E-VOUCHER STUDY-IMPLEMENTATION REVIEW OF THE PILOT PHASE.

WILFRED MIGA AND MUKETOI WAMUNYIMA

11 MARCH 2017,
MULUNGUSHI INTERNATIONAL CONFERENCE CENTER, LUSAKA, ZAMBIA
Layout

- Introduction
- Objectives
- Methodology
- Findings
- Challenges
- Recommendations
- Conclusion
Introduction

- The study was commissioned by Caritas Zambia

Why:
- Traditional FISP has a number of hiccups
- E-Voucher system was recommended and designed to address challenges under traditional FISP
Objectives of the Study

- To review the implementation of the pilot phase of the E-voucher
- To gather information relating to challenges, success and lessons learnt and make recommendations on the system
In this study, the triangulation method was used where both quantitative and qualitative research techniques were used. We used both primary and secondary data collection methods. Questionnaires were developed and used to collect primary data. Structured Interview questions were used to collect data from other key stakeholders such as IAPRI, ZNFU, farmers, banks, agro dealers and government representatives.
Findings
Stakeholders

Government

Owners

Banks

ZANACO and BancABC

Input Traders

E-Voucher

Farmers

IAPRI

Musika

ZNFU

Provided the platform

users of the system

monitoring and evaluation

capacity building for agro dealers
Findings Cont

- Pilot phase targeted 13 districts and 241,000 beneficiaries
- 243,643 cards were distributed with 7,000 not distributed.
- 212,813 were activated as at 30\textsuperscript{th} March 2016 (90.7%)
- Electronic system of transaction is Safe (no carrying cash)
Findings - Private Sector Participation

- 130 out of 187 agro dealers were taken on board
- 12 input suppliers (8 fertilizer and 4 seed)
- Dealers welcomed the system-allowing for increased and varies agro inputs
- Opportunity to partner with suppliers
- Opportunity to open new outlets
Pilot phase experienced some delays due to late start of the program and late activation of cards. Thus some farmers received inputs late and some never did.
Findings - Crop diversification

- E-voucher does not limit the inputs that farmers can get.
- However, the restriction is on the value of the voucher compared to prices of some inputs such as drugs which maybe expensive.
Findings – Beneficiary Targeting

- Done by Camp Agriculture Committees comprising local leadership, govt officials, other stakeholders
Findings- Cost saving

- Dealers have taken up some responsibility of transporting inputs
- Number of unverified beneficiaries reduced the costs of inputs
IAPRI was tasked with monitoring and evaluating the implementation of the E-Voucher

Conducted visits to all 13 districts,

Consulted with ‘farmers’, ministry of agriculture officials, agro dealers and camp officers
Positives of the E-voucher

- Potential to increase private sector participation
- Potential to contribute to diversification in the agriculture sector
- Reduced costs associated with the input support program
Challenges

- Late activation of cards – due to late deposits
- Low farmer and Agro Dealers sensitization
- ZNFU and Ministry of Agriculture struggled with a small human resource assigned to the program (Human Resource capacity and ICT challenges)
• Processing of beneficiaries took long—i.e. identification, verification and submission to banks
• Some agro dealers not having the capacity to provide a diverse range of commodities
Recommendations

- Human resource capacities, ICT challenges should be dealt with as a matter of agency
- Beneficiary screening needs to be reviewed so that genuine people benefit, especially women. Some may not need FISP but social cash transfer
- Government should clearly define the weaning off system and provide sustainable practices that farmers can adopt.
Recommendations

- More sensitization needed among farmers on the use of the e-voucher.
- More and close M&E for agro dealers to stop them from exploiting farmers.
- The value of the e-voucher should be reviewed to allow farmers to deposit more money. This will allow them venture into bigger farming activities.
Recommendations cont

- Name and physical verification of farmers is required at start of every season
- Monitoring should also be on the production side to make sure that farmers get inputs and actually produce the desired crops etc. i.e. is the program taking people out of poverty
- Need to build the capacity of the extension officers on the system for then to be more effective.
• Agro dealer association should be put in place to check the activities/conduct of the agro dealers.
• Involve other stakeholders to provide capacity building on the system
• The system needs to work throughout the year as this will bring about diversification.
Conclusion

- The pilot phase of the E-Voucher system has worked well with some problems, hence the need for an intensive review before spreading it to other districts. The system if used well can bring savings to government and bring about nation development.
We have the opportunity to make a difference ....
• Thank You!

Caritas Zambia