

PARLIAMENTARY PRESENTATION

SUBMISSION TO THE PARLIAMENTARY COMMITTEE ON AGRICULTURE AND NATURAL RESOURCES.

PERFORMANCE AUDIT REPORT OF THE AUDITOR GENERAL ON THE IMPLEMENTATION OF THE FARMER INPUT SUPPORT PROGRAMME (FISP) 2018-2022

List of Acronyms

AER	Agro-Ecological Region
AG	Auditor General
CAC	Coordinating Agricultural Committee
DACOs	District Agricultural Coordinating Officers
DIS	Direct Input Supply
E-Voucher	Electronic Voucher
FISP	Farmer Input Support Programme
MoA	Ministry of Agriculture
MPSAs	Ministries, Provinces, and Spending Agencies
OAG	Office of the Auditor General
PACOs	Provincial Agricultural Coordinating Officers
PMRC	Policy Monitoring and Research Centre
ZIAMIS	Zambia Integrated Agriculture Management Information System
ZSIC	Zambia State Insurance Corporation

INTRODUCTION

In accordance with the provisions of Article 250 of the Constitution of Zambia (Amendment) Act No.2 of 2016, Public Audit Act No.13 of 1994 and Public Finance Management Act No.1 of 2018, the Office of the Auditor General (OAG) is mandated to carry out performance audits in Ministries, Provinces and Agencies (MPAs) and to report the results to the President and Parliament for debate. In line with its mandate, the Office of the Auditor General conducted a performance audit for purposes of establishing whether the Farmers Input Support Programme (FISP) was implemented in accordance with the principles of Economy, Efficiency and Effectiveness. PMRC was requested by the Committee to submit a written memorandum to comment on the major findings of the Performance Audit Report of the Auditor General on implementation of the Farmer Input Support Programme (FISP) for the period 2018–2022. Furthermore, PMRC was requested to suggest measures that could ensure the successful implementation of the Audit recommendations.

OBJECTIVES OF THE AUDIT

The overall objective of the audit was to assess the effectiveness of measures put in place by the Ministry of Agriculture (MoA) in the implementation of the FISP to improve supply and distribution of agricultural inputs to small-scale farmers. Audit criteria was drawn from sources such as Ministry of Agriculture Strategic plan 2019– 2021, Second National Agricultural Policy 2016 and Farmer Input Support Programme Implementation Manuals 2018/2019 – 2021/2022 Agricultural Seasons. The audit covered the period 2017 to 2022 and established the extent to which MoA:

- Ensured the existence of adequate policies and legal framework, institutional framework and structures to govern FISP;
- Ensured timely, effective and adequate supply of agriculture inputs to targeted small-scale farmers;
- Facilitated the processes of farmer organisations, monitoring and evaluation, and sensitisation;
- Ensured the expansion of markets for private sector input supplier/Agro dealers; and
- Ensured a risk sharing mechanism is in place to share part of the cost of improving agricultural productivity.

AUDIT FINDINGS

1. To what extent has the MoA ensured the existence of adequate policies and legal framework, institutional framework and structures to govern the FISP?

- The Government launched the FISP in 2002 to improve small-scale farmer access to inputs and encourage private sector participation in input supply and distribution. The original plan provided agricultural inputs for three seasons, with annual reductions of 25% for each beneficiary.
- Despite FISP supporting over one million farmers with inputs worth K8,251,345,112.29 during the period under review, the audit revealed that there was no specific legal framework and policy to govern the weaning off of farmers that had benefitted from the programme for three (3) years.
- In addition, a further review of documents showed that some of the supportive legal documents in place and utilised by the MoA such as the Agriculture (Fertilizer and Feed) Act No. 13 of 1994 (Cap 226) 60 and the Plant Variety and Seed Act (CAP 236) 61 did not provide guidance on the implementation of the FISP.

2. Has the MoA put in place effective strategies to ensure that farmers benefiting from FISP are weaned off?

- The audit found no legal framework or policy for weaning off farmers benefiting from FISP for three years, despite providing K8,251,345,112.29 in inputs.
- The Ministry of Agriculture lacked strategies for weaning off farmers, such as an automated ZIAMIS function, and a directive from the Ministry of Agriculture Headquarters to enable weaning off farmers in districts.
- Additionally, FISP Manuals revealed that Ministry of Agriculture did not provide mechanisms for weaning farmers off the programme for the period under review.
- The audit results also uncovered that, in conversations with both MoA officials and recipient farmers, the quantity of input bags provided in each package was insufficient to gradually transition the farmers away from the program. Initially, the initiative furnished nine bags of inputs; however, this allocation progressively decreased to six bags for DIS participants and

four for E-Voucher users due to fluctuations in prices and adverse weather conditions. This led to perpetual benefits for some farmers, disadvantaging others. The distribution of benefits over time was uneven: 29% benefited for less than 3 years, 38% for 4-6 years, 19% for 7-10 years, and 14% for over 10 years. This situation hindered the program's goal of improving farmers' livelihoods and necessitates the need for a more equitable approach.

3. To what extent has the MoA ensured timely, effective and adequate supply of agriculture inputs to targeted small-scale farmers?

- According to the FISP Manual 2020/2021 agricultural seasons, the objective of FISP is to ensure timely, effective and adequate supply of agricultural inputs to beneficiary small scale farmers.
- However, the audit findings exposed an insufficiency and imbalance in the allocation of inputs among farmers utilising the E-voucher system in comparison to those under the DIS. This unequal apportionment of agricultural inputs across the two FISP modes presents a potential threat, where E-voucher farmers might encounter difficulties in obtaining sufficient inputs. Such a scenario could potentially lead to household-level food insecurity.
- The E-voucher package held a value of K2,100, whereas the DIS alternative encompassed six 50kg bags of fertilizer and a 10kg maize seed bag. During the 2020/2021 agricultural season, a 50kg fertilizer bag was priced at approximately K650, while a 10kg seed bag was marked at K360. This calculation led to the DIS subsidy amounting to about K4,260, which is K2,160 higher than the E-voucher's value. Consequently, agro-dealers purportedly raised input prices, placing many farmers at a disadvantage. As a result, the popularity of the E-voucher waned among most farmers, who preferred the DIS method.
- The audit also established that while agricultural inputs met MoA specifications and quality standards, stocks were inadequate to meet farmer demand. A review of documents revealed that some agro-dealers, particularly in rural areas did not have adequate inputs causing shortages in most of the E-voucher operating districts.
- The audit found that responses from DACOs and agro-dealers revealed that the MoA did not inspect warehouses and agro-dealer shops to ascertain the security, storage capacity and physical state of the infrastructure before the delivery of inputs.

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- The audit further found that interviews with agro-dealers revealed that stock was limited due to limited space for storage, inadequate financial capacity and delayed payments by the MoA. This resulted in some farmers redeeming inputs after the onset of the agricultural season.
 - In addition, the audit revealed that the distribution of fertilisers and maize seed under the DIS was uniformly done for all FISP beneficiaries regardless of their agro-ecological region despite the MoA receiving submissions from PACOs on the required types of seed and prevalent soil type in the respective AER. The failure by the MoA to distribute farming inputs in accordance with the relevant parameters in AERs exposes beneficiary farmers to the risk of low crop yield and the objective of FISP to effectively distribute inputs to farmers may not be met.
 - Furthermore, the audit determined that the Ministry of Agriculture (MoA) had not conducted any impact evaluation of the FISP program from its commencement. This assessment was intended to verify whether the program had effectively realized its objectives in terms of sustainable household food and nutrition security, as well as increased incomes for the participating farmers. The MoA's omission to carry out such an impact evaluation raises the concern that the Ministry lacks the necessary data to make well-informed decisions on enhancing poverty alleviation among small-scale farmers and gauging their contribution to food security.
 - The findings further indicated that while warehouse insecurity was not widespread, it was a cause for concern in specific districts. In some instances, theft incidents had occurred. Through document examination, it was unveiled that suspected pilferage involving warehouse managers played a role in several of these theft cases. The absence of robust security measures at warehouse facilities heightens the vulnerability to theft, potentially leading to situations where farmers experience delays in acquiring their inputs due to replacements, receive quantities below their expectations, or even miss out on input collection altogether. This lack of security at warehouse facilities additionally poses a risk to the achievement of the FISP objective, which aims to ensure the timely, efficient, and sufficient supply of agricultural inputs to farmers.

4. To what extent does the MoA facilitate the processes of farmer organisations, monitoring and evaluation, and sensitisation?

According to the audit findings, the Ministry of Agriculture encountered challenges in effectively facilitating farmer organizations, carrying out monitoring and evaluation processes, and conducting sensitisation activities as part of the implementation of FISP. These challenges were attributed to the following reasons:

i) **Facilitation of Farmer Organizations:**

- Infrequent meetings and communication gaps hindered the timely exchange of information and the resolution of issues related to FISP implementation.
- Poor communication channels between CACs and the Ministry of Agriculture created difficulties in identifying and addressing problems on the ground.
- Non-compliance with FISP guidelines by cooperative leaders led to irregularities like the unauthorized sharing and potential resale of FISP packages, undermining the program's objectives.

ii) **Monitoring and Evaluation:**

- Cooperative leaders allowing the sharing of inputs among non-FISP beneficiaries highlighted a lack of control over input distribution, potentially affecting crop yields due to inadequate inputs.
- The absence of coordinated monitoring resulted in the possibility of inputs not reaching intended beneficiaries as planned.
- Issues related to record-keeping, including incomplete acquittal sheets and Authority to Collect (ATCs), made it challenging to verify the accurate distribution of inputs.
- The absence of a designated FISP focal person and delays in fund releases from the Treasury contributed to the lack of a comprehensive Monitoring and Evaluation (M&E) framework.
- The absence of a proper M&E framework prevented the Ministry from assessing the true impact of FISP in improving the well-being of small-scale farmers.

iii) **Sensitisation:**

- Although sensitisation efforts were carried out regarding farmer registration and FISP matters, the audit revealed that a considerable number of farmers remained unaware of the weather index insurance scheme embedded in the E-voucher and DIS modalities.
- Farmers' understanding of insurance coverage and its components was limited, indicating a potential gap in effectively conveying information about the insurance scheme.
- Mixed levels of knowledge about diversification among farmers raised concerns about the adoption of improved nutrition practices, income generation, and climate resilience.
- These challenges in coordination, distribution, and information dissemination underscore the need for more effective communication strategies, improved record-keeping, and targeted sensitisation campaigns to ensure the successful implementation of the program.

5. To what extent has the MoA ensured the expansion of markets for private sector input suppliers/ agro-dealers?

According to the audit findings, FISP encountered significant challenges in achieving its objective of expanding markets for private-sector input suppliers and agro-dealers. Several factors contributed to these challenges:

Supply Shortfalls and Delays:

- The audit revealed instances of input supply shortfalls, such as Nerias Investments Limited failing to provide the contracted quantity of fertilizer for the 2020/2021 farming season. As a result, provinces did not receive the expected amount of fertilizer.
- Delays in payments to suppliers have caused the distribution of inputs to be postponed, potentially disrupting farmers' access to necessary inputs within the optimal timeframe for cultivation.

Uneven Participation Under Different Modalities:

- Private sector involvement differed significantly between the E-voucher and DIS modalities of the FISP program.
- The E-voucher modality saw higher private sector participation in crucial

FISP processes like input procurement, storage, and distribution. The MoA primarily oversaw and monitored the program.

- With the phasing out of the E-voucher, private sector participation diminished, leading to increased responsibilities for the MoA, potentially resulting in additional costs for input transportation and storage.

Challenges with Agro Dealer Participation:

- Some districts experienced limited participation by agro dealers, causing farmers to travel to neighboring districts for input redemption.
- Unpaid invoices for agro dealers contributed to their reluctance to supply inputs, impacting the availability of inputs for farmers in certain areas.

Supplier Participation and Payment Challenges:

- Delayed payments to suppliers presented challenges and discouraged their active participation and provision of inputs. This issue also extended to warehouse facilities and transport services, affecting the overall supply chain.

The audit findings highlight the difficulties in effectively expanding markets for private sector input suppliers and agro-dealers within the FISP framework. These challenges not only hindered the intended reduction of direct government involvement but also created disruptions in input supply and distribution, ultimately impacting small-scale farmers' access to essential agricultural resources.

6. To what extent has FISP promoted agricultural diversification to ensure availability of a wide range of agricultural commodities?

Despite FISP aiming to foster agricultural diversification and broaden the availability of various agricultural commodities, the audit findings indicate that the program fell short of fully achieving this goal because of the following reasons:

- **Input Preferences:** The insights gathered from farmer interviews highlighted a prevalent inclination among beneficiary farmers to exchange their vouchers for fertilizers and maize seeds from Agro-dealers. This choice often took precedence over utilizing the vouchers to acquire a wider array of recommended agricultural inputs.

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- **Input Distribution Focus:** The challenges encountered in overseeing and coordinating input distribution at the district level, coupled with the sharing of inputs among members of cooperatives, may have contributed to an emphasis on specific inputs (such as fertilizers and maize seeds) over a more diverse selection of inputs.
 - **Allocation of Inputs According to Agro-Ecological Regions:** The audit's findings indicated that the distribution of diversification packs did not adequately account for the distinct agro-ecological regions across the country. This suggests that farmers in certain regions might have received input packs that were unsuitable for their specific region's conditions.
 - **Lack of Diversification Evidence:** The available information lacks concrete examples or data illustrating the substantial impact of FISP on promoting enhanced agricultural diversification or the broader availability of agricultural commodities beyond staple crops like maize.
 - **Implementation Gaps:** The existence of irregular Camp Agricultural Committee (CAC) meetings, insufficient monitoring mechanisms, and difficulties in the distribution process all point to potential gaps in implementation. These gaps could impede the program's effectiveness in effectively advancing agricultural diversification.

The audit's findings underscore the challenges faced by FISP in fully realizing its objective of encouraging diversification within agricultural production and the availability of a wider spectrum of agricultural products. These challenges, ranging from input preferences to implementation gaps, necessitate focused efforts and improvements to align the program's outcomes more closely with its intended goal.

7. To what extent has the MoA put in place effective measures to ensure a risk sharing mechanism is in place to share part of the cost of improving agricultural productivity?

- The Ministry of Agriculture has implemented strategies to establish a risk-sharing mechanism aimed at partially covering the costs associated with enhancing agricultural productivity.
- Through the utilisation of insurance coverage provided by contracted insurance companies, the MoA has taken steps to address the potential risks faced by small-scale farmers due to adverse weather conditions.

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- This risk-sharing mechanism involves the collaboration of insurance companies, namely Mayfair Insurance and Zambia State Insurance Corporation (ZISC) Consortium, to offer coverage to beneficiary farmers.
 - Audit findings reveal the MoA engaged Mayfair Insurance and the ZISC Consortium to administer this mechanism. As part of this arrangement, farmers contribute an insurance premium of K100, which is embedded within the K400 contribution per farmer for each agricultural season. The insurance coverage provided focuses on mitigating risks associated with weather-related perils that could adversely affect agricultural productivity. Beneficiary farmers are covered under this scheme, and the number of farmers receiving insurance coverage varies each year.
 - The insurance pay-outs are remitted to the MoA, which further disburses payments to registered agro-dealers in affected areas. These agro dealers then compensate the affected farmers with farming tools and/or inputs. The compensation amounts range from a minimum of K85 to a maximum of K2000, depending on the level of coverage and the impact of adverse weather conditions on agricultural activities.
 - For instance, in the 2018/2019 and 2019/2020 agricultural seasons, pay-outs were made to cover triggers caused by excessive rainfall, early dry spells, and late dry spells.
 - Despite these efforts, the audit findings highlight some challenges and limitations within the risk-sharing mechanism.
 - Audit findings reveal that the accuracy of triggers for insurance pay-outs faced issues due to inadequate validation of information provided by insurance companies. Inaccurate readings of GPS coordinates and reliance on remote sensing and weather station data further resulted in mismatches between data collected and the actual damage suffered by farmers. This led to some affected farmers not being selected for pay-outs, thus reducing the number of farmers compensated. Additionally, inadequate coverage of certain weather conditions and crop failures further posed limitations to the effectiveness of the insurance coverage.
 - In response to these challenges, the MoA formed a technical working group on index insurance to co-design an improved index insurance product for FISP beneficiary farmers. This collaborative approach was aimed at

addressing concerns raised by involving affected farmers and government representatives in the design process. Despite these efforts, the audit findings indicate that challenges still persisted, such as the application of old index methods instead of the newly designed blended insurance product for assessing farmer losses.

- Overall, while the MoA has taken steps to establish a risk-sharing mechanism to cover part of the cost of improving agricultural productivity, the audit findings suggest the presence of challenges and limitations that impact the effectiveness of this mechanism. Further improvements and adjustments are needed to ensure that beneficiary farmers are adequately compensated for their losses and that the risk-sharing mechanism achieves its intended objectives.

8. Has the MoA put in place effective measures to help small-scale farmers to recover their investment losses resulting from weather-related events?

- The Ministry of Agriculture has established strategies to collaborate with other institutions to provide credit and insurance support as a risk-sharing mechanism for small-scale farmers to enhance agricultural productivity.
- The MoA engaged Mayfair Insurance and ZSIC Consortium to provide insurance coverage through a premium embedded in farmers' contributions.
- Despite this, challenges arose in accurately assessing and compensating farmers for weather-related perils.
- Mayfair Insurance's coverage was limited to germination failure, while ZSIC included germination and crop failure, as well as loss due to army worm invasions.
- Issues such as inaccurate triggers, delays in payments, and limitations in coverage emerged, leading to discrepancies in compensation.
- The MoA established technical working groups to improve the index insurance product, but implementation challenges persisted, potentially leaving affected farmers inadequately compensated for their losses.
- To address challenges with the agricultural insurance system, the MoA needs to enhance validation and data collection methods, ensuring

accurate triggers and fair compensation for farmers' losses. Transparent communication, diversified coverage including various perils, and improved coordination with private sector entities are essential.

- The MoA should also collaborate with experts to design accurate indices and provide capacity-building for staff. Regular reviews, resource allocation, monitoring, and public awareness campaigns will bolster the insurance mechanism's effectiveness, benefiting farmers and promoting agricultural productivity improvement.

Best Practices in other countries

Lessons learnt from best practices in Tanzania, Ghana, and Brazil:

Tanzania: has implemented '*The National Agricultural Input Voucher Scheme*' (NAIVS) which has had some success in targeting small-scale farmers and improving their access to agricultural inputs. The program utilizes technology for input distribution, benefiting from mobile money transfers for payment and digital records for accountability.

Ghana: The Planting for Food and Jobs (PFJ) program has effectively increased smallholder farmers' access to inputs, particularly fertilizers and seeds. The program's approach includes subsidizing inputs, strengthening extension services, and providing market linkages, leading to enhanced agricultural productivity and rural development.

Brazil: The Programa de Agricultura de Baixa Emissão de Carbono (ABC Program) promotes sustainable and low-carbon agricultural practices. While not exclusively an input support program, it focuses on providing resources and support for technologies that improve agricultural productivity while reducing environmental impact. The program encourages the adoption of practices such as no-till farming, agroforestry, and efficient fertilizer use.

Implications for FISP:

- **Localized Approach:** Emulating Tanzania's localized input distribution can ensure inputs align with regional needs and agroecological conditions.
- **Capacity-Building:** Adopting Tanzania's emphasis on farmer training and extension services can improve agricultural practices and boost yields.
- **Digital Transformation:** Integrating digital payments, inspired by Ghana's

model, can enhance transparency and streamline the distribution process.

- **Precise Targeting:** Ghana’s success in precise farmer registration and targeting can help prevent resource misallocation and ensure equitable distribution.
- **Agricultural Diversity:** Learning from Brazil’s emphasis on diversification can enhance food security and income opportunities for farmers.
- **Public-Private Collaboration:** Exploring effective public-private partnerships, akin to Brazil’s example, can enhance input availability and distribution efficiency in Zambia.

RECOMMENDATIONS

As a way of ensuring that the objectives of FISP are achieved, the Office of the Auditor General highlighted the following recommendations which the MoA ought to take on. PMRC is in full support of the AG’s recommendations. In addition, PMRC suggests measures to ensure that the AG’s recommendations are achieved.

The Auditor General’s recommendations	PMRC’s recommended measures to ensure that the AG’s recommendations are achieved
<p>A policy to wean off farmers from the programme is introduced to enable other small holder farmers benefit from the programme. At the same time, MoA should discourage the sharing of farmer packs to ensure that beneficiary farmers maximise the inputs before being weaned off</p>	<p>FISP beneficiaries should be made to operate in farm blocks which will make it easier for monitoring and tracking of beneficiaries to be weaned off. Government should invest more in the agriculture sector to ensure that all 10 farm blocks within the country are operational and that each has a core venture which will help support the farmers with regards to skill transfer and market accessibility.</p>
<p>The E – Voucher is reintroduced as a means of implementing FISP to give farmers the freedom to choose their inputs and promote diversification. Further, the MoA should also harmonise the value of inputs for all FISP beneficiaries to ensure that they are all accorded the same benefits.</p>	<p>Government should ensure that all financial institutions fully integrate with the Zambia Integrated Agriculture Management System platform to ensure that data is harmonized. Government should also ensure that participating financial institutions decentralize e-Voucher related services to improve problem solving and response time. Generally, there was delayed response to programme queries by participating financial institutions because of centralization.</p>

<p>The Agro ecological features of the different regions in the country should inform the distribution of farmer packs so as to ensure that appropriate seeds are distributed in the appropriate regions.</p>	<p>Government should invest in research and development that seeks to develop location specific fertilizer and seed</p>
<p>A Monitoring and Evaluation framework is put in place to enable assessments on the implementation of FISP to be conducted to enable timely decision making. The M&E framework will enable continuous reviews of the programme for the purposes of addressing implementation challenges that may be identified to improve the programme and as a way of assessing the impact of the programme on its beneficiaries.</p>	<p>The MoA should ensure that monitoring and evaluation of the FISP should be an ongoing process, not a one-time event, and involve all relevant stakeholders, including program beneficiaries. Additionally, MoA should use appropriate methods and tools for data collection and analysis and to ensure that the data is accurate, reliable, and valid.</p>
<p>Investments in warehousing infrastructure are made across the country to avoid incurring warehousing costs. Where this is not possible, the Ministry through the DACOs should physically inspect the rented warehouses and Agro shops to ensure that they have sufficient storage capacity, proper security and good maintenance prior to the distribution of inputs by suppliers.</p>	<p>Government venture into public private partnerships in order to reduce the cost of building warehouse.</p>
<p>Agricultural inputs distributed to farmers should meet MoA technical specifications and quality standards by issuing certificates to the Agro dealers to ensure that good quality fertilisers and seeds are distributed to the farmers. Through ZARI, stringent measures are put in place to implement quality control for both seed and fertiliser before distribution to beneficiary farmers. Quality control should be evidenced by the issuance of certificates to Agro dealers distributing these inputs.</p>	<p>There is need for Extension Officers to sensitise farmers on counterfeit seeds and the need to report any Agro-dealers that distribute uncertified seeds</p>

<p>Sensitisation on insurance cover and packages offered, and crop diversification to FISP beneficiaries and CEOs is conducted.</p>	<p>MoA in partnership with insurance companies through the Insurance Association of Zambia should increase sensitization on the importance of insurance cover</p>
<p>Mechanisms are put in place to monitor the use of inputs by the beneficiaries to avoid abuse of agricultural inputs.</p>	<p>FISP beneficiaries should be made to operate in farm blocks which will make it easier to monitor the use of inputs by beneficiaries</p>
<p>Computed pay-out amounts are made directly to affected farmers by insurance providers to enable the farmers redeem pay outs on their own.</p>	<p>MoA to sign MOUs with Insurance companies which will stipulate the need for them payouts to be paid directly to the affected farmers</p>
<p>Clear guidelines on the frequency of CAC meetings are set and adhered to, to deliberate on FISP implementation which will ensure that CACs monitor the implementation of FISP and provide feedback during CAC meetings.</p>	<p>MoA should develop guidelines for CACs which should highlight among others the frequency of meetings and ensure adherence to them by CACs</p>
<p>ATCs are issued and acquitted by individual farmers in order to ensure that the rightful beneficiaries collect farmer inputs.</p>	
<p>The farmer targeting process is made more stringent to ensure the intended beneficiaries are on the programme. Names of beneficiaries under the programme should be printed and displayed in public places prior to the distribution of inputs to enable farmers to identify any irregularities. In addition, the FISP farmer register on ZIAMIS is linked to the National Registration Office to validate the beneficiary list.</p>	<p>There is need for intensive data cleaning to curb the duplication of National Registration Cards.</p> <p>There is need for continuous validation to reduce on ghost beneficiaries.</p> <p>There is need for the digitization of the selection process in order to deal with dishonest individuals who would want to be on the scheme while employed like civil servants.</p>

<p>Investments are enhanced in national weather services, infrastructure such as satellite and capacity building of staff so as to increase accuracy in the way that the satellites capture data on the weather index and enable staff to interpret and verify information from insurance companies on triggers.</p>	<p>There is need for the development and implementation of plans for system enhancements, technology improvements, and professional training which will guide the investments of national weather services and infrastructure.</p>
<p>In conjunction with the Meteorological Department, research is done on how best the Weather Index can detect the weather affected areas at both germination and area yield stages.</p>	<p>Need to increase funding towards research and development</p>
<p>A review of insurance policy on FISP is undertaken to ensure that the insurance provides cover for both pre and post-harvests, floods and army worm attacks and also that pay-out amounts to farmers are realistic and able to empower farmers during their loss.</p>	<p>Relevant stakeholders should be engaged to ensure all comments and concerns are incorporated within the revised policy</p>

**SUBMISSION TO THE
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