

# Strengthening Agripreneurial Resilience In Zambia: Evidence And Policy Insights For Sustainable Agricultural Development.

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## Abstract:

**Background:** Agripreneurship plays a central role in rural employment, food system transformation, and inclusive economic growth in Sub-Saharan Africa. However, despite multiple policy frameworks designed to support agricultural SMEs in Zambia such as the National Agriculture Policy, the MSME Development Policy, and climate resilience initiatives, implementation gaps continue to constrain the growth and resilience of agripreneurs. This study investigates the institutional, financial, regulatory, and ecosystem-related barriers affecting agripreneurship resilience in Zambia.

**Materials and Methods:** Using a qualitative design, 32 key informants were purposively sampled from government institutions, regulators, financial institutions, extension systems, and agripreneurs groups. Data was collected through semi-structured interviews and policy document reviews, and was analysed thematically using NVivo 14.

**Results:** Findings reveal persistent gaps between policy design and policy implementation, characterised by limited institutional coordination, low policy awareness among SMEs, fragmented support services, and insufficient climate-smart financing. Regulatory burdens, including complex registration requirements, overlapping mandates, and inconsistent enforcement, further hinder SME formalisation and growth. Financial access remains limited due to stringent collateral requirements and risk perceptions by financial institutions. Stakeholders also highlighted weak entrepreneurial capacity, inadequate extension support, and limited private-sector participation in policy formulation.

**Conclusion:** The study concludes that strengthening agripreneurship resilience requires integrated policy implementation structures, streamlined regulations, targeted climate-finance instruments, and structured stakeholder engagement. The paper proposes a set of practical policy interventions to enhance the effectiveness of Zambia's agripreneurship ecosystem and support sustainable rural development.

**Key Word:** agripreneurship; SMEs; smallholder farmers; Zambia; agricultural policy; resilience; value chains; rural development

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Date of Submission: 09-12-2025

Date of Acceptance: 19-12-2025

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## I. Introduction

Agripreneurship sits at the heart of Zambia's rural economy, shaping livelihoods, food security, and national development<sup>20,21</sup>. With agriculture employing more than 60% of the population, the sector's performance directly influences the well-being of millions of Zambians<sup>1,19</sup>. Yet many agripreneurs continue to navigate a landscape marked by limited financing, inadequate infrastructure<sup>15,16</sup>, administrative hurdles, and growing climate uncertainty, factors that collectively undermine their ability to remain resilient and competitive<sup>2,3</sup>. As climate risks intensify and agricultural markets evolve, the capacity of agripreneurs to adapt and sustain their enterprises has become more crucial than ever.

The Zambian Government has made considerable efforts to strengthen the sector through policies such as the National Agricultural Policy (NAP) and the Comprehensive Agriculture Transformation Support Programme (CATSP)<sup>22</sup>, aimed at improving productivity and SME growth<sup>4</sup>. Complementary frameworks, including taxation, licensing, and standards enforced through agencies such as the Zambia Bureau of Standards (ZABS), are intended to promote formalization and enhance market confidence<sup>5</sup>. However, many of these policies fall short during implementation. Evidence highlights challenges such as limited funding, institutional fragmentation, and regulatory inefficiencies, which dilute the intended impact on agripreneurs<sup>6,25</sup>.

Financial access remains one of the most significant obstacles. While initiatives like the Zambia Agribusiness and Trade Project (ZATP) aim to expand financing, high interest rates and demanding collateral requirements continue to exclude many small-scale agripreneurs from formal credit systems<sup>1,26</sup>. Likewise,

infrastructural constraints <sup>15,16</sup>, ranging from unreliable electricity to poor road networks and inadequate storage, raise operational costs and restrict market access, often placing agripreneurs at a disadvantage <sup>6</sup>. Although public-private partnerships have been proposed as part of the solution, their practical implementation in the agricultural sector is still limited and understudied <sup>7</sup>.

The growing influence of climate change adds another layer of complexity. National efforts such as the National Agriculture Plan (NAP) have sought to promote climate resilience, but limited evidence exists on how effectively agripreneurs have been able to adopt recommended practices or benefit from existing policy support <sup>8</sup>. While previous research has examined production constraints, climate risks, and financial barriers, far less attention has been given to understanding how different stakeholders, policymakers, regulators, and agripreneurs themselves, interpret and experience the current policy environment <sup>27</sup>.

This study responds to that gap by offering a qualitative, multi-stakeholder assessment of agripreneurship policy implementation in Zambia. Through NVivo-assisted analysis of 32 semi-structured interviews, the research uncovers the institutional barriers and opportunities shaping agripreneurial resilience. The insights generated contribute to ongoing policy conversations and offer practical recommendations for policymakers, financial institutions, and development partners seeking to strengthen Zambia's agribusiness ecosystem <sup>7,9</sup>.

## II. Material And Methods

This study adopted a qualitative research design, guided by the methodological principles outlined by Creswell and Poth <sup>10</sup> and Patton <sup>30</sup>, which provide robust approaches for examining complex policy issues. The approach allowed for in-depth exploration of stakeholder perceptions, policy experiences, and system-level barriers carried out between January and May 2025.

**Study Design:** Qualitative exploratory study using semi-structured interviews and policy document analysis.

**Study Location:** Zambia, focusing on government ministries, policy agencies, implementing partners, SMEs, agricultural regulatory bodies and other value chain actors located in the Lusaka District of Lusaka Province

**Study Duration:** January 2025 to May 2025.

**Sample size:** 32 stakeholders.

**Sample size calculation:** The sample size was determined based on the qualitative requirement for data saturation, ensuring that participants provided sufficient depth, diversity, and richness of information relevant to agripreneurship policy. Because qualitative research does not aim for statistical generalization, formal sample size formulas were not used.

**Subjects & selection method:** A purposive sampling strategy was employed to identify participants who were well-positioned to provide in-depth, relevant insights into agripreneurship policies <sup>29</sup>. The study involved a total of 32 participants, aligned with qualitative research best practices which suggest that thematic saturation is typically reached with 10 -15 interviews per stakeholder group <sup>12,10,13</sup>.

The sample was distributed as follows:

- I.Policymakers and Regulators (N=11 participants) – for insights into policy formulation, perceived challenges, and reform opportunities.
- II.Implementing Partners (N=8 participants) – to explore practical experiences with policy execution and on-the-ground gaps.
- III.Aagripreneurs (SMEs) and other value chain actors (N=13 participants) – to assess policy impact from the perspective of those directly affected by regulatory and market challenges.

A detailed breakdown of the participants is provided below;

**Table No.1:** Breakdown of participants

Stakeholder Group	# of Participants	Sub-Categories / Notes
Policymakers and Regulators	11	From relevant ministries and institutions: - 3 from Ministry of Agriculture - 2 from Ministry of Small and Medium Enterprises Development - 2 from Ministry of Fisheries & Livestock - 2 from Citizens Economic Empowerment Commission -2 from Zambia Development Agency
Implementing Partners	8	Non-governmental Organisations (NGOs), donor-funded programs, private

Stakeholder Group	# of Participants	Sub-Categories / Notes
		sector initiatives: - 3 from donor-funded projects - 3 from local NGOs - 2 from private sector actors
Agricultural SMEs	13	See detailed breakdown below

**Table No.2: Breakdown of SMEs interviewed**

Type of SME	# of Participants	Notes
Primary Producers	4	Mixed crops and livestock (small to medium scale)
Agro-Processors	3	Including one youth and woman-led business
Agri-Traders / Aggregators	2	Working across rural–urban supply chains
Agri-Input Retailers	2	Retailers of seeds, fertilizer, chemicals, and vet inputs
Agri-Service Providers	2	Mechanization, irrigation, ICT, finance, etc.
Youth/Women-Led SMEs	2 (cross-cutting)	Inclusion across categories

This distribution maintained a balance between depth and diversity, focusing on the most directly involved actors.

#### Inclusion criteria:

1. Directly involved in agripreneurship policy design, implementation, regulation, or agribusiness operations in Zambia.
2. Belonged to one of the four stakeholder groups: policymakers (ministries, agencies, or government departments), regulatory agencies (PACRA, ZDA, CEEC, etc.), agricultural SMEs or agripreneurs, implementing partners (NGOs, donors, development programs)
3. Had at least 3 years of experience in their respective role.
4. Willing and able to provide informed consent to participate.
5. Available to participate in an interview during the data collection period.
6. Possessed knowledge relevant to agripreneurship, agriculture, SME development, or policy implementation.

#### Exclusion criteria:

1. Individuals not involved in agricultural SME operations, policy formulation, regulation, or agribusiness support services.
2. Participants with less than 3 years of experience in the relevant sector.
3. Persons unable to provide informed consent, including minors or individuals not legally competent to participate.
4. Stakeholders with no direct exposure to agripreneurship or agricultural policy processes.
5. Participants unavailable for interview scheduling or follow-up clarification.
6. Individuals whose roles were purely administrative without decision-making or implementation responsibilities in agripreneurship.

#### Procedure methodology

After obtaining written informed consent from all participants, data was collected using a semi-structured interview guide designed specifically for this study. The interview guide consisted of thematic sections that explored participants' socio-professional characteristics such as institutional role, years of experience, organizational affiliation (government ministry, regulatory agency, SME, or implementing partner), and their involvement in agripreneurship-related decision-making, policy implementation, or enterprise operations. Additional questions examined participants' perceptions of existing policies, regulatory requirements, financing mechanisms, entrepreneurial support systems, and climate-resilience interventions relevant to agricultural SMEs in Zambia.

All interviews were conducted either physically or digitally, depending on participant preference and availability. Each interview lasted approximately 30 - 45 minutes and followed a flexible conversational approach to allow participants to elaborate on their experiences and perspectives. Interviews were audio-recorded using a digital recorder to ensure accuracy, and detailed field notes were taken to complement the recordings.

The interview guide was pilot tested with two respondents prior to full data collection to confirm clarity, relevance, and sequence of the questions. Minor adjustments were made to the wording for improved comprehension, but no substantive changes were required. Participants were recruited using purposive sampling, ensuring inclusion of policymakers, regulators, SMEs, and implementing partners with direct

involvement in agripreneurship ecosystems. Recruitment was facilitated through institutional contacts, email invitations, and professional networks.

Upon completion of interviews, all audio recordings were transcribed verbatim. Transcripts were reviewed alongside field notes to ensure completeness and contextual accuracy. The cleaned transcripts were then imported into NVivo qualitative analysis software for systematic coding. Both deductive and inductive coding approaches were employed: deductive coding was guided by pre-identified themes such as policy clarity, regulatory burden, access to finance, institutional coordination, and climate resilience; inductive coding allowed new sub-themes to emerge from participant narratives.

Data reliability was ensured by cross-checking coded transcripts at different intervals and maintaining a transparent audit trail of coding decisions. To promote consistency, the same researcher managed all interviews, transcription checks, and coding activities. Thematic analysis was applied to identify patterns across stakeholder groups, and findings were grouped into thematic categories aligned with the study objectives.

Ethical procedures were observed throughout the study. Participation was voluntary, and participants retained the right to withdraw at any stage. Confidentiality was ensured by anonymizing names, organizations, and identifying details within transcripts and final reporting.

Data saturation was achieved when successive interviews yielded no new themes or insights, occurring around the 29th interview. However, additional interviews were conducted to validate thematic consistency and ensure adequate representation across all four stakeholder groups.

### Data analysis

Thematic analysis was conducted using NVivo software<sup>35</sup>. Transcribed data was imported into NVivo, and a codebook was developed based on established theoretical frameworks. A combination of deductive coding (to align data with pre-determined themes like policy effectiveness and barriers) and inductive coding (to identify emerging themes) was used. The coding process was iterative, involving continuous refinement of codes and hierarchical organization into nodes. NVivo's query tools were used to ensure consistency and reliability. Visual tools, such as pie and bar charts, were also used to illustrate key findings. The NVivo themes, variables and methods used in the analysis are highlighted in tables No. 3 to 5 below.

**Table No. 3: NVivo Themes used to analyse the data**

Theme	Description	Example Codes
<b>Policy Framework Awareness and Clarity</b>	Understanding and clarity of existing policies such as the National Agriculture Policy and MSME frameworks.	Policy clarity, awareness, document review
<b>Policy Implementation and Institutional Coordination</b>	How policies are implemented and the level of coordination across ministries and institutions.	Implementation gaps, inter-ministerial coordination, local government support
<b>Access to Finance and Investment Support</b>	Experiences with financial access, barriers, and support mechanisms such as CEEC or development banks.	Collateral, loan barriers, CEEC experience, grant accessibility
<b>Regulatory Burden and Business Formalization</b>	Challenges in business registration, certification, taxation, and compliance for agribusinesses.	PACRA process, ZRA challenges, cost of certification, informality
<b>Entrepreneurial Capacity and Ecosystem Support</b>	Availability of training, incubation, mentoring, and networks that support agripreneurs.	Training access, youth support, mentorship, accelerator hubs
<b>Climate Resilience and Adaptive Capacity</b>	Adaptation to climate risks, use of climate-smart techniques, and access to related support programs.	Climate risk, drought, smart farming, adaptation support
<b>Stakeholder Engagement in Policy Design</b>	Level of inclusion of agripreneurs in policy discussions, feedback systems, and participatory policymaking.	Consultation, feedback loops, trust in institutions
<b>Perceptions of Strategic Interventions</b>	Stakeholder views on which interventions are working or needed to improve resilience and sustainability.	Blended finance, one-stop center, targeted training, subsidies

**Table No.4 : Variables used in the analysis of data**

Variable	Type of Variable	Indicators	Scale of Measurement/ Cut-Off Points	Participant group
<b>Agripreneurial Resilience and Sustainability</b>	Dependent	Financial stability, market access, climate adaptation, long-term business viability	Likert scale (1-5), % of business growth	Policy Makers: SMEs: Regulators:
<b>Policy Interventions</b>	Independent	Existing policies, regulatory support, financial policies	Ordinal (High, Medium, Low)	Policy Makers: Value Chain Actors: Regulators:
<b>Access to Finance</b>	Independent	Loan availability, interest rates, credit support	Nominal (Yes/No), Likert scale	Value Chain Actors: SMEs: Regulators:
<b>Market Access</b>	Independent	Trade policies, distribution challenges, local demand	Ordinal (Limited, Moderate, High)	Value Chain Actors: SMEs:
<b>Regulatory Environment</b>	Independent	Compliance requirements, taxation complexity, policy gaps	Nominal (Compliant/Non-compliant), Likert Scale (1-5)	Policy Makers: Value Chain Actors: Regulators:

<b>Climate Adaptation Strategies</b>	Independent	Adoption of climate-smart techniques, risk mitigation policies	Nominal (Yes/No), Frequency (%)	Policy Makers: SMEs: Regulators:
<b>Policy Strengthening and Recommendations</b>	Independent	Proposed reforms, stakeholder collaboration, SME-supportive policies	Open-ended qualitative responses	Policy Makers: Value Chain Actors: Regulators:

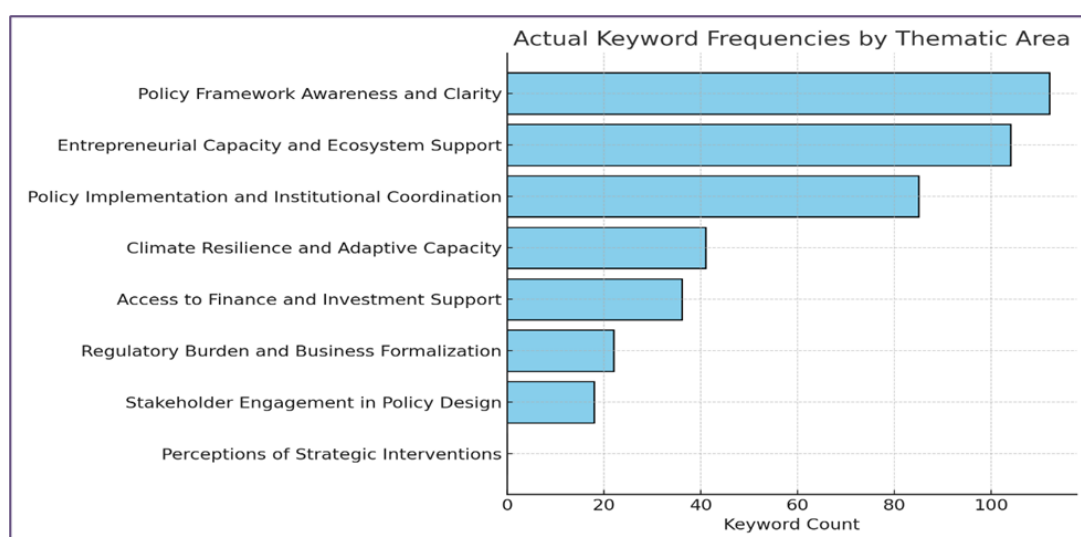
**Table No.5: Data Analysis Methods**

Research Objective	Data Collection Method	Data Analysis Method
To evaluate existing policy frameworks affecting agricultural SMEs in Zambia.	Key informant interviews, policy document review	Thematic analysis (NVivo), content analysis
To explore policymakers' perceptions of challenges in agripreneurship.	Semi structured questionnaires, interviews	Descriptive statistics (SPSS), frequency distributions
To identify gaps in policy implementation and propose strategic solutions.	Case studies, focus group discussions	Thematic analysis (NVivo), comparative analysis
To provide evidence-based recommendations for strengthening SME-supportive policies.	Mixed-method survey (quantitative and qualitative)	Regression analysis for policy impact, thematic analysis for qualitative insights

### III. Results

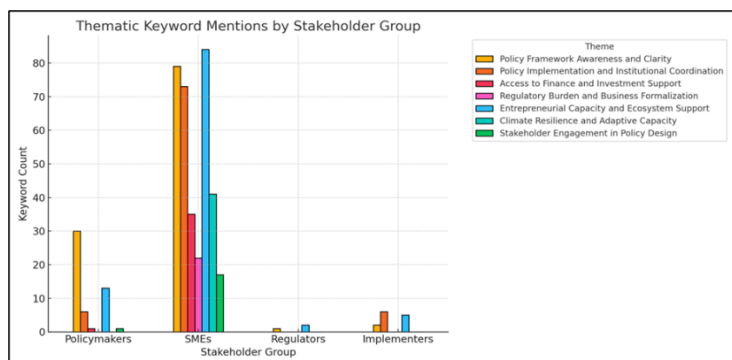
Visual charts and narrative summaries were used to interpret the patterns and challenges emerging from the interviews. These findings provide the foundation for the policy recommendations presented in the next chapter.

Figure 1 illustrates the frequency of keywords associated with each thematic area based on all stakeholder responses. The most frequently referenced themes were Policy Framework Awareness and Clarity, Entrepreneurial Capacity and Ecosystem Support, and Policy Implementation and Institutional Coordination. This suggests that stakeholders place significant emphasis on understanding existing policies, accessing support systems, and improving how policies are implemented across institutions. In contrast, themes like Climate Resilience and Access to Finance were mentioned less often, indicating either limited awareness or under-addressed areas within the current implementation period. These frequencies reflect not only the priorities of stakeholders but also potential areas requiring further policy attention and targeted support.



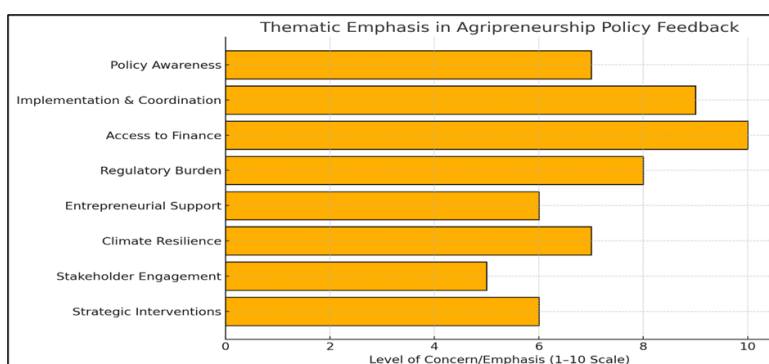
**Figure 1:** Actual keyword frequency distribution across coded thematic areas from all stakeholder responses.  
Source: Author's coding analysis.

Figure 2 compares how different stakeholder groups, policymakers, SMEs, regulators, and implementing partners, emphasize each theme. SMEs showed the highest frequency of concern across most themes, particularly around Access to Finance, Regulatory Burden, and Entrepreneurial Capacity. This reflects the practical challenges they face in navigating complex systems and securing financial support. Policymakers emphasized Policy Awareness and Coordination, while regulators were more focused on Compliance and Formalization. Implementing partners highlighted Climate Resilience and Capacity Building, suggesting their active role in technical support and sustainability efforts.



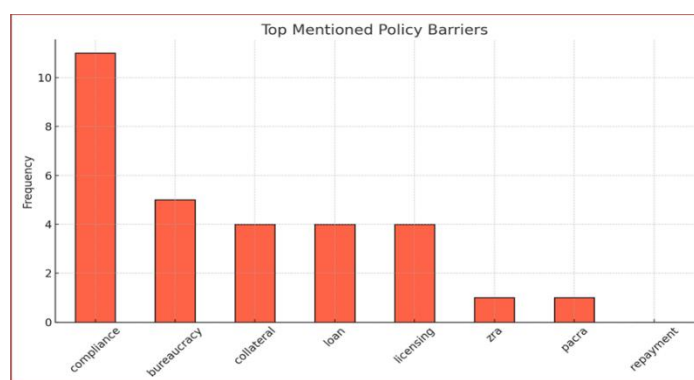
**Figure 2:** Comparative keyword counts across stakeholder groups by thematic category.  
Source: Author's coding analysis.

Figure 3 illustrates the thematic relative prominence of key issues raised by stakeholders during data collection. The strongest emphasis appears on access to finance, policy implementation gaps, and regulatory burdens, indicating that these are the most pressing constraints shaping agripreneurship resilience in Zambia. Themes such as entrepreneurial capacity and stakeholder engagement received moderate attention, reflecting ongoing but insufficient support systems within the wider ecosystem. Meanwhile, climate resilience though critical, showed lower thematic frequency, suggesting limited awareness, tools, or structured interventions available to agripreneurs. Overall, the chart highlights a policy landscape where structural and institutional barriers dominate stakeholder concerns, underscoring the need for coordinated reforms in financing, regulation, and inter-ministerial collaboration.



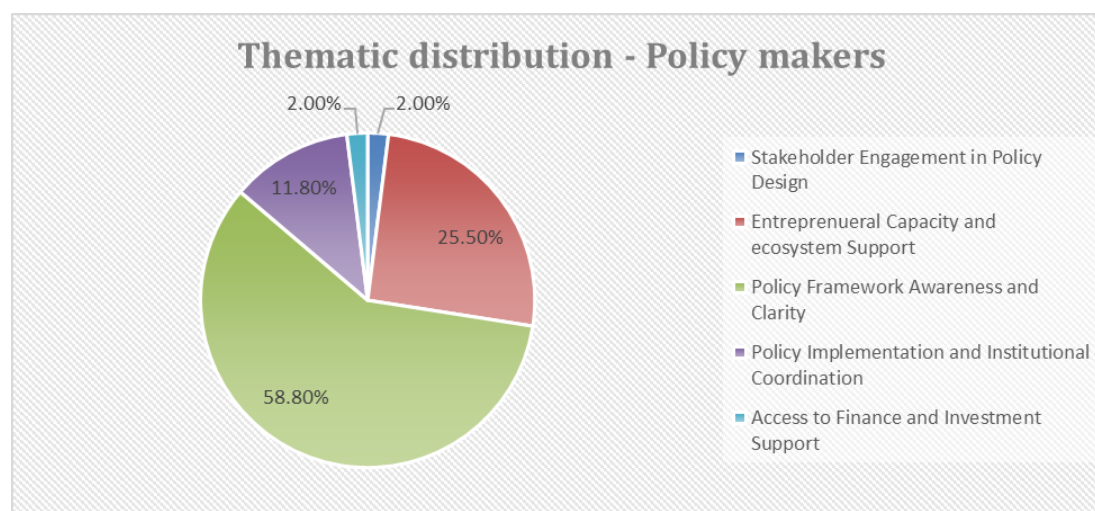
**Figure 3:** Thematic emphasis in Agripreneurship policy feedback  
Source: Author's coding analysis

Figure 4 highlights the most common policy-related barriers raised by participants. Collateral requirements, loan access, and bureaucracy were among the most cited challenges, especially affecting SMEs. ZRA compliance and PACRA registration were also seen as a burden, reinforcing the perception that regulatory formalization processes are costly and complex. These insights provide a strong justification for streamlining administrative systems and designing finance products more suitable to the realities of agripreneurs.



**Figure 4:** Top policy barriers mentioned by participants.  
Source: Author's coding analysis

Figure 5 shows that Policymakers prioritized Policy Awareness and Coordination, indicating a strong focus on frameworks and institutional alignment. Less emphasis was placed on finance and implementation gaps.



**Figure 5:** Thematic distribution among Policymakers.

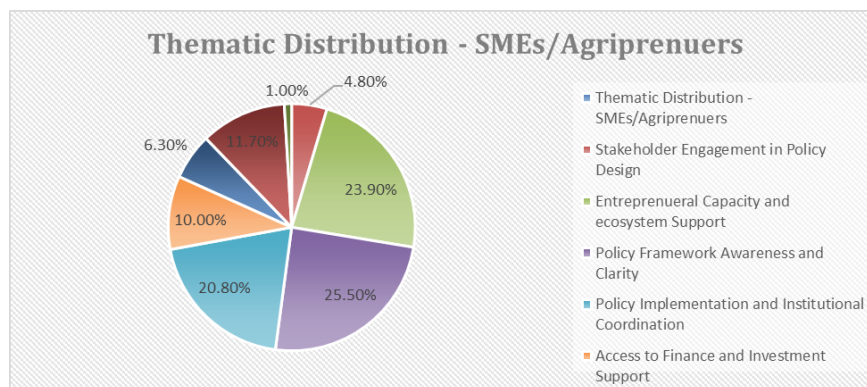
Source: Author's coding analysis

**Table No.6:** Summary of responses from policy makers

Thematic Area	Key Issues Identified	Implications
Policy Awareness & Clarity	Limited sensitization; inconsistent dissemination; non-user-friendly documentation	Weak stakeholder understanding; reduced policy uptake
Institutional Coordination	Fragmented implementation; bureaucratic delays; poor succession planning	Policy execution inefficiencies; inconsistent service delivery
Access to Finance	Complex requirements; collateral constraints; misaligned loan products	Reduced financial inclusion for agripreneurs
Regulatory Burden	Complex compliance processes; high fees; low district-level support	Discourages formalization; limits market access
Entrepreneurial Capacity	Limited structured training; absence of standardized incubation systems	Weak business resilience and growth potential
Climate Resilience	Insufficient CSA tools; unclear adaptation support; limited local infrastructure; high extension officer ratio for farmers/agripreneurs (about 1:2500)	Increased vulnerability to climate shocks
Stakeholder Engagement	Limited consultation; weak feedback loops; non-inclusive processes	Strategies misaligned with ground realities
Strategic Interventions	Underfunded initiatives; lack of scalability; need for targeted models	Reduced long-term impact of government

Figure 6 shows that SMEs concentrated heavily on Access to Finance, Mentorship, and Regulatory Burden, reflecting their day-to-day operational challenges. Agripreneurs highlighted persistent challenges in navigating policy frameworks, accessing finance, and managing regulatory requirements. Many expressed frustrations with unclear government processes, limited extension support, and inconsistent communication from ministries. Their responses emphasized the need for simplified documentation, rural-focused sensitization, and tailored financial products that align with agricultural seasonality. Agripreneurs also flagged gaps in climate adaptation tools, limited access to irrigation, and poor infrastructure such as rural roads and storage facilities. Overall, their feedback demonstrates a strong desire for practical, ground-level support that addresses operational realities rather than high-level policy intentions.



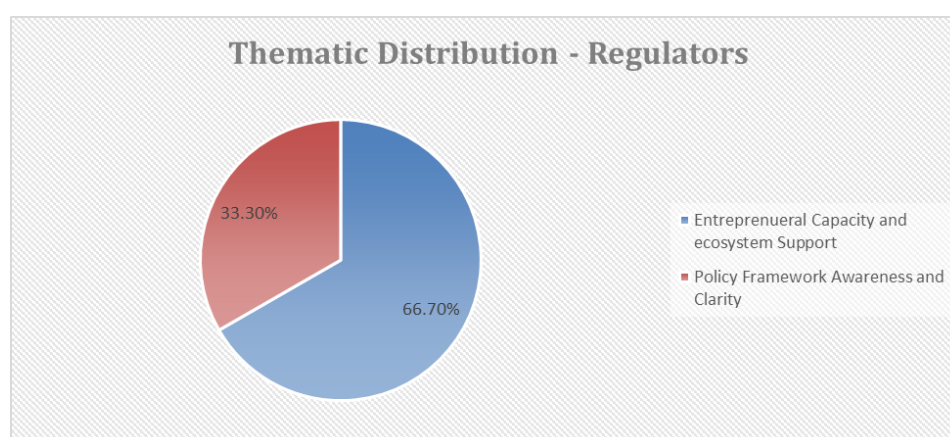


**Figure 6:** Thematic distribution among SMEs.  
Source: Author's coding analysis

**Table No. 7:** Summary of responses from SMEs/Agripreneuers

Thematic Area	Key Issues Identified	Implications
Policy Awareness & Clarity	Limited sensitization; inaccessible documentation; policy jargon	Low policy uptake; misinterpretation of requirements
Institutional Coordination	Slow responses from government offices; inconsistent support by district	Operational delays; low trust in public institutions
Access to Finance	High collateral; strict loan terms; low approvals	Limited business expansion; financial exclusion
Regulatory Burden	High fees; complex PACRA/ZRA processes	Preference for informality; restricted market access
Entrepreneurial Capacity	Limited mentorship; no business training	Weak business planning; low resilience
Climate Resilience	No irrigation; lack of CSA inputs; limited weather info	Heightened climate vulnerability
Stakeholder Engagement	Not consulted in policymaking; feedback not acted on	Policies misaligned with SME realities
Strategic Interventions	Industrial yards inaccessible; no rural one-stop centres	Reduced support for SME scaling

Figure 7 shows that Regulators emphasized compliance, Formalization, and Policy Clarity, aligning with their mandate to enforce standards and procedures. Regulators widely acknowledged that compliance procedures remain complex partly because back-end systems are not harmonized across institutions. Many highlighted the need for capacity building, digital transformation, and decentralization of services. They also noted that although policies exist to support SMEs, implementation is slowed by bureaucratic steps and insufficient operational budgets. Regulators also expressed concern about inconsistent enforcement across regions, which contributes to perceptions of unfairness among SMEs.



**Figure 7:** Thematic distribution among Regulators.  
Source: Author's coding analysis.

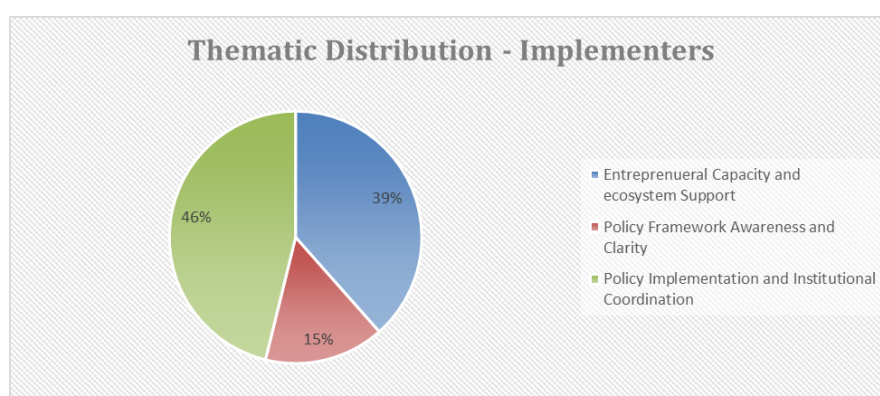
**Table No. 8:** Summary of responses from Regulators

Thematic Area	Key Issues Identified	Implications
Policy Awareness & Clarity	Limited district-level policy rollout due to funding	Weak SME compliance; fragmented understanding
Institutional	No shared digital systems; duplicated inspections	Inefficiencies; SME frustration



Coordination		
Access to Finance	Regulatory requirements restrict SME bankability	Reduced eligibility for formal credit
Regulatory Burden	Non-harmonized procedures; partially digital and manual systems	Slow service delivery; long queues
Entrepreneurial Capacity	Limited SME advisory resources, sensitization done but limited	SMEs remain insufficiently supported in compliance
Climate Resilience	Few regulatory standards for CSA	Slow adoption of climate-smart practices
Stakeholder Engagement	Limited participation in consultations	Weak alignment between regulators and SME needs
Strategic Interventions	Limited integration into SAFF/industrial yard design	Reduced effectiveness of support programs

Figure 8 shows that Implementers leaned towards Climate Resilience, Training, and Stakeholder Engagement, suggesting their role in capacity-building and supporting adaptation strategies. Implementing partners, including NGOs, development agencies, and donor-funded programs, provided a broader systems-focused analysis. They highlighted coordination challenges and inadequate monitoring frameworks across ministries. Many noted duplications of activities among donors due to the absence of a national coordination platform. Implementers emphasized difficulties in scaling successful pilots due to funding gaps and long government procedures. They also stressed the need for inclusive policy design, particularly for women and youth agripreneurs. Climate resilience emerged strongly in their responses, with many calling for localized CSA models, improved data systems, and expanded extension reach.



**Figure 8:** Thematic distribution among Implementers.  
Source: Author's coding analysis.

**Table No.9:** Summary of responses from Implementing Partners

Thematic Area	Key Issues Identified	Implications
Policy Awareness & Clarity	Policies not sufficiently translated for communities; low sensitization	Low community adoption; knowledge gaps
Institutional Coordination	Donor activities not aligned; ministries work in silos	Resource wastage; weakened program impact
Access to Finance	Limited outreach of finance programs to remote areas	Exclusion of vulnerable groups
Regulatory Burden	Fragmented certification processes	Slow SME compliance; increased costs
Entrepreneurial Capacity	Limited incubation; inconsistent mentorship	Reduced innovation; limited scaling
Climate Resilience	Inadequate CSA tools; weak weather data	Programs fail to address real climate risks
Stakeholder Engagement	Weak consultation; top-down policy design	Low ownership; reduced sustainability
Strategic Interventions	Pilots not scaled; insufficient funding	Short-lived impact; lost opportunities

## IV. Discussion

Participants demonstrated a moderate to high level of awareness of key policy frameworks such as the National Agriculture Policy (NAP) <sup>22</sup>, Farmer Input Support Programme (FISP) <sup>23,29</sup>, Sustainable Agricultural Financing Facility (SAFF) <sup>22</sup>, Citizens Economic Empowerment Commission (CEEC) schemes, and the Micro, Small and Medium Enterprise (MSME) policy. However, clarity regarding these policies was limited, especially among SMEs. Many stakeholders expressed concerns about the lack of sensitization and the absence of accessible documentation outlining procedures for accessing support. Policymaker feedback highlighted several critical issues shaping policy awareness and clarity. Many acknowledged that although Zambia has developed comprehensive frameworks, the dissemination of these policies remains inconsistent. Policymakers noted that resource limitations, incomplete rollout plans, and inadequate coordination between central and district-level

offices hinder consistent sensitization. Several policymakers admitted that documentation is not always translated into user-friendly formats, and policy briefs often fail to reach grassroots agripreneurs. Additionally, some emphasized that policy revisions do not always include robust feedback mechanisms, leading to disconnects between policy intent and stakeholder interpretation. Collectively, these insights point to structural communication gaps and the need for stronger policy translation, targeted outreach, and systematic dissemination channels.

Other stakeholders demonstrated a moderate to high level of awareness of key policy frameworks; however, clarity regarding these policies was limited, especially among SMEs. Many stakeholders expressed concerns about the lack of sensitization and the absence of accessible documentation outlining procedures for accessing support. These findings reflect limitations in how institutional structures communicate and disseminate policy information. According to Institutional Theory <sup>32</sup>, the presence of formal institutions alone is insufficient unless reinforced by clear norms and transparent mechanisms <sup>32</sup>. The gap between policy existence and practical comprehension highlights a breakdown in institutional communication and stakeholder outreach.

One of the most recurrent issues raised across all stakeholder groups was poor coordination among ministries and implementing institutions. Participants cited fragmented efforts, bureaucratic delays, and inadequate resource allocation as major bottlenecks in policy execution. High staff turnover and the absence of structured succession plans further hindered continuity and effectiveness. These findings are consistent with institutional theory, which emphasizes that weak inter-agency collaboration and misaligned operational frameworks can compromise policy outcomes <sup>32</sup>. The call for multisectoral and intra-ministerial coordination mechanisms underscores the need for systemic reform.

Access to finance emerged as one of the most significant barriers to agripreneurial growth <sup>16,17</sup>. Participants reported challenges such as high collateral demands, unclear loan application processes, and misaligned repayment schedules that do not account for the agricultural production cycle. CEEC and SAFF programs, while appreciated, were seen as difficult to access. This reinforces the assertion by ZDA<sup>42</sup> and others <sup>14,15</sup> that the structure of most financial instruments in Zambia remains unsuitable for agribusiness. Participants advocated for simplified loan products, government-backed guarantees, and improved financial literacy as key interventions.

Entrepreneurial Ecosystem Theory helps contextualize these challenges by recognizing finance as a critical pillar of the entrepreneurial environment. The findings highlight a mismatch between financial instruments and agripreneurs' unique needs, particularly regarding seasonality and credit risk. Addressing these gaps requires ecosystem-sensitive financial innovation and risk-sharing mechanisms to build resilience.

Many SMEs highlighted the burden of regulatory compliance, including complex procedures with the Patents and Companies Registration Agency (PACRA), Zambia Revenue Authority (ZRA), and food safety institutions. High compliance costs and limited support for navigating formalization processes discourage SMEs from fully integrating into formal markets <sup>41</sup>. The findings point to the need for regulatory reform to support small-scale operators. Simplified tax regimes and efficient digitized services could reduce compliance costs and time, enabling more SMEs to benefit from formal sector protections. This aligns with Institutional Theory's critique of bureaucratic inefficiency as a deterrent to enterprise development. Streamlining compliance frameworks, reducing transaction costs, and fostering an enabling regulatory environment are essential to support agripreneurs in transitioning to formal operations.

The study revealed gaps in entrepreneurial training and support systems. While some NGOs and private entities provide mentorship and capacity-building services, these are not standardized or widely available. Policymakers noted that business development support should be integrated into government frameworks. Entrepreneurial Ecosystem Theory emphasizes that strong ecosystems rely on more than finance, they require human capital, networks, and support institutions <sup>18</sup>. These findings suggest that expanding mentorship, standardizing incubation, and embedding agribusiness training in education systems are critical to build entrepreneurial resilience <sup>28</sup>. Expanding public-private partnerships in this space could bridge existing gaps <sup>31</sup>.

Stakeholders across the board highlighted the growing impact of climate change on agricultural productivity <sup>34</sup>. However, access to adaptation tools like irrigation, insurance, and climate-smart agricultural (CSA) training remains limited <sup>38,39</sup>. Most policies acknowledge climate issues but fail to provide clear mechanisms for support. This aligns with findings from the Ministry of Green Economy and Environment, which noted that despite the CSA strategy, practical implementation remains weak. Respondents emphasized the need for greater investment in climate-resilient infrastructure and localized training. Effectuation Theory <sup>11</sup> offers insight into how agripreneurs respond under uncertainty. Many respondents reported adopting adaptive strategies using available resources, such as crop diversification, early planting, and informal weather prediction. This improvisational decision-making illustrates how entrepreneurs cope in the absence of formal CSA support. Policy alignment with CSA practices and investment in localized infrastructure is critical.

Most participants felt excluded from policy development processes. SMEs in particular expressed the need for feedback platforms and grassroots consultation. While some structures such as the District and Provincial Development Coordinating Committees (DDCCs and PDCCs) exist, participation is limited and not representative of diverse voices. Effective policy engagement requires inclusivity and transparency. These findings suggest a need for institutionalizing feedback loops and ensuring diverse stakeholder representation in national dialogues. Institutional Theory highlights the role of legitimacy and stakeholder inclusion in institutional effectiveness. A lack of participatory mechanisms weakens policy relevance and implementation. Inclusive policymaking processes and formalized engagement channels can improve responsiveness and build institutional trust.

Some strategic interventions, such as the establishment of industrial yards and the SAFF facility, were positively received. However, stakeholders emphasized the need for more targeted, scalable, and better-funded interventions. Participants recommended one-stop centers, blended finance models<sup>36,37</sup>, and sector-specific support as future priorities. This highlights the importance of strategic resource allocation and the customization of support programs to match sectoral needs. These findings align with Entrepreneurial Ecosystem Theory, which stresses the importance of strategic, coordinated investments in infrastructure and services. Strategic interventions must be tailored to the unique needs of agripreneurs and embedded within an adaptive, well-funded support system.

The findings of this study have several implications for policy and practice in Zambia's agricultural entrepreneurship ecosystem. Firstly, there is a clear need to improve institutional coordination across ministries to ensure coherent policy implementation and reduce regulatory overlaps. Simplifying procedures for business registration and compliance would help more agripreneurs formalize their businesses and access financial and technical support.

Secondly, policies should prioritize inclusive and targeted financing mechanisms, particularly for rural and early-stage agripreneurs. Scaling up successful models such as blended finance, guarantee schemes, and result-based grants can enhance financial access. Additionally, building robust entrepreneurial ecosystems through training programs, incubators, and partnerships with development actors will help agripreneurs build adaptive capacity and resilience.

Finally, integrating feedback mechanisms into policy formulation processes will ensure that the voices of agripreneurs are heard and reflected in national strategies. A participatory approach to policymaking, combined with consistent monitoring and evaluation, will enhance accountability and policy responsiveness. Collectively, these practices will help transition Zambia toward a more inclusive, resilient, and sustainable agribusiness sector.

## **V. Conclusion**

The findings reveal a mixed landscape of progress and persistent challenges in Zambia's agripreneurship ecosystem. While policy frameworks exist, their effectiveness is undermined by implementation gaps, limited stakeholder engagement, and structural barriers. The results underscore the need for comprehensive reforms that enhance access, clarity, coordination, and inclusiveness in policy design and execution.

This study concludes that enhancing agripreneurial sustainability in Zambia requires more than policy existence, it requires targeted action. Strategies must be rooted in coordinated institutional support, simplified regulatory processes, inclusive stakeholder engagement, and financing mechanisms that align with agricultural cycles and risks. If implemented, the recommended interventions can bridge the current policy-to-practice gap and create an enabling environment for agripreneurs to thrive, ultimately contributing to inclusive economic growth and national food security.

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