

# Zambia - 2022 Micro, Small and Medium Enterprise Finance Survey

**Zambia Statistics Agency, Bank of Zambia**

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## Identification

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SURVEY ID NUMBER  
ZMB-ZSA-MSME-2022-V1.0

TITLE  
2022 Micro, Small and Medium Enterprise Finance Survey

SUBTITLE  
First Edition

COUNTRY

Name	Country code
Zambia	zmb

STUDY TYPE  
Socio-Economic/Monitoring Survey [hh/sems]

SERIES INFORMATION  
The 2022 MSME survey is the first edition

ABSTRACT  
The 2022 MSME finance survey is a nationally representative sample survey which focused on getting information on the characteristics and financial needs of micro, small and medium enterprises. The MSME Finance Survey was conducted at household level for individuals of age 15 years or older, who owned either a micro, small or medium business.

The primary objective of the Survey was to assess the financial access landscape for micro, small and medium businesses in Zambia. The specific objectives were as follows:

- To assess the size and scope of MSMEs in the country;
- To describe the levels and landscape of access to financial products and services by MSMEs;
- To identify MSMEs main challenges in accessing finance; and
- To provide data which will inform the development of a national policy on MSME Finance.

KIND OF DATA  
Sample survey data [ssd]

UNIT OF ANALYSIS  
Individual  
Household

## Version

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VERSION DESCRIPTION  
V1.0: Edited, anonymized dataset for Public distribution

VERSION DATE  
2025-02

## Scope

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NOTES  
The scope of the 2022 MSME included three questionnaires

- Listing Questionnaire;
- Household Questionnaire; and

- Individual Questionnaire.

The Listing Questionnaire was administered to all households in the selected EA. It collected data on the ownership of any kind of business or farming activity to generate income by a household member and if the activity had employed one or more people. The data from the Listing Questionnaire was used to determine the households eligible for interviews.

The Household Questionnaire listed all the usual household members. Basic information was collected on each person listed, including age, sex and relationship to the head of the household. The data on household members, 15 years or older, who owned a business was used to identify eligible persons for individual interviews.

The Individual Questionnaire was used to collect information from all business owners. The business owners were asked questions on the following topics:

- Background information;
- Awareness of financial products;
- Business details;
- Employment;
- Start-up capital and record keeping;
- Business performance;
- Access to credit;
- Savings and investment;
- Income and expenditure;
- Business assets;
- Access to market;
- Business challenges;
- COVID-19 and climate change;
- Capacity building; and
- Business closure.

#### TOPICS

Topic
Financial Products and Infrastructure
Startup Capital
Access to Credit
Business Characteristics
Business Performance
Business Assets
Business Challenges
Business Closure
Employment
Record Keeping
Savings and Investments
COVID-19 and Climate Change

#### KEYWORDS

Keyword
Business
Capital
Employment
Loan

Income
Asset
Financial products
Micro, Small and Medium Enterprises
Credit
Financial Service Provider

## Coverage

### GEOGRAPHIC COVERAGE

National  
Rural/Urban

### UNIVERSE

The MSME Finance Survey was conducted at household level and captured all household members and all those individuals of age 15 years or older, who owned either a micro, small or medium business.

## Producers and sponsors

### PRIMARY INVESTIGATORS

Name	Affiliation
Zambia Statistics Agency	Ministry of Finance and National Planning
Bank of Zambia	Ministry of Finance and National Planning

### PRODUCERS

Name	Affiliation	Role
Ministry of Finance and National Planning	Government Republic of Zambia	Partners in Survey implementation
Ministry of Small and Medium Enterprise Development	Government Republic of Zambia	Partners in Survey implementation
Deutsche Sparkassenstiftung für Internationale Kooperation	Germany government	Partners in Survey implementation

### FUNDING AGENCY/SPONSOR

Name	Abbreviation	Role
Bank of Zambia	BoZ	Funding for the survey
Germany Development Cooperation	GDC	Additional Funds for the survey
Rural Finance Expansion Programme	RuFEP	Additional Funds for the survey

## Sampling

### SAMPLING PROCEDURE

The 2010 Census of Population and Housing provided the sampling frame for selecting a nationally representative sample of areas for conducting the 2022 MSME Finance Survey.

The MSME Finance Survey followed a stratified two-stage sample design. In the first stage, 200 clusters were selected with probability proportional to the size of the EA within the strata (rural/urban). A complete listing of households in each selected EA was conducted and formed the sampling frame for the second stage. The classification of households during the listing

was based on the following criteria

- Question on whether any member of the household owned any kind of business; and
- Question on whether the business had one or more employees.

Zambia has ten provinces. Each province is subdivided into districts; each district into constituencies; and each constituency into wards.

The sample allocation was representative at the national and rural/urban levels only

#### RESPONSE RATE

The response rates for the MSME Finance Survey was at 98.8 percent. Of the 3,574 households in the sample, 3,532 were successfully interviewed.

#### WEIGHTING

The MSME Finance Survey followed a stratified two-stage sample design.

Survey weights were applied to adjust for the effects of sampling design such as over or under sampling and correct non-response bias. This was done to produce valid estimates for MSME's in Zambia and inferences from the data. The results from the sample are representative at the national level by rural/urban segmentation only.

## Data Collection

#### DATES OF DATA COLLECTION

Start	End
2022-06-01	2026-01-30

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### SUPERVISION

Interviewing was conducted by teams of interviewers. Each team consisted of one supervisor and four to five interviewers. Apart from accompanying enumerators in data collection and regularly providing feedback to Master Trainers, the main roles of the supervisor included the following

- To conduct spot-checks on some of the selected households to ensure that enumerators visited and interviewed the correct households;
- To review survey procedures to ensure they were complete and consistent;
- To observe some of the interviews to ensure that enumerators were asking the questions correctly and recording the answers properly;
- To help resolve any problems that enumerators might have with finding the assigned households, understanding the questionnaire, or dealing with difficult respondents.

Fieldwork data monitoring was an integral part of the MSME Survey. The Master Trainers were in the field throughout the enumeration period to monitor, review the teams' work and resolve any issues that arose.

#### DATA COLLECTION NOTES

Data collection was conducted from 1 to 30 June 2022 by 20 teams. Each team consisted of one supervisor and four to five interviewers. Fieldwork data monitoring was an integral part of the MSME Survey. The Master Trainers were in the field throughout the enumeration period to monitor, review the teams' work and resolve any issues that arose. During data collection, interviewers sent data to the server via internet using tablets

#### DATA COLLECTORS

Name	Abbreviation	Affiliation
Zambia Statistics Agency	ZamStats	Ministry of Finance and National Planning
Bank of Zambia	BoZ	Ministry of Finance and National Planning

## Questionnaires

### QUESTIONNAIRES

Three types of questionnaires were used in the 2022 MSME Survey

- Listing Questionnaire;
- Household Questionnaire; and
- Individual Questionnaire.

The Listing Questionnaire was administered to all households in the selected EA. It collected data on the ownership of any kind of business or farming activity to generate income by a household member and if the activity had employed one or more people. The data from the Listing Questionnaire was used to determine the households eligible for interviews.

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- Business performance;
- Access to credit;
- Savings and investment;
- Income and expenditure;
- Business assets;
- Access to market;
- Business challenges;
- COVID-19 and climate change;
- Capacity building; and
- Business closure.

## Access policy

### CONTACTS

Name	Affiliation	Email	URL
Head of Dissemination	Zambia Statistics Agency	info@zamstats.gov.zm	<a href="#">Link</a>

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#### CITATION REQUIREMENTS

Zambia Statistics Agency, 2022 Micro Small and Medium Enterprise Survey, Version 1.0 of the public use dataset.  
<https://nada.zamstats.gov.zm/>

#### ACCESS AUTHORITY

Name	Affiliation	Email	URL
Zambia Statistics Agency	Ministry of Finance and national Planning	info@zamstats.gov.zm	<a href="#">Link</a>

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## Metadata production

#### DDI DOCUMENT ID

DDI-ZMB-ZSA-MSME-2022-V1.0

#### PRODUCERS

Name	Abbreviation	Affiliation	Role
Zambia Statistics Agency	ZamStats	Ministry of Finance and National Planning	Documentation of the survey

#### DATE OF METADATA PRODUCTION

2026-01-16

#### DDI DOCUMENT VERSION

Version 1.0 (January 2026)

## Data Dictionary

Data file	Cases	Variables
<p><b>Business-Business_Level_21B_Anonymised</b> The file contains data related to information on demographic and socio-economic characteristics of business owners such as sex, age, marital status, rural/urban segmentation, education and wealth</p>	4063	513
<p><b>MSME Households-DEMOGRAPHICS_9_anonymised</b> The file contains data related to demographic characteristics of the household such as household members' relationship to head of household, age, sex, citizenship, highest level of education attained etc.</p>	19733	68
<p><b>MSME Households-HH_CHARACTERISTICS_8_wealth_anonymised</b> The file contains data related to HH characteristics such as type of housing unit, main type of material used for the Roof, what the floor is mainly made of etc and HH assets such as stove, radio, bed, freezer etc</p>	3610	178