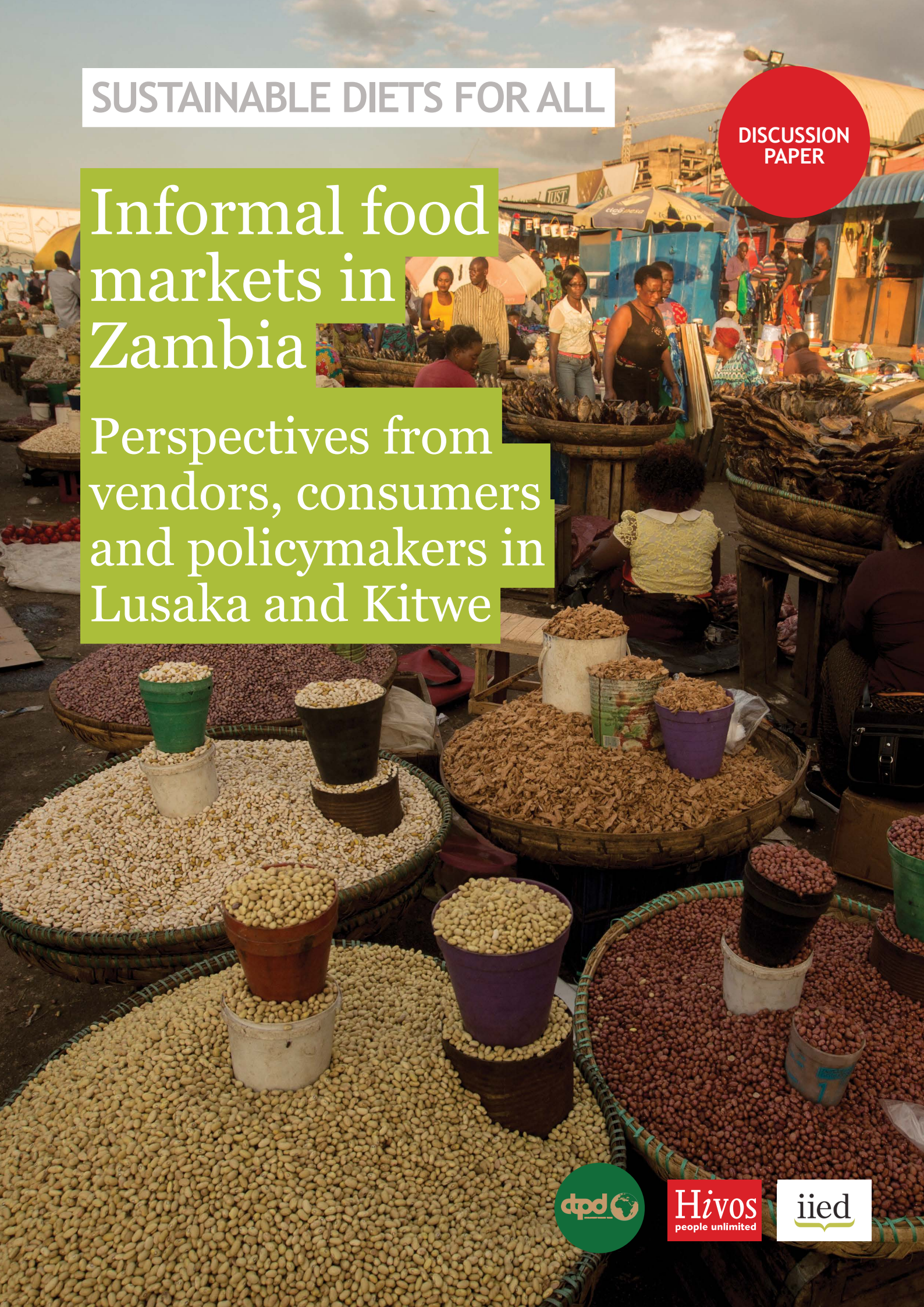
SUSTAINABLE DIETS FOR ALL

DISCUSSION PAPER

Informal food markets in Zambia

Perspectives from vendors, consumers and policymakers in Lusaka and Kitwe



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AUTHORS
Mutale Mwango (PhD candidate, Centre for African Studies, University of Cape Town, and CTPD consultant), Matildah Kaliba (lecturer and researcher, Department of Development Studies, University of Zambia, and CTPD consultant), Mangiza Chirwa (advocacy officer, Hivos) and Alejandro Guarín (researcher, IIED).

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Cover photo: A variety of dried foods on display at Lusaka City Market (Salim Dawood).

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ABBREVIATIONS AND ACRONYMS

AVEMA	Association for Vendors and Marketeers in Zambia
AZIEA	Alliance for Zambian Informal Economy Associations
FFV	fresh fruit and vegetables
FGD	focus group discussion
FRA	Food Reserve Agency
HH	household
MCTI	Ministry of Commerce, Trade, and Industry
NAP	National Agricultural Policy
NAPSA	National Pension Scheme Authority
NATMAZ	National Traders and Marketeers Association of Zambia
UPND	United Party for National Development
ZMW	Zambian kwacha (K)
ZRA	Zambia Revenue Authority

Exchange rate at the time of field research in 2018: 1US$ = ZMW(K)10

SUMMARY

This research paper provides evidence on the current status, perceptions, challenges and policy context of the informal food markets in Lusaka and Kitwe, with the purpose of identifying key points for action and policy. The information is qualitative and quantitative, drawn from several sources: 1) a survey of 300 informal market traders markets in Lusaka and Kitwe; 2) a survey of 275 households in both cities; 3) four focus group discussions with market traders; 4) semi-structured interviews with key stakeholders from national and local governments and civil society organisations; and 5) a review of relevant documents, including laws and regulations.

The key findings are the following:

- Informal food markets offer crucial opportunities for livelihoods and income generation, especially for women, the young, and the less-educated.
- These markets play a critical role in linking the urban poor to key markets for fruits, vegetables and meat products.
- Traders face a number of challenges, including lack of access to capital and credit, spoilage due to lack of storage, and competition from import markets. Informal, trust-based credit from suppliers and membership of informal saving groups are key coping strategies.
- Few traders are members of associations, as they do not trust them to represent their interests.
- The government acknowledges the size and existence of the informal food sector, but policy is strongly biased towards formalisation. Government agencies lack tools to deal with the informal sector, leading to its marginalisation. Despite contributing almost two-fifths of the country's GDP, the informal sector contributes just over 1% of the total national revenue.

Based on these findings, we identify the following key opportunities for policy change and action:

- While the dominant discourse and action of the government is not favourable for the informal sector, there are windows of opportunity in agencies such as the National Pension Scheme Authority and the Ministry for Local Government.
- There is a big, untapped role for urban planning to integrate municipal planning on food systems. This planning should involve the development of a platform of dialogue between stakeholders from the different parts of the food system, including informal vendors.
- While associations have low membership and do not seem to represent the interests of vendors, the existing informal organisations, such as self-help savings groups, highlight the need for, and the possibility of, collective action.
- There are several opportunities for improving the daily life of those who work in, and benefit from, the informal food market, including the upgrading of infrastructure, simplification of market levies, and the promotion of value addition. These must be seen not as expenses to improve the lives of a few vendors, but as investments that can benefit the millions whose food is provided by informal markets.

1. INTRODUCTION

Informal markets play a critical role in providing affordable, accessible and diverse food for the urban poor, while at the same time supporting the livelihoods of millions of small-scale farmers, traders and vendors (Tschirley *et al.*, 2010). The informal food trade that bridges rural and urban economies is dynamic, adaptable and entrepreneurial. It has proved efficient at getting food to millions of consumers without large vertically integrated corporate structures (Wegerif and Hebinck, 2016).

In Zambia, the informal sector is a major source of employment and livelihoods. The 2014 labour force survey (CSO, 2015) established that 90% of workers in Zambia were employed in the informal sector. Within it, food commercialisation is likely to be one of the largest employees, as it offers relatively low barriers to entry (Skinner, 2019). Almost 80% of informal workers in Zambia are employed in agricultural-related activities, including food production, distribution and processing.

In addition to their importance for employment, informal food markets are critical to ensure food provisioning in Zambian cities. Zambia's growing urban population continues to face considerable poverty and food security challenges, including difficulties in accessing a basic food basket (Chibuye, 2014). At the same time, consumption patterns are changing: expenditures on basic staples like maize are declining, while purchases of fresh fruit and vegetables and meat products are on the rise (Chisanga and Zulu-Mbata, 2018). This rising, changing demand is being met primarily by the informal sector. While the modern retail sector (supermarkets) is growing, traditional food outlets such as *ka* (small stores or stalls) and wet markets in Lusaka have more than 90% of the market share for onions, tomatoes, and rape (Hichaambwa and Tschirley, 2010). In Lusaka, 42% of all households buy from informal market vendors, and another 44% buy from small-scale grocers, shops or bakeries, with only 12% buying in supermarkets (Mulenga, 2013). For low-income households, more than 90% of purchases are made in informal outlets (Mulenga, 2013), suggesting that informal food markets are critically important for the urban poor. Studies have shown that street vending may account for up to half of the daily energy and protein intake in sub-Saharan Africa (Steyn *et al.*, 2014). The scale of Zambia's informal food system suggests that it will continue to play an important role in addressing urban poverty and food insecurity in the foreseeable future.

Box 1. Defining informality

In Zambia, the informal economy comprises enterprises which do not fully comply with laws and regulations, and are typically not registered with agencies such as the National Pension Scheme Authority (NAPSA) or the Zambia Revenue Authority (ZRA) (Phiri and Nakamba-Kabaso, 2012; Shah, 2012). Informal enterprises tend to be small and rely on family (non-paid) labour. Setting up a business is relatively easy, as it requires low levels of investment, skills and technology (Shah, 2012). In this study, we use the term 'informal food markets' to refer to traditional small-scale businesses which broadly comply with the definition above. They have various degrees of informality and compliance, from street vendors to those operating in fixed premises.

Despite its importance, the informal food sector sits uncomfortably within policy, and historically it has gone through cycles of accommodation and repression. For example, street food vendors in Lusaka have faced repeated pressure to relocate to government-sponsored spaces or face eviction, but these forced relocation policies have been met with resistance and have consistently failed (Hansen, 2004). This is partly because vendors perceive that they can reach their customers more effectively out on the streets than inside government-provided buildings (Ndhlovu, 2011).

The ascension to power of the Patriotic Front (PF) government in 2011 was partly attributed to the strong support it received from the urban informal traders and street vendors, and this led to a more positive engagement

with informal market vendors (Shah, 2012). Between October 2017 and May 2018 an outbreak of cholera affected several parts of the country, including the capital, resulting in almost 6,000 cholera cases and 114 deaths. This cholera outbreak prompted the government to tighten the laws against street vending. The Zambian Army demolished all trading stands in undesignated trading areas in Lusaka and relocated street vendors to designated markets. The same approach was taken in Kitwe, where street vendors in the central business district were relocated to Chisokone market.

Aims of the study

Public policy on informality is usually built on the assumption — or hope — that the informal market will somehow shift towards formality, but this assumption has no basis in reality (Tschirley *et al.*, 2010). While informal food markets are poorly understood relative to their importance and central role in society, several recent studies have started to paint a more comprehensive picture of the informal food sector in Zambia, from the economics of the market (Mukololo, 2009; Tschirley and Hichaambwa, 2010) to the purchasing patterns of households (Chisanga and Zulu-Mbata, 2018; CUTS and WFP, 2018; Mulenga, 2013). However, this evidence requires better synthesis so that it can more effectively influence policymaking. In particular, the policy debate needs better recognition of the lived experiences of those who work in, and benefit from, the informal food sector.

The main contribution of this research paper is to make visible the perspectives and concerns of informal food vendors and their consumers. We explore the histories, drivers, challenges and organisation of those who work in the informal market and identify their priorities for change. We also present an up-to-date synthesis of the policy and regulatory environment within which the informal food system operates, including the perspectives of some government officials.

This research paper is structured as follows. In the remainder of this section, we present the research methods and approach. Section 2 gives an overview of informal food vendors. We characterise the vendors in Lusaka and Kitwe, describing the types of businesses and their market linkages, presenting their perceptions about their importance, challenges, organisations and relations with government. In Section 3, we focus on consumers, in particular their shopping habits with regard to the informal market. In Section 4, we present an overview of the policy and regulatory framework under which the informal food sector operates. This section includes an assessment of the contribution of the informal sector towards local and national revenue generation, employment creation and household consumption. Finally, in Section 5 we present some conclusions and policy opportunities.

Study sites and methodology

The fieldwork was carried out during May and June 2018 in Lusaka and Kitwe urban centres, the two biggest cities in Zambia. With more than two million people, Lusaka is Zambia's population and economic centre, with a more diversified economy compared to the national economy. The city has suffered chronic problems with unemployment, and formal employment declined considerably following the structural adjustment policies of the 1990s (ECA, 1999). Currently only about a third of the workforce has employment in the formal sector (Mulenga, 2003). Kitwe is the second largest city in Zambia, with a population of about half a million. It is the commercial hub of the Copperbelt province, a region where mining provides the main sources of employment and revenue. Unemployment rates in Kitwe are highly correlated to the decline in the mining sector. The privatisation of state-owned companies in the early 1990s saw hundreds of miners in Kitwe out of jobs; and the decline of other companies has further exacerbated unemployment.

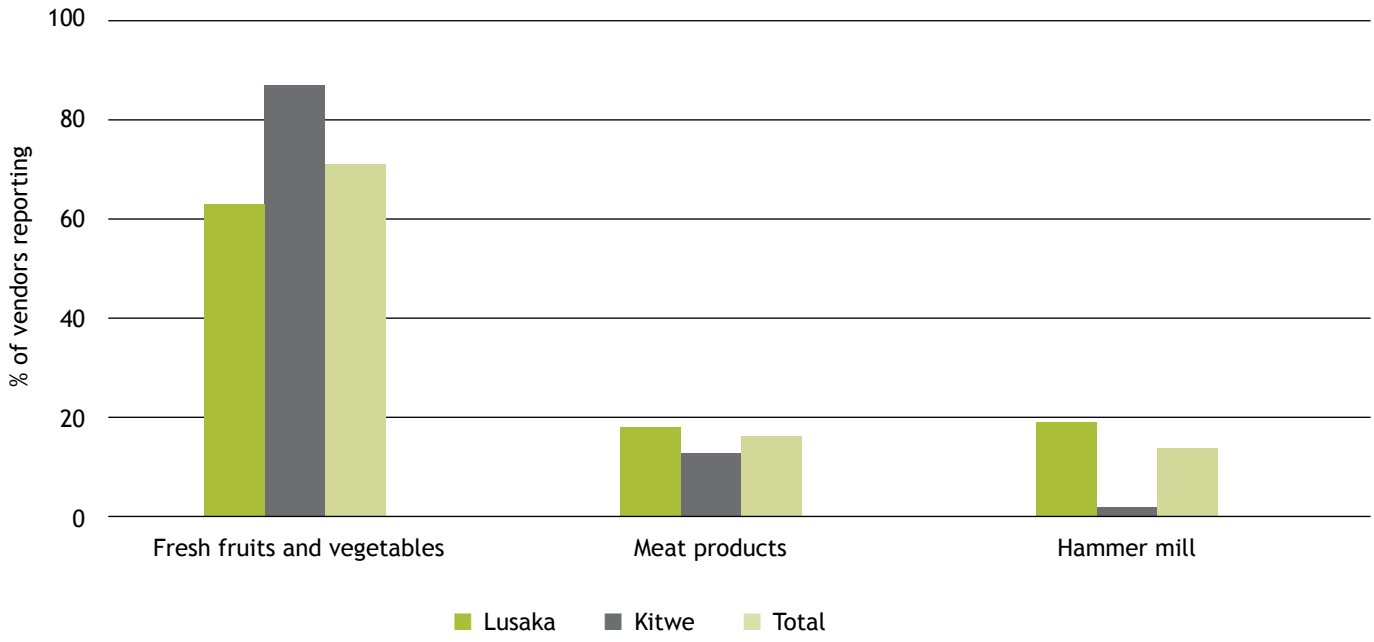
We employed a mixed method approach to data collection using quantitative and qualitative research methods. The approach involved collecting, analysing and integrating survey data from semi-structured questionnaires, semi-structured interviews, focus group discussions (FGDs) and document review.

To explore the perspectives of market vendors, we used a survey and FGDs with traders. In the survey we interviewed 300 traders: 196 from five markets in Lusaka (Soweto,

Northmead, Tambalala, Woodland and Mtendere); and 104 from two markets in Kitwe (Chisokone and Nakadoli). Traders were purposively sampled to include only those dealing in fresh fruit and vegetables (FFV), meat and meat products, and maize grain milling and trading. About 70% of the vendors sold FFV, including oranges, apples, watermelons, bananas, tomatoes, onions, carrots, kale, cabbage, sweet potato leaves, green beans, pumpkin leaves, eggplants, *impwa*, and Chinese cabbage (Figure 1). Just over 15% of those interviewed sold meat products, comprising fresh meat (beef, chicken, fish, pork and goat) and dried meat (including dried fish and kapenta, and dried mopane worms). Hammer mill businesses comprised 13% of the vendors — most of them found in Lusaka. These either mill maize for households for a fee, or they mill, package and sell their own unbranded packs.

We found three distinct types of businesses, with different degrees of formalisation and organisation. The first are open market traders, which operate outside of built market structures. These are the least formal and most vulnerable of vendors, as they do not have access to shelter. Since they are banned from selling in the street, they constantly have to be on the move and often face harassment. Vendors in this category sell food of all types, and represent 26% of our vendor sample. The second type, organised or enclosed traders, is by far the biggest group in our sample, accounting for 65% of our respondents. These vendors operate inside designated market facilities, pay levies to the council, and have better access to running water and storage. They are informal in the sense that they are not registered with the Zambia Revenue Authority (ZRA) or the National Pension Scheme Agency, but they seem less vulnerable to harassment

Figure 1. Products sold by market vendors in Lusaka (n=191) and Kitwe (n=101)



Women buying seasonal mushrooms at a Market in Chawama Compound in Lusaka (Salim Dawood)

than open market traders. Given that this group dominates our survey sample, the results and insights presented below should be taken to represent the more 'formal' end of the spectrum. Finally, around Soweto market we encountered informal import markets which sell fruit and vegetables, including onions, potatoes, apples and tomatoes, from neighbouring countries. This group represents 9% of our sample.

We also conducted four focus group discussions, two each in Lusaka and Kitwe. We strove to get a good representation of men and women, as well as young and older traders, and carried out two female-only FGDs to ensure that the voice of women was adequately captured. In Kitwe, the FGDs in Nakadoli market involved five adults and one young female, and three adults and one young male, and in Chisokone market, the group had eight adult females and one adult male. At Lusaka's Soweto market, two FGDs were held; one group had all adult female participants from the FFV and dried meat products section, and the second group involved six adult females, two adult males and two male youths from the butchery section, bringing the total to ten.

To explore the behaviour and perceptions of households, we carried out a survey of 275 households, drawing from both high-income and low-income areas in Lusaka and Kitwe (Table 1). To select the households, we used multistage probability sampling. We first randomly selected five townships in Lusaka district and two townships in Kitwe urban. We then selected clusters within those districts, and systematically selected an equal number of households within each cluster.

Table 1. Sample for household survey

District	Income level	No. of HH	%
Lusaka			
Kabulonga	High	28	10
Kabwata	Middle	9	3
Kanyama	Low	74	27
Matero	Low	30	11
Mtendere	Low	48	18
Kitwe			
Riverside	High	42	15
Kwacha	Low	44	16
Total		275	100

The overview of the policy and regulatory context, as well as of government perceptions, was done using key informant interviews and a comprehensive document review and analysis. We used semi -structured interviews to prompt a discussion with traders, policymakers, informal sector associations and civil society organisations. Government respondents included staff from the Lusaka and Kitwe City Councils, the Zambia Revenue Authority, the Ministry of Commerce, and the Ministry of Local Government and Civil Society. The document review covered relevant literature on the informal sector, legislation on informal food markets, and previous studies related to the study on food systems in Zambia.

2. MARKET VENDORS: PROFILE AND PERCEPTIONS

This section presents the findings of the survey and the FGDs with market vendors in Lusaka and Kitwe. We start with an overall description of the vendors and their market linkages, and then discuss their challenges and views relating to rules, regulations and associations. As noted above, about two-thirds of the vendors surveyed operate within fixed premises in the market, so the views here tend to come from those who have relative stability and access to services.

The vendors

Most of the traders surveyed are female, young, and have primary or secondary education (Table 2). Women account for nearly 90% of the traders in Lusaka, and over 60% in Kitwe. Half of the traders surveyed were aged 18 to 35; in Kitwe the young make up an even higher proportion (63%). Kitwe has a higher proportion of traders having secondary education relative to Lusaka.

The great majority of traders (81%) own their own business, and in most cases (85%) the owner is the sole employee. Less than 10% of those interviewed were non-owner employees. Businesses are relatively well-established, with over half of traders saying they have been in business for five years or more (Table 3), although in Kitwe there are also many new entrants (less than three years).

Table 2. Key demographic characteristics of vendors (% vendors reporting)

	Lusaka (n=196)	**Kitwe** (n=104)	**Total** (n=300)
Gender			
Female	86	62	77
Male	14	39	23
Age group			
18-35	45	63	51
36-60	41	37	40
60 or older	14	0	9
Education level			
No education	7	2	5
Primary education	70	16	52
Secondary education	22	82	43
Tertiary	1	0	0

Table 3. Duration of business (% or vendors reporting)

	Lusaka (n=196)	**Kitwe** (n=104)	**Total** (n=300)
Less than 1 year	10	0	5
1 to 3 years	0	59	30
3 to 5 years	20	0	10
5 years or more	70	41	56

Market linkages

Informal food vendors use different strategies to source and commercialise food. Vendors have to buy frequently to supply their businesses: more than two-thirds of FFV vendors provision their businesses daily, and an additional 27% do so weekly (Table A-1, Annex 1). The frequency of provisioning is related to the perishability of the products, with hammer mills and butchers tending to buy on a weekly basis.

About two-thirds of all vendors said they sourced their products from farmers, but follow-up discussions with market vendors suggest that most of these purchases might not be direct, but rather carried out by intermediaries on behalf of farmers. The rest of the vendors stated that they source their products from middlemen or fellow traders (Table 4). When paying to providers, cash is king; at least 96% of the traders purchased their merchandise on a cash basis.

The markets provide a mix of retail for small and larger customers. About 60% of vendors sell directly to end consumers in households, and about 40% to businesses, including restaurants (Table 4).

Table 4. Providers and customers of informal vendors (% vendors reporting)

	Lusaka (n=193)	Kitwe (n=104)	Total (n=297)
Source of merchandise			
Farmers	54	84	65
Middlemen	35	6	25
Other traders	11	8	10
Own produce	0	2	0
Main customers			
Household consumers	60	54	58
Restaurants	24	46	32
Local butchers/kiosks	16	0	10

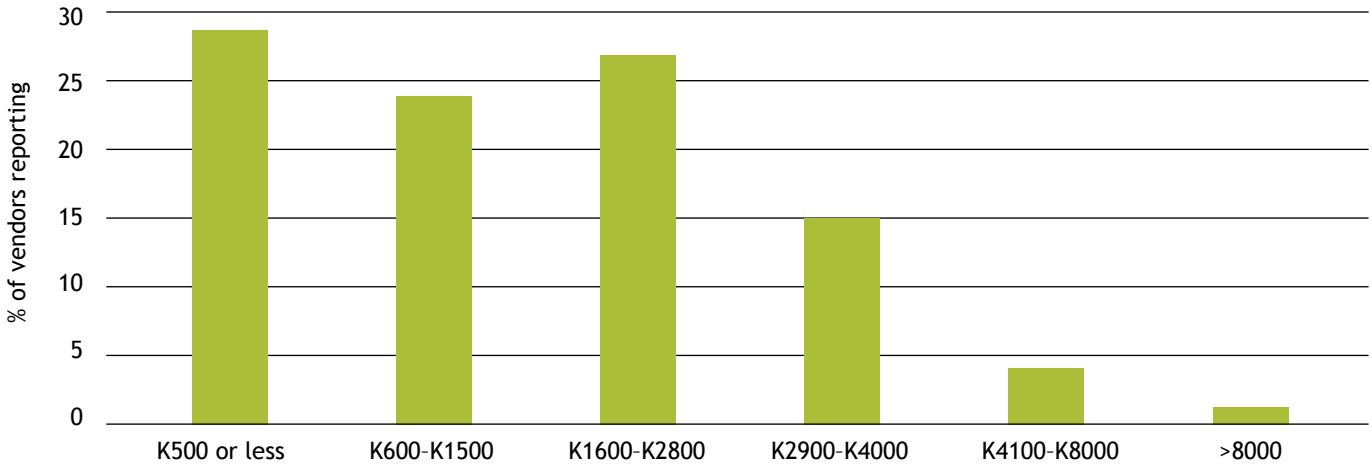
The fundamental role of informal markets for vendors' livelihoods

Traders see their work as providing employment and livelihood opportunities that are denied to them elsewhere. Their work is a pathway out of poverty, and has allowed them — especially the women — to provide for their families. On average, each trader directly supports six people, and more than 90% of traders interviewed support households of four people or more (Table A-2, Annex 1). About three- quarters of the traders reported that their business provided enough resources to sustain their livelihoods (Table A-3, Annex 1), but they seem to do so with relatively little money. While businesses are not especially costly to operate, the profits are also quite low. The average daily costs of running a business in the market is K397 (approximately US$39), with a minimum of K30 (US$3) and a maximum of K2, 500 (US$250). About half of the vendors reported monthly profits of K1,500 (US$150) or less, and no vendors reported profits above K8,100 (US$810) per month (Figure 2).

The FGDs suggested that participation in the market is crucial for women's financial independence and for providing employment opportunities for the youth. For many traders, working in the market is the only way out of poverty in a world with very few other opportunities. The entry barriers into the business are low, meaning that it is relatively easy for someone without much money or experience to set up a shop. The women we interviewed in Chisokone highlighted the importance of their work in the market to provide for their families in the face of stark challenges (Box 2). Interviews suggested that many women start as street vendors, and then are able to secure a place within the closed market.

Vendors use the income from their business to pay for education (school fees), rental and housing, the maintenance and feeding of children, and upgrading their stalls. For example, a female trader at Chisokone market noted: "I was left with a lot of orphans including my late siblings' children but I manage to keep them all. My mother stays at the farm, I also manage to meet her needs through this same business. All my children go to school and we are managing quite well".

Figure 2. Monthly profits of market vendors in Lusaka and Kitwe (in Zambian Kwacha)



Box 2. Why did women start working as market traders? Responses from Chisokone market

"I didn't want a situation whereby I am continuously asking for financial help from my husband, even for small items like match sticks."

"I came here in 1991 [when] my children were still small. My husband had just died. I told myself to just start selling in the market. That's how I continued selling and the children had enough food and were growing. I know the good that is in the market because my children never sleep hungry. In my business I have found something to sustain my family. Two of my children have since gotten married, and my grandchildren also eat food from my stand. That's why I love the market."

"I started my business after my husband died and left me with small children. I tried to work as a maid but my salary was not enough to sustain my family. So when I got my salary of K300, I came here with this money and bought a stand made of planks. I started selling Nshima [maize meal] and I did this business for many years."

Challenges faced by vendors — and how they cope

Among the challenges faced by vendors (Table A-4, Annex 1), lack of capital and access to credit were the most commonly mentioned. Traders complained that they could not access loans from commercial banks because of their informal status, and often had to resort to shark lenders. They expressed the desire for loans, for example from micro-credit institutions, but many mentioned that they would not want those loans to be disbursed by an association. Most of the traders rely on the credit extended to them by their suppliers to survive. A female trader at Nakadoli market explained:

"What really helps us to continue in our business is that there are some suppliers who are able to give us merchandise on credit and we sell. So we have a lot of challenges with capital but these people are able to give us supplies, we sell and get something out of it. Once we recover their money we are able to pay back."

These are trust-based relationships developed over years of trading. According to a female trader in Chisokone, "the suppliers know us very well and can trust us, so we go and sell a bit and top up with what we already had to pay the supplier". Another trader in Chisokone elaborated:

> "The suppliers help us and we do appreciate it. And we also help them because there is that good relationship in working so when suppliers find that business is not going well, they can also dish out the supplies to their trusted clients, that's how we manage."

Many traders also rely on self-help saving groups, or *Ichilimba* as a strategy to capitalise. About 90% of the traders we interviewed are members of *Ichilimba* or other savings groups. Members of an *Ichilimba* make daily, weekly or monthly contributions to a common fund, and are paid a lump sum on a rotational basis. Traders said that these groups provided much needed resources to pay school fees or to reinvest some of the profits into their businesses.

Storage is a key concern for many traders, particularly in Lusaka (Table 5). Most vendors have access to some sort of in-market storage, but this is not always adequate to maintain freshness, and vendors have to pay for private storage at a cost of K2 to K45 (US$0.2 to US$4.5) per day. The prices differed based on the type of storage facility required: sellers of fresh meat products pay for storage at private cold rooms while others needed storage for security reasons. A high proportion (85%) of vendors complained that they incur losses due to spoilage. The amount of losses incurred were as high as K2,000 (US$200) for fresh meat traders and as high as K400 (US$40) for FFV traders.

Seasonality is a big issue for traders, to which they respond by shifting the products they sell. A female trader at Nakadoli explained:

> "When the money I get from onion/ tomatoes starts reducing, I use that money to buy some items [pots, cups, plates, second-hand clothes]. I go in the villages to sell or exchange these for farm produce such as beans, mopane worms and maize that I resell in town. Once prices stabilise on the tomato/onion market, I get back to my business."

Table 5. Storage adequacy and spoilage (% vendors reporting)

	Lusaka (n=188)	**Kitwe** (n=104)	**Total** (n=292)
Place of storage			
Market	85	97	89
Home	15	3	11
Storage adequate to maintain freshness?			
Yes	78	100	86
No	22	0	14
Loss incurred as a result of storage?			
Yes	84	86	85
No	16	15	15

A vendor sells bananas at Soweto Market in Lusaka (Salim Dawood)

Other traders further rely on the trust-based credit relationships to buffer the higher prices. According to a tomato trader at Chisokone who experiences seasonal shifts in supply:

> "…if am short by K50, I can go to my friend and ask her to top up for me, then I pay back once I recover the money from my sales. Other times you can even ask the suppliers to give you a box and you pay back once you are able to make something, as long as they know I am not crooked."

Some traders were concerned with competition from imported products, as cheap imports undermine their trade. A female trader from Nakadoli market observed that, "nowadays even fish is imported, when we have our own fish. There is this fish that comes from Namibia, do you know it has more market than our own fish because it's cheaper?"

Other traders similarly complained about cheaper tomatoes coming from Tanzania or oranges from South Africa.

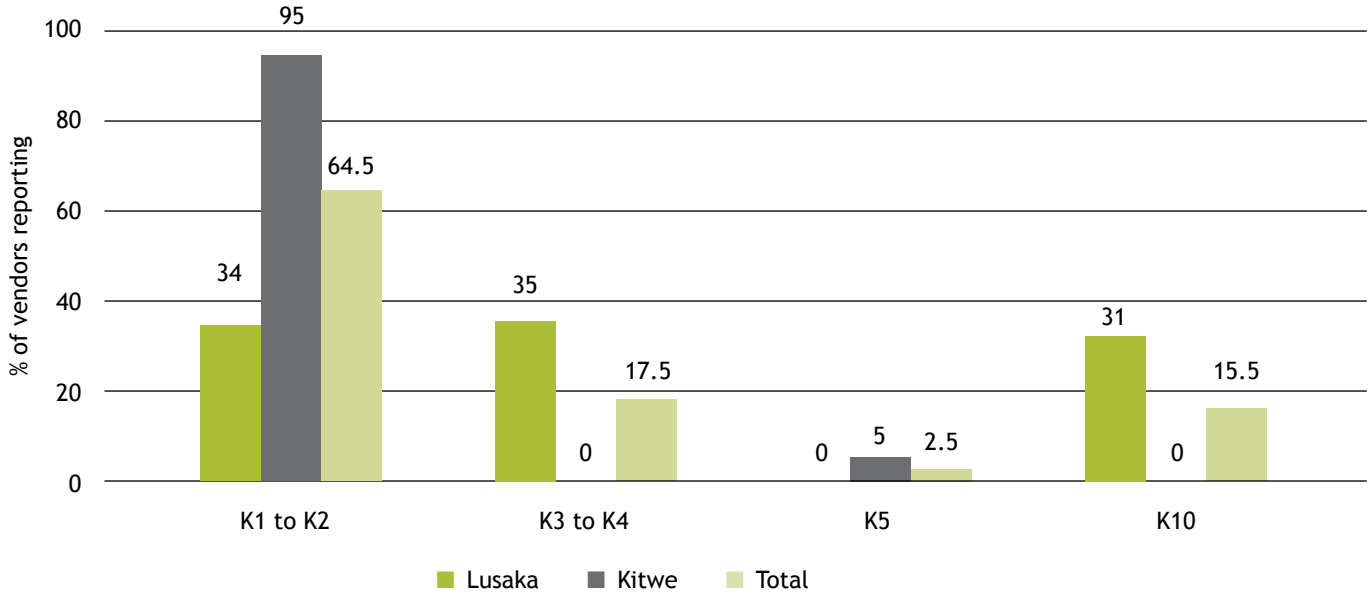
In Kitwe many vendors mentioned lack of accounting skills as an area for concern, and in both cities vendors complained about slow business or few customers.

Dealing with rules and regulations

Traders are exposed to many regulations, both formal and informal. The formal regulations mentioned include paying market levy to the council, paying for garbage collection, ensuring that they kept their stands and surroundings clean, or participating in market cleaning every 15th of the month following orders from the council and 'chairlady'.

Levies paid to the local council are the most common concrete form of regulation that market vendors have to deal with. The survey showed that these levies are paid by all traders in Kitwe, but only by 70% of the traders in Lusaka. The amount paid by traders depends on their location and type of business (Figure 3). For example, businesses that generated more waste like the selling of live chickens

Figure 3. Daily levies paid by market vendors



paid more in order to cater for the frequent collection of the waste. About two-thirds of the vendors pay less than K2 (US$0.2). In Kitwe most vendors pay the standard K1.5 (US$0.15) daily market levy for the council. Traders in Lusaka must pay an additional garbage collection fee of K1 (US$0.1), which was introduced after the cholera outbreak. During the FGDs, especially in Lusaka, traders complained about the existence of multiple levies — some of them unofficial — that have to be paid for things like having to use the toilet, or that are collected by party cadres. This may explain why almost a third of Lusaka respondents said they did not pay some levies.

In addition to the formal rules, there are many other informal rules to ensure harmonious coexistence. Traders are forbidden from gossiping, using insulting or abusive language against fellow traders, and fighting. To ensure that honesty is upheld and credit continues to run smoothly, all traders were expected to pay back money owed to fellow traders or suppliers. A male trader from Chisokone noted that, "… if a new trader comes to trade from this market and he/she proves to be crooked, the supplier can report to the market leaders who are able to help."

In addition, the traders had agreed to keep national politics outside the market. This is because of the potential violence that could erupt in the market as the traders held different political views. A female trader in Chisokono elaborated:

> "In our own rules, there should be no politics, politics should be outside the market because if you start politics in the market, this one is UPND and this one is PF, as a result there will be violence in the market and what will get damaged are our goods, further customers will even fear to come here when they know they can be caught up in political violence."

However, as we see below, when it comes to vendors' organisations, politics is never too far away.

Table 6. Vendors' membership of organisations (% of respondents)

	Lusaka (n=100)	**Kitwe** (n=36)	**Total** (n=136)
Are you a member of any social group?			
Yes	53	58	55
No	47	42	45
If yes, what group do belong to?			
NGO	2	6	4
Ichilimba/savings group	90	69	80
Marketeers' association	0	25	13
Product-based committees	4	0	2
Presidential Empowerment Initiative Fund	4	0	2

Organisation and representation

Most vendors do not feel they have a say in the decisions that affect their lives. About two-thirds of the respondents from Lusaka, and a mere 5% of those from Kitwe, said that they were able to participate in the formulation of laws and policies that affect them (Table A-5, Annex 1).

In theory, organisations should provide the opportunity and platform for vendors to be heard and to engage with policymakers, but our results suggest that vendors have very little organised support. Relatively few traders belong to marketeers' associations (all of them in Kitwe), and most of them have little trust in the ability of these organisations to adequately represent them. Only about half of the traders surveyed said they belonged to an organisation (Table 6). Of those, nearly all of them said the organisation was an *Ichilmba* (saving group), suggesting that organisation, when it exists, is not directed to the market. Only a few vendors — all of them in Kitwe — said they belonged to an association such as NATMAZ (National Traders and Marketeers Association of Zambia) and AVEMA (Association for Vendors and Marketeers in Zambia).

One of the main motivations for vendors to join an organisation is the desire to have support in times of financial difficulty — hence the popularity of *Ichilimba*. But in terms of associations being the conduit for their voice or representation, vendors are much more sceptical (Box 3). In FGDs, traders said they did not belong to either of the two associations mainly due to the lack of transparency. Ideally NATMAZ and AVEMA would represent their interests, but they saw the leadership as politically corrupted and unable to stick to commitments made with vendors. Traders in Lusaka felt that associations are politicised, and membership implies toeing the line of political factions.

In addition to these national membership organisations, vendors in Lusaka who trade the same product join commodity-specific 'sections' (for example, the 'banana section' or 'cabbage section') to deal with product-specific challenges. In discussions, vendors said they felt sections are much more effective for dealing with issues of common concern than associations. Surprisingly, these sections were not mentioned in the survey as a means of collective organisation. This could be because vendors avoid using a term that may link them to the highly politicised associations.

Apart from *Ichilimba*, vendors find little support in their associations and elsewhere. Only 6% of traders said they had participated in programmes aimed at supporting their businesses, and these were all from Lusaka. However, some traders from Kitwe mentioned the support of AZIEA in building capacity in business management.

Box 3. Chisokone traders' views on market associations

"[NATMAZ and AVEMA] are supposed to be our mouthpieces but they lack truth in them. When we have a meeting with them and agree on things, they will go to the media and say things that were not agreed on in the meeting. There is no truth in them, because if there was, people would have been attracted to join. As a result we don't have any mouthpiece that we can use to talk to the government." (Male trader)

"There is no single day that they called for a meeting with traders here. But we were surprised to hear them speak on our behalf on radio and TV." (Female trader)

"You see, as a market we are supposed to have market leadership in order to operate well but the kind of leaders we have here, *niba kandile*, they don't speak for us but for themselves." (Male trader)

"If [the association leaders] are saying that the majority of traders belong to their associations that's not true, in fact very few traders here belong to the associations." (Female trader)

3. CONSUMER BEHAVIOUR AND PERCEPTIONS

Consumers of all social groups rely on informal food markets as a source of food, but they are particularly important for consumers in low-income areas. The areas included in our household survey are served by a variety of retailers, but the primary informal outlets referred to in these results are the local markets.

The survey shows a clear divide between the sources of income for higher-income households, which tend to rely on salaries, and lower-income ones, which broadly depend on informal labour (Table 7). In Lusaka, all the respondents from high-income areas stated that their source of income was a salary, whereas in low-income areas only about a third of respondents said their source was salary, with the other two-thirds relying on piece work, vending/petty trading and support from their relatives. The picture is similar in Kitwe, where all respondents from low-income areas depend on informal work.

Households in both low- and high-income areas shop in their local market, but the importance of these outlets is higher in lower-income areas (Table 8). Consumers in low-income areas rely almost exclusively on local markets for fresh fruit and vegetables and meat, which underlines the importance of the informal sector for the nutrition of low-income consumers. In Lusaka, supermarkets are the preferred choice for households in higher-income areas for fruit, vegetables and meat, but in Kitwe even consumers in high-income areas prefer to shop at their local market.

Both groups tend to consume fruits and vegetables frequently — daily or more often (Table 9). This suggests that fruit and vegetables are readily accessible in both high- and low-income areas, indicating that informal markets, through their proximity and prices, are making nutritious food available to low-income households. The frequency of meat consumption is higher in high-income areas than in low-income areas, probably reflecting the relatively high price of meat.

Unsurprisingly, households from high-income areas spend more on food than those in low-income areas (Table 10); the survey also reflected that overall households in Kitwe spend less per meal than those in Lusaka, reflecting higher prices in the capital.

Table 7. Sources of household income (% of respondents)

	High/middle income			Low income		
	Lusaka (n=36)	**Kitwe** (n=40)	**Total** (n=76)	**Lusaka** (n=136)	**Kitwe** (n=27)	**Total** (n=163)
Salary	100	100	100	36	0	18
Piece work	0	0	0	28	30	29
Vending /petty trading	0	0	0	32	40	36
Donations from family	0	0	0	4	30	17

Table 8. Sources of food purchases by households (% of respondents)

	High/middle income			Low income		
	Lusaka (n=37)	Kitwe (n=42)	Total (n=79)	Lusaka (n=152)	Kitwe (n=44)	Total (n=196)
Vegetables						
Local informal market	32	96	64	92	100	96
Supermarket	68	2	35	2	0	3
Farmers	0	0	1	2	0	2
Fruit						
Local informal market	14	60	37	85	80	83
Supermarket	86	40	63	15	20	18
Meat						
Local informal market	5	45	25	78	25	52
Supermarket	95	36	66	15	0	8
Farmers	0	19	10	7	75	41

Table 9. Frequency of food purchases by month per household (% of respondents)

	High/middle income			Low income		
	Lusaka (n=37)	Kitwe (n=42)	Total (n=79)	Lusaka (n=152)	Kitwe (n=44)	Total (n=196)
Fruit and vegetables						
Less than 20	16	0	8	14	0	7
21 to 40	54	12	33	23	0	12
41 to 60	8	88	48	46	100	73
60 or more	22	0	11	17	0	9
Meat						
Less than 20	5	0	3	72	7	40
21 to 40	68	0	34	13	31	22
41 to 60	22	75	49	13	57	35
60 or more	5	25	15	2	5	4

Most consumers perceive the food from markets to be safe. The overwhelming majority of consumers of all income areas reported no health problems associated with buying meat, fruit and vegetables from local markets. The only exception was in Kitwe, where about half of the households in high-income areas (18 households in total) reported health issues with the food from informal markets.

Table 10. Cost of meals per household, in Kwacha (% of respondents)

	High/middle income			Low income		
	Lusaka (n=37)	Kitwe (n=42)	Total (n=79)	Lusaka (n=152)	Kitwe (n=44)	Total (n=196)
Breakfast						
Less than 20	5	26	16	78	73	76
21 to 40	5	50	28	18	27	23
41 to 60	25	24	25	4	0	2
60 or more	65	0	33	0	0	0
Lunch						
Less than 20	3	0	2	31	86	59
21 to 40	8	12	10	40	0	20
41 to 60	19	43	31	26	14	20
60 or more	70	45	58	3	0	2
Dinner						
Less than 20	2	0	1	34	18	26
21 to 40	8	10	9	43	43	43
41 to 60	18	45	32	9	39	24
60 or more	72	45	59	14	0	7
Total daily meals						
Less than 20	3	9	6	48	59	53
21 to 40	7	24	16	34	23	29
41 to 60	21	37	29	13	18	15
60 or more	69	30	50	6	0	3

Table 11. Households reporting health problems associated with consuming food, by site of purchase (% of respondents)

	High/middle income			Low income		
	Lusaka (n=37)	Kitwe (n=42)	Total (n=79)	Lusaka (n=150)	Kitwe (n=44)	Total (n=194)
Local markets						
Yes	3	43	23	1	0	1
No	97	57	77	99	100	100
Meat from local butchers						
Yes	0	43	22	0	0	0
No	100	57	79	100	100	100
Meat from farmers						
Yes	0	0	0	0	0	0
No	100	100	100	100	100	100

4. THE POLICY AND REGULATORY CONTEXT FOR THE INFORMAL FOOD SECTOR

While decision makers and policy recognise that the informal economy plays a crucial rule in Zambian society, informality is widely regarded in policy circles as an obstacle to development. The objective of policy has been, therefore, to promote formal employment and to bring informal actors into the formal world. In this section we outline the policy and regulatory framework within which the informal food sector is embedded. First we describe the policy context for the informal sector. We then examine the legal framework that regulates different aspects of food trade, and end the section looking at the challenge of informality as perceived by key government ministries and institutions.

Policy framework

The broader policy environment and direction for all sectors of the Zambian economy is outlined by the national development plans which run for a period of five years. A review of the national development plans since 2006 showed that national policy acknowledges the existence of the informal sector and emphasises the need for broad-based economic growth, but all plans see a move towards workforce formalisation as a key development objective. For instance, the Fifth National Development Plan (2006–2010), whose theme was broad-based wealth and job creation through citizenry participation and technological advancement, explicitly focused on formal job creation in the priority sectors, which included agriculture, infrastructure, manufacturing, and energy. The Sixth National Development Plan (2011–2015), which was revised in 2013, emphasised the government's commitment of making economic growth beneficial to all. Agriculture was singled out as a priority, but the explicit focus was developing agro-enterprises and supporting infrastructure, with a focus on formal job creation. The current plan is the Seventh National Development Plan (7NDP), which runs from 2017 to 2021. While the theme for the 7NDP is "Accelerating development efforts towards the Vision 2030 without leaving anyone behind", the document does not explicitly mention the informal sector or how it plans to address it. The focus is on "enhancing decent job opportunities", which again points towards formalisation as the priority.

National agricultural policy is focused on improving production and productivity through formal enterprises, including farmers' cooperatives and groups, but does not involve informal food trading. The main instrument for agricultural policy is the National Agricultural policy (NAP). The first NAP ran from 2004 to 2015, but with the change of governments it was revised from 2016 onwards, and renamed SNAP — Second National Agriculture Policy. The SNAP envisions "an efficient, competitive and sustainable agricultural sector, which assures food and nutrition security, increased employment opportunities and incomes" (SNAP 2016:11). The policy aims to promote agricultural productivity, and includes a specific objective of improving the efficiency of agricultural markets. However, the measures implemented to achieve this objective neglect informal trade, and focus instead on strengthening the capacity of farmer groups and cooperatives in production, processing, marketing and trade.

A vegetable market in Northmead area Lusaka (Salim Dawood)

Legal framework

In addition to national-level policies, food vending is governed by several legal instruments that are implemented and shaped at the municipal and district levels. These include regulations about hygiene, food safety, and the occupation of public space. Below we provide an overview of the key laws governing food trade: the Local Government Act, the Markets and Bus Stations Act, the Public Health Act, the Foods and Drugs Act, the Citizens Economic Empowerment Act, and Statutory Instrument Numbers 10 of 2018 and number 79 of 2017. We found that, while enforcement of these rules was strengthened during the cholera outbreak of 2017 to 2018, local government authorities admitted that enforcement is generally weak due to the lack of resources to conduct inspections.

The Local Government Act, Chapter 281, provides the general framework that defines the functions of local authorities. Given that food markets operate under the purview of local councils, this act provides a very important context for informal food vendors. The act has three main relevant subsections:

- Subsection (9) outlines the three-tiered composition of the council, comprising: 1) the members of parliament in the district; 2) two representatives of chiefs appointed by chiefs in the district; and 3) all elected councillors serving in various wards of the district. This composition provides multiple avenues of representation for citizens within the district.
- Subsection 69 (1) gives councils the power to make by-laws imposing levies on persons considering a business and/or the purchase or sale of a commodity within the area of the council. These are the market levies that vendors have to pay daily. In addition, a crop levy is collected from the farmers/traders who bring in farm produce to the cities.
- Subsection 76 (1) gives the council power to make by-laws for the good rule and governance of its area. It also empowers citizens to object to an intent by council to make a by-law that may affect them by lodging an objection, giving a copy to the Minister of Local Government. The minister has power to confirm, amend or revoke any by-laws by a council, making the minister a key target for advocacy by informal economy actors.

The Markets and Bus Station Act, Chapter 290, gives municipal and city councils wide-ranging powers to control and manage markets and bus stations, and is thus a key piece of legislation affecting informal food markets. The act prohibits against the establishment of unauthorised markets, and empowers local authorities to designate the times and places for market operations, as well as the types of goods that can, and cannot, be sold in a market. The act also regulates the use of market buildings, keeping order, preventing obstructions and maintaining cleanliness in markets. It provides for the collection of a fee payable on the amount realised, and enables the local authority to collect rents or tolls and fees for inspection of produce. Finally, the act empowers councils to regulate weights, scales and measures.

The Public Health Act governs food safety, empowering local authorities to inspect any businesses that handle food. Local authorities have the power to seize and dispose of food found to be unfit for consumption, and to fine people found in possession of such food. Similarly, the Food and Drugs Act, Chapter 303 provides the legal framework for food quality standards, prohibiting the sale of poisonous, unwholesome or adulterated food, and regulating food packaging, sale and preparation. Interviews with the two city councils revealed that local council have a department of public health whose mandate is to enforce this act, but that they have challenges to conduct regular inspections due to financial constraints. The shortcomings in the enforcement of these acts were exposed during the 2017/2018 cholera epidemic (Box 4).

Box 4. Tightening the noose on street vending due to cholera

The attitude of local governments to street vending has been historically negative, with street vendors (such as those who comprise about a quarter of our sample) suffering from waves of repression and harassment. Following an outbreak of cholera in 2017/2018, the government released two statutory instruments to enhance the enforcement of the 2007 Street Vending and Nuisances Act, which in practice banned street vending. Statutory Instrument Number 10 of 2018 adopted a much harsher approach to street vendors and businesses operating without a licence, including penalties of up to K5,000 (US$500) for vendors or for people buying from these sellers. At the time of writing, many vendors in Lusaka and Kitwe had moved back to the streets, but several others had relocated permanently. Statutory Instrument No. 79 of 2017 boosted inspections of public facilities. Markets across Lusaka were closed at the height of the epidemic in January 2018 until the authorities were satisfied that sanitary measures, including public toilets with running water and hand basins, had been adopted.

Finally, the Citizen Economic Empowerment Act of 2006 was issued in the aftermath of the structural adjustment policies of the 1990s, and aimed to promote the economic empowerment of targeted citizens, particularly by enhancing access to funds and finance. In theory, the act presents an opportunity to resolve the credit and finance access challenges faced by informal vendors. But in reality, it was not designed to be used by actors in the informal trades, as applications require the development of business plans and have other requirements with which small informal vendors cannot comply.

Roles and perceptions of government institutions

Different line ministries and government agencies are tasked with implementing policy and regulations relevant to the informal food sector. In interviews, we learned that informality provides a challenge for government officials, most of whom see formalisation as the only way for businesses to thrive and grow. As an official put it, “informal is a bit of a problem for us because we are formal as government”. Below we present the insights from conversations with the Ministries of Agriculture and Commerce, the Zambia Revenue Authority and the National Pension Scheme Authority.

For the Ministry of Commerce, Trade, and Industry (MCTI), a huge challenge is to register informal vendors, so that they can be counted and tracked. The MCTI is tasked with implementing government sector policies related to trade and industry, and it oversees private sector support agencies such as the Zambia Development Agency. An interview with an MCTI official suggested that informal traders present a big challenge for planning, as their exact number, location and activities “are not known”. For example, in a spate of recent fires in markets, it was very difficult to compensate the traders owing to the difficulties of ascertaining who was genuinely trading in those markets. The MCTI is currently developing and trailing a simplified registration system aimed at capturing basic information about the location and products sold by informal sector players. However, in general, informal sector actors are suspicious of government efforts to register and track them.

The Ministry of Agriculture lacks the information and ability to include small-scale producers and traders in its incentive schemes. Many of the activities of informal food traders are under the direct purview of this ministry, but an interview with a ministry official revealed that it was very difficult to include the informal traders in the incentive structures in place as they were not known. For instance, when there is a shortage of maize during the lean period and the government, through the Food Reserve Agency (FRA), offloads maize to millers in order to stabilise prices, the focus is on the large well-established millers, rather than the unregistered hammer millers.

Fresh vegetables on display for sale at Lusaka City Market (Salim Dawood)

For the Zambia Revenue Authority, taxing the informal sector is a major challenge due to the lack of registration. Zambia has undertaken a number of tax reforms since the early 1990s in a bid to broaden its tax base, particularly through raising tax collection in the informal sector. Informal sector taxation was introduced in 2004, beginning with the presumptive tax on taxis and minibuses and the turnover tax on small-scale enterprises. Later, a base tax on marketeers covering the bulk of informal food traders (2005) and an advance income tax (AIT) (2007) for cross-border traders were introduced. The turnover tax rate is currently at 3% of the total sales of all firms with gross turnovers of K800 million or less. The base tax is charged at K1 per day for all marketeers or traders. The AIT rate is 6% of the value of imports exceeding US$500 in value for all unregistered and partially compliant firms.

Despite these reforms, the contribution of the informal sector to revenue generation remains marginal at less than 2% of the total revenue (Table 12). Interviews with ZRA officials underlined the challenges of taxing of the informal sector. Few vendors are registered, so it is impossible to know the potential contribution of the sector beyond the uniform contributions outlined above. But even when vendors are registered, tax compliance levels are low. According to the interviews, the authority also faces language barriers in conducting effective tax education for informal sector players, as many of them are unable to read and write. The officials we interviewed think that registration and formalisation would allow businesses to access credit and improve their businesses.

The National Pension Scheme Authority (NAPSA), which is supposed to provide a pension scheme to all employers, does not currently have the means to collect contributions or provide protection to informal traders. The act under which NAPSA was established requires every person residing in Zambia who is engaged in any form of gainful employment and every employer — including in the informal economy — to be registered with the pension scheme. The minimum salary requirement to register with NAPSA is K15 (US$1.5) per month. According to interviews with officials, NAPSA is of the view that employees or self-employed persons in the informal sector earn more than this amount.

NAPSA officials realise that covering only the 750,000 formal employees — out of a workforce of more than five million — is not good enough. They also know that getting informal sector players on board is extremely difficult "unless you develop certain products that are tailored to them". The authority has started to trial new products, like e-NAPSA, which can be used and accessed through simple mobile phones, even in the most remote parts of the country. But recruitment has been slow, and our own survey of traders showed that none of them are registered with NAPSA. Nevertheless, the authority remains committed to expanding coverage, and has constituted a project team to specifically look at extending social security coverage to informal sector players.

Table 12. Revenue generated by the informal sector, 2004 to 2009, in billions of Kwacha (Source: FRA)

	2004	2005	2006	2007	2008	2009
Turnover tax	4.4	9.86	13.4	18.75	23.12	24.1
Base tax	–	0.07	0.09	0.04	0.03	0.03
Advance income tax	–	–	–	12.3	60.8	64.6
Presumptive tax on minibuses and taxis	1	1.05	1.76	1.82	2.29	2.15
Total informal sector tax	5.4	10.98	14.96	32.9	86.2	90.88
Total formal sector tax	2,038	2,462	2,967	3,841	4,699	5,072.9
Informal sector tax (% of income tax)	0.27	0.45	0.50	0.86	1.84	1.79

5. CONCLUSIONS AND IMPLICATIONS FOR ACTION

The evidence presented in this paper highlights and confirms the central role played by informal food markets in providing food and nutrition to Zambian cities. In this last section we summarise the key insights of the study and the main challenges faced by informal market vendors. We end by suggesting opportunities for policy and action. Studies such as this provide a key opportunity for policy approaches that are based on evidence rather than assumption.

The importance of markets for livelihoods and diets

Informal food markets offer crucial opportunities for livelihoods and income generation, especially for women, the young, and the less-educated. Our study shows that women are by far the biggest group of traders in the market, and this is consistent with other studies in Lusaka (Mukololo, 2009) and Kitwe (Fuseini *et al.*, 2019). Due to the low costs and formal training needed to start a business, for many women, selling food is one of their only chances to gain financial independence and to provide for their families.

In terms of sustainable diets and food security, the findings of this study show that the informal food system plays a critical role in linking the urban poor to the key markets for fruit, vegetables and meat products. The importance of informal food markets has been well-documented across African cities (Skinner, 2019). Our findings suggest that consumers of all income levels rely on informal outlets for the provisioning of fresh, affordable food. The low reported levels of food-related health problems suggest that food bought from local markets is, in addition, safe.

Challenges

Traders face a number of challenges, including lack of access to capital and credit, spoilage due to lack of storage, and competition from import markets. A recent study of informal market vendors in Kitwe (Fuseini *et al.*, 2019) is consistent with our findings. They found that only about a third of vendors have access to storage, and that an even smaller percentage has access to other types of basic infrastructure like running water, electricity or shelter. Very similar challenges with storage were reported in a study of market vendors in Lusaka from ten years ago (Mukololo, 2009), suggesting very little progress on the issue. Informal, trust-based credit from suppliers and membership of informal saving groups are key coping strategies.

Associations do not work for traders. Few traders are members of associations, as they do not trust them to represent their interests. Many traders see associations as politicised, and think that parties are only interested in their issues during electoral times. This phenomenon of organisations of the informal sector as "vote banks" (Mitlin, 2004) is common across countries, and can lead to relations of patronage between workers and leaders (Lindell, 2010). Partly as a result of their politicisation, the different existing organisations pursue different agendas and do not speak for traders in one voice.

The government acknowledges the size and existence of the informal food sector, but policy is strongly biased towards formalisation. A report on the Zambian informal sector synthesises the mainstream government view that informal firms are "survivalist in nature and should 'disappear', with policies geared towards structural transformation in agriculture, and growth of the formal large-firm private sector, which can shift informal workers and small-business employers as employees in its formal sector" (Shah, 2012). Government agencies lack tools to deal with the informal sector, leading to its marginalisation. While contributing almost two-fifths of the country's GDP, the informal sector contributes just over 1% of the total national revenue. At the same time as the government pushes for formalisation, it allows the development of "disregulation" (Goldstein, 2016) — the arbitrary application of the law (for example through official and 'unofficial' levies) that allows government officials to profit.

Finally, and as a result of the policy bias towards formalisation, there are few instruments to support informal vendors in terms of finance, capacity building or technology. For example, The Presidential Empowerment Initiative Fund is inaccessible to most informal vendors due to its requirements.

Opportunities for policy change and action

The dominant discourse and action of the government is not favourable to the informal sector, but windows of opportunity do exist. The bias towards formalisation is not monolithic, and there are possible allies at all levels and across agencies of government. For example, the National Pension Scheme Authority (NAPSA) is working constructively to devise a way to incorporate informal sector workers into a pension scheme. Positive examples from India, where the government is trialling a universal pension scheme to cover its vast informal workforce, might point the way forward.

The Ministry for Local Government is a very important entry point for policy change. The law gives quite a bit of room for citizens to influence the decisions of the local council through the Ministry for Local Government, from improving infrastructure to the composition of the market management boards. National nutrition policy is currently lacking, and could provide an opportunity for involving informal markets.

Bigger roles for urban planning. Currently the role of councils is very much limited to the physical space on issues such as rubbish collection or market zoning. However, in Zambia and in other African countries, there has been little scope for integrated food planning. For example, Zambia's Urban and Regional Planning Act, passed in 2015, mentions the word 'food' only once (Battersby and Muwowo, 2019). Councils in Zambia have considerable legal powers to shape the food system, but there is a broader need for a platform of dialogue between stakeholders from the different parts of the food system. The work of food parliaments in Buikwe, Uganda, or the Municipal Food Security Council in La Paz, Bolivia, can serve as inspiration for more inclusive and integrated planning to deliver safer, more nutritious food for consumers. It is crucial that urban food planning involves legitimate representation from informal actors as key components of the system.

Understanding the limits and promise of informal workers' organisations. Our findings suggest that there is great distrust with associations, but at the same time vendors have great need and desire for the types of things that associations can bring: training and capacity building; credit and finance; and better political representation. Progressive, non-partisan organisations have an important role to play to help vendors meet these needs.

Improvements in infrastructure, storage, and access to running water. These are basic things that could allow the markets to operate better and improve public health. While the costs of carrying out the improvement may seem prohibitive, the enormous costs of dealing with the recent cholera outbreak underscore the need — and financial sense — of adopting a more preventive approach. Given the centrality of informal markets in feeding the cities, it is important to see market upgrading not just as an expense that benefits a small group of vendors, but as a key investment that benefits millions.

The issue of levies needs to be resolved. A big complaint from vendors is the collection of 'unofficial levies', and in general a confusion of who they are paying and for what. Some of these levies are political in nature, especially in Lusaka, and may be harder to tackle. But the official government levies can be simplified, and greater transparency in how they are used could lead to improved compliance.

Opportunities for processing and value addition. Evidence from this study suggests processing (eg sausage making) is taking place in markets in a spontaneous way. There is a big potential for promoting processing more deliberately, for example by providing dedicated facilities and by improving the skills and capacities of interested traders. Improved waste management could be a possible and important effect of a greater focus on processing.

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ANNEX 1

Table A-1. Frequency of purchasing by vendors from suppliers (% vendors reporting)

	FFV traders (n=208)	Meat traders (n=46)	Hammer mills (n=37)	Total (n=292)
Daily	65	25	25	54
Weekly	28	63	75	39
Monthly	7	19	0	8

Table A-2. Number of people in the household supported by the business (% vendors reporting)

	Lusaka (n=196)	Kitwe (n=104)	Total (n=300)
1 to 3	11	8	10
4 to 6	67	51	61
7 to 9	8	40	19
More than 10	14	1	9

Table A-3. Percentage of vendors saying that the business provides sufficient livelihoods (% vendors reporting)

	Lusaka (n=196)	Kitwe (n=104)	Total (n=300)
Yes	87	68	78
No	13	32	22

Table A-4. Key challenges faced by informal vendors (% vendors reporting)

	Lusaka (n=188)	Kitwe (n=99)	Total (n=287)
Lack of capital	14	36	22
Business is slow/Few customers	14	19	16
Stiff business competition	18	0	12
Storage facilities and market infrastructure	22	3	16
Expensive orders/transport/electricity	22	2	15
Failure to account for profit and loss	0	27	9
Failing to pay school fees	0	7	2
Failing to work due to sickness	7	0	5
Too many associations in the market	0	3	1
Poor hygiene in the market	3	3	3

Table A-5. Participation in laws and policy formulation (% of vendors responding)

	Lusaka (n=139)	Kitwe (n=87)	Total (n=226)
Yes	66	5	35
No	34	95	65

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