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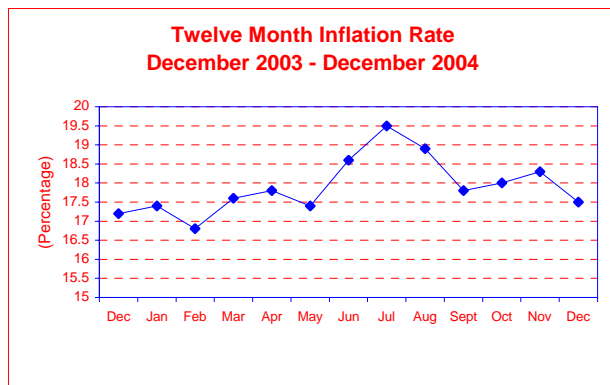
Economic Indicators

December Inflation Declines

The annual rate of inflation was recorded at 17.5 percent in December 2004. This rate is 0.8 of a percentage point lower than the November rate of 18.3 percent. Compared with December 2003, the annual rate of inflation increased by 0.3 of a percentage point, from 17.2 percent in December 2003 to 17.5 percent in December 2004.

Annual inflation rates for the Metropolitan Low, High Income and Non-Metropolitan Groups were 16.7, 17.8 and 17.8 percent respectively.

Between November and December 2004, the Consumer Price Index increased by 2.2 percent.



Source: CSO, Consumer Price Index, December 2004

Contributions of different Groups to overall inflation

The annual inflation rate for December 2004 is 0.8 of a percentage point lower than the November rate of 18.3 percent. Of this decline, food, beverages and tobacco accounted for 0.2 of a percentage point while non-food items accounted for 0.6 of a percentage point.

Further more, of the total 17.5 percent annual inflation in December 2004, increases in food prices accounted for 8.7 percentage points while non-food items in the CPI accounted for 8.8 percentage points.

Group	Percentage Points Contributions of different Groups to overall inflation	
	October	November
Food Beverages and Tobacco	9.0	8.8
Clothing and Footwear	1.6	1.4
Rent, Fuel and Lighting	1.7	1.7
Furniture and Household Goods	2.3	2.0
Medical Care	0.1	0.1
Transport and Communication	1.9	1.9
Recreation and Education	1.2	1.1
Other Goods and Services	0.5	0.5
All Items	18.3	17.5

Source: CSO, Consumer Price Index, December 2004

Your Monthly Food Basket

The food basket as at December 2004 was K621, 034.00 for a family of six. The same family on average was expected to live on K891, 797.00 for all their food & basic needs.

Relatively Stable Food and Lower non-food prices Influence December Inflation

Relatively stable food and lower non-food prices accounted for the lower inflation level recorded during December 2004.

Annual food inflation was recorded at 16.3 percent, declining by 0.5 of a percentage point with respect to the November rate of 16.8 percent. From November to December 2004, the food index increased by 3.0 percent.

Annual non-food inflation rate was recorded at 18.9 percent, declining by 1.1 percentage points with respect to the November rate of 20.0 percent. Lower non-food prices were recorded for clothing and footwear, furniture, recreational items and household appliances. Between November and December 2004, the non-food index increased by 1.3 percent.

Maize Grain Prices Continue to Rise

A comparison of prices between November and December 2004, shows that the average price of maize grain measured in a 20-litre container increased by 11.3 percent, from K11,763 in November to K13,090 in December. The average price of a 25kg bag of roller meal increased by 3.1 percent. The average price 1Kg of imported rice decreased by 2.9 percent, while the average price of 1kg of green beans decreased by 0.8 percent. The average price of Kapenta (Siavonga) increased by 4.9 percent.

National Average Prices for selected products

Product	November	December	Percentage Change(%)
White breakfast stick to	32276	33111	2.6
White Roller 25Kg	24463	25220	3.1
White Maize 20 litre tin	11763	13090	11.3
Mixed Cut 1 Kg	13272	13534	2.0
Dressed chicken 1 Kg	14027	13058	-6.9
Dried Kapenta Siavonga 1	28238	29635	4.9
Rape 1kg	1438	1619	12.6
Dried beans 1kg	4719	4760	0.9
Charcoal 50 kg bag	13400	15117	12.8
Paraffin 1 litre	3783	3934	4.0
Petrol Premium 1 litre	5318	5458	2.6
Diesel 1 litre	4877	4940	1.3
Air fare Lusaka/London	3217500	3120000	-3.0
Bed & continental Breakfast 3 to 5 star Hotel	542619	491658	-9.4

International Merchandise Trade

Exports record an increase in November

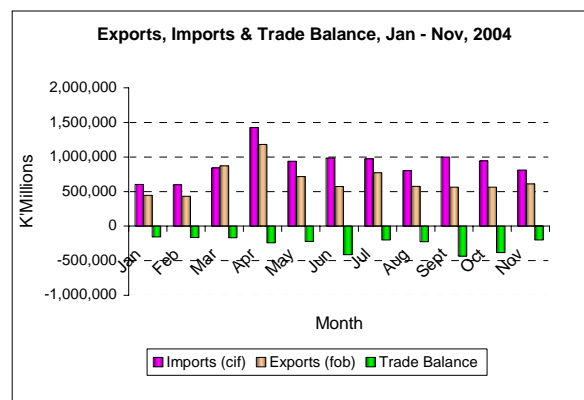
The total value of exports increased by about 9 percent, from K563,264 million in October to K612,778 million in November 2004. However, imports showed a 14 percent decrease in total value, recording K810,097 million in November as compared to K943,949 million in October 2004. In general, exports have shown an upward trend while imports have decreased leading to a large drop in the trade deficit from K380,685 million in October to K197,319 million in November 2004. This indicates an improvement in trade in November over the month of October.

Total Exports, Imports & Trade Balance, January to November 2004, (K' Millions)

Month	Imports (cif)	Exports (fob)	Trade Balance
Jan-04	603,256	446,968	-156,288
Feb-04	597,537	432,756	-164,781
Mar-04	814,284	647,552	-166,732
Apr-04	1,424,828	1,180,297	-244,531
May-04	937,262	716,064	-221,198
Jun-04	985,974	571,784	-414,190
Jul-04	971,082	773,976	-197,106
Aug-04	800,572	575,147	-225,425
Sept-04	998,059	564,842	-433,217
Oct-04	943,949	563,264	-380,685
Nov-04**	810,097	612,778	-197,319
TOTAL:	9,913,654	7,309,747	-2,603,907

Note: (**) Provisional
(cif)* Cost, Insurance and Freight
(fob)* Free on Board

The share of Domestic exports in total exports was 99 percent in both October and November 2004; with re-exports accounting for the remaining share (1%).



The high inflow of revenue from exports between October and November could be attributed mainly to the increase in export values of cobalt crude materials (cobalt and its articles), refined copper – plates and sheets of copper, cotton yarn, tobacco, maize and protein concentrates. These products accounted for over 80 percent in terms of the export value in November alone

Zambia's Trade with COMESA, SADC and EU, October – November, 2004, K' Millions

Region	October		November	
	Exports	Imports	Exports	Imports
COMESA	79,845	71,038	85,276	107,240
SADC	208,641	484,849	264,134	747,292
EU	151,475	188,378	172,556	244,890
World Total Trade	563,264	943,949	612,778	810,097

The major destination of Zambia's exports between October and November 2004 was SADC with the total value of K208,641 million and K264,134 million in October and November 2004 respectively. The main trading partner within SADC was South Africa accounting for the largest proportion of trade. The other destination of exports was the European Union (EU) with K172,556 million in November and K151,475 million in October 2004. Within the EU, the major trading partners included United Kingdom, Belgium, France and Germany.

The COMESA countries were also important outlets of Zambia's products. The value of exports from these countries was recorded at K79,845 million and K85,276 million in October and November 2004 respectively.

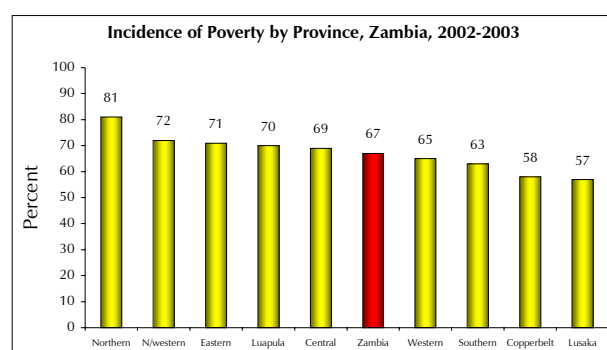
The decrease in November imports values from those of October was mainly due to significant drops in expenditure on food, crude materials excluding fuels, Mineral fuels and lubricants and manufactured goods classified by material.

The major source of Zambia's imports was South Africa with about 45 percent of total imports. Zambia's imports from this country include, machinery & mechanical appliances, Vehicles, Electrical machinery, equipment & parts, Plastics & plastic products and Articles of iron or steel. From United Kingdom, Zambia imports mainly books machinery & mechanical appliances, Electrical machinery, equipment & parts. Other sources of imports include United Arab Emirates, Zimbabwe and France.

Living Conditions in Zambia

Poverty Results Confirmed

The results of the Living Conditions Monitoring Survey (LCMS) 2002/2003 indicate that 67 percent of the population fall below the poverty line, which was equal to K92,185.00 in per adult equivalent terms. Most of this poverty was attributed to the inability to acquire enough food. The levels of poverty were higher in rural than in urban areas of Zambia. The incidence of poverty varied from 57 percent in Lusaka province to 81 percent in Northern province.



Poverty levels were exceptionally high among the rural small-scale households and households residing in urban low cost areas. Head count poverty rates are likely to be high during the last 2 quarters of the year than during the beginning of the year.

Overall, the poverty gap ratio was at 27.1 percent, implying that the incomes of the population, especially the poor, were on average 72.9 percent of the poverty line. The poverty gap ratio also shows that poverty was much intense in rural than in urban areas of Zambia. The depth of poverty varied from about 21.6 percent in Lusaka province to about 37.7 percent in Northern Province. Equally, poverty was quite severe in rural than in urban areas.

There were about 47 percent of the households that perceived themselves to be very poor. Another 48 percent reported to be living in moderate poverty. The main reason cited for living in poverty was lack of agricultural inputs, followed by low salaries and wages. A significant proportion of female-headed households were living in poverty due to loss of a breadwinner.

Welfare comparisons to the previous year reveal that 34 percent of the households considered themselves to be worse off, while 39 percent indicated no change in their welfare. Only 28 percent of the households declared themselves to be better off compared to last year.

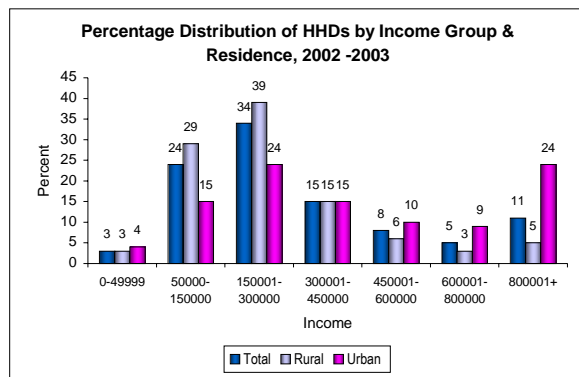
The majority of the households (51 percent) could only afford two meals in a typical day. Only 38 percent of the households were able to have 3 meals and over in a day. The proportion of households that could not manage at least 3 meals in a day was higher in rural than in urban areas.

The most popular coping strategy that household rely on in times of need is reducing number of meals consumed in a day. This is followed by reduction of other households' items such as soap, polish cooking oil, etc.

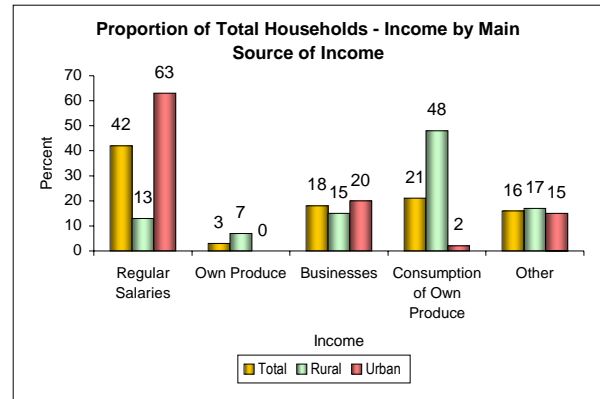
Household Income and Assets

Household poverty according to the LCMS III is associated with low income or lack of assets or both. Income and assets contribute to poverty reduction and the well being of the people. In general, households depend on income to meet their daily expenditures on basic needs, which include food, housing, clothing, health, and education among others. This was true among households regardless of residence.

The results indicate that, the income group with the largest proportion of households, irrespective of residence was the K150, 000 – K300, 000 income bracket. This income bracket had the largest proportion of households concentrated mainly in rural areas with about 39 percent and 24 percent in urban areas. However, in the K300, 000 – K450, 000 income group, the proportions were uniform among rural, urban and at national level reported by 15 percent households.

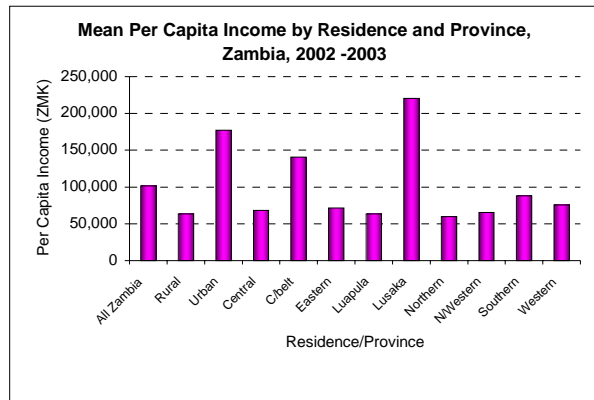


Further, the largest proportion of households in terms of income grouping and poverty status was also in the K150, 000 – K300, 000 income bracket. This group comprised the extremely poor (38 percent), moderately poor (39 percent) and those that considered themselves not poor (27 percent).



The major sources of household - income were from regular salaries (42 percent) followed by income from own produce (21 percent) and then businesses (18 percent). Furthermore, the distribution of income in Zambia was generally biased towards urban areas. For instance, about 35 percent of the total population in urban areas accounted for approximately 59 percent of income while 65 percent of the population in rural areas had a share of 41 percent of the total income. This implies that there are higher inequalities in income distribution among urban households unlike in rural areas.

Results indicate that the mean per capita income for Zambia for the period January – December 2003 was K101,495. Urban households had K177,283; which was higher than K63,252 for rural households. Among provinces, Lusaka had the highest Per Capita Income of K220,659 followed by Copperbelt with K140,566. Northern and Luapula Provinces had the lowest per capita incomes of K59,576 and K63,616 respectively.

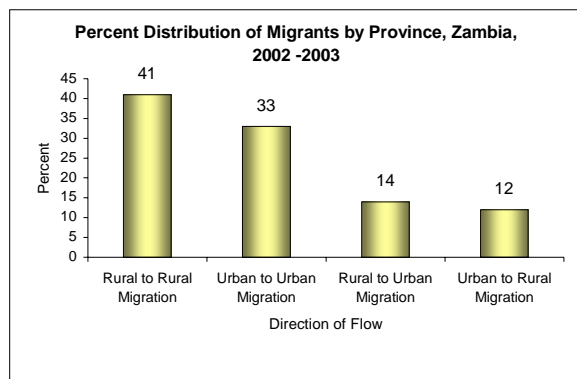


The LCMS (III) further showed that the most common types of assets owned by households in rural areas were agricultural-related assets. These mainly included the hoe, axe, plough, crop-sprayer, and fishing nets among others. However, ownership of a bicycle was reported by about 30 percent of households as the most common transport related asset. In Zambia, households also owned information communication technology based assets such as radios and television sets, which were the major ones.

More Migrants on the Copperbelt reveals Living Conditions Survey.

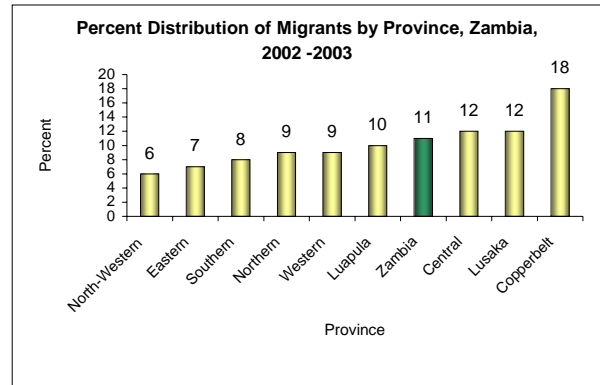
The LCMS III results revealed that out of the total population of 10,757,192 estimated in the survey, about eleven percent had migrated from one area to another. Of these, 10 percent were male and 11 percent were female.

Results of the survey indicate that the direction of flow of migration is largely rural to rural. Forty-one percent migrated from one rural area to another, 14 percent migrated from a rural to an urban area, 12 percent from an urban to a rural area and 33 percent migrated from one urban area to another..

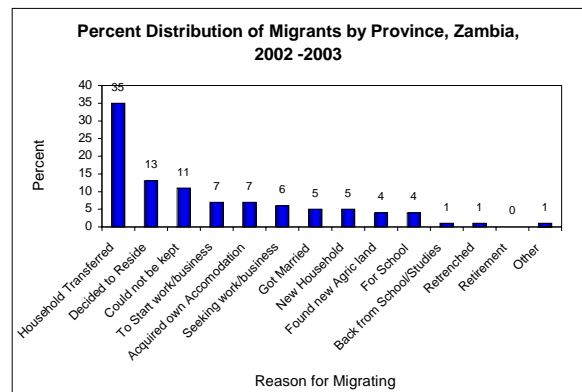


The survey further revealed that there were variations in the proportion of migrants among the

provinces. The proportions ranged from 6 percent in North-western Province to 18 percent on the Copperbelt Province. The survey further revealed that Copperbelt, Central and Lusaka provinces had proportions of persons who migrated above the national average of 11 percent.

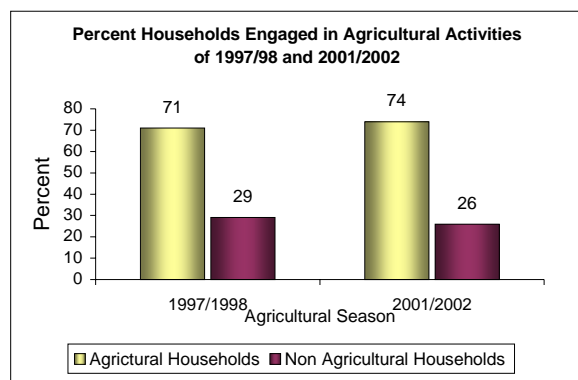


The most common reasons given for migrating were that the head of their household had been transferred (35 percent); persons had decided to resettle (13 percent); and the previous household could no longer keep them (11 percent). Very few migrants reported retirement and retrenchment as reasons for migrating.



Agriculture Production

Overall, LCMS III estimated that 74 percent of the households in Zambia or about 1,492,665 households were engaged in agricultural production activities during the 2001/2002 agricultural season, an increase of 3 percent to the 1997/98 agricultural season.



Ninety five (95) percent of all rural households and 33 percent of urban households were involved in agriculture production. Compared to the 1997/1998-agriculture season, the number of agriculture households increased by four (4) percent in rural areas while the number of households involved in agriculture production in urban areas remained static.

Eastern Province had the highest proportion of households involved in agriculture production (94 percent), while Lusaka province had the lowest proportion (21 percent).

Total/Province	All Households	Agriculture Households	Percentage
Total Zambia	2,005,612	1,492,665	74
Central	194,444	168,859	87
Copperbelt	315,078	157,330	50
Eastern	276,600	259,600	94
Luapula	169,592	158,168	93
Lusaka	271,421	56,622	21
Northern	271,172	249,029	92
North-Western	117,563	108,478	92
Southern	224,783	180,690	80
Western	164,959	153,889	93

Seventy six (76) percent of households grew maize during the 2001/2002 agricultural season as compared to 72 percent during the 1997/98 agricultural season.

A larger proportion of agricultural households (60 percent) grew local maize compared to 21 percent who grew hybrid maize. Southern, Lusaka and Central provinces had high proportions of households growing hybrid maize at 56, 51 and 39 percent respectively.

Eastern province had the largest proportion of households (97 percent) that grew maize followed by Southern Province with 93 percent. Luapula Province reported the least number of households that grew maize with 33 percent.

An estimated 810,526 metric tonnes of maize were produced during the 2001/2002-agriculture season. This compares well with the 2001/2002 Post Harvest

Survey, which estimated production at 839,783 metric tonnes.

Province	Agricultural Households	Percent Growing Maize (all types)	Percent Growing Local Maize	Percent Growing Hybrid Maize	Maize Production (mt)
Total Zambia	1,492,665	76	60	21	810,525
Central	168,859	87	53	39	192,567
Copperbelt	157,330	82	68	20	75,870
Eastern	259,600	97	93	13	216,237
Luapula	158,168	33	27	5	16,392
Lusaka	56,622	85	43	51	36,855
Northern	249,029	51	44	7	51,743
North-Western	108,478	76	73	5	41,330
Southern	180,690	93	47	56	144,440
Western	153,889	85	72	16	35,091

Women dominate in the Informal Sector

The results show that 83 percent, (about 2.9 million persons), of the employed persons were engaged in the informal sector. Informal sector employment was more common among females (91 percent) than males (76 percent). In addition, informal sector employment was more prevalent in rural than in urban areas, 93 percent as compared to 56 percent. The survey results show that informal sector employment in both rural and urban areas was more widespread among females than males. In rural areas 96 percent female compared to 89 percent male, while in urban areas, 71 percent female compared to 47 percent male were engaged in the informal sector.

The pattern is the same when analysed according to residential areas. For instance, in low cost areas, 80 percent female compared to 53 percent male were engaged in the informal sector.

Proportion of persons aged 12 years and above who were employed in the informal sector by sex, rural/urban, stratum and province

Residence/Stratum/Province	Both sexes	Male	Female	Total number of employed Persons
All Zambia	83	76	91	3,517,371
Rural	93	89	96	2,571,153
Urban	56	47	71	946,218
Small scale farmers	94	91	97	2,399,081
Medium scale farmers	83	77	90	38,173
Large scale farmers	75	61	92	2,132
Non agricultural households	73	68	79	131,767
Low cost areas	62	53	80	738,430
Medium cost areas	43	34	56	90,342
High cost areas	27	23	33	117,446
Central	88	81	94	385,260
Copperbelt	64	54	79	444,510
Eastern	93	89	97	610,554
Luapula	95	92	98	307,269
Lusaka	54	48	64	371,564
Northern	93	88	98	517,899
North Western	94	90	97	211,283
Southern	75	68	84	376,272
Western	96	94	97	292,760

The provincial distribution of persons working in the informal sector indicates that Western had the largest proportions of employed persons in the informal sector, accounting for 96 percent. On the other hand the most urbanized provinces, Lusaka and Copperbelt provinces had the least, accounting for 54 percent and 64 percent respectively. In all provinces, there were more females in the informal employment than males.

The LCMS survey results show that among those employed in the informal sector, 77 percent were in informal agricultural sector, while 23 percent were in informal non-agricultural sector. Furthermore, the results show that they were more females in the informal agricultural sector than males. Generally, persons living in rural areas were more often in informal agricultural sector employment than those residing in urban areas, 89 percent as compared to 19 percent. The highest proportion of non-agricultural informal sector employment was found in urban high cost areas, 90 percent.

Percent Distribution of Employed Persons in Informal Agricultural & Informal Non-Agricultural Sector by Sex, Rural/Urban, Stratum and Province

Sex/Residence/ Stratum/ Province	Sector of Employment				Number of Persons 12 years and above employed in the Informal sector
	Informal agricultural		Informal Non-agricultural		
	Number Of Persons	Percent	Number of persons	Percent	
All Zambia	2,247,952	77	671,466	23	2,919,418
Male	993,344	71	405,732	29	1,399,076
Female	1,250,991	82	274,608	18	1,525,599
Rural	2,128,143	89	263,029	11	2,391,172
Urban	100,678	19	482,193	91	582,870
Small scale farmers	2,052,174	91	202,962	9	2,255,136
Medium scale farmers	29,466	93	2,218	7	31,684
Large scale farmers	1,487	93	112	7	1,599
Non-agricultural	46,171	48	50,019	52	96,190
Low cost areas	91,565	20	366,261	80	457,827
Medium cost areas	8,546	22	30,301	78	38,847
High cost areas	3,171	10	28,539	90	31,710
Central	291,565	86	47,464	14	339,029
Copperbelt	122,329	43	162,157	57	284,486
Eastern	522,390	92	45,425	8	567,815
Luapula	224,767	77	67,138	23	291,906
Lusaka	52,168	26	148,477	74	200,645
Northern	390,133	81	91,513	19	481,646
North Western	182,718	92	15,888	8	198,606
Southern	214,475	76	67,729	24	282,204
Western	244,513	87	36,536	13	281,050

Source: Central Statistical Office, Living Conditions Survey III, 2002-2003

Among the provinces, Eastern province had the highest proportions of persons engaged in agricultural informal sector employment, accounting for 92 percent, while Lusaka province had the lowest, with 26 percent.

Less than a Third of Households Operating Non Farm Businesses

The LCMS survey results show that of the estimated 2 million households, 30 percent operate a non-farm enterprise. The proportion of households that owned a non-farm business enterprise was higher in the urban areas (37 percent) as opposed to 26 percent in the rural areas.

Luapula province recorded the highest percentage of households with non-farm enterprises (57 percent). Other provinces that had proportions of households that operated a non-farm business above the national average were Central, Copperbelt, Western and Lusaka, with about a third of the households in each of these provinces operating non-farm businesses, respectively. Northwestern province had the least proportion of households with non-farm businesses, at only 5 percent.

The results further show that the most common type of businesses operated were in the Trade, Fishing and Manufacturing industry. These accounted for 82 percent of all non-farm businesses with trading being the most common. Trading is more prominent in the urban areas (64 percent) compared to 48 percent in the rural areas. Lusaka Province had the largest proportion of households with trading enterprises (65 percent), while North-Western Province had the least (28 percent).

Basic Characteristics of Non-Farm Enterprises, Zambia, 2002-2003

Background Characteristic	Proportion of households Operating a business	Total Number of household	Proportion of businesses operated, by industrial classification					Total
			Trade	Forestry & Fishing	Manufacturing	Community, Social & Personal Services	Other	
All Zambia	30	2,005,677	54	14	14	6	11	100
Residence								
Rural	26	1,329,702	48	21	16	4	10	100
Urban	37	675,975	64	4	11	7	9	100
Province								
Central	34	194,444	62	8	6	3	21	100
Copperbelt	33	315,078	64	4	12	7	13	100
Eastern	26	276,600	58	6	22	6	7	100
Luapula	57	169,592	29	47	13	4	8	100
Lusaka	30	271,421	65	2	9	11	14	100
Northern	22	271,237	55	11	26	2	6	100
N-Western	5	117,563	28	22	23	6	20	100
Southern	28	224,783	60	7	18	3	12	100
Western	31	164,959	47	18	12	6	17	100

The major constraint cited in setting up these enterprises was lack of credit or capital. More than half (56 percent) of the households cited this constraint as the most limiting factor. Only 5 percent

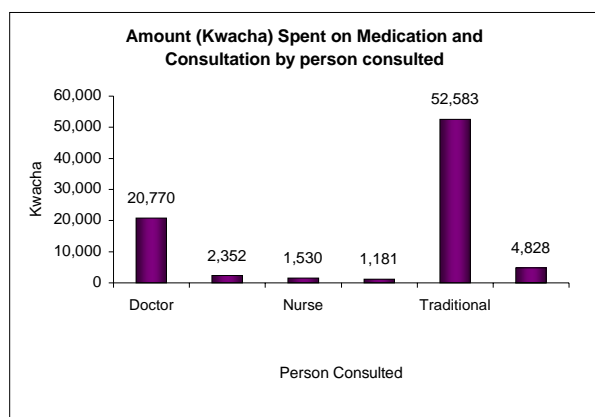
identified technical know-how as their major drawback, while 2 percent attributed the difficulty to Government regulation. Almost a third (31 percent) of the households did not have any difficulty in establishing the enterprises.

Most households indicated that they had set up their business using household savings (36 percent) followed by 24 percent citing help of family and relatives while proceeds from family and farm were cited by about 17 percent. Other sources of capital reported included proceeds from family non-farm enterprises (7 percent), income from family property (3 percent), and loans from banks and other financial institutions (1 percent). Remittances from abroad, support from Non-Governmental Organizations (NGOs), support from associations and church assistance were rarely cited.

HEALTH

Zambians Pay more to Traditional Healers.

During the LCMS III survey, it was found that the highest amount of money spent by people reporting illness for either consultation or medication was paid to Traditional healers. This was followed by the amount paid to Medical doctors, which is less than half what was paid to Traditional healers. The least payment was made to community health workers.



Payment for consultation

The survey also reveals that Southern Province had the highest proportion of persons reporting to have paid directly for consultation to different health personnel. Western Province had the lowest proportion of persons paying directly for consultation

but it also had the highest proportion reporting not to have paid for their consultation.

The proportion of persons that paid directly was more in urban areas with 57 percent than in rural areas with 49 percent. The rural areas had a higher proportion of persons that did not pay for consultation, 44 percent, than urban areas with 27 percent. The proportion that used pre payment schemes were higher in urban than in rural areas.

A very significant proportion of 40 percent indicate that they did not pay for their consultation. The proportion of persons that use pre payment schemes are very low, with a total of 4 percent for both high and low cost schemes. Only 1 percent reported that employers paid for their consultation.

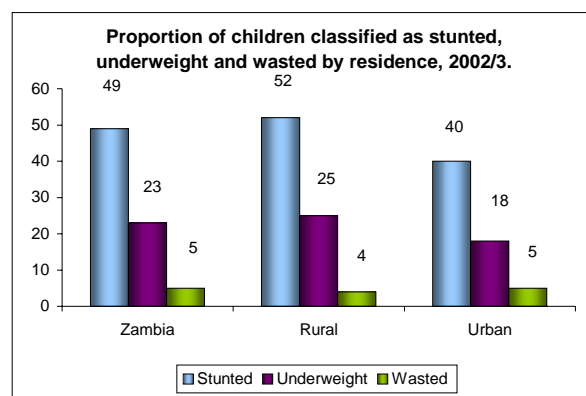
CHILD HEALTH AND NUTRITION

Half of Under-five Children suffer from Chronic Malnutrition

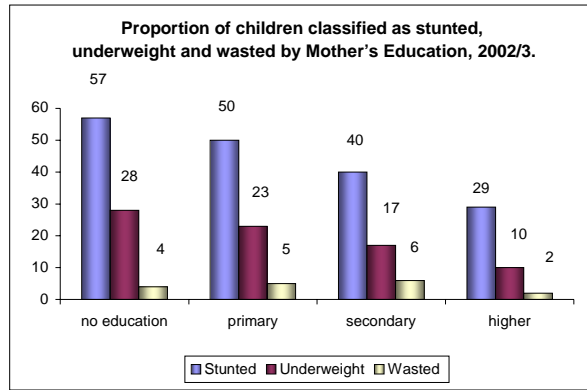
Currently, 49 percent of Zambian children of all children under the age of five are stunted and therefore chronically malnourished. The results also show that 23 % are underweight and 5 % are wasted.

More children in rural areas are stunted (52 percent) as compared to children living in urban areas (40 percent).

Provincial results show that more than 50% of children in Eastern, Luapula, Northern and Northwestern provinces were stunted while low percentages were observed in Lusaka and Copperbelt, 42 percent and 43 percent, respectively.



Children whose mothers had no education (57percent) were more likely to be stunted as compared to those whose mothers had higher education (29 percent). This big difference may be attributed to differences in the quality of care (i.e. food preparation, hygiene, weaning and water preservation) as they relate to both health and nutrition.



Exclusive Breastfeeding Uncommon

Early introduction of supplementary food, or plain water increases the risk of diarrhoea and other sicknesses in young children. Infants who are not exclusively breast-fed for six months of life have a 10 to 15 times greater chance of dying. Breast milk contains antibodies that protect infants from illness. Breastfeeding also delays conception, which improves child spacing.

Breastfeeding is universal in Zambia (97%), and extends over a year. Currently, the national average duration of breast-feeding is 18 months.

More children were being breastfed in rural than urban areas, 83% and 67% respectively.

Exclusive breastfeeding in Zambia is uncommon and is not maintained for long enough. Only 38% of infants under two months were exclusively breastfed in the year 2002/3.

Nationally only 25% of children aged between 0-6 months were exclusively breastfed.

LCMSIII data indicates that from four to six months of age, only 7 percent of infants are exclusively breastfed and the incidence of exclusive breastfeeding was greater in urban areas (29 percent) than in rural areas (23 percent). The survey also captured the number of infants that were being given plain water in addition to breast milk. For those children aged below 2 months, 21% were given water in addition to breast milk.

Now Available at Central Statistical Office

Living Conditions Monitoring Survey III Report, 2002/3 – K40,000
Provincial 2000 Census Reports – K25,000
External Trade Statistics Bulletin – K30,000
Selected Social Economic Indicators – K25,000

The Layman and Statistics

The informal sector employment: was defined as employment where the employed persons were not entitled to paid leave, pension, gratuity and social security and worked in an establishment employing 5 persons or less. All the three requirements had to be fulfilled in order to classify a person as working in the informal sector.

Household monthly income: Monthly income is the monthly earnings of a household member from engaging in economic activity.

Mean per capita income: This denotes the average monthly income of a household member. It is calculated as a quotient of total household monthly income and the total number of persons in the household

Migration: This is a form of geographic or spatial movement involving a change of residence between clearly defined geographic units. It may thus be defined as the movement of people from place to place and across some administrative boundaries, for the purpose of changing their previous place of residence.

Migrants: A migrant is a person who changes his/her usual place of residence by crossing an administrative boundary and residing in a new area for a period of not less than six months, and the place one was twelve months before enumeration.

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