



ZIMBABWE

CRITICAL GUIDELINES TO INSTITUTIONS LOAN SELECTION COMMITTEES

Please note that the loan selection process should be guided by the results of the **Skills Audit Report of 2018** which clearly shows the critical skills gaps in:

NO.	SECTOR	AVAILABILITY	DEFICIT
1	Natural and Applied Sciences	3.09%	-96.91%
2	Medical and Health Sciences	5%	-95%
3	Engineering and Technology	6.43%	-93.57%
4	Law	8%	-92%
5	Agriculture	12%	-88%

Consequently, the Ministry expects priority to be given to the five (5) sectors above.