



The Effects of Covid-19 pandemic on the Micro, Small, and Medium Enterprises in Manicaland, Zimbabwe

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Abstract

The research investigated the Covid-19 pandemic level-four lockdowns and restrictions' impact, challenges, opportunities, and recovery strategies of the Manicaland MSMEs in Zimbabwe. All except essential MSMEs closed their businesses and incurred high financial losses due to the Covid-19 pandemic lockdown and restriction challenges. Some of the closed MSMEs returned to operations during Covid-19 through digital preforms such as Emails, WhatsApp, Facebook, Telephones, LinkedIn, and Twitter. The challenges experienced by the Manicaland MSMEs were supply disruptions, shortage of raw materials, lack of demand, business closure, shortage of stock and funds, and high cost of operations. After the Covid-19 pandemic lockdowns and restrictions, all affected MSMEs sought support from the government to reopen their businesses. Some of the support required include training, duty-free, stock, funds, and technologies. The Covid-19-induced challenges affected the Manicaland MSMEs at different levels. Zimbabwe should formulate strategies for supporting the revival programme of MSMEs after experiencing similar economic disruptions in the future. The research proposed a strategy that supports the revival of the MSMEs from the effects of the Covid-19 pandemic level-four lockdowns and restrictions.

Keywords: Covid-19 Challenges, Micro, Small, and Medium Enterprises (MSMEs), Covid-19 Effects, Business Recovery Strategies, Covid-19 Opportunities

Introduction

The economy of Zimbabwe took a downturn after the adoption of the Economic Structural Adjustment Programme (ESAP) in 1990. The neo-liberal market-driven policy created a conducive environment for the establishment of Micro, Small, and Medium Enterprises (MSMEs) in Zimbabwe. The argument is supported by Bomani, Fields and Derera (2015). Guruwo and Munjeyi (2018) stated that the enactment of the Indigenous and Empowerment Act in 2010 led to the upsurge increase in the locally-owned MSMEs. The MSMEs which constituted 70% of the business in Zimbabwe, employed over 60% of the productive workforce and contributed over 50% of the growth domestic product (GDP) (RCZ, 2019). The MSMEs contributed ZWL\$8.58 billion to Zimbabwe's GDP in 2016 (Financial Tribune, 2018). The Minister of Small and Medium Enterprises stated that a recent survey of all MSMEs in Zimbabwe revealed that Manicaland MSMEs were contributing significantly to jobs creation were the best (Mushanawani, 2017). Most of the Manicaland MSMEs started as sole traders and have significantly developed into large bakeries, supermarkets, and wholesales (Mushanawani, 2017).

The MSMEs are the most vulnerable businesses to the current Disruptive, Volatile, Uncertain, Complex, and Ambiguous (DVUCA) business world. Therefore, the MSMEs have struggled to develop into large businesses due to many challenges. The research indicated that MSMEs fail due to a lack of funds, collateral security, research, poor marketing

strategies and business models, and supporting regulatory frameworks (Matsongoni & Mutambara, 2021). The emergence of Covid-19 in China (Murairwa, 2021) affected immensely, the global MSMEs through lockdowns and restrictions. Zimbabwe announced three level-four lockdowns and restrictions on 30-March-2020 (first), 2 January 2021 (Second), and 14 June 2021 (Third) and directed some MSMEs to close their businesses to reduce the spreading of the coronavirus. So by the middle of March 2021, 73% of the businesses were experiencing the negative impact of Covid-19 lockdowns and restrictions (Sood, n.d.). Therefore, the question is “What are the MSMEs’ opportunities and recovery strategies on the Covid-19 induced business challenges?” The objectives of the research were to

- establish the business challenges that Manicaland MSMEs were facing during the Covid-19 pandemic level-four lockdown and restriction measures;
- assess the effects of Covid-19 pandemic level-four lockdowns and restrictions to Manicaland MSME businesses; and
- suggest the recovery measures that MSMEs can adopt to continue operating their businesses during and after the Covid-19 level-four lockdowns and restrictions.

Literature

The MSMEs are the backbone of the global economy and create between 80% and 90% of employment opportunities in developing economies (UNCTAD, 2021). However, the MSMEs are the most vulnerable to the disruptive conditions the global world is currently experiencing such as the Covid-19 pandemic (Makary & Appavoo, 2020). The transition of MSMEs to corporates measures the performance of the country’s economy (Financial Tribune, 2018). The Government should formulate policies that support the growth of MSMEs (Musabayana & Mutambara, 2020). Dai, *et al.* (2020) investigated the impact of Covid-19 on MSMEs in China. Therefore, there is a need for similar research on MSMEs in Zimbabwe. McKinsey’s global research survey found that there was an increase in the adoption of artificial intelligence by companies in emerging economies from 50% since the outbreak of the Covid-19 pandemic in 2020 (Craven, Liu, Wilson, & Mysore, 2021). KPMG (2021) stated that the impact of the Covid-19 pandemic was felt by all companies around the world. The companies are facing several challenges that include retaining staff members, keeping customers safe, cash and liquidity shoring up, aligning operations to new trends, and dealing with government support programmes (KPMG, 2021). Bartik, *et al.* (2020) found mass staff layoffs and closure of small businesses due to the Covid-19 pandemic lockdown and restriction challenges.

The MSMEs contribute immensely to the economic development of a country (Bhatia, 2021) such as rural development, poverty alleviation, and employment generation (Bagade, 2021). Bagade (2021) discussed the main financial challenges that are generally faced by the MSMEs and these are liquidity crunch, credit availability, and funds mismanagement. According to Bhatia (2021), the challenges faced by the SMEs include bottlenecks in starting the business, lack of financial skills, inaccessible funds, lack of technology skills and access, lack of labour, and lack of collateral and trust. On the other hand, Raut (2021) identified lack of access to finance, market and efficient processes, and skilled labour as the major three deterrent factors to the growth and success of the MSMEs. Therefore, if MSMEs were facing these challenges before the outbreak of the Covid-19 pandemic and the imposition of level-four lockdowns and restrictions, the question is “*What is the impact of the outbreak of the Covid-19 pandemic on the operations and growth of the MSMEs?*”

Supporting the MSMEs through offering grants for recovery from Covid-19 pandemic effects is important (UNCTAD, 2021). The Government of Zimbabwe supported the MSMEs through rebates, discounts, tax relief, and investment promotion (Karedza, Sikwila, Mpofu, &

Makurumidze, 2014). UNCTAD (2021) further identified the need for policymakers to adopt policies and institutions that support the recovery of the MSMEs from the effects of the Covid-19 pandemic. The internet became a lifeline for the survival of the MSMEs and large technology companies such as Facebook and Google were providing platforms for the businesses to continue interacting with their customers (Engidaw, 2022). The researcher stated that the adoption of technologies by the MSMEs, some for the first time, during the Covid-19 lockdowns and restrictions had created business opportunities. Thus, the Covid-19 lockdowns and restrictions pose the question “*What are the opportunities created by the outbreak of the Covid-19 pandemic for the MSME businesses?*”

In Sub-Saharan Africa, MSMEs account for 90% of economic development and employment opportunities (Hinrichsen & Dunn, 2021). The Covid-19 pandemic created economic, and employment crises (ILO, 2021) throughout the whole world. In Brazil, the outbreak of the Covid-19 pandemic led to an increase in unemployment and a reduction in industrial production by 9.10% and 18.80% in March and April 2020 respectively (Moreno, 2020). According to Hinrichsen and Dunn (2021), 87% of the businesses in Africa have reported fearing liquidation due to the lockdowns and containment measures of the Covid-19 pandemic as of May 2020. The Covid-19 lockdown and restriction measures temporally or permanently closed some of the MSMEs’ operations and forced businesses to devise ways of continuing to interact with their customers. According to Engidaw (2022), most of the MSMEs employed technologies to continue their businesses during the Covid-19 pandemic. The Covid-19 pandemic led to supply and demand challenges such as low capacity utilisation, shortage of raw materials, and low demand (Hinrichsen & Dunn, 2021). Thus, the question is “*What are the effects of the Covid-19 pandemic on the operations of the MSMEs?*”

The MSMEs require support and digital platforms to resuscitate their business operations (Hinrichsen & Dunn, 2021) during and after the Covid-19 pandemic. Innovation is a necessity for all businesses that want to survive in the current disruptive global business conditions (Adam & Alarifi, 2021), preferably known as the Disruptive, Volatile, Uncertain, Complex, and Ambiguous (DVUCA) business world. Adam and Alarifi (2021) discussed the benefits that MSMEs can get from implementing digital platforms. The outbreak of the Covid-19 wiped out all business strategies but brought lessons for most MSMEs for future survival in the imminent DVUCA business environment. There should be reliable internet infrastructure and stable connectivity for e-business transactions to occur. Therefore, the question that should be answered is “*What are the measures that MSMEs should put in place to recover and continue operating during the Covid-19 lockdown and restriction periods?*”

Research Methodology

- a) Research type: A survey was conducted to collect data from MSMEs and cooperatives in Manicaland through WhatsApp groups. The research analysed both qualitative and quantitative data.
- b) Research variables: The research collected data on the perceptions of the MSMEs and cooperatives on the challenges, opportunities, and impact of the Covid-19 pandemic lockdowns and restrictions on their business operations. The research also collected data on the views of the MSMEs and cooperatives on what should be done for them to continue operating during the Covid-19 pandemic. The variables of the research are presented in Figure 1.

Independent

Dependent

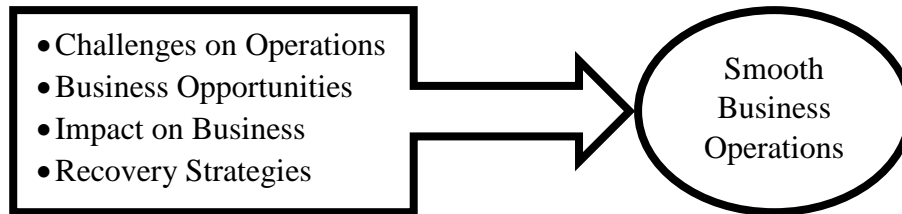


Figure 1: Variables of the Research

- c) Research population: All the MSMEs and cooperatives in Manicaland constituted the population of this research. A report by RCZ (2019) indicates that as of July 2019, there were 212 MSMEs and cooperatives in Manicaland. This was used as the estimated population for this research.
- d) Research sample: The first 60 completed questionnaires for the MSMEs and cooperatives were considered as a sample for this research. The research computed the sampling fraction (S_f) (Murairwa, 2015; 2014) with the following formula:

$$S_f = \frac{n}{N}, \tag{1}$$

where n is the sample size and N is the population size, is $S_f = \frac{60}{212} = 0.2830$. This constitutes 28.30% of all the MSMEs and cooperatives in Manicaland, Zimbabwe. The elevation factor (Mandongwe & Murairwa, 2022; Murairwa, 2015; 2014) was computed with the formula:

$$E_f = \frac{N}{n}, \tag{2}$$

where n is the sample size and N is the population size. Thus, $E_f = \frac{212}{60} = 3.53$. This means that each of the MSMEs that participated in the research was representing approximately four of the MSMEs in Manicaland, Zimbabwe.

- e) Sampling method: The Voluntary sampling design (Murairwa, 2015; 2014) was used to select the respondents from the Manicaland MSMEs.
- f) Data Collection Methods: The research collected data from MSMEs and cooperatives in Manicaland, Zimbabwe, through a SurveyMonkey. An electronic questionnaire was designed and the internet link was distributed to the MSMEs and cooperatives in Manicaland through WhatsApp groups.
- g) Data Analysis tools: The research used percentages to show the distribution of the challenges that MSMEs are facing during Covid-19 pandemic lockdowns and restrictions. The percentage formula (Nedziwe & Murairwa, 2022) is given by:

$$P = \frac{x_i}{n} \times 100, . \tag{3}$$

where x_i is the number of the MSMEs that selected the question's i^{th} response and n is the total number of MSMEs that responded to the question. The 5research calculated the percentage changes in the utilisation of the digital platforms with the following formula:

$$\% \text{ Change} = \frac{y - x}{y} \times 100, \tag{4}$$

where y is the new total value and x is the old total value. The research applied the difference of two proportions test to determine whether the two proportions were the same or not. The formula (Murairwa, 2019; 2016; Kayembe & Murairwa, 2019) used is

$$Z = \frac{(p_1 - p_2) - (\pi_1 - \pi_2)}{\sqrt{\frac{1}{n_1} + \frac{1}{n_2} (\check{p}\check{q})}}, \tag{5}$$

where π_1 and π_2 are the hypothesized first, and second population proportions respectively, p_1 and p_2 are the first and second sample proportions, \check{p} and $\check{q} = 1 - \check{p}$ are the pooled samples proportions, n_1 and n_2 are the size of the first and second research samples. The pooled research samples proportion \check{p} is calculated with:

$$\check{p} = \frac{x_1 + x_2}{n_1 + n_2}, \tag{6}$$

where, $x_1 = n_1p_1$, $x_2 = n_2p_2$, n_1 , and n_2 are the size of the first and second research samples respectively. The data were analysed in Microsoft Excel, MedCalc statistical, and SPSS software.

Research Findings

The questionnaires were distributed to the MSMEs in Manicaland. Of the 212 Manicaland MSMEs and cooperatives, 33.07% completed the questionnaire. However, 85.71% of the completed questionnaires were analysed for this research. This constitutes 28.30% of all the Manicaland MSMEs and cooperatives. The demographic distribution of the respondents is presented in Table 1.

Table 1: Demographic Percentage Distribution of the Participants

Business Type	Gender		
	Female	Male	Total
Consultants	0.00	16.70	16.70
Consultants, Freelancers, Others	0.00	5.00	5.00
Contractors	0.00	5.00	5.00
Self-employed workers	0.00	16.70	16.70
Shops	5.00	0.00	5.00
Sole Traders	0.00	16.70	16.70
Sole Traders, Others	0.00	5.00	5.00
Others	30.00	0.00	30.00
Total	35.00	65.00	100.00

Table 1 shows that 10% of the MSMEs in Manicaland were operating more than one business. At a 5% level of significance, $Z = -3.2863$ with a confidence interval of $-0.4707 < p_1 - p_2 < -0.1293$. Since $|z_{cal}| = 3.2863 > |z_{tab}| = 1.96$, the null hypothesis is rejected. This implies that the proportion of male and female participants was significantly different. The research received more completed questionnaires from male MSME owners than from female MSME owners. The research discovered that some of the Manicaland MSMEs closed businesses during the Covid-19 level-four lockdowns and restrictions. Zimbabwe implemented three level-four lockdowns on 30 March 2020, 2 January 2021, and 14 June 2021 that greatly affected the MSMEs’ operations throughout the country. The research investigated the business challenges that the Manicaland MSMEs were facing during the Covid-19 level-four lockdowns and restrictions in Zimbabwe and presented the results in Table 2 and Figure 2.

Table 2: Covid-19 Business Challenges Faced by Manicaland MSMEs

Business Challenges	Percentage
Business Shutdown	5.00
High Costs	5.00
Lack of Demand	16.67
Lack of Demand, Business Shutdown	10.00
Lack of Demand, High costs, Business Shutdown	5.00

Shortage of Funds, Business shutdown	5.00
Shortage of funds, Lack of Demand	5.00
Shortage of funds, Lack of demand, High costs, Business shutdown	5.00
Shortage of funds, Lack of demand, Supply disruptions	5.00
Shortage of funds, Shortage of stock, Lack of demand, Supply disruptions, High costs, Business shutdown	5.00
Shortage of funds, Shortage of stock, Supply disruptions, Business shutdown	6.67
Shortage of raw materials, Lack of demand	5.00
Shortage of raw materials, Shortage of funds, Lack of demand, High costs, Business shutdown	5.00
Shortage of raw materials, Shortage of funds, Shortage of stock, Lack of demand, High costs	5.00
Shortage of stock, Supply disruptions, Business shutdown	5.00
Others	6.67

Table 2 shows that 73.30% of the Manicaland MSMEs were facing at least two business challenges during the Covid-19 level-four lockdowns and restrictions in Zimbabwe. The lack of demand (16.67%) for their products was the highest challenge that the Manicaland MSMEs faced during the Covid-19 pandemic. The results in Table 2 were summarised and graphically presented in Figure 2.

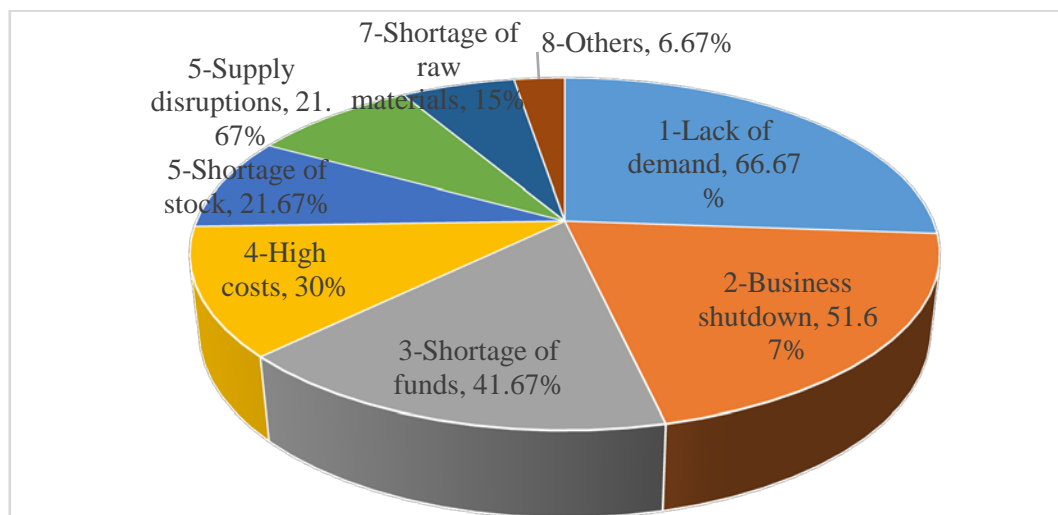


Figure 2: Ranking of the Business Challenges Faced by Manicaland MSMEs

All the Manicaland MSMEs were affected by the Covid-19 pandemic level-four lockdowns and restrictions. Figure 2 shows that the prominent four Covid-19 business challenges were lack of demand (66.67%), business closure (51.67%), shortage of funds (41.67%), and high costs (30.00%). The effects of the Covid-19 pandemic level-four lockdowns and restrictions on the operations of MSMEs businesses in Manicaland are presented in Figure 3.

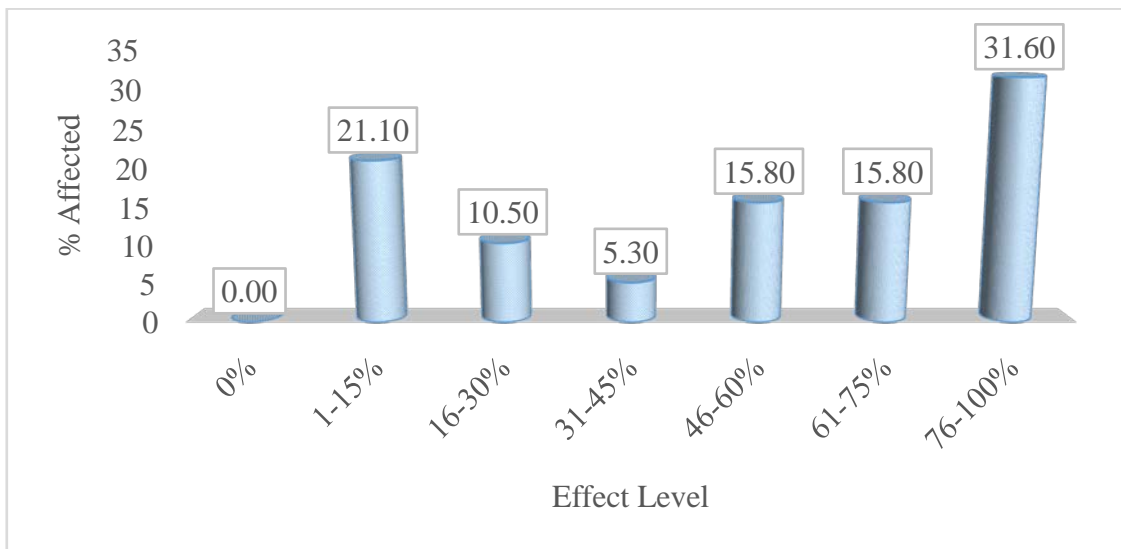


Figure 3: Percentage Effects of Covid-19 on the MSMEs Operations

Figure 3 shows that all the Manicaland MSMEs were affected by the Covid-19 level-four lockdowns and restrictions at different levels. This is supported by 0% of the MSMEs that were unaffected by the Covid-19 pandemic-induced operational challenges. Of all the Manicaland MSMEs that responded to the questionnaires, 31.60% were 76-100% affected by the Covid-19 level-four lockdowns and restrictions. The Manicaland MSMEs should adopt digital business operation platforms during and after Covid-19 pandemic level-four lockdowns and restrictions. Figure 4 presents the MSMEs’ recovery strategies from the effects of the Covid-19 pandemic level-four lockdowns and restrictions.

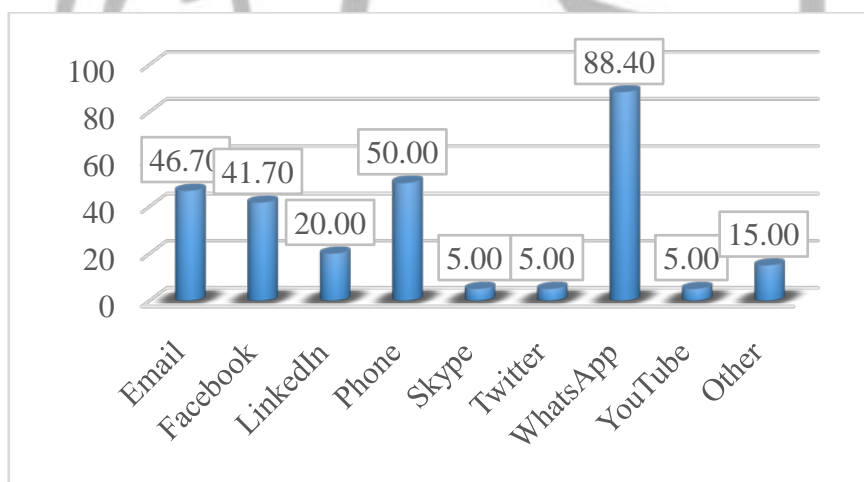


Figure 4: Adoption Rates of Digital Platforms by the Manicaland MSMEs During Covid-19 pandemic Level-Four Lockdowns and Restrictions

Figure 4 shows the percentages of the Manicaland MSMEs that were using WhatsApp (88.40%) and Phone (50%) as operational platforms for their businesses during the Covid-19 pandemic level-four lockdowns and restrictions. These two platforms were used by more than half of the Manicaland MSMEs as their business operation platforms. The last three platforms, Skype (5%), Twitter (5%), and YouTube (5%) were not popular with the MSMEs in Manicaland, Zimbabwe. The MSMEs should do more business transactions on the LinkedIn (20%), Others (15%), Skype (5%), Twitter (5%), and YouTube (5%) platforms that were underutilised. The distribution of the digital business platforms usage by the Manicaland MSMEs is presented in Table 3.

Table 3: Digital Business Platforms Used by Manicaland MSMEs During the Covid-19 Pandemic Level-Four lockdowns and Restrictions

Platform	Percent	Cumulative Percent
Email, WhatsApp	15.0	100.0
WhatsApp	11.7	85.0
WhatsApp, Facebook	11.7	73.3
WhatsApp, Phone	10.0	61.7
Email	6.7	51.7
Email, Phone, LinkedIn	5.0	45.0
Email, WhatsApp, Facebook, Phone	5.0	40.0
Email, WhatsApp, Facebook, Phone, LinkedIn	5.0	35.0
Email, WhatsApp, Facebook, YouTube, Phone, LinkedIn, Twitter, Skype	5.0	30.0
Email, WhatsApp, Phone, Others	5.0	25.0
WhatsApp, Facebook, Phone	5.0	20.0
WhatsApp, Facebook, Phone, LinkedIn	5.0	15.0
WhatsApp, Facebook, Phone, Others	5.0	10.0
WhatsApp, Others	5.0	5.0
Total	100.0	

Table 3 shows that 18.40% of the Manicaland MSMEs used one digital platform {email (6.70%) or WhatsApp (11.70%)} for their businesses during the level-four lockdowns and restrictions in Zimbabwe. Of all the MSMEs, 81.60% used more than one digital business transaction platform during the Covid-19 lockdowns and restrictions in Zimbabwe as shown in Table 3. The 18.40% of the Manicaland MSMEs should be encouraged to use more digital business platforms. Therefore, the outbreak of the Covid-19 pandemic created opportunities for MSMEs to adopt e-business and digital business platforms. The change in percentage usage of digital platforms for business operations by the Manicaland MSMEs during the Covid-19 level-four lockdowns and restrictions is presented in Figure 5.

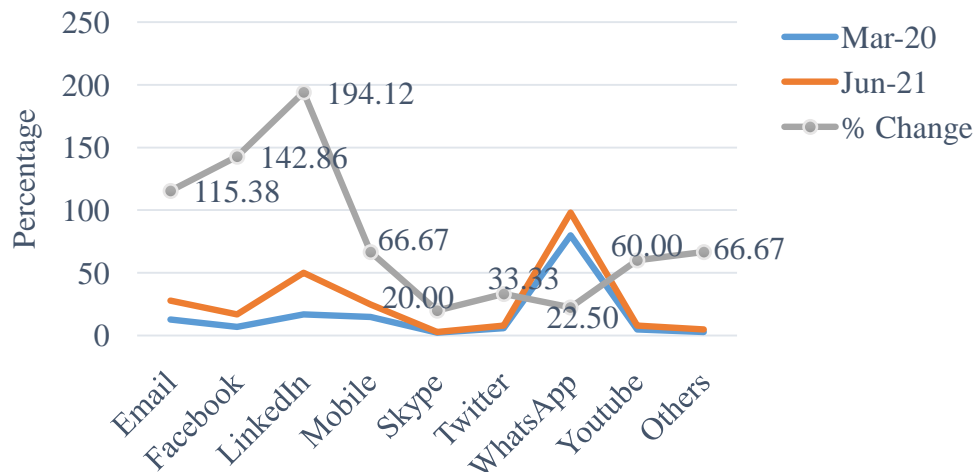


Figure 5: Percentage Change of the adoption of the Digital Business Platforms by the Manicaland MSMEs during the Covid-19 Level-Four Lockdowns and Restrictions

Figure 5 shows that during the first lockdown on 30 March 2020, most of the Manicaland MSMEs closed their businesses and started using WhatsApp (80%), LinkedIn (17%), and Mobile (15%) platforms. The figure shows that the most popular digital business platforms with the Manicaland MSMEs during the Covid-19 pandemic were Email (115.38%), Facebook (142.86%), LinkedIn (194.12%), and Mobile (66.67%) platforms. The percentage change in Figure 5 shows the rates of adoption of the digital business platforms by the Manicaland MSMEs in Zimbabwe during the Covid-19 level-four lockdowns and

restrictions. Figure 5 shows that most of the Manicaland MSMEs adopted e-business transactions on the Email (115.38%), Facebook (142.86%), and LinkedIn (194.12%) platforms during the Covid-19 level-four lockdowns and restrictions. The research assessed the support requirements of the Manicaland MSMEs and presented the results in Figure 6.

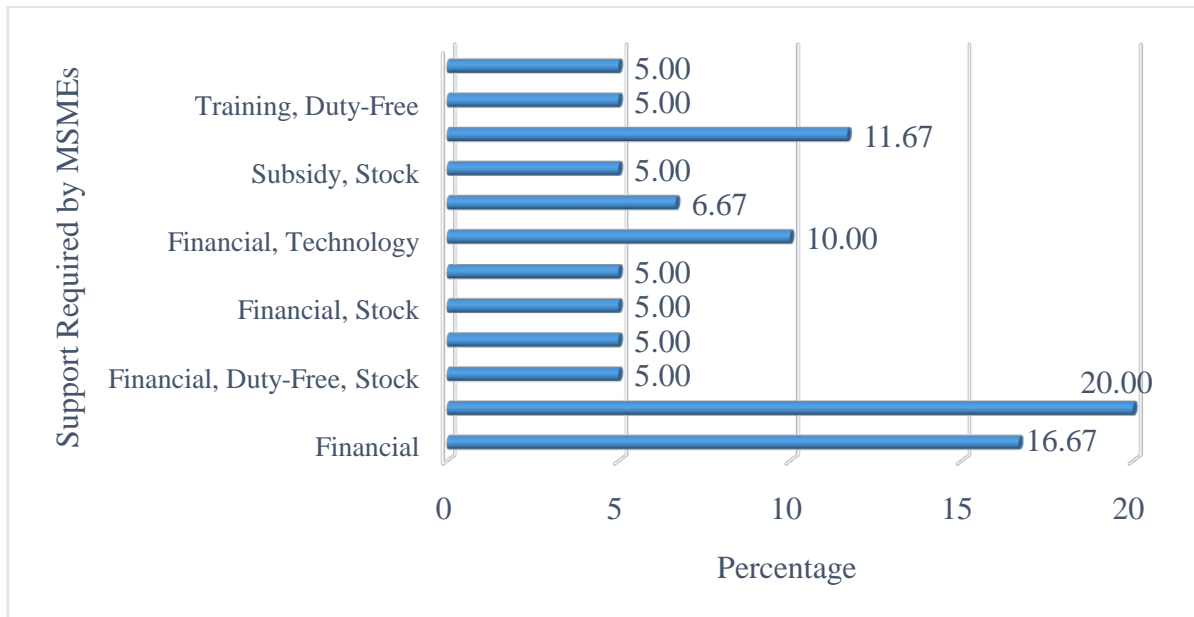


Figure 6: Support Required by the Manicaland MSMEs During the Covid-19 Pandemic

Figure 6 shows that more than 71.67% of the MSMEs wanted at least two of the support requirements to revive their businesses. The Covid-19 pandemic level-four lockdowns and restrictions popularised the electronic MSMEs operations in Manicaland, Zimbabwe. The results in Figure 6 are summarised and presented in Figure 7.

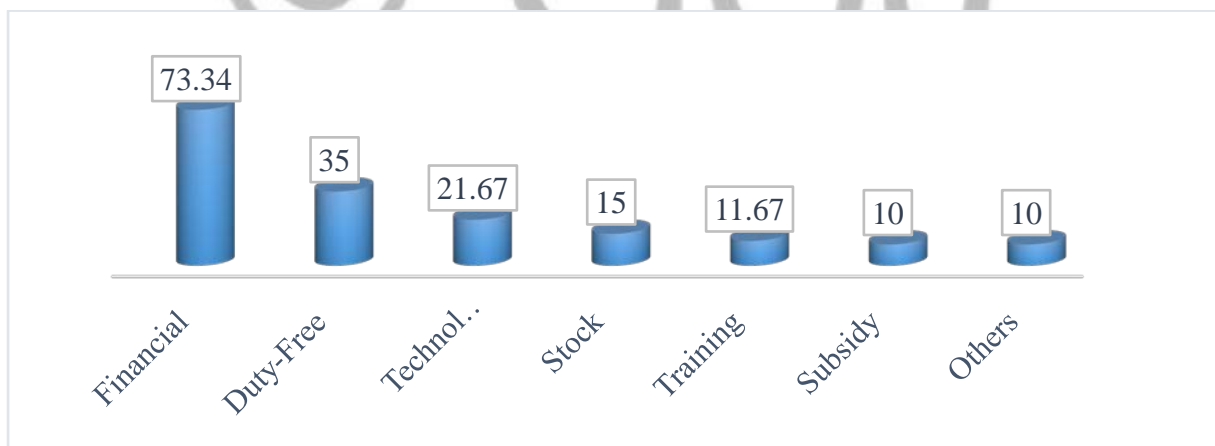


Figure 7: Distribution of the Manicaland MSMEs requirements during the Covid-19 Pandemic

Figure 7 shows that 73.34% of the Manicaland MSMEs wanted financial support from financial institutions. The Manicaland MSMEs also wanted to be granted duty-free (35%) for the products that they import outside Zimbabwe. Of all the Manicaland MSMEs, 21.67% wanted their businesses to have access to technologies such as the internet, computers, and social media platforms. This could be one of the reasons why some of the digital business platforms such as Skype (10%), Twitter (5%), and YouTube (5%) were not fully utilised. Some of the requirements by the Manicaland MSMEs demand merging and acquisition (Murairwa, 2016) of businesses as a solution. The research proposed a recovery strategy plan and presented it in Figure 8.

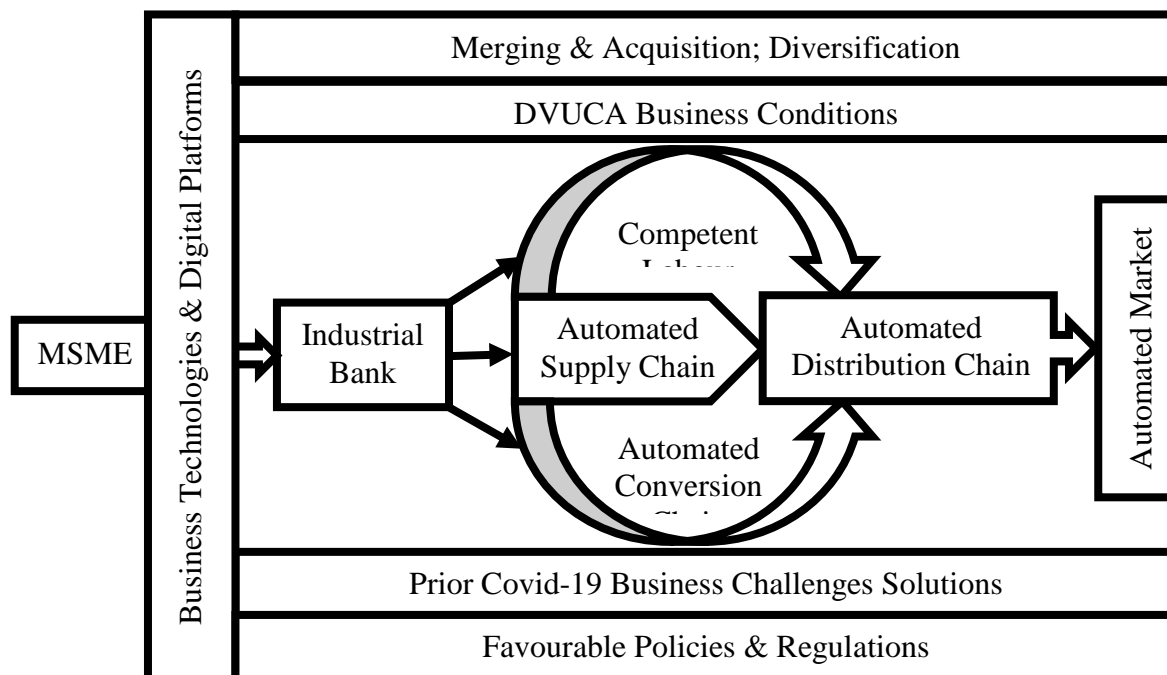


Figure 8: MSMEs Covid-19 Effects Recovery Strategy

For survival in the DVUCA environment, the MSMEs must adopt technologies and digital platforms for their business operations throughout the supply, conversion, and distribution chains as shown in Figure 8. The MSMEs require financial support, creativity, innovation and incubation policies, and regulations to recover from the negative effects of the Covid-19 pandemic level-four lockdowns, and restrictions. The MSMEs can access funds from the Industrial bank (Murairwa, 2016) for creativity, innovation, and incubation. The strategies for the MSMEs to recover from the effects of the Covid-19 pandemic level-four lockdowns and restrictions are

- Creativity, innovation, and incubation;
- Financial support;
- Supportive business policies and regulations;
- Solutions for prior Covid-19 pandemic business challenges;
- Merging and acquisition (Murairwa, 2016); and
- Diversification of operations, processes, and sources of funds.

The MSMEs should provide solutions to the business challenges that they were facing before the outbreak of the Covid-19 pandemic. In the process of addressing these challenges, some of the Covid-19-induced business challenges could be addressed.

Conclusion and Recommendations

All MSMEs except those that were classified as essential services closed their businesses during the Covid-19 pandemic level-four lockdowns and restrictions in Zimbabwe. Most of the MSMEs that participated in the survey stated that the introduction of the Covid-19 pandemic level-four lockdowns and restrictions by the government forced them to devise ways of continuing operating their businesses remotely through internet and social media services. The electronic business became the order of the day during the Covid-19 pandemic level-four lockdowns and restrictions. The MSMEs should adopt digital business platforms for their business transactions as part of their marketing strategy. There is a need to continue with the relief programme for the Covid-19 pandemic-affected MSMEs and formulate future supporting strategies and policies.

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