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Kinship Trust and Its Influence on Agricultural Asset Management in Rural Zambia: A Qualitative Study

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ABSTRACT

This study explored the influence of kinship trust on agricultural asset management in rural Zambia, focusing on the experiences of urban-based agricultural asset owners who delegate management responsibilities to rural-based relatives. Grounded in Social Capital Theory and Institutional Theory, the study employed a qualitative exploratory design supplemented by a structured Google Forms survey administered in March 2026. Data were collected through semi-structured interviews, focus group discussions, key informant interviews, and the survey (n = 16), and analysed using reflexive thematic analysis. Five major themes emerged: kinship trust as the basis for asset delegation; widespread experiences of asset mismanagement (reported by 93.75% of asset-owning participants); monitoring challenges arising from geographic distance; declining trust and its consequences for agricultural investment; and entitlement dynamics whereby entrusted relatives assume ownership over delegated assets. The findings reveal that while kinship networks remain the primary mechanism for managing agricultural resources across distance, the informal governance structures underpinning these arrangements are increasingly inadequate. The erosion of trust following mismanagement experiences leads to reduced agricultural investment, with significant implications for rural productivity and food security. The study proposes a multi-pronged response comprising written family agricultural agreements, improved monitoring mechanisms, incentive-aligned benefit-sharing arrangements, enhanced extension service support, and strengthened roles for traditional governance structures. These findings contribute to the literature on social capital, informal institutions, and agricultural development in Sub-Saharan Africa by providing empirical evidence of how trust dynamics within kinship networks shape agricultural investment decisions in Zambia.

Keywords: kinship trust; agricultural asset management; social capital; informal institutions; rural–urban migration; Zambia; asset delegation; mismanagement; food security

INTRODUCTION

Agriculture remains a cornerstone of rural livelihoods in Zambia, providing employment and income for a large proportion of the population. The sector contributes significantly to national economic development and food security while supporting the livelihoods of millions of rural households (Food and Agriculture Organization, 2023). In addition to resident farmers, agricultural production is increasingly influenced by urban-based individuals who retain agricultural assets in their rural communities. These assets, such as land, livestock, farming equipment, and crop inputs, are often managed by relatives through informal kinship arrangements.

This phenomenon is closely associated with rural–urban migration, which remains a defining feature of demographic change across sub-Saharan Africa. Many individuals migrate to urban centres in search of employment opportunities while maintaining strong social and economic ties with their rural communities (Chamberlin, Sitko and Jayne, 2020). As a result, kinship networks frequently serve as the primary mechanisms through which agricultural resources are managed in the absence of asset owners.

The scale of this phenomenon in Zambia is significant. The country's urbanisation rate has accelerated steadily, with approximately 45% of the population now residing in urban areas, up from 35% in 2000 (Central Statistical

Office, 2022). However, many urban migrants retain land and livestock in their home districts, creating a geographically dispersed pattern of agricultural ownership that depends critically on kinship-based management arrangements. Research on emergent farmers in Zambia has documented the economic significance of these absentee ownership arrangements, noting that a substantial proportion of rural agricultural land in the country's most productive provinces is owned by individuals whose primary residence is in an urban area (Sitko and Jayne, 2020), underscoring the importance of effective governance of these remote management relationships.

Kinship relationships historically functioned as informal institutions that governed economic behaviour through trust, reciprocity, and social norms. Within these systems, family members were expected to manage resources responsibly in the collective interest of the extended family (Platteau, 2000). Trust therefore played a central role in facilitating cooperation and reducing the need for formal monitoring mechanisms (Coleman, 1990).

However, social and economic transformations have begun to challenge these traditional arrangements. Urbanization, changing cultural values, and economic pressures have weakened some aspects of kinship governance. Increasingly, asset owners report experiences of agricultural asset mismanagement, including unauthorized sales of livestock, misuse of farm inputs, and lack of transparency in reporting farm production. The role of social capital in such settings has attracted growing scholarly attention, with evidence from across sub-Saharan Africa confirming that declining trust within networks has measurable negative effects on agricultural cooperation and investment (Van Rijn, Bulte and Adekunle, 2021).

Such experiences have important implications for agricultural investment. When trust within kinship networks declines, urban-based investors may reduce or withdraw their agricultural investments altogether. This not only affects family relationships but also has broader implications for rural development, agricultural productivity, and food security. Survey data collected for this study corroborate these concerns, with over 93 per cent of asset-owning participants reporting that trust had decreased following experiences of mismanagement.

The problem addressed by this study is therefore both relational and structural. At the relational level, it concerns the erosion of trust between asset owners and their kinship-based caretakers. At the structural level, it concerns the inadequacy of informal governance mechanisms to protect agricultural investments in a context of increasing geographic separation, economic pressure, and cultural change. The intersection of these relational and structural dimensions creates a governance vacuum that threatens not only individual agricultural investments but also the broader contribution of absentee-owned agriculture to Zambia's rural economy.

Despite the importance of these dynamics, there is limited empirical research examining how kinship trust influences agricultural asset management in Zambia. This study therefore seeks to explore the experiences and perceptions of individuals involved in kinship-based agricultural asset management systems, drawing on both interview data and a Google Forms survey administered in March 2026.

Research objectives and questions

The study was guided by three research objectives: (1) to explore the role of kinship trust in agricultural asset delegation decisions; (2) to examine the nature, extent, and consequences of agricultural asset mismanagement within kinship-based arrangements; and (3) to identify mechanisms for strengthening trust and accountability in kinship-based agricultural asset management. These objectives were operationalised through corresponding research questions: How does kinship trust influence decisions to delegate agricultural asset management to relatives? What forms of mismanagement occur within kinship-based agricultural management arrangements, and what are their consequences? What mechanisms could strengthen trust and accountability in these arrangements?

LITERATURE REVIEW

Rural–urban migration and absentee agricultural ownership in Zambia

The relationship between rural–urban migration and agricultural asset management has received growing scholarly attention in the African development literature. Chamberlin, Sitko, and Jayne (2020) document how migration patterns in Zambia create complex rural–urban economic linkages, with migrants maintaining agricultural investments in their home communities as a form of economic diversification, social insurance, and cultural identity preservation. These "straddling" livelihood strategies, in which households simultaneously pursue urban employment and rural agricultural production, depend on the capacity of rural-based family members to manage agricultural assets effectively in the owner's absence.

The phenomenon of absentee agricultural ownership is not unique to Zambia but is particularly pronounced in Southern and Eastern Africa, where colonial-era labour migration patterns established durable rural–urban circuits that persist in contemporary economic organisation (Potts, 2020). What distinguishes the Zambian context is the combination of rapid urbanisation, the persistence of customary land tenure systems that tie land rights to rural identity, and the absence of formalised property management institutions that could provide alternatives to kinship-based delegation. In this institutional vacuum, kinship networks become the default—and often the only available—mechanism for managing agricultural assets across distance.

Social capital, trust, and agricultural cooperation in Sub-Saharan Africa

The relationship between social capital and agricultural outcomes in Sub-Saharan Africa has been extensively documented. Van Rijn, Bulte, and Adekunle (2021) demonstrate that social capital, measured through trust and network participation, significantly influences farmers' willingness to adopt improved technologies and cooperate in collective agricultural activities. Baiyegunhi and Fraser (2019) find similar patterns in South Africa, showing that social capital constructs including trust, reciprocity, and network density are significant predictors of agricultural productivity among smallholders. Jowkar and Bahramitash (2022) extend this analysis to gendered dimensions, showing that women's access to social capital networks shapes their agricultural livelihood opportunities in ways that are structurally distinct from men's experiences.

However, the literature has paid less attention to the conditions under which social capital erodes and the consequences of that erosion for agricultural investment. Woolcock (2001) provides a theoretical framework for understanding how social capital can be both an asset and a liability, what he terms the "downside of social capital" when network obligations create expectations that are difficult to fulfil or when trust is violated. This study extends Woolcock's framework by examining how trust erosion within kinship networks specifically affects agricultural investment decisions, a dynamic with direct implications for rural economic development.

Informal institutions and agricultural governance

The governance of agricultural assets in rural Africa relies heavily on informal institutions—customary norms, kinship obligations, and traditional authority structures—that operate alongside, and often in tension with, formal legal and regulatory frameworks (Platteau, 2000; North, 1990). Ostrom (1990) demonstrates that informal institutions can effectively govern common-pool resources when certain design principles are met, including clearly defined boundaries, proportional equivalence between benefits and costs, collective-choice arrangements, and monitoring mechanisms. The kinship-based agricultural management arrangements examined in this study represent a form of informal institutional governance, and the mismanagement experiences reported by participants can be analysed through Ostrom's framework as failures of institutional design—specifically, failures of boundary definition, monitoring, and graduated sanctioning.

Acheampong, Elsner, and Acheampong (2018) document how principal–agent problems manifest in informal agricultural settings where agents possess informational advantages over principals and where monitoring costs are prohibitively high. In such settings, the agent's self-interest may diverge from the principal's objectives, leading to moral hazard—a dynamic exacerbated by the absence of formal contracts, performance metrics, and enforceable sanctions. The kinship dimension adds additional complexity, as the social costs of enforcing accountability against a family member may exceed the economic costs of tolerating mismanagement, creating a systematic bias toward non-enforcement.

Gaps in the literature

While the literature on social capital, informal institutions, and agricultural development in Sub-Saharan Africa is substantial, several gaps are evident. First, most studies examine social capital as a predictor of agricultural outcomes at the community level, rather than investigating how trust dynamics operate within specific kinship-based management arrangements. Second, the phenomenon of absentee agricultural ownership and its governance challenges has received limited empirical attention in the Zambian context. Third, the concept of “ownership drift”—whereby entrusted caretakers gradually assume proprietorial rights over delegated assets—has not been systematically examined in the agricultural asset management literature. This study addresses these gaps by providing qualitative evidence of how kinship trust shapes asset delegation decisions, how and why trust erodes, and what mechanisms might restore accountability.

THEORETICAL FRAMEWORK

Social Capital Theory

Social capital theory emphasizes the role of social networks, trust, and norms in facilitating cooperation and economic exchange (Putnam, 1993). According to this perspective, relationships among individuals constitute valuable resources that can improve the efficiency of social and economic interactions.

Trust is widely recognized as one of the most important components of social capital. When individuals trust one another, they are more willing to cooperate and share resources (Coleman, 1990). Trust reduces the need for costly monitoring and enforcement mechanisms because individuals expect others to behave responsibly (Fukuyama, 1995).

In rural agricultural settings, social capital often manifests through kinship networks that facilitate access to labour, land, and agricultural inputs. Farmers and investors rely on trusted family members to manage agricultural activities, particularly when physical distance prevents direct supervision (Uphoff, 2000). However, social capital can decline when trust is violated. When individuals experience breaches of trust, they may become reluctant to cooperate or invest resources in collective activities. This decline in social capital can have negative consequences for agricultural production and rural economic development (Woolcock, 2001).

For the purposes of this study, Social Capital Theory provides the primary analytical lens for understanding why kinship trust forms the basis of agricultural asset delegation, how trust erosion occurs following mismanagement experiences, and why declining trust translates into reduced agricultural investment. The theory predicts that trust, once damaged, is difficult to rebuild; a proposition with significant implications for the sustainability of kinship-based management arrangements.

Institutional Theory

Institutional theory provides a complementary perspective by emphasizing the role of formal and informal rules in shaping economic behaviour (North, 1990). Institutions include laws, regulations, cultural norms, and social expectations that guide interactions among individuals. In many rural African communities, informal institutions, such as kinship networks and traditional authority structures, play a crucial role in regulating economic relationships (Platteau, 2000). These institutions often rely on social sanctions rather than formal legal enforcement mechanisms.

While informal institutions can be effective in maintaining social order, they may face challenges when dealing with complex economic relationships involving significant financial investments. When agricultural assets are managed across long distances, informal monitoring mechanisms may become less effective, increasing the risk of mismanagement (Ostrom, 1990).

Institutional Theory is particularly relevant to this study because it illuminates the structural conditions under which kinship-based governance succeeds or fails. North's (1990) distinction between institutions (the rules of the game) and organisations (the players) helps clarify that the kinship network itself is not the institution; rather, the norms, expectations, and sanctions that govern behaviour within the network constitute the institutional framework. When these norms weaken—as participants in this study report—the institutional framework loses its capacity to constrain opportunistic behaviour.

By combining insights from social capital theory and institutional theory, this study seeks to understand how trust and social norms influence agricultural asset management practices within kinship networks.

CONCEPTUAL FRAMEWORK

The conceptual framework guiding this study illustrates the relationship between kinship trust, agricultural asset management practices, and agricultural outcomes.

Key constructs

The framework identifies four categories of constructs. The independent variable, kinship trust, is conceptualised through four dimensions: honesty (the expectation that the caretaker will provide truthful information about asset status and farm performance), reliability (the expectation that the caretaker will consistently fulfil management responsibilities), family obligation (the normative expectation that kinship relationships entail duties of care and reciprocity), and accountability (the expectation that the caretaker will accept responsibility for management outcomes and report transparently to the owner).

The construct, agricultural asset management quality, is assessed across four dimensions: proper use of agricultural assets, maintenance of equipment and livestock, transparent reporting, and protection against asset loss. Agricultural outcomes constitute the ultimate constructs: agricultural productivity, asset retention, and income generation. Four moderating factors are identified: communication frequency between owner and caretaker, monitoring mechanisms, prevailing cultural norms, and institutional support from extension services and traditional governance structures.

Higher levels of kinship trust are expected to promote responsible asset management practices, leading to improved agricultural outcomes. However, weak monitoring systems or changing cultural norms may weaken this relationship. The framework is consistent with social capital theory, which suggests that trust facilitates cooperation and resource management within communities (Putnam, 1993; Woolcock, 2001). It also draws on Institutional Theory's insight that the effectiveness of informal governance depends on the strength of norms, monitoring capacity, and sanctions for non-compliance (North, 1990; Ostrom, 1990).

Figure 1: Conceptual Framework — Kinship Trust and Agricultural Asset Management

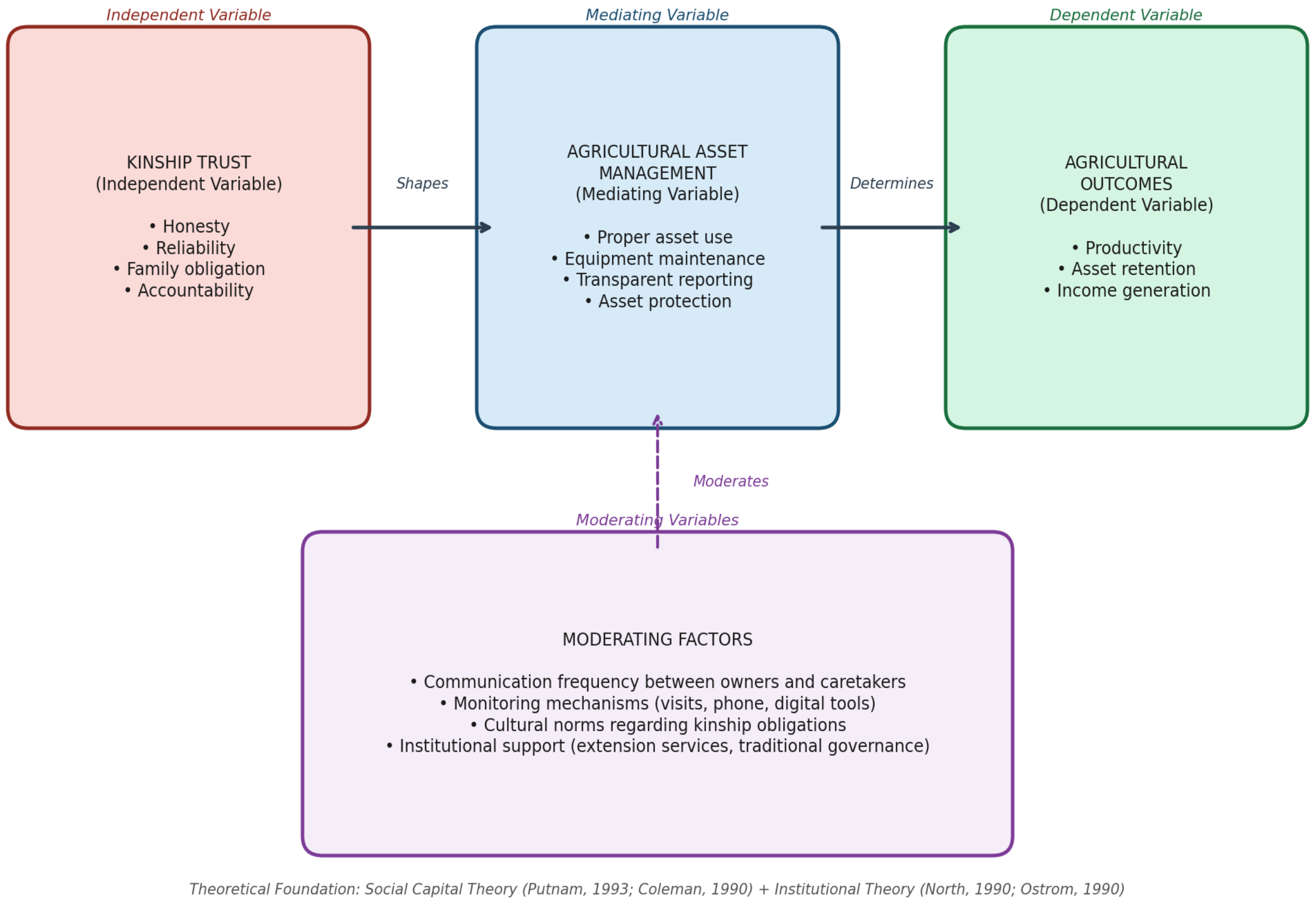

Figure 1: Conceptual Framework — Kinship Trust, Agricultural Asset Management, and Agricultural Outcomes

Source: Developed by the authors from Social Capital Theory (Putnam, 1993; Coleman, 1990) and Institutional Theory (North, 1990; Ostrom, 1990)

METHODOLOGY

Research design

This study adopted a qualitative exploratory research design to gain an in-depth understanding of how kinship trust shapes agricultural asset management practices. A qualitative approach was appropriate because the research sought to explore participants' experiences, perceptions, and social relationships (Creswell and Creswell, 2018). Quantitative survey data collected through Google Forms were used to supplement and triangulate the qualitative findings, providing broader demographic and perceptual context.

The exploratory design was selected because the phenomenon under investigation has received limited empirical attention, and the research aimed to generate rich, contextualised understanding rather than test pre-specified hypotheses. The qualitative-dominant mixed approach, in which qualitative methods constitute the primary data source while quantitative data play a supplementary role, is well established in agricultural development research where complex social dynamics require both depth of understanding and breadth of pattern identification (Patton, 2015).

Study area

The study was conducted across two geographic zones reflecting the rural–urban axis of absentee agricultural ownership in Zambia. Urban-based asset owners were drawn primarily from Lusaka and the Copperbelt Province, Zambia's two most urbanised regions and the primary destinations for rural–urban migrants. Their agricultural assets were located in rural districts of Central Province (particularly Chibombo, Chisamba, and Rufunsa), Southern Province, and Eastern Province. This geographic spread captures the dominant migration corridors in Zambia and ensures that the study's findings reflect the realities of kinship-based asset management across the country's most agriculturally significant regions.

Sampling strategy

Participants were selected using purposive sampling, which allowed the researcher to identify individuals with direct experience in kinship-based agricultural asset management (Alase, 2017). Snowball sampling was also employed to identify additional participants through referrals from initial participants.

The purposive sampling criteria required that all participants have direct, first-hand experience with kinship-based agricultural asset management, either as asset owners who had delegated management to relatives or as rural-based relatives who had served as caretakers. The snowball component was particularly valuable for accessing urban-based asset owners, a hard-to-reach population not captured in conventional agricultural household surveys. The total qualitative sample comprised 31 participants: urban-based asset owners (n = 16 survey participants plus additional interview participants), rural relatives managing agricultural assets (n = 8), traditional leaders (n = 4), and agricultural extension officers (n = 3). This sample size is consistent with recommended ranges for qualitative studies employing thematic analysis, where data saturation rather than statistical representativeness is the guiding principle (Braun and Clarke, 2022).

Data collection

Data were collected through multiple methods to ensure depth and triangulation of evidence.

In-depth interviews

Semi-structured interviews were conducted with participants to explore their experiences with agricultural asset management, including challenges arising from kinship-based delegation arrangements. The interview protocol comprised open-ended questions structured around the study's three research objectives. Interviews lasted between 45 and 75 minutes, were audio-recorded with informed consent, and were transcribed verbatim. Interviews were conducted in English, Bemba, Nyanja, or Tonga depending on participant preference, with non-English interviews translated by a trained bilingual research assistant.

Focus group discussions

Focus groups captured broader community perceptions regarding kinship relationships and agricultural investment. Three focus group discussions were conducted, each comprising six to eight participants. The focus group format captured social dynamics, consensus, and collective narratives that might not emerge in individual interviews. Discussions were facilitated using a semi-structured guide and lasted approximately 90 minutes each.

Key informant interviews

Key informants such as traditional leaders and agricultural extension officers provided contextual insights into local governance systems. Traditional leaders offered perspectives on customary norms governing kinship obligations, asset ownership, and dispute resolution, while extension officers provided institutional assessments of challenges facing absentee-owned agricultural enterprises.

Google Forms survey

A structured questionnaire was administered through Google Forms in March 2026 to collect quantitative and structured qualitative data from urban-based asset owners. A total of 16 valid responses were received. The survey covered demographic information, asset types, management arrangements, trust levels, monitoring practices, mismanagement experiences, and suggested solutions. While the survey sample is small and not statistically representative, it serves an important triangulation function by providing structured data that complement the qualitative findings. The survey was distributed through professional networks, agricultural investment groups, and social media platforms frequented by urban-based Zambians with rural agricultural interests.

Data analysis

Data were analysed using reflexive thematic analysis, which involves the researcher's active and interpretative engagement with qualitative data to develop themes that address the research question (Braun and Clarke, 2022). Survey data from Google Forms were analysed descriptively to identify patterns in participants' experiences and perceptions. Qualitative responses were coded and categorised alongside interview data to develop the themes presented below.

The analysis proceeded through six phases following Braun and Clarke's (2022) reflexive thematic analysis framework. Phase 1 (familiarisation) involved repeated reading of all transcripts, field notes, and survey responses. Phase 2 (coding) generated 189 initial codes through systematic line-by-line coding. Phase 3 (generating initial themes) organised codes into candidate themes through iterative comparison. Phase 4 (developing and reviewing themes) refined the thematic structure, resulting in the five themes reported in the results. Phase 5 (refining, defining, and naming themes) produced the final thematic labels. Phase 6 (writing up) involved selecting representative quotations and structuring the analytical narrative. An audit trail was maintained throughout to enhance transparency.

Trustworthiness

The study adopted Lincoln and Guba's (1985) criteria for establishing trustworthiness. Credibility was enhanced through methodological triangulation (interviews, focus groups, key informant interviews, and survey), data source triangulation (asset owners, caretakers, traditional leaders, and extension officers), and member checking with a subset of participants. Transferability was supported through thick description of the research context. Dependability was established through a comprehensive audit trail. Confirmability was strengthened through reflexive journaling and supervisory debriefing sessions.

Ethical considerations

Ethical clearance was obtained from Africa Research University's Research Ethics Committee prior to data collection. All participants provided written informed consent after receiving detailed information about the study's purpose, procedures, risks, benefits, and their right to withdraw at any time. Given the sensitivity of discussing family conflicts and financial losses, particular care was taken to ensure a non-judgmental interview environment and to protect participant confidentiality through the use of codes rather than names. All data were stored securely with access restricted to the research team.

Researcher positionality

The primary researcher, as a Zambian national with personal experience of rural–urban family networks and agricultural investment, occupied both insider and outsider positions. This positionality facilitated rapport-building and cultural understanding while requiring conscious reflexive practice to bracket personal assumptions. A reflexive journal was maintained throughout fieldwork and analysis, and regular supervisory consultations provided an additional mechanism for interrogating the researcher's influence on interpretation.

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RESULTS AND FINDINGS

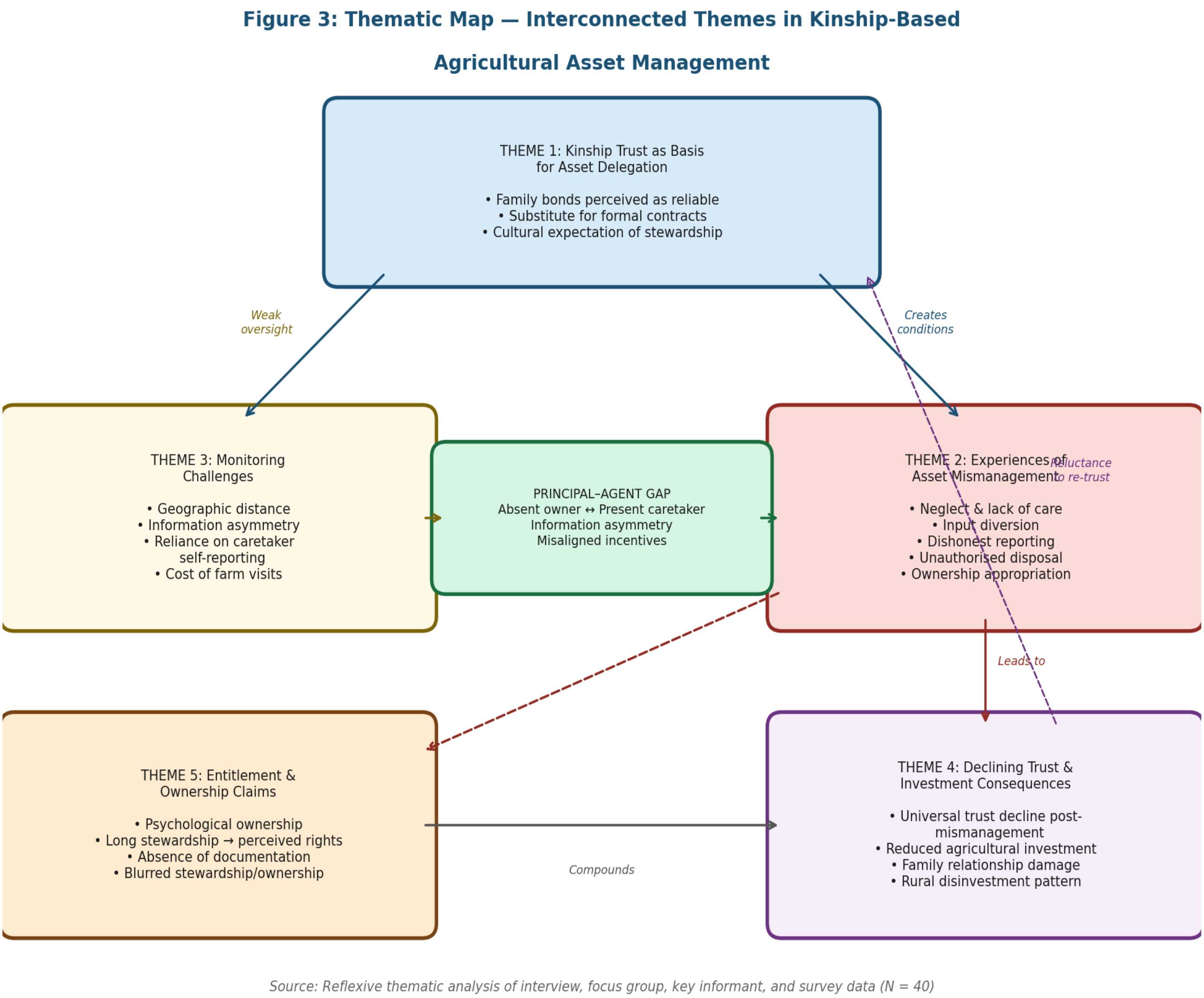

Figure 3: Thematic Map — Interconnected Themes in Kinship-Based Agricultural Asset Management

Source: Reflexive thematic analysis of interview, focus group, key informant, and survey data (N = 40)

Theme 1: Kinship trust as the basis for asset delegation

Participants indicated that trust is the primary reason why individuals delegate agricultural assets to relatives. Family relationships are perceived as more reliable than formal labour arrangements, particularly in rural communities where formal institutional infrastructure is limited. This pattern is consistent with findings across sub-Saharan Africa, where kinship networks constitute an important social resource for accessing labour and managing agricultural assets in settings where formal contracts are absent (Van Rijn, Bulte and Adekunle, 2021; Jowkar and Bahramitash, 2022).

Survey data corroborate this: participants using brother or sister arrangements reported longer management durations, four to seven years or more, reflecting sustained confidence in close relatives. One respondent noted that trust strengthens teamwork and family relationships, while another described trust as providing peace of mind for urban-based owners unable to be physically present.

"When you leave your cattle with your brother, you believe he will look after them because he is family."

However, the data also show that this initial confidence is rarely sustained. As the following themes illustrate, the expectations embedded in kinship trust are frequently disappointed once management arrangements are tested over time.

The delegation decision was described by participants as simultaneously rational and normative. Rationally, kinship-based management minimises hiring, contracting, and monitoring costs. Normatively, delegation is embedded in cultural expectations of mutual assistance within the extended family. As one focus group participant explained: "In our culture, you cannot refuse to help your brother with his farm. It is what families do. But the problem comes when that help is taken for granted" (FG2). This dual rationale helps explain why kinship-based delegation persists even in the face of widespread mismanagement experiences.

Theme 2: Experiences of asset mismanagement

A striking 93.75 per cent of asset-owning survey participants reported experiencing some form of agricultural asset mismanagement. This high prevalence is consistent with the broader literature on principal–agent problems in informal institutional settings, where agents operating with limited oversight may gradually prioritise their own interests over those of the principal (Baiyegunhi and Fraser, 2019; Acheampong, Elsner and Acheampong, 2018). The nature of mismanagement varied considerably but could be grouped into five distinct thematic categories, each representing a different dimension of governance failure.

The most frequently reported category was neglect and lack of care, including failure to maintain equipment, livestock, and farm infrastructure. The second most common was misuse of farm inputs, cases in which fertilisers, seed, chemicals, or financial resources were diverted away from their intended agricultural purpose. Dishonest reporting, including underreporting of harvest yields and failure to provide accurate production updates, constituted a third category. Unauthorised disposal of assets, primarily the sale of livestock without consent and outright theft, formed a fourth.

The fifth and most severe category, emerging primarily from non-Google Forms interview data, involved entrusted relatives assuming ownership of delegated assets. In these cases, the relative not only failed to manage assets responsibly but proceeded to sell them without authorisation, implicitly or explicitly claiming proprietorial rights through long-term stewardship.

"Family members take advantage of relationships and mismanage the assets. It is difficult to take stiff or legal actions against them."

"They are too entitled."

These findings highlight the limitations of informal governance systems when monitoring mechanisms are weak (Ostrom, 1990). The absence of formal documentation, written agreements, asset registers, or legally recognised delegation instruments, creates conditions under which responsibility boundaries become blurred and accountability is easily avoided.

The economic scale of losses was substantial. Several asset owners described losing entire herds of cattle, full seasons of crop production, and farming equipment sold or allowed to deteriorate. One participant recounted: "I sent money for 20 bags of fertiliser. When I visited the farm, only 5 bags had been applied. The rest had been sold at the market. When I asked my cousin, he said the prices went up and he couldn't afford to buy all 20 bags. But I had already sent the full amount" (INT-AO4). Such accounts illustrate how information asymmetry enables misappropriation.

Theme 3: Monitoring challenges

Geographic distance between urban-based asset owners and their rural farms was identified as a fundamental barrier to effective oversight. Most survey participants resided in Lusaka or the Copperbelt, with farms in rural districts such as Chibombo, Chisamba, and Rufunsa. This separation limits owners' capacity to verify how assets are being managed, creating information asymmetries that are commonly associated with mismanagement in remote agricultural settings (Chamberlin, Sitko and Jayne, 2020).

"Because I work in Lusaka, it is difficult to know what is really happening at the farm."

Survey participants employed a range of monitoring strategies, including phone calls, periodic physical visits, engagement with community members, and consultation through traditional headmen. Despite these efforts, the majority reported receiving inaccurate or incomplete updates and strongly disagreed that agricultural outputs were accurately reported to them. The reliance on informal networks for monitoring, rather than formal systems, means that the effectiveness of oversight depends heavily on the goodwill of the individuals being monitored, a condition that the data suggest is often absent.

The monitoring challenge is compounded by the cost of physical visits. Participants reported that travelling from Lusaka to rural farms requires significant expenditure on transport, accommodation, and time away from urban employment. Several participants noted that they could only visit once or twice per year: "I can only go to the farm during the December holidays and sometimes at Easter. That is ten months where I am relying entirely on phone calls" (INT-AO7). Digital monitoring tools were identified as a potential solution, but extension officers noted that no formal programmes currently exist to support absentee owners with monitoring technology (KI-EXT2).

Theme 4: Declining trust and its consequences for agricultural investment

Across both data sources, mismanagement experiences were universally linked to declining trust. Every survey respondent who reported mismanagement also indicated that trust had decreased as a result. A significant proportion stated they would not continue, or were uncertain about continuing, to invest in rural agriculture.

"Where there is no trust, there is no relationship, and it affects negatively the management of agriculture assets."

This pattern is consistent with the social capital literature, which holds that breaches of trust erode the cooperative foundations of economic relationships and reduce the willingness of individuals to engage in further exchange or investment (Putnam, 1993; Woolcock, 2001). For Zambia's rural economy, the cumulative effect of these trust breakdowns represents a significant constraint on agricultural investment and productivity growth. One respondent articulated this with particular clarity, noting that trust matters most precisely for people who have capital to invest in agriculture but limited time to manage assets themselves.

The consequences extended beyond the immediate arrangement. Participants described a ripple effect whereby trust erosion in one relationship generated suspicion toward other family members: "After my brother sold my cattle without telling me, I could not trust anyone in the family to manage the farm. Even my nephew, who is a good person, I now look at him with suspicion" (INT-AO2). This generalisation of distrust—a phenomenon that might be termed "trust contagion"—has potentially devastating consequences for the cooperative foundations of rural communities.

The investment withdrawal patterns have significant implications for rural agricultural productivity. Extension officers expressed concern: "We see farms that have all the potential—good land, good soil, access to water—but they are not being used because the owner in Lusaka has given up" (KI-EXT1).

Theme 5: Entitlement, ownership claims, and the limits of informal delegation

A distinct and particularly acute challenge involved entrusted relatives developing a sense of ownership over assets placed in their care. This phenomenon, documented in detail through non-survey interview data, goes beyond ordinary negligence or opportunism. It involves a fundamental misalignment of expectations about what the management arrangement entails, with the caretaker gradually coming to regard long-term stewardship as conferring ownership rights.

Where ownership is not formally documented and no clear delegation instruments exist, the passage of time and the caretaker's daily interaction with assets can blur the boundary between stewardship and ownership. The informal nature of kinship-based arrangements means there are few mechanisms to reassert the owner's rights without triggering family conflict. This dynamic aligns with broader research on informal institutional failure in contexts where formal property rights are absent or not enforced (Acheampong, Elsner and Acheampong, 2018; Baiyegunhi and Fraser, 2019). It underscores the need for clear, documented arrangements that define the boundaries of authority from the outset.

The "ownership drift" phenomenon was described by traditional leaders as a growing source of family conflict. One headman explained: "This problem is increasing. A man goes to town, leaves his cattle with his young brother. After five years, ten years, the young brother says 'these are my cattle now, I have been feeding them, caring for them, they know my voice.' Then the family is torn apart and they come to me to resolve it" (KI-TL2). In the absence of written documentation, resolving such disputes is extremely difficult, as both parties can present plausible claims.

Table 1: Thematically Grouped Challenges and Suggested Solutions

Thematic Group / Challenge	Suggested Solutions	Data Source
Theme A: Neglect and Lack of Care – Neglect of farm assets; insufficient maintenance; familiarity undermines seriousness	More frequent physical visits; deploy professional farm manager with relatives in oversight role; separate family from business	Google Forms (multiple), Focus group, In-depth Interview
Theme B: Misuse of Farm Inputs and Resources – Inputs diverted; funds not applied; non-adherence to instructions	Employ professional managers; install cameras and monitoring tools; maintain asset register; written agreements specifying roles and boundaries	Google Forms, In-depth Interview, Focus groups
Theme C: Dishonest Reporting and Lack of Transparency – Underreporting of harvest; inaccurate updates; owner lacks visibility	Written agreements mandating transparent reporting; formal contracts with reporting obligations; phone calls with periodic visits; community monitors	Google Forms, In-depth Interview
Theme D: Unauthorised Disposal and Theft – Livestock sold without consent; theft and misappropriation	Tag livestock for traceability; improved communication; written agreements prohibiting unauthorised disposal; community oversight	Google Forms (multiple), Focus group
Theme E: Entitlement and Assumption of Ownership – Relatives assume ownership after extended stewardship; resist accountability	Reinforce steward vs. owner distinction; reward caretakers through recognition, compensation, or benefit-sharing; make relatives formal shareholders; articulate shared vision at outset	Interview (non-Google Forms), Google Forms (multiple)

Source: Google Forms Survey and Interview Data, March 2026

DISCUSSION

The findings of this study illuminate a significant but understudied governance challenge in Zambia's agricultural sector: the erosion of kinship trust and its consequences for agricultural asset management, investment, and rural productivity. The discussion situates these findings within the theoretical framework and broader literature, identifies contributions, and considers implications.

Trust as social infrastructure: formation and fragility

The finding that kinship trust constitutes the primary basis for agricultural asset delegation confirms Social Capital Theory's proposition that trust functions as social infrastructure enabling economic cooperation in the absence of formal institutional alternatives (Coleman, 1990; Putnam, 1993). In absentee agricultural ownership, trust effectively substitutes for formal contracts, monitoring systems, and enforcement mechanisms. However, the near-universal experience of mismanagement (93.75%) suggests that trust-based governance, while culturally embedded and economically rational at the point of delegation, is systematically vulnerable to erosion once operationalised.

This finding extends Woolcock's (2001) conceptualisation of the "downside of social capital" by providing empirical evidence of how trust erosion operates within specific kinship-based economic arrangements. The data suggest that the problem is not simply that some relationships fail but that institutional conditions, geographic distance, information asymmetry, absent documentation, and weak sanctions, systematically predispose these arrangements to failure. This structural interpretation is more consistent with Institutional Theory's emphasis on rules governing behaviour than with explanations focused on individual moral failings.

Institutional failure and the governance vacuum

The widespread mismanagement can be understood through Ostrom's (1990) framework as a failure of informal institutional design. Several of Ostrom's design principles for effective governance are violated: clearly defined boundaries are absent, monitoring mechanisms are inadequate, graduated sanctions are non-existent (social costs of sanctioning a family member exceed economic costs of tolerating mismanagement), and conflict resolution mechanisms are informal and dependent on goodwill or traditional authority.

The "ownership drift" identified in Theme 5 represents a particularly acute manifestation. When delegation is not formally documented, the boundary between stewardship and ownership becomes increasingly ambiguous. The caretaker's daily interaction with assets, combined with the owner's absence, creates conditions under which entitlement grows organically, consistent with research demonstrating that possession and use, even without title, can generate perceived ownership claims (Platteau, 2000).

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Figure 2: The Trust Erosion Cycle in Kinship-Based Agricultural Asset Management

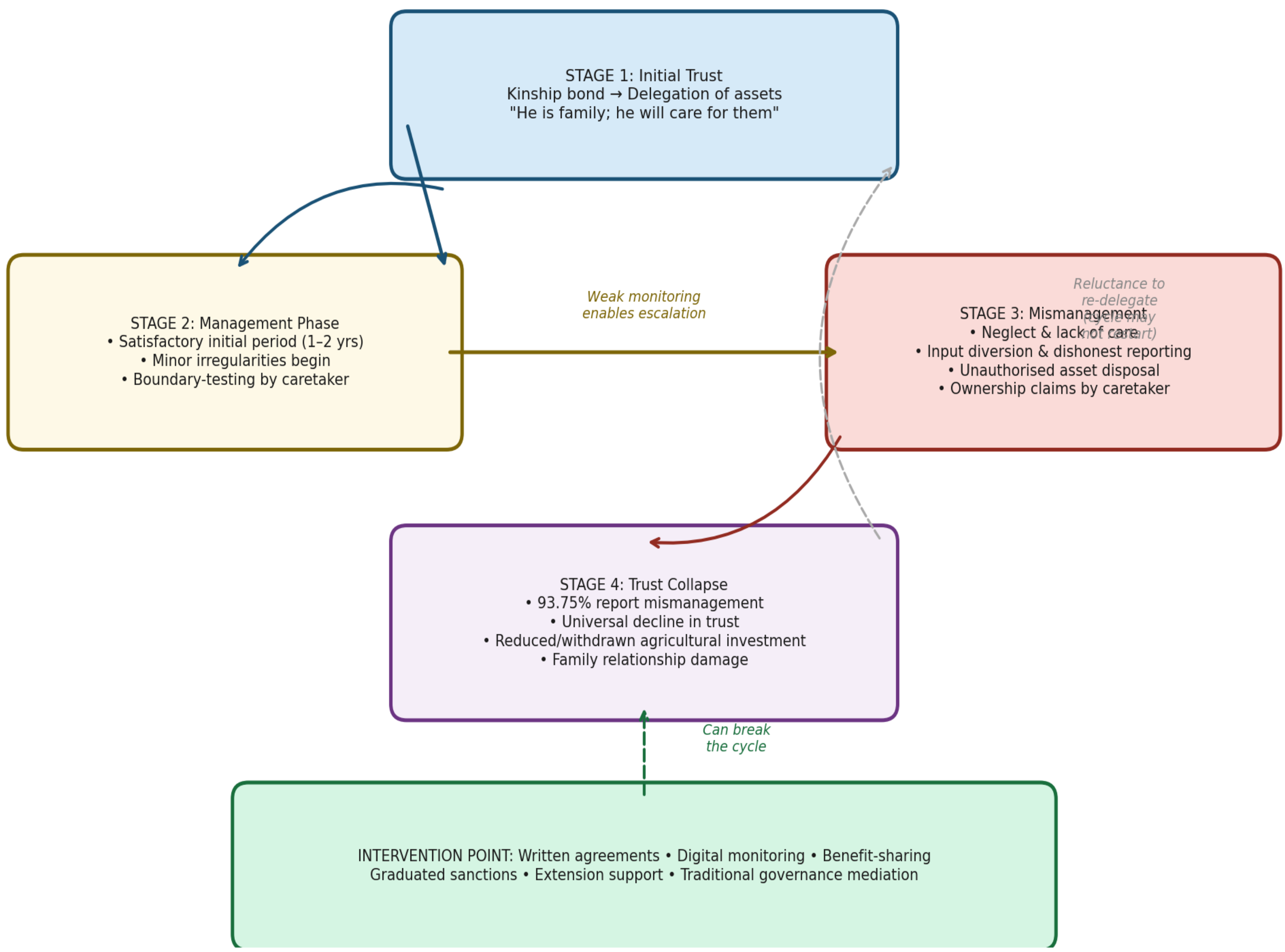

Figure 2: The Trust Erosion Cycle in Kinship-Based Agricultural Asset Management

Source: Developed from thematic analysis of participant accounts

Implications for agricultural investment and rural development

The consistent finding that declining trust leads to reduced agricultural investment has significant implications for Zambia's rural development. If a substantial proportion of urban-based investors are reducing engagement due to governance failures, the cumulative effect represents a significant loss of capital, productive capacity, and economic activity in rural areas. This is consistent with Chamberlin, Sitko, and Jayne's (2020) observation that urban–rural economic linkages are critical for sustaining agricultural productivity in Zambia.

The "trust contagion" effect—whereby distrust generalises from one family member to the broader kinship network—amplifies these consequences, narrowing the asset owner's options for re-engaging with rural agriculture through kinship channels and partly explaining why some investors abandon rural agriculture entirely.

Policy Implications

The findings suggest several important policy recommendations for strengthening trust and accountability in kinship-based agricultural asset management.

First, promoting written family agricultural agreements that formally document ownership, management responsibilities, reporting obligations, and the limits of the caretaker's authority is perhaps the most consistently recommended solution. Such instruments would reduce ambiguity, establish clear accountability, and provide a basis for addressing disputes without resorting to formal legal proceedings that participants acknowledged were practically difficult to pursue against relatives.

Second, agricultural extension services could be expanded to support monitoring and reporting mechanisms, including training in basic record-keeping, asset tagging, and production verification. Digital tools, including mobile communication platforms, livestock tagging systems, and camera-based monitoring, were endorsed as practical means of bridging the oversight gap (Dorward et al., 2023).

Third, restructuring the incentive architecture of kinship management arrangements deserves serious consideration. Multiple participants proposed making relatives formal shareholders or co-investors rather than informal caretakers. Rewarding caretakers through formal recognition, compensation, or benefit-sharing was identified as a sustainable means of sustaining motivation and reducing temptation to mismanage or claim ownership.

Fourth, traditional leaders and community governance structures could play a more active role in mediating asset management disputes and endorsing locally recognised forms of delegation agreement.

Finally, the consistent finding that declining trust leads to reduced agricultural investment points to a macro-level policy imperative: creating conditions under which urban-based investors feel secure enough to maintain their rural agricultural activities is essential for sustaining Zambia's agricultural productivity. Policy frameworks that support smallholder investment protection, even in informal settings, would address a gap identified by this and related research (Chamberlin, Sitko and Jayne, 2020).

A sixth recommendation concerns the development of a national policy framework for absentee agricultural asset management. Currently, no specific policy instruments address the governance challenges faced by urban-based agricultural investors who depend on kinship-based management. The Ministry of Agriculture, in collaboration with traditional governance structures and extension services, could develop guidelines for family agricultural agreements, establish dispute resolution protocols, and integrate absentee ownership considerations into agricultural policy planning.

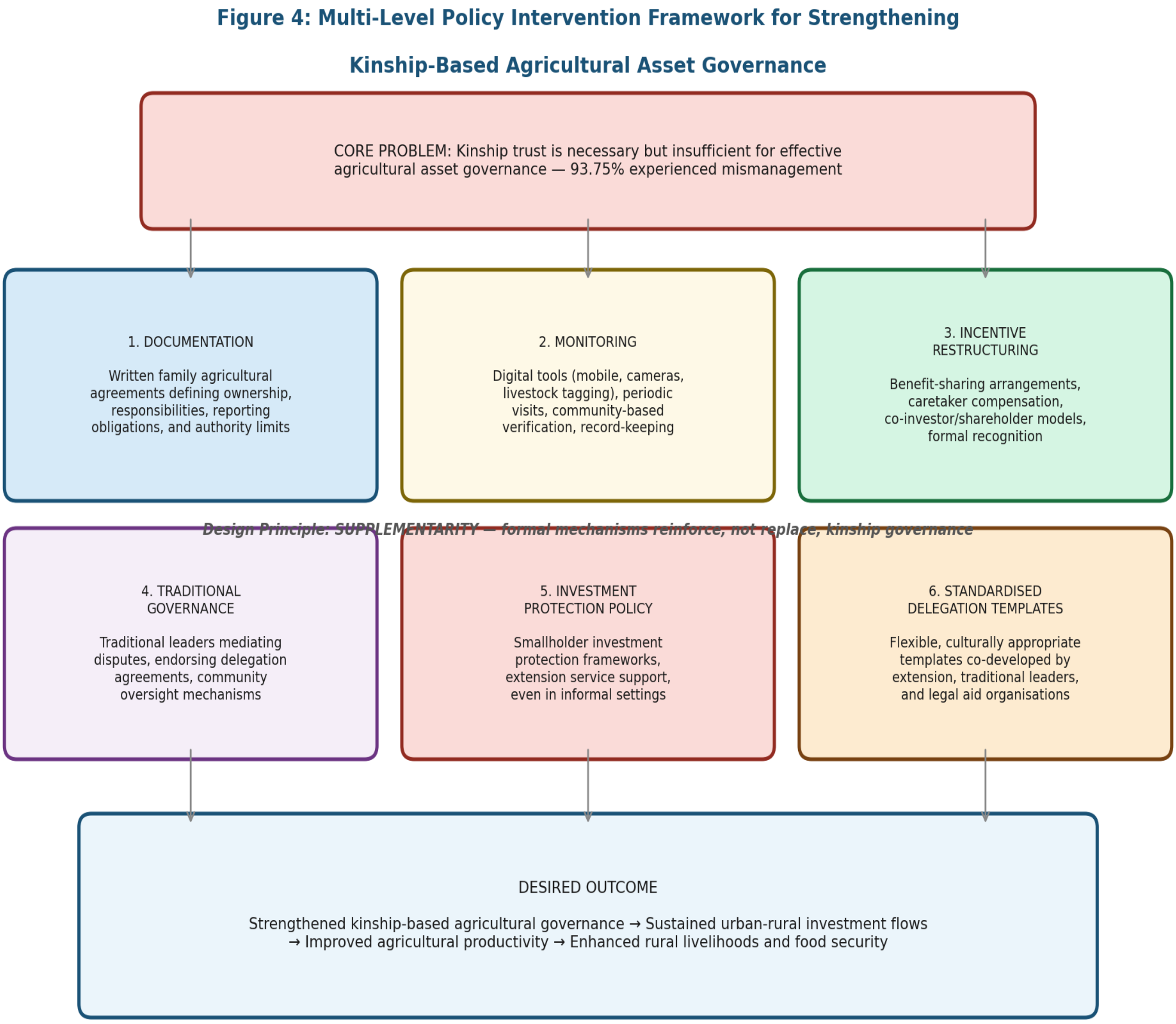

Figure 4: Multi-Level Policy Intervention Framework for Strengthening Kinship-Based Agricultural Asset Governance

Source: Synthesised from empirical findings and policy recommendations

Limitations of the Study

Several limitations should be acknowledged. First, the Google Forms survey yielded only 16 valid responses, a sample size that limits statistical generalisability. However, the survey was designed to complement rather than replace qualitative data, and methodological triangulation enhances confidence in overall findings. Second, purposive and snowball sampling introduce potential selection bias. Third, the cross-sectional design captures a single point in time and cannot track how trust dynamics evolve over management arrangement lifecycles. Fourth, the sensitivity of discussing family conflict may have led some participants to understate their experiences. Fifth, the geographic focus on the Lusaka–Central Province corridor may not fully represent dynamics in other regions. Despite these limitations, the consistency of findings across multiple data sources and participant groups supports the credibility of the study's conclusions.

CONCLUSION

Kinship trust remains a foundational factor in agricultural asset management in rural Zambia, serving as the primary basis upon which urban-based investors delegate responsibility for their agricultural resources to family members. However, the findings of this study reveal that this trust is increasingly fragile. The overwhelming majority of participants experienced some form of mismanagement, and in virtually all cases, these experiences resulted in declining trust and reduced willingness to invest in rural agriculture.

Mapping the range of mismanagement types thematically, from neglect and misuse of inputs to dishonest reporting, unauthorised disposal, and asset appropriation, illuminates the diverse ways in which informal kinship governance systems can break down under conditions of geographic distance, weak documentation, and misaligned incentives. The challenge of relatives assuming ownership over entrusted assets, in particular, highlights the risks inherent in purely informal delegation arrangements where boundaries of authority are never clearly defined.

Addressing these challenges requires a multi-pronged response: stronger documentation of management arrangements, improved monitoring mechanisms, incentive-aligned benefit-sharing, and greater support from extension services and traditional governance structures. Recognising and rewarding the contribution of conscientious caretakers is equally important for sustaining motivated and accountable stewardship over time.

Strengthening the governance of kinship-based agricultural arrangements would not only reduce asset loss and mismanagement at the household level but could also support broader rural agricultural productivity and sustainable development across Zambia.

The study's contributions are threefold. Empirically, it provides the first systematic qualitative examination of kinship trust and agricultural asset management in Zambia. Theoretically, it extends Social Capital Theory by demonstrating how trust erosion operates within specific economic arrangements and introduces the concept of "ownership drift" as a distinct form of informal institutional failure. Practically, it offers a comprehensive set of evidence-based recommendations for strengthening governance of kinship-based agricultural management, with implications for policymakers, extension services, traditional leaders, and the families directly involved.

Recommendations for Future Research

Several directions for future research emerge. First, a large-scale quantitative survey across Zambia's major urban centres would enable statistical estimation of the prevalence and economic impact of kinship-based mismanagement. Second, longitudinal research tracking trust evolution within specific management arrangements would provide dynamic insights. Third, action research implementing written family agricultural agreements in pilot communities would generate practical evidence for policy. Fourth, comparative studies in other Southern African countries with similar migration patterns (Malawi, Zimbabwe, Mozambique) would test transferability. Fifth, research examining gender dimensions of kinship-based management—including how women's experiences as both owners and caretakers differ from men's—would address a gap only partially explored here.

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