REPUBLIC OF ZAMBIA

MINISTRY OF LABOUR AND SOCIAL SECURITY

ZAMBIA STATISTICS AGENCY
"Quality Statistics for Development"

2023 LABOUR FORCE SURVEY (LFS)

OFFICIAL STATISTICS OF ZAMBIA

Republic of Zambia

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FOREWORD

The Zambia Statistics Agency (ZamStats) has, within the framework of the second National Strategy for Development of Statistics (NSDS2), 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 citizenly.

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 with support from 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.

Further gratitude is extended to the national and provincial statistical officers as well as community leaders, for the diverse ways in which they assisted our field teams to ensure the success of this important national exercise. 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 Planning, 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.

Sheila M. S. Mudenda
ACTING STATISTICIAN GENERAL
ZAMBIA STATISTICS AGENCY

November, 2024

CONTENTS

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

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 P1hi = the first selection probability of EAs
ah = the number of EAs selected in stratum h
Mhi = the size of the ith EA in the stratum h
∑imh = 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 ith 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 jth household in the ith EA of the hth stratum, then the estimated total for the hth 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 hth stratum
I = 1 to $_{ah}$: the number of selected clusters in the stratum

J = 1 to $_{nh}$: 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.

CHAPTER TWO
CONCEPTS AND DEFINITIONS

2

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.

CHAPTER THREE
WORKING-AGE POPULATION

3

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
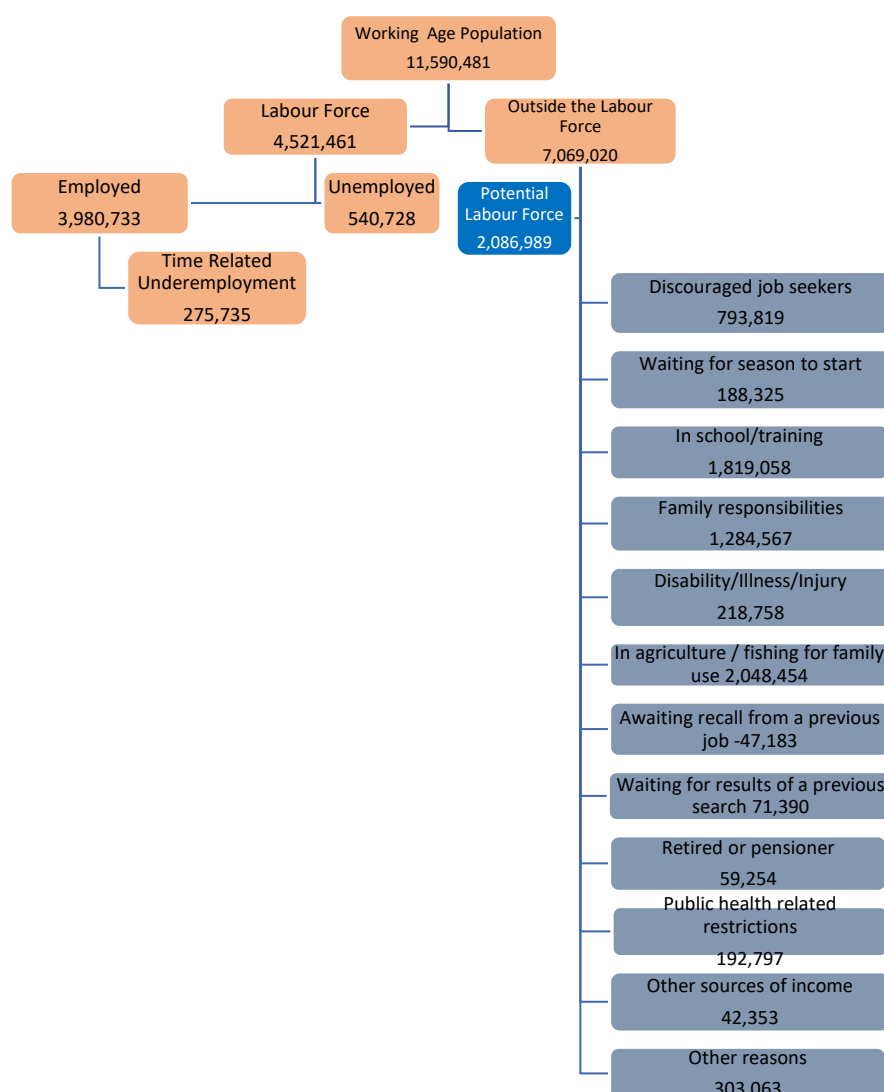
3.3 Working-Age Population by Rural/Urban and Sex

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 where 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
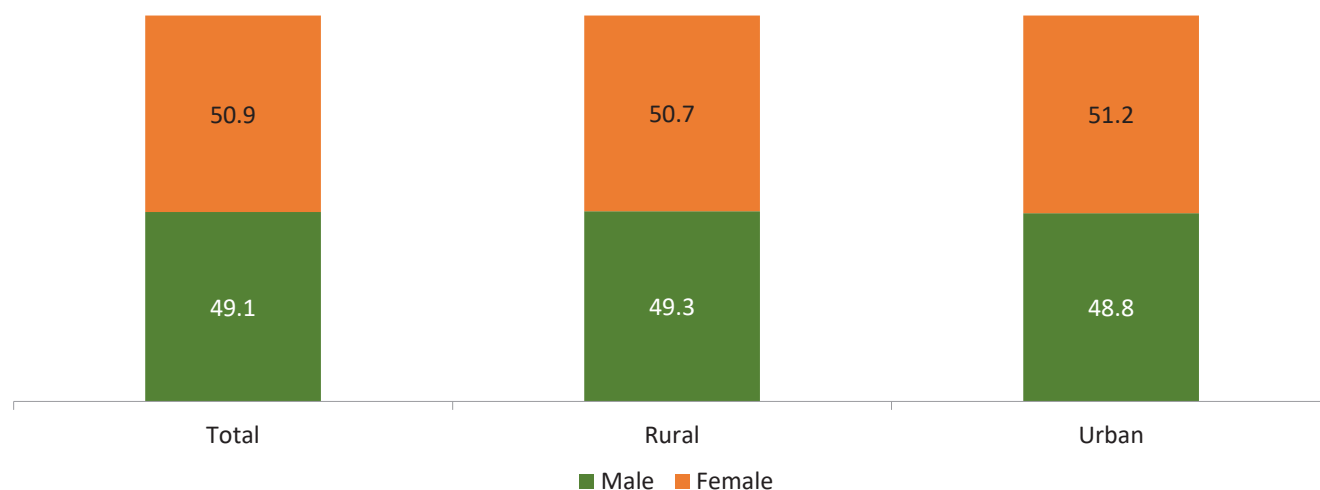
Figure: 3.3 shows the percentage share of the working-age population by province. Lusaka Province had the highest percentage share of the working-age population at 17.9 percent followed by Copperbelt Province at 14.3 percent. Muchinga Province had the lowest share of the working-age population at 4.5 percent.

Figure 3.3: Percentage Share of Working-Age Population by Province, Zambia 2023
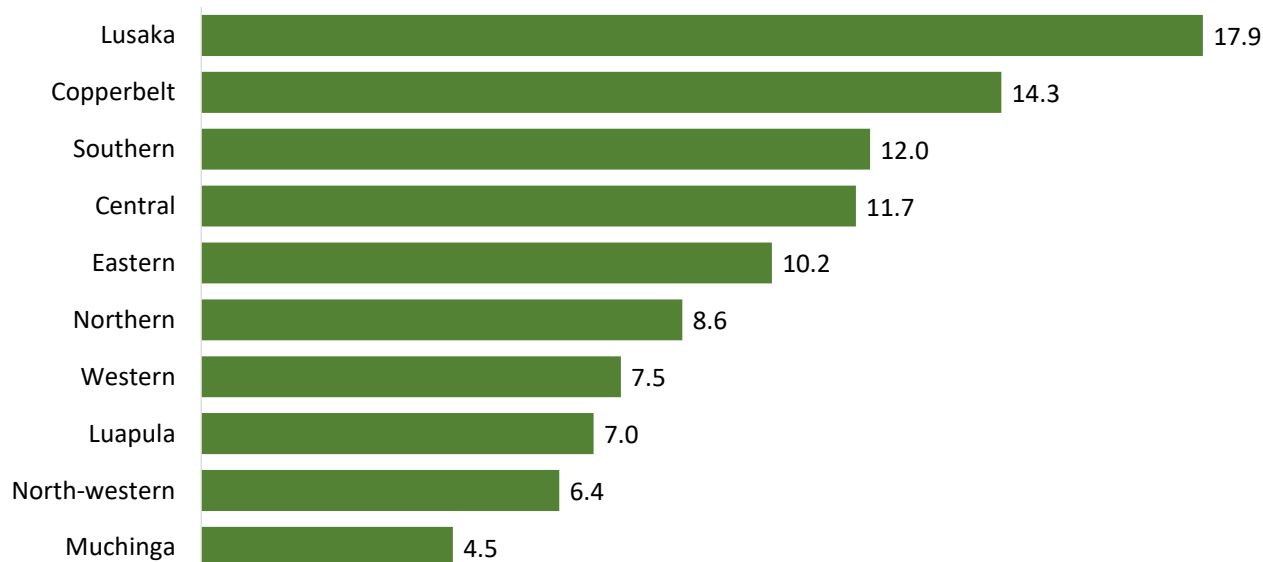
Table 3.2 shows the number and percentage distribution of the working-age population by province and sex. All the provinces had more females than males in the working-age population except Central Province.

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
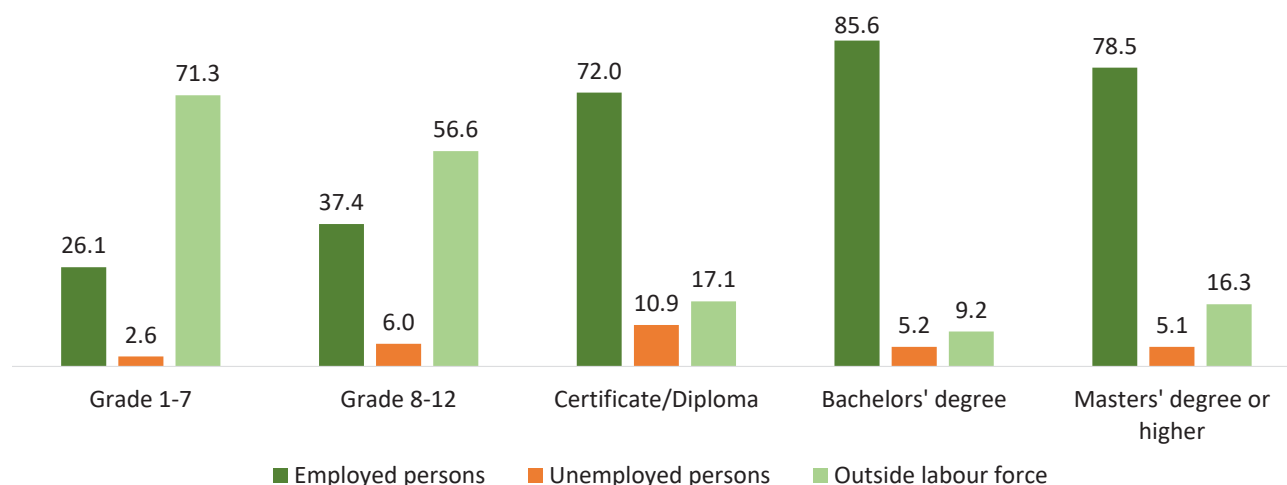
4 CHAPTER FOUR
LABOUR FORCE

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

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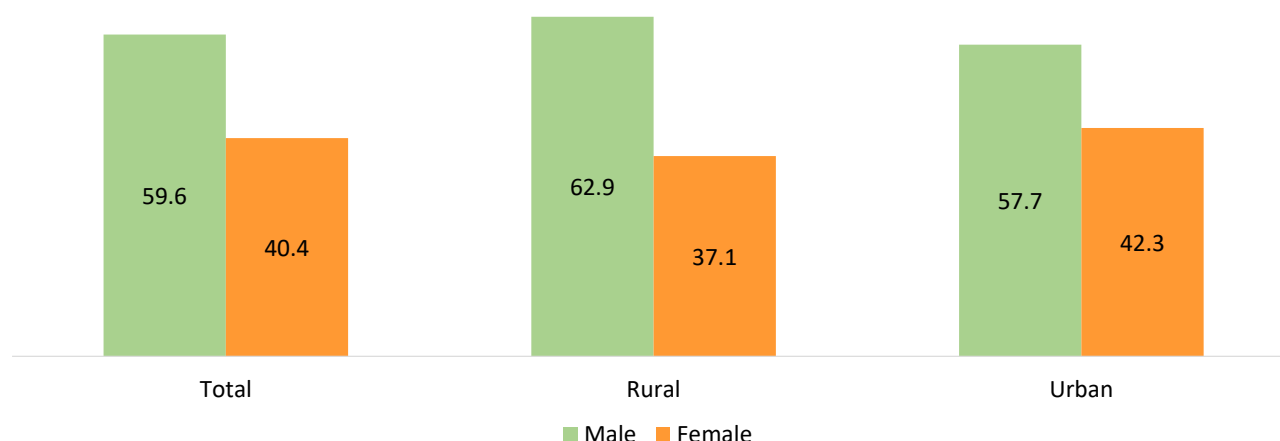
Figure 4.2 shows the percentage share of the labour force by province. Lusaka Province had the highest percentage share of the labour force at 25.7 percent, followed by Copperbelt Province at 18.5 percent. Muchinga Province had the lowest percent share of the labour force at 3.0 percent.

Figure 4.2: Percentage Share of the Labour force (15 years or older) by Province, Zambia 2023
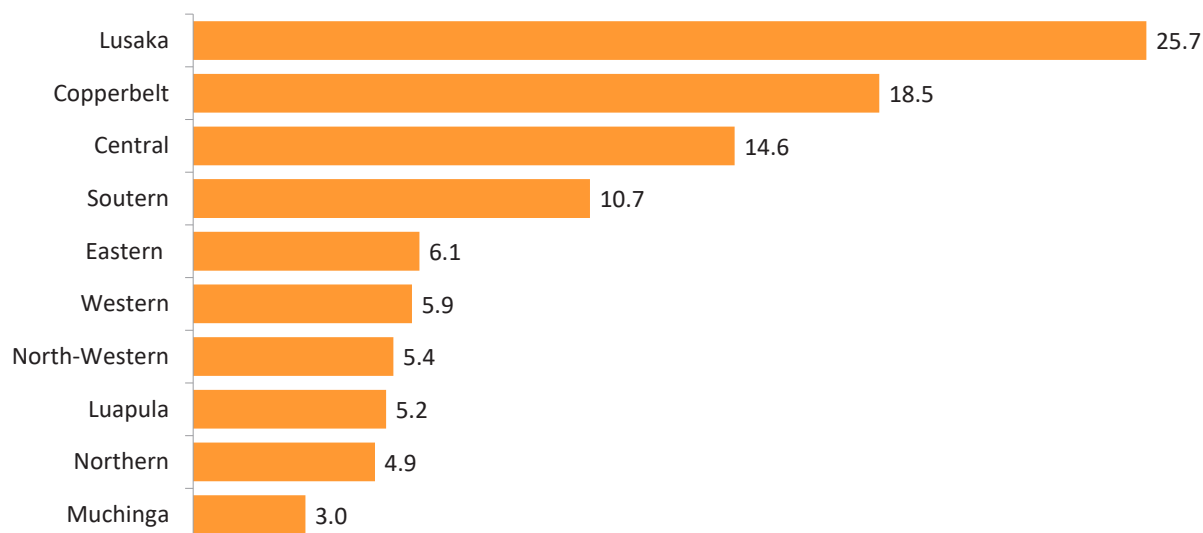
Table 4.2 shows the number and percentage distribution of the labour force by province and sex. In all the provinces, males accounted for higher percentage of the labour force than females.

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

	Total	Rural	Urban
15 - 19	4.0	5.6	3.2
20 - 24	12.6	14.7	11.4
25 - 29	17.8	18.8	17.3
30 - 34	17.0	15.2	18.1
35 - 39	14.5	13.2	15.2
40 - 44	12.0	10.5	12.9
45 - 49	8.5	8.3	8.6
50 - 54	5.6	5.2	5.8
55 - 59	3.5	3.7	3.4
60 - 64	2.1	2.3	2.0
65+	2.2	2.4	2.1
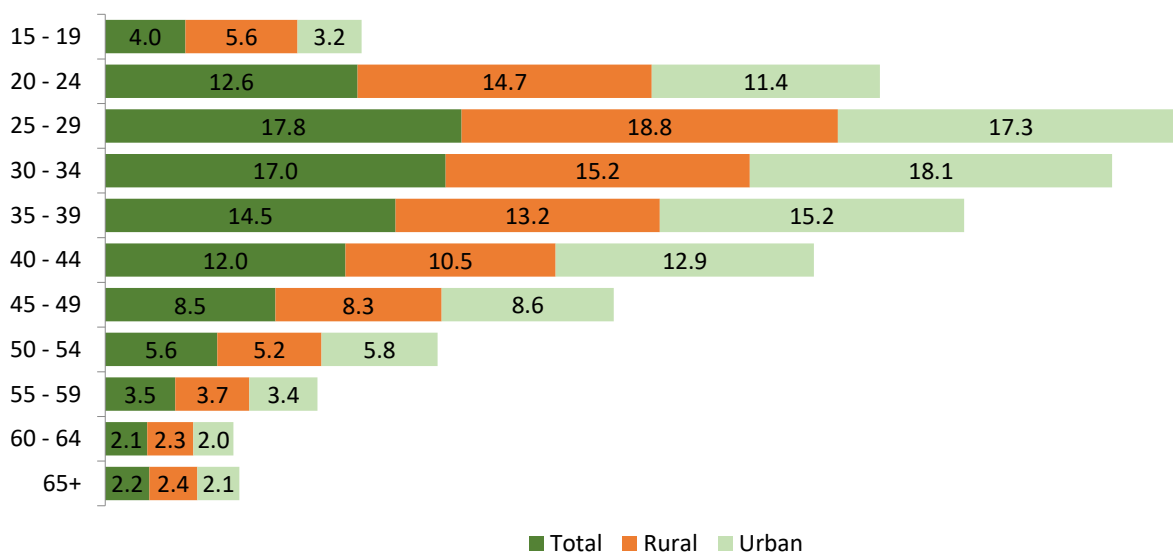
Figure 4.4 shows the percentage distribution of the labour force by sex and age group. Results show that for both males and females, the age group 25-29 years had a highest percentage share of the labour force at 18.2 percent and 17.3 percent, respectively.

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

	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Male	4.2	12.3	18.2	17.3	14.4	11.8	8.5	5.4	3.4	2.3	2.2
Female	3.7	13.0	17.3	16.7	14.6	12.3	8.5	6.0	3.6	1.9	2.3
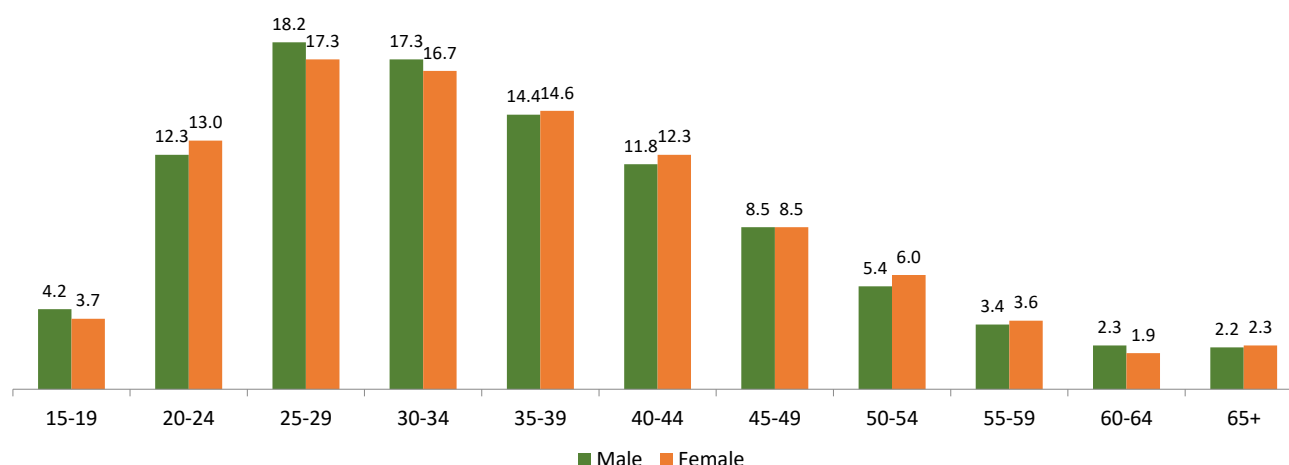
4.3 Labour Force Participation Rate

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
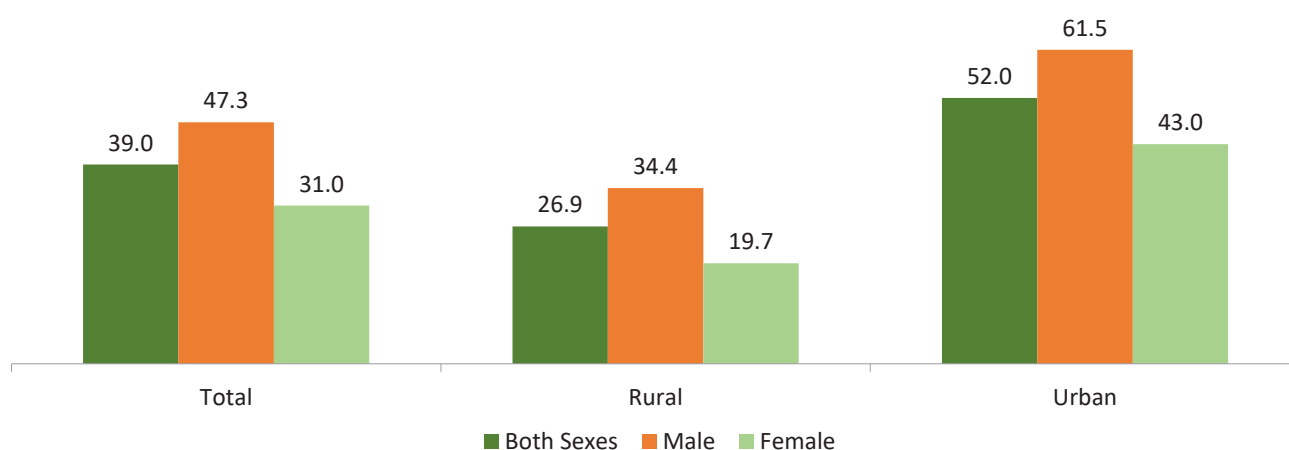
Figure 4.6 shows the labour force participation rate by sex and age group. The labour force participation rate was highest in the age group 40-44 years for both males and females at 70.2 percent and 49.6 percent, respectively and lowest in the age group 15-19 years for both males and females at 10.0 percent and 5.9 percent, respectively.

Figure: 4.6: Labour Force Participation Rate by Sex and Age Group, Zambia 2023
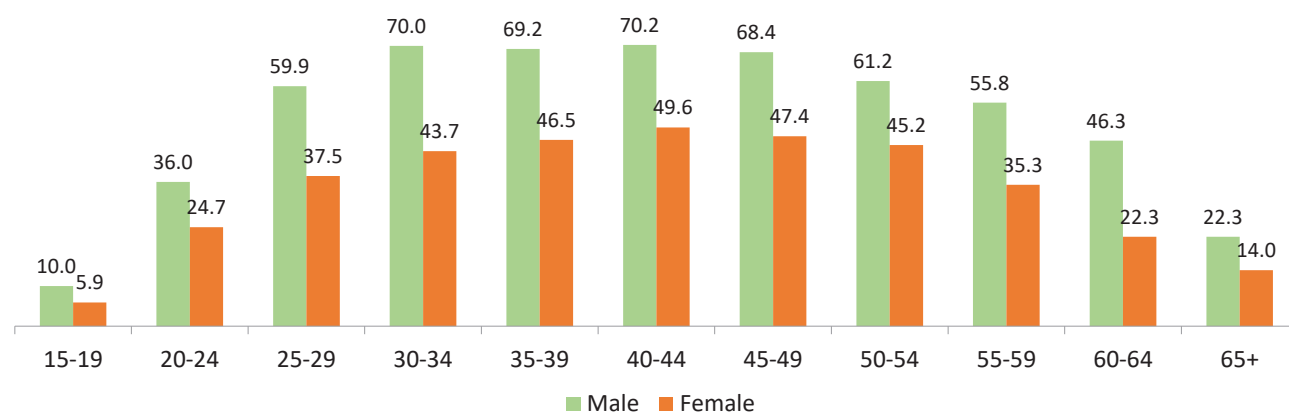
Figure 4.7 shows the labour force participation rate by rural/urban and age group. The labour force participation rate in urban areas was higher than that of rural areas in all the age groups. The age group 45-49 years had the highest participation rate in rural areas with 40.8 percent while the age 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
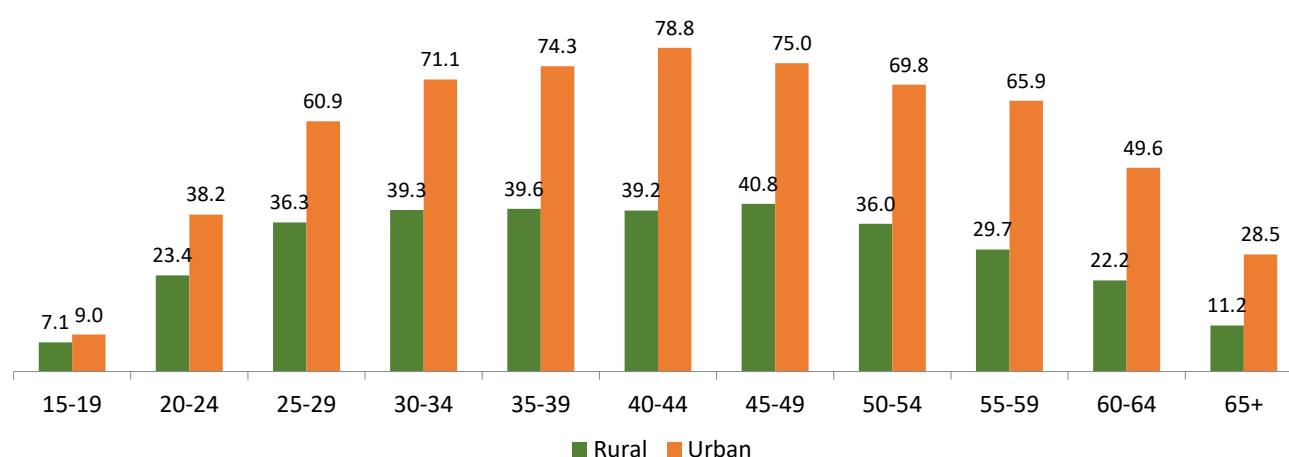
Table 4.3 shows the labour force participation rate for working-age population (15 years or older) by province and sex. Lusaka Province had the highest participation rate at 56.0 percent followed by Copperbelt Province at 50.2 percent. Northern Province had the lowest labour force participation rate 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

CHAPTER FIVE
EMPLOYMENT

5

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
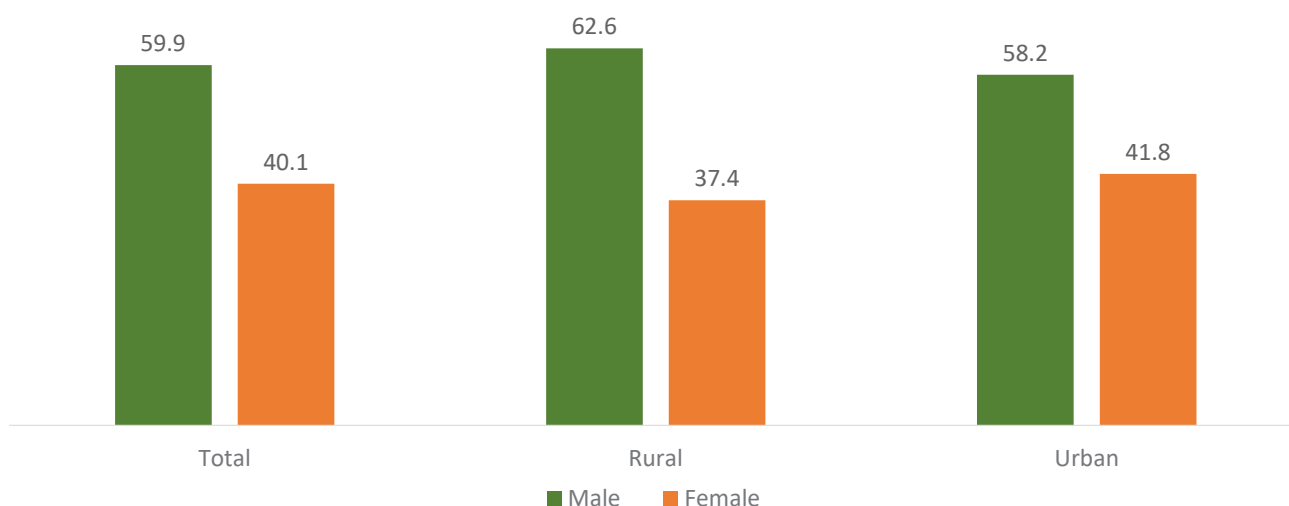
Figure 5.2 shows the percentage share of the employed persons by province. Lusaka Province had the highest share of the employed persons at 25.6 percent followed by Copperbelt Province at 17.5 percent. Muchinga Province had the lowest share at 2.9 percent.

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

Province	Percentage
Lusaka	25.6
Copperbelt	17.5
Central	15.2
Southern	11.3
Eastern	6.5
Western	5.6
Lupula	5.3
Northern	5.2
NorthWestern	4.9
Muchinga	2.9
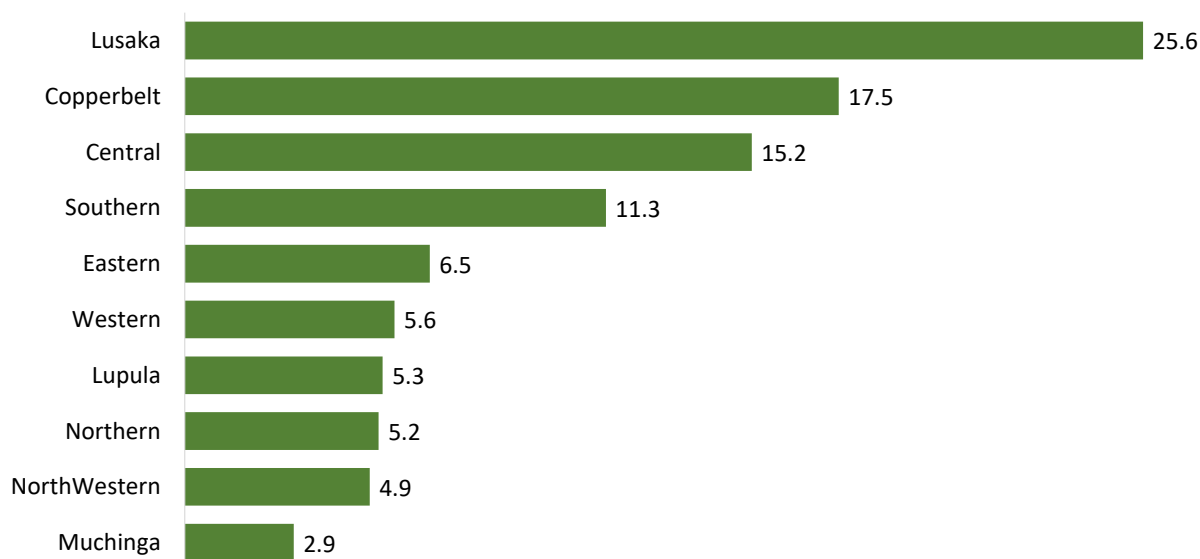
Figure 5.3 shows the percentage distribution of employed persons by sex and age group. The age group 30-34 years had the highest percentage share for both males and females at 17.7 percent and 16.8 percent, respectively. The age group 65 years or older had the lowest percentage share at 2.3 percent for 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

Age Group	Male	Female
15-19	3.2	3.1
20-24	10.6	11.1
25-29	17.7	15.6
30-34	17.7	16.8
35-39	15.0	15.4
40-44	12.6	13.3
45-49	9.0	9.5
50-54	5.7	6.6
55-59	3.7	4.0
60-64	2.5	2.1
65+	2.3	2.5
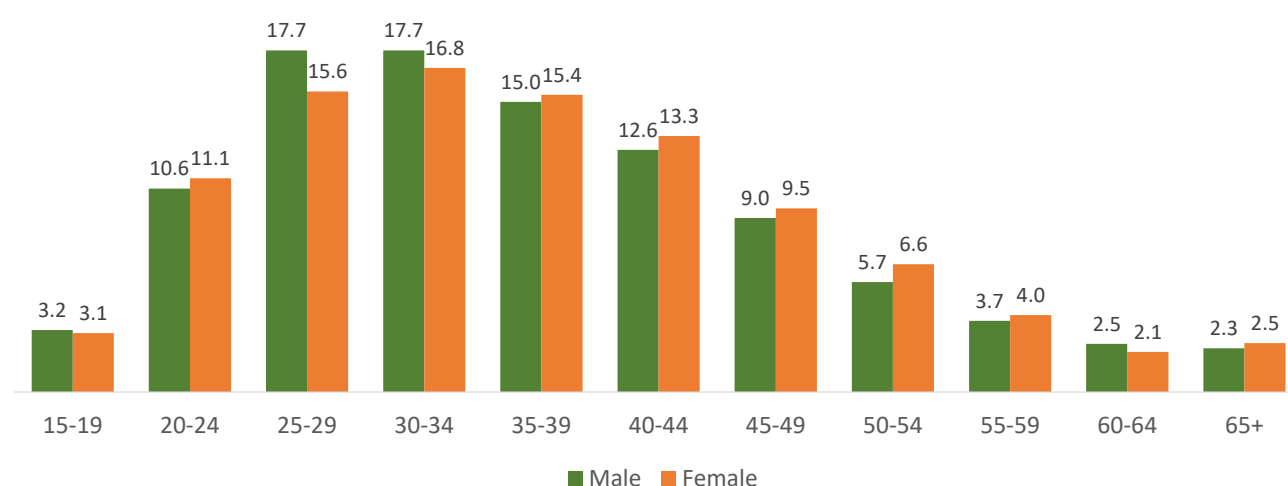
Figure 5.4 shows the percentage distribution of employed persons by rural/urban and age group. The age group 25-29 years had the highest percentage share of employed persons in the rural areas at 18.2 percent while age group 30-34 years had the highest percentage share at 18.4 percent in the urban areas.

Figure 5.4: Percentage Distribution of Employed persons by Rural/Urban and Age group, Zambia 2023
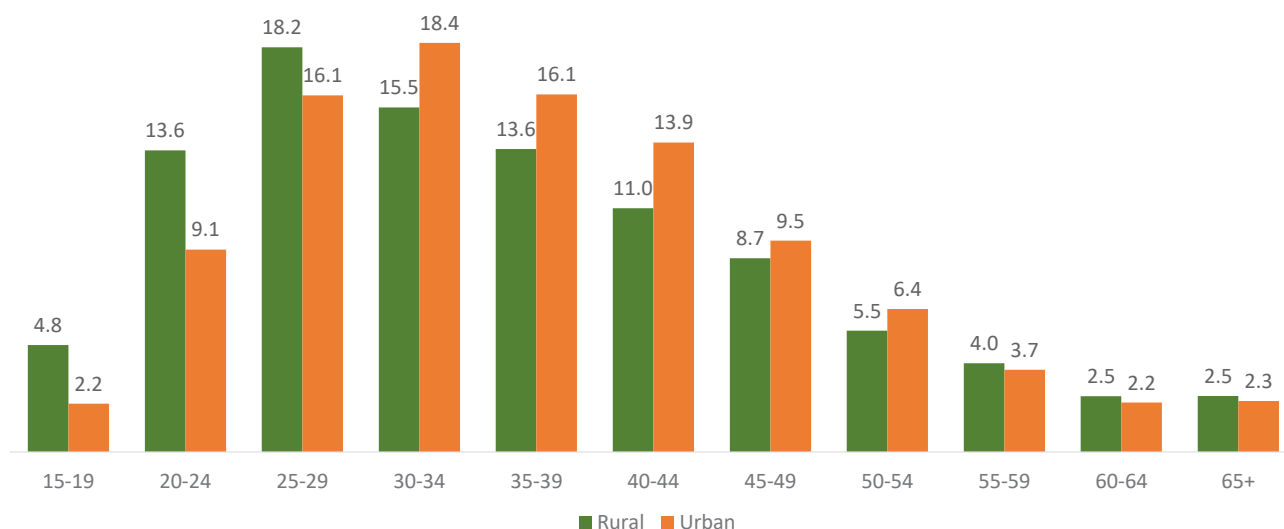
5.3 Employment-to-Population Ratio

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
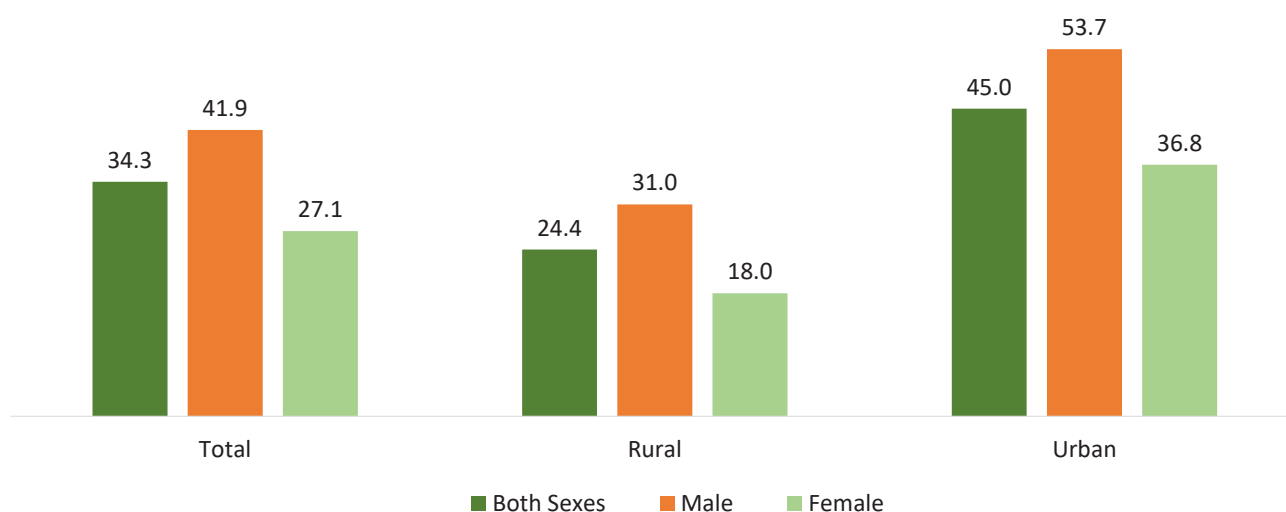
Figure 5.6 shows the employment-to-population ratio by province. The province with the highest employment-to-population ratio was Lusaka Province at 49.1 percent while Northern Province had the lowest at 20.8 percent.

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

Province	Ratio
Lusaka	49.1
Central	44.5
Copperbelt	41.9
Total	34.3
Southern	32.3
North-Western	26.5
Luapula	25.9
Western	25.7
Muchinga	22.5
Eastern	22.1
Northern	20.8
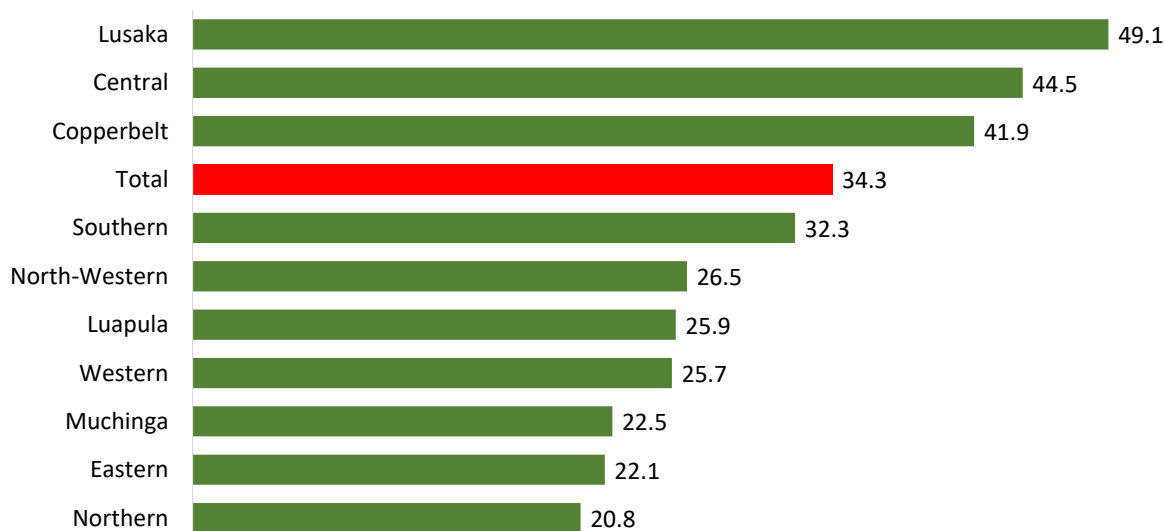
Figure 5.7 shows the employment-to-population ratio by sex and province. Central Province had the highest employment-to-population ratio for males at 58.2 percent while Lusaka Province had the highest for females at 41.5 percent. Northern Province had the lowest employment-to-population ratio for males 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

Province	Male	Female
Total	41.9	27.1
Central	58.2	30.6
Copperbelt	50.7	33.1
Eastern	28.1	16.3
Luapula	33.1	19.0
Lusaka	57.3	41.5
Muchinga	27.1	17.8
Northern	24.5	17.1
North-Western	35.2	17.8
Southern	38.7	26.5
Western	28.6	23.2

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

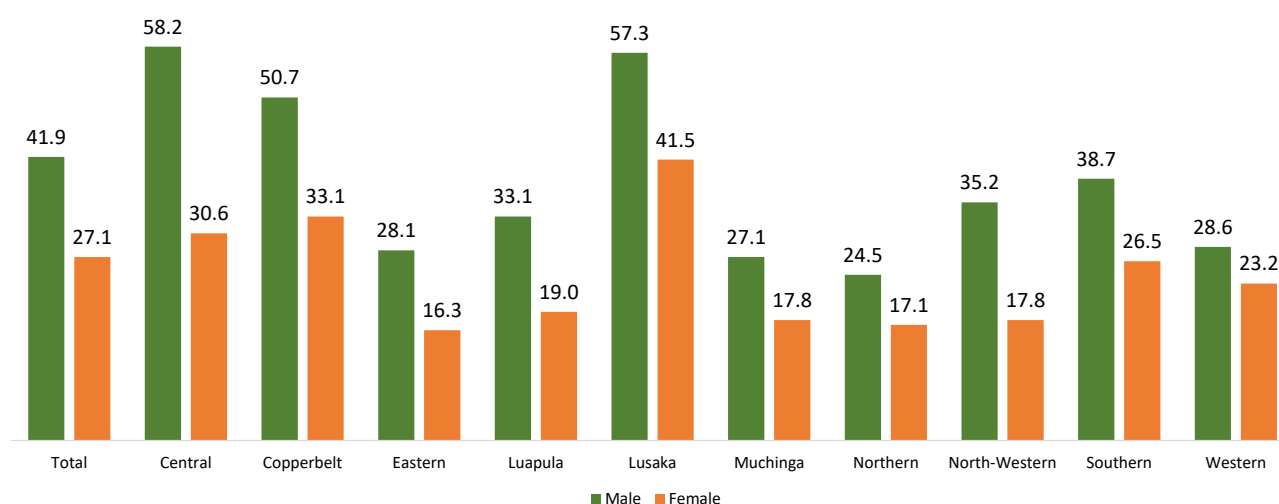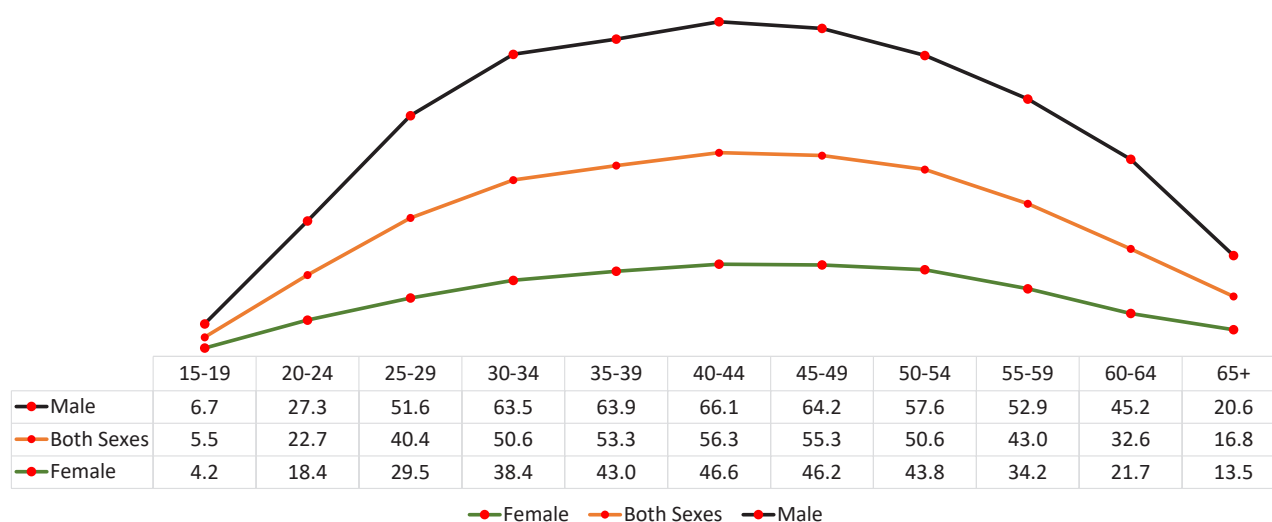|	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Male	6.7	27.3	51.6	63.5	63.9	66.1	64.2	57.6	52.9	45.2	20.6
Both Sexes	5.5	22.7	40.4	50.6	53.3	56.3	55.3	50.6	43.0	32.6	16.8
Female	4.2	18.4	29.5	38.4	43.0	46.6	46.2	43.8	34.2	21.7	13.5

Female ─── Both Sexes ─── Male

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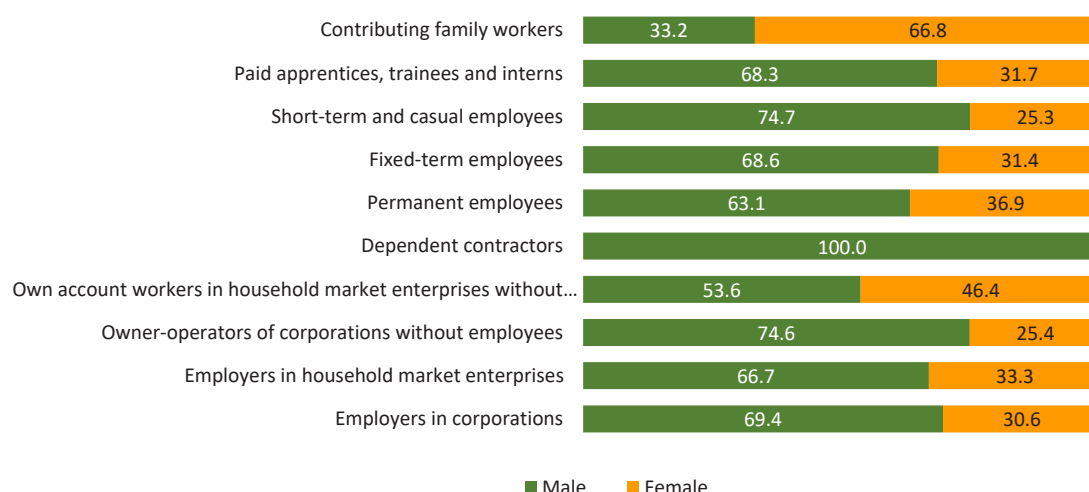
Table 5.2: Number and Percentage Distribution of Employed Persons by Status in employment and Sex, Zambia 2023

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

Status	Male	Female
Contributing family workers	33.2	66.8
Paid apprentices, trainees and interns	68.3	31.7
Short-term and casual employees	74.7	25.3
Fixed-term employees	68.6	31.4
Permanent employees	63.1	36.9
Dependent contractors	100.0	
Own account workers in household market enterprises without...	53.6	46.4
Owner-operators of corporations without employees	74.6	25.4
Employers in household market enterprises	66.7	33.3
Employers in corporations	69.4	30.6

■ Male ■ Female

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
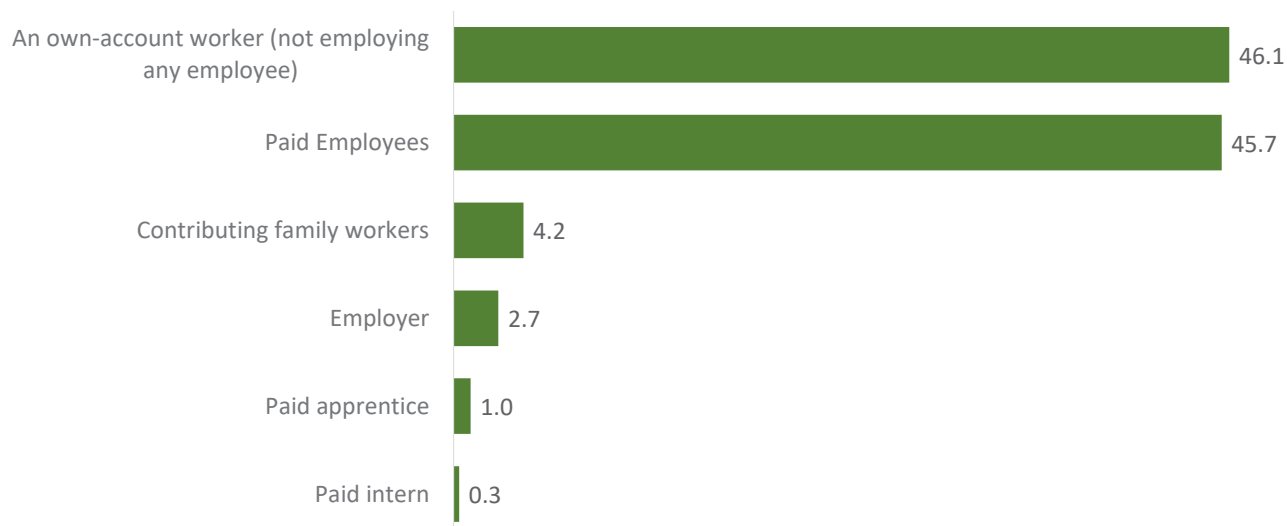

Figure 5.11 shows the percentage distribution of the employed persons by sex and status in employment. There were more males than females in all statuses in employment except paid interns (41.7 percent) and contributing family workers (33.2 percent).

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
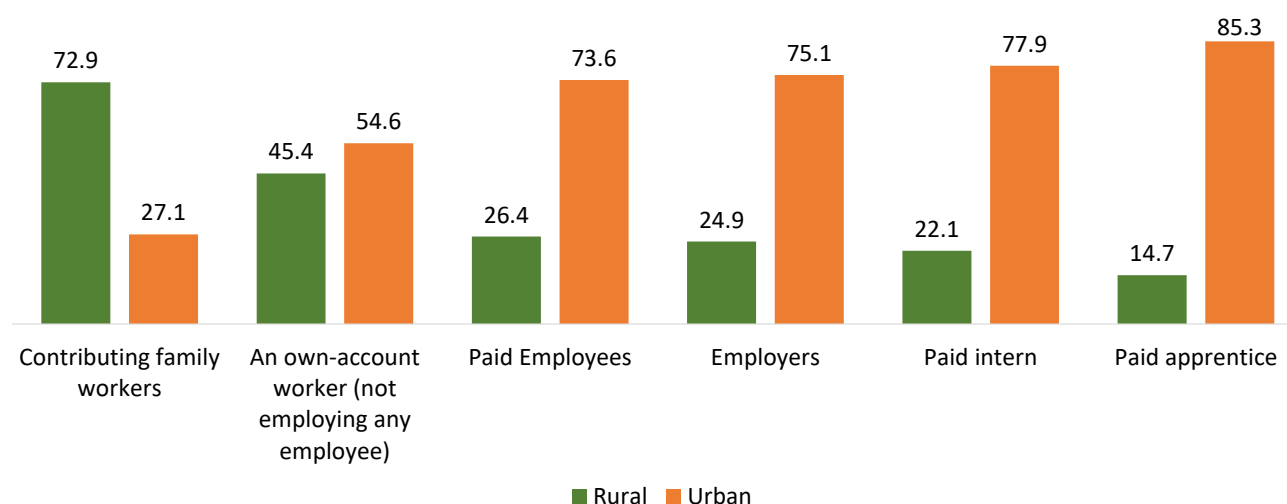
5.5 Employment by Institutional Sector

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
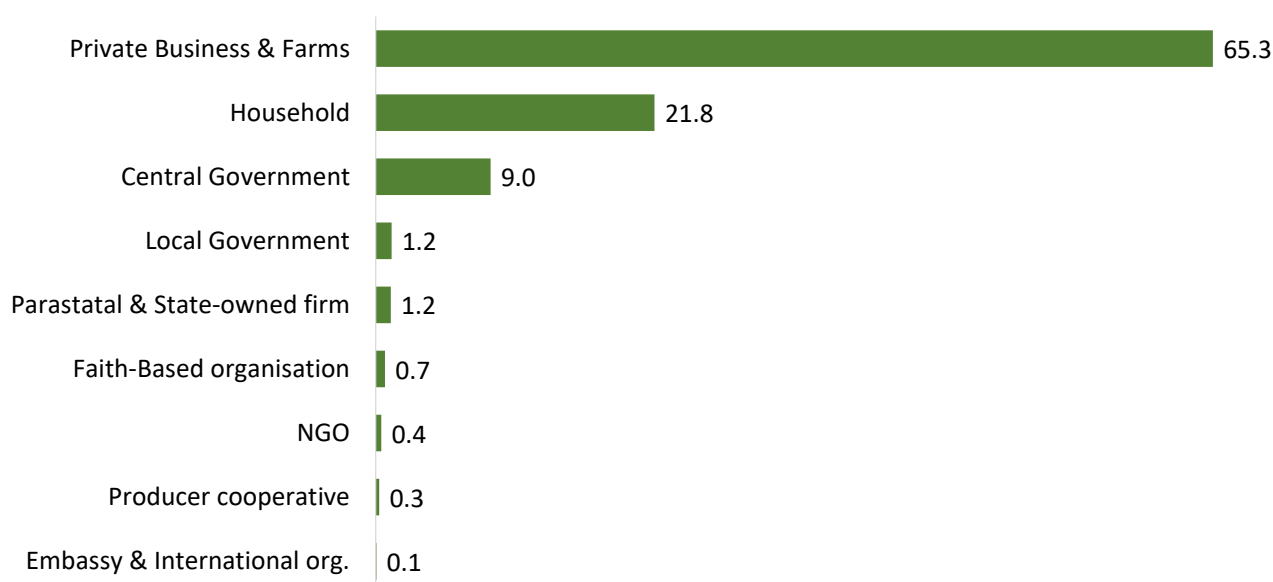
Figure 5.14 shows the percentage distribution of employed persons by sex and institutional sector. There were more employed males than females in all institutional sectors except in the Embassy & International organizations and the household sector at 36.9 percent and 47.8 percent compared with 65.1 percent and 52.2 percent, respectively.

Figure 5.14: Percentage Distribution of the Employed Persons by Sex and Institutional Sector, Zambia 2023
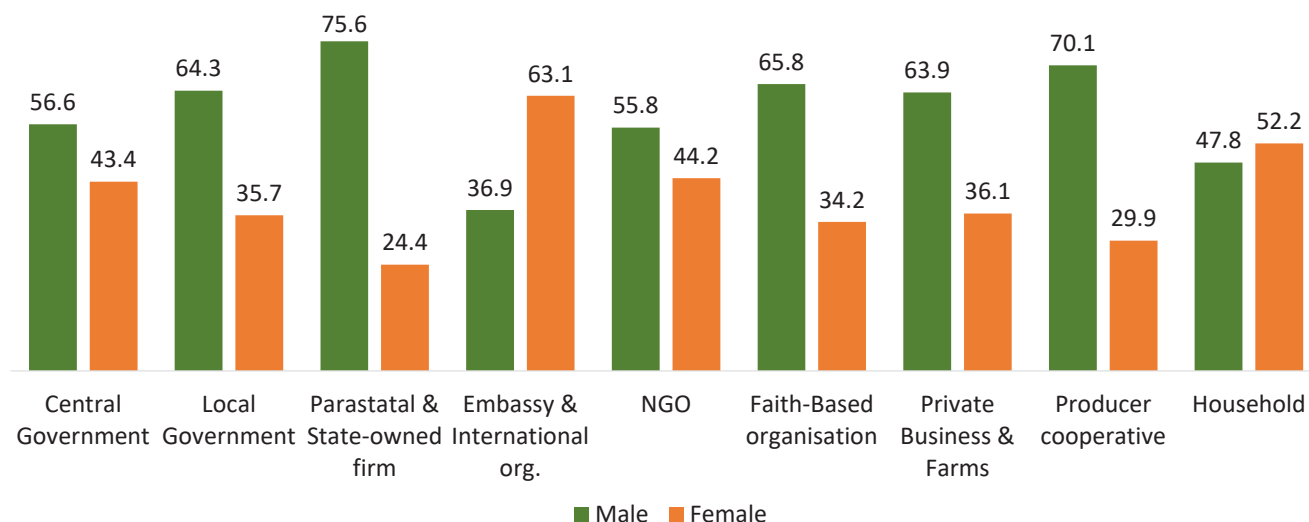
Figure 5.15 shows the percentage distribution of employed persons by rural/urban and institutional sector. Urban areas had more employed persons in all the institutional sectors than rural areas except in the household sector at 48.0 percent compared to rural areas at 52.0 percent.

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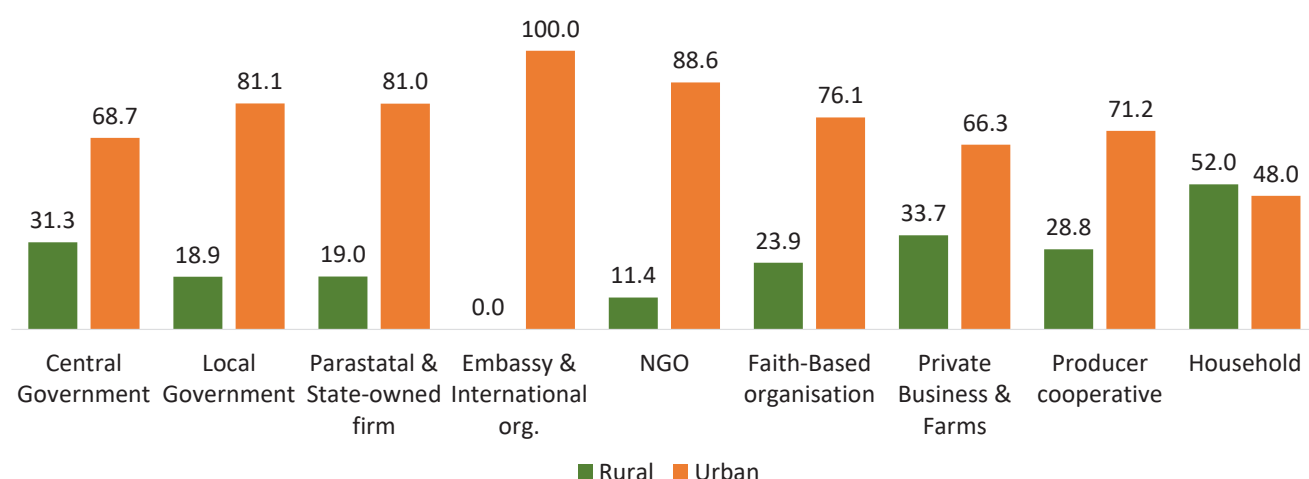
5.6 Highest Educational Attainment

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

Category	Value
Grade 8-12	54.3
Grade 1-7	29.1
Certificate/Diploma	8.7
Bachelors' degree	3.9
Never attended school	3.4
Masters' degree or higher	0.7
None/Nursery	0.0

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

Category	Male	Female
Masters' degree or higher	66.4	33.6
Bachelors' degree	62.2	37.8
Certificate/Diploma	56.6	43.4
Never attended school	45.4	54.6
Grade 8-12	65.8	34.2
Grade 1-7	51	49
None/Nursery	85.6	14.4

■ Male　■ Female

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.

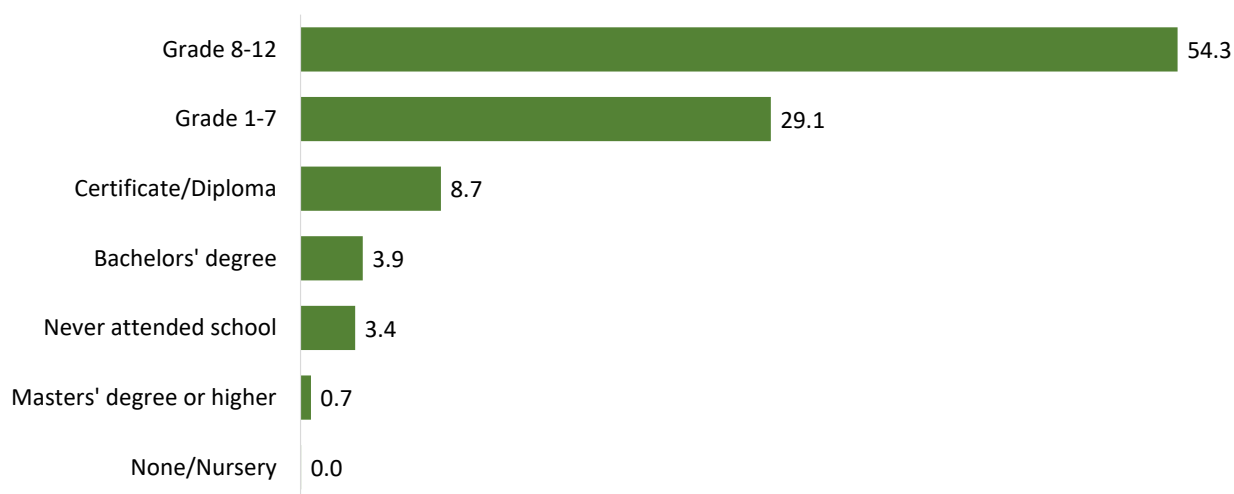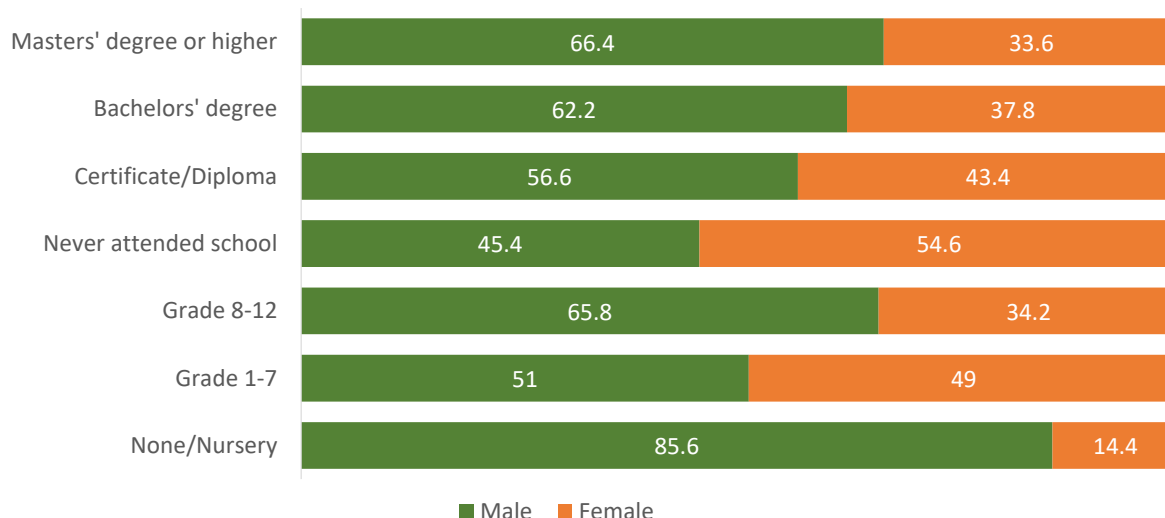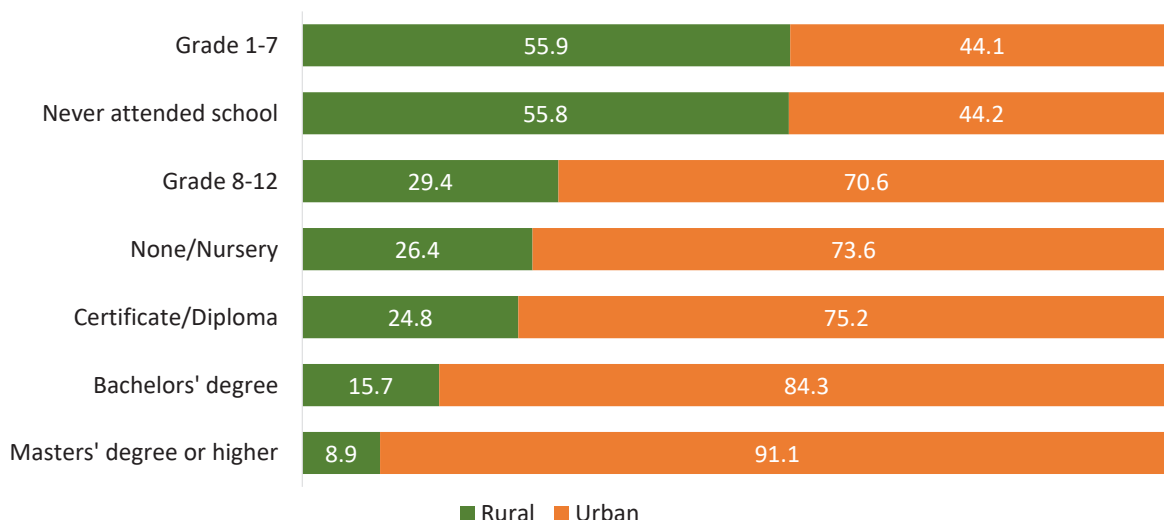**Figure 5.18: Percentage Distribution of Employed Persons by Highest Educational Attainment and Rural/Urban, Zambia 2023**

Educational Attainment	Rural	Urban
Grade 1-7	55.9	44.1
Never attended school	55.8	44.2
Grade 8-12	29.4	70.6
None/Nursery	26.4	73.6
Certificate/Diploma	24.8	75.2
Bachelors' degree	15.7	84.3
Masters' degree or higher	8.9	91.1

■ Rural ■ Urban

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

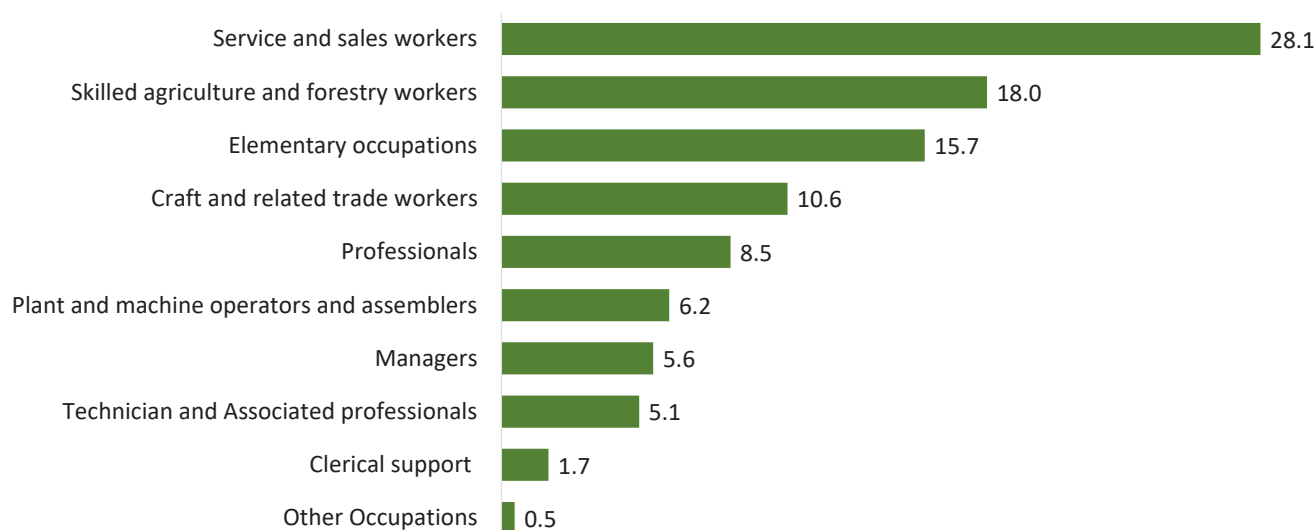| Occupation	Percentage
Service and sales workers	28.1
Skilled agriculture and forestry workers	18.0
Elementary occupations	15.7
Craft and related trade workers	10.6
Professionals	8.5
Plant and machine operators and assemblers	6.2
Managers	5.6
Technician and Associated professionals	5.1
Clerical support	1.7
Other Occupations	0.5

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
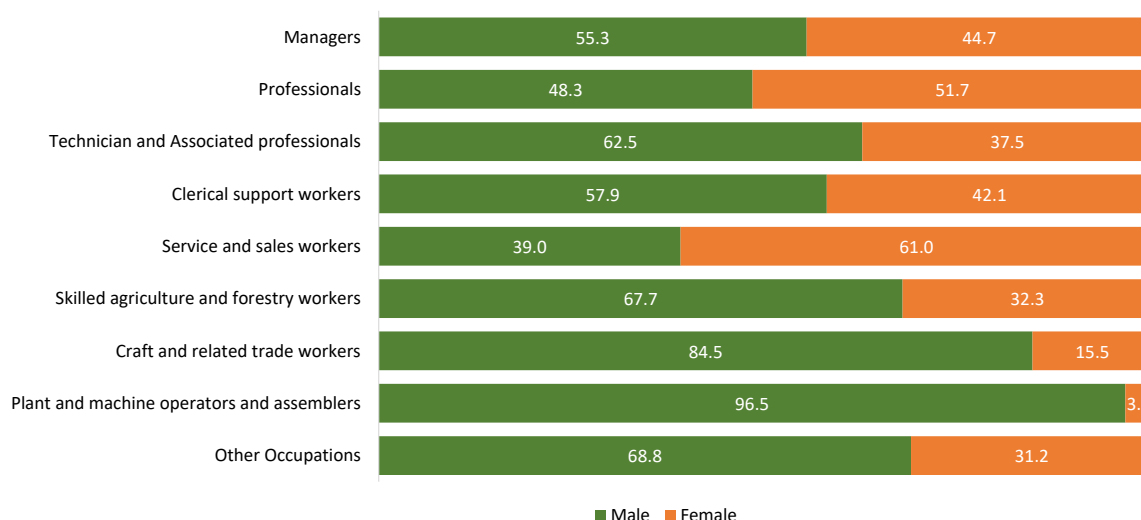
Figure 5.21 shows the percentage distribution of employed persons by rural/urban and occupation. In all occupations, there were more employed persons in the urban areas than rural areas except for skilled agriculture and forestry workers at 78.1 percent and 21.9 percent, respectively.

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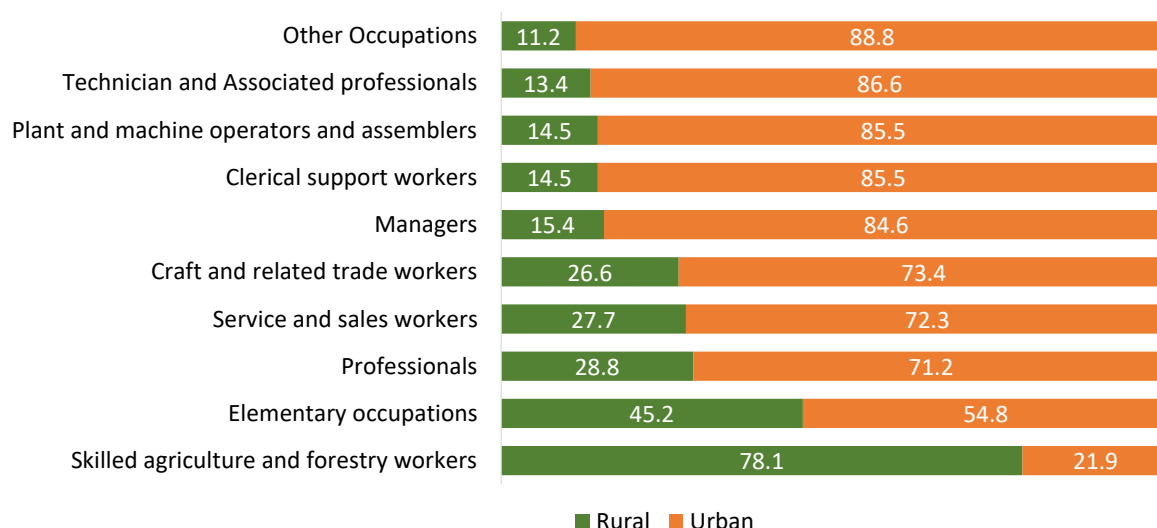
5.8 Industry

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

Republic of Zambia
Ministry of Labour and Social Security

ZAMBIA
STATISTICS
AGENCY
"Quality Statistics for Development"

- 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

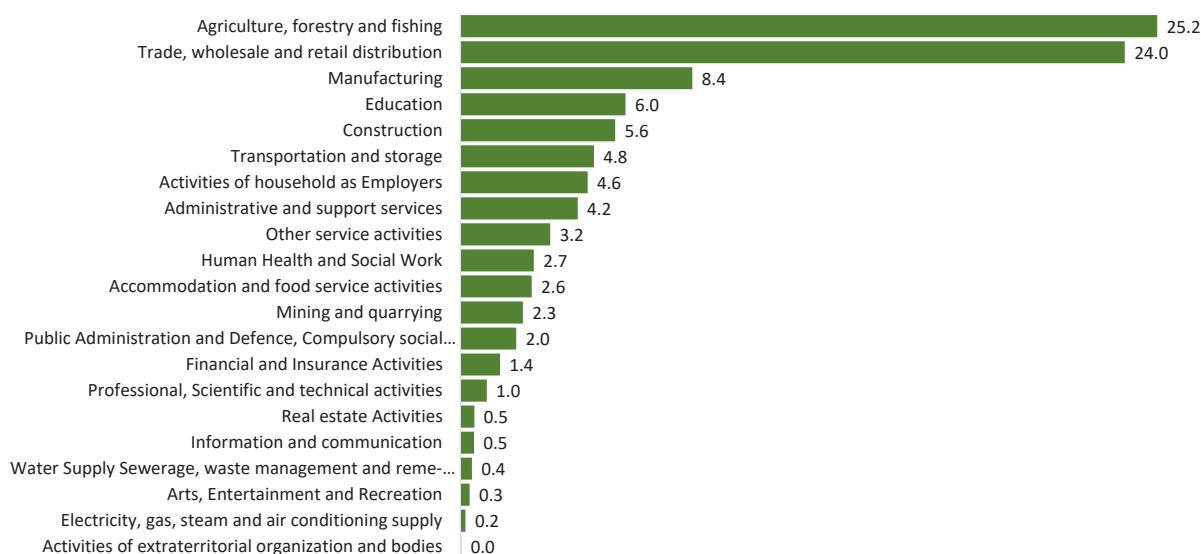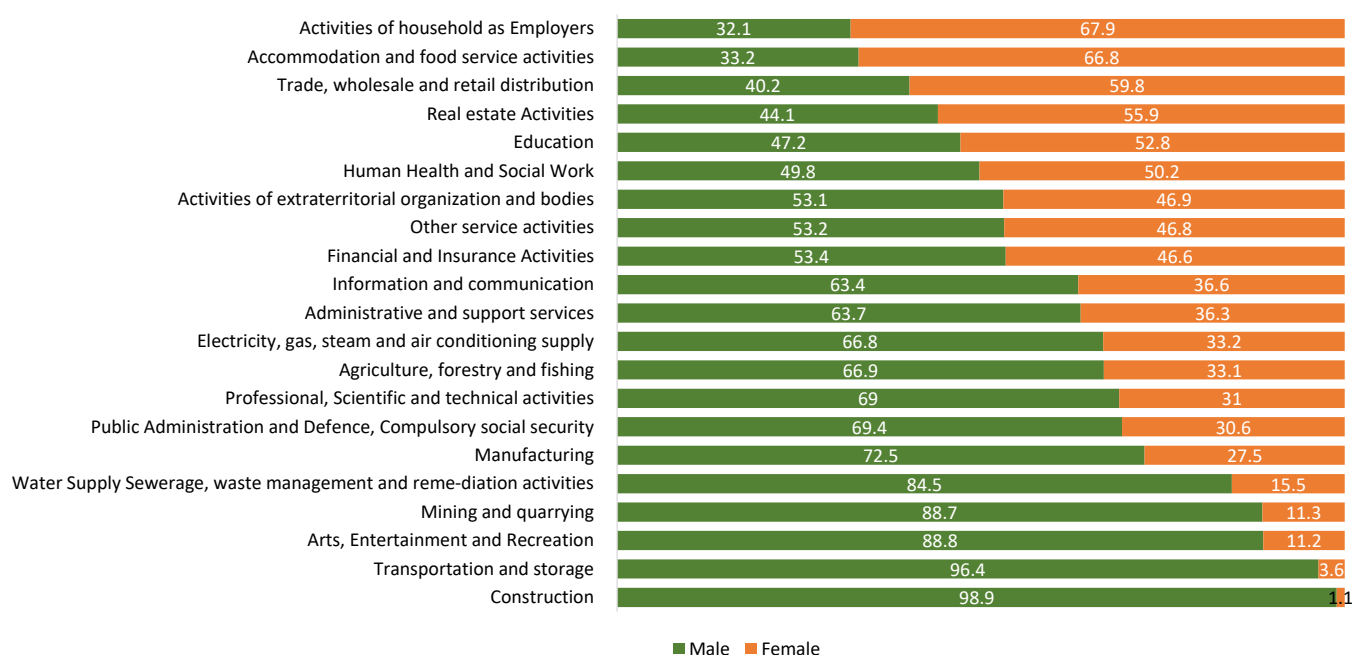| Industry	Male	Female
Activities of household as Employers	32.1	67.9
Accommodation and food service activities	33.2	66.8
Trade, wholesale and retail distribution	40.2	59.8
Real estate Activities	44.1	55.9
Education	47.2	52.8
Human Health and Social Work	49.8	50.2
Activities of extraterritorial organization and bodies	53.1	46.9
Other service activities	53.2	46.8
Financial and Insurance Activities	53.4	46.6
Information and communication	63.4	36.6
Administrative and support services	63.7	36.3
Electricity, gas, steam and air conditioning supply	66.8	33.2
Agriculture, forestry and fishing	66.9	33.1
Professional, Scientific and technical activities	69	31
Public Administration and Defence, Compulsory social security	69.4	30.6
Manufacturing	72.5	27.5
Water Supply Sewerage, waste management and reme-diation activities	84.5	15.5
Mining and quarrying	88.7	11.3
Arts, Entertainment and Recreation	88.8	11.2
Transportation and storage	96.4	3.6
Construction	98.9	1.1

■ Male ■ Female

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

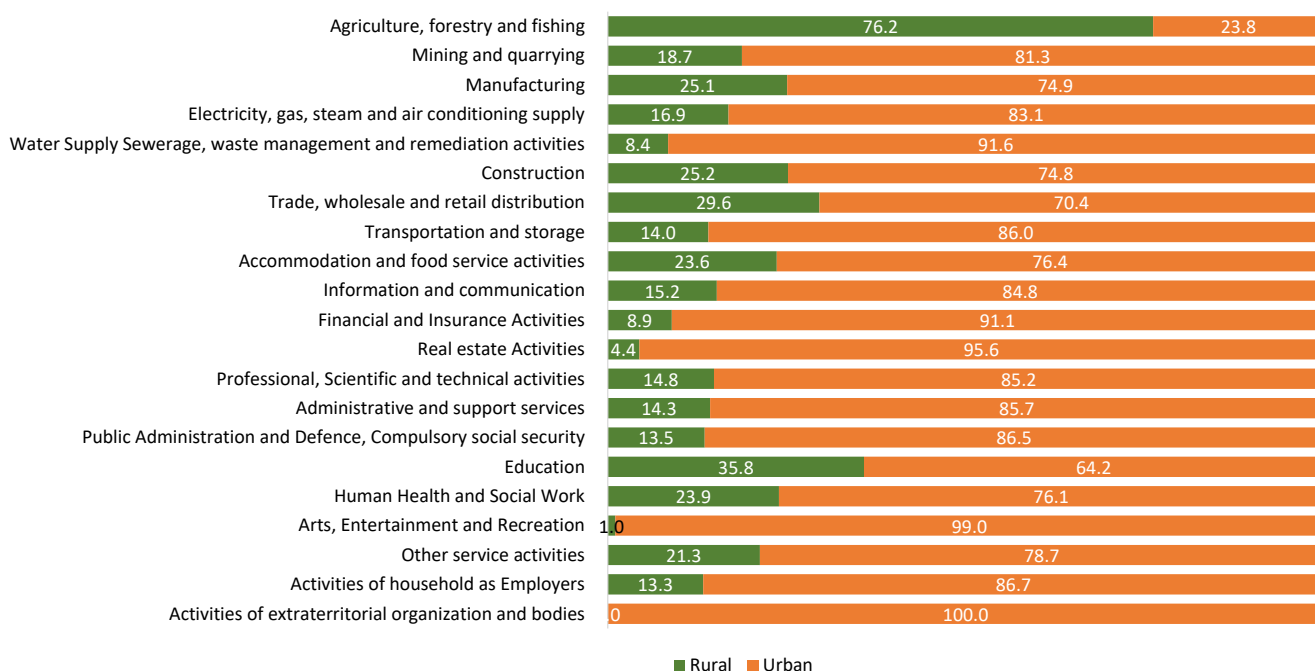| Industry	Rural	Urban
Agriculture, forestry and fishing	76.2	23.8
Mining and quarrying	18.7	81.3
Manufacturing	25.1	74.9
Electricity, gas, steam and air conditioning supply	16.9	83.1
Water Supply Sewerage, waste management and remediation activities	8.4	91.6
Construction	25.2	74.8
Trade, wholesale and retail distribution	29.6	70.4
Transportation and storage	14.0	86.0
Accommodation and food service activities	23.6	76.4
Information and communication	15.2	84.8
Financial and Insurance Activities	8.9	91.1
Real estate Activities	4.4	95.6
Professional, Scientific and technical activities	14.8	85.2
Administrative and support services	14.3	85.7
Public Administration and Defence, Compulsory social security	13.5	86.5
Education	35.8	64.2
Human Health and Social Work	23.9	76.1
Arts, Entertainment and Recreation	1.0	99.0
Other service activities	21.3	78.7
Activities of household as Employers	13.3	86.7
Activities of extraterritorial organization and bodies	0	100.0

■ Rural ■ Urban

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		Central	Copper-belt	Eastern	Luapula	Lusaka	Muchinga	Northern	North-Western	Southern	Western
	Number						Percent					
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
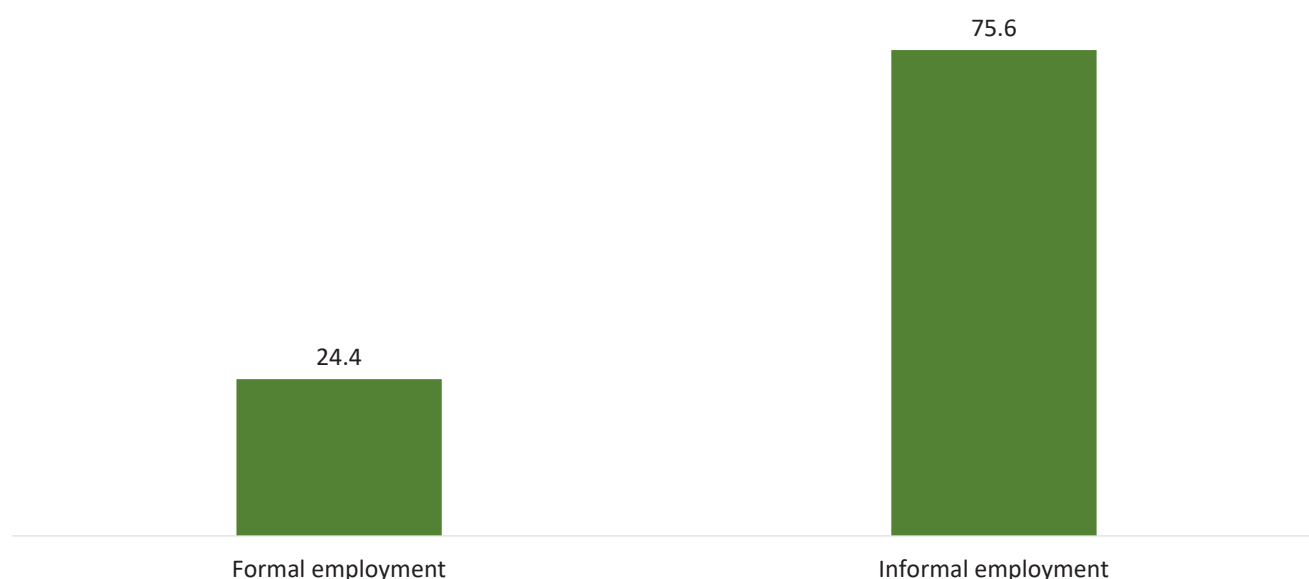
Figure 5.26 shows the percentage distribution of the employed persons by rural/urban and type of employment. Among the formally employed persons, rural areas accounted for 20.1 percent while urban areas accounted for 79.9 percent. The informally employed persons accounted for 42.4 percent and 57.6 percent 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
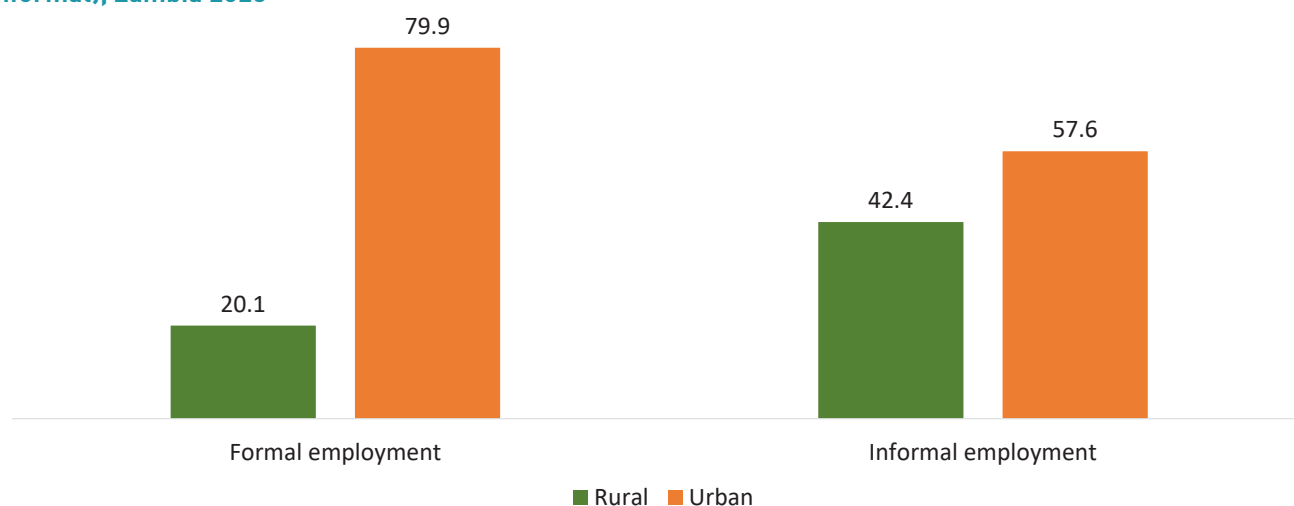
Figure 5.27 shows the percentage distribution of the employed persons by sex and type of employment. Among the formally employed persons, males accounted for 67.6 percent while females accounted for 32.4 percent. Males accounted for 57.4 percent while females accounted for 42.6 percent among the informally employed persons.

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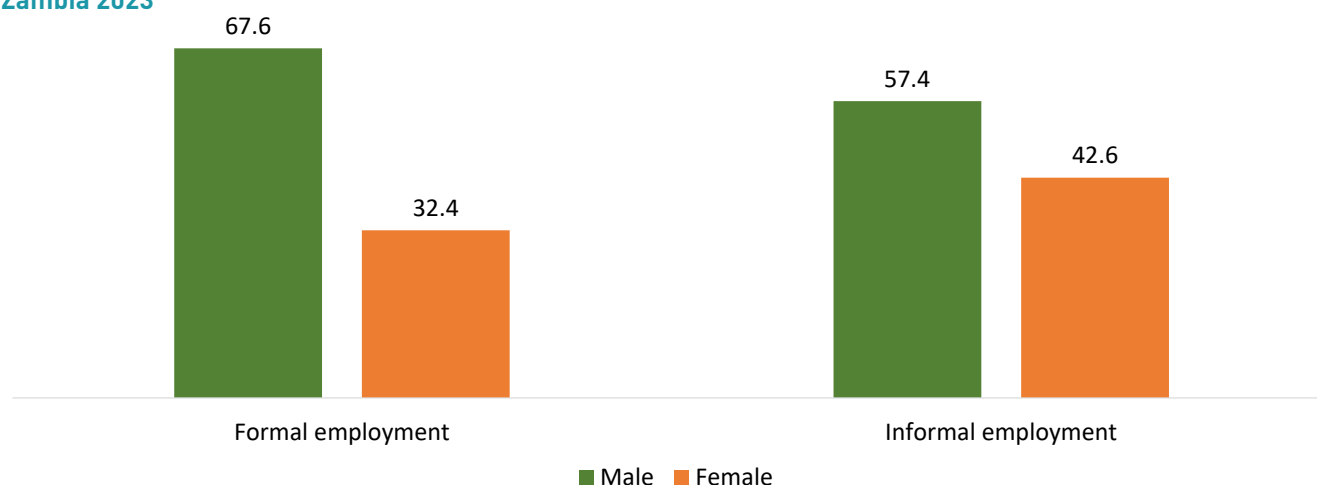

Table 5.4 shows the number and percentage distribution of the employed persons by industry and type of employment. The agriculture, forestry and fishing industry had a higher proportion of informally employed persons than the formal employed persons at 92.6 percent and 7.4 percent, respectively. Similarly, 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**
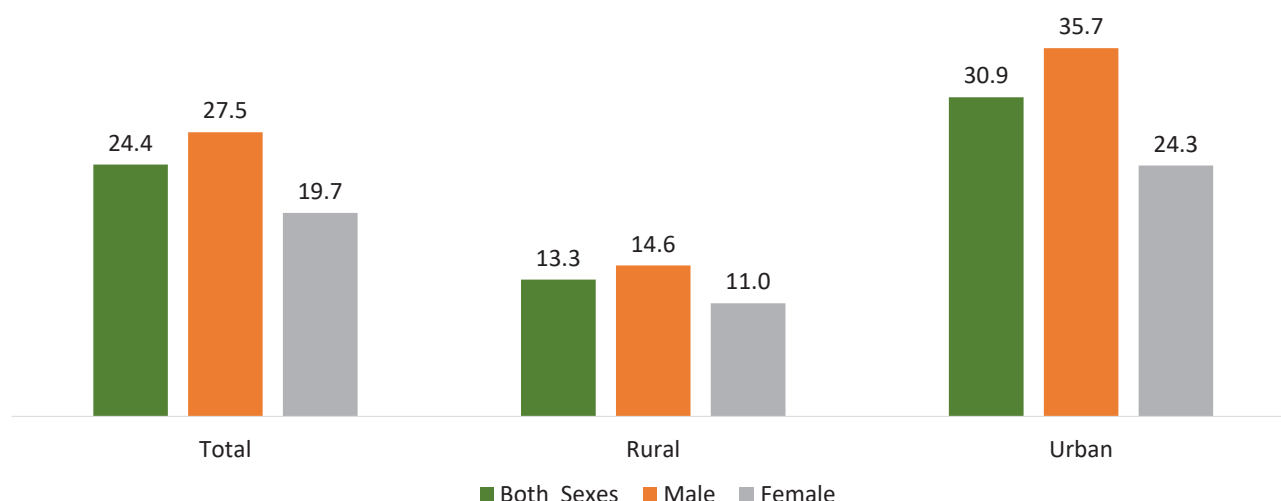
5.11 Informal Employment Rate

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
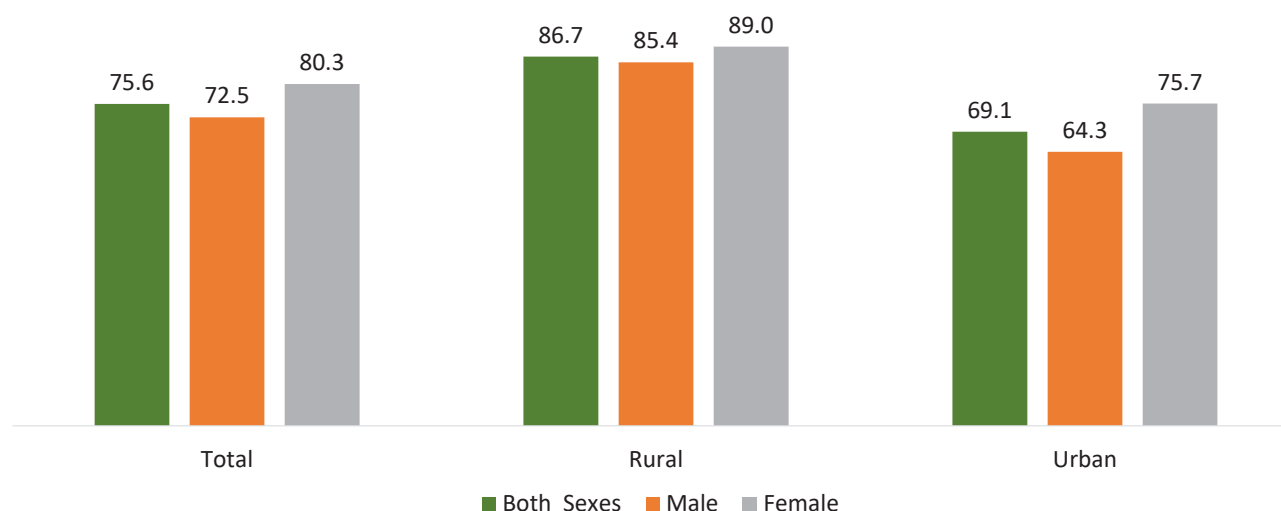
5.12 Sector of Employment

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
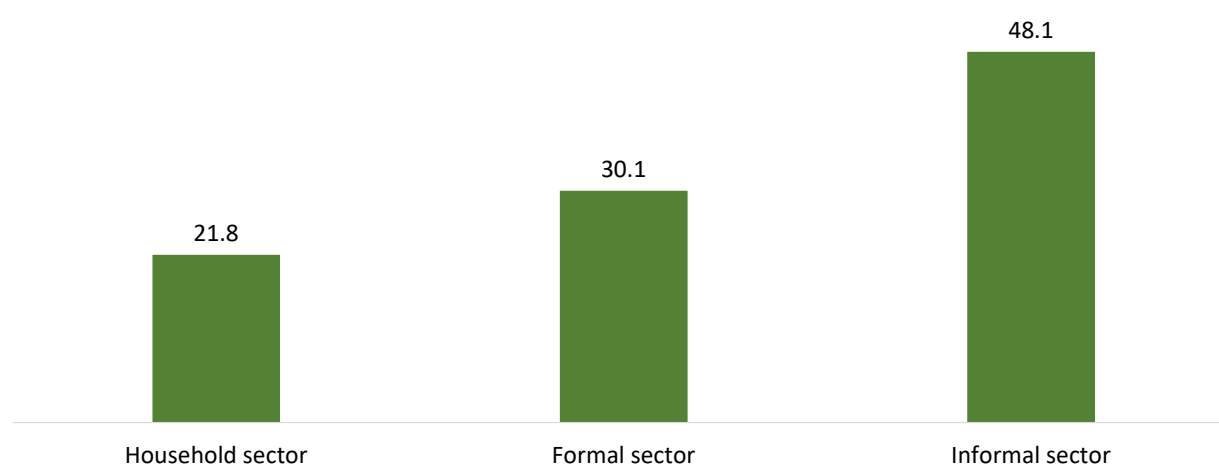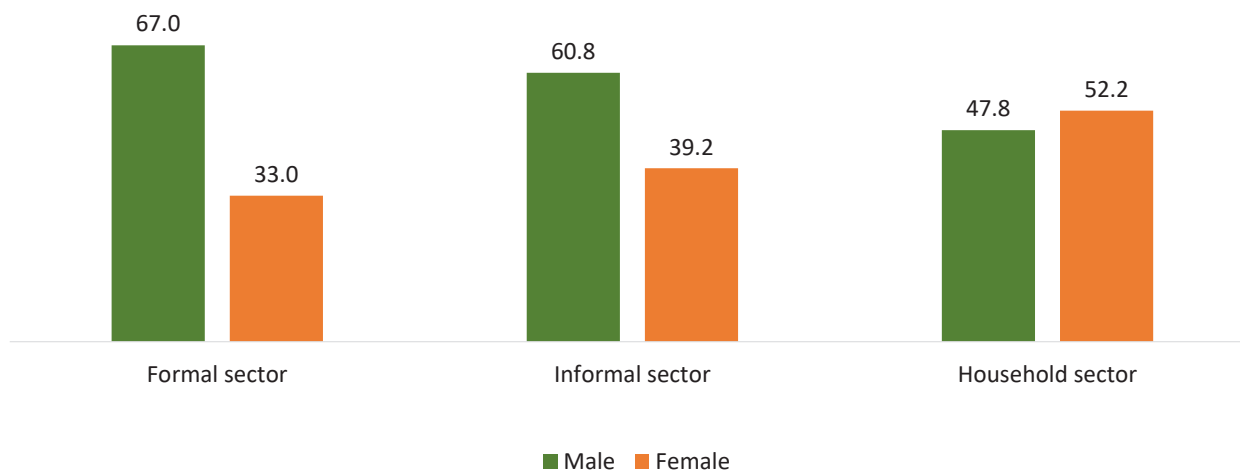

Figure 5.31 shows the percentage distribution of the employed persons by sex and sector of employment. The proportion of males was higher than females in the formal and informal sectors at 67.0 percent and 60.8 percent, respectively. The household sector had more females at 52.2 percent than males at 47.8 percent.

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

■ Male ■ Female

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
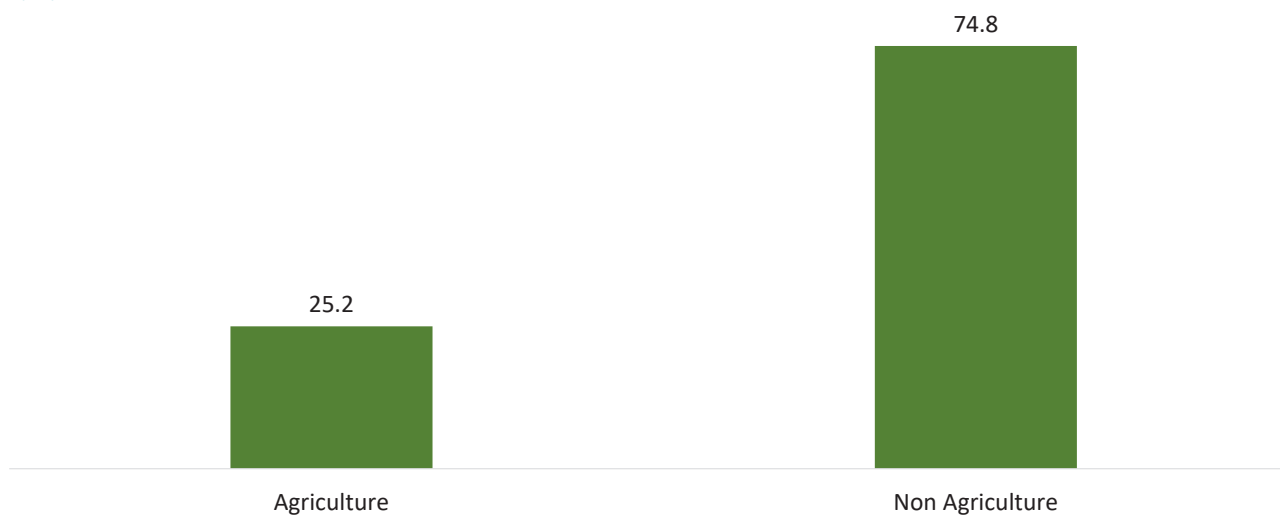
Table 5.6 shows the number and percentage distribution of employed persons in agriculture and non-agriculture sectors by province. Lusaka Province recorded the lowest proportion of the employed persons in the agriculture sector at 4.2 percent while Central Province recorded the highest proportion of 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

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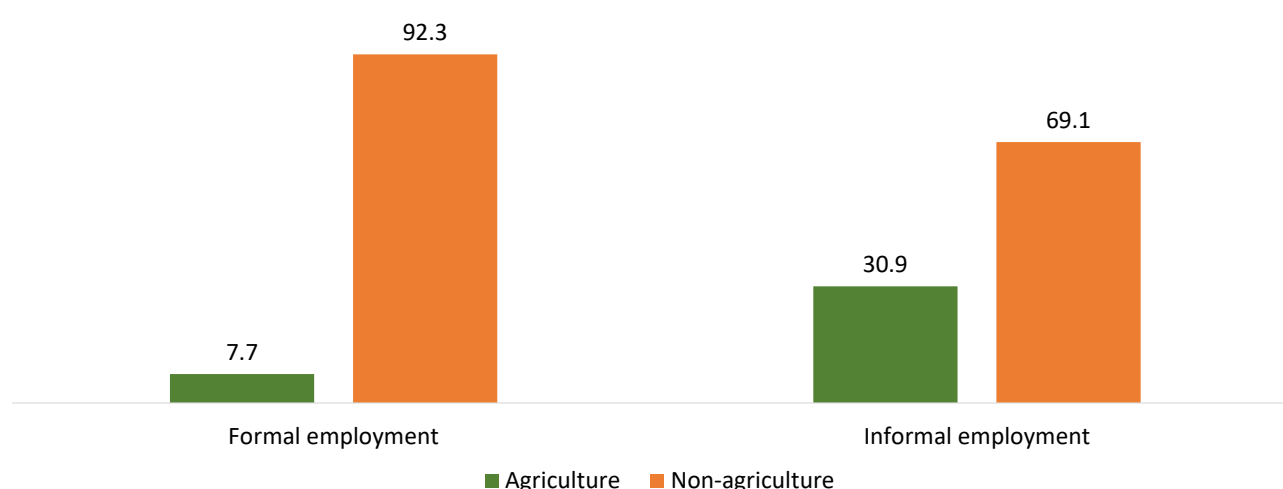
5.14 Qualification mismatch

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.

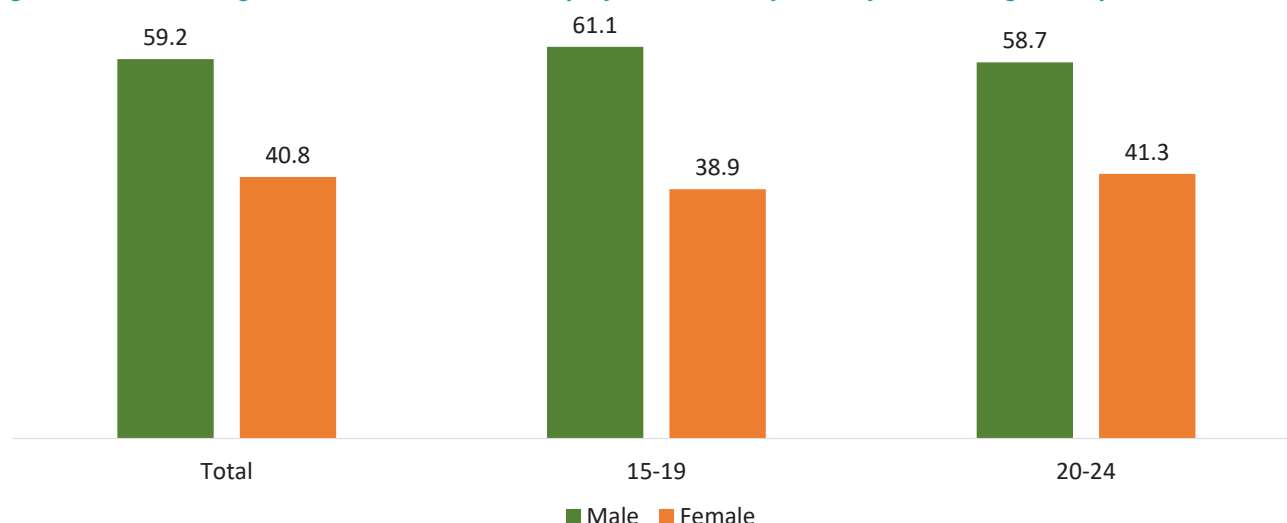**Figure 6.1: Percentage Distribution of Youth Employment (15-24 years) by Age Group, Zambia 2023**
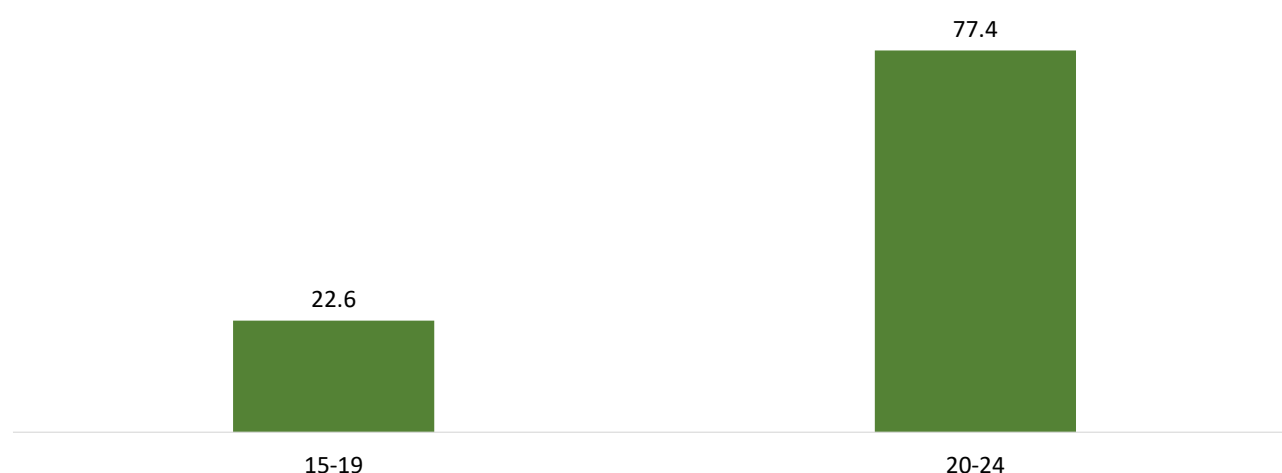
Figure 6.2 shows the percentage distribution of youth employment (15-24 years) by sex and age group. There were more males (59.2 percent) than females (40.8 percent) in youth employment. In both age groups, males had a higher proportion of employed youth than females.

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

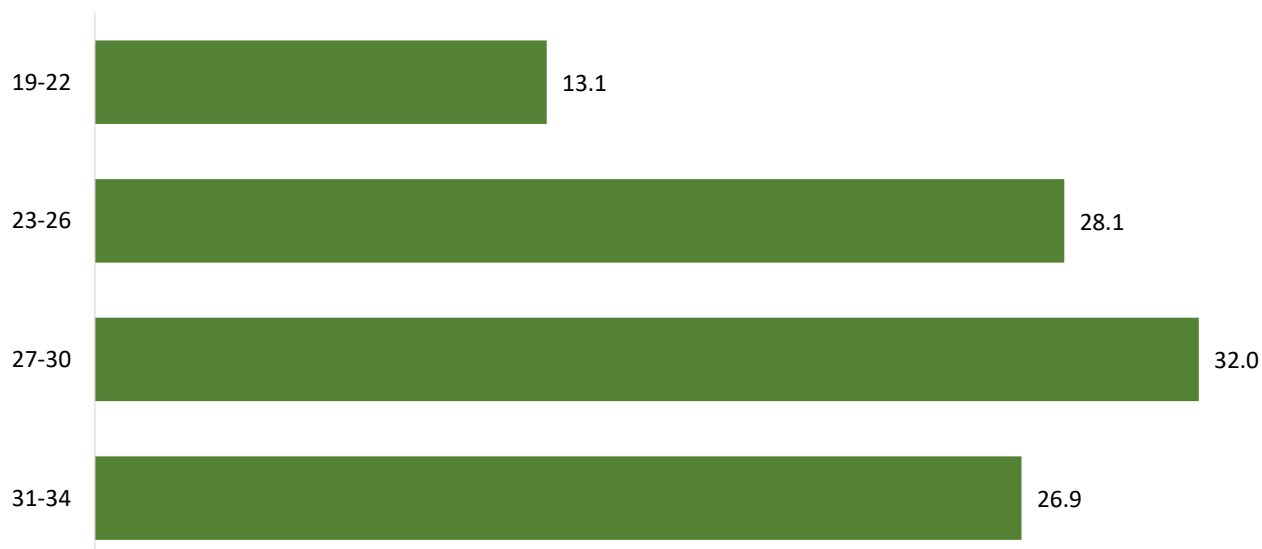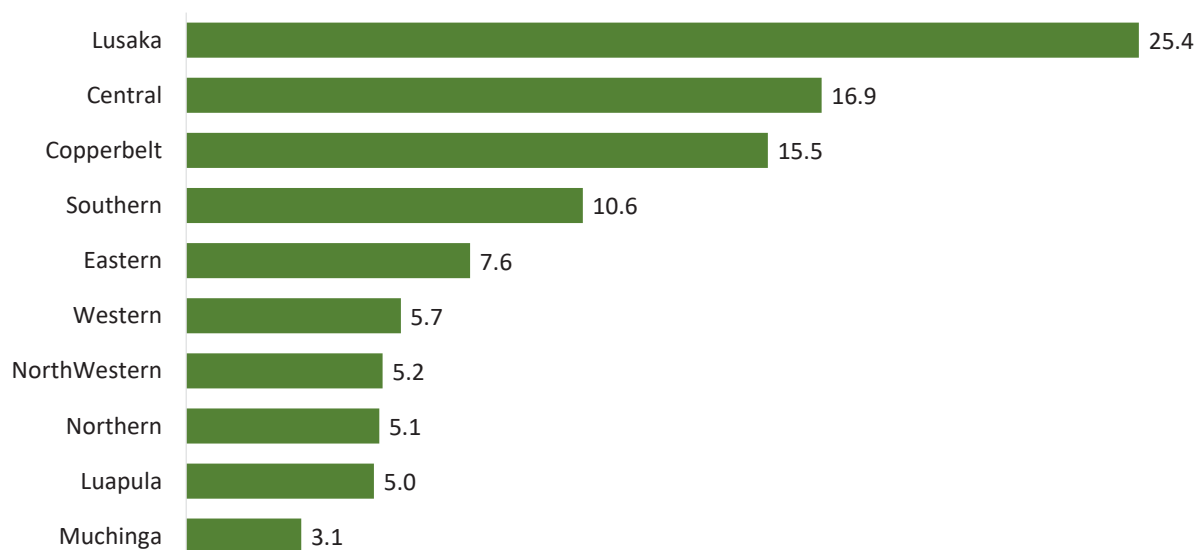| Age Group	Percentage
19-22	13.1
23-26	28.1
27-30	32.0
31-34	26.9

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

Age Group	Male	Female
19-22	54.2	45.8
23-26	61.8	38.2
27-30	64.3	35.7
31-34	59.1	40.9

■ Male ■ Female
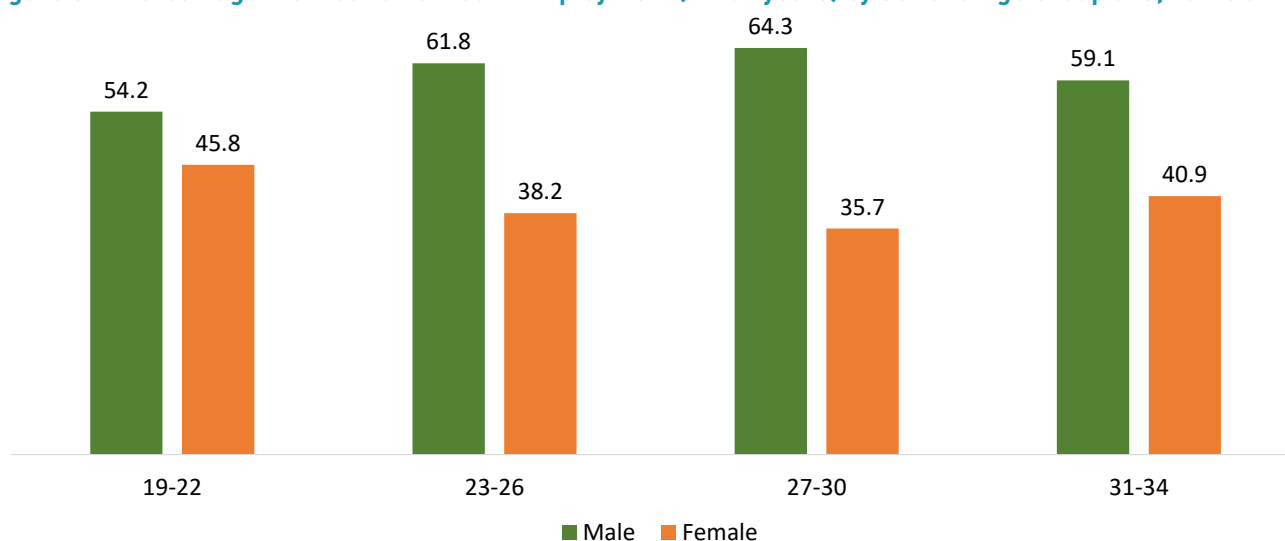
Figure 6.5 shows the percentage distribution of youth employment by province. Lusaka province had the highest share of youth employment at 25.4 percent followed by Central province at 16.9 percent. Muchinga Province had the lowest share of the youth employment at 3.1 percent.

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

Province	Percentage
Lusaka	25.4
Central	16.9
Copperbelt	15.5
Southern	10.6
Eastern	7.6
Western	5.7
NorthWestern	5.2
Northern	5.1
Luapula	5.0
Muchinga	3.1

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
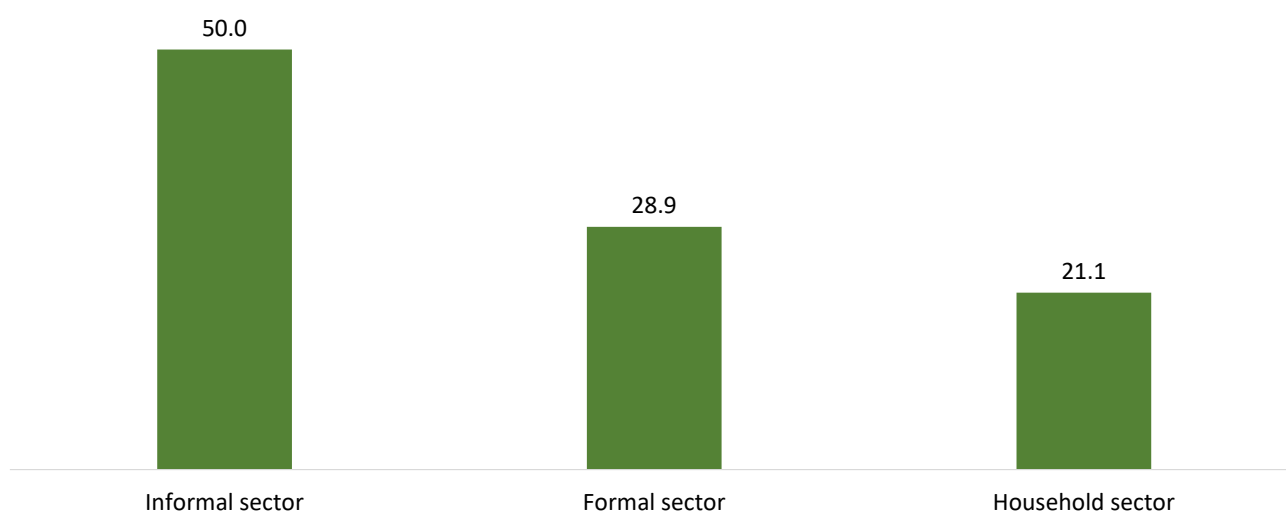
Figure 6.7 shows the percentage distribution of youth (19-34 years) employment by sex and sector of employment. In all sectors of employment, males accounted for a higher percentage distribution than females except in the household sector.

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

Male **Female**
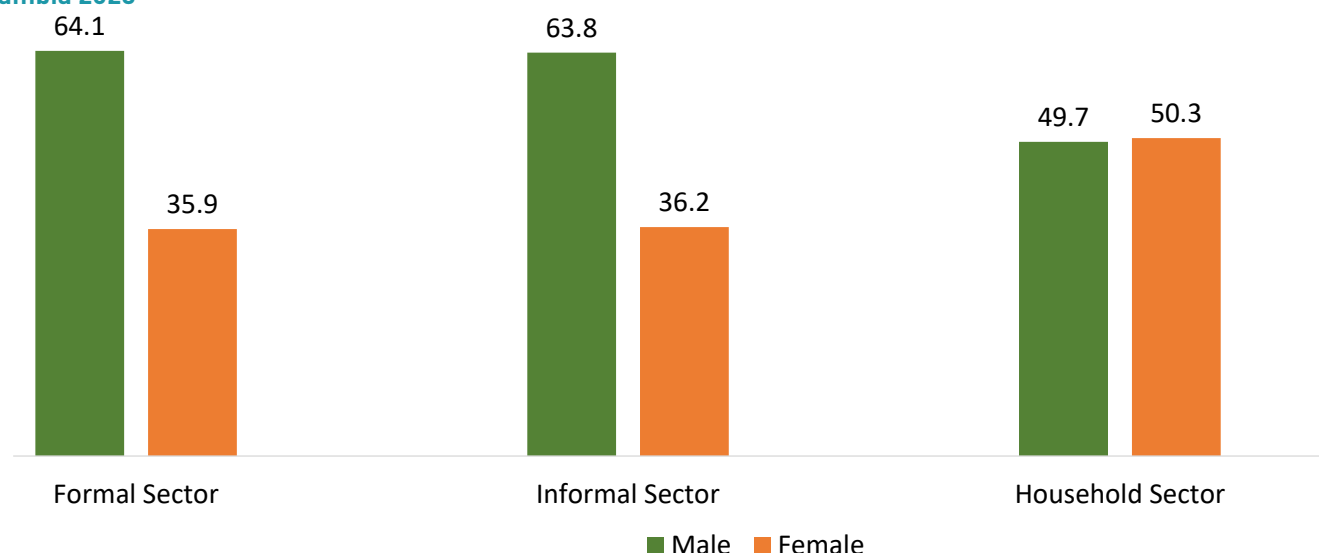
6.4 Youth (19-34 years) Status in Employment

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
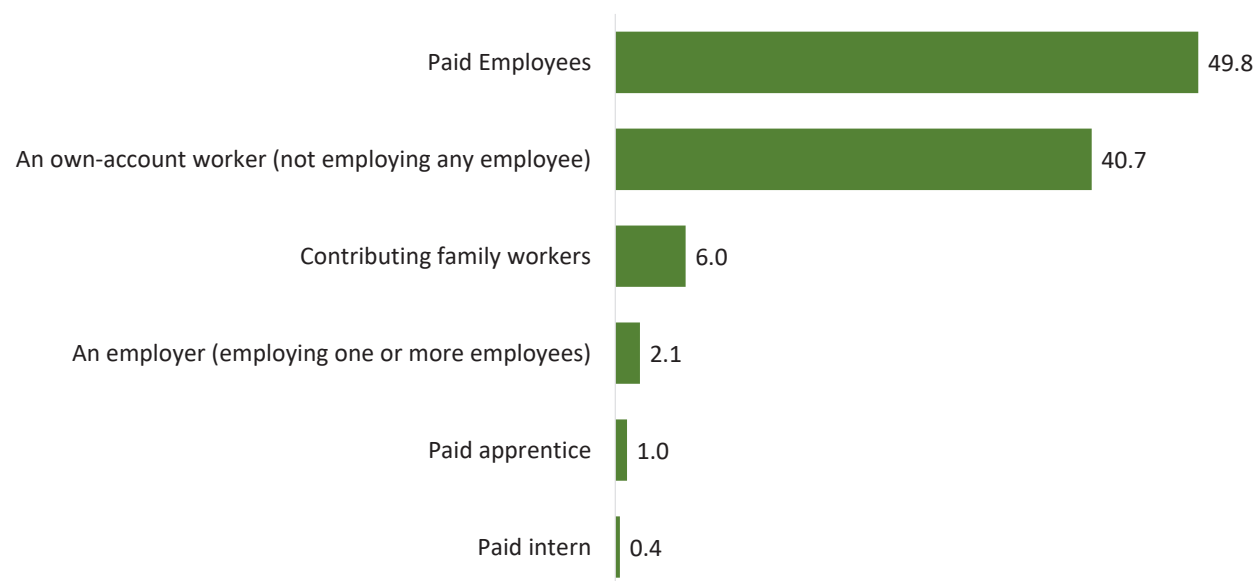
Figure 6.9 shows the percentage distribution of youth employment (19-34 years) by sex and status in employment. Males had a higher proportion of employed youth than females in all statuses in employment except for paid interns (29.3 percent) and contributing family workers (34.0 percent).

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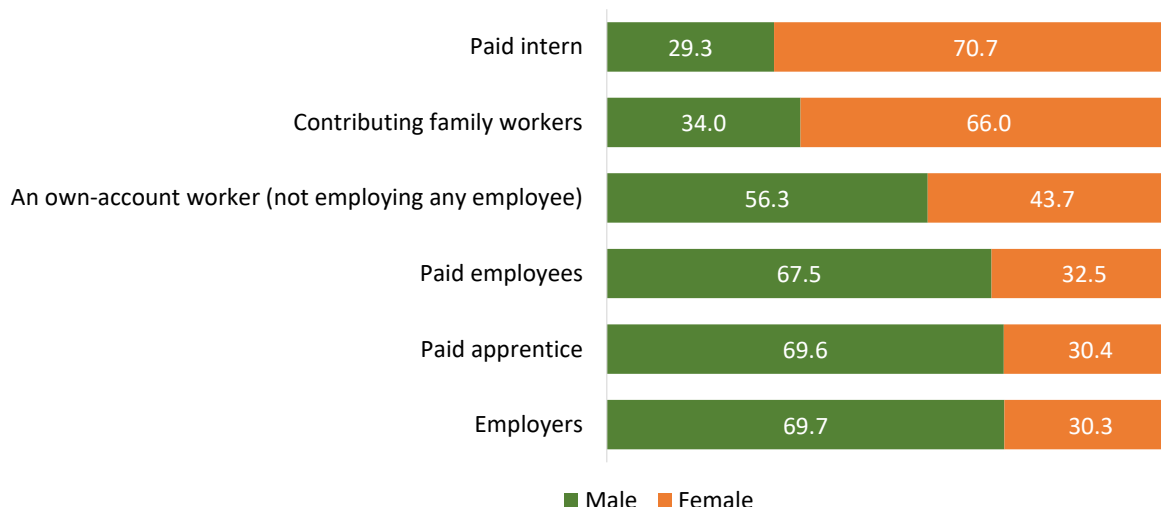
6.5 Youth Employment by Industry

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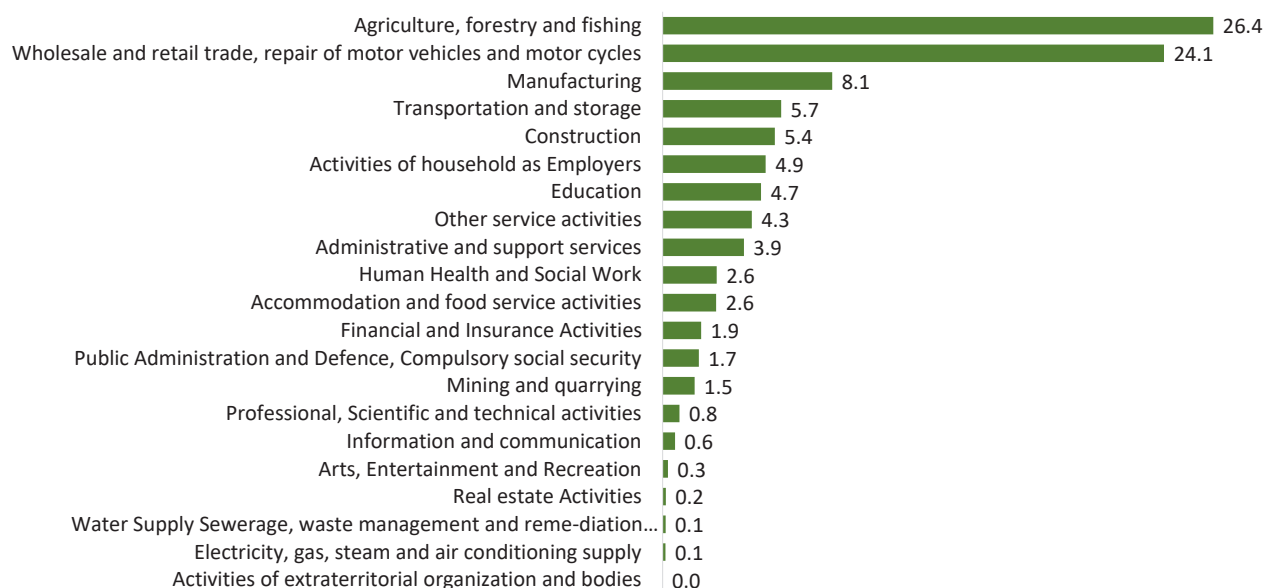
Table 6.5: Number and Percentage Distribution of Youth Employment by Rural/Urban and Industry, Zambia 2023

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

Industry	Percent
Agriculture, forestry and fishing	26.4
Wholesale and retail trade, repair of motor vehicles and motor cycles	24.1
Manufacturing	8.1
Transportation and storage	5.7
Construction	5.4
Activities of household as Employers	4.9
Education	4.7
Other service activities	4.3
Administrative and support services	3.9
Human Health and Social Work	2.6
Accommodation and food service activities	2.6
Financial and Insurance Activities	1.9
Public Administration and Defence, Compulsory social security	1.7
Mining and quarrying	1.5
Professional, Scientific and technical activities	0.8
Information and communication	0.6
Arts, Entertainment and Recreation	0.3
Real estate Activities	0.2
Water Supply Sewerage, waste management and reme-diation…	0.1
Electricity, gas, steam and air conditioning supply	0.1
Activities of extraterritorial organization and bodies	0.0

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 Number	Rural	Urban
		Percent	Percent
Total	**1,831,421**	**39.2**	**60.8**
Managers	86,086	15.5	84.5
Professionals	131,833	28.6	71.4
Technician and Associated professionals	78,718	13.5	86.5
Clerical support workers	37,578	21.1	78.9
Service and sales workers	557,641	28.1	71.9
Skilled agriculture and forestry workers	333,830	81.5	18.5
Craft and related trade workers	154,311	30.3	69.7
Plant and machine operators and assemblers	124,874	16.2	83.8
Elementary occupations	317,312	48.0	52.0
Other occupations	9,238	11.1	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
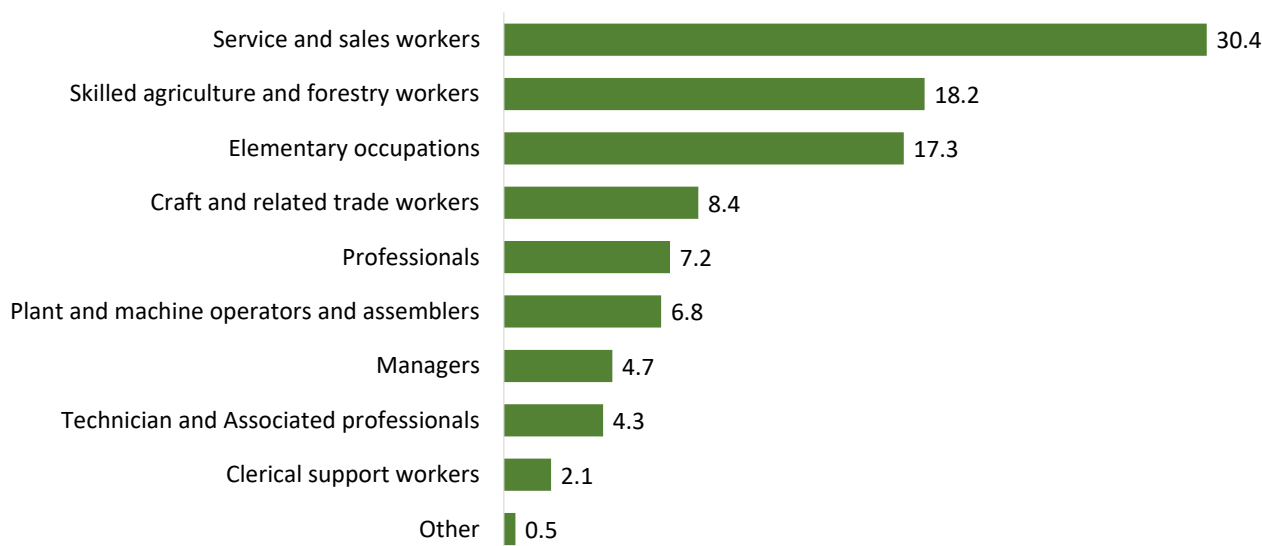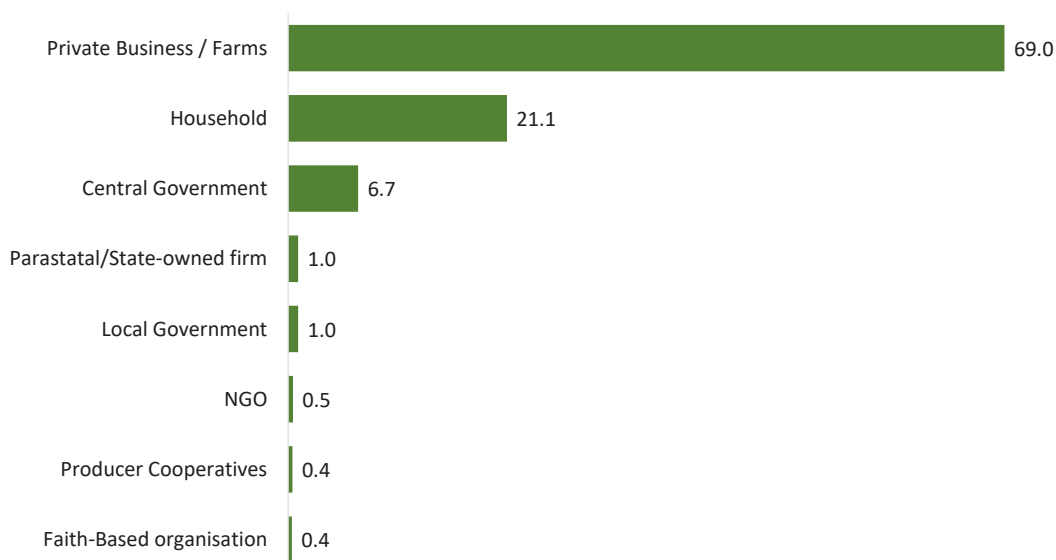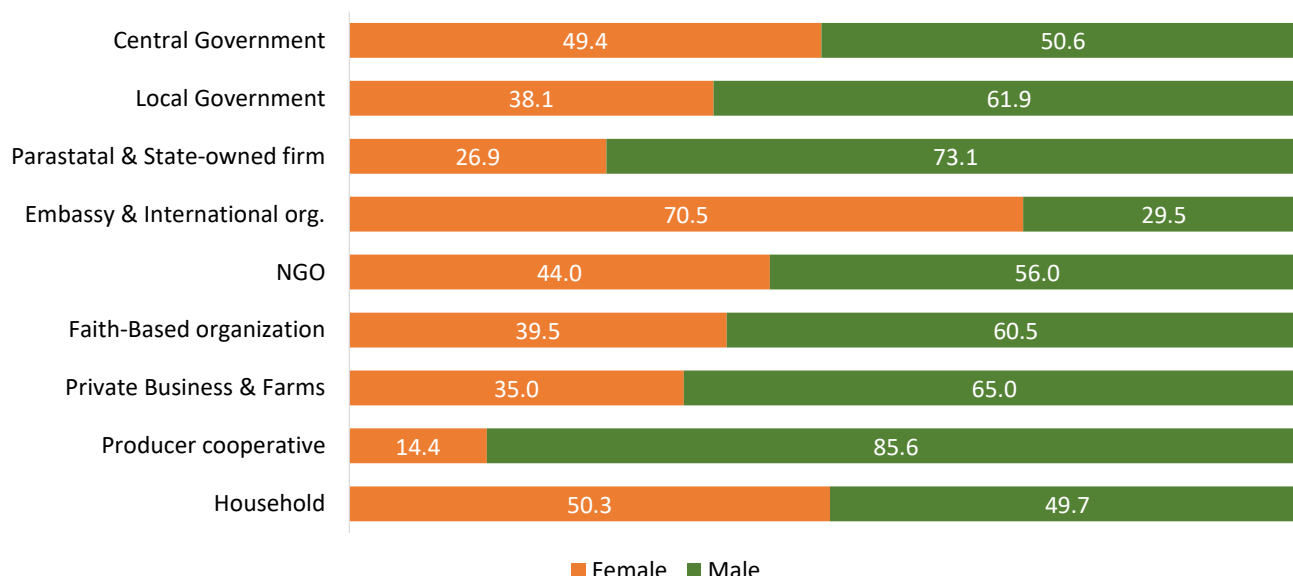
Occupation	Percentage
Service and sales workers	30.4
Skilled agriculture and forestry workers	18.2
Elementary occupations	17.3
Craft and related trade workers	8.4
Professionals	7.2
Plant and machine operators and assemblers	6.8
Managers	4.7
Technician and Associated professionals	4.3
Clerical support workers	2.1
Other	0.5

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

Occupation	Female	Male
Managers	52.0	48.0
Professionals	58.7	41.3
Technician and Associated professionals	32.3	67.7
Clerical support workers	43.5	56.5
Service and sales workers	56.9	43.1
Skilled agriculture and forestry workers	29.9	70.1
Craft and related trade workers	14.8	85.2
Plant and machine operators and assemblers	3.8	96.2
Elementary occupations	32.8	67.2
Other	40.1	59.9

■ Female ■ Male

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

Institutional Sector	Percent
Private Business / Farms	69.0
Household	21.1
Central Government	6.7
Parastatal/State-owned firm	1.0
Local Government	1.0
NGO	0.5
Producer Cooperatives	0.4
Faith-Based organisation	0.4

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

Sector	Female	Male
Central Government	49.4	50.6
Local Government	38.1	61.9
Parastatal & State-owned firm	26.9	73.1
Embassy & International org.	70.5	29.5
NGO	44.0	56.0
Faith-Based organization	39.5	60.5
Private Business & Farms	35.0	65.0
Producer cooperative	14.4	85.6
Household	50.3	49.7

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
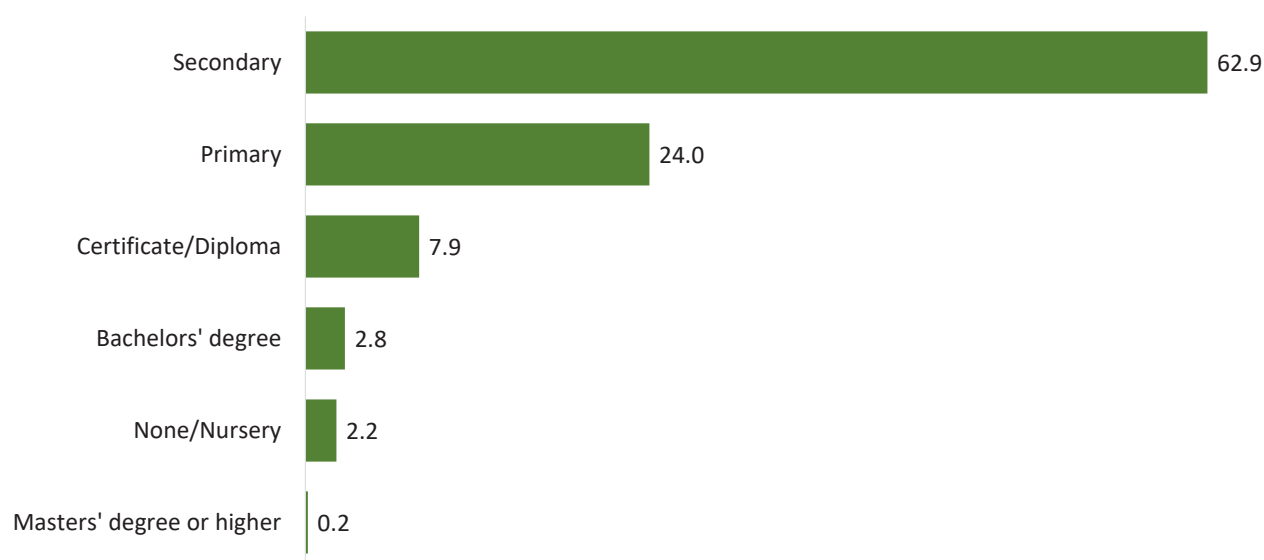
Figure 6.16 shows the percentage distribution of youth (19-34 years) employment by sex and highest level of education attained. There were more male employed youth in all levels of education attained except in the category none/nursery.

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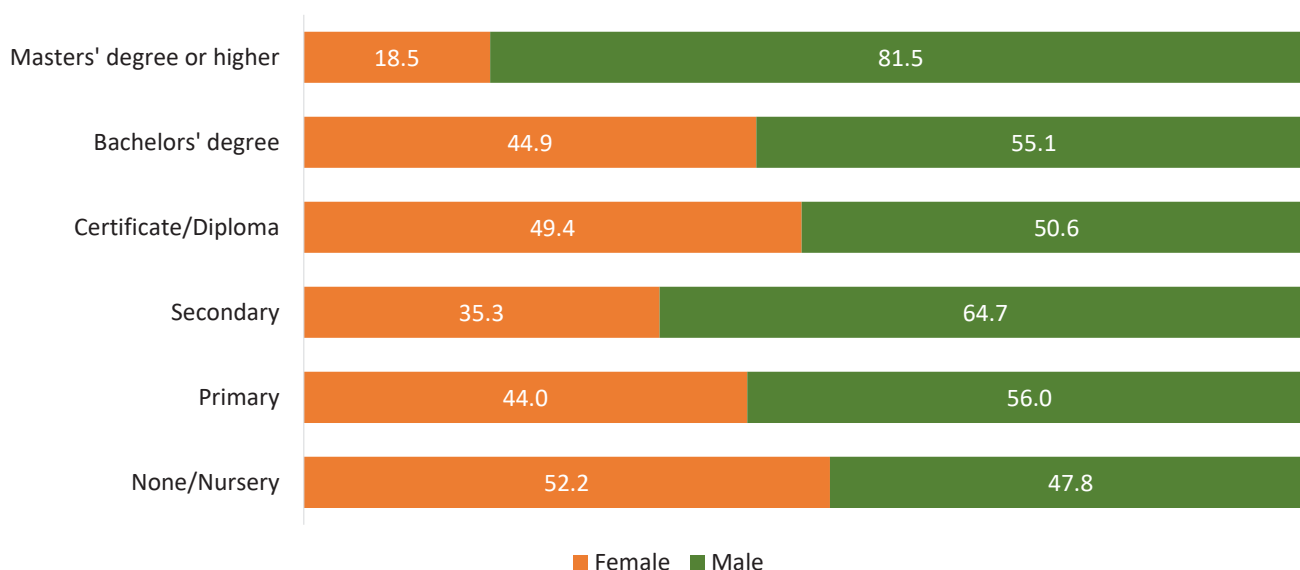
7 CHAPTER SEVEN
INFORMAL ECONOMY

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

■ Male ■ Female
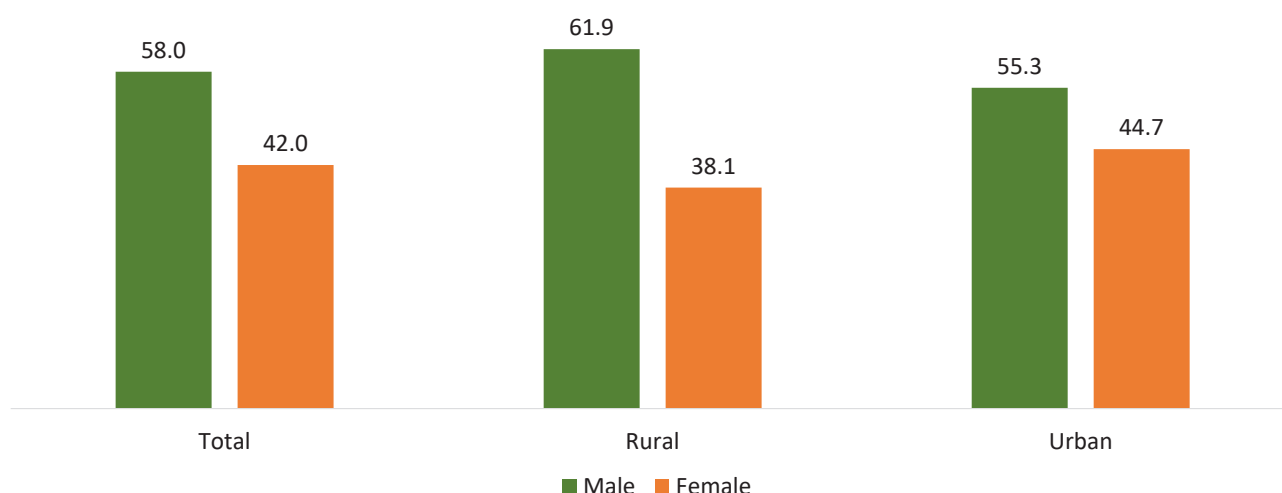
Figure 7.2 shows the percentage distribution of employed population in the informal economy by province. All the provinces had a higher proportion of persons employed in the informal economy than the national average (78.6 percent) except for Lusaka, Copperbelt and North Western provinces.

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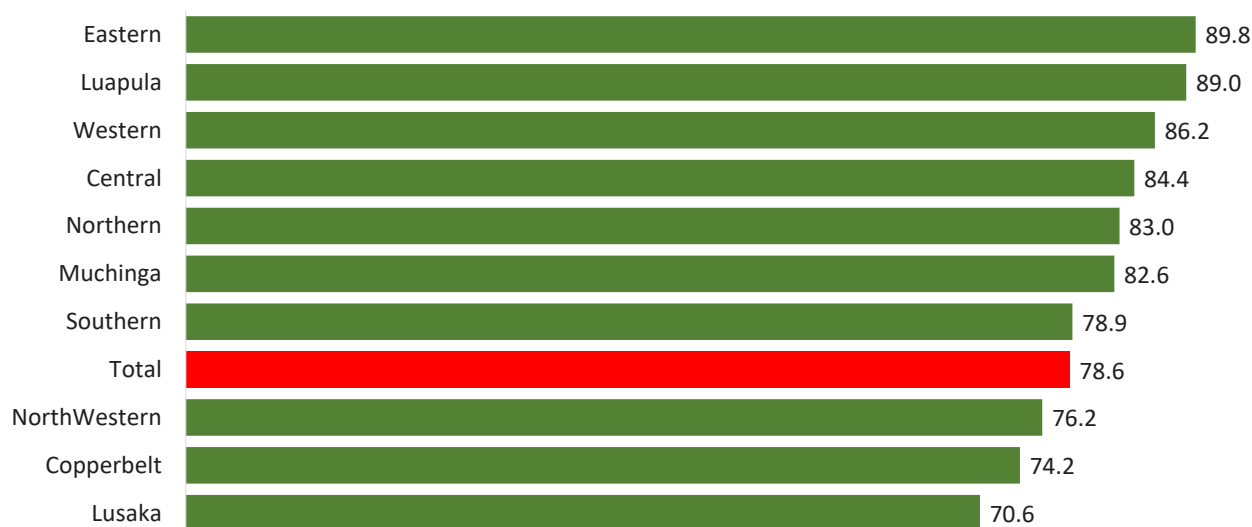
7.4 Informal Economy by Industry

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

Industry	Percentage
Construction	95.1
Wholesale and retail trade;repair of motor vehicles and motorcycles	94.9
Agriculture, forestry and fishing	94.9
Activities of household as Employers	92.8
Other service activities	92.4
Real estate Activities	90.2
Total	78.6
Transportation and storage	78.6
Accommodation and food service activities	75.8
Manufacturing	70.3
Arts, Entertainment and Recreation	64.4
Administrative and support services	62.7
Financial and Insurance Activities	54.2
Activities of extraterritorial organization and bodies	53.0
Mining and quarrying	45.4
Information and communication	42.3
Water Supply Sewerage, waste management and reme-diation activities	35.2
Professional, Scientific and technical activities	30.6
Human Health and Social Work	25.3
Electricity, gas, steam and air conditioning supply	22.2
Education	15.7
Public Administration and Defence, Compulsory social security	10.0

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

Occupation	Percentage
Skilled agriculture and forestry workers	99.1
Craft and related trade workers	87.7
Service and sales workers	87.6
Elementary occupations	85.9
Total	78.6
Managers	69.0
Plant and machine operators and assemblers	64.3
Technician and Associated professionals	58.5
Clerical support workers	46.9
Other occupations	22.7
Professionals	19.3
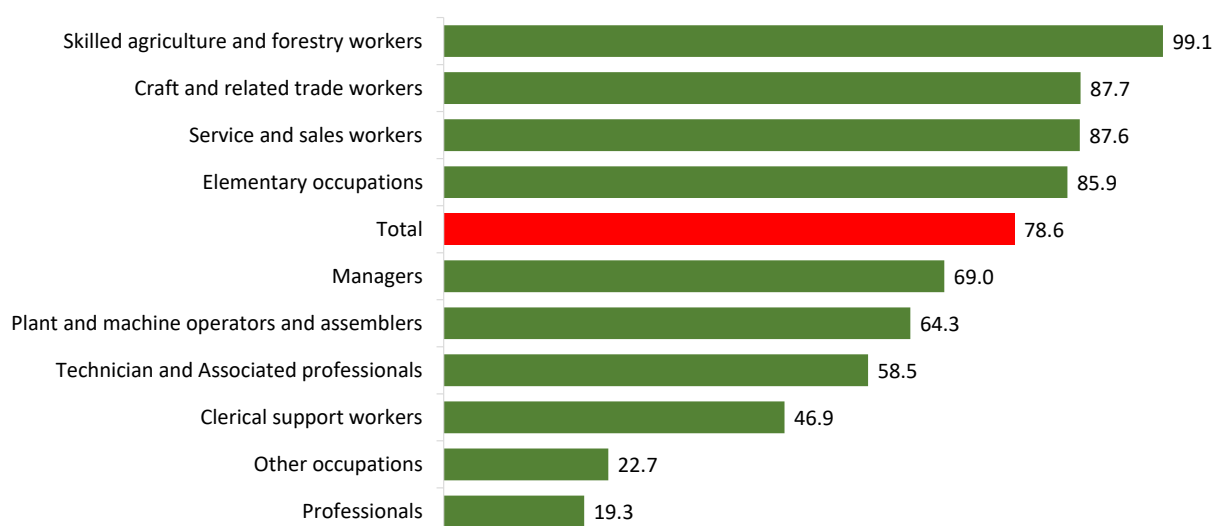
CHAPTER EIGHT
WORKING CONDITIONS

8

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
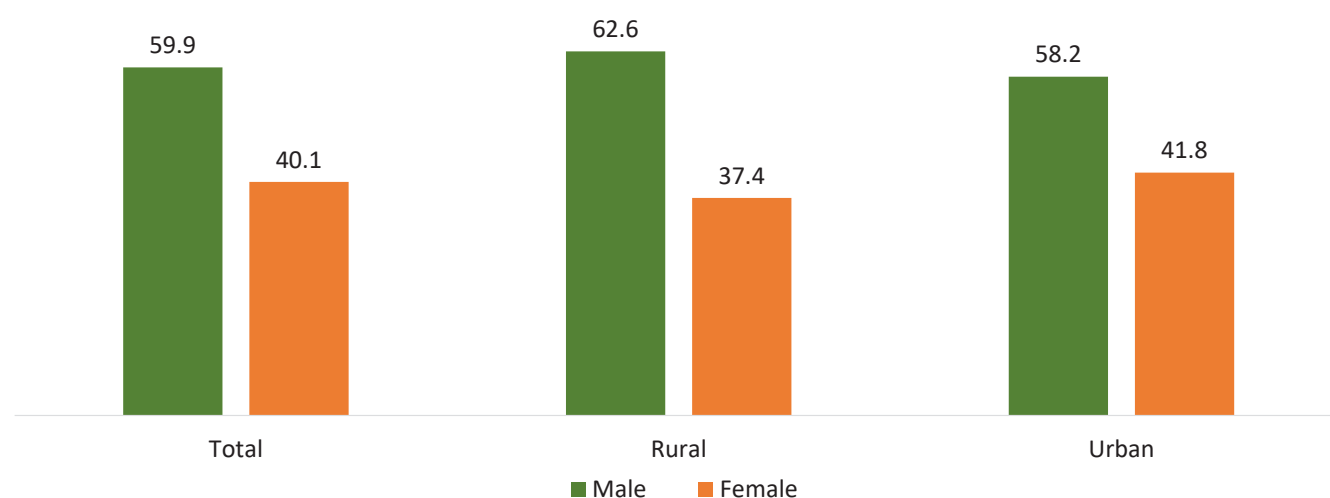
Figure 8.2 shows the percentage distribution of trade union membership by province. Lusaka Province had the highest percentage share of trade union membership at 27.9 percent, followed by Copperbelt Province at 22.7 percent. Luapula Province had the lowest percentage share at 2.6 percent.

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

Province	Percentage
Lusaka	27.9
Copperbelt	22.7
Southern	14.3
Central	11.3
Northern	4.8
Western	4.8
NorthWestern	4.5
Eastern	4.0
Muchinga	2.9
Luapula	2.6
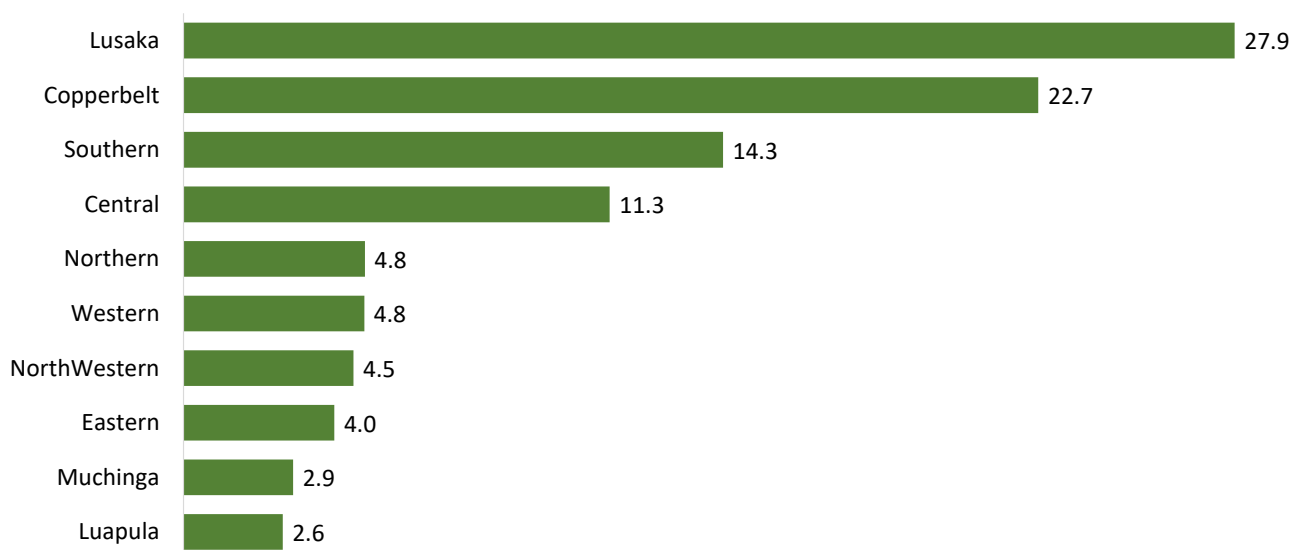
8.3 Trade Union Density Rate

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

	Both Sexes	Male	Female
Total	12.3	13.2	11.0
Rural	7.5	7.2	8.0
Urban	15.1	16.9	12.5
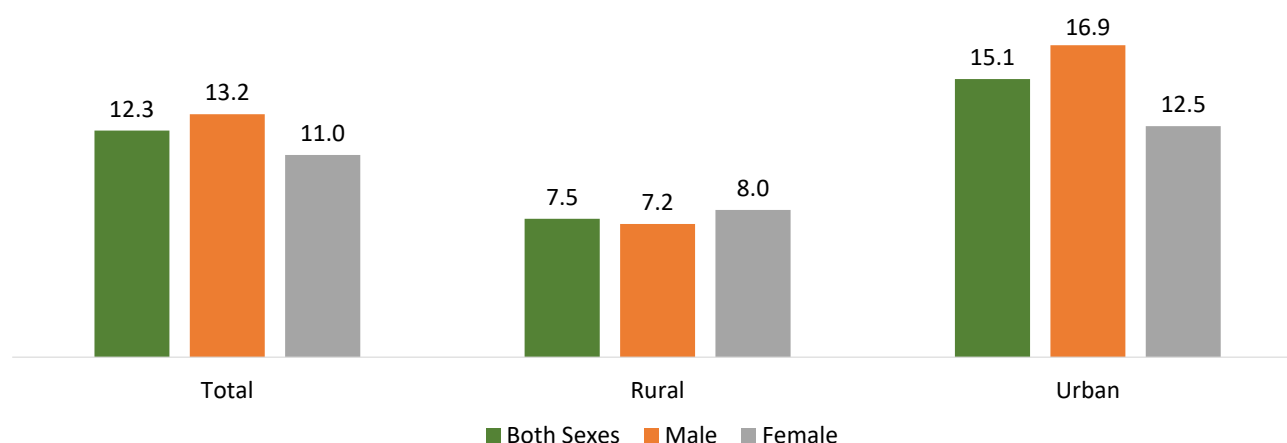
Figure 8.4 shows trade union density rate by province. All provinces had a lower trade union density rate than the national average (12.3 percent) except Copperbelt, Lusaka and Southern provinces.

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

Province	Rate
Copperbelt	16.0
Southern	15.7
Lusaka	13.4
Total	12.3
Muchinga	12.3
Northern	11.4
NorthWestern	11.2
Western	10.5
Central	9.2
Eastern	7.5
Luapula	6.1
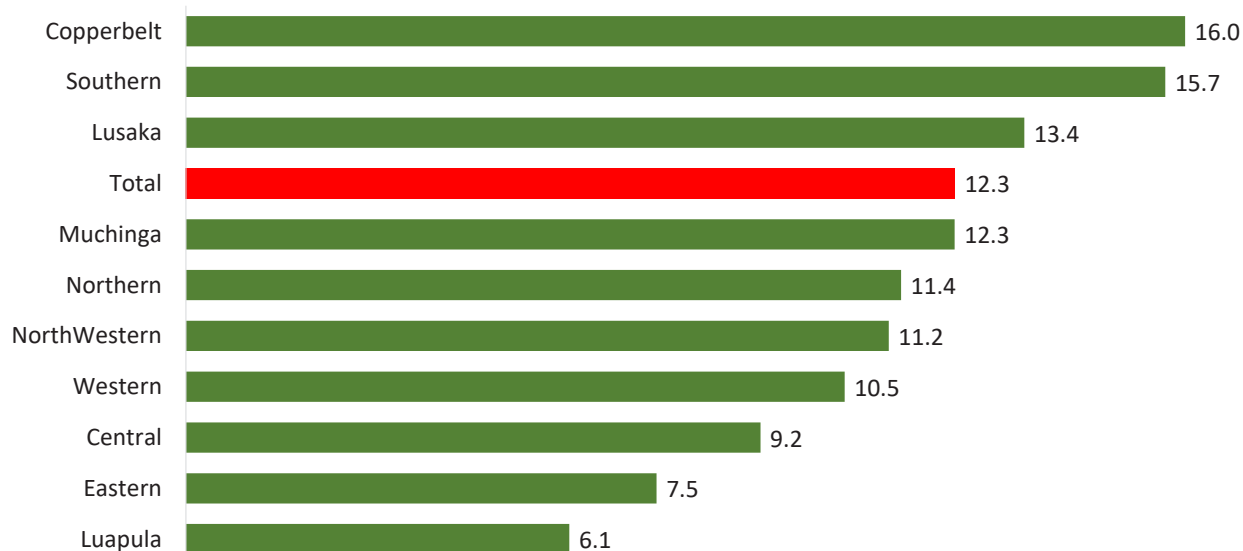
8.4 Precarious Employment

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
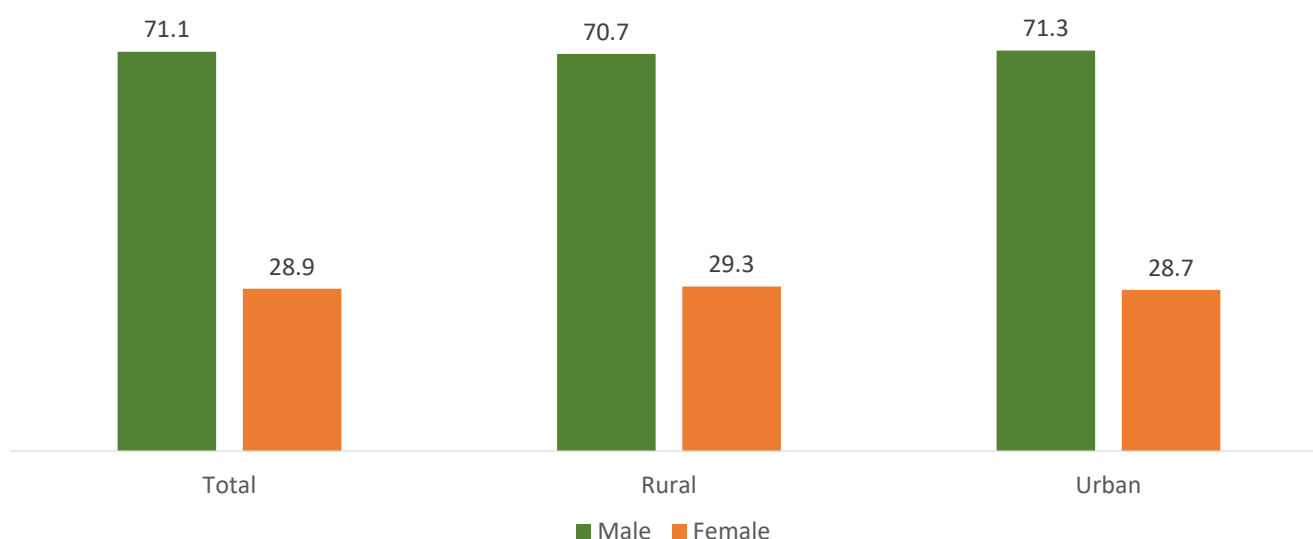
Figure 8.6 shows the percentage share of persons in precarious employment by province. Lusaka province had the highest share of persons in precarious employment at 24.7 percent followed by Copperbelt province at 18.2 percent. Eastern province accounted for the lowest share at 2.3 percent.

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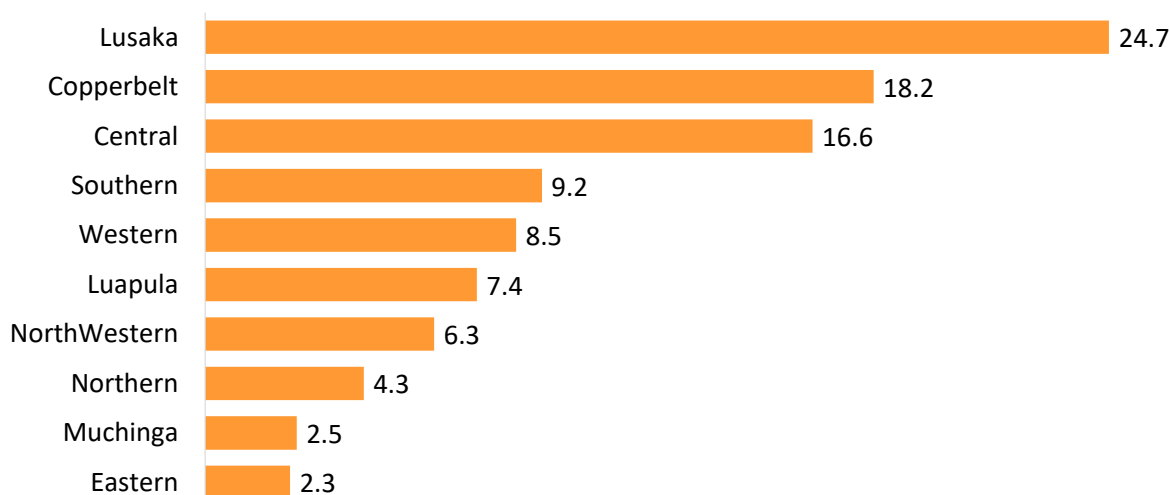
8.5 Precarious Employment Rate

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
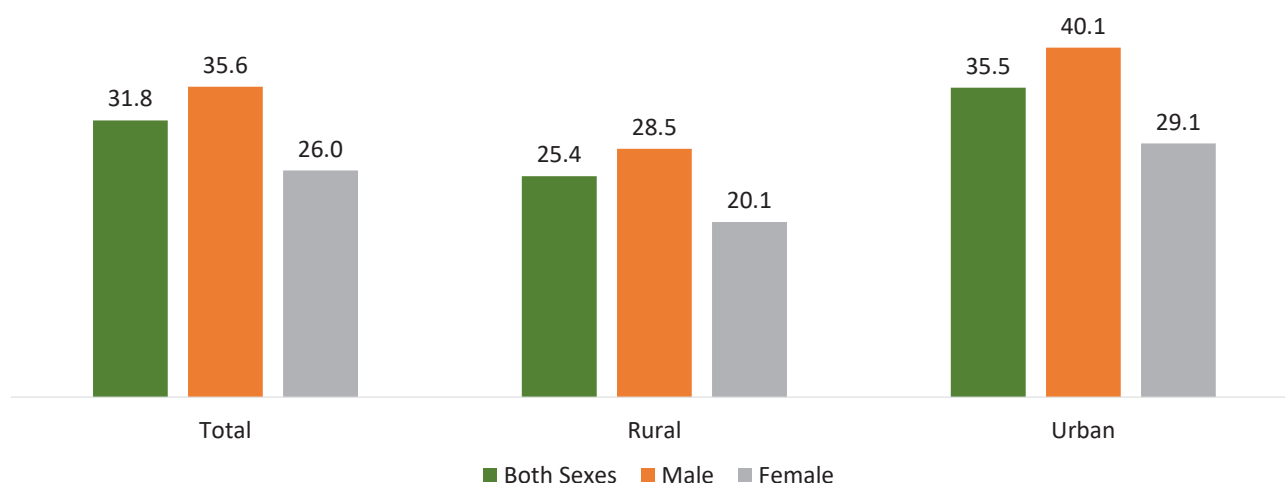
Figure 8.8 shows the precarious employment rate by province. Western Province had the highest rate of Precarious Employment at 39.7 percent while Eastern had the lowest rate at 19.9 Percent.

Figure 8.8: Precarious Employment Rate by Province, Zambia 2023
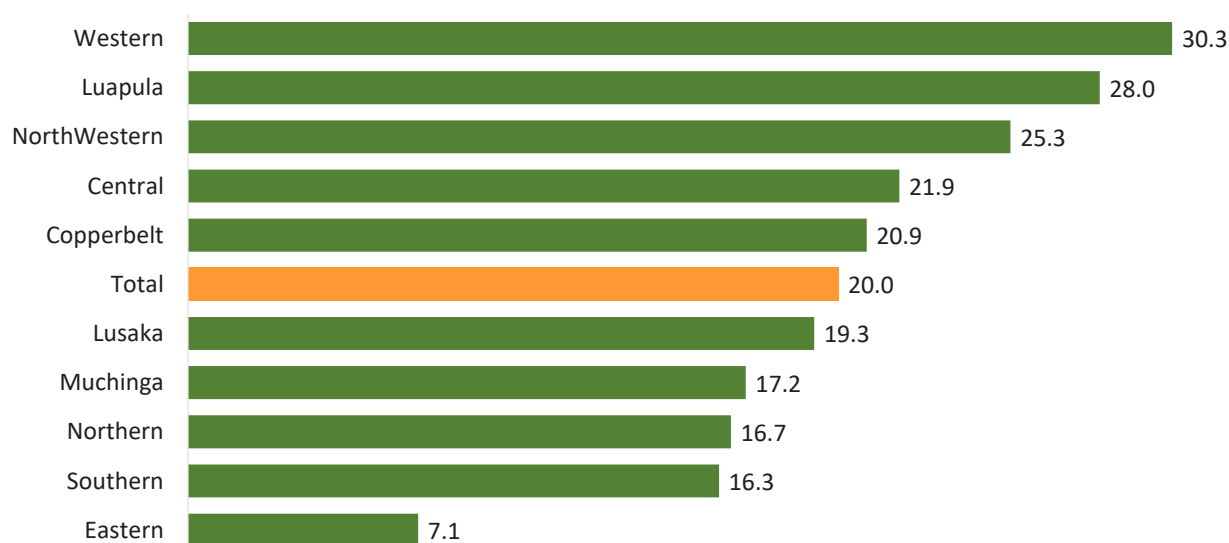
8.6 Youth (15-24 years) Precarious Employment
Table 8.3 shows the number and percentage distribution of the youth (15-24 years) in precarious employment by sex and rural/urban. There were 193,508 youth in precarious employment of which 40.1 percent were in rural areas and 59.9 percent in urban areas.

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
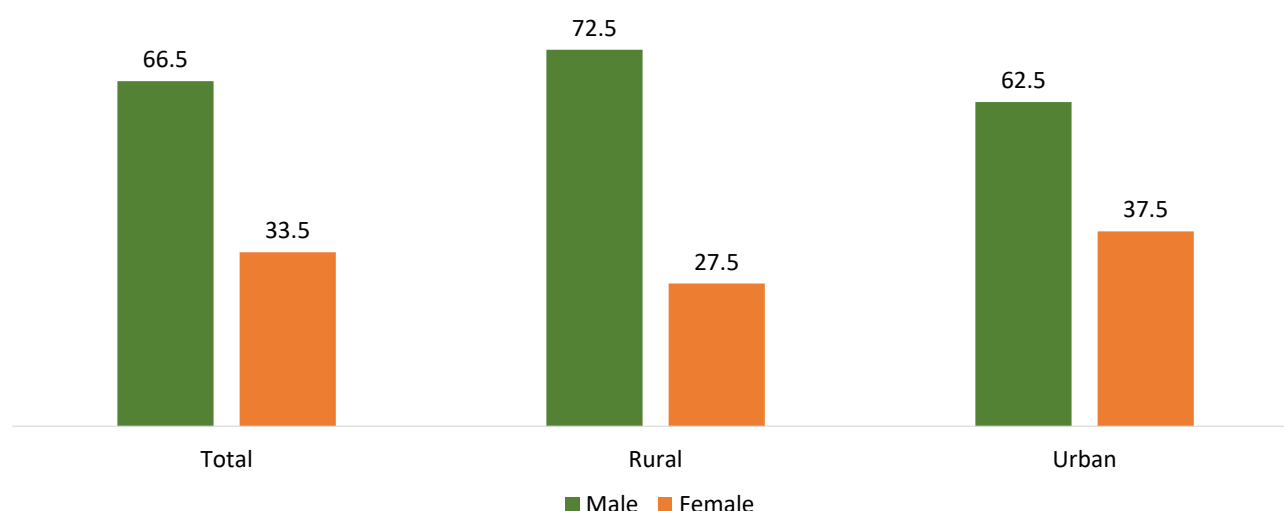
8.7 Youth (15-24 years) Precarious Employment Rate

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
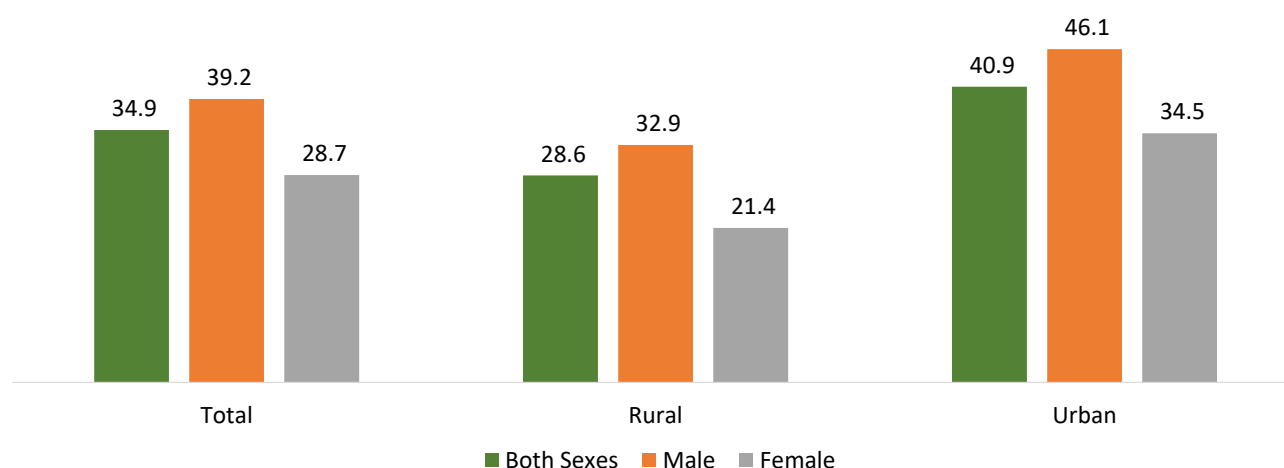
8.8 Youth (19-34 years) Precarious Employment

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
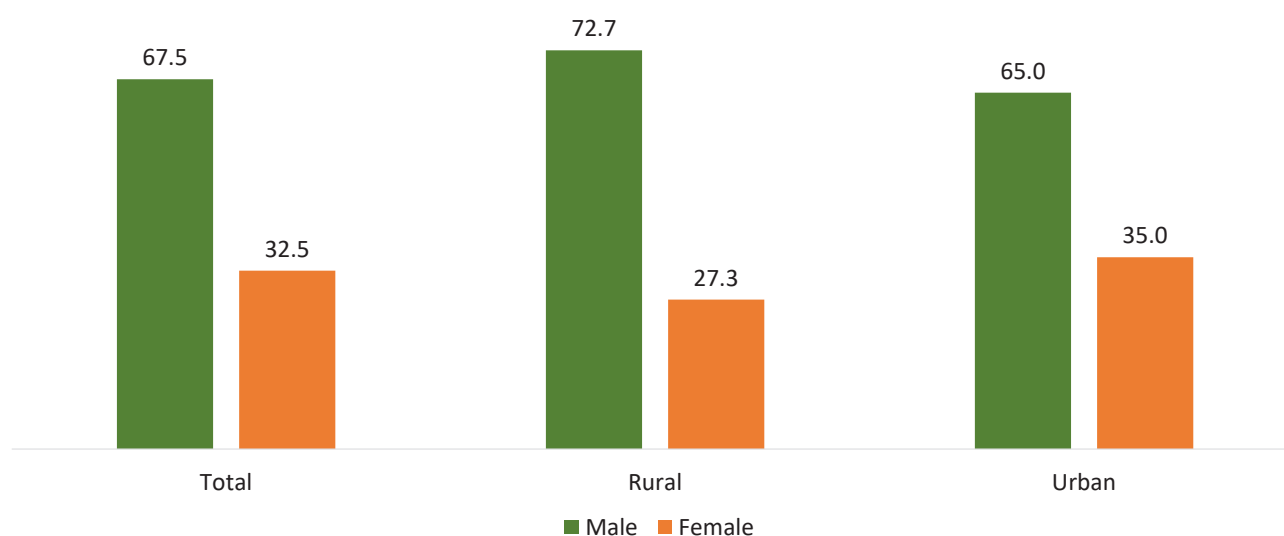
Figure 8.12 shows the youth precarious employment rate by sex and rural/urban. The youth precarious employment rate was 33.6 percent. The youth precarious employment rate for males was higher than that of females at 37.2 percent and 28.0 percent, respectively. Urban areas had a higher rate at 37.7 percent than rural areas at 27.2 percent.

Figure 8.12: Youth (19-34 years) Precarious employment rate by Sex and Rural/Urban, Zambia 2023
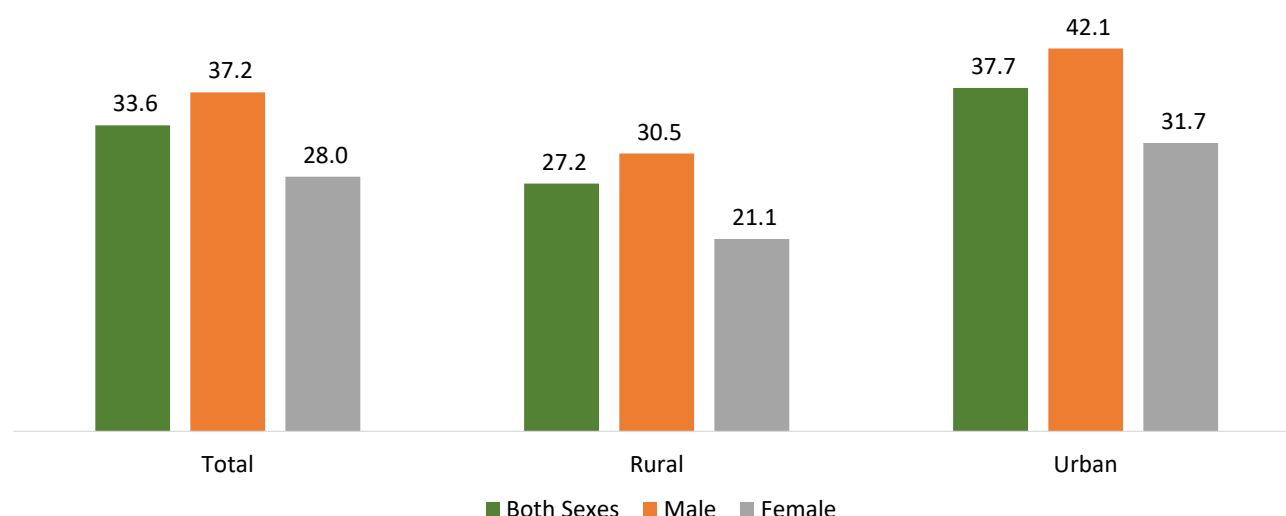
Figure 8.13 shows youth precarious employment rate by age group. The Precarious employment rate was highest in the age group 27-30 years at 33.9 percent and lowest in the age group 19-22 years at 25.2 percent.

Figure 8.13: Youth Precarious Employment Rate by Age Group, Zambia 2023
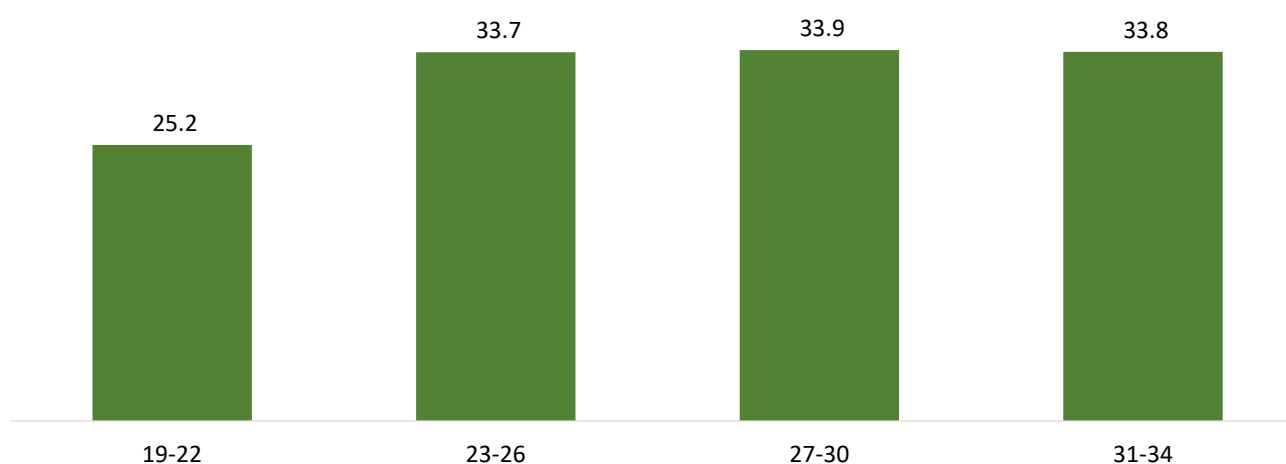
8.10 Weekly Hours of Work

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
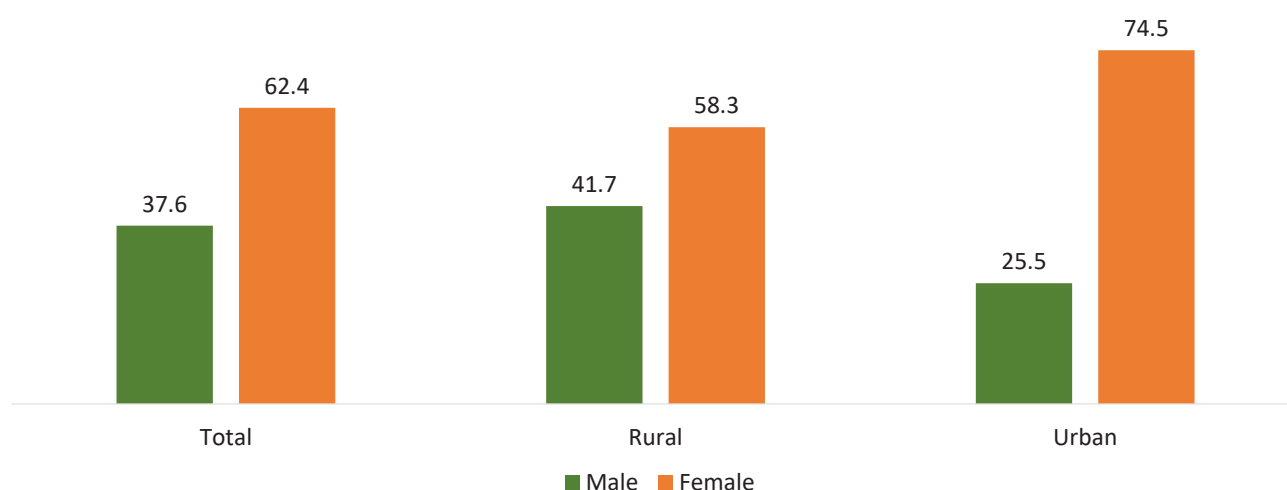
9.3 Type of Own Use Work

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
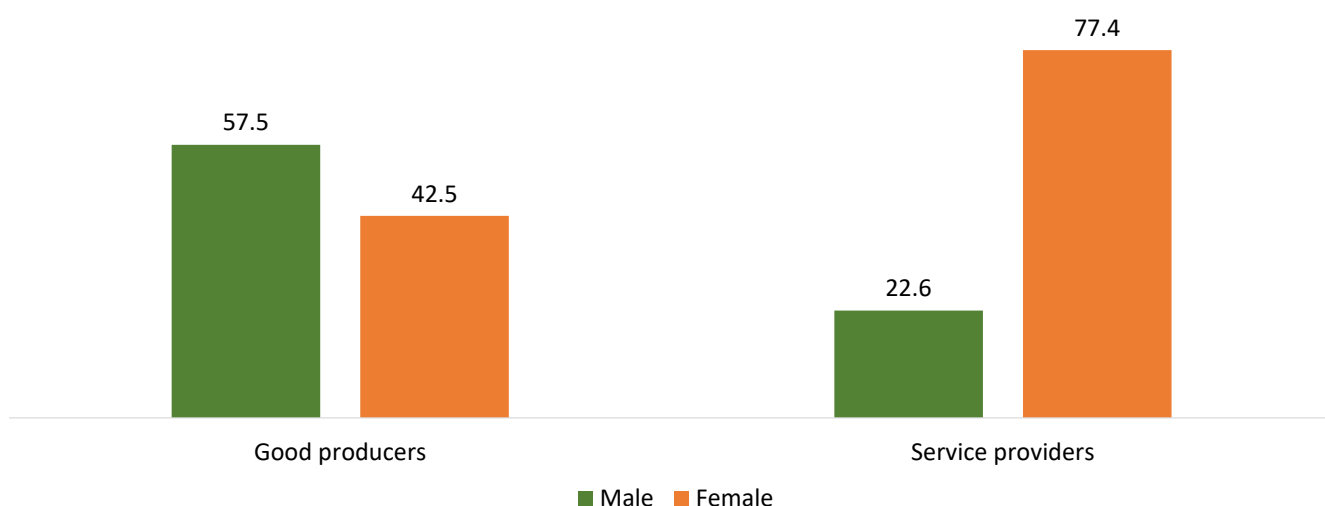
Figure 9.3 shows the percentage distribution of own use production work by type of own use work and province. There were more service providers than goods producers in all provinces except Central, Luapula, Muchinga and Southern provinces.

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

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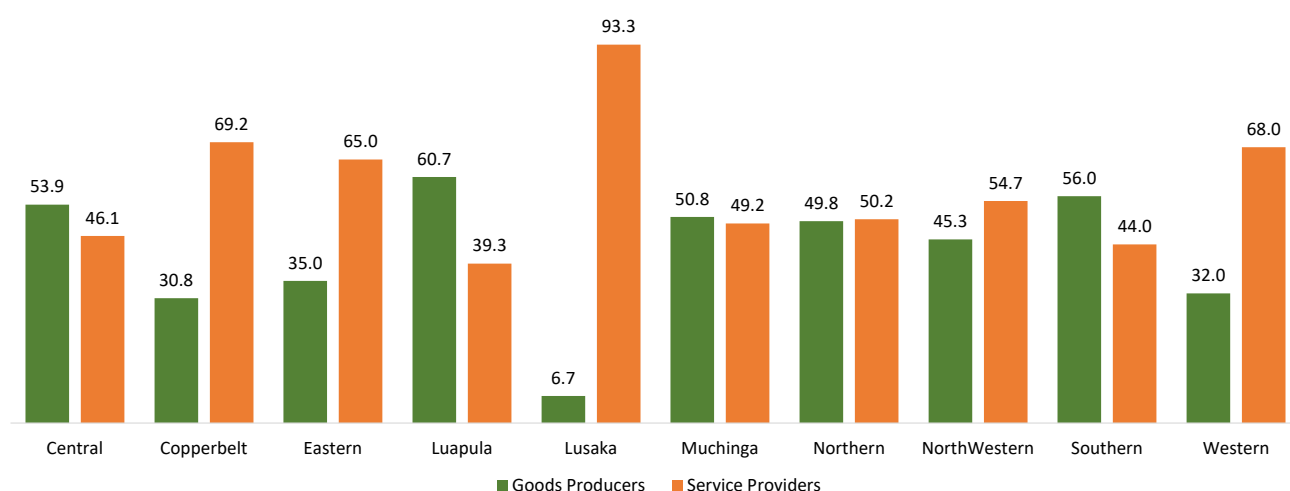
9.4 Youth (15-24 years) Own Use Production Work

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
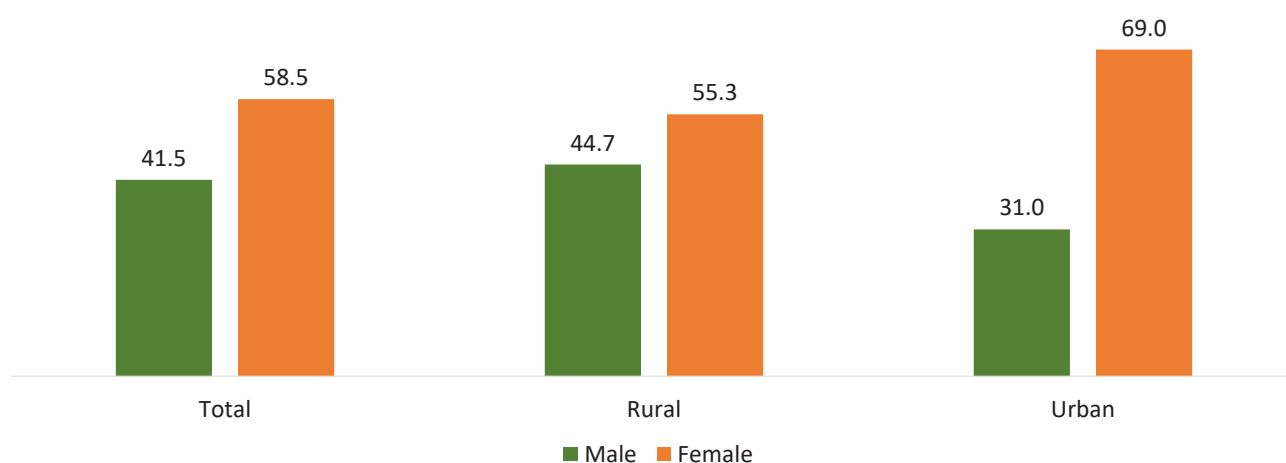
Figure 9.5 shows the percentage distribution of the youth (15-24 years) engaged in own use production work by rural/urban type of own use and. Youth (15-24 years) engaged in production of goods had a higher proportion than those providing services at 52.9 percent and 47.1 percent, respectively. The proportion 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
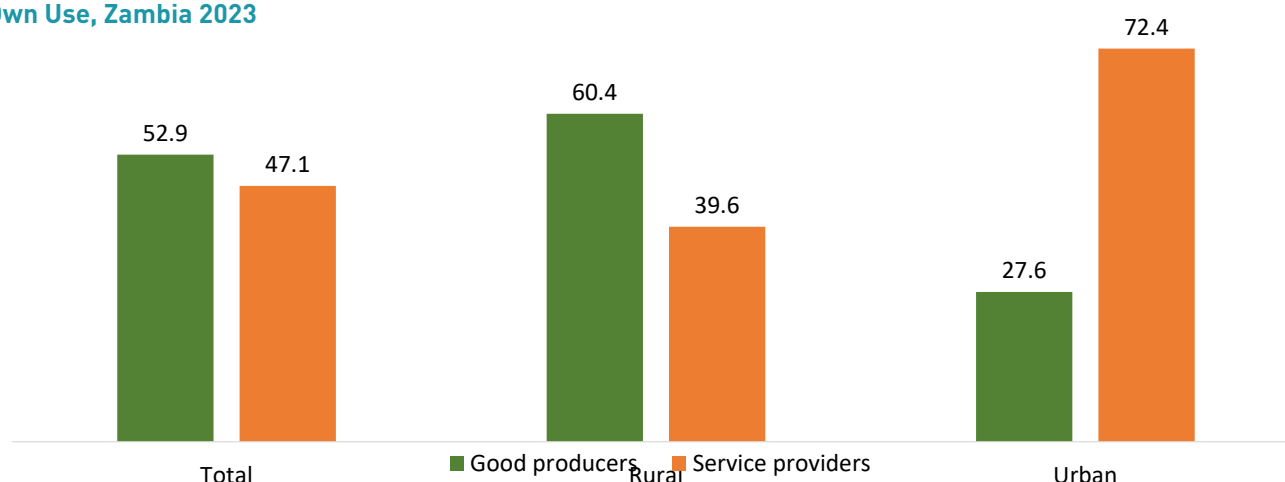
9.5 Youth (19-34 years) Own Use Production Work

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

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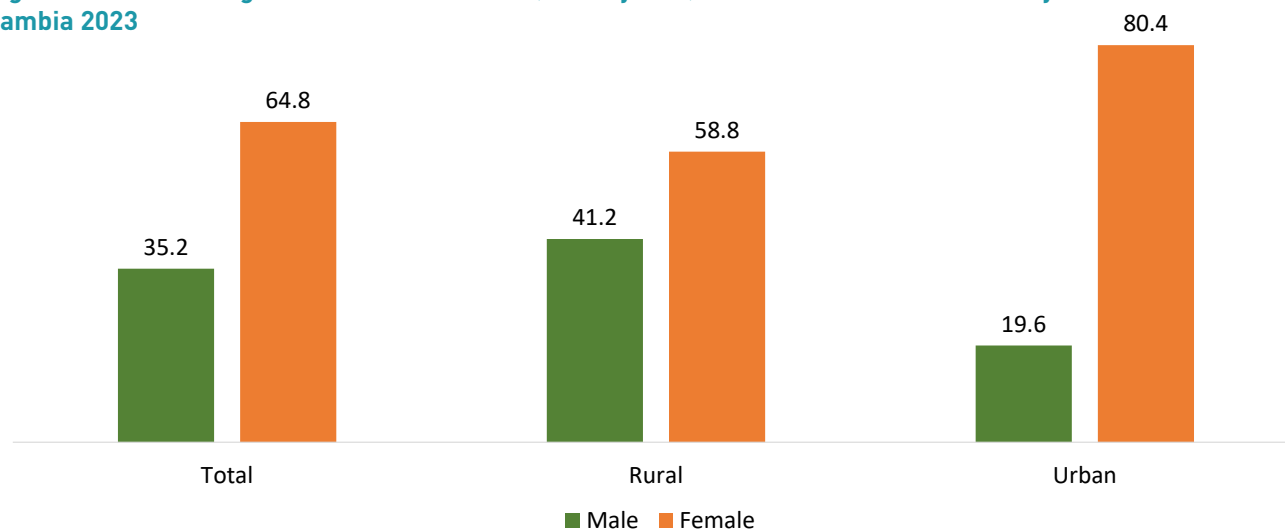
Figure 9.7 shows the percentage distribution of the youth (19-34 years) engaged in own use production work by age group. The age group 19-22 years had the highest share of youth engaged in own use production work at 31.5 percent while the age group 31-34 years had the lowest share at 15.9 percent.

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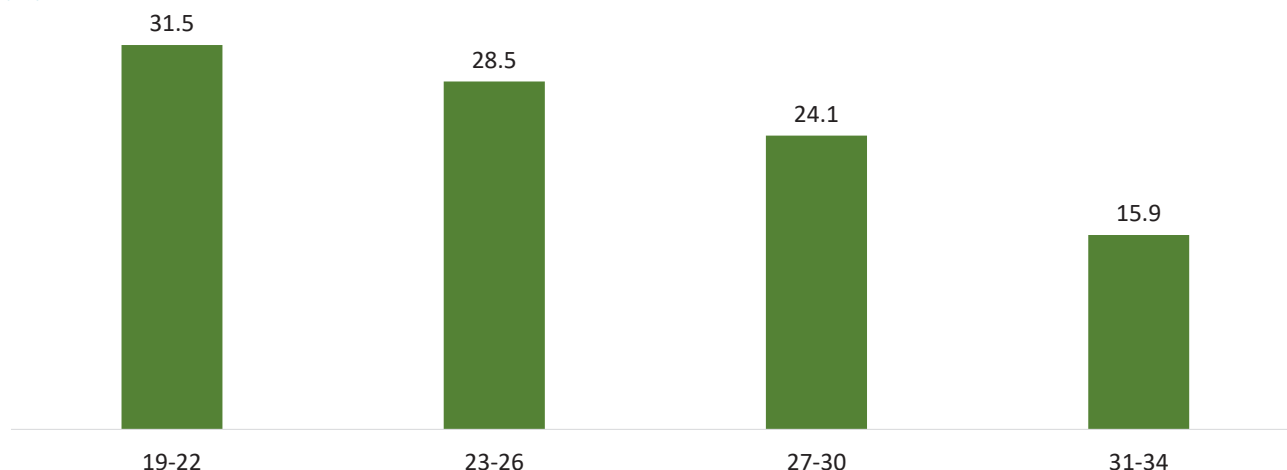
9.5 Youth (19-34 years) Own Use Production by Type

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
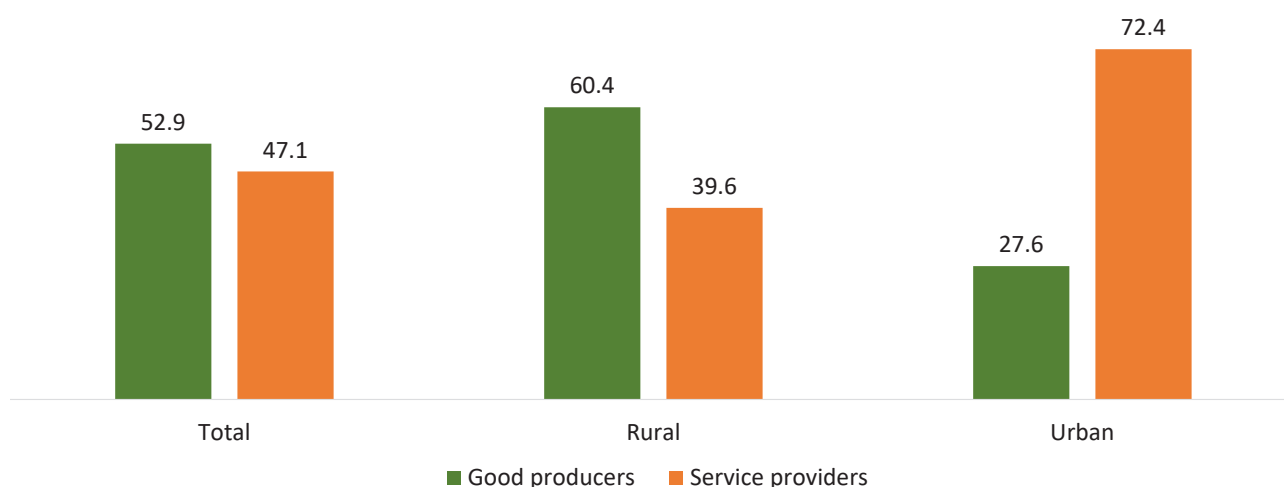
10 CHAPTER TEN
UNEMPLOYMENT

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

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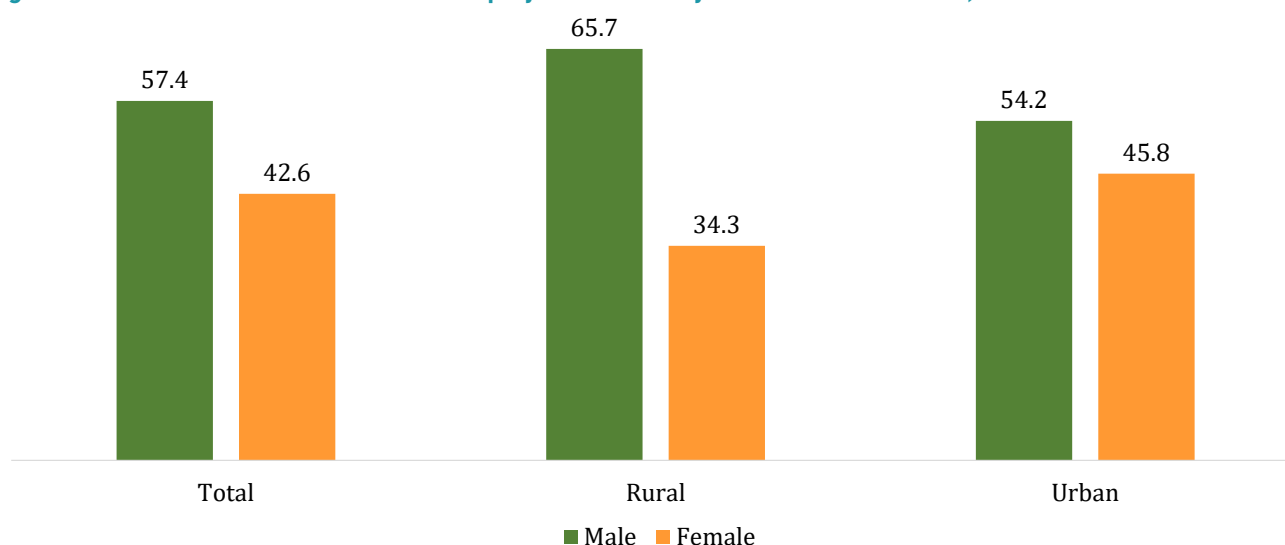
Figure 10.2 shows percentage share of unemployed persons by province. Lusaka Province had the highest proportion of unemployed persons at 26.2 percent, followed by Copperbelt Province at 25.7 percent while Eastern Province had the lowest at 2.5 percent.

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

Province	Percentage
Lusaka	26.2
Copperbelt	25.7
Central	10.7
North Western	8.4
Western	7.7
Southern	7.0
Luapula	4.8
Muchinga	3.9
Northern	3.1
Eastern	2.5
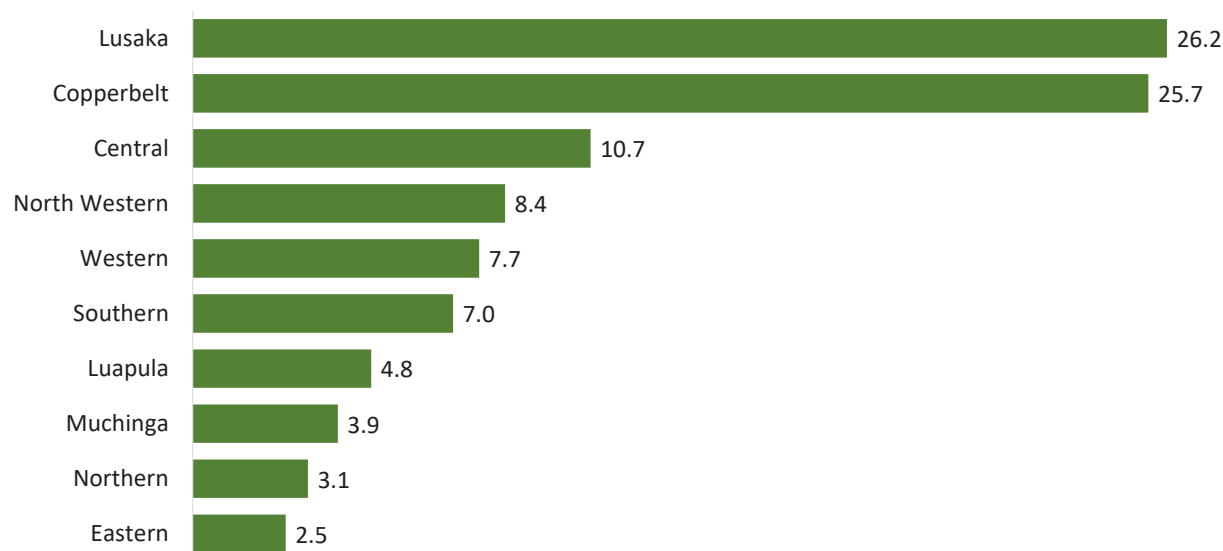
Table 10.2 shows the number and percentage distribution of unemployed persons by sex and province. Males had a higher proportion of unemployed persons than females in all provinces except Lusaka Province at 47.8 percent.

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
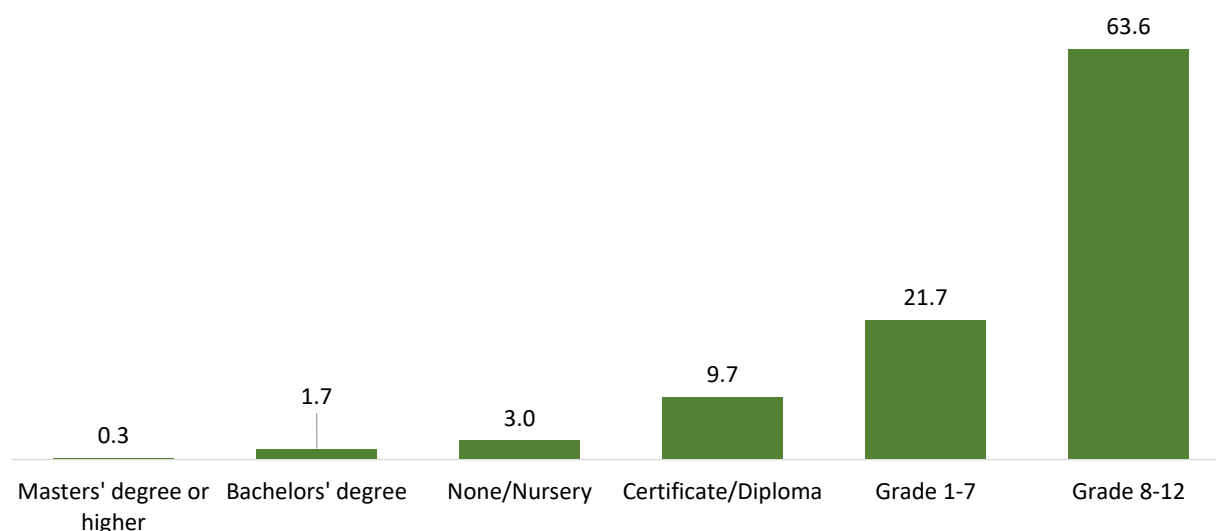
10.3 Unemployment rate

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
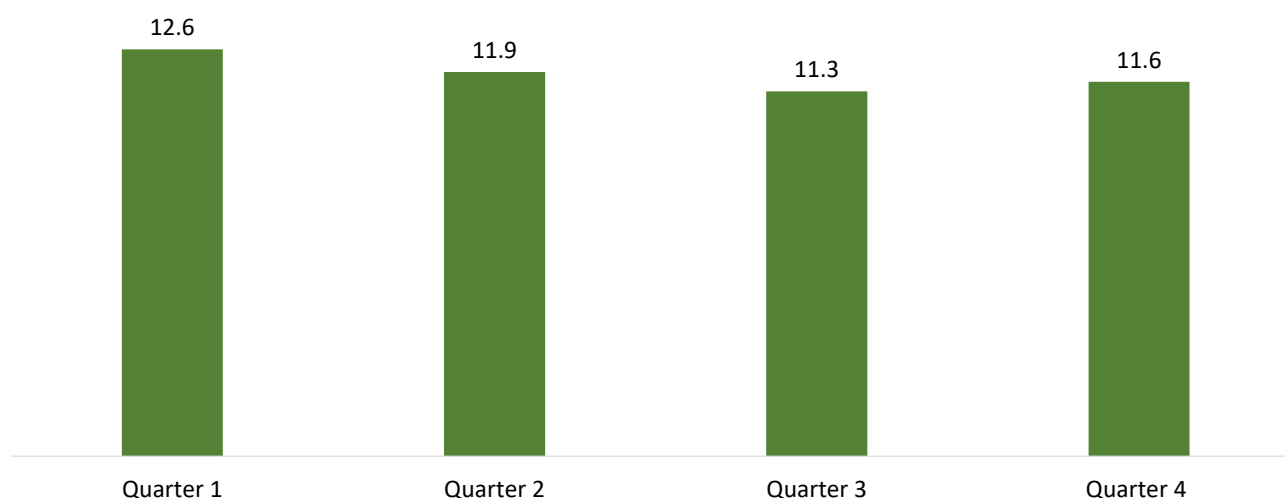
Figure 10.5 shows the unemployment rate by sex and rural/urban. At national level, the unemployment rate was estimated at 12.0 percent. The unemployment rate for males was lower than that of females at 11.5 percent and 12.6 percent, respectively. The unemployment rate in rural areas was estimated at 9.3 percent while in urban areas it was 13.5 percent.

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

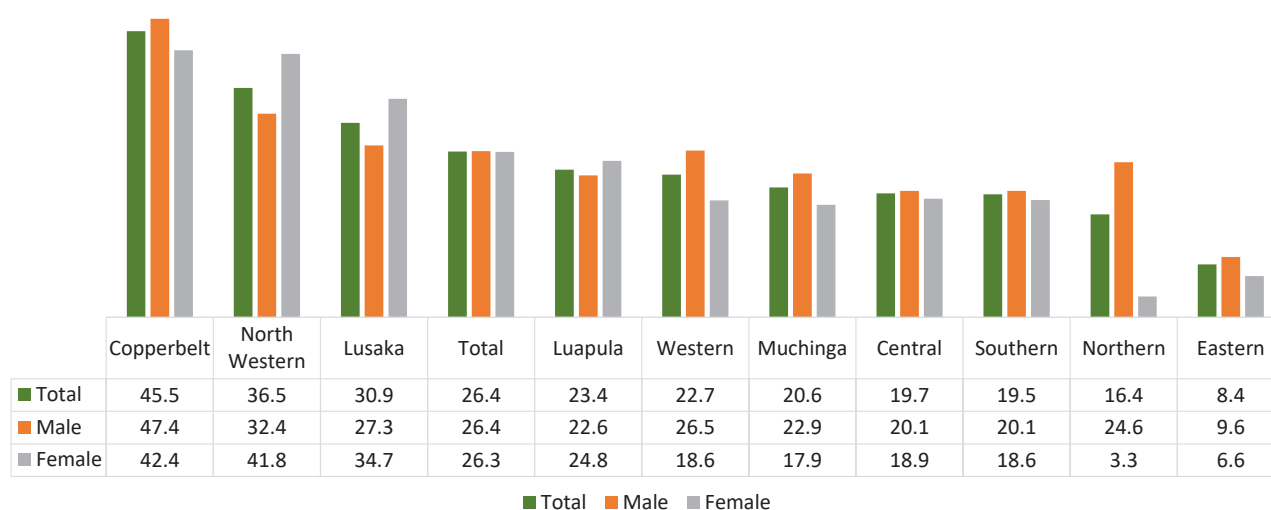|	Both Sexes	Male	Female
Total	12.0	11.5	12.6
Rural	9.3	9.7	8.6
Urban	13.5	12.6	14.6
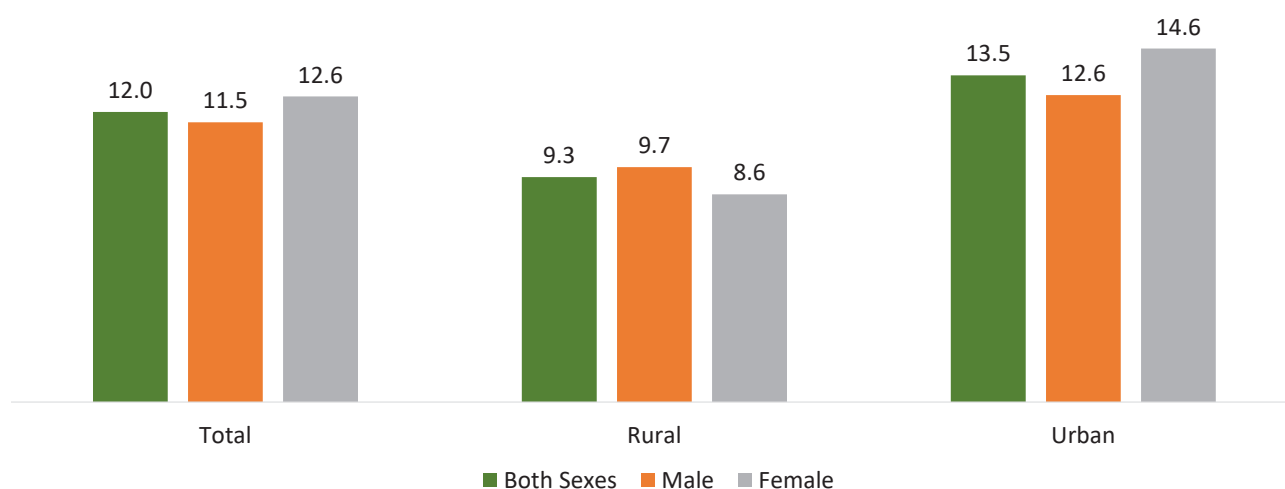
Figure 10.6 shows the unemployment rate by Age group. All age groups except 15-19 years, 20-24 years and 25-29 years recorded unemployment rate lower than the national average.

Figure 10.6: Unemployment Rate by Age Group, Zambia 2023

Age Group	Rate
15-19	31.3
20-24	24.8
25-29	16.8
Total	12.0
30-34	10.4
35-39	7.6
40-44	5.9
45-49	4.7
50-54	4.7
55-59	4.4
60-64	2.5
65+	5.9
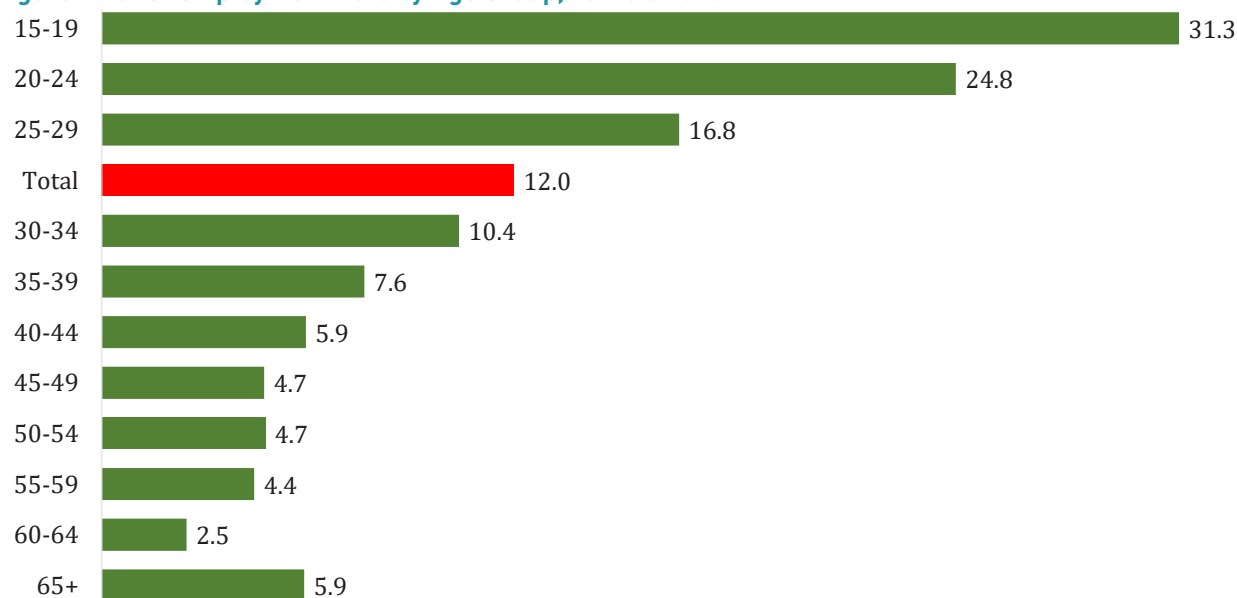
Figure 10.7 shows the unemployment rate by rural/urban and age group. The age group 15-19 years had the highest unemployment rate in both the rural and urban areas at 21.9 percent and 40.5 percent, respectively. The age group 60-64 years had the lowest unemployment rate in both rural and urban areas at 1.2 percent and 3.3 percent, respectively.

Figure 10.7: Unemployment Rate by Rural/Urban and Age Group, Zambia 2023
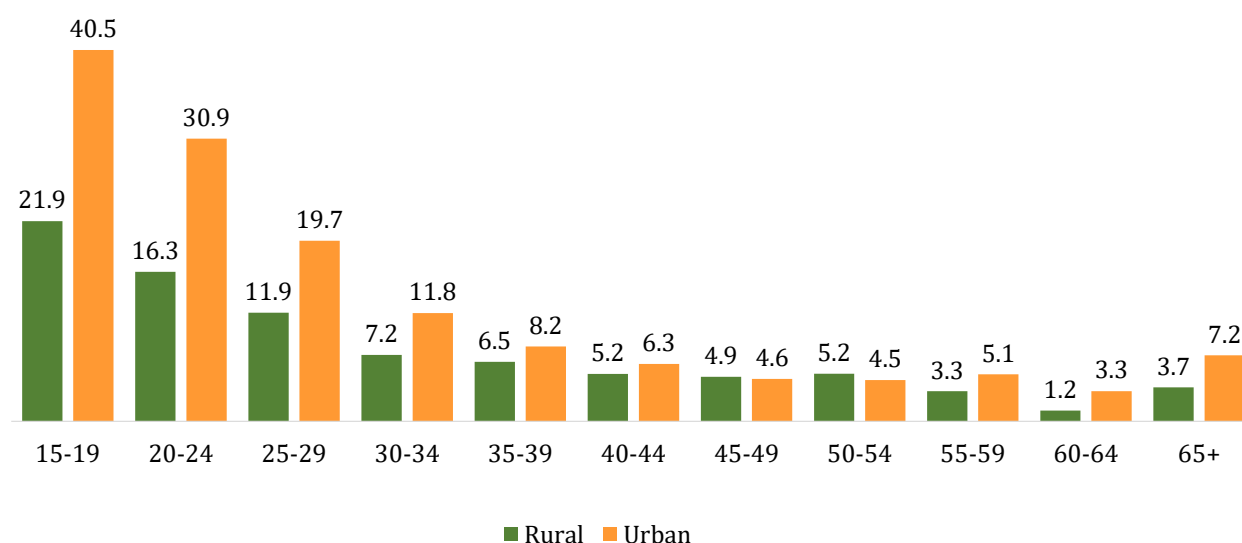
Figure 10.8 shows the unemployment rate by sex and age group. The unemployment rate for both males and females was highest in the age group 15-19 years at 32.9 percent and 28.5 percent, respectively. The lowest unemployment rate for males was at 2.3 percent in age group 60-64 years while the lowest unemployment 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
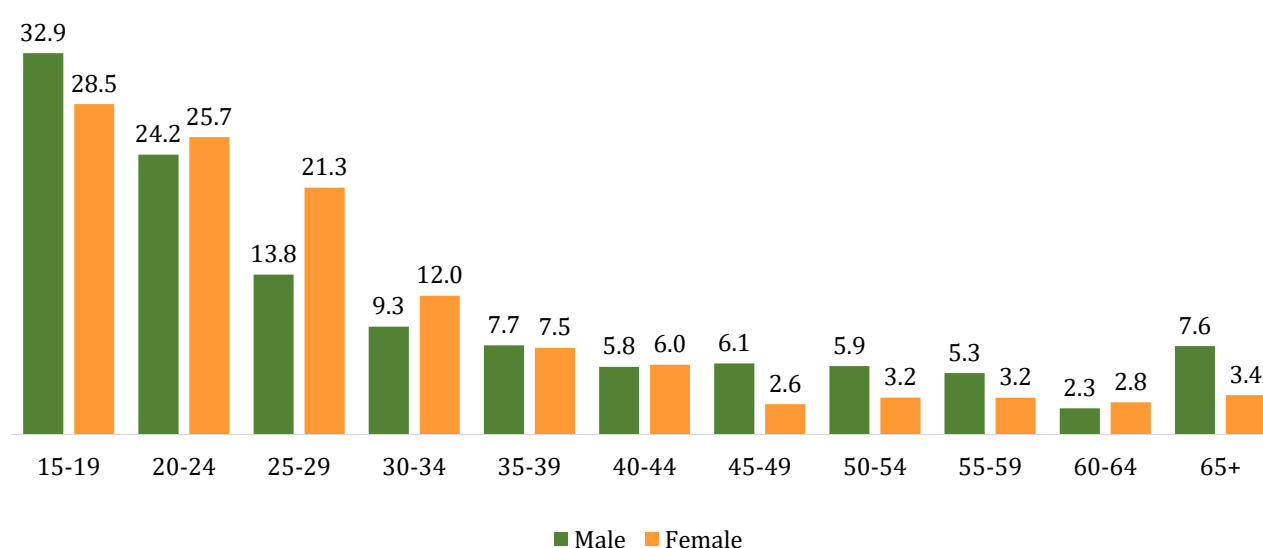
Figure 10.9 shows unemployment rate by sex and highest level of education attained. The highest unemploymet rate was recorded among those whose highest level of education was grade 8-12 at 13.7 percent while the lowest was among Bachelors' degree holders at 5.7 percent. The highest unemployment rate 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

Legend: ■ Both Sexes ■ Male ■ Female

Education	Both Sexes	Male	Female
None/Nursery	10.6	11.0	10.1
Grade 1-7	9.2	11.8	6.3
Grade 8-12	13.7	12.1	16.7
Certificate/Diploma	13.2	10.3	16.7
Bachelors' degree	5.7	3.5	9.1
Masters' degree or higher	6.2	9.0	0.0
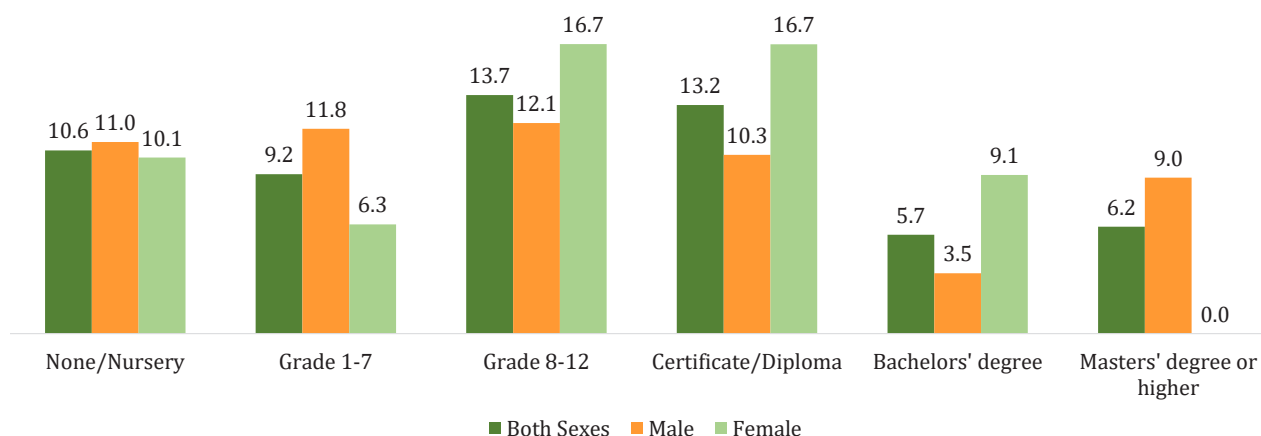
Figure 10.10 shows the percentage share of unemployment rate by province. North Western Province had the highest unemployment rate at 18.8 percent while Eastern Province had the lowest unemployment rate at 4.9 percent.

Figure 10.10: Unemployment Rate by Province, Zambia 2023

Province	Rate
North Western	18.8
Copperbelt	16.7
Western	15.8
Muchinga	15.3
Lusaka	12.2
Total	12.0
Luapula	10.9
Central	8.7
Southern	7.8
Northern	7.6
Eastern	4.9
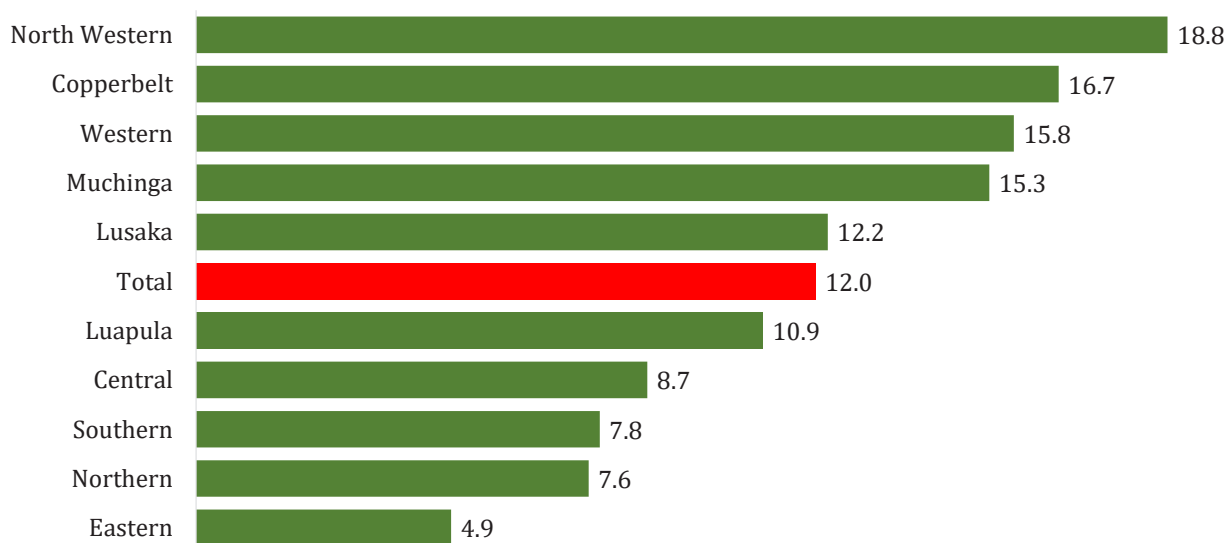
10.4 Youth Unemployment

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
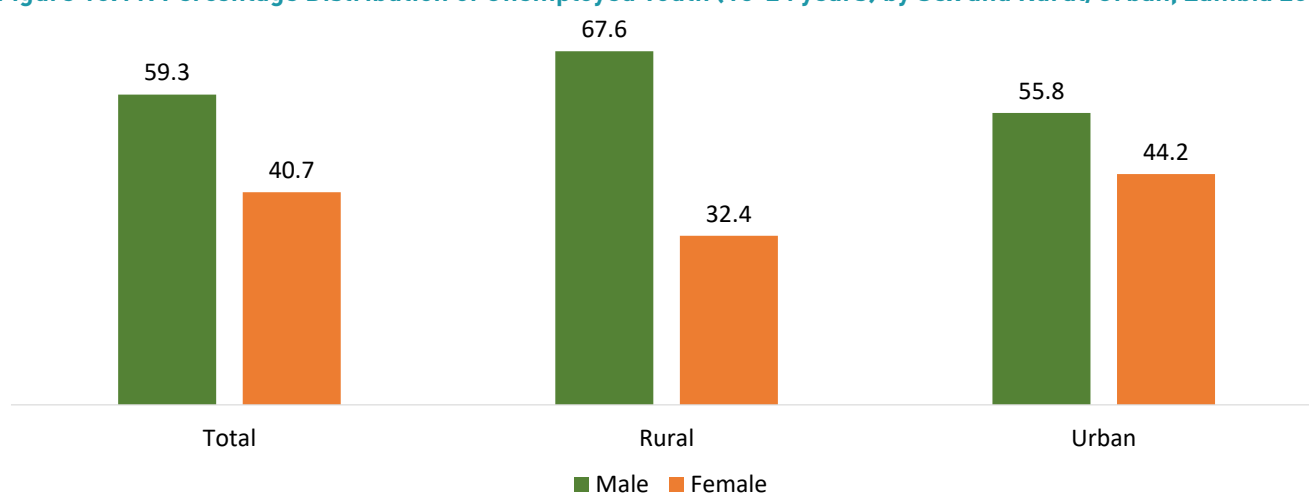
10.6 Youth (15-24 years) Unemployment Rate

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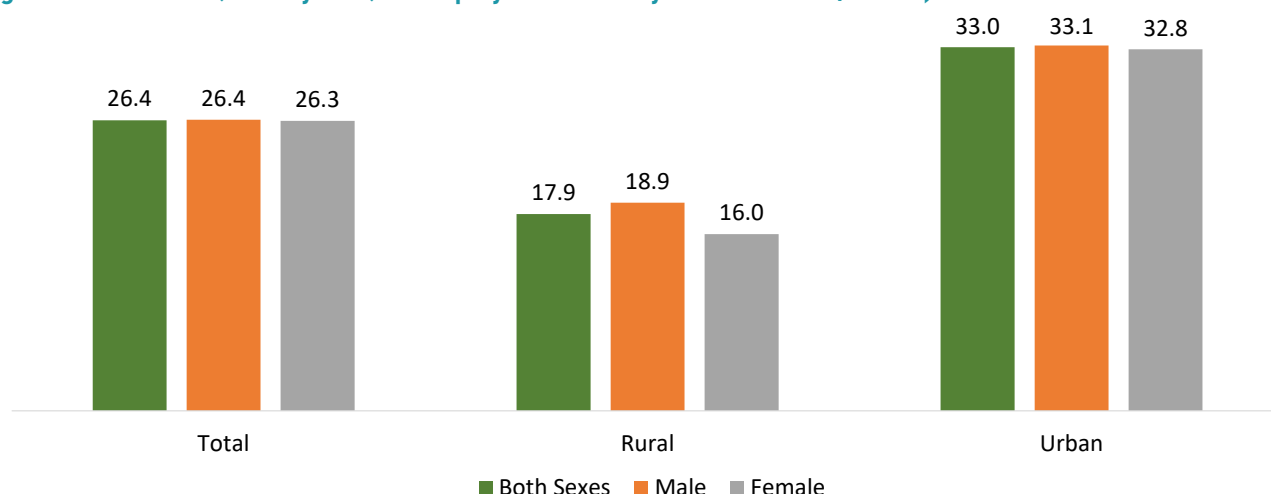
Figure 10.13 shows Youth (15-24 years) unemployment rate by province and sex. Copperbelt Province had the highest youth unemployment rate of 45.5 percent, followed by North Western Province at 36.5 percent. Eastern Province recorded the lowest youth unemployment rate of 8.4 percent.

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

	Copperbelt	North Western	Lusaka	Total	Luapula	Western	Muchinga	Central	Southern	Northern	Eastern
Total	45.5	36.5	30.9	26.4	23.4	22.7	20.6	19.7	19.5	16.4	8.4
Male	47.4	32.4	27.3	26.4	22.6	26.5	22.9	20.1	20.1	24.6	9.6
Female	42.4	41.8	34.7	26.3	24.8	18.6	17.9	18.9	18.6	3.3	6.6

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
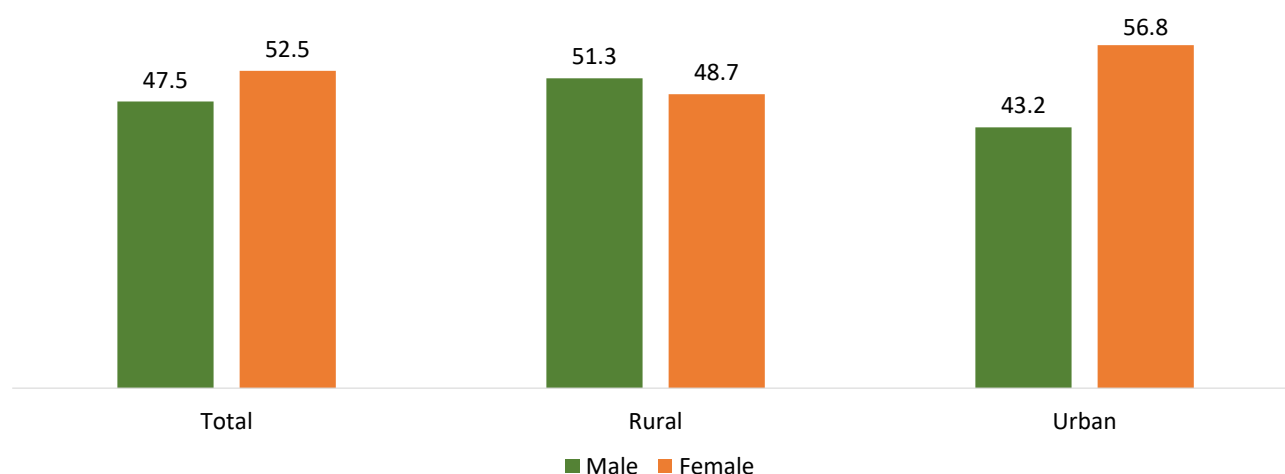
10.8 Youth (19-34 years) Unemployment Rate

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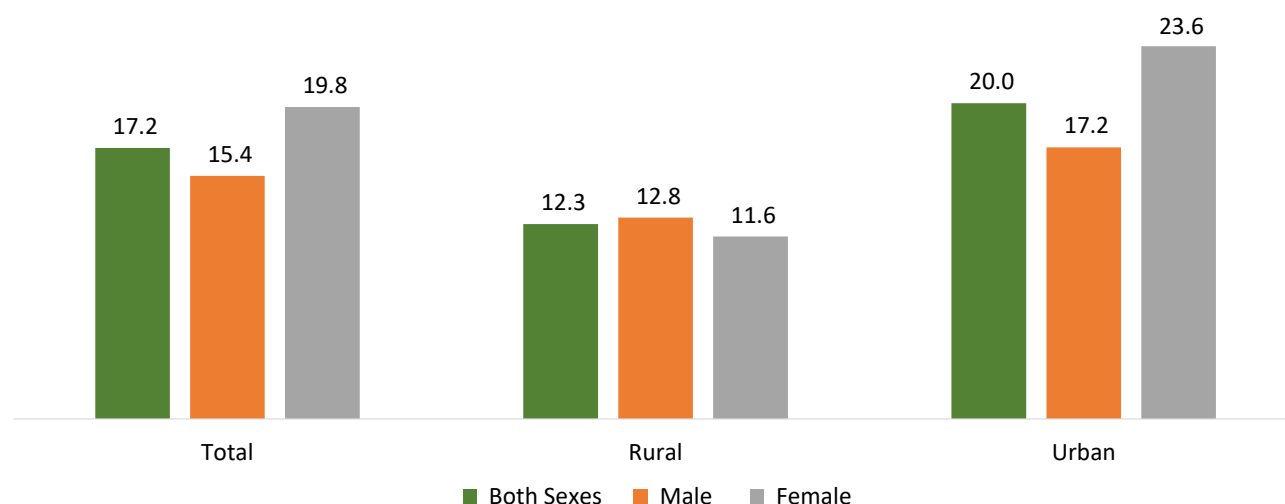
Figure 10.16 shows the youth (19-34 years) unemployment rate by age group. The age group 23-26 years had the highest unemployment rate

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
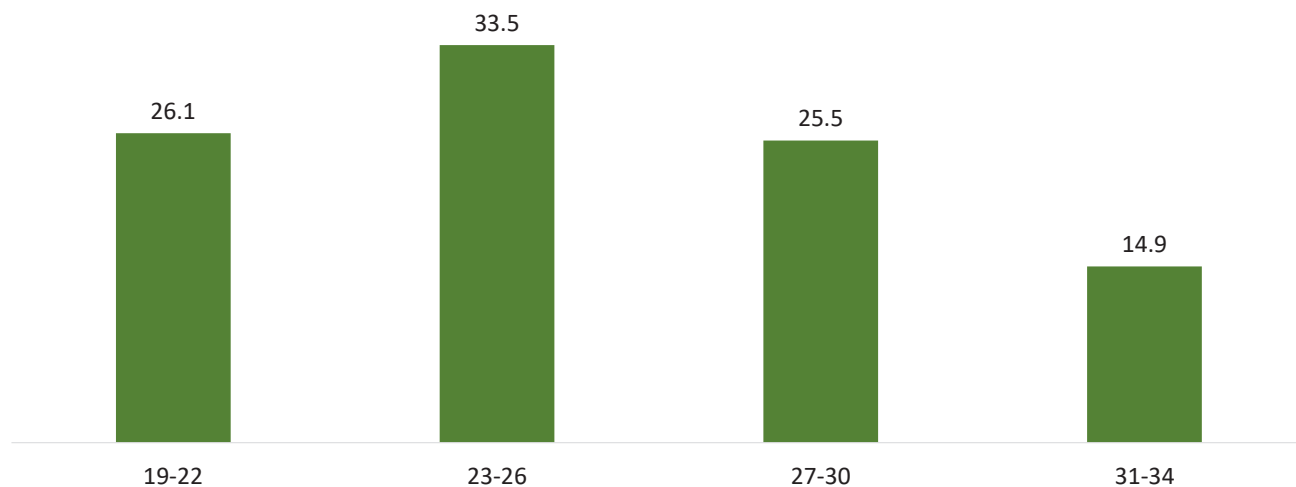
Figure 10.17 shows the youth (19-34 years) unemployment rate by sex and age group. The female youth unemployment rate was higher than males in the age groups 23-26 years and 27- 30 years. The youth unemployment rate for both males and females was highest in the age group 23-26 years at 33.4 percent and 33.7 percent, respectively.

Figure 10.17: Youth (19-34 years) Unemployment Rate by Sex and Age Group, Zambia 2023
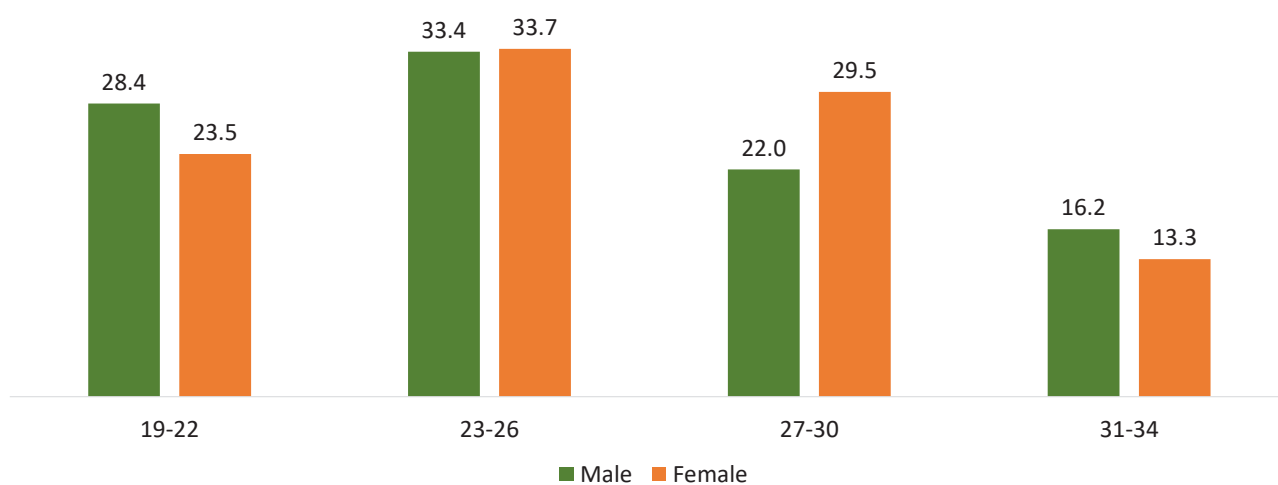
Figure 10.18 shows youth unemployment rate by province. Copperbelt Province had the highest youth unemployment rate at 25.8 percent while Eastern Province had the lowest youth unemployment rate at 6.0 percent.

Figure 10.18: Youth (19-34 years) Unemployment Rate by Province, Zambia 2023
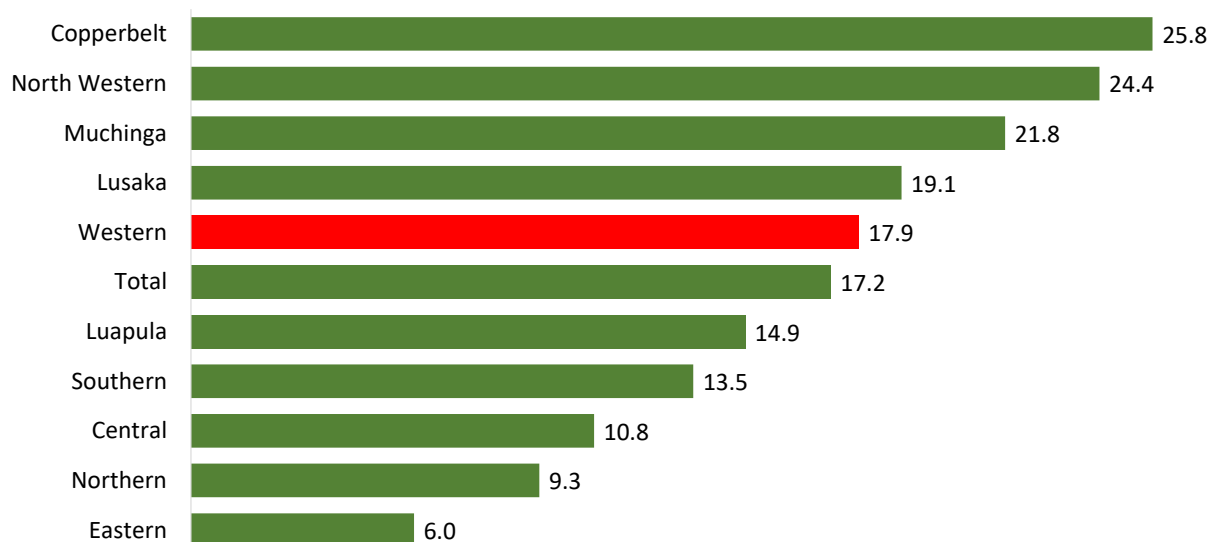
10.9 Unemployment and Potential Labour Force

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
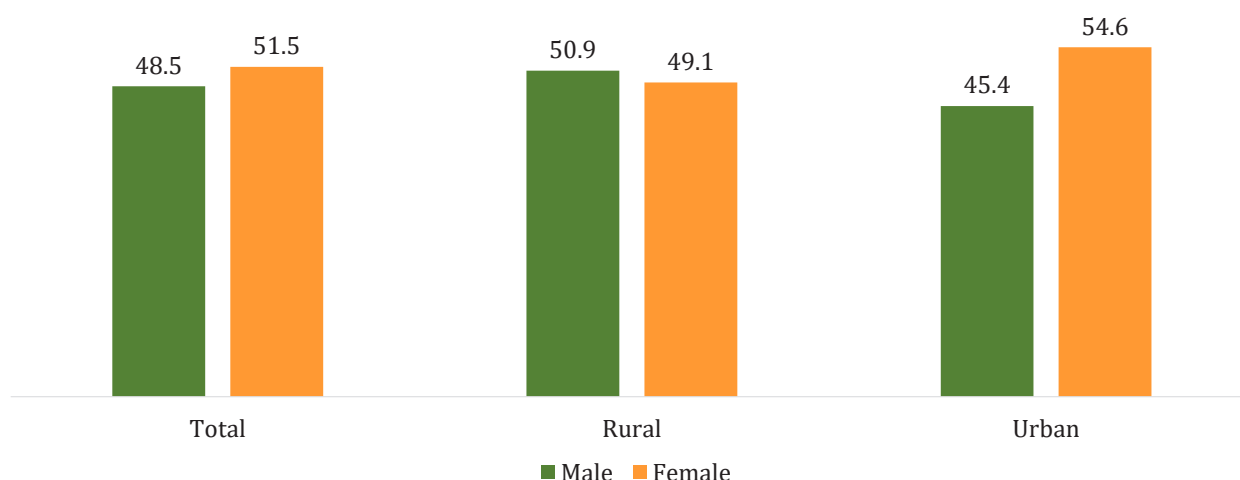
10.10 Combined Rate of Unemployment and Potential Labour Force

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
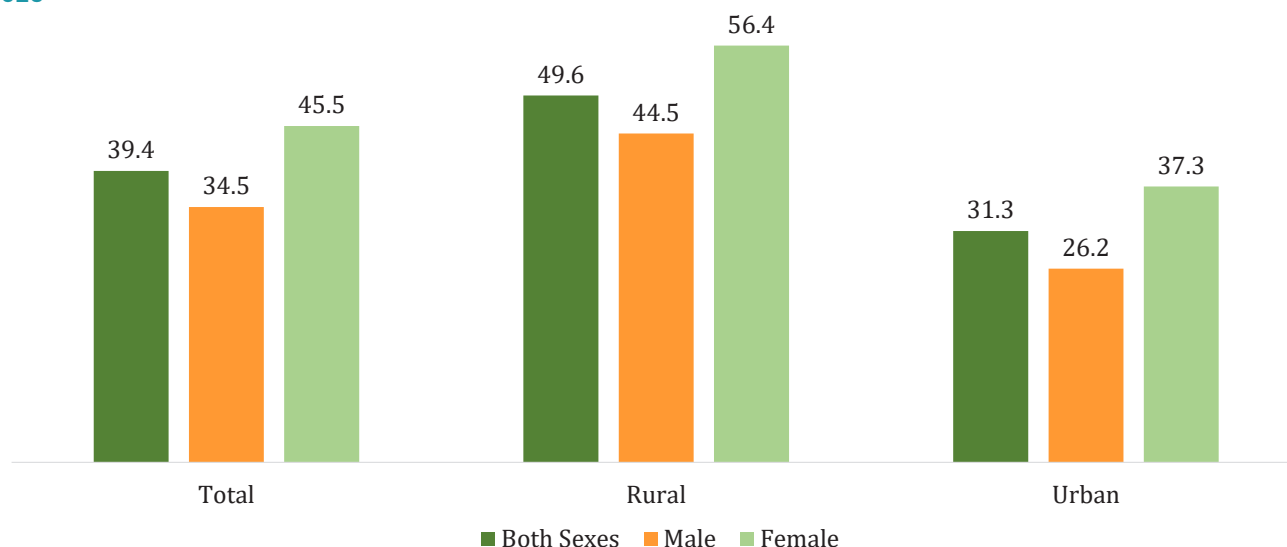
Figure 10.21 shows the combined rate of unemployment and potential labour force by age group and rural/urban. The Combined Rate of Unemployment and Potential Labour Force was higher in rural areas than in urban areas across all the age groups. In both rural and urban areas, the rate was highest in the age group 15-19 years.

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

	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Total	73.6	59.9	43.5	31.7	29.7	26.1	24.5	25.7	24.9	28.0	28.4
Rural	73.6	62.6	49.7	43.2	42.8	41.5	36.6	39.3	39.5	40.8	37.5
Urban	73.5	57.2	38.3	24.1	20.8	15.9	15.9	16.4	11.4	16.1	21.0
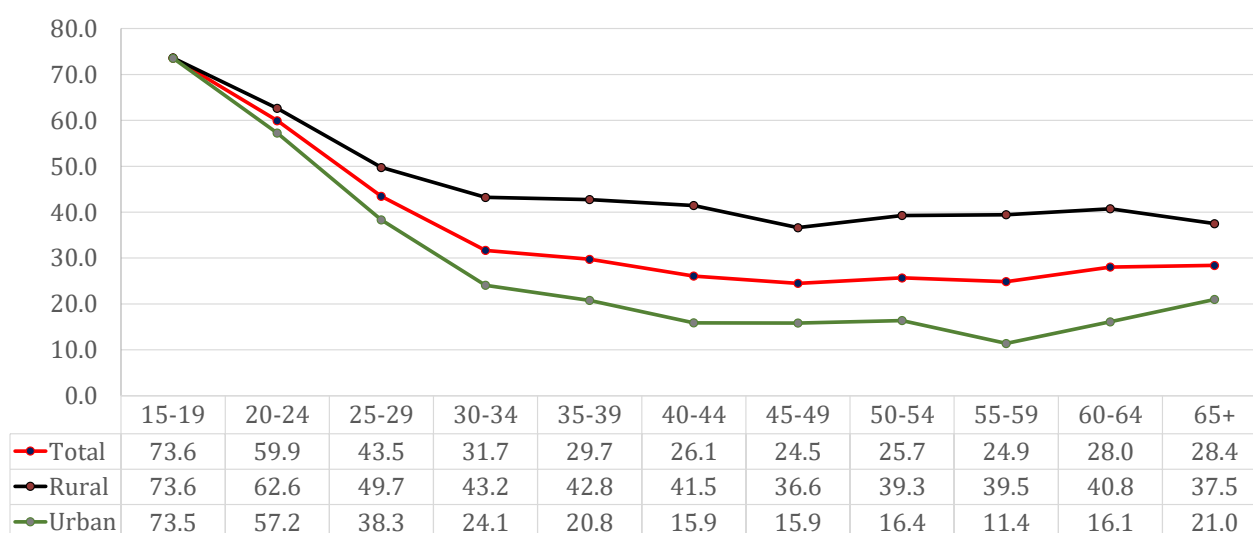
Figure 10.22 shows the combined rate of unemployment and potential labour force by sex and age group. The Combined Rate of Unemployment and Potential Labour Force for both males and females was highest in the age group 15-19 years.

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

	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Total	73.6	59.9	43.5	31.7	29.7	26.1	24.5	25.7	24.9	28.0	28.4
Male	70.2	55.0	36.5	25.7	24.6	21.8	22.5	25.1	24.1	22.0	32.1
Female	77.6	65.3	52.3	39.4	36.1	31.4	27.1	26.5	25.9	36.8	22.7
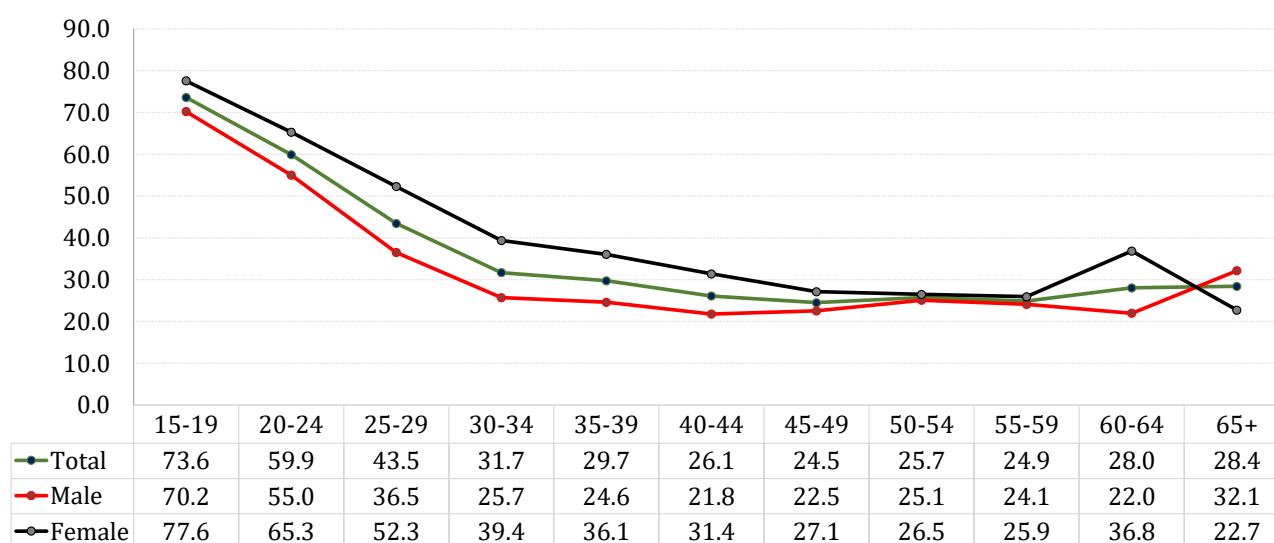
10.11 Unemployed Youth and Youth Potential Labour Force (19-34 years)

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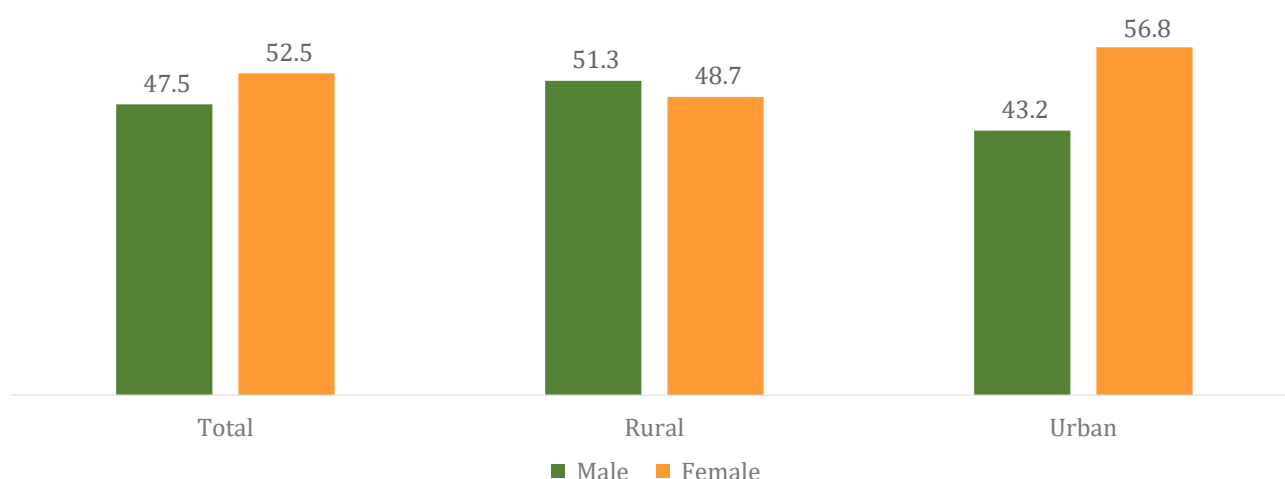
10.12 Combined Rate of Youth (19-34 years) Unemployment and Potential Labour Force (CRYUPLF)

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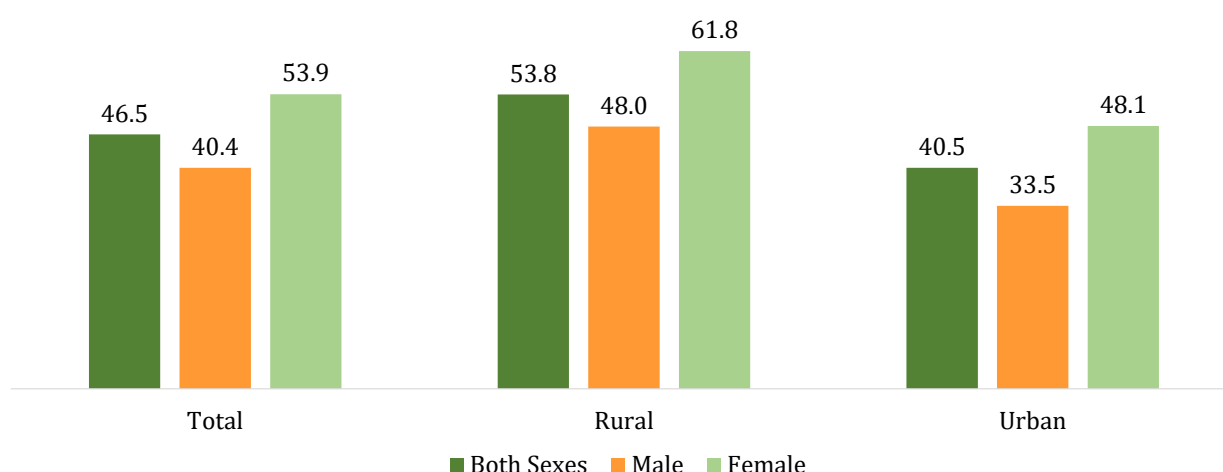
Figure 10.25 shows the combined rate of youth (19-34 years) unemployment and potential labour force by rural/urban and age group. The combined rate of youth unemployment and potential labour force in rural areas was higher than that of the urban areas across all age groups. The combined rate of youth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

	19-22	23-26	27-30	31-34
Total	67.6	48.6	39.1	32.0
Rural	70.1	50.9	48.3	44.6
Urban	64.8	46.7	32.1	23.8
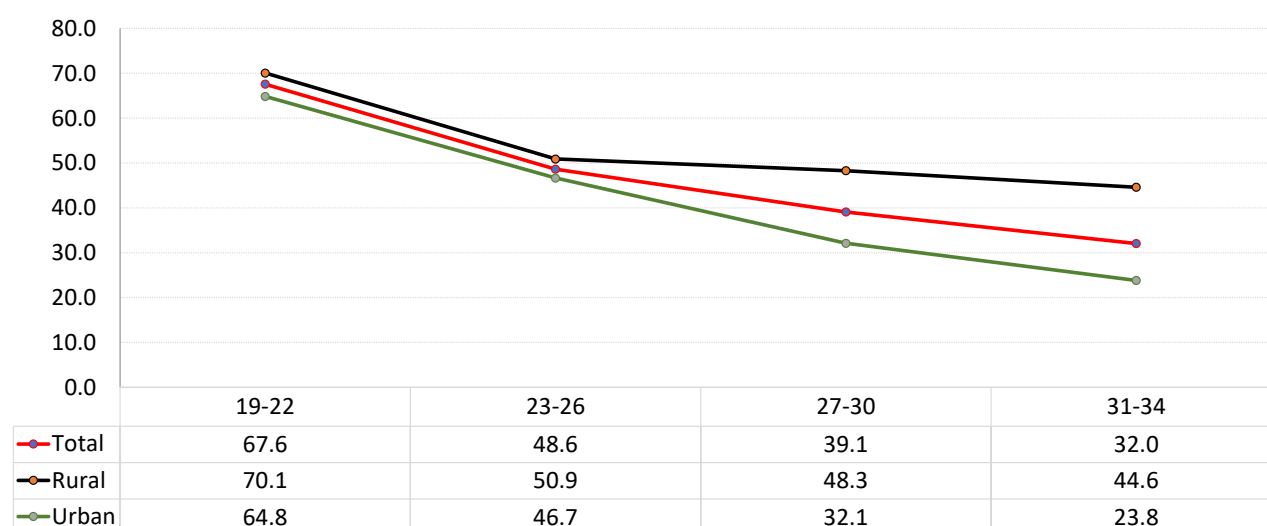
Figure 10.26 shows the combined rate of youth (19-34 years) unemployment and potential labour force by sex and age group. The combined rate of youth unemployment and potential labour force was higher for females than males across all age groups.

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

	19-22	23-26	27-30	31-34
Both Sexes	67.6	48.6	39.1	32.0
Male	66.1	41.8	30.9	26.8
Female	69.2	56.8	49.8	38.5
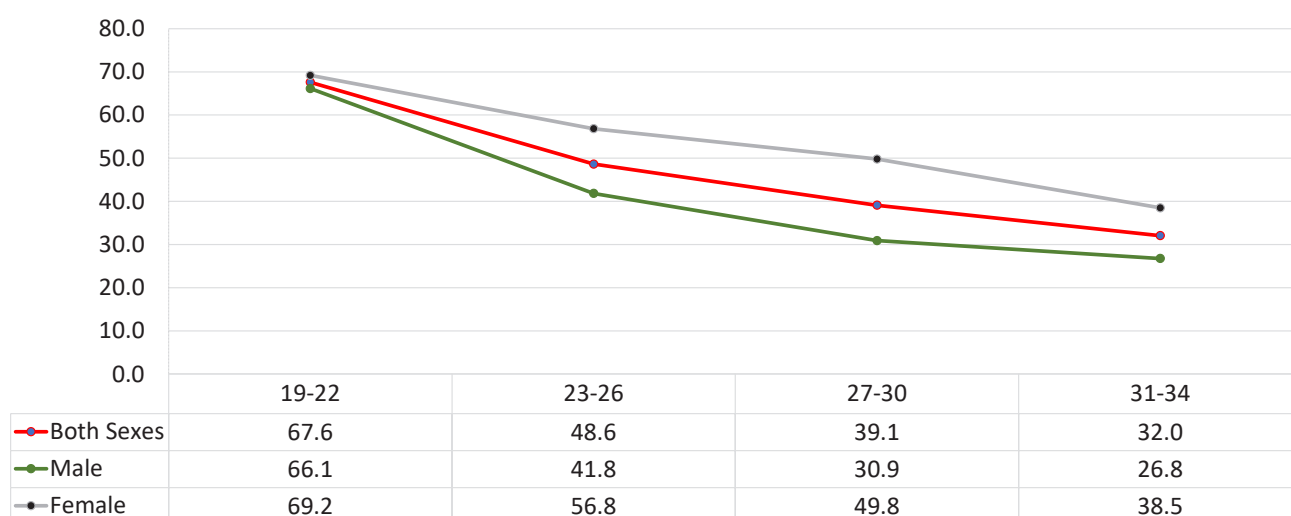
10.13 Long-Term Unemployment

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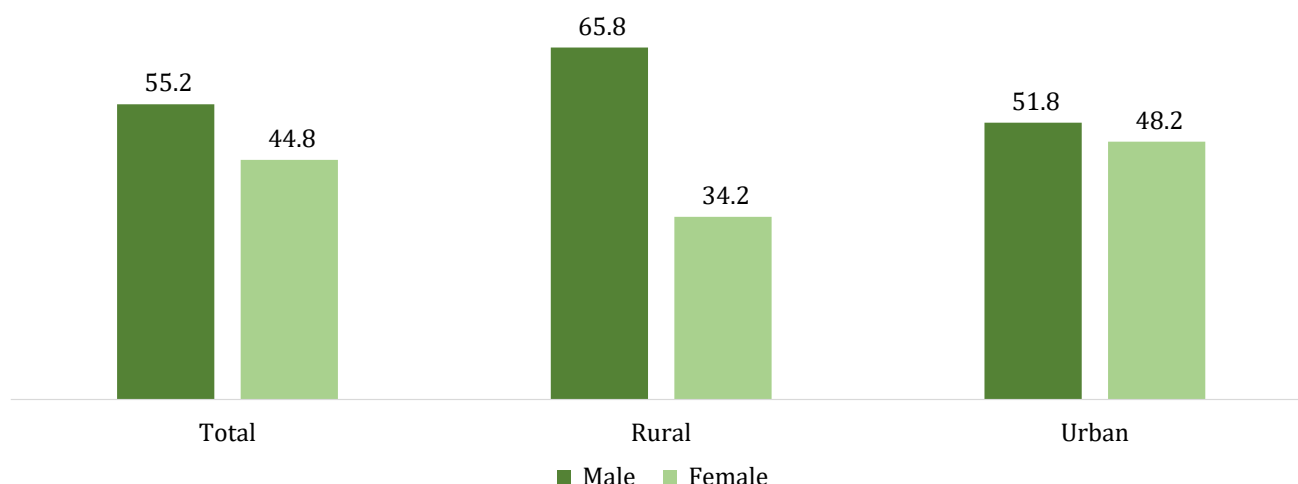
10.15 Youth (19-34 Years) Long-Term Unemployment

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
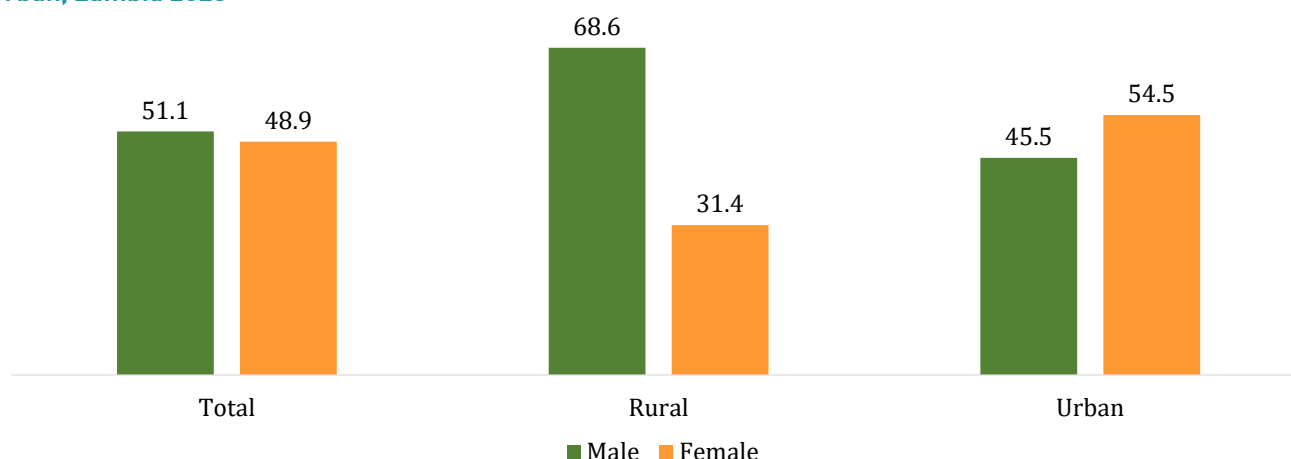
10.16 Long-Term Unemployment Rate

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;

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

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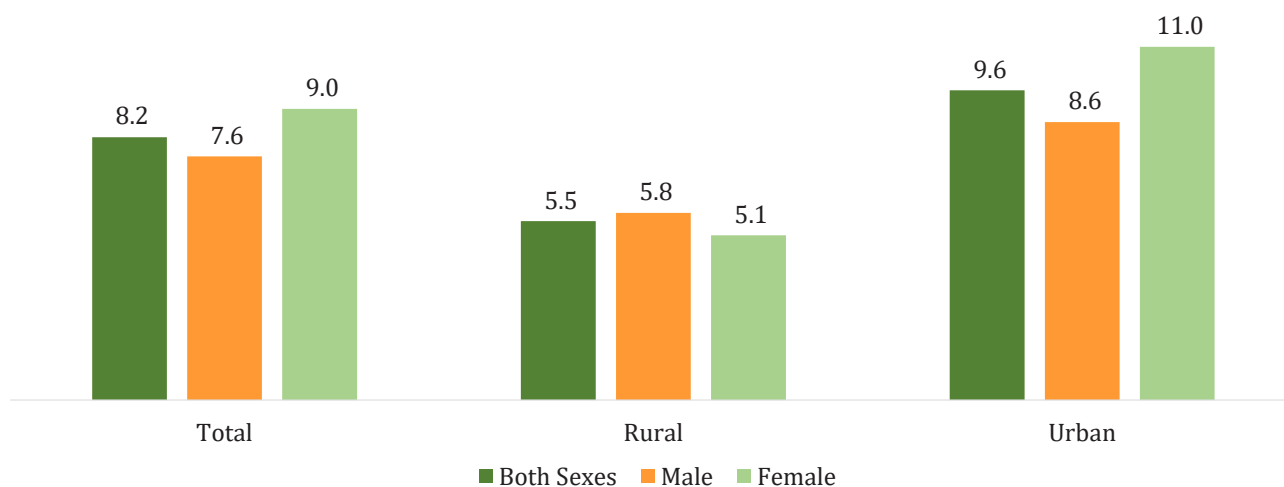
10.17 Long-Term Youth (19-34 years) Unemployment Rate

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
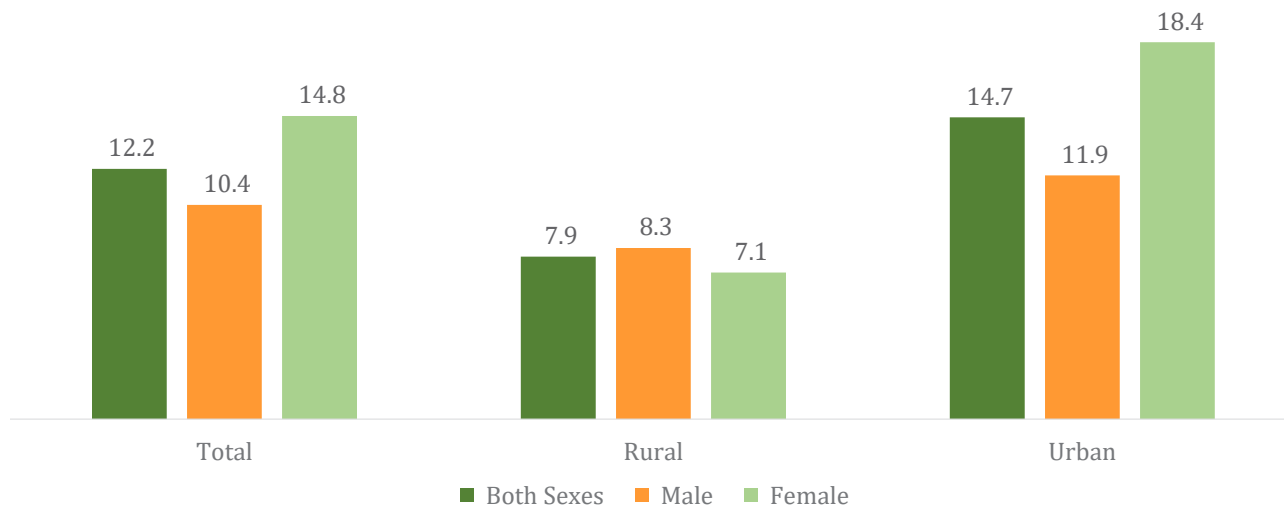
10.18 Incidence of long-term unemployment rate

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:

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

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

Republic of Zambia
Ministry of Labour and Social Security

ZAMBIA
STATISTICS
AGENCY
"Quality Statistics for Development"
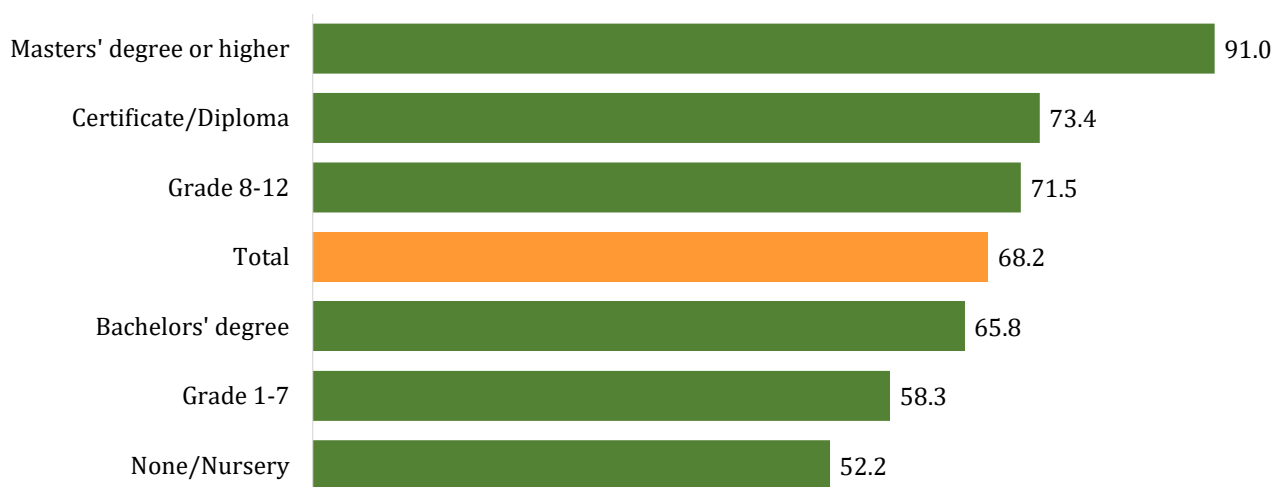
Figure 10.33 shows the incidence of long-term unemployment by province. Northern Province had the highest incidence of long-term unemployment rate of 93.7 percent while

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

Province	Value
Northern	93.7
Muchinga	92.4
Central	84.4
Copperbelt	79.3
Southern	73.4
Total	68.2
Lusaka	65.4
NorthWestern	63.1
Eastern	36.7
Luapula	35.1
Western	27.1
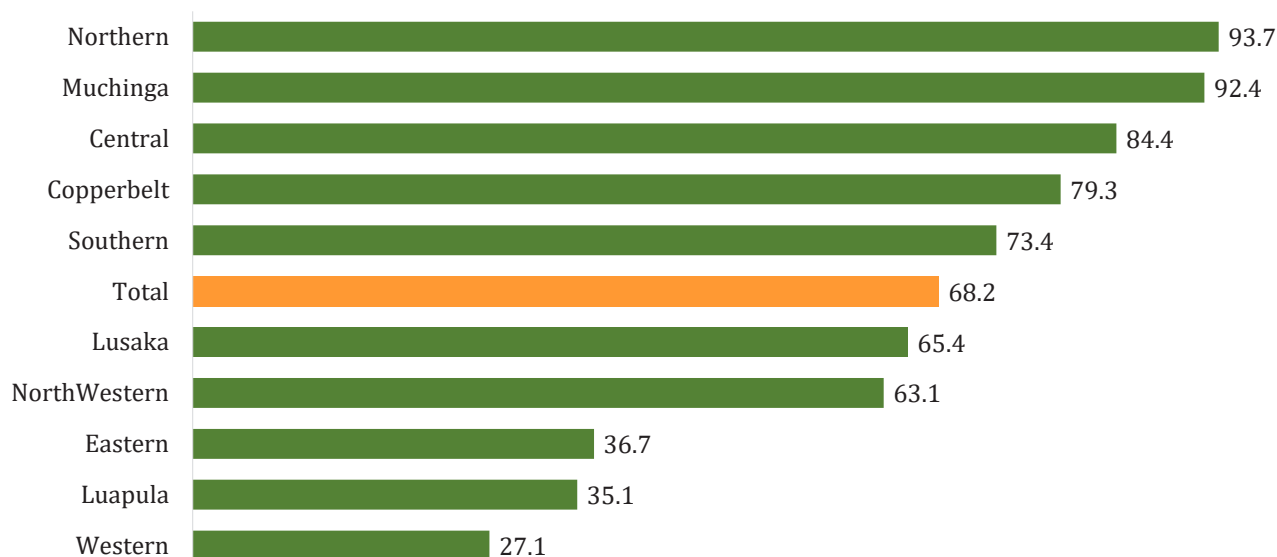
10. 19 Incidence of Long-Term Youth (19-34 years) Unemployment

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

	Both Sexes	Male	Female
Total	71.0	67.8	74.7
Rural	64.1	65.3	61.8
Urban	73.5	69.0	77.7
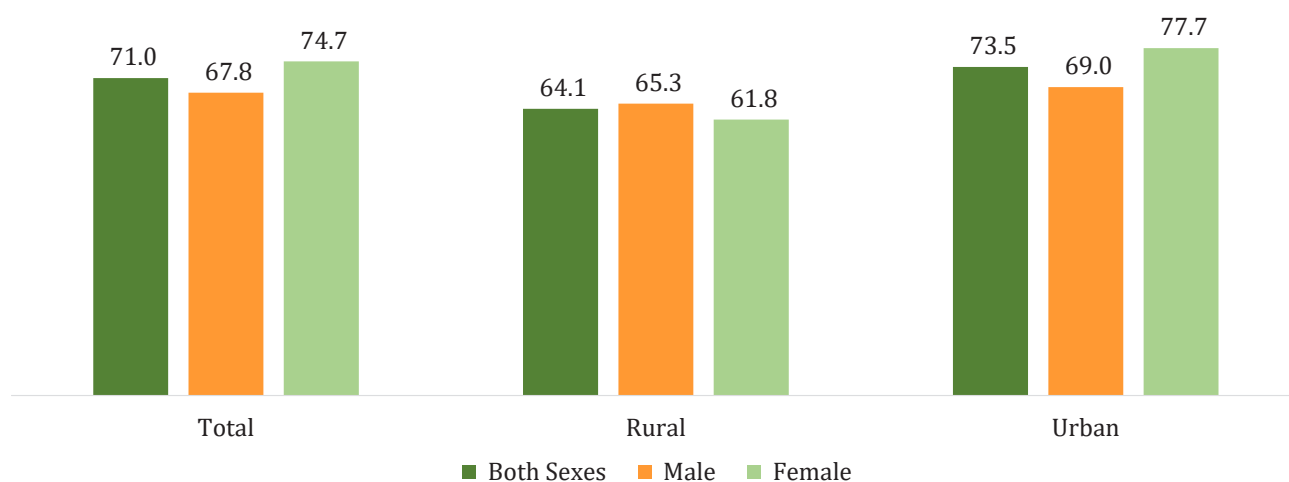
Figure 10.35 shows the incidence of long-term youth unemployment rate by province. The incidence of long-term youth unemployment rate was highest in Northern Province at 97.2 percent and lowest in Western Province at 22.9 percent.

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

Province	Rate
Northern	97.2
Muchinga	92.3
Central	89.2
Copperbelt	80.7
Southern	80.4
Total	71.0
North Western	69.2
Lusaka	66.9
Eastern	44.5
Luapula	28.7
Western	22.9
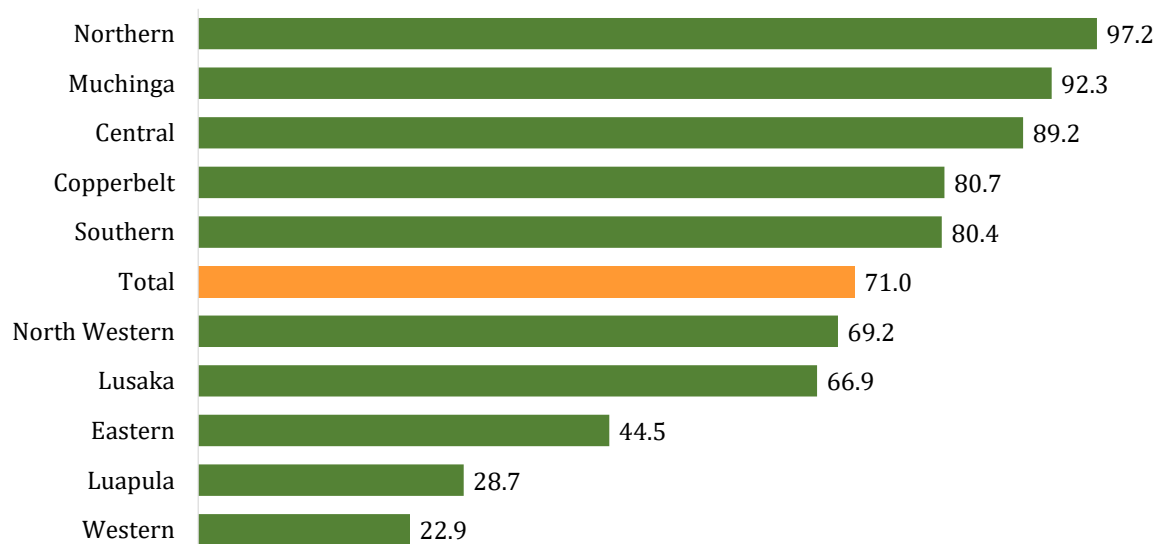
CHAPTER ELEVEN
POPULATION OUTSIDE LABOUR FORCE

11

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
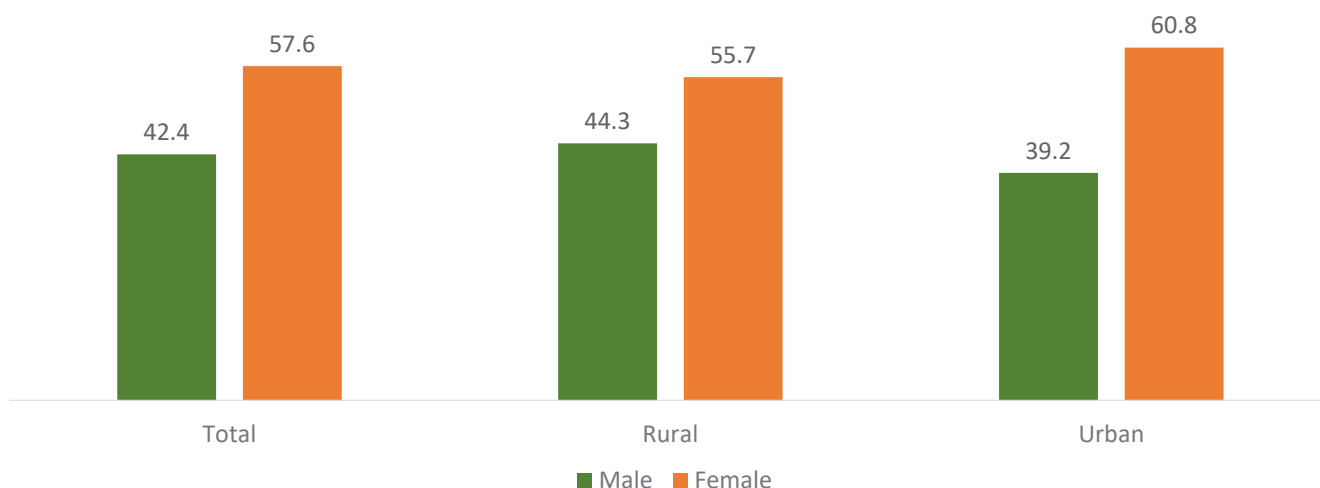
Figure 11.2 shows the percentage share of the population outside the labour force by province. Lusaka Province had the highest share of the population outside the labour force at 12.9 percent while Muchinga province had the lowest share at 5.4 percent.

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

Province	Percentage
Lusaka	12.9
Eastern	12.8
Southern	12.7
Copperbelt	11.7
Northern	10.9
Central	9.8
Western	8.5
Luapula	8.2
NorthWestern	7.1
Muchinga	5.4
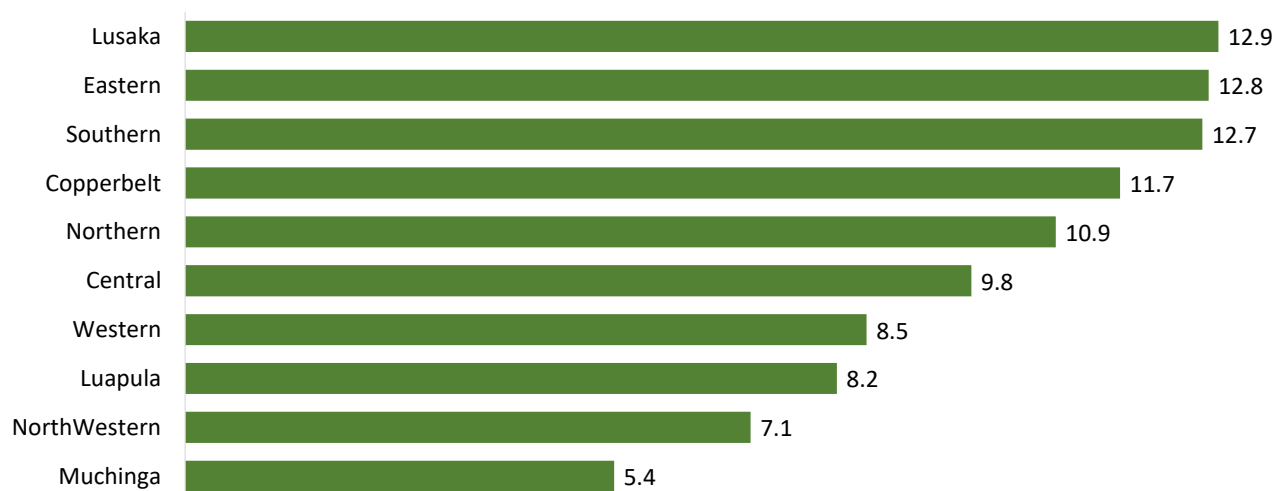
Figure 11.3 shows the percentage share of population outside the labour force by age group. The age group 15-19 years had the highest share of the population outside labour force at 29.9 percent followed by the age group 20-24 years at 18.6 percent. The lowest share was in the age groups 55-59 years and 60-64 years at 2.7 percent each.

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

Age Group	Percentage
15-19	29.9
20-24	18.6
25-29	12.1
30-34	8.4
35-39	6.8
40-44	5.2
45-49	4.0
50-54	3.2
55-59	2.7
60-64	2.7
65+	6.5
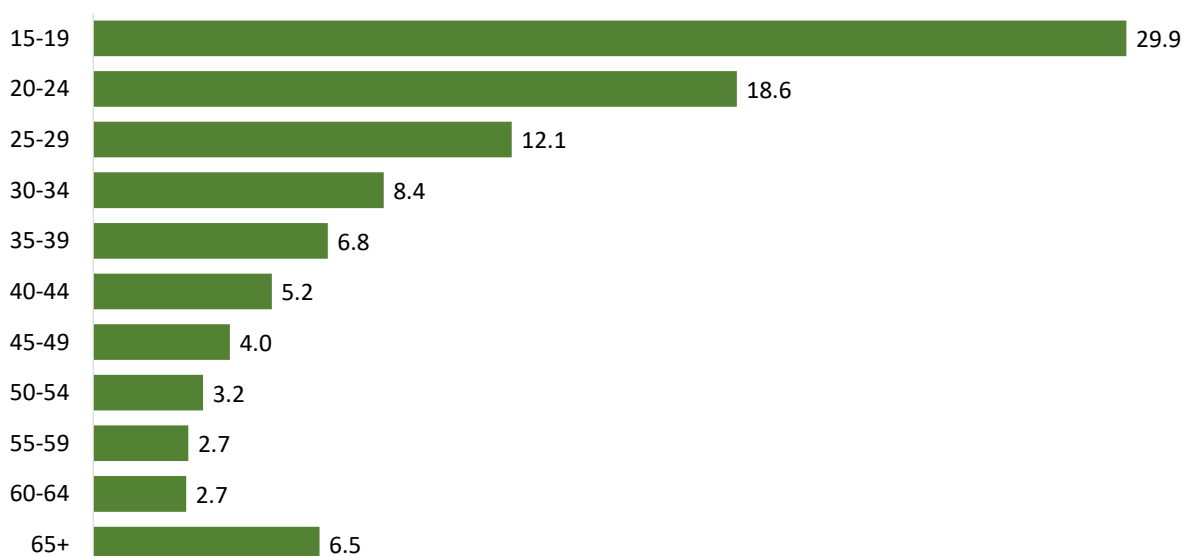
Figure 11.4 shows the percentage distribution of population outside the labour force by rural/urban and age group. The age group 15-19 years had the highest share of the population outside the labour force in both rural and urban areas at 26.9 percent and 34.7 percent, respectively. The age group 60-64 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
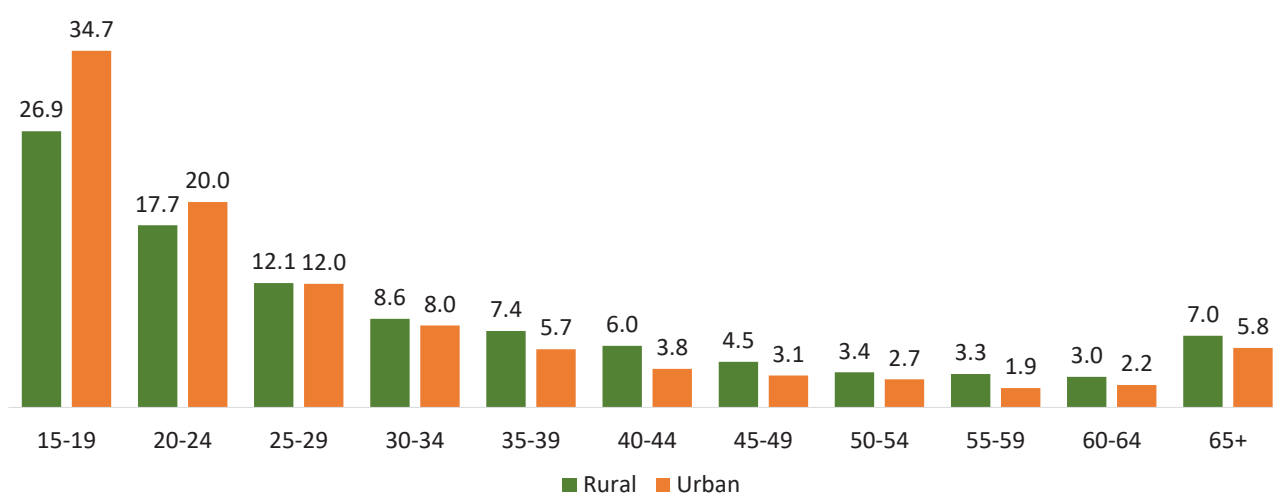
Figure 11.5 shows the percentage distribution of population outside the labour force by sex and age group. The age group 15-19 years had the highest share of the population outside the labour force for both males and females at 34.2 percent and 26.6 percent, respectively.

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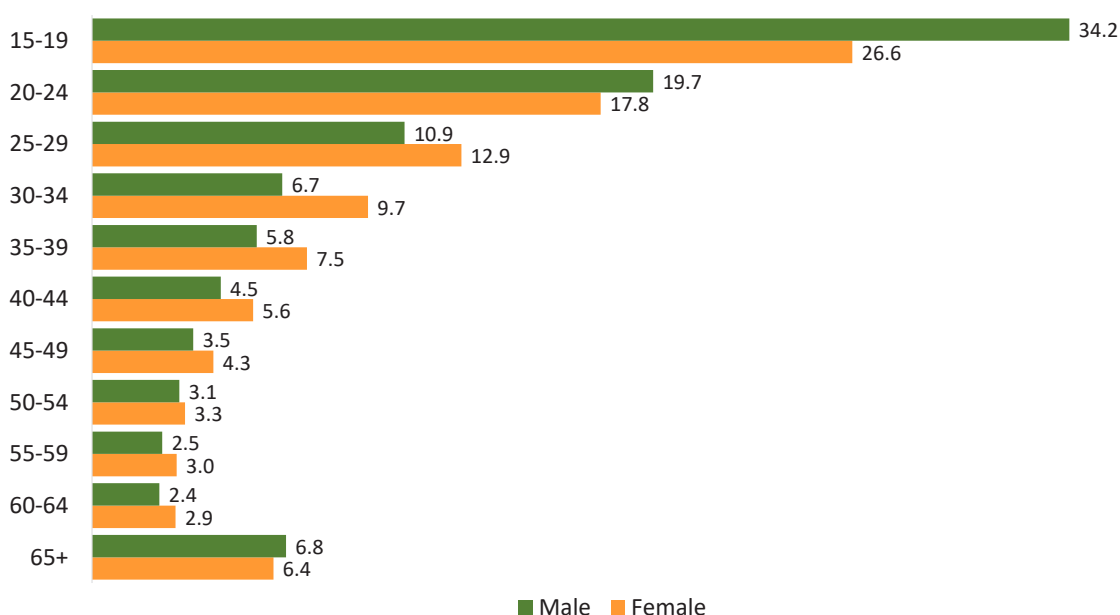
11.3: Population Outside Labour Force by Reason

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
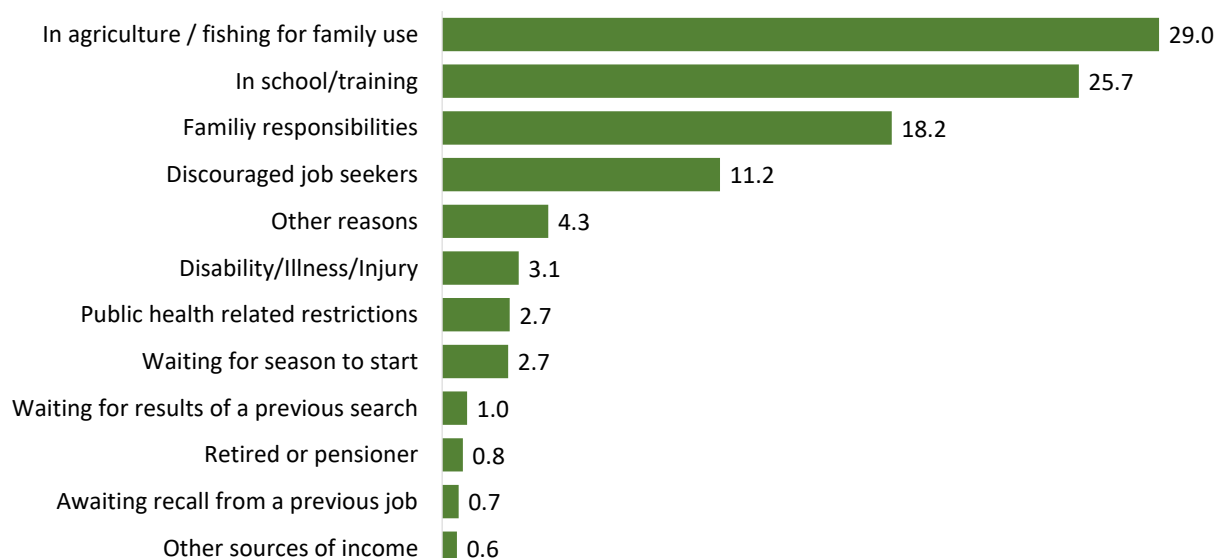
11.4 Potential Labour Force

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
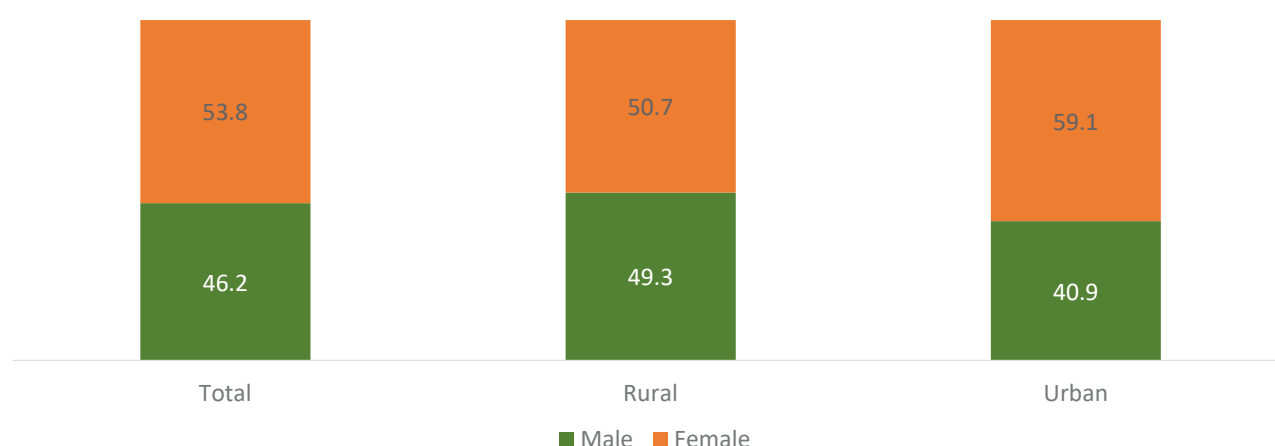
Figure 11.8 shows the percentage distribution of persons in the potential labour force by sex and age group. At national level, the highest percentage share of the potential labour force was in the age group 20-24 years at 24.2 percent while the lowest was in the age group 65 years or older at 1.5 percent.

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

	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Both Sexes	14.3	24.2	18.6	11.7	10.1	7.2	4.9	3.5	2.1	1.7	1.5
Male	15.1	24.1	18.5	10.9	9.2	6.9	5.1	3.9	2.4	1.6	2.2
Female	13.5	24.7	18.6	12.5	10.8	7.6	4.8	3.1	1.8	1.7	0.9
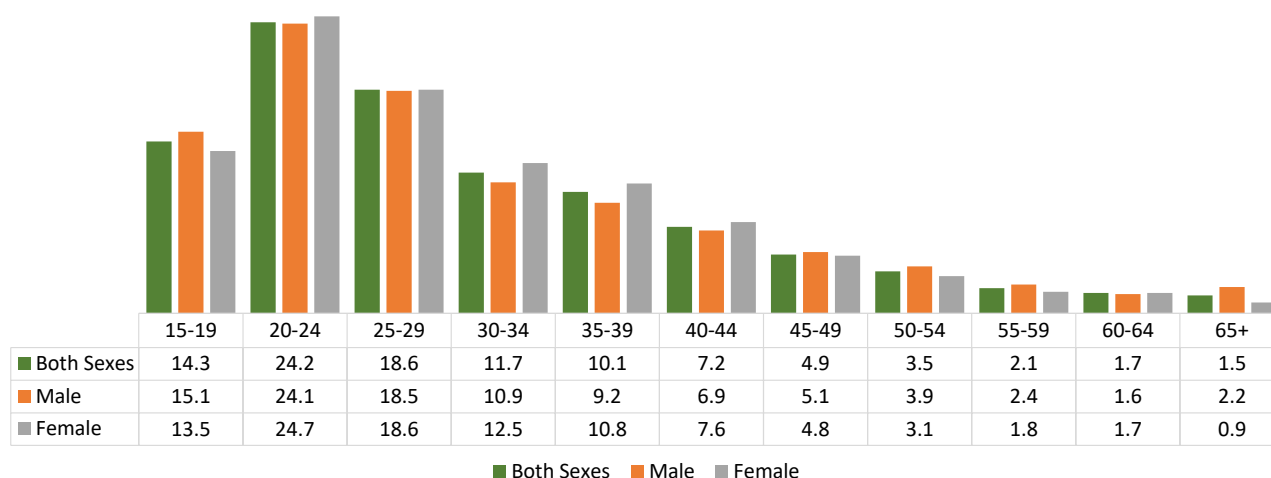
Figure 11.9 shows the percentage distribution of the potential labour force by rural/urban and age group. In all age groups, there were more persons in the potential labour force in rural areas than in urban areas.

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

Age Group	Rural	Urban
15-19	60.8	39.2
20-24	59.2	40.8
25-29	60.2	39.8
30-34	64.8	35.2
35-39	66.0	34.0
40-44	71.2	28.8
45-49	66.9	33.1
50-54	66.4	33.6
55-59	83.9	16.1
60-64	73.9	26.1
65+	65.9	34.1
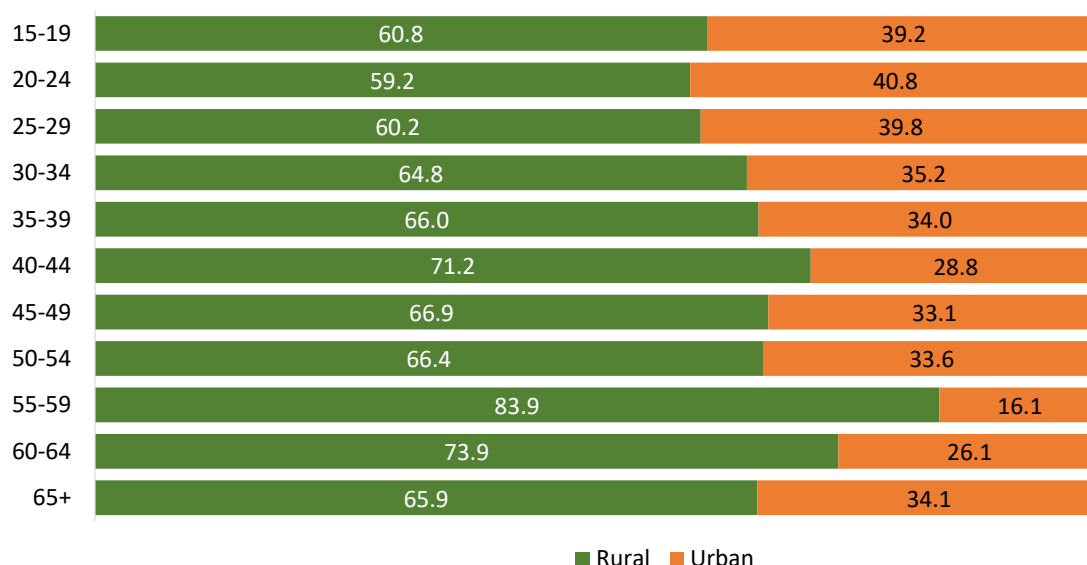
11.5 Composition of the Potential Labour Force

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
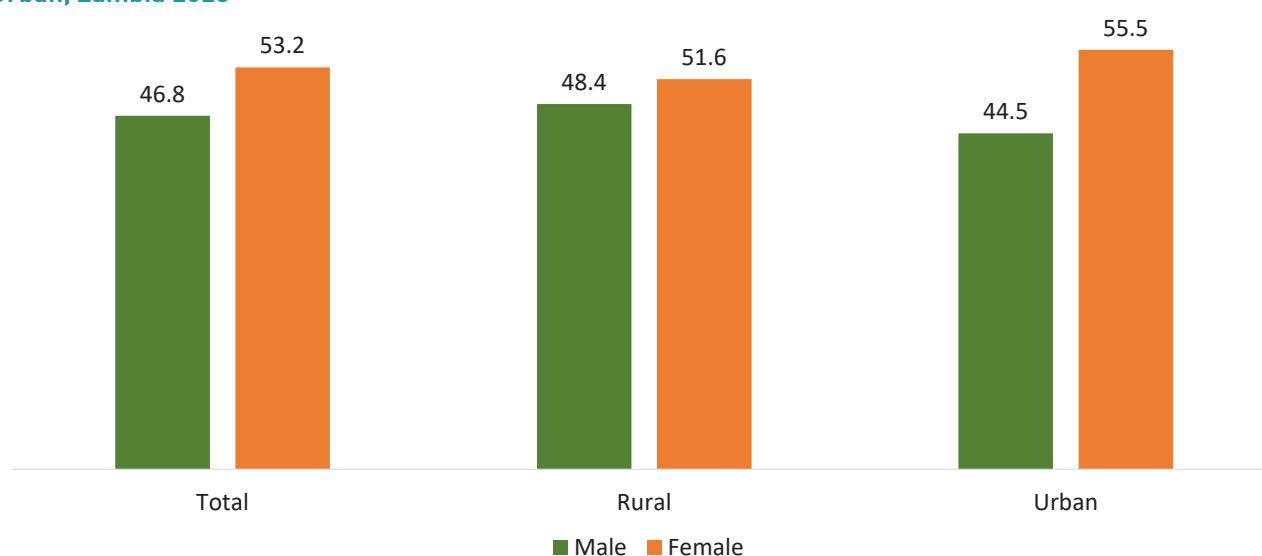
11.7 Youth (19-34 years) Potential Labour Force
Table 11.7 shows the number and percentage distribution of the youth potential labour force by sex and rural/urban. The youth potential labour force was 1,214,716 of which, 60.7 percent were in rural areas and 39.3 percent were in urban areas.

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
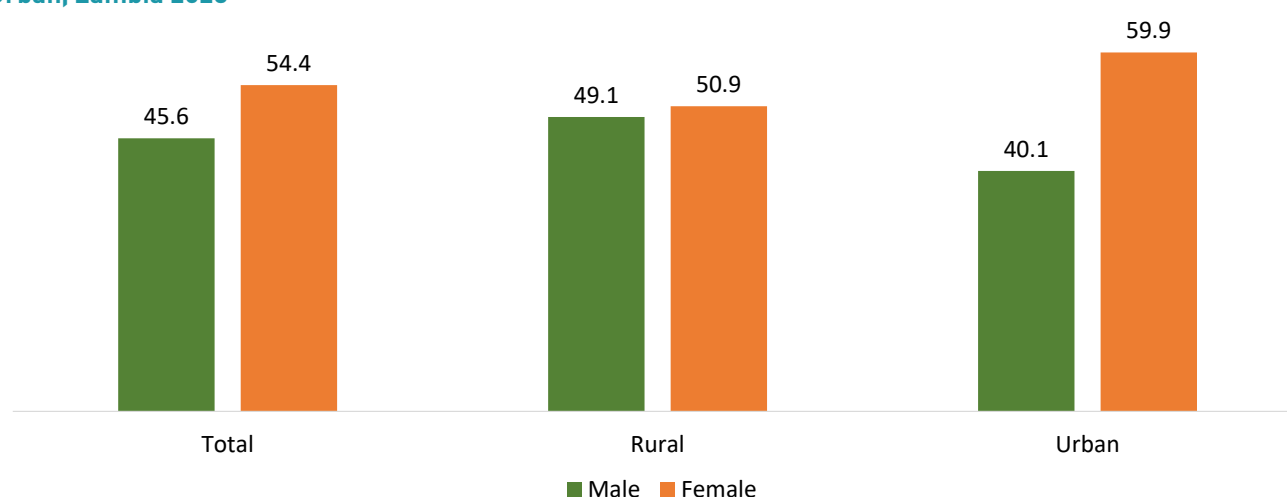
11.7 Youth (19-34 years) Potential Labour Force

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
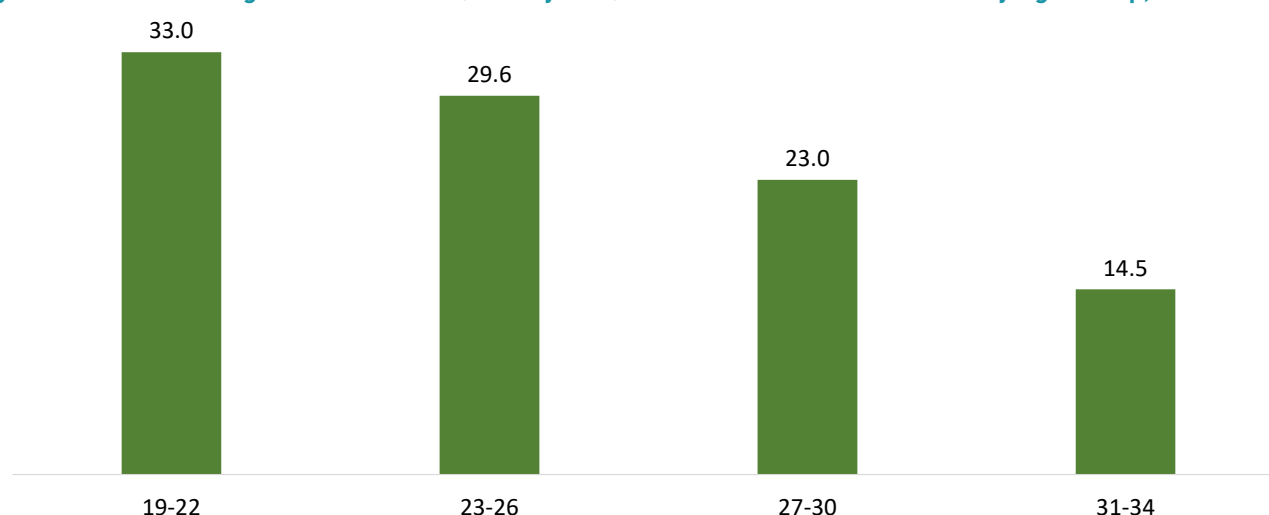
11.8 Discouraged Job Seekers

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
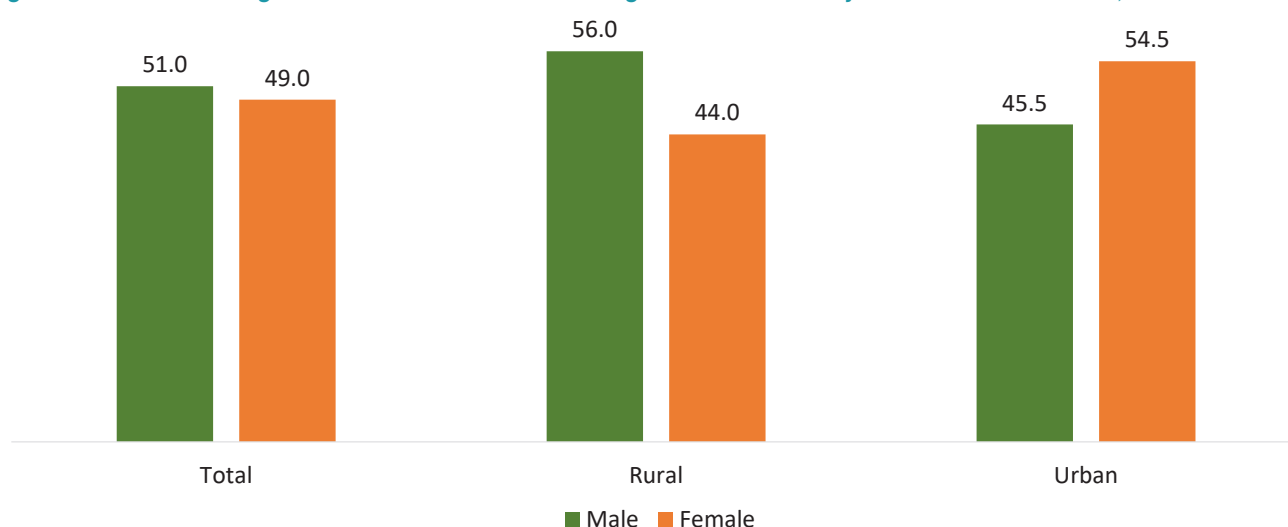
Figure 11.14 shows the percentage distribution of the discouraged job seekers by province. Lusaka province had the highest share of discouraged job seekers at 22.0 percent while Southern province had the lowest share at 2.5 percent.

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

Province	Percent
Lusaka	22.0
Copperbelt	12.5
North Western	11.4
Eastern	10.7
Western	9.0
Muchinga	8.8
Central	8.5
Luapula	7.4
Northern	7.2
Southern	2.5
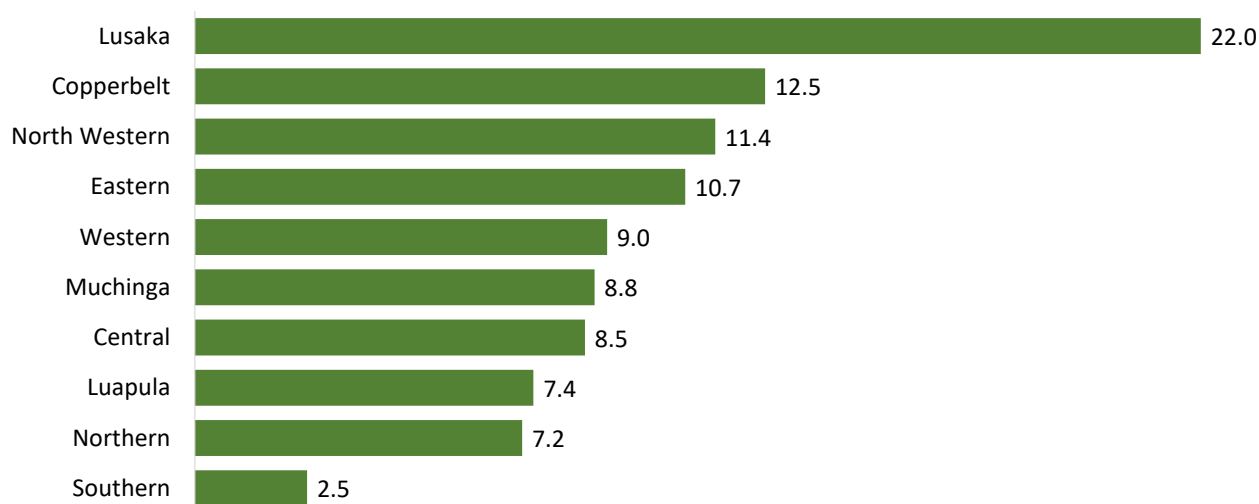
Figure 11.15 shows the percentage share of the discouraged job seekers by age group. The age group 20-24 years had the highest proportion of discouraged job seekers at 27.4 percent while the age groups 60-64 years and 65+ years had the lowest proportion at 0.8 percent each.

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

Age Group	Percent
15-19	16.5
20-24	27.4
25-29	19.1
30-34	11.3
35-39	9.6
40-44	5.8
45-49	4.6
50-54	2.7
55-59	1.6
60-64	0.8
65+	0.8
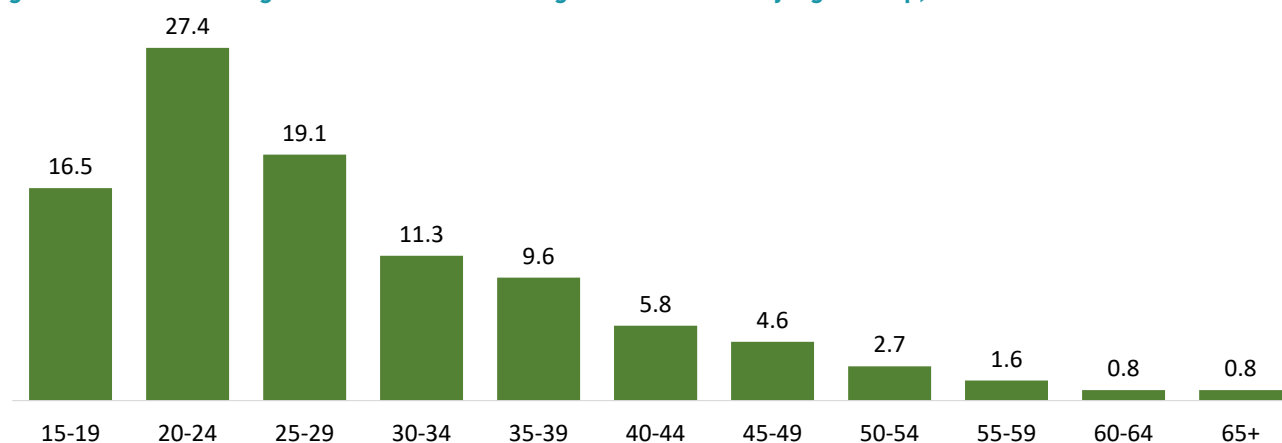
11.9 Persons Outside the Labour Force in Agriculture/Fishing for Family Use

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
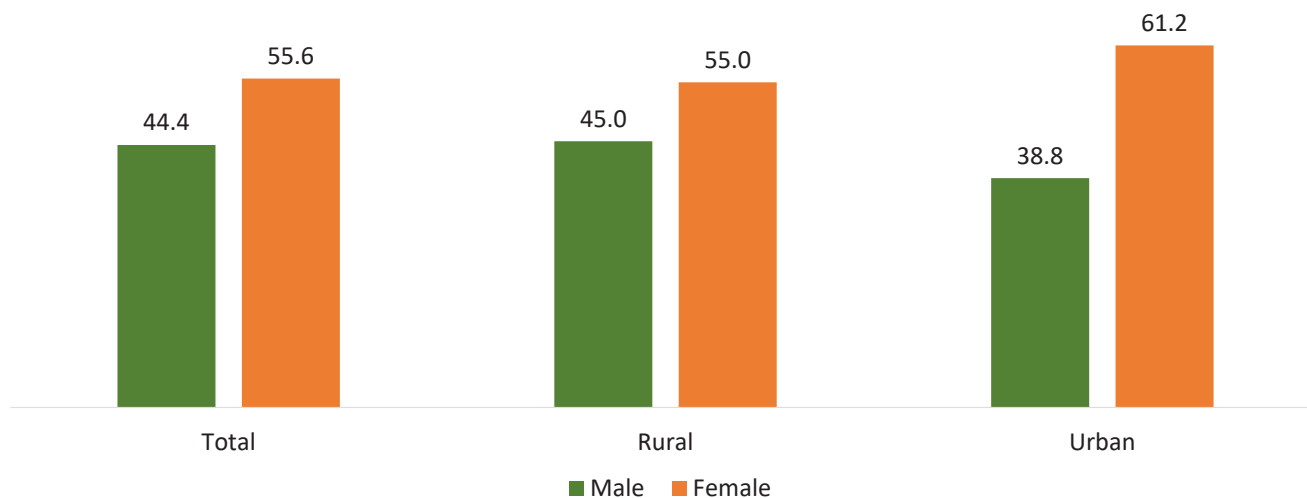
CHAPTER TWELVE
YOUTH NOT IN EMPLOYMENT, EDUCATION OR TRAINING

12

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. There were more youths outside NEET than in NEET for both males and females.

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.

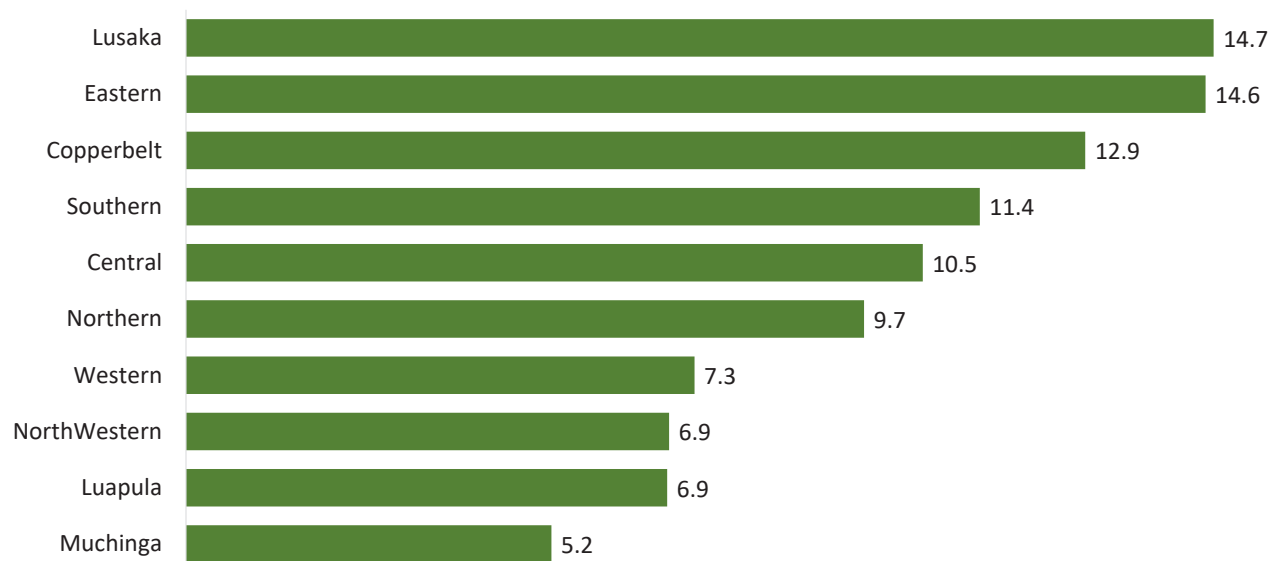**Figure 12.1: Percentage Distribution of Youth (19-34 years) NEET by Age Group, Zambia 2023**
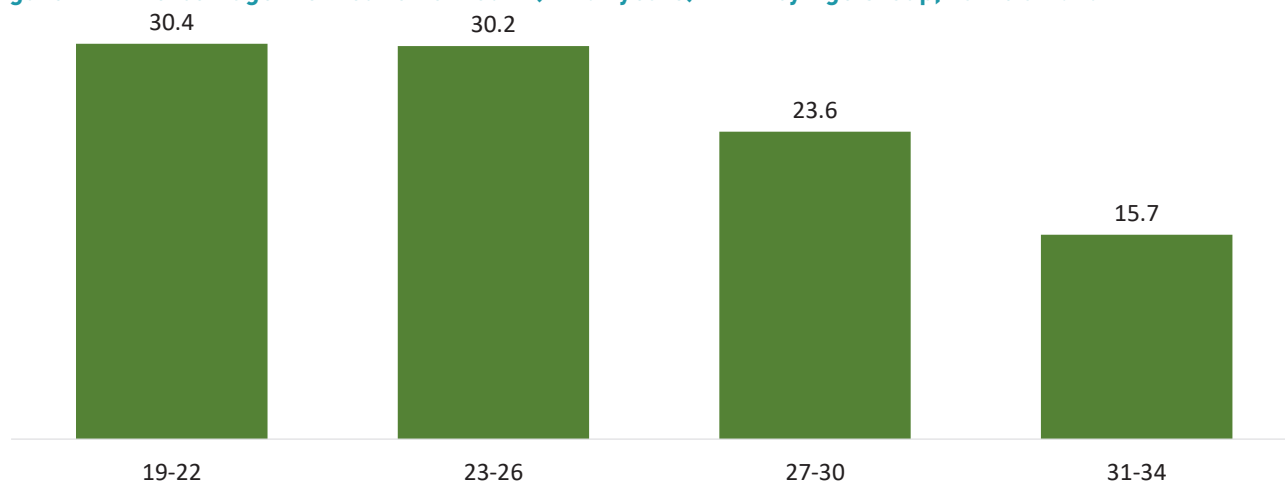
Figure 12.2 shows the percentage distribution of youth (19 - 34 years) NEET by sex and age group.

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
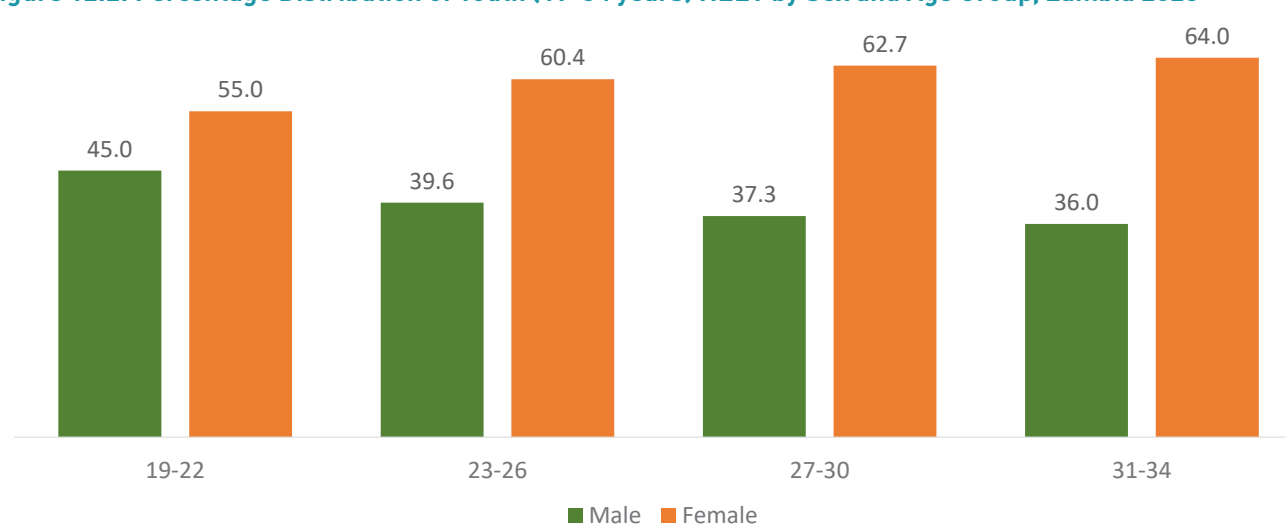
12.3 Youth (15-24 years) NEET

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
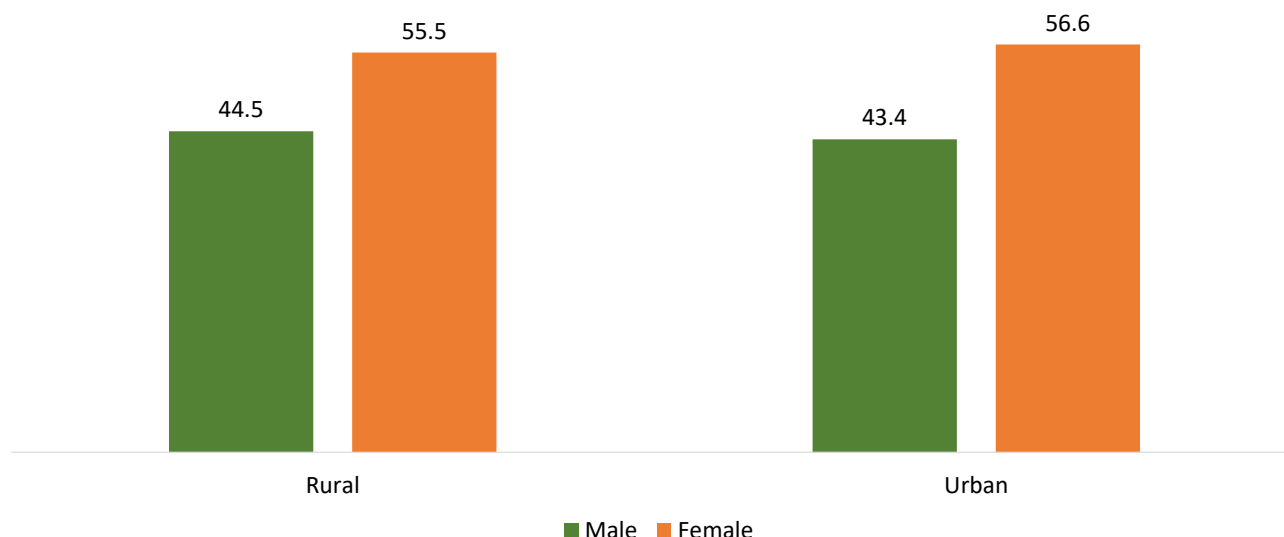
Figure 12.4 shows the percentage share of youth (15-24 years) NEET by province. Lusaka Province had the highest percentage share of youth NEET at 14.9 percent while Muchinga had the lowest share at 5.6 percent.

Figure 12.4: Percentage Share of Youth (15-24 years) NEET by Province, Zambia 2023
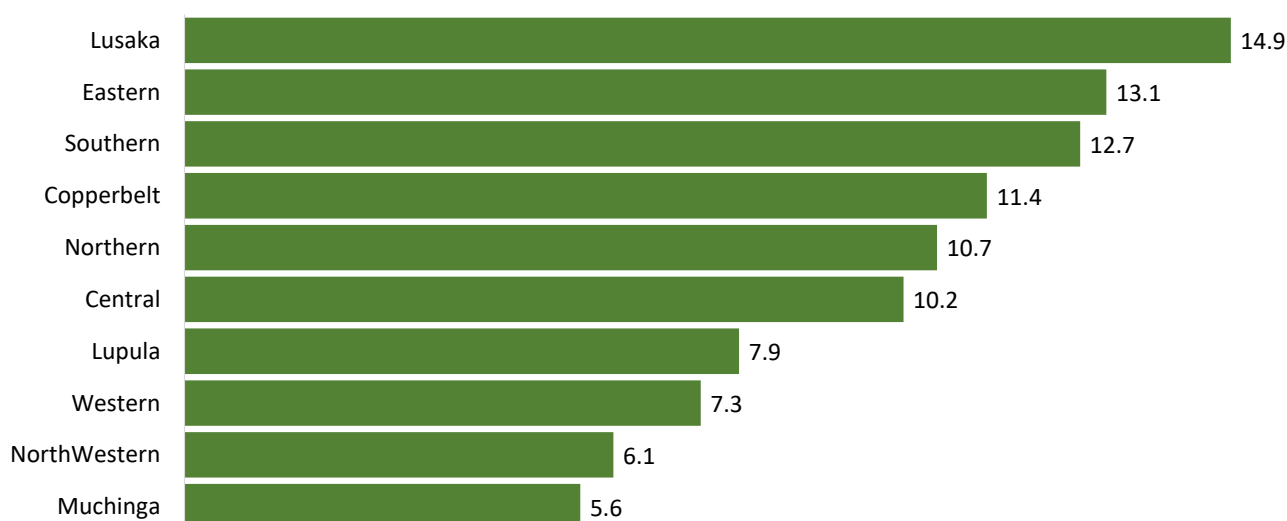
Figure 12.5 shows distribution of Youth NEET rate by province. Results show that the overall Youth NEET rate was 44.1 percent. Eastern Province with 56.7 percent had the highest youth NEET rate, followed by Muchinga at 52.9 percent. Western Province recorded the lowest Youth NEET at 39.5 percent.

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

Province	Value
Eastern	56.7
Muchinga	52.9
Northern	49.7
Lupula	45.7
Total	44.1
Southern	43.5
Lusaka	40.3
North Western	40.0
Central	39.9
Copperbelt	39.7
Western	39.5
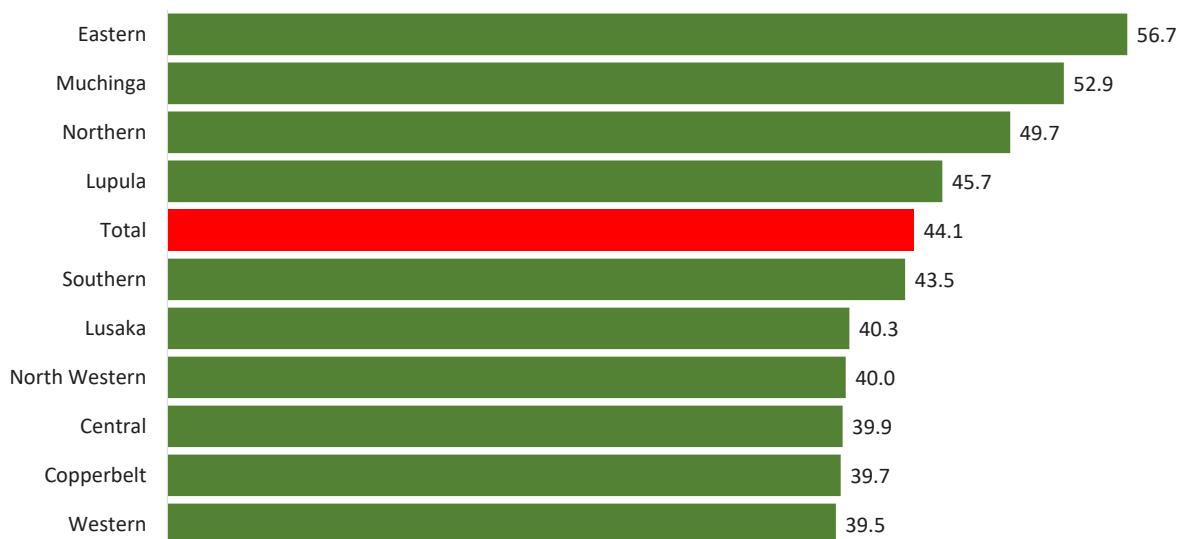
12.3 Number of Youth (19-34 years) NEET

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

	Male	Female
Rural	42.8	56.2
Urban	36.2	63.8
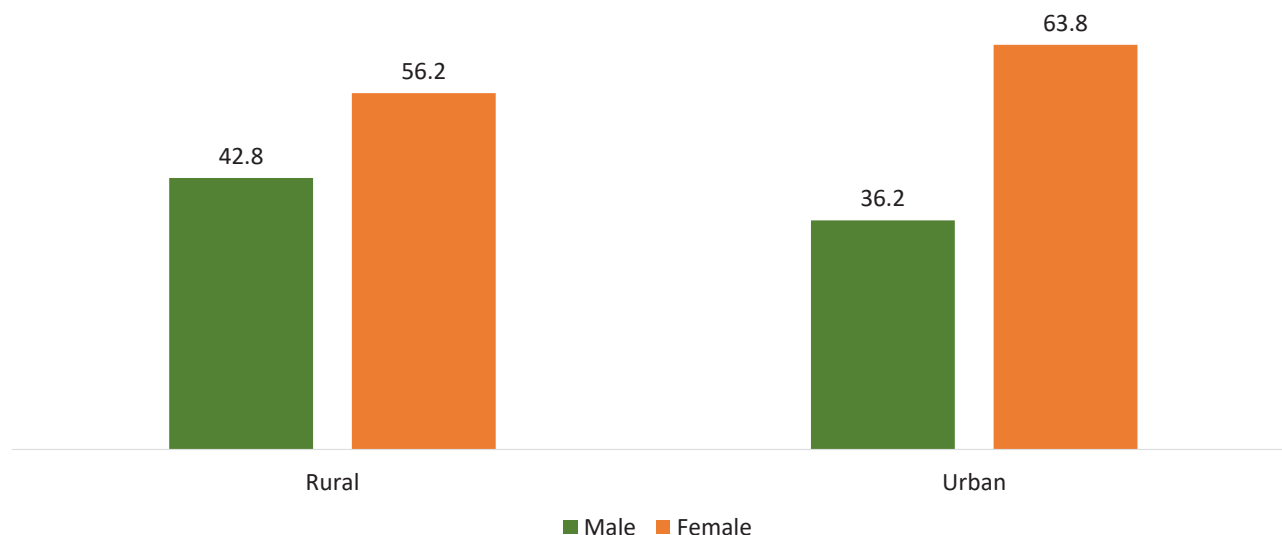
Table 12.5 shows number and percentage distribution of youth (19 - 34 years) NEET by rural/ urban and age group. In all age groups, rural areas had a higher proportion of Youth NEET than urban areas.

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
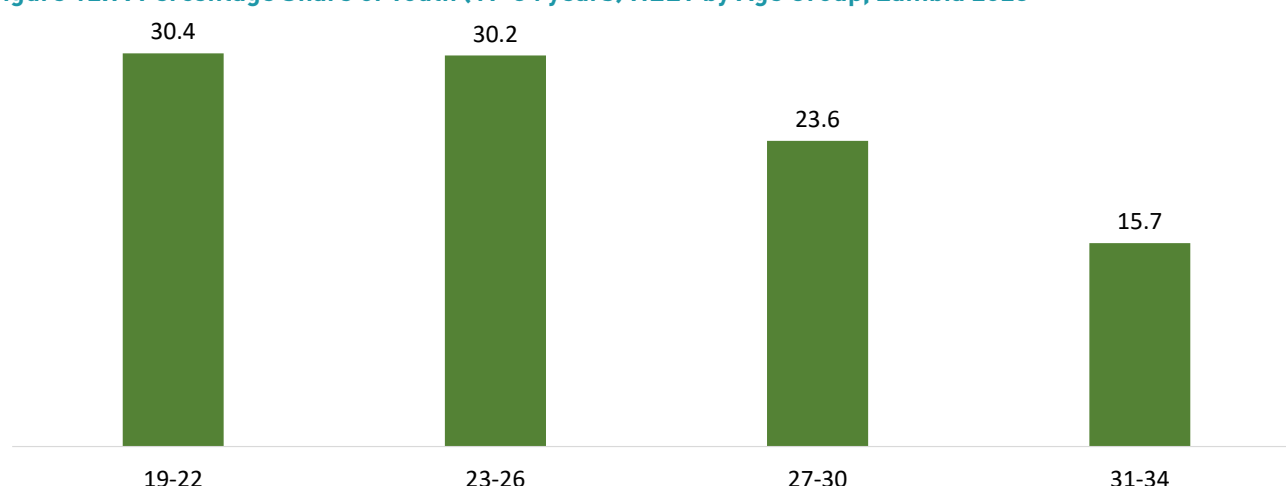
Figure 12.8 shows percentage share of youth (19-34 years) NEET by province. Lusaka Province had the highest percentage share of youth NEET at 14.7 percent, followed by Eastern Province at 14.6 percent. Muchinga Province had the lowest percentage at 5.2 percent.

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

Province	Percentage
Lusaka	14.7
Eastern	14.6
Copperbelt	12.9
Southern	11.4
Central	10.5
Northern	9.7
Western	7.3
NorthWestern	6.9
Luapula	6.9
Muchinga	5.2

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
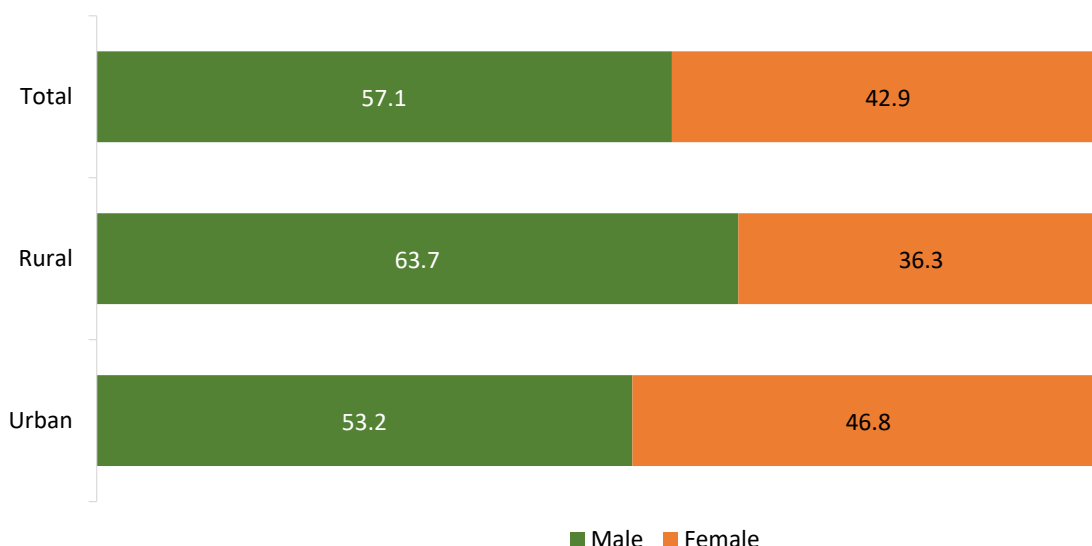
Figure 13.2 shows the percentage distribution of employed persons in time-related underemployment by sex and age group. All age groups had more males than females in time-related underemployment except in age groups 55-59 years, 60-64 years and 65 years or older.

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

Age Group	Male	Female
15-19	66.5	33.5
20-24	61.7	38.3
25-29	56.1	43.9
30-34	53.7	46.3
35-39	60.6	39.4
40-44	55.1	44.9
45-49	57.8	42.2
50-54	61.6	38.4
55-59	46.2	53.8
60-64	36.8	63.2
65+	44.5	55.5

■ Male ■ Female
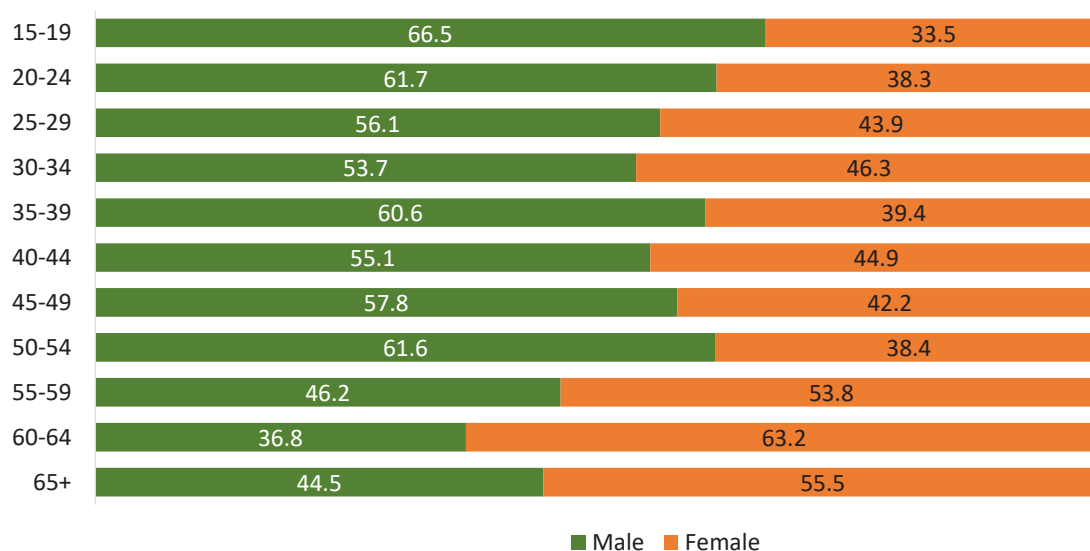
Figure 13.3 shows the percentage share of employed persons in time-related underemployment by province. Lusaka Province had the highest percentage share of underemployment at 31.1 percent followed by Central province which accounted for 17.6 percent while Eastern had the lowest at 1.4 percent.

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

Province	Percentage
Lusaka	31.1
Central	17.6
Copperbelt	15.7
Western	8.9
Southern	8.3
Muchinga	7.0
NorthWestern	3.7
Northern	3.4
Luapula	3.0
Eastern	1.4
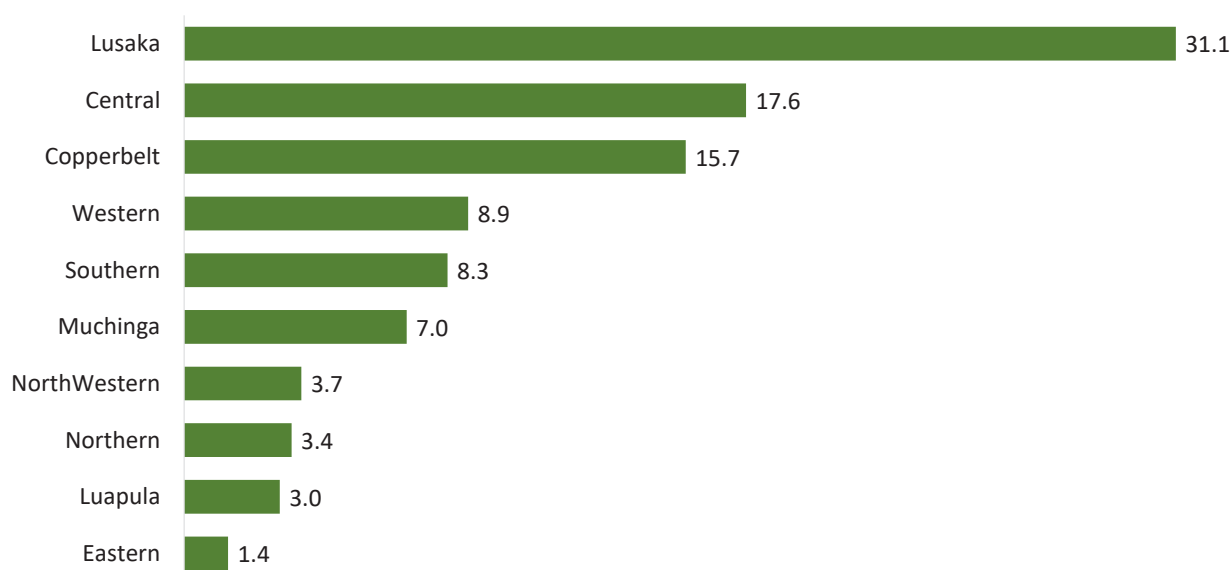
Figure 13.4 shows the percentage share of time-related underemployed persons by industry. The agriculture, forestry and fishing industry had the highest share of time related underemployed persons at 26.6 percent. The water supply, Sewerage, waste management and remediation activities had the lowest share at 0.3 percent.

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

Industry	Percentage
Agriculture, forestry and fishing	26.6
Wholesale and retail trade; repair of motor vehicles and motorcycles	19.4
Construction	11.2
Activities of household as Employers	8.5
Manufacturing	7.5
Education	7.3
Human Health and Social Work	3.6
Transportation and storage	3.4
Other service activities	3.3
Accommodation and food service activities	2.4
Mining and quarrying	1.3
Public Administration and Defense, Compulsory social security	1.2
Administrative and support services	1.2
Real estate Activities	0.9
Financial and Insurance Activities	0.6
Professional, Scientific and technical activities	0.4
Arts, Entertainment and Recreation	0.4
Information and communication	0.4
Water Supply Sewerage, waste management and remediation…	0.3

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

Industry	Male	Female
Agriculture, forestry and fishing	63.1	36.9
Mining and quarrying	100.0	0.0
Manufacturing	60.4	39.6
Electricity, gas, steam and air conditioning supply	0	100.0
Water Supply Sewerage, waste management and remediation activities	100.0	0.0
Construction	99.0	1.0
Wholesale and retail trade; repair of motor vehicles and motorcycles	36.6	63.4
Transportation and storage	100.0	0.0
Accommodation and food service activities	5.9	94.1
Information and communication	43.0	57.0
Financial and Insurance Activities	28.9	71.1
Real estate Activities	75.0	25.0
Professional, Scientific and technical activities	76.0	24.0
Administrative and support services	0	100.0
Public Administration and Defense, Compulsory social security	100.0	0.0
Education	53.6	46.4
Human Health and Social Work	48.2	51.8
Arts, Entertainment and Recreation	100.0	0.0
Other service activities	42.6	57.4
Activities of household as Employers	29.6	70.4

■ Male ■ Female

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

Occupation	Percentage
Elementary occupations	22.4
Service and sales workers	21.0
Skilled agriculture and forestry workers	16.2
Craft and related trade workers	14.1
Professionals	11.1
Technician and Associated professionals	6.2
Managers	4.8
Plant and machine operators and assemblers	2.9
Clerical support workers	1.1
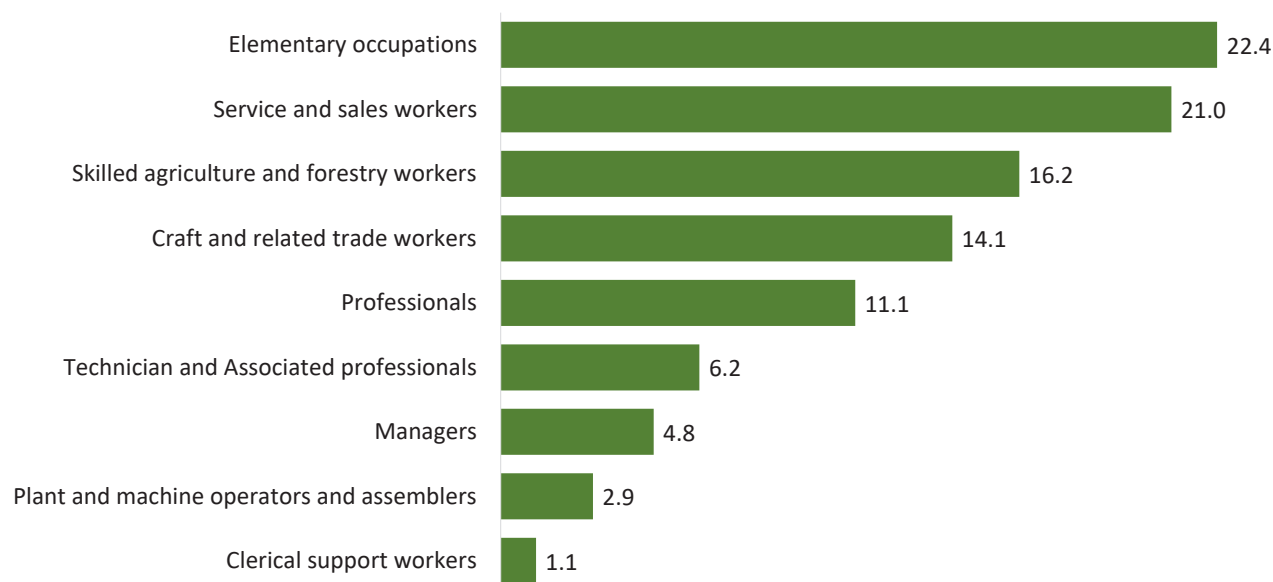
Figure 13.7 shows number and percentage distribution of employed persons in time-related underemployment by sex and occupation. The plant and machine operators and assemblers had more males than females in time-related underemployment at 95.7 percent and 4.3 percent, respectively. The service and sales 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

Occupation	Male	Female
Managers	43.5	56.5
Professionals	48.2	51.8
Technician and Associated professionals	60.2	39.8
Clerical support workers	48.1	51.9
Service and sales workers	30.1	69.9
Skilled agriculture and forestry workers	73.5	26.5
Craft and related trade workers	86.8	13.2
Plant and machine operators and assemblers	95.7	4.3
Elementary occupations	53.7	46.3

■ Male ■ Female
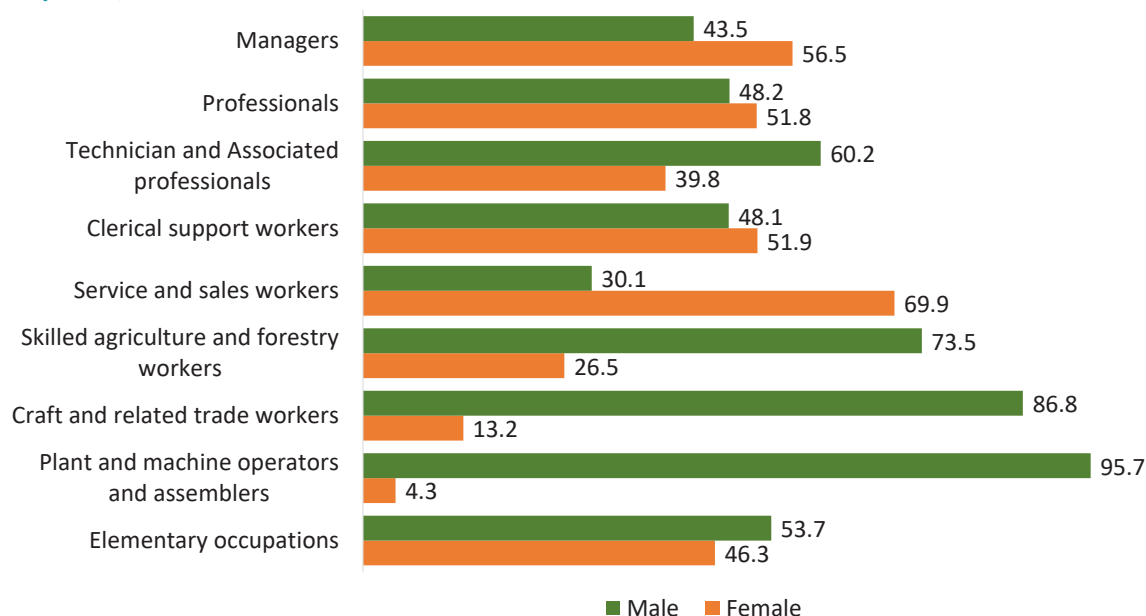
Table 13.2 shows the number and percentage distribution of employed persons in time-related underemployment by rural/urban and institutional sector. There were more time-related underemployed persons in urban areas than rural areas in all institutional sectors except the household sector at 46.6 percent.

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. At national level, 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
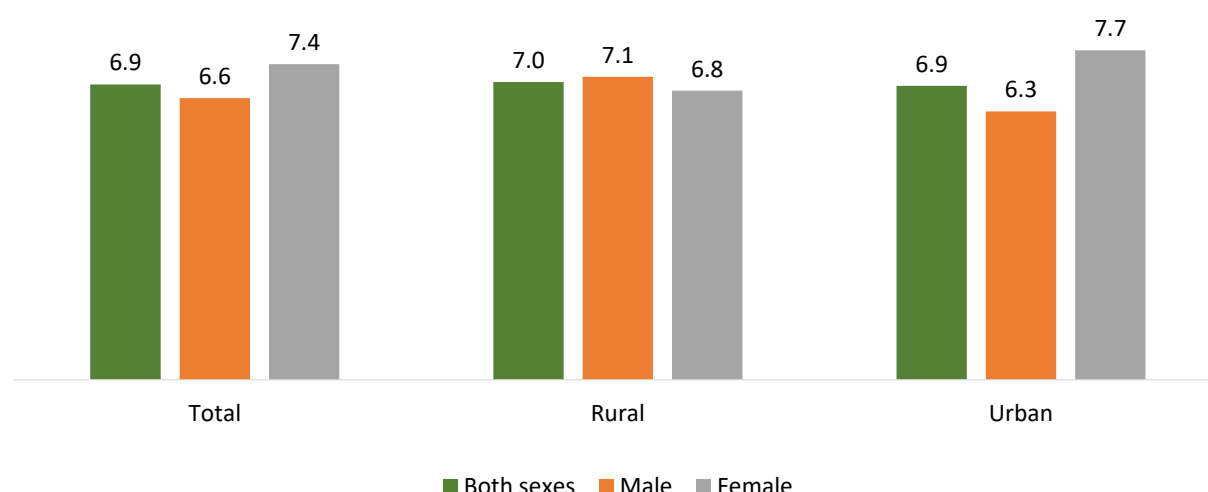
Figure 13.9 shows time-related underemployment rate by age-group. The age group 20-24 years had the highest time-related underemployment rate at 9.1 percent followed by the age group 25-29 years at 9.0 percent. The age group 60-64 years had the lowest rate at 2.5 percent.

Figure 13.9: Time-Related Underemployment Rate by Age-Group, Zambia 2023
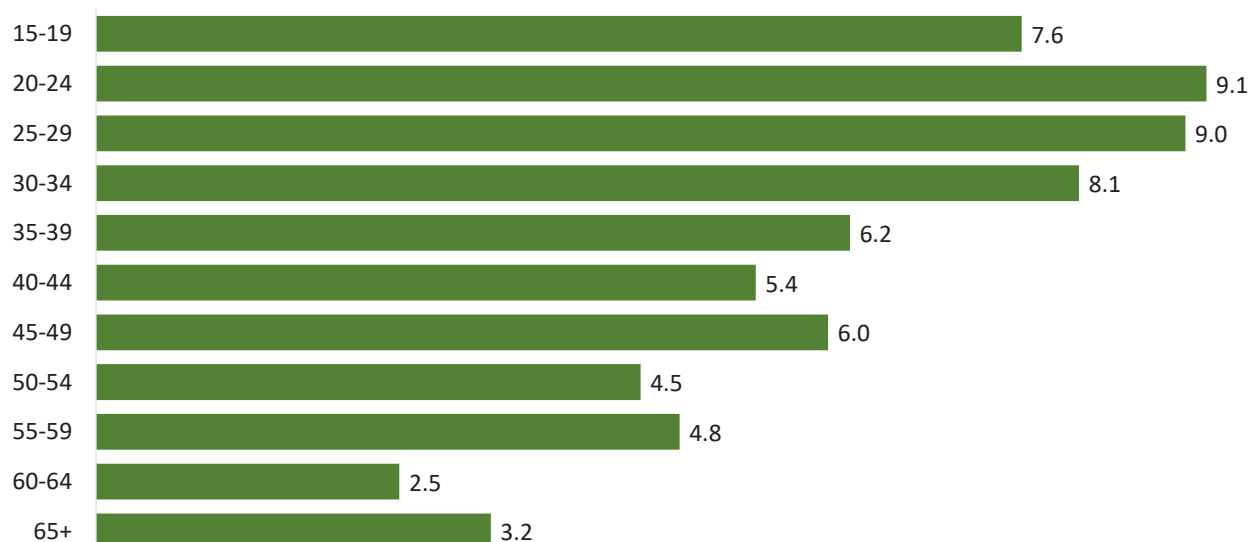
Figure 13.10 shows time-related underemployment rate by industry. Construction industry had the highest time-related underemployment rate at 13.9 percent followed by Activities of household as employer at 12.8 percent. The lowest rate was in Administrative and support services at 1.9 percent.

Figure 13.10: Time-Related Underemployment Rate by Industry, Zambia 2023
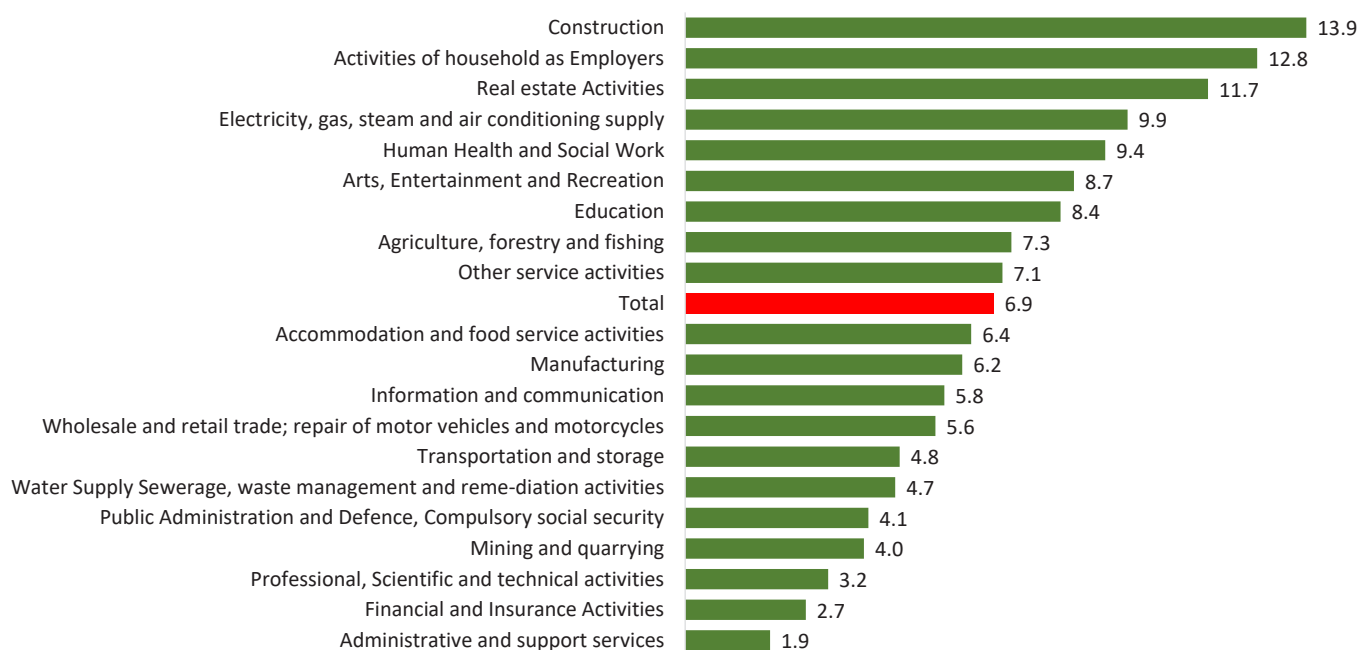
Figure 13.11 shows time-related underemployment rate by occupation. Employed persons who worked in elementary occupations had the highest time-related underemployment rate at 9.9 percent followed by Craft and related trade workers at 9.3 percent. Plant and machine operators and assemblers had the lowest rate at 3.2 percent.

Figure 13.11: Time-Related Underemployment Rate by Occupation, Zambia 2023

Occupation	Rate
Elementary occupations	9.9
Craft and related trade workers	9.3
Professionals	9.1
Technician and Associated professionals	8.5
Total	6.9
Skilled agriculture and forestry workers	6.3
Managers	5.9
Service and sales workers	5.2
Clerical support workers	4.4
Plant and machine operators and assemblers	3.2

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

Institutional Sector	Rate
NGO	9.1
Embassy/International org.	8.9
Household	8.3
Faith-Based organisation	7.3
Total	6.9
Private Business / Farms	6.6
Central Government	6.4
Local Government	5.6
Parastatal/State-owned firm	2.5
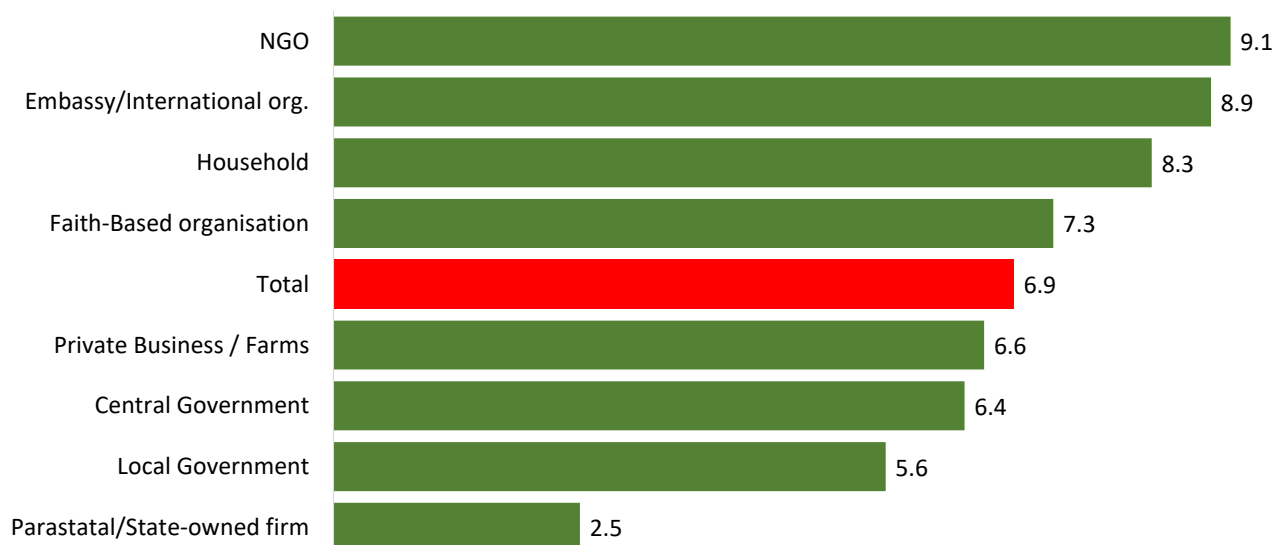
Figure 13.13 shows time-related underemployment rate by province. Muchinga Province had the highest rate at 16.6 percent, about 10.0 percentage points higher than the national average, while Eastern Province had the lowest rate at 1.5 percent.

Figure 13.13: Time-Related Underemployment rate by Province, Zambia 2023

Province	Rate
Eastern	1.5
Luapula	3.9
Northern	4.5
Southern	5.1
North Western	5.1
Copperbelt	6.2
Total	6.9
Central	8.1
Lusaka	8.4
Western	11.0
Muchinga	16.6
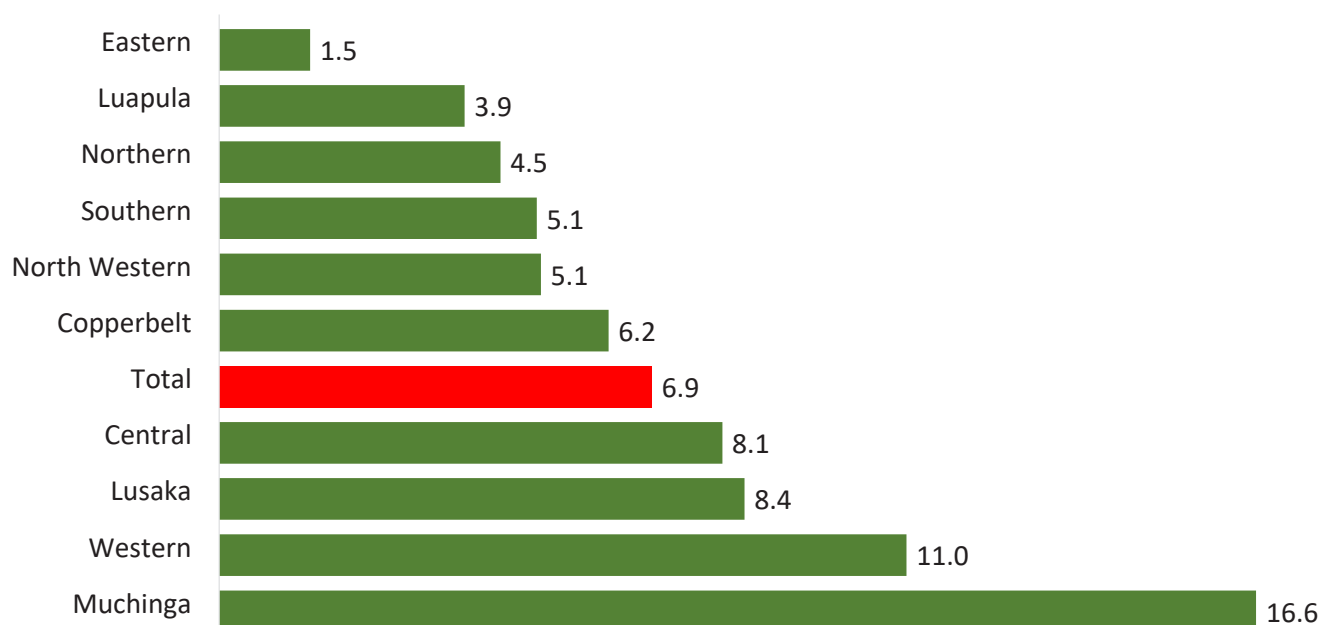
14 CHAPTER FOURTEEN
AVERAGE MONTHLY EARNINGS FOR PAID EMPLOYEES, INTERNS AND APPRENTICES

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
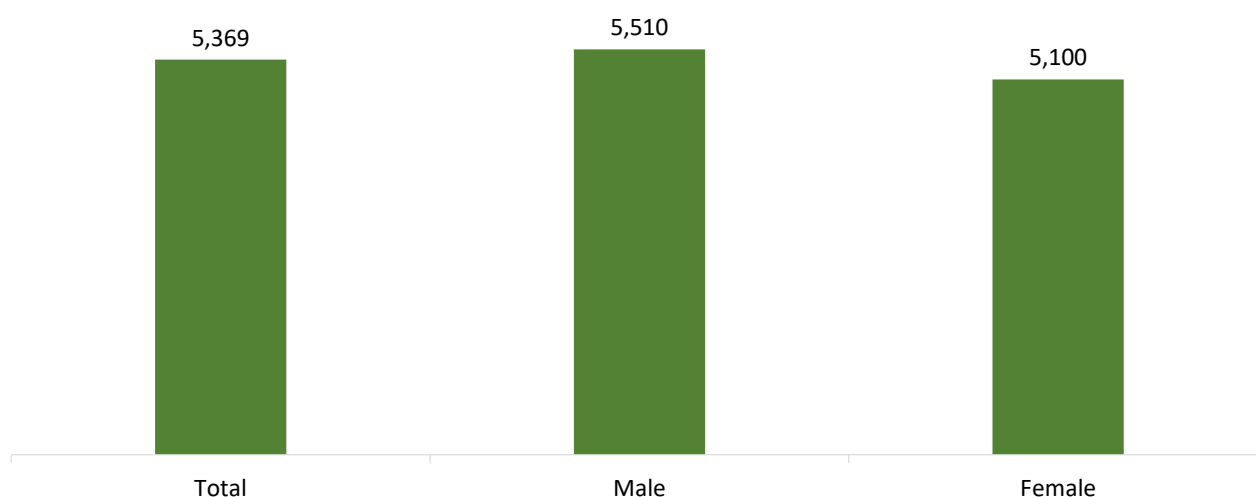
Figure 14.2 shows the percentage distribution of paid employees by income group. The income bracket K0-K2,700 had the highest percentage share of paid employees followed by income bracket K7,501+ at 57.6 percent and 21.6 percent, respectively. The lowest percentage share was in income bracket K6,301-K7,500 at 2.5 percent.

Figure 14.2: Percentage Distribution of Paid Employees by Income bracket (ZMW), Zambia 2023
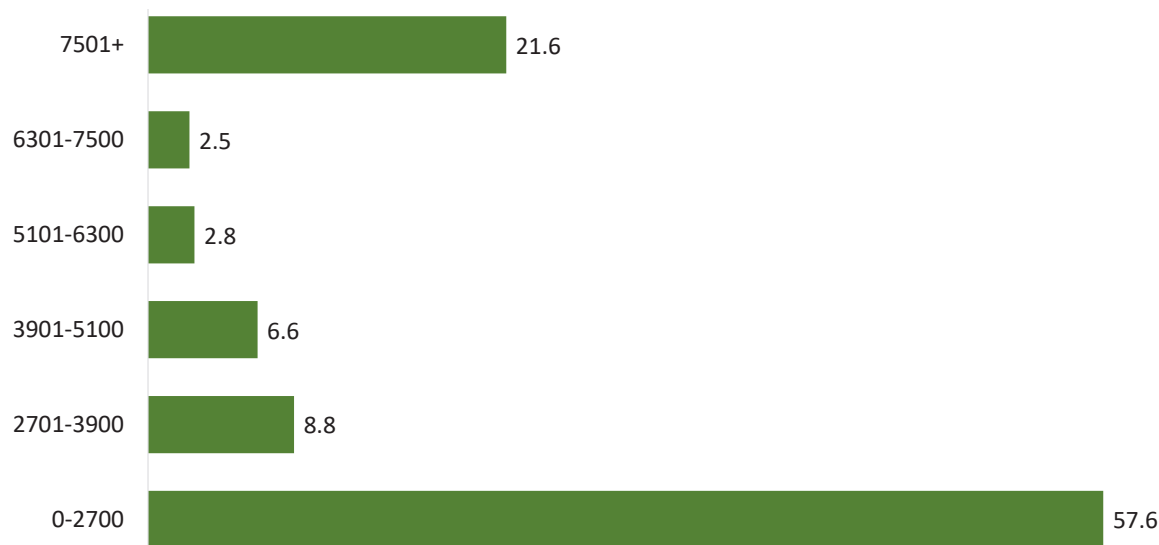
Table 14.1 shows the percentage distribution of paid employees by income bracket and age-group. The proportion among the youth (15-24 years) that earned over K7,500 was 3.0 percent while 80.2 percent earned less than K2,700.

Table 14.1: Number and Percentage 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: Number and Percentage 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
Paid Employees	1,593,538	100.0	56.0	9.3	6.2	2.8	2.4	23.3
Paid apprentices	37,720	100.0	50.5	4.8	9.2	0.6	0.0	35.0
Paid interns	13,226	100.0	33.1	2.2	11.3	6.5	4.4	42.5
Employers (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
Contributing Family Worker	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 Type of Employment and Income Bracket, Zambia 2023
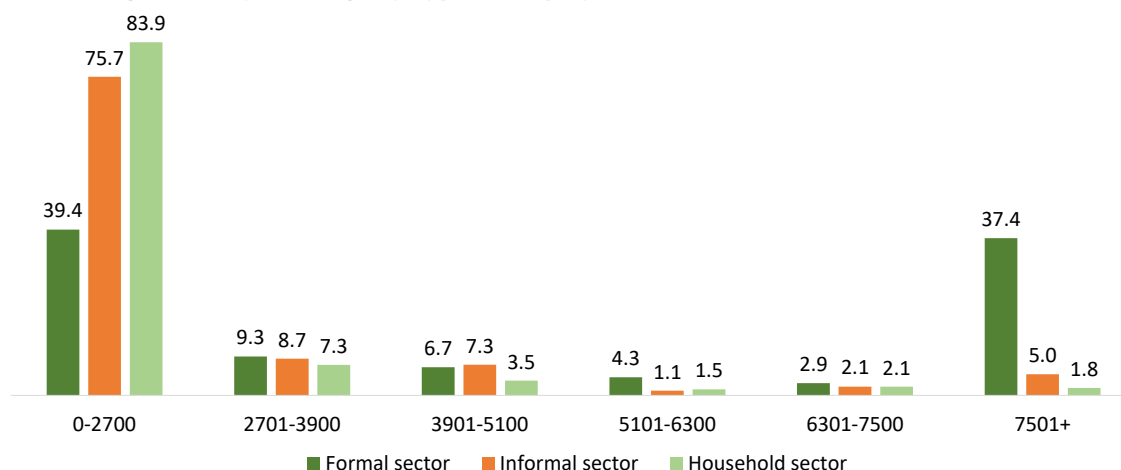
Figure 14.4 shows paid employees by type of employment and income bracket. Of all paid employees in informal jobs, 78.0 percent earned K2,700 or less, while 4.0 percent earned more than K7,500. In the formal jobs, 35.4 percent of the paid employees earned K2,700 or less while 40.8 percent earned more than K7,500.

Figure 14.4: Average Monthly Earnings by Sector of Employment, Zambia 2023
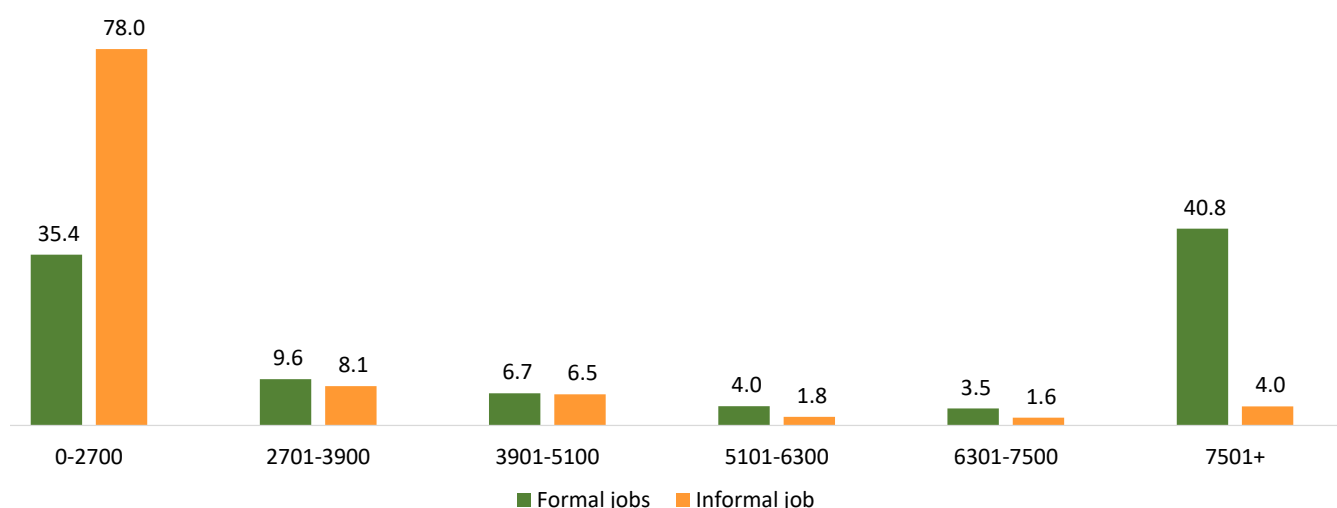
Table 14.3 shows the number and percentage distribution of paid employees by income bracket and industry. The majority of paid employees in the activities of households as employers industry were in the income bracket K0-K2,700 was at 90.1 percent while most paid employees in the professional, scientific 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. The majority of 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. The majority of 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

Zambia Statistics Agency
P.O. Box 31908, Lusaka, Zambia
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			

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 ☐ 2 ☐	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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐	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 ☐ 2 ☐ 3 ☐	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 ☐ 2 ☐ 3 ☐	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 ☐ 2 ☐ 3 ☐	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 ☐ 2 ☐ 3 ☐	Yes No Don't know	**HIV awareness**

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION A: DEMOGRAPHIC CHARACTERISTICS - DISABILITY				
READ: Now I am going to ask you some questions on disability about household members aged 5 years or older				
A10	Does **(NAME)** have difficulty seeing, even if wearing glasses? (For permanent condition)	1 ☐ 2 ☐ 3 ☐ 4 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐	**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 ☐ 2 ☐	Yes No	**Read and write**	
B2	Has **(NAME)** ever attended school?	1 ☐ 2 ☐	Yes No **>>B8**	**Ever attended school**	
B3a	At what age did **(NAME)** begin school?		_____ _Age in completed years_	**Age begun school**	
B3b	Has (**NAME**) ever repeated any level of schooling any point in time?	1 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐	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 B9		_____ **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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐	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 ☐	School environment not conducive/ not safe	
		10 ☐	Family responsibilities/ help at home with household	
		11 ☐	chores	
		12 ☐	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 ☐ Yes 2 ☐ No		**Business or entrepreneurship training**
B10	Did **(NAME)** learn a trade or technical skill?	1 ☐ Yes 2 ☐ 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 ☐ Vocational School/ Course 2 ☐ Apprenticeship or on the job training 3 ☐ Learned from a friend or family member 4 ☐ From an NGO or community 5 ☐ 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 ☐ 2 ☐	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? *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*	1 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ 18 ☐	Shift work, flexi time, nature of work **>>C3a** Vacation, holidays **>>C3a** Sickness, illness, accident **>>C3a** Maternity, paternity leave **>>C3a** Education leave or training Other personal leave (care for family, civic duties, …) Temporary layoff, reduction in clients, work break Bad weather, natural disaster →>>**C3b** Strike or labour dispute Long-term disability 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 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 ☐ 2 ☐	Yes →>>**D1A** No	**Return to that same job**
C2e	Does (NAME) (continue to) receive an income from his/her job during this absence?	1 ☐ 2 ☐	Yes →>>**D1A** No →>>**C3b**	**Receive an income during absence from work**

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 ☐ 2 ☐ 3 ☐	Farming or Rearing Animals →>> **C3c** Fishing →>> **C3c** Other (Specify) →>> **D1A**	**Type of work**
C3b	In the last 7 days did **(NAME)** do any work in farming, rearing animals or fishing?	1 ☐ 2 ☐	Yes No **>> G1**	**Work in farming, rearing animals or fishing**
C3c	Thinking about the products **(NAME)** worked on, are they mainly intended for sale or for family use?	1 ☐ 2 ☐ 3 ☐ 4 ☐	Only for sale →>> **D1A** Mainly for sale →>> **D1A** Mainly for family use→>> **G1** Only for family use→>> **G1**	**Intended for sale or for family use**

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 ☐ Yes 2 ☐ No →>>**D1c**		**More than one job/business**
D1b	How many jobs/businesses did (Name) have in the last 7 days?	☐		**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 *(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)*	_____ (OCCUPATIONAL TITLE, IF ANY) _____ (MAIN TASKS AND DUTIES) (ISCO CODE) Occupation	☐☐☐☐	
D2	In **(NAME)** workplace, what kind of business/activity is mainly carried out? *WRITE:* *-NAME, IF ANY* *-MAIN ACTIVITY, GOODS OR SERVICES* *(e.g.: Police Department - public safety; Restaurant - preparing and serving meals; Transport Company - long distance transport of goods)*	_____ (NAME OF ESTABLISHMENT, IF ANY) _____ (MAIN ACTIVITY, GOODS OR SERVICES) (ISIC CODE)	☐☐☐☐	**Industry**
D3	`GIVE MONTH AND YEAR	MONTH YEAR (MM) (YYYY)		**start working**
D4	Where is **(NAME)'s** place of work located?	01 ☐ In a formal business place 02 ☐ At a market/ shop/ kiosk 03 ☐ On the street/ by the road side 04 ☐ At the client's premises 05 ☐ No fixed location/ different places (mobile) 06 ☐ At home/ family dwelling 07 ☐ Employer's home 08 ☐ Industry/ factory 09 ☐ Plantation/ farm/ garden 10 ☐ Construction/ Quarrying sites 11 ☐ Other (Specify)		**Location of place of work**
D5	Does **(NAME)** work in………? READ OUT	1 ☐ Central Government 2 ☐ Local Government 3 ☐ Parastatal/State-owned firm 4 ☐ Embassy/International org. 5 ☐ NGO or faith-based org. 6 ☐ Private Enterprise 7 ☐ Producers' cooperative 8 ☐ Private household		**Work**

D6	How many persons, **including (NAME)** work at this place of work/business?	01 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 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....?	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 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…?	1 ☐ 2 ☐ 3 ☐ 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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐	A wage or salary Payment by piece of work completed Commissions Tips Fees for services provided Payment with meals or accommodation Payment in products OTHER CASH PAYMENT(SPECIFY): _____ NOT PAID	**>>>>D8** **>>>>D8** **>>>>D8** **>>>>D8** **>>>>D8** **>>>>D8** **>>>>D8** **>>>>D8** **>>>>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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐	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 ☐ 2 ☐ 3 ☐ 4	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 8 9	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 ☐ 2 ☐ 3 ☐	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 ☐ 2 ☐ 3 ☐	Yes No Don't know	**Paid leave**
D12	Is **(NAME)** entitled to paid sick leave in case of illness or injury?	1 ☐ 2 ☐ 3 ☐	Yes No Don't know	**Sick Leave**
D13	Is **(NAME)** entitled to paid paternity/ maternity leave?	1 ☐ 2 ☐ 3 ☐	Yes No Don't know	**Paid Paternity/ Maternity Leave**
D14	On this job, is **(NAME)** a member of any trade union?	1 ☐ 2 ☐ 3 ☐	Yes No Don't know	**Trade Union**
D15	Who determines **(NAME)** annual salary increments?	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐	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 ☐ 2 ☐ 3 ☐	Yes No Don't know	**Income Tax deduction**
D17	Is **(NAME)** entitled to medical insurance benefits from his/her employer?	1 ☐ 2 ☐ 3 ☐	Yes No Don't know	**Medical Insurance benefits**
D18	Is **(NAME)** employed on the basis of a written contract or an oral agreement?	1 ☐ 2 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐	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 ☐ 2 ☐	Yes No	**Registration with ZRA**
D21	Does **(NAME)'s place of work** keep books of accounts?	1 ☐ 2 ☐ 3 ☐	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. **Main Job** **Other jobs** **Day Hour Hour** -------		**Number of hours in job**
E2	Is **[NAME]'s** main job/business.......?	1 ☐ Full-time 2 ☐ Part-time		**Full/Part Time**
E3	How many hours does **(NAME)** usually work per week in his/her...?	a. Main job ☐ b. All other jobs ☐☐☐ c. OVERALL TOTAL ☐ *Interviewer: add the total and confirm with the respondent - note that the total may not equal the sum of the jobs*		**Hours per week**
E4	During the last 30 days, that is from **[DATE]** up to [yesterday], did **(NAME)** look for additional or other paid work?	1 ☐ Yes 2 ☐ No		**Additional paid work**
E5	Would **(NAME)** want to work more hours per week than usually worked, provided the extra hours are paid?	1 ☐ Yes 2 ☐ No →>>E8		**Paid extra hours**
E6	Could **(NAME)** start working more hours within the next two weeks?	1 ☐ Yes 2 ☐ 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 ☐ Yes 2 ☐ 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 ☐ Present job(s) is/are temporary 2 ☐ To have better paid job 3 ☐ To have more clients/business 4 ☐ To work more hours 5 ☐ To work fewer hours 6 ☐ To better match skills 7 ☐ To work closer to home 8 ☐ To improve other working conditions 9 ☐ Other (Specify)...		Reason to change employment
E10	What is the main reason why **(NAME)** worked less hours last week/7days? **READ OUT**	01 ☐ Shift work, flexi time, nature of work 02 ☐ Vacation, holidays 03 ☐ Sickness, illness, accident 04 ☐ Education or training 05 ☐ Other personal leave (care for family, civic duties) 06 ☐ Temporary layoff, reduction in clients, work break 07 ☐ Bad weather, natural disaster 08 ☐ Strike or labour dispute 09 ☐ Seasonal work 10 ☐ Mandatory Leave 11 ☐ Suspension 12 ☐ Lack of clients, capital or materials 13 ☐ Lock down due to Covid 19 14 ☐ Quarantine due to Covid 19 15 ☐ Insecurity due to Covid 19 16 ☐ Reduction in work hours by employer due to covid 17 ☐ 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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐	Annually Monthly Every two weeks Weekly Daily Hourly Don't Know →>>FB3 Refused →>>H1		**Frequency of earnings**
FA2	Does **(NAME)** usually receive any tips or commission?	1 ☐ 2 ☐	Yes No		**Tips or commissions**
FA3	What is **(NAME'S)** annual/monthly/weekly/daily/hourly earnings before deductions?	**(Include tips and commission)** ☐☐☐☐☐☐☐☐			**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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐	Annually Monthly Every two weeks Weekly Daily Hourly Don't Know→>>FB3 Refused→>>H1	**Periodicity of earnings**
FB2	What is [**NAME**] 's earnings after expenses?	**(Include tips and commission)** ☐☐☐☐☐☐☐☐ 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)	***Ranges is in the CAPI***	**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 ☐ 2 ☐	Yes 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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐	Apply to prospective employers Place or answer job advertisements Study or read job advertisements Register with (employment centre) Register with private recruitment offices Take a test or interview Seek help from relatives, friends, others Check at factories, work sites Wait on the street to be recruited Seek financial help to start a business Look for land, building, equipment, materials to start a business 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 ☐	Website/ Job portal	
		13 ☐	Other (specify)…	
		14 ☐		
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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐	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 ☐ 02 ☐ 03 ☐	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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐	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 ☐ 2 ☐	Yes No **>>H4**	**Own use activities in last 7 days**
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) ☐☐☐☐	**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 ☐ 2 ☐	Yes No **>>H6**	**Assistance to 18 years or older**
H5	How many hours did **(NAME)** spend on these activities during the last 7days?	-------------------------- **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 ☐ 2 ☐	Yes No →>I1	**Looking after children**
H7	How many hours did **(NAME)** spend on these activities during the last 7days?		-------------------------- **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 ☐ Yes 2 ☐ No➔>I9	**Ill or injured in the past 12 months**
I1b	How often was (NAME) injured or ill in the last twelve months?	1 ☐ Once or twice 2 ☐ 3 to 5 times 3 ☐ More than five times	**Number of times injured or ill**
I1c	How serious was most recent illness or injury (NAME) got?	**Consequences on work** 1 ☐ Permanently disabled 2 ☐ Prevented from work permanently 3 ☐ Stopped work temporarily 4 ☐ Changed jobs **Consequences in schooling** 5 ☐ Stopped school temporarily 6 ☐ Prevented from schooling permanently 7 ☐ 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 ☐ Yes 2 ☐ No➔>I9	**occupational injury in Past 12 months**
I3	Which of the following did (**NAME**) suffer? **(Multiple response)**	01 ☐ Superficial injuries or open wounds 02 ☐ Fractures 03 ☐ Dislocations, sprains or strains 04 ☐ Burns, corrosions, scalds or frostbite 05 ☐ Breathing problems 06 ☐ Eye problems 07 ☐ Skin problems 08 ☐ Stomach problems/diarrhoea 09 ☐ Fever 10 ☐ Extreme fatigue 11 ☐ 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 ☐ Not Serious- did not stop schooling/ work 2 ☐ Stopped work while 3 ☐ Stopped work completely 4 ☐ Stopped school for a short while 5 ☐ Stopped school completely	**Duration of effect of injury**

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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 ☐ 2 ☐ 3 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐	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.	☐☐ State number		**Number of days**
I9	Does **(NAME)** carry heavy loads in Her/his daily activities (work, school, etc)?	1 ☐ 2 ☐ 3 ☐ 4 ☐	Always/ often Sometimes Selfdom/Rare Never	**Heavy loads carriage**
I10	Has **(NAME)** ever operated machinery/ equipment in any activity **(NAME)** was involved?	1 ☐ 2 ☐ 3 ☐	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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐	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? **Multiple response**	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	Zambian Non-Zambian	**Nationality**
J2B_A	Does **(NAME)** have another nationality?	1 ☐ 2 ☐	Yes No	**Dual Nationality**
J3_A	Has **(NAME)** moved from another country to Zambia in the last twelve months?	1 ☐ 2 ☐	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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐	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**
J7_A	With whom did (NAME) move?	1 ☐ 2 ☐ 3 ☐ 4 ☐	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 ☐ 2 ☐	Yes No	**Travelled abroad**
J9 A	How many trips has (NAME) made?		Number: …………………………………………	**Number of trips**
J10 A	Did (NAME) travel abroad to provide a service in the destination country?	1 ☐ 2 ☐	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**_____	**Cost of service**

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 ☐ 2 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	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 ☐ Yes 2 ☐ No		**District of birth**
J2_C	Has (NAME) moved from one district to another in the last 12 months	1 ☐ Yes 2 ☐ 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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐	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 ☐ 2 ☐	Yes No	**Social cash transfer program**
K2	Is any member of this household a beneficiary of Public welfare assistance scheme?	1 ☐ 2 ☐	Yes No	**Public welfare assistance scheme**
K3	Is any member of this household a beneficiary of FERTILISER INPUT SUPPORT PROGRAM (FISP)?	1 ☐ 2 ☐	Yes No	**Fertilizer input support program (FISP)?**
K4	Is any member of this household a beneficiary of Food Security Pack (FSP)?	1 ☐ 2 ☐	Yes No	**Food Security Pack (FSP)**
K5	Is any member of this household a beneficiary of School feeding program?	1 ☐ 2 ☐	Yes No	**School feeding program**
K6	Is any member of this household a beneficiary of Women empowerment program?	1 ☐ 2 ☐	Yes No	**Women empowerment program**
K7	Is any member of this household a beneficiary of Orphans and Vulnerable Children (OVC) bursary?	1 ☐ 2 ☐	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? **(Multiple response)**	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ 2 ☐	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 ☐ Traditional hut 02 ☐ Improved traditional house 03 ☐ Detached house 04 ☐ Flat/ apartment/ multi-unit 05 ☐ Servants' quarters 06 ☐ Guest wing 07 ☐ Cottage 08 ☐ House attached to /on top of shop etc 09 ☐ Hostel 10 ☐ Non-residential building (classroom etc.) 11 ☐ Unconventional (e.g. Kantemba, storage container etc) 12 ☐ Other (Specify)…	Type of housing
N2	On what basis does your household occupy the dwelling you are living in?	1 ☐ Owner occupied 2 ☐ Rented from Local Government (Council) 3 ☐ Rented from Central Government 4 ☐ Rented from Private Company 5 ☐ Rented from parastatal (e.g. ZSIC, NAPSA, …) 6 ☐ Rented from private persons (Landlords) 7 ☐ Free from employer 8 ☐ Other free housing 9 ☐ 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)	☐☐ Number of rooms	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 ☐☐☐☐☐ Bathroom ☐☐☐☐☐ Toilet ☐☐☐☐☐	Household
N5	What is the main source of energy for lighting and cooking in your household?	**Lighting Cooking** 01 Kerosene /Paraffin ☐ ☐ 02 Electricity ☐ ☐ 03 Solar ☐ ☐ 04 Candle ☐ ☐ 05 Diesel ☐ ☐ 06 Firewood ☐ ☐ 07 Charcoal ☐ ☐ 08 Torch ☐ ☐ 09 Gas ☐ ☐ 10 Crop/livestock residues ☐ ☐ 11 None ☐ ☐ 12 Other (Specify) ☐ ☐	Energy for lighting and cooking
N6	What is the main source of drinking water?	01 ☐ Directly from river/lake/stream/dam 02 ☐ Rainwater 03 ☐ Unprotected well 04 ☐ Protected well 05 ☐ Borehole 06 ☐ Unprotected spring 07 ☐ Protected spring 08 ☐ Bottled/Mineral water 09 ☐ Public tap 10 ☐ Own tap 11 ☐ Other tap (e.g. from nearby building) 12 ☐ Water kiosk 13 ☐ Brought from other vendor 14 ☐ 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 ☐ Savings 2 ☐ Warehouse receipting 3 ☐ Insurance 4 ☐ Bank Accounts 5 ☐ Different uses of debt 6 ☐ Credit Guarantee Scheme 7 ☐ Movable Collateral Facilities 8 ☐ Usage of mobile money services 9 ☐ 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 ☐ National registration card 02 ☐ Driver's license 03 ☐ Passport 04 ☐ Payslip from employer 05 ☐ Lease or rental agreement in your name 06 ☐ Subscription (e.g. satellite TV) in your name 07 ☐ Tax identification form in your name 08 ☐ Electricity/water bill in your name 09 ☐ Insurance policy 10 ☐ Telephone/ZamTel bill in your name 11 ☐ Title deed 12 ☐ White book	*Documents possessed*

P3 In the last 3 months, did you perform the following?
Read out; Multiple mention possible — *Financial Behavior*

	Pay all bills on time	Use a spending plan or budget	Have a financial emergency plan	Financial planning and setting goals for the future
1 Yes 2 No	1 ☐ 2 ☐	1 ☐ 2 ☐	1 ☐ 2 ☐	1 ☐ 2 ☐

P4 In the past 12 months, about how often did you use the following for paying bills? Multiple Response — *Method of bills paying*

	Cash	ATM/ Debit Card	Credit Card	Bank Transfer	Mobile Money
1 ☐ Never 2 ☐ Daily 3 ☐ Weekly 4 ☐ Monthly 5 ☐ Less than monthly	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

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 ☐ Savings account at a bank 02 ☐ Loan account at a bank 03 ☐ Savings at a microfinance institution 04 ☐ Loan at a microfinance institution 05 ☐ Savings at a savings and credit cooperative (SACCO) or Financial Cooperative 06 ☐ Loan at a savings and credit cooperative (SACCO) or Financial Cooperative 07 ☐ Chilimba 08 ☐ Savings in a savings group 09 ☐ Village Bank services 10 ☐ Loan from a Village Bank 11 ☐ Loan from a savings group 12 ☐ Loan from a Kaloba/shylock 13 ☐ Mobile money services – remittances 14 ☐ 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 ☐ Bank 2 ☐ Microfinance institution (MFI) such as Madison Finance 3 ☐ Lender such as Meanwood Finance 4 ☐ Insurance services 5 ☐ Pensions 6 ☐ Fund Manager 7 ☐ Chilimba 8 ☐ Saving group 9 ☐ Savings and credit cooperative (SACCO) 11 ☐ Village Banking 12 ☐ Moneylender/kaloba/shylock 13 ☐ Someone in the community 14 ☐ Family/friends Other specify	Managing money
P7	When you use a bank do you use it …	1 ☐ As an account holder In your name only 2 ☐ As an account holder in your name and someone else's name jointly 3 ☐ As an account holder through a group/association you belong to 4 ☐ As an account holder in somebody else's name and not in your name at all 5 ☐ As a non-account holder using OTC services 6 ☐ 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 ☐ ATM/debit card 2 ☐ Money transfer (without using a mobile phone) 3 ☐ Mobile banking 4 ☐ Current/cheque account 5 ☐ Savings account 6 ☐ Fixed deposit account 7 ☐ Loan account 8 ☐ 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

		P9	P10	P11	P12	
	By using your own cash	01 ☐	01 ☐	01 ☐	01 ☐	Payment for food/ utility bills/ school fees/goods and services
	By borrowing money and paying in cash	02 ☐	02 ☐	02 ☐	02 ☐	
	By cheque	03 ☐	03 ☐	03 ☐	03 ☐	
	Bank transfer	04 ☐	04 ☐	04 ☐	04 ☐	
	By debit card/ATM card	05 ☐	05 ☐	05 ☐	05 ☐	
	By credit card	06 ☐	06 ☐	06 ☐	06 ☐	
	Shares/dividends	07 ☐	07 ☐	07 ☐	07 ☐	
	Mobile phone payment/Mobile money services	08 ☐	08 ☐	08 ☐	08 ☐	
	Internet payment	09 ☐	09 ☐	09 ☐	09 ☐	
	By getting from the store/supplier and paying later with interest	10 ☐	10 ☐	10 ☐	10 ☐	
	By getting from the store/supplier and paying later without interest	11 ☐	11 ☐	11 ☐	11 ☐	
	By exchanging goods	12 ☐	12 ☐	12 ☐	12 ☐	
	By providing services or doing piece work	13 ☐	13 ☐	13 ☐	13 ☐	
		14 ☐	14 ☐	14 ☐	14 ☐	
	You do not buy this because somebody buys it for you or the household/gives it to you as a gift or remittance	15 ☐	15 ☐	15 ☐	15 ☐	
	Not Applicable	16 ☐	16 ☐	16 ☐	16 ☐	
	Other, specify					

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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐	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 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ 07 ☐ 08 ☐ 09 ☐ 10 ☐ 11 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	Always Often Sometimes Rarely Never	I know how much money I need to meet my monthly expenses. 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	I keep track of my monthly expenses 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	I split my monthly earnings on consumption, savings and investment. 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	Financial Skills
P16	Do you understand why Financial Service Providers request for personal information when registering for a service?	1 ☐ 2 ☐	Yes No				Know your customer

P17	Do you understand fully the terms and conditions for the services offered by your financial service provider?	1 ☐ Yes 2 ☐ No		Disclosure and transparency
P18	Are you satisfied with the quality of services that you receive from your financial service provider?	1 ☐ Yes 2 ☐ No		Fair Treatment and Business Conduct
P19	Do you understand the procedure for lodging complaints in case of a dispute?	1 ☐ Yes 2 ☐ 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?				Mobile Money
	Yes No	**P20** 1 ☐ 2 ☐	**P21** 1 ☐ 2 ☐	**P22** 1 ☐ 2 ☐	

P23	P.23. How often do you use mobile money? Read out; Single mention	1 ☐ Daily 2 ☐ Weekly 3 ☐ Less than Monthly 4 ☐ Monthly 5 ☐ Never >>>>>>>>> **P26**	Mobile Money
P24	P.24. What type of mobile money transaction do you typically make? Read out; Multiple mention	1 ☐ Airtime Recharge 2 ☐ Fund Transfer 3 ☐ Savings 4 ☐ Bill Payments 5 ☐ 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 ☐ Very Cheap 2 ☐ Cheap 3 ☐ Expensive 4 ☐ Very Expensive	Mobile Money

P26	**P.26. Do you currently belong to any of the following? Read out; Multiple mention**	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐	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

	P29	P30
Yes No	1 ☐ 2 ☐	1 ☐ 2 ☐

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

	P31	P32	
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._____.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐	

P33	**P.33 In the past 12 months, have you borrowed money from? Read out; Multiple mention**	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐	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 ☐	A church or other community based that you belong to
		12 ☐	An insurance policy
		13 ☐	A pension fund
		14 ☐	Other? Please specify.____.
P34	P.34 Which of the following do you have? Read out; Multiple mention	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ **18** ☐	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 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐	Remittances Salary Savings Borrowing Rental income Proceeds from agriculture produce Other, please specify._____.	
P36	P.36 Have you invested your savings so far?	1 ☐ 2 ☐	Yes No	

END OF INTERVIEW

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