E-FISP PERFORMANCE REVIEW FOR THE 2017/18 FARMING SEASON

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E-FISP Rollout 2017/18: A Quick Review
Some teething problems making people doubt the e-FISP and some calling for the traditional FISP

Political will to continue at the Highest level

Need all hands on deck to make it work as the e-voucher countrywide rollout can not fail because of implementation shortcomings.

- Best for the country in that it crowds-in private sector
- Ensures timely delivery of inputs if implemented well
- A sure vehicle for agricultural diversification
E-FISP PARTICIPANTS

Key Stakeholders
1. MoA, MoF
2. LARGE INPUT SUPPLIERS
3. AGRODEALERS
4. MAYFAIR
5. MUSIKA
6. SMART ZAMBIA
7. FAO
8. FARMERS
9. Banks

Participating Banks
1. ATLAS MARA (FINANCE & BANK ABC)
2. ECO BANK
3. BARCLAYS
4. UBA
5. INDO ZAMBIA
6. ZANACO
7. MOBILE PAYMENT SOLUTIONS
8. PAYCODE
Indicative Target beneficiaries, farmer deposits and e-card activations

Source: ZIAMIS, 2018

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of beneficiaries</th>
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<tbody>
<tr>
<td>Target beneficiaries</td>
<td>1,024,435</td>
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<tr>
<td>Farmer deposits of ZMW 400</td>
<td>797,978</td>
</tr>
<tr>
<td>E-cards loaded with farmer contribution</td>
<td>749,728</td>
</tr>
<tr>
<td>E-cards loaded with GRZ contribution</td>
<td>708,600</td>
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</table>
• 1,364 agro-dealers were registered & trained during 2017/18 season
• some agro-dealers had more than one outlets and so number of sales points were over 2,300
• About 70 primary input suppliers participated
• Participating banks were 6 plus 2 financial service providers
• In areas where internet connectivity is still a problem, there were 3 mobile money agents (Zoona, MTN & Airtel)
WEATHER INDEX INSURANCE PAYOUTS

Source: Mayfair Insurance Zambia, 2018
Some issues with the e-FISP Nationwide Rollout
Delays across the board:

Programme commencement not in sync with recommended road map

Late accreditation of agro-dealers to ZIAMIS and IT issues with the system causing some inputs to be redeemed outside the system

- Continuous changing of operations of the system
- Failure by Agro dealers to transact through ZIAMIS system
- Late generation of farmer codes. Without these codes, no redeeming can happen through ZIAMIS.
- Duplicate farmer NRCs
- Inadequate capacity to use ICT gadgets
Late release of programme funds by Government resulting in delayed e-cards activation

Problems with banks

Farmer sensitization of e-voucher operations inadequate

Lack of physical presence by contracted banks in some districts (Operations too centralized)

Taking too long in replacing lost PIN codes

Expired e-cards

- What it is and when to do what?
- Weather index insurance was not clear or explained to farmers
Recent MoA Evaluation

Stakeholders agreed that the e-voucher seems to be a better system than traditional FISP.

MoA to announce the road map for 2018/19 e-FISP implementation.
Indaba Agricultural Policy Research Institute

IAPRI assessment and recommendations

Although there are issues with reliability with ZIAMIS data, the system provides us with some indication of an estimated number of farmers reached and card activation.

A lot of buck passing between the different players

- Clear tension between the banks and the government: the banks say the government doesn’t release the money in time, the government says the money can’t be released until the banks register farmers on ZIAMIS.

The e-voucher is complicated and requires all systems be put into place on time:

- Effective delivery depends on effective coordination between multiple actors (MOA and other govt agencies i.e. Smart Zambia; the banks; traders; suppliers etc)
- Recommendation: there needs to be a single and authorised agency to oversee implementation

Farmer sensitization was very limited—this needs to be better this time around

- Farmers need to be told how it works
- What they need to do by when esp. getting their deposits in on time
IAPRI assessment and recommendations

- FRA late payments seem to hinder farmers to make their deposit early – this needs to be improved going forward.

- Hastening the agricultural diversification agenda.
  - Consider having the system to work year round to accommodate fisheries and livestock and horticulture sub-sectors.

- Big positive of the e-FISP
  - A huge increase in private sector activity
  - There does appear to be a competitive market emerging (Approx. 1364 registered traders, and 5800 dealer shops).

- Start early (May) and be open for business year round.
THANK YOU