Teaming with opportunities to increase incomes in Zambia.

Rapidly increasing activity by embracing flexibility and diversity within the model

Over 40 percent of the Farm Business Advisors (FBAs) in Zambia are couples, in farming teams, who take part of their work week to visit their local peers and offer advice and assistance. Zambian FBAs are trained by iDE and input suppliers on farming best practices, expanding their personal agricultural experience with a deeper understanding for what is possible with quality seeds, equipment, fertilizers, and chemicals to increase production. Their farms often serve as demonstration plots for these products to show their friends and neighbors exactly what can be gained.

Because market conditions vary widely across Zambia, many FBAs may start as informal salespeople, but evolve as time goes on into working directly with suppliers to get increased access to materials as a formal distributor and sales agent.

Others may shift focus to consolidating harvests to better attract wholesale buyers and to ensure local farmers are able to sell and make profit from what they produce.

The FBA model was proven in concept in Zambia by 2017 and began scaling up, increasing both the number of FBAs and clients served. iDE has created a tiered support strategy that recruits new FBAs then helps them progress in their ability to manage a profitable agro-shop and other businesses, successfully secure financing, and provide a wealth of knowledge and services to their farmer clients in their local communities. Over 350 FBAs are currently making that journey.

iDE continues to strengthen and formalize FBAs by promoting efficient business models that allow FBAs to attract investment and make wholesale purchases to pass on group discounts to farmers. Access to lines of credit would enable FBAs to buy and sell inputs like seeds and fertilizers to their farmer clients or provide finance options to farmers who want to bridge the gap between when they plant and when they are able to realize the profit from their harvests.

Photo Caption

Justino Kasapato and her husband Mr. Banda are farm business advisors, selling seeds to help farmers diversify their crops, introducing them to new technologies that will increase efficiency and grow their resilience to changes in weather or pests, and share knowledge and techniques with them to help grow their businesses.
**The Zambia Context**

In Zambia, 60 percent of the country’s labour force works in the agricultural sector and 80 percent of people living in rural Zambia depend on agriculture for their livelihoods. There are over 1.5 million rural households in Zambia that focus on food crops for household consumption and commercial sale. Typically rural farmers are trapped in a cycle of low investment and low returns, having little or no access to the goods and services that are needed to improve productivity and connect them to the market.

**Zambia FBAs By the Numbers**

- 280 clients per 1 FBA
- 108,941 clients served to date
- Average annual income:
  - $570 from service fees, output, input, & crop sales
- Each FBA travels an average of 10-15km per day