



RA JOURNAL OF APPLIED RESEARCH

ISSN: 2394-6709

DOI:10.47191/rajar/v9i7.01 Volume: 09 Issue: 07 July-2023 International Open Access



Impact Factor- 8.174

Page no.- 361-367

Zambia's Strategic Roadmap for Thriving Aquaculture Micro, Small and Medium Enterprises

Mildred Chuunga Muhyila¹, Dr Egret Chanda Lengwe², Prof. Edwin Bbenkele³

¹Lecturer, ZCAS University, P.O. Box 50497RW, Lusaka, Zambia

²Executive Director, ZCAS Professional Studies, P. O. Box 35243, Lusaka, Zambia

³Dean, School of Business, ZCAS University. P.O. Box 50497RW, Lusaka, Zambia

ARTICLE INFO

ABSTRACT

Published Online: 07 July 2023

At independence in 1964, Zambia inherited a dualistic economy characterized by foreign-owned industries, with the copper industry dominating and rural small-scale peasants, most of whom migrated to the urban areas in search of formal employment. From 1968, the Zambian government took over majority control ('zambianisation' or nationalisation) in some of the foreign-owned industries, but the rate of employment was not sufficient to absorb the rapidly expanding urban population resulting in a lot of people remaining unemployed.

A decline in international copper prices in the early 2000's brought a recession to the Zambian economy resulting in the failure of the nationalised industries thereby ousting more people out of formal employment. Lack of employment and the call for diversification away from copper mining required most Zambians to find alternative means of survival, hence the establishment of micro, small and medium enterprises (MSMEs).

Corresponding Author: Mildred Chuunga Muhyila A reduction in naturally occurring water bodies brought about by climate change have hampered fishing, however, the country has other favourable conditions such as good soil formation, availability of borehole water and an ideal climate which can support aquaculture. The Zambian government has been supportive of the development of aquaculture MSMEs and the said government efforts are the focus of this article.

KEYWORDS: Aquaculture, Micro, Small and Medium Enterprises, National Development Plan.

I. INTRODUCTION

Globally, micro, small and medium enterprises (MSMEs), have been identified as the backbone of economic development because they promote economic growth by contributing on average, 55% towards national gross domestic product (GDP), 65% towards creation of employment and increasing the tax base which ultimately results in poverty reduction (Liyanda, 2017; Nuwagaba, 2015; OECD, 2004).

The MSME sector in Zambia contributes approximately 88% of employment and is estimated to account for 97% of all businesses and it is undeniably that MSMEs contribute to the country's GDP by increasing chances of forthcoming and diverse economic growth (Ministry of Commerce, Trade and Industry, 2017). MSMEs in Zambia cut across all sectors of the nation's economy, ranging from construction, manufacturing, professional services, agriculture, trade, to mining. (Munalula et al., 2017).

The focus of the paper is the agricultural sector and in particular, the aquaculture sub-sector, not fisheries, because it has potential to diversification, gainful employment and reduction in poverty. Fisheries differs from aquaculture as it comprises of catching, processing and selling naturally occurring fish from natural water bodies such as dams and earthen fishponds, whereas aquaculture involves cultivating or breeding, raising and harvesting fish using both natural and constructed water bodies (Indaba Agricultural Policy Research Institute, 2021).

Aquaculture however is "the cultivation, propagation or farming of fish, aquatic vegetation, or other living aquatic resources whether from eggs, spawn, spat or seed or by rearing fish lawfully taken from the wild or lawfully imported into the country, or by other similar process" (Ministry of Commerce, Trade and Industry, 2020). Aquaculture fish production started between 1958 and 1960 in Chilanga, with the construction of six earthen ponds, but came to a standstill in 1967 due to "an insufficient appreciation of the basic

requirements of an effective aquaculture development programme and a consequent inadequacy of governmental support activities (extension service, training, etc.) (Food and Agriculture Organisation, 1978). The concept has however grown in the last two decades.

Zambia is endowed with vast water resources thereby making fisheries a common activity which has over the years, been adversely affected by the negative effects of climate change, specifically the reduction in naturally occurring water bodies. However, the country has favourable conditions which can support aquaculture such as good soil formation, availability of water and ideal climate (Mushili & Musuka, 2015).

The government began to encourage the establishment of aquaculture MSMEs in areas that had abundant water resources, but which did not have major capture fisheries facilities (Mainza & Musuka, 2016) resulting in the construction of more ponds by MSMEs. The construction of ponds, both earthen and concrete, later spread to other areas of the country.

This had to be done in order to bridge the widening gap between fish supply and demand. However, although aquaculture has been going on for many years and it has been promoted as a means of enabling MSMEs to create employment and reduce poverty thereby improving their economic security, this has not been achieved as there is still a deficit in the anticipated output.

A 2018 aquaculture survey revealed that the national productivity of 4.1 tonnes per hectare was way below the recommended productivity rate of between 6 to 8 tonnes per hectare (National Assembly of Zambia, 2019). There has also been a high level of mortality rate among MSMEs that had ventured into the aquaculture sub-sector (Maguswi, 1986). Aquaculture MSMEs contribution towards overall production reduced from 75% to 29% in less than 10 years. (Genschick et al., 2017).

The Zambian government has endeavoured to provide support for the establishment and growth of aquaculture MSMEs in Zambia as evident in the National Development Plans (NDP) and other efforts. NDP's are five-year development plans aimed at addressing various national issues, among them, economic development strategies.

II. FIRST NATIONAL DEVELOPMENT PLAN

Zambia's First National Development Plan (FNDP), launched in 1966 had several objectives and these were diversification of the then copper-based economy, reduction of inherent disparities between urban and rural areas, expansion of education and training, with the aim of maximum zambianisation, expansion of housing, health and social welfare services and the extension of the transport and communications network (Ministry of Development, Planning and National Guidance, 1971).

There was substantial achievement in the anticipated and desired economic and social development in the sense that the plan resulted in the establishment of Village Development Committees (VDCs) and Ward Development Committees (WDCs) which strengthened communication between the government and communities. The FNDP fell short in other areas because of lack of legal backing. Further, the FNDP did not outline a deliberate strategy and implementation plan aimed at promoting the agriculture sector, despite the promotion of rural agriculture being one of its objectives.

In addition, the FNDP provided infrastructural support such as improving landing, handling, recording and processing of fish by building fish markets, fish stores, access roads, jetties and cutting channels to fisheries but it lacked support for aquaculture. The successes and failures, discrepancies and deficiencies encountered during the implementation of the FNDP laid a valuable background for better formulation of targets and strategy of the subsequent NDP, i.e. the Second National Development Plan (SNDP) of 1972 to 1976. The SNDP aimed at continuing building up the on the FNDP for the country's economic and social infrastructure while laying a foundation for more balanced national economic development.

III. SECOND NATIONAL DEVELOPMENT PLAN

The objectives of the SNDP were to expand agricultural productivity, increase agricultural output and efficiency of production in the traditional farming sector, expand and diversify industry and mining, develop tourism, construction of transportation routes, energy, education and health infrastructure, initiate comprehensive regional development and promote rural development. Just like the FNDP, the SNDP only addressed support to fisheries and not aquaculture (Ministry of Development, Planning and National Guidance, 1971).

Successful implementation of the SNDP was hampered due to a failing economy as a result of the drop in copper prices in the world market, the effect of weather conditions on crop harvests, the impact of stagflation in the industrial world, the fuel crisis and disruption of supply routes caused by the Rhodesian border closure and the Angolan civil war (Ministry of Development, Planning and National Guidance, 1971).

The first government support initiative for MSMEs came during the implementation of the SNDP in 1978 through the creation of the Village Industry Service (VIS) whose objective was to encourage and provide support to rural communities to develop and use their industrial artisan skills and not agricultural skills, to produce crafts which could then be sold and in turn improve their standards of life (Mate, 1999). This initiative was aimed at promoting rural economic growth so as to discourage the rural to urban migration. The VIS initiative failed due to the inability to recover 50 % of the disbursed

loans, thereby rendering the onward disbursement to other beneficiaries impossible (Mate, 1999).

It is worth stating that one of the FNDPs objectives which was to develop agriculture in order to increase rural incomes and reduce dependence on copper, was not fully satisfactory. Similarly, among the objectives of the SNDP which were to improve rural standards of living, creating employment opportunities in rural areas in order to counteract the drift of populations to urban areas and the positive contribution of agriculture to GDP were not realised. Instead of bridging the income gap between those employed in urban areas and the rural subsistence earners, the FNDP and SNDP only served to further broaden the gap (National Commission for Development Planning, 1979).

IV. THIRD NATIONAL DEVELOPMENT PLAN

The subsequent national development plan was the Third National Development Plan (TNDP). It had to be deferred for two years, from 1977 to 1979 because some of the projects under the SNDP took more time to be completed. The delay in completion of some projects under the SNDP was attributed to lack of funding due to the failing economy which was triggered by the drop in copper prices in the world market, the negative effect of weather conditions on crop harvests, the impact of stagflation in the industrial world, the fuel crisis and disruption of supply routes caused by the Rhodesian border closure and the Angolan civil war (Ministry of Development, Planning and National Guidance, 1971).

The objectives of the TNDP were to use planning as an instrument for attaining socialism, generate more employment through the adoption of labour intensive technology, diversify the economy from copper dependence and promote prospecting and exploitation of non-copper minerals, promote rural development and reduce the disparities in the levels of income between rural and urban sector, promote industrial production based on local raw materials, promote a regional pattern of development, speed up the process of Zambianisation and expand education and training facilities (National Commission for Development Planning, 1979; Simson, 1985).

During the implementation of the TNDP in 1981, the Zambian government established the Small Industries Development Organisation (SIDO) to provide more support to people who were engaged in MSMEs. However, the SIDO failed to achieve the anticipated results inter alia because it was only applicable to small businesses in the manufacturing formal sector and it excluded others such as the aquaculture (Mauzu, 1997).

The shortcomings of the SIDO led to its replaced in 1996 by the Small Enterprises Board (SEDB) whose functions were to formulate, co-ordinate and implement policies and programmes for promoting and developing micro and small enterprises; to develop industrial estates and common facilities for use by micro and small enterprises; to establish a training and processing centre to provide machinery and equipment to micro and small enterprises on a lease-out basis and to make recommendations on any legislative reform which could be required for the development of micro and small enterprises (Mauzu, 1997).

It is worth noting that SEDB provided support to those people who were already venturing into small businesses and not start-ups (Munalula et al., 2017). The functions of SEDB were incorporated into the Zambia Development Agency (ZDA). ZDA's functions are to facilitate and promote trade, investment and enterprise development, to build and enhance Zambia's investment profile for increased capital inflows, capital formation, employment creation and growth of the Medium Small and Micro Enterprise (MSME) sector in Zambia.

V. FOURTH NATIONAL DEVELOPMENT PLAN

Further national planning was provided by the launch of the Fourth National Development Plan (FNDP). The launch was delayed for about five years in order to implement the newly developed Economic Recovery Programme (ERP). The FNDP was launched in 1989 but it was abandoned a few years later in 1991. It was replaced by an open market system, dubbed 'liberalisation'. The consequences of the disruption in implementation of the NDP were that there was no medium-term plan for the country to follow to guide public investment priorities for implementation by Government and no planning framework to serve as a basis for cooperation with donors (Ministry of Finance and National Planning, 2006).

Other consequences of the disruption in implementation of the NDP were weakened capacity of the country to coordinate national development programmes, since there was no organ at national level to oversee, initiate and coordinate crosscutting national programmes among ministries; absence of an organ to oversee plans, coordinate and monitor at the provincial and district level and serve as a link with development priorities at the national level; and the inability of the private sector to undertake some of the market-related functions (Ministry of Finance and National Planning, 2006).

VI. FIFTH, SIXTH, REVISED SIXTH AND SEVENTH NATIONAL DEVELOPMENT PLANS

The Fifth, Six, Revised Sixth and Seventh National Development Plans were developed in alignment with the National Long-Term Vision 2030. Vision 2030 is the long-term national plan aimed at attaining a prosperous middle-income status by creating an enabling environment for sustainable socio-economic development by the year 2030. It is founded on seven key basic principles. These principles are: sustainable development; upholding democratic principles; respect for human rights; fostering family values; a positive

attitude to work; peaceful coexistence; and (vii) upholding good traditional values (Office of the President of the Republic of Zambia, 2006).

The Fifth National Development Plan (FNDP) was launched in 2006 with a theme 'broad based wealth and job creation through citizenry participation and technological advancement.' Its strategic focus was on economic infrastructure and human resources development". It outlined five areas of policy direction, namely, macroeconomic, social, rural, urban and structural policies (Ministry of Finance and National Planning, 2006).

Firstly, it outlined a number of macroeconomic policies aimed at reducing inflation and interest rate, transparent debt contraction and management, effective public expenditure and revenue management, sound economic governance and transparency, a stable and competitive exchange rate; and financial sector policies, including microfinance (Ministry of Finance and National Planning, 2006).

Secondly it had social policies which covered poverty reduction, public investment in effective HIV and AIDS interventions, housing and water and sanitation improvement, public investment in education and health, social safety nets and pro-employment economic growth and sound labour administration. Rural sector policies were also outlined with the following focus areas; irrigation development, attainment of food security, provision of microfinance, development and/or rehabilitation of infrastructure, especially feeder and all-weather roads and livestock development (Ministry of Finance and National Planning, 2006).

Fourthly, the FNDP listed urban sector policies aimed at housing improvement including revamping urban planning such as upgrading of unplanned settlements, safe water and sanitation, waste management, improved land management and manufacturing and services sectors growth. Lastly, the FNDP outlined structural policies aimed at private sector development, especially relating to improving the business and investment climate and strengthening the financial sector. The plan also undertook to address a number of cross-cutting issues such as mainstreaming HIV and AIDS, gender mainstreaming, ensuring environmental sustainability, improved land management and promoting good governance (Ministry of Finance and National Planning, 2006).

The FNDP laid the foundation for improving economic infrastructure and investing in human development. During its implementation, the country achieved positive gains in infrastructure development, a reduction in the maternal and infant mortality rates and increase in education enrolment rates. However, despite these gains, the reductions in unemployment and poverty levels were not significant because MSMEs were not adequately catered for (Ministry of Finance and National Development, 2011). For instance, despite the establishment of microfinance institutions,

MSMEs could not access the funds due to various reasons, such as high interest rates, lack of security, etc. The plan seemed to support commercial farmers instead of MSMEs.

The FNDP recognized the potential which the fisheries sector has in supporting livelihoods although the production trends had not grown consistently despite the demand for fish outstripping supply. The plan did not however, identify aquaculture as a solution to increasing production. Aquaculture fish production would have countered low production attributed to declining yields in capture fisheries because of an increase in human population in fishing areas and also unsustainable fishing practices, such as fishing in breeding sanctuaries and the harvesting of immature fish (Ministry of Finance and National Planning, 2006).

At the expiry of the FNDP, the Sixth National Development Plan (SNDP) was launched in 2011 with only three objectives, namely to accelerate infrastructure development, economic growth and diversification; to promote rural investment and accelerate poverty reduction; and to enhance human development. The SNDP which was launched during the Movement for Multiparty Democracy (MMD) regime and should have lasted from 2011 to 2015, was revised in 2013 in order to incorporate the priorities of the Patriotic Front (PF) Government's policies and manifesto (Japan International Cooperation Agency, 2007) resulting in the revised SNPD (R-SNDP). Both the SNDP and the R-SNDP undertook to support MSME aquaculture development (Ministry of Finance and National Development, 2011; Ministry of Finance and National Planning, 2014).

The theme of the revised SNDP (R-SNDP) was 'people centred economic growth and development' and it had the following objectives: to promote employment and job creation through targeted and strategic investments in selected sectors, promote rural development by promoting agricultural development, rural enterprises and providing support infrastructure in rural areas, enhance human development by investing in the social sectors and accelerate infrastructure development to enhance the growth potential of the economy (Ministry of National Development Planning, 2017).

The SNDP and the R-SNDP did not yield the desired results due to many challenges. Firstly, the irregular release of money made the implementation of programmes impossible thereby not achieving the desired results. Secondly, there was a notable inconsistency between the programmes and the Development Plans and due to this lack of correlation, when resources were released for programmes, there were variations that led to resources being expended on non-core activities of the Plans. There were too many priority areas resulting in thinly spreading of resources which in turn resulted in minimal impact. Thirdly, budgetary allocation meant for sectors targeting human development was insufficient, resulting in non-implementation of the programmes. Fourthly, there was

lack of adequate implementation of the Decentralisation Policy, poor monitoring and evaluation (M & E) (Ministry of National Development Planning, 2017).

The subsequent undertaking was the Seventh National Development Plan (7NDP) of 2017 who's theme was 'accelerating development efforts towards Vision 2030 without leaving anyone behind.' The theme of the 7NDP was coined in that manner in order to align its objectives towards the attainment of Vision 2030 because two preceding NDPs, i.e. the FNDP and the SNDP provided contrasting development scenarios from what is espoused in the Vision 2030. The main goal of the 7NDP was to create a diversified and resilient economy for sustained growth and socioeconomic transformation driven by agriculture, mining and tourism and it had a number of objectives including diversifying and making economic growth inclusive, reducing poverty and vulnerability, reducing developmental inequalities, enhancing human development and creating a conducive governance environment (Ministry of National Development Planning, 2017).

In an attempt to align with Vision 2030, the 7NDP aimed at diversifying and making economic growth inclusive through improved production of technology and innovation by the use of research and development, improved priority socio-economic physical infrastructure, restructured, diversified and export-oriented economic sectors, increased private sector engagement across sectors, increased employment opportunities in both urban and rural areas and enforced sustainable development principles (Ministry of National Development Planning, 2017).

Attaining the Vision 2030 also required that the poor and vulnerable be safeguarded through reduction of all forms of inequality, promoting a well-nourished population free of all forms of malnutrition, capable of contributing to economic growth and diversification, improved general welfare of poor and vulnerable households and promoting livelihoods and empowerment. Realising the Vision 2030 would require an improvement in human development through promoting a highly skilled workforce that contributes effectively to economic growth and diversification, promoting livelihoods and empowerment in rural areas, enhancing the effectiveness of economic empowerment programmes, achieving universal health care through improved health-related services and improving the education system that produces individuals with numeracy, ICT and literacy skills beyond a basic level (Ministry of National Development Planning, 2017).

Finally, to realise the Vision 2030, Zambia would also strengthen governance mechanisms. In order to achieve the above objectives, the 7NDP would focus on certain key areas, namely, improving the policy environment, improving transparency and accountability, establishing an inclusive democratic system of governance, improving service delivery,

accelerating decentralisation and devolution to local authorities and improving the rule of law, human rights and constitutionalism (Ministry of National Development Planning, 2017).

Aquaculture offers great potential for diversification, gainful employment and poverty reduction because capture fisheries have depleted production for various reasons, such as natural water bodies being overfished, inadequate legislation, control, surveillance and adverse effects of climate change, i.e., reduction in water availability. Successful aquaculture demands increased investment in fish farming technologies. According to the 7NDP, "aquaculture fish production significantly grew in the preceding two decades from a total production of only 5,000 MT in 2006 to about 22,700 MT of fish per annum in 2015, representing a 340 percent increase. This was as a result of the Government's commitment to promoting aquaculture in the country and an increase in the number of production companies, among other reasons. Despite an average total annual production of 95,000 MT of fish, the actual annual demand has been 140,000 MT, representing a deficit of 45,000 MT. This deficit provides room for a flourishing fish farming industry in Zambia as there is a guaranteed market in the country and the sub-region for fish and fish products. It also has the potential to create employment and contribute to increased incomes for households as well as to overall GDP" (Ministry of National Development Planning, 2017).

VII. EIGHTH NATIONAL DEVELOPMENT PLAN

These national development plans were ideally designed to serve as five-year roadmaps to the nation's development goals with the current one being the 8NDP whose theme is 'socio-economic transformation for improved livelihoods.' It has four strategic development areas, namely, economic transformation and job creation, human and social development, environmental sustainability and creation of a good governance environment (Ministry of Finance and National Development, 2022).

Economic transformation and job creation are to be achieved through an industrialised and diversified economy, enhanced citizenry participation in the economy and a competitive private sector. Human and social development are to be achieved through improved education and skills development, improved health, food and nutrition, improved water supply and sanitation and reduced poverty, vulnerability and inequalities. Environmental sustainability is to be achieved through enhanced mitigation and adaptation to climate change, sustainable environment and natural resources management and the creation of a good governance environment will be achieved through an improved policy and governance environment, improved rule of law, human rights and constitutionalism (Ministry of Finance and National Development, 2022).

Owing to shortcomings with the previous NDPs, the 8NDP has provided an overview of some valuable lessons which must be taken into consideration when formulating NDPs in order to avoid and reduce the undesirable outputs and outcomes which have been exhibited since 1966.

The 8NDP states that actualisation of the decentralisation reform agenda is a necessary precondition for attainment of people-centred sustainable development; weak alignment of annual budgets to outputs in the NDPs makes it difficult to achieve the objectives and targets of the Plan; to improve performance of the Plan, it is important at the inception of the Plan, to set realistic targets, given that it takes time for limiting factors, such as legislation, required financing, human resources and capacity enhancements to be actualised; incorporating key stakeholders in time throughout the Plan formulation process ensures ownership and contributes to successful implementation of the Plan (Ministry of Finance and National Development, 2022).

The 8NDP further states that prudent fiscal management is critical for economic development; delay in undertaking of legal reforms, including the processing of legislation negatively affects the achievement of some Plan objectives; production of quality and timely statistical data as well as its use is important for effective monitoring and evaluation as well as informed policy decision-making; a strong M&E system is essential for timely tracking of progress as well for informing policy decision-making; rigorous project appraisal processes are critical to ensure value for money; targeting of programmes and projects to geographical locations and beneficiaries should be guided by demographic analysis and levels of deprivation and lack of risk management frameworks in the public sector undermines the capacity to respond in a timely manner when risks emerge, thereby negatively impacting the attainment of development results (Ministry of Finance and National Development, 2022).

One of the strategic areas of the 8NDP places emphasis on the use of technologies to drive economic transformation and job creation. The government envisages to provide interventions in fisheries aimed at promoting aquaculture investments as a measure to bridge the domestic fish deficit and expand into the regional market, create employment and ultimately reduce poverty levels in the country.

VIII. CONCLUSION

In an attempt to diversity, alleviate poverty, improve nutrition and create jobs, the Zambian government has developed national development plans addressing various sectors, inter alia, aquaculture MSMEs. In order to reinforce the strategies of the current 8NDP, the Zambian government has developed the National Fisheries and Aquaculture Policy (NFAP) and Implementation Plan (2022 – 2026) aimed at providing guidance regarding implementation of fisheries and aquaculture programmes. It is envisioned that the NFAP will

result in the transformation of both the capture fisheries and aquaculture as these are key in boosting productivity. Increased productivity will overcome the current fish deficit and make the country an exporter of fish. This will in turn contribute to accelerating economic growth, reducing hunger and malnutrition and improving household and national income.

REFERENCES

- Food and Agriculture Organisation. (1978, July 20).
 Aquaculture Development in Zambia. Retrieved from Food and Agriculture Organisation: http://www.fao.org
- Genschick, S., Kaminski, A. M., Kefi, A. S., & Cole, S. M. (2017). Aquaculture in Zambia: An Overview and Evaluation of the Sector's Responsiveness to the Needs of the Poor. Lusaka: Department of Fisheries.
- 3. Indaba Agricultural Policy Research Institute . (2021, March 22). What is the Current Statud of the Zambian Fishing Industry? Retrieved from Indaba Agricultural Policy Research Institute : https://www.iapri.org.zm/what-is-the-current-status-of-the-zambian-fishing-industry/
- 4. International Trade Centre. (2017). Promoting SME Competiveness in Zambia.
- Japan International Cooperation Agency. (2007). A Review of the FNDP, PDP and DDP Development Processes. Tokyo: Japan International Cooperation Agency.
- Liyanda, T. (2017). Financial Services Division: Access to Finance: SME Perceptions of Financial Service Providers. Retrieved from FSD Zambia Website: http://www.fsdzambia.org
- 7. Maguswi, C. T. (1986). Aquaculture Research in the Africa Region. *African Seminar on Aquaculture* (pp. 51-53). Stockholm: Pudoc.
- 8. Mainza, R., & Musuka, C. G. (2016). Extent of Small Scale Fish Farming in Three Districts of Lusaka Province. *International Journal of Aquaculture*, 1-12.
- Mate, W. (1999). The Experience of the Zambia Association of Chambers of Commerce & Industry. *Entrepreneurship Development and Training*. Gaborone: Friedrich Ebert Stiftug.
- 10. Mauzu, D. M. (1997). SME Policy in Zambia. *SME Policies and Policy Formulation in SADC Countries* (pp. 84-98). Gaborone: Friedrich Ebert Stiftung.
- 11. Ministry of Commerce, Trade and Industry. (2017). *Promoting SME Competitivenss in Zambia*. Lusaka: Ministry of Commerce, Trade and Industry.
- Ministry of Commerce, Trade and Industry. (2020). National Aquaculture Trade Development Strategy and Action Plan 2020- 2024. Lusaka: Ministry of Commerce, Trade and Industry.

- 13. Ministry of Development, Planning and National Guidance . (1971). *Second National Development Plan*. Lusaka: Ministry of Development, Planning and National Guidance .
- 14. Ministry of Finance and National Development. (2011). *Sixth National Development Plan.* Lusaka: Ministry of Finance and National Development.
- 15. Ministry of Finance and National Development. (2022). *Eighth National Development Plan*. Lusaka: Ministry of Finance and National Development.
- 16. Ministry of Finance and National Planning. (2006). *Fifth National Development Plan*. Lusaka: Ministry of Finance and National Planning.
- 17. Ministry of Finance and National Planning. (2014). *Revised Sixth National Development Plan.* Lusaka: Ministry of Finance and National Planning.
- 18. Ministry of Fisheries and Livestock. (2023). *National Fisheries and Aquaculture Policy*. Lusaka: Ministry of Fisheries and Livestock.
- Ministry of Fisheries and Livestock. (2023).
 National Fisheries and Aquaculture Policy Implementation Plan (2022 – 2026). Lusaka: Ministry of Fisheries and Livestock.
- Ministry of National Development Planning.
 (2017). Seventh National Development Plan.
 Lusaka: Ministry of National Development Planning.
- Munalula, M., Mundia, L., Mwale, N., & Kanyamuna, V. (2017). Urban Informality and Small Scale Enterprise (SME) Development in Zambia. *Journal of Behavioural Economics*, Finance, Entrepreneurship, Accounting and Transport, 19-29.
- Mushili, H., & Musuka, C. G. (2015). Promoting Aquaculture Growth in Zambia Through Cluster Approach: A case Study of Luanshya District of the Copperbelt Province. *International Journal of Aquaculture*, 1-9.
- 23. National Assembly of Zambia. (2019). Report of the Comittee Agriculture, Lands and Natural Resources for the Fifth Session of the Twefth National Assembly. Lusaka: National Assembly of Zambia.
- National Commission for Development Planning. (1979). Third National Development Plan . Lusaka: National Commission for Development Planning.
- 25. Nuwagaba, A. (2015). Enterprises (SMEs) in Zambia. *International Journal of Economics, Finance and Management*, 146-153.
- OECD. (2004). Promoting SMEs Development. Conference of MinistersResposible for Small and Medium Enterprises (pp. 1-59). Instanbul, Turkey: OECD.

- 27. Office of the President of the Republic of Zambia. (2006). *Zambia Vision 2030*. Lusaka: Office of the President of Zambia of the Republic of Zambia.
- 28. Simson, H. (1985). *Zambia: A Country Study*. Uppsala: Scandinavian Institute of African Studies.