Market Illustration

Building Financial Capability in G2P Payments in Zambia

Country: Zambia

Challenge: Women in Zambia’s poorest communities faced limited financial literacy, low participation in formal financial systems, and barriers to accessing and using financial products, which constrained their ability to save, invest, and manage payments effectively.

Result: 100% of Zambia Girls’ Education and Women’s Empowerment Livelihoods Project participants use digital payments to receive their GEWEL benefits.

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Approach

The Zambia Girls' Education and Women's Empowerment Livelihoods (GEWEL) Project recruited women volunteers from within beneficiary communities to deliver tailored financial, business, and life skills training. This community-based approach ensured that training was accessible, contextually relevant, and responsive to local needs, empowering women with practical knowledge to engage with financial products and services. It also offered women a choice of which provider they could use when receiving payments. This was a critical success factor. The program supports payments totaling $526.5M.

Result

100% of GEWEL participants use digital payments to receive their GEWEL benefits. It has also supported a significant increase in use of products such as transfers and bill pay for participants beyond the life of the program.

Case Source: The Benefits of G2P Choice: Zambia Leads the Way, CGAP

Works Cited

- Silvia Baur-Yazbeck and Emma Wadie Hobson, “The Benefits of G2P Choice: Zambia Leads the Way,” CGAP, April 1, 2021, https://www.cgap.org/blog/benefits-of-g2p-choice-zambia-leads-way.