

27 goats, village chickens and broilers about 65 at the moment."

enough, therefore, one must learn to save and invest the little they earn — especially SCT

of her well-built and plastered house and tells me that she built it using funds from the SCT

ventures. With four children, Ms Habuya is thriving in the goat

old Habuya leads me and my entourage into her house. It's a

He says that St. I taught him to take his children to school to acquire a good

they given a change in scenery needed more than a change of scene."

Enhancing road infrastructure financing through toll discounts



PATRICK NZIMA

THE National Road Fund Agency (NRFA) is consistently advancing innovative tolling strategies that strike a balance between securing funding for infrastructure and ensuring affordability for road users. At the heart of this initiative, are two key programmes: the Local User Discount (LUD) and the Frequent User Discount (FUD) schemes. These initiatives are designed to alleviate the financial burden on local and frequent motorists, while promoting compliance and encouraging sustainable road usage.

One of NRFA's most effective approaches is the Local User Discount (LUD), which offers significant toll reductions to residents living within a 10-kilometre radius of inland toll stations (excluding ports of entry). This initiative is crafted to assist communities that use roads for daily

to work, accessing essential services, or transporting goods. To qualify for the discount, applicants must register at the nearest toll station and provide documents verifying their identity, place of residence, and vehicle ownership. Accepted documents include national identity cards, utility bills, title deeds, and the vehicle's white book. A physical inspection is carried out to confirm eligibility based on proximity.

Once approved the application for discount is approved, eligible motorists driving Class 1 and 2 vehicles are charged K2 per single pass or K50 for unlimited monthly access. Light vehicles with two to three axles, pay K15 per single passage or K450 for monthly use. This cost-effective model significantly alleviates the financial burden on regular road users living near toll points.

In addition to the LUD, there is Frequent User

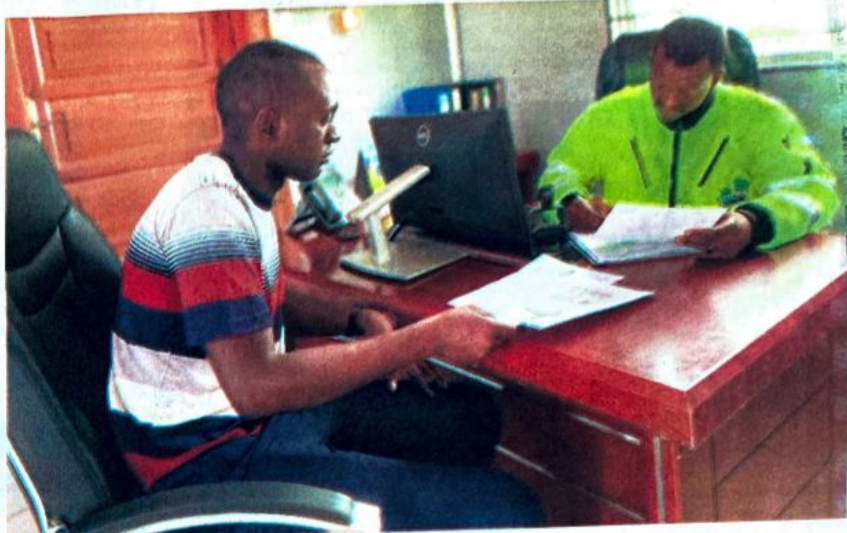
K40 per passage, respectively, benefit from significantly reduced rates—K5 and K10 per passage. The discount is seamlessly integrated into the E-Toll card system, making it convenient for users to access the benefits without the need for manual intervention.

But how has the public responded to these initiatives? I must note that the public response to both the LUD and FUD schemes has been overwhelmingly positive, reflecting their relevance and effectiveness. In 2024 alone, NRFA processed over 24.8 million toll transactions, with 3.57 million being FUD-related and 277,278 associated with LUD. These numbers highlight the growing adoption and appreciation of these initiatives by Zambian motorists.

Most importantly, to address common questions and ensure inclusivity, there are a number of things that NRFA has done. The agency has taken certain steps to ensure the inclusivity of these programmes. For example, under the LUD scheme, spouses can benefit from the discount if a marriage certificate is provided alongside the vehicle documents. Company vehicle users are also eligible, provided they present

an official letter from their employer. Additionally, children of landowners can qualify by attaching a birth certificate to their application.

The LUD and FUD have regulatory foundations for inclusivity and equity. Firstly, both the LUD and FUD were formally introduced in 2017 under Statutory Instrument No. 85 of 2016, marking a critical milestone in the development of an efficient and equitable tolling system. These



A CLIENT applying for a Local User Discount (LUD) at Alexander Grey Zulu Toll Plaza in Nyimba, Eastern Province.

initiatives exemplify NRFA's commitment to developing infrastructure financing strategies that align with Zambia's broader economic and social development goals.

By implementing the Local User and Frequent User Discounts, NRFA demonstrates a steadfast commitment to making tolling more inclusive and

affordable. These programmes support local communities, encourage regular use of toll infrastructure, and foster trust between the Agency and the public. As Zambia continues to expand its road network, such user-centric policies will remain vital to ensuring sustainable, equitable, and inclusive national development. In all, NRFA's tolling

strategies, especially the LUD and FUD, are not just about generating revenue for road infrastructure, but also about fostering an environment where affordability and accessibility are prioritised for all road users.

Look out for our next article next week and channel your feedback to: National Road Fund

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Discount (FUD). This initiative further eases the toll burden for regular commuters. This programme offers a 75 percent reduction in toll fees after a vehicle passes through a specific toll station 10 times in one month. The discounted rate is automatically applied from the eleventh passage onward and continues until the end of that calendar month.

Under the FUD scheme, vehicles in Classes A and B, which typically pay K20 and

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By James Gayo

