

The Impact of COVID 19 on small businesses managed by Youths in Solwezi, Zambia

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Abstract

This research studies the Impact of Covid-19 on the small businesses managed by the Youths in the mining town of Solwezi in Zambia. It utilised a qualitative research design method with 50 respondents being the youth business owners/employees in Solwezi. Data collected through survey questionnaires was the analysed using the descriptive survey design. The study found that Covid-19 had adversely affected the youth managed small businesses performance and the youth employment in Solwezi. On the other hand, this has brought the prospects of technology driven businesses solutions around Solwezi. The study recommends more investment in internet technology and remote working practices as a way of reducing the impact of pandemics in the small businesses environment. It further recommends more relief and bail out packages from the Government to be considered for small businesses with low cash reserves.

Key words: COVID 19, small businesses, youth, internet, Solwezi

1. Introduction

The bearing effects of the COVID-19 pandemic radically altered the lives of people, including the operations of small businesses in Zambia. On 2nd February, 2021, Zambia had recorded 1,191 new cases of COVID-19 out of 8,355 tests conducted and 14 deaths in its last 24 hours from 1st February to 2nd February, 2021. Total COVID-19 related fatalities recorded was 794 (Ministry of Health, 2021a). On 5th February, 2021 the cumulative cases were almost 60,500 with 409 Covid-19 associated deaths recorded in January, 2021 (Ministry of Health, 2021b).

Like other countries, Zambia enforced strict quarantine rules to control the spread of the havoc of the COVID 19 pandemic. This resulted in disruptions in the economy and the country's social system both of which affected business operations of all types.

Golini and Landoni (2015) notes that a disturbance in the world economic functions and in the national social system has an effect on how business administration is carried out. Gerwel et al. (2020) writes that, Small and Medium Enterprises (SMEs) are likely to be pace setters in mitigating the impact of a pandemic in their location but could also experience losses on operations and tasks that are stalled due to a pandemic. This, and the current pandemic was the driving force behind this study to determine how small businesses in Zambia were impacted by Covid-19.

According to World Bank, 2021, SMEs have been identified as the backbone of economies globally and in other terms referred to as drivers of the economies world-wide. They account for over 90% and contribute to the global economy on a big scale. However, their financial stability is fragile and easily gets tilted when faced with challenges such as Covid-19 and other natural disasters. Covid-19 has disrupted and continues to disrupt the world economy badly affecting corporate and small businesses. Whilst corporate businesses are able to rebound and also have the resilience to withstand such shocks for prolonged times through external debt, usage of liquid assets etc., the same cannot be afforded by small businesses which have limited capacities to last beyond months (World Bank, 2021).

Henceforth, this study investigated the impact of Covid-19 on small businesses managed by youths in Solwezi, Zambia with the view that such information might yield possible solutions on how to combat pandemics in the future and how to overcome their negative effects.

This study borders on the following research questions:

- i) What are the short-term and long-term effects of a pandemic on youth-led small businesses in Solwezi?
- ii) To what extent can a pandemic change the dynamics of risk management?
- iii) What policies and business structure can be implemented to overcome pandemics in the future?

2. Literature Review

Corona viruses belong to a group of viruses that result into common cold, severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS). On March 2020, Covid-19 was pronounced as a pandemic by World Health Organization (WHO) (WHO, 2022).

This far, the world has endured 4 waves of COVID-19 between December 2019 and February 2022 (WHO, 2022). According to Silima (2020) traders of second hand clothes in Lusaka experienced a shortage in stock and decrease in revenue as their businesses were adversely affected by the Covid-19 pandemic. This business which is very popular in the developing countries normally thrives on charity through organisations that donate or sell cheaply used and discarded clothes from Europe and other areas. Such garments and goods, however, were no longer being delivered to Zambia because borders were closed to prevent the spread of the novel coronavirus (Silima, 2020).

And according to The Ministry of Commerce, Trade and Industry in Zambia survey of 2020, Covid-19 had a big negative influence on businesses in Zambia (UNDP, 2020). The survey reported that over 70% of the respondents' businesses were not operating at full capacity while 14% percent were grounded and not running at all. Only 15% percent were still in full operation at the time.

The Education, Transport and Catering and Accommodation Sectors were the most affected. Eighty-five percent (85%) businesses in the education sector were affected and had shut their businesses, while sixty percent (60%) of businesses in the human health and social work sector had continued running their operations as essential services (UNDP, 2020).

According to Decent Jobs for Youth (2020), the pandemic affected the young employees, who lost employment. One in six young people (17 per cent) who were working before the outbreak of Covid-19, were reported to be totally out of employment, most notably in the age range of 18–24 years, including those in clerical support, services, sales, and crafts and related trades.

A study carried out in Lusaka, Zambia by Hapompwe et al (2021) showed that 63% of the small businesses experienced a decline in business, with 2% registering zero revenue as they were forced into total closure. Another 33% had a 50% reduction in revenue, with about 1% of the businesses not feeling the effects and maintaining their normal revenue pattern. To the contrary about 2% experienced an increase in revenue, these were essential goods and services businesses. This was in the same line with study conducted by Varshney and Vyas (2020) on the potential impacts of the pandemic on the MSMEs in South Africa. Theirs revealed that 69% of Micro, Small and Medium Enterprises (MSMEs) in South Africa experienced a decline in revenue from the onset of Covid-19. These just like Zambia had this attributed to reduction in consumer demand for the goods, disruption in supply chain etc.

3. Conceptual Framework

The answers of respondents to the given elements of the Covid-19 epidemic on youth-led companies in Solwezi are measured using a clear statement in this study. According to Mamun et al. (2020), this strategy is appropriate for respondents to understand the survey measurement items. Due to the limitations of employing a single item, this study used multi-measurement items for all constructs. For measuring the effects of the Covid-19 pandemic, five measurement items were adjusted from El-Zoghby et al (2020), Rahman et al. (2021), and Wen and Haung (2019).

Figure 1 illustrates the conceptual framework that guided this study. This framework was adapted from Rahman et al (2020). It measured the short-term and long-term effects of Covid-19 on youth-led businesses in Solwezi, the changes in risk management and the policies and structures that could be put in place to overcome pandemics in the future.

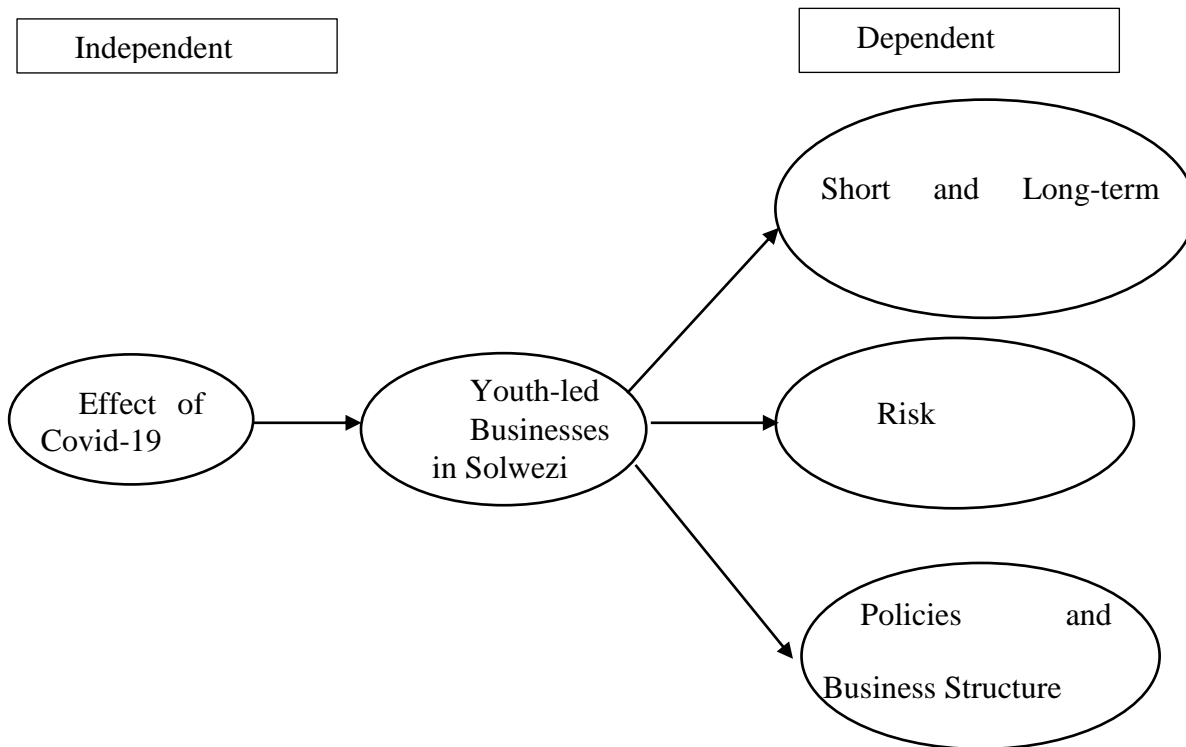


Figure 1: Conceptual Framework (Adapted from Rahman et al. (2021, p.6))

As shown in Figure 1, Covid-19 was the independent variable in the study while short-term and long-term effects of Covid-19 on youth-led businesses in Solwezi, the changes in risk management and the policies and structures that could be put in place to overcome pandemics in the future were dependent variables that dependent on the effects of Covid-19.

Adapting and modifying measures by El-Zoghby et al (2020), Bhuiyan et al. (2021), and Wen and Huang (2019), these variables were measured using a 5-point Likert system and short essays as unique responses given by participants in questionnaires sections where they were allowed to freely express their experiences and thoughts on the pandemic and their businesses.

4. Methodology

4.1. Research Design

A descriptive survey design was employed in this research as a means of data collection through questionnaire mode of interviewing the public.

4.2. Population

The youth managed small businesses of Solwezi ranging from hair dressers, street vendors, car wash, mobile money agents, bottle stores, barber shops are sampled randomly and served as the population for the study. Due to time and financial constraints, only 50 people participated in the survey.

4.3. Data Collection Methods

Primary data was used in this research as information was extracted from the interviews through the questionnaires distributed to the targeted public.

4.4. Questionnaire

The questionnaire (see Appendix A) had multiple choice questions and an essay section for respondents to express themselves by giving all information on youth-led small businesses according to their experiences.

Overall, this study involved 50 respondents from a target of 74 giving it a 68% response rate which is above the 50% advised by Qiu et al., 2017.

5. Results / Results discussion

5.1 Results

- 5.1.1 Impact of measures taken to respond to the pandemic affected the small business operations.
- 5.1.2 There were disturbances in the supply chain regarding the delivery of materials, equipment and other production and operation materials and resources required for the small businesses operations.
- 5.1.3 None of the respondents lost their jobs however, 16 (32%) said they had seen their income reduce because of the pandemic.
- 5.1.4 The labour force of small businesses shrunk by between 10 to 30%.
- 5.1.5 Most small business owners were willing to transform to online business platforms
- 5.1.6 None of the respondents had suffered from COVID-19 or had COVID-19 symptoms
- 5.1.7 35 (70%) of the respondents admitted to their jobs increasing their risk of getting COVID-19.
- 5.1.8 Out of the 50 respondents, 32 (64%) said someone close to them had COVID-19, either through a positive test or diagnosis.
- 5.1.9 14 (28%) said someone close to them was hospitalised because of COVID-19 but none of them, died.
- 5.1.10 70% (30) of the 50 respondents said they knew someone close to them that admitted to their job increasing their exposure to COVID-19
- 5.1.11 32% (16) of the people close to the respondents experienced a decrease in income due to the COVID-19 pandemic but only 18 (36%) struggled with responsibilities at home
- 5.1.12 Changes in social contact extremely stressed 18 (36%) of the respondents, 16 (32%) said they were only moderately stressed by the new social norms while another 16 (32%) said they were not affected at all.
- 5.1.13 36% (18) of the respondents reported to be very much affected in their mental and emotional health by the COVID-19 pandemic while 16 (32%) said they were only slightly affected. Collectively, this puts the total at 34 (68%) of the 50 respondents whose mental and/or emotional health was somewhat affected by the coronavirus pandemic.

5.2 Results discussion

Pandemics naturally affect businesses save for a few exceptions which are classified as essentials depending on the type of pandemic occurrence. For example, during the COVID 19 break outs, demand of certain commodities such as medical PPE (ventilators, surgical gloves etc.), sanitizers, face masks, hand wash etc. reached the peak as these were essentials and must to have for medical institutions and individuals (UNICEF, 2021). As experienced worldwide and Solwezi in this case, small businesses were a casualty too arising from the reduced shopping power of the consumers and disruption in the supply chain especially for landlocked trading countries like Zambia which has very few manufacturing industries and heavily depend on exports from Europe and Asia (CBRTA, 2017).

The slump in business is also attributed to impact of measures taken to respond to the pandemic where certain non-essential businesses like restaurants, bars were shut (Silima, 2020). The closure of businesses resulted in loss of employment and consequently in loss of revenue and reduced shopping power for the affected consumers. This ultimately affected the businesses output for the few businesses which had remained open to the public. The other contributing factor was merely the fear factor in the public where individuals restricted themselves and only went out for essential shopping outings.

This study found that in worrying about possible infections at the place of business, all 50 respondents were willing to adapt their business structure and management practices in order to incorporate digital platforms and ecommerce work with 32% being reasonably willing and 18% being very willing to do so. Given that

despite the many limitations that have occurred during pandemics, the internet has proved to be a sustainable tool, therefore, incorporating a digital office in the management practices would actually be of benefit to small businesses owners. Other small businesses might view this as short-term option while others might incorporate it in the long-term. The youth managed small businesses of Solwezi have indicated willingness to learn and adapt to the new normal of online business transactions especially during the COVID 19 peak periods as a means of sustaining the businesses and livelihood.

6. Conclusion

6.1 Research Question 1: Short-term and long-term effects of a pandemic on youth-led small businesses in Solwezi.

6.1.1 Short term effects

6.1.1.1 COVID 19 affected the performance of youth led small businesses of Solwezi by disrupting the supply chain across the borders.

6.1.1.2 COVID 19 affected the performance of youth led small businesses of Solwezi through loss of income of its clients.

6.1.3 COVID 19 affected the performance of youth led small businesses of Solwezi through the impact of measures taken to combat it.

6.1.4 COVID 19 caused unemployment among the youth led small businesses of Solwezi thereby affecting the businesses.

6.1.2 Long term effects

6.1.2.1 Some Youth led small businesses have failed to return to normal operations.

6.1.2.2 Some Youth led small businesses have permanently shut after COVID 19 peak periods and Government lifting restrictions.

6.2 Research Question 2: Effect of a Pandemic on the Dynamics of Risk Management

6.2.1 Youth led small businesses have low income/cash reservoirs and as such are at high risk during COVID 19 peaks and its post era.

6.3 Research Question 3: Policies and Business Structure to Overcome Pandemics in the Future

6.3.1 Youth led small businesses of Solwezi have not invested in internet and modern technology to provide working style and clients buying options during the peak periods of COVID 19.

7.0 Recommendations

7.1 To sustain their operations during COVID 19 peak periods and suffer less impact in the post period, Youth led businesses of Solwezi must consider going virtual in their business practices.

7.2 Youth led small businesses of Solwezi must digitalize aspects of business practices by investing more in internet solutions and virtual platforms. Once established with such technology, the impact of COVID 19 on the small businesses of Solwezi will be mitigated

7.3 In order to mitigate the risks associated with COVID 19 during the pandemic and in the post era and thus sustain the businesses and/ or to rebound after the business slump, youth led small businesses of Solwezi must position themselves strategically to:

7.3.1 Lobby for loans to purchase and install software to facilitate virtual business platforms.

7.3.2 Lobby for Government bailout packages.

7.3.3 Lobby for NGO bail out packages.

8.0 Acknowledgements

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APPENDIX A: QUESTIONNAIRE

The Impact of COVID 19 on small businesses managed by Youths in Solwezi, Zambia

Dear respondent,

I am a student pursuing a Master's Degree in Business Administration General. I am conducting a research on 'The Impact of COVID 19 on small businesses managed by Youths in Solwezi, Zambia'.

You have been randomly selected to be part of this data collection by way of answering the questionnaire below. Please be truthful and answer the questions below to the best of your knowledge in an accurate manner.

INSTRUCTIONS

1. Please answer each question in a qualitative manner.
 2. You are not required to state your name or Identity in any field.
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1.0 MANAGERS

This section collects information from managers of small businesses holding different managerial positions with varying responsibilities. All managers, including those holding lower levels of management, those employing 2-5 people are also part of this sample.

1.1 Managerial Position

2. **What position do you hold in the youth-led enterprise in Solwezi? (Please specify occupation and/or daily activities).**

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3. **How long have you been in youth management? (Please check the box that fits you).**

- 0 – 1 year.
- 2 – 4 years.
- 4 – 6 years.
- More than 6 years.

3. Livelihood Impact

This section analyses the general impact of COVID-19 on the daily life of managers and sole proprietors of youth-led small enterprises both in and outside of the work environment.

Please read through the below questions and tick the appropriate answer. This might apply to you or someone close to you FROM DECEMBER, 2019 UNTIL NOW.

Experience	Happened to me	Happened to someone close to me
1. Became ill with COVID 19 symptoms (fever, dry cough, shortness of breath).	<input type="checkbox"/> Yes, with positive test <input type="checkbox"/> Yes, diagnosis by doctor but no test <input type="checkbox"/> Yes, symptoms but no diagnosis <input type="checkbox"/> No	<input type="checkbox"/> Yes, with positive test <input type="checkbox"/> Yes, diagnosis by doctor but no test <input type="checkbox"/> Yes, symptoms but no diagnosis <input type="checkbox"/> No
2. Hospitalized from exposure to the coronavirus	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Died of complications of the coronavirus		<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Job has increased risk of exposure to coronavirus Specify occupation:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Lost job or lost income due to the coronavirus pandemic	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Struggled with responsibilities at home due to the coronavirus pandemic	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Difficulty getting food, medication, medical help or other necessities due to the coronavirus pandemic	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Negatively impacted relationships with family or friends	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Please respond to the following questions about the way that the COVID-19 pandemic has affected you FROM DECEMBER, 2019 UNTIL NOW.

9. How much are you reading, watching/listening, talking or thinking about coronavirus/COVID-19?

- a. Never
- b. Rarely
- c. Occasionally
- d. Often
- e. Most of the time

10. How much do you worry about your health or the health of your friends or family?

- a. Never
- b. Rarely
- c. Occasionally
- d. Often
- e. Most of the time

11. How stressful have changes in social (family and friends) contacts been for you?

- a. Not at all
- b. Slightly
- c. Moderately
- d. Very
- e. Extremely

12. How stressful have changes in your way of life (financial, education, living situation, childcare, etc.) been for you?

- a. Not at all
- b. Slightly
- c. Moderately
- d. Very
- e. Extremely

13. How much has your mental/emotional health been worsened by the COVID-19 pandemic?

- a. Not at all
- b. Slightly
- c. Moderately
- d. Very
- e. Extremely

14. How much has your sleep been worsened by the pandemic on the average night?

- a. No loss of sleep
- b. <1 hour less sleep
- c. 1-3 hours less sleep
- d. >3 hours less sleep

4. Impact on Business Management

This section analyses the impact of COVID-19 on the business management practices in youth-led businesses in Solwezi.

1. To what extent have the production and operations of your enterprise been affected by this pandemic? (single choice)

- A. Very serious impact, leading to serious difficulties in project operations and bankruptcy.
- B. Great impact: operations barely maintained.
- C. Small impact, some difficulties in project operations, but overall stability
- D. No significant impact.
- E. Positive impact, providing new opportunities for development.

2. What are the reasons for the suspension of production and operations of your organisation? (multiple choice, up to 2 items)

- A. Shortage of production materials.
- B. Difficulty in developing a sustainable strategy.
- C. Impact of measures taken to respond to the pandemic.
- D. Insufficient human resource due to lockdowns.

- 3. What are the main management challenges that your business is currently facing? (multiple choice, up to 3 items)**
- A. Employee salaries, insurances
 - B. Rent (Buildings, Equipment)
 - C. Repayment of loans
 - D. Payment of accounts payable
 - E. Cancellation of orders
- 4. What is the current situation regarding the supply of materials, equipment and other production and operation materials and resources in your organisation? (single choice)**
- A. Total disruption of supply
 - B. Supply shortage
 - C. Supply barely maintains production
 - D. Satisfactory supply
 - E. Normal supply
- 5. Does your business plan to reduce or increase the number of employees? (single choice)**
- A. Reduce greatly (30–50%)
 - B. Reduce slightly (10–30%)
 - C. Remain basically the same
 - D. Increase slightly (10–30%)
 - E. Increase greatly (30–50%)
- 6. How has the pandemic affected recruitment? (multiple choice, up to 3 items)**
- A. Increase in labour costs
 - B. Unable to find a suitable recruitment channel
 - C. Postponement or cancelation the existing recruitment plan
 - D. Transition to online recruitment
- 7. Are you willing to transform to online digital practices?**
- A. Very unwilling
 - B. Unwilling
 - C. Reasonably willing
 - D. Willing
 - E. Very willing
- 8. What self-help measures has your organisation taken so far? (multiple choice)**
- A. Applied for financing.
 - B. Increased online operations.
 - C. Cut pay and jobs.
 - D. Implemented a remote office (digital office).
- 9. What are the potentially positive impacts of the pandemic in your view? (multiple choice, up to 3 items)**

- A. Promote the establishment of remote office work.
- B. Enhance information and digital construction of firms.
- C. Help to better realize firm's shortcomings and solve existing problems.

10. What policies do you expect/want the government will/to put in to place to help your organisation overcome such difficulties? (Multiple choice, up to 4 items).

- A. Reduce, exempt or postpone value-added tax, income tax, insurance premiums and other taxes
- B. Stimulate consumption.
- C. Allow youth-led enterprises to implement a staged flexible salary method.
- D. Provide subsidies for rent, utilities, post stabilization etc.

11. To what extent do you expect this pandemic will affect your business' development in the first quarter of 2022? (single choice)

- A. Profits will be made/continued provision of services to the public.
- B. Balance of income and expenditure (break-even).
- D. Losses will be made reducing the provision of services to the public.
- E. Serious losses will be made greatly reducing the provision of
- A. Bankruptcy, halting all services and a possible closure of the organisation.

12. How many employees are there in your organisation?

- A. 5 and below
- B. 6 –10
- C. 11–20
- D. 21–30
- E. 31–40
- F. 41–50
- G. 50 and above

13. How many employees do you anticipate on keeping in your organisation if the pandemic continues up to December 2022?

- A. 5 and below
- B. 6 –10
- C. 11–20
- D. 21–30
- E. 31–40
- F. 41–50
- G. 50 and above

5. Creating a Model for Future Pandemics (Interview)

This section analyses the personal thoughts of managers in youth-led enterprises in Solwezi. The managers and sole owners are encouraged to write their own thoughts according to their experience and perspectives.

Fill in the blank spaces with your experience, thoughts and perspective.

End of questionnaire.

Thank you for participating.