

The Farmer Input Support Programme (FISP)

2024-2025 Season Electronic Voucher Rollout

Review Report

Acknowledgements

Kivu International is grateful for the constructive partnership and collaboration with the Ministry of Agriculture of the Republic of Zambia which enabled the Farmer Input Support Programme (FISP) 2024-2025 Season Electronic Voucher Rollout Review to be conducted.

The review fieldwork and report were generously funded by the World Bank. The authors are grateful to the World Bank for their support and assistance throughout the survey and dissemination process.

The Jobs Accelerator Project (JAP), which has led this review, is a policy advisory unit commissioned by the Office of the Economic Advisor to the President of the Republic of Zambia and is implemented by Kivu International. The JAP team is grateful to Dr Pamela Nakamba, Economic Advisor to the President, for her leadership and guidance. Kivu International is also grateful to the Foreign, Commonwealth and Development Office for its generous support for JAP.

Executive Summary

The Government of the Republic of Zambia (GRZ) initiated the Fertilizer Support Programme (FSP) in 2002. Subsequently renamed the Farmer Input Support Programme (FISP) in 2009, FISP is GRZ's flagship programme to improve the accessibility of agricultural inputs for small-scale farmers at a reduced cost. In recent years, FISP has absorbed more than 60% of the Ministry of Agriculture's total budget.

To drive efficiency, effectiveness, equity, and economic growth, the Ministry of Agriculture (MoA) has transitioned the mode of inputs distribution under the Farmer Input Support Programme (FISP) from the traditional Direct Input Supply (DIS) model to an electronic voucher (e-voucher) system. This is one of the Ministry's key reforms to support the shift towards a market-driven agricultural sector that attracts private investment, promotes crop diversification and value addition under the Comprehensive Agriculture Transformation Support Programme (CATSP).

Initially piloted in 17 districts during the 2023/24 season, the e-voucher system benefited 221,899 farmers. The 2024/25 season saw its expansion to 74 districts, supporting 739,266 farmers, while 42 districts continued using the DIS model. During the 2025/26 season, the e-voucher system is being implemented across all 116 districts, targeting 1,024,434 farmers. This transition aims to enhance efficiency, transparency, and inclusiveness, fostering better stakeholder engagement through public-private partnerships and innovative supply chain approaches.

As part of this full transition, MoA in collaboration with the World Bank and Kivu International's Job Accelerator Project (JAP), conducted a review of the e-voucher system. This evaluation assessed the system's effectiveness, efficiency, and equity, drawing on insights from farmers, agrodealers, and ministry staff. The review also assessed the performance of e-voucher digital platform and logistical systems, while also examining the FISP's impact on job creation through growth in agrodealership, transport logistics, and input distribution networks.

E-voucher effectiveness: The evaluation confirmed the e-voucher system's effectiveness and success in streamlining input delivery and resource use. The introduction of an electronic farmer verification (e-KYC) checks improved beneficiaries targeting by removing over 212,000 ineligible applicants and onboarding more than 208,000 eligible farmers as first-time beneficiaries.

The e-voucher system empowers farmers by allowing them to select inputs according to their specific needs. This flexibility has enabled farmers to access a broader range of inputs, including herbicides, pesticides, and specialty seeds. Such variety helps farmers better address farm-specific challenges and optimize their productivity.

Additionally, the system has significantly improved the timeliness of input delivery. Nearly 97% of the targeted farmers redeemed their vouchers before the planting season, minimizing delays common under the DIS model. High redemption rates (84% of farmers utilizing their entire voucher) demonstrate the system's efficiency in providing timely, quality inputs that align with the agricultural calendar.

Efficiency and system performance: The digital infrastructure has generally been reliable in urban and peri-urban areas. However, network connectivity issues in remote regions have occasionally caused delays in input distribution. These connectivity challenges

highlight the need for targeted improvements to ensure consistent system performance nationwide.

Decentralizing input supply to agrodealers has promoted healthy market competition. Farmers can now compare prices more easily, leading to significant cost savings in the 2024/25 season—averaging over ZMW 73 per 50kg bag of fertilizer. This approach demonstrates the model's potential to reduce input costs and increase affordability for farmers.

Real-time data tracking has enhanced oversight and beneficiary management. It enables quick responses to issues such as stock shortages or logistical delays.

Despite these advances, operational challenges persist. Delays in payments to agrodealers and difficulties in stock replenishment, especially in remote districts, remain critical hurdles that require further attention and strategic planning. Addressing these issues requires strategic planning and targeted interventions.

Economic Impact and Job Creation: The e-voucher system has significantly boosted rural agricultural markets. Farmers report notable yield improvements, with 96% of surveyed farmers noting better crop outputs due to timely and diversified input access. This indicates a positive impact of the e-voucher system on agricultural productivity and food security.

The agrodealer network has expanded by up to 50%, creating approximately 4.2 new jobs per dealer. Although many of these roles are seasonal, they contribute to sustained rural employment. This expansion has supported local livelihoods and increased economic activity in rural areas.

Additionally, private sector activities have grown markedly due to the introduction of the e-voucher system under FISP. New agrodealer outlets, local transport services, and related businesses have emerged, stimulating local economies. Total agricultural input sales by agrodealers under e-voucher have surged from ZMW 749 million to over ZMW 2.1 billion. These trends demonstrate the system's potential to not only enhance farm productivity, but to drive broader rural economic development and job creation.

System inclusiveness and equity: The e-voucher system has shown promising progress in promoting inclusiveness and equity. Women, who make up about 30% of beneficiaries, have gained greater autonomy in input selection. They also benefit from reduced physical burdens and improved access to inputs specific to their farming needs.

Youth participation remains strong. Many young farmers see the system as modern and empowering. They view it as a positive step toward more inclusive agriculture.

However, remote districts continue to face access challenges. Limited dealer networks and logistical constraints hinder timely input delivery. To address this, adaptive measures such as mobile distribution points and community-supported arrangements are being introduced. These efforts aim to bridge the gaps and improve access.

Overall, no systematic exclusion has been identified. The digital design of the system fosters inclusiveness. Yet, geographic and infrastructural disparities require targeted interventions. This will ensure equitable benefits for all farmers across different regions.

Key Farmer Benefits and Challenges: Farmers now have greater control over input choices, including access to a broader range of inputs such as herbicides and specialty

seeds. This enables them to better address specific farm challenges. The e-voucher system has also improved transparency, allowing farmers to receive real-time notifications when their vouchers are activated and ready for transaction. This ensures timely access to inputs and reduces delays. Additionally, increased market competition among agrodealers has lowered input prices, resulting in significant cost savings and enhancing affordability for farmers.

However, farmers in remote districts continue to face access barriers due to limited dealer networks and logistical constraints, which cause delays in input delivery. Connectivity issues in these regions further disrupt the digital platform, leading to occasional delays. While adaptive strategies such as mobile distribution points are being introduced, geographic and infrastructural disparities persist.

Agrodealers Benefits and Challenges: Agrodealers generally report positive experiences with the system. The rapid accreditation process has enabled them to scale up their operations quickly. Increased demand for inputs has led to higher sales, contributing to greater supply chain resilience. This growth has allowed dealers to expand their businesses, create additional employment opportunities, and invest in infrastructure improvements, fostering broader economic activity in their communities.

Despite these successes, several challenges still hinder optimal performance. Network outages remain a frequent issue, disrupting communication and transaction processes, particularly in remote areas. Payment delays, partly driven by fiscal pressures, affect dealer cash flow and operational stability. Additionally, stock shortages in hard-to-reach districts hamper the consistent availability of inputs, impacting farmers' access to needed resources.

Overall, agrodealers appreciate the transparency and accountability provided by the digital system. They also value the opportunity to access new markets and grow their businesses. However, they emphasize the importance of improved logistical planning and more efficient payment flows. Capacity building initiatives are also needed to enhance operational skills. Addressing these issues will be crucial for maximizing the system's efficiency, sustainability, and long-term impact.

Lessons Learned: The evaluation highlights several key lessons for optimizing the e-voucher system and future programme delivery. Early planning and timely execution are crucial. Thus, initiating activities like input loading and farmer registration well before the planting season ensures timely access, reduces seasonal pressures, and prevents stock shortages.

Strengthening community engagement, transparent processes, and targeted farmer training enhances trust and inclusiveness. Adaptive strategies, such as mobile distribution and proxy redemption will effectively address logistical barriers and support vulnerable groups. Robust monitoring, accessible grievance redress mechanisms, and collaboration with telecom operators will further improve transparency, accountability, and system resilience.

Moving Forward: decentralization and strong stakeholder partnerships are essential for scaling and sustaining the e-voucher system. Active farmer engagement in further programme design, feedback collection and other awareness activities) will enhance ownership and impact. Preserving the e-voucher system's flexibility will be critical in addressing unforeseen challenges like pests and adverse weather induced disasters,

thereby bolstering crop resilience. Additionally, leveraging community groups for distribution and monitoring will improve accessibility and accountability. Once implemented these best practices will enable MoA and partners to refine FISP into a more efficient, equitable, and resilient programme that delivers lasting benefits for farmers, market actors and the agricultural sector.

Recommendations: To ensure a successful full e-voucher rollout in 2025/26, the Ministry of Agriculture should also expand the agrodealer network by increasing the number of suppliers and outlets, particularly in rural and underserved areas. Innovative approaches such as facilitating trade finance for dealers; promotion of mobile input distribution units; and accreditation of smaller retailers will improve access, reduce farmers’ travel distances, and lower costs.

To ensure that agrodealers maintain confidence in the e-voucher system and have the cashflow necessary to restock shelves, particularly important during the peak redemption periods, the Ministry of Agriculture and Ministry of Finance must prioritise timely and efficient payments to agrodealers as farmers redeem their inputs. In the longer term, to prevent stock-outs and late-season price surges experienced by some farmers, the Ministry should establish a real-time stock monitoring and re-supply system.

Farmer training and support must be prioritized, emphasizing digital literacy, agronomic best practices, and safe input use. Mechanisms like proxy redemption for the elderly and organized transportation for vulnerable farmers would promote inclusiveness and equitable access. To uphold accountability, the programme should strengthen monitoring systems and establish transparent grievance channels, including hotlines and independent oversight during distribution.

Enhancing digital infrastructure by enabling offline redemption, improving user interfaces, and integrating SMS alerts, will increase platform reliability and mitigate connectivity challenges. Ongoing stakeholder engagement through feedback mechanisms involving farmers, agrodealers, and partners is vital for continuous programme refinement. These measures will ensure that FISP delivers timely, equitable support, fosters rural economic growth, and maintains fiscal accountability.

Summary Table of Recommendations

1	Expand and strengthen the agrodealer network, especially in rural areas
2	Ensure timely agrodealer payments, digitize payment approvals, establish real-time stock monitoring, and coordinate with suppliers to prevent stock-out
3	Strengthen farmer training and support to increase familiarity with e-voucher processes
4	Provide special targeted support for vulnerable farmers
5	Strengthen monitoring, accountability, and grievance redress
6	Improve digital infrastructure and backup options
7	Maintain stakeholder engagement and feedback loops

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1. Introduction

The Farmer Input Support Programme (FISP) is a central element of Zambia's agricultural policy, designed to enhance smallholder farmers' production and productivity. The programme provides targeted smallholder farmers with subsidized agricultural inputs (mainly fertilizers and seeds) to ensure they have access to essential inputs at affordable costs. Its objectives include ensuring timely and reliable supply of agricultural inputs, expanding input market opportunities for private sector suppliers and agrodealers, and increasing their participation in rural input distribution networks. FISP also functions as a risk-sharing mechanism, helping farmers offset the costs associated with agricultural insurance and other climate change induced farm risks mitigation. Additionally, the programme promotes cooperatives and other farmer organizations in facilitating the dissemination of agricultural knowledge and skills training key in fostering sustainable agricultural development in rural communities.

Under the FISP programme, eligible small-holder farmers contribute ZMW 400 and the government provides a subsidy worth ZMW 8,400 (USD 364 in December 2025). Farmers therefore contribute less than 5% of the value of the subsidy, and a relatively small percentage of their on-farm input costs. Although precise figures are not available, Zambian smallholder farmers are estimated to cultivate on average between 1.5 to 2 hectares, meaning the subsidy can be estimated as equivalent to approximately ZMW 5000 per hectare.

Both the size of the subsidy and large number of beneficiaries means that in recent years, FISP has absorbed the bulk of the Ministry of Agriculture's spending allocation: for example, in Zambia's 2025 National Budget, ZMW 9.27 billion was earmarked for FISP, comprising 60.1% of the total ZMW 15.4 billion agriculture, fisheries and livestock budget - and more than 90% of the ZMW 10.25bn 'Agriculture Development and Productivity Programme' budget line. In the July 2025 supplementary budget, the FISP budget was subsequently topped up with an additional ZMW 1.6 billion of financing. Note that it is to date too early to assess the full extent of cost savings to government from the e-Voucher; this data is not yet available and is beyond the scope of this evaluation.

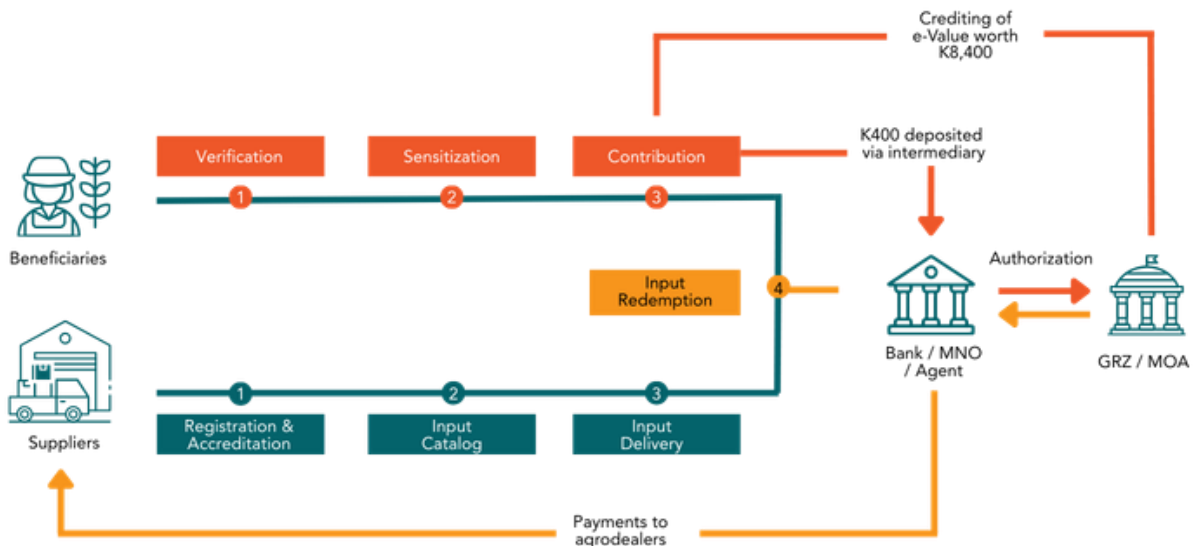
Since its inception in the early 2000s, FISP has faced significant challenges impacting its success. Key issues include challenges in targeting right beneficiaries, which led to some resource misallocation, and frequent delays in input delivery, causing ineffective inputs utilization. Operational obstacles have further diminished the programme's efficiency. Additionally, FISP's direct inputs supply (DIS) mode of inputs distribution which entailed government procuring inputs in bulk and distributing them to selected farmers via cooperative societies has constrained private sector involvement, reducing their engagement in rural agricultural input markets. These challenges have collectively limited FISP's effectiveness in enhancing agricultural productivity and market growth.

The MoA has, however, made notable recent progress in transforming the management and distribution of the FISP subsidies from the traditional Direct Inputs Supply (DIS) model to an electronic (e-voucher) system. Under e-voucher, farmers receive a prepaid electronic wallet or code (value supported by government and a farmer co-payment) which they can redeem at registered input suppliers and agrodealers for inputs of their choice. In 2023-24, the e-voucher was piloted in 17 districts across Central and Lusaka Provinces, benefiting 221,899 farmers. By 2024/25, the system was adopted in 74 districts, serving a total of

739,266 farmers, while 42 districts continued operating under the DIS model (see Map 1, below).

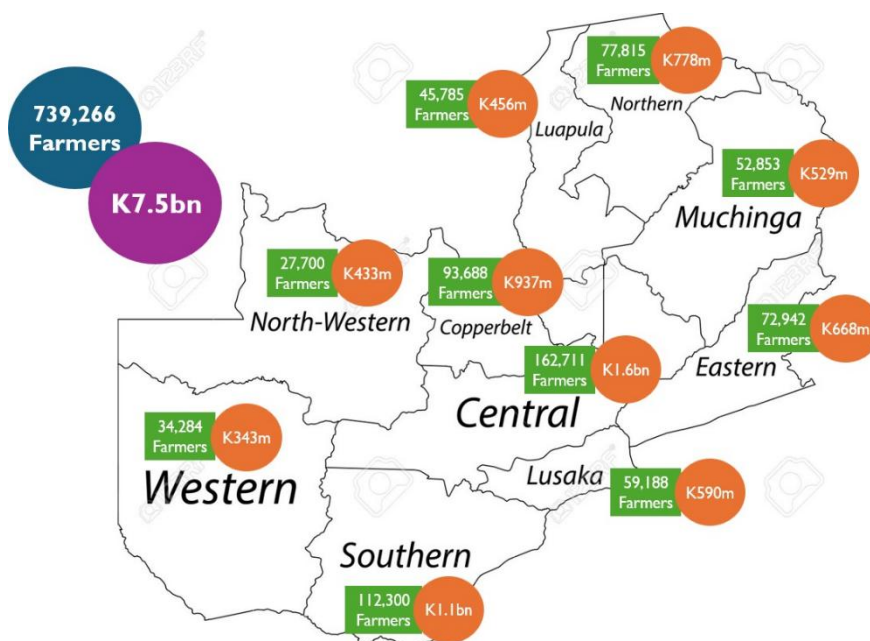
The diagram below outlines the end-to-end process summary for e-voucher for both demand-side (beneficiary farmers) and supply-side (input suppliers and agrodealers).

Figure 1: End-to-End e-voucher process summary



This transition aims to create a more effective, efficient, inclusive, diversified, and productivity-driven agricultural input market. Transitioning FISP to e-voucher system is expected to facilitate timely and adequate access to inputs (including seeds for diverse crops, fertilizer types, pesticides, etc.) for smallholders, reduce leakage and corruption, foster increased private sector participation, and expand market opportunities for suppliers and dealers in rural areas. Ultimately, shifting to the e-voucher system seeks to enhance the efficiency, transparency, and impact of FISP implementations.

Figure 2: Beneficiaries and Impact Map of the e-Voucher in the 2024/25 Season



As part of the 2025/26 FISP full transition, a review of the FISP e-voucher model was conducted. Supported by the World Bank and jointly conducted by the Job Accelerator Project (JAP) – a policy advisory team from Kivu International that works to the Office of the Economic Adviser to H.E., and the Ministry of Agriculture, this review evaluated the e-voucher key implementation experiences and identified opportunities for strengthening the system further as MoA embarks on the full (100%) transition during the 2025/26 season. The evaluation assessed how farmers, input suppliers/agrodealers and MoA staff perceived the e-voucher system, in terms of delivering inputs on time to the intended beneficiaries, achieving value for money, and ultimately contributing to Zambia’s envisioned agricultural development outcomes.

This report outlines the key findings of the 2024/25 FISP e-voucher review, conducted in July 2025. It combines quantitative survey data with qualitative field insights to assess the effectiveness, efficiency, and equity outcomes of the e-voucher system. The evaluation highlights lessons learned to support the planned expansion of e-voucher implementation to all districts in the 2025/26 season. Additionally, it provides guidance on necessary improvements to FISP’s design to enhance its overall impact and sustainability. The report is structured in accordance with the approved FISP Evaluation Report format, providing a thorough analysis that spans all stages of implementation, from design and execution to outcomes, challenges, and actionable recommendations for future improvements.

2. Survey Methodology

The scope of this evaluation covered 20 districts across all 10 provinces of Zambia, representing a diverse array of agro-ecological zones and community contexts. While primarily focused on data from the 2024/25 farming season, the analysis also incorporated insights from previous seasons to assess trends and the enduring impacts of different FISP implementation approaches. This comprehensive approach allowed for a nuanced understanding of FISP effectiveness and efficiency in general, and the e-voucher system's performance over time.

A mixed-methods approach was used for this evaluation, combining surveys, focus group discussions (FGDs), and key informant interviews (KIIs). This enabled the survey team to probe views and attitudes in-depth using a range of methods to corroborate findings. Note also that the evaluation team was able to corroborate evidence from the field work with ZIAMIS data, the Ministry of Agriculture data base for FISP beneficiaries and suppliers. The evaluation design deliberately prioritised evaluating the performance of e-voucher from both farmer and agrodealer perspectives, necessitating a survey of both actors, and using mixed methods to enable in-depth probing of their experiences.

Quantitatively, a structured survey was administered to 205 smallholder farmers selected through stratified sampling: 70 farmers under the DIS programme and 135 under the e-voucher programme were interviewed to capture their personal experiences and outcomes. These farmers were spread across 20 sampled districts to ensure representation of different geographic and socio-economic contexts. Ahead of the e-voucher rollout, all 116 districts in Zambia had been categorized by the Ministry of Agriculture, with support from JAP, as high, medium, or low risk agricultural zones. High-risk districts are typically characterized by remoteness and poorer infrastructure, and lower-risk districts those with higher urbanisation, better infrastructure and connectivity. Of the 74 districts participating in the e-voucher pilot, 15 had been classified as high risk, 27 as medium risk, and 32 as low

risk. The survey methodology ensured that farmers and agrodealers from each classification of district were interviewed to ensure a diverse array of agro-ecological zones and contexts. Time and resource constraints did not permit us to undertake a representative sample of the more than 1 million FISP beneficiaries. The findings presented here are therefore careful to report only the views of farmers surveyed.¹

The survey instrument included questions on input receipt (timing, quantity, quality), prices paid, challenges encountered, and satisfaction levels, among others. Time and resource constraints did not permit us to undertake a representative sample of the more than one million FISP beneficiaries. Consequently, the findings reflect the perspectives of the surveyed farmers only.

In addition, a parallel survey or interview series covered 68 agrodealers participating in the e-voucher scheme, gathering information on their sales, stock management, and perspectives on the programme's performance.

Qualitatively, 60 focus group discussions were conducted with farmers, and key informant interviews were held with stakeholders such as District Agricultural Coordinators (DACOs), agrodealer association representatives, and community leaders. These qualitative tools enriched the data by exploring issues like transparency, fraud, and suggestions for improvement in more depth.

The evaluation emphasized data quality and neutrality. Enumerators were trained intensively on the questionnaires and ethical protocols, and digital data collection (using tablets) was employed to minimize errors. Respondents gave informed consent, and participation was voluntary. Wherever possible, the analysis also involved comparing key performance indicators between the DIS and e-voucher samples. Given that the two groups were not operating in the same districts (each modality was implemented in specific areas), the study stops short of attributing differences to the modality alone, acknowledging possible confounding factors.

However, many e-voucher farmers had prior experience with DIS, allowing for some direct comparisons through recall questions (for example, e-voucher recipients were asked to compare input availability and yields to their past FISP experiences). Descriptive statistics were used to summarize survey findings, while qualitative responses were coded into themes. Notably, the methodology focused on outcome and experience indicators rather than a full cost-benefit analysis. Detailed cost efficiency calculations were beyond the scope of this evaluation.

Nonetheless, where relevant, the report comments on apparent differences in administrative efficiency based on stakeholder input. Overall, the methodological rigor and triangulation of data sources provide confidence in the evaluation's findings, though it is recognized that some limitations (such as possible respondent bias in recalling past DIS experiences, the relatively small DIS sample size of 70, and the lack of a nationally representative sample of farmers) necessitate cautious interpretation of results. These limitations are acknowledged in context throughout the report.

¹ The evaluation team deemed it essential to use resources to survey both farmers and agrodealers, and to conduct in-depth FGDs with both groups, and prioritised this breadth over a representative sample of farmers alone.

3. Evaluation Results

The 2024-25 FISP implementation plan was meant to rollout the e-voucher system significantly, increasing the number of participating districts from 17 in the 2023-24 season to 74 districts. Of the 74 districts participating in the e-voucher pilot, 15 were classified as high risk, 27 as medium risk, and 32 as low risk.

The rollout plan also sought to increase the total number of beneficiaries under e-voucher from 221,899 farmers to 739,266 (out of a total of 1,024,434 FISP beneficiaries), thereby reaching more smallholder farmers across the country. Another key component of the e-voucher rollout plan involved re-verifying all 1,024,434 existing FISP beneficiaries using ICT tools to ensure that only eligible and active farmers were enrolled and enhance the programme's efficiency and integrity.

The e-voucher rollout further focused on improving the timeliness of inputs distribution by setting targets for 100% farmer contribution deposits by 30 November 2024, and ensuring all inputs were redeemed by 31 December 2024. To foster a more inclusive supply chain, the e-voucher plan established expanded criteria for onboarding e-voucher inputs suppliers, with the goal of completing supplier accreditation and cataloguing by the end of September 2024. Additionally, the programme sought to secure pre-financing arrangements to ensure sufficient funds were in place for timely execution. These programme implementation targets and key performance indicators were used as reference points when interpreting the evaluation results outlined in subsections below.

The table below summaries key findings and themes from the quantitative survey of 205 farmers. The subsections below provide greater detail and analysis of key themes.

Table 3: Summary of Key Findings from the Farmer’s Survey

Theme	Key Findings
Farmer Satisfaction	<ul style="list-style-type: none"> 81% of beneficiaries were <i>very satisfied</i> or <i>satisfied</i> with e-voucher; 10% reported dissatisfaction 63% of e-voucher beneficiaries said overall experience was <i>greatly improved</i> or <i>improved</i> compared to previous seasons 96% of beneficiaries want to continue with e-voucher
Timeliness of Inputs	<ul style="list-style-type: none"> 53% of e-voucher beneficiaries redeemed inputs by end of October 94% of e-voucher beneficiaries redeemed inputs by end of November 97% of e-voucher beneficiaries redeemed inputs by end of December
Quality of Inputs	<ul style="list-style-type: none"> 97% of e-voucher beneficiaries reported inputs from agrodealers were of good quality 96% of beneficiaries said the e-voucher modality improved their crop output compared to previous seasons
Farmer Choice	<ul style="list-style-type: none"> 86% of e-voucher beneficiaries reported being able to choose from a wider variety of inputs than under the DIS modality 70% of e-voucher farmers reported having a choice of agrodealers from which to shop and look for best prices
System Effectiveness	<ul style="list-style-type: none"> 90% of e-voucher farmers found the deposit process straightforward Only 2% suffered delays in voucher activation 74% reported no difficulties redeeming inputs; 16% redeemed late due to stockouts or congestion at agrodealer shops

3.1. E-voucher System Effectiveness

Evaluation results showed that the e-voucher system is a more effective mode of FISP delivery than the traditional DIS. The system significantly improved timeliness of delivery, farmer satisfaction, input quality and choice of inputs. However, the e-voucher implementation was unsurprisingly not without some challenges. Subsections below outline in more detail the system's effectiveness and some challenges which were encountered.

3.1.1. Beneficiary Verification

The digital beneficiary verification process (e-KYC) implemented as part of the 2024-25 e-voucher rollout enhanced beneficiary targeting, resulting in the onboarding of 208,594 farmers as first-time FISP beneficiaries. This was after a system clean-up which found 212,851 to be ineligible beneficiaries as 152,723 of the ineligible farmers had invalid phone and NRC numbers, 50,431 were duplicates (i.e., multiple phone numbers linked to the same NRC), 7,757 were in active employment (including 800 civil servants), and 1,940 were also enrolled as beneficiaries under the Food Security Programme (FSP).

Farmers who participated in focus group discussions during the survey expressed their appreciation for the improved beneficiary verification process, describing it as highly transparent and beneficiary specific. Once a farmer was successfully verified through a matching NRC and an active mobile number, and confirmed to be not in active employment, they received their electronic authority to deposit (e-ATD) via their mobile phone. Following this, the farmer deposited their contribution of K400 and received their inputs redemption code for a voucher worth K8,400.

3.1.2. Farmer Contribution Deposits

The target to finalize farmer deposits by 30 November 2024 was largely achieved, with 97% (717,295) of verified beneficiaries completing their farmer contribution deposits by the end of November. The remaining 3% (21,971) deposits were made in December 2024 and January 2025. 90% of farmers interviewed found the deposit process straightforward. Table 1 below shows farmer contribution deposits at the end of November 2024.

Table 3.1: Farmer Deposits and Inputs Redemptions as 29 November 2024

Province	Target	Farmers on ATDs	Farmer Deposits	Deposited Amount (ZMW)	Redeemed Farmers	% Redeemed
Central	162,711	160,282	157,097	62,838,800.00	147,570	90.69
Copperbelt	93,688	88,706	87,287	34,914,800.00	75,824	80.93
Eastern	72,942	72,755	71,893	28,757,200.00	68,712	94.20
Luapula	45,785	45,755	45,315	18,126,000.00	41,646	90.96
Lusaka	59,188	59,155	59,063	23,625,200.00	57,207	96.65
Muchinga	52,853	48,230	46,009	18,403,600.00	37,066	70.13
Northern	77,815	77,713	77,164	30,865,600.00	69,585	89.42
North-western	27,700	27,688	27,684	11,073,600.00	26,751	96.57
Southern	112,300	112,250	111,997	44,798,800.00	108,367	96.50
Western	34,284	34,063	33,786	13,514,400.00	29,930	87.30
Total	739,266	726,597	717,295	286,918,000.00	662,658	89.64

Source: MoA ZIAMIS Data - 2024

Timely farmer contribution deposits were confirmed by majority of the farmers who participated in the evaluation. During the survey, farmers were asked when they received their e-ATD and thus made their deposits. Table 2 below shows that over 90% of farmers

interviewed had received their e-ATD and made their farmer contribution deposits by the end of November 2024.

Table 3.2: Farmer Response to When they Received their e-ATD and Deposited

Month	High Risk	Medium Risk	Low Risk	Total	Cumulative	Cum %
Sept-24	2	10	6	18	18	13%
Oct-24	6	30	20	56	74	55%
Nov-24	2	32	17	51	125	93%
Dec-24	0	6	3	9	134	99%
Jan-25	0	1	0	1	135	100%
	10	79	46	135		

Source: MoA and World Bank Survey - 2024

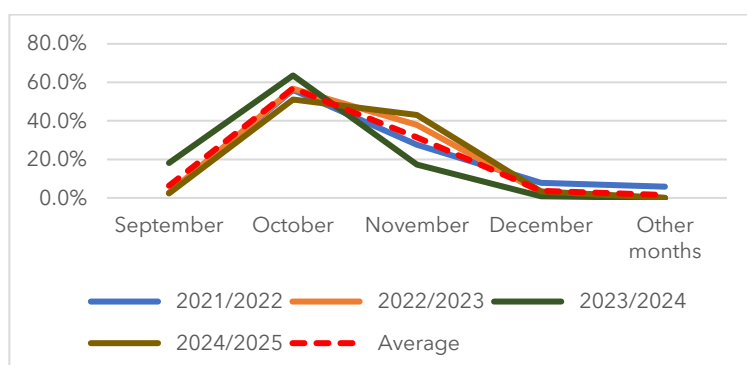
Despite widespread success, five farmers that were interviewed in Muchinga Province had not yet finalized their deposits by the season’s end. Several reasons were cited by farmers who delayed depositing, despite receiving their ATD codes on time. Some farmers reported that they had received the code but were waiting for their group chairperson to deposit on their behalf. Others acknowledged receiving the ATD but were unsure of the proper procedures, leading to inaction. These farmers only deposited after being informed by colleagues within the cooperative, highlighting an information gap and lack of clarity regarding the deposit process. This gap underscores the need for enhanced communication and clearer guidance to ensure timely participation by all farmers.

3.1.3. Inputs Redemption

The e-voucher system successfully delivered inputs on or before the optimal planting time, demonstrating strong operational effectiveness. Farmers reported that its implementation timeline was better aligned with the agricultural calendar compared to previous seasons. Specifically, approximately 53% of the 135 surveyed farmers redeemed their inputs by October 2024, with an additional 41% doing so in November. By the end of December, 97% had obtained their inputs, and only 3% completed redemption as late as January.

In contrast, under the DIS scheme, only about 61% of surveyed farmers received their inputs before the ideal planting window, with many experiencing delays that extended into the planting or post-planting period. All surveyed e-voucher beneficiaries confirmed redeeming their inputs at registered input suppliers and agrodealer shops within their districts, underscoring the system’s widespread acceptance and operational success.

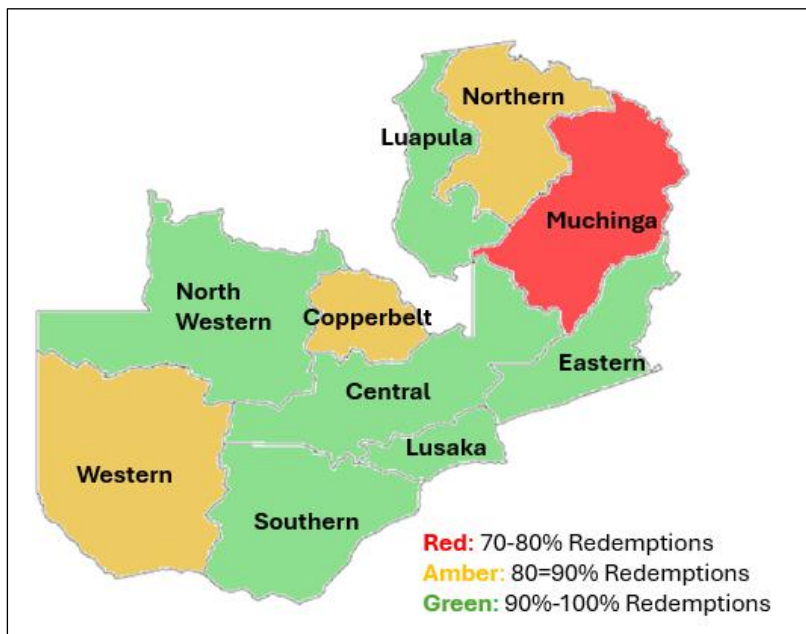
Figure 3: FISP Inputs Redemption Trends in the Last Four Agricultural Seasons



Source: MoA and World Bank Survey - 2024

The above results were affirmed by the ZIAMIS inputs redemption data. While timely input provision is vital for farmers to maximize yields, an analysis of inputs redemption patterns over the past four seasons reveals key trends. During the 100% DIS programme, redemption delays were common, with spillovers into January in the 2021-22 season for instance. Although improvements were seen in 2022-23, the most notable advance in early inputs redemption and timely input delivery occurred in 2023-24, coinciding with the e-voucher system pilot for over 22% of FISP beneficiaries. For the 2024-25 season, the redemption deadline was extended to 30 November 2024, to allow for system cleanup, aiming for 100% input redemption by 31 December 2024. Despite this extension, about 90% of beneficiary farmers accessed their inputs by end of November, with most redemptions occurring in October and November 2024, as shown in Figure 3, reflecting timely participation even under the adjusted timeline.

Figure 4: Map illustrating % of e-voucher farmers who redeemed their inputs by province as 29 November 2024



The majority of e-voucher survey respondents (74%) reported no difficulties during their input redemption, describing the process as straightforward and comparable to normal shopping, but with mobile money payments, which many farmers found very easy, reflecting a positive user experience. The system’s decentralized approach, with multiple agrodealer outlets, facilitated quicker transactions and better alignment with planting schedules, evidenced by an 81% input redemption rate by surveyed e-voucher farmers by the end of November 2024. Key implementation factors included strong coordination between MoA and agrodealers, early farmer sensitization through training and SMS reminders, and the widespread presence of agrodealers, which reduced congestion and improved access. Additionally, system reliability was markedly improved compared to previous seasons, with isolated reports of technical or network issues hindering redemptions.

Despite the notable milestones achieved, some farmers reported challenges during input redemption, particularly during peak demand periods. During the initial weeks of redemption (September–October), some agrodealers observed long queues, with some

farmers unable to be served in a single day. About 16% of surveyed farmers (21 individuals) reported redeeming inputs late due to issues such as stockouts and congestion at agrodealer shops (see table 3.3 below). These problems were more pronounced in districts with fewer dealers, such as Lukulu and Nsama, where delayed input arrivals often around Christmas, were compounded by infrastructure challenges, including poor road networks and network connectivity issues. Conversely, districts like Kabwe and Chipata managed to deliver inputs on time, aligning with planting schedules, highlighting disparities in logistical and infrastructural readiness across regions.

Table 3.3: Reason for Late Input Redemption

Reason for Late Inputs Redemption	District Risk Profile			Total	Percent
	High	Medium	Low		
Delay in receiving e-voucher redemption code	0	2	1	3	2%
Agrodealers had no stock when I first tried	1	3	1	5	4%
Financial constraints delayed my top up deposit	0	2	0	2	1%
Long queues at input redemption points	2	1	1	4	3%
Other (specify)	0	5	2	7	6%
Total	3	13	5	21	16%

Source: MoA and World Bank Survey - 2024

3.1.4. Inputs Diversity

By design, the e-voucher greatly accorded farmers a wide choice of inputs. Unlike under DIS, farmers under the e-voucher system could choose from a menu of inputs at inputs suppliers and agrodealer outlets. The most common picks remained fertilizer. Almost every e-voucher farmer (97%) bought D-Compound and Urea and hybrid maize seed (71%), which shows that staple inputs are still the top priority. However, importantly, e-voucher beneficiaries also accessed a much wider array of inputs that were only available under the e-voucher system: 24% of the surveyed farmers purchased herbicides and 13% bought pesticides in addition seed and fertilizer, giving them tools to manage weeds and pests. A few farmers diversified into other input items like vegetable seeds, livestock dewormers, or farm tools (such as sprayers) using part of their voucher credit.

Table 3.4: Type of Inputs Redeemed

Input Type	High RISK	Medium RISK	Low RISK	Total	Other Input Description	High RISK	Medium RISK	Low RISK	Total
D-compound	10	79	43	132	Another maize seed	1	0	0	1
Urea fertilizer	10	78	42	130	Beans	0	2	1	3
Maize seed	10	58	28	96	Vegetable seed	0	6	1	7
Herbicides	0	20	12	32	Deworming tablets (livestock)	0	2	0	2
Pesticides	0	13	5	18	Sprayer	0	4	2	6
Groundnuts	1	2	0	3	Rape / Chinese rape	0	1	0	1
Soyabeans	0	1	0	1	Sunflower	0	0	1	1

In total, 86% of e-voucher participants reported that they had access to a wider variety of inputs than they would have under the DIS programme. This breadth of access is a major effectiveness win for e-voucher, as it allows farmers to address specific constraints on their farm (e.g., buying herbicide to deal with labour shortages for weeding, or a different crop seed suited to their areas). Satisfaction levels mirror the results for effectiveness.

3.1.5. Inputs Completeness and Utilisation Rates

Regarding completeness of input packages, a clear majority (59%) of e-voucher farmers interviewed felt their inputs were sufficient for their farm's needs. This highlights effectiveness: not only did e-voucher deliver what was intended, but many farmers topped up with additional inputs of their own choosing to better meet their needs. Some e-voucher farmers even chose to spend more of their own money beyond the voucher amount for example, buying extra fertilizer or supplements, which is only possible with the e-voucher. This flexibility contributed to a sense of adequacy among farmers.

Farmers also reported that their input redemption (utilisation) rates - i.e., how much of the allocated subsidy value actually reached farmers in the form of inputs, was very high with the e-voucher modality. About 84% of e-voucher beneficiaries redeemed their entire voucher value for inputs. The remaining 16% who did not fully use the voucher value generally left very small balances (often under K100) unredeemed, usually because no appropriately priced item was available to exactly utilize the leftover amount (for instance, a farmer might have K50 remaining which was not enough to buy any product, effectively an unusable remainder). In a few cases, farmers intentionally did not use the last portion of the voucher because they could not find what they wanted in stock.

Additional feedback from a small minority of e-voucher farmers who did not use 100% of the voucher sheds light: whilst most said the leftover was too small or nothing affordable was left to buy with it, a small number of farmers misunderstood and thought they could save the balance for next season (a misconception that was corrected by extension workers later). This highlights a need for clear communication to farmers to maximize effectiveness - something that can be improved with better farmer education. Overall, however, e-voucher was evidently effective in enabling farmers to obtain the full value of inputs intended.

3.1.6. Farmer Role and Understanding

A distinctive aspect of e-voucher implementation was the role of farmers themselves in the process, which contrasts with the traditional role they previously played in past FISP seasons. With e-voucher, farmers had to make their contribution deposits, received their e-voucher activation code via their mobile phone, and then travelled to an agrodealer of their choice to purchase their inputs. The survey found that 96% of surveyed e-voucher recipients personally went to redeem their inputs (only 4% of the surveyed farmers sent someone else to redeem on their behalf). This high rate of direct engagement indicates that implementation involved empowering farmers with knowledge and confidence to use the system.

Many farmers reported that the e-voucher process was clearly explained to them by extension officers or through community meetings. In one focus group, participants noted that "initially we were nervous about the code, but after the training we knew how to use it, and it was easy." The transparency of the process, (e.g., prices were displayed at shops and

transactions were electronically recorded) gave farmers assurance that they were truly receiving their subsidy entitlements.

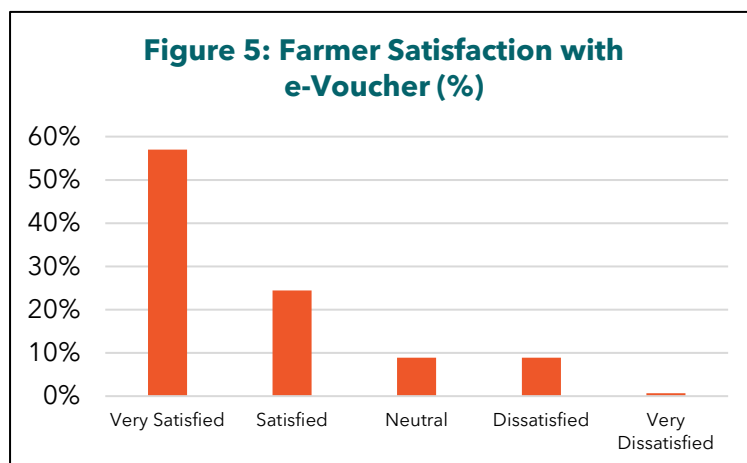
However, focus groups did reveal some implementation challenges especially for the elderly or illiterate beneficiaries who sometimes struggled with the PIN codes and paperwork. Although peers or agrodealer staff often assisted them, qualitative discussions highlighted a few cases where older farmers felt uncomfortable with the technology. This points to an implementation lesson: providing additional support (or alternative mechanisms) for less tech-savvy beneficiaries is important.

Additionally, while e-voucher greatly reduced the opportunities for corruption in distribution, some malpractices were observed. However, it is striking that only 4% of surveyed e-voucher farmers said they encountered overpricing or “advance swiping” by dealers. “Advance swiping” refers to a dealer processing a voucher without immediately handing over inputs - often done to lock in the sale - which is against the rules. Though only a handful of such cases were reported (5 cases of overpricing and 6 of advance swiping in the sample), it underscores the need for continuous monitoring.

By and large, implementation of the e-voucher in this cycle was seen as an improvement over past efforts, with better timing and fewer technical problems. The government’s collaboration with the private sector (banks for the platform, agrodealers for distribution) functioned well, demonstrating the viability of a public-private partnership model in agricultural input delivery.

3.1.7. Farmer Satisfaction

Farmer satisfaction was notably high, with 57% of surveyed farmers indicating they were very satisfied and an additional 24% expressing satisfaction with the e-voucher. Only 10% reported dissatisfaction. 63% of surveyed farmers reported that their overall FISP experienced improved relative to previous seasons, with 37% of respondents saying it had “greatly improved”, and 26% “improved”. Conversely, only a small fraction, 4%, felt that the experience had become worse.



The primary drivers of satisfaction were the ability to choose inputs (76%) and select agrodealers (62%), underscoring the value placed on flexibility and autonomy. 13% of farmers cited input prices as the most beneficial aspect. The main source of dissatisfaction stemmed from the inability of some beneficiaries, particularly the elderly, to deposit contributions individually and travel to redeem their inputs.

Feedback also indicated perceptions of transparency and fairness. Approximately 44% of farmers felt input prices at dealers matched the open market, 35% believed they were lower, and around 21% thought they were higher (see Figure 7, below). Overall, most farmers paid market prices, with the government subsidizing a significant portion through the voucher. About 56% reported prices consistent with normal market levels, and only around 5% expressed concern over substantially higher prices. This suggests that transparency and control over choices enhance perceived fairness and satisfaction, even when subsidies reduce the apparent cost.

Figure 6. Comparison of Fertilizer Prices (source: ZAMIS data on pricing and market competition)

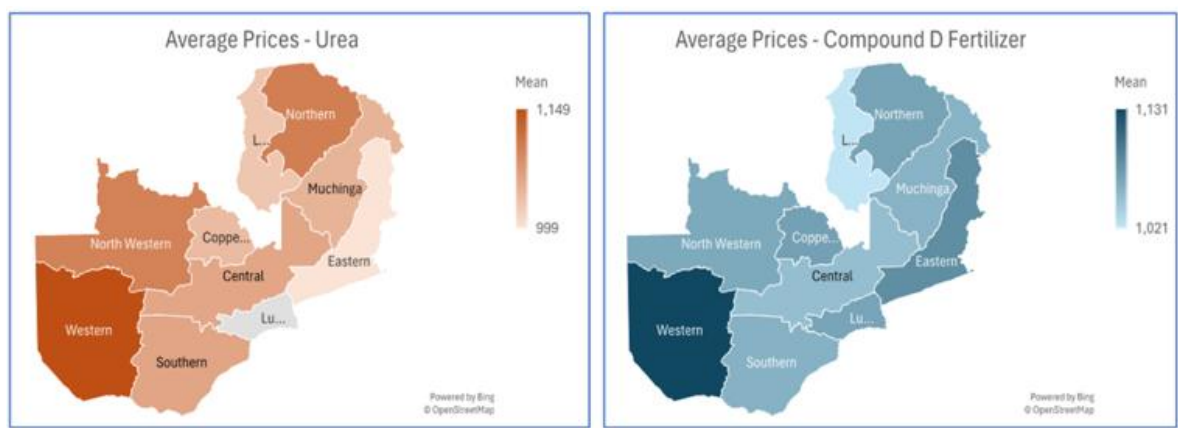
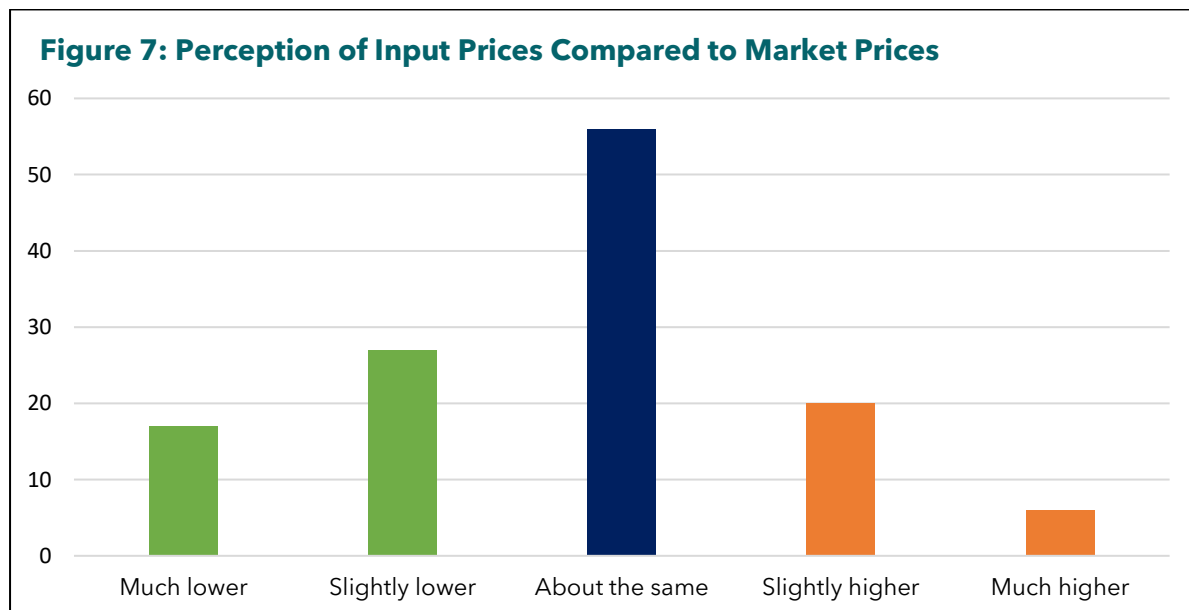


Figure 7: Perception of Input Prices Compared to Market Prices



Implementation during this cycle marked an improvement over previous efforts, with better timing and fewer technical issues. The government’s collaboration with private sector partners (banks for platform management and agrodealers for distribution) proved effective, demonstrating the viability of a public-private partnership model. The e-voucher successfully delivered inputs within the planting window, aligned inputs with farmers’ needs, increased input sufficiency, and contributed to higher yields. Overall, the

programme's streamlined implementation, transparency, and farmer empowerment resulted in high satisfaction and positive outcomes.

3.2. E-voucher Efficiency and System Performance

The evaluation of the e-voucher system concentrated on several crucial elements to gauge its efficiency and performance. Key areas included assessing subsidy targeting to ensure benefits reached the intended recipients and evaluating the functionality and reliability of the ZIAMIS platform. The performance of ICT infrastructure was scrutinized for its robustness in supporting the system. Additionally, the study explored cost efficiency and administrative burden reduction to identify ways to streamline operations. It also focused on data tracking and traceability to enhance transparency, along with evaluating payments and transaction processes for secure and prompt financial operations. Results outlining the system's operational strengths, efficiency and areas for enhancement are summarised under the following subsections.

3.2.1. Subsidy Targeting

Efficiency also involves ensuring that only eligible farmers receive input subsidies. The e-voucher system has enabled MoA to strengthen its FISP beneficiary verification process, enhancing its ability to confirm that access is limited to eligible farmers. The e-KYC verification mechanism has significantly improved beneficiary identification by requiring farmers to have a valid phone number and a registered mobile money account linked to their NRC. This has led to the removal of approximately 212,851 ineligible beneficiaries, saving the government roughly US\$60 million, which was in effect reinvested to successfully onboard 208,594 new, eligible farmers. Consequently, the accuracy, transparency, and effective allocation of resources within the programme have been markedly improved.

The integration of e-KYC alongside other eligibility criteria has also reduced the risk of input diversion. Regular annual updates to the e-voucher registry have become routine, tightening targeting and decreasing incidents of fraud, such as fertilizer theft or resale, compared to the past. This improved verification system has contributed to a more efficient and reliable distribution process. However, vulnerabilities remain, such as farmers sharing PINs to enable others to redeem on their behalf, sometimes for a fee. Although not widespread, this loophole could undermine targeting if not effectively monitored. Overall, the enhanced verification mechanism has strengthened programme integrity, reduced fraud and ensured resources benefit the intended recipients.

3.2.2. System Functionality and Reliability

The FISP e-voucher system efficiency was also gauged by how smoothly and cost effectively its digital platform (ZIAMIS) operated. This involved assessing the system uptime, offline processing capabilities, and robustness of its functionality during use. The evaluation found that the e-voucher digital platform is robust and reliable in areas with good network connectivity. When operational, it demonstrated high efficiency by enabling quick processing of transactions through POS devices and mobile apps. Each online redemption immediately deducted the appropriate amount from the user's e-voucher balance and generated a purchase confirmation, thereby streamlining transactions.

This digital process reduced the dependence on paper records and simplified reconciliation compared to the traditional systems managed under the DIS. Despite its efficiency, many users, including farmers and some agrodealers, lacked sufficient familiarity and confidence with the technology. This technological gap was compounded by

inadequate training for some agrodealers in operating the POS application, which often resulted in errors, delays, and slower service delivery. For instance, in Chinsali, one dealer disclosed that he had to depend on his son to operate the e-voucher app due to his own lack of training, highlighting the need for extensive user education and capacity building to fully leverage the system's benefits.

The e-voucher digital platform also faced frequent intermittent failures, particularly during peak input redemption periods. In at least 12 of the 20 surveyed districts, system downtime was common. In Kasama, agrodealers reported the system being offline for hours on some days, causing long queues and necessitating farmers to return the next day. Poor network connectivity in Nsama and Lavushimanda often forced dealers to seek signals by driving to higher ground or the nearest cell tower to process transactions. These outages frustrated farmers and increased transaction costs, such as multiple trips and waiting times, highlighting the inefficiencies compared to districts with reliable internet connectivity.

3.2.3. E-voucher Operational Efficiency

From an administrative standpoint, the deployment of the e-voucher system markedly streamlined operations within MoA as it reduced operational complexity and shifted the MoA's role from traditional responsibilities of centralized procurement and input distribution to a supervisory function centred on payment facilitation and oversight. This structural shift has the potential to significantly lower costs related to staffing, warehousing, and transportation logistics.

Although a comprehensive cost-efficiency analysis is beyond the scope of this report, qualitative evidence indicates that, if implemented effectively, the e-voucher system could prove considerably more cost-efficient in the long term. Feedback from farmers gathered during focus group discussions highlights the system's practical benefits, with many stating that the e-voucher simplified access to inputs. Farmers reported, "with the e-voucher system, we didn't have to chase trucks or wait for leaders; it was direct," underscoring the system's role in improving service delivery. This increased efficiency, from the farmers' perspective, has contributed to a more streamlined, accessible, and less cumbersome process for obtaining agricultural inputs, thereby enhancing overall service effectiveness and user experience.

However, current operational inefficiencies (such as repeated farmer trips, system retries, and support calls) impose some hidden costs on farmers and agrodealers, creating unintended burdens despite the system's overall efficiencies. These are the type of "teething issues" one would expect with such a major reform and must be addressed in future roll-out.

3.2.4. Farmer Costs and Effort

An often-overlooked dimension of efficiency in subsidy delivery pertains to the transaction costs incurred by beneficiaries. Under DIS, farmers' costs predominantly consisted of time spent at cooperatives and, potentially, labour required to transport inputs home. Conversely, the adoption of the e-voucher system has shifted some of these costs onto individual farmers, who now bear additional expenses such as transportation to towns, multiple trips for input redemption, and incidental expenses like meals during these visits. These associated costs effectively diminish the net value of the subsidy received. While such costs tend to be minimal in well-connected districts with nearby dealers, they can be substantial in remote or underserved areas, where access to input suppliers is limited.

Interestingly, these higher transaction costs in remote districts may sometimes be offset by favourable input prices, as during the 2024-25 season, when inputs were competitively priced across several districts. Nonetheless, understanding and minimizing these beneficiary-incurred costs is crucial for optimizing subsidy effectiveness and ensuring equitable access, particularly in geographically isolated regions.

The assessment also revealed a marginal inefficiency in the utilization of funds within the e-voucher system. Specifically, among the 135 farmers surveyed, 22 did not redeem the full allocated amount, resulting in small unspent sums that either reverted to the treasury or expired. While these unredeemed funds are relatively minor in aggregate, they represent a partial divergence from the intended full utilization of the subsidy, thereby undermining its overall efficacy at individual beneficiary level.

Additionally, farmers were required to provide an initial deposit, representing their share of the costs, and in some cases, to provide extra cash to cover associated expenses such as transportation or additional inputs. This arrangement effectively shifts a portion of the financial burden onto the farmers, although such costs are typically manageable and can be viewed as manageable instalments rather than prohibitive barriers.

3.2.5. Data Tracking and Traceability

A key operational advantage of the e-voucher system lies in its ability to provide real-time data tracking across various components, including individualised farmer contribution deposits and input redemption. This system allows for detailed monitoring of which inputs are purchased, when transactions occur, and who is involved, thereby enhancing transparency and accountability. The Ministry of Agriculture can leverage this data to oversee voucher usage centrally, facilitating more timely and informed decision-making. For example, during the evaluation, evidence of the system's responsiveness was demonstrated in Chipata, where low uptake of legume seed was identified through system data, prompting extension officers to investigate farmer preferences and adapt their outreach accordingly. Such agility was impractical under the previous Direct Input System (DIS), which relied on delayed data reports. Despite these advantages, the full potential of utilizing this data for strategic management decisions remains underdeveloped, and efforts to integrate real-time data insights into broader programme management are still in their early stages.

3.2.6. Network Infrastructure Performance

The reliance of the e-voucher system on Information and Communication Technology (ICT) underscores the importance of robust network infrastructure for optimal system performance. Encouragingly, our qualitative focus-group discussions revealed that even in rural provinces, mobile and banking infrastructure largely withstood operational demands. Just three farmers surveyed reported technical systems or network issues as a major issue impacting input redemption. In areas with weak signals, some agrodealers adopted offline transaction processing or collected farmers' details to finalise transactions later, thereby preventing multiple visits and enhancing convenience for farmers. Mobile phone ownership among participants was very high, with approximately 86% having prior experience with mobile money services, indicating a strong digital literacy baseline that facilitated the system's efficiency.

Technological innovations introduced during this season further enhanced transaction speed; notably, some agrodealers employed a mobile app to scan QR codes on farmer

voucher cards, significantly reducing transaction times and decreasing errors compared to manual entry. From the Ministry's perspective, the system provided real-time (or near real-time) data, enabling improved monitoring of uptake rates at the district level.

Overall, the efficiency of the e-voucher modality was markedly high, primarily due to the harnessing of market distribution efficiencies. While last-mile costs such as transport from shop to farm remain, these are now more transparent and manageable, with potential mitigation strategies including transport subsidies or establishing closer dealer networks. Scaling up the e-voucher platform presents opportunities to further reduce costs per unit of input by minimizing waste and administrative overhead, provided the digital infrastructure continues to perform reliably and effective safeguards are maintained to prevent misuse, such as card fraud or collusion, which appeared minimal in this evaluation. Beneficiary feedback corroborates these efficiency gains, with many farmers describing the process as "fast" and "easy," indicating tangible improvements in service delivery.

3.3. Economic Impact and job Creation

One of the strategic goals of shifting to the e-voucher system was not only to efficiently deliver subsidies but also to spur economic activity, especially in rural areas. This section looks at how e-voucher impacted the rural economy, including local job creation, business growth, and related economic activities.

3.3.1. On-Farm Economic Impacts

The most direct economic impact of FISP is through increased agricultural productivity, which can improve household income and food security. While a full impact assessment requires yield measurements, farmer perceptions provide an important clue. A striking 96% of e-voucher farmers interviewed reported that using the e-voucher modality improved their crop output compared to previous seasons. They attributed this improvement to several factors: timely input access (planting on time leads to better yields), ability to get adequate fertilizer (some added personal funds to increase quantity), and being able to purchase complementary inputs like herbicides which improve crop management.

Many farmers noted that under e-voucher some farmers were able to diversify into higher-value crops, or bought inputs for cash crops, potentially boosting income. For example, a few farmers used part of their voucher to buy vegetable seeds or pesticides for horticulture, aiming to generate off-season income. Thus, in terms of on-farm impact, e-voucher seems to have translated into a more consistent productivity gain. If these self-reports are accurate, one can expect higher harvests and possibly surplus produce that can be sold, thereby raising household income. Some farmers indeed mentioned they harvested more maize than usual or managed to cultivate a larger area thanks to timely fertilizer. Others pointed to improved crop quality from better seed choices or using chemicals to reduce pest damage.

3.3.2. Rural Development and Agrodealer Business Growth

A central objective of the e-voucher system was to invigorate the rural agrodealer network and generate employment opportunities within input distribution channels. The evaluation findings support this goal, demonstrating tangible expansion in the number of active agrodealers in the 20 study districts. Specifically, records from District Agricultural Office indicated that the count of participating agrodealers increased by approximately 20-50% in e-voucher districts compared to the previous year's figures under the Direct Input

Subsidy (DIS) scheme. For example, in Kabwe district, the number of agrodealers grew from 25 in 2023-24 to 40 in 2024-25 season the second year of e-voucher adoption.

The emergence of new dealerships not only enhances the direct service capacity for farmers but also stimulates broader economic activity within the supply chain, as these dealers often source inputs from wholesalers or larger distributors. This expansion fosters increased market competition among agrodealers, which in turn has led to improvements in service quality, such as the provision of additional agricultural services including ploughing and other farming equipment as value-added offerings to attract e-voucher customers. Such developments have the potential to diversify and strengthen the rural agricultural service ecosystem, contributing to broader economic resilience within these communities.

These agrodealers also employ staff. Farmers took note of this with about 45% of e-voucher surveyed farmers acknowledging they were aware of new jobs being created in the supply chain as a result of the e-voucher. In qualitative terms, farmers mentioned examples: youth employed as shop assistants, loading clerks, and even as mobile sales agents by agrodealer companies. Significantly, these findings complement the preliminary analysis of e-voucher conducted in March 2025, which assessed that more than 5,000 seasonal and permanent jobs had been created in the rural economy through agrodealer networks and across the breadth of the supply chain because of the e-voucher.

A recurring comment in FGDs was that e-voucher kept more money circulating locally, instead of government buying from Lusaka and delivering, local dealers earn revenue, pay their workers, and often reinvest in their businesses. For instance, one agrodealer in the Copperbelt expanded his store's storage space and hired two additional workers, explicitly because e-voucher brought him more customers (FISP farmers) and guaranteed volume sales. This kind of private sector growth is a notable economic impact. In addition, the presence of agrodealers can have spill over effects: farmers who are not even in FISP might now have an input shop closer by to buy from, which can lead to broader adoption of improved inputs in the community, fuelling agricultural output beyond the direct beneficiaries.

With e-voucher, money is injected into local input markets. The subsidy funds essentially pass through agrodealers. Over time, this can encourage more entrepreneurs to open input shops in underserved areas, potentially increasing competition and reducing prices for all farmers. Some early evidence of this was seen: in one of the study's remote districts, an agrodealer opened a new outlet closer to farmers after seeing demand from e-voucher beneficiaries who previously had to travel far. This not only creates a couple of jobs at the new outlet but also makes inputs more accessible to that community - a virtuous cycle.

Beyond direct input trade, e-voucher stimulated indirect jobs in transport and logistics. As farmers often must haul their inputs from town, transporters (like those with pickup trucks or oxcarts) are being hired. Our qualitative data found that in areas where groups of farmers coordinated, they would collectively hire a truck for a day to go to the agrodealer, providing business to local transporters. With the e-voucher free-market approach potentially involving numerous smaller transport jobs rather than a few large contracts, over time the e-voucher could support more small-scale transport service providers (for example, a young entrepreneur with a van can earn during the agriculture season by offering delivery to farmers).

Another economic angle is efficient use of inputs leading to greater output market engagement. If e-voucher leads to higher yields and diversification, farmers may produce surpluses for sale. Some e-voucher participants reported they managed to sell part of their harvest (like extra maize or vegetables grown from new seed). The additional income can have multiplier effects in the rural economy (farmers spending on goods and services).

3.4. Equity and Inclusiveness

Ensuring that e-voucher served all eligible farmers – regardless of gender, age, or location – is a key concern. The evaluation explored whether the e-voucher was implemented in an equitable manner – ensuring fair access and benefits across different groups such as women, youth, and marginalized communities, and across various regions of the country.

3.4.1. Gender Equity

Traditionally, FISP has primarily targeted households, often assuming male-headed households, raising concerns about gender equity in access and satisfaction. The survey revealed that women's participation in FISP remains comparatively limited, constituting approximately 30% of sampled farmers, with variation across districts. For example, districts like Chipata and Samfya exhibited higher female representation, attributed to active women's cooperatives, whereas in areas such as Nsama and Chitambo, very few women served as primary beneficiaries. The introduction of the e-voucher system is expected to enhance beneficiary targeting by replacing ineligible farmers with eligible, more deserving farmers, many of whom are women and youth. This shift has the potential to improve equitable access, ensuring that marginalized groups derive fair benefits from the subsidy programme.

The survey found no significant gender disparities in the timeliness of input delivery or overall satisfaction with the e-voucher system. Women demonstrated comparable capacity to men in navigating the platform, with most women already proficient in using mobile phones and successfully redeeming their vouchers. An indirect but notable gender benefit of the e-voucher modality is its alignment with traditional gender roles in farming; women farmers highlighted that the ability to select inputs such as vegetable seeds or small livestock feed enabled them to procure items pertinent to their specific farming activities. Additionally, many women appreciated the increased privacy and autonomy afforded by the system, as they no longer needed to rely on male relatives or husbands to collect inputs. This empowerment allowed women to access inputs independently from local markets they regularly patronize.

However, challenges remain for certain women farmers, particularly those who are illiterate or semi-literate. Some encountered difficulties entering PINs, though agrodealer staff or fellow farmers often provided necessary assistance. To address this, the programme could consider targeted training initiatives or innovations to improve digital literacy and ease of use for women with limited literacy skills.

Overall, the survey indicates that the e-voucher system fosters a more equitable environment by reducing physical burdens and enabling input choices aligned with women's roles in farming. Moving forward, ensuring sustained gender equity will involve continuous monitoring of women's participation and implementing support measures like digital literacy trainings, especially for older women. Encouragingly, 95% of women in the sample expressed a desire to continue using the system, reflecting its perceived inclusiveness and acceptability.

3.4.2. Youth and Vulnerable Groups

The age distribution within the sample indicates that FISP, and by extension the e-voucher system, predominantly reaches a middle-aged demographic, with only 22% of farmers being 35 years or younger, and approximately 18% above 60 years of age. This skew reflects the typical composition of cooperative membership, which tends to be dominated by older individuals. Despite this, the evaluation anticipated that the digital nature of the e-voucher would be particularly appealing to younger farmers, who generally adopt new technologies more readily. Indeed, survey responses show strong support from farmers under 35, who described the system as “modern” and valued the independence it provides. For instance, a 30-year-old farmer shared that, whereas as a youth he previously felt sidelined during input distribution often dominated by older leaders, he now, with a personal voucher, can access inputs directly and without negotiation. This example underscores the potential of the e-voucher to mitigate patronage issues and empower vulnerable groups such as youth or those lacking local influence.

Older farmers, including those over 60, were also able to use the system effectively, although some required assistance. The survey revealed that a few elderly farmers delegated input redemption to family members, such as sons or daughters, thereby indirectly accommodating their needs. While the current implementation does not include specific mechanisms for particularly vulnerable individuals, such as disabled farmers, community arrangements, where neighbours assist with input collection were reported as informal support systems. These observations suggest that the e-voucher system can foster greater inclusivity, especially when complemented by family or community support, although further targeted measures could enhance accessibility for the most vulnerable groups.

3.4.3. Geographic Equity

Equity challenges related to geography and risk profile are more pronounced within the e-voucher system. Districts were categorized as high, medium, or low risk, with high-risk districts typically characterized by remoteness and poorer infrastructure. In these high-risk areas, farmers generally had limited access to multiple agrodealers, often relying on only one supplier, and frequently had to travel greater distances to redeem inputs. For instance, only about one-third of farmers in high-risk districts had access to more than one input supplier/agrodealer, compared to over two-thirds in low-risk districts. Additionally, farmers in remote areas tended to redeem their vouchers later in the season, often around December, likely due to the logistical challenges of distance or waiting for transport options, such as group shuttles.

Distance to service points remains a critical equity issue. Farmers in remote villages face higher transportation costs and greater time burdens compared to those near towns. For example, a small-scale farmer in a remote area may spend approximately K100 on transportation to access input packs. This expense represents a significant burden for poorer households, while farmers closer to urban centres often incur little to no transportation costs. Consequently, this disparity diminishes the actual value of subsidies for remote farmers. The survey confirmed these disparities, indicating that farmers in high-risk, remote districts are more likely to incur additional charges for input access. Specifically, 36% (49 farmers) reported paying extra costs, with the majority coming from the most distant districts.

Overall, remote farmers face less favourable price dynamics, often paying extra to have inputs delivered from towns, which diminishes some of the subsidy's benefits. This urban-rural gap remains a persistent form of inequity, underscoring the need for further strategies to improve access and affordability for the most disadvantaged communities.

Challenges related to supplying remote areas are not unexpected, especially with the initial rollout of the e-voucher. However, as suppliers become accustomed to the system and recognize its opportunities, it is expected that in the medium term they will organize themselves more effectively to supply these inaccessible regions and take advantage of the new business opportunities. Already some innovative adaptive practices have emerged. In particularly underserved areas with limited dealer coverage, some agrodealers organized mobile sales days, bringing inputs directly to a central village on scheduled days. Farmers reported that these mobile events were highly beneficial, significantly improving access for those in remote locations. Such approaches exemplify practical steps toward greater inclusiveness.

3.4.4. Digital Literacy

The evaluation revealed that the adoption of the e-voucher's digital requirements was notably high, with 86% of farmers previously engaged in the DIS scheme having prior experience with mobile money. Given that e-voucher users have now interacted with the digital system, it is reasonable to infer that digital literacy levels remain relatively strong among participants. These findings challenge initial concerns that limited digital proficiency might exclude certain farmers from benefiting fully. Those who faced difficulties often relied on mobile money agents or literate family members for assistance, facilitating continued participation.

Nevertheless, ongoing sensitization efforts are essential to ensure all farmers have a clear understanding of the e-voucher process. The evaluation identified specific areas of confusion, such as misconceptions about the ability to carry over unused voucher funds. Continued education and targeted outreach are vital to maintaining smooth system operation and fostering greater confidence among farmers.

3.4.5. E-voucher Continuation

The evaluation considered whether farmers felt the programme was intended for people like them and if they expressed a desire to continue participating. The findings indicated strong support, with 96% of interviewed e-voucher beneficiaries expressing their willingness to continue using the system. This near-unanimous endorsement spanned genders, age groups, and regions. Even in high-risk, remote districts, support remained robust, with approximately 70% of farmers indicating their intention to persist with the program. The inclusive design of the e-voucher allows farmers of varying land sizes to benefit—smaller farmers can focus on essential inputs, while those with larger holdings can choose to purchase additional quantities by supplementing with their own funds. The system's flexibility in package choices enables all farmers to benefit according to their individual needs, fostering a sense of empowerment.

3.4.6. Overall Observations on Equity

In conclusion, while the e-voucher system is not entirely free from equity challenges, it demonstrates significant potential for inclusiveness. It offers all farmers an equal opportunity to access subsidies and exercise input choices, thereby enhancing ownership and control. The primary remaining issue is geographic access, particularly in remote areas

where farmers face logistical barriers. Addressing this will require expanding the agrodealer network and supporting last-mile delivery solutions, as outlined in subsequent recommendations. Contrary to initial concerns, the digital divide appears less significant owing to widespread mobile phone usage among farmers. Nevertheless, ongoing support for the elderly and less literate remains essential. Currently, the system presumes a basic level of literacy and mobility; future improvements could include allowing trusted proxies to redeem vouchers on behalf of disabled farmers or providing targeted transport assistance to isolated communities, thereby enhancing overall inclusiveness.

Overall, the evaluation found no evidence of systematic exclusion based on demographic factors by the system's design. However, disparities in benefit realization suggest that equitable access and benefits are more readily achieved by farmers in better-connected areas. The forthcoming recommendations will focus on strategies to bridge these geographic and logistical gaps, ensuring that the benefits of full e-voucher implementation are more evenly distributed as the FISP transitions to this modality.

4. Voices from the Field - Farmer Experiences Under e-Voucher

This section of the report presents insights derived from focus group discussions, capturing farmers' qualitative reflections on their experiences with the e-voucher system. Participants frequently described their experience using positive terms such as "freedom," "convenience," and "transparency." A common sentiment was that the e-voucher system fostered a sense of empowerment, making farmers feel more like active customers rather than passive beneficiaries. One farmer remarked, "I went to the shop, I chose what I wanted, and paid with my e-voucher, it was like spending my own money." This sense of ownership and direct control marks a significant shift in the farmers' experience, contributing to increased confidence and satisfaction with the subsidy process.

4.1. Transparency and Control

Transparency and control emerged as key themes in many interviews, with farmers expressing appreciation for the system's ability to provide clear visibility into prices and the immediate release of inputs. This transparency alleviated concerns about potential diversion or misappropriation of their shares, fostering greater trust in the process. Farmers also valued receiving receipts for their purchases, which served to reinforce their confidence in the system's fairness and accountability. Overall, "improved transparency and farmer control" was a frequently cited theme in open-ended feedback, with respondents feeling more empowered and autonomous in making their farming decisions, no longer relying on a distribution committee's discretion. This enhanced sense of control represents a fundamental shift towards more inclusive and trustworthy subsidy delivery.

Voices from the field encapsulate some of the most prevalent sentiments regarding the contrasting experiences of farmers under DIS and e-voucher systems.

A 52-year-old male DIS farmer remarked, "We slept at the cooperative waiting, and still only got part of what we were supposed to. It was painful, but we had no option," highlighting the significant inconvenience and sense of helplessness associated with the traditional distribution process. Similarly, a 45-year-old female DIS farmer noted, "The fertilizer came late. I had already planted using manure. It helped a bit for top dressing, but I wish I had it

earlier,” underscoring how delays in delivery can undermine the potential yield and overall farm productivity.

In contrast, an e-voucher beneficiary, a 34-year-old male, shared, “With the e-voucher, I was able to buy one bag of maize seed and also chemicals for fall armyworm. Under DIS, I never got chemicals, so my maize was protected this time,” illustrating how the system’s flexibility and choice enhanced his farm management strategies. Another female farmer, aged 40, appreciated the security aspect, stating, “I liked that nobody could steal from me. I put in my PIN and it only worked for me,” reflecting a sense of empowerment and confidence gained through the card’s security features.

An agrodealer in Kabwe described the evolving farmer-dealer interaction, saying, “Farmers were initially confused about how to use the card, but once we showed them, they came by themselves confidently. Some even compared prices at my shop and another. They are learning to be customers,” highlighting how farmers are gradually becoming informed and autonomous in their purchasing decisions.

Collectively, these quotations reveal a stark contrast in experiences—highlighting the inefficiencies and frustrations associated with DIS and the emerging advantages and empowerment linked to the e-Voucher system.

4.2. Challenges Faced

Despite its benefits, the e-voucher system was not without challenges. Around 25% of farmers experienced initial difficulties, such as having to make a second visit due to inactive vouchers or stock shortages at agrodealers. Some farmers expressed temporary frustration; for example, one farmer reported feeling “very disappointed” after visiting in October only to find the dealer lacked seed. He feared he might miss the planting window, but by early November, stocks were replenished, and he was able to obtain what he needed. While the issue was ultimately resolved, this initial scare created stress and underscored the importance of reliable supply and system activation.

Queuing at agrodealers also posed a challenge, particularly in areas where a single dealer serviced hundreds of farmers, resulting in long lines during peak redemption periods. However, many agrodealers responded positively by extending their operating hours, with some remaining open on weekends or late into the evening during busy periods, which was highly appreciated by farmers. Additionally, the customer service experience was a notable departure from past interactions. Several farmers commented on the courteous treatment they received, including staff explaining product options and sometimes offering small discounts or freebies—such as a free 500g packet of vegetable seed as a promotional gesture. This level of attentive service fostered a sense of being valued, representing a significant shift from previous experiences where farmers often felt they had to plead or beg for access to inputs from officials.

4.3. Suggestions from Farmers

When asked how to improve their experience, farmers from both modalities had ideas. DIS farmers overwhelmingly pleaded for earlier distribution and full package delivery contributed constructive suggestions. Some suggested “why not give us vouchers as well” –interestingly, even some who hadn’t used e-Voucher were aware of it and thought it might solve their issues.

E-voucher farmers' suggestions were more about for the fine-tuning of the programme: many called for more agrodealers in rural areas (so they do not have to travel as far) and increasing the voucher value to keep up with input price inflation (several noted that what K8,400 could buy this year was less than what it bought when the voucher amount was set a few years ago, effectively getting fewer inputs). They also suggested starting the programme earlier, loading vouchers by August to reduce last-minute congestion and to allow them to redeem in a staggered way to avoid input price hikes. Another farmer suggestion was introducing a way to carry over small unused balances or aggregate them, for example: "If I have K50 left, maybe let me use it next time or combine with others to buy something." This shows how engaged farmers have become in thinking about improving the system, a sign that they have taken some ownership of the process.

4.4. Overall Experience Compared to Previous Seasons

The survey results reveal a highly positive reception of the e-voucher system among farmers. Specifically, 63% of surveyed farmers reported that their overall FISP experienced improved relative to previous seasons, with 37% of respondents saying it had "greatly improved", and 26% "improved". Conversely, only a small fraction, 4%, felt that the experience had become worse. These quantitative findings align with qualitative feedback, which consistently describes the e-Voucher as a significantly positive development. Many farmers highlighted the aspect of dignity associated with the system, noting that it eliminates the need for pleading or waiting in long queues for deliveries. Instead, farmers can visit stores like any other customers, embodying a sense of independence and respect that is often lacking in traditional subsidy distribution mechanisms.

Overall, farmers have expressed clear enthusiasm for the e-voucher system, emphasizing its transparency, flexibility, and convenience. While acknowledging some challenges such as travel distances to participating stores and occasional stock shortages, most farmers appreciate the system's benefits over previous modalities. Importantly, following their experience with both systems, an overwhelming majority have shown strong support for the continued expansion of the e-voucher. They are eager to remain enrolled in the program, recognizing its advantages and the potential for further improvements. Farmers' feedback provides valuable insights for policymakers: while maintaining key features like freedom of choice and transparency, efforts should focus on expanding the dealer network and initiating the programme earlier in the season to maximize its benefits and ensure smoother implementation during full transition to the e-voucher modality.

5. Agrodealers Experiences

Agrodealers are vital to the e-voucher system. They serve as the key link between the subsidy programme and rural farmers. They expand market access for large private input suppliers and facilitate the delivery of fertilizers and seeds. Accredited by the Ministry of Agriculture, agrodealers operate as retailers and distributors. They handle last-mile distribution, manage stock, and connect with farmers and the ZIAMIS platform. Their capacity, reach, and pricing directly influence the system's effectiveness and efficiency.

The 2024/25 e-voucher rollout successfully created a strong private market. Over 630 national suppliers and agrodealers participated, running more than 1,000 redemption points. Streamlined accreditation processes enabled quick onboarding of suppliers and agrodealers at the season's start. This allowed farmers to redeem inputs without delays. Clearing arrears from 2023-24 and pre-financing 67% of the 2024-FISP budget helped

agrodealers get paid promptly. This supported timely restocking and maintained a steady supply of inputs. As a result, there was significant distribution of inputs to farmers, demonstrating a reasonably efficient supply chain.

However, fiscal pressures from December 2024 contributed to the build-up of arrears throughout the first quarter of 2025, leading to delayed payments to agrodealers. Although these arrears were cleared in April 2025, earlier than in previous seasons, the delay caused understandable frustrations among agrodealers. Despite these challenges, agrodealers remain pivotal to the system’s success, ensuring last-mile delivery, maintaining stock levels, and fostering effective engagement between farmers and the digital platform. Their role is central to expanding input access and supporting agricultural productivity through the e-voucher system.

This section examines agrodealers' experiences with the FISP, highlighting the drivers behind their strong support for the e-voucher system and the challenges they faced. It explores how the programme impacts their operations, employment, and business opportunities. These insights will help policymakers ensure that the full e-voucher rollout in 2025/26 is both effective for farmers and economically viable for agrodealers. Table 5, below, provides a summary of agrodealers' key experiences; the subsections below provide greater detail and analysis.

Table 5: Summary of Key Findings from the Agrodealers’ Survey

Theme	Key Findings
Accreditation Processes	<ul style="list-style-type: none"> 58% of agrodealers were accredited in under a month and 42% in up to 3 months; all surveyed dealers were successfully accredited by season 86% of surveyed agrodealers reported <i>very clear</i> accreditation guidelines 93% of agrodealers received relevant information from multiple channels
Agrodealer Payments	<ul style="list-style-type: none"> Previous FISP arrears were cleared by July 2024 and 67% of funds were pre-financed, ensuring agrodealers were paid promptly throughout the high demand redemption periods (September to December) But pressures on GRZ financing from Dec '24-March '25 saw arrears build: 41% of interviewed dealers thus experienced “frequent” payment delays
Job Creation	<ul style="list-style-type: none"> 86% of agrodealers hired additional workers because of e-voucher 42% of new workers were retained full-time; 58% were seasonal hires 45% of surveyed farmers observed new jobs in their communities created by e-voucher
Agrodealer Business Growth	<ul style="list-style-type: none"> Total sales for surveyed dealers increased from ZMW 794 million in 2023/24 (drought-impacted) season to ZMW 2.2 billion in 2024/25 season 69% of total agrodealer sales in 2024/25 season were generated by e-voucher
Agrodealer Satisfaction	<ul style="list-style-type: none"> 100% of surveyed agrodealers said they wanted to continue with e-voucher

5.1. Accreditation and Onboarding

To participate in the e-voucher programme, all input suppliers and agrodealers must complete accreditation with the Ministry of Agriculture. The process begins with online registration, followed by verification of their documents and assessment of their capacity to distribute inputs. Only those meeting the ministry’s criteria are accredited to supply farmers directly.

By the start of the 2024/25 season, all surveyed agrodealers had been successfully accredited, with 89% specifically approved for the e-voucher system. Effective communication from official channels was vital; all dealers reported hearing about the

process from ministry offices or colleagues. Additionally, 93% received information from multiple sources, including cooperative societies and government websites.

Most agrodealers found the accreditation guidelines clear, with 86% rating them as “very clear.” Common requirements included business registration, tax certificates, NAPSA certification, proof of stocking capacity, and banking details. Approval times were generally efficient, with 58% receiving approval within one month, while others took up to three months.

Challenges included extensive documentation, prolonged processing times, delays in inspections, and occasional unclear communication. Nevertheless, 79% of dealers received assistance from government officials, a development suggesting that partnership and outreach by ministry staff were a facilitating factor. The successful rollout of over 1,000 redemption points by 631 agrodealers before the rains also illustrate the effectiveness of the Ministry’s accreditation process and quick turn-around period.

Table 5-1: Challenges Faced by Agrodealers During Accreditation

Challenge	High Risk	Medium Risk	Low Risk	Total	Percentage
Lengthy processing times	7	30	23	60	88%
High documentation requirements	7	31	28	66	97%
Lack of clear communication	6	26	26	58	85%
Delays in inspection/verification	7	28	25	60	88%

5.2. Field Operations and Activities

Despite the tight timeline, agrodealers effectively facilitated input redemptions for FISP beneficiaries. By the end of December 2025, 97% of e-voucher farmers had redeemed their inputs, with 74% experiencing no issues during the redemption process. This achievement highlights the capability of agrodealers to meet farmer demand under challenging conditions.

Starting in September, as the farming season commenced, agrodealers focused on efficiently navigating these constraints. Their key responsibilities included distributing inputs, educating farmers on the use of their e-voucher codes, verifying farmer identities against the FISP register, and processing voucher redemptions through a mobile application linked to ZIAMIS.

In addition to retailing inputs, some agrodealers expanded their operations by acting as main suppliers, distributing bulk inputs to smaller agrodealers or community depots to extend their reach into villages. To ensure ample stock before the rains arrived in November, they coordinated closely with national input suppliers, sometimes front-loading inventory at their own expense.

Despite efforts to maintain adequate stock levels, not all agrodealers were successful in doing so throughout the season. Limited access to trade financing facilities, coupled with logistical and storage challenges, significantly hindered the ability of smaller agrodealers to restock efficiently. As a result, several smaller agrodealers experienced stockouts during peak demand periods, adversely affecting their sales and supply consistency. These constraints underscored the need for improved financial support, improved supply chain

logistics, and better storage solutions to enhance the resilience and responsiveness of most last mile agrodealers during critical market periods.

5.2.1. Digital System Functionality

The e-voucher scheme relies on a central electronic platform, the Zambia Integrated Agriculture Management Information System (ZIAMIS) to manage farmer accounts and voucher redemption. For efficiency, the system must be reliable, fast, and user-friendly.

Agrodealer feedback on system functionality indicates that ZIAMIS performance was effective overall, particularly those in urban or peri-urban locations with good network coverage who report relatively smooth transactions. In contrast agrodealers in some rural areas cited poor digital infrastructure (e.g., network failures) as a bottleneck in the 2024/25 season. These findings are unsurprising, given the challenges of rolling out a digital platform system amidst the context of continuous load-shedding and ongoing network coverage issues in rural areas. What is evident, however, is that these challenges were not insurmountable, as evidenced by the very high redemption rate ahead of the rains.

In rural areas with poor cellular coverage, agrodealers reported system downtimes could range from a few minutes to several hours on busy days, resulting in unreliability of the digital system and ZIAMIS platform. Agrodealers sometimes found the system to be slow, particularly during peak times when many dealers and farmers were transacting simultaneously. Slowdowns impacted efficiency of processing farmers, which would usually take seconds, but on some occasions could take 5-10 minutes per transaction due to slow loading times. Whilst these outages and slowdowns could translate to queues at shops, and on occasion some farmers would travel home without inputs, only a small number of surveyed farmers (16%) redeemed inputs later than desired due to congestion or stockouts at agrodealer shops.

Some agrodealers encountered technical issues, such as voucher codes not validating or incorrect balances being displayed in mobile. One specific issue mentioned in the qualitative feedback was "double deductions", where the system would erroneously deduct the voucher value twice for a single transaction. Such glitches required later reconciliation and administrative overheads for dealers and programme managers. Mitigation strategies for network outages included using multiple internet providers (for example, swapping SIM cards from one mobile network to another) and keeping manual records of transactions whenever the system went down. Agrodealers suggested that improving system software, making the system interface more user-friendly, and introducing a "unified gadget system" that could handle all product redemptions reliably, would help mitigate some of the delays.

Overall, whilst the system performed well, efficiency could be improved by optimizing the digital system: faster response, offline capabilities (for areas with weak internet), and error-free transactions would reduce time and frustration for both dealers and farmers. Efficiency would improve if the digital system were optimised: investments in rural connectivity, further agrodealer training, and continuous interface with Ministry of Agriculture officials could yield efficiency gains for FISP. Integration with other mobile payment apps should also be explored.

5.2.2. Agrodealer Network Efficiency

The agrodealer network's efficiency is reflected in its stock availability. During the 2024-25 season, only 3% of the interviewed FISP farmers experienced empty shelves on their first

visit to an input supplier/agrodealer, a market situation that demonstrated agrodealer network efficiency. Pre-financing enabled dealers to restock quickly and fulfil the demand. There were also no reports of dealers refusing vouchers or major fraud (no cases of fake inputs were reported in the e-voucher sample). The Ministry of Agriculture's vetting and training of agrodealers seems to have been effective in ensuring agrodealers understood the rules and maintained quality standards. Additionally, some more agile agrodealers reported forming informal alliances, borrowing or swapping inputs among themselves to fulfil farmer needs, a sign of market innovation that we expect to develop further as the e-voucher is embedded in the entire input supply chain.

Another key measure of the agrodealer network's efficiency is its distribution and presence of suppliers across districts. In the evaluated areas, districts typically had 3-5 participating agrodealers, fostering competition and providing farmers with greater choice. This availability significantly contributed to farmer satisfaction; 62% of farmers reported feeling empowered to select agrodealers and compare prices and products. Moreover, when asked if they noticed price differences for the same inputs among different dealers, 70% responded affirmatively. This indicates that farmers are able to compare prices and potentially select more affordable sources, demonstrating that the competitive market created by the e-Voucher is functioning effectively.

The above survey findings confirm that the presence of multiple dealers within a district fosters healthy competition, ultimately benefiting farmers. These results bolster the preliminary March 2025 analysis, which utilized the ZIAMIS system and agrodealer receipts. That analysis showed farmers using the e-voucher system saved an average of ZMW 73.36 per 50kg bag of fertilizer compared to DIS prices, totalling ZMW 440.14 in savings per input pack. The data also indicate favourable input pricing trends for fertilizers (compound-D and Urea) under the e-voucher during the 2024-25 season (refer to Figure 5 above).

However, a key challenge identified is the uneven distribution of agrodealers across districts. The survey interviewed 68 dealers across 17 districts, but only 7 were in high-risk districts. Most dealerships are situated in town centres, requiring approximately 90% of e-voucher farmers to travel to urban areas to access inputs. This highlights a significant gap in on-the-ground availability, emphasizing the need to strengthen and expand the agrodealer network as the government implements a full (100%) rollout. Agrodealers also expressed concerns about the viability of operating in areas with few registered farmers, suggesting that alternative approaches, such as farmer and/or demand aggregation or mobile distribution vans may be more efficient in remote locations.

Overall, the agrodealer network effectively delivered input subsidies with minimal disruptions, demonstrating its crucial role as a reliable supply chain backbone. Nonetheless, limited access in remote districts remains a barrier to equitable distribution, which must be addressed to ensure all farmers benefit from the programme's support.

5.2.3. Logistical and Administrative Efficiency

System performance metrics also include the efficiency of coordination and administration. One key indicator is the cost of delivering inputs per farmer. While this survey lacks direct cost data, agrodealers generally agree that the e-voucher system is potentially more cost-effective than DIS. This is because it outsources distribution to existing shops, eliminating the need for government-run storage and transportation. Several dealers noted a reduction in ghost (ineligible) farmers, meaning subsidies now go to genuine purchases, unlike past

cases of diversion. Agrodealers also believe that shifting distribution to the private sector reduces government storage and handling costs, although system and monitoring expenses remain.

Despite these efficiency improvements, agrodealers face challenges. About one-third of the agrodealers interviewed, especially smaller ones, reported stock shortages from distributors. Even with demand, they sometimes could not get enough fertilizer or seed due to nationwide supply bottlenecks and some large suppliers prioritizing government contracts over independent dealers. However, these shortages have not caused widespread concern among farmers about input availability.

Price fluctuations during the season pose additional operational difficulties. Changes in fuel prices or exchange rates affected non-FISP market prices, impacting dealer profit margins. A few dealers (8 out of 68) experienced input price increases during redemption. Since voucher values are fixed, dealers had to either absorb lower margins or persuade farmers to top up with cash for higher-priced inputs. Some dealers responded by pre-purchasing larger volumes early, which required capital and storage capacity, a strategy mainly used by better-resourced businesses.

Coordination between the public and private sectors has shown mixed results. Planning was generally efficient, with nearly all dealers (66 of 68 interviewed) receiving necessary information from various channels. This indicates good communication strategies. However, during implementation, issues like late announcements and unclear resolutions occasionally occurred. System glitches, for instance, were sometimes not promptly communicated, leading to repeated calls and confusion. These issues could be addressed with a more robust support hotline or regular system updates.

Cost-efficiency for dealers is another concern. About one-third reported high operational costs, including hiring extra staff, fuelling generators during outages, transport, and lodging during training or meetings. Despite these costs, the overall impact of the e-voucher system on dealers has been positive. It has enabled them to increase sales, expand their customer base, and grow their businesses.

5.2.4. Payment Process and Financial Flows

The e-voucher system's most significant challenge came from the recurring issue of delayed payments, as frequently mentioned by agrodealers. ZIAMIS data on disbursements highlights a clear trend. Before the 2024/25 season in July 2024, ZMW 2.5 billion in arrears owed to agrodealers was settled. This was a crucial development, rebuilding private sector trust in FISP and allowing suppliers to stock up for the season. Additionally, the Ministry of Finance and National Planning ensured pre-financing of 67% of the FISP budget, amounting to ZMW4.0 billion. These measures were essential in establishing trust and enabling faster payments during the peak redemption period from September to December 2025.

However, starting December 2024, fiscal pressures delayed payments, creating arrears through Q1 2025 due to cash shortages. These arrears were cleared by the end of April 2025, earlier than in prior seasons, but the delays led to understandable complaints from agrodealers. Yet, none of the dealers surveyed planned to exit the e-voucher program. All surveyed dealers affirmed their commitment to continue with FISP, acknowledging the long-term benefits despite the short-term challenges. Many expressed hopes for future improvements to these issues.

Survey responses confirm this scenario: 41% of dealers frequently experienced payment delays. Among affected dealers, only 21% had payments resolved within a month, while about 50% had to wait over three months, particularly in Q1 2025. Ideally, once inputs were given to a farmer through a redeemed voucher, the government, via a payment agent bank, would promptly reimburse the subsidized amount. Unfortunately, this cash flow inefficiency had wide-ranging impacts. Dealers often had capital tied up, hindering their ability to buy new stock or pay employees and overheads on time.

To address this, many dealers relied on personal savings or credit to restock. Some larger dealers secured credit lines with suppliers, enabling replenishment while awaiting payments. Additional interest costs from loans or credit affected many dealers, while others lost sales opportunities due to limited stocks. Smaller dealers, without credit access, had to restrict distributions.

Dealers actively communicated with authorities, frequently inquiring about late payments as a mitigation strategy. The survey revealed that 97% of dealers urged for a faster payment system, acknowledging delays in the current process. They recommended measures such as processing payments within 24 hours of redemption and enhancing integration between the e-voucher platform and banking systems. Implementing these suggestions would boost efficiency, enabling faster fund reinvestment in inventory and maintaining a fluid supply chain. It would also alleviate the administrative burden of tracking outstanding payments, benefiting both dealers and ministry staff.

5.3. Economic Impacts and Job Creation

One of the standout impacts of the FISP e-voucher rollout from the agrodealer viewpoint is the stimulation of local economic activity. This section explores how FISP has generated employment opportunities through agrodealers, assessing the sustainability and quality of these jobs. It also examines the broader economic ripple effects, such as business growth and the creation of indirect employment opportunities, underscoring the programme's significant role in enhancing local economies.

5.3.1. Direct Employment Creation

FISP e-voucher implementation in the 2024/25 season led to significant direct job creation in agrodealer businesses. An overwhelming majority of 86% of surveyed agrodealers, reported that they hired additional workers specifically because of the e-voucher programme (to handle increased customers and operational demands), indicating that the e-voucher spurred nearly all participating businesses to expand their workforce.

From the estimations of the survey an average of about 4.2 new workers per dealer were hired. The distribution of how many each hired varied: some smaller dealers might have added only 1-2 employees, whereas several larger operations hired more than 5 extra staff each, to staff multiple counters or warehouses during peak redemption. The job roles included shop assistants, clerks/data entry for processing vouchers, storekeepers to manage the increased inventory, and casual labour for loading and offloading supplies.

Understandably, not all jobs created were permanent full-time positions. The seasonal nature of agriculture meant a proportion of these new hires were seasonal or part-time workers engaged only for the duration of the input distribution season. The larger dealers relied heavily on temporary labour. Many of these employees were contracted for the peak months (say September to December).

However, it is striking that agrodealers report that of those new hires, 42% were retained. The retained workers are likely those who proved particularly valuable roles that dealers realized could be supported year-round due to overall business growth such as manning of new product lines or additional outlets. The fact that nearly half the new hires remained is a significant contribution to ongoing rural employment – about 1.5 jobs per dealer on average carried forward. For the others, even if temporary, the employment provided short-term income and experience; some of those workers may be rehired in the next season.

While e-voucher helped create jobs, an area for improvement concerns the need to boost job opportunities for women and youth. Relatively few of those jobs went to women and youth. Various factors were at play: cultural norms influence hiring – certain roles like loading/offloading or dealing in farm supplies are male-dominated, or fewer women may be applying for these roles in rural areas. Regarding youth, a skills issue likely a inhibiting factor for them: handling e-voucher transactions and managing agro-input inventory favour slightly more experienced individuals. The implication is that the job creation benefits of FISP could be more gender and youth -inclusive.

On a positive note, some dealers did employ women as shop assistants, accountants, or in customer service roles, recognizing the value of a diverse workforce. One dealer’s comments highlighted that having female staff improved communication with women farmers who sometimes felt more comfortable asking questions to a female attendant – a subtle but important aspect of inclusiveness.

Going forward, there is scope for more youth engagement, possibly through internships or support for young entrepreneurs.

5.3.2. Business Growth and Income Effects:

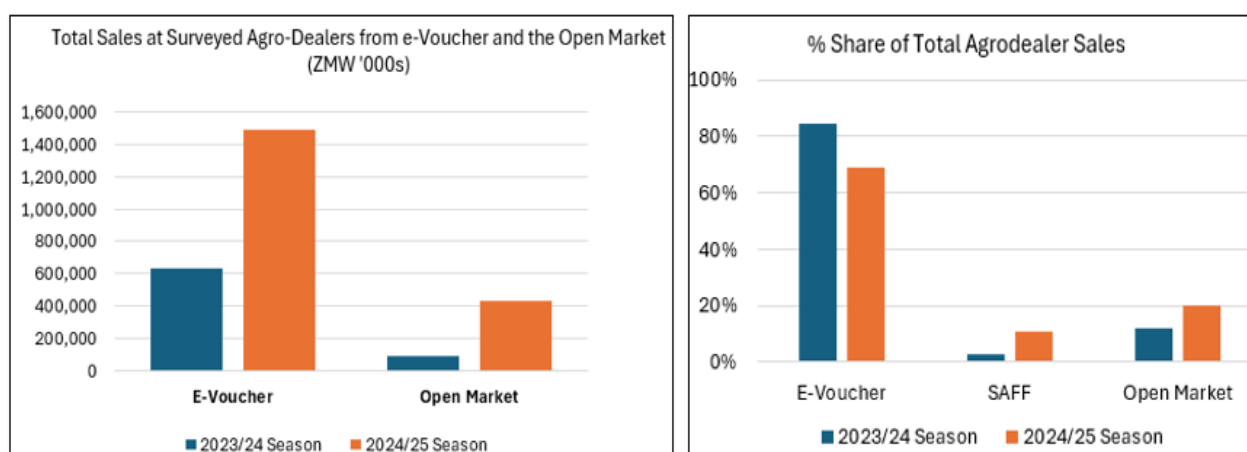
Given one of the objectives of the e-voucher is to improve rural business activity, the survey reviewed sales data of the surveyed agrodealers. The economic impact of the e-voucher is also evident in business growth metrics as revealed by the sales data of surveyed agrodealers in Table 5.2 below illustrating this growth. Overall, for the agrodealers that were surveyed, business greatly improved from the 2023/2024 season to the 2024/2025 season. Total sales under FISP and related programmes jumped from ZMW749 million to ZMW 2.2 billion. The FISP e-voucher played a prominent role as much of this increase is attributable to e-voucher, which itself grew over 50-fold in value and provided a total share of 69% in turnover, and significantly expanded the turnover of agrodealers growing from ZMW 634 million to ZMW 1.4 billion.

Table 5-2: Comparison of Sales in the 2023/2024 Season and the 2024/2025 Season

PROGRAMME	SALES IN ZMW (000') - 2023/2024 SEASON				SALES IN ZMW (000') - 2024/2025 SEASON				
	HIGH RISK	MEDIUM RISK	LOW RISK	TOTAL (ZMW)	HIGH RISK	MEDIUM RISK	LOW RISK	TOTAL (ZMW)	% SHARE OF SALES
E-VOUCHER	1,200	2,740	630,162	634,102	8,126	452,626	1,034,199	1,494,952	69%

FOOD SECURITY PACK	0	0	3,500	3,500	0	0	500	500	0%
SAFF	180	1,862	17,391	19,433	1,064	65,137	173,904	240,105	11%
WORLD FOOD PROGRAMME	0	0	150	150	0	0	200	200	0%
OPEN MARKET	0	1,260	91,462	92,722	900	92,684	337,349	430,934	20%
OTHER PROGRAMMES	0	0	0	0	0	0	700	700	0%
TOTAL	1,380	5,862	742,666	749,908	10,090	610,448	1,546,852	2,167,392	

Figures 8 & 9: Comparisons of sales in the 2023/2024 Season and the 2024/2025 Seasons



Open market sales (20%) also contributed generously to business growth from sales of ZMW92 million to ZMW430 million. Tremendous growth of 92% was also observed from the SAFF programme (moving from ZMW19 million to ZMW240 million despite the few numbers of farmers that were on the programme: this was an increase to an 11% share of total sales, from less than 3% in the previous season,

More importantly, the high risk or rural districts saw tremendous growth in sales transactions jumping from only ZMW1.2 million to over ZMW8 million in business while the medium risk districts saw phenomenal growth from only ZMW2.7 million to ZMW452 million. The objective to spur economic activities in the towns away from urban centres was definitely achieved. The urban/ low risk districts saw growth of 64%, while large of this growth was far dwarfed by the 577% growth experienced in the far-flung districts.

Such revenue growth improved profitability for many dealers (despite delayed payments), enabling them to reinvest in their businesses and communities. Some dealers reported using the extra income to upgrade their shops or increase product ranges, a positive local economic impact. With improved income, dealers also contribute to the local economy by spending more (consumption by business owners and employees) and potentially through community involvement. For instance, a few dealers indicated they were able to offer credit to non-FISP customers or donate to community events thanks to their FISP-season earnings, which is an intangible benefit. Despite challenges, agrodealers effectively delivered a massive volume of subsidised inputs to farmers on time for the planting season.

Beyond direct jobs in the agrodealer shops and increased sales, the e-voucher programme generated indirect jobs and opportunities in transport, logistics and related services. For example, as dealers ramped up operations, they hired transporters (truck drivers or oxcart

operators) to haul inputs from depots to their stores or from their stores to remote redemption points. Some dealers in rural areas mentioned hiring local youths with trucks to help distribute fertilizers to villages (though not captured in formal employment stats).

Increased business at agrodealers had a noticeable multiplier effect on the local economy. Some dealers expanded their infrastructure by constructing additional storage sheds, thereby employing local builders. Others boosted their ancillary sales, including farm tools, indirectly supporting jobs in wholesale and manufacturing sectors. Although our data does not quantify these indirect effects, qualitative feedback from agrodealers indicates a positive impact, with comments like “the programme boosted local employment and business opportunities,” suggesting a broader economic stimulus.

In summary, the agrodealer network under the e-voucher system operated as a critical backbone for rural economies. It enabled a wider choice of generally reliable supplies and provided increased business opportunities, fostering economic growth in rural areas.

6. Lessons Learned and Good Practices

The implementation of the e-voucher system in the 2024/25 season provided valuable lessons and identified successful practices. These insights are essential for guiding future programme design and rollout strategies.

1. Timeliness is everything:

One of the most vital lessons from the evaluation is the absolute necessity of delivering inputs to farmers in a timely manner. Farmers’ yield outcomes and overall satisfaction are closely linked to receiving inputs before the planting season. A best practice observed with the e-voucher system was the early commencement of processes, specifically, loading voucher cards by September and ensuring agrodealers stocked up in advance. In districts where these preparations occurred promptly, nearly all farmers were able to plant on time, resulting in improved crop performance. Conversely, areas experiencing delays in activation or distribution saw the programme’s impact diminish.

The key takeaway is that early planning and execution, whether it involves tendering fertilizer under DIS or issuing vouchers under e-voucher must be a non-negotiable priority. Initiating activities such as registration, contributions, and fund disbursement well before the onset of the rainy season can provide sufficient lead time. Many farmers suggested that having everything in place by early September would reduce seasonal pressures, help prevent price spikes, and avoid stock shortages later in the season, thereby enhancing overall programme effectiveness.

2. Farmer empowerment and transparency improve programme credibility:

A key advantage of the e-voucher system was its ability to empower farmers and enhance transparency, thereby building greater trust in the program. By allowing farmers to select inputs and redeem vouchers directly, the system fostered a sense of ownership and minimized opportunities for favouritism or corruption. Farmers consistently praised the transparency, noting that the card system largely eliminated middlemen and opaque transactions. This underscores the importance of transferring purchasing power to beneficiaries, as it boosts accountability and reduces opportunities for malpractice.

A best practice observed was the systematic handling of receipts and records of e-voucher transactions generated electronic or paper receipts that farmers retained, providing tangible proof of entitlements. Institutionalizing this practice would promote transparency and traceability across the program. Furthermore, the fact that 96% of farmers redeemed inputs in person enabled them to verify the quality, quantity, and expiry dates of inputs directly adding another layer of confidence and control. Farmers valued this oversight; one farmer specifically appreciated the ability to check pesticide expiry dates, a safeguard they lacked under previous systems. Overall, direct verification and clear documentation reinforce the integrity and farmer trust in the e-voucher modality.

3. Importance of private sector capacity and partnership:

The e-voucher's success heavily depends on the capacity of private agrodealers to meet demand. A lesson from the evaluation is that strengthening the agrodealer network is critical for scaling up e-voucher. In areas with few or weak dealers, farmers understandably faced more issues (long travel, stock shortages). However, we also saw adaptive good practices: in some communities, agrodealers organized mobile distribution days or partnered with local cooperatives to bring inputs closer to farmers. This flexibility is a good practice to carry forward - the programme can formalize it by encouraging agrodealers to set up temporary sales points in remote locations during the season.

Another lesson is the importance of training and informing agrodealers. Those dealers who were well-briefed on FISP procedures (voucher redemption, record-keeping, and not charging extra fees) performed well and kept farmer trust. Thus, comprehensive orientation of participating agrodealers each season is a good practice. We found that dealers who engaged with the community (providing advice, as mentioned) built goodwill and likely loyalty; treating e-voucher beneficiaries as valued customers should be encouraged as a best practice.

4. System bottlenecks and mitigation:

The experiences uncovered typical bottlenecks and how to mitigate them. For e-voucher, one bottleneck was voucher activation delays in a few cases and a rush at agrodealers at peak times. Mitigation strategies that emerged include staggering redemption (some districts advised farmers to redeem in batches by area or last name, which prevented everyone coming at once) and ensuring a help desk was available (in one province, the Ministry set up a call line farmers or dealers could call if a voucher had issues - this solved problems quickly and prevented repeated trips). This is responsive support system for the digital platform is a good example of best practice.

5. Adaptive practices for inclusion:

The evaluation highlighted some adaptive practices that aided vulnerable groups. Under e-voucher, in families or villages, more capable members assisted the less capable in using the system (like input shopping trips that included neighbours). While these occurred informally, formalizing support for vulnerable farmers is a lesson. Good practice could be introducing "proxy redemption" protocols (with safeguards) so that an elderly or disabled farmer can authorize someone to redeem on their behalf without fear of abuse.

Another inclusive practice that was identified was several agrodealers in our study offering information in multiple local languages and even pictorial guides on product use,

recognizing literacy barriers. This customer education is a great practice, ensuring that inputs are used effectively by all, and should be encouraged.

6. Monitoring and grievance redress:

The digital nature of e-voucher transactions significantly contributed to reducing issues related to fraud, mismanagement, and misconduct, leading to extremely high farmer satisfaction with agrodealer interactions. Nonetheless, some farmers recommended establishing a dedicated hotline or official reporting channel to facilitate the reporting of dealer misconduct, such as overpricing or poor service. In the few instances where farmers reported overpricing, provincial authorities were able to intervene effectively, demonstrating the value of accessible complaint mechanisms.

The key lesson is that proactive monitoring combined with an easily accessible and transparent grievance redress system can substantially enhance the integrity and credibility of the program. A good practice observed was the Ministry's implementation of spot-checks at agrodealer outlets during the season, which helped ensure compliance and fair practices. To further strengthen programme oversight, expanding these monitoring activities—potentially involving anti-corruption agencies or independent observers on distribution days, would be highly advisable. Such measures would not only deter misconduct but also reinforce farmer confidence and uphold the sustainability of the FISP.

7. Enabling successful digital rollout:

The evaluation shows the digital rollout can work even in rural settings, but certain enablers were crucial. Farmer training was one enabler: ahead of e-voucher, briefings were held, often during cooperative meetings, on how to use the voucher. Farmers who attended these had smoother experiences. Another enabler was collaboration with mobile network operators – in some areas, mobile network companies boosted signal or opened new money agent outlets anticipating FISP demand. This synergy is a good practice, highlighting that coordinating with telecom and finance sectors ensures the e-voucher ecosystem functions (for example, making sure mobile money agents have enough float for farmers' deposits).

8. Farmers as partners in the programme:

A subtle but important lesson is that treating farmers as partners rather than passive recipients leads to better outcomes. The e-voucher inherently does this by making the farmer an active participant in the transaction. The respect and autonomy farmers felt translated to greater satisfaction and likely better use of inputs (since they chose what they needed most). Going forward, maintaining this philosophy – e.g., involving farmer organizations in programme design tweaks, soliciting feedback systematically – will strengthen FISP. In fact, this evaluation itself served as feedback, and farmers were enthusiastic to share their views, reflecting their engagement.

9. Risk management and flexibility:

A final critical lesson is the importance of adaptability in agricultural support programs, given the inherent risks posed by weather fluctuations, pests, and other unforeseen challenges. The flexible design of the e-voucher system demonstrated its capacity to accommodate emergent needs—for example, farmers affected by the fall armyworm outbreak could purchase pesticides and other appropriate inputs. This flexibility enhances

resilience by enabling farmers to respond swiftly to unforeseen threats, thereby minimizing crop losses and safeguarding their livelihoods. The broader lesson is that maintaining a farmer-driven and adaptable programme is essential for effective risk management. This inherent flexibility is a defining advantage of the e-voucher modality, underscoring the need to preserve and further strengthen this feature in future implementations.

10. Summary and Way Forward:

In conclusion, the lessons learned emphasize the critical roles of decentralization, transparency, and early planning in maximizing the effectiveness of FISP. The best practices identified throughout the evaluation such as early input loading, community engagement, targeted farmer training, and robust monitoring, provide a blueprint for ongoing programme improvement. Many of these practices align with the core strengths of the e-voucher system, suggesting that expanding its scale and integrating these lessons will make FISP more impactful.

Additionally, some lessons from the old DIS system such as community monitoring and decentralizing input delivery remain relevant and can inform the future design of e-voucher implementation. For instance, leveraging community centres as temporary agrodealer outlets or distribution points could enhance accessibility and accountability. By learning from both successes and shortcomings, MoA and partners can refine FISP into a more efficient, equitable, and resilient farm support program, ensuring sustained benefits for farmers and the broader agricultural sector.

7. Recommendations

Drawing on the evaluation findings, the following recommendations are proposed to enhance the effectiveness, efficiency, and equity of FISP as it moves to full e-voucher implementation nationwide:

1. Expand and Strengthen the Agrodealer Network (especially in rural areas):

Equity in access and system performance can be improved by increasing the number and coverage of participating agrodealers. The Ministry, possibly in partnership with the private sector and donor programmes, should identify underserved areas and incentivize agrodealers to set up outlets or service points there. Incentives could include transport allowances, credit guarantees for stocking inputs, or even mobile delivery units. By boosting dealer presence in high-risk or remote districts, farmers will have shorter distances to travel and more competitive pricing options. Ideally, there should be at least one agrodealer or scheduled mobile depot in every agricultural camp. This may involve accrediting additional smaller retailers or cooperatives to redeem vouchers under supervision.

2. Ensure timely agrodealer payments, digitize payment approvals, establish real-time stock monitoring, and coordinate with suppliers to prevent stock-outs:

To ensure that agrodealers maintain confidence in the e-voucher system and have the cashflow necessary to restock shelves, particularly important during the peak redemption periods, the Ministry of Agriculture and Ministry of Finance must ensure timely and efficient payments to agrodealers as farmers redeem their inputs. To prevent stock-outs and late-season price surges experienced by some farmers, the Ministry should establish a real-time stock monitoring and re-supply system. By closely tracking redemption data, the Ministry

can identify rapid uptake of specific inputs and take proactive measures—such as alerting wholesalers or facilitating emergency stock deliveries to ensure agrodealers remain well-stocked.

3. Strengthen farmer training and support to increase familiarity with e-voucher processes:

As the programme transitions to a fully digital system, the Ministry should prioritize enhancing farmer capacity-building. Prior to each season, targeted training sessions or demonstrations should be conducted at the local level to familiarize farmers—especially first-time users and vulnerable groups—with key processes such as entering PINs and checking balances. These sessions can be complemented with agronomic advice, leveraging the increased input choices to provide guidance on optimal input combinations, application techniques, and best practices.

4. Provide Special Targeted Support for Vulnerable Farmers:

To ensure inclusiveness, the Ministry should consider implementing measures to assist those who might struggle with the e-voucher system. For elderly or disabled farmers, the Ministry could create a secure proxy redemption system: a registered family member or extension officer can redeem on their behalf, with proper identification and perhaps a two-factor authentication (such as a signed letter or biometric if available) to prevent abuse. Moreover, DACOs could consider organizing group transport or delivery for remote communities - for example, contracting transport on certain days to deliver bulk inputs from agrodealers to village centres at subsidized rates. This could be facilitated through farmer cooperatives or local government, and farmers can opt-in if they cannot arrange their own transport. By reducing the travel burden and cost for the remotest farmers, equity will improve.

5. Strengthen Monitoring, Accountability and Grievance Redress:

With e-voucher expansion, continue to strengthen programme oversight. The Ministry should establish a clear grievance redress mechanism - such as a FISP toll-free hotline or help desk - where farmers can report issues like extra fees, fraud, or difficulties. This should be publicized widely so farmers know how to seek help or lodge complaints. Concurrently, random spot-checks and audits of agrodealer transactions should be conducted to ensure compliance (e.g. no “ghost” redemptions or withholding of cards). Given that our evaluation found few malpractices, the aim is to keep it that way through vigilance. A good practice would be to involve community leaders or independent observers in monitoring distribution during the peak period. The Ministry could also leverage the digital data to flag anomalies (for instance, if one dealer’s prices are significantly higher than others, or if redemptions in an area suddenly stall). Transparent reporting - publishing how many farmers were served, what inputs were redeemed, and any issues encountered - will further promote accountability.

6. Improve Digital Infrastructure and Backup Options:

The Ministry should work with technology partners to ensure the e-Voucher platform remains robust and user-friendly and continue improving the system’s interface for agrodealers, so transactions are quick (e.g., promoting use of scanning devices or offline mode capabilities). In rural areas with connectivity challenges, the Ministry should pre-arrange for offline redemption solutions - such as USSD codes or paper voucher backup -

so that no farmer is turned away due to network failure. Additionally, the Ministry should consider integrating mobile phone notifications for farmers (many already get SMS when their voucher is loaded). Expanding this, farmers could receive SMS alerts for any redemption made on their account (adding security) and reminders for timely redemption to avoid last-minute crowds. Investing in these digital touches will enhance efficiency and user confidence.

7. Maintain Stakeholder Engagement and Feedback Loops:

The Ministry should approach the implementation of the programme as an ongoing learning process by establishing regular feedback mechanisms with farmers and agrodealers after each season. This can be achieved through surveys, community meetings, or focus group discussions that systematically gather insights on what functions well and what areas need improvement. Many of the positive adjustments identified in this evaluation—such as requests for greater input diversity or dealer network expansion—originated directly from user suggestions, underscoring the value of participatory feedback. Additionally, the Ministry should maintain strong coordination with key stakeholder organizations, including farmers' unions, agrodealer associations, and financial service providers, to facilitate collective troubleshooting and continuous refinement of the program. By institutionalizing regular feedback and stakeholder engagement, FISP can adapt more effectively to on-the-ground realities, ensuring the programme remains responsive, relevant, and progressively more efficient.

Implementing these recommendations will help ensure that FISP not only continues to support smallholder productivity but does so in a more timely, cost-effective, and equitable manner. The transition to a fully e-voucher-based FISP, guided by lessons from this evaluation, positions Zambia to achieve the dual goals of empowering farmers and stimulating the rural economy, all while maintaining strict accountability for public resources. The next season (2025/26) will be critical to solidifying these gains, and with these recommendations in place, the outlook for FISP's positive impact on rural livelihoods is very promising.