

# EDUFINANCE MARKET KNOWLEDGE EDUCATION LENDING OPPORTUNITIES IN COTE D'IVOIRE

## FINANCING THE AFFORDABLE PRIVATE SCHOOL SECTOR: SCHOOL FEE LOANS

**68% OF SCHOOL DROP-OUTS ATTRIBUTE THEIR  
DECISION TO THE COST OF ATTENDANCE**

### PRIMARY SCHOOL

9% of students drop out prior to beginning the grade 2  
Drop-out rates average 5.7%

### SECONDARY SCHOOL

50% of primary school graduates students begin the "0"  
level of secondary school  
153,000 students drop-out during secondary school

**700,000**

STUDENTS ARE  
AT RISK OF DROPPING  
OUT

**57%**

OF PARENTS  
INTERVIEWED HAVE  
BORROWED MONEY FOR  
SCHOOL FEES

**300,000**

CHILDREN  
DROP-OUT OF PRIMARY  
AND SECONDARY SCHOOL  
FOR FINANCIAL REASONS

**85%**

OF PARENTS RELY ON  
INSTALMENT PLANS TO  
PAY SCHOOL FEES

### Estimated unmet Demand for Financing for Primary School

	Number of Students	Public School Fee	Total Segment Value
Never matriculate into Grade 1 for financial reasons	18k	USD 37.50	USD 675k
Drop-out of primary school for financial reasons	103k	USD 37.50	USD 3.8mn
<b>Total</b>	<b>121k</b>	<b>USD 37.50</b>	<b>USD 4.5mn</b>

### Estimated unmet Demand for Financing for Secondary School

	Number of Students	Average School Fee	Total Segment Value
Never matriculate into Form 1 for financial reasons	136k	USD 235	USD 32.2mn
Drop-out of secondary school for financial reasons	104k	USD 235	USD 27.3mn
<b>Total</b>	<b>240k</b>	<b>USD 235</b>	<b>USD 56.4mn</b>

### Estimated need for Loans for Secondary School Resulting in Installment Payments

	Number of Students	Average School Fee	Total Segment Value
Market that pays for school fees in installments	470k	N/A	>USD 16.5mn

**831,000**

TOTAL UNMET DEMAND



**65%**

OF PARENTS ARE WILLING TO TAKE  
OUT A LOAN TO PAY FOR SCHOOL  
FEES

**540,000**

TOTAL MARKET

