

STRENGTHENING FRESH FOOD MARKETS for Healthier Food Environments

Lilongwe City Assessment Report



Lilongwe, Malawi



March 2025



About the Strengthening Fresh Food Markets for Healthier Food Environments Project

Funded by the German Federal Ministry for Economic Cooperation and Development (BMZ) through Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)'s Global Programme Food Systems Transformation, this project –coordinated by ICLEI CityFood Programme– aims to leverage the potential of fresh food markets to empower residents to shift to healthier and more diversified nutrition while improving urban food environments. For more information visit: cityfood-program.org.

The primary objective of this project is to advocate for improved dietary habits and enhanced urban food environments through the evaluation of local food markets, engagement and collaboration with key stakeholders, and investment into market upgrades. The project is implemented in two distinct phases. Phase one entailed an in-depth analysis of the food environments in Lilongwe City, Malawi and Lusaka City, Zambia, with a special focus on fresh food markets. The outcomes of Phase 1 will inform subsequent interventions and the proposition of transformative projects in Phase 2. Notably, the project is built upon prior multi-stakeholder deliberations and the unwavering commitment of the Lilongwe City Council (LCC) to optimise the market by capitalizing on available opportunities. Julats Consulting (JUCO) was contracted to conduct the assessment, leveraging their comprehensive understanding of the Lilongwe food system and their extensive experience in urban food systems.

More info about the project 

Authors

Authored by Lamech Malekano Chimphero and Frank Tembo of JUCO and co-authored by Meembo Changula, Amy Murgatroyd and Luke Metelerkamp from ICLEI Africa, this report offers an independent assessment focused on enhancing fresh food markets to foster healthier food environments.

Acknowledgements

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Reference

Chimpero, L.M., Tembo, F., Murgatroyd, A., Changula, M., and Metelerkamp, L. 2025. Strengthening Fresh Food Markets: Lilongwe City Assessment Report.





EXECUTIVE SUMMARY

In Lilongwe, Malawi, availability, affordability and accessibility of nutritious food is often challenging, especially for vulnerable communities and individuals, particularly women and children. Lilongwe City's markets are the source of food for 90% of the population and therefore have the potential to be a key intervention point for ensuring sustainable food provision, reducing food waste and providing decent work and livelihoods.

This report provides an overview of the mapping of 36 fresh food markets in Lilongwe City and an in-depth analysis of five selected markets, including of their structure, governance and economic and investment readiness, focusing on four major areas: scoping of markets, testing a market investment readiness index, assessing market economics and investigating historical market investments.

Key findings related to market characteristics

Location and size

There are 36 public fresh food markets in Lilongwe City. The longest established is the 56-year-old Central Market used by an estimated 60 000 people. All are zoned as public markets. There are no mechanisms in place currently to track volumes of produce sold; estimations by market committees and traders indicate that about 1 000 tonnes a month moves through Lilongwe Central Market, as an example. Most markets (65%) are hybrid catering to both wholesale and retail customers and are open from 6:30am to 6:00pm daily, with four operating 24 hours a day.

Governance and ownership structures

Most of the markets are constructed on public property and are built, owned and managed by the city council. Institutional structures that contribute to effective market performance include market formality, the function of market committees, city council involvement in markets, and dispute resolution procedures. Several of these institutional structures are in place in Lilongwe City's markets. In addition, all markets have umbrella committees that manage operations per the city council's strategic plan. Laws and regulations and subcommittees have been established based on the market's zones.

Revenue and business models

The markets generate revenue mostly from stall rental fees. Subsidiary fees are generated through pay-to-use toilet, water and electricity services at some. There are very few that offer advanced amenities like cold storage.

Infrastructure

Availability and accessibility of infrastructure plays a key role in mitigating food loss and waste and ensuring food safety. Most of the markets have inadequate water and sanitation facilities and even the markets with some Water, Sanitation and Hygiene (WASH) facilities are vulnerable to health concerns due to congestion, resulting in inadequate safety, cleanliness and sanitation. Very few markets have regulations governing the use of harmful chemicals to preserve produce and regular health and safety inspections are rare. In addition, most do not have designated storage facilities resulting in high levels of produce loss. In some markets, storage areas are available but are not functional.

Key findings related to investment readiness and market economics

The Market Investment Readiness Index (MIRI) was tested across five markets, namely Area 23, Mchesi, Mgoni, Msungwi and Tsoka/Lizulu. All five markets are classified as hybrid markets and users are both traders and individual consumers. The retail sections serve mostly low- and middle-income consumers and the wholesale sections serve medium- and high-income consumers buying in bulk.

The MIRI evaluates factors such as governance and market management, infrastructure and investment potential. Key findings in this regard are:

Governance and market management

The markets have established structures that provide oversight of market operations; all have an umbrella committee, and, in most cases, sub-committees depending on the market zoning. These committees mostly comprise volunteers and lack professional management and continuity. Market leaders have insufficient skilled personnel and are unable to enforce regulations. Consequently, trading in public markets becomes more difficult and costly for the Lilongwe City Council (LCC) to regulate operations.

Infrastructure

All five markets have some degree of basic infrastructure (benches/stalls, toilets, water) and provide (often privatised) services such as electricity, water and toilets. Perishable food products can deteriorate rapidly yet cold storage facilities are either non-existent or insufficient mostly because of inappropriate design; typically, temperatures are set to keep beverages cool, and this is too high for maintaining the freshness of produce. In addition, these facilities are not large enough to store fresh produce in bulk.

Investment potential

The investment potential is significant because of the high economic activity in these markets – both in terms of customers and volume of produce traded. Investment opportunities range from infrastructure, access to capital and modern technology to enhance market efficiency.

These markets are usually seen as a source of revenue for local council coffers, but those funds are often not reinvested in infrastructure maintenance and better services. This leads to traders feeling that market fees are not justified. Limited availability (of basic infrastructure) and access to these facilities affect the ability of these markets to trigger economic benefits for both the traders and consumers.

Key findings related to historical investments

Three of the five markets selected for the investment readiness assessment had received donor funding in the past to improve sanitation and water access, among other elements. Elements of success in these initiatives included good working relationships between the donors, city officials and market leaders. There are significant climate and health risks faced by these markets, and significant investment is required to build markets' resilience.



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ACRONYMS

JUCO	Julats Consulting
LCC	Lilongwe City Council
NGO	Non-governmental organisations
WASH	Water, Sanitation and Hygiene



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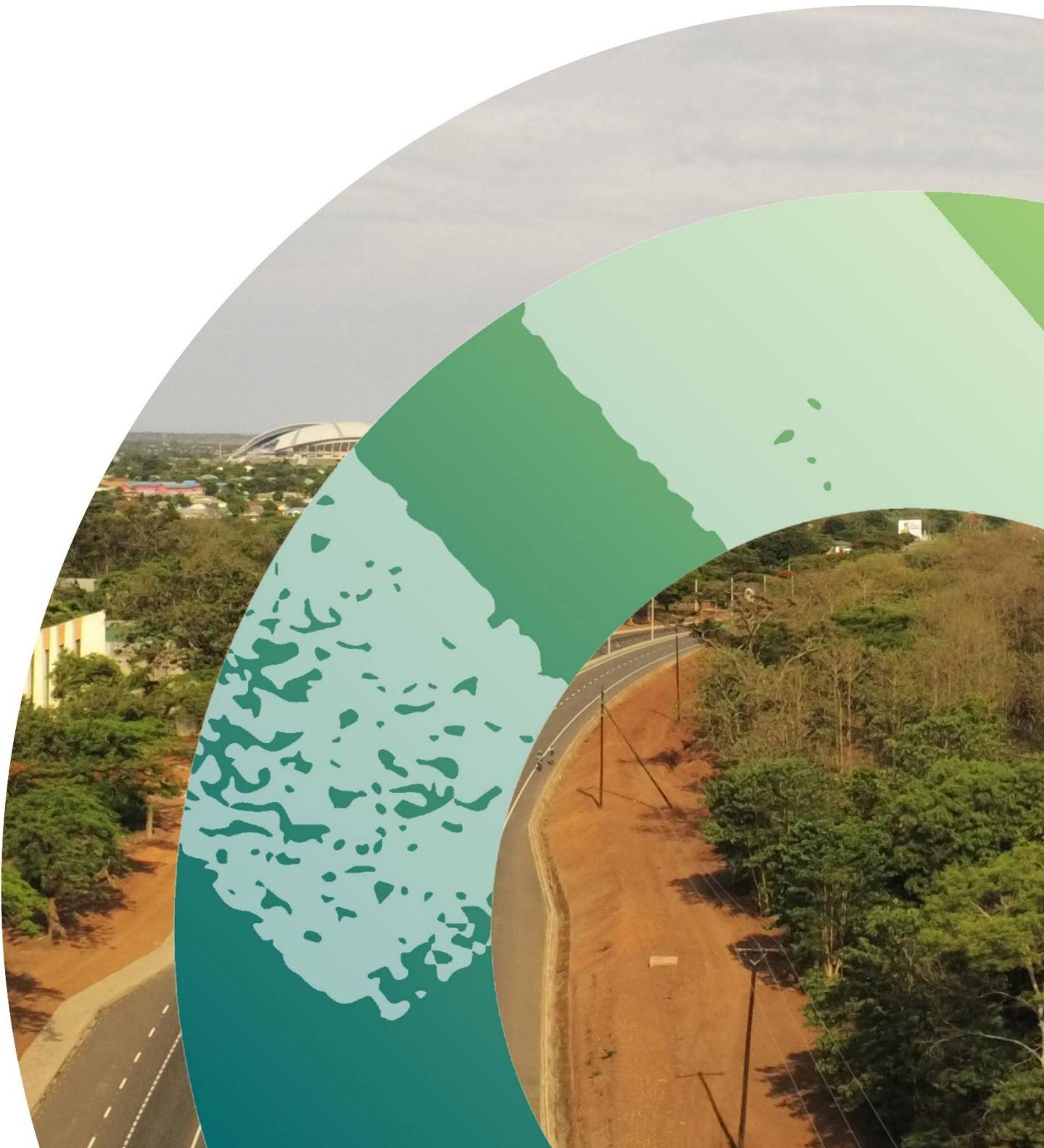
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1

INTRODUCTION



African cities are increasingly 'stuffed and starved' – facing the compounding challenges of a rising epidemic of obesity coupled with pervasive hunger and malnutrition. Urban dwellers typically rely on a basic diet of cereals (predominantly maize), starchy roots and, to a lesser extent, fruit and vegetables. Urbanisation has also been accompanied by increased consumption of processed foods, which are easily accessible. These have high sugar and salt content, which is linked to the rise of non-communicable diseases. In Lilongwe, Malawi, availability, affordability and accessibility of nutritious food is often challenging, especially for vulnerable communities and individuals, particularly women and children. There is thus an urgent need to improve access to safe, affordable and nutritious food in African cities.



1.1 About this report

ICLEI - Local Governments for Sustainability is a global network with a bold vision for a sustainable urban future, working with and effectively advocating for local and subnational governments in the global arena for more than 30 years. Marketplaces have emerged as a vital space for intervention for food systems education and awareness for direct improvements to infrastructure and services, and locations for value-addition to food and associated livelihood generation. Recognising the vital role of marketplaces in food systems, ICLEI, with the support of GIZ, has launched the "Strengthening fresh food markets for healthier food environments" project.

This initiative aims to empower citizens to shift towards healthier and more diversified nutrition while improving urban food environments. The project takes a two-phased approach, with the first phase focusing on a situation analysis of the fresh food market environments in Lusaka City, Zambia and Lilongwe City, Malawi. The assessment aimed to analyse local food markets, engage key stakeholders at different levels, and foster place-based exchange about healthy eating and food diversity. The outputs from the assessment will inform the project's future interventions and the development of the transformative initiatives planned in other phases of the overall project being implemented by ICLEI.

This report is based on research undertaken in Lilongwe City, Malawi to analyse the fresh food market environment. The aim is to empower citizens to shift to healthier and more diversified nutrition while improving urban food environments by analysing local food markets, engaging key stakeholders at different levels, and fostering place-based exchange about healthy eating and food diversity. The report also puts forward essential recommendations for investing in fresh food markets in Lilongwe City.

The research will also help to identify transformative projects linked to fresh food markets, urban food environments, and existing multi-actor networks, and describe their aims, potential and need for support. The outputs from the assessment will inform the

project's future interventions and the development of the transformative initiatives planned in other phases of the overall project being implemented by ICLEI.



1.2 Methodology

The study employed a mixed-method concurrent approach, employing both qualitative and quantitative research methods. It focused on four workstreams: scoping major markets in Lilongwe City, testing and refining the market investment readiness index, assessing the market economy, and investigating historical market investments. The study identified stakeholders based on their influence, interest and involvement in food systems in the city. Primary stakeholders included market users, secondary stakeholders included local government bodies, the City Assembly, and other nongovernmental organisations (NGOs) involved in urban food systems, as well as tertiary stakeholders including donors, policymakers and market leaders indirectly affected by project outcomes.

Stakeholder engagement methods included in-depth interviews, focus groups, workshops and collaborative sessions. In-depth interviews aimed to gather qualitative insights into the practical aspects of the city's fresh food markets, describe their key features, evaluate the market's resilience to climate and health threats, test and refine the market investment readiness index, assess the market economy and investigate historical market investments.

Focus groups facilitated collaborative dialogue among vendors and market users, to understand collective perspectives, identify common challenges and discuss solutions. Workshops and collaborative sessions were held with stakeholders to brainstorm, discuss preliminary findings and co-create strategies for strengthening fresh food markets.

The stakeholder engagement strategy was designed to be inclusive, systematic and adaptive to all parties' diverse needs. Data was collected in a collaborative manner from various markets in Lilongwe City and subsequently presented to ICLEI Africa for feedback. To ensure accuracy, completeness and reliability, all provided data underwent independent evaluation, primarily through the examination of disaggregated data.



2

LILONGWE CITY'S MAJOR MARKETS





2.1 Research approach

The scoping of Lilongwe City's major fresh food markets aimed at determining key market features, such as location (inner city, neighbourhoods, outskirts), size (micro, small, medium, large), core target market (retail, wholesale), ownership structure (municipal, cooperative, self-built, street market), revenue/business model, governance structure, and possible degree of co-option by middlemen, as well as existing and required infrastructure. In addition, the scoping evaluated the market's resilience to climate and health threats, as well as vendors' current knowledge and practice in food safety, hygiene and sanitation.



2.2. Research findings

This section provides an overview of the characteristics of Lilongwe City's markets, including location, size, type, governance and ownership, product segmentation and infrastructure. Detail on each market can be found in Appendix 1 and Table 1 provides a snapshot view.

2.2.1 Location, size and type of markets

There are 36 public fresh food markets in Lilongwe City. These are Area 13 Market, Kawale 2B, Kawale 1, Kawale 2a, Chilinde 1, Chilinde 2, Kaliyeka, Chipasula, Area 23(Majiga), Area 23A, Area 23C (Gologota), Ngwenya, Area 24, Area 22, Upper Biwi, Mwenyekondo, Phwetekele, Biwi, Mchesi, Makatani, Area 18A, Area 18B, Area 47 Bwandilo, Chinsapo, Lumbadzi, Kanengo, Mgoni, Area 25B, Area 25A, Msungwi, Area 9 Street Market and

Area 3. The longest established market in the city is Central Market, which has been running for 56 years. The newest is Area 9 Street Market, which has been operational for 3 years. All these markets are zoned as public markets.

Estimating the number of vendors and customers of each market proved difficult. The largest markets in Lilongwe City include Central Market, Tsoka/Lizulu Market, Msungwi Market, Ngwenya and Mchesi Markets. Medium markets include Chinsapo, Kawale, Lumbadzi, Mwenyekondo, Area 18B, Mgoni, and Mtandire. The rest of the markets are small- to medium-sized with Phwetekele being the smallest. Authorities assess the volume of customers that the market serves however, there are no methods for recording this information. Up to an estimated 60 000 people use Lilongwe Central Market, and up to 50 000 use Tsoka/Lizulu and 40 000 use Msungwi markets. The quantity of produce varies but there are no mechanisms in place to help estimate volumes of produce sold in these markets. The estimation for Lilongwe Central Market is the highest at 1 000 tonnes a month. Markets in Lilongwe can be classified as wholesale, retail or hybrid (both wholesale and retail). In Lilongwe City, 65% of markets are

classified as hybrid and 35% as retail. Hybrid markets commonly have beneficiary markets, for example, Chipasula feeds products into Kaliyeka (see Table 2). Most goods purchased in by traders from other markets are seasonal products like mangoes.



Table 1: Overview of key characteristics of Lilongwe City's fresh food markets

	Name of the market	Year of Establishment	Period in operation	Estimated traders	Trader capacity (tonnes) per month	Number of consumers per month	Responsible	Market type	Operation Hours
1	Area 13 Market	1978	46	100	40	4000	Chairperson and Market Master	Retail	06:30 - 15:00
2	Phwetekere Market	1985	39	40	5	1000	Chairperson/member	Hybrid	
3	Gologota	1997	27	30-50	5	1000	Chairperson and Market Master	Hybrid	11.5 hours
4	Area 25A	1978	46	300	50-70	2000	Chairperson	Hybrid	12 hours
5	Kawale 2B	1990	34	100	15	2500	Chairperson	Retail	12 hours
6	Area 18B	1976	48	80-100	20	5000	Chairperson	Retail	
7	Majiga	1992	32	150-180	8	3000-5000	Chairperson	Retail	06:00 - 20:00
8	Kaliyeka	1994	30	120	25	5000-8000	Chairperson	Hybrid	24 hours
9	Chigoneka (Area 47)	1990	34	100	30	4000 - 6000	Chairperson	Hybrid	06:00 - 20:00
10	Area 25B	1977	47	40	8	4000	Chairperson	Hybrid	06:00 - 18:00
11	Area 23	1980	44	100	50-60	20000	Chairperson	Hybrid	06:00 - 20:00
12	Tsoka/Lizulu	1994	20	3500 – 4000	500	40000-50000	Chairperson/Market Master	Hybrid	06:30 - 18:00
13	Chinsapo	1997	27	200-300	50	3000-5000	Chairperson	Retail	06:00 - 20:00
14	Area 3	1998	26	150-200	12	4000-5000	Chairperson/Market Master	Retail	06:00 - 18:30
15	Kawale 2A	1990	34	100	20	5000-7000	Chairperson	Retail	24 hours
16	Kawale 1	1980	44	100	10	2000	Chairperson		
17	Mwenyekondo	1993	31	40-60	15	1400	Chairperson	Retail	24 hours
18	Area 18A	1976	48	150	20	5000	Chairperson	Retail	06:00 - 20:00
19	Mtandire	1998	26	120	15	2700	Chairperson	Hybrid	06:30 - 21:00
20	Biwi Triangle	2008	16	175	45	4000	Chairperson	Hybrid	06:30 - 21:00

	Name of the market	Year of Establishment	Period in operation	Estimated traders	Trader capacity (tonnes) per month	Number of consumers per month	Responsible	Market type	Operation Hours
21	Bwandiro (Area 47A)	2010	14	135	5	350	Chairperson	Retail	06:00 - 20:00
22	Chilinde 1	1990	34	150-200	15	10000	Chairperson	Hybrid	06:00 - 20:00
23	Msungwi	2005	19	3000-3500	100	35000-40000	Chairperson	Hybrid	05:00 - 22:00
24	Biwi (Area 8)	1980	44	150-200	45	3500-4500	Chairperson	Retail	06:30 - 20:00
25	Ngwenya	1990	34	250-300	50	9000	Chairperson	Hybrid	06:30 - 20:00
26	Gulliver (Area 49B)	1990	34	100-150	40	5000	Chairperson	Retail	6:30 - 21:00
27	Kanengo	1954	70	252	50	15000	Chairperson	Hybrid	06:00 - 18:00
28	Mgona	1990	34	64	20	10000	Chairperson	Hybrid	06:00 - 18:00
29	Lumbadzi	1954	70	243	50	15000	Chairperson	Hybrid	06:00 - 18:00
30	Area 22	1975	49	100-150	12	4000-5000	Chairperson	Retail	06:30 - 21:00
31	Chipasula	1996	28	500	25	7000-9000	Chairperson	Retail	06:00 - 21:00
32	Dubai (Area 49A)	1990	34	200-250	30	6000-8000	Chairperson	Retail	06:00 - 18:00
33	Area 24	1996	28	100-150	20	6000	Chairperson	Hybrid	06:00 - 18:30
34	Mchesi	1972	2000 – 3000	150-170	70	20000	Chairperson	Hybrid	06:30 - 18:00
35	LL Central Market	1968	56	4000 -5000	1000	50000 - 60000	Chairperson	Hybrid	06:00 - 18:00
36	Area 9 Street Market	2021	3	35-50	10	10000	Chairperson	Retail	24 hours

Table 2: Feeder markets and their beneficiaries, Lilongwe, Malawi

Feeder market (hybrid market)	Beneficiary markets
Chipasula market	Kalieka and Area 22 markets
Area 24 market	Ngwenya and Area 22 markets
Nsungwi market	Area 25A, B & 49, Guiliver, Dubai markets
Ngwenya market	Kalieka, Area 23 & 24, Katonda markets
Area 23 market	Midland, Gologta and Pamajiga markets

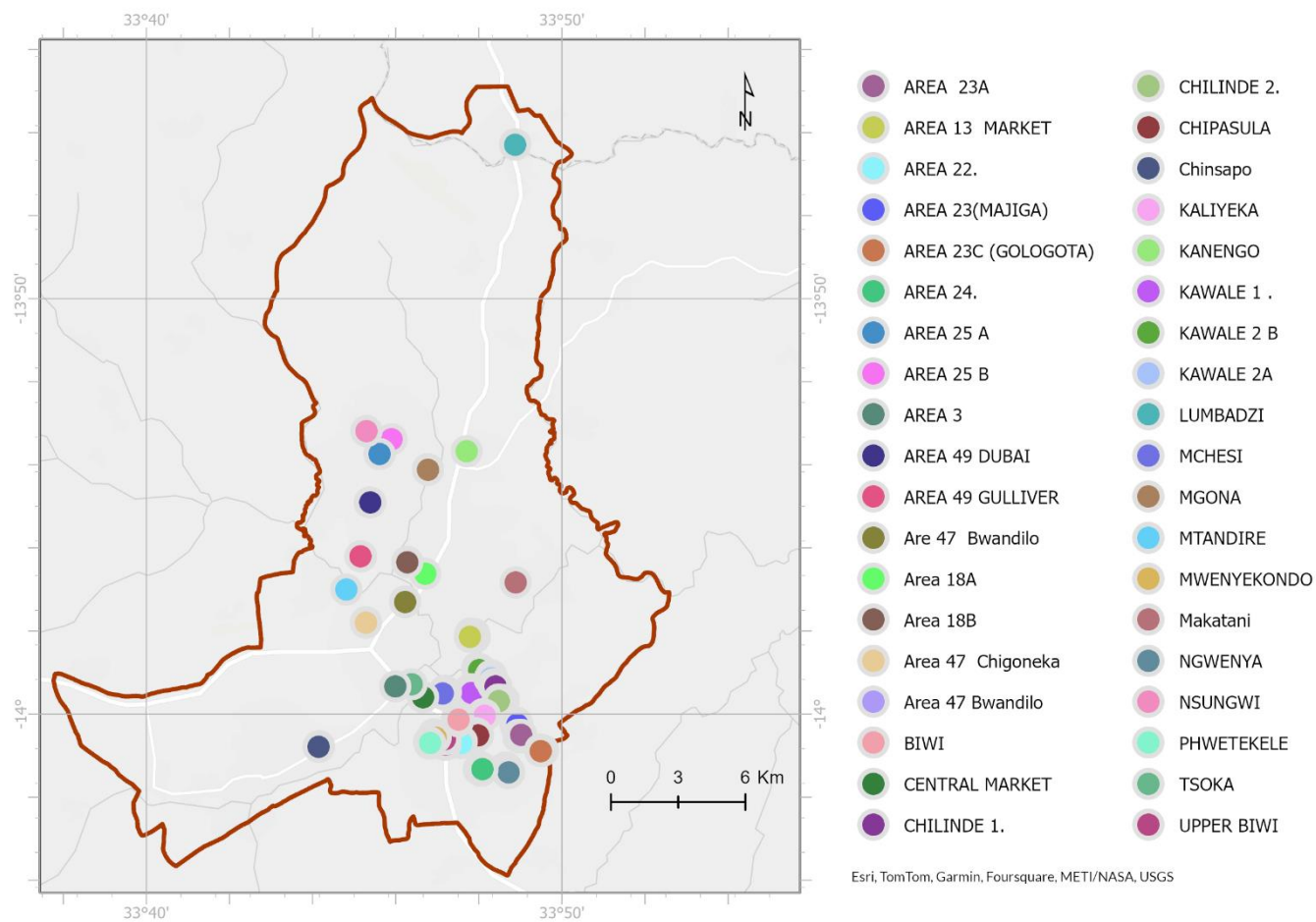


Figure 1: Map of fresh food markets, Lilongwe

Source: JUCO 2024

2.2.2 Market governance and ownership

Institutional structures that contribute to effective market performance include market formality, the function of market committees, city council involvement in markets, and dispute resolution procedures. Several of these institutional structures are in place in Lilongwe City's markets. In addition, all the markets have umbrella committees that manage operations per the city council's strategic plan. Laws and regulations and subcommittees have been established based on the market's zones.

Most of the markets were constructed on public property and are built, owned and managed by the city council. Most of the markets are open from 6:30am to 6:00pm, with some not having specific closing times. There are 4 markets (Kaliyeka, Kawale 2A, Area 9 Street Market and Mwenyekondo) that operate 24 hours a day.

2.2.3 Market infrastructure

There is a mix of infrastructure development across the markets. Three types were identified: basic, modern and mixed infrastructure.

- **Basic infrastructure** is categorised as those where vendors operate in open markets with poorly constructed benches (poles covered with cartons or plastic sheets), which tend to be old and dilapidated or relatively new but inadequate for trading.
- **Modern infrastructure** is categorised as covered markets with some of the traders operating from well-constructed shops and/or benches. These markets tend to be more organised.
- **Mixed infrastructure** is categorised by a combination of well-constructed stalls and disorderly sections where traders operate from the floor.

It must be noted that most markets have no designated storage facilities for fresh products leading to very high post-harvest losses. Kawale 1 Market has a storage facility that has not been functional for more than 10 years. Water and sanitation facilities are inadequate, as are trading spaces, resulting in the growth of illegal street vending especially in Tsoka, Central and Msungwi Markets.

2.2.4 Market product segmentation

Segmentation of products in the market can help to ease congestion, which is a major challenge. Almost all the markets have been divided into sections based on product type, which has made it easier for customers to find and access products. Although some markets such as Lilongwe's Central Market, Lizulu, Msungwi and Mchesi have traders selling horticulture produce, such as vegetables and fruits, in the same segment as those selling other products. This makes congestion a challenge, indicating that the markets are extremely crowded and require infrastructural expansion. The Area 9 street market is more structured and less congested. In addition, some markets, such as Msungwi, have farmer markets where some farmers have a dedicated area sell their produce directly to the consumers. These markets often operate very early in the morning.

2.2.5 Market risk mitigation measures

Most of the markets have inadequate water and sanitation facilities and even the markets with some Water, Sanitation and Hygiene (WASH) facilities are vulnerable to health concerns due to congestion, resulting in inadequate safety, cleanliness and sanitation. Very few markets have regulations governing the use of harmful chemicals to preserve produce and regular health and safety inspections are rare.



3

TESTING AND REFINING THE MARKET INVESTMENT READINESS INDEX



Using an existing index created by ICLEI Africa, JUCO evaluated the market investment readiness index on a sample of fresh food markets in the city, refined and expanded the index during the procedure, and tested the index in five markets, based on the results of the market scoping.

3.1 Research approach

Mixed methods were used to determine the markets' ability to have an economic impact, the size of the market and its 'ripple' effect on the larger city population, the type of market and its dynamism (ability to provide diverse growth opportunities for traders and other users). Methods included key informant interviews with market supervisors, market committees, LCC officials and the directors of planning and development and commerce and trade. Five markets were selected based on the criteria above: Area 23, Mchesi, Mgona, Nsungwi and Tsoka/Lizulu. Mgona Market was replaced with Ngwenya Market following stakeholder validation of the selection.

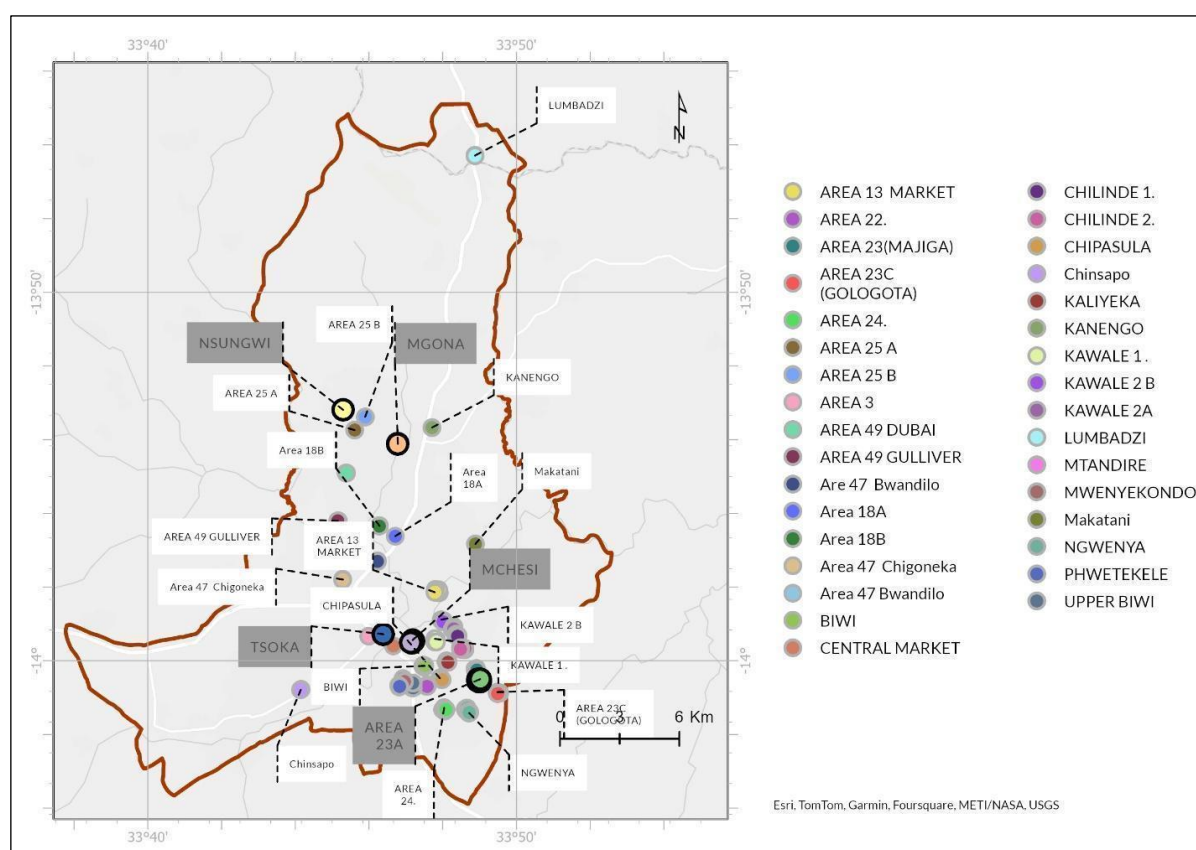


Figure 2: Location of five selected markets, Lilongwe City, Malawi



3.2 Overview of the five selected markets

3.2.1 Type and governance of the five markets

All five markets are classified as hybrid markets handling both wholesale and retail transactions. Users include both traders who buy to sell in other markets and individuals buying in bulk for household consumption. Products traded range from fresh fruits and vegetables to dry goods, meats, fish, poultry and dairy products. Vendors are grouped according to their product category to enable customers easy access to what they need.

Except for Lizulu market, which serves a full range of consumers, the markets serve mainly low-income and medium-income consumers. The findings further show that the retail sections of these markets are dominated by low-income consumers who spend as much as 80% of their income on food, and shop at local shops, marketplaces near their homes, or buy from street vendors.

Wholesale sections, especially at Mchesi, Mgoni and Msungwi, serve a combination of medium- and high-income consumers, many of whom buy in bulk to sell in the other smaller markets. It was noted that the wholesale sections in these markets are largely traded in the early hours of the day or late afternoon, especially for fresh vegetables, fruits and poultry.

The markets have established structures that provide oversight of market operations; all have an umbrella committee, and, in most cases, sub-committees depending on the market zoning. These committees mostly comprise volunteers and lack professional management and continuity. Market leaders have insufficient skilled personnel and are unable to enforce regulations. Consequently, trading in public markets becomes more difficult and costly for the LCC to regulate operations.

3.2.2 Infrastructure capacity at the five markets

All five markets have some degree of basic infrastructure (benches/stalls, toilets, water) and provide (often privatised) services such as electricity, water and toilets. Perishable food products can deteriorate rapidly yet cold storage facilities are either non-existent or insufficient mostly because of inappropriate design; typically, temperatures are set to keep beverages cool, and this is too high for maintaining the freshness of produce. In addition, these facilities are not large enough to store fresh produce in bulk.

It was observed that while all markets are managed by the municipality, they vary in that some have trading stalls constructed by the city and rented to traders, while others have spaces for traders to build their own stalls, meaning that they would only pay for market fees, not stall rental. Space is a major challenge, and, consequently, many fresh food traders occupy roads and streets around the markets. Most informal traders choose to sell in the street because they believe that they can reach more customers. Others do so because they are denied access to market facilities and services, as they are unable to pay market charges. Because of their illegal status, informal traders are often chased from the street by city officials, an operation that is costly to both LCC and the street traders.

3.2.3 Market economics and investment

The prioritised markets are characterised by large volumes traded and large populations served. The tonnage of products, as reflected in Table 3, is largely traded in the wholesale section of the markets. Except for Lizulu, which is centrally located for ease of access, the other four markets are surrounded by high and densely populated locations and feed other smaller markets. The study noted that the LCC and its local partners (e.g., central government, private sector/corporates, NGOs and individuals) and external partners (e.g., international donors/cooperating partners) have initiated or completed some basic investments such as water, electricity, drainage, and stalls in these markets.

These investments, however, are not enough to correspond to the sizes of the market in terms of traders and customers served.

These markets are usually seen as a source of revenue for local council coffers, but those funds are often not reinvested in infrastructure maintenance and better services. This leads to traders feeling that market fees are not justified. Limited availability (of basic infrastructure) and access to these facilities affect the ability of these markets to trigger economic benefits to both the traders and consumers.

The investment potential is huge because of the high economic activity in these markets. The LCC and their partners have identified several investment opportunities ranging from infrastructure, access to capital and modern technology to enhance market efficiency.

Table 3 provides an overview of the characteristics of the five selected markets

Table 3: Characteristics of the five selected markets, Lilongwe City, Malawi

Name of the market	Established	Products	Estimated traders	Market utilization	Market economics:	Revenue (MWK)	Historical Investment	Investment potential
Area 23	1980	Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.	250	20 000	50 tonnes weekly, yielding approximately MK 16 million per month.	On average K11,650,000 per month	Waste disposal bins	Access to capital for business growth. New technologies to improve the market's overall efficiency and effectiveness.
Mchesi	1972	Assorted items (food & non-food).	300	20 000	150 - 170 tonnes, yielding approximately MK100 million per month.	On average K8,000,000 per month		Located in the Central Business District, there's a high investment potential. Currently, high-rise buildings are sprouting within the area.
Mgona	1990	fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.	120	10 000	100 tonnes per day, yielding approximately MK 450 million per month.	On average K15,080,000 per month	No previous investments	
Msungwi	1992	Fruits, vegetables, dry goods, meat, fish, poultry, and dairy.	Capacity 1 050 traders	40 000	100 tonnes per day, and its estimated value is almost MKW 9 billion in a month.	On average K40,000,000 per month	Established streetlights	This market has a very high investment potential. Currently facing significant space challenges, with vendors selling on the roadside.
Tsoka/ Lizulu	1994	Fruits, vegetables, dry goods, meat, fish, poultry, and dairy.	Capacity of 2 600 but currently single stalls are shared by up to 3 traders.	4 000	Approximately 58 tonnes and its estimated value is almost MKW 1 billion.	On average K50,000,000 is collected per month	No significant investment apart from basic infrastructure	Access to capital for business growth. There is a high economic activity for business growth and the capacity for traders to repay. Storage facilities to minimise post-harvest losses.

Source: JUCO 2024

3.3 Research findings

3.3.1 Market readiness assessment

Market investment readiness scores were computed to rank/classify and further guide investment decisions across the five prioritised markets. The ranking was based on three pronged criteria – governance, investment and infrastructure. Lizulu market had the highest total score (81%). The other markets with investment opportunities were Ngwenya and Area 23 with an investment score of 75% each.

Table 4: Market readiness rating

Name of Market	Governance Score/17	Investment Score/12	Infrastructure Score/30	Total Score
Tsoka/ Lizulu	14	10	24	81%
Mchesi	10	8	15	56%
Area 23	13	8	23	75%
Ngwenya	14	9	21	75%
Nsungwi	12	9	13	58%
Total	17	12	30	59

A note on Lizulu market

Any investment into this market has high potential for impact and building sustainability. The ability of the market manager to reinvest income streams into the market was very high compared to the other markets. Previous investments have been successful and there is cashflow to service debt, low levels of trader sensitivity to increasing fees and traders were willing and able to pay more for additional services, such as cold storage. Traders were also interested in adopting new technologies. In addition, water and electricity supplies are in good condition and in use, and there is a designated waste collection and disposal area. Infrastructure, such as toilets, is in place. There is a need to upgrade trading stalls, but the available infrastructure provides a good foundation for investment. In addition, the location of this market has the potential to trigger growth in Lilongwe City; it is accessible from all parts of the city through public transportation, is well patronised and offers products that appeal to low- and high-income customers.

Growth factors and challenges/opportunities for future investment

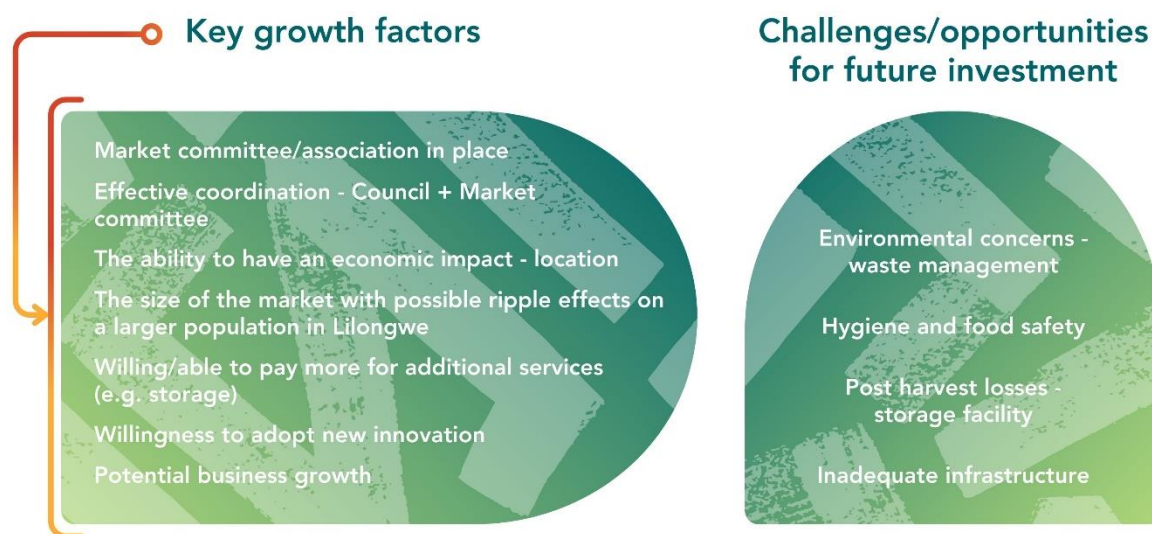


Figure 3: Criteria against which Lizulu Market was selected

Source: JUCO 2024



4

MARKET ECONOMICS



Africa's farmers and agribusinesses could create a trillion-dollar food market by 2030 if they could expand their access to capital, electricity, better technology and irrigated land to grow high-value nutritious foods, and if their governments can work more closely with agribusinesses to feed the region's fast-growing urban population.¹

Food markets serve as key retail outlets for access to the foods needed for healthy diets, in particular fresh fruits and vegetables, fish, meat and staple foods. Despite their importance, however, data concerning fresh food markets – such as the availability of food groups, food retailers and consumer profiles – is often not included in national data collection systems. As a result, food markets are neglected in strategies aimed at improving nutrition, reducing poverty and fostering local economies.



4.1 Market economies growth plan

During 2020, the LCC developed an ambitious five-year strategic plan (July 2020 to June 2025) to transform the city and rebuild the confidence of citizens, staff and partners. Given the breadth of the changes required, the strategic plan focuses on a few manageable, innovative priorities, many of which involve establishing strong management fundamentals.

Key priorities in line with the performance of markets in the city are:

- **Revenue:** LCC has strategically focused on the implementation of at least five priority revenue projects, including: (i) assessing the feasibility of outsourcing revenue collection for markets and parking fees (ii) withholding business licenses, if property taxes have not been paid; (iii) seeking the cooperation of the Ministry of Local Government and other central government actors to solve issues with property taxes; (iv) increasing legal action and development of a taxation centre to deal with property tax; and (v) generating revenue streams through advertising billboards at markets.
- **Incomes from market establishments:** One of the strategic objectives is to significantly increase revenue collection from all revenue sources including market establishments. LCC rotated revenue collectors and market masters (to build their familiarity with different markets, avoid collusion with any particular market stakeholder and mitigate corruption), set revenue targets and intensified inspection of markets to enhance revenue performance in markets. The amount collected from all 36 LCC markets for March 2024 was MWK44 million (LCC, 2024).
- **Partnerships** will be used to access technical and financial support. The city has begun implementing partnership activities in five key areas: (i) the environment (with the Lilongwe Ecological Corridor Project); (ii) solid waste management; (iii) technical support for public-private partnerships; (iv) the development of an

¹ World Bank. 2013. *Agribusiness and value chains*. [Online] Available: <https://www.worldbank.org/en/topic/agribusiness>. Accessed: 10 December 2024.

infrastructure investment programme; and (v) technical support for creating a municipal police force.



4.2 Research approach

The varied business models and revenue streams of fresh food markets in Lilongwe City were analysed and a mixed method approach was used to collect data from five prioritised markets (Tsoka/Lizulu, Area 23, Mchesi, Ngwenya and Msungwi), identified through the market mapping exercise. Ten traders from these markets were interviewed to determine income and costs, and profitability of trading at these markets. Additional interviews were conducted with market owners and Lilongwe City officials.

The methodology for calculating market revenues and costs encompassed defining a basket of fresh produce types in each market and estimating costs and sales volumes. A series of assumptions in this regard were tested against average annual prices for the five commodities available for sale from each trader in their respective markets. The figures are believed to be reasonably accurate, despite the informal and often unrecorded nature of such data.



4.3 Research findings

This section provides an overview of the current economic conditions of fresh food markets in Lilongwe City and makes suggestions regarding reforms to meet the needs of both traders and market users. These findings could help to inform investments in these fresh food markets that are economically, socially and environmentally sustainable; cost-effective to implement; that promote healthy diets; and use technology/infrastructure to improve participants' experiences.

4.3.1 Detailed market economic analysis

Lilongwe City's markets are the source of food for 90% of the population² and therefore have the potential to be a key intervention point for ensuring sustainable food provision, reducing food waste and providing rewarding employment. As much of the commercial activity that occurs around fresh markets is conventionally understood as taking place in the informal economy, proven evidence is in short supply. Data was collected in the context of poor record-keeping by stakeholders, especially traders. In each market,

² White, S. A; Kampanje-Phiri, J. Phiri, C. & Hamm, M.W. 2018. *Urban Food Security in Lilongwe, Malawi Consumer Reliance on the Small-Scale Urban Food Sector*. GSI Research Brief. [Online] Available: gcfsi.isp.msu.edu/files/4115/2356/2426/Final-Urban_Food_Security_ResearchBrief.pdf. Accessed 10 December 2024.

revenue streams in proportion to these product flows were analysed to determine profitability.

Lilongwe City's markets are highly variable in terms of size, food prices, the populations they serve and the volumes of commodities that flow through them. Some markets serve primarily low-income neighbourhoods (e.g. Msungwi and Area 23) while others act as city food hubs (e.g. Mchesi, Tsoka and Ngwenya) from which retailers' source. This section provides a summary of market economics with a focus on the five prioritised markets. Profitability was analysed from market owner and trader perspectives.

4.3.1.1 Market owner perspective (Lilongwe City Council)

Over the five-month average (April to August 2024) reviewed, estimated operating costs showed that the city council operated at a loss in Area 23, Mchesi, and Ngweya Markets, while profits were registered in Lizulu, and Nsungwi markets. The reasons for profitability at Lizulu market include the low cost of relatively high revenue collection because of coordination with market associations and that the market doesn't hire and maintain heavy machinery (plants) for clearing waste disposal areas or working on drainage systems – organic and other recyclable waste is collected by individuals or small enterprises, thus reducing the burden of waste collection on the city. The monthly estimated operating costs for the city are indicated in Table 5.

Table 5: Monthly estimated operating costs for the five selected markets, Lilongwe City, Malawi

Market	Monthly Average Revenue (MWK)	Fuel costs	Salary of drivers (MWK)	Salary of cleaners (MWK)	Salary of revenue collectors (MWK)
Ngwenya	2,568,190	780,000	274,000	1,463,412	362,232
Mchesi	1,399,352	780,000	274,000	609,755	362,232
Msungwi	4,010,920	780,000	274,000	731,706	362,232
Area 23	1,684,110	520,000	274,000	853,657	362,232
Lizulu	2,262,000	520,000	274,000	853,657	120,744
Total	11,924,572	3,380,000	1,370,000	4,512,187	1,569,672

Market	Hiring of plants	Skip Bins	Plants maintenance	Total Cost
Ngwenya	396,666	83,333	271,132	3,630,775
Mchesi	396,666	83,333	271,132	2,777,118
Msungwi	396,666	83,333	271,132	2,899,069
Area 23	183,333	83,333	271,132	2,547,687
Lizulu		83,333		1,851,734
Total	1,373,331	416,665	1,084,527	13,706,382

Source: JUCO 2024

4.3.1.2 Market traders' perspective

The status of the market, information on product sourcing, price setting and volumes sold per day were used as proxies for market performance. The study revealed that most of the operational fees (>70%) paid by traders are security and market fees (Table 6). Typically, prices in these markets are set according to retailing margins, although in Ngwenya and Msungwi, they are set by a pricing committee. A profitability analysis revealed that traders are making losses in Mchesi, Ngwenya, Area 23 and Msungwi Market.

This data was based on the current sales without factoring in current stock. If all produce were to be sold, traders would make profits but not as high as estimated. The study revealed that most traders (>50%) dump fresh foods if they fail to sell them, mostly vegetables and fruits. Mchesi (the fruit market) recorded the highest percentage of traders who dump food. Fruits have a higher degree of perishability than fresh beans, peas and tubers.

Table 6: Market performance of traders across the selected five markets, Lilongwe City, Malawi

Market	Average Profitability (Mk)	Owners of stalls	Operational fees	Origin of products	Produce sourcing N = 10	Setting selling prices	Average volume sold /day/ trader	Products that can't sell
Mchesi	215 890.83	60% municipal built stalls; 40% privately built	80% pay for security 20% pay for water & security	100% exclusively purchased from other producers/traders	50% of traders sourced from traders only; 30% from farmers; 20% from farmers and traders	100% consider retailing margins; 70% charge between 20- 50% margin	Traders sell between 25-50% of their produce per day	80% dump leftovers
Ngwenya	123, 70	70% municipal built stalls; 30% privately built	70% pay for security & water 20% pay for security	60 % exclusively purchased from other producers / traders; 30% from traders; 10% partly from own production	70% traders only; 30% from farmers	70% considering cost of materials and retailing margins; 30% price set by committee at margins: • 50% set prices < 10% markup • 30% set prices between 20-50% markup	90% of traders sell between 25-50%	50% dump; 40% left with nothing; 10% drop the prices
Area 23	18 221.4	70% municipal built stalls; 30% privately built	80 % pay for water & security	90% Exclusively purchased from another producers/trader	70 % of traders 30% both traders & farmers	90% Considering cost of materials and retailing margins	50% of traders sell 25-50%; 20% of traders less than 25%	70% dump; 10% feed livestock
Msungwi	225 687	80% municipal built stalls; 20% privately built	50% security & storage 30% rent & security 20% storage	80% purchased exclusively from traders	40% of both farmers & traders; 30% traders; 20% farmers only	60% considering cost of materials; 30% through price setting committee	70% between 25-50%	40% dump; 10% nothing left; 10% consume; 10% preserve produce
Lizulu/ Tsoka	460 000	30% privately built; 70% municipal built/owned	40% security & rent 20% security 20% security & water 20% security & storage	90% exclusively purchased from other traders	(60%) of the retail traders bought from both farmers & wholesale traders while 40% bought	90% consider retailing margins when setting the price	70% sell between 25-50%; 20% sell > 75% of the volume, while 10% of traders sell between 50-75% of fresh products	50 % have nothing left; 40% dump; 10% sales on credit

Source: JUCO 2024

*Scores were calculated individually across categories with percentages allocated to each measure. For this reason, total scores in each category do not add up to 100%.



5

HISTORICAL INVESTMENTS





5.1 Research approach

An investigation into historical investments into the five market spaces was undertaken, identifying the investment size (US\$), year, donors, planned and accomplished upgrades/activities, and detailed achievements and failures. Key informant interviews with Lilongwe City officials provided data on the five markets. Some insights were also gained into why 'white elephant' marketplaces fail.



5.2 Research findings

Three of the five markets – Ngwenya, Tsoka/Lizulu and Msungwi – have been funded to run various projects. For example, Ngwenya market was funded an amount of MWK130 million (US\$75 418.63) by the World Bank in partnership with the Lilongwe Water Board to construct toilets. The Tsoka/Lizulu market was funded an amount of MK4 million (US\$23 205.73) by Michigan University in partnership with Lilongwe University of Agriculture and Natural Resources while the Msungwi market was funded an amount of MK15 million (US\$8702.15) by Water Aid to construct toilets. A full list of investments into all markets is provided in Appendix 3.

5.2.1 Success and risk factors

The city, investors, and market leaders all worked well together, which was a key success factor. For example, executives at Msungwi Market stated that they took full responsibility for providing security for the materials offered.

The most significant risk factors include climatic and health hazards, and the vendors' present knowledge and practice in food safety, cleanliness and sanitation. Most markets lack proper water and sanitation facilities, as well as regular health and safety inspections. The main concern in the Msungwi market, for example, is the shortage of bathrooms. The market lacks sufficient restrooms hence high incidences of cholera outbreaks in this market.

5.2.2 Key lessons for success

- Beneficiaries are key to the success of the project.
- The needs of these markets are significant and need a lot of support.
- Major challenges include environmental management.
- Traders are willing to work with donors.

A note on Lilongwe City's approach to new market investment

Lilongwe City took two different approaches to providing markets in the city. The first approach was the construction of market infrastructure to rent to traders. The most recent approach is the allocation of land to traders to allow them to construct infrastructure themselves. The latter approach was used in Area 49, Sector 6 and Area 25C markets. There have been challenges with this approach, however, as traders were unable to construct the necessary infrastructure, and some traders have turned the trading plots into dwelling places. Some opted for opening hawking operations or shops in residential areas, leading to customers finding what they needed at their doorstep without going to the market. In the case of Area 25C, there is another market in the vicinity where traders started selling products along the road ignoring the designated marketplace.

The city is still testing this approach of allocating plots to the traders since it feels less costly than the other approach. As such, it has allocated plots to the traders at Chilinde New Lines Market to see how they will behave. Once the traders from that market have proven that they can construct the infrastructure on their own, the city will adopt this approach for all the new markets in the city.



6

CONCLUSION



The study conducted in Lilongwe City aimed to improve urban food environments by analysing local markets and engaging key stakeholders on the topic of fresh food markets. The research used a mixed-method approach, combining qualitative and quantitative research methods. Data was collected through focus group discussions, in-depth interviews, workshops, collaborative sessions and a desktop literature review. The study was divided into four phases: scoping major city markets, refining the market investment readiness index, assessing the market economy, and investigating historical market investments.

The first phase assessed the city's fresh food markets for location, size, target market, ownership structure, revenue model, governance, politics, infrastructure, market resilience to climate and health threats, vendor knowledge and sanitation practices. The results showed that most markets were hybrid, and diverse in product sales, market planning, sanitation, innovative marketing techniques, quality control and customer services.

The second phase focused on testing and refining the market investment readiness index, focusing on market classification, fresh food products, governance, infrastructure, market utilization, market economics, revenue structures, previous investments and growth prospects. The third phase assessed the market economics of the Lilongwe City Markets, analysing revenue strategies, income streams and partnerships established to support investments. The last phase focused on assessing the historical investment of all markets, analysing variables such as type, value, donor, success factors, risk factors and lessons learned.

The following recommendations are made based on the findings of the study.



5.1 Recommendations

The Lizulu/Tsoka market presents numerous investment opportunities, including for solar-powered cold hubs for fresh food storage, sustainable waste management and environmental management. **Lizulu/Tsoka market should be prioritised for investment.** It provides varied options for business expansion that could also provide significant benefits to all stakeholders. The market scored exceptionally well in profitability analysis and investment preparedness, exhibiting the ability to make an economic influence on Lilongwe City.

An interlinked investment package could comprise:

- Appropriate fresh food storage facilities such as solar-powered cold hubs, to address post-harvest losses and extend shelf life from 2 to 21 days, with resultant economic gains and reduction of food loss and waste.
- Sustainable waste management: this is critical due to the markets' proximity to Lilongwe River and the need to avoid pollution of this water source.
- Natural resources and environmental management.

Leverage public-private partnerships. Most of the city markets operate at a loss and the magnitude of investment required to fulfil the growing commitment of the LCC in fresh food markets far exceeds public budgets. There will always be a need for public investment in infrastructure and services. But much more attention now needs to be put on enacting the right reforms to leverage private sector innovation, management expertise and capital. There is a need for city councils to create space and incentives for private companies to invest in climate-smart infrastructure and services, such as low-cost advertising space in exchange for investment in markets. In Lilongwe City markets, there are opportunities for improved management of water resources, renewable energy and better handling of waste.

Investment in market linkages and value addition:

There is limited diversity in the products traded and a disjoint between product sources/suppliers and traders. Market linkages and value addition offer a potential win-win for traders, consumers and the city council. Traders can expand their product line by offering value-added goods that appeal to various customer groups and marketplaces.

Development of a digitised management information system for traders. There is a need to develop a system that automates transactions, profiles traders, replaces paper-based processes and improves accuracy. Traders could be issued unique identifier codes and tags which could be scanned upon market entry. This would not only boost revenue collection but also track the trader population.

APPENDICES

Appendix 1: Overview of Lilongwe City markets

	Market	Key features
1	Lilongwe Central Market	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by the city's constitution and bylaws.</p> <p>b) Establishment The market's operations began in 1968. The market is publicly recognised by the public and designated for market use</p> <p>c) Products: Fruit and vegetables, dry goods, meat, fish, poultry, and dairy are among the most popular products sold.</p> <p>d) Infrastructure. Lilongwe Central Market is a covered market with developed infrastructure; most sellers operate from well-constructed shops and/or benches. There are no designated storage facilities for fresh products. Post-harvest losses are very high. Almost 90% of waste collected by the City Council is food waste. Water and sanitation facilities are inadequate. Trading spaces are inadequate leading to the growth of illegal street vending. The market has access to all basic utilities, including electricity, water, formal waste removal, and security.</p> <p>e) Market type: The market is classified as a hybrid i.e. both wholesale and retail.</p> <p>f) Ownership and operations: The land is public property, built and owned by the city. The city manages the market, which is open from 6.30 a.m. until 6.00 p.m.</p> <p>g) Market size and users: Most users are mixed traders ranging from 4000 to 5000 traders, and the market serves an estimated 50000 to 60000 customers.</p> <p>h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 1000 tonnes generating almost MK250 Million (144050.70 US\$) per month.</p> <p>i) Market resilience to climate change and other health risks: the market has toilets, clean water for washing hands, and fresh produce, as well as access to monthly health and safety inspections. It even has regulations governing the use of harmful chemicals to preserve the produce. Even though they have these facilities, the market is vulnerable to health concerns due to congestion, resulting in inadequate safety, cleanliness, and sanitation.</p>
2	Tsoka (Lizulu) Market	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. The functions and operations of the committees are guided by the city's constitution and bylaws covering issues of welfare among others. The market's operations began in 1994 following the multiparty dispensation. The market is publicly identified and designated for market usage.</p> <p>b) Products: The most common products sold include fruits and vegetables, dry goods, meat, fish, poultry, and dairy.</p> <p>c) Infrastructure: a covered market with basic infrastructure and some of the traders operate from well-constructed shops and/or benches. The market has access to all basic facilities, including electricity, water, formal waste collection (but not adequate), and city security. The available storage space is insufficient.</p>

		<p>d) Market type: The market is classified as a hybrid market because it deals with both wholesale and retail.</p> <p>e) Ownership and operations: The land is public property that was built and owned by the city. The city manages the market and is open from 6:30 a.m. until 6:00 p.m.</p> <p>f) Market size: Most users are mixed traders with between 3500 and 4000 dealers, and the market is projected to serve less than 40000 to 50000 clients.</p> <p>g) Quantity: The quantity of produce moving through this market is estimated to be over 500 tonnes generating almost MK200 Million (115240.56 US\$) per month.</p> <p>h) Market resilience to climate change and other health risks: the market has toilets, clean water for washing hands, and fresh produce, as well as access to monthly health and safety inspections. It even has regulations governing the use of harmful chemicals to preserve the produce. However, traders feel they are exposed to health risks because of the loss of bins that were removed by contractors working on the Lilongwe River Bridge, resulting in inadequate safety, hygiene, and sanitation.</p>
3	Msungwi	<p>a) Governance structure: Includes a three-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws. Market operations: The market's operations began in 2005. The market is publicly known and authorised for market use</p> <p>b) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are the most popular products sold in this market. Infrastructure: The market is a covered market with basic infrastructure, with most traders working from well-built stores and/or benches. The market is classed as a hybrid market since it includes both wholesale and retail traders. It also has farmer markets where some farmers sell their produce directly to the consumers.</p> <p>c) Ownership: The land is public property owned by the city, however, some shops, such as the Miseza Complex, are privately owned. The market, managed by the city, is open daily from 5:00 am to 10:00 pm. Other shops mainly those that sell beer open 24 hours. The market also has a certain section that is controlled by the chairperson of the vendor.</p> <p>d) Market size: Most users are mixed traders, with approximately 3000 to 3500 dealers. The market serves almost 35000 to 40000 clients. The amount of produce going through this market is projected to be more than 100 tonnes, yielding approximately MK150 million (86430 US dollars) per month. The market has access to all necessary facilities, such as electricity, water, and official waste collection, but it does not have a storage space. In terms of security, the section managed by the city does not have security, whereas the one controlled by vendors does.</p> <p>e) Market resilience to climate change and other health risks: the market has private toilets, clean water for washing hands, and fresh produce. The market access health and safety inspections only during outbreaks. It doesn't have regulations governing the use of harmful chemicals to preserve the produce.</p>
4	Mchesi Market	<p>a) Governance structure: in place, which includes a three-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws.</p> <p>b) Establishments: The market's operations began in 1972. The market is publicly known and authorized for market use</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.</p> <p>d) Infrastructure: Mchesi Market is a covered market with adequate infrastructure, with most traders working from well-built stores and/or benches. The market has access to all necessary facilities, such as electricity, water, and</p>

		<p>official waste collection which is done daily, and has storage space which is managed by traders themselves. Security is provided by the city.</p> <p>e) Market type: The market is classed as a hybrid market since it includes both wholesale and retail traders.</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market and is open from 6:30 a.m. until 6:00 p.m.</p> <p>g) Market size: Most users are mixed traders, with approximately 2000 to 3000 merchants. The market serves over 20000 customers. The amount of produce going through this market is projected to be more than 150 - 170 tonnes, yielding approximately MK100 million (57620.28 US dollars) per month. In terms of market resilience to climate change and other health risks, the market has public toilets, clean water for washing hands, and fresh produce. Even with these amenities, the market is subject to health risks due to congestion, resulting in inadequate safety, hygiene, and sanitation.</p> <p>h) Health and safety: The market access health and safety inspections monthly. It has regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety which the city plans to teach them.</p>
5	Chilinde Market	<p>a) Governance structure: The Market has a governance framework in place, which includes a three-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws.</p> <p>b) The market's operations began in the 1990s. The market is publicly known and authorized for market use.</p> <p>a. Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are the most popular products sold in this market. Infrastructure: a covered market with adequate infrastructure, with most traders working from well-built stores and/or benches. The market has access to all necessary facilities, such as electricity, water, and official waste collection, but it does not have a storage space. In terms of security, the city does provide security.</p> <p>b. Market type and management: The market is classed as a hybrid market since it includes both wholesale and retail traders. The land is public property owned by the city. The market, managed by the city, is open 24 hours. Nevertheless, there is a certain section of the market that is controlled by the chairperson of the vendor.</p> <p>c. Market size: most users are mixed traders, with approximately 100 to 150 dealers. The market serves over 10000 clients.</p> <p>d. Market resilience to climate change and other health risks: the market has public toilets, clean water for washing hands, and fresh produce. The market access health and safety inspections only during the rainy seasons. It doesn't have regulations governing the use of harmful chemicals to preserve the produce.</p>

6	Chinsapo Market	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for 5 years. Operations are guided by the city's constitution and bylaws.</p> <p>b) Establishment The market's operations began in 1997. The market is publicly recognised by the public and designated for market use</p> <p>c) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are the most popular products sold in this market. Infrastructure.</p> <p>d) Infrastructure. Chinsapo Market is an open-air market with basic infrastructure. The market has access to some of the necessary facilities, such as electricity, as for water it was disconnected due to bills, and official waste collection, even though we have small bins</p> <p>e) Market type: The market is classed as a retail market which involves retail and consumer trading. The land is public property owned by the city, but infrastructures are built by traders. The market, managed by the city, is open from 6 AM- 8PM.</p> <p>f) Ownership and operations: The land is public property, built and owned by the city. The city manages the market, which is open from 6.30 a.m. until 8.00 p.m.</p> <p>g) Market size and users: Most users are mixed traders ranging from 200 to 300 traders, and the market serves an estimated 3000 to 5000 customers.</p> <p>h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 50 tonnes generating almost 75,000 000 (43215.21 USD) per month.</p> <p>i) Market beneficiaries: Central Market, most purchased goods by traders from other markets are car Parts</p> <p>j) Market resilience to climate change and other health risks: the market has one toilet built by the trader, Private taps for clean water for washing hands, and fresh produce, as well as access to m health and safety inspections. It even has regulations governing the use of harmful chemicals to preserve the produce. Even though they have these facilities, the market is vulnerable to health concerns due to congestion, resulting in inadequate safety, cleanliness, and sanitation.</p>
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7	Chipasula	<ul style="list-style-type: none"> a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by the city's constitution and bylaws. b) Establishment The market's operations began in 1996. The market is publicly recognised by the public and designated for market use c) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are the most popular products sold in this market. Infrastructure. d) Infrastructure. Chipasula Market is a covered market with basic infrastructure. The market has access to some of the necessary facilities, such as electricity, as for water it was disconnected due to bills, and official waste collection, even though we have small bins e) Market type: The market is classed as a retail market which involves retail and consumers trading. The land is public property owned by the city, but infrastructures are built by traders. The market, managed by the city, is open from 6 AM- 9 PM. f) Ownership and operations: The land is public property, built and owned by the city. The city manages the market, which is open from 6.30 a.m. until 6.00 p.m. g) Market size and users: Most users are mixed traders ranging from 400 to 500 traders, and the market serves an estimated 7000 to 9000 customers. h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 25 tonnes generating almost MK50 Million (28,854 US\$) per month. i) Market beneficiaries: Kaliyeka and Area 22, Most purchased goods by traders from other markets are mangoes and are seasonal j) Market resilience to climate change and other health risks: the market has one toilet build by the trader, Private taps for a clean water for washing hands, and fresh produce, as well as access to m health and safety inspections. It even has regulations governing the use of harmful chemicals to preserve the produce. Even though they have these facilities, the market is vulnerable to health concerns due to congestion, resulting in inadequate safety, cleanliness, and sanitation.
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8	Area 22	<ul style="list-style-type: none"> a) Governance structure: There is an umbrella committee that oversees the entire market and serves for 2 years. Operations are guided by city's constitution and bylaws. b) Establishment The market's operations began in 1975. The market is publicly recognised by the public and designated for market use c) Products: Fruit and vegetables, dry goods, meat, fish, poultry, and dairy are among the most popular products sold. d) Infrastructure. Area 22 Market is an Open-air market with basic infrastructure; most sellers operate in constructed shops and benches. There are no designated storage facilities for fresh products. The market has access to some of the basic utilities, including electricity, and formal waste removal, they have private security, but they do not have water. e) Market type: The market is classified as retail i.e. retail to consumer. f) Ownership and operations: The land is public property, built and owned by the city but infrastructures are built. The city manages the market, which is open from 6.30 a.m. until 9:00 p.m. g) Market size and users: Most users are mixed traders ranging from 100 to 150 traders, and the market serves an estimated 4000 to 5000 customers. h) Quantity of produce: The quantity of produce moving through this market is estimated to be over - tonnes generating almost - Million per month. i) Market beneficiaries: No markets j) Market resilience to climate change and other health risks: the market has no toilets, clean water for washing hands, and fresh produce, as well as access to monthly health and safety inspections. It even has regulations governing the use of harmful chemicals to preserve the produce. Even though they have these facilities, the market is vulnerable to health concerns due to congestion, resulting in inadequate safety, cleanliness, and sanitation.
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9	Area 49 Dubai	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by the city's constitution and bylaws.</p> <p>b) Establishment The market's operations began in 2001. The market is publicly recognised by the public and designated for market use</p> <p>c) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are the most popular products sold in this market. Infrastructure.</p> <p>d) Infrastructure. Market is open air covered market with basic infrastructure. The market has access to some of the necessary facilities, such as electricity, water and official waste collection, even though we have small</p> <p>e) Market type: The market is classed as a hybrid market which involves wholesale and retail trading. The land is public property owned by the city, but infrastructures are built by traders.</p> <p>f) Ownership and operations: The land is public property, built and owned by the city. The city manages the market, which is open from 6.30 a.m. until 6.00 p.m.</p> <p>g) Market size and users: Most users are mixed traders ranging from 200 to 250 traders, and the market serves an estimated 6000 to 8000 customers.</p> <p>h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 58 tonnes generating almost billions per month.</p> <p>i) Market beneficiaries: Most markets in the city plus other districts. Most purchased goods by traders from other markets are fruits vegetables and clothes,</p> <p>j) Market resilience to climate change and other health risks: the market has toilets built by the city but privatised, clean water for washing hands, and fresh produce, the do not usually has well as access to health and safety inspections. It even doesn't have regulations governing the use of harmful chemicals to preserve the produce.</p>
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10	Area 24 Market	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws</p> <p>b) Establishment The market's operations began in 1996. The market is publicly recognised by the public and designated for market use</p> <p>c) Products: Fruit and vegetables, dry goods, meat, fish, poultry, and dairy are among the most popular products sold.</p> <p>d) Infrastructure. Area 24 Market is an Open-air market with basic infrastructure; most sellers operate in constructed shops and benches. There are no designated storage facilities for fresh products. The market has access to some of the basic utilities, including electricity, and formal waste removal, the have private security but they do not have water it was disconnected due to bills.</p> <p>e) Market type: The market is classified as a hybrid market because it deals with both wholesale and retail.</p> <p>f) Ownership and operations: The land is public property, built and owned by the city but infrastructures are built. The city manages the market, which is open from 6.30 a.m. until 9:00 p.m.</p> <p>g) Market size and users: Most users are mixed traders ranging from 100 to 150 traders, and the market serves more than 6000 customers.</p> <p>h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 20 tonnes generating almost 20 million per month.</p> <p>i) Market beneficiaries: Ngwenya and area 22. Most purchased goods by traders from other markets are groceries</p> <p>j) Market resilience to climate change and other health risks: the market has no toilets from the city, they have clean water for washing hands, and fresh produce, as well as access to monthly health and safety inspections. It does not have regulations governing the use of harmful chemicals to preserve the produce</p>
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11	Area 3	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by the city's constitution and bylaws</p> <p>b) Establishment The market's operations began in 1998. The market is publicly recognised by the public and designated for market use</p> <p>c) Products: Fruit and vegetables, dry goods, meat, fish, poultry, and dairy are among the most popular products sold.</p> <p>d) Infrastructure. Area 3 Market is a covered market with basic infrastructure; most sellers operate in constructed shops and benches. The market has access to some of the basic utilities, including water, electricity, formal waste removal and private security.</p> <p>e) Market type: The market is classified as a retail market because it deals with retail to the consumer.</p> <p>f) Ownership and operations: The land is public property, built and owned by the city but infrastructures are also built by traders and the city. The city manages the market, which is open from 6.00 a.m. until 6:30 p.m.</p> <p>g) Market size and users: Most users are mixed traders ranging from 150 to 200 traders, and the market serves more than 4000 to 5000 customers.</p> <p>h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 12 tonnes generating almost MK500 000 000 per month.</p> <p>i) Market resilience to climate change and other health risks: the market has toilets from the city but is privatized, they have no clean water for washing hands and fresh produce and usually have health and safety inspections after outbreaks. It does not have regulations governing the use of harmful chemicals to preserve the produce, but it has a mixed management of facilities.</p>
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12	Area 49 (Guiliver)	<ul style="list-style-type: none"> a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws b) Establishment The market's operations began in the 1990's. The market publicly recognised by the public and designated for market use c) Products: Fruit and vegetables, dry goods, meat, fish, poultry, and dairy are among the most popular products sold. d) Infrastructure. Area 49 Guiliver Market is an Open-air market with basic infrastructure; most sellers operate in constructed shops and few benches. The market has access to some of the basic utilities, including water, electricity, formal waste removal and private security. e) Market type: The market is classified as a retail market because it deals with retail and consumers. f) Ownership and operations: The land is public property, owned by the city but infrastructures are built by traders. The city manages the market, which is open from 6:00 a.m. to no definite closing time g) Market size and users: Most users are mixed traders ranging from 100 to 150 traders, and the market serves more than 5000 customers. h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 40 tonnes per day generating almost - per month. i) Market resilience to climate change and other health risks: the market has toilets from the city but is privatized, and the clean water for washing hands and fresh produce, usually has health and safety inspections after outbreaks. It does not have regulations governing the use of harmful chemicals to preserve the produce, but it has a mixed management of facilities.
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13	Ngwenya	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws.</p> <p>b) Establishment The market's operations began in 1990. The market publicly recognised by the public and designated for market use</p> <p>c) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are the most popular products sold in this market. Infrastructure.</p> <p>d) Infrastructure. Ngwenya Market is an Open-air market with basic infrastructure. The market has access to some of the necessary facilities, such as electricity, as for water it was disconnected due to bills, and official waste collection, even though we have small bins</p> <p>e) Market type: The market is classed as a hybrid market which involves wholesale and retail trading. The land is public property owned by the city, but infrastructures are built by traders.</p> <p>f) Ownership and operations: The land is public property, built and owned by the city. The city manages the market, which is open from 6.30 a.m. until 8.00 p.m.</p> <p>g) Market size and users: Most users are mixed traders ranging from 250 to 300 traders, and the market serves an estimated 8000 to 9000 customers.</p> <p>h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 50 tonnes generating almost MK30 Million) per month.</p> <p>i) Market beneficiaries: Kaliyeka and Area 23,24 and Katondo. Most common purchased goods by traders from other markets are groceries and vegetables,</p> <p>j) Market resilience to climate change and other health risks: the market has toilets build by the city, the rely on the neighbouring houses outside the market for a clean water for washing hands, and fresh produce, the do not usually has well as access to health and safety inspections. It even doesn't have regulations governing the use of harmful chemicals to preserve the produce.</p>
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14	Biwi	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws.</p> <p>b) Establishment The market's operations began in 1980s. The market publicly recognised by the public and designated for market use</p> <p>c) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are the most popular products sold in this market. Infrastructure.</p> <p>d) Infrastructure. Biwi Market is an open-air market with basic infrastructure. The market has access to some of the necessary facilities, such as electricity but not in the city facilities, as for water it is sold by a trader, and official waste collection and security is provided by people employed by traders</p> <p>e) Market type: The market is classed as a hybrid market which involves wholesale and retail trading. The land is public property owned by the city, but infrastructures are built by traders and the city.</p> <p>f) Ownership and operations: The land is public property, built and owned by the city. The city manages the market, which is open from 6.30 a.m. until 9.00 p.m.</p> <p>g) Market size and users: Most users are mixed traders ranging from 150 to 200 traders, and the market serves an estimated 3500 to 4500 customers.</p> <p>h) Quantity of produce: The quantity of produce moving through this market is estimated to be over 45 tonnes generating almost MK 15 million) per month.</p> <p>i) Market beneficiaries: No market benefits from this market but just people around Biwi.</p> <p>j) Market resilience to climate change and other health risks: the market has toilets built by the city, the rely on the neighbouring houses outside the market for clean water for washing hands and fresh produce, they do not usually have well as access to health and safety inspections. It even doesn't have regulations governing the use of harmful chemicals to preserve the produce.</p>
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15	Area 25 A Market	<p>a) Governance Structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws.</p> <p>b) Establishments: The market's operations began in 1978. The market is publicly known and authorized for market use and the area is zoned for market usage.</p> <p>c) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are some of the popular products sold in this market</p> <p>d) Infrastructure: This market is a covered market with basic infrastructure both built by the municipality and the traders themselves. The market has access to all necessary facilities, such as electricity, water, and official waste collection, which is done daily, and security is provided by the council. There are no storage facilities in the market.</p> <p>e) Market type: The market is classed as a hybrid market since it includes both wholesale and retail traders.</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market and is open from 6:00 a.m. until 6:00 p.m.</p> <p>g) Market size: Most users are mixed traders, with approximately 300 to 500 merchants. The market serves over 2000 customers. The amount of produce going through this market is projected to be more than 50 - 70 tons, yielding approximately MK10 million (5770 US dollars) per month.</p> <p>h) Market resilience to climate change and other health risks: the market has toilets, clean water for washing hands, and fresh produce, as well as access to monthly health and safety inspections. It even has regulations governing the use of harmful chemicals to preserve the produce.</p> <p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety</p> <p>j) Market beneficiaries: There are no markets that benefit from this market as it incapacitated to sell in bulk</p> <p>k) Market Associations: There are no other associations in the market that assist in management of the market aside from the umbrella committee</p>
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16	Area 25 B Market	<p>a) Governance Structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws.</p> <p>b) Establishments: The market's operations began in 1977. The market is publicly known and authorized for market use and the area is zoned for market usage.</p> <p>c) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are some of the popular products sold in this market</p> <p>d) Infrastructure: This market is a covered market with basic infrastructure both built by the municipality and the traders themselves. The market has access to all necessary facilities, such as electricity, water, and official waste collection, which is done daily, and security is provided by the council. There are no storage facilities in the market.</p> <p>e) Market type: The market is classed as a retail market because there are no wholesalers</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market and is open from 6:00 a.m. until 6:00 p.m.</p> <p>g) Market size: The market has about 40 traders and it serves over 4000 customers. The amount of produce going through this market is projected to be more than 5 tones, yielding approximately MK12 million per month.</p> <p>h) Market resilience to climate change and other health risks: the market has toilets, clean water for washing hands, and fresh produce. Health and safety inspections are only done when there is an outbreak or occasionally. It has no regulations governing the use of harmful chemicals to preserve the produce.</p> <p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety</p> <p>j) Market beneficiaries: There are no markets that benefit from this market as it incapacitated to sell in bulk</p> <p>k) Market Associations: There are no other associations in the market that assist in management of the market aside from the umbrella committee</p>
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17	Gologota Market	<ul style="list-style-type: none"> a) Governance structure: in place, which includes a three-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws. b) Establishments: The market's operations began in 1997, but it was formally established in 2009 c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, dairy, and agricultural produce but no poultry is sold in this market d) Infrastructure: Gologota Market is a covered market with adequate infrastructure. The market has access to all necessary facilities, such as electricity, water, and official waste collection which is done daily by the city council, and s has storage space which is managed by traders themselves. Security is provided by the city. e) Market type: The market is classed as a retail market since no wholesale traders f) Ownership and operations: The land is public property owned by the city. The city manages the market and is open from 7:30 a.m. until 7:00 p.m. g) Market size: Most users are mixed traders, with approximately 30 to 50 traders. The market serves over 1000 customers. The amount of produce going through this market is projected to be around 5tonnes a day, yielding approximately MK 36,000,000 million per month. h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands and fresh produce. i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety j) Market beneficiaries: Gologota is a small retail market which does not have the capacity to serve other markets k) Market Associations: The market is divided in different departments for example the Fish department, Tomato department, Chips, Hardware and saloons department. Apart from having an umbrella committee, these associations have people serving as team leaders in charge that are responsible for handling the affairs to do with that
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18 Kawale 2B	<ul style="list-style-type: none"> a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws b) Establishments: The market was built in the 1990's c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce. d) Infrastructure: This market is a covered market with adequate infrastructure. The market has access to some necessary facilities, such as electricity, water, but there is no official waste collection to ensure proper waste disposal, and it has no storage space. Security is provided by the city. e) Market type: The market is classed as a retail market since no wholesale traders f) Ownership and operations: The land is public property owned by the city. The city manages the market, and it has no exact time for operation as it has no fence hence people trade within the market at their own convenience g) Market size: The estimated number of traders in the market is about 100 and the market serves almost 2000 customers month. The amount of produce going through this market is projected to be around 5 tons weekly, yielding approximately MK 16,000,000 million per month. h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands and fresh produce. i) Health and safety: The market access health and safety inspections monthly depending on available stuff. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety j) Market beneficiaries: Kawale market is a small retail market which does not have the capacity to serve other t most of its vendors order their products like sweet and Irish potatoes from Mitundu market k) Market Associations: There are no other associations in the market that assist in management of the market aside from the umbrella committee
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19 Phwetekere Market	<ul style="list-style-type: none"> a) Governance structure: There is also an umbrella committee that oversees the entire market and serves for three years like the other markets. Operations are guided by city's constitution and bylaws b) Establishments: The market started operating between 1984 and 1985 c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce. d) Infrastructure: This market is an open-air market with adequate infrastructure. The market has access to some necessary facilities, such as electricity, water, official waste collection to ensure proper waste disposal, and it has no storage space. Security is provided by the city. e) Market type: The market is classed as a retail market since no wholesale traders f) Ownership and operations: The land is public property owned by the city. The city manages the market, and it has no exact time for operation since people trade within 24 hrs of the day g) Market size: The estimated number of traders in the market is 40 and the market serves about 100 - 150 customers per day. The amount of produce going through this market is projected to be around half a ton daily yielding approximately MK MK4.000,000 million per month. h) Market resilience to climate change and other health risks: The market has private toilets, clean water for washing hands and fresh produce. i) Health and safety: The market accesses health and safety inspections two times a month depending. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have very little information concerning appropriate health standards j) Market beneficiaries: The market is a small retail market which does not have the capacity to serve other
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20 Area 23	<ul style="list-style-type: none"> a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws b) Establishments: The market was built in the 1980's c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce. d) Infrastructure: This market is a covered market with adequate infrastructure. The market has access to some necessary facilities, such as electricity, water, official waste collection to ensure proper waste disposal, and it has no storage space that was provided by the council. security is provided by the traders themselves e) Market type: The market is classed as a hybrid market since it includes both wholesale and retail traders. f) Ownership and operations: The land is public property owned by the city and the area was zoned for market usage. The city manages the market, and it operates daily from 6 Am to 10 pm at times g) Market size: The estimated number of traders in the market is about 100 and the market serves almost 20000 customers per day. The amount of produce going through this market is projected to be around 50 tons weekly, yielding approximately MK 16,000,000 million per month h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands and fresh produce. i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety j) Market beneficiaries: Area 23 market being a big market supplies products to other markets as well including Midland, Gologota and Pamajiga. The traders from these markets mostly purchase tomatoes and groceries.
21 Aea 18 B	<ul style="list-style-type: none"> a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws b) Establishments: The market was built in the 1976 c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce. d) Infrastructure: This market is an openair market with no basic infrastructure. The market has access to some necessary facilities, such as electricity, water though privatized, there is official waste collection to ensure proper waste disposal, and it has no storage space. Security is provided by private guards. e) Market type: The market is classed as a retail market since no wholesale traders

	<p>f) Ownership and operations: The land is public property owned by the city. The city manages the market, and it has no exact time for operation as it has no fence hence people trade within the market at their own convenience</p> <p>g) Market size: The estimated number of traders in the market is 87 and the market serves about 170-200 customers per day. The amount of produce going through this market is projected to be around 20 tons weekly, yielding approximately MK 50,000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands and fresh produce.</p> <p>i) Health and safety: The market does not access health and safety inspections. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety</p> <p>j) Market beneficiaries: market is a small retail market which does not have the capacity to serve other markets</p> <p>k) Market Associations: There are no other associations in the market that assist in management of the market aside from the umbrella committee</p>
22 Majiga	<p>a) Governance structure: This is a marketplace, which includes a three-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws.</p> <p>b) Establishments: The market's operations began in 1992</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, dairy, poultry and agricultural produce</p> <p>d) Infrastructure: The market is an open-air market with basic infrastructure. The market has access to all necessary facilities, such as electricity, water, and official waste collection which is done daily by the city council, and it has no storage space nor security offered by the council</p> <p>e) Market type: The market is classed as a retail market since no wholesale traders</p> <p>f) Ownership and operations: The land is public property owned by the city, but the infrastructure is owned by traders. The city manages the market, and it opens from 6 a.m. until 8:00 p.m.</p> <p>g) Market size: Many users are mixed traders, with approximately 150 to 180 traders. The market serves over 3000 customers. The amount of produce going through this market is projected to be around 7 to 10 tonnes a day, yielding approximately MK 27,000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands and fresh produce.</p>

	<p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety</p> <p>j) Market beneficiaries: The market is small hence does not have the capacity to serve other markets</p> <p>k) Market Associations: The market is divided in different departments for example the Fish department, Tomato department, Chips, restaurant and goat department. Apart from having an umbrella committee, these associations have people serving as team leaders in charge that are responsible for handling the affairs to do with that</p>
23 Kaliyeka	<p>a) Governance structure: This is a marketplace, which includes a three-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws.</p> <p>b) Establishments: The market's operations began in 1994</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, dairy, poultry and agricultural produce</p> <p>d) Infrastructure: The market is a covered market with basic infrastructure. The market has access to all necessary facilities, such as electricity, water, and official waste collection which is done daily by the city council, it has no storage space, and its security offered by private guards</p> <p>e) Market type: The market is classed as a hybrid market since it has both wholesale and retail traders</p> <p>f) Ownership and operations: The land is both public and private property, but the infrastructure is owned by traders. Due to lack of fence in this market, people are at the liberty of trading throughout the entire 24 hours of the day but mostly from 6:00 am to 8:00 pm</p> <p>g) Market size: Most users are mixed traders, with approximately 120 traders that are taxed, and this does not account for those traders on their own private property. The market serves about 5000 to 8000 customers. The amount of produce going through this market is projected to be around 32 tonnes in 4 weeks, yielding approximately MK 26,000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has privatized toilets, clean water for washing hands and fresh produce.</p> <p>i) Health and safety: The market access health and safety inspections spontaneously. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety</p> <p>j) Market beneficiaries: The market does not serve other markets most vendors who sell products from their homes, order groceries from the market</p>

	k) Market Associations: The market is divided in different departments for example the Fish department, Tomato department, Chips, Tavern and vegetable department. Apart from having an umbrella committee, these associations have people serving as team leaders in charge who are responsible for handling the affairs to do with that
24 Mwenyekondo	<p>a) Governance structure: This is a marketplace, which includes a three-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws.</p> <p>b) Establishments: The market's operations began between 1993 and 1994</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, dairy, poultry and agricultural produce</p> <p>d) Infrastructure: The market is an open-air market with basic infrastructure. The market has access to all necessary facilities, such as electricity, water, and official waste collection which is done daily by the city council, and it has no storage space apart from the trader's shops. The council is responsible for the security of the city</p> <p>e) Market type: The market is classed as a retail market since no wholesale traders</p> <p>f) Ownership and operations: The land is public property owned by the city, but the infrastructure is owned by traders. The market operates 24 hours</p> <p>g) Market size: Most users are mixed traders, with approximately 40 to 60 traders. The market serves over 1000-1500 customers. The amount of produce going through this market is projected to be about 8 tonnes a day, yielding approximately MK 14,000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands and fresh produce.</p> <p>i) Health and safety: The market access health and safety inspections 2-3 times in a month. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have no knowledge of health and safety</p> <p>j) Market beneficiaries: The market is small hence does not have the capacity to serve other markets</p> <p>k) Market Associations: The market is divided in different departments for example the Fish department, Tomato department, Chips, Barbershop department to mention a few. Apart from having an umbrella committee, these associations have people serving as team leaders in charge who are responsible for handling the affairs to do with that</p>
25 Chigoneka	a) Governance Structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws.

	<p>b) Establishments: The market's operations began in the 1990's. The market is publicly known and authorized for market use and the area is zoned for market usage.</p> <p>c) Products: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are some of the popular products sold in this market</p> <p>d) Infrastructure: This market is an open-air market with basic infrastructure built by the traders themselves. The market has access to all necessary facilities, such as electricity, privatized water, and official waste collection, which is done daily, and security is provided by private guards. There are no storage facilities in the market.</p> <p>e) Market type: The market is classed as a wholesale market since its mostly a business selling to another business.</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market and is open from 6:00 a.m. until 8:00 p.m.</p> <p>g) Market size: The estimated number of traders in the market is 50 – 100 and the market serves almost 4000 - 6000 customers per day. The amount of produce going through this market is projected to be around 30 tons weekly, yielding approximately MK 23,000,000 million per month</p> <p>h) Market resilience to climate change and other health risks: the market has toilets, clean water for washing hands, and fresh produce, as well as access to monthly health and safety inspections. It has no regulations governing the use of harmful chemicals to preserve the produce.</p> <p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety</p> <p>j) Market beneficiaries: There are no markets that benefit from this market but just other businesses</p> <p>k) Market Associations: There are no other associations in the market that assist in management of the market aside from the umbrella committee to assist in the direct management to do with issues market produce. However, are other departments like health, security and executive</p>
26 Kawale 2A	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws</p> <p>b) Establishments: The market was built in the 1990's</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.</p>

	<p>d) Infrastructure: This market is a covered market with adequate infrastructure. The market has access to some necessary facilities, such as electricity, water, but there is no official waste collection to ensure proper waste disposal and trash is disposed anywhere, and it has no storage space. Security is provided by the city.</p> <p>e) Market type: The market is classed as a retail market since no wholesale traders</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market, and it has no exact time for operation people trade anytime they want within the 24 hours.</p> <p>g) Market size: The estimated number of traders in the market is about 200 and the market serves about 5000 - 7000 customers per day. The amount of produce going through this market is projected to be about 150 tyres, 200 drums monthly, yielding approximately MK 18,000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands</p> <p>i) Health and safety: The market access health and safety inspections 2-3 times in a month. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety</p> <p>j) Market beneficiaries: There are no markets that benefit from this market as it does not sale to over business owners but only consumers</p> <p>k) Market Associations: There are no other associations in the market that assist in management of the market aside from the umbrella committee</p>
27 Kawale 1	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws</p> <p>b) Establishments: The market was built in the 1980s</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.</p> <p>d) Infrastructure: This market is a covered market with adequate infrastructure. The market has access to some necessary facilities, such as electricity, water, a cold room though it's not in operation due to lack of proper management, it also has official waste collection to ensure proper waste disposal, and it has no storage facilities. Security is provided by private goods</p> <p>e) Market type: The market is classed as a retail market since its mostly farmers and traders selling directly to consumers</p>

	<p>f) Ownership and operations: The land is public property owned by the city. The city manages the market, and it usually operates from 6:30 in the morning to 6:30 in the evening</p> <p>g) Market size: The estimated number of traders in the market is less than 100 and the market serves over 2000 customers per day. The amount of produce going through this market is projected to be around 3 tonnes per day, yielding approximately MK 2,500,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has privatized toilets, no clean water for washing hands and fresh produce.</p> <p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety</p> <p>j) Market beneficiaries: Kawale market is a small retail market but still serves other markets like Kawale 2A and 2B by supplying mostly vegetables and tomatoes</p> <p>k) Market Associations: The market is divided in different departments for example the Fish department, Tomato department, Chips, restaurant and goat department. Apart from having an umbrella committee, these associations have people serving as team leaders in charge that are responsible for handling the affairs to do with that sector</p>
28 Area 13	<p>a) Governance Structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws.</p> <p>b) Establishments: The market's operations began in 1978. The market is publicly known and authorized for market use and the area is not zoned for market usage.</p> <p>c) Products: Fruits and vegetables are the popular items sold in this market. The market is catering services that is why only few items are sold there</p> <p>d) Infrastructure: This market is an open-air market with basic infrastructure built by the traders themselves. The market has access to all necessary facilities, such as water, and official waste collection, which is done daily, and security is provided by the city. There are no storage facilities nor electricity in the market.</p> <p>e) Market type: The market is classed as a retail market because of the services it provides</p> <p>f) Ownership and operations: The land is public property owned by the city. Operation starts as early as 6:30 in the morning but services are mostly provided from lunch hour</p> <p>g) Market size: The estimated number of traders in the market is close to 100 and the market serves almost 4000 customers per day. The amount of produce going through this market is projected to be around 5000 kgs tons weekly, yielding approximately MK 27,000,000 million per month</p>

	<p>h) Market resilience to climate change and other health risks: the market has toilets, clean water for washing hands, and fresh produce, as well as access to monthly health and safety inspections. It has no regulations governing the use of harmful chemicals to preserve the produce.</p> <p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety</p> <p>j) Market beneficiaries: There are no markets that benefit from this market only individuals</p> <p>k) Market Associations: There are no other associations in the market that assist in management of the market aside from the umbrella committee to assist in the direct management to do with issues market produce.</p>
29 Biwi Triangle Market	<p>a) Governance Structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws.</p> <p>b) Establishments: The market has been operating since 2008 The market is publicly known and authorized for market use and the area is zoned for market usage.</p> <p>c) Products: The market provides tyres, drums and restaurants. No food items are sold in the market</p> <p>d) Infrastructure: This market is an open-air market with only one basic infrastructure built by the traders themselves. The market has access to all necessary facilities, such as electricity, privatized water, and official waste collection which is done daily and security. There are no storage facilities in the market.</p> <p>e) Market type: The market is classed as a wholesale market since its mostly a business selling to another business.</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market and is open from 6:00 a.m. until 8:00 p.m.</p> <p>g) Market size: The estimated number of traders in the market is 50 – 100 and the market serves almost 400 customers per day. The amount of produce going through this market is projected to be around 30 tons weekly, yielding approximately MK 23,000,000 million per month</p> <p>h) Market resilience to climate change and other health risks: the market has toilets, clean water for washing hands, and fresh produce, as well as access to monthly health and safety inspections. It has no regulations governing the use of harmful chemicals to preserve the produce.</p> <p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety</p> <p>j) Market beneficiaries: There are no markets that benefit from this market but just other businesses</p>


	<p>k) Market Associations: There are no other associations in the market that assist in management of the market aside from the umbrella committee to assist in the direct management to do with issues market produce. However, are other departments like health, security and executive</p>
30 Area 18 A	<p>a) Governance structure: This is a marketplace, which includes a three-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws.</p> <p>b) Establishments: The market's operations began in 1976</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, dairy, poultry and agricultural produce</p> <p>d) Infrastructure: The market is a closed market with basic infrastructure. The market has access to all necessary facilities, such as electricity, privatized water, and official waste collection which is done daily by the city council, and it has no storage space from the council. Security offered by the council and a fence</p> <p>e) Market type: The market is classed as a retail market since no wholesale traders</p> <p>f) Ownership and operations: The land is public property owned by the city, but the infrastructure is owned by traders. The city manages the market, and it opens from 6 a.m. until 6:00 p.m.</p> <p>g) Market size: Most users are mixed traders, with approximately 150 to 200 traders. The market serves over 5000 customers. The amount of produce going through this market is projected to be about 2 tonnes a day, yielding approximately MK 40,000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands and fresh produce.</p> <p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety</p> <p>j) Market beneficiaries: The market is small and hence cannot serve other markets</p> <p>k) Market Associations: There are no other associations in the market that assist in the management of the market aside from the umbrella committee to assist in the direct management to do with issues market produce.</p>
31 Mgoni	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for two years. Operations are guided by the city's constitution and bylaws</p> <p>b) Establishments: The market was built in the 1990</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.</p>

	<p>d) Infrastructure: This is an open-air market with adequate infrastructure. The market has access to some necessary facilities, such as electricity, water though privatized, it also has official waste collection to ensure proper waste disposal, and it has no storage facilities. Security is provided by private guards</p> <p>e) Market type: The market is classed as a hybrid market since it has both wholesale and retail traders</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market, and it usually operates from 6:00 in the morning to 6:00 in the evening</p> <p>g) Market size: The estimated number of traders in the market is 64 and the market serves about 10000 customers per day. The amount of produce going through this market is projected to be around 100 tonnes per day, yielding approximately MK 450.000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has privatized toilets, no clean water for washing hands and fresh produce.</p> <p>i) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety</p> <p>j) Market beneficiaries: Area 18 market feeds other markets like Area 25, Somani, Zibweze and Chatata by supplying mostly groceries and sweet potatoes</p> <p>k) Market Associations: The market is divided into different departments for example the Fish department, Tomato department, Chips, sweet potatoes department. Apart from having an umbrella committee, these associations have people serving as team leaders in charge who are responsible for handling the affairs to do with that sector</p>
32 Kanengo	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for two years. Operations are guided by city's constitution and bylaws</p> <p>b) Establishments: The market was built in the 1954</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.</p> <p>d) Infrastructure: This market is an open-air market with adequate infrastructure. The market has access to some necessary facilities, such as electricity, water, it also has official waste collection to ensure proper waste disposal, and it has no storage facilities. Security is provided by private guards employed by traders</p> <p>e) Market type: The market is classed as a hybrid market due to the presence of both retailers and wholesalers</p> <p>f) Ownership and operations: The land is private property owned by individuals. The city manages the market, and it usually operates from 6:00 in the morning to 6:00 in the evening</p>

	<p>g) Market size: The estimated number of traders in the market is about 252 and the market serves over 15000 customers per day. The amount of produce going through this market is projected to be around 50 tonnes per day, yielding approximately MK 12,500,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has toilets, no clean water for washing hands and fresh produce.</p> <p>i) Health and safety: The market access health and safety inspections occasionally. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety</p> <p>j) Market beneficiaries: other markets like Nabuma, Kasungu, Mponera and Area 25 benefit greatly from this market. Kanengo market mostly supplies scales, metals and hardware materials to traders from the other markets</p> <p>k) Market Associations: The market is divided into different departments for example the Hardware department, tins department, metals and restaurant department. Apart from having an umbrella committee, these associations have people serving as team leaders in charge who are responsible for handling the affairs to do with that sector</p>
33 Lumbadzi	<p>a) Governance structure: There is an umbrella committee that oversees the entire market and serves for three years. Operations are guided by city's constitution and bylaws</p> <p>b) Establishments: The market was built in the 1960's</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.</p> <p>d) Infrastructure: This market is a covered market with adequate infrastructure owned by both municipality and traders. The market has access to some necessary facilities, such as electricity, water, it also has official waste collection to ensure proper waste disposal and some storage facilities. Security is also provided</p> <p>e) Market type: The market is classed as a hybrid market due to the presence of both retailers and wholesalers</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market, and it usually operates from 6:00 in the morning to 6:00 in the evening</p> <p>g) Market size: The estimated number of traders in the market is about 243 and the market serves over 15000 customers per day. The amount of produce going through this market is projected to be around 50 tonnes per day, yielding approximately MK 450,000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has privatized toilets, no clean water for washing hands and fresh produce.</p>


	<ul style="list-style-type: none"> i) Health and safety: The market access health and safety inspections once in 3 months. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety j) Market beneficiaries: Lumbadzi market feeds other markets like Chisothi and Chiponde by supplying mostly tomatoes k) Market Associations: The market is divided in different departments for example the Fish department, Tomato department, Chips, restaurant, Kaunjika and charcoal department to mention a few. Apart from having an umbrella committee, these associations have people serving as team leaders in charge that are responsible for handling the affairs to do with that sector
34 Area 9 Street Market	<ul style="list-style-type: none"> a) Governance structure the market has a governance framework in place, which includes five-year term for an umbrella committee that oversees the market. It also includes the city's constitution and bylaws. b) Establishment: The market's operations began in 2021. The market is publicly known and authorized for market use and the area is zoned for market usage. c) Products: Fruits and vegetables, dry goods, fish, poultry, dairy, and agricultural produce are the most popular products sold in this market. Infrastructure Area 9 Market is a roadside market. The market does not have access to most necessary facilities, such as electricity, water. The water that is used for washing hands and fresh produce is usually bought from other vendors. official waste collection, is done by the vendors themselves. There are no storage facilities and the security that is available is provided vendors and not the council. d) Market type: The market is classed as a hybrid market since it includes both wholesale and retail traders. The land is public property owned by the city. The market, managed by the city, is open 24 hours. e) Market size: The estimated number of traders in this market is about 35-50 people. The market serves over 100 clients. The amount of produce going through this market is projected to be around 10 tons daily yielding approximately MK30 million per month. f) Market resilience to climate change and other health risks: The market has one toilet that was built by the vendors but no fixed source of clean water for washing hands and fresh produce for example a tap or borehole g) Health and safety: The market access health and safety inspections randomly, especially during outbreaks or in the rainy season. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have very advanced information concerning appropriate health standards h) Market beneficiaries: The market is a small retail market which does not have the capacity to serve other markets i) There are no other associations in the market that assist in management of the market aside from the umbrella committee

Appendix 2 Detailed features of the 5 selected markets

NAME OF MARKET	MARKET STATE
<p>Area 23</p> 	<ul style="list-style-type: none"> a) Governance structure: An umbrella committee controls the whole market and has a three-year term. The city's constitution and by-laws serve as guidelines for operations. The market benefits from excellent cooperation among managers and owners. There is no evidence of unauthorised third-party participation in market activities. Transparency is an important element, with clear visibility of cash flow and easily available financial documents. Nonetheless, the market manager lacks the right to reinvest money streams, therefore the market is not financially independent of its owner. b) Establishments: The market was built in the 1980's c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce. d) Infrastructure: This is a covered market with proper infrastructure. The market has access to some basic amenities, such as electricity, water, and formal rubbish collection to enable proper waste disposal, but it does not have council-provided storage space. The traders offer their own protection. e) Market Type: The market is considered a hybrid market because it comprises both wholesale and retail merchants. f) Ownership and operations: The land is public property owned by the city and the area was zoned for market usage. The city manages the market, and it operates daily from 6 Am to 10 pm at times g) Market size: The estimated number of traders in the market is about 100 and the market serves almost 20000 customers per day. h) Market resilience to climate change and other health risks: The market has public toilets, clean water for washing hands and fresh produce i) Market economics: The amount of produce going through this market is projected to be around 50 tons weekly, yielding approximately MK 16,000,000 million per month. Importantly, there are functional systems to collect and manage market's revenue The market maintains rigorous and reliable record-keeping practices, ensuring the integrity and transparency of operations. j) Health and Safety: The market conducts monthly health and safety inspections. There are no restrictions on the use of hazardous chemicals to preserve produce. The merchants have some understanding about health and safety. k) Market Beneficiaries: Area 23 Market is a large market that distributes products to other markets such as Midland, Gologota, and Pamajiga. Traders from these markets typically buy tomatoes and foodstuffs. l) Revenue structure: The market generates money by charging fixed rental fees for vendor space and services, as well as additional costs for utilities such as cold storage, power, and water. m) Historic investments: Previously, the market got a donation of garbage disposal bins from local officials. While the specific source of the funds is unknown, it is believed that political figures donated as a show of support for the marketplace. n) Investment potential for loans and debts: The market currently lacks the free cash flow required to repay debt. However, if a loan is received for market enhancements, the subcommittee and chairpersons can be trusted to manage the money and ensure timely repayments.

	<p>o) Cash flow of traders: Traders may resist increases in fees if there are no corresponding improvement in the services provided, but they are willing to pay more for additional services that benefit them directly, as it is in their interest to do so.</p> <p>p) Perceived desirability of investment: The market management and vendors alike have demonstrated a positive attitude towards change. Notably, vendors have shown a keen interest in leveraging new technologies to improve the market's overall efficiency and effectiveness.</p>
Mchesi Market	<p>a) Governance structure: is in place, including a three-year term for an umbrella body to manage the market. It also contains the city's constitution and bylaws. The market runs smoothly because managers and owners work together well. Notably, there is no evidence that third parties have taken over market operations in an unauthorised capacity. The market values openness, offering clear insight into cash flow and making financial documents easily accessible. Nonetheless, the market manager lacks the authority to reinvest money streams, therefore the market is not financially independent of its owner.</p> <p>b) Establishments: The market's operations started in 1972. The market is well-known and authorised for market use.</p> <p>c) Produce: Fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce are among the most popular products sold in this market.</p> <p>d) Infrastructure: Mchesi Market is a covered market with good infrastructure, with most traders operating from well-built shopfronts and/or benches for other merchandise except for fruits and vegetables. The market has access to all required services, including electricity, water, and daily official rubbish collection, as well as storage space maintained by dealers. The city provides security services. However, some areas of the markets, particularly those selling fruits and vegetables, lack adequate infrastructure such as appropriate benches and storage facilities (with regulated temperature). The market is extremely packed and susceptible to disease transmission.</p> <p>e) Market type: The market is classed as a hybrid market since it includes both wholesale and retail traders.</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market and is open from 6:30 a.m. until 6:00 p.m.</p> <p>g) Market size: Most users are mixed traders, with approximately 2000 to 3000 merchants. The market serves over 20000 customers.</p> <p>h) Market resilience to climate change and other health risks: In terms of market resilience to climate change and other health hazards, the market provides public restrooms, clean water for hand washing, and fresh produce. Despite these conveniences, the market poses health hazards due to congestion, which results in inadequate safety, hygiene, and sanitation.</p> <p>i) Market economics: The amount of produce going through this market is projected to be more than 150 - 170 tonnes, yielding approximately MK100 million (57620.28 US dollars) per month. Notably, the revenue generated by the market is fully ring-fenced, ensuring its dedicated use. Furthermore, robust record-keeping systems are in place, ensuring transparency and accountability in the market operations.</p> <p>j) Health and safety: The market accesses health and safety inspections monthly. It has regulations governing the use of harmful chemicals to preserve the produce. However, a lot of vendors have limited knowledge of health and safety which the city plans to teach them.</p> <p>k) Revenue structure: The market fee is a fixed rental charge for space.</p> <p>l) Historic investments: There are no previous investments in this market.</p>

	<p>m) Investment potential – Loans and debt: Currently, the market lacks the free cash flow required to repay debt. If a loan is required for market enhancements, the Lilongwe City Council will be responsible for securing and repaying it.</p> <p>n) Cash flow of traders: Raising fees is highly sensitive for traders, particularly given the recent increase. As a result, traders are reluctant to pay more for additional services unless these services are standardized across other markets, ensuring a level playing field.</p> <p>o) Perceived desirability of investment: Both market management and vendors have stated their willingness to welcome change. Furthermore, vendors are keen on implementing new technology to improve market operations, such as the installation of a cold storage facility to facilitate the handling and preservation of perishable items.</p>
Mgona	<p>a) Governance structure: An umbrella committee oversees the entire market and serves for a two-year term. The city's constitution and by-laws serve as guidelines for operations. The market runs smoothly because managers and owners work together well. Notably, there is no evidence of unauthorised market takeovers by external parties. However, the cluster has relocated market vendors and stakeholders, which has concerned some market participants. Furthermore, cash flows through the market are not transparent, and financial records are difficult to get, making it difficult to track and account for the market's financial activity. Nonetheless, the market managers do not have the right to reinvest money streams, and the market lacks financial independence from its owners.</p> <p>b) Establishments: The market was built in the 1990</p> <p>c) Produce: Major produce sold in this market include fruits and vegetables, dry goods, meat, fish, poultry, dairy, and agricultural produce.</p> <p>d) Infrastructure: This is an outdoor market with suitable infrastructure. The market has access to some required facilities, such as power and water, albeit privatised; it also has official rubbish collection to ensure proper waste disposal, but no storage facilities. Private guards provide security.</p> <p>e) Market type: The market is classified as a hybrid market since it includes both wholesale and retail dealers. The market is known to accommodate international customers who buy groundnuts and soya beans for global markets.</p> <p>f) Ownership and operations: The land is public property owned by the city. The city manages the market, and it usually operates from 6:00 in the morning to 6:00 in the evening</p> <p>g) Market size: The estimated number of traders in the market is 64 and the market serves about 10000 customers per day. The amount of produce going through this market is projected to be around 100 tonnes per day, yielding approximately MK 450.000,000 million per month.</p> <p>h) Market resilience to climate change and other health risks: The market has privatized toilets, no clean water for washing hands and fresh produce.</p> <p>i) Market economics: The revenue generated by the market is ring-fenced and remitted to the city authorities, ensuring a clear and transparent allocation of funds. The market also maintains sound record-keeping practices, providing a clear audit trail and facilitating effective financial management.</p> <p>j) Health and safety: The market access health and safety inspections monthly. There are no regulations governing the use of harmful chemicals to preserve the produce. The vendors have some knowledge of health and safety</p>

	<p>k) Market beneficiaries: Area 18 market feeds other markets like Area 25, Somani, Zibweze and Chatata by supplying mostly groceries and sweet potatoes</p> <p>l) Market Associations: The market is organised into sectors such as fish, tomatoes, chips, and sweet potatoes. Aside from an umbrella committee, these associations have people working as team leaders in charge who are responsible for dealing with the issues of that sector.</p> <p>m) Revenue structure: The market fee is a fixed rental charge for space</p> <p>n) Historic investments: There are no previous investments in this market</p> <p>o) Investment potential: The market today lacks the free cash flow required to repay debts. However, if a loan is secured for market enhancements, permanent and trustworthy traders have stated willingness to take on the loan duties, proving their commitment to the market's development and sustainability.</p> <p>p) Cash flow of traders: Traders may express dissatisfaction with an increase in fees, particularly if they do not perceive corresponding investments or improvements in market infrastructure. However, they are willing to pay higher fees for additional services that provide tangible and enhance their trading experience.</p> <p>q) Perceived desirability of investment: Market management and vendors are enthusiastic about implementing changes and adopting new technology, demonstrating a proactive commitment to keeping up with industry innovations and improving market operations.</p>
<p>Msungwi</p> 	<p>a) Market governance and political risk: There is an association in place. Its management system begins with the chairperson of a section, then the market chairperson selected by the municipal council, and finally the zone master and supervisor. The coordination between market managers and market owners in terms of market operations is ineffective since management can request assistance or quick responses from the owners (government) and not receive a response for more than a month. There is no evidence of an unofficial takeover of market operations by third parties, such as intermediaries. The cash flows through the market are not so transparent because no releases are provided to the public on how money is circulating within the market.</p> <p>b) Market type: The Msungwi market is classified as a hybrid market because it deals with both wholesale and retail.</p> <p>c) Products: The most common products sold include fruits and vegetables, dry goods, meat, fish, poultry, and dairy.</p> <p>d) Period of operation: The market's operations started in 1992. The market is publicly marked and designated for market use. This market is unlikely to close due to any factors. The most common obstacles faced by merchants in this market are a lack of security and cleanliness issues. There are no bins at the market, and raising funds for transportation to bring waste to the proper disposal locations appears to be a major difficulty for the merchants to organize on their own.</p> <p>e) Infrastructure: The market is located on publicly owned land but is leased to the market by both the municipality and the traders. The market has some basic facilities, including access to electricity, which is not stable, and access to piped water, which is privatized. There is an adequate drainage system in operation, but there is no designated area for waste disposal. The market has some private stalls, proper roofing for its structures, and privatized toilets. The traders also have booths for their products but there are no cold storages in the market. Most of the infrastructure appears to be degraded but still working and are managed by traders themselves.</p>

	<p>f) Market utilization: The market can hold 3000 people and many stalls are occupied. All vendors pay the required fee, and the market can service over 4000 customers.</p> <p>g) Market economics: Produce moving through this market is around 10 tons per day, and its estimated value is almost 9 billion in a month. This revenue generated by the market is ring-fenced and they are sound records for important information concerning the markets</p> <p>h) Revenue structure: The main source of revenue that the city collect is the daily charge for operating in the market on every trader which is k300 for normal businesses and k600 for catering services. Individuals who also own buildings in the market pay a ground fee every month. There are no commissions based on volume trade or any other streams of revenue</p> <p>i) Historical Investment: The market established streetlights in June as one its latest Investments. The money for the project was contributed by traders and no loan was used to accomplish the assignment.</p> <p>j) Investment potential: The market has free cash flow to repay debt, and if the market receives loans, some vendors may accept the loans to ensure visible investments. Most traders, however, are not in favour of fee increases because they have regularly climbed in recent years, but vendors are willing and able to pay more for additional services. Managers and practically all traders are eager to see a shift in the market, since they have taken the project.</p>
Tsoka/ Lizulu	<p>a) Market governance and political risk: The market has formed an association. Its management system begins with the chairperson of a section, then the market chairperson selected by the municipal council, and finally the zone master and supervisor. Market managers and market owners work together effectively to oversee market operations. There is no evidence of an unofficial takeover of market operations by third parties, such as intermediaries. The cash flows through the market are not transparent because no releases are made to the public about how money is flowing inside the market, but the market's financial records are available; nonetheless, people are not interested in seeing the records. The market manager has no authority over the funds received to reinvest them.</p> <p>b) Market type: The Tsoka market is classified as a hybrid market because it deals with both wholesale and retail.</p> <p>c) Products: The most common products sold include fruits and vegetables, dry goods, meat, fish, poultry, and dairy.</p> <p>d) Period of operation: The market commenced operations in 1994, following the multiparty dispensation. The market is publicly marked and designated for market use. The market is currently overcrowded, with sellers spilling out into private sections. This creates a possible threat, resulting in the closure of the market in that location to relocate it to a larger facility to accommodate a larger population of sellers. The main difficulty this market faces is insufficient security, as it is prone to robbery by street youths.</p> <p>e) Infrastructure: The market is located on publicly owned land; however, it is rented by both the municipality and traders. The market offers some basic amenities, such as access to power, which is not always reliable, and access to piped water. The drainage system that was there has been damaged by the construction of a bridge, as has the allocated place for garbage disposal. The market features concrete flooring, proper roofs for its structures, individually owned warehouses, and privatised restrooms. The traders also have booths to display their items, but there are no cold storage facilities in the market. Most of the infrastructure looks to be functional and operated by traders themselves.</p>

	<p>f) Market utilization: The market can hold 370 people, but it is now holding more than that because a single stand is shared by three individuals. Other 53 establishments are unoccupied since their owners have yet to rent them out. On a normal day, all merchants pay the needed fee; however, on Wednesdays and Fridays, four percent of the population does not pay the daily fee because they travel to other markets. However, the market can service more than 4000 clients.</p> <p>g) Market economics: The volume of produce traded through this market is approximately 500tonnes, with an estimated worth of nearly MK200 million. This market revenue is ring-fenced, and they are sound records for essential information concerning the markets. .</p> <p>h) Revenue structure: The city's primary source of revenue is the daily market operation fee, which is MK300 for conventional enterprises and MK600 for catering services. Individuals who own buildings in the market pay a monthly ground charge. There are no commissions based on volume trades or other sources of revenue.</p> <p>i) Historical Investment: there have been some previous investments into this market such as electricity and drainage</p> <p>j) Investment potential: The market has free cash flow to repay debt, and if loans are made available to the market, certain vendors may take them to ensure visible investments. Most merchants, however, are not in favour of fee increases because they have been increasing steadily in recent years, but vendors are willing and able to pay more in exchange for extra services. Almost all managers and traders want to see changes in the market.</p>
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Appendix 3: Historical investments in Lilongwe City markets

S/N	Investment and where	Type of Investment	Value of investment	The year of the investment	The donor	Success and failure	Partners
	Ngwenya	Toilets	MK130 Million	2022	World Bank	Success	Lilongwe Water Board
	Area 23	Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	data not available
	Mchesi	Toilet & Water kiosk	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe City Council
	Lizulu/Tsoka Flea	Security lights	MK4 Million	2019	Michigan and LUANAR Students	Road construction has removed the lights	Michigan University and Lilongwe University of Agriculture and Natural Resources
	Msungwi	Toilets	MK15 Million	2014	Water Aid	Success	Water Aid
	Area 13 Market	Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Phetekere Market	Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Gologota	Toilet & Water Kiosk	Data Not Available	Data Not Available	World Bank	Success	Lilongwe Water Board
	Area 25A	Shed, Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Kawale 2B	Toilet	Data Not Available	Data Not Available	World Bank	Success	Lilongwe Water Board
	Area 18B	Water Kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Majiga	No Toilet Water Kiosk	Data Not Available	Data Not Available	Lilongwe City Council	Success	data not available
	Kaliyeka	Toilet & Water Kiosk	Data Not Available	Data Not Available	World Bank	Success	Lilongwe Water Board
	Chigoneka (Area 47)	Water kiosk (No Toilet)	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Area 25B	Toilet (No Water) and Shops	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board

	Chinsapo	Toilet	Data Not Available	Data Not Available	World Bank	Success	Lilongwe Water Board
	Area 3	Toilet & Water Kiosk	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe City Council
	Kawale 2A	Toilet Shed & Water kiosk	Data Not Available	Data Not Available	World Bank, Lilongwe City Council	Success	Lilongwe Water Board
	Kawale 1	Water kiosk & Toilet and Shops	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe City Council
	Mwenyekondo	Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Area 18A	Shed, Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe City Council
	Mtandire	Shed (There's no Water kiosk & Toilet)	Data Not Available	Data Not Available	Lilongwe City Council	Success	Data Not Available
	Biwi Triangle	Water Kiosk (No Toilet)	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Bwandro (Area 47A)	Shed, Water kiosk & Toilet and Shops	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Chilinde 1	data not available	Data Not Available	Data Not Available	data not available	data not available	data not available
	Biwi (Area 8)	Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Gulliver (Area 47B)	Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Kanengo	Toilet	Data Not Available	Data Not Available	World Bank	Success	Lilongwe Water Board
	Mgona	data not available	Data Not Available	Data Not Available	data not available	data not available	data not available
	Lumbadzi	Toilet, Shed	Data Not Available	Data Not Available	World Bank, Lilongwe City Council	Success	Lilongwe Water Board
	Area 22	Water kiosk (No Toilet)	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Chipasula	data not available	Data Not Available	Data Not Available	Data Not Available	Data Not Available	Data Not Available
	Dubai (Area 49A)	data not available	Data Not Available	Data Not Available	Data Not Available	Data Not Available	Data Not Available
	Area 24	Toilet	Data Not Available	Data Not Available	World Bank	Success	Lilongwe Water Board
	LL Central Market	Shed, Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board

	Chilinde 2	Shed, Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board
	Area 36	Water kiosk & Toilet	Data Not Available	Data Not Available	Lilongwe City Council	Success	Lilongwe Water Board

Source: JUCO 2024