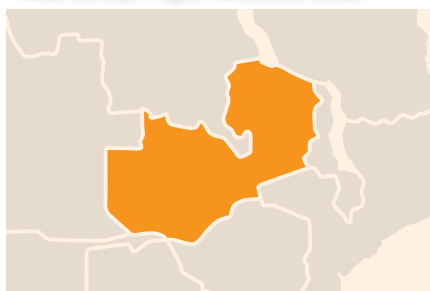


Partner Profile: Agora Microfinance Zambia



Photos courtesy of Agora Microfinance Zambia



In Zambia, an estimated 67 percent of low-income adults and 64 percent of adults living in rural areas do not have access to formal financial services.¹

Agora Microfinance Zambia Limited (Agora Microfinance Zambia) is a Zambian social enterprise and a partner in Global Partnerships' Rural-Centered Finance with Education initiative.²

Who is Served

As of March 31, 2025, Agora Microfinance Zambia currently serves over 150,000 clients. Approximately 89 percent of their clients live in rural areas, and approximately 59 percent identify as women.³

What is Delivered

Agora Microfinance Zambia provides small loans to support rural, low-income households, particularly in underserved areas. Agora Microfinance Zambia specializes in

loaning to groups and offers working capital and fixed asset financing loan products tailored to agriculture, small business activities, and seasonal needs. Agora Microfinance Zambia uses a Village Banking methodology, in which self-managed community groups take collective loans, elect leaders, and operate under joint liability. This enhances access to financial services in remote communities, helping clients invest in farming, trading, and other income-generating activities to improve their livelihoods.

Additionally, Agora Microfinance Zambia provides pre-disbursement training to prepare clients for responsible borrowing. Borrowers learn about loan terms, repayment processes, group structure, leadership roles, and client protection principles. Loan officers deliver the training and branch staff verify clients' understanding before disbursing a

loan. This approach helps ensure that clients are informed and ready to manage their debt and group responsibilities.

Why it is Impactful

Given group loans and pre-disbursement education, Agora Microfinance Zambia clients can make more informed borrowing decisions, strengthen their financial resilience, and improve the stability of their livelihoods. The loans provided by Agora Microfinance Zambia have a multidimensional impact, with clients affirming enhancements in household essentials, business investments, and overall income.

"Everyone involved with Agora has benefited," says Florence, an Agora Microfinance Zambia client. "Before, we were really suffering. Many of us used to live in thatched houses, now we live in proper roofed houses."⁴

1. "The Global Findex Database." The World Bank, 2017. <https://globalfindex.worldbank.org/>.

2. Agora Microfinance Zambia was a current borrower of Global Partnerships Impact-First Development Fund, LLC as of as of March 31, 2025.

3. Data as of March 31, 2025, as reported by Agora Microfinance Zambia.

4. "Agora Microfinance Zambia Corporate Video." January 12, 2024. <https://www.youtube.com/watch?v=4uW-Brf63DsM>.