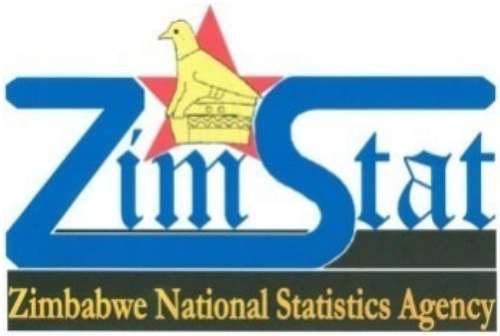

Poverty Income Consumption and Expenditure Survey 2011/12 Report

P.O. Box CY342, Causeway, Harare
Tel: (263-04) 706681/8 or (263-04) 703971/7
Fax: (263-04) 762494
E-mail: info@zimstat.co.zw
Website: www.zimstat.co.zw

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Acronyms

AC - Admin Centres
ACBF - African Capacity Building Foundation
AfDB - African Development Bank
CL – Communal Lands
COICOP- Classification of Individual Consumption by Purpose
CPI - Consumer Price Index
CPS - Consumer Price Survey
CSO - Central Statistical Office
CSpro - Census and Surveys Processing System
CV - Coefficient of variation
DFID - Department for International Development
DRB - Daily Record Book
EA - Enumeration Area
GER - Gross Enrolment ratio
GP – Growth Point
ICES - Income Consumption and Expenditure Survey
LSCF - Large Scale Commercial Farms
NER - Net Enrolment Ratio
OUA - Other Urban Areas
PPS - Probability Proportional to Size
RA - Resettlement Areas
SAS - Statistical Analysis System
SNA - System of National Accounts
SSCF - Small Scale Commercial Farms
UCA - Urban Council Area
UMP - Uzumba Maramba Pfungwe
UNDP- United Nations Development Programme
UNICEF- United Nations Children's Fund
USAID- United States Agency for International Development
USAID(SERA)- United States Agency for International Development, Strategic Economic Research and Analysis
ZIMSTAT- Zimbabwe National Statistics Agency

Notations

. Category not applicable
- Magnitude zero
0 (percent) Insignificant value
NS Not stated

Foreword

The Zimbabwe National Statistics Agency (ZIMSTAT) formerly the Central Statistical Office (CSO), conducted the 2011/12 Poverty Income Consumption and Expenditure Survey (PICES) from June 2011 to May 2012. This report "Poverty Income, Consumption and Expenditure Survey 2011/12 Report" is based on the data derived from the PICES 2011/12 survey results. Previously, this type of survey was called the Income, Consumption and Expenditure Survey (ICES). These surveys are carried out every 5 years. ZIMSTAT carried ICES surveys in 1990/91, 1995/96 and 2001. The ICES for 2007/08 was conducted during an unstable socio-economic period and could not be completed due to hyperinflation.

The main objective of the PICES 2011/12 survey is to provide baseline data on income, consumption and expenditure patterns. Other objectives include estimation of private consumption and disposable income of the household sector, compilation of weights of the Consumer Price Index (CPI), compilation of the Production Account of Agriculture for households across land use sectors and provide data on socio-demographic characteristics.

This Report covers information on demographic characteristics, household incomes and consumption expenditures, distribution of income at household level, agricultural production and other characteristics and the informal sector. ZIMSTAT worked closely with members of the PICES Technical Committee chaired by ZIMSTAT. The PICES technical committee was comprised of members from the United Nations Development Programme (UNDP), United Nations Children's Fund (UNICEF), African Capacity Building Foundation (ACBF), African Development Bank (AfDB), the Department for International Development (DFID), United States Agency for International Development (USAID), USAID-SERA project, World Bank, Ministry of Labour and Social Services and ZIMSTAT. The PICES Steering Committee provided policy guidance, and monitored progress. The PICES Technical Committee provided technical guidance in the production of this Report.

The Agency is particularly grateful to UNDP for initiating and coordinating financial support through basket funding to the 2011/12 PICES survey. Several development partners provided funding through a basket funding arrangement coordinated by UNDP, and these include: UNICEF, DFID, AfDB and ACBF. The World Bank provided technical assistance in the PICES project. The USAID Strategic Economic Research and Analysis (–SERA project also provided financial support outside the basket funding. The Government of Zimbabwe worked in partnership with development partners and provided some of the funding. The World Bank and USAID-SERA project provided technical support through Dr David Megill.

I wish to express my profound gratitude to the Development Partners and the Government of Zimbabwe for their support throughout the survey. This survey owes its success to the collaborative and concerted efforts of these two parties. I also thank the respondents who provided the information and many others who were involved in making this exercise a success.

M. Dzinotizei
Director-General, Zimbabwe National Statistics Agency
Harare, April 2013

Executive Summary

The Income, Consumption, and Expenditure Survey (ICES) is the main data source for the compilation of national accounts aggregates and also provides information on living conditions, poverty levels and weights for the consumer price index (CPI). The 2002 Zimbabwe Master Sample (ZMS02) provided an area sampling frame for the 2011/2012 PICES survey. This survey was based on a sample of 31,248 households which is representative at province and district levels. The sample design entailed two stages: selection of Enumeration Areas (EAs) as the first stage and selection of households in these EAs as the second stage. In total 2,232 EAs were selected with Probability Proportional to Size (PPS), the measure of size being the number of households enumerated in the 2002 Population Census. Finally the number of EA's which were successfully interviewed in the 12 months of the study was 2,220 giving a coverage response rate of 99.5 percent. Out of a total of 30,838 households interviewed 29,765 questionnaires were fully completed. Partly completed questionnaires were excluded from the analysis as they would distort average incomes and expenditures. Based on a total of 29,765 households with fully completed questionnaires the response rate calculated using the original sample is 95.3 percent.

The findings of the PICES 2011/12 Report are as follows:

Population and other demographic characteristics

The population in Zimbabwe is young as 42 percent of the population is aged below 15 years.

- 55.0 percent of the households have sizes of 5 persons or less.
- The average household size in Zimbabwe is 4.4 persons.
- 68.2 percent of the households live in rural areas.
- 65.0 percent of the households are headed by males.

It is also shown that of the school going population aged 4-25 years in Zimbabwe, 10.2 percent have never been to school, 60.0 percent are at school and 29.8 percent have left school. There are disparities in school attendance among age groups. It is also highlighted that 7.7 percent of the economically active population are unemployed. The rate of unemployment is higher in urban areas 21.9 percent compared to rural areas 1.6 percent. The study has revealed that more males than females are employed in each of the industrial categories except in agriculture, wholesale and retail trade, education and other activities. Students (87.9 percent) constitute the largest proportion of the economically inactive male population. The detached type of dwelling is common in urban areas 70.9 percent while the mixed type of dwelling unit (97.8 percent) is most common in rural areas. The study has also revealed that 77.3 percent of the households have access to safe water for drinking and cooking and that wood is the main source of energy for cooking in all provinces except in urban sectors where electricity is the main source of energy.

Household incomes and consumption expenditures

- Primary income (wages and salaries) contribute 67.7 percent to average annual gross income.
- Agriculture income contributes 18.0 percent to average annual gross income.
- Income from household enterprises constitutes 12.6 percent of average annual gross income.
- Average annual gross cash income is US$2,154 per household
- Average annual transfer incomes is US$454 per household
- Average annual net cash income is US$2,545 per household
- Average annual cash and non cash consumption expenditures are US$2,507 per household

Distribution at household level

There is a marked disparity in the distribution of average annual gross primary incomes between males and females. The persons with the highest primary income for both sexes are managers earning an average annual gross income of US$10,577, followed by technicians and associate professionals earning an average annual gross primary income of US$6,225. It is also shown that 77 percent of the employed persons in Zimbabwe earn gross monthly primary incomes of less than US$351. Only 4.3 percent of the employed persons earn gross monthly primary incomes above US$800. In general, for employed persons in both rural and urban areas males earn more than female.

Agricultural production and other characteristics

It is observed that gross agricultural output produced by households in Zimbabwe is US$1,194.2 million, while the inputs amount to a total of US$272.8 million. Consequently the value added in agriculture by households in Zimbabwe is US$921.4 million. About 58.8 percent of this output is produced in communal lands. Urban council areas contribute about 5 percent. It is also revealed that 58.8 percent of the households in Zimbabwe consume their own output. Agriculture households in Zimbabwe spend US$75.6 million on capital formation which included construction of tobacco barns, purchase of farm equipment and several others. It is also noted that most of the capital formation is carried out by households living in communal lands with 66.6 percent, followed by resettlement areas with 10.8 percent and the rest of the land use sectors have contributions to capital formation of less than 8.6 percent.

Informal sector

- Value of non-farm output of the informal sector is US$2.1 billion
- Value of inputs for the non-farm informal sector is US$1.3 billion
- Value added for the non-farm informal sector is US$810.0 million

Total value added for the informal sector including agricultural production by households is US$1.7 billion and this constitutes 19.5 percent of the 2011 Gross Domestic Product (GDP). The PICES 2011/12 survey has revealed that about 3.7 million people in Zimbabwe are employed in the informal sector. About 54.6 percent of the people employed in the informal sector in Zimbabwe are females.

Conclusion

- Quality control measures were used during data collection and data processing to ensure good quality data.
- Data provided is useful for policy planning and formulation.

1 Poverty, Income, Consumption and Expenditure Survey Overview

1.1 Introduction and background

The Income, Consumption and Expenditure Survey (ICES) is one of the largest surveys carried out by the Zimbabwe National Statistical Agency (ZIMSTAT), formerly Central Statistics Office (CSO). The first ICES after independence was carried out in 1984/85. Another ICES was conducted during the 1990/91 period, followed by the 1995/96 ICES and 2001 ICES respectively. There has been an improvement over the years in terms of the introduction of more questions and data collection methods. The last ICES was conducted in 2007/2008 but could not be completed due to operational problems caused by the harsh economic environment prevalent during that period.

With the introduction of the multiple currencies in January 2009, ZIMSTAT saw the need to conduct another ICES in a more stable environment, in order to determine weights for the household consumption expenditures for the Consumer Price Index. The name of the survey was changed to the Poverty, Income Consumption, and Expenditure Survey (PICES). This study was conducted by ZIMSTAT from June 2011 to May 2012.

Data processing began in December 2011 and progressed well through to the end of July 2012, when it was completed. This enabled the writing of the report while data collection was still in progress. This approach has enabled the Report to be produced in a timely manner and is recommended in future surveys.

The 2011/12 PICES is the sixth survey of its kind to be conducted in Zimbabwe by ZIMSTAT. Data on socio-demographic characteristics, incomes, receipts from households including agriculture, consumption and other expenditures is collected on a weekly basis and for some items on a monthly basis. The PICES 2011/12 survey is based on a sample of 31,248 households, representative at province and district levels.

1.2 Objectives of the survey

The objectives of the survey are to provide data to enable:

- estimation of private consumption expenditure and disposable income of the household sector;
- compilation of weights for the Consumer Price Index (CPI);
- compilation of the production account of the agricultural sector for households in communal lands, small scale commercial farms, large scale commercial farms and resettlement areas;
- measurement of inequality and poverty;
- the study of income/expenditure disparities among socio-economic groups
- estimation of the contribution of the informal sector to GDP in Zimbabwe
- estimation of the size of household transfer incomes within and outside the country;
- the carrying out of market research by analysts

1.3 Sample design

The sampling frame

The sample for the PICES 2010/2011 was drawn from the 2002 Zimbabwe Population Census Master Sampling frame. A stratified two-stage sample design was used for the survey, with EAs selected at the first sampling stage and households selected from a new listing in sample EAs at the second sampling stage. The sample is representative of all the population in Zimbabwe residing in private households. The population living in institutions such as military barracks, prisons and hospitals was excluded from the sampling frame.

Stratification

In order to increase the efficiency of the sample design for PICES 2010/11, it was important to divide the sampling frame of EAs into strata which are as homogeneous as possible. At the first sampling stage the sample EAs are selected independently within each explicit stratum. The nature of the stratification depended on the most important characteristics measured in the survey, as well as the domains of analysis. The strata was made consistent with the geographic disaggregation used in the survey tables.

The first level of stratification corresponded to the 60 administrative districts of Zimbabwe, which are the geographic domains of analysis defined for the PICES. The rural and urban areas are domains at the national level. Some of the administrative districts are completely rural or urban, while most districts have a combination of rural and urban EA's. Since many districts have relatively few urban sample EAs, it would not be effective to use explicit urban and rural stratification within each district. Instead, the sampling frame of EAs for each district was sorted first by the rural/urban code in order to provide implicit stratification. Given that the sample EA's were selected systematically with Probability Proportional to Size (PPS), this provided a proportional allocation of the sample within each district by rural and urban areas. The sampling frame includes codes for land-use sectors, which can also be used for implicit stratification. The following land-use sectors have been identified:

1 - Communal land
2 - Small scale commercial farming area
3 - Large scale commercial farming area
4 - Resettlement area
5 - Urban council area
6 - Administrative centres (districts)
7 - Growth Point
8 - Other Urban Area, e.g. Services Centres and Mines
9 - State Land, e.g. National Parks, Safari Areas

1.4 Sample size and allocation

Since the domains of analysis for the PICES 2011/12 are the 60 administrative districts, it was important to have a minimum sample size for each district to ensure reliable results. Another major consideration was that the sample EA's were distributed equally to each month during a full year of data collection, so the number of sample EAs allocated to each district would be a multiple of 12. Regarding the plans for the field operations for PICES, a team of six enumerators with one team leader was assigned to each district. Therefore it was possible to enumerate three sample EAs each month per district, with two enumerators assigned to each sample EA. The sample households in each EA was visited at least once a week for one month to follow up the data collection for expenditures (using Daily Record Books, i.e. DRBs) as well as to complete the different questionnaire modules. Based on this model, for the data collection, it was possible to select a sample of 36 EA's for each administrative district, with 14 households selected in each sample EA, for a total sample of 504 sample households per district. It is expected that this sample size will provide estimates of the average household expenditures per capita with a coefficient of variation (CV) within 10% for most of the administrative districts.

In the case of the largest administrative districts of Harare and Bulawayo, which are also individual provinces, it was possible to assign two teams of enumerators and it was recommended to double the sample size for these two districts to 72 EAs and 1,008 households each. This was considered effective given the relatively large size of Harare and Bulawayo, and the greater variability for socioeconomic characteristics in these two districts. At the national level, a total sample of 2,232 EA's and 31,248 households were selected.

1.5 Sample selection

The sample selection methodology for the PICES 2011/12 was based on a stratified two-stage sample design. The procedures used for each sampling stage are described separately.

1.6 Systematic selection of EAs

At the first sampling stage the sample EAs for the PICES 2011/12 were selected within each stratum (administrative district) systematically with PPS from the ordered list of EAs in the sampling frame. The measure of size for each EA was based on the total number of households identified in the 2002 Zimbabwe census sampling frame. The EAs within each district were ordered first by rural and urban codes, land-use sector, ward and EA number. This provided implicit land-use and geographic stratification of the sampling frame within each district, and ensured a proportional allocation of the sample to the urban and rural areas of each district. The following first stage sample selection procedures were used within each district:

Cumulate the measures of size (number of households) down the ordered list of EAs within the stratum (administrative district). The final cumulated measure of size was the total number of households in the frame for the stratum (M_h).

To obtain the sampling interval for stratum h (I_h), divide M_h by the total number of EAs to be selected in stratum h (n_h) is specified as : $I_h = M_h/n_h$.

Select a random number (R_h) between 0 and I_h. The sample EAs in stratum h was identified by the following selection numbers:

$S_{hi} = R_h + [\, I_h \times (i - 1)]$, rounded up,

where i = 1, 2, ..., n_h

The i-th selected EA is the one with a cumulated measure of size closest to S_{hi} but not less than S_{hi}.

Selection of replacement EAs

In order to select a replacement EA for a sample EA that cannot be enumerated, it was recommended to use PPS sampling from the remainder of the sampling frame of EAs in the stratum within the same land-use sector and ward.

Systematic selection of households

At the second sampling stage, a random systematic sample of 14 households was selected with equal probability from the listing for each sample EA. It was also be possible to select a small reserve of households for possible replacement at the same time. The reason why the replacement of non-interview households was being considered was to maintain the effective sample size and enumerator workload in each sample EA. For example, if a reserve of 4 households was selected for possible replacement, a total of 18 households would be selected from the listing for each sample EA. Then a systematic subsample of 4 households would be selected from the 18 households, and the remaining 14 sample households would be considered the original sample for the survey. The following procedures was used for selecting the m_{hi} (for example, 18) sample households from the listing for each sample EA:

All the households in valid (occupied) housing units listed in the sample EA were assigned a serial number from 1 to M'_{hi}, the total number of households listed.

To obtain the sampling interval for the selection of households within the sample EA (I_{hi}), divide M'_{hi} by m_{hi}, and maintain 2 decimal places.

Select a random number (R_{hi}) with 2 decimal places, between 0.01 and I_{hi}. The sample households within the sample EA was identified by the following selection numbers:

$S_{hij} = R_{hi} + \left[I_{hi} \times (j - 1) \right]$, rounded up,

where j = 1, 2, 3,..., m_{hi}

The j-th selected household is the one with a serial number equal to S_{hij}.

1.7 Weighting factors

In order for the sample estimates from the PICES 2011/12 to be representative of the population, it was necessary to multiply the data by a sampling weight, or expansion factor. The basic weight for each sample household would be equal to the inverse of its probability of selection (calculated by multiplying the probabilities at each sampling stage).

Based on the stratified two-stage sample design, the overall probability of selection for the PICES sample households can be expressed as follows:

$$p_{hi} = \frac{n_h \times M_{hi}}{M_h} \times \frac{m_{hi}}{M'_{hi}},$$

where:

p_{hi} = probability of selection for the sample households in the i-th sample EA in stratum (district) h

n_h = number of sample EAs selected in stratum h for PICES 2011/12

M_h = total number of households in the sampling frame of EAs for stratum h

M_{hi} = total number of households in the frame for the i-th sample EA in stratum h

m_{hi} = 14 = number of sample households selected in the i-th sample EA in stratum h

M'_{hi} = total number of households listed in the i-th sample EA in stratum h

The two components of this probability of selection correspond to the individual sampling stages.

The basic sampling weight, or expansion factor, is calculated as the inverse of this probability of selection. Based on the previous expression for the probability, the weight can be simplified as follows:

$$W_{hi} = \frac{M_h \times M'_{hi}}{n_h \times M_{hi} \times m_{hi}},$$

where:

W_{hi} = basic weight for the sample households in the i-th sample EA in stratum h

If m_{hi} is constant for each stratum, (for example, 14 households), the sample would be approximately self-weighting within each stratum. These weights would actually vary slightly based on the difference between the number of households listed in each sample EA and the corresponding number from the sampling frame.

It is also important to adjust the weights to take into account the non-interviews in each sample EA. Since the weights would be calculated at the level of the sample EA, it would be advantageous to adjust the weights at this level. The final weight (W'_{hi}) for the sample households in the i-th sample EA in stratum h can be expressed as follows:

$$W'_{hi} = W_{hi} \times \frac{m'_{hi}}{m''_{hi}},$$

where:

m'_{hi} = total number of valid (occupied) sample households selected in the i-th sample EA in stratum h

m''_{hi} = number of sample households with completed interviews in the i-th sample EA in stratum h, including replacement households

It can be seen in this expression that when the number of replacement households is equal to the number of non-interviews for existing sample households (excluding vacant housing units) in a sample EA, the non-interview adjustment factor is equal to 1.

Table 1.1:Proposed Number of Sample EAs and Sample Households by Administrative District, PICES 2011

Province	Administrative district	Number of sample EAs	Number of sample households
Bulawayo	Bulawayo	72	1,008
Manicaland	Buhera	36	504
	Chimanimani	36	504
	Chipinge	36	504
	Makoni	36	504
	Mutare	36	504
	Mutasa	36	504
	Nyanga	36	504
Mashonaland Central	Bindura	36	504
	Centenary	36	504
	Guruve	36	504
	Mazowe	36	504
	Mt. Darwin	36	504
	Rushinga	36	504
	Shamva	36	504
Mashonaland East	Chikomba	36	504
	Goromonzi	36	504
	Hwedza	36	504
	Marondera	36	504
	Mudzi	36	504
	Murehwa	36	504
	Mutoko	36	504
	Seke	36	504
	U.M.P.	36	504
Mashonaland West	Chegutu	36	504
	Hurungwe	36	504
	Kadoma	36	504
	Kariba	36	504
	Makonde	36	504
	Zvimba	36	504

Note: UMP stands for Uzumba, Maramba, Pfungwe

Table 1.2: Proposed Number of Sample EAs and Sample Households by Administrative District, PICES 2011

Province	Administrative district	Number of sample EAs	Number of sample households
Matabeleland North	Binga	36	504
	Bubi	36	504
	Hwange	36	504
	Lupane	36	504
	Nkayi	36	504
	Tsholotsho	36	504
	Umguza	36	504
Matabeleland South	Beitbridge	36	504
	Bulilima (North)	36	504
	Mangwe (South)	36	504
	Gwanda	36	504
	Insiza	36	504
	Matobo	36	504
	Umzingwane	36	504
Midlands	Chirumhanzu	36	504
	Gokwe North	36	504
	Gokwe South	36	504
	Gweru	36	504
	Kwekwe	36	504
	Mberengwa	36	504
	Shurugwi	36	504
	Zvishavane	36	504
Masvingo	Bikita	36	504
	Chiredzi	36	504
	Chivi	36	504
	Gutu	36	504
	Masvingo	36	504
	Mwenezi	36	504
	Zaka	36	504
Harare	Harare	72	1,008
Zimbabwe		**2,232**	**31,248**

Table 1.3: Distribution of Sample of EAs for PICES 2011 by Province, Rural and Urban Areas

Province	Total	Rural	Urban
Bulawayo	72	-	72
Manicaland	252	222	30
Mashonaland Central	252	236	16
Mashonaland East	324	300	24
Mashonaland West	216	150	66
Matabeleland North	252	223	29
Matabeleland South	252	228	24
Midlands	288	216	72
Masvingo	252	231	21
Harare	72	1	71
Zimbabwe	**2,232**	**1,807**	**425**

Table 1.4: Distribution of Sample of EA's, Number of EA's for PICES 2011 by Land Use Sector

Land-use sector	Total	Rural	Urban
Communal land	1,301	1301	-
Small scale commercial farming area	41	41	-
Large scale commercial farming area	240	240	-
Resettlement area	179	179	-
Urban council area	378	3	375
Administrative centres (districts)	9	-	9
Growth point	20	5	15
Other urban area e.g. services centre and mine	64	38	26
Total	**2,232**	**1,807**	**425**

Table 1.5: Percent Distribution of Actual Sample EA's by Province by Land Use Sector, PICES 2011.

Province	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Total
Bulawayo	-	-	-	-	72	-	-	-	72
Manicaland	158	2	33	24	25	2	4	4	252
Mashonaland Central	154	5	42	18	12	1	3	14	249
Mashonaland East	212	9	43	26	21	2	6	3	322
Mashonaland West	70	4	48	23	57	-	-	13	215
Matabeleland North	178	9	14	18	22	2	3	5	251
Matabeleland South	179	6	25	12	19	-	-	7	248
Midlands	174	2	16	23	67	-	1	5	288
Masvingo	177	5	16	29	15	-	6	3	251
Harare	-	-	1	-	71	-	-	-	72
Total	**1,302**	**42**	**238**	**173**	**381**	**7**	**23**	**54**	**2,220**

Table 1.6: Weighted Number of Households and Population by Administrative District, PICES 2011

Administrative District	Number of households	Percent	Administrative District	Population	Percent
Bulawayo	157,880	6.0	Bulawayo	667,956	5.6
Buhera	59,518	2.2	Buhera	289,283	2.4
Chimanimani	29,878	1.1	Chimanimani	133,080	1.1
Chipinge	63,871	2.4	Chipinge	318,810	2.7
Makoni	72,380	2.7	Makoni	306,049	2.6
Mutare	106,108	4.0	Mutare	476,824	4.0
Mutasa	38,641	1.5	Mutasa	155,466	1.3
Nyanga	35,842	1.4	Nyanga	144,875	1.2
Bindura	33,081	1.2	Bindura	152,965	1.3
Centenary	27,019	1.0	Centenary	130,172	1.1
Guruve	43,637	1.6	Guruve	210,360	1.8
Mazowe	46,590	1.8	Mazowe	203,936	1.7
Mt. Darwin	49,188	1.9	Mt. Darwin	239,397	2.0
Rushinga	17,439	0.7	Rushinga	82,393	0.7
Shamva	22,348	0.8	Shamva	108,443	0.9
Chikomba	30,233	1.1	Chikomba	127,086	1.1
Goromonzi	29,627	1.1	Goromonzi	116,995	1.0
Hwedza	14,960	0.6	Hwedza	64,474	0.5
Marondera	39,025	1.5	Marondera	157,843	1.3
Mudzi	28,353	1.1	Mudzi	132,266	1.1
Murehwa	35,989	1.4	Murehwa	153,439	1.3
Mutoko	26,317	1.0	Mutoko	117,081	1.0
Seke	19,855	0.7	Seke	82,980	0.7
U.M.P.	22,030	0.8	U.M.P.	107,903	0.9
Chegutu	60,951	2.3	Chegutu	250,744	2.1
Hurungwe	70,535	2.7	Hurungwe	351,722	3.0
Kadoma	61,227	2.3	Kadoma	290,814	2.4
Kariba	13,386	0.5	Kariba	59,816	0.5
Makonde	44,077	1.7	Makonde	198,291	1.7
Zvimba	50,065	1.9	Zvimba	221,007	1.9
Binga	17,622	0.7	Binga	77,342	0.7
Bubi	9,128	0.3	Bubi	48,938	0.4
Hwange	23,562	0.9	Hwange	99,333	0.8
Lupane	17,620	0.7	Lupane	98,854	0.8

Administrative District	Number of households	Percent	Administrative District	Population	Percent
Nkayi	18,754	0.7	Nkayi	104,885	0.9
Tsholotsho	23,120	0.9	Tsholotsho	121,858	1.0
Umguza	12,342	0.5	Umguza	55,900	0.5
Beitbridge	22,243	0.8	Beitbridge	99,573	0.8
Bulilima (North)	17,073	0.6	Bulilima (North)	88,083	0.7
Mangwe (South)	14,045	0.5	Mangwe (South)	68,771	0.6
Gwanda	33,448	1.3	Gwanda	164,372	1.4
Insiza	15,141	0.6	Insiza	77,645	0.7
Matobo	18,832	0.7	Matobo	92,004	0.8
Umzingwane	10,717	0.4	Umzingwane	48,524	0.4
Chirumhanzu	17,178	0.6	Chirumhanzu	66,477	0.6
Gokwe North	43,959	1.7	Gokwe North	226,946	1.9
Gokwe South	71,268	2.7	Gokwe South	354,411	3.0
Gweru	43,772	1.7	Gweru	184,602	1.6
Kwekwe	62,272	2.4	Kwekwe	288,560	2.4
Mberengwa	39,972	1.5	Mberengwa	202,143	1.7
Shurugwi	20,993	0.8	Shurugwi	100,588	0.8
Zvishavane	23,666	0.9	Zvishavane	108,194	0.9
Bikita	35,575	1.3	Bikita	158,311	1.3
Chiredzi	54,830	2.1	Chiredzi	238,226	2.0
Chivi	35,291	1.3	Chivi	171,056	1.4
Gutu	43,525	1.6	Gutu	184,670	1.6
Masvingo	60,585	2.3	Masvingo	268,146	2.3
Mwenezi	28,283	1.1	Mwenezi	151,048	1.3
Zaka	41,227	1.6	Zaka	202,904	1.7
Harare	421,791	15.9	Harare	1,668,077	14.0
Total	**2,647,883**	**100.0**	**Total**	**11,872,911**	**100.0**

1.8 Data collection and response rates

The plan of the 2011/2012 PICES was to collect data for a year from sampled households from June 2011 to May 2012. During the first 2-3 months technical problems arose from the field such as how to collect information on certain questions. These questions were addressed through communicating with the Provincial Supervisors. The PICES Technical Committee also met regularly to discuss field work reports and to iron out fieldwork problems. Issues discussed in the committee were then relayed to the provinces by a household surveys coordinator to avoid conflicting instructions. The coordinating team communicated effectively with Provincial Supervisors through emails and this information was cascaded down to the enumerator in the field. The problems in the field were also minimised because the PICES 2011/12 Enumerator Manual was comprehensive and covered all the likely problems that the enumerator was likely to face.

Report is based on estimates which are representative at province and district levels. The rest of the questionnaires which were partially complete and those that did not complete any household consumption expenditures were excluded from the analysis. The households that refused completely to respond to the 2011/2012 PICES questionnaires were replaced by other households within the sampled enumerator areas. It was noted that complete refusals were most common in urban areas.

Before analysis was done it was essential to know the total number of questionnaires that were returned by the provinces. A total of 30,838 interviews were conducted and these included partially completed questionnaires. After removing the partially completed questionnaires the number of households which were successfully interviewed in the study were 29,756, giving a response rate of 95.3 percent based on the initial sample of 31,248 households. The households with partially completed questionnaires were left out from the analysis as they would distort averages for variables such as income and expenditures. The response rates were highest in Manicaland Province which had 97.9 percent, followed by Masvingo 97.1 percent. Harare province and Bulawayo provinces had the lowest response rates of 82.8 percent and 85.6 percent respectively. The main reason of these low response rates in Harare and Bulawayo is a large number of households who are not found at home, refusals and relocation of households to other areas within the month of survey. This was prevalent particularly in dwelling units occupied by lodgers. The number of partly completed questionnaires was also high in urban areas. In terms of enumeration area coverage, a total of 2,220 EA's were enumerated out of a sample total of 2,232 EA's and this represented a coverage response rate of 99.5 percent of the total number of EA's sampled.

Table 1.7: Responding Households by Province and Response Rate

Province	Sample	Total number of questionnaires received, partially completed and fully completed	Responding Households using fully completed questionnaires	Response rate Based on fully completed questionnaires %
Bulawayo	1,008	955	863	85.6
Manicaland	3,528	3,496	3,453	97.9
Mashonaland Central	3,528	3,498	3,325	94.2
Mashonaland East	4,536	4,492	4,376	96.5
Mashonaland West	3,024	3,000	2,924	96.7
Matabeleland North	3,528	3,477	3,364	95.4
Matabeleland South	3,528	3,430	3,324	94.2
Midlands	4,032	4,019	3,876	96.1
Masvingo	3,528	3,519	3,425	97.1
Harare	1,008	952	835	82.8
Total PICES 2011	**31,248**	**30,838**	**29,765**	**95.3**
Total ICES 2001/2	**22,758**	-	**20,213**	**88.8**
Total ICES 1995/6	**21,000**	-		

1.9 Data processing and data analysis

PICES 2011/2012 data was captured by the ZIMSTAT data entry unit and CSPro was used to develop data entry programmes. About 80 people were involved in data processing each month from December 2011 to the end of July 2012. These members of staff worked overtime on average for 20 days in a month. Data was captured twice by different people for purposes of verification. Statistical Analysis System (SAS) was used for data processing programmes. Data cleaning was done at all stages i.e. data entry and data processing to check for the consistency of the data. Tables were then generated from which this Report was made.

1.10 Quality control measures used during data collection

In order to ensure quality of data the Head Office and Provincial Supervisors put the following quality control measures in place:

Head Office Supervisors

- Carryout spot checks and ensure work is undertaken properly
- Ensure all project work is going according to schedule
- Listen to some selected interviews to check if questions were being asked correctly
- Resolve any challenges encountered in the province promptly
- Document challenges faced in the field and the corresponding solutions used
- Ensure appropriate and required quantities of materials are directed to; and reach the desired destination and are properly utilized
- Re-interview selected households as quality control
- Check that the households were completing the daily record books (DRBs) provided by enumerators

- Ensure that all field staff have received their monthly field allowances
- Write field reports which are used as monitoring tools

Provincial Supervisors

- See to it that enumerators are performing their work according to instructions
- Ensure that enumerators go to all selected households; and verify cases of non-contact
- Re-interview selected households to ensure complete enumeration
- Check each questionnaire for completeness and consistency before submitting the questionnaires to the Head Office
- Ensure that all questionnaires are submitted to Head Office on time
- Carry-out the day-to-day supervision of enumerators' work
- Liaise with Head Office to discuss any technical or logistics problems encountered in the field
- Ensure that enumerators are paid their field allowances

1.11 Quality control measures used during data processing

Data processing involved coding and editing of the questionnaires and data entry. The main reason why data processing was started early was to ensure that data processing is started whilst data collection was in progress. This enabled field staff to be informed of the quality of data collection whilst they were still in the field. It was also found necessary that any queries on the data could be resolved whilst the field staff remembered what transpired. This was also deemed necessary because the number of questionnaires received could be checked promptly and discrepancies on the questionnaires received and those expected would be investigated immediately and resolved.

During data processing one member of staff was given 4 batches to be completed in six days. About 80 ZIMSTAT staff members were requested to work outside normal business hours on workdays and on Saturdays. The first two days were for initial entry while the other two days were for verification entry. Two persons exchanged questionnaires during the verification stage. The third stage was to check for differences between the two entries and any errors in initial entry were corrected at that stage. A clean file was then set aside to be copied by programmers at the end of each data processing exercise.

Control sheets were used for monitoring the movement of questionnaires from one person to another during the editing and data processing stage. Any errors made during data entry were corrected and all data capture operators were informed of these errors to avoid the same errors being repeated. Furthermore, as part of quality control, the data entry programme had inbuilt quality control programmes such as the skip patterns of the questionnaire and the automatic refusal if an unknown identification code (Geocode) or inconsistent code was entered. Data Entry Supervisors also made spot checks to see work being entered while a Statistical Officer was placed in each of the data entry pools to correct an errors or inconsistencies in a process known as "online editing".

In order to check on the quality of data processing ZIMSTAT staff began to generate tables to do validity checks using Population Census data for 2002 and other surveys such as Zimbabwe Demographic and Health Survey (ZDHS 2010-11). The Finscope Zimbabwe 2011 Survey Results were also used in validating

the data. The validation exercise was done for both the 6 months data and the 12 months data. The tables generated for the first six months were also generated again for the 12 month data and any deviations from the norm were investigated. An audit of the questionnaires received and processed was also done and any discrepancies were investigated and resolved. ZIMSTAT also compared the geocodes sampled and the geocodes with processed data and any differences were also corrected. As a quality control measure, a Sampling Consultant was engaged to work with ZIMSTAT PICES team to check and review the PICES weights for the 6 months data and 12 months data respectively.

1.12 Project Management

The PICES Project Board/PICES Steering Committee

The PICES project was managed by the Project Board or Project Steering Committee whose main role was to provide project oversight and accountability. The Board was responsible for making all policy decisions for the project and reviewed the overall progress and outcomes of the project with the aim of proposing changes to the methodology or providing solutions to problems were necessary. The board was also responsible for mobilizing funding, providing necessary advocacy, review and approve survey plan, review survey progress as per agreed upon milestones and roadmap. The Project Board or Steering Committee was composed of the Ministry of Finance, UNDP, UNICEF, AfDB, ACBF and ZIMSTAT.

PICES Technical Committee

The PICES Technical Committee comprised of technical experts from the Ministry of Labour and Social Services, UNDP, UNICEF, AfDB, ACBF, ZIMSTAT, USAID_SERA Project and DFID. The project Technical Committee's main role and responsibilities were to provide technical advice and guidance to the PICES Project Board or Steering Committee and the Project Management team. The technical committee also reviewed and ensured that the survey methodology and tools were technically sound. The PICES technical committee also made quality control checks on the preliminary survey results and the final results.

1.13 Summary

This chapter has highlighted that the ICES was the main data source for the compilation of national accounts aggregates; giving information on living conditions, poverty levels and weights for the consumer price index (CPI). The 2002 Zimbabwe Master Sample (ZMS02) provided an area sampling frame for the 2011/2012 PICES survey. This survey was based on a sample of 31,248 households, representative at Province and District Levels. The sample design entailed two stages: selection of enumeration areas (EAs) as the first stage and selection of households in these EAs as the second stage. In total 2,232 EAs were selected with Probability Proportional to Size (PPS), the measure of size being the number of households enumerated in the 2002 Population Census. A total of 2,220 EA's were covered during the survey which represented 99.5 percent of the EA's sampled. A total of 29,756 interviews were successfully conducted and this gave a response rate of 95.3 percent based on the original sample of 31,248 households.

2 Population and Demographic Characteristics

2.1 Introduction

This chapter presents information on socioeconomic characteristics of the household population such as age, sex and place of residence. It also highlights some of the key socio-demographic variables, namely composition, distribution of population, household size, education, employment and housing characteristics in Zimbabwe. Population can be enumerated using two methods which are namely; a "de jure" and a "de facto" population count. A " de jure" count is the enumeration of persons, who usually reside in a given place, whereas a "de facto" count is the enumeration of persons physically present at a specified place. For this survey, ZIMSTAT used the "de jure" concept in interviewing the selected households drawn from the sampling frame. The usual members may be present or temporarily absent.

Table 2.1 shows the percent distribution of the population by province and by land use area. Zimbabwe's population mainly resides in rural areas with 68.3 percent while 31.7 percent of the population resides in urban areas. Slightly over 50 percent of the population reside in communal areas while 17.7 percent of the population reside in commercial farms and resettlement areas. The majority of the urban population, 29.3 percent, reside in urban council areas. The 2011/12 PICES also indicates that 52.4 percent of the population are females compared to 47.6 percent for males, (figure 2.1) and table 2.2.

Table 2.1: Percent Distribution of the Population by Province and by Land Use Sector

Province	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Bulawayo	-	-	-	-	100.0	-	-	-	-	100.0	100.0
Manicaland	62.7	0.5	8.4	12.3	13.3	0.6	1.6	0.7	83.8	16.2	100.0
Mashonaland Central	62.6	1.7	16.0	9.6	4.1	0.3	0.9	4.7	89.9	10.1	100.0
Mashonaland East	66.7	2.6	11.2	8.8	7.6	0.4	1.9	0.8	89.2	10.8	100.0
Mashonaland West	35.1	2.2	21.8	15.0	21.2	-	-	4.7	74.1	25.9	100.0
Matabeleland North	78.4	2.4	2.4	6.0	8.6	0.4	0.7	1.1	89.2	10.8	100.0
Matabeleland South	74.1	6.1	5.3	4.4	7.6	-	-	2.5	89.9	10.1	100.0
Midlands	67.8	0.5	4.4	6.0	20.6	-	0.2	0.6	78.6	21.4	100.0
Masvingo	70.9	2.4	5.0	12.9	6.6	-	1.3	0.9	91.2	8.8	100.0
Harare	-	-	1.3	-	98.7	-	-	-	1.3	98.7	100.0
National	**50.6**	**1.5**	**8.1**	**8.1**	**29.3**	**0.2**	**0.7**	**1.5**	**68.3**	**31.7**	**100.0**

Figure 2.1: Percent Distribution of Zimbabwean Population by Sex

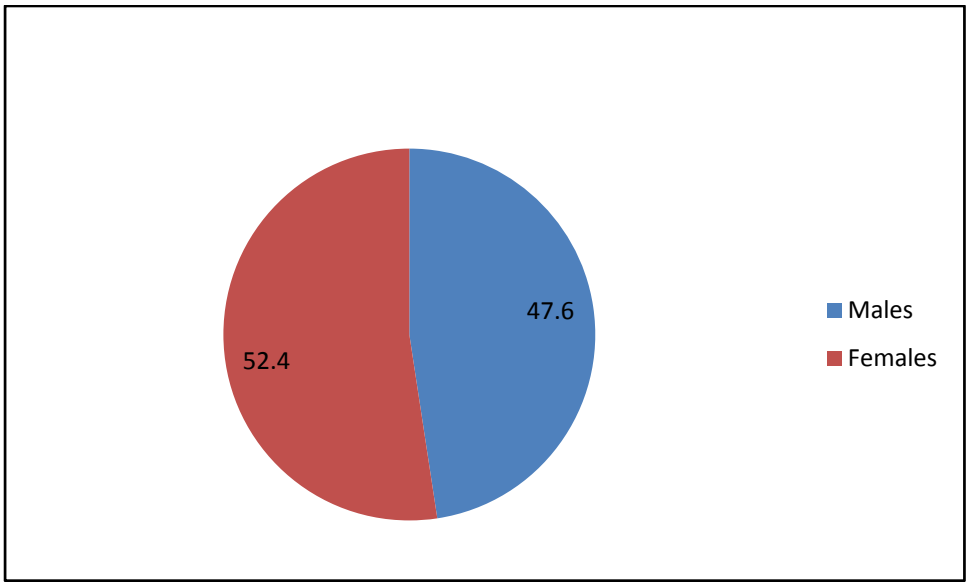


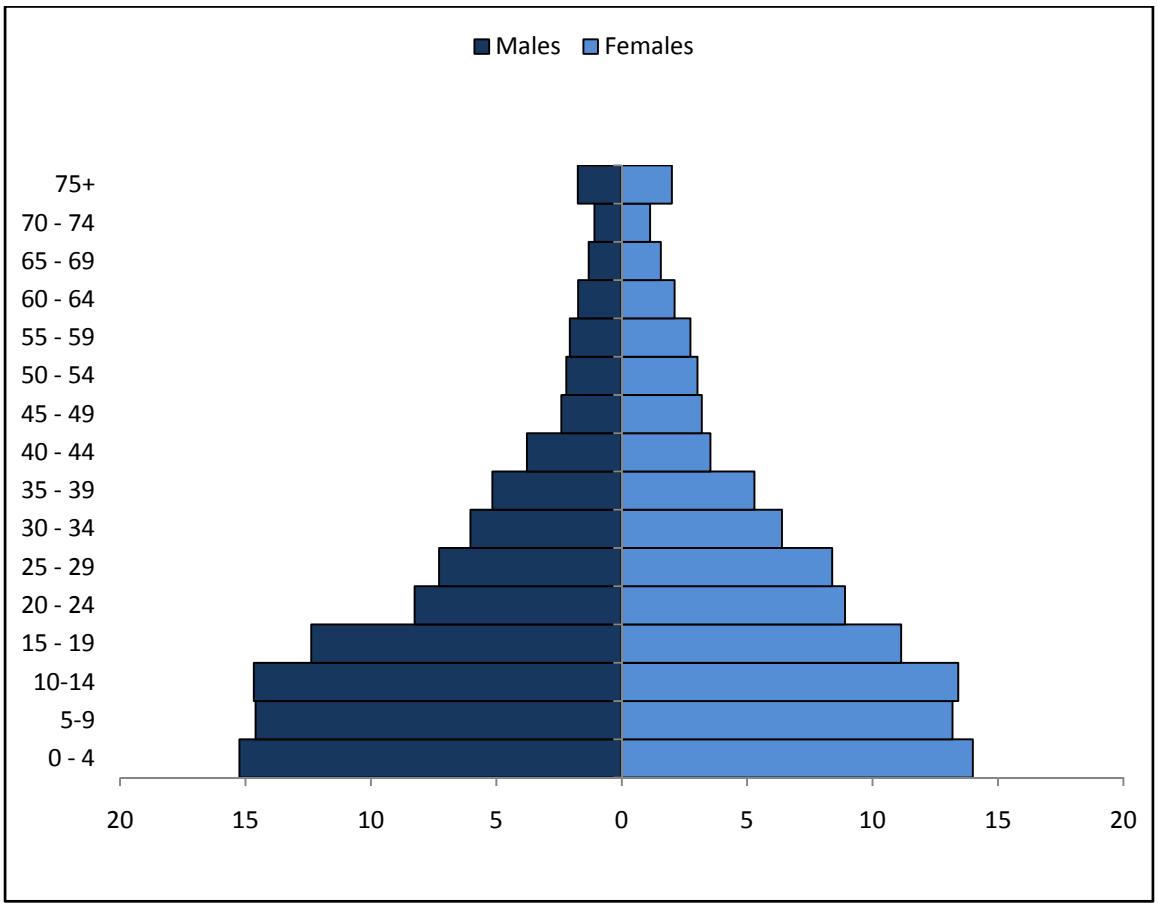
Table 2.2: Percent Distribution of Population by Age Group and Sex

Age group	Male %	Female %	Both sexes %
0-4	49.7	50.3	100.0
05 -09	50.3	49.8	100.0
10 -14	49.9	50.1	100.0
15 – 19	50.1	49.9	100.0
20 – 24	45.6	54.5	100.0
25 – 29	44.1	55.9	100.0
30 – 34	46.2	53.8	100.0
35 – 39	47.4	52.6	100.0
40 – 44	49.5	50.5	100.0
45 – 49	41.2	58.8	100.0
50 – 54	39.9	60.1	100.0
55 – 59	41.2	58.8	100.0
60 – 64	43.1	56.9	100.0
65 +	44.8	55.3	100.0
NS	76.7	23.3	100.0
Total	**47.6**	**52.4**	**100.0**

2.2 Age-sex structure of the population

The age – sex structure of the population is shown in the population pyramid in figure 2.2. The broad base of the pyramid indicates that Zimbabwe's population is young, a scenario typical of countries with high fertility rates. The proportion of children under 15 years is around 42 percent while the proportion of individuals age 65 and older is 4.3 percent, see table 2.3.

Figure 2.2: Population by Age Group: Pyramid for Zimbabwe, PICES 2011



Source: PICES 2011

Table 2.3: Percent Distribution of Population by Age Group and Sex

Age group	Male %	Female %	Both sexes %
0-4	15.2	14.1	14.6
05 -09	14.5	13.0	13.7
10 -14	14.5	13.2	13.8
15 – 19	12.3	11.1	11.7
20 – 24	8.4	9.1	8.8
25 – 29	7.4	8.6	8.0
30 – 34	6.2	6.5	6.4
35 – 39	5.2	5.3	5.3
40 – 44	3.8	3.5	3.7
45 – 49	2.4	3.2	2.8
50 – 54	2.2	3.1	2.7
55 – 59	2.1	2.7	2.4
60 – 64	1.7	2.1	1.9
65 +	4.1	4.6	4.3
Not stated	0.0	0.0	0.0
Total	**100.0**	**100.0**	**100.0**

The average household size in Zimbabwe is 4.4 persons. Households in rural areas are larger on average (4.7 persons) than in urban areas (4.0 persons), see figure 2.3**.** About 55.0 percent of the households have a household size of 5 persons or less (table 2.4). Households with a household size greater than 9 persons or more constitute 10.8 percent of total households. In rural areas, households which had more than 5 persons are 50.5 percent compared to 33.5 percent in urban areas. It is shown in table 2.4 that higher proportions of relatively larger households are found in rural areas.

Figure 2.3: Average Household Size in Zimbabwe by Rural and Urban Areas

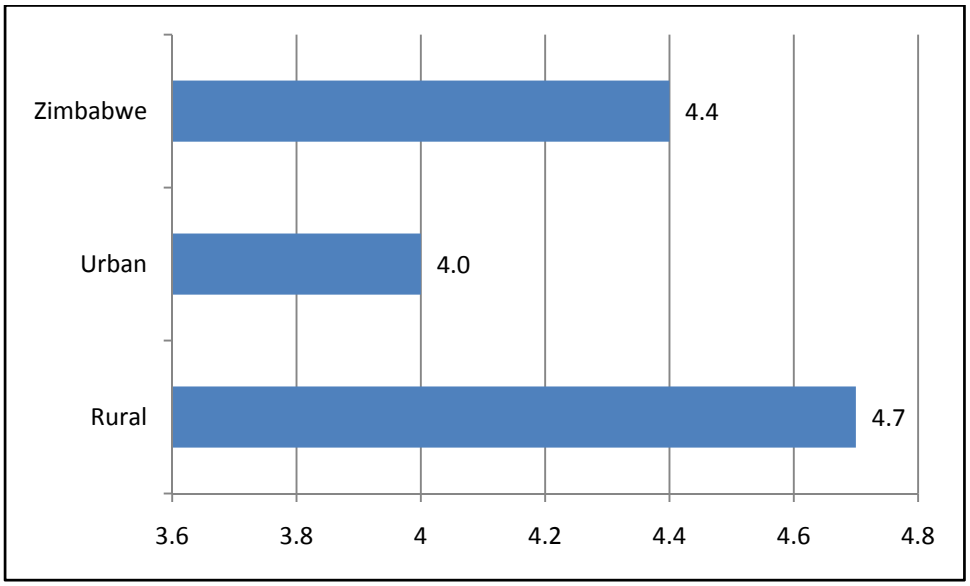


Table 2.4: Percent Distribution of Rural and Urban Population by Household Size

Size of household	Rural %	Urban %	Zimbabwe %
1	1.5	2.5	1.8
2	3.9	6.8	4.9
3	9.9	15.9	11.9
4	15.8	21.0	17.5
5	18.4	20.3	19.0
6	16.8	13.9	15.8
7	12.3	9.2	11.2
8	8.1	5.0	7.1
9 +	13.5	5.5	10.8
Total	**100.0**	**100.0**	**100.0**

The distribution of household size reveals that there are more households in each category in rural areas than in urban areas (table 2.5).

Table 2.5: Percent Distribution of Households of Different Household Sizes, by Rural and Urban Areas

Size of household	Rural %	Urban %	Zimbabwe %
1	56.5	43.5	100.0
2	55.3	44.7	100.0
3	57.6	42.5	100.0
4	62.1	37.9	100.0
5	65.6	34.4	100.0
6	71.8	28.2	100.0
7	74.2	25.8	100.0
8	77.5	22.5	100.0
9 +	83.6	16.4	100.0
Total	**68.2**	**31.8**	**100.0**

Table 2.6 shows that most households are headed by males. About 65 percent of the households are headed by males and 35 percent are headed by females. In rural areas 61.9 percent of the households are headed by males while in urban areas 69.3 percent of the households are headed by males.

Table 2.6: Percent Distribution of Households of Different Sizes by Rural and Urban Areas and by Sex of Head of Household

Size of household	Rural			Urban			Zimbabwe		
	Males	Females	Both sexes	Males	Females	Both sexes	Males	Females	Both sexes
	%	%	%	%	%	%	%	%	%
1	58.7	41.3	100.0	59.1	40.9	100.0	58.9	41.1	100.0
2	46.9	53.1	100.0	59.0	41.0	100.0	52.4	47.6	100.0
3	54.0	46.0	100.0	68.3	31.7	100.0	60.2	39.8	100.0
4	61.8	38.2	100.0	73.4	26.6	100.0	66.7	33.3	100.0
5	65.7	34.3	100.0	75.7	24.3	100.0	69.2	30.8	100.0
6	67.0	33.0	100.0	71.7	28.3	100.0	68.4	31.6	100.0
7	69.8	30.2	100.0	73.6	26.4	100.0	70.9	29.1	100.0
8	67.6	32.4	100.0	86.3	13.7	100.0	72.2	27.8	100.0
9 +	73.0	27.0	100.0	60.8	39.2	100.0	71.1	28.9	100.0
Total	61.9	38.1	100.0	69.3	30.7	100.0	64.6	35.4	100.0

Table 2.7 shows that the average size of male-headed households in rural areas is 4.9 persons, whereas female-headed households are smaller with 4.3 persons on average. In urban areas, the average size of male-headed households is 4.1 persons compared to 3.7 persons in female-headed households.

Table 2.7: Average Household Size, by Rural and Urban Areas and Sex of Household Head

Area	Males	Females	Total
Rural	4.9	4.3	4.7
Urban	4.1	3.7	4.0
Zimbabwe	4.6	4.1	4.4

Table 2.8 shows the percent distribution of the population over 10 years by age group and marital status. In this table it is shown that 43.8 percent of the total population have never married, 44.5 percent are married, 4.4 percent are divorced/separated and 7.3 percent are widowed. The largest proportions of people who indicated they have never married are in the 10-29 year age range whilst the proportion of people that are widowed increased with age.

Table 2.8: Percent Distribution of Population by Age Group and Marital Status

Both sexes

Age group	Never married	Married	Divorced/ Separated	Widowed	Total
10-14	100.0	-	-	-	100.0
15 – 19	88.3	10.2	1.3	0.2	100.0
20 – 24	51.1	43.2	5.1	0.5	100.0
25 – 29	19.1	71.4	7.9	1.6	100.0
30 – 34	8.3	80.8	7.7	3.2	100.0
35 – 39	4.8	80.8	7.6	6.9	100.0
40 – 44	2.5	78.6	7.5	11.4	100.0
45 – 49	1.7	75.8	6.3	16.2	100.0
50 – 54	1.9	69.7	6.5	21.9	100.0
55 – 59	1.4	69.2	5.0	24.4	100.0
60 – 64	1.0	65.4	5.2	28.4	100.0
65+	1.0	52.0	4.2	42.7	100.0
Not Stated	-	79.1	-	20.9	100.0
Total	**43.8**	**44.5**	**4.4**	**7.3**	**100.0**

Table 2.9 shows that 77.9 percent of the population within the age group range 10-19 years are never married whilst 58.3 percent of the married population is in the 20 to 39 year age group range. The largest proportion (47.9 percent) of the divorced /separated is found in the 25 to 39 year age group range.

Table 2.9: Percent Distribution of Population by Age Group and Marital Status, Zimbabwe

Both sexes

Age group	Never married	Married	Divorced/separated	Widowed	Not known	Total
	%	%	%	%	%	%
10-14	44.8	-	-	-	-	19.6
15 – 19	33.1	3.8	4.9	0.4	22.0	16.4
20 – 24	14.0	11.6	14.1	0.9	18.3	12.0
25 – 29	4.8	17.6	19.9	2.4	3.8	11.0
30 – 34	1.7	15.8	15.3	3.8	15.4	8.7
35 – 39	0.8	13.3	12.7	6.9	-	7.3
40 – 44	0.3	9.0	8.8	8.0	-	5.1
45 – 49	0.2	6.7	5.7	8.7	7.8	3.9
50 – 54	0.2	5.8	5.5	11.0	4.9	3.7
55 – 59	0.1	5.3	3.9	11.3	-	3.4
60 – 64	0.1	4.0	3.2	10.5	-	2.7
65+	0.1	7.3	6.0	36.2	27.9	6.2
Not stated	-	0.0	-	0.0	-	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

When marital status is compared by sex it is shown that more males 51.8 percent have never married compared to 36.8 percent for females, see table 2.10 and table 2.11. In the married category the disparity between males and females is neglible, being 44.3 percent and 44.7 percent respectively. Males tend to remarry soon after being divorced or being widowed. About 6 percent of the females are divorced or separated compared to 2.2 percent for males. Likewise 12.2 percent of the females aged 15 years and above are widowed while only 1.8 percent of the males are widowed.

Table 2.10: Percent Distribution of Population by Age Group and Marital Status, Males

Males

Age group	Never married	Married	Divorced/ separated	Widowed	Total
10-14	100.0	-	-	-	100.0
15 – 19	97.3	2.3	0.3	0.1	100.0
20 – 24	74.3	23.7	1.8	0.1	100.0
25 – 29	29.6	66.3	3.9	0.2	100.0
30 – 34	11.2	83.4	4.9	0.5	100.0
35 – 39	6.4	88.3	4.0	1.4	100.0
40 – 44	2.7	89.5	4.5	3.4	100.0
45 – 49	2.2	91.5	2.9	3.3	100.0
50 – 54	2.9	88.4	4.0	4.8	100.0
55 – 59	1.3	89.5	3.0	6.3	100.0
60 – 64	1.1	88.6	2.8	7.6	100.0
65+	1.4	83.4	2.6	12.5	100.0
Not stated	-	73.9	-	26.1	100.0
Total	**51.8**	**44.3**	**2.2**	**1.8**	**100.0**

Table 2.11: Percent Distribution of Population by Age Group and Marital Status, Females

Females

Age group	Never married	Married	Divorced/ separated	Widowed	Total
10-14	100.0	-	-	-	100.0
15 – 19	79.2	18.1	2.3	0.3	100.0
20 – 24	31.5	59.6	7.9	0.9	100.0
25 – 29	10.8	75.5	11.0	2.7	100.0
30 – 34	5.9	78.6	10.1	5.4	100.0
35 – 39	3.3	74.2	10.7	11.8	100.0
40 – 44	2.2	68.1	10.4	19.3	100.0
45 – 49	1.3	64.9	8.6	25.1	100.0
50 – 54	1.2	57.3	8.1	33.3	100.0
55 – 59	1.6	55.2	6.4	36.8	100.0
60 – 64	0.9	48.0	7.0	44.0	100.0
65+	0.6	26.7	5.5	67.1	100.0
Not stated	-	100.0	-	-	100.0
Total	**36.8**	**44.7**	**6.3**	**12.2**	**100.0**

Marital status can also be closely examined with regard to household heads. For both male and female head of households 70.6 percent are married, 6.6 percent are divorced/separated whilst 17.5 percent are widowed. A small proportion 5.2 percent of the household heads has never married (Table 2.12).

Table 2.12: Percent Distribution of Household Heads by Age Group and Marital Status, Zimbabwe

Both sexes

Age group	Never married	Married	Divorced/separated	Widowed	Total
10-14	99.1	0.9	-	-	100.0
15 – 19	67.8	30.5	1.4	0.3	100.0
20 – 24	33.0	61.3	5.2	0.4	100.0
25 – 29	9.2	82.1	7.0	1.6	100.0
30 – 34	3.9	85.1	7.7	3.2	100.0
35 – 39	2.4	82.2	7.0	8.3	100.0
40 – 44	1.4	78.1	7.4	13.2	100.0
45 – 49	1.2	69.3	7.2	22.2	100.0
50 – 54	1.0	61.7	7.9	29.2	100.0
55 – 59	0.9	61.0	6.1	31.8	100.0
60 – 64	0.6	57.3	6.0	36.0	100.0
65+	0.6	51.9	4.5	42.9	100.0
Total	**5.2**	**70.6**	**6.6**	**17.5**	**100.0**

Male household heads are much more likely to be married 88.9 percent) than divorced/separated (2.6 percent), widowed (3.1 percent), or never married (5.3 percent) compared to females, see table 2.13.

Table 2.13: Percent Distribution of Household Heads by Age Group and Marital Status, Males

Males

Age group	Never married	Married	Divorced/separated	Widowed	Total
10-14	96.6	3.4	-	-	100.0
15 – 19	79.4	19.9	0.5	0.2	100.0
20 – 24	37.1	60.9	1.8	0.1	100.0
25 – 29	9.3	88.2	2.2	0.1	100.0
30 – 34	3.2	93.2	3.2	0.3	100.0
35 – 39	1.9	94.3	2.7	1.0	100.0
40 – 44	0.8	93.9	2.9	2.3	100.0
45 – 49	1.0	93.7	2.3	2.9	100.0
50 – 54	0.9	90.8	3.4	5.0	100.0
55 – 59	0.5	91.1	2.4	6.0	100.0
60 – 64	0.5	89.7	2.4	7.3	100.0
65+	0.8	86.2	2.1	10.7	100.0
Total	**5.3**	**88.9**	**2.6**	**3.1**	**100.0**

Among female household heads, 37.1 percent are married, 13.9 percent are divorced or separated, and 43.8 percent are widowed. Few female household heads have never married (5.0 percent) see table 2.14.

Table 2.14: Percent Distribution of Household Heads by Age Group and Marital Status, Females

Females

Age group	Never married	Married	Divorced/separated	Widowed	Total
10-14	100.0	-	-	-	100.0
15 – 19	56.8	40.5	2.2	0.5	100.0
20 – 24	24.3	62.2	12.4	0.8	100.0
25 – 29	8.7	65.4	20.1	5.6	100.0
30 – 34	5.7	62.8	20.2	11.1	100.0
35 – 39	3.5	54.7	16.9	24.9	100.0
40 – 44	2.5	45.3	16.6	35.5	100.0
45 – 49	1.5	33.6	14.3	50.3	100.0
50 – 54	1.2	25.8	13.5	59.2	100.0
55 – 59	1.5	21.9	10.9	65.3	100.0
60 – 64	0.9	14.4	10.6	73.9	100.0
65 +	0.3	6.8	7.6	85.3	100.0
Total	**5.0**	**37.1**	**13.9**	**43.8**	**100.0**

2.3 Orphanhood

In this survey, an orphan is a regarded as a person aged 0-17 years whose mother is dead, or father dead or both parents are dead. The term double orphan refers to a child aged 0-17 years whose parents are dead. Maternal orphan refers to a child aged 0-17 years whose mother is dead but father is alive. Paternal orphan refers to a child aged 0-17 years whose father is dead and mother is alive. From table 2.15 it can be depicted that out of the total orphans in Zimbabwe, 14.9 percent are maternal, 57.3 percent are paternal and 27.8 percent are double orphans. Generally, paternal orphans constitute the highest proportion of orphans in all age groups. In the 0-2 year age group, 77.5 percent of the orphans are paternal orphans, see table 2.15.

Table 2.15: Percent Distribution of Orphans by Age Group and Type of Orphan, Zimbabwe

Age-group	Maternal	Paternal	Double	All orphans
	%	%	%	%
0-2	13.5	77.5	9.0	100.0
3-4	14.7	69.3	16.0	100.0
5-7	17.8	64.3	17.9	100.0
8-10	16.5	59.4	24.1	100.0
11-13	15.4	55.7	28.9	100.0
14 – 17	13.1	51.3	35.7	100.0
Total	**14.9**	**57.3**	**27.8**	**100.0**

In table 2.16 it is shown that in Zimbabwe, the highest proportion of all types of orphans, 36.5 percent is in the 14-17 year age group whilst the least proportion of 4.0 percent is in the 0-2 year age group. The highest proportion, 32.0 percent of maternal orphans is also in the 14-17 year age group whilst the least proportion, 3.7 percent is in the 0-2 year age group. The highest proportion 32.6 percent of paternal orphans is in the 14-17 year age group whilst the least proportion of paternal orphans constituting 5.5 percent is in the 0-2 year age group.

Table 2.16: Percent Distribution of Orphans by Age Group and Type of Orphan, Zimbabwe

Age-group	Maternal	Paternal	Double	All Orphans
	%	%	%	%
0-2	3.7	5.5	1.3	4.0
3-4	4.8	5.9	2.8	4.9
5-7	13.8	13.0	7.5	11.6
8-10	20.8	19.5	16.4	18.8
11-13	24.9	23.5	25.2	24.2
14 – 17	32.0	32.6	46.9	36.5
Total	100.0	100.0	100.0	100.0

In table 2.17 it is shown that 19.3 percent of the children aged 0-17 years in Zimbabwe are orphans. Maternal orphans constitute 2.8 percent of the total orphans; paternal orphans constitute 10.8 percent whilst double orphans constitute 5.2 percent. The highest proportion, 75.8 percent of all types of orphans is in the 14-17 year age group whilst the least proportion, 9.3 percent of orphans is in the 0-2 year age group.

Table 2.17: Proportion of Orphans in each Age Group as a Percentage of Total Population in Age Group, Zimbabwe

Total

Age-group	Maternal	Paternal	Double	All Orphans
	%	%	%	%
0-2	1.3	6.8	0.9	9.3
3-4	2.1	10.5	2.8	15.7
5-7	4.4	16.1	4.7	26.1
8-10	7.2	25.3	10.4	44.2
11-13	8.9	30.3	15.1	55.9
14 – 17	9.6	38.8	25.7	75.8
Total	**2.8**	**10.8**	**5.2**	**19.3**

The same pattern is observed in both rural and urban areas as shown in table 2.18 and table 2.19. However, it should be noted that more orphans 12.4 percent are living in rural areas compared to 6.9 percent in urban areas. There are slightly more paternal orphans 6.9 percent living in rural areas than in urban areas 3.9 percent.

Table 2.18: Proportion of Orphans in each Age Group as a Percentage of Total Population in Age Group, Urban Areas

Urban

Age group	Maternal	Paternal	Double	All orphans
	%	%	%	%
0-2	0.7	2.8	0.5	4.1
3-4	0.4	3.1	1.4	5.0
5-7	1.5	5.5	1.8	9.2
8-10	3.2	10.4	4.3	18.5
11-13	4.4	12.8	5.7	23.5
14 – 17	4.5	19.3	11.3	35.7
Total	**1.0**	**3.9**	**1.8**	**6.9**

Table 2.19: Proportion of Orphans in each Age Group as a Percentage of Total Population in Age Group, Rural Areas

Rural

Age group	Maternal	Paternal	Double	All Orphans
	%	%	%	%
0-2	0.6	4.1	0.4	5.1
3-4	1.7	7.3	1.4	10.6
5-7	2.9	10.6	2.8	16.9
8-10	4.0	14.9	6.0	25.7
11-13	4.6	17.4	9.3	32.4
14 – 17	5.1	19.5	14.4	40.0
Total	**1.8**	**6.9**	**3.4**	**12.4**

In table 2.20, it is shown that out of the total number of double orphans in Zimbabwe 1.3 percent of them are aged between 0-2 years. The proportion of double orphans increased with age and the orphans that are aged between 14-17 years constitute 46.9 percent of the total number of double orphans.

Table 2.20: Percent Distribution of Double Orphans by Age-Group, Sex by Rural and Urban Areas

Age group	Rural			Urban			Zimbabwe		
	Males	Females	Both sexes	Males	Females	Both sexes	Males	Females	Both sexes
	%	%	%	%	%	%	%	%	%
0-2	1.1	0.8	0.9	2.6	2.8	2.7	1.4	1.2	1.3
3-4	2.3	2.8	2.5	3.2	4.7	3.9	2.4	3.3	2.8
5-7	7.7	7.7	7.7	9.1	4.5	6.7	8.0	6.9	7.5
8-10	15.4	17.8	16.5	19.0	12.9	15.9	16.1	16.7	16.4
11-13	27.1	26.7	26.9	13.7	23.7	18.9	24.4	26.0	25.2
14 – 17	46.6	44.2	45.5	52.5	51.5	52.0	47.7	45.9	46.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.21 indicates that in Zimbabwe there are more male double orphans 52.7 percent than female double orphans 47.3 percent. The same pattern is shown in both rural areas and urban areas. In rural areas male double orphans constitute 53.9 percent compared to 46.2 percent for females. In urban areas there are more female double orphans constituting 51.6 percent compared to 48.4 percent for males.

Table 2.21: Percent Distribution of Double Orphans by Age-Group, Sex by Rural and Urban Areas

Age group	Rural			Urban			Total		
	Males	Females	Both sexes	Males	Females	Both sexes	Males	Females	Both sexes
	%	%	%	%	%	%	%	%	%
0-2	61.2	38.8	100.0	47.3	52.7	100.0	55.1	44.9	100.0
3-4	48.1	51.9	100.0	38.9	61.2	100.0	45.4	54.6	100.0
5-7	53.9	46.1	100.0	65.5	34.5	100.0	56.1	43.9	100.0
8-10	50.2	49.8	100.0	58.0	42.0	100.0	51.8	48.2	100.0
11-13	54.2	45.9	100.0	35.1	64.9	100.0	51.1	48.9	100.0
14 – 17	55.2	44.8	100.0	48.9	51.1	100.0	53.7	46.3	100.0
Total	**53.9**	**46.2**	**100.0**	**48.4**	**51.6**	**100.0**	**52.7**	**47.3**	**100.0**

School Attendance

Table 2.22 shows that of the school going population aged 6-20 years in Zimbabwe, 1.8 percent have never been to school, 76.4 percent are at school and 21.8 percent have left school. The same pattern of school attendance is shown between rural and urban areas. In the case of the children aged between 6 to 7 years, 8.5 percent have never been to school, 90.7 percent are at school while 0.9 percent of them have left school. In rural areas, 8.8 percent of children aged 6-7years have never been to school, whilst 90.4 percent are at school and 0.9 percent have left school. In urban areas, 7.7 percent of the population aged 6-7 years have never been to school, 91.5 percent are at school while 0.9 percent of the population have left school.

Table 2.22: Percent Distribution of Population Aged 6-20 Years by School Attendance, Rural and Urban Areas

Age group	Rural				Urban				Zimbabwe			
	Never been to school	At sch.	Left sch.	Total	Never been to school	At sch.	Left sch.	Total	Never been to school	At sch.	Left sch.	Total
6-7	8.8	90.4	0.9	100.0	7.7	91.5	0.9	100.0	8.5	90.7	0.9	100.0
8-9	1.4	97.1	1.5	100.0	1.6	96.4	2.1	100.0	1.4	96.9	1.7	100.0
10-11	0.5	97.5	2.0	100.0	0.3	98.5	1.2	100.0	0.5	97.7	1.8	100.0
12-13	0.5	92.8	6.7	100.0	0.6	96.3	3.2	100.0	0.5	93.6	5.9	100.0
14-15	0.6	79.1	20.4	100.0	0.3	90.2	9.5	100.0	0.5	81.9	17.5	100.0
16-17	0.7	53.9	45.4	100.0	0.4	67.4	32.2	100.0	0.6	58.0	41.4	100.0
18-20	0.9	17.7	81.5	100.0	0.1	25.2	74.7	100.0	0.6	20.6	78.9	100.0
Total	**1.9**	**76.7**	**21.3**	**100.0**	**1.5**	**75.7**	**22.8**	**100.0**	**1.8**	**76.4**	**21.8**	**100.0**

In Table 2.23 it is shown that for both rural and urban areas the population in the 6-7 year age group has the highest proportion of children that have never been to school, 67.1 percent and 71.0 percent respectively. This shows that children are attending school at older ages. The proportion of the population that left school increases with age from the 14-17 year age group in both rural and urban areas.

Table 2.23: Percent Distribution of Population Aged 6-20 Years by School Attendance, Rural and Urban Areas

Age group	Rural				Urban				Zimbabwe			
	Never been to school	At sch.	Left sch.	Total	Never been to school	At sch.	Left sch.	Total	Never been to school	At sch.	Left sch.	Total
6-7	67.1	17.5	0.6	14.9	71.0	16.5	0.5	13.6	68.0	17.2	0.6	14.5
8-9	10.4	18.3	1.0	14.5	14.0	16.8	1.2	13.2	11.2	17.9	1.1	14.1
10-11	4.4	20.3	1.5	15.9	2.5	17.9	0.8	13.8	3.9	19.6	1.3	15.3
12-13	3.9	18.4	4.8	15.2	4.7	15.2	1.7	11.9	4.1	17.5	3.9	14.3
14-15	4.0	13.6	12.6	13.2	2.5	14.0	4.9	11.7	3.6	13.7	10.3	12.8
16-17	4.2	8.8	26.6	12.5	3.4	12.4	19.7	14.0	4.1	9.8	24.6	12.9
18-20	6.1	3.2	52.8	13.8	1.9	7.2	71.2	21.8	5.1	4.3	58.3	16.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

School enrolment ratios

Enrolment ratios are a good indicator of the participation of the various poverty groups in formal education. The gross enrolment ratio (GER) is an indicator of the overall participation in education by children who are within the official school-going age limits (6-19 years). This ratio is computed as the proportion of all children in school to the number of children of school-going age. GER is influenced by three factors: school entrance rates (SER), drop-out rates, and complete non enrolment of some children. The SER is defined as the proportion of children in the lower school-going age limit (6 and 13 years in Zimbabwe for primary and secondary school, respectively) who are enrolled in school compared to their total population in the age group. If there are significant numbers of overage and underage students at a given level of schooling, the GER can exceed 100 percent.

The school net enrolment ratio (NER), computed as the proportion of children of school-going age in school to the total number of children of that age group in and out of school. NER is a function of SER, dropout rate and early enrolment in primary school. For example, children who enroll at the age of five complete primary school early and this results in a lower NER. A GER greater than the net enrolment rate, implies that either children overstay in school, or, are enrolled late. This difference translates to high age-grade mismatch. By definition the NER cannot exceed 100 percent.

According to table 2.24 gross primary enrolment ratio is 108.3 percent while that of secondary school is 53.5 percent. This table also shows that net enrolment ratios are lower than gross enrolment ratios. The gross enrolment ratios are higher than net because of over-age children in primary schools. This is partly due to beginning schooling late. The primary school NER is 90.2 percent compared to 47.7 percent for secondary school NER. Primary school GER is higher in rural areas 110.4 percent compared to urban areas 101.8 percent. The highest primary school GER of 111.6 percent is in small scale commercial farms whilst the least 101.4 percent is in urban council areas indicating that there are more over age primary school children in rural areas than in urban areas. Children in rural areas tend to enrol in school at older ages. Overall there is no difference between primary school NER in rural areas and urban areas being 90.2 percent

each. However, primary school NER is slightly different among the land use sectors, ranging from 88.9 percent in large scale commercial farms to 96.9 percent in growth points.

Table 2.24: Type of School Enrolment Ratio by Land Use Sector

Land use sector	GER primary	NER primary	GER secondary	NER secondary
CL	110.4	90.6	50.3	44.9
SSCF	111.6	90.6	44.0	39.3
LSCF	110.7	88.9	38.4	34.6
RA	109.9	89.0	35.9	32.7
UCA	101.4	89.9	69.0	61.2
A C	109.7	92.3	82.0	67.7
G P	108.8	96.9	74.8	63.8
OUA	105.5	91.3	68.4	57.9
Rural	110.4	90.2	47.5	42.5
Urban	101.8	90.2	69.2	61.2
Total	**108.3**	**90.2**	**53.5**	**47.7**

Gross enrolment ratios are also examined by province and by sex as shown in table 2.25. The primary school gross enrolment ratios in Zimbabwe range from 98.4 percent in Harare to 112.3 percent Matabeleland North Province. This implies that the children in Harare are more likely to attend school at the correct ages compared to those in the rest of the provinces whose GER exceed 100 percent. Generally the primary school GER for males is slightly higher 109.7 percent than those of females 106.9 percent also indicating that male children enrol in primary school relatively at older ages in most provinces except in Harare province. However, the primary school net enrolment ratios between males and females are almost the same across provinces. Generally there are no noticeable differences between males and females when secondary school enrolment ratios and secondary school net enrolment ratios are considered. The same pattern of school enrolment ratios for males and females are observed across land use sectors as shown in table 2.26.

Table 2.25: School Enrolment Ratios by Sex and by Province

Province	Male				Female				Total			
	PGER	PNER	SGER	SNER	PGER	PNER	SGER	SNER	PGER	PNER	SGER	SNER
Bulawayo	106.4	92.3	64.7	56.3	106.5	92.5	66.8	61.1	106.5	92.4	65.9	59.0
Manicaland	114.2	89.6	54.6	47.5	108.3	91.7	55.1	49.5	111.2	90.7	54.8	48.4
Mashonaland C.	112.6	86.8	40.8	36.6	107.3	88.4	38.4	34.2	110.0	87.6	39.7	35.5
Mashonaland E.	109.1	89.9	54.5	48.8	105.4	89.8	53.8	48.5	107.2	89.8	54.2	48.7
Mashonaland W.	107.8	88.5	62.1	53.1	106.8	90.4	52.7	49.0	107.3	89.5	57.4	51.0
Matabeleland N.	112.9	91.6	32.1	29.4	111.7	93.8	40.0	37.3	112.3	92.6	35.9	33.2
Matabeleland S.	106.5	90.8	36.5	32.4	105.9	90.5	43.2	39.7	106.2	90.7	39.6	35.8
Midlands	110.6	89.7	52.9	46.9	108.7	92.3	55.8	49.4	109.6	91.0	54.3	48.1
Masvingo	112.1	89.6	55.6	48.1	110.6	92.0	53.7	46.8	111.3	90.8	54.7	47.5
Harare	99.7	89.7	70.6	65.7	97.2	88.0	64.3	56.8	98.4	88.9	67.1	60.7
Total	**109.7**	**89.5**	**53.5**	**47.3**	**106.9**	**90.9**	**53.5**	**48.1**	**108.3**	**90.2**	**53.5**	**47.7**

Note: PGER –Primary school gross enrolment ratios, PNER- Primary school net enrolment ratio
SGER –Secondary school gross enrolment ratios, SNER- Secondary school net enrolment ratio

Table 2.26: School Enrolment Ratios by Sex and Land Use Sector

Land use sector	Male				Female				Total			
	PGER	PNER	SGER	SNER	PGER	PNER	SGER	SNER	PGER	PNER	SGER	SNER
CL	112.0	89.5	49.9	44.1	108.9	91.7	50.8	45.9	110.4	90.6	50.3	44.9
SSCF	116.8	92.3	44.3	40.0	107.1	89.2	43.6	38.3	111.6	90.6	44.0	39.3
LSCF	116.6	90.2	37.4	33.8	104.9	87.6	39.6	35.5	110.7	88.9	38.4	34.6
RA	109.3	86.6	35.4	31.4	110.5	91.4	36.5	34.1	109.9	89.0	35.9	32.7
UCA	101.4	90.1	73.5	65.3	101.3	89.8	65.6	58.1	101.4	89.9	69.0	61.2
AC	118.1	90.9	88.4	75.1	103.9	93.3	77.6	62.6	109.7	92.3	82.0	67.7
GP	110.9	98.2	89.4	69.3	107.1	95.8	64.7	59.9	108.8	96.9	74.8	63.8
OUA	107.5	92.9	75.2	61.0	103.4	89.7	60.9	54.4	105.5	91.3	68.4	57.9
Total	**109.7**	**89.5**	**53.5**	**47.3**	**106.9**	**90.9**	**53.5**	**48.1**	**108.3**	**90.2**	**53.5**	**47.7**

Highest level of education completed

Zimbabwe has a relatively small proportion of people with higher levels of education as shown in table 2.27. In order to assess the highest level of education attained at each grade or level the 6-20 year age group is considered. The PICES 2011/12 survey results also show that the majority of Zimbabweans have attained some form of education with 11.0 percent having not completed any level of education (this includes those who have never gone to school and those who attended grade one but did not complete it). The proportion of

the population that did not complete any level of education declined with age. About 60.4 percent of the population have completed some form of primary education which includes 9.9 percent who completed grade 7. Another 27.2 percent of the population aged 6-20 years, have completed some form of secondary school education of which 7.5 percent have completed form 4. Far less than one percent of the population aged 6-20 years have completed the graduate level or the post graduate level.

Table 2.27: Percent Distribution of Population Aged 6-20 Years by Highest Level of Education Completed, Zimbabwe

Both sexes

Grade/age group	6-7	8-9	10-11	12-13	14-15	16-17	18-20	Total
Not completed grade zero	27.4	3.0	0.9	0.7	0.1	0.4	0.4	**4.5**
Not completed grade one	37.4	7.5	1.3	0.3	0.3	0.2	0.1	**6.5**
Grade 1	28.6	26.9	4.7	1.3	0.7	0.4	0.4	**8.8**
Grade 2	6.6	34.6	13.7	3	1.2	0.8	0.6	**8.7**
Grade 3	-	19.9	23.6	6.7	2.2	1.5	0.7	**8.1**
Grade 4	-	8.2	31.5	13.4	3.3	1.3	1.5	**8.9**
Grade 5	-	-	18.5	24.7	6.6	3.2	1.9	**8.0**
Grade 6	-	-	5.9	28.2	14	5	3.2	**8.0**
Grade 7	-	-	-	15.9	25.5	14.9	14.6	**9.9**
Form 1	-	-	-	5.9	25.7	11.9	4.6	**6.5**
Form 2	-	-	-	-	16.2	22.5	10.8	**6.8**
Form 3	-	-	-	-	4.3	24.9	16.5	**6.4**
Form 4	-	-	-	-	-	11.8	37.4	**7.5**
Form 5	-	-	-	-	-	1.3	2.7	**0.6**
Form 6	-	-	-	-	-	-	3.6	**0.6**
Diploma/certificate, after primary	-	-	-	-	-	-	0.1	**0.0**
Diploma/certificate, after secondary	-	-	-	-	-	-	1.0	**0.2**
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

Generally, education completed is slightly higher in males than in females particularly after form four though there is not much difference by sex among other educational attainment indices, see table 2.28 and table 2.29. The percentage for males and females who have completed grade 7 is close (10.0 percent for males and 9.8 for females). More females (8.6 percent) than males (6.5 percent) have completed form 4. Furthermore, more males 11.5 percent than females 10.4 percent, have not completed any level of education.

Table 2.28: Percent Distribution of Population Aged 6-20 Years, by Highest Level of Education Completed, Males

Males

Grade/age group	6-7	8-9	10-11	12-13	14-15	16-17	18-20	Total
Not completed grade zero	29.3	2.9	1.2	0.6	0.1	0.4	0.3	**4.8**
Not completed grade one	37.6	8.4	1.7	0.3	0.4	0.2	0.2	**6.7**
Grade 1	27.0	28.4	5.1	1.5	0.6	0.3	0.2	**8.9**
Grade 2	6.1	34.0	15.9	3.4	1.5	0.8	0.6	**9.0**
Grade 3	-	19.8	24.6	8.2	2.3	1.8	1.2	**8.5**
Grade 4	-	6.5	30.3	15.5	4.3	1.7	1.7	**8.9**
Grade 5	-	-	15.9	25.9	7.9	3.6	2	**8.0**
Grade 6	-	-	5.5	26.6	15.9	5.9	3.8	**8.2**
Grade 7	-	-	-	13.6	26.2	16.5	15	**10.0**
Form 1	-	-	-	4.4	22.7	14.2	4.7	**6.3**
Form 2	-	-	-	-	14.4	21.9	10.9	**6.5**
Form 3	-	-	-	-	3.8	22.2	17.7	**6.2**
Form 4	-	-	-	-	-	9	33.7	**6.5**
Form 5	-	-	-	-	-	1.6	3.3	**0.7**
Form 6	-	-	-	-	-	-	4.1	**0.6**
Diploma/cert after primary	-	-	-	-	-	-	0.6	**0.1**
Diploma/cert. after secondary	-	-	-	-	-	-	-	**0.0**
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

Table 2.29: Percent Distribution of Population Aged 6-20 Years, by Highest Level of Education Completed, Females

Females

Grade/age group	6-7	8-9	10-11	12-13	14-15	16-17	18-20	Total
Not completed grade zero	25.4	3.1	0.7	0.7	0.1	0.4	0.5	**4.2**
Not completed grade one	37.2	6.6	1	0.2	0.3	0.1	0	**6.2**
Grade 1	30.3	25.3	4.2	1.2	0.8	0.5	0.6	**8.8**
Grade 2	7.2	35.2	11.5	2.5	0.9	0.7	0.6	**8.4**
Grade 3	-	20.0	22.7	5.2	2.1	1.3	0.3	**7.6**
Grade 4	-	9.9	32.7	11.4	2.3	0.9	1.3	**8.8**
Grade 5	-	-	21	23.5	5.2	2.9	1.7	**8.0**
Grade 6	-	-	6.3	29.8	11.9	4.1	2.7	**7.8**
Grade 7	-	-	-	18.1	24.7	13.3	14.3	**9.8**
Form 1	-	-	-	7.4	28.9	9.6	4.6	**6.7**
Form 2	-	-	-	-	18.2	23.1	10.8	**7.0**
Form 3	-	-	-	-	4.8	27.6	15.3	**6.7**
Form 4	-	-	-	-	-	14.7	40.9	**8.6**
Form 5	-	-	-	-	-	1.1	2.1	**0.5**
Form 6	-	-	-	-	-	-	3.1	**0.5**
Diploma/certificate after primary	-	-	-	-	-	-	0.1	**0.0**
Diploma/certificate after secondary	-	-	-	-	-	-	1.4	**0.2**
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

When the highest level of education is considered for adults aged 21 years and above it is noted that only 0.8 percent have not completed any level of education, see table 2.30. About 33.6 percent of the adults have completed some primary education which included grade 7. The majority of the adults 56.0 percent have completed some secondary school education while 7.2 percent have attained a diploma after secondary school. More females (37.9 percent) have completed some primary school education compared to 28.6 percent for males. Slightly fewer females (52.8 percent) have completed some secondary compared to males 59.7 percent. This shows that females are more disadvantaged in attaining higher levels of education compared to males.

Table 2.30: Percent Distribution of Population Aged 21 Years + by Highest Level of Education Completed, Zimbabwe

Sex	None	Some primary	Some secondary	Diploma after primary	Diploma after secondary	Graduate/ post graduate	Total
	%	%	%	%	%	%	%
Males	0.6	28.6	59.7	0.5	8.0	2.7	100.0
Females	1.0	37.9	52.8	0.5	6.6	1.2	100.0
Both sexes	**0.8**	**33.6**	**56.0**	**0.5**	**7.2**	**1.9**	**100.0**

Note: None includes not completed grade 1

Literacy rates

In the PICES 2011 survey, the people aged at least 15 years and have completed at least grade 3 are classified as literate. The literacy rate is the number of persons, who have completed at least grade 3, per 100 population for a particular age category. This definition is used across ZIMSTAT surveys and Population Censuses and so the literate rates can be compared over time across surveys. From this definition, it is established that, of those aged 15 years and above, 91.3 percent were literate (see table 2.31). The literacy rate is higher for males 94.4 percent than for females 88.7 percent. The 20-29 age group range has the highest literacy rate of 98.0 percent and as expected the literacy rate decline with increasing age confirming that the older generations are relatively disadvantaged with regard to education. Evidence from the study show that literacy rates rose from 80.4 percent 1992 to a peak of 97.0 percent in the 2002 then declined to 91.3 percent 2011/12. This suggests that literacy levels in Zimbabwe could have declined due to the economic hardships experienced in the country from the year 2000 to 2008 as some children were not attending school during that time particularly in 2008.

Table 2.31: Literacy Rates for Population Aged 15 Years and Above by Age Group and Sex

Age group	Male	Female	Both sexes
	% rate	% rate	% rate
15 – 19	97.7	97.6	97.7
20 – 24	98.0	98.0	98.0
25 – 29	98.0	97.9	98.0
30 – 34	98.7	97.0	97.8
35 – 39	97.6	96.3	97.0
40 – 44	97.5	92.8	95.1
45 – 49	93.8	78.9	85.0
50 – 54	88.3	71.4	78.1
55 – 59	86.1	72.4	78.1
60 – 64	83.0	63.0	71.6
65 +	69.9	46.9	57.2
Total 2011/12 PICES	**94.4**	**88.7**	**91.3**
Total 2002 Census	**97.00**	**96.00**	**97.00**
Total 1992 Census	**86.1**	**75.1**	**80.4**

**Source: Census 1992 and 2002 Zimbabwe National Reports*

In both rural and urban areas males registered higher literacy rates than females, see table 2.32. Females in rural areas have lower literacy rates 84.1 percent compared to females in urban areas 96.3 percent. Males in rural areas also have lower literacy rates 92.3 percent compared to 98.1 percent for males in urban areas.

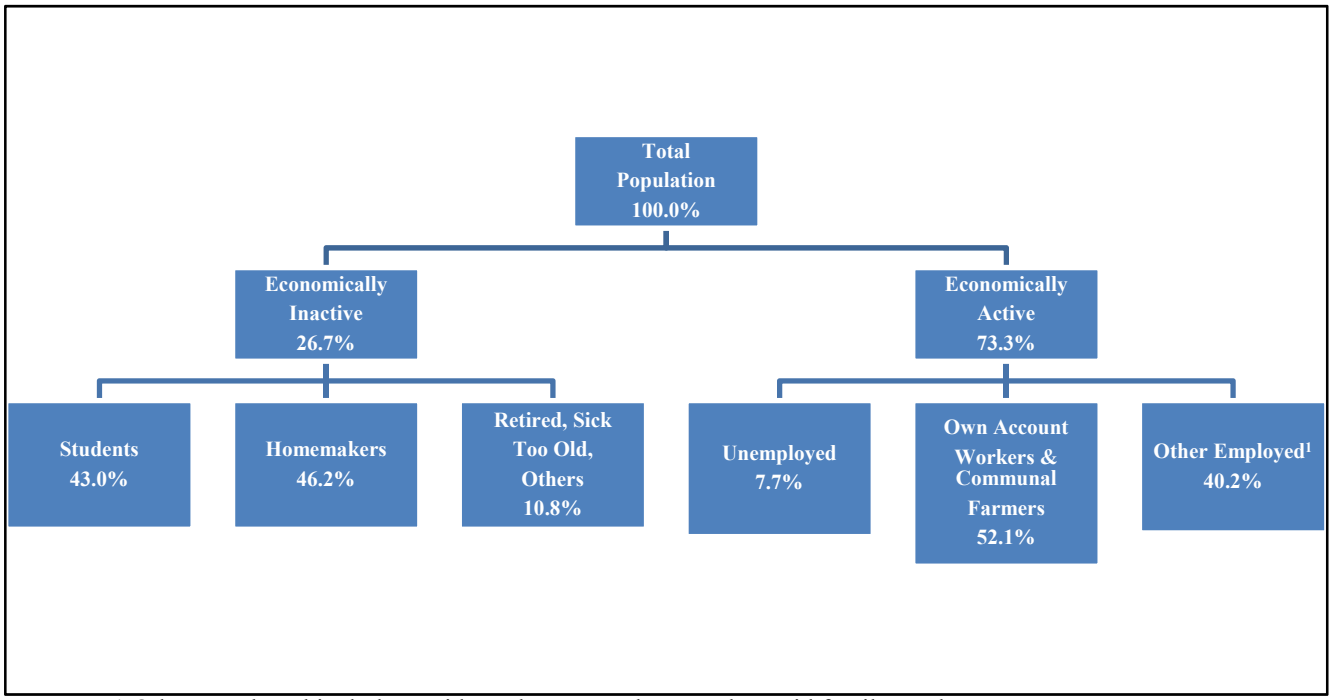
Table 2.32: Literacy Rates for Population Aged 15 Years and Above for Urban and Rural Areas

Area	Male	Female	Both Sexes
	% rate	% rate	% rate
Rural	92.3	84.1	87.9
Urban	98.1	96.3	97.1
Total	94.4	88.7	91.3

Economically active persons refer to those persons who are available for the production of goods and services, i.e. both the employed and the unemployed and aged 15 years and above. The categories of the economically active persons are: paid employee, paid casual employee, employer, communal or resettlement farmers, own account worker other, unpaid family worker and the unemployed. The economically active population constitute 73.3 percent of the total population, see figure 2.4.

2.4 Activity and labour force

Figure 2.4: Population Composition and Labour Force Status



Note:1 Other Employed includes: paid employee, employer and unpaid family worker

Unemployment

According to the International Labour Office (ILO) unemployment is defined as follows:

Unemployed persons (broad definition)

These are persons aged 15 years and above who, during the reference period are - without work and currently available for work. These will be referred to as broadly unemployed persons.

Unemployment rate

-Is the percentage of unemployed persons in the economically active population. The rate can be strict or broad depending on the definition of unemployment used.

Unemployed persons (strict definition)

These are persons aged 15 years and above who, during the reference period (e.g. 7 days) are

- without work (are not in paid employment or self-employment),
- currently available for work;

- and actively seeking employment, i.e. have taken specific steps (registered or checked at any employment agency, applied to employers, responded or placed advertisements, enquired at farms or worksites or asked friends or relatives about work) in a specified recent period to seek paid employment or self employment.

The percentage of the unemployed persons in the last 7 days is 7.7 percent; see table 2.33. Employers constitute a very small percentage (0.2 percent) of the economically active population, whilst communal and resettlement farmers constitute the largest share (43.6 percent), followed by unpaid family worker 16.2 percent, paid permanent employees (15.2 percent) and own account worker other (8.5 percent). Paid casual employees constitute 8.6 percent of the economically active population.

Table 2.33: Percent of Economically Active Persons Aged 15 Years + by Sex and Activity in the Last 7 Days

Economic activity	Males %	Females %	Total economically active persons %
Paid permanent employee	20.2	10.0	15.2
Paid casual employee	11.0	6.2	8.6
Employer	0.3	0.1	0.2
Communal and resettlement farmers	33.6	53.9	43.6
Own account worker other	9.2	7.8	8.5
Unpaid family worker	17.2	15.2	16.2
Looking for work/unemployed	8.4	6.9	7.7
Total	100.0	100.0	100.0

Table 2.34: Percent of Economically Active Persons Aged 15 Years and Above by Activity in the Last 7 Days in Rural and Urban Areas

Economic activity	Rural	Urban	National
	Percent	percent	percent
Paid permanent employee	7.0	34.3	15.2
Paid casual employee	4.5	18.2	8.6
Employer	0.0	0.7	0.2
Communal and resettlement farmer	61.6	1.4	43.6
Own account worker (other)	2.7	22.1	8.5
Unpaid family worker	22.5	1.4	16.2
Unemployed	1.6	21.9	7.7
Total	100.0	100.0	100.0

Figure 2.5 shows that there are more males than females in every category of economic activity except in communal and resettlement farming. There is also a huge disparity between male and female paid permanent employees (67.6 percent males and 32.4 percent females) and employer (76.0 percent males and

24.0 percent females). More females than males are in the communal and resettlement farmer category with 61.0 percent for females and 39.0 percent for males respectively. More males than females are unemployed and looking for work with 55.7 percent for males and 44.3 percent for females respectively. The smallest difference between the economic activity for both males and females are in the unpaid family worker category with 53.6 percent for males and 46.4 for females.

Figure 2.5: Percent Distribution of Economically Active Persons Aged 15 Years + by Sex in the Last 7 Days

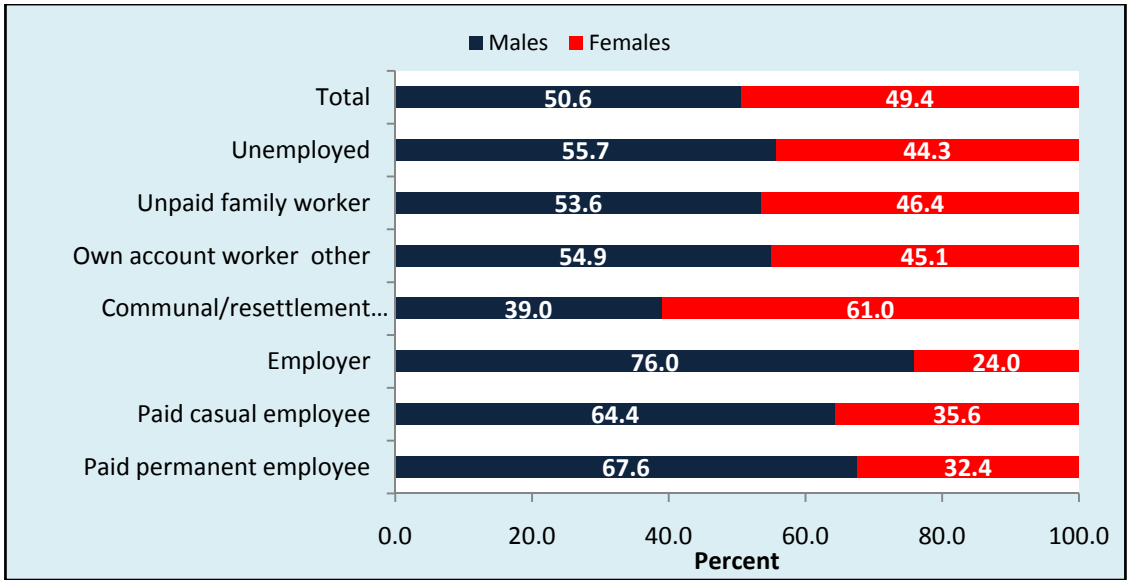


Table 2.35: Percent Distribution of the Economically Active Persons by Age Group and Activity, Zimbabwe

Both sexes

Age group	Paid employee	Casual employee	Employer	Communal/ Resettlement farmer	Own account worker	Unpaid family Worker	Unem ployed	Total
	%	%	%	%	%	%	%	%
15 – 19	6.3	8.9	0.0	13.2	1.7	57.8	12.1	100.0
20 – 24	9.5	10.5	0.1	24.8	5.3	31.7	18.1	100.0
25 – 29	16.7	12.3	0.3	34.6	11.3	15.0	9.8	100.0
30 – 34	20.2	10.5	0.4	40.6	14.9	7.4	6.1	100.0
35 – 39	20.8	10.5	0.3	46.2	12.5	5.0	4.8	100.0
40 – 44	25.8	7.5	0.3	47.2	11.7	3.8	3.8	100.0
45 – 49	21.6	6.3	0.2	57.0	10.3	2.7	1.9	100.0
50 – 54	17.0	5.5	0.5	64.0	8.0	2.6	2.4	100.0
55 – 59	17.3	3.6	0.2	69.9	4.5	2.4	2.3	100.0
60 – 64	11.7	2.6	0.4	77.5	4.7	2.5	0.6	100.0
65 +	3.2	2.1	0.1	85.2	3.2	5.0	1.3	100.0
Total	**15.2**	**8.6**	**0.2**	**43.6**	**8.5**	**16.2**	**7.7**	**100.0**

Table 2.36 shows the distribution of economically active persons by sex, age group and activity. The figures reveal that the highest proportion (39.7 percent) of unpaid family workers is in the 15-19 year age group whilst the highest proportion (36.0 percent) of the unemployed persons is in the 20-24 year age group. The proportion of people that are unpaid family workers and unemployed decline with age. Although own account workers are present in all age groups the proportion in this category generally increases with age up to the 30-34 age group and then declines. The majority of own account workers constituting (68.8 percent) are between the 25 to 44 age ranges. The highest proportion of paid employees of 17.1 percent is in the 25-29 year age group. From table 2.36 it is observed that 73.3 percent of the unemployed persons are in the 15-29 year age range whilst 69.4 percent of the unpaid family workers are in the 15-24 year age group range.

Table 2.36: Percent Distribution of the Economically Active Persons by Age Group and Activity, Zimbabwe

Both sexes

Age group	Paid employee	Casual employee	Employer	Communal/ resettlement farmer	Own account Worker	Unpaid family worker	Unem ployed	Total
	%	%	%	%	%	%	%	%
15 – 19	4.6	11.5	1.3	3.4	2.3	39.7	17.5	11.1
20 – 24	9.5	18.5	8.3	8.7	9.5	29.7	36.0	15.2
25 – 29	17.1	22.1	19.7	12.3	20.4	14.3	19.8	15.5
30 – 34	17.0	15.6	20.2	11.9	22.2	5.8	10.2	12.8
35 – 39	14.8	13.1	12.8	11.4	15.9	3.4	6.7	10.8
40 – 44	12.8	6.6	9.1	8.1	10.3	1.8	3.7	7.5
45 – 49	8.3	4.2	5.9	7.6	7.0	1.0	1.4	5.8
50 – 54	6.0	3.5	11.3	7.9	5.0	0.9	1.7	5.4
55 – 59	5.6	2.0	3.2	7.8	2.6	0.7	1.4	4.9
60 – 64	2.9	1.1	6.1	6.7	2.1	0.6	0.3	3.8
65 +	1.5	1.8	2.1	14.4	2.7	2.3	1.3	7.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

There are huge disparities between males and females with regard to proportions of paid employees, 20.2 percent and 10.0 percent respectively (see tables 2.37 and table 2.38). For communal and resettlement farmers, females have a higher proportion of 53.9 percent compared to 33.6 percent for males. There is, however, slight a difference between male own account workers being 9.2 percent compared to female own account workers 7.8 percent. There are, however, also small differences between males and females in the categories of employers, unpaid family workers and the unemployed. The proportion of male unpaid family workers is 17.2 percent compared to 15.2 percent for females. Males also have a higher proportion of unemployment (8.4 percent) compared to 6.9 percent for females.

Table 2.37: Percent Distribution of the Economically Active Males by Age Group and Activity

Males

Age group	Paid employee	Casual employee	Employer	Communal/ resettlement farmer	Own account worker	Unpaid family worker	Unemployed	Total
	%	%	%	%	%	%	%	%
15 – 19	6.1	9.5	-	8.5	2.1	62.0	11.9	100.0
20 – 24	11.3	11.9	0.1	15.2	5.6	35.5	20.4	100.0
25 – 29	20.8	16.2	0.4	24.9	12.3	16.1	9.4	100.0
30 – 34	25.7	13.0	0.6	31.5	15.6	7.1	6.5	100.0
35 – 39	27.5	12.8	0.5	36.7	13.7	3.9	5.0	100.0
40 – 44	33.4	9.9	0.4	35.8	12.6	3.1	4.7	100.0
45 – 49	32.9	8.9	0.4	44.2	10.1	1.5	1.9	100.0
50 – 54	28.1	7.5	0.5	48.5	9.2	2.2	4.1	100.0
55 – 59	28.0	5.5	0.3	57.0	4.4	1.1	3.8	100.0
60 – 64	19.8	4.4	0.4	68.1	4.8	1.5	1.1	100.0
65 +	5.7	3.7	0.1	83.5	3.3	2.1	1.7	100.0
Total	**20.2**	**11.0**	**0.3**	**33.6**	**9.2**	**17.2**	**8.4**	**100.0**

Table 2.38: Percent Distribution of the Economically Active Females by Age Group and Activity

Females

Age group	Paid employee	Casual employee	Employer	Communal/ resettlement farmer	Own account worker	Unpaid family worker	Unemployed	Total
	%	%	%	%	%	%	%	%
15 – 19	6.4	8.3	0.1	18.3	1.3	53.4	12.3	100.0
20 – 24	7.5	8.9	0.1	35.3	4.9	27.6	15.7	100.0
25 – 29	12.4	8.1	0.2	44.9	10.2	13.9	10.3	100.0
30 – 34	14.0	7.7	0.0	50.9	14.0	7.7	5.7	100.0
35 – 39	13.2	7.8	0.0	57.0	11.2	6.3	4.5	100.0
40 – 44	16.8	4.6	0.1	60.6	10.5	4.7	2.7	100.0
45 – 49	12.2	4.1	0.1	67.7	10.5	3.7	1.8	100.0
50 – 54	8.3	4.0	0.5	76.1	7.1	3.0	1.1	100.0
55 – 59	8.9	2.0	0.0	80.1	4.5	3.4	1.0	100.0
60 – 64	5.2	1.2	0.3	85.1	4.7	3.3	0.2	100.0
65 +	0.9	0.6	-	86.8	3.1	7.7	1.0	100.0
Total	**10.0**	**6.2**	**0.1**	**53.9**	**7.8**	**15.2**	**6.9**	**100.0**

When economic activities are shown by province it is found out that the rate of unemployment differed significantly among provinces. The highest rate of unemployment constituting 24.6 percent is shown in Harare while in Bulawayo the unemployment rate is 24.0 percent, table 2.39. It is also noted that in these two major cities of Zimbabwe the proportion of unpaid family workers is very low being 0.6 percent in Harare and 2.0 percent in Bulawayo. The provinces which have the lowest unemployment rates also reveal

high proportions of people in the unpaid family worker category. This scenario is observed in Matabeleland South, Matabeleland North, Masvingo and Manicalanad provinces where the proportion of unpaid workers ranged from 20.3 percent to 32.0 percent. It is noted that most provinces with a large rural component are mainly engaged in agriculture as the main economic activity hence depict low levels of unemployment. The proportion of communal and resettlement farmers across provinces excluding Harare and Bulawayo ranges from 45.9 percent in Matabeleland South province to 60.2 percent in Mashonaland Central province.

Table 2.39: Percent Distribution of the Economically Active Persons by Province and Activity, Zimbabwe

Both sexes

Province	Paid employee	Casual employee	Employer	Communal/ resettlement farmer	Own account worker	Unpaid family Worker	Unem ployed	Total
	%	%	%	%	%	%	%	%
Bulawayo	33.5	17.2	0.8	0.2	22.5	2.0	24.0	100.0
Manicaland	10.4	5.0	0.0	53.9	5.7	22.4	2.6	100.0
Mashonaland Central	7.9	7.1	0.1	60.2	5.5	16.7	2.5	100.0
Mashonaland East	12.8	6.9	0.1	57.2	5.5	13.5	4.0	100.0
Mashonaland West	14.2	10.5	0.2	47.3	8.3	13.0	6.7	100.0
Matabeleland North	8.0	5.0	0.0	53.2	2.3	28.2	3.3	100.0
Matabeleland South	10.2	5.6	0.0	45.9	3.5	32.0	2.8	100.0
Midlands	11.1	4.6	0.1	53.6	4.9	21.1	4.6	100.0
Masvingo	10.5	4.9	0.1	58.6	3.9	20.3	1.7	100.0
Harare	32.7	18.9	0.9	0.8	21.6	0.6	24.6	100.0
Total	**15.2**	**8.6**	**0.2**	**43.6**	**8.5**	**16.2**	**7.7**	**100.0**

Table 2.40 shows the percentage of employed persons aged 15 years and above by sex and industry. The highest proportion of the employed persons 71.8 percent are employed in the agricultural sector followed by wholesale and retail trade 6.4 percent, other activities 4.0 percent and manufacturing sector 3.8 percent. About 2 percent of the employed persons are employed in the transport and storage sector and another 3 percent are employed in the education sector.

Table 2.40: Percent of Employed Persons Aged 15 Years + by Sex and Industry, Zimbabwe

Industry	Male	Female	Both sexes
Agriculture, forestry, hunting and fishing	64.8	78.8	71.8
Mining and quarrying	3.4	0.4	1.9
Manufacturing	6.3	1.3	3.8
Electricity, gas, steam and air conditioning supply	0.3	0.1	0.2
Water supply, sewerage, waste management and remediation activities	0.2	0.0	0.1
Construction	2.9	0.3	1.6
Wholesale and retail trade, repair of motor vehicles and motorcycles	6.0	6.7	6.4
Transportation and storage	3.4	0.3	1.8
Accommodation and food service activities	0.4	0.5	0.5
Information and communication	0.7	0.4	0.6
Financial and insurance activities	0.4	0.2	0.3
Real Estate activities	0.0	0.1	0.1
Professional, scientific and technical activities	0.4	0.2	0.3
Administrative and support activities	1.2	0.3	0.8
Public administration	2.6	0.7	1.6
Education	2.8	3.3	3.0
Human health and social work activities	0.8	1.4	1.1
Arts, entertainment and recreation	0.4	0.2	0.3
Other activities	3.2	4.9	4.0
Total	100.0	100.0	100.0

Table 2.41 shows the percentage of employed persons aged 15 years and above by sex and industry, in rural and urban areas. The highest proportion of both males and females in urban areas are employed in wholesale and retail trade industry 23.2 percent, followed by other activities 14.9 percent, manufacturing 12.5 percent, transport and communication 7.3 percent while 7.2 percent and 6.4 percent were employed in education and agriculture respectively. In rural areas the majority of females 94.6 percent compared to 88.9 percent for males are employed in agriculture sector. In urban areas, the highest proportion of males (18.1 percent) was employed in the wholesale and retail trade industry whilst the highest proportion of employed females 31.3 percent is also engaged in the same industry.

Table 2.41: Percent of Employed Persons Aged 15 Years + by Sex and Industry, Rural and Urban Areas

Industry	Rural			Urban		
	Male	Female	Both sexes	Male	Female	Both sexes
Agriculture, forestry, hunting and fishing	88.9	94.6	92.0	5.6	7.7	6.4
Mining and quarrying	2.0	0.3	1.1	6.7	0.8	4.4
Manufacturing	1.9	0.4	1.1	16.9	5.5	12.5
Electricity, gas, steam and air conditioning supply	0.1	0.0	0.1	0.9	0.3	0.7
Water supply, sewerage, waste management and remediation	0.0	-	0.0	0.6	0.3	0.4
Construction	1.0	0.2	0.6	7.3	0.6	4.7
Wholesale and retail trade, repair of motor vehicles and motorcycles	1.0	1.3	1.2	18.1	31.3	23.2
Transportation and storage	0.3	0.0	0.2	10.9	1.4	7.3
Accommodation and food service activities	0.1	0.1	0.1	1.4	2.2	1.7
Information and communication	0.4	0.3	0.4	1.4	0.8	1.1
Financial and insurance activities	0.1	0.0	0.0	1.1	1.3	1.2
Real Estate activities	.	0.0	0.0	0.1	0.3	0.2
Professional, scientific and technical activities	0.1	0.0	0.1	1.2	1.0	1.1
Administrative and support activities	0.3	0.1	0.2	3.5	1.2	2.6
Public administration	0.5	0.1	0.3	7.5	3.1	5.8
Education	2.0	1.5	1.7	4.7	11.1	7.2
Human health and social work activities	0.3	0.4	0.4	1.9	6.2	3.6
Arts, entertainment and recreation	0.2	0.0	0.1	1.0	0.8	1.0
Other activities	0.7	0.7	0.7	9.1	24.2	14.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.42 shows that 50.1 percent of the total employed persons aged 15 years and above are females whilst 49.9 percent were males. All industrial classifications reveal that more males than females are employed in each of the industrial categories except in agriculture, wholesale and retail trade, accommodation and food service activities, real estate activities, education, human health and other activities. The disparity between males and females is close in the wholesale and retail trade industry. The proportions of employed males and females in accommodation and food service activities are 49.6 percent and 50.4 percent respectively. The same pattern is observed in wholesale and retail trade where the proportions of employed males and females are 46.9 percent and 53.1 percent respectively. There are huge disparities in the rest of the industries with employed males having larger shares than females, see table 2.42.

Table 2.42: Percent of Employed Persons Aged 15 Years + by Sex and Industry, Zimbabwe

Industry	Male	Female	Both sexes
Agriculture, forestry, hunting and fishing	45.0	55.0	100.0
Mining and quarrying	89.8	10.2	100.0
Manufacturing	82.7	17.4	100.0
Electricity, gas, steam and air conditioning supply	83.1	16.9	100.0
Water supply, sewerage, waste management & remediation activities	80.4	19.6	100.0
Construction	91.9	8.1	100.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	46.9	53.1	100.0
Transportation and storage	92.2	7.8	100.0
Accommodation and food service activities	49.6	50.4	100.0
Information and communication	63.8	36.2	100.0
Financial and insurance activities	60.9	39.1	100.0
Real estate activities	37.0	63.1	100.0
Professional, scientific and technical activities	65.3	34.7	100.0
Administrative and support activities	82.9	17.2	100.0
Public administration	79.6	20.4	100.0
Education	45.8	54.3	100.0
Human health and social work activities	35.6	64.4	100.0
Arts, entertainment and recreation	69.5	30.5	100.0
Other activities	39.0	61.0	100.0
Total	49.9	50.1	100.0

When comparison is made on the employment of males and females by industry there are vast differences between rural and urban areas. Table 2.43 shows that more males 61.5 percent are employed in urban areas compared to 38.5 percent for females. In rural areas more females are employed 53.6 percent compared to 46.4 percent for males. In rural areas, more females than males are employed in industries such as agriculture, wholesale and retail trade, accommodation and food services, real estate activities, human health and other activities, see table 2.43. In urban areas there are more females than males in industries such as wholesale and retail trade, accommodation and food services, real estate, education, human health and other activities.

Table 2.43: Percent of Employed Persons Aged 15 Years + by Sex and Industry, Rural and Urban Areas

Industry	Rural			Urban		
	Male	Female	Both sexes	Male	Female	Both sexes
Agriculture, forestry, hunting and fishing	44.9	55.2	100.0	53.8	46.2	100.0
Mining and quarrying	85.2	14.8	100.0	93.4	6.6	100.0
Manufacturing	80.8	19.2	100.0	83.2	16.8	100.0
Electricity, gas, steam and air conditioning supply	81.0	19.0	100.0	83.7	16.3	100.0
Water supply, sewerage, waste management & remediation	100.0	-	100.0	78.1	21.9	100.0
Construction	83.7	16.3	100.0	95.2	4.8	100.0
Wholesale and retail trade, repair of motor vehicles & motorcycles	40.6	59.4	100.0	48.0	52.1	100.0
Transportation and storage	89.3	10.7	100.0	92.4	7.6	100.0
Accommodation and food service activities	48.3	51.7	100.0	49.8	50.2	100.0
Information and communication	53.7	46.3	100.0	74.3	25.7	100.0
Financial and insurance activities	91.1	8.9	100.0	58.4	41.6	100.0
Real estate activities	-	100.0	100.0	38.3	61.7	100.0
Professional, scientific and technical activities	74.0	26.0	100.0	63.7	36.3	100.0
Administrative and support activities	85.2	14.8	100.0	82.3	17.7	100.0
Public administration	81.4	18.6	100.0	79.3	20.7	100.0
Education	52.6	47.4	100.0	40.4	59.6	100.0
Human health and social work activities	43.8	56.2	100.0	32.9	67.1	100.0
Arts, entertainment and recreation	77.8	22.2	100.0	67.0	33.0	100.0
Other activities	48.8	51.2	100.0	37.5	62.5	100.0
Total	46.4	53.6	100.0	61.5	38.5	100.0

During the PICES survey economic inactivity was measured using two reference periods, the last 7 days and the last 12 months. However, for purposes of analysis the last 7 days is used. The categories of the economically inactive population in the PICES 2011/12 survey are student, homemaker, retired and "other". More females (66.7 percent) than males (33.3 percent) are economically inactive, see figure 2.6. It is further shown that more females than males are homemakers being 89.7 percent and 10.3 percent respectively. There are more male students 53.7 percent compared to female students 46.3 percent.

Figure 2.6: Percent Distribution of Activity of Economically Inactive Population 15 Years + by Sex in the Last 7 Days, Zimbabwe

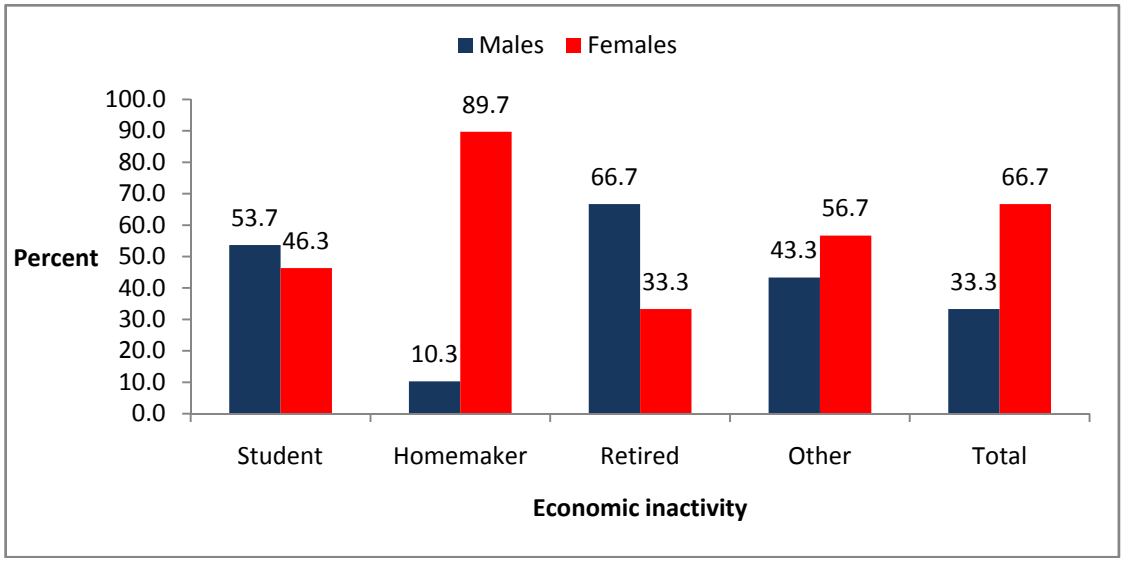


Table 2.44 shows that male students contributed most (69.3 percent) to the economically inactive male population. The economically inactive females also consist mostly of homemakers 62.2 percent and students 29.9 percent.

Table 2.44: Percent Distribution of Economically Inactive Population 15 Years + by Activity and Sex in the Last 7 Days, Zimbabwe

Economic activity	Males	Females	Total economically inactive population
	%	%	%
Student	69.3	29.9	43.0
Homemaker	14.2	62.2	46.2
Retired	7.1	1.8	3.5
Other	9.4	6.2	7.3
Total	**100.0**	**100.0**	**100.0**

From table 2.45 it is observed that students constituted 43.0 percent of the total economically inactive population aged 15 years and above. Home makers constituted 46.2 percent while the retired constitute 3.5 percent. Most students are found in the 15-19 age group being 86.9 percent while the highest proportion of homemakers 21.4 percent is in the 20-24 year age group. The proportion of homemakers decreased with increasing age (see table 2.46).

Table 2.45: Percent Distribution of the Economically Inactive Persons by Age Group and Activity, Zimbabwe

Both sexes

Age group	Student	Homemaker	Retired	Other	Not stated	Total economically inactive persons both sexes
	%	%	%	%	%	%
15 – 19	83.2	15.4	0.0	1.4	0.0	100.0
20 – 24	29.9	66.3	-	3.8	0.1	100.0
25 – 29	6.9	87.6	0.3	5.1	0.1	100.0
30 – 34	3.0	88.7	0.5	7.7	0.1	100.0
35 – 39	3.2	86.9	0.2	9.7	-	100.0
40 – 44	1.9	82.3	1.6	14.2	-	100.0
45 – 49	1.0	81.8	5.6	11.6	-	100.0
50 – 54	0.7	75.0	10.9	13.5	-	100.0
55 – 59	-	69.9	13.9	16.2	-	100.0
60 – 64	0.9	53.1	28.6	17.4	-	100.0
65+	0.8	35.1	27.1	37.0	-	100.0
Total	43.0	46.2	3.5	7.3	0.0	100.0

Table 2.46: Percent Distribution of the Economically Inactive Persons by Age Group and Activity, Zimbabwe

Both sexes

Age group	Student	Homemaker	Retired	Other	Not stated	Total economically inactive persons both sexes
	%	%	%	%	%	%
15 – 19	86.9	14.9	0.2	8.8	10.7	44.9
20 – 24	10.4	21.4	-	7.8	36.7	14.9
25 – 29	1.6	18.3	0.8	6.8	25.1	9.6
30 – 34	0.4	11.9	0.9	6.6	27.5	6.2
35 – 39	0.3	8.5	0.3	6.0	-	4.5
40 – 44	0.1	5.5	1.4	6.1	-	3.1
45 – 49	0.1	4.0	3.6	3.6	-	2.3
50 – 54	0.0	4.0	7.5	4.6	-	2.5
55 – 59	-	3.2	8.3	4.7	-	2.1
60 – 64	0.0	2.3	16.4	4.9	-	2.0
65+	0.1	6.0	60.5	40.3	-	7.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Housing characteristics

Table 2.47 shows the distribution of households, by type of dwelling unit and by land use sector. The analysis is done by sector for comparative purposes and for policy planning. Generally in Zimbabwe the most common type of dwelling is the 'detached type of dwelling unit' which make up 30.8 percent of the total. This is followed by the mixed type of dwelling unit which constitutes 30.2 percent of the total number of dwelling units in this survey.

Table 2.47: Percentage Distribution of Households by Type of Dwelling Unit and Land Use Sector

Type of dwelling	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Zim
Traditional	41.4	21.4	25.2	51.6	0.3	-	2.5	2.6	39.8	0.5	25.2
Mixed	51.5	51.8	27.7	42.3	1.4	2.1	5.6	5.4	47.2	1.7	30.2
Detached	5.5	18.1	29.3	4.5	68.3	72.7	66.9	52.9	9.0	67.5	30.8
Semi-detached	1.1	7.7	14.4	1.3	23.9	18.8	21.7	32.7	3.1	24.3	11.0
Flat/town house	0.4	0.4	2.9	0.3	5.3	6.4	3.3	6.4	0.8	5.3	2.5
Other	0.1	0.7	0.6	0.0	0.8	-	-	-	0.2	0.7	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The detached type of dwelling is common in urban areas (81.6 percent) while the mixed type of dwelling units is most common in rural areas (99.3 percent) see table 2.48. When comparison is made across sectors it is shown that the traditional type of dwelling is most common in communal lands with 75.0 percent followed by resettlement areas (14.1 percent). Urban council areas depict the highest proportions in modern types of dwelling units such as; detached (76.1 percent), semi detached 74.6 percent and flat/town house (74.2 percent) when compared across land use sectors.

Table 2.48: Percentage Distribution of Households by Type of Dwelling Unit and Land Use Sector

Type of dwelling	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Total	Rural	Urban	Zim
Traditional	75.0	1.3	8.9	14.1	0.4	-	0.1	0.2	100.0	99.3	0.7	100.0
Mixed	77.6	2.5	8.1	9.6	1.6	0.0	0.2	0.3	100.0	97.9	2.1	100.0
Detached	8.1	0.9	8.4	1.0	76.1	0.5	1.8	3.2	100.0	18.4	81.6	100.0
Semi-detached	4.5	1.0	11.5	0.8	74.6	0.4	1.6	5.5	100.0	17.9	82.1	100.0
Flat/town house	7.8	0.2	10.4	0.9	74.2	0.6	1.1	4.8	100.0	19.3	80.7	100.0
Other	8.0	2.7	14.9	0.6	73.9	-	-	-	100.0	26.1	73.9	100.0
Total	**45.6**	**1.5**	**8.8**	**6.9**	**34.3**	**0.2**	**0.8**	**1.9**	**100.0**	**62.8**	**37.2**	**100.0**

Sanitation

Sanitation is clearly better in urban areas compared to rural areas. Flush toilets are almost exclusively found in urban areas (90.7 percent), while 40.1 percent of households in rural areas have no toilet at all (table 2.49). About 79.1 percent of households in urban areas have access to piped water inside or outside the house, compared to only 5.5 percent of rural households. About 35 percent of rural households rely on water supplies that are unsafe, which according to the Ministry of Health conventions include; unprotected wells, rivers and dams. About 2.3 percent of urban households have access to unsafe water.

Table 2.49: Percent Access to Sanitation by Urban and Rural Areas

Place of residence			
Type of facility	**Rural areas**	**Urban areas**	**All Zimbabwe**
	% households	**% households**	**% households**
Toilet			
Flush	3.2	90.7	34.3
Blair toilet	31.1	4.4	21.6
Pit latrine	24.3	2.9	16.7
None	40.1	0.9	26.2
Other	1.3	1.0	1.2
Total	100.0	100.0	100.0
Water source			
Piped inside house	1.5	33.4	12.8
Piped outside house	4.0	45.7	18.8
Communal tap	4.7	3.7	4.3
Protected well/borehole	55.0	15.0	40.7
Unprotected well	23.7	1.8	15.9
River/stream/dam	10.7	0.1	6.9
Other	0.5	0.4	0.4
Total	100.0	100.0	100.0

Source: 2011 PICES

In rural areas, dwelling units in communal lands and resettlement areas are least likely to have good quality sanitation and water. The worst living conditions are in resettlement areas with 42.9 percent of households reporting having no toilet facilities while 42.8 percent receive their water from unprotected wells or a surface water supply such as rivers, streams or dams (table 2.50). In contrast, large scale commercial farming areas seem to be bestowed with reasonably good water supplies and sanitation. Conditions in communal lands are similar to those of resettlement areas with 43.4 percent of the households having no toilet facilities while 34.8 percent use water for cooking and drinking from unsanitary sources.

Access to safe water in large scale commercial farms of 71.9 percent is far better than the rural average of 65.2 percent while 49.0 percent of the households have either a flush or Blair toilet. On average, households in large scale commercial farming areas have the best sanitation as 16.2 percent of the households have flush toilets, while 59.9 percent have access to Blair toilets or pit latrines. Households living in small scale

commercial farms also have better access to high-quality sanitation services compared to households in communal lands or resettlement areas. About 65 percent of households in small scale commercial farms have access to Blair and pit latrines compared to 54.4 percent for households in communal lands and 54.8 percent for households living in resettlement areas. However, households in communal lands have far above rural average access to protected wells and boreholes while households in commercial farms and resettlement areas have below average access to the same facilities.

Table 2.50: Percent Access to Safe Water and Sanitation by Land Use, Rural Households

Land use sector					
Type of facility	**CL**	**SSCF**	**LSCF**	**RA**	**Total rural areas**
	%	%	%	%	%
Toilet					
Flush	0.9	8.3	16.2	1.2	3.2
Blair toilet	31.0	45.0	32.8	27.2	31.1
Pit latrine	23.4	19.8	27.1	27.6	24.3
None	43.4	26.6	22.3	42.9	40.1
Other	1.4	0.3	1.6	1.1	1.3
Total	100.0	100.0	100.0	100.0	100.0
Water source					
Access to safe water	**65.2**	**63.5**	**71.9**	**57.3**	**65.2**
Piped inside house	0.8	5.7	5.2	0.8	1.5
Piped outside house	1.8	8.4	17.1	1.8	4.0
Communal tap	1.2	5.5	24.6	3.1	4.7
Protected well/borehole	61.4	43.9	25.0	51.6	55.0
Unprotected well	23.7	18.4	20.2	29.2	23.7
River/stream/dam	10.8	18.2	6.9	13.1	10.7
Other	0.3	-	1.1	0.5	0.5
Total	100.0	100.0	100.0	100.0	100.0

Source: 2011 PICES. **Note:** access to safe water consists of piped water inside and outside house, communal tap, protected well/borehole.

Source of energy for cooking

Table 2.51 shows that in 66.0 percent of the households in Zimbabwe use wood fuel as the main source of energy for cooking. Wood usage is particularly high in rural land use sectors compared to urban land use sectors. The highest proportion of wood usage is in rural areas with 96.0 percent compared to only 15.4 percent in urban areas. The proportion of households using wood as the main source of energy ranges from 13.4 percent in urban council areas to 97.9 in resettlement areas. These figures show that there is a massive cutting down of trees in resettlement areas and communal areas which should be addressed. Gas energy is not widely used countrywide as only 0.1 percent of the households use it, see table 2.51.The sources of wood fuel in Zimbabwe mainly come from cutting down of indigenous trees.

Table 2.51: Percentage Distribution of Households Using Main Source of Energy for Cooking by Land Use Sector

Source of energy	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Zim
Wood	97.8	90.0	86.1	97.9	13.4	36.0	42.3	37.6	96.0	15.4	66.0
Paraffin	0.3	0.2	0.9	0.1	4.5	2.0	0.9	1.0	0.4	4.2	1.8
Electricity	1.8	9.7	13.0	2.0	81.3	62.0	56.4	61.2	3.6	79.6	31.9
Liquid Gas	0.0	0.1	0.1	-	0.3	-	0.3	-	0.0	0.3	0.1
Biogas	-	-	0.1	0.0	0.2	-	0.2	-	0.0	0.2	0.1
Charcoal	-	-	-	-	0.1	-	-	-	-	0.1	0.0
Other	0.0	-	-	-	0.2	-	-	-	0.0	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

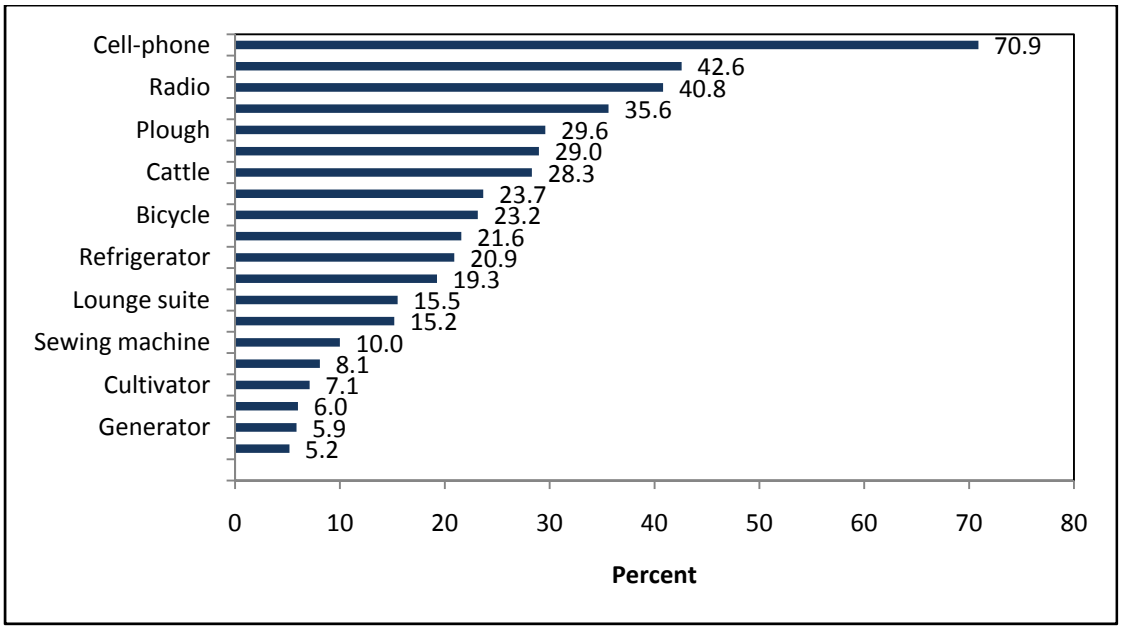
Table 2.52 shows that 67.6 percent of the total households across land use sectors use wood as their main source of energy and reside in communal areas. This high proportion of wood usage in rural areas by 91.3 percent of the households raises concerns about issues of deforestation, long term sustainability of the supply of wood fuel as a form of energy and possible respiratory problems connected to wood fuel usage. Around 93 percent of households in urban areas use electricity as the main source of energy for cooking. The majority of the households that use electricity as the main source of energy for cooking (87.4 percent) reside in urban council areas.

Table 2.52: Percentage Distribution of Households Using Main Source of Energy for Cooking by Land Use Sector

Source of energy	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Zim
Wood	67.6	2.0	11.5	10.2	7.0	0.1	0.5	1.1	91.3	8.7	100.0
Paraffin	7.7	0.2	4.3	0.5	85.7	0.3	0.4	1.1	12.6	87.4	100.0
Electricity	2.6	0.5	3.6	0.4	87.4	0.4	1.5	3.6	7.1	92.9	100.0
Liquid Gas	5.0	1.7	4.0	-	87.6	-	1.7	-	10.8	89.2	100.0
Biogas	-	-	6.5	1.6	89.5	-	2.4	-	8.1	91.9	100.0
Coal/lignite	-	-	-	-	100.0	-	-	-	-	100.0	100.0
Charcoal	2.6	-	-	-	97.4	-	-	-	2.6	97.4	100.0
Other	45.6	1.5	8.8	6.9	34.3	0.2	0.8	1.9	62.8	37.2	100.0

The PICES 2011/12 also solicited information on asset ownership as well as access to various assets by households. Analysis is made in terms of ownership of various types of assets. Figure 2.7 shows that 70.9 percent of households own a cell-phone while 35.6 percent and 62.9 percent of the households owned a stove and a television respectively. Most of the assets owned by households are not productive assets. It is shown that only 7.1 percent of the households own a cultivator, 10 percent a sewing machine while 15.2 percent own a scotch cart.

Figure 2.7: Percent Household Asset Ownership by Asset Type, Zimbabwe



2.5 Summary

This chapter shows that Zimbabwe's population is young as depicted by a broad based pyramid. The proportion of children under 15 years is around 42 percent while the proportion of individuals aged 65 and above is 4.3 percent. About 68.3 percent of the population resided in rural areas while 31.7 percent of the population resided in urban areas. In addition to this, it is shown that there are more females 52.4 percent compared to males 47.6 percent. About 55.0 percent of the households have sizes of 5 persons or less. The average household size in Zimbabwe is 4.4 persons. It is also shown that 65.0 percent of the households are headed by males while 35 percent are headed by females. It is also revealed that of the school going population aged 6-20 years in Zimbabwe, 1.8 percent has never been to school, 76.4 percent are at school and 21.8 percent have left school. Additionally, it is highlighted that 7.7 percent of the economically active population is unemployed and looking for work in the last 7 days. Furthermore, it is pointed out that the rate of unemployment is highest in Harare and Bulawayo with 24.6 percent and 24.0 percent respectively. All industrial classifications show that more males than females are employed in each of the industrial categories except in agriculture, wholesale and retail trade, accommodation and food service activities, real estate activities, education, human health and other activities. It is also observed that students constitute the largest proportion of the economically inactive male population 69.3 percent. The detached type of dwelling is common in urban areas (81.6 percent) while the mixed type of dwelling units are most common in rural areas (99.3 percent). It is also observed that 77.3 percent of the households have access to what is termed "safe water" for drinking and cooking and that wood is the main source of energy for cooking in all provinces except in urban sectors where electricity is the main source of energy.

3 Household Economy and Poverty

3.1 Introduction

This chapter is divided into two parts. The first part of this chapter deals with aspects of average annual household cash income, changes in capital stock and average annual household cash income in kind. The sum of these three items gives average annual household total net income. The second part of this chapter deals with average annual household consumption expenditures and also provides summary findings on poverty prevalence in Zimbabwe.

Households receive cash income from productive and non-productive activities. Cash income from productive activities consist of primary, property, agricultural and household enterprise incomes, whilst unproductive activity income is in the form of transfers. Primary income refers to income that is received by households as a consequence of their involvement in the process of production or ownership of assets. In this survey, the information solicited on primary incomes includes gross wages and salaries, employers' contribution to social security and income of members from producers' cooperatives. Property income is defined as income receivable by the owner of a financial asset or tangible non-produced asset at the disposal of another institutional unit. Information recorded on property income is interest and royalties, dividends and rent. In addition to the above, agricultural incomes and household enterprise incomes are also recorded during the survey. According to the 2008 System of National Accounts "a household enterprise is a business entity owned by the household and has no separate set of accounts different from those of the household. It is not a legal entity separate from the household but a producer of goods and services owned by the household. Production within the household sector takes place within enterprises that are directly owned and controlled by members of households, either individually or in partnership with others". A few examples of household enterprises include: vending of all types, shoe cleaning, welding, grocery store and many others. A transfer is defined as a transaction in which one institutional unit provides a good or a service to another unit without receiving from the latter any good, service or asset in return.

In this survey, incomes such as salaries and wages are collected at the end of the month by interview method whilst incomes derived from household enterprises are recorded on a weekly basis and captured in a weekly record book. The monthly information on consumption expenditures is recorded by the household in a daily record book and recorded by the enumerator on the PICES questionnaire on a weekly basis. Expenditures are recorded in the DRB on a daily basis and monitored through weekly visits by the enumerator to the household.

In the PICES 2011/12 survey the average annual household cash income is measured by gross cash income. In Zimbabwe, the annual gross cash income is US$2,154, see table 3.1. The average income is calculated by multiplying the monthly income by 12 in order to obtain total annual income. The total annual income is then divided by the number of households who were successfully interviewed in order to obtain the average annual household income. This average takes into account households with no incomes as well, since removing these households from the denominator may overstate the average annual gross cash incomes in Zimbabwe. Similarly average monthly incomes are obtained by dividing the average annual income by 12

months. This translates into average monthly gross cash incomes of US$180 per household. The households living in other urban areas receive the highest average annual gross cash income of US$4,079. However, the lowest average annual gross cash incomes are received in communal lands US$891. This translates into a monthly average gross cash income of US$74.

Households in Zimbabwe are net receivers of transfer incomes as they receive transfer incomes from their relatives living in abroad and in neighbouring countries. Due to transfer incomes received by households the average annual net cash income in Zimbabwe is higher than gross cash income. The average annual net cash income realised by households is US$2,545, see table 3.1. Furthermore, the average annual net cash incomes in communal lands are boosted by transfer incomes amounting to US$328. This translates to average annual net cash incomes of US$1,216 for communal lands. Transfer incomes received by households in communal lands emanate from remittances sent by relatives residing in urban areas and remittances from relatives living in nearby countries and abroad. Apparently transfers play a pivotal role in enhancing household net incomes across all land use sectors in Zimbabwe. The average annual household cash transfer income for households in Zimbabwe is US$454 per household. The average annual cash transfers ranges from US$222 per household in large scale commercial farms to US$773 per household in urban council areas.

Table 3.1: Average Annual Household Cash Income in US$ by Type of Income and Land Use Sector

Income type	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Primary income	321	807	1,357	366	3,513	2,750	2,848	2,881	471	3,464	1,457
Property income	8	29	13	8	200	36	132	36	9	191	69
Agriculture	522	642	567	790	25	95	136	251	559	39	388
Household enterprises	40	53	92	28	672	171	-300	911	46	659	248
Gross cash income	891	1,531	1,998	1,193	4,394	3,052	2,816	4,079	1,081	4,338	2,154
Income tax	-3	-12	-28	-12	-186	-	-64	-73	-7	-177	-63
Transfers	328	319	222	292	773	511	490	398	310	748	454
Net cash income	1,216	1,838	2,192	1,473	4,981	3,562	3,243	4,404	1,384	4,908	2,545

The highest contribution to annual average gross cash income of 67.7 percent emanated from primary income, followed by agriculture 18.0 percent and household enterprises 11.5 percent, see table 3.2. As previously pointed out, primary incomes are mainly made up of wages and salaries earned by members of the household. Property income is the least source of income to the average household in Zimbabwe. In urban areas, the highest proportion of income emanates from primary incomes 79.9 percent while household enterprises contribute 15.2 percent. In rural areas, agriculture is the main income generating activity for 51.8 percent of the households while primary incomes contribute 43.6 percent. Agriculture remains the mainstay of the economy particularly in the rural areas of Zimbabwe.

Table 3.2: Percentage Annual Household Cash Income by Type of Income and Land Use Sector

Income type	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
	%	%	%	%	%	%	%	%	%	%	%
Primary income	36.1	52.7	67.9	30.7	80.0	90.1	101.1	70.6	43.6	79.9	67.7
Property income	0.8	1.9	0.7	0.7	4.6	1.2	4.7	0.9	0.8	4.4	3.2
Agriculture	58.6	41.9	28.4	66.3	0.6	3.1	4.8	6.2	51.8	0.9	18.0
Household Enterprises	4.5	3.4	4.6	2.4	15.3	5.6	-10.7	22.3	4.2	15.2	11.5
Gross cash income	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Income tax	-0.3	-0.8	-1.4	-1.0	-4.2	0.0	-2.3	-1.8	-0.7	-4.1	-2.9

Analysis of average annual gross cash income is also made by household size. Primary income remains the main source of income for households with different household sizes. It is observed that primary incomes generally decline as household sizes increase. Primary incomes range from US$801 for households with 9 persons and above to US$1,665 for households with 7 members, see table 3.3. It should be noted that household incomes are higher for households where more than one member earns an income.

Table 3.3: Average Annual Household Cash Income in US$ by Type of Income and Household Size

Income type	Household size (number of members)									
	1	2	3	4	5	6	7	8	9+	Total
Primary income	1,615	1,635	1,405	1,587	1,506	1,267	1,665	1,122	801	1,457
Property income	89	116	64	49	77	56	59	63	48	69
Agriculture	107	196	283	316	446	484	695	625	745	388
Household enterprises	185	294	215	276	219	279	255	313	207	248
Gross cash income	1,996	2,242	1,967	2,227	2,233	2,086	2,675	2,123	1,705	2,154
Income tax	-60	-63	-36	-106	-56	-47	-91	-65	-13	-63
Transfers	462	467	435	441	476	446	524	404	418	454
Net cash income	2,397	2,643	2,366	2,562	2,652	2,486	3,111	2,461	2,105	2,545

It is observed that primary incomes are the largest contributor 80.9 percent to average annual gross cash income for one person households while only 9.3 percent of the one person households are engaged in household enterprises, see table 3.4. It is further observed that the larger the household size, the larger the contribution of agriculture income to household incomes.

Table 3.4: Percent Average Annual Household Cash Income by Type of Income and Household Size

Income type	Household size (number of members)									
	1	2	3	4	5	6	7	8	9+	Total
	%	%	%	%	%	%	%	%	%	%
Primary income	80.9	73.0	71.4	71.3	67.4	60.8	62.3	52.8	47.0	67.7
Property income	4.5	5.2	3.3	2.2	3.5	2.7	2.2	3.0	2.8	3.2
Agriculture	5.4	8.8	14.4	14.2	20.0	23.2	26.0	29.4	43.7	18.0
Household Enterprises	9.3	13.1	10.9	12.4	9.8	13.4	9.5	14.8	12.2	11.5
Gross cash income	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Income tax	-3.0	-2.8	-1.9	-4.8	-2.5	-2.2	-3.4	-3.1	-0.8	-2.9

Analysis of household average annual gross cash income by type of income and sex of the head of the household reveals that males earned slightly more than twice average annual gross cash incomes US$2,638 compared to US$1,295 for females. Females, however, receive more average annual transfer incomes amounting to US$656 compared to males who receive US$341. The higher transfer incomes received by females helps to boost their average annual net cash income to US$1,929, see table 3.5.

Table 3.5: Average Annual Household Cash Income US$ by Type of Income and Sex of Head of Household

Income type	Male	Female	Total
Primary income	1,832	794	1,457
Property income	63	78	69
Agriculture	431	312	388
Household enterprises	318	124	248
Gross cash income	2,638	1,295	2,154
Income tax	-87	-21	-63
Transfers	341	656	454
Net cash income	2,892	1,929	2,545

Females have a higher proportion of agriculture income 24.1 percent compared to males 16.3 percent, see table 3.6.

Table 3.6: Percent Distribution of Annual Household Cash Income by Type of Income and Sex of Head of Household

Income type	Male	Female	Total
	%	%	%
Primary income	69.4	61.3	67.7
Property income	2.4	6.1	3.2
Agriculture	16.3	24.1	18.0
Household Enterprises	12.1	9.6	11.5
Gross cash income	100.0	100.0	100.0
Income tax	-3.3	-1.7	-2.9

The highest gross cash income in Zimbabwe is earned by households living in Harare Urban (US$4,859) followed by households living in Bulawayo province US$3,883, see table 3.7. The least average annual gross cash incomes are lowest in Matabeleland South province with US$1,231 per household. Households living in most provinces except Harare and Bulawayo receive average gross cash incomes which are below the national average gross cash income of US$2,154. Households residing in Bulawayo receive the highest average annual transfer income of US$980 followed by Harare with US$662. Despite this marked differences in transfer income for households residing in Harare and Bulawayo, the households residing in Harare still receive the highest average annual net cash income of US$5,307 per household compared to households living in Bulawayo US$4,686 per household.

The differences in gross cash incomes earned by households residing in Harare and Bulawayo emanate from higher primary incomes and higher household enterprise income in Harare compared to those for Bulawayo. In absolute terms, households in Harare have average annual primary incomes of US$3,684 and average annual household enterprises income of US$895. Households in Bulawayo in turn have average annual primary incomes of US$3,189 per household and average annual household enterprises income of US$561, see table 3.7.

Table 3.7: Average Annual Household Cash Income by Type of Income and Province

Income type	Byo	Manicaland	Mash. Centr.	Mash. East	Mash. West	Mat. North	Mat. South	Mid-lands	Masvingo	Hre	Total
Primary income	3,189	741	648	850	1,245	866	935	1,260	892	3,684	1,457
Property income	131	25	18	37	64	14	11	24	23	265	69
Agriculture	1	457	628	495	392	398	289	562	498	14	388
Household enterprises	561	133	71	82	225	11	-4	121	94	895	248
Gross cash income	3,883	1,355	1,360	1,464	1,864	1,289	1,231	1,966	1,503	4,859	2,154
Income tax	-176	-16	-17	-21	-38	-72	-10	-56	-10	-215	-63
Transfers	980	378	255	311	273	362	331	555	472	662	454
Net cash income	4,686	1,717	1,600	1,752	2,097	1,579	1,546	2,464	1,965	5,307	2,545

In terms of percentages, Bulawayo's household primary income constitutes 82.2 percent of total gross cash income compared to 75.8 percent for Harare, see table 3.8. Furthermore, the household enterprises in Bulawayo constitute 14.5 percent compared to 18.4 percent in Harare.

Table 3.8: Percent Distribution of Average Annual Household Cash Income by Type of Income and Province

Income type	Byo	Manicaland	Mash. Central	Mash. East	Mash. West	Mat. North	Mat. South	Mid-lands	Masvingo	Hre	Total
Primary income	82.2	54.6	47.6	58.1	66.8	67.2	76.0	64.1	59.3	75.8	67.7
Property income	3.4	1.9	1.3	2.5	3.5	1.1	0.9	1.2	1.6	5.5	3.2
Agriculture	0.0	33.7	46.2	33.8	21.0	30.9	23.5	28.6	33.1	0.3	18.0
Household Enterprises	14.5	9.8	5.2	5.6	12.1	0.8	-0.3	6.1	6.2	18.4	11.5
Gross cash income	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Income tax	-4.5	-1.2	-1.3	-1.5	-2.0	-5.6	-0.8	-2.9	-0.7	-4.4	-2.9

In order to get net household cash income available for purchasing of consumption goods and services the net changes from capital stocks are added to net cash incomes. Average annual changes in capital stocks are shown in table 3.9. Average annual household cash inflow in Zimbabwe is -US$259 and ranges from -US$47 in communal lands to -US$537 in urban council areas. The value of financial assets bought in Zimbabwe of US$258 is less than the value of financial assets sold of -US$526, which results in cash inflows into the household.

The results of the PICES 2011/12 show that, the households in Zimbabwe are selling financial assets more than they are buying them. This situation shows that the households are dis-saving due to low incomes. It seems that households which had invested previously are selling their investments most likely to fund current expenditures since incomes fall short of current consumption expenditures. Net changes from capital stocks are added to net cash incomes to get net household cash income available for purchasing of consumption goods and services. Households living in all land use sectors receive a high cash inflow on financial assets since financial assets bought are less than the financial assets sold. The value of financial assets bought in growth points of US$1,012 is close to that of financial assets sold (US$997), and this partly explains the cash outflow experienced in this land use sector.

Table 3.9: Average Annual Household Changes in Capital Stocks by Land Use Sector (US$)

Income type	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Property bought	4	6	16	8	14	12	46	20	6	6	9
Property sold	-	-	-2	0	-1	-	-11	-	-	-1	-1
Financial assets bought	96	82	253	121	479	754	1012	375	120	183	258
Financial assets sold	-146	-406	-697	-162	-1029	-1167	-997	-802	-231	-381	-526
Total	-47	-318	-430	-32	-537	-402	50	-408	-105	-193	-259

Income in kind is the value of non cash goods and services received by members of the household for producing a good or a service. Income in kind is income received from non cash transactions. In the PICES 2011/12 survey, income in kind includes, consumption of own produce, imputed rentals, imputed value of firewood collected, imputed medicines, education, food and other transfers. Income in kind also emanates from gifts received in kind and wages or payments received in kind. All these forms of income in kind help to enhance total income of the households, thereby boosting consumption expenditures. According to table 3.10, the total average annual household income in kind is US$1,109 and ranges from US$530 in other urban areas to US$1,753 in small scale commercial farms. Imputed rentals constituting US$493 and food (US$406) contribute the most to the total average annual household income in kind. The least contribution to income in kind come from own produce, imputed medical care and education.

Table 3.10: Average Annual Household Income in Kind in US$ by Type of Income and Land Use Sector

Income type	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Own produce	4	10	4	6	5	-	5	5	5	5	5
Imputed rentals	381	747	345	439	729	450	479	291	390	700	493
Firewood	120	129	97	125	11	19	35	33	118	12	83
Imputed medicare	6	12	4	6	8	7	1	3	6	7	6
Education	6	3	2	3	7	-	-	1	5	7	6
Food	590	682	356	626	78	216	169	127	565	83	406
Other transfers	49	68	38	34	61	28	52	29	46	59	50
Gifts received in kind	3	1	6	4	16	1	7	3	4	15	7
Wages/payments in kind	53	101	48	40	58	20	26	38	52	56	53
Total income in kind	1,211	1,753	900	1,283	972	742	776	530	1,191	944	1,109

The highest proportion of incomes in kind received by the households emanates from imputed rentals which constitutes 44.4 percent of total income in kind, see table 3.11. This is followed by food received in kind 36.6 percent and firewood collected 7.5 percent. In urban areas imputed rentals constitute 74.2 percent of total urban income in kind whilst in rural areas imputed rentals constitute 32.8 percent of total rural income

in kind. The highest proportion of imputed rentals 75.0 percent is in urban council areas. The highest proportion of income in kind received in the form of food is in resettlement areas with 48.8 percent.

Table 3.11: Percent Average Annual Household Income in Kind by Type of Income and Land Use Sector

Income type	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Own produce	0.4	0.6	0.5	0.5	0.5	-	0.7	0.9	0.4	0.5	0.4
Imputed rentals	31.4	42.6	38.3	34.2	75.0	60.7	61.8	55.0	32.8	74.2	44.4
Firewood	9.9	7.4	10.7	9.7	1.1	2.6	4.6	6.1	9.9	1.3	7.5
Imputed medicare	0.5	0.7	0.4	0.5	0.8	1.0	0.2	0.5	0.5	0.8	0.6
Education	0.5	0.2	0.2	0.3	0.8	0.1	0.0	0.3	0.4	0.7	0.5
Food	48.7	38.9	39.5	48.8	8.0	29.1	21.8	24.1	47.5	8.8	36.6
Other transfers	4.0	3.9	4.3	2.6	6.2	3.7	6.7	5.5	3.9	6.2	4.5
Gifts received in kind	0.3	0.0	0.7	0.3	1.6	0.2	0.9	0.5	0.3	1.6	0.7
Wages/payments in kind	4.3	5.8	5.3	3.1	5.9	2.7	3.3	7.1	4.3	5.9	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Evidence from the PICES 2011/12 shows that in Zimbabwe the total average annual net cash income is US$3,725, see table 3.12. The average annual total net income is highest in urban council areas (US$6,059) and the lowest is in communal lands with US$2,449.

Table 3.12: Average Annual Household Total Net Income in US$ By Type of Income and Land Use Sector

Income type	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Net cash income	1,194	1,830	2,147	1,433	4,881	3,483	3,136	4,218	1,357	4,803	2,494
Property bought	46	88	223	111	225	172	766	324	77	241	131
Property Sold	-2	-	-22	0	-19	-	-176	-2	-5	-22	-10
Total in-kind	1,211	1,753	900	1,283	972	742	776	530	1,191	944	1,109
Total net income	2,449	3,671	3,248	2,826	6,059	4,397	4,500	5,069	2,620	5,967	3,725

Total income in kind contributes 29.8 percent to total net cash income, see table 3.13.

Table 3.13: Percent Average Annual Household Total Net Income by Type of Income and Land Use Sector

Income type	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Net cash income	48.8	49.9	66.1	50.7	80.6	79.2	69.7	83.2	51.8	80.5	67.0
Property bought	1.9	2.4	6.9	3.9	3.7	3.9	17.0	6.4	2.9	4.0	3.5
Property sold	-0.1	-	-0.7	0.0	-0.3	-	-3.9	0.0	-0.2	-0.4	-0.3
Total in- kind	49.5	47.8	27.7	45.4	16.0	16.9	17.2	10.4	45.4	15.8	29.8
Total net income	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Household consumption expenditures consist of expenditure incurred by households on consumption of goods and services. Consumption goods or services are goods or services that are used, without further transformation, by institutional units (households) for the direct satisfaction of individual wants or needs or for the collective needs of members of a community.

Table 3.14 shows the average annual household cash consumption expenditure by land use sector and commodity groups. The average annual household cash consumption expenditure is US$1,948 per household in Zimbabwe. The cash consumption expenditure at sector level ranges from US$1,186 in communal lands to US$4,509 in urban council areas.

All the land use sectors have high cash consumption expenditures on food and non-alcoholic beverages. The average annual cash consumption on food and non-alcoholic beverages at sector level, ranges from US$501 in communal areas to US$1,274 in urban council areas. All the sectors show the lowest cash consumption expenditures in the restaurants and hotels commodity group category.

Table 3.14: Average Annual Household Cash Consumption by Land Use Sector and Commodity Group in US$

Commodity group	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Food and non-alcoholic beverages	501	709	741	625	1,274	1,048	1,125	1,149	550	1,248	692
Alcoholic beverages, tobacco and narcotics	11	17	28	16	23	31	23	41	14	25	16
Clothing and footwear	76	165	144	121	251	165	181	220	92	242	122
Housing, water, electricity, gas and other fuels	184	320	207	198	1,053	496	737	393	192	949	345
Furnishings, household equip. & routine household maintenance	127	260	228	170	493	124	337	434	148	472	214
Health	36	120	62	38	152	19	75	78	41	137	61
Transport	96	225	245	197	432	127	292	338	129	409	186
Communication	26	61	58	37	168	97	126	98	32	157	57
Recreation and culture	16	51	59	29	116	17	90	103	24	112	42
Education	84	176	151	74	367	215	495	297	94	363	149
Restaurants and hotels	-	-	-	-	8	-	-	8	-	8	2
Miscellaneous goods & services	29	65	63	38	171	96	182	138	36	167	62
Total	1,186	2,170	1,984	1,543	4,509	2,435	3,664	3,296	1,352	4,288	1,948

Table 3.15 shows percentage annual household cash consumption by land use sector and commodity groups. The table shows that an average household in Zimbabwe, spends 35.5 percent of total household average annual cash consumption expenditures on food and non-alcoholic beverages. Households residing in urban council areas spend the lowest proportion of total consumption expenditures on food and non alcoholic beverages 28.3 percent. Households residing in administrative centres spend the largest share of total consumption expenditures on food and non alcoholic beverages 43.1 percent. The second highest consumption expenditure by households of 17.7 percent is housing water, electricity, gas and other fuels. The household cash consumption expenditures on housing, water, electricity, gas and other fuels at sector level ranges from 10.4 percent in large scale commercial farms to 23.3 percent in urban council areas. Households in Zimbabwe also spend 9.5 percent of total cash consumption expenditures on transport while another 7.6 percent is spent on education expenses. In general households across land use sectors spend very little on restaurants and hotels.

Table 3.15: Average Annual Household Cash Consumption by Sector and Commodity Group in US$

Commodity group	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Food and non-alcoholic beverages	42.2	32.7	37.3	40.5	28.3	43.1	30.7	34.9	40.7	29.1	35.5
Alcoholic beverages, tobacco and narcotics	1.0	0.8	1.4	1.0	0.5	1.3	0.6	1.2	1.0	0.6	0.8
Clothing and footwear	6.4	7.6	7.2	7.8	5.6	6.8	5.0	6.7	6.8	5.7	6.3
Housing, water, electricity, gas and other fuels	15.5	14.7	10.4	12.8	23.3	20.4	20.1	11.9	14.2	22.1	17.7
Furnishings, household equip. & routine household maintenance	10.7	12.0	11.5	11.0	10.9	5.1	9.2	13.2	11.0	11.0	11.0
Health	3.0	5.5	3.1	2.5	3.4	0.8	2.1	2.4	3.1	3.2	3.1
Transport	8.1	10.4	12.4	12.8	9.6	5.2	8.0	10.3	9.5	9.5	9.5
Communication	2.2	2.8	2.9	2.4	3.7	4.0	3.5	3.0	2.4	3.7	3.0
Recreation and culture	1.4	2.4	3.0	1.9	2.6	0.7	2.5	3.1	1.8	2.6	2.1
Education	7.1	8.1	7.6	4.8	8.2	8.8	13.5	9.0	7.0	8.5	7.6
Restaurants and hotels	0.0	0.0	0.0	0.0	0.2	-	-	0.2	0.0	0.2	0.1
Miscellaneous goods & services	2.5	3.0	3.2	2.5	3.8	4.0	5.0	4.2	2.6	3.9	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

In order to study the average annual household cash consumption expenditures on the economy, it is also vital to study the distribution of household cash consumption by provinces and by commodity groups, see table 3.16. The households residing in Harare and Bulawayo province spend above average food and non alcoholic beverages average annual consumption expenditures, being US$1,303 and US$1,217 respectively. The lowest average annual consumption expenditures is in Matabeleland North province with US$543. Households in all provinces indicate that the second largest average annual consumption expenditure is housing, water, electricity, gas and other fuels, followed by furnishings, household equipment and routine household maintenance.

Table 3.16: Distribution of Average Annual Household Cash Consumption Expenditure by Province and Commodity Group US$

Commodity group	Byo	Manicaland	Mash. Central	Mash.	Mash. West	Mat. North	Mat. South	Mid-lands	Masv-ingo	Hre	Total
Food and non-alcoholic beverages	1,217	629	614	633	791	543	705	762	644	1,303	698
Alcoholic beverages, tobacco and narcotics	12	13	21	17	14	10	13	22	18	26	16
Clothing and footwear	194	85	129	127	161	75	83	144	133	274	124
Housing, water, electricity, gas and other fuels	1,048	258	207	253	537	259	307	356	288	1,182	350
Furnishings, household equip. & routine household maintenance	479	151	193	227	253	149	168	256	194	515	217
Health	235	26	54	72	67	31	65	53	52	110	60
Transport	523	129	161	193	272	68	143	170	184	598	187
Communication	209	36	42	52	61	34	46	68	59	182	58
Recreation and culture	115	26	38	35	41	17	25	56	50	156	42
Education	609	112	87	133	179	126	115	132	174	307	151
Restaurants and hotels	-	1	1	-	4	-	7	0	1	5	2
Miscellaneous goods & services	190	41	52	56	78	35	43	78	62	174	63
Total	4,831	1,508	1,598	1,800	2,457	1,348	1,719	2,096	1,859	4,832	1,966

The distribution of average annual household cash consumption expenditures by province shows that households residing in Harare and Bulawayo provinces spend the lowest proportions of total consumption expenditures on food and non alcoholic beverages being 27.0 percent and 25.2 percent respectively. Households in the rest of the provinces spend higher proportions of their total consumption expenditures on food and non alcoholic beverages ranging from 32.2 percent in Mashonaland West province to 41.7 percent in Manicaland province.

Table 3.17: Percent Distribution of Average Annual Household Cash Consumption Expenditure by Province and Commodity Group

Commodity group	Byo	Manic aland	Mash. Cent.	Mash.	Mash. West	Mat. North	Mat. South	Mid-lands	Masv-ingo	Hre	Total
Food and non-alcoholic beverages	25.2	41.7	38.4	35.2	32.2	40.3	41.0	36.3	34.6	27.0	35.5
Alcoholic beverages, tobacco and narcotics	0.2	0.9	1.3	1.0	0.6	0.7	0.8	1.0	1.0	0.5	0.8
Clothing and footwear	4.0	5.6	8.1	7.0	6.6	5.6	4.8	6.9	7.1	5.7	6.3
Housing, water, electricity, gas and other fuels	21.7	17.1	13.0	14.1	21.8	19.2	17.8	17.0	15.5	24.5	17.8
Furnishings, household equip. & routine household maintenance	9.9	10.1	12.1	12.6	10.3	11.0	9.8	12.2	10.4	10.7	11.0
Health	4.9	1.7	3.4	4.0	2.7	2.3	3.8	2.5	2.8	2.3	3.0
Transport	10.8	8.6	10.1	10.7	11.1	5.1	8.3	8.1	9.9	12.4	9.5
Communication	4.3	2.4	2.6	2.9	2.5	2.5	2.7	3.2	3.2	3.8	3.0
Recreation and culture	2.4	1.7	2.4	2.0	1.7	1.2	1.5	2.7	2.7	3.2	2.1
Education	12.6	7.4	5.4	7.4	7.3	9.4	6.7	6.3	9.4	6.4	7.7
Restaurants and hotels	-	0.1	0.1	0.0	0.2	-	0.4	0.0	0.0	0.1	0.1
Miscellaneous goods & services	3.9	2.7	3.2	3.1	3.2	2.6	2.5	3.7	3.3	3.6	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

In order to examine the impact of non cash consumption expenditures on the economy, a table on cash and non cash average annual household consumption expenditure by land use sector and commodity groups is compiled, see table 3.18. The average annual household cash and non cash consumption expenditure in Zimbabwe is US$2,940 per household. The average cash and non cash household consumption expenditures is higher in urban areas with US$5,101 compared to rural areas US$2,391. The average annual household cash and non cash consumption expenditure ranges from US$2,252 in communal lands to US$5,378 in urban council areas. Households residing in small scale commercial farms, have higher average annual cash and non cash consumption expenditures, compared to the households residing in large-scale commercial farms.

Table 3.18: Average Annual Household Cash and Non Cash Consumption by Sector and Commodity Group in US$

Commodity group	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Food and non-alcoholic beverages	1,081	1,345	1,093	1,260	1,365	1,195	1,304	1,286	1,106	1,350	1,156
Alcoholic beverages, tobacco and narcotics	16	22	33	20	26	36	27	47	19	29	21
Clothing and footwear	109	217	164	147	281	166	199	235	122	269	152
Housing, water, electricity, gas and other fuels	571	1,101	560	590	1,715	862	1,196	726	584	1,557	781
Furnishings, household equip. & routine household maintenance	151	303	238	187	511	132	348	441	170	488	234
Health	43	128	64	46	160	27	78	81	48	144	67
Transport	110	226	247	199	456	127	295	338	140	429	199
Communication	29	65	62	41	173	107	135	103	35	162	61
Recreation and culture	20	56	62	31	130	17	95	106	27	123	47
Education	90	179	152	77	374	216	496	298	99	369	154
Restaurants and hotels	0	0	0	0	11	0	0	10	0	10	2
Miscellaneous goods & services	34	69	67	41	176	100	186	142	40	171	66
Total	2,252	3,713	2,741	2,639	5,378	2,983	4,358	3,813	2,391	5,101	2,940

PICES 2011/12 results show that the proportion of household cash and non cash expenditure on food and non alcoholic beverages in Zimbabwe is 39.3 percent, see table 3.19. The cash and non cash consumption on food and non-alcoholic beverages at sector level ranges from 25.4 percent in urban council areas to 48.0 percent in communal lands. Households in urban areas spend 26.5 percent on food and non alcoholic beverages compared to 46.3 percent for households residing in rural areas.

Table 3.19: Percent Average Annual Household Cash and Non Cash Consumption by Land Use Sector and Commodity Group

Commodity group	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Rural	Urban	Total
Food and non-alcoholic beverages	48.0	36.2	39.9	47.8	25.4	40.1	29.9	33.7	46.3	26.5	39.3
Alcoholic beverages, tobacco and narcotics	0.7	0.6	1.2	0.8	0.5	1.2	0.6	1.2	0.8	0.6	0.7
Clothing and footwear	4.8	5.8	6.0	5.6	5.2	5.6	4.6	6.2	5.1	5.3	5.2
Housing, water, electricity, gas and other fuels	25.4	29.7	20.4	22.3	31.9	28.9	27.4	19.0	24.4	30.5	26.6
Furnishings, household equip. & routine household maintenance	6.7	8.2	8.7	7.1	9.5	4.4	8.0	11.6	7.1	9.6	8.0
Health	1.9	3.5	2.4	1.7	3.0	0.9	1.8	2.1	2.0	2.8	2.3
Transport	4.9	6.1	9.0	7.6	8.5	4.3	6.8	8.9	5.9	8.4	6.8
Communication	1.3	1.8	2.3	1.6	3.2	3.6	3.1	2.7	1.5	3.2	2.1
Recreation and culture	0.9	1.5	2.3	1.2	2.4	0.6	2.2	2.8	1.2	2.4	1.6
Education	4.0	4.8	5.6	2.9	7.0	7.2	11.4	7.8	4.1	7.2	5.2
Restaurants and hotels	0.0	0.0	0.0	0.0	0.2	-	-	0.3	0.0	0.2	0.1
Miscellaneous goods & services	1.5	1.9	2.4	1.6	3.3	3.4	4.3	3.7	1.7	3.4	2.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Consumer Price Index Weights

The final weights used in the Consumer Price Survey (CPS) are compiled using cash consumption expenditures. However, the commodities are reclassified into groups using the Classification of Individual Consumption by Purpose (COICOP). In addition to this, the consumption of beer is re-estimated using the beer sales reported in the country. Table 3.20 shows that household consumption expenditures in 2011 have shifted more towards food and non alcoholic beverages, housing, water and electricity, communication and education. Major declines in household expenditures are in furnishing, household equipment and routine maintenance, together with recreation and culture.

Table 3.20: Comparison of Final Consumer Price Index (CPI) Weights PICES 2011 and ICES 2001

Commodity group description	Weight *2001*	Weight *2011/12*	Weight *difference*
Food & Non Alcoholic Beverages	31.9	33.6	1.6
Alcoholic Beverages and Tobacco	4.9	4.4	-0.5
Clothing and Footwear	5.7	6.1	0.3
Housing, Water, Electricity and Gas	16.2	17.7	1.5
Furnishing Household Equipment and Routine Maintenance	15.1	9.9	-5.2
Health	1.3	2.2	0.9
Transport	9.8	9.8	-0.0
Communication	1.0	3.4	2.4
Recreation and Culture	5.8	2.1	-3.6
Education	2.9	5.7	2.8
Restaurants and Hotels	1.5	1.4	-0.1
Miscellaneous goods and services	3.9	3.9	-0.1
ALL ITEMS	100.00	100.00	

Source PICES 2011/12 Survey and ICES 2001. Note: the commodities were reclassified using COICOP and consumption of beer are re-estimated using beer sales figures. It is generally known that consumers underestimate expenditures on beer.

3.2 Summary

This chapter on household economy, has revealed that in Zimbabwe, the average annual gross cash income is US$2,154. The highest contribution to annual average gross cash income of 67.7 percent, emanates from primary incomes, followed by agriculture income 18.0 percent and household enterprises income 11.5 percent. In urban areas, the highest proportion of income emanates from primary incomes 79.9 percent while household enterprises income contributes 15.2 percent. In rural areas, agriculture is the main income generating activity for 51.8 percent of the households while primary incomes contribute 43.6 percent. It is also indicated that the total average annual household income in kind in Zimbabwe is US$1,109 and ranges from US$530 in other urban areas to US$1,753 in small scale commercial farms. Imputed rentals of US$493 and food US$406 contribute the most to the total average annual household income in kind. The average annual household cash consumption expenditure is also indicated as US$1,948 per household in Zimbabwe. It is observed that an average household in Zimbabwe, spends 35.5 percent of total household average annual cash consumption expenditures on food and non-alcoholic beverages. The average annual household cash and non cash consumption expenditure in Zimbabwe, is US$2,940 per household. Finally, it is shown that the household expenditure on food and beverages based on cash and non cash expenditures is 39.3 percent.

3.3 Poverty Summary Findings

It is observed that the impact of economic decline experienced in the last decade has negatively affected all the sectors of the economy. The introduction of Short Term Emergency Recovery Programme (STERP) and the 3 Year Macroeconomic Policy and Budget Framework (STERP11) and the crafting of the Medium Term Plan (MTP) have played a pivotal role to the return of macro-economic stability and putting economy on the path to recovery. However, there is some fragility in the economy due to limited fiscal space which has led to low levels of public investment in social sectors thereby negatively impacting on poverty. Since independence poverty reduction has been a primary objective and, over time, Zimbabwe has been relatively successful in addressing the needs of the poor. The macro economic crisis of the past decade has, however, increased the urgency of this challenge, and development of policy requires substantial analysis of correlates of poverty and how they change over time.

The per capita consumption expenditure approach is adopted in measuring poverty incidence in Zimbabwe. This approach mainly uses per capita consumption expenditure indices combined with other measures of well being such as household characteristics, asset ownership and access to social services in measuring well being. The analysis of poverty reveals that poverty is far worse in rural areas than in urban areas of Zimbabwe. It is also observed that 62.6 percent of Zimbabwean households are deemed poor whilst 16.2 percent of the households are in extreme poverty. The key finding is that poverty is more widespread and prevalent in rural Zimbabwe. It is found out that 76.0 percent of the rural households are poor compared to 38.2 percent in urban areas. The results also indicate that 30.4 percent of rural people in Zimbabwe are extremely poor compared to only 5.6 percent in urban areas.

Poverty also varies significantly among households across provinces and within provinces. Matabeleland North province has the highest percent of households in poverty (81.7 percent) and extreme poverty (36.9 percent). Poor households in Zimbabwe are characterised by high dependency ratios, and, on average, older heads of households are associated with higher prevalence of poverty than younger heads of households. It is highlighted that the prevalence of poverty among male-headed and female-headed households is almost the same at 62.9 percent and 62.0 percent respectively. Notably, female-headed households are worse off on average, but there is substantial poverty among male-headed households and heterogeneity (non-uniformity) of poverty among female-headed households. Access to employment for the household head is closely associated with household poverty status. In rural and urban areas, households headed by own-account workers are most likely to be affected by a high poverty incidence. Casual or temporary employees, similarly suffer from high rates of poverty. Households headed by a permanent paid employee or by an employer have the lowest likelihood of being poor. Households headed by someone who is employed in the private sector or formal sector are less likely to be poor than households headed by an informal sector worker in both rural and urban areas.

When all the rural provinces are compared, Matabeleland North province has the highest prevalence of poverty: 87.0 percent of households in the province are deemed poor. It is also shown that rural poverty is most prevalent in communal lands (79.4 percent), followed by resettlement areas with 76.4 percent. It is important to note that rural poor households are characterised by much higher dependency ratios compared to non-poor households. Dependency is highest for the poorest households. Furthermore, although

households in resettlement areas are fairly well-endowed with productive assets, such as ploughs, scotch carts and wheel barrows the high poverty prevalence in these areas can be explained by lack of adequate financial and material resources. In rural areas, communal and resettlement farmers and unpaid family workers constitute 84.1 percent of the economically active population. These economic activities, found mostly in rural areas, are most likely to be associated with higher poverty rates. A household whose head has communal or resettlement farming as a main activity is much more likely to be poor or extremely poor when compared to a household headed by a permanent or even casual employee. Households headed by a communal farmer have the highest prevalence of poverty 83.0 percent compared to other heads of households across land use sectors.

About 50.5 percent of the poorest people, who are ill, use public health facilities for treatment, while 43.7 percent of the non-poor went to such facilities. Cost is indicated as the most significant barrier to accessing treatment when household members are ill. The worst living conditions are in resettlement areas with 42.9 percent of households having no toilet facilities at all while 42.8 percent receive their water from unprotected wells or a surface water supply such as rivers, streams or dams.

It is also established that the incidence of poverty declines as the household head's educational attainment rises. This implies that prevalence of poverty falls as education level rises. Despite the adoption of the free primary school tuition, most extremely poor households still hesitate to enroll their children in schools because they find difficulties in mobilizing financial resources to pay for other school costs like uniforms, levies, etc. It is also noted that, the differences in primary school entrance rates between children from extremely poor and non-poor households are relatively high, representing 18 percentage points in favour of the non-poor children. The secondary school enrolment ratios of 39.0 percent for the extremely poor girls, represent a disparity of 28.5 percentage points, when compared to girls from non-poor households.

4 Individual Incomes and Remittances

4.1 Introduction

This chapter deals with main source of income and individual primary income of employed persons and remittances. The analysis is based on age, sex and occupation categories, land use sectors, remittances and income groups.

The PICES 2011/12 collects information on household main source of income. The question asked is 'what is (name's) main source of income in the last 12 months?". The response categories are salaries and wages, gifts and transfers, own business, sale of own agricultural produce and other specify. Analysis is done by province and by response categories and for adult persons 18 years and above. Overall it is observed that 31.9 percent of the adults 18 years and above in Zimbabwe depend on salaries and wages as their main source of income, see table 4.1. As a rural based economy the majority of the persons in Zimbabwe (48.4 percent) state that sale of own agricultural produce is their main source of income. About 10 percent and 7.3 percent of the adults in Zimbabwe state that their main source of income is own business, gifts and transfers respectively. The majority of adults residing in Harare and Bulawayo provinces, 69.8 percent and 67.8 percent respectively have salaries and wages as their main source of income. The rest of the provinces with large tracts of rural land have sale of agricultural own produce as main source of income. The proportion of adults engaged in sale of agricultural produce ranges from 44.4 percent in Matabeleland South province to 70.5 percent in Mashonaland Central province.

Table 4.1: Household Main Source of Income by Province for Adults 18 Years and Above

Province	Salary and wages	Gifts and transfers	Own business	Sale of own agricultural produce	NS	National
	%	%	%	%	%	%
Bulawayo	67.8	1.6	28.9	0.4	1.4	100.0
Manicaland	22.6	12.4	7.0	56.4	1.5	100.0
Mashonaland Central	18.2	3.2	5.2	70.5	2.9	100.0
Mashonaland East	24.9	11.2	5.0	53.6	5.4	100.0
Mashonaland West	30.8	1.9	8.8	57.2	1.3	100.0
Matabeleland North	19.2	7.9	4.4	67.5	1.0	100.0
Matabeleland South	23.9	24.7	5.1	44.4	1.9	100.0
Midlands	21.1	2.8	5.5	69.7	0.9	100.0
Masvingo	21.7	13.6	5.6	54.1	5.0	100.0
Harare	69.8	1.5	27.8	0.3	0.5	100.0
National	**31.9**	**7.3**	**10.3**	**48.4**	**2.2**	**100.0**

Analysis is also conducted for household main source of income by land use sectors for adults 18 years and above, in rural and urban areas and by sex. It is noted that in rural areas 68.3 percent of the households have

indicated sale of own agricultural produce as main source of income, while in urban areas the main source of income for 68.5 percent of the households are salaries and wages, see table 4.2. The highest proportion of females 56.9 percent reported sale of own agricultural produce as main source of income compared to salaries and wages 21.1 percent. The proportion of males whose main source of income is indicated as salaries and wages is 42.9 percent while 39.7 percent of the males have sale of agricultural produce as main source of income.

Table 4.2: Household Main Source of Income by Land Use Sector for Adults 18 Years + by Rural and Urban Areas and by Sex

Category	Salary and wages	Gifts and transfers	Own business	Sale of own agricultural produce	NS	Total
	%	%	%	%	%	%
Land use sectors						
Communal land	9.5	11.9	2.9	72.7	3.1	100.0
SSCF	34.5	3.4	3.0	56.0	3.1	100.0
LSCF	55.7	2.5	5.2	35.2	1.4	100.0
Resettlement areas	11.4	5.5	2.0	79.7	1.4	100.0
Urban council areas	68.9	1.7	27.7	0.8	1.0	100.0
Admin. Centres	66.8	6.1	24.9	2.1	-	100.0
Growth Points	57.2	4.3	23.0	13.5	2.1	100.0
Other urban areas	65.7	1.2	22.8	7.4	2.9	100.0
Total	**31.9**	**7.3**	**10.3**	**48.4**	**2.2**	**100.0**
Urban and rural areas						
Rural areas	16.3	9.7	3.1	68.3	2.7	100.0
Urban areas	68.5	1.7	27.3	1.5	1.1	100.0
Total	**31.9**	**7.3**	**10.3**	**48.4**	**2.2**	**100.0**
Males and females						
Male	42.9	3.6	11.4	39.7	2.4	100.0
Female	21.1	10.9	9.2	56.9	2.0	100.0
Total	**31.9**	**7.3**	**10.3**	**48.4**	**2.2**	**100.0**

4.2 Average Annual Incomes

Table 4.3 shows the average annual gross primary income by age and sex for employed persons. Analysis is restricted to persons aged 20 years and above. It is noted that the average annual gross primary income in Zimbabwe is US$3,580. The average annual gross primary income in Zimbabwe ranges from US$2,150 in the 20-24 year age group to US$4,702 in the 50-54 year age group. The average annual gross primary income for males is US$3,759 compared to US$3,194 for females. The average annual gross primary income for males ranges from US$1,988 in the 20-24 year age group to US$5,321 in the 50-54 year age group. The average annual gross primary income for females ranges from US$1,886 in the 65+ year age group to US$3,841 in the 55-59 year age group. There is a marked disparity in the distribution of average annual gross primary income between males and females and by age group. On average, it is noted that male average gross primary incomes are 1.2 times those of females. This is because more females than males are employed in lower paying jobs.

Table 4.3: Average Annual Gross Primary Income by Age and Sex for Employed Persons (20 Years+)

Age group	Male	Female	Both Sexes
20 – 24	1,988	2,429	2,150
25 – 29	3,209	3,340	3,253
30 – 34	3,436	3,504	3,457
35 – 39	4,014	2,842	3,656
40 – 44	4,708	3,652	4,403
45 – 49	4,824	3,437	4,361
50 – 54	5,321	3,326	4,702
55 – 59	4,918	3,841	4,578
60 – 64	4,025	2,624	3,629
65 +	2,327	1,886	2,234
Total	3,759	3,194	3,580

4.3 Average incomes and occupation

Analysis is also made on the average annual gross primary income by occupation and sex for employed persons. On average males have higher primary incomes than females in most occupations except in, technicians and associate professionals, clerical support workers, plant and machine operators and other occupations not elsewhere classified. The persons with the highest primary income in Zimbabwe are managers earning an average annual gross income of US$10,586, followed by technicians and associate professionals earning an average annual gross primary income of US$6,229, see table 4.4. Male managers earn US$11,626 as compared to US$8,144 for female managers. The male professionals' income is US$6,998 compared to US$5,264 for females. Persons with the lowest average annual gross primary incomes in the country are skilled agriculture, forestry and fishing workers whose average annual primary income is US$922. Even in the skilled agriculture, forestry and fishing occupation category females earn an average annual primary income of US$606 which is less than that of males US$1,098.

Table 4.4: Average Annual Gross Primary Income by Age and Sex for Employed Persons (20 Years +) in the Last 12 Months

Occupational category	Male	Female	Both Sexes
Managers	11,626	8,144	10,586
Professionals	6,998	5,264	6,152
Technicians and associate professionals	6,173	6,344	6,229
Clerical support workers	5,376	5,499	5,436
Service and sales workers	3,738	2,664	3,373
Skilled agriculture, forestry and fishing workers	1,098	606	922
Craft and related trade workers	3,549	2,333	3,467
Plant and machine operators	3,548	5,150	3,598
Elementary occupations	1,965	1,652	1,848
Other not elsewhere classified	4,233	6,802	4,395
Total	**3,759**	**3,194**	**3,580**

4.4 Average incomes and place of residence

Analysis on incomes is also made to show percentage of monthly gross primary income for employed persons by sex, in rural and urban areas. From table 4.5 it is shown that 30.6 percent of the employed persons earn monthly gross primary incomes of less than US$100. About 77 percent of the employed persons in Zimbabwe earn gross monthly primary incomes of US$350 and below. Only 4.3 percent of the employed persons earn gross monthly primary incomes of above US$800. Out of the total employed female persons in Zimbabwe 38.0 percent earn a monthly gross primary income of less than US$100, while 26.9 percent of the males earn a monthly gross income of less than US$100. Males fair better than females in terms of monthly gross primary incomes. It is observed that 28.8 percent of the total males aged 20 years and above earn between US$200-US$350 compared to 24.6 percent for females in the same income range. In addition to this, it is noted that 54.8 percent of the females earn gross primary incomes below US200 per month compared to 46.7 percent for males.

It is also shown that the majority of rural employed persons 61.3 percent earn a gross monthly primary income of less than US$100 compared to only 10.5 percent for people employed in urban areas. More females than males earn less than US$100 per month in both rural and urban areas.

Table 4.5: Percent Monthly Gross Primary Income for Employed Persons, by Sex, Rural and Urban Areas

Income range	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
	%	%	%	%	%	%	%	%	%
Less than 100	58.0	67.9	61.3	6.6	18.6	10.5	26.9	38.0	30.6
100-199	17.7	10.0	15.2	21.1	21.2	21.1	19.8	16.8	18.8
200-350	13.8	12.4	13.3	38.6	32.6	36.6	28.8	24.6	27.4
351-450	6.7	6.8	6.7	14.2	11.6	13.3	11.2	9.7	10.7
451-600	2.6	1.6	2.3	8.2	6.1	7.5	6.0	4.4	5.5
601-800	0.6	0.8	0.6	3.9	4.7	4.2	2.6	3.2	2.8
801-1000	0.3	0.4	0.3	2.3	1.3	2.0	1.5	1.0	1.3
Over 1000	0.4	0.2	0.3	5.1	3.9	4.7	3.2	2.5	3.0
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Monthly gross primary incomes for males and females are also analyzed across the land use sectors by income range as shown in table 4.6. It is also observed that employees residing in urban land use sectors earn more incomes than employees working in the rural land use sectors. It is also noted that the highest proportion of women that earn less than US100 per month, (76.8 percent) is in the large scale commercial farms compared to other rural land use sectors. Most of these women are farm workers and indications are that they are lowly paid compared to women in other land use sectors. The same pattern is observed for females across rural land use sectors.

Table 4.6: Percent Monthly Gross Primary Income for Employed Persons, by Sex, and by Land Use Sector

Land use Sector/ Income range	Less than 100	100-199	200-350	351-450	451-600	601-800	801-1000	Over 1000	Total
CL									
Males	57.8	13.0	16.1	8.8	3.1	0.7	0.4	0.3	100.0
Females	59.6	10.2	16.9	9.3	2.1	1.4	0.4	0.1	100.0
Total	**58.4**	**12.0**	**16.4**	**9.0**	**2.8**	**1.0**	**0.4**	**0.2**	**100.0**
SSCF									
Males	55.3	16.3	16.0	9.6	2.7	-	0.2	-	100.0
Females	68.0	5.1	17.5	9.1	0.3	-	-	-	100.0
Total	**59.2**	**12.9**	**16.4**	**9.4**	**2.0**	**-**	**0.1**	**-**	**100.0**
LSCF									
Males	57.3	23.4	11.7	4.4	1.9	0.5	0.3	0.5	100.0
Females	76.8	10.3	7.1	3.7	1.5	-	0.2	0.5	100.0
Total	**63.5**	**19.3**	**10.3**	**4.2**	**1.7**	**0.3**	**0.3**	**0.5**	**100.0**
RA									
Males	63.3	13.7	12.2	6.7	3.6	0.5	-	-	100.0
Females	72.9	9.3	9.3	5.9	-	1.3	1.3	-	100.0
Total	**65.9**	**12.5**	**11.4**	**6.5**	**2.6**	**0.7**	**0.4**	**-**	**100.0**
UCA									
Males	6.2	21.1	38.4	14.2	8.3	4.1	2.4	5.4	100.0
Females	18.0	21.5	32.7	11.1	6.2	5.0	1.4	4.1	100.0
Total	**10.2**	**21.2**	**36.5**	**13.2**	**7.6**	**4.4**	**2.1**	**4.9**	**100.0**
AC									
Males	4.6	16.5	35.1	27.5	14.0	-	-	2.2	100.0
Females	11.8	9.3	40.2	38.7	-	-	-	-	100.0
Total	**7.9**	**13.2**	**37.4**	**32.6**	**7.7**	**-**	**-**	**1.2**	**100.0**
GP									
Males	10.8	8.7	31.2	28.1	11.5	4.0	3.6	2.1	100.0
Females	21.8	11.5	39.2	15.9	8.8	2.2	0.6	-	100.0
Total	**15.4**	**9.8**	**34.6**	**23.0**	**10.4**	**3.3**	**2.3**	**1.2**	**100.0**
OUA									
Males	11.6	25.8	43.9	8.3	6.0	2.0	0.9	1.6	100.0
Females	35.5	22.1	21.9	15.1	1.5	0.8	0.8	2.2	100.0
Total	**16.5**	**25.0**	**39.4**	**9.7**	**5.1**	**1.7**	**0.8**	**1.7**	**100.0**
National									
Males	26.9	19.8	28.8	11.2	6.0	2.6	1.5	3.2	100.0
Females	38.0	16.8	24.6	9.7	4.4	3.2	1.0	2.5	100.0
Total	**30.6**	**18.8**	**27.4**	**10.7**	**5.5**	**2.8**	**1.3**	**3.0**	**100.0**

4.5 Aggregate Income and Consumption Expenditures

Although various forms of incomes have been discussed in this chapter, it is also important to know the components of aggregate household incomes. It is generally known that households tend to under-report incomes compared to consumption expenditures. As a result there is usually a discrepancy between total incomes and total consumption expenditures. The total value of incomes received by households during the survey period is US$6.1 billion, see table 4.7. The value of total private consumption expenditure by households is US$9.7 billion, see table 4.8. Apart from under-reporting of incomes the discrepancy between income and total private consumption expenditures is a result of several factors such as receipt of non cash incomes by households such as imputed rentals for owner-occupied dwelling units, value of own produce and value of imputed firewood. All these non cash incomes improve the standard of living of the household. From table 4.7, it is further shown that 65.8 percent of total household incomes (about US$4.0 billion) are gross wages and salaries and allowances. The domestic transfer incomes of US$509.0 million constitute 8.4 percent of total incomes while remittances from abroad totaling US$319.0 million constitute 5.3 percent of total annual household income. It is also noted that rentals for dwelling units totaling US$138.0 million constitute 2.3 percent of total annual household income.

Table 4.7: Total Value of Annual Household Incomes, Transfers Incomes and Remittances US$

Income category	Value of income US$	Percent
Gross wages, salaries and allowances in cash incl. tax	3,990,379,215	65.80
Income tax	-176,293,294	-2.91
Employers' contribution to social security and similar scheme	88,377,205	1.46
Income of members from producers' co-operative (cash)	14,192,304	0.23
Wages and salaries in kind	78,072,540	1.29
Interest, royalties	4,646,470	0.08
Dividends	4,130,159	0.07
Rentals	138,010,889	2.28
Rent	46,942,192	0.77
Social benefits-Health	2,293,132	0.04
Social benefits –Education	3,961,935	0.07
Social benefits -Food	6,246,284	0.10
Early retirement package	9,332,661	0.15
Pension and life assurance annuity benefits	96,994,237	1.60
Remittance (transfers received in cash) Domestic	508,995,267	8.39
Remittance (transfers received in cash) Abroad	319,021,814	5.26
Other current transfers e.g. for disasters	18,216,167	0.30
Transfers received in kind e.g. lobola	249,117,652	4.11
Remittance (transfers given out in cash)	212,147,156	3.50
Other transfers given out in kind	70,313,700	1.16
Other payments made and gifts e.g. lobola	26,459,394	0.44
Total	**6,064,143,666**	100.00

Table 4.8: Total Private Consumption Expenditure by Item Group, Rural and Urban Areas

Item category	Rural	Urban	Zimbabwe
Food and non-alcoholic beverages	1,933,903,517	1,342,197,180	3,276,100,698
Alcoholic beverages, tobacco and narcotics	32,958,662	25,755,453	58,714,116
Clothing and footwear	216,441,783	273,056,708	489,498,491
Housing, water, electricity, gas and other fuels	994,584,049	1,745,137,775	2,739,721,824
Furnishings, hhold equip. and routine hhold maint	300,769,688	473,482,583	774,252,271
Health	78,174,038	142,624,751	220,798,788
Transport	258,758,864	553,066,730	811,825,595
Communication	62,419,884	176,072,658	238,492,542
Recreation and culture	49,500,563	142,813,868	192,314,431
Education	174,264,037	366,028,317	540,292,353
Miscellaneous goods and services	95,709,785	220,261,219	315,971,003
Restaurants and hotels	654,900	6,221,468	6,876,368
Total	**4,198,139,771**	**5,466,718,710**	**9,664,858,481**

4.6 Remittances

Zimbabwe has experienced a massive net outmigration from the year 2000 to 2008 due to the economic problems faced in the country. However, those who emigrated and are now living in the "diaspora", send money back home, which is termed "remittances from abroad". The total amount of remittances to Zimbabwe from abroad is US$319.0 million per year, see table 4.9. Households residing in urban areas receive the largest share of the remittances from abroad amounting to US$252.9 million. These remittances constitute 79.3 percent of the total remittances from abroad. Households residing in rural areas receive US$66.2 million constituting 20.7 percent of the total remittances. On average the households are receiving remittances from abroad amounting to US$2,269 per annum which translates to US$189.1 per month.

Table 4.9: Average and Total Annual Remittances from Abroad Received by Households by Province, Rural and Urban Areas

Province	Average	Total	%
Bulawayo	2,376	73,202,975	23.0
Manicaland	1,256	13,452,512	4.2
Mashonaland Central	2,686	11,785,908	3.7
Mashonaland East	1,590	11,203,656	3.5
Mashonaland West	1,955	16,183,965	5.1
Matabeleland North	1,158	8,612,518	2.7
Matabeleland South	2,004	15,581,812	4.9
Midlands	1,996	26,981,866	8.5
Masvingo	1,729	26,355,009	8.3
Harare	3,269	115,661,594	36.3
National	**2,269**	**319,021,814**	**100.0**
Rural Areas	1,253	66,165,845	20.7
Urban Areas	2,880	252,855,970	79.3
National	**2,269**	**319,021,814**	**100.0**

4.7 Summary

Overall it is observed that 31.9 percent of the adults 18 years and above in Zimbabwe depend on salaries and wages as their main source of income while the majority of the persons in Zimbabwe (48.4 percent) state that sale of own agricultural produce is their main source of income. It is noted that the average annual gross primary income in Zimbabwe is US$3,580. The average annual gross primary income for males in Zimbabwe is US$3,759 compared to US$3,194 for females. There is a marked disparity in the distribution of average annual gross primary incomes between males and females. The persons with the highest primary income for both sexes are managers earning an average annual gross income of US$10,586, followed by technicians and associate professionals earning an average annual gross primary income of US$6,229. It is also shown that 76.8 percent of the employed persons in Zimbabwe earn gross monthly primary incomes of less than US$350. Only 4.3 percent of the employed persons earn gross monthly primary incomes of above US$800. In general, for employed persons males earn more than females in both rural and urban areas. In the PICES survey it is observed that the value of total private consumption expenditure by households is US$9.7 billion compared to a total of household income of US$6.1 billion. This discrepancy is explained by non cash consumption expenditures such as imputed rentals for owner-occupied dwelling units, imputed firewood and consumption of own produce.

5 Agriculture, Production Account of Agriculture, Forestry and Fishing

5.1 Introduction

This chapter looks at the compilation of the agriculture production account for households in Zimbabwe. The information solicited on this section includes agriculture output, inputs, capital formation and ownership of agricultural assets. Analysis is done by land use sectors namely; communal lands (CL), small scale commercial farms (SSCF), Large scale commercial farms (LSCF), resettlement areas (RA), urban council areas (UCA), administration centres (AC), growth point (GP) and other urban areas (OUA). This information is used to provide an insight into the agricultural activities engaged by households across land use sectors. It should be noted that in the PICES 2011/12 survey, the large scale commercial farms are also comprised of farm worker households and not necessarily the commercial farmers themselves. Therefore the information solicited on large scale commercial farms is for households residing on commercial farms. With the land reforms of the year 2000 the composition of the commercial farm workers has changed. Some of these large commercial farms now consist of A1 farms and A2 farms which are owned by individual households. However, since the 2002 Master frame was used during sampling, it is not possible to separate agricultural output for A1 farms and A2 farms from the former large scale commercial farms. What is referred to as "resettlement areas" in this Report are the "old Resettlement areas". Furthermore, the former large scale commercial farms still exist in some rural areas of Zimbabwe. This is important to note particularly when comparisons of statistics are being done with periods before the agrarian reform period.

In order to understand the components of the household production account of agriculture it is important to explain how the information is collected during a PICES survey. Information on agricultural output, agricultural inputs is collected on a weekly basis through the Agriculture Daily Record Book. The enumerator visits the household each week to collect the agriculture daily record books which is then transcribed onto the questionnaire. Information on agricultural stocks is also collected for use in the household production account of agriculture. The data on agricultural production is collected for the entire month and multiplied by 12 to obtain the annual production in each household.

5.2 Household agricultural output and input

The production account of agriculture for households in Zimbabwe is shown in table 5.1. This table shows the gross output and inputs of the agricultural sector. According to the PICES 2011/12 the gross agricultural output produced by households in Zimbabwe is US$1,194.2 million, while the inputs amounted to a total of US$272.8 million. The difference between the value of output and the value of inputs yields the value added for the households amounting to US$921.4 million.

Table 5.1: Value of Agricultural Products (US$000s) by Main Group of Product and by Land Use Sector

Production	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	National
Gross Output									
Grain crops	17,816	4,112	7,815	17,742	2,100	-	270	323	50,177
Industrial crops	118,512	13,375	93,308	33,144	32	-	13	110	258,495
Vegetables and other crops	17,949	782	5,588	6,423	4,584	-	333	6,714	42,372
Fruit	2,887	27	4	607	14	-	48	-	3,587
Dairy produce	645	257	334	711	-	-	-	31	1,977
Poultry	9,130	224	889	1,753	13,194	-	856	777	26,823
Cattle	34,630	1,666	5,654	20,924	2,545	-	456	127	66,002
Other livestock	11,375	506	2,331	2,759	-	-	-	27	16,997
Fodder crops	36	-	-	-	-	-	-	-	36
Fishery	543	4	380	89	-	-	-	108	1,125
Forestry	1,032	3	246	148	503	23	-	-	1,955
Goods purchased for sale	9,947	2	1,574	1,582	8,383	-	158	137	21,783
Other receipts	169	-	-	428	-	-	-	-	597
Consumption of own produce	508,443	20,384	58,535	91,668	17,128	529	2,336	3,242	702,264
Total	**733,114**	**41,342**	**176,658**	**177,977**	**48,482**	**552**	**4,470**	**11,598**	**1,194,192**
Total Inputs									
Direct for crops	71,186	8,374	36,895	31,194	4,147	6	269	583	152,654
Direct for livestock	10,813	619	2,639	2,696	14,566	15	550	226	32,124
Direct for fishery	33	-	52	66	15	-	-	41	206
Purchased for resale	6,801	173	606	1,398	6,513	37	483	160	16,169
General: maintenance	4,167	40	1,070	746	538	-	43	11	6,616
Auctions and Grading	486	359	1,086	1,193	-	-	-	-	3,125
Transport	1,912	92	1,386	493	205	-	-	-	4,089
Fuel and power	3,393	308	11,810	1,228	5	-	71	77	16,892
Services and licenses	5,539	2,835	27,546	2,965	372	-	9	370	39,636
Sundries	267	526	244	8	197	-	20	-	1,261
Total	**104,597**	**13,326**	**83,334**	**41,987**	**26,558**	**58**	**1,445**	**1,468**	**272,772**
Value Added	**628,517**	**28,016**	**93,324**	**135,990**	**21,924**	**494**	**3,025**	**10,130**	**921,420**

5.3 Distribution of outputs and inputs

The percent distribution of agriculture products by their main groups and by land use sectors is shown in table 5.2. It is depicted that in Zimbabwe, households consumed most of their output which constitutes 58.8 percent. The second largest share of the agricultural household output is made up of industrial crops constituting 21.7 percent of the total output. Cattle production, in third place accounts for 5.5 percent of the national output. Most of the agricultural output in large scale commercial farms (52.8 percent) is industrial crops, while the second largest share (33.1 percent) is consumption of own produce. Notably, vegetables and other crops constituting 57.9 percent are the main source of agricultural output in other urban areas, while consumption of own produce constitutes 28.0 percent.

The largest share of household agricultural inputs in Zimbabwe is direct for crops (56.0 percent) followed by inputs directly for services and licenses (14.5 percent). The direct inputs for crops are the largest across all rural land use sectors. Fuel and power, coupled with services and licenses constitute 47.3 percent of total inputs for households residing in large scale commercial farm areas.

Table 5.2: Percent Distribution of Components of Agricultural Output and Input by Land Use Sector

Production	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	National
	%	%	%	%	%	%	%	%	%
Gross output									
Grain crops	2.4	10.0	4.4	10.0	4.3	-	6.0	2.8	4.2
Industrial crops	16.2	32.4	52.8	18.6	0.1	-	0.3	1.0	21.7
Vegetables and other crops	2.5	1.9	3.2	3.6	9.5	-	7.4	57.9	3.6
Fruit	0.4	0.1	0.0	0.3	0.0	-	1.1	-	0.3
Dairy produce	0.1	0.6	0.2	0.4	0.0	-	-	0.3	0.2
Poultry	1.3	0.5	0.5	1.0	27.2	-	19.2	6.7	2.3
Cattle	4.7	4.0	3.2	11.8	5.3	-	10.2	1.1	5.5
Other livestock	1.6	1.2	1.3	1.6	0.0	-	-	0.2	1.4
Fodder crops	0.0	-	-	-	0.0	-	-	-	-
Fishery	0.1	0.0	0.2	0.1	0.0	-	-	0.9	0.1
Forestry	0.1	0.0	0.1	0.1	1.0	4.2	-	-	0.2
Goods purchased for sale	1.4	0.0	0.9	0.9	17.3	-	3.5	1.2	1.8
Other receipts	0.0	-	-	0.2	0.0	-	-	-	0.1
Consumption of own produce	69.4	49.3	33.1	51.5	35.3	95.8	52.3	28.0	58.8
Total output	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Total inputs									
Direct for crops	68.1	62.8	44.3	74.3	15.6	10.3	18.6	39.7	56.0
Direct for livestock	10.3	4.6	3.2	6.4	54.8	25.9	38.1	15.4	11.8
Direct for fishery	0.0	0.0	0.1	0.2	0.1	0.0	0.0	2.8	0.1
Purchased for resale	6.5	1.3	0.7	3.3	24.5	63.8	33.4	10.9	5.9
General: maintenance	4.0	0.3	1.3	1.8	2.0	0.0	3.0	0.7	2.4
Auctions and Grading	0.5	2.7	1.3	2.8	0.0	0.0	0.0	0.0	1.1
Transport	1.8	0.7	1.7	1.2	0.8	0.0	0.0	0.0	1.5
Fuel and power	3.2	2.3	14.2	2.9	0.0	0.0	4.9	5.2	6.2
Services and licenses	5.3	21.3	33.1	7.1	1.4	0.0	0.6	25.2	14.5
Sundries	0.3	3.9	0.3	0.0	0.7	0.0	1.4	0.0	0.5
Total input	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table 5.3 shows the percent distribution of components of agricultural output and input by land use sectors. For the country as a whole, most of the output emanate from households residing in communal lands (61.4 percent), followed by households in resettlement areas (14.9 per cent) and large scale commercial farms (14.8 percent). It is also shown that most of the grain crops, (35.5 percent), are produced in communal lands, followed by resettlement areas (35.4 percent), and large scale commercial farms (15.6 percent). Households residing in communal lands also produce most of the fruits, cattle, consumption of own produce and fodder crops compared to households living in other land use sectors. In terms of inputs households in communal lands incur the largest proportion of inputs being 38.3 percent of total inputs in Zimbabwe. Households residing in large scale commercial farms incur most of the fuel and power expense (69.9 percent) as well as most of the services and licenses expenses 69.5 percent.

Table 5.3: Percent Distribution of Components of Agricultural Output and Input by Land Use Sector

Production	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	National
	%	%	%	%	%	%	%	%	%
Gross output									
Grain crops	35.5	8.2	15.6	35.4	4.2	-	0.5	0.6	100.0
Industrial crops	45.9	5.2	36.1	12.8	0.0	-	0.0	0.0	100.0
Vegetables and other crops	42.4	1.9	13.2	15.2	10.8	-	0.8	15.9	100.0
Fruit	80.5	0.8	0.1	16.9	0.4	-	1.4	-	100.0
Dairy produce	32.6	13.0	16.9	36.0	0.0	-	-	1.6	100.0
Poultry	34.0	0.8	3.3	6.5	49.2	-	3.2	2.9	100.0
Cattle	52.5	2.5	8.6	31.7	3.9	-	0.7	0.2	100.0
Other livestock	66.9	3.0	13.7	16.2	0.0	-	-	0.2	100.0
Fodder crops	100.0	-	-	-	0.0	-	-	-	100.0
Fishery	48.3	0.4	33.8	7.9	0.0	-	-	9.6	100.0
Forestry	52.8	0.2	12.6	7.6	25.7	1.2	-	-	100.0
Goods purchased for sale	45.7	0.0	7.2	7.3	38.5	-	0.7	0.6	100.0
Other receipts	28.3	-	-	71.7	0.0	-	-	-	100.0
Consumption of own produce	72.4	2.9	8.3	13.1	2.4	0.1	0.3	0.5	100.0
Total output	**61.4**	**3.5**	**14.8**	**14.9**	**4.1**	**0.1**	**0.4**	**1.0**	**100.0**
Total inputs									
Direct for crops	46.6	5.5	24.2	20.4	2.7	0.0	0.2	0.4	100.0
Direct for livestock	33.7	1.9	8.2	8.4	45.3	0.0	1.7	0.7	100.0
Direct for fishery	16.0	0.0	25.2	32.0	7.3	0.0	0.0	19.9	100.0
Purchased for resale	42.1	1.1	3.7	8.6	40.3	0.2	3.0	1.0	100.0
General: maintenance	63.0	0.6	16.2	11.3	8.1	0.0	0.6	0.2	100.0
Auctions and Grading	15.6	11.5	34.8	38.2	0.0	0.0	0.0	0.0	100.0
Transport	46.8	2.2	33.9	12.1	5.0	0.0	0.0	0.0	100.0
Fuel and power	20.1	1.8	69.9	7.3	0.0	0.0	0.4	0.5	100.0
Services and licenses	14.0	7.2	69.5	7.5	0.9	0.0	0.0	0.9	100.0
Sundries	21.2	41.7	19.3	0.6	15.6	0.0	1.6	0.0	100.0
Total inputs	**38.3**	**4.9**	**30.6**	**15.4**	**9.7**	**0.0**	**0.5**	**0.5**	**100.0**

5.4 Capital formation

The PICES 2011/12 survey also collected information capital formation for households in the agricultural sector. The question used to solicit information is, "has the household constructed any new buildings, works and improvements during the past 12 months. The form of capital formation engaged by households in agriculture includes expenses incurred on housing and facilities including housing for employees, tobacco barns, other buildings including granaries, fencing or durawall, irrigation works, land conservation and improvements, establishment of orchards and plantations, fishery, ox drawn scotch-carts, harrows, ploughs, yokes, small tools e.g. hoes and axes and other equipment used for agricultural purposes. Purchase of agricultural equipment such as new tractors used for agricultural purposes is also included. Besides recording the cost of incurring the various assets mentioned above and material costs the enumerator also

collects information on own account costs such as own material and own labour costs as part of the total costs involved in capital formation.

Table 5.4 shows the total value of capital formation acquired by households for agricultural purposes by land use sector. The total value of capital formation is needed for compiling national accounts statistics and this figure is computed as the difference between the value of acquisitions of capital goods and the disposables of the capital goods in a year. From table 5.4 it is shown that in Zimbabwe, a total of US$75,6 million is used by households in agricultural capital formation. Most of the capital formation constituting US$50 million is acquired by households residing in communal lands.

Table 5.4: Capital Formation by Type of Investment, Cost and Land Use Sector US$000's

Type of capital formation	CL	SSCF	LSCF	RA	UCA	AC	GP	**OUA**	**National**
Housing facilities & housing employees	31,221	1,346	3,437	4,890	5,324	594	2,374	129	49,315
Tobacco barns	677	176	649	1,297	13	-	-	83	2,894
Other buildings including granaries	3,106	175	221	624	-	-	17	-	4,144
Fencing/durawall	6,962	522	391	307	-	2	10	-	8,193
Irrigation works	239	13	339	80	-	-	-	-	671
Land conservation and improvements	2,112	86	89	129	15	1	-	-	2,434
Establishments of orchards and plantations	139	-	1	68	-	-	-	-	209
Fishery	29	-	-	0	-	-	-	-	30
Ox - drawn scotch-carts	1,270	90	434	202	-	-	-	4	2,001
Ox - drawn harrows/ploughs	1,834	121	141	423	-	-	-	3	2,522
Yokes	419	20	28	75	-	-	-	1	544
Small tools e.g. hoes and axes	1,552	38	92	208	15	1	7	2	1,915
Other equipment used for agriculture	428	9	124	77	23	-	34	-	694
Total	**49,990**	**2,597**	**5,945**	**8,380**	**5,390**	**598**	**2,442**	**223**	**75,565**

The total proportion of capital formation by type of capital formation and by land use sector is shown in Table 5.5. The contribution of each type of capital formation line item is shown as a percentage of the total capital formation in each land use sector. About 63.2 percent of the total capital formation by households for agricultural purposes, goes towards construction of housing facilities and housing facilities for employees. Fourteen percent of the total capital formation in households goes towards construction or repair of fencing or durawalls for agricultural purposes. This pattern of capital formation is noted across almost all rural land use sectors except in resettlement areas. Households residing in resettlement areas spend 57.9 percent of their income resources in constructing housing facilities, 13.9 percent is committed to the construction of tobacco barns while 5.7 percent is committed to construction of fences or durawalls. For all Zimbabwe, the proportion of capital formation which is spent on irrigation works and land improvements is only 3.0 percent.

Table 5.5: Percent Capital Formation by Type of Investment, Cost and Land Use Sector

Type of capital formation	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Total
	%	%	%	%	%	%	%	%	%
Housing facilities & housing for employees	61.9	49.9	54.7	57.9	98.0	99.4	94.8	59.1	63.2
Tobacco barns	0.9	8.8	9.0	13.9	0.3	-	-	36.2	3.2
Other buildings including granaries	6.2	7.6	5.3	7.0	-	-	1.4	-	5.8
Fencing/durawall	17.4	15.9	10.0	5.7	0.0	0.2	0.8	-	14.2
Irrigation works	0.5	1.4	6.6	0.6	0.0	-	-	-	1.0
Land conservation and improvements	3.5	2.6	1.4	1.7	1.2	0.2	0.1	-	2.9
Establishments of orchards and plantations	0.2	-	0.0	1.0	-	-	-	-	0.2
Fishery	0.0	-	-	0.0	-	-	-	-	0.0
Ox - drawn scotch-carts	2.1	5.3	6.1	3.3	-	-	-	1.8	2.5
Ox - drawn harrows/ploughs	3.1	5.4	2.6	4.5	-	-	-	1.5	3.0
Yokes	0.8	0.9	0.4	0.9	-	-	-	0.6	0.7
Small tools e.g. hoes and axes	2.7	1.7	1.6	2.5	0.3	0.2	0.5	0.9	2.3
Other equipment used for agriculture	0.7	0.5	2.2	1.0	0.3	-	2.5	-	0.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

About 66 percent of total capital formation done for agricultural purposes is carried out by households residing in communal lands, followed by resettlement areas 11.1 percent and large scale commercial farms 7.9 percent.

Table 5.6: Percent Capital Formation by Type of Investment, Cost and Land Use Sector

Type of capital formation	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Total
	%	%	%	%	%	%	%	%	%
Housing facilities & housing employees	63.3	2.7	7.0	9.9	10.8	1.2	4.8	0.3	100.0
Tobacco barns	23.4	6.1	22.4	44.8	0.4	0.0	0.0	2.9	100.0
Other buildings including granaries	75.0	4.2	5.3	15.1	0.0	0.0	0.4	0.0	100.0
Fencing/durawall	85.0	6.4	4.8	3.7	0.0	0.0	0.1	0.0	100.0
Irrigation works	35.6	1.9	50.5	12.0	0.0	0.0	0.0	0.0	100.0
Land conservation and improvements	86.8	3.5	3.7	5.3	0.6	0.1	0.0	0.0	100.0
Establishments of orchards and plantations	66.8	0.0	0.5	32.7	0.0	0.0	0.0	0.0	100.0
Fishery	99.2	0.0	0.0	0.8	0.0	0.0	0.0	0.0	100.0
Ox - drawn scotch-carts	63.5	4.5	21.7	10.1	0.0	0.0	0.0	0.2	100.0
Ox - drawn harrows/ploughs	72.7	4.8	5.6	16.8	0.0	0.0	0.0	0.1	100.0
Yokes	77.0	3.7	5.2	13.8	0.0	0.0	0.0	0.2	100.0
Small tools e.g. hoes and axes	81.1	2.0	4.8	10.9	0.8	0.1	0.4	0.1	100.0
Other equipment used for agriculture	61.6	1.4	17.8	11.1	3.3	0.0	4.9	0.0	100.0
Total	**66.2**	**3.4**	**7.9**	**11.1**	**7.1**	**0.8**	**3.2**	**0.3**	**100.0**

5.5 Summary

This chapter looks at the compilation of the agriculture production for households in Zimbabwe. The information solicited includes agriculture output, inputs, capital formation and ownership of agricultural assets during the survey. The results of the PICES 2011/12 reveal that the gross agricultural output produced by households in Zimbabwe is US$1,194.2 million, while the inputs amounts to a total of US$272.8 million, giving a value added of US$921.4 million. For the country as a whole, most of the output comes from households residing in communal lands (61.4 percent), followed by households in resettlement areas (14.9 percent) and large scale commercial farms (14.8 percent). It is also revealed that in Zimbabwe, households consume most of their output which constitutes 58.8 percent. It is also depicted that, a total of US$75.6 million is used by households in agricultural capital formation in Zimbabwe. Most of the capital formation constituting US$50.0 million is acquired by households residing in communal lands. It is observed that the households residing in communal lands account for 66.2 percent of total capital formation for agricultural purposes, followed by resettlement areas 11.1 percent and large scale commercial farms 7.9 percent.

6 Informal Sector in Zimbabwe

6.1 Introduction

According to the System of National Accounts 2008, the informal sector is defined as broadly consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned. These units typically operate at a low level of organization, with little or no division between labour and capital as factors of production and on a small scale. Labour relations-where they exist- are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees. Most kinds of production activities may be undertaken by an informal unit. These units may operate without a fixed location, or in homes, small shops or workshops. The activities covered a range from street vending, shoe shining and other activities that involve a certain amount of investment or level of expertise such as tailoring, car repair and professional services. Many informal enterprises are operated by an individual working alone, as a self-employed entrepreneur (own account worker), or with the help of unpaid family members or some paid workers.

6.2 Characteristics of the informal sector

Registration
Units operating in the informal sector are not registered with some arm of government.

Legal incorporation
A unit operating informally should also not have legal incorporation. Units engaged in the informal sector usually do not keep books of accounts.

Size
One possibility for identifying informal enterprises might be to rely simply on the size of the enterprise, defined either in terms of turnover or number of employees.

6.3 Definition of the informal sector

"The informal sector is constituted of urban and rural, small scale, self employed activities, with or without hired labour. Typically they operate with low level or organization, low capital, low technology and often on temporary premises. They usually are not supported by formal financing institutions, and are not usually measured in official government statistics"

The main question used to identify the informal sector during the PICES 2011/12 survey is:

"What type of establishment is this?" The response categories are:

1. Private company
2. Limited Liability partnerships
3. Cooperatives
4. Quasi-corporations

5. Household enterprise
6. Central Government
7. Local government
8. Parastatals
9. Other (specify).

The major features of the informal sector in Zimbabwe are identified as follows:

- It excludes are all Government and Parastatal concerns and registered co-operatives.
- The informal sector excludes certain professional type enterprises e.g. Doctor's/Lawyers practices), enterprises using high technology or having other "formal" characteristics.
- Informal sector enterprises are noted for a general lack of good record keeping or other business arrangements.
- The number of employees working in the household enterprise is not specified.

Enterprises at the following locations are included if they met the above restrictions.

- At a market place
- In a temporary structure
- On a footpath, in the street or in an open place

6.4 Survey methodology

One of the objectives of conducting the Poverty Income Consumption and Expenditure Survey 2011/12 is to obtain figures on the informal sector in Zimbabwe. This information is utilised in computing the Gross Domestic Product of the country. The PICES 2011/12 is used to collect data of the informal sector activities of the household in Zimbabwe. Each sampled household is asked the following two questions:

- Has the household enterprise received any income in cash or in kind during the last week?
- Has the household enterprise incurred any costs in cash or in kind during the last week?

A weekly record book is left with the household so that any income or costs incurred by the household enterprise could be collected. The household chief respondent writes information on income received and the cost incurred on a daily record book. The enumerator then collects the revenues and expenses on a weekly basis and check if the household did not forget any income items or expenditure items. The enumerator then transcribes the information of household enterprises into the questionnaire. It is noted that some households could be engaged in more than one household enterprise in order to enhance incomes. For instance a household could be selling cell-phone juice cards or air time, selling vegetables and doing carpentry work. The PICES study allows up to three household enterprises per household.

In Zimbabwe the informal sector consists of both the household non-farm activities and the household agricultural activities. Agriculture is Zimbabwe's main activity and activities by households in agriculture are collected from Income Consumption and Expenditure surveys. The PICES 2011/12 also captures agricultural activities of households living in urban areas due to the prevalence of urban and peri-urban farming in Zimbabwe.

6.5 Production and employment in the informal sector

Table 6.1 shows that the total value added for the informal non-farm activities in Zimbabwe is US$810.0 million. The value added from households engaged in agricultural activities is US$921.4 million. This gives a total of US$1,731.4 million as the total value added contributed by the informal sector in Zimbabwe. When expressed as a percentage of the Gross Domestic Product (GDP) for 2011 the contribution of the informal sector in Zimbabwe is 19.5 percent of GDP.

Table 6.1: Value of Output and Inputs of the Informal Sector in Zimbabwe, PICES 2011, US$

Informal sector activities	Value in US$	Percent contribution
Agricultural activities		
Household agriculture output	1,194,192,083	100.00
Total household inputs	272,771,761	22.84
Household agriculture value added	*921,420,322*	*77.16*
Non-agricultural activities		
Household non farm output	2,060,297,806	100.00
Total household inputs	1,250,274,186	60.68
Household non-farm value added	*810,023,619*	*39.32*
Total informal activities		
Output	3,254,489,889	100.00
Total inputs	1,523,045,947	46.80
Total value added	*1,731,443,941*	*53.20*
GDP in 2011	8,865,427,917	
Contribution of informal sector to GDP in 2011		19.5%

Table 6.2 shows the value of receipts and expenditures for the non-farm activities of the informal sector in Zimbabwe. The total value of non-farm output of the informal sector is US$2,060.3 million while the costs of production excluding wages and salaries amounts to US$1,250.3 million. This translates into a value added of US$810.0 million as previously pointed out.

Table 6.2: Value of Revenue and Cost of the Non-Farm Informal Sector in Zimbabwe, PICES 2011 US$

Receipts	Value in US $
Resale of purchased goods	1,186,031,824
Sale of goods produced or processed	357,549,585
Home consumption of goods produced or processed	1,850,478
Value of products received for services rendered or work done (in kind)	27,232,306
Value of own products used in household enterprises	775,559
Value of products received in exchange or barter not incl. in sale or own consumption	1,185,376
Income received for services rendered or work done (cash)	456,041,598
Other business receipts	29,631,082
Total value of output	**2,060,297,806**
Operating costs	
Own products used in household enterprise	6,935,521
Material inputs	182,041,989
Goods bought for resale	829,764,692
Rentals	39,777,956
Fuel ,electricity, water etc charges	74,498,166
Hire and repair of equipment, transport charges paid and other related expenses	80,388,824
Repairs of buildings and other maintenance charges	2,564,521
Goods ,exchanged or battered or donated	411,548
Business taxes, licenses	4,023,237
Accountants fees and other service charges	444,683
Interest paid on business loans	93,742
Miscellaneous business supplies	1,183,334
Communication charges	6,121,513
Other operating costs	22,024,460
Total value of inputs	**1,250,274,186**
Value added (output less inputs)	**810,023,619**
Less wages and salaries	
Wages and salaries paid in cash	59,936,410
Wages and salaries paid in kind	1,430,239
Total wages and salaries	**61,366,649**
Mixed income	**748,656,971**

Table 6.3 shows that the majority of the household enterprises (35.3 percent) in Zimbabwe are engaged in wholesale and retail trade including repair of motor vehicles and motorcycles. About 16 percent of the household enterprises are engaged in manufacturing while another 13.0 percent of the households are involved in construction. About 5 percent of the household enterprises are involved in agriculture related activities such as poultry rearing for sale or resale of agricultural produce in markets.

Table 6.3: Value Added of Non-Farm Household Enterprises (Informal Sector) by Industry; PICES 2011 US$

Industry	Value added US$	Percent
Agriculture, forestry, hunting and fishing	38,807,490	4.8
Mining and quarrying	27,668,044	3.4
Manufacturing	128,641,462	15.9
Electricity, gas, steam and air conditioning supply	6,432,858	0.8
Construction	105,175,676	13.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	286,068,255	35.3
Transportation and storage	41,595,355	5.1
Accommodation and food service activities	26,162,795	3.2
Information and communication	1,685,238	0.2
Financial and insurance activities	4,095,183	0.5
Real Estate activities	828,919	0.1
Professional, scientific and technical activities	33,687,992	4.2
Administrative and support activities	8,340,389	1.0
Education	1,790,243	0.2
Arts, entertainment and recreation	2,418,248	0.3
Other activities	96,625,471	11.9
National total	**810,023,619**	100.0

The PICES 2011/12 survey reveals that about 3.7 million people in Zimbabwe are involved in informal sector activities. The majority of households and people engaged in informal sector activities are in Manicaland province being 18.4 percent and 18.5 percent respectively out of the total in Zimbabwe. In Harare 9.4 percent of the households are engaged in informal sector activities while 5.6 percent of the people of Harare are engaged in informal sector activities.

Table 6.4: Number of Households and Persons Employed in the Informal Sector by Province

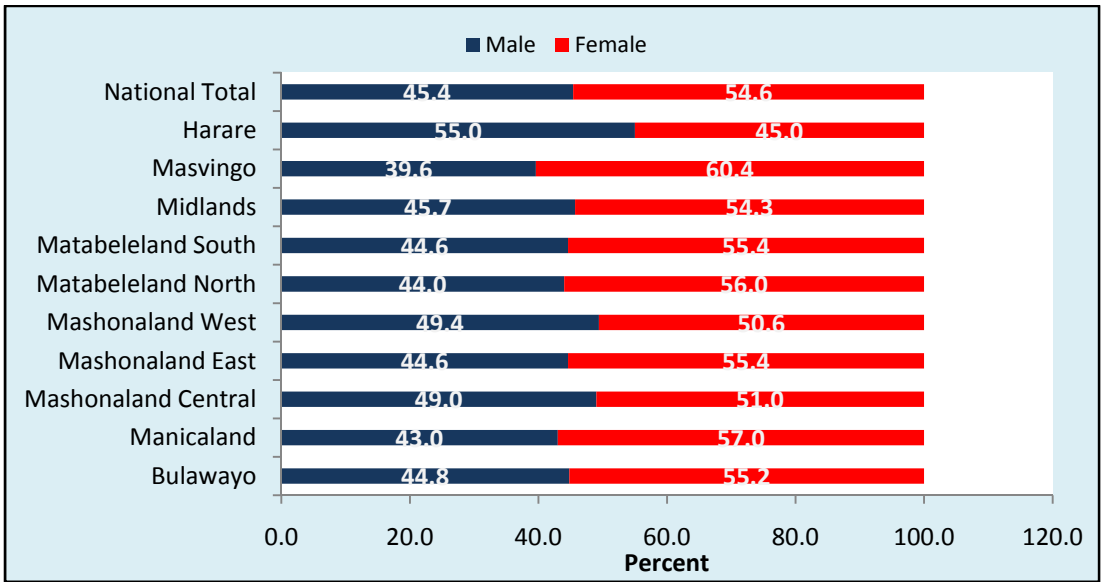
Province	Households	Percent	Persons	Percent
Bulawayo	62,106	3.4	78,496	2.1
Manicaland	334,001	18.4	692,646	18.5
Mashonaland Central	186,358	10.2	427,659	11.4
Mashonaland East	179,366	9.9	360,849	9.7
Mashonaland West	198,197	10.9	422,367	11.3
Matabeleland North	96,513	5.3	228,525	6.1
Matabeleland South	109,228	6.0	263,466	7.0
Midlands	244,563	13.4	555,504	14.9
Masvingo	238,576	13.1	500,187	13.4
Harare	170,843	9.4	208,649	5.6
National total	**1,819,750**	100.0	**3,738,348**	100.0

Table 6.5: Number of Persons Employed in the Informal Sector by Sex and by Province

Province	Male	Female	Both sexes
	Number of persons	Number of persons	Number of persons
Bulawayo	35,195	43,301	78,496
Manicaland	297,873	394,773	692,646
Mashonaland Central	209,373	218,286	427,659
Mashonaland East	160,923	199,925	360,849
Mashonaland West	208,598	213,769	422,367
Matabeleland North	100,580	127,944	228,525
Matabeleland South	117,487	145,979	263,466
Midlands	253,785	301,719	555,504
Masvingo	198,149	302,038	500,187
Harare	114,731	93,919	208,649
National total	**1,696,695**	**2,041,653**	**3,738,348**

Evidence from the PICES 2011 data shows that more females 54.6 percent than males 45.4 percent are employed in the informal sector, see figure 6.1. The same pattern is observed across provinces in Harare where more males 55.0 percent compared to females 45 percent are employed in the informal sector. Masvingo province has the highest proportion of females employed in the informal sector compared to other provinces.

Figure 6.1: Percent Number of Persons Employed in the Informal Sector by Sex and by Province



Evidence from the PICES survey shows that 50.5 percent of the people employed in the informal sector in Zimbabwe are aged between 15 to 34 years, see table 6.6. Further, evidence shows that out of the total number of males employed in the informal sector 53.2 percent are in the 15-34 year age group range. In addition, out of the total number of females employed in the informal sector in Zimbabwe 48.3 percent are in the 15-34 year age group range. This evidence depicts the role played by the informal sector in Zimbabwe in generating employment for the younger generations following the company closures and retrenchments that occurred during the decade of economic difficulties in Zimbabwe.

Table 6.6: Number of Persons Employed in the Informal Sector by Age and Sex

Age group	Male	Male	Female	Female	Both sexes	Both sexes
	number	Percent	Number	percent	Number	percent
10-14	65,334	3.9	49,616	2.4	114,949	3.1
15 – 19	237,655	14.0	224,573	11.0	462,228	12.4
20 – 24	244,951	14.4	267,936	13.1	512,887	13.7
25 – 29	230,309	13.6	268,859	13.2	499,169	13.4
30 – 34	190,241	11.2	224,470	11.0	414,711	11.1
35 – 39	170,621	10.1	197,834	9.7	368,455	9.9
40 – 44	109,472	6.5	131,755	6.5	241,227	6.5
45 – 49	75,598	4.5	130,575	6.4	206,173	5.5
50 – 54	74,004	4.4	135,397	6.6	209,401	5.6
55 – 59	71,644	4.2	123,026	6.0	194,670	5.2
60 – 64	65,312	3.8	98,928	4.8	164,240	4.4
65 – 69	54,178	3.2	69,908	3.4	124,086	3.3
70 – 74	43,193	2.5	51,257	2.5	94,449	2.5
75+	63,947	3.8	67,432	3.3	131,379	3.5
Not stated	235	0.0	88	0.0	323	0.0
National total	**1,696,695**	100.0	**2,041,653**	100.0	**3,738,348**	100.0

6.6 Summary

This chapter has dealt with the value of production and numbers employed in the informal sector in Zimbabwe. The total value added for the informal non-farm activities in Zimbabwe is US$810.0 million. The value added from households engaged in agricultural activities is US$921.4 million. This gives a total of US$1,731.4 million as the total value added contributed by the informal sector in Zimbabwe. The contribution of the informal sector in Zimbabwe is 19.5 percent of GDP for the year 2011. The PICES 2011/12 survey has revealed that about 3.7 million people in Zimbabwe are involved in informal sector activities. About 54.6 percent of the people employed in the informal sector in Zimbabwe are females.

Appendix tables

Table A2: Percent Distribution of Population Aged 21 Years + by Province and Highest Level of Education Completed, Zimbabwe

Both sexes

Province	None	Some primary	Some secondary	Diploma after primary	Diploma after secondary	Graduate/ post graduate	Total
Bulawayo	0.4	16.7	61.0	0.8	16.7	4.4	100.0
Manicaland	1.2	37.8	54.9	0.2	5.1	0.9	100.0
Mashonaland Central	0.9	47.1	48.6	0.2	2.4	0.7	100.0
Mashonaland East	0.4	36.3	57.3	0.6	4.2	1.2	100.0
Mashonaland West	1.0	36.4	56.4	0.5	4.3	1.3	100.0
Matabeleland North	1.1	54.1	41.4	0.3	2.5	0.5	100.0
Matabeleland South	1.2	48.8	46.1	0.5	2.9	0.6	100.0
Midlands	0.5	33.6	59.7	0.1	4.9	1.3	100.0
Masvingo	1.2	39.9	50.0	0.6	6.7	1.7	100.0
Harare	0.4	15.3	64.1	0.9	15.0	4.2	100.0
Total	0.8	**33.6**	**56.0**	**0.5**	**7.2**	**1.9**	**100.0**

Note: None, includes not completed grade 1

Table A2: Percent Distribution of Population Aged 21 Years + by Province and Highest Level of Education Completed, Males.

Males

Province	None	Some primary	Some secondary	Diploma after primary	Diploma after secondary	Graduate/ post graduate	Total
Bulawayo	0.0	13.9	63.8	0.4	16.5	5.4	100.0
Manicaland	0.9	30.1	60.7	0.4	6.7	1.2	100.0
Mashonaland Central	0.6	41.7	53.3	0.2	3.0	1.1	100.0
Mashonaland East	0.2	29.8	63.5	0.5	4.2	1.8	100.0
Mashonaland West	0.9	30.0	61.4	0.6	5.6	1.5	100.0
Matabeleland North	1.0	52.4	41.5	0.4	3.6	1.0	100.0
Matabeleland South	0.5	47.7	47.1	0.8	3.3	0.6	100.0
Midlands	0.3	28.3	63.8	0.2	5.6	1.9	100.0
Masvingo	1.1	32.7	54.8	0.6	8.4	2.5	100.0
Harare	0.2	13.1	64.5	0.6	15.1	6.4	100.0
Total	0.6	**28.6**	**59.7**	**0.5**	**8.0**	**2.7**	**100.0**

Note: None, includes not completed grade 1

Table A3: Percent Distribution of Population Aged 21 Years+ by Province and Highest Level of Education Completed, Females

Female

Province	None	Primary	Secondary	Diploma after primary	Diploma after secondary	Graduate/ post graduate	Total
Bulawayo	0.7	18.9	58.8	1.1	16.9	3.6	100.0
Manicaland	1.3	43.7	50.4	0.1	3.9	0.6	100.0
Mashonaland Central	1.1	52.3	44.1	0.2	1.9	0.3	100.0
Mashonaland East	0.7	41.7	52.2	0.7	4.1	0.7	100.0
Mashonaland West	1.1	42.6	51.6	0.4	3.1	1.2	100.0
Matabeleland North	1.3	55.5	41.4	0.2	1.6	0.0	100.0
Matabeleland South	1.7	49.7	45.4	0.2	2.5	0.6	100.0
Midlands	0.6	38.1	56.1	0.1	4.2	0.8	100.0
Masvingo	1.2	45.1	46.6	0.5	5.5	1.1	100.0
Harare	0.6	17.2	63.7	1.2	15.0	2.2	100.0
Total	1.0	**37.9**	**52.8**	**0.5**	**6.6**	**1.2**	**100.0**

Note: None, includes not completed grade 1

Table A4: Percent Distribution of the Economically Active Persons by Age Group and Activity, Zimbabwe

Both sexes

Province	Paid employee	Casual employee	Employer	Communal resettlement farmer	Own account worker	Unpaid family worker	Unemployed	Total
	%	%	%	%	%	%	%	%
Bulawayo Province								
Bulawayo	33.5	17.2	0.8	0.2	22.5	2.0	24.0	100.0
Manicaland Province								
Buhera	5.9	0.8	-	64.6	3.8	24.6	0.4	100.0
Chimanimani	9.8	7.6	-	53.8	6.4	21.6	0.8	100.0
Chipinge	3.1	4.3	-	57.8	1.2	32.4	1.2	100.0
Makoni	8.6	2.4	-	62.3	1.6	24.9	0.2	100.0
Mutare	16.0	7.7	-	39.8	11.9	16.3	8.3	100.0
Mutasa	11.4	6.2	-	57.8	5.0	19.3	0.3	100.0
Nyanga	12.1	5.3	0.2	59.7	1.4	20.9	0.4	100.0
Rusape	46.8	16.7	-	1.1	30.9	3.0	1.6	100.0
Chipinge Urban	25.4	17.6	-	5.1	35.2	-	16.7	100.0
Mash. Centra Province								
Bindura	13.2	11.7	0.2	40.3	10.5	17.7	6.5	100.0
Centenary	6.1	8.4	-	67.0	1.9	16.4	0.2	100.0
Guruve	3.3	4.3	-	70.4	3.9	17.4	0.8	100.0
Mazowe	17.7	14.1	-	47.3	8.6	6.8	5.6	100.0
Mount Darwin	3.6	2.8	0.1	63.4	2.7	25.9	1.5	100.0
Rushinga	2.8	2.6	-	83.2	1.5	9.4	0.6	100.0
Shamva	8.4	5.9	-	54.4	11.0	18.7	1.6	100.0
Mash. East Province								
Chikomba	9.5	3.7	-	61.1	4.5	20.8	0.5	100.0
Goromonzi	23.7	15.2	0.2	44.9	4.9	4.9	6.1	100.0
Hwedza	10.5	3.8	-	63.8	2.2	19.6	0.3	100.0
Marondera Rural	26.6	11.5	-	40.0	3.0	13.9	5.1	100.0
Mudzi	3.3	2.6	0.1	59.6	9.2	18.0	7.2	100.0
Murehwa	10.1	3.6	0.1	63.1	4.0	17.4	1.7	100.0
Mutoko	4.6	1.9	0.1	87.5	2.3	3.1	0.5	100.0
Seke	17.2	11.8	-	43.7	7.1	15.4	4.8	100.0
Uzumba Maramba Pfungwe	3.0	2.9	0.1	74.1	1.8	16.1	2.1	100.0
Marondera Urban	27.6	20.8	-	0.7	26.5	2.2	22.2	100.0
Chivhu Local Board	29.2	27.2	-	3.1	36.4	4.2	.	100.0
Ruwa Local Board	43.6	24.0	-	4.2	16.5	-	11.7	100.0

Table A4: Percent Distribution of the Economically Active Persons by Age Group and Activity, Zimbabwe

Both sexes

Province	Paid employee	Casual employee	Emp-loyer	Communal/ resettlement farmer	Own account worker	Unpaid family worker	Unemployed	Total
	%	%	%	%	%	%	%	%
Mash. West Province								
Chegutu	18.5	14.0	0.1	45.0	7.1	9.0	6.4	100.0
Hurungwe	5.3	3.9	-	61.9	2.2	24.0	2.7	100.0
Kadoma	9.0	8.3	0.1	63.9	10.6	4.2	4.0	100.0
Kariba	22.6	9.9	2.1	37.3	9.9	5.8	12.4	100.0
Makonde	12.6	9.8	0.2	46.3	7.8	17.6	5.7	100.0
Zvimba	20.1	16.7	-	35.3	5.1	14.3	8.4	100.0
Chinhoyi	31.1	17.5	-	3.4	28.1	1.6	18.3	100.0
Chirundu	32.1	18.6	1.3	1.2	22.6	2.7	21.5	100.0
Karoi	18.8	21.0	-	4.6	38.2	-	17.4	100.0
Mat.North Province								
Binga	2.2	3.2	-	78.7	0.9	14.3	0.6	100.0
Bubi	6.2	6.2	-	49.7	1.5	33.5	3.0	100.0
Hwange	7.6	4.6	-	72.5	2.6	9.7	3.1	100.0
Lupane	1.8	1.9	-	56.4	1.5	38.0	0.5	100.0
Nkayi	1.5	1.0	-	59.8	0.4	36.5	0.8	100.0
Tsholotsho	4.0	2.1	-	53.1	0.8	39.9	0.1	100.0
Umguza	18.8	9.3	0.3	38.9	3.2	25.6	3.9	100.0
Hwange Urban	41.8	23.9	-	0.4	8.4	0.5	25.2	100.0
Victoria Falls	36.1	20.1	-	-	19.1	1.7	23.0	100.0
Mat. South Province								
Beitbridge Rural	4.6	5.6	-	50.5	1.1	37.8	0.4	100.0
Bulalima	6.3	3.6	0.1	46.0	0.6	43.2	0.3	100.0
Mangwe	10.4	2.2	-	45.8	1.7	37.9	2.0	100.0
Gwanda Rural	9.0	2.3	-	54.4	1.8	32.1	0.4	100.0
Insiza	12.6	1.9	0.1	46.3	7.0	28.7	3.5	100.0
Matobo	8.1	5.7	-	49.8	2.6	31.6	2.3	100.0
Umzingwane	6.7	8.7	-	49.3	3.3	27.8	4.1	100.0
Gwanda	40.0	36.1	-	1.5	12.7	6.7	3.1	100.0
Beitbridge Urban	22.6	21.8	-	-	22.1	-	33.5	100.0
Collen Bawn	54.1	12.5	-	-	15.5	2.5	15.3	100.0

Table A4: Percent Distribution of the Economically Active Persons by Age Group and Activity, Zimbabwe

Both sexes

Province	Paid employee	Casual employee	Employer	Communal/ resettlement farmer	Own account worker	Unpaid family worker	Unemployed	Total
	%	%	%	%	%	%	%	%
Midlands Province								
Chirumhanzu	10.8	3.2	-	59.1	1.3	24.9	0.6	100.0
Gokwe South	1.6	2.0	-	79.0	0.9	16.2	0.4	100.0
Gweru Rural	1.7	1.2	-	72.1	0.2	24.8	0.1	100.0
Kwekwe Rural	7.3	1.7	-	61.5	0.8	22.2	6.5	100.0
Mberengwa	7.6	1.8	-	55.1	5.0	27.8	2.6	100.0
Shurugwi	9.7	1.6	-	53.2	2.5	32.7	0.2	100.0
Zvishavane	14.3	8.7	0.1	40.6	9.3	22.2	4.8	100.0
Gokwe North	3.6	3.3	-	60.5	0.9	31.7	.	100.0
Gweru Urban	33.9	20.2	-	0.4	16.1	1.3	28.2	100.0
Kwekwe	42.1	12.3	0.3	1.4	21.4	0.4	22.1	100.0
Redcliff	54.1	6.2	-	3.4	14.0	1.7	20.5	100.0
Buchwa Mine	35.7	20.5	1.4	-	27.5	4.5	10.4	100.0
Gokwe Centre	55.3	15.9	0.5	0.7	18.3	-	9.4	100.0
Masvingo Province								
Bikita	5.3	2.4	0.1	67.0	1.8	23.3	0.2	100.0
Chiredzi	18.3	5.7	0.4	50.9	2.2	20.3	2.3	100.0
Chivi	5.9	2.7	0.1	60.2	2.4	28.5	0.3	100.0
Gutu	5.2	3.4	-	67.0	4.7	19.3	0.4	100.0
Masvingo Rural	13.8	3.4	-	59.8	2.1	19.5	1.5	100.0
Mwenezi	5.3	4.0	-	62.1	1.3	27.1	0.3	100.0
Zaka	4.6	4.5	0.1	72.9	1.8	15.5	0.6	100.0
Masvingo	39.2	23.0	-	-	20.6	2.1	15.1	100.0
Chiredzi Town	30.7	18.7	-	-	40.2	-	10.4	100.0
Harare Province								
Harare Rural	14.3	14.3	-	4.8	47.6	-	19.1	100.0
Harare Urban	34.1	19.5	1.0	0.7	18.7	0.5	25.5	100.0
Chitungwiza	31.8	16.5	0.8	1.2	27.7	0.6	21.4	100.0
Epworth	23.2	19.8	-	0.4	32.0	1.5	23.1	100.0
National	**15.2**	**8.6**	**0.2**	**43.6**	**8.5**	**16.2**	**7.7**	**100.0**

Table A5: Percent Distribution of the Economically Active Persons by Age Group and Activity, Zimbabwe

Both sexes

Age group	Paid employee	Casual employee	Employer	Communal resettlement farmer	Own account worker	Unpaid family worker	Unemployed	Total
	%	%	%	%	%	%	%	%
15 – 19	4.6	11.5	1.3	3.4	2.3	39.7	17.5	11.1
20 – 24	9.5	18.5	8.3	8.7	9.5	29.7	36.0	15.2
25 – 29	17.1	22.1	19.7	12.3	20.4	14.3	19.8	15.5
30 – 34	17.0	15.6	20.2	11.9	22.2	5.8	10.2	12.8
35 – 39	14.8	13.1	12.8	11.4	15.9	3.4	6.7	10.8
40 – 44	12.8	6.6	9.1	8.1	10.3	1.8	3.7	7.5
45 – 49	8.3	4.2	5.9	7.6	7.0	1.0	1.4	5.8
50 – 54	6.0	3.5	11.3	7.9	5.0	0.9	1.7	5.4
55 – 59	5.6	2.0	3.2	7.8	2.6	0.7	1.4	4.9
60 – 64	2.9	1.1	6.1	6.7	2.1	0.6	0.3	3.8
65 +	1.5	1.8	2.1	14.4	2.7	2.3	1.3	7.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table A6: Percent Distribution of the Economically Active Males by Age Group and Activity

Males

Age group	Paid employee	Casual employee	Employer	Communal/ resettlement farmer	Own account worker	Unpaid family worker	Unemployed	Total
	%	%	%	%	%	%	%	%
15 – 19	3.4	9.8	-	2.9	2.6	40.9	16.0	11.4
20 – 24	8.7	17.1	6.3	7.1	9.6	32.4	37.9	15.7
25 – 29	16.2	23.4	18.7	11.7	20.9	14.7	17.5	15.8
30 – 34	16.9	15.9	25.6	12.5	22.5	5.5	10.3	13.3
35 – 39	15.5	13.3	16.5	12.4	16.8	2.6	6.7	11.4
40 – 44	13.3	7.3	9.8	8.6	11.0	1.4	4.5	8.0
45 – 49	8.5	4.2	6.4	6.8	5.7	0.5	1.2	5.2
50 – 54	6.5	3.2	6.3	6.7	4.6	0.6	2.3	4.7
55 – 59	5.9	2.1	3.6	7.2	2.1	0.3	1.9	4.3
60 – 64	3.3	1.3	4.1	6.7	1.7	0.3	0.4	3.3
65 +	2.0	2.4	2.8	17.4	2.5	0.9	1.4	7.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table A7: Percent Distribution of the Economically Active Females by Age Group and Activity

Females

Age group	Paid employee	Casual employee	Employer	Communal/ resettlement farmer	Own account worker	Unpaid family worker	Unemployed	Total
	%	%	%	%	%	%	%	%
15 – 19	7.0	14.5	5.2	3.7	1.9	38.2	19.5	10.9
20 – 24	11.1	21.1	14.6	9.7	9.4	26.7	33.6	14.7
25 – 29	18.9	19.9	22.8	12.7	19.9	13.8	22.6	15.2
30 – 34	17.1	15.0	3.3	11.5	21.9	6.1	10.2	12.2
35 – 39	13.5	12.8	1.2	10.8	14.7	4.2	6.7	10.2
40 – 44	11.7	5.2	6.9	7.8	9.4	2.1	2.7	7.0
45 – 49	7.8	4.2	4.4	8.0	8.6	1.5	1.7	6.4
50 – 54	5.1	4.0	27.3	8.6	5.6	1.2	0.9	6.1
55 – 59	4.9	1.8	2.1	8.2	3.2	1.2	0.8	5.5
60 – 64	2.2	0.8	12.3	6.7	2.5	0.9	0.1	4.2
65 +	0.7	0.7	-	12.4	3.1	3.9	1.1	7.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table A8: Average Household Income by Land Use Sector and by Income Category

Income category	CL	SSCF	LSCF	RA	UCA	AC	GP	OUA	Total
Gross wages, salaries and allowances i	1,785	1,665	1,540	1,560	4,420	3,768	4,834	3,849	3,308
Income tax	-368	-476	-544	-968	-1,077	-84	-719	-571	-979
Employers contribution to social security	195	150	88	92	258	85	386	203	214
Income of members from producers co-op.	730	93	452	1,723	569	-	192	209	662
Wages and salaries in kind	226	356	313	241	906	106	546	335	352
Interest, royalties	221	-	682	99	1,462	-	-	396	776
Dividends	209	-	2,100	-	2,000	-	-	-	1,796
Rentals	1,713	1,174	1,234	1,552	1,587	429	2,335	814	1,575
Rent	742	1,994	3,428	1,227	1,337	1,223	834	1,574	1,340
Social welfare benefits: -Health	178	720	212	131	752	-	-	596	284
Social welfare benefits: -Education	183	98	228	109	1,363	-	315	-	291
Social welfare benefits: -Food	301	-	255	26	7,178	-	1,068	-	676
Early retirement package	3,732	240	2,246	36	1,439	1,800	-	-	2,449
Pension and life assurance annuity benefits	1,202	1,949	1,981	1,402	1,572	2,400	1,618	400	1,450
Remittance (transfers received –Domestic	557	805	642	688	1,476	1,159	936	963	904
Remittance (transfers received from Abroad	1,133	1,620	1,507	1,979	2,860	2,400	4,381	3,571	2,269
Other current transfers e.g. for disasters	401	36	946	461	1,822	528	794	66	727
Transfers received in kind e.g. lobola	271	306	304	282	424	276	357	130	291
Remittance (transfers given out in cash)	323	649	559	468	1,028	456	913	758	772
Other transfers given out in kind	200	260	287	287	641	192	2,287	272	409
Other payments made and gifts e.g. lobola	780	439	994	1,212	839	-	202	689	828
Total	**573**	**880**	**900**	**731**	**2,259**	**1,639**	**2,272**	**1,795**	**1,401**

Table A9: Average Household Income in Rural and Urban Areas by Income Category US$

Income category	Rural	Urban	Total
Gross wages, salaries and allowances in cash incl. tax	1,658	4,396	3,308
Income tax	-511	-1,053	-979
Employers contribution to social security and similar schemes	126	256	214
Income of members from producers co-operative (cash)	767	542	662
Wages and salaries in kind	242	854	352
Interest, royalties	261	1,432	776
Dividends	690	2,000	1,796
Rentals	1,582	1,575	1,575
Rent	1,442	1,332	1,340
Social welfare benefits: -Health	180	738	284
Social welfare benefits: -Education	176	1,249	291
Social welfare benefits: -Food	289	6,765	676
Early retirement package	3,238	1,451	2,449
Pension and life assurance annuity benefits	1,388	1,486	1,450
Remittance (transfers received in cash) Domestic	586	1,434	904
Remittance (transfers received in cash) Abroad	1,253	2,880	2,269
Other current transfers e.g. for disasters	480	1,753	727
Transfers received in kind e.g. lobola	274	408	291
Remittance (transfers given out in cash)	412	1,009	772
Other transfers given out in kind	226	652	409
Other payments made and gifts e.g. lobola	851	782	828
Total	**660**	**2,233**	**1,401**

Table A10: Total Household Income in Rural and Urban Areas by Income Category US$

Income category	Rural areas		Urban areas		National	
	Total	%	Total	%	Total	%
Gross wages, salaries and allowances in cash	792,013,933	52.7	3,182,119,530	70.2	3,974,133,462	65.8
Income tax	-12,556,839	0.8	-163,736,455	3.6	-176,293,294	2.9
Employers contribution to social security	16,873,833	1.1	71,503,372	1.6	88,377,205	1.5
Income of members from producers co-opera	8,746,464	0.6	5,445,839	0.1	14,192,304	0.2
Wages and salaries in kind	44,031,923	2.9	34,040,617	0.8	78,072,540	1.3
Interest, royalties	877,452	0.1	3,769,018	0.1	4,646,470	0.1
Dividends	247,695	0.0	3,882,464	0.1	4,130,159	0.1
Rentals	10,414,682	0.7	125,565,641	2.8	135,980,323	2.3
Rent	3,569,020	0.2	43,373,172	1.0	46,942,192	0.8
Social welfare benefits: -Health	1,183,388	0.1	1,109,745	0.0	2,293,132	0.0
Social welfare benefits: -Education	2,141,324	0.1	1,820,612	0.0	3,961,935	0.1
Social welfare benefits: -Food	2,514,323	0.2	3,731,961	0.1	6,246,284	0.1
Early retirement package	6,891,485	0.5	2,441,176	0.1	9,332,661	0.2
Pension and life assurance annuity benefits	33,969,375	2.3	63,024,862	1.4	96,994,237	1.6
Remittance (transfers received -Domestic	206,613,855	13.7	302,381,412	6.7	508,995,267	8.4
Remittance (transfers received from Abroad	66,165,845	4.4	252,855,970	5.6	319,021,814	5.3
Other current transfers e.g. for disasters	9,702,962	0.7	8,513,204	0.2	18,216,167	0.3
Transfers received in kind e.g. lobola	200,330,924	13.3	42,633,726	0.9	242,964,650	4.0
Remittance (transfers given out in cash)	44,876,648	3.0	167,270,508	3.7	212,147,156	3.5
Other transfers given out in kind	22,124,536	1.5	48,189,164	1.1	70,313,700	1.2
Other payments made and gifts e.g. lobola	17,886,546	1.2	8,572,848	0.2	26,459,394	0.4
Total	**1,503,733,050**	**100.0**	**4,535,981,296**	**100.0**	**6,039,714,345**	**100.0**

Table A11 : Total Household Income by Province and by Income Category

Income category	Bulawayo	Manicaland	Mash. Central
	Total income	Total income	Total income
Gross wages, salaries and allowances	498,949,746	304,842,654	165,582,168
Income tax	-29,632,970	-6,023,483	-3,983,915
Employers contribution to social security	17,733,434	7,508,909	2,506,841
Income of members from producers co-operative	826,655	318,448	842,309
Wages and salaries in kind	1,846,804	8,009,349	3,739,833
Interest, royalties	-	425,040	29,170
Dividends	12,684	1,075,834	191,746
Rentals	18,706,912	6,455,161	2,504,285
Rent	731,507	1,783,780	2,025,737
Social welfare benefits: -Health	-	152,577	247,016
Social welfare benefits: -Education	66,975	350,569	555,067
Social welfare benefits: -Food	-	176,781	1,124,953
Early retirement package	36,500	17,916	4,399,270
Pension and life assurance annuity benefits	13,967,632	10,537,495	6,191,577
Remittance (transfers received -Domestic	57,669,222	59,813,075	28,827,901
Remittance (transfers received from Abroad	73,202,975	13,452,512	11,785,908
Other current transfers e.g. for disasters	3,461,049	1,315,946	898,726
Transfers received in kind e.g. lobola	1,475,746	65,719,700	7,121,129
Remittance (transfers given out in cash)	41,194,678	14,398,752	13,809,693
Other transfers given out in kind	6,999,761	7,934,526	4,703,096
Other payments made and gifts e.g. lobola	2,477,569	2,969,625	2,976,739
Total	**768,992,817**	**513,282,133**	**264,047,078**

Table A11: Total Household Income by Province and by Income Category

Income category	Mash. East	Mash. West	Mat. North
	Total Income	Total Income	Total Income
Gross wages, salaries and allowances	204,930,950	373,060,386	110,133,584
Income tax	-5,063,449	-11,150,361	-8,106,470
Employers contribution to social security	4,067,794	5,198,793	1,307,783
Income of members from producers co-operative	3,810,789	983,623	249,572
Wages and salaries in kind	4,442,913	6,972,450	2,382,544
Interest, royalties	118,344	71,938	268,216
Dividends	-	-	-
Rentals	6,868,185	15,730,129	1,171,371
Rent	1,728,521	2,617,668	397,292
Social welfare benefits: -Health	260,318	986,489	96,842
Social welfare benefits: -Education	383,157	455,032	58,198
Social welfare benefits: -Food	250,098	78,262	440,002
Early retirement package	498,691	1,441,752	4,643
Pension and life assurance annuity benefits	6,448,999	9,040,317	2,212,556
Remittance (transfers received -Domestic	34,573,477	45,484,579	17,265,232
Remittance (transfers received -Abroad	11,203,656	16,183,965	8,612,518
Other current transfers e.g. for disasters	1,336,689	635,753	504,953
Transfers received in kind e.g. lobola	20,892,560	5,322,733	15,948,781
Remittance (transfers given out in cash)	10,433,239	11,409,155	2,547,822
Other transfers given out in kind	4,673,783	1,293,491	990,251
Other payments made and gifts e.g. lobola	6,378,161	446,759	886,737
Total	**328,363,772**	**508,563,631**	**173,585,369**

Table A11 : Total Household Income by Province and by Income Category

Income category	Mat. South	Midlands	Masvingo
	Total Income	Total Income	Total Income
Gross wages, salaries and allowances	111,280,287	413,470,597	260,861,012
Income tax	-1,148,464	-18,150,449	-3,163,291
Employers contribution to social security	2,616,634	9,106,745	5,801,906
Income of members from producers co-operative	188,118	1,390,712	2,490,995
Wages and salaries in kind	1,764,735	16,579,255	10,360,060
Interest, royalties	26,240	178,894	54,363
Dividends	-	1,718	-
Rentals	1,187,751	6,605,569	6,318,854
Rent	97,034	1,061,487	1,074,620
Social welfare benefits: -Health	16,026	315,197	218,667
Social welfare benefits: -Education	155,879	448,230	168,929
Social welfare benefits: -Food	81,601	3,782,428	312,159
Early retirement package	32,308	61,006	713,950
Pension and life assurance annuity benefits	5,311,639	7,889,669	9,053,266
Remittance (transfers received -Domestic	8,148,980	88,536,522	50,843,843
Remittance (transfers received from Abroad	15,581,812	26,981,866	26,355,009
Other current transfers e.g. for disasters	577,555	5,138,789	3,616,271
Transfers received in kind e.g. lobola	9,363,351	53,543,489	48,019,401
Remittance (transfers given out cash)	3,307,339	15,779,720	20,576,574
Other transfers given out in kind	682,264	6,327,035	10,100,301
Other payments made and gifts e.g. lobola	700,626	2,291,278	6,118,575
Total	**162,268,644**	**677,640,656**	**466,222,046**

Table A11 : Total Household Income by Province and by Income Category

Income category	Harare	National
	Total Income	Total Income
Gross wages, salaries and allowances in cash incl. tax	1,531,022,077	3,974,133,462
Income tax	-89,870,443	-176,293,294
Employers contribution to social security and similar scheme	32,528,366	88,377,205
Income of members from producers co-operative (cash)	3,091,084	14,192,304
Wages and salaries in kind	21,974,596	78,072,540
Interest, royalties	3,474,265	4,646,470
Dividends	2,848,177	4,130,159
Rentals	70,432,106	135,980,323
Rent	35,424,547	46,942,192
Social welfare benefits: -Health	-	2,293,132
Social welfare benefits: -Education	1,319,900	3,961,935
Social welfare benefits: -Food	-	6,246,284
Early retirement package	2,126,625	9,332,661
Pension and life assurance annuity benefits	26,341,088	96,994,237
Remittance (transfers received in cash) Domestic	117,832,435	508,995,267
Remittance (transfers received in cash) Abroad	115,661,594	319,021,814
Other current transfers e.g. for disasters	730,436	18,216,167
Transfers received in kind e.g. lobola	15,557,760	242,964,650
Remittance (transfers given out in cash)	78,690,183	212,147,156
Other transfers given out in kind	26,609,191	70,313,700
Other payments made and gifts e.g. lobola	1,213,326	26,459,394
Total	**2,176,748,199**	**6,039,714,345**

Table A12 : Average Annual Income by Province and Income Category US$

Income category	Byo	Manicaland	Mash. Cent.	Mash. East	Mash.West
Gross wages, salaries and allowances in cash	4,334	2,521	2,273	2,061	2,557
Income tax	-868	-475	703	632	-1,095
Employers contribution to social security	387	126	133	124	167
Income of members from producers co-operative	905	317	589	1,307	490
Wages and salaries in kind	729	196	252	327	305
Interest, royalties	-	202	396	1,442	433
Dividends	73	1,342	2,100	-	-
Rentals	1,461	896	1,141	1,779	1,326
Rent	736	2,269	1,474	1,754	1,873
Social welfare benefits: -Health	-	135	327	160	478
Social welfare benefits: -Education	660	239	269	205	162
Social welfare benefits: -Food	-	191	280	397	209
Early retirement package	300	64	7,299	859	5,718
Pension and life assurance annuity benefits	1,441	1,372	1,273	1,261	1,707
Remittance (transfers received -Domestic	1,520	743	441	626	823
Remittance (transfers received from Abroad	2,376	1,256	2,686	1,590	1,955
Other current transfers e.g. for disasters	3,079	313	344	1,096	1,482
Transfers received in kind e.g. lobola	643	263	221	351	553
Remittance (transfers given out in cash)	2,068	514	427	458	632
Other transfers given out in kind	687	415	184	255	380
Other payments made and gifts e.g. lobola	1,754	330	1,005	1,652	589
National	**2,358**	**779**	**895**	**967**	**1,531**

Table A12 : Average Annual Income by Province and Income Category US$

Income category	Mat. North	Mat. South	Midlands	Masvingo	Harare	Total
Gross wages, salaries and allowances	2,971	3,105	3,431	2,354	4,463	3,308
Income tax	-2,316	-361	-786	-319	-1,288	-979
Employers contribution to social security	113	160	208	165	277	214
Income of members of producers co-op	323	376	552	777	500	662
Wages and salaries in kind	262	471	300	291	955	352
Interest, royalties	1,970	418	235	220	1,471	776
Dividends	-	-	24	-	2,450	1,796
Rentals	1,479	1,351	1,346	1,908	1,829	1,575
Rent	1,230	679	1,065	922	1,318	1,340
Social welfare benefits: -Health	231	168	294	243	-	284
Social welfare benefits: -Education	104	269	157	175	4,200	291
Social welfare benefits: -Food	379	225	3,702	416	-	676
Early retirement package	240	172	155	2,713	1,912	2,449
Pension & life assurance annuity benefits	1,024	1,561	1,144	1,716	1,595	1,450
Remittance (transfers received -Domestic	673	653	1,136	729	1,417	904
Remittance (transfers received- Abroad	1,158	2,004	1,996	1,729	3,269	2,269
Other current transfers e.g. for disasters	352	687	716	667	1,222	727
Transfers received in kind e.g. lobola	280	455	231	323	678	291
Remittance (transfers given out in cash)	800	890	715	503	938	772
Other transfers given out in kind	469	308	394	292	661	409
Other payments made and gifts e.g. lobola	830	3,710	656	901	495	828
Total	**1,049**	**1,435**	**1,065**	**881**	**2,379**	**1,401**

Table A13: Remittances to Households by Province and by District US$

Province/District	Average remittances	Total remittances	Percent
Bulawayo Province	2,376	73,202,975	100.0
Total	2,376	73,202,975	100.0
Manicaland province			
Buhera	933	2,697,565	20.1
Chimanimani	1,398	1,507,597	11.2
Chipinge	543	284,817	2.1
Makoni	472	757,369	5.6
Mutare Rural	1,105	2,684,005	20.0
Mutasa	1,368	386,680	2.9
Nyanga	6,000	292,852	2.2
Mutare Urban	3,185	4,835,951	36.0
Rusape	12	2,174	0.0
Chipinge Urban	24	3,502	0.0
Total	**1,256**	**13,452,512**	**100.0**
Mashonaland Central Province			
Bindura Rural	1,088	1,481,347	12.6
Guruve	360	81,953	0.7
Mazowe	1,901	1,330,952	11.3
Mount Darwin	1,004	621,846	5.3
Rushinga	774	231,390	2.0
Shamva	861	305,720	2.6
Bindura Urban	9,362	7,732,701	65.6
Total	**2,686**	**11,785,908**	**100.0**
Mashonaland East Province			
Chikomba	1,725	1,722,141	15.4
Goromonzi	2,504	682,492	6.1
Hwedza	1,344	646,670	5.8
Marondera Rural	881	758,856	6.8
Mudzi	653	222,601	2.0
Murehwa	921	1,305,661	11.7
Mutoko	2,400	371,906	3.3
Seke	1,404	661,559	5.9
Uzumba Maramba Pfungwe (UMP)	994	412,916	3.7
Marondera Urban	2,686	3,426,006	30.6
Chivhu Local Board	3,360	480,513	4.3
Ruwa Local Board	2,405	512,337	4.6
Total	**1,590**	**11,203,656**	**100.0**
Mashonaland West Province			
Chegutu Rural	1,843	595,895	3.7
Kadoma	1,909	2,763,573	17.1
Makonde	600	40,946	0.3
Zvimba	2,174	2,352,775	14.5
Chegutu Urban	2,756	1,586,827	9.8
Chinhoyi	3,124	5,592,069	34.6
Chirundu	978	1,910,204	11.8
Kariba	1,330	985,436	6.1
Karoi	1,200	356,240	2.2
Total	**1,955**	**16,183,965**	**100.0**

Table A13: Remittances to Households by Province and by District US$

Province/District	Average Remittances	Total remittances	Percent
Matabeleland North Province			
Binga	480	7,491	0.1
Bubi	663	116,336	1.4
Hwange Rural	1,940	832,924	9.7
Lupane	580	236,397	2.7
Nkayi	733	350,194	4.1
Tsholotsho	949	4,397,813	51.1
Umguza	1,570	912,344	10.6
Hwange Urban	4,807	468,036	5.4
Victoria Falls	2,094	1,290,982	15.0
Total	**1,158**	**8,612,518**	**100.0**
Matabeleland South Province			
Beitbridge Rural	1,719	767,308	4.9
Bulalima	1,140	2,651,923	17.0
Mangwe	1,477	1,210,939	7.8
Gwanda Rural	399	136,376	0.9
Insiza	640	138,581	0.9
Matobo	1,130	1,954,029	12.5
Umzingwane	2,032	2,664,720	17.1
Gwanda Urban	19,635	5,607,787	36.0
Beitbridge Urban	1,800	91,799	0.6
Collen Bawn	1,448	358,351	2.3
Total	**2,004**	**15,581,812**	**100.0**
Midlands Province			
Chirumhanzu	5,439	2,240,048	8.3
Gokwe South	1,498	243,827	0.9
Gweru Rural	769	217,611	0.8
Kwekwe Rural	1,507	1,009,200	3.7
Mberengwa	1,513	3,674,667	13.6
Shurugwi	1,679	3,392,291	12.6
Zvishavane Rural	1,871	929,542	3.5
Gokwe North	597	219,798	0.8
Gweru Urban	1,905	6,607,893	24.5
Kwekwe Urban	2,613	5,255,944	19.5
Redcliff	4,315	1,931,332	7.2
Zvishavane	1,535	638,374	2.4
Gokwe Centre	1,864	621,338	2.3
Total	**1,996**	**26,981,866**	**100.0**

Table A13: Remittances to Households by Province and by District

Province/District	Average Remittances	Total remittances	Percent
Masvingo Province			
Bikita	733	763,404	2.9
Chiredzi	1,956	8,494,420	32.2
Chivi	2,486	5,597,672	21.2
Gutu	1,238	1,243,128	4.7
Masvingo Rural	821	1,539,056	5.8
Mwenezi	1,774	2,222,233	8.4
Zaka	725	1,313,466	5.0
Masvingo Urban	3,391	3,400,984	12.9
Chiredzi Town	2,691	1,780,647	6.8
Total	**1,729**	**26,355,009**	**100.0**
Harare Province			
Harare Urban	3,535	89,496,065	77.4
Chitungwiza	2,599	26,165,529	22.6
Total	**3,269**	**115,661,594**	**100.0**
Rural and Urban Areas			
Rural Areas	1,253	66,165,845	20.7
Urban Areas	2,880	252,855,970	79.3
Total	**2,269**	**319,021,814**	**100.0**

Table A14: Household Total Income by Land Use Sector and Income Category US$

Income category	CL	SSCF	LSCF
	Total income	Total income	Total income
Gross wages, salaries and allowances in cash	387,569,147	31,957,903	303,709,855
Income tax	3,735,880	-438,249	-6,018,099
Employers contribution to social security	8,715,415	737,474	6,496,042
Income of members from producers co-operative	5,299,574	8,171	1,260,796
Wages and salaries in kind	30,720,324	1,698,722	7,828,289
Interest, royalties	651,352	-	216,926
Dividends	55,949	-	191,746
Rentals	7,395,692	473,819	1,348,132
Rent	1,084,115	647,008	1,543,543
Social welfare benefits: -Health	940,181	56,438	80,201
Social welfare benefits: -Education	1,746,876	64,208	230,259
Social welfare benefits: -Food	2,411,659	-	94,859
Early retirement package	6,084,309	4,643	798,092
Pension and life assurance annuity benefits	20,485,539	2,030,214	8,500,664
Remittance (transfers received -Domestic	150,137,001	6,322,156	23,286,498
Remittance (transfers received from Abroad	48,568,473	1,309,614	5,669,896
Other current transfers e.g. for disasters	6,424,377	3,383	2,725,276
Transfers received in kind e.g. lobola	169,519,205	3,252,262	12,857,010
Remittance (transfers given out in cash)	21,402,262	3,217,471	15,466,265
Other transfers given out in kind	13,486,841	806,594	4,820,430
Other payments made and gifts e.g. lobola	11,321,435	351,275	3,177,267
National	**897,755,604**	**53,379,605**	**406,320,144**

Table A14: Household Income by Land Use Sector and Income Category

Income category	RA	UCA	AC
	Total income	Total Income	Total income
Gross wages, salaries and allowances in cash	68,777,027	2,954,852,655	16,131,576
Income tax	-2,364,612	-159,013,357	-1,837
Employers contribution to social security	924,902	65,553,390	216,947
Income of members from producers co-operative	2,177,924	5,290,691	-
Wages and salaries in kind	3,784,587	32,734,960	17,250
Interest, royalties	9,173	3,739,848	-
Dividends	-	3,882,464	-
Rentals	1,197,039	122,022,138	117,044
Rent	294,354	42,377,981	90,103
Social welfare benefits: -Health	106,568	1,030,986	-
Social welfare benefits: -Education	99,981	1,770,839	-
Social welfare benefits: -Food	7,805	3,692,104	-
Early retirement package	4,440	2,336,259	104,918
Pension and life assurance annuity benefits	2,952,957	60,604,299	116,092
Remittance (transfers received- Domestic)	26,868,199	285,336,845	1,730,701
Remittance (transfers received -Abroad)	10,617,862	245,488,186	183,018
Other current transfers e.g. for disasters	549,926	8,398,526	57,610
Transfers received in kind e.g. lobola	14,702,448	39,915,956	504,851
Remittance (transfers given out in cash)	4,790,651	156,504,919	353,535
Other transfers given out in kind	3,010,671	44,239,298	49,075
Other payments made and gifts e.g. lobola	3,036,570	7,672,284	-
National	**146,277,696**	**4,246,457,983**	**19,674,557**

Table A14: Household Income by Land Use Sector and Income Category US$

Income category	GP	OUA	National
	Total Income	Total Income	Total Income
Gross wages, salaries and allowances	70,760,843	140,374,456	3,974,133,462
Income tax	-1,149,845	-3,571,416	-176,293,294
Employers contribution to social security	2,350,099	3,382,937	88,377,205
Income of members from producers co-operative	39,316	115,832	14,192,304
Wages and salaries in kind	261,229	1,027,178	78,072,540
Interest, royalties	-	29,170	4,646,470
Dividends	-	-	4,130,159
Rentals	2,062,379	1,364,079	135,980,323
Rent	408,155	496,934	46,942,192
Social welfare benefits: -Health	-	78,759	2,293,132
Social welfare benefits: -Education	49,772	-	3,961,935
Social welfare benefits: -Food	39,857	-	6,246,284
Early retirement package	-	-	9,332,661
Pension and life assurance annuity benefits	1,034,567	1,269,905	96,994,237
Remittance (transfers received- Domestic)	3,807,284	11,506,582	508,995,267
Remittance (transfers received -Abroad)	2,705,258	4,479,508	319,021,814
Other current transfers e.g. for disasters	52,394	4,674	18,216,167
Transfers received in kind e.g. lobola	1,742,881	470,037	242,964,650
Remittance (transfers given out in cash)	3,920,533	6,491,521	212,147,156
Other transfers given out in kind	2,999,312	901,479	70,313,700
Other payments made and gifts e.g. lobola	146,465	754,099	26,459,394
National	**93,530,190**	**176,318,566**	**6,039,714,345**

Table A 15: Household Transactions with the Banks

Transactions with banks	Value in US$
Loans and purchase of financial assets	
Loans given out	34,081,800
Loans repaid (incl. mortgage, credit and hire purchase)	76,987,327
Purchase of financial assets e.g. shares/stocks, unit trusts, NCD, bonds	2,522,981
Purchase of life insurance or other insurance policies (premiums)	4,269,860
Deposits in bank	735,948,346
Contribution to pension and provident funds	24,435,741
Investment or purchase of other financial assets	705,245
Total	**878,951,300**
Loans and sale of financial assets	
Withdrawals from bank accounts	1,477,479,835
Loans received for enterprise activities	40,393,105
Loans received for private use (incl. Mortgage, credit and hire purchase)	197,349,254
Government employment creation loan programme	4,749,905
Receipts from loans given out (loan repayments received)	3,214,176
Liquidation and maturity of life insurance	2,002
Sales of stocks, shares and certificates	17,522,569
Sales of other financial assets	-
Other non–income receipts e.g. lottery	1,049,402
Total	**1,741,760,248**

Table A 16: Household Purchase and Sale of Any Property or Building for the past 12 Months

Transactions	Value in US$
Purchasing of properties and buildings	
Land for agriculture	2,996,150
Building for agriculture	253,542
Farm equipment	1,266,520
Land for business enterprise	45,974
Other business equipment	333,255
Vehicles for agriculture or business enterprise	2,896,461
Land for residence	9,548,859
Construction , extension or major repair of building for agriculture	1,093,250
Construction , extension or major repair of building for enterprise	1,391,900
Construction , extension or major repair of building for residence	12,908,616
Total	**32,734,526**
Sale of enterprise properties	
Other property or building purchased	1,823,653
Sale of agricultural land	16
Sale of farm equipment	28,995
Sale of business buildings	158,290
Sale of business equipment	101,011
Sale of other enterprise property	60,189
Other capital transfer (receipt)	9,049
Total	**2,181,204**
Sale of private properties	
Sale of land for residence	1,767,807
Sale of building for residence	76,228
Sale of other private property	28,227
Total	**1,872,262**

Glossary of Terms

Demography definitions

A household is a single person or a group of people who usually live, cook and eat together, they may be related or not.

A head of the household is a usual member of a household who is considered as such by the other members of the household and is responsible for decision making in the day to day running and management of the household affairs.

Economic Activity categories

Economic activity refers to the productive activity carried out at the place where one works. The productive activity is that which leads to the production of goods and services at an establishment level.

Economically active persons refer to those persons who are available for the production of goods and services, i.e. both the employed and the unemployed and aged 15 years and above. Examples are:

- **Paid Employee – permanent -** Means an employee other than a seasonal or contract worker who is employed on a monthly or weekly basis, having first satisfactorily completed at least one-month probationary period on a daily notice basis. Such employees enjoy benefits such as vacation leave, pensions etc.

- **Paid Employee -: casual/temporary/contract/seasonal -** Means a person who works for a period not exceeding six weeks in any three successive months. Normally there is no need to consult the Department of Labour when dismissing such employees.

- **Employer -:** A person who operates his/her own economic enterprise engages independently in a profession or trade, and hires one or more employees. Economic enterprise is defined as one in which at the end of the day one is capable of generating income in cash or in kind.

- **Communal and Resettlement Farmer - :**They operate their own enterprise for own consumption or profit e.g. crop farming or keeping livestock with or without paid employees or operate their own economic enterprises directly without employing other people as helpers.

- **Own account worker, (Other) -** Own account workers are those who operate their own economic enterprise for own consumption or profit. e.g. petty trader, carpenter without paid employees or who operate own enterprises directly without employing other people as helpers.

- **Unpaid family worker -** Unpaid family workers refer to those members of the household who work in the enterprise operated by the household without profit or pay.

- **Unemployed -** These are persons who during the last 12 months were without a job, were available for work and/or were seeking for work.

Economically inactive categories

Student - :A student is a person who attends a regular formal educational institution, public or private. He/she should be a full-time or part-time student not usually engaged in an economic activity. University students, trainee teachers, apprentices, student nurses are also students.

Homemaker -: Homemaker is a person of either sex involved in house work in their own households for no pay or profit e.g. fetching water, cooking, baby-sitting. Domestic workers engaged for pay should not be included in this category but under paid employee.

Retired - : Retired person is one who reports that for most of the last twelve months he/she was not engaged in any economic activity because he/she had retired.

Other-: This refers to those not referred to in any of the above categories, e.g. prisoner, sick or too old.

Tenure status- : refers to the arrangement under which the household occupies its living quarters and the nature of its right to be there. Examples of tenure status are given below:

- **Owner/Purchaser** -: is one who owns the house or is in the process of buying it or renting to buy. Most people living in communal lands own their dwelling units in terms of the customary law and are recorded as owners.

- **Tenant** – :is one who rents accommodation under a formal, written agreement. A written agreement in tenant's name distinguishes a tenant from a lodger.

- **Lodger** – :is one who rents accommodation, may or may not have a written agreement and documents such as rent books are not in the lodger's name.

- **Tied Accommodation** -: A person living in tied accommodation occupies it by virtue of his or her job. The accommodation belongs to the employer and is made available as part of terms of employment e.g. a teacher's house at a school.

- **Other -: e**xamples that fall under this category include tin houses, caravans, wood cabins, and tents.

Type of Dwelling Unit

- **Traditional** - : refers to the old style family settlement in which a number of buildings are made of pole and dagga/bricks with thatched roofs.

- **Mixed** -: This type is found in old style settlements where one or more of the buildings in a cluster is built of materials more modern than pole and dagga/bricks and thatch. If, for example, one of the buildings is of brick with a corrugated iron roof and the rest are of pole and dagga, the type of dwelling is considered "mixed".

- **Detached** -: This is a structurally separate dwelling that is built of materials more modern than pole and dagga. Access to the street is by means of steps or a path, directly to the pavement, not shared by other dwellings, and which can be properly regarded as part of the house and/ or its garden.

- **Semi-detached** -: This consists of one or two buildings with a common wall between them, with their gardens separated by e.g. a fence, hedge or wall and whose access to the street meets the conditions as given for the detached house.

- **Flat/Town-house** -: these are residential buildings with several floors and also one of three or more dwelling units in a row divided by common walls, with their gardens separated by fences, hedges or walls.

- **Other** -This may include temporary dwelling units such as a tent or caravan, which is not intended for permanent occupation.

A " de jure" population count is the enumeration of persons, who usually reside in a given place

A "de facto" population count is the enumeration of persons physically present at a specified place.

An orphan is a regarded as a person aged 0-17 years whose mother is dead, or father dead or both parents are dead.

Double orphan refers to a child aged 0-17 years whose parents are dead.

Maternal orphan refers to a child aged 0-17 years whose mother is dead but father is alive.

Paternal orphan refers to a child aged 0-17 years whose father is dead and mother is alive.

Education Definitions

Gross Enrolment Ratio (GER) is an indicator of the overall participation in education by children who are within the official school-going age limits. This ratio is computed as the proportion of all children in school to the number of children of school-going age. GER is influenced by three factors: School Entrance Rates (SER), drop-out rates, and complete non enrolment of some children.

School Entrance Rates (SER) is defined as the proportion of children in the lower school-going age limit (6 and 13 years in Zimbabwe for primary and secondary school, respectively) who are enrolled in school compared to their total population in the age group. If there are significant numbers of overage and underage students at a given level of schooling, the GER can exceed 100 percent.

Net Enrolment Ratio (NER), computed as the proportion of children of school-going age in school to the total number of children of that age group in and out of school.

Literacy rates

The literacy rate is the number of persons, who have completed at least grade 3, per 100 population for a particular age category. This definition is used across ZIMSTAT surveys and Population Censuses and so the literate rates can be compared over time across surveys.

Unemployment definitions
According to the International Labour Office (ILO) unemployment is defined as follows:

Unemployed persons (broad definition)

These are persons aged 15 years and above who, during the reference period are - without work and currently available for work. These will be referred to as broadly unemployed persons.

Unemployment rate

-Is the percentage of unemployed persons in the economically active population. The rate can be strict or broad depending on the definition of unemployment used.

Unemployed persons (strict definition)

These are persons aged 15 years and above who, during the reference period (e.g. 7 days) are

- without work (are not in paid employment or self-employment),
- currently available for work;
- and actively seeking employment, i.e. have taken specific steps (registered or checked at any employment agency, applied to employers, responded or placed advertisements, enquired at farms or worksites or asked friends or relatives about work) in a specified recent period to seek paid employment or self employment.

Household Consumption Expenditure Concepts

Consumption is an activity in which households use up goods or services. There are two different **kinds** of consumption i.e. intermediate and final consumption.

Intermediate consumption consists of inputs into processes of production that are used up within a period of time.

Final consumption of household includes

- All cash expenditure on goods and services intended for consumption

- Goods produced and consumed on own account including imputed rent of owner occupied housing.
- Goods and services received in kind
- Sales tax paid on goods and services purchased

Final consumption is also referred as "private consumption" by households.

Own produce include consumption of home produced goods, (e.g. vegetables from household garden), and consumption of free collection (e.g. wild fruits).

Payments in kind are wages and salaries received in kind.

Gifts are receipts given to the household out of love and mainly for occasion.

Imputation refers to estimation of the local market prices of goods and/or services. Local market price is the average price at which given goods and/or services may be exchanged in the area.

Primary income refers to income that is received by households as a consequence of their involvement in the process of production or ownership of assets. In this survey, the information solicited on primary incomes includes gross wages and salaries, employers' contribution to social security and income of members from producers' cooperatives.

Property income is defined as income receivable by the owner of a financial asset or tangible non-produced asset at the disposal of another institutional unit. Information recorded on property income is interest and royalties, dividends and rent.

The term ***enterprise*** refers to an institutional unit, which produces goods and services. A household enterprise may belong to the household or to an individual member of a household.

A household enterprise is a business entity owned by the household and has no separate set of accounts different from those of the household. It is not a legal entity separate from the household but a producer of goods and services owned by the household.

Informal sector is constituted of urban and rural, small scale, self employed activities, with or without hired labour. Typically they operate with low level or organization, low capital, low technology and often on temporary premises. They usually are not supported by formal financing institutions, and are not usually measured in official government statistics.

Property income is income receivable by owner of a financial asset or a tangible non-produced asset in return for providing funds to, or putting the tangible non-produced asset at the disposal of, another institutional unit. Items included under property income are:

- interest and royalties,
- dividend and rent.

Interest is a form of property income that is receivable by the owner of certain kinds of financial assets, namely; deposits, securities other than shares, loans and other accounts receivable.

Royalties are shares of products or benefits of property received by the owner when the property is sold, leased, used, licensed or franchised.

Dividends are a form of income which shareholders become entitled to as a result of placing funds at the disposal of corporations

Rental received is payment received from tenants for letting an asset. e.g. house, building, machinery etc.

Rent received is payment received from tenants by landlords for letting them land or subsoil assets. e.g. minerals.

A ***transfer*** is defined as a transaction in which one institutional unit provides a good, service or asset to another unit without receiving from the latter any good, service or asset in return as counterpart.

A transfer in kind consists either of the transfer of ownership of a good or asset, other than cash, or the provision of a service, again without any counterpart.

Remittances are transfers between members of the same family resident in different parts of the same country or in different countries, usually from a member of a family working in a foreign country for a period of a year or longer. Remittances are transfers in cash.

Durable goods are goods, which can be used repeatedly or continuously over a period of more than one year, assuming a normal or average rate of physical use. Examples of durable goods are furniture, personal transport, equipment, jewellery, watches, precious stones, radio, TVs, cameras etc.

Semi-durable goods are goods which can be used repeatedly or continuously for less than one year, assuming a normal or average rate of physical use e.g. clothes, footwear, bags, baby carriages, glassware, books, etc.

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