



**Successful Emerging Agri-business Youth Entrepreneurs in Zambia.**  
**What makes them Succeed?**

by

*Stephen Kabwe, Henry Machina, and Theresa Kinkese*

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Kabwe and Machina are researchers and Kinkese is an intern at the Indaba Agricultural Policy Research Institute (IAPRI).

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The Indaba Agricultural Policy Research Institute is a non-profit company limited by guarantee and collaboratively works with public and private stakeholders. IAPRI exists to carry out agricultural policy research and outreach, serving the agricultural sector in Zambia, so as to contribute to sustainable pro-poor agricultural development.

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Any views expressed or remaining errors are solely the responsibility of the authors.

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## **EXECUTIVE SUMMARY**

Unemployment level in Zambia is one of the biggest challenges. Amongst the youth, the unemployment level is highest at around 51.1% based on the definition by Central Statistical Office (CSO) 2018. The Zambian Government has identified agri-business entrepreneurship as an avenue that can help unlock the potential of the sector in creating employment opportunities for most youth. Focusing on the successful youth agri-business entrepreneurs, the key objective of this study was to establish the factors that have influenced the success of these youths and also to identify key challenges affecting their businesses.

Results from this study are expected to contribute towards understanding some insights on the factors that have positively contributed to the success of these youth agri-business entrepreneurs and these can be used to guide other youths to enhance their businesses.

### **Methods and Data**

A qualitative approach, using in-depth interviews was used for data collection which reached about 36 successful youth agri-business entrepreneurs from Mpongwe, Mumbwa, Chongwe, and Namwala districts. Seven (7) key informants were also interviewed. The insights obtained from the interviews were complemented by a review of relevant literature.

### **Results**

The findings on the factors that positively influencing youth agri-business entrepreneurs are insights that however cannot be generalized to the larger population.

- a) **Positive Factors:** The key personal traits identified that are positively influencing the success of youth agri-business entrepreneurs include being disciplined with finances, hardworking, having passion with the type of business one is doing, and taking up business opportunities as they come (taking risks).
- b) **Enabler Factors:** These factors assist businesses to succeed and the study identified the use of information communication technologies (ICT), family, and private sector support, as positively affecting the businesses. Furthermore, the study also identified government support in terms of providing policies that crowd-in private companies in the agricultural sector as another factor enhancing business development for the youths. For example, the introduction of the e-voucher under the Farmer Input Support Programme (FISP) has enhanced the development and expansion of agro-shop businesses of some youth entrepreneurs. A diversified business portfolio was another strategy youth entrepreneurs use to mitigate the risk of failure of one business and, thereby, enhancing the success of their business.
- c) **Challenges:** Some challenges have been identified that affect the further development of youth agri-entrepreneurs' businesses. Included among them are: lack of adequate capital, poor feeder roads in the rural areas, lack of knowledge in fish farming, start-up implementation challenges of the e-vouchers, and competition between wholesalers (large input suppliers), agro-input companies and small- and medium-scale agro-dealers, which have been crowding out small- and medium-scale agro-dealers. Furthermore, there is high price variability for crops such as tomatoes and maize on the market. Inadequate budget allocation and late release of operational funds is affecting the effective and efficient service provision.

Based on these findings and some challenges, the following are some key recommendations:

Individual attributes that have been identified in this study and in other studies to positively influencing the success of business of entrepreneurs should be emphasized in all entrepreneurship training programmes. This will enable potential youths' entrepreneurs to learn and acquire these attributes that make youth entrepreneurs successful.

The government needs to maximise the conditions that enable successful youth agri-businesses to succeed. These include helping them to get cheaper business finances, increased access to quality extension services as well as facilitating them to have access to good and successful mentors. For cheap finances, government and the banking sector need to discuss and see to it that the interest rates are reasonable and attractive and are not punitive ones. For provision of quality extension, government is required to allocate more resources to the Ministries (Ministry of Agriculture and also Ministry of Fisheries and Livestock) to enable extension officers be more mobile in order to provide quality extension service to the farmers.

Furthermore, government through the Ministry of Local Governments and also the Ministry of Lands and Natural Resources and Environmental Protection should facilitate the process of getting tenure security (title deeds) for the land acquired by youths.

While on the funds that are meant for the youths which are in various Ministries such as the Ministry of Youth and Sports and the Ministry of Commerce Trade and Industry, government should continue sensitizing and encourage the youth agri-business entrepreneurs to access these funds.

The issue of training cannot be overemphasised. Potential entrepreneurs need to be mentored in relevant business skills that can enable them survive in the business environment. This goes beyond simply school-based education but links to specialist training in accounts, use of ICT technology in order for them to use online facilities such as ZRA/NAPSA's online facilities in making annual returns or guidance on cash crop/aquaculture/input sales through short tailored courses to develop financial and technical acumen.

There is need to have mentors [entrepreneurs] to motivate young people and offering guidance on how to overcome challenges and balance risk and reward. The Government or large companies could offer a "pairing" scheme to match new entrepreneurs with existing ones who volunteer to be mentors.

There is need to find potential entrepreneurs with sound business plans with technical knowledge and key traits and link them to banks or credit schemes willing to lend capital to support start-ups.

The improvement of feeder roads is cardinal for the smooth movement of agricultural produce from the farms to the Bomas (district roads). Therefore, the government needs must speed up the rehabilitation of feeder roads, considering that resources have already been sourced by the government as indicated in 2018 budget announcement.

Implementation of the e-voucher: The government also needs to sort out all teething start-up problems that were experienced during the implementation of the e-voucher in 2017/18 season in order to have full participation of these agro-dealers.

## **INDABA AGRICULTURAL POLICY RESEARCH INSTITUTE TEAM MEMBERS**

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## **ACRONYMS**

CSO	Central Statistical Office
ICT	Information Communication Technology
MCTI	Ministry of Commerce Trade and Industry
MYS	Ministry of Youth and Sports
NAPSA	National Pension Scheme Authority
ZRA	Zambia Revenue Agency

## 1. INTRODUCTION

Unemployment is one of the big challenges in Zambia. Based on the national definition of unemployment which includes unemployed and potential labor force, the overall rate of unemployment was estimated at 44.1%, while among the youths (15 to 35 years), the unemployment rate was around 51.1% as of first quarter of 2017 (CSO 2018). Among the youths that are employed, the majority are employed in the informal sector; the agricultural sector is the largest employer accounting for about 49% (CSO 2015).

To tackle the problem of unemployment, the Government of the Republic of Zambia has identified the development of agri-business entrepreneurs as a viable channel for creating employment opportunities for many unemployed people, especially the youth (Daifour Ba 2016; MYS 2015). Agri-business and entrepreneurship have the potential to contribute to a range of economic and social benefits which include employment and income generation, poverty reduction, and improvements in nutrition, health, and overall food security. However, studies have shown that agri-business entrepreneurs have not fully developed to their potentials across Africa (Yumkella et al. 2011). This is due to various challenges emanating at different levels. At macroeconomic levels, we have issues of capital, labor markets, and taxation and how they affect the development of the entrepreneurship. For example, economic indicators, such as high interest rates and taxation rates, suppress the development of the enterprises in the country (Pangestu, Fuston, and Kumar. 2014). At public governance level, there are issues concerning regulations and enforcement and how these affect the development of enterprises. Public governance is important for investors and their businesses because it helps build trust and provides rules and stability needed for planning investment in the medium and long term. Other challenges highlighted in literature include inadequate infrastructure such as poor roads and basic services, inadequate Information Communication Technology (ICT) facilities, lack of managerial skills and lack of entrepreneurial skills as impedes of entrepreneurial development (Kipsiele and Wargongo 2015; Linguli and Namusonge 2015; Yumkell et al. 2011).

Several studies on youth agri-business and entrepreneurship have focused on examining the potential and factors affecting the development of agri-business and entrepreneurs in general (Allen et al. 2015; Kipsiele, and Wargongo 2015; Filmer et al. 2014; Kairo 2014; Brixiova 2013). However, hardly any study has focused on examining successful youth agri-business entrepreneurs and the factors that have made them successful.

This study helps to fill up this knowledge gap by focusing on successful youth agri-business entrepreneurs along the agriculture value chain in Zambia. The overall question the study is trying to answer is: what makes these emerging youth agri-business entrepreneurs succeed? The specific questions include:

- i) What motivated the successful agri-business entrepreneur to venture into that enterprise?
- ii) What are the factors that influence the success of an entrepreneur?
  - a. Individual characteristics;
  - b. Institutional and social support;
  - c. Information Communication Technology;
  - d. Market and product;
  - e. Industrial structures; and
  - f. Financial factors.

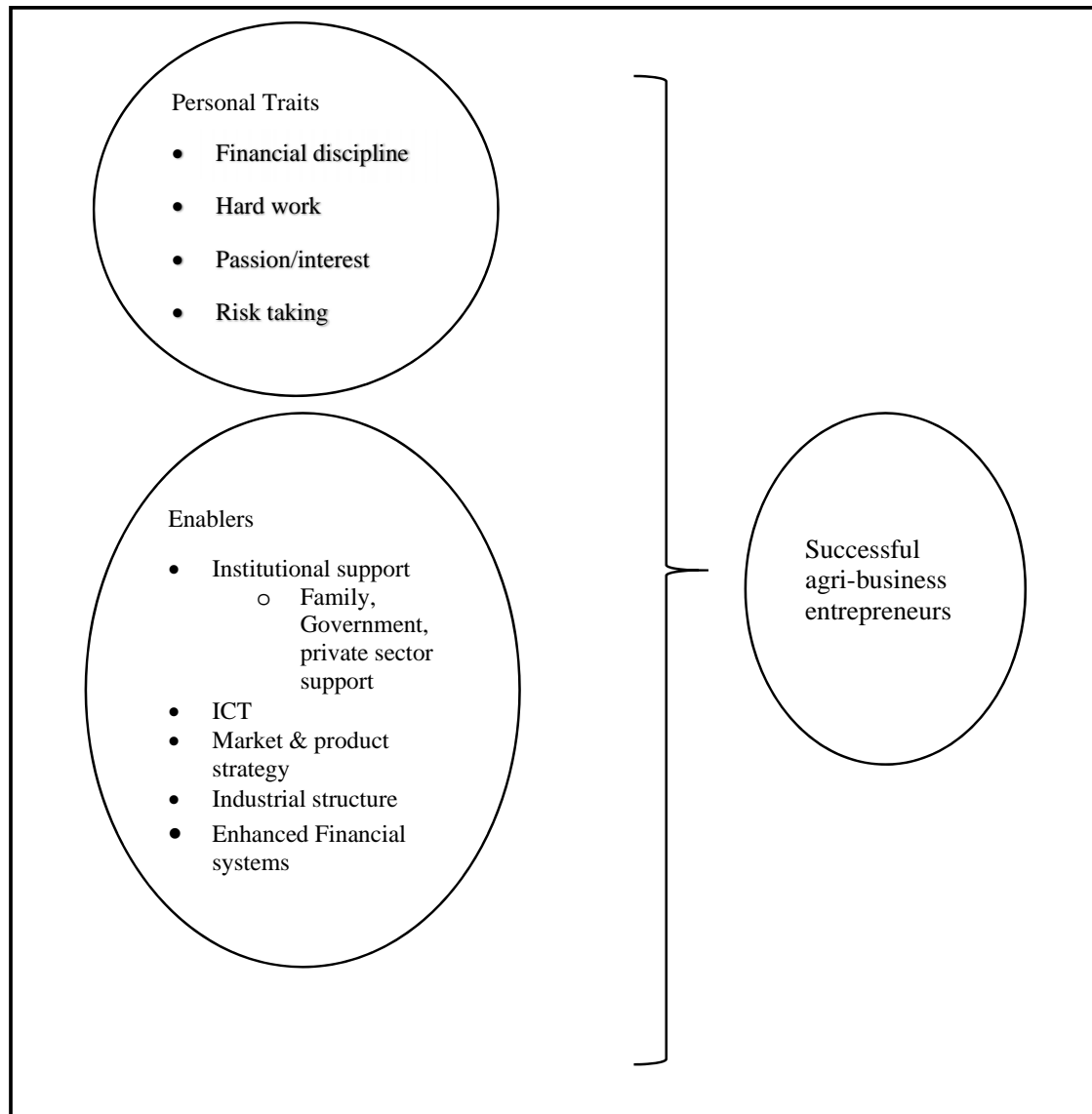
The rest of the report is organized as follows, Section 2 presents the conceptual framework, and Section 3 highlights the data and methods used in this study. The results are presented and discussed in Section 4 and lastly Section 5 presents the conclusion and recommendations.

## 2. CONCEPTUAL FRAMEWORK

This section highlights: a. what characterizes an entrepreneur; b. what it means to be a successful entrepreneur; c. how the successful entrepreneurs are distributed; and d. factors that have been at play on the success of the agri-business entrepreneurs.

Several scholars have attempted to define entrepreneurship and they all have highlighted the risk-taking factor as one of the key principles or traits of an entrepreneur (Xaba 2014; Chigunta et al. 2005; Collins, Hanges, and Locke 2004; Kirzner 1973). Other guiding principles of entrepreneurship include financial independence, innovativeness, pro-activeness, and competitiveness (Xaba 2014) as shown in Figure 1 below.

**Figure 1. Conceptual Framework**



Source: Adapted from Tarres, Padilla-Melendez, and Del Aguila-Obra 2006 and Xaba 2014.

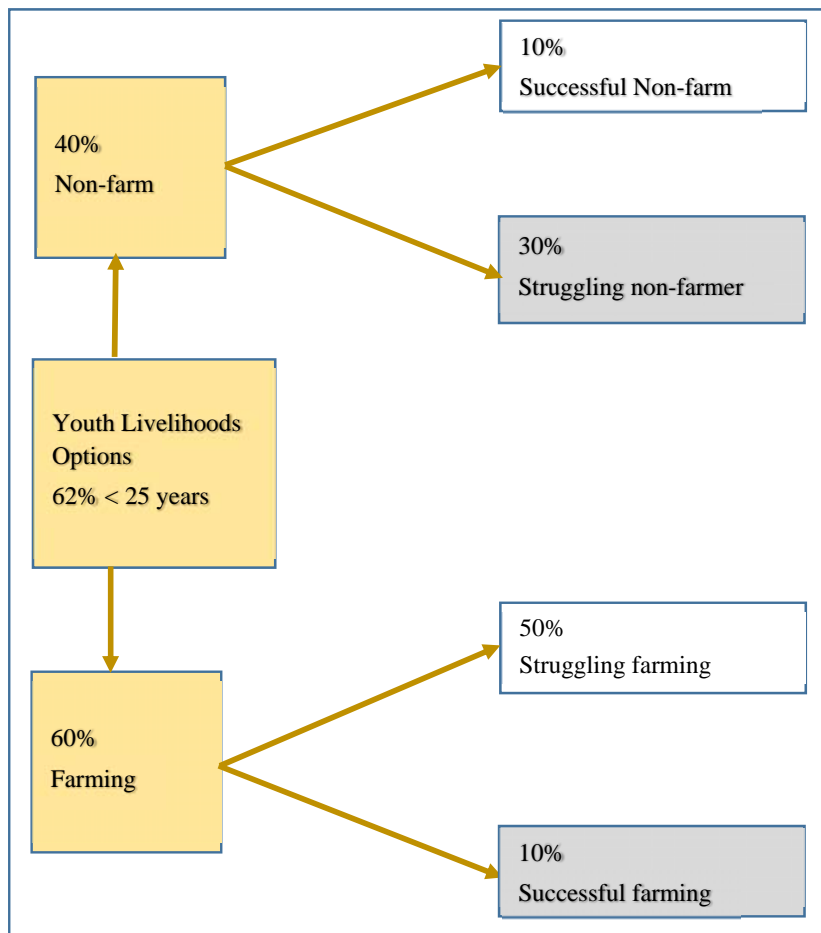
An entrepreneur is defined as an individual who carries out his or her activities of risk-taking for a high return on investment. Chigunta et al. (2005) further elaborated that entrepreneurship entails practical application of entrepreneurship qualities such as initiative, innovation, creativity, opportunity-oriented, and risk-taking in the work environment by using appropriate skills necessary for success in that environment and culture. Furthermore, successful entrepreneurs are obsessive and passionate about making their business opportunity work with a strong will and resilient vision. Setbacks and risks do not discourage them and they are relentless in their pursuit of goals (Mokaya 2010). Successful entrepreneurs are attracted to challenges and approach risks cautiously. Their strong, passionate belief and conviction about their venture or business idea is an entrepreneurial skill that helps them survive (Rasmussen and Sorheim 2006). Other studies have highlighted that entrepreneurs are also strategic planners (Xaba 2014).

Therefore, they retain the best employees to support them in their venture. Serving as a member of the top management, they must have the ability to supervise all areas of the business and become a generalist. Communication and delegation are entrepreneurial skills vital for entrepreneurs, as they must guide their team members to develop their abilities and direct their efforts. Considering that entrepreneurs work on activities or develop enterprises to realize income makes entrepreneurship an important process for economic development and job creation.

The definition of entrepreneurial success depends on the individual perspective and literature suggests that this can be subjective and objective. The entrepreneurial success is a multidimensional construct best captured by more than financial and economic indicators (Fisher, Maritz, and Lobo. 2014). Studies that have considered financial and economic indicators have highlighted that there is a high acceptance of services or products offered by the clientele which has resulted in higher returns (Ho and Barnes 2013). The other dimension of perceived success is based on personal gratification where entrepreneurs attain self-fulfillment in helping others succeed. ~~in their success~~. The decision to become an entrepreneur means to take the road of uncertainty, innovation, and real risk. Therefore, entrepreneurs experience a sense of ~~perceived~~ success when their enterprises sail through the road of uncertainty and risks. As highlighted by Fisher, Maritz, and Lobo (2014), choosing to examine only one aspect of entrepreneurial success is restrictive because it does not reveal all the processes involved in success. An indicator of success from one view may imply unsuccessful business activities from another (Davidsson, Steffens, and Fitzsimmons 2009), such as large profit margins in the context of taxation planning (Rauch and Frese 2000). Nonetheless, performance indicators (financial or economic) are attractive indices for researchers because they are recognized as being less prone to common method bias (Maritz and Nieman 2006).

The focus of the study is on the successful youth agri-business entrepreneurs. According to Jayne (2018), they represent about 20% of the entire youth population of which 10% are involved in farming and the other 10% is involved in non-farm activities (Figure 2 below).

**Figure 2. Distribution of Successful Entrepreneurs among Youths**



Source: Jayne 2018.

Review of literature on the key factors affecting the success of agri-business entrepreneurs has shown that they are subdivided into two broad categories, namely, entrepreneur or individual traits and enabler factors (Tarres, Padilla-Melendez, and Del Aguila-Obra 2006 and Xaba 2014). Enabler factors are further subdivided into institutional/social support, market development factors, information and communication technologies, industrial structure, and financial aspects. Therefore, we hypothesize that:

- i) If an entrepreneur does not have some key individual traits or characteristics then their ability to succeed is limited; and
- ii) If an entrepreneur does not utilize key enabler factors in the business then his/her ability to succeed is limited.

### 3. DATA AND METHODS

#### 3.1. Definition of Successful Agri-business Entrepreneurs

In order to understand the definition of successful youth agri-business entrepreneurs, the study team asked seven (7)<sup>1</sup> key informants to highlight some key attributes that describe success. Table 1 shows selected significant attributes used in defining successful youth agri-business entrepreneurs. In general, a successful entrepreneur, according to these key informants, is one whose enterprises has a high business turnover, whose business or as an individual has accumulated assets such as houses and vehicles over time, and thirdly has a diversified enterprise. The other attribute involved achieving financial independence and increased production through enhanced agricultural productivity.

Using this definition of successful agri-business entrepreneurs, the key informants identified some successful youth agri-business entrepreneurs from whom qualitative data was solicited for the study along the agricultural value chain. A total of 36 successful youth agri-business entrepreneurs were identified in five districts from Central, Copperbelt, Lusaka, and Southern Provinces of Zambia as shown in Table 2 below. The districts were purposively sampled based on the level of certain key activities taking place there. For example, according to CSO/MAL/IAPRI (2015), Namwala is very strong in livestock (cattle) rearing and trading, hence, the reason for considering it for livestock farming and trading.

**Table 1. Attributes of Successful Agri-business Entrepreneurs**

▪ High turnover in business
▪ Accumulation of assets (e.g., houses/shops, vehicles etc.)
▪ Diversified enterprises (e.g., having more than one enterprise)
▪ Achieved financial independence
▪ Increased production through enhanced agricultural productivity
▪ Committed to agriculture and has a passion

Source: Author compilation.

**Table 2. Number of Agri-business Entrepreneurs to be Interviewed**

#	Districts	Type of agri-business Entrepreneur							Total per District
		Agro-dealers	Crop producer	Horticultural crop producers	Livestock producer	Aquaculture producer	Grain Trader	Livestock Traders	
1	Mumbwa	3	4	1			2		10
2	Mpongwe	2					2		4
3	Lusaka					1		3	4
4	Chongwe	1		2	1	2		1	7
5	Namwala				5		1	5	11
	Total	6	4	3	6	3	5	6	36

Source: Author's compilation.

<sup>1</sup> Senior Agricultural Office from Mpongwe, District Marketing Development Officer of Mumbwa, District Agricultural Coordinator of Chongwe, District Fisheries and Livestock Officer of Chongwe, CEO of Grain Traders Association of Zambia, Director of Projects for Young Emergent Farmers Initiative, District Livestock Officer of Namwala

Mpongwe and Mumbwa districts were selected for agro-dealers and grain traders because these are agricultural districts and crop production and marketing are key activities. Chongwe was selected for fish and horticultural farming because of the high number of aquaculture activities being promoted and horticultural crop production taking place in the district. While Lusaka was selected for processing, due to the town being an urban district with high prospects of agro-processing activities.

### **3.2. Methods**

The study utilized a qualitative approach along the agricultural value chain in answering the research questions. As highlighted by Ho and Barnes (2013), this methodology yields details or insights of data not available through other research methodologies such as quantitative surveys. To do this, both primary and secondary data were used in the analysis. Primary data was obtained through in-depth interviews with successful youth agri-business entrepreneurs using an interview guide, which was complemented by secondary data from the literature on youth and employment related studies.

### **3.3. Limitation of the Study**

The results from this study cannot be generalized to the population because the sample was not randomly selected. However, the insights obtained from this study are good enough which other upcoming agri-business entrepreneurs can learn from for their businesses.

Note also that the names indicated in this report for some youth entrepreneurs are not true names in order to conceal their identity.

## 4. RESULTS AND DISCUSSION

### 4.1. Socio-economic Characteristics of Successful Youth Agri-business Entrepreneurs

Table 3 shows the social-economic characteristics of successful agri-business entrepreneurs that were interviewed. Based on the sample of successful agri-business entrepreneurs we interviewed, the education level, in particular, determined the type of enterprises that one participated in. Specialized enterprises such as aquaculture had the least number of youth participation due to the technical expertise required to run the business. Of all the aquaculture entrepreneurs interviewed, one had reached grade 12, the second one attained accounting certificate, while the third entrepreneur had attained Bachelor Degree in Accounts. Despite attaining that level of education, they all had a practical fish farming course. Education level for agro-dealers ranged from grade 12 to college as well. Education was considered important for these categories because technical expertise and basic knowledge for example in insecticides and pesticides handling and explaining to the farmers how to handle and use the insecticides and pesticides is paramount to the success of an enterprise.

For most youth participating in agri-business enterprises of livestock trading, grain trading, processing, and field and horticulture crop production, the level of education ranged from grade 7 to college. However, the majority were at the secondary school level, indicating that these businesses may be easy to learn and start up.

**Table 3. Characteristics of Successful Youth Agri-business Entrepreneurs<sup>2</sup>**

Type of Agri-business Entrepreneur	Total Youth entrepreneurs interviewed	Count for Female	Years of birth	Education level attained	Years of operation as Agri-business Entrepreneur	Average number of employees
Agro-Dealers	6	1	24, 31, 32, 33, 34, 38	2 attained grade 12s 4 attained college Cert.	1, 2, 3, 5, 5, 6	Full-time employees: 2, 4, 5, 5, 6, 12
Field crops	4	2	31, 34, 35, 36	1 attained G9, 2 attained G12, 1 attained College Cert.	4, 5, 5, 5	2 use family labor, 1 hire part time workers and 1 employs 4
Horticultural crops	3	0	34, 35, 35	G7, G8, G11	9, 6, 7	Full-time employs: 6, 6, 1
Aquaculture farmers	3	0	28, 28, 36	G12, College Cert, BSc Accounting, Practical Fish farming Course	3, 4, 4	19, 4, family labor
Grain Traders	5	1	29, 33, 34, 35, 36	G7, G8, G9, G10, College	1, 3, 9, 10, 11	8 part-time workers, Full-time employees: 4, 10, 1, 1
Livestock producers /traders	12	0	21, 25, 28, 29, 36, 38	G7, G7, G9, G9, G11, G12	1, 3, 3, 5, 15, 16	Family labor, 2, 2, 1
Processors	3	0	24, 24, 25	All three reached G12	2, 2, 5	1, 1, 1

Source: Authors compilation.

<sup>2</sup> Profiles of each agri-business entrepreneurs are given in an appendix.



In terms of the age, the majority of the successful agri-business youths interviewed were close to the age limit of 35 years of age of being youth, as defined by the African Union Youth Charter (2006). This shows that success in business among the youths we interviewed is in their later years towards the age limit of years. During the early years of their youth, these entrepreneurs were either at school or just beginning their business.

The successful agri-business entrepreneurs also created employment opportunities as shown in Table 3. Each category employed some workers. Agro-dealers for example employed 2 – 12 workers.

#### **4.2. What Motivated these Entrepreneurs to start the Business?**

There are a number of reasons that motivate successful agri-business entrepreneurs to start a business. Amongst the agro-dealers and aquaculture entrepreneurs interviewed, self-drive in order to become financially independent was the major reason for them to engage in business activities. For example, one agro-dealer indicated that her previous salary, from the agro-shop where she was employed, did not provide sufficient money to meet her family needs. So that prompted her husband and herself to start an agro-enterprise in order to earn money to meet household's needs. Others were motivated after seeing the income they were making for their employers and thought of starting a business to gain similar financial independence. In addition to the self-driven to become financially independent, passion was also another factor that motivated these entrepreneurs to start their businesses. For example, passion made aquaculture entrepreneurs persevere in their enterprises despite facing challenges.

Family background was another critical factor that motivated some of these young people to start their business. For example, amongst the farming youths interviewed involved in field horticultural crops and livestock production, the majority had farming life experience at their parents' or family farms. They learned the art of farming at the family farm and when they were faced with calamities, the easy option was to start farming themselves. For example, one horticultural farmer cited that he began the farming enterprise after his father passed on and took up the responsibility of sustaining the family. A livestock farmer, whose father died, stopped school to start taking care of the farm animals and in the process, he started the business of keeping and selling animals to support the family. Another livestock farmer decided to start livestock keeping immediately after completing grade 12. His conviction was that in farming one could make a living.

Location was another factor that motivated some agri-business entrepreneurs to start up their enterprises. For example, self-drive and the availability of a market to sell and buy various goods and services within the locality provided an opportunity to start up enterprises for most youths in grain trading in an area.

The discussion of how successful youth entrepreneurs were motivated to start their business show that some youths were forced to venture into an enterprise because of circumstances, while others had a vision and planned to begin an enterprise.

#### **4.3. Factors Responsible For the Success of Youth Agri-business Entrepreneurs**

To help us identify factors that have been at play in influencing the success of enterprises for the youth, the study team asked the entrepreneurs to identify critical factors affecting the success of their businesses. These factors have been divided into two broader categories namely personal traits and enabler factors as indicated in the conceptual framework.

**Table 4. Individual Traits Affecting Youth Agri-business Entrepreneur Success**

Attribute	Total Number	Average Number of Scores
Work ethics		
Discipline (finance and meeting targets)	36	30
Hard work	36	30
Integrity/Honest	36	5
Perseverance	36	15
Interpersonal skills		
Strong interpersonal skills: e.g., listening	36	3
Passion		
Passionate about my work	36	26
Risking taking		
Risk-taking	36	18
Management skills		
Good manager	36	15
Respect for others		
Humility, respect for other	36	1
Strong religious values	36	20

Source: Author compilation.

Table 4 shows the first broader category (Individual traits) of key factors that were identified by the successful youth entrepreneurs.

#### 4.3.1. Individual Traits/Characteristics

Majority of the successful youth entrepreneurs identified five key individual traits affecting their business and these are: discipline with finances/meeting set targets, hard work, risk-taking, interest/passion, and strong religious values.

*Financial Discipline:* Almost all the successful entrepreneurs (30 out of 36) indicated financial discipline as a factor that has helped their businesses to succeed. Below are key quotes on financial discipline that were highlighted by some entrepreneurs interviewed:

“Financial discipline is cardinal in this business of grain trading because the profits are too little. So if the finances are misused, one could find that all the profits are used and business can go down”

“When you are in this business and you should not have a consumption mind, otherwise, you will not go far with your business”.

“When we started farming that year, we were three young guys. Only I succeed because I was very strict in the way I used my money I got from farming. I only spent money on things that would enhance the farming activities. For example, in the first year, I only managed to cultivate 1 hectare of cotton. The second year, I managed to grow 2 hectares and then in the third year, I managed to grow 2 hectares of cotton and 1 hectare of maize. While my two friends did not go further because they were not strict with the way they spent their money. They were too playful – drinking beer”.

*Hard Work:* Another important factor which was highlighted to have a positive effect on the success of enterprises was hard work. Out of 36 entrepreneurs, 30 indicated that they are hard working and this has helped their business to succeed.

“I work very hard in this business, otherwise, you cannot survive. I used to go in the field to buy maize and be there until I have enough quantity of maize to be loaded on a truck”.

“I take farming seriously and as a business. I am always at the farm monitoring what is going especially during fertilizer, insecticides, and herbicides application. That way, I curb misuse of these inputs or diversion of the inputs by my employees”.

These quotes show that discipline with the way one uses money and hard work are key factors for the success of enterprises.

*Passion/Interest:* The other factor that was strongly reported by the successful entrepreneurs was the issue of having interest or passion in what one is doing. Twenty-six (26) out of 36 successful youth entrepreneurs mentioned having passion for the business they are involved in. For example, some entrepreneurs indicated that they had developed passion in what they do after working in a similar type of business they are involved in currently, either with their parents or employed elsewhere:

“I grew up at my father’s Kapenta farm in Siavonga and I developed an interest (passion) in aquaculture farming. So, when it came to starting a business I chose what I liked most and that was fish farming”

“I worked with my father at the farm in crop production and after realizing what he was earning, I developed an interest starting farming. I started by growing cotton since inputs were given on credit. Then I diversified into maize production”.

“I was brought up in an agricultural community (staying with my grandparents), I developed a passion to start something related to agriculture hence I opened this agro-dealer shop”.

As quotes have highlighted, passion or interest in these agri-business entrepreneurs stem from them being exposed to some farming activities. Haggblade et al. (2015) found that passion in agri-business can be developed through exposing young entrepreneurs to agricultural related courses/subjects at an early stage in their education systems.

*Religious Values:* We also found strong religious values of these entrepreneurs. However, apart from them being religious, they were also very hard-working entrepreneurs who did not just depend on miracles to happen. About 20 out of 36 entrepreneurs indicated strong religious values as having an influence on their business.

“My faith has a very positive influence on my business. My mother taught me to give tithe to God and I have lived to that aspect. Therefore, everything that has happened to me can be attributed to the favor of God”.

“I believe that everything I need to do in my business, God is my number one priority and I always seek his guidance in every action I make concerning the business”.

“Everything that has happened to me is by God’s grace and it has taken prayer and faith”.

*Risk Taking:* As it has been noted in other studies, risk-taking is another attribute for an entrepreneur. About 18 out of 36 youth entrepreneurs highlighted some form of risk-taking activities for their business. The decisions they made involved to some extent uncertainty about whether potentially significant or disappointing outcomes of the decision will be realized. For example, the quotes below highlight some.

“I do give inputs on credit to the small-scale farmers where I do not know how the season would be but I only believe that things will be ok at the end of the season”.

“I stopped my formal work to concentrate on my own business”.

#### 4.3.2. Enabler Factors

Apart from the personal traits, we also tried to find out what enabler factors influence the success of youth agri-business entrepreneurs. Five critical enabler factors were identified and these are: the use of ICTs such as phones and computers; cash payment and family support, private sector support, and having a diversified enterprise (see Table 5).

*Information Communication Technology:* About 34 out of 36 youth agri-business entrepreneurs indicated the use of information technology communication as a critical factor in their business activities. For example, with phones and computers, youth agri-business owners use them to make business connections with potential buyers or sellers. Another attribute included in the use of information technology is online payments of returns to institutions such as Zambia Revenue Authority (ZRA) and National Pension Scheme Authority (NAPSA). Before the improvement of ICT's, agri-business entrepreneurs used paper to file their annual returns, which used to take more time compared to the online system.

“I use the internet to search and communicate and also to find cheaper sources of inputs (insecticides/pesticides and fertilizers) and this has enabled my company to be competitive on the market”.

**Table 5. Institutional/Social/Enablers Factors Affecting Youth Agri-business Entrepreneur Success**

Attribute	Total Number	Average Number of Scores
Institutional/social factors		
Family support	36	20
Government support	36	9
Professional network	36	6
Private sector support	36	12
Market and product strategy		
Market research	36	9
Information Communication Technology		
ICT	36	34
Industrial Structure		
Good relations with the industry	36	7
Financial aspects		
Financial independence	36	3
Financial aspects - cash payment	36	28
Diversified business portfolio		
Diversified Enterprises	36	11

Source: Authors compilation.

“Easy for me or my company to access valuable information for my business. For example, I have downloaded you-tube videos that explain plant insects or disease and what insecticides/pesticides to apply”.

*Financial Aspects:* The cash transactions have also enabled the agri-business enterprises to go up. Out of the 36 youth entrepreneurs interviewed, 28 indicated that they transact on a cash basis. Some youth agri-business entrepreneurs along the value chains indicated that they do not allow transaction on credit because of the experiences they had in terms of clients’ failure to pay back the money. Therefore, companies opt to do their business transaction on a cash basis.

“My company does not deal in credit because of the bad experience we had previously where the farmers who we gave inputs on credit did not pay for the inputs”.

*Family Support:* One of the institutional factors that prominently emerged during the interviews with successful youth entrepreneurs was support from the family. The family has played a role in enhancing enterprises of youth entrepreneurs. The support ranges from provision of start-up capital, experience gained while youths are involved in the family business, and moral support in terms of providing encouragement when youths have started their own business. Out of 36 youth entrepreneurs interviewed, 20 indicated that the family provided financial and moral support to their business which in a way enhanced their business.

“My brother helped me during the initial stage of my tomato farming business. When I ran out of some inputs such insecticides and fertilizer, he would get me some extra insecticides and fertilizer for me and that enhanced my business to go further and eventually stood alone”

“I gained experience in grain trading after working for my brother and that has helped my business to succeed.”

*Private Sector Support:* This support from the input suppliers and millers happens to the agro-dealers and to some extent the grain traders. The main catalyst for this is the development of a good working relationship between input suppliers/millers with the agro-dealers or grain traders through being honest and trustworthy. Out of 36 youth entrepreneurs we interviewed, 12 respondents, especially the agro-dealers and grain traders, indicated having received private sector support from the input suppliers or millers. Once trust and good working relationship have been built between the large input suppliers and the agro-dealers, the large input suppliers provide inputs to agro-dealers on credit and they pay for them after a month or so. For selling the inputs for large input suppliers, the agro-dealers are paid a commission.

*Government Support:* The introduction of e-vouchers was also seen as another factor that has enabled agro-dealers to enhance their business especially in the 2016/17 and 2017/18 farming seasons. Some agro-dealers indicated having expanded the number of agro-shops they operated due to the introduction of e-voucher programme by the government.

*Diversified Business Portfolio:* The diversified business portfolio was another enabler factor that was seen to enhance the success of business enterprises of some youth agri-business entrepreneurs because they spread the risk of failure. Out of 36 youth entrepreneurs we interviewed, 12 indicated having a diversified business enterprise. For example, apart from having an agro-shop, almost all the agro-dealers were also serious farmers. Other agro-

dealers had even ventured into hardware shops. While some grain traders had started a transport business. All these aspects help to reduce the risk of failure; in case one business did not perform well, the other business would cushion the other business loss.

**Figure 3. Pictures of Two Farmers: Livestock and Horticultural Entrepreneurs from Namwala and Chongwe**

**Livestock farmer/trade**

1. Mr. Mucheeni of Namwala owns over 600 cattle in total in Namwala. Of these, approximately 200 are breeding stock. He also buys and sells animals. Pictured below are some animals being loaded in a truck to be taken to an abattoir in Namwala, animals grazing, and the house which he built for the family.



2. Mr. Tawani below owns a 20 hectare piece of land on which he grows tomatoes and maize. He has bought a tractor, trailer, boom sprayer, a truck, a car, sunk a borehole and developed an drip irrigation systems for his horticultural farming, and built a house.



Source: Author compilation.



**Box 1.** There are a lot of interesting stories that successful youths shared, however, below is the story of one successful youth horticultural entrepreneur from Chongwe.

**Background:**

The 35 year old proprietor of Chixi farm begun farming in 1999 after the death of his father in 1998. He stopped school in grade 8 so that he could concentrate on farming and was given a share of 20 hectares from 50 hectares of his father's land. At the time of his father's death the farm was rundown and he started from the scratch at the age of 16 years. He got a 10kg pocket of maize on credit from an Non-Governmental Organization and planted the seed. The income from maize sales was reinvested in rape production during the dry season where he cultivated 1 Lima. He used containers to water the rape field. The income from rape sales allowed him to buy fertilizer and maize seeds for the following season. He had a humble beginning and the secret for his success was a disciplined use of income earned. Year after year, he expanded the field of maize; the maize harvest also increased. During the initial year, he harvested less than 100/50kg bags; the following year, he harvested more than 200/50kg bags. This increase continued until, at some point, he harvested approximately 3,200/50kg bags of maize. He then diversified into growing 1-2 hectares of tomatoes.

**Achievement:**

Since he started farming, he has managed to buy a tractor, a Hino truck, a car, plough, planter, fertilizer spreader, boom sprayer, put up a drip irrigation system for the tomatoe field, sunk a borehole, and is building a house for his family; he now employs six permanent workers on a salary.

**Challenges:**

High cost of inputs is one of two major challenges faced in tomato production; the other is the price volatility on the market. Another challenge is the market arrangement for tomatoes at Soweto where you can only sell the crop through an agent and pay a 10% commission.

**Factors:**

Financial discipline

Hard work

Determination

Planning

Risking taking

Religious

Passionate

**Advice for other youths:**

Farming has to be taken seriously and as a business. Youth should not be happy-go-lucky; they have to be serious and remain focused. If they do not have resources, they can start small and follow it systematically. Therefore, the findings from personal interviews of these successful youth agri-business entrepreneurs show that some personal traits and enabler factors have been at play in affecting the success of their enterprises. However, the successful entrepreneurs also face some challenges if not solved, they may affect the success of the business. The next section discusses some key challenges that were highlighted by the successful entrepreneurs we interviewed.

#### **4.4. Key Challenges Faced by Youth Agri-business Entrepreneurs**

Youth agri-business entrepreneurs identified key challenges affecting their businesses. The cross-cutting challenges across all the value chain include lack of access to finance/loans due to lack of land (to use as collateral), and tenure security for their land that could be used as leverage to get loans and start the business. The youth entrepreneurs indicated that the banks have stringent conditions, which are unlikely to be met by most youths. Another general challenge that was highlighted by the youth entrepreneurs is the poor state of the feeder road network, which limits market access of agri-business entrepreneurs.

Specific key challenges along the agricultural value chain are discussed below:

##### *4.4.1. Agro-dealers*

Among the agro-dealers we interviewed, they indicated that there is high competition from the large suppliers of agro-inputs because they set up their shop in the same location as the smaller agro-dealers. They even price the agro-inputs at wholesale and not retail prices. Though this is good for farmers, the situation makes it difficult for small agro-dealers to compete with the large agro-input suppliers.

The implementation of the e-voucher programme faced many challenges when it was introduced to all the districts of the country in 2017/18 agricultural season. Some farmers failed to redeem their cards because there was no money in their bank accounts. This affected the smooth operation of the programme, which in turn, also affected the operation of agro-dealers and the farmers.

##### *4.4.2. Field Crops*

Among the farmers we interviewed, climate change leading to droughts and floods was viewed as a challenge for their sustained crop production. To complicate the situation, the successful youth field crop farmers do not have the capacity to irrigate, so when they are faced with a drought, they have no remedial measures to prevent crop failure. Another challenge indicated is high price variability, especially on the sale of maize and soybeans crops.

To resolve the effect of climate change, farmers should be encouraged to mitigate its effect through the use of climate-smart agriculture. While on the second challenge, farmers and other actors in the maize and soybeans value chains should be encouraged to use the Zambian Commodity Exchange (ZAMACE) platform. This is a platform that can help price discovery and ensure that both sellers and buyers have an equitable share. The platform will also help users maintain the standards of products, since the produce is certified before it is traded on the platform.

##### *4.4.3. Horticultural Farmers*

Price market fluctuations was a major concern for horticultural crops, maize, and soybeans crops. Specifically, tomato crop prices are dependent on the demand and supply of the crop on the market. When the production of the crop and the supply of the commodity on the market is high relative to demand, the price of the commodity falls down. This affects the profit margins of traders and farmers they make which also affects the operation of farms.



The other challenge is the high cost of inputs of the tomatoes which requires high initial capital investment—which is not accessible as was previously highlighted. When there is high supply of tomatoes, they usually go to waste since retailers fail to buy all the produce.

The effect of climate change especially the recurrence of drought has reduced the amount of underground water. This has also resulted in reduced of less water available to water the gardens or farms, which also has a negative effect on crop yields.

#### *4.4.4. Grain Traders*

The challenge highlighted by the grain traders was the issue of the unitary export bans, which was implemented by the government, making it difficult to acquire export permits. This reduces the quantity of agricultural produce the grain traders buy to resell. Additionally, high transportation cost due to poor feeder roads was mentioned by the grain traders as another challenge affecting their operation.

#### *4.4.5. Livestock Farmers/traders*

According to a livestock officer we interviewed, outbreaks of diseases affect the development of the livestock sector. This is further hampered by the lack of adequate and/or late disbursement of resources for operations by the Ministry of Fisheries and Livestock. The lack of adequate resources affects the movement of extension officers to the field to offer technical advice to farmers on the importance of pest/disease management for cows that could reduce the existing livestock mortality rate.

#### *4.4.6. Aquaculture*

Aquaculture had the least number of youths participating in the enterprise. The major challenges, as indicated by the youth we interviewed involved in aquaculture enterprises were: a lack of adequate knowledge on fish farming, difficulty accessing the breeding stock and fingerlings, and the lack of land and sufficient water.

#### *4.4.7. Processors*

The high cost of the business operation was in regards to rent and council bills, which were the key challenges for the interviewed processors. They do not own their stores. In overcoming these challenges, the processors recommend that an individual must understand their business risks and times of profit. In so doing, the business owner will understand which months have the highest profits and which months do not, thereby, allowing the business owner to save money in the higher profitable months. The money saved can be used to cover operating costs of the business in lean months.

## **5. CONCLUSION AND RECOMMENDATIONS**

### **5.1. Conclusion**

Unemployment among youths in Zambia is high and agri-business entrepreneurship has been identified as an avenue that can help solve the problem of unemployment. Using the qualitative methods, the study interviewed successful youth agri-business entrepreneurs along the agricultural value chain to gain some insights on critical factors that have been at play in influencing their success.

The study has revealed that the successful youth entrepreneurs were motivated into entrepreneurship by two ways. For some youths, social and economic factors motivated them to start some enterprises. While others from childhood decided to own their own business and that motivated them to start an enterprises at some point to realize their vision. Regardless of the way they decided to start the enterprise, the entrepreneurs in both categories had a self-drive to be financially independent and reduce poverty.

As other studies have revealed, the factors that have been highlighted can be categorized into two categories namely personal traits and enablers factors. The key factors identified under the personal traits include been disciplined with finances or meeting the set targets , hardworking, having passion with the type of business one is doing, and taking up business opportunities as they come (taking risks). Religious value was also another personality trait that was identified among the successful entrepreneurs interviewed.

On the other hand, the enabler factors that were identified to influence the success of a business of a youth entrepreneurs were the use of ICTs which has revolutionized the way youth entrepreneurs communicate with their clients. Majority of these enterprises used cash transactions instead of credit transaction and this enhanced their businesses. The other key enabler factors identified include; family, the private sector and government support and diversified business portfolio.

### **5.2. Recommendations**

In view of the issues and the challenges highlighted above, the following are the recommendations that could enhance the performance of the youth entrepreneurs in Zambia and other countries.

The government needs to maximise the conditions that enable successful youth agri-businesses and these include helping them to get cheaper business finances, increased access to quality extension services as well as facilitating them to have access to good and successful mentors. For cheap finances, government, and the banking sector need to discuss and see to it that the interest rates are reasonable and attractive, and not punitive ones. Provision of quality extension requires government to allocate more resources to the ministries in charge of extensions to enable extension officers to be more mobile, in order to provide quality extension service to the farmers. Furthermore, government through the Ministry of Local Governments and the Ministry of Lands, Natural Resources and Environmental Protection should hasten the process of getting tenure security (title deeds) for the land acquired by youths. Funds that are available and meant for the youths, through various ministries such as the Ministry of Youth and Sports and the Ministry of Commerce Trade and Industry, should be made more accessible to the youths through training programs.

The issue of training cannot be overemphasised. Potential youth entrepreneurs need to be identified and mentored in relevant business skills that can enable them to succeed in a

business environment. This goes beyond simply school-based education but links to specialist training is needed in many areas including, accounts, corporate governance, guidance on cash crop/aquaculture/input sales through short tailored courses to develop financial and technical acumen, and the use of ICT, which will enable them to use online applications such as ZRA/NAPSA's online facilities for submitting annual returns.

There is need to have mentors [entrepreneurs] to motivate young people and offering guidance on how to overcome challenges and balance risk and reward. The government or large companies could offer a pairing scheme to match new entrepreneurs with existing ones who volunteer to be mentors.

Finally, but importantly, there is need to find potential entrepreneurs with sound business plans, technical knowledge, and key traits and link them to banks or credit schemes willing to lend capital to support start-ups.

## APPENDICES

### Appendix 1. Details Table of Social Characteristics of Successful Agri-business Entrepreneurs

Type of Agri-business Entrepreneur	Type	Gender of principal owner	Age of Individual	Education level attained	Years of operation as Agri-business Entrepreneur	Number of employees
Agro-Dealer 1	Sole proprietor	Male	33	Grade 12	5	2
Agro-Dealer 2	Sole proprietor	Male	34	College-Metal fabrication	5	5
Agro-Dealer 3	Sole proprietor	Male	24	College-Diploma in Agricultural Engineering	1	4
Agro-Dealer 4	Sole proprietor	Male	31	Grade 12	2	6
Agro-Dealer 5	Sole Proprietor	Male	38	College-Diploma in Business management	6	12
Agro-Dealer 6	Partnership	Female	32	College-Chipembi College of Agriculture	3	5
Field Crop 1	Sole Proprietor	Male	31	Grade 12-Pursuing a Diploma in Sustainable Agriculture	5	1
Field crop 2	Sole proprietor	Female	35	College-Certificate in marketing	4	4
Field crop 3	Sole proprietor	Female	36	Grade 9	5	Uses part-time workers only
Field crop 4	Sole proprietor	Male	34	Grade 12	5	Family labor
Horticulture crop 1	Sole proprietor	Male	35	Grade 8	9	6
Horticulture crop 2	Sole proprietor	Male	35	Grade 7	6	6
Horticulture crop 3	Sole proprietor	Male	34	Grade 11	7	1
Aquaculture farmer 1	Sole proprietor	Male	36	Grade 12	4	19
Aquaculture farmer 2	Sole proprietor	Male	28	College-ZICA accountancy Technician level	3	

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Type of Agri-business Entrepreneur	Type	Gender of principal owner	Age of Individual	Education level attained	Years of operation as Agri-business Entrepreneur	Number of employees
Aquaculture farmer 3	Partnership	Male	28	BSc of Accounting and Certificate in Practical Fish farming Course	4	4
Grain Trader 1	Partnership	2 Males	34	Grade 7	1	8 casual employees
Grain Trader 2	Sole proprietor	Female	36	Grade 9	3	4
Grain Trader 3	Sole proprietor	Male	33	College-ZICA licentiate	10	10
Grain Trader 4	Sole proprietor	Male	29	Grade 10	11	-
Grain Trader 5	Sole proprietor	Male	35	Grade 8	9	-
Livestock producers	6	1.0	30	Primary - Secondary	7	2
Livestock traders	6	1.0	30	Primary - Secondary	7	2
Processors	3	1.0	30	Primary to Secondary	2	1
Livestock producer 1	Family business	Male	21	Grade 12	3	2
Livestock producer 2	Sole proprietor	Male	36	Grade 7	16	-
Livestock producer 2	Sole proprietor	Male	38	Grade 9	15	Family labor
Livestock producer 4	Sole proprietor	Male	25	Grade 9	-	-
Livestock producer 5	Sole proprietor	Male	29	Grade 11	3	2
Livestock producer 6	Sole proprietor	Male	28	Grade 7	5	1
Livestock trader 1	Family business	Male	21	Grade 12	3	2
Livestock trader 2	Sole proprietor	Male	36	Grade 7	16	-
Livestock trader 3	Sole proprietor	Male	38	Grade 9	15	Family labor
Livestock trader 4	Sole proprietor	Male	25	Grade 9	-	-
Livestock trader 5	Sole proprietor	Male	29	Grade 11	3	2
Livestock trader 6	Sole proprietor	Male	28	Grade 7	5	1
Processor 1	Sole proprietor	Male	24	Grade 12	2	1
Processor 2	Sole proprietor	Male	25	Grade 12	5	1
Processor 3	Sole proprietor	Male	24	Grade 12	2	1

Source: Authors.

## Appendix 2. Most Studied Factors of the Main Variables Affecting Firm Success

Variables	Factors studied	Perceived success
Entrepreneur's characteristics	<ol style="list-style-type: none"> <li>1. Gender of an entrepreneur</li> <li>2. Be right age (not be too young)</li> <li>3. Have entrepreneurial parents</li> <li>4. Ability to assume risks and take decisions</li> <li>5. Determined</li> <li>6. Leadership capacity</li> <li>7. Risk taking</li> <li>8. Ability to delegate and form good team</li> <li>9. Ability to work in team</li> <li>10. Have ambition of economic and professional independence</li> <li>11. Have right creative and marketing skills</li> <li>12. Ability to select right colleagues</li> <li>13. Be dynamic and enthusiastic</li> <li>14. Have experience and knowledge about industry, products and markets</li> </ol>	Scale of operation (successful or not successful)
Social/Institutional support	<ol style="list-style-type: none"> <li>1. Family support</li> <li>2. Government support</li> </ol>	
Market and product strategy	<ol style="list-style-type: none"> <li>1. Thoroughly study market from clients perspective</li> <li>2. Be oriented to market needs</li> <li>3. Have unique and differentiating innovation</li> <li>4. Have defensive and offensive strategies allowing firms to survive</li> <li>5. Choose right market for products</li> <li>6. Compatibility of new venture with entrepreneurs</li> <li>7. Continuously innovate products</li> </ol>	
ICT	<ol style="list-style-type: none"> <li>1. Use of ICT</li> </ol>	
Industrial Structure	<ol style="list-style-type: none"> <li>1. Choose right strategy function of industry</li> <li>2. Maintain good relations between strategy and industrial structure in function of industry stage and firm's objective.</li> </ol>	
Financial aspects	<ol style="list-style-type: none"> <li>1. Accept firm needs to make minimal investment possible in assets.</li> <li>2. Stock control</li> <li>3. Obtain payments from client as soon as possible</li> <li>4. Negotiate payment with suppliers</li> <li>5. Achieve right level of financial independence</li> <li>6. Get right funding, taking into account delayed clients payment and financial costs</li> <li>7. Design financial structure that minimizes fixed costs</li> <li>8. Promote high-margin products</li> </ol>	

Source: Adapted from Tarres, Padilla-Melendez, and Del Aguila-Obra 2006 and Xaba 2014.

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