

MUSIKA

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Newsletter



CLEAN ENERGY

TRANSFORMS A RURAL HOUSEHOLD

SUPA MOTO

TO HELP REDUCE DEFORESTATION

PLUS

Female farmer
diversifies to
increase resilience
and income



Norad

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

I am glad to inform you that Musika recently signed a new agreement to the tune of US \$20 million with the Swedish International Development Cooperation Agency (Sida) as part of their support towards operationalising our 2018 to 2021 business strategy.

This is no mean achievement for us at Musika because it signifies our continued relevance in the agricultural sector and the importance of the facilitatory role that we continue to play in making agricultural markets work for the rural poor.

Under our new strategy, we will work in line with our core mission of stimulating and supporting private investment in the agricultural market but with a focus on four key investment areas which include; business and finance, agricultural technology, agricultural diversification and environment.

We will strive to support the private sector to harness market opportunities that exist for smallholders around combining agricultural growth and environmental protection, which includes the role of renewable energy in powering agriculture, and also agroforestry and biofuel and biomass production systems that promote the sustainable use of our natural resources.

In 2018, Musika will also ramp up support towards structural market developments that can bring the benefits of transparent, efficient trade to all participants in the agricultural economy especially women farmers.

You will agree with me that in Zambia, almost 72% of the population are engaged in agricultural activities, of which almost 65% are women. Despite their role in agriculture, women, however, tend to have less access than men to credit, land rights, and extension services, impairing their productivity and consequently constraining their capacity to adapt to climate change.

Over the next four years, therefore, the productivity and economic empowerment of women farmers and women-run small rural businesses is therefore a logical priority for Musika, aimed at improving their participation in and benefit from improved agricultural markets.

With best wishes,

Reuben Banda



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Cecelia Fisonga tend to her soya beans fields

Female farmer diversifies to increase resilience and income

By Enock Siankwilimba, Regional Manager - Southern

41-year-old Cecelia Fisonga of Mapanza chiefdom in Choma district has found an innovative way to buffer against climatic stresses, pest infestation, and poverty and it involves crop diversification.

The single parent of five had until 2017 been practicing monocropping that later proved risky and unsustainable in the light of climatic stresses and army worm infestation.

In the 2016/17 farming season, she grew only maize on a 21-hectare rented land and harvested about 160 tonnes that gave her an income of K168, 000, but thanks to the trainings on climate smart agriculture facilitated by Musika's commercial partners, Fisonga diversified into other crops like soya beans and groundnuts the following season.

"I needed to practice crop rotation to break the life cycle of Army worms and other pests that affected the maize the previous year. The prices of maize were also depressed and I wanted to maximise the benefits on the land I rented by planting a crop that would withstand adverse climatic condition so I diversified into soya beans and groundnuts," she explained.

Fisonga planted over 30 hectares of soybeans and expects to harvest about 90 tonnes, that could double her income to K315, 000.

She disclosed that growing a variety of crops has not only guaranteed her family food security but has also boosted her income.

With co-support from a regional DFID programme, Musika tested the role of the agricultural retail industry – through offering both products and advisory services – as a driver of behaviour change among farmers. The initiative included support to the weather insurance, irrigation and post-harvest technology sectors.

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I needed to practice crop rotation to break the life cycle of Army worms and other pests that affected the maize

As a direct result of this intervention, 72 per cent of all agrodealers across the districts participating in government supported electronic Farmer Input Support Programme (e-FISP) had been trained in issues relating to Climate Smart Agriculture (CSA) and its integration into their businesses, and 46 per cent are now delivering 'high' levels of CSA information to their customers.



Shamikobo Chilyambo delivers milk to the Chitongo Milk Collection Centre

Namwala farmer invests in dairy animals to boost milk supply

By Gift Chanda, Communications Officer

Like many other small-scale dairy farmers in Namwala District, Shamikobo Chilyambo relied on local traders and brokers offering low milk prices and compounded by late payments, leaving farmers vulnerable to exploitation.

"It was not easy to find a market for milk. Sometimes we would send our children to go and sell the milk to teachers and nurses in our community and a 2.5 litre container would fetch K2.50," he narrated.

Smallholder farmers like Chilyambo offer the greatest potential for the improvement of milk production in Zambia as they hold large numbers of cattle.

Despite this, smallholder farmers had previously not considered milk production as an alternative source of income due to several reasons including poor marketing infrastructure and lack for formal and reliable markets.

To lessen the impact of these challenges and to increase the contribution of the dairy sector to improving the quality of life in rural areas, in June 2014 Musika supported Parmalat with equipment to establish five milk collection centres in Namwala District.

Musika's intervention was meant to link dairy farmers to milk processors and facilitate market access in a predominantly beef producing area.

In addition to increasing access to an improved market, the intervention has enabled the provision of knowledge transfer and provision of extension services aimed at improving the productivity of smallholder herds.

"The connection I have to Parmalat through the Chitongo Milk Collection centre makes it possible for me to sell enough milk on a daily basis now. I am happy because the more milk I supply the more money I make," Chilyambo said.

Having access to a reliable market allowed Chilyambo, who owns 180 beef animals, to invest in 6 dairy animals.

"I am able to sell a litre of milk for K3 unlike before. From my six dairy animals, I am able to raise K5, 000 per month, which I use to pay school fees for my four children."

As a result of Musika's intervention that created reliable market for milk farmers like Chilyambo in Namwala District have adapted to milk production after being traditionally inclined to beef farming.

This has contributed to an increase in the milk supplied into the formal market by smallholders.

Data from the Dairy Association of Zambia shows that the smallholder farmers milk supply into the formal market has increased from 9 million litres annually in 2012 to close to 20 million litres annually to - date.



A staff member at Chitongo Milk Collection Centre tests the quality of milk delivered by Shamikobo Chilyambo



Part of Musika's equipment support to the milk collection center



Members of Parliament commit to supporting Musika's development efforts

By Pamela Hamasaka -
Head Corporate Affairs

Musika facilitated a visit to Southern Province by The Committee on Agriculture, Land and Natural Resources of the National Assembly to show-case the private sector's contribution towards the growth of the agriculture sector.

The committee comprising seven Members of Parliament (MPs) for Kaputa,

Pemba, Chifunabuli, Bweengwa, Chama South, Mangango and Nangoma constituencies, toured Musika's projects from 13th to 16th February, 2018, and commended its efforts in creating growth opportunities for smallholder farmers through private sector-led interventions.

"This tour has opened our eyes to the many opportunities available in the agriculture sector. There is need for us as Members of Parliament to get more

involved in supporting Musika's work by ensuring that issues affecting the growth of the sector are discussed in Parliament," explained the vice chairperson of the committee Hon. Mutinta Mazoka.

During the tour, the MPs held discussions with firms such as Munzuma Estates, Moomba, Parmalat, Bimeda Zambia, and SEEDCO to understand their operations and how they could be supported to scale up their activities in order to reach out to more remote communities.

A tour of Chikanta Chiefdom in Kalomo District, which the MPs described as a model chiefdom, demonstrated the need for them to work with traditional leaders in their constituencies and create a conducive environment for investment, which was critical in bringing products and services at the doorstep.

"Musika now has ambassadors at both policy and individual level to aid its development efforts in the agriculture sector," said Hon. Maxas Ng'onga, the Committees' Chairperson.



Main Image: Members of Parliament in the company of Musika and ZAMACE staff visited the Namwala flood plains in Maala and met a dairy farmer benefiting from a ready market provided by Parmalat.

Insert: The Members of Parliament had an opportunity to witness, first-hand, the redeeming process for FISP e-voucher inputs at Munzuma Estates outlet in Monze District.





Justin Michelo takes a ride with his wife on a motor bike they recently bought from groundnut sell

A ready market for groundnuts keeps Kapiri Mposhi farmer upbeat about the future

By Charles Musonda, Manager - Environment Markets

With his wife at hand, Justin Michelo proudly shows off the motorbike and ox-drawn plough he recently purchased after selling the groundnuts he produced from his small farm in Kapiri Mposhi District to New Rotation Zambia (NRZ).

Michelo has been realising good returns from groundnut farming ever since he was linked to NRZ in 2016.

"Before that," he says, "the market for the crop was very difficult. We used to sell to traders in Kapiri Mposhi and Kasumbalesa boarder who would offer very low prices. The transport costs were also too high to realise a meaningful profit."

In 2016 prior to the commencement of the 2017 marketing season, Michelo attended a market awareness programme in his village, conducted by NRZ, and little did he know that he had taken a step that would positively transform his life.

Through the awareness programme, he learnt of the market opportunities that NRZ was offering groundnut farmers. "At first I doubted the company was genuine and could provide an assured market for my crop.

But when the marketing season started and NRZ staff came for the second time and told us to supply them. I decided to take my chance.

We hired a truck and loaded 305 bags of unshelled groundnuts and delivered to their depot in Kapiri Mposhi. The reception there was amazing and for the first time our bags were weighed properly on a scale and were given a receipt and a cheque," he narrated.

From the income raised, Michelo managed to purchase a new motorbike, an ox-drawn plough and yoke, plus fertiliser and seed for the next farming season.

The motor bike is already helping in terms of his movement and transportation of agricultural inputs and he hopes to use them to expand his

groundnut production.

He plans to invest in a truck after supplying the groundnuts this year and increase his production.

Musika provided financial and technical support towards the smallholder engagement initiatives undertaken by NRZ since its establishment in Zambia in 2011.

This has resulted in the integration of over 3,500 smallholder farmers in Mkushi, Kapiri Mposhi and Mazabuka Districts into the company's market structures.

Through various partnerships with over 80 private sector partners including NRZ, Musika has contributed to a large extent towards commodity traders and processors establishing long term commercial relationships with smallholders that involve not just market opportunities but a bundled offering of assured offtake.

This has led to approximately US\$ 32 million of private capital being leveraged in investment in the smallholder market and millions of dollars of new business being generated between agribusiness and smallholders since 2012.

In addition, more than US \$45 million of increased income has accrued to Zambia's smallholder farmers as a result of improved agricultural market access.



Headman leads way in protecting animals against diseases

By Gift Chanda, Communications Officer

Cheembo Hamweemba waiting for his turn to dip his cattle

Cheembo Hamweemba, a local Headman in Hachaanga area of Monze district in Southern Province, is leading the way in guarding against outbreaks of cattle diseases in his village.

In 2017, the 44-year-old together with his village committee passed a law that made it mandatory for everyone that owns cattle to dip their animals regularly. Penalties for those that abrogate the law include stiff fines.

The farmers take their cattle to a livestock service centre in the area constructed by Munzuma Estates, with support from Musika, where they access dipping, vaccinations, deworming and supplementation services.

The centre services 1800 cattle belonging to 250 farmers in the four surrounding chiefdoms on a weekly basis.

"The prevalence of cattle diseases in this area has drastically reduced since Munzuma opened this facility," Hamweemba said.

Munzuma has engaged an extension officer that offers farmer education on the need to regularly dip their animals, stressing the importance of doing so in the quest to have quality and healthy animals and reduce the mortality rate.

"Farmers here know the importance of paying for the services offered at the centre. Since the construction of this dip tank, we do not get animals dying as much as they used to before," said Hamweemba, who now owns 112 cattle, an increase from 40.

He observed that the services provided by Munzuma have helped change the mindset of members of the community who no longer randomly administer drugs to treat their animals without first consulting with an extension staff for a diagnosis. Now efforts are underway to get everyone take their cattle for dipping.

"We came up with a law to compel everyone. We realised that the cattle that had been dipped would still mingle with those that had not when grazing and this was defeating our efforts to protect our cattle from diseases," he said.

Recent studies conducted by Musika have also shown that farmers reduce their cattle mortality rate and increase their productivity when they improve access to veterinary services and technical knowledge.

The Annual Household Survey (AHS) conducted by Musika last year showed that over 70 per cent of farmers engaged with veterinary companies

indicated improvements in health and over 50 per cent indicated a lower mortality within their herds.



Hamweemba ensures his cattle is properly dipped



Hamweemba counts his cattle during a dipping exercise



Use of 'clean energy' transforms a rural household

By Mainecy Hampeyo, Manager Small Business Central

Engaging in farming activities and at the same time having to prepare meals for the family has been a challenge for Eunice Mukuwa, especially during the peak farming season when there was a lot of work to be done in the fields.

The 42-year-old mother of six who lives in Chimbwete village of Chongwe district explained that the situation was worse during the rainy season when fire wood was usually soaked and took a lot of time and effort to light up, resulting in delays in preparing meals for her children.

'As a mother it is challenging to do both farming activities and managing the home, especially preparing food after field work because I have to collect fire wood nearly every day,' explained Mukuwa.

In addition, the process of fetching firewood required that she and her husband hire an oxcart from a neighbour at K50.00 to ferry it over a longer distance as more forests are cleared for charcoal burning.

However, the introduction of a demonstration biogas tank and gas stove in 2017 by Afritank, supported by Musika, brought immedi-

ate relief to Mukuwa's household. The initiative was aimed at introducing the use of 'clean energy' for rural households that heavily depend on firewood for their energy needs.

According to Mukuwa, the gas stove lights and cooks faster making it possible to cook at her convenience. This has reduced the workload and earned her extra time to help her husband in the garden; something that she's been unable to do over the last 20 years that she's been farming.

'We are happy to be among the recipients of the biogas tank and gas stove for demonstration by Afritank. It is so easy to use and produces a clean flame compared to the choking smoke produced by firewood,' she observed.

Mukuwa has managed to save money that was previously paid for hiring an ox cart. The technology has attracted the attention of other women in the community who view it a solution to reducing their workload.



Mukuwa prepares a meal for her family using a gas stove

Input credit scheme enables farmer to access quality inputs

By James Luhana, Manager – Inclusive Business



Elias Mweetwa receives his 10kg bag of maize seed from MRI Syngenta and VITALITE

In 2017, VITALITE piloted an initiative that enabled smallholder farmers in Lusaka and Central Provinces access to quality inputs on flexible payment terms, in a bid to improve their productivity.

Using VITALITE's proprietary Pay as You Go (PAYGO) system as a platform, farmers were provided with flexible savings accounts to finance inputs such as seed and fertiliser.

68-year-old Elias Mweetwa, a farmer living in Kayanga village in Chief Shakumbila's area of Shibuyunji District, was one of the participants in the scheme that was implemented in partnership with MRI-Syngenta and Yara Fertilisers, with support from Musika.

Mweetwa accessed a 10 kilogram bag of MRI Syngenta seed at a cost of K250 by just depositing a K100 in late November and delivery of the product was made in December 2017.

According to Mweetwa, the initiative allowed him to plan for the season in advance and finance his farming activities using small amounts raised from the sale of village chickens.

"Most of the farmers here solely depend on cooperatives for inputs such as fertiliser under the FISP program which is unreliable and sometimes people plant very late. But this scheme ensures that a farmer starts farming before the actual rains come. The inputs are delivered straight here at the agent's outlet so

there is no need to spend on transport in addition to the cost of the inputs," explained Mweetwa, who expects to harvest 2.5 tonnes.

After his experience with the initial pilot, Mweetwa has registered for a 30 kilogram seed package, 12 bags of fertiliser and herbicides for the 2018/19 farming season.

He has taken it upon himself to share the benefits of the financing scheme and to encourage fellow farmers to enrol to access hybrid seed as opposed to planting recycled seed. In the past decade there has been a general increase in the use of improved

seed in Zambia.

Nationally, about 72% of rural households used improved seed in 2017 (irrespective of crops produced) compared to 66% in 2016, according to research conducted by the Indaba Agricultural Policy Research Institute.

For maize, the number of farm households using hybrid seed was 63.6%.

The increase in improved usage of improved seed had been attributed to increased private sector participation in the seed sector as well as the e-FISP programme.



Elias Mweetwa showing off part of his 2 lima maize field



Livestock spray services helps to increase the productivity of smallholder herds

By Enock Siankwilimba, Regional Manager - Southern

The establishment of a Bazingili spray race in Siluwaile village of Choma District has helped to control tick-borne diseases and doubled the cattle population..

Much to the delight of the local farmers. The spray race, operated by Vet24, a Zambia veterinary company and supported by Musika, was opened in July 2017 servicing an initial 300 cattle owned by 21 farmers.

Phinias Habwacha, 52, a farmer and chairperson for Bazingili spray race attributed the increase in the number of animals to quality veterinary services provided by Vet24.

"Since we started spraying our animals last year, no single animal has died of a tick-borne related disease and the animal population has increased from 300 to 600 animals. Previously we lost over 1000 animals due to tick-borne related diseases," explained Habwacha.

He explained that the emphasis placed on equipping farmers with knowledge on livestock management by Vet24 encouraged farmers to put their efforts in preventative health care to avoid incurring high costs in treating their animals.

"Presently, our animals are able to respond to Oxytetracycline treatment which was never the case before the introduction of this spray race. We have forgotten about the use of Butalex, a very expensive drug used to treat our animals," he pointed out.

42-year-old Dennis Namayala of Segonde Village, who previously used a knapsack sprayer to control ticks, lost 11 of his cattle to tick-borne diseases. But after accessing the spray services the number of animals increased from 6 to 9.

"The spray race has proved to be very effective in reaching the hidden parts of the ears and eyes including the hooves compared to a knap sack sprayer. Now my animals look healthier and very active," he observed.

Farmers living in the neighbouring chiefdom of Moyo, located about 40 kilometres away, have observed the benefits of the spray race and the services offered by Vet24. Despite the long distance covered, Fellow Hamaimbo ensures that his 14 animals are sprayed on a weekly basis. This helped to protect his animals during the recent corridor disease outbreak in his area while 30 heads of cattle owned by 20 neighboring households died.

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"The spray race has proved to be very effective in reaching the hidden parts of the ears and eyes including the hooves.."

Main Image:
Farmers having their animals sprayed at Bazingili spray race serviced by Vet24.



Silent Hapompwe, 30, of Handyabantu Village in Namwala District is one of the farmers that are fighting forest degradation with efficient cook stoves and solar lighting systems.

Previously, Hapompwe relied on firewood and charcoal as a source of energy for his home – just like majority of the rural Zambians.

Worried at the rate at which trees were depleting at his farm, he acted about a year ago and purchased one of the cook stoves and a Solar Home system for lighting from Emerging Cooking Solutions, a company Musika supported to develop a supply chain of sustainably harvested biomass for energy generation.

Musika supported Emerging Cooking Solutions to lead in the fight against deforestation by providing greater access

to clean and efficient cooking technologies for farmers like Hapompwe.

The firm makes pellets out of sustainable forestry waste and sells stoves that run on pellets instead of charcoal.

The aim is to help Zambia's population, who mainly use firewood, which is smoky and inefficient charcoal stoves, to switch over to cleaner and efficient cooking equipment. The cook stove uses less wood, cooks faster and produces less smoke. It uses pellets made from various crop residues including pigeon pea stalks, sawdust and invasive species plants from the Kafue plains.

Hapompwe explained that it was not difficult for him to switch from charcoal to sustainable fuel pellets because the pellets are cheaper.

"We use 20kgs of pellets per month to cook three meals daily. At the price of K45 per bag, it's more than half the cost of charcoal," he said.

"The stove is portable and that makes it possible to carry it with me to the fields. This saves on time because we don't have to go back home to prepare meals but cook at the place of work," his wife, Brilliant, added.

On the other hand, the Solar Home System has led to



Adoption of the SupaMoto cookstove to help reduce deforestation by rural households

By Enock Siankwilimba, Regional Manager - Southern

“Musika has been supporting commercial initiatives by private firms, like Emerging Cooking Solutions...”

significant health-benefits associated with reduced carbon emissions.

“My four children who are at school have been finding it easier to study at night without being choked by dangerous smoke when using a paraffin lantern. It is also easier to charge our phone with the Home Energy System because we no longer have to pay for charging to people that are connected to the national grid,” Hapompwe added.

Musika has been supporting commercial initiatives by private firms, like Emerging Cooking Solutions, that aim to deliver renewable energy sources to

rural and urban populations to help mitigate Zambia’s chronic ‘energy poverty’.

These firms also incorporate women into their value chains as producers, distributors and end users of energy efficient technologies.

Through Emerging Cooking Solutions for example, an additional of over 1,906 women accessed affordable energy efficient Technologies last year, representing a 68.5% increase in women participation from 2016.

Main Image

Hapompwe and his family wait to be served a meal cooked using a SuperMoto Cook



Zammilk gives an opportunity for smallholders to profit from milk sales

Main Image: The Mwiya family have diversified their farm income stream by supplying milk from their cattle to Zammilk and re-investing part of their earnings in other businesses.

By Dean Lihonde, Agriculture Diversification Manager

An exposure tour of Southern Province dairy interventions undertaken by a group of farmers from Western Province in 2017, was a turning point for the Mwiya family living in Lifelo village of Mongu District.

As one of the few prominent women cattle farmers in Western Province, Mrs Mwiya is considered a lead farmer in the community due to her hard work ethics. She owns about 100 heads of beef animals, and decided to seriously take up dairy farming, with the support of her husband, when the opportunity to supply milk

to Zammilk dairy plant in Mongu District arose.

Since June 2017, she has earned a steady income of K2,400 per month from milk, which is enough to meet her children's school fees and medicals, and she has re-invested part of it in a goat herd and a house for rent in Senanga District.

"The money that I make in a month out of the milk I supply is higher than what I would make if I was to sell one animal," she pointed out.

However, the location of Lifelo village in the flood plains poses its own chal-

lenges and disrupts milk supply as the area becomes flooded during the rainy season, transforming it into an island only accessible by canoe. Traditionally cattle move to higher ground at this time, away from the milk collection routes.

Despite this set back, Mwiya is already looking ahead. She intends to build a paddock and zero-graze her milking cows so that she can continue to earn revenue from them all year round. Her farm was selected as one of the demonstration farms where a paddock fitted with a drinking trough, milking parlour and hay storage shed will be constructed and accessed by up to 20 surrounding farmers for training purposes.

This intervention, supported by Musika, will equip farmers with knowledge and skills in cutting, baling and storing of hay to be supplement the animals to increase the volume of milk supplied to the Musika supported Zammilk processing plant.



Musika Signs \$20M Partnership Agreement with SIDA

By Gift Chanda, Communications Officer

Musika signed a US \$20 million agreement with the Swedish International Development Cooperation Agency (Sida) aimed at supporting the growth of Zambia's agriculture sector.

Speaking during the signing ceremony that was held in Lusaka on Wednesday 28th March, Musika Board Chairperson Mrs Grace Bwanali said the funds will assist in making Musika's 2018 to 2021 Business Strategy operational.

"The US \$20 million agreement will assist in operationalising Musika's 2018 to 2021 business strategy focusing on four key investment areas which include; business and finance, agricultural technology, agricultural diversification and environment," Mrs Bwanali said.

She said Musika will continue supporting private investment in agricultural markets while expanding

support to investments in the renewable energy market that benefits rural producers and consumers of clean energy.

And Swedish Deputy Head of Mission in Zambia, Karin Sverkén applauded Musika for its contribution to the development of the agriculture sector in Zambia, saying the firm has worked hard at getting private companies to understand the benefit of engaging with smallholder farmers.

She pointed out that for development in agricultural sector to take place, farmers' access to markets was crucial.

"Sweden has supported Musika since the beginning of its activities in 2011 to 2012. Through the years, Musika has managed to partner with 76 companies, all of them investing in agriculture and engaging with smallholder farmers," she said.

Sverkén pointed out that Zambia was scarcely populated and as a result, few companies were previously interested in investing in the agricultural sector except for the commercial farmers. She observed that this scenario had changed due to implementation of various interventions by Musika.

Meanwhile, Musika Board member Mr Chance Kabaghe said the financial support from SIDA to Musika will trigger Zambia's economic growth. He said this comes at a time that government had exhibited strong commitment to growing the agriculture sector.

As a result of Musika's interventions with the private companies, a total of about 430,000 farmers nationwide have benefitted from improved market access for inputs, agricultural products, technologies, services and finance across a wide range of commodity and livestock sectors since 2012.



Musika Managing Director, Mr Reuben Banda (r) shakes hands with Swedish Deputy Head of Mission in Zambia, Karin Sverkén after signing the agreement



The Swedish Deputy Head of Mission in the company of staff from the embassy and FNB Zambia pose for a group photo with members of the Musika board and management after the signing ceremony



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