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The Zero Club (Part 12)

Education in Africa: 10 Countries. 33 Projects. \$2.5 Billion. Zero Satisfactory.

Ten countries where World Bank education projects never achieved a Satisfactory IEG outcome rating.

Education · Sub-Saharan Africa · IEG Database March 2026

Ethiopia: 8 projects. \$1.3 billion. 33 years. Zero Satisfactory.

MS+ rate: 70%. S+ rate: 30%. A 41-point gap — among the widest in any sector in Africa, alongside Transport (44pp), MTI (43pp), and Health (40pp).

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10

Zero Club countries. Ethiopia, DRC, Zambia, Cameroon, Namibia, Congo-Brazzaville, CAR, Burundi, Liberia, Mauritius.

33

Education investment projects evaluated by IEG. Not one rated Satisfactory or Highly Satisfactory.

\$2.5bn

committed. Ethiopia alone: \$1.3bn across 8 projects and 33 years. Never once Satisfactory.

40pts

The MS+/S+ gap. 70% MS+. 30% S+. Among the widest of any sector. Where the accountability deficit is most visible.

Executive Summary

The record. The World Bank's Education Global Practice committed \$12.9 billion across 207 IEG-evaluated projects in Sub-Saharan Africa. The S+ rate by commitment is 22.4 percent. In ten countries, the rate is zero: 33 projects, \$2.5 billion committed, not one rated Satisfactory or Highly Satisfactory by IEG. This is the Education Zero Club.

The 41-point gap. The MS+ rate in education is 70.0 percent. The S+ rate is 29.5 percent. The gap — 40.6 percentage points — is among the widest of any sector in Africa, exceeded only by Transport (44.4pp) and MTI (42.7pp). The Bank reports 7 in 10 education projects as successful. The honest benchmark says 3 in 10. IEG's 2024 flagship evaluation (Confronting the Learning Crisis) explains why: 'Education sector projects are among the best performing of all World Bank projects, but the achievement of their objectives is typically defined and measured in terms of outputs and not by learning outcomes.' Projects are rated successful because they measure enrolment and inputs. Learning is not consistently measured. That is the accountability gap across \$12.9 billion in Africa.

The Ethiopia anchor. Ethiopia is not a fragile state. Eight education projects, \$1.3 billion, thirty-three years, never once Satisfactory. The GEQIP programme — \$943 million across two phases, the Bank's flagship education engagement in Africa — rated MS twice. Academic research confirms the paradox: Rolleston et al. (2025) titled their assessment 'Rising access and falling outcomes.' The Bank got Ethiopian children into school. Learning outcomes did not improve. IEG, the HCI+ (2026), and independent academic research all reach the same conclusion.

Why projects don't measure learning. IEG's 2024 flagship found that 'operations with learning indicators receive lower ratings than those without.' The evidence suggests that projects measuring learning outcomes face a more demanding evaluation standard than projects focused primarily on inputs and outputs. Only 22 out of 188 IDA education operations with teacher training tracked whether the training changed classroom practices. The Bank trains teachers at scale. Whether teaching improves is not assessed. This single incentive structure explains why the Zero Club's 33 projects measure enrolment, infrastructure, and teacher training — but not learning.

What works. Kenya's education portfolio — eight IEG-evaluated projects across three decades — traces the shift from inputs to learning. Early operations (1990s–2000s) focused on infrastructure and institutions and produced mixed results. The \$468M SWAp (FY2007, U) failed on governance. Recent operations — PRIEDE (\$88M), KSEIP (\$200M) — focus on structured pedagogy, teacher coaching, learning assessment, and results-based financing. The lessons are explicit: school-based teacher support systems, continuous M&E feedback, and pilots as catalysts for system change. Liberia's LEAP programme — where private operators achieved learning gains in a Zero Club country — confirms that accountability mechanisms produce results, though at costs and with trade-offs that limit scalability. The evidence converges: learning improves when systems focus on classroom instruction, teacher support, accountability, and measurement — not simply when additional inputs are provided.

The cross-sector finding. DRC now appears in five Zero Club lists simultaneously. The pattern is not sector-specific. It is institutional.

Case Selection and Methodology

Scope. All 207 IEG-evaluated Education projects in Sub-Saharan Africa, IEG ICRR/PPAR database (March 2026). Country-level projects only; multi-country regional projects excluded. Commitment-weighted analysis used throughout.

Why S+. Methodology identical to Parts 9–11. The MS+/S+ gap in education (41 percentage points) is among the widest in the series and the central methodological finding. A portfolio where 69 percent is classified as successful by MS+ but only 29 percent by S+ is a portfolio where partial achievement — schools built, enrolment up, learning unchanged — is systematically counted as success.

Lesson coding. Lesson-frequency statistics in this paper (e.g. 'teacher quality appears in 29 of 33 Zero Club project lessons') are derived from manual coding of the lesson text in IEG's ICRR and PPAR documents. Each project's lesson narrative was read and tagged against a set of recurring themes — M&E adequacy, teacher quality, access-quality tension, design complexity, sustainability, and others. A single project may be coded under multiple themes. Frequencies are indicative of how often a theme recurs across the portfolio, not a formal content-analysis instrument; they are intended to surface patterns in IEG's own evaluative language rather than to support statistical inference.

Sample selection. Minimum two evaluated projects required. An additional three single-project countries returned zero Satisfactory: Gabon (\$100M, MU), South Sudan (\$26M, MS), and Comoros (\$7M, MS). Including them raises the total to 13 countries where the Bank has never achieved a Satisfactory education outcome in Sub-Saharan Africa.

Why Education. Education was selected as Part 12 because: (a) the MS+/S+ gap is among the widest of any sector, making the accountability deficit highly visible; (b) Ethiopia provides a non-fragile anchor case comparable to Kenya in Health; (c) the Bank's HCI+ (2026) provides a direct independent test of whether education lending produces learning; and (d) the cross-sector pattern (DRC in five Zero Clubs, Cameroon in Health and Education) strengthens the institutional environment argument.

Limitations. IEG ratings measure project delivery against stated objectives. Education projects face inherent attribution challenges — learning outcomes are shaped by household income, teacher quality, curriculum, and many variables outside any single project's control. The paper does not claim \$2.5 billion in education lending produced no benefit. It claims that across 33 evaluated projects in 10 countries over up to 33 years, none crossed IEG's threshold for having satisfactorily achieved its stated objectives.

1. The Aggregate Record: Education in Africa

Education committed \$12.9 billion across 207 IEG-evaluated projects in Sub-Saharan Africa. The all-time S+ rate by commitment is 22.4 percent. The decade trajectory:

Decade	Projects	Committed	S+ (count)	S+ (commit)
1990s	16	\$661M	31.2%	22.3%
2000s	56	\$3,029M	35.7%	22.7%
2010s	78	\$5,109M	11.5%	10.1%
2020s	59	\$4,152M	45.8%	37.2%

Source: IEG ICRR/PPAR database, March 2026. By project closing FY. Country-level projects only.

The recent record confirms the pattern. A companion analysis (The Education Record, mdbreform.com/education-record/, April 2026) examines the Bank’s education commitment in Africa between FY2015 and FY2026: \$12.7 billion committed, 79 percent below Satisfactory. In the most recent decade — when the Bank scaled education lending most aggressively — four in five education dollars went to projects that did not achieve Satisfactory outcomes. The Education Record frames the central accountability failure: the Bank reports education performance using the MS+ metric, which counts partial achievement as success. The Zero Club documents what the honest benchmark shows.

The 40-point gap. The all-time MS+ rate is 70.0 percent. The S+ rate is 29.5 percent. The 41-point gap is among the widest of any sector in the series — comparable to Energy (40.6pp) and Health (40.4pp), exceeded by Transport (44.4pp) and MTI (42.7pp). Education is where the Bank’s reporting metric does the most damage: 7 in 10 projects classified as successful in corporate reporting; 3 in 10 by the benchmark the Bank applies to IFC and MIGA. The space between those numbers contains a decade of stagnant learning outcomes, classrooms without learning, and teachers without training. The form of education. The function: missing.

Where Education sits. Education’s 22.4 percent S+ by commitment places it in the bottom half of Africa GPs. Transport (24.9%), MTI (24.6%), and Health (25.1%) are comparable. SPJ leads at 52.4 percent. The full GP comparison is presented in the Cross-Sector Synthesis paper (mdbreform.com). The MS+/S+ gap — 41 points in Education — is among the widest of any sector, comparable to Energy and Health and exceeded only by Transport and MTI. The gap remains the sector’s defining accountability problem regardless of cohort.

THE ACCOUNTABILITY GAP

In few sectors does the Bank’s corporate reporting diverge further from the honest benchmark than in Education. MS+ rate: 70.0%. S+ rate: 29.5%. Gap: 41 percentage points. Every school built, every textbook distributed, every teacher trained — but if learning does not measurably improve to a Satisfactory standard, IEG calls it partial achievement. The Bank calls it a success. The child in the classroom is the difference.

2. The Zero Club

In ten African countries, Education has never delivered a Satisfactory outcome. These countries account for 19 percent of all Africa Education commitment:

Country	Projects	Committed	Period	Rating Distribution
Ethiopia	8	\$1,334M	FY1988–2021	5 MS, 2 MU, 1 U
DRC	4	\$550M	FY2007–2023	4 MS
Zambia	3	\$134M	FY1993–2009	1 MS, 2 MU
Cameroon	4	\$101M	FY1998–2019	2 MS, 2 MU
Namibia	2	\$90M	FY2007–2011	2 MU
Congo-Brazzaville	3	\$75M	FY2005–2023	3 MS
Central African Rep.	2	\$63M	FY2009–2024	1 MS, 1 MU
Burundi	2	\$60M	FY2007–2025	1 MS, 1 MU
Liberia	3	\$57M	FY2011–2024	2 MS, 1 MU
Mauritius	2	\$36M	FY1993–1999	1 MU, 1 U

Source: IEG ICRR/PPAR database, March 2026. Countries with ≥2 Education projects evaluated. Zero S+ by commitment.

The rating distribution across the 33 Zero Club projects: 19 Moderately Satisfactory (58%), 12 Moderately Unsatisfactory (36%), 2 Unsatisfactory (6%). With no Highly Unsatisfactory ratings, this is the MS-heaviest Zero Club in the series — even more so than Transport. Every project delivered some output. Schools were built. Teachers were trained. Textbooks were distributed. The form of education was provided. The function — measurable learning improvement at Satisfactory standard — was never achieved.

Ethiopia (\$1.3bn) alone accounts for 53 percent of the Zero Club by commitment. DRC (\$550M) accounts for another 22 percent. These are not small, marginal economies. Ethiopia is the Bank’s largest Africa education borrower. DRC has received \$550 million in education lending. Neither has ever achieved Satisfactory.

3. The Anchor Case: Ethiopia

Ethiopia is not a fragile state. It is a lower-middle-income country with one of Africa’s fastest growth rates, a functioning Ministry of Education, and the Bank’s largest and longest education engagement in Africa. Eight education projects. \$1.3 billion. Thirty-three years. Not once Satisfactory.

P-Code	Project Name	FY	Rating	Commit
P000721	Education VII	FY1988	U	\$70M
P000732	Education Sector Development Project	FY1998	MS	\$234M
P069083	Ethiopia Distance Learning LIL	FY2001	MU	\$3M
P078692	Post Secondary Education Project	FY2005	MU	\$40M
P106855	Gen. Edu. Quality Improvement (GEQIP 1)	FY2009	MS	\$413M
P129828	Gen. Edu. Quality Improvement (GEQIP 2)	FY2014	MS	\$530M
P163608	Education Results Based Financing	FY2017	MS	\$30M
P174206	COVID-19 Education Response	FY2021	MS	\$15M

Source: IEG ICRR/PPAR database, March 2026.

The trajectory is damning. FY1988: Unsatisfactory (\$70M, U) — civil works without quality, capacity not ascertained. FY1998: MS (\$234M) — enrolment rose but quality was not preserved. FY2005: MU (\$40M) — ‘overly complex and ambitious given the Borrower’s limited capacity.’ FY2009: MS (\$413M, GEQIP 1) — the Bank’s flagship Ethiopia education programme. FY2014: MS (\$530M, GEQIP 2) — the sequel. Two consecutive Moderately Satisfactory ratings on \$943 million. Learning outcomes: not measurably improved to Satisfactory standard.

The GEQIP paradox. GEQIP 1 and GEQIP 2 are among the most carefully designed education programmes the Bank has supported in Africa. Both delivered: textbooks distributed (GEQIP 2 generated \$25 million in savings through competitive pricing), teacher training at scale, school grants, M&E systems. Both rated MS. IEG on GEQIP 1: ‘Despite improvements in the quality of education, student assessment scores might not increase. Increases in enrollment rates tend to benefit more socio-economically disadvantaged students into the general student population. This dynamic may decrease assessment scores as students are increasingly selected from lower socio-economic backgrounds.’ The Bank documented a mechanism by which its own success — getting more children into school — depresses the learning metrics it uses to measure quality. The design-measurement mismatch is built into the programme architecture.

The lesson trajectory. IEG identified the same themes across every decade: capacity must match ambition; civil works alone do not improve learning; teacher training must focus on performance not delivery. FY1988 lesson: ‘Borrower capacity to implement must be ascertained in detail before implementation.’ FY2005 lesson: ‘The implementation revealed that it was overly complex and ambitious given the Borrower’s limited capacity.’ FY2017 lesson: ‘Clearly defined indicators and accessible data are critical for monitoring project impact.’ Thirty-three years. Three restated lessons. \$1.3 billion.

THE ETHIOPIA FINDING

Eight projects. \$1.3 billion. 33 years. A non-fragile, lower-middle-income country. The Bank's own evaluation system never rated a single education project Satisfactory. Ethiopia raises the same question as Kenya in Health: why does sustained engagement at scale, in a country with improving institutions, still not produce a single Satisfactory outcome?

4. The Independent Evidence

Three independent sources confirm the Zero Club's findings through different methodologies. None draws on the IEG project ratings database used in this paper. All reach the same conclusion.

The Human Capital Index+ (2026)

The Bank's HCI+ findings on learning are explicit: 'Limited progress in learning across nearly all income categories. In most low- and lower-middle-income countries, they are doing the same as or worse than they were in 2010.' The LAYS component barely moved in Sub-Saharan Africa despite a decade of maximum education lending. Four in five African 10-year-olds cannot read and understand a simple story (UNICEF, 2024). The HCI+ data do not reveal gains in the Zero Club countries that are visibly larger than regional trends, despite \$2.5 billion in Bank education commitment.

IEG's Confronting the Learning Crisis (2024)

IEG's flagship education evaluation — assessing a decade of Bank support for basic education, 2012–22, across 236 operations and \$25 billion — reaches four conclusions directly relevant to the Zero Club:

First, projects measure outputs, not learning. IEG: 'Education sector projects are among the best performing of all World Bank projects, but the achievement of their objectives is typically defined and measured in terms of outputs (e.g., number of teachers trained) and not by learning outcomes.' This is the MS equilibrium's operating mechanism in IEG's own words.

Second, projects that measure learning get worse ratings. IEG: 'Analysis of IEG ratings shows that operations with learning indicators receive lower ratings than those without.' The evidence suggests that projects measuring learning outcomes face a more demanding evaluation standard than those focused primarily on inputs and outputs. This is consistent with the pattern in the Zero Club, where 19 of 33 projects are rated MS rather than U — partial achievement on input and access objectives, short of the learning outcomes that would warrant Satisfactory.

Third, teacher training is delivered but not tracked. Only 22 out of 188 operations with in-service teacher training tracked the impact on teachers' practices. The Bank trains teachers at scale. Whether teaching improves is not assessed.

Fourth, the incentive structure discourages ambition. IEG: 'Internal incentives do not encourage country teams or task team leaders to set more ambitious objectives.'

The GEQIP Academic Evidence (2025)

Rolleston et al. (2025), publishing in the Journal of International Cooperation in Education, titled their assessment of Ethiopia's GEQIP: 'Rising access and falling outcomes.' They found 'little evidence to suggest improvements in average learning outcomes' despite GEQIP implementation from 2012 to 2021. The UNESCO Global Education Monitoring Report (2026) confirmed: 'Learning outcome levels in mathematics declined.' The GEQIP paradox is now documented by four independent sources: IEG project ratings (this paper), IEG's 2024 flagship, academic research, and UNESCO.

THE INDEPENDENT EVIDENCE

Four sources. Four methodologies. One finding. The HCI+ (2026): 'Limited progress in learning.' IEG (2024): 'Projects measure outputs, not learning outcomes.' Rolleston et al. (2025): 'Rising access and falling outcomes.' UNESCO (2026): 'Learning outcome levels declined.' The Zero Club reaches the same conclusion through the project-level ratings database. The convergence is the proof.

5. Why Education Has One of the Widest MS Gaps

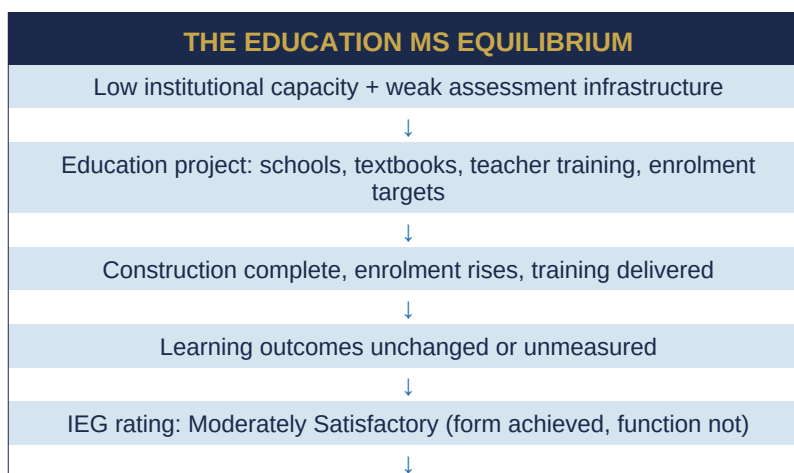
The 41-point MS+/S+ gap is among the widest in any sector and reflects structural features of the sector that make the Moderately Satisfactory equilibrium almost impossible to escape:

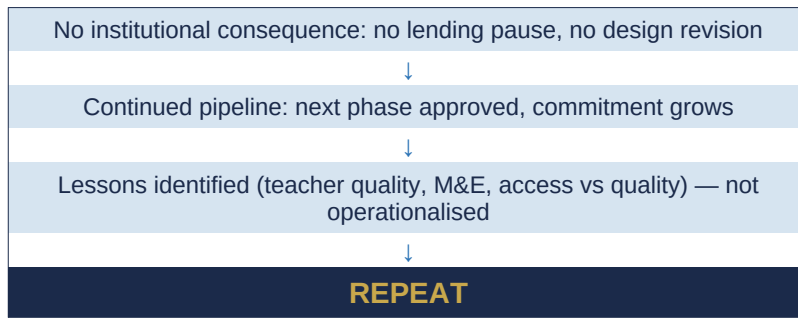
Enrolment is visible; learning is not. School construction, textbook distribution, and enrolment numbers are easily measured and documented. Learning outcomes require sustained assessment infrastructure, standardised tests, and multi-year tracking. Most education projects measure inputs and outputs; fewer measure whether children are learning. M&E weakness is the single most frequent theme across the Zero Club project lessons, appearing in the majority of the 33 projects. A project cannot be rated U if schools were built and children enrolled, even if learning outcomes are unchanged.

Teacher quality is the binding constraint but the hardest to measure. Teacher quality appears in 29 of 33 Zero Club project lessons. Training teachers is straightforward to measure (number trained, days of training). Improving what teachers do in classrooms is not. Ethiopia's GEQIP projects trained thousands of teachers. IEG found the design-measurement mismatch: assessment scores did not improve despite quality investments, partly because enrolment expanded to include more disadvantaged students. The Bank measures teacher training delivered. It does not consistently measure whether teaching improved.

Access and quality are conflated. Education projects routinely improve access — more schools, more enrolment, fewer out-of-school children. Access improvements are easy to achieve and document. Quality improvements are not. IEG identified the access-quality tension in 21 of 33 Zero Club project lessons. 'Government campaigns to increase access to basic education can and should be accompanied by a commitment to improve learning outcomes' (Zambia, FY1999, MU). The lesson was stated in 1999. The Zero Club evidence suggests it was not systematically operationalised.

The MS equilibrium in education therefore accumulates form-achievements — classrooms, textbooks, trained teachers, enrolled children — while functional achievements — learning, skills, employability — remain unmeasured or unmet. This is not a characterisation of individual project teams. It is a description of an incentive structure in which disbursement is straightforward against physical construction milestones, enrolment is reportable, and M&E systems measure what is easy to measure.





6. The Five Failure Modes

IEG lesson text across all 207 education projects was analysed systematically. M&E weakness appears 195 times — the highest frequency of any theme in any sector in the entire Zero Club series. Community participation: 139. Textbooks: 137. Sustainability and recurrent costs: 101. Access vs quality tension: 157 (combined). These are not this paper's categories. They are the Bank's own evaluation language, repeated across three decades.

1. Design complexity exceeding institutional capacity. The most consistent finding across the series. Ethiopia (FY2005, \$40M, MU): 'The implementation of this project revealed that it was overly complex and ambitious given the Borrower's limited capacity.' Namibia (FY2007 and FY2009, both MU): 'This loan was ambitious, covering all subsectors in education, and put a strain on the Ministry's implementation capacity.' Word-for-word identical lessons across both operations. Nigeria (FY2003, \$116M, U): 'UBEP introduced too much complexity and spread limited resources too thinly among 16 states. The states did not have the capacity to implement such a complex design. It is likely that projects with simple designs would be more cost-effective in Nigeria.' Chad (FY2003, \$82M, U): 'The Project Development Objective was ambitious and too broad for country circumstances.'

2. Access-quality trade-off not resolved in design. Projects expand enrolment but cannot simultaneously improve quality. Zambia (FY1999, MU): 'Government campaigns to increase access to basic education can and should be accompanied by a commitment to improve learning outcomes.' Malawi (FY1996, \$50M, U): 'More attention should have been given to high-impact inputs like teacher training and the provision and effective use of instructional materials, rather than to classroom construction.' Madagascar (FY1990, \$46M, U): 'Attention to the management and procedural aspects of projects is necessary but insufficient to improve the quality of education. Attention to instructional delivery is essential.' The lesson was stated in 1990 and restated in 1996, 1999, and 2014. The design model continued to prioritise access.

3. M&E without measurement of learning outcomes. IEG identifies M&E weakness 195 times across 207 projects — nearly once per project. Burundi (FY2018, MU): 'Three of four PDO indicators required baseline and target revisions at restructuring five years into implementation because progression indicators were not correctly defined.' Chad (FY2003, \$82M, U): 'The project M&E design must be realistic and implementable. There were inconsistencies between objectives and indicators leading to confusion.' And the most damaging finding — Chad again: 'Realism in supervision ratings is essential. The supervision team were not realistic in rating the project S in its earlier years. Realistic project ratings might have alerted management earlier.' The Bank's own supervision rated a failing project Satisfactory until it was too late. This is the MS equilibrium operating in real time.

4. The Kenya SWAp failure. Kenya (FY2007, \$468M, U) — one of the largest single education project failures in Africa. IEG: 'SWAps must include a strong focus on governance and accountability. In order to ensure value for money and control risks of corruption, sufficient project funds need to be allocated to strengthening government anti-corruption systems. Greater reliance should be given to civil society organizations in monitoring progress.' The lesson matters because Kenya is not a weak-institution country: it is in the Health Zero Club (\$694M, 0% S+), yet its education portfolio is not a Zero Club case — it reaches 25% S+, with Satisfactory ratings in 2003 and 2021. The \$468M SWAp was the failure within an otherwise improving portfolio: large and ambitious enough to break through the MS floor into Unsatisfactory when accountability mechanisms were absent. Kenya's subsequent recovery — documented in Section 8 — is precisely what makes the SWAp

failure instructive: the same country corrected course once it shifted from sector-wide financing to learning-focused design.

5. Post-conflict institutional absence (DRC, CAR, Liberia, Congo-Brazzaville). Four Zero Club countries are post-conflict or fragile. Yet all four DRC projects are rated MS — the ceiling is MS, not U. DRC (FY2017, \$100M, MS): ‘Performance-based financing can be an effective instrument in fragile and conflict-affected settings.’ The lesson identifies PBF as viable even in DRC. But viable produces MS, not S. CAR (FY2018, \$25M, MS): ‘Complementing government capacity with external service providers can bridge capacity gaps in fragile states.’ The form of education was delivered. The function was partial.

What the S-rated projects tell us. The counterexample lessons are equally important. Uganda (FY1998, \$80M, S): ‘The experience illustrates what can be achieved given government commitment and national ownership of the reform strategy.’ Ghana (FY2013, \$76M, S): ‘Project design built on tested pilot interventions contributed significantly to smooth implementation.’ Tanzania (FY2015, \$252M, S): ‘A PforR instrument can support continued government focus on prioritizing results.’ Guinea (FY1995, \$115M, S): ‘Activities aimed at strengthening management and procuring educational commodities may be necessary but they are not sufficient for the improvement of learning.’ The Bank knows what works. The design model does not consistently apply it.

THE LESSON FINDING

The same five failure modes appear across 33 education projects in 10 countries over 33 years: design complexity exceeding capacity; access-quality trade-off unresolved; M&E without learning measurement; teacher training without teaching quality assessment; institutional absence in fragile states. The lessons are identified, documented, and repeated. The design model does not change. The form of education expands. The function — learning — does not.

7. The Cross-Sector Pattern

Five Education Zero Club countries also appear in one or more other Zero Club lists:

Country	Health ZC	MTI ZC	Transport/ Energy ZC	Education ZC	Finding
DRC	HEALTH ZC	MTI ZC	TRANSPORT ZC, ENERGY ZC	EDUCATION ZC	Five sectors. \$3.8bn+. 0% S+ in each.
Cameroon	HEALTH ZC	—	—	EDUCATION ZC	Health + Education. Two investment sectors.
CAR	HEALTH ZC	—	ENERGY ZC	EDUCATION ZC	Three sectors. All IPF-based. All 0%.
Burundi	—	—	TRANSPORT ZC, ENERGY ZC	EDUCATION ZC	Transport + Energy + Education. Never S+ in any.
Zambia	—	MTI ZC	—	EDUCATION ZC	MTI + Education. Different instruments, same result.

Sources: Zero Club Parts 9–12. All commitment figures approximate.

DRC now appears in five Zero Clubs. Health (\$982M, 0%), MTI (\$1.7bn, 0%), Transport (\$948M, 0%), Energy (\$339M, 0%), Education (\$550M, 0%). Five sectors, five instruments. \$4.5 billion across five GPs and multiple design teams. Not one Satisfactory outcome in any sector. The binding constraint is not a sector-specific design failure. It is an institutional environment that no single GP model can overcome.

Cameroon appears in Health and Education simultaneously — the two investment project sectors focused on human capital. The same government that rated 0% S+ in health (4 projects, \$253M, including 2 HU) also rates 0% S+ in education (4 projects, \$101M). Human capital projects fail in both sectors. The contrast with Cameroon's transport record (64.4% S+) is analytically significant: when a single sector institution (Roads Fund) manages implementation, results improve. When projects depend on cross-ministry coordination — health, education — they do not.

8. What Works: Counterexamples and the Shift to Learning

The evidence from across the Africa portfolio — and from independent evaluation — now supports a simple synthesis. Four models have been tried. Each teaches a distinct lesson, and together they point to the same conclusion:

Model	Example	Result
Access expansion	Ethiopia GEQIP	Access rose sharply; learning outcomes mixed to flat. Strong systems proved necessary but not sufficient.
Governance reform	Kenya SWAp (FY2007)	Failed (U, \$468M). Sector-wide financing without accountability mechanisms did not deliver.
Structured pedagogy	Kenya Tusome	Strong literacy gains. Changing what teachers did in classrooms produced measurable learning.
External accountability	Liberia LEAP	Significant learning gains (0.18 SD), but high cost and access trade-offs limit scalability.

Sources: IEG ICRR/PPAR database; IEG *Confronting the Learning Crisis* (2024); Rolleston et al. (2025); Romero and Sandefur (J-PAL/IPA, 2019).

The pattern across all four models is consistent: inputs and systems alone do not move learning. Learning improves when the intervention reaches the classroom — through structured pedagogy, teacher coaching, accountability for results, and continuous measurement. The rest of this section traces the evidence behind each row.

Countries That Escaped the Zero Club

Four countries demonstrate that Education can succeed in Sub-Saharan Africa:

Rwanda achieves 75.4% S+ on \$245M across 5 projects. Imihigo performance contracts applied to school management, community accountability for learning outcomes rather than enrolment. The same governance foundation that explains Rwanda’s transport and energy success.

Mauritania achieves 66.2% S+ on \$179M across 6 projects. Focused literacy and basic education projects with explicit learning outcome indicators, not just enrolment or infrastructure targets.

Cabo Verde achieves 63.6% S+ on \$28M across 3 projects. Small scale, single implementing ministry, genuine government ownership of specific objectives.

Sudan achieves 56.3% S+ on \$175M across 5 projects. Emergency operations with bounded objectives and external implementation support.

Country	Why It Escaped
Rwanda	State implementation discipline; Imihigo performance contracts at school level; community accountability for learning
Mauritania	Focused literacy targets with explicit learning outcome indicators; not just enrolment or infrastructure
Cabo Verde	Small scale; single implementing ministry; genuine government ownership of specific objectives
Sudan	Emergency operations with bounded objectives and external implementation support

Countries with ≥3 Education projects and >50% S+ rate.

The Kenya Evolution: From Inputs to Learning

Kenya's education portfolio — eight IEG-evaluated projects spanning three decades — traces the shift that the escape countries share. The lessons evolve through three generations:

Generation 1: Inputs and Institutions (1990s–2000s). Universities (FY1992, \$55M, U): procurement, financial management, monitorable indicators. Early Childhood Development (FY1997, \$28M, U): community participation difficult, projects too complex, teacher incentives matter. The question was: can institutions function? Not: are children learning?

Generation 2: Governance and Accountability (mid-2000s). Free Primary Education Support (FY2003, \$50M, S): 'Resources can be effectively transferred to the school level, and improve students' learning conditions. For this to happen, effective financial controls must be established, school staff must be trained, and school committee members must remain vigilant.' Then the Education Sector Support Program (FY2007, \$468M, U): 'SWAp must include a strong focus on governance and accountability.' The \$468M SWAp failure produced the most important lesson in the Kenya portfolio: weak accountability undermines education reform regardless of the financing volume.

Generation 3: Learning-Focused Reform (2015 onward). PRIEDE (FY2015, \$88M, MS): 'Improving learning outcomes can be an achievable project objective if accompanied by a strong M&E framework. School-based teacher support systems are a critical ingredient for ensuring ongoing quality improvements.' IEG highlights coaching, advisory tutors, curriculum support officers, peer learning, and continuous feedback. Secondary Education Quality Improvement (FY2018, \$200M, MS): 'Results-based financing can be a highly effective mechanism for building institutional capacity.' COVID Learning Continuity (FY2021, \$11M, S): 'A strong M&E system can provide the necessary real-time feedback on efficacy of interventions.'

The shift across three decades is from classrooms, buildings, and textbooks to incentives, results, learning measurement, and feedback loops. Kenya's Tusome programme achieved some of the strongest literacy gains in Africa through structured pedagogy and teacher coaching within government systems. The evidence suggests that learning improves when systems focus on classroom instruction, teacher support, accountability, and measurement — not simply when additional inputs are provided.

Private Sector Delivery: The Liberia LEAP Experiment

Liberia's LEAP programme provides the private sector counterpoint. In 2016, the Government of Liberia contracted eight private operators — including Bridge International Academies, Rising Academies, BRAC, and Street Child — to manage 93 public primary schools. A randomised controlled trial (J-PAL/IPA) evaluated results over three years.

The results were genuinely mixed. Learning gains were statistically significant: 0.18 standard deviations in English and mathematics. Results varied enormously across operators: Rising Academies and Street Child achieved gains at lower cost; Bridge International produced the largest learning effects but at \$640 per student in year one (versus the government's \$50), falling to \$163 by year three — still triple the government budget.

The trade-offs were severe. Bridge expelled the majority of its existing teachers in year one and displaced students. Access effects were negative. Corporal punishment remained high. The IFC — the World Bank's private sector arm — had invested \$13.5 million in Bridge from

2014 to 2022. The Compliance Advisor Ombudsman investigated and found ‘substantial concerns.’ IFC divested in 2022.

The analytical lesson. LEAP demonstrates that external accountability mechanisms can produce learning gains in environments where government systems have not. Liberia is in the Education Zero Club: three Bank-financed education projects, \$57 million, zero Satisfactory. LEAP’s private operators achieved measurable learning improvements where the Bank’s own projects did not. But the model raises fundamental questions about cost, access equity, and the role of for-profit operators in public education. Kenya’s Tusome achieved comparable literacy gains within government systems — at government cost levels, without access trade-offs. The LEAP evidence supports the accountability hypothesis. It does not support outsourcing as a scalable solution.

THE EMERGING CONSENSUS

The escape countries, the Kenya evolution, and the LEAP experiment converge on one finding: improvements in learning are most likely when capable systems, effective teacher support, strong accountability, and continuous measurement of learning outcomes operate simultaneously. None of the Zero Club countries had all four. The binding constraint in African education may now be located inside classrooms rather than inside education ministries. Operations that focus on structured pedagogy, teacher coaching, learning assessment, and feedback loops show the strongest results. Operations that focus on inputs and system-level reform without measuring classroom learning produce the MS equilibrium.

9. What This Paper Does Not Claim

The paper does not claim that no educational benefit occurred; that enrolment did not rise; that school infrastructure was not built; or that Zero Club countries should not receive education support. Millions of children entered school. Millions of textbooks were distributed. Teachers were trained. That is what Moderately Satisfactory means.

The paper does claim that the Bank's own evaluation benchmark — Satisfactory — was never reached in these countries across 33 projects and \$2.5 billion over up to 33 years. The same lessons were documented by IEG across multiple evaluation cycles without design modification. Design complexity repeatedly exceeded implementation capacity. Learning outcomes were systematically under-measured. The 40-point MS+/S+ gap is not a methodological artefact. It is a measurement of how far the Bank's self-reported success rate exceeds what its own evaluators define as success.

The IEG evidence is consistent with global research. The World Bank's own Human Capital Index Plus (2026) confirms limited learning progress across low-income Africa. The 2018 World Development Report — Learning to Realize Education's Promise — documented the learning crisis and called for a shift from schooling to learning. That call was made eight years ago. The Zero Club evidence suggests the Bank's education project design model has not yet consistently made that shift.

10. Conclusion

The Education Zero Club documents the fourth sector of sustained underperformance in the World Bank’s Africa portfolio. Ten countries, 33 projects, \$2.5 billion, zero percent Satisfactory. The 41-point gap between the Bank’s reported success rate and the honest benchmark is among the widest of any sector in the series.

But this paper goes further than diagnosis. Four independent evidence sources — the HCI+ (2026), IEG’s *Confronting the Learning Crisis* (2024), Rolleston et al. (2025) on GEQIP, and UNESCO (2026) — confirm the Zero Club findings through different methodologies and reach the same conclusion: the Bank’s education portfolio measures inputs and outputs, not learning. Projects that try to measure learning face a more demanding evaluation standard than projects measuring enrolment and inputs — which the evidence suggests discourages the measurement of learning outcomes.

The Kenya evolution shows the pathway out. Across three decades and eight IEG-evaluated projects, Kenya’s education portfolio shifted from inputs and institutions to governance and accountability to structured pedagogy, teacher coaching, learning assessment, and results-based financing. The strongest-performing recent operations relied on continuous measurement of learning outcomes and the use of evidence to adapt implementation. Liberia’s LEAP experiment confirmed that accountability mechanisms produce learning gains even in a Zero Club country — though at costs and with trade-offs that limit the outsourcing model’s scalability.

Ethiopia remains the case that should trouble the institution. Not fragile. Not post-conflict. The Bank’s largest education borrower in Africa. \$1.3 billion across 8 projects over 33 years. Not once Satisfactory. ‘Rising access and falling outcomes’ (Rolleston et al. 2025). The Bank can get Ethiopian children into school. Whether they are learning inside it is not consistently measured.

The binding constraint may now be located inside classrooms rather than inside education ministries. The Zero Club countries lack all four conditions the evidence identifies as necessary: capable systems, effective teacher support, strong accountability, and continuous measurement of learning. The Bank’s standard project model provides inputs to the first but not consistently to the other three. The reform pathway is visible in Kenya’s recent portfolio and in the IEG flagship’s recommendations: structured pedagogy, teacher coaching, learning assessment at grades 3 and 6 with disaggregated data, and results-based financing that ties disbursement to verified learning outcomes. The tools exist. The evidence supports them. The question is whether the incentive structure will allow them to be applied at scale.

THE MISSING COUNTERFACTUAL

The Bank’s Human Capital Index+ is a flagship measurement of learning outcomes. The Bank’s education portfolio commits billions to improve them. The two are not systematically connected. There is no mechanism that requires an education project’s PDO indicators to align with the LAYS components of the HCI+. There is no review triggered when a country’s HCI+ learning score declines despite active Bank education lending. The counterfactual — a system that connects education project design to learning outcome measurement — has not been systematically tested, and the current incentive structure does not systematically encourage such a linkage.

The Case Study Series

#	Paper	Committed	S+	Status
#1	Nigeria Water	\$1.8bn	0.4%	Published
#2	Angola DPF	\$2.2bn	0%	Published
#3	South Africa ESKOM	\$9.13bn	—	Published
#4	Ghana FCI	~\$500M	0%	Published
#5	DRC Portfolio	\$6.7bn	6.1%	Published
#6	DRC Inga	\$107M+	—	Published
#7	Somalia	~\$900M	89%	Published
#8	Rwanda	\$4.6bn	68.5%	Published
#9	Zero Club — MTI in Africa	\$10.4bn	0%	Published
#10	Zero Club — Health in Africa	\$3.0bn	0%	Published
#11	Zero Club — Transport	\$1.65bn	0%	Published
#12	Zero Club — Education	\$2.5bn	0%	This paper

Companion sector records: mdbreform.com/transport-record/, mdbreform.com/health-record/, mdbreform.com/education-record/, mdbreform.com/fci-record/, mdbreform.com/agriculture-record/. Companion analytical papers: *Policy Without Performance*; *Institutional Power Architecture*; *Game Theory — Why the System Does Not Learn*; *The Rwanda Model*; *The Somalia Exception*.

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Annex: The Ten Zero Club Countries

Each profile summarises the Education portfolio, the IEG diagnosis, and the failure mode.

Ethiopia — \$1,334M, 8 projects, 0% S+

Non-fragile anchor · Design-quality mismatch over 33 years

P-Code	Project Name	FY	Rating	Commit
P000721	Education VII	FY1988	U	\$70M
P000732	Education Sector Development Project	FY1998	MS	\$234M
P069083	Ethiopia Distance Learning LIL	FY2001	MU	\$3M
P078692	Post Secondary Education Project	FY2005	MU	\$40M
P106855	General Education Quality Improvement (GEQIP 1)	FY2009	MS	\$413M
P129828	General Education Quality Improvement (GEQIP 2)	FY2014	MS	\$530M
P163608	Education Results Based Financing	FY2017	MS	\$30M
P174206	COVID-19 Education Response	FY2021	MS	\$15M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. The anchor case. FY1988 (U): ‘Civil works are by themselves insufficient to improve the quality of instruction.’ FY2005 (MU): ‘Overly complex and ambitious given the Borrower’s limited capacity.’ GEQIP 1 (MS, \$413M) and GEQIP 2 (MS, \$530M): the Bank’s flagship Ethiopia education programme, carefully designed, well-resourced, rated Moderately Satisfactory. IEG documented the design-measurement mismatch: enrolment expansion brought in more disadvantaged students, mechanically depressing assessment averages. The Bank’s own success reduced its measured quality metric.

Learning evidence. No. The same lessons restated across three decades. The design model did not change. \$1.3bn committed. Not once Satisfactory.

DRC — \$550M, 4 projects, 0% S+

Post-conflict state absence · 5th Zero Club sector

P-Code	Project Name	FY	Rating	Commitment
P086294	DRC Education Sector Project	FY2007	MS	\$150M
P131120	ZR Support to Basic Education Program	FY2013	MS	\$100M
P149233	DR Congo Quality and Relevance of Secondary Education	FY2015	MS	\$200M
P157922	DR Congo Education Quality Improvement	FY2017	MS	\$100M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. Four consecutive MS-rated projects across \$550M. DRC’s education portfolio is the MS equilibrium in its most concentrated form: every project achieves partial outputs, none achieves Satisfactory. P086294: ‘Conducting an assessment of available capacity and resources during the initial phases is essential.’ P131120: ‘Enhancing Ministry of Education capacities is essential.’ DRC also appears in Health, MTI, Transport, and Energy Zero Clubs — the only country in five simultaneous Zero Clubs.

Learning evidence. No. Four projects, same diagnosis, same MS ceiling. The institutional environment is the binding constraint.

Zambia — \$134M, 3 projects, 0% S+

Access-quality trade-off · TVET design mismatch

P-Code	Project Name	FY	Rating	Commit
P003200	Education Rehabilitation I	FY1993	MS	\$39M
P003249	Basic Education Subsector Investment Program	FY1999	MU	\$40M
P057167	Technical Education Vocational & Entrepreneurship	FY2001	MU	\$56M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. Three projects spanning 1993–2009. P003249 (MU): ‘Government campaigns to increase access can and should be accompanied by a commitment to improve learning outcomes. This project did have both as objectives, and pursued them at the same time.’ The simultaneous pursuit of access and quality without adequate M&E to measure the distinction produced MU. P057167 (MU): Zambia’s TVET system was supply-driven; the project attempted demand-driven reform without the labour market linkages to make it work. Zambia also appears in the MTI Zero Club.

Learning evidence. No. The access-quality lesson identified in FY1999 was not resolved in subsequent design.

Cameroon — \$101M, 4 projects, 0% S+

System-wide overreach · Human capital double failure

P-Code	Project Name	FY	Rating	Commit
P055684	Higher Education Technical Training	FY1998	MU	\$5M
P075964	Education Development Capacity Building	FY2005	MU	\$18M
P116437	Education for All – Fast Track Initiative	FY2011	MS	\$25M
P133338	Equity and Quality for Improved Learning	FY2014	MS	\$53M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. Cameroon fails in both Health (0% S+, \$253M) and Education (0% S+, \$101M) — both human capital sectors. P055684 (MU): ‘The importance of making sure that signed covenants and conditions are in place before disbursement.’ P075964 (MU): ‘It is important to align properly a project’s design with reality and its results framework.’ The contrast with Cameroon’s transport success (64.4% S+) suggests the Roads Fund provides implementation discipline that health and education ministries lack.

Learning evidence. Partially. Later projects (FY2011, FY2014) adopted DLIs. But neither achieved S.

Namibia — \$90M, 2 projects, 0% S+

System-wide ambition · First-Bank-engagement failure

P-Code	Project Name	FY	Rating	Commit
P086875	Education and Training Sector Improvement (ETSIP 1) DPL 1	FY2007	MU	\$45M
P109333	Support of ETSIP 1 DPL 2	FY2009	MU	\$46M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. Two consecutive MU-rated DPLs on the same programme. P086875 and P109333 carry word-for-word identical IEG lessons: ‘Less complex design and activities would have been more appropriate, particularly for a country with little prior experience with the Bank.’ ‘This loan was ambitious, covering all subsectors in education, and put a strain on the Ministry’s implementation capacity.’ The lesson was identified after the first DPL. The second DPL was approved before the first was evaluated. The design did not change.

Learning evidence. No. Identical lesson across two consecutive operations.

Congo-Brazzaville — \$75M, 3 projects, 0% S+

Post-conflict · Teacher reform without teacher buy-in

P-Code	Project Name	FY	Rating	Commit
P084317	Republic of Congo Support to Basic Education	FY2005	MS	\$35M
P128628	Congo Skills Development for Employability	FY2014	MS	\$10M
P152910	Congo Education Sector Support	FY2016	MS	\$30M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. Three MS projects. P152910 (MS): ‘Teacher buy-in on curricular reforms is essential to ensure successful implementation.’ The project introduced curriculum reforms without securing teacher commitment to the new approach. Reforms were designed. Teaching did not change. Also appears in Health and MTI Zero Clubs.

Learning evidence. Partially. Small scale. But teacher quality remains the binding constraint.

Central African Republic — \$63M, 2 projects, 0% S+

Extreme fragility · External implementation required

P-Code	Project Name	FY	Rating	Commit
P112321	EFA-FTI Catalytic Fund Phase 2	FY2009	MU	\$38M
P164295	CAR Emergency Basic Education Reconstruction	FY2018	MS	\$25M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. P112321 (MU): ‘Complementing government capacity with external service providers and delegated project management can bridge capacity gaps in fragile states.’ P164295 (MS): ‘The lack of national standards and norms for classroom construction limited accurate budgeting.’ CAR also appears in Health and Energy Zero Clubs. The later project adopted a more realistic design under emergency conditions.

Learning evidence. Partially. The FY2018 emergency operation was better scoped. But the structural ceiling persists.

Burundi — \$60M, 2 projects, 0% S+

Baseline failure · Post-conflict rebuilding

P-Code	Project Name	FY	Rating	Commit
P064557	Education Sector Reconstruction Project	FY2007	MS	\$20M
P161600	Burundi Early Grade Learning Project	FY2018	MU	\$40M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. P161600 (MU): ‘Establishing accurate baselines and targets early in implementation is essential. Three of four PDO indicators required baseline and target revisions at restructuring five years into implementation because progression indicators were not correctly defined.’ The project was restructured in 2023 — five years in — because its learning measurement framework was not functional. Burundi also appears in Transport and Energy Zero Clubs.

Learning evidence. No. The baseline failure occurred despite five years of implementation experience on the predecessor project.

Liberia — \$57M, 3 projects, 0% S+

Post-conflict · Data collection failure

P-Code	Project Name	FY	Rating	Commit
P117662	GPE Grant for Basic Education	FY2011	MS	\$40M
P162089	Getting to Best in Education	FY2018	MS	\$11M
P172705	Liberia Learning Foundations Project	FY2021	MU	\$6M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. P172705 (MU): ‘A lack of up-to-date and timely data collection can lead to a lack of clarity. Neither the client nor the task team was able to triangulate official government data sources.’ Three successive operations, progressively smaller, with increasingly specific learning objectives. The most recent (FY2021) was explicitly designed to improve foundational learning — the correct objective — but could not measure its own outcomes.

Learning evidence. Partially. Design progressively improved. But the data infrastructure to measure learning was never built.

Mauritius — \$36M, 2 projects, 0% S+

Policy consensus absent · Middle-income mismatch

P-Code	Project Name	FY	Rating	Commit
P001920	Education Sector	FY1993	MU	\$20M
P001923	H&T Education	FY1995	U	\$16M

Source: IEG ICRR/PPAR database, March 2026.

Diagnosis. Two early 1990s projects: one MU, one U. Both attempted sector-wide policy reform in a middle-income country without building consensus first. P001920 (MU): ‘The need to build consensus around difficult and sensitive policies in the sector.’ P001923 (U): ‘Avoid complexity and attend to a country’s political economy and history in determining the feasibility of sector-wide reform.’ Mauritius is the least analytically important Zero Club country: two early projects, \$36M, no subsequent education lending evaluated.

Learning evidence. N/A. No subsequent evaluated education operations.