



REPUBLIC OF ZAMBIA

MINISTRY OF LABOUR AND SOCIAL SECURITY



ZAMBIA
STATISTICS
AGENCY

"Quality Statistics for Development"

2023 LABOUR FORCE SURVEY (LFS)



Prepared by:

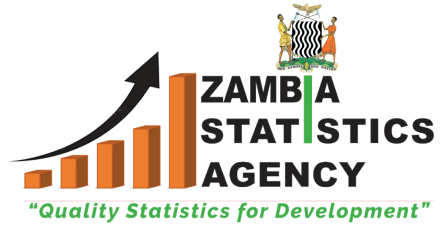
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FOREWORD

The Zambia Statistics Agency (ZamStats) has, within the framework of the National Strategy for Development of Statistics (NSDS), conducted the 2023 Labour Force Survey. The main objective of the 2023 LFS is to collect basic statistics on the labour force situation in Zambia and make labour statistics available to Government, the private sector, the academia and the general public for making informed decision that aim at improving the employment situation of the Zambian citizenry.

The 2023 LFS indicators provides a tool for monitoring and evaluating progress made towards the attainment of national development goals and global commitments with an overarching goal of promoting the welfare of the Zambian population while ensuring the availability of labour force indicators to feed into Eight National Development Plan (8th NDP), Ministerial Strategic Plans, Budget briefs, among others.

The survey was made possible following the support provided by various stakeholders. ZamStats acknowledges with gratitude the many contributions that complemented the efforts of the Agency in the successful completion of the survey. ZamStats would also like to thank selected households in particular for their cooperation and for the time they devoted to the interviews. Our appreciation also goes to the field personnel and data entry officers for the meticulous manner in which they discharged their duties.

We are also grateful to the both the national and provincial statistical officers, community leaders, for the diverse ways in which they assisted our field teams to ensure the success of this important national exercise. The ZamStats would like to acknowledge, with sincere thanks, the financial contribution and support received from the Government of the Republic of Zambia through Ministry of Labour and Social Security, Ministry of Finance and National Development, National Pension Scheme (NAPSA), as well as the technical assistance and professional advice provided by International Labour Office (ILO).

Finally, the devoted services of the Regional Statisticians, the report writers and all others who have contributed greatly in numerous ways to the successful implementation of the survey and subsequent production of this report are duly acknowledged.



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November, 2024

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ACRONYMS

CAPI	Computer Assisted Personal Interviews
CRUPLF	Combined Rate of Unemployed and Potential Labour Force
CSPro	Census and Survey Processing System
EA	Enumeration Area
FISP	Fertilizer Input Support Programme
ICF	International Classification of Functioning, Disability and Health
ICLS	International Conference of Labour Statisticians
ILO	International Labour Organization
KILM	Key Indicators of Labour Market
LFS	Labour Force Survey
MLSS	Ministry of Labour and Social Security
NDP	National Development Plan
PACRA	Patents and Companies Registration Agency
PLF	Potential Labour Force
PPES	Probability Proportional to Estimated Size
PSU	Primary Sampling Units
PWAS	Public Welfare Assistance Scheme
QLFS	Quarterly Labour Force Survey
OVC	Orphans and Vulnerable Children
SCT	Social Cash Transfer
SFP	School Feeding Programme
SPSS	Statistical Package for Social Sciences
UN	United Nations
WEP	Women Empowerment Program
ZamStats	Zambia Statistics Agency
ZRA	Zambia Revenue Authority

EXECUTIVE SUMMARY

The 2023 Labour Force Survey (LFS) covered a total of 520 Enumeration Areas across the ten (10) provinces of Zambia.

The working-age population (15 years or older) was estimated at 11,590,481 in 2023. The labour force was estimated at 4,521,461.

The population outside the labour force was 7,069,020 in 2023. Of this population, 2,086,989 was the estimated potential labour force.

The employed population was estimated at 3,980,733. About a third of the employed population worked in registered firms and institutions (i.e. formal sector), representing an absolute total of 1,197,553. Employed population in the informal and household sectors were 1,916,630 and 866,550, respectively.

In 2023, 24.4 percent of the employed population had a social security cover on their jobs (formally employed). The number of informally employed population was estimated at 3,009,820.

The employment to population ratio was 34.3 percent. The male and female employment to population ratio was 41.9 percent and 27.1 percent, respectively. The unemployed population was estimated 540,728. Of the total unemployed population, 27.8 percent were in rural areas and 72.2 percent were in urban areas.

The unemployment rate was estimated at 12.0 percent. The male unemployment rate was estimated at 11.5 percent and that of females was 12.6 percent.

SUMMARY OF 2023 LABOUR FORCE SURVEY

Indicator	Mode of measurement	Primary domain				
		Total	Male	Female	Rural	Urban
Total population	Number	20,122,521	9,972,792	10,149,729	11,181,379	8,941,142
Working-age population 15 years or older	Number	11,590,481	5,688,987	5,901,494	6,017,300	5,573,181
Labour force	Number	4,521,461	2,693,206	1,828,255	1,620,778	2,900,683
Employed (market production activities)	Number	3,980,733	2,382,728	1,598,005	1,470,525	2,510,208
Unemployed population	Number	540,728	310,477	230,250	150,253	390,475
Youth (15-24 years) unemployed population	Number	198,244	117,628	80,616	58,809	139,435
Youth (19-34 years) unemployed population	Number	379,559	203,114	176,446	101,222	278,338
Youth (15-24 years) employed (market production activities)	Number	553,965	328,002	225,962	270,581	288,842
Youth (19-34 years) employed (market production activities)	Number	1,831,421	1,115,252	716,169	718,585	1,112,836
Sector of employment						
Formal sector	Number	1,197,553	802,561	394,992	255,139	942,414
Informal sector	Number	1,916,630	1,165,803	750,828	764,455	1,152,176
Household sector	Number	866,550	414,365	452,185	450,931	415,619
Type of employment						
Formal employment	Number	970,913	656,029	314,884	194,900	776,013
Informal employment	Number	3,009,820	1,726,699	1,283,121	1,275,625	1,734,195
Industrial sector						
Agriculture	Number	1,003,941	671,591	332,349	764,935	239,006
Non-agriculture	Number	2,976,793	1,711,137	1,265,656	705,590	2,271,203
Population not in the labour force						
Potential labour force (PLF)	Number	2,086,989	964,179	1,122,810	1,318,214	768,775
Youth (15-24 years) potential labour force (YPLF)	Number	792,098	370,660	421,438	473,562	318,536
Youth (19-34 years) potential labour force (YPLF)	Number	1,214,716	553,534	661,182	737,093	477,623
Population outside the labour force	Number	7,069,020	2,995,782	4,073,238	4,396,522	2,672,498
Rates						
Employment-to-population ratio	Percent	34.3	41.9	27.1	24.4	45
Labour force participation rate	Percent	39	47.3	31	26.9	52
Unemployment rate	Percent	12	11.5	12.6	9.3	13.5
Youth (15-24 years) unemployment rate	Percent	26.4	26.4	26.3	17.9	33
Youth (19-34 years) unemployment rate	Percent	17.2	15.4	19.8	12.3	20
Combined rate of unemployment and potential labour force (CRUPLF)	Percent	39.4	34.5	45.5	49.6	31.3
Youth (19-34 years) combined rate of unemployment and potential labour force (YCRUPLF)	Percent	46.5	40.4	53.9	53.8	40.5
Working condition						
Hours of work	Hours	42.4	44.4	39.4	35.8	46.2
Average monthly earnings	ZMW	5,369	5,510	5,100	4,540	5,680

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CHAPTER ONE: BACKGROUND AND METHODOLOGY

The Labour Force Survey (LFS) is a household-based sample survey conducted by the Zambia Statistics Agency (ZamStats) in collaboration with the Ministry of Labour and Social Security (MLSS). The LFS collects data on the labour market activities from eligible individuals in selected households.

The major objective of the LFS is to measure the size of the labour force by its characteristics such as age, sex, industry, sector of employment and education.

This report presents key findings of the 2023 LFS based on the annual data set, arising from combining the 2023 quarterly datasets. It outlines the methodology used, Key Indicators of Labour Market (KILM) which include: labour force participation rate, employment-to-population ratio, employment, unemployment rate, time-related underemployment rate, working condition related indicators and income.

While quarterly labour statistics serve as early indication for the changing employment situation, seasonal variations by sectors as well as validation of the growth of informal and formal jobs, annual labour statistics provide a snapshot indication of the labour market situation for a particular point in time.

1.2 Methodology

1.2.1 Sample Design and Coverage

The sample design applied on the 2023 LFS is the Split-Panel Design. The design involves the selection of a master sample of enumeration areas (EAs) or non-institutionalized private

households in rural and urban areas across the whole country. Four (4) non-overlapping probability samples of EAs, forming a panel are selected from the master sample. One panel is surveyed in each quarter. The sample is divided into 4 cycles, each of which is surveyed within 3 months of a given quarter. The quarterly sample gives estimates that are only reliable at national and rural/urban, while the combined sample gives estimates at provincial levels and other domains.

1.2.2 Sample Stratification and Allocation

The sampling frame for the 2023 Quarterly Labour Force Survey (QLFS) was developed from the 2022 Census of Population and Housing. The frame provides details of the province, district, constituency and ward (i.e. names and codes), as well as number of households and population for each EA. For the purpose of undertaking the survey, the number of households and population are used for selecting Enumeration areas (EAs), the Primary Sampling Unit (PSU) for this survey. The 2022 sampling frame had a total of 36,770 EAs from which 520 EAs were selected for the 2023 Labour Force Survey.

In order to have equal precision in the estimates in all the domains and at the same time take into account the variation in the sizes of the domains, the survey adopted the Square Root sample allocation method. The allocated samples were multiples of four to facilitate for the rolling of equal samples during each of the four cycles.

1.2.3 Sample Selection

The QLFS used a two-stage stratified cluster sampling design, where 520 EAs as shown in table 1.1 were selected with Probability Proportional to Estimated Size (PPES) in the first stage using the

number of households as the measure of size. In the second stage, 20 households were selected from an updated list of households in a sampled enumeration area using systematic random sampling (SRS).

Table 1.1: Sample allocation by Province, 2023

2023 Labour Force Survey Sample				
Province	No. of EAs (Rural)	No. of EAs (Urban)	Total No. EAs Per Year	Total No. of Households
TOTAL	323	197	520	10,400
Central	42	13	55	1,100
Copperbelt	11	52	63	1,260
Eastern	47	10	57	1,140
Luapula	39	7	46	920
Lusaka	13	55	68	1,360
Muchinga	32	8	40	800
Northern	36	11	47	940
North Western	26	17	43	860
Southern	42	15	57	1,140
Western	35	9	44	880

1.2.4 Estimation Procedure

Due to the disproportional allocation of the sample to the different strata (i.e. provinces), sampling weights are required to ensure actual representativeness of the sample at national and sub-national levels. The product of the inverses of the probabilities of selecting the EAs in the first-stage and of selecting the households in the second stage are the weights for individuals in the dataset. The probability of selecting an EA was calculated as follows:

$$P_{hi}^1 = \frac{a_h M_{hi}}{\sum_i M_{hi}}$$

Where P_{hi}^1 = the first selection probability of EAs
 a_h = the number of EAs selected in stratum h
 M_{hi} = the size of the i th EA in the stratum h
 $\sum_i M_{hi}$ = the total size of stratum h

The selection probability of the household is calculated as follows:

$$P_{hi}^2 = \frac{n_{hi}}{N_{hi}}$$

Where

P_{hi}^2 = the second selection probability of households

n_{hi} = the number of households selected from the i th EA of stratum h

N_{hi} = the total number of households listed in an EA

Therefore, the EA specific sample weight was calculated as follows:

$$W_i = \frac{1}{P_{hi}^1 * P_{hi}^2}$$

1.2.5 Post-Stratification Adjustment

The base weights for the 2023 QLFS were adjusted so that the population obtained was comparable to the projected mid-year population of 2023.

$$r = \frac{Y_{proj}}{Y_{QLFS}}$$

Therefore, the final weight was obtained accordingly.

1.2.6 Estimation Process

In order to correct for differential representation, all estimates from the QLFS data are weighted accordingly.

Therefore, if y^{hij} is an observation on variable Y for the j^{th} household in the i^{th} EA of the h^{th} stratum, then the estimated total for the h^{th} stratum is expressed as follows:

$$Y_{hT} = \sum_{i=1}^{a_h} w_{hi} \sum_{j=1}^{n_h} y_{hij}$$

Where:

Y_{hT} = the estimated total for the h^{th} stratum

$l = 1$ to a_h : the number of selected clusters in the stratum

$J = 1$ to n_h : the number of sample household in the stratum.

The national estimate is obtained using the following estimator

$$Y_T = \sum_{i=1}^{10} Y_{hT}$$

Where:

Y_T = the national total estimate

$K = 1$ to 10 is the total number of strata (10 provinces)

1.2.7 Data Collection

Data collection for the 2023 QLFS was done during the first two weeks of the last month of the quarter. A well-structured electronic questionnaire configured on tablets (Computer Assisted Personal Interviewing - CAPI) was used to collect information from respondents through face-to-face interview process. A total of 66 enumerators collected the data countrywide.

1.2.8 Data Processing

Raw data was captured in CSPro format which was later exported to SPSS files for editing purposes and analysis.

2

CHAPTER TWO CONCEPTS AND DEFINITIONS

This section presents concepts and definitions used in the report.

Population refers to the total number of persons of both sexes 0 years of age or older in a given territory/state at a specified point in time.

Working-age population refers to the number of persons above a specified minimum age in a given territory/state at a specified point in time. In Zambia, the minimum age for working-age population is set at 15 years.

Labour force refers to persons of working-age who are either employed or unemployed at a given point in time.

Labour force participation rate refers to the ratio of the labour force to the working-age population expressed as a percentage. It measures the country's working-age population that engages actively in the labour market, either by working or looking and available for work relative to the population of the working-age.

Employed population refers to the number of persons who have a paid job in cash, in kind or both; are in self-employment or are in contributing family work (either currently at work or not). Workers who have a paid job and are on leave, as well as those in self-employment but are absent from work during the reference period due to various reasons such as inadequate raw materials, labour dispute, absence of business opportunities, etc., are considered employed.

Employment-to-population ratio (employment rate) refers to the ratio of the employed population to the working-age population expressed as a percentage.

Formal sector (in the national context) refers to establishments that are registered with any tax or a licensing authority. Legally, registration of establishments is a primary responsibility for PACRA, ZRA, Local Authorities, Registrar of Societies, Registrar for NGOs and Registrar for Cooperatives.

Formal sector rate refers to the ratio of the formal sector to the total economy expressed as a percentage.

Informal economy refers to all economic activities by workers and economic units that are - in law or in practice - not covered or insufficiently covered by formal arrangements.

Informal sector refers to establishments that are not registered with any tax or a licensing authority and are often characterized by lack of books of accounts, low investment levels, meager workforce, and high likelihood of falling out of business.

Informal sector rate refers to the ratio of the informal sector to the total economy expressed as a percentage.

Household sector refers to all households as producers of goods and services.

Formal employment refers to the type of employment in which employees are entitled to social security coverage, annual paid leave, paid sick leave and any legal registration for own account workers/employers.

Formal employment rate refers to the ratio of formal employment to the total economy expressed as a percentage.

Informal employment refers to the type of employment characterized by lack of an entitlement to social security coverage, annual paid leave and paid sick leave. This type of employment could be found in both the formal and informal sectors.

Informal employment rate refers to the ratio of informal employment to the total employment expressed as a percentage.

Formal sector employment refers to the employment, whether formal or informal, in a registered establishment.

Informal sector employment refers to the employment in an unregistered establishment.

Unemployed population refers to all persons in the labour force who are not in employment, are available for employment and are actively seeking employment during a specified reference period.

Unemployment rate refers to the ratio of the unemployed population to the total population in the labour force expressed as a percentage.

Youth unemployment refers to the proportion of unemployed persons aged 19 to 34 years in the labour force who are without work but are available and seeking employment.

Youth unemployment rate refers to the number of unemployed persons aged 19 to 34 years expressed as a percentage of the youth labour force.

Time-related underemployment refers to the number of employed persons whose hours of work in the reference period are insufficient in relation to a more desirable employment situation in which the person is willing and available to work.

Time-related underemployment rate refers to the ratio of the underemployed persons to the total employed persons expressed as a percentage.

Potential labour force refers to all persons of working age who during the short reference period were not in employment and:

- (a) carried out activities to “*seek employment*”, were not “*currently available*” but would become available within a short subsequent period established in the light of national circumstances or
- (b) did not carry out activities to “*seek employment*”, but wanted employment and were “*currently available*”.

Combined rate of unemployment and potential labour force refers to the summation of the unemployed persons and the potential labour force expressed as a percentage.

Long-term unemployment refers to persons that have been unemployed continuously for one year or more.

Long-term unemployment rate refers to the ratio of persons who have been unemployed continuously for one year or more to the total unemployed persons expressed as a percentage.

Precarious work refers to the type of work, often for paid employees, whose contract of employment is of relatively short duration (less than 3 months) or contract that can be terminated at short notice.

Precarious employment rate refers to the ratio of the population in precarious employment to the total number of the employed population expressed as a percentage.

Average earnings refers to regular remuneration from employer in cash or in kind. It includes direct wages and salaries for time worked or work done, remuneration for time not worked (e.g. paid annual leave) as well as bonuses and gratuities received.

3 CHAPTER THREE WORKING-AGE POPULATION

3.1 Introduction

This chapter presents information on the working-age population and how it is categorized in the analysis of labour market indicators. The working-age population refers to all persons above a specified minimum age which varies from country to country.

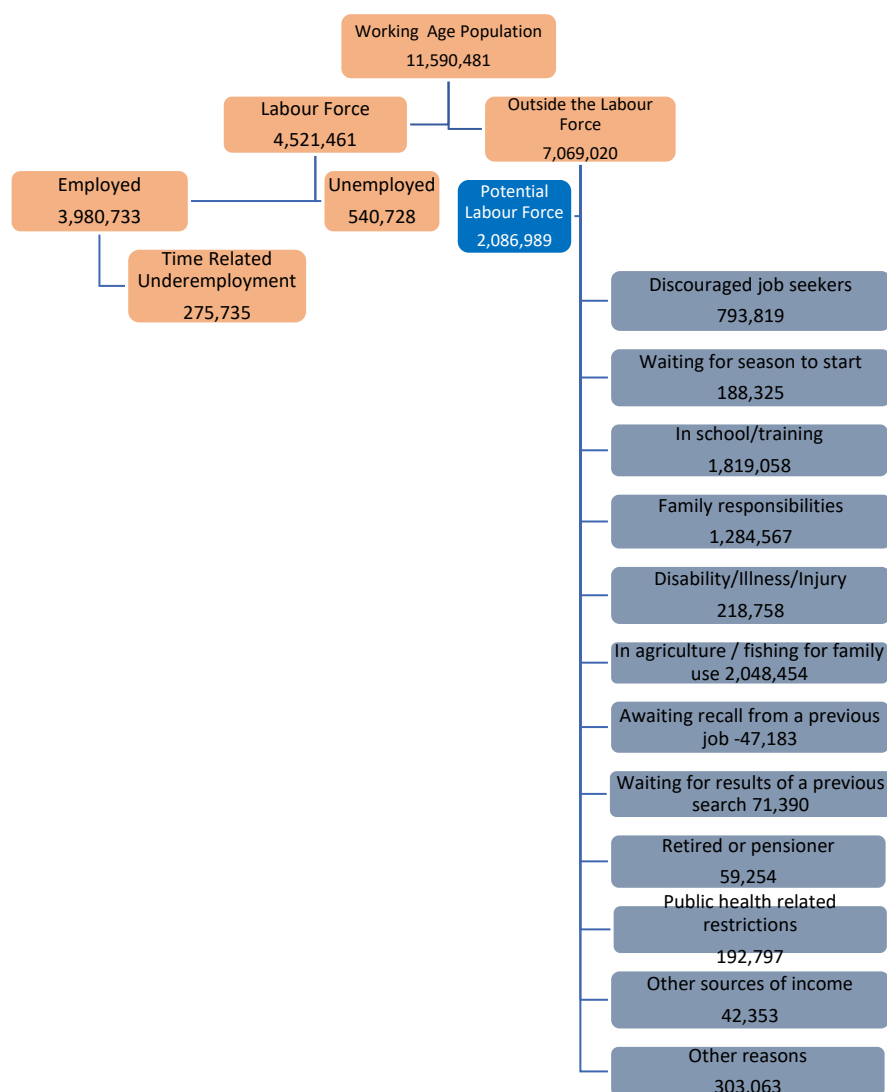
In Zambia, the working-age is 15 years or older. From the working age population, two main

categories are derived namely, the Labour force and population outside the Labour force.

3.2 Categorization of the Working-Age Population (15 years or older)

Figure 3.1 shows the main categories of the Working-Age Population. In 2023, the working-age population was 11,590,481 of which 4,521,461 persons were in the Labour Force and 7,069,020 were outside the Labour Force.

Figure 3.1: Main Categories of the Working-Age Population, Zambia 2023



3.3 Working-Age Population by Rural/Urban and Sex

Table 3.1 shows the number and percentage distribution of the working-age population by rural/urban and sex. The working-age population

was 11,590,481 of which 51.9 percent were in rural areas and 48.1 percent were in urban areas.

Table 3.1: Number and Percentage Distribution of the Working-Age Population (15 years or older) by Rural/Urban and Sex, Zambia 2023

Region	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	11,590,481	100.0	5,688,987	5,901,494
Rural	6,017,300	51.9	2,967,425	3,049,875
Urban	5,573,181	48.1	2,721,562	2,851,619

Figure 3.2 shows the percentage distribution of the working-age population (15 years or older) by sex and rural/urban. At national level, females accounted for a higher percentage of the working-age population at 50.9 percent than males at 49.1 percent. Results by region showed the same pattern as at national level were females had a

higher percentage of the working-age population than males. In rural areas, males accounted for 49.3 percent while females accounted for 50.7 percent. In urban areas, males and females accounted for 48.8 percent and 51.2 percent, respectively.

Figure 3.2: Percentage Distribution of Working-Age Population (15 years or older) by Rural/Urban and Sex, Zambia 2023

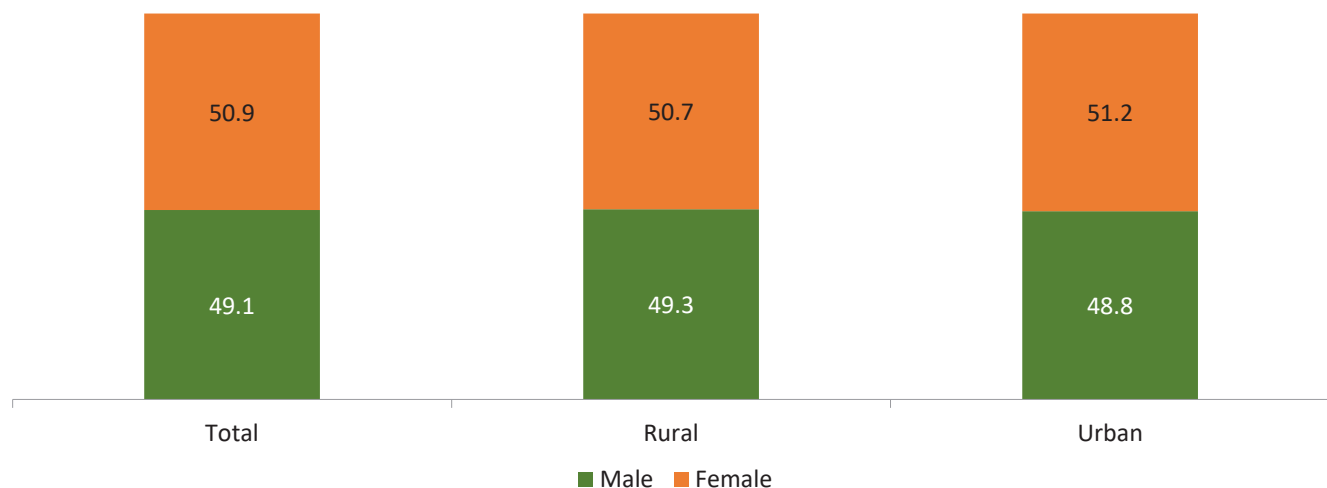


Figure 3.3 shows the percentage share of the working-age population by province. Lusaka Province had the highest percentage share of the working-age population at 17.9 percent followed

by Copperbelt Province at 14.3 percent. Muchinga Province had the lowest share of the working-age population at 4.5 percent.

Figure 3.3: Percentage Share of Working-Age Population by Province, Zambia 2023

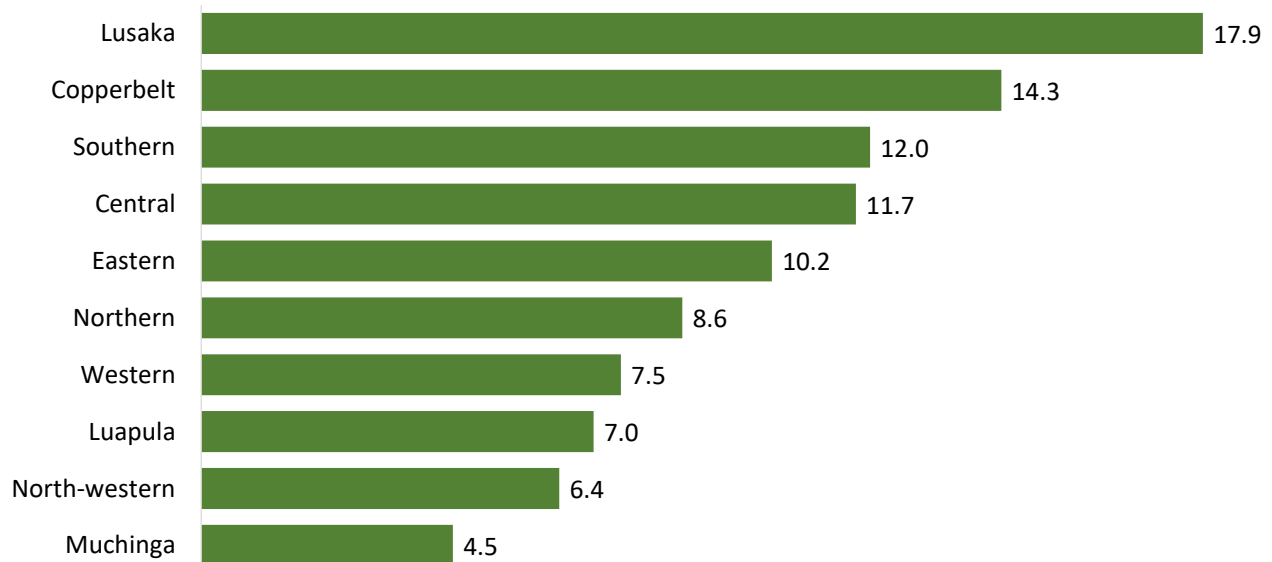


Table 3.2 shows the number and percentage distribution of the working-age population by province and sex. All the provinces had more

females than males in the working-age population except Central Province.

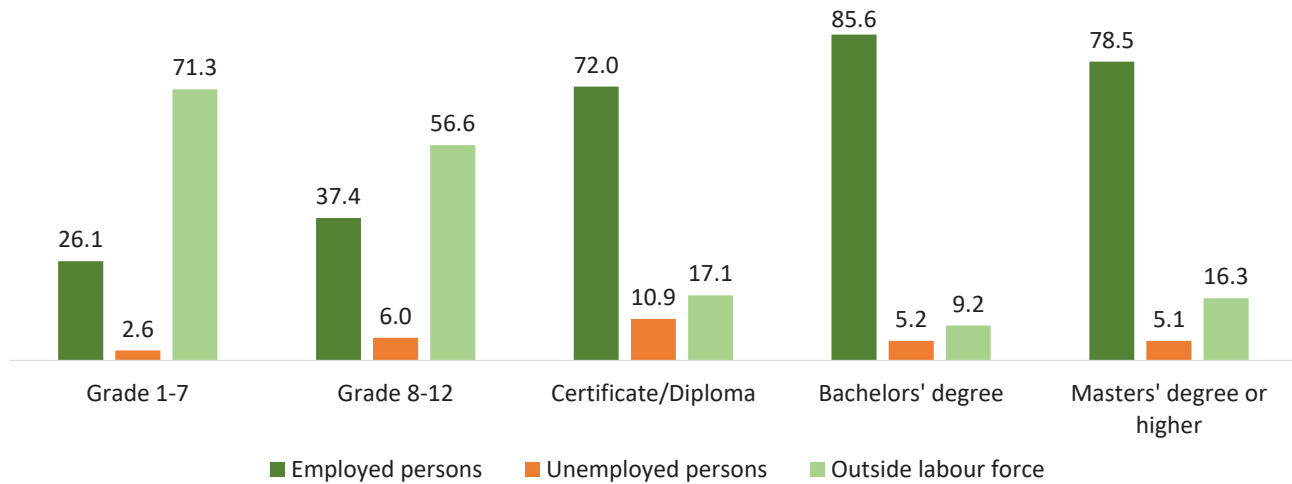
Table 3.2: Number and Percentage Distribution of the Working-Age Population (15 years or older) by Province and Sex, Zambia 2023

Province	Total	Male		Female	
	Number	Number	Percent	Female	Percent
Total	11,590,481	5,688,987	49.1	5,901,494	50.9
Central	1,356,332	682,102	50.3	674,230	49.7
Copperbelt	1,661,896	829,792	49.9	832,104	50.1
Eastern	1,179,319	580,130	49.2	599,189	50.8
Luapula	812,762	400,441	49.3	412,321	50.7
Lusaka	2,075,211	1,005,798	48.5	1,069,413	51.5
Muchinga	516,205	256,852	49.8	259,353	50.2
Northern	993,171	495,272	49.9	497,899	50.1
North Western	742,243	369,989	49.8	372,254	50.2
Southern	1,385,601	663,058	47.9	722,543	52.1
Western	867,741	405,553	46.7	462,188	53.3

Figure 3.4 shows the percentage distribution of the working-age population by activity status and highest level of education attained. The working-age population with tertiary education had the

highest proportion of employed persons at 85.6 percent for bachelors' degree holders followed by masters' degree holders at 78.5 percent and certificate/diploma holders at 72.0 percent.

Figure 3.4: Percentage Distribution the Working Age- Population by Activity Status and Highest Level of Education Attained, Zambia 2023



4 CHAPTER FOUR LABOUR FORCE

4.1 Introduction

The labour force constitutes the employed and the unemployed persons. The employed are people who have a paid job; running a business (i.e., farm or non-farm) or are contributing family workers within a specified short reference period (i.e., last 7 days). The unemployed are those who are not in employment but are actively seeking paid work

and/ business opportunities and are available for paid work and/ business opportunities.

Table 4.1 shows the number and percentage distribution of the labour force by rural/urban and sex. The labour force was 4,521,461 of which 35.8 percent were in rural areas while 64.2 percent were in urban areas.

Table 4.1: Number and Percentage Distribution of the Labour Force by Rural/Urban and Sex, Zambia 2023

Region	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	4,521,461	100.0	2,693,206	1,828,255
Rural	1,620,778	35.8	1,019,488	601,290
Urban	2,900,683	64.2	1,673,718	1,226,965

Figure 4.1 shows the percentage distribution of the labour force by sex and rural/urban. At national level, the percentage of males in the labour force was higher than that of females at

59.6 percent and 40.4 percent, respectively. The same pattern of more males than females was observed in both rural and urban areas.

Figure 4.1: Percentage Distribution of the Labour Force by Sex and Rural/Urban, Zambia 2023

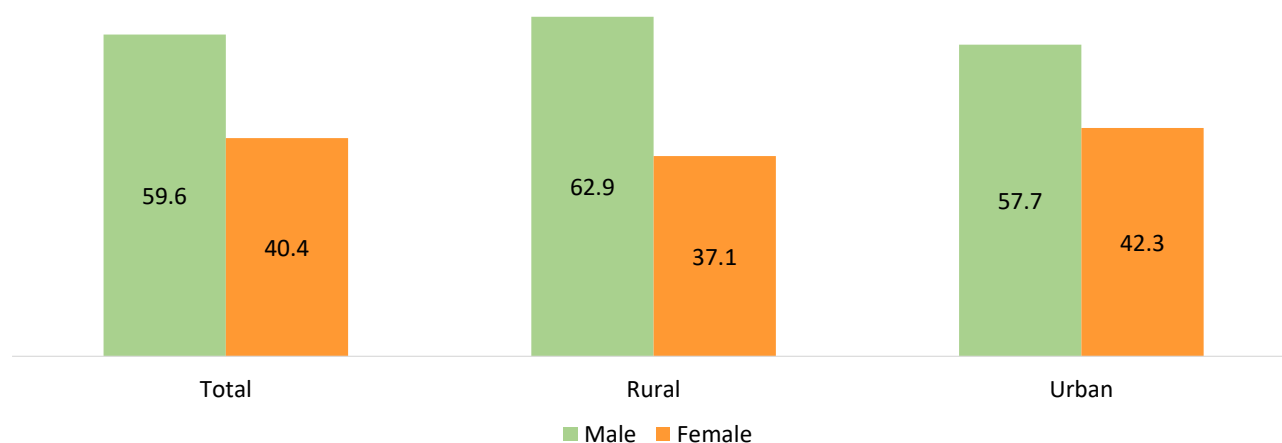


Figure 4.2 shows the percentage share of the labour force by province. Lusaka Province had the highest percentage share of the labour force at

25.7 percent, followed by Copperbelt Province at 18.5 percent. Muchinga Province had the lowest percent share of the labour force at 3.0 percent.

Figure 4.2: Percentage Share of the Labour force (15 years or older) by Province, Zambia 2023

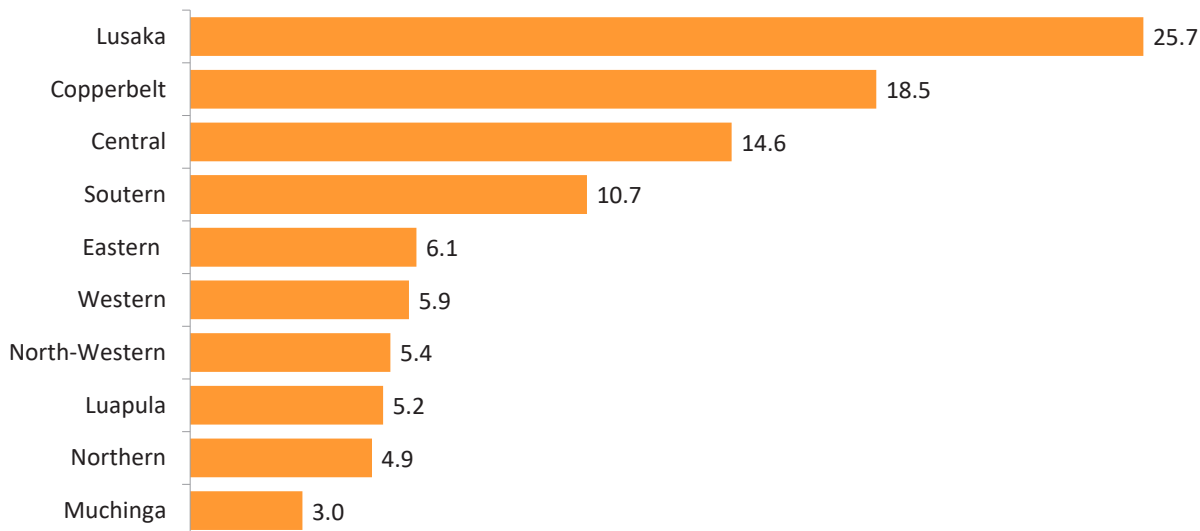


Table 4.2 shows the number and percentage distribution of the labour force by province and sex. In all the provinces, males accounted for

higher percentage of the labour force than females.

Table 4.2: Number and Percentage Distribution of the Labour Force (15 years or older) by Province and Sex, Zambia 2023

Province	Total	Male		Female	
	Number	Number	Percent	Number	Percent
Total	4,521,461	2,693,206	59.6	1,828,255	40.4
Central	660,957	435,130	65.8	225,827	34.2
Copperbelt	835,037	500,507	59.9	334,530	40.1
Eastern	274,172	171,741	62.6	102,431	37.4
Luapula	236,480	148,613	62.8	87,867	37.2
Lusaka	1,161,491	643,530	55.4	517,961	44.6
Muchinga	136,875	81,921	59.9	54,954	40.1
Northern	223,193	133,991	60.0	89,202	40.0
North Western	242,146	158,789	65.6	83,357	34.4
Southern	486,020	278,211	57.2	207,809	42.8
Western	265,090	140,772	53.1	124,318	46.9

4.2 Labour Force by Rural/Urban and Age Group

Figure 4.3 shows the percentage distribution of the labour force by rural/urban and age group. Results show that at national level, the age group 25-29 years had the highest percentage share in the labour force at 17.8 percent while the age

group 60-64 years had the lowest at 2.1 percent. The age group 25-29 years accounted for the highest percentage share in the rural areas at 18.8 percent while the age group 30-34 years accounted for the highest percentage share in urban areas at 18.1 percent.

Figure 4.3: Percentage Distribution of the Labour Force (15 years or order) by Rural/Urban and Age Group, Zambia 2023

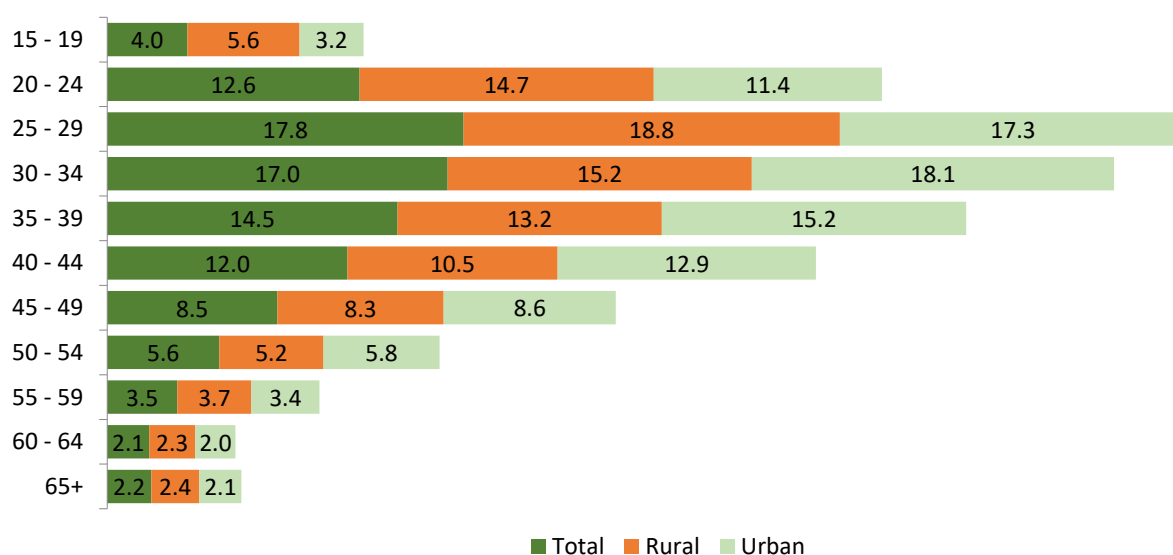
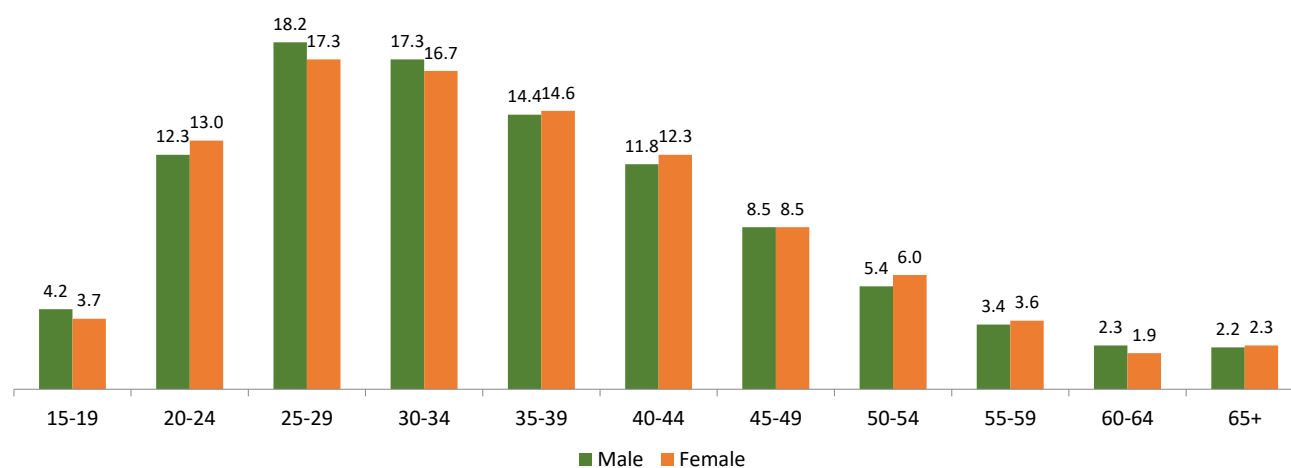


Figure 4.4 shows the percentage distribution of the labour force by sex and age group. Results show that for both males and females, the age

group 25-29 years had a highest percentage share of the labour force at 18.2 percent and 17.3 percent, respectively.

Figure 4.4: Percentage Distribution of the Labour Force (15 years or order) by Sex and Age Group, Zambia 2023



4.3 Labour Force Participation Rate

Labour Force Participation Rate measures the proportion of the labour force in relation to the working-age population. It is a ratio of the labour force to the working-age population expressed as a percentage.

Figure 4.5 shows the labour force participation rate by sex and rural/urban. The total labour

force participation rate was 39.0 percent. The participation rate in the urban areas was higher than that of the rural areas at 52.0 percent and 26.9 percent, respectively. Males had a higher participation rate at 47.3 percent than females at 31.0 percent. The participation rate for males was higher than females in both rural and urban areas.

Figure 4.5: Labour Force Participation Rate by Sex and Rural/Urban, Zambia 2023

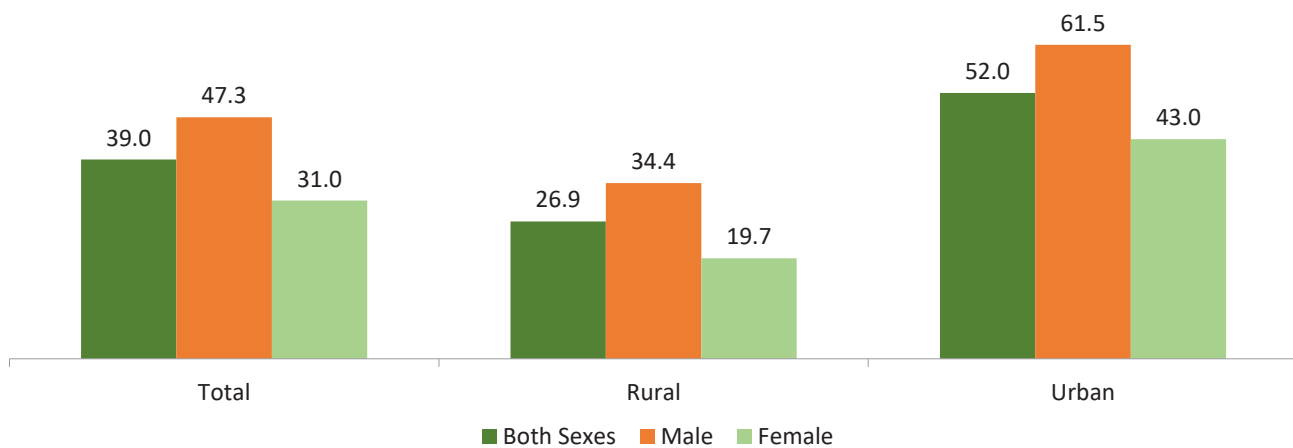


Figure 4.6 shows the labour force participation rate by sex and age group. The labour force participation rate was highest in the age group 40-44 years for both males and females at 70.2

percent and 49.6 percent, respectively and lowest in the age group 15-19 years for both males and females at 10.0 percent and 5.9 percent, respectively.

Figure: 4.6: Labour Force Participation Rate by Sex and Age Group, Zambia 2023

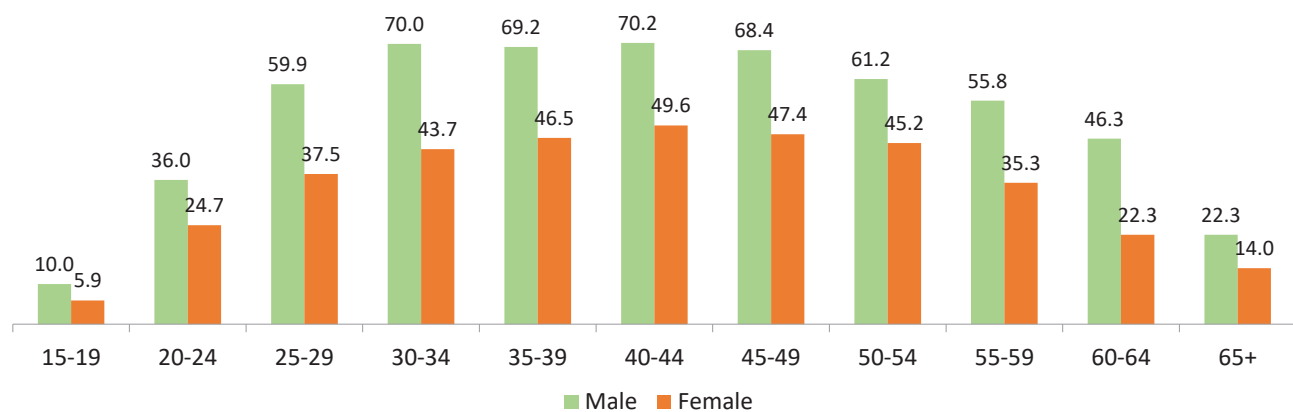


Figure 4.7 shows the labour force participation rate by rural/urban and age group. The labour force participation rate in urban areas was higher than that of rural areas in all the age groups. The age group 45-49 years had the highest

participation rate in rural areas with 40.8 percent while the age group 40-44 years had the highest participation rate in urban areas with 78.8 percent.

Figure 4.7: Labour Force Participation Rate by Rural/Urban and Age Group, Zambia 2023

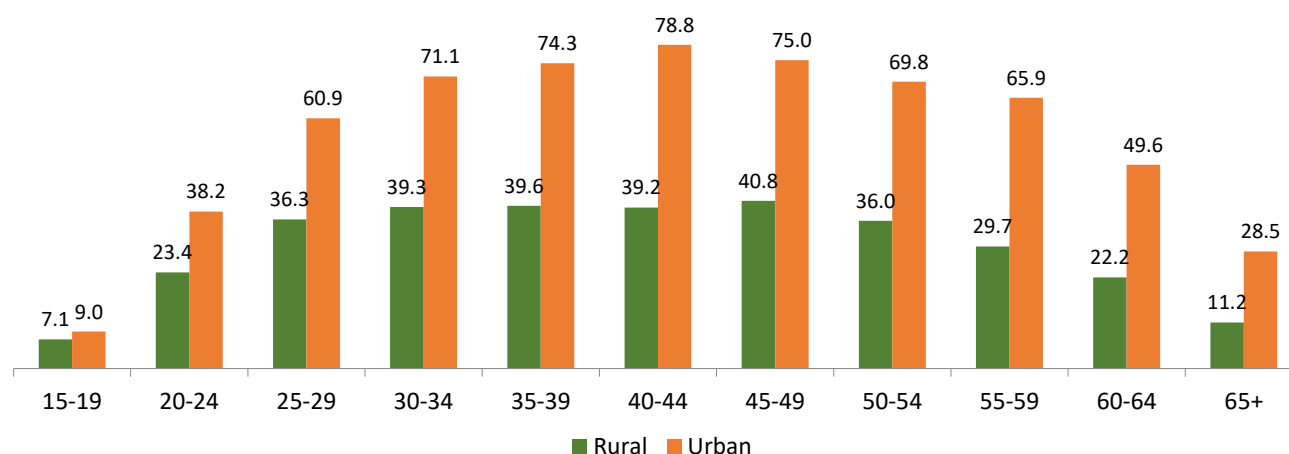


Table 4.3 shows the labour force participation rate for working-age population (15 years or older) by province and sex. Lusaka Province had the highest participation rate at 56.0 percent followed by Copperbelt Province at 50.2 percent.

Northern Province had the lowest labour force participation rate at 22.5 percent. In all the provinces, the participation rate for males was higher than females.

Table 4.3: Labour Force Participation Rate for Working-age Population (15 years or older) by Province and Sex, Zambia 2023

Province	Both Sexes	Male	Female
Total	39.0	47.3	31.0
Central	48.7	63.8	33.5
Copperbelt	50.2	60.3	40.2
Eastern	23.2	29.6	17.1
Luapula	29.1	37.1	21.3
Lusaka	56.0	64.0	48.4
Muchinga	26.5	31.9	21.2
Northern	22.5	27.1	17.9
North Western	32.6	42.9	22.4
Southern	35.1	42.0	28.8
Western	30.5	34.7	26.9

5 CHAPTER FIVE EMPLOYMENT

5.1 Introduction

This section presents information on the characteristics of the employed population. The employed population comprises all persons of working age who in the short reference period were either in paid employment, self-employment or contributing family workers.

5.2 Employed Population

Table 5.1 shows the number and percentage distribution of employed population by rural/urban and sex. Results show that there were 3,980,733 employed persons of which 63.1 percent were in the urban areas and 36.9 percent were in rural areas.

Table 5.1: Number and Percentage Distribution of Employed Persons by Rural/Urban and Sex, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	3,980,733	100.0	2,382,728	1,598,005
Rural	1,470,525	36.9	920,734	549,791
Urban	2,510,208	63.1	1,461,994	1,048,214

Figure 5.1 shows the percentage distribution of the employed persons by sex and rural/urban. At national level, there were more employed males than females at 59.9 percent and 40.1 percent,

respectively. The same pattern of more males than females was observed in both the rural and urban areas.

Figure 5.1: Percentage Distribution of the Employed Persons by Sex and Rural/Urban, Zambia 2023

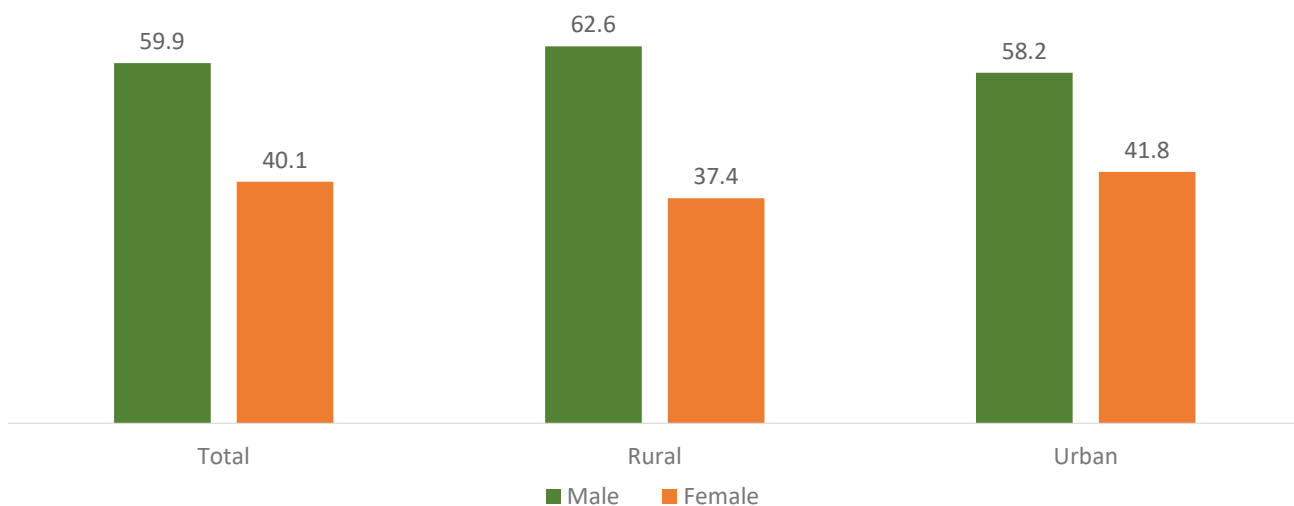


Figure 5.2 shows the percentage share of the employed persons by province. Lusaka Province had the highest share of the employed persons at

25.6 percent followed by Copperbelt Province at 17.5 percent. Muchinga Province had the lowest share at 2.9 percent.

Figure 5.2: Percentage Share of the Employed Persons by Province, Zambia 2023

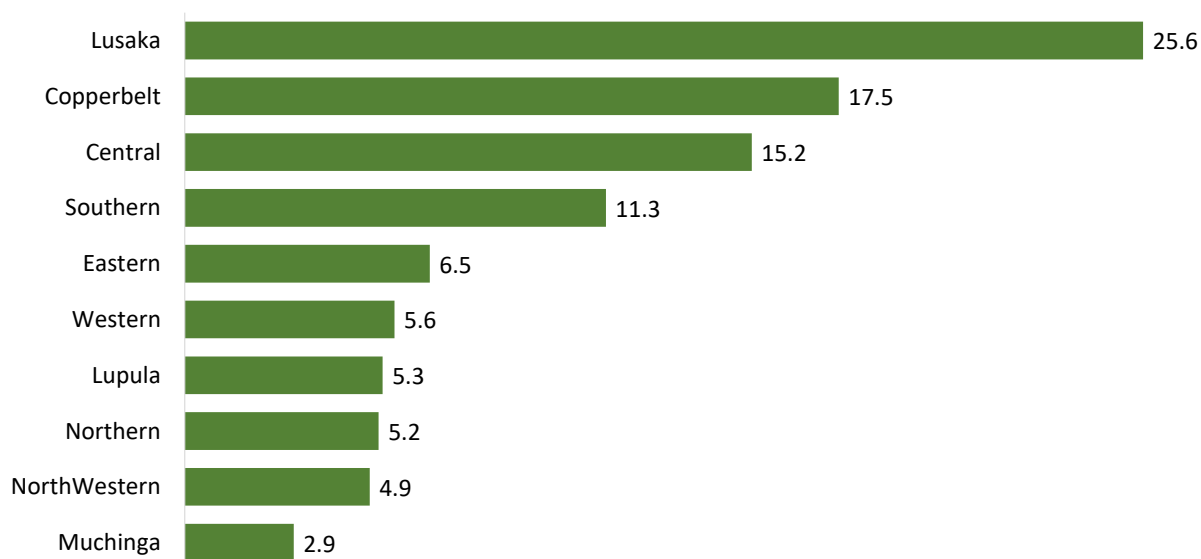


Figure 5.3 shows the percentage distribution of employed persons by sex and age group. The age group 30-34 years had the highest percentage share for both males and females at 17.7 percent and 16.8 percent, respectively. The age group 65

years or older had the lowest percentage share at 2.3 percent for males while the age group 60-64 years had the lowest percentage share for females at 2.1 percent.

Figure 5.3: Percentage Distribution of Employed Persons by Sex and Age Group, Zambia 2023

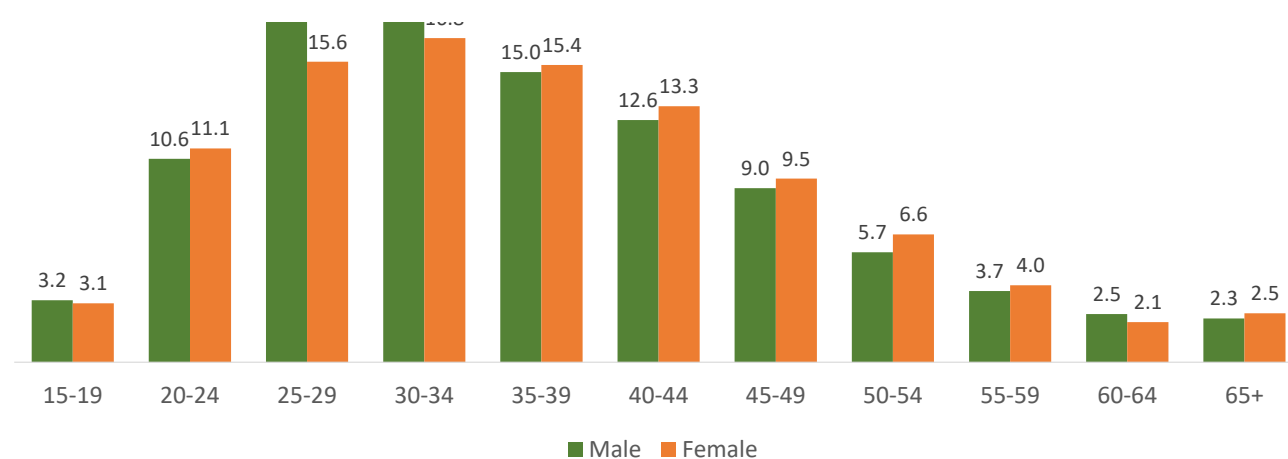
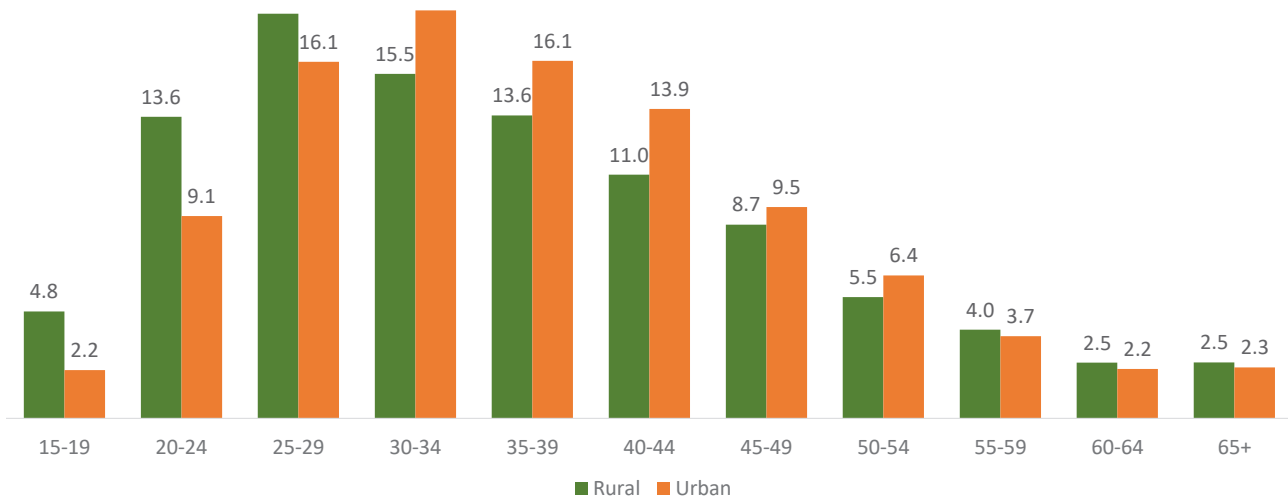


Figure 5.4 shows the percentage distribution of employed persons by rural/urban and age group. The age group 25-29 years had the highest percentage share of employed persons in the

rural areas at 18.2 percent while age group 30-34 years had the highest percentage share at 18.4 percent in the urban areas.

Figure 5.4: Percentage Distribution of Employed persons by Rural/Urban and Age group, Zambia 2023



5.3 Employment-to-Population Ratio

The employment-to-population ratio is defined as the proportion of a country’s working-age population that is employed. A high ratio means that a large proportion of a country’s population is employed, while a low ratio means that a large share of the population is not involved directly in market-related activities, because they are either unemployed or (more likely) out of the labour force altogether.

Figure 5.5 shows the employment-to-population ratio by sex and rural/urban. The overall employment-to-population ratio was 34.3 percent with males at 41.9 percent and females at 27.1 percent. The ratio for urban areas was higher than that of rural areas at 45.0 percent and 24.4 percent, respectively.

Figure 5.5: Employment-to-Population Ratio by Sex and Rural/Urban, Zambia 2023



Figure 5.6 shows the employment-to-population ratio by province. The province with the highest employment-to-population ratio was Lusaka

Province at 49.1 percent while Northern Province had the lowest at 20.8 percent.

Figure 5.6: Employment-to-Population Ratio by Province, Zambia 2023

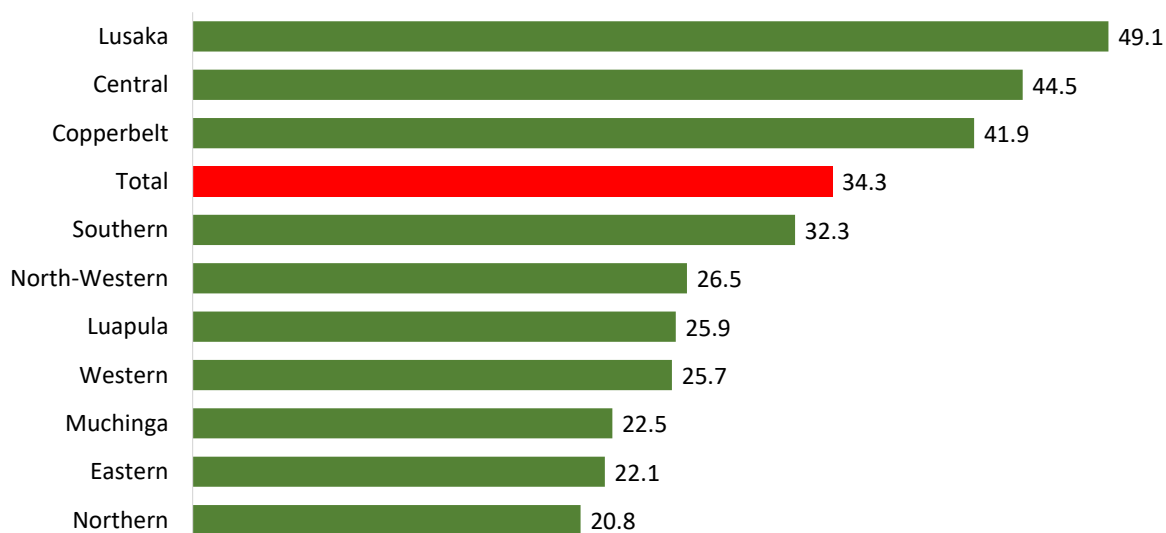


Figure 5.7 shows the employment-to-population ratio by sex and province. Central Province had the highest employment-to-population ratio for males at 58.2 percent while Lusaka Province had the highest for females at 41.5 percent. Northern

Province had the lowest employment-to-population ratio for males at 24.5 percent while Eastern Province had the lowest for females at 16.3 percent.

Figure 5.7: Employment-to-Population Ratio by Sex and Province, Zambia 2023

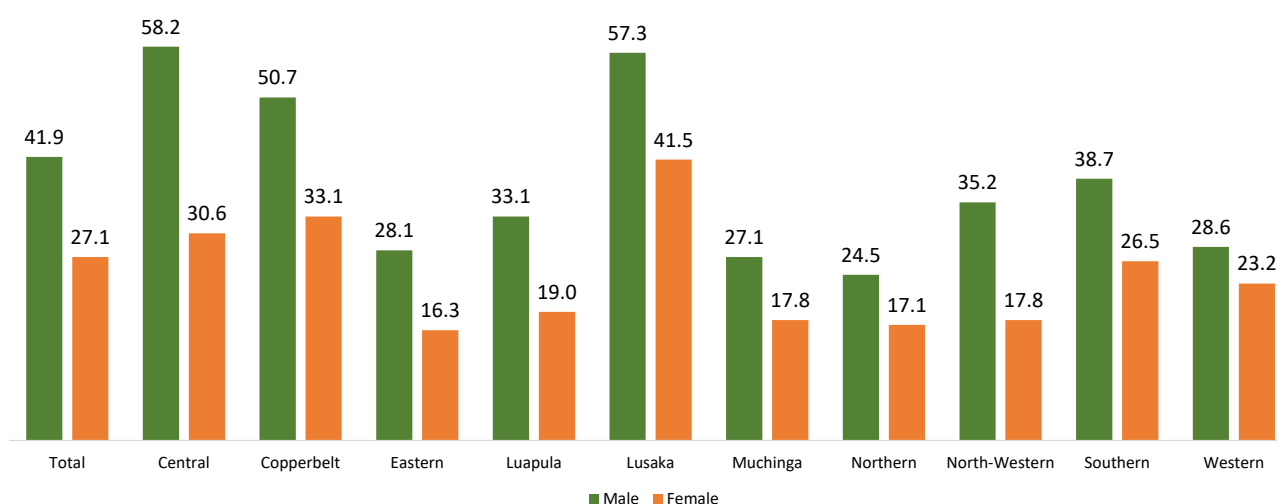
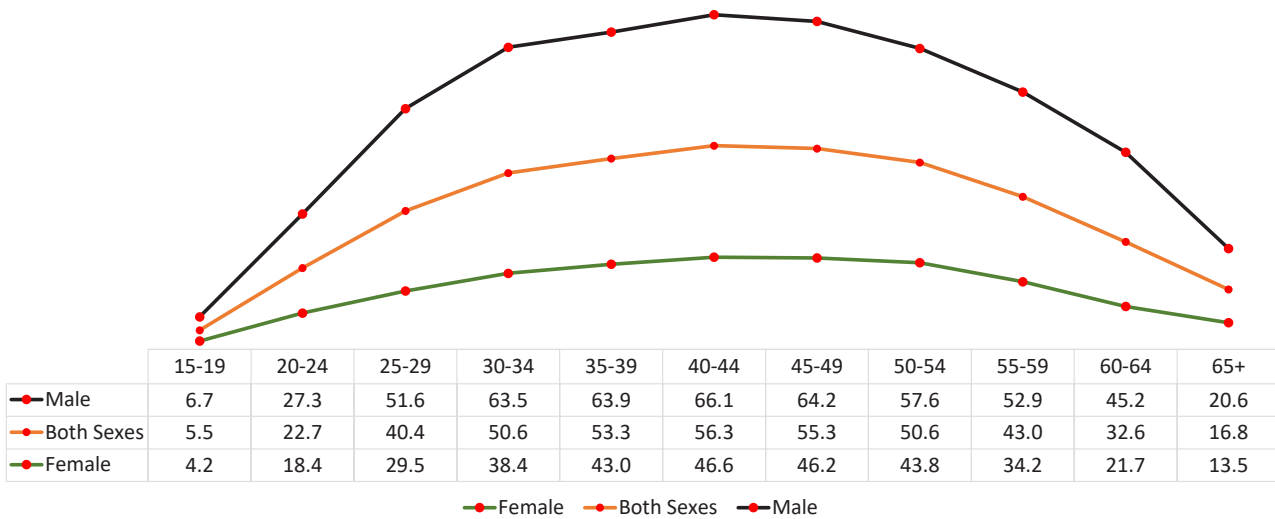


Figure 5.8 shows the employment-to-population ratio by sex and age group. Across all age groups, the employment-to-population ratio was higher for males than females. The

employment-to-population ratio was highest for both males and females in the age group 40-44 years at 66.1 percent and 46.6 percent, respectively.

Figure: 5.8 Employment-to-Population Ratio by Sex and Age Group, Zambia 2023



5.4 Status in Employment (ICSE-18)

Status in employment is a classification of employed persons on the basis of whether one is either a paid employee; employer; own account worker or contributing family worker. Until 2023, the classification of employed persons in the country has been accomplished based on ICSE-93. The updated standard classification is now based on ICSE-18-A and ICSE-18-R.

ICSE-18-A is a hierarchical form of classification of workers as it provides the nature of control that the worker has over the organization of his or her work, the nature of authority that he or she exercises over the economic unit for which the work is performed (including its activities and transactions), and the extent to which the worker is dependent on another person or economic unit for organization of the work and/or for access to the market.

On the other hand, ICSE-18-R is a hierarchical classification of workers according to type of economic risk the workers are subjected to in the work they perform. While both classifications are important, ICSE-18-A will be utilized in the current reporting to meet the requirement of analysis of the current labour market in Zambia, which categorizes workers into 10 groups:

- Employers in corporations
- Employers in household market enterprises
- Own-account workers in household market enterprises without employees
- Dependent contractors
- Permanent employees
- Fixed-term employees
- Short-term and casual employees
- Paid apprentices, trainees and interns
- Contributing family workers

Employers in corporations; Employers in household market enterprises; Owner-operators of corporation without employees and Own account

workers in household market enterprises without employees constitute independent workers. On the other hand, Dependent contractors; Permanent employees; Fixed-term employees; Short-term employees; Paid apprentices, trainees and interns, and Contributing family workers collectively constitute dependent workers.

Table 5.2 shows number and percentage distribution of employed persons by status in employment and sex. The own account workers

in household market enterprises without employees accounted for the largest proportion of employed persons of 45.7 percent, while the fixed-term employees accounted for second largest proportion of 22.5 percent of the employed persons. Out of 2.4 million males, 40.6 percent were own account workers in household market enterprise without employees accounting for the largest proportion while the corresponding proportion among females was 52.4 percent.

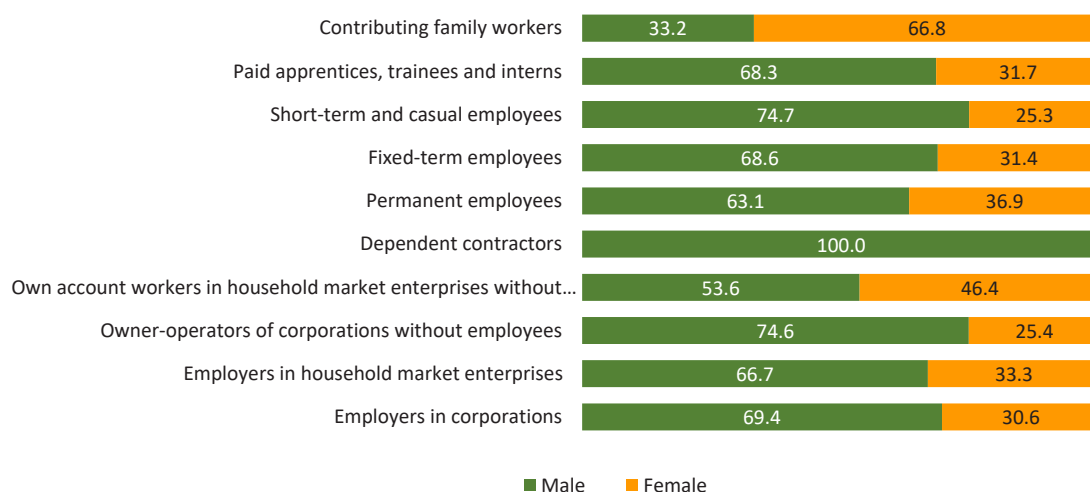
Table 5.2: Number and Percentage Distribution of Employed Persons by Status in employment and Sex, Zambia 2023

Status in employment	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Total	3,980,733	100.0	2,382,728	100.0	1,598,005	100.0
Employers in corporations	68,926	1.7	47,867	2.0	21,059	1.3
Employers in household market enterprises	32,985	0.8	22,012	0.9	10,972	0.7
Owner-operators of corporations without employees	5,970	0.1	4,456	0.2	1,514	0.1
Own account workers in household market enterprises without employees	1,804,273	45.3	966,408	40.6	837,864	52.4
Dependent contractors	519	0.0	519	0.0	-	0.0
Permanent employees	664,607	16.7	419,535	17.6	245,072	15.3
Fixed-term employees	894,841	22.5	614,117	25.8	280,725	17.6
Short-term and casual employees	289,558	7.3	216,336	9.1	73,223	4.6
Paid apprentices, trainees and interns	53,594	1.3	36,625	1.5	16,970	1.1
Contributing family workers	165,459	4.2	54,853	2.3	110,606	6.9

Figure 5.9 shows percentage distribution of employed persons by status in employment and sex. Only contributing family workers had

more females at 66.8 percent, than males while dependent contractors were all males.

Figure 5.9: Percentage Distribution of Employed Persons by Status in employment and sex, Zambia 2023



5.4 Status in Employment (ICSE-93)

Figure 5.10 shows the percentage share of the employed persons by status in employment. Persons employed as own account workers (self-

employed) accounted for the highest share at 46.1 percent followed by those employed as Paid employees at 45.7 percent. Persons employed as paid interns accounted for the lowest at 0.3 percent.

Figure 5.10: Percentage Distribution of the Employed Persons by Status in Employment, Zambia 2023

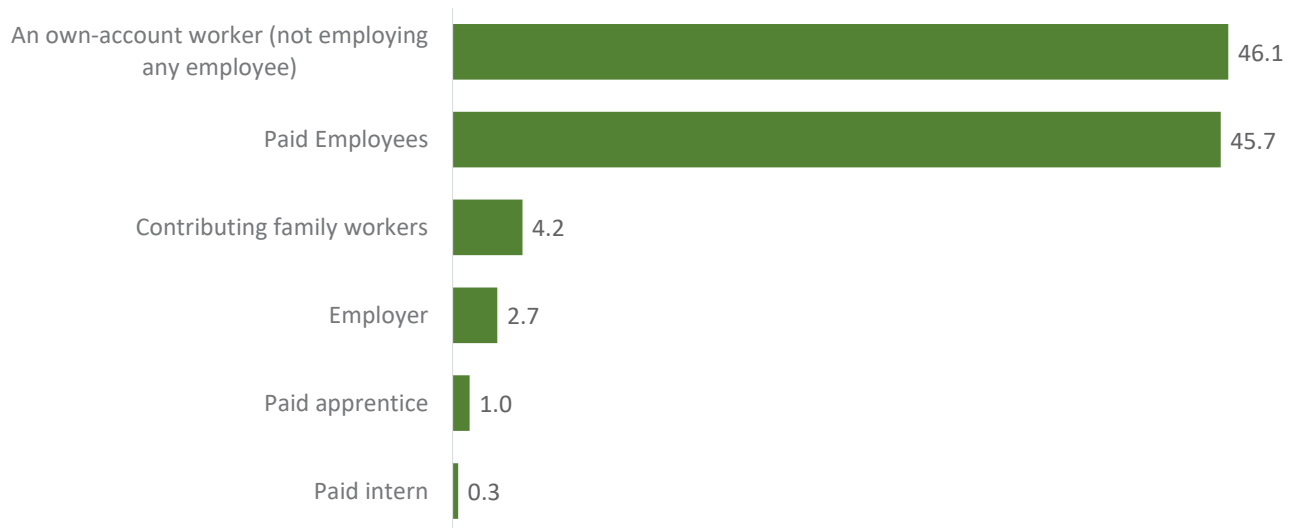


Figure 5.11 shows the percentage distribution of the employed persons by sex and status in employment. There were more males than

females in all statuses in employment except paid interns (41.7 percent) and contributing family workers (33.2 percent).

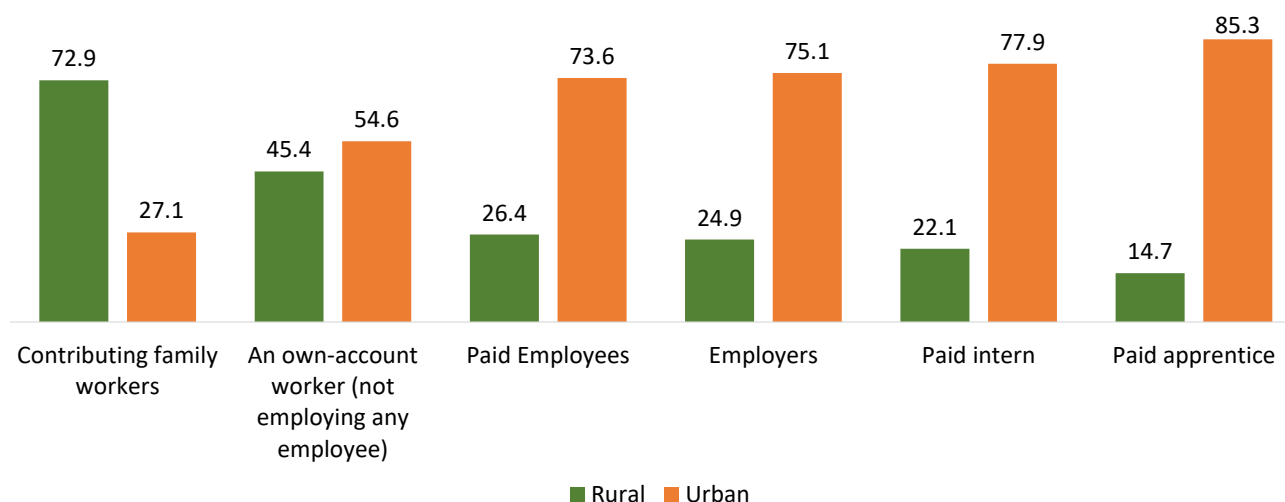
Figure 5.11: Percentage Distribution of the Employed Persons by Sex and Status in Employment, Zambia 2023



Figure 5.12 shows the percentage distribution of the employed persons by rural/urban and status in employment. In all statuses in employment,

there were more employed persons in urban than rural areas except for contributing family workers (27.1 percent).

Figure 5.12: Percentage Distribution of the Employed persons by Rural/Urban and Status in Employment, Zambia 2023



5.5 Employment by Institutional Sector

Figure 5.13 shows the percentage distribution of employed persons by institutional sector.

Private business and farms had the highest percentage share of the employed persons at 65.3 percent while the Embassy and International organizations had the lowest share at 0.1 percent.

Figure 5.13: Percentage Distribution of the Employed Persons by Institutional Sector, Zambia 2023

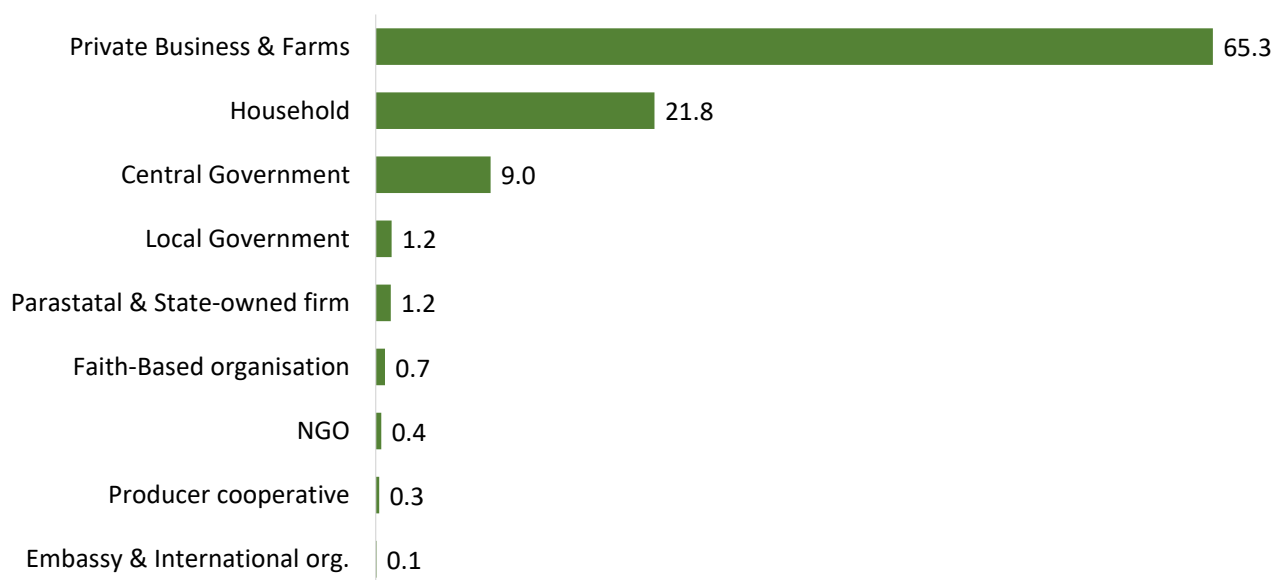


Figure 5.14 shows the percentage distribution of employed persons by sex and institutional sector. There were more employed males than females in all institutional sectors except in

the Embassy & International organizations and the household sector at 36.9 percent and 47.8 percent, respectively.

Figure 5.14: Percentage Distribution of the Employed Persons by Sex and Institutional Sector, Zambia 2023

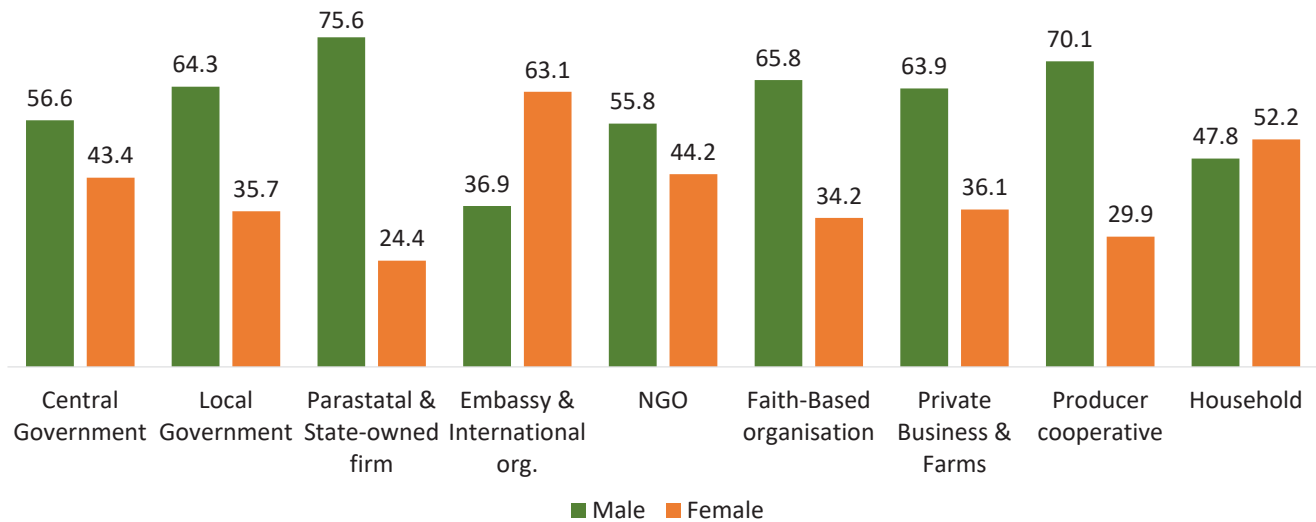
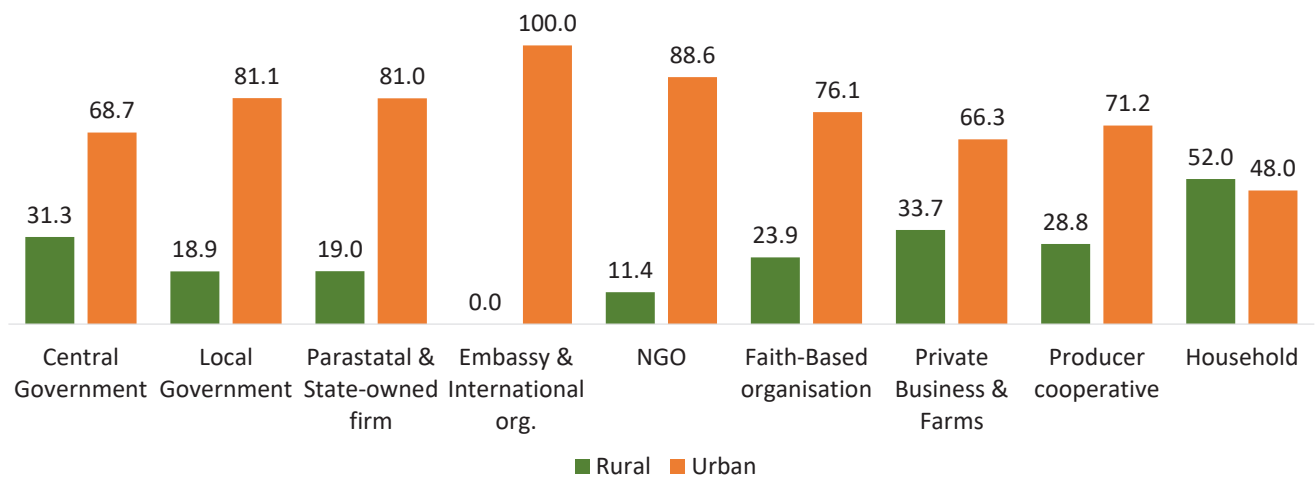


Figure 5.15 shows the percentage distribution of employed persons by rural/urban and institutional sector. Urban areas had more employed persons

in all the institutional sectors than rural areas except in the household sector (48.0 percent).

Figure 5.15: Percentage Distribution of the Employed Persons by Rural/Urban and Institutional Sector, Zambia 2023



5.6 Highest Educational Attainment

Figure 5.16 shows the percentage share of the employed persons by educational attainment. Results show that employed persons who

attained secondary school education (grade 8-12) had the highest percentage share at 54.3 percent while those with nursery school education had the lowest share of the employed persons at 0.0 percent.

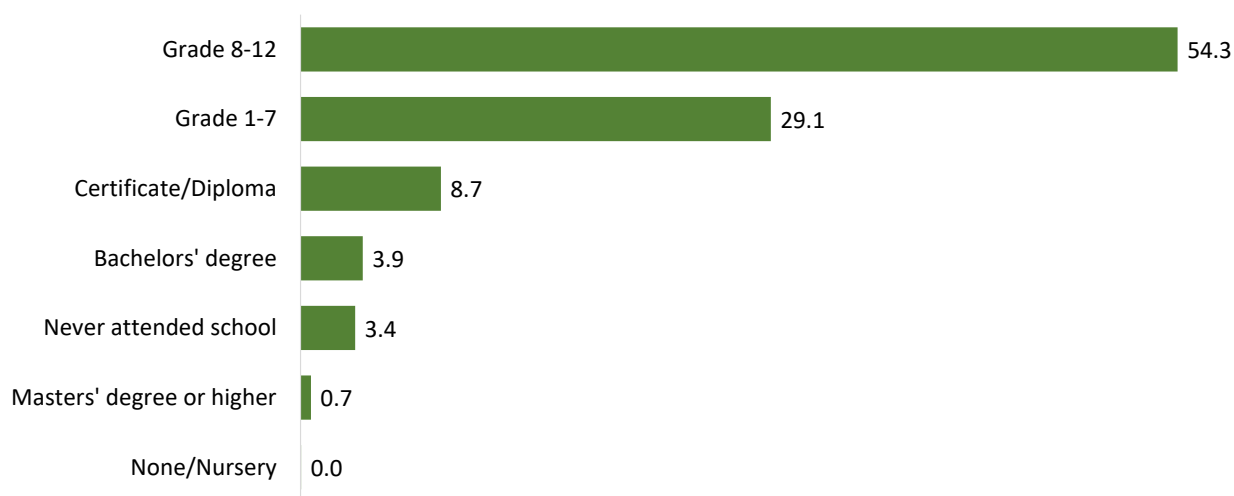
Figure 5.16: Percentage Share of the Employed Persons by Highest Educational Attainment, Zambia 2023


Figure 5.17 shows the percentage distribution of employed persons by sex and highest educational attainment. In all the categories of education

attainment, there were more employed males than females.

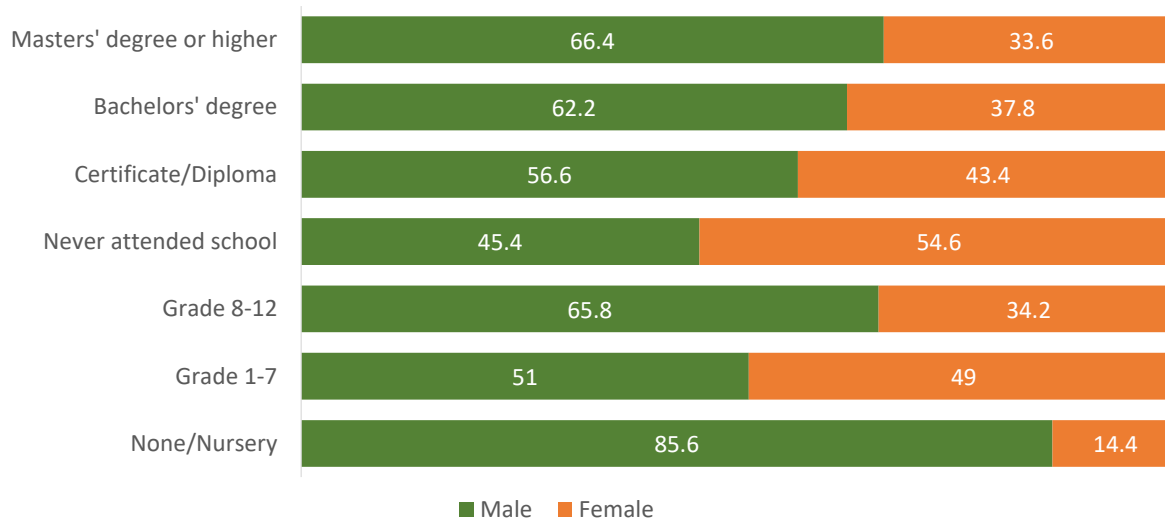
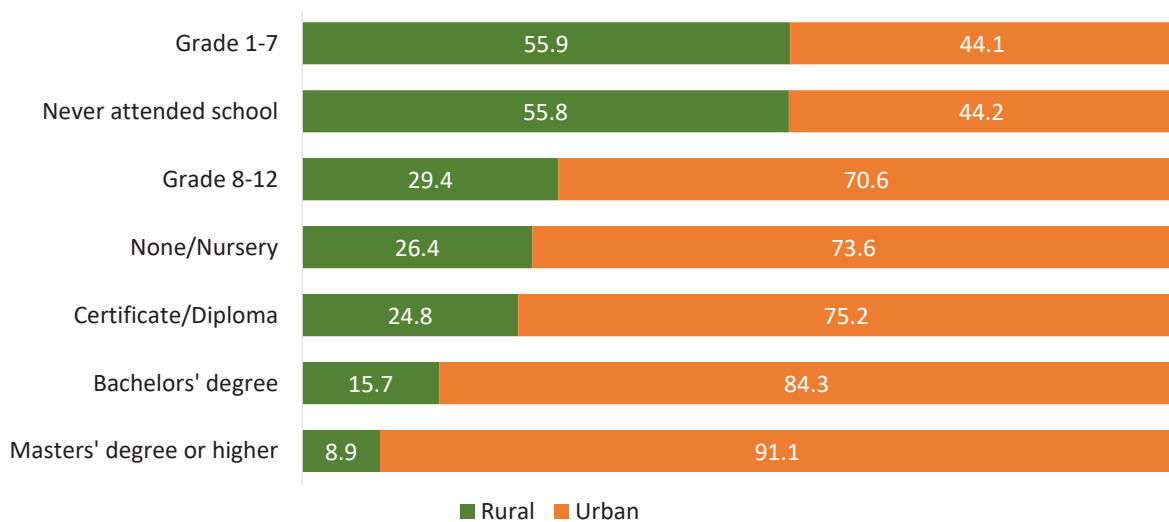
Figure 5.17: Percentage Distribution of Employed Persons by Sex and Highest Educational Attainment, Zambia 2023


Figure 5.18 shows the percentage distribution of employed persons by highest educational attainment and rural/urban. In all the categories of education attainment, there were more

employed persons in urban areas than rural areas except in grade 1 – 7 at 44.1 percent and 55.9 percent, respectively.

Figure 5.18: Percentage Distribution of Employed Persons by Highest Educational Attainment and Rural/Urban, Zambia 2023



5.7 Employment by Occupation

Occupation is a person’s principal task or job in his/ her workplace. The ISCO-08 categorizes workers into ten major groups as follows:

- Managers
- Professionals
- Technicians and associate professionals
- Clerical support workers
- Service and sales workers
- Skilled agricultural, forestry and fishery workers

- Craft and related trades workers
- Plant and machine operators and assemblers
- Elementary occupations
- Other occupations

Figure 5.19 shows the percentage share of the employed persons by occupation. The service and sales workers occupation group had the highest share at 28.1 percent, followed by the skilled agriculture and forestry workers occupation group at 18.0 percent.

Figure 5.19: Percentage Share of Employed Persons by Occupation, Zambia 2023

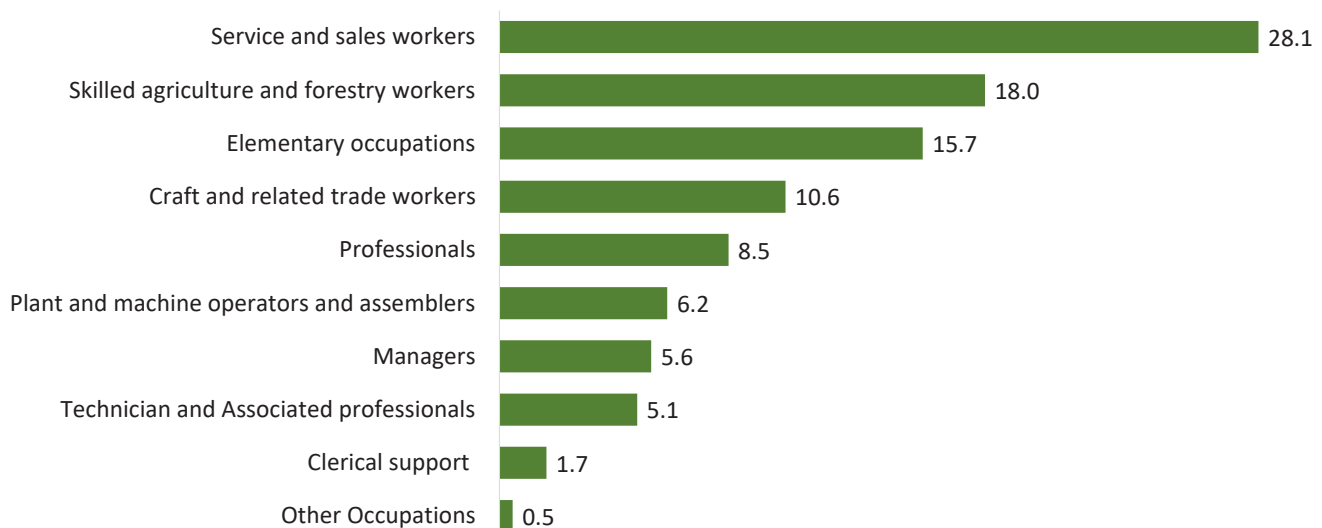


Figure 5.20 shows percentage distribution of employed persons by sex and occupation. There were more males than females employed in all

the occupations except in professionals and service & sales workers at 48.3 percent and 39.0 percent, respectively.

Figure 5.20: Percentage Distribution of Employed Persons by Sex and Occupation, Zambia 2023

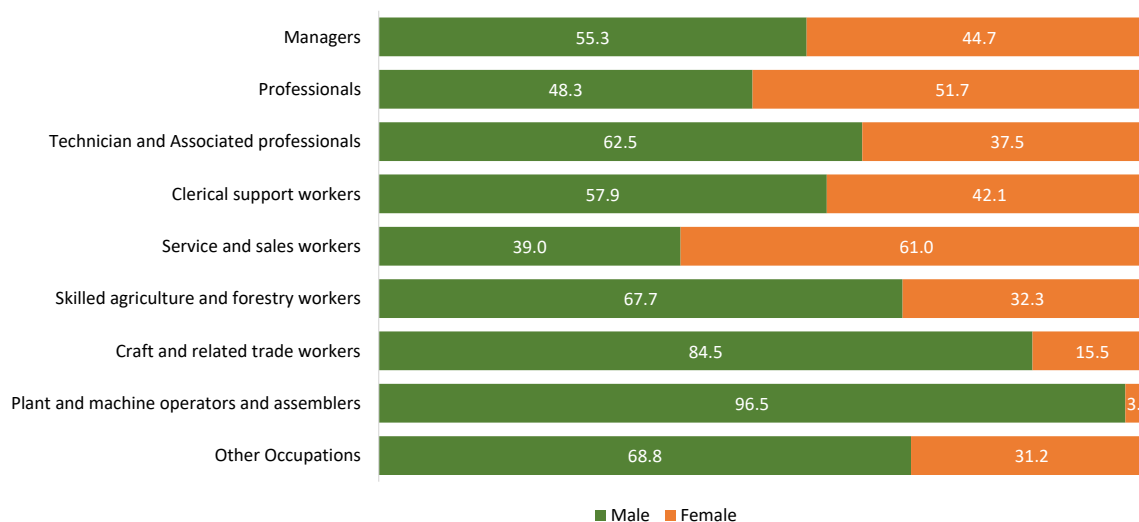
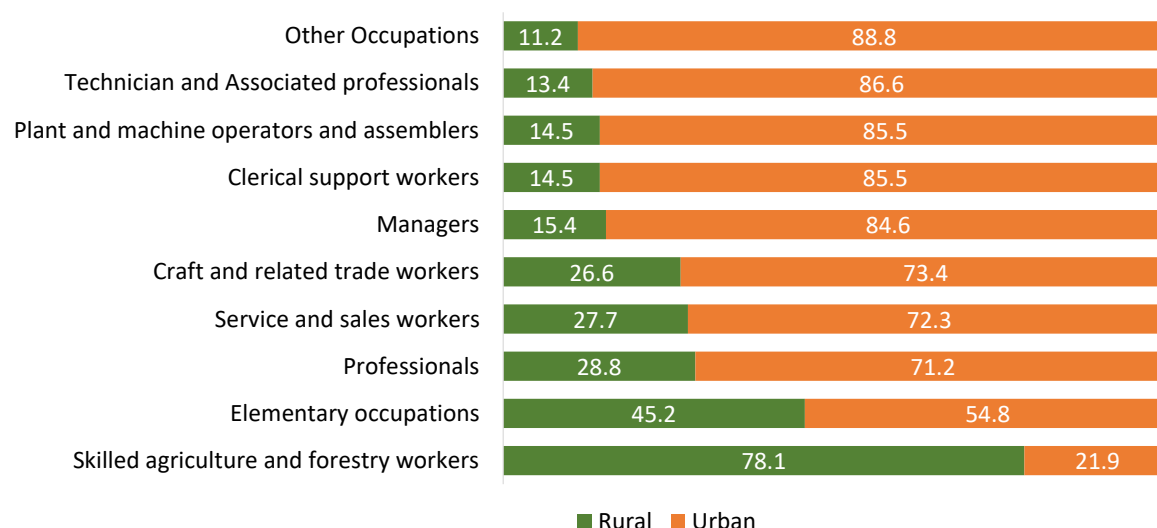


Figure 5.21 shows the percentage distribution of employed persons by rural/urban and occupation. In all occupations, there were more employed

persons in the urban areas than rural areas except for skilled agriculture and forestry workers at 78.1 percent and 21.9 percent, respectively.

Figure 5.21: Percentage Distribution of Employed Persons by Rural/Urban and Occupation, Zambia 2023



5.8 Industry

The classification of employed population by industry is important in the analysis of the labour market of any given country. The broad structure of the ISIC revision 4 was used to classify the employed population in Zambia as follows:

- Agriculture, forestry and fishing
- Mining and quarrying
- Manufacturing
- Electricity, gas, steam and air conditioning supply
- Water supply; sewerage, waste management and remediation activities

- Construction
- Wholesale and retail trade; repair of motor vehicles and motorcycles
- Transportation and storage
- Accommodation and food service activities
- Information and communication
- Financial and insurance activities
- Real estate activities
- Professional, scientific and technical activities
- Administrative and support service activities
- Public administration and defense; compulsory social security
- Education
- Human health and social work activities
- Arts, entertainment and recreation

- Other service activities
- Activities of households as employers; undifferentiated goods and services producing activities of households for own use
- Activities of extraterritorial organizations and bodies

Figure 5.22 shows the percentage share of the employed persons by industry. The industry with the highest share of employed persons was the agriculture, forestry and fishing at 25.2 percent followed by the Manufacturing industry at 24.0 percent. The Activities of extraterritorial organization and bodies had the lowest percentage share at 0.0 percent.

Figure 5.22: Percentage Share of Employed Persons by Industry, Zambia 2023

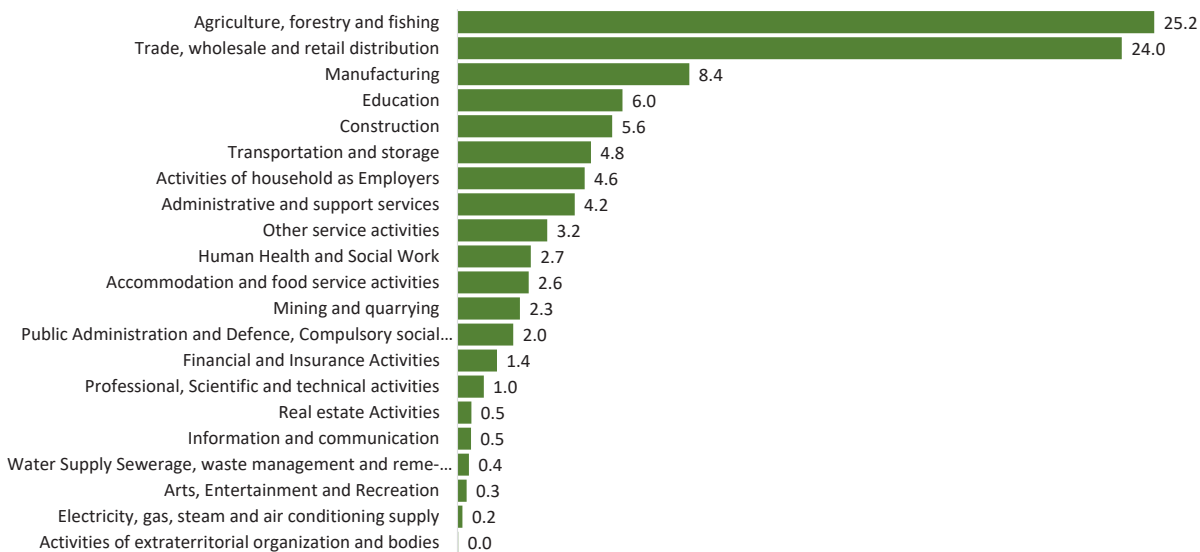


Figure 5.23 shows the percentage distribution of employed population (15 years or older) by sex and industry. There were more males than females employed in the agriculture, forestry and fishing, mining and quarrying, construction industries

while females had a higher percentage share than males in trade, wholesale and retail distribution, accommodation and food service activities and activities of household as employers.

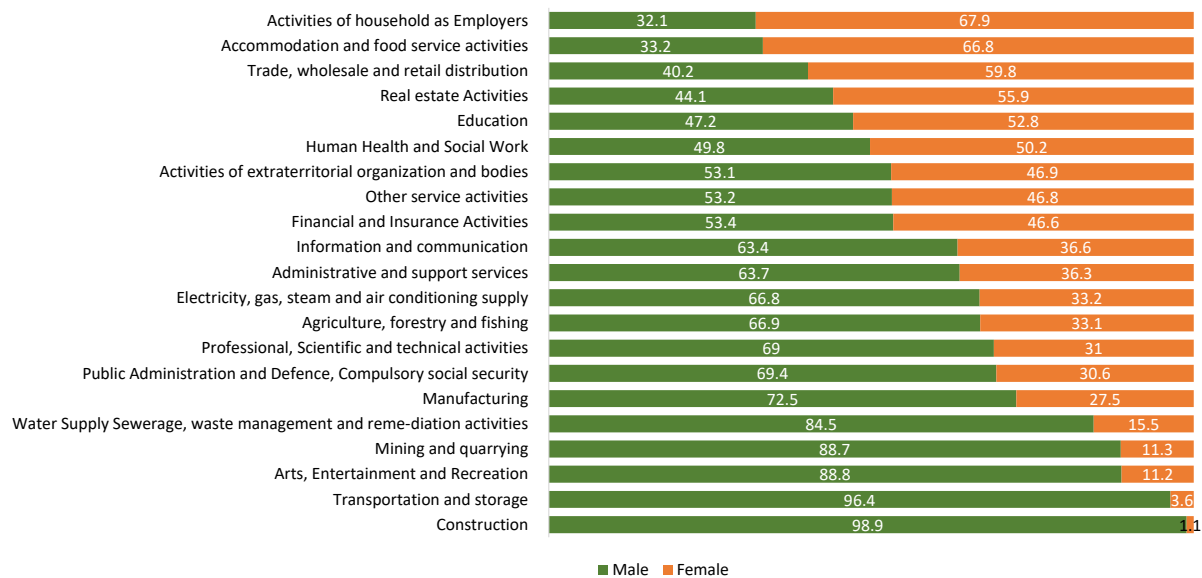
Figure 5.23: Percentage Distribution of Employed Population (15 years or older) by Sex and Industry, Zambia 2023


Figure 5.24 shows the percentage distribution of employed population (15 years or older) by rural/urban and industry. There were more employed persons in urban areas than rural areas in all

industries except in the agriculture, forestry and fishing industry at 23.8 percent and 76.2 percent, respectively.

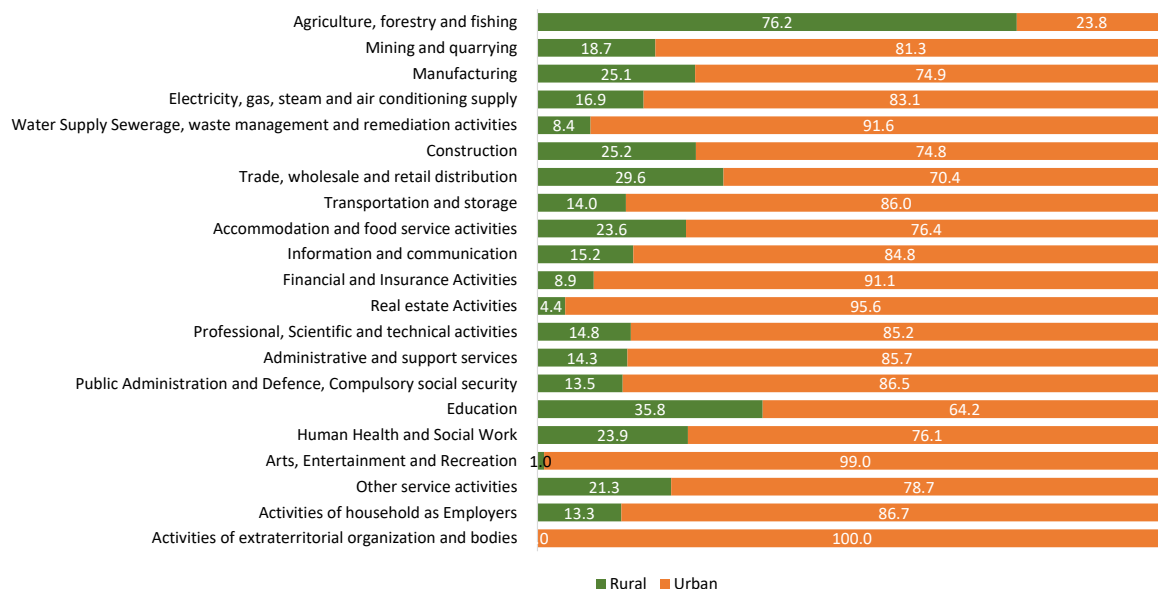
Figure 5.24: Percentage Distribution of Employed Population (15 years or older) by Industry and Rural/Urban, Zambia 2023


Table 5.3 shows the number and percentage distribution of employed persons by industry and province. Results show that agriculture, forestry and fishing; whole and retail trade; manufacturing and transport and storage industries employed relatively larger shares of the total employed population.

Analysis by industry shows that agriculture, forestry and fishing industry was predominantly large in Central (29.9 percent), Southern (16.5 percent), Copperbelt (11.8 percent) and Eastern (9.9 percent) provinces. Further, manufacturing industry was predominantly in Lusaka (34.4 percent) and Copperbelt (24.6 percent) provinces, while Transportation and storage industry was predominantly in Lusaka Province (40.4 percent) and Copperbelt Province (18.0 percent).

Table 5.3: Number and Percentage Distribution of Employed Persons by Province and Industry, Zambia 2023

Industry	Zambia All		Percent									
	Number		Central	Copper-belt	Eastern	Luapula	Lusaka	Muchinga	Northern	North-Western	Southern	Western
Total	3,980,733	100	15.2	17.5	6.5	5.3	25.6	2.9	5.2	4.9	11.3	5.6
Agriculture, forestry and fishing	1,003,941	100	29.9	11.8	9.9	8.6	4.2	2.3	5.1	3.6	16.5	8
Mining and quarrying	90,075	100	8.4	58.9	4.1	3	7	0.6	0.4	13.6	2.3	1.7
Manufacturing	334,060	100	6.1	24.6	4.3	4.3	34.4	2	3.5	5	7.4	8.3
Electricity, gas, steam and air conditioning supply	7,262	100	21.8	22.8	0	10.5	34.8	6.3	3.8	0	0	0
Water Supply Sewerage, waste management and remediation activities	16,589	100	2.9	26.1	1.5	0	36.3	2.1	4.8	1.2	17.3	7.8
Construction	222,916	100	11.8	18.1	5.8	6.4	30.4	1.8	4.8	4.8	9.9	6.2
Wholesale and retail trade; repair of motor vehicles and motorcycles	957,150	100	11.5	18.9	7.5	4.8	26.5	3.7	5.6	5.1	11	5.4
Transportation and storage	192,246	100	10.1	18	7.3	3.3	40.4	4	3.9	5.3	5.4	2.2
Accommodation and food service activities	102,648	100	14.4	10.2	6.5	5.8	39.9	4.7	4.6	3	8.3	2.5
Information and communication	19,443	100	8.5	16.5	2.5	4.4	45.8	0	5.8	4.9	11.6	0
Financial and Insurance Activities	56,866	100	5.9	16	3.4	0.8	54	2.3	1.4	3.8	9.6	2.8
Real estate Activities	20,169	100	0	14.1	0	1.4	77.9	0	0	2.3	4.3	0
Professional, Scientific and technical activities	37,941	100	14	18.4	2.9	9.4	39.1	1.7	3.5	2.2	6.6	2.3
Administrative and support services	168,875	100	7.5	17.6	0.3	3.2	44.3	3	14.5	1.6	6.8	1.2
Public Administration and Defence, Compulsory social security	80,339	100	12.2	25	2.4	1.1	27	4.6	6.3	7.3	11.5	2.7
Education	237,869	100	10.7	15.4	5.9	5.3	22.9	4	5.8	6	17.4	6.5
Human Health and Social Work	105,756	100	11.9	13.9	4.3	3.9	37.6	0.8	2.1	6.9	9.6	8.9
Arts, Entertainment and Recreation	13,120	100	0	16.6	2	0.7	68.8	0	4.5	4.6	2.8	0
Other service activities	129,232	100	10.9	13.2	5.6	3.5	33.6	7.1	5	7.5	8.1	5.6
Activities of household as Employers	183,235	100	9.8	14.5	3	0.9	50.8	1.7	4.9	7.2	6.7	0.7
Activities of extraterritorial organization and bodies	1,000	100	0	53	0	0	46.9	0	0	0	0	0

5.9 Type of Employment

Employment can either be formal or informal. Formal employment is the type of employment in which employees are entitled to social security coverage, annual paid leave and paid sick leave, or any legal registration for own account workers/employers. Informal employment relates to the

type of employment characterized by lack of an entitlement to social security coverage, annual paid leave and paid sick leave.

Figure 5.25 shows the percentage distribution of employed persons by type of employment. Formal employment was estimated at 24.4 percent while informal employment was at 75.6 percent.

Figure 5.25: Percentage Distribution of the Employed Persons by Type of Employment (Formal/ Informal), Zambia 2023

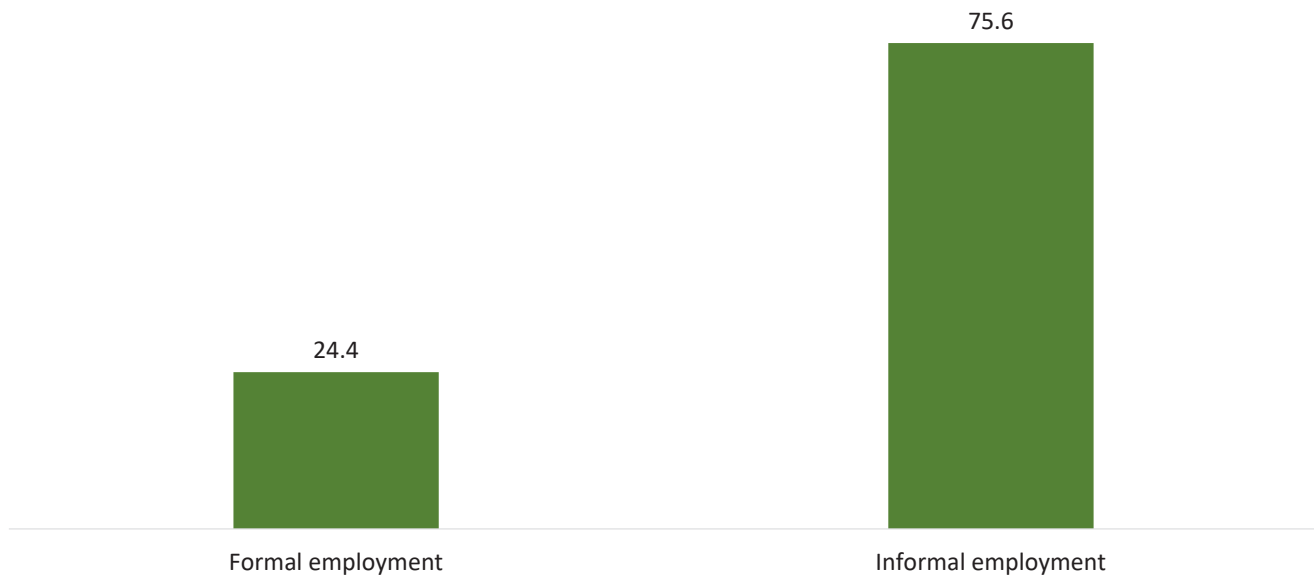


Figure 5.26 shows the percentage distribution of the employed persons by rural/urban and type of employment. Among the formally employed persons, rural areas accounted for 20.1 percent

while urban areas accounted for 79.9 percent. The informally employed persons accounted for 42.4 percent and 57.6 percent in rural and urban, respectively.

Figure 5.26: Percentage Distribution of the Employed Persons by Rural/Urban and Type of Employment (Formal/ Informal), Zambia 2023

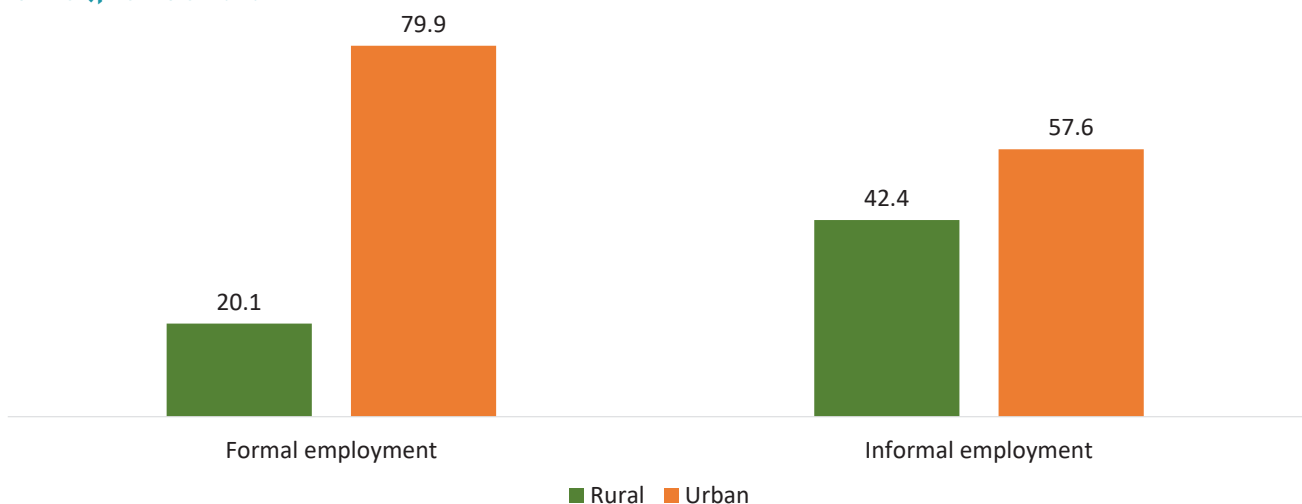


Figure 5.27 shows the percentage distribution of the employed persons by sex and type of employment. Among the formally employed persons, males accounted for 67.6 percent

while females accounted for 32.4 percent. Males accounted for 57.4 percent while females accounted for 42.6 percent among the informally employed persons.

Figure 5.27: Percentage Distribution of the Employed Persons by Sex and Type of Employment (Formal/ Informal), Zambia 2023

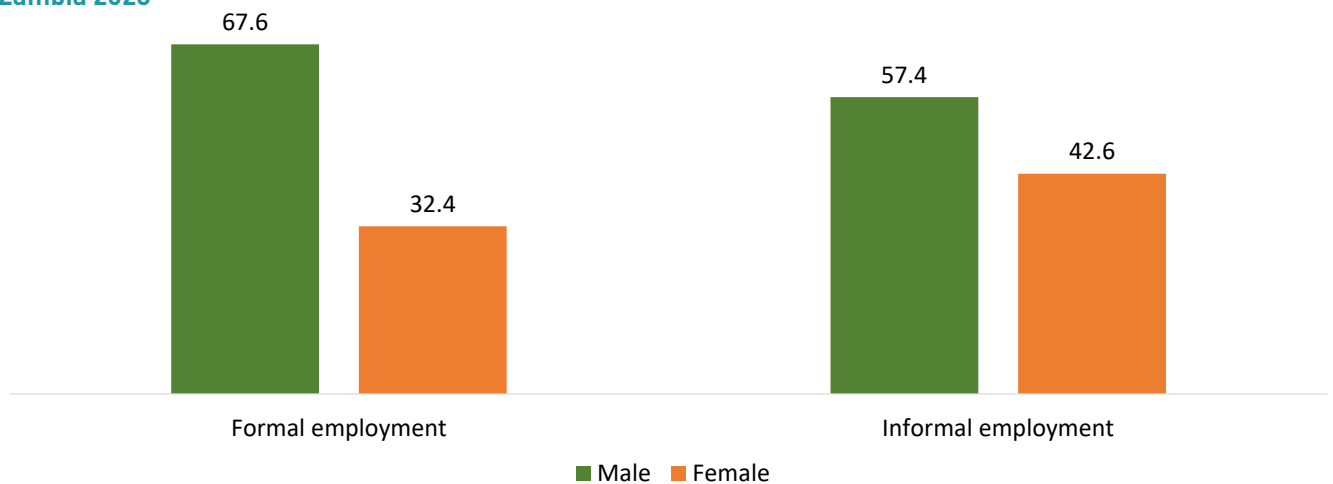


Table 5.4 shows the number and percentage distribution of the employed persons by industry and type of employment. The agriculture, forestry and fishing industry had a higher proportion of informally employed persons than the formal

employed persons at 92.6 percent and 7.4 percent, respectively. Similarly, Trade, Wholesale and Retail distribution industry had more persons employed informally at 93.1 percent than those formally employed at 6.9 percent.

Table 5.4: Number and Percentage Distribution of the Employed Persons by Industry and Type of Employment (Formal/ Informal), Zambia 2023

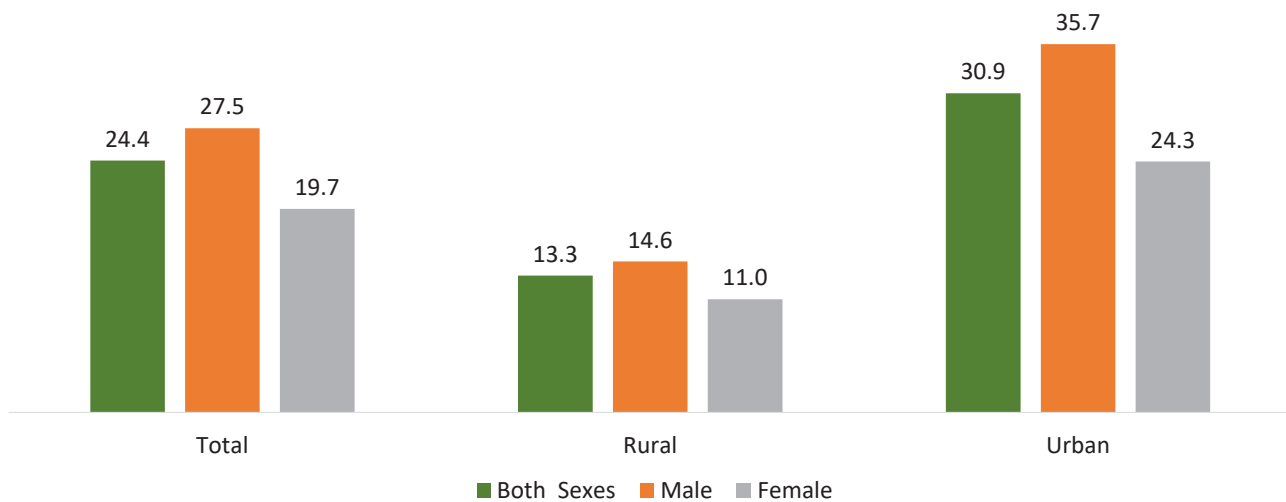
Industry	Total	Formal employment	Informal employment
	Number	Percent	Percent
Total	3,980,733	24.4	75.6
Agriculture, forestry and fishing	1,003,941	7.4	92.6
Mining and quarrying	90,075	67.1	32.9
Manufacturing	334,060	35.8	64.2
Electricity, gas, steam and air conditioning supply	7,262	77.8	22.2
Water Supply Sewerage, waste management and remediation activities	16,589	64.8	35.2
Construction	222,916	5.6	94.4
Trade, wholesale and retail distribution	957,150	6.9	93.1
Transportation and storage	192,246	28.3	71.7
Accommodation and food service activities	102,648	25.7	74.3
Information and communication	19,443	64.4	35.6
Financial and Insurance Activities	56,866	47.8	52.2
Real estate Activities	20,169	13.9	86.1
Professional, Scientific and technical activities	37,941	69.4	30.6
Administrative and support services	168,875	45.1	54.9
Public Administration and Defense, Compulsory social security	80,339	90.5	9.5
Education	237,869	85.7	14.3
Human Health and Social Work	105,756	77.8	22.2
Arts, Entertainment and Recreation	13,120	44.6	55.4
Other service activities	129,232	8.5	91.5
Activities of household as Employers	183,235	10.6	89.4
Activities of extraterritorial organization and bodies	1,000	46.9	53.1

5.10 Formal Employment Rate

Figure 5.28 shows the formal employment rate by sex and rural/urban. The formal employment rate was estimated at 24.4 percent. The formal

employment rate for males was higher than that of females at 27.5 percent and 19.7 percent, respectively. Rural areas had a formal employment rate of 13.3 percent while urban areas had a rate of 30.9 percent.

Figure 5.28: Formal Employment Rate by Sex and Rural/Urban, Zambia 2023

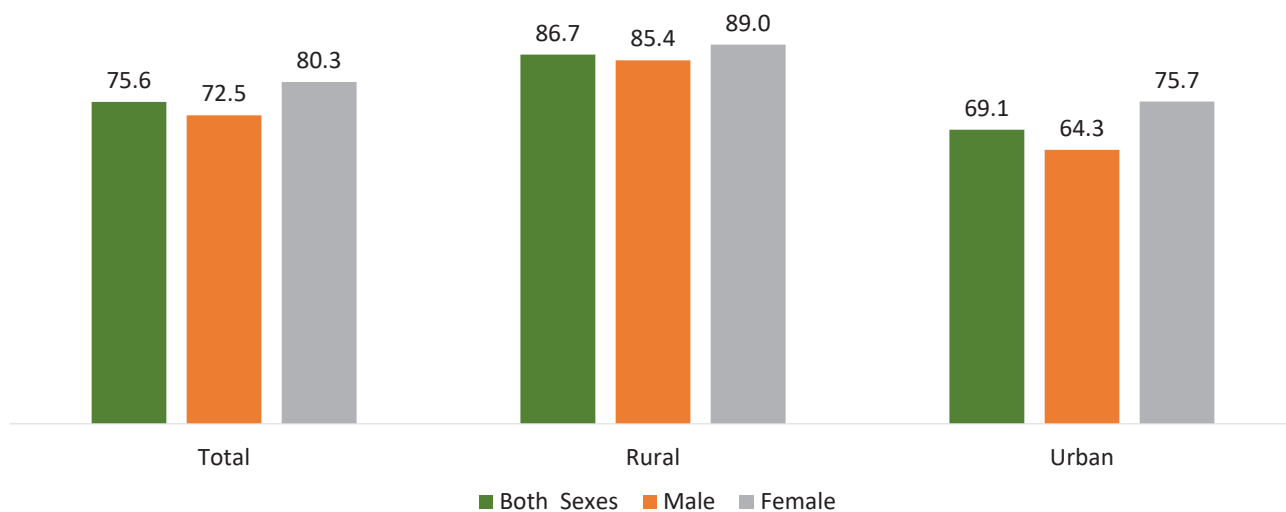


5.11 Informal Employment Rate

Figure 5.29 shows the informal employment rate by sex and rural/urban. The informal employment rate was estimated at 75.6 percent. The informal

employment rate for males and females was 72.5 percent and 80.3 percent, respectively. Rural areas had an informal employment rate of 86.7 percent while urban areas had a rate of 69.1 percent.

Figure 5.29: Informal Employment Rate by Sex and Rural/Urban, Zambia 2023



5.12 Sector of Employment

The labour market has three sectors of employment namely the formal, informal and household sectors. Formal sector employment relates to all jobs in establishments or enterprises that are registered with a licensing authority. Informal sector employment relates to all jobs in unregistered enterprises. Employment in households refers to all jobs carried out for households.

Table 5.5 shows the number and percentage distribution of employed persons by rural/urban and sector of employment. Both formal and informal sectors had more employed persons in urban areas than rural areas at 78.7 percent and 60.1 percent, respectively. The household sector had more persons employed in the rural areas than urban areas at 52.0 percent and 48.0 percent, respectively.

Table 5.5: Number and Percentage Distribution of Employed Persons by Rural/Urban and Sector of Employment, Zambia 2023

Sector of Employment	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	3,980,733	1,470,525	36.9	2,510,208	63.1
Formal sector	1,197,553	255,139	21.3	942,414	78.7
Informal sector	1,916,630	764,455	39.9	1,152,175	60.1
Household sector	866,550	450,931	52.0	415,619	48.0

Figure 5.30 shows the percentage distribution of employed persons by sector of employment. The proportion of the informal sector was higher than

that of the formal at 48.1 percent and 30.1 percent, respectively. Employment in the household sector was estimated at 21.8 percent.

Figure 5.30: Percentage Distribution of the Employed Persons by Sector of Employment, Zambia 2023

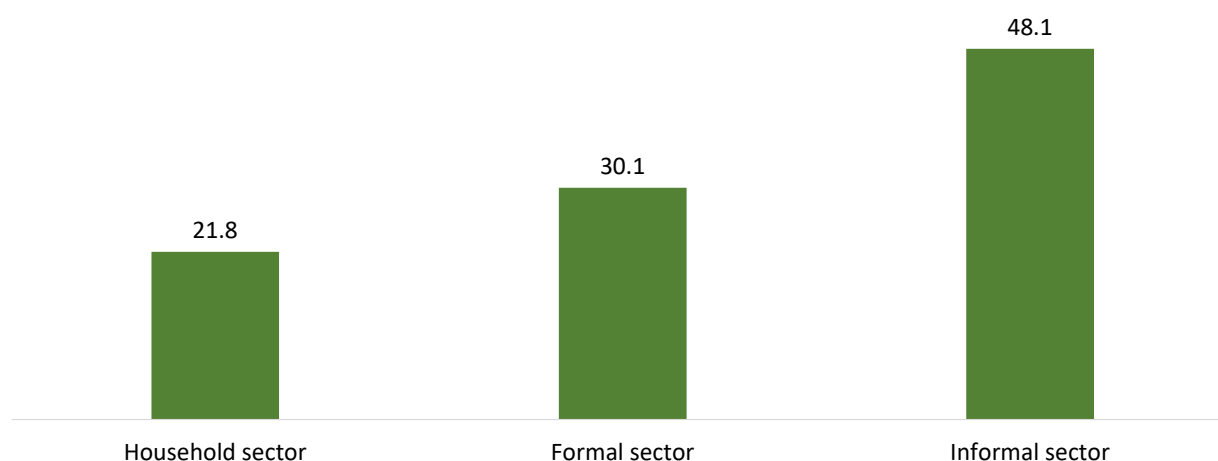


Figure 5.31 shows the percentage distribution of the employed persons by sex and sector of employment. The proportion of males was higher than females in the formal and informal sectors

at 67.0 percent and 60.8 percent, respectively. The household sector had more females at 52.2 percent than males at 47.8 percent.

Figure 5.31: Percentage Distribution of Employed Persons by Sex and Sector of Employment, Zambia 2023



5.13 Employed Persons in the Agriculture and Non-Agriculture Sectors

Figure 5.32 shows the percentage distribution of persons employed by agriculture and non-agriculture sectors. The non-agriculture sector

accounted for 74.8 percent of the employed persons while the agriculture sector accounted for 25.2 percent.

Figure 5.32: Percentage Distribution of Employed Persons by Agriculture and Non- Agriculture Sectors, Zambia 2023

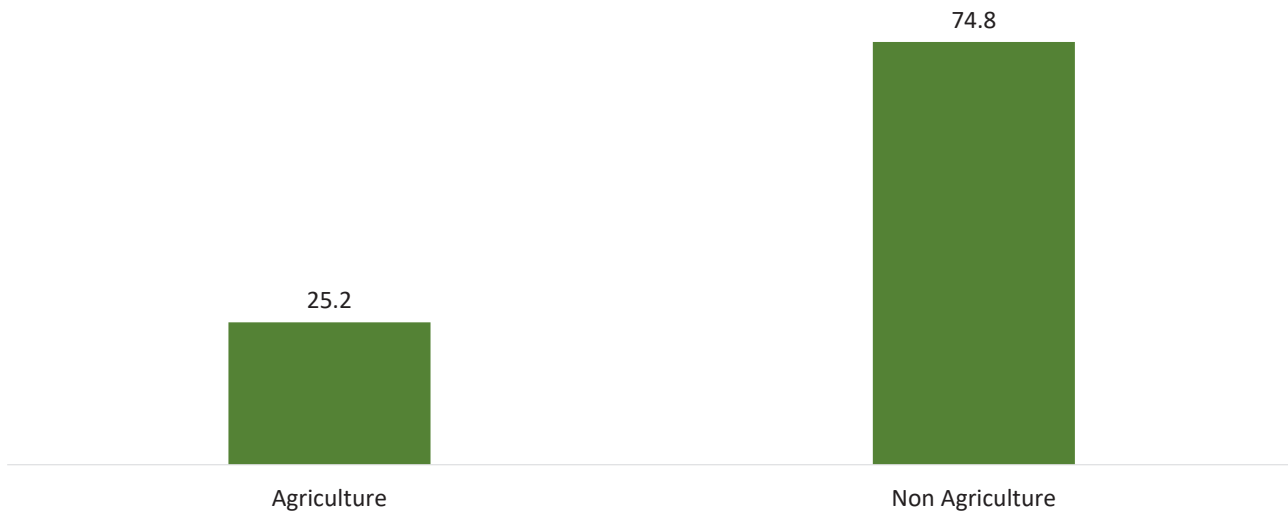


Table 5.6 shows the number and percentage distribution of employed persons in agriculture and non-agriculture sectors by province. Lusaka Province recorded the lowest proportion of the

employed persons in the agriculture sector at 4.2 percent while Central Province recorded the highest proportion of the employed persons in the agriculture sector at 49.8 percent.

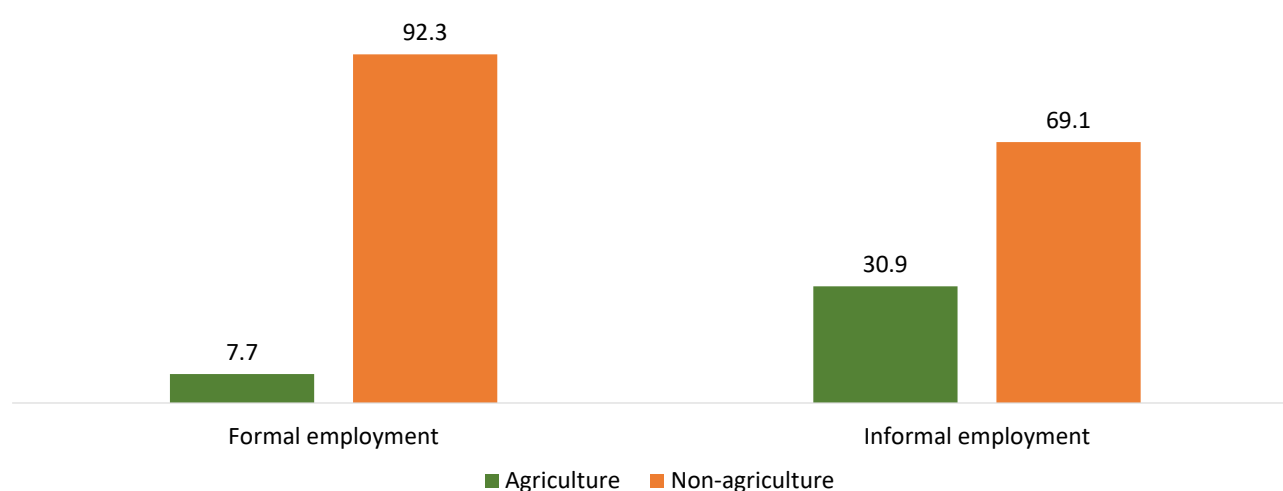
Table 5.6: Number and Percentage Distribution of Employed persons in Agriculture and Non-Agriculture Sectors by Province, Zambia 2023

Province	Total Employment	Agriculture		Non-agriculture	
	Number	Number	Percent	Number	Percent
Total	3,980,733	1,003,940	25.2	2,976,793	74.8
Central	603,3623	300,426	49.8	302,937	50.2
Copperbelt	695,960	118,416	17.0	577,544	83.0
Eastern	260,672	99,601	38.2	161,071	61.8
Luapula	210,601	86,123	40.9	124,478	59.1
Lusaka	1,019,844	42,484	4.2	977,360	95.8
Muchinga	115,914	23,110	19.9	92,804	80.1
Northern	206,278	51,466	24.9	154,812	75.1
North-Western	196,726	36,330	18.5	160,396	81.5
Southern	448,143	165,496	36.9	282,647	63.1
Western	223,232	80,488	36.1	142,744	63.9

Figure 5.33 shows the percentage distribution of employed persons by agriculture and non-agriculture sectors and type of employment. Agriculture sector accounted for 7.7 percent of formal employment while non-agriculture sector

accounted for 92.3 percent. Non agriculture sector accounted for 69.1 percent of informal employment while agriculture sector accounted for 30.9 percent.

Figure 5.33: Percentage distribution of Employed Persons by Agriculture and Non- Agriculture Sectors and Type of Employment, Zambia 2023



5.14 Qualification mismatch

Skills mismatch is increasingly being measured indirectly on the basis of either having higher education attainment level in low skills occupations (i.e. over skilled) or having low educational attainment in high skill occupations (i.e. under skilled). These measurements can be expressed as a percentage of the total employment and would vary between regions and over time.

Table 5.7 shows occupational distribution of employed persons by educational attainment (skills mismatch). Results show that out of 3.98 million employed persons, 1,402,069 (35.2 percent) were under skilled while 627, 646 persons (or 15.8 percent) were over skilled, giving rise to an overall skills mismatch rate of 51 percent

Table 5.7: Occupational Distribution of Employed Persons by Educational Attainment - (Skills Mismatch), Zambia 2023

Occupation	None/ Nursery	Grade 1-7	Grade 8-12	Certificate/ Diploma	Bachelors' degree	Masters' degree or higher	Total	
Total	136,164	1,158,548	2,160,490	346,083	153,469	25,979	3,980,733	
Other	-	2,086	12,086	1,752	3,277	346	19,548	
Managers	4,669	42,195	107,581	31,063	27,019	11,288	223,815	
Professionals	598	5,057	76,529	167,758	77,713	10,040	337,694	
Technician and Associated professionals	4,030	23,840	109,038	39,779	24,049	2,302	203,038	
Clerical support workers	346	4,313	46,394	11,378	6,333	655	69,419	
Service and sales workers	39,044	354,887	680,250	37,598	6,835	-	1,118,613	
Skilled agriculture and forestry workers	40,337	347,683	314,809	10,057	2,459	366	715,711	
Craft and related trade workers	7,926	100,796	287,647	20,924	3,846	390	421,528	
Plant and machine operators and assemblers	3,203	24,292	203,084	16,018	837	-	247,434	
Elementary occupations	36,013	253,399	323,072	9,756	1,102	591	623,933	
						Number	Percent	
						Underskilled	1,402,069	35.20%
						Overskilled	627,646	15.80%
						Matched skills	1,951,018	49.00%

6 CHAPTER SIX YOUTH EMPLOYMENT

This chapter provides information on youth employment. According to the United Nations, a youth is a person aged 15-24 years old while the Zambian constitution describes a youth as a person between ages 19-34 years old. Therefore, the analysis of this section was based on the age groups 15-24 years and 19-34 years old.

6.2 Employed Youth (15-24 years)

Table 6.1 shows the number and percentage distribution of employed youth (15-24 years) by rural/urban and age group. In 2023, there were an estimated 553,965 employed youth of which 48.8 percent resided in rural areas while 51.2 percent were in urban areas. The age group 15-19 years had more employed youth in rural areas than urban areas at 56.5 percent and 43.5 percent, respectively. The age group 20-24 years had more employed youth in urban areas than rural areas at 53.4 percent and 46.6 percent, respectively.

Table 6.1: Number and Percentage Distribution of Youth Employment (15-24 years) by Rural/Urban and Age Group, Zambia 2023

Age Group	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	553,965	270,581	48.8	283,384	51.2
15-19	125,370	70,828	56.5	54,542	43.5
20-24	428,595	199,753	46.6	228,842	53.4

Figure 6.1 shows the percentage distribution of youth employment (15-24 years) by age group. The age group 20-24 years had a higher share

of youth employment at 77.4 percent than age group 15-19 years at 22.6 percent.

Figure 6.1: Percentage Distribution of Youth Employment (15-24 years) by Age Group, Zambia 2023

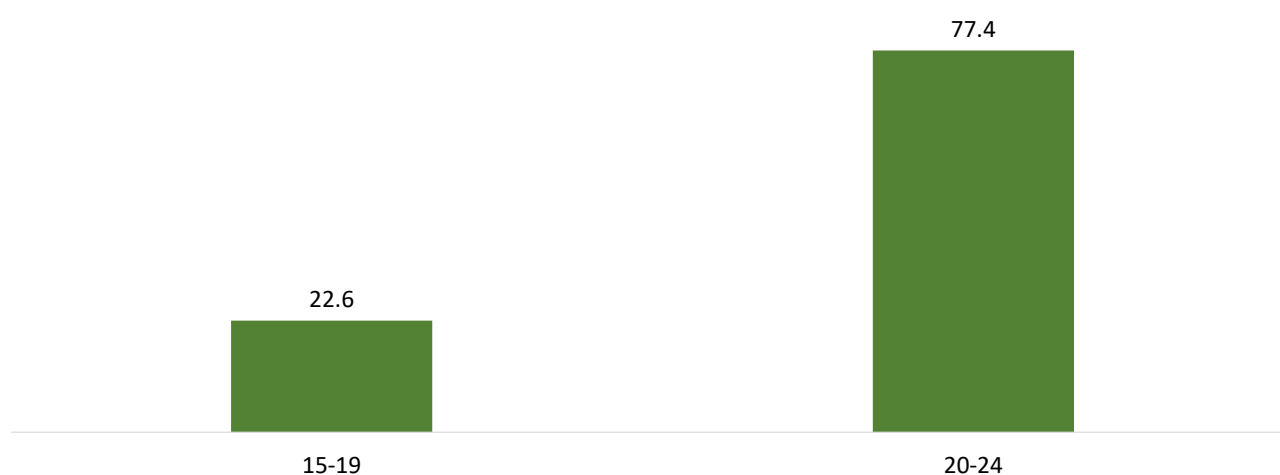
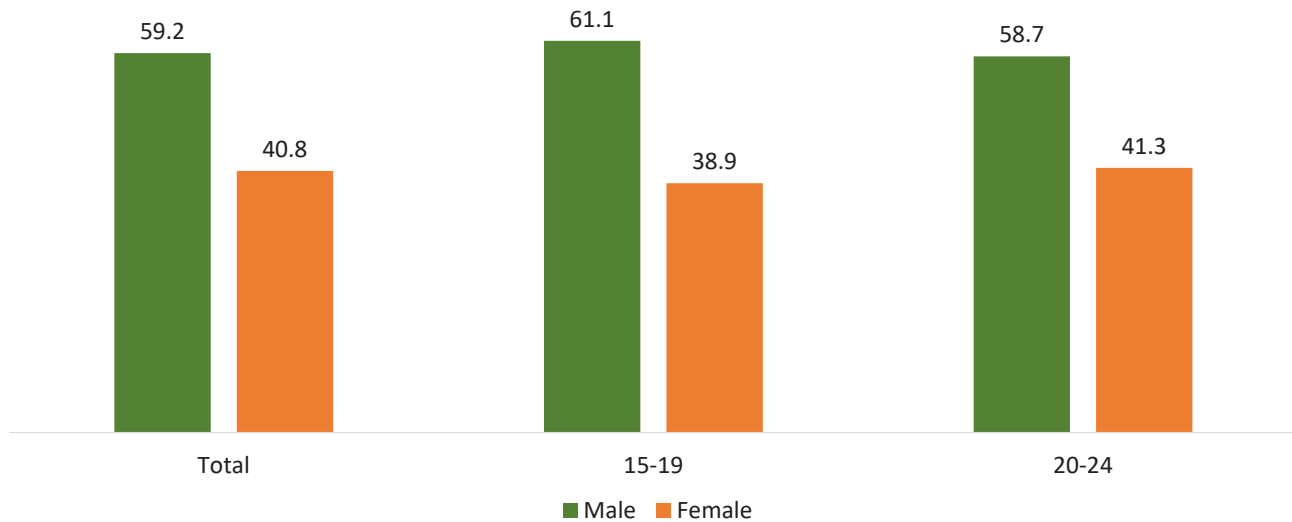


Figure 6.2 shows the percentage distribution of youth employment (15-24 years) by sex and age group. There were more males (59.2 percent)

than females (40.8 percent) in youth employment. In both age groups, males had a higher proportion of employed youth than females.

Figure 6.2: Percentage Distribution of Youth Employment (15-24 years) by Sex and Age Group, Zambia 2023



6.2 Employed Youth (19-34 years)

Table 6.2 shows the number and percentage distribution of employed youth by rural/urban and age group. Of the 1,831,421 employed youth

(19-34 years), 39.2 percent were in rural areas while 60.8 percent were in urban areas. There were more employed youth in urban areas than rural areas in all age groups.

Table 6.2: Number and Percentage Distribution of Youth Employment (19-34 years) by Rural/Urban and Age Group, Zambia 2023

Age Group	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	1,831,421	718,584	39.2	1,112,837	60.8
19-22	239,501	116,787	48.8	122,714	51.2
23-26	513,858	228,396	44.4	285,462	55.6
27-30	586,072	214,683	36.6	371,389	63.4
31-34	491,990	158,718	32.3	333,272	67.7

Figure 6.3 shows the percentage distribution of youth employment (19-34 years) by age group. The age group 27-30 years had the highest share

of employed youth at 32.0 percent while the age group 19-22 years had the lowest share at 13.1 percent.

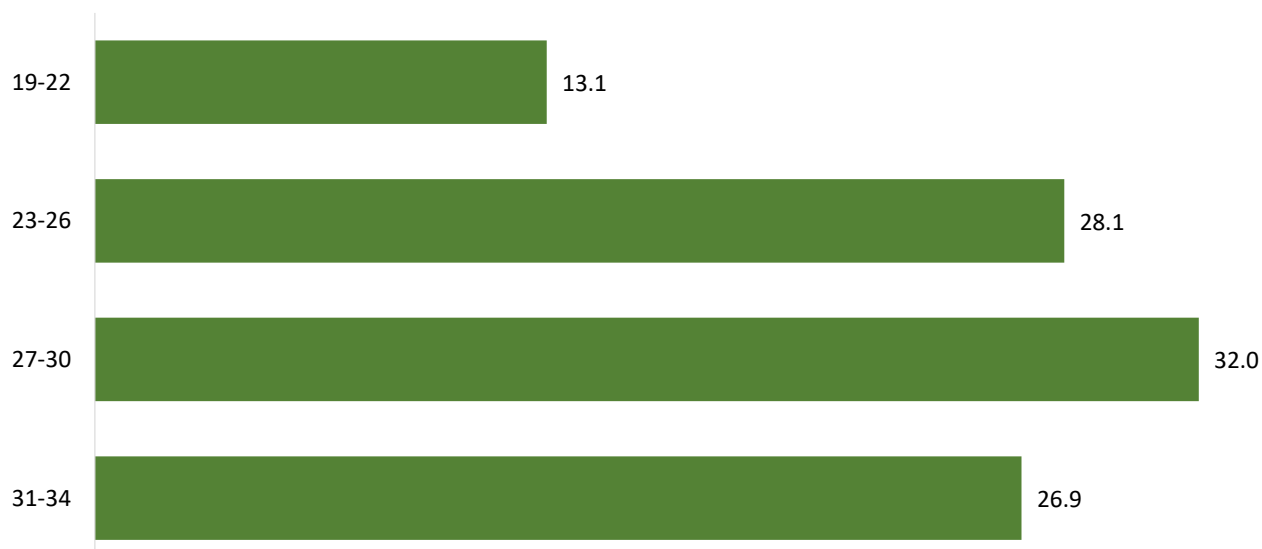
Figure 6.3: Percentage Distribution of Youth Employment (19-34 years) by Age Group, Zambia 2023


Figure 6.4 shows the percentage distribution of youth employment (19-34 years) by sex and age

group. In all age groups, males had a higher proportion of employed youth than females.

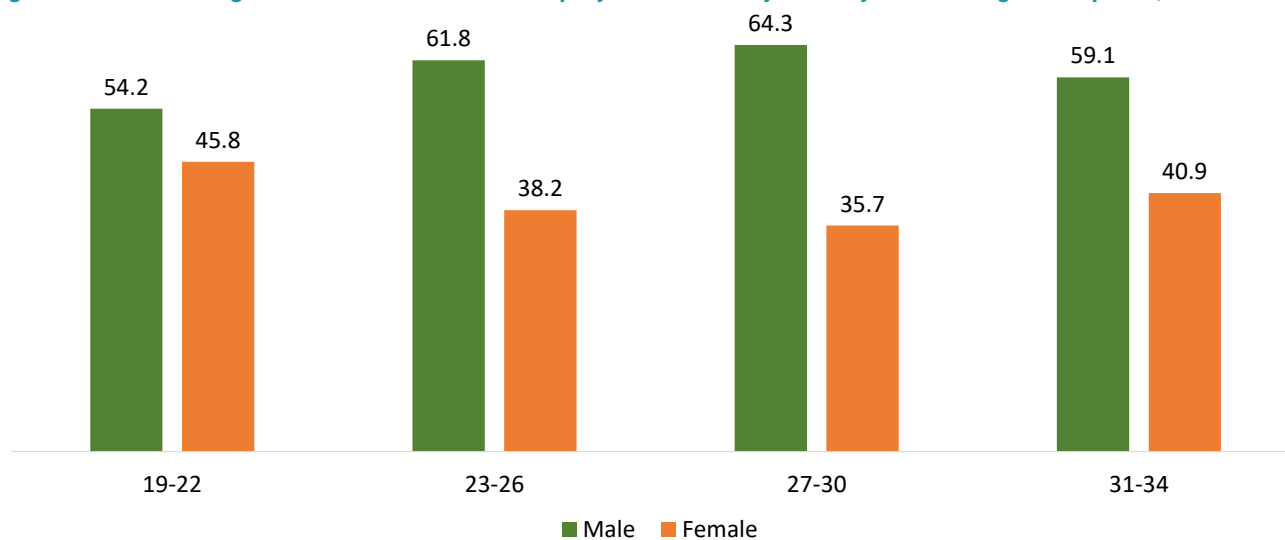
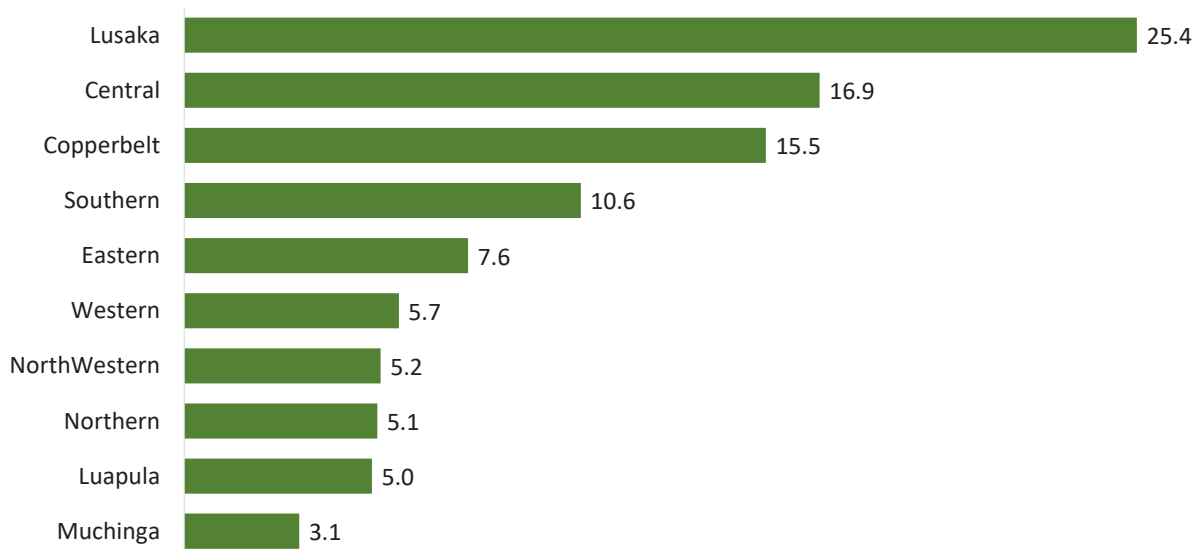
Figure 6.4: Percentage Distribution of Youth Employment (19-34 years) by Sex and Age Group and, Zambia 2023


Figure 6.5 shows the percentage distribution of youth employment by province. Lusaka province had the highest share of youth employment at

25.4 percent followed by Central province at 16.9 percent. Muchinga Province had the lowest share of the youth employment at 3.1 percent.

Figure 6.5: Percentage Distribution of Youth Employment by Province, Zambia 2023



6.3 Youth (19-34 years) Employment by Sector

Table 6.3 shows the number and percentage distribution of youth (19-34 years) employment by rural/urban and sector of employment. There

were more youth employed in urban areas than rural areas in both the formal and informal sectors. The household sector had more youth employed in the rural areas than urban areas at 55.4 percent and 44.6 percent, respectively.

Table 6.3: Number and Percentage Distribution of Youth Employment by Sector of Employment and Rural/Urban, Zambia 2023

Sector of Employment	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	1,831,421	718,584	39.2	1,112,837	60.8
Formal Sector	529,513	117,904	22.3	411,609	77.7
Informal sector	916,075	386,970	42.2	529,105	57.8
Household sector	385,833	213,710	55.4	172,123	44.6

Figure 6.6 shows the percentage distribution of youth (19-34 years) employment by sector. The informal sector employed 50.0 percent

of the youth while the formal and household sectors employed 28.9 percent and 21.1 percent, respectively.

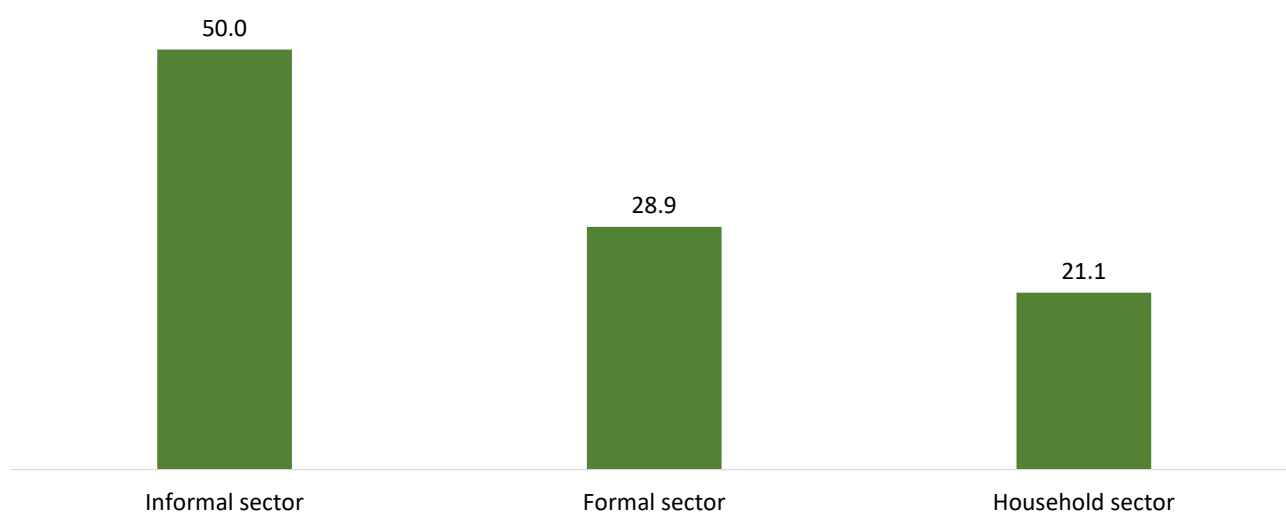
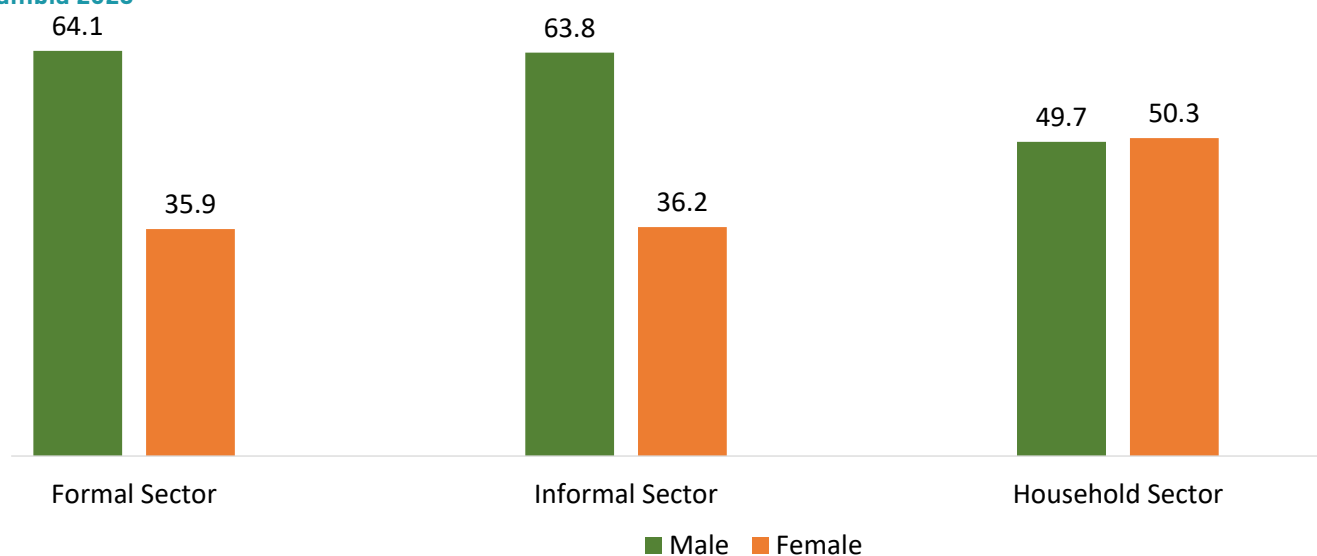
Figure 6.6 Percentage Distribution of the Youth (19-34 years) Employment by Sector, Zambia 2023


Figure 6.7 shows the percentage distribution of youth (19-34 years) employment by sex and sector of employment. In all sectors of employment,

males accounted for a higher percentage distribution than females except in the household sector.

Figure 6.7: Percentage Distribution of the Youth (19-34 years) Employment by Sex and Sector of Employment, Zambia 2023


6.4 Youth (19-34 years) Status in Employment

Table 6.4 shows number and percentage distribution of youth (19-34 years) employment by rural/urban and status in employment. In

all statuses in employment, there were more employed youth in the urban areas than rural areas except the contributing family workers at 75.6 percent in rural areas and 24.4 percent in urban areas.

Table 6.4: Number and Percentage Distribution of Youth (19-34 years) Employment by Rural/Urban and Status in Employment, Zambia 2023

Status in Employment	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Status in employment	Total	Rural	Urban	1,250,940	60.6
	Number	Number	Percent	Number	Percent
Total	1,831,421	718,584	39.2	1,112,837	60.8
Paid employees	905,451	258,178	28.5	647,273	71.5
Paid apprentice	17,952	2,969	16.5	14,983	83.5
Paid intern	8,728	1,742	20.0	6,986	80.0
Employers	40,186	11,209	27.9	28,977	72.1
An own-account worker (not employing any employee)	759,779	369,358	48.6	390,421	51.4
Contributing family workers	99,325	75,128	75.6	24,197	24.4

Figure 6.8 shows the percentage distribution of youth employment by status in employment. Paid employees accounted for the highest percentage

share of employed youth at 49.8 percent, while paid interns accounted for the lowest share at 0.4 percent.

Figure 6.8: Percentage Distribution of Youth (19-34 years) Employment by Status in Employment, Zambia 2023

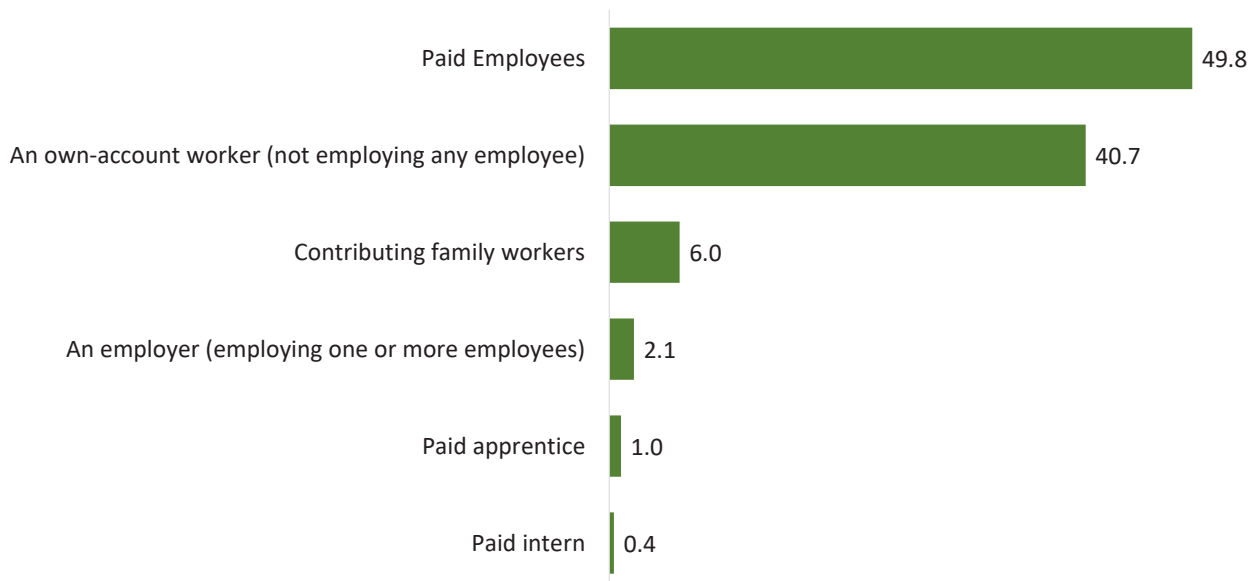
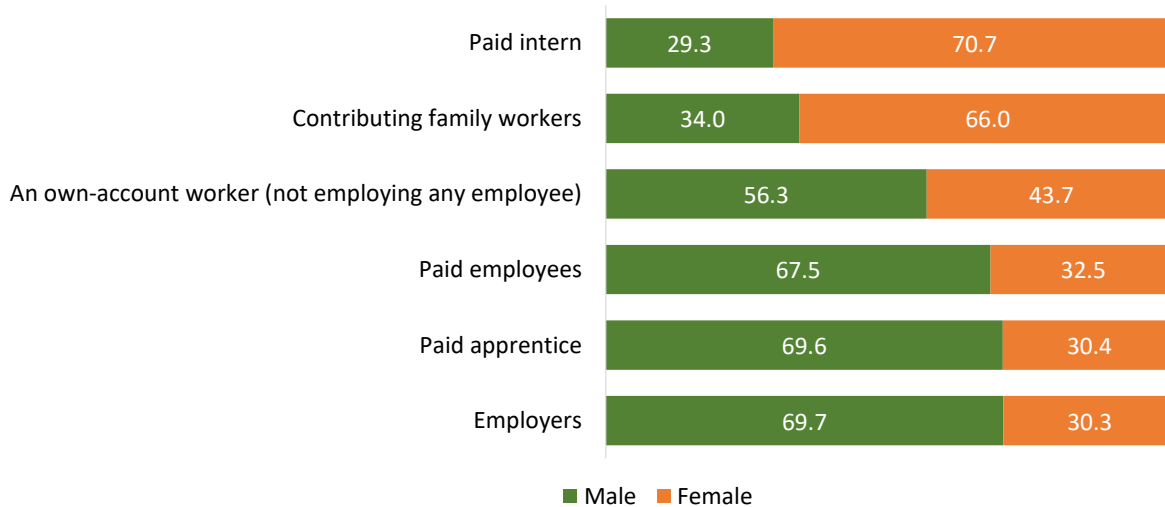


Figure 6.9 shows the percentage distribution of youth employment (19-34 years) by sex and status in employment. Males had a higher proportion of

employed youth than females in all statuses in employment except for paid interns (29.3 percent) and contributing family workers (34.0 percent).

Figure 6.9: Percentage Distribution of Youth Employment (19-34 years) by Sex and Status in Employment, Zambia 2023



6.5 Youth Employment by Industry

Table 6.5 shows the number and percentage distribution of youth employment by rural/urban and industry. In all the industries, there were

more employed youth in urban areas than in rural areas except in the agriculture, forestry and fishing industry which had 19.6 percent of the employed youths in urban areas and 80.4 percent in rural areas.

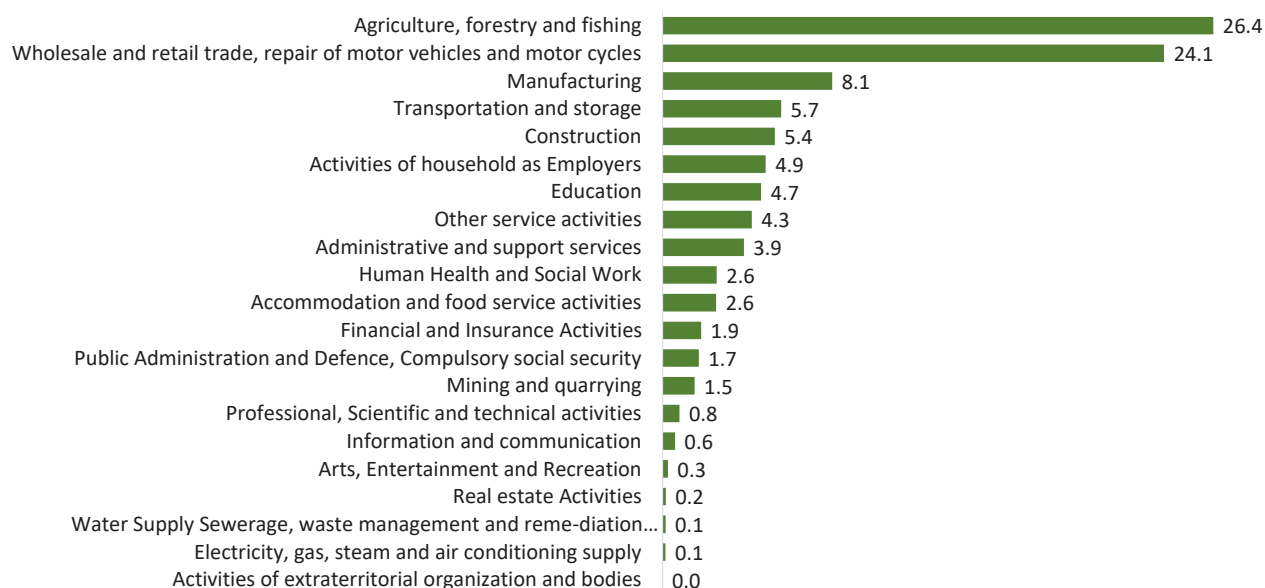
Table 6.5: Number and Percentage Distribution of Youth Employment by Rural/Urban and Industry, Zambia 2023

Industry	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	1,831,421	39.2	60.8	1,112,837	60.8
Agriculture, forestry and fishing	483,950	80.4	19.6	94,645	19.6
Mining and quarrying	28,203	38.7	61.3	17,287	61.3
Manufacturing	149,084	25.9	74.1	110,467	74.1
Electricity, gas, steam and air conditioning supply	2,645	11.0	89.0	2,354	89.0
Water Supply, Sewerage, waste management and remediation activities	2,744	9.4	90.6	2,485	90.6
Construction	98,650	25.9	74.1	73,126	74.1
Wholesale and retail trade, repair of motor vehicles and motor cycles	440,667	29.6	70.4	310,239	70.4
Transportation and storage	104,214	16.1	83.9	87,460	83.9
Accommodation and food service activities	47,176	31.8	68.2	32,170	68.2
Information and communication	10,965	11.3	88.7	9,722	88.7
Financial and Insurance Activities	33,945	10.8	89.2	30,264	89.2
Real estate Activities	2,926	0.0	100.0	2926	100.0
Professional, Scientific and technical activities	14,925	20.3	79.7	11,902	79.7
Administrative and support services	71,486	15.8	84.2	60,180	84.2
Public Administration and Defense, Compulsory social security	31,908	11.3	88.7	28,303	88.7
Education	86,528	32.3	67.7	58,614	67.7
Human Health and Social Work	47,558	24.4	75.6	35,931	75.6
Arts, Entertainment and Recreation	4,780	2.8	97.2	4,644	97.2
Other service activities	78,420	18.8	81.2	63,641	81.2
Activities of household as Employers	90,647	15.6	84.4	76,477	84.4

Figure 6.10 shows the percentage distribution of youth (19-34 years) employment by industry. The highest percentage of the employed youth were in the agriculture, forestry and fishing industry

at 26.4 percent followed by those employed in the Wholesale and Retail trade; repair of motor vehicles and motor cycles industry at 24.1 percent.

Figure 6.10: Percentage Distribution of Youth (19-34 years) Employment by Industry, Zambia 2023



6.6 Youth (19-34 years) Employment by Occupation

Table 6.6 shows number and percentage distribution of employed youth (19-34 years) by rural/urban and occupation. In all the occupations, there was a higher proportion of employed youth

in the urban areas than rural areas except the skilled agriculture and forestry workers at 81.5 percent and 18.5 percent, respectively.

Table 6.6: Number and Percentage Distribution of Employed Youth (19-34 years) by Rural/Urban and Occupation, Zambia 2023

Occupation	Total	Rural		Urban	
	Number	Percent	Percent	Number	Percent
Total	1,831,421	39.2	60.8	1,112,837	60.8
Managers	86,086	15.5	84.5	72,754	84.5
Professionals	131,833	28.6	71.4	94,073	71.4
Technician and Associated professionals	78,718	13.5	86.5	68,110	86.5
Clerical support workers	37,578	21.1	78.9	29,659	78.9
Service and sales workers	557,641	28.1	71.9	400,943	71.9
Skilled agriculture and forestry workers	333,830	81.5	18.5	61,785	18.5
Craft and related trade workers	154,311	30.3	69.7	107,557	69.7
Plant and machine operators and assemblers	124,874	16.2	83.8	104,697	83.8
Elementary occupations	317,312	48.0	52.0	165,045	52.0
Other occupations	9,238	11.1	88.9	8,214	88.9

Figure 6.11 shows percentage distribution of youth (19-34 years) employment by occupation. Service and sales workers occupations accounted for the highest percentage share of employed

youth at 30.4 percent while the Clerical support workers occupations accounted for the lowest at 2.1 percent.

Figure 6.11: Percentage Distribution of Youth (19-34 years) Employment by Occupation, Zambia 2023

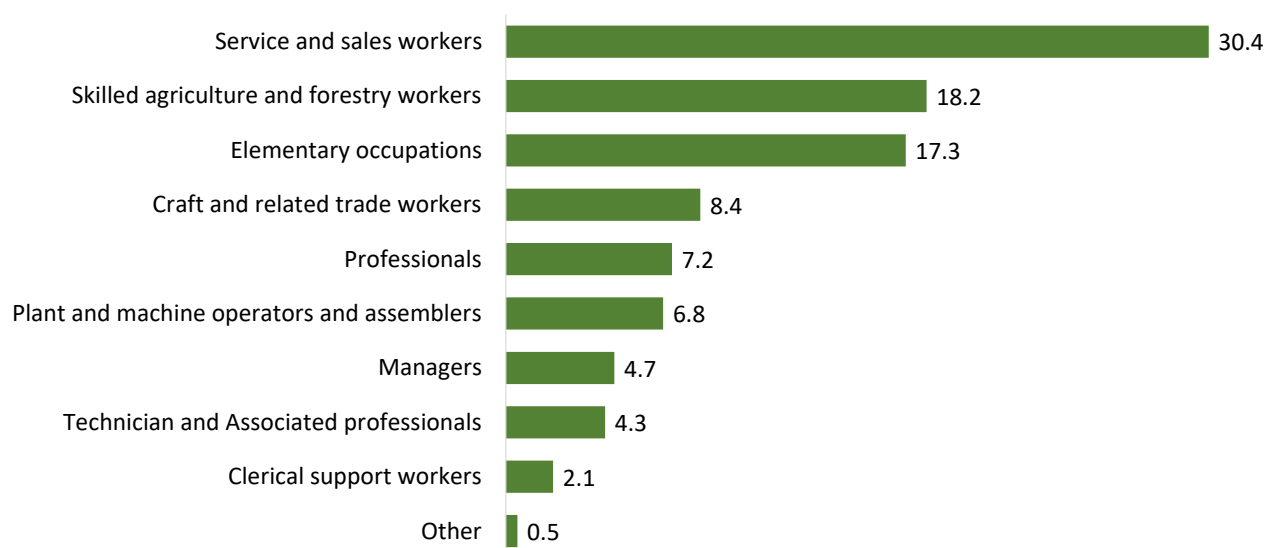


Figure 6.12 shows the percentage distribution of youth (19-34 years) employment by sex and occupation. In all occupations, there were more

males than females except in the Service and sales workers, Managers and Professionals occupations.

Figure 6.12: Percentage Distribution of Youth (19-34 years) Employment by Sex and Occupation, Zambia 2023



6.7 Youth (19-34 years) Employment by Institutional Sector

Table 6.7 shows the number and percentage distribution of youth (19-34 years) employment by rural/urban and institutional sector. There were

more employed youth in the urban areas than rural areas in all institutional sectors except the household sector 44.6 percent in urban areas.

Table 6.7: Number and Percentage Distribution of Youth Employment by Institutional Sector and Rural/Urban, Zambia 2023

Institutional Sector	Total	Rural	Urban
	Number	Percent	Percent
Total	1,831,421	39.2	60.8
Central Government	123,369	31.6	68.4
Local Government	17,788	18.2	81.8
Parastatal & State-owned firm	17,793	27.8	72.1
Embassy & International org.	684	0.0	100.0
NGOs	8,614	11.7	88.4
Faith-Based organization	6,512	18.0	82.0
Private Business & Farms	1,263,228	35.8	64.2
Producer cooperative	7,600	42.4	57.6
Household	385,833	55.4	44.6

Figure 6.13 shows the percentage distribution of youth (19-34 years) employment by institutional sector. The Private business/farms had the highest share of employed youth at 69.0 percent,

while the Faith based organizations and Producer cooperatives accounted for the lowest at 0.4 percent each.

Figure 6.13: Percentage Distribution of Youth (19-34 years) Employment by Institutional Sector, Zambia 2023

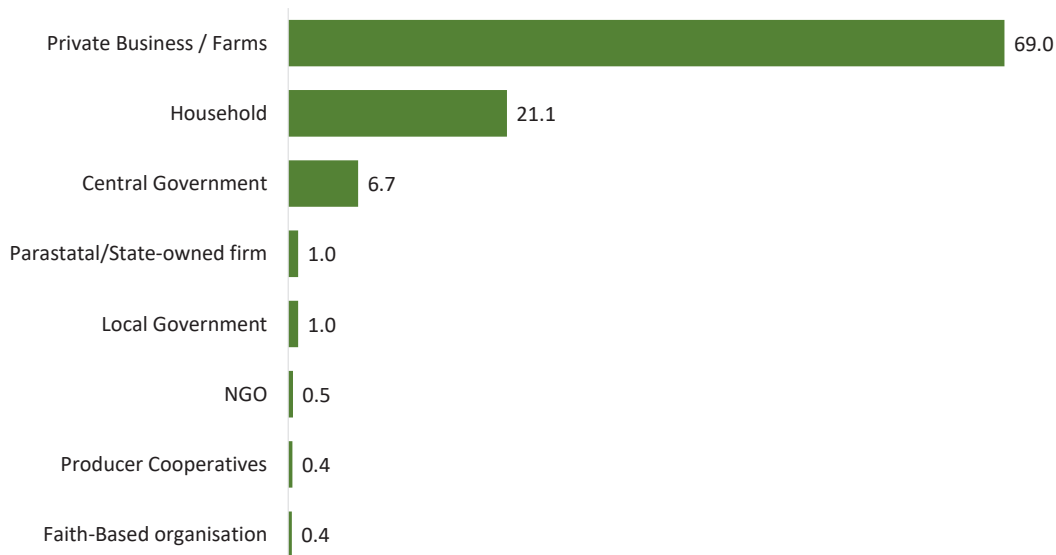
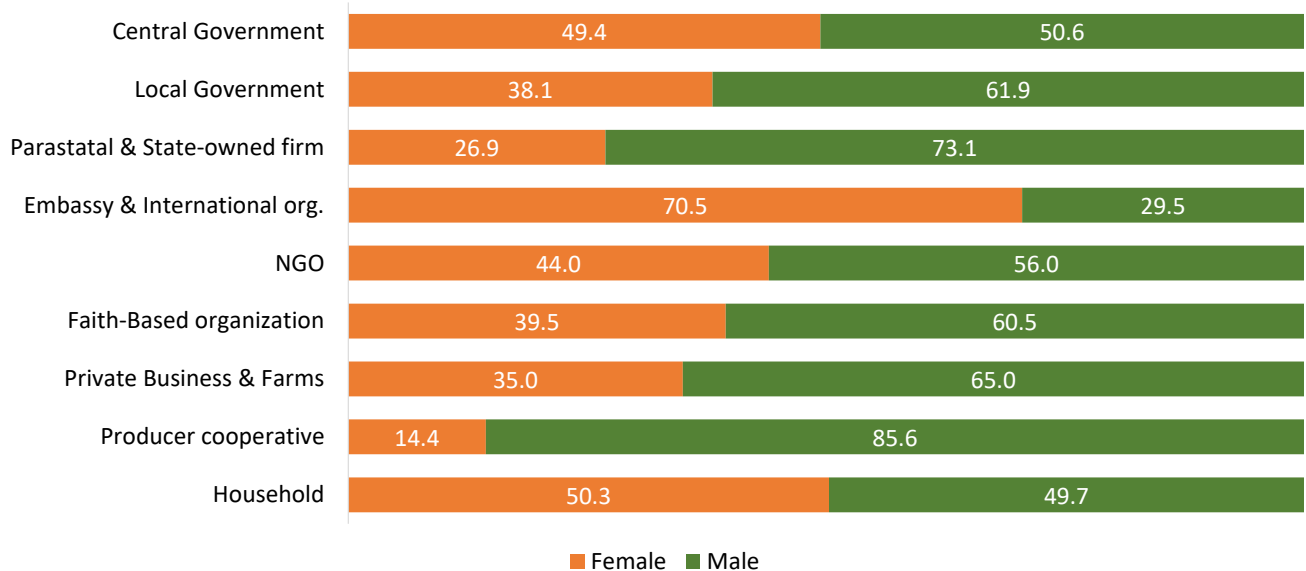


Figure 6.14 shows the percentage distribution of youth (19-34 years) employment by sex and institutional sector. There were more male employed youth than females in all institutional

sectors except in Embassy and International organizations at 29.5 percent and Household sectors at 49.7 percent.

Figure 6.14: Percentage Distribution of Youth (19-34 years) Employment by Sex and Institutional Sector, Zambia 2023



6.8 Youth (19-34 years) Employment by Highest Level of Education Attained

Table 6.8 shows the number and percentage distribution of youth (19-34 years) employment by rural/urban and highest level of education attained. There were more employed youth in the

urban areas than rural areas in all highest levels of education attained except in Grade 1-7 and none/nursery at 36.0 percent and 41.6 percent.

Table 6.8: Number and Percentage Distribution of Youth (19-34 years) Employment by Rural/Urban and Highest Level of Education Attained, Zambia 20

Highest level of Education attained	Total	Rural	Urban
	Number	Percent	Percent
Total	1,831,421	39.2	60.8
Masters' degree or higher	3,336	8.2	91.8
Bachelors' degree	50,641	9.6	90.4
Certificate/Diploma	145,548	26.0	74.0
Grade 8-12	1152473	32.2	67.8
Grade 1-7	439,555	64.0	36.0
None/Nursery	39,869	58.4	41.6

Figure 6.15 shows the percentage distribution of youth (19-34 years) employment by highest level of education attained. Youths with Secondary education (Grade 8-12) as the highest education

level attained had the highest share of employed youth at 62.9 percent while those with master's degree or higher had the lowest at 0.2 percent.

Figure 6.15: Percentage Share of Youth (19-34 years) Employment by Highest Level of Education Attained, Zambia 2023

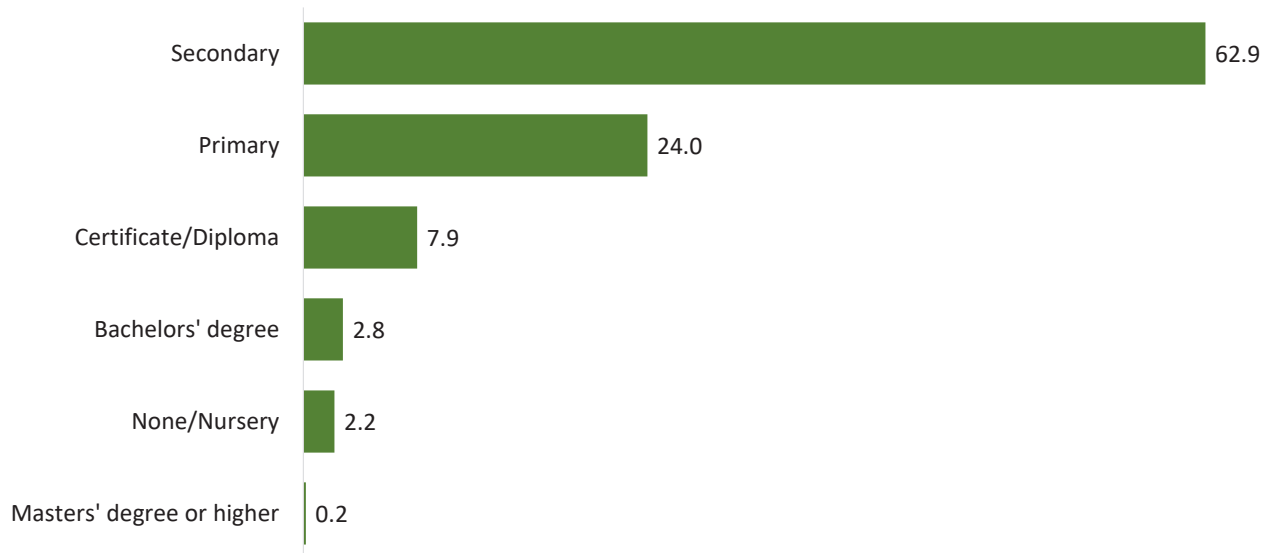
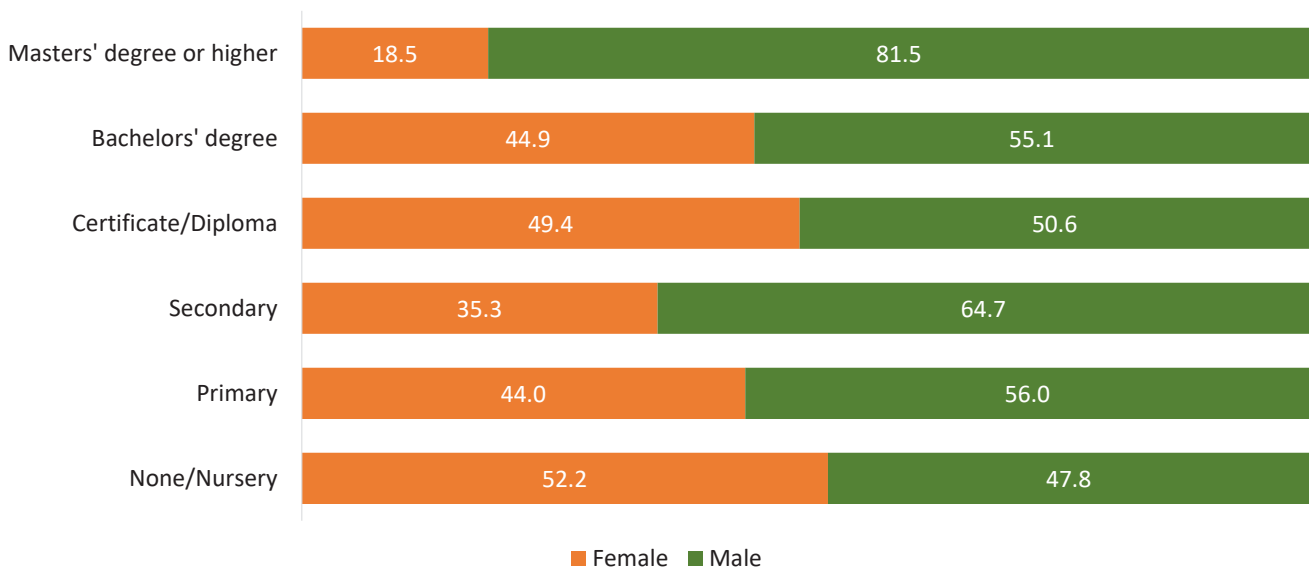


Figure 6.16 shows the percentage distribution of youth (19-34 years) employment by sex and highest level of education attained. There were

more male employed youth in all levels of education attained except in the category none/nursery.

Figure 6.16: Percentage Distribution of Youth (19-34 years) Employment by Sex and Highest Level of Education Attained, Zambia 2023



7 CHAPTER SEVEN INFORMAL ECONOMY

7.1 Introduction

This chapter presents statistics on the informal economy in Zambia. The term “Informal Economy” refers to all activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements such as business registration and social security coverage. This implies workers who are employed in the informal sector and those in informal employment.

7.2 Employment by Sector of the Economy

Table 7.1 shows the number and percentage distribution of employed population by sex and sector of the economy. In 2023 there were 3,980,733 employed persons of which 78.6 percent were in the informal economy while 21.4 percent were in the formal economy.

Table 7.1: Number and Percentage Distribution of Employed Population by Sex and Sector of Economy, Zambia 2023

	Both Sexes	Percent	Male	Female
Total	3,980,733	100.0	2,382,728	1,598,005
Formal economy	850,818	21.4	565,966	284,852
Informal economy	3,129,915	78.6	1,816,762	1,313,153

7.3 Employment in the Informal Economy

Table 7.2 shows the number and percentage distribution of employed population in the

informal economy by sex and rural/urban. Of the total employed population in the informal economy, 41.5 percent were in rural areas while 58.5 percent were in the urban areas.

Table 7.2: Number and Percentage Distribution of Employed Population in the Informal Economy by Rural/Urban and Sex, Zambia 2023

Region	Both Sexes	Male	Female	Female
	Number	Percent	Number	Number
Total	3,129,915	100.0	1,816,762	1,313,153
Rural	1,299,672	41.5	804,877	494,795
Urban	1,830,243	58.5	1,011,885	818,358

Figure 7.1 shows the percentage distribution of employed population in the informal economy by sex and rural/urban. Results show that of the total employed population in the informal economy, 58.0 percent were males while 42.0 percent were

females. In the rural areas, 61.9 percent were males and 38.1 percent were females while in the urban areas 55.3 percent were males and 44.7 percent were females.

Figure 7.1: Percentage Distribution of Employed Population in the Informal Economy by Sex and Rural/Urban, Zambia 2023

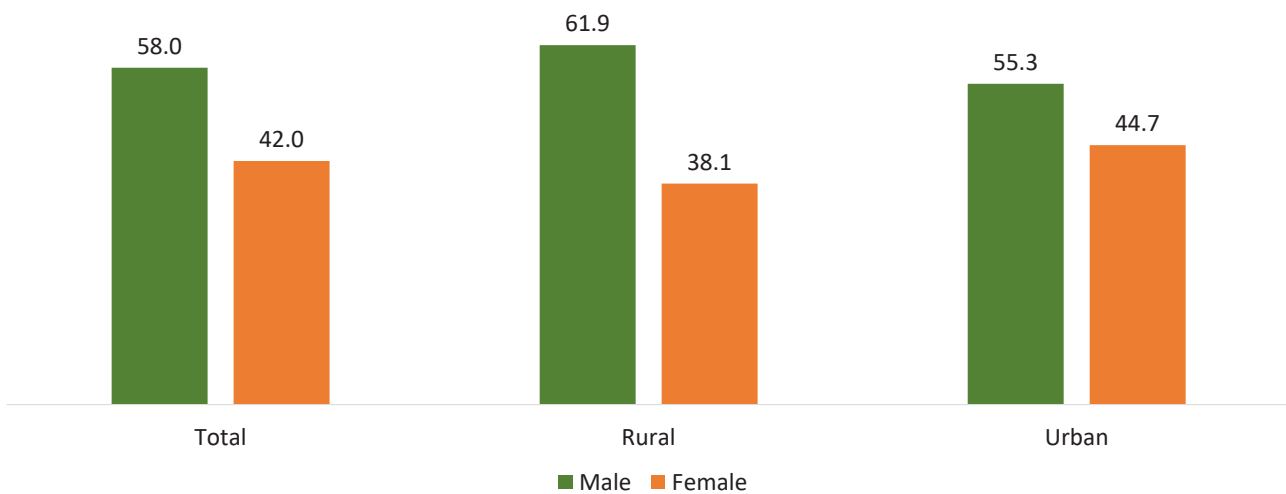


Figure 7.2 shows the percentage distribution of employed population in the informal economy by province. All the provinces had a higher proportion of persons employed in the informal

economy than the national average (78.6 percent) except for Lusaka, Copperbelt and North Western provinces.

Figure 7.2: Percentage Distribution of Employed Population in the Informal Economy by Province, Zambia 2023



7.4 Informal Economy by Industry

Figure 7.3 shows the percentage distribution of employed population in the informal economy

by industry. The construction had the highest proportion of person employed in the informal economy at 95.1 percent while the public administration and defence, Compulsory social security at 10.0 percent.

Figure 7.3: Percentage Distribution of the Employed Population in the Informal Economy by Industry, Zambia 2023

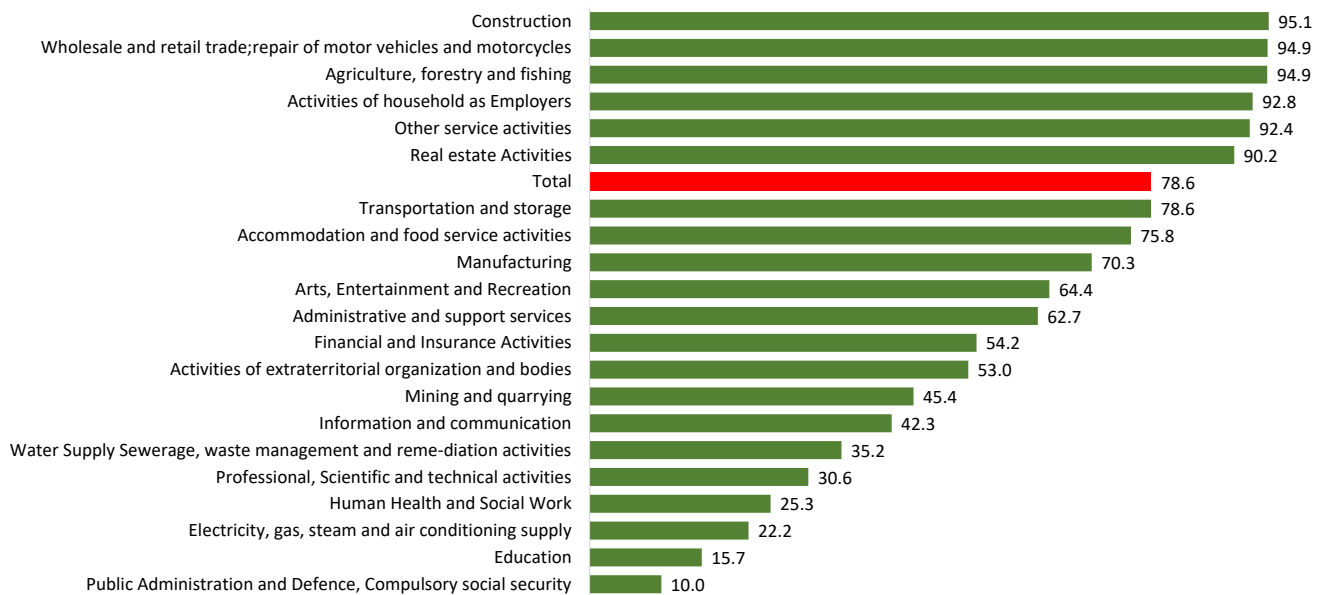
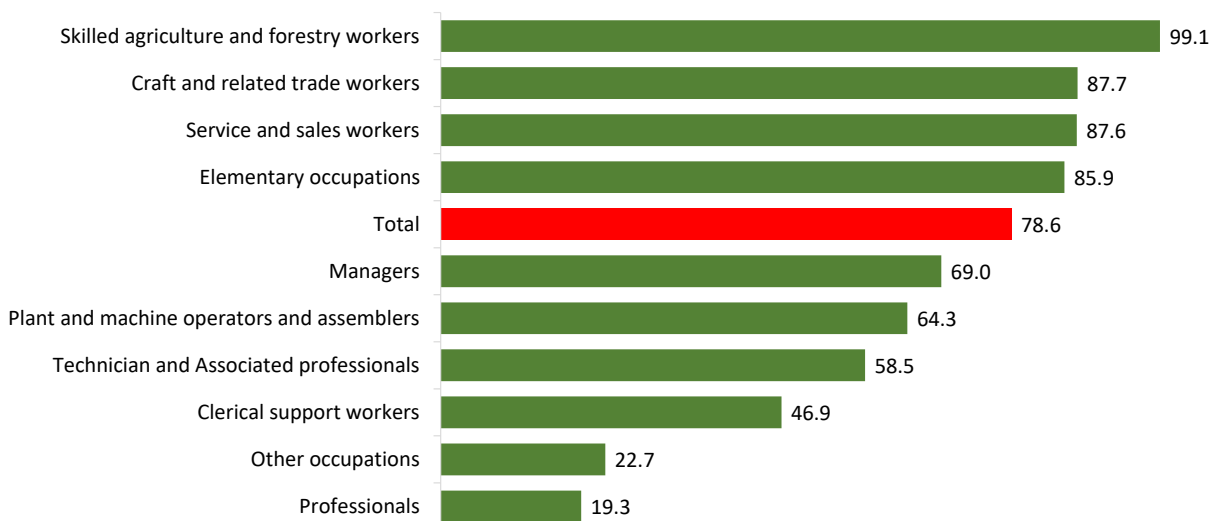


Figure 7.4 shows the percentage distribution of employed population in the informal economy by occupation. The skilled agriculture and forestry

workers had the highest proportion of person employed in the informal economy at 99.1 percent while the professionals at 19.3 percent.

Figure 7.4: Percentage distribution of Employed Population in the Informal Economy by Occupation, Zambia 2023



8 CHAPTER EIGHT WORKING CONDITIONS

8.1 Introduction

Working conditions are at the core of paid employment, with a variety bearing on worker’s welfare. They cover a broad range of aspects including working time and remuneration, as well as physical conditions affecting workers.

This chapter presents information for some indicators on working conditions. These include trade union membership, precarious employment, and excessive hours of work

and women representation in employment at management level.

8.2 Trade Union Membership

Table 8.1: Shows the number and percentage distribution of trade union membership by sex and rural/urban. There were 489,305 trade union members in the labour market, of which 22.6 percent were in rural areas while 77.4 percent in urban areas.

Table 8.1: Number and Percentage Distribution of Trade Union Members by Sex and Rural/Urban, Zambia 2023

Region	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	489,305	100.0	314,000	175,305
Rural	110,426	22.6	66,523	43,903
Urban	378,879	77.4	247,477	131,402

Figure 8.1 shows the percentage distribution of trade union members by sex and rural/urban. There were more males that were trade union members at 59.9 percent than females at 40.1

percent. In both rural and urban areas, the proportion of trade union members was lower for females than males.

Figure 8.1: Percentage Distribution of Trade Union Members by Sex and Rural /Urban, Zambia 2023

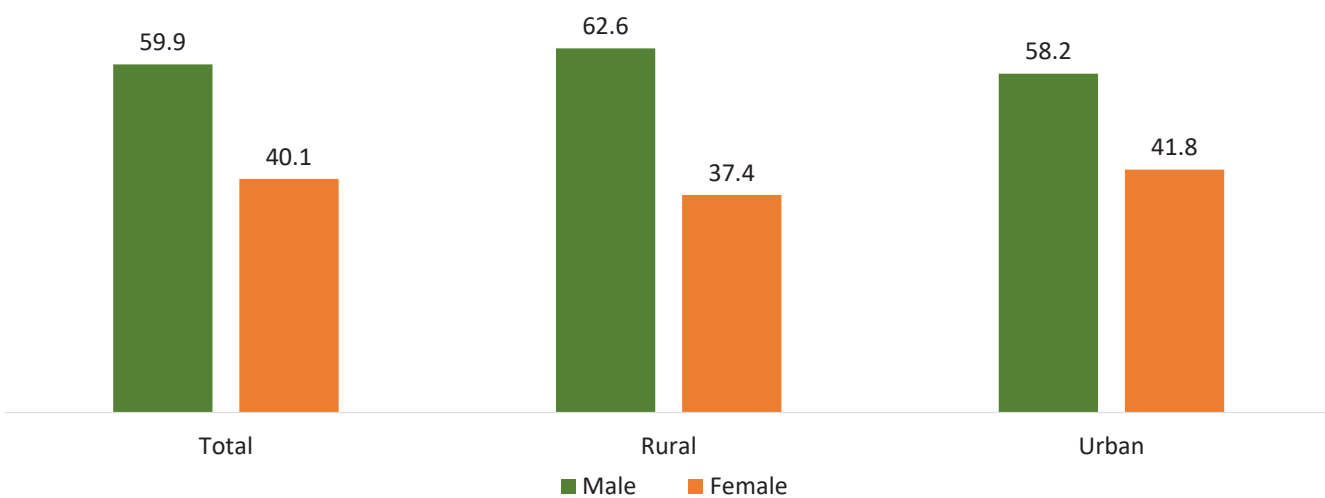
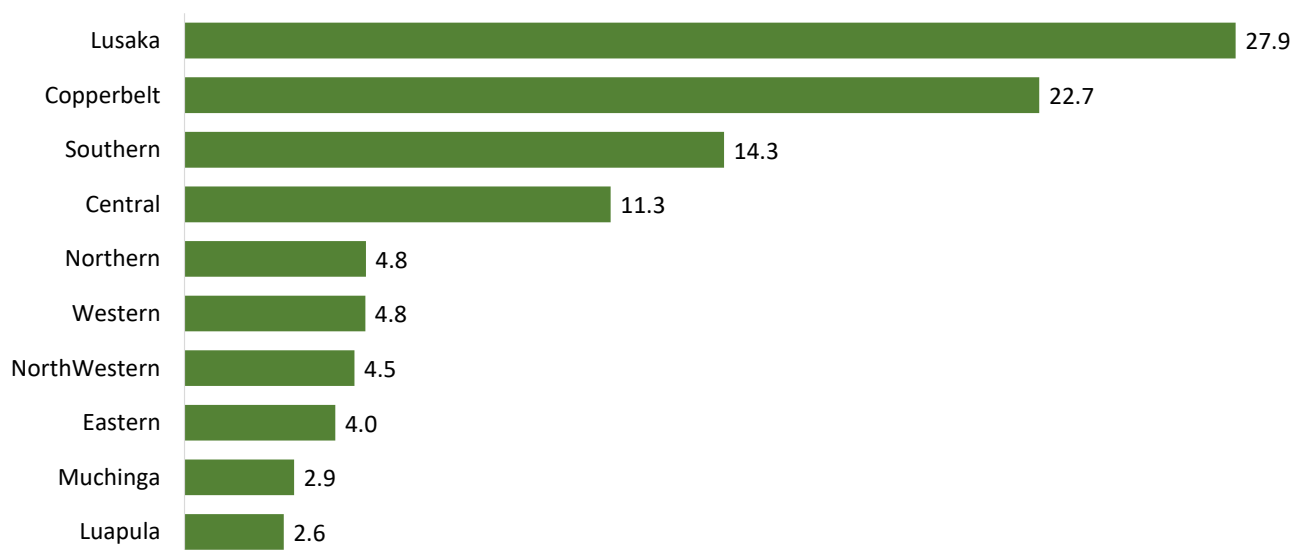


Figure 8.2 shows the percentage distribution of trade union membership by province. Lusaka Province had the highest percentage share of trade union membership at 27.9 percent, followed

by Copperbelt Province at 22.7 percent. Luapula Province had the lowest percentage share at 2.6 percent.

Figure 8.2: Percentage Distribution of Trade Union Membership by Province, Zambia 2023


8.3 Trade Union Density Rate

A trade union density rate is a ratio of the number of employees who are members of trade unions to the total employed persons at a given point in time in a specific location expressed as a percentage. It is a measure of workers' representation and influence in so far as their exercise of freedom of association is concerned. It helps in assessing and monitoring development of industrial relations in the Labour market.

Figure 8.3 shows the trade union density rate by sex and rural/urban. The trade union density rate was 12.3 percent. The rural areas had a density rate of 7.5 percent while urban areas had a density rate of 15.1 percent.

The Trade Union Density Rate for males was higher at 13.2 percent than females at 11.0 percent. A similar pattern was observed in the urban areas. However, the trade union density rate for females was higher than males in the rural areas at 8.0 percent.

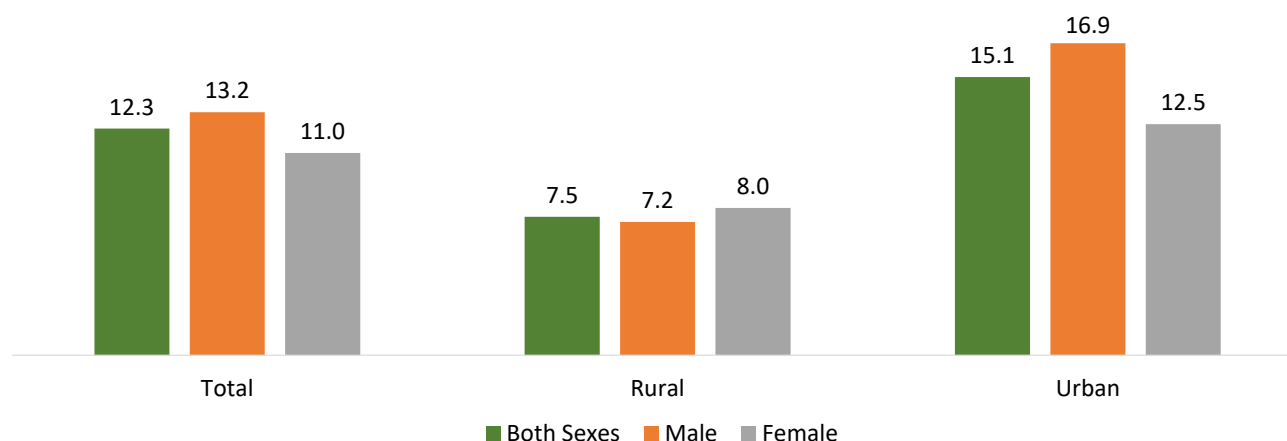
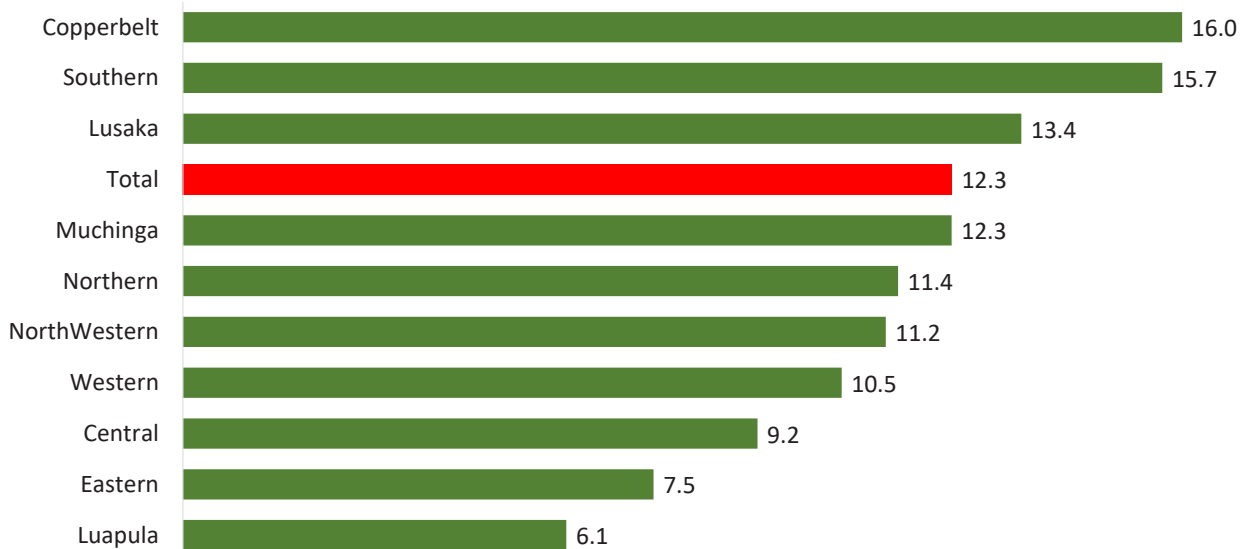
Figure 8.3: Trade Union Density Rate by Sex and Rural/Urban, Zambia 2023


Figure 8.4 shows trade union density rate by province. All provinces had a lower trade union density rate than the national average (12.3

percent) except Copperbelt, Lusaka and Southern provinces.

Figure 8.4: Trade Union Density Rate by Province, Zambia 2023



8.4 Precarious Employment

Precarious employment provides information regarding the share of the employed persons whose contract of employment, whether verbal or written, is of a relatively short duration (period less than three months) or whose contract can be terminated at short notice.

Table 8.2 shows the number and percentage distribution of persons in precarious employment by sex and rural/urban. There were 796,251 persons in Precarious Employment of which 32.1 percent were in rural areas and 67.9 percent in urban areas.

Table 8.2: Number and Percentage Distribution of Persons in Precarious Employment by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	796,251	100.0	566,006	230,245
Rural	255,290	32.1	180,435	74,855
Urban	540,961	67.9	385,571	155,390

Figure 8.5 shows the percentage distribution of persons in precarious employment by sex and rural/urban. Males accounted for 71.1 percent in precarious employment while females accounted

for 28.9 percent. In both rural and urban areas, the percentage of males was higher than that of females at 70.7 percent and 71.3 percent, respectively.

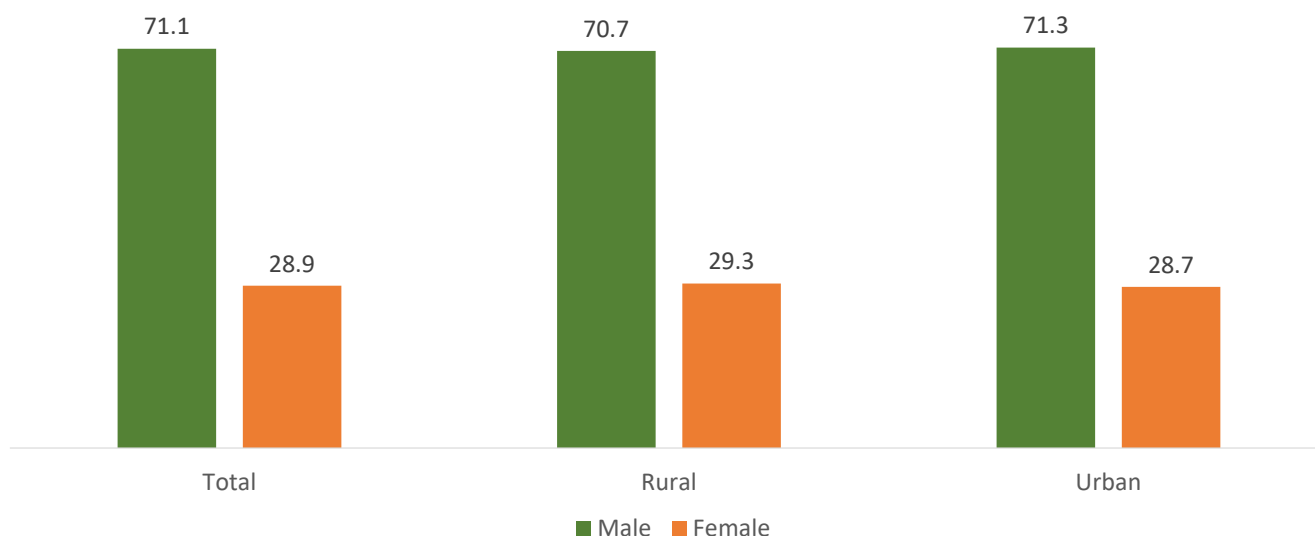
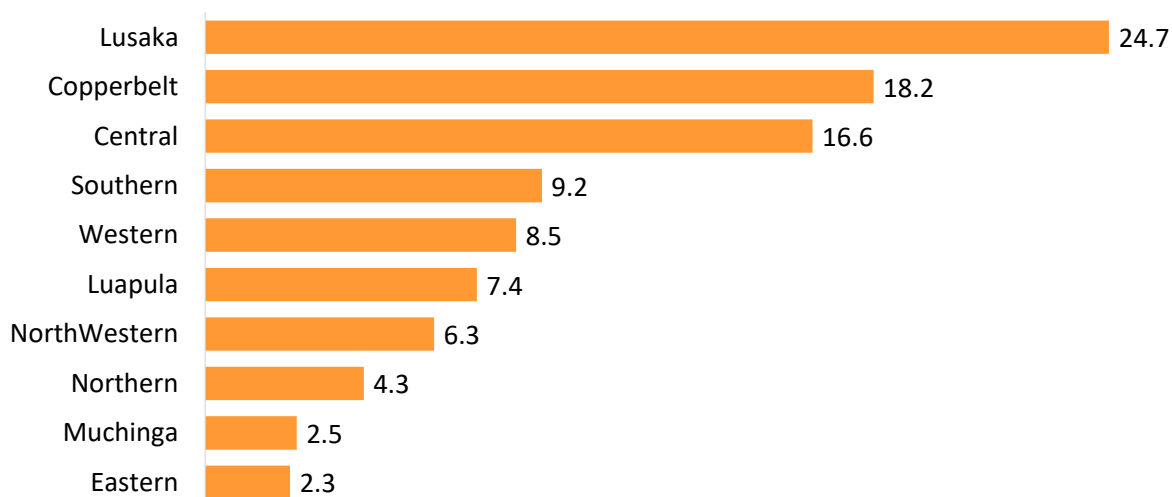
Figure 8.5: Percentage Distribution of Persons in Precarious Employment by Sex and Rural/Urban, Zambia 2023


Figure 8.6 shows the percentage share of persons in precarious employment by province. Lusaka province had the highest share of persons in precarious employment at 24.7 percent followed

by Copperbelt province at 18.2 percent. Eastern province accounted for the lowest share at 2.3 percent.

Figure 8.6: Percentage Share of Persons in Precarious Employment by Province, Zambia 2023


8.5 Precarious Employment Rate

Precarious employment rate is the ratio of persons in precarious employment to the total number of employed persons expressed as a percentage.

Figure 8.7 shows the precarious employment rate by sex and rural/urban. In 2023, Precarious employment rate was estimated at 31.8 percent. The precarious employment rate for males was higher than that of females at 35.6 percent and 26.0 percent, respectively. In rural areas, the precarious employment rate was 25.4 percent while in urban areas the rate was 35.5 percent.

Figure 8.7: Precarious Employment Rate by Sex and Rural/Urban, Zambia 2023

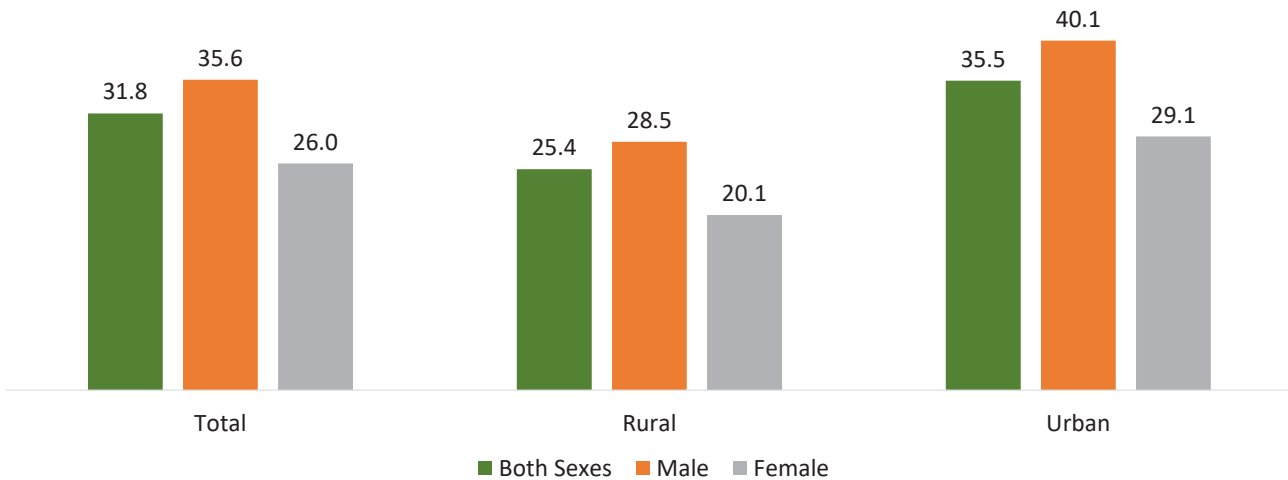
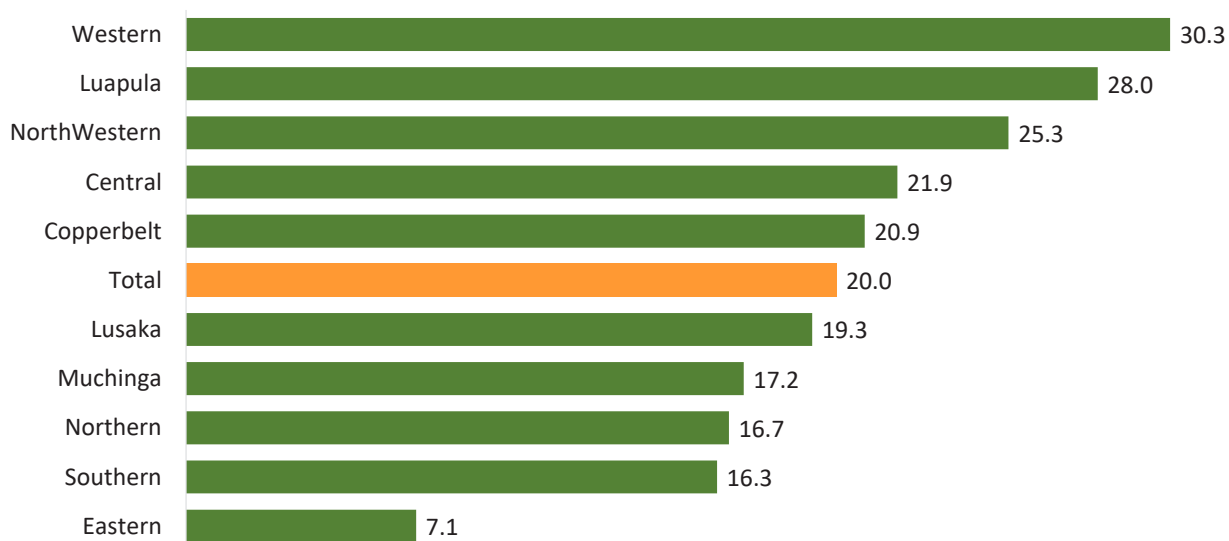


Figure 8.8 shows the precarious employment rate by province. Western Province had the highest

rate of Precarious Employment at 39.7 percent while Eastern had the lowest rate at 19.9 Percent.

Figure 8.8: Precarious Employment Rate by Province, Zambia 2023



8.6 Youth (15-24 years) Precarious Employment
Table 8.3 shows the number and percentage distribution of the youth (15-24 years) in precarious employment by sex and rural/urban. There were

193,508 youth in precarious employment of which 40.1 percent were in rural areas and 59.9 percent in urban areas.

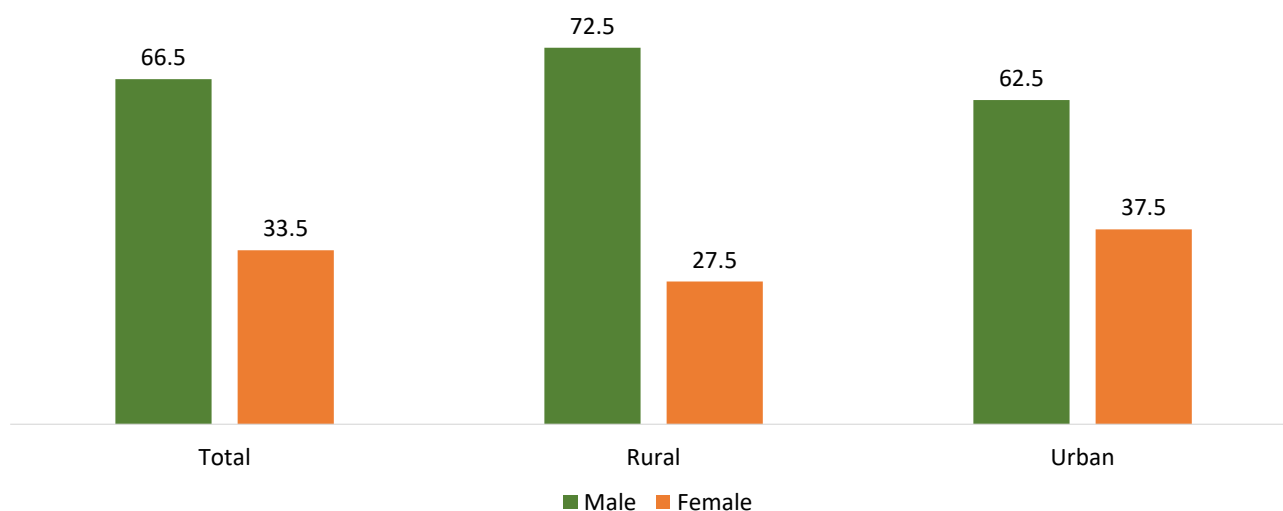
Table 8.3: Number and Percentage Distribution of Youth (15-24 years) in Precarious Employment by Rural/Urban and Sex, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	193,508	100.0	128,651	64,857
Rural	77,503	40.1	56,196	21,307
Urban	116,005	59.9	72,455	43,550

Figure 8.9 shows the percentage distribution of the youth in precarious employment by sex and rural/urban. At national level, there were more male than female youth in precarious employment

at 66.5 percent and 33.5 percent, respectively. In both rural and urban areas, there were more males than females in precarious employment at 72.5 percent and 62.5 percent, respectively.

Figure 8.9: Percentage Distribution of Youth (15-24 years) in Precarious Employment by Sex and Rural/Urban, Zambia 2023

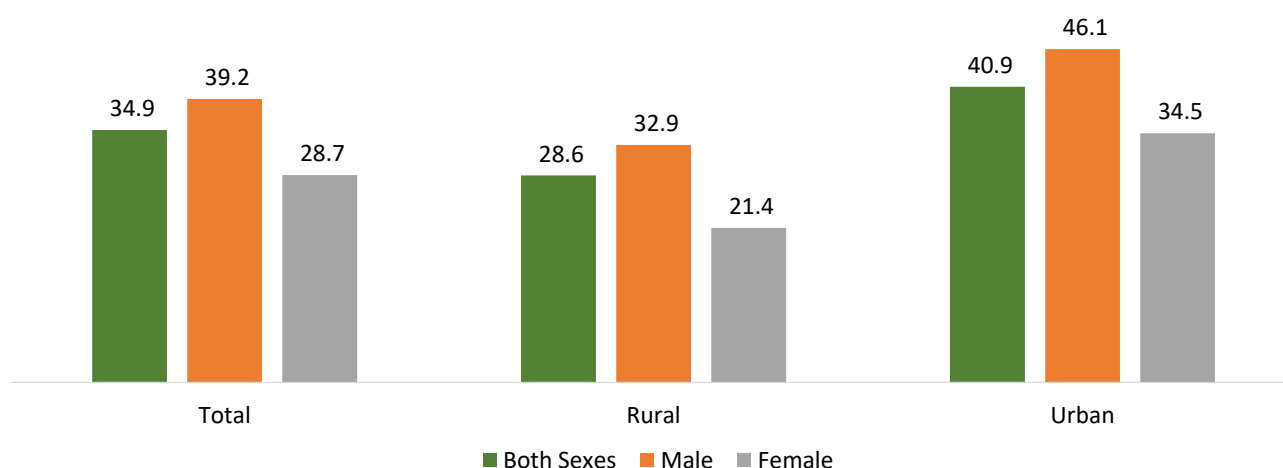


8.7 Youth (15-24 years) Precarious Employment Rate

Figure 8.10 shows the youth precarious employment rate by sex and rural/urban. The youth Precarious Employment rate was estimated at 34.9 percent. The Youth Precarious

Employment rate for males was higher than that of females at 39.2 percent and 28.7 percent, respectively.

Figure 8: 10: Youth (15-24 years) Precarious Employment Rate by Sex and Rural/Urban, Zambia 2023



8.8 Youth (19-34 years) Precarious Employment

Table 8.4 shows the number and percentage distribution of the youth in precarious employment

aged 19-34 years by sex and rural/urban. There were 615,740 youth aged 19-34 years in precarious employment of which 31.8 percent were in rural areas and 68.2 percent were in urban areas.

Table 8.4: Number and Percentage Distribution of Youth (19-34 years) in Precarious Employment by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	615,740	100.0	415,375	200,365
Rural	195,733	31.8	142,341	53,392
Urban	420,007	68.2	273,034	146,973

Figure 8.11 shows the percentage distribution of the youth in precarious employment by sex and rural/urban. There were more male than female youth in precarious employment at 67.5 percent

and 32.5 percent, respectively. Both rural and urban areas had more male than female youth in precarious employment.

Figure 8.11: Percentage Distribution of Youth in Precarious Employment by Sex and Rural/Urban, Zambia 2023

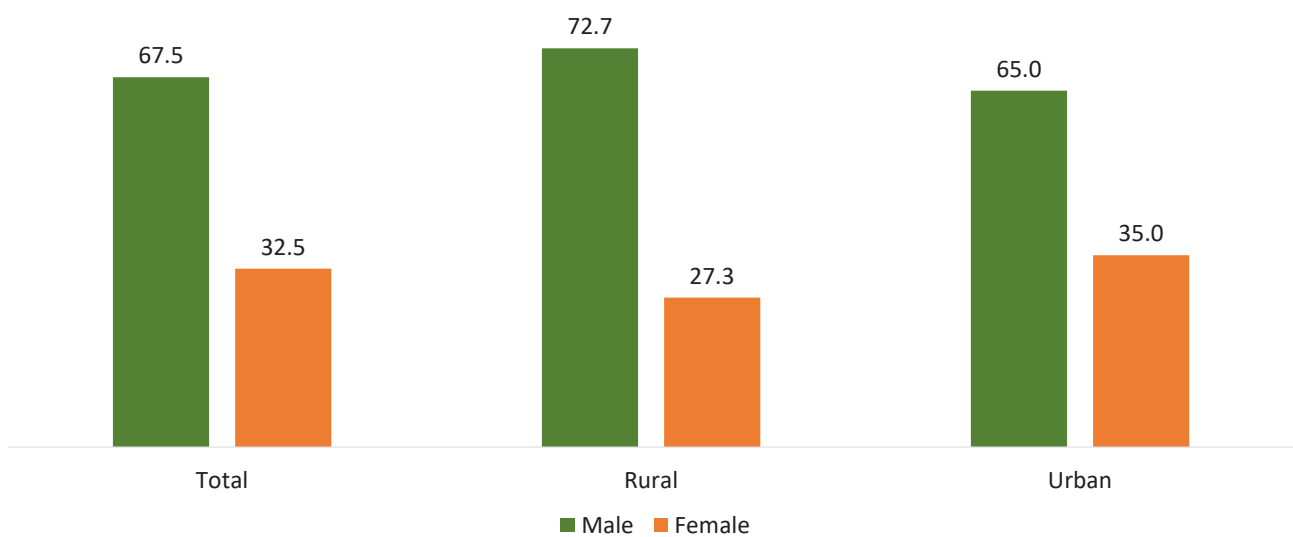


Figure 8.12 shows the youth precarious employment rate by sex and rural/urban. The youth precarious employment rate was 33.6 percent. The youth precarious employment rate

for males was higher than that of females at 37.2 percent and 28.0 percent, respectively. Urban areas had a higher rate at 37.7 percent than rural areas at 27.2 percent.

Figure 8.12: Youth (19-34 years) Precarious employment rate by Sex and Rural/Urban, Zambia 2023

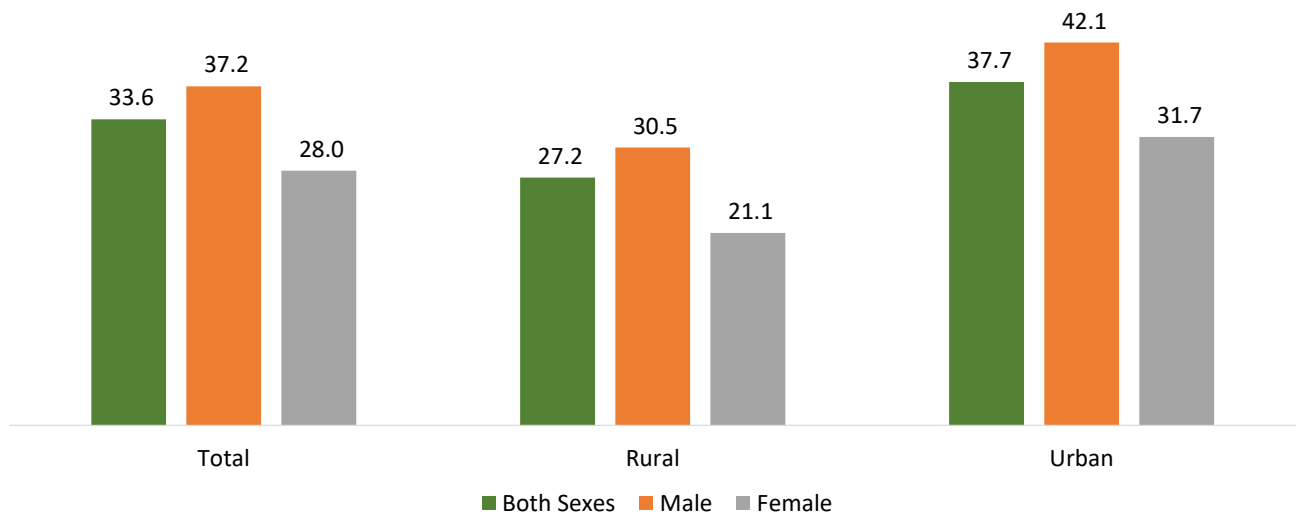
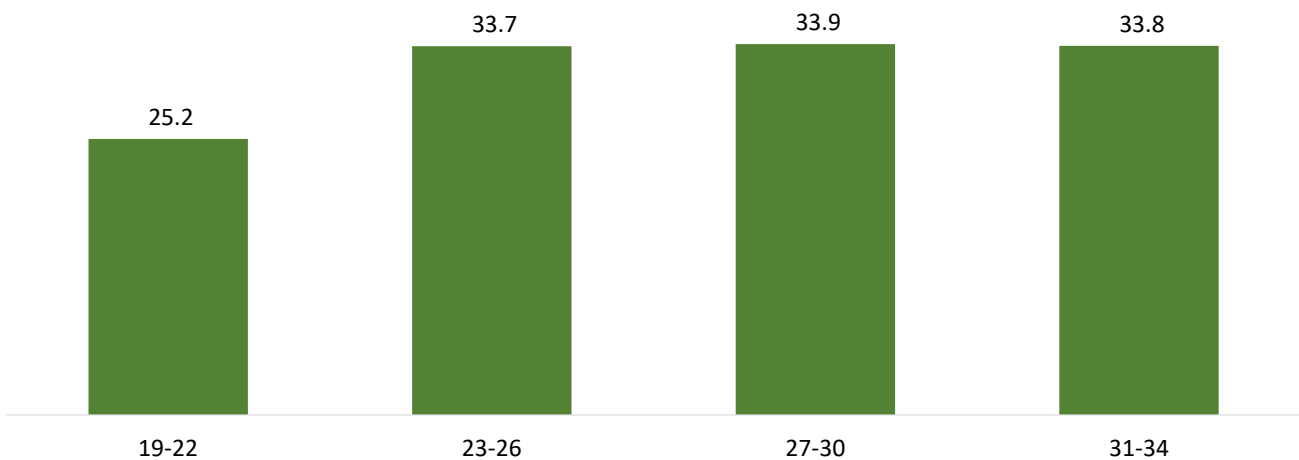


Figure 8.13 shows youth precarious employment rate by age group. The Precarious employment rate was highest in the age group 27-30 years at

33.9 percent and lowest in the age group 19-22 years at 25.2 percent.

Figure 8.13: Youth Precarious Employment Rate by Age Group, Zambia 2023



8.10 Weekly Hours of Work

Table 8.5 shows the average weekly hours of work by sex and rural/urban. The average weekly hours of work for employed persons was 42.4

hours. Males worked more hours at 44.4 hours than females at 39.4 hours. Urban areas recorded higher weekly hours of work at 46.2 hours while rural areas recorded 35.8 hours.

8.10 Weekly Hours of Work

Table 8.5 shows the average weekly hours of work by sex and rural/urban. The average weekly hours of work for employed persons was 42.4

hours. Males worked more hours at 44.4 hours than females at 39.4 hours. Urban areas recorded higher weekly hours of work at 46.2 hours while rural areas recorded 35.8 hours.

Table 8.5: Weekly Hours of Work by Sex and Rural/Urban, Zambia 2023

Region	Both Sexes	Male	Female
Total	42.4	44.4	39.4
Rural	35.8	37.9	32.4
Urban	46.2	48.5	43.0

Table 8.6 shows average weekly hours of work by sex and occupation. The average weekly hours of work for employed plant and machine operators and assemblers was the highest at 56.1 hours.

The lowest weekly hours of work were in skilled agriculture and forestry occupations at 30.3 hours. The weekly hours of work among the males were higher than females in all occupations.

Table 8.6: Weekly Hours of Work by Sex and Occupation, Zambia 2023

Occupation	Total	Male	Female
	Total	Male	Female
Managers	47.1	49.9	43.6
Professionals	38.1	39.1	37.2
Technician and Associated professionals	43.9	46.3	39.9
Clerical support workers	46.2	47.5	44.5
Service and sales workers	48.0	53.3	44.6
Skilled agriculture and forestry workers	30.3	32.5	25.7
Craft and related trade workers	42.6	43.9	35.6
Plant and machine operators and assemblers	56.1	57.0	30.9
Elementary occupations	40.3	41.7	37.8
Other occupations	44.5	41.5	51.3

Table 8.7 shows actual weekly hours of work by sex and Industry. Employed persons in the Transportation and storage industry had the highest number of average weekly hours of work at 59.5 hours, followed by those in the Arts, Entertainment and Recreation industry at 52.3 hours. The lowest actual weekly hours of work

were recorded in the Real estate Activities industry at 28.9 hours. The transportation and storage industry had the highest weekly hours of work for males at 60.0 hours while the accommodation and food service activities had the highest weekly hours of work for females at 47.8 hours.

Table 8.7: Weekly Hours of Work by Industry and Sex, Zambia 2023

INDUSTRY	Total	Male	Female
Agriculture, forestry and fishing	32.5	34.8	27.8
Mining and quarrying	51.0	51.7	45.3
Manufacturing	44.3	46.9	37.5
Electricity, gas, steam and air conditioning supply	44.4	47.1	39.2
Water Supply Sewerage, waste management and remediation activities	47.2	48.5	40.0
Construction	40.3	40.3	39.5
Trade, wholesale and retail distribution	46.5	49.9	44.2
Transportation and storage	59.5	60.0	44.7
Accommodation and food service activities	48.8	50.8	47.8
Information and communication	45.8	49.4	39.6
Financial and Insurance Activities	46.5	48.8	44.0
Real estate Activities	28.9	38.5	21.3
Professional, Scientific and technical activities	45.3	46.3	43.0
Administrative and support services	49.4	52.4	44.1
Public Administration and Defense, Compulsory social security	44.1	43.6	45.2
Education	37.6	38.1	37.2
Human Health and Social Work	40.7	44.8	36.7
Arts, Entertainment and Recreation	52.3	52.9	47.6
Other service activities	44.4	48.6	39.5
Activities of household as Employers	45.5	47.9	44.4
Activities of extraterritorial organization and bodies	47.4	54.0	40.0

9 CHAPTER NINE OWN USE PRODUCTION WORK

9.1 Introduction

Own use production work is defined as activities performed to produce goods or provide services intended for final use by the producer, their household and/or family. Own use production work is one of the five forms of work. Other forms of work include employment work; unpaid trainee work; voluntary work; and other work activities. The analysis of Own Use Production work is useful as it contributes to the Gross Domestic Product.

This chapter presents information on population involved in Own Use Production work.

9.2 Own Use Production Work

Table 9.1 shows the number and percentage distribution of own use production workers by sex and rural/urban. There were 4,493,051 persons engaged in Own Use Production work, of which 74.7 percent were in rural areas and 25.3 percent in urban areas.

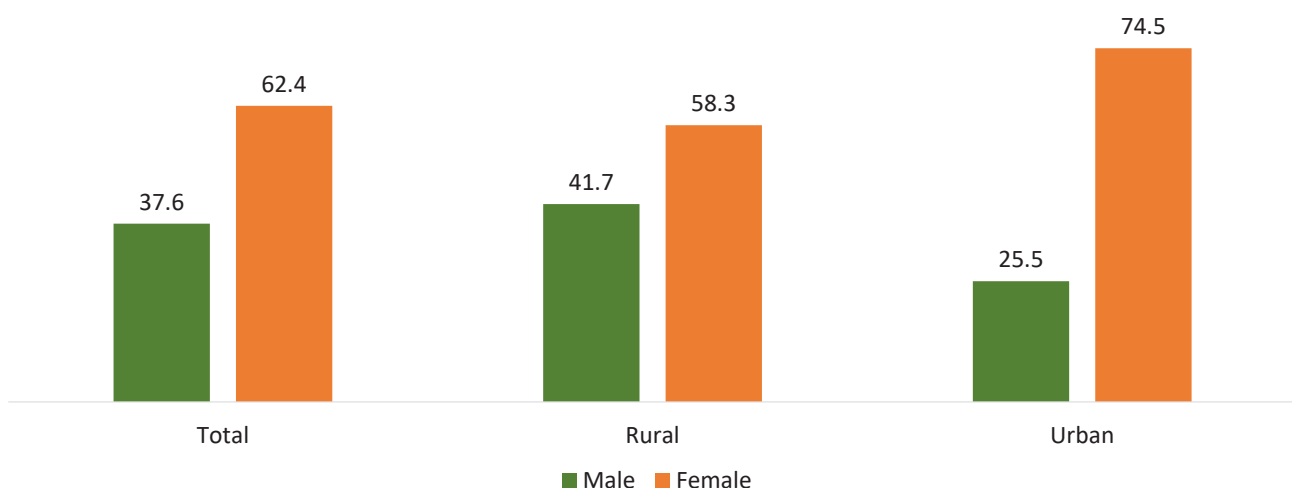
Table 9.1: Number and Percentage Distribution of Own-use Production Work by Sex and Rural/Urban, 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	4,493,051	100.0	1,689,014	2,804,037
Rural	3,358,275	74.7	1,400,138	1,958,137
Urban	1,134,776	25.3	288,876	845,900

Figure 9.1 shows the percentage distribution of own use production workers by sex and rural/urban. There were more females at 62.4 percent

than males at 37.6 percent in own use production work.

Figure 9.1: Percentage Distribution of Own Use Production Work by Sex and Rural/Urban, Zambia 2023



9.3 Type of Own Use Work

Table 9.2 shows the number and percentage distribution of own use production work by rural/

urban and type of own use work. Of the 4,493,051 own use production workers, 43.0 percent were involved in production of goods and 57.0 percent were involved in service provision.

Table 9.2: Number and Percentage Distribution of Own Use Production Work by Type of Own Use Work, Rural/urban and Sex, 2023

Rural/Urban	Goods Producers			Service Providers		
	Both Sexes	Male	Female	Both Sexes	Male	Female
Total	4,493,051	1,932,511	43.0	2,560,541	57.0	77.4
Rural	3,358,275	1,639,304	48.8	1,718,972	51.2	74.0
Urban	1,134,776	293,207	25.8	841,569	74.2	84.3

Figure 9.2 shows the percentage distribution of own use production workers by sex and type of own use work. Among those engaged in producing goods for own use, 57.5 percent were male while

42.5 percent were female. For those engaged in service provision for own use, males accounted for 22.6 percent while females accounted for 77.4 percent.

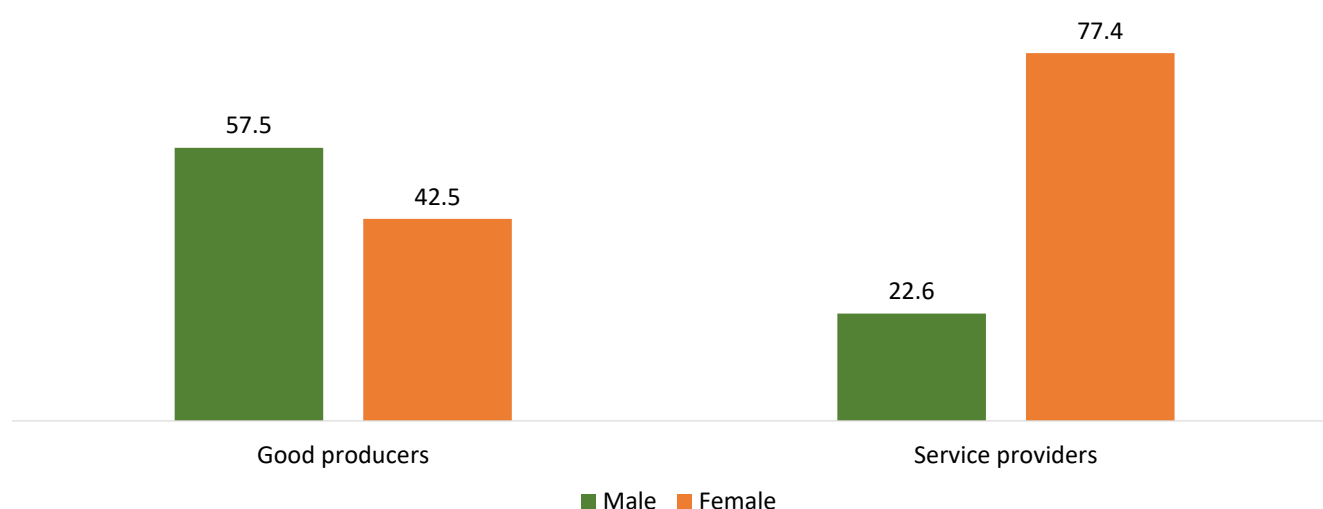
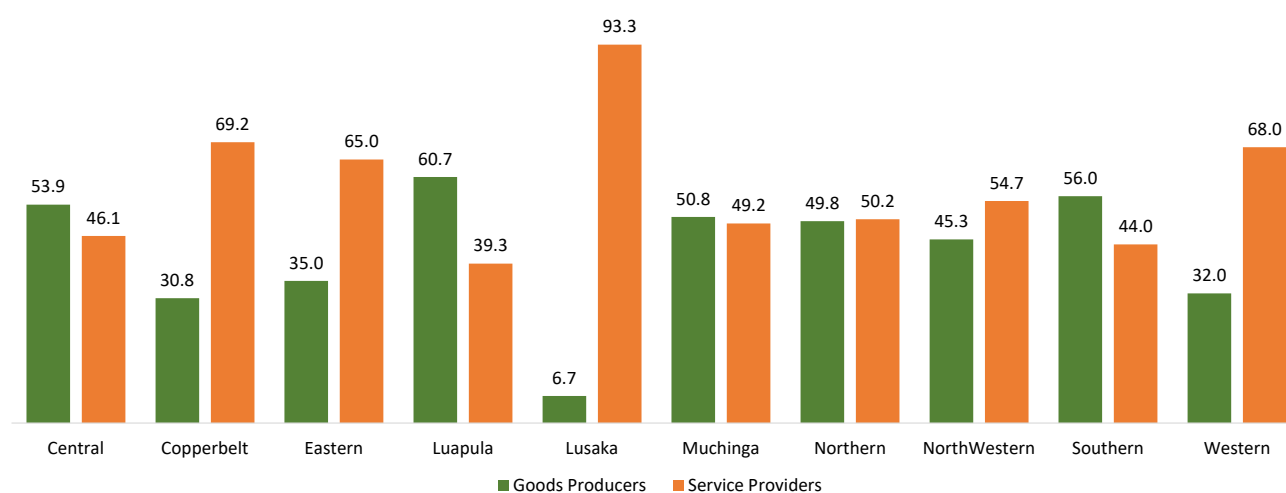
Figure 9.2: Percentage Distribution of Own Use Production Work by Sex and Type of Own Use Work, Zambia 2023


Figure 9.3 shows the percentage distribution of own use production work by type of own use work and province. There were more service

providers than goods producers in all provinces except Central, Luapula, Muchinga and Southern provinces.

Figure 9.3: Percentage Distribution of Own Use Production Work by Type of Own Use Work and Province, Zambia 2023


9.4 Youth (15-24 years) Own Use Production Work

Table 9.3 shows the number and percentage distribution of youth engaged in own use production work by sex and rural/urban. There

were 1,549,455 youth engaged in own use production work, of which 77.1 percent were in the rural areas while 22.9 percent in urban areas.

Table 9.3: Number and Percentage Distribution of Youth (15-24 years) Own Use Production Work by Sex and Rural/urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	1,549,455	100.0	643,682	905,773
Rural	1,194,306	77.1	533,729	660,577
Urban	355,149	22.9	109,953	245,196

Figure 9.4 shows the percentage distribution of the youth (15-24 years) own use production work by sex and rural/urban. There were more female youth engaged in own use production work at 58.5 percent than males at 41.5 percent. In both

rural and urban areas, the percentage of females in own use production work was higher than that of males at 55.3 percent and 69.0 percent, respectively.

Figure. 9.4: Percentage Distribution of Youth (15-24 years) Own Use Production Work by Sex and Rural/Urban, Zambia 2023

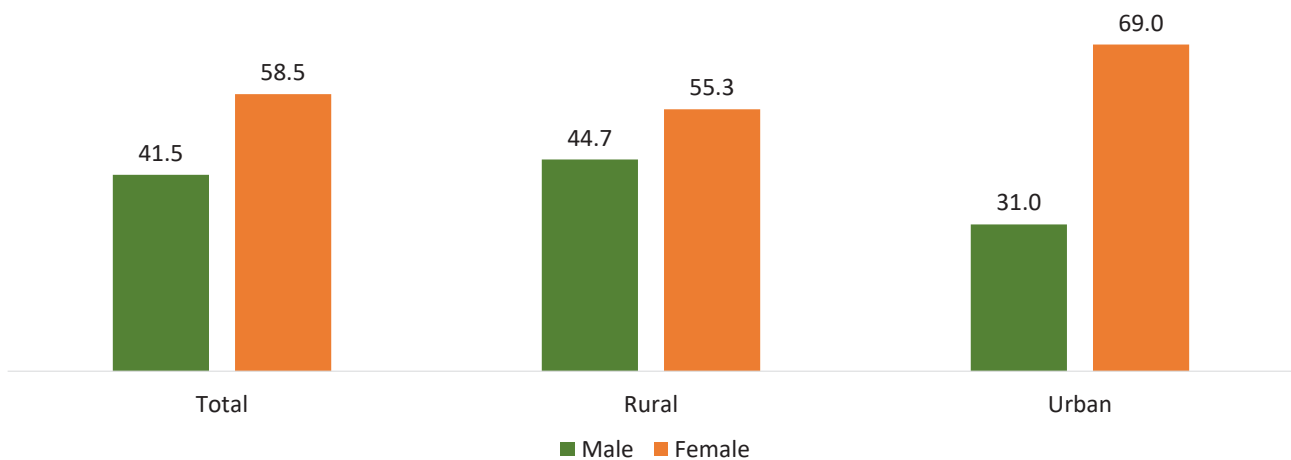
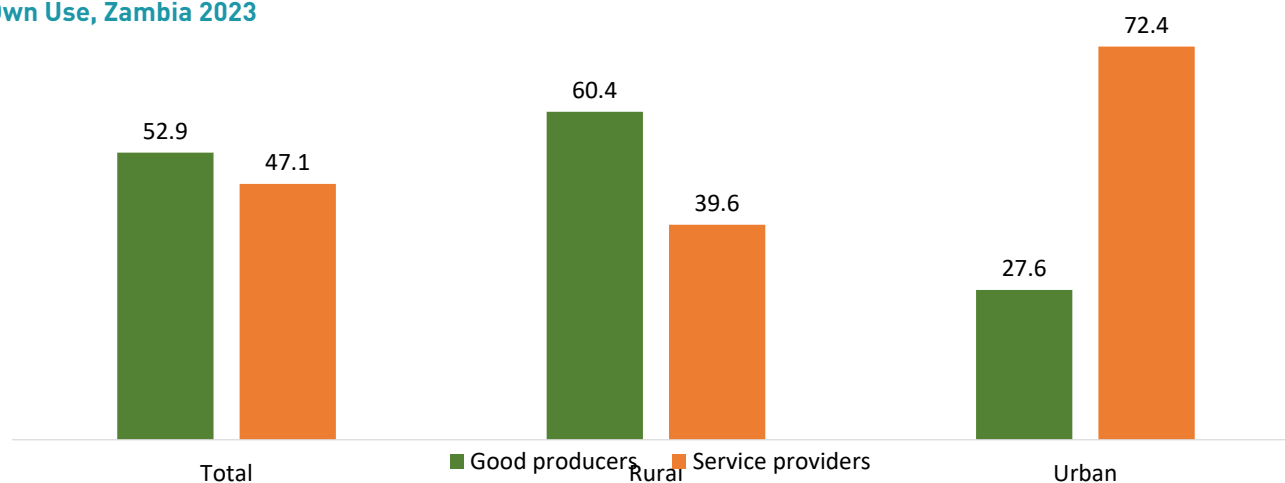


Figure 9.5 shows the percentage distribution of the youth (15-24 years) engaged in own use production work by rural/urban type of own use and. Youth (15-24 years) engaged in production of goods had a higher proportion than those providing services at 52.9 percent and 47.1

percent, respectively. The proportion of youth engaged in production of goods were higher in rural areas than in urban areas at 60.4 percent

Figure 9.5: Percentage Distribution of Youth (15-24 years) Own Use Production Work by Rural/urban and Type of Own Use, Zambia 2023



9.5 Youth (19-34 years) Own Use Production Work

Table 9.4 shows the number and percentage distribution of youth engaged in own use production work by sex and rural/urban. There were 2,202,832 youth engaged in own use

production work, of which 72.1 percent were in the rural areas while 27.9 percent were in urban areas.

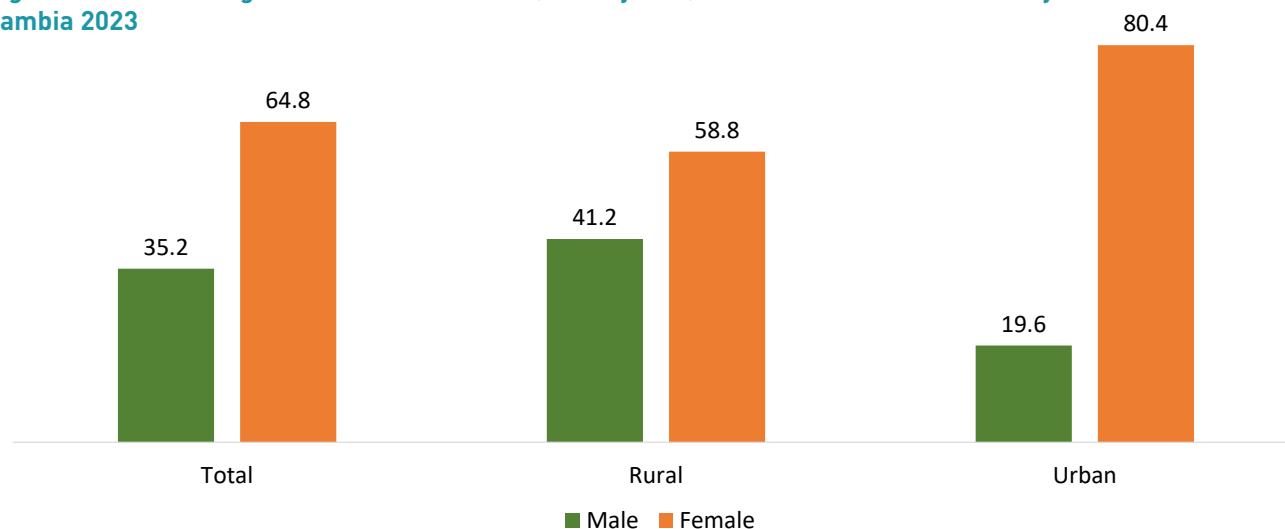
Table 9.4: Number and Percentage Distribution of Youth (19-34 years) Own Use Production Work by Rural/urban and Sex, 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,202,832	100.0	774,318	1,428,514
Rural	1,589,256	72.1	654,136	935,120
Urban	613,576	27.9	120,182	493,394

Figure 9.6 shows the percentage distribution of the youth (19-34 years) engaged in own use production work by sex and rural/urban. There

were more female youth engaged in own use production work at 64.8 percent than males at 35.2 percent.

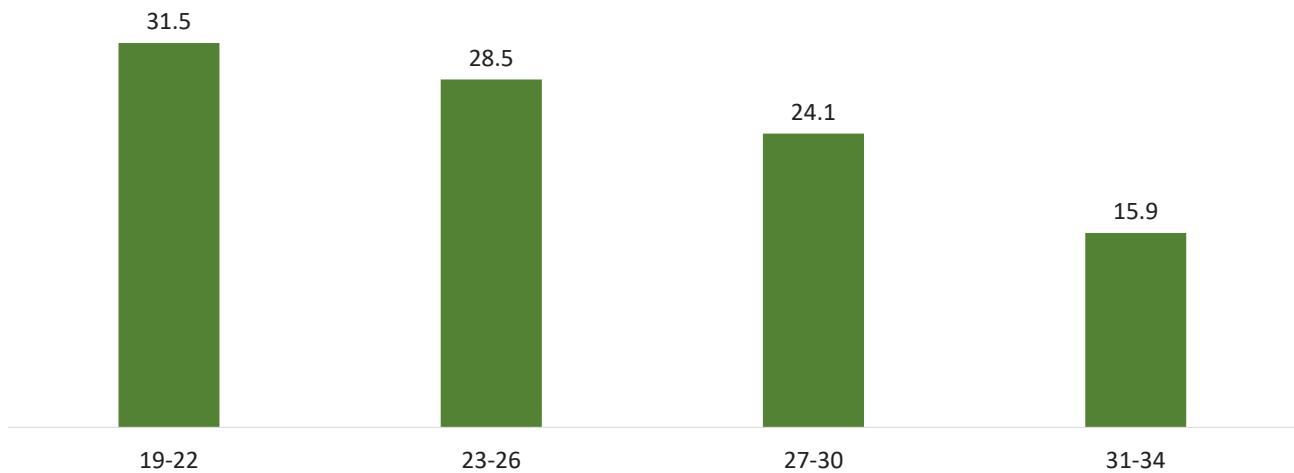
Figure. 9.6: Percentage Distribution of Youth (19-34 years) Own Use Production Work by Sex and Rural/Urban, Zambia 2023



in own use production work at 31.5 percent while the age group 31-34 years had the lowest share at 15.9 percent.

Figure 9.7 shows the percentage distribution of the youth (19-34 years) engaged in own use production work by age group. The age group 19-22 years had the highest share of youth engaged

Figure 9.7: Percentage Distribution of Youth (19-34 years) in Own Use Production Work by Age Group, Zambia 2023

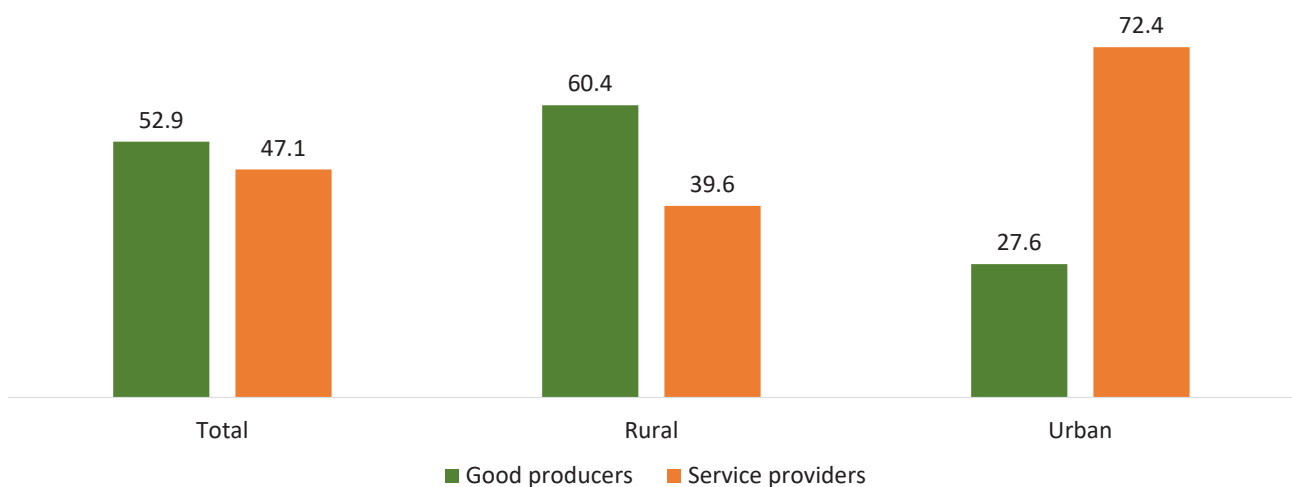


9.5 Youth (19-34 years) Own Use Production by Type

Figure 9.8 shows the percentage distribution of the youth (19-34 years) engaged in own use production work by rural/urban and type of own use work. At national and rural/urban, the

proportion of youth (19-34 years) engaged in providing services had a higher proportion than those engaged in production of goods.

Figure 9.8: Percentage Distribution of Youth (19-34 years) Own Use Production Work by Rural/urban and Type of Own Use Work, Zambia 2023



10 CHAPTER TEN UNEMPLOYMENT

10.1 Introduction

This chapter describes unemployment and its socio-demographic characteristics such as Sex, Age, Rural/Urban, Province, Education attainment and duration of Unemployment. In addition, it presents unemployment rate for various sub-categories.

Unemployment is a labour market situation in which individuals who are not in employment, are actively seeking work/business opportunities and are available for work/business. Actively

seeking work implies taking steps to look for work (including consulting friends/relatives, advertising one's skills, visiting factories, applying for financial assistance with the view to starting a business, etc.).

10.2 Unemployed persons

Table 10.1 shows the number and percentage distribution of unemployed persons by sex and rural/urban. There were 540,728 unemployed persons of which 27.8 percent were in the rural areas and 72.2 percent in the urban areas.

Table 10.1: Number and Percent Distribution of Unemployed Persons by Sex and Rural/Urban, Zambia 2023

Region	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	540,728	100.0	310,478	230,250
Rural	150,253	27.8	98,754	51,499
Urban	390,475	72.2	211,724	178,751

Figure 10.1 shows percentage distribution of unemployed persons by sex and rural/urban. At national level, 57.4 percent of unemployed

persons were male and 42.6 percent were female. In rural areas, 65.7 percent were males while 34.3 percent were females.

Figure 10.1: Percent Distribution of Unemployed Persons by Sex and Rural/Urban, Zambia 2023

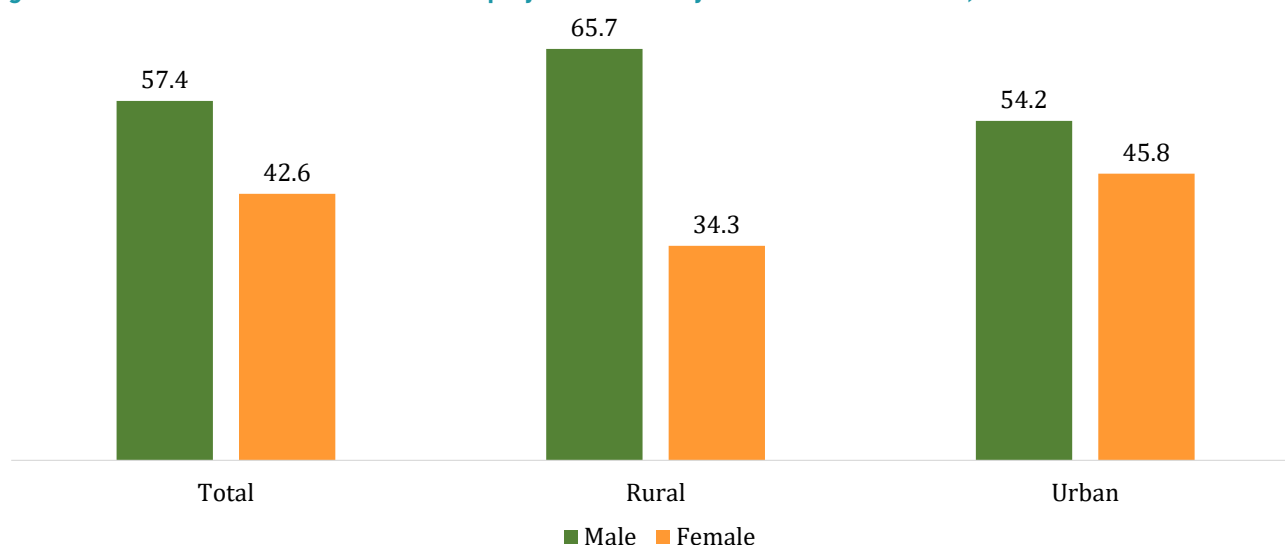


Figure 10.2 shows percentage share of unemployed persons by province. Lusaka Province had the highest proportion of

unemployed persons at 26.2 percent, followed by Copperbelt Province at 25.7 percent while Eastern Province had the lowest at 2.5 percent.

Figure 10.2: Percentage Share of Unemployed Persons by Province, Zambia 2023

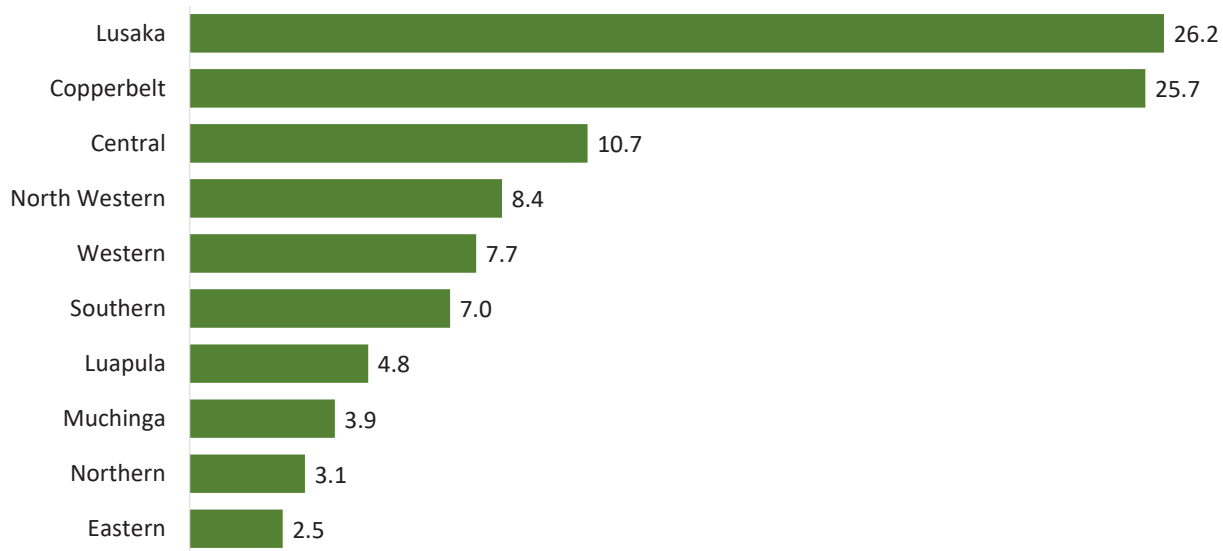


Table 10.2 shows the number and percentage distribution of unemployed persons by sex and province. Males had a higher proportion of

unemployed persons than females in all provinces except Lusaka Province at 47.8 percent.

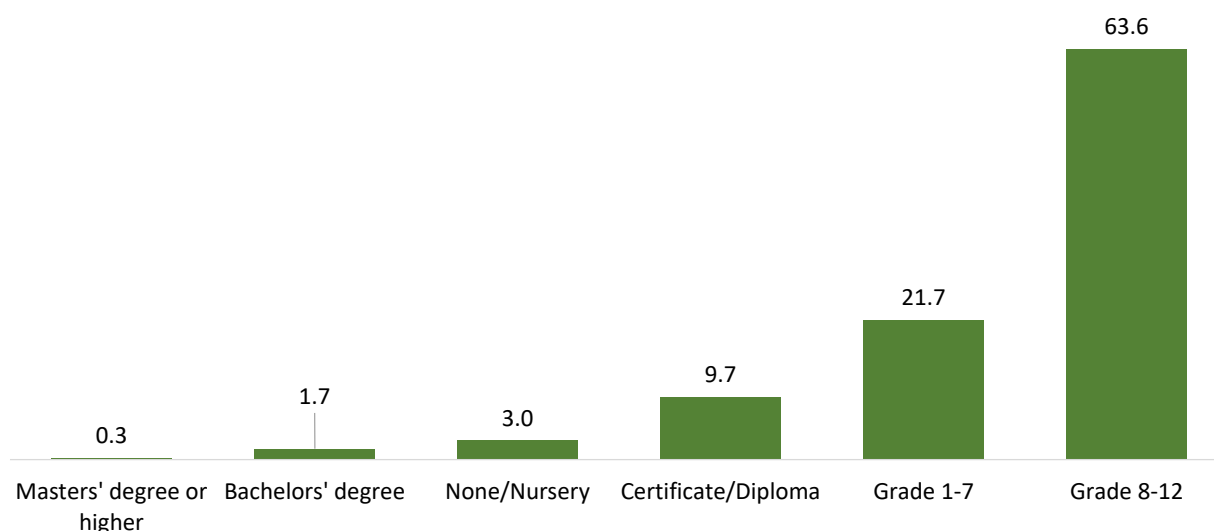
Table 10.2: Number and Percentage Distribution of Unemployed Persons by Sex and Province, Zambia 2023

Province	Total	Male	Female
	Number	Percent	Percent
Total	540,728	57.4	42.6
Central	57,594	66.6	33.4
Copperbelt	139,076	57.4	42.6
Eastern	13,501	63.4	36.6
Luapula	25,878	62.5	37.5
Lusaka	141,647	47.8	52.2
Muchinga	20,961	58.4	41.6
Northern	16,915	74.6	25.4
North Western	45,421	62.5	37.5
Southern	37,877	57.6	42.4
Western	41,858	59.5	40.5

Figure 10.3 shows the percentage distribution of unemployed persons by highest level of education attained. The unemployed persons with Secondary level (grade 8-12) as the highest level of education attained had the highest percentage

share at 63.6 percent, followed by those with Primary level (Grade 1-7) at 21.7 percent while those with Master's degree or higher accounted for the lowest percentage share at 0.3 percent.

Figure 10.3: Percentage Distribution of Unemployed Persons by Highest Level of Education Attained, Zambia 2023



10.3 Unemployment rate

Unemployment rate is expressed as a percentage of unemployed persons to the total labour force. Figure 10.4 shows unemployment rate by quarter.

Unemployment rate decreased to 11.3 percent in the third quarter from 12.6 percent in the first quarter. However, it slightly increased to 11.6 percent in the fourth quarter.

Figure 10.4: Unemployment Rate by Quarter, Zambia 2023

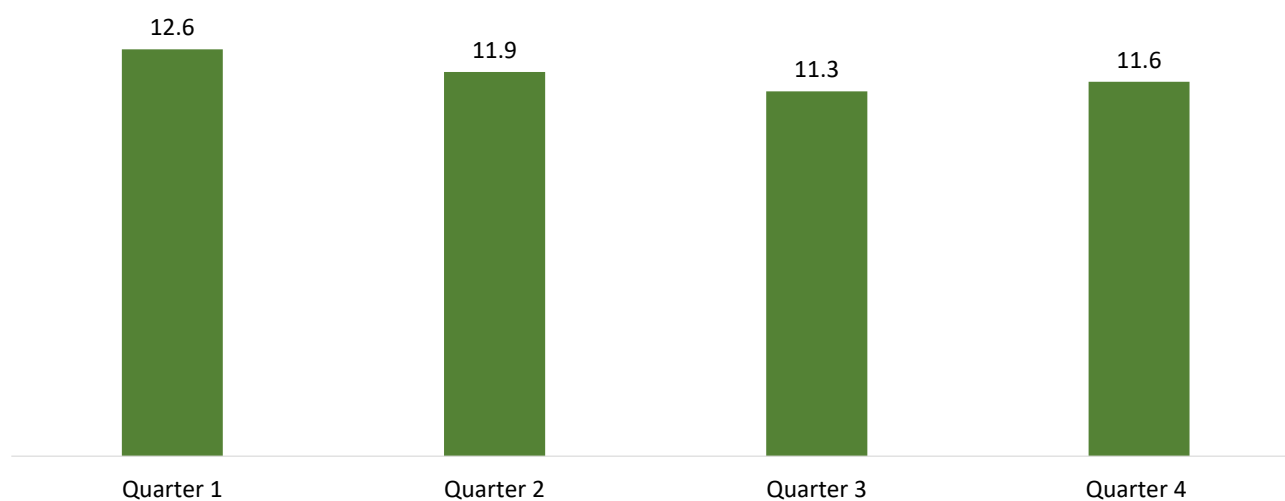


Figure 10.5 shows the unemployment rate by sex and rural/urban. At national level, the unemployment rate was estimated at 12.0 percent. The unemployment rate for males was

lower than that of females at 11.5 percent and 12.6 percent, respectively. The unemployment rate in rural areas was estimated at 9.3 percent while in urban areas it was 13.5 percent.

Figure 10.5: Unemployment Rate by Sex and Rural/Urban, Zambia 2023

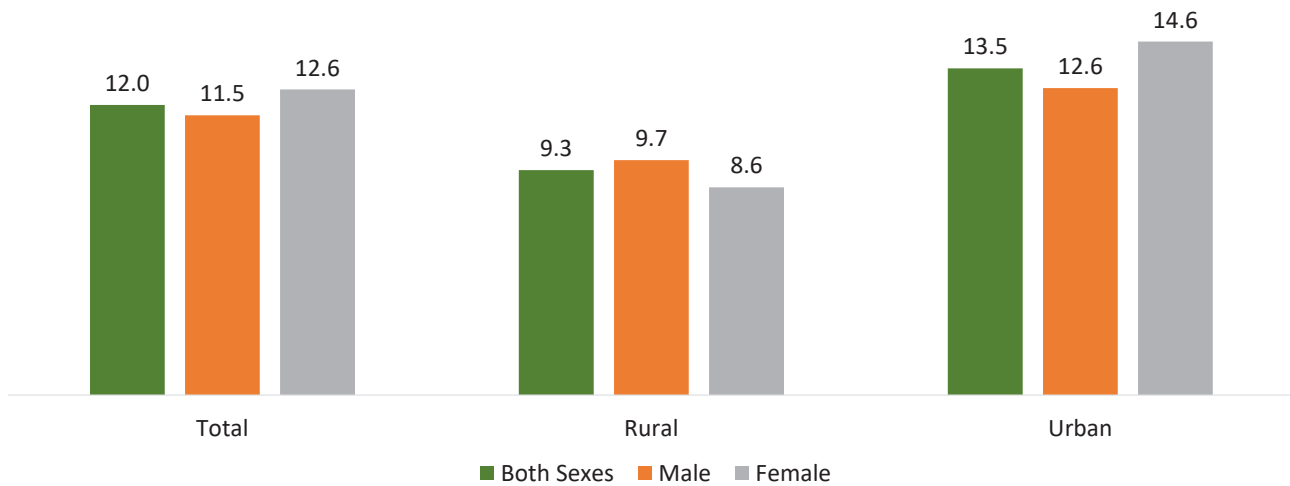


Figure 10.6 shows the unemployment rate by Age group. All age groups except 15-19 years, 20-24

years and 25-29 years recorded unemployment rate lower than the national average.

Figure 10.6: Unemployment Rate by Age Group, Zambia 2023

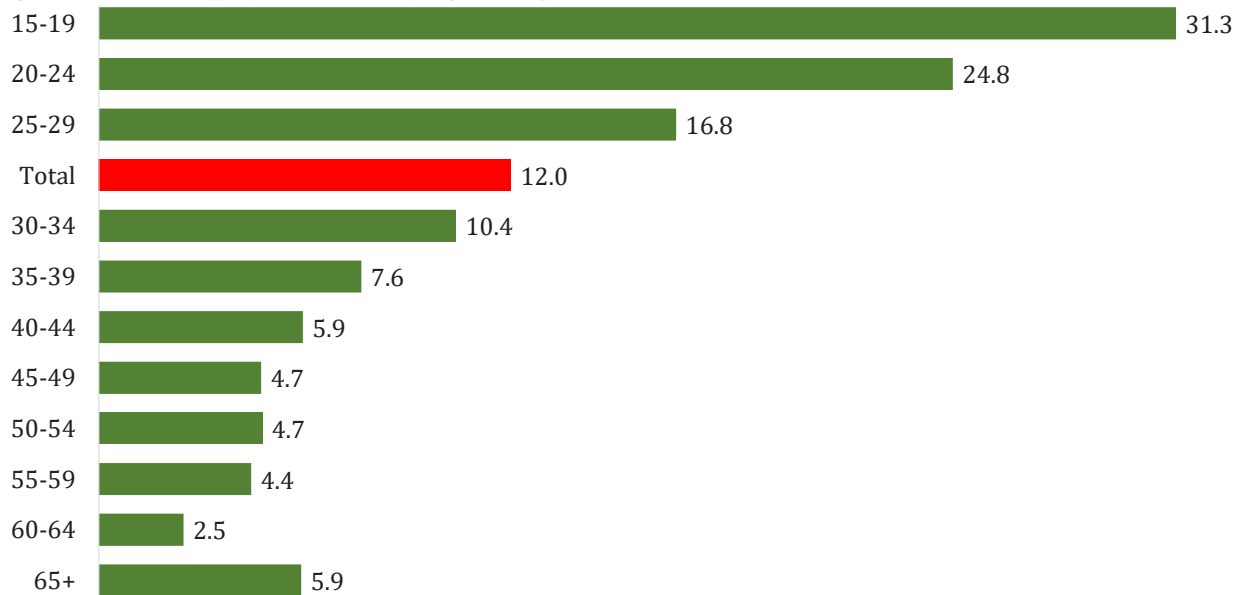


Figure 10.7 shows the unemployment rate by rural/urban and age group. The age group 15-19 years had the highest unemployment rate in both the rural and urban areas at 21.9 percent

and 40.5 percent, respectively. The age group 60-64 years had the lowest unemployment rate in both rural and urban areas at 1.2 percent and 3.3 percent, respectively.

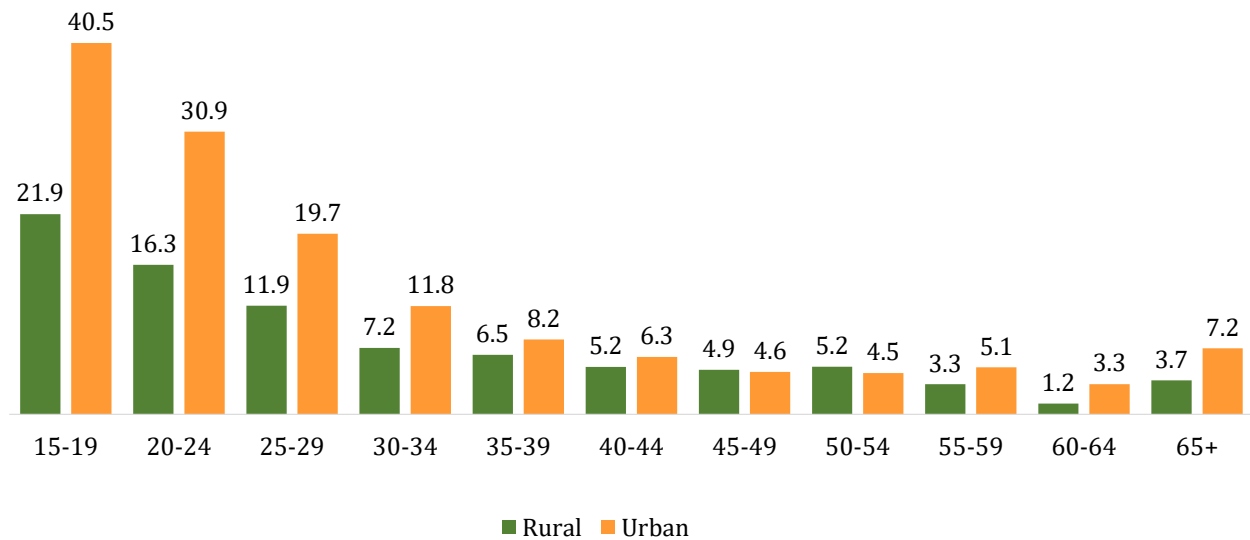
Figure 10.7: Unemployment Rate by Rural/Urban and Age Group, Zambia 2023


Figure 10.8 shows the unemployment rate by sex and age group. The unemployment rate for both males and females was highest in the age group 15-19 years at 32.9 percent and 28.5 percent,

respectively. The lowest unemployment rate for males was at 2.3 percent in age group 60-64 years while the lowest unemployment rate for females was at 2.6 percent in the age group 45-49 years.

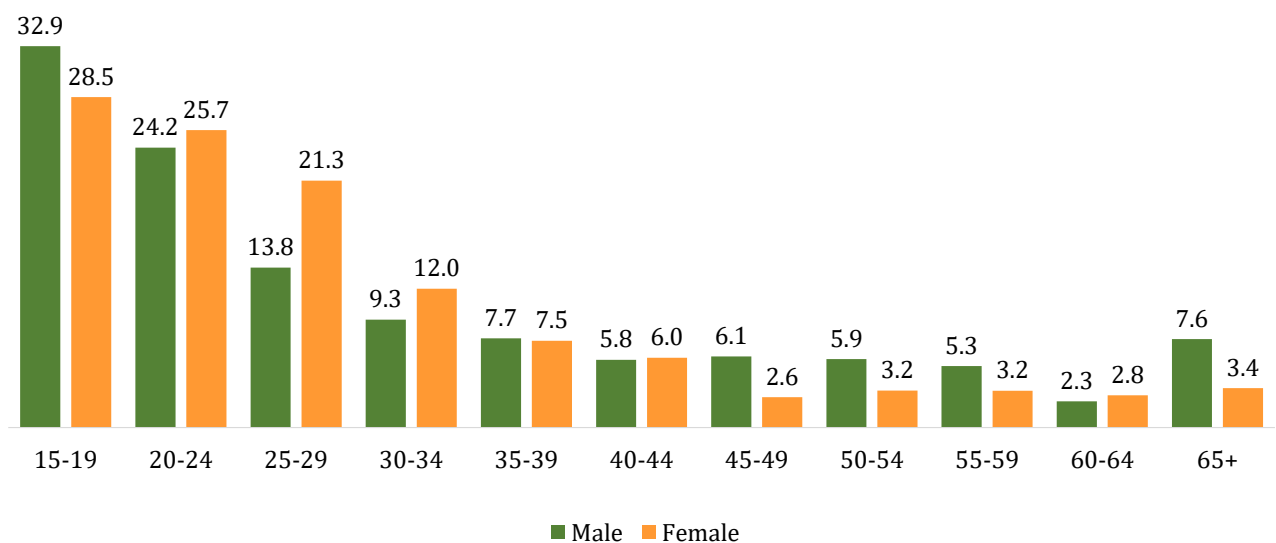
Figure 10.8: Unemployment Rate by Sex and Age Group, Zambia 2023


Figure 10.9 shows unemployment rate by sex and highest level of education attained. The highest unemployment rate was recorded among those whose highest level of education was grade 8-12 at 13.7 percent while the lowest was among Bachelors' degree holders at 5.7 percent. The highest unemployment rate for the males

was among those who attained grade 8-12 as highest level of education at 12.1 percent. The highest unemployment rate for the females was at 16.7 percent among those who attained grade 8-12 and certificate/diploma as highest level of education.

Figure 10.9: Unemployment Rate by Sex and Highest Education Attained, Zambia 2023

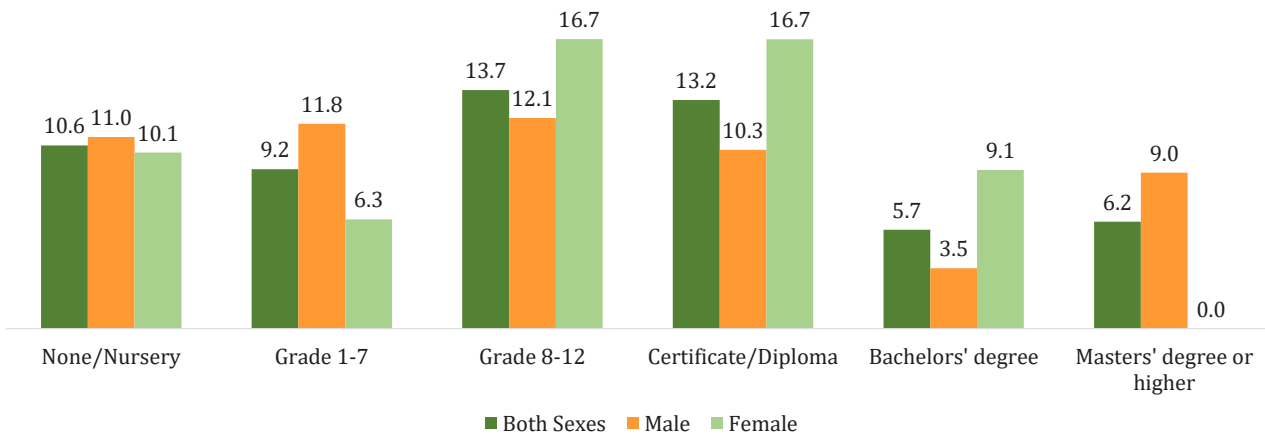
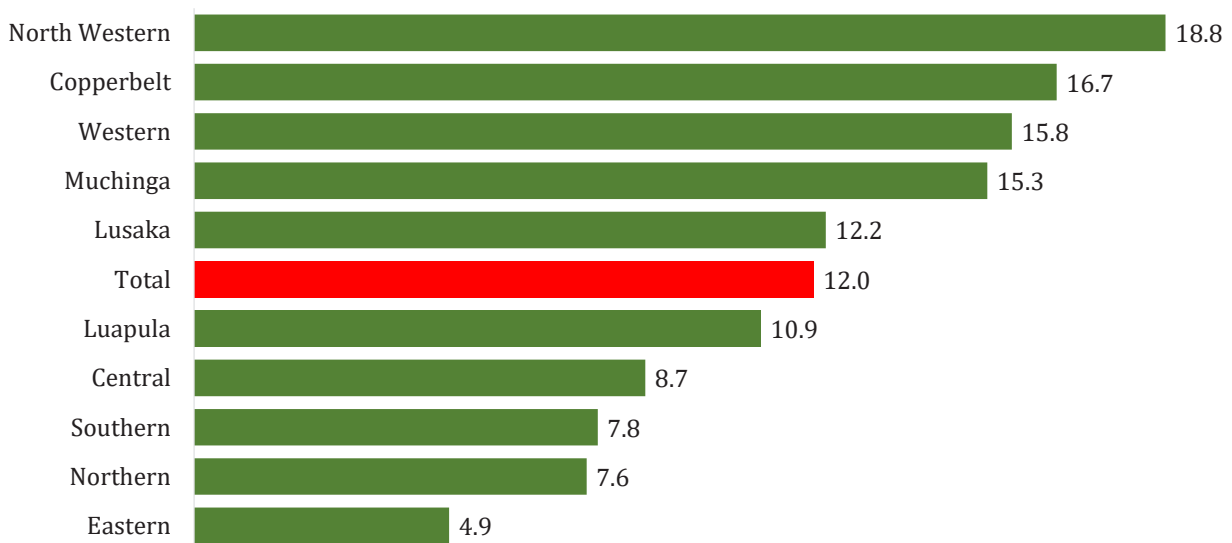


Figure 10.10 shows the percentage share of unemployment rate by province. North Western Province had the highest unemployment rate

at 18.8 percent while Eastern Province had the lowest unemployment rate at 4.9 percent.

Figure 10.10: Percentage Share of Unemployment Rate by Province, Zambia 2023



10.4 Youth Unemployment

According to the 2024 National Youth Policy, a youth is a person aged 19 - 34 years old while the United Nations defines a youth as a person aged 15-24 years old. Therefore, the analysis of this section was based on the age groups 15-24 years and 19 - 34 years old, respectively.

10.5 Youth Unemployment (15-24 Years)

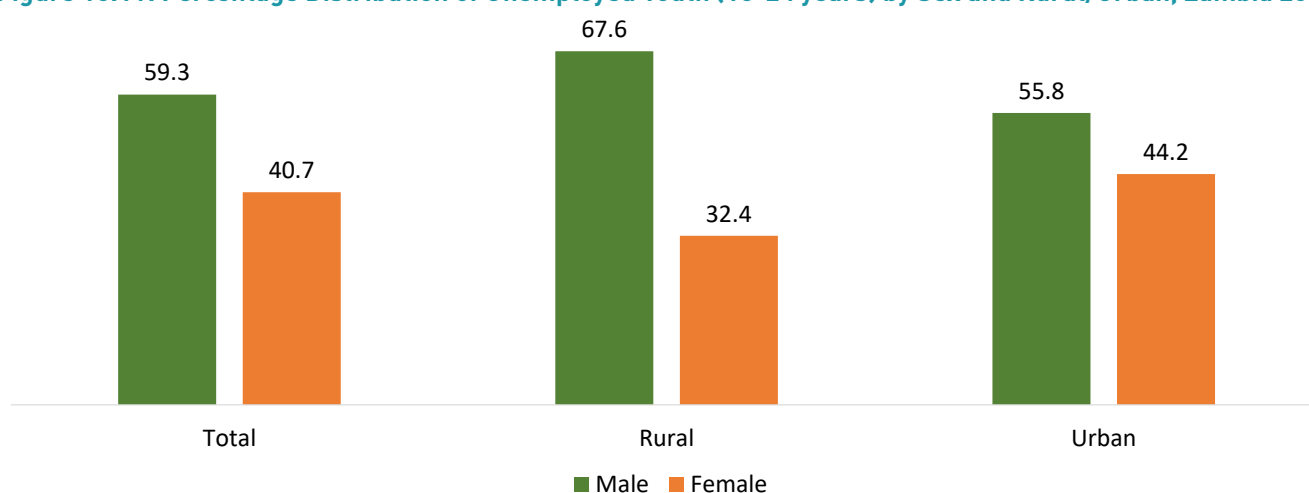
Table 10.3 shows the number and percentage distribution of the unemployed youth (15-24 years) by sex and rural/urban. The population of unemployed youth aged 15-24 years was 198,244 of which, 29.7 percent were in the rural areas and 70.3 percent in the urban areas.

Table 10.3: Number and Percentage Distribution of the Unemployed Youth (15-24 years) by Sex and Rural/Urban, Zambia 2023

Region	Both Sexes	Male	Female	Female
	Number	Percent	Number	Number
Total	198,244	100.0	117,628	80,616
Rural	58,809	29.7	39,777	19,032
Urban	139,435	70.3	77,851	61,584

Figure 10.11 shows the percentage distribution of the unemployed youth by sex and rural/urban. There were more male unemployed youth than females at 59.3 percent and 40.7 percent,

respectively. In rural areas, 67.6 percent were males and 32.4 percent were females while in urban areas, 55.8 percent were males and 44.2 percent were females.

Figure 10.11: Percentage Distribution of Unemployed Youth (15-24 years) by Sex and Rural/Urban, Zambia 2023


10.6 Youth (15-24 years) Unemployment Rate

Figure 10.12 shows the youth (15-24 years) unemployment rate by sex and rural/urban. The youth unemployment rate was estimated at 26.4

percent. The youth unemployment rate for males was at 26.4 percent while that of females was at 26.3 percent. The youth unemployment rate in rural areas was at 17.9 percent while in urban areas it was 33.0 percent.

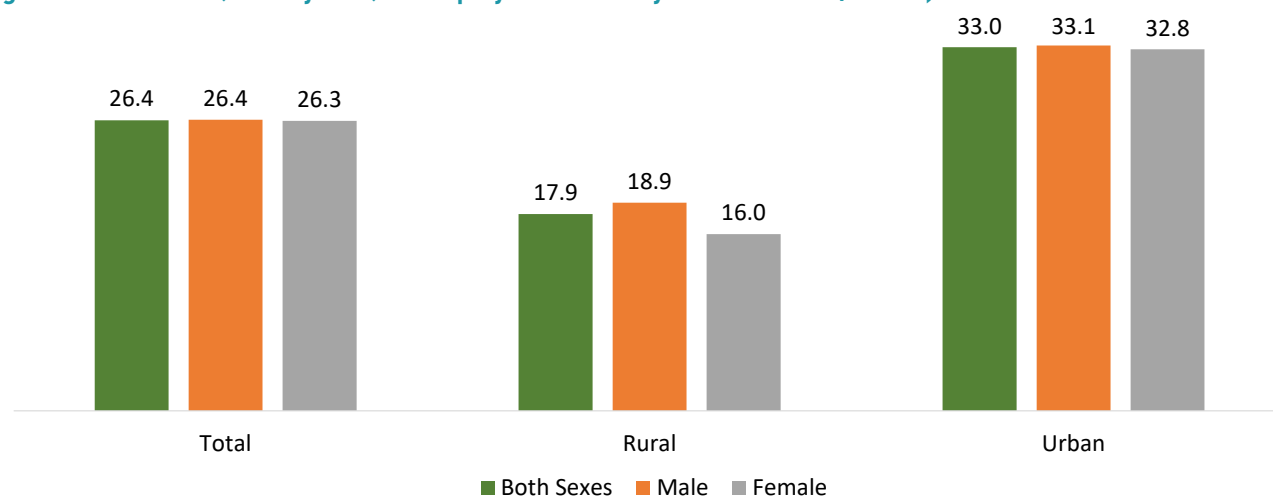
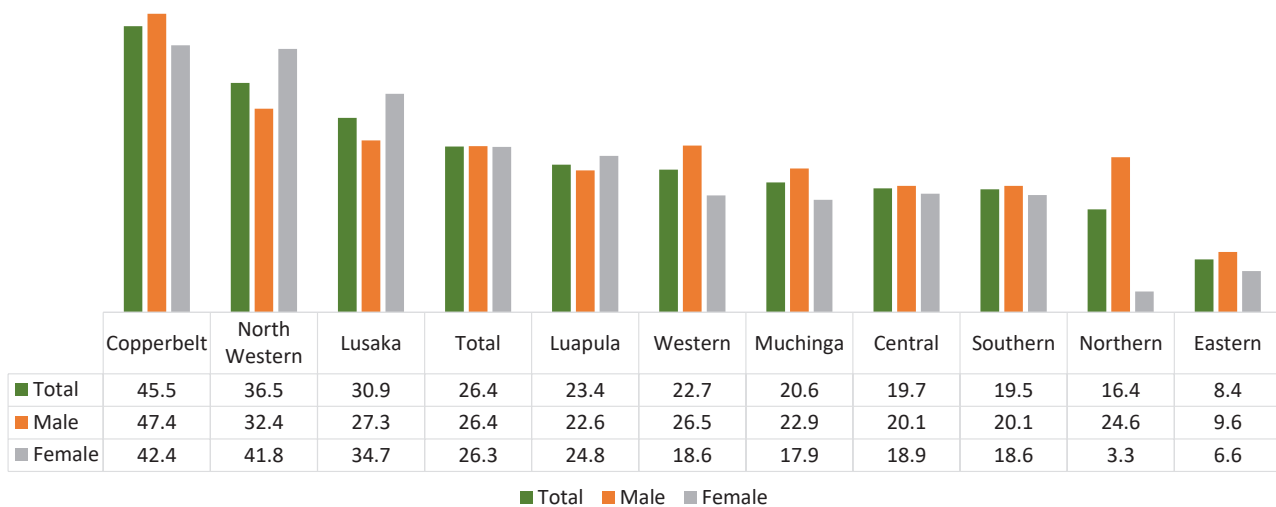
Figure 10.12: Youth (15-24 years) Unemployment Rate by Sex and Rural/Urban, Zambia 2023


Figure 10.13 shows Youth (15-24 years) unemployment rate by province and sex. Copperbelt Province had the highest youth unemployment rate of 45.5 percent, followed by North Western Province at 36.5 percent. Eastern Province recorded the lowest youth unemployment rate of 8.4 percent.

The variation between male and female of youth unemployment rate within provinces differed from province to province, with North Western, Lusaka and Luapula province recording higher female rates than male.

Figure 10.13: Youth (15-24 years) unemployment rate by Province and Sex, Zambia 2023



10.7 Youth Unemployment (19-34 Years)

Table 10.4 shows the number and percentage distribution of unemployed youth by sex and age group. Of the total 379,559 unemployed youth

aged 19-34 years, the age group 23-26 years accounted for the highest share at 33.5 percent while the age group 31-34 years accounted for the lowest percentage share at 14.9 percent.

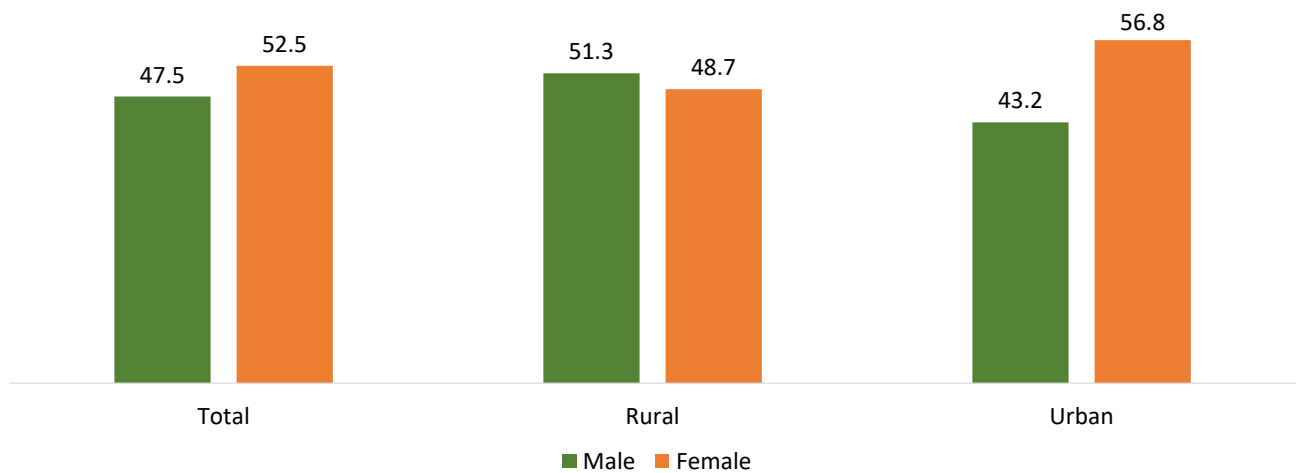
Table 10.4: Number and Percentage Distribution of the Unemployed Youth (19-34 years) by Sex and Age Group, Zambia 2023

Age Group	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	379,559	100.0	203,113	176,446
19-22	99,095	26.1	57,646	41,449
23-26	127,282	33.5	67,854	59,428
27-30	96,757	25.5	44,691	52,066
31-34	56,425	14.9	32,922	23,503

Figure 10.14 shows the percentage distribution of the unemployed youth (19-34 years) by sex and rural/urban. There were more female unemployed youth at 52.5 percent than males at 47.5 percent. In rural areas, there were more male

unemployed youth at 51.3 percent than females at 48.7 percent while in urban areas, there were more female unemployed youth at 56.8 percent than males at 43.2 percent.

Figure 10.14: Percent Distribution of the Unemployed Youth (19-34 years) by Sex and Rural/Urban, Zambia 2023



10.8 Youth (19-34 years) Unemployment Rate

Figure 10.15 shows the youth unemployment rate by sex and rural/urban. At national level, the youth unemployment rate was 17.2 percent.

The females had a higher youth unemployment rate than males at 19.8 percent and 15.4 percent, respectively. Urban areas had a higher youth unemployment rate at 20.0 percent than rural areas at 12.3 percent.

Figure 10.15: Youth (19-34 years) Unemployment Rate by Sex and Rural/Urban, Zambia 2023

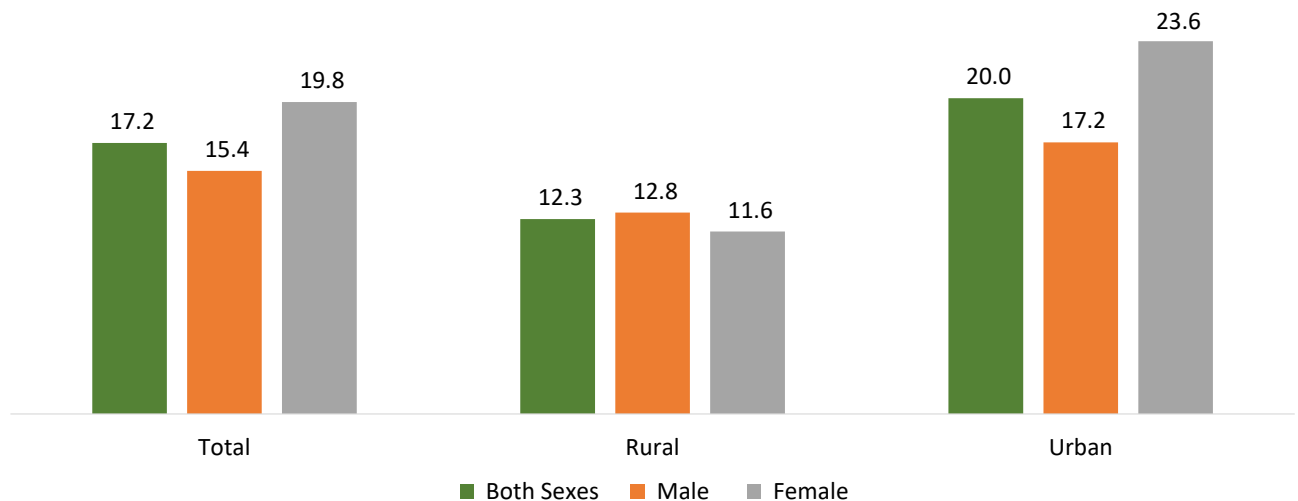


Figure 10.16 shows the youth (19-34 years) unemployment rate by age group. The age group 23-26 years had the highest unemployment rate

at 33.5 percent while the age group 31-34 years had the lowest rate at 14.9 percent.

Figure 10.16: Youth (19-34 years) Unemployment Rate by Age Group, Zambia 2023

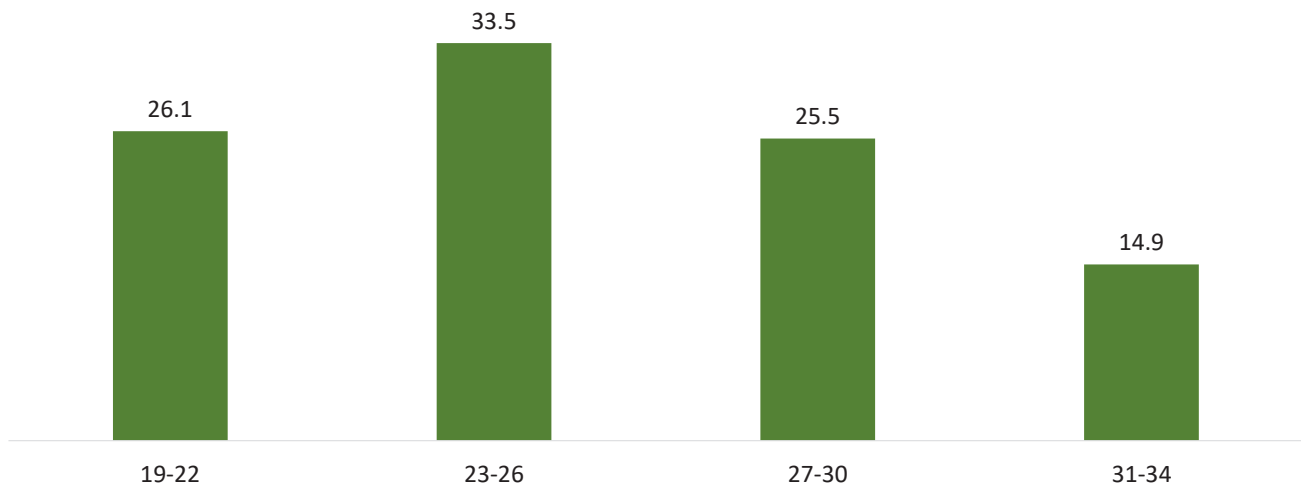


Figure 10.17 shows the youth (19-34 years) unemployment rate by sex and age group. The female youth unemployment rate was higher than males in the age groups 23-26 years and 27-

30 years. The youth unemployment rate for both males and females was highest in the age group 23-26 years at 33.4 percent and 33.7 percent, respectively.

Figure 10.17: Youth (19-34 years) Unemployment Rate by Sex and Age Group, Zambia 2023

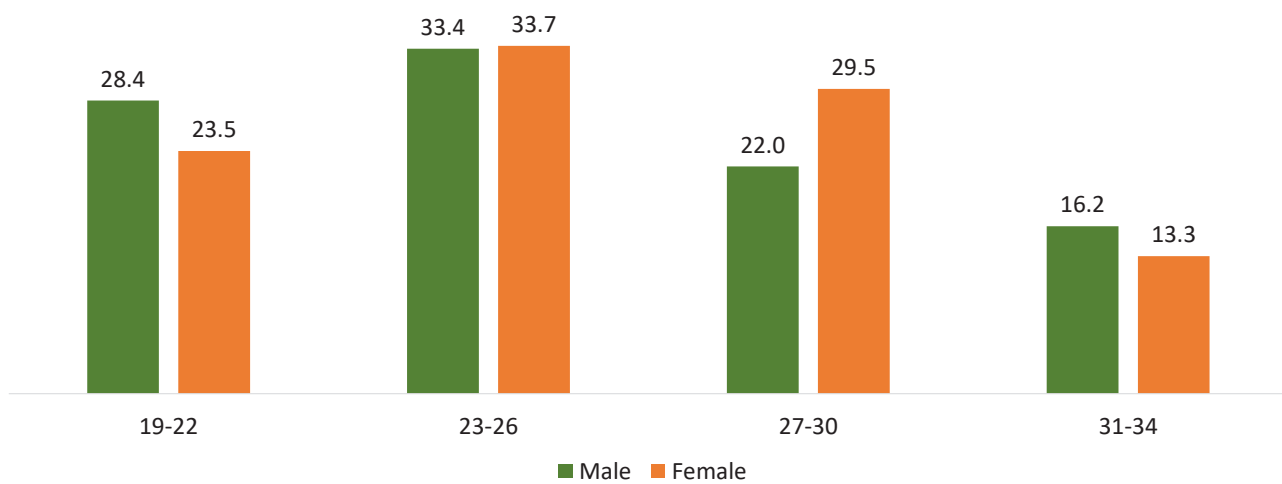
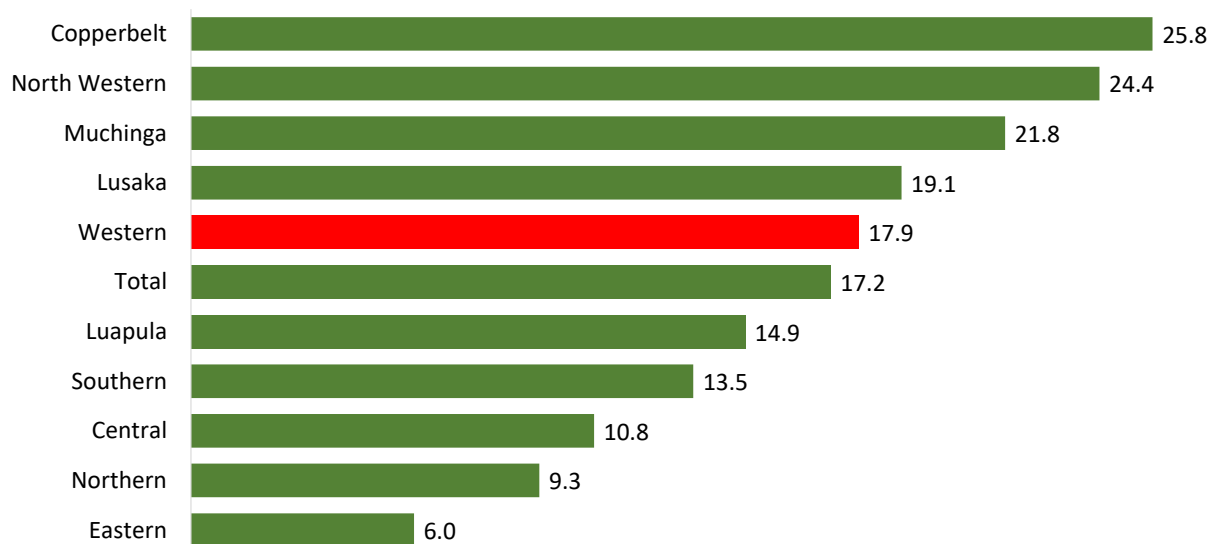


Figure 10.18 shows youth unemployment rate by province. Copperbelt Province had the highest youth unemployment rate at 25.8 percent

while Eastern Province had the lowest youth unemployment rate at 6.0 percent.

Figure 10.18: Youth (19-34 years) Unemployment Rate by Province, Zambia 2023



10.9 Unemployment and Potential Labour Force

Table 10.5 shows the number and percentage distribution of the unemployed and potential

labour force by sex and rural/urban. The total number of unemployed and the potential labour force was 2,589,951 of which 55.9 percent were in rural areas and 44.1 percent were in urban areas.

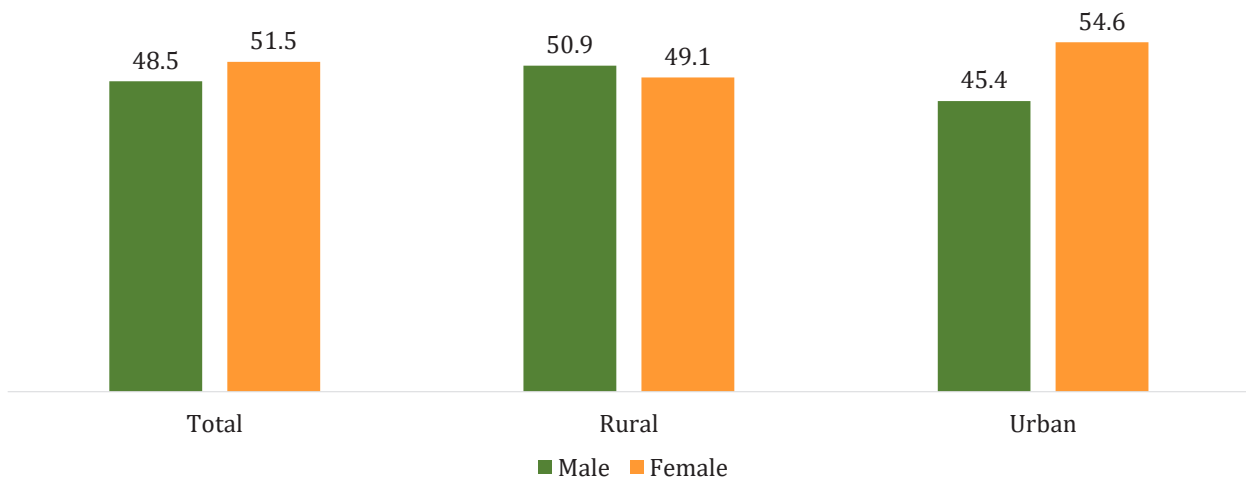
Table 10.5: Number and Percentage Distribution of the Unemployed and the Potential Labour Force by Sex and Rural/Urban, Zambia 2023

Region	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,589,951	100.0	1,255,916	1,334,035
Rural	1,447,822	55.9	737,297	710,525
Urban	1,142,129	44.1	518,619	623,510

Figure 10.19 shows the percentage distribution of the unemployed and potential labour force by sex and rural/urban. The unemployed and potential labour force for females was higher than males at 51.5 percent and 48.5 percent, respectively.

In rural areas, 50.9 percent were males and 49.1 percent were females while in urban areas, males accounted for 45.4 percent and females accounted for 54.6 percent.

Figure 10.19: Percentage Distribution of the Unemployed and Potential Labour Force by Sex and Rural/Urban, Zambia 2023



10.10 Combined Rate of Unemployment and Potential Labour Force

The combined rate of unemployment and potential labour force reflects the unemployment scenario in Zambia. This indicator includes persons that are seeking but not available, persons that are available but not seeking such as discouraged job seekers who would have stopped seeking employment after an unsuccessful period of searching.

The Combined Rate of Unemployment and Potential Labour Force (CRUPLF) is given by the following formula;

$$CRUPLF = \frac{Unemployed + Potential Labour Force}{Labour Force + Potential Labour Force} * 100$$

Figure 10.20 shows the combined rate of unemployment and potential labour force by sex and rural/urban. The Combined Rate of Unemployment and Potential Labour Force was estimated at 39.4 percent. The male Combined Rate was 34.5 percent compared to 45.5 percent for females. Rural areas had a higher combined rate than urban areas at 49.6 percent and 31.3 percent, respectively.

Figure 10.20: Combined Rate of Unemployment and Potential Labour Force by Sex and Rural/Urban, Zambia 2023

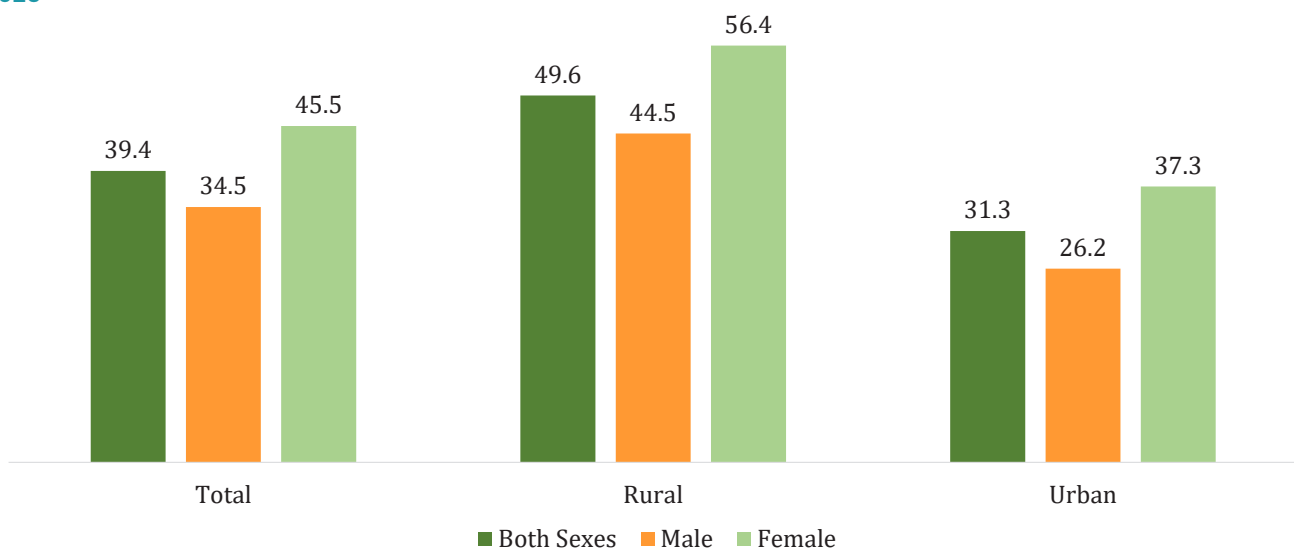


Figure 10.21 shows the combined rate of unemployment and potential labour force by age group and rural/urban. The Combined Rate of Unemployment and Potential Labour Force was

higher in rural areas than in urban areas across all the age groups. In both rural and urban areas, the rate was highest in the age group 15-19 years.

Figure 10.21: Combined Rate of Unemployment and Potential Labour Force by Rural/Urban and Age Group, Zambia 2023

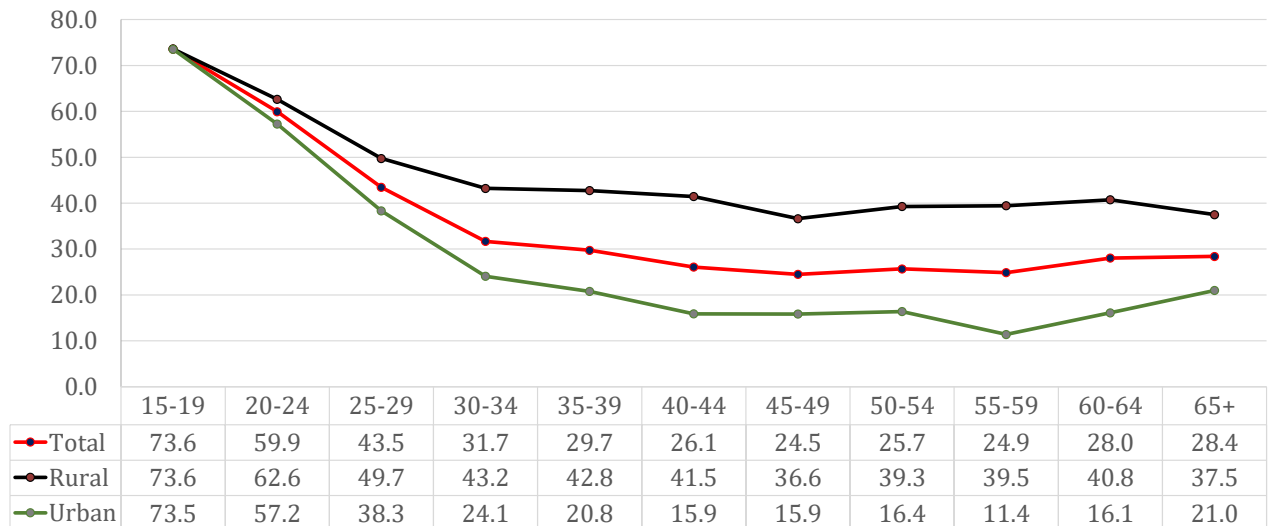
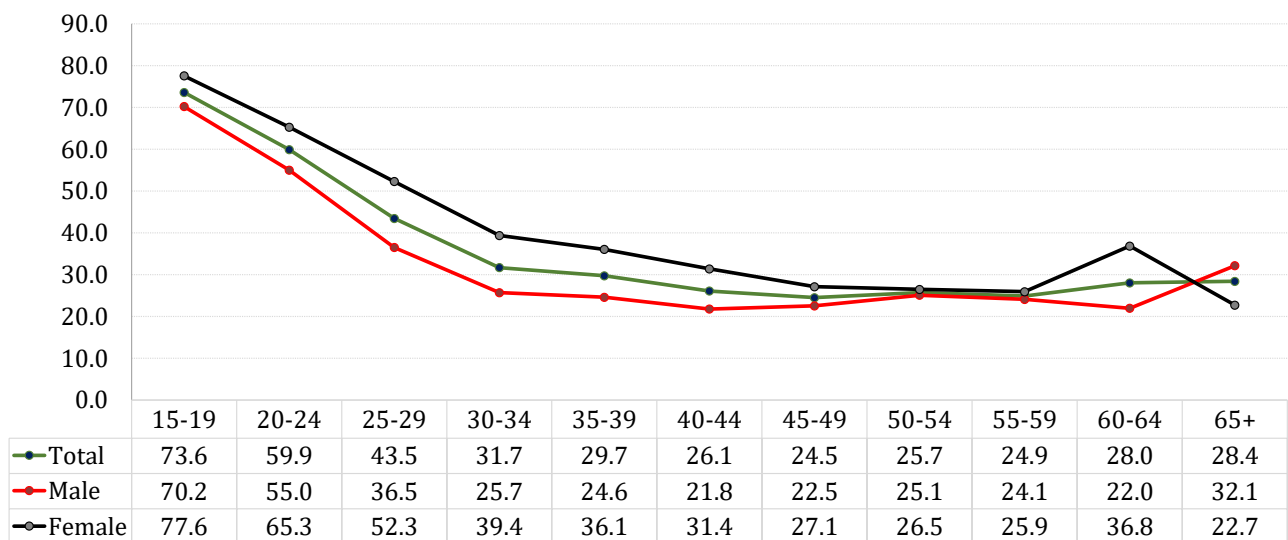


Figure 10.22 shows the combined rate of unemployment and potential labour force by sex and age group. The Combined Rate of

Unemployment and Potential Labour Force for both males and females was highest in the age group 15-19 years.

Figure: 10.22: Combined Rate of Unemployment and Potential Labour Force by Sex and Age Group, Zambia 2023



10.11 Unemployed Youth and Youth Potential Labour Force (19-34 years)

Table 10.6 shows the number and percentage distribution of unemployed youth and youth potential labour force by sex and rural/urban. The total number of youth unemployed and potential

labour force was estimated at 1,594,275 of which, 52.6 percent were in rural areas and 47.4 percent in urban areas.

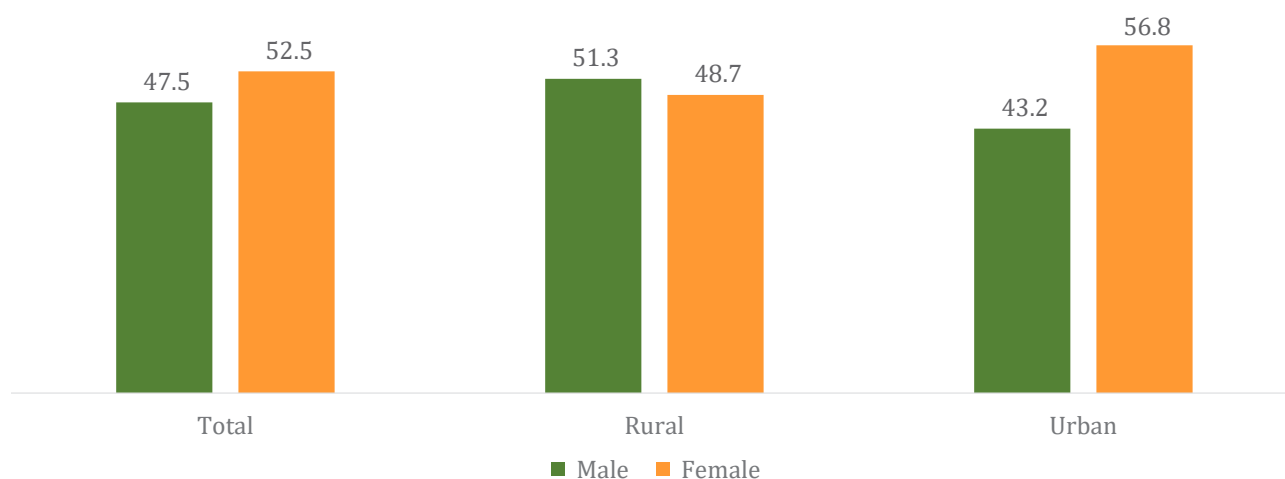
Table 10.6: Number and Distribution of the Unemployed Youth and Youth Potential Labour Force (19-34 years) by Sex and Rural/Urban, Zambia 2023

Region	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	1,594,275	100.0	756,648	837,627
Rural	838,314	52.6	430,130	408,184
Urban	755,961	47.4	326,518	429,443

Figure 10.23 shows the percentage distribution of the unemployed youth and youth potential labour force by sex and rural/urban. The percentage distribution of the unemployed youth and youth potential labour force was higher in females than males at 52.5 percent and 47.5 percent,

respectively. In rural areas, there were more males at 51.3 percent than females at 48.7 percent while in urban areas, there were more females than males at 56.8 percent and 43.2 percent respectively.

Figure 10.23: Percentage Distribution of the Unemployed Youth and Youth Potential Labour Force by Sex and Rural/Urban, Zambia 2023



10.12 Combined Rate of Youth (19-34 years) Unemployment and Potential Labour Force (CRYUPLF)

Figure 10.24 shows the combined rate of youth unemployment and potential labour force by sex and rural/urban. The combined rate of youth unemployment and potential labour force was estimated at 46.5 percent. The combined rate was

higher for females at 53.9 percent than males at 40.4 percent. Rural areas had a higher rate than urban areas at 53.8 percent and 40.5 percent, respectively.

Figure 10.24: Combined Rate of Youth (19-34 years) Unemployment and Potential Labour Force by Sex and Rural/Urban, Zambia 2023

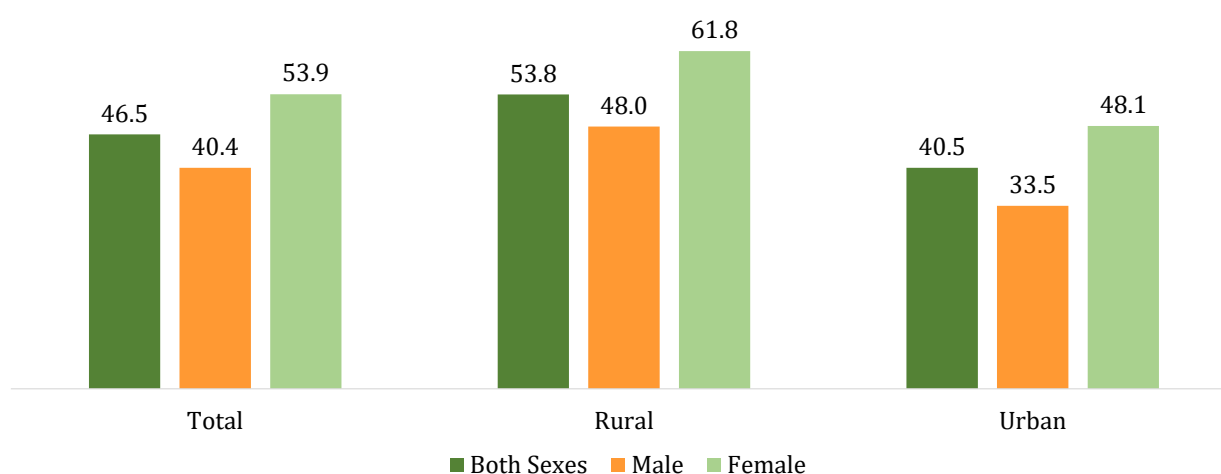


Figure 10.25 shows the combined rate of youth (19-34 years) unemployment and potential labour force by rural/urban and age group. The combined rate of youth unemployment and potential labour force in rural areas was higher than that of the

urban areas across all age groups. The combined rate of youth unemployment and potential labour force was highest in the age group 19-22 years and lowest in the age group 31-34 years in both rural and urban areas, respectively.

Figure 10.25: Combined Rate of Youth (19-34 years) Unemployment and Potential Labour Force by Rural/Urban and Age Group, Zambia 2023

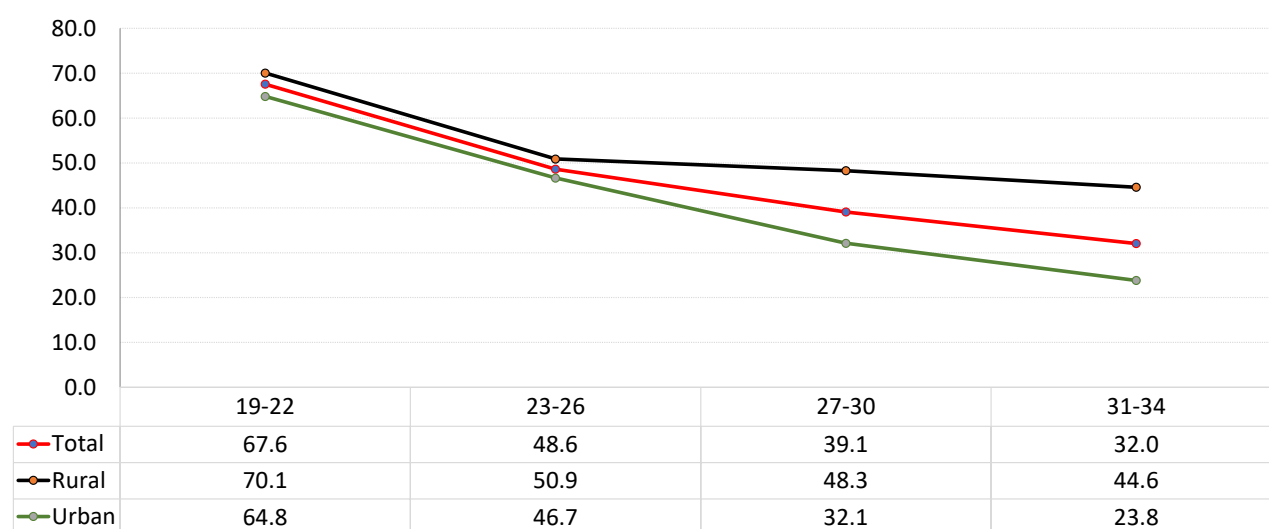
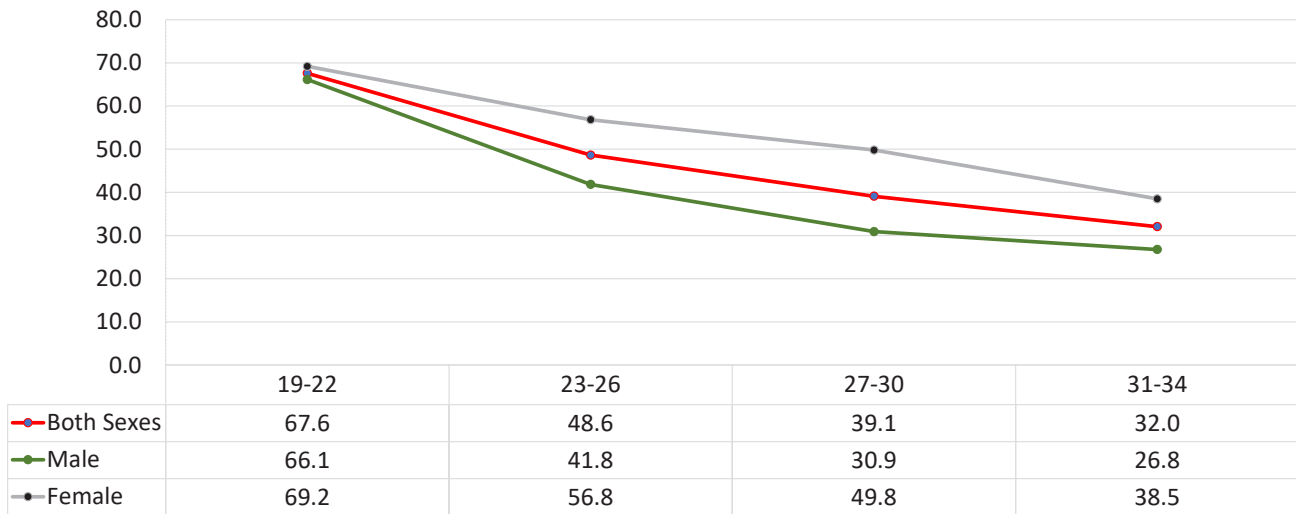


Figure 10.26 shows the combined rate of youth (19-34 years) unemployment and potential labour force by sex and age group. The combined rate of

youth unemployment and potential labour force was higher for females than males across all age groups.

Figure 10.26: Combined Rate of Youth (19-34 years) Unemployment and Potential Labour Force by Sex and Age Group, Zambia 2023



10.13 Long-Term Unemployment

Long-term unemployment is a labour market condition which focuses on the duration of unemployment. The length of time that a person stays without work and is looking for a job is critical in labour market analysis. Long term unemployment denotes an unemployment

situation during which individuals are without work and looking for work for a period of one year or longer. The measure of long-term unemployment is the proportion of persons in long-term unemployment to the total number of persons in the labour force expressed as a percentage.

10.14 Long-Term Unemployed Persons

Table 10.7 shows the number and percentage distribution of long-term unemployed persons by

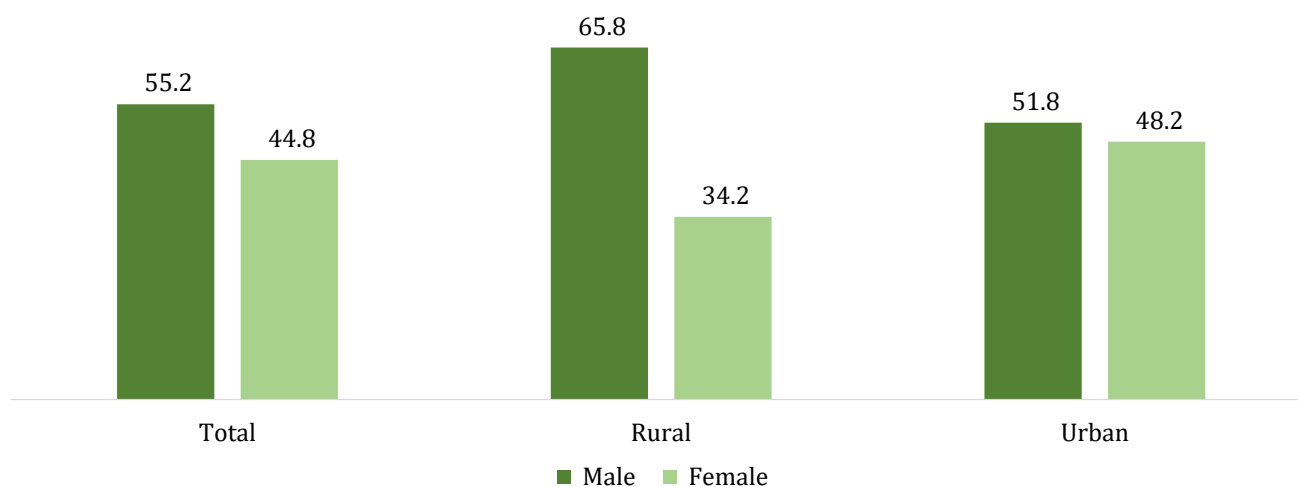
sex and rural/urban. The total number of persons in long-term unemployment was 368,613 of which, 24.4 percent were in rural areas and 75.6 percent in urban areas.

Table 10.7: Number and Percentage Distribution of Long-Term Unemployed Persons by Rural/Urban and Sex, Zambia 2023

Region	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	368,613	100.0	203,485	165,128
Rural	89,912	24.4	59,185	30,727
Urban	278,701	75.6	144,300	134,401

Figure 10.27 shows the percentage distribution of persons in long-term unemployment by sex and rural /urban. At national level, 55.2 percent

of persons in long-term unemployment were males while 44.8 percent were females. In both rural and urban areas males were higher than females.

Figure 10.27: Percentage Distribution of Long-Term Unemployed Persons by Sex and Rural/Urban, Zambia 2023


10.15 Youth (19-34 Years) Long-Term Unemployment

Table 10.8 shows the number and percentage distribution of youth long-term unemployed persons by sex and rural/urban. The total number

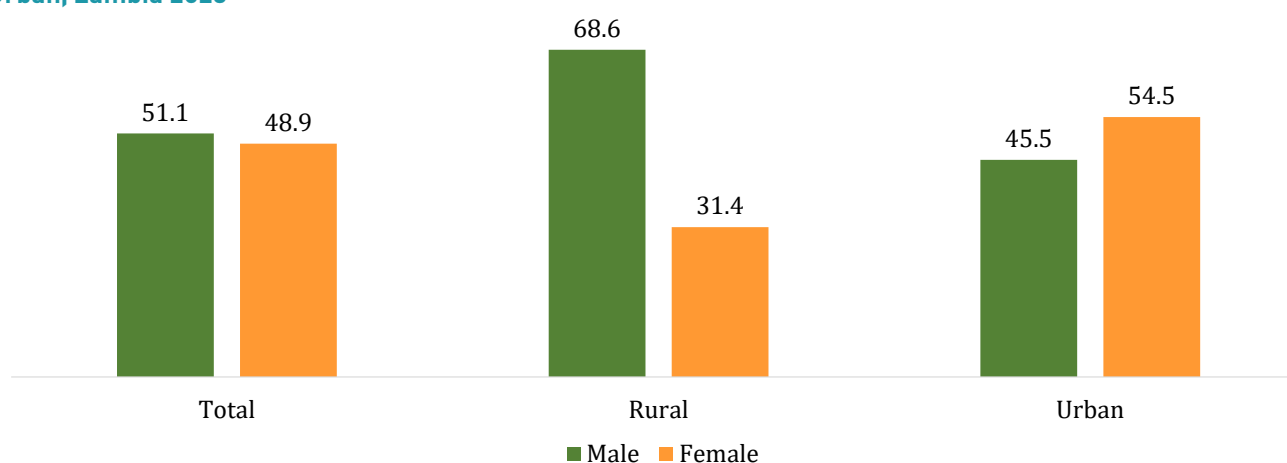
of youth in long-term unemployment was 269,519 of which 24.1 percent were in rural areas and 75.9 percent in urban areas.

Table 10.8: Number and Percentage Distribution of Youth (19-34 years) in Long-Term Unemployment by Rural/Urban and Sex, Zambia 2023

Region	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	269,519	100.0	137,641	131,878
Rural	64,918	24.1	44,528	20,390
Urban	204,601	75.9	93,113	111,488

Figure 10.28 shows the percentage distribution of youth in long-term unemployment by sex and rural/urban. There were more male youth in long-term unemployment at 51.1 percent than females

at 48.9 percent. In rural areas, 68.6 percent were males and 31.4 percent were females while in urban areas, 45.5 percent were males and 54.5 percent were females.

Figure 10.28: Percentage Distribution of Youth (19-34 years) in Long-Term Unemployment by Sex and Rural/Urban, Zambia 2023


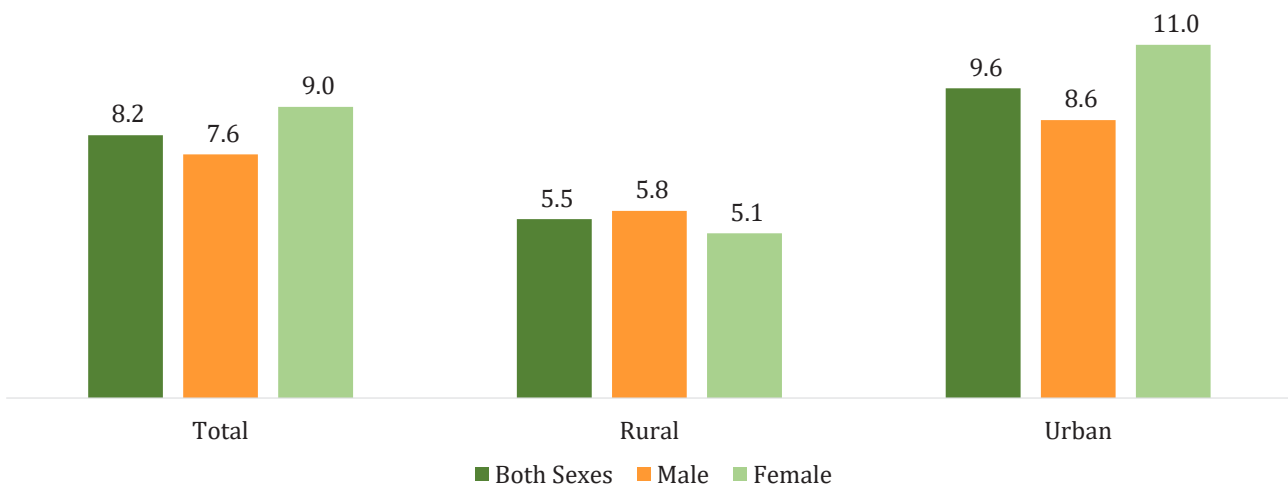
10.16 Long-Term Unemployment Rate

The long-term unemployment rate refers to a measure of individuals who are unemployed for one year or longer as a proportion of total labour force and is given by the following formula;

$$\text{Long-term Unemployment rate} = \frac{\text{Unemployed for 1 year or more}}{\text{Labour force}} \times 100$$

Figure 10.29 shows the long-term unemployment rate by sex and rural/urban. The long-term unemployment rate was estimated at 8.2 percent. Females had a higher rate of long-term unemployment at 9.0 percent than males at 7.6 percent. The urban areas had a higher rate at 9.6 percent than rural areas at 5.5 percent.

Figure 10.29: Long-Term Unemployment Rate by Sex and Rural/Urban, Zambia 2023



10.17 Long-Term Youth (19-34 years) Unemployment Rate

Figure 10.30 shows the long-term youth unemployment rate by sex and rural/urban. The overall long-term youth unemployment rate was estimated at 12.2 percent. The rate for males

was lower than that of females at 10.4 percent and 14.8 percent, respectively. Urban areas had a higher rate at 14.7 percent than rural areas at 7.9 percent.

Figure 10.30: Long-Term Youth (19-34 years) Unemployment Rate by Sex and Rural/Urban, Zambia 2023



10.18 Incidence of long-term unemployment rate

The incidence of long-term unemployment is a measure of individuals who are unemployed for one year or longer as a proportion of total unemployed persons and is given by the following formula:

$$\text{Incidence of Long-term Unemployment} = \frac{\text{Unemployed for 1 year or more}}{\text{Total Unemployed Persons}} \times 100$$

Figure 10.31 shows the incidence of long-term unemployment rate by sex and rural/urban. The Incidence of long-term unemployment rate was estimated at 68.2 percent. It was higher for females at 71.7 percent than males at 65.5 percent. In urban areas, long-term unemployment rate was higher at 71.4 percent than 59.8 percent in rural areas.

Figure 10.31: Incidence of Long-Term Unemployment by Sex and Rural/Urban, Zambia 2023

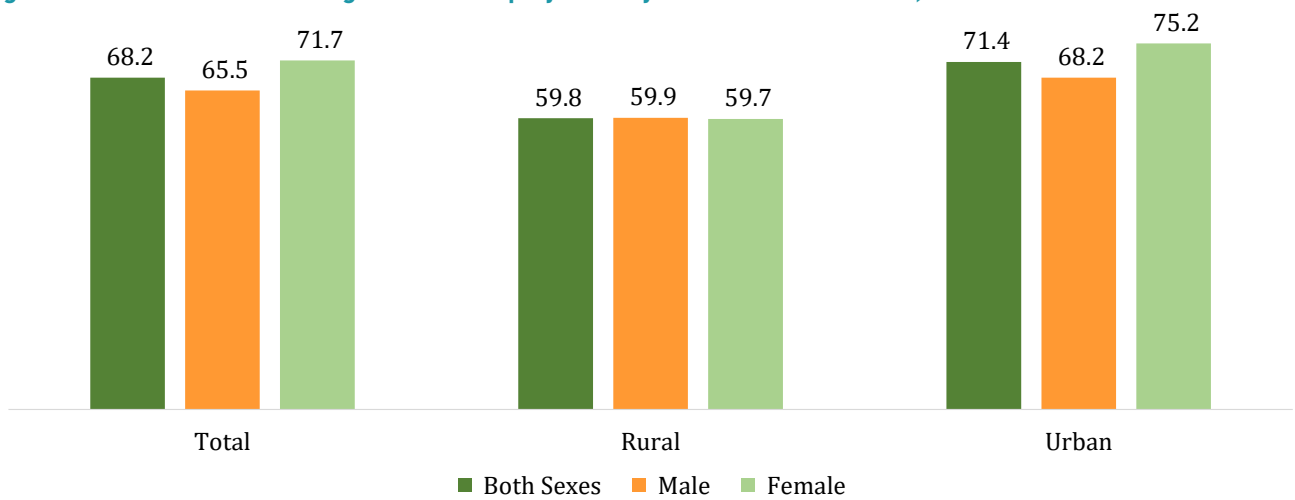


Figure 10.32 shows the incidence of long-term unemployment by highest level of education attained. The long-term unemployment rate was highest among persons that had attained

Masters' degree or higher level of education at 91.0 percent while the lowest was 52.2 percent among unemployed persons with None/Nursery level of education.

Figure 10.32: Incidence of Long-Term Unemployment by Highest Level of Education Attained, Zambia 2023

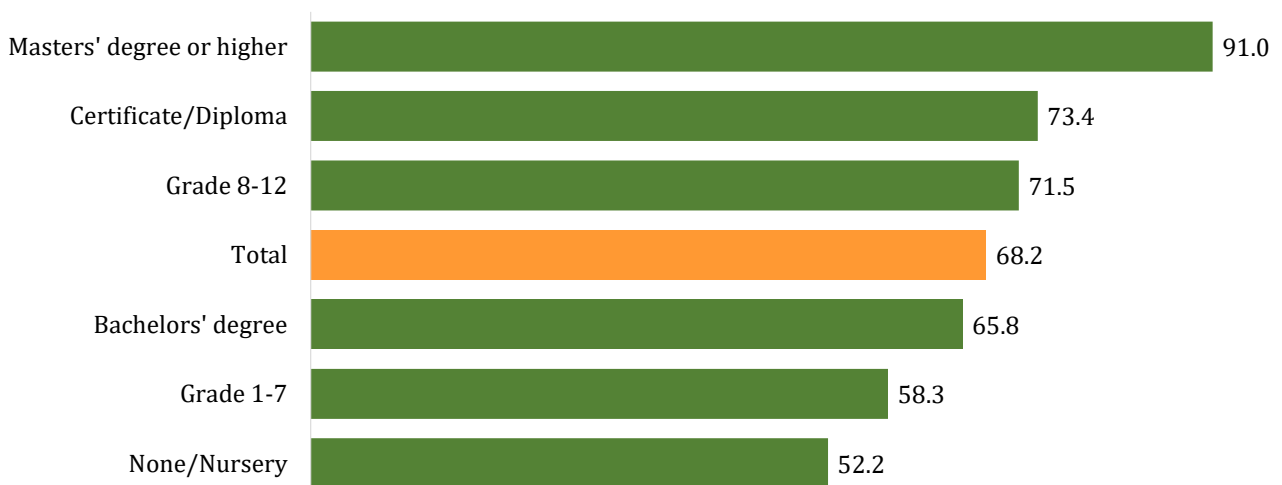
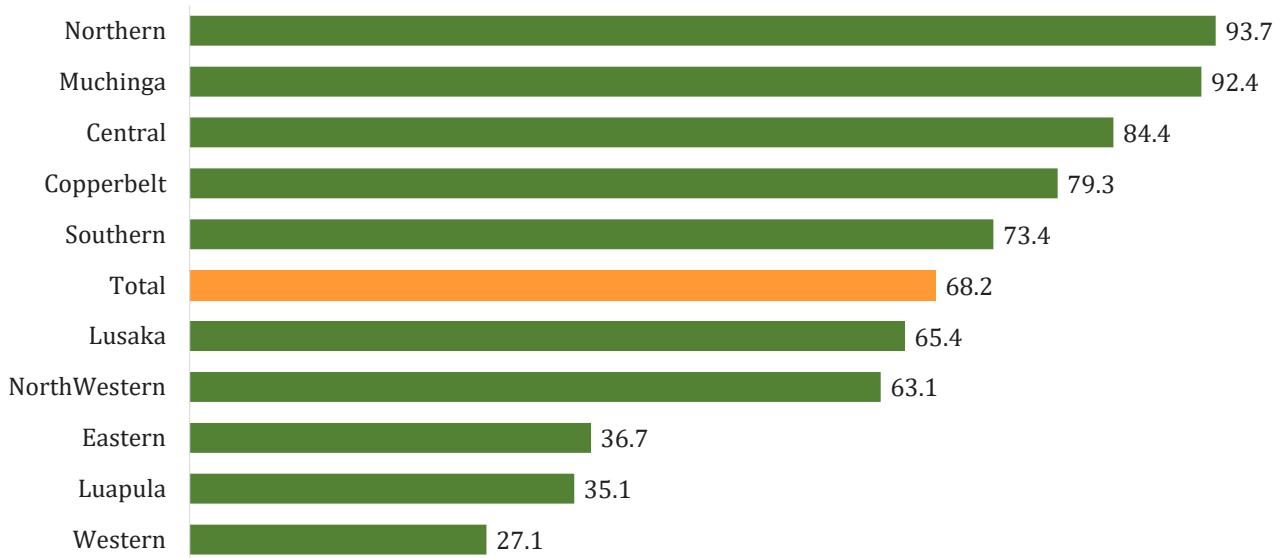


Figure 10.33 shows the incidence of long-term unemployment by province. Northern Province had the highest incidence of long-term unemployment rate of 93.7 percent while

Muchinga had the second highest incidence rate at 92.4 percent. Western province had the lowest incidence rate at 27.1 percent.

Figure 10.33: Incidence of Long-Term Unemployment by Province, Zambia 2023



10. 19 Incidence of Long-Term Youth (19-34 years) Unemployment

Figure 10.34 shows the incidence of long-term youth unemployment by sex and rural/urban. The incidence of long-term youth unemployment rate was estimated at 71.0 percent. The rate was

higher among females at 74.7 percent than males at 67.8 percent. Furthermore, the rate was higher in urban areas at 73.5 percent than rural areas at 64.1 percent.

Figure 10.34: Incidence of Long-Term Youth (19-34 years) Unemployment by Sex and Rural/Urban, Zambia 2023

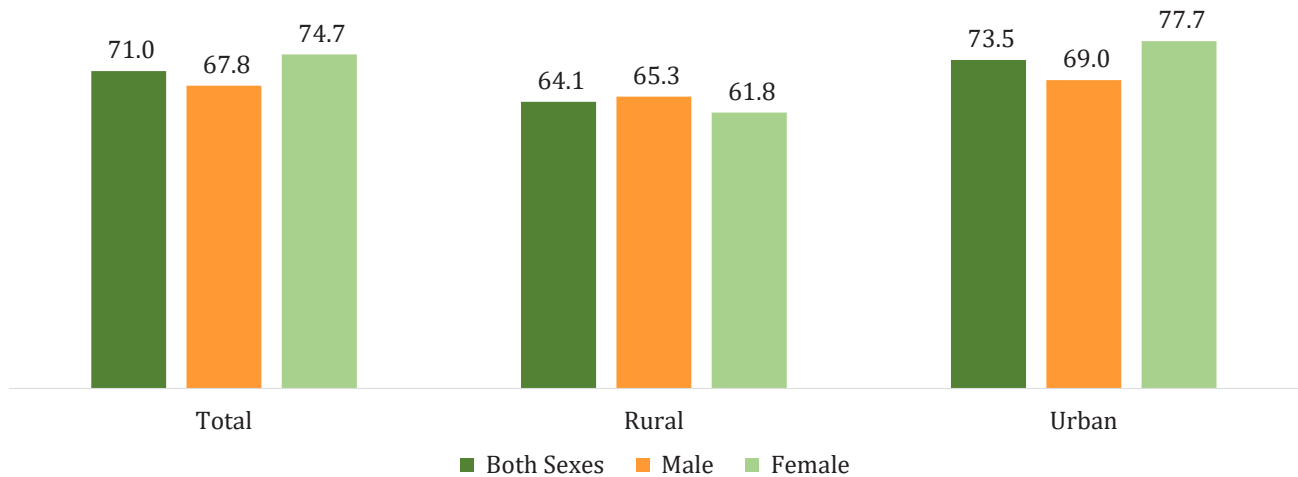
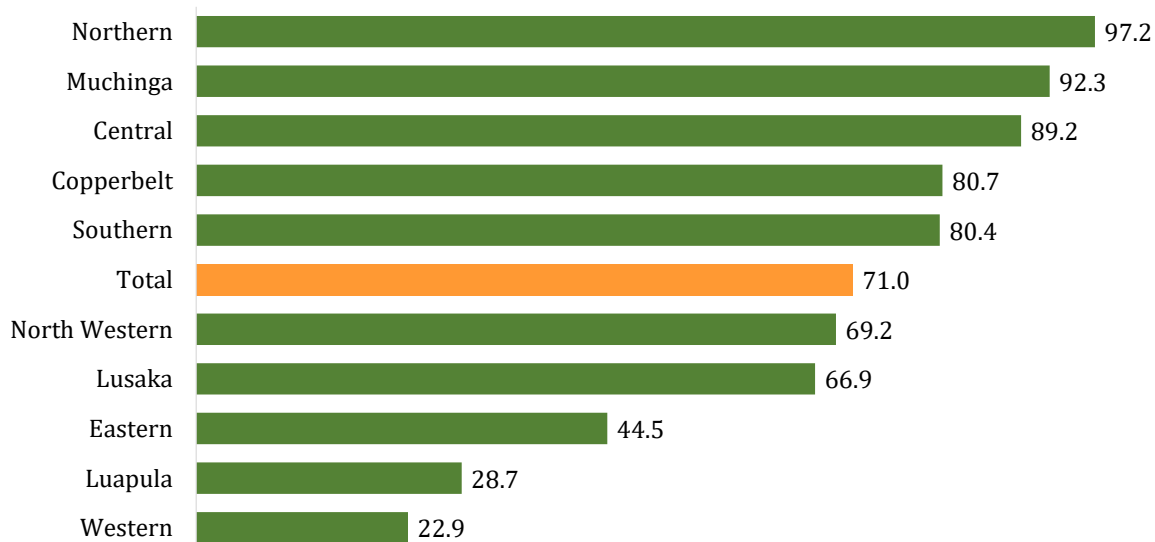


Figure 10.35 shows the incidence of long-term youth unemployment rate by province. The incidence of long-term youth unemployment rate

was highest in Northern Province at 97.2 percent and lowest in Western Province at 22.9 percent.

Figure 10.35: Incidence of Long-Term Youth (19-34 years) Unemployment Rate by Province, Zambia 2023



11 CHAPTER ELEVEN POPULATION OUTSIDE LABOUR FORCE

11.1 Introduction

This chapter presents information on the population outside the labour force. This constitutes persons who were not in employment but were seeking and not available for employment, those who were not seeking but were available for employment, those not seeking and not available but want employment and those that do not want employment. It gives an analysis on the size, composition and distribution of the population outside the labour force. In addition,

it highlights the reasons for being outside the labour force.

11.2 Population outside Labour Force

Table 11.1 shows the number and percentage distribution of the population outside labour force by sex and rural/urban. The number of persons outside the labour force was 7,069,020 of which, 62.2 percent were in rural areas and 37.8 percent in urban areas.

Table: 11.1 Number and Percentage Distribution of Population Outside the Labour Force by Sex and Rural/urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	7,069,020	100.0	2,995,782	4,073,238
Rural	4,396,522	62.2	1,947,938	2,448,584
Urban	2,672,498	37.8	1,047,844	1,624,654

Figure 11.1 shows the percentage distribution of the population outside the labour force by sex and rural/urban. There were more females than males

at 57.6 percent and 42.4 percent, respectively. In both rural and urban areas, females accounted for a higher share than males.

Figure 11.1: Percentage Distribution of the Population outside Labour Force by Sex and Rural/Urban, Zambia 2023

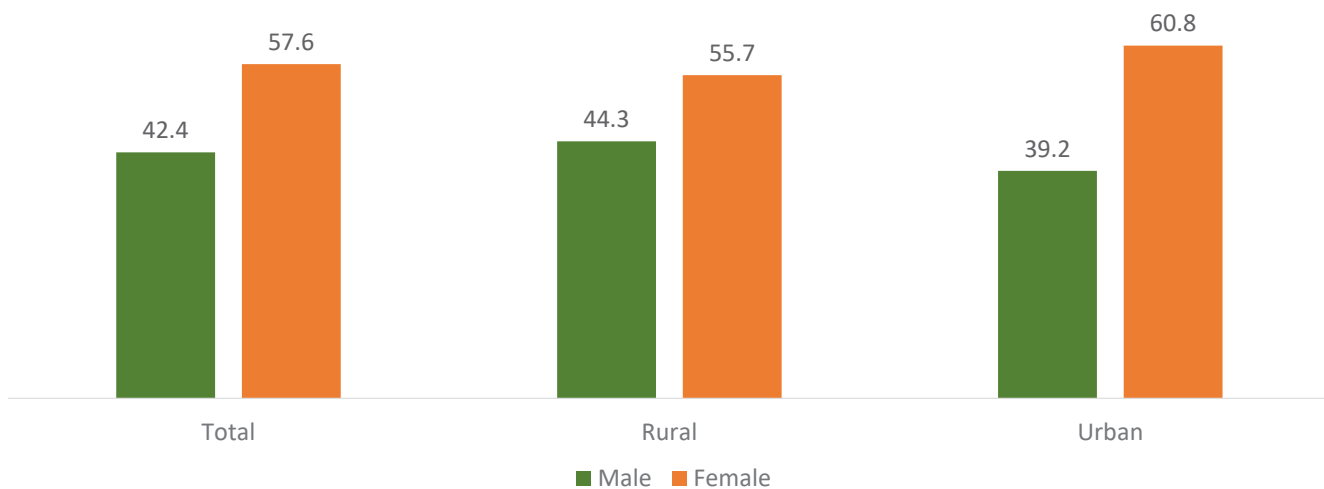


Figure 11.2 shows the percentage share of the population outside the labour force by province. Lusaka Province had the highest share of the

population outside the labour force at 12.9 percent while Muchinga province had the lowest share at 5.4 percent.

Figure 11.2: Percentage Share of the Population outside the Labour Force by Province, Zambia 2023

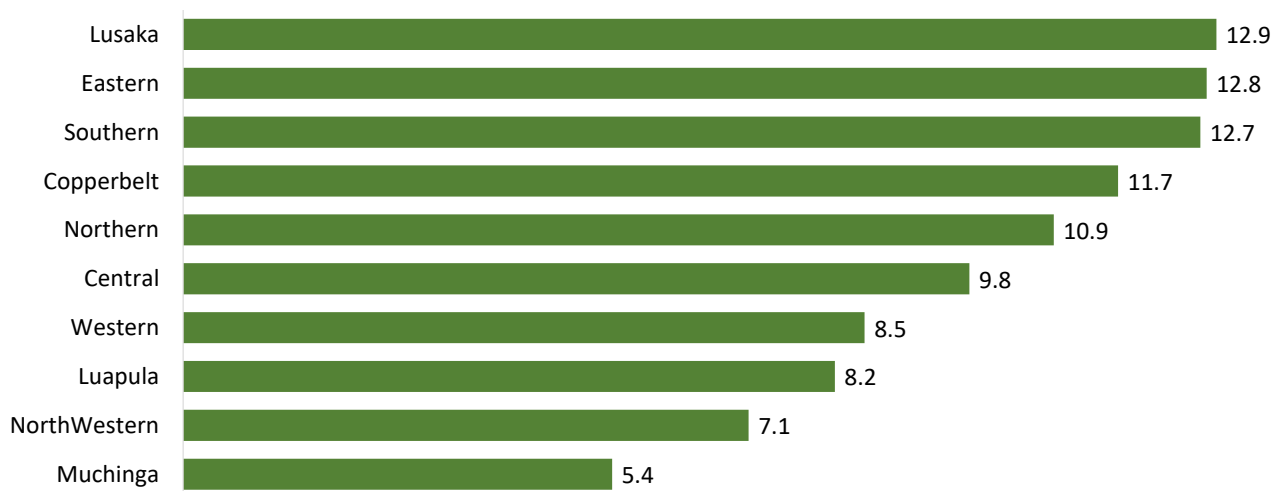


Figure 11.3 shows the percentage share of population outside the labour force by age group. The age group 15-19 years had the highest share of the population outside labour force at 29.9

percent followed by the age group 20-24 years at 18.6 percent. The lowest share was in the age groups 55-59 years and 60-64 years at 2.7 percent each.

Figure 11.3: Percentage Share of Population outside Labour Force by Age Group, Zambia 2023

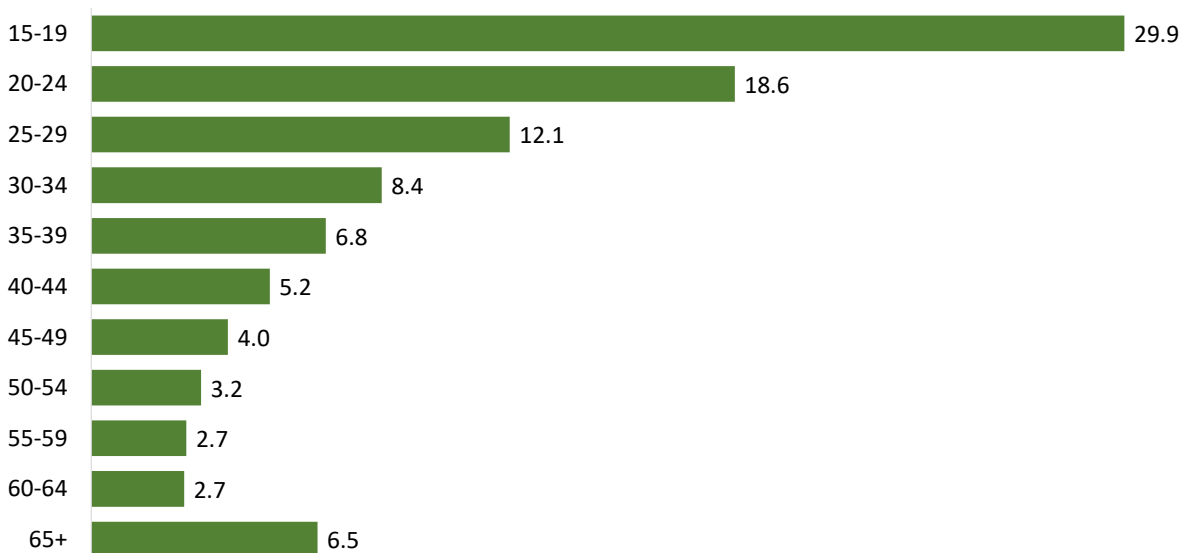


Figure 11.4 shows the percentage distribution of population outside the labour force by rural/urban and age group. The age group 15-19 years had the highest share of the population outside the labour force in both rural and urban areas at 26.9 percent and 34.7 percent, respectively. The

age group 60-64 years had the lowest share in rural areas at 3.0 percent while the age group 55-59 years had the lowest share in urban areas at 1.9 percent.

Figure 11.4: Percentage Distribution of Population outside the Labour Force by Rural/Urban and Age Group, Zambia 2023

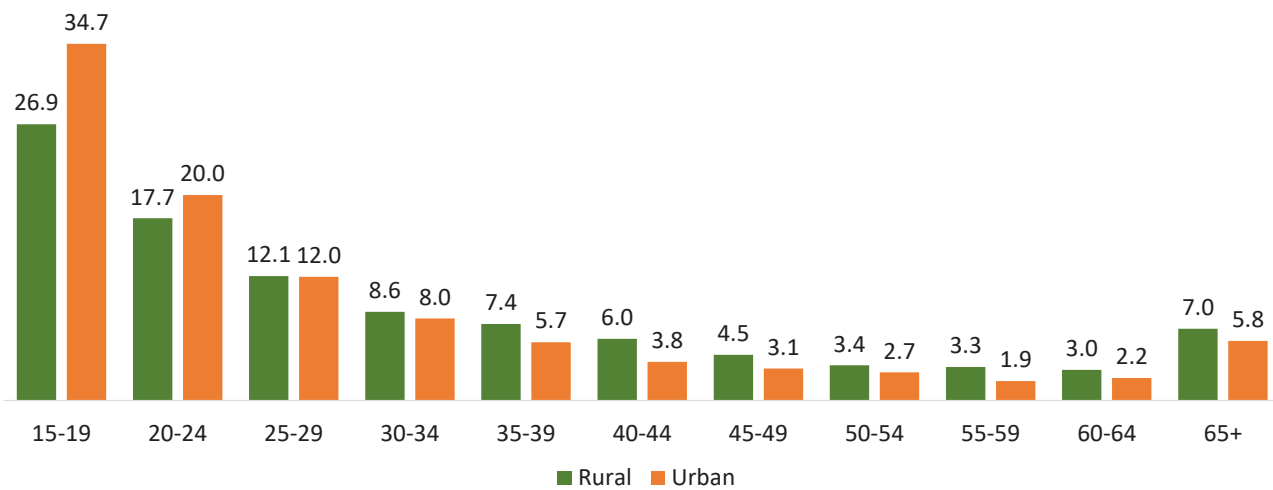
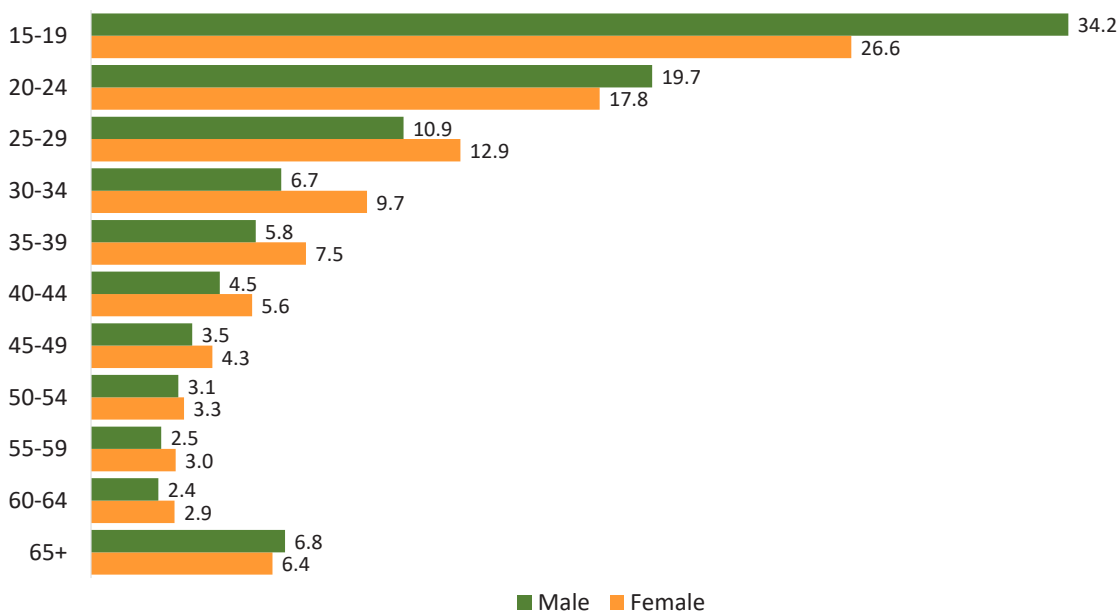


Figure 11.5 shows the percentage distribution of population outside the labour force by sex and age group. The age group 15-19 years had the highest

share of the population outside the labour force for both males and females at 34.2 percent and 26.6 percent, respectively.

Figure 11.5: Percentage Distribution of Population outside the Labour Force by Sex and Age Group, Zambia 2023



11.3: Population Outside Labour Force by Reason

Table 11.2 shows the number and percentage distribution of the population outside the labour force by sex and reason. Females had a higher

proportion than males for those outside labour force by reason of family responsibilities at 84.9 percent and 15.1 percent, respectively.

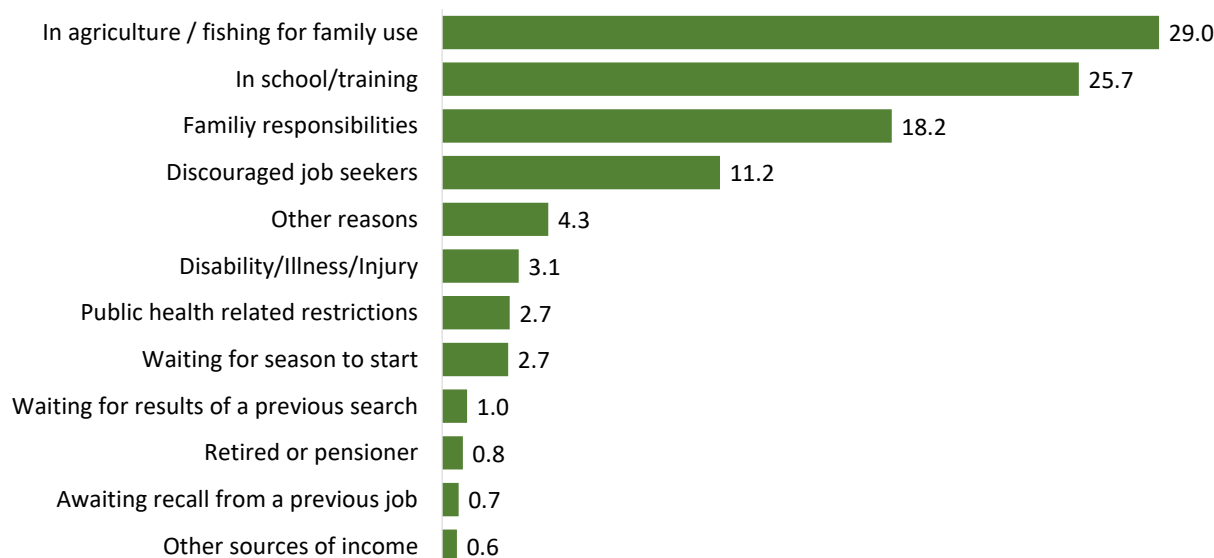
Table 11.2: Number and Percentage Distribution of Population outside Labour Force by Reason and Sex, Zambia 2023

Reasons	Total		Male	Female
	Number	Percent	Percent	Percent
Total	7,069,020	100	42.4	57.6
Discouraged job seekers	793,819	100	51.0	49.0
Waiting for season to start	188,325	100	51.0	49.0
In school/training	1,819,058	100	51.4	48.6
Family responsibilities	1,284,567	100	15.1	84.9
Disability/illness/injury	218,758	100	48.4	51.6
In agriculture / fishing for family use	,048,454	100	44.4	55.6
Awaiting recall from a previous job	47,183	100	59.1	40.9
Waiting for results of a previous search	71,390	100	54.3	45.7
Retired or pensioner	59,254	100	60.6	39.4
Public health related restrictions	192,797	100	47.2	52.8
Other sources of income	42,353	100	56.1	43.9
Other reasons	303,063	100	44.2	55.8

Figure 11.6 shows the percentage share of the population outside labour force by reason for being outside the labour force. Of the total population outside labour force, those whose was

in agriculture/fishing for family use accounted for the highest share at 29.0 percent while the reason “other sources of income” accounted for the lowest share at 0.6 percent.

Figure 11.6: Percentage Share of Population Outside Labour Force by Reason for Being Outside the Labour Force, Zambia 2023



11.4 Potential Labour Force

Potential labour force refers to people without employment that are seeking but not available for employment or available but not seeking employment. They are a sub-group of population outside the labour force with expressed interest in employment but may be unemployed because of limited labour market opportunities or channels of seeking employment.

Persons may not be available for employment for various reasons but not limited to retirement, illness, waiting for a job recall and study/training. Persons will tend not to seek for employment due to the following reasons; seasonal work, illness and family responsibilities, and others.

Table 11.3 show the number and percentage distribution of the potential labour force aged 15 years or older by sex and rural/urban. The persons in the Potential Labour Force were 2,049,224. The rural areas accounted for 63.3 percent while the urban areas accounted for 36.7 percent.

Table 11.3: Number and Percentage Distribution of the Potential Labour Force by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Both Sexes	Male	Female	
	Number	Percent	Number	Number
Total	2,049,224	100.0	945,438	1,103,786
Rural	1,297,569	63.3	638,543	659,026
Urban	751,655	36.7	306,895	444,760

Figure 11.7 shows the percentage distribution of persons in the potential labour force aged 15 years or older by rural/urban and sex. There were more females than males in the potential labour force

at 53.8 percent and 46.2 percent, respectively. In both rural and urban areas, females accounted for the highest share of the potential labour force.

Figure 11.7: Percentage Distribution of the Potential Labour Force by Rural/Urban and Sex, Zambia 2023

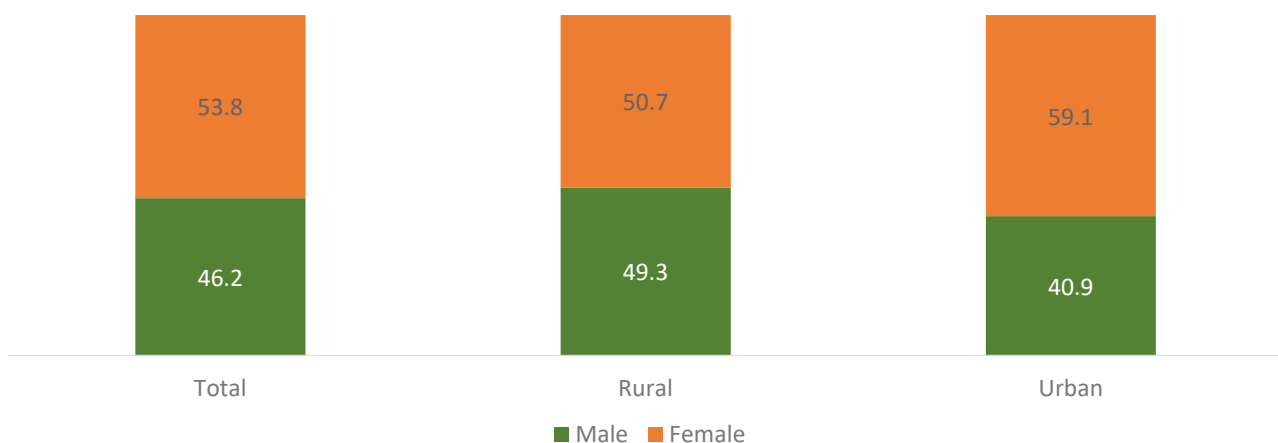


Figure 11.8 shows the percentage distribution of persons in the potential labour force by sex and age group. At national level, the highest percentage share of the potential labour force

was in the age group 20-24 years at 24.2 percent while the lowest was in the age group 65 years or older at 1.5 percent.

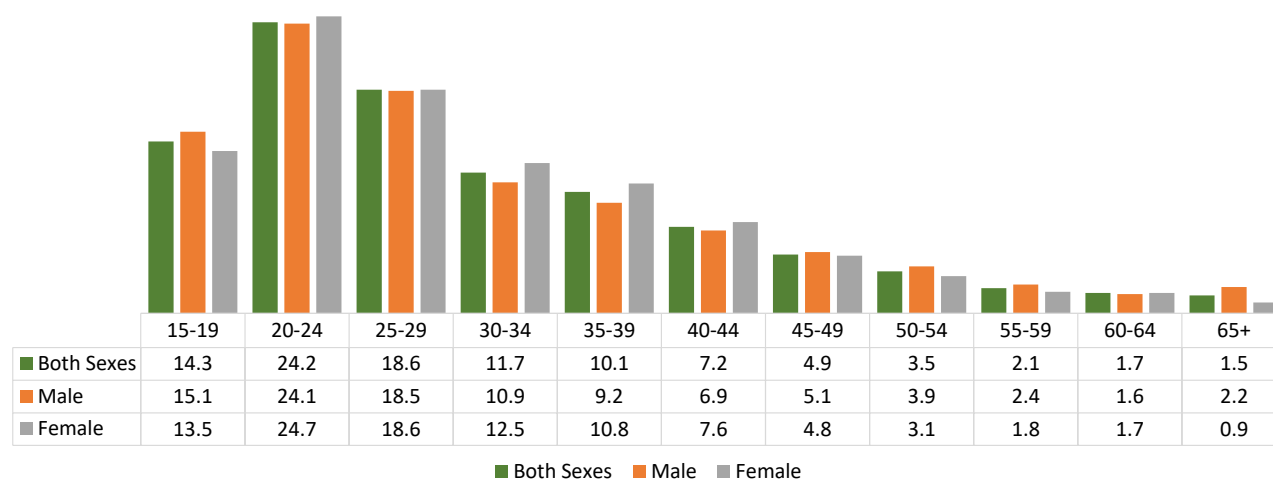
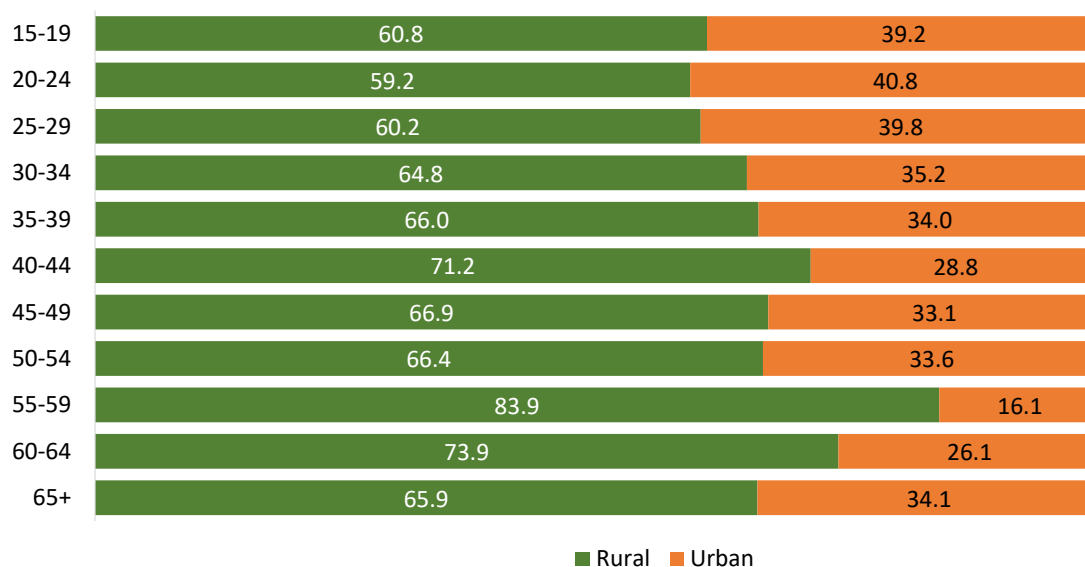
Figure 11.8: Percentage Distribution of the Potential Labour Force by Sex and Age Group, Zambia 2023


Figure 11.9 shows the percentage distribution of the potential labour force by rural/urban and age group. In all age groups, there were more persons

in the potential labour force in rural areas than in urban areas.

Figure 11.9: Percentage Distribution of the Potential Labour Force by Rural/Urban and Age Group, Zambia 2023


11.5 Composition of the Potential Labour Force

Table 11.5 shows the composition of the potential labour force by rural/urban. Results show that 98.2 percent of the potential labour force were not seeking but available for employment or business opportunity while 1.8 percent were seeking but

not available for work. In rural areas, 1.1 percent of the potential labour force were seeking but not available while 98.9 percent were not seeking but available. In urban areas, 3.0 percent were seeking but not available while 97.0 percent were not seeking but available.

Table 11.5: Composition of the Potential Labour Force by Rural/Urban, Zambia 2023

Rural/Urban	Potential Labour Force	Seeking but not Available		Available but not Seeking	
	Number	Number	Percent	Number	Percent
Total	2,049,224	37,069	1.8	2,012,155	98.2
Rural	1,294,361	14,333	1.1	1,280,028	98.9
Urban	754,863	22,736	3.0	732,127	97.0

11.6 Youth (15-24 Years) Potential Labour Force

Table 11.6 shows the number and percentage distribution of the youth (15-24 years) potential

labour force by sex and rural/urban. The youth potential labour force was 792,098 of which, 59.8 percent were in rural areas while 40.2 percent were in urban areas.

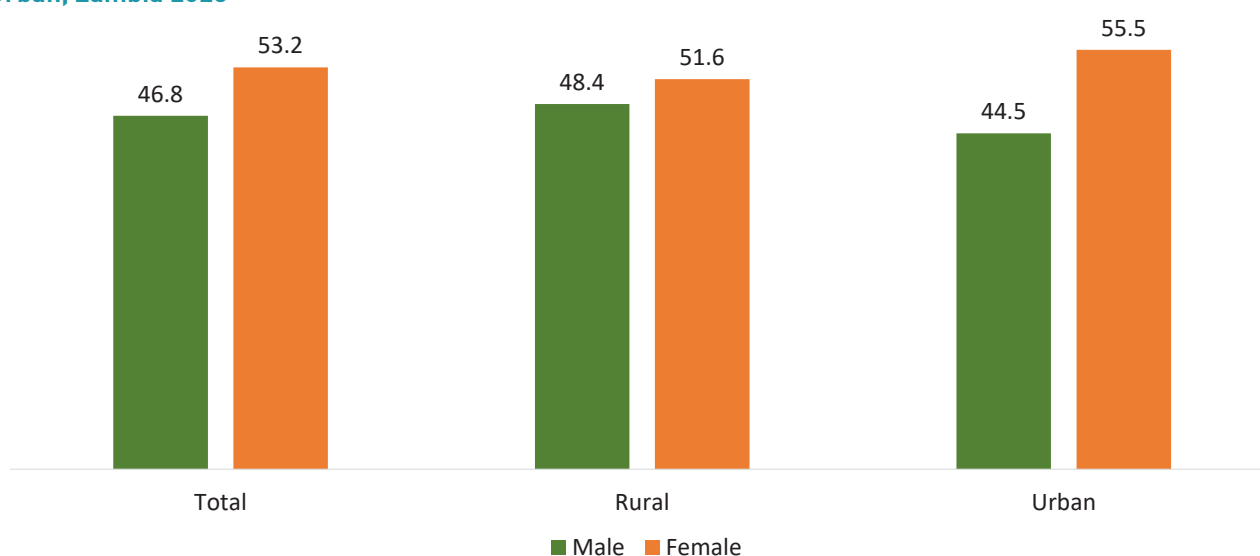
Table 11.6: Number and Percentage Distribution of the Youth (15-24 years) Potential Labour Force by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Total		Male	Female
	Number	Percent	Number	Number
Total	792,098	100.0	370,660	421,438
Rural	473,562	59.8	229,002	244,560
Urban	318,536	40.2	141,658	176,878

Figure 11.10 shows the percentage distribution of youth (15-24 years) in the potential labour force by sex and rural/urban. The proportion of youth in the potential labour force was 46.8 percent for

males and 53.2 percent for females. In both rural and urban areas, the proportion for females was higher than males.

Figure 11.10: Percentage Distribution of Youth (15-24 years) in the Potential Labour Force by Sex and Rural/Urban, Zambia 2023



11.7 Youth (19-34 years) Potential Labour Force

Table 11.7 shows the number and percentage distribution of the youth potential labour force by

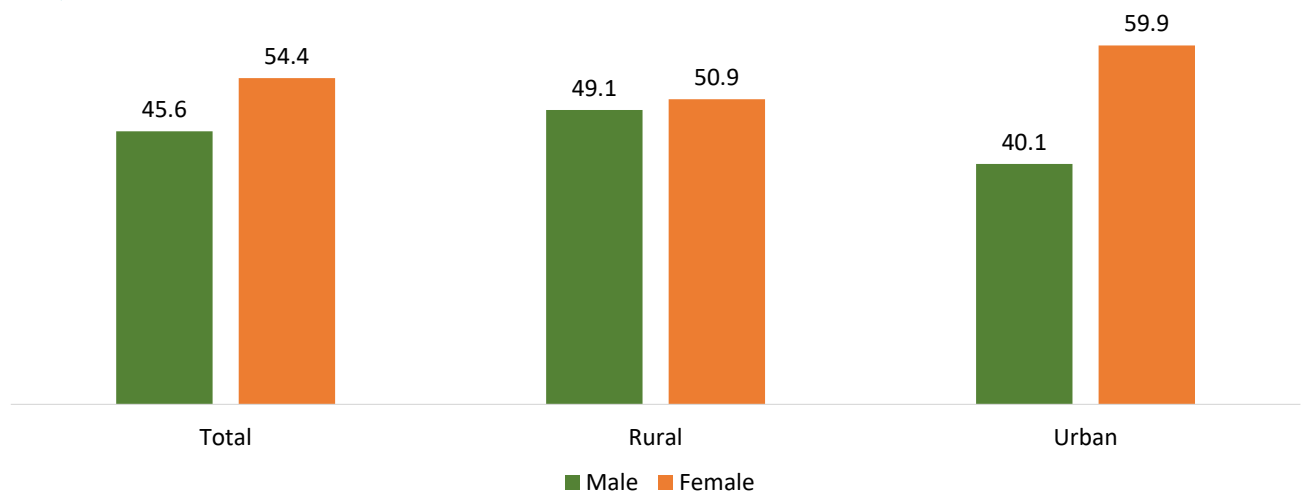
sex and rural/urban. The youth potential labour force was 1,214,716 of which, 60.7 percent were in rural areas and 39.3 percent were in urban areas.

Table 11.7: Number and Percentage Distribution of the Youth (19-34 years) Potential Labour Force by Rural/Urban and Sex, Zambia 2023

Rural/Urban	Total		Male	Female
	Number	Percent	Number	Number
Total	1,214,716	100.0	553,534	661,182
Rural	737,093	60.7	361,925	375,168
Urban	477,623	39.3	191,609	286,014

Figure 11.11 shows the percentage distribution of youth (19-34 years) potential labour force by sex and rural/urban. The proportion of youth in the potential labour force was 45.6 percent for males

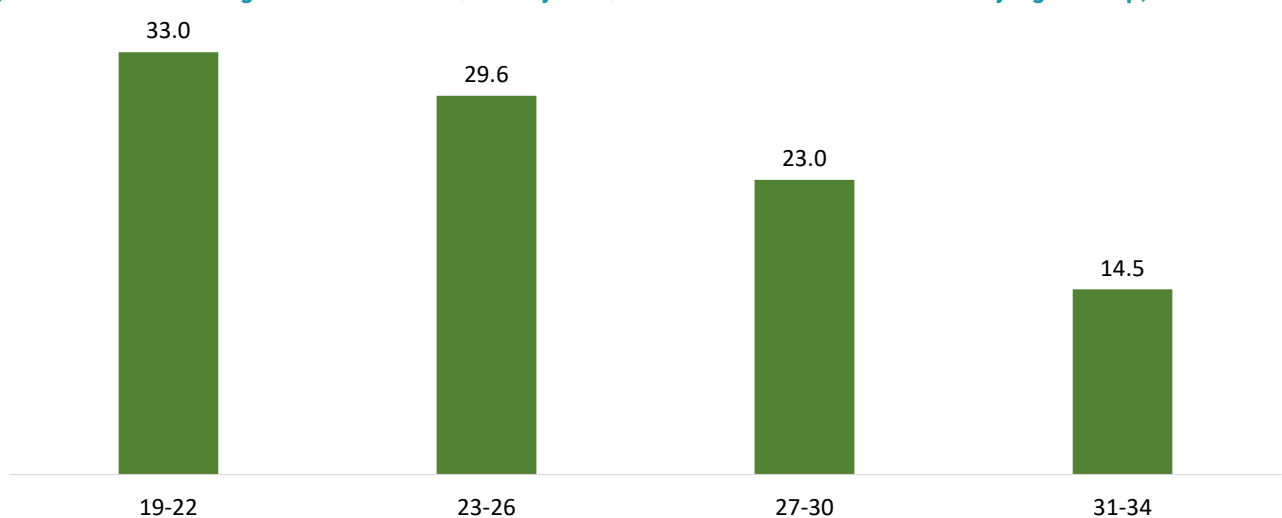
and 54.4 percent females. In both rural and urban areas, the proportion of females was higher than males at 50.9 percent and 59.9 percent, respectively.

Figure 11.11: Percentage Distribution of Youth (19-34 years) in the Potential Labour Force by Sex and Rural/Urban, Zambia 2023


11.7 Youth (19-34 years) Potential Labour Force

Figure 11.12 shows the percentage share of youth (19-34 years) in the potential labour force by age

group. The age group 19-22 years had the highest proportion of the youth in the potential labour force at 33.0 percent while the age group 31-34 years had the lowest proportion at 14.5 percent.

Figure 11.12: Percentage Share of Youth (19-34 years) in the Potential Labour Force by Age Group, Zambia 2023


11.8 Discouraged Job Seekers

One of the sub-populations in the potential labour force are discouraged job seekers. These include persons who want employment but are mostly not seeking for employment. They could no longer be looking for employment due to specific labour market related reasons such as the belief that there are no jobs available. Regardless of their reasons for being discouraged, these potential workers are generally considered underutilized. They are classified as discouraged job seekers for exhibiting any of the following characteristics:

- Gave up looking for jobs due to past failure in finding a job;
- Lack of experience, qualifications or jobs matching skills; and
- Considered too young or too old by prospective employers.

Table 11.8 shows the number and percentage distribution of the discouraged job seekers by sex and rural/urban. There were 793,819 discouraged job seekers of which, 52.5 percent were in rural areas and 47.5 percent in urban areas.

Table 11.8: Number and Percentage Distribution of the Discouraged Job Seekers by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	793,819	100.0	404,574	389,245
Rural	416,389	52.5	232,971	183,418
Urban	377,430	47.5	171,603	205,827

Figure 11.13 shows the percentage distribution of the discouraged job seekers by sex and rural/urban. There were more discouraged male job seekers than females at 51.0 percent and 49.0 percent, respectively. In rural areas, there were

more discouraged male job seekers at 56.0 percent than females at 44.0 percent while in urban areas there were more discouraged female job seekers at 54.5 percent than males at 45.5 percent.

Figure 11.13: Percentage Distribution of the Discouraged Job Seekers by Sex and Rural/Urban, Zambia 2023

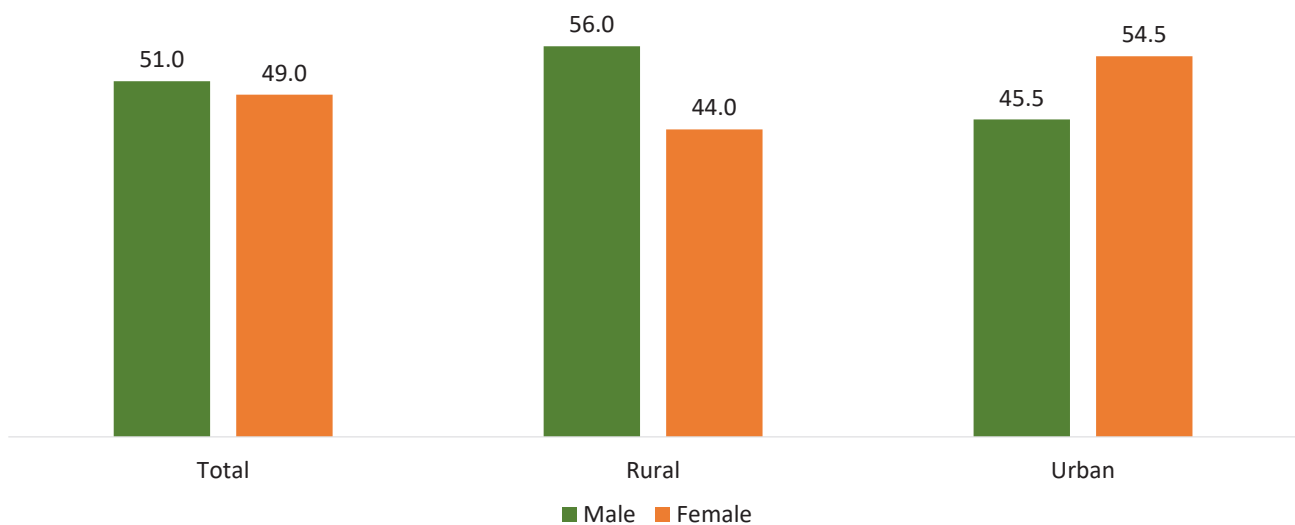


Figure 11.14 shows the percentage distribution of the discouraged job seekers by province. Lusaka province had the highest share of discouraged job

seekers at 22.0 percent while Southern province had the lowest share at 2.5 percent.

Figure 11.14: Percentage Distribution of the Discouraged Job Seekers by Province, Zambia 2023

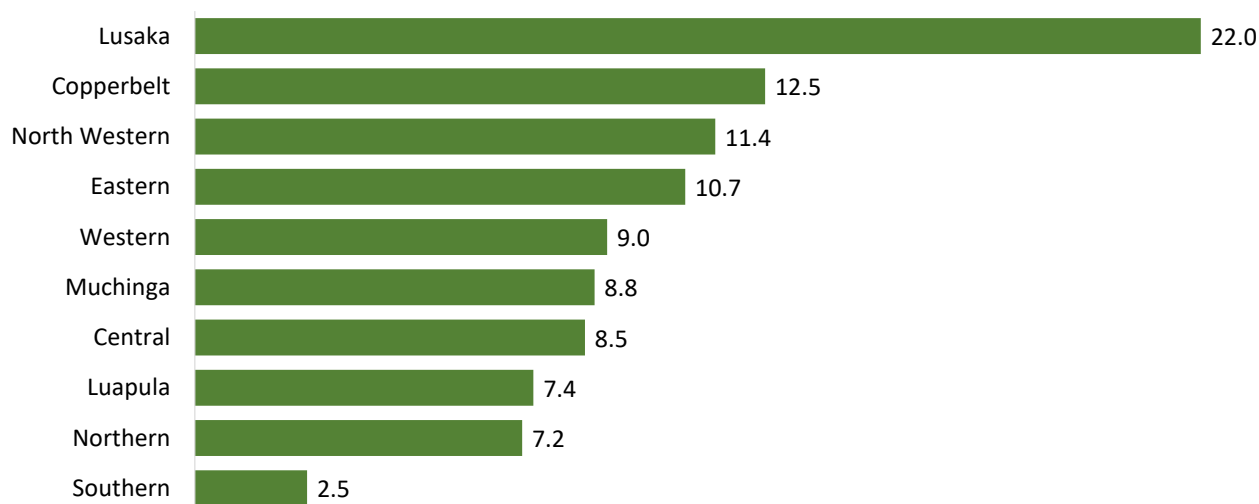
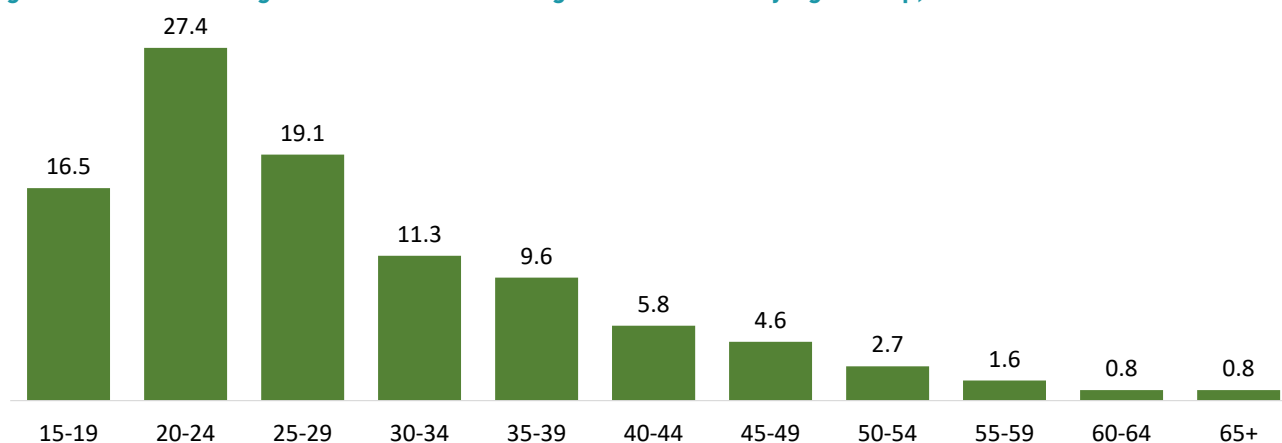


Figure 11.15 shows the percentage share of the discouraged job seekers by age group. The age group 20-24 years had the highest proportion of

discouraged job seekers at 27.4 percent while the age groups 60-64 years and 65+ years had the lowest proportion at 0.8 percent each.

Figure 11.15: Percentage Share of the Discouraged Job Seekers by Age Group, Zambia 2023



11.9 Persons Outside the Labour Force in Agriculture/Fishing for Family Use

Table 11.9 shows the number and percentage distribution of persons outside the labour force engaged in agriculture/fishing for family use by sex and rural/urban. There were 2,048,454

persons outside the labour force engaged in agriculture/fishing for family use, of which 89.7 percent were in rural areas and 10.3 percent in urban areas.

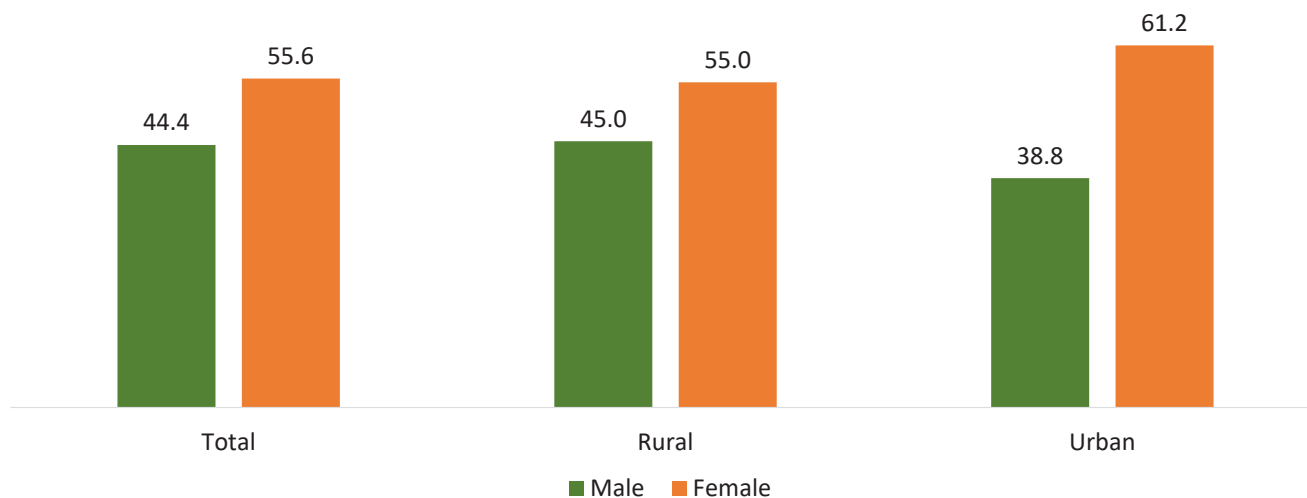
Table 11.9: Number and Percentage Distribution of the Persons Outside the Labour Force Engaged in Agriculture/fishing for Family Use by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,048,454	100.0	909,330	1,139,124
Rural	1,837,485	89.7	827,486	1,009,999
Urban	210,969	10.3	81,844	129,125

Figure 11.16 shows the percentage distribution of the persons outside the labour force engaged in agriculture/fishing for family use by sex and rural/urban. There were more females outside the labour force engaged in agriculture/fishing

for family use than males at 55.6 percent and 44.4 percent, respectively. In both rural and urban areas, there were more females than males at 55.0 percent and 61.2 percent, respectively.

Figure 11.16: Percentage Distribution of the Persons outside the Labour Force engaged in Agriculture/Fishing for Family Use by Sex and Rural/Urban, Zambia 2023



12

CHAPTER TWELVE YOUTH NOT IN EMPLOYMENT, EDUCATION OR TRAINING

12.1 Introduction

This chapter presents information on youth not in employment, education or training (NEET). According to the 2015 National Youth Policy, a youth is a person aged 19 - 34 years old while the United Nations defines a youth as a person aged 15-24 years old. Therefore, the analysis of this section is based on the age groups 15-24 years and 19 - 34 years old, respectively.

Youth NEET is a widely used indicator for formulating policies aimed at offering suitable places in education or training as well as determining the participation age for economic activity for young people. Furthermore, youth NEET is used to help young people find sustainable employment such as the expansion of the apprenticeship scheme, and formulating

reforms to technical education and improved career advice. In addition, government uses NEET for implementing strategic funding in various schemes aimed at improving the education outcomes for disadvantaged young people and those with learning difficulties or disabilities.

12.2 Youth (15-24 years) Not in Employment, Education and Training (NEET)

Table 12.1 shows the number and percentage distribution of youth (15-24 years) who were not in employment, education or training (NEET) by sex. Results show that of the total 4,178,396 youth, 44.1 percent were NEET while 55.9 percent were outside NEET. In the youth outside NEET, both males and females had a higher proportion than youth in NEET.

Table 12.1: Number and Percentage Distribution of Youth (15-24 years) Not in Employment, Education or Training (NEET) by Sex, Zambia 2023

Sex	Total Youth	Youth NEET		Youth Outside NEET	
	Number	Number	Percent	Number	Percent
Both Sexes	4,178,396	1,841,422	44.1	2,336,974	55.9
Male	2,060,698	811,926	39.4	1,248,772	60.6
Female	2,117,698	1,029,496	48.6	1,088,202	51.4

Table 12.2 shows the number and percentage distribution of youth (19-34 years) by sex and those who were not in employment, education or training (NEET). There were 5,293,119 youth of

which 56.0 percent were NEET while 44.0 percent were outside NEET. There were more female youth in NEET than outside NEET at 65.6 percent and 34.4 percent, respectively.

Table 12.2: Number and Percentage Distribution of Youth (19-34 years) by Sex and NEET/Outside NEET, Zambia 2023

Sex	Total	Youth NEET		Youth Outside NEET	
	Number	Number	Percent	Number	Percent
Both Sexes	5,293,119	2,964,549	56.0	2,328,570	44.0
Male	2,587,123	1,189,540	46.0	1,397,583	54.0
Female	2,705,996	1,775,009	65.6	930,987	34.4

Figure 12.1 shows percentage distribution of youth (19-34 years) NEET by age group. The age group 19-22 years had the highest share of youth NEET at 30.4 percent followed by the age group

23-26 years at 30.2 percent. The lowest share of the youth NEET was in the age group 31-34 years at 15.7 percent.

Figure 12.1: Percentage Distribution of Youth (19-34 years) NEET by Age Group, Zambia 2023

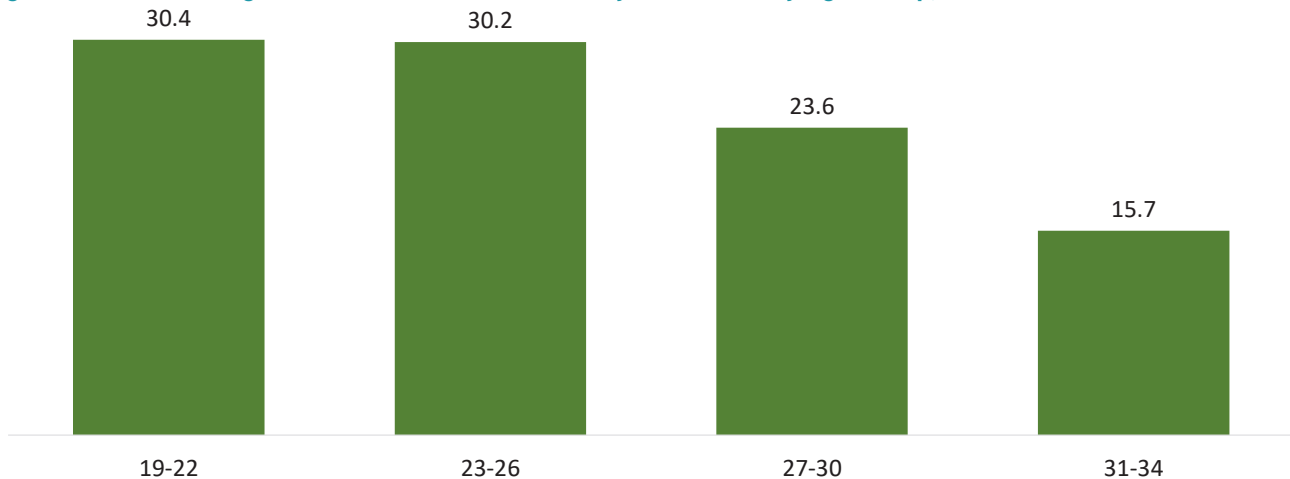
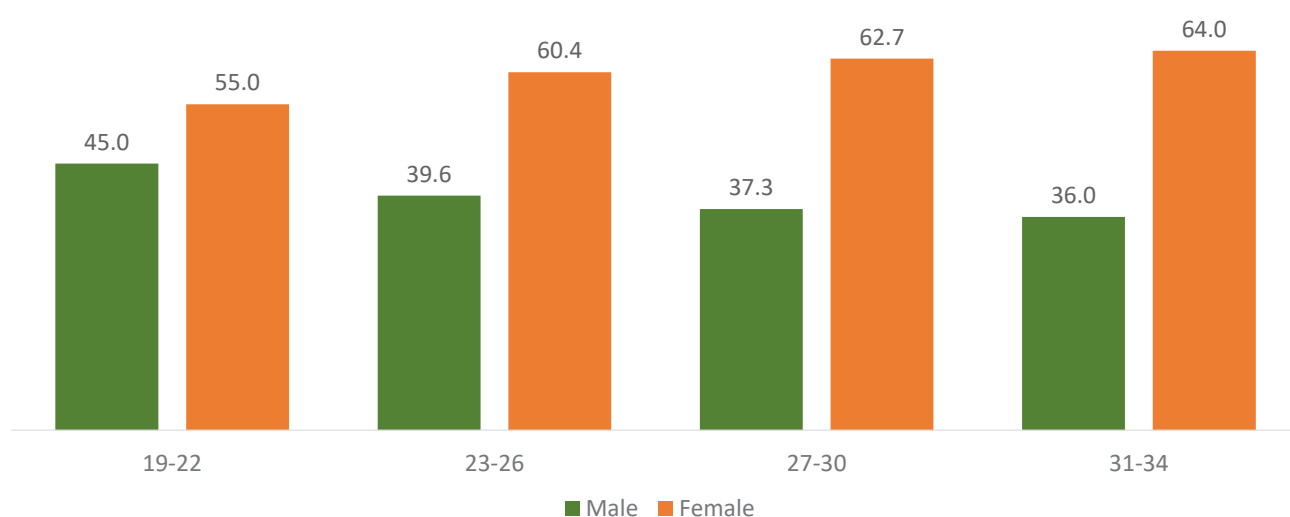


Figure 12.2 shows the percentage distribution of youth (19 - 34 years) NEET by sex and age group.

There were more female than male youth NEET in all age groups.

Figure 12.2: Percentage Distribution of Youth (19-34 years) NEET by Sex and Age Group, Zambia 2023



12.3 Youth (15-24 years) NEET

Table 12.3 shows the number and percentage distribution of youth (15-24 years) NEET by sex

and rural/urban. There were 1,841,422 Youth NEET of which 60.4 percent were in rural areas while 39.6 percent were in urban areas.

Table 12.3: Number and Percentage Distribution of Youth (15-24 years) NEET by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	1,841,422	100.0	811,925	1,029,497
Rural	1,113,030	60.4	495,659	617,371
Urban	728,392	39.6	316,266	412,126

Figure 12.3 shows the percentage distribution of youth (15-24 years) NEET by sex and rural/urban.

In both rural and urban areas, there were more females than males in NEET.

Figure 12.3: Percentage Distribution of Youth (15-24) NEET by Sex and Rural/Urban, Zambia 2023

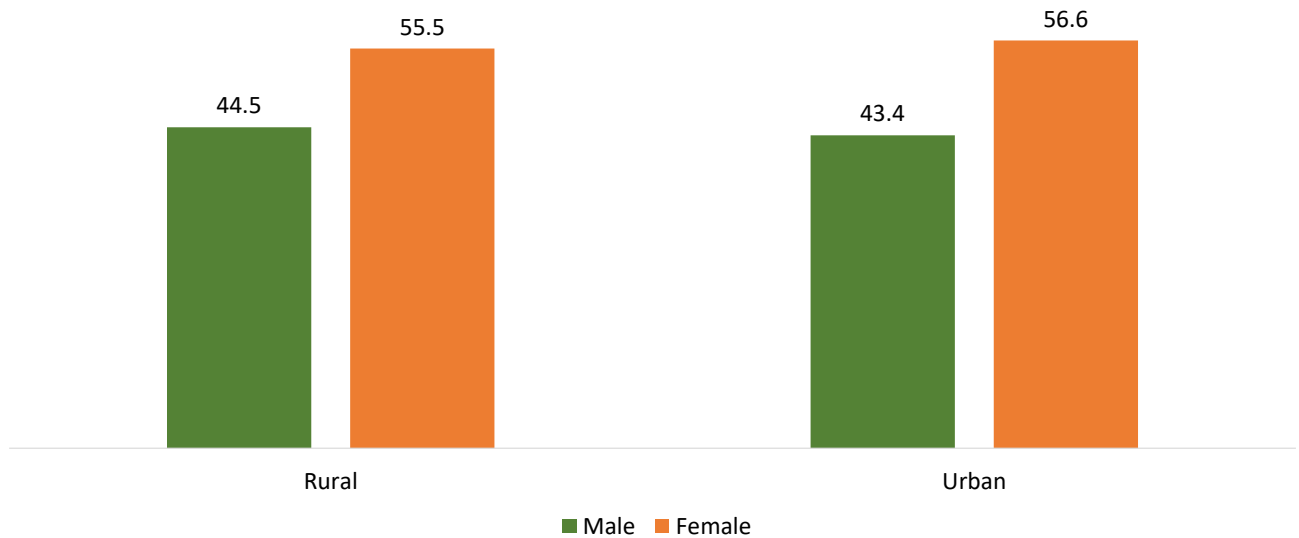


Figure 12.4 shows the percentage share of youth (15-24 years) NEET by province. Lusaka Province had the highest percentage share of youth NEET

at 14.9 percent while Muchinga had the lowest share at 5.6 percent.

Figure 12.4: Percentage Share of Youth (15-24 years) NEET by Province, Zambia 2023

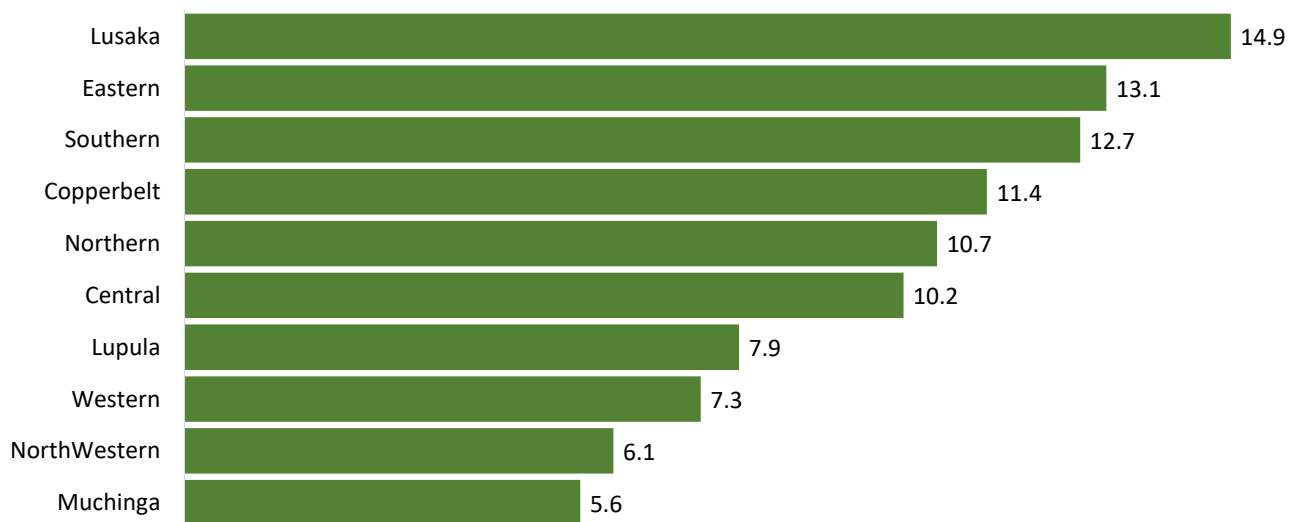
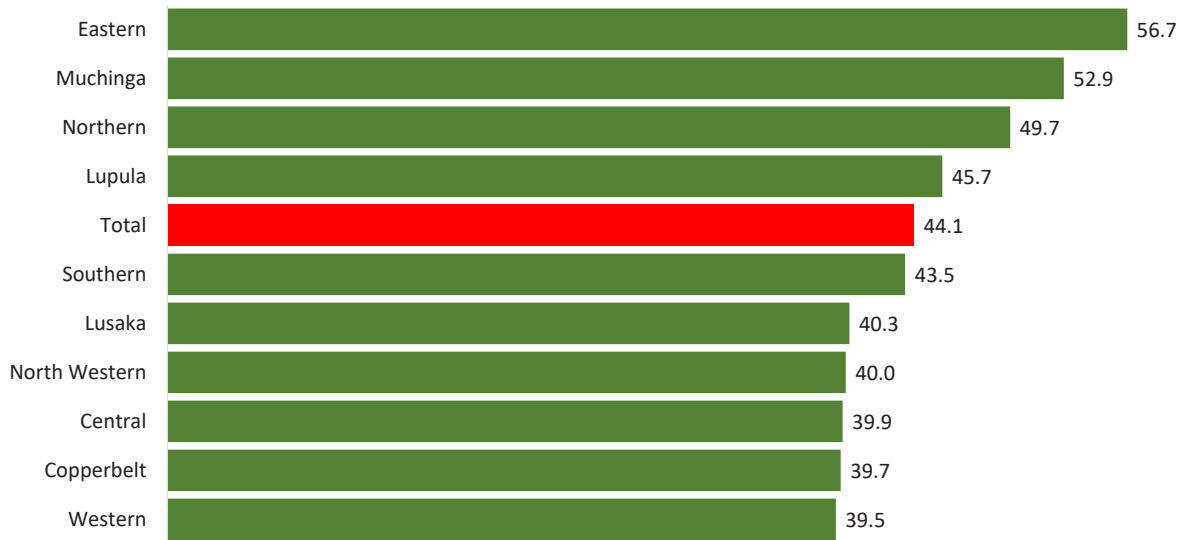


Figure 12.5 shows distribution of Youth NEET rate by province. Results show that the overall Youth NEET rate was 44.1 percent. Eastern Province with 56.7 percent had the highest youth NEET

rate, followed by Muchinga at 52.9 percent. Western Province recorded the lowest Youth NEET at 39.5 percent.

Figure 12.5: Percentage Distribution of Youth NEET rate (15-24) by Province, Zambia 2023



12.3 Number of Youth (19-34 years) NEET

Table 12.4 shows the number and percentage distribution of youth (19-34 years) NEET by sex

and rural/urban. A total of 2,964,549 youth (19-34 years) were NEET. Rural areas accounted for a higher proportion of Youth NEET at 59.4 percent and urban areas at 40.6 percent.

Table 12.4: Number and Percentage Distribution of Youth (19-34 years) Not in Employment, Education or Training (NEET) by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,964,549	100.0	1,189,540	1,775,009
Rural	1,761,394	59.4	754,518	1,006,876
Urban	1,203,155	40.6	435,022	768,133

Figure 12.6 shows the percentage distribution of youth (19-34 years) NEET by sex and rural/urban. Of the total Youth NEET in rural areas, 42.8

percent were male and 56.2 percent were female. In urban areas, 36.2 percent were males and 63.8 percent were female.

Figure 12.6: Percentage Distribution of Youth (19-34 years) NEET by Sex and Rural/Urban, Zambia 2023

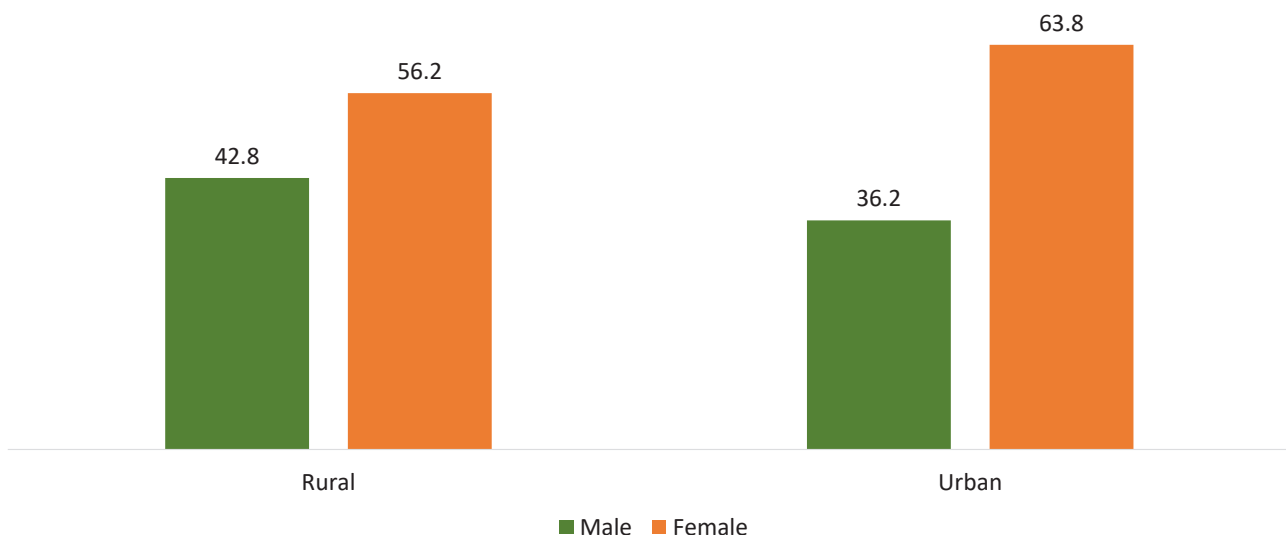


Table 12.5 shows number and percentage distribution of youth (19 - 34 years) NEET by rural/urban and age group. In all age groups, rural

areas had a higher proportion of Youth NEET than urban areas.

Table 12.5: Number and Percentage Distribution of Youth (19-34 years) NEET by Rural/Urban and Age Group, Zambia 2023

Age Group	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	2,964,549	1,761,394	59.4	1,203,155	40.6
19-22	901,161	543,509	60.3	357,652	39.7
23-26	896,355	516,734	57.6	379,621	42.4
27-30	700,840	422,280	60.3	278,560	39.7
31-34	466,193	278,871	59.8	187,322	40.2

Figure 12.7 shows percentage share of youth (19-34 years) NEET by age group. The age group 19-22 years had the highest share of youth NEET at 30.4 percent followed by the age group 23-26

years at 30.2 percent. The lowest percentage of the youth NEET was in the age group 31-34 years at 15.7 percent.

Figure 12.7: Percentage Share of Youth (19-34 years) NEET by Age Group, Zambia 2023

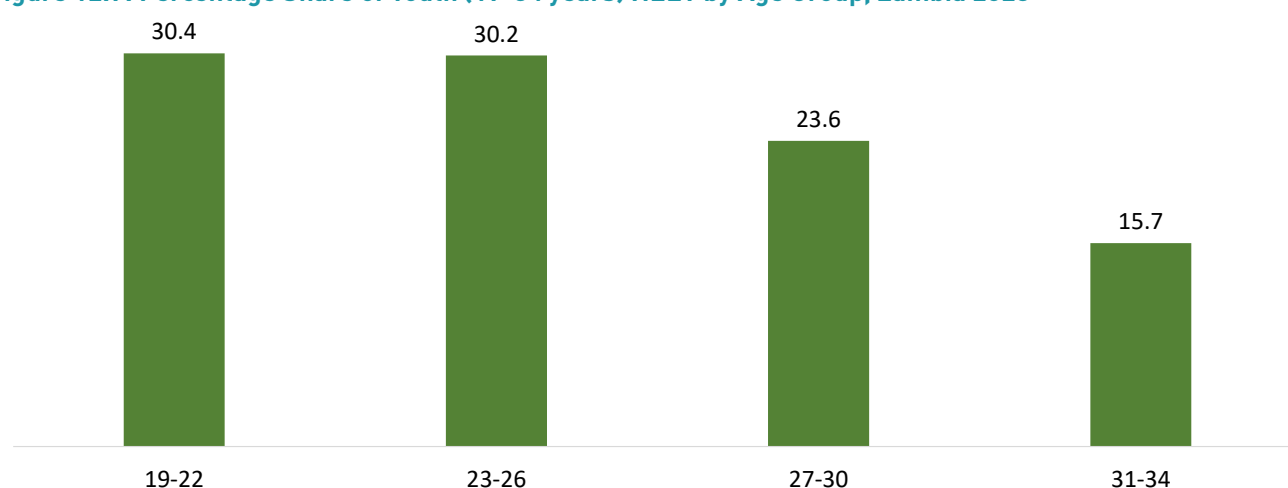
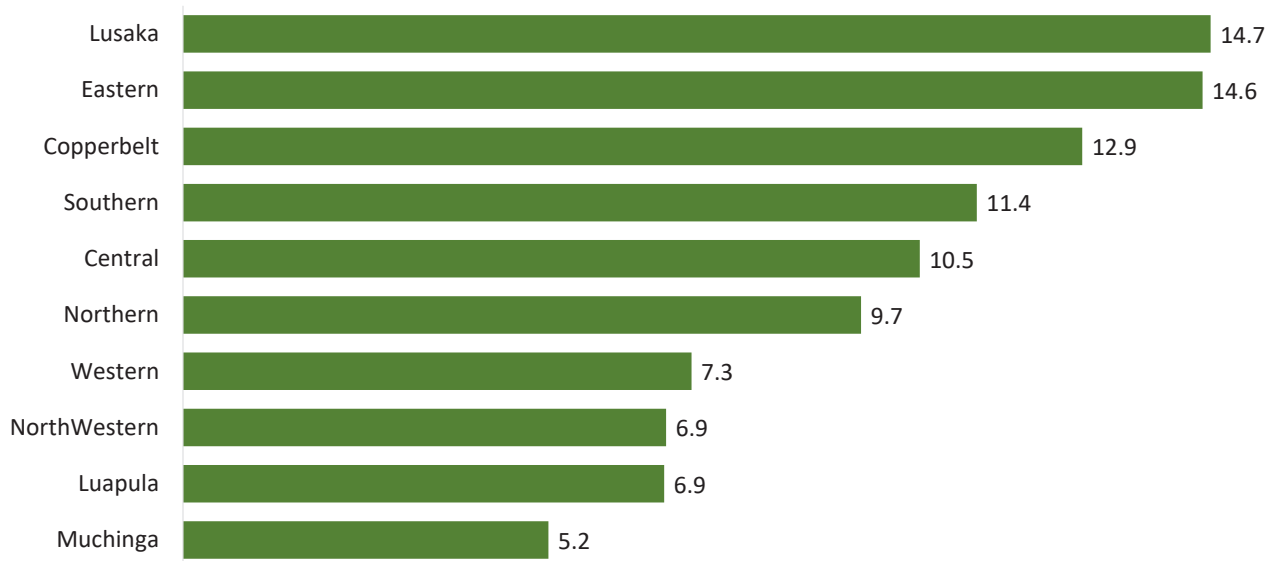


Figure 12.8 shows percentage share of youth (19-34 years) NEET by province. Lusaka Province had the highest percentage share of youth NEET

at 14.7 percent, followed by Eastern Province at 14.6 percent. Muchinga Province had the lowest percentage at 5.2 percent.

Figure 12.8: Percentage Share of the Youth (19-34 years) NEET by Province, Zambia 2023



13

CHAPTER THIRTEEN TIME RELATED UNDEREMPLOYMENT

13.1 Introduction

Time-related underemployment reflects the underutilization of the productive capacity of the labour force. Its definition is based on three criteria. It includes all persons in employment who, during a specified short reference period:

- Were willing to work additional hours;
- Were available to work additional hours; and
- Had worked less than the threshold (forty hours) relating to weekly working time

13.2 Time-Related Underemployment

Table 13.1 shows the number and percentage distribution of time-related underemployed persons by sex and rural/urban. There were 275,735 persons in time-related underemployment of which 37.2 percent were in the rural areas and 62.8 percent were in urban areas.

Table 13.1: Number and Percentage Distribution of Time-Related Underemployed Persons by Sex and Rural/Urban, Zambia 2023

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	275,735	100.0	157,434	118,301
Rural	102,710	37.2	65,418	37,292
Urban	173,025	62.8	92,016	81,009

Figure 13.1 shows the percentage distribution of the time-related underemployed persons by sex and rural/urban. There were more males than females in time-related underemployment

at 57.1 percent and 42.9 percent, respectively. In both rural and urban areas, the percentage of males was higher than that of females.

Figure 13.1: Percentage Distribution of Time-Related Underemployed Persons by Sex and Rural/Urban, Zambia 2023

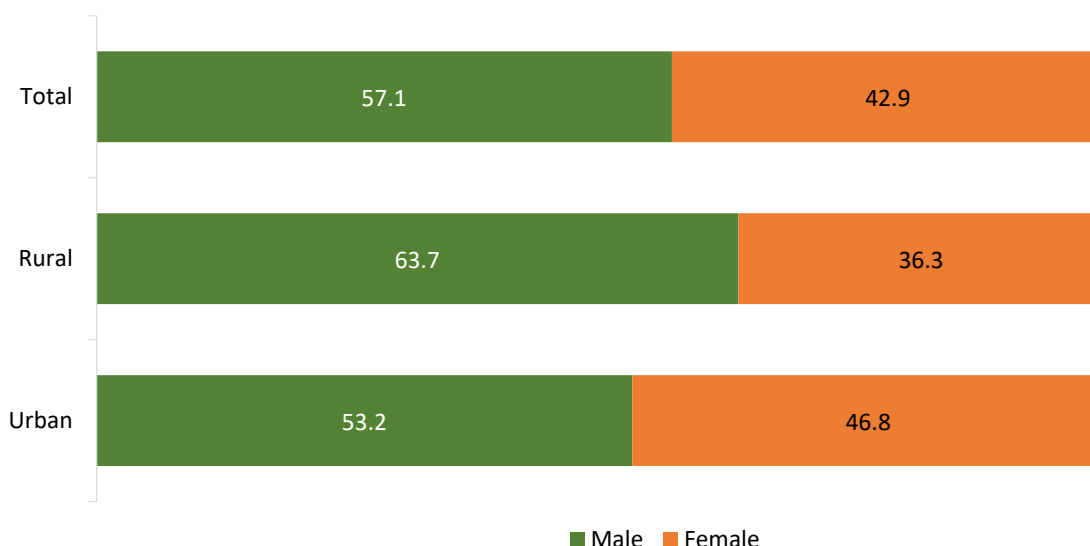


Figure 13.2 shows the percentage distribution of employed persons in time-related underemployment by sex and age group. All age groups had more males than females in time-

related underemployment except in age groups 55-59 years, 60-64 years and 65 years or older.

Figure 13.2: Percentage Distribution of Persons in Time-Related Underemployment by Sex and Age Group, Zambia 2023

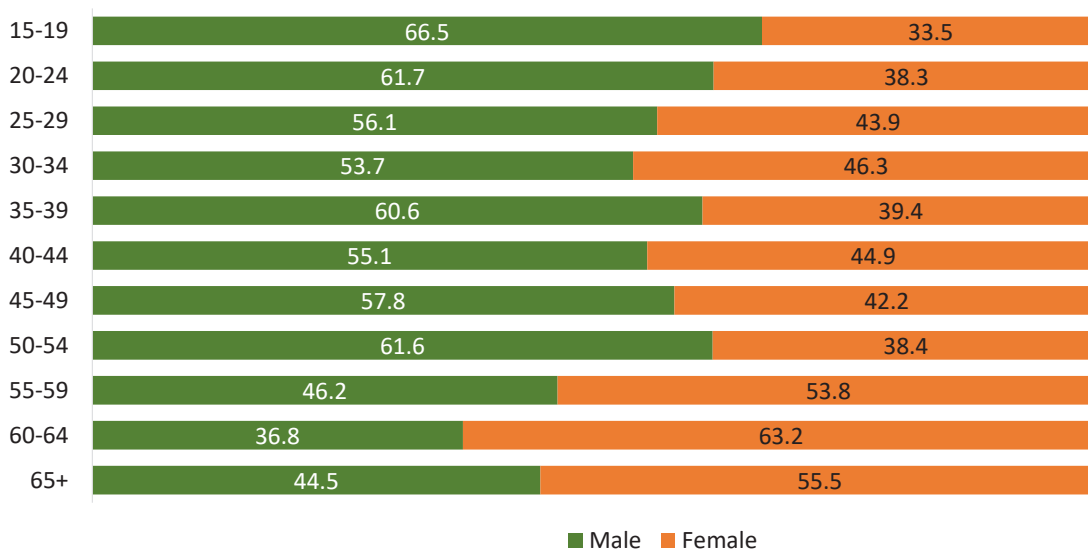


Figure 13.3 shows the percentage share of employed persons in time-related underemployment by province. Lusaka Province had the highest percentage share of

underemployment at 31.1 percent followed by Central province which accounted for 17.6 percent while Eastern had the lowest at 1.4 percent.

Figure 13.3: Percentage Share of Employed Persons in Time-Related Underemployment by Province, Zambia 2023

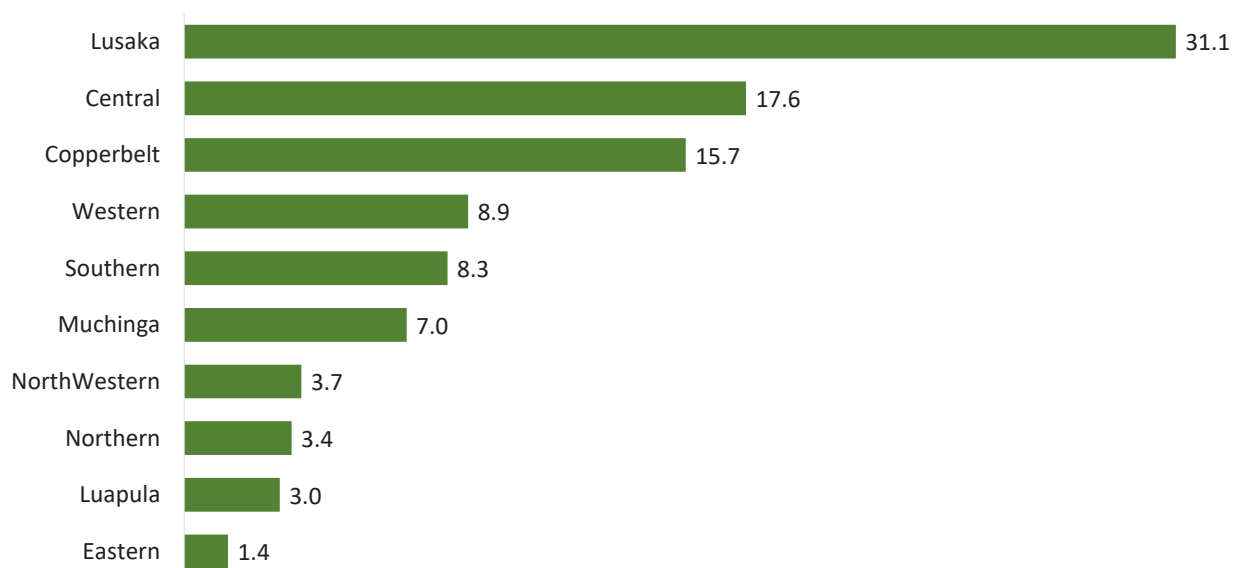


Figure 13.4 shows the percentage share of time-related underemployed persons by industry. The agriculture, forestry and fishing industry had the highest share of time related underemployed

persons at 26.6 percent. The water supply, Sewerage, waste management and remediation activities had the lowest share at 0.3 percent.

Figure 13.4: Percentage Share of Underemployed Persons by Industry, Zambia 2023

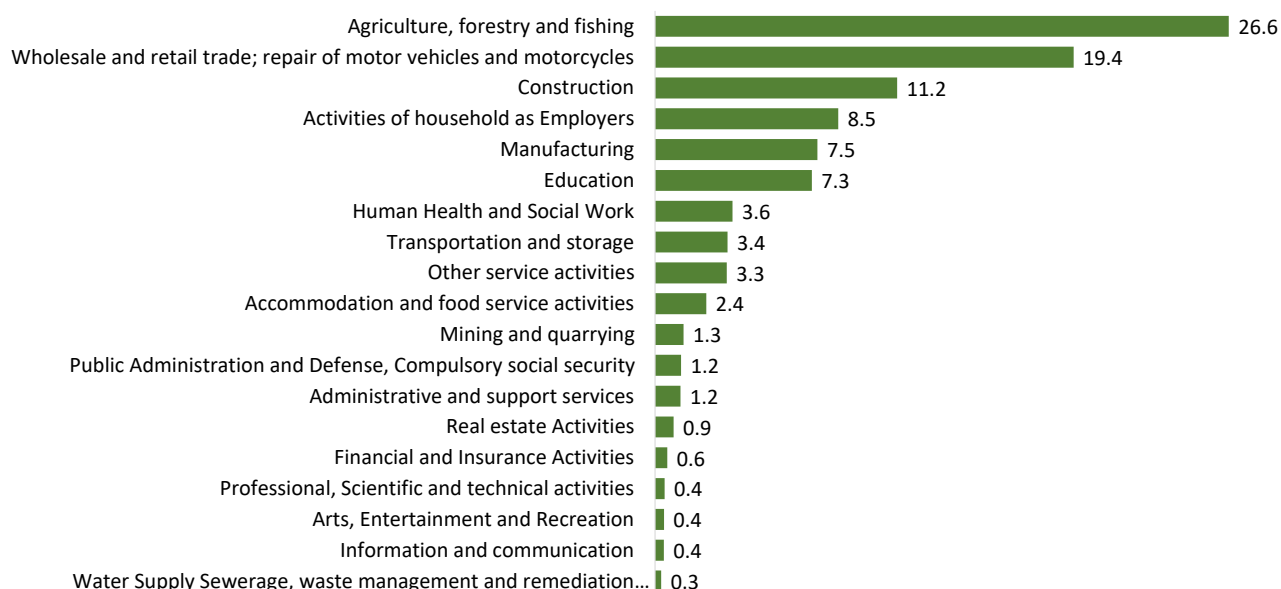


Figure 13.5 shows the percentage distribution of time-related underemployed persons by sex and industry. Results show that there were no males

in time-related underemployment in Electricity, gas, steam and air conditioning supply and administrative and support services industries.

Figure 13.5: Percentage Distribution of Time-related Underemployed persons by Sex and Industry, Zambia 2023

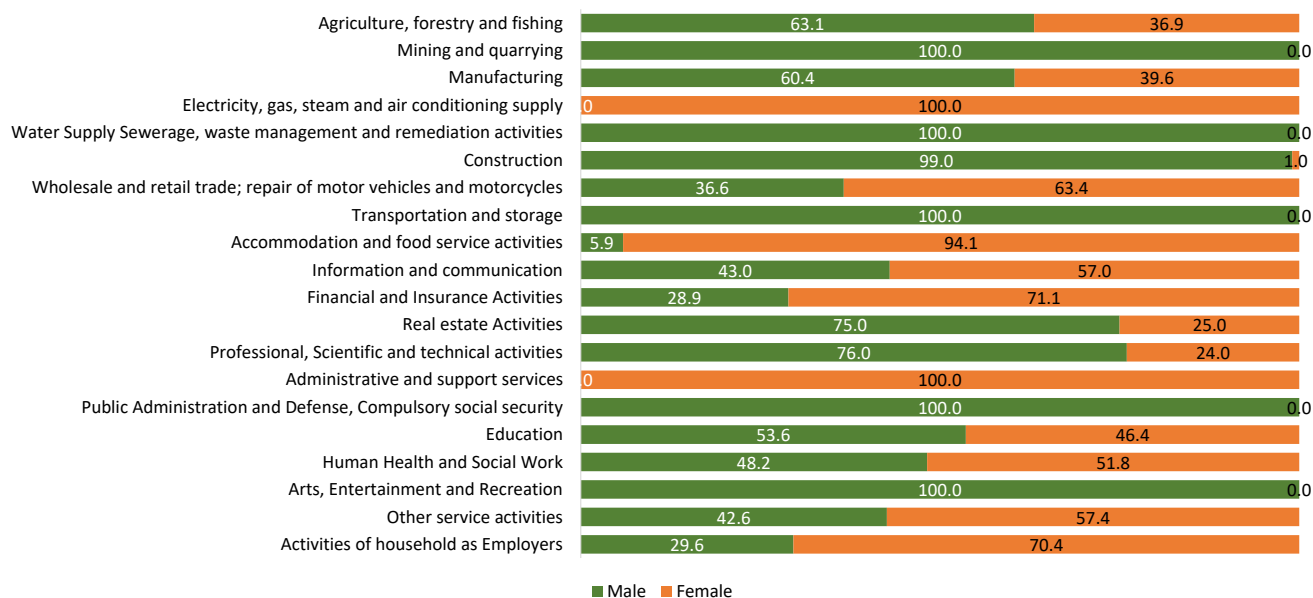


Figure 13.6 shows the percentage share of employed persons in time-related underemployment by occupation. Elementary occupations had the highest share of time-

related underemployed persons at 22.4 percent while clerical support workers had the lowest share at 1.1 percent.

Figure 13.6: Percentage Share of Employed Persons in Time-Related Underemployment by Occupation, Zambia 2023



Figure 13.7 shows number and percentage distribution of employed persons in time-related underemployment by sex and occupation. The plant and machine operators and assemblers had more males than females in time-related

underemployment at 95.7 percent and 4.3 percent, respectively. The service and sales workers had more females than males at 69.9 percent and 30.1 percent, respectively.

Figure 13.7: Percentage Distribution of Employed Persons in Time-Related Underemployment by Sex and Occupation, Zambia 2023

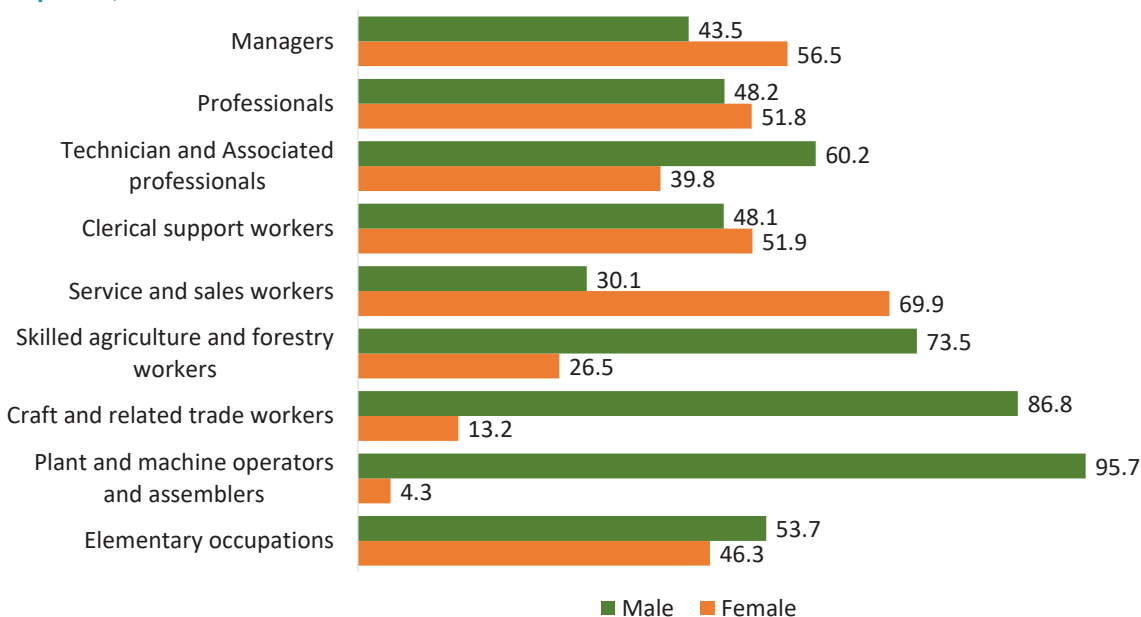


Table 13.2 shows the number and percentage distribution of employed persons in time-related underemployment by rural/urban and institutional sector. There were more time-

related underemployed persons in urban areas than rural areas in all institutional sectors except the household sector at 46.6 percent.

Table 13.2: Number and Percentage Distribution of Employed Persons in Time-Related Underemployment by Rural/Urban and Institutional Sector, Zambia 2023

Institutional Sector	Total	Rural		Urban	
	Number	Number	Percent	Number	percent
Total	275,735	102,710	37.2	173,025	62.8
Central Government	22,764	10,443	45.9	12,321	54.1
Local Government	2,775	1,190	42.8	1,585	57.1
Parastatal/State-owned firm	1,189	0	0.0	1,189	100.0
Embassy/International org.	202	0	0.0	202	100.0
NGO	1,555	0	0.0	1,555	100.0
Faith-Based organization	2,131	584	27.4	1,547	72.6
Private Business / Farms	172,883	51,930	30.0	120,953	70.0
Producer cooperatives	0	0	0.0	0	0.0
Household	72,236	38,563	53.4	33,673	46.6

13.3 Time-Related Underemployment Rate

Figure 13.8 shows the time-related underemployment rate by sex and rural/urban. The time-related underemployment rate was at 6.9 percent. Females had a higher rate than

males at 7.4 percent and 6.6 percent, respectively. In rural areas, males had a higher rate than females at 7.1 percent and 6.8 percent while females had a higher rate than males in urban areas at 7.7 percent and 6.3 percent, respectively.

Figure 13.8: Time-related Underemployment Rate by Sex and Rural/Urban, Zambia 2023

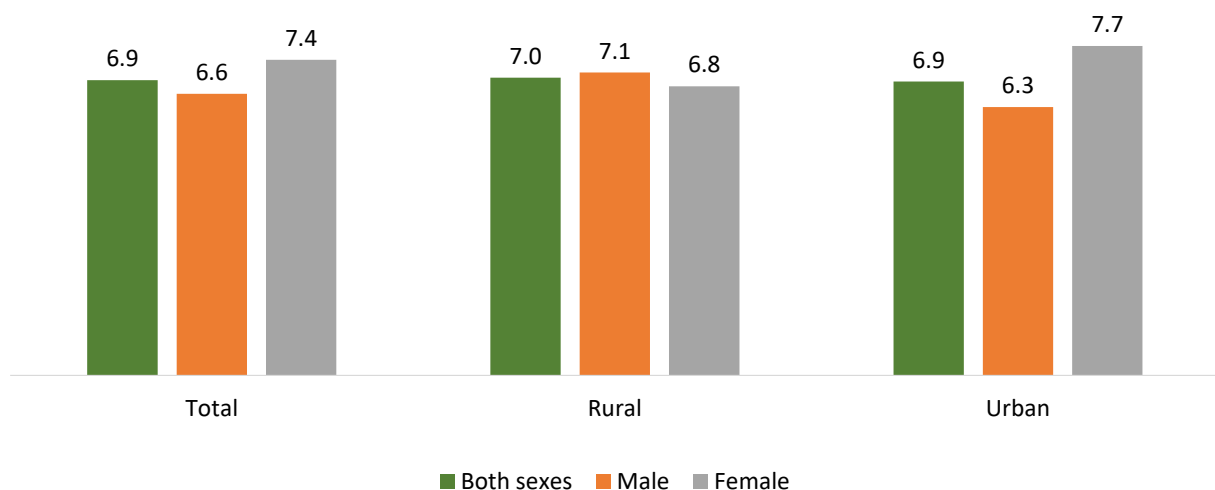


Figure 13.9 shows time-related underemployment rate by age-group. The age group 20-24 years had the highest time-related underemployment rate

at 9.1 percent followed by the age group 25-29 years at 9.0 percent. The age group 60-64 years had the lowest rate at 2.5 percent.

Figure 13.9: Time-Related Underemployment Rate by Age-Group, Zambia 2023

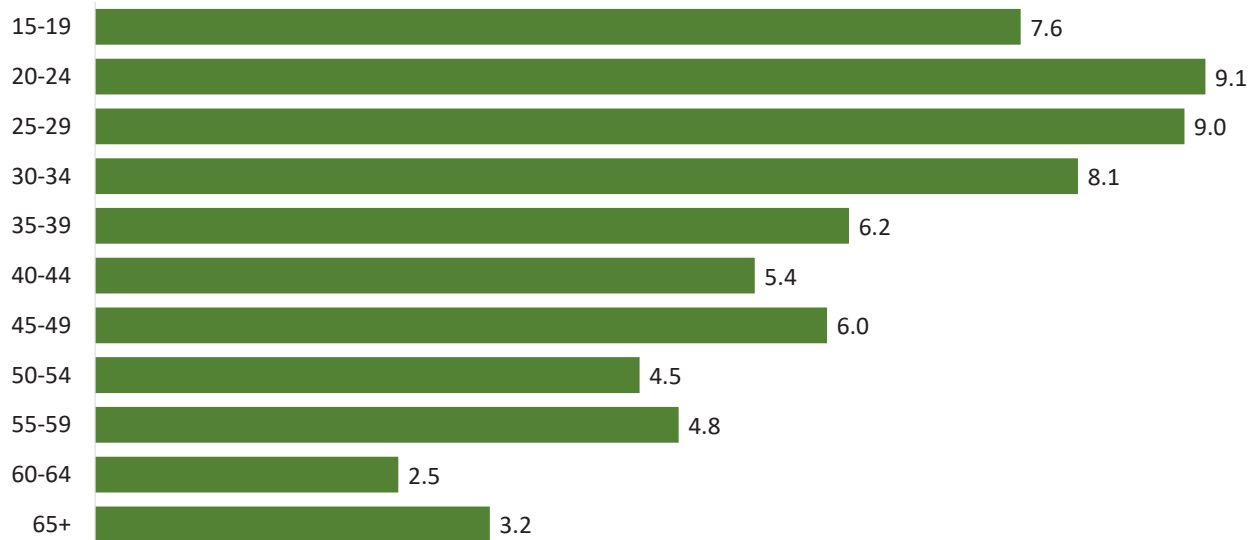


Figure 13.10 shows time-related underemployment rate by industry. Construction industry had the highest time-related underemployment rate at 13.9 percent followed

by Activities of household as employer at 12.8 percent. The lowest rate was in Administrative and support services at 1.9 percent.

Figure 13.10: Time-Related Underemployment Rate by Industry, Zambia 2023

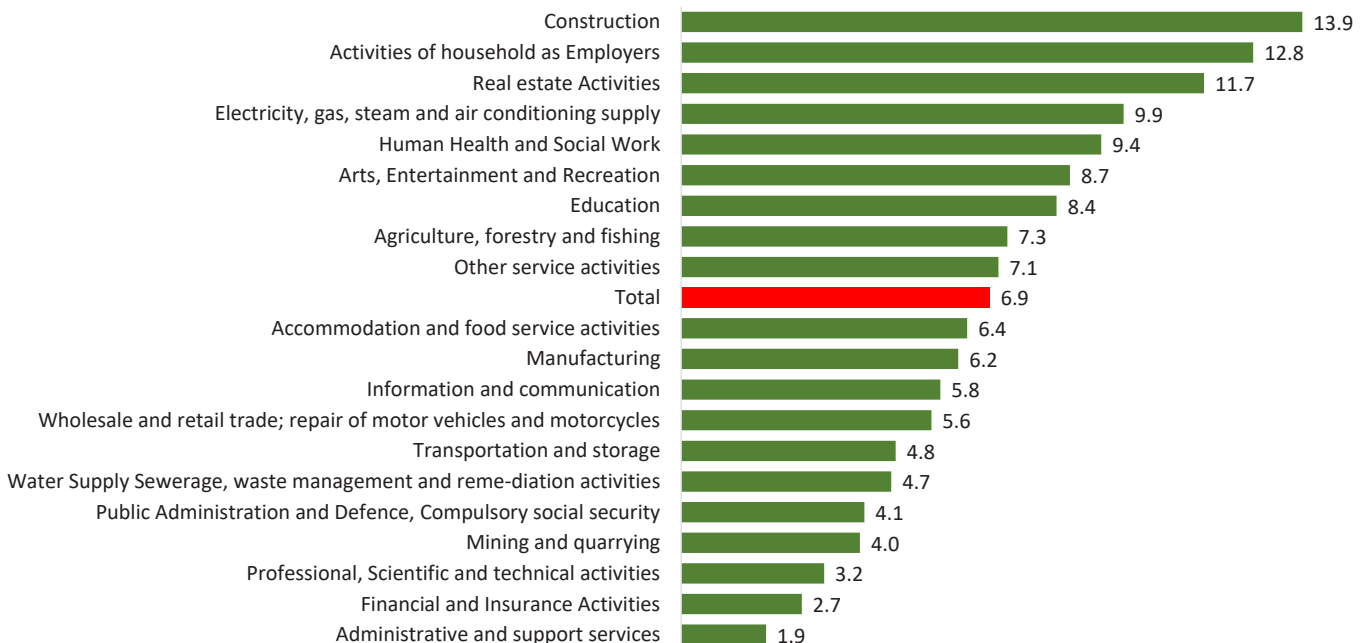


Figure 13.11 shows time-related underemployment rate by occupation. Employed persons who worked in elementary occupations had the highest time-related underemployment

rate at 9.9 percent followed by Craft and related trade workers at 9.3 percent. Plant and machine operators and assemblers had the lowest rate at 3.2 percent.

Figure 13.11: Time-Related Underemployment Rate by Occupation, Zambia 2023



Figure 13.12 shows time-related underemployment rate by institutional sector. The Non-Governmental Organizations (NGO) had the highest time-related underemployment

rate at 9.1 percent followed by those that worked in Embassy/International organizations at 8.9 percent. The Parastatal/State-owned firm had the lowest at 2.5 percent.

Figure 13.12: Time-Related Underemployment Rate by Institutional Sector, Zambia 2023

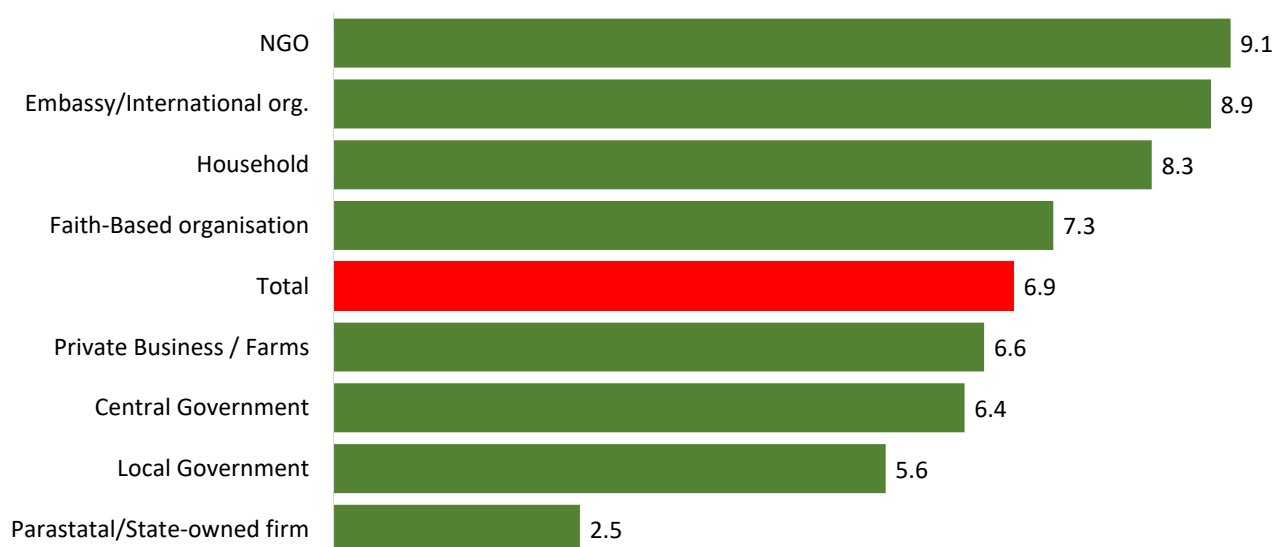
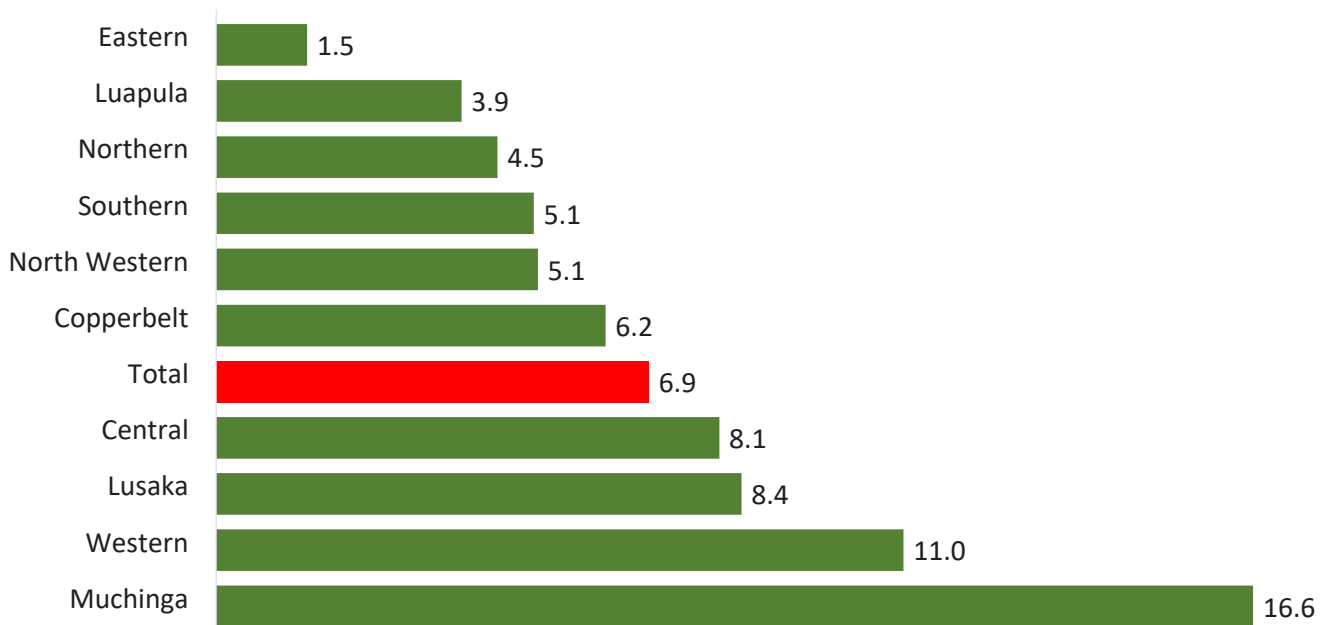


Figure 13.13 shows time-related underemployment rate by province. Muchinga Province had the highest rate at 16.6 percent,

about 10.0 percentage points higher than the national average, while Eastern Province had the lowest rate at 1.5 percent.

Figure 13.13: Time-Related Underemployment rate by Province, Zambia 2023



14

CHAPTER FOURTEEN AVERAGE MONTHLY EARNINGS FOR PAID EMPLOYEES, INTERNS AND APPRENTICES

14.1 Introduction

Workers in “paid employment” refer to those who hold explicit (written or oral) or implicit employment contracts with the employer. These are typically remunerated by wages and salaries, but may be paid by commission from sales, by piece-rates, bonuses or in-kind payments, such as food, housing or training.

This chapter presents statistics on employed population and their corresponding wages and salaries by important socio-economic characteristics.

Figure 14.1 shows average monthly earnings by sex. The average monthly earning was estimated at K5, 369. Males had higher average earnings than females at K5, 510 and K5, 100, respectively. Figure 14.1: Average Monthly Earnings by Sex, Zambia 2023

Figure 14.1: Average Monthly Earnings by Sex, Zambia 2023

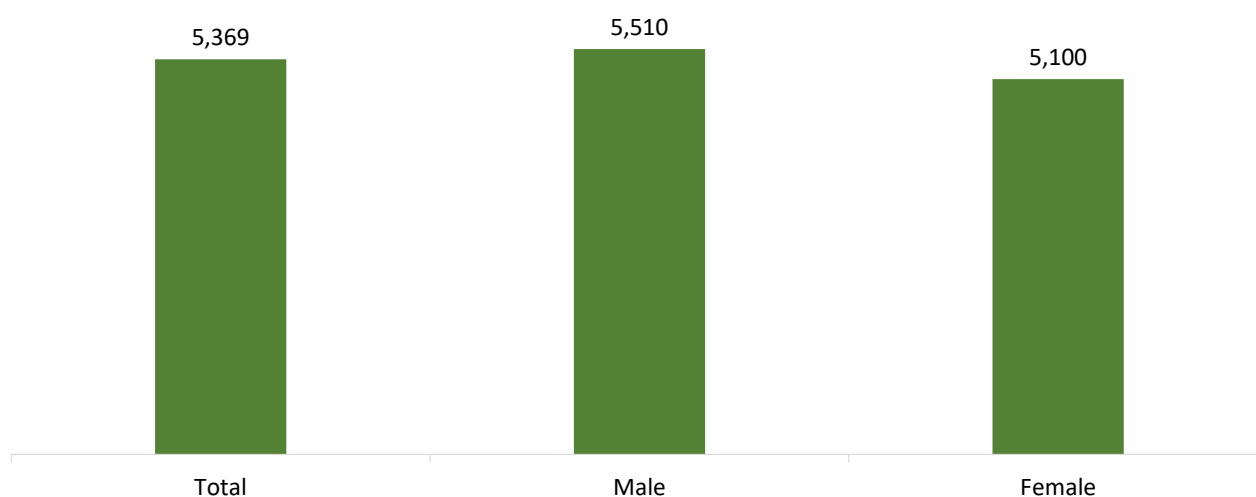


Figure 14.2 shows the percentage distribution of paid employees by income group. The income bracket K0-K2,700 had the highest percentage share of paid employees followed by income

group K7,501+ at 57.6 percent and 21.6 percent, respectively. The lowest percentage share was in income bracket K6,301-K7,500 at 2.5 percent.

Figure 14.2: Percentage Distribution of Paid Employees by Income bracket (ZMW), Zambia 2023

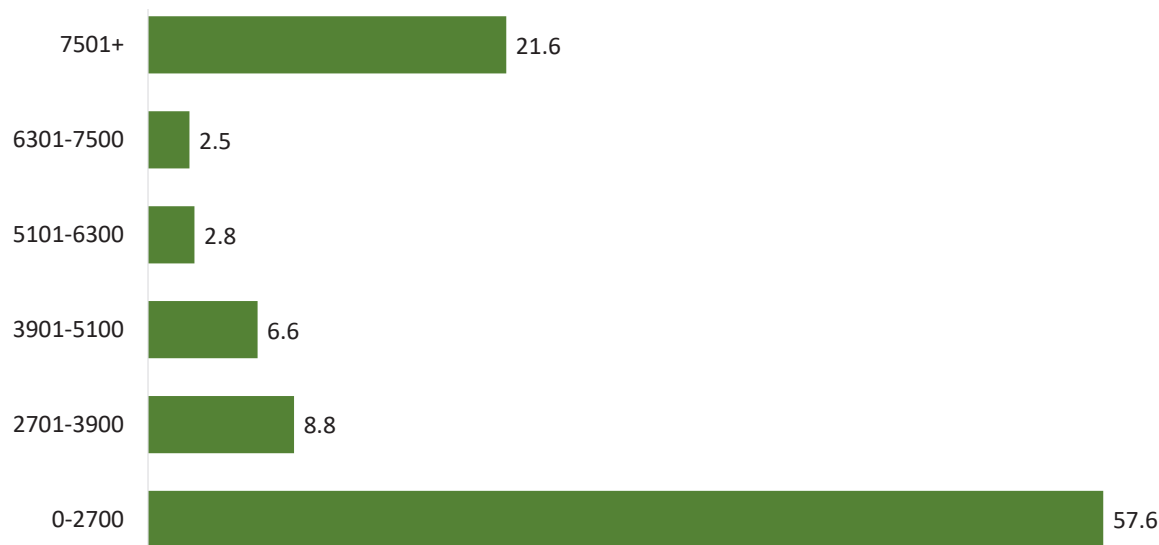


Table 14.1 shows the percentage distribution of paid employees by income bracket and age group. The proportion among the youth (15-24

years) that earned over K7,500 was 3.0 percent while 80.2 percent earned less than K2,700.

Table 14.1: Distribution of Paid employees by Income bracket (ZMW) and Age group, Zambia 2023

Age Group	Income bracket (ZMW)													
	Total		0-2700		2701-3900		3901-5100		5101-6300		6301-7500		7501+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
15-24	271,370	100.0	217,580	80.2	21,489	7.9	18,378	6.8	3,425	1.3	2,226	0.8	8,273	3.0
25-55	1,534,780	100.0	821,906	53.6	139,400	9.1	101,120	6.6	47,803	3.1	41,643	2.7	382,908	24.9
56+	80,879	100.0	48,060	59.4	5,988	7.4	4,481	5.5	2,244	2.8	3,761	4.7	16,345	20.2

Table 14.2 shows the number and percentage distribution of paid employees by status in employment and income bracket. Most domestic paid workers were in the income bracket (K0-K2,700) at 94.3 percent while most paid interns were in income bracket (K7,500+) at 42.5 percent.

Table 14.2: Distribution of Paid employees by Income Bracket and Status in Employment, Zambia 2023

Status in employment	Income Bracket (ZMW)							
	Total	0-2700	2701-3900	3901-5100	5101-6300	6301-7500	7501+	
Total	1,887,030	100.0	57.6	8.8	6.6	2.8	2.5	21.6
Working for someone else for pay	1,593,538	100.0	56.0	9.3	6.2	2.8	2.4	23.3
Working as a paid apprentice	37,720	100.0	50.5	4.8	9.2	0.6	0.0	35.0
Working as a paid intern	13,226	100.0	33.1	2.2	11.3	6.5	4.4	42.5
An employer (employing one or more employees)	7,345	100.0	81.3	0.0	0.0	0.0	0.0	18.7
An own-account worker (not employing any employee)	111,945	100.0	62.4	9.0	11.3	6.0	3.3	8.0
Helping without pay in a household business	28,551	100.0	92.0	0.0	4.2	1.7	2.1	0.0
Domestic paid worker	34,952	100.0	94.3	1.4	2.3	0.5	0.0	1.4
Casual employee	59,751	100.0	60.9	9.7	9.9	1.6	7.8	10.0

Figure 14.3 shows average monthly earnings by sector of employment. The income bracket K0-K2,700 had the highest percentage share of paid employees in all sectors of employment. Formal

sector paid employees who earned more than K7,500 accounted for 37.4 percent relative to 5.0 percent and 1.8 percent for those in the informal and household sector, respectively.

Figure 14.3: Average Monthly Earnings by Sector of Employment, Zambia 2023

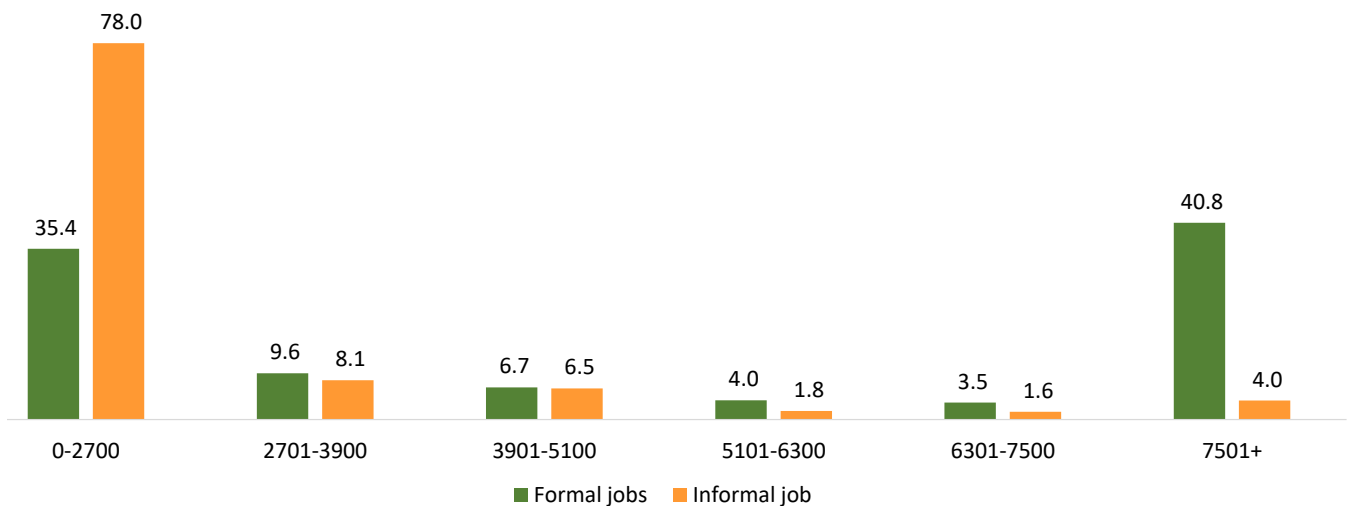


Figure 14.4 shows paid employees by type of employment and income bracket. Of all paid employees in informal jobs, 78.0 percent earned K2,700 or less, while 4.0 percent earned more

than K7,500. In the formal jobs, 35.4 percent of the paid employees earned K2,700 or less while 40.8 percent earned more than K7,500.

Figure 14.4: Average Monthly Earnings by Type of Employment and Income Bracket, Zambia 2023

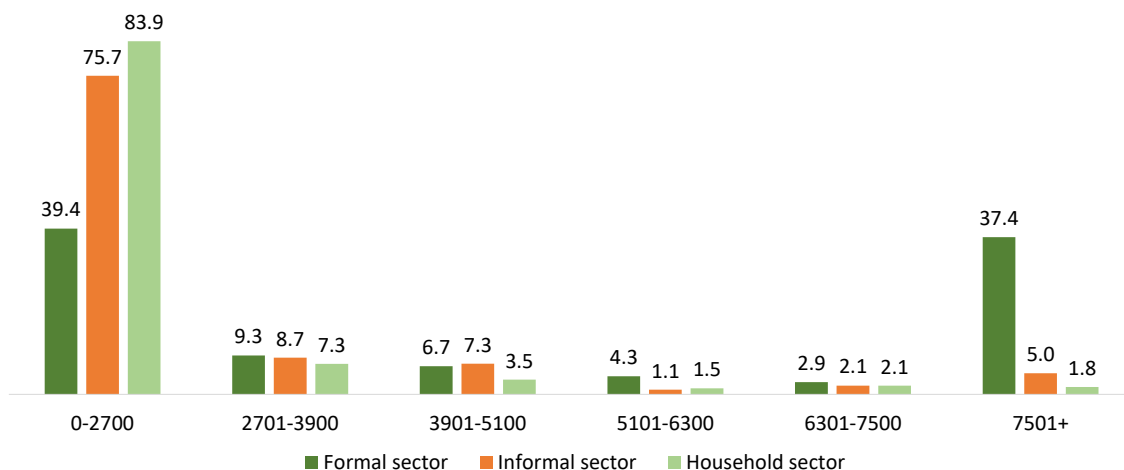


Table 14.3 shows the number and percentage distribution of paid employees by income bracket and industry. Most paid employees in the activities of households as employers industry were in the

income bracket K0-K2,700 was at 90.1 percent while most paid employees in the professional, scientific and technical activities industry were in the income bracket (K7,500+) at 61.5 percent.

Table 14.3: Number and Percentage Distribution of Paid Employees by Income Bracket and Industry, Zambia 2023

Industry	Income Bracket(ZMW)							
	Total		0-2700	2701-3900	3901-5100	5101-6300	6301-7500	7501+
Total	1,887,030	100.0	57.6	8.8	6.6	2.8	2.5	21.6
Agriculture, forestry and fishing	304,904	100.0	81.0	6.5	3.7	1.6	1.8	5.4
Mining and quarrying	73,353	100.0	34.1	7.2	3.5	1.8	4.8	48.7
Manufacturing	173,799	100.0	42.1	21.4	8.7	7.1	5.9	14.7
Electricity, gas, steam and air conditioning supply	6,040	100.0	56.5	0.0	11.3	0.0	4.1	28.1
Water Supply Sewerage, waste management and remediation activities	15,821	100.0	48.1	6.8	0.0	8.5	5.4	31.1
Construction	93,777	100.0	65.0	12.2	8.1	1.5	3.5	9.7
Trade, wholesale and retail distribution	186,841	100.0	66.1	11.5	11.6	2.6	1.0	7.2
Transportation and storage	147,266	100.0	50.0	11.9	15.0	7.0	1.2	14.8
Accommodation and food service activities	57,440	100.0	66.7	8.4	10.0	6.3	1.3	7.3
Information and communication	16,491	100.0	53.4	0.0	6.1	7.7	0.0	32.8
Financial and Insurance Activities	38,020	100.0	43.8	10.4	8.9	0.0	2.2	34.8
Real estate Activities	8,220	100.0	34.2	10.1	3.4	43.9	2.8	5.5
Professional, Scientific and technical activities	24,690	100.0	27.4	0.0	5.5	0.0	5.6	61.5
Administrative and support services	120,772	100.0	61.0	14.6	6.8	1.9	1.4	14.2
Public Administration and Defence, Compulsory social security	76,922	100.0	34.5	0.6	3.7	1.0	7.7	52.5
Education	221,153	100.0	33.4	4.0	1.7	0.8	2.4	57.6
Human Health and Social Work	94,122	100.0	38.3	1.6	8.7	0.9	1.3	49.2
Arts, Entertainment and Recreation	8,130	100.0	49.4	10.2	11.7	0.0	16.2	12.5
Other service activities	52,359	100.0	68.8	3.5	8.6	4.2	3.0	12.0
Activities of household as Employers	166,442	100.0	90.1	7.4	1.3	0.3	0.0	1.0
Activities of extraterritorial organization and bodies	469	100.0	0.0	0.0	100.0	0.0	0.0	0.0

Table 14.4 shows the number and percentage distribution of paid employees by income bracket and occupation. Most employees in the skilled agricultural, forestry and fisheries workers

occupation were in income bracket (K0-K2700) at 83.4 percent while those in the professionals had most paid employees in income bracket (K7,500+) at 61.0 percent.

Table 14.4: Number and Percentage Distribution of Paid Employees by Income Bracket and Occupation, Zambia 2023

Occupation	Income Bracket(ZMW)							
	Total		0-2700	2701-3900	3901-5100	5101-6300	6301-7500	7501+
Total	1,887,030	100.0	57.6	8.8	6.6	2.8	2.5	21.6
Managers	88,849	100.0	43.1	6.3	6.4	4	2.3	37.9
Professionals	301,387	100.0	29.9	3.4	2.2	1.8	1.7	61
Technician and Associated professionals	112,362	100.0	36.8	9.2	9.0	5.7	2.3	36.9
Clerical support workers	53,784	100.0	41.9	12.9	8.0	3.6	6.7	26.9
Service and sales workers	437,309	100.0	71.7	8.4	6.7	2.3	1.7	9.3
Skilled agriculture and forestry workers	83,083	100.0	83.4	4.2	3.8	1.5	2.7	4.4
Craft and related trade workers	149,401	100.0	56.6	13.3	7.5	1.5	4.8	16.2
Plant and machine operators and assemblers	194,955	100.0	39.6	14.2	15.1	8.9	3.2	18.9
Elementary occupations	453,893	100.0	76.7	10.1	5.2	1.1	2.4	4.4
Other	12,009	100.0	24.4	0.0	3.6	0.0	0.0	72.0

Table 14.5 shows the number and percentage distribution of paid employees by income bracket and institutional sector. Most paid employees in the household sector earned K2700 or less at

83.9 percent whereas most paid employees in Central government earned more than K7500 at 69.1 percent.

Table 14.5: Number and Percentage Distribution of Paid employees by Income Bracket and Institutional sector, Zambia 2023

Institutional Sector	Income Bracket (ZMW)							
	Total		0-2700	2701-3900	3901-5100	5101-6300	6301-7500	7501+
Total	1,887,030	100.0	57.6	8.8	6.6	2.8	2.5	21.6
Central Government	333,043	100.0	25.8	0.5	1.2	0.9	2.5	69.1
Local Government	40,026	100.0	24.2	4.1	10.1	2.0	17.2	42.4
Parastatal/State-owned firm	41,639	100.0	33.0	16.7	2.9	5.6	1.2	40.5
Embassy/International org.	1,685	100.0	49.8	0.0	28.6	0.0	0.0	21.5
NGO	15,495	100.0	51.9	20.3	6.0	7.7	0.0	14.1
Faith-Based organisation	24,914	100.0	53.5	6.0	7.4	12.3	0.0	20.8
Private Business / Farms	1,221,814	100.0	64.0	11.2	8.6	3.3	2.2	10.8
Producer cooperatives	5,540	100.0	70.3	16.7	0.0	0.0	4.6	8.3
Household	202,874	100.0	83.9	7.3	3.5	1.5	2.1	1.8

Appendix A: 2023 QUARTERLY LABOUR FORCE SURVEY QUESTIONNAIRE



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Tel No.: +260 211 256973/+260 211 253468
Fax No.: +260211253468/+260211253908
Email: info@zamstats.gov.zm
<http://www.zamstats.gov.zm>



Ministry of Labour and Social Security
P.O. Box 32186, Lusaka, Zambia
Tel No.: +260 211 225722
Fax No.: +260 211 225169
Email: mlss@mlss.gov.zm
<http://www.mlss.gov.zm>

LABOUR FORCE SURVEY QUESTIONNAIRE

HOUSEHOLD IDENTIFICATION PARTICULARS		CODE	
1	Province:		
2	District:		
3	Constituency:		
4	Ward:		
5	Region 1. Rural 2. Urban		
6	CSA		
7	SEA		
8	Cluster Number		
9	SBN		
10	HUN		
11	HHN		
12	Locality Name		
Physical address of Households:			
.....			
.....			
.....			
Phone Number (if any):			
.....			
.....			

INTERVIEWER VISITS			
Visit No.	VISITS		
	Date: DD	MM	YY
	Starting Time (HH:MM)		Ending Time (HH:MM)
1	_ _ / _ _ / _ _	____:____	____:____
2	_ _ / _ _ / _ _	____:____	____:____
3	_ _ / _ _ / _ _	____:____	____:____
Total Number of Persons in the Household			<input type="text"/>

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION A: DEMOGRAPHIC CHARACTERISTICS				
THESE QUESTIONS SHOULD BE ADDRESSED TO THE MOST KNOWLEDGEABLE MEMBER OF THE HOUSEHOLD				
A1	Household roster Can you please provide the (NAMES) of all persons who are usual members of this household, beginning with the Head of the Household? (INCLUDING THOSE WHO ARE TEMPORARILY ABSENT FOR A PERIOD NOT EXCEEDING SIX MONTHS FOR ANY REASON)			
A2	Is (NAME) male or female?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Male Female	Sex
A3	How old was (NAME'S) at (his/her) last birthday? ENTER AGE IN COMPLETED YEARS IF LESS THAN 1 YEAR ENTER '00'. IF AGED 90 YEARS OR OLDER ENTER 90.			Age at last Birthday
A4	What is (NAME'S) relationship to the head of the household?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	Head Spouse Husband/Wife Son/ Daughter Step Child Brother/Sister Brother/Sister in-law Grandchild Nephew/Niece Cousin Parent Father/Mother -in-law Uncle/Aunt Grand Parent Son/Daughter- in-law Other Relative Non- relative	Relationship
A5	FOR PERSONS AGED 10 YEARS OR OLDER What is (NAME)'s current marital status?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Never married >> A7 Cohabiting Monogamously married Polygamous married Separated Divorced Widowed	Marital Status
A6	What was (NAME)'s age at first marriage?		Age at first marriage: _____	Age at first marriage
A7	FOR PERSONS BELOW 18 YEARS Is the biological mother of (NAME) still alive?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Living biological mother
A7a	Is the biological father of (NAME) still alive? SKIP TO A9 of both A7 and A8 are Yes	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Living biological father
A8	Has (NAME)'s parent(s) been very sick for at least three months during the past 12 months, that he/she has been too sick to work or do normal activities?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Parents sick for a period of time
A9	FOR ALL PERSONS 5 YEARS AND ABOVE Is (NAME) aware of HIV/AIDS?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	HIV awareness

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION A: DEMOGRAPHIC CHARACTERISTICS - DISABILITY				
<i>READ: Now I am going to ask you some questions on disability about household members aged 5 years or older</i>				
A10	Does (NAME) have difficulty seeing, even if wearing glasses? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty Seeing
A11	Does (NAME) have difficulty hearing, even if using hearing aid? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty Hearing
A12	Does (NAME) have difficulty walking or climbing steps?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty Walking
A13	Does (NAME) have difficulty remembering or concentrating? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty remembering or concentrating
A14	Does (NAME) have difficulty with self-care such as (washing all over or dressing)? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty with self-care
A15	Does (NAME) have difficulty communicating for example understanding or being understood by others? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty communicating
A16	(NAME) , you mentioned having a lot of difficulties doing some things. When did the first of these difficulties start?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	At birth Between the birth and the age of 15 Between the ages of 15 and 29 Between the ages of 30 and 65 After age 65 Refused Don't know	When difficulties started

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION B: EDUCATION AND LITERACY				
READ: Now I am going to ask you questions about Education and Literacy for all household members aged 5 years or older				
B1	Can (NAME) read and write in any language?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Read and write
B2	Has (NAME) ever attended school?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>B8	Ever attended school
B3a	At what age did (NAME) begin school?		_____ <i>Age in completed years</i>	Age begun school
B3b	Has (NAME) ever repeated any level of schooling any point in time?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Ever repeated level of school
B3c	Is (NAME) currently attending school? FOR PERSONS AGED 26 YEARS OR OLDER WHOSE RESPONSE IS NO SKIP TO B6	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>B6	currently attending school
B4	ONLY FOR PERSONS AGED 5 YEARS TO 25 YEARS OLD What is the main reason (NAME) is not currently attending school?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	Differently abled (Disabled) Illness Injury School is too far Cannot afford school cost Family does not allow schooling Not interested in school/ poor in studies School not considered valuable by family School environment not conducive/ not safe Family responsibilities Completed school Pregnancy Started work for pay or family business or farm Got Married Help at home with household chores Other(specify)...	Reason not currently attending school Any →Skip to B6
B5	What grade/level is (NAME) currently attending? SEE CODES IN THE MANUAL		_____ Enter current level/grade	
B6	What is the highest grade/level of education that (NAME) has successfully completed? FOR PERSONS WITH CODES 00 TO 12 (NURSERY, PRIMARY AND SECONDARY) SKIP TO <u>B9</u>		_____ Enter highest grade completed	
B7	ONLY FOR PERSONS WITH TERTIARY EDUCATION What is the field of study for the highest professional qualification (NAME) successfully completed?		→>> B9	Highest professional qualification successfully completed
B8	What is/was the main reason (NAME) never attended school?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/>	Under age / too young Differently abled (Disabled) Illness School was too far Cannot afford school cost Family does not allow schooling Not interested in school/poor in studies School not considered valuable	Reason never attended school

		09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/>	School environment not conducive/ not safe Family responsibilities/ help at home with household chores To work for pay or family business or farm Other (Specify)	
B9	Did (NAME) participate in any business, entrepreneurship or microenterprise development training in the last 5 years?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Business or entrepreneurship training
B10	Did (NAME) learn a trade or technical skill?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No->>> C1a	Trade or technical skill
B11	What type of trade or technical skill did (NAME) learn?	(CHECK FOR CODES IN THE MANUAL AND INSERT IN THE CAPI)		Type of skill
B12	How did (NAME) acquire this trade or skill?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Vocational School/ Course Apprenticeship or on the job training Learned from a friend or family member From an NGO or community organisation Other (Specify)	How trade or skill acquired

2

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION C: ECONOMIC ACTIVITY IDENTIFICATION				
This section covers economic activities in the last 7 days for all household members aged 5 years or older .				
READ: Now, I am going to ask you some questions about economic activity in the last 7 days for each household member aged 5 years or older				
C1a	In the last 7 days, that is from [DATE] up to [DATE/yesterday] , did (NAME) do any work for a wage, salary, or any other pay, even if only for one hour?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes >>D1A No	Work for a wage, salary
C1b	In the last 7 days, did (NAME) run or do any kind of business, farming or other activity to generate income, even if only for one hour? <i>READ ONLY IF NEEDED: For example: growing produce for sale, making things for sale, buying and reselling things, providing services for pay, raising or catching animals or fish for sale</i>	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes >>C3a No	Run or do any kind of business, farming or other activity to generate income
C1c	In the last 7 days, did (NAME) help a member of the household or family with his/her paid job or business?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>C3A	Help a member of the household
C2a	In the last (7 days), did (NAME) have a paid job or a business to which (NAME) expects to return?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >> C2C	Paid job or a business expects to return
C2b	Does (NAME) usually help in any business run by the household or family but was absent for the last (7 days)?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >> C3B	Help in any business run by the household

C2c	Why was (NAME) absent from work during the last (7days)? READ OUT	01 <input type="checkbox"/>	Shift work, flexi time, nature of work >>C3a	
		02 <input type="checkbox"/>	Vacation, holidays >>C3a	
		03 <input type="checkbox"/>	Sickness, illness, accident >>C3a	
		04 <input type="checkbox"/>	Maternity, paternity leave >>C3a	
		05 <input type="checkbox"/>	Education leave or training	
		06 <input type="checkbox"/>	Other personal leave (care for family, civic duties, ...)	
		07 <input type="checkbox"/>	Temporary layoff, reduction in clients, work break	
		08 <input type="checkbox"/>	Bad weather, natural disaster →>>C3b	
		09 <input type="checkbox"/>	Strike or labour dispute	
		10 <input type="checkbox"/>	Long-term disability	
		11 <input type="checkbox"/>	Seasonal work	
		12 <input type="checkbox"/>	Mandatory leave	
		13 <input type="checkbox"/>	Suspension	
		14 <input type="checkbox"/>	Lack of clients, capital or materials	
		15 <input type="checkbox"/>	Lock down due to Covid 19	
		16 <input type="checkbox"/>	Quarantine due to Covid 19	
		17 <input type="checkbox"/>	Insecurity due to Covid 19	
		18 <input type="checkbox"/>	Other (specify)	
C2d	Including the time that (NAME) has been absent, will (NAME) return to that same job / business within 3 months or less?	1 <input type="checkbox"/>	Yes →>>D1A	Return to that same job
		2 <input type="checkbox"/>	No	
C2e	Does (NAME) (continue to) receive an income from his/her job during this absence?	1 <input type="checkbox"/>	Yes →>>D1A	Receive an income during absence from work
		2 <input type="checkbox"/>	No →>>C3b	

SECTION C: MARKET ACTIVITY IDENTIFICATION

 This section covers work related activities in the last 7 days for all household members **aged 5 years or older**
READ: Now am going to ask you questions related to work activities in the **last 7 days** for all household members aged 5 years or older

C3a	Was this work that you mentioned in...? READ (SINGLE RESPONSE)	1 <input type="checkbox"/>	Farming or Rearing Animals →>> C3c	Type of work
		2 <input type="checkbox"/>	Fishing →>> C3c	
		3 <input type="checkbox"/>	Other (Specify) →>> D1A	
C3b	In the last 7 days did (NAME) do any work in farming, rearing animals or fishing?	1 <input type="checkbox"/>	Yes	Work in farming, rearing animals or fishing
		2 <input type="checkbox"/>	No >> G1	
C3c	Thinking about the products (NAME) worked on, are they mainly intended for sale or for family use?	1 <input type="checkbox"/>	Only for sale →>> D1A	Intended for sale or for family use
		2 <input type="checkbox"/>	Mainly for sale →>> D1A	
		3 <input type="checkbox"/>	Mainly for family use →>> G1	
		4 <input type="checkbox"/>	Only for family use →>> G1	

SECTION D: CHARACTERISTICS OF THE MAIN JOB FOR PERSONS AGED 5 YEARS OR OLDER IN THE LAST 7 DAYS					
READ: I am now going to ask you some questions about (NAME) 's main job. The main job is the one where (NAME) usually works the highest number of hours even if (NAME) was temporarily absent in the last 7 days.					
D1a	During the last 7 days did (NAME) have more than one job/business?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No →>>D1c	More than one job/business	
D1b	How many jobs/businesses did (Name) have in the last 7 days?	<input style="width: 50px; height: 20px;" type="text"/>		Number of jobs in last 7 days	
D1c	In his/her main job/business, what kind of work does (NAME) usually do? WRITE: -OCCUPATIONAL TITLE, IF ANY -MAIN TASKS AND DUTIES <i>(e.g.: Cattle farmer –breed, raise and sell cattle; Policeman –patrol the streets; Cook –plan and prepare meals; Primary school teacher – teach children how to read and write)</i>	_____ (OCCUPATIONAL TITLE, IF ANY) _____ (MAIN TASKS AND DUTIES) (ISCO CODE) Occupation		<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	
D2	In (NAME) workplace, what kind of business/activity is mainly carried out? WRITE: -NAME, IF ANY -MAIN ACTIVITY, GOODS OR SERVICES <i>(e.g.: Police Department - public safety; Restaurant - preparing and serving meals; Transport Company - long distance transport of goods)</i>	_____ (NAME OF ESTABLISHMENT, IF ANY) _____ (MAIN ACTIVITY, GOODS OR SERVICES) (ISIC CODE)		<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	Industry
D3	GIVE MONTH AND YEAR	MONTH (MM)	YEAR (YYYY)	start working	
D4	Where is (NAME) 's place of work located?	01 <input type="checkbox"/> In a formal business place 02 <input type="checkbox"/> At a market/ shop/ kiosk 03 <input type="checkbox"/> On the street/ by the road side 04 <input type="checkbox"/> At the client's premises 05 <input type="checkbox"/> No fixed location/ different places (mobile) 06 <input type="checkbox"/> At home/ family dwelling 07 <input type="checkbox"/> Employer's home 08 <input type="checkbox"/> Industry/ factory 09 <input type="checkbox"/> Plantation/ farm/ garden 10 <input type="checkbox"/> Construction/ Quarrying sites 11 <input type="checkbox"/> Other (Specify)		Location of place of work	
D5	Does (NAME) work in.....? READ OUT	1 <input type="checkbox"/> Central Government 2 <input type="checkbox"/> Local Government 3 <input type="checkbox"/> Parastatal/State-owned firm 4 <input type="checkbox"/> Embassy/International org. 5 <input type="checkbox"/> NGO or faith-based org. 6 <input type="checkbox"/> Private Enterprise 7 <input type="checkbox"/> Producers' cooperative 8 <input type="checkbox"/> Private household		Work	

D6	How many persons, including (NAME) work at this place of work/business?	<input type="checkbox"/> 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07	1 2 to 4 5 to 9 10 to 23 24 or 49 50 to 99 100 or more	Number of persons at work	
D7a	In the main job/business that (NAME) has, are you....?	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8	Working for someone else for pay Working as a paid apprentice Working as a paid intern An employer (employing one or more employees) An own-account worker (not employing any employee) Helping without pay in a household business Domestic paid worker Casual employee	→>>D19 →>>D19 →>>D19	Work status
D7b	Are you at least guaranteed that you will get some work or hours in your job?	1 2	Yes, minimum hours or work guaranteed No, 0-hour contract, contacted when needed FOR BOTH RESPONSES SKIP TO D7I.	Work guarantee	
D7c	In the last 12 months, did most of the income from the business come from just one client?	1 2	Yes No	Source of business	
D7d	Do you get your customers, clients or buyers through someone else, for example from another company, intermediary or person?	1 2 3 4	READ Yes, all of them Yes, most of them Yes, but only some of them No	Dependent contractors	
D7e	In this activity, do you	1 2 3 4	READ Sell products or services to one company only? Sell products or services supplied by only one company or as a franchise? Work with materials or equipment provided by just one company? NONE OF THE ABOVE	Method of sale	
D7f	Does that client, company or intermediary set...?		READ AND MARK ALL THAT APPLY 1. the price of the products or services that you offer? 2. the minimum amount of sales or tasks you must complete? 3. the places, routes or areas where to do the work? 4. the work to do or how to organize it? 5. the supplier(s) to use? 6. provides the place or equipment to use 7. NONE OF THE ABOVE	Level of authority over business decisions	
D7g	Who usually makes the decisions about the running of the family/household business...?	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4	READ (You/NAME) (You/NAME) together with other family members Other family members only Other (non-related) person(s) only	Decision making for the business	

D7h	Do you hire any paid employees on a regular basis?	1 2	Yes No SKIP TO D19 FOR BOTH RESPONSES IF D7a=4 & 5 AND A3>17 YEARS	Hiring of paid employees
D7i	Which of the following types of pay (do/does) (you/NAME) receive for this work?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	A wage or salary >>>>D8 Payment by piece of work completed >>>>D8 Commissions >>>>D8 Tips >>>>D8 Fees for services provided >>>>D8 Payment with meals or accommodation >>>>D8 Payment in products >>>>D8 OTHER CASH PAYMENT(SPECIFY): _____ >>>>D8 NOT PAID >>>>D8 SKIP TO D19 IF D7a=6 A3>17 YEARS	Type of remuneration
D7j	At what age did NAME start work for the first time in his /her life FOR CHILDREN AGED 5 TO 17 YEARS		ENTER AGE IN COMPLETED YEARS.	Age started work in completed years
D7k	What is the main reason that (NAME) is doing this work? FOR CHILDREN AGED 5 TO 17 YEARS	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/>	Supplement family income Pay outstanding family debt Help in household enterprise Learn skills Schooling is irrelevant School too far Cannot afford school fees Not interested in school To replace adult who is working away from home For socialisation	Reason for working
D7l	From [DATE] up to [DATE], did (NAME) usually carry out these activities: READ FOR ALL CHILDREN (Including children attending school)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	During the day (between 06:00 hrs and 18:00 hours) In the evening or at night (after 18:00 hours) During both the day and the evening (for the entire day) On the week-end Sometimes during the day, sometimes in the evening	Working time for children
D7m	From [DATE] up to [DATE], when did (NAME) usually carry out these activities: Read Out Responses FOR CHILDREN ATTENDING SCHOOL	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	After school Before school Both before and after school On the week-end During missed school hours/days During the day after other work	School going children working time
D8	Is (your/NAME)'s contract/agreement...? READ OUT TO THE RESPONDENT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	For a specified period of time Until the date a task completed Permanent or until retirement Ongoing with no specified end date	Length of contract agreement
D9	How long in total is your/NAME'S current contract/agreement READ OUT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	Hourly contract/agreement Daily contract/agreement Less than 1 Month 1 Month to less than 3 months 3 Months to less than 6 months 6 Months to less than 1 Year 1 Year to less than two years 2 years or more No specified duration	
D10	Does the employer contribute to any social security scheme for (NAME)?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Employer contribution

	e.g. NAPSA, WORKERS COMPENSATION, PSPF, Other Pension Scheme			
D11	Is (NAME) entitled to paid leave in (NAME) 's main job?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Paid leave
D12	Is (NAME) entitled to paid sick leave in case of illness or injury?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Sick Leave
D13	Is (NAME) entitled to paid paternity/ maternity leave?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Paid Paternity/ Maternity Leave
D14	On this job, is (NAME) a member of any trade union?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Trade Union
D15	Who determines (NAME) annual salary increments?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Negotiation with myself and the employer at company Negotiation between union and employers Bargaining council or other bargaining arrangement Employer only No regular annual salary increment Other (Specify)...	Annual Salary Increments
D16	Does (NAME) 's employer deduct income tax from his/her salary?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Income Tax deduction
D17	Is (NAME) entitled to medical insurance benefits from his/her employer?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Medical Insurance benefits
D18	Is (NAME) employed on the basis of a written contract or an oral agreement?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	A written contract An oral agreement	Nature of contract
D19	Is the establishment/business where (NAME) works registered with...? READ OUT TO THE RESPONDENT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Registrar of Societies Registered with PACRA Local Authority (Council) Registrar for NGOs Registrar for cooperatives Not registered with any. Don't know	Registration of establishment
D20	Is the establishment/business where (NAME) works registered with Zambia Revenue Authority (ZRA)?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Registration with ZRA
D21	Does (NAME) 's place of work keep books of accounts?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Books of accounts

SECTION E: WORKING TIME																
This section covers the working time for all persons aged 5 years or older																
READ: Now I am going to ask you some questions about the working time for all working persons aged 5 years or older																
E1	Thinking about the last 7 days, how many hours did (NAME) work in his/her job?	Write the day and number of hours E.g. <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;">Main Job</td> <td style="width: 33%; text-align: center;">Other jobs</td> </tr> <tr> <td style="text-align: center;">Day</td> <td style="text-align: center;">Hour</td> <td style="text-align: center;">Hour</td> </tr> <tr> <td style="text-align: center;">-----</td> <td style="text-align: center;">.....</td> <td style="text-align: center;">.....</td> </tr> </table>			Main Job	Other jobs	Day	Hour	Hour	-----	Number of hours in job			
	Main Job	Other jobs														
Day	Hour	Hour														
-----														
E2	Is (NAME) 's main job/business.....?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Full-time Part-time	Full/Part Time												
E3	How many hours does (NAME) usually work per week in his/her...?	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">a. Main job</td> <td style="width: 5%;"></td> <td style="width: 10%; text-align: center;"><input type="text"/></td> <td style="width: 15%;"></td> </tr> <tr> <td>b. All other jobs</td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td style="text-align: center;"><input type="text"/></td> </tr> <tr> <td>c. OVERALL TOTAL</td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> </table> <p><i>Interviewer: add the total and confirm with the respondent - note that the total may not equal the sum of the jobs</i></p>		a. Main job		<input type="text"/>		b. All other jobs		<input type="text"/>	<input type="text"/>	c. OVERALL TOTAL		<input type="text"/>		Hours per week
a. Main job		<input type="text"/>														
b. All other jobs		<input type="text"/>	<input type="text"/>													
c. OVERALL TOTAL		<input type="text"/>														
E4	During the last 30 days, that is from [DATE] up to [yesterday], did (NAME) look for additional or other paid work?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Additional paid work												
E5	Would (NAME) want to work more hours per week than usually worked, provided the extra hours are paid?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No →>>E8	Paid extra hours												
E6	Could (NAME) start working more hours within the next two weeks?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No →>>E8	Hours within two weeks												
E7	How many additional hours could (NAME) work?	----- Number of hours		Additional hours												
E8	Does (NAME) want to change his/her current employment situation?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No →>>FA1	Want to change current employment situation												
E9	What is the main reason why (NAME) wants to change his/her current employment situation? READ OUT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	Present job(s) is/are temporary To have better paid job To have more clients/business To work more hours To work fewer hours To better match skills To work closer to home To improve other working conditions Other (Specify)....	Reason to change employment												
E10	What is the main reason why (NAME) worked less hours last week/7days? READ OUT	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/> 17 <input type="checkbox"/>	Shift work, flexi time, nature of work Vacation, holidays Sickness, illness, accident Education or training Other personal leave (care for family, civic duties) Temporary layoff, reduction in clients, work break Bad weather, natural disaster Strike or labour dispute Seasonal work Mandatory Leave Suspension Lack of clients, capital or materials Lock down due to Covid 19 Quarantine due to Covid 19 Insecurity due to Covid 19 Reduction in work hours by employer due to covid Other (specify)....	Reasons for working less hours in the reference week												

SECTION F: FOR PAID EMPLOYEES – PART A													
The following questions apply to only persons such as paid employees, paid interns and paid apprentices.													
READ: Now I am going to ask you some questions for persons in paid employment, paid internship and paid apprentices.													
FA1	How often does [NAME] receive earnings in his/her main job?	01 <input type="checkbox"/> Annually 02 <input type="checkbox"/> Monthly 03 <input type="checkbox"/> Every two weeks 04 <input type="checkbox"/> Weekly 05 <input type="checkbox"/> Daily 06 <input type="checkbox"/> Hourly 07 <input type="checkbox"/> Don't Know →>>FB3 08 <input type="checkbox"/> Refused →>>H1	Frequency of earnings										
FA2	Does (NAME) usually receive any tips or commission?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	Tips or commissions										
FA3	What is (NAME'S) annual/monthly/weekly/daily/hourly earnings before deductions?	(Include tips and commission) <table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>											Earnings before deductions
FA4	If amount not stated	>> FB4 (Table of Ranges)	Amount unstated										

SECTION F: FOR EMPLOYERS AND OWN-ACCOUNT WORKERS – PART B													
The following questions apply to only persons in EMPLOYERS AND OWN ACCOUNT WORK													
Attention: Section F is preferably to be answered by the individual respondents themselves and not by any household member.													
FB1	(NAME), what is the easiest way for you to tell us your earnings after expenses? Would it be.....? Read out responses	1 <input type="checkbox"/> Annually 2 <input type="checkbox"/> Monthly 3 <input type="checkbox"/> Every two weeks 4 <input type="checkbox"/> Weekly 5 <input type="checkbox"/> Daily 6 <input type="checkbox"/> Hourly 7 <input type="checkbox"/> Don't Know →>>FB3 8 <input type="checkbox"/> Refused →>>H1	Periodicity of earnings										
FB2	What is [NAME] 's earnings after expenses?	(Include tips and commission) <table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> If amount not stated provide range in FB3											Earnings
FB3	FOR THOSE WHO DO NOT KNOW OR REFUSE, PLEASE PROVIDE A RANGE AS GUIDED BELOW (Include tips and commission)	<i>Ranges is in the CAPI</i>	Don't know earnings										

SECTION G: UNEMPLOYMENT AND JOB SEARCH			
This section covers unemployment and job search for persons aged 15 years and above.			
READ: Now I am going to ask you some questions about employment and job search			
G1	During the last 30 days, which is from [DATE] up to [DATE/yesterday], did (NAME) do anything to find a paid job/business?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No →>>G3	Did to find paid work
G2	What did (NAME) do in the last 30 days to find a job or start a business? READ OUT (Multiple response)	01 <input type="checkbox"/> Apply to prospective employers 02 <input type="checkbox"/> Place or answer job advertisements 03 <input type="checkbox"/> Study or read job advertisements 04 <input type="checkbox"/> Register with (employment centre) 05 <input type="checkbox"/> Register with private recruitment offices 06 <input type="checkbox"/> Take a test or interview 07 <input type="checkbox"/> Seek help from relatives, friends, others 08 <input type="checkbox"/> Check at factories, work sites 09 <input type="checkbox"/> Wait on the street to be recruited 10 <input type="checkbox"/> Seek financial help to start a business 11 <input type="checkbox"/> Look for land, building, equipment, materials to start a business 12 <input type="checkbox"/> Apply for permit or license to start a business	→>> G4 For any or all responses skip to G4 Efforts to find a job 30 days

		12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	Website/ Job portal Other (specify)...	
G3	What is the main reason why (NAME) did not try to find a paid job or start a business in the last 30 days? READ OUT	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/>	Waiting for results of a previous search Awaiting recall from a previous job Waiting for the season to start Tired of looking for jobs, no jobs in area No jobs matching skills, lacks experience Considered too young/old by employers In studies, training Family / household responsibilities In agriculture / fishing for family use Disability, injury, illness Other sources of income Lock down due to Covid 19 Quarantine due to Covid 19 Insecurity due to Covid 19 Other (Specify)...	Not trying to find paid job
G4	If (a/the) job or business opportunity had been available could (NAME) have started working last week or in the next two weeks?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/>	Yes, last week → >> G6 Yes, next two weeks → >> G6 No	Availability
G5	What is the main reason why (NAME) is not available to start working? READ OUT	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/>	Awaiting recall from a previous job Waiting for the season to start In studies, training Family / household responsibilities In agriculture / fishing for family use Retired, pensioner Disability, injury, illness Lock down due to Covid 19 Quarantine due to Covid 19 Insecurity due to Covid 19 Other (specify)	Reason not available to start working
G6	For how long has (NAME) been without a paid work or a business? READ OUT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Less than 1 month 1 month to < 3 months 3 months to < 6 months 6 months to < 12 months 1 year to < 2 years 2 years or more	How long without paid work

SECTION H: OWN-USE PRODUCTION								
These questions are about own-use production activities that people engage in without any pay to care for or maintain their household								
H1	During the last 7 days, that is from [DATE] up to [DATE/yesterday], did (NAME) do any of the following activities to produce foodstuff intended mainly for consumption by the household? READ OUT A. Grow any crops, vegetables or fruits B. Gather other foodstuff such as [wild fruits, mushrooms] C. Rear or tend animals D. Fish/ Kapenta E. Hunting If any item = Yes continue	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>H4					
H2	How many hours did (NAME) spend on these activities in the last 7 days?	No. of Hrs	Hours In the last 7 days					
H3	Which type of animals or products mainly for consumption by the household was (NAME) working on?	SEE ISIC IN THE MANUAL (e.g.: fish, cattle, chicken, maize, potatoes, rice) (ISIC CODE) <table border="1" style="margin-left: auto; margin-right: auto;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>						Type of animals or products
H4	During the last 7 days, did (NAME) spend any time providing care, help or assistance to household members aged 18 years or older because of a disability, illness, or problems related to old age? READ For example: Administering medication, feeding, helping them with bathing, and personal hygiene, etc.	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>H6					
H5	How many hours did (NAME) spend on these activities during the last 7 days?	----- Number of Hours	How many hours					
H6	Did (NAME) spend any time looking after children aged 17 years or younger living in this household? READ For example: Bathing playing with children, taking children to school, sports or other activities, instructing, tutoring or helping children with homework, advising or talking with teens about their problems, etc	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No →>H1					
H7	How many hours did (NAME) spend on these activities during the last 7 days?	----- Number of Hours	Number of hours looking after children					
SECTION H: OWN-USE PRODUCTION - WOMEN/MEN TIME USE								
These questions are about own-use production activities that Females engage in without any pay to care for or maintain their household								
H8a	During the last 7 days how much time did (NAME) spend on Cleaning the house, washing clothes, cooking or shopping for the household	----- Number of Hours	Number of hours spent cleaning					

H8b	During the last 7 days how much time did (NAME) spend on Preparing and preserving food, such as [Mealie meal, dried fish/meat, cassava].	----- Number of Hours	Number of hours spent preparing meals
H8c	During the last 7 days how much time did (NAME) spend on Making goods for use by the household, such as [furniture, pottery, baskets, clothing, mats].	----- Number of Hours	Number of hours spent making goods
H8d	During the last 7 days how much time did (NAME) spend on Paying household bills or arranging services to fix or maintain the household's dwelling or car	----- Number of Hours	Number of hours spent paying household bills
H8e	During the last 7 days how much time did (NAME) spend on doing repairs or maintenance works, such as [fixing broken appliances or fixtures, painting walls, etc]	----- Number of Hours	Number of hours spent doing repairs
H8f	During the last 7 days how much time did (NAME) spend on Doing construction work to renovate, extend or build the household's dwelling.	----- Number of Hours	Number of hours spent doing construction
H8g	During the last 7 days how much time did (NAME) spend on Fetching water from natural or public sources for use by the household	----- Number of Hours	Number of hours spent fetching water
H8h	During the last 7 days how much time did (NAME) spend on Collecting firewood or other natural products for use as fuel by the household	----- Number of Hours	Number of hours spent collecting firewood

SECTION I: OCCUPATIONAL SAFETY AND HEALTH

This section covers occupational safety and health issues for all persons aged 5 years and above

READ: Now I am going to ask your questions about occupational safety and health for all persons 5 years or older

I1a	Has (NAME) fallen ill or been injured in the last 12 months?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No→>19	Ill or injured in the past 12 months
I1b	How often was (NAME) injured or ill in the last twelve months?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Once or twice 3 to 5 times More than five times	Number of times injured or ill
I1c	How serious was most recent illness or injury (NAME) got?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Consequences on work Permanently disabled Prevented from work permanently Stopped work temporarily Changed jobs Consequences in schooling Stopped school temporarily Prevented from schooling permanently Not serious	Seriousness of illness or injury
I2	Thinking of the past 12 months, has (NAME) suffered any occupational injury/ Disease (personal injury or disease) resulting from an accident at work or in the course of your work?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No→>19	occupational injury in Past 12 months
I3	Which of the following did (NAME) suffer? (Multiple response)	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/>	Superficial injuries or open wounds Fractures Dislocations, sprains or strains Burns, corrosions, scalds or frostbite Breathing problems Eye problems Skin problems Stomach problems/diarrhoea Fever Extreme fatigue Other (specify)	Type of occupational accident or injury
I4	Thinking about (NAME'S) most serious illness/injury, how did this/ these affect (NAME)'s work/schooling?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Not Serious- did not stop schooling/ work Stopped work while Stopped work completely Stopped school for a short while Stopped school completely	Duration of effect of injury

I5	How many occupational injuries has (NAME) had in the last 12 months that have kept (NAME) away from normal job for more than one day not counting the day of the accident?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Once or twice 3 to 5 times More than five times	How many occupational injuries
I6	Where was (NAME) when the accident took place? Was She/He? ...	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	In your usual work area in the establishment/unit Somewhere else in the establishment/unit In your usual work area away from the establishment/no fixed work area On work-related travel Other (Specify)... Not known.	Where accident took place
I7	How soon was (NAME) able to resume work or normal duty after the accident?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Still off paid work Was casual employee Self employed Same day Less than three consecutive days after the accident More than three consecutive days after the accident	
I8	Specify number of days that (NAME) was able to resume normal duty after the accident.		<input type="text"/> <input type="text"/> State number	Number of days
I9	Does (NAME) carry heavy loads in Her/his daily activities (work, school, etc)?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	Always/ often Sometimes Selfdom/Rare Never	Heavy loads carriage
I10	Has (NAME) ever operated machinery/ equipment in any activity (NAME) was involved?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Machine operation
I11	What type of tools, equipment or machines does (NAME) use at work?		List the 2 tools mostly used	Types of tools
I12	Is (NAME) exposed to any of the following at work?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	Dust, fumes Fire, gas, flames, extreme temperatures, humidity Loud noise levels or damaging vibrations Snake bite/ insect stings (poisonous) Dangerous tools (knives etc) Work underground Work at dangerous heights Work in water/ lake/ pond/ river Workplace too dark or in confined spaces Insufficient ventilation Chemicals (pesticides, glues, etc) Explosives Other things, processes or conditions bad for your health or safety Not applicable	Exposure
I13	Has (NAME) ever been subject to the following at work? <p style="text-align: center;">Multiple response</p>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Constantly shouted at Repeatedly insulted Beaten/ physically hurt Sexually abused (touched or done things that you do not want) Other, specify None	Abuse at work

SECTION J_A: LABOUR MIGRATION			
This section covers migration for all persons			
READ: Now I am going to ask you questions about the migration for all persons in the household			
J1_A	In which district /country was (NAME) born?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Within Zambia Outside Zambia District /country of birth
J1B_A	Specify the country in which (NAME) was born?	List of Country Country of birth	
J2_A	What is (NAME) Nationality?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Zambian Non-Zambian Nationality
J2B_A	Does (NAME) have another nationality?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No Dual Nationality
J3_A	Has (NAME) moved from another country to Zambia in the last twelve months?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No →>>J9_A Moved internationally in the last 12 months
J4_A	When did (NAME) move to Zambia	State the year moved District of Origin	
J5_A	In which country was (NAME) living before he/she moved to Zambia	List of countries Country moved from	
J6_A	What was the main reason for (NAME) moving to Zambia? READ OUT	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	To work Other income reasons Drought, flood or other weather conditions Eviction Land related problems Follow family Marriage School/training Illness, injury Divorce/separation To escape insecurity To return home from displacement Abduction To be a refugee To be an asylum seeker Other (Specify)...
J7_A	With whom did (NAME) move?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	Head of household Member of Household Unaccompanied None household member Persons moved with
J8_A	In the past 12 months, has (NAME) travelled abroad for work?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No Travelled abroad
J9_A	How many trips has (NAME) made?	Number:	
J10_A	Did (NAME) travel abroad to provide a service in the destination country?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No Provided service abroad
J11_A	What type of service did (NAME) provide?	Type of service	
J12_A	Approximately, what was the cost of the service?	ZMW	

SECTION J_B: CASH REMITTANCES TO RELATIVES ABROAD				
This section covers remittances for all persons				
J13_B	Does (NAME) send money to relatives abroad	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No→>> SECTION K	Send remittances
J14_B	How much does (NAME) send?	State amount ZMW: _____		Amount sent
J15_B	How does (NAME) send this money?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Western Union Bank Transfer Money Gram Relative or Friend travelling home Mobile Money Other (Specify.....)	Method of sending
J16_B	How much, on average, does (NAME) pay as fees for the money sent?	State amount		Sending fees
J17_B	How often does (NAME) send?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Weekly Every two weeks Monthly Quarterly Annually	Frequency of sending

SECTION J_C: INTERNAL MIGRATION - PART B				
This section covers internal migration for all persons				
READ: Now I am going to ask you questions about the migration for all persons in the household				
J1_C	In which district was (NAME) born?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	District of birth
J2_C	Has (NAME) moved from one district to another in the last 12 months	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>K1	Internal movements
J3_C	When did (NAME) move to this district?	Give year and month State year in four figures, e.g. 2019 State month in two figures, e.g. 12		When moved
J4_C	In which district was (NAME) living before he/she moved to the district (NAME) presently resides in?	List of District		District of origin
J5_C	What was the main reason for (NAME) moving to where (NAME) presently resides? READ OUT	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	To work Other income reasons Drought, flood or other weather conditions Eviction Land related problems Follow family Marriage School/training Illness, injury Divorce/separation To escape insecurity To return home from displacement Abduction To be a refugee To be an asylum seeker Other (Specify)...	Reason for moving
J6_C	With whom did (NAME) move	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	Head of household Member of Household Unaccompanied None household member	Person with whom moved

SECTION K: SOCIAL PROTECTION				
This section covers social protection for all household members. It is intended to be a household module for only one person to respond.				
K1	Is any member of this household a beneficiary of Social cash transfer program?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Social cash transfer program
K2	Is any member of this household a beneficiary of Public welfare assistance scheme?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Public welfare assistance scheme
K3	Is any member of this household a beneficiary of FERTILISER INPUT SUPPORT PROGRAM (FISP)?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Fertilizer input support program (FISP)?
K4	Is any member of this household a beneficiary of Food Security Pack (FSP)?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Food Security Pack (FSP)
K5	Is any member of this household a beneficiary of School feeding program?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	School feeding program
K6	Is any member of this household a beneficiary of Women empowerment program?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Women empowerment program
K7	Is any member of this household a beneficiary of Orphans and Vulnerable Children (OVC) bursary?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Orphans and Vulnerable Children (OVC) bursary

SECTION L: HOUSEHOLD TASKS - For all children 5-17 years

I am now going to ask you questions about household chores for children aged 5-17 years

L1	During the last 7 days did (NAME) do any of the household chores below for the household? <i>(Multiple response)</i>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	Fetching water Fetching firewood Cooking Cleaning utensils/ house Washing clothes Caring for children/ old/ sick Shopping Selling Items Other household tasks	Household chores	
L2	During each day of the last 7 days how many hours did you do such household tasks?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Monday Tuesday Wednesday Thursday Friday Saturday Sunday	Hours per day _____ _____ _____ _____ _____ _____	Hours per day spent on household chores
L3	During the last 7 days when did (NAME) usually carry out these activities? Read Out Responses FOR CHILDREN ALL AGED 15-17	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	In the morning only In the afternoon only In the evening only Both Morning and afternoon The whole day	Children working time	
L4	During the last 7 days when did (NAME) usually carry out these activities? Read Out Responses FOR CHILDREN ATTENDING SCHOOL	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	After school Before school Both before and after school On the week-end During missed school hours/days During the day after other work	School going children working time	

SECTION M: FOOD SECURITY					
This section covers food and access to food					
READ: Now I am going to ask you questions about food and access to food for this household during the last 12 months					
M1	During the last 12 months , was there a time when, because of lack of money or other resources, YOU were worried you would not have enough to eat?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Enough to eat
M2	During the last 12 months , was there a time when, because of lack of money or other resources, YOU were unable to eat healthy and nutritious food?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Unable to eat healthy
M3	During the last 12 months , was there a time when, because of lack of money or other resources, YOU ate only a few kinds of foods?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Ate few kinds of food
M4	During the last 12 months , was there a time when, because of lack of money or other resources, YOU had to skip a meal?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Skip meal
M5	During the last 12 months , was there a time when, because of lack of money or other resources, YOU ate less than you thought you should?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Ate less
M6	During the last 12 months , was there a time when, because of lack of money or other resources, YOUR household ran out of food?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Ran out of food
M7	During the last 12 months , was there a time when, because of lack of money or other resources, YOU were hungry but did not eat?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Hungry
M8	During the last 12 months , was there a time when, because of lack of money or other resources, YOU went without eating for a whole day?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Day without eating

SECTION N: HOUSING AND HOUSEHOLD CHARACTERISTICS						
This section covers household and household characteristics						
READ: Now I am going to ask you questions about the housing and household characteristics						
N1	In what type of dwelling does the household live?	01 <input type="checkbox"/> Traditional hut 02 <input type="checkbox"/> Improved traditional house 03 <input type="checkbox"/> Detached house 04 <input type="checkbox"/> Flat/ apartment/ multi-unit 05 <input type="checkbox"/> Servants' quarters 06 <input type="checkbox"/> Guest wing 07 <input type="checkbox"/> Cottage 08 <input type="checkbox"/> House attached to /on top of shop etc 09 <input type="checkbox"/> Hostel 10 <input type="checkbox"/> Non-residential building (classroom etc.) 11 <input type="checkbox"/> Unconventional (e.g. Kantemba, storage container etc) 12 <input type="checkbox"/> Other (Specify)...			Type of housing	
N2	On what basis does your household occupy the dwelling you are living in?	1 <input type="checkbox"/> Owner occupied 2 <input type="checkbox"/> Rented from Local Government (Council) 3 <input type="checkbox"/> Rented from Central Government 4 <input type="checkbox"/> Rented from Private Company 5 <input type="checkbox"/> Rented from parastatal (e.g. ZSIC, NAPSA, ...) 6 <input type="checkbox"/> Rented from private persons (Landlords) 7 <input type="checkbox"/> Free from employer 8 <input type="checkbox"/> Other free housing 9 <input type="checkbox"/> Other (Specify)...			Housing occupancy status	
N3	How many rooms are occupied by this household excluding bathrooms and toilets? (For rural areas count the number of rooms in each hut belonging to the household collectively)	<div style="display: flex; justify-content: center; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div> <p>Number of rooms</p>			Number of rooms in the housing unit	
N4	Are any of these facilities available in the household housing unit?	1. Inside house and exclusive 2. Inside house and shared 3. Outside house and exclusive 4. Outside and shared 5. Not Available	Kitchen <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Bathroom <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Toilet <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Household
N5	What is the main source of energy for lighting and cooking in your household?	01 <input type="checkbox"/> Kerosene /Paraffin 02 <input type="checkbox"/> Electricity 03 <input type="checkbox"/> Solar 04 <input type="checkbox"/> Candle 05 <input type="checkbox"/> Diesel 06 <input type="checkbox"/> Firewood 07 <input type="checkbox"/> Charcoal 08 <input type="checkbox"/> Torch 09 <input type="checkbox"/> Gas 10 <input type="checkbox"/> Crop/livestock residues 11 <input type="checkbox"/> None 12 <input type="checkbox"/> Other (Specify)	Lighting <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Cooking <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		Energy for lighting and cooking
N6	What is the main source of drinking water?	01 <input type="checkbox"/> Directly from river/lake/stream/dam 02 <input type="checkbox"/> Rainwater 03 <input type="checkbox"/> Unprotected well 04 <input type="checkbox"/> Protected well 05 <input type="checkbox"/> Borehole 06 <input type="checkbox"/> Unprotected spring 07 <input type="checkbox"/> Protected spring 08 <input type="checkbox"/> Bottled/Mineral water 09 <input type="checkbox"/> Public tap 10 <input type="checkbox"/> Own tap 11 <input type="checkbox"/> Other tap (e.g. from nearby building) 12 <input type="checkbox"/> Water kiosk 13 <input type="checkbox"/> Brought from other vendor 14 <input type="checkbox"/> Other (Specify)...			Source of drinking water	

SECTION P: FINANCIAL INCLUSION								
This section covers Financial Inclusion for all household members 15 years and older.								
READ: Now I am going to ask you questions about Financial Inclusion								
P1	Which of the following are you aware of? Read out; Multiple mention possible	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	Savings Warehouse receipting Insurance Bank Accounts Different uses of debt Credit Guarantee Scheme Movable Collateral Facilities Usage of mobile money services Credit Reference Bureau					Financial Awareness
P2	Which of the following documents do you have? Read out; Multiple mentions possible Persons aged 16 years and above	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/>	National registration card Driver's license Passport Payslip from employer Lease or rental agreement in your name Subscription (e.g. satellite TV) in your name Tax identification form in your name Electricity/water bill in your name Insurance policy Telephone/ZamTel bill in your name Title deed White book					Documents possessed
P3	In the last 3 months, did you perform the following? Read out; Multiple mention possible			Pay all bills on time	Use a spending plan or budget	Have a financial emergency plan	Financial planning and setting goals for the future	Financial Behavior
			1 Yes 2 No	1 <input type="checkbox"/> 2 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/>	
P4	In the past 12 months, about how often did you use the following for paying bills? Multiple Response	1 <input type="checkbox"/> Never 2 <input type="checkbox"/> Daily 3 <input type="checkbox"/> Weekly 4 <input type="checkbox"/> Monthly 5 <input type="checkbox"/> Less than monthly	Cash	ATM/ Debit Card	Credit Card	Bank Transfer	Mobile Money	Method of bills paying
			1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	
P5	Which one of these is the most important to have to be able to manage your finances on a daily basis? Read out; Single mention	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	Savings account at a bank Loan account at a bank Savings at a microfinance institution Loan at a microfinance institution Savings at a savings and credit cooperative (SACCO) or Financial Cooperative Loan at a savings and credit cooperative (SACCO) or Financial Cooperative Chilimba Savings in a savings group Village Bank services Loan from a Village Bank Loan from a savings group Loan from a Kaloba/shylock Mobile money services – remittances Don't Know					Manage finances

P6	Which of the following do you use to help you manage your money? Read out; Multiple mentions possible	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	Bank Microfinance institution (MFI) such as Madison Finance Lender such as Meanwood Finance Insurance services Pensions Fund Manager Chilimba Saving group Savings and credit cooperative (SACCO) Village Banking Moneylender/kaloba/shylock Someone in the community Family/friends Other specify	Managing money		
P7	When you use a bank do you use it ...	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	As an account holder In your name only As an account holder in your name and someone else's name jointly As an account holder through a group/association you belong to As an account holder in somebody else's name and not in your name at all As a non-account holder using OTC services I don't use a bank	Use of banks		
P8	Which of the following products or services do you use with a bank? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/>	ATM/debit card Money transfer (without using a mobile phone) Mobile banking Current/cheque account Savings account Fixed deposit account Loan account Any other account not mentioned here? (Specify.....)	Services used		
P9- P12	P.9. What method do you mainly use to pay for food/groceries? Read out; Single mention. Do not read out P.10. What method do you mainly use to pay for utility bills (e.g water, electricity) P.11. How do you usually pay for school fees? Read out; Single mention P.12. How would you mainly pay for larger goods/appliances such as a radio, TV, furniture or a bicycle? Read out; Single mention					
	By using your own cash By borrowing money and paying in cash By cheque Bank transfer By debit card/ATM card By credit card Shares/dividends Mobile phone payment/Mobile money services Internet payment By getting from the store/supplier and paying later with interest By getting from the store/supplier and paying later without interest By exchanging goods By providing services or doing piece work You do not buy this because somebody buys it for you or the household/gives it to you as a gift or remittance Not Applicable Other, specify	P9 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	P10 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	P11 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	P12 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	Payment for food/ utility bills/ school fees/goods and services

P13	If you needed (K500 FOR RURAL / K1,000 FOR URBAN) within three days in case of an emergency, were would you get it from? Single Response	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/> 17 <input type="checkbox"/> 18 <input type="checkbox"/> 19 <input type="checkbox"/> 20 <input type="checkbox"/> 21 <input type="checkbox"/>	Savings Rely on savings group social fund Borrow from a bank Borrow from microfinance institution such as Madison Finance Borrow from microlender such as Innovate Borrow from a savings and credit cooperative (SACCO) Borrow from savings group Borrow from moneylender/kaloba/shylock Borrow from family/friends Rely on family and friends for gifts Rely on the community for gifts Sell something that I bought for this purpose Sell something not intentionally bought for this purpose Cut back on expenses Cut back on meals Take children out of school Claim insurance Other, specify Don't know (Do not read out) Refused to Answer (Do not read out) Will not be able get it	Sources of funding			
P14	How will you mainly ensure that you have money to meet your needs when you are old and cannot work? Do not read out; Single response	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/>	Savings Children Land/property Own business Rental income Shares Farming/agriculture/livestock Pension Insurance policy Don't know/have no plans Other specify	Pension and insurance			
P15	How often does this statement apply to you? Read out; Multiple mention possible	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Always Often Sometimes Rarely Never	I know how much money I need to meet my monthly expenses. 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	I keep track of my monthly expenses 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	I split my monthly earnings on consumption, savings and investment. 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Financial Skills
P16	Do you understand why Financial Service Providers request for personal information when registering for a service?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Know your customer			

P17	Do you understand fully the terms and conditions for the services offered by your financial service provider?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Disclosure and transparency
P18	Are you satisfied with the quality of services that you receive from your financial service provider?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Fair Treatment and Business Conduct
P19	Do you understand the procedure for lodging complaints in case of a dispute?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No		Dispute Resolution
P20- P22	P.20. Do you own a mobile phone? P.21. Do you have a mobile money account in your own name? P.22. Are you currently using mobile money?				Money Mobile
	Yes No		P20 1 <input type="checkbox"/> 2 <input type="checkbox"/>	P21 1 <input type="checkbox"/> 2 <input type="checkbox"/>	P22 1 <input type="checkbox"/> 2 <input type="checkbox"/>
P23	P.23. How often do you use mobile money? Read out; Single mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Daily Weekly Less than Monthly Monthly Never >>>>>>>> P26		Mobile Money
P24	P.24. What type of mobile money transaction do you typically make? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Airtime Recharge Fund Transfer Savings Bill Payments Cash Withdrawal		Mobile Moneys
P25	P.25. On a scale of 1 to 4, Do you find mobile money services to be cheap or expensive? Read out; Single mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	Very Cheap Cheap Expensive Very Expensive		Mobile Money

P26	P.26. Do you currently belong to any of the following? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Chilimba Saving group Village banking Savings and credit Cooperative Organization (SACCO) Other, please specify _____	Savings Group attributes	
P27	P.27 If you save, please specify reasons for saving? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/>	Purchase of Property For Children's Education For Agricultural Purposes Starting new business Emergencies Repaying Debts Household Expenses Other, please specify _____	Savings Group Attributes	
P28	P.28 If your savings group is linked to a formal financial provider, what kind of financial services and products do you use? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Savings account Loan account Insurance Mobile banking Other, please specify _____	Savings group attributes	
P29-P30	P.29 In the last 12 months, have you sent money to anyone? Read out; Single mention P.30 In the last 12 months, have you received money from anyone? Read out; Single mention				Remittances
	Yes No	P29 1 <input type="checkbox"/> 2 <input type="checkbox"/>	P30 1 <input type="checkbox"/> 2 <input type="checkbox"/>		
P31-P32	P.31 How do you mostly send the money? Read out; Multiple mention P.32 How do you mostly receive the money? Read out; Multiple mention				Remittances
	Bank transfer/ pay into bank account Through post office Through Western Union/money gram/swift cash Through mobile phone (mobile money) Send cell phone top-up/airtime vouchers Friends or family takes it there Bus/taxi driver takes it there Other? please specify _____	P31 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/>	P32 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/>		
P33	P.33 In the past 12 months, have you borrowed money from? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/>	A bank A microfinance institution A micro-lender A Savings and Credit Cooperative (SACCO) A Government Scheme/Institution Your employer A family/friend A saving group A village bank A moneylender (Kaloba/shylock)	Source of borrowing money	

		11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	A church or other community based that you belong to An insurance policy A pension fund Other? Please specify. _____.	
P34	P.34 Which of the following do you have? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/> 17 <input type="checkbox"/> 18 <input type="checkbox"/>	Savings at a bank Savings at a microfinance Savings at a Savings and Credit Cooperative (SACCO) Savings that you keep on your mobile phone Savings with your employer Savings with chilimba Savings with savings group Savings with another community group or church Savings in the form of cash at home or in a secret hiding place that you are not using for everyday living expenses Savings in the form of cash kept safe by carrying it around (e.g. in waist band/chitenge)-not using it for everyday living expenses Savings by means of money given to a household or family member or friend to keep safe for you Savings by means of money given to someone else for safe keeping (e.g. money guards) Savings by buying goods in advance for future use Savings in Treasury Bills or Government Bonds Savings in unit trusts Shares on the stock exchange Pension e.g. NAPSA Other? Please specify. _____.	Methods of savings/Investment
P35	P.35 What is your source of investment? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Remittances Salary Savings Borrowing Rental income Proceeds from agriculture produce Other, please specify. _____.	
P36	P.36 Have you invested your savings so far?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	

END OF INTERVIEW

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