International Journal of Contemporary Research In Multidisciplinary

Research Article

A Study on the Challenges Faced by Small-Scale Farmers in Waterfalls Area of Chongwe District

Clement Masina[1*], Franck Iradukunda [2], Mulubwa Mukuka [3]
[1] Lecturer, Department of Social Work, DMI-St. Eugene University, Chibombo, Zambia
[2] Lecturer, Department Of ICT, DMI-St. Eugene University, Chibombo, Zambia
[3] Lecturer, Department of Management & Commerce, DMI-St. Eugene University, Chibombo, Zambia

Corresponding Author: * Clement Masina

DOI: https://doi.org/10.5281/zenodo.21238058

Abstract

Agriculture is a cardinal sector for human survival and well-being, as it is the means through which humankind produces food. The food security of the world, and of Africa, Zambia, and individual households, depends on agriculture and on the farmers who work on the land. Many small-scale farmers lack collateral, credit histories, and financial literacy, which makes it difficult for them to obtain loans from formal financial institutions. As a result, they struggle to purchase improved seeds, fertilizers, machinery, irrigation equipment, and other essential inputs, and their financial exclusion further limits their ability to invest in productivity-enhancing technologies and climate-adaptation measures (World Bank, 2025). This study adopted a descriptive research design. A sample of 65 small-scale farmers was drawn from the study area using a simple random sampling technique, and the data were analyzed using the Statistical Package for Social Sciences (SPSS), which facilitated the organization, processing, and interpretation of the findings. The findings reveal that small-scale farmers are important contributors to agricultural production and to the attainment of food security, and that they make a significant contribution to the national food basket through the production of various food crops. The study further found that there are programs that are beneficial in addressing the challenges faced by small-scale farmers and in enhancing agricultural productivity. Strengthening access to financial services, improving resource availability, enhancing pest and disease management, and promoting secure land ownership and market access therefore, emerge as critical measures for improving the productivity and sustainability of small-scale farming and, consequently, for enhancing food security in the study area.

Manuscript Information

- **ISSN No:** 2583-7397
- **Received:** 11-05-2026
- **Accepted:** 28-06-2026
- **Published:** 03-07-2026
- **IJCRM:**5(4); 2026: 01-03
- **©2026, All Rights Reserved**
- **Plagiarism Checked:** Yes
- **Peer Review Process:** Yes

How to Cite this Article

Masina C, Iradukunda F, Mukuka M. A Study on the Challenges Faced by Small-Scale Farmers in Waterfalls Area of Chongwe District. Int J Contemp Res Multidiscip. 2026;5(4):01-03.

Access this Article Online

www.multiarticlesjournal.com

KEYWORDS: Challenges, Small-Scale Farmers, Food Security.

© 2026 Clement Masina, Franck Iradukunda, Mulubwa Mukuka. This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY NC ND).https://creativecommons.org/licenses/by/4.0/

1. INTRODUCTION

Small-scale farmers play a critical role in food production and rural livelihoods, particularly in developing countries. Despite their importance, they face numerous challenges that limit their productivity, income generation, and prospects for sustainable agricultural development.

Over the course of a century (1800–1900), the development of rail systems, roads, rural electrification, and research created an environment that encouraged innovation and investment for the century that followed. Today, agricultural production worldwide is based on an integrated system of high-yield output that relies on extensive mechanization, high levels of inputs, and decades of public and private research and development aimed at intensive monoculture production. Some of these lessons are transferable to Least Developed Countries (LDCs).

One of the most widely documented challenges is inadequate access to affordable credit and financial services. Many small-scale farmers lack collateral, credit histories, and financial literacy, which makes it difficult for them to obtain loans from formal financial institutions. Consequently, farmers struggle to purchase improved seeds, fertilizers, machinery, irrigation equipment, and other essential inputs. Financial exclusion also limits their ability to invest in productivity-enhancing technologies and climate-adaptation measures (World Bank, 2025).

Many smallholders also cannot afford quality seeds, fertilizers, pesticides, irrigation systems, and mechanized equipment. The limited adoption of modern technologies contributes to low productivity and reduced competitiveness, and access to extension services and technical knowledge is often inadequate (GSMA, 2025).

In addition, small-scale farmers often operate on very small and fragmented land holdings, which limits economies of scale and reduces agricultural productivity. Population growth and land-inheritance practices frequently contribute to shrinking farm sizes, making it difficult for farmers to generate a sufficient surplus for market participation (Jayne et al., 2010).

The purpose of this study is to examine and analyze the challenges faced by small-scale farmers and how these challenges affect agricultural productivity, household income, food security, and sustainable rural development. The study seeks to generate evidence that can inform policies, programs, and interventions aimed at improving the livelihoods and productivity of small-scale farmers.

2. MAJOR OBJECTIVES OF THE STUDY

- To identify the various challenges that small-scale farmers face.
- To establish the importance of small-scale farmers to the food security of their communities.
- To analyze the effectiveness of the programs being implemented to address the challenges faced by small-scale farmers.

3. MATERIALS AND METHODS

A descriptive research design was adopted for this study. The study targeted small-scale farmers of both genders (men and women) in the Waterfalls area of Chongwe District. A sample of 65 small-scale farmers was drawn from the study area, and a simple random sampling technique was used to select the respondents, ensuring that each farmer had an equal chance of being included in the study. The data collected from participants were analyzed using the Statistical Package for Social Sciences (SPSS), which facilitated the organization, processing, and interpretation of the research findings.

4. RESULTS

Challenges Faced by Small-Scale Farmers

The findings revealed that small-scale farmers in the study area faced several significant challenges. Specifically, 63% cited limited access to farming resources, while pest and disease infestations were a major concern for 69% of respondents. Land ownership remained a critical issue: only 72% of the farmers owned titled land, leaving a considerable proportion without secure land tenure. Farm location also influenced farmers' experiences—68% of respondents owned land situated near roadside areas, which facilitated easier transportation and market access, whereas farmers whose land lay farther from roads faced greater difficulty in transporting and selling their produce.

Importance of Small-Scale Farmers to Food Security

The findings demonstrated that respondents highly valued the role of small-scale farmers in agriculture and food security. An overwhelming 99% of respondents strongly agreed that small-scale farmers are important contributors to agricultural production and the attainment of food security, and 68% indicated that they make a significant contribution to the national food basket through the production of various food crops. Respondents also recognized the broader developmental role of small-scale farmers, acknowledging their contribution to national development through employment creation, income generation, poverty reduction, and the supply of agricultural products to local and national markets.

Effectiveness of Support Programs

All respondents (100%) indicated that there are programs that are beneficial in addressing the challenges faced by small-scale farmers and in enhancing agricultural productivity. When asked to identify the most helpful programs, 48% highlighted affordable and reliable credit facilities as the most effective form of support. Access to credit was viewed as essential for enabling farmers to purchase farming inputs, invest in improved technologies, and expand their agricultural activities.

5. CONCLUSIONS

Small-scale farmers play a vital role in ensuring food security, supporting livelihoods, and contributing to national development through agricultural production, employment creation, income generation, and poverty reduction. Despite their significant contribution, they continue to face numerous challenges, including limited access to farming resources, pest and disease infestations, insecure land tenure, and poor market accessibility arising from the location of their farms. These constraints negatively affect agricultural productivity and the

© 2026 Clement Masina, Franck Iradukunda, Mulubwa Mukuka. This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY NC ND).https://creativecommons.org/licenses/by/4.0/

overall well-being of farming households. The study further established that support programs aimed at addressing these challenges are beneficial, with affordable and reliable credit facilities identified as the most effective intervention. Strengthening access to financial services, improving resource availability, enhancing pest and disease management, and promoting secure land ownership and market access are therefore critical measures for improving the productivity and sustainability of small-scale farming and, consequently, for enhancing food security in the study area.

REFERENCES

1. GSMA. Improving farmer livelihoods through digitised agricultural value chains. 2025.
2. Jayne TS, Mather D, Mghenyi E. Principal challenges confronting smallholder agriculture in Sub-Saharan Africa. World Dev. 2010;38(10):1384-98.
3. World Bank. Making climate finance work in agriculture. 2025.

Creative Commons (CC) License

This article is an open-access article distributed under the terms and conditions of the Creative Commons Attribution–Non-Commercial–No Derivatives 4.0 International (CC BY-NC-ND 4.0) license. This license permits sharing and redistribution of the article in any medium or format for non-commercial purposes only, provided that appropriate credit is given to the original author(s) and source. No modifications, adaptations, or derivative works are permitted under this license.

About the Corresponding Author

Clement Masina is a Lecturer in the Department of Social Work at DMI–St. Eugene University, Chibombo, Zambia. His academic interests include social work practice, community development, social policy, and sustainable development. He is committed to teaching, research, and promoting evidence-based interventions that improve the well-being of individuals and communities.

© 2026 Clement Masina, Franck Iradukunda, Mulubwa Mukuka. This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY NC ND).https://creativecommons.org/licenses/by/4.0/