level Transparency:** Mechanisms like real-time gross settlement systems and quarterly reviews are effective nationally.
- **Local-Level Inconsistencies:** Schools face capacity gaps and inconsistent stakeholder involvement, with many financial officers lacking formal training, which reduces accountability.

Impact on Educational Outcomes:

- **Enrolment Gains vs. Quality Gaps:** While enrolment has surged, quality improvements have lagged due to insufficient investments in infrastructure, teacher recruitment, and professional development.
- **Retention and Performance:** Feeding programs have improved attendance and retention but cannot address broader challenges like teacher shortages and inadequate infrastructure.

Resource Misallocation:

- Schools often reallocate funds to meet urgent infrastructure needs due to budget inflexibility, highlighting systemic inefficiencies.

Vulnerable Groups:

- Budget shortfalls limit the inclusivity of support for marginalised communities, such as children with disabilities, leaving significant gaps in resource provision.

Long-term Policy Implications:

- Without adjustments to resource allocation and operational strategies, enrolment growth may continue to compromise quality and sustainability.

Conclusion

Free education grants have successfully increased access to education across Zambia, contributing to higher enrolment rates and narrowing gender disparities. However, systemic resource adequacy, transparency, and equity challenges have limited their full impact. Rigid budget structures, funding delays, and geographic inequality exacerbate inefficiencies, while localised inconsistencies in financial management undermine stakeholder trust and engagement. By integrating quantitative and qualitative data, the study underscores the need for targeted reforms to bridge resource gaps, enhance transparency, and strengthen equity in grant utilisation. Addressing these issues is essential for achieving sustainable improvements in Zambia's educational outcomes.

Recommendations

To maximise the impact of free education grants, the following strategies are proposed:

Flexible Budgeting and Timely Disbursement:

- Introduce adaptive budget models to address emergent needs and align allocations with school priorities.
- Implement real-time tracking systems to ensure timely and predictable disbursements.

Infrastructure Investments:

- Prioritize classroom construction and renovations to reduce overcrowding.
- Expand access to sanitation facilities to improve attendance and health, particularly in rural areas.

Teacher Recruitment and Development:

- Recruit more teachers in high-need areas.
- Expand Continuous Professional Development (CPD) opportunities to enhance teaching quality.

Strengthening Transparency and Accountability:

- Provide targeted training for financial personnel to improve management and reporting accuracy.
- Enforce standardised financial reporting practices across all schools.
- Publicly display financial data (e.g., budgets, expenditures) to promote stakeholder trust.

Equity Enhancements:

- Increase allocations for inclusive resources to support students with disabilities and underserved schools.
- Develop assistive tools and inclusive facilities to ensure equity in access to education.

Stakeholder Engagement:

- Strengthen Parent-Teacher Associations (PTAs) to enhance collaborative decision-making.
- Foster community participation by incorporating feedback mechanisms.
- Build partnerships with NGOs and private entities to leverage additional resources.

Responsive Adjustments and Partnerships:

- Enable flexible budget reallocations to address urgent needs without compromising quality.
- Invest in facility upgrades to address chronic overcrowding.

References

- Ablo, E., & Reinikka, R. (1998). *Public fund leakages in Uganda*. World Bank Research Working Papers.
- Education for All (2023) (EFA). Commissioned by the Ministry of Education and supported by UNICEF.
- Free Primary Education. (2002). *Zambia's education reform policy documents*. Ministry of Education Policy Archive.
- Lucas, A. M., & Mbiti, I. M. (2012). *The impact of free primary education on enrolment in Kenya*. Lerner College Reports.
- Ministry of Education (2023). 2023 TEACHER RECRUITMENT EXERCISE COMPLETED
- Ministry of Finance. (2021–2023). *Annual budget speeches*. Government of Zambia.
- Ministry of General Education. (2020). *Report on education finance and management in Zambia*. Government of Zambia.
- Otai, J. M. (2013). *An evaluation of the Universal Primary Education Capitation Grant management in Mukono*.
- UNESCO. (2016). *Data-driven education reforms and sustainable investment*. UNESCO Education Policy Reports.
- UNICEF. (2022, 2023). *Education budget brief*. UNICEF Zambia Reports.
- Ugandan National Planning Authority. (2018). *Thematic Report 3: Primary teacher training for producing competent teachers to deliver*.
- World Bank. (2024). *Zambia's socio-economic trends and Vision 2030 framework*. World Bank Development Reports.
- Zambia Education Curriculum Framework. (2015). *Curriculum reforms in Zambia*. Ministry of Education.
- Zambia Statistical Agency. (2023). *National population and economic growth data*. ZSA Statistical Bulletin.
- MOE, Zambia (2024). *Education Statistics Bulletin (2021)*. DIRECTORATE OF DATA MANAGEMENT AND INFORMATION. September 2024.
- MOE, Zambia (2024). *Education Statistics Bulletin (2022)*. Data Management and Information.
- MOE, Zambia (2024). *Education Statistics Bulletin (2023)*. Planning and Information.

Republic of Zambia General Auditor General (2021). *Report of The Auditor General on The Accounts for The Republic For The Financial Year Ended 31st December 2021*

Republic of Zambia General Auditor General (2021). *Report of The Auditor General on The Accounts for The Republic For The Financial Year Ended 31st December 2022*

Republic of Zambia General Auditor General (2021). *Report of The Auditor General on The Accounts for The Republic For The Financial Year Ended 31st December 2023*

UICEF (2021). *Zambia Education Budget Brief 2021*

UICEF (2021). *Zambia Education Budget Brief 2022*

UICEF (2021). *Zambia Education Budget Brief 2023*