Education Scorecard Trend Analysis: Student Loan Access

Sierra Leone | 2017, 2023 and 2025 comparison against MTNDP 2030 target

IGR
Development Scorecard

Sector objective: improve learning outcomes for all children and youth, and increase equitable access to quality higher and skills education that promotes research, innovation, entrepreneurship, growth, stability and sustainable national development.

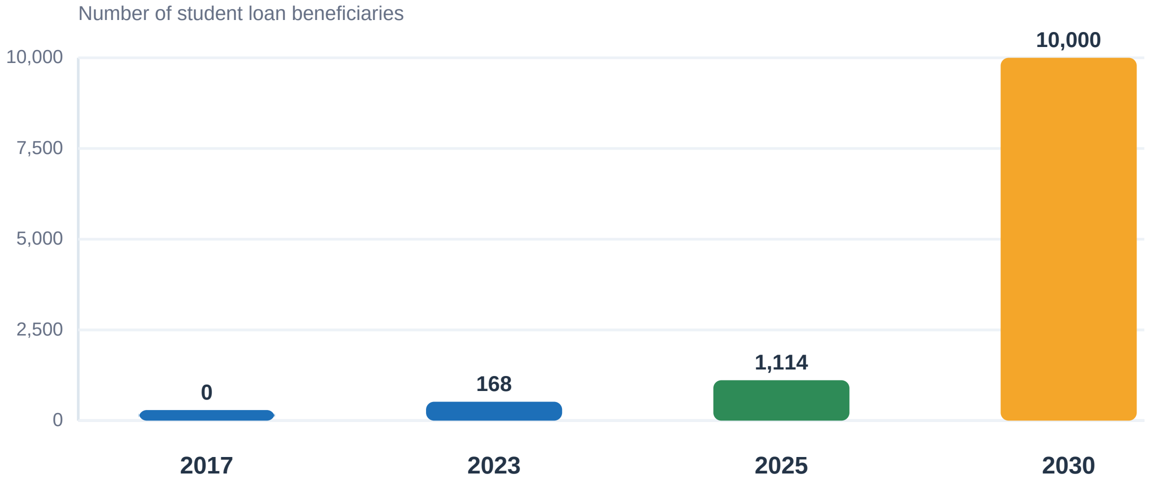
2017 baseline
0
No national student loan scheme active

2023 baseline
168
Beneficiaries recorded in MTNDP

2025 actual
1,114
Beneficiaries by Dec 2025

2030 target
10,000
At least 30% female beneficiaries

Trend: access is rising but remains far below target



Scorecard reading

- **Status:** Minimal progress and likely unachievable without major scale-up.
- **Gap to 2030:** 8,886 additional student loans required.
- **Required::** About 1,777 loans per year from 2026 to 2030.
- **Data quality:** Gender-disaggregated data is missing, so the 30% female target cannot yet be verified.

Sources: MTNDP 2024-2030, p.75; Sierra Leone Student Loan Scheme website; Student Loan Scheme Secretariat data as of Dec 2025.

Education Scorecard: Interpretation and Action Points

Student Loan Scheme trend, gap analysis and scorecard recommendations

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Trend analysis table

Year	Recorded beneficiaries	Share of 2030 target	Scorecard interpretation
2017	0	0.0%	No active national student loan scheme. Baseline is zero.
2023	168	1.7%	Early implementation stage. Access remained very limited.
2025	1,114	11.1%	Progress improved, but still far from the 10,000 target.
2030 target	**10,000**	**100.0%**	**Target requires rapid annual scale-up and gender tracking.**

1. Scale financing

To reach 10,000 beneficiaries by 2030, the scheme needs a much larger yearly intake, stronger budget support and clear annual targets.

2. Improve uptake

Student appetite will depend on awareness, trust, repayment terms and simplicity of application. Outreach should target public and private universities.

3. Fix data gaps

Gender-disaggregated reporting is essential. Without it, the 30% female beneficiary target cannot be monitored or scored properly.

Overall IGR assessment: Progress is positive but currently off-track. Delivery needs accelerated financing, annual beneficiary targets, stronger demand generation and gender-disaggregated reporting.

Sources: MTNDP 2024-2030, p.75; Sierra Leone Student Loan Scheme website; Student Loan Scheme Secretariat data as of Dec 2025.