



SBN MAPPING AND NEEDS ASSESSMENT REPORT



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TABLE OF CONTENTS

Executive Summary	3
1.0 Introduction	3
1.1 Background	3
1.2 Objectives	3
2.0 Methodology	3
3.0 Key findings	4
3.1 Mapping distribution and profile of private sector businesses	4
3.2: Food system value chain mapping, gaps and opportunities	9
3.3: Nutrition Sensitive Awareness and Contribution to Food Security	19
3.4: Policy and Regulatory Environment	22
3.5: Business experiences and challenges within the Food System	25
3.6: Climate impact on private sector in the Food System	28
3.7 Access to digital tools or platforms for business operations	30
3.8 Access to information for business operations	33
3.9 Utilization of equipment for business operations	37
3.10 Needs assessment and partnerships	37
3.11 Finance access for business operations	39
3.12 Capacity building needs for private sector	39
3.13 Partnerships & Business Networks	40
3.14 Partner support offered to private sector	42
4: Discussion and Conclusions	45
5: Recommendations	48

TABLE OF FIGURES

Figure 1: Map of sampled districts	6
Figure 2: Business distribution by province	7
Figure 3: Business distribution by district	8
Figure 4: Nutrition practice awareness	22
Figure 5: Nutrition practices comprehension	22

LIST OF TABLES

Table 1: Registration status of business	8
Table 2: Registration status of business	8
Table 3: Business with pending registration	9
Table 4: Food system actors	9
Table 5: Employment structure (Gender & Persons With Disabilities)	10
Table 6: Seasonal Employment	10
Table 7: Business operation existence	10
Table 8: Primary sales channels	11
Table 9: Business ownership structure	11
Table 10: Primary actors in food system.	12
Table 11: Type of food products sold by retailers	12
Table 12: Main suppliers of retail products and services within the food system	13
Table 13: Existence of formal contracts or informal agreements with partners among retailers	13
Table 14: Main types of processing practices	14
Table 15: Food Certification trends among processors	14
Table 16: Main suppliers of inputs and services for processors in the food system	15
Table 17: Contractual arrangements among processors	15
Table 18: Types of products distributed	16
Table 19: Transport challenges affecting distributors nutritious products	16
Table 20: Main sources of products and services for distributors	17
Table 21: Existence of formal contracts or informal agreements with partners	17
Table 22: Types of Inputs Supplied	18
Table 23: Primary customers of input supplies	18
Table 24: Main sources of input and services for input suppliers in the food system	19
Table 25: Business Agreement Types	19
Table 26: Products Exported	20
Table 27: Main sources of products and services provided to exporters	20
Table 28: Existence of formal contracts or informal agreements with these partners	21
Table 29: Export Challenges	21
Table 30: Scope of Nutrition Initiatives	23
Table 31: Nutrition Interest Drivers	23
Table 32: Nutrition Support Challenges	23

Table 33: Willingness to Participate in Initiatives	24
Table 34: Nutrition Support Needs	24
Table 35: Awareness of National Policies	25
Table 36: Policy Awareness Sources	25
Table 37: Policy Awareness Sources	26
Table 38: Policy Constraints to Business	26
Table 39: Provision of Nutrition information or healthy food options to customers	26
Table 40: Policy Areas Supporting Business	27
Table 41: Business challenges experienced in the past two years	28
Table 42: Financing Options Tried	28
Table 43: Market Access Experience	28
Table 44: Market Access Challenges	29
Table 45: Participation in any trade fairs, exhibitions, or market linkage events in the past 12 months	29
Table 46: Impact of participation in trade fairs, exhibitions, or market linkage events on the business	30
Table 47: Climate Adaptation Strategies	31
Table 48: Implication of climate change on business	31
Table 49: Contingence plan to address disaster	32
Table 50: Contingency measures applied during climate related disaster	32
Table 51: Utilisation of Digital tools for business operations	33
Table 52: Types of Digital Tools Used	33
Table 53: Platforms used for marketing	33
Table 54: Barriers to adoption of digital tools	34
Table 55: Interest in training in use of digital tools	34
Table 56: Preferred digital tools	34
Table 57: Interest in sharing, leasing, or jointly owning machinery with other businesses or cooperatives	35
Table 58: Access to business related information	36
Table 59: Credibility of information received	36
Table 60: Type of information most difficult to access	37
Table 61: Type of information most difficult to access	37
Table 62: Limitation in accessing information due to lack of digital tools or platforms	37
Table 63: Utilization of equipment in business operations	38
Table 64: Types of machinery or equipment used in business operations	38
Table 65: Barriers in accessing or owning machinery/equipment	38
Table 66: Challenges have you experience in accessing equipment	39
Table 67: Business needs for the private sector	40
Table 68: Loan application experience	40
Table 69: Loan requisition purpose	41
Table 70: Loan application outcome	41
Table 72: Access to business development services	42

Table 73: Quality of those services	42
Table 74: Source of trainings for private sector	42
Table 75: Skills set required by private sector	43
Table 76: Partnership with organizations to support Business operations	43
Table 77: Importance of partnerships to the growth of your business	43
Table 78: Type of support services from the partnership	44
Table 79: Willingness to partner with other Businesses	44
Table 80: Types of desired partners for establishing partnerships	44
Table 81: Partners offering financial partners	45
Table 82: Business training partners	45
Table 83: Partners providing infrastructure or logistics support	46
Table 84: Other partners providing infrastructural or transportation support	46
Table 85: Partners providing market access support	46
Table 86: Partners providing input products and services	47
Table 87: Support service needs among private sector	47

Executive Summary

The Scaling Up Nutrition Business Network (SBN) Zambia conducted a nationwide mapping and needs assessment of 225 businesses across 10 districts in six provinces to better understand their engagement in the food system and strengthen private sector engagement in nutrition and food security. Key findings reveal a robust presence of food processors (32%) and retailers (27%), but gaps in upstream input supply (16%) and formal contractual arrangements (e.g., only 11.1% of processors have formal contracts). Nutrition awareness is split evenly (50% aware, 50% unaware), with financial constraints and low demand hindering nutrition-sensitive practices. Climate change impacts 98% of businesses, increasing costs (33.5%) and disrupting supply chains (31.8%). Digital tool adoption is high (74%), but barriers like skills gaps (29.1%) persist. Recommendations include targeted financing for processors, enhanced fortification compliance, and partnerships to improve market access and climate resilience. This initiative was funded by the Federal Ministry for Economic Cooperation and Development (BMZ) and supported by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).

1.0 Introduction

The SUN Business Network (SBN) Zambia seeks to leverage private sector involvement in improving nutrition and food security. To support this, a nationwide mapping and needs assessment was conducted to gather evidence on the profile, capacity, and challenges of businesses active in the food system. This data will guide targeted interventions and inform collaboration with stakeholders.

1.1 Background

Zambia's food systems are at a critical juncture, influenced by climate change, economic reforms, and evolving policy landscapes. The country has faced significant challenges, including the worst drought in decades, which has exacerbated food insecurity and strained agricultural productivity. Despite these challenges, Zambia possesses substantial agricultural potential, with vast arable land and a youthful population. Recent policy initiatives, such as the National Food and Nutrition Policy and the Comprehensive Agriculture Support Program (CASP), aim to address these issues by promoting climate-smart agriculture, improving market access, and enhancing nutrition outcomes.

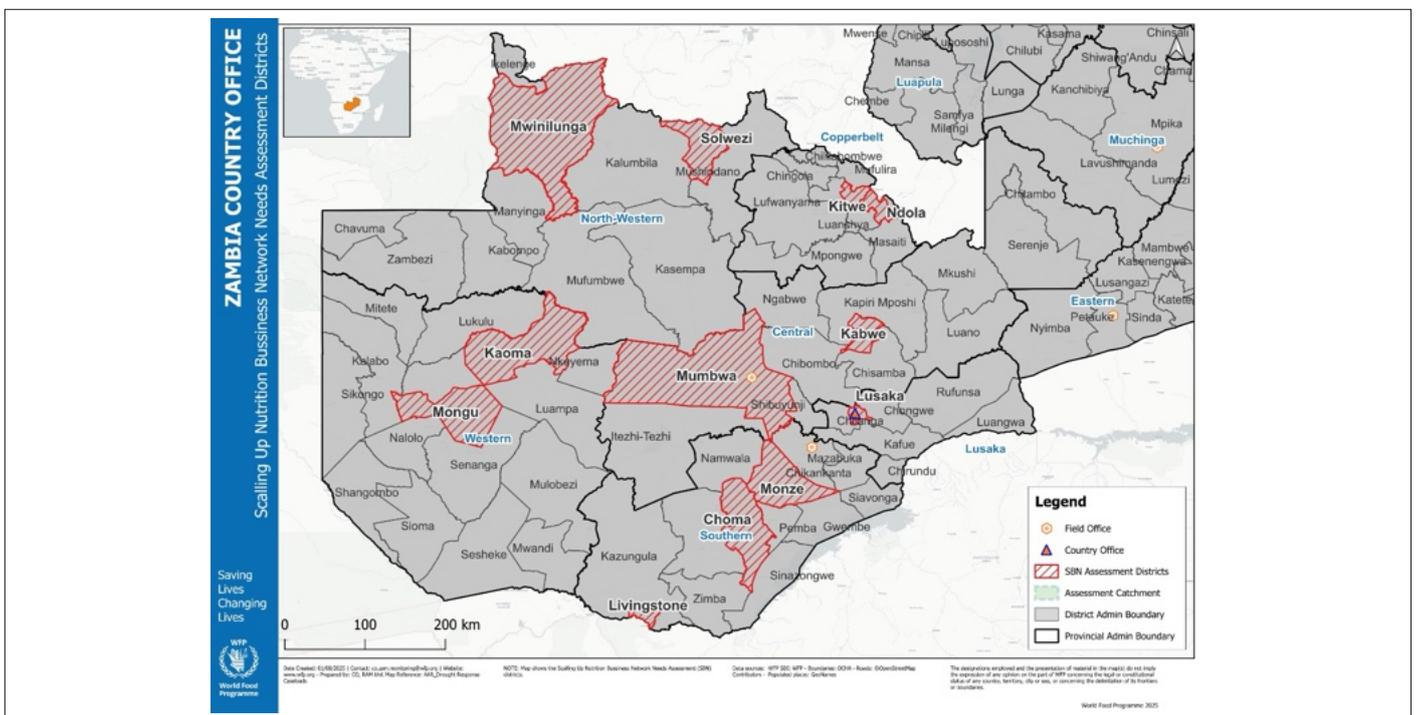
1.2 Objectives

- Map the geographic and sectoral distribution of food system businesses.
- Identify gaps and opportunities within the food systems.
- Provide recommendations for strengthening private sector engagement in food systems and nutrition.

2.0 Methodology

A structured questionnaire was administered to 225 businesses across 10 districts in 6 provinces. These included (add names of districts and provinces). Stratified sampling ensured representation by business type and location. Data was collected through interviews, direct observation, and review of business records where applicable. Quantitative analysis was conducted using descriptive statistics, and qualitative insights were derived from open responses.

Figure 1: Map of sampled districts



3.0 Key Findings

A structured questionnaire was administered to 225 businesses across 10 districts in 6 provinces. These included (add names of districts and provinces). Stratified sampling ensured representation by business type and location. Data was collected through interviews, direct observation, and review of business records where applicable. Quantitative analysis was conducted using descriptive statistics, and qualitative insights were derived from open responses.

3.1 Mapping Distribution And Profile Of Private Sector Businesses

3.1.1 Business presence distribution

A total of 225 businesses were interviewed across five provinces and twelve districts in Zambia as part of an assessment to understand private sector in the food system in different parts of the country. The distribution of respondents reveals a strategic focus on areas with significant economic activity, while also ensuring geographic diversity by including both urban and rural districts. Southern Province recorded the highest number of respondents, with 53 businesses interviewed, accounting for 24% of the total sample. Within the province, Choma had the largest share with 23 respondents (10%), followed by Livingstone with 16 (7%) and Monze with 14 (6%). This distribution reflects the province's mixed economic base, which includes agriculture, tourism, and trade.

The Copperbelt Province followed closely with 46 respondents (21%). Ndola, the district with the highest number of businesses interviewed across all regions, contributed 24 respondents (11%), while Kitwe added 22 (10%). This high concentration underscores the Copperbelt's position as a commercial and industrial hub, particularly in mining and manufacturing-related enterprises.

In Central Province, 42 businesses were interviewed, making up 18% of the total. Kabwe accounted for 23 respondents (10%) and Mumbwa 19 (8%), indicating a vibrant business community in both urban and agricultural contexts. Northwestern Province contributed a total of 40 businesses (18%), with Solwezi providing 21 (9%) and Mwinilunga 19 (8%). These figures highlight growing business activity in the province, likely linked to recent mining developments and emerging trade routes. Western Province had a total of 29 respondents (13%), with Mongu contributing 20 (9%) and Kaoma only 9 (4%), the lowest among all districts, reflecting more limited economic activity in some rural parts of the region. Lusaka Province, despite being the country's capital and primary economic center, had only 15 businesses interviewed, representing 7% of the total. This relatively low figure may reflect a deliberate sampling strategy to focus on underrepresented regions, given the abundance of existing data on Lusaka's private sector.

Overall, the distribution of business respondents highlights a balanced effort to capture perspectives from key economic hubs such as Ndola, Choma, and Kabwe, while also incorporating voices from more remote districts like Kaoma and Mwinilunga. This approach ensures that the findings provide a nuanced understanding of Zambia's diverse business landscape across different regions.

Figure 2: Business distribution by province

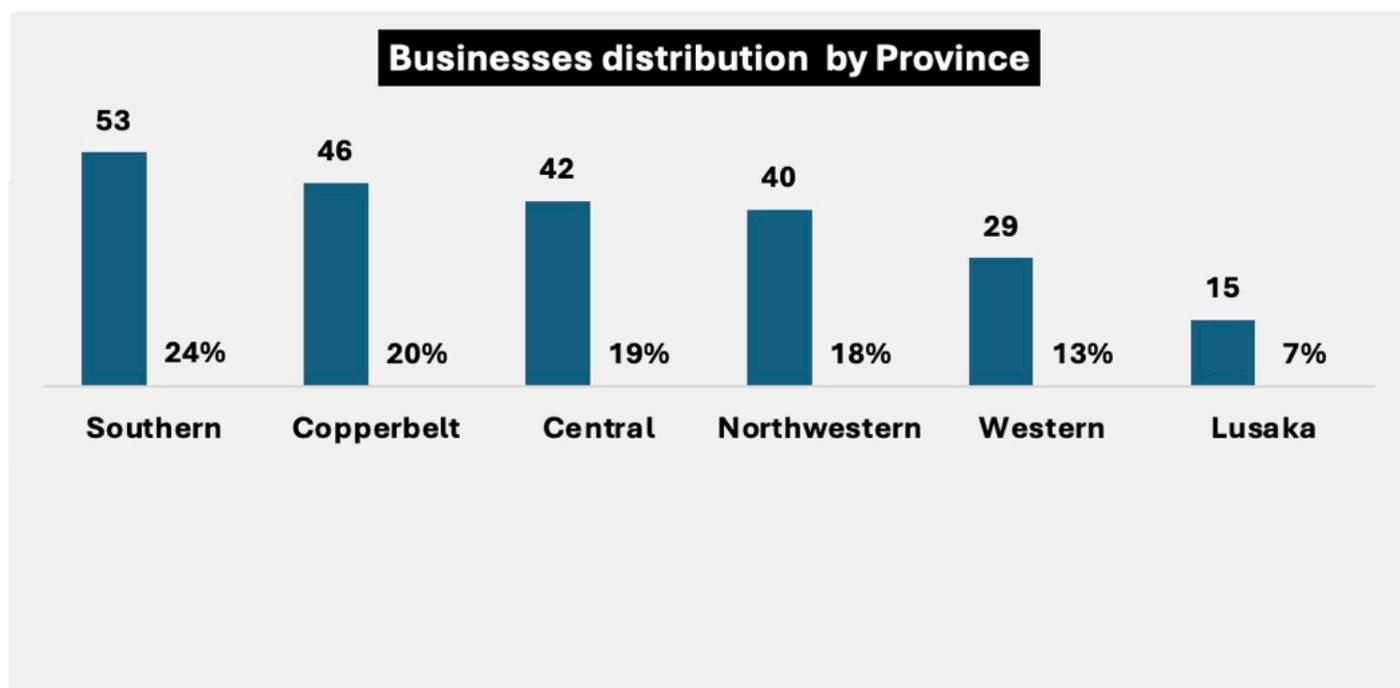
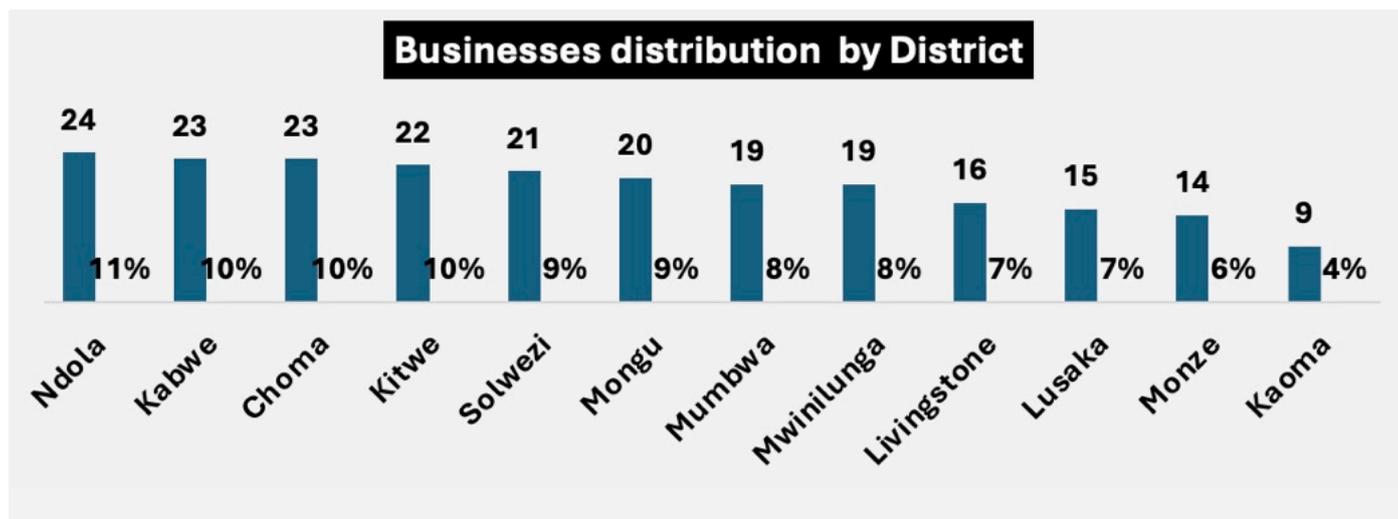


Figure 3: Business distribution by district



3.1.2 Business registration status

Most surveyed businesses (94.2%) reported being formally registered. This high rate of registration reflects a commendable level of formalization within Zambia's food system private sector. Formal registration is a crucial enabler of business growth, as it allows enterprises to access government support services, participate in public procurement, obtain credit, and comply with regulatory requirements. Only a marginal proportion (1.3%) were still in the process of registering, and 4.4% were unregistered, indicating minor gaps in legal compliance or awareness. In the context of food systems, the high formalization rate offers a strategic opportunity to integrate these enterprises into policy frameworks targeting food safety, traceability, and food fortification.

Table 1: Registration status of business

Registration status	Total	Percent
Registered	212	94.2
Not registered	10	4.4
In process of registration	3	1.3
Total	225	100.0

3.1.3 Business registration

Most businesses hold multiple types of registrations, with PACRA, ZRA, and local council licenses being the most common. This suggests a good understanding of the regulatory ecosystem. However, 7.8% of enterprises had product certifications (e.g., ZABS), which is crucial for food safety and market competitiveness, especially in regional and export markets.

The low adoption of NHIMA registration (5.9%) and Good Food logo (0.9%) points to missed opportunities in aligning business operations with national health, nutrition, and quality standards. Encouraging uptake of product certifications and nutrition-sensitive logos can improve consumer confidence and create value in the domestic and export food systems.

Table 2: Registration status of business

Type of Registration	Total	Percent
PACRA (Patents and Companies Registration Agency)	193	22.4
ZRA (Tax registration)	188	21.8
Local council registration	188	21.8
NAPSA registration	112	13.0
ZABS or other product certification	67	7.8
Other (please specify)	56	6.5
NHIMA registration	51	5.9
Good food logo	8	0.9
Total	863	100

3.1.4 Pending Registrations

Among five respondents with ongoing registration processes, 40.0% are undergoing ZRA (Tax registration), 20.0% are each in the process of registering with PACRA, Local Councils, or other entities. This indicates that even among unregistered businesses, there is movement toward formalization, which should be encouraged and supported through simplified processes and business development services.

Table 3: Business with pending registration

Pending registration	n	Percent
ZRA (Tax registration)	2	40.0
PACRA (Patents and Companies Registration Agency)	1	20.0
Local council registration	1	20.0
Other (please specify)	1	20.0
Total	5	100.0

Targeted support to expedite pending registrations, especially for micro and small-scale food businesses, will enhance their ability to access formal supply chains and contribute to national food and nutrition security goals.

3.1.5 Types of Food system actors

A significant portion of businesses falls within food processing/packaging (32%) and retail/distribution (27%), which indicates an active post-harvest and market-oriented segment in the food system. This is followed by agro-processing (16%) and input supply (16%).

This pattern reflects growing interest in value addition and market access interventions, both essential for transforming raw agricultural outputs into consumable or tradable products. However, the relatively lower share in input supply suggests a gap in upstream services, potentially limiting productivity improvements for smallholder farmers. This calls for increased investment in upstream services like seed systems, fertilizer distribution, and mechanization to strengthen the foundation of the food system and improve smallholder productivity. The dominance of post-harvest and retail sectors reflects a maturing food system with a focus on value addition. Input supply remains underrepresented, signaling an area for further investment.

Table 4: Food system actors

Food System actors	Total	Percentage
Food Processing/Packaging	72	32%
Food Retail/Distribution	61	27%
Agriculture/Agro-processing	37	16%
Input Supplier	36	16%
Other	19	8%
Grand Total	225	100%

3.1.6 Employment Structure (Gender & Persons with Disabilities)

Out of 6,048 full-time employees, 70% are male and 30% are female, revealing a gender gap in agribusiness employment. Although women play a significant role in agriculture, their underrepresentation in formal employment could indicate limited access to employment opportunities or decision-making roles. Only 1% of employees are Persons with Disabilities, highlighting a critical inclusion gap. Food system actors should consider inclusive employment models and affirmative action to create equitable opportunities across demographics.

The gender gap reflects broader structural inequalities in access to employment and decision-making roles in the food system. Women and Persons with Disabilities face barriers including limited access to finance, skills training, and ownership rights. Gender-transformative and inclusive employment policies are needed to create equitable opportunities. Examples include vocational training for women and accessible workplace infrastructure for People with Disabilities.

Gender disparities and minimal inclusion highlight key equity gaps. Affirmative action and inclusive employment policies are required.

Table 5: Employment structure (Gender & Persons with Disabilities)

Gender	Total	Percentage
Male	4,248	70%
Female	1,800	30%
Total	6,048	100%
Persons With Disabilities employment	45	1%

3.1.7 Seasonal Employment

Seasonal employment, with 160 businesses hiring a total of 3,207 workers, underscores the importance of agriculture as a source of temporary livelihood, particularly during peak farming or processing seasons. These figures highlight the food system’s potential for job creation but also suggest the need for strategies to transition some seasonal roles into more stable, year-round employment, especially in processing and value addition sectors.

These findings demonstrate agriculture’s role in generating short-term employment, especially during planting and harvest seasons. However, reliance on seasonal work can result in job and income instability. Expanding value-added activities (e.g., processing, preservation) and services (e.g., aggregation, logistics) can create more stable, year-round jobs, enhancing livelihood resilience and food system sustainability. Seasonal jobs are a major employment source but are unstable. Promoting value-added enterprises can convert seasonal work into permanent employment.

Table 6: Seasonal Employment

Hires	Total Businesses	Workers Hired
No	65	-
Yes	160	3,207

3.1.8 Years in Operation

Most businesses (46%) have been operational for more than 8 years, reflecting maturity and possibly stronger market resilience. However, a sizable proportion (49%) are relatively new (operating for 1–7 years), indicating emerging entrepreneurial interest and possibly the effects of recent investments in agri-food value chains. Only 5% of businesses are less than one year old, suggesting that start-up support and access to capital may be constraints for new entrants.

The dominance of older businesses suggests resilience and stability in the food system. However, the relatively low share of new businesses points to challenges for new entrants, such as limited startup capital, mentorship, and access to markets. Strengthening the entrepreneurial ecosystem—through grants, business development services, and incubation—can encourage innovation and diversification in food system enterprises. Business longevity suggests resilience, while the low number of startups signals barriers for new entrants such as access to finance or technical support.

Table 7: Business operation existence

Years in Operation	Total	Percentage
8+ years	103	46%
4–7 years	56	25%
1–3 years	54	24%
<1 year	12	5%
Grand Total	225	100%

3.1.9 Primary Sales Channels

Local markets (58%) dominate as the main sales channel, followed by retail shops (19%) and wholesale buyers (17%). This highlights a highly localized food system with limited integration into national or export markets. Strengthening aggregation, standardization, and logistics systems can enhance market linkages and improve price realization for producers and processors. Exploring regional and institutional markets can offer further scale and impact.

The reliance on local markets underscores a localized food economy and supports short value chains, which are often more inclusive. However, limited access to higher-value retail and wholesale markets may restrict business growth

and income. Investments in cold chains, standards certification, and aggregation centres can help businesses scale up and reach formal and regional markets, improving food availability and reducing post-harvest losses.

Table 8: Primary sales channels

Channel	Total	Percentage
Local markets	130	58%
Retail shops	42	19%
Wholesale buyers	39	17%
Other (e.g., export)	10	4%
Cooperatives/producer organizations	4	2%
Grand Total	225	100%

3.1.10 Business Ownership Structure

Private limited companies (40%) and sole proprietorships (35%) are the predominant business structures, indicating a mix of formal and semi-formal enterprise engagement in the food system. The presence of cooperatives and producer organizations (2%) is notably low, despite their potential to support smallholder inclusion and collective marketing. This points to a need for strengthening cooperative development, governance, and access to finance to foster inclusive business models within the food system.

The dominance of private and sole-owned businesses suggests that the food system is largely driven by individual entrepreneurship. However, the low representation of cooperatives limits smallholder farmers' bargaining power, economies of scale, and access to finance. Strengthening cooperatives can empower producers, improve aggregation for markets, and increase participation in value chains—especially among marginalized groups like women and youth.

Table 9: Business ownership structure

Structure	Total	Percentage
Private Limited Company	89	40%
Sole Proprietorship	79	35%
Cooperative	22	10%
Family-Owned Business	16	7%
Partnership	16	7%
Other	3	1%



3.2: Food system value chain mapping, gaps and opportunities

3.2.1 Primary Actors in Food System

This table captures the distribution of primary actors in the food value chain. Retailers represented the largest group (28.2%), followed by processors (23.9%) and distributors (20.4%). This suggests a value chain heavily skewed toward post-production functions. Input suppliers, primary producers, and exporters make up a smaller proportion, indicating potential gaps in early-stage value chain activities or lower formal registration among these actors.

The dominance of retailers, processors, and distributors reflects a value chain that is more developed in its downstream segments, those closer to the consumer than in its upstream or production segments. This imbalance could point to an underdeveloped production base or limited commercialization among producers and input suppliers. It may also suggest that early-stage actors (like smallholder farmers or informal input dealers) were underrepresented in formal data collection or business registration systems. This trend could impact the availability and affordability of raw materials and inputs, ultimately affecting overall food system resilience and competitiveness.

Table 10: Primary actors in food system.

Value Chain Actor	Total	Percentage
Retailer	112	28%
Processor	95	24%
Distributor	81	20%
Input Supplier	53	13%
Primary Producer	46	12%
Exporter	10	3%
Total	397	100%

3.2.2 Retailer Profile Within The Food System

3.2.2.1 Type of food products sold

The product portfolio of retail businesses reflects consumer demand trends and available supply chains. As shown in Table 11, processed foods dominate the retail space (28.4%), followed by an even split between fresh/dried produce and packaged snacks/beverages (16.9% each). Surprisingly, only 14.7% of the products fall under the category of fortified or healthy products, despite the increasing global and national emphasis on improved nutrition. This pattern suggests a significant gap in the retail promotion of nutrient-dense foods, which are critical for addressing micronutrient deficiencies, especially among vulnerable populations.

Table 11: Type of food products sold by retailers

Types of food products under retail business	N	Percent
Processed foods	64	28.4%
Fresh/Dried produce	38	16.9%
Packaged snacks and beverages	38	16.9%
Fortified or healthy products	33	14.7%
Staple foods	31	13.8%
Other specify	21	9.3%
Total	225	100.0%

3.2.2.2 Main suppliers of retail products and services within the food system

Retailers rely on a wide network of suppliers, which spans various actors within the food value chain. As outlined in Table 12, smallholder farmers are a critical source (25.9%), indicating the importance of farmer-retailer linkages in ensuring local food availability. This relationship can be further developed to enhance the supply of fresh, local, and potentially more nutritious food items.

However, the supply chain is fragmented, with inputs and services sourced from seed companies, millers, vet drug stores, packaging suppliers, and more. This fragmentation poses logistical and coordination challenges but also presents an opportunity for integrated supply chain development to reduce costs, improve efficiency, and support food safety and quality.

Table 12: Main suppliers of retail products and services within the food system

Main suppliers of retail products and services	N	Percent
Smallholder farmers	48	25.9%
Other specify	41	22.2%
Seed companies, fertilizer dealers, agrochemical suppliers, agri-tool/ equipment shops	24	13.0%
Millers, equipment dealers (e.g., dryers, threshers, sealers)	20	10.8%
Bag manufacturers, bottle/can producers, labeling/branding firms	17	9.2%
Vet drug stores, livestock feed suppliers, animal health service providers	15	8.1%
Farmer cooperatives that supply inputs in bulk	6	3.2%
Warehouse operators, silo owners, cold storage facility providers	5	2.7%
Water supply companies, electricity providers (e.g., ZESCO)	5	2.7%
Trucking companies, cold chain transport providers, fuel suppliers	3	1.6%
Microfinance institutions, agricultural banks, mobile money operators	1	0.5%
	185	100.0%

3.2.2.3 Prevalence of contractual agreements among retailers

As shown in Table 13, only 12.9% of the respondents report having formal contracts with their partners, while 11.1% rely on informal agreements. A significant 25.8% operate without any contractual agreement, and data is missing or not applicable for 50.2% of respondents.

This limited use of formal agreements reveals a weak institutional structure in many food retail supply chains, increasing the risk of transaction failures such as delivery inconsistencies, price volatility, or quality issues. Informal agreements dominate in many traditional food systems but often lack enforceability, undermining investment, innovation, and trust among actors.

Table 13: Existence of formal contracts or informal agreements with partners among retailers

Existence of formal contracts or informal agreements with partners among retailers	Frequency	Percent
No response	113	50.2
No	58	25.8
Yes – formal contract	29	12.9
Yes – informal agreement	25	11.1
Total	225	100.0

3.2.3 Processors profile within the food system

The findings show that packaging (28.4%) and fortification (21.1%) are the most practiced food processing methods among the surveyed actors. These are followed by milling (14.4%), and to a lesser extent, drying and juicing/canning (11.3% each).

This points to an emerging food processing sub-sector that is prioritizing basic value addition extending shelf life, improving product safety, and improving visual appeal. Fortification, which supports improved micronutrient intake, is also gaining traction, likely in response to growing awareness around nutrition. However, low engagement in advanced processing methods like drying, juicing, or canning suggests limited investment in processing infrastructure, skills, or energy access. This restricts the transformation of perishable produce into shelf-stable products that could significantly reduce post-harvest losses and improve incomes. The food system reflects a low- to mid-level industrial capability. There's a clear opportunity to scale up diversified processing through capacity building, financial incentives, and technology transfer—especially in rural or agro-processing zones.

3.2.3.1 Main types of processing practices

Table 14: Main types of processing practices

Processing methods	N	Percent
Packaging	55	28.4%
Fortification	41	21.1%
Milling	28	14.4%
Other specify	26	13.4%
Drying	22	11.3%
Juicing or canning	22	11.3%
	194	100.0%

3.2.3.2 Food Certification trends among processors

About 50.4% of respondents reported using ZABS (Zambia Bureau of Standards) certification, while 29.1% operated with no certification at all. Internationally recognized standards like HACCP or ISO were used by 12.8%, and only 7.7% used voluntary labels such as the Good Food Logo.

The uptake of ZABS indicates encouraging alignment with national food safety policy and consumer protection efforts. However, the substantial proportion of uncertified processors presents a public health concern. It reflects barriers such as cost, limited enforcement, or low awareness especially among small or informal businesses. The findings show a two-tiered food system, one striving for compliance and market competitiveness, and another operating informally, possibly without adequate oversight. Interventions that subsidize certification or embed quality assurance within cooperatives and SMEs could elevate sector standards across the board.

Table 15: Food Certification trends among processors

Certification of food	N	Percent
ZABS standards	59	50.4%
None	34	29.1%
HACCP or ISO	15	12.8%
Good Food Logo certification	9	7.7%
	117	100.0%

3.2.4.2 Main Suppliers Of Inputs and Services for Processors in The Food System

Processors obtain inputs and services from a wide range of suppliers. Nearly 46% of processors source their raw inputs from smallholder farmers, followed by service like packaging and labeling firms (14.8%) and farmer cooperatives (13%). Engagement with utilities, transporters, and financial institutions was minimal, each under 10%. This underscores the central role of smallholder farmers in the food value chain but also highlights the fragmentation and vulnerability of the supply base. Many processors rely on individual farmers rather than aggregated sources or structured producer groups, which can compromise consistency, traceability, and quality. The ecosystem that supports processors cold chains, finance, equipment suppliers appears weakly integrated, which constrains scale and efficiency. The Zambian food system is still producer-centric but infrastructure-weak. There is an urgent need for ecosystem strengthening, especially around input aggregation, supply chain logistics, and rural service provision (finance, energy, storage).

Table 16: Main suppliers of inputs and services for processors in the food system

Main Suppliers for the primary processors	N	Percent
Smallholder farmers	74	45.7%
Bag manufacturers, bottle/can producers, labeling/branding firms	24	14.8%
Farmer cooperatives that supply inputs in bulk	21	13.0%
Water supply companies, electricity providers (e.g., ZESCO)	13	8.0%
Millers, equipment dealers (e.g., dryers, threshers, sealers)	12	7.4%
Other specify	12	7.4%
Vet drug stores, livestock feed suppliers, animal health service providers	2	1.2%
Trucking companies, cold chain transport providers, fuel suppliers	2	1.2%
Warehouse operators, silo owners, cold storage facility providers	1	0.6%
Microfinance institutions, agricultural banks, mobile money operators	1	0.6%
	162	100.0%

3.2.4.3 Contractual arrangements Among Processors

Only 11.1% of processors report having formal contracts, while 13.8% operate on informal agreements. A concerning 17.3% have no agreements at all. Moreover, 57.8% of respondents did not specify their contractual status, indicating low reporting or awareness. The low use of formal contracts suggests that much of the sector still operates on trust-based or ad hoc arrangements, which can be volatile. While flexibility is often cited as a benefit of informality, the lack of clear agreements leaves both processors and suppliers vulnerable to exploitation, price shocks, or supply inconsistencies.

There is a lack of institutional structure in supplier–processor relationships. This hinders long-term planning, access to finance (which often requires supply guarantees), and investment in infrastructure. Formalizing these partnerships through cooperatives, out grower schemes, or contract farming would strengthen supply reliability and market linkages.

Table 17: Contractual arrangements among processors

Existence of formal contracts or informal agreements with these partners	Frequency	Percent
No response	130	57.8
No	39	17.3
Yes – informal agreement	31	13.8
Yes – formal contract	25	11.1
Total	225	100.0



3.2.4 Distributor business profile in the food system

3.2.4.1 Types of products distributed

Most respondents are engaged in the distribution of packaged goods (34%) and frozen or processed foods (28%), indicating a shift away from raw agricultural commodities toward value-added products. This trend supports improved food safety, extended shelf life, and urban market suitability. However, only 15.3% distribute fresh produce, likely due to perishability challenges and lack of cold chains. Similarly, the inclusion of agricultural inputs (15.3%) signals the role of agribusinesses in supporting upstream productivity. The Zambian food system is increasingly geared toward processed and packaged food, showing signs of modernization. Nonetheless, the low distribution of fresh produce suggests a critical need for infrastructure like cold storage and improved logistics to reduce post-harvest losses and support healthy diets.

Table 18: Types of products distributed

Types of food products under retail business	N	Percent
Packaged goods	42	33.9%
Frozen or processed foods	35	28.2%
Inputs (e.g., seeds, fertilizers)	19	15.3%
Fresh produce	19	15.3%
Other specify	9	7.3%
	124	100.0%

3.2.4.2 Transport challenges affecting distributors nutritious products

High fuel and logistics costs (51.5%) were the top challenge reported, followed by poor road infrastructure (24.6%) and inadequate cold storage (17.2%). These issues directly affect the distribution of perishable and nutritious products, particularly fresh produce, dairy, and meat.

The food system is logistically constrained, especially in rural or remote areas. These bottlenecks contribute to high food prices, seasonal availability issues, and reduced access to nutritious foods. Addressing these through targeted infrastructure investment and energy-efficient cold chains is vital.

Table 19: Transport challenges affecting distributors nutritious products

Type of transportation and storage challenges	N	Percent
High fuel or logistics costs	69	51.5%
Poor road conditions	33	24.6%
Inadequate cold storage	23	17.2%
Other specify	9	6.7%
	134	100.0%

3.2.4.3 Main sources of products and services for distributors

Smallholder farmers (31.5%) are the dominant suppliers of distributed products, which aligns with Zambia's agro-based economy. However, the rest of the supply ecosystem is highly fragmented, with relatively few respondents engaging structured service providers like cooperatives (5.4%), storage facilities (3.8%), or finance (0.8%). While the smallholder-driven supply model offers inclusivity, its informality and fragmentation weaken supply reliability, food quality, and market scale. Strengthening cooperatives, formalizing supply agreements, and building last-mile services are key to a more resilient food system.

Table 20: Main sources of products and services for distributors

Main suppliers for products	N	Percent
Smallholder farmers	41	31.5%
Other specify	20	15.4%
Trucking companies, cold chain transport providers, fuel suppliers	16	12.3%
Bag manufacturers, bottle/can producers, labeling/branding firms	14	10.8%
Seed companies, fertilizer dealers, agrochemical suppliers, agri-tool/ equipment shops	11	8.5%
Millers, equipment dealers (e.g., dryers, threshers, sealers)	11	8.5%
Farmer cooperatives that supply inputs in bulk	7	5.4%
Warehouse operators, silo owners, cold storage facility providers	5	3.8%
Vet drug stores, livestock feed suppliers, animal health service providers	3	2.3%
Water supply companies, electricity providers (e.g., ZESCO)	1	0.8%
Microfinance institutions, agricultural banks, mobile money operators	1	0.8%
	130	100.0%

3.2.4.4 Existence of formal contracts or informal agreements

A very low proportion of respondents (15.1%) have formal contracts, and 64% did not report any agreement status. This suggests widespread informality, which may reduce accountability, hinder financing, and weaken risk-sharing across the value chain. The lack of formal agreements poses a structural weakness in Zambia's food system, limiting processors' and suppliers' ability to scale, invest, or stabilize prices. Strengthening contract farming, aggregation centres, and long-term supplier agreements could improve predictability and enhance value chain coordination.

Table 21: Existence of formal contracts or informal agreements with partners

Existence of formal contracts or informal agreements with partners	Frequency	Percent
	144	64.0
Yes – formal contract	34	15.1
Yes – informal agreement	24	10.7
No	23	10.2
Total	225	100.0



3.2.5 Input Suppliers Business Profile

3.2.5.1 Types of Inputs Supplied

The most frequently supplied agricultural inputs are seeds (23.6%), fertilizers (19.3%), and pesticides/herbicides (18.4%) all foundational for boosting farm productivity. There is also notable provision of veterinary products (13.7%), farm tools (13.2%), and animal feed (11.3%), highlighting engagement in both crop and livestock value chains. These patterns suggest input suppliers play a central role in enhancing food production and productivity. However, limited supply of mechanized tools may reflect low levels of mechanization, which can constrain efficiency and scale in agricultural production systems.

Table 22: Types of Inputs Supplied

Input Type	Total	Percentage
Seeds	50	24%
Fertilizers	41	19%
Pesticides	39	18%
Veterinary	29	14%
Equipment	28	13%
Animal Feed	24	11%
Other	1	0%
Total	212	100%

3.2.5.2 Primary Customers/clients for Input Products

The data illustrates that smallholder farmers are the dominant customer base (62%) for input supplies followed by walk-in customers and commercial farms. This emphasizes the role of small-scale producers in driving demand for agricultural services and inputs. Cooperatives and other groups account for a much smaller share, suggesting room to improve engagement with organized producer groups.

The presence of smallholder farmers as primary customers confirms their central role in Zambia's food system. However, the limited service to cooperatives and organized groups may imply underutilization of aggregation models that can reduce transaction costs, improve bargaining power, and facilitate access to finance or inputs. Strengthening linkages with cooperatives could unlock more scalable service delivery models, foster group-based training and input distribution, and create entry points for inclusive business practices.

Table 23: Primary customers of input supplies

Customer Type	Total	Percentage
Smallholder Farmers	33	62%
Walk-in Customers	7	13%
Commercial Farms	6	11%
Retail Consumers	3	6%
Others	3	6%
Cooperatives	1	2%
Total	53	100%

3.2.5.3 Main sources of inputs and services for input suppliers' system

The input supply chain is primarily supported by formal agro-dealer networks (39%) and veterinary/livestock input providers (22%), who ensure steady access to essential products for crop and livestock production. Of importance to note is the smallholder farmers themselves (8.9%) and farmer cooperatives (4.0%) who act as suppliers of inputs indicating a degree of informal redistribution or bulk procurement for onward supply to peers. This demonstrates a bottom-up innovation in the food system where farmers fill supply gaps, especially in underserved areas.

While the input market shows signs of formal development, the presence of farmers as suppliers points to a resilient, community-driven supply mechanism, especially where formal systems are weak. This could be both a coping strategy and an opportunity to formalize community-based agro-dealer models or strengthen cooperative procurement hubs. However, logistics providers remain underrepresented, which limits the reach and affordability of inputs in rural areas.

Table 24: Main sources of input and services for input suppliers in the food system

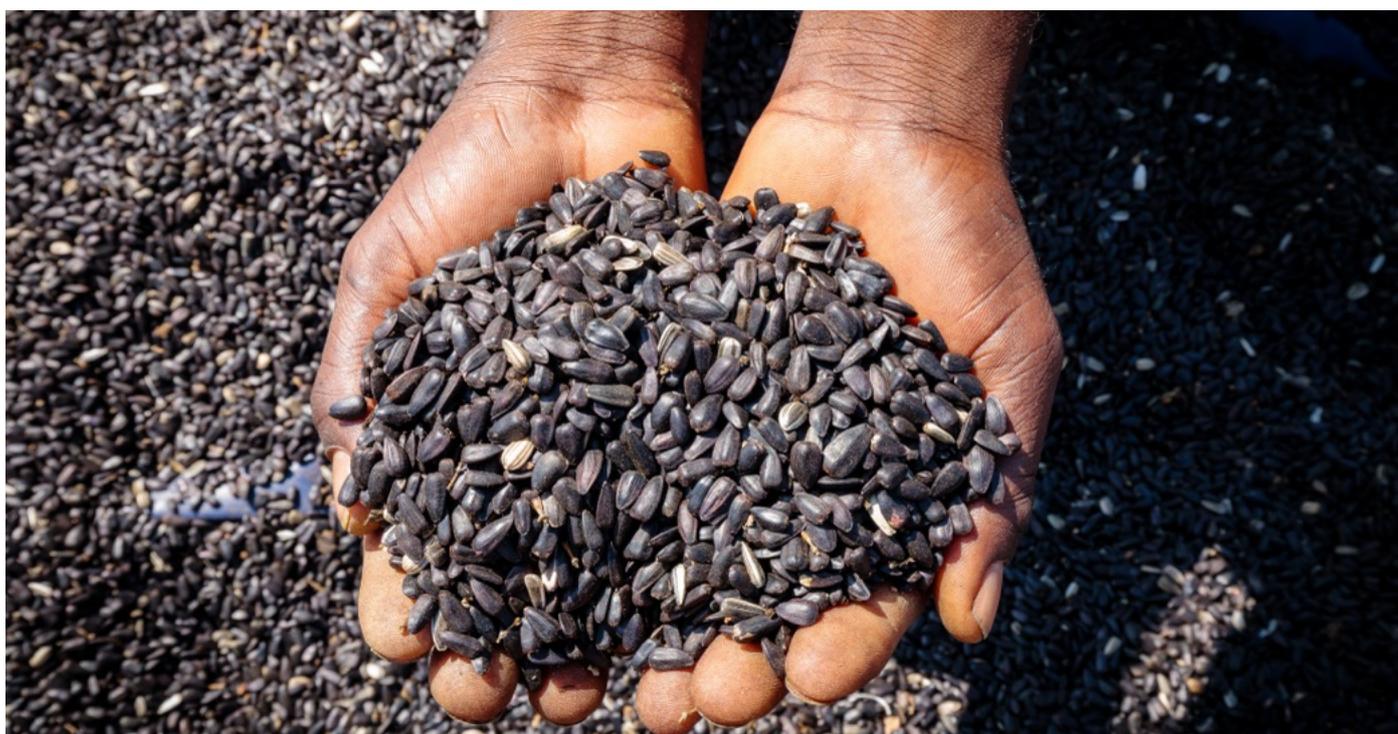
Supplier Type	Total	Percentage
Seed Companies	48	39%
Vet Stores	27	22%
Bag Manufacturers	13	10%
Smallholder Farmers	11	9%
Millers	6	5%
Utilities	5	4%
Cooperatives	5	4%
Transport	3	2%
Other	4	3%
Finance	2	2%
Warehouses	0	0%
ICT Services	0	0%
Total	124	100%

3.2.5.4 Business Agreement types held by input suppliers

Among respondents, 53% operate with formal contracts, while 25% rely on informal agreements and 23% report having no agreements in place with their suppliers or partners. The prevalence of formal contracts is encouraging as it suggests a degree of structure and reliability in supplier-buyer relationships, which can enhance quality assurance and reduce risks. However, the significant proportion using informal, or no agreements highlights vulnerability to market fluctuations, disputes, and inconsistent supply. Formalizing informal relationships, especially among smallholder farmers, could improve their inclusion and stability in the food system.

Table 25: Business Agreement Types

Agreement Type	Total	Percentage
Formal Contract	28	53%
Informal Agreement	13	25%
No Agreement	12	23%
Total	53	100%



3.2.6 Exporters Business Profile Within The Food System

3.2.6.1 Types of products exported

Export activity is limited, with only 10 responders. Processed foods dominate exports (70%), while raw produce and other categories follow. No inputs are reported as exported. This points to limited integration into regional or international markets and highlights the potential to enhance export readiness, especially in value-added products. The low number of businesses engaged in exports underscores systemic challenges in market access, certification, quality standards, or production volumes. The fact that processed foods dominate suggests some progress in value addition, but the lack of input exports points to minimal regional competitiveness or demand in this segment. This presents an opportunity for export development initiatives focused on capacity building, market intelligence, regulatory compliance, and improved supply chain logistics for both raw and processed goods.

Table 26: Products Exported

Export Type	Total	Percentage
Processed Foods	7	70%
Raw Produce	2	20%
Other	1	10%
Inputs	0	0%
Total	10	100%

3.2.6.2 Main sources of products and services provided to exporters

Table 27 above shows that smallholder farmers are the leading suppliers in the food system, accounting for 26.3% of responses. This highlights their pivotal role not just as producers, but also as direct contributors to value chains through the provision of raw materials or goods. Equally significant (26.3%) are suppliers categorized under “other specify,” suggesting a diverse range of less-common supply sources. Logistics and transport providers such as trucking companies and cold chain service firms follow with 15.8%, playing a vital role in supporting the movement and preservation of agri-products.

Other contributors include packaging and branding service providers (10.5%), farmer cooperatives that supply inputs in bulk (10.5%), and infrastructure-related suppliers such as cold storage providers and electricity utilities like ZESCO. This range reflects a moderately diversified supply base, with both upstream (input-level) and downstream (processing/packaging/logistics) actors involved.

The supplier landscape reinforces the importance of local production ecosystems, particularly the reliance on smallholder farmers and farmer cooperatives, which promotes community-based sourcing and economic inclusion. However, the dependence on a small number of supplier types may create vulnerabilities in the value chain during disruptions. Strengthening supplier networks and increasing diversity—especially in climate-resilient and technology-enabled services—would enhance supply chain resilience.

Table 27: Main sources of products and services provided to exporters

Main suppliers of exported products	N	Percent
Smallholder farmers	5	26.3%
Other specify	5	26.3%
Trucking companies, cold chain transport providers, fuel suppliers	3	15.8%
Bag manufacturers, bottle/can producers, labeling/branding firms	2	10.5%
Farmer cooperatives that supply inputs in bulk	2	10.5%
Warehouse operators, silo owners, cold storage facility providers	1	5.3%
Water supply companies, electricity providers (e.g., ZESCO)	1	5.3%
	19	100.0%

3.2.6.3 - Existence of Formal Contracts or Informal Agreements With These Partners

Despite the identified suppliers playing essential roles in the food system, the majority of these relationships lack formalized arrangements. Only 2.7% of actors reported having formal contracts with their suppliers, while a further 0.9% operated under informal agreements. Alarming, another 0.9% indicated having no agreements at all. This indicates that over 95% of actors either did not respond or potentially operate outside structured contracting systems. This data exposes a critical structural gap in supplier relationship management. The absence of formal contracts diminishes the reliability, quality control, and long-term stability of supply chains. It also poses significant barriers to scaling operations, securing finance, or enforcing compliance. To foster a more predictable and efficient food system, formalizing supplier agreements especially with smallholder producers will be key, potentially through aggregation models, digital contracting platforms, or cooperative-based agreements.

Table 28: Existence of formal contracts or informal agreements with these partners

Existence of formal contracts or informal agreements with these partners	N	Percent
No response	215	95.6
Yes – formal contract	6	2.7
No	2	0.9
Yes – informal agreement	2	0.9
Total	225	100.0

3.2.6.4 Export Challenges

Key challenges cited include logistics and customs clearance (both 29.4%), followed by certification requirements and trade restrictions. These constraints hinder broader export participation and suggest a need for policy and infrastructure improvements to support business competitiveness in export markets. The prominence of logistics and customs challenges highlights structural issues in trade facilitation, such as poor transport networks, bureaucratic delays, and high costs. Certification and regulatory barriers point to gaps in technical support, awareness, or capacity to meet export standards. These issues disproportionately affect small and medium-sized enterprises (SMEs), which may lack the resources to navigate complex export systems. Targeted interventions such as trade facilitation reforms, regional harmonization of standards, and support to obtain certifications (e.g., HACCP, organic, ISO) could be crucial in unlocking export potential for agribusinesses.

Table 29: Export Challenges

Challenge Type	Total	Percentage
Transport Logistics	5	29%
Customs	5	29%
Certification requirements	4	24%
Other	3	18%
Trade Restrictions	3	18%
Total	17	100%



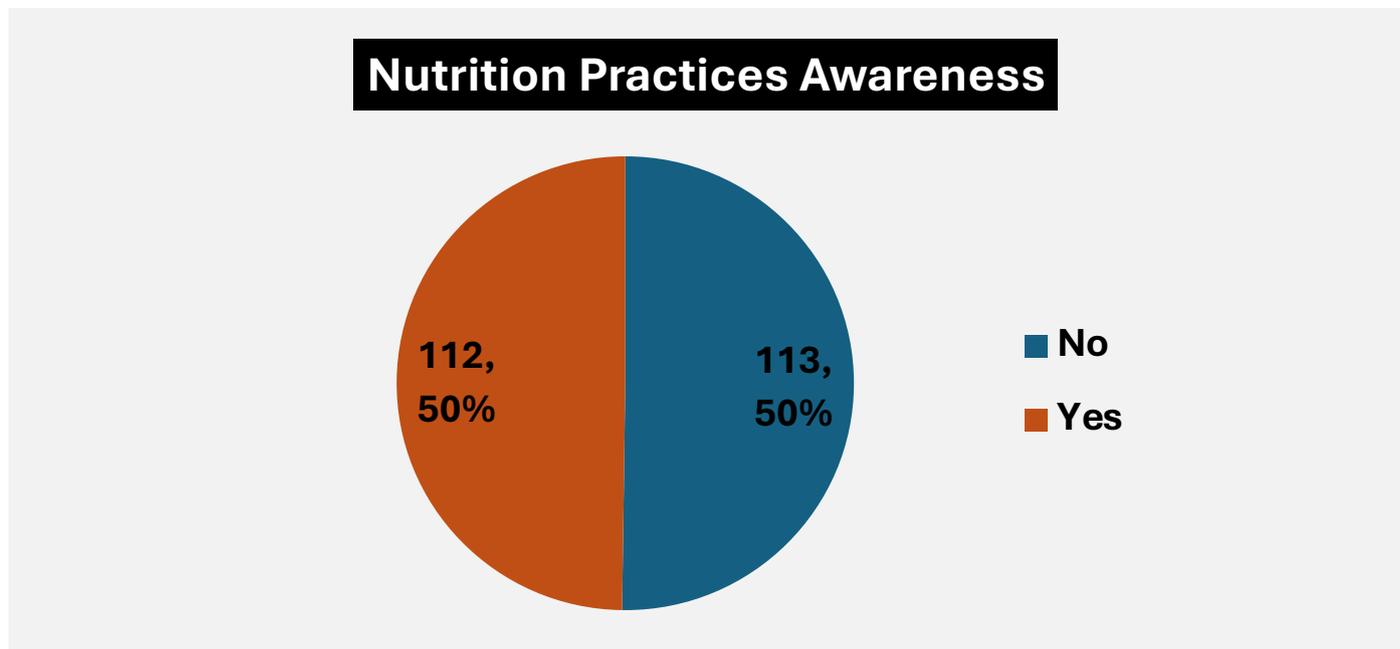
3.3: Nutrition Sensitive Awareness and Contribution to Food Security

3.3.1 Nutrition Practices Awareness

Out of 225 respondents, awareness of nutrition practices is nearly even 50% (112) were aware, while 50% (113) were not. This knowledge gap suggests that many value chain actors, from producers to consumers, may not prioritize nutrition in their decision-making.

This awareness gap indicates that many stakeholders (farmers, processors, consumers) may not be engaging with or prioritizing nutrition in food choices or food production practices. It emphasizes the need for robust nutrition education programs and integration of nutrition into agricultural extension services, market systems, and value chains.

Figure 4: Nutrition practice awareness

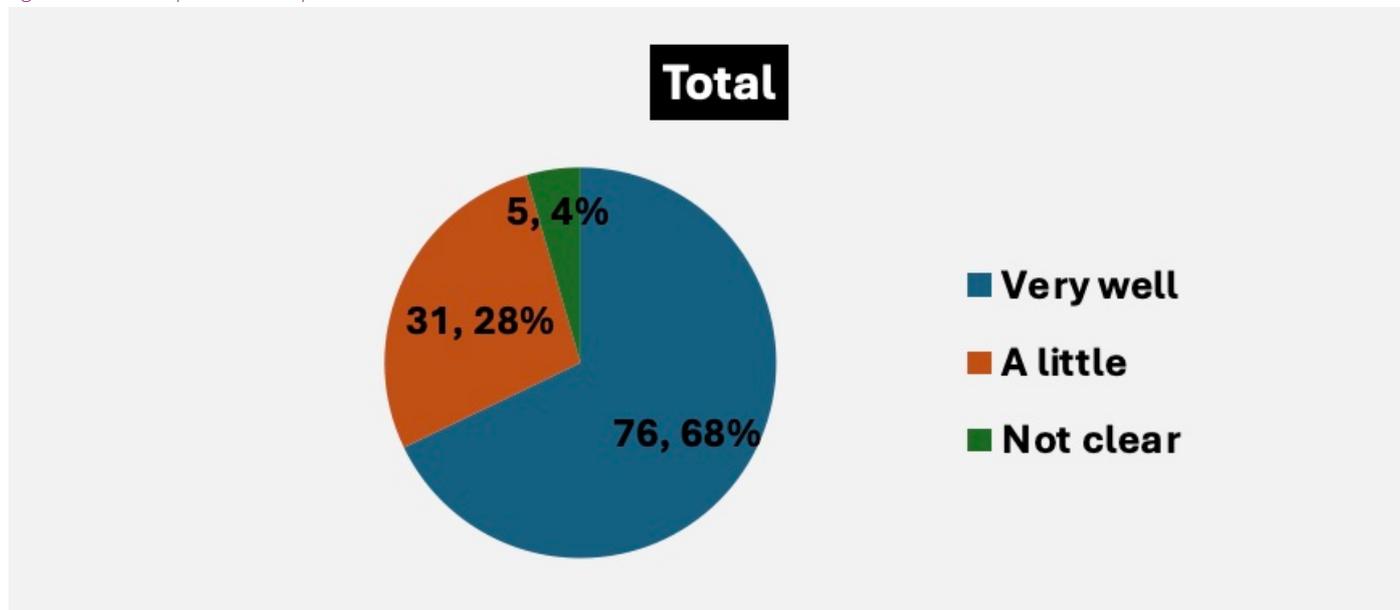


3.3.2 Nutrition practices comprehension

Among the 112 who had some awareness of nutrition, 68% (76) understood it "very well," 28% (31) had limited understanding, and 4% (5) were unclear. This shows that comprehension levels are relatively high among the aware group, which is promising for behavior change if the awareness gap is closed.

Good comprehension among those already aware shows the potential impact of education programs. When stakeholders understand nutrition, they are more likely to adopt practices like growing biofortified crops, improving diets, and reducing food waste. This strengthens food systems by aligning production and consumption with health goals.

Figure 5: Nutrition practices comprehension



3.3.3 Nutrition initiative/Education

The top drivers for participating in nutrition initiatives or education were: Healthy food (40%), Education (20%), access (17%), packaging (13%), programs (9%) and Other (2%). This shows that interest in nutrition is primarily linked to access to healthy foods and knowledge dissemination. Healthy food availability and knowledge are critical leverage points. If food systems can improve availability, affordability, and appeal of nutrient-rich foods especially through value chains and school feeding programs demand for nutrition education and healthier eating will naturally grow.

Table 30: Scope of Nutrition Initiatives

Focus Area	Total	Percentage
Healthy Food	117	40%
Education	58	20%
Access	49	17%
Packaging	38	13%
Programs	27	9%
Other	5	2%
Total	294	100%

3.3.4 Nutrition interest reasons

People are primarily interested in nutrition due to; Community care (45%), Customer demand and reputation (22% each), Regulatory reasons (7%) and other (4%). This indicates social responsibility and market demand are key motivators. Community-level nutrition awareness and private sector responsiveness to consumer preferences are central to improving food systems. If small food businesses and farmers perceive nutrition as good for their reputation and market value, they are more likely to innovate around healthier products and practices.

Table 31: Nutrition Interest Drivers

Motivation	Total	Percentage
Community Care	130	45%
Customer Demand	63	22%
Reputation	64	22%
Regulatory	19	7%
Support	9	3%
Other	3	1%
Total	288	100%

3.3.5 Challenges in Supporting Nutrition

Nutrition support top challenges include - Campaign outreach (28%), Lack of support (20%), Financial constraints (17%), Knowledge gaps (16%) and Low demand (11%). Challenges such as insufficient campaigns and limited financial resources inhibit scaling up nutrition-sensitive interventions.

Food system actors face real constraints in promoting nutrition especially financial and informational. This highlights the need for targeted public and donor investment in nutrition advocacy, as well as capacity building within food value chains to improve market demand and supply of nutritious options.

Table 32: Nutrition Support Challenges

Challenge	Total	Percentage
Other (e.g., outreach)	71	25%
Support	58	20%
Finances	48	17%
Knowledge	47	16%
Demand	31	11%
Resources	23	8%
Regulations	9	3%
Total	287	100%

3.3.6 Willingness to Implement Nutrition Initiatives

Respondents expressed willingness to engage in initiatives focused on; Training (29%), Labeling and packaging (16% each), Bundled services (15%), Healthier products and fortification (10% each). This reflects openness to capacity-building and practical improvements in food production and marketing.

Food systems actors are most interested in practical skills and tools that can improve their products' nutrition profiles and marketability. This aligns well with efforts to mainstream nutrition into value chains such as through fortified staples, better labeling, and improved consumer awareness.

Table 33: Willingness to Participate in Initiatives

Initiative Type	Total	Percentage
Other (e.g., outreach)	71	25%
Campaigns	131	28%
Labels	78	16%
Packaging	76	16%
Bundles	72	15%
Healthier Products	47	10%
Fortification	37	8%
Other	32	7%
Total	473	100%

3.3.7 Support Needs for Nutrition Integration

Key areas where support is needed include: Training (29%), Funding (22%), Customer education and market information (18% each), Packaging (16%), Regulations and fortification (8% each). Training, funding and consumer awareness top the list, underlining structural and market-driven barriers.

There is a clear demand for financial and technical support to enable nutrition-sensitive innovations within food systems. Better access to market intelligence and consumer outreach can help align supply with demand for nutritious food. Regulatory clarity and fortification support also indicate an opportunity for public-private collaboration in food standards

Table 34: Nutrition Support Needs

Support Area	Total	Percentage
Training	133	29%
Funding	102	22%
Customer Education	85	18%
Market Information	82	18%
Regulations	36	8%
Other	24	5%
Total	462	100%

3.4: Policy and Regulatory Environment

3.4.1 Nutrition Policy Awareness

Out of 225 respondents, 188 (84%) reported awareness of national policies, while 37 (16%) indicated they were unaware. This high level of awareness is encouraging for the food systems sector, where alignment with national policies, such as agricultural subsidies, food safety regulations, and trade policies are crucial for sustainable development and market access.

The strong awareness of national policies suggests that the foundation for informed engagement in food systems exists. This opens avenues for effective implementation of food-related programs such as climate-resilient agriculture, food value chain development, and nutrition-sensitive interventions. However, the 16% unawareness indicates a gap, especially at the grassroots level, which could hinder inclusive participation and compliance.

Table 35: Awareness of National Policies

Response	Total	Percentage
Yes	188	84%
No	37	16%
Total	225	100%

3.4.2 Sources of Policy Awareness

Respondents cited 546 sources, showing that individuals often access information through multiple channels. The top sources were Government District offices (29%), followed by social media (22%) and Traditional Media (19%).

Implication: Decentralized governance structures are proving effective for policy communication, and social media's influence reflects its growing utility in awareness campaigns. However, the lower visibility of provincial government and professional associations calls for improved multi-level coordination to deepen outreach, especially in rural areas.

Table 36: Policy Awareness Sources

Source	Total	Percentage
Government District	159	29%
Social media	122	22%
Media	104	19%
Government Provincial	76	14%
Associations	77	14%
Other	8	1%
Total	546	100%

3.4.3 Sources of Policy Awareness

The total number of responses 546, indicating that many respondents received information from multiple channels. The top sources were Government District level (29%), social media (22%), Media (19%) and Government Provincial level and Associations (14% each.)

Government district offices play a pivotal role in policy dissemination, suggesting that decentralized structures are effective touchpoints for policy communication. Social media's significant share reflects the growing role of digital platforms in shaping public understanding of food systems. However, the relatively lower influence of provincial government and associations shows the need to strengthen multi-level institutional communication to ensure deeper rural and grassroots outreach.

Table 37: Policy Awareness Sources

Source	Total	Percentage
Government District	159	29%
Social media	122	22%
Media	104	19%
Government Provincial	76	14%
Associations	77	14%
Other	8	1%
Total	546	100%

3.4.4 Policy Barriers to Business Growth

Among 410 responses, several policy-related barriers to business growth were identified and these included High Taxes (28%), Permit Costs (21%), Permit Delays (16%), Information Access (13%) and Trade Barriers (12%).

Despite policy awareness and support, food systems stakeholders face significant regulatory and bureaucratic challenges. High taxes and permit-related issues suggest that the cost and complexity of compliance remain major bottlenecks. This discourages formalization and limits the growth of small and medium agri-enterprises. Limited access to information and trade barriers further constrains innovation and market expansion, particularly in rural food value chains.

Table 38: Policy Constraints to Business

Barrier	Total	Percentage
High Taxes	114	28%
Permit Costs	87	21%
Permit Delays	64	16%
Information Access	53	13%
Trade Barriers	50	12%
Registration	42	10%
Other	34	8%
Enforcement	24	6%
Total	410	100%

3.4.5 Provision of Nutrition Information and Promotion of Healthy Options among retailers

Only 23.6% of retailers currently provide nutrition information or promote healthy food options to customers. Another 22.7% do not, while 3.6% are planning to do so in the future. This leaves over half of retail outlets unengaged in nutrition promotion, which is concerning given the rising burden of non-communicable diseases (NCDs) and undernutrition in many parts of the country. There is an opportunity to strengthen the role of retailers as frontline nutrition advocates by equipping them with the knowledge and materials to educate customers and offer healthier choices.

Table 39: Provision of Nutrition information or healthy food options to customers

Provision of Nutrition information or healthy food options to customers	Frequency	Percent
No response	113	50.2
Yes	53	23.6
No	51	22.7
Planning to in future	8	3.6
Total	225	100.0

3.4.6 Policy Support to Business

A total of 500 policy-related support mentions were recorded, highlighting the different ways policies help businesses. Key supports include Finance (27%), Tax Reduction (24%), Communication (16%), Food Safety (14%) and Registration (13%).

Financial support and tax incentives are the most appreciated forms of business-enabling policies. This indicates that access to capital and cost-saving mechanisms are critical for actors in the food systems—especially for smallholder agribusinesses and food processors. Communication and food safety support also highlight the growing emphasis on traceability, standards, and consumer trust, which are essential for local and export market development.

Table 40: Policy Areas Supporting Business

Policy Support Area	Total	Percentage
Finance	135	27%
Tax Reduction	121	24%
Communication	81	16%
Food Safety	69	14%
Registration	66	13%
Other	28	6%
Total	500	100%



3.5: Business experiences and Challenges within the Food System

3.5.1 Business Challenges in the Past Two Years

A total of 632 responses indicated the main challenges faced by private sector which includes Climate-related issues (25%), Supply chain disruptions (18%), Access to finance (17%), Market access (14%) and Infrastructure (10%).

Climate-related disruptions top the list of business challenges, which aligns with the vulnerability of food systems to erratic rainfall, droughts, and temperature extremes. Disruptions in supply chains, such as delayed inputs or transportation bottlenecks, directly impact agricultural production and market linkages. Finance, market access, and infrastructure challenges further reflect systemic bottlenecks that limit agribusiness resilience and scalability.

Table 41: Business challenges experienced in the past two years

Business Challenges (2 Yrs)		
Values	Total	Percentage
Climate	157	25%
Supply-chain	116	18%
Finance	108	17%
Market-access	88	14%
Infrastructure	61	10%
Other	42	7%
Regulations	39	6%
Labor	21	3%
Total	632	100%

3.5.2 Financing options among accessed by business

Only 108 responses recorded attempts at accessing finance and from these 35% had no access, 25% had accessed CDF (25%) and Bank loans were accessed by 24%.

A significant number of food system actors still operate outside formal financial services. While Constituency Development Funds (CDF) and bank loans are being explored, their reach is limited. The low usage of microfinance (12%) and informal lenders (4%) suggests limited availability distrust. There's a clear need to expand financial inclusion, particularly tailored products for agricultural and food businesses.

Table 42: Financing Options Tried

Financing_Options_Tried	Total	Percentage
None (no access)	38	35%
CDF	27	25%
Bank loans	26	24%
Microfinance	13	12%
Informal lenders	4	4%
Grand Total	108	100%

3.5.3 Market access experiences

Out of 225 respondents 145 (64%) had accessed markets and 80 (36%) had not. While a majority are linked to markets, over a third remain excluded. This has major implications for food systems, as market access is critical for reducing post-harvest losses, enhancing incomes, and encouraging production of diverse and nutritious crops

Table 43: Market Access Experience

Faced	Total
Yes	145
No	80
Grand Total	225

3.5.4 Challenges on market access

Less than half (41.8%) of surveyed food system actors reported participating in trade fairs, exhibitions, or market linkage events over the past year. A majority (58.2%) did not engage in such platforms.

This signals limited exposure to market expansion opportunities for many small and medium enterprises (SMEs) operating in the food system. Trade fairs and exhibitions often provide critical platforms for networking, visibility, and scaling distribution channels—especially for businesses producing or processing nutritious foods. The low participation rate may reflect constraints such as cost, awareness, geographic access, or lack of support to attend. Improving access to these events—especially for rural-based processors and agri-SMEs—can enhance market integration, support business growth, and encourage diversification of nutritious food offerings.

Table 44: Market Access Challenges

Values	Total	Percentage
Transport	78	24%
Capacity	56	17%
Networks	53	16%
Regulations	42	13%
Info	40	12%
Infrastructure	34	10%
Product Quality	21	6%
Other	6	2%
Total	330	100%

3.5.5 Participation in the fairs, exhibitions or market linkages

Less than half (41.8%) of surveyed food system actors reported participating in trade fairs, exhibitions, or market linkage events over the past year. A majority (58.2%) did not engage in such platforms.

This signals limited exposure to market expansion opportunities for many small and medium enterprises (SMEs) operating in the food system. Trade fairs and exhibitions often provide critical platforms for networking, visibility, and scaling distribution channels—especially for businesses producing or processing nutritious foods. The low participation rate may reflect constraints such as cost, awareness, geographic access, or lack of support to attend. Improving access to these events—especially for rural-based processors and agri-SMEs—can enhance market integration, support business growth, and encourage diversification of nutritious food offerings.

Table 45: Participation in any trade fairs, exhibitions, or market linkage events in the past 12 months

Participation in any trade fairs, exhibitions, or market linkage events in the past 12 months	Frequency	Percentage
No	131	58.2
Yes	94	41.8
Total	225	100.0

3.5.6 Impact of participation in trade fairs, exhibitions, or market linkage events on the business

Among those who participated in trade-related events, a majority reported a positive business impact: 28.4% found the experience very positive, and 11.1% found it somewhat positive. Only a small fraction (2.2%) saw no noticeable impact.

This reinforces the value of such platforms in enabling business-to-business (B2B) linkages, customer discovery, and potential sales growth. Despite the low participation rate, those who did engage found tangible benefits—indicating a missed opportunity for many others in the food sector.

Targeted efforts to sponsor or organize inclusive trade events focused on nutritious, local, or fortified foods could greatly enhance business performance, especially for women- and youth-led enterprises. This can stimulate growth in nutrient-dense food production, value chains, and innovations

Table 46: Impact of participation in trade fairs, exhibitions, or market linkage events on the business

Impact of participation in trade fairs, exhibitions, or market linkage events on the business	Frequency	Percent
	131	58.2
Very positive	64	28.4
Somewhat positive	25	11.1
No noticeable impact	5	2.2
Total	225	100.0



3.6: Climate impact on private sector in the Food System

3.6.1 Climate adaptation strategies among businesses

Top climate adaptation strategies applied include renewable energy (21%), diversification (14%), climate-smart practices (11%), sustainable sourcing, storage, digital tools (7–9%). There is a growing awareness and adoption of resilience strategies, especially renewable energy and diversification. However, adoption of efficient water use (8%), weather tools (1%), and insurance (3%) is low, indicating a gap in advanced climate risk management. Expanding access to weather-indexed insurance and climate information services could greatly boost resilience in food systems.

Table 47: Climate Adaptation Strategies

Climate Adaptation Strategies		
Values	Total	Percentage
Renewable Energy	95	21%
Diversification	62	14%
Climate Smart Practices	50	11%
Networks	40	9%
Sustainable Sourcing	40	9%
Efficient Water Use	37	8%
Storage	36	8%
Other	33	7%
Training	32	7%
Insurance	12	3%
Waste Reduction	9	2%
Weather Tools	6	1%
Total	452	100%

3.6.2 Impact of Climate Change on Business

A vast majority of respondents (over 98%) reported experiencing adverse effects of climate change on their businesses, with only 1.9% noting no effect. The most frequently cited impact was increased operational costs (33.5%), followed closely by supply chain disruptions (31.8%) and reduced productivity (29.9%).

These findings highlight the acute vulnerability of agri-food value chains to climate shocks. Increased input and logistics costs delayed or interrupted supply chains, and lowered yields or production efficiency directly affect food availability, affordability, and market stability. For small- and medium- scale food processors, traders, and producers, this often leads to higher food prices and reduced income reliability, thereby indirectly impacting nutrition and dietary diversity. This reinforces the need for Climate-smart agriculture and resilient food system investments, Infrastructure support and cold chain systems to reduce perishability, Risk mitigation strategies such as crop insurance and diversified sourcing, Innovation in drought-resistant or short-cycle crop varieties.

Moreover, the private sector has an opportunity to invest in resilient supply chains, sustainable packaging, and climate-adaptive technologies, ensuring that nutritious and safe foods continue to reach vulnerable populations even during climatic disturbances.

Table 48: Implication of climate change on business

Impact of climate change on business	N	Percent
Increased costs	158	33.5%
Supply disruptions	150	31.8%
Reduced productivity	141	29.9%
Other	13	2.8%
No effect	9	1.9%
	471	100.0%

3.6.3 Contingence Plan to Address Disaster

Just over half (55.1%) of businesses surveyed in the food system have some form of contingency plan in place to address disruptions such as natural disasters, pandemics, or supply chain breakdowns. Meanwhile, 44.9% operate without a formal plan, exposing themselves to considerable operational and financial risk in the event of sudden shocks.

This finding is significant in a sector as climate- and market-sensitive as the food system, where disruptions can quickly translate into food shortages, increased prices, or nutritional gaps for vulnerable populations. The relatively high percentage of businesses without a plan suggests limited preparedness for emergencies, especially among small and medium-sized enterprises (SMEs), informal actors, or rural agribusinesses. Without contingency frameworks, such businesses may be more prone to collapse or prolonged recovery, directly impacting food availability and livelihoods.

Table 49: Contingence plan to address disaster

contingency plans for business disruptions (e.g., natural disasters, pandemics, or supply chain breakdowns)	Frequency	Percent
Yes	124	55.1
No	101	44.9
Total	225	100.0

3.6.4 Contingency Measures Applied During Climate Related Disaster

Private sector actors in the food system have adopted a variety of contingency measures to cushion the effects of climate-related disasters. The most common strategies include maintaining backup suppliers or alternate sourcing arrangements (21.4%) and insurance coverage (19.9%), followed by stockpiling essential inventory (14.1%) and setting up emergency savings (11.6%).

However, more advanced or coordinated strategies such as business continuity planning (9.1%), collaboration with government or networks (6.9%), and diversified distribution channels (9.4%) are still relatively underutilized. Notably, very few businesses (2.5%) reported using remote or digital operations, which may reflect limited digital readiness or infrastructure in rural or informal food system enterprises. These results suggest that while some actors are taking proactive steps, contingency planning is still fragmented and reactive. The food system being especially vulnerable to climate risks — requires stronger and more systematic preparedness measures to ensure continuity of food production, processing, and distribution.

Table 50: Contingency measures applied during climate related disaster

Contingency Measures Applied During Climate Related Disaster	N	Percent
Emergency savings or reserve funds	32	11.60%
Insurance coverage (e.g., property, product, or climate risk insurance)	55	19.90%
Remote work or digital operation options	7	2.50%
Backup suppliers or alternate sourcing arrangements	59	21.40%
Diversified distribution channels (e.g., online and offline sales)	26	9.40%
Stockpiling of essential inventory or raw materials	39	14.10%
Business continuity or crisis response plan	25	9.10%
Safety and health protocols for employees	8	2.90%
Collaboration with local government or business networks	19	6.90%
Other specify	6	2.20%
Total	276	100.00%

3.7 Access to Digital Tools or Platforms for Business Operations

3.7.1 Utilization Of Digital Tools For Business Operations

74% of respondents are already using digital tools in their operations. Discussion: This is a promising trend indicating that digital tools are gaining traction across agri-businesses. However, 26% remain offline, which shows room for improvement. In the food system, digital adoption is vital for improving efficiency, traceability, and market access. This baseline suggests a relatively high digital readiness, but efforts should target the digitally excluded segment.

Table 51: Utilisation of Digital tools for business operations

Utilisation of Digital tools for business operations	Frequency	Percent
Yes	166	73.8
No	59	26.2
Total	225	100.0

3.7.2 Types of Digital Tools Used

The most common tools include mobile money platforms (29.5%), digital marketing tools (20.4%), and online banking (18.6%). Financial and marketing tools dominate usage, showing that businesses prioritize tools that facilitate sales and cash flow. In the food value chain, this reflects a focus on reducing transaction costs and improving visibility to consumers. However, low use of tools like farm management apps (1.6%) suggests limited digitization of production-related processes.

Table 52: Types of Digital Tools Used

Utilisation of Digital tools for business operations	Frequency	Percent
Mobile money platforms (e.g., Airtel Money, MTN Money)	147	29.5%
Digital marketing tools (e.g., WhatsApp Business, social media)	102	20.4%
Online banking	93	18.6%
E-commerce platforms (e.g., Facebook Marketplace)	77	15.4%
Inventory management systems	37	7.4%
Accounting software (e.g., QuickBooks, Xero)	32	6.4%
Farm management apps (e.g., AgriTech apps)	8	1.6%
Other specify	3	0.6%
Total	499	100.0%

3.7.3 Platforms Used for Marketing

WhatsApp Business (38.2%) and Facebook Marketplace (33.6%) are the top platforms, followed by mobile apps (17.3%) and websites (9.1%). Informal, low-cost platforms are preferred over formal e-commerce. This trend aligns with micro and small food enterprises that operate on thin margins. The use of WhatsApp and Facebook indicates the need for mobile-first marketing approaches tailored to informal and semi-formal food markets.

Table 53: Platforms used for marketing

Platforms used for marketing	N	Percent
WhatsApp Business	84	38.2%
Facebook Marketplace	74	33.6%
Mobile apps for marketplaces	38	17.3%
Business website or online store	20	9.1%
Tiktok Marketplace	4	1.8%
Total	220	100.0%

3.7.4 Barriers to Adoption of Digital Tools

Main barriers include lack of skills (29.1%), no perceived need (18.7%), high cost (16.3%), and incompatibility with business type (11.8%). These barriers highlight structural and perception-based challenges. For the food system, this means that capacity development must go beyond access and include demand generation—showing the value of digital tools to small-scale processors, traders, and retailers.

Table 54: Barriers to adoption of digital tools

Barriers to adoption of digital tools	N	Percent
Lack of digital skills or knowledge	84	29.1%
No perceived need or benefit	54	18.7%
Other specify	54	18.7%
High cost of digital tools or services	47	16.3%
Incompatibility with business type	34	11.8%
Lack of internet access	16	5.5%
	289	100.0%

3.7.5 Interest in Training in Use of Digital Tools

Seventy-nine percent (79%) of respondents are interested in digital training. This is a critical entry point. It indicates demand for skill-building interventions and willingness to adopt tools if knowledge barriers are addressed. In agriculture and food systems, training on digital finance, inventory systems, and market tools can significantly enhance competitiveness.

Table 55: Interest in training in use of digital tools

Interest in training in use of digital tools	Frequency	Percent
Yes	177	79
No	33	15
Maybe	15	7
Total	225	100.0

3.7.6 Preferred Digital Tools

Digital marketing (26.1%), e-commerce (19.1%), inventory management (18.8%), and farm/business management apps (13.9%) are most preferred. Preferred tools reflect areas where businesses see immediate value—marketing, tracking sales, and managing supply chains. This suggests that future interventions in the food system should focus on practical tools that enhance marketing and operational efficiency, particularly for SMEs and aggregators.

Table 56: Preferred digital tools

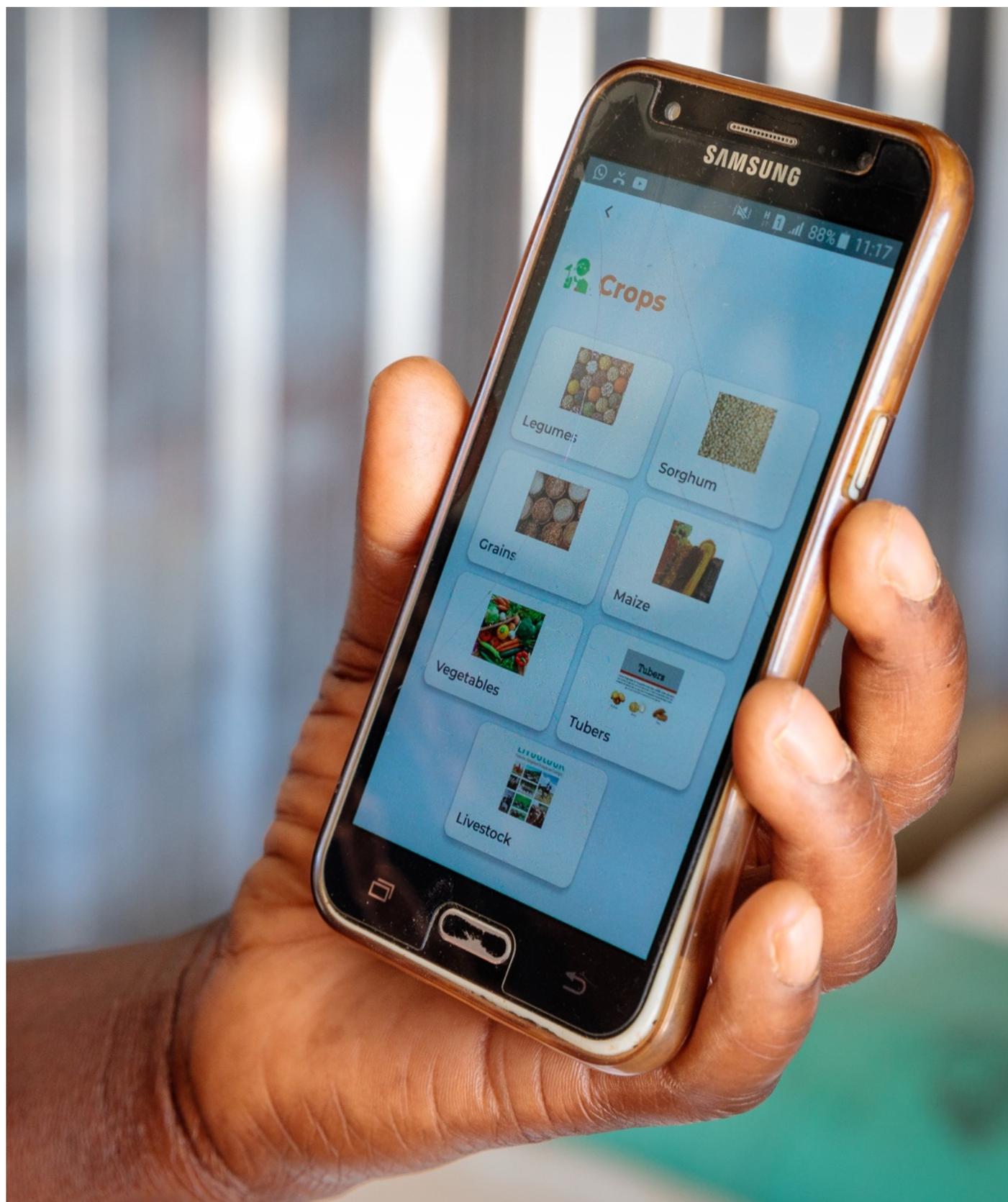
Preferred digital tools	N	Percent
Digital marketing tools	158	26.1%
E-commerce platforms	116	19.1%
Inventory or supply chain systems	114	18.8%
Farm/business management apps	84	13.9%
Accounting software	84	13.9%
Mobile money or cashless payment systems	50	8.3%
	606	100.0%

3.7.7 Interest in Sharing/Leasing Machinery

Fifty-four percent (54%) expressed a willingness to share or lease machinery; 43% were not interested. There is moderate potential for cooperative models or shared asset schemes. In the food system, this could reduce capital barriers for processing or mechanization among smallholders or informal processors, enhancing value addition.

Table 57: Interest in sharing, leasing, or jointly owning machinery with other businesses or cooperatives

Interest in sharing, leasing, or jointly owning machinery with other businesses or cooperatives	Frequency	Percent
Yes	121	53.8
No	97	43.1
Not sure	7	3.1
Total	225	100.0



3.8 Access to Information for Business Operations

3.8.1 Access to business related information

Respondents draw on a wide range of sources for business and livelihood information. Peer networks top the list, followed by mass media and digital platforms. The most frequently cited sources of information were friends or fellow entrepreneurs (22.0%), indicating a strong reliance on peer networks for business-related information. Traditional media such as radio or TV (15.5%) and social media platforms like WhatsApp (14.9%) were also significant sources. Interestingly, formal channels such as government extension officers (13.8%) and business associations (13.5%) followed closely. Online platforms (11.4%) and mobile alerts (8.1%) were less frequently used, possibly indicating digital literacy or access limitations.

Peer-based information sharing remains a key driver, but it may lack technical accuracy or updates. The notable use of radio/TV and social media highlights a need for multi-channel communication strategies. The relatively lower use of government and business associations raises concerns around trust, accessibility, or capacity in formal information dissemination. Digital platforms are underutilized, possibly due to digital literacy, cost of data, or trust issues.

Table 58: Access to business related information

Access to information - sources	N	Percent
Friends or fellow entrepreneurs	166	22.0%
Radio or TV	117	15.5%
WhatsApp or social media groups	112	14.9%
Government extension officers	104	13.8%
Business associations or cooperatives	102	13.5%
Online platforms or websites	86	11.4%
Mobile phone/SMS alerts	61	8.1%
Other specify	5	0.7%
	753	100.0%

3.8.2. Credibility of Information Received

The strong trust in information channels creates an opportunity to leverage these platforms for behavior change, training, or dissemination of critical updates. A significant majority (63.6%) of respondents considered the information they received to be very reliable. The 33.8% who say information is only “somewhat reliable” signals a need for fact-checking mechanisms or verified sources, especially on social media. Very few perceive information as unreliable, but even a small perception of misinformation can damage credibility in the long run. This shows a generally high level of trust in the information ecosystem, though the sizable portion reporting only “somewhat” reliable suggests opportunities to improve accuracy or consistency, especially through formal channels.

Table 59: Credibility of information received

Credibility of information received	Frequency	Percent
Very reliable	143	63.6
Somewhat reliable	76	33.8
Not reliable	6	2.7
Total	225	100.0

3.8.3 What Type of Information Do You Find Most Difficult to Access

Financing or loan opportunities were the top challenge (28.1%), pointing to gaps in financial literacy and access to credit information. Market prices and trends (17.8%), consumer preferences (15.5%), and government policies or compliance requirements (14.8%) also posed significant challenges, indicating issues with market intelligence and regulatory awareness. Less frequently cited, but still important, were difficulties in accessing information on packaging/branding standards (8.2%), weather updates (7.0%), and other areas (8.7%).

Limited access to market intelligence, such as pricing and consumer trends, reduces competitiveness, underscoring the value of real-time, sector-specific information platforms. Access to finance remains a major barrier, with nearly a third of respondents lacking information on financing highlighting the need for clearer, more accessible communication from financial institutions.

Table 60: Type of information most difficult to access

What type of information do you require	N	Percent
Financing or loan opportunities	120	28.1%
Market prices and trends	76	17.8%
Consumer preferences	66	15.5%
Government policies or compliance requirements	63	14.8%
Other specify	37	8.7%
Packaging or branding standards	35	8.2%
Weather or climate updates	30	7.0%
Total	427	100.0%

3.8.4 Challenges Faced By Business In Applying The Information Received For Their Business

The data reveals that 68.9% reported no challenges in applying the information they receive to their businesses, while 31.1% reported they had experienced it. This indicates that while access to information may be improving, the ability to effectively apply it remains a barrier for about one-third of respondents. Knowledge-to-practice gap even when information is available and accessible, some businesses may lack the tools, confidence, or capacity to act on it. This could be due to limited business skills, lack of mentorship, or contextual relevance of the information.

Table 61: Type of information most difficult to access

Challenges faced by business in applying the information received for their business	N	Percent
No	155	68.9
Yes	70	31.1
Total	225	100.0

3.8.5 Limitation In Accessing Information Due To Lack Of Digital Tools Or Platforms

A majority (59.6%) of respondents reported no limitations in accessing information due to digital tools, indicating fair digital access or use of alternatives. However, the 36.0% who did face challenges point to a digital divide that could affect equitable information access. The low number of unsure responses (4.4%) suggests most participants were aware of their digital connectivity status.

Table 62: Limitation in accessing information due to lack of digital tools or platforms

Limitation in accessing information due to lack of digital tools or platforms	N	Percent
No	134	59.6
Yes	81	36.0
Not sure	10	4.4
Total	225	100.0



3.9 Utilization of Equipment for Business Operations

3.9.1 Machinery uptake

Out of 225 respondents, 58.7% reported using some form of machinery or equipment in their operations, while 41.3% do not. The fact that nearly six in ten businesses have adopted machinery suggests a growing recognition of the benefits of mechanization especially in terms of increasing throughput, improving quality, and reducing labour bottlenecks. However, a significant 41.3% still operate without machinery points to persistent structural limitations, such as lack of capital, low awareness of benefits, or business models that remain subsistence-oriented or low-scale.

Table 63: Utilization of equipment in business operations

Does your business currently use any type of machinery or equipment in its operations?	N	Percent
Yes	132	58.7
No	93	41.3
Total	225	100.0

3.9.2 Types of Machinery or Equipment in Use

Among those who do use machinery (multiple responses allowed; total responses 242), processing equipment (mills, shellers, dryers) is by far the most common category, accounting for 39.7% of all mentions. This underscores the central role of primary value-addition (e.g. milling cereals, shelling groundnuts) in bolstering both household and market-oriented food systems. Cold storage or refrigeration comes next at 16.9%, signaling some investment in perishables handling but also a major gap in temperature-controlled infrastructure for fruits, vegetables, dairy and meats. Packaging machinery is noted by 16.5%, reflecting early moves toward more formalized product presentation and shelf-life extension. Less frequently mentioned are irrigation systems (9.1%), other bespoke equipment (9.9%), and heavy agricultural machinery (tractors, planters, threshers, 7.9%).

Altogether, these figures point to a food-system in transition, many actors have begun to mechanize the middle steps of processing and packaging, but uptake remains low for upstream (land prep, irrigation) and downstream (cold chain) assets that are critical to reducing post-harvest losses, smoothing seasonal supply, and ensuring food safety.

Table 64: Types of machinery or equipment used in business operations

Types of machinery or equipment	N	Percent
Processing equipment (e.g., mills, shellers, dryers)	96	39.7%
Cold storage or refrigeration	41	16.9%
Packaging machinery	40	16.5%
Other specify	24	9.9%
Irrigation systems	22	9.1%
Agricultural machinery (e.g., tractors, planters, threshers)	19	7.9%
	242	100.0%

3.9.3 Barriers To Accessing Equipment

Nearly 60% of businesses report facing challenges in accessing or owning machinery. This high proportion is consistent with the relatively low overall usage of more advanced and diverse equipment types seen in the earlier table. The data reflects not only financial barriers but also potential systemic and operational constraints that prevent full mechanization particularly for smallholders, women-led enterprises, or informal processors. In terms of food systems, these access challenges limit the scalability and consistency of local food processing, reducing the availability of safe, affordable, and nutritious food products for consumers. They also hinder job creation in agro-processing and prevent rural enterprises from reaching markets beyond their immediate communities.

Table 65: Barriers in accessing or owning machinery/equipment

Barriers in accessing or owning machinery/equipment?	Frequency	Percent
Yes	134	59.6
No	91	40.4
Total	225	100.0

3.9.4 Specific Challenges Business Face In Accessing Machinery Or Equipment

The two most cited barriers were high equipment costs (31.3%) and lack of access to finance (28.1%) highlight the capital-intensive nature of mechanization. For many agri-SMEs and smallholder-linked businesses, even entry-level equipment is unaffordable without appropriate financing tools, such as asset-backed loans, lease-to-own schemes, or government guarantees. Electricity/fuel constraints (14.3%) reflect the infrastructural limitations in rural and peri-urban areas, affecting the viability of powered machinery. This issue not only limits equipment uses but also discourages investment in cold chain solutions—essential for preserving nutrient-rich foods. Maintenance/repair (10.2%), skills gaps (7.0%), and limited supplier access (5.3%) point to weaknesses in the support ecosystem for mechanization. These issues reduce the longevity and effective use of machines even when they are available. Lack of information (3.8%) suggests the need for greater awareness-building and technology demonstrations to improve uptake.

Altogether, these challenges signal a need for an integrated approach to food systems development—combining finance, infrastructure, capacity-building, and last-mile service delivery. Without such interventions, Zambia's food system will continue to face inefficiencies that limit competitiveness, nutrition outcomes, and climate resilience.

Table 66: Challenges have you experience in accessing equipment

Challenges have you experience in accessing equipment	N	Percent
High cost of machinery	107	31.3%
Lack of access to credit or financing for equipment	96	28.1%
Electricity or fuel supply constraints	49	14.3%
Maintenance and repair issues	35	10.2%
Lack of technical skills to operate machinery	24	7.0%
Limited access to suppliers or service providers	18	5.3%
Limited information on available technologies	13	3.8%
Total	342	100.0%



3.10 Needs Assessment and Partnerships

Support Services Needed by Private Sector

The top need cited by businesses was access to affordable financing (19.1%), highlighting capital constraints as a major growth barrier. This is especially crucial for agri-food MSMEs that often require upfront investment for mechanization, storage, or packaging to improve quality and competitiveness. Other significant needs such as market access (12.9%), modern equipment (10.2%), and infrastructure (9.8%) indicate structural bottlenecks in the food value chain. Notably, soft needs like branding, training, and climate-smart solutions show that businesses recognize the importance of upgrading practices to meet modern food system demands but are limited by resources and technical capacity.

Table 67: Business needs for the private sector

Business needs for the private sector	N	Percent
Access to affordable financing or credit	169	19.1%
Access to new or larger markets	114	12.9%
Modern equipment or machinery	90	10.2%
Infrastructure improvements (e.g., electricity, roads)	87	9.8%
Access to digital tools or technology	63	7.1%
Storage and processing facilities	60	6.8%
Improved access to raw materials or inputs	58	6.6%
Better packaging and branding	49	5.5%
Climate-smart solutions	49	5.5%
Food technology training	42	4.8%
Skilled labor or workforce training	41	4.6%
Business registration and compliance support	38	4.3%
Other specify	24	2.7%
Total	884	100.0%

3.11 Finance Access for Business Operations

3.11.1 Loan Application Experience By Private Sector

Out of the 225 businesses interviewed, a total of 117 businesses (52%) reported having applied for a loan, while 108 businesses (48%) indicated they had not applied. This near-equal distribution suggests a moderate level of engagement with formal financial services among businesses in the surveyed areas. The fact that over half of the respondents applied for loans reflects a notable demand for external financing, potentially for purposes such as business expansion, working capital, or equipment acquisition.

Conversely, the 48% who did not apply for loans may point to underlying challenges such as lack of awareness, perceived inaccessibility of credit, high interest rates, complex application procedures, or limited financial literacy. These insights underscore the importance of enhancing financial inclusion efforts—particularly targeted support to address barriers to loan uptake among small and medium enterprises (SMEs). The balance also suggests that while progress has been made in credit access, there remains significant room to strengthen business financing ecosystems across the country.

Table 68: Loan application experience

Applied	Total	Percent
Yes	117	52%
No	108	48%
Grand Total	225	100%

3.11.2 Purpose Of Loan Requisition

Over half of respondents (50.5%) applied for loans to expand operations, reflecting strong growth ambition among agri-food enterprises. This demand aligns with the earlier finding on limited access to capital being a major constraint. The purchase of machinery (26.6%) also aligns with the need for productivity improvements. However, very few businesses sought loans for food safety (2.2%), innovation (2.7%), or nutrition upgrades, suggesting limited awareness or capability to invest in these essential aspects of a resilient food system. This reflects an opportunity for targeted financial products or incentives tied to these outcomes.

Table 69: Loan requisition purpose

Loan requisition purpose	N	Percent
Expand operations (e.g., increase production or service capacity)	93	50.5%
Purchase equipment or machinery	49	26.6%
Increase working capital needs (e.g., pay salaries, rent, suppliers)	15	8.2%
Enter new markets or distribution channels	15	8.2%
Invest in product development or innovation	5	2.7%
Improve food safety, nutrition, or quality standards	4	2.2%
Other (specify)	3	1.6%
Total	184	100.0%

3.11.3 Loan Application Outcome

Only 48% of businesses that applied for loans were successful, while 24% were denied. This low approval rate discourages many small players, especially women- or youth-led agribusinesses, from pursuing formal financial support. The 9.3% pending applications may signal delays in processing, a common issue with manual or paper-based systems. The relatively small group that did not submit (2.7%) may have been discouraged by preconditions, high costs, or documentation burdens. For food systems transformation, increased financial inclusion especially for capital-intensive investments in food safety, processing, or climate-smart technologies is critical. The data highlights the urgency of financial sector reforms to reduce access barriers.

Table 70: Loan application outcome

Loan application response	Frequency	Percent
No response	108	48.0
Approved	54	24.0
Denied	36	16.0
Still pending	21	9.3
Did not submit after applying	6	2.7
Total	225	100.0

3.12 Capacity building needs for private sector

3.12.1 Access to business development services

Over 55% of respondents indicated they have no access to business development services, including mentoring, training, and advisory services. This gap is particularly problematic for micro, small, and medium enterprises (MSMEs) operating within the food system, where knowledge of food standards, regulatory compliance, and business growth strategies is essential. The lack of BDS could limit entrepreneurial innovation, food safety, and market expansion for food system actors.

Table 72: Access to business development services

Access to business development services (e.g., mentoring, training, advisory services)?	N	Percent
No	124	55.1
Yes	98	43.6
Not sure	3	1.3
Total	225	100.0

3.12.2 Quality of Those Services

Among those who accessed BDS, only 28% rated the quality as very good. This suggests that even where services are available, many are not fully aligned with private sector needs, especially in agri-food value chains. Quality issues may stem from generic, donor-driven training or weak implementation. In the food system context, low-quality services mean agribusinesses may remain non-compliant with standards, uncompetitive, or environmentally unsustainable.

Table 73: Quality of those services

Quality of those services	N	Percent
Not sure	127	56.4
Very good	63	28.0
Fair	35	15.6
Total	225	100.0

3.12.3 Source of trainings for Private Sector

The largest share of training comes from government programs (35.1%), followed closely by private consultants (33.1%). Development partners also contribute meaningfully (25.3%). However, online training is underutilized (6.5%), indicating a digital divide or limited awareness of virtual learning opportunities. In food systems, where best practices evolve rapidly (e.g., climate-smart agriculture, food processing), diversified, accessible training channels are critical to keeping actors up to date.

Table 74: Source of trainings for private sector

Training access for private sector	N	Percent
Government programs	54	35.1%
Private consultants	51	33.1%
NGO/Development partners	39	25.3%
Online courses	10	6.5%
	154	100.0%

3.12.4 Skills Set Needs for Staff

The data reflects diverse capacity gaps across food system enterprises. Top priority skills required include marketing and sales (18.2%) and financial management (16.3%), essential for profitability and survival. Skills in digital literacy (14.6%) and food safety (12.6%) are also in demand, which are crucial for traceability, quality assurance, and accessing formal markets. Notably, climate-smart practices (10.1%) are not as highly ranked, signaling a need to mainstream sustainability into business training and incentives. The broad skills gap suggests a holistic workforce development agenda is needed for resilient food systems.

Table 75: Skills set required by private sector

Skills set for staff	N	Percent
Marketing and sales	151	18.2%
Financial management	135	16.3%
Digital literacy	121	14.6%
Customer service	112	13.5%
Business planning and strategy	111	13.4%
Food safety or quality standards	104	12.6%
Climate-smart practices	84	10.1%
Other specify	10	1.2%
Total	828	100.0%

3.13 Partnerships & Business Networks

3.13.1 Partnership With Organizations to Support Business Operations

Over 55% of respondents indicated they have no access to business development services, including mentoring, training, and advisory services. This gap is particularly problematic for micro, small, and medium enterprises (MSMEs) operating within the food system, where knowledge of food standards, regulatory compliance, and business growth strategies is essential. The lack of BDS could limit entrepreneurial innovation, food safety, and market expansion for food system actors.

Table 76: Partnership with organizations to support Business operations

Partnership with organizations to support Business operations	Frequency	Percent
No	158	70.2
Yes	67	29.8
Total	225	100.0

3.13.2 Importance of Partnerships to Business Growth

Most respondents (64.9%) consider partnerships very important to business growth, underscoring a general recognition of their value. Within food systems, partnerships are vital for scaling value chains, accessing quality inputs, co-developing innovations, and navigating regulatory environments. Strengthening awareness and trust in partnerships could be a key lever for transformation.

Table 77: Importance of partnerships to the growth of your business

Importance of partnerships to the growth of your business	Frequency	Percent
Very important	146	64.9
Somewhat important	54	24.0
Not important	25	11.1
Total	225	100.0

3.13.3 Type of Support Services from The Partnership

Among those with partnerships, the most common benefit was training and advisory services (31.3%), followed by market access (21.9%) and inputs or equipment support (21.1%). This suggests that partnerships are mainly leveraged for capacity building and production support. However, logistical and infrastructure-related support (7.0%) is minimal, despite being critical in food systems, especially for post-harvest management, cold chains, and storage.

Table 78: Type of support services from the partnership

Type of support services from the partnership	N	Percent
Training or business advisory services	40	31.3%
Market access or buyer linkages	28	21.9%
Input supply or equipment	27	21.1%
Financial support or grants	20	15.6%
Infrastructure or logistics support	9	7.0%
Other (please specify)	4	3.1%
Total	128	100.0%

3.13.4 Willingness to Partner with Other Businesses

A promising 76.4% of businesses are open to forming partnerships with other enterprises to reduce costs or increase market reach. This willingness presents a strong entry point for designing cluster-based or cooperative business models, especially in food systems where economies of scale, bulk purchasing, shared processing, or joint transport can improve efficiency and competitiveness.

Table 79: Willingness to partner with other Businesses

Willingness to partner with other Businesses	Frequency	Percent
Yes	172	76.4
No	34	15.1
Not sure	19	8.4
Total	225	100.0

3.13.5 Types of Desired Partners for Establishing Partnerships

Respondents cited diverse stakeholders as desirable or existing partners, with buyers/off-takers topping the list (19.4%) a clear indication of the need for stable and guaranteed markets. Close behind were development partners and financial institutions (17.8% each) and input suppliers (17.2%), reflecting the interdependency of businesses in the food supply chain. The preference for SME/coop partnerships (14.3%) indicates recognition of peer collaboration potential, while lower preference for government agencies (12.8%) may reflect skepticism about public sector efficiency or access.

Table 80: Types of desired partners for establishing partnerships

Types of partners for establishing partnerships	N	Percent
Buyers or off-takers	121	19.4%
NGOs or development partners	111	17.8%
Financial institutions	111	17.8%
Input suppliers	107	17.2%
Other SMEs or cooperatives	89	14.3%
Government agencies	80	12.8%
Other specify	4	0.6%
Total	623	100.0%

3.14 Partner Support Offered to Private Sector

3.14.1 Partners Offering Financial Partners

Established national financial actors like CEEC (9%) and CDF (4%) are only marginally used. Critically, commercial banks and microfinance institutions like NATSAVE, ABSA, and FINCA had 0% uptake, signaling low financial inclusion and possibly stringent lending requirements that exclude agri-SMEs. An overwhelming 87% of respondents listed other table 81 below, as their financial partners, indicating a high reliance on informal or less mainstream sources of finance such as personal networks, informal lenders, or smaller local institutions. Without access to formal finance, businesses struggle to invest in productivity, value addition, and cold chains. There is a need to tailor financial products to agri-enterprises, de-risk lending, and promote blended finance in food system development.

Table 81: Partners offering financial partners

Partners offering financial partners		
CEEC	2	9%
CDF	1	4%
NATSAVE	0	0%
ABSA	0	0%
FINCA	0	0%
WFP	0	0%
FSP	0	0%
SBN	0	0%
Other	20	87%
Total	23	100%

3.14.2 Partners Offering Business Actors With Training

Among formal institutions, Musika (12%) and the Zambia Development Agency (ZDA) (11%) are the most commonly accessed partners, followed by World Vision (5%), SNV (4%), and the SUN Business Network (SBN) Secretariat (4%). Surprisingly, AgriProFocus, a known agri-business capacity development platform, recorded zero engagement, indicating either limited visibility or misalignment with private sector needs. The data highlights that most private sector actors (65%) rely on 'Other' sources for business training, suggesting a fragmented and highly informal landscape of capacity development. This could include peer networks, individual consultants, self-taught strategies, or unregistered training providers.

Table 82: Business training partners

Partners providing business actors with training		
Musika	7	12%
ZDA	6	11%
World Vision	3	5%
SNV	2	4%
SBN Secretariat	2	4%
AgriProFocus	0	0%
Other	37	65%
Total	57	100%

3.14.3 Partners Providing Infrastructure or Logistics Support

Only one respondent cited COMACO (10%), a community-based value chain development organization, as a support provider. All other known institutions such as WFP, World Vision, the Ministry of Agriculture, and local councils recorded no engagement in providing such support. The data reveals that a vast majority of infrastructure and logistics support (90%) received by private sector actors in the food system comes from sources categorized as Other see Table XX below. This pattern highlights the limited role of structured institutions in enabling infrastructure development and logistical support for small and medium enterprises (SMEs), processors, aggregators, and other value chain actors critical enablers in any resilient food system.

Table 83: Partners providing infrastructure or logistics support

Partners providing infrastructure or logistics support	N	Percent
COMACO	1	10%
WFP	0	0%
World Vision	0	0%
MoA	0	0%
District Council	0	0%
Other	9	90%
Total	10	100%

Table 84: Partners providing infrastructure or logistics support

Organisation
Caritas
CEEC
Ministry of Small and Medium Enterprise
Ministry of Small and medium enterprises
MINISTRY of Smes
MUSIKA
MUSIKA
Partners in food solutions
Private transporter

3.14.4 Partners Providing Market Access Support

Only modest partnerships exist with known organizations like Aggregators (13%), ZAM (13%), and processors (8%). Institutions such as SBN and ZNFU, which have roles in value chain support and advocacy, were only cited by 8% and 5% of businesses, respectively. More than half (53%) of the businesses identified their market access partners as “Other,” indicating a lack of strong formal linkages with established actors.

Efficient and equitable market access is central to the performance of agri-food systems. The high reliance on unspecified actors shows weak institutional integration, which may affect consistency, pricing transparency, and access to value-added markets. Formalizing partnerships with key buyers and processors can improve income stability for smallholder producers and streamline supply chains, reducing food loss and inefficiencies.

Table 85: Partners providing infrastructure or logistics support

Market Access Partners	N	Percent
Aggregators	5	13%
ZAM	5	13%
Processors	3	8%
SBN	3	8%
ZNFU	2	5%
Other	20	53%
Total	38	100%

3.14.5 Partners Providing Input Products And Services

Among formal entities, ZamSeed (23%) and SeedCo (18%) were the most recognized, followed by the Ministry of Agriculture (20%), indicating a relatively stronger institutional footprint in this area compared to market access. Notably, large commercial input providers like Yara and NWK were not cited at all, and NGOs played a very minimal role (2%). In terms of input supply, 36% of respondents cited “Other” as their main partner, showing that a significant share relies on either informal suppliers or unlisted private actors.

Table 86: Partners providing input products and services

Input Supply Partners	N	Percentage
ZamSeed	10	23%
MoA	9	20%
SeedCo	8	18%
NGO	1	2%
NWK	0	0%
Yara	0	0%
Other	16	36%
Total	44	100%

Top needs include affordable financing or leasing (26.6%), improved market linkages (18.8%), and training on machinery use (15.1%). Only 7.9% said they didn't need support. This clearly shows demand for enabling services. Financing, capacity building, and market access are critical constraints. In the food system, such support could catalyse increased local processing, aggregation, and technology uptake—especially if delivered through blended public-private partnerships.

Table 87: Support service needs among private sector

Support service needs among private sector	N	Percent
Affordable financing or leasing schemes	134	26.6%
Improved market linkages to suppliers	95	18.8%
Training on machinery use and maintenance	76	15.1%
Government or NGO subsidies	76	15.1%
Business partnerships or co-ownership models	68	13.5%
Don't need any support	40	7.9%
Other specify	15	3.0%
Total	504	100.0%



4: Discussion and Conclusions

4.1 Business Distribution and Profile

The dominance of food processors, retailers, and agro-processors in urban and peri-urban hubs reflects a maturing post-harvest segment within Zambia's food system. However, the limited presence of upstream actors like input suppliers and cooperatives indicates a bottleneck in agricultural productivity and aggregation. Gender imbalance and low inclusion of persons with disabilities (PWDs) further expose systemic inequities in the food system.

Zambia's food system shows a strong presence of formal, midstream food businesses, but is constrained by weak upstream linkages, equity gaps, and underutilized cooperative structures critical for smallholder integration.

4.2 Value Chain Mapping

The food value chain is skewed toward post-production actors including retailers, processors, and distributors, with primary producers and input suppliers underrepresented. Informal contractual arrangements dominate, especially among processors and distributors, resulting in weak institutional trust and supply inconsistencies. Food certification and fortification efforts are limited, especially among smaller processors, affecting food safety and nutrition outcomes.

The food system's downstream segments are more structured and developed, while upstream segments remain fragmented and under formalized. This imbalance undermines the efficiency, safety, and nutrition impact of the food system.

4.3 Nutrition Awareness and Food Security Contribution

There is a moderate level of nutrition awareness, with comprehension strong among those informed. Drivers of nutrition interest are largely social (community care, reputation) rather than regulatory. However, limited outreach, inadequate financial resources, and market demand constraints are barriers to implementing nutrition-sensitive business practices.

The food system shows growing awareness of nutrition, but practical adoption is limited by structural and market-based constraints.

4.4 Policy and Regulatory Environment

Although policy awareness is high, businesses face major bureaucratic burdens especially taxes, permits, and limited information access. Only a minority of retailers promote healthy diets, suggesting policy uptake has not fully translated into nutrition-sensitive business practices.

Policy awareness is not the limiting factor implementation challenges, high compliance costs, and low grassroots reach hinder private sector engagement in nutrition and inclusive food system development.

4.5 Business Experiences and Challenges

Food system actors face interconnected challenges: climate, supply chain disruptions, finance access, and infrastructure. Market access remains uneven, especially for rural SMEs, despite high reported impact from trade fairs and linkage platforms.

The business enabling environment within the food system is fragile, especially for informal and rural actors. Lack of coordinated support for finance, infrastructure, and market access undermines their contribution to nutrition and food security.

4.6 Climate Impact on the Food System

Climate change is significantly disrupting business operations through increased costs, supply chain disruptions, and productivity losses. While businesses have adopted some coping mechanisms (e.g., backup suppliers, renewable energy), contingency planning and insurance uptake remain low.

The private sector within Zambia's food system is highly vulnerable to climate shocks and underprepared for rapid adaptation. Resilience investments remain scattered and reactive among the private sectors.

4.7 Digital Tools and Platforms

Most businesses are digitally active, using platforms for finance and marketing. However, barriers like digital skills gaps, perceived lack of need, and cost prevent broader adoption, especially for production and inventory tools.

Digital transformation of the food system is underway but uneven. It favours downstream market functions over upstream production and aggregation services.

4.8 Access to Information

Peer networks and traditional media dominate information access, while formal channels like business associations are underused. Key knowledge gaps include finance, market trends, and policy clarity.

The food system's information ecosystem is informal and fragmented, limiting the accuracy and usefulness of decision-making inputs for many businesses.

4.9 Machinery and Equipment

Nearly 60% of businesses use machinery, mainly for milling, packaging, and drying. Cold storage and irrigation equipment are less common, revealing a gap in infrastructure that supports perishables and production efficiency.

Value addition is growing, but mechanization and equipment access remain incomplete especially in cold chains, irrigation, and logistics.

4.10 Needs Assessment and Partnerships

Food system enterprises cited access to affordable financing, modern equipment and infrastructure as critical needs. These reflect systemic constraints in capital investment, productivity, and logistics capacity. Additionally, soft needs such as branding, training, and climate-smart solutions demonstrate an understanding of modern food system dynamics, though constrained by technical and financial gaps.

The assessment highlights a critical gap in comprehensive and inclusive partnership models that effectively respond to private sector needs across different levels of the food system. There is a clear opportunity to leverage partnerships to strengthen nutrition outcomes, promote innovation, and build private sector capacity in a sustainable and scalable manner.

4.11 Finance Access For Business Operations

High interest rates and lack of collateral are the leading constraints. While many businesses seek funding to expand or mechanize, few target food safety, innovation, or nutrition upgrades.

Credit access is a major bottleneck for agri-SMEs, with high risk and cost deterring uptake. Financial products are not aligned with food system transformation goals such as nutrition, sustainability, or inclusivity.

4.13 Partnerships And Business Networks

Businesses had partnerships with support organizations, which mostly offer training, input supply, and market access, but rarely logistics or infrastructure support. There is interest among businesses to forming partnerships, especially with off-takers, financial institutions, and input suppliers.

The food system's weak partnership ecosystem limits access to services and market linkages. Despite strong willingness to collaborate, trust and institutional connections remain underdeveloped.

4.14 Partner Support To The Private Sector

Most businesses rely on informal or other actors for financial, training, or infrastructure support. Major institutions like banks, MFIs, WFP, and MoA are minimally engaged, with institutions like CEEC and Musika having limited outreach. For example, 87% access finance from informal sources, and only one respondent cited institutional support for logistics.

The food system support ecosystem is fragmented and informal, with low engagement from structured institutions. This undermines scalability, quality, and sustainability of business practices



5: Recommendations

Thematic area	Recommendations
Section 3.1: Business Distribution and Profile	<ul style="list-style-type: none"> • Strengthen cooperative development and input supplier networks to boost production efficiency. • Promote inclusive employment through incentives for hiring women and PWDs. • Support formalization of businesses through simplified registration and access to services. • Develop targeted support for youth-led and early-stage food enterprises to foster innovation and system renewal.
Section 3.2: Value Chain Mapping	<ul style="list-style-type: none"> • Facilitate formal supply agreements (e.g., outgrower schemes, digital contracting platforms) to stabilize value chains. • Increase investment in food fortification and certification capacity, especially for SMEs. • Improve cold chain logistics and transport infrastructure to support nutritious food distribution. • Strengthen input supply chains by linking agro-dealers with cooperatives and financing instruments.
Section 3.3: Nutrition Awareness and Food Security Contribution	<ul style="list-style-type: none"> • Integrate nutrition education into value chain development and business training programs. • Promote demand generation campaigns linking healthy diets with local food system actors (e.g., branding, labeling, school meals). • Subsidize or co-finance SME participation in fortification and healthy food innovation. • Include nutrition indicators in food system investment criteria and business performance metrics.
Section 3.4: Policy and Regulatory Environment	<ul style="list-style-type: none"> • Simplify regulatory procedures and improve transparency in licensing, taxation, and registration processes. • Introduce incentives for businesses that integrate nutrition (e.g., tax breaks for fortified foods or nutrition labeling). • Enhance capacity of district-level authorities to communicate policies and deliver support services to agribusinesses. • Establish multi-stakeholder platforms for coordinated food system governance at the sub-national level.
Section 3.5: Business Experiences and Challenges	<ul style="list-style-type: none"> • Scale up inclusive business incubation and finance schemes for agri-food SMEs. • Expand infrastructure for aggregation, storage, and transport in underserved districts. • Develop targeted programs to support participation in trade fairs and exhibitions, especially for nutrition-focused businesses. • Promote digital and physical platforms for consistent market access and price transparency.
Section 3.6: Climate Impact on the Food System	<ul style="list-style-type: none"> • Expand access to climate insurance, early warning systems, and drought-tolerant seed varieties. • Support small and medium agribusinesses in developing formal contingency and continuity plans. • Promote integrated climate-smart food systems through bundled support (training, finance, infrastructure). • Incentivize private sector adoption of green technologies and climate-resilient practices
Section 3.7: Digital Tools and Platforms	<ul style="list-style-type: none"> • Provide targeted digital training for agribusinesses, focusing on tools that improve production efficiency and market reach. • Develop and subsidize access to sector-specific apps for inventory, traceability, and farm management. • Encourage digital platforms for supplier-buyer contracting and bulk input procurement. • Foster partnerships with fintech and telecom firms to extend digital financial inclusion in rural areas • Support businesses in adopting digital tools beyond marketing—e.g., farm management, traceability, and digital finance. • Subsidize digital service bundles and build rural connectivity for digital inclusion. • Train businesses in data-driven decision-making to improve productivity and compliance.
Section 3.8: Access to Information	<ul style="list-style-type: none"> • Strengthen public-private knowledge platforms (radio, SMS, apps) focused on market prices, weather, and food system regulations. • Build capacity of cooperatives and associations to act as info intermediaries and service hubs. • Promote community knowledge centers or digital kiosks for rural agri-business information dissemination.
Section 3.9: Machinery and Equipment	<ul style="list-style-type: none"> • Promote shared-use equipment models (e.g., machinery rings or lease-to-own for processors and cooperatives). • Support capital subsidies or low-interest loans for essential agro-processing and preservation technologies. • Integrate equipment support into climate adaptation and nutrition-sensitive programs.

Thematic area	Recommendations
Section 3.10: Needs Assessment and Partnerships	<ul style="list-style-type: none"> • Establish a national coordination platform to align private sector needs with development partner support and government priorities. • Promote multi-stakeholder partnerships that include finance institutions, business development service providers, academia, and NGOs to deliver integrated support. • Facilitate regional and sector-specific needs assessments to design tailored interventions and partnerships. • Develop a digital partnership and service delivery registry to improve visibility of support services and partnership opportunities for private sector actors.
Section 3.11: Finance Access for Business Operations	<ul style="list-style-type: none"> • Develop tailored financial products for agri-food SMEs with low collateral demands. • Promote blended finance and guarantee schemes for investments in food safety, storage, climate-smart practices. • Digitize and simplify loan processes and improve transparency to reduce rejection and delays.
Section 3.12: Partnerships and Business Networks	<ul style="list-style-type: none"> • Support the capacity strengthening of existing business networks and incentivize formation of sector-specific or thematic associations (e.g., nutrition-sensitive SMEs). • Promote inclusion of women, youth, and rural-based entrepreneurs within formal networks through subsidies, outreach, and representation mechanisms. • Facilitate linkages between networks and financial institutions, research and development institutions and export organizations to improve value chain integration. • Encourage regular joint forums and exhibitions involving networks, policymakers, and development partners to co-create solutions and strengthen trust.
Section 3.13: Capacity Building Needs	<ul style="list-style-type: none"> • Strengthen business development services (BDS) with a focus on quality, relevance, and delivery via digital platforms. • Prioritize training in food safety, digital literacy, marketing, financial management, and climate-smart agriculture. • Facilitate mentorship and incubation programs targeting women, youth, and rural agripreneurs.
Section 3.14: Partner Support to the Private Sector	<ul style="list-style-type: none"> • Develop a harmonized partner engagement framework that aligns interventions with private sector needs and national priorities. • Introduce a joint monitoring and evaluation mechanism to track impact and adapt support based on lessons learned. • Co-design scalable business incubation and accelerator models that provide continuous support beyond initial funding or training. • Foster partnerships that incentivize nutrition innovation through challenge funds, blended finance, or preferential procurement.
Policy environment	<ul style="list-style-type: none"> • Create inclusive policy dialogue platforms (e.g., district-level food system forums) to align public and private priorities. • Streamline business registration, tax, and permit procedures to reduce barriers to formal market participation. • Incentivize private sector engagement in nutrition, climate resilience, and food safety through tax breaks, awards, or procurement schemes.

