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Case Study

Assessing Determinants of Business Performance and Growth in Rural Areas: A Case of Grocery Stores in Mwense District of Luapula Province

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About Article

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ABSTRACT

This study looks at what affects grocery stores in Mwense District, Zambia. It was a case study with 50 participants, a mixed approach method to collect quantitative data through questionnaires and shows how important small businesses are for local economies and examines the owners' backgrounds, financial skills, marketing methods, and other factors. Most grocery store owners are middle-aged men with good experience, but there aren't many women, which limits new ideas. Many owners struggle with money management and finding loans, making it hard to invest in their businesses. Traditional marketing is important for getting noticed and attracting customers, but many stores aren't registered, which restricts their access to loans and support. Good leadership and strong relationships with suppliers are key for keeping product quality high. The study suggests that grocery store owners should improve their financial skills, marketing, leadership, and use of technology. It ends with recommendations to promote gender equality, encourage business registration, and engage with the community, helping grocery stores in Mwense District to become more successful and sustainable.

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1. INTRODUCTION

In rural areas, small businesses are very important for economic growth, job creation, and community development. Grocery stores, in particular, provide essential daily goods, making them crucial for local economies. Small businesses, especially grocery stores, are vital for economic growth and community development in rural Zambia. This study focuses on Mwense District in Luapula Province, highlighting the challenges these stores face, such as poor infrastructure and limited financial resources (Chabala & Simuchoba, 2018). The Zambian government supports small businesses because they create jobs. A 1996 survey found that 97% of businesses in Zambia are small, employing 18% of the work-force, with many led by women (Parker, 1996). Since 1981, the government has recognized their importance and established organizations to aid their growth. The Zambian Constitution emphasizes sustainable economic development and the empowerment of local communities, which is crucial for reducing poverty and creating jobs (Republic of Zambia, 2016). This aligns with the United Nations Sustainable Development Goals, particularly Goal 8, which focuses on inclusive economic growth (United Nations, 2015). Collaboration among the government, private sector, and communities is essential to help rural businesses thrive.

1.1. Statement of the problem

Entrepreneurship is important for Zambia's economy because it provides essential goods and creates jobs. However, small businesses face challenges like limited access to money, poor infrastructure, and competition from urban areas, which make it hard for them to grow. Research by Chabala and Simuchoba (2018) shows that understanding what affects grocery store performance can help develop targeted support. The Zambian Constitution recognizes micro, small, and medium-sized enterprises (MSMEs) as key to reducing poverty and creating jobs (Republic of Zambia, 2016). The UPND manifesto also suggests ways to improve the business environment for these businesses, focusing on better access to finance and infrastructure (UPND, 2021).

The United Nations Sustainable Development Goals (SDGs), particularly Goal 8, aim to promote inclusive economic growth and decent work for everyone (United Nations, 2015). Addressing the challenges faced by grocery stores in Mwense District is crucial for boosting entrepreneurship and economic development in Zambia. By working together with the Zambian Constitution, the UPND manifesto, and the SDGs, stakeholders can create a supportive environment for rural businesses, helping to reduce poverty and empower the local economy.

1.2. General objective of the study

i. To assess determinants influencing the performance and growth of grocery stores in rural areas

1.2.1. Specific objectives

i. To examine how financial literacy affects the performance and growth of the grocery stores in Mwense district.

ii. To Analyze the effect of marketing strategies on the

performance and growth of grocery stores in Mwense district.

iii. To assess entrepreneurial orientation factors that affect the growth of grocery stores in Mwense district such as, managerial skills and bookkeeping.

1.3. Research questions

i. How does financial literacy affect the performance and growth of grocery stores in Mwense district?

ii. What is the impact of effective marketing strategies on the growth and performance of grocery stores in the Mwense district?

iii. How do entrepreneurial orientation factors such as managerial skills and bookkeeping affect the performance and growth of grocery stores in Mwense district?

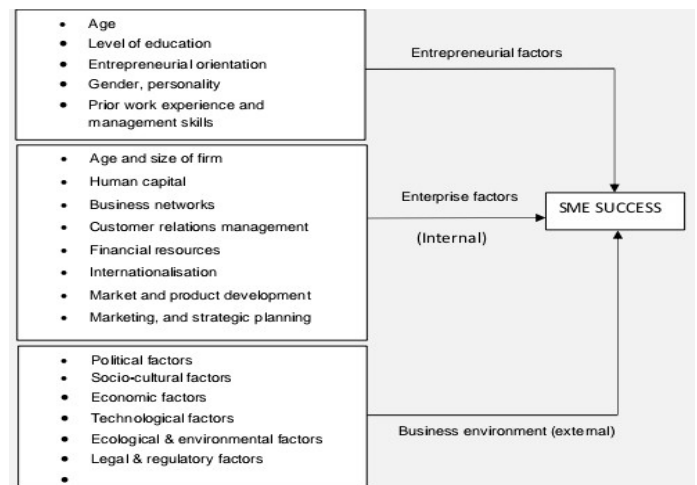


Figure 1. Conceptual framework of MSME success factors. Adapted from Lampadarios *et al.* (2017).

1.4. Conceptual framework

This study examines the factors affecting business performance and growth in rural areas, using a framework from Lampadarios *et al.* (2017). It highlights several key influences on micro, small, and medium-sized enterprises (MSMEs):

1.4.1. Entrepreneurial factors

i. Age: Young entrepreneurs bring innovation, while older ones offer experience. Their collaboration can enhance job creation and economic growth (Chabala & Simuchoba, 2018).

ii. Education: Higher education improves management skills, leading to better business outcomes (Republic of Zambia, 2016). Training programs empower individuals to succeed.

iii. Entrepreneurial Orientation: A willingness to take risks and innovate is crucial for success, aligning with Sustainable Development Goal 9 (United Nations, 2015).

iv. Gender and personality: Women face challenges accessing finance, highlighting the need for gender equality in entrepreneurship to boost economic development (United Nations, 2015).

v. Work experience and management skills: Relevant experience enhances decision-making. Training can improve management skills, fostering business growth (Amatucci & Crawley, 2019).

vi. Marketing strategies: Effective marketing, especially



through social media, is vital for attracting customers (Kotler & Keller, 2016).

1.4.2. External factors

i. Infrastructure and logistics: Improved infrastructure (roads, electricity) is essential for business success, boosting productivity and profits (Dutta & Roy, 2019).

ii. Market environment: Strong market connections, such as cooperatives, help businesses thrive (Fafchamps and Minten, 2012).

iii. Political factors: Supportive government policies and political stability enhance business conditions (Morris *et al.*, 2016).

iv. Economic factors: Economic conditions, like commodity prices, significantly impact rural businesses (Baffes *et al.*, 2015).

v. Social factors: Changes in education and demographics influence consumer behavior, with a focus on social justice aiding rural communities (Republic of Zambia, 2016).

vi. Technological factors: Access to technology, such as mobile banking, improves operations and efficiency (Donovan, 2012).

vii. Environmental factors: Climate change affects agricultural productivity; sustainable practices can help mitigate these challenges (Zhou *et al.*, 2016).

viii. Legal factors: Compliance with regulations is critical for success. Simplified registration processes encourage entrepreneurship (World Bank, 2017).

2. LITERATURE REVIEW

A literature review examines existing research on a topic, identifying key studies and gaps in knowledge (Bryman & Burgess, 1994). This review focuses on factors affecting grocery store performance and growth in rural areas. Key aspects include:

Managerial Skills: Effective management leads to better operations and increased sales. **Bookkeeping Practices:** Accurate financial records help owners understand income and expenses. **Financial Knowledge:** Understanding finances aids in resource management and planning.

Marketing Strategies: Effective marketing attracts customers and promotes stores.

Training programs for managers and financial education for owners are necessary to address these challenges, supporting growth in rural micro, small, and medium enterprises (MSMEs) (Zambian Constitution, 2016; United Nations, 2015).

2.1. Financial literacy

Financial literacy is crucial for business success, especially in rural areas with limited access to financial education. Research shows low financial knowledge negatively impacts small businesses (World Bank, 2017). For instance, only 21% of adults in rural Zambia are financially literate, highlighting the need for improved education (Lusardi & Mitchell, 2013). Financial education programs can enhance management skills and boost local economies (Mwaba & Phiri, 2020).

2.2. Marketing strategy

Effective marketing is essential for MSMEs to attract customers

and grow. Many rural business owners lack marketing plans, limiting their success (Kachaso, 2014). Successful examples from other countries show that digital marketing can significantly increase visibility and sales (Gupta, 2018). However, challenges like limited access to market information hinder marketing efforts (Mwakabanje, 2019). Training programs can improve marketing skills, fostering competitiveness among rural MSMEs.

2.3. Entrepreneurial orientation factors affecting the growth of grocery stores

i. Managerial Skills: Effective management is crucial for grocery store success. Many owners lack training, leading to poor decisions (Amatucci & Crawley, 2019). Training can enhance leadership and strategic planning, increasing sales.

ii. Bookkeeping: Accurate bookkeeping is vital for financial management. Many rural owners struggle with record-keeping, leading to financial issues (Chileshe & Siangalwala, 2016). Training can improve financial practices and access to financing.

iii. Technology: Integrating technology enhances grocery store operations and customer engagement. Businesses using technology often see growth (Kumar & Gupta, 2020). The Zambian government supports technology adoption to help MSMEs thrive (UPND, 2021).

In summary, enhancing managerial skills, improving bookkeeping, and integrating technology are essential for grocery store growth in rural Zambia. Addressing these areas can empower MSMEs, leading to positive contributions to the local economy and sustainable development (Zambian Constitution, 2016; United Nations, 2015).

2.4. Personal critique of literature review

The literature review on grocery stores in Mwense District highlights key challenges faced by small businesses in rural Zambia, such as poor financial knowledge, inadequate bookkeeping, and limited managerial skills. It emphasizes the importance of effective marketing to attract customers. The review uses research studies to support its findings and focuses on the unique conditions of rural areas, suggesting that solutions should be tailored to local needs. However, it misses important topics like innovation, technology, environmental sustainability, and the impact of government policies on business growth. Including these aspects would provide a more complete understanding of how to support small businesses in rural Zambia. Overall, while the review offers valuable insights, addressing these gaps could enhance its relevance and help create a stronger business environment in these communities.

2.5. Establishment of research gaps

Research on Micro, Small, and Medium Enterprises (MSMEs) in rural areas, especially grocery stores in Mwense District, is crucial for understanding their challenges and supporting their growth. Most studies focus on urban businesses, neglecting the unique issues rural MSMEs face, which leads to ineffective strategies (Dixon & Clifford, 2020).

Current research often emphasizes market conditions and access



to finance but overlooks important factors like leadership skills and company culture. These elements are vital for identifying growth barriers and align with the Zambian Constitution's goal of equal economic opportunities (Zambian Constitution, 2016). Additionally, the impact of social and cultural factors on MSME operations is often ignored (Jones & Smith, 2019), despite their relevance to Sustainable Development Goal 8, which promotes sustainable economic growth (UN, 2015).

There is also a need for a multi-disciplinary approach to studying rural MSMEs, as current research tends to focus on single disciplines, limiting our understanding. A broader perspective can lead to better strategies for inclusive economic growth (UPND, 2021). Furthermore, while some research suggests ways to enhance MSME growth, there is a lack of detailed exploration of effective strategies like training and innovation (Zambian Constitution, 2016). Finally, as technology becomes more important, understanding how rural MSMEs can leverage digital tools is essential, yet this area is under-researched (Brown & Patel, 2021). Addressing these gaps will improve our understanding of rural MSMEs and provide valuable insights for policymakers, ultimately helping to strengthen rural economies in Zambia.

3. METHODOLOGY

This section outlines the methods used to study business performance in grocery stores in Mwense District, Luapula Province, covering design, sampling, data collection, analysis, and ethics.

3.1. Research design

A mixed approach was used, primarily focusing on quantitative data gathered through questionnaires to quickly collect information from grocery store owners (Creswell & Clark, 2007).

3.2. Target population

The study targeted grocery store owners in Mwense District, aiming for at least 50 participants for diverse input.

3.3. Sampling design

Random sampling was employed, ensuring each participant had an equal chance of being selected, which helps avoid bias (Cohen *et al.*, 2011).

3.4. Sample size

A total of 50 grocery store owners participated, providing a solid amount of data for analysis.

3.5. Data collection

Data was collected through face-to-face questionnaires, allowing researchers to ensure understanding and comfort. Secondary data from reports and journals were also included to enhance findings (Babbie, 2016).

3.6. Data analysis

STATA software was used to analyze the data, making it easier to identify trends and relationships (StataCorp, 2021).

3.7. Triangulation

Triangulation was not used due to time constraints; the study relied solely on survey questionnaires.

3.8. Limitations

Challenges included high printing costs and participant reluctance to share honest opinions, which could affect data quality (Robson, 2011; McLeod, 2019).

3.9. Ethical considerations

Participants were treated respectfully, and informed consent was obtained to ensure they understood the study (American Psychological Association, 2017). Their confidentiality was protected to encourage honest responses (Beauchamp & Childress, 2019).

4. RESULTS AND DISCUSSION

This chapter involves analyzing and deriving meaning from presented data, going beyond raw numbers to identify patterns, relationships, and implications. It requires understanding the context of data collection and study objectives. Researchers use statistical methods to uncover trends and significant findings, leading to informed conclusions and recommendations. The following sections will present the study's findings and interpretations, discussing their implications, limitations, and suggestions for future research.

4.1. Presentation of results on background characteristics of the respondents

4.1.1. Gender of the respondents

Table 1. Gender of the respondents

Gender	Freq.	Percent	Cum.
Male	39	78%	78
female	11	22%	100
Total	50	100	

The data shows that 78% of grocery store owners are male, while only 22% are female.

4.1.2. Business registration

Table 2. Business registration

Is the business registered or not registered?			
	Freq.	Percent	Cum.
Registered	9	18%	18
Not registered	41	82%	100
Total	50	100%	

The table shows that a significant majority of grocery stores in Mwense District are not registered, with 82% of the businesses indicating they are unregistered, while only 18% are officially registered.

The data presented indicates the types of legal structures used by grocery store owners. Out of 50 respondents, 12 (24%)



4.1.3. Type of business legal structure

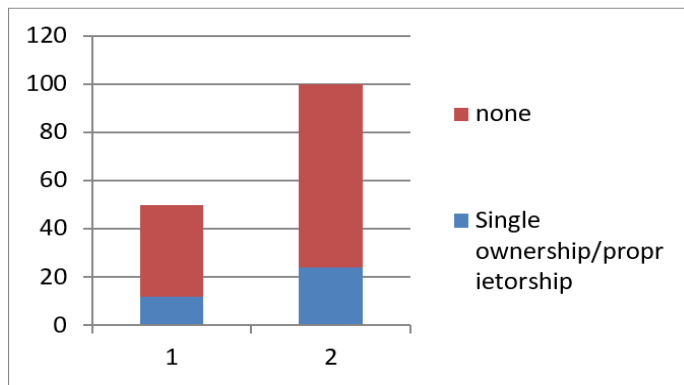


Figure 2. Type of business legal structure

reported having single ownership, while 38 (76%) indicated they have no legal structures.

4.1.4. Sources of business funding

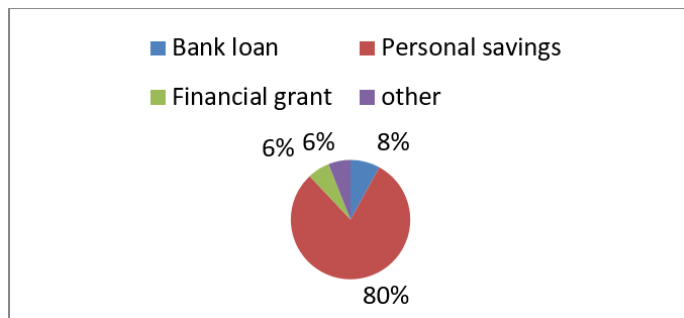


Figure 3. Sources of business funding

The pie chart illustrates the sources of funding for grocery store owners. A significant 80% of the respondents rely on personal savings to finance their businesses. only 8% use bank loans, while 6% each depend on financial grants and other sources.

4.2. Presentation of results based on a thematic area developed from objective one: To assess entrepreneurial orientation factors that affect the growth of grocery stores in Mwense district such as, managerial skills and book keeping

4.2.1. Financial challenges faced by grocery stores

Table 3. financial challenges faced by grocery stores

What is the major financial challenge faced by your grocery store	Freq	Percent	Cum.
Limited access to credit	33	66%	66
High transportation costs	2	4%	70
Limited market size	15	30%	100
Total	50	100%	

The table presents the major financial challenges faced by grocery store owners, highlighting three main issues: limited access to credit (66%), high transportation costs (4%), and limited market size (30%).

4.2.2. Cash flow management

Table 4. Cash flow management

How do you manage cash flow in your grocery store, given the seasonal fluctuation	Freq	Percent	Cum
By maintaining a cash reserve	1	2%	2
By adjusting inventory levels	9	18%	20
By offering credit to customers	40	80%	100
Total	50	100%	

The table illustrates how grocery store owners manage their finances, with the majority (80%) focusing on offering credit to customers followed by adjusting inventory levels (18%) and maintaining cash reserves, (2%).

4.2.3. Importance of financial record keeping

Table 5. Importance of financial record keeping

what is the important of financial record keeping in managing a grocery store	Freq.	Percent	Cum.
It helps track inventory levels	3	6%	6
It helps monitor cash flow	39	78%	84
It helps identify areas for cost reduction	8	16%	100
Total	50	100%	

From the data, it is clear that the majority (78%) of respondents believe that financial record-keeping primarily helps in monitoring cash flow. Tracking inventory levels is also significant, with 6% emphasizing its importance, indicating that maintaining the right stock is crucial for meeting customer demand without overspending. A percentage (16%) sees identifying areas for cost reduction as a key benefit, which may reflect a broader focus on cash management over cost control.

4.2.4. Analysis of financial performance

A significant 82% of respondents focus on analyzing customer demographics, while 16% focus on monitoring cash flow and inventory. Only 2% utilize a combination of these methods. The overwhelming preference for customer demographics indicates that grocery store owners prioritize customers pontetial more than anything else.

Table 6. Analysis of financial performance

How do you analyze the financial performance of your grocery and metrics	Freq.	Percent	Cum.
By monitoring cash flow and inventory	8	16%	16
By analyzing customer demographics	41	82%	98
By using a combination of these methods	1	2%	100
Total	50	100%	

4.3. Presentation of results based on a thematic area developed from objective two: To Analyze the effect of marketing strategies on performance and growth of grocery stores in Mwense district.

4.3.1. Rate of brand recognition among the target audience

Table 7. Rate of brand recognition among the target audience

How would you rate the recognition of your brand among your target audience	Freq.	Percent	Cum.
very effective	1	2%	2
effective	1	2%	4
moderate	17	34%	38
slightly effective	19	38%	76
not effective	12	24%	100
Total	50	100%	

The table illustrates how respondents rated the recognition of their brand among their target audience. Most participants rated their brand recognition as "slightly effective" (38%) or "moderate" (34%). Only a small fraction rated it as "very effective" (2%) or "effective" (2%), while 24% considered their brand recognition as "not effective."

4.3.2. Rate customer engagement on social media

Table 8. Rate customer engagement on social media

How would you rate the engagement of your customers on social media	Freq.	Percent	Cum.
effective	2	4%	4
moderate	21	42%	46
slightly effective	23	46%	92
not effective	4	8%	100
Total	50	100%	

The table presents survey results on how respondents rated the engagement of their customers on social media. The majority of participants viewed customer engagement as "slightly effective" (46%) or "moderate" (42%), while only a small percentage rated it as "very effective" (4%) or "not effective" (8%).

4.3.3. Rate of current marketing strategy

Table 9. Rate of current marketing strategy

How would you rate your current marketing strategy?	Freq.	Percent	Cum.
very effective	3	6%	6.00
effective	2	4%	10.00
moderate	20	40%	50.00
slightly effective	22	44%	94.00
not effective	3	6%	100.00
Total	50	100%	

The table illustrates survey results regarding the effectiveness of current marketing strategies among respondents. A significant majority rated their strategies as "slightly effective" (44%) or "moderate" (40%), while only a small percentage considered them "very effective" (6%) or "not effective" (6%). The results indicate that most respondents feel their marketing strategies are not hitting the mark. With 84% rating their strategies as only slightly or moderately effective, it suggests a widespread sentiment of underperformance.

3.3.4. Method used to market products/services

Table 10. Method used to market products/ services

What method do you use to market your products/ services?	Freq.	Percent	Cum.
online marketing	1	2%	2
traditional marketing	49	98%	100
Total	50	100%	

The data presented in the table suggests that the vast majority of grocery stores (98%) are relying on traditional marketing methods to promote their products and services, with only a small percentage (2%) utilizing online marketing approaches.

4.4. Presentation of results based on a thematic area developed from objective three: To assess entrepreneurial orientation factors that affect the growth of grocery stores in Mwense district such as, managerial skills and book keeping

4.4.1. Rate of effectiveness of leadership in strategic decision making



Table 11. Rate of effectiveness of leadership in strategic decision making

How would you rate the effectiveness of leadership in making strategic decision	Freq.	Percent	Cum.
very effective	11	22%	22
Effective	9	18%	40
Moderate	26	52%	92
slightly effective	2	4%	96
not effective	2	4%	100
Total	50	100%	

The data provided indicates that the majority of respondents (52%) perceive the leadership's effectiveness in making strategic decisions as "moderate," while 22% consider it "very effective" and 18% view it as "effective." However, a small percentage (4%) believe the leadership is "slightly effective" or "not effective" in this regard.

4.4.2. Rate of effectiveness of current strategy for identifying opportunities

Table 12. Rate of effectiveness of current strategy for identifying opportunities

How effective is your current strategy for Identifying opportunities?	Freq.	Percent	Cum.
very effective	6	12%	12
effective	3	6%	18
moderate	29	58%	76
slightly effective	10	20%	96
not effective	2	4%	100
Total	50	100%	

The results on the effectiveness of current strategies for identifying opportunities show that only a small percentage of respondents feel confident in their methods. Specifically, 12% rated the strategies as "very effective," and 6% as "effective." 58% rated them as "moderate," while 20% considered them "slightly effective," and 4% deemed them "not effective."

Table 13. Rate of compliance with regulations

How would you rate the compliance with regulations in your grocery store?	Freq.	Percent	Cum.
very effective	9	18%	18
effective	11	22%	40
moderate	29	58%	98
slightly effective	1	2%	100
Total	50	100%	

4.4.3. Rate of compliance with regulations

The results present a mixed picture of the compliance with regulations in the grocery stores. While a significant portion of respondents (40%) consider the compliance to be "very effective" or "effective," the majority (58%) perceive it as only "moderate."

4.4.4. How do you acquire new customers?

Table 14. How do you acquire new customers

How do you acquire new customers?	Freq.	Percent	Cum.
Price reduction and pay slow initiatives	20	40%	40
Word-of-Mouth Referrals	29	58%	98
Online Social media advertising (facebook, instagram etc)	1	2%	100
Total	50	100%	

The table illustrating marketing strategies for a grocery store reveals critical insights into how businesses attract customers. According to the data, 58% of respondents rely on "word of mouth referrals," while 40% utilize "price reduction and pay slow initiatives." Only 2% focus on "social media advertising."

4.4.5. What motivates customers to choose your business?

Table 16. What motivates customers to choose your business?

What motivates customers to choose your business?	Freq.	Percent	Cum.
Competitive Pricing	34	68%	68
Quality of Products/Services	10	20%	88
Convenience	6	12%	100
Total	50	100%	

The table presents important factors influencing customer preferences in grocery stores. A significant 68% of respondents prioritize "competitive pricing," followed by 20% who value the "quality of products/services," and only 12% who consider "convenience" as their main concern. This data indicates that price is the most critical factor for customers when choosing where to shop.

4.5.1. Discussion of research findings

This summary highlights the main points of the study, showing what grocery stores in Mwense District need to improve to succeed and support the local economy.

Store Owners: Most grocery store owners are middle-aged men. This lack of women owners can limit new ideas and customer connections.

Business Registration: A large number (82%) of stores are not registered, making it hard for them to get loans and support needed to grow.



Legal Structure: Most stores (76%) don't have a formal legal setup, which can lead to personal risks for the owners and difficulties in getting funding.

Funding Sources: Many owners (80%) use their personal savings to fund their businesses, which limits their ability to grow or handle unexpected costs.

Credit Access: Many owners struggle to get loans, which stops them from buying more stock or improving their stores.

Cash Flow Management: Most owners focus on giving credit to customers, which can help sales but also risk cash flow problems.

Record Keeping: Most owners (78%) see the value in tracking their money to make better decisions.

Performance Analysis: Many (82%) look at customer demographics to understand their market, but they need to manage cash flow and stock better.

Brand Recognition: Many owners feel their brand isn't well-known, indicating they need better marketing strategies.

Customer Engagement: Engagement on social media is low, meaning they miss chances to reach more customers.

Target Audience: Families with children make up most of their customers (62%), so stores need to offer products that appeal to them.

Price Importance: Customers care most about price (44%), followed by quality (32%).

Leadership: About 40% think their leaders are effective, but more training is needed for better decision-making.

Technology Use: Only 22% find technology very helpful, showing a need for better training.

Risk Assessment: Many feel their risk management could improve.

Supplier Relationships: Only 2% rate their relationships with suppliers as very effective, indicating room for improvement.

Innovation: Many think their stores are not adapting quickly enough to changes in the market.

Mentorship and Training: These are seen as only somewhat effective, so better programs are needed.

Budgeting and Cash Flow: Budgeting is viewed positively, but cash flow management is seen as a weakness

5. CONCLUSION

This study looked at what helps and hinders grocery stores in Mwense District. Most store owners are middle-aged men, and there aren't many women, which limits new ideas. Many owners struggle with money management and finding loans, making it hard to grow their businesses. They also don't use technology much, which could help them operate better. Traditional marketing methods are common, but improving social media use could attract more customers. Many stores are unregistered, preventing access to loans and support, so formalizing businesses is important. Good leadership and strong supplier relationships are crucial for success.

RECOMMENDATION

Based on the study's findings, several recommendations can enhance the performance and growth of grocery stores in Mwense District:

Enhance Financial Literacy: Provide training for grocery store owners on financial management, including budgeting and cash flow. Local organizations and banks can offer workshops to improve financial skills, leading to better decision-making and increased profits (Zambian Ministry of Commerce, 2022).

Promote Gender Equality: Encourage women to start grocery stores by providing resources, training, and mentorship. Highlighting successful female entrepreneurs can inspire others, aligning with the Zambian Gender Policy (2019) for equal business opportunities.

Utilize Technology: Train grocery store owners in using digital tools for inventory management, sales tracking, and marketing. Local tech companies can provide training, as emphasized in the Zambian National Development Plan (2021) for improving business efficiency.

Improve Marketing Strategies: Adopt effective marketing strategies, particularly on social media platforms like Facebook and Instagram. Training in these areas can enhance visibility and customer reach (Zambian Marketing Association, 2020).

Encourage Business Registration: Promote the importance of registering businesses to access loans and government support. Awareness campaigns can highlight the benefits of formalization, as outlined in the Zambian Business Registration Act (2019).

Strengthen Supplier Relationships: Foster better communication and collaboration with suppliers to negotiate better terms and improve product quality. Strong supplier relationships can help manage inventory effectively (Zambian Retail Association, 2021).

Access to Microfinance: Establish microfinance programs for small grocery store owners, offering small loans with lower interest rates to facilitate business growth.

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