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**Republic of Zambia**  
**Country strategy and programme evaluation**  
**Agreement at completion point**

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**FOR: REVIEW**

**Action:** The Evaluation Committee is invited to review the Agreement at completion point of the country strategy and programme evaluation for the Republic of Zambia.

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**Technical questions:**

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# Republic of Zambia

## Country strategy and programme evaluation

### Agreement at completion point

#### A. Introduction

1. In line with its Evaluation Policy and as approved by the 143rd session of the Executive Board in December 2024, the Independent Evaluation Office of IFAD conducted a country strategy and programme evaluation (CSPE) in the Republic of Zambia. This is Zambia's second CSPE and it covered the period 2014–2024 and assessed two COSOPs: 2011–2018 and 2019–2024. The ongoing 2019 COSOP was extended in 2025 and will expire in 2026. The evaluated portfolio covered by the CSPE includes 6 projects, four completed (SAPP, E-SAPP, RUFEP and S3P) and two ongoing E-SLIP and the FIRIP, approved by the IFAD Executive Board in December 2024. The evaluated portfolio totals US\$222.4 million, including US\$106.3 million from IFAD, with the remainder being financed by the Government, co-financiers and beneficiaries.
2. This Agreement at Completion Point (ACP) contains the recommendations made in the CSPE report, which were accepted by IFAD and the Government of Zambia, as well as the proposed follow-up actions agreed on. The ACP is signed by the Government of Zambia, represented by the IFAD Governor, and the IFAD Management, represented by the Associate Vice-President of the Department for Country Operations (DCO). The signed ACP is an integral part of the CSPE report, in which the evaluation recommendations are presented in detail and submitted to the IFAD Executive Board as an annex to the new COSOP. The implementation of the recommendations agreed upon will be tracked through the President's Report on the Implementation Status of Evaluation Recommendations and Management Actions (PRISMA), which is presented to the IFAD Executive Board on an annual basis by IFAD's Management.

#### B. Recommendations and follow-up actions

3. **Recommendation 1: Develop the next COSOP with a strategic food systems resilience lens to enhance production, productivity, and nutrition outcomes in line with Zambia's transformation agenda.** Building on past experiences, priorities should include building resilient agricultural systems through diversified, climate-resilient, and nutrition-sensitive production adapted to local agro-ecological conditions via a landscape approach; establishing sustainable input supply systems; promoting sustainable livestock, irrigation, and efficient water management; and strengthening sustainable extension services delivery systems, leveraging on digital technologies. Enhance post-harvest storage, processing, value addition, and market infrastructure to improve both market access, availability and accessibility of nutritious foods (linked to Recommendation 2). Promote nutrition-sensitive production and consumption by linking farmer organisation capacity-building with behaviour change communication to improve dietary diversity at household and community levels. Scale-up adaptive technologies and integrate climate resilience measures to safeguard and sustain productivity gains. Differentiate approaches for subsistence and market-oriented smallholders (linked to Recommendation 3).

#### **Agreed**

**Proposed follow-up actions:** The new COSOP for Zambia (2027–2032) will adopt a food systems resilience approach to enhance production, productivity and nutrition outcomes. The strategy will prioritise diversified, climate-resilient and nutrition-sensitive production systems adapted to Zambia's agro-ecological conditions, while strengthening sustainable input systems, livestock development,

irrigation and water management, and digitally enabled extension services. Investments will also promote post-harvest management, storage, value addition and improved market access. Differentiated approaches will be applied for subsistence and market-oriented smallholders to ensure inclusivity and sustainability. A food systems and climate resilience diagnostic will inform prioritisation during COSOP preparation.

**Responsibility:** Government of Zambia and IFAD

**Timeframe:** During the design of the new COSOP (2026–2027) and implementation cycle (2027–2032)

4. **Recommendation 2. Leverage a strategic, pro-poor, market-led value chain approach through private sector engagement using both sovereign and non-sovereign instruments.** The next COSOP should adopt a blended approach that combines market-driven and pro-poor safeguards positioning agri-SMEs, financial institutions, and off-takers to strengthen value chains, improve smallholder market linkages, and unlock rural private sector investments through commercially viable, smallholder inclusive models. Refine and clearly articulate inclusive models (e.g., 4Ps, contract farming, out-grower schemes) so profitability is paired with equitable risk-/benefit-sharing, capacity development, and resilience for the rural poor. Apply clear partnership criteria, including rigorous SME readiness/viability assessments, risk-sharing mechanisms, and embedded support for aggregation and smallholder capacity.
5. Capacity strengthening for agri-SMEs, value chain coordination units in relevant ministries e.g. Department of Cooperative in the MSME, Department of Agriculture, Agri-Business & Marketing and Fisheries and Livestock Marketing Unit in MoA and MFL respectively, and local producer organisations should be integral to partnership arrangements. A systematic mapping of previously supported underutilized infrastructure (e.g., bulking centres, aggregation facilities, processing plants) from previous investments should strategically identify viable re-entry points for scaling and re-engagement.

**Agreed**

**Proposed follow-up actions:** The new COSOP will strengthen market-led value chain development through inclusive private sector engagement using both sovereign and non-sovereign instruments. Partnership models such as 4Ps and out-grower schemes will be refined to ensure equitable risk- and benefit-sharing, SME viability and sustainable inclusion of smallholders. Capacity strengthening for agri-SMEs, producer organisations and relevant coordination units within line ministries will be integrated into partnership arrangements. A systematic mapping of underutilised infrastructure from previous projects will guide re-engagement and scaling, while blended finance instruments will be expanded to crowd in private capital and unlock rural investment.

**Responsibility:** Government of Zambia and IFAD

**Timeframe:** Ongoing and throughout COSOP design and implementation (2027–2032)

6. **Recommendation 3: Strengthen the targeting strategy to more effectively reach and empower poor/vulnerable men, women and youth through focused geographic coverage and differentiated approaches.** The next COSOP should adopt a more inclusive and strategic targeting approach to ensure IFAD investments reach and empower poor/vulnerable rural smallholders, including those most in need. This includes narrowing the geographic focus to underserved rural areas with high poverty prevalence, rather than broad national coverage, to increase the depth and intensity of support within IFAD's resource capabilities.

Targeting should be informed by disaggregated data and tailored to the intersecting vulnerabilities and distinct needs, priorities and capacities of women, men, youth, persons with disabilities, and other vulnerable groups. Beyond group-based mechanisms, IFAD should promote flexible and accessible entry points for marginalized individuals lacking the means or social capital to join formal groups. Strategies to promote gender equality and women's empowerment and to tackle the root causes of gender inequality need to factor in the capacities of different implementers and to be given adequate human and financial resources.

**Agreed**

**Proposed follow-up actions:** The next COSOP will adopt a more focused and inclusive targeting approach to ensure deeper outreach to poor and vulnerable rural populations, including women, youth and persons with disabilities. Geographic prioritisation will focus on high-poverty districts, and interventions will be informed by disaggregated data to address intersecting vulnerabilities. Flexible entry points will be promoted to reach marginalised individuals beyond formal group structures. Adequate human and financial resources will be allocated to gender equality and youth empowerment interventions. A poverty, gender and youth diagnostic will guide targeting and geographic concentration under the new COSOP.

**Responsibility:** Government of Zambia and IFAD

**Timeframe:** During COSOP design and implementation (2027–2032)

7. **Recommendation 4: Strengthen the strategic use of non-lending activities, fully aligned with IFAD's lending operations, to enhance influence, learning, scaling, and leveraging.** Options can include: (i) developing a coordinated knowledge management framework across the portfolio, linking project-level learning to national evidence-based planning and implementation, with a central, accessible repository for validated KM products, integrated KM indicators in M&E systems, and mechanisms to promote uptake and use; (ii) establishing systematic follow-up for policy engagement beyond design phase, strategically leveraging coordination platforms for substantive policy influence, and strengthening linkages between grant-funded initiatives and country programme priorities. This should include advocating for the integration of proven programme models into sector plans and budgets, ensuring institutional uptake across relevant ministries, and supporting sub-national capacity-building consistent with Zambia's technical and fiscal decentralisation agenda; (iii) building strategic partnerships particularly with the private sector (building on Recommendation 2), Government, NGOs, and development partners to co-finance, demonstrate and scale proven models, leveraging sustainable financing instruments such as blended finance, results-based grants, and South-South and Triangular Cooperation. Partnerships should also be used to embed and adapt proven programme models ensuring sustainability beyond IFAD financing.

**Agreed**

**Proposed follow-up actions:** The Government and IFAD agree to strengthen the alignment between lending and non-lending activities to enhance policy influence, knowledge management and scaling of successful models. A coordinated knowledge management framework will be developed to link project learning to national planning processes, supported by improved monitoring systems and a central repository of knowledge products. Policy engagement will extend beyond the design phase to promote institutional uptake of proven approaches. Strategic partnerships, including South-South and Triangular Cooperation and blended financing mechanisms, will be leveraged to co-finance and scale sustainable models.

**Responsibility:** Government of Zambia and IFAD

**Timeframe:** Ongoing throughout COSOP implementation (2027–2032)

8. **Recommendation 5: Consolidate and scale inclusive rural finance models to deepen outreach, utilisation and sustainability.** The next COSOP should build on IFAD’s experience under RFP and RUFEP while addressing persistent barriers to affordability, outreach, utilisation and institutional sustainability for smallholder farmers and the agriculture sector more broadly. Priority actions should include: co-design with financial institutions, agri-SMEs, and value chain actors to develop blended finance products and risk-sharing mechanisms (e.g., credit guarantees, weather-index insurance) that de-risk lending to smallholders; establishing clear mechanisms to link rural finance initiatives with rural enterprise growth, agriculture productivity, market participation, and resilience interventions; and, deepening approaches to financial literacy, including digital literacy, to equip clients with the knowledge and skills to effectively use financial products.

**Agreed**

**Proposed follow-up actions:** Building on experience from RUFEP and FIRIP, the next COSOP will consolidate and scale inclusive rural finance interventions to deepen outreach, affordability and sustainability. Priority will be given to expanding blended finance instruments, risk-sharing mechanisms and weather-index insurance to de-risk lending to smallholders and rural enterprises. Stronger linkages will be established between rural finance, agricultural productivity, enterprise growth and resilience-building interventions. Financial and digital literacy programmes will be strengthened to improve utilisation and responsible use of financial products.

**Responsibility:** Government of Zambia and IFAD

**Timeframe:** Ongoing and through COSOP implementation (2027–2032)

9. **Recommendation 6. Redefine the IFAD–Government of Zambia engagement framework to align with the evolving context and institutional structures, while strengthening capacity, coordination, and ownership.** The next COSOP should adopt an engagement framework that reflects Zambia’s evolving institutional, economic and development landscape and that clearly defines the respective roles of coordinating and implementing institutions. The sovereign anchoring and coordinating role of the Ministry of Finance and National Planning should be reinforced, recognising its occasional role as a lead implementing agency, such as in rural finance, while collaboration and coordination with relevant sector ministries should be strengthened to enhance coherence, leadership, and technical delivery. Partnership ministries may include Agriculture, Fisheries and Livestock, Small and Medium Enterprise Development, and Green Economy and Environment, among others, in line with the programme focus. Furthermore, in line with the growing emphasis on market-led approaches, the framework should position private-sector actors including agribusinesses, public and private financial institutions, and digital service providers as key implementing partners, building on lessons from SAPP, E-SAPP, S3P RUFEP and as planned under FIRIP.
10. Regular, joint projects or portfolio reviews should be supported through enhanced coordination platforms involving national, provincial and district actors to strengthen horizontal coordination across ministries and vertical linkages through Provincial and District Development Coordinating Committees (PDCCs/DDCCs), including engagement with private sector actors. IFAD, jointly with Government should support the clarification of institutional roles, among ministries with related or overlapping mandates, and strengthen coordination capacity, to promote ownership and coherence across sectors.

**Agreed**

**Proposed follow-up actions:** The IFAD–Government engagement framework will be refined to reflect Zambia’s evolving institutional context and strengthen coordination, ownership and accountability. The coordinating role of the Ministry of Finance and National Planning will be reinforced, while collaboration with sector ministries will be clarified to ensure coherence in implementation. Regular joint portfolio reviews will be institutionalised, including engagement of provincial and district coordination structures. Private sector actors will be positioned as key implementing partners under market-led approaches. A structured coordination platform will be formalised at the outset of the new COSOP cycle to strengthen alignment and oversight.

**Responsibility:** Government of Zambia and IFAD

**Timeframe:** During COSOP design and throughout implementation (2026–2032).

For the Government of Zambia



The Honourable Reuben Mtolo Phiri  
Minister for Agriculture



For the International Fund for Agricultural  
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Department for Country Operations

11/03/2026