Financing the future:

Delivering SDG 4 in Zambia

Progress on SDG 4: expansion of access and completion

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Zambia has made some progress on SDG 4. However, the right to education still needs to be guaranteed. Approximately 121,953 children are not in primary school.[1] Zambia made significant progress in expanding access to primary education in the early 2000s, reaching near-universal enrolment by 2012.[2] While enrolment slightly declined in the years leading up to 2000 hovering around 80%,[3] this changed in 2022 following the expansion of the Education For All Policy, with the government mandating free education from early childhood education to Grade 12. In 2024, the Gross Enrolment Rate was 117.0% for primary schools and 60.3% for secondary schools.[4] Transition rates have also improved significantly since 2020. While in 2020 only 63% of Zambian learners transitioned to lower secondary school, by 2024, 84% made this transition.[5]

Completion rates decline sharply after primary school in Zambia: while **95% complete primary education**, only **70.7% finish lower secondary** and **41% complete upper secondary**.[6] Exam pass rates reflect similar challenges, with 71% passing primary level and 56% passing junior secondary.[7]

Stark inequalities still exist within education

Gender parity in education has seen a notable shift. While the issue once centred on the exclusion of more girls than boys from school, significant progress has been made in recent years. Today, girls slightly outnumber boys in enrolment at both primary and secondary levels,[8] and in completion rates **in upper secondary education, with 41.8% girls and 40.0% boys completing this level of schooling.**[9]

Access to and completion of education are strongly influenced by household income:
- Only 39% of children from the lowest-income households complete primary education, compared to 92% of those from the wealthiest.
- At lower secondary level, the gap widens: just 15% of the poorest complete, versus 86% of the wealthiest.
- At upper secondary, disparities become even more pronounced: only 8% of the poorest children complete, compared to 64% of the wealthiest.[10]
- None of the students from the bottom two wealth quintiles reach university,[11] despite 88% of children in primary school expressing aspirations for higher education.[12]

Regional disparities in education outcomes are also stark. In more advantaged provinces, Grade 12 completion rates are significantly higher—for example, 80% in the North-Western Province and 40% in Lusaka. In contrast, less advantaged areas lag far behind, with completion rates such as 26.7% in Eastern Province.[13]

Children with disabilities remain among the most marginalised. While recent data is limited, a 2015 government survey found that one-third of young people with disabilities were illiterate, compared to 18% of their non-disabled peers.[14]

Box 1. Free education in Zambia

In January 2022, the Zambian government implemented a free education policy for early childhood education through secondary school in all public schools.[15] The provision of free education, from early childhood education to the secondary school level, has enabled 2 million learners, particularly those from disadvantaged low-income families to access education. However, while implementing the Free Education Policy has been shown to have increased school enrolments, the additional pupils in schools have put pressure on already overstretched educational resources, such as teachers, desks, textbooks, toilets, and laboratory facilities, indirectly affecting the quality of education.[16] To respond to the increased demand for secondary school education, the Government is set to complete 115 secondary schools and construct an additional 202 new secondary schools with the support of the World Bank through a concessional loan, 120 of which are to be completed by December 2025.[17]

Teachers: the bedrock of quality

Teachers are central to education quality, as recognised in SDG target 4.c, which calls for a substantial increase in the supply of qualified teachers.[18] The UN recommends a pupil–teacher ratio of 40:1 at the primary level and 30:1 at the secondary level.[19] The Zambian government has similarly committed to a national target of 40:1.[20]

Currently, **Zambia's pupil-to-trained-teacher ratio stands at 43:1 in primary schools and 38:1 in lower secondary schools**.[21] However, **national averages mask significant disparities** in teacher distribution, particularly between urban and rural areas:

- Approximately **24% of districts (28 out of 116) face acute teacher shortages**, with average pupil-to-teacher ratios exceeding **80:1**—double the national target.[22]
- **Rural and remote schools** experience more severe shortages than urban areas, with substantial variation even within provinces.
- There is a **notable lack of female teachers** in rural schools, which has critical implications for gender-responsive education.[23]

To address these shortages, the Government of Zambia has made teacher recruitment a key policy priority. In 2022, the government recruited 30,496 teachers,[24] followed by an additional 7,221 teachers in 2023—a significant step toward closing staffing gaps.[25] However, approximately 30,000 more teachers are needed to close the teacher-pupil ratio nationwide in both primary and secondary schools.[26]

Zambia's teachers remain significantly underpaid, earning between approximately 3,790 ZMW (US$236) and 6,570 ZMW (US$407) per month, while the estimated cost of living (for basic family needs) is ZMW 10,393.16 (US$819) as of November 2024.[27] As a result, **many teachers are forced into second jobs, since their salaries fall well short of what is required to support a family**.[28] **These conditions erode the profession's attractiveness, making it increasingly challenging to recruit and retain qualified educators**.[29]

> *"I am trained to teach the primary section. I usually handle grades 1 to 7, but sometimes, I am assigned to teach grades 8 and 9. This has the potential to affect delivery of quality instructions to attain quality education. In my school multi-grade teaching is the order of the day because we have very few staff, but I am not paid any allowance contrarily to the conditions of service. Due to shortage of subject teachers, sometimes I am pushed into teaching classes I am not trained to teach. Because of shortage of teachers the quality of education may be compromised."*
>
> **Zambia teacher quote taken from the Education International publication "Teacher Wage Bill Constraints: Perspectives from the Classroom"**

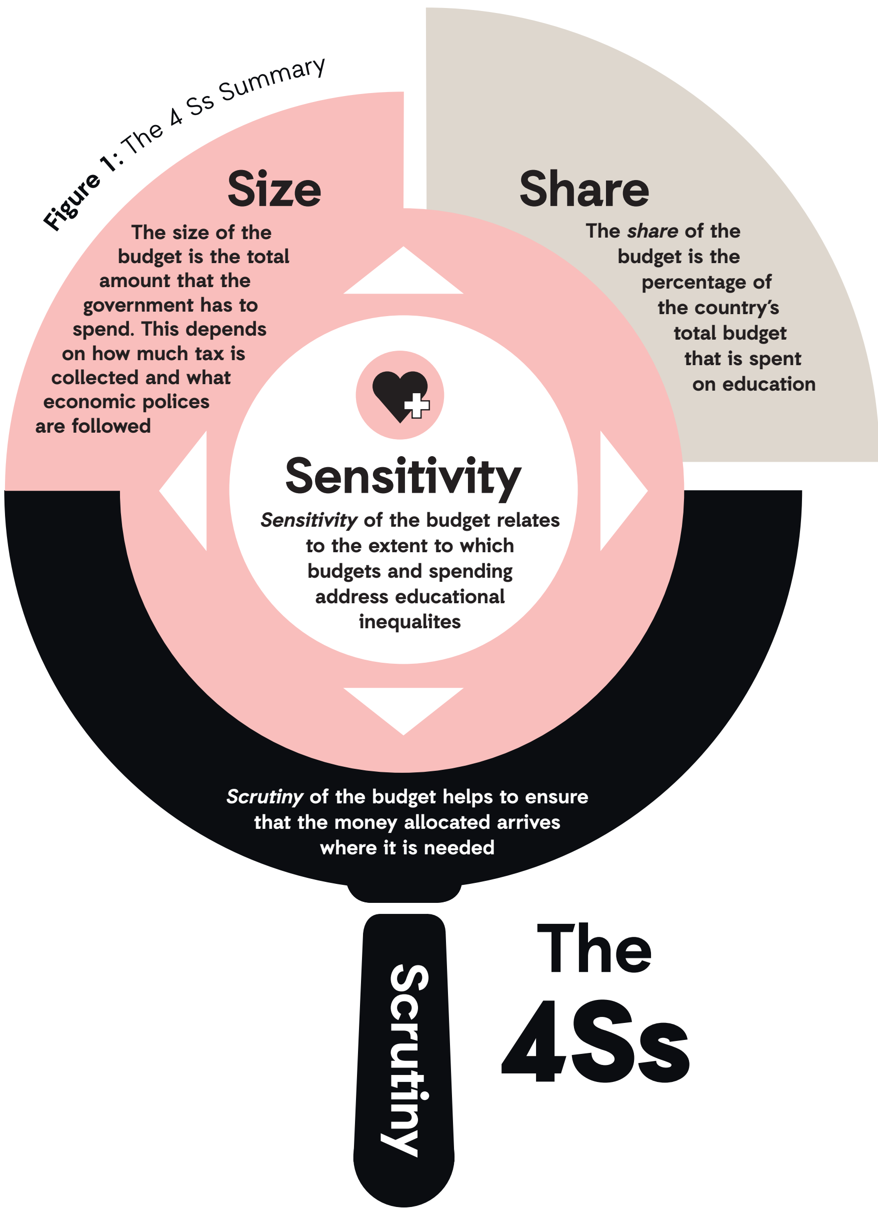
Financing the Future: SDG 4

Investing in Equity and Quality

Zambia has made progress in expanding access to education, but **urgent action is needed to tackle inequalities** that prevent many children from completing a full cycle of quality education. A key priority is **greater public investment** in education, including **scaling up a well-supported, qualified teaching workforce.** As guided by the **TaxEd Alliance's 4S approach,** this requires concrete action on:

1. **Share –** Allocate a larger share of the budget to education
2. **Size –** Expand overall revenues through fair taxation and debt justice
3. **Sensitivity –** Target spending to reach the most marginalised
4. **Scrutiny –** Strengthen transparency and accountability so that funds reach schools

Figure 1: The 4 Ss Summary

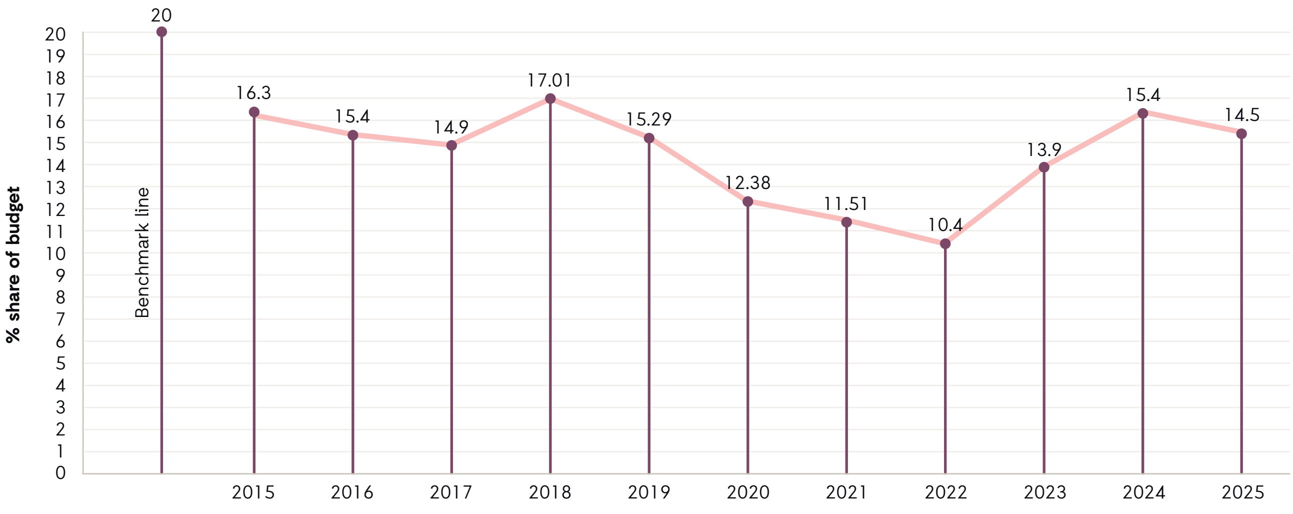


Significantly increase the *share* of the budget to education

To finance SDG 4, the Incheon Declaration and Education 2030 Framework for Action, which highlights actions to meet SDG 4, recommends **allocating at least 15–20% of the national budget, or 4–6% of GDP**,[30] to education. In countries like Zambia, with a young and growing population and a significant distance to cover to meet the 2030 targets, the UN estimates that **the upper end of these benchmarks** is necessary.[31]

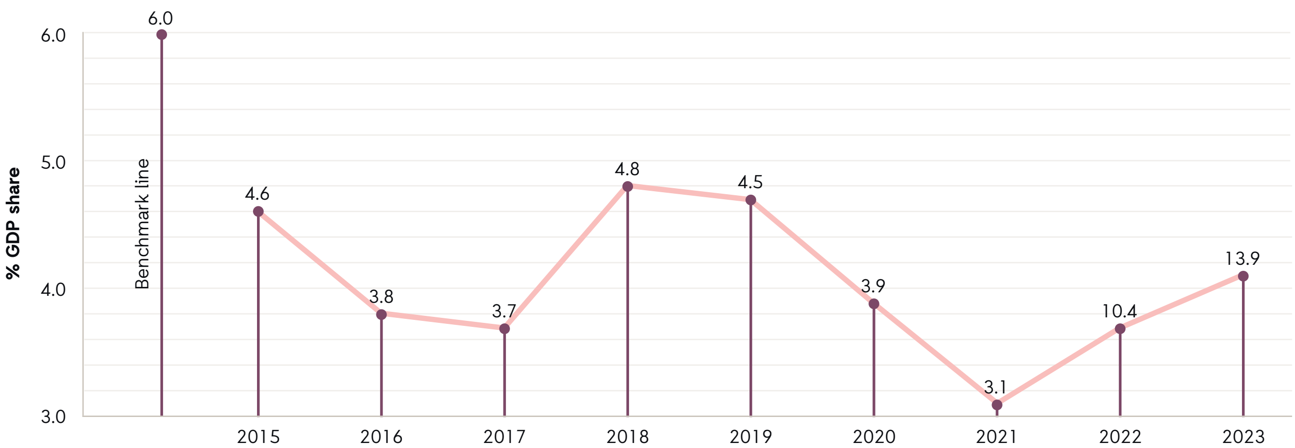
Yet, instead of rising to meet or exceed the upper ends of these benchmarks, **Zambia is moving further away from its education financing targets** (see Figures 1 and 2). In **2021 and 2022**, education spending declined to its lowest levels in over a decade—10.4% of the national budget and 3.8% of GDP—primarily due to a severe debt crisis. Spending has since increased slightly, and this improvement is linked to **Zambia's debt restructuring**, which has been made under the IMF-supported Extended Credit Facility (ECF) and access to conditional external financing. However, IMF support has also come with fresh austerity measures, which have had painful impacts on the poorest (see Box 3).[32] By **2024**, education spending reached **15.4% of the national budget and 4.3% of GDP**, still below the minimum thresholds recommended since 2019 and insufficient to meet SDG 4 commitments.

Figure 2: Zambia share of the budget on education, 2015 - 2020



Source: UNESCO Institute of Statistics

Figure 3: Zambia share of GDP to education, 2015 - 2020



Source: UNESCO Institute of Statistics

Make education budgets *sensitive* to equity and able to target the most marginalised

In addition to the **overall insufficiency of the education budget,** Zambia's current allocations do **too little to prioritise equity-enhancing measures.**

Significant **resource inequities** persist across provinces, districts, and socio-economic groups:

- **Discretionary (province/district-controlled) funds** reach only **25% of schools,** and their distribution is considered "wealth neutral"—meaning poorer schools often miss out.[33]
- **Central allocations** also vary widely by province. World Bank analysis shows that provinces such as **Northern, Copperbelt,** and **North-Western** experience high variability and inconsistency in resource allocation, while **Lusaka** demonstrates more consistent and equitable patterns.[34]

Despite Zambia's commitment to gender equality in education, education budgets are not consistently gender-responsive. There is no clear tracking of spending on programmes that address barriers faced by girls, making it difficult to determine whether public spending is supporting gender parity beyond enrolment.[35]

Similarly, although the **National Disability Policy (2015)** and **Inclusive Education Policy (2019)** affirm the right to inclusive education,[36] **budget transparency and disaggregated expenditure data for learners with disabilities are lacking**.[37] While **donor-supported pilots** (e.g., by UNICEF and GPE) exist, **system-wide funding remains fragmented and insufficient**.[38]

Although education is officially free in Zambia, parents are still responsible for school related expenses such as purchasing school uniform and books, and many schools continue to charge levies – i.e. through Parent Teacher Association (PTA) fees.[39] Zambia's education sector self-analysis notes that the removal of user, examination, and PTA fees from early childhood through to secondary education in early 2022 is expected to significantly improve access, particularly for the most marginalised learners.[40] However, due to overall insufficient public funding, poor families continue to bear costs related to education, and, when financing depends on the pockets of the poorest, it absorbs a disproportionate share of their limited resources—creating a **regressive model of education funding that undermines equity**.

Finally, **the government should also prioritise equitable financing across various educational levels**. Research by the Commitment to Equity Institute found that while **public spending on basic education has a pro-poor impact, spending at the tertiary level is pro-rich**. This is largely because tertiary education is accessed almost exclusively by the wealthiest,[41] who benefit from a relatively generous bursary/loan programme.[42] For example, only 3% of the population completes tertiary education, and nearly all are from the richest income quintiles.[43]

Box 2. Does recurrent and capital spending allow for equity and quality?

To achieve SDG 4, **education budgets must grow not only to fund one-off capital projects—such as school construction—but also to meet ongoing recurrent (operating) costs**, particularly teacher salaries, which typically represent the largest share of education spending. According to a UN SDG 4 costing framework, achieving both quality and equity in education requires an allocation of approximately 84% for recurrent spending (of which 75% goes to wages and salaries) and 14% for capital development to build schools and provide learning resources.[44]

In Zambia, however, in 2024, 94% of the education budget was spent on recurrent costs, leaving just 6% for capital investments.[45] As a result, Zambia faces a significant shortage of schools. **The government needs to create 170,000 additional school places for Grade 1 students, while simultaneously recruiting 7,000 teachers and constructing 4,000 primary and secondary classrooms each year.**[46]

As a result of underfunding, the education budget has little room to **expand teacher recruitment**, improve **teacher pay and working conditions**, or invest meaningfully in **infrastructure and learning materials to levels that are recommended in the recurrent/capital split – meaning only increased budgets can support this**.

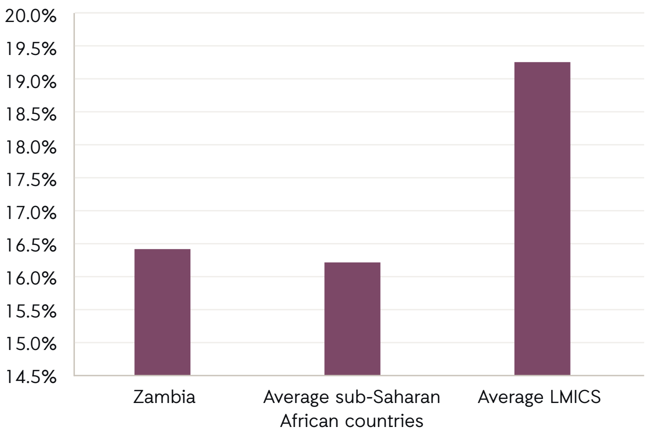
To achieve SDG4, governments must increase the *size* of their overall budgets.

Zambia must urgently expand its public spending capacity to meet the costs of SDG 4.

This is becoming increasingly difficult amid **rising debt servicing, which is draining precious revenues**. In 2024, external and domestic **debt servicing consumed a shocking 123% of government revenue, 90% of total government expenditure, and 26% of GDP—nearly six times the education budget**.[47] External servicing alone was consuming 33% of revenue (see the table below).

	DEBT STATUS (World Bank)	TOTAL EXTERNAL DEBT	TOTAL ANNUAL DEBT PAYMENTS	EXTERNAL DEBT PAYMENTS AS % OF NATIONAL REVENUE (2024) (Debt Justice)	EDUCATION SPENDING AS % OF NATIONAL REVENUE – (UNESCO)
Zambia	**In distress**	18,318,714,491	422,676,773	33.0	10.45

Figure 4: Tax-GDP ratios (latest available year*), Zambia & comparable country groups



Source: Based on OECD revenue analysis

In other words, Zambia faces a critical challenge: it must **urgently rebuild and expand its public spending capacity** to reverse the current decline and invest meaningfully in education. This will require **raising new domestic revenues**. Yet Zambia's **tax-to-GDP ratio is just 16.45%—well below the average for lower-middle-income countries (LMICs)**. While this figure is close to the sub-Saharan African average, that average includes many countries with lower income levels and less tax capacity.

Zambia should prioritise progressive, gender-responsive, and climate-sensitive tax policy reforms to increase its tax-to-GDP ratio by five percentage points above current levels. International studies indicate that such a target is ambitious yet achievable over the medium term.[48] According to estimates by the **Tax Justice Network**, reaching this goal could generate up to **US$4.6 billion in additional annual revenue**. If **20% of this were allocated to education**, in line with global benchmarks, it would yield an additional US$1.4 billion per year—enough to support **451,026 additional primary school pupils**.[49]

However, **any efforts to raise additional revenue must be undertaken progressively, ensuring that the tax burden falls more heavily on the wealthiest households**. This is especially important given that Zambia's tax system relies heavily on indirect taxes, particularly VAT, which reduces its overall progressivity.[50]

Box 3. Zambia, Austerity, the IMF & Education

Debt servicing has been crowding out social spending in Zambia for several years. From 2018 to 2021, debt repayments rose sharply, while education spending declined significantly. In late 2020, Zambia defaulted on its external debt servicing obligations, which briefly eased fiscal pressure and allowed for modest increases in education and other social sector spending.[51]

But in 2022, the IMF Executive Board approved a US$1.3 billion Extended Credit Facility (ECF) arrangement for Zambia.[52] This loan came with macroeconomic and structural conditionalities that effectively introduced a new phase of austerity. To comply with IMF targets, the government was required to reduce overall public expenditure, including measures that disproportionately affect low-income households, such as, for instance, the removal of fuel subsidies and the reinstatement of VAT, which increased living costs for the poor and marginalised.[53]

These measures risk undermining Zambia's education goals. The IMF programme coincided with the government's 2022 declaration of free education, which was a significant step toward improving access. Just before the IMF agreement, the government recruited 30,496 teachers to address overcrowded classrooms.[54] However, this fell short of what is needed to meaningfully reduce Zambia's high teacher-pupil ratio.

Meanwhile, the IMF advised the government to reduce the public sector wage bill—from around 8.7% of GDP to 7.7% by 2024. This reduction directly affects the education sector, as teachers represent a large share of the public workforce. Wage bill constraints imposed under IMF conditions therefore risk limiting further teacher recruitment, depressing wages, and weakening education system capacity—despite rising demand and urgent need.[55]

Increasing tax revenues – progressively

> *"Governments should commit to reaching an adequate tax-to-GDP ratio through ambitious and progressive tax reforms… Progressively realising the right to education using maximum available resources means going beyond the resources currently at government disposal; it includes resources that could potentially be mobilised, in particular through progressive taxation."*
>
> **Farida Shaheed, UN Special Rapporteur on the Right to Education. Quoted in Stolen Futures: The Impacts of Tax Injustice on the Right to Education (2024)**

There are several ways to raise new revenues progressively. Measures grounded in progressive tax justice include implementing national wealth taxes, tackling tax abuse by multinational corporations and wealthy individuals who use tax havens to underpay taxes, and reducing unnecessary tax exemptions and incentives.[56] **In Zambia, these reforms have the potential to significantly increase the tax-to-GDP ratio and unlock substantial resources for education.**

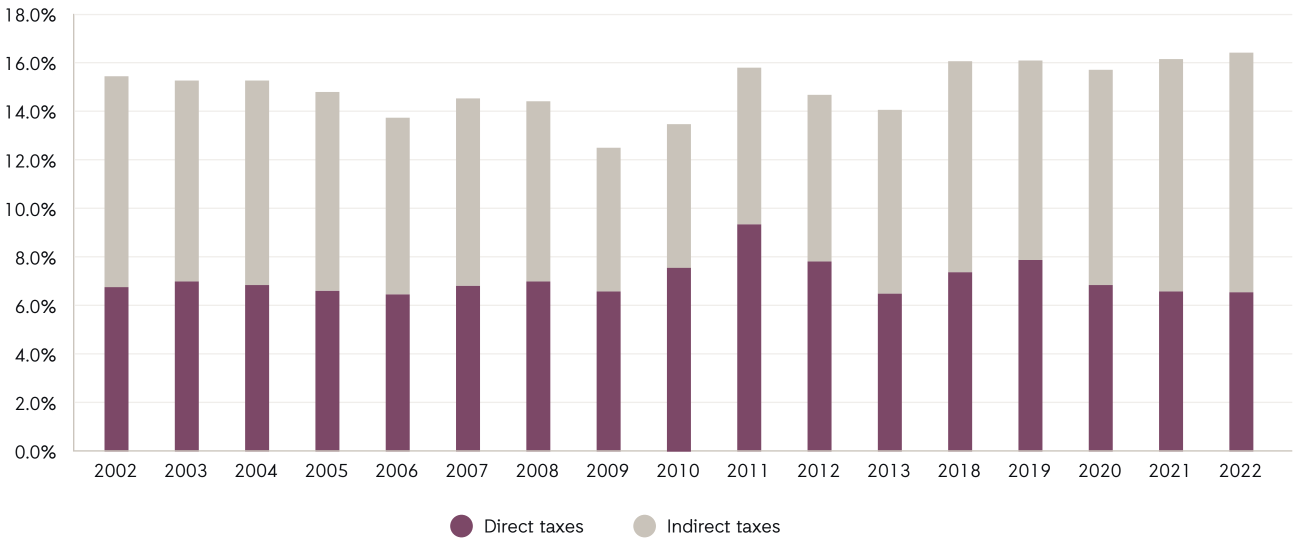
For example, the Tax Justice Network estimates that a **moderate wealth tax** could generate **US$226 million annually**.[57] Equivalent to nearly a quarter of the 2025 education budget.[58]

Similarly, **preventing cross-border tax abuse could raise an estimated** US $829 million annually.[59] If just 20% of this were allocated to education, it would amount to US $165.9 million—equivalent to around **15% of Zambia's 2025 education budget**.[60] This amount could alternatively cover the salaries of approximately **30,000 primary school teachers**.[61] Alternatively, it is more than **double the amount needed to support the 495,692 out-of-school primary-age children** in Zambia.[62] It is also roughly **equal to the current annual financing gap** required to meet the goals outlined in Zambia's national education sector plan.[63]

Box 4. Progressive and regressive taxes in Zambia

Between 2002 and 2022 (the most recent period for which disaggregated data is available), Zambia made limited progress in increasing its tax-to-GDP ratio (see Figure 4). Over the same period, the country also failed to meaningfully reduce its overreliance on indirect taxes, such as VAT, relative to direct taxes—indicating that the tax system remained insufficiently progressive. In recent years, available data suggests an increasing reliance on indirect taxation, with VAT expansions and adjustments reinforcing this trend. This shift not only exacerbates economic inequality but also has the added effect of entrenching gender disparities, as women are disproportionately affected by consumption taxes due to their spending patterns and lower average incomes.

Figure 5: Direct to indirect taxes in total taxes over time, 2002-2022 (no data available for other years)



Data from ICDT/UNU-WIDER Government Revenue Dataset.
** Note. Direct to indirect taxes can be a useful proxy for how regressive or progressive a tax system is: an overreliance on indirect taxes tends to highlight a more regressive tax regime (i.e. an overreliance on VAT, which often hits the poorest hardest), while a greater reliance on direct taxes tends to be more progressive (as this includes corporate taxes or income taxes for those in the more formalised sectors*

The 5 Rs of tax and the future of public services

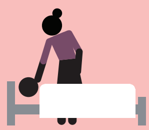
Our tax sysytems are our most powerful tools for creating just societies that gives equal weight to the needs of everyone. Here's what our tax system can deliver if we programme them to work for everybody, instead of just the wealthy few:

5Rs

Revenue
to fund universal public services and sustainable infrastructure.

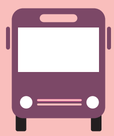
Every second, a nurse's yearly salary is lost to a tax haven. Over $483 billion in tax is underpaid each year by corporate giants and the superrich that coulld be going to our public services.

Women provide 71% of unpaid dementia care hours globally. Tax can fund public caregiving systems, redistributing and reducing care burdens.



Redistribution
to curb inequality between individuals and between groups.

Repricing
to limit public "bads" like carbon-intensive products and promote "goods", like sustainable local production.

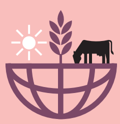


A lower VAT rate on public transport fares and a higher tax rate on vehicle ownership can increase use of public transportation. Higher taxes on ownership of private jets and other highly polluting transportation can disengage their use by the superrich.

Reliance of government spending on tax revenues is strongly linked to higher quality of governance and political representation.

Representation
to strengthen democratic processes and improve democratic governance.

Reparation
to redress the historical legacies of colonisation and ecological damage.



Reprogramming the global tax system to protect people's needs and rights can help countries fund a transistion to food systems that serve people and planet.

Box 5. The UN Tax Convention

Tax justice advocates have been calling for a shift in the global tax governance and international cooperation to a system that is fair, inclusive, transparent and supports the efforts of Global South countries to mobilise domestic resources to effectively invest in gender responsive public services, including education. The current system has primarily been led by the Organisation for Economic Cooperation and Development (OECD), which lacks effective representation of countries in the Global South and prioritises the interests of Global North countries. Currently, there are only 38 OECD members compared to 193 member states at the UN. The OECD has also been criticized for being ineffective, lacking accountability and professional standards, and perpetuating racist, extractive and colonial structures.[64]

In December 2023, the UN General Assembly adopted Resolution 77/244[65] on the promotion of inclusive and effective international tax cooperation at the United Nations. This momentous shift led by the Africa Group, was reaffirmed in December 2023 by a subsequent UN General Assembly resolution,[66] which kicked off the State-led process for developing a Framework Convention on International Tax Cooperation at the UN. The Terms of Reference (TORs[67]) for this Convention were adopted by the UN in December 2024.[68] This process is envisioned to run from 2025 to 2027 with the development of the Convention, and two early protocols on (i) taxation of income from cross-border services in the digitalised and globalised economy, and (ii) dispute prevention and resolution.

Zambia National Education Coalition (ZANEC) visit to Chiundaponde Day Secondary School, Lavushimanda District in Muchinga Province, October 2025.
PHOTO: LAMECK MAKULA

Financing the future: Call to action

The TaxEd Alliance calls on the government of Zambia to take the following measures needed to fully finance quality, inclusive, gender responsive public education and achieve SDG 4:

1. Increasing the SHARE of the budget allocated to education, by meeting (or exceeding) the UNESCO's benchmarks of 20% of national budget and/or 6% of GDP.

2. Increasing the SIZE of the overall budget, maximizing the availability of resources for investment in public education by:
   - Reforming tax policies to establish progressive, gender-responsive and climate-sensitive tax frameworks that will increase the tax-to-GDP ratio by at least 5 percentage points and unlock more revenue to invest in public education. To do so, Zambia should focus on:
     - Ending harmful tax incentives.
     - Reviewing tax and royalty agreements in the natural resource / extractive sector
     - Reviewing and cancelling double tax treaties
     - Closing loopholes which enable tax avoidance and evasion in the private sector
     - Promoting and enforcing fair corporate tax
     - Promoting and enforcing progressive taxes on personal income and wealth. Supporting the development of a binding, UN Framework Convention on International Tax Cooperation that aims to seal the loopholes in international tax governance and cooperation that have enabled countries to lose billions in revenue through global tax abuse.
   - Push back against the coercive policy advice of the IMF on austerity, including public sector wage bill cuts and privatisation, utilizing instead alternatives to austerity including progressive taxation.
   - Work together with other countries calling for debt relief and debt cancellation and support the efforts towards a UN Framework Convention on Sovereign Debt.

3. Increasing the **SENSITIVITY** of national education budgets by:
   - Focusing on equity in public expenditure to redress inequality and tackle discrimination (e.g. investing in accessible school infrastructure; ensuring adequate sanitation facilities to support efforts to keep girls in schools; increased investments in incentives for teacher postings in poor rural areas).
   - Developing the Consolidated Equity Index to apply a nation-wide equity funding formulae which explicitly addresses disadvantage and inequality.

4. Enhancing the **SCRUTINY** of national education budgets by:
   - Establishing structures for and actively encouraging scrutiny of education budgets and expenditure to promote transparency and accountability and improve efficiency through timely disbursement of funds, and ensuring that funds are spent effectively (especially in disadvantaged areas), e.g. by enabling or formalising community and civil society oversight.

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