

Why are we paying twice?



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ACROSS Zambia, many motorists are asking a common and reasonable question: Why do we have to pay both road tax and tolls? Isn't this paying twice for the same road?

At first glance, both fees seem similar, as they both relate to road usage. However, they are actually separate charges with distinct purposes, collected by different agencies. Understanding how each works is essential to appreciating how they support Zambia's transport infrastructure fairly and sustainably.

Road tax is an annual fee that all vehicle owners must pay when registering or renewing their motor vehicle licenses. It is collected by Road Transport and Safety Agency (RTSA). This fee applies regardless of how frequently a vehicle is used or

where it is driven.

Road tax serves as a broad-based source of revenue for the country's entire transport system. The funds go toward road safety initiatives, enforcement of traffic laws, planning of transport networks, and administration of the transport sector. Since it is paid by all vehicle owners, it forms part of the government's general budget and supports the transport sector as a whole.

This means road tax is not tied to specific roads, but rather to the nationwide transport system. Whether someone drives in the city, in a rural area, or rarely at all, they are still contributing to the overall operation and safety of Zambia's roads.

Tolls on other hand are user-based charges collected when a vehicle passes through a toll gate, usually located on major highways, key border crossings, or strategic economic routes. These tolls are collected by National Road Fund Agency (NRFA).

Unlike road tax, tolls are only paid by those who use specific tolled roads. The money collected is directly reinvested into maintaining, upgrading, and expanding the roads where the tolls are charged. This system follows the "user pay" principle, meaning those who use premium roads contribute directly to their upkeep.

This approach ensures that people who benefit most from high-quality roads,

such as frequent travelers, transporters, and logistics companies, also share more of the cost of keeping those roads in good condition.

RTSA says road tax is primarily a broad-based revenue source that supports the country's overall transport system.

The cost of building and maintaining road infrastructure is high, especially with increasing traffic, heavy transport use, and harsh weather conditions. Road surfaces wear out over time and need ongoing maintenance. Relying solely on road tax would not provide enough funding to meet the country's infrastructure needs.

Tolling helps create a sustainable funding model by providing an additional, protected revenue stream. The funds collected at toll gates are ring-fenced, meaning they are legally required to be spent only on road-related projects. This reduces the strain on the national budget and allows the government to allocate more resources to other public services like healthcare and education.

Toll revenues are managed under NRFA, which focuses exclusively on road infrastructure financing. This makes it easier to track how toll money is used and ensures that it directly supports road improvement. Thanks to toll funding, Zambia has already improved many key highways and border routes, and has been able to plan

major projects like road rehabilitation and new trade corridors.

The dual system of road tax and tolls creates a fairer structure for funding Zambia's roads. Road tax ensures that all vehicle owners contribute to the general transport system. Tolls ensure that those who use high-demand roads pay extra to maintain those specific roads.

This system promotes fairness, long-term sustainability, and economic development. It ensures that funding for road infrastructure is more balanced and that roads remain safe, efficient, and reliable.

Paying both road tax and tolls is not about being charged twice—it's about sharing responsibility in a way that supports both general and specific road needs. This system helps Zambia build and maintain better roads, reduce dependence on donor aid, and invest in

as well. We can now offer care with dignity, with proper space

five delivery rooms and a postnatal ward that can hold

care," he said.



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future development. Every payment contributes to safer travel, better connectivity, and a stronger national transport network.

To learn more about NRFA's operations, please visit the agency's official website at www.nrfa.org.zm or contact NRFA Customer Care Centre

by dialing 700.

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