

ENABLING YOUTH-LED BUSINESSES TO THRIVE IN NIGERIA'S FOOD RETAIL SECTOR

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SECTION I - INTRODUCTION

1.1 Background of the Study

Nigeria's food retail sector comprises two sub-units - "food sold to consumers for preparation and consumption" and "food sold ready-to-eat." Although the latter are provided under both formal and informal settings, this Paper is motivated by the socio-economic potentials of youth-led businesses offering ready-to-eat food services in informal retail settings. Informal food retail services have proliferated Africa in the last three and a half decades with three notable concerns. First, there are concerns that young people seek haven in the informal sector due to the growing job informality, productive capacity failures in businesses, and the paucity of decent job opportunities [1]. Second, given the underlining importance of "food access and utilization," as well as "food stability and availability," it is worrisome that the socioeconomic significance of Informal food retail services has been neglected for too long [2]. Third, it is also worrisome that government-mandated oversight functions are often neglected, leading to regular breaches of food hygiene codes and sharp public health practices among food retail business owners [3].

These notwithstanding, the informal food retail sector remains a haven for Nigeria's promising youthful population - especially in the urban areas. Evidence shows that this sector offers incubation for informal learning; opportunity creation at the grassroots; local economic growth and development; and enhanced quality of life through wealth generation and income distribution. It symbolizes a platform for young and aspiring food entrepreneurs to learn valuable skills (informally) for food business management, marketing, and customer services. At present, 36.65 percent of young Nigerians (15 - 29 years old) are detached from education and the labor market [4]. This sector provides these youth with opportunities to start their own business and generate their own income for enhanced livelihood at the grassroots. The resulting multiplier effects include an increase in spending and investments; productivity consciousness; and growth of local economies. These benefits underline the motivation to understand the challenges confronting youth-led businesses in Nigeria's informal food retail sector and to suggest implementable policies that will enable these businesses to thrive.





1.2 Problem Statement

Nigeria's food retailing services sector is a critical component of our economy with notable opportunities for our teeming youth population. Youth-led businesses in this sector have mixed entrepreneurial experiences: for some, the entrepreneurial journey has been smooth, and for others, it's been challenging thus far. Either way, young business owners in this sector have continued to express optimism in the future and are eager to explore emerging opportunities in Nigeria's food retailing services sector. There are growing indications that youth-led businesses in this sector crave innovative, supportive, and strategic engagements with a view to making the Food retailing services sector a pride of the country at the continental and global stages respectively.

There is increasing awareness that the informal food retailing sector has become a haven for budding young entrepreneurs willing to provide solutions to customers' increasing demand for ready-to-eat food services in several existing and emerging urban centers across the country. Building a state-wide entrepreneurship ecosystem without effective interventions for these budding food entrepreneurs may hinder the growth and sustainability of youth-led businesses in this sector. Therefore, there is a pressing need to identify extant peculiar challenges and implement novel strategies that will enhance the potential for growth, innovation, and job creation among youth-led businesses in Nigeria's food retail services sector.

1.3 Objective of the Paper

This White Paper focuses on youth-led businesses in Nigeria's food retail sector. Specifically, the Paper seeks to:

1. Establish the unique challenges confronting youth-led businesses in Nigeria's food retailing services sector.
2. Examine the factors responsible for the rapid increase in youth participation in Nigeria's food retailing services sector.
3. Provide insights and recommendations for policymakers, investors, and other stakeholders to enable youth-led businesses to thrive in Nigeria's food retailing services sector.

2- OVERVIEW OF NIGERIA'S FOOD RETAIL SECTOR.

This section provides stylized facts about Nigeria's informal food retail services sector:

2.1 Nigeria's informal food retail sector is dominated by micro-enterprises

The informal food retail sector in Nigeria is predominantly made up of micro-enterprises. These are enterprises with at least three (3) and at most nine (9) employees. The assets of these enterprises are worth less than N10 million while their turnover ranges between N3 million and N25 million. They have tremendous economic potentials that cannot be over-emphasized. For instance, these enterprises account for 57.84 million employments across the country, and their propensity to invest is approximately 16 percent. Little wonder why the Federal Government of Nigeria through the National Policy on MSMEs (2021-2025) regrets the marginal transitions from micro- to small enterprises. In line with this reality, micro-enterprises in Nigeria's informal food retail services sector typically operate in open-air and public spaces, roadside stalls, or from mobile carts while offering a wide range of food products to their customers at affordable prices. These also constitute a vital part of our country's food system because they provide accessible food to many middle and low-income households.

2.2 Nigeria's informal food retail sector is characterized by low barriers to entry

Starting an informal food retail business in Nigeria requires relatively low capital and has low barriers to entry, making it a viable option for many young and aspiring food entrepreneurs across the country. In order to put this subject of low entry barriers into perspective, three indicators are worth considering. These are the cost of business startup procedures; time required to start a business; and startup procedure to register a business.



Table 1: Business entry barriers in Nigeria

Indicators	2013	2016	2019
Cost of business startup procedures	58.70	31.3	26.1
Time required to start a business	30.3	24.9	7.2
Startup procedure to register a business	8	8	9

Source: World Bank

Table 1 shows that in recent times, there has been a declining trend in the cost of business startup procedures, time requirements, and registration procedures in formal settings. Notable among these indicators is the time required to start a business with a sharp decline of 71.08 percent (2016 - 2019). Within the context of the informal sector where the cost-time-effort requirements for business startups is quite liberal, recent advances in technology, changes in government policies, and increasing awareness of entrepreneurship are popular pull factors driving the increase in youth's participation in informal food entrepreneurship. Although the government through the innovativeness of the Corporate Affairs Commission (CAC) has simplified business registration procedures, this has proved to be an insufficient motivation for youth-led business formalization in Nigeria's food retail services sector.



2.3 Nigeria's informal food retail sector is dominated by micro-enterprises

There are advances that measuring regulatory oversight in the informal sector is a challenging task. The World Bank's initiative, the Ease of Doing Business, however, provides several indicators with limited dichotomy between the formal and informal sector applications. There are four indicators of interest - registering property, quality of land administration, reliability of infrastructure, as well as transparency of information - in discussions around regulations in Nigeria. Table 2 indicates that relative to the registration of properties, the administration of land is poor; the provision of infrastructure is unreliable; and information dissemination is far from being desirable. These have become motivations for aspiring young entrepreneurs to circumvent perceived complex and opaque regulations capable of stifling businesses in Nigeria's formal sector. This also explains why youth-led businesses find haven in the informal sector.

Table 2: Indicators of Regulation in Nigeria

Indicators	2016	2017	2018	2019	2020
Cost of business startup procedures	25.9	25.9	27.7	27.5	29.5
Reliability of infrastructure	5.04	5.04	5.77	5.54	7.96
Time required to start a business	1.77	1.77	1.77	1.77	4.08
Startup procedure to register a business	0.77	0.77	1.50	1.27	1.38

Source: World Bank (2023)

Neoliberalism's economic perspective affirms that informal entrepreneurship is borne out of people's will to resist the state's over-regulations in the formal sector. It also considers an informal business as a rational economic maneuver voluntarily embraced by entrepreneurs whose entrepreneurial spirits are stifled by state-imposed constraints [5]. The state's regulatory oversight functions are designed to ensure quality enforcement of policies that have been passed or signed into law. In situations where supervision, control, and coordination among state owned agencies are weak, there is a high probability that an unfair competitive advantage will prevail. There will be poor working conditions and low wages for workers. There will also be limited access to social protections. These are a few of the associated costs of limited regulatory oversight functions in Nigeria's informal food retail services sector.

2.4 Nigeria's informal food retail sector is plagued by varying ready-to-eat food offerings

Figure 1: Number of "ready-to-eat" food offerings in Nigeria's informal food retail services sector.



There is increasing awareness that many of the young informal food entrepreneurs do not adhere to regulations encountered in formally structured environments. Yet, the population of their loyal customers is increasing by the day due to notable drivers including affordable prices; ease of access; convenience; personal connections and networks; as well as unique “ready-to-eat” food offerings. An interesting value proposition of young food entrepreneurs in informal food retail services is the opportunities that they offer their customers to experience unique, local, and authentic flavors which they often find irresistible. The uniqueness of their food offerings is usually motivated by cultural, regional, or historical influences, and is usually prepared with fresh locally-sourced ingredients. Figure 1 shows that - on average - potential informal food retail entrepreneurs provide his/her clients with at least seven “ready-to-eat” food offerings [6].

Youth-led businesses offering “ready-to-eat” food services in informal settings enjoy a national spread and they operate in several urban areas across the country. Overall, these young food entrepreneurs offer a diverse range of unique and flavored dishes that reflect Nigeria's rich culinary traditions. These dishes are often affordable and convenient and offer customers a chance to experience the vibrant flavors of the country's local cuisine. Popular among the “ready-to-eat” food varieties include different varieties of rice (i.e., Jollof rice, fried rice, coconut rice, white rice, etc.); pounded yam and soup (i.e., Egusi soup; vegetable soup, etc.); different varieties of noodles; and recently shawarma and burgers. Depending on the purchasing power of the customers, each “ready-to-eat” food offered is served with grilled or fried chicken, turkey, beef, or fish. A noticeable feature in recent times is the development of a menu list and this is usually displayed with a view projecting the value of their respective “ready-to-eat” food offerings.



3- Methodology and Approach

This White Paper started with the primary objective of examining the drivers of the increase in the number of youth-led businesses and the unique challenges facing these businesses in Nigeria's food retailing services sector. This paper, therefore, uses the mixed research methodology - a combination of qualitative and quantitative research approaches - to systematically achieve these objectives. The qualitative data was extracted from the Focus Group Discussion (FDG), where we assembled ten young food entrepreneurs from four major cities across the country - Abuja; Calabar; Lagos; and Port Harcourt. The interactive session, which lasted for ninety-six minutes and nine seconds, produced informative, engaging, and nuanced data for the use of this Paper.



4 - Motivations for Youth-led Businesses in Nigeria's Food Retail Sector

“Despite lingering economic lopsidedness, with a little push and hard work, budding food entrepreneurs can still survive.”

In Nigeria's entrepreneurship ecosystem, neither real-time data nor statistics for the population of youth-led businesses exist. This notwithstanding, it is generally appreciated that we have a large and vibrant food retailing services sector with many young entrepreneurs and startups operating in the industry. This sector has suddenly grown to become one of the leading employers of labour and it has the potential to contribute meaningfully to Nigeria's Gross Domestic Product (GDP) either at the Sub-National level or at the Federal level. Regarding the surge in youth's entrepreneurial participation in this sector, there are several motivating factors. Interestingly, the following are considered to be the leading motivating factors among young food entrepreneurs in Nigeria:

4.1 The COVID-19 Pandemic

Even though the COVID-19 pandemic posed loads of challenges to existing micro-and small businesses across the country, it also created opportunities for young entrepreneurs - particularly in Nigeria's food retailing services sector. Notably, the pandemic fostered disruptions in the food supply chain at home and abroad. During that economic lockdown, we witnessed a surge in the demand for food; the demand for food delivery services; and shrinking food supply options due to the restrictions on movement and social gatherings. Many young entrepreneurs who have eyes for opportunities started food delivery and catering services from their respective homes. The food retailing services sector has since become an entrepreneurship ecosystem with unique features inclusive of ease of entry and exit; as well as zero age barriers to budding entrepreneurs. These young food entrepreneurs are determined to explore inherent opportunities to produce and sell locally sourced and healthy food products. Thus, the impact of the COVID-19 pandemic as a motivating factor for youth entrepreneurship in Nigeria's food retailing services sector cannot be over-emphasized.

4.2 High Youth Unemployment Rates

Prior to the COVID-19 pandemic, the majority of young graduates have mixed perspectives about food retailing services in the country. Only very few saw the food sector as a promising industry with significant growth potential. Others who did not consider it a viable career option were not interested in the food retailing services sector because of the perception that it was a low-paying and low-status industry. It is the aspiration of these young graduates to have white-collar and decent jobs in the country's formal sector. But the aggregate unemployment rate has been on a rising trend from approximately 13 percent (2017) to 33.3 percent (2021). Similarly, the youth unemployment rate has increased from 8.22 percent (2015) to 19.61 percent (2022). These sharp increases have significant implications for young people's desire for decent job offers. They are struggling to find decent job opportunities in Africa's largest economy. The growing frustrations that accompany the fruitless search for desirable jobs have left many young people with no choice but to pursue alternative options, including self-employment, gig work, and entrepreneurship. Thus, the high youth unemployment rate across the country is a motivating factor for the growing youth-led businesses in Nigeria's food retailing services sector.

4.3 Lack of Job Satisfaction

Lack of job satisfaction is another valid or ethical motivation for the growing numbers of youth-led businesses in Nigeria's food retailing services sector. It is important for businesses to pay their employees fair and competitive wages that reflect the value of their work and skills. However, these may not be satisfactory enough to keep an employee on the same job. As such, many budding food entrepreneurs are driven by a desire to create a business that aligns with their values; enables them to focus on developing products and services that meet the needs of their customers; and provides them with a sense of purpose and fulfillment. Interestingly, these young food entrepreneurs attest to the compensating power of Nigeria's food retailing services sector. It offers them lucrative side hustles with daily returns that they consider to be commensurate with their respective investments. While this may not be the case with all young food entrepreneurs out there, this finding implies that a lack of job satisfaction is a motivation for the growth of youth-led businesses in Nigeria's food retailing services sector.

4.4 The Desire to Survive

There is a growing consensus among successful young food entrepreneurs that several youth-led businesses in Nigeria's food retailing services sector are born out of necessity. The Global Entrepreneurship Monitor affirms that businesses can actually be necessity driven. This class of businesses has very limited aspiration to scale and generate more employment opportunities. They are prevalent in the retail sectors; their operations are driven by a one-man resource; and they usually lack the requisite entrepreneurial skills and resources needed to grow through opportunity and then innovation-growth phases. The FDG reveals that budding food entrepreneurs are self-taught. In other words, many of the existing youth-led businesses in this sector are driven by passion and are self-trained on the job either to become a Chef or a food entrepreneur. These budding entrepreneurs are motivated by the desire to survive. Their experiences are dominantly street-based, and rich in survival mode, and informal learning approaches have become their norm. These notwithstanding, there are optimistic views that the food retailing services sector has nuance opportunities (i.e., learning, innovation, entrepreneurship, and competence building) to offer the Nigerian youth.

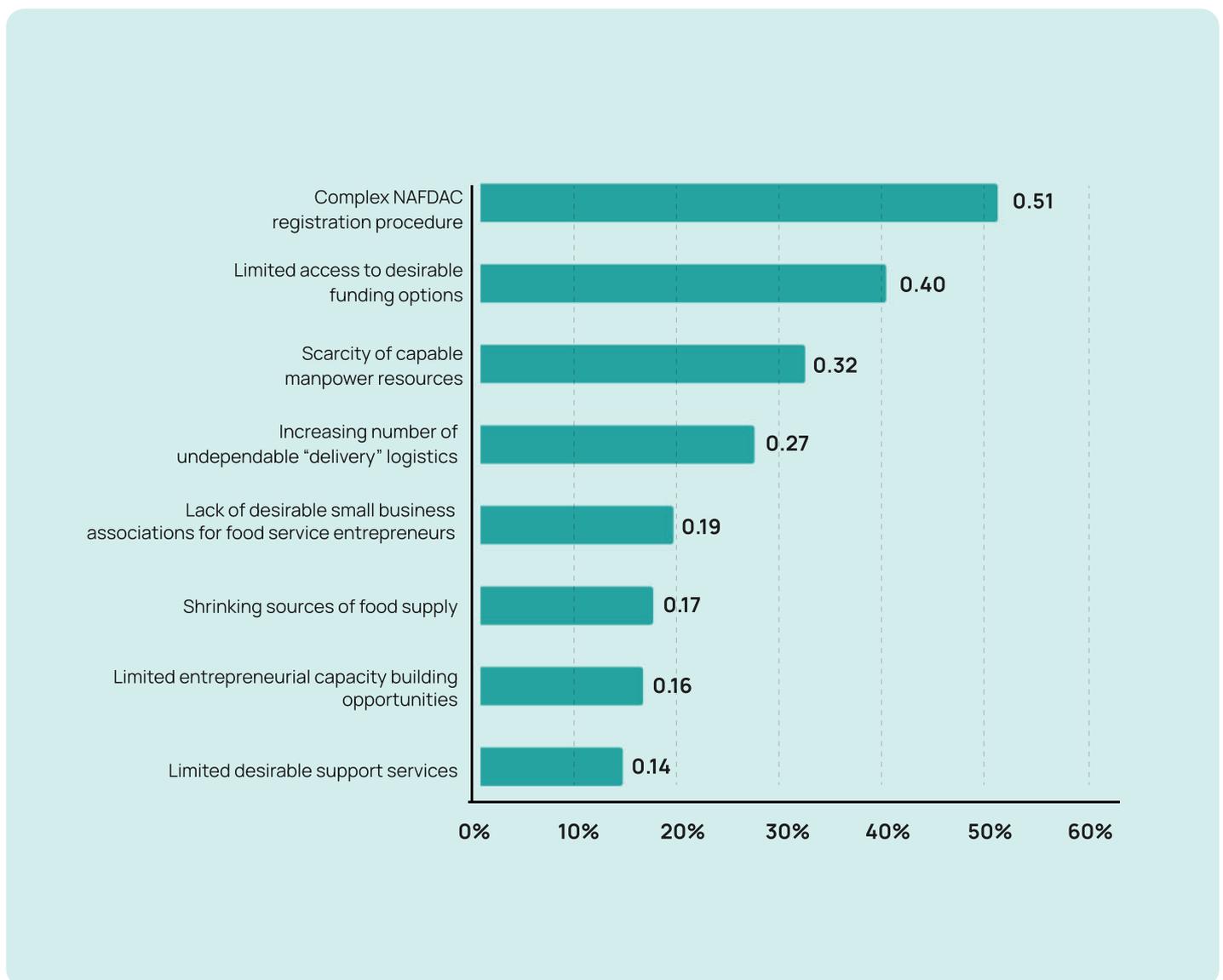
4.5 The Demand for "Ready-to-Eat" Food

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5 - Challenges of Youth-led Businesses in Nigeria's Food Retail Sector

The youth-led businesses in Nigeria's food retailing services sector are not immune from challenges. Just like every existing youth-led business, they are confronted with several challenges, but this Paper has identified the eight prominent issues that are begging for immediate solutions. As shown in Figure 1, the top four challenges include - limited access to desirable funding options; an increasing number of undependable delivery logistics; scarcity of capable manpower resources; and complex NAFDAC registration procedure.

Figure.2: Leading Challenges facing youth-led Businesses in Food Sector (by Ranking)



5.1 Limited Access to Desirable Funding Options

The participants identified limited access to desirable funding options as a significant challenge confronting youth-led businesses in Nigeria's food retailing sector. They lamented the lack of financial resources, which inhibits their ability to invest in desirable and necessary food processing infrastructure. They also regret the rigidity of the lending requirement of commercial banks across the country, especially their lack of willingness to forgo the demand for collateral. Microfinance banks are not in any way better because they perceive these businesses as high-risk ventures. Worse off, many of these young food entrepreneurs have limited awareness of existing alternative funding options that are available at their disposal. Overall, these hinder their growth potential and competitiveness in the market.

5.2 Increasing Number of Undependable Logistic Services

Delivery logistics is an integral part of the food retailing services value chain. Ironically, several of young food entrepreneurs have been coping with the unruly behavior of dispatch riders who have added to their pain points directly or indirectly. Notably, ordered food is delivered late due to delays from the logistic companies and this often breeds customers' frustrations. Several of the dispatch riders also put up rude behaviors and in some cases, they request additional delivery charges midway into the journey. These have negative implications on the reputation of the business. The multiplier effects of undependable food delivery logistic services on operational efficiencies, sales, and revenue, as well as the mental agility of young food entrepreneurs, cannot be over-emphasized. Customers have reasons to patronize nearby competitors due to a lack of satisfaction and a loss of one customer has multiple effects on revenue generation. The resulting reputational damage has serious impacts on the social capital of the business. Consequently, the increasing number of undependable delivery logistics has a significant impact on the success and sustainability of youth-led businesses in Nigeria's food retailing services sector.

5.3 Scarcity of Capable Manpower Resources

Although many of our youth-led businesses in Nigeria's food retailing services sector are motivated by passion and the zeal to survive, steady growth in the business means there will be a corresponding need for additional manpower resources. Just like the entrepreneur, available manpower resources are neither trained nor fit for purpose to handle the task of food processing under desirable and hygienic conditions. Recruiting and managing a skilled workforce is a challenging task, limited access to financial resources makes it near impossible to pay decent living wages, and the high turnover rate can be exacerbated by the inherent scarcity of capable manpower resources. Another frustrating challenge is associated with a trained workforce leaving at short notice to work for known/unknown competitors. These affirm that appropriate staffing, staff loyalty, and the ability to recruit the right personnel to run this business efficiently and productively remain significant pain points among youth-led businesses in Nigeria's food retailing services sector.

5.4 Complex Registration Procedure

Globally, there is increasing awareness that the food sector is highly regulated. But in practice, the limited regulatory oversight functions in the food retailing services sector is a motivation for the growing numbers of young food entrepreneurs actively participating in the food retailing services ecosystem. While young food entrepreneurs underscore how the over-zealousness of regulatory agencies across major urban cities is stifling youth-led businesses in the food retailing ecosystem, they were unapologetic in reporting that it takes near infinitum to have their food products registered with the National Food and Drugs Administration Centre (NAFDAC). The cost of registration, the length of the process and its associated time-consuming delays, the specialized knowledge and expertise required, and worse off, the limited resources to fast-track the demand for NAFDAC registration numbers add to the excruciating pain points of youth-led businesses in the food entrepreneurship and innovation ecosystem. Thus, the complexity of the food registration procedure has a significant effect on the ability of these businesses to thrive in Nigeria's food retailing services sector.

Recommendation

This White Paper focused on youth-led businesses in Nigeria's food retail sector. Specifically, this paper examined the unique challenges confronting youth-led businesses, as well as the predictors of the rapid increase in youth's participation in Nigeria's food retailing services sector. Insights drawn show that these businesses are struggling to survive, and urgent measures are needed in order to enable them to thrive successfully.

■ Scarcity of Capable Manpower Resources

Government across levels, but more importantly grassroots' government, have significant roles to play in ensuring that youth-led businesses in Nigeria's food retail sector embrace business formality. By its nature, the informal sector is dominated by unlicensed and untrained actors who thrive in unsanitary conditions. The activities of these actors are often perceived as illegitimate because they encroach on public spaces, they lack formal legal status, and they avoid taxes. However, given the socio-economic benefits of youth-led businesses in the informal food retail sector, it is high time the government changed extant negative perceptions of informal sector actors. A cooperative and supportive approach can ensure a subtle promotion of business formality among youth-led businesses in Nigeria's informal food retail sector. Bringing status to youth-led businesses will guarantee access to state institutions, access to credit, and sustainable private investments in the sector.

■ Promote the adoption of food safety behavior and practices

Although there is a saying that the success of the food business is everybody's business, the government has a critical role to play in ensuring that youth-led businesses adopt food safety behavior and practices. Locally, it is high time that state institutions such as NAFDAC recognized youth-led business owners as important stakeholders in Nigeria's food supply chain. They participate actively in the preparation, packaging, storing, and dispensing of food. As such, exposing them to rigid food registration procedures can be a demotivating factor for embracing required food safety management systems. In view of this, it is recommended that state institutions and agencies should, as a matter of urgency, simplify food safety management systems; promote public awareness of the detailed food registration procedures; and institute objective monitoring and evaluation standards for youth-led businesses operating in Nigeria's informal food retail sector. In other words, government institutions and agencies in charge of monitoring and evaluation must ensure that standards, guidelines, and codes address the peculiarities of youth-led businesses in the informal sector, and these can be presented in simplified and easy-to-understand words.



■ Institutionalize continuous food safety training at the grassroots

Global awareness underscores food safety, food hygiene, and sanitation as the basis for sustainable government-sponsored initiatives across food supply chains. Over the last five years, the World Health Organisation (WHO) and the Food and Agriculture Organisation (FAO) have embarked on worldwide advocacy that food production is a part of our complex economic system and this should not be taken for granted. Now is the time for the Federal Government of Nigeria, the Sub-National Governments, and food regulators across the country to institutionalize continuous food safety training for youth-led businesses across the country. Encouraging continuous food safety training among youth-led business owners has several social-economic importance. Positive and progressive food safety culture will be enhanced. Improved health outcomes will increase consumers' confidence in the business offerings. Increased turnover will fortify market confidence, and thus, secured income opportunities will no doubt increase the chances that youth-led businesses will thrive in Nigeria's informal food retail sector.

■ Private sector participation in capacity-building initiatives

Recall that youth-led businesses in Nigeria's informal food retail sector are necessity driven. They also lack the resources to invest in capacity-building, which invariably exposes them to unfavorable financial outcomes that are capable of truncating the longevity of their businesses. In order to enable youth-led businesses to thrive in Nigeria's informal food retail sector, private sector investment in capacity-building is one of the numerous low-hanging fruits. Private investors willing to participate in Nigeria's food supply chain revolution can offer technical assistance either for free or at a reduced cost to support youth-led businesses' demand for leadership skills, financial management skills, manpower development skills, and other related adaptive and technical capacities. A good starting point would be neighborhood initiatives that seek to instill entrepreneurial competence in youth-led businesses in food retailing at the grassroots.

■ Co-creation of financing solutions for youth-led businesses

The coming of Enterprise Support Organisation (ESOs) into Nigeria's entrepreneurship ecosystem has remained a blessing. Specifically, several ESOs are determined to take Nigeria's food supply chain by storm creating innovative challenges that have successfully brought several youth-led businesses to the limelight. However, access to finance remains an impeding challenge and it is threatening the survival of these businesses. There are hidden opportunities in the tripartite co-creation of finance solutions for youth-led businesses in Nigeria's informal food retail sector. Co-creation has the potential for solving system-wide challenges because it engages relevant stakeholders in working together to understand their respective needs, fears, and aspiration. If properly harnessed, co-creation can help stakeholders unleash innovative solutions that will stand the test of time. This explains why private sector funders, financial institutions, and youth entrepreneurs in Nigeria's food retail sector need to come together and co-create financing solutions that can match the finance needs of youth-led businesses. Collaborative financing options are other areas of funding that can be leveraged to deepen access to funding and enable youth-led businesses to thrive in Nigeria's informal retail sector.

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