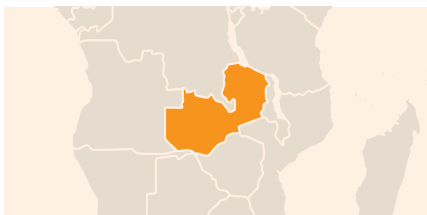


Partner Profile: MicroLoan Foundation Zambia



Photos courtesy of MicroLoan Foundation Zambia



In Zambia, an estimated 41 percent of low-income adults and 31 percent of adults living in rural areas do not have access to formal financial services.¹

MicroLoan Foundation Zambia Limited (MicroLoan Foundation Zambia) is a social enterprise and a partner in Global Partnerships' Women-Centered Finance with Education initiative.²

Who is Served

As of December 31, 2025, MicroLoan Foundation Zambia currently serves over 61,000 clients. All of its clients live in rural areas and identify as women.³

What is Delivered

MicroLoan Foundation Zambia provides small group-based loans designed to support women in rural areas who are starting small businesses or expanding existing ones. For agricultural clients, the organization also offers loans tailored to women engaged in seasonal farming activities to strengthen food security and income generation. Clients typically borrow through self-selected solidarity groups that meet regularly in

community centers, creating a structure that helps clients stay on track with their loans through peer support, shared accountability, and ongoing follow-up. As businesses grow, some clients can transition to larger "graduation" loans that exceed the limits of the group lending model.

MicroLoan Foundation Zambia complements its financial services with education embedded throughout the loan cycle. The organization delivers both pre- and post-disbursement training designed to help clients understand the purpose of their loans and build the skills needed to manage and grow their businesses. Trainings are highly participatory, incorporating songs, visual aids, dance, and role-play, which reinforce learning and support practical application.

Why it is Impactful

MicroLoan Foundation Zambia's model helps rural women invest in income-generating activities, strengthen household finances, and build resilience over time. In a 2026 survey of MicroLoan Foundation Zambia's agriculture clients, a notable 99 percent of clients reported improved quality of life, 99 percent reported

increased household income, and 99 percent reported greater confidence in managing their finances thanks to working with the organization. These gains also appear to extend to household well-being, with 93 percent reporting increased number and quality of meals. When asked an open-ended question about the ways their lives had improved, 48 percent volunteered an improved ability to afford education.

The survey also points to stronger resilience to shocks: 95 percent reported improved ability to cover emergency expenses, and 76 percent reported that the impact of climate-related shocks had been less severe because of MicroLoan Foundation Zambia.⁴

"MicroLoan has improved my business,"⁵ says Lavick Kasabwa. After a drought affected her crops in 2024, Lavick used her loan to rebuild and grow her poultry business, strengthening her household's food security and ability to pay for essentials. "It has helped me cover my children's schooling and take care of my family," she says. "Things are getting better."

1. "World Bank Group | Data 360." The World Bank, 2024. https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?sex=T&age=Y_GE15&urbanisation=RUR&compBreak1=T&compBreak2=T&compBreak3=T.
2. MicroLoan Foundation Zambia was a current borrower of Global Partnerships Impact-First Development Fund, LLC, as of December 31, 2025.
3. Data as of December 31, 2025, as reported by MicroLoan Foundation Zambia.
4. Based on the responses from 284 MicroLoan Foundation Zambia clients via a mobile, voice-based survey conducted in 2026 by 60 Decibels, Inc., an impact measurement company.
5. Testimonial on MicroLoan Foundation Zambia's website. <https://www.microloanfoundation.org.uk/lavicks-story/>.

