

# TRANSFORMING ZAMBIAN AGRICULTURE THROUGH THE INTRODUCTION OF E-VOUCHERS

Author: Duncan Green



KIVU INTERNATIONAL

IN PARTNERSHIP WITH



**LSE**

Firoz Lalji Institute  
for Africa

## **ABOUT THE AICP**

[The Activism, Influence and Change Programme \(AICP\)](#) supports greater understandings of, and better practice among, intentional change makers at all levels.

## **ABOUT THE AUTHOR**

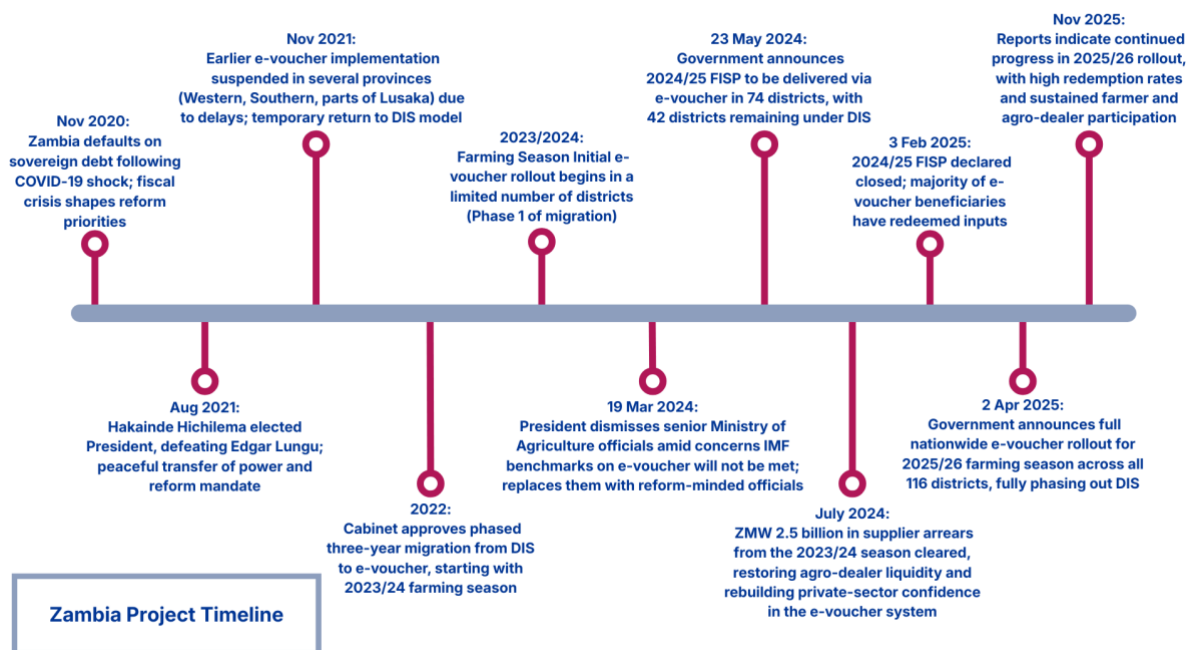
Dr Duncan Green is a Professor in Practice in International Development at the London School of Economics and Director of the LSE [Activism, Influence and Change Programme](#). He is author of [How Change Happens](#) (OUP, 2<sup>nd</sup> edition 2024) and [From Poverty to Power: How Active Citizens and Effective States can Change the World](#) (Oxfam International, second edition 2012).

From 2004-24 he was Head of Research and Senior Strategic Adviser at Oxfam GB where he ran the [From Poverty to Power](#) blog.

More details on [his website](#).

## Table of Contents

<b>Introduction</b> .....	<b>4</b>
<b>Kivu’s Role</b> .....	<b>4</b>
<b>Overview</b> .....	<b>4</b>
<b>How was all this achieved?</b> .....	<b>6</b>
Technically Sound, Politically Feasible, Locally Led .....	6
<b>Narrative: This Time is Different</b> .....	<b>7</b>
<b>Relationships</b> .....	<b>7</b>
<b>Thinking and Working Politically</b> .....	<b>8</b>
<b>Winning Over the President</b> .....	<b>8</b>
<b>Neutralising/Winning Over the Opposition</b> .....	<b>9</b>
<b>Kivu’s Role</b> .....	<b>9</b>
<b>Quick Wins to Build Momentum</b> .....	<b>10</b>
<b>Sustainability</b> .....	<b>10</b>
<b>Conclusion</b> .....	<b>11</b>
<b>Annex A: Interviewees, Sources and Reviewers</b> .....	<b>12</b>
Interviewees .....	12
Reviewers .....	12
Documentary Sources .....	12
<b>Annex B: Timeline</b> .....	<b>13</b>



## Introduction

The initial success<sup>1</sup> of the reform effort to take the inefficient, often corrupt system of subsidized agricultural inputs for Zambia’s one million small farmers and replace it with a market-friendly system of redeemable e-vouchers shows how a combination of ‘thinking and working politically’, smart and committed leadership at all levels, and sound technical design can overcome entrenched opposition, with significant social, economic and fiscal benefits.

Based on a review of documents and interviews with some of the key players (see annex A), this paper explores how the reform was achieved. It is not an evaluation, but an effort to understand the process of change by talking to those at the heart of the reform effort.

## Kivu’s Role

Kivu’s work is grounded in Thinking and Working Politically (TWP) and a locally-led policy-influencing approach. In Zambia, by working in this way, its Jobs Accelerator Project (JAP) played a central role in ensuring the e-voucher scheme succeeded where previous efforts had failed due to the blockers within the agricultural system.

## Overview

The e-voucher system is a digital, market-based delivery mechanism under Zambia’s Farmer Input Support Programme (FISP), designed to provide subsidised agricultural inputs to smallholder farmers through private-sector supply chains.

Under the system, eligible farmers are identified and verified. Once verified, farmers make a farmer contribution (deposit) through approved channels. The Government of the Republic of

<sup>1</sup> While there are risks attached to claiming success after just two planting cycles, initial results suggest that the reforms have had real impact. Kivu is currently reviewing the performance of the programme for the 25/26 season, but initial analysis shows that 1m beneficiaries received inputs ahead of the rains, the most basic indicator of success. The new system has expanded the number of certified agro-dealers to just under 1000.

Zambia, via the Ministry of Agriculture, then credits the farmer's e-wallet with an electronic subsidy.

Farmers redeem their e-voucher at accredited agro-dealers or suppliers, choosing from an approved catalogue of inputs (fertiliser, seed, agro-chemicals, veterinary products, and light mechanisation). Suppliers submit invoices and are paid by government after verification.

The e-voucher system marked a sharp departure from the previous support system for small farmers, the Direct Input Supply (DIS) model. This was state-led. The Government centrally procured fertiliser and seed, transported and stored inputs, and distributed fixed input packs to farmers through depots and cooperatives. This system suffered from high logistics costs, late delivery, limited farmer choice, poor targeting, rent-seeking opportunities, and crowding out of private agro-dealers.

The e-voucher differs in several fundamental ways:

- Role of the state: Government shifts from procurer and distributor to financier, regulator, and overseer.
- Role of the private sector: Input procurement, storage, transport, and retail are handled by private suppliers and agro-dealers, crowding in market participation.
- Farmer choice: Farmers may be better able to select inputs suited to their agro-ecological conditions rather than receiving a uniform pack.<sup>2</sup>
- Targeting and accountability: Digital registration, audit trails, and transaction records improve transparency and reduce 'ghost beneficiaries'.
- Fiscal efficiency: Transport, warehousing, and distribution costs are largely removed from government balance sheets.

Several previous efforts to introduce e-vouchers were undermined by weak implementation, unpaid supplier arrears, poor digital systems, and political resistance. The 2024/25 rollout explicitly addressed these weaknesses and was notably more successful than its predecessors:

**Timely access to inputs:** One of the clearest results was timeliness. By November–December 2024, 99–99.6% of e-voucher beneficiaries had redeemed their inputs, largely before the onset of the rains, supporting on-time planting. This marked a significant improvement over historical FISP performance, where late delivery was commonplace.

**Greater choice and suitability of inputs:** Farmers gained freedom to choose fertiliser types, seed varieties, and complementary inputs aligned with local conditions and preferences. Further down the line, this flexibility could supported diversification beyond maize and allow better matching of inputs to soils and rainfall patterns. Although so far, farmers are overwhelmingly using the e-vouchers for their maize crops, a few are already diversifying into other items like vegetable seeds, livestock dewormers, or farm tools (such as sprayers).<sup>3</sup>

---

<sup>2</sup> This is somewhat aspirational, as the Zambia soil map is not yet completed, so the knowledge on the specific conditions is lacking. In addition, extension services are not well equipped to advise the farmers on it.

<sup>3</sup> <https://thedocs.worldbank.org/en/doc/b3fe47a3438cca5688e8ec7e117a473b-0640012026/original/FISP-Full-Report.pdf>

**Lower effective input costs:** Competition among suppliers drove down prices. Based on government data, these savings effectively increased the value of the subsidy to farmers.

**Improved targeting and inclusion:** The verification process removed over 212,000 ineligible beneficiaries, including duplicates, non-farmers, public servants, and beneficiaries of other programmes. At the same time, over 208,000 first-time eligible farmers were onboarded. This reallocation improved equity and credibility, and created a large cohort of defenders of the new system.

**Convenience and dignity:** Farmers were able to redeem inputs individually, at nearby agro-dealers, and at times that suited them, reducing congestion, travel costs, and dependency on cooperatives.

## How was all this achieved?

### Assembling a Reform Coalition in Response to a Window of Opportunity

Several factors converged to create the opportunity for a new attempt at introducing e-vouchers:

**Fiscal pressure:** FISP costs were rising unsustainably, and inefficiencies were increasingly visible.

**IMF engagement:** Zambia's 2020 post-Covid debt default and subsequent IMF rescue programme played a significant role. Reform of subsidies aligned with IMF milestones, creating external pressure for credible change.

**FCDO funding:** The UK Foreign Commonwealth and Development Office (FCDO) worked with the IMF and the internal change coalition. Crucially, it funded the 'Jobs Accelerator Programme', run by Kivu as a 'think and do tank'. The JAP was independent but attached to the Office of the Economic Adviser to the President, and played a catalytic role in steering the reforms through the inevitably turbulent waters of reform.

**Leadership window:** The reform coalition benefited from some outstanding leadership, including President Hakainde Hichilema (once he was persuaded – see below), the Hon Minister of Finance and National Planning, Situmbeko Musokotwane, the Economic Advisor to the President, Dr Pamela Nakamba, the Secretary to the Treasury, Felix Nkulukusa, and the newly appointed (at the time) Permanent Secretary for Technical Services at the Ministry of Agriculture, John Mulongoti.

These factors created a promising environment for 'having another go' at introducing an e-voucher system, this time with a better chance of success. But that required a way of working far more sophisticated than in previous efforts. Interviews with key players help unpack some of the elements involved.

### Technically Sound, Politically Feasible, Locally Led

The e-voucher rollout was based on a combination of a high level of technical sophistication, a deep understanding of the political economy of Zambia, and what it would take to drive change, and a day by day practice of 'thinking and working politically' to build the change coalition, troubleshoot and neutralize or win over opponents.

According to Dr Nakamba, ‘we had to bring in the technocrats, supported by JAP, to avoid the failures of the past.’ But the technical solutions had to work with the rhythm and possibilities of the political context. Rather than an immediate national rollout<sup>4</sup>, districts were selected by JAP using risk-profiling criteria, reducing the number of high-risk districts and increasing the number of low- and medium-risk ones. This lowered the probability of visible failure and political backlash.

The reform also deliberately focused on essentials—district selection, supplier onboarding, arrears, and financing—while postponing or abandoning non-critical elements (e.g. a fully functional digital payments app for agro-dealers) when they threatened delivery.

Realtime data proved critical, according to Guy Lodge of Kivu and JAP Senior Adviser:

*We were getting daily reports telling us how many farmers were redeeming the vouchers, where the problems were happening, enabling us to take action to respond.*

The Ministry of Finance and National Planning made sure that the money was there: the Government secured approximately ZMW 4 billion (around 65–70% of the total budget required) in pre-financing for the 2024/25 rollout, ensuring liquidity during peak periods and reducing supplier risk.

## Narrative: This Time is Different

The focus on technical competence also addressed an important political point. It had to show that this rollout would be different from the failed efforts of the past. According to Guy Lodge:

*Confidence in e-vouchers was rock bottom. The private sector had been badly burnt by their previous participation in it. So we put a lot of time and effort into encouraging the Ministry of Finance to clear historic arrears. That meant input suppliers were going into the season and they had been paid, so they were liquid, it also sent a powerful signal that this Government, unlike their predecessors, were serious about making e-vouchers work.*

ZMW 2.5 billion in arrears owed to suppliers from the 2023/24 season was settled by July 2024. That rebuilt trust with the private sector and signalled seriousness for the new programme.

## Relationships

At all levels, reformers relied on their relationships and networks to build alliances within the Ministry of Agriculture and across government more widely. Through its Zambian team JAP was able to become a trusted partner. It was embedded in the Ministry providing it with “eyes and ears” that proved critical during implementation.

As one official observed:

*‘The JAP team carefully built relationships with key officials in the Ministry. Over time they became a trusted sounding board for this reform but also more generally. Ministry officials would draw on their expertise and this helped cement their role. An analogy would be they acted like our ChatGPT – ‘do you want me to help you reframe this?’*

---

<sup>4</sup> The coverage was still considerable, however. In 24/25 the Government agreed with the IMF to introduce e-vouchers in 74 out of the 116 districts, applying to c. 740,000 of the 1m+ beneficiaries.

Shuttling between the key players in the Ministry of Agriculture, the Ministry of Finance, the Presidency and the Private Sector, the JAP team drew on all their relational skills to keep the reform effort moving forwards.

## Thinking and Working Politically

JAP's relationship network was backed by a high level of political sophistication. According to Guy Lodge:

*We deliberately designed a reform strategy that ensured certain important policy levers could be accessed by the supporters of reform, not the sceptics and blockers. For instance, we knew that pre-financing was key to the success of e-vouchers – without it, farmers wouldn't be able to swipe to get their inputs when they walk into the dealership – and pre-financing was controlled by the Ministry of Finance, who supported the reform. Ensuring this worked well enough was therefore a major priority.*

In other respects, the reform coalition had to work quickly to outmanoeuvre attempts by opponents of reform to weaken the e-voucher. There was, for example, a battle over district selection. The Government's commitment to the IMF was to roll e-vouchers out for 750,000 farmers, while another 250,000 would remain on the old DIS system. Some in the Ministry of Agriculture suggested rollout in a number of districts where it obviously wouldn't work well – areas with low private sector concentration in very remote districts, with no connectivity for mobile platforms.

To counter this JAP developed selection criteria to objectively guide decision-making on which districts most suited e-voucher roll-out. This resulted in a proposal that reduced the number of high-risk districts. The reform coalition mobilised external donor pressure to ensure this was the list used by the Ministry.

Just as important was the need to reduce the barriers to entry for suppliers, as this would ensure there were sufficient numbers of certified agro-dealers to make the market competitive for farmers. JAP quickly produced revised and much streamlined criteria, which were then widely disseminated in the media.

These actions were regularly and promptly validated by the MoFNP and MoA in regular meetings that also involved the FCDO, IMF and World Bank.

When the Ministry of Agriculture dragged its feet on communicating the new scheme to farmers, JAP improvised by BBC Media Action to produce local language bulletins on its numerous radio outlets.

## Winning Over the President

President Hichilema had previously seen e-vouchers fail and took some persuasion to back the new attempt. JAP framed the scheme as a job creation policy (his priority issue), crowding in the private sector and saving money in the long term. As the data started to come in, the President swung more firmly behind the scheme.

Keeping the President onside meant providing continual reassurance. As one senior adviser observed:

*People were lobbying the Presidency and saying 'there are no inputs, it's going slow'. Some would go straight to the President and say, 'this is bad, we have elections coming, why are we*

*doing this?'. To counter these bogus claims we had to provide factual updates to prove it was working on the ground to maintain his support.*

## **Neutralising/Winning Over the Opposition**

Opposition came from multiple quarters: Politicians concerned about losing rural votes and reduced control over patronage; Beneficiaries and cooperatives accustomed to guaranteed input packs; local officials accustomed to getting kickbacks for identifying beneficiaries; some agro-dealers and suppliers, wary due to the unpaid arrears in previous e-voucher attempts and technocrats sceptical because of earlier failures. According to an adviser close to the action:

*People who saw reform as a threat to their power and benefits dug in. The President wanted to see things change, but doubt would creep in when opponents told him why it would fail and the political consequences. He would call the Ministry of Agriculture and Ministry of Finance and say 'gentlemen, there is no room for failure'.*

*The fear was well choreographed– those benefitting from the status quo had access just like us. So you come out of a meeting and the opponents go in and say 'they are just sweet talking you'. So you need inner conviction of the need for change.*

*How? Talk less, and instead demonstrate progress. We were never seeking perfection and our strategy involve building support for the reform incrementally by showing that it was working well enough. "Facts on the ground" became something of a motto - we would regularly provide updates to show progress was being made and that the reform had potential, with the benefits outweighing the status quo. For instance we made sure after we cleaned up the digital platform, that we could generate daily real time performance tracking, with documented trouble shooting. Resolve complaints with a paper trail and report back.*

*On the supply side, in anything you want to try and do, the incentive structure must be clear. If you work hard, get the market right, you will be rewarded. The suppliers have to know they will be reimbursed, to show it works better than the status quo.*

*You also need to demonstrate what happens when people go offside, eg the beneficiaries who were not qualified – you kick them out and make it public. That reassures farmers, gets genuine interest and shows the contrast with the status quo.*

## **Kivu's Role**

The international donors in Zambia are convinced that the reform would not have happened without Kivu's role, via the JAP.

*Change is domestically driven, we are only ever nudging. Kivu constantly thinks about the politics, the spoilers, how to use UK diplomacy. They are like smart, political strategists in the middle of a change process.*

In terms of their own role in backing the reform, along with the IMF, the FCDO uses a football analogy, likening Kivu to 'creative midfield playmakers, able to feed the ball to the striker – an underrated skill'.

Sam Waldo, the then Development Director at FCDO Zambia believes the JAP was the key to why this reform effort succeeded where others have failed:

*Without them, we'd have kept slogging away, but with that big implementation gap in the middle, where some in government wanted to kill it, and the missing middle would mean it's implemented badly, or blocked.*

For a senior government official close to the reform Kivu's locally-led way of working was critical to its success:

*Kivu's model was effective precisely because of the local experts they mobilised behind the reform. They were on the ground 24/7. You could call them any time, and they embedded themselves in the system, in the ministry. Kivu was providing the technical backstopping, but ownership by the local JAP consultants anchored the effort. That really helped – the Zambians they used are very well respected. If you don't adopt this local approach opponents push back and say 'you're an outsider - what do you know?'*

## Quick Wins to Build Momentum

In any reform process, early wins help build confidence and broaden the support coalition. Several early wins were instrumental:

**High redemption rates:** Achieving nearly 100% redemption of vouchers *before* the rains demonstrated immediate success and a sharp contrast with the old scheme.

**Visible cost savings:** Removal of ineligible beneficiaries generated estimated savings of around USD 60 million, which were immediately ploughed back into the programme, via new (real) beneficiaries and an increase in the FISP budget.

**Market crowd-in:** The registration of 793 suppliers, with 631 accredited, compared with fewer than 20 suppliers under the traditional FISP, showcased the role of the private sector.

**Job creation:** At least 5,000 jobs were created in agro-dealer networks and supply chains, with the true number likely higher through spill over jobs in the wider supply chain eg on transport and logistics.

**Political reassurance:** Smooth delivery and lack of farmer unrest reduced political anxiety and expanded support for a 100% e-voucher transition in 2025/26.

These wins helped lock in reform momentum and reframed e-vouchers from a risky experiment to a viable national policy.

## Sustainability

Maize is big politics in Southern Africa, and the danger remains that the spoils on offer from the old state-led system could lead to a counter-attack and the reversal of the e-voucher. A senior part of the reform coalition, who has thought hard about how to prevent this happening reflects:

*We tried to make the e-voucher like a porcupine – well defended, hard to tackle. Its defenders must be the on-the-ground beneficiaries, not the drivers of the reform. That's the only way – the opponents are powerful, so the Minister must be exposed to a million beneficiaries, a thousand SMEs that benefit from reform.*

At the time of writing, however, the reform is holding. In the 25/26 season, the President authorised a successful roll-out to 1m+ farmers, who received their inputs ahead of the rains.

## Conclusion

As the Haitian proverb runs, ‘behind every mountain, more mountains’. Maize remains big politics in Zambia, and the reform spotlight has moved on to reforming the Zambian Food Reserve Agency (FRA).

But for Dr Nakamba the e-voucher is ‘one of our biggest achievements, along with debt restructuring.’ Like most successful reforms, it required a measure of luck in terms of the economic and political moment and the constellation of individual and institutional leadership that led the reform effort. It also rested on the extraordinary efforts of a dedicated and talented reform coalition, led by Zambians but supported by external actors such as Kivu.

## Annex A: Interviewees, Sources and Reviewers

### Interviewees

As well as those quoted by name in the text, interviews were conducted with senior advisers and officials in relevant line ministries in Zambia and international donors on the basis of anonymity.

### Reviewers

Silvia Mauri, Senior Agriculture Specialist, Agriculture and Food Global Practice, World Bank

Another reviewer did so under conditions of anonymity

### Documentary Sources

#### *Powerpoints*

2024-25 Farmer Input Support Programme (FISP) E-Voucher Survey Report, World Bank, JAP/KIVU Powerpoint Presentation, September 2025

E-Voucher Roll Out 24/25, JAP/KIVU Powerpoint Presentation, February 2025

Farmer Input Support Program e-Voucher System, JAP/KIVU Powerpoint Presentation, September 2025

#### *Documents*

FCDO, Zambia Democratic Governance Programme, Annual Review, 2024/5, undated

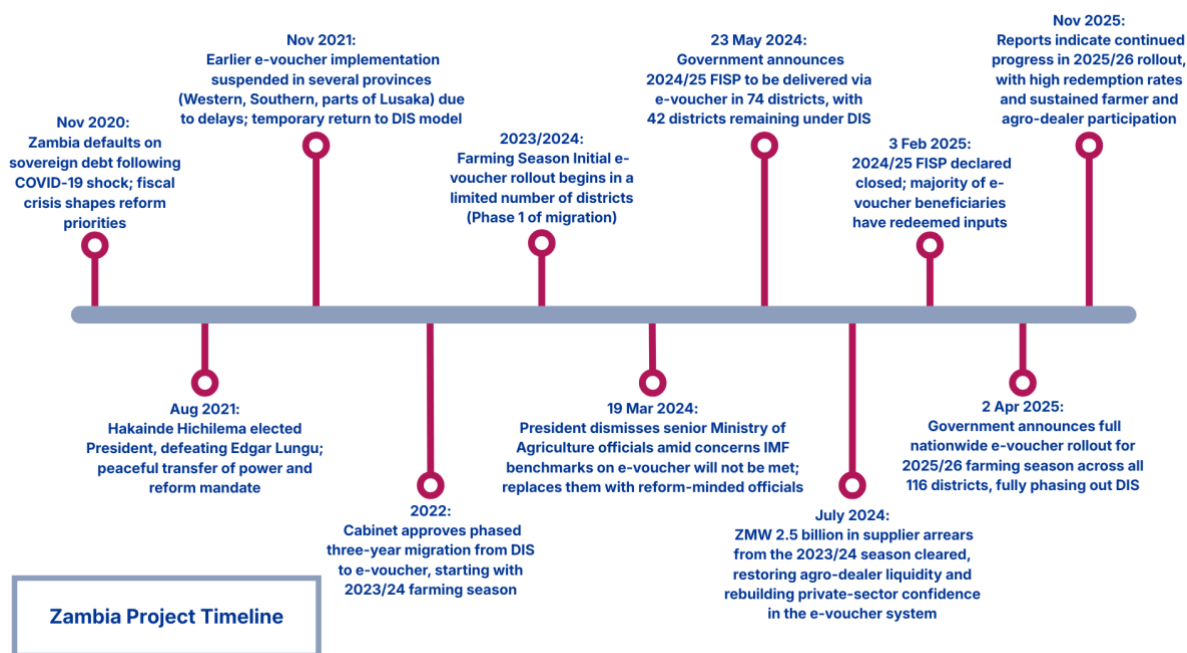
The Farmer Input Support Programme (FISP) 2024-2025 Season Electronic Voucher Rollout World Bank, 2026

2024-25 Farmer Input Support Programme - FISP E-Voucher Rollout Close Out Update March, 2025,

Briefing Note: Zambia E-Voucher Rollout, JAP, August 2025

Briefing Note: Zambia E-Voucher Rollout, Kivu, September 2025

## Annex B: Timeline



2020

November: Zambia becomes the first African country to default on its sovereign debt in the aftermath of COVID-19 — a crisis that shapes much of its subsequent political and economic agenda, including elections and reform priorities.

2021

August: Opposition leader Hakainde Hichilema (UPND) defeats incumbent Edgar Lungu (PF) in the general election, marking a peaceful transfer of power and a major shift in Zambia’s political direction.

November: An earlier attempt to use an electronic voucher system for input distribution is suspended in several provinces (Western, Southern, parts of Lusaka) due to delays and implementation challenges, prompting a temporary return to the DIS (Direct Input Supply) system.

2022

The Cabinet approves a phased three-year migration plan from the DIS system to the e-voucher system starting with the 2023/2024 farming season.

2023/2024 Farming Season

The initial rollout of the e-voucher system begins in a limited number of 17 districts, marking the first phase of the migration.

2024

19 March: Concerned that the government will not hit the IMF benchmark for e-voucher roll-out, the President sacks the Ministry of Agriculture Permanent Secretary for Technical Services and a number of other senior civil servants, and replaces them with more reform-minded officials

23 May: Official announcement that the 2024/2025 FISP will be rolled out through the e-voucher system in 74 districts, with the remaining 42 districts still under DIS.

2025

3 February: FISP for the 2024/25 season is declared closed, with most e-voucher beneficiaries having redeemed inputs by this date.

2 April: The government announces full nationwide rollout of the e-voucher system for the 2025/2026 farming season in all 116 districts, phasing out the DIS model entirely.

November: Reports highlight continued progress in the 2025/2026 e-voucher rollout, with high redemption rates and ongoing farmer and agro-dealer participation.



KIVU INTERNATIONAL

IN PARTNERSHIP WITH



Firoz Lalji Institute  
for Africa