



*Ministry of Women Affairs, Community, Small,
and Medium Enterprises Development*



2021 MICRO, SMALL AND MEDIUM ENTERPRISES SURVEY REPORT



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LIST OF ACRONYMS

EA	Enumeration Area
EMA	Environmental Management Agency
ILO	International Labour Organization
IRIS	International Recommendations for Industrial Statistics
ISIC	International Standards for Industrial Classification
Mash	Mashonaland
MSMEs	Micro, Small and Medium Enterprises
Mat	Matabeleland
MWACSMED	Ministry of Women Affairs, Community, Small and Medium Enterprise Development
NSSA	National Social Security Authority
NSO	National Statistical Office
NEC	National Employment Council
UNDP	United Nations Development Programme
SACCO	Savings and Credit Cooperatives
SDF	Standard Development Fund
ZERA	Zimbabwe Energy Regulatory Authority
ZESA	Zimbabwe Electricity Supply Authority
ZIMDEF	Zimbabwe Manpower Development Fund
ZIMRA	Zimbabwe Revenue Authority
ZIMSTAT	Zimbabwe National Statistics Agency

Explanation of symbols used in the report:

<u>Symbol</u>	<u>Meaning</u>
-	variable value is equal to zero or less than 0.05
n.a.	not applicable

FOREWORD



The Government takes cognizance of the crucial role played by Micro, Small and Medium Enterprises (MSMEs) in the country's socio-economic development. The sector is a critical driver to economic development as it contributes to the country's gross domestic product, provides employment opportunities, improves livelihoods and facilitates industrialization of both urban and rural areas. MSMEs also play a significant role in the achievement of Sustainable Development Goals (SDGs).

There is need to regularly track developments to inform the design and implementation of policies and programmes to support the sector. In addition, the need to report outcomes and impact of development efforts by various stakeholders in the sector has become very compelling as the nation is implementing the National Development

Strategy 1 which is setting the foundation for the attainment of Vision 2030.

The survey results presented in this document provide pertinent information on the dynamics within the sector focusing on formalisation, size, employment, business environment, access to finance, workspace provision and contribution to gross value added among others. Furthermore, the disaggregation of the information by province dovetails with the devolution thrust outlining the contribution of the sector to the provincial economies.

The results are a clarion call for all stakeholders to enhance the performance of the sector and give it the competitive edge it deserves. It is my hope that this MSME Survey Report will meet the diverse needs of all stakeholders involved in the MSME development space and lead to inclusive and sustainable economic growth and development.

I would like to express my profound gratitude to ZIMSTAT for partnering the Ministry in carrying out this survey, UNDP for its financial support and MSMEs and other stakeholders for providing valuable information during the survey.

S. G. Nyoni

Honourable Dr. Sithembiso. G. G. Nyoni (MP)

**MINISTER OF WOMEN AFFAIRS,
COMMUNITY, SMALL AND MEDIUM
ENTERPRISES DEVELOPMENT**

PREFACE



This report presents the results of the 2021 Micro, Small and Medium Enterprises (MSMEs) Survey undertaken by the Zimbabwe National Statistics Agency in collaboration with the Ministry of Women Affairs, Community, Small and Medium Enterprises Development.

Worldwide, MSMEs are emerging as the key drivers of economic growth and development. In this respect, the survey was conducted with the ultimate objective of producing statistics that would inform on the size, structure and characteristics of the MSMEs sector in Zimbabwe.

The report provides a wide range of statistics on the MSMEs sector including the main kind of economic activities in

which MSMEs are engaged in, number of persons employed in the sector, registration status, access to utilities, access to loans and business operating environment, as well as challenges faced.

I wish to express gratitude to the Government of Zimbabwe and the United Nations Development Programme (UNDP) for funding the survey through the Ministry of Women Affairs, Community, Small and Medium Enterprises Development. MSMEs operators are hereby appreciated for cooperating with our field staff thereby making the exercise a success.

It is my hope that the survey findings will meet the demands and expectations of concerned stakeholders. The statistics are also a key input into the policy formulation, over and above monitoring and evaluation of various development programmes.



Director-General
Zimbabwe National Statistics Agency

19th September 2022

Taguma Mahonde

EXECUTIVE SUMMARY

The Zimbabwe National Statistics Agency (ZIMSTAT), in collaboration with the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, undertook the Micro, Small, and Medium Enterprises (MSMEs) survey during the period 28th January to 22nd February, 2022.

The survey aimed at producing statistics that inform on the size, structure and characteristics of the MSMEs sector in Zimbabwe, and was designed to provide estimates at national and provincial levels. Data for the survey was collected using the Computer Assisted Personal Interviewing (CAPI) method.

Of the 15,093 households targeted for the survey, 13,615 were successfully interviewed constituting a response rate of 90.2 percent. Key findings of the survey are as summarized below:

- a) Approximately 4.1 million individuals were operating 3.4 million MSMEs in 2021, of which micro enterprises constituted 96.5 percent. There were more female business owners (56.4%) than male owners.
- b) Harare province had the highest proportion of MSMEs (14.2%) operating in 2021.
- c) Enterprises mainly engaged in wholesale and retail trade, repair of motor vehicles and motorcycles activities comprised the highest proportion (44.4%) of MSMEs, followed by those in agriculture, forestry & fishing constituting 39.2 percent.
- d) In total, there were approximately 3.1 million active business owners and 1.7 million persons engaged by MSMEs on full-time basis as at 31st December 2021
- e) The estimated gross value added from the MSMEs sector in 2021 was ZWL\$522.2bn.
- f) Agriculture, forestry and fishing activities contributed the highest value of ZWL\$221.6bn followed by enterprises in Wholesale and retail trade; repair of motor vehicles and motorcycles that contributed an estimated ZWL\$141.5bn
- g) Subscription to social protection schemes by MSMEs was generally low, as reflected by only 2.1 percent subscribed to pension

- schemes and 2.5 percent subscribed to medical aid schemes for employees.
- h) Overall, 14.3 percent of the MSMEs were reported as being either registered or licenced with regulatory authorities in 2021.
 - i) About twenty-nine percent of enterprises operated at home without any special business-related installations, while 13 percent were “mobile” operators.
 - j) Close to ninety-four percent of the micro enterprises did not have business specific bank accounts, as 67.8 percent of the medium enterprises and 30.7 percent of the small enterprises reported having such.
 - k) In total, about 10 percent of MSMEs applied for loans in 2021.
 - l) About 67 percent of enterprises were started mainly as a source of livelihood.
 - m) Most business owners (62.5% for males and 58.8% for females), had secondary education as their highest level of education completed.
 - n) Savings were the most common source of capital for business start-up capital, as stated by 56.2 percent of the MSMEs.
 - o) In total, 54.3 percent of the MSMEs operated without any proper record keeping for their enterprises, with 42.3 percent having informal records for personal use.
 - p) Open pit was the most common method of solid waste disposal at business sites, as indicated by 41 percent of the enterprises.
 - q) Around 49 percent of the MSMEs business premises, were accessed mainly through use of gravel roads, as 27.4 percent were accessed by use of tarred roads.
 - r) Enterprises that owned a business-related mobile cellular telephone accounted for a percentage of 62.0.
 - s) Generally, employees in the MSMEs sector were not entitled to any type of leave, as reflected by 95.5 percent not being afforded such, in total.
 - t) Among the main challenges faced by enterprises in dealing with regulatory institutions, were issues related to business premises, accounting for 50.2 percent, and licencing constituting a proportion of 34.8 percent.
 - u) The most common form of assistance required, as stated by 52.3 percent of the MSMEs, was to do with ease of access to loans.
 - v) Enterprises that needed assistance in relation to provision of appropriate workspace accounted for 32.7 percent



Introduction

CHAPTER 1: INTRODUCTION

1.0 Background

Micro, Small and Medium Enterprises (MSMEs) play a pivotal role in economies of both developed and developing countries. In Zimbabwe, the enterprises contribute to socio-economic transformation through production of goods and services, employment creation, exports enhancement, skills development and promotion of entrepreneurship, in addition to innovativeness.

Over the years, Zimbabwe has experienced a structural shift inclined towards dominance of MSMEs. Accordingly, there is increased demand for statistics pertaining to the sector. Statistics on MSMEs inform the formulation of policies aimed at developing the sector, and the economy at large.

The statistics are also required for monitoring and evaluation of progress towards attainment of Sustainable

Development Goals (SDGs). In addition, the business community requires the statistics for developing production, marketing and recruitment strategies.

In view of the foregoing, the Zimbabwe National Statistics Agency (ZIMSTAT), in collaboration with the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, conducted the MSMEs survey during the period 28th January to 22nd February 2022. The survey was household-based and carried out using the Computer Assisted Personal Interviewing (CAPI) method.

The survey, which was core funded by the Government of Zimbabwe and UNDP, was conducted at an opportune time when the country is implementing the National Development Strategy 1 (NDS1). The survey findings will therefore provide necessary statistics for monitoring and evaluation.

1.1 Objectives of the survey

Specifically, the MSMEs survey was designed to provide statistical information in relation to:

- a) The size, structure and characteristics of micro, small and medium enterprises in Zimbabwe;
- b) The extent of formality of MSMEs operations;
- c) Operational challenges faced by MSMEs;
- d) Women and men engaged in the MSME sector,
- e) MSMEs contribution to Gross Domestic Product (GDP) and
- f) MSMEs' access to business loans, utilities and Information Communication Technologies (ICTs).

1.2 Definition of MSMEs

The Small and Medium Enterprises Act (Chapter 24:12) defines an MSME as a corporate or non-corporate business entity which, together with any of its subsidiaries, has the following characteristics:

- a) Is managed by one person or jointly by two or more persons;
- b) Conducts its business in any of the sectors of the economy, and
- c) Meets the criteria for classification as is set in the SMEs Act with regards to autonomy, number of full-time employees, capitalization, annual turnover, economic sector and registration and/or licensing.



Methodology

CHAPTER 2: METHODOLOGY

2.0 Introduction

This chapter describes the survey design, weighting procedures, questionnaire design, training, data collection, data processing and quality control. The

chapter also includes response rates, distribution of surveyed households, challenges and limitations with respect to the survey.

2.1 Classification of MSMEs

In consistence with International Recommendations for Industrial Statistics (IRIS), the survey, used the employment criteria as a measure of size to classify enterprises. The survey adopted the SMEs Act classification criteria based on

employment size only to classify enterprises into micro (0-5 full-time employees), small (6-30 full-time employees) and medium (31-75 full-time employees).

2.2 Survey Design

2.2.1 Scope and coverage

The MSMEs survey was household-based and cross-sectional in nature, with the enterprise being the statistical unit of inquiry. The survey was undertaken across

the ten provinces of the country, covering both urban and rural areas and designed to provide estimates at national and provincial levels.

2.2.2 Sample

A two-stage stratified sampling design was used in selecting the sample. The first stage entailed selection of enumeration areas as primary sampling units. The second-stage entailed selection of households with an individual/individuals involved in MSMEs activities. The sampling frame for first-stage sampling

design was the Zimbabwe Master Sampling Frame developed from the 2012 Population Census, and updated in 2017 after the standardization exercise. Enumeration areas were selected using Probability Proportional to Size (PPS), the measure of size being number of households according to the 2012

Population Census. A total of 802 EAs were selected for the survey, and

allocated to provinces as shown in **Table 2.1.**

Province	EAs in Master Sampling Frame			Sampled EAs		
	Urban	Rural	Total	Urban	Rural	Total
Bulawayo	1,658	n.a.	1,658	44	n.a.	44
Harare	4,910	92	5,002	136	4	140
Manicaland	730	3,337	4,067	53	54	107
Mash Central	427	2,487	2,914	24	46	70
Mash East	583	2,852	3,435	35	51	86
Mash West	1,137	2,353	3,490	52	38	90
Masvingo	427	2,914	3,341	30	57	87
Mat North	249	1,367	1,616	14	28	42
Mat South	281	1,230	1,511	14	27	41
Midlands	1,005	2,647	3,652	47	48	95
National	11,407	19,279	30,686	449	353	802

In order to facilitate creation of the second-stage sampling frame, a listing exercise was undertaken in selected EAs. Households with members engaged in MSMEs activities during the listing exercise constituted second-stage frame.

A total of 25 households per each of the selected EAs were considered for enumeration. The households were selected using random systematic sampling. In cases where the selected EAs

had less than 25 households with an individual/individuals engaged in MSMEs activities, all identified households in the respective EAs were incorporated into the sample.

In total, the MSMEs sample comprised 15,093 households with at least a member involved in MSME activities. These were apportioned across the ten provinces, and by rural-urban strata, as presented in

Table 2.2.

Province	Urban households	Rural households	All Households
Bulawayo	804	n.a.	804
Harare	2,528	79	2,607
Manicaland	1,034	976	2,010
Mash Central	477	903	1,380
Mash East	687	953	1,640
Mash West	1,023	688	1,711
Masvingo	590	1023	1,613

Mat North	270	536	806
Mat South	269	437	706
Midlands	913	903	1,816
National	8,595	6,498	15,093

2.3 Weighting procedures

Due to unequal probabilities of selecting the MSMEs sample units, weights were applied to the collected data. Weights calculation incorporated probabilities of selecting enumeration areas at first stage sampling and probabilities of selecting

households with MSMEs owners at the second stage. Since the survey did not substitute for non-responding households, in cases where non-response occurred, weights were adjusted accordingly to cater for the non-response.

2.4 Survey instrument

The MSMEs survey questionnaire was developed guided by the International Labour Organization (ILO) Statistical Manual on Measuring the Informal Sector as well as the United Nations Statistics Division (UNSD) Generic Questionnaire for Surveys on Household Unincorporated Enterprises and Informal Sector. The following are sections into which the questionnaire was apportioned:

Section 1: Business Background Information

Section 2: Place of Business

Section 3: Business Registration

Section 4: Business Access to Utilities

Section 5: Business Access to and Use of Information and Communication Technology

Section 6: Employment and Education

Section 7: Social Protection

Section 8: Business Environment

Section 9: Business Loans

Section 10: Business Expenditure

Section 11: Taxes and Subsidies

Section 12: Production and Sales

Section 13: Capital Formation

Section 14: Closed Businesses

A data collection application tool was developed using CSPro version 7.6. The application had in-built skip and validation checks to enhance the quality of data.

2.5 Stakeholder engagement

A virtual workshop was conducted for various stakeholders to provide their

inputs with respect to questionnaire content.

2.6 Training

Two training workshops were conducted namely training of trainers (ToT) and training of enumerators (ToE). The workshops were conducted mainly to acquaint survey personnel with survey objectives, survey concepts and definitions, questionnaire content, classifications and fieldwork procedures, among other survey matters. The training workshops also provided an opportunity

to test the CAPI system and the process of syncing data to the server.

Two manuals were used during the trainings. The first was the listing manual which provided guidance on identifying households engaged in MSME activities during the listing exercise. The second was the enumerator and field manual which contained information that guided on how to conduct the survey.

2.7 Publicity

The MSME survey activities were publicised through platforms that

included the press, social media and sensitizations through local leadership.

2.8 Data collection

Data collection for the survey took place from 28th January 2022 to 22nd February 2022. The survey was administered using Computer Assisted Personal Interviewing (CAPI) method. The approach entailed enumerators visiting selected households and conducting face-to-face interviews while recording responses in tablets.

The collected data was transmitted to the server on a daily basis. This provided an

opportunity for subject matter personnel to perform initial data cleaning whilst the survey was in progress. Any issues emanating from the synchronized data were communicated back to the field staff for rectification, after which re-syncing would take place.

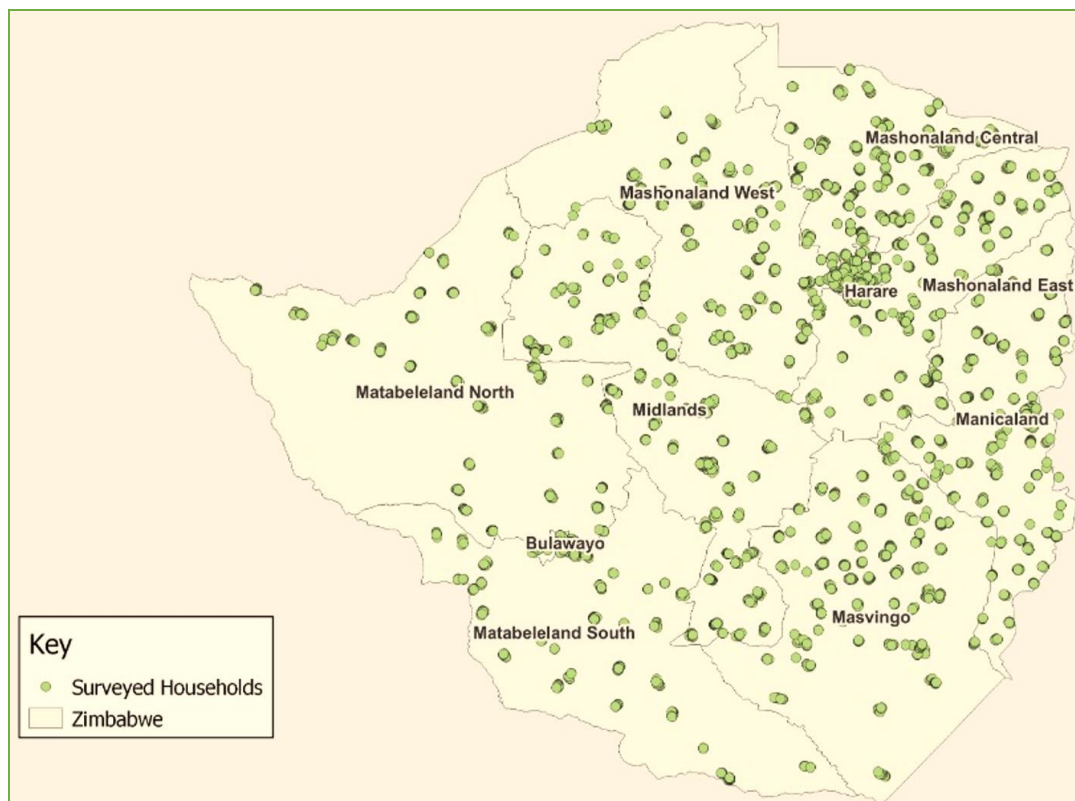
2.9 Response rate

Of the 15,093 households targeted for the MSMEs survey, 13,615 were successfully interviewed constituting a national response rate of 90.2 percent (**Table 2.3**).

Province	Targeted Households	Interviewed Households	Percent Response Rate
Bulawayo	804	661	82.2
Harare	2,607	2,151	82.5
Manicaland	2,010	1,969	98.0
Mash Central	1,380	1,316	95.4
Mash East	1,640	1,472	89.8
Mash West	1,711	1,605	93.8
Masvingo	1,613	1,425	88.3
Mat North	806	756	93.8
Mat South	706	651	92.2
Midlands	1,816	1,609	88.6
National	15,093	13,615	90.2

2.10 Surveyed households with MSMEs

The spatial distribution of households covered during the MSMEs survey data collection exercise, is as displayed in **Map 2.1**.



Map 2.1: Distribution of surveyed households

2.11 Data cleaning

The synchronized data was extracted from the server and formatted for ease of data cleaning. The data cleaning process entailed verification of codes, checking for

data consistency as well as completeness of records. The cleaning process was mainly done by subject matter personnel using MS excel.

2.12 Data tabulation

Tabulation of data in preparation for report writing, was done using Statistical Analysis System (SAS) and the Census and

Survey Processing (CSPro) software version 7.6.

2.13 Challenges faced during implementation of the survey

The following were challenges faced during MSMEs survey implementation:

a) During the listing exercise, some respondents were not allowing field

- interviewers in their premises due to fear of contracting the Covid-19 virus;
- b) Some owners of businesses identified during the listing exercise, denied owning such at the time of enumeration;
- c) Business operators who had relocated, or were away from their

- places of residence until the end of the survey period and could not be contacted affected the survey response rate, and
- d) There were numerous call backs due to operators failing to recall some of the required information.

2.14 Limitations of the MSMEs survey

Due to absence of a comprehensive MSMEs register, the survey used a household approach to identify MSMEs. The best would have been use of a mixed approach with licensed businesses being covered through the establishment approach. Secondly, the MSMEs sector in the country appears so dynamic such that businesses continually change their economic activities.

Further, values for intermediate consumption and gross output were calculated using annualized figures of data collected pertaining to monthly average expenditure and income realized in last month of operation.

It is worth noting that statistics on the number of people engaged by MSMEs may not be comparable to other published employment statistics. This is

due to the fact that in other cases, employment is measured based on the main job held. The statistical unit of inquiry in the 2021 MSMEs survey was an enterprise, and each was independently reporting the workforce that it had engaged, so a person could have been counted more than once based on the number of enterprises in which they were involved.

Distributions of enterprises are presented in relation to province and area of interviewed owners. It is possible for business owners residing in one province but operating an enterprise located in another province.



CHAPTER 3: SURVEY RESULTS

3.0 Introduction

This chapter presents results in relation to MSMEs that operated at any point during the period 1st January 2021 to 31st December 2021. In presenting the results, the terms enterprise and business, are used interchangeably to refer to economic

units producing either goods or services. Owner, entrepreneur and operator are also used synonymously. Such is workspace, premises and location. “Area” is used in referring to urban or rural.

3.1 MSMEs’ characteristics

3.1.1 Size of MSMEs Sector

The 2021 MSMEs survey revealed that approximately 3.4 million MSMEs operated in 2021. Of these, micro enterprises constituted 96.5 percent (3,242,418), while 3.4 percent (114,591) were small and 0.1 percent (1,545) were

medium. The enterprises were owned by about 4.1 million entrepreneurs of which 1,789,616 (43.6%) were male and 2,310,728 (56.4%) were female. **(Figure 3.1)**

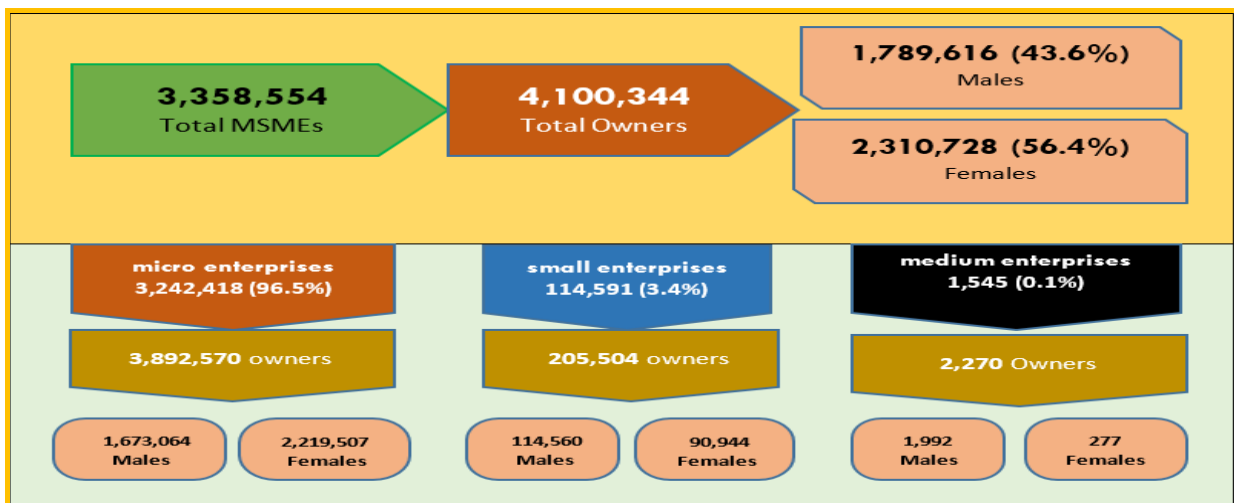


Figure 3.1. Number of MSMEs and owners

3.1.2 Distribution of MSMEs by type of ownership

The highest proportion of MSMEs (88.9%) were sole proprietors, followed by partnership which comprised 10.2 percent. (Figure 3.2)

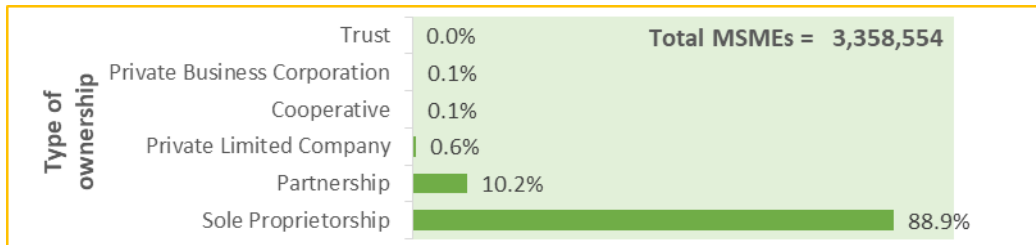
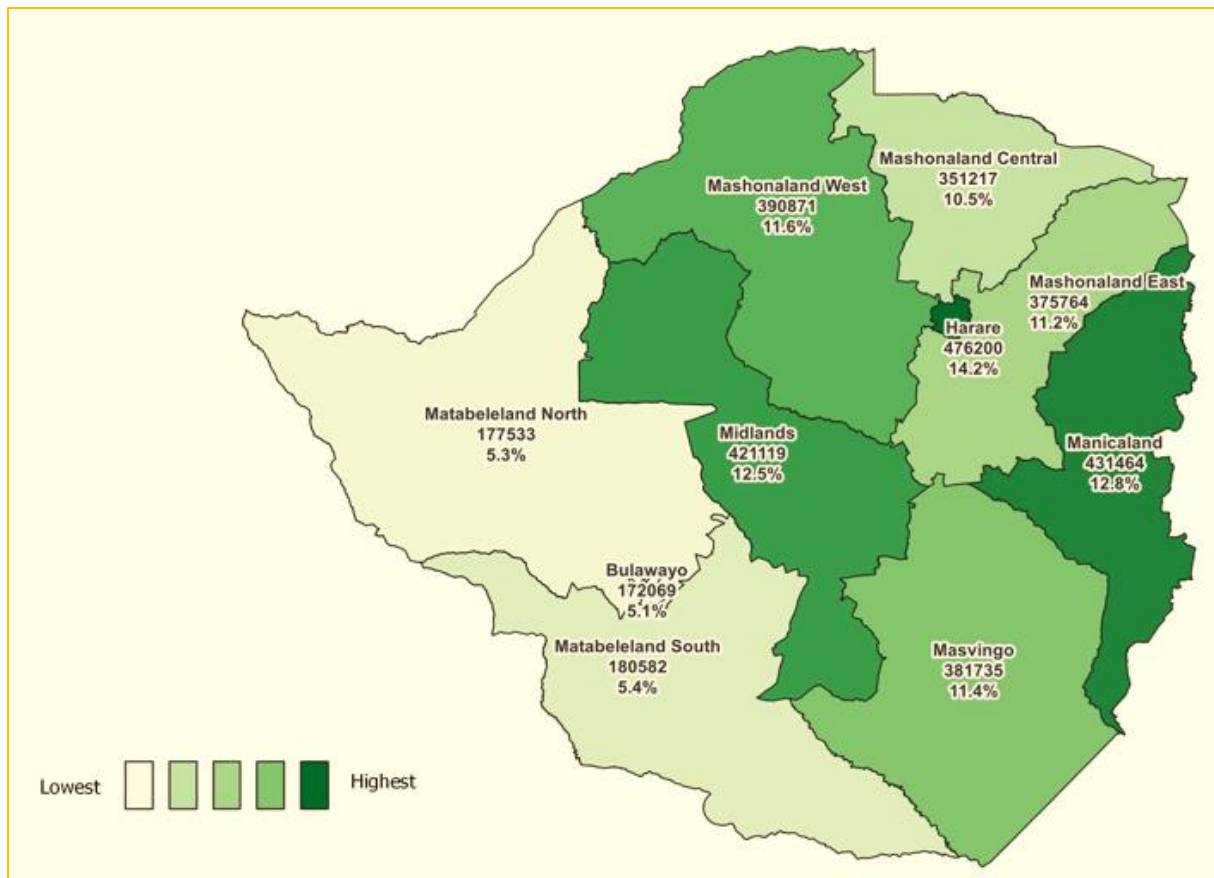


Figure 3.2. Distribution of MSMEs by type of ownership (%)

3.1.3 Distribution of MSMEs by province of owner

Harare province comprised the highest proportion of MSMEs of 14.2 percent, followed by those in Manicaland accounting for 12.8 percent. (Map 3.1)



Map 3.1: Distribution of MSMEs by province of owner

3.1.4 Distribution of MSMEs by province and area of owner

The distribution of enterprises by province and area in **(Table 3.1)** shows that there were more enterprises in rural areas than in urban areas.

Table 3.1. Distribution of MSMEs by province and area of owner

Province	Urban	Rural	Total	
	Number	Number	Number	Percent
Bulawayo	172,069	n.a	172,069	5.1
Harare	462,300	13,900	476,200	14.2
Manicaland	109,927	321,537	431,464	12.8
Mash Central	63,944	287,274	351,217	10.5
Mash East	61,643	314,121	375,764	11.2
Mash West	138,503	252,369	390,871	11.6
Masvingo	51,513	330,221	381,735	11.4
Mat North	22,062	155,471	177,533	5.3
Mat South	26,431	154,151	180,582	5.4
Midlands	105,273	315,846	421,119	12.5
National	1,213,664	2,144,889	3,358,554	100.0

3.1.5 Distribution of enterprises by economic activity and MSME category

Enterprises mainly engaged in wholesale and retail trade, repair of motor vehicles and motorcycles activities comprised the highest proportion (44.4%) of MSMEs in the country, followed by those in agriculture, forestry & fishing and manufacturing constituting percentages of 39.2 and 9.1, respectively. Most medium enterprises (69.3%), were into mining and quarrying activities. **(Table 3.2)**

The distribution of MSMEs by economic activity and province of interviewed owner is in **Appendix 2**, while **Appendix 3** disaggregates by economic activity and area.

Table 3.2. Distribution of enterprises by main economic activity and MSMEs category (%)

Economic Activity	Micro	Small	Medium	Total
Agriculture , forestry and fishing	38.1	68.4	-	39.2
Mining and quarrying	1.1	3.3	69.3	1.2
Manufacturing	9.2	8.1	-	9.1
Water supply, sewerage, waste management and remediation activities	0.1	0.2	-	0.1
Construction	1.1	4.4	8.8	1.2
Wholesale and retail trade; repair of motor vehicles and motorcycles	45.6	9.0	16.0	44.4
Transportation and storage	0.5	0.4	-	0.5
Accommodation and food service activities	0.9	2.4	-	1.0
Information and communication	0.1	0.7	-	0.1
Financial and insurance activities	0.1	-	-	0.1
Real estate activities	-	-	-	-
Professional, scientific and technical activities	0.2	0.7	-	0.2
Administrative and support service activities	0.2	0.8	-	0.2
Education	0.2	0.3	-	0.2
Arts, entertainment and recreation	0.1	0.9	-	0.2
Other service activities	2.3	0.5	5.9	2.2
Total	100.0	100.0	100.0	100.0
Number	3,242,418	114,591	1,545	3,358,554

3.1.6 MSMEs owners by province and sex

In all provinces except Mashonaland Central (48.8%) and Mashonaland West (47.8%) provinces, there were higher

proportions of female business owners than the male owners. **(Table 3.3)**

Table 3.3. Distribution of MSME owners by sex and province (%)

Province	Male	Female	Total	
	Percent	Percent	Number	Percent
Bulawayo	36.8	63.2	207,641	100.0
Harare	40.3	59.7	580,124	100.0
Manicaland	45.5	54.5	504,939	100.0
Mash Central	51.2	48.8	475,932	100.0
Mash East	47.2	52.8	454,984	100.0
Mash West	52.2	47.8	497,847	100.0
Masvingo	38.4	61.6	469,875	100.0
Mat North	38.4	61.6	213,864	100.0
Mat South	33.9	66.1	226,663	100.0
Midlands	41.1	58.9	468,473	100.0
Total	43.6	56.4	4,100,344	100.0

3.1.7 MSME owners by level of education and sex

Most business owners (62.5% for males and 58.8% for females), had secondary as their highest level of education completed. Close to six percent of the male operators and 2.8 percent of the

female operators, were degreed (**Figure 3.3**). In **Appendix 4** is the distribution of business owners by economic activity and highest level of education completed.

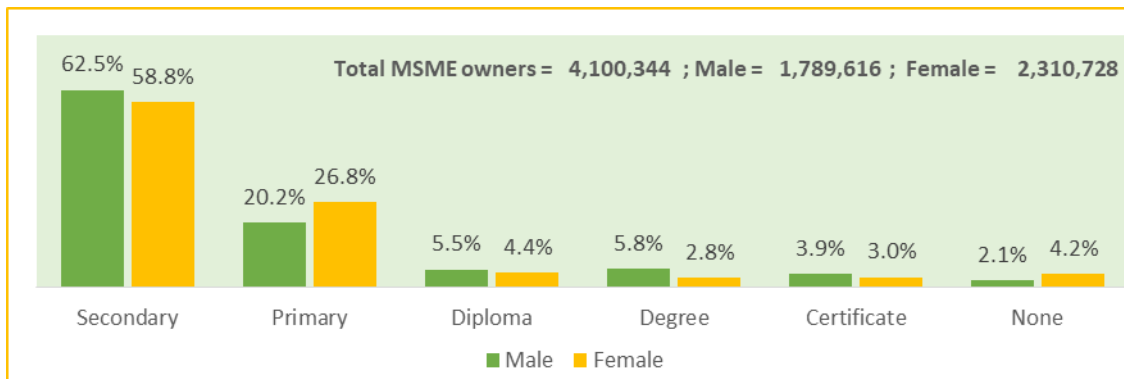


Figure 3.3: Distribution of MSME owners by highest level of education completed (%)

3.1.8 MSME owners by type of training received

The majority of MSMEs owners (69.5%), reported not receiving any form of training in relation to their business operations. Close to ten percent of MSME

owners had technical skills acquired through formal training, with 8.6 percent obtaining the skills through on-the-job training. (**Figure 3.4**)

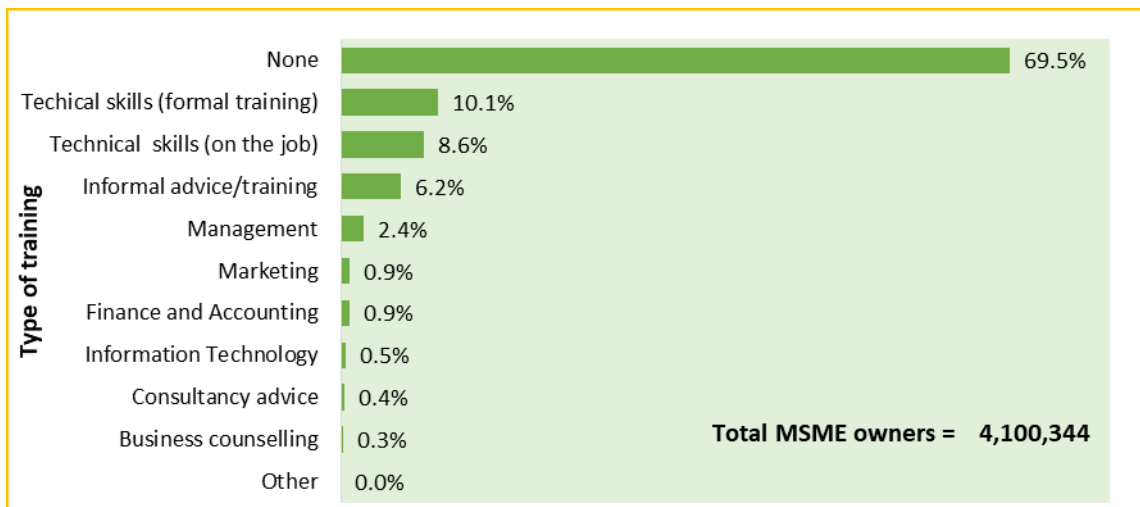


Figure 3.4. Distribution of MSME owners by type of training obtained (%)

Table 3.4 shows that, 70 percent and 61.6 percent of the micro and small enterprises owners, respectively, did not receive any

form of training in relation to their business operations.

Skills/training received	Micro	Small	Medium	Total
	Percent	Percent	Percent	Percent
Management	2.4	3.5	-	2.4
Technical skills (formal training)	9.9	13.3	9.3	10.1
Technical skills (on the job)	8.7	8.2	5.7	8.6
Marketing	0.9	0.9	-	0.9
Information Technology	0.5	0.9	6.0	0.5
Informal advice/training	6.1	8.4	-	6.2
Consultancy advice	0.4	1.0	-	0.4
Business counselling	0.2	0.9	-	0.3
Finance and accounting	0.8	1.3	45.9	0.9
None	70.0	61.6	33.0	69.5
Other	-	-	-	-
Total	100.0	100.0	100.0	100.0
Number	3,892,570	205,504	2,270	4,100,344

Close to 2.7 percent of the male owners and 2.2 percent of the female owners

reported receiving training in management. (**Table 3.5**)

Skills/training received	Male	Female	Total
	Percent	Percent	Percent
Management	2.7	2.2	2.4
Technical skills (formal training)	12.3	8.4	10.1
Technical skills (on the job)	11.9	6.1	8.6
Marketing	1.1	0.8	0.9
Information Technology	0.7	0.4	0.5
Informal advice/training	6.0	6.4	6.2
Consultancy advice	0.4	0.4	0.4
Business counselling	0.3	0.3	0.3
Finance and Accounting	1.3	0.6	0.9
None	63.4	74.3	69.5
Other skills	-	-	-
Total	100.0	100.0	100.0
Number	1,789,616	2,310,728	4,100,344

3.1.9 MSMEs by who started the business

About 91 percent of the enterprises were started by one of the business owners only as 8.3 percent of businesses were

started by at least two of the business owners. **(Figure 3.5)**

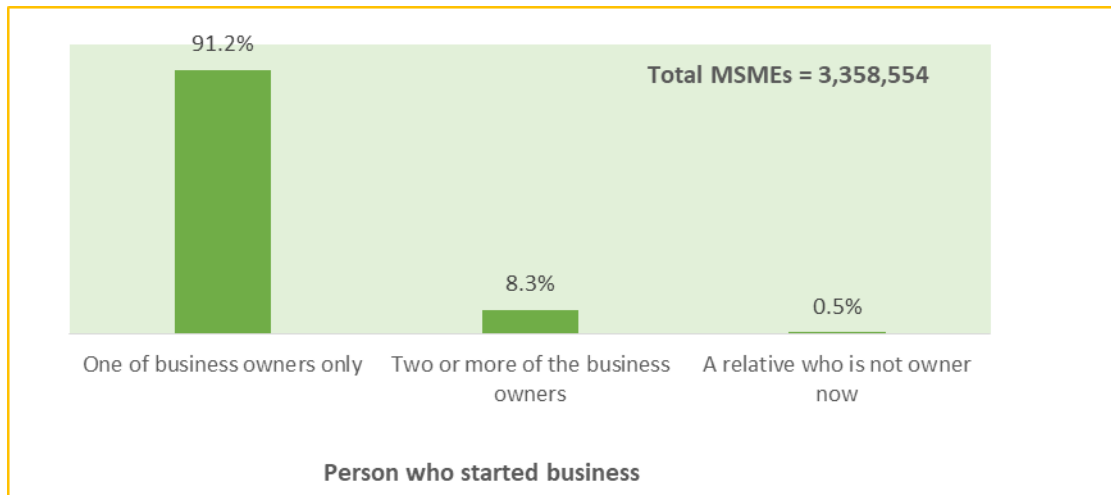


Figure 3.5: Distribution of enterprises by persons who started the business (%)

3.1.10 Duration of business operation

Enterprises that had operated for at least 1 year but less than 3 years, accounted for the highest proportion of the MSMEs of

27.9 percent, followed by those that had operated for 10 or more years, constituting 23.7 percent. **(Figure 3.6)**

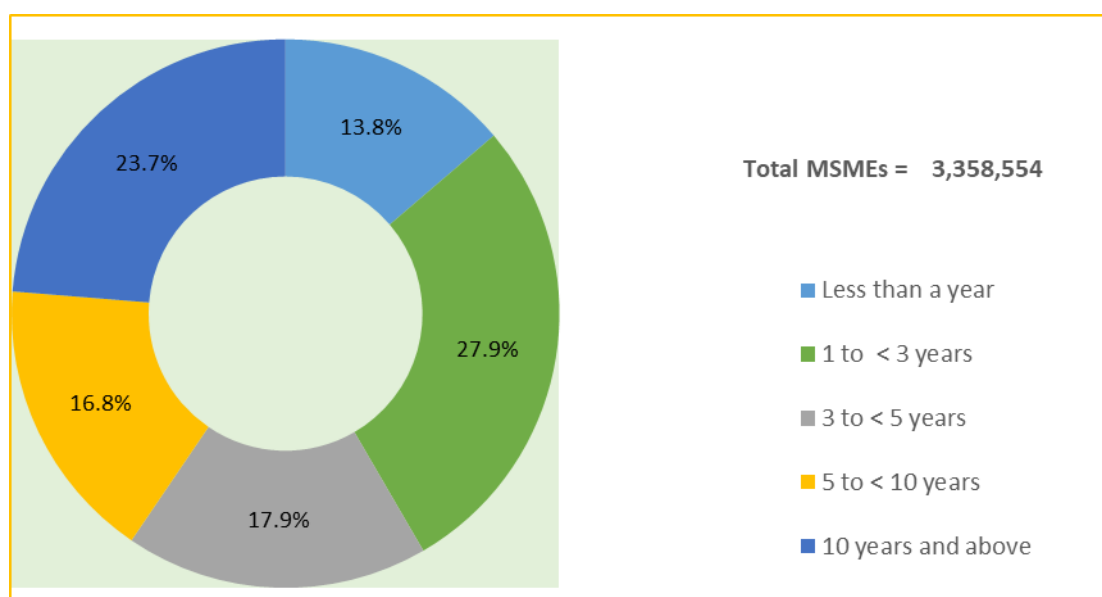


Figure 3.6. Distribution of MSMEs by duration of operation (%)

3.1.11 Main reason for starting business

The highest proportion of enterprises (67.2%), were started mainly as a source of livelihood. Businesses that were started mainly due to lack of salaried work,

accounted for 6.5 percent. “Other” comprised businesses mainly started out of passion as well as emerging opportunities. **(Figure 3.7)**

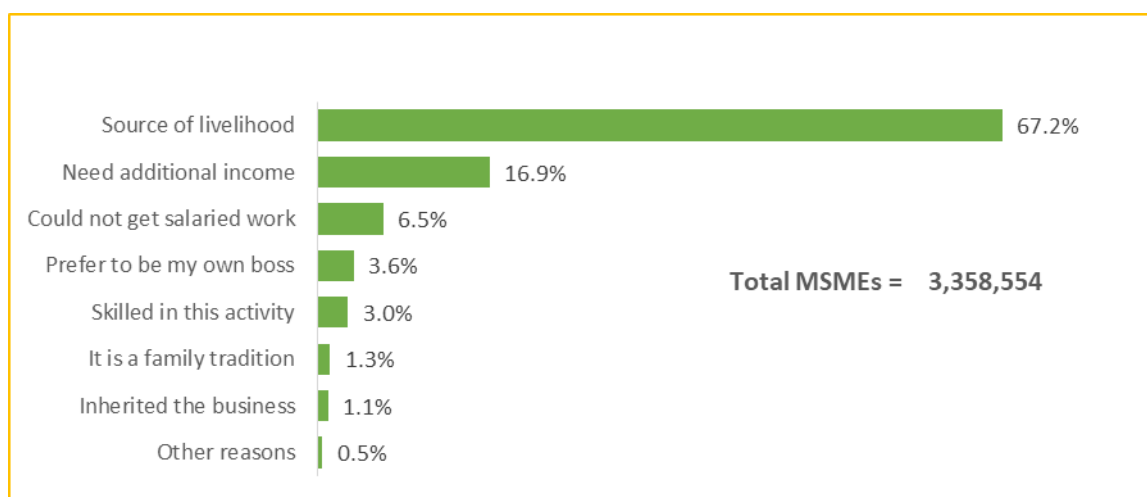


Figure 3.7. Distribution of enterprises by main reason why business was started (%)

Table 3.6 shows that 23.8 percent of the medium enterprises, were owned by business operators who started the

respective businesses as a result of not getting salaried work.

Table 3.6. Distribution of MSMEs by main reason for starting the business and MSMEs category (%)

Reason	Micro	Small	Medium	Total
Could not get salaried work	6.6	4.2	23.8	6.5
Prefer to be my own boss	3.5	6.5	8.8	3.6
Skilled in this activity	2.9	5.0	23.1	3.0
It is a family tradition	1.2	3.4	-	1.3
Need additional income	17.2	10.3	11.1	16.9
Inherited the business	1.0	2.4	-	1.1
Source of livelihood	67.2	66.6	24.0	67.2
Other	0.5	1.7	9.1	0.5
Total	100.0	100.0	100.0	100.0
Number	3,242,418	114,591	1,545	3,358,554

3.1.12 Main source of capital

About 56 percent of the MSMEs reported “savings” as their main source of capital. Less than 1 percent of enterprises obtained the capital from MSMEs associations, while 1.3 percent were supported by banks or micro-finance

institutions, combined. “Other” was composed of businesses contracted by non-agricultural companies and businesses started without any capital (e.g. selling of firewood gathered from the forest), among others. **(Figure 3.8)**

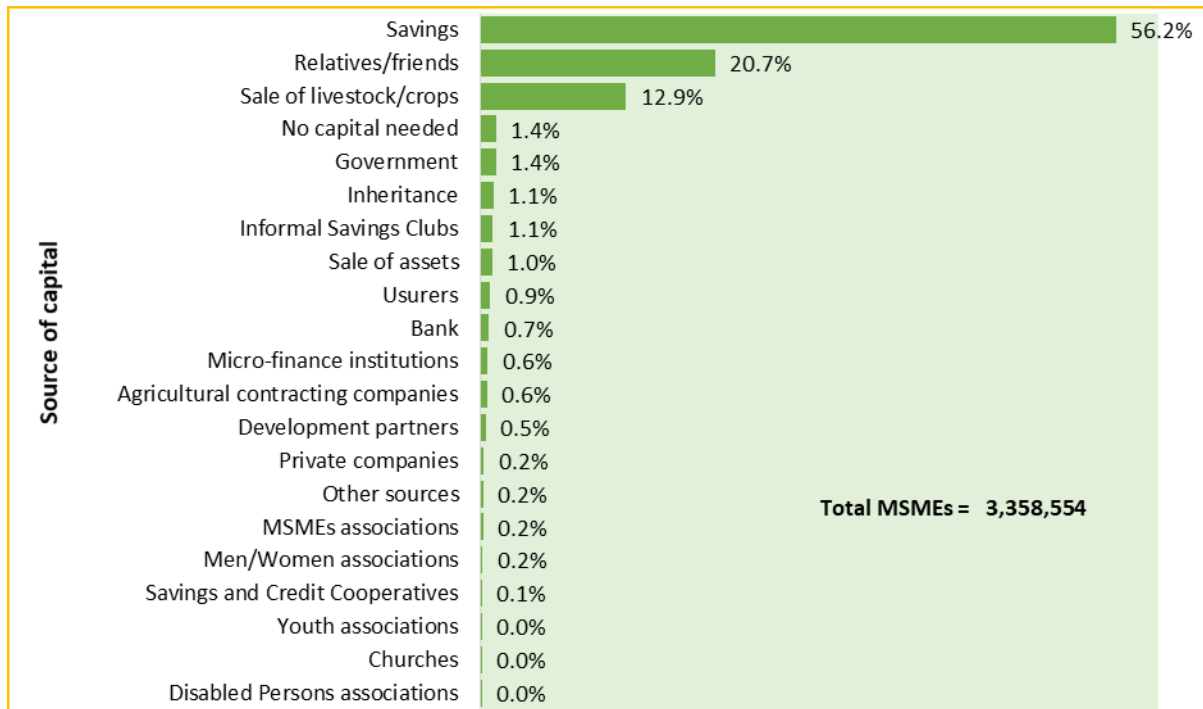


Figure 3.8. Distribution of enterprises by main source of capital for business start-up (%)

3.1.13 Operating days per week

In total, 83.5 percent of the enterprises operated for at least 5 days a week (43.3%

for 7 days, 26.3% for 6 days and 13.9% for 5 days). **(Figure 3.9)**

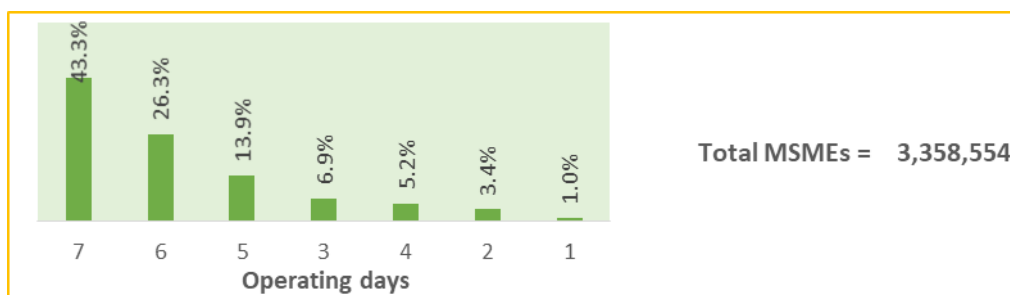


Figure 3.9. Distribution of MSMEs by number of operating days per week (%)

3.1.14 Decision Making in MSMEs

About 99.0 percent of MSMEs had owners as main decision makers. In medium enterprises, 9.1 percent of businesses had

managers as main decision makers. **(Table 3.7)**

Table 3.7. Distribution of MSMEs by main decision maker (%)				
Main decision maker	Micro	Small	Medium	Total
Owner (s)	99.4	98.6	90.9	99.3
Manager	0.4	0.2	9.1	0.4
Committee	-	0.8	-	-
Other	0.3	0.4	-	0.3
Total	100.0	100.0	100.0	100.0
Number	3,242,418	114,591	1,545	3,358,554

3.1.15 Business Records

In total, 54.3 percent of the MSMEs operated without keeping accounting records for their business operations, as 42.3 percent kept informal records for personal use. Around 16 percent of the

medium enterprises, kept formal records for their businesses, though they did not have complete set of accounts up to balance sheet. **(Figure 3.10)**

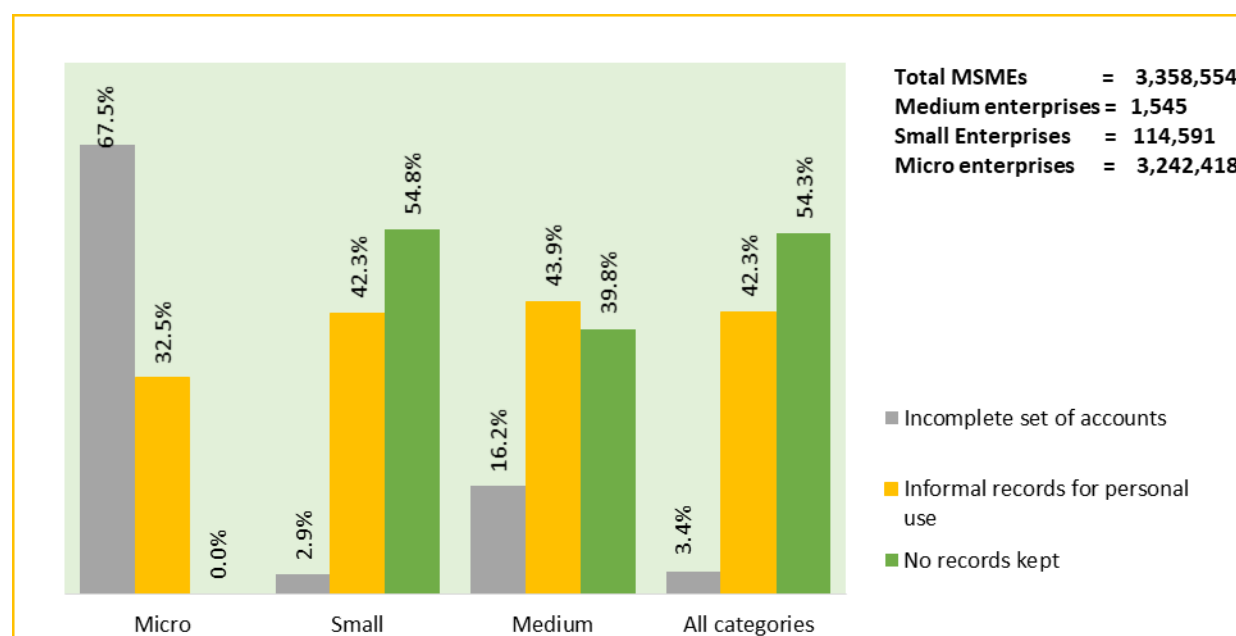


Figure 3.10. Distribution of enterprises by record keeping status and MSMEs category (%)

3.1.16 Bank accounts for enterprises

Overall, the proportion of enterprises with bank accounts in the name of their businesses were less than a tenth (7.2%). Enterprises in Administrative and support service activities and Professional,

scientific and technical activities accounted for the highest proportions of enterprises with bank accounts. **(Table 3.8)**

Economic activity	Had bank account	Had no bank account	Total	
	Percent	Percent	Number	Percent
Agriculture , forestry and fishing	11.6	88.4	1,315,000	100.0
Mining and quarrying	6.6	93.4	41,391	100.0
Manufacturing	6.2	93.8	306,939	100.0
Water supply, sewerage, waste management and remediation activities	11.4	88.6	3,150	100.0
Construction	15.1	84.9	39,633	100.0
Wholesale and retail trade; repair of motor vehicles and motorcycles	2.8	97.2	1,489,748	100.0
Transportation and storage	17.1	82.9	16,803	100.0
Accommodation and food service activities	9.7	90.3	32,755	100.0
Information and communication	21.7	78.3	4,895	100.0
Financial and insurance activities	5.2	94.8	4,049	100.0
Real estate activities	-	100.0	929	100.0
Professional, scientific and technical activities	32.8	67.2	8,068	100.0
Administrative and support service activities	34.1	65.9	7,418	100.0
Education	27.2	72.8	7,218	100.0
Arts, entertainment and recreation	15.3	84.7	5,284	100.0
Other service activities	3.0	97.0	75,274	100.0
Total	7.2	92.8	3,358,554	100.0

Close to ninety-four percent of the micro enterprises did not have business specific bank accounts, while 67.8 percent of the

medium enterprises and 30.7 percent of the small enterprises reported having such. **(Table 3.9)**

Table 3.9. Distribution of enterprises bank account ownership status and MSMEs category (%)

MSME category	Had bank account	Had no bank account	Total	
	Percent	Percent	Number	Percent
Micro	6.3	93.7	3,242,418	100.0
Small	30.7	69.3	114,591	100.0
Medium	67.8	32.2	1,545	100.0
Total	7.2	92.8	3,358,554	100.0

3.1.17 Subscription to business clubs or associations

About a fifth (19.5%) of the enterprises, business clubs or associations during reported subscribing to any of the 2021. (Figure 3.11)

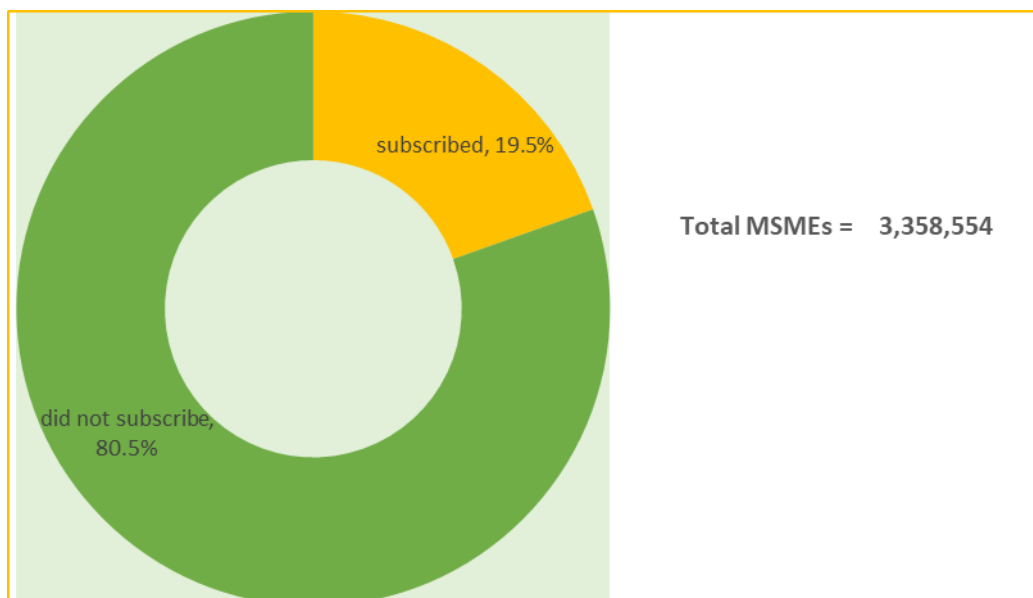


Figure 3.11. Distribution of MSMEs by subscription to business clubs or associations (%)

3.1.18 Clubs or associations subscribed to

Of the 655,461 MSMEs that subscribed to clubs or association, the highest proportion (85.1%), indicated subscribing to savings clubs/mukando/ukutshayelana. (Figure 3.12)

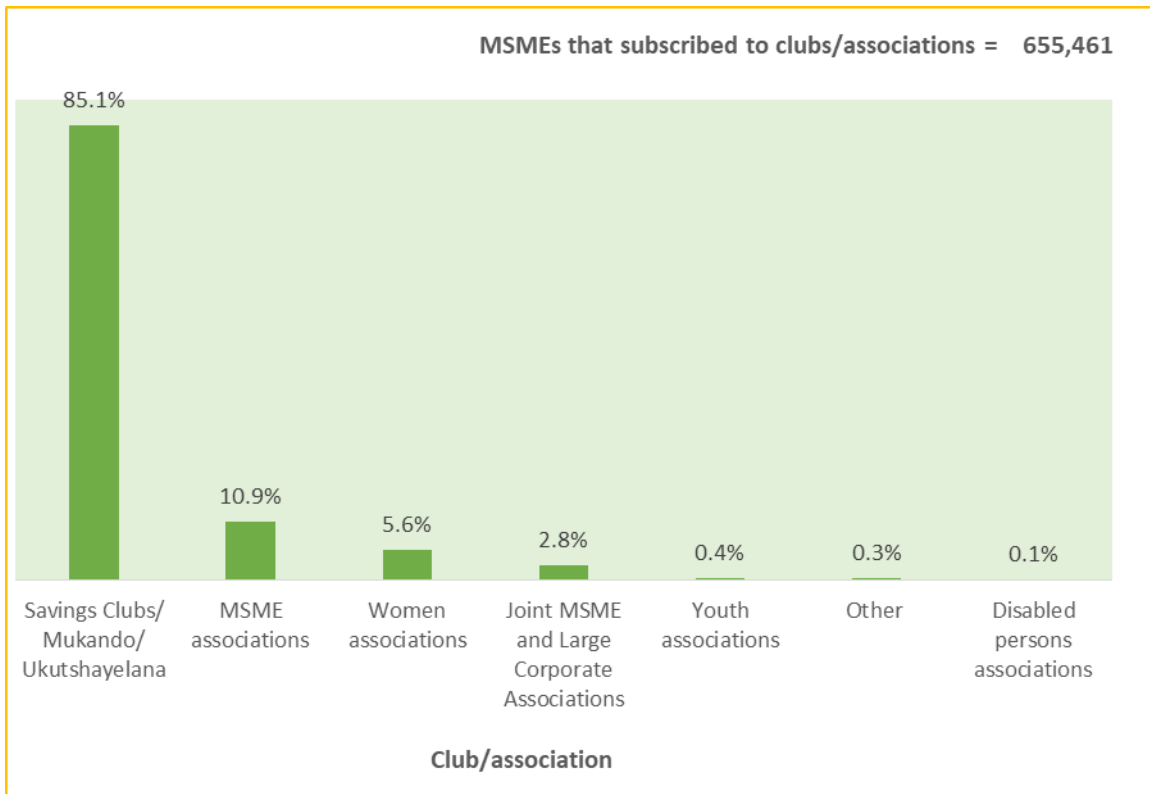


Figure 3.12: Distribution of enterprises that subscribed by institution they subscribed to (%)¹

3.1.19 Businesses that changed main kind of economic activity in 2021

¹ Multiple responses were allowed hence proportions may not add up to 100

Generally, there was not much change of main economic activity by MSMEs,

as revealed by less than one percent (0.3%) reporting such. **(Figure 3.13)**

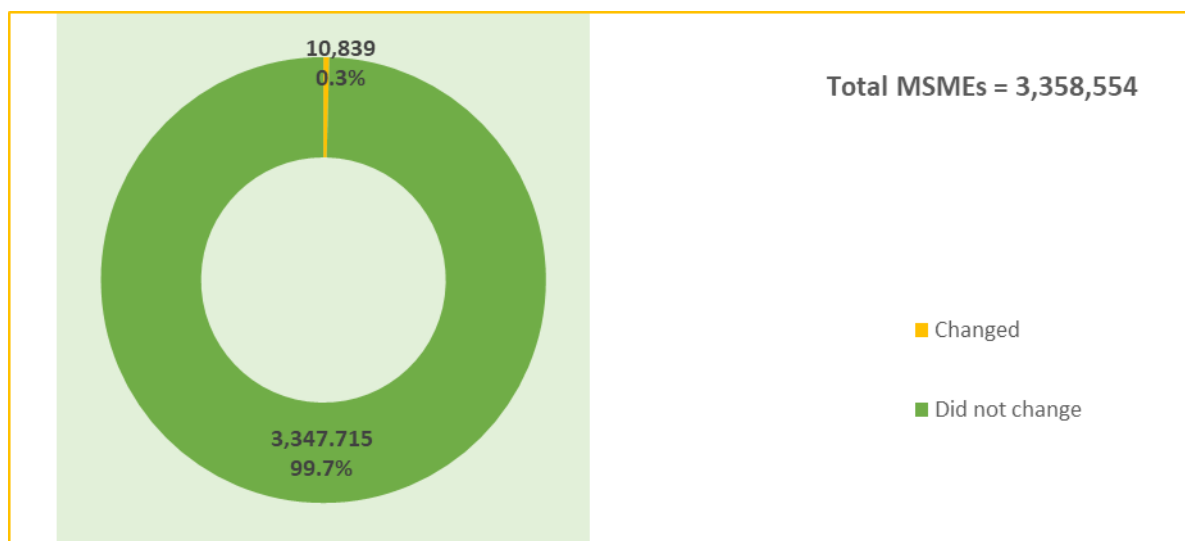


Figure 3.13: Distribution of enterprises by whether they changed their main economic activity in 2021 (%)

From the 10,839 enterprises that reported changing the main economic activity in 2021, 52.3 percent of them were

previously engaged in wholesale and retail trade, repair of motor vehicles and motorcycles activities. **(Table 3.10)**

Table 3.10. Distribution of businesses that changed economic activity in 2021 by economic activity the business was previously engaged in

Economic Activity	Number	percent
Agriculture, forestry and fishing	3,179	29.3
Mining and quarrying	600	5.5
Manufacturing	423	3.9
Construction	417	3.9
Wholesale and retail trade; repair of motor vehicles and motorcycles	5,671	52.3
Transportation and storage	45	0.4
Other service activities	503	4.6
Grand Total	10,839	100.0

3.1.20 Main reason for changing main economic activity

Among MSMEs that reported changing their main economic activities in 2021, 44.3 percent cited that they were mainly

looking for more profitable activities. **(Figure 3.14)**

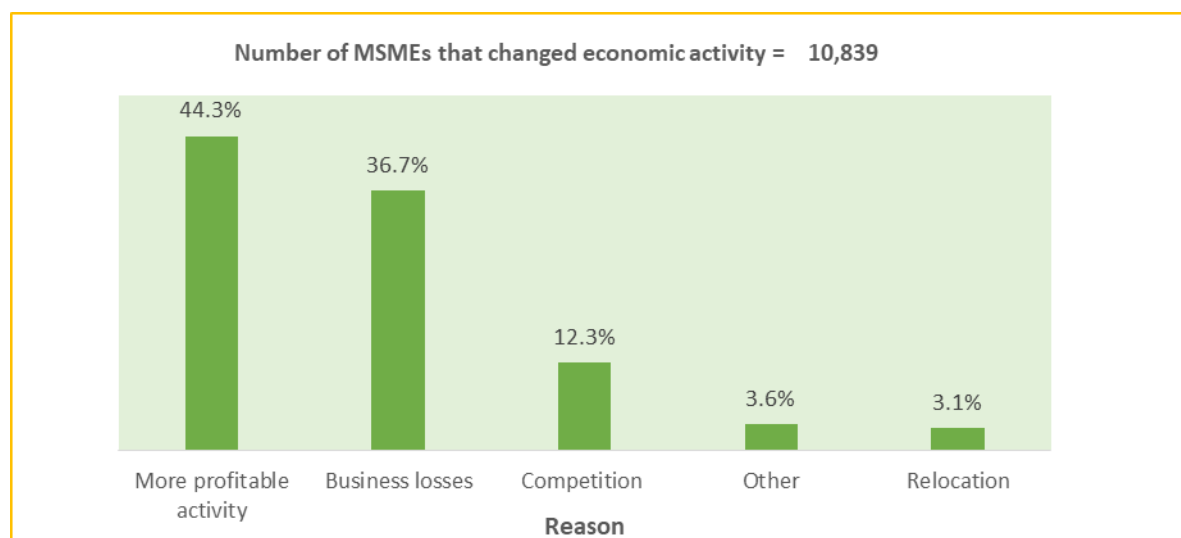


Figure 3.14: Distribution of enterprises by reason for changing main economic activity (%)

3.1.21 Number of months enterprises operated in 2021

MSMEs that operated for all twelve months of 2021 accounted for 50.2 percent. Enterprises that operated for less

than six months constituted less than a fifth of all the MSMEs (19.0%). **(Figure 3.15)**

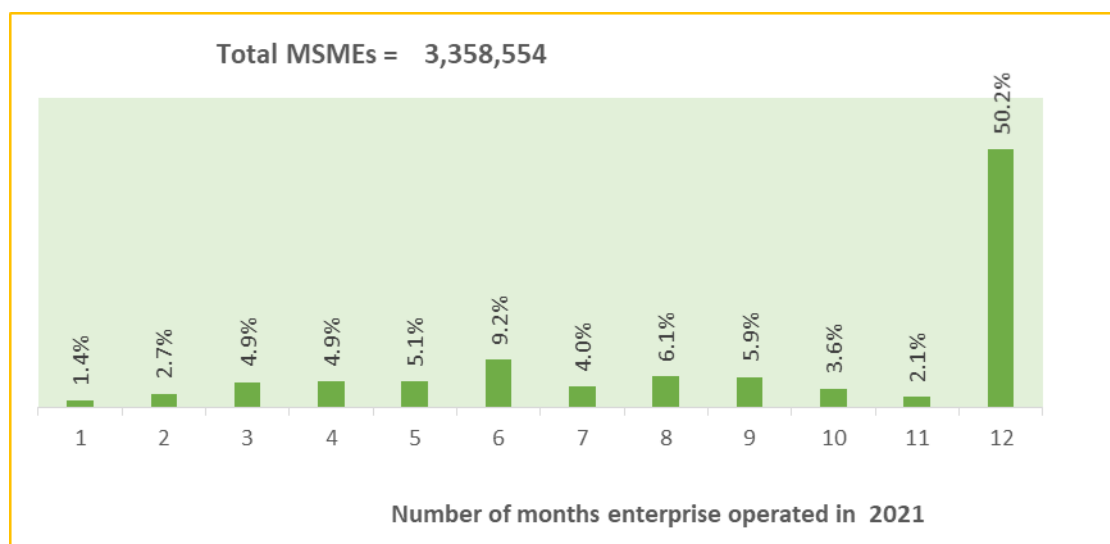


Figure 3.15. Distribution of enterprises by number of months enterprise operated in 2021 (%)

3.1.22 Number of hours per day enterprises operated in 2021

Nearly sixty-eight percent of the MSMEs operated for at most 8 hours a day during the period 1st January to 31st December

2021 as 32.3 percent operated for more than 8 hours per day. **(Table 3.11)**

Number of hours	percent
At most 8 hours per day	67.7
More than 8 hours a day	32.3
Total	3,358,554

3.1.23 Employment of business owners elsewhere

Of the interviewed operators, 15.7 percent (527,082) were also employed elsewhere other than in their businesses in 2021. (Figure 3.16)



Figure 3.16: Distribution of MSMEs by whether interviewed owners were employed elsewhere (%)

Of the 527,082 MSMEs with interviewed operators who reported being employed elsewhere, 21.9 percent mentioned Central Government as their other employer. (Figure 3.17)

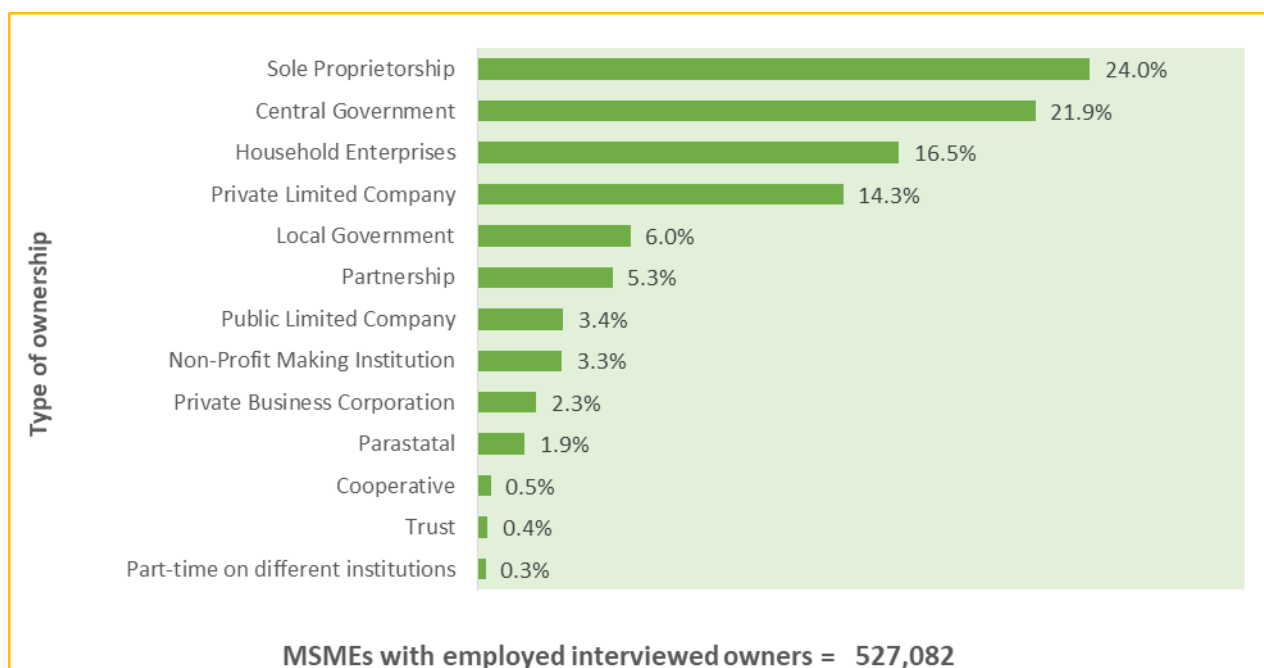


Figure 3.17. Distribution of MSMEs with owners employed elsewhere by ownership type of employing institution (%)

About eighteen percent of enterprises indicated that they carried out other economic activities at the same business

place as that of the main economic activity. **(Figure 3.18)**

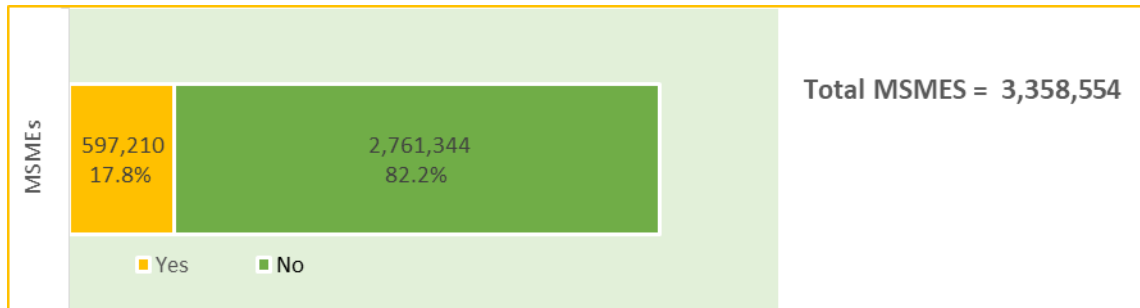


Figure 3.18. Distribution of enterprises by whether they undertook activities other than the main on same workspace

3.1.24 MSMEs conducting their main economic activity on more than one location

Nearly fourteen percent of the MSMEs, reported conducting their main economic

activity operations on more than one location in 2021. **(Figure 3.19)**

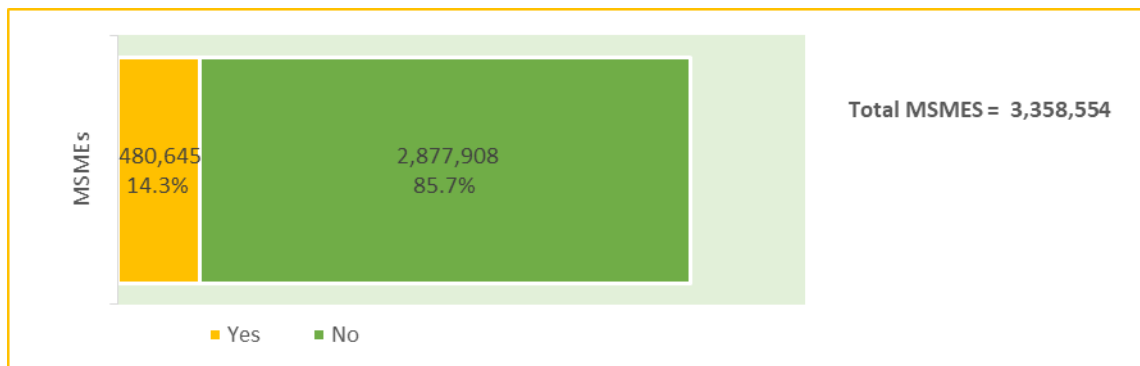


Figure 3.19: Distribution of MSMEs by whether they conducted their main economic activity on more than one location

3.2 Place of Business

Place of business is considered a key factor contributing towards MSMEs competitiveness in production of goods and services. Presented in this section is

the type, tenure status, reasons for operating at workspace as well as opinion towards appropriateness of workspaces from which enterprises operated from.

3.2.1 Type of workspace

In total, 29.3 percent of the MSMEs operated “at home without any special business-related installations”, as 13

percent operated as “mobile” and 0.3 percent online. **(Appendix 5)**

3.2.2 Tenure status

Most MSMEs (63.3%), were operated on workspaces wholly or partly owned by the respective business owners. Enterprises

operated on premises occupied without permission represented a proportion of 6.8 percent. **(Figure 3.20)**

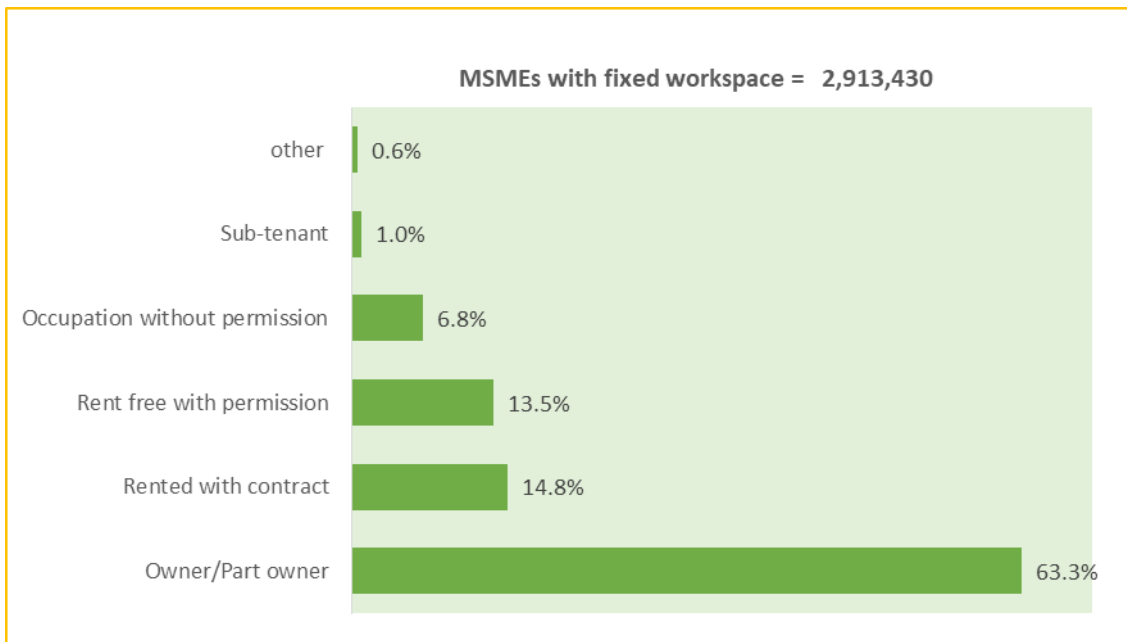


Figure 3.20. Distribution of enterprises by tenure status (%)

3.2.3 Reasons for operating at workspace

Regarding reasons for operating at the respective workspaces, 76.4 percent of enterprises responded by citing the premises as the most convenient and

profitable. About 11 percent of enterprises alluded to their inability to buy or rent better workspaces. **(Figure 3.21)**

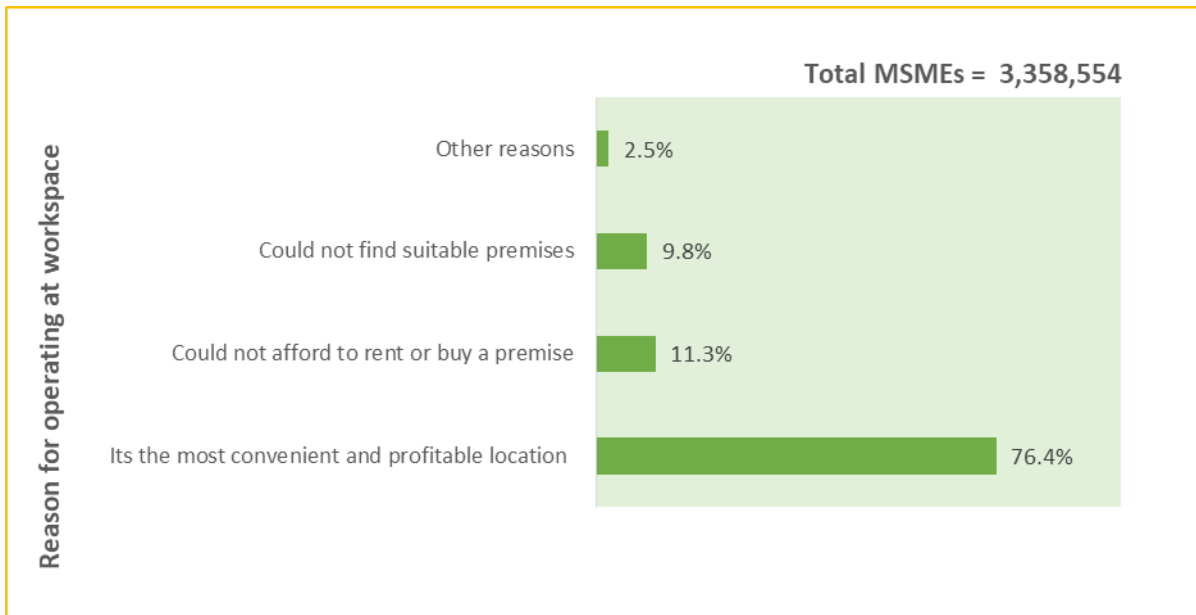


Figure 3.21. Distribution of enterprises by reason of operating at workspace (%)

3.2.4 Perception towards appropriateness of workspace

With regards to appropriateness of workspace in attracting customers, operators of 12.8 percent of the enterprises viewed their business

premises as being “very good”, while 43 percent regarded them as “good”. (Figure 3.22)

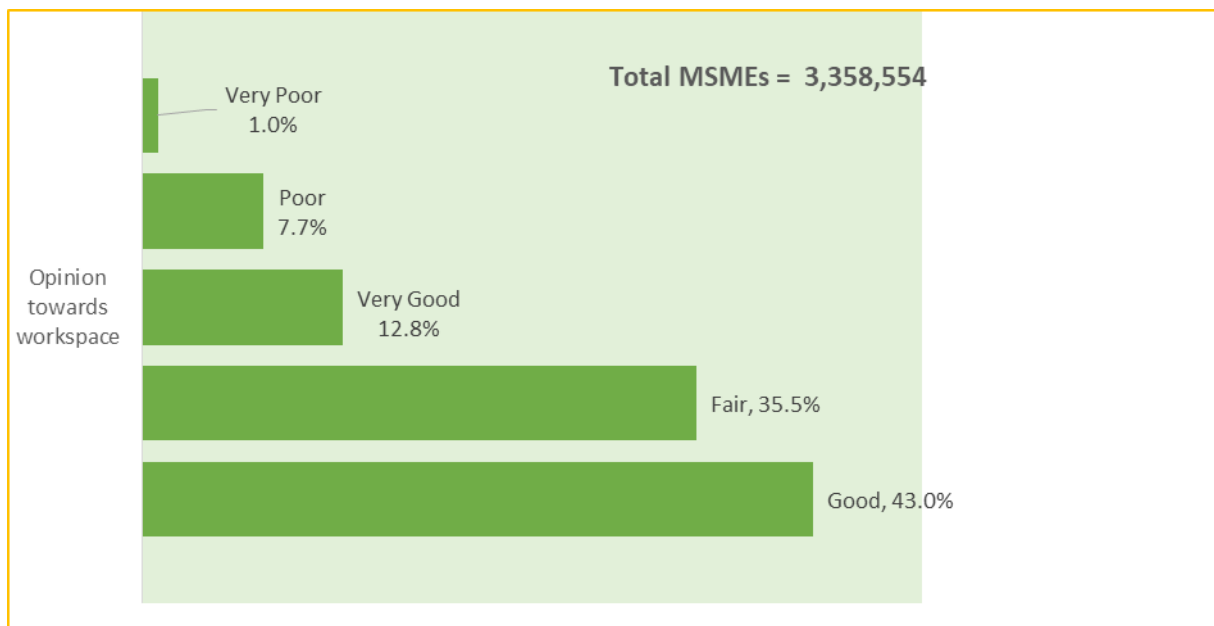


Figure 3.22. Distribution of enterprises by perception towards appropriateness of workspace (%)

3.3 Business Registration

This section focuses on registration/licencing status of MSMEs' with various regulatory authorities including the Registrar of Companies, National Social Security Authority (NSSA), local authorities and the Zimbabwe Revenue Authority (ZIMRA).

3.3.1 Type of business ownership

As depicted in **Figure 3.23**, the highest proportion of MSMEs (88.9%) were sole proprietorships. About 10 percent were in partnership.

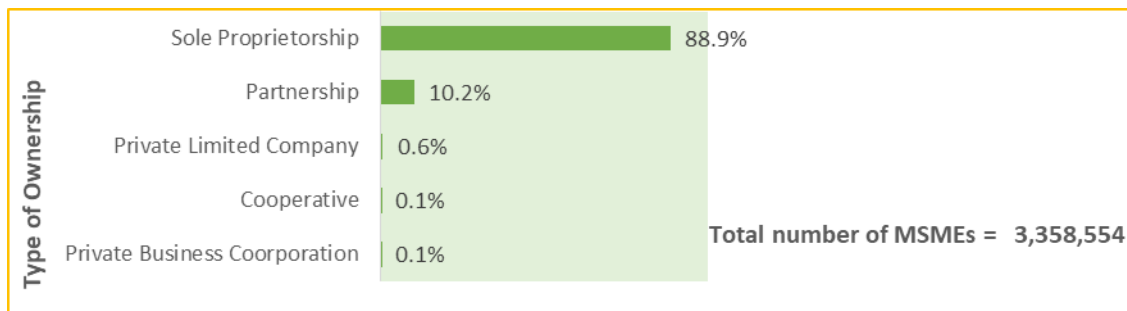


Figure 3.23. Distribution of MSMEs by type of ownership (%)

3.3.2 Business registration status

Overall, 14.3 percent of the MSMEs were licenced with regulatory authorities in 2021. (Figure 3.24)

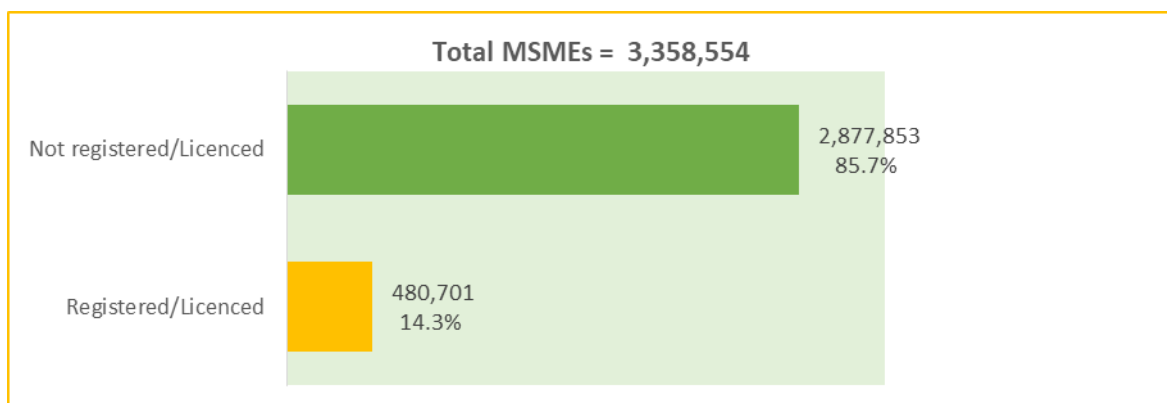


Figure 3.24. Distribution of enterprises by registration status

All of the medium enterprises, 36.4 percent of the small enterprises, and 13.5 percent of the micro enterprises, were

reported as having some form of registration or licencing. **(Figure 3.25)**

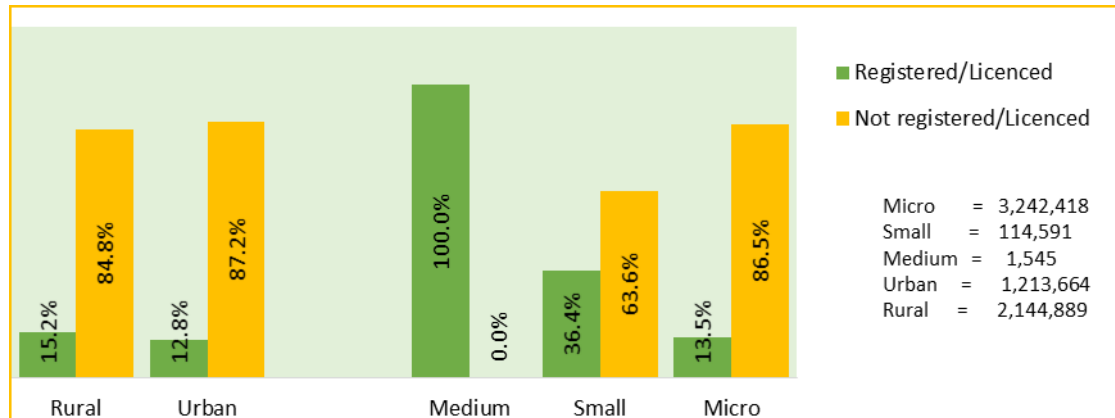


Figure 3.25. Distribution of MSMEs by registration status, area of owner and MSMEs category (%)

All provinces had less than 27 percent MSMEs operating as either being

registered or licenced with any regulatory authorities. **(Figure 3.26)**

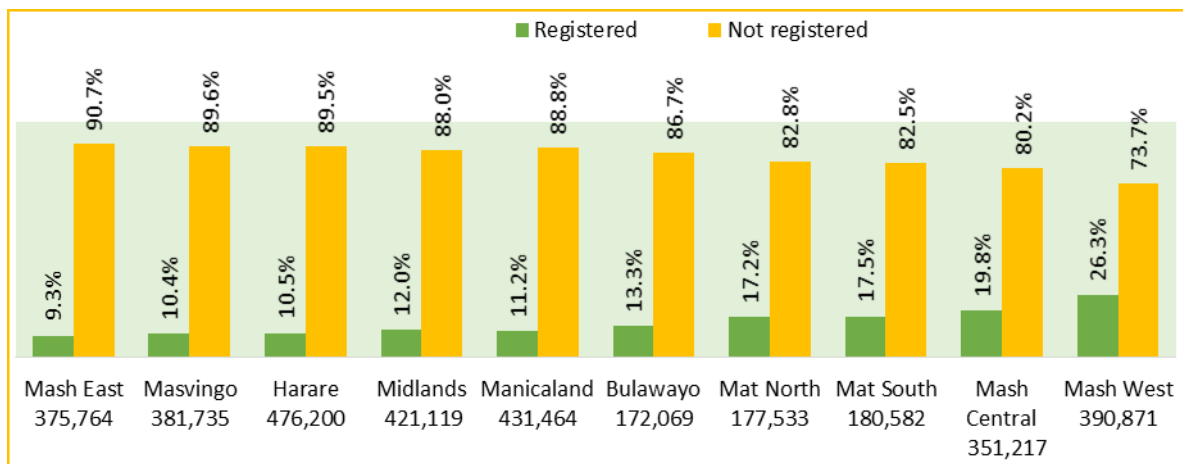


Figure 3.26. Distribution of MSMEs by registration status and province of owner

3.3.3 Registered enterprises by business regulatory authority

Of the MSMEs reported as having some form of registration, 64.9 percent indicated being licenced with local authorities, while 15.4 percent were

registered with the Registrar of companies and 2.1% with the National Social Security Authority. **(Figure 3.27)**

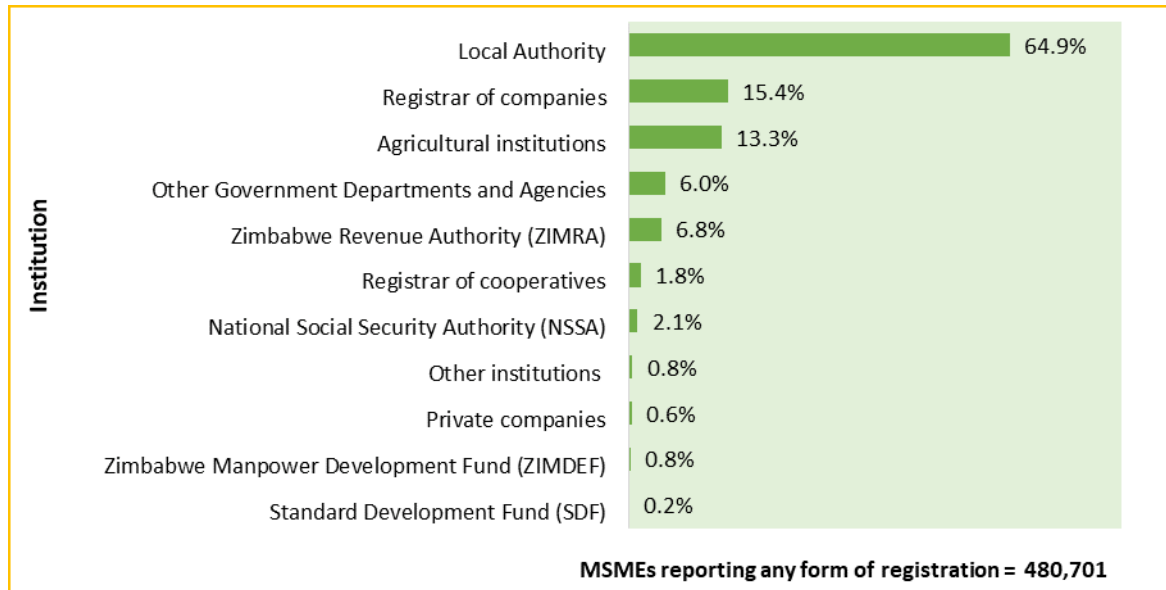


Figure 3.27. Distribution of enterprises with some form of registration by institution of registration/licencing (%)²

3.3.4 Main reason of not registering or licencing

² Multiple responses were allowed hence proportions may not add up to 100

Of the 2,877,853 enterprises without any form of registration, 40.9 percent were operated by owners who indicated that they did not know that they needed to register or licence their businesses. About

25 percent were owned by operators who indicated there was no need to do so. **(Figure 3.28)**

The distribution of unregistered MSMEs by reason and province is in **Appendix 6.**

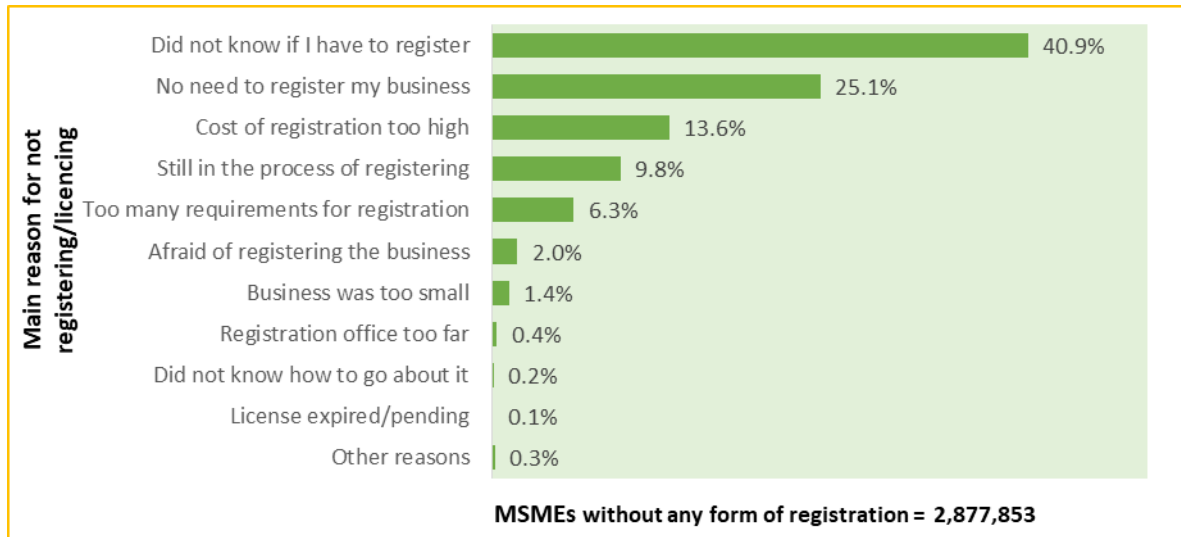


Figure 3.28. Distribution of enterprises by reason for not registering (%)

3.4 Business Access to Utilities

This section focuses on access to utilities by MSMEs, including drinking water, toilet

facilities, waste disposal, effluent disposal and electricity.

3.4.1 Main source of drinking water

Close to twenty-eight percent of the MSMEs, reported their main source of drinking water as borehole or tube well. **(Figure 3.29).**

The distribution of enterprises by main source of drinking water and area is in **Appendix 7.**

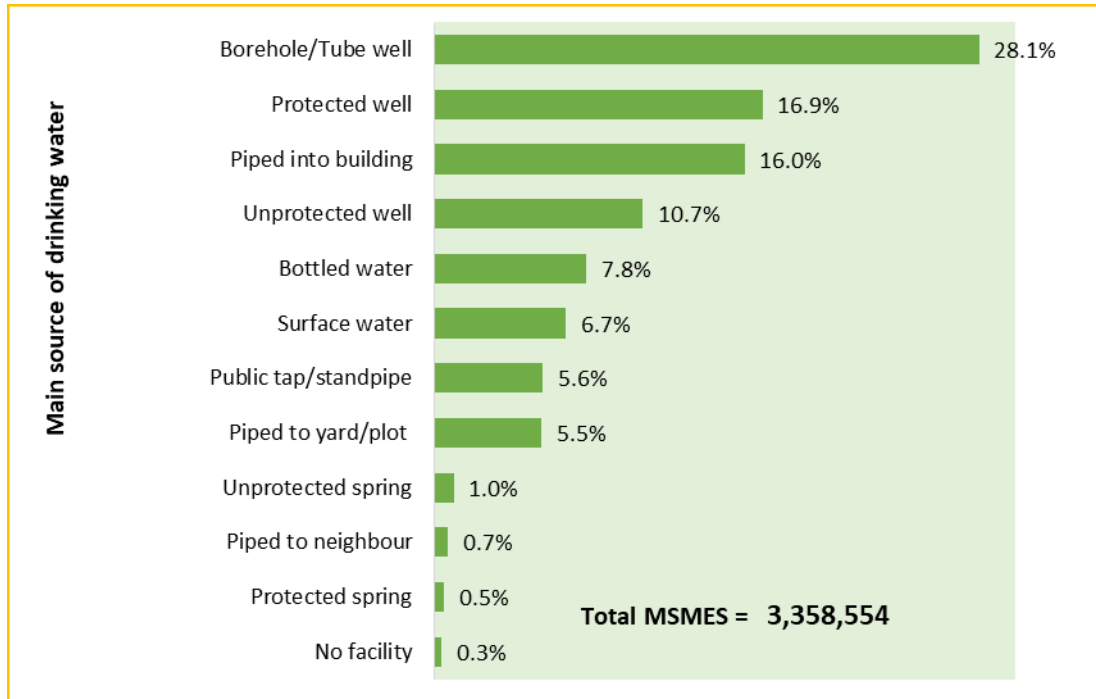


Figure 3.29. Distribution of enterprises by main source of drinking water (%)

3.4.2 Main type of toilet facility

MSMEs that reported mainly using flush or pour-flush to sewer system toilets at their workspaces, constituted 26.5 percent. Use of ventilated improved pit

latrines, was cited by 18.9 percent of the enterprises, as 13.1 percent reported having no toilet facility at their business premises. **(Figure 3.30)**

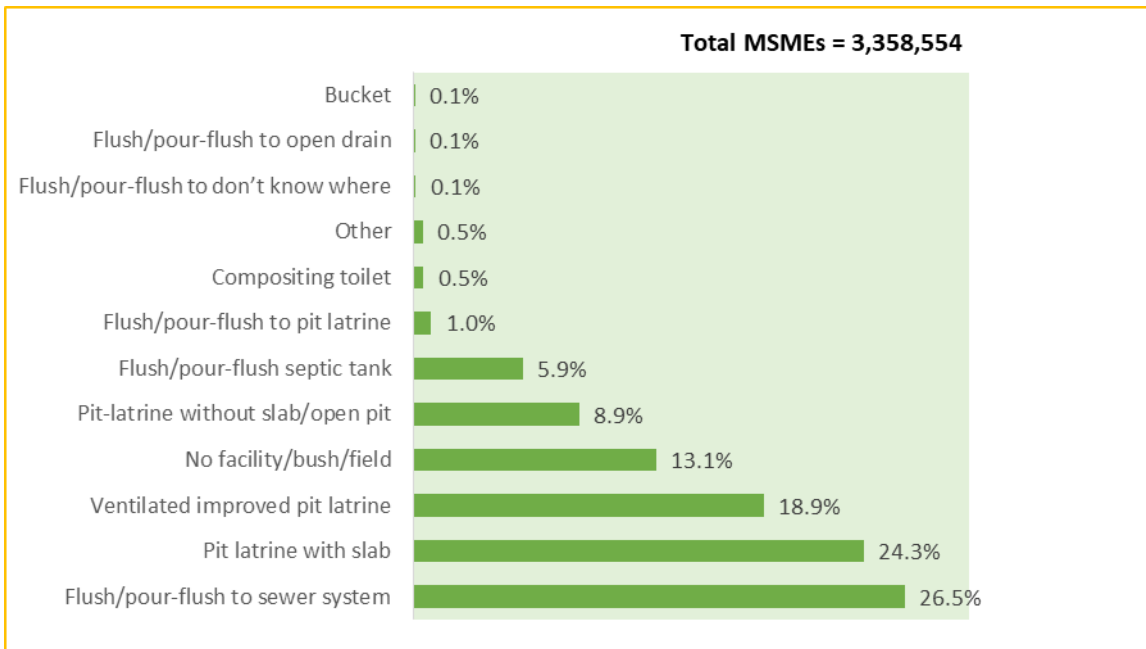


Figure 3.30. Distribution of MSMEs by main type of toilet facility used at workspace (%)

3.4.3 Solid waste disposal

Open pit was the most common method of solid waste disposal at business sites, as indicated by 41 percent of the enterprises. About 8 percent of the enterprises reported mainly disposing their solid waste through dumping. (Figure 3.31)

The distribution of enterprises by main methods of solid waste disposal and area, is in **Appendix 8**.

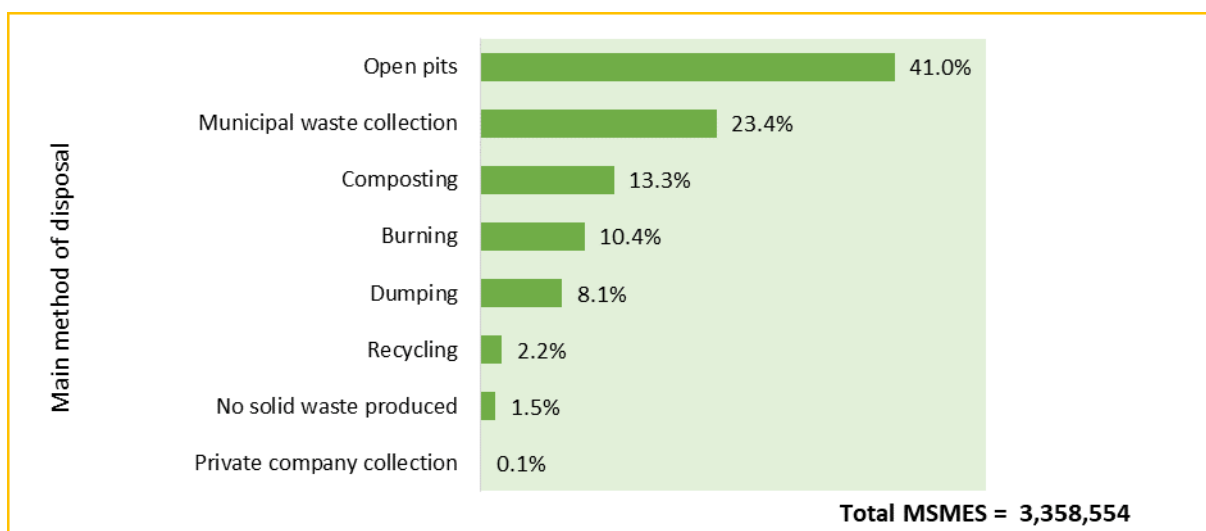


Figure 3.31. MSMEs by main method of solid waste disposal (%)

3.4.4 Effluent disposal

“Open space” was the most common mode of effluent disposal, as enterprises that reported using this method, constituted the highest percentage of 45.8. Not applicable entails that the enterprises in question, were engaged in

activities that did not generate liquid waste. These amounted to 32.6 percent. **(Figure 3.32).**

The distribution of enterprises by main method of effluent disposal and province is in **Appendix 9.**

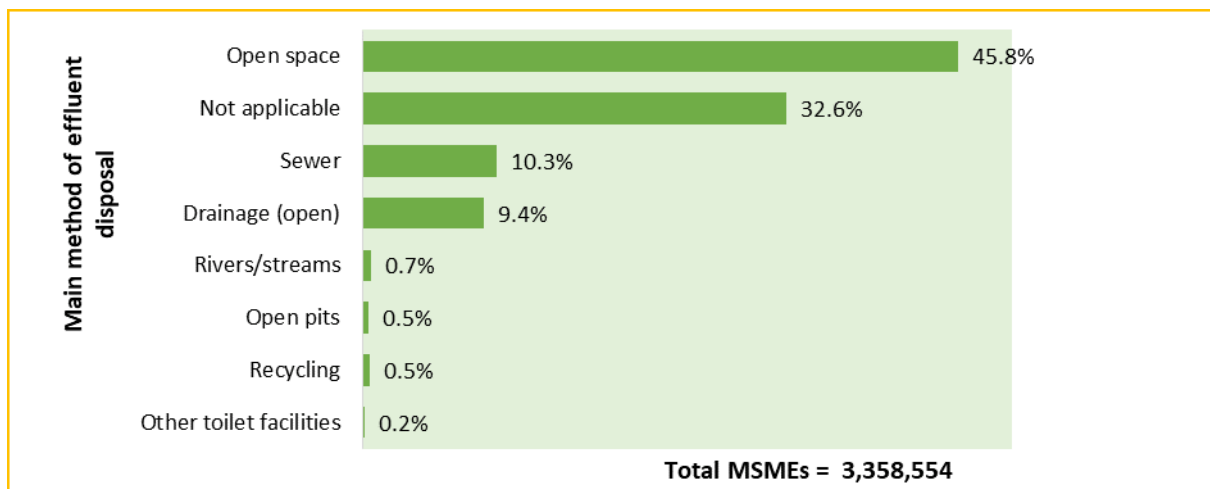


Figure 3.32. Distribution of enterprises by main method of effluent disposal (%)

3.4.5 Main source of energy

In relation to main source of energy used for business operations, 36.9 percent of the enterprises indicated “none”, while

24.3 percent reported use of firewood and 22.1 percent on grid electricity. **(Figure 3.33)**

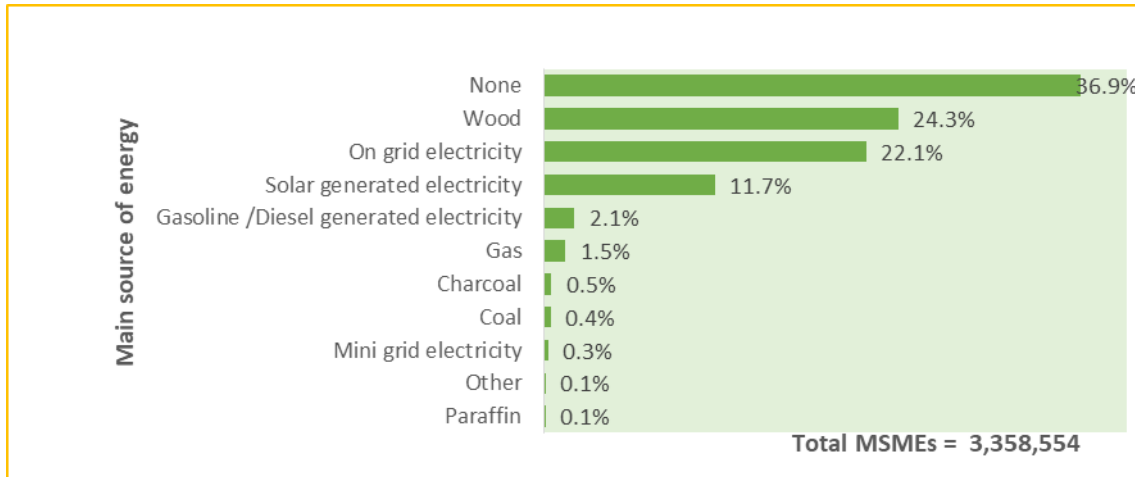


Figure 3.33. Distribution of enterprises by main source of energy used by the business (%)

3.4.6 Type of road mainly used to access business premises

Around 49 percent of the MSMEs business premises, were accessed mainly through use of gravel roads, as 27.4 percent were

accessed by use of tarred roads. (Figure 3.34)

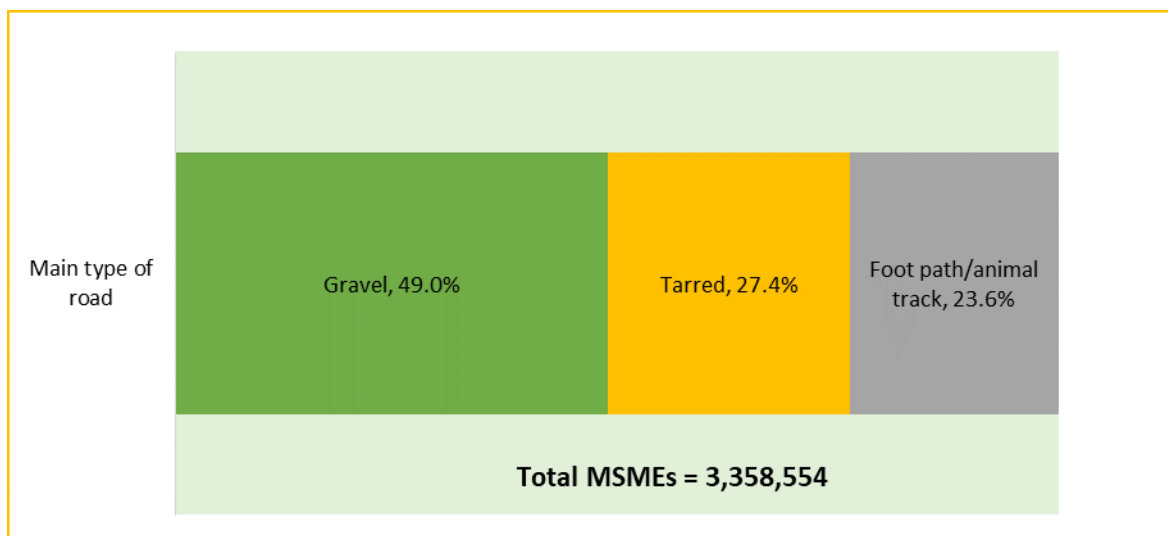


Figure 3.34. Distribution of enterprises by main type of road used (%)

3.4.7 Opinion towards state of the road

Less than twenty-six percent of the MSMEs' operators, viewed the road used to access their business premises as at least good (22% good and 3.9% very

good). Approximately 41 percent were of the opinion that the roads were in a bad to very bad state (30.1% bad and 11.3% very bad). (Figure 3.35)

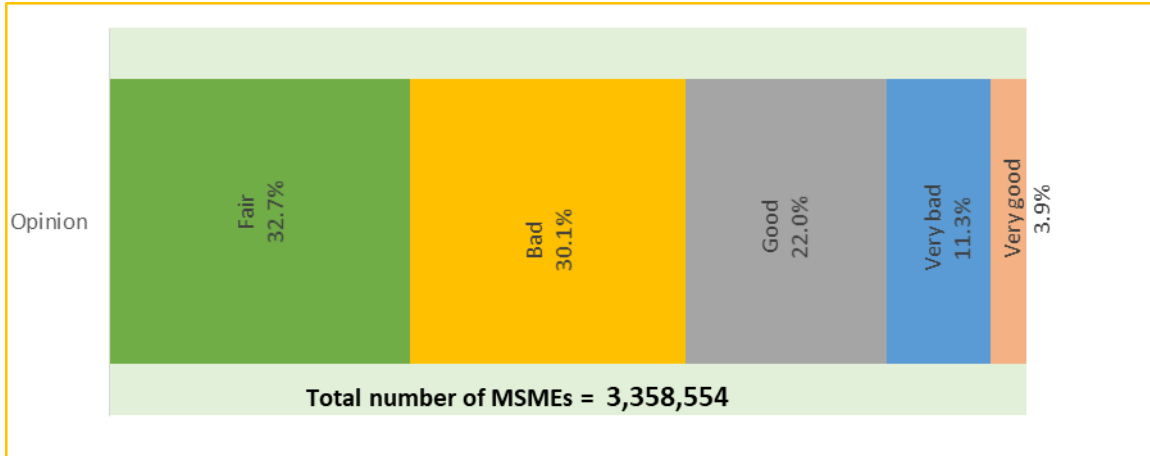


Figure 3.35. Distribution of enterprises by opinion towards type of road used (%)

3.5 Access to and Use of Information and Communication Technology

Results presented in this section include ownership of a business mobile phone, ownership of a business website and use of mobile money transfer services for

business purposes. Results are also presented on distance range to the point where enterprises have network coverage.

3.5.1 Ownership of ICT gadgets and website

Enterprises that owned a business-related mobile cellular telephone accounted for 62 percent of the businesses. Only less than 1 percent of MSMEs reported that

they had an active business website, while 3.6 percent had a computer mainly for business operations. **(Figure 3.36)**

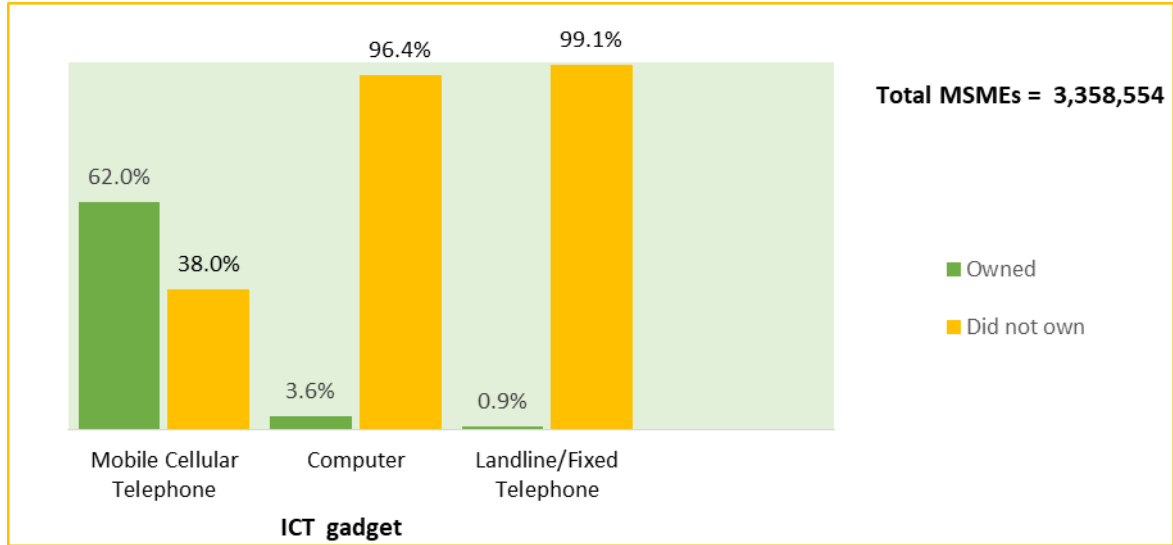


Figure 3.36. Distribution of enterprises by ownership of ICT gadgets and active website (%)

3.5.2 Use of ICT gadgets and services

Around fifty-eight percent of the enterprises, reported using mobile money transfer platforms in conducting their businesses, at some point in 2021. Use of

the internet in conducting business, was stated by 21.1 percent of the enterprises.

(Figure 3.37)

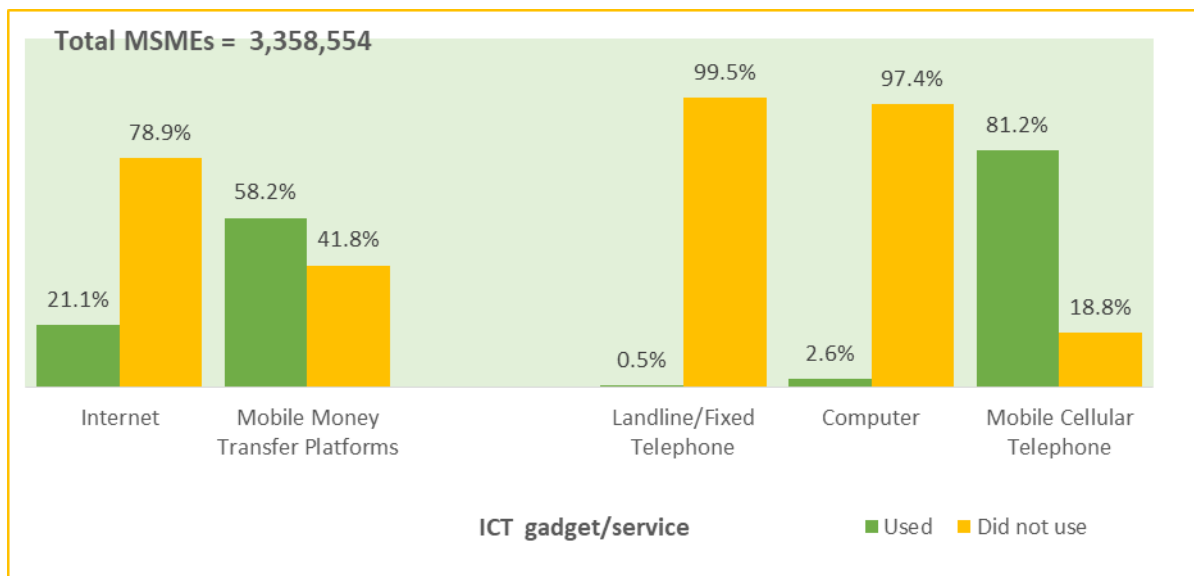


Figure 3.37. Distribution of enterprises by use of ICT gadgets and services (%)

3.5.3 Purpose of using a computer

Of the enterprises that reported using a computer in their business operations,

78.1 percent did so for data storage.

(Appendix 10).

3.5.4 Purpose of using the internet

About 80 percent of businesses that used the internet, reported doing so for online communication, as 55.8 percent used the

services for online advertising. **(Appendix 11)**

3.5.5 Use of mobile money transfer platforms

The proportion of enterprises that used mobile money transfer platforms in conducting their business, was 61.7

percent for urban areas and 57.7 percent for rural areas. **(Figure 3.38)**

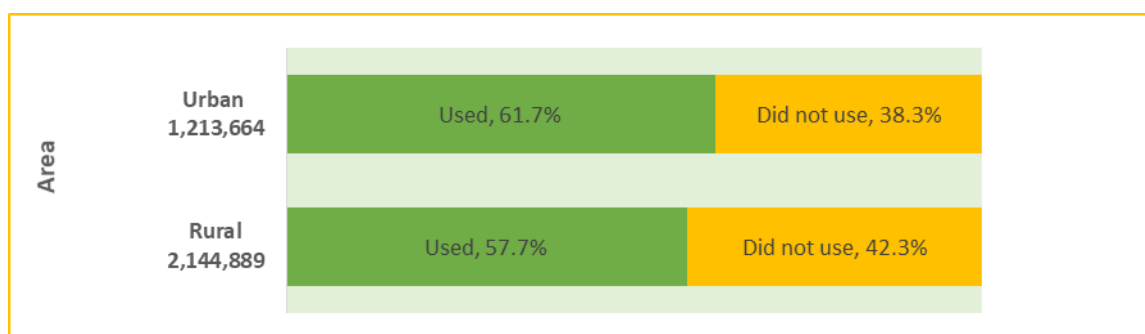


Figure 3.38: Distribution of MSMEs that used mobile money transfer platforms by area of owner (%)

Mobile money transfer platforms were generally used for receiving payments (92.2%) and paying for goods and services (65.7%). Enterprises that used the

platforms for banking constituted a proportion of 8.8 percent, in total. **(Table 3.12)**

Table 3.12. Distribution of enterprises that used mobile money transfer platforms by economic activity and purpose of use (%)					
Economic activity	Paying for goods and services	Receiving payments	Banking	Other	MSMEs that used mobile money transfer platforms
Agriculture , forestry and fishing	71.6	88.2	13.4	-	765,827
Mining and quarrying	57.4	67.6	3.2	-	9,870
Manufacturing	65.0	94.7	5.7	0.1	185,279
Water supply, sewerage, waste management and remediation activities	84.4	70.2	17.5	-	1,301
Construction	62.0	94.3	13.6	0.7	26,895
Wholesale and retail trade; repair of motor	61.7	94.7	5.3	0.3	882,347

vehicles and motorcycles					
Transportation and storage	55.5	97.0	4.7	-	11,288
Accommodation and food service activities	75.4	98.4	9.6	-	22,201
Information and communication	73.2	87.6	24.8	-	3,806
Financial and insurance activities	55.1	95.5	8.7	-	3,186
Real estate activities	50.4	99.8	-	-	272
Professional, scientific and technical activities	80.9	99.2	25.2	-	6,958
Administrative and support service activities	79.9	89.3	28.2	-	4,798
Education	63.9	92.5	13.5	-	5,011
Arts, entertainment and recreation	35.0	95.0	12.9	-	3,416
Other service activities	51.6	97.2	5.6	-	54,519
Total	65.7	92.2	8.8	0.2	1,986,975

3.5.6 Distance range to access network

Generally, enterprises obtained network coverage within distances of less than 500m from their workspaces. The

proportions ranged from 89 percent in Mashonaland East province to 97.7 percent in Harare province. **(Table 3.13)**

Table 3.13. Distribution of enterprises by province of owner and distance to access network coverage (%)

Province	Less than 500m	500m to less than 1km	1km to less than 5km	5km to less than 10km	10km and above	All MSMEs	
	Percent	Percent	Percent	Percent	Percent	Number	Percent
Bulawayo	97.0	1.3	1.3	-	0.4	172,069	100.0
Harare	97.7	1.3	0.9	0.1	-	476,200	100.0
Manicaland	89.5	10.0	0.4	-	-	431,464	100.0
Mash Central	97.0	2.1	0.8	-	0.1	351,217	100.0
Mash East	89.0	9.1	1.7	0.2	0.1	375,764	100.0
Mash West	92.5	6.5	0.8	0.1	0.1	390,871	100.0
Masvingo	92.7	6.4	0.8	0.1	-	381,735	100.0
Mat North	91.8	7.4	0.4	0.2	0.2	177,533	100.0
Mat South	92.8	6.4	0.8	-	-	180,582	100.0
Midlands	94.2	5.4	0.3	0.1	-	421,119	100.0
National	93.4	5.7	0.8	0.1	0.1	3,358,554	100.0

3.6 Employment and Education

The section presents results on persons engaged in MSMEs with respect to

employment, education level and training received.

3.6.1 Persons engaged in MSMEs

The distribution of persons engaged in the MSMEs sector by sex and employment category, is as shown in **Appendix 12**. An estimated 4.8 million persons were

engaged on full-time basis by MSMEs as at 31st December 2021. Active business owners accounted for 63.1 percent of the persons engaged on a full-time basis.

3.6.2 Persons engaged on full-time basis by economic activity and sex

The highest proportion (48.4%) of persons engaged by MSMEs on full-time basis were mainly involved in Agriculture,

forestry and fishing activities. Wholesale and retail trade, repair of motor vehicles and motorcycles activities employed the

second highest proportion of full-time employees accounting for 33.6 percent.

(Table

3.14)

Table 3.14. Persons engaged by MSMEs on full-time basis as at 31st December 2021 by economic activity and sex

Economic activity	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
Agriculture , forestry and fishing	1,180,491	51.0	1,158,240	46.0	2,338,731	48.4
Mining and quarrying	92,545	4.0	11,419	0.5	103,965	2.2
Manufacturing	243,383	10.5	166,709	6.6	410,092	8.5
Water supply, sewerage, waste management and remediation activities	3,060	0.1	2,827	0.1	5,887	0.1
Construction	90,573	3.9	8,864	0.4	99,437	2.1
Wholesale and retail trade; repair of motor vehicles and motorcycles	567,910	24.5	1,055,275	41.9	1,623,185	33.6
Transportation and storage	23,030	1.0	3,768	0.1	26,798	0.6
Accommodation and food service activities	13,197	0.6	47,228	1.9	60,425	1.3
Information and communication	9,541	0.4	2,452	0.1	11,993	0.2
Financial and insurance activities	1,803	0.1	900	-	2,703	0.1
Real estate activities	858	-	242	-	1,100	-
Professional, scientific and technical activities	14,302	0.6	3,510	0.1	17,811	0.4
Administrative and support service activities	14,443	0.6	3,520	0.1	17,963	0.4
Education	4,062	0.2	6,985	0.3	11,048	0.2
Arts, entertainment and recreation	14,552	0.6	5,935	0.2	20,486	0.4
Other service activities	43,116	1.9	39,095	1.6	82,211	1.7
National	2,316,867	100.0	2,516,967	100.0	4,833,834	100.0

3.6.3 Persons engaged on full-time basis by province and sex

Most provinces except Mash Central (47.9 %) and Mashonaland West (47.7%) had higher proportions of female persons engaged by MSMEs on a full-time basis than males. The proportions ranged from

50.1 percent in Mashonaland East to 62.6 percent in Matabeleland South. In total, females comprised 52.1 percent of persons engaged on full-time basis in MSMEs. (Table 3.15)

Table 3.15. Persons engaged on full-time basis by MSMEs as at 31st December 2021 by province and sex (%)

Province	Male	Female	Total
	Percent	Percent	Number
Bulawayo	44.3	55.7	229,091
Harare	50.0	50.0	704,845
Manicaland	47.2	52.8	606,128
Mash Central	52.1	47.9	643,646
Mash East	49.9	50.1	455,718
Mash West	52.3	47.7	718,538
Masvingo	40.3	59.7	477,565
Mat North	46.7	53.3	199,273
Mat South	37.4	62.6	234,870
Midlands	46.9	53.1	564,160
National	47.9	52.1	4,833,834

3.6.4 Persons engaged by MSMEs on full-time basis by highest level of education completed and sex

The majority (61%) of persons engaged by MSMEs on full-time basis whose education levels were reported, had secondary as their highest level of

education completed. Degreed persons engaged on a full-time basis comprised proportions of 3 percent for females and 4.3 percent for males. (Figure 3.39)

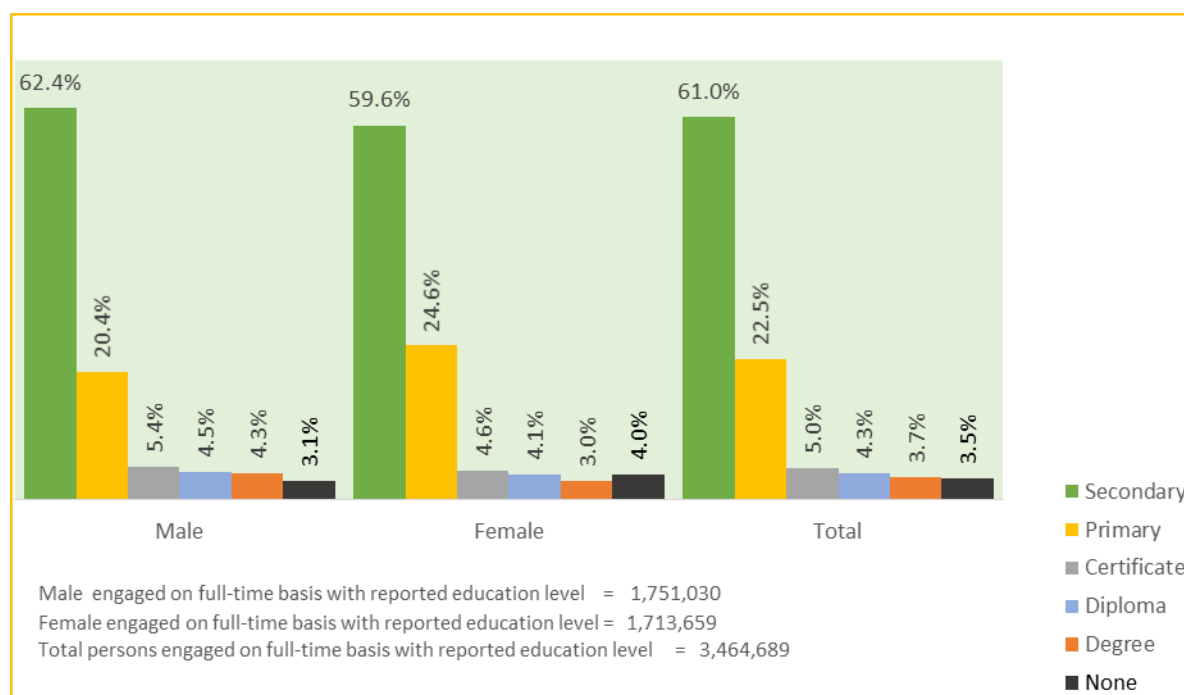


Figure 3.39. Distribution of persons engaged by MSMEs on full-time basis whose education levels were reported by highest level of education completed (%)

3.6.5 Persons engaged by MSMEs on full-time basis by age group

Of the persons engaged by MSMEs on full-time basis whose ages were reported, 27.5 percent were in the age group 25-34, followed by those in the 35-44 age group

constituting 25 percent, and the 45-54 age group which made up 16.8 percent.

(Figure 3.40)

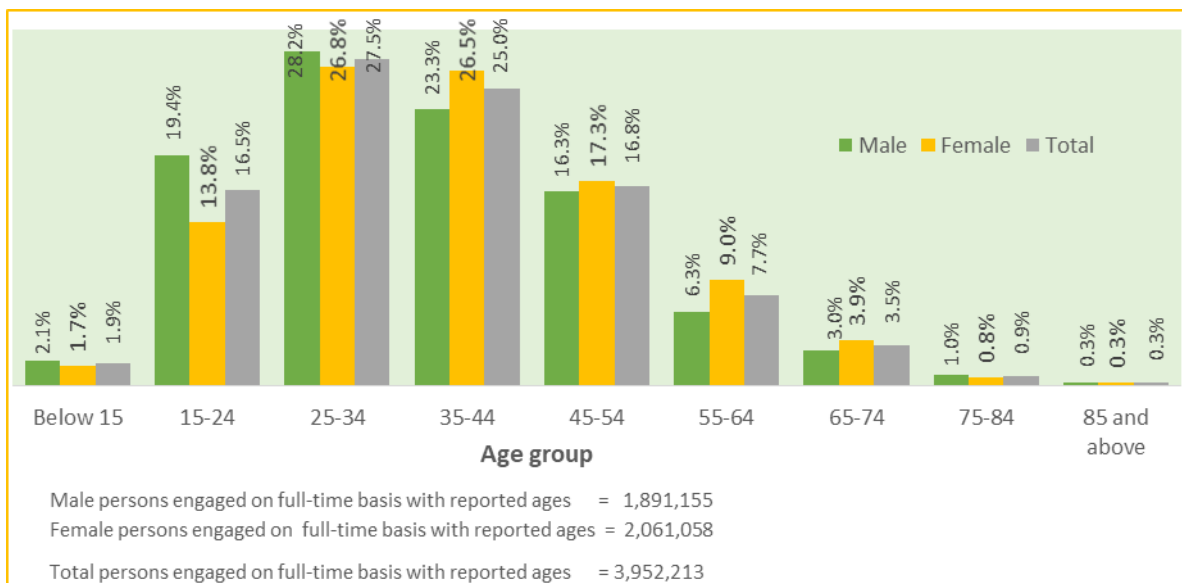


Figure 3.40. Distribution of persons engaged by MSMEs on full-time basis whose ages were reported by age group (%)

3.6.6 Wages and salaries in cash or in kind

The distribution of wages and salaries paid in cash or in kind by employee category, is shown in **Appendix 13**. An estimated total of ZWL\$326.6bn, was paid as wages and salaries to all employees engaged by the MSMEs sector in 2021.

In **Appendix 14**, micro enterprises spent an estimated ZWL\$192.4bn in wages and salaries, as small enterprises paid out ZWL\$121.8bn and medium enterprises ZWL\$12.4bn.

3.6.7 MSMEs contribution to social protection schemes

MSMEs indicated that they paid about ZWL\$1.6bn as contribution to pension,

medical aid and other social protection schemes. (**Table 3.16**)

MSME category	ZWL\$ (million)
Micro	945.78
Small	500.81
Medium	162.11
Total	1,608.70

3.6.8 Wage and salary determination

About forty-three percent of the MSMEs with salaried employees other than working proprietors, reported paying their employees in line with what they considered beneficial to their enterprises.

Twenty-seven percent paid their employees on a case-by-case basis, while 15.3 percent paid on a commission basis. **(Figure 3.41)**

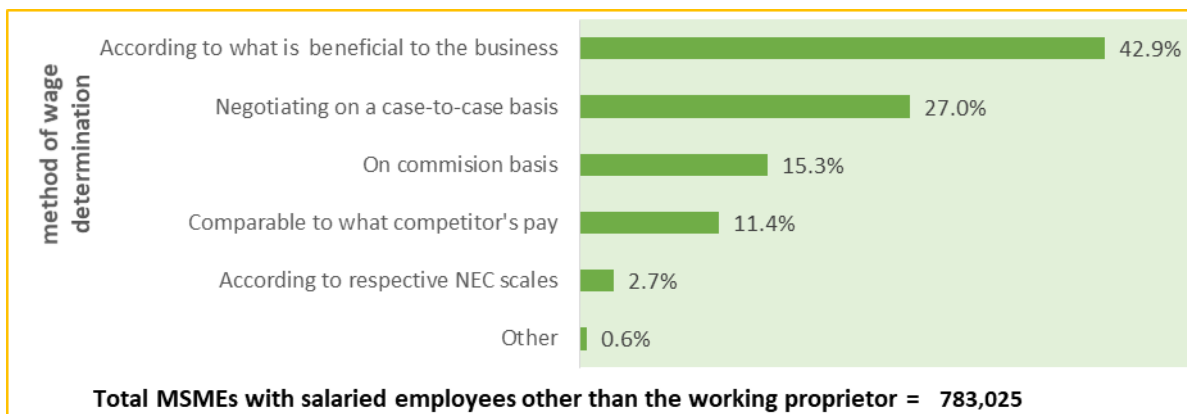


Figure 3.41. Distribution of enterprises by method of determining wages and salaries (%)

3.6.9 Employment creation plans by MSMEs

At the time of the survey, an estimated 1,886,350 additional employees were expected to be hired by enterprises that had an intention to do so in 2022. Micro

enterprises were expected to hire an estimated 1,655,488 persons. **(Figure 3.42)**

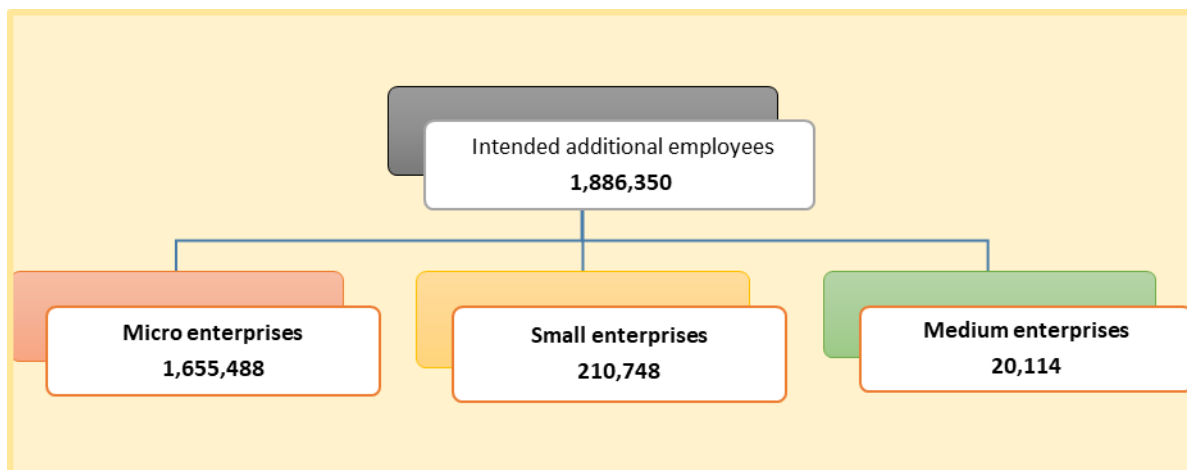


Figure 3.42. Intended additional employees by MSMEs during 2022

3.6.10 Employees' entitlement to leave

Generally, employees in the MSMEs sector were not entitled to any type of

leave, as reflected by 95.5 percent not being afforded such, in total. **(Figure 3.43)**

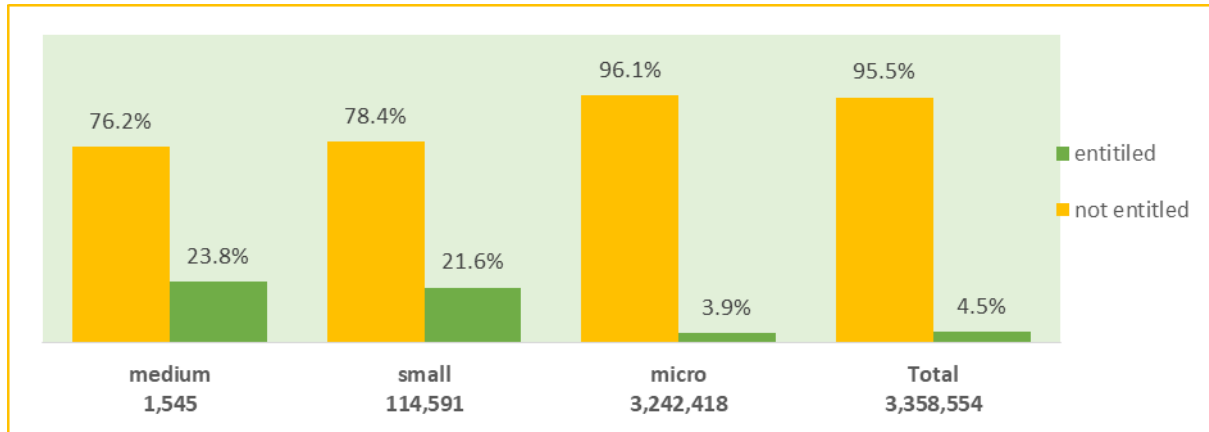


Figure 3.43. Distribution of enterprises by status towards employees' leave entitlement and MSMEs category (%)

3.7 Social Protection

Presented in this section are results pertaining to awareness, nature and

coverage of social protection schemes within the MSMEs sector.

3.7.1 Awareness towards social protection schemes

MSMEs that reported being aware of social protection schemes available on the market, accounted for a total proportion

of 53.9 percent. Around fifty-four percent of the small enterprises professed knowledge of such. **(Figure 3.44)**

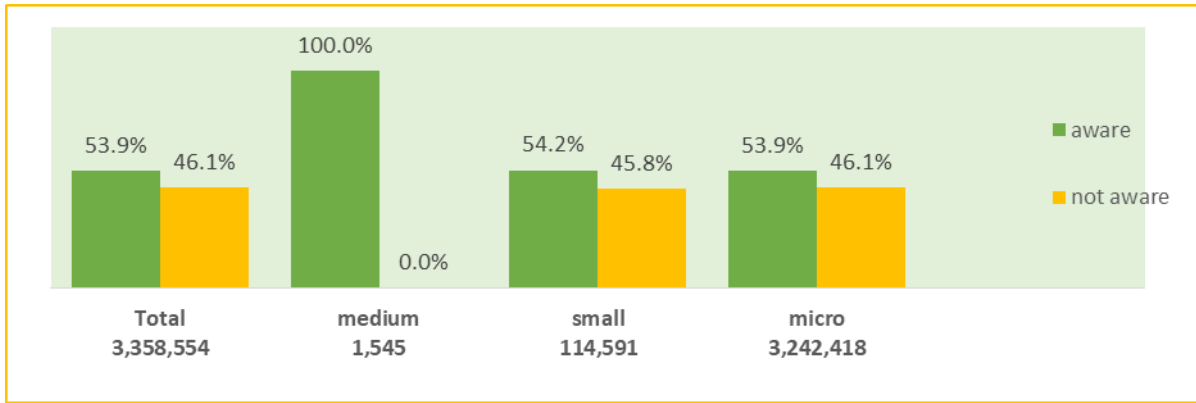


Figure 3.44. Distribution of enterprises by awareness position towards social protection schemes and MSMEs category (%)

3.7.2 Social protection coverage

Subscriptions to social protection schemes by MSMEs was generally low, as reflected by proportions of enterprises that subscribed ranging from 2.1 percent for

pension schemes to 29.6 percent for informal social protection schemes. (Figure 3.45)

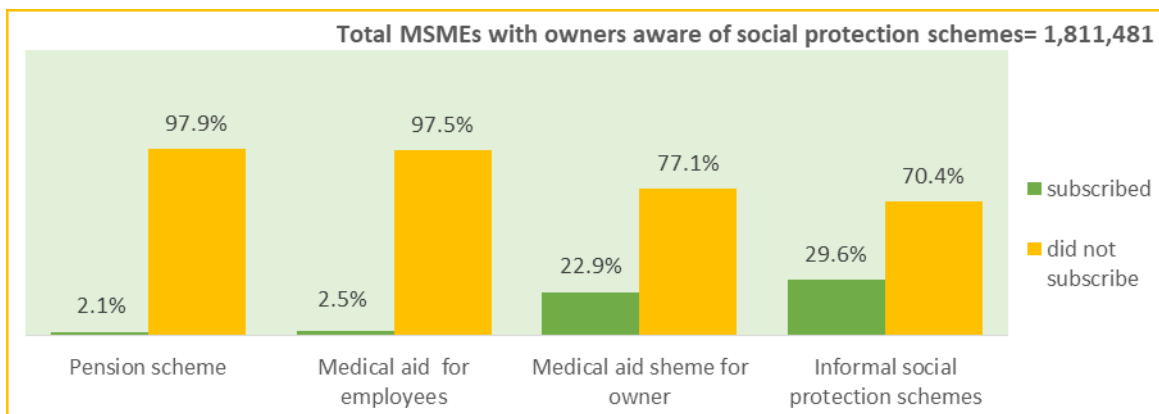


Figure 3.45. Distribution of enterprises by subscription status towards social protection schemes (%)

3.7.3 Reasons for not having medical aid

The main reason given by owners of some enterprises not subscribing to medical schemes, was high cost of subscriptions. Around fifty-nine percent of the

enterprises had owners who gave this reason, while about 3 percent had owners who cited religious reasons. (Figure 3.46)

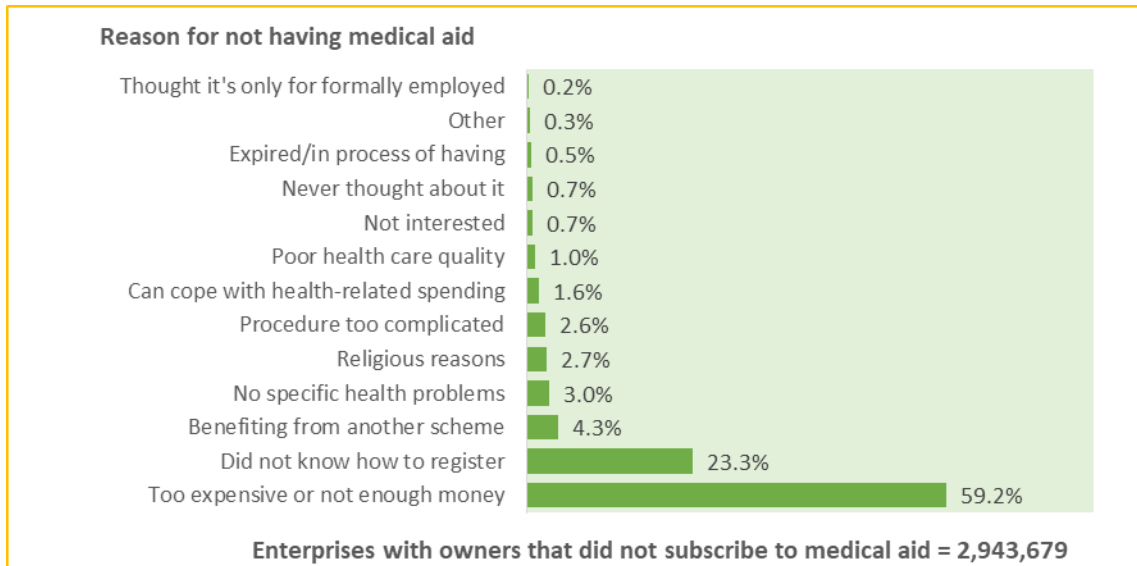


Figure 3.46. Distribution of enterprises by owner's reason for not subscribing to medical aid for personal use (%)

3.8 Business Environment

The section presents results on operating environment under which enterprises

conducted their businesses, including challenges encountered.

3.8.1 Businesses' main customers

The majority of the enterprises (80.3%) reported households or individuals as their main customers. About nine percent, had other MSMEs as their main customers, while 4.9 percent mainly sold to large enterprises. **(Figure 3.47)**

The distribution of enterprises by main customers and MSMEs category is shown in **Appendix 15.**

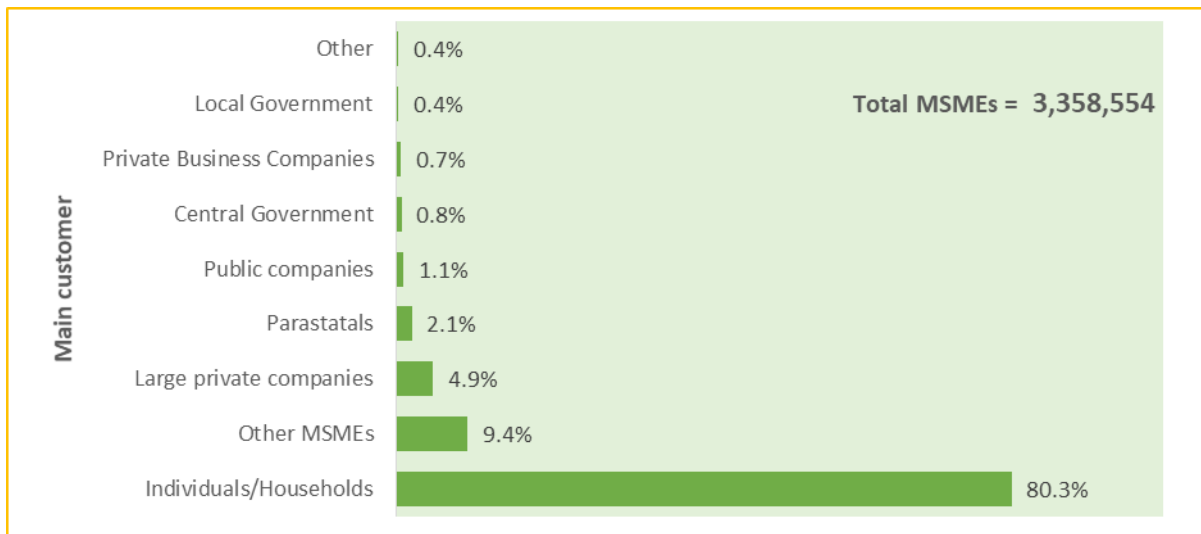


Figure 3.47. Distribution of enterprises by main customer (%)

3.8.2 Businesses' main suppliers

About forty-six percent of the enterprises reported that they mainly sourced their raw materials or final products from other MSMEs. Enterprises that mainly sourced

from large private companies comprised 19.4 percent, as 18.7 percent mainly sourced from non-enterprising households. **(Figure 3.48)**

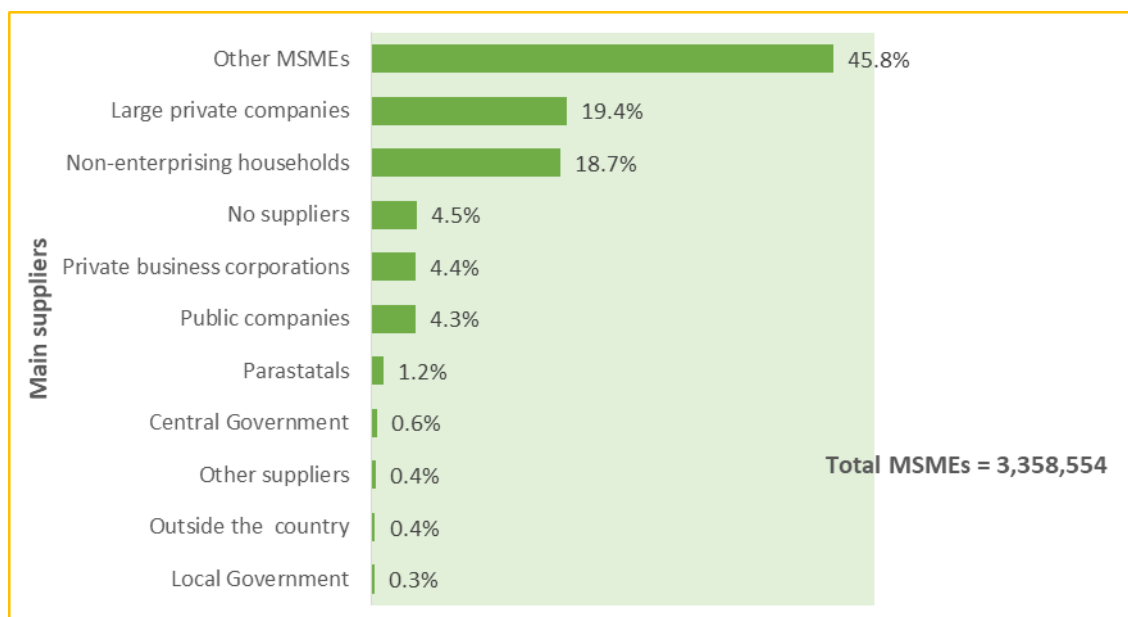


Figure 3.48. Distribution of enterprises by main supplier (%)

3.8.3 Exports and imports

Less than one percent (0.5%) of the MSMEs in total, reported exporting all or part of their products to other countries in 2021. Conversely, 5.8 percent of the

enterprises reported importing all or some of their final products or raw materials from other countries. (Table 3.17)

Table 3.17. Distribution of enterprises that exported or imported by MSMEs category

MSME category	Enterprises that exported		Enterprises that imported		Total number of enterprises
	Number	Percent	Number	Percent	
Micro	16,434	0.5	192,780	6.0	3,242,418
Small	1,163	1.0	5,595	4.9	114,591
Medium	494	32.0	243	15.7	1,545
All MSMEs	18,090	0.5	198,617	5.8	3,358,554

Of the enterprises that exported during 2021, the highest proportions of 40.5% and 32.5%, cited South Africa and

Mozambique as their main countries of export, respectively. (Figure 3.49)

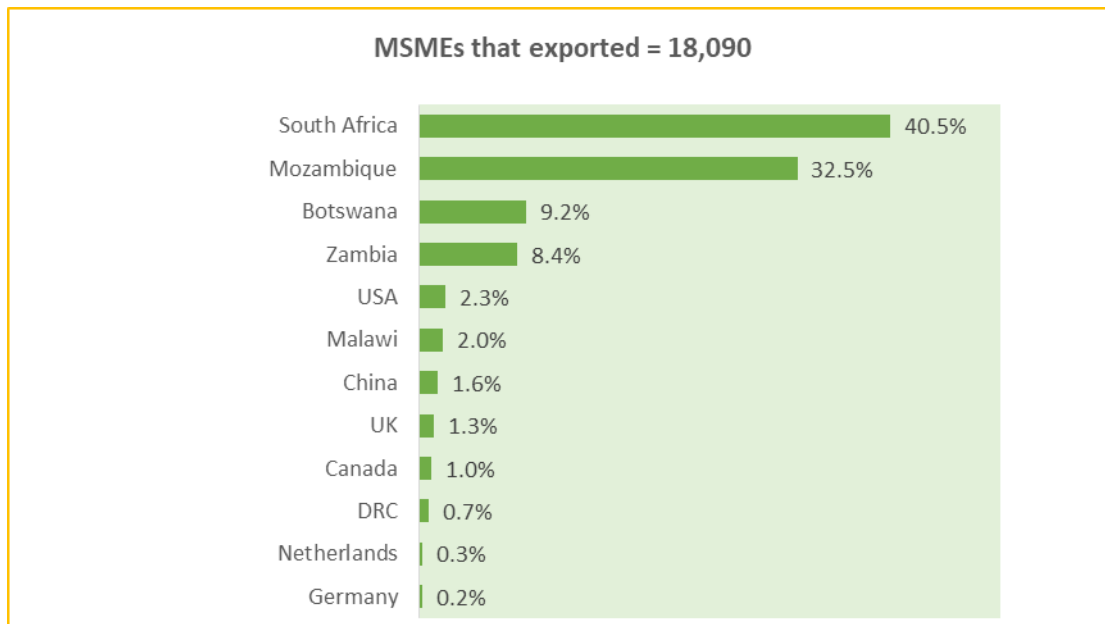


Figure 3.49. Distribution of enterprises that exported by main country of export (%)

South Africa and Mozambique were also the main countries from which MSMEs mainly imported in 2021, as was stated by

61.0 percent and 22.3 percent of the enterprises, respectively. **(Figure 3.50)**

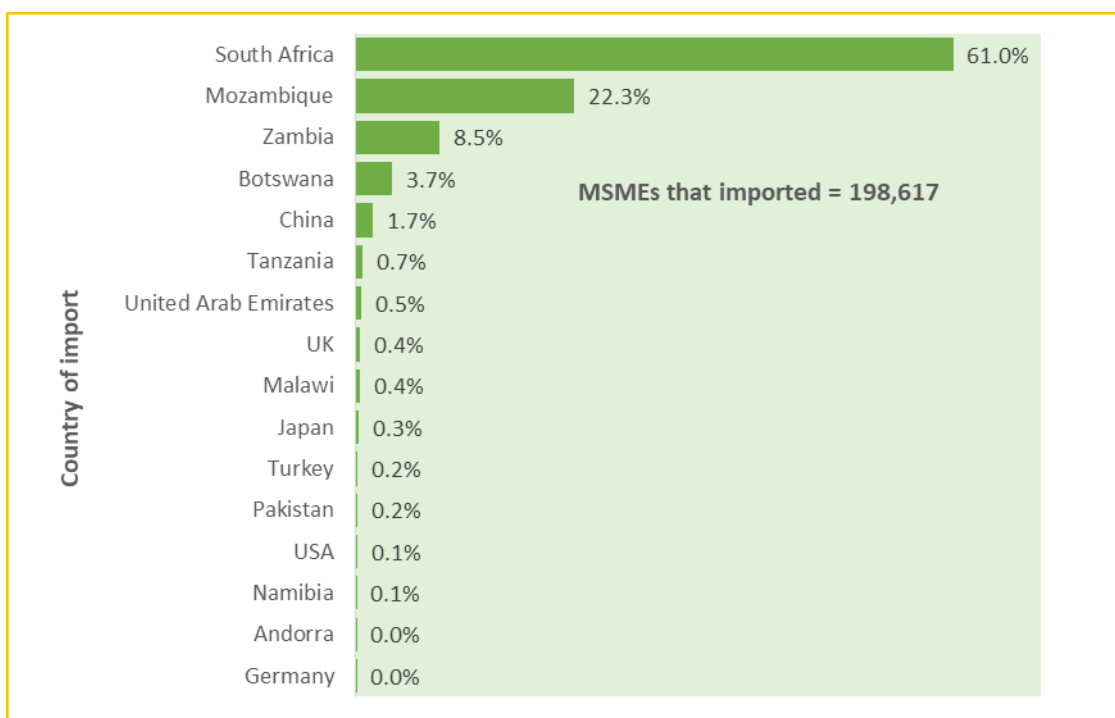


Figure 3.50. Distribution of enterprises that imported by main country of import (%)

3.8.4 Domestic Competitors

In total, 83.8 percent of the MSMEs reported having competitors in the domestic market, with respect to their lines of business. About 48 percent of

medium enterprises, indicated not having any competitors in the domestic market.

(Table 3.18)

MSME category	Had domestic competitors	Did not have domestic competitors	Total number of enterprises
	Percent	Percent	
Micro	84.0	16.0	3,242,418
Small	79.2	24.4	114,591
Medium	52.4	47.6	1,545
Total	83.8	16.2	3,358,554

Around seventy-one percent of the enterprises that reported having competitors in the domestic market, indicated that the competitors were only

from within the same district. About twenty-seven percent of the enterprises reported facing competition both within and outside their districts. (Figure 3.51)

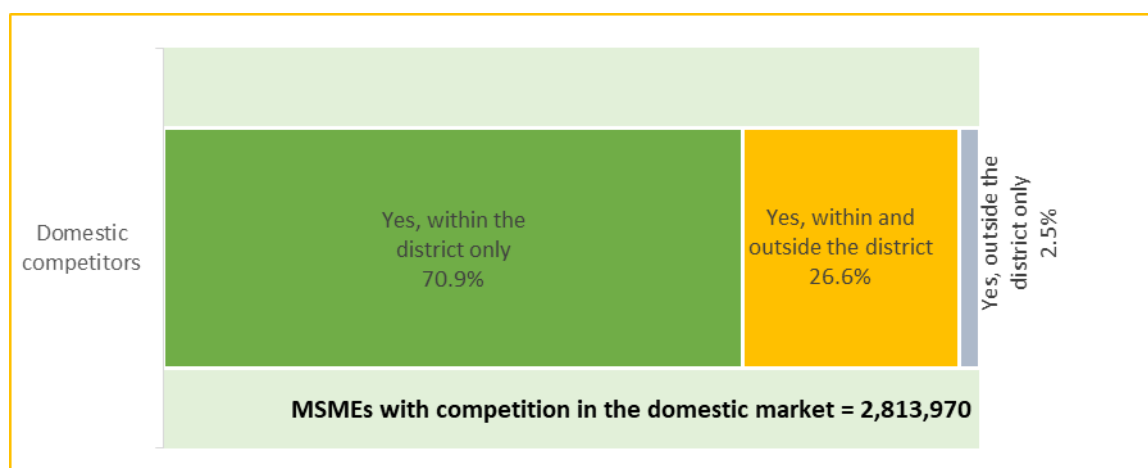


Figure 3.51. Distribution of enterprises with domestic market competitors by location of competitor (%)

3.8.5 Types of domestic market competitors

Enterprises reporting other MSMEs as their main competitors in the domestic market, accounted for 61.3 percent, as 37.4 percent cited individuals or

households that were not mainly into enterprising as their main competitors.

(Table 3.19)

Table 3.19. Distribution of enterprises with domestic competitors by type of competitor

Competitor	Number	Percent
Other MSMEs	1,724,495	61.3
Individuals/Households	1,052,450	37.4
Large Private companies	25,376	0.9
Other	4,936	0.2
Public companies	3,095	0.1
Local Government	1,627	0.1
Central Government	955	-
Parastatals	1,035	-
Total	2,813,970	100.0

3.8.6 Comparison of prices with main competitors

The majority of MSMEs that acknowledge having competitors in the domestic market, perceived their selling prices to be

about the same with those of their main competitors. **(Figure 3.52)**

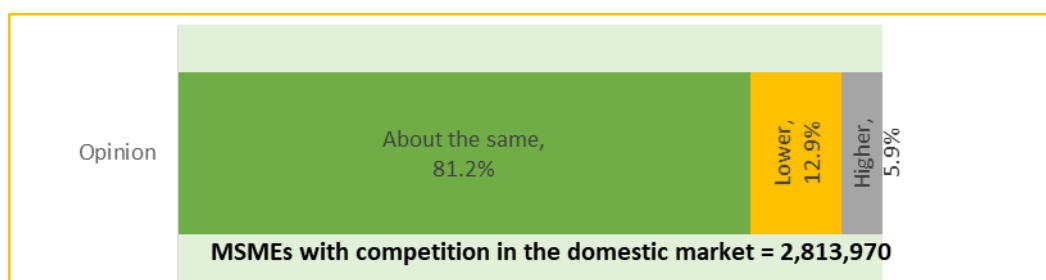


Figure 3.52. Opinion of enterprises facing domestic competition towards their selling prices (%)

3.8.7 Comparison of business costs with main competitors

Around eighty-two percent of the MSMEs, regarded their business costs as being about the same as those of their main

competitors in the domestic market. **(Figure 3.53)**

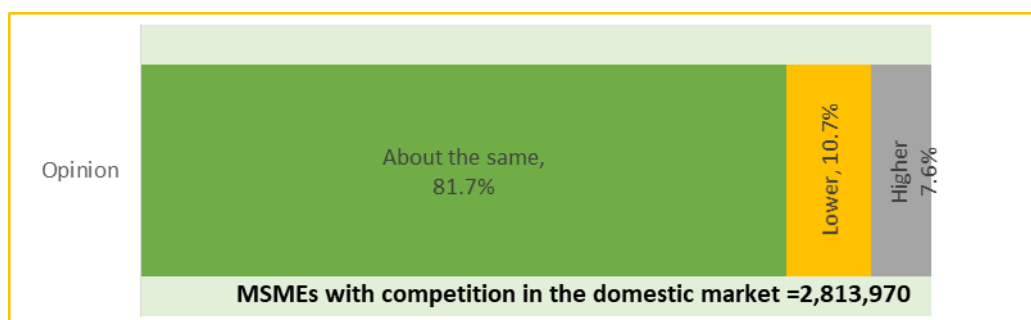


Figure 3.53. Opinion towards business costs in comparison to main domestic competitors

3.8.8 Price comparison with large enterprises

About forty-three percent of the MSMEs that acknowledged facing domestic competition, viewed prices of their products as being the same as those of

large enterprises selling the same type of products, while 27.2 percent considered their prices as lower. **(Figure 3.54)**

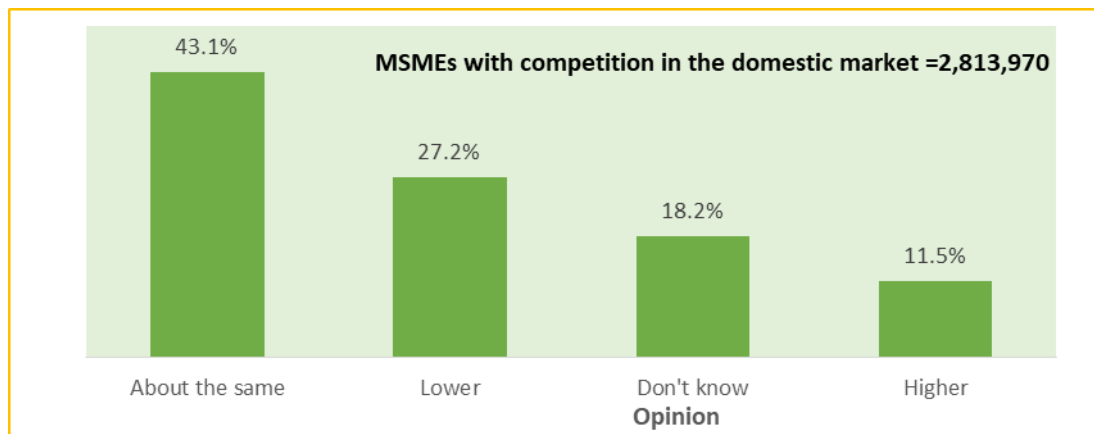


Figure 3.54. Opinion towards products' prices in comparison to large enterprises (%)

3.8.9 Reason for lower prices

The most common reason cited by MSMEs that charged lower prices in comparison to large enterprises, was low business costs, as reported by 41.4 percent of the

enterprises. About 24 percent indicated that they charged lower prices mainly to cater for their customers that had low incomes. **(Figure 3.55)**

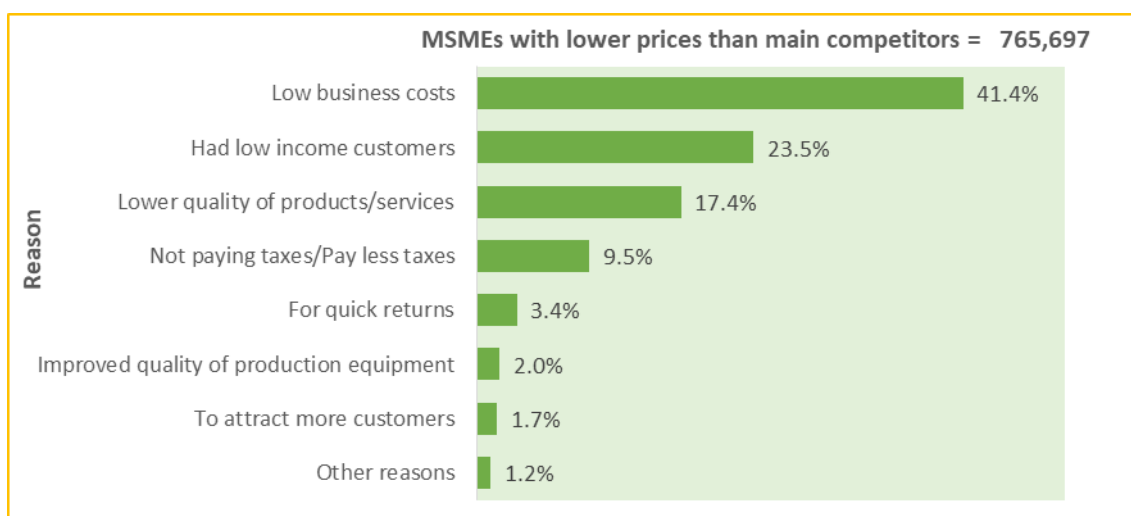


Figure 3.55. Distribution of enterprises with lower prices than large enterprise by reason (%)

3.8.10 Reason for higher prices

Amongst the MSMEs reported as charging higher prices in comparison to large enterprises, 74.8 percent alluded to higher costs of production or supplies as

the main cause, as 13.2 percent viewed their products being of better quality.

(Figure 3.56)

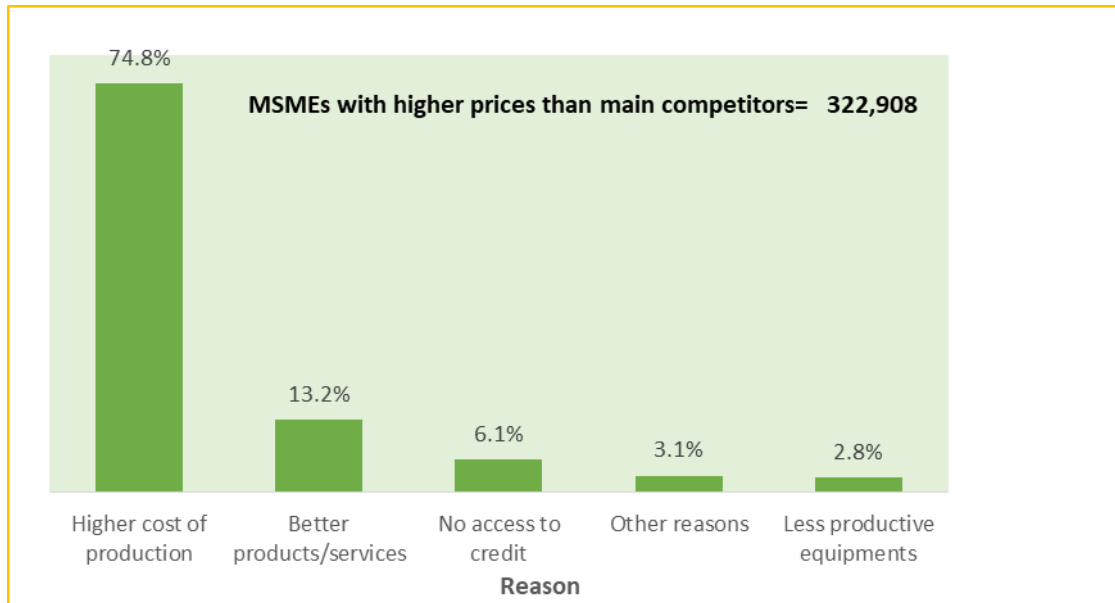


Figure 3.56. Distribution of enterprises with higher prices than large enterprises by reason (%)

3.8.11 Comparison of quality of products

In total, 72.1 percent of the enterprises with domestic competitors, regarded the quality of their products to be about the same as that of their main competitors in

the domestic market. About twenty-four percent considered their products as being of higher quality. (Figure 3.57)

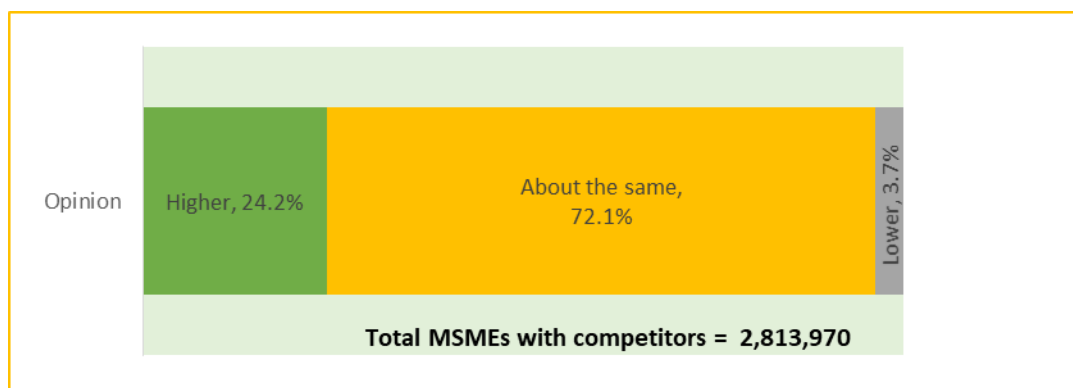


Figure 3.57. Distribution of enterprises towards quality of their products (%)

3.8.12 Need for assistance

The majority of the enterprises, 86.4 percent, reported that they needed assistance with respect to their business operations. (Figure 3.58)

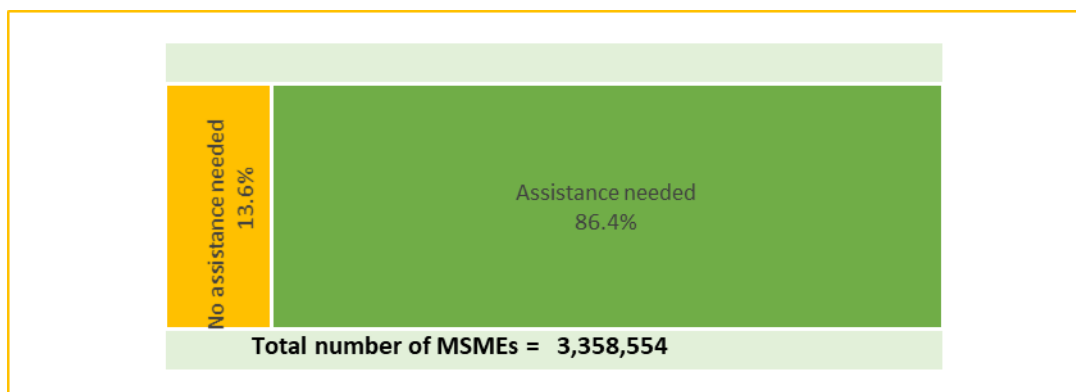


Figure 3.58. Distribution of enterprises by whether they required assistance or not (%)

3.8.13 Type of assistance needed

From the enterprises that needed assistance, 52.3 percent cited “ease of access to loans” as form of assistance required. Enterprises that needed assistance in obtaining appropriate workspace and supplies, constituted proportions of 32.7 percent and 28.9 percent, respectively. (Table 3.20)

Type of assistance needed	Number	Percent
Ease access to loans	1,517,093	52.3
Provision of appropriate workspace	947,732	32.7
Assistance in obtaining supplies	838,211	28.9
Grants	660,882	22.8
Access to large business orders	426,216	14.7
Easing of government regulations	375,222	12.9
Access to modern machines	365,070	12.6
Improvement in water supply	330,407	11.4
Access to information on the market	305,085	10.5
Business management skills training	266,196	9.2
Advertising of products	236,896	8.2
Registration of business	235,701	8.1
Other	196,152	6.8
Technical Skills training	193,249	6.7
Improvement in electricity supply	165,626	5.7
Number of enterprises that needed assistance	2,902,199	

³ Multiple responses were allowed hence proportions may not add up to 100

3.8.14 Future business plan

About eighty-four percent of the MSMEs indicated that they aimed at business

expansion, while 8.6 percent intended to change their line of business. **(Figure 3.59)**

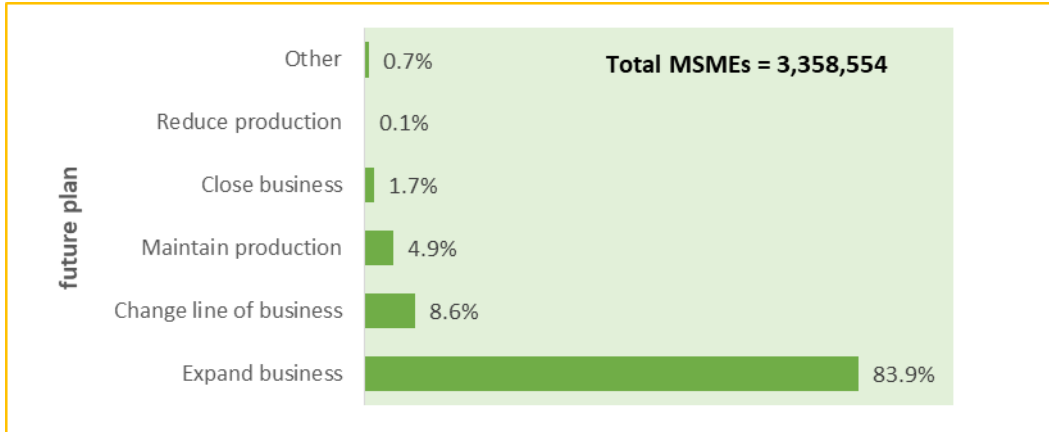


Figure 3.59. Distribution of enterprises by future business plan (%)

3.8.15 Challenges with authorities

In total, 66.8 percent and 56.5 percent of the MSMEs, reported facing challenges with local authorities and the police in

conducting their businesses, respectively. **(Figure 3.60)**

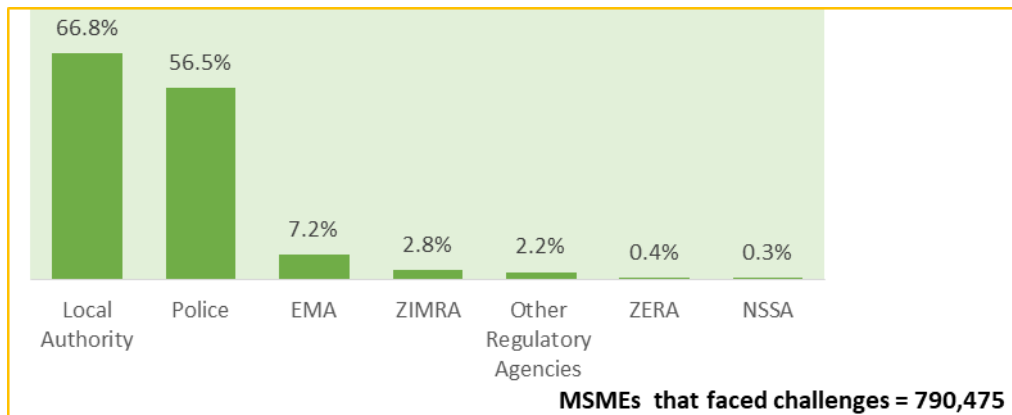


Figure 3.60. Distribution of enterprises that faced challenges by type of institution (%) ⁴

⁴ Multiple responses were allowed hence proportions may not add up to 100

Among the main challenges faced by enterprises in dealing with regulatory institutions, were issues related to

business premises, accounting for 50.2 percent, and licencing making-up a proportion of 34.8 percent. **(Figure 3.61)**

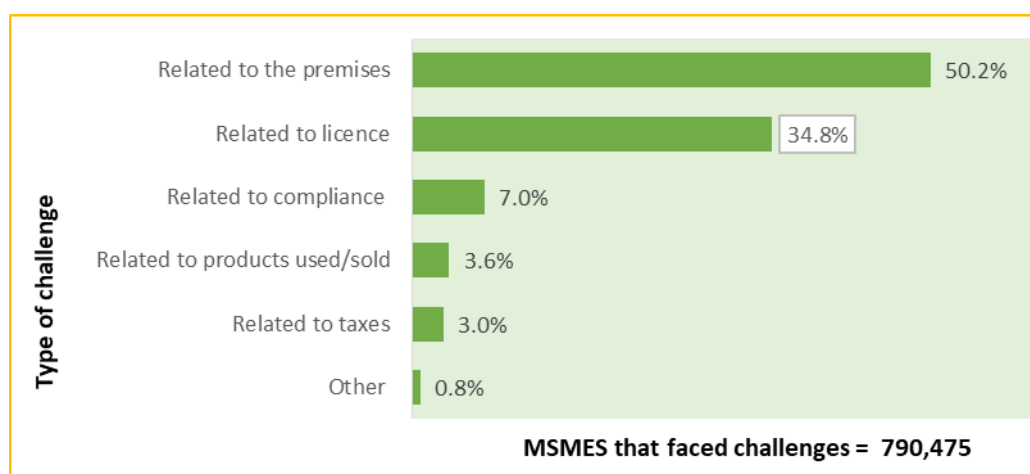


Figure 3.61. Distribution of enterprises that faced challenges with authorities by type of challenge (%)

3.8.16 Other challenges

Among the key difficulties affecting MSMEs operations in 2021, were lack of capital, machinery or equipment, as indicated by 45.1 percent of the micro enterprises and 56 percent of the small

enterprises. About 38 percent of medium enterprises were mainly affected by existing regulations and laws. **(Table 3.21)**

Table 3.21. Distribution of enterprises by type of challenge faced⁵

Difficulty	Micro		Small		Medium	
	Number	Percent	Number	Percent	Number	Percent
Non-payment of goods & services supplied on credit	788,834	24.3	16,958	14.8	91	5.9
Unavailability of credit/loan	645,018	19.9	25,424	22.2	225	14.6
Lack of management skills	203,447	6.3	11,565	10.1	-	-
Lack of capital/machinery/equipment	1,460,975	45.1	64,125	56.0	462	29.9
Lack of skilled personnel	105,398	3.3	8,315	7.3	-	-
Existing regulations, laws etc.	504,579	15.6	13,492	11.8	600	38.8
High taxes, license fees	97,608	3.0	7,026	6.1	215	13.9
Supply of raw materials	527,083	16.3	23,829	20.8	594	38.4
Lack of customers	1,014,794	31.3	17,967	15.7	-	-
Lack of appropriate space	782,095	24.1	17,128	14.9	-	-
Shortage of spare parts	39,392	1.2	664	0.6	81	5.2

⁵ Multiple responses were allowed hence proportions may not add up to 100

Table 3.21. Distribution of enterprises by type of challenge faced ⁵

Difficulty	Micro		Small		Medium	
	Number	Percent	Number	Percent	Number	Percent
Shortage of electricity	176,144	5.4	7,577	6.6	489	31.6
Shortage of water	324,425	10.0	15,404	13.4	-	-
High rentals	42,193	1.3	1,879	1.6	-	-
High competition	697,207	21.5	19,757	17.2	-	-
Other	518,771	16.0	24,943	21.8	862	55.8
Covid –19 restrictions	100,605	3.1	3,229	2.8	141	9.1
Total number of MSMEs	3,242,418		114,591		1,545	

3.8.17 Means of addressing challenges

Enterprises that reported facing challenges with regulatory authorities had various means by which they settled

them, including paying fines (29.3%) and opting to be in compliant with the law (14.4%). **(Figure 3.62)**

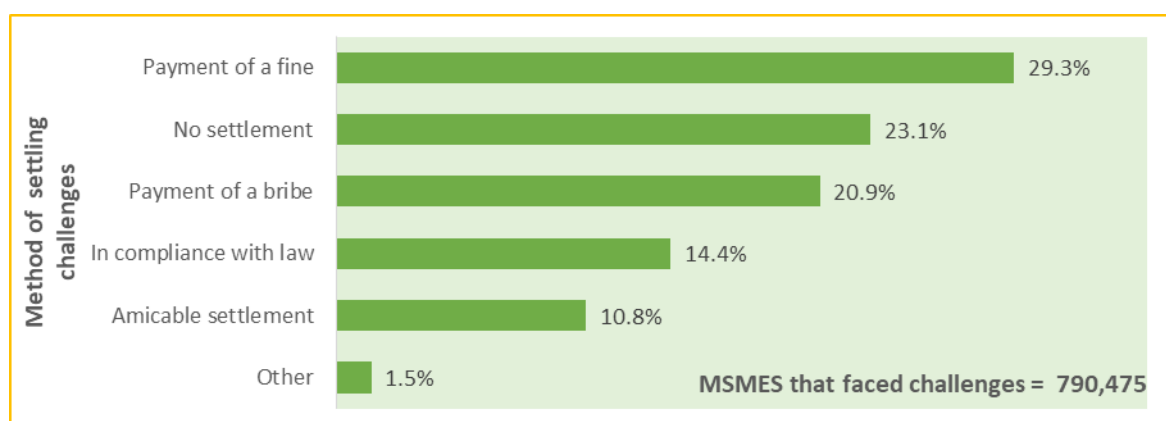


Figure 3.62. Distribution of enterprises by means of settling the faced challenges (%) ⁶

⁶ Multiple responses were allowed hence proportions may not add up to 100

3.9 Business Loans

Results presented in this section include access to business loans by MSMEs,

difficulties in loan repayment and reasons for not applying for loans.

3.9.1 Number of loans applied

A total of 356,554 loans were applied for by MSMEs in 2021, with all of the medium enterprises that applied for a loan,

reporting that they applied for a single loan. **(Table 3.22)**

<i>Table 3.22. Number of loans applied for by MSMEs category</i>					
MSMEs category	Number of loans applied				Total loans applied
	1	2	3	> 3	
Micro	80.1	13.7	4.1	2.1	326,911
Small	87.1	8.3	4.6	-	29,512
Medium	100.0	-	-	-	130
Total	80.7	13.3	4.2	1.9	356,554

3.9.2 Application for loans

In total, 9,5 percent of the MSMEs, reported applying for business loans in 2021. Analysis by category shows that the

highest proportion of enterprises that applied for a loan, was in the small enterprises category. **(Figure 3.63)**

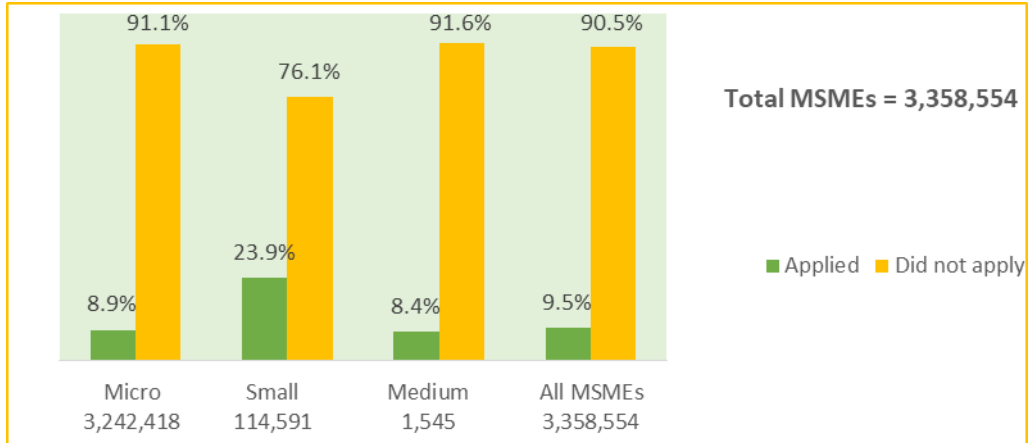


Figure 3.63. Distribution of enterprises by whether they applied for a business loan or not (%)

3.9.3 Institutions from which loans were to be sourced

From the 356,554 business loans applied for by MSMEs, 22.3 percent were to be sourced from banks, 21.5 percent from relatives or friends, 18.7 percent from

contracting companies and 12.8 percent from micro-finance institutions. (Figure 3.64)

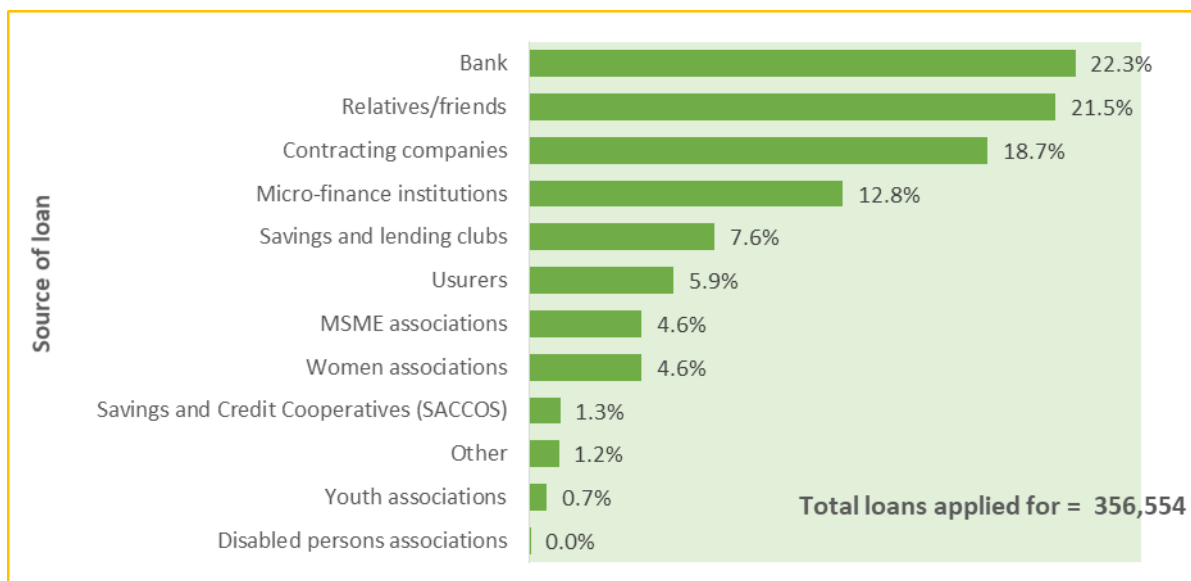


Figure 3.64. Distribution of loans by institutions to which loan applications were made (%) ⁷

3.9.4 Main purpose of loan

⁷ Multiple responses were allowed hence proportions may not add up to 100

Approximately 81 percent of the loans applied for, were needed mainly for either purchasing of raw materials or stock

replenishing. A proportion amounting to 9.5 percent of the loans, was required for business start-up. **(Figure 3.65)**

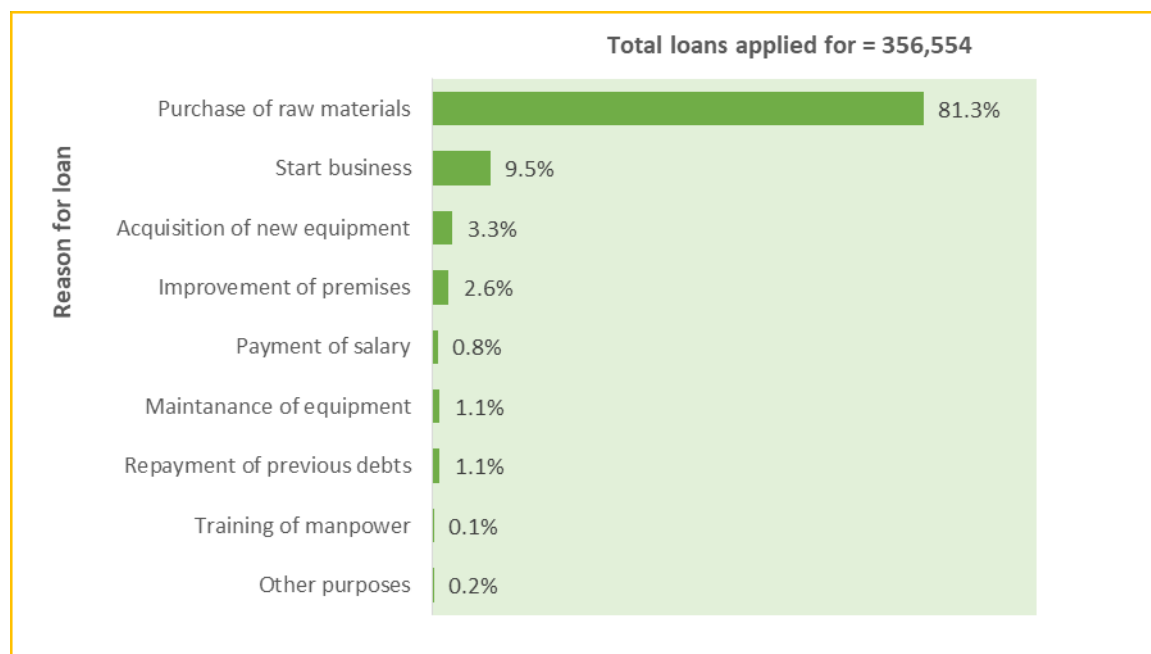


Figure 3.65. Distribution of loans applied for by main purpose of a loan (%)

3.9.5 Loan approval

From the estimated 356,554 loans applied for by MSMEs in 2021, an estimated 272,043 were approved, representing a percentage of 76.3. About twelve percent were rejections while 11.4 percent had

pending outcomes at the time of the survey. About seventy-five percent of loans applied by micro enterprises, were approved. **(Table 3.23)**

Table 3.23. Status of applied loans by MSMEs category								
MSMEs category	Approved		Rejected		Still waiting		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Micro	246,351	75.4	41,677	12.7	38,884	11.9	326,911	100
Small	25,693	87.1	2,103	7.1	1,717	5.8	29,512	100
Medium	-	-	-	-	130	100.0	130	100
Total	272,043	76.3	43,780	12.3	40,731	11.4	356,554	100

3.9.6 Reasons for loan rejection

Out of the 41,677 loan applications turned down for micro enterprises, 27.4 percent were a result of insufficient collateral while 22.6 percent were attributable to incomplete documentation. About thirty

percent of the 2,103 loans rejected for small enterprises, were due to insufficient initial capital, while 26.5 percent were a result of complete but not convincing documentation. **(Table 3.24)**

Reason for rejection	Micro	Small	Total
	Percent	Percent	Percent
Insufficient guarantees	16.4	8.1	16.0
Insufficient collateral	27.8	20.0	27.4
Incomplete documents	23.0	15.6	22.6
Complete but not convincing documents	17.0	26.5	17.4
Insufficient initial capital	3.2	29.8	4.5
Activity/ enterprise was deemed not viable	12.7	-	12.1
Total	100.0	100.0	100.0
Number of rejected loan applications	41,677	2,103	43,780

3.9.7 Collateral used

Sixty-five percent of the business loans, were applied for without any collateral. Eighteen percent were applied for using crop outputs or livestock as security.

“Other” included loans applied for using residential stands and non-residential buildings. **(Figure 3.66)**

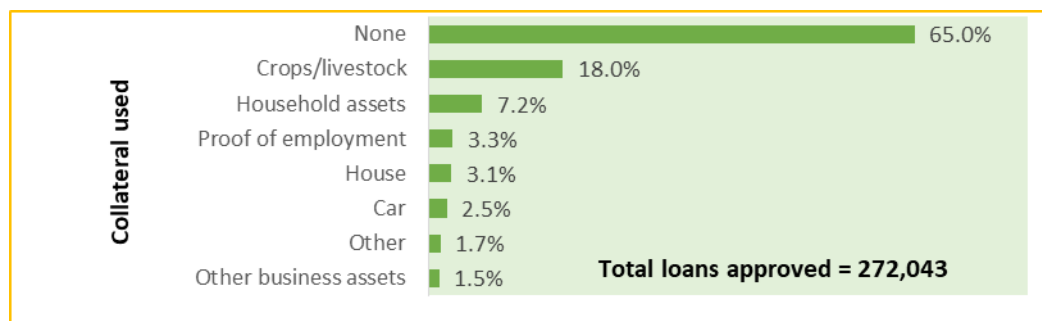


Figure 3.66. Distribution of loans by collateral used in application (%) ⁸

⁸ Multiple responses were allowed hence proportions may not add up to 100

3.9.8 Value of loans received

The estimated total value of business loans that MSMEs received from the

various institutions in 2021, was ZWL\$22.0bn.

3.9.9 Loan repayment period

From the 272,043 approved loans, 45.5 percent had a repayment period of 3 months and below, while 31.6 percent

were to be repaid over periods of 10 months and above. **(Figure 3.67)**



Figure 3.67. Distribution of approved loans by repayment period (%)

3.9.10 Loan instalments

In terms of repayment instalments, 47.8 percent of the approved loans were to be repaid on a monthly basis, 24.1 percent

annually and 5.4 percent as once off payment. "Other" category included loans repaid on a daily basis. **(Figure 3.68)**

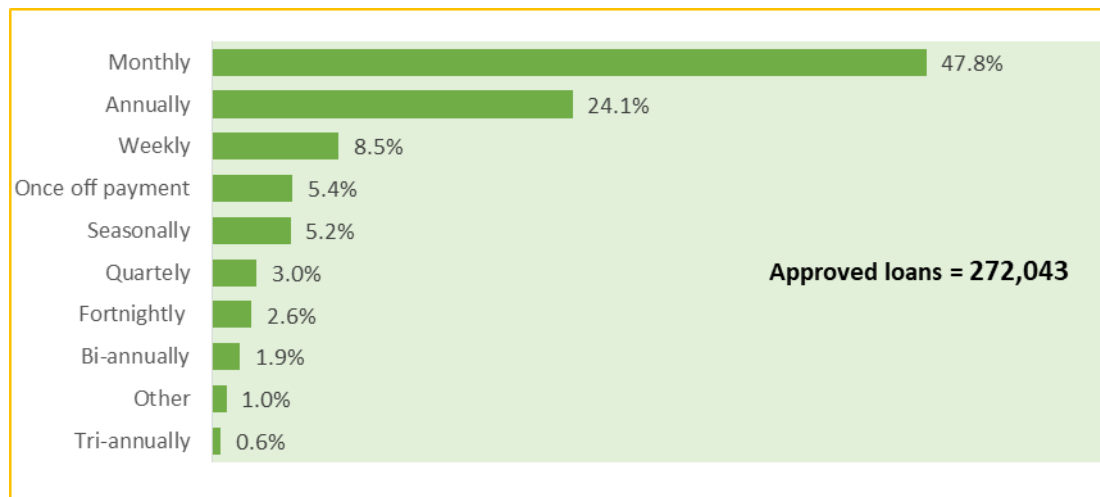


Figure 3.68. Distribution of approved loans by repayment instalment periods (%)

3.9.11 Positive effects of loan on business activity

The most common positive effect of the loans, as indicated by 58.5 percent of the MSMEs, was increased volume of

production. Enterprises that reported no positive effects of the loan, constituted a percentage of 12.2. **(Figure 3.69)**

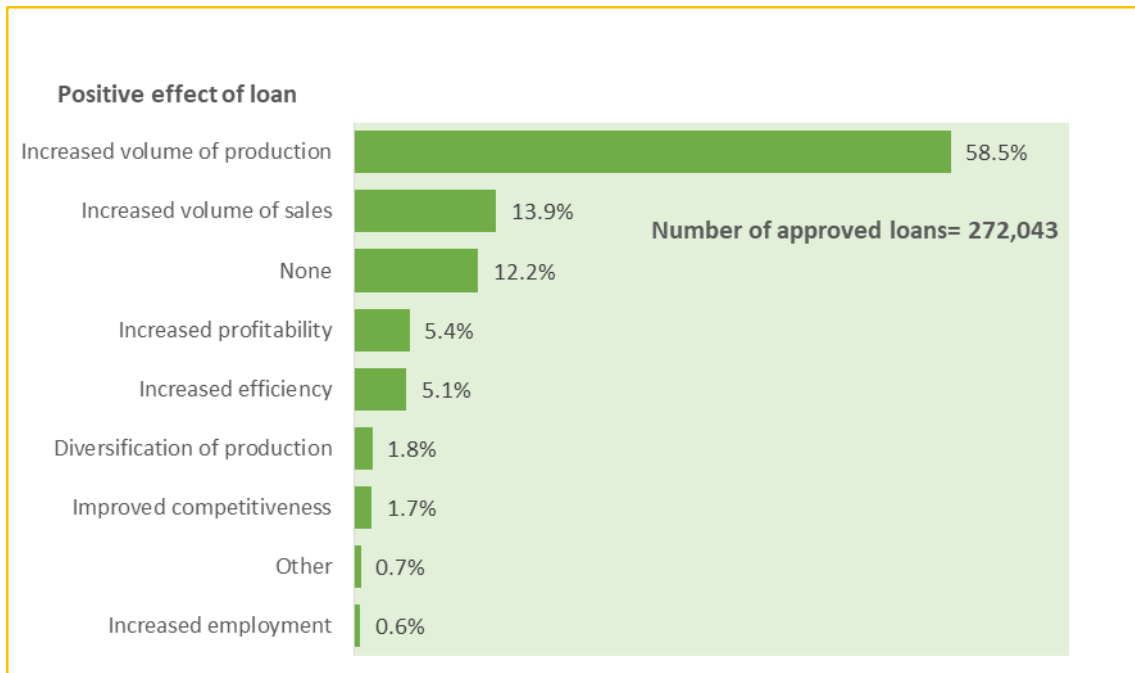


Figure 3.69. Distribution of approved loans by positive effect of loan (%)

3.9.12 Difficulties experienced in loan repayment

Of the estimated 272,043 business loans that were approved, 81.2 percent were

reported as being paid back without any challenges. **(Figure 3.70)**

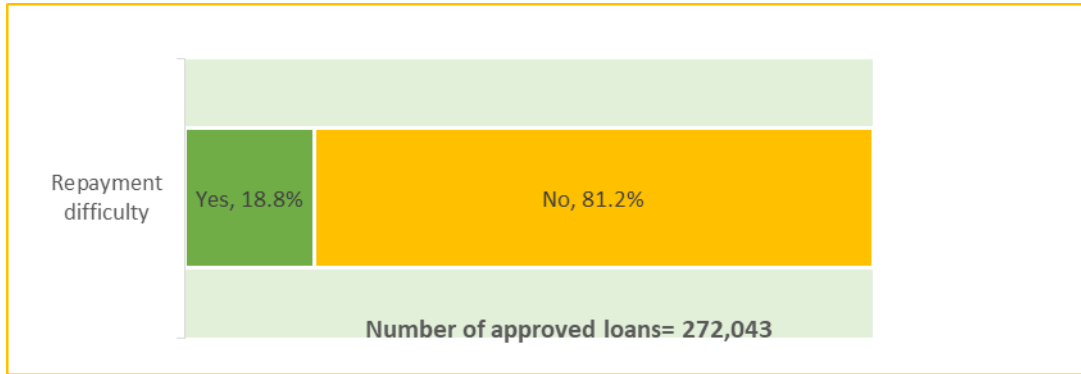


Figure 3.70. Distribution of approved loans by whether they had repayment difficulty (%)

A total of 51,263 loans were reported as having repayment difficulty. Of these, 64.9 percent were mainly linked to a bad

business period, while 21.9 percent were a result of high interest rates charged on the loans. **(Figure 3.71)**

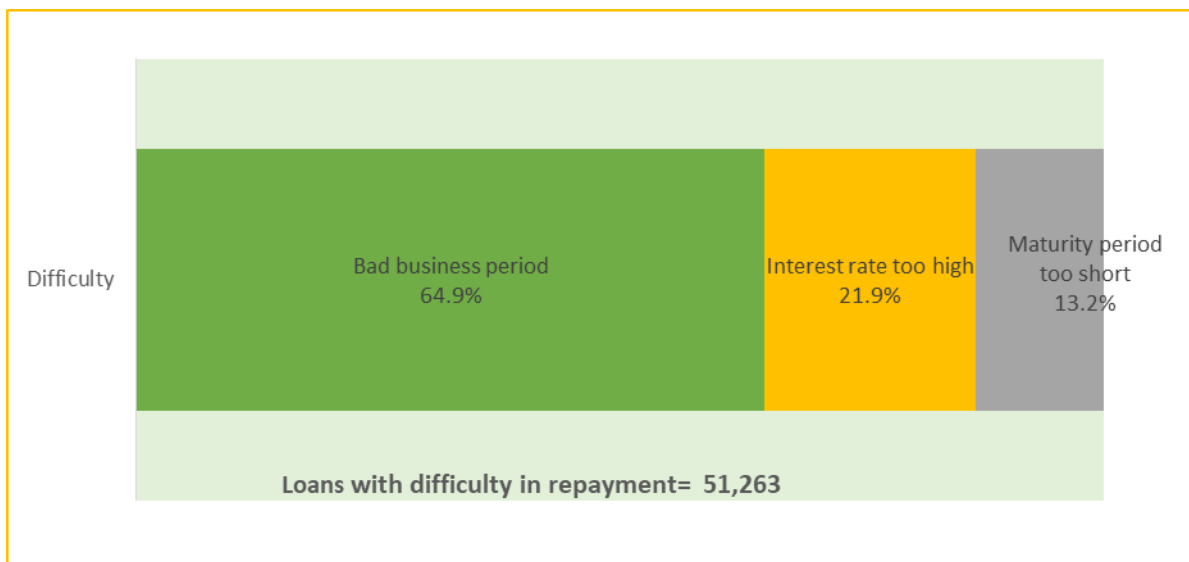


Figure 3.71. Distribution loans with repayment challenges by type of difficulty (%)

3.9.13 Reasons for not applying for a loan

Among the main reasons cited by 3,040,864 enterprises that reported that they did not apply for a loan, were “did not know how to go about it”, “not

interested in getting a loan” and “high interest rates”, as indicated by 31.4 percent, 27.4 percent and 14.6 percent, respectively. **(Figure 3.72)**

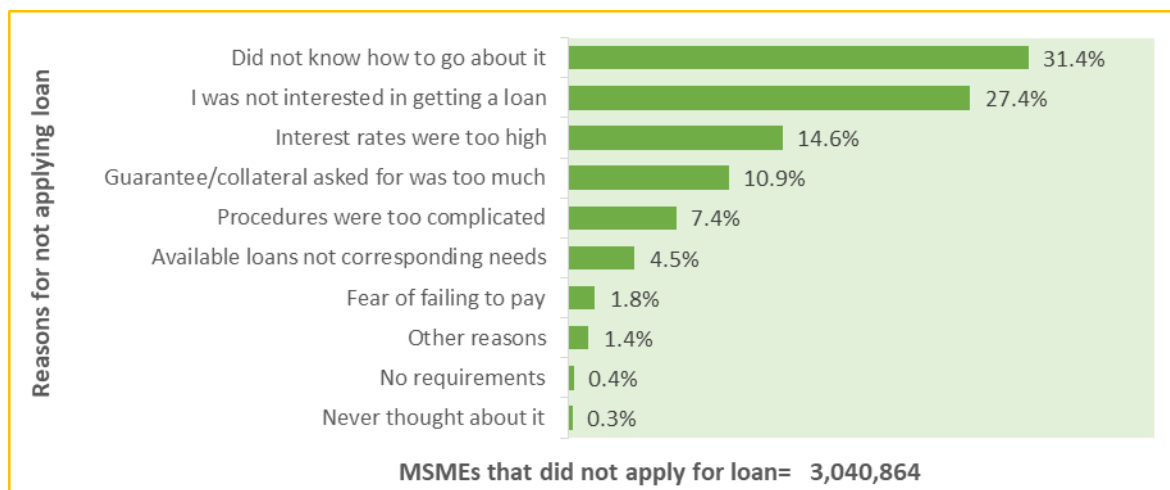


Figure 3.72. Distribution of enterprises that did not apply for a loan by reason (%)

3.10 Business Expenditure

The average value of monthly operational expenditure incurred by micro, small and

medium enterprises in 2021, amounted to an estimated ZWL\$159.5bn. (Table 3.25)

Table 3.25. Monthly average business expenditure by MSME category

MSMEs Category	ZWL\$ (million)
Micro	136,221.66
Small	20,903.86
Medium	2,386.97
All categories	159,512.49

3.11 Business Income

Table 3.26 shows that the total income realized by MSMEs in last month of

operation in 2021, was estimated at ZWL\$163.3bn.

Table 3.26. Income realized in last month of operation by MSME category

MSMEs Category	ZWL\$ (million)
Micro	142,286.21
Small	17,314.47
Medium	3,721.24
All categories	163,321.92

3.12 Taxes

For year 2021, MSMEs reported that they estimated at ZWL\$10.5bn combined. paid taxes, customs and excise duties (Table 3.27)

<i>Table 3.27. Taxes, customs and excise duties paid in 2021 by MSMEs category</i>	
MSMEs Category	ZWL\$ (million)
Micro	6,638.01
Small	2,972.96
Medium	874.73
All categories	10,485.70

The estimated total value of licenses, permits and carbon tax paid by MSMEs during the period 1st January 2021 to 31st December 2021, was ZWL\$18.0bn. (Table 3.28)

Table 3.28. Licenses, permits and carbon tax paid in 2021 by MSMEs category

MSMEs Category	ZWL\$ (million)
Micro	17,109.72
Small	727.60
Medium	154.19
All categories	17,991.51

3.13 Gross Value Added

The estimated gross value added for the MSMEs sector in 2021 was ZWL\$522.2bn. Agriculture, forestry and fishing activities contributed the highest value of

ZWL\$221.6bn followed by enterprises in Wholesale and retail trade; repair of motor vehicles and motorcycles activities that contributed an estimated ZWL\$141.5bn.

(Table 3.29)

Table 3.29. Value Added in MSMEs by economic activity

Economic activity	Gross Output ZWL\$ (million)	Intermediate Consumption ZWL\$ (million)	Gross Value Added ZWL\$ (million)
Agriculture , forestry and fishing	380,468.8	158,871.5	221,597.3
Mining and quarrying	45,479.8	20,205.8	25,273.9
Manufacturing	94,913.5	66,449.8	28,463.7
Water supply, sewerage, waste management and remediation activities	3,401.0	1,329.0	2,071.9
Construction	18,729.5	6,408.4	12,321.1
Wholesale and retail trade; repair of motor vehicles and motorcycles	506,716.8	365,196.6	141,520.1
Transportation and storage	14,962.0	6,684.4	8,277.6
Accommodation and food service activities	53,824.2	18,120.7	35,703.5
Information and communication	13,083.5	2,027.8	11,055.6
Financial and insurance activities	2,471.9	1,229.3	1,242.7
Real estate activities	851.7	57.7	793.9
Professional, scientific and technical activities	16,767.2	1,929.3	14,837.9
Administrative and support service activities	9,254.6	4,802.9	4,451.7
Education	4,329.5	810.5	3,519.0
Arts, entertainment and recreation	1,350.2	441.4	910.1
Other service activities	20,623.9	10,442.6	10,181.3
All activities	1,187,227.9	665,007.9	522,221.3

3.14 Closed Businesses

This section presents details of closed non-agricultural enterprises focusing on economic activity, years in operation,

number of employees at time of closure and reasons for closure.

3.14.1 Closed non-agricultural enterprises by economic activity

In total, 268,217 non-agricultural enterprises belonging to interviewed MSMEs operators, were reported as having closed in 2021. Of these, 84.7

percent, were mainly engaged in Wholesale and retail trade, repair of motor vehicles and motor cycles activities.

(Table 3.30)

<i>Table 3.30. Distribution of closed non-agricultural enterprises by economic activity</i>		
Economic activity	Number	Percent
Mining and quarrying	3,261	1.2
Manufacturing	22,750	8.4
Water supply, sewerage, waste management and remediation activities	71	-
Construction	1,536	0.6
Wholesale and retail trade; repair of motor vehicles and motorcycles	227,242	84.7
Transportation and storage	2,310	0.9
Accommodation and food service activities	6,011	2.2
Financial and insurance activities	493	0.2
Professional, scientific and technical activities	210	0.1
Administrative and support service activities	56	-
Education	680	0.3
Arts, entertainment and recreation	239	0.1
Other service activities	3,358	1.3
Grand Total	268,217	100

3.14.2 Closed non-agricultural enterprises by sex of owner

The highest proportion (57.8%) of non-agricultural enterprises that closed

business in 2021, were “female-only” owned. (Table 3.31)

<i>Table 3.31. Distribution of closed non-agricultural enterprises by sex of owner</i>		
Sex composition	Number	Percent
Male only	67,533	25.2
Female only	155,149	57.8
Male-Male partners	3,459	1.3
Female-Female partners	13,091	4.9
Male-Female partners	28,985	10.8
Total	268,217	100.0

3.14.3 Closed non-agricultural enterprises by age at closure

Non-agricultural enterprises that had operated for less than a year before closure, constituted the highest proportion (57.6%) of businesses that closed in 2021. **(Table 3.32)**

<i>Table 3.32. Distribution of enterprises by age at business closure</i>		
Age at closure of business	Number	Percent
Less than a year	154,546	57.6
1 year	34,436	12.8
2 years	21,521	8.0
3 years	10,438	3.9
4 years	8,125	3.0
5 but < 10 years	19,296	7.2
10 but < 15 years	9,187	3.4
15 but < 20 years	2,868	1.1
20 or more years	7,800	2.9
Total	268,217	100.0

3.14.4 Reason of closure

Shortage of operating funds (34.9%), too few customers (16.2%) and shortage of stock or raw materials (10.2%), were among the main reasons leading to closure of the reported enterprises in 2021. **(Figure 3.73)**

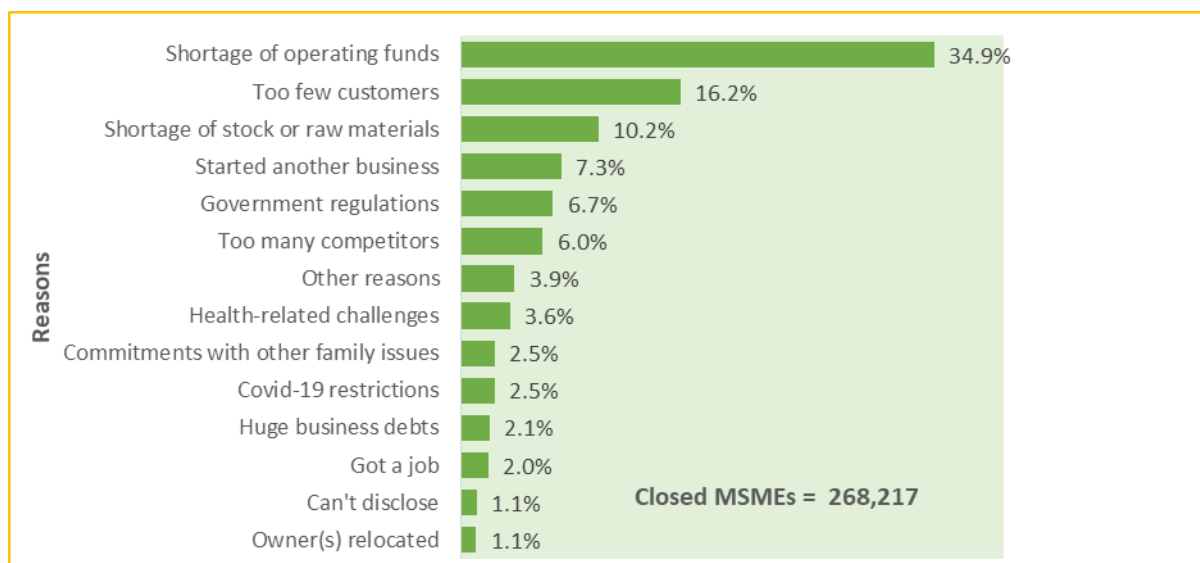


Figure 3.73. Distribution of non-agricultural enterprises that closed by reason (%)

3.14.5 Employees at time of closure

A total of 182,123 persons were employed in non-agriculture enterprises that closed business in 2021, as at the time of their closure. The highest number of 124,431 was employed by enterprises in

Wholesale and retail trade; repair of motor vehicles and motorcycles, followed by those in mining and quarrying (16,762) and manufacturing (14,650). (Table 3.33)

Economic activity	No of employees
Mining and quarrying	16,762
Manufacturing	14,650
Water supply, sewerage, waste management and remediation activities	71
Construction	7,979
Wholesale and retail trade; repair of motor vehicles and motorcycles	124,431
Transportation and storage	9,487
Accommodation and food service activities	5,138
Financial and insurance activities	782
Professional, scientific and technical activities	210
Administrative and support service activities	224
Education	705
Arts, entertainment and recreation	239
Other service activities	1,447

All activities	182,123
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APPENDICES

<i>Appendix 1. Enterprises with secondary activities by economic activity</i>		
Economic activity	Number	Percent
Agriculture , forestry and fishing	344,578	41.3
Mining and quarrying	9,118	1.1
Manufacturing	68,300	8.2
Water supply, sewerage, waste management and remediation activities	506	0.1
Construction	11,322	1.4
Wholesale and retail trade; repair of motor vehicles and motorcycles	348,477	41.7
Transportation and storage	7,616	0.9
Accommodation and food service activities	7,873	0.9
Information and communication	1,959	0.2
Financial and insurance activities	1,696	0.2
Professional, scientific and technical activities	1,611	0.2
Administrative and support service activities	1,779	0.2
Education	1,053	0.1
Arts, entertainment and recreation	1,215	0.1
Other service activities	27,943	3.3
All activities	835,045	100.0

Appendix 2. Distribution of MSMEs by main economic activity and province of owner (%)

Economic Activity	Bulawayo	Manicaland	Mash Central	Mash East	Mash West	Mat North	Mat South	Midlands	Masvingo	Harare	Total
Agriculture , forestry and fishing	11.3	49.2	59.0	51.5	47.1	25.7	23.9	40.0	48.4	11.8	39.2
Mining and quarrying	0.3	0.6	1.3	0.6	4.2	1.1	1.1	2.2	0.2	0.2	1.2
Manufacturing	15.8	10.1	5.7	8.0	7.6	13.1	8.0	8.7	8.6	10.4	9.1
Water supply, sewerage, waste management and remediation activities	0.1	0.1	-	-	0.1	-	-	0.1	-	0.3	0.1
Construction	1.5	1.2	0.9	1.0	0.5	1.2	2.1	1.0	0.4	2.4	1.2
Wholesale and retail trade; repair of motor vehicles and motorcycles	60.7	36.2	30.8	35.2	36.6	55.6	60.8	44.8	38.6	63.3	44.4
Transportation and storage	1.5	0.2	0.3	0.4	0.3	0.2	0.2	0.3	0.2	1.4	0.5
Accommodation and food service activities	2.1	0.4	0.3	0.6	0.9	0.8	1.5	0.7	1.5	1.6	1.0
Information and communication	0.4	-	0.1	-	0.1	0.2	0.2	-	-	0.5	0.1
Financial and insurance activities	-	-	-	-	0.1	-	0.1	0.1	0.3	0.4	0.1
Real estate activities	-	0.1	-	-	0.1	-	-	-	-	-	-
Professional, scientific and technical activities	0.8	0.1	-	0.1	0.1	0.1	0.1	0.1	0.1	0.9	0.2
Administrative and support service activities	0.7	0.1	0.3	0.2	0.2	0.1	-	0.2	-	0.4	0.2
Education	-	0.3	0.1	0.3	0.1	0.1	-	0.1	-	0.7	0.2
Arts, entertainment and recreation	0.5	-	0.1	0.3	-	0.1	-	-	-	0.5	0.2
Other service activities	4.0	1.5	1.1	1.7	1.9	1.7	2.0	1.6	1.7	5.1	2.2
All economic activities	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number	172,069	431,464	351,217	375,764	390,871	177,533	180,582	421,119	381,735	476,200	3,358,554

Appendix 3. Distribution of MSMEs by economic activity and area of owner (%)

Economic Activity	Urban	Rural	National
Agriculture, forestry and fishing	17.0	51.7	39.2
Mining and quarrying	1.0	1.3	1.2
Manufacturing	9.5	8.9	9.1
Water supply, sewerage, waste management and remediation activities	0.2	-	0.1
Construction	1.6	0.9	1.2
Wholesale and retail trade; repair of motor vehicles and motorcycles	61.3	34.8	44.4
Transportation and storage	1.1	0.2	0.5
Accommodation and food service activities	1.5	0.7	1.0
Information and communication	0.4	-	0.1
Financial and insurance activities	0.2	0.1	0.1
Real estate activities	-	-	-
Professional, scientific and technical activities	0.6	-	0.2
Administrative and support service activities	0.5	0.1	0.2
Education	0.5	0.1	0.2
Arts, entertainment and recreation	0.4	-	0.2
Other service activities	4.2	1.2	2.2
All activities	100.0	100.0	100.0
Number	1,213,664	2,144,889	3,358,554

Appendix 4. Distribution of business owners by main economic activity and highest level of education attained (%)

Economic activity	None	Primary	Secondary	Certificate	Diploma	Degree	Total business owners	
	Percent	Percent	Percent	Percent	Percent	Percent	Number	Percent
Agriculture , forestry and fishing	4.2	29.7	55.1	2.2	4.7	4.0	1,709,391	100
Mining and quarrying	2.8	21.3	68.9	1.9	3.0	2.2	53,601	100
Manufacturing	4.0	25.2	56.0	5.7	4.7	4.4	373,702	100
Water supply, sewerage, waste management and remediation activities	2.4	9.3	69.4	2.8	4.6	11.5	3,956	100
Construction	1.6	14.3	55.0	9.0	10.3	9.9	48,126	100
Wholesale and retail trade; repair of motor vehicles and motorcycles	2.4	19.9	66.4	3.6	4.6	3.1	1,715,270	100
Transportation and storage	2.3	5.6	67.6	3.3	4.4	16.8	20,491	100
Accommodation and food service activities	1.8	11.9	66.3	6.8	7.3	5.9	41,921	100
Information and communication	-	-	27.5	8.2	13.7	50.6	7,021	100
Financial and insurance activities	-	5.1	73.7	-	3.7	17.5	4,137	100
Real estate activities	-	-	69.4	-	18.5	12.2	1,037	100
Professional, scientific and technical activities	-	-	27.5	1.6	15.7	55.2	12,307	100
Administrative and support service activities	0.9	2.9	53.4	8.1	20.9	13.8	11,113	100
Education	-	6.1	33.5	11.2	28.7	20.6	9,140	100
Arts, entertainment and recreation	5.6	1.7	46.4	8.2	21.3	16.8	7,907	100
Other service activities	2.3	14.1	69.6	8.3	2.8	2.9	81,225	100
All economic activities	3.3	23.9	60.4	3.4	4.9	4.1	4,100,344	100

Appendix 5. Distribution of MSMEs by place of operation and province of owner (%)

Place of business	Bulawayo	Manicaland	Mash		Mash		Mat North	Mat South	Midlands	Masvingo	Harare	Total
			Central	Mash East	West							
Whole shop	3.6	6.0	4.6	3.7	4.5	5.9	13.0	7.2	5.7	1.8	5.2	
Partitioned shop	5.7	2.0	1.9	1.2	2.6	2.1	1.5	1.4	1.7	2.8	2.1	
Rent-a-chair	0.5	0.1	0.3	0.2	0.1	0.3	0.3	0.1	0.1	0.8	0.3	
Shop veranda	0.6	0.5	0.2	0.4	0.5	0.3	1.2	1.1	0.7	1.2	0.7	
Kiosk/Tuckshop	0.4	2.9	2.6	4.2	5.7	4.3	3.7	3.2	3.1	4.3	3.6	
Market stall	1.8	2.2	2.2	3.1	0.6	0.5	0.7	1.3	0.8	3.9	1.9	
Open market with stand	4.3	2.2	1.9	3.2	2.2	2.9	1.4	1.6	1.0	6.9	2.9	
Open market without stand	4.6	5.7	1.5	4.2	3.3	8.5	3.7	3.4	2.9	9.3	4.7	
Permanent post on the roadside	9.4	1.4	1.2	1.9	2.8	0.9	0.8	0.7	1.3	6.9	2.6	
Vehicle (car, truck, motor bike, bicycle)	2.1	0.4	0.1	-	0.1	0.5	1.8	0.1	0.1	0.4	0.4	
At home with special installation	14.0	11.8	6.5	12.9	14.2	9.2	6.6	10.0	11.9	11.4	11.1	
At home without special installation	36.5	26.1	15.0	22.3	20.1	45.1	39.7	40.8	37.4	26.4	29.3	
Mining, Industrial or road works site	1.0	0.9	1.5	1.0	4.3	1.5	1.2	2.6	0.5	1.1	1.6	
Online	0.5	0.1	-	0.1	-	-	0.6	0.1	-	1.2	0.3	
Factory Shells	0.2	-	-	-	0.1	-	-	-	0.3	0.2	0.1	
Industrial buildings	1.4	0.2	0.2	0.3	0.2	0.1	0.1	0.1	0.4	1.4	0.4	
Hawking/mobile	11.1	12.8	10.5	17.7	7.2	10.5	16.5	10.5	14.8	17.1	13.0	
Farming area	2.2	24.7	49.5	23.6	30.8	7.2	7.1	15.7	17.2	2.8	19.8	
Other	0.1	-	-	-	0.6	-	-	-	0.2	-	0.1	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number	172,069	431,464	351,217	375,764	390,871	177,533	180,582	421,119	381,735	476,200	3,358,554	

Appendix 6. Distribution of unregistered business by reason for not registering and province of owner (%)

Reasons											MSMEs not registered
	Bulawayo	Manicaland	Mash Central	Mash East	Mash West	Mat North	Mat South	Midlands	Masvingo	Harare	
Still in the process of registering	11.8	8.1	9.6	9.3	14.1	8.4	14.1	7.1	8.6	10.6	9.8
No need to register my business	14.1	24.6	30.9	23.4	24.2	23.2	26.6	30.1	27.7	21.0	25.1
Did not know if I have to register	26.6	42.7	44.0	46.6	32.0	45.8	34.1	45.2	48.3	35.0	40.9
Too many requirements for registration	13.7	6.1	6.0	7.0	9.5	2.4	3.8	4.9	3.7	6.7	6.3
Cost of registration too high	27.0	14.8	6.2	11.5	16.6	14.2	11.4	8.9	8.0	21.5	13.6
Afraid of registering the business	2.4	3.0	1.2	1.0	1.3	2.0	2.0	1.7	2.0	2.9	2.0
Registration office too far	0.4	0.4	0.1	0.4	0.3	0.3	2.1	0.4	0.4	0.1	0.4
Other reasons	0.2	0.2	0.3	0.1	0.5	0.4	0.4	0.3	0.3	0.3	0.3
Business too small	3.1	0.1	1.5	0.6	1.0	2.6	5.1	1.2	0.8	1.5	1.4
Did not know how to go about it	-	-	-	0.1	0.1	0.6	-	0.2	0.1	0.6	0.2
Licence expired	0.7	-	0.1	-	0.3	-	0.4	-	-	-	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number	149,218	383,085	281,678	340,860	288,039	146,928	148,901	370,730	342,204	426,208	2,877,853

Appendix 7. Distribution of MSMEs by source of water for drinking at workplace and location of owner (%)

Source of water for drinking	Urban	Rural	Total
	Percent	Percent	Percent
Piped into building	39.5	2.7	16.0
Piped to yard/plot	7.5	4.4	5.5
Piped to neighbour	0.8	0.6	0.7
Public tap/standpipe	6.8	4.8	5.6
Borehole/Tube well	17.4	34.2	28.1
Unprotected well	1.1	16.2	10.7
Protected well	8.7	21.6	16.9
Protected spring	0.1	0.7	0.5
Unprotected spring	0.1	1.5	1.0
Rainwater	-	-	-
Tanker truck	0.2	0.1	0.1
Surface water	0.6	10.2	6.7
Cart with small tank	-	-	-
Bottled water	16.6	2.8	7.8
No facility	0.6	0.2	0.3
National	100.0	100.0	100.0
Total	1,213,664	2,144,889	3,358,554

Appendix 8. Distribution of MSMEs by method of solid waste disposal and area of business owner (%)

Method of solid was disposal	Urban	Rural	Total
	Percent	Percent	Number
Municipal waste collection	58.2	3.7	23.4
Recycling	2.9	1.8	2.2
Composting	6.9	16.9	13.3
Burning	7.5	12.0	10.4
Open pits	12.0	57.4	41.0
Dumping	9.9	7.1	8.1
Private company collection	0.2	0.1	0.1
No solid waste	2.4	1.0	1.5
All methods	100.0	100.0	100.0
Number	1,213,664	2,144,889	3,358,554

Appendix 9. Distribution of MSMEs by main method of effluent disposal and province of owner (%)

Province					Not	Other toilet				Total MSMEs	
	Sewer	Drainage	Open space	River/stream	Applicable	Recycling	Open pits	facilities	Reservoirs		
Bulawayo	40.0	17.9	9.7	0.1	31.8	0.6	-	-	-	172,069	100.0
Manicaland	6.0	10.1	62.9	0.4	20.4	0.2	-	-	-	431,464	100.0
Mash Central	3.0	6.1	54.1	0.9	34.8	0.2	0.1	0.5	0.2	351,217	100.0
Mash East	6.1	10.0	45.8	1.9	34.6	0.8	0.5	0.2	-	375,764	100.0
Mash West	7.1	4.1	42.3	1.5	43.5	0.5	0.5	0.4	0.1	390,871	100.0
Mat North	10.9	3.8	31.3	-	53.1	-	0.1	0.8	-	177,533	100.0
Mat South	8.5	20.9	40.2	-	30.0	-	0.4	-	-	180,582	100.0
Midlands	5.7	8.0	68.1	0.4	16.1	0.5	1.1	0.1	-	421,119	100.0
Masvingo	9.5	5.9	61.9	0.3	19.6	1.2	1.5	-	-	381,735	100.0
Harare	20.2	13.6	15.0	0.3	50.0	0.7	0.1	0.1	-	476,200	100.0
Total	10.3	9.4	45.8	0.7	32.6	0.5	0.5	0.2	-	3,358,554	100.0

Appendix 10. Distribution of enterprises that used a computer by main economic activity and purpose of use (%)⁹

Economic activity	Data Processing	Data Storage	Printing/Scanning	Internet	Used computer
Agriculture , forestry and fishing	36.5	78.6	13.4	36.6	24,687
Mining and quarrying	79.4	100.0	10.7	79.4	710
Manufacturing	50.1	75.3	46.1	55.3	10,273
Water supply, sewerage, waste management and remediation activities	100.0	100.0	-	100.0	227
Construction	76.8	93.7	63.9	77.8	4,940
Wholesale and retail trade; repair of motor vehicles and motorcycles	46.1	67.4	17.1	45.1	27,566
Transportation and storage	40.3	89.6	29.3	81.9	2,187
Accommodation and food service activities	52.7	84.5	50.0	46.1	2,512
Information and communication	83.7	82.1	54.0	67.4	3,414
Financial and insurance activities	100.0	100.0	-	100.0	144
Real estate activities	100.0	100.0	100.0	100.0	254
Professional, scientific and technical activities	86.5	91.3	57.8	72.3	5,951
Administrative and support service activities	61.4	73.3	72.6	58.7	3,477
Education	66.7	100.0	56.3	47.8	1,992
Arts, entertainment and recreation	47.3	85.7	50.1	82.9	1,026
Other service activities	30.4	85.5	24.5	44.3	5,151
Total	50.3	78.1	30.5	50.7	94,513

⁹ Multiple responses were allowed hence proportions may not add up to 100

Appendix 11. Enterprises that used internet by main economic activity and purpose for use (%) ¹⁰

Economic activity	Online communication	Online payments	Online Advertising	Online purchasing	Online selling	Online banking	Customer/Client entertainment	Other	Enterprises that used internet
Agriculture, forestry and fishing	82.2	6.0	46.2	4.2	10.4	2.0	5.4	4.7	226,454
Mining and quarrying	90.0	5.1	11.6	8.8	3.9	3.7	4.7	3.7	5,576
Manufacturing	78.0	6.9	70.7	3.1	15.4	4.8	3.9	6.0	78,403
Water supply, sewerage, waste management and remediation activities	100.0	35.0	80.0	-	20.0	-	-	-	651
Construction	84.5	16.7	67.3	11.0	11.7	2.5	3.1	1.8	18,891
Wholesale and retail trade; repair of motor vehicles and motorcycles	79.1	9.4	57.9	11.0	15.0	1.8	4.9	1.8	305,923
Transportation and storage	90.5	16.2	58.7	2.5	10.3	13.0	9.2	-	5,752
Accommodation and food service activities	90.9	5.3	58.1	11.9	12.8	7.0	8.8	-	8,930
Information and communication	85.7	27.6	67.5	31.3	31.7	4.6	19.6	7.7	3,666
Financial and insurance activities	65.5	5.2	19.9	24.6	9.2	-	-	-	1,557
Real estate activities	89.0	35.1	57.1	-	33.5	24.0	41.4	-	571
Professional, scientific and technical activities	90.1	57.1	57.0	27.8	26.1	13.3	14.0	7.7	6,853
Administrative and support service activities	69.2	16.0	52.3	10.5	10.5	6.0	13.2	12.9	5,402
Education	81.0	19.2	48.6	10.1	7.7	5.2	10.4	20.9	4,379
Arts, entertainment and recreation	81.9	15.7	64.3	7.3	15.9	12.9	15.3	5.1	3,411
Other service activities	70.2	11.5	67.2	7.7	7.4	2.1	8.8	13.7	30,162
Total	80.2	9.0	55.8	8.0	13.1	2.6	5.5	4.0	706,580

¹⁰ Multiple responses were allowed hence proportions may not add up to 100

Appendix 12. Persons engaged by MSMEs by employee category and sex as at 31st December 2021

Sex	Active Business Owners	Contributing Family Workers	Production Employees	Support Services Employees	Total employees
Male	1,378,249	548,925	362,140	27,553	2,316,867
Female	1,673,253	678,331	142,598	22,786	2,516,967
Total	3,051,502	1,227,256	504,738	50,339	4,833,834

Appendix 13. Employees' wages and salaries during the period 1st January 2021 to 31st December 2021 by employee category

Employee category	Total
	ZWL\$ (million)
Active Business Owners	223,940.48
Production Employees	90,754.78
Support Services Employees	11,886.10
Total	326,581.36

Appendix 14. Employees' wages and salaries during the period 1st January 2021 to 31st December 2021 by MSMEs category

MSMEs category	Total
	ZWL\$ (million)
Micro	192,356.99
Small	121,825.77
Medium	12,398.59
Total	326,581.36

Appendix 15. Distribution of businesses by main customers and MSMEs category (%)

MSMEs Category	Central Government	Local Government	Parastatals	Large Private companies	Public Companies	Individuals/Households	Other MSMEs	Private Business Corporations	Other	Total
	Micro	0.7	0.3	1.8	4.4	0.9	81.7	9.2	0.7	0.3
Small	2.4	2.4	9.3	19.1	7.4	42.9	13.8	1.0	1.7	100.0
Medium	32.2	-	5.2	8.7	-	21.6	32.3	-	-	100.0
Total	0.8	0.4	2.1	4.9	1.1	80.3	9.4	0.7	0.4	100.0

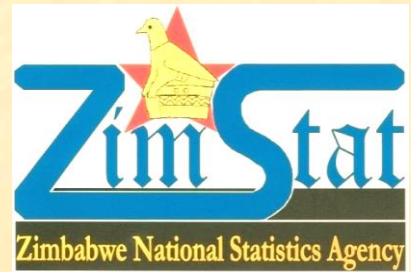
Appendix 16. Income in the last month of operation in 2021 by economic sector

Economic Activity	ZWL\$ (million)
Agriculture , forestry and fishing	55,288.33
Mining and quarrying	6,460.03
Manufacturing	15,645.31
Water supply, sewerage, waste management and remediation activities	300.51
Construction	3,528.72
Wholesale and retail trade ; repair of motor vehicles and motorcycles	69,272.50
Transportation and storage	1,856.37
Accommodation and food service activities	2,555.45
Information and communication	1,357.96
Financial and insurance activities	357.45
Real estate activities	256.57
Professional, scientific and technical activities	2,879.67
Administrative and support service activities	1,003.15
Education	260.52
Arts, entertainment and recreation	184.60
Other service activities	2,114.79
National	163,321.92

Appendix 17. Business income in the last month of operation in 2021 by type of income

Type of income	ZWL\$ (million)
Value of turnover/sales realized	153,854.55
Income from rent of land	432.41
Income received for letting out dwellings, other buildings and structures	715.01
Income received for leasing out vehicles	420.28
Income received for leasing out other machinery, plant and equipment	504.93
Remittances, donations, gifts or grants received	3,396.60
Interest received	2,877.58
Other income not elsewhere classified	1,120.58
National	163,321.92

Appendix 18: Survey Questionnaire



*Ministry of Women Affairs, Community, Small, and Medium
Enterprises Development*

2021 Micro, Small and Medium Enterprises Survey Questionnaire

Geocode	Prov.	Dist.	Ward	Sector	EA. No.	HH No.	Entr. No.	Year			
									2	0	2

Duration of the Interview				
Starting Time			Ending Time	
Hr: _ _ _	Min: _ _ _		Hr: _ _ _	Min: _ _ _

Interviewer Visits:	DD	MM	Final Result Code:	Interview Result
				Completed Partially Completed Refused Entire household absent for extended period of time Business owner absent for extended period of time Business closed and owner no longer available Other(specify).....
1 st	_ _ _	-	_ _ _	-
2 nd	_ _ _	-	_	-
3 rd	_ _ _	-		-

Interviewer Name:	Supervisor Name:
Interviewer Code:	Supervisor Code:
Coded/Edited by:	Editor Code:
Captured by:	Data Capturer Code:

SECTION A: CONTACT DETAILS

A1. How many owners did this business have in the period 1 st January 2021 to 31 st December 2021?	Male	Female	Total

Names, sex and contact details of business owners

Business Owner Number	A2. What is the name of business owner? <i>(Write the name in full)</i>	A3. What is the sex of business owner? Male = 1 Female = 2	A4. What is the contact telephone number of business owner?	A5. What is the residential address of owner of the business?	A6. What is the highest level of education completed of the business owner? 1. None 2. Primary 3. Secondary 4. Certificate 5. Diploma 6. Degree	A7. What type of skills/ training was received by the business owner? 1. Management 2. Technical skills (formal training) 3. Technical skills (on the job) 4. Marketing 5. Information Technology 6. Informal Advice/ training 7. Consultancy Advice 8. Business Counselling 9. Finance and Accounting 10. None 11. Other (Specify).....
No.	Name	Sex	Contact Telephone Number	Residential Address	Education Level	Skills Acquired
01						
02						
03						
04						
05						
06						
07						
08						
09						
10						
11						
12						
13						

A8. What is the physical address from which the business was operating during the period 1st January 2021 to 31st December 2021?

.....

A9. Was the business located in an urban area or rural area?

1. Urban
2. Rural

SECTION 1: BUSINESS BACKGROUND INFORMATION

1.1. Describe the economic activity from which the business derived most of its income during the period 1st January 2021 to 31st December 2021?

ISIC Code

Main Economic Activity Description:

|_|_|_|_|

1.2. Did the business have secondary economic activities during the period 1st January 2021 to 31 December 2021?

1. Yes 2. No → 1.3

1.2.1 Describe the main secondary economic activity the business engaged in during the period 1st January 2021 to 31st December 2021?

ISIC Code

Secondary Economic Activity Description :

|_|_|_|_|

1.3 When did this business start operating?

1. Less than a year ago
2. 1 but < 3 years ago
3. 3 but < 5 years ago
4. 5 but < 10 years ago
5. 10 or more years ago

1.4 Who started this business?

1. One of the business owners only
2. Two or more of the business owners
3. Other (*Specify*).....

1.5 What was the main reason for starting this business?

1. Could not get salaried work
2. Prefer to be my own boss
3. Skilled in this activity
4. It is a family tradition
5. Need additional income
6. Inherited the business
7. Source of livelihood
8. Other (*Specify*)

1.6 What was the main source of capital for starting the business?

1. Government
2. Own cash savings
3. Sale of livestock/crops
4. Sale of assets
5. Bank
6. Micro-finance institutions

7.	Usurers (money lenders)	
8.	Relatives/friends	
9.	Inheritance	
10.	Informal Saving Clubs	
11.	Savings and Credit Cooperatives (SACCOs)	
12.	MSMEs associations	
13.	Men/Women Associations	
14.	Disabled Persons Associations	
15.	Youth Associations	
16.	Development partners	
17.	Other (<i>Specify</i>).....	
1.7 How many months per year did the business operate during the period 1st January 2021 to 31st December 2021?	
1.8 How many days per week did the business operate during the period 1st January 2021 to 31st December 2021?	
1.9 How many hours per day did the business operate during the period 1st January 2021 to 31st December 2021?	
1.10. Who was the main decision maker for the business during the period 1st January 2021 to 31st December 2021?		
1.	Owner(s)	
2.	Manager	
3.	Committee	
4.	Other (<i>Specify</i>).....	
1.11 . How many hours per week did you spend working in the business during the period 1st January 2021 to 31st December 2021?	
1.12. What type of accounts/business records did you keep for this business during the period 1st January 2021 to 31st December 2021?		
1.	No records	
2.	Informal records for personal use	
3.	Incomplete set of accounts	
4.	Complete set of accounts up to balance sheet/ Statement of Financial Position	
5.	Other (<i>Specify</i>)	
1.13 . Did you have a bank account in the name of this business during the period 1st January 2021 to 31st December 2021?		
	1. Yes 2. No	
1.14 Did your business subscribe to any club/association during the period 1st January 2021 to 31st December 2021?		
	1. Yes 2. No ➔ 1.15	
1.14.1. Which clubs/associations did your business subscribe to? (<i>multiple responses</i>)		
1.	Savings Clubs/Mukando	
2.	MSME associations	
3.	Joint MSME and Large Corporate Associations	

4. Women Associations	
5. Disabled Persons Associations	
6. Youth Associations	
7. Other (<i>Specify</i>).....	
1.15 . Were you employed elsewhere, other than in your business during the period 1st January 2021 to 31st December 2021?	
1. Yes 2. No → 1.17	
1.16 . What type of ownership was the institution where you were employed during the period 1st January 2021 to 31st December 2021?	
1. Sole Proprietorship	
2. Private Limited Company	
3. Partnership	
4. Cooperative	
5. Public Limited Company	
6. Central Government	
7. Local Government	
8. Parastatal	
9. Non-Profit Making Institution	
10. Private Business Corporation	
11. Trust	
12. Household Enterprises	
13. Other(<i>Specify</i>).....	
1.17 Did your business main kind of economic activity change during the period 1st January 2021 to 31st December 2021?	
1. Yes 2. No → 2.1	
1.17.1 What was the main kind of economic activity your business previously engaged in?	ISIC Code
Main Economic Activity Description:	_ _ _ _
1.17.2 What was the main reason why the business changed from its previous main economic activity?	
1. Business losses	
2. Relocation	
3. Competition	
4. More profitable activity	
5. Other (<i>Specify</i>).....	

SECTION 2: PLACE OF BUSINESS

2.1. In which type of premises/ workspace did you mainly conduct your main business activity during the period 1st January 2021 to 31st December 2021?	
1. Whole shop	9. Permanent post on the roadside
2. Partitioned shop	10. Vehicle (car, truck, motor bike, bicycle)
3. Rent-a-chair	11. At home with special installation
4. Shop veranda	12. At home without special installation
5. Kiosk/Tuckshop	13. Mining, Industrial or road works site
6. Market stall	14. Online

7. Open market with stand	15. Factory Shells	
8. Open market without stand	16. Industrial buildings	
	17. Hawking/mobile	
	18. Farming area	
	19. Other (<i>Specify</i>)	
2.2. Why did you choose to conduct your business activity in this place?		
1. It was the most convenient and profitable location		
2. Could not find suitable premises	(If 14 and 17 in Item 2.1 → 2.4)	
3. Could not afford to rent nor buy a premise		
4. Other (<i>Specify</i>)		
2.3. What was the tenure status of this business premises/workspace?		
1. Owner/Part owner		
2. Rented with contract		
3. Rent free with permission		
4. Occupation without permission		
5. Sub-tenant		
6. Other (<i>Specify</i>).....		
2.4. How appropriate was this premise/workspace with regard to getting customers?		
1. Very good		
2. Good		
3. Fair		
4. Poor		
5. Very poor		
2.5. In addition to the main economic activity described in 1.1, did you carry out other economic activities in this place of business during the period 1st January 2021 to 31st December 2021?		
	1. Yes 2. No	
2.6. Did you have other places where you also conducted your main economic activity during the period 1st January 2021 to 31st December 2021?		
	1. Yes 2. No → 3.1	
2.6.1 How many other places?	

SECTION 3: BUSINESS REGISTRATION

3.1. What type of business ownership was your enterprise during the period 1st January 2021 to 31st December 2021? (read out question)		
1. Sole Proprietorship		
2. Private Limited Company		
3. Partnership		
4. Cooperative		
5. Public Limited Company		
6. Private Business Corporation		
7. Trust		
8. Other (<i>Specify</i>).....		
3.2. Was your business registered/licensed during the period 1st January 2021 to 31st December 2021?		
1. Yes 2. No → 3.2.2		
3.2.1. Which institution/body was your business registered or licensed with (multiple responses)		
1. National Social Security Authority (NSSA)		
2. Zimbabwe Revenue Authority (ZIMRA)		

<p>3. Zimbabwe Manpower Development Fund (ZIMDEF) For any code → 3.3</p> <p>4. Standard Development Fund (SDF)</p> <p>5. Local authority</p> <p>6. Registrar of companies</p> <p>7. Registrar of Cooperatives</p> <p>8. Other (<i>Specify</i>).....</p>	
<p>3.2.2. What was the main reason for not registering/ licensing your business?</p> <p>1. Still in the process of registering</p> <p>2. No need to register my business</p> <p>3. Did not know if I have to register</p> <p>4. Too many requirements for registration</p> <p>5. Cost of registration too high</p> <p>6. Afraid of registering the business</p> <p>7. Registration office too far</p> <p>8. Other (<i>Specify</i>)</p>	
<p>3.3. In your opinion, what is the main advantage of registration?</p> <p>1. No advantage</p> <p>2. High chance of selling to state enterprise /private companies</p> <p>3. Access to best business location</p> <p>4. Access to loans or financial assistance</p> <p>5. Publicity</p> <p>6. Eligibility for financial support programmes</p> <p>7. Free to operate without fear of authorities</p> <p>8. Other (<i>Specify</i>)</p> <p>98 Don't know</p>	

SECTION 4: BUSINESS ACCESS TO UTILITIES

<p>4.1. What was the main source of water for drinking at your business place during the period 1st January 2021 to 31st December 2021?</p> <p>1. Piped into building</p> <p>2. Piped to Yard/Plot</p> <p>3. Piped to neighbour</p> <p>4. Public Tap/Standpipe</p> <p>5. Borehole/Tube well</p> <p>6. Unprotected well</p> <p>7. Protected well</p> <p>8. Protected Spring</p> <p>9. Unprotected Spring</p> <p>10. Rainwater</p> <p>11. Tanker truck</p> <p>12. Surface water (River, Dam, Lake, Pond, Stream, Canal, Irrigation Channel)</p> <p>13. Cart with small tank</p> <p>14. Bottled water</p>	
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15. Sachet water 16. Other (<i>Specify</i>).....	
4.2. What type of toilet facilities did you mainly use at your place of business during the period 1st January 2021 to 31st December 2021? 1. Flush/Pour Flush to sewer system 2. Flush/Pour Flush to septic tank 3. Flush/Pour Flush to Pit Latrine 4. Flush/Pour Flush to Open Drain 5. Flush/Pour Flush to Don't Know where 6. Ventilated improved Pit Latrine 7. Pit Latrine with slab 8. Pit latrine without slab/open pit 9. Compositing toilet 10. Bucket 11. No Facility/bush/field 12. Other (<i>Specify</i>).....	
4.3. What was the main mode of solid waste (garbage) disposal at your place of business during the period 1st January 2021 to 31st December 2021? 1. Municipal waste collection 2. Recycling 3. Composting 4. Burning 5. Open pits 6. Dumping 7. Other arrangement (<i>Specify</i>).....	
4.4. What was the main mode of effluent disposal at your place of business during the period 1st January 2021 to 31st December 2021? 1. Sewer 2. Drainage (open) 3. Open space 4. Rivers/streams 5. Other (<i>Specify</i>)..... 6. Not Applicable	
4.5. What was the main source of energy used by the business during the period 1st January 2021 to 31st December 2021? 1. On grid electricity 2. Mini grid electricity 3. Solar generated electricity 4. Gasoline/ Diesel generated electricity 5. Wood 6. Gas	

<p>4. 5km to less than 10km 5. 10km and above</p>	
<p>5.4. Did you use the internet in your business during the period 1st January 2021 to 31st December 2021? 1. Yes 2. No ➔ 5.6</p>	
<p>5.4.1. For what purpose did your business use the internet during the period 1st January 2021 to 31st December 2021? (multiple responses) 1. Online communication 2. Online payments 3. Online advertising 4. Online purchasing 5. Online selling 6. Online banking 7. Customer/ Client entertainment 8. Other (Specify).....</p>	
<p>5.5. Did your business have an active website during the period 1st January 2021 to 31st December 2021? 1. Yes 2. No</p>	
<p>Did you use mobile money transfer platforms in your business during the period 1st January 2021 to 31st December 2021? 1. Yes 2. No ➔ 6.1</p>	
<p>5.5.1. In which ways did you use mobile money transfer platforms in your business during the period 1st January 2021 to 31st December 2021? (multiple response) 1. Paying for goods and services 2. Receiving payments 3. Banking 4. Other (specify).....</p>	

6.3.1 What was the total value of employer's contribution to pension, medical aid and other social insurance fund paid during the period 1st January 2021 to 31st December 2021? (multiple currency)

	Full-Time Employees				Part-Time Employees				Casual Employees			
	Male		Female		Male		Female		Male		Female	
Employer's contribution to pension, medical aid and other social insurance funds (Exclude Contributing Family Workers)	Currency	Value	Currency	Value	Currency	Value	Currency	value	Currency	Value	Currency	Value

	Working Proprietors	Contributing Family workers	Production Employees	Support Services Employees
6.4. What was the average number of hours worked per person per week during the period 1st January 2021 to 31st December 2021?				

6.5. What was the total number of full-time permanent employees by highest education qualification completed as at (last day of last month of operation) in 2021?

Education Category	Number	
	Male	Female
None		
Primary		
Secondary		
Certificate		
Diploma		
Degree (General, Bachelor, Masters, PHD)		

6.6. What was the total number of full-time permanent employees by age group as at (last day of last month of operation) in 2021?

Employee Age Category	Number	
	Male	Female
Below 15 years		
15 – 24		

Employee Age Category	Number	
	Male	Female
25-34		
35-44		
45-54		
55- 64		
65 – 74		
75 – 84		
Age 85 and above		

6.7 How did you usually set your workers' wages/salaries during the period 1st January 2021 to 31st December 2021?	
1. According to respective National Employment Council (NEC) scales	Ac
2. Comparable to what competitor's pay	Co
3. According to what I thought will be beneficial to the business	Ac
4. Negotiating on a case-to-case basis	N
5. There were contributing family workers only	Th
6. We have never had employees	H
7. On commission basis	O
8. Other (<i>Specify</i>)	Ot
6.8 Are you planning to increase your manpower within the next 12 months? 1. Yes 2. No → 6.9	
6.8.1. How many additional persons are you planning to hire?	
6.9 Did your business experience the following challenges during the period 1st January 2021 to 31st December 2021?	
a) Shortage of general workers	1. Yes 2. No
b) Shortage of skilled workers	1. Yes 2. No
c) High turnover of workers	1. Yes 2. No
d) Discipline problems with workers	1. Yes 2. No
e) Workers demanding too high wages/salaries	1. Yes 2. No
f) Other (<i>Specify</i>).....	1. Yes 2. No
6.10 If you were to engage wage-earners, who would you prefer to hire?	
1. Relatives, regardless of experience or qualifications	Re
2. Commended non-relatives regardless of experience or qualifications	Re
3. Former wage-earner of a state enterprise or private corporation	Fo
4. Former wage-earner of a small business	Fo
5. Former apprentice/ attaché	Fo
6. Persons with relevant skill	Pe
7. Persons with relevant academic qualifications	Pe
8.	A

<p>nyone, no particular preference</p> <p>9. Ot her (<i>Specify</i>).....</p>	
<p>6.11 Were your employees entitled to any type of a leave during the period 1st January 2021 to 31st December 2021?</p> <p>1. Yes 2. No → 7.1</p>	
<p>6.11.1 Which type of leave were your employees entitled to? (multiple responses)</p> <p>1. A Annual/Vacation Leave</p> <p>2. Unpaid leave</p> <p>3. Sick leave</p> <p>4. Compassionate/Special Leave</p> <p>5. Maternity leave</p> <p>6. Other (<i>Specify</i>).....</p>	

SECTION 7: SOCIAL PROTECTION

<p>7.1. Were you aware of any social security/ social protection schemes during the period 1st January 2021 to 31st December 2021?</p> <p>1. Yes 2. No → 7.6</p>	
<p>7.2. Did you subscribe to any pension scheme for your employees during the period 1st January 2021 to 31st December 2021?</p> <p>1. Yes 2. No</p>	
<p>7.3. Did you subscribe to any medical aid scheme for your employees during the period 1st January 2021 to 31st December 2021?</p> <p>1. Yes 2. No</p>	
<p>7.4. Did you subscribe to any informal social protection schemes (e.g Mukando/ ukutshayelana) during the period 1st January 2021 to 31st December 2021?</p> <p>1. Yes 2. No</p>	
<p>7.5. Did you have a medical aid scheme for yourself during the period 1st January 2021 to 31st December 2021?</p> <p>1. Yes → 8.1 2. No</p>	

<p>7.6. What was the main reason why you did not have a medical aid scheme for yourself?</p> <ol style="list-style-type: none"> 1. Did not know how to register 2. Too expensive, not enough money 3. Procedure was too complicated 4. No specific health problems 5. Could cope with any unexpected spending due to health problem 6. Problem of quality of healthcare services 7. Benefiting from another scheme 8. Religious reasons 9. Other (<i>Specify</i>) 	
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SECTION 8: BUSINESS ENVIRONMENT

No.	8.1. Did you encounter any challenge in dealing with the following institutions in the during the period 1 st January 2021 to 31 st December 2021 , in relation to your business?	(a) 1. Yes 2. No	(b) If YES in 8.1, what was the main challenge	(c) How was the challenge resolved?															
1.	Local Authority	__	__	__															
2.	Zimbabwe Revenue Authority (ZIMRA)	__	__	__															
3.	National Social Security Authority (NSSA)	__	__	__															
4.	Police	__	__	__															
5.	Environmental Management Agency (EMA)	__	__	__															
6.	Zimbabwe Energy Regulatory Authority (ZERA)	__	__	__															
7.	Other Regulatory Agencies (<i>Specify</i>).....	__	__	__															
<p>Main type of challenge</p> <table> <tr> <td>1. Related to compliance costs</td> <td>2. Related to the premises</td> <td>3. Related to other rules & regulations</td> </tr> <tr> <td>4. Related to taxes</td> <td>5. Related to products used/sold</td> <td>6. Related to licence</td> </tr> <tr> <td>7. Other (<i>Specify</i>)</td> <td></td> <td></td> </tr> </table> <p>Settlement of the challenge</p> <table> <tr> <td>1. Payment of a fine</td> <td>2. Payment of a bribe</td> <td>3. In compliance with the law</td> </tr> <tr> <td>4. No settlement</td> <td>5. Amicable settlement</td> <td>6. Other (<i>Specify</i>)</td> </tr> </table>					1. Related to compliance costs	2. Related to the premises	3. Related to other rules & regulations	4. Related to taxes	5. Related to products used/sold	6. Related to licence	7. Other (<i>Specify</i>)			1. Payment of a fine	2. Payment of a bribe	3. In compliance with the law	4. No settlement	5. Amicable settlement	6. Other (<i>Specify</i>)
1. Related to compliance costs	2. Related to the premises	3. Related to other rules & regulations																	
4. Related to taxes	5. Related to products used/sold	6. Related to licence																	
7. Other (<i>Specify</i>)																			
1. Payment of a fine	2. Payment of a bribe	3. In compliance with the law																	
4. No settlement	5. Amicable settlement	6. Other (<i>Specify</i>)																	

<p>8.2. Who was your business' main customer during the period 1st January 2021 to 31st December 2021?</p> <ol style="list-style-type: none"> 1. Central Government 2. Local Government 3. Parastatals 4. Large Private companies 5. Public Companies 6. Individuals/Households 7. Other MSMEs 8. Private Business Corporations 9. Other (<i>Specify</i>)..... 	
<p>8.3. Who was your business' main supplier during the period 1st January 2021 to 31st December 2021?</p> <ol style="list-style-type: none"> 1. Central Government 	

<ul style="list-style-type: none"> 2. Local Government 3. Parastatals 4. Large Private companies 5. Public Companies 6. Individuals/Households 7. Other MSMEs 8. Private Business Corporations 9. Other (Specify)..... 	
<p>8.4. Did you export part or all of your business products during the period 1st January 2021 to 31st December 2021?</p> <p>1. Yes 2. No → 8.5</p>	
<p>8.4.1. What percentage of your products/services was exported?</p> <p>.....</p>	
<p>8.4.2. Which country did you mainly export to?</p> <p>.....</p>	
<p>8.5. Did you import some or all of your final products/raw materials during the period 1st January 2021 to 31st December 2021?</p> <p>1. Yes 2. No → 8.6</p>	
<p>8.5.1 Which country did you mainly import from?</p>	
<p>8.6. In the local/domestic market, did the business have competitors during the period 1st January 2021 to 31st December 2021? (i.e. businesses selling/producing same products/offering same services?)</p> <ul style="list-style-type: none"> 1. Yes, within the district only 2. Yes, outside the district only 3. Yes, within and outside the district 4. No competitors → 8.11 	
<p>8.6.1. Who was your business' main competitor during the period 1st January 2021 to 31st December 2021?</p> <ul style="list-style-type: none"> 1. Central Government 2. Local Government 3. Parastatals 4. Large Private companies 5. Public Companies 6. Individuals/Households 7. Other MSMEs 8. Private Business Corporations 9. Other(Specify)..... 	
<p>8.7. With regard to your main competitors in the domestic market, how did your sale prices compare during the period 1st January 2021 to 31st December 2021?</p> <ul style="list-style-type: none"> 1. Higher 2. About the same 3. Lower 	
<p>8.8. With regard to your main competitors in the domestic market, how did your business costs compare during the period 1st January 2021 to 31st January 2021?</p> <ul style="list-style-type: none"> 1. Higher 2. About the same 3. Lower 	

8.9. With regard to your main competitors in the domestic market, how did the quality of products compare during the period 1st January 2021 to 31st December 2021?

- 1. Higher
- 2. About the same
- 3. Lower

8.10. How did your prices compare with those of your main competitors that were large enterprises selling the same products or services like you during the period 1st January 2021 to 31st December 2021?

- 1. Higher
- 2. Lower → 8.10.2
- 3. Average
- 4. Don't know } (If Average or Don't know, proceed to 8.11)

8.10.1. What was the main reason why your prices were higher than those of your main competitors that were large enterprises?

- 1. I did not have access to credit
- 2. My equipment was less productive
- 3. Quality of my products /services was better For any response code → 8.11
- 4. Cost of my supply/production was higher
- 5. Other (Specify)

8.10.2. Why were your prices lower than those of your main competitors that were large enterprises?

- 1. I was not paying taxes or was paying less taxes
- 2. My business costs were low
- 3. My customers had low income
- 4. Quality of my products/services was lower
- 5. Improved quality of production equipment
- 6. Other (Specify)

8.11. How did you mainly determine the prices of your products during the period 1st January 2021 to 31st December 2021?

- 1. By fixing a constant percentage on the cost
- 2. After bargaining with customers
- 3. According to the competitor's prices
- 4. Following the price fixed by the producers' association
- 5. Government gazetted
- 6. Other (Specify)

8.12. What were the 3 main difficulties affecting the operations of your business during the period 1st January 2021 to 31st December 2021? (multiple response)

- 1. Non-payment of goods and services supplied on credit
- 2. Unavailability of credit/loan
- 3. Lack of management skills
- 4. Lack of capital/machinery/equipment
- 5. Lack of skilled personnel
- 6. Existing regulations, laws etc.
- 7. High Taxes, licence fees
- 8. Supply of raw materials (quantity or quality)
- 9. Lack of customers

- | | |
|---|--|
| <ul style="list-style-type: none"> 10. Lack of appropriate space 11. Shortage of spare parts 12. Shortage of electricity 13. Shortage of water 14. High rentals 15. High competition 16. Other (<i>Specify</i>)..... | |
|---|--|

<p>8.13. Did you need any form of assistance in relation to the difficulties presented in 8.12? 1. Yes 2. No → 8.15</p>	
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- | | |
|---|--|
| <p>8.14. What were the three most useful forms of assistance you needed for your business during the period 1st January 2021 to 31st December 2021? (<i>multiple responses</i>)</p> <ul style="list-style-type: none"> 1. Business management skills training 2. Technical Skills training 3. Assistance in obtaining supplies 4. Access to modern machines 5. Better access to loans 6. Access to information on the market 7. Access to large business orders 8. Registration of business 9. Advertising of products 10. Provision of appropriate workspace 11. Easing of government regulations 12. Improvement in electricity supply 13. Improvement in water supply 14. Grants 15. Other (<i>Specify</i>)..... | |
|---|--|

- | | |
|---|--|
| <p>8.15. What main future plan did you have for your business?</p> <ul style="list-style-type: none"> 1. Maintain production/business at the same level 2. Change line of business 3. Expand business 4. Reduce production/business 5. Close business 6. Other (<i>Specify</i>)..... | |
|---|--|

SECTION 9: BUSINESS LOANS

<p>9.1 Did you apply for any loan(s) with respect to the business during the period 1st January 2021 to 31st December 2021?</p>	
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<p>1 Yes 2 No → 9.16</p>	
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<p>9.1.1 How many loans did you apply for? → (For each loan applied for, Ask 9.2 – 9.15)</p>
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Loan Number	9.2 Where did you apply for this loan?	9.3. What was the main purpose of the loan?	9.4. Was your loan application approved or rejected?	9.5. How much did you receive for? (multi-currency) →9.7	9.6. Why was the loan application rejected?	9.7. What was the percent interest charged on the loan?	9.8. What did you use as collateral for the loan? (multiple responses)	9.9. What was the repayment period for the loan in months?
No.	Source	Purpose	Approval	Amount	Reason	Interest	Collateral	Repayment Period
01								
02								
03								
04								
05								
06								
07								
08								

Loan Number	9.10. How often was the instalment for the repayment of the loan? 1. Weekly 2. Fortnightly 3. Monthly 4. Quarterly 5. Bi-annually 6. Tri-annually 7. Annually 8. Other(<i>Specify</i>)	9.11. What was the mode of loan repayment used? (<i>multiple responses</i>) 1. Cash 2. Mobile money/bank transfer 3. Goods or services (in kind) 4. Other (<i>Specify</i>)	9.12. What type of contract was entered into with respect to the loan? 1. Written agreement 2. Verbal agreement	9.13. What was the main positive outcome of the loan on your business activity? 1. Increased volume of production 2. Diversification of production 3. Increased volume of sales 4. Improvement of competitiveness 5. Increased profitability 6. Increased employment 7. Increased efficiency 8. None 9. Other (<i>Specify</i>)	9.14. Did you experience any difficulty with the loan repayment? 1. Yes 2. No → Section 10	9.15. What was the main difficulty experienced with the loan repayment? 1. Bad business period 2. Interest rate too high 3. Maturity period too short 4. Assets possessed by lender 5. Other (<i>Specify</i>)
No.	Instalment Period	Mode	Type	Outcome	Difficulty	Difficulty
01						
02						
03						
04						
05						
06						
07						
08						

9.16. If “no” in 9.1, what was the main reason for not applying for a loan?

1. Procedures were too complicated
2. Interest rates were too high
3. Guarantee/collateral asked for was too much
4. Available loans did not correspond to my needs
5. I was not interested in getting a loan
6. Did not know how to go about it
7. Other (*Specify*)

SECTION 10: BUSINESS EXPENDITURE

10. What was the monthly average value of the following business expenses during the period 1st January 2021 to 31st December 2021?

	Item	Currency	Value
10.1	Cost of goods purchased for resale		
10.2	Payments for raw materials and supplies purchased from other enterprises		
10.3	Wages and salaries, Bonuses & allowances		
10.4	Social insurance		
10.5	Rent paid for use of land		
10.6	Rental payments for transport, machinery and equipment		
10.7	Rental payments for dwellings and structures		
10.8	Cost of water, refuse collection, sewerage services and other council charges		
10.9	Cost of minor maintenance and installations and minor repairs of equipment, buildings and structures		
10.10	Cost of communication services		
10.11	Payments made for transport services (excluding rental of vehicles)		
10.12	Interest paid (excluding bank charges)		
10.13	Cost of petrol, diesel, paraffin, lubricants and oils		
10.14	Cost of coke, coal, charcoal and gas		
10.15	Cost of electricity		
10.18	Advertising and promotional services		
10.19	Other expenditures not elsewhere classified		
10.10	Total Expenditure		

SECTION 11: TAXES AND SUBSIDIES

	Item	Currency	Value
11.1	What was the value of taxes, customs and excise duties paid by the enterprise during the period 1 st January 2021 to 31 st December 2021?		
11.2	What was the total value of licenses, permits, carbon tax, levies etc. paid by the enterprise during the period 1 st January 2021 to 31 st December 2021?		
11.3	What was the value of subsidies and other incentives received by the enterprise during the period 1 st January 2021 to 31 st December 2021?		

SECTION 12: PRODUCTION AND SALES

Item 12. What was the total value of income realised by the business on the following items in (last month of operation) in 2021?

	Item	Currency	Value
12.1	Turnover/sales realised		
12.2	Income from rent of land		
12.3	Income received for letting out dwellings, other buildings and structures		
12.4	Income received for leasing out vehicles		
12.5	Income received for leasing out other machinery, plant and equipment		
12.6	Remittances, donations, gifts or grants received		
12.7	Interest received		
12.8	Other income not elsewhere classified (<i>Specify</i>)		
12.9	Total Income		

	Item	Currency	Value
12.10	What was the total amount of turnover realised by the business during the period 1 st January 2021 to 31 st December 2021?		
12.11	What was the highest value of monthly turnover realized by the business during the period 1 st January 2021 to 31 st December 2021?		
12.12	What was the lowest value of monthly turnover realized by the business during the period 1 st January 2021 to 31 st December 2021?		



For more information contact:

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