

MUSIKA

NEWSLETTER EDITION 17 | FIRST QUARTER | 2019

Newsletter

PLUS

Musika Identifies
Partners to Support
Aquaculture
Smallholders

**SOLAR
POWER**
LIGHTS UP CHITANDIKA

Pineapple

cultivation stimulated
in ikelengi district



Norad



Irish Aid
Rialtas na hÉireann
Government of Ireland



WorldFish

MUSIKA

Musika is a Zambian non-profit company that stimulates and supports private sector investment in the smallholder market.

VISION

Our vision is a dynamic Zambian agricultural market that works for all stakeholders and in particular the rural poor.

MISSION

To provide world class business development services to Zambia's agricultural markets to deepen and broaden the impact of economic growth to all levels of rural society.

STRATEGIC GOAL

Musika aims to "reduce rural poverty through integrating farming households in well-functioning agricultural markets".

Musika is owned and managed by Zambians, developing home-grown solutions for the Zambian market.

Message from the Managing Director

Dear Reader,

I am glad to welcome you to this first edition of our newsletter for 2019. The last few months have been particularly exciting for us here at Musika because we embarked on a second key goal to our portfolio; supporting increased consumption of a diverse range of nutritious foods among poor households, especially amongst women and children, and within smallholder farming and rural communities.

Until this year, Musika has been focused on facilitating changes to the agricultural market that provide the opportunity for smallholder farmers to increase their incomes.

However, with financial support from the Irish Aid, through the Embassy of Ireland in Zambia, Musika is now exploring how the private agricultural market - and the food processing sector - can enhance the opportunities for smallholder farmers and rural communities to not just increase their incomes but also to have more diverse, nutritious foods on their plates.

This edition of our newsletter also highlights how various interventions we are implementing with our private sector partners are impacting different actors in the agriculture value chain especially the smallholder farmers.

We hope you find this edition exciting.

With best wishes,

Reuben Banda



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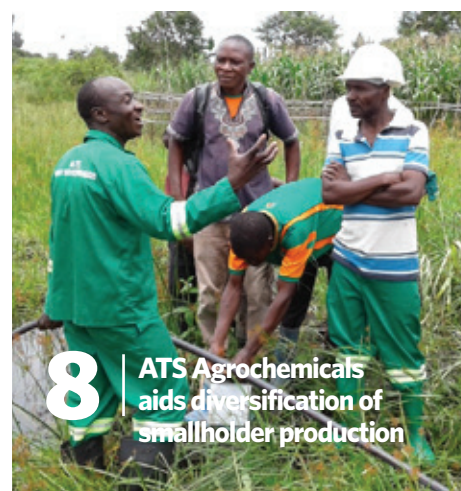
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A locally fabricated
spray race in Maala
area

Musika's spray race interventions spurs investments in the technology

By Enock Siankwilimba, Regional Manager - Southern

It is now four years when the community together with the local leaders converged at a stakeholder consultative meeting in Namwala town of Southern Province, to find a lasting solution to the high prevalence of tick-borne diseases that was ravaging the cattle population in the plains.

Today, the picture seems different with the Namwala plains teeming with over 320,000 heads of cattle following the establishment of 12 spray races and cattle handling facilities, supported by Musika and operated by Munzuma Estates; a local agrodealer with operations in Monze, Namwala, Kalomo, Choma, Mazabuka, and Itezhi Tezhi districts.

Over 263,000 cattle belonging to 2,500 farmers have been serviced since 2014 by Munzuma Estates. However, as the demand increased after demonstrating the spray races' effectiveness in disease control and prevention, it soon became apparent that the existing infrastructure was insufficient to service the large cattle population. The spray race innovation had also proved to be suitable for use in the wetland areas and where dipping was desperately needed, as disease control was more challenging with farmers practicing communal grazing.

45-year-old Collins Lubezhi, a local metal fabricator in Maala area of Namwala district, saw a business opportunity and began fabricating more affordable spray races in his backyard. The cost for a locally fabricated spray race is between K8,000 to K12,000 compared to the ones sold in Lusaka at K27,000.

"I fabricated ten spray races erected in the Maala flood plains and 35 others located along the Kafue plains stretching from Itezhi Tezhi to Mazabuka. The business is helping me to earn extra income to provide for the needs of my family," he explained.

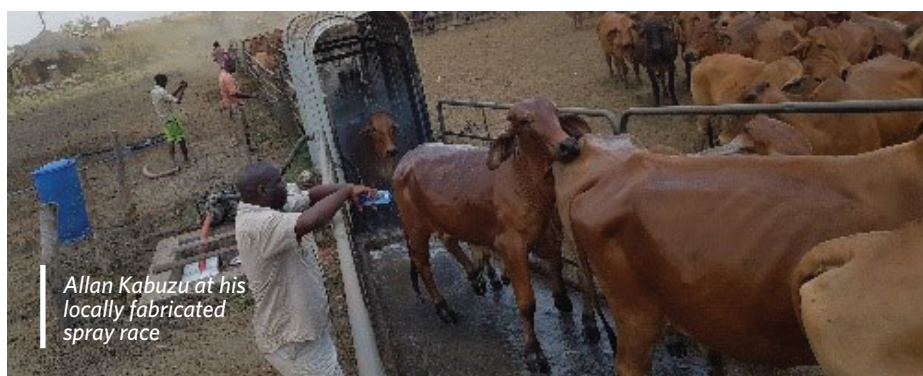
Two more local business men, Neto Milimo and George Shimusako, also took up the opportunity and have together supplied about ten spray races. Over 60 locally fabricated spray races have so far been sold by local metal fabricators servicing approximately 60,000 cattle.

Allan Kabuzu Nakaanza, a farmer who owns a spray race placed right in the plains is assured that his 800 pure Brahman herd will stay healthy. He also extends the services to 4,000 animals from other households.

"This spray race has helped to reduce tick infestation in this plain and you hardly find ticks engorging on the animals because farmers now spray their cattle regularly," he explained.

Chief Mungaila, who had lost about 50 animals before the spray race technology was introduced explained that the cultural belief that the plains are a source of disease has gradually disappeared in the minds of the community members.

"The plains are now viewed as a source of growth for livestock. We thank Munzuma for introducing the spray races in the region. I now own one fabricated by Collins Lubezhi to service my 700 cattle," he said.



Zambezi Pineapples stimulates expansion in pineapple cultivation

By Pamela Hamasaka, Head – Corporate Affairs

Pineapple growing is an art that 67-year-old Julia Sameta Ikayi of Chinyazhi village in Ikelengi District, learnt from the time she was just a little girl under the tutorship of her father in the early 1960s. However, during that time she recalls that it was not viewed as a commercial fruit and so it was grown on a small scale for home consumption.

However, things changed as farmers started expanding their fields to meet the rising demand for pineapples supplied to Lusaka and Copperbelt Provinces.

The establishment of Zambezi Pineapples processing factory in Ikelengi District in 2015, supported by Musika, brought the market even closer to the farmers' doorstep. During the peak marketing season, Ikayi is able to supply in excess of between K20,000 and K25,000 worth of fruit to Zambezi Pineapples.

She, however, observed that despite the good price of K10 per every three pineapples supplied, the factory is unable to absorb all the fruit produced by the 600 registered farmers due to over production.

"Everyone is expanding their fields to grow more pineapples and so the market is not enough. I have expanded my fields over the years from 1.5 lima to the current 10 hectares with the aim of raising more income to meet the needs of my family," she observed.

Married with three grown children, Ikayi has managed to educate her children and build two three-bedroomed houses, complete with iron sheets, from the sale of pineapples.

Musika provided support to Zambezi Pineapples, recognizing its commitment to farmers and the community to establishing a very long awaited pineapple fruit processing facility since the original factory closed over two decades ago.

Musika supported by financing the procurement of components of the processing equipment, and logistical support for the company's outreach staff to provide extension services and promote the adoption of productivity-enhancing practices in order to improve the quality of the pineapples.

Early this year, Musika added to this support with logistical assistance of a 10-tonne refrigerated truck to help the company step up buying of pineapples from farmers in Ikelenge once it diversify its product range to include fresh pineapples.

Early this year, Musika provided additional support in the form of logistical assistance by procuring a 10 tonne refrigerated truck to assist the company to increase the quantities of pineapples bought from farmers in Ikelenge. This was also intended to diversify its product range to include supply of fresh pineapples.



Market sale initiative unlocks opportunities for small livestock farmers

By Chisanga Mwamba, Manager – Agricultural Diversification (Livestock)

Commercial goats |

The Zambia Livestock Cooperative Union Limited (ZALCUL), in collaboration with Musika, Agricultural & Commercial Show Society of Zambia, E-SAPP, E-SLIP and Ministry of Fisheries and Livestock (MOFL) facilitated the development of the Small Livestock Market day initiative, with the inaugural sale held in Lusaka on March 29, 2019.

This is a private sector led initiative facilitated by the MOFL in order to assist smallholder livestock farmers who were deprived of the opportunity to sale their animals at a lucrative price, in a free and fair market environment.

The Lusaka market sale, officially opened by the Minister of Fisheries and Livestock - Kampamba Mulenga Chewa, created a platform for the business community, farmers and members of the general public to participate in the buying and selling of small livestock including goats, village chicken, and fish.

The livestock sale attracted a total of 10 farmers and institutional enterprises from Kafue, Rufunsa, Chongwe and Chisamba Districts who brought

various poultry and livestock products for sale.

About 300 units of poultry and small ruminants were brought for sale during the sale while a total of 460 kilograms of assorted fish, ranging from fresh tilapia, Kapenta to smoked tilapia was exhibited.

The event was very well patronized taking into account the short notice and limited publicity period. At the close of the event on Sunday the 31st of March, an estimated 200 customers and clients had gone through the market gate.

“ About 300 units of poultry and small ruminants were brought for sale during the sale while a total of 460 kilograms of assorted fish, ranging from fresh tilapia, Kapenta to smoked tilapia was exhibited...”



Capital Fisheries Corporate stand during the market sale



Pacra Assistant Inspector for Compliance and Awareness, Patrick Chilekwa (right) guides SMEs on how to fill in the Agency's registration forms

PACRA extends its services to Agri-SMEs through AAI programme

By Mainecy Hampeyo, Small Business Manager - Central and Joshua Chela, Small Business Manager - Southern

The implementation of the Agri-business Accelerate Initiative (AAI), a Norad funded project, by Musika has provided a platform for government agencies to equip SME's with knowledge on their operations and promote compliance to business laws and regulations.

The Patents and Companies Registration Agency (PACRA) is a statutory body established on 16th April 2010 by the Patents & Companies Registration Agency Act No 15 of 2010, whose mandate is to assist with registration of business names, local and foreign companies, as well as provision of additional services which can help modify and sustain business' operations.

PACRA, through Musika's invitation, participated in a training workshop in Mumbwa District and explained their mandate to 27 Agri-SMEs that were present. The AAI training provided enough time for PACRA to explain its role in supporting the growth of business enterprises as opposed to the limited time and attention availed to clients who visited their office premises. The lack of understanding resulted in most clients abandoning the registration process leading to the growing number of unregistered businesses especially those in the rural areas.

During the training, the Agri-SMEs were also shown the right forms to fill in when registering their businesses and guided on how to correctly fill them in,

and advised on supporting documentation to be attached to the application. Because of the interest shown by the SMEs that were drawn from around Mumbwa District, the half-day meeting was extended to cover the whole day.

A total of 7 Agri-SME participants obtained the business registration forms from the facilitators and paid for registration of their businesses. PACRA's Assistant Inspector – Compliance and Awareness, Patrick Chilekwa, guided the participants through the registration processes. The seven Business Names; G.C.M Agro Dealer (Gift Madolobo) M; Stayonama Enterprises (Makokwa Sabuya) Kawena Agro Dealers (Remu Kawena), J. NT Agro dealer (Jonathan Ntaulu), Sepa Agro & General Dealer (Pumulo Lingamba), Hams Agro Dealer (Aves Ngandu), and Lecho Agro Dealer (Lestina Chongwe) were successfully registered with the institution.

Apart from helping the Agri-SMEs to understand the procedures of company registration and compliance to the law, the AAI gave PACRA the opportunity to understand the challenges that SMEs in the agriculture sector face with regard to Business Registration and other regulatory issues.

The AAI initiative has created a platform for SMEs to acquire knowledge that is helping them improve their business operations.

For instance in Southern Province, when proprietor of Southern Agro and Live-stock Marketing, Hest Chilala, located in Kalomo District, attended an AAI training on Marketing and Branding, facilitated by TACE Auctioneers, with support from Musika, he decided to put the knowledge acquired to the test.

Chilala invested in the development and airing of radio advertisements to publicise his business and the products and services on offer. In addition, for the first time Southern Agro developed calendars for 2019 to give to its clients as promotional materials resulting in an increase in the number of clients that translated into an average profit of K56,000 between December 2018 and February, 2019.

"Prior to the training, we only depended on walk-in clients and did not invest any money in marketing. Also the improved shop display has really contributed but most income came from the contracts that we secured from the dip tank cooperatives as a result of the advertisements. We have since invested some of the profits in a refrigerator and are using it to now store medicines and vaccines which we have started supplying," explained Chilala.

Southern Agro and Livestock Marketing now supplies animal dip and drugs to a total of five dip stations, two of which were on recommendation basis.



Chisanga demonstrates use of a simple irrigation system

ATS Agrochemicals aids diversification of smallholder production

By Jephthah Chanda, Monitoring and Evaluation Officer

Joseph Chisanga, who is also headman of Chambeshi village located in Kasama District of Northern Zambia, has worked as a Spray Service Provider (SSP) with ATS Agrochemicals since 2014 and continues to demonstrate the benefits of herbicides to his subjects.

The 45-year-old farmer revealed that one of the greatest benefits that he has experienced recently is the ability to diversify his production because he is able to work more effectively and efficiently when performing tasks such as weeding using herbicides.

Headman Chisanga has taken it upon himself to promote the ATS products such as herbicides and fungicides that he stocks, and encourages farmers to diversify by demonstrating their performance on different varieties of crop in his fields.

"I did not only learn from trying the chemicals that I stock on my initial fields, but from lessons I learned as I provided a service to other farmers, some of whom were even doing better than me. I have learned how easy it is to diversify with the availability of reliable agro chemicals from ATS," he explained.

"I did not only learn from trying the chemicals that I stock on my initial fields, but from lessons I learned as I provided a service to other farmers, some of whom were even doing better than me. I have learned how easy it is to diversify with the availability of reliable agro chemicals from ATS," he explained.

From cultivating 2ha of maize, 1Lima of groundnuts and rearing 15 chickens, Headman Chisanga has expanded to 5ha and 3Limas, respectively, and currently owns over 150 chickens. He has also ventured into growing tomatoes, watermelons, and common beans and used part of the income to invest in a simple submersible water pump which has supported his diversification into aquaculture and offseason cultivation thereby bringing in more income.

ATS Agrochemicals partnered with Musika to promote safe use of agrochemicals and disposal through the training of SSPs like Headman Chisanga and providing them with appropriate equipment including a spray kit and work suit as part of the starter kit.

With the increasing demand for spray services, Headman Chisanga has engaged eight sub-SSPs to assist in delivering services in different locations of Chambeshi village.



Chisanga demonstrates use of chemicals in tomato production



Boyd Mwakamona
shows off his dairy
cattle

Hardy cattle beef up Namwala farmers' income

**By Enock Siankwilimba,
Regional Manager - Southern.**

Boyd Mwakamona, 55, recalls how a decade ago it was a struggle to sell more than half of the 20 litres of milk.

"Selling those few liters was a struggle; People milked their animals for home need. Very little was sold because there was no reliable market," he recalls.

Today, Mwakamona, who owns Chikuzu Farms with over 600 beef cattle and 15 dairy cattle, beams with joy as he supplies 100 litres of milk on a daily basis to Namwala Milk Collection Centre.

On average, he makes about K113, 150 per year out of this milk business.

His fortunes changed in June 2014 when Musika supported Parmalat with equipment to establish the Namwala Milk Collection Centre and other four milk collection centres in Namwala District.

After seeing the benefits of a reliable market, Mwakamona, who is one of the founding members of the Namwala Milk Collection Centre, invested in three pure dairy animals to scale up the milk supply.

The herd has grown to 15 and he also started cross-breeding indigenous cattle with exotic breeds. The new approach has transformed the herd, allowing him to improve milk output and reap the benefits.

With increased income from selling milk, Mwakamona has been able to build a modern house and easily pay for his six children's education. Further, the income from milk sales has helped the family invest in their own spray race for animal disease control, a water solar solution system to ease the water challenge and for irrigating the pasture for his animals.

During the five years that Parmalat has operated in Namwala District, the region has slowly transformed into a dairy producing area as a result of a ready market for milk and the determination by smallholder farmers to invest in their production.

“The equipment support assisted in establishing five milk collection centres (MCCs)...”

Musika has supported the growth of the dairy sector in Namwala District by Parmalat Zambia Plc, by providing technical and financial assistance to the company.

In order to assist Parmalat Zambia to develop its production network into Namwala, Musika financed the purchase of five (1,500 litre capacity) milk cooling tanks, eight transportation tanks, milk containers, and a motorbike to facilitate provision of ‘value added’ services such as embedded extension services by Parmalat aimed at improving the herd management practices of smallholder farmers.

The equipment support assisted in establishing five milk collection centres (MCCs) located in Nico, Chitongo, Kabulamwanda and Namwala Central areas.

59-year-old Dawson Siwala, Chairperson of one of the five Milk Collection Centres (MCC) supported by Musika, explained that Mungaila MCC was expecting to have over 200 dairy crosses that will be ready for milking by 2020.

“This will increase the volume of milk supplied by farmers to Mungaila Centre leading which will need us to expand the capacity of our milk tank. The number of deliveries in a week to the Parmalat plant in Mazabuka will also increase. These are some of the direct results of Parmalat dairy intervention here in Namwala,” he pointed out.



A farmer delivers milk to Chitongo milk collection centre in Namwala

A beef turned dairy farmer himself, Siwala owns 300 beef cattle and milks only 10 of these giving him an annual income of K90,000 from milk sales. The realisation that money raised from milk can help pay for veterinary services to cover the entire herd as opposed to selling 10 animals per annum, he was encouraged to improve the breed of his animals to boost milk production. However, majority of farmers have opted to use Artificial Insemination (AI) as it was cheaper. “The AI program has been a great success after failing to access and afford to buy live dairy cattle from Lusaka, Copperbelt, Central Provinces, and from commercial farmers in Southern Province. The cost per animal ranges between K7,000 to K18,000 and was beyond the means of many farmers who were just beginning to enjoy the milk business to invest in,” he said.

As a result of the successful implementation of the Parmalat/Musika intervention, Mungaila MCC successfully applied for funding from African Development Fund to support the insemination of 100 animals. Out of these, 60 were successful and have offsprings that are 9 months old. About 37 farmers benefited from this scheme through training and extension service support provided by veterinary companies including Agriserve, Vet24, and Hope Vet.

Siwala boasts of having 30 dairy beef crosses which will be ready for bullying this year. His target is to attain 100 dairy animals, and like majority of the farmers, contribute towards Namwala district becoming the source of dairy animals in Southern Province. *(Additional reporting by Gift Chanda)*



A farmer delivers milk to Chitongo milk collection centre in Namwala

Solar systems increase access to 'clean' and affordable energy by rural households

By Gift Chanda, Communications Officer

It is evening in Mbole village on the outskirts of Choma district in Southern Zambia, and there are threatening clouds overhead. Given Simabbuku quickly herds his goats into the kraal and rushes into his house before the rain starts.

Inside the house, he finds his children faces buried in their books as they work on their school homework. Until recently, Simabbuku's home was poorly lit at night. Like 95% of households in rural Zambia, his house is not connected to the national electricity grid, and Simabbuku used to spend K150 a month on kerosene, half of it to fuel a lantern so that his children could do their homework in the evenings. But for the past six months the 46-year-old farmer has been the owner of a Solar-powered Home System (SHS), which has given his children the opportunity to study at night and concentrate better without the dangerous fumes of oil burners that may pose a health risk while at the same time saving him fuel money.

This was made possible by Kazang Zambia (Spargis), a company that uses the pay-as-you-go (PAYG) model to provide the SHSs to people like Simabbuku, who might otherwise struggle to acquire the technology. The system power up to five bulbs, a radio, a television set as well as charging mobile phones.

Some customers are able to pay upfront for the system, costing K2,600, but Simabbuku opted to pay over a period of 24 months, due to limited income. "The equipment is doing wonders. In fact, it has done more than provide better lighting at home by eliminating my kerosene bills,"



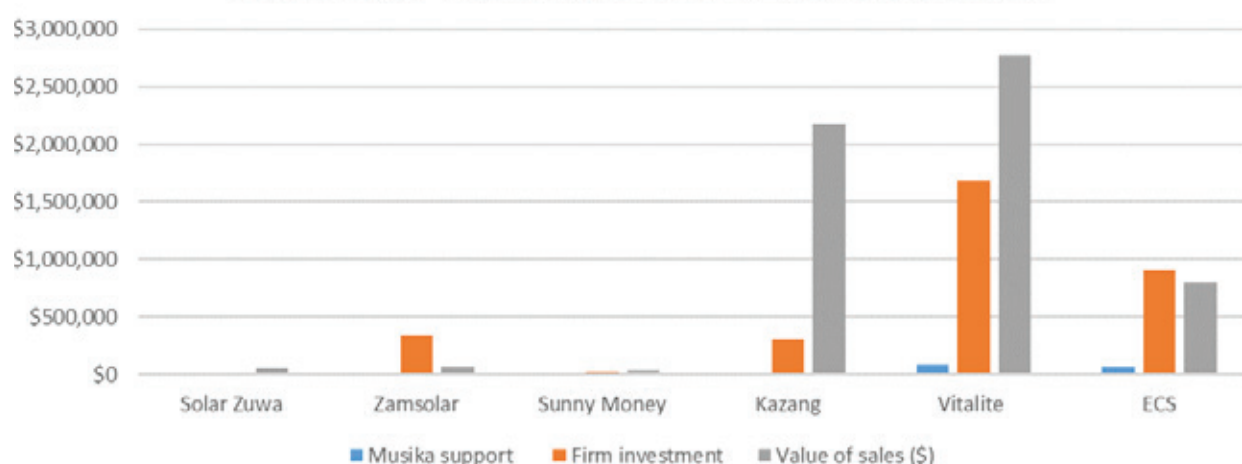
Muuka points to a solar powered lamp in his shop. Behind are some of the inputs he has been able to purchase using his commissions

Simabbuku, who has six school-age children, said. "Today, I am a proud father because my children can study for a longer time at night and wake up in the morning without complaining of chest pains from the smoke. And I can charge my mobile phone without having to walk for miles to a businessman who charges for the service."

Musika has been supporting the growth of the energy sector in Zambia since 2012 by providing technical and financial assistance to private companies to improve access to renewable energy products such as solar lighting systems, efficient cookstoves and sustainably produced biomass-based fuels.

From 2012 to 2018, Musika invested over \$170,000 in supporting Kazang Zambia, Sunny Money, Emerging Cooking Solutions, Solar Zuwa, Zamsolar, and Vitalite Zambia to develop distribution networks for solar lighting systems into rural Zambia, while the companies invested over \$3.2m in developing rural distribution channels, training agents and marketing their systems. Over the last seven years, US \$5.9 million worth of Solar Home Systems products have been sold by the companies.

SHS Distributors - Musika support and firm investment 2012-2018



With Musika's support, the companies have been able to develop 2,046 access points across the country, resulting in over 46, 049 rural households and farmers (44% women) having access to solar lighting through the purchase of Solar Home Systems.

While an SHS can save an average household up to \$40 per month in energy costs, the intangible value of clean energy for families is just as significant. By replacing oil burners and generators, SHSs have contributed to a cleaner and safer living environment for families. In many of the pilot communities, there had been fatal accidents due to oil burners being knocked over and houses burnt down, or generators exploding due to improper use.

The systems have also been used for economic activity, with some owners diversifying into the production of broiler chickens or grocery shops.

The SHS have not only created impact for customers but also generated new jobs and income opportunities for communities by creating a community-based distributor network. Distributors are compensated for selling products, providing maintenance and collecting payments, earning a 13% commission per unit sold, or on average \$150 per SHS over the time of the payment plan.

Chance Muuka, 42, of Pumabantu village in Monze district, is one of the agribusiness Vitalite has engaged as an agent. Muuka has managed to expand his businesses using the K6,000 commission he earned.

"I have bought a Boran heifer and stocked inputs in my shops from the commission I earned from Vitalite sales," he said.

Community distributors like Muuka received support and training in sales, marketing, business management and basic accounting skills, and value this entrepreneurial opportunity.

The SHS sector in Zambia is growing and many NGOs, companies and the government are investing in this sector, with the Swedish initiative "Beyond the Grid Fund" currently being one of the biggest funders in the sector.

"The organisation has therefore made the strategic decision to make no further investments in the sector, but rather to observe and track the ongoing development and strengthening of the market system..."

Since the start in 2012, more companies have opened up the SHS market and there has been a significant rise in the number of enterprises using the PAYG model to provide affordable SHSs to rural and unbanked households. This has led to 880 new access points for SHS in 2018.

As a result of substantial public and private investment in the sector, and increasing competition among firms, even in the more remote rural areas of Zambia, Musika believes its successful catalytic role in the sector in supporting initial efforts by firms to invest in the rural market is over.

The organisation has therefore made the strategic decision to make no further investments in the sector, but rather to observe and track the ongoing development and strengthening of the market system. (Additional reporting by Esther Munsele Malambo, Monitoring and Evaluation Officer)



Households to benefit from nutrition project

By Gift Chanda, Communication Officer

Over 40,000 smallholder farmers are set to benefit from a € 5.5 million Nutrition project launched by Musika with funding from Irish Aid, through the Embassy of Ireland in Zambia.

The 'Making Agricultural Markets work for Nutrition' project, launched on 28th February, 2019, aims to achieve an increased consumption of a diverse range of nutritious foods among poor households, especially amongst women and children, and within smallholder farming and rural communities.

The Irish Aid funding will allow Musika to implement various interventions focusing on strengthening the supply chain of nutritious food products, by facilitating beneficial commercial relationships between actors along the supply chain from input suppliers and smallholder farmers to processors and retailers.

The project also has a focus on supporting the food processing sector to develop affordable nutritious foods and associated distribution channels into the rural food retail market. It will be implemented countrywide, but with 'case study' districts of Mongu, Mumbwa, Kabwe and Mazabuka over a period of five years.

Speaking at the launch, Ms. Fiona Quinn, Head of Development, Embassy of Ireland in Zambia, said the 'Making Agricultural Markets work for Nutrition' project is part of the new Mission Strategy for the Embassy of Ireland in Zambia for the period 2018 to 2022.

"We have very high expectations that this project will contribute significantly to the diversification of the Zambian diets, and subsequently the reduction of malnutrition in Zambia," she said.

And Musika Managing Director, Mr Reuben Banda said Musika will aim to build the capacity of the agricultural and food market systems to improve the availability, affordability, and acceptability of nutritious foods within retail markets in the rural community.

In terms of sectoral focus, Musika will concentrate its activities across the whole supply chain (from input, services, research and technology markets through production, processing and

distribution) for three key agricultural sectors - legumes, fresh fruit and vegetables, livestock and livestock products - that can play a fundamental role in the expansion of the nutritious foods market.

In accordance with its focus on facilitating private market-based solutions to poverty and poverty-related issues, Musika aims to align incentives and create opportunities within the agricultural economy for the private sector to sustainably and profitably integrate nutrition objectives into its business models.



Ms Fiona Quinn, Head of Development, Embassy of Ireland in Zambia, during the launch

Musika-KDDC intervention contributes to growth of the smallholder economy of Kalomo District

By Enock Siankwilimba, Regional Manager - Southern

Danny Chainda is happy the goat business is booming

It has been five years since the construction of the small livestock bulking centre at Kalomo Dairy District Cooperative (KDDC) which over time has become a business hub, injecting millions of kwacha into the local economy.

The bulking centre has also witnessed the growing opportunities for transporters of livestock who are used by traders to move goats, pigs, chickens and sheep from the surrounding communities to the bulking centre, and from the bulking centre to Lusaka and Copperbelt Provinces for sale.

Musika supported the construction works of the bulking centre in 2013 to help create a functional and transparent market for small livestock in Kalomo and surrounding districts such as Zimba, Choma, Kazungula, Sesheke and Livingstone. This has especially benefitted women farmers who constitute about 60 percent of the over 1,300 farmers that have utilised the centre since inception.

One of the 40 traders that has benefitted from this development is 40-year-old Danny Chainda who started his goat business in 2013 with an initial capital of K800.

To date, his working capital has increased to K25,000 and generates enough income to support his wife and six children. He plans to extend his market beyond Lusaka and Copperbelt to Kasumbalesa because he's able to securely bulk more goats at the centre at an affordable fee of K2 per animal. "I buy the goats at K300 each and sell them at an average price of K500 each. Majority of the farmers that I buy from are women who mainly sell their goats to raise school fees for their children and to acquire farming inputs. During this trip I am carrying about 50 goats and I have projected to raise about K25000 as net revenue says," explained Chainda.

As the centre consolidates its position in the economy of the district, government tax control institutions and regulatory agencies have used it as an organised platform to collect taxes and provide various services.

The Veterinary Department under the Ministry of Fisheries & Livestock has also cooperated with the bulking centre to ensure the efficient issuance of livestock movement permits to farmers.

"As the centre consolidates its position in the economy of the district, government tax control institutions and regulatory agencies have used it as an organised platform to collect taxes and provide various services..."



Solar power lights up Chitandika village

By Gift Chanda, Communications Officer

Women in front of the newly installed solar mini grid

PowerCorner officially launched its first solar mini-grid in Zambia on Wednesday 3rd April, 2019 in the village of Chitandika, Chipangali District of Eastern Province to provide clean energy access to some 200 households, thanks to the financial support from Musika.

Minister of Energy Matthew Nkhuwa was on hand to launch the project together with Musika Operations Director Mr Joshua Munkombwe, French ambassador to Zambia, Mr Sylvian Berger, Mr Sylvian Berger and eight of Engie's eleven members of the Executive Committee from France.

The minister commended PowerCorner and Musika for their effort in developing the mini-grid which is expected to not only improve the standard of living of the people in Chitandika village, but also offer new economic opportunities and enhance the productivity of businesses in the village, which was currently not served by the national grid.

"The solar mini grid has come at the right time when solar is beginning to gain ground in Zambia as an alternative source of energy. It is my expectation that PowerCorner will expand these projects to other districts around Zambia," Mr Nkhuwa said, taking note of the need for Zambia to diversify its energy mix away from hydroelectric power.

With only 4.4 per cent of the rural

population having access to power, Zambia is pressed to diversify to renewable forms of energy to ensure security of electricity supply and improved electrification to meet its 51% access target in rural areas by 2030.

The 28 kilowatts solar mini-grid, constructed at a cost of about US \$ 300, 000, is already supplying electricity to 110 connection points including a school, a health centre, six businesses of which three are operated by women, and agricultural machinery, including an oil press and a hammer mill, in a village of 1500 inhabitants not connected to the electricity grid.

The mini-grid project uses an innovative business model that requires clients to pay an upfront connection fee and it also involves a smart meter to charge clients for their consumption of power on a pre-paid basis.

Musika, through funding from its donors – the bulk of which is provided by the Swedish Embassy in Lusaka,

provided a 'development no-cost grant' of US \$ 99, 500 to PowerCorner to cover the distribution costs. This included the procurement of specific components of the mini-grid solar system such as distribution poles, cables, equipment for customer connections, and smart meters.

"We're glad to note that our strategic focus is clearly aligned to the motivation by Powercorner to support the local agricultural community by offering services that will allow more efficient and sustainable agricultural practices – such as installation of water-pumps for irrigation, or connections of hammer-mills for processing, and oil pressing machines on a lease-to-own basis," Musika Operations Director Joshua Munkombwe said.

PowerCorner is an initiative by the French power group, Engie, to provide electricity access in rural Africa with the help of off-grid distributed energy solutions: sustainable mini-grids (MGs).



Digital initiation session in Chitandika Village. Previously, pupils in Chitandika were disadvantaged due to a lack of access to technology, a key component of today's increasingly digital society.



By working with the private sector, WorldFish aims to sustainably improve aquaculture production in northern Zambia by increasing availability of high quality fish seed. Photo credit/ WorldFish

Musika Identifies Partners to Support Aquaculture Smallholders

By Gift Chanda, Communications Officer

A key constraint to aquaculture growth in Zambia is poor linkages between the private sector and smallholder fish farmers. In addition, private actors have little information about the location of commercially viable fish farming communities and levels of demand for their products and services.

Under the Aquaculture Technical, Vocational and Entrepreneurship Training for Improved Private Sector and Smallholder Skills project, Musika, at the start of this year, had identified nine private sector partners who are interested in making sustained investments in smallholder aquaculture. Six are input market actors, supplying or interested in supplying seed and feed to smallholder farmers, and three offer or are interested in offering output market opportunities to smallholder farmers.

“WorldFish and Musika started a study in the Northern Province to identify and collect information on all smallholder fish farmers in selected districts...”

Eight of the nine companies expressed a willingness to explore business models that encourage market participation by women and young fish farmers and supply chain intermediaries. This work is ongoing.

“The new US\$ 2.5 million, 3.5-year project is funded by the Norwegian Agency for Development Cooperation...”

In addition, WorldFish and Musika commissioned a study in the Northern Province to identify and collect information on all smallholder fish farmers in selected districts. The study will allow the project to develop important outputs, including maps, to inform future private sector investments in support of smallholders.

The Aquaculture Technical, Vocational and Entrepreneurship Training for Improved Private Sector and Smallholder Skills project aims to increase the human resources in the private sector and the number of smallholder commercial fish farmers with enhanced aquaculture knowledge and up-to-date practical skills.

The new US\$ 2.5 million, 3.5-year project is funded by the Norwegian Agency for Development Cooperation.

It is being implemented by WorldFish through FISH, in partnership with the Natural Resources Development College (NRDC), Musika and BluePlanet. It will be carried out in the Zambian capital Lusaka and the Northern and Luapula provinces.



A staff member at Chitongo Milk Collection Centre in Namwala briefs Chief Bunda Bunda and his delegation on the process of testing the milk delivered by farmers before it is collected by Parmalat

Chief Bunda Bunda commits to supporting Private sector development efforts

By Gift Chanda, Communications Officer

As part of its on-going efforts to encourage collaborative interactions between traditional leaders and agribusiness that aim to create sustainable commercial linkages, Musika facilitated an exposure visit for Chief Bunda Bunda of the Soli people in Rufunsa District to Southern Province.

The visit, which took place between 24th and 28th March 2019, provided a platform for exchange of ideas between Chief Bunda Bunda and the traditional leaders in Southern Province concerning creation of an enabling environment for private sector investment, sustainable development and society's wellbeing. Chief Bunda Bunda and his delegation which included seven members of his royal council had an opportunity to learn how other traditional leaders like Chief Chikanta, Chief Mukobela and Chief Macha, working with Musika, have been

able to develop and cement commercial relationships with the private sector in a bid to foster sustainable development and promote food security in their chiefdoms.

The visit also included a tour of four milk collection centres established by Parmalat in Namwala district, with the support from Musika, which showcased how these facilities have increased access to an improved market for dairy farmers coupled with knowledge transfer and extension service provision. The delegation also visited the Silverlands operation in Zimba district to understand how the company has managed to

build a relationship with local farmers and how it is engaging with surrounding communities to help support and improve cattle production.

"Our takeaway message from this visit is that we need more collaboration with the private sector. We have seen that much can be achieved with the cooperation of the two parties to improve people's wellbeing," Chief Bunda Bunda said.

He said the private sector is a key stakeholder in the fight against food insecurity and rural poverty, and acknowledged the potential that better coordination and collaboration with the private sector can offer in fulfilling the development aspirations of the chiefdoms.

Musika facilitated the visit to Southern Province as part of its effort to create an information sharing platform for traditional leaders and explore business opportunities offered by the private sector that will translate into sustainable business linkages benefitting rural communities.

The objective of the Chiefs' exchange visit initiative is to expose traditional leaders to economic developments taking place in Chiefdoms like Chikanta in Southern Province, and enable them provide leadership in their respective chiefdoms by championing an enabling environment for private sector participation in agriculture and rural development.



Musika Southern Regional Manager Enock Siankwilimba stressing a point while Chief Bunda Bunda (in blue suit) and his delegation listen in during the tour of the Silverlands operations in Zimba.

Land rights give smallholder farmers confidence to invest

By James Luhana, Manager - Inclusive Business and Tibone Moyo, Manager - Finance & Digital



Trader Ncube displays her ParcelCert at the official handover ceremony in Chief Chamuka's area in 2016

Finyase Matoto, a farmer in Choongo village in Chief Chamuka's area in Central Zambia, was hesitant to make capital investment in projects like a borehole and modern infrastructure on a 25-hectare piece of land he inherited from his late parents a few years ago.

Despite having the income to invest and getting regular advice through his local cooperative, he could not afford to act.

"Without a title deed, you are not sure who will come claiming the land is theirs the moment they see you making some good progress," he said. "I could not risk it."

But in 2016, he accessed a land certificate, otherwise known as a ParcelCert, with the help of Medeem Zambia Limited, a company that works to make the land rights documentation process more affordable and accessible especially for smallholder farmers occupying customary land.

And since then, everything has changed.

"The issuance of ParcelCerts have guaranteed the land rights of vulnerable groups, especially women, and given them the confidence to invest in their production..."

The 39-year old father of 11 in 2017 took a step to invest in a borehole and upgrade his house to modern standard. "I now have a piece of mind and I can make any investment

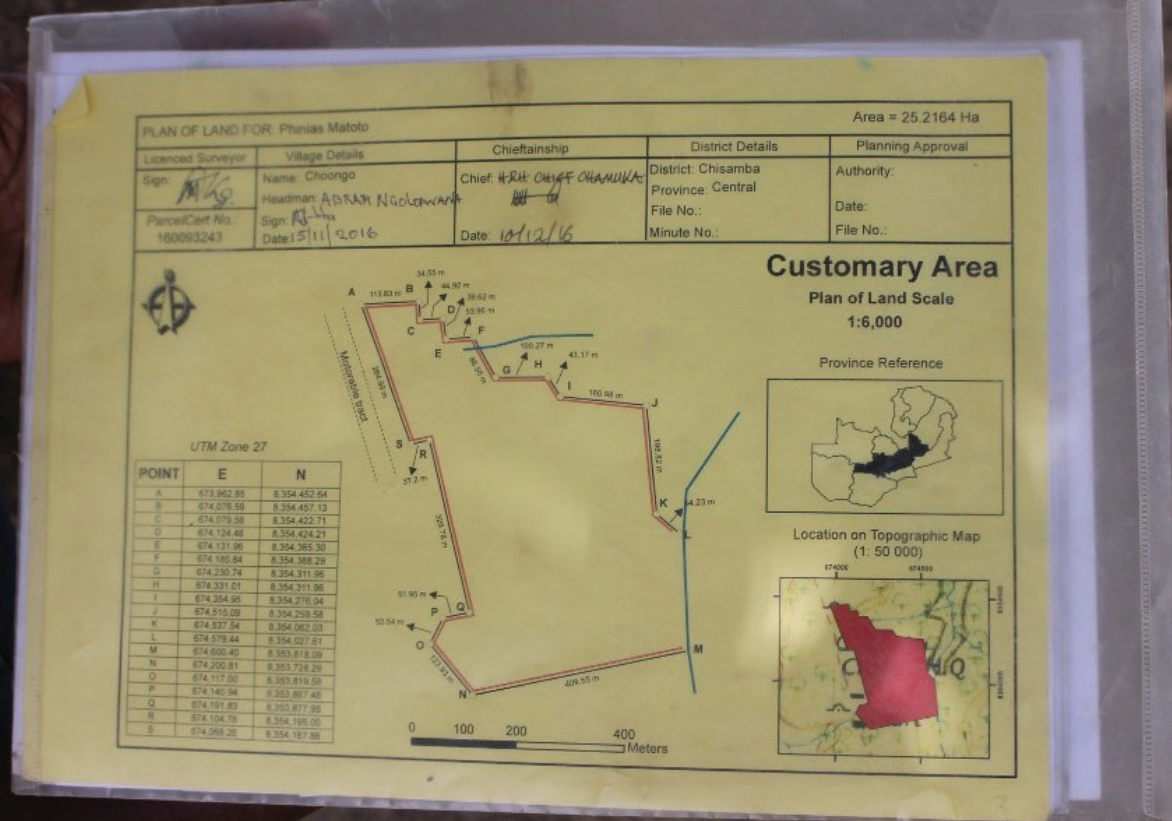
for my children knowing it will be secured," Matoto said, adding that he plans to diversify into poultry farming by building a poultry house and a warehouse to rent out to fellow farmers.

In 2014 Musika provided Medeem with both logistical and technical assistance in scaling up its operations to the "lower end" of the market in chiefdoms located in Southern, Central and Lusaka Provinces.

To date, Medeem had issued over 5,300 ParcelCerts in the agriculture sector, and is rapidly gaining traction among chiefs interested in bringing the innovation to their areas. With Musika's facilitation through strong encouragement and leading-by-example of Chief Chikanta in Kalomo District of Southern Province, Medeem has made good progress in sensitising the residents of multiple other areas in Chamuka, Shakumbila, Choongo, Mpanshya, Shikabeta, Mwenda chiefdoms, and State Land such as in Ndola on the Copperbelt.

The issuance of ParcelCerts have guaranteed the land rights of vulnerable groups, especially women, and given them the confidence to invest in their production.

Chief Chamuka is one of the traditional leaders who has had his entire chiefdom surveyed and has encouraged his subjects to have their land documented and this has helped to resolve boundary disputes that were prevalent in the area. The intervention by Musika and Medeem aims to support



improved land rights for smallholders through market-based solutions.

The inability of the poor to gain formal land rights is a major constraint to economic development. Without a recognised deed, title or lease, the poor cannot use their land to gain access to capital and also lack the confidence to invest in long term land use decisions resulting in poor production optimisation as was with the case of Matoto.

“The ParcelCert has given Ncube the security and a voice to protect the land for herself and her children...”

In the case of women, fragile land rights can often be superseded and lost following the death of the husband. In the case of Trader Ncube, the death of her husband nine years ago marked a start of a bitter war with people encroaching on their 28-acres family land, situated in Mapulanga village in Chief Chamuka’s area about 80km on the outskirts of the capital Lusaka.

The 52-year-old faced numerous threats from the male-fork wanting to grab her land as they felt more entitled to own land as opposed to her being a woman.

Even though Zambia’s constitution guarantees equal rights to own land, in rural areas most land is under a traditional or “customary” tenure system where women’s direct access to land through purchase or inheritance is often limited.

In 2016, Ncube was able to access a land certificate, otherwise known as a ParcelCert, with the help of Medeem.

The ParcelCert has given Ncube the security and a voice to protect the land for herself and her children.

“This ParcelCert is a lifetime security for me and my family. Since I acquired it, the disputes and threats have drastically reduced,” she said. (Additional reporting by Gift Chanda, Communications Officer).





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