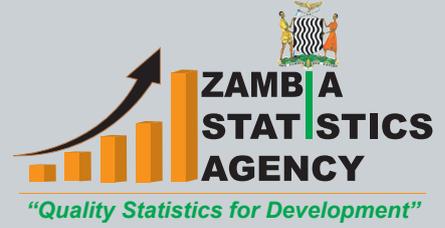




REPUBLIC OF ZAMBIA
MINISTRY OF LABOUR AND
SOCIAL SECURITY



LABOUR FORCE SURVEY



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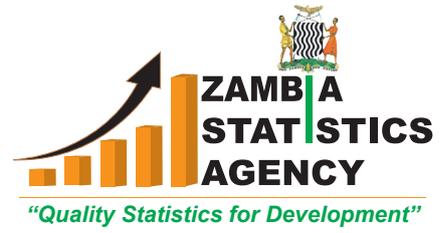
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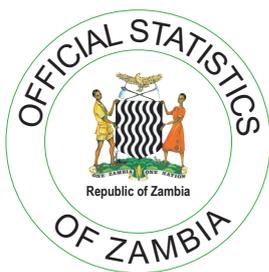
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REPUBLIC OF ZAMBIA
MINISTRY OF LABOUR AND
SOCIAL SECURITY



2024 LABOUR FORCE REPORT



Foreword



The Zambia Statistics Agency (ZamStats) has, within the framework of the second National Strategy for Development of Statistics (NSDS2) and in collaboration with the Ministry of Labour and Social Security (MLSS) successfully conducted the 2024 Labour Force Survey (LFS). The main objective of the 2024 LFS was to collect basic statistics on the labour force situation in Zambia and make labour statistics available to the Government, the private sector, the academia and the general public for making informed decision that aim at improving the employment situation of the Zambian citizenry.

The 2024 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 Eighth National Development Plan (8NDP), 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.

The Agency 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 professional and technical assistance provided by International Labour Organisation (ILO).

Further, the Agency would also like to thank selected households in particular for their cooperation and for the time they devoted to the interviews. Further gratitude is extended to the community leaders and the Ministry of Education for the diverse ways in which they assisted our field teams to ensure the success of this important national exercise. Our appreciation also goes to the field personnel, provincial and national statistical officers for the meticulous manner in which they discharged their duties.

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 S. Mudenda
ACTING STATISTICIAN GENERAL

6th August, 2025

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Acronyms

CAPI	Computer Assisted Personal Interviews
CRUPLF	Combined Rate of Unemployed and Potential Labour Force
CSPRO	Census and Survey Processing System
EA	Enumeration Area
ETPR	Employment-to-Population Ratio
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
LFPR	Labourforce Participation Rate
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
TRUER	Time-Related Under Employment Rate
UR	Unemployment Rate
UN	United Nations
WEP	Women Empowerment Program
ZamStats	Zambia Statistics Agency
ZRA	Zambia Revenue Authority

Executive Summary

The 2024 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 11,995,355 in 2024. The labour force was estimated at 4,560,760.

The population outside the labour force was 7,434,595 in 2024. Of this population, 2,127,249 was the estimated potential labour force.

The employed population was estimated at 3,972,883. About a third of the employed population worked in registered firms and institutions (i.e. formal sector), representing an absolute total of 1,179,529. Employed population in the informal and household sectors were 2,585,812 and 207,543, respectively.

Of the 3,972,883 employed persons, 25.8 percent were formally employed while 74.2 percent were informally employed.

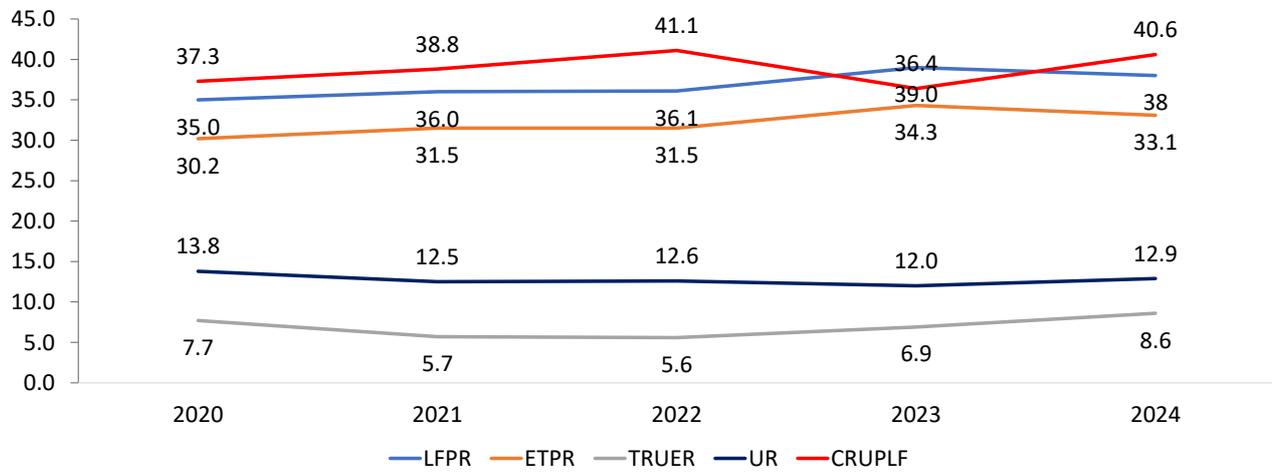
The employment to population ratio was 33.1 percent. The male and female employment to population ratio was 40.7 percent and 25.7 percent, respectively. The unemployed population was estimated 587,876. Of the total unemployed population, 61.6 percent were in urban areas and 38.4 percent were in rural areas.

The unemployment rate was estimated at 12.9 percent. The male unemployment rate was estimated at 11.8 percent and that of females was 14.6 percent. The youth unemployment rate was estimated at 18.4 percent. The male youth unemployment rate was estimated at 16.7 percent and that of females was 20.8 percent.

Summary of 2024 Labour Force Survey

Indicator	Mode of measurement	Primary domain				
		Total	Male	Female	Rural	Urban
Working-age population 15 years or older	Number	11,995,355	5,927,133	6,068,222	6,940,210	5,055,145
Labour force	Number	4,560,760	2,732,732	1,828,028	1,944,705	2,616,054
Employed (market production activities)	Number	3,972,883	2,410,984	1,561,899	1,719,237	2,253,646
Unemployed population	Number	587,876	321,748	266,129	225,469	362,408
Youth (15-24 years) unemployed population	Number	238,504	133,486	105,018	95,166	143,338
Youth (19-34 years) unemployed population	Number	404,888	214,479	190,409	141,939	262,949
Youth (15-24 years) employed (market production activities)	Number	580,791	347,898	232,890	352,576	228,214
Youth (19-34 years) employed (market production activities)	Number	1,793,983	1,070,982	722,998	806,757	987,227
Sector of Employment						
Formal sector	Number	1,179,529	776,353	403,176	241,382	938,146
Informal sector	Number	2,585,812	1,560,694	1,025,118	1,444,781	1,141,031
Household sector	Number	207,543	73,937	133,606	33,074	174,469
Type of employment						
Formal employment	Number	1,026,375	682,287	344,088	190,737	835,638
Informal employment	Number	2,946,508	1,728,697	1,217,811	1,528,500	1,418,008
Industrial sector						
Agriculture	Number	1,166,803	834,456	332,347	988,398	178,405
Non-agriculture	Number	2,806,080	1,576,528	1,229,552	730,839	2,075,241
Population not in the labour force						
Potential labour force (PLF)	Number	2,127,249	1,005,268	1,121,981	1,518,635	608,614
Youth (15-24 years) potential labour force (YPLF)	Number	854,805	398,154	456,651	598,298	256,507
Youth (19-34 years) potential labour force (YPLF)	Number	1,249,925	569,762	680,163	862,698	387,227
Population outside the labour force	Number	7,434,595	3,194,401	4,240,194	4,995,504	2,439,091
Rates						
Employment-to-population ratio	Percent	33.1	40.7	25.7	24.8	44.6
Labour force participation rate	Percent	38.0	46.1	30.1	28.0	51.8
Unemployment rate	Percent	12.9	11.8	14.6	11.6	13.9
Youth (15-24 years) unemployment rate	Percent	29.1	27.7	31.1	21.3	38.6
Youth (19-34 years) unemployment rate	Percent	18.4	16.7	20.8	15.0	21.0
Combined rate of unemployment and potential labour force (CRUPLF)	Percent	40.6	35.5	47.1	50.4	30.1
Youth (19-34 years) combined rate of unemployment and potential labour force (YCRUPLF)	Percent	48.0	42.3	54.6	55.5	39.7
Working conditions						
Hours of work	Hours	42.2	43.5	40.1	36.3	46.6
Average monthly earnings	ZMW	6,467	6,600	6,188	4,617	7,282

Trends in Key Indicators of Labour Market, 2020-2024, Zambia



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 2024 LFS based on the annual data set, arising from combining the 2024 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, long-term 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 2024 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 three 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.

The sample size was calculated as follows:

$$n_h = \frac{(z^2)(r)(1-r)(f)(k)}{(p)(\bar{n})(e^2)}$$

Where:

n_h is the sample size in terms of households,

z^2 is the statistic that defines the level of confidence desired,

r is an estimate of a key indicator to be measured by the survey,

f is the sample design effect,

k is a multiplier required to account for the anticipated rate of non-response,

p is the proportion of the total population accounted for by the target population and upon which the parameter r is based,

\bar{n} is the average household size (number of persons per household)

e^2 is the margin of error to be attained

1.2.2 Sample Stratification and Allocation

The sampling frame for the 2024 Quarterly Labour Force Survey (QLFS) was derived 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 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 2024 Labour Force Survey.

In order to have equal precision in the estimates in all the domains and at the same time account for 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.

$$n_d = n \frac{\sqrt{\frac{1-I}{D^2} + I[W_d^2]}}{\sum \sqrt{\frac{1-I}{D^2} + I[W_d^2]}}$$

Where:

n_d is the sample size in the domain,

n is the sample size,

D is the number of domains,

N_d is the total number of households in domain d ,

N is the total number of households in Zambia,

W_d is the proportion of households in domain,

I is the Kish allocation index denoting the relative importance assigned to estimates

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, 2024

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	44	12	56	1,120
Copperbelt	11	53	64	1,280
Eastern	46	10	56	1,120
Luapula	38	6	44	880
Lusaka	13	55	68	1,360
Muchinga	32	8	40	800
Northern	36	12	48	960
North Western	26	18	44	880
Southern	42	14	56	1,120
Western	35	9	44	880

1.2.4 Estimation Procedure

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

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

Where P_{hi}^1 = the first selection probability of EAs

a_h = the number of EAs selected in stratum h

M_{hi} = the size of the i th EA in the stratum h

$\sum_i m_h$ = the total size of stratum h

The selection probability of the household is calculated as follows:

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

Where

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

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

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

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

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

Post-Stratification Adjustment

The base weights for the 2024 LFS were adjusted so that the population obtained was comparable to the projected mid-year population of 2024.

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

Therefore, the final weight was obtained accordingly.

Estimation Process

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

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

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

Where:

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

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

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

The national estimate is obtained using the following estimator

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

Where:

Y_T = the national total estimate

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

1.2.7 Data Collection

Data collection for the 2024 QLFS was undertaken in the last seven (7) days 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 CPro format and exported to SPSS for editing purposes and analysis.

CHAPTER TWO: CONCEPTS AND DEFINITIONS

This section presents concepts and definitions used in the report.

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

Working-age population refers to the number of persons above a specified minimum age in a given territory/region at a specified point in time. In Zambia, the minimum age for working-age population is 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 seeking and being available for work relative to the population of the working-age.

Employed persons 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 refers to establishments that are registered with any tax or a licensing authority. Legally, registration of establishments is a primary responsibility of PACRA, ZRA, Local Authorities, Registrar of Societies, Registrar of NGOs and Registrar of 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, meagre 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 persons 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

3.1 Introduction

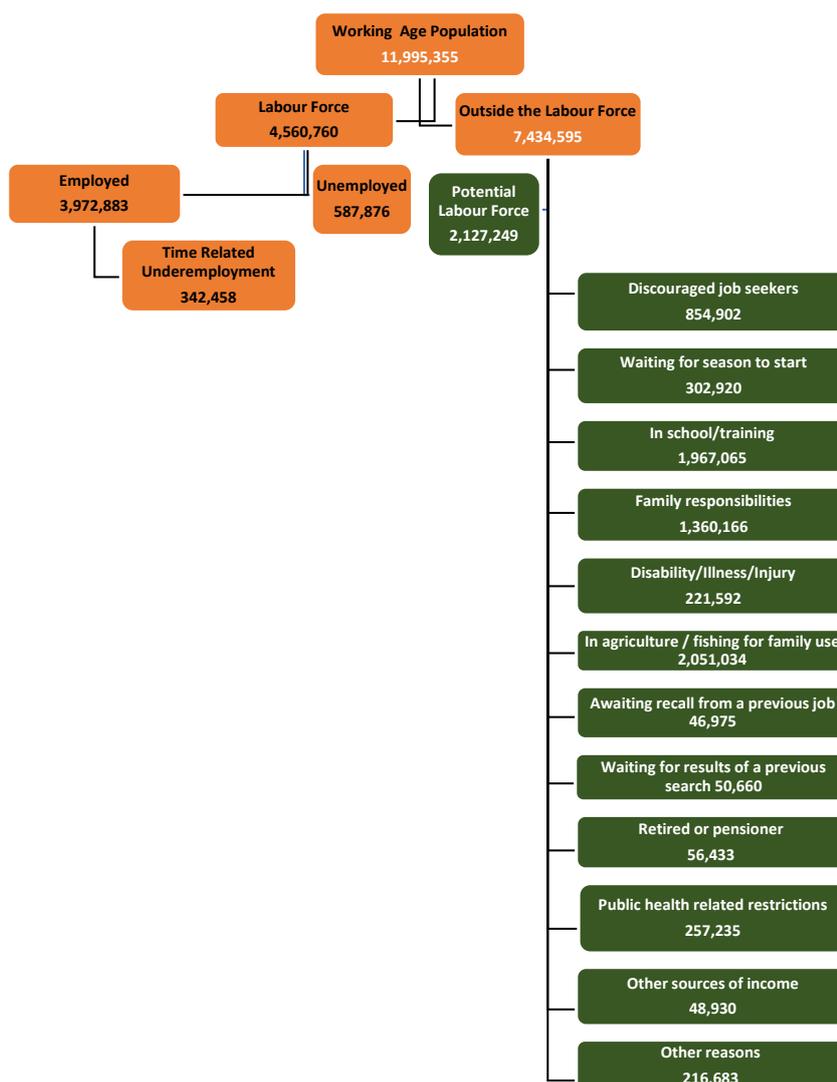
This chapter presents information on the working-age population and how it is categorized in the analysis of labour market indicators. The working-age population refers to all persons above a specified minimum age which varies from country to country.

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 2024, the working- age population was 11,995,355 of which 4,560,760 persons were in the Labour Force and 7,434,595 were outside the Labour Force.

Figure 3.1: Main Categories of the Working-Age Population, Zambia 2024



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 11,995,355 of which 57.9 percent were in rural areas and 42.1 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 2024

Rural/Urban	Both sexes		Male	Female
	Number	Percent	Number	Number
Total	11,995,355	100.0	5,927,133	6,068,222
Rural	6,940,210	57.9	3,477,451	3,462,759
Urban	5,055,145	42.1	2,449,682	2,605,463

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 50.6 percent than males at 49.4 percent. In rural areas, males accounted for 50.1 percent while females accounted for 49.9 percent. In urban areas, females and males accounted for 51.5 percent and 48.5 percent, respectively.

Figure 3.2: Percentage Distribution of Working-Age Population (15 years or older) by Rural/Urban and Sex, Zambia 2024

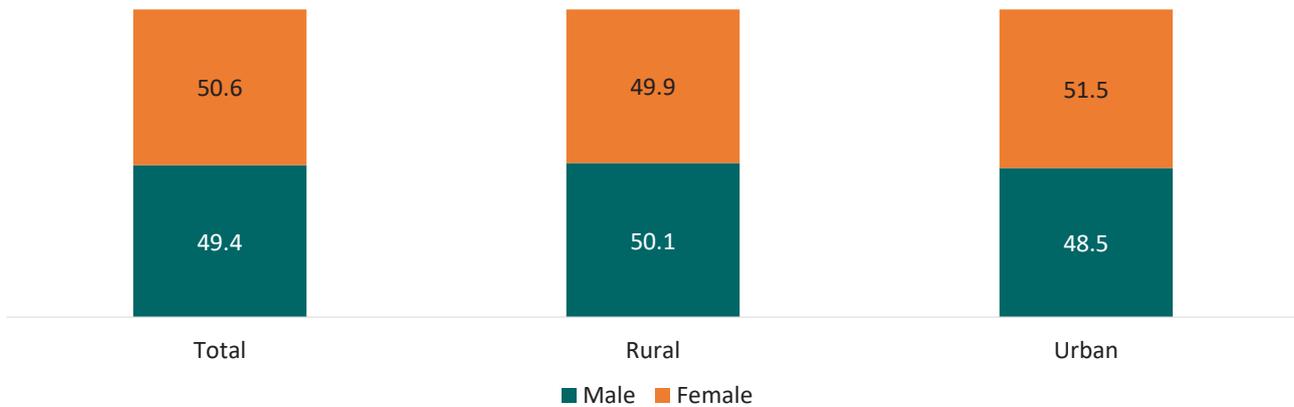


Figure: 3.3 shows the percentage share of the working-age population by province. Lusaka Province had the highest percentage share of the working-age population at 16.7 percent followed by Copperbelt Province at 15.9 percent. Muchinga Province had the lowest share of the working-age population at 4.3 percent.

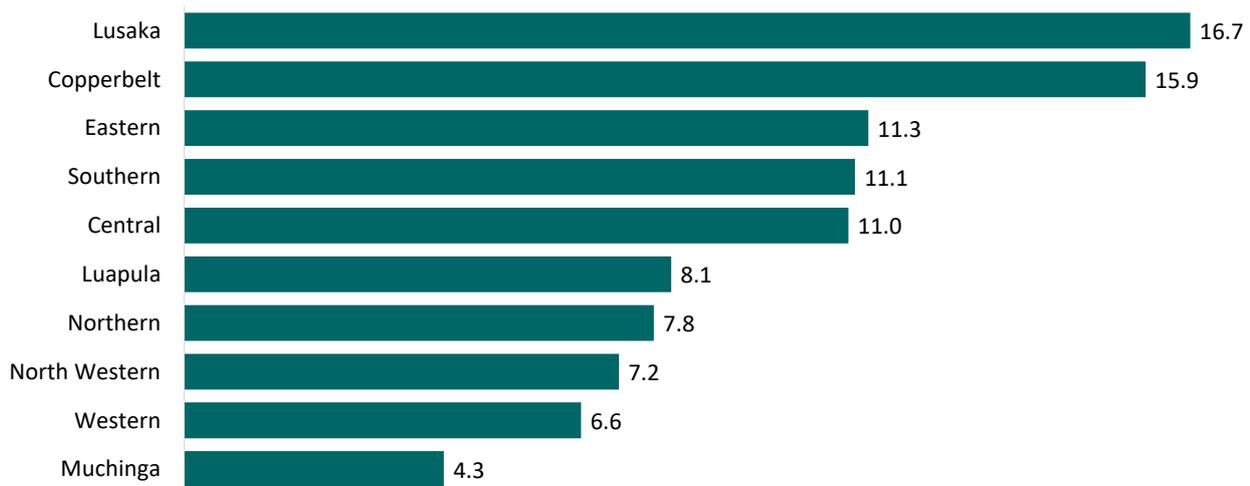
Figure 3.3: Percentage Share of Working-Age Population by Province, Zambia 2024


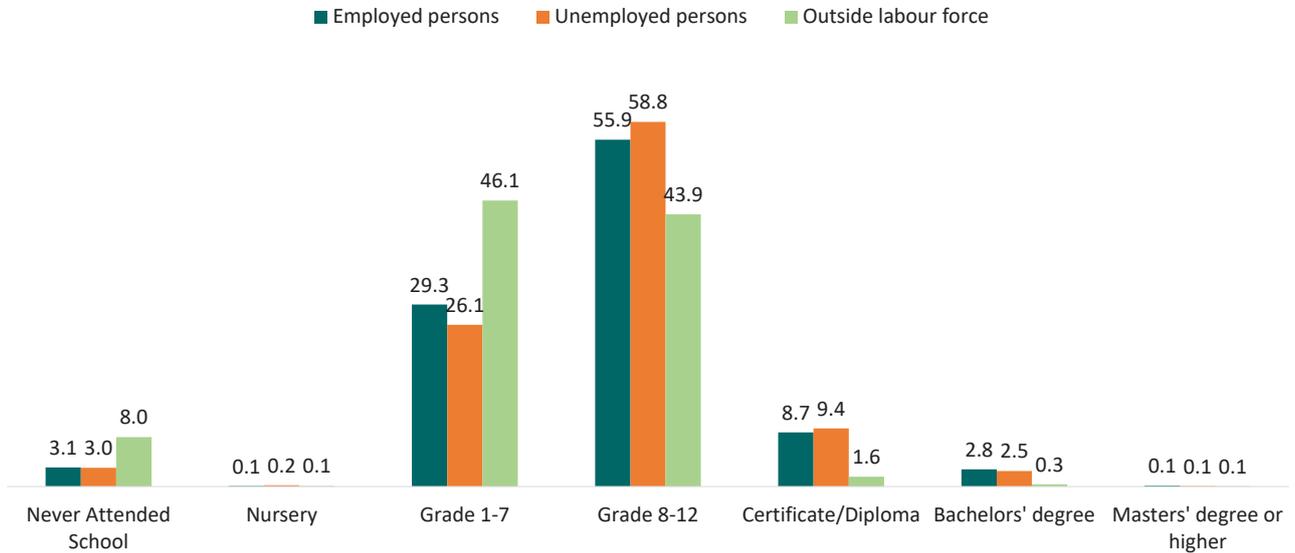
Table 3.2 shows the number and percentage distribution of the working-age population by province and sex. There were more females than males in the working age population in all the provinces except for Central, Northern and North Western Provinces which had more males than females in the working age population.

Table 3.2: Number and Percentage Distribution of the Working-Age Population (15 years or older) by Province and Sex, Zambia 2024

Province	Total	Male		Female	
	Number	Number	Percent	Number	Percent
Total	11,995,355	5,927,133	49.4	6,068,222	50.6
Central	1,320,459	682,389	51.7	638,070	48.3
Copperbelt	1,911,102	951,150	49.8	959,953	50.2
Eastern	1,359,883	675,061	49.6	684,822	50.4
Luapula	968,058	470,619	48.6	497,439	51.4
Lusaka	1,999,663	981,745	49.1	1,017,918	50.9
Muchinga	516,298	251,685	48.7	264,614	51.3
Northern	933,595	467,685	50.1	465,910	49.9
North Western	864,158	442,704	51.2	421,453	48.8
Southern	1,333,387	637,513	47.8	695,874	52.2
Western	788,751	366,582	46.5	422,169	53.5

Figure 3.4 shows the percentage distribution of the working-age population by activity status and highest level of education attained. Amongst the working age population, the employed mostly had secondary education as the highest education attained.

Figure 3.4: Percentage Distribution the Working Age- Population by Activity Status and Highest Level of Education Attained, Zambia 2024



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 4,560,760 of which 42.6 percent were in rural areas while 57.4 percent were in urban areas.

Table 4.1: Number and Percentage Distribution of the Labour Force by Rural/Urban and Sex, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	4,560,760	100.0	2,732,732	1,828,028
Rural	1,944,706	42.6	1,236,085	708,621
Urban	2,616,054	57.4	1,496,647	1,119,407

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 59.9 percent and 40.1 percent, respectively. In both rural and urban areas, the males had a higher percentage share than females.

Figure 4.1: Percentage Distribution of the Labour Force by Sex and Rural/Urban, Zambia 2024

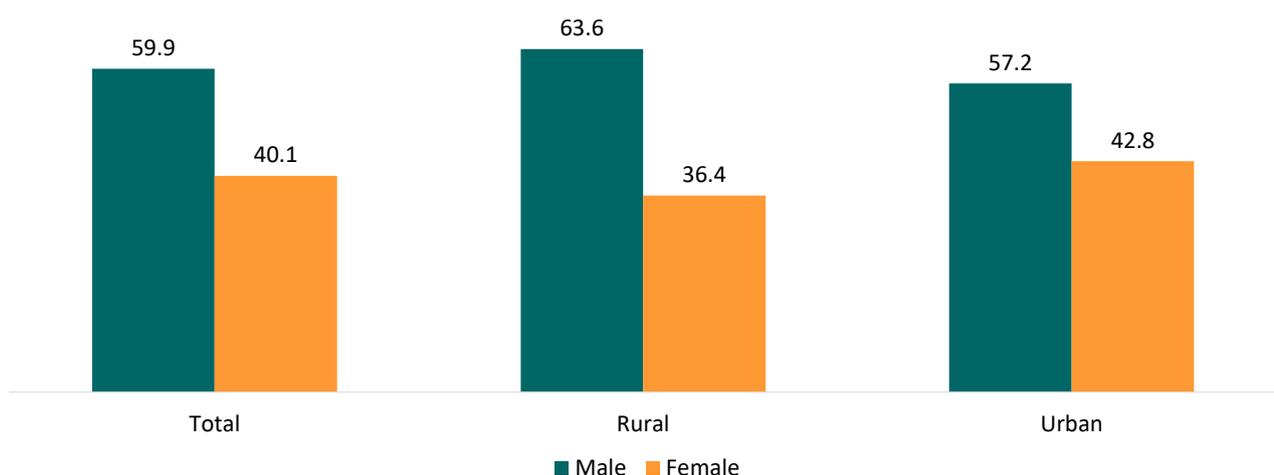


Figure 4.2 shows the percentage share of the labour force by province. Lusaka Province had the highest percentage share of the labour force at 25.7 percent, followed by Copperbelt Province at 18.6 percent. Muchinga Province had the lowest percent share of the labour force at 2.7 percent.

Figure 4.2: Percentage Share of the Labour force (15 years or older) by Province, Zambia 2024

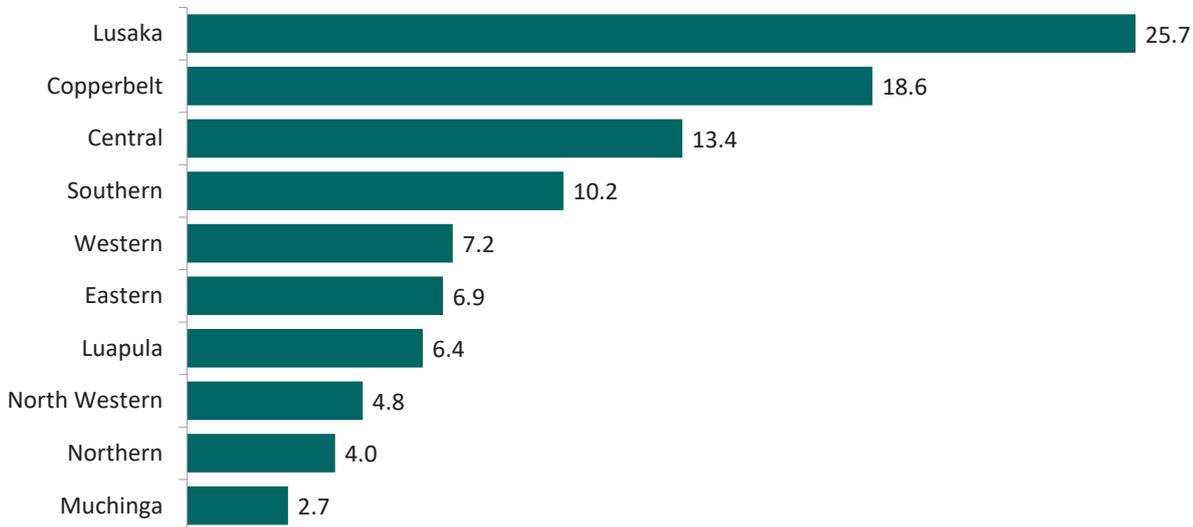


Table 4.2 shows the number and percentage distribution of the labour force by province and sex. In all the provinces, males accounted for higher percentage of the labour force than females except in Western Province.

Table 4.2: Number and Percentage Distribution of the Labour Force (15 years or older) by Province and Sex, Zambia 2024

Province	Total	Male		Female	
	Number	Number	Percent	Number	Percent
Total	4,560,760	2,732,732	59.9	1,828,028	40.1
Central	612,588	407,940	66.6	204,648	33.4
Copperbelt	847,559	508,071	59.9	339,488	40.1
Eastern	316,516	198,905	62.8	117,611	37.2
Luapula	291,553	181,827	62.4	109,726	37.6
Lusaka	1,173,032	689,462	58.8	483,570	41.2
Muchinga	124,941	74,669	59.8	50,273	40.2
Northern	183,152	104,674	57.2	78,478	42.8
North Western	217,286	135,810	62.5	81,475	37.5
Southern	465,438	269,642	57.9	195,796	42.1
Western	328,695	161,732	49.2	166,963	50.8

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 had the highest percentage share in the labour force at 17.4 percent while the age groups 60-64 and 65+ had the lowest at 2.3 percent. The age group 25-29 accounted for the highest percentage share in both urban areas and rural areas at 18.3 percent and 16.1 percent, respectively.

Figure 4.3: Percentage Distribution of the Labour Force (15 years or order) by Rural/Urban and Age Group, Zambia 2024

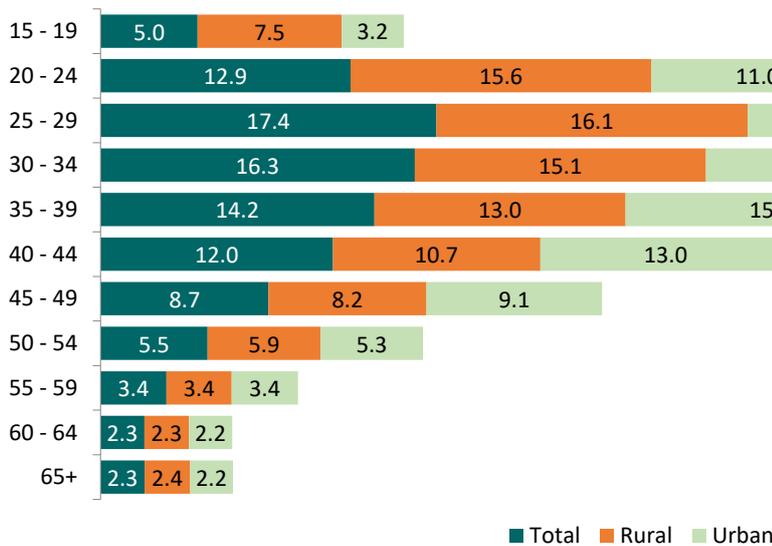
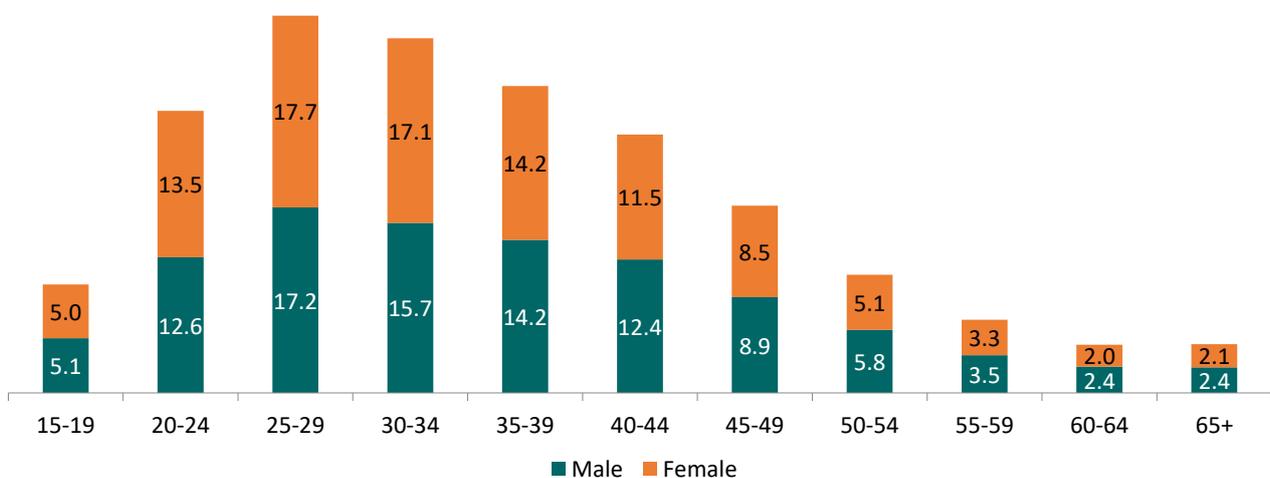


Figure 4.4 shows the percentage distribution of the labour force by sex and age group. Results show that, age group 25-29 had a highest percentage share in both female and males at 17.7 percent and 17.2 percent, respectively.

Figure 4.4: Percentage Distribution of the Labour Force (15 years or order) by Sex and Age Group, Zambia 2024



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 38.0 percent. Males had a higher participation rate than females at 46.1 percent and 30.1 percent, respectively. In both rural and urban areas, the males had a higher participation rate than females.

Figure 4.5: Labour Force Participation Rate by Sex and Rural/Urban, Zambia 2024

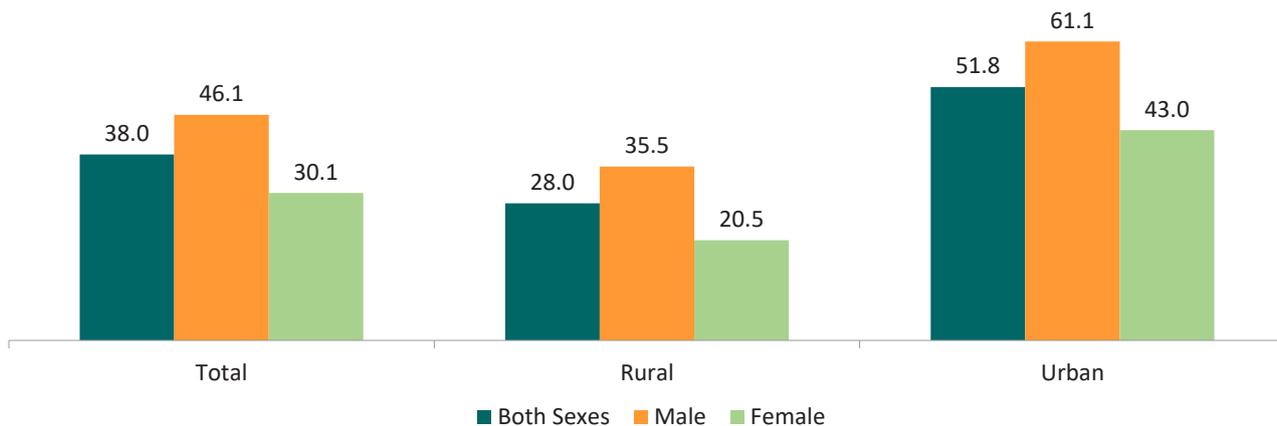


Figure 4.6 shows the labour force participation rate by sex and age group. The labour force participation rate was higher for males than females across all age groups. The labour force participation rate was highest in the age group 35-39 for males at 70.0 percent while age group 40-44 was highest for females at 45.1 percent. The age group 15-19 had the lowest labour force participation rate for both males and females at 10.7 percent and 7.4 percent, respectively.

Figure 4.6: Labour Force Participation Rate by Sex and Age Group, Zambia 2024

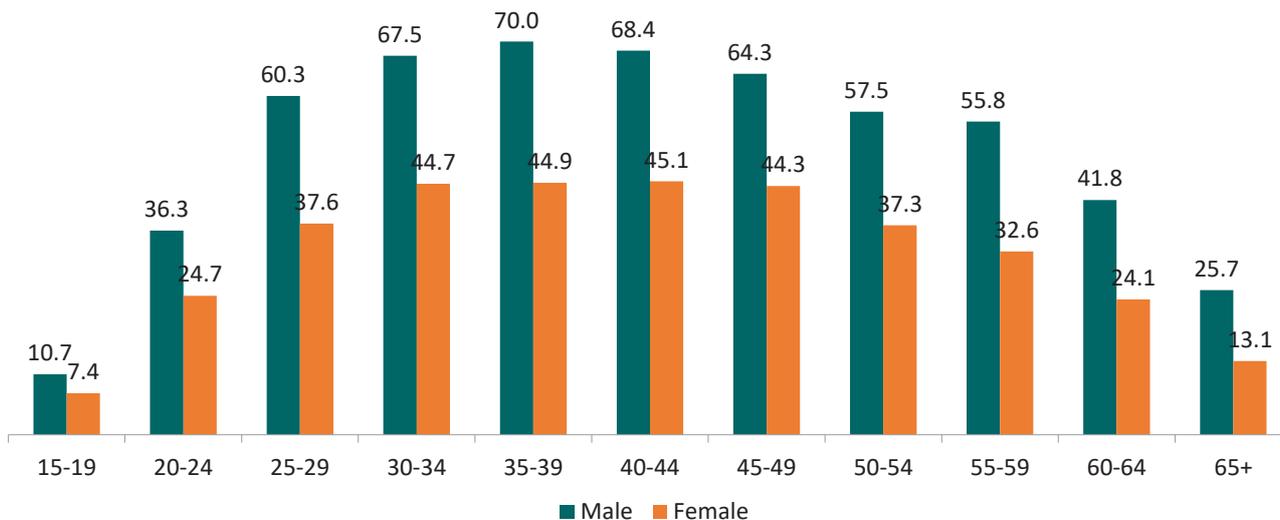


Figure 4.7 shows the labour force participation rate by rural/urban and age group. The labour force participation rate in urban areas was higher than that of rural areas in all the age groups except age group 15-19 years. The age group 45-49 years had the highest participation rate in urban areas at 79.4 percent while the age group 35-39 years had the highest participation rate in rural areas at 42.6 percent.

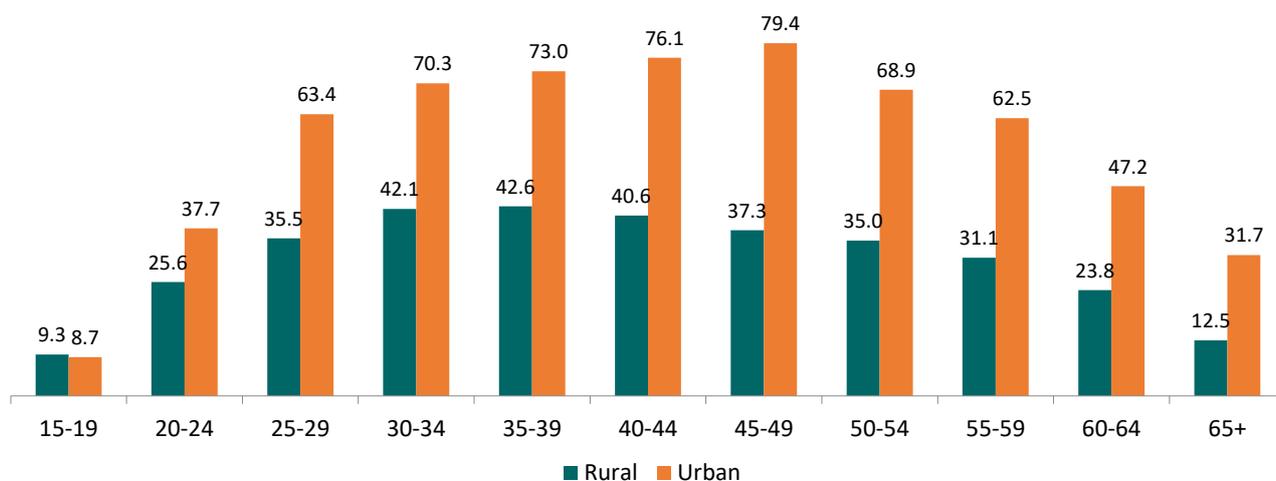
Figure 4.7: Labour Force Participation Rate by Rural/Urban and Age Group, Zambia 2024


Table 4.3 shows the labour force participation rate for the working-age population (15 years or older) by province and sex. Lusaka Province had the highest participation rate at 58.7 percent followed by Central Province at 46.4 percent. Northern Province had the lowest labour force participation rate at 19.6 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 2024

Province	Both Sexes	Male	Female
Total	38.0	46.1	30.1
Central	46.4	59.8	32.1
Copperbelt	44.3	53.4	35.4
Eastern	23.3	29.5	17.2
Luapula	30.1	38.6	22.1
Lusaka	58.7	70.2	47.5
Muchinga	24.2	29.7	19.0
Northern	19.6	22.4	16.8
North Western	25.1	30.7	19.3
Southern	34.9	42.3	28.1
Western	41.7	44.1	39.5

CHAPTER FIVE EMPLOYMENT

5.1 Introduction

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

5.2 Employed Population

Table 5.1 shows number and percentage distribution of employed population by rural/urban and sex. Results show that there were 3,972,883 employed persons of which 58.1 percent were in the urban areas and 41.9 percent were in rural areas.

Table 5.1: Number and Percentage Distribution of Employed Persons by Rural/Urban and Sex, Zambia 2024

Rural/Urban	Both sexes		Male	Female
	Number	Percent	Number	Number
Total	3,972,883	100.0	2,425,055	1,547,828
Rural	1,663,804	41.9	1,069,692	594,112
Urban	2,309,079	58.1	1,355,363	953,716

Figure 5.1 shows percentage distribution of the employed persons by sex and rural/urban. At national level, there were more employed males than females at 61.0 percent and 39.0 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 2024

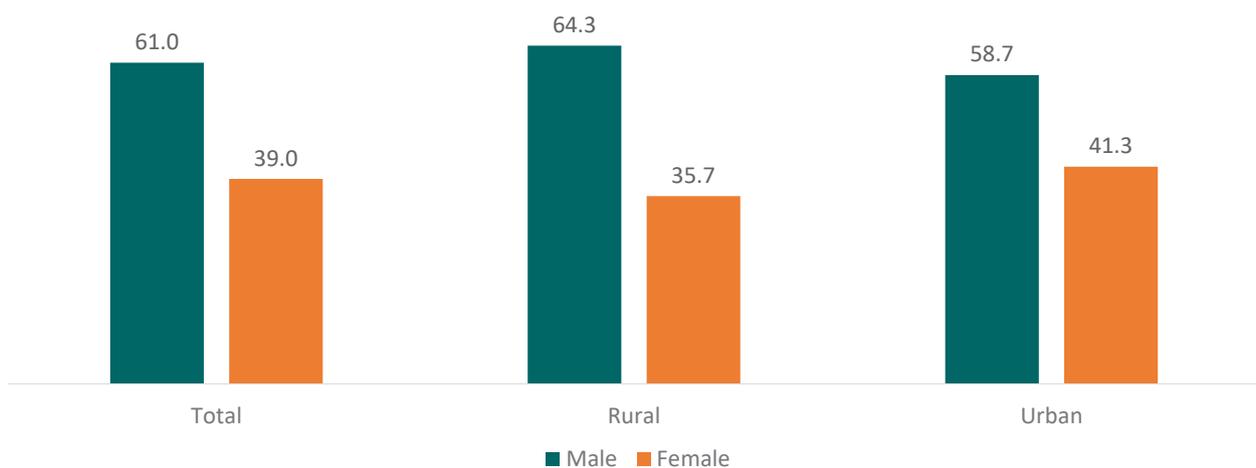


Figure 5.2 shows percentage share of the employed persons by province. Lusaka Province had the highest share of the employed persons at 27.9 percent followed by Copperbelt Province at 16.7 percent. Muchinga Province had the lowest share at 2.6 percent.

Figure 5.2: Percentage Share of the Employed Persons by Province, Zambia 2024

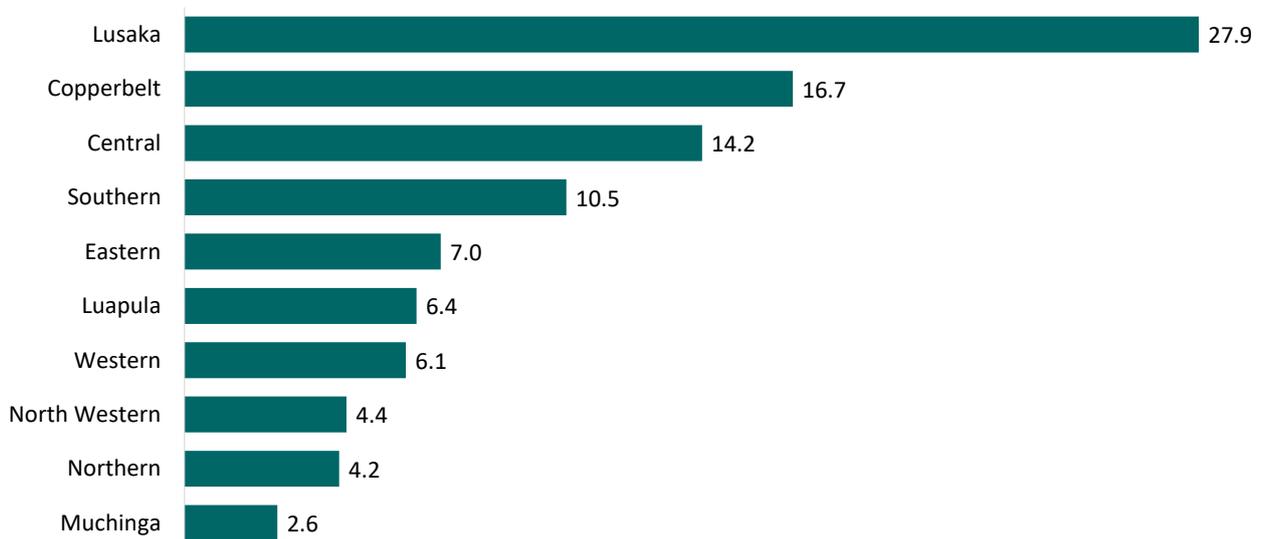


Figure 5.3 shows percentage distribution of employed persons by sex and age group. The age group 30-34 had the highest percentage share for females at 17.8 percent. Furthermore, 2.2 percent of females were aged 65 years or older, accounting for the lowest percentage share while the corresponding age groups among males were 25-29 and 60-64 years accounting for 16.4 and 2.5 percent, respectively.

Figure 5.3: Percentage Distribution of Employed Persons by Sex and Age Group, Zambia 2024

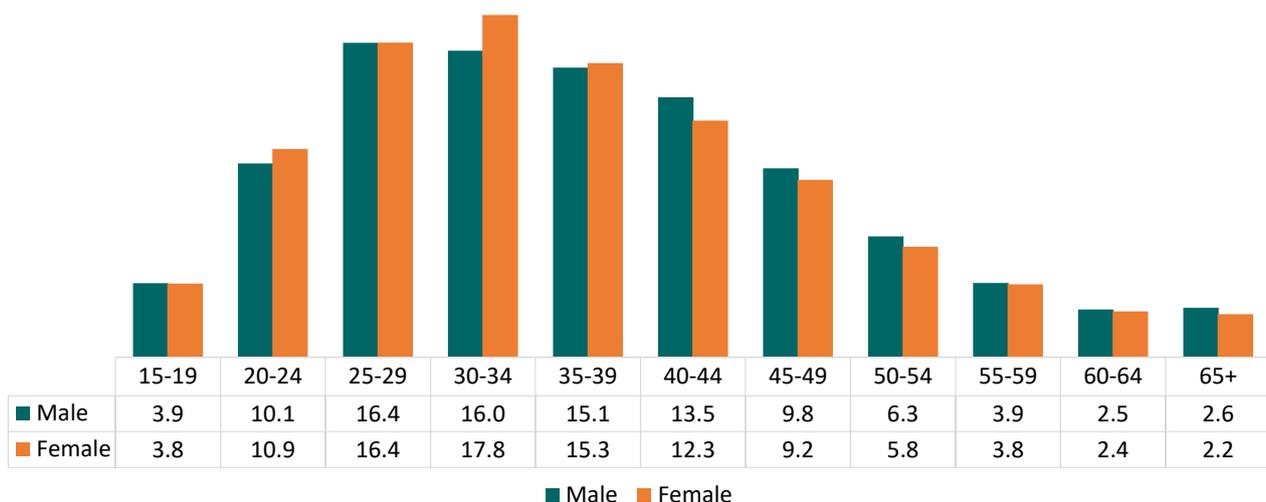
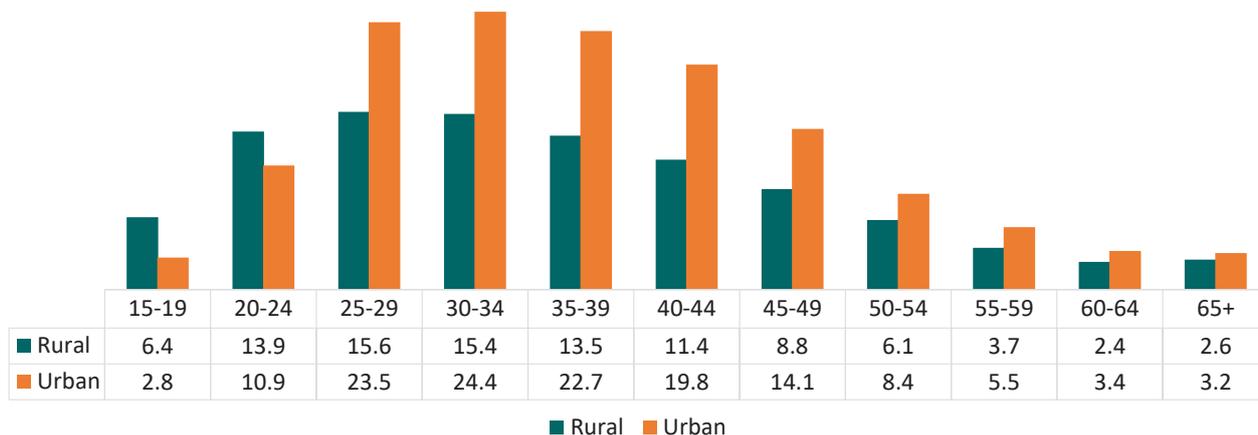


Figure 5.4 shows percentage distribution of employed persons by rural/urban and age group. Out of employed population in rural areas, 15.6 percent were aged 25-29, accounting for the highest percentage share at while persons aged 60-64 accounted for the lowest percentage share at 2.4 percent. The corresponding age groups in urban areas accounting for the highest and lowest percentage share were the 30-34-year-olds at 24.4 percent and the 15-19-year-olds at 2.8 percent.

Figure 5.4: Percentage Distribution of Employed persons by Rural/Urban and Age group, Zambia 2024



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 employment-to-population ratio by sex and rural/urban. The overall employment-to-population ratio was 33.1 percent with males at 40.8 percent and females at 25.6 percent. The ratio for urban areas was higher than that of rural areas at 45.2 percent and 24.4 percent, respectively.

Figure 5.5: Employment-to-Population Ratio by Sex and Rural/Urban, Zambia 2024

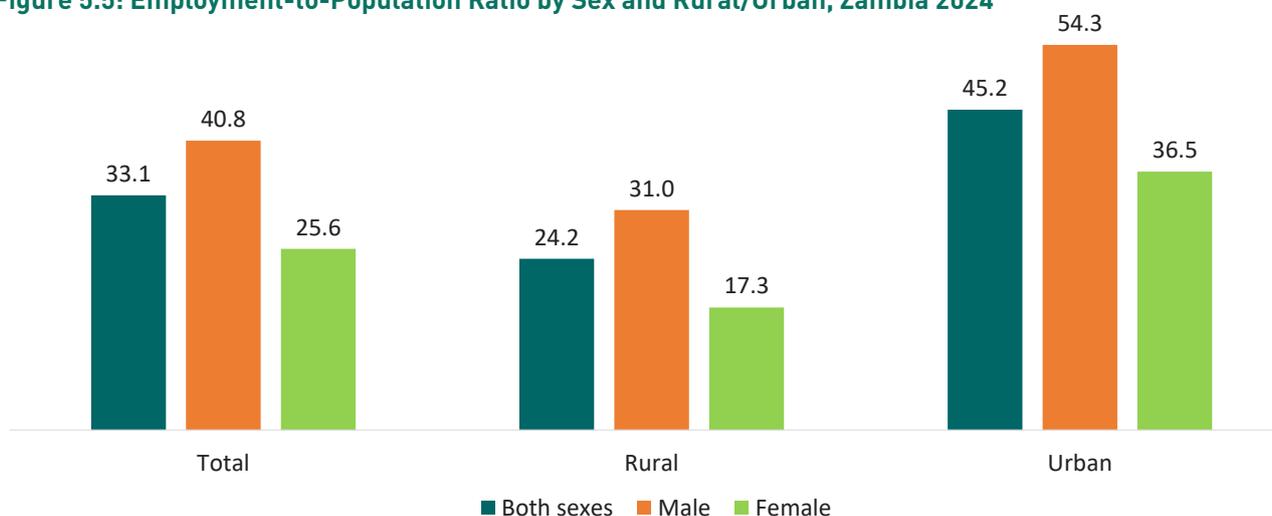


Figure 5.6 shows employment-to-population ratio by province. The province with the highest employment-to-population ratio was Lusaka Province at 54.5 percent while Northern Province had the lowest at 18.1 percent.

Figure 5.6: Employment-to-Population Ratio by Province, Zambia 2024

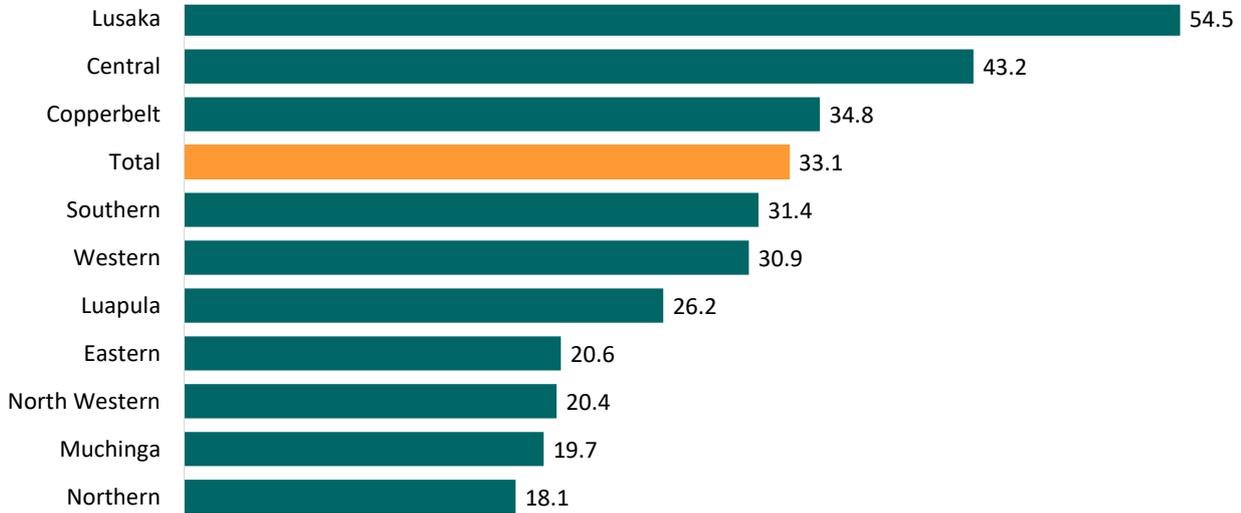


Figure 5.7 shows employment-to-population ratio by sex and province. Lusaka Province had the highest employment-to-population ratio for males of 66.4 percent. Northern Province had the lowest employment to population ratio for males at 21.1 percent. On the other hand, Lusaka Province had the highest employment-to-population ratio for females of 42.7 percent while Eastern Province had the lowest employment-to-population ratio at 14.8 percent.

Figure 5.7: Employment-to-Population Ratio by Sex and Province, Zambia 2024

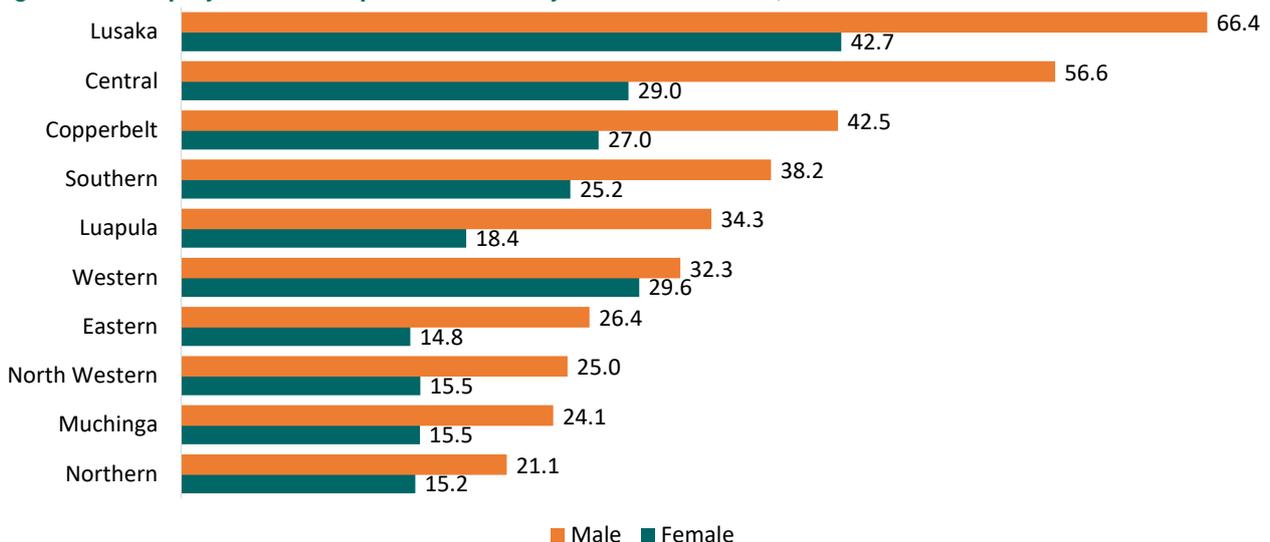
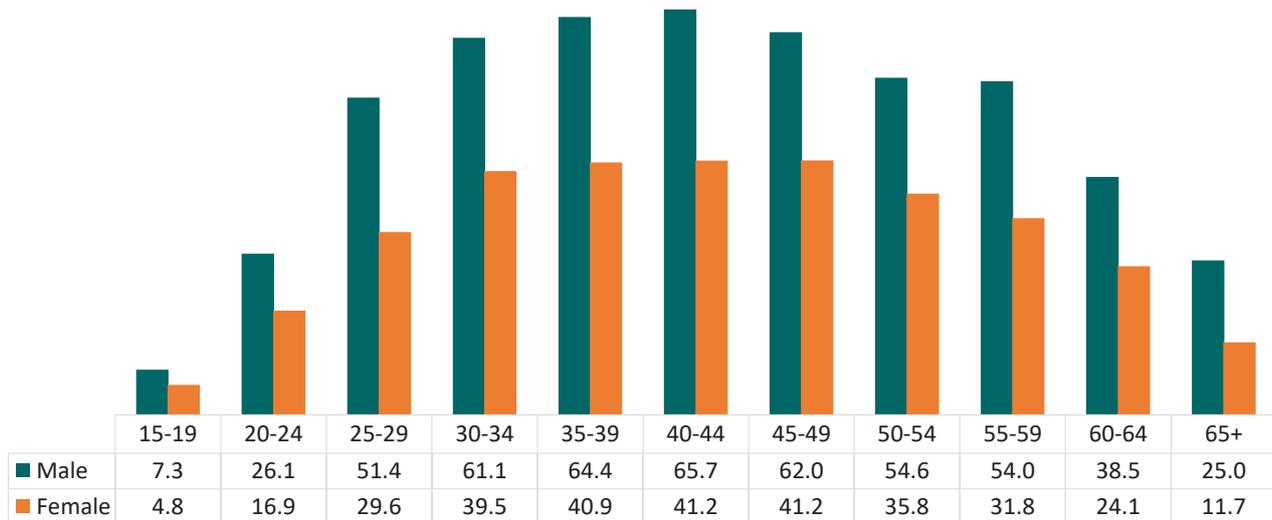


Figure 5.8 shows employment-to-population ratio by sex and age group. In all age groups, the employment-to-population ratio was higher for males than females. Males aged 40-44 had the highest employment-to-population ratio of 65.7 percent while those aged 15-19 had the lowest employment-to-population ratio at 7.3 percent. The corresponding age groups with the highest and lowest employment-to-population ratio among females were 40-49 and 15-19 at 41.2 and 4.8 percent, respectively.

Figure: 5.8 Employment-to-Population Ratio by Sex and Age Group, Zambia 2024



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.

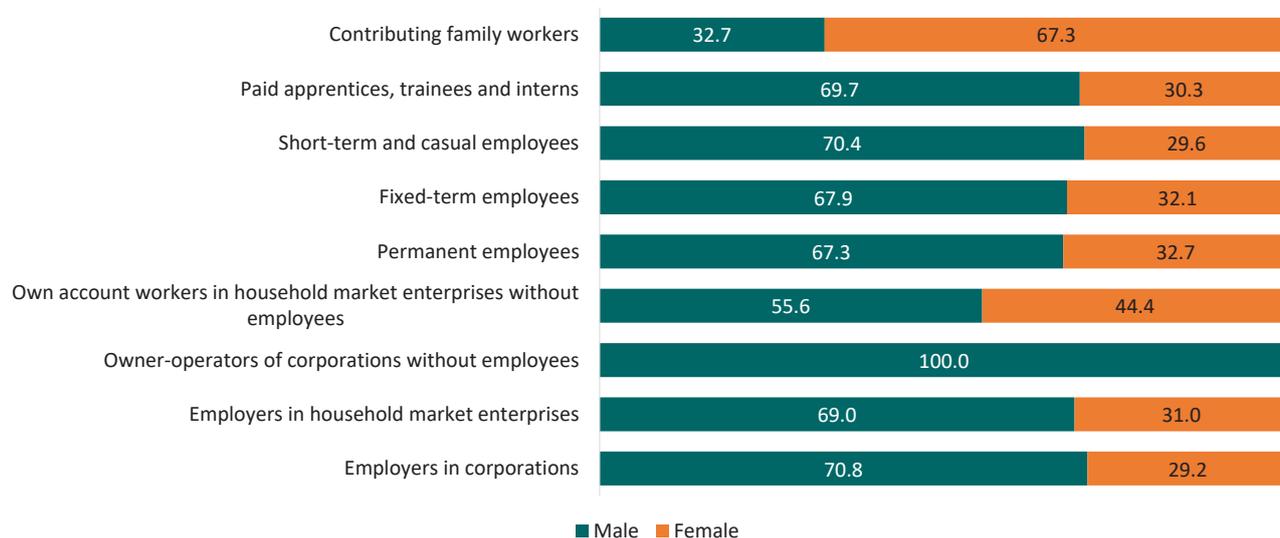
Table 5.2 shows number and percentage distribution of employed persons by status in employment and sex. The own account workers in household market enterprises without employees accounted for the largest proportion of employed persons at 43.8 percent, while the fixed-term employees accounted for second largest proportion at 22.5 percent. Out of 2.4 million males, 39.9 percent were own account workers in household market enterprise without employees, accounting for the largest proportion while the corresponding proportion for females was 50.0 percent.

Table 5.2: Number and Percentage Distribution of Employed Persons by Status in employment and Sex, Zambia 2024

Status in employment	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Total	3,972,883	100.0	2,425,055	100.0	1,547,828	100.0
Employers in corporations	60,762	1.5	43,048	1.8	17,714	1.1
Employers in household market enterprises	34,196	0.9	23,589	1.0	10,607	0.7
Owner-operators of corporations without employees	497	0.0	497	0.0	0	0.0
Own account workers in household market enterprises without employees	1,739,620	43.8	966,389	39.9	773,230	50.0
Dependent contractors	0	-	0	-	0	-
Permanent employees	774,392	19.5	521,348	21.5	253,044	16.3
Fixed-term employees	895,290	22.5	607,739	25.1	287,550	18.6
Short-term and casual employees	236,312	5.9	166,457	6.9	69,855	4.5
Paid apprentices, trainees and interns	54,588	1.4	38,074	1.6	16,514	1.1
Contributing family workers	177,227	4.5	57,913	2.4	119,314	7.7

Figure 5.9 shows percentage distribution of employed persons by status in employment and sex. There were more males in all statuses of employment except among contributing family workers which had more females at 67.3 percent.

Figure 5.9: Percentage Distribution of Employed Persons by Status in employment and sex, Zambia 2024



5.5 Institutional sector

Figure 5.10 shows percentage share of employed persons by institutional sector. Persons employed working in private businesses/firms accounted for the highest percentage share at 78.8 percent followed by those in Central Government at 11.8 percent. Persons employed in embassies/international organisations accounted for the lowest percentage share of 0.1 percent.

Figure 5.10: Percentage Distribution of the Employed Persons by Institutional sector, Zambia 2024

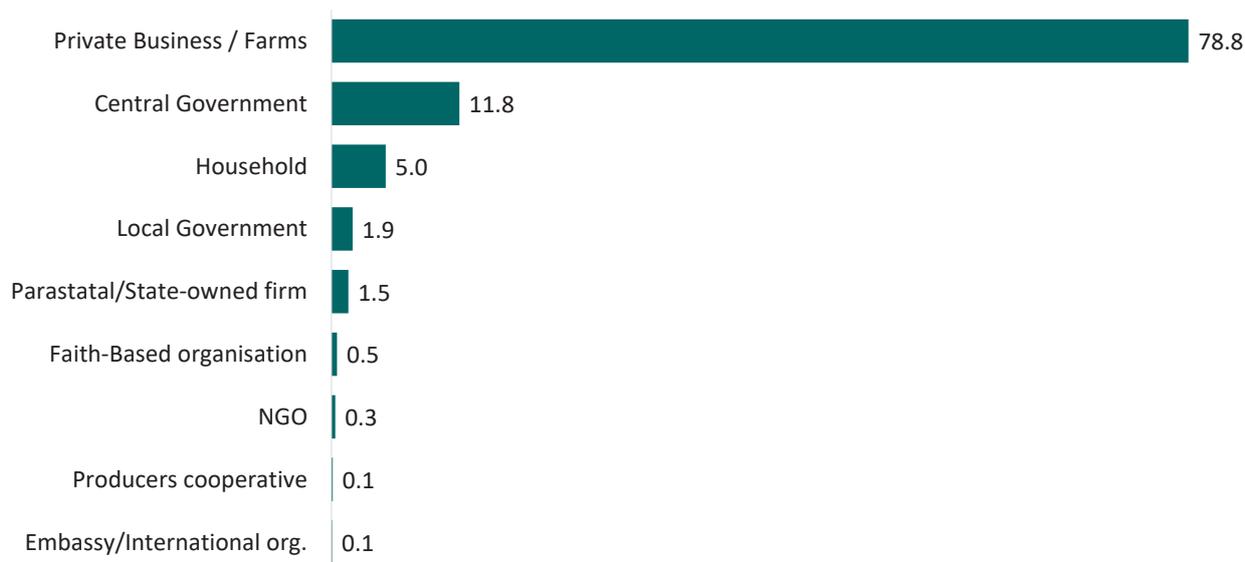


Figure 5.11 shows percentage distribution of employed persons by sex and institutional sector. There were more males than females in all sectors except in household sector where females accounted for 64.4 percent.

Figure 5.11: Percentage Distribution of the Employed Persons by Sex and Institutional sector, Zambia 2024

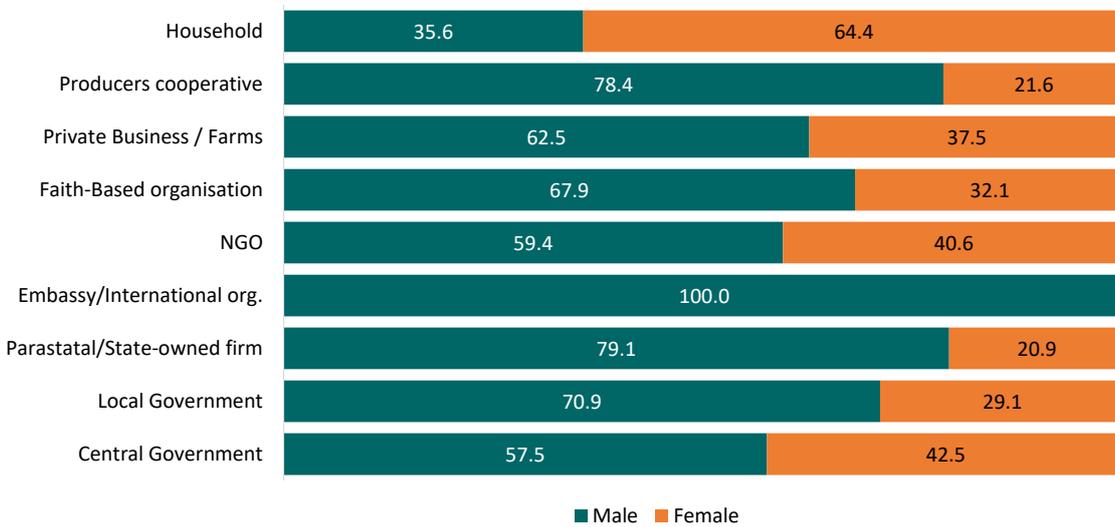
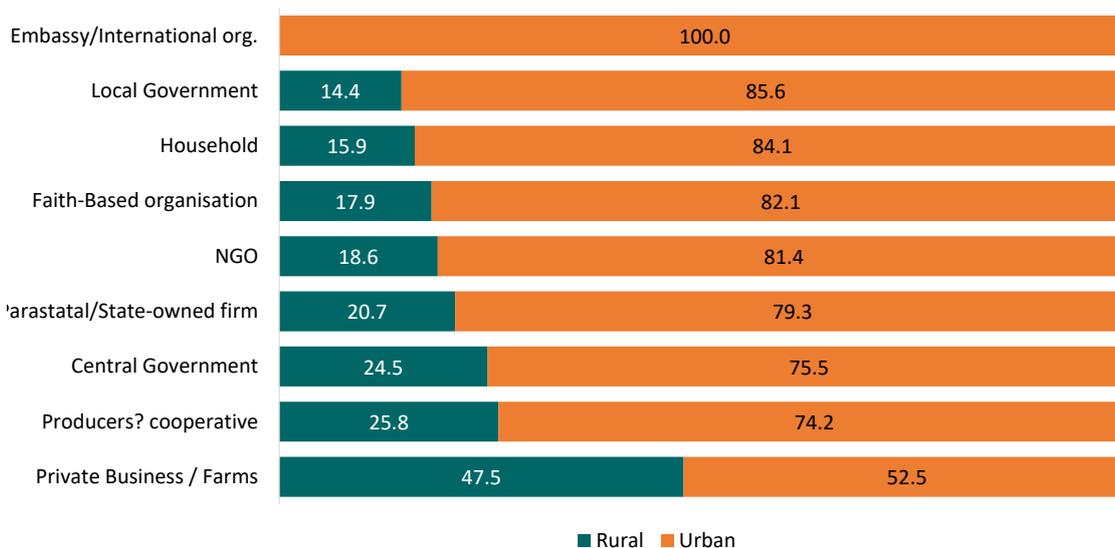


Figure 5.12 shows percentage distribution of the employed persons by rural/urban and institutional sector. In all sectors, there were more employed persons in urban areas. All employed persons in embassies/international organisation were in urban areas.

Figure 5.12: Percentage Distribution of the Employed persons by Rural/Urban and Institutional sector, Zambia 2024



5.6 Employment by educational attainment

Figure 5.13 shows percentage distribution of employed persons by educational attainment. Grades 8-12 accounted for the highest percentage share of the employed persons at 50.6 percent. These were followed by Grades 1-7 at 30.9 percent while those whose highest educational attainment was nursery accounted for 0.1 percent.

Figure 5.13: Percentage Distribution of the Employed Persons by educational attainment, Zambia 2024

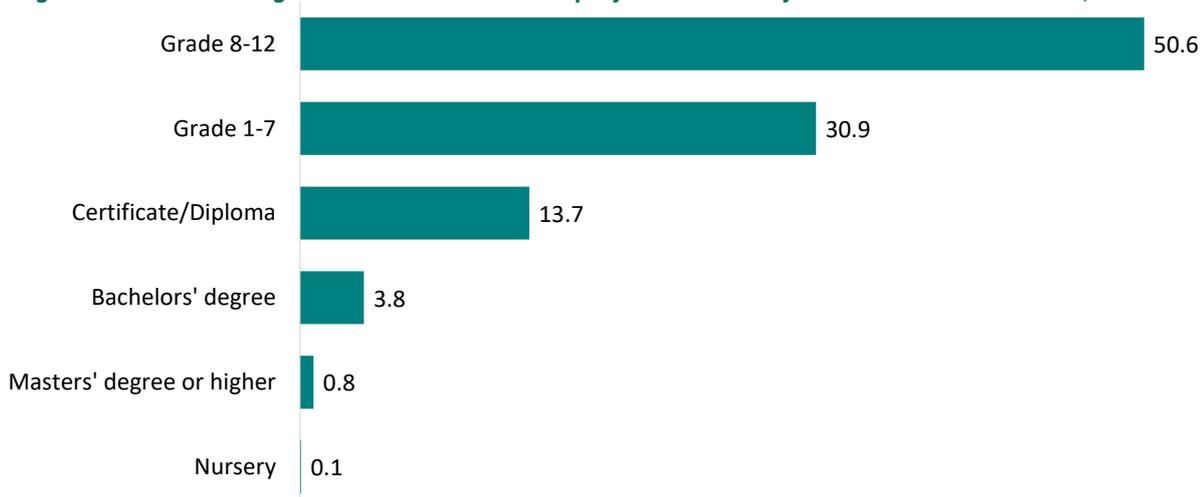


Figure 5.14 shows percentage distribution of employed persons by sex and highest educational attainment. In all educational attainment categories, there were more employed males than females. Females made up the smallest percentage share at master's degree level at 28.1 percent, and their highest percentage share was at Grade 1-7 level of 45.1 percent.

Figure 5.14: Percentage Distribution of Employed Persons by Sex and Highest Educational Attainment, Zambia 2024

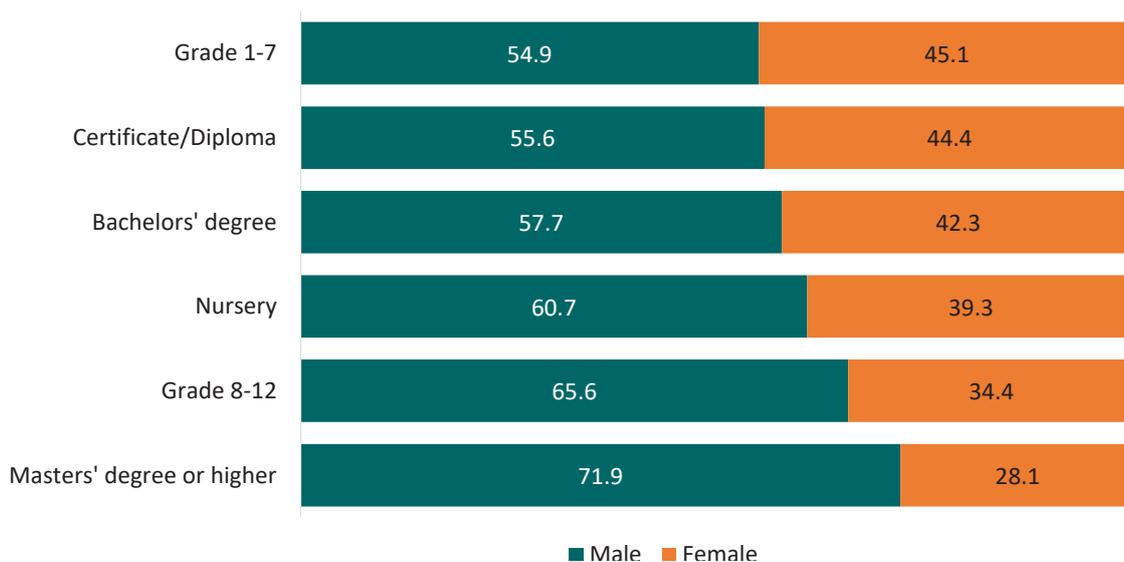
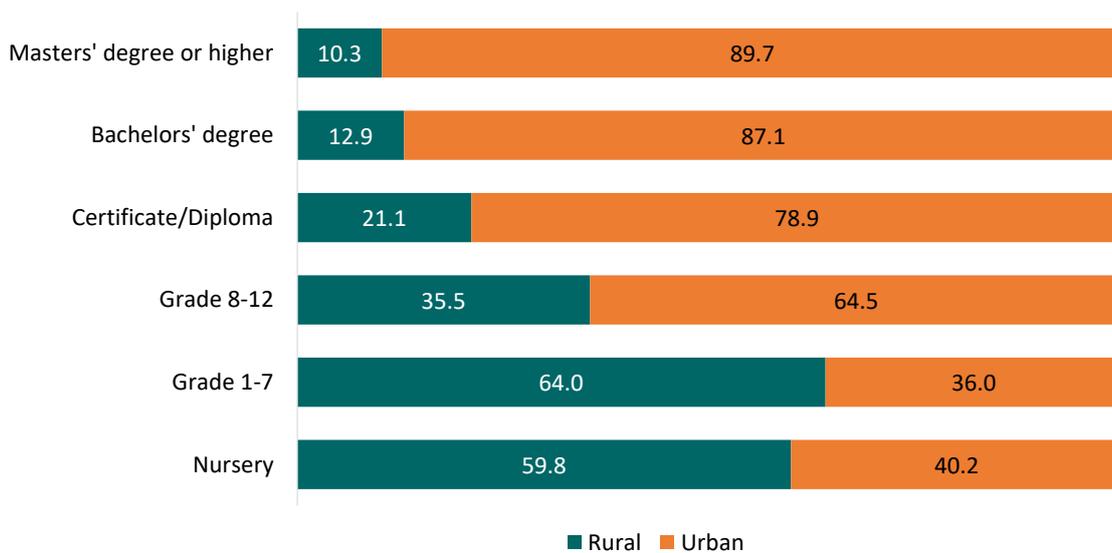


Figure 5.15 shows percentage distribution of employed persons by highest educational attainment and rural/urban. Of all educational attainment level, master’s degree level had the highest percentage share of 89.7 percent of employed persons living in urban areas while Grades 1-7 level had the lowest percentage share living in urban areas of 36.0 percent.

Figure 5.15: Percentage Distribution of Employed Persons by Highest Educational Attainment and Rural/Urban, Zambia 2024



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 5.16 shows percentage share of the employed persons by occupation. The service and sales workers had the highest share of employed persons at 30.6 percent, followed by the skilled agriculture forestry and fisheries workers at 20.9 percent.

Figure 5.16: Percentage Share of Employed Persons by Occupation, Zambia 2024

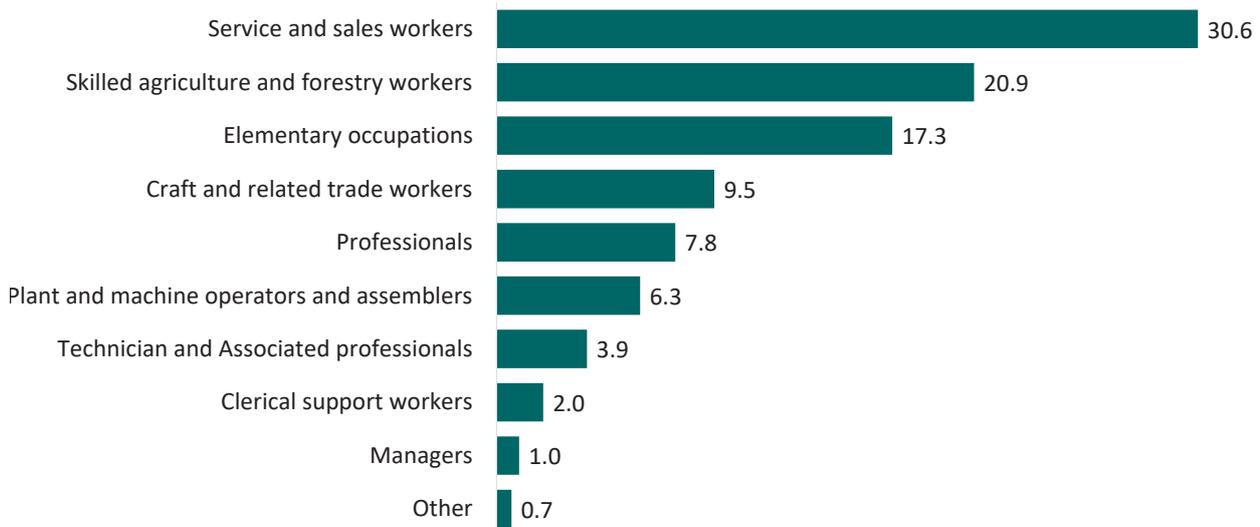


Figure 5.17 shows percentage distribution of employed persons by sex and occupation. There were more males than females employed in all the occupations except in professionals and service and sales workers where females accounted for 50.1 and 58.5 percent, respectively.

Figure 5.17: Percentage Distribution of Employed Persons by Sex and Occupation, Zambia 2024

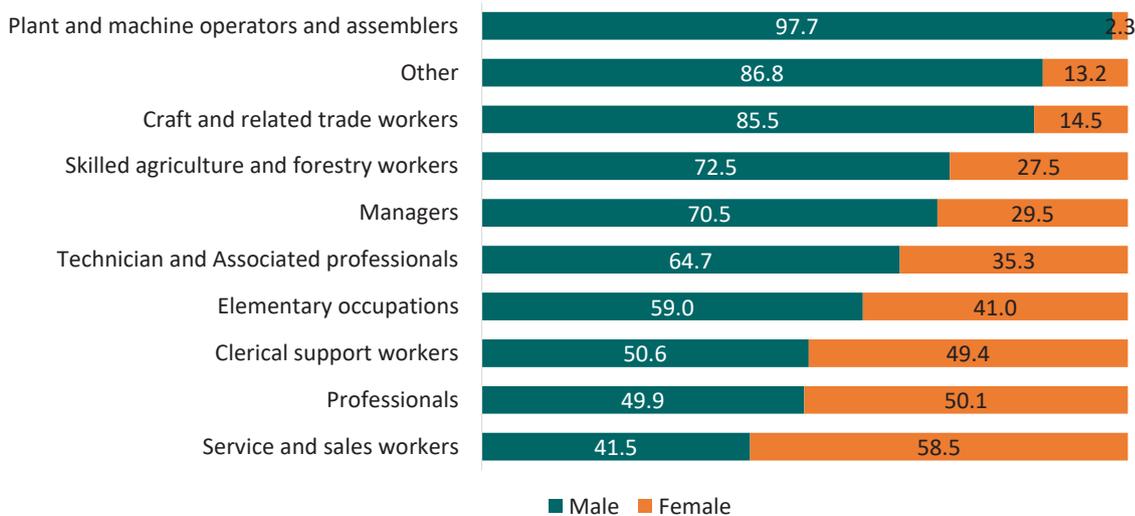
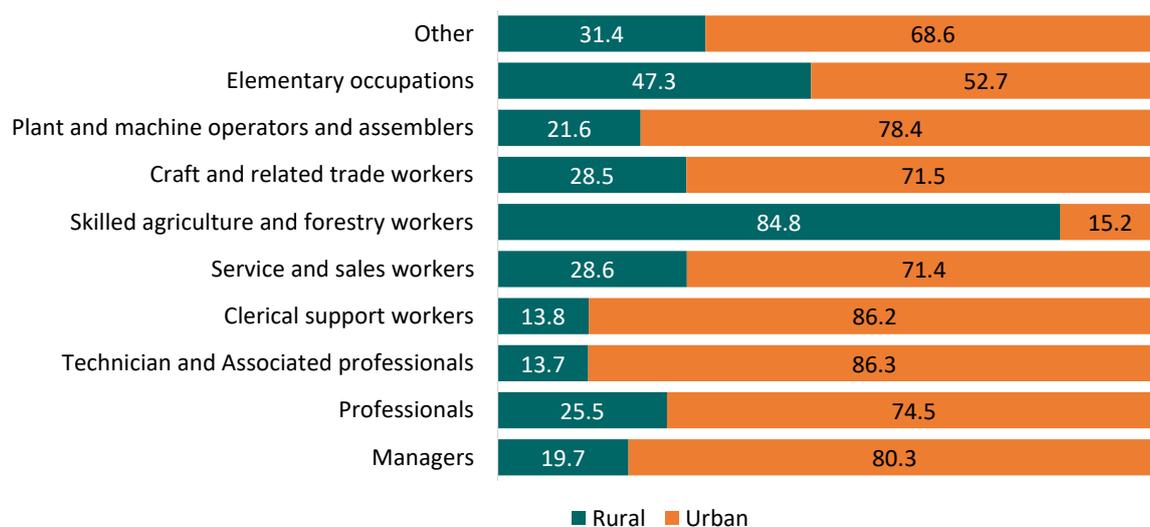


Figure 5.18 shows percentage distribution of employed persons by rural/urban and occupation. In all occupations, there were more employed persons in the urban areas than rural areas except for skilled agriculture, forestry and fisheries workers where rural areas accounted for 84.8 percent.

Figure 5.18: Percentage Distribution of Employed Persons by Rural/Urban and Occupation, Zambia 2024


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 into 21 different industries as follows:

- Agriculture, forestry and fishing
- Mining and quarrying
- Manufacturing
- Electricity, gas, steam and air conditioning supply
- Water supply; sewerage, waste management and remediation activities
- Construction
- Wholesale and retail trade; repair of motor vehicles and motorcycles
- Transportation and storage
- Accommodation and food service activities
- Information and communication
- Financial and insurance activities
- Real estate activities
- Professional, scientific and technical activities
- Administrative and support service activities
- Public administration and defense; compulsory social security
- Education
- Human health and social work activities
- Arts, entertainment and recreation
- Other service activities
- Activities of households as employers; undifferentiated goods and services producing activities of households for own use
- Activities of extraterritorial organizations and bodies

Figure 5.19 shows percentage share of employed persons by industry. The industry with the highest share of employed persons was agriculture, forestry and fishing at 28.0 percent followed by the wholesale and retail trade; repair of motor vehicles and motorcycles industry at 23.9 percent. Activities of extraterritorial organization and bodies had the lowest percentage share at 0.1 percent.

Figure 5.19: Percentage Share of Employed Persons by Industry, Zambia 2024

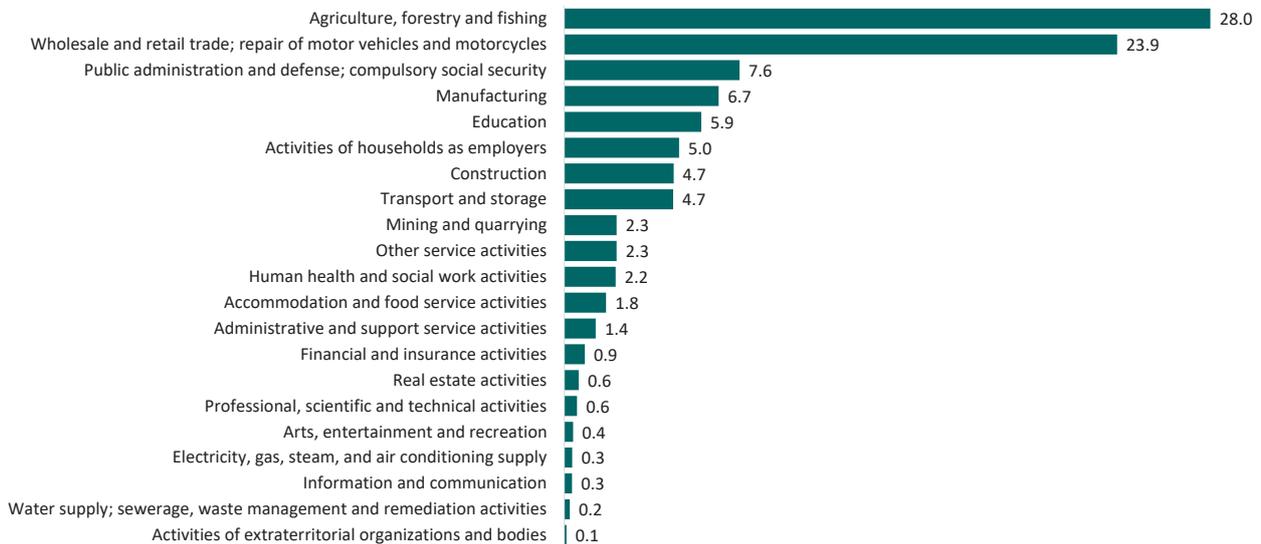


Figure 5.20 shows percentage distribution of employed population by sex and industry. There were more males than females employed in all the industries except in education (48.7 percent); human health and social work activities (45.9 percent); financial and insurance activities (41.9 percent); accommodation and food services activities (40.2 percent); wholesale and retail trade (39.7 percent); other services activities (38.6 percent); and activities of households as employers (35.6 percent).

Figure 5.20: Percentage Distribution of Employed Population (15 years or older) by Sex and Industry, Zambia 2024

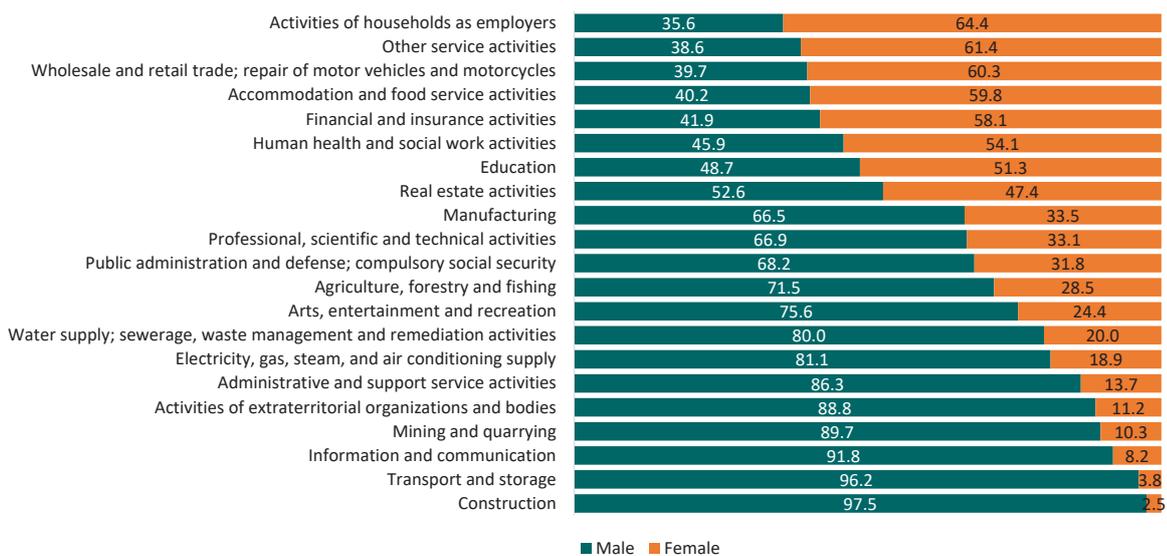


Figure 5.21 shows percentage distribution of employed persons by rural/urban and industry. There were more employed persons in urban areas than rural areas in all industries except in the agriculture, forestry and fishing industry where rural areas accounted for 84.7 percent.

Figure 5.21: Percentage Distribution of Employed Population by Industry and Rural/Urban, Zambia 2024

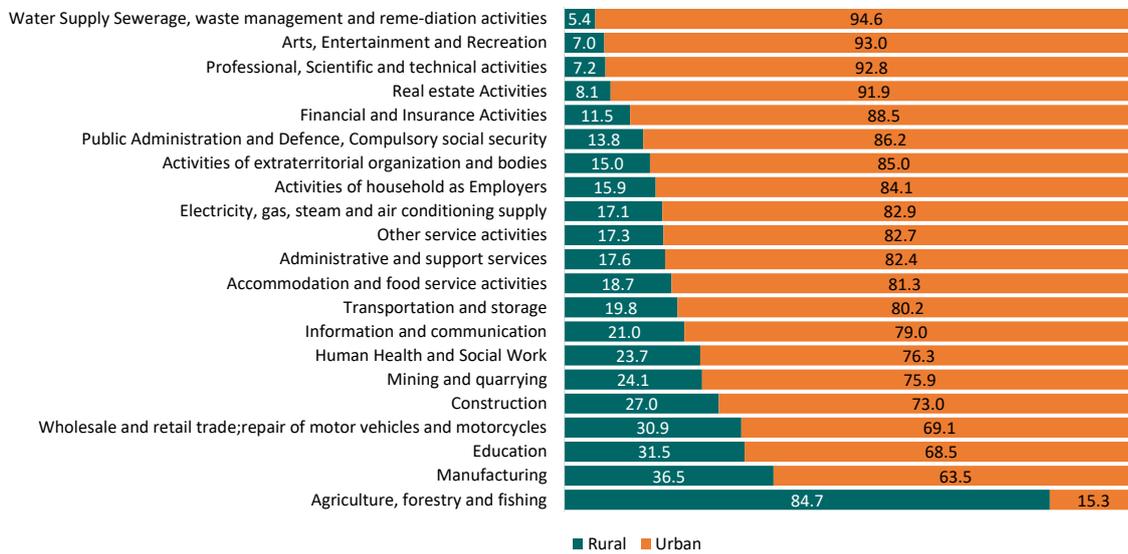


Table 5.3 shows number and percentage distribution of employed persons by industry and province. Agriculture, forestry and fishing industry was predominant in Central Province accounting for the highest percentage share of the employed persons at 28.5 percent, remotely followed by Lusaka and Southern provinces at 14.2 and 14.0 percent, respectively. Mining and quarrying was predominant in the Copperbelt Province at 49.5 percent, while North Western Province had the second highest percentage share at 23.7 percent.

Other sector of strategic importance to the country include manufacturing whose largest share of employment was in Lusaka Province at 34.5 percent and Copperbelt Province at 19.2 percent; accommodation and food service (28.7 percent in Lusaka Province), transport and storage (27.0 percent in Copperbelt Province), arts, entertainment, and recreation (73.0 percent in Lusaka Province) jointly making up the tourism sector.

An equally critical sector in the country’s economy is the energy sector (constituting the Electricity, gas, steam and air conditioning supply and the Water supply sewerage, waste management and remediation activities) whose largest shares of employment were in Lusaka Province (39.1 percent) and in Copperbelt Province (37.4 percent), respectively.

Table 5.3: Number and Percentage Distribution of Employed Persons by Province and Industry, Zambia 2024

Industry	Total	Province									
		Central	Copperbelt	Eastern	Luapula	Lusaka	Muchinga	Northern	North Western	Southern	Western
Agriculture, forestry, and fishing	1,111,602	28.5	6.2	9.4	9.9	14.2	3	3.7	2.6	14	8.5
Mining and quarrying	90,117	7.7	49.5	0	1	8.4	0.3	0	23.7	7.9	1.6
Manufacturing	265,772	4.5	19.4	9.6	4.9	34.5	1.6	6.3	3.9	6.5	8.6
Electricity, gas, steam and air conditioning supply	13,841	6.6	19.4	6.2	2.2	37.4	0	3.9	7.6	8.9	7.8
Water Supply Sewerage, waste management and remediation activities	9,527	7.5	43.8	0	0	39.1	0	0	0	9.6	0
Construction	188,232	8	23.2	5	3.3	34.4	3.6	2.9	4.6	9.8	5.1
Wholesale and retail trade; repair of motor vehicles and motorcycles	951,171	7.9	19.3	6.1	7.1	29.4	2.8	6.4	4	11	6.1
Transportation and storage	187,527	10.4	27	12	3.9	21.4	1.3	5.7	6.5	10.2	1.6
Accommodation and food service activities	72,108	7.8	17.2	8	2.5	28.7	1	3.8	7.3	12.6	11.2
Information and communication	13,261	0	11.2	4.4	0	57	0	0	4.2	19.7	3.5
Financial and Insurance Activities	35,516	6.7	18.1	5.5	3.6	41.1	4.1	3.2	5.6	10.1	2.2
Real estate Activities	24,869	10.1	27.8	6.5	0	48.8	0	0	0	6.8	0
Professional, Scientific and technical activities	22,159	3.8	10.1	3.7	0	74.5	1	1.7	5.1	0	0
Administrative and support services	54,246	6.7	26	0	2.3	45	0.7	1.4	4.3	9.3	4.3
Public Administration and Defence, Compulsory social security	301,650	8	15.8	5.7	5.3	44.1	2.2	2.8	6.4	7	2.7
Education	235,944	13.9	21.7	3.4	6.7	25	4.6	4.8	5.5	9.1	5.3
Human Health and Social Work	88,394	18.3	18.9	2.9	5.1	33.5	2.6	1.5	2.8	8.7	5.7
Arts, Entertainment and Recreation	15,358	3.6	13.4	0	0	73.6	1.5	0	0	7.9	0
Other service activities	90,100	11.4	24.6	5	3.9	36.1	1.5	3.9	3.6	6.2	3.9
Activities of household as Employers	197,724	9.9	15.1	7.8	1.9	47.1	2.1	1.9	3	6.2	4.9
Activities of extraterritorial organization and bodies	3,766	0	10.4	8.5	0	32.7	0	0	0	26.2	22.2

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 5.22 shows percentage distribution of employed persons by type of employment. Formal employment was estimated at 28.8 percent while informal employment was at 71.2 percent.

Figure 5.22: Percentage Distribution of the Employed Persons by Type of Employment (Formal/ Informal), Zambia 2024

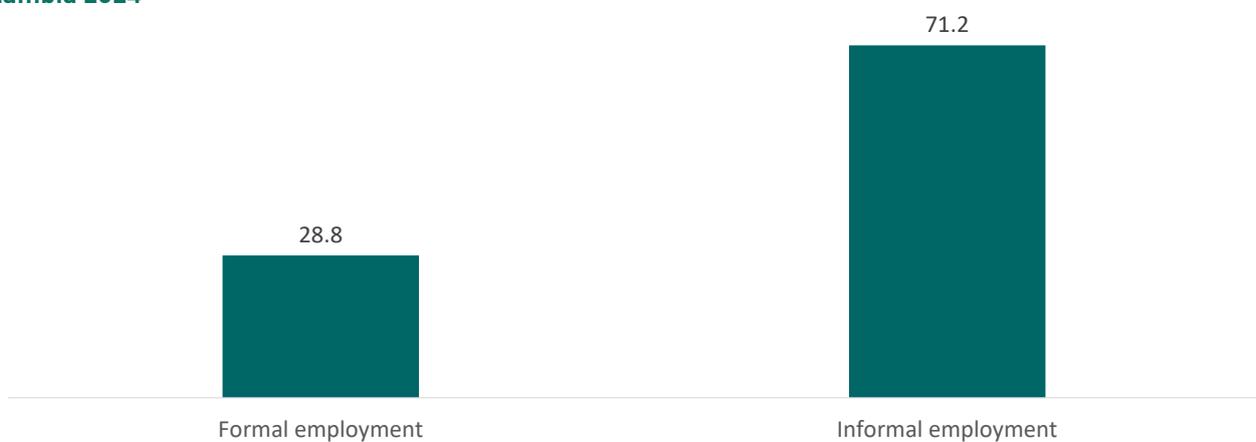


Figure 5.23 shows percentage distribution of the employed persons by rural/urban and type of employment. Among formally employed persons, 17.7 percent was in rural areas while 82.3 percent were in urban areas. The informally employed persons accounted for 51.6 percent and 48.4 percent in rural and urban, respectively.

Figure 5.23: Percentage Distribution of the Employed Persons by Rural/Urban and Type of Employment (Formal/ Informal), Zambia 2024

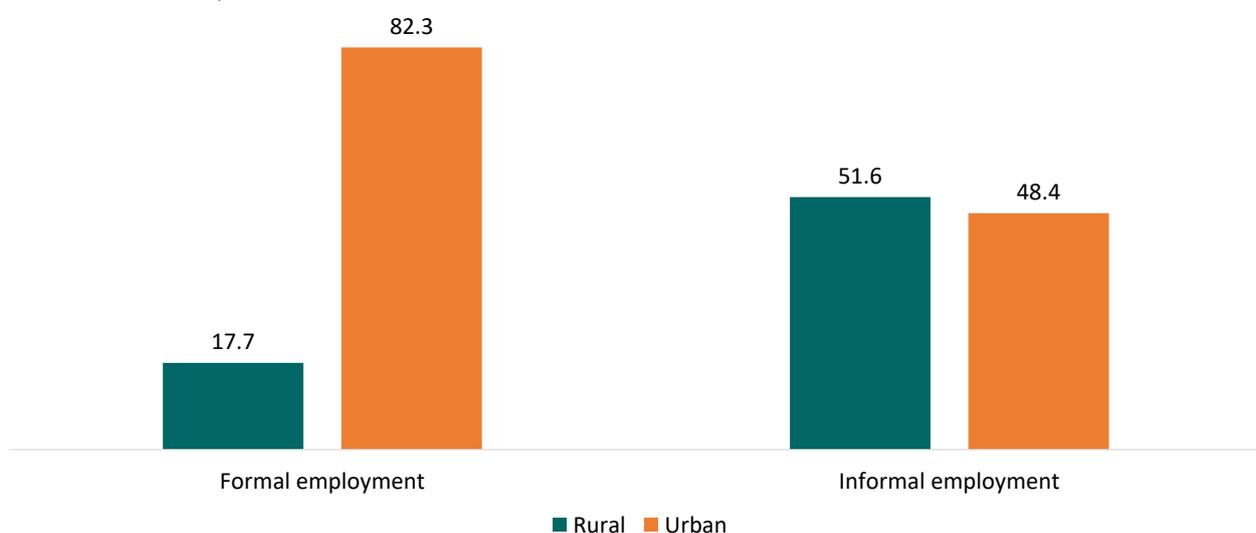


Figure 5.24 shows percentage distribution of employed persons by sex and type of employment. Among formally employed persons, males accounted for 66.8 percent while females accounted for 33.2 percent. Males accounted for 58.7 percent while females accounted for 41.3 percent among the informally employed persons.

Figure 5.24: Percentage Distribution of Employed Persons by Sex and Type of Employment (Formal/ Informal), Zambia 2024

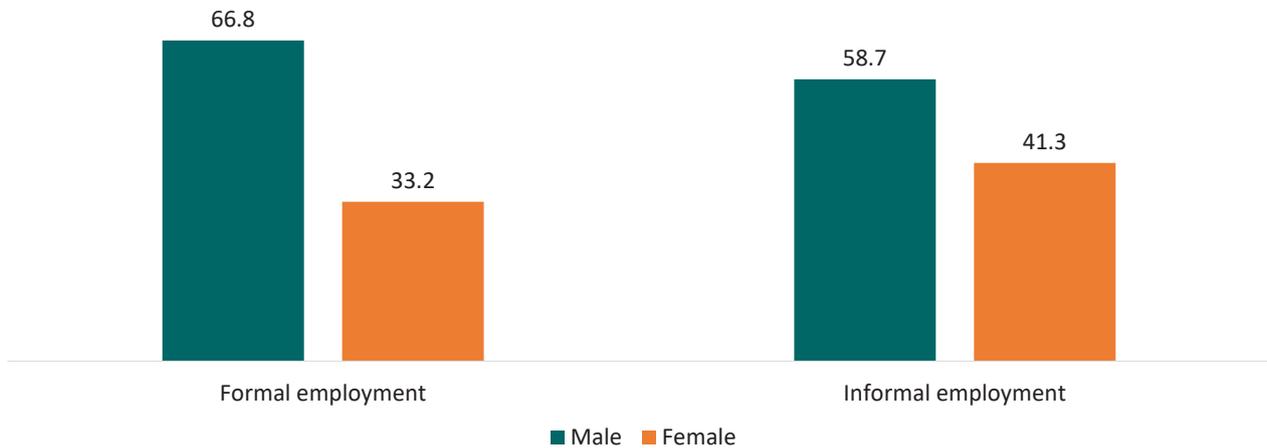


Table 5.4 shows number and percentage distribution of employed persons by industry and type of employment. Activities of households as employers industry had the highest proportion of informally employed persons at 96.6 percent followed by the agriculture, forestry and fishing industry at 94.0 percent.

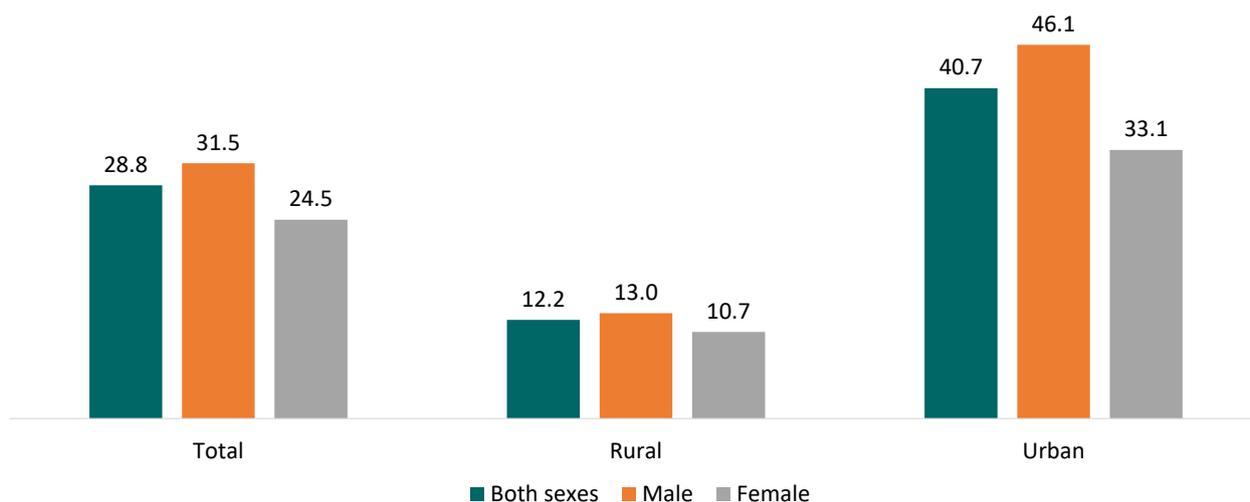
Table 5.4: Number and Percentage Distribution of Employed Persons by Industry and Type of employment, Zambia 2024

Industry	Total	Formal employment	Informal employment
	Number	Percent	Percent
Total	3,972,883	28.8	71.2
Agriculture, forestry and fishing	1,111,602	6.0	94.0
Mining and quarrying	90,117	72.1	27.9
Manufacturing	265,772	28.2	71.8
Electricity, gas, steam and air conditioning supply	13,841	84.6	15.4
Water Supply Sewerage, waste management and remediation activities	9,527	61.7	38.3
Construction	188,232	12.5	87.5
Wholesale and retail trade; repair of motor vehicles and motorcycles	951,171	15.7	84.3
Transportation and storage	187,527	28.9	71.1
Accommodation and food service activities	72,108	46.5	53.5
Information and communication	13,261	65.1	34.9
Financial and Insurance Activities	35,516	59.9	40.1
Real estate Activities	24,869	33.6	66.4
Professional, Scientific and technical activities	22,159	70.1	29.9
Administrative and support services	54,246	61.2	38.8
Public Administration and Defence, Compulsory social security	301,650	88.0	12.0
Education	235,944	81.0	19.0
Human Health and Social Work	88,394	91.7	8.3
Arts, Entertainment and Recreation	15,358	53.6	46.4
Other service activities	90,100	17.7	82.3
Activities of household as Employers	197,724	3.4	96.6
Activities of extraterritorial organization and bodies	3,766	60.0	40.0

5.10 Formal Employment Rate

Figure 5.25 shows formal employment rate by sex and rural/urban. The formal employment rate was estimated at 28.8 percent. The formal employment rate for males was higher than that of females at 31.5 percent and 24.5 percent, respectively. Rural areas had a formal employment rate of 12.2 percent while urban areas had a rate of 40.7 percent.

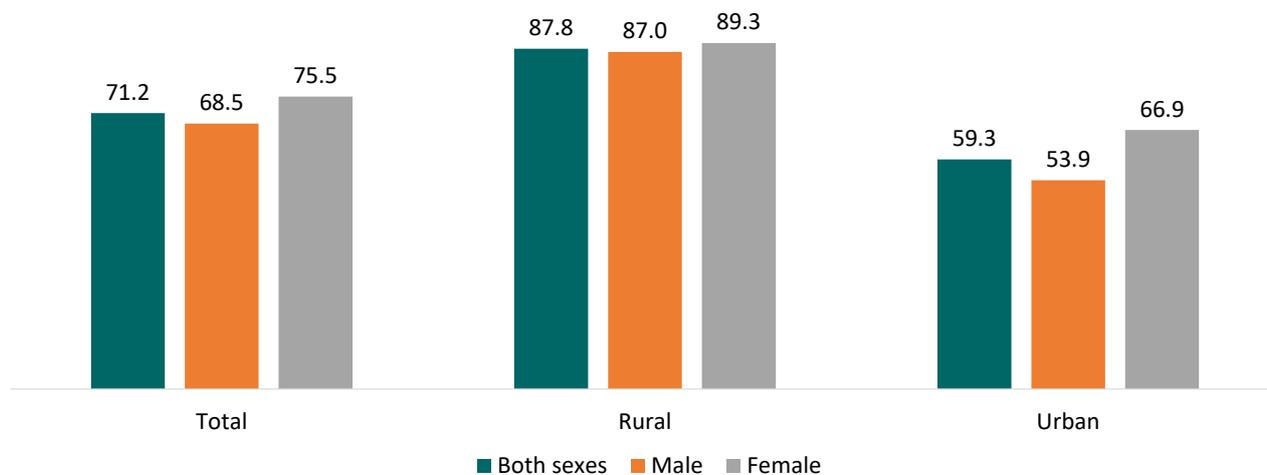
Figure 5.25: Formal Employment Rate by Sex and Rural/Urban, Zambia 2024



5.11 Informal Employment Rate

Figure 5.26 shows informal employment rate by sex and rural/urban. The informal employment rate was estimated at 71.2 percent. The informal employment rate for females at 75.5 percent than that of males at 68.5 percent. Rural areas had a higher informal employment rate of 87.8 percent compared to urban areas at 59.3 percent.

Figure 5.26: Informal Employment Rate by Sex and Rural/Urban, Zambia 2024



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 number and percentage distribution of employed persons by rural/urban and sector of employment. The formal and household sectors had more employed persons in the urban areas at 80.5 percent and 84.1 percent, respectively. The informal sector had more employed persons in rural areas at 55.8 percent than in urban areas at 44.2 percent.

Table 5.5: Number and Percentage Distribution of Employed Persons by Rural/Urban and Sector of Employment, Zambia 2024

Sector	Total		Rural		Urban	
	Number	Percent	Number	Percent	Number	Percent
Total	3,972,883	100.0	1,663,804	41.9	2,309,079	58.1
Formal sector	1,309,662	100.0	255,866	19.5	1,053,797	80.5
Informal sector	2,465,497	100.0	1,376,429	55.8	1,089,067	44.2
Household sector	197,724	100.0	31,509	15.9	166,215	84.1

Figure 5.27 shows percentage distribution of employed persons by sector of employment. Formal sector accounted for highest percentage share of 62.1 percent, followed by informal sector at 33.0 percent. Household sector accounted for 5.0 percent.

Figure 5.27: Percentage Distribution of the Employed Persons by Sector of Employment, Zambia 2024

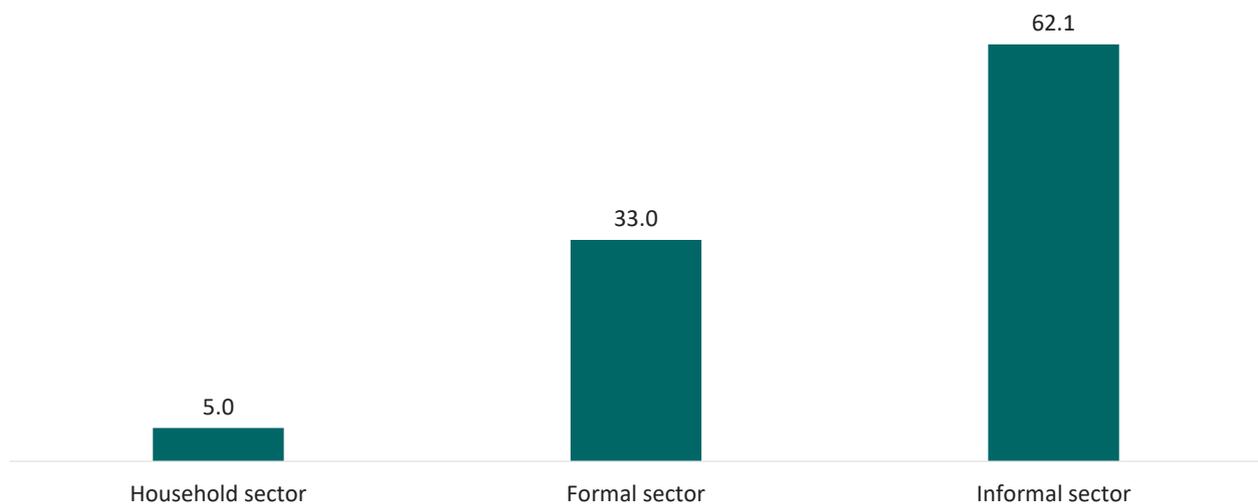
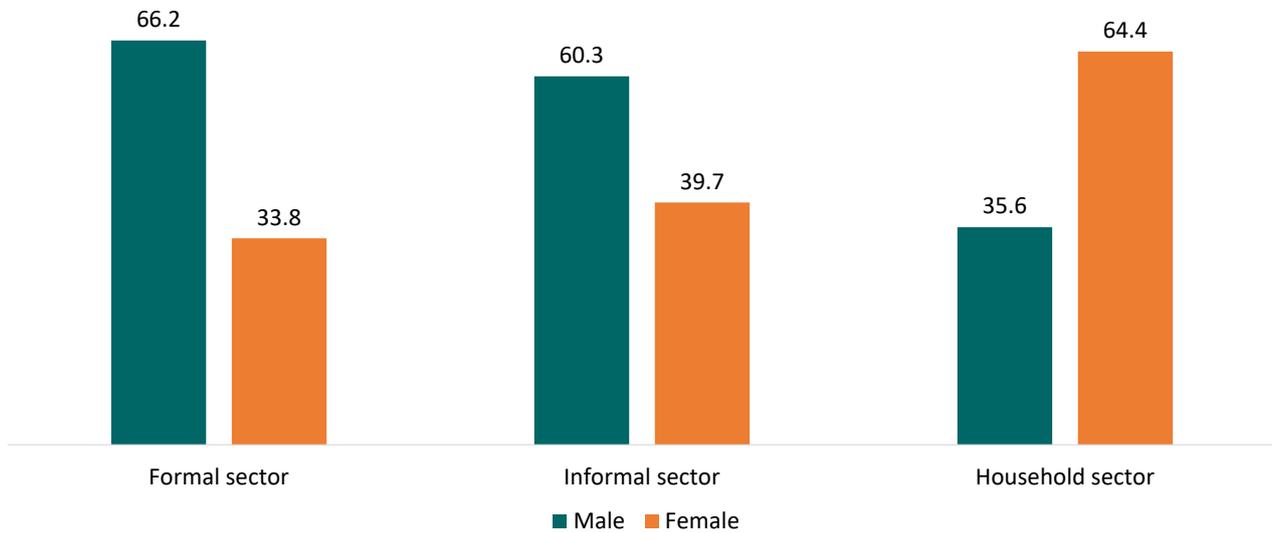


Figure 5.28 shows percentage distribution of the employed persons by sex and sector of employment. The proportion of males was higher than females in the formal and informal sectors at 66.2 percent and 60.3 percent, respectively. The household sector had more females at 64.4 percent than males at 35.6 percent.

Figure 5.28: Percentage Distribution of Employed Persons by Sex and Sector of Employment, Zambia 2024



5.13 Employed Persons in the Agriculture and Non-Agriculture Sectors

Figure 5.29 shows percentage distribution of employed persons by agriculture/non-agriculture sector. Non-agriculture sector accounted for 72.0 percent while agriculture sector accounted for 28.0 percent.

Figure 5.29: Percentage Distribution of Employed Persons by Agriculture and Non- Agriculture Sectors, Zambia 2024

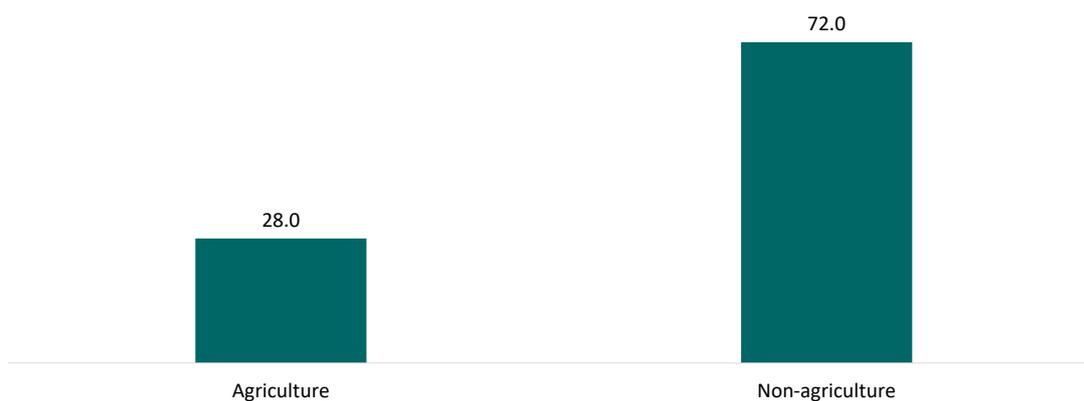


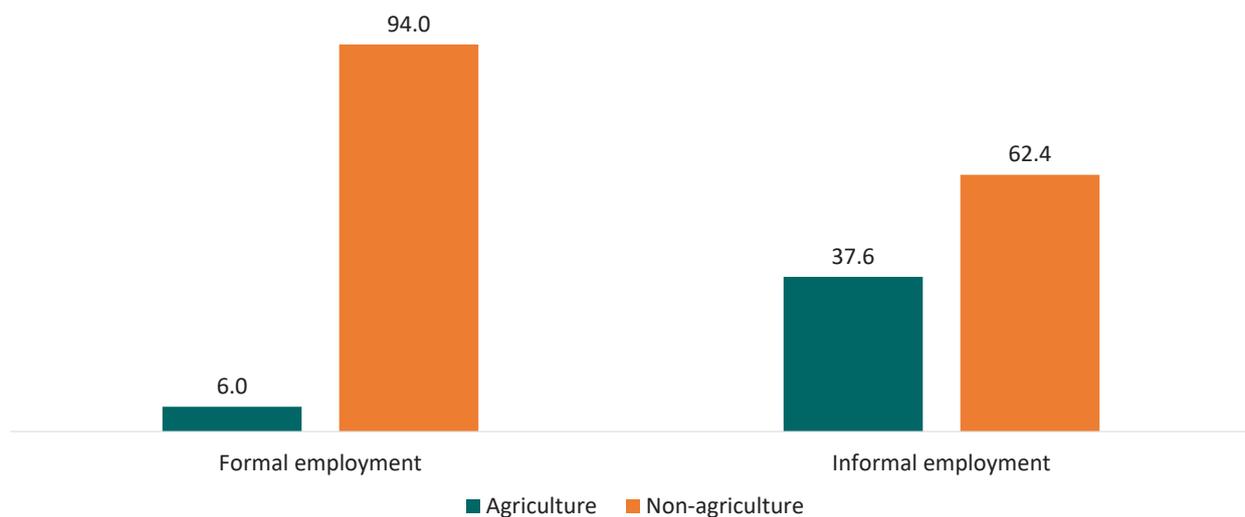
Table 5.6 shows number and percentage distribution of employed persons in agriculture and non-agriculture sectors by province. Copperbelt Province recorded the lowest proportion of the employed persons in the agriculture sector at 10.4 percent while Central Province recorded the highest proportion of the employed persons in the agriculture sector at 56.0 percent.

Table 5.6: Number and Percentage Distribution of Employed Persons by Agriculture and Non-Agriculture Sector, Zambia 2024

Province	Total Employment	Agriculture		Non-agriculture	
	Number	Number	Percent	Number	Percent
Total	3,972,883	1,111,602	28.0	2,861,281	72.0
Central	564,701	316,292	56.0	248,410	44.0
Copperbelt	663,752	68,910	10.4	594,842	89.6
Eastern	279,664	104,319	37.3	175,345	62.7
Luapula	253,077	110,577	43.7	142,501	56.3
Lusaka	1,106,609	158,255	14.3	948,354	85.7
Muchinga	101,382	32,814	32.4	68,568	67.6
Northern	168,705	40,757	24.2	127,948	75.8
North Western	176,790	29,433	16.6	147,356	83.4
Southern	416,673	155,835	37.4	260,838	62.6
Western	241,530	94,411	39.1	147,119	60.9

Figure 5.30 shows the percentage distribution of employed persons by agriculture and non-agriculture sectors and type of employment. Agriculture sector accounted for 6.0 percent of formal employment while non-agriculture sector accounted for 94.0 percent. Non agriculture sector accounted for 62.4 percent of informal employment while agriculture sector accounted for 37.6 percent.

Figure 5.30: Percentage distribution of Employed Persons by Agriculture and Non- Agriculture Sectors and Type of Employment, Zambia 2024



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 3.97 million employed persons, 1,289,250 (32.5 percent) were under skilled while 409,370 persons (10.3 percent) were over skilled, giving rise to an overall skills mismatch rate of 42.8 percent.

Table 5.7: Occupational Distribution of Employed Persons by Educational Attainment - (Skills Mismatch), Zambia 2024

Occupation	Highest education attained							
	Total	Nursery	Grade 1-7	Grade 8-12	Certificate/ Diploma	Bachelors' degree	Masters' degree or higher	
Total	3,972,883	2,669	1,228,793	2,010,082	546,121	152,562	32,655	
Other	25,853	-	833	20,280	3,833	907	-	
Managers	39,245	-	709	13,081	8,941	11,524	4,990	
Professionals	310,370	-	2,093	36,464	181,747	74,272	15,794	
Technician and Associated professionals	156,903	-	10,554	60,836	59,578	19,086	6,849	
Clerical support workers	81,061	-	2,408	38,821	29,343	7,660	2,829	
Service and sales workers	1,216,975	575	340,743	716,356	134,040	24,434	827	
Skilled agriculture and forestry workers	828,613	1,267	404,014	356,492	62,192	3,755	894	
Craft and related trade workers	377,918	365	103,851	230,583	38,279	4,840	-	
Plant and machine operators and assemblers	249,182	-	36,617	195,628	12,137	4,330	472	
Elementary occupations	686,764	461	326,973	341,542	16,032	1,755	-	
						Number	Percent	
						Underskilled	1,289,250	32.5
						Matched	2,274,263	57.2
						Overskilled	409,370	10.3
						Total	3,972,883	100.0

CHAPTER SIX: YOUTH EMPLOYMENT

This chapter provides information on youth employment. According to the United Nations, a youth is a person aged 15-24 while the Zambian constitution describes a youth as a person between ages 19-34.

Table 6.1 shows the number and percentage distribution of employed youth (15-24) by rural/urban and age group. At national level, there were 580,791 employed youth of which 60.7 percent resided in rural areas while 39.3 percent were in urban areas. There were more employed youths in rural areas in both age groups at 70.2 percent and 57.2 percent, respectively.

Table 6.1: Number and Percentage Distribution of Youth Employment (15-24 years) by Age Group and Rural/Urban, Zambia 2024

Age Group	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	580,791	352,576	60.7	228,214	39.3
15-19	158,529	111,221	70.2	47,307	29.8
20-24	422,262	241,355	57.2	180,907	42.8

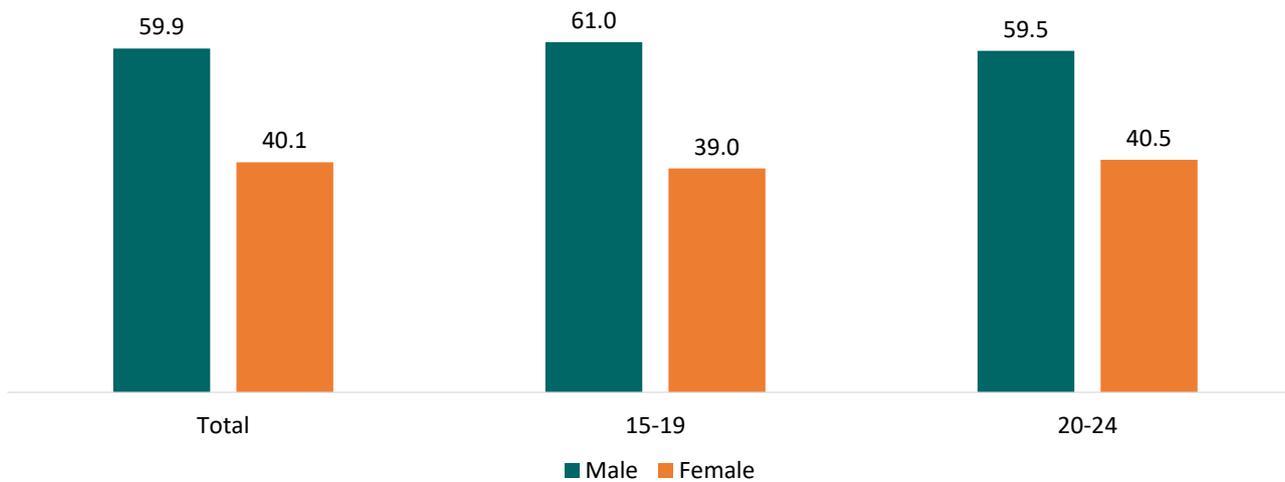
Figure 6.1 shows the percentage distribution of youth employment (15-24 years) by age group. The age group 20-24 had a higher share of youth employment at 72.7 percent than age group 15-19 at 27.3 percent.

Figure 6.1: Percentage Distribution of Youth Employment (15-24) by Age Group, Zambia 2024



Figure 6.2 shows the percentage distribution of youth employment (15-24) by sex and age group. There were more males than females in youth employment at 59.9 percent and 40.1 percent, respectively. In both age groups, males had a higher proportion of employed youth than females.

Figure 6.2: Percentage Distribution of Youth Employment (15-24) by Sex and Age Group, Zambia 2024



6.2 Employed Youth (19-34)

Table 6.2 shows the number and percentage distribution of youth (19-34) employment by rural/urban and age group. Of the 1,793,983 employed youth, 55.0 percent were in urban areas while 45.0 percent were in rural areas. There were more employed youth in urban areas than rural areas in all age groups except in the age group 19-22 where the rural areas accounted for 60.8 percent.

Table 6.2: Number and Percentage Distribution of Youth Employment (19-34 years) by Rural/Urban and Age Group, Zambia 2024

Age Group	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	1,793,983	806,755	45.0	987,227	55.0
19-22	260,541	158,334	60.8	102,207	39.2
23-26	458,167	225,352	49.2	232,815	50.8
27-30	576,254	218,820	38.0	357,435	62.0
31-34	499,021	204,250	40.9	294,771	59.1

Figure 6.3 shows the percentage distribution of youth (19-34) employment by five-year age groups. The age group 27-30 had the highest percentage share of employed youth at 32.1 percent while the age group 19-22 had the lowest share at 14.5 percent.

Figure 6.3: Percentage Distribution of Youth (19-34) Employment by Five Year Age Group, Zambia 2024

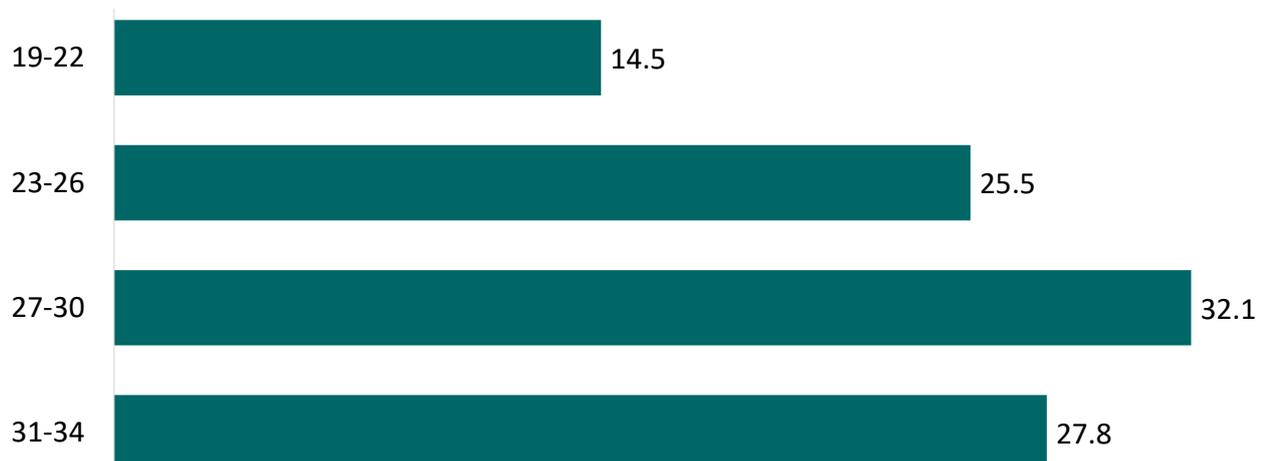


Figure 6.4 shows the percentage distribution of youth (19-34) employment by sex and age group. In all age groups, males had a higher proportion of employed youth than females.

Figure 6.4: Percentage Distribution of Youth (19-34) Employment by Sex and Five-Year Age Group and, Zambia 2024

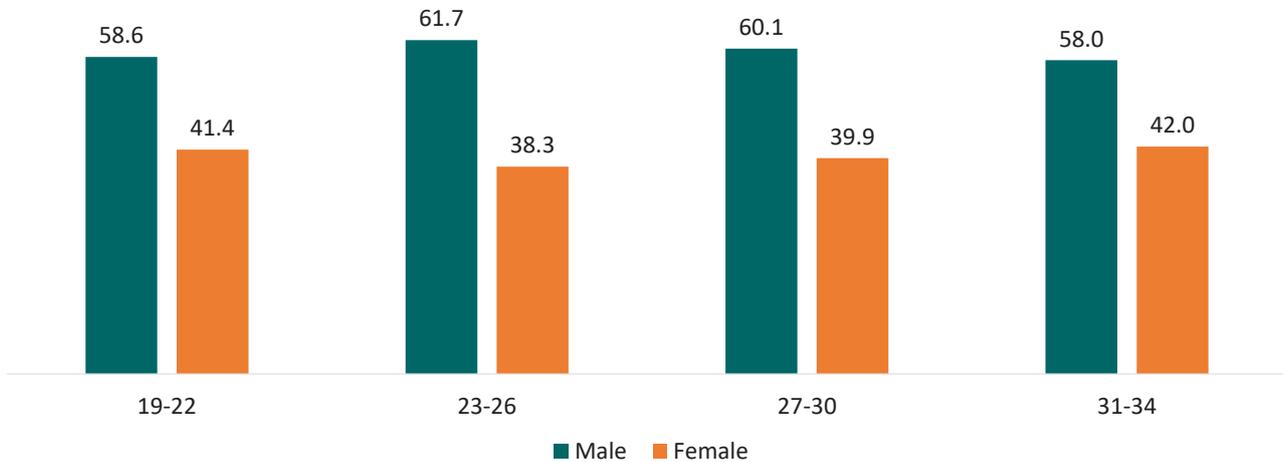
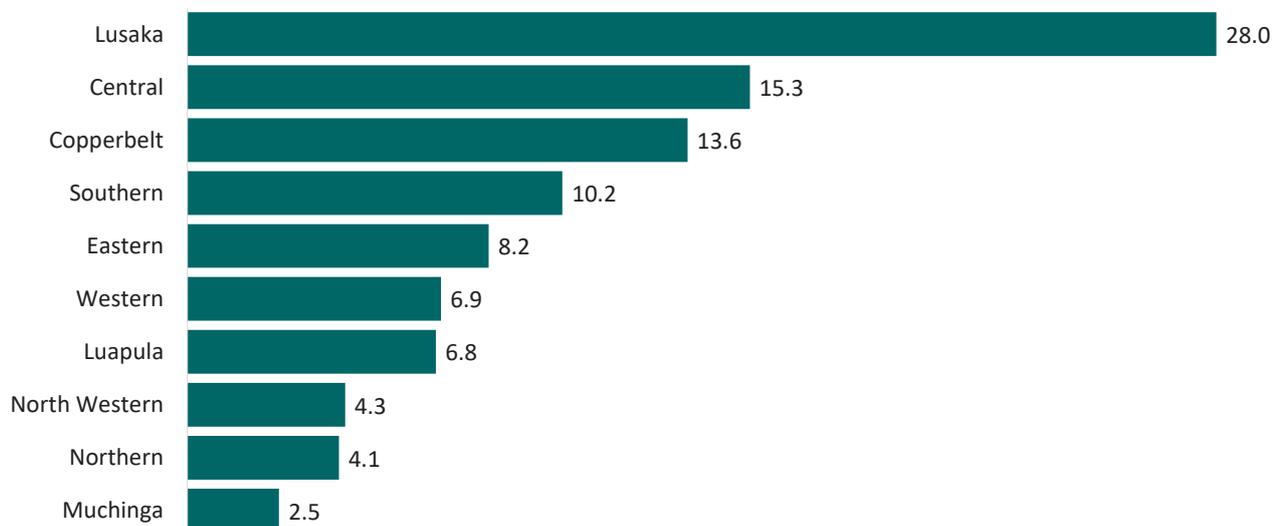


Figure 6.5 shows the percentage distribution of youth (19-34) employment by province. Lusaka province had the highest share of youth employment at 28.0 percent followed by Central province at 15.3 percent. Muchinga Province had the lowest share of the youth employment at 2.5 percent.

Figure 6.5: Percentage Distribution of Youth (19-34) Employment by Province, Zambia 2024



6.3 Youth (19-34) Employment by Sector

Table 6.3 shows the number and percentage distribution of youth (19-34) employment by rural/urban and sector of employment. There were more youth employed in urban areas than rural areas except in the informal sector.

Table 6.3: Number and Percentage Distribution of Youth Employment by Sector of Employment and Rural/Urban, Zambia 2024

Sector of Employment	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	1,793,983	806,755	45.0	987,227	55.0
Formal sector	493,787	109,314	22.1	384,474	77.9
Informal sector	1,176,111	675,132	57.4	500,980	42.6
Household sector	124,084	22,310	18.0	101,774	82.0

Figure 6.6 shows the percentage distribution of youth (19-34) employment by sector. The informal sector had the highest percentage share of youth in employment at 65.6 percent while the household sector had the lowest share at 6.9 percent.

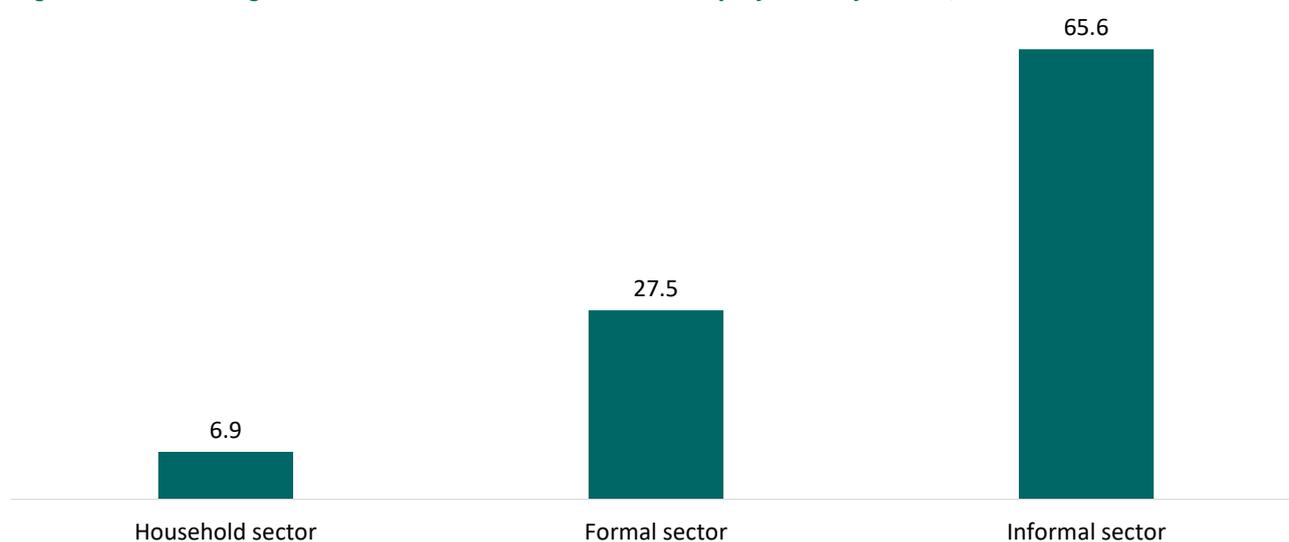
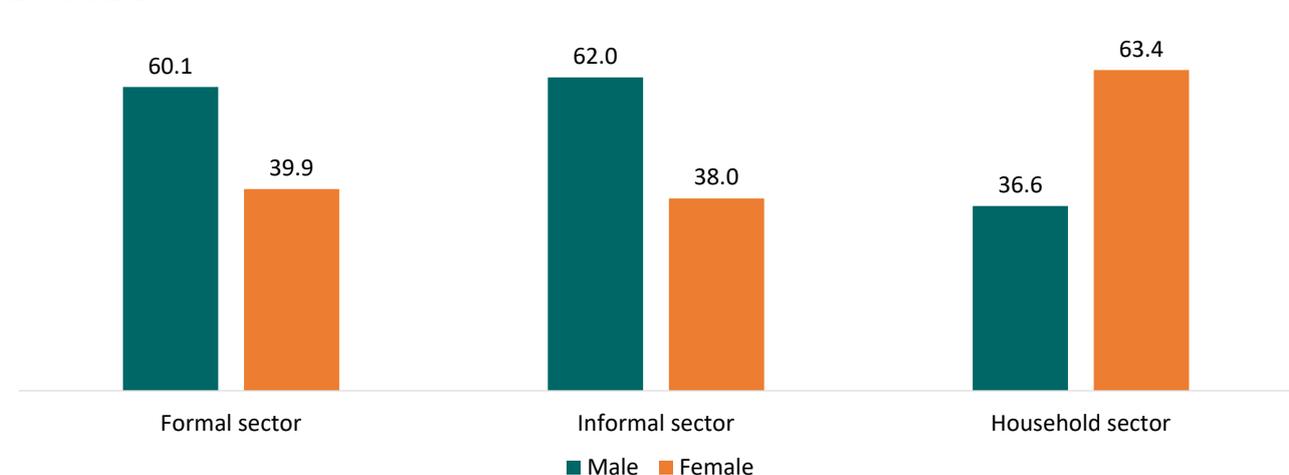
Figure 6.6 Percentage Distribution of the Youth (19-34) Employment by Sector, Zambia 2024


Figure 6.7 shows the percentage distribution of youth (19-34) employment by sex and sector of employment. In all sectors of employment, males accounted for a higher percentage than females except in the household sector where females accounted for 63.4 percent.

Figure 6.7: Percentage Distribution of the Youth (19-34) Employment by Sex and Sector of Employment, Zambia 2024


6.4 Youth (19-34) Status in Employment

Table 6.4 shows number and percentage distribution of youth (19-34) 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 and own account workers statuses at 76.2 percent and 56.7 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 2024

Status in Employment	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	1,793,983	806,755	45.0	987,227	55.0
Paid employees	907,097	303,437	33.5	603,660	66.5
Paid apprentice	18,315	2,381	13.0	15,934	87.0
Paid intern	1,726	373	21.6	1,354	78.4
Employers	29,174	7,787	26.7	21,386	73.3
An own-account worker (not employing any employee)	746,585	423,389	56.7	323,196	43.3
Contributing family workers	91,086	69,389	76.2	21,698	23.8

Figure 6.8 shows the percentage distribution of youth (19-34) employment by status in employment. Paid employees accounted for the highest percentage share of the employed youth at 50.6 percent while paid interns accounted for the lowest share at 0.1 percent.

Figure 6.8: Percentage Distribution of Youth (19-34) Employment by Status in Employment, Zambia 2024

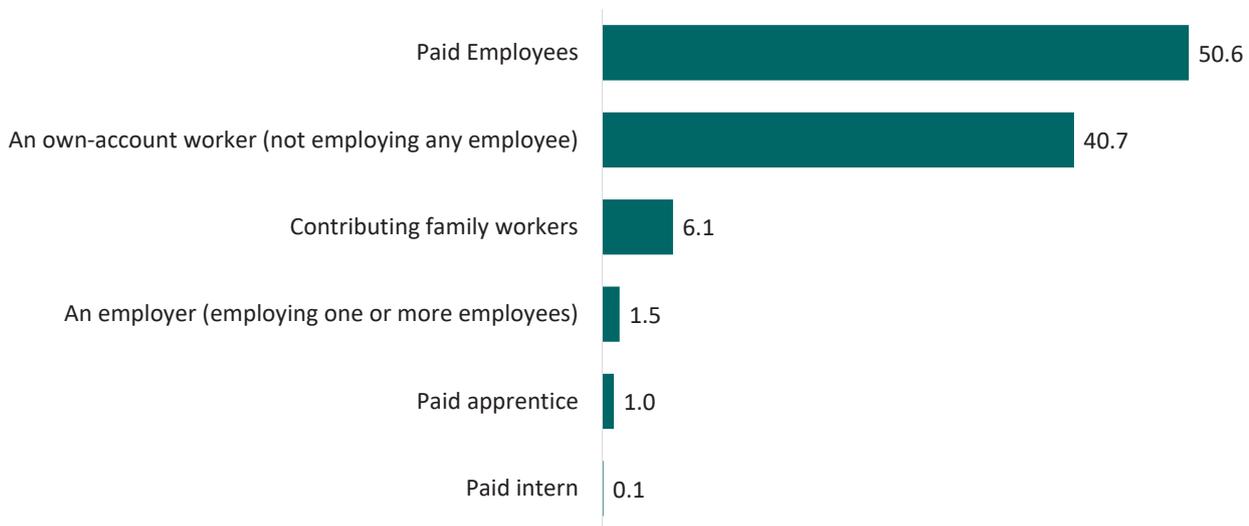
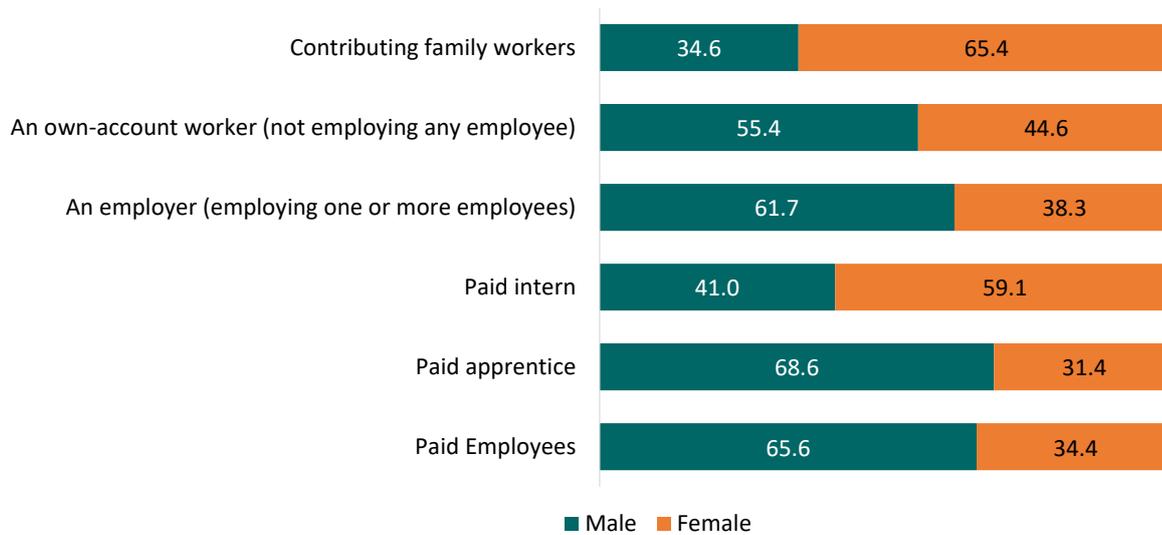


Figure 6.9 shows the percentage distribution of youth (19-34) employment by sex and status in employment. Males had a higher share of employed youth than females in all statuses in employment except for paid interns at 41.0 percent and contributing family workers at 34.6 percent.

Figure 6.9: Percentage Distribution of Youth (19-34) Employment by Sex and Status in Employment, Zambia 2024


6.5 Youth (19-34) Employment by Industry

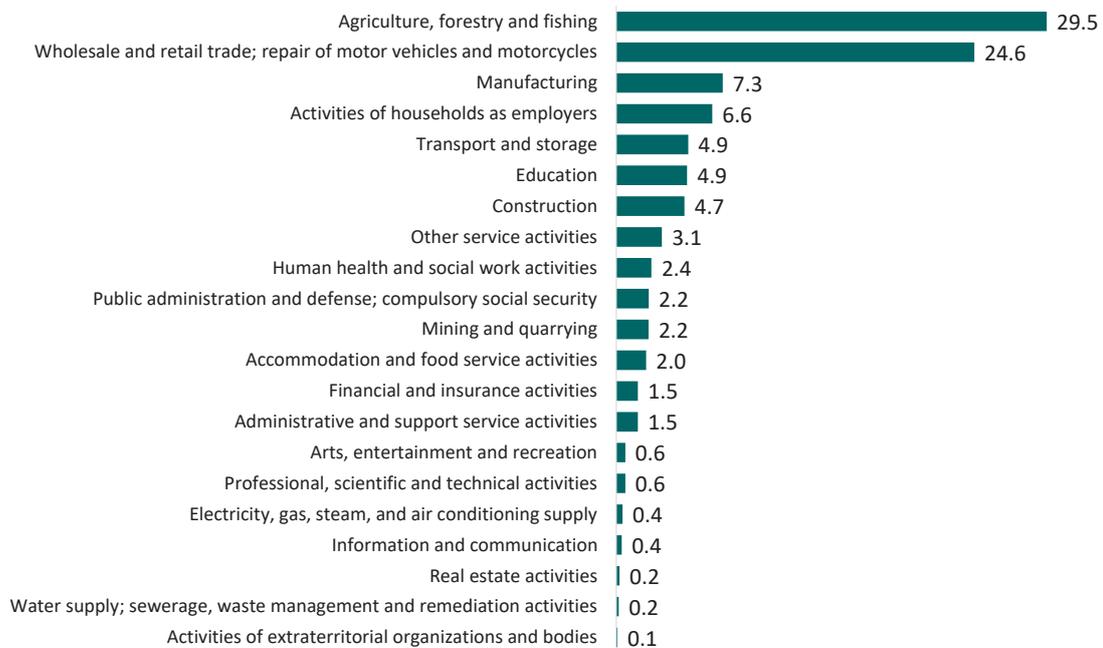
Table 6.5 shows the number and percentage distribution of youth employment by rural/urban and industry. In all the industries, there were more employed youth in urban areas than in rural areas except in the agriculture, forestry and fishing industry which had 14.8 percent of the employed youths in urban areas and 85.2 percent in rural areas.

Table 6.5: Number and Percentage Distribution of Youth Employment by Rural/Urban and Industry, Zambia 2024

Industry	Total	Rural	Urban
	Number	Percent	Percent
Total	1,793,983.00	45.0	55.0
Agriculture, forestry and fishing	529,824.00	85.2	14.8
Mining and quarrying	39,772.00	33.4	66.6
Manufacturing	130,975.00	38.7	61.3
Electricity, gas, steam, and air conditioning supply	7,815.00	22.6	77.4
Water supply; sewerage, waste management and remediation activities	3,088.00	17.6	82.4
Construction	83,229.00	29.7	70.3
Wholesale and retail trade; repair of motor vehicles and motorcycles	438,844.00	32.8	67.2
Transport and storage	88,540.00	24.3	75.7
Accommodation and food service activities	36,655.00	19.7	80.3
Information and communication	6,728.00	23.7	76.3
Financial and insurance activities	26,650.00	11.4	88.6
Real estate activities	4,011.00	11.8	88.2
Professional, scientific and technical activities	11,176.00	11.8	88.2
Administrative and support service activities	26,534.00	20.5	79.5
Public administration and defense; compulsory social security	40,014.00	11.5	88.5
Education	87,171.00	33.7	66.3
Human health and social work activities	43,308.00	27.9	72.1
Arts, entertainment and recreation	11,183.00	7.9	92.1
Other service activities	52,874.00	18.4	81.6
Activities of households as employers	124,084.00	18.0	82.0
Activities of extraterritorial organizations and bodies	1,507.00	39.2	60.8

Figure 6.10 shows the percentage distribution of youth (19-34) employment by industry. The highest percentage of the employed youth were in the agriculture, forestry and fishing industry at 29.5 percent followed by those employed in the wholesale and retail trade; repair of motor vehicles and motor cycles industry at 24.6 percent. Activities of extraterritorial organisations and bodies recorded the lowest at 0.1 percent.

Figure 6.10: Percentage Distribution of Youth (19-34) Employment by Industry, Zambia 2024



6.6 Youth (19-34) Employment by Occupation

Table 6.6 shows number and percentage distribution of youth (19-34) employment by rural/urban and occupation. The elementary occupations had an equal percentage share of the employed youth population in both the rural and urban areas. There was a higher percentage share of employed youth in the urban areas than rural areas in all occupations except in the skilled agriculture and forestry workers were the employed youth in urban areas accounted for 14.4 percent.

Table 6.6: Number and Percentage Distribution of Youth (19-34) Employment by Rural/Urban and Occupation, Zambia 2024

Occupation	Total	Rural	Urban
	Number	Percent	Percent
Total	1,793,983	45.0	55.0
Managers	10,789	9.0	91.0
Professionals	126,290	27.5	72.5
Technician and Associated professionals	48,196	20.4	79.6
Clerical support workers	40,142	13.7	86.3
Service and sales workers	560,438	30.5	69.5
Skilled agriculture and forestry workers	370,261	85.6	14.4
Craft and related trade workers	155,565	31.9	68.1
Plant and machine operators and assemblers	107,718	29.8	70.2
Elementary occupations	372,346	50.0	50.0
Other occupations	2,239	0.0	100.0

Figure 6.11 shows percentage distribution of youth (19-34) employment by occupation. Service and sales workers occupations accounted for the highest percentage share of employed youth at 31.2 percent while the managers and other occupations workers accounted for the lowest at 0.6 percent and 0.1 percent, respectively.

Figure 6.11: Percentage Distribution of Youth (19-34) Employment by Occupation, Zambia 2024

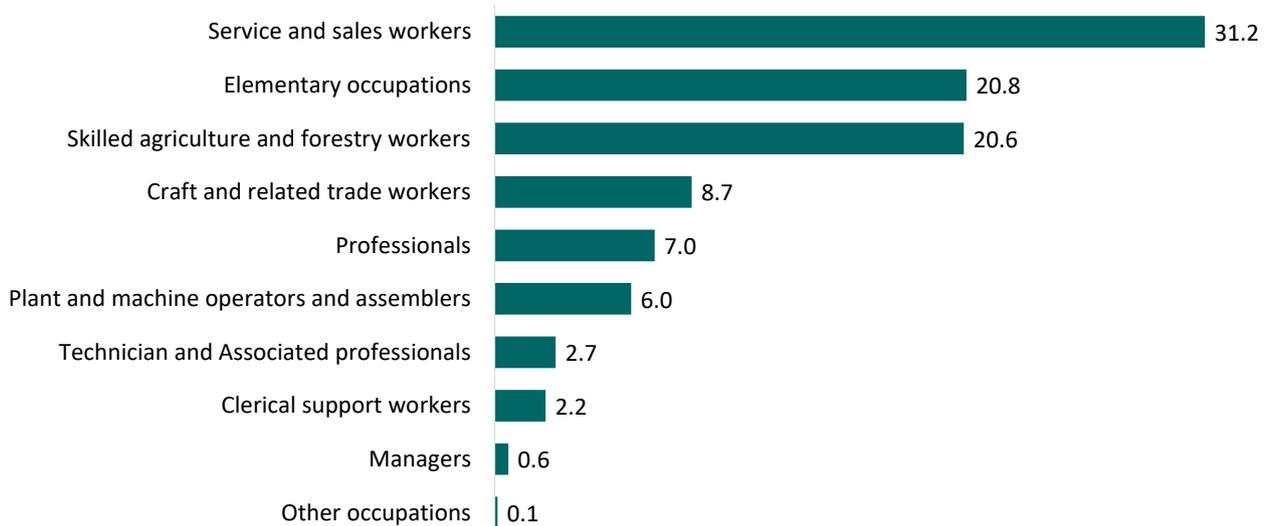
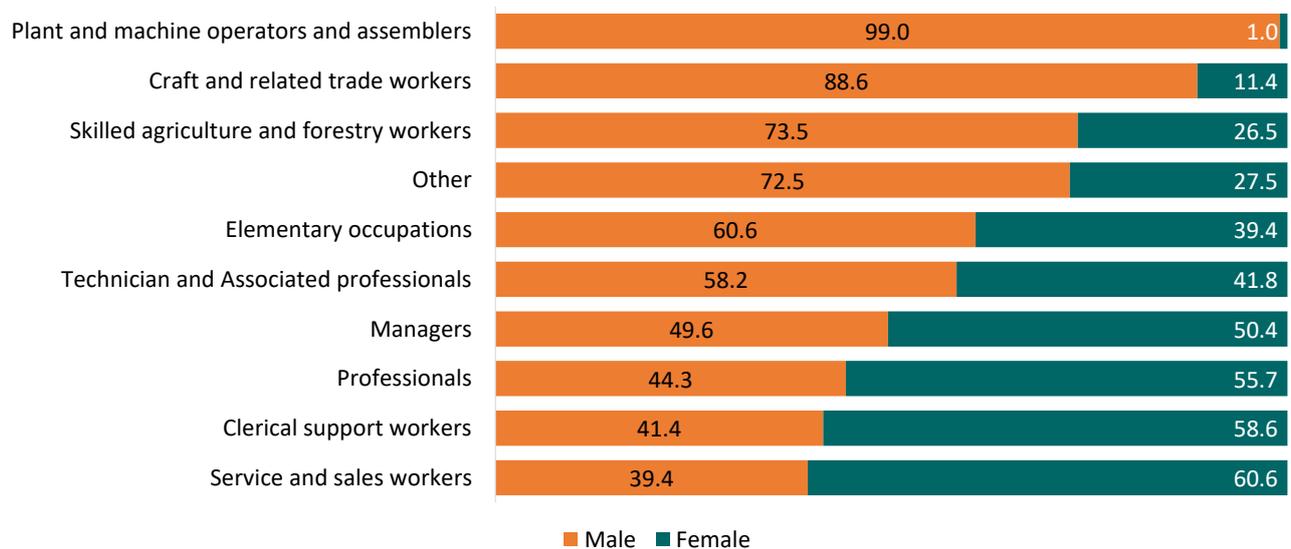


Figure 6.12 shows the percentage distribution of youth (19-34) employment by sex and occupation. There were more female than male employed youth as service and sales workers at 60.6 percent, clerical support workers at 58.6 percent, professionals at 55.7 percent and managers at 50.4 percent.

Figure 6.12: Percentage Distribution of Youth (19-34) Employment by Sex and Occupation, Zambia 2024



6.7 Youth (19-34) Employment by Institutional Sector

Table 6.7 shows the number and percentage distribution of youth (19-34) employment by rural/urban and institutional sector. In all other sectors, there were more employed youth in urban than rural areas except in producers cooperative.

Table 6.7: Number and Percentage Distribution of Youth (19-34) Employment by Institutional Sector and Rural/Urban, Zambia 2024

Institutional Sector	Total	Rural	Urban
	Number	Number	Number
Total	1,793,983	45.0	55.0
Central Government	132,773	30.9	69.1
Local Government	1,512	37.7	62.3
Parastatal/State-owned firm	18,093	30.6	69.4
Embassy/International org.	2,182	27.1	72.9
NGO	1,898	33.4	66.6
Faith-Based organisation	4,686	32.4	67.6
Private Business / Farms	1,508,160	48.7	51.3
Producers cooperative	594	63.6	36.4
Household	124,084	18.0	82.0

Figure 6.13 shows the percentage distribution of youth (19-34) employment by institutional sector. The Private business/farms had the highest share of the employed youth at 84.1 percent, while the faith-based organizations, embassy/international organizations, local government, NGOs and producer's cooperative each had less than 1.0 percent share of the employed youth.

Figure 6.13: Percentage Distribution of Youth (19-34 years) Employment by Institutional Sector, Zambia 2024

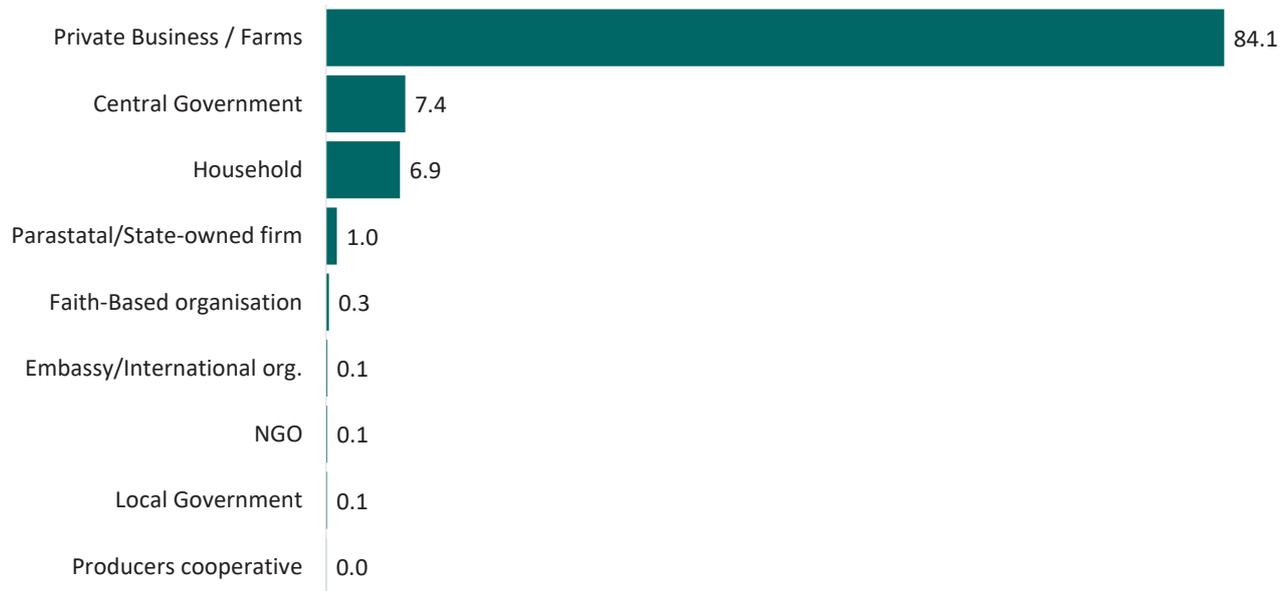
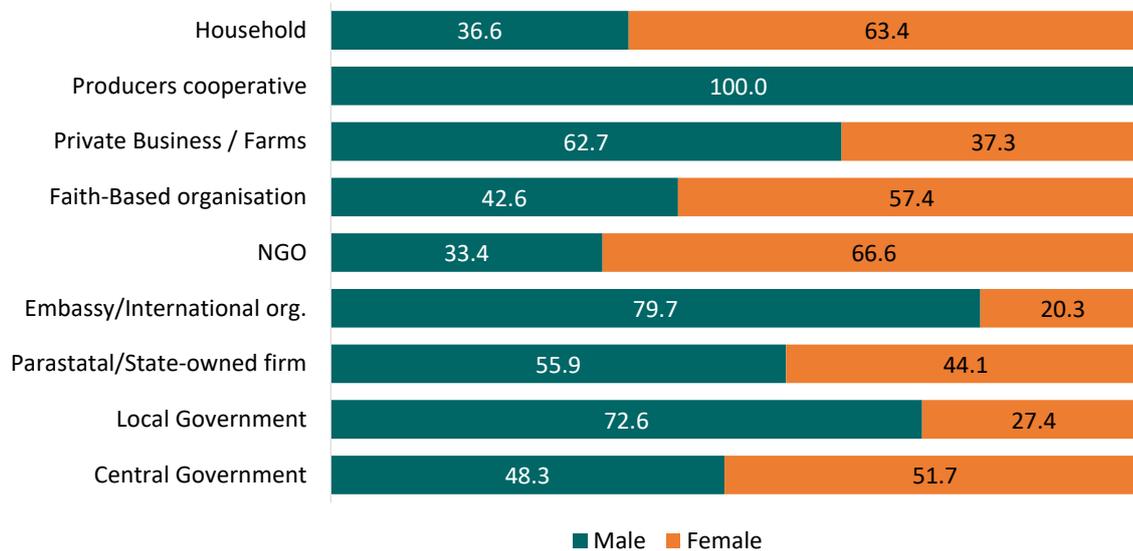


Figure 6.14 shows the percentage distribution of youth (19-34) employment by sex and institutional sector. The household sector had the largest percentage share of females than males at 63.4 percent and 36.6 percent, respectively.

Figure 6.14: Percentage Distribution of Youth (19-34 years) Employment by Sex and Institutional Sector, Zambia 2024



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

Table 6.8 shows the number and percentage distribution of youth (19-34) employment by rural/urban and highest level of education attained. Among the youth who had attained a master’s degree or higher, 88.3 percent were in urban areas while 11.7 percent were in rural areas.

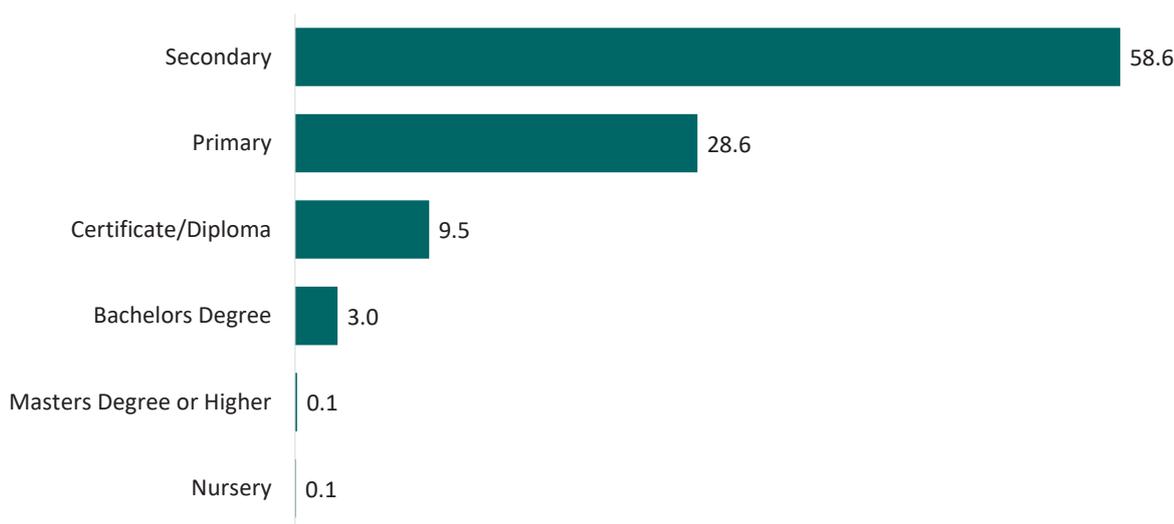
Table 6.8: Number and Percentage Distribution of Youth (19-34 years) Employment by Rural/Urban and Highest Level of Education Attained, Zambia 2024

Highest level of Education attained	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	1,742,942	773,833	44.4	969,110	55.6
Nursery	964	964	100.0	-	0.0
Primary	498,473	330,260	66.3	168,212	33.7
Secondary	1,022,227	399,308	39.1	622,919	60.9
Certificate/Diploma	166,021	40,173	24.2	125,849	75.8
Bachelors’ Degree	52,708	2,829	5.4	49,880	94.6
Masters’ Degree or Higher	2,549	299	11.7	2,250	88.3

Note: Total youth employment by highest level of education attained does not include those who never attended school.

Figure 6.15 shows the percentage distribution of youth (19-34) employment by highest level of education attained. The largest share of youths was reported to have attained secondary education as their highest level of education at 58.6 percent followed by primary education level at 28.6 percent while those with a masters' degree or higher and nursery education had the lowest percentage share at 0.1 percent each.

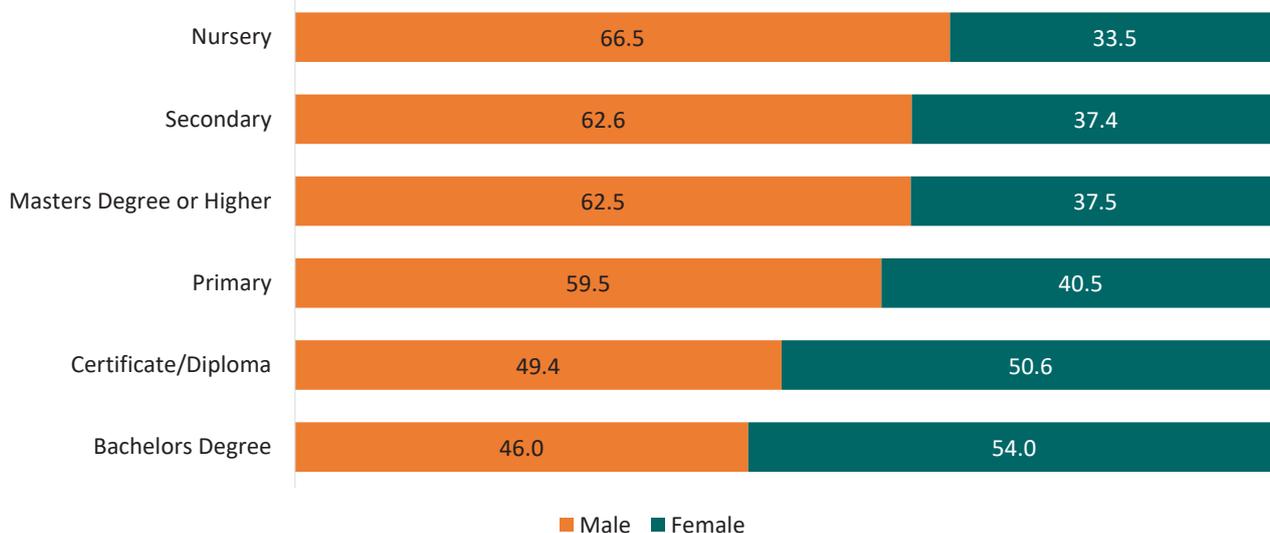
Figure 6.15: Percentage Share of Youth (19-34) Employment by Highest Level of Education Attained, Zambia 2024



Note: Total youth employment by highest level of education attained does not include those who never attended school.

Figure 6.16 shows the percentage distribution of youth (19-34) employment by sex and highest level of education attained. There were more male employed youths in all levels of education attained except among the employed youths with a certificate/diploma and those with a bachelors' degree as highest education level attained, where there were more females than males at 49.4 percent and 46.0 percent, respectively.

Figure 6.16: Percentage Distribution of Youth (19-34 years) Employment by Sex and Highest Level of Education Attained, Zambia 2024



Note: Total youth employment by highest level of education attained does not include those who never attended school.

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 sector of the economy and sex. At national level, there were 3,972,883 employed persons of which 68.3 percent were in the informal economy while 31.7 percent were in the formal economy.

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

Sector of Economy	Both Sexes	Percent	Male	Female
Total	3,972,883	100.0	2,410,984	1,561,899
Formal economy	1,259,582	31.7	836,249	423,332
Informal economy	2,713,301	68.3	1,574,735	1,138,567

7.3 Employment in the Informal Economy

Table 7.2 shows the number and percentage distribution of employed population in the informal economy by rural/urban and sex. Of the total employed population in the informal economy, 53.9 percent were in rural areas while 46.1 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 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,713,301	100.0	1,574,735	1,138,566
Rural	1,462,626	53.9	922,800	539,826
Urban	1,250,675	46.1	651,935	598,740

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, 63.1 percent were males and 36.9 percent were females, while in the urban areas 52.1 percent were males and 47.9 percent were females.

Figure 7.1: Percentage Distribution of Employed Population in the Informal Economy by Sex and Rural/Urban, Zambia 2024

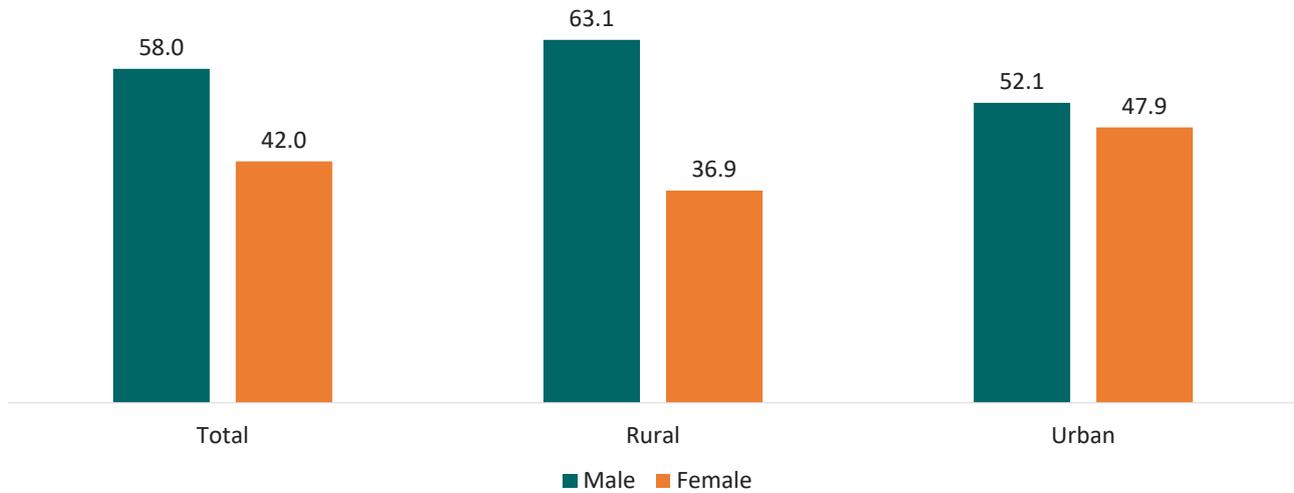
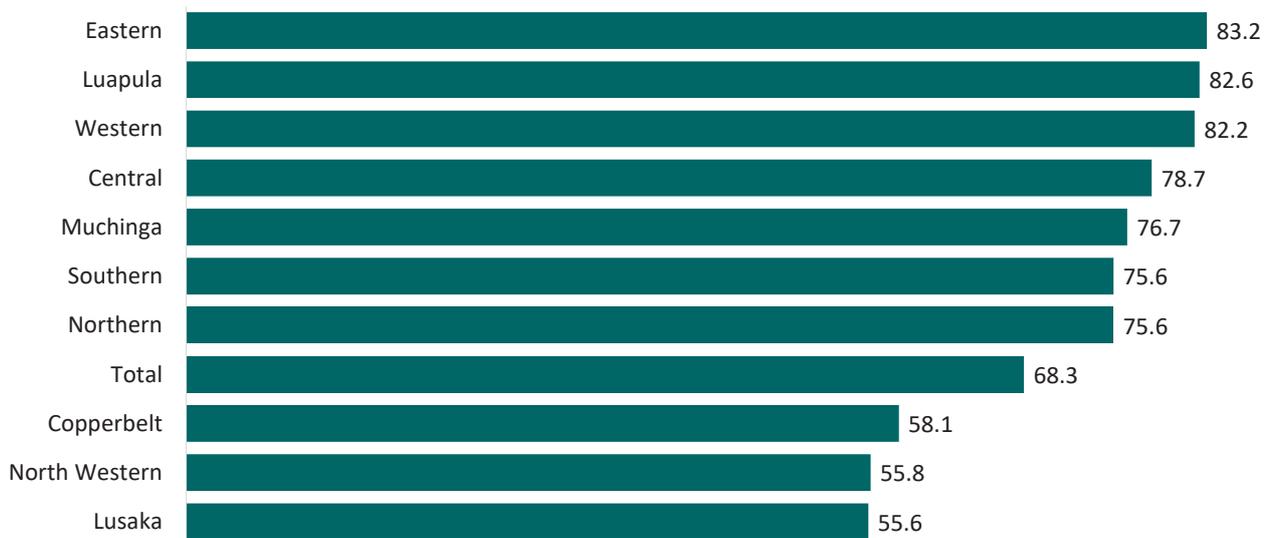


Figure 7.2 shows the proportion of the employed persons in the informal economy by province. Eastern Province had the highest proportion of persons employed in the informal economy at 83.2 percent while Lusaka had the lowest at 55.6 percent.

Figure 7.2: Proportion of the Employed Population in the Informal Economy by Province, Zambia 2024



7.4 Informal Economy by Industry

Figure 7.3 shows the percentage distribution of employed population in the informal economy by industry. Activities of households as employers had the highest proportion of persons employed in the informal economy at 96.6 percent, while the public administration and defence, compulsory social security had the lowest proportion at 1.1 percent.

Figure 7.3: Proportion of the Employed Persons the Informal Economy by Industry, Zambia 2024

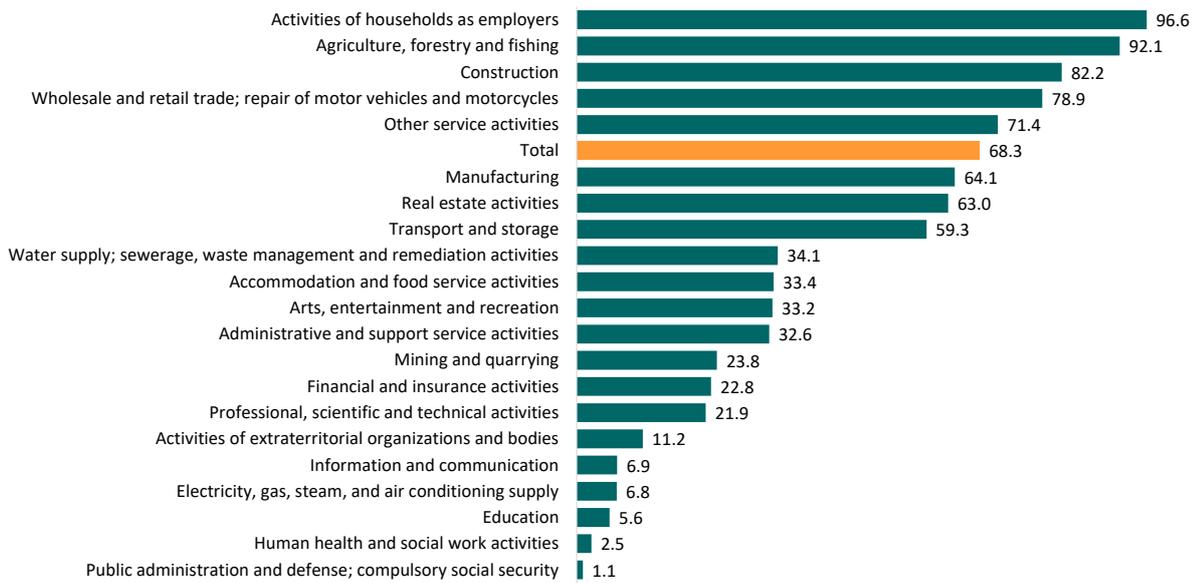
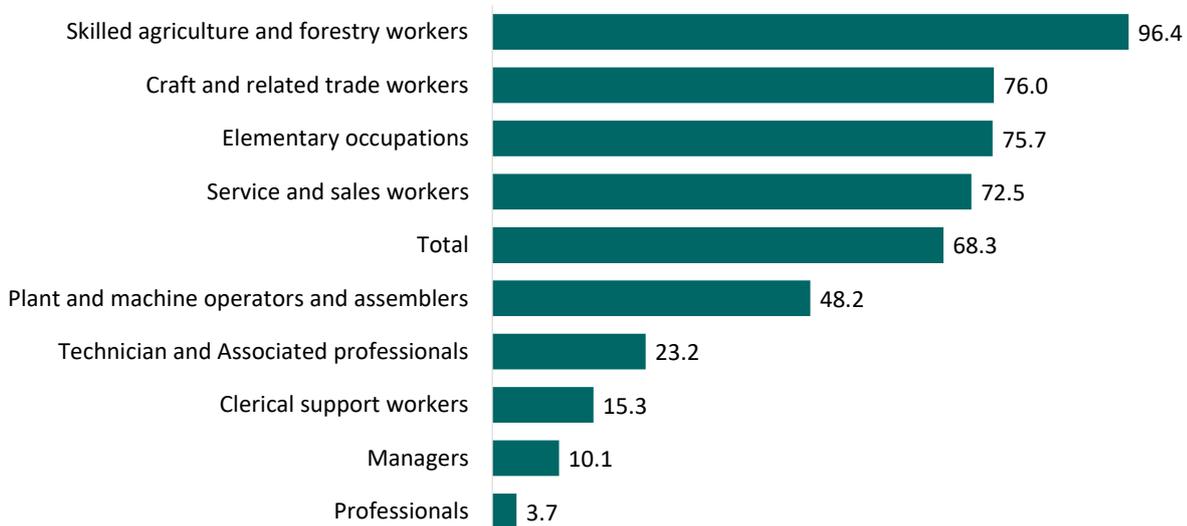


Figure 7.4 shows the percentage distribution of employed persons in the informal economy by occupation. The skilled agriculture and forestry workers had the highest proportion of person employed in the informal economy at 96.4 percent, while the professionals had the lowest proportion at 3.7 percent.

Figure 7.4: Proportion of Employed Persons in the Informal Economy by Occupation, Zambia 2024



CHAPTER EIGHT: WORKING CONDITIONS

8.1 Introduction

Working conditions for workers in paid employment have a 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 473,687 trade union members in the labour market, of which 78.0 percent were in urban areas while 22.0 percent in rural areas.

Table 8.1: Number and Percentage Distribution of Trade Union Members by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	473,687	100.0	301,644	172,043
Rural	104,041	22.0	63,777	40,264
Urban	369,646	78.0	237,867	131,779

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 63.7 percent than females at 36.3 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 2024

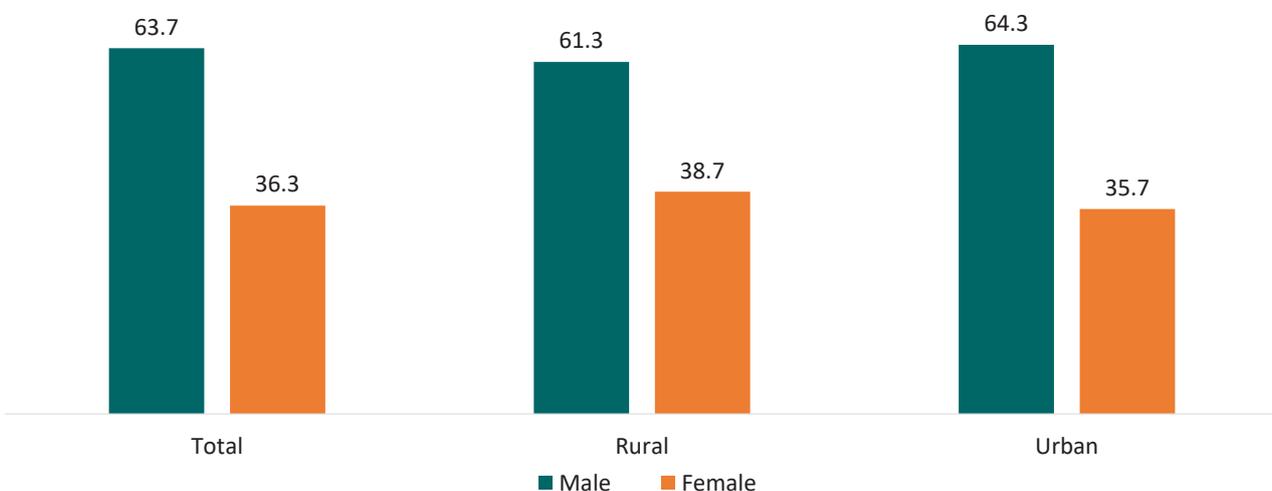
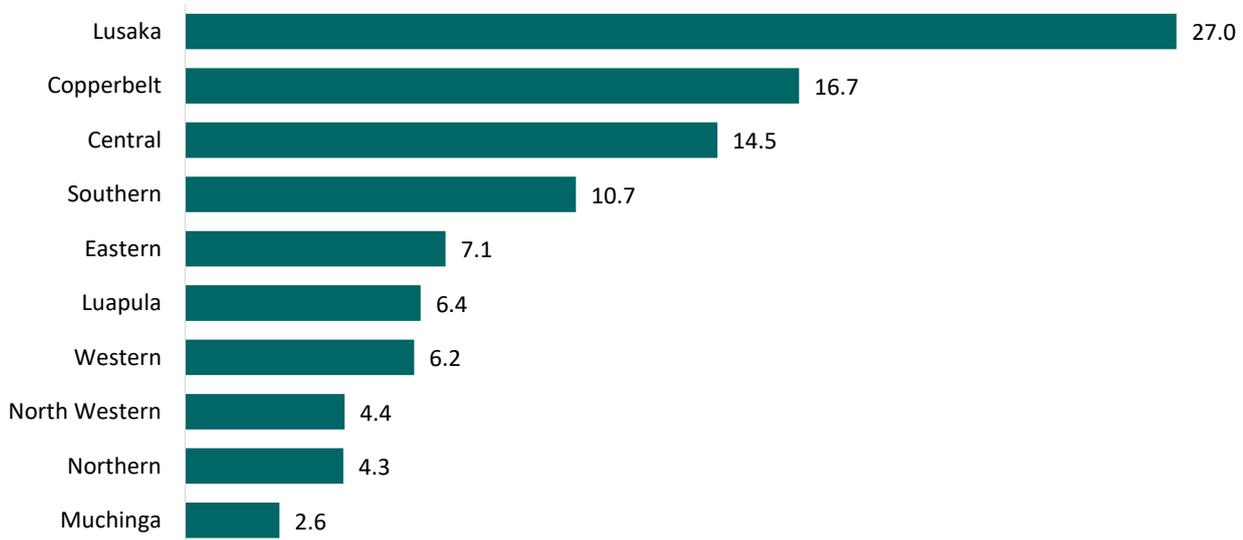


Figure 8.2 shows the percentage distribution of trade union membership by province. Lusaka Province had the highest percentage share of trade union membership at 27.0 percent, followed by Copperbelt Province at 16.7 percent. Muchinga Province had the lowest percentage share at 2.6 percent.

Figure 8.2: Percentage Distribution of Trade Union Membership by Province, Zambia 2024



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 as 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. At national level, the trade union density rate was 11.9 percent. Males had a higher rate at 12.5 percent than females at 11.0 percent. The rural areas had a density rate of 6.1 percent while urban areas had a density rate of 16.4 percent. In the rural areas, females had a higher trade union density rate than males at 6.5 percent and 5.8 percent, respectively.

Figure 8.3: Trade Union Density Rate by Sex and Rural/Urban, Zambia 2024

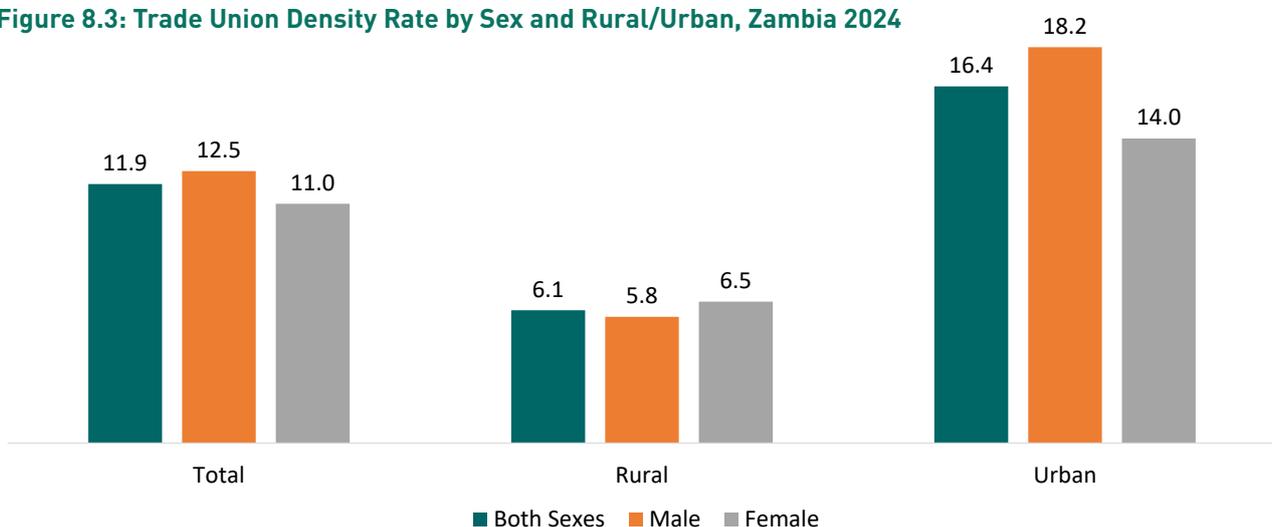
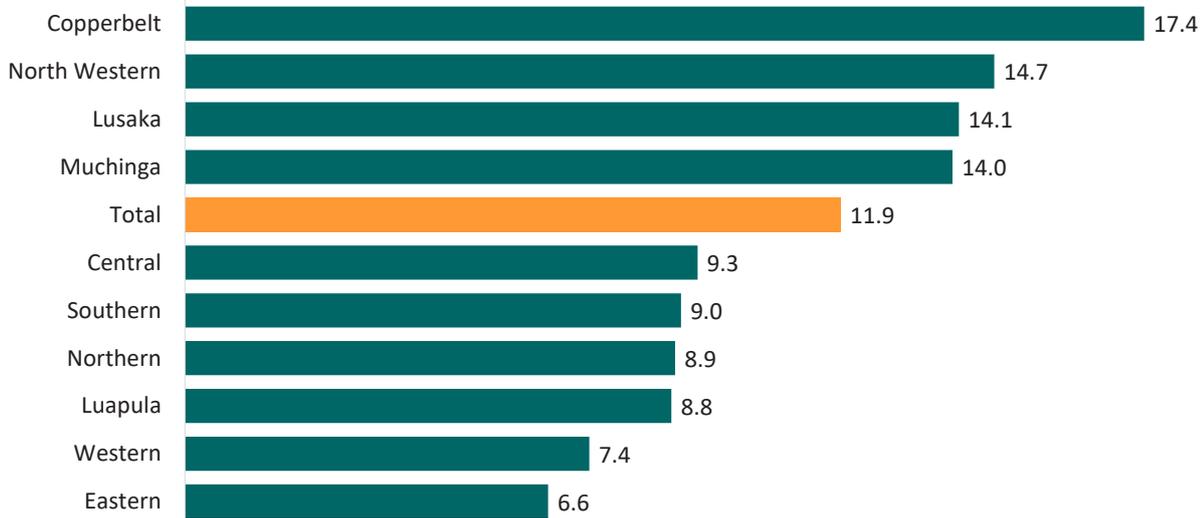


Figure 8.4 shows trade union density rate by province. All other provinces had a lower trade union density rate than the national average (11.9 percent) except Copperbelt, North Western, Lusaka and Muchinga provinces.

Figure 8.4: Trade Union Density Rate by Province, Zambia 2024



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 638,928 persons in Precarious Employment of which 56.9 percent were in urban areas and 43.1 percent in rural areas.

Table 8.2: Number and Percentage Distribution of Persons in Precarious Employment by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	638,928	100.0	449,638	189,290
Rural	275,166	43.1	193,060	82,106
Urban	363,762	56.9	256,578	107,184

Figure 8.5 shows the percentage distribution of persons in precarious employment by sex and rural/urban. Males accounted for 70.4 percent of persons in precarious employment while females accounted for 29.6 percent. In both rural and urban areas, the percentage of males was higher than that of females at 70.2 percent and 70.5 percent, respectively.

Figure 8.5: Percentage Distribution of Persons in Precarious Employment by Sex and Rural/Urban, Zambia 2024

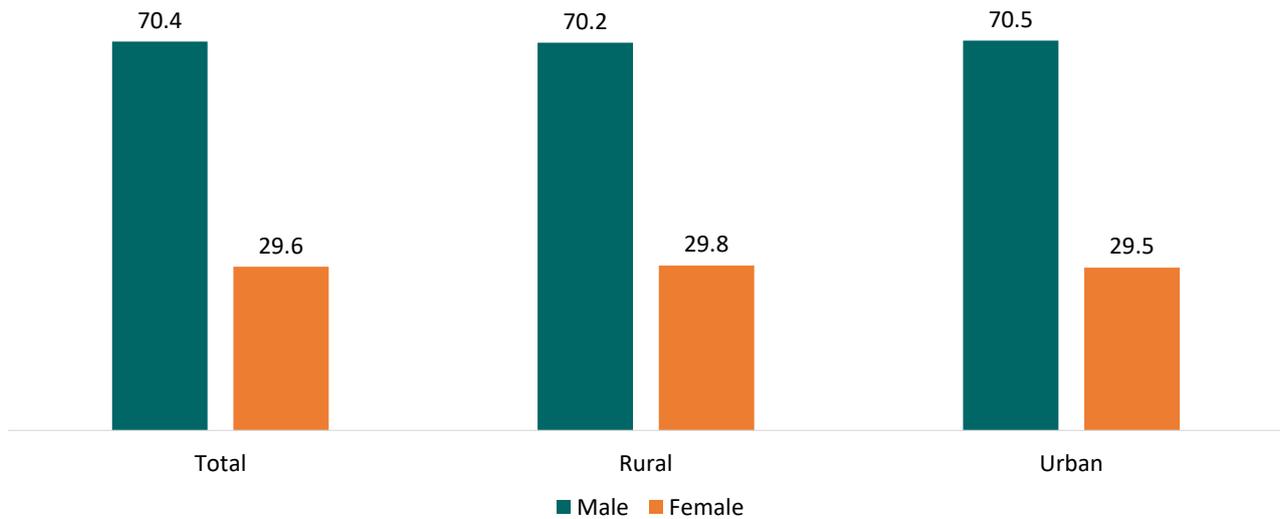
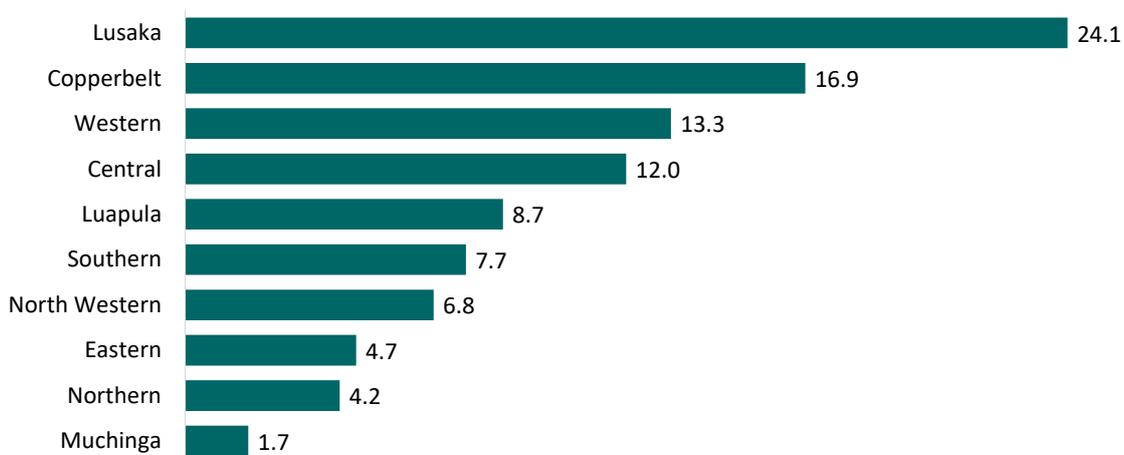


Figure 8.6 shows the percentage distribution of persons in precarious employment by province. Lusaka Province had the highest share of persons in precarious employment at 24.1 percent followed by Copperbelt Province at 16.9 percent. Muchinga Province accounted for the lowest share at 1.7 percent.

Figure 8.6: Percentage Distribution of Persons in Precarious Employment by Province, Zambia 2024



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. The precarious employment rate was estimated at 16.1 percent. The precarious employment rate for males was higher than that of females at 18.6 percent and 12.1 percent, respectively. In rural areas, the precarious employment rate was 16.0 percent while in urban areas the rate was 16.1 percent.

Figure 8.7: Precarious Employment Rate by Sex and Rural/Urban, Zambia 2024

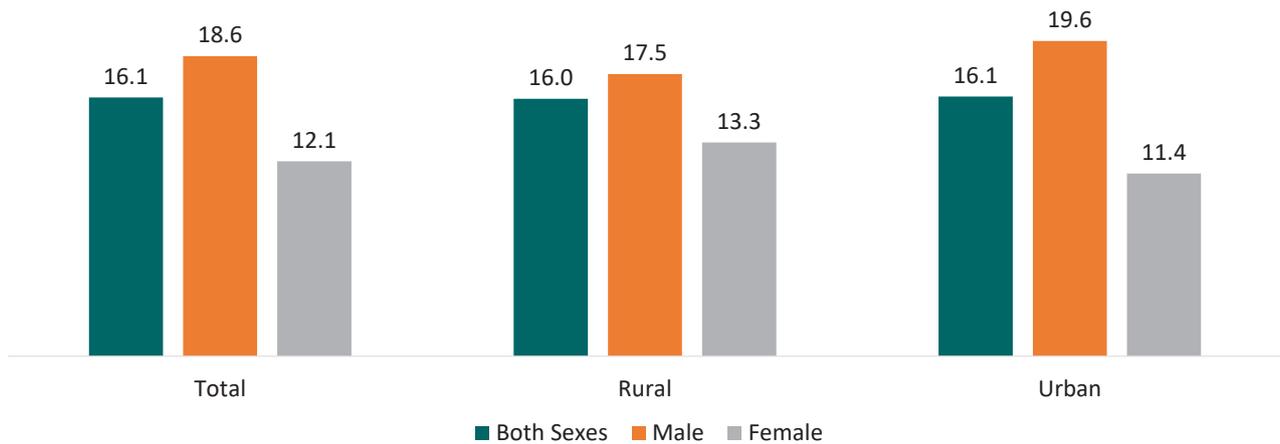
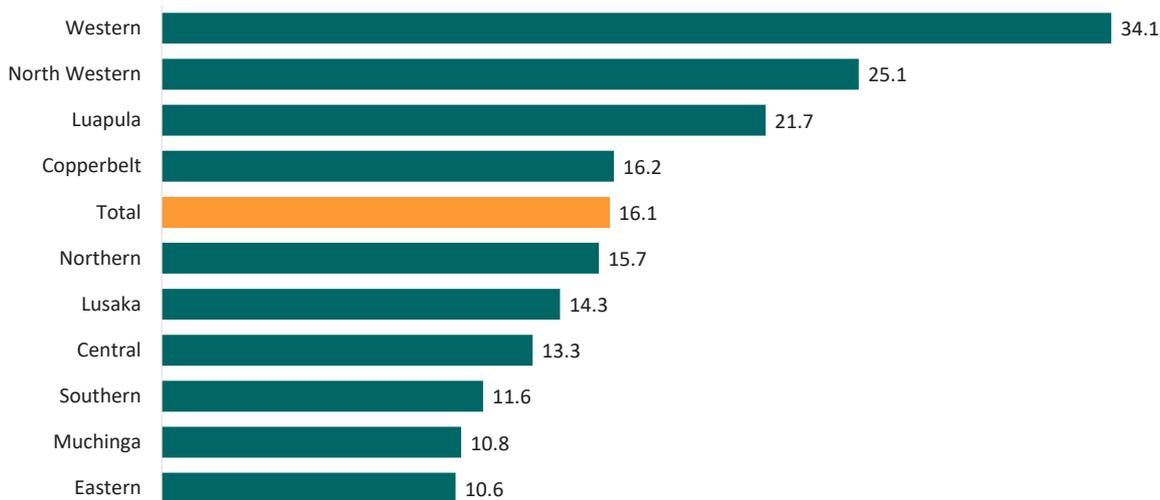


Figure 8.8 shows the precarious employment rate by province. Western Province had the highest rate of precarious employment at 34.1 percent, followed by North Western Province at 25.1 percent while Eastern Province had the lowest rate at 10.6 Percent.

Figure 8.8: Precarious Employment Rate by Province, Zambia 2024



8.6 Youth (15-24 years) Precarious Employment

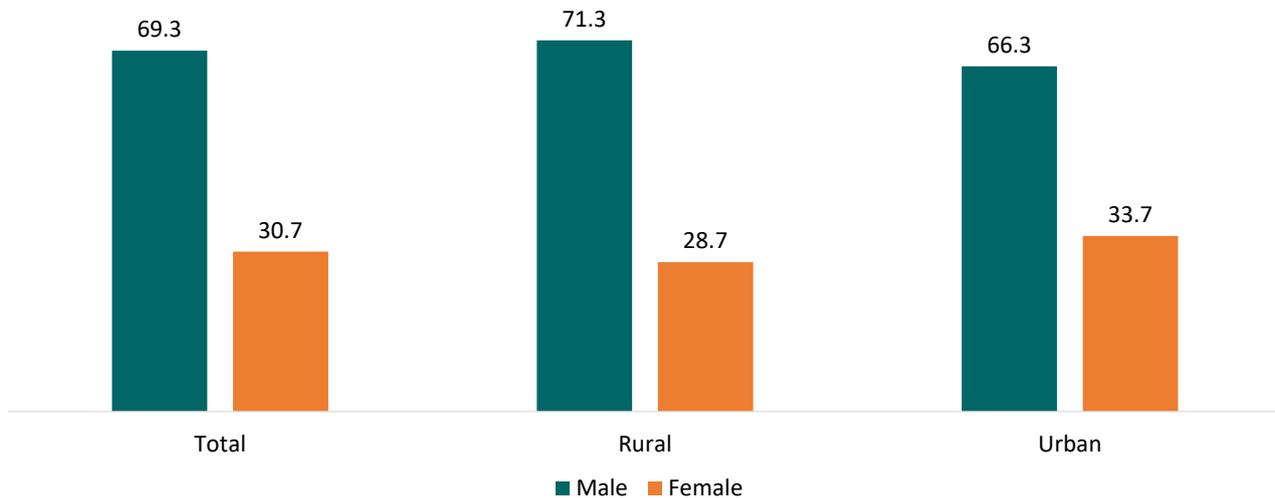
Table 8.3 shows the number and percentage distribution of the youth (15-24 years) in precarious employment by sex and rural/urban. There were 139,201 youth in precarious employment of which 60.3 percent were in rural areas and 39.7 percent in urban areas.

Table 8.3: Number and Percentage Distribution of Youth (15-24 years) in Precarious Employment by Rural/Urban and Sex, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	139,201	100.0	96,504	42,697
Rural	83,900	60.3	59,857	24,043
Urban	55,301	39.7	36,647	18,654

Figure 8.9 shows the percentage distribution of the youth (15-24 years) in precarious employment by sex and rural/urban. At national level, there were more male than female youth in precarious employment at 69.3 percent and 30.7 percent, respectively. In both rural and urban areas, there were more males than females in precarious employment at 71.3 percent and 28.7 percent, respectively.

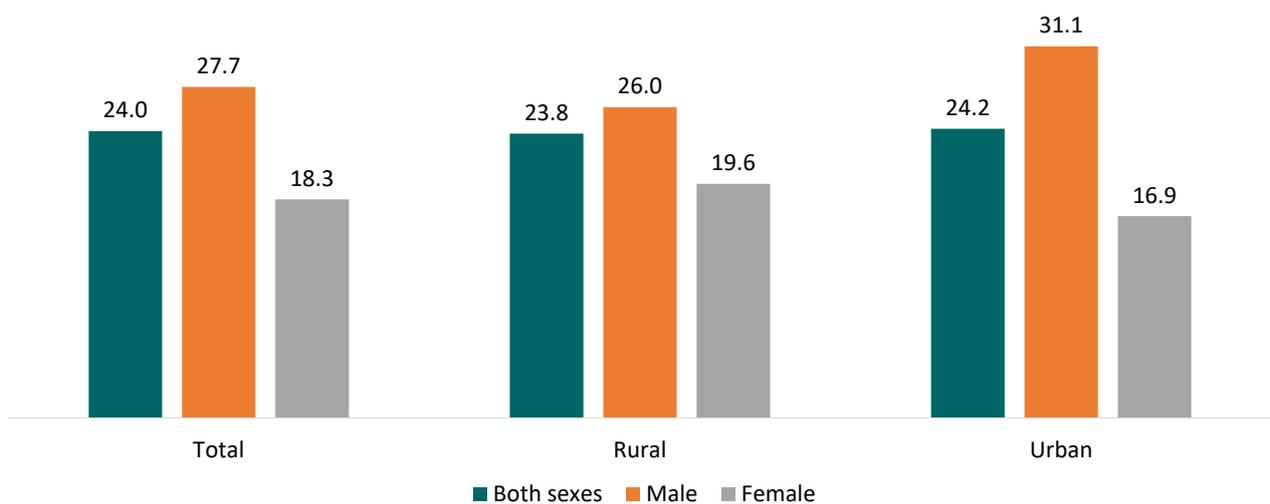
Figure 8.9: Percentage Distribution of Youth (15-24 years) in Precarious Employment by Sex and Rural/Urban, Zambia 2024



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 24.0 percent. The youth precarious employment rate for males was higher than that of females at 27.7 percent and 18.3 percent, respectively.

Figure 8: 10: Youth (15-24 years) Precarious Employment Rate by Sex and Rural/Urban, Zambia 2024



8.8 Youth (19-34 years) Precarious Employment

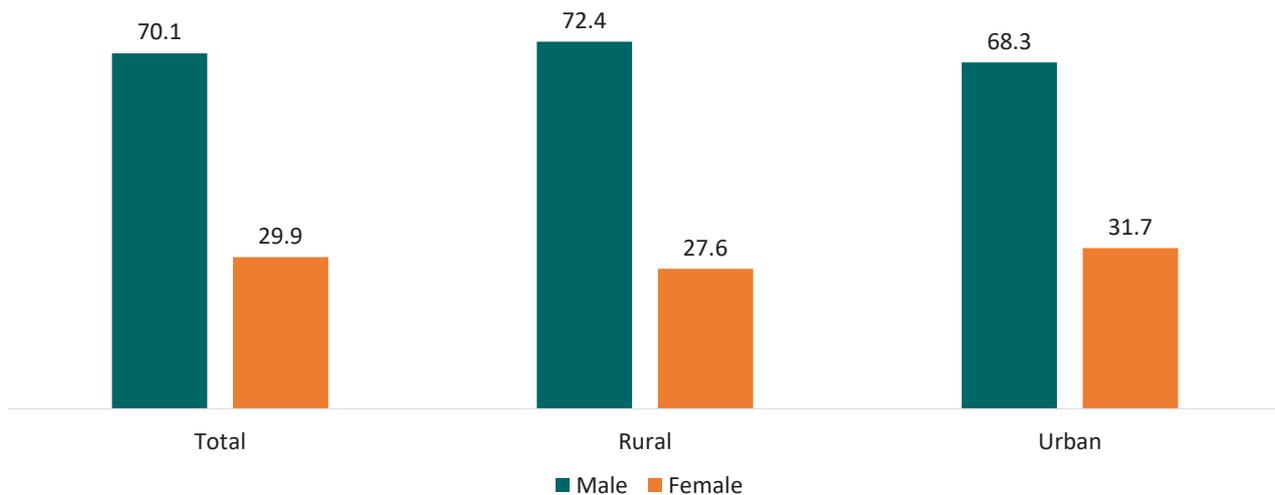
Table 8.4 shows the number and percentage distribution of the youth (19-34) in precarious employment by sex and rural/urban. There were 337,950 youth in precarious employment of which 56.7 percent were in urban areas and 43.3 percent were in rural areas.

Table 8.4: Number and Percentage Distribution of Youth (19-34 years) in Precarious Employment by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	337,950	100.0	236,813	101,137
Rural	146,255	43.3	105,851	40,404
Urban	191,695	56.7	130,962	60,733

Figure 8.11 shows the percentage distribution of the youth (19-34 years) in precarious employment by sex and rural/urban. At national level, there were more male than female youth in precarious employment at 70.1 percent and 29.9 percent, respectively. Both rural and urban areas had more male than female youth in precarious employment at 72.4 percent and 68.3 percent, respectively.

Figure 8.11: Percentage Distribution of Youth (19-34 years) in Precarious Employment by Sex and Rural/Urban, Zambia 2024



8.9 Youth (19-34 years) Precarious Employment Rate

Figure 8.12 shows the youth precarious employment rate by sex and rural/urban. The youth precarious employment rate was 18.8 percent. It was higher for males than females at 22.1 percent and 14.0 percent, respectively. Urban areas had a higher rate at 19.4 percent than rural areas at 18.1 percent.

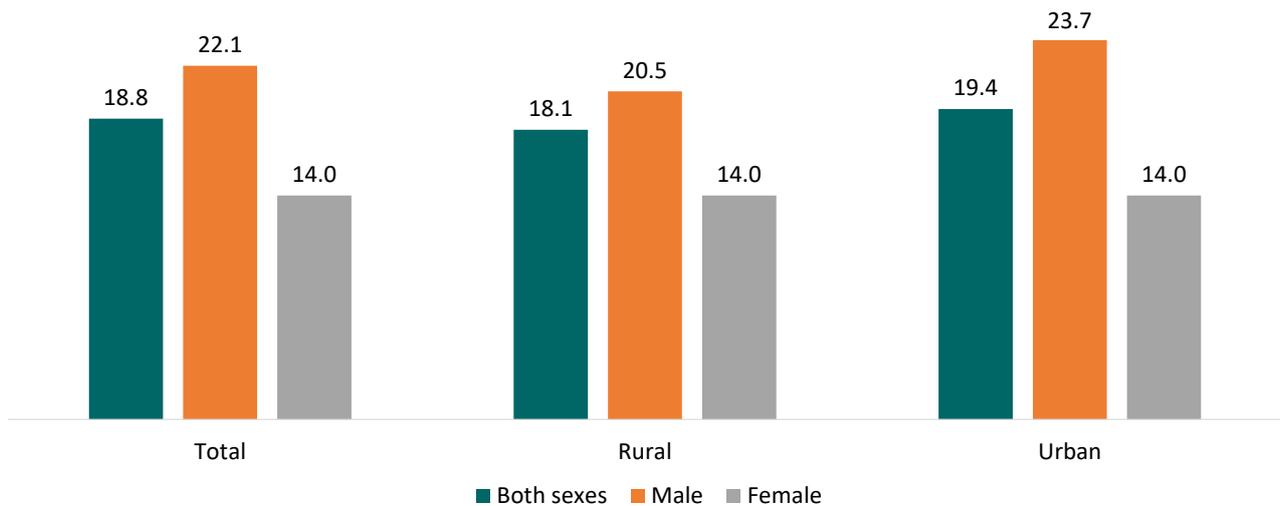
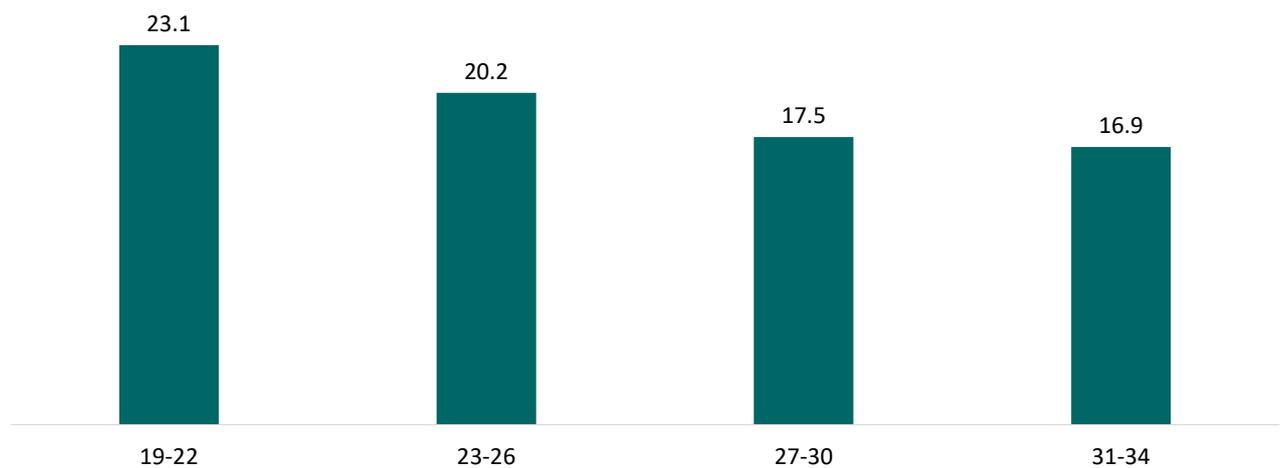
Figure 8.12: Youth (19-34 years) Precarious employment rate by Sex and Rural/Urban, Zambia 2024


Figure 8.13 shows youth (19-34 years) precarious employment rate by age group. The Precarious employment rate was highest in the age group 19-22 at 23.1 percent and lowest in the age group 31-34 at 16.9 percent.

Figure 8.13: Youth (19-34 years) Precarious Employment Rate by Age Group, Zambia 2024


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 42.2. Males worked more hours at 43.5 than females at 40.1. Employed persons in urban areas had higher average weekly hours of work at 46.6 than rural areas at 36.3.

Table 8.5: Weekly Hours of Work by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes	Male	Female
Total	42.2	43.5	40.1
Rural	36.3	37.8	33.8
Urban	46.6	48.3	44.3

Table 8.6 shows average weekly hours of work by occupation and sex. Plant and machine operators and assemblers had the highest average weekly hours of work at 54.9 while skilled agriculture and forestry workers had the lowest average weekly hours of work at 31.1. 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 2024

Occupation	Total	Male	Female
Managers	44.0	45.1	41.5
Professionals	40.8	42.0	39.6
Technician and Associated professionals	43.6	46.8	37.7
Clerical support workers	47.2	49.2	45.2
Service and sales workers	47.8	51.7	45.1
Skilled agriculture and forestry workers	31.1	32.6	27.3
Craft and related trade workers	43.8	44.8	38.2
Plant and machine operators and assemblers	54.9	55.3	41.2
Elementary occupations	40.5	41.8	38.7
Other occupations	37.2	37.0	38.0

Table 8.7 shows average weekly hours of work by industry and sex. Employed persons in the Transportation and storage industry had the highest number of average weekly hours of work at 56.9, followed by those in the mining and quarrying industry at 50.8. The lowest average weekly hours of work were recorded in the agriculture, forestry and fishing industry at 32.6. The transportation and storage industry had the highest weekly hours of work for males at 57.4 while the accommodation and food service activities had the highest weekly hours of work for females at 49.3.

Table 8.7: Weekly Hours of Work by Industry and Sex, Zambia 2024

Industry	Total	Male	Female
Agriculture, forestry and fishing	32.6	34.4	28.1
Mining and quarrying	50.8	51.5	44.3
Manufacturing	42.9	45.3	38.3
Electricity, gas, steam and air conditioning supply	45.1	45.6	43.0
Water Supply Sewerage, waste management and remediation activities	39.8	41.8	31.8
Construction	45.6	45.7	43.4
Wholesale and retail trade; repair of motor vehicles and motorcycles	47.0	50.0	45.0
Transportation and storage	56.9	57.4	46.1
Accommodation and food service activities	50.0	51.0	49.3
Information and communication	46.6	46.6	46.0
Financial and Insurance Activities	47.2	47.1	47.3
Real estate Activities	38.6	49.2	26.8
Professional, Scientific and technical activities	44.0	46.0	40.0
Administrative and support service activities	48.5	51.0	32.5
Public Administration and Defense; Compulsory social security	43.5	44.5	41.3
Education	39.9	41.5	38.3
Human Health and Social Work	44.5	45.1	44.1
Arts, Entertainment and Recreation	49.8	53.0	39.7
Other service activities	45.2	48.1	43.4
Activities of household as Employers	43.5	42.0	44.3
Activities of extraterritorial organization and bodies	44.2	44.7	40.0

CHAPTER NINE: OWN USE PRODUCTION WORK

9.1 Introduction

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

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.

9.2 Own Use Production Work

Table 9.1 shows the number and percentage distribution of own use work by sex and rural/urban. There were 5,108,107 persons engaged in Own Use Production work, of which 78.2 percent were in rural areas and 21.8 percent in urban areas.

Table 9.1: Number and Percentage Distribution of Own-use Production Work by Sex and Rural/Urban, 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	5,108,107	100.0	1,993,015	3,115,092
Rural	3,996,312	78.2	1,705,408	2,290,904
Urban	1,111,795	21.8	287,607	824,188

Figure 9.1 shows the percentage distribution of own use work by sex and rural/urban. There were more females at 61.0 percent than males at 39.0 percent in own use production work.

Figure 9.1: Percentage Distribution of Own Use Work by Sex and Rural/Urban, Zambia 2024



9.3 Type of Own Use Work

Table 9.2 shows the number and percentage distribution of own use work by rural/urban and type of own use work. Of the total own use workers, 58.6 percent were service providers while 41.4 percent were goods producers. There were more service providers than goods producers in both rural and urban areas at 53.1 percent and 78.5 percent, respectively.

Table 9.2: Number and Percentage Distribution of Own Use Production Work by Type of Own Use Work, Rural/urban and Sex, 2024

Rural/Urban	Total	Goods Producers		Service Providers	
	Number	Number	Percent	Number	Percent
Total	5,108,107	2,114,171	41.4	2,993,936	58.6
Rural	3,996,313	1,874,797	46.9	2,121,516	53.1
Urban	1,111,794	239,374	21.5	872,420	78.5

Figure 9.2 shows the percentage distribution of own use work by sex and type of own use work. Among those engaged in producing goods for own use, 59.1 percent were male while 40.9 percent were female. For those engaged in service provision for own use, females accounted for 75.2 percent while males accounted for 24.8 percent.

Figure 9.2: Percentage Distribution of Own Use Work by Sex and Type of Own Use Work, Zambia 2024

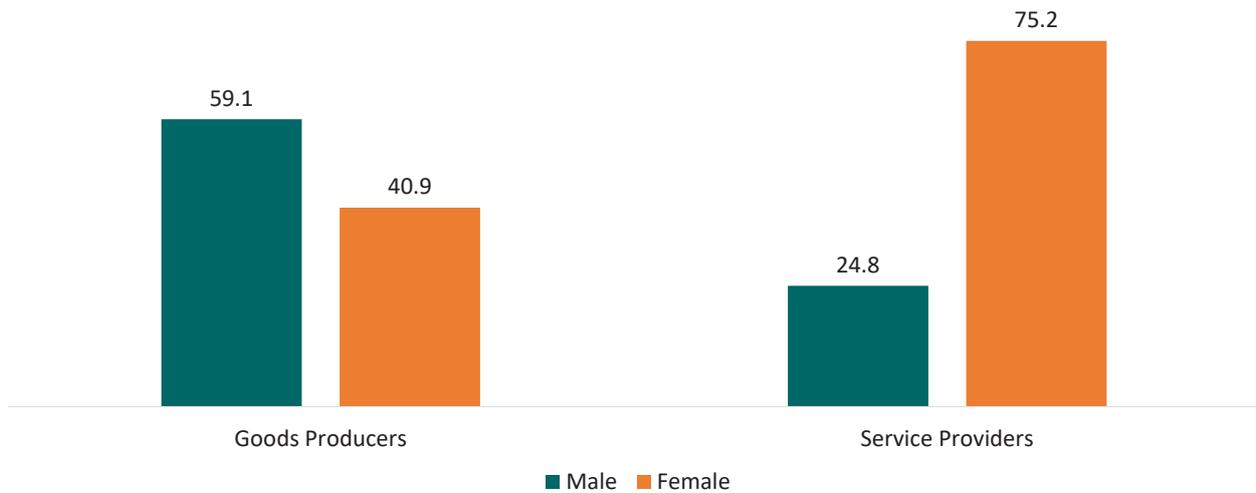
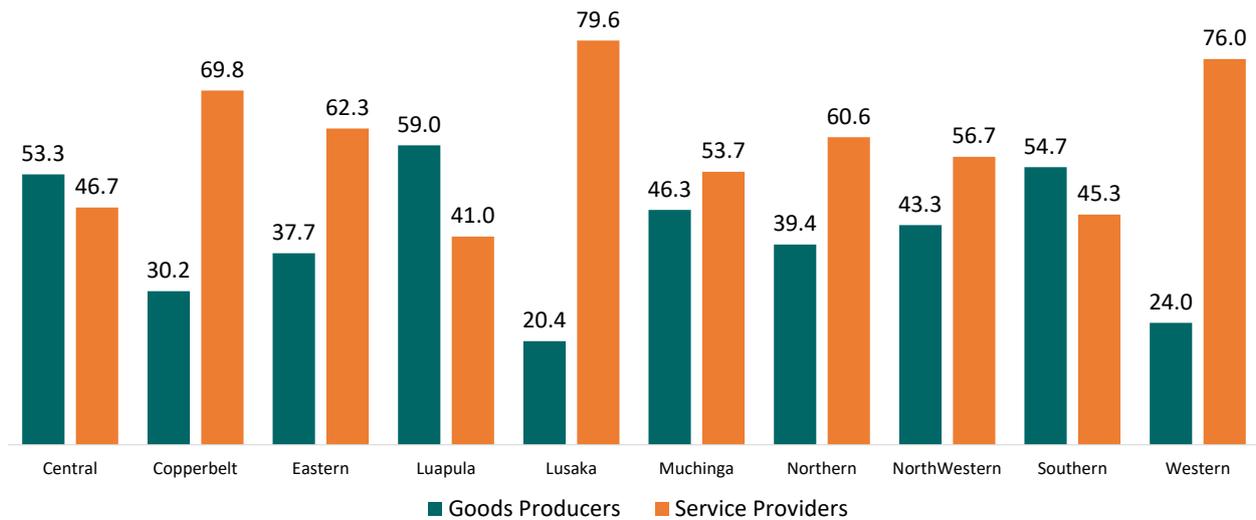


Figure 9.3 shows the percentage distribution of own use work by type of own use work and province. In Luapula Province, goods producers accounted for 59.0 percent while service providers accounted for 41.0 percent. In Lusaka Province, service providers accounted for 79.6 percent while goods producers accounted for 20.4 percent.

Figure 9.3: Percentage Distribution of Own Use Work by Type of Own Use Work and Province, Zambia 2024


9.4 Youth (15-24 years) Own Use Work

Table 9.3 shows the number and percentage distribution of youth (15-24 years) engaged in own use work by sex and rural/urban. There were 1,940,842 youth engaged in own use production work, of which 78.5 percent were in the rural areas while 21.5 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 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	1,940,842	100.0	815,032	1,125,810
Rural	1,523,531	78.5	692,932	830,599
Urban	417,311	21.5	122,100	295,211

Figure 9.4 shows the percentage distribution of the youth (15-24 years) own use work by sex and rural/urban. There were more female youth engaged in own use work at 58.0 percent than males at 42.0 percent. In both urban and rural areas, the percentage of females in own use work was higher than that of males at 70.7 percent and 54.5 percent, respectively.

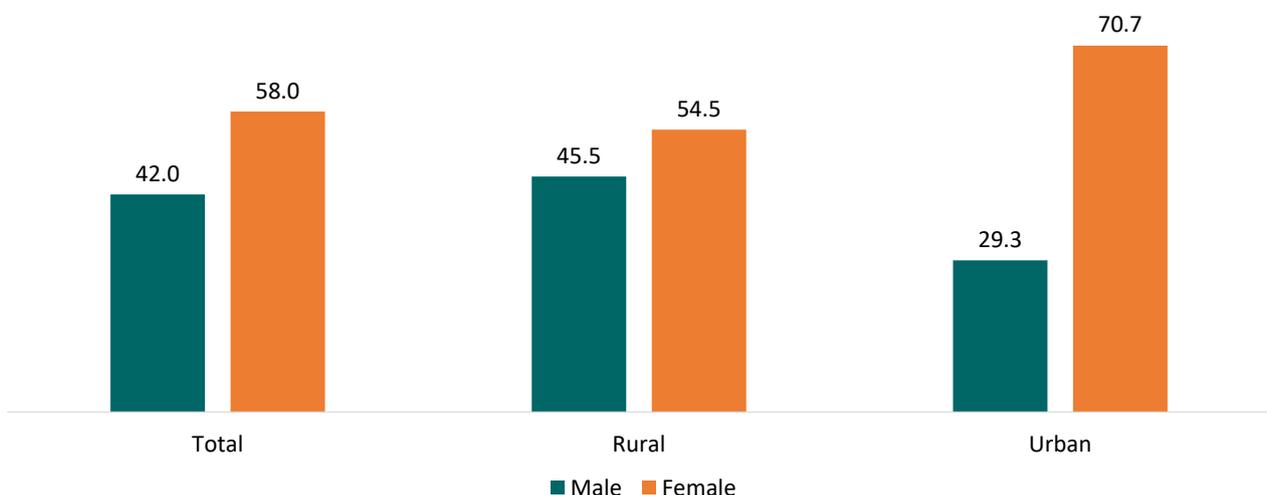
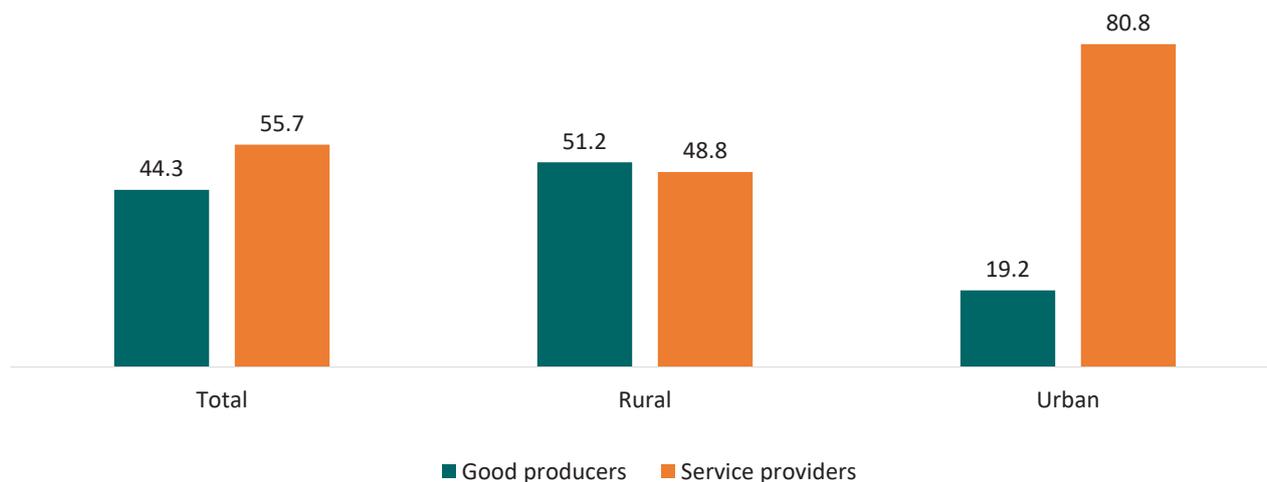
Figure. 9.4: Percentage Distribution of Youth (15-24 years) Own Use Work by Sex and Rural/Urban, Zambia 2024


Figure 9.5 shows the percentage distribution of the youth (15-24 years) engaged in own use work by rural/urban and type of own use. Youth engaged in provision of services had a higher percentage share than those producing goods at 55.7 percent and 44.3 percent, respectively. In rural areas, the percentage of youth engaged in production of goods was higher than those engaged in service provision at 51.2 percent and 48.8 percent, respectively. In urban areas, there were more service providers than goods producers at 80.8 percent and 19.2 percent, respectively.

Figure 9.5: Percentage Distribution of Youth (15-24 years) Own Use Work by Rural/Urban and Type of Own Use, Zambia 2024



9.5 Youth (19-34 years) Own Use Work

Table 9.4 shows the number and percentage distribution of youth (19-34 years) engaged in own use work by sex and rural/urban. There were 2,331,730 youth engaged in own use work, of which 76.9 percent were in the rural areas while 23.1 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, 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,331,730	100.0	850,549	1,481,181
Rural	1,793,213	76.9	738,400	1,054,813
Urban	538,517	23.1	112,149	426,368

Figure 9.6 shows the percentage distribution of the youth (19-34 years) engaged in own use work by sex and rural/urban. There were more female than male youth engaged in own use work at 63.5 percent and 36.5 percent, respectively. In both urban and rural areas, female youth accounted for higher percentage share than male youth of those engaged in own use work.

Figure. 9.6: Percentage Distribution of Youth (19-34 years) Own Use Work by Sex and Rural/Urban, Zambia 2024

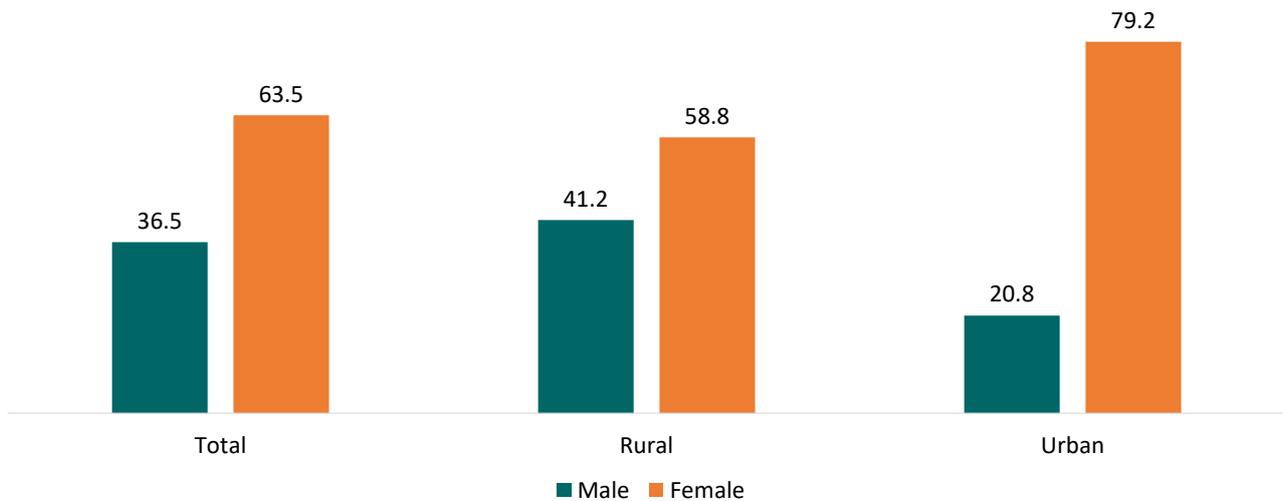
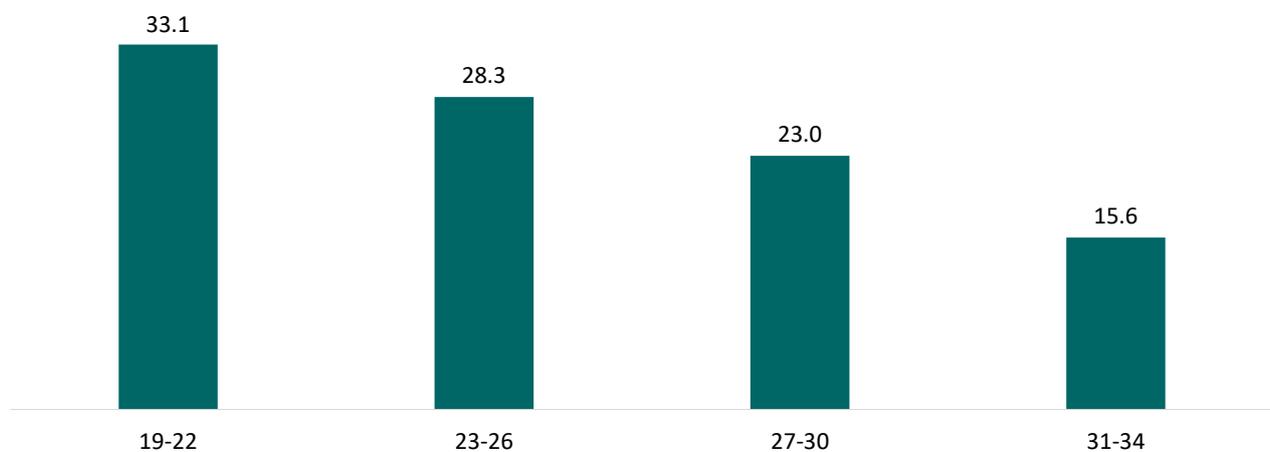


Figure 9.7 shows the percentage distribution of the youth (19-34 years) engaged in own use work by age group. The age group 19-22 years had the highest share of youth engaged in own use work at 33.1 percent while the age group 31-34 years had the lowest share at 15.6 percent.

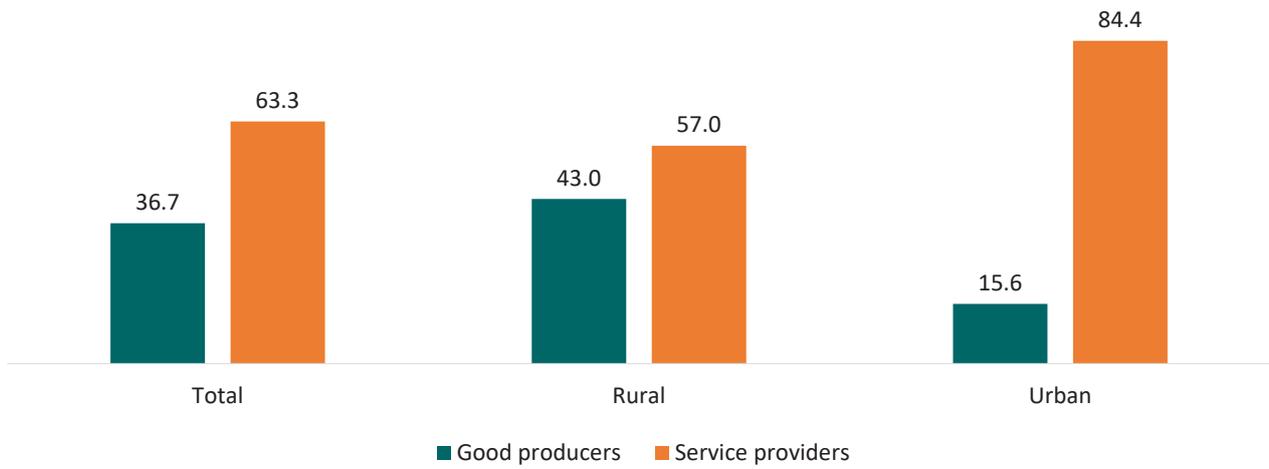
Figure 9.7: Percentage Distribution of Youth (19-34 years) in Own Use Production Work by Age Group, Zambia 2024



9.6 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 level, there were more service providers than goods producers at 63.3 percent and 36.7 percent, respectively. In both urban and rural areas, there were more service providers than goods providers.

Figure 9.8: Percentage Distribution of Youth (19-34 years) Own Use Production Work by Rural/urban and Type of Own Use Work, Zambia 2024



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 587,876 unemployed persons of which 61.6 percent were in the urban areas and 38.4 percent in the rural areas.

Table 10.1: Number and Percent Distribution of Unemployed Persons by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	587,876	100.0	321,747	266,129
Rural	225,469	38.4	134,919	90,550
Urban	362,407	61.6	186,828	175,579

Figure 10.1 shows percentage distribution of unemployed persons by sex and rural/urban. At national level, 54.7 percent of unemployed persons were male and 45.3 percent were female. In rural areas, 59.8 percent were males while 40.2 percent were females.

Figure 10.1: Percentage Distribution of Unemployed Persons by Sex and Rural/Urban, Zambia 2024

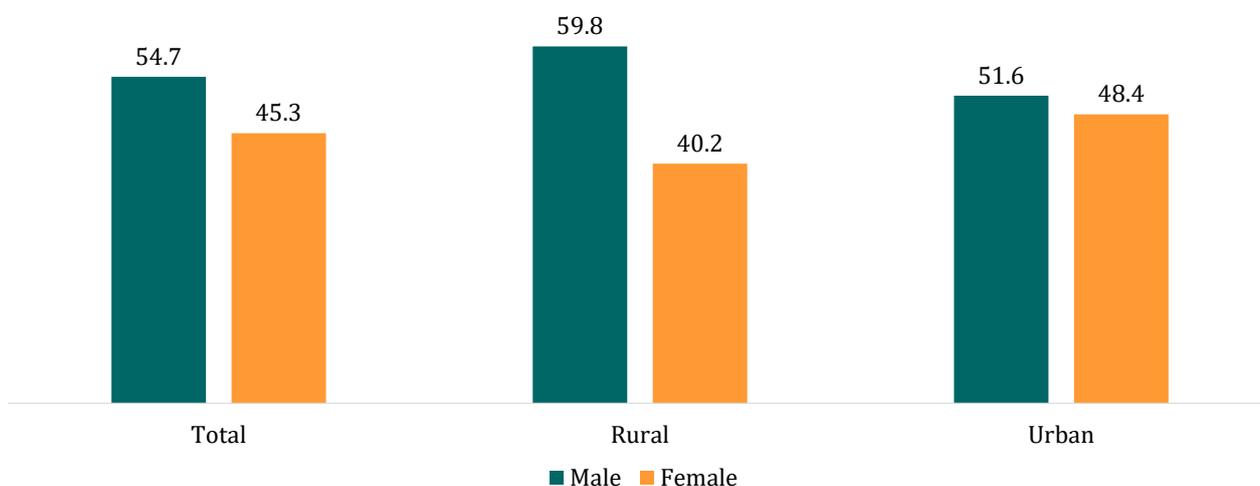


Figure 10.2 shows percentage distribution of unemployed persons by province. Copperbelt Province had the highest percentage share of unemployed persons at 31.0 percent, followed by Lusaka Province at 16.7 percent while Northern Province had the lowest share at 2.0 percent.

Figure 10.2: Percentage Distribution of Unemployed Persons by Province, Zambia 2024

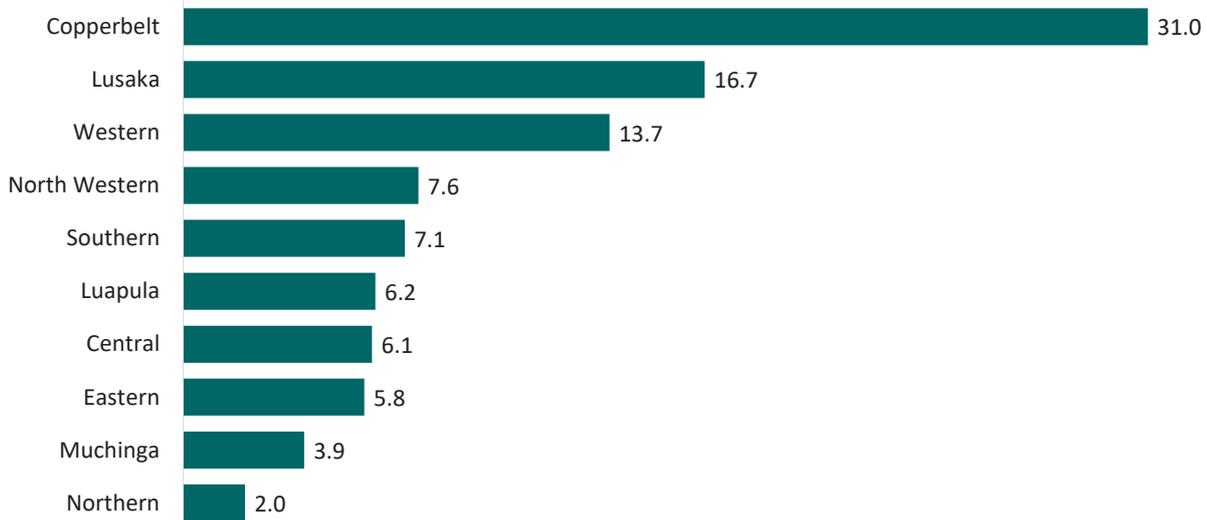


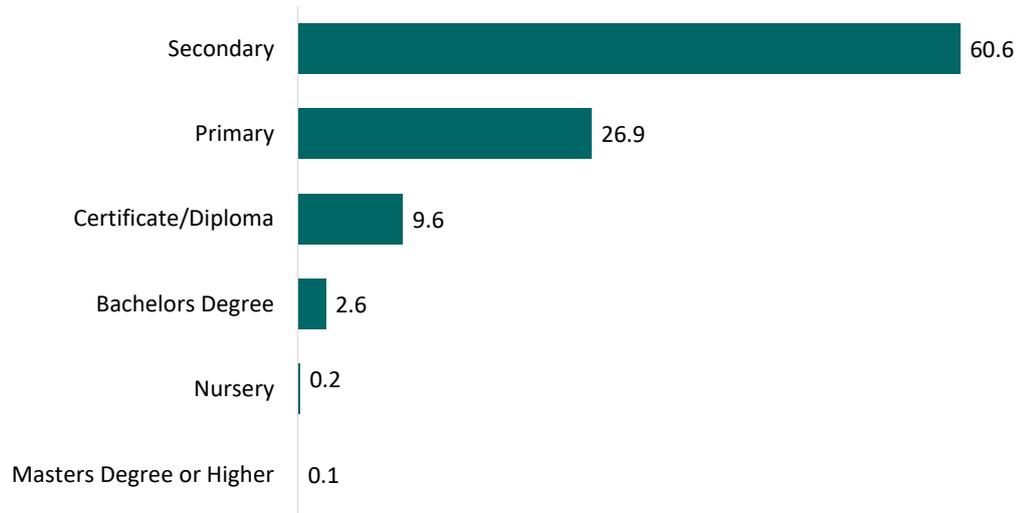
Table 10.2 shows the number and percentage distribution of unemployed persons by sex and province. Males had a higher proportion of unemployed persons than females in all other provinces except Central and Lusaka provinces which had 49.7 percent and 46.4 percent, respectively.

Table 10.2: Number and Percentage Distribution of Unemployed Persons by Sex and Province, Zambia 2024

Province	Total	Male	Female
	Number	Percent	Percent
Total	587,876	54.7	45.3
Central	35,647	49.7	50.3
Copperbelt	182,106	57.7	42.3
Eastern	34,199	60.6	39.4
Luapula	36,277	57.9	42.1
Lusaka	98,458	46.4	53.6
Muchinga	22,844	60.6	39.4
Northern	11,648	50.0	50.0
North Western	44,392	59.5	40.5
Southern	41,838	59.0	41.0
Western	80,467	50.7	49.3

Figure 10.3 shows the percentage distribution of unemployed persons by highest level of education attained. The unemployed persons with whose highest level of education was Secondary (grade 8-12) had the highest percentage share at 60.6 percent, followed by those with Primary level (Grade 1-7) at 26.9 percent while those with Master's degree or higher accounted for the lowest percentage share at 0.1 percent.

Figure 10.3: Percentage Distribution of Unemployed Persons by Highest Level of Education Attained, Zambia 2024



Note: Unemployment by highest level of education attained does not include those who never attended school.

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 13.4 percent in quarter four from 14.8 percent in the first quarter.

Figure 10.4: Unemployment Rate by Quarter, Zambia 2024

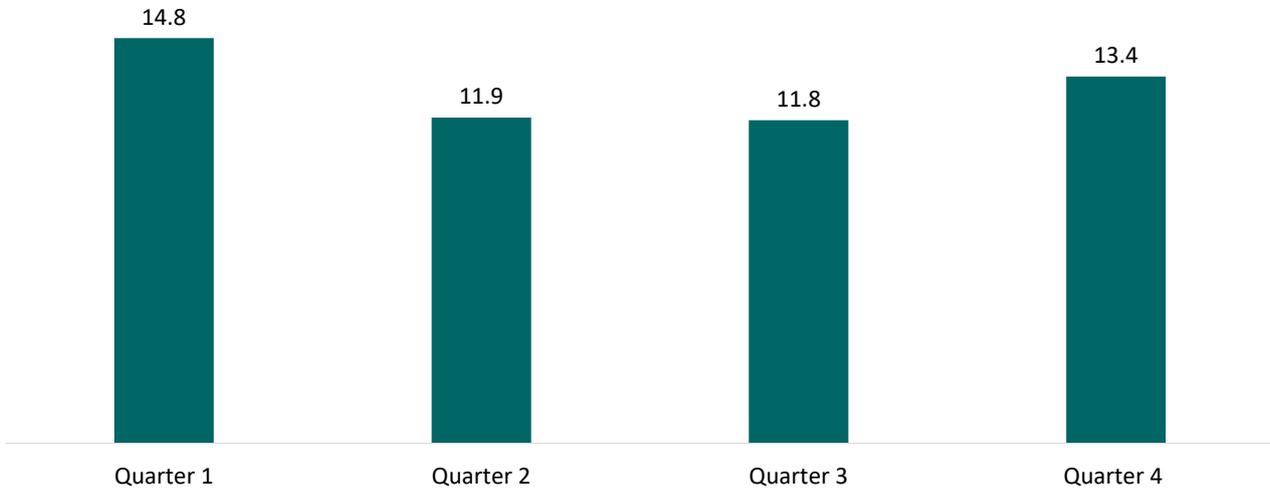


Figure 10.5 shows the unemployment rate by sex and rural/urban. At national level, unemployment rate was estimated at 12.9 percent. The unemployment rate for males was lower than that of females at 11.8 percent and 14.6 percent, respectively. The unemployment rate in rural areas was estimated at 11.6 percent while in urban areas it was 13.9 percent.

Figure 10.5: Unemployment Rate by Sex and Rural/Urban, Zambia 2024

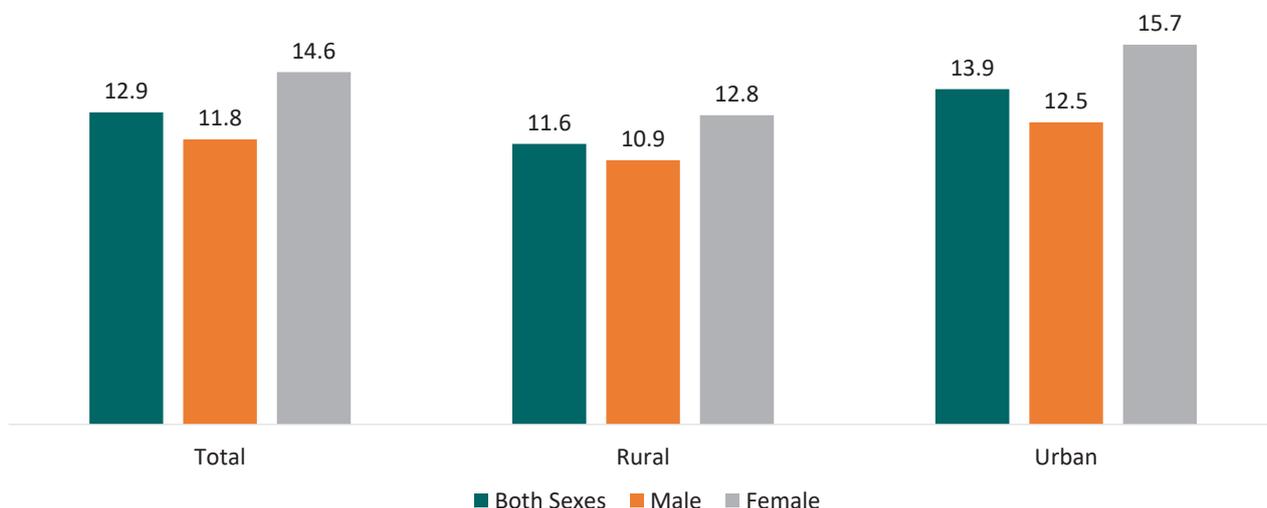


Figure 10.6 shows the unemployment rate by five-year age groups. The highest unemployment rate was in the age group 15-19 at 30.8 percent while the lowest was in the age group 65 and older at 3.2 percent. All other age groups except 15-19, 20-24 and 25-29 recorded unemployment rate lower than the national average.

Figure 10.6: Unemployment Rate by Five-year Age Groups, Zambia 2024

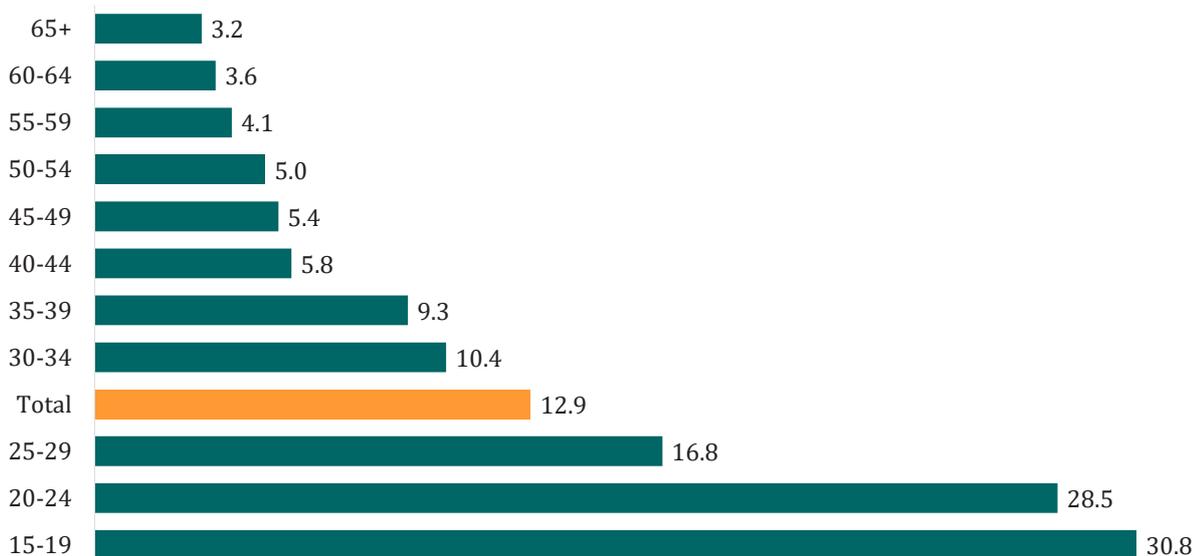


Figure 10.7 shows the unemployment rate by rural/urban and five-year age groups. The age group 15-19 had the highest unemployment rate in both the rural and urban areas at 23.3 percent and 43.8 percent, respectively. The age group 60-64 had the lowest unemployment rate in urban areas at 2.8 percent while the age group 65 and older had the lowest in rural areas at 1.2 percent.

Figure 10.7: Unemployment Rate by Rural/Urban and Five-year Age Groups, Zambia 2024

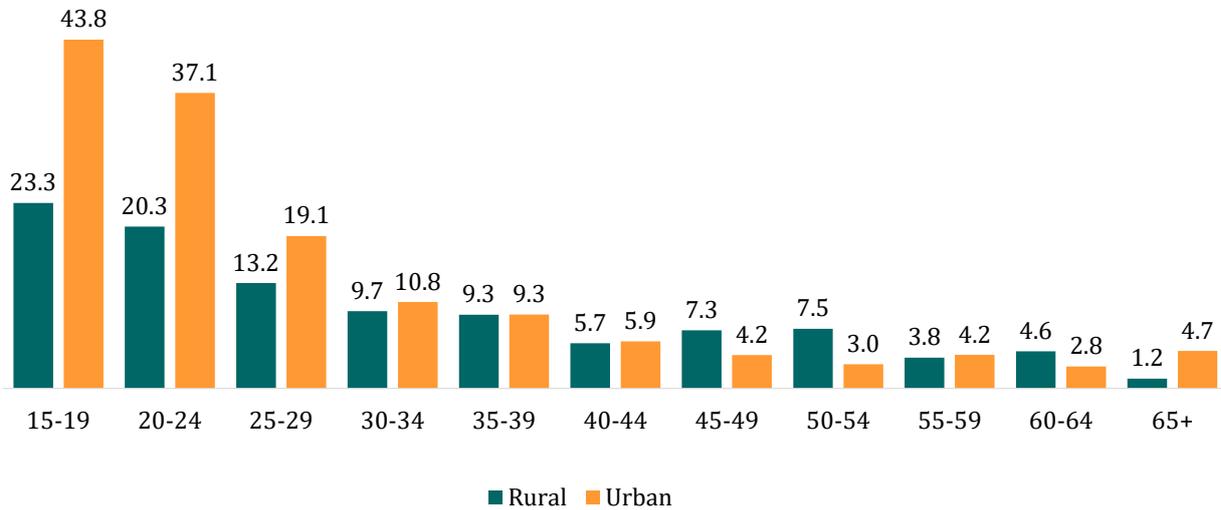


Figure 10.8 shows the unemployment rate by sex and five-year age group. The unemployment rate for both males and females was highest in the age group 15-19 at 30.1 percent and 31.8 percent, respectively. The lowest unemployment rate for males was at 1.2 percent in age group 65 and older while the lowest unemployment rate for females was at 3.5 percent in the age group 55-59.

Figure 10.8: Unemployment Rate by Sex and Five-year Age Groups, Zambia 2024

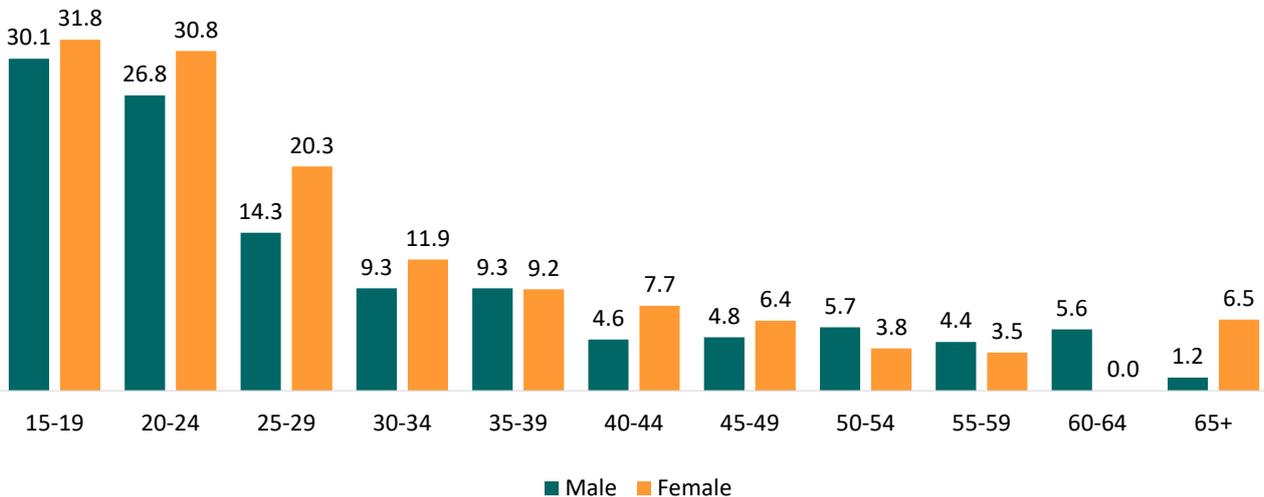
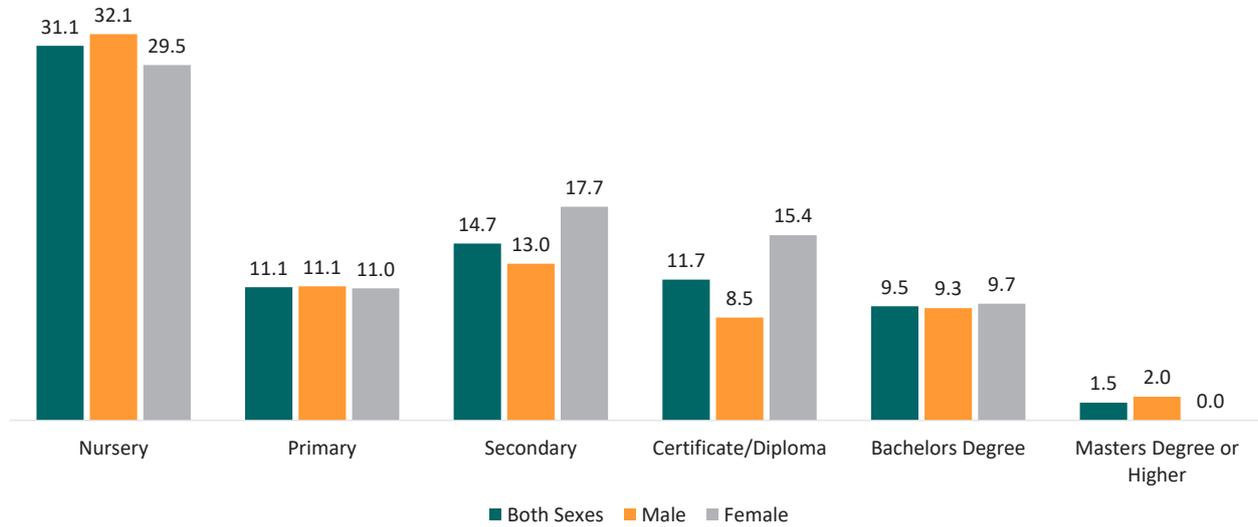


Figure 10.9 shows unemployment rate by sex and highest level of education attained. Among those whose highest level of was certificate/diploma, unemployment rate was estimated at 11.7 percent with males at 8.5 percent and females at 15.4 percent. Graduate (Bachelors' Degree) unemployment rate was estimated at 9.5 percent with males at 9.3 percent and females at 9.7 percent.

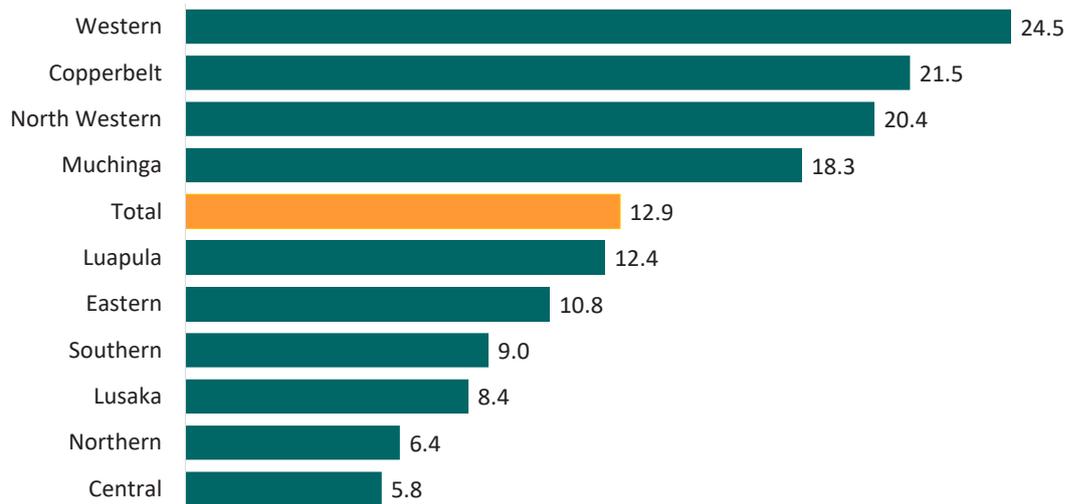
Figure 10.9: Unemployment Rate by Sex and Highest Education Level Attained, Zambia 2024



Note: Unemployment by highest level of education attained does not include those who never attended school.

Figure 10.10 shows the percentage share of unemployment rate by province. Western Province had the highest unemployment rate at 24.5 percent while Central Province had the lowest unemployment rate at 5.8 percent.

Figure 10.10: Unemployment Rate by Province, Zambia 2024



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)

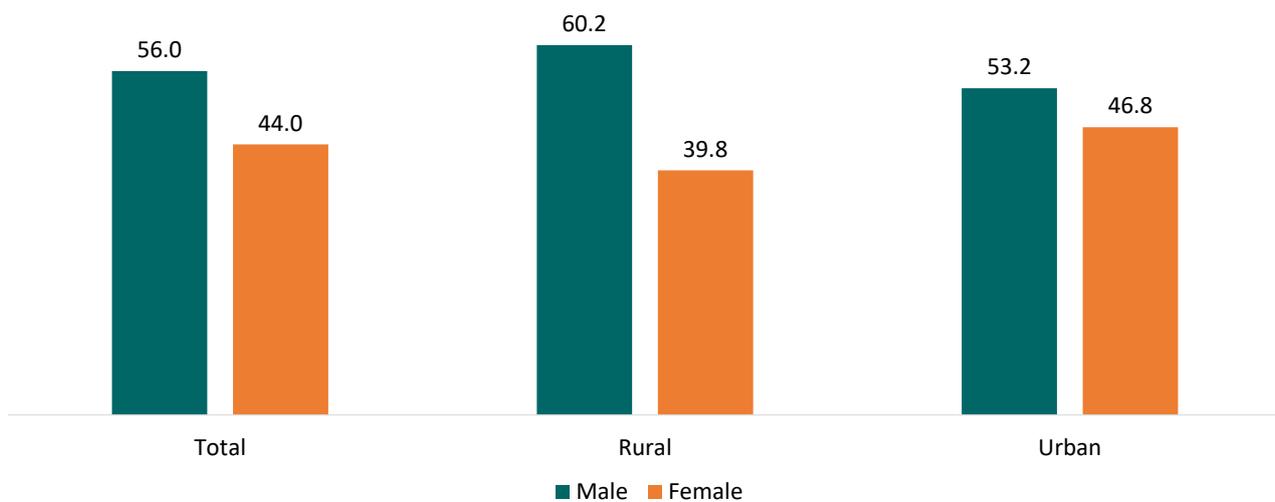
Table 10.3 shows the number and percentage distribution of the unemployed youth (15-24 years) by sex and rural/urban. The population of unemployed youth was estimated at 238,504 of which 70.4 percent were in the urban areas and 29.6 percent were in the rural areas.

Table 10.3: Number and Percentage Distribution of the Unemployed Youth (15-24 years) by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	238,504	100.0	133,486	105,018
Rural	70,521	29.6	41,660	28,861
Urban	167,983	70.4	91,826	76,157

Figure 10.11 shows the percentage distribution of the unemployed youth (15-24 years) by sex and rural/urban. There were more male unemployed youth than females at 56.0 percent and 44.0 percent, respectively. In rural areas, 60.2 percent were males and 39.8 percent were females while in urban areas, 53.2 percent were males and 46.8 percent were females.

Figure 10.11: Percentage Distribution of Unemployed Youth (15-24 years) by Sex and Rural/Urban, Zambia 2024



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 29.1 percent. The youth unemployment rate for males was at 27.7 percent while that of females was at 31.1 percent. The youth unemployment rate was estimated at 21.3 percent in rural areas and 38.6 percent in urban areas.

Figure 10.12: Youth (15-24 years) Unemployment Rate by Sex and Rural/Urban, Zambia 2024

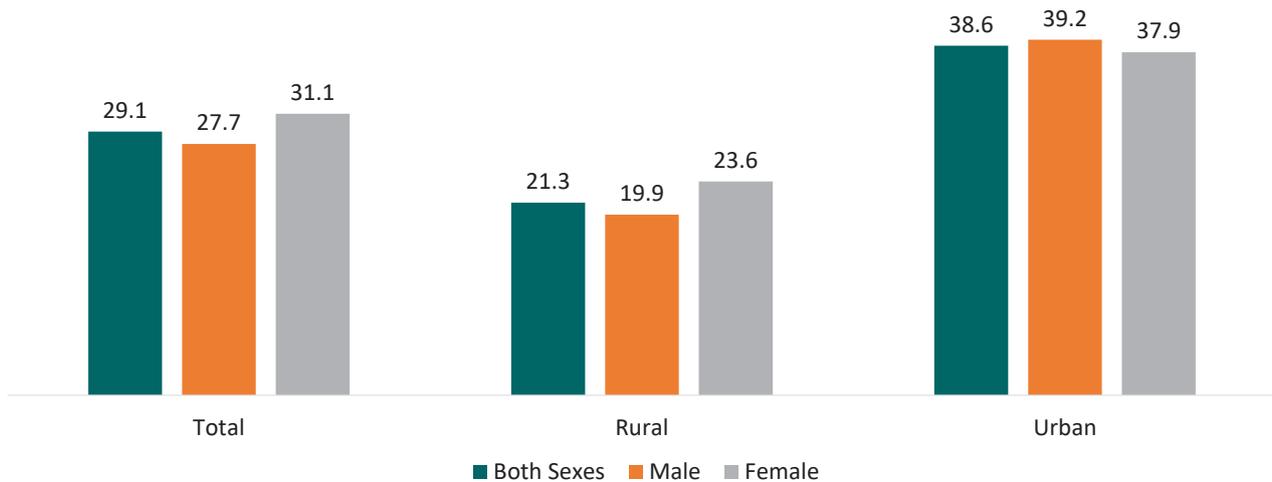
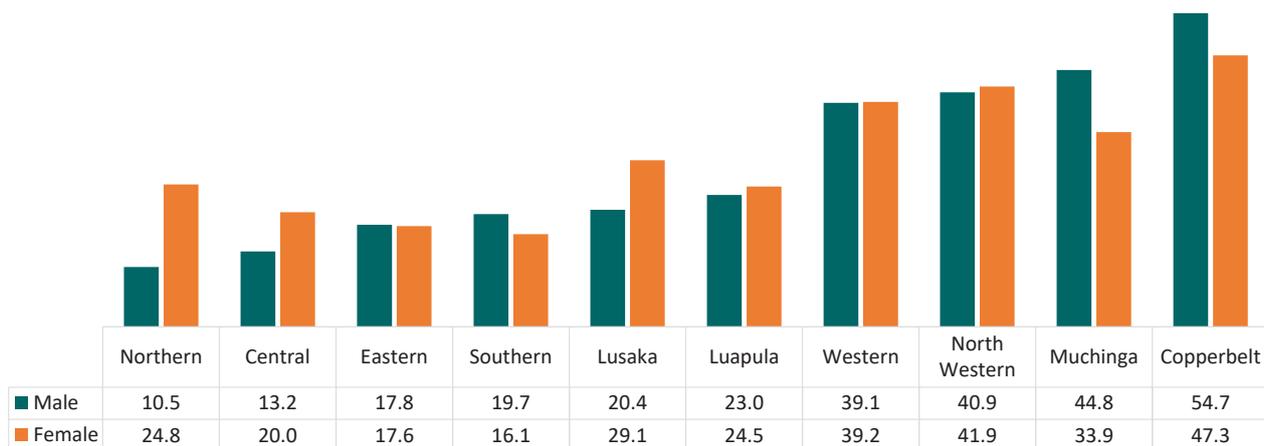


Figure 10.13 shows Youth (15-24 years) unemployment rate by province and sex. Copperbelt Province had the highest youth unemployment rate for both male and female at 54.7 percent and 47.3 percent, respectively.

Figure 10.13: Youth (15-24 years) Unemployment Rate by Province and Sex, Zambia 2024



10.7 Youth Unemployment (19-34 Years)

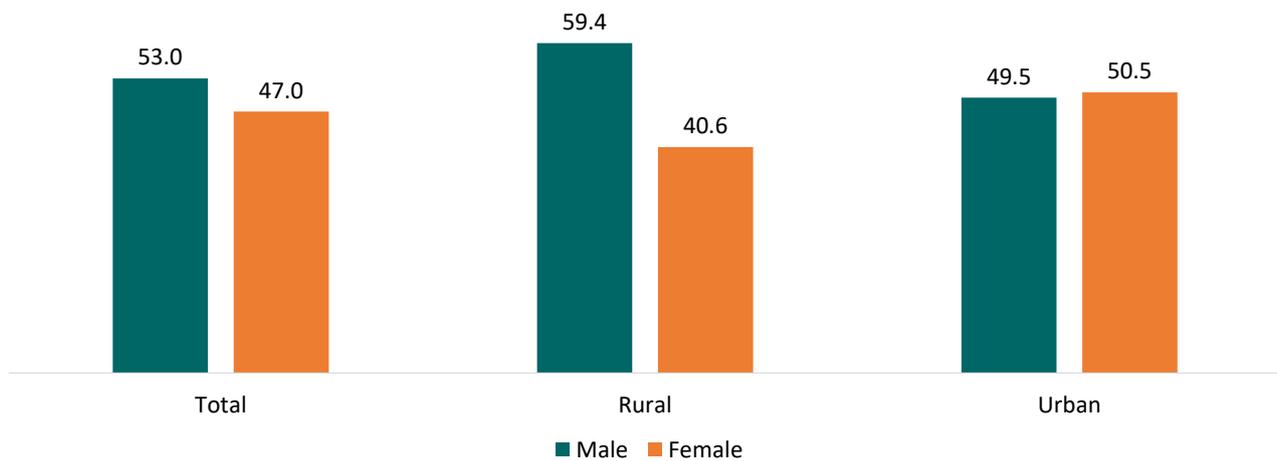
Table 10.4 shows the number and percentage distribution of unemployed youth by sex and four-year age groups. Of the total 404,888 unemployed youth aged 19-34, the age group 23-26 accounted for the highest share at 32.5 percent while the age group 31-34 accounted for the lowest percentage share at 13.3 percent.

Table 10.4: Number and Percentage Distribution of the Unemployed Youth (19-34 years) by Sex and Age Group, Zambia 2024

Age Group	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	404,888	100.0	214,479	190,409
19-22	126,272	31.2	75,213	51,059
23-26	131,781	32.5	67,854	63,927
27-30	93,023	23.0	44,054	48,969
31-34	53,812	13.3	27,358	26,454

Figure 10.14 shows the percentage distribution of the unemployed youth (19-34 years) by sex and rural/urban. There were more male unemployed youth at 53.0 percent than females at 47.0 percent. In rural areas, there were more male unemployed youth at 59.4 percent than females at 40.6 percent while in urban areas, there were more female unemployed youth at 50.5 percent than males at 49.5 percent.

Figure 10.14: Percent Distribution of the Unemployed Youth (19-34 years) by Sex and Rural/Urban, Zambia 2024



10.8 Youth (19-34 years) Unemployment Rate

Figure 10.15 shows the youth unemployment rate by sex and rural/urban. Youth unemployment rate was estimated at 18.4 percent. The females had a higher youth unemployment rate than males at 20.8 percent and 16.7 percent, respectively. Urban areas had a higher youth unemployment rate at 21.0 percent than rural areas at 15.0 percent.

Figure 10.15: Youth (19-34 years) Unemployment Rate by Sex and Rural/Urban, Zambia 2024

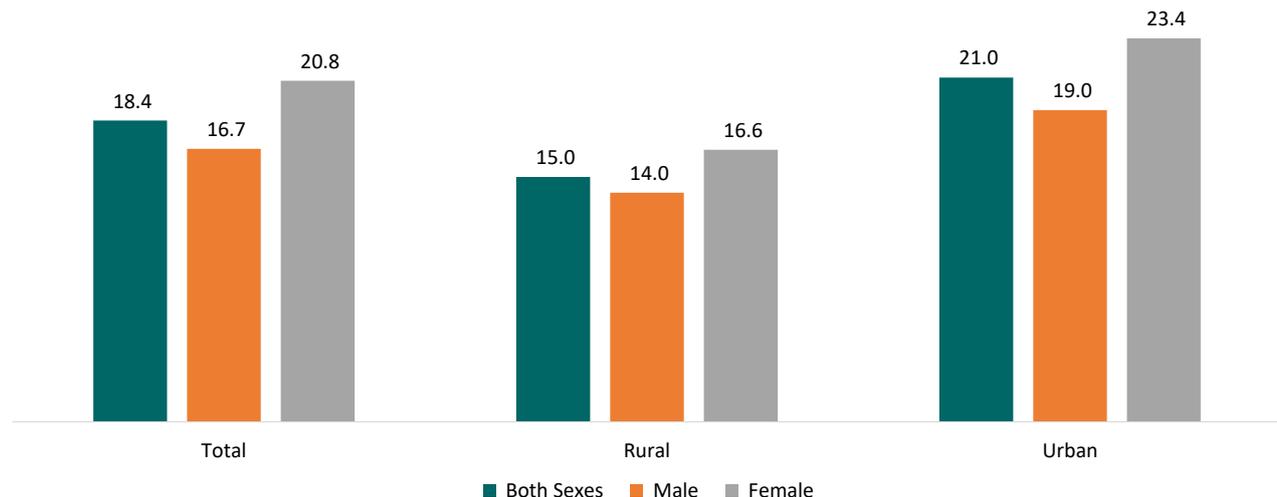


Figure 10.16 shows the youth (19-34 years) unemployment rate by four-year age groups. The age group 19-22 had the highest unemployment rate at 32.6 percent while the age group 31-34 had the lowest rate at 9.7 percent.

Figure 10.16: Youth (19-34 years) Unemployment Rate by Four-year Age Groups, Zambia 2024

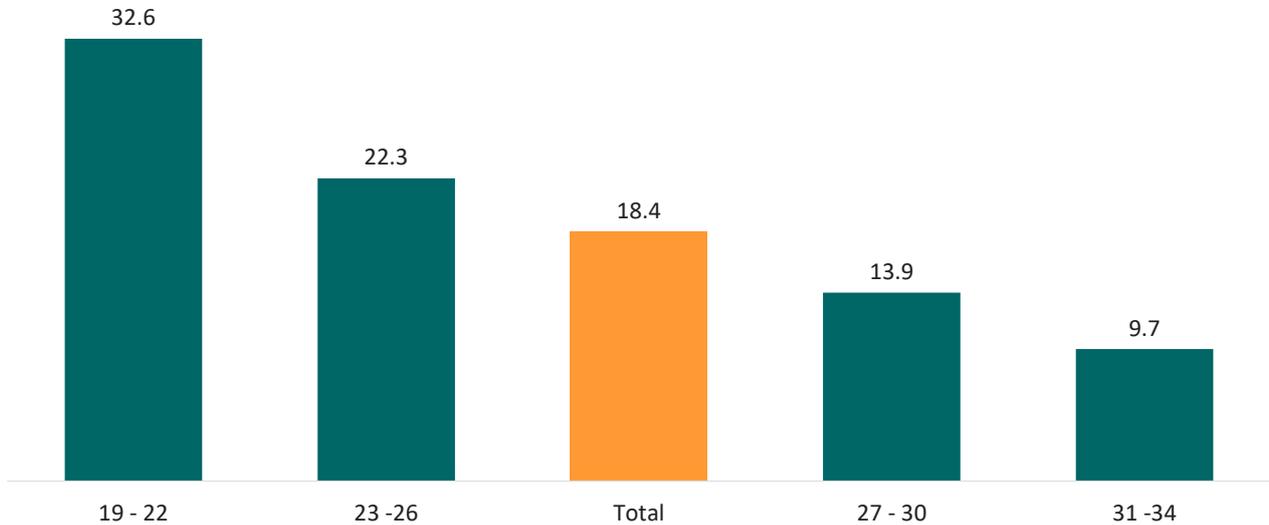


Figure 10.17 shows the youth (19-34 years) unemployment rate by sex and four-year age groups. The female youth unemployment rate was higher than males in all age groups except in the age group 19-22. The youth unemployment rate for both males and females was highest in the age group 19-22 at 33.0 percent and 32.1 percent, respectively.

Figure 10.17: Youth (19-34 years) Unemployment Rate by Sex and Four-year Age Groups, Zambia 2024

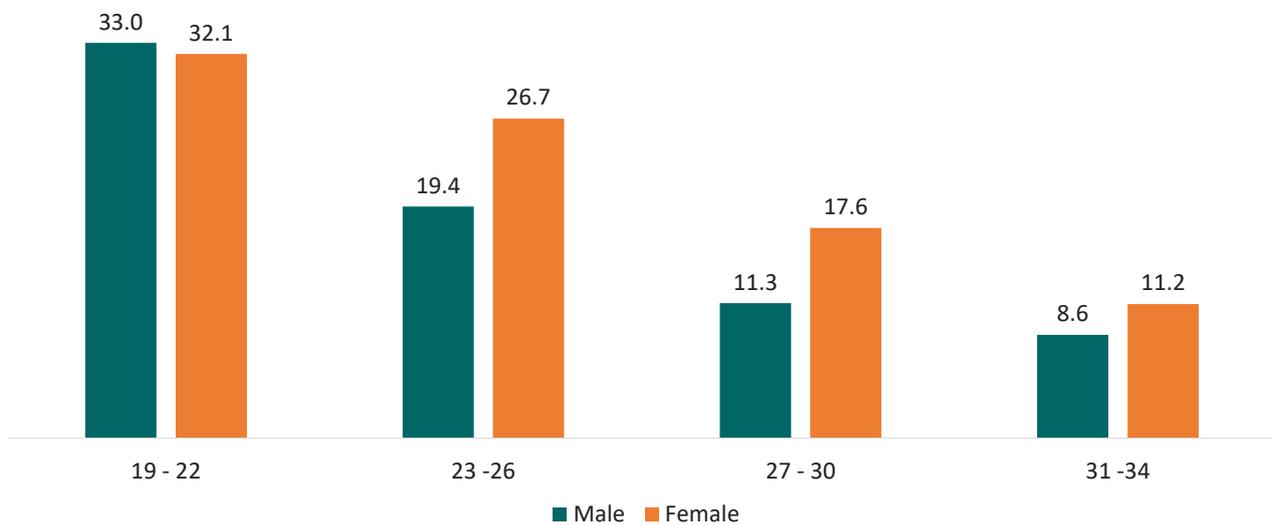
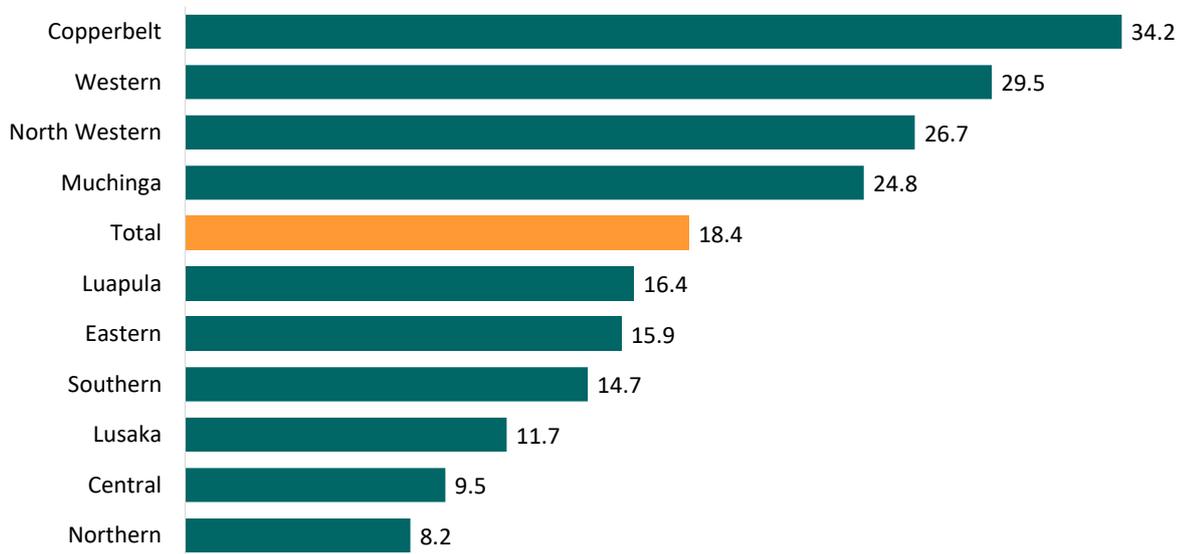


Figure 10.18 shows youth (19-34 years) unemployment rate by province. Copperbelt Province had the highest youth unemployment rate at 34.2 percent while Northern Province had the lowest youth unemployment rate at 8.2 percent.

Figure 10.18: Youth (19-34 years) Unemployment Rate by Province, Zambia 2024



10.9 Unemployment and Potential Labour Force

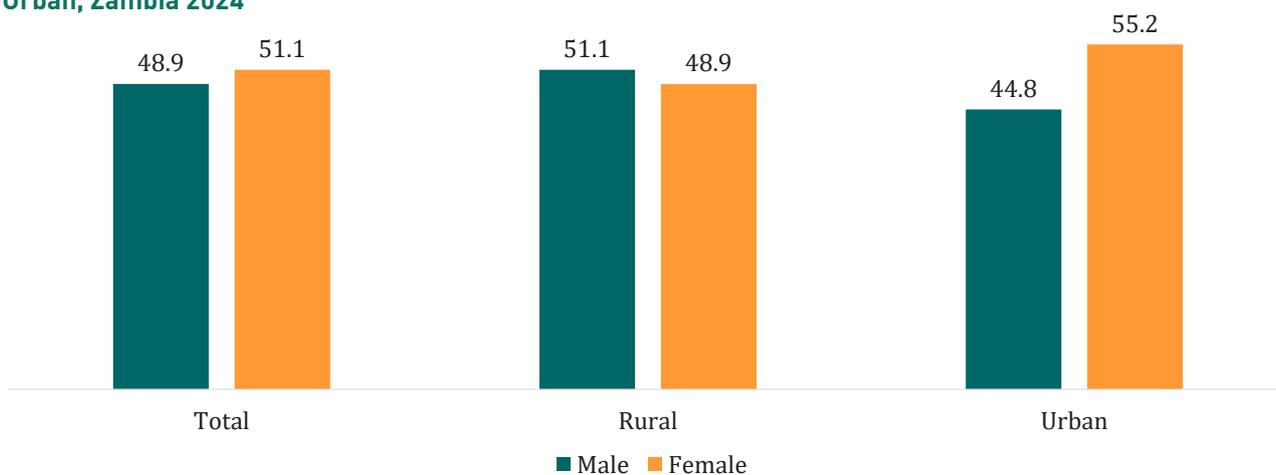
Table 10.5 shows the number and percentage distribution of the unemployed and potential labour force by sex and rural/urban. The total number of unemployed and the potential labour force was estimated at 2,715,125 of which 64.2 percent were in rural areas and 35.8 percent were in urban areas.

Table 10.5: Number and Percentage Distribution of the Unemployed and the Potential Labour Force by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,715,125	100.0	1,327,016	1,388,109
Rural	1,744,103	64.2	892,030	852,073
Urban	971,022	35.8	434,986	536,036

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 51.1 percent and 48.9 percent, respectively. In rural areas, 51.1 percent were males and 48.9 percent were females while in urban areas, males accounted for 44.8 percent and females accounted for 55.2 percent.

Figure 10.19: Percentage Distribution of the Unemployed and Potential Labour Force by Sex and Rural/Urban, Zambia 2024



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;

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

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 40.6 percent. The male Combined Rate was 35.5 percent compared to 47.1 percent for females. Rural areas had a higher combined rate than urban areas at 50.4 percent and 30.1 percent, respectively.

Figure 10.20: Combined Rate of Unemployment and Potential Labour Force by Sex and Rural/Urban, Zambia 2024

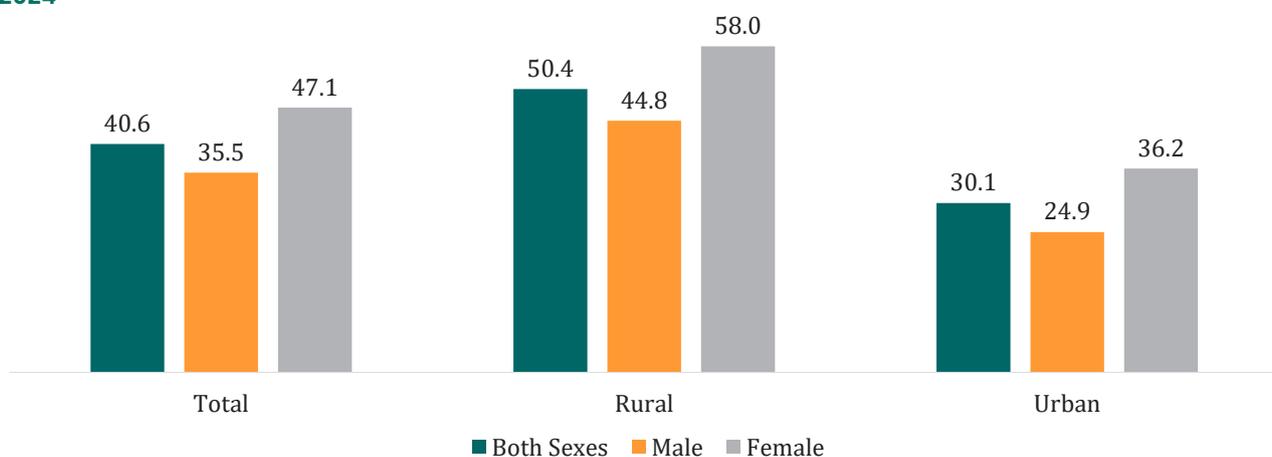


Figure 10.21 shows the combined rate of unemployment and potential labour force by five-year age groups and rural/urban. The Combined Rate of Unemployment and Potential Labour Force was higher in rural areas than in urban areas across all the age groups. In both rural and urban areas, the rate was highest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

Figure 10.21: Combined Rate of Unemployment and Potential Labour Force by Rural/Urban and Five-year Age Groups, Zambia 2024

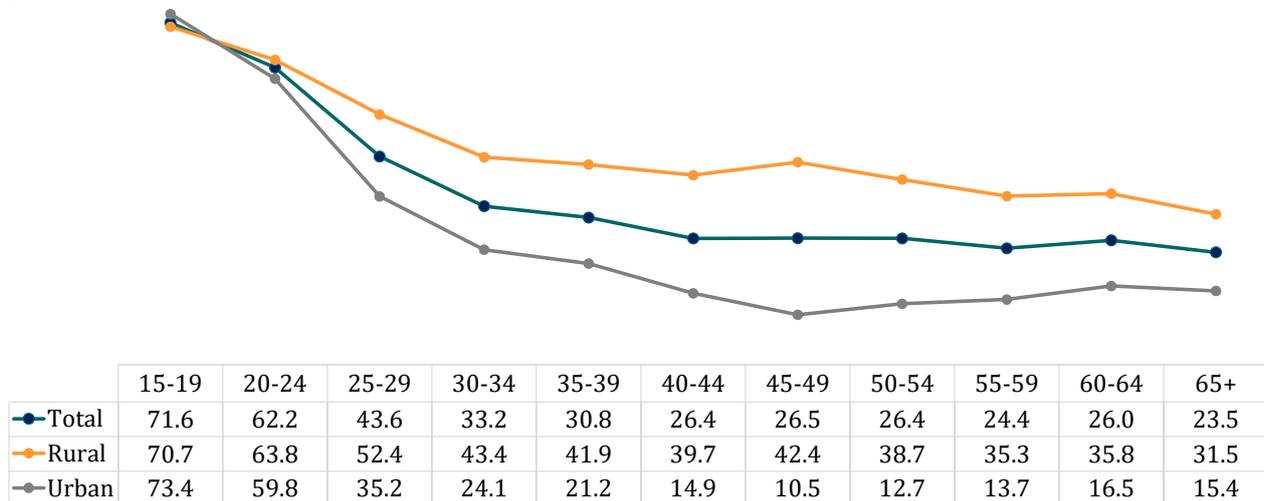
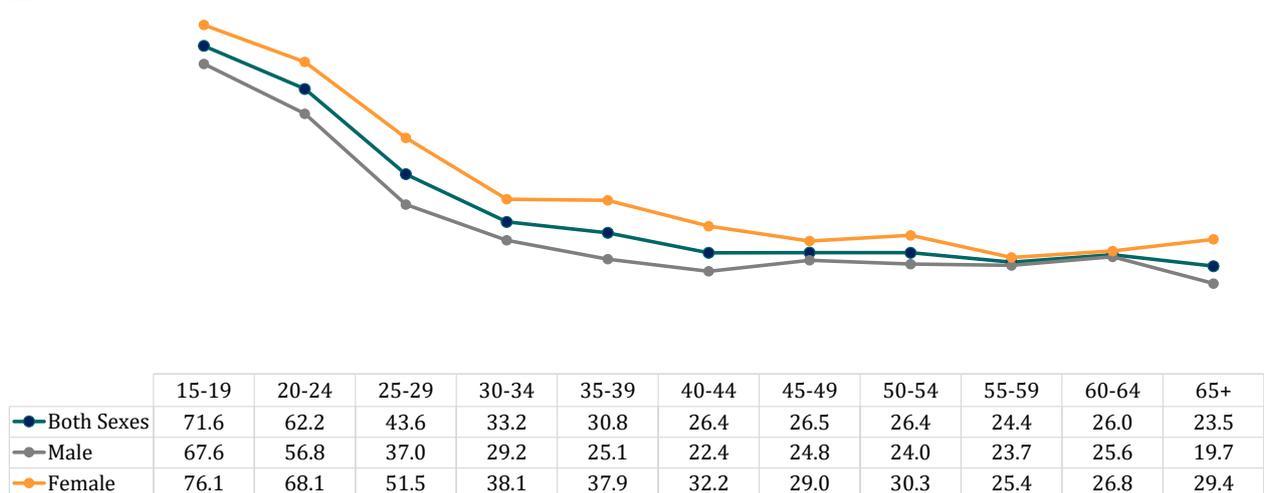


Figure 10.22 shows the combined rate of unemployment and potential labour force by sex and age group. The Combined Rate of Unemployment and Potential Labour Force for both males and females was highest in the age group 15-19 years.

Figure: 10.22: Combined Rate of Unemployment and Potential Labour Force by Sex and Age Group, Zambia 2024



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

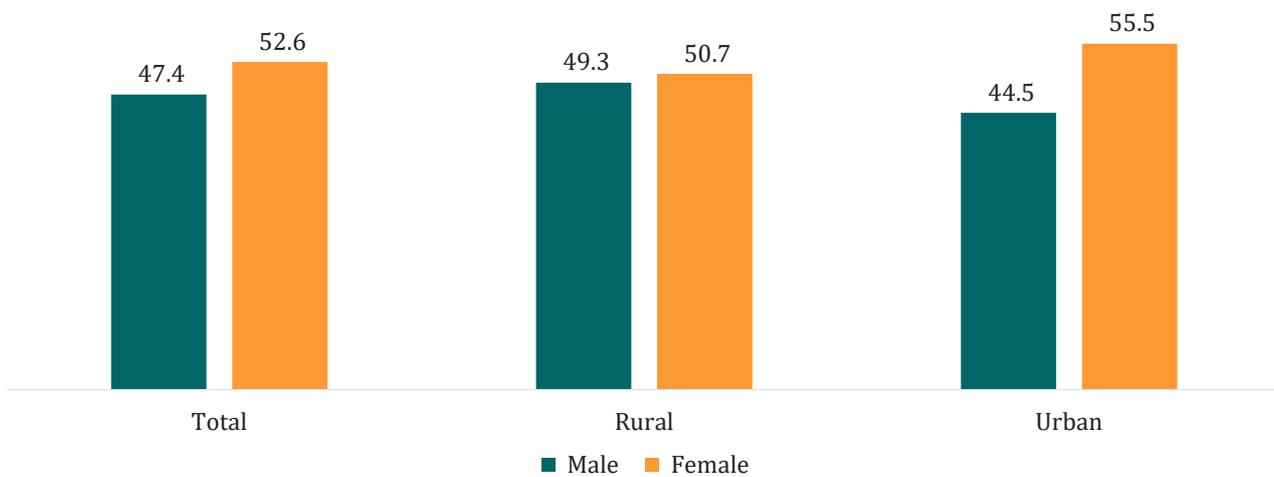
Table 10.6 shows the number and percentage distribution of unemployed youth and youth potential labour force by sex and rural/urban. The total number of youth unemployed and potential labour force was estimated at 1,654,813 of which, 60.7 percent were in rural areas and 39.3 percent in urban areas.

Table 10.6: Number and Distribution of the Unemployed Youth and Youth Potential Labour Force (19-34 years) by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	1,654,813	100.0	784,241	870,572
Rural	1,004,637	60.7	495,233	509,404
Urban	650,176	39.3	289,008	361,168

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 52.6 percent and 47.4 percent, respectively. In rural areas, there were more females at 50.7 percent than males at 49.3 percent.

Figure 10.23: Percentage Distribution of the Unemployed Youth and Youth Potential Labour Force by Sex and Rural/Urban, Zambia 2024



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 48.0 percent. The combined rate was higher for females at 54.6 percent than males at 42.3 percent. Rural areas had a higher rate than urban areas at 55.5 percent and 39.7 percent, respectively.

Figure 10.24: Combined Rate of Youth (19-34 years) Unemployment and Potential Labour Force by Sex and Rural/Urban, Zambia 2024

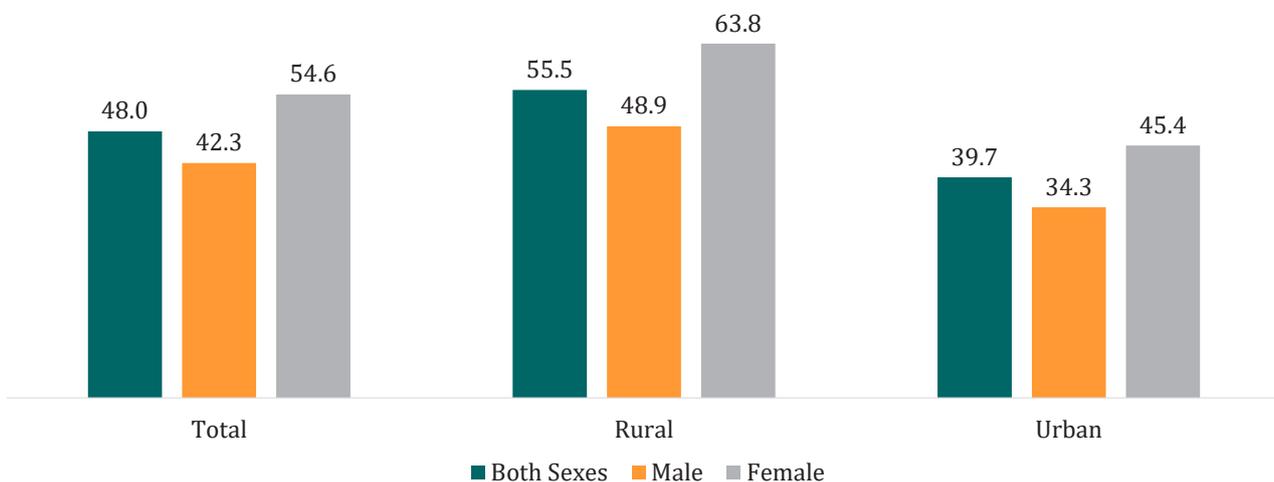


Figure 10.25 shows the combined rate of youth (19-34 years) unemployment and potential labour force by rural/urban and five-year age groups. The combined rate of youth unemployment and potential labour force in rural areas was higher than that of the urban areas across all age groups. The combined rate of youth unemployment and potential labour force was highest in the age group 19-22 and lowest in the age group 31-34 in both rural and urban areas.

Figure 10.25: Combined Rate of Youth (19-34 years) Unemployment and Potential Labour Force by Rural/Urban and Five-year Age Groups, Zambia 2024

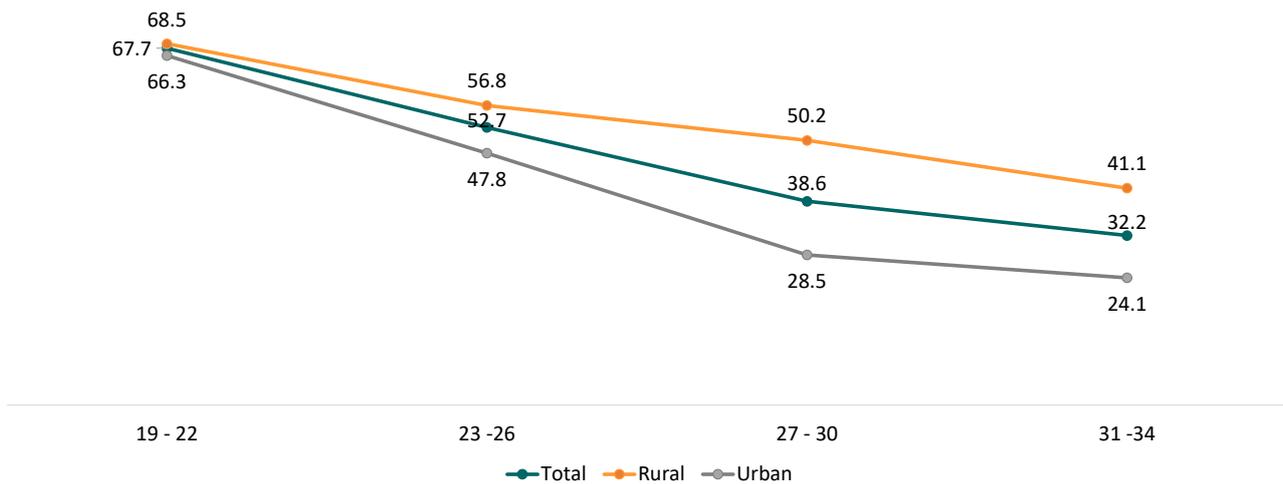
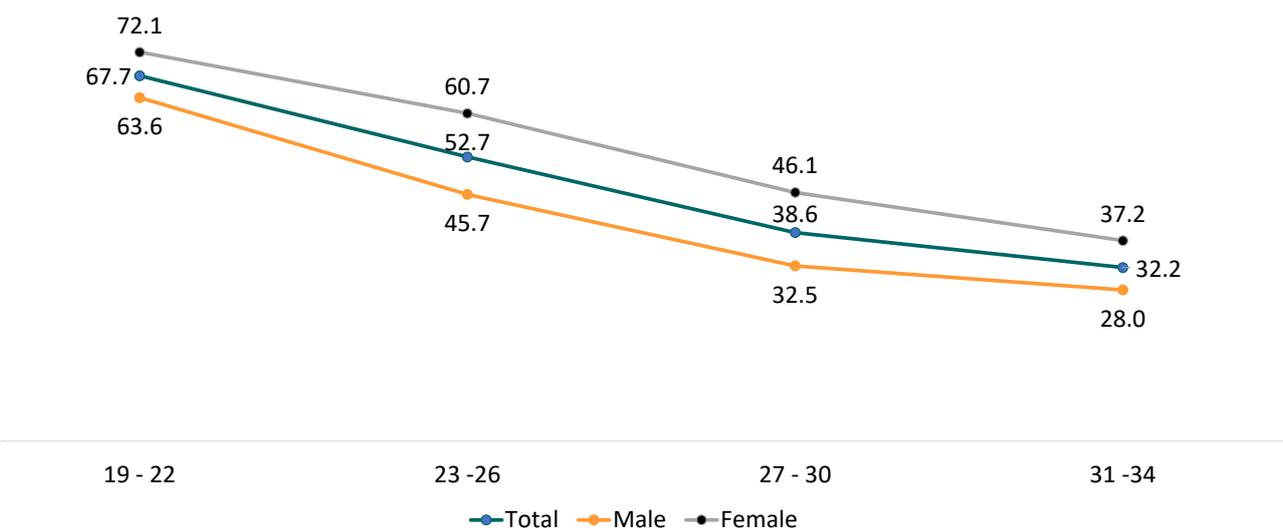


Figure 10.26 shows the combined rate of youth (19-34 years) unemployment and potential labour force by sex and five-year age groups. The combined rate of youth unemployment and potential labour force was higher for females than males across all age groups.

Figure 10.26: Combined Rate of Youth (19-34 years) Unemployment and Potential Labour Force by Sex and Five-year Age Groups, Zambia 2024



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

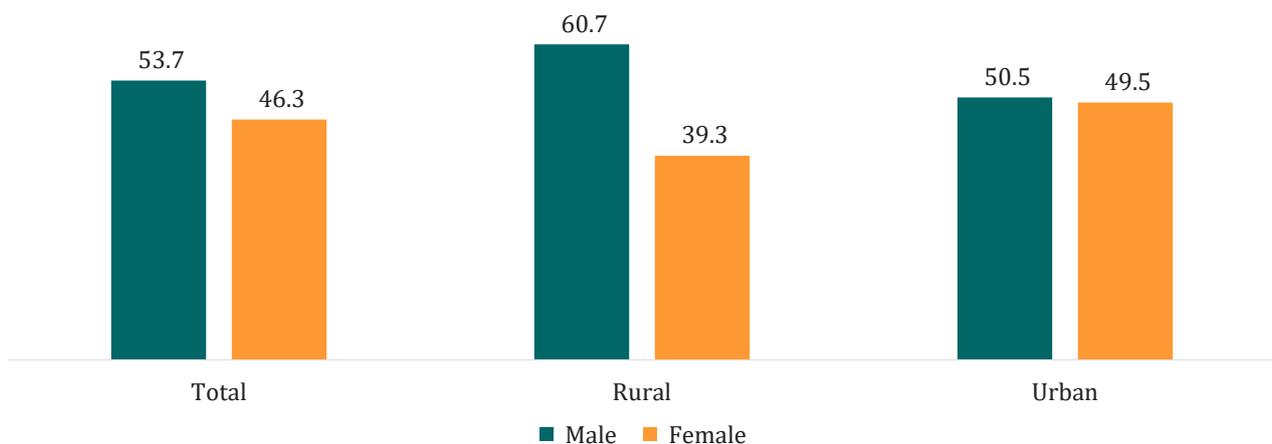
Table 10.7 shows the number and percentage distribution of long-term unemployed persons by sex and rural/urban. The total number of persons in long-term unemployment was estimated at 352,076 of which, 68.1 percent in urban areas and 31.9 percent were in rural areas.

Table 10.7: Number and Percentage Distribution of Long-Term Unemployed Persons by Rural/Urban and Sex, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	352,076	100.0	189,237	162,839
Rural	112,154	31.9	68,088	44,066
Urban	239,922	68.1	121,149	118,773

Figure 10.27 shows the percentage distribution of persons in long-term unemployment by sex and rural /urban. At national level, 53.7 percent of persons in long-term unemployment were males while 46.3 percent were females. In both rural and urban areas there were more males in long-term unemployment than females.

Figure 10.27: Percentage Distribution of Long-Term Unemployed Persons by Sex and Rural/Urban, Zambia 2024



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

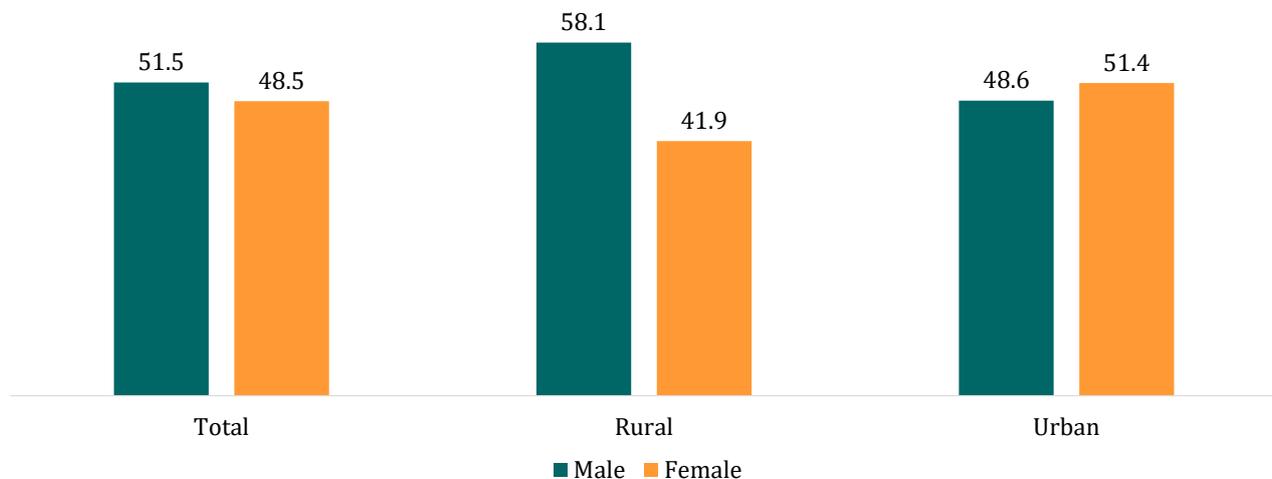
Table 10.8 shows the number and percentage distribution of youth (19-34 years) long-term unemployed persons by sex and rural/urban. The total number of youth in long-term unemployment was estimated 255,972, of which 68.7 percent were in urban areas while 31.3 percent were in rural areas.

Table 10.8: Number and Percentage Distribution of Youth (19-34 years) in Long-Term Unemployment by Rural/Urban and Sex, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	255,972	100.0	131,934	124,038
Rural	80,059	31.3	46,507	33,552
Urban	175,913	68.7	85,427	90,486

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 51.5 percent than females at 48.5 percent. In rural areas, 58.1 percent were males and 41.9 percent were females while in urban areas, 48.6 percent were males and 51.4 percent were females.

Figure 10.28: Percentage Distribution of Youth (19-34 years) in Long-Term Unemployment by Sex and Rural/Urban, Zambia 2024



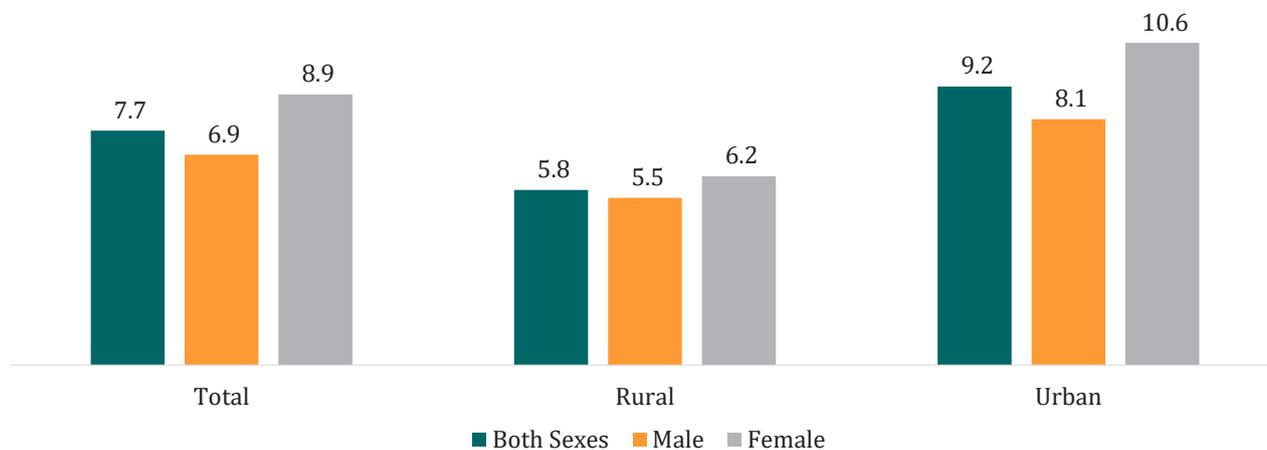
10.16 Long-Term Unemployment Rate

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

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

Figure 10.29 shows the long-term unemployment rate by sex and rural/urban. The long-term unemployment rate was estimated at 7.7 percent. Females had a higher rate of long-term unemployment at 8.9 percent than males at 6.9 percent. The urban areas had a higher rate at 9.2 percent than rural areas at 5.8 percent.

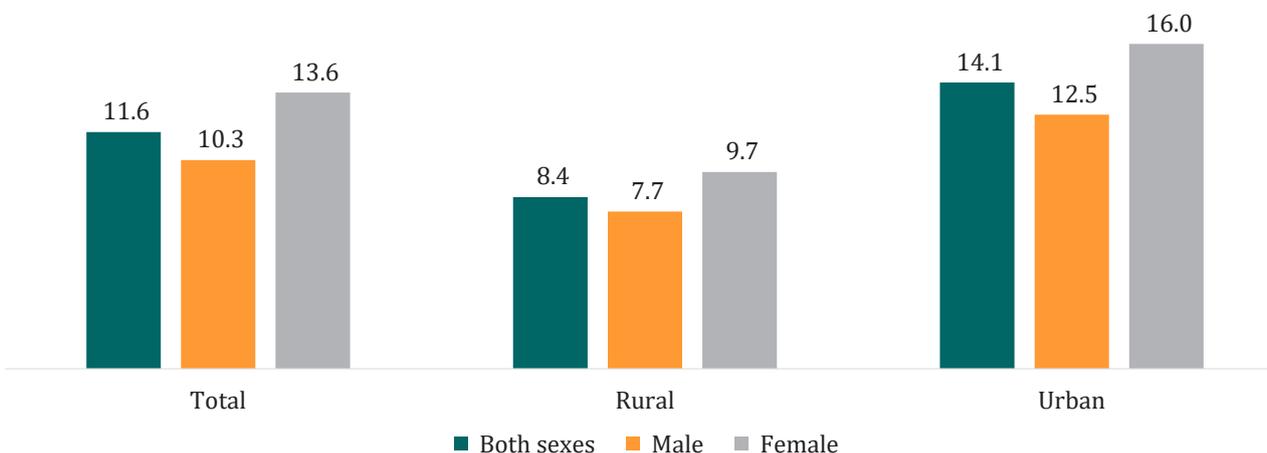
Figure 10.29: Long-Term Unemployment Rate by Sex and Rural/Urban, Zambia 2024



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

Figure 10.30 shows the long-term youth (19-34 years) unemployment rate by sex and rural/urban. The overall long-term youth unemployment rate was estimated at 11.6 percent. The rate for males was lower than that of females at 13.6 percent and 10.3 percent, respectively. Urban areas had a higher rate at 14.1 percent than rural areas at 8.4 percent.

Figure 10.30: Long-Term Youth (19-34 years) Unemployment Rate by Sex and Rural/Urban, Zambia 2024



10.18 Incidence of long-term unemployment rate

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

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

Figure 10.31 shows the incidence of long-term unemployment rate by sex and rural/urban. The incidence of long-term unemployment rate was estimated at 59.9 percent. It was higher for females at 61.2 percent than males at 58.8 percent. In urban areas, incidence of long-term unemployment rate was higher at 66.2 percent than 49.7 percent in rural areas.

Figure 10.31: Incidence of Long-Term Unemployment Rate by Sex and Rural/Urban, Zambia 2024

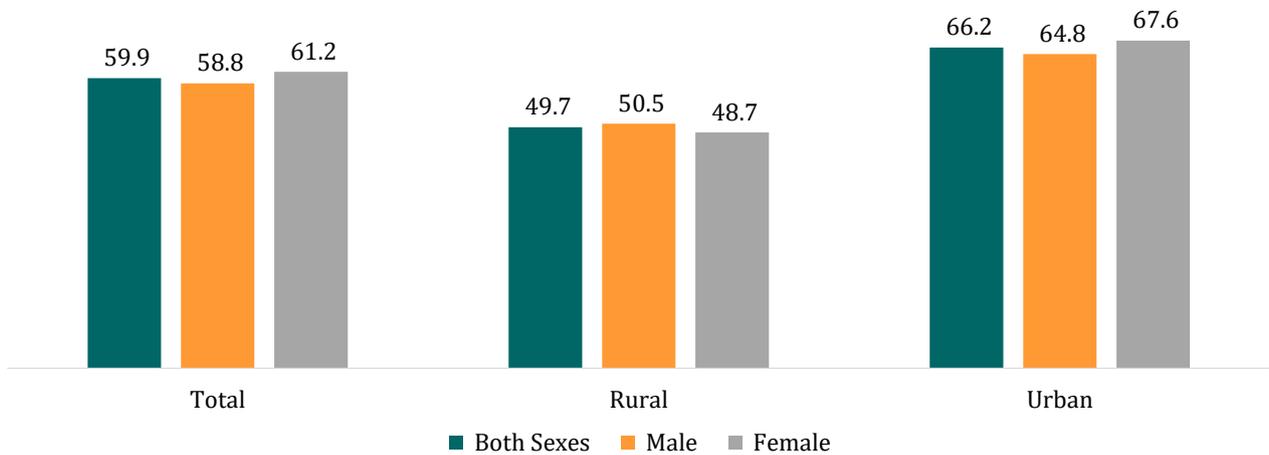
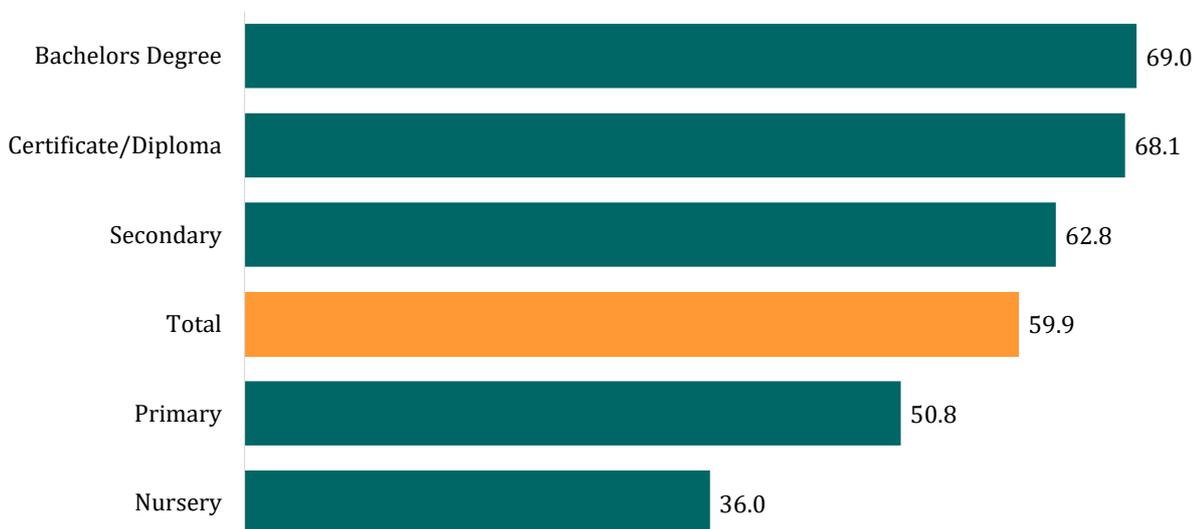


Figure 10.32 shows the incidence of long-term unemployment rate by highest level of education attained. The incidence of long-term unemployment rate was highest among persons that had attained bachelors' degree level of education at 69.0 percent while the lowest was 36.0 percent among unemployed persons with nursery level of education.

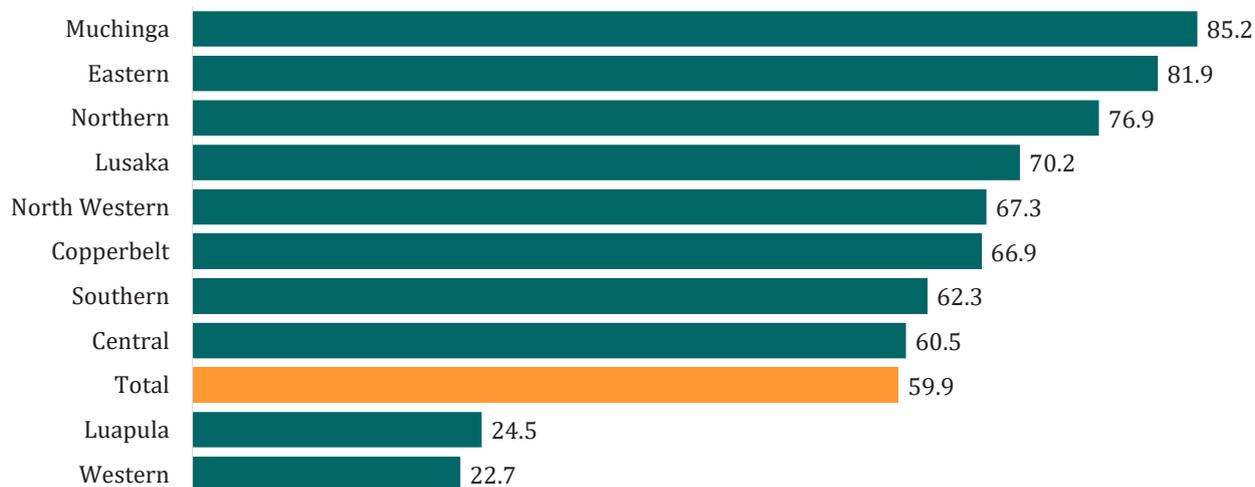
Figure 10.32: Incidence of Long-Term Unemployment Rate by Highest Level of Education Attained, Zambia 2024



Note: Unemployment by highest level of education attained does not include those who never attended school.

Figure 10.33 shows the incidence of long-term unemployment rate by province. Muchinga Province had the highest incidence of long-term unemployment rate of 85.2 percent followed by Eastern Province at 81.9 percent. Western province had the lowest incidence rate at 22.7 percent.

Figure 10.33: Incidence of Long-Term Unemployment Rate by Province, Zambia 2024



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

Figure 10.34 shows the incidence of long-term youth (19-34 years) unemployment rate by sex and rural/urban. The incidence of long-term youth unemployment rate was estimated at 63.2 percent. The rate was higher among females at 65.1 percent than males at 61.5 percent. Furthermore, the rate was higher in urban areas at 66.9 percent than rural areas at 56.4 percent.

Figure 10.34: Incidence of Long-Term Youth (19-34 years) Unemployment by Sex and Rural/Urban, Zambia 2024

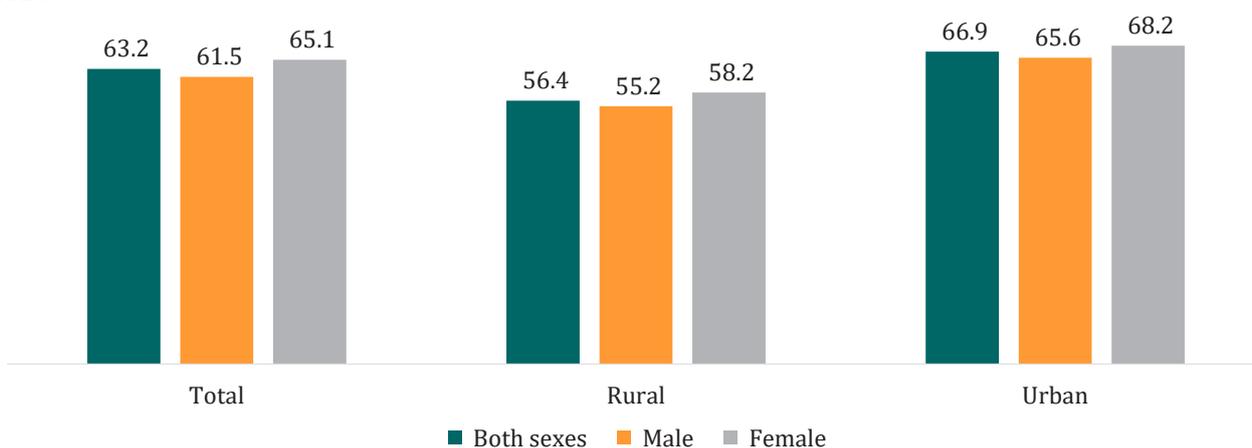
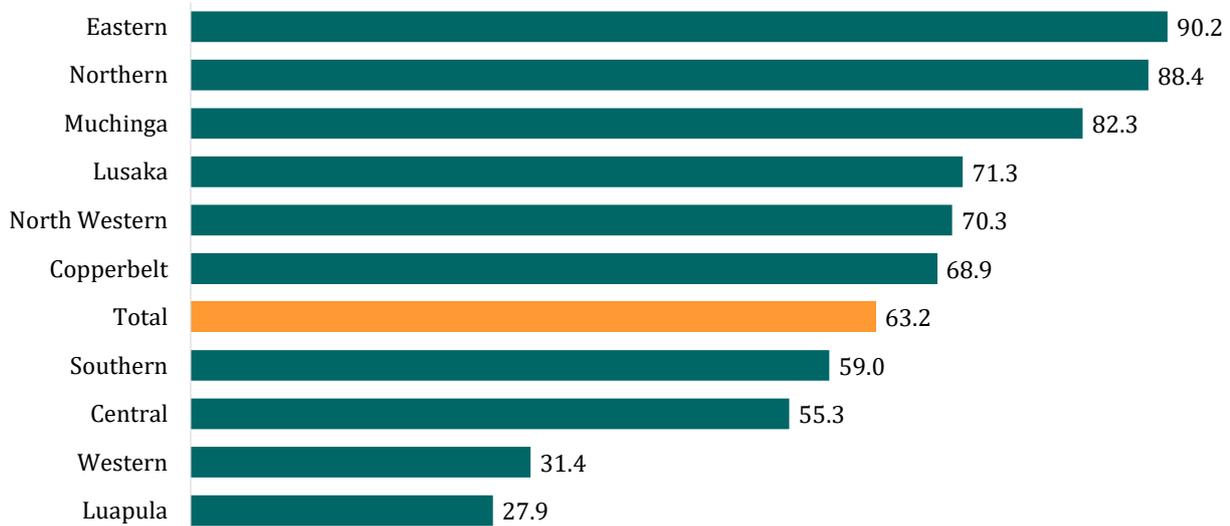


Figure 10.35 shows the incidence of long-term youth (19-34 years) unemployment rate by province. The incidence of long-term youth unemployment rate was highest in Eastern Province at 90.2 percent and lowest in Luapula Province at 27.9 percent.

Figure 10.35: Incidence of Long-Term Youth (19-34 years) Unemployment Rate by Province, Zambia 2024



CHAPTER ELEVEN: POPULATION OUTSIDE LABOUR FORCE

11.1 Introduction

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

11.2 Population outside Labour Force

Table 11.1 shows the number and percentage distribution of the population outside labour force by rural/urban and sex. The number of persons outside the labour force was 7,434,595 of which, 67.2 percent were in rural areas and 48.8 percent in urban areas.

Table: 11.1 Number and Percentage Distribution of Population Outside the Labour Force by Sex and Rural/urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	7,434,595	100.0	3,194,401	4,240,194
Rural	4,995,504	67.2	2,241,366	2,754,138
Urban	2,439,091	48.8	953,035	1,486,056

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 outside the labour force at 57.0 percent and 43.0 percent, respectively. In both rural and urban areas, females had a higher percentage than males 55.1 percent and 60.9 percent, respectively.

Figure 11.1: Percentage Distribution of the Population outside Labour Force by Sex and Rural/Urban, Zambia 2024

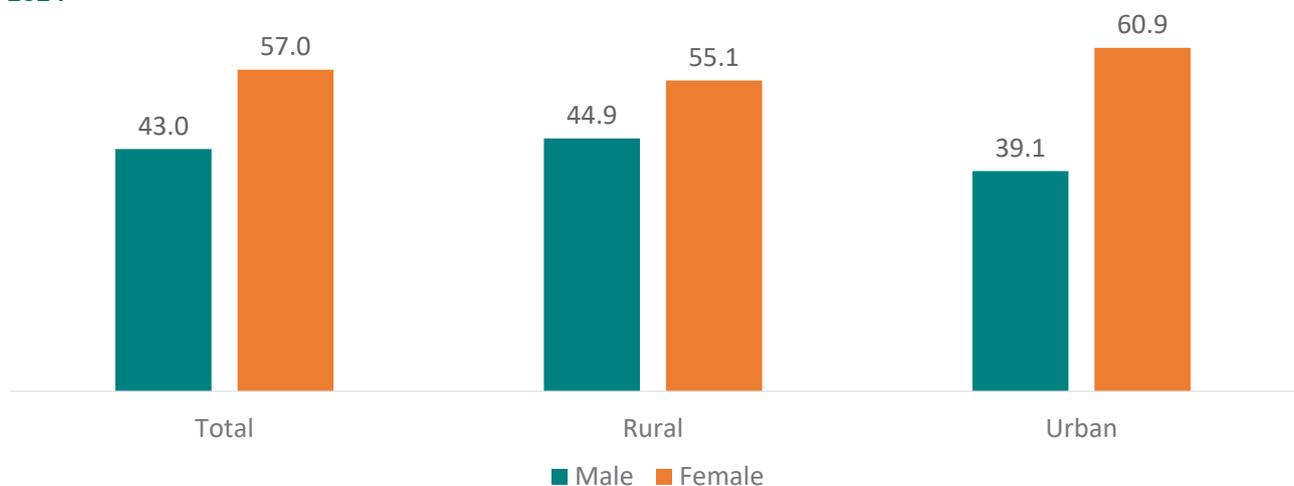


Figure 11.2 shows the percentage distribution of the population outside labour force by province. Copperbelt Province had the highest percentage share of the population outside the labour force at 14.3 percent, followed by Eastern Province at 14.0 percent. Muchinga Province had the lowest share at 5.3 percent.

Figure 11.2: Percentage Distribution of the Population outside the Labour Force by Province, Zambia 2024

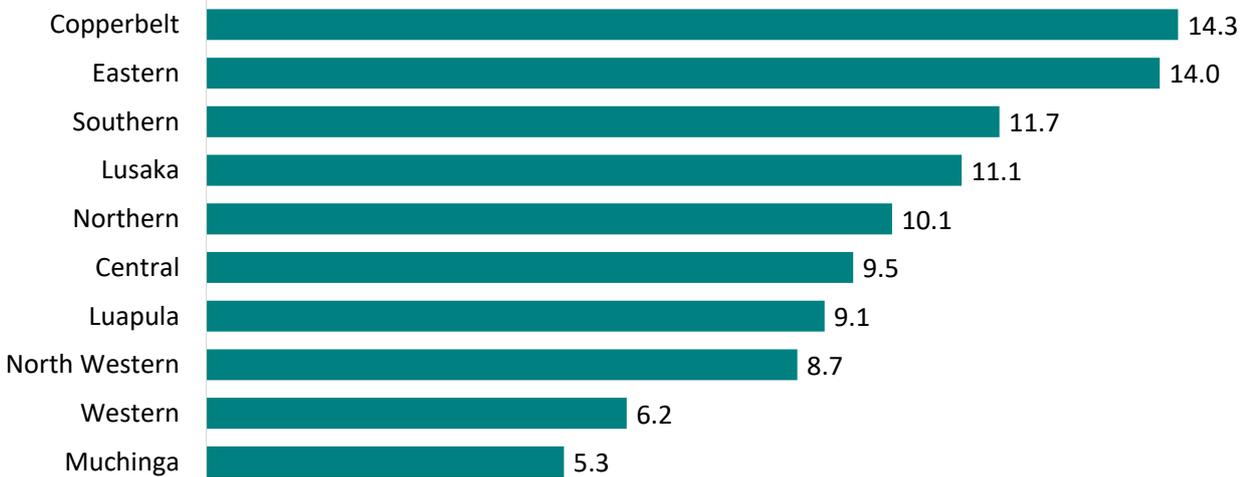


Figure 11.3 shows the percentage distribution of population outside the labour force by five-year age groups. The age group 15-19 had the highest percentage share of the population outside labour force at 30.8 percent followed by the age group 20-24 at 18.2 percent. The lowest percentage share was in the age group 55-59 at 2.7 percent.

Figure 11.3: Percentage Distribution of Population outside Labour Force by Five-year Age Groups, Zambia 2024

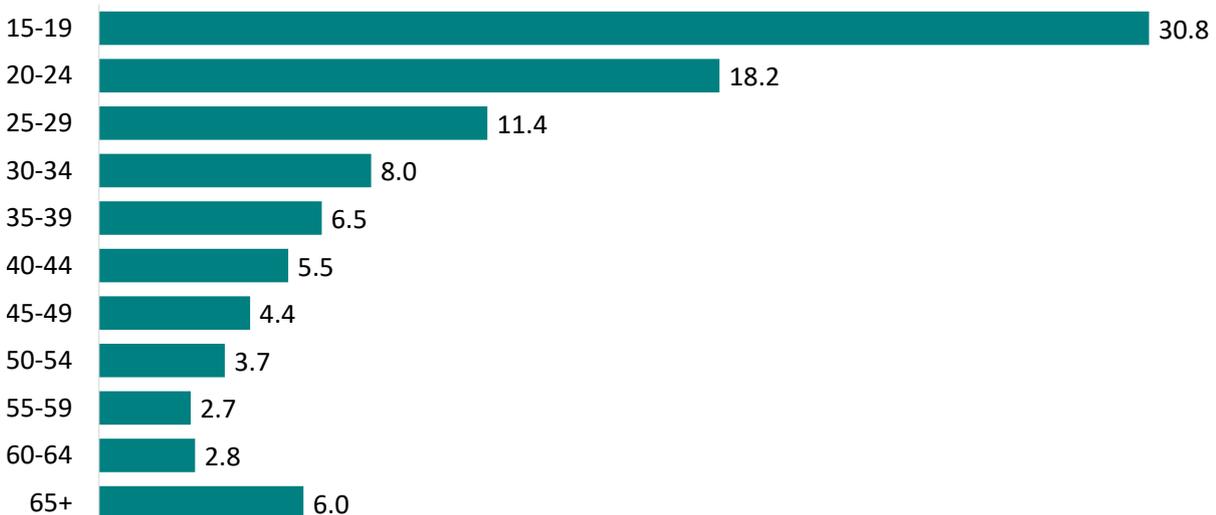


Figure 11.4 shows the percentage distribution of the population outside labour force by rural/urban and five-year age groups. The age group 15-19 had the highest percentage share of the population outside the labour force in both rural and urban areas at 28.2 percent and 36.0 percent, respectively. The age groups 55-59 and 60-64 had the lowest percentage share in rural areas at 2.9 percent each, while the age group 55-59 had the lowest share in urban areas at 2.2 percent.

Figure 11.4: Percentage Distribution of Population outside the Labour Force by Rural/Urban and Five-year Age Groups, Zambia 2024

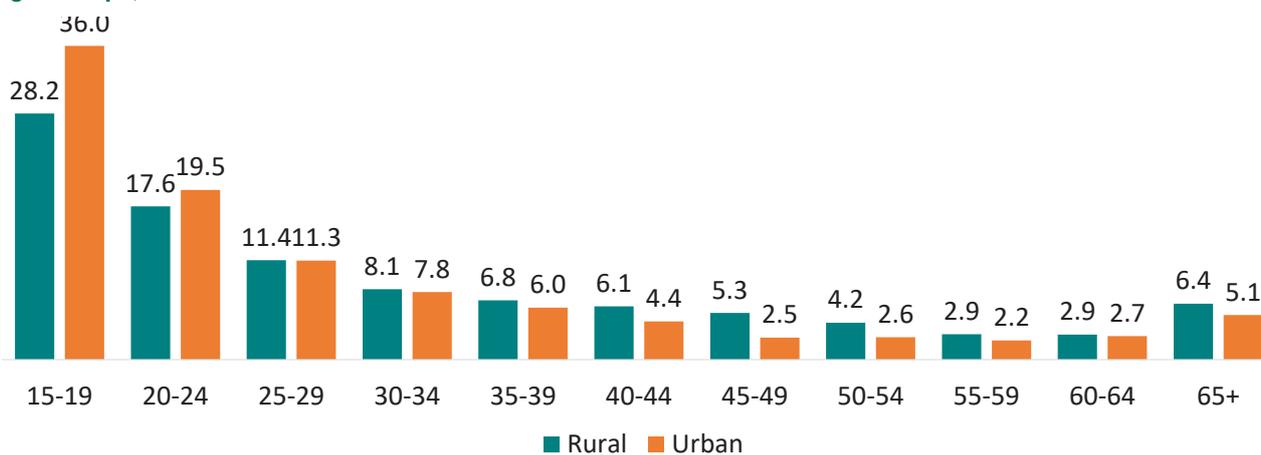
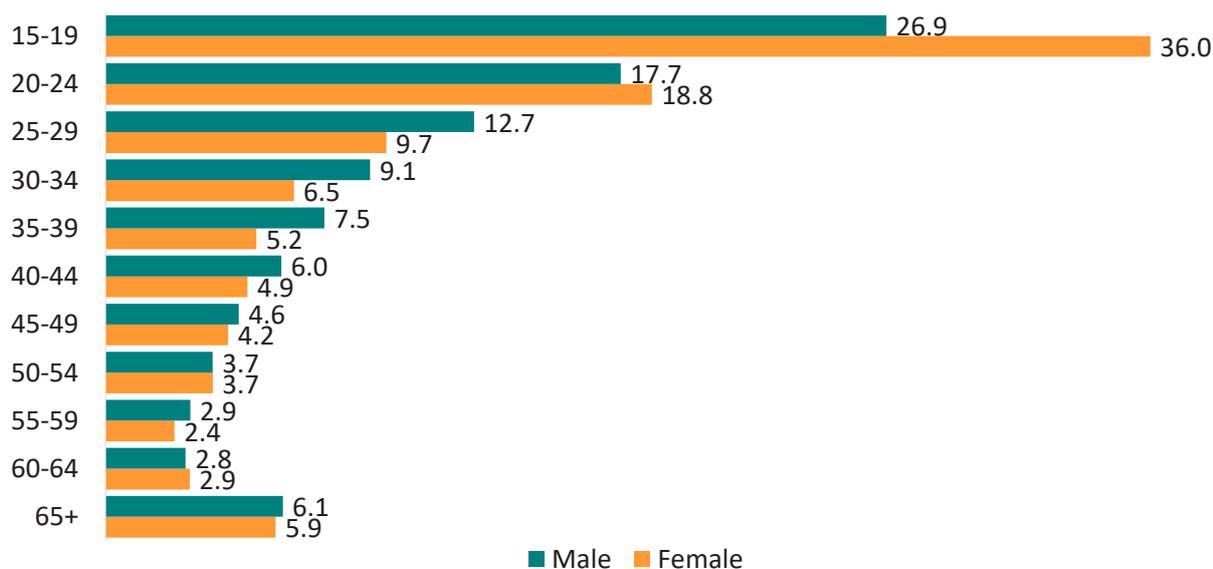


Figure 11.5 shows the percentage distribution of population outside the labour force by five-year age groups and sex. The age group 15-19 had the highest percentage share of the population outside the labour force for both males and females at 26.9 percent and 36.0 percent, respectively. The age group 60-64 had the lowest percentage share among the males at 2.8 percent, while the age group 55-59 had the lowest percentage share among the females at 2.4 percent.

Figure 11.5: Percentage Distribution of Population outside the Labour Force by Five-year Age Groups and Sex, Zambia 2024



11.3: Population Outside Labour Force by Reason

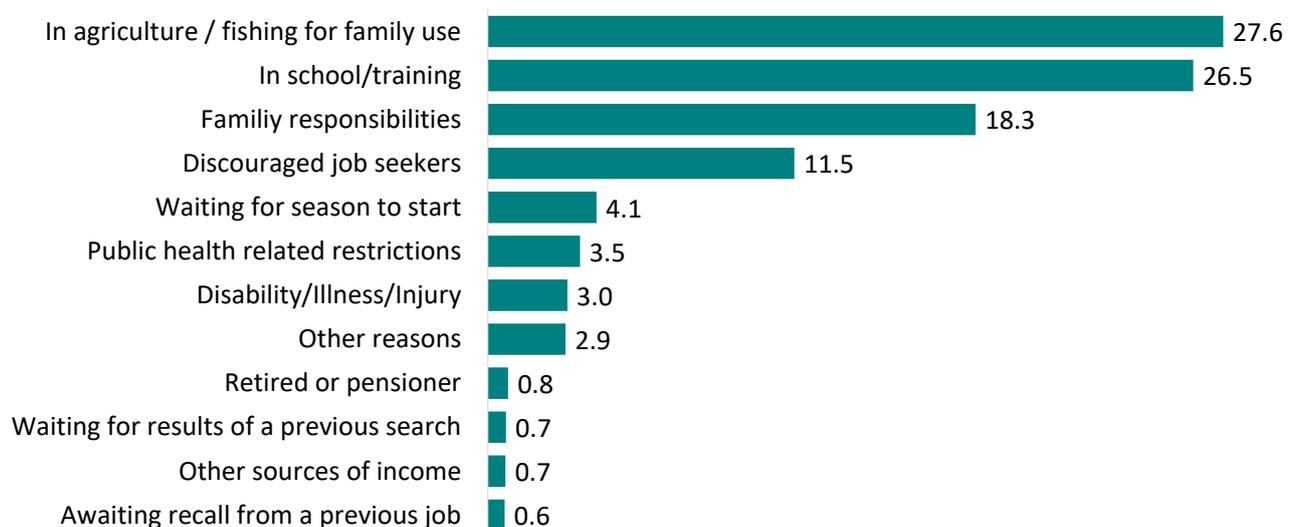
Table 11.2 shows the number and percentage distribution of the population outside labour force by reason and sex. Females had a higher proportion than males for those outside labour force by reason of family responsibilities at 82.1 percent and 17.9 percent, respectively. For those who were outside the labour force as discouraged jobseekers, males accounted for 52.2 percent while females accounted for 47.8 percent.

Table 11.2: Number and Percentage Distribution of Population Outside Labour Force by Reason and Sex, Zambia 2024

Reasons	Both sexes	Male	Female
	Number	Percent	Percent
Total	7,434,595	43.0	57.0
Discouraged job seekers	854,902	52.2	47.8
Waiting for season to start	302,920	45.6	54.4
In school/training	1,967,065	53.3	46.7
Family responsibilities	1,360,166	17.9	82.1
Disability/Illness/Injury	221,592	52.0	48.0
In agriculture / fishing for family use	2,051,034	44.3	55.7
Awaiting recall from a previous job	46,975	55.4	44.6
Waiting for results of a previous search	50,660	53.8	46.2
Retired or pensioner	56,433	56.8	43.2
Public health related restrictions	257,235	41.7	58.3
Other sources of income	48,930	44.6	55.4
Other reasons	216,683	37.6	62.4

Figure 11.6 shows the percentage distribution of the population outside labour force by reason for being outside the labour force. Of the total population outside labour force, those whose reason was in agriculture/fishing for family use had the highest share at 27.6 percent, while the reason “awaiting recall from a previous job” had the lowest share at 0.6 percent.

Figure 11.6: Percentage Distribution of Population Outside Labour Force by Reason for Being Outside the Labour Force, Zambia 2024



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 rural/urban and sex. Persons in the Potential Labour Force were 2,127,249 of which 71.4 percent were in rural areas and 28.6 percent were in urban areas.

Table 11.3: Number and Percentage Distribution of the Potential Labour Force by Rural/Urban and Sex, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,127,249	100.0	1,005,268	1,121,981
Rural	1,518,635	71.4	757,111	761,524
Urban	608,614	28.6	248,157	360,457

Figure 11.7 shows the percentage distribution of persons in the potential labour force aged 15 years or older by sex and rural/urban. There were more females than males in the potential labour force at 52.7 percent and 47.3 percent, respectively. In both rural and urban areas, females had a higher percentage distribution of the potential labour force than males at 50.1 percent and 59.2 percent, respectively.

Figure 11.7: Percentage Distribution of the Potential Labour Force by Sex and Rural/Urban, Zambia 2024

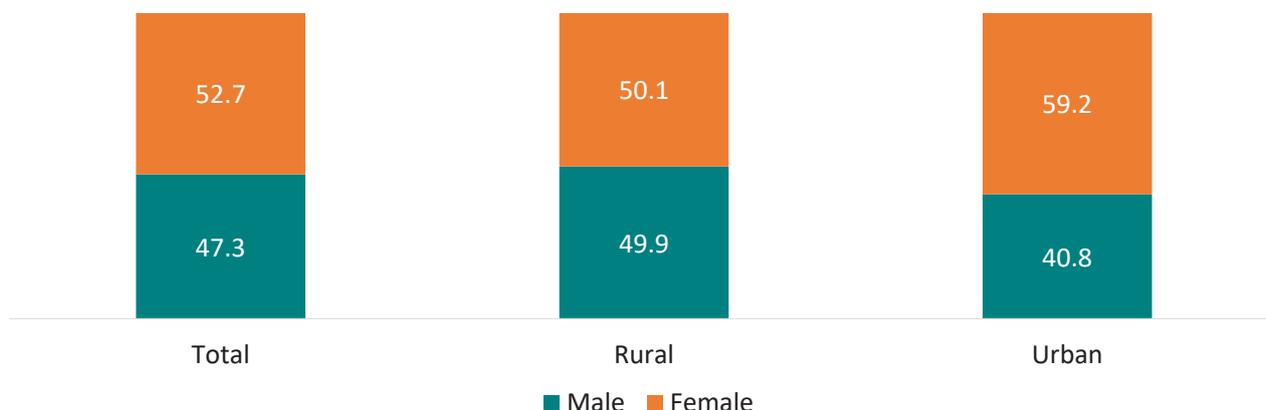


Figure 11.8 shows the percentage distribution of persons in the potential labour force by five-year age groups and sex. At national level, the highest percentage of the potential labour force was in the age group 20-24 at 24.7 percent while the lowest was in the age group 65 or older at 1.3 percent.

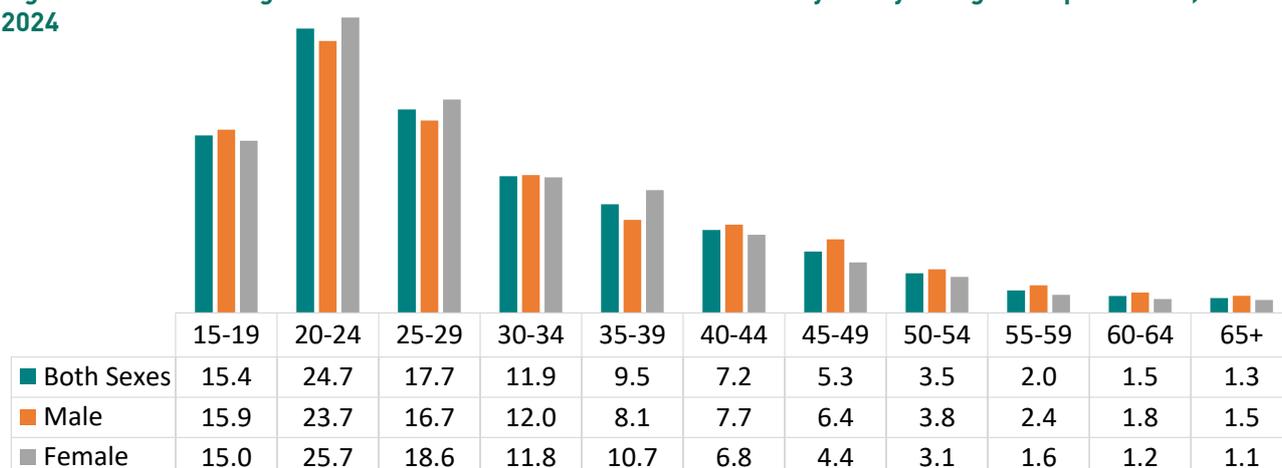
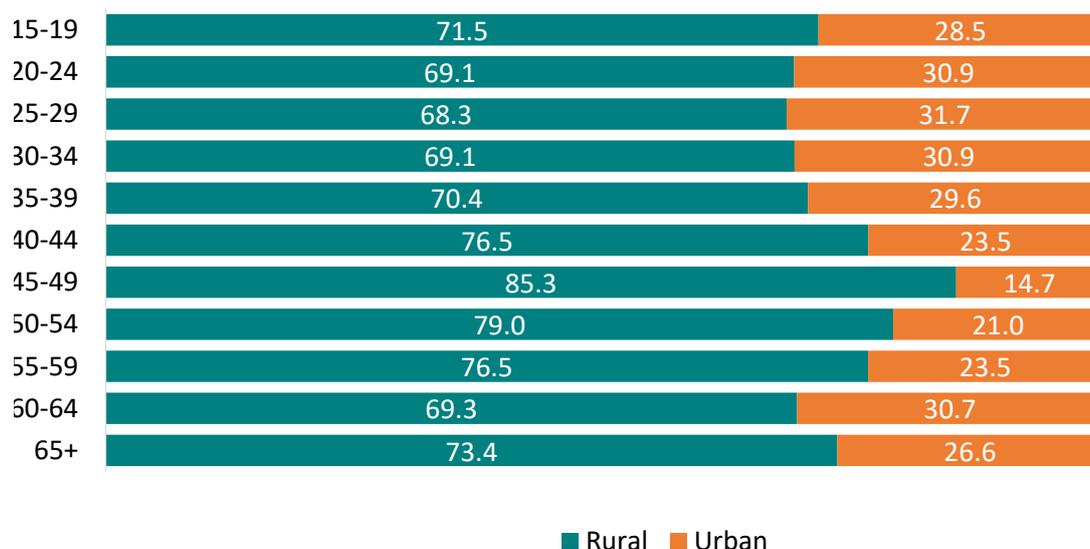
Figure 11.8: Percentage Distribution of the Potential Labour Force by Five-year Age Groups and Sex, Zambia 2024


Figure 11.9 shows the percentage distribution of the potential labour force by rural/urban and five-year age groups. In all age groups, there were more persons in the potential labour force in rural areas than in urban areas. The age group 45-49 accounted for the highest in rural areas at 85.3 percent while in urban areas the age group 25-29 accounted for the highest at 31.7 percent.

Figure 11.9: Percentage Distribution of the Potential Labour Force by Rural/Urban and Five-year Age Groups, Zambia 2024


■ Rural ■ Urban

11.5 Youth (15-24 Years) Potential Labour Force

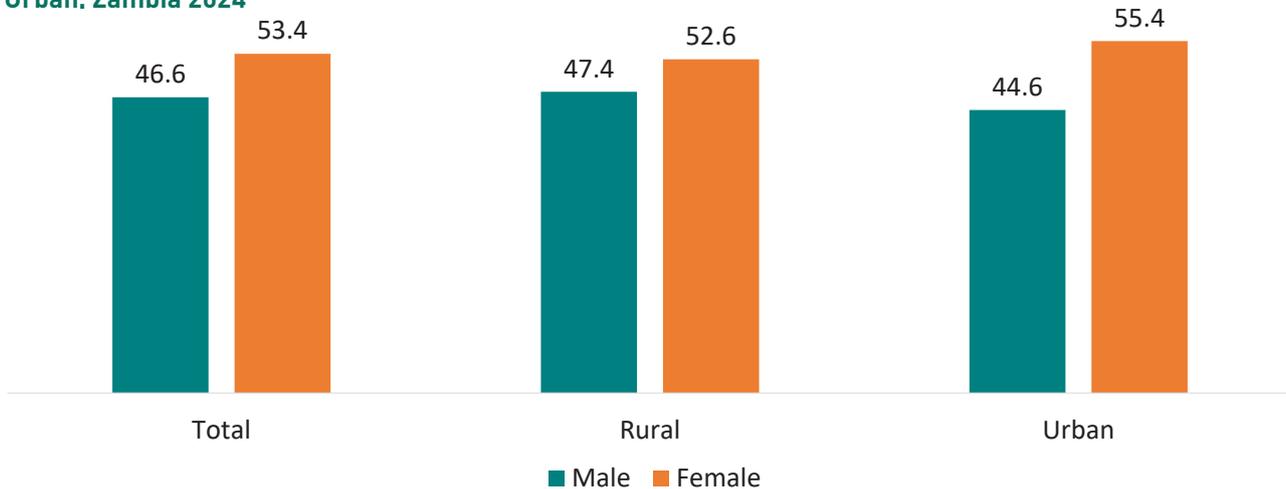
Table 11.4 shows the number and percentage distribution of the youth (15-24 years) potential labour force by rural/urban and sex. The youth potential labour force was 854,805 of which, 70.0 percent were in rural areas while 30.0 percent were in urban areas.

Table 11.4: Number and Percentage Distribution of the Youth (15-24 years) Potential Labour Force by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both sexes		Male	Female
	Number	Percent	Number	Number
Total	854,805	100.0	398,154	456,651
Rural	598,298	70.0	283,838	314,460
Urban	256,507	30.0	114,316	142,191

Figure 11.10 shows the percentage distribution of youth (15-24 years) in the potential labour force by sex and rural/urban. Females had a higher percentage of youth in the potential labour force at 53.4 percent than males at 46.6 percent. In both rural and urban areas, females had a higher percentage than males.

Figure 11.10: Percentage Distribution of Youth (15-24 years) in the Potential Labour Force by Sex and Rural/Urban, Zambia 2024



11.6 Youth (19-34 years) Potential Labour Force

Table 11.5 shows the number and percentage distribution of the youth potential labour force by rural/urban and sex. The youth potential labour force was estimated at 1,249,925, of which 69.0 percent were in rural areas and 31.0 percent were in urban areas.

Table 11.5: Number and Percentage Distribution of the Youth (19-34 years) Potential Labour Force by Rural/Urban and Sex, Zambia 2024

Rural/Urban	Both sexes		Male	Female
	Number	Percent	Number	Number
Total	1,249,925	100.0	569,762	680,163
Rural	862,698	69.0	410,977	451,721
Urban	387,227	31.0	158,785	228,442

Figure 11.11 shows the percentage distribution of youth (19-34 years) potential labour force by sex and rural/urban. At national level, females had a higher percentage of the potential labour force at 54.4 percent than males at 45.6 percent. In both rural and urban areas, females had a higher percentage of the potential labour force than males.

Figure 11.11: Percentage Distribution of Youth (19-34 years) in the Potential Labour Force by Sex and Rural/Urban, Zambia 2024

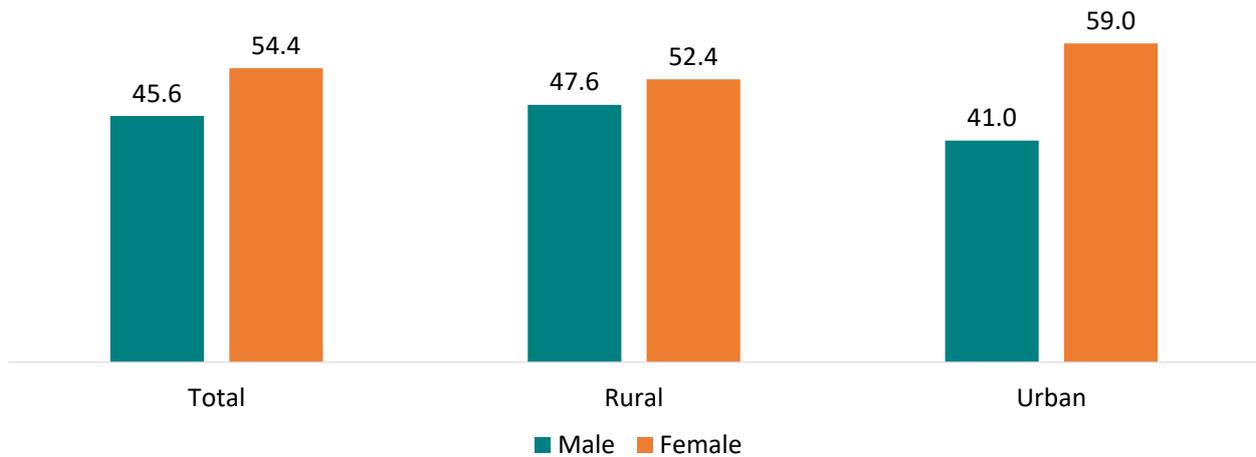
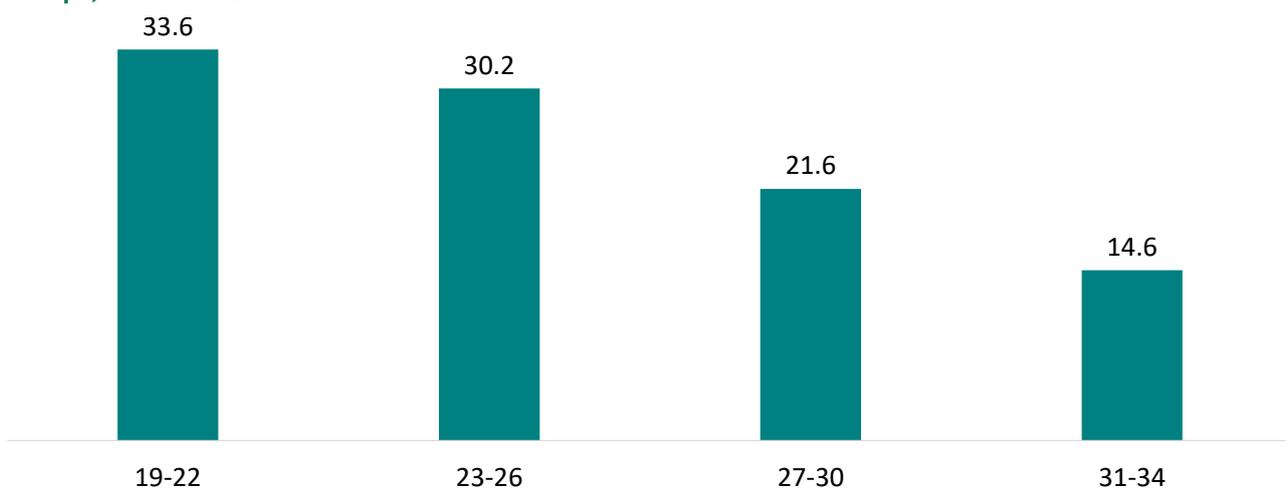


Figure 11.12 shows the percentage distribution of youth (19-34 years) in the potential labour force by four-year age groups. The age group 19-22 had the highest percentage of the youth in the potential labour force at 33.6 percent while the age group 31-34 had the lowest at 14.6 percent.

Figure 11.12: Percentage Distribution of Youth (19-34 years) in the Potential Labour Force by Four-year Age Groups, Zambia 2024



11.7 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 11.6 shows the number and percentage distribution of the discouraged job seekers by rural/urban and sex. There were 854,902 discouraged job seekers of which, 64.2 percent were in rural areas and 35.8 percent in urban areas.

Table 11.6: Number and Percentage Distribution of the Discouraged Job Seekers by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	854,902	100.0	446,257	408,645
Rural	548,886	64.2	299,205	249,681
Urban	306,016	35.8	147,052	158,964

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 52.2 percent and 47.8 percent, respectively. In rural areas, there were more discouraged male job seekers at 54.5 percent than females at 45.5 percent while in urban areas there were more discouraged female job seekers at 51.9 percent than males at 48.1 percent.

Figure 11.13: Percentage Distribution of the Discouraged Job Seekers by Sex and Rural/Urban, Zambia 2024

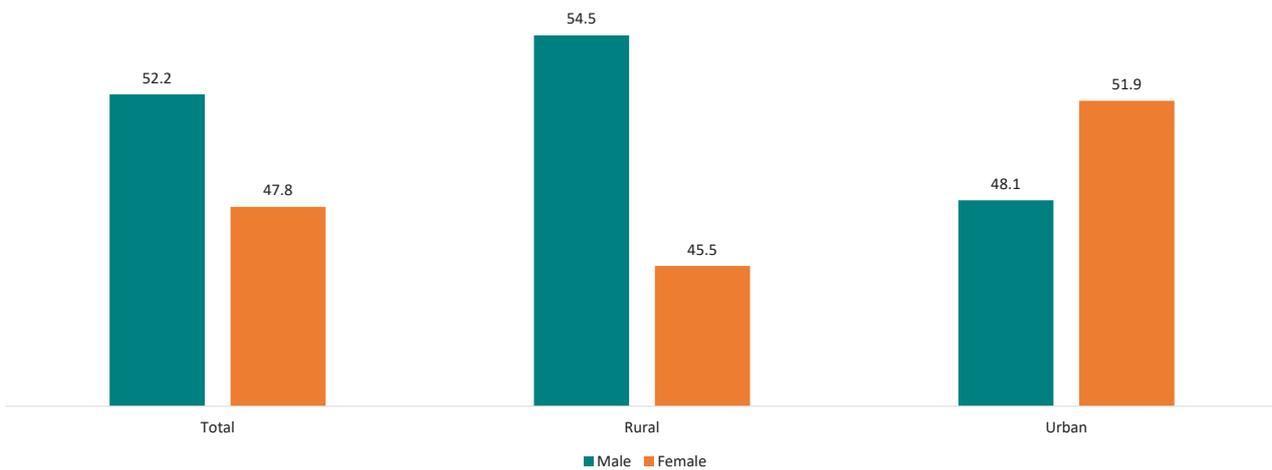


Figure 11.14 shows the percentage distribution of the discouraged job seekers by province. Lusaka Province had the highest percentage of discouraged job seekers at 15.7 percent, followed by North-western Province at 15.0 percent. Eastern Province had the lowest percentage at 2.2 percent.

Figure 11.14: Percentage Distribution of the Discouraged Job Seekers by Province, Zambia 2024

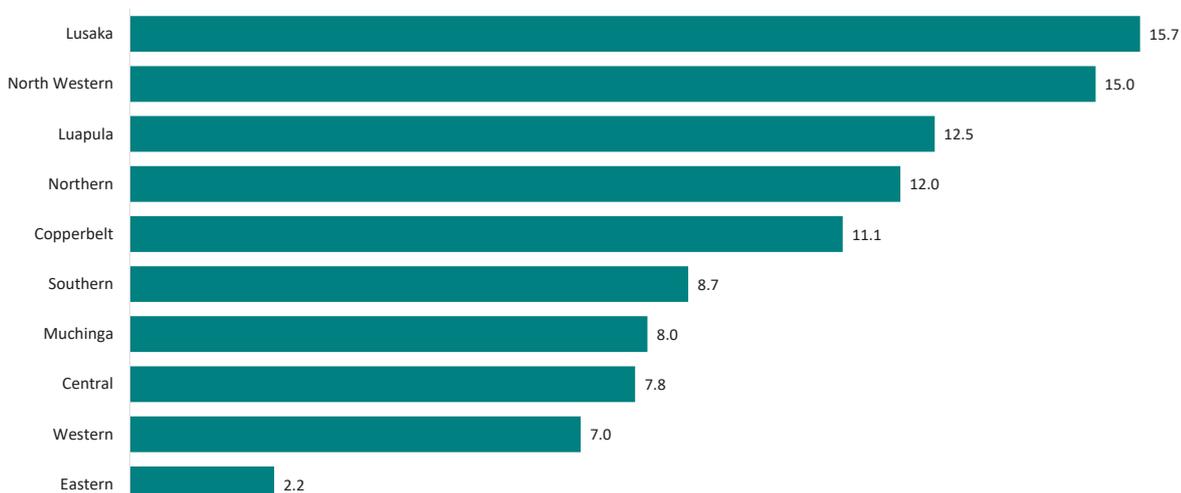
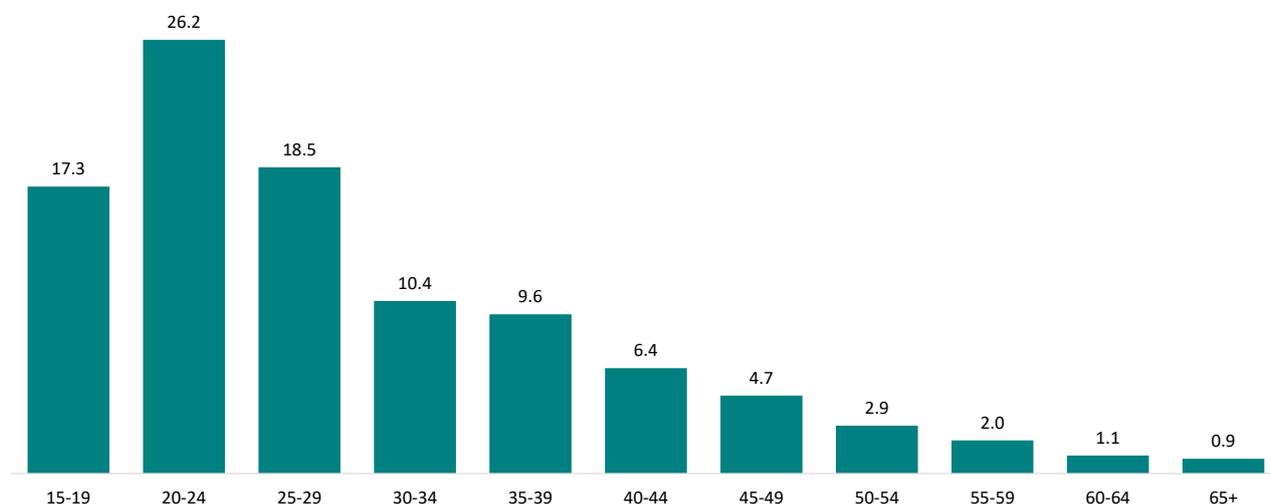


Figure 11.15 shows the percentage distribution of the discouraged job seekers by five-year age groups. The age group 20-24 had the highest percentage of discouraged job seekers at 26.2 percent, while the age group 65 or older had the lowest at 0.9 percent.

Figure 11.15: Percentage Distribution of the Discouraged Job Seekers by Five-year Age Groups, Zambia 2024



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

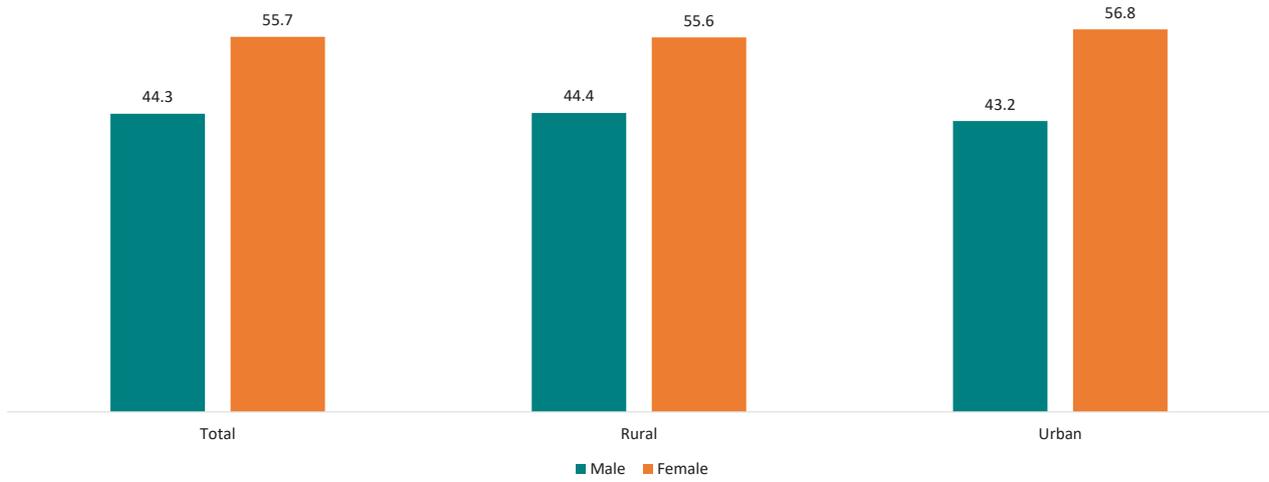
Table 11.7 shows the number and percentage distribution of persons outside the labour force engaged in agriculture/fishing for family use by rural/urban and sex. There were 2,051,308 persons outside the labour force engaged in agriculture/fishing for family use, of which 91.4 percent were in rural areas and 8.6 percent in urban areas.

Table 11.7: Number and Percentage Distribution of the Persons Outside the Labour Force Engaged in Agriculture/fishing for Family Use by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,051,308	100.0	908,489	1,142,819
Rural	1,875,910	91.4	832,745	1,043,165
Urban	175,398	8.6	75,744	99,654

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. At national level, there were more females outside the labour force engaged in agriculture/fishing for family use than males at 55.7 percent and 44.3 percent, respectively. In both rural and urban areas, there were more females than males engaged in agriculture/fishing for family use.

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 2024



CHAPTER TWELVE: YOUTH NOT IN EMPLOYMENT, EDUCATION OR TRAINING

12.1 Introduction

This chapter presents information on youth (15-34 years) not in employment, education or training (NEET). 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 4,459,851 youth, 39.5 percent were NEET while 60.5 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 2024

Sex	Total Youth	Youth NEET		Youth Outside NEET	
	Number	Number	Percent	Number	Percent
Both Sexes	4,459,851	1,763,371	39.5	2,696,480	60.5
Male	2,230,740	764,818	34.3	1,465,922	65.7
Female	2,229,111	998,553	44.8	1,230,558	55.2

Table 12.2 shows the number and percentage distribution of youth (19-34 years) by those who were not in employment, education or training (NEET) and sex. There were 5,335,024 youth of which 52.8 percent were NEET while 47.2 percent were outside NEET. There were more female youth in NEET than outside NEET at 61.0 percent and 39.0 percent, respectively.

Table 12.2: Number and Percentage Distribution of Youth (19-34 years) by Sex and NEET/Outside NEET, Zambia 2024

Sex	Total	Youth NEET		Youth Outside NEET	
	Number	Number	Percent	Number	Percent
Both Sexes	5,335,024	2,818,259	52.8	2,516,765	47.2
Male	2,554,184	1,122,653	44.0	1,431,531	56.0
Female	2,780,840	1,695,606	61.0	1,085,234	39.0

Figure 12.1 shows percentage distribution of youth (15-24 years) NEET by age group. The age group 20-24 years had the higher share of youth NEET at 64.7 percent than the age group 15-19 years which accounted for 35.3 percent.

Figure 12.1: Percentage Distribution of Youth (15-24 years) NEET by Age Group, Zambia 2024

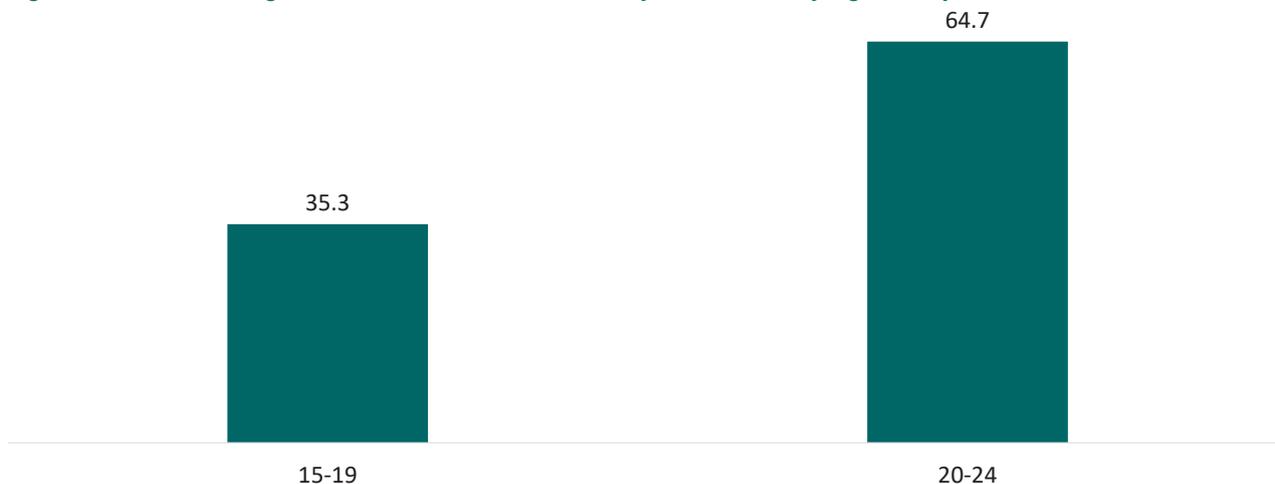
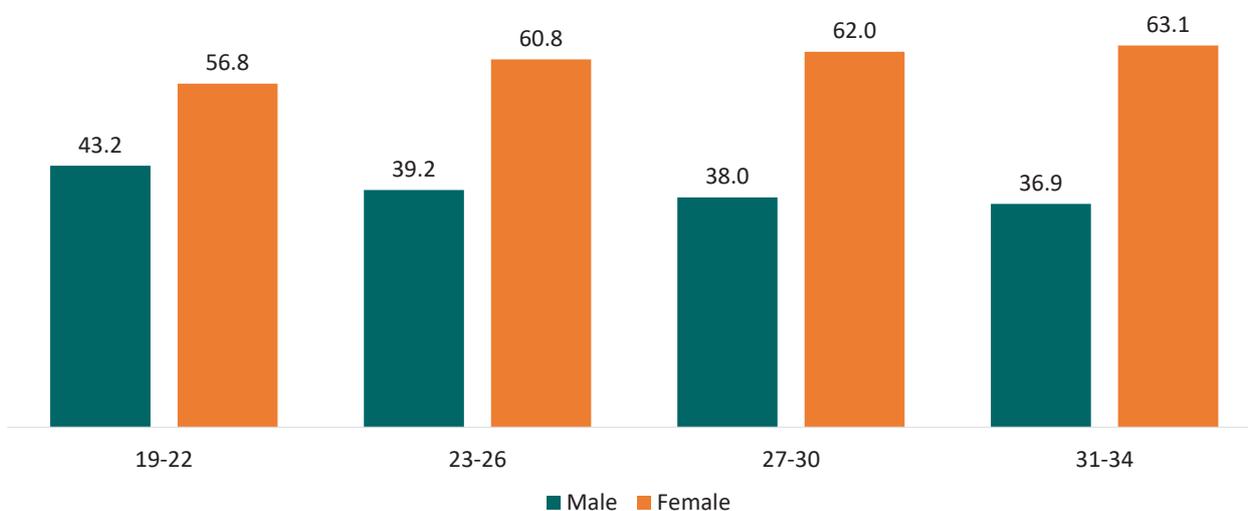


Figure 12.2 shows the percentage distribution of youth (19 - 34 years) NEET by sex and four-year age groups. There were more female than male youth in NEET in all age groups.

Figure 12.2: Percentage Distribution of Youth (19-34 years) NEET by Sex and Four-year Age Group, Zambia 2024



12.3 Youth (15-24 years) NEET

Table 12.3 shows the number and percentage distribution of youth (15-24 years) NEET by rural/urban and sex. There were 1,763,371 Youth NEET of which 65.0 percent were in rural areas while 35.0 percent were in urban areas.

Table 12.3: Number and Percentage Distribution of Youth (15-24 years) NEET by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male		Female	
	Number	Percent	Number	Number	Percent	
Total	1,763,371	100.0	764,818	998,553	47.2	
Rural	1,145,654	65.0	496,352	649,302	56.0	
Urban	617,717	35.0	268,466	349,251	39.0	

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.

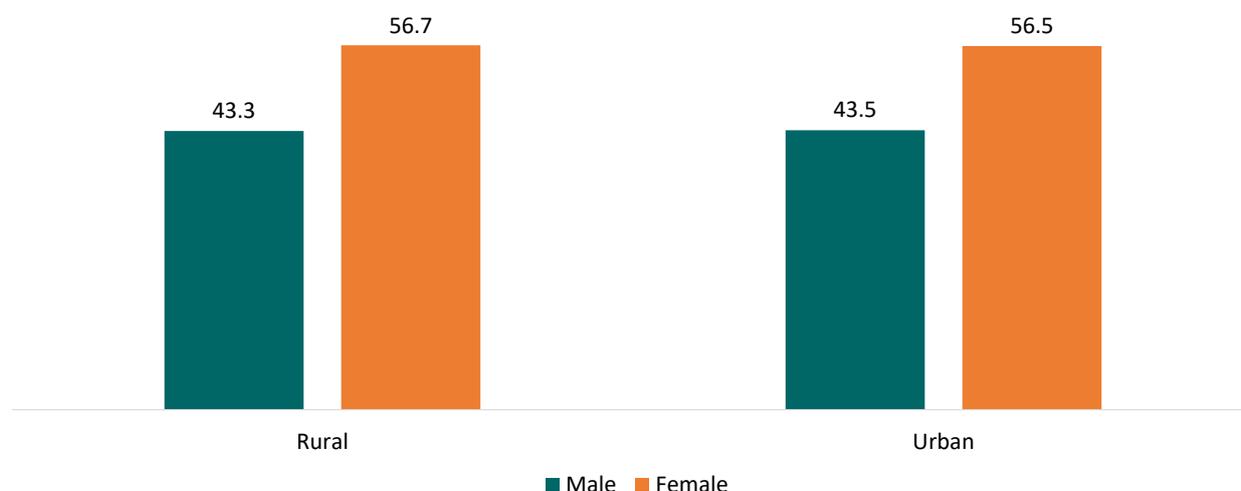
Figure 12.3: Percentage Distribution of Youth (15-24 years) NEET by Sex and Rural/Urban, Zambia 2024


Figure 12.4 shows the percentage distribution of youth (15-24 years) NEET by province. Copperbelt Province had the highest percentage of youth NEET at 15.5 percent while Muchinga Province had the lowest at 5.3 percent.

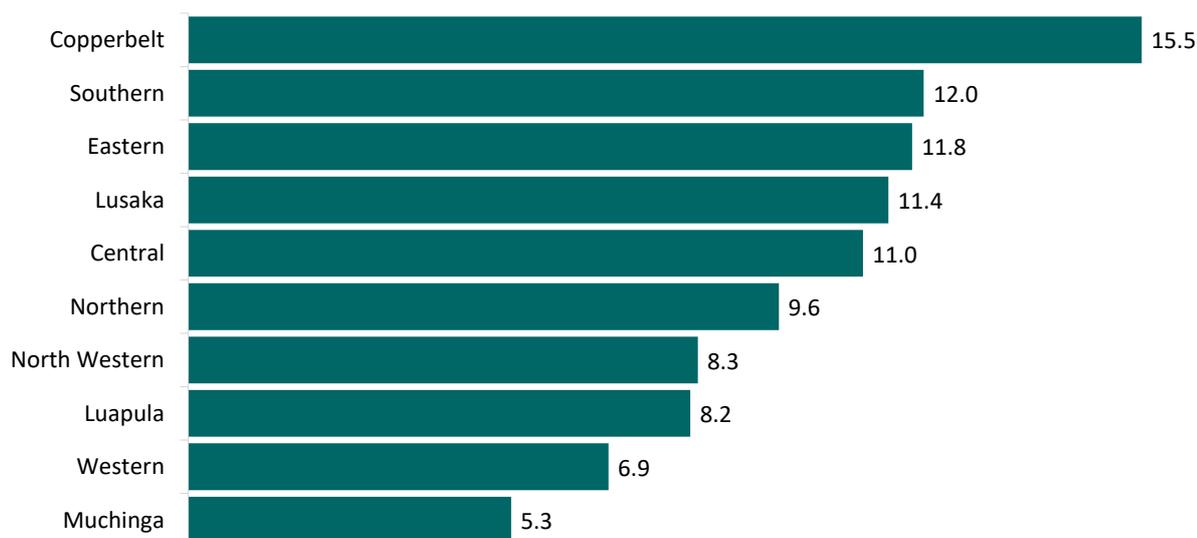
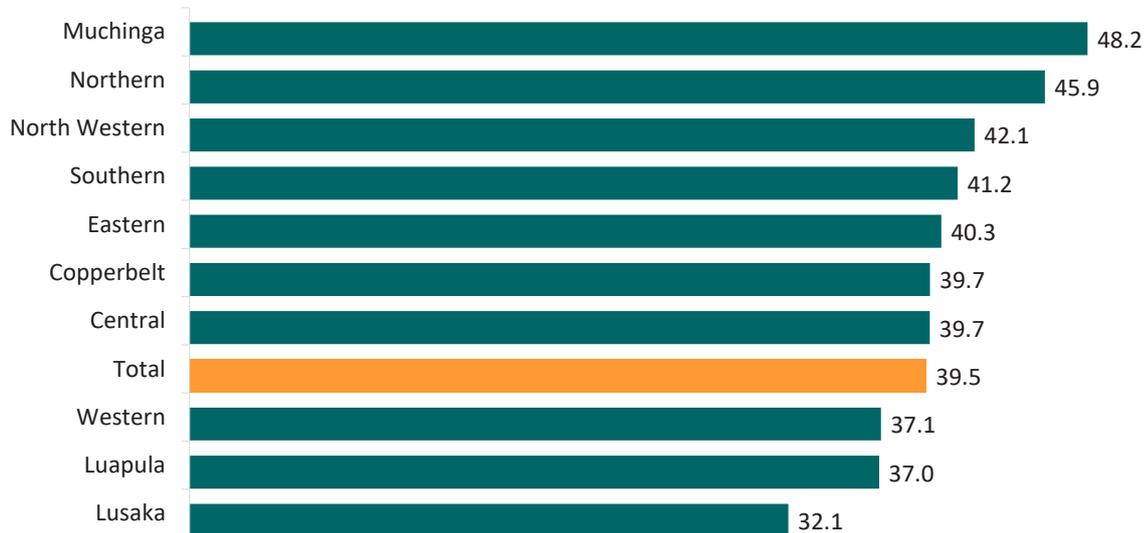
Figure 12.4: Percentage Distribution of Youth (15-24 years) NEET by Province, Zambia 2024


Figure 12.5 shows distribution of Youth NEET rate by province. Results show that the overall Youth NEET rate was estimated at 39.5 percent. Muchinga Province had the highest youth NEET rate at 48.2 percent, followed by Northern Province at 45.9 percent. Lusaka Province had the lowest Youth NEET rate at 32.1 percent.

Figure 12.5: Percentage Distribution of Youth NEET Rate (15-24) by Province, Zambia 2024



12.4 Youth (19-34 years) NEET

Table 12.4 shows the number and percentage distribution of youth (19-34 years) NEET by rural/urban and sex. A total of 2,818,259 youth (19-34 years) were NEET. Rural areas accounted for a higher percentage of Youth NEET at 63.4 percent and urban areas at 36.6 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 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	2,818,259	100.0	1,122,653	1,695,605
Rural	1,785,891	63.4	748,686	1,037,204
Urban	1,032,368	40.6	373,967	658,401

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, 58.1 percent were female and 41.9 percent were male. In urban areas, 63.8 percent were females and 36.2 percent were males.

Figure 12.6: Percentage Distribution of Youth (19-34 years) NEET by Sex and Rural/Urban, Zambia 2024

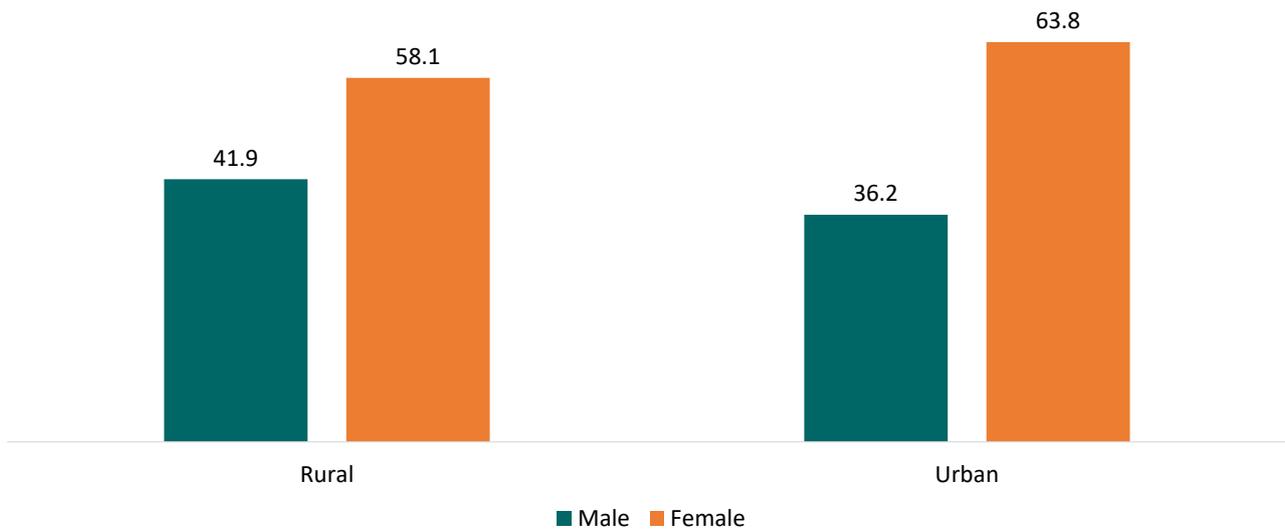


Table 12.5 shows number and percentage distribution of youth (19 - 34 years) NEET by rural/urban and four-year age groups. In all age groups, rural areas had a higher percentage of youth NEET than urban areas.

Table 12.5: Number and Percentage Distribution of Youth (19-34 years) NEET by Rural/Urban and Age Group, Zambia 2024

Age Group	Total	Rural		Urban	
	Number	Number	Percent	Number	Percent
Total	2,818,259	1,785,892	63.4	1,032,367	36.6
19-22	891,567	579,259	65.0	312,308	35.0
23-26	832,539	515,550	61.9	316,989	38.1
27-30	657,833	411,621	62.6	246,212	37.4
31-34	436,320	279,462	64.0	156,858	36.0

Figure 12.7 shows percentage distribution of youth (19-34 years) in NEET by four-year age groups. The age group 19-22 had the highest percentage of youth in NEET at 31.6 percent followed by the age group 23-26 years at 29.5 percent. The lowest percentage of the youth in NEET was in the age group 31-34 years at 15.5 percent.

Figure 12.7: Percentage Distribution of Youth (19-34 years) NEET by Four-year Age Groups, Zambia 2024

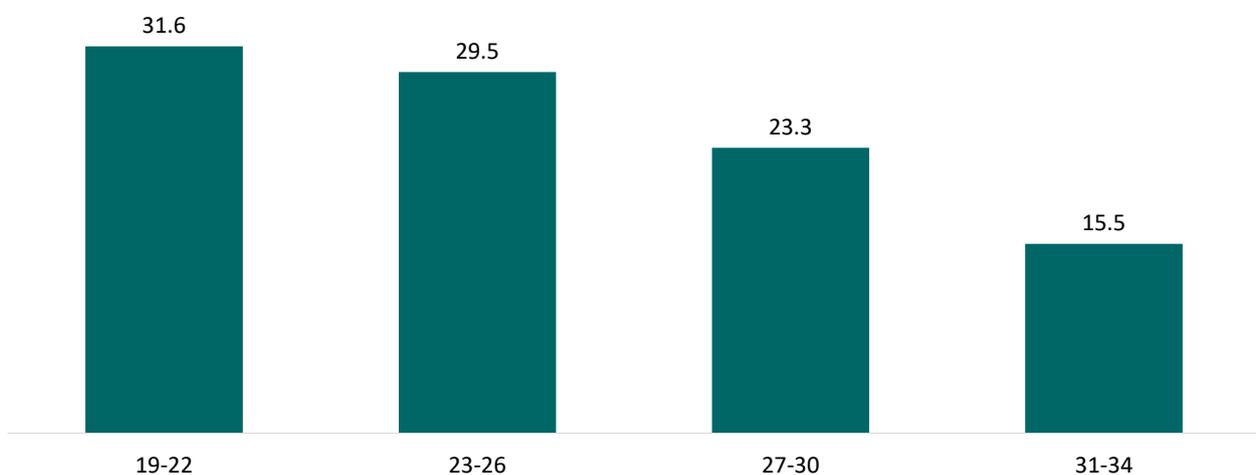
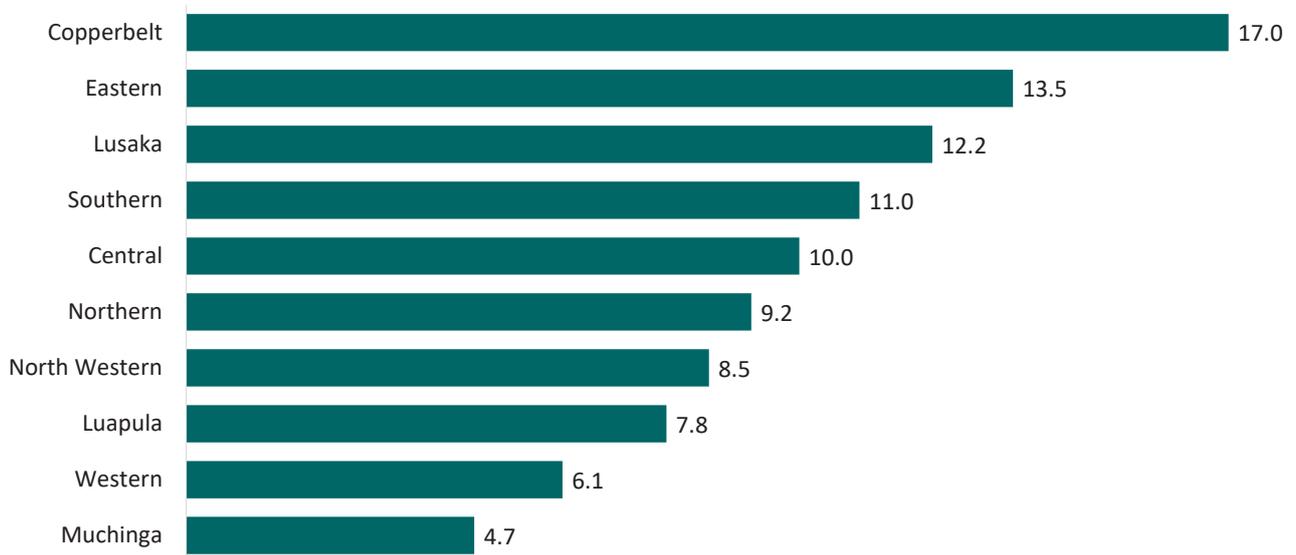


Figure 12.8 shows percentage distribution of youth (19-34 years) in NEET by province. Copperbelt Province had the highest percentage of youth in NEET at 17.0 percent, followed by Eastern Province at 13.5 percent. Muchinga Province had the lowest percentage at 4.7 percent.

Figure 12.8: Percentage Distribution of the Youth (19-34 years) in NEET by Province, Zambia 2024



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 rural/urban and sex. There were 342,458 persons in time-related underemployment of which both rural and urban areas accounted for 50.0 percent each.

Table 13.1: Number and Percentage Distribution of Time-Related Underemployed Persons by Sex and Rural/Urban, Zambia 2024

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	342,458	100.0	211,403	131,055
Rural	171,094	50.0	114,620	56,474
Urban	171,364	50.0	96,783	74,581

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 61.7 percent and 38.3 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 2024

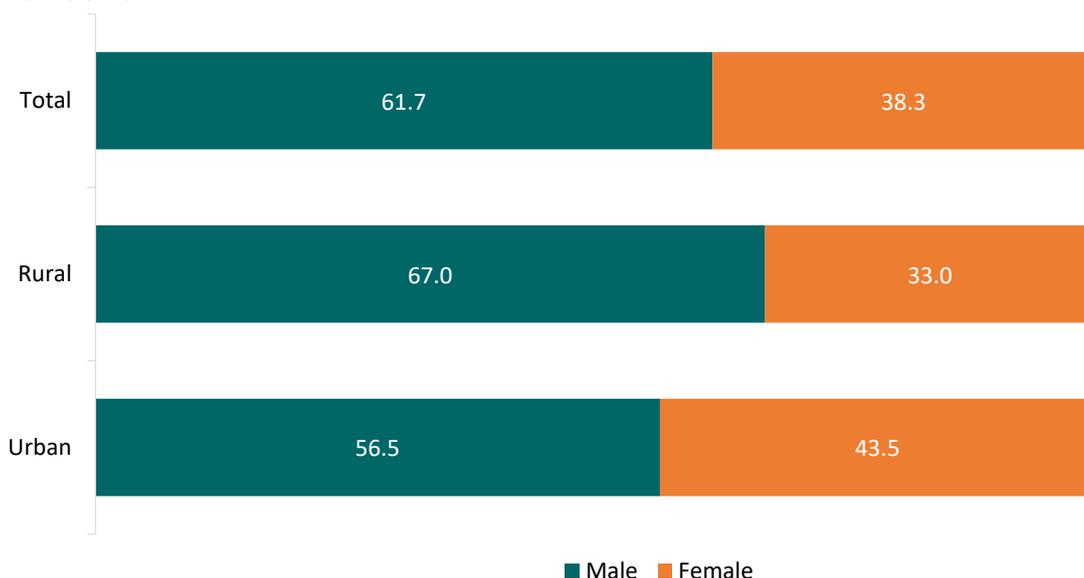


Figure 13.2 shows the percentage distribution of employed persons in time-related underemployment by sex and five-year age groups. All other age groups had more males than females in time-related underemployment except in age groups 65 years or older.

Figure 13.2: Percentage Distribution of Persons in Time-Related Underemployment by Sex and Five-year Age Groups, Zambia 2024

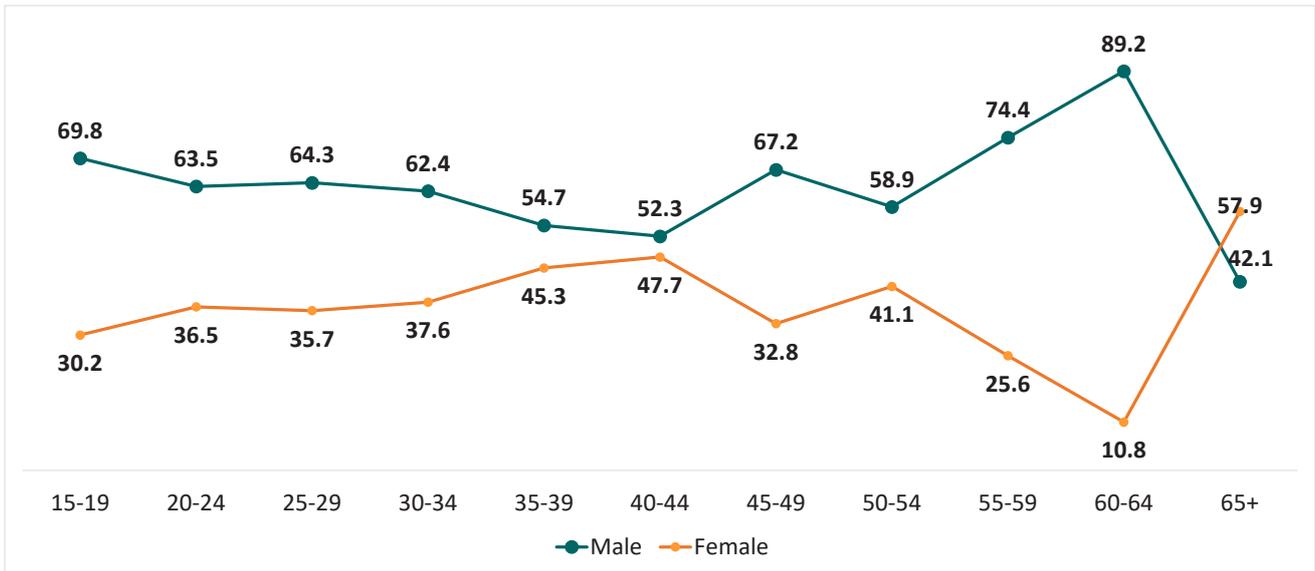


Figure 13.3 shows the percentage distribution of employed persons in time-related underemployment by province. Central Province had the highest percentage of underemployment at 27.6 percent followed by Lusaka province which accounted for 18.1 percent while Northern Province had the lowest at 1.9 percent.

Figure 13.3: Percentage Distribution of Employed Persons in Time-Related Underemployment by Province, Zambia 2024

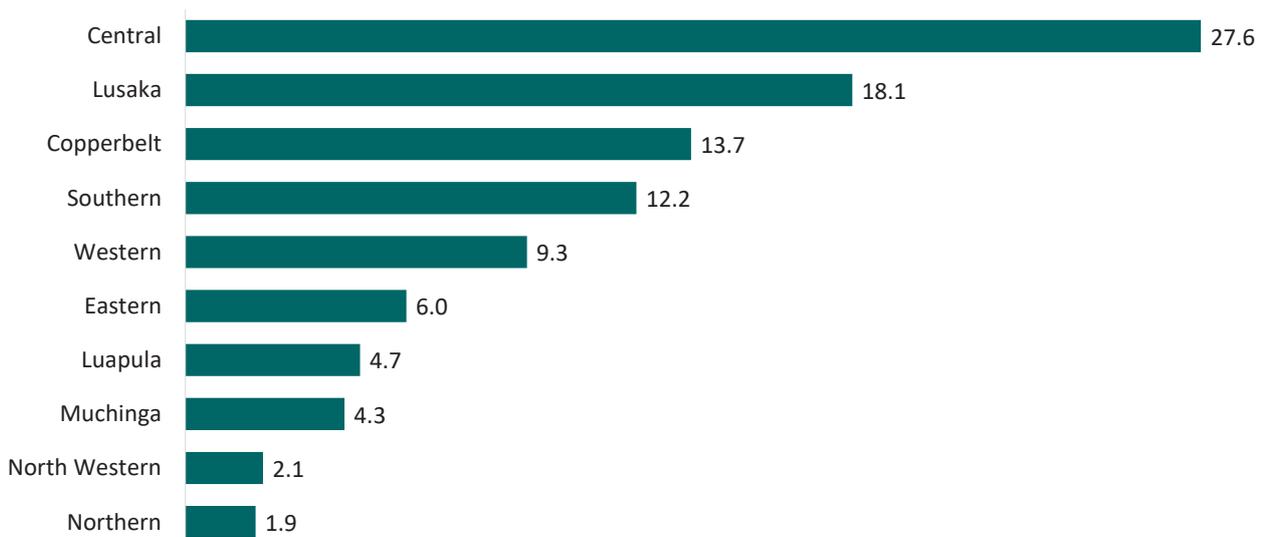


Figure 13.4 shows the percentage distribution of time-related underemployed persons by industry. The agriculture, forestry and fishing industry had the highest percentage share of time related underemployed persons at 38.0 percent. The water supply; sewerage, waste management and remediation activities industry had the lowest share at 0.1 percent.

Figure 13.4: Percentage Distribution of Time-Related Underemployed Persons by Industry, Zambia 2024

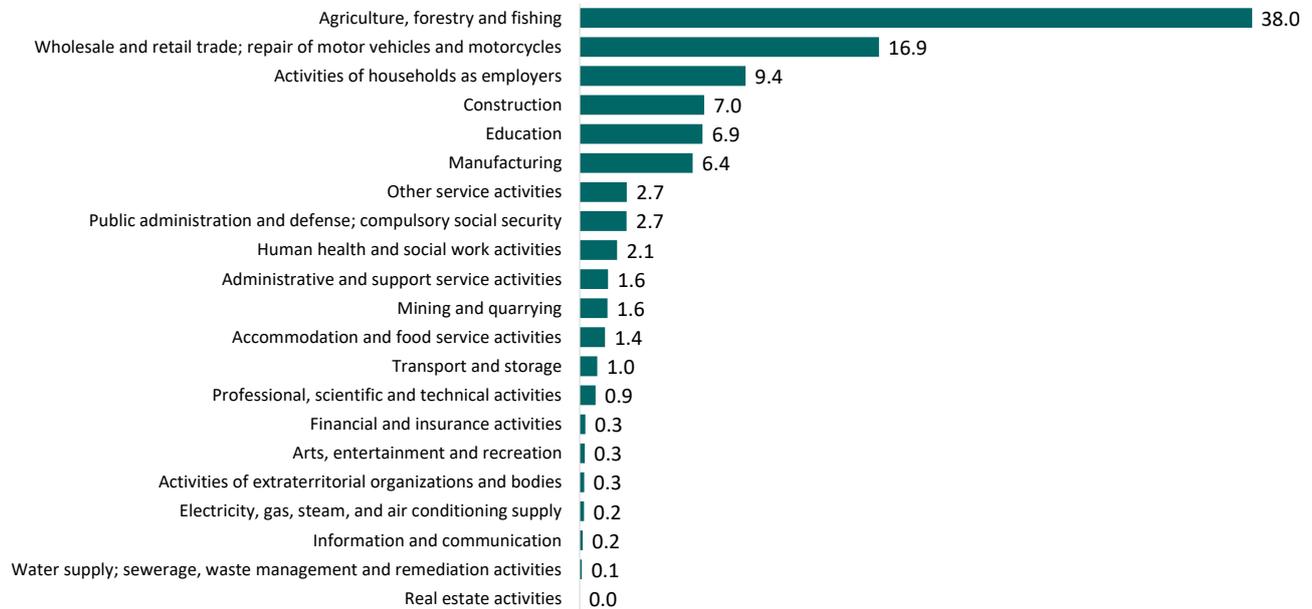


Figure 13.5 shows the percentage distribution of time-related underemployed persons by sex and industry. There were more female than male time-related underemployed persons in other service activities industry at 71.3 percent and 28.7 percent, respectively.

Figure 13.5: Percentage Distribution of Time-related Underemployed persons by Sex and Industry, Zambia 2024

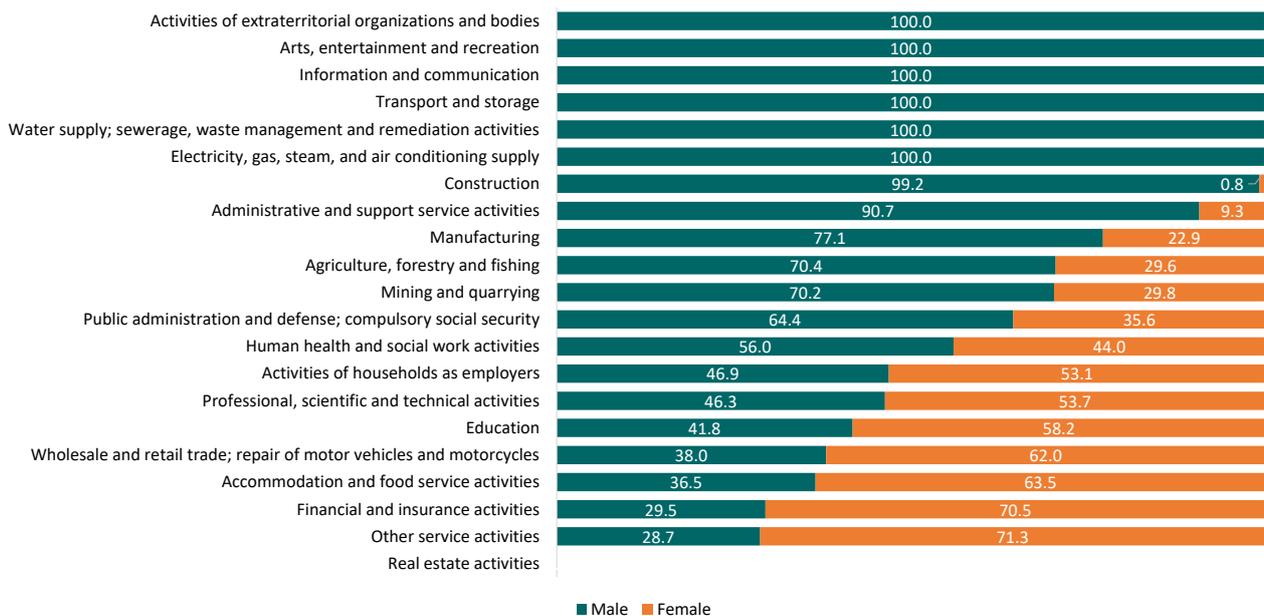


Figure 13.6 shows the percentage distribution of time-related underemployed persons by occupation. Skilled agriculture and forestry worker occupations had the highest percentage share of time-related underemployed persons at 26.7 percent while other occupations had the lowest share at 0.2 percent.

Figure 13.6: Percentage Distribution of Time-Related Underemployed Persons by Occupation, Zambia 2024

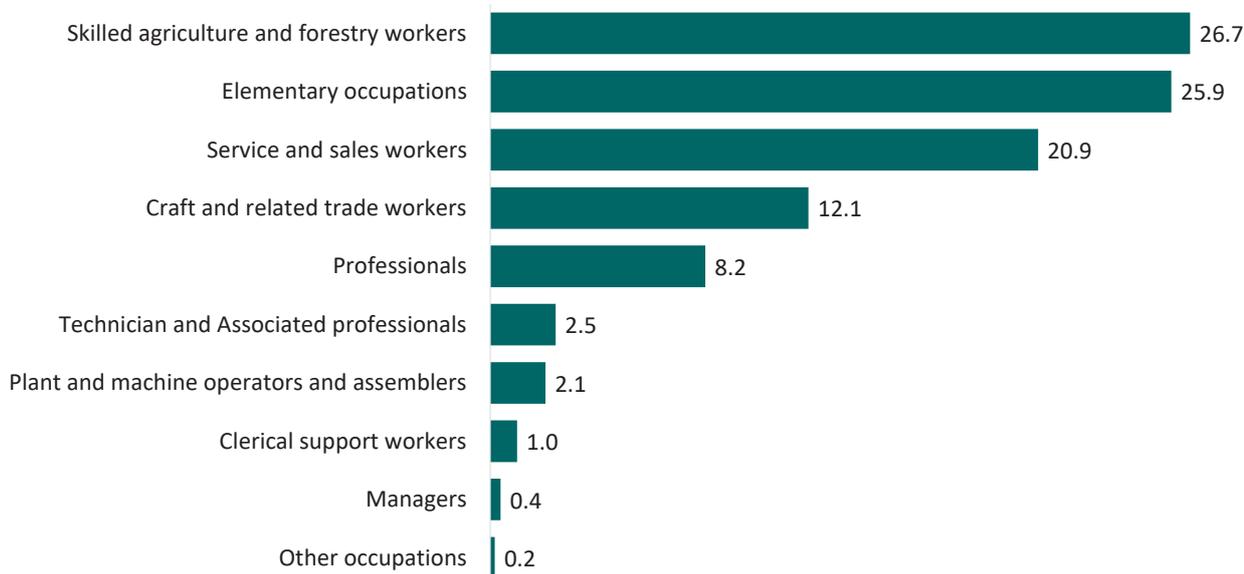


Figure 13.7 shows number and percentage distribution of time-related underemployed persons by sex and occupation. The craft and related trade workers had more males than females in time-related underemployment at 90.0 percent and 10.0 percent, respectively. The clerical support workers had more females than males at 67.1 percent and 32.9 percent, respectively.

Figure 13.7: Percentage Distribution of Time-Related Underemployed Persons by Sex and Occupation, Zambia 2024



Table 13.2 shows the number and percentage distribution of time-related underemployed persons by rural/urban and institutional sector. There were more time-related underemployed persons in urban areas than rural areas in all other institutional sectors except the private business / farms and producer cooperatives sectors at 57.0 percent and 100.0 percent, respectively.

Table 13.2: Number and Percentage Distribution of Employed Persons in Time-Related Underemployment by Rural/Urban and Institutional Sector, Zambia 2024

Institutional Sector	Total	Rural		Urban	
	Number	Number	Percent	Number	percent
Total	342,458	171,094	50.0	171,364	50.0
Central Government	26,009	6,985	26.9	19,024	73.1
Local Government	5,052	1,582	31.3	3,470	68.7
Parastatal/State-owned firm	4,664	520	11.1	4,144	88.9
Embassy/International org.	0	0	0.0	0	0.0
NGO	1,129	0	0.0	1,129	100.0
Faith-Based organization	3,530	1,219	34.5	2,311	65.5
Private Business / Farms	269,765	153,692	57.0	116,073	43.0
Producer cooperatives	206	206	100.0	0	0.0
Household	32,103	6,890	21.5	25,213	78.5

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 estimated at 8.6 percent. Males had a higher rate than females at 8.8 percent and 8.4 percent, respectively. In rural areas, males had a higher rate than females while females had a higher rate than males in urban areas.

Figure 13.8: Time-related Underemployment Rate by Sex and Rural/Urban, Zambia 2024



Figure 13.9 shows time-related underemployment rate by five-year age groups. The age group 15-19 had the highest time-related underemployment rate at 15.4 percent followed by the age group 20-24 at 11.8 percent. The age group 65 or older had the lowest rate at 2.2 percent.

Figure 13.9: Time-Related Underemployment Rate by Five-year Age Groups, Zambia 2024

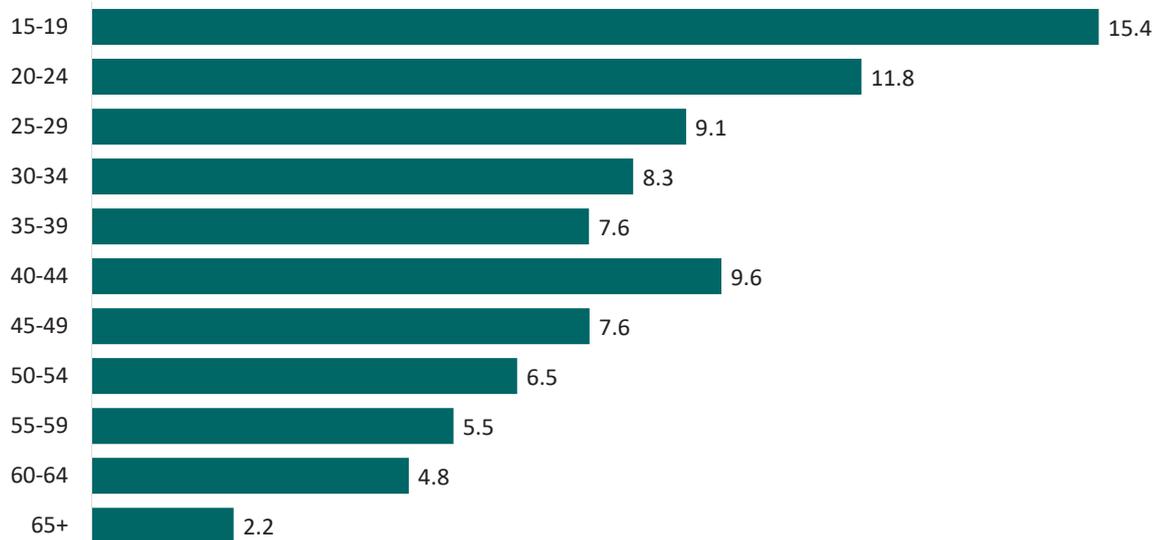


Figure 13.10 shows time-related underemployment rate by industry. Activities of extraterritorial organizations and bodies industry had the highest time-related underemployment rate at 22.2 percent followed by activities of household as employers at 15.5 percent. The lowest rate was in transport and storage industry at 1.7 percent.

Figure 13.10: Time-Related Underemployment Rate by Industry, Zambia 2024

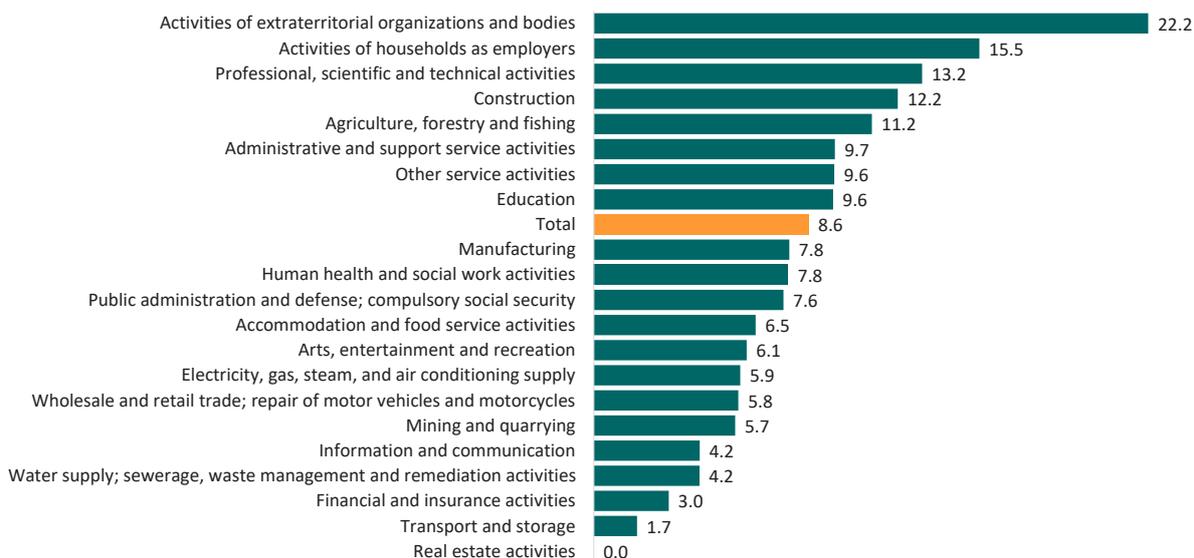


Figure 13.11 shows time-related underemployment rate by occupation. Employed persons who worked in elementary occupations had the highest time-related underemployment rate at 12.9 percent followed by craft and related trade workers at 10.6 percent. Plant and machine operators and assemblers had the lowest rate at 2.8 percent.

Figure 13.11: Time-Related Underemployment Rate by Occupation, Zambia 2024

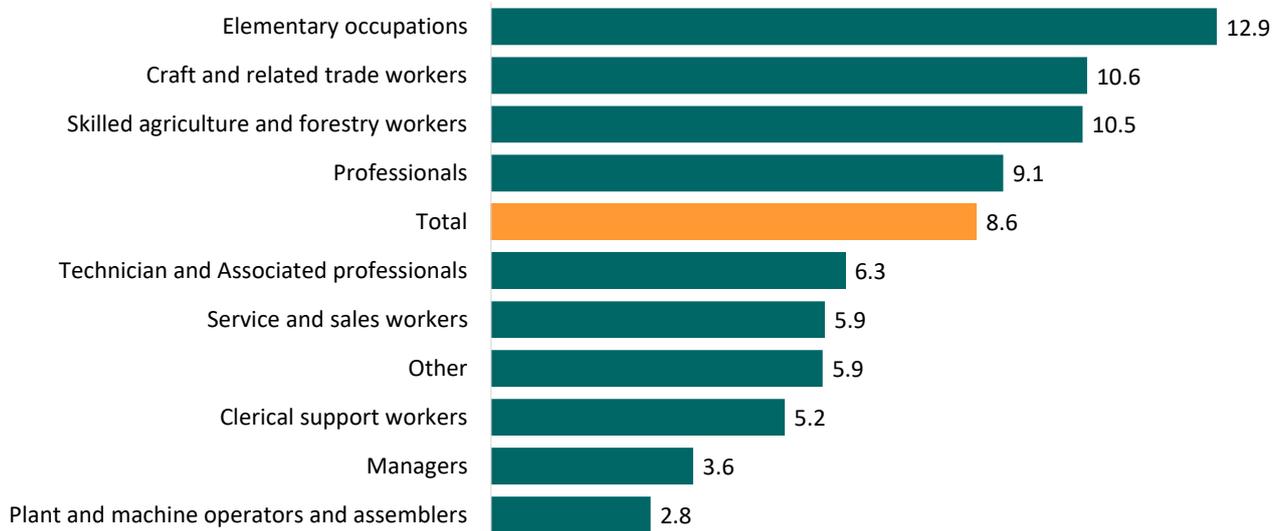


Figure 13.12 shows time-related underemployment rate by institutional sector. The faith-based organisation had the highest time-related underemployment rate at 16.5 percent followed by those that worked in household sectors at 15.5 percent. The producers cooperative had the lowest rate at 4.9 percent.

Figure 13.12: Time-Related Underemployment Rate by Institutional Sector, Zambia 2024

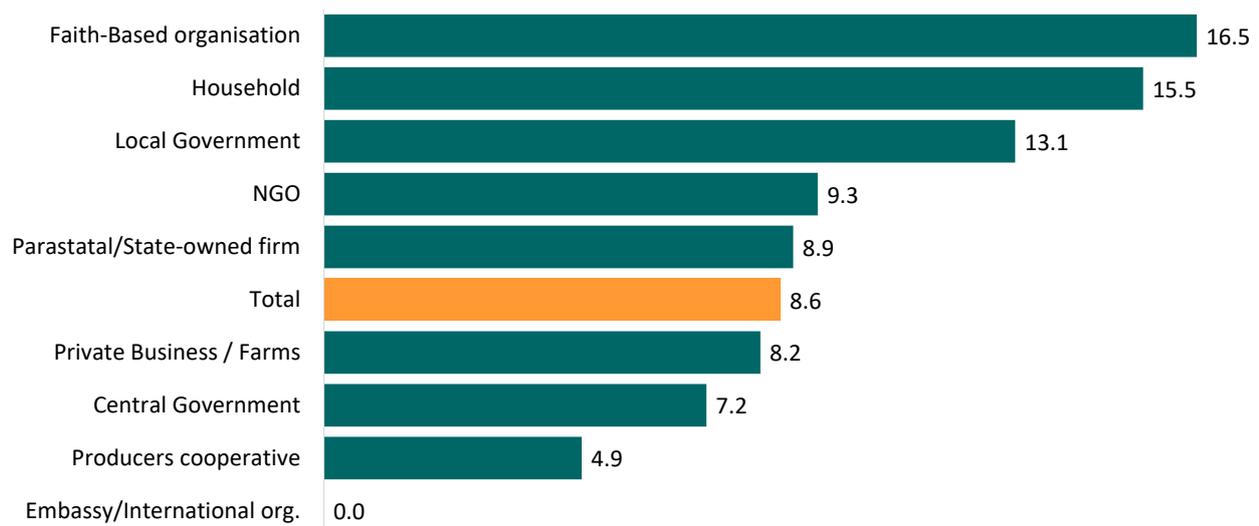
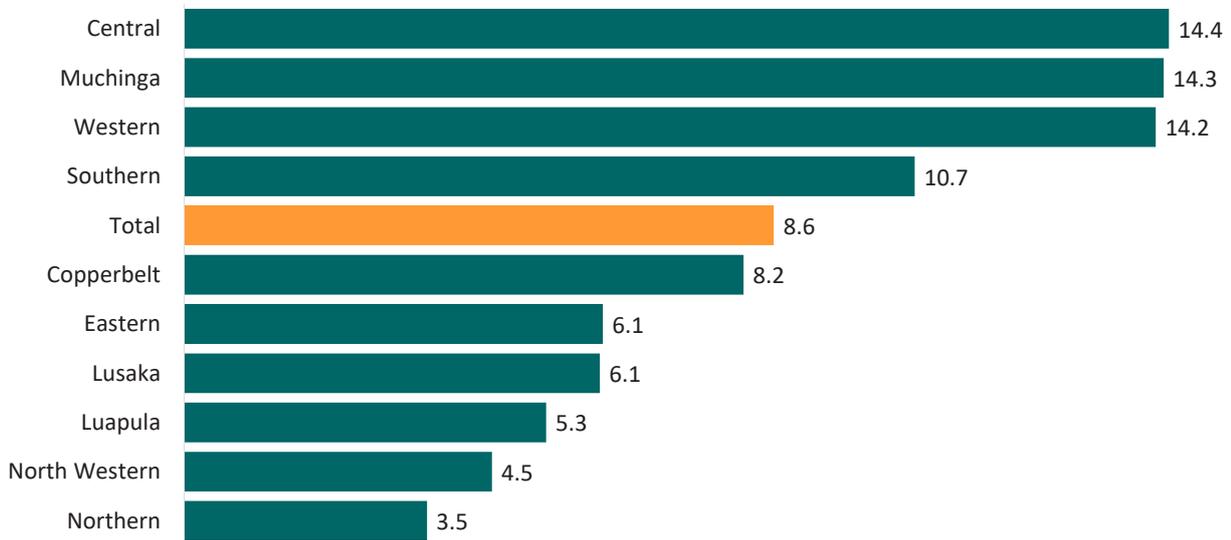


Figure 13.13 shows time-related underemployment rate by province. Central Province had the highest time-related underemployment rate at 14.4 percent, followed by Muchinga Province at 14.3 percent. Northern Province had the lowest rate at 3.5 percent.

Figure 13.13: Time-Related Underemployment rate by Province, Zambia 2024



CHAPTER FOURTEEN: AVERAGE MONTHLY EARNINGS FOR PAID EMPLOYEES, INTERNS AND APPRENTICES

14.1 Introduction

This chapter presents statistics on employed population and their corresponding wages and salaries by important socio-economic characteristics.

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.

Figure 14.1 shows average monthly earnings by sex and rural/urban. The average monthly earning was estimated at K6,467. Males had higher average earnings than females at K6,600 and K6,188, respectively. In rural areas, females had higher average earnings at K4,696 than males at K4,587. Males had higher average earnings at K7,585 in urban areas than females at K6,706.

Figure 14.1: Average Monthly Earnings by Sex and Rural/Urban, Zambia 2024

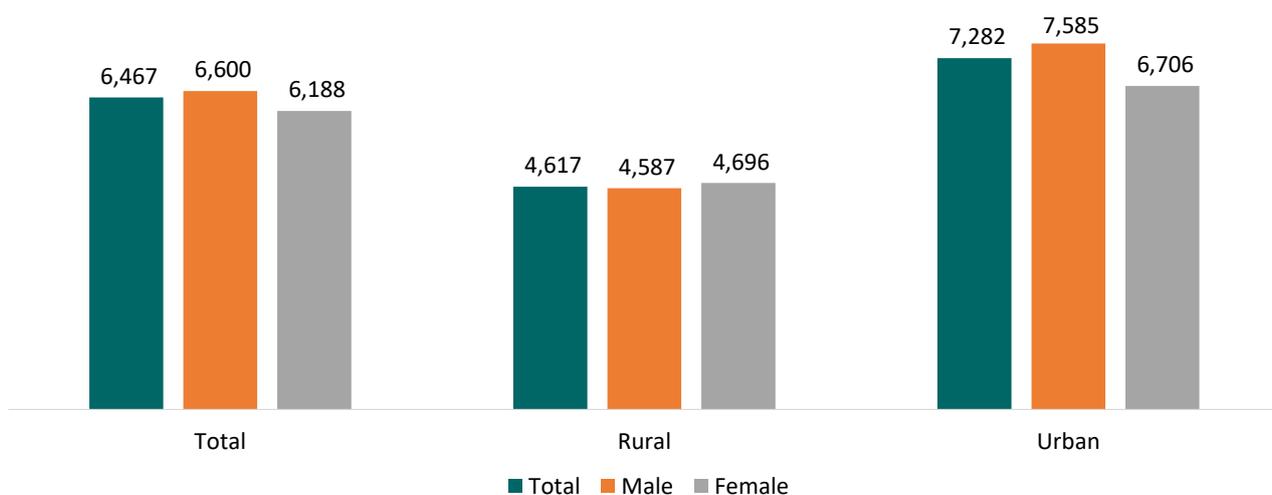


Figure 14.2 shows the percentage distribution of paid employees by income group. The income bracket K2,700 and below had the highest percentage share of paid employees followed by income bracket K7,501+ at 55.2 percent and 16.6 percent, respectively. The lowest percentage share was in income bracket K5,101-K6,300 at 4.4 percent.

Figure 14.2: Percentage Distribution of Paid Employees by Income bracket (ZMW), Zambia 2024

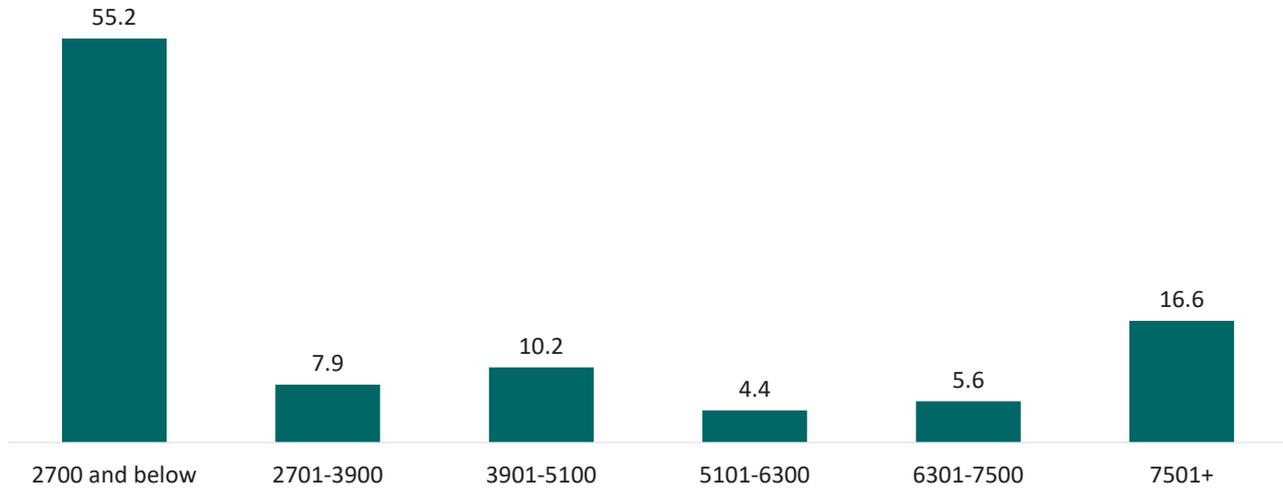


Table 14.1 shows percentage distribution of paid employees by income bracket and broad age group. Among the youth (15-24 years), those that earned above K7,500 accounted for 1.8 percent while those that earned K2,700 and below accounted for 80.1 percent.

Table 14.1: Number and Percentage Distribution of Paid employees by Broad Age group and Income bracket (ZMW), Zambia 2024

Broad Age Group	Total		2700 and below		2701-3900		3901-5100		5101-6300		6301-7500		7501+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	1,791,290	100	988,928	55.2	141,499	7.9	183,596	10.2	78,711	4.4	100,654	5.6	297,902	16.6
Total	1,791,290	100.0	988,928	55.2	141,499	7.9	183,596	10.2	78,711	4.4	100,654	5.6	297,902	16.6
	1,436,939	100	732,121	51	119,345	8.3	145,548	10.1	70,573	4.9	93,377	6.5	275,974	19.2
15-24	275,235	100.0	220,576	80.1	16,840	6.1	24,599	8.9	5,120	1.9	3,019	1.1	5,081	1.8
25-55	1,436,939	100.0	732,121	51.0	119,345	8.3	145,548	10.1	70,573	4.9	93,377	6.5	275,974	19.2
56 years or older	79,116	100.0	36,230	45.8	5,314	6.7	13,449	17.0	3,017	3.8	4,258	5.4	16,847	21.3

Table 14.2 shows the number and percentage distribution of paid employees by status in employment and income bracket. Most employees and workers assisting in household businesses were in the income bracket (K0-K2,700) at 56.0 and 72.7 percent, respectively.

Table 14.2: Number and Percentage Distribution of Paid employees by Status in Employment and Income Bracket, Zambia 2024

Status in employment	Number	Total	2700 and below	2701-3900	3901-5100	5101-6300	6301-7500	7501+
Total	1,791,290	100.0	55.2	7.9	10.2	4.4	5.6	16.6
Paid Employees	1,731,344	100.0	56.0	8.0	9.9	4.4	5.4	16.2
Working as a paid apprentice	43,146	100.0	24.8	6.5	20.0	3.5	11.8	33.4
Working as a paid intern	8,149	100.0	21.2	4.2	25.3	-	15.3	34.0
Contributing Family Workers	8,651	100.0	72.7	7.4	9.3	4.3	-	6.3

Note: Workers assisting in household businesses (may not always have a guaranteed payment system), yet do receive some form of payment directly or indirectly.

Figure 14.3 shows percentage distribution of employees by income bracket and type of employment. Among employees in informal employment, those that earned K2,700 and below accounted for the highest percentage share at 81.0 percent. In formal employment, those that earned K7,501 and above accounted for the highest percentage share at 32.8 percent.

Figure 14.3: Percentage Distribution of Paid Employees by Income Bracket and Type of Employment, Zambia 2024

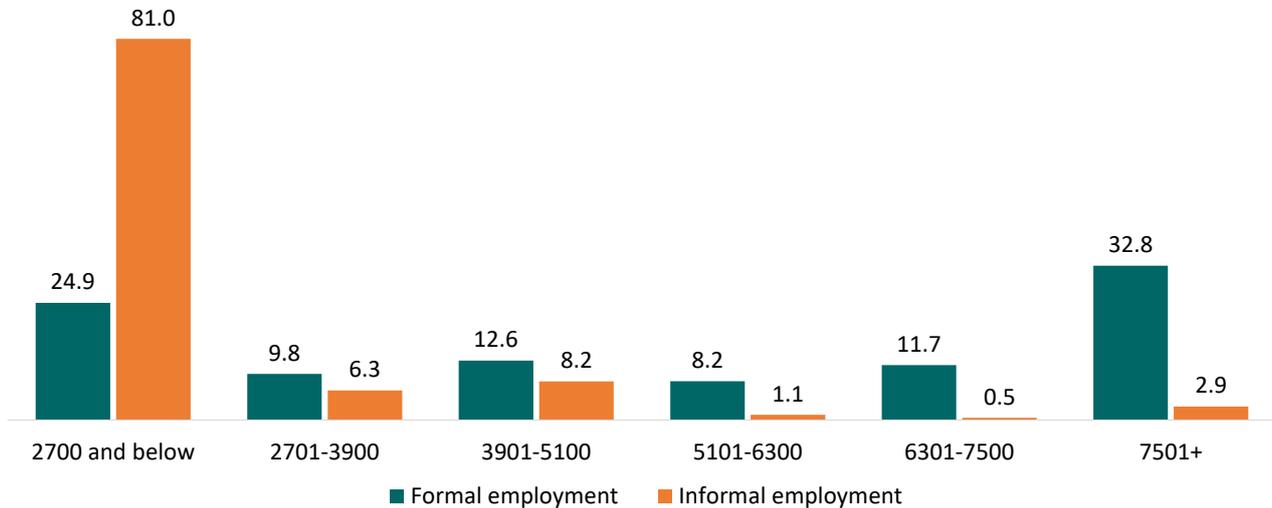


Figure 14.4 shows percentage distribution of employees by income bracket and sector of employment. In all sectors of employment, those earning K2,700 and below accounted for the highest percentage share. In the formal, informal and household sectors, those earning K7,501 and above accounted for 28.7 percent, 3.0 percent and 1.9 percent, respectively.

Figure 14.4: Percentage Distribution of Paid Employees by Income Bracket and Sector of Employment, Zambia 2024

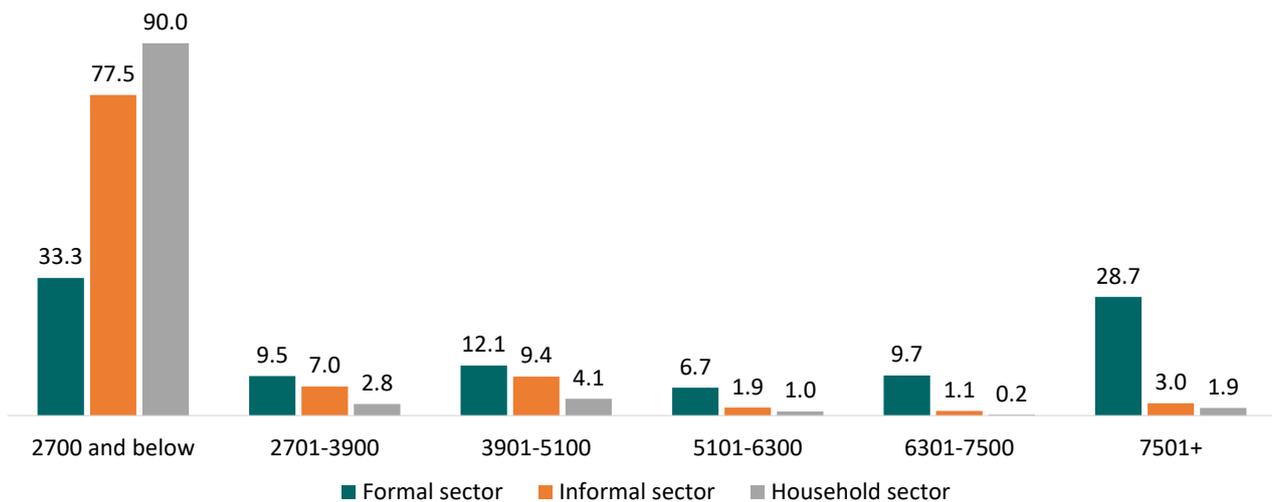


Table 14.3 shows number and percentage distribution of paid employees by industry and income bracket. Activities of households as employers' industry had the highest percentage share of employees earning K2,700 and below at 90.0 percent, while activities of extraterritorial organization and bodies and mining and quarrying industry had the highest percentage share earning K7,501 and above at 48.3 percent and 47.8 percent, respectively.

Table 14.3: Number and Percentage Distribution of Paid Employees by Industry and Income Bracket, Zambia 2024

Industry	Income Bracket (ZMW)							
	Total		2700 and below	2701-3900	3901-5100	5101-6300	6301-7500	7501+
Total	1,791,290	100.0	55.2	7.9	10.2	4.4	5.6	16.6
Agriculture, forestry and fishing	335,907	100.0	84.8	4.9	6.6	0.8	0.9	1.9
Mining and quarrying	79,482	100.0	18.4	6.2	9.0	8.9	9.7	47.8
Manufacturing	122,598	100.0	62.4	13.1	11.1	3.2	2.0	8.2
Electricity, gas, steam and air conditioning supply	11,114	100.0	17.2	9.0	24.5	9.8	6.7	32.8
Water Supply Sewerage, waste management and remediation activities	7,724	100.0	34.0	12.3	9.8	13.6	30.4	0.0
Construction	87,206	100.0	58.3	8.5	18.7	3.1	3.5	7.8
Trade, wholesale and retail distribution	166,542	100.0	65.7	13.5	10.4	2.3	0.9	7.2
Transportation and storage	147,243	100.0	48.4	17.4	17.0	4.1	5.6	7.5
Accommodation and food service activities	49,357	100.0	71.2	15.4	6.5	1.5	0.9	4.4
Information and communication	10,947	100.0	66.5	0.0	15.0	0.0	0.0	18.5
Financial and Insurance Activities	25,474	100.0	42.5	5.3	13.8	2.3	4.5	31.6
Real estate Activities	4,614	100.0	61.5	0.0	18.3	0.0	0.0	20.2
Professional, Scientific and technical activities	11,984	100.0	13.8	18.5	14.0	12.5	5.7	35.4
Administrative and support services	46,854	100.0	76.4	7.2	6.3	0.7	4.4	4.9
Public Administration and Defence, Compulsory social security	113,892	100.0	16.0	3.7	20.3	17.2	11.6	31.2
Education	238,628	100.0	20.5	4.2	8.9	7.2	14.8	44.4
Human Health and Social Work	88,082	100.0	14.2	6.8	7.6	8.7	19.8	43.0
Arts, Entertainment and Recreation	12,575	100.0	53.4	25.7	10.0	3.1	1.9	5.9
Other service activities	26,297	100.0	53.9	8.4	15.8	1.1	2.1	18.7
Activities of household as Employers	201,852	100.0	90.0	2.8	4.1	1.0	0.2	1.9
Activities of extraterritorial organization and bodies	2,917	100.0	36.5	15.2	0.0	0.0	0.0	48.3

Table 14.4 shows number and percentage distribution of paid employees by income bracket and occupation. Among skilled agriculture and forestry workers, those who earned K2,700 and below had the highest percentage share at 85.9 percent while those earning K7,501 and above accounted for 2.0 percent. Managers who earned K2,700 and below accounted for 13.9 percent while those who earned K7,501 and above accounted for 59.3 percent.

Table 14.4: Number and Percentage Distribution of Paid Employees by Occupation and income Bracket, Zambia 2024

Occupation	Income Bracket (ZMW)							
	Total		2700 and below	2701-3900	3901-5100	5101-6300	6301-7500	7501+
Total	1,791,290	100.0	55.2	7.9	10.2	4.4	5.6	16.6
Managers	25,284	100.0	13.9	8.4	18.4	0.0	0.0	59.3
Professionals	289,403	100.0	15.3	4.1	6.6	7.0	16.3	50.7
Technician and Associated professionals	98,672	100.0	16.6	5.9	9.8	7.1	14.4	46.2
Clerical support workers	51,984	100.0	36.5	12.6	15.5	6.8	11.1	17.6
Service and sales workers	309,342	100.0	65.6	8.7	11.1	5.1	1.9	7.7
Skilled agriculture and forestry workers	132,695	100.0	85.9	3.4	8.1	0.2	0.3	2.0
Craft and related trade workers	146,780	100.0	45.0	13.1	20.5	5.3	6.3	9.8
Plant and machine operators and assemblers	204,728	100.0	43.7	15.4	14.3	6.2	7.6	12.8
Elementary occupations	522,173	100.0	82.8	6.3	7.0	2.0	0.5	1.4
Other occupations	10,228	100.0	7.1	0.0	8.9	11.1	0.0	72.8

Table 14.5 shows number and percentage distribution of paid employees by income bracket and institutional sector. The majority of paid employees in the household sector earned K2,700 and below at 90.0 percent whereas most paid employees in central government earned K7,501 and above at 48.7 percent.

Table 14.5: Number and Percentage Distribution of Paid employees by Income Bracket and Institutional sector, Zambia 2024

Institutional Sector	Income Bracket (ZMW)							
	Total		2700 and below	2701-3900	3901-5100	5101-6300	6301-7500	7501+
Total	1,791,290	100.0	55.2	7.9	10.2	4.4	5.6	16.6
Central Government	350,135	100.0	7.3	2.7	11.1	11.3	18.8	48.7
Local Government	37,625	100.0	35.6	12.3	18.1	9.5	7.9	16.6
Parastatal/State-owned firm	51,058	100.0	30.8	5.7	11.3	8.0	13.6	30.6
Embassy/International org.	2,359	100.0	0.0	0.0	0.0	0.0	28.6	71.4
NGO	11,493	100.0	29.6	21.5	17.5	4.5	0.0	27.0
Faith-Based organisation	19,936	100.0	39.3	12.4	20.2	3.8	4.3	19.9
Private Business / Farms	1,114,082	100.0	66.5	10.2	10.5	2.5	2.0	8.3
Producer cooperatives	2,750	100.0	30.1	22.1	22.8	0.0	0.0	25.0
Household	201,852	100.0	90.0	2.8	4.1	1.0	0.2	1.9

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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.	Date: DD MM YY			Starting Time (HH:MM)	Ending Time (HH:MM)
	1	__	__	__/__/__	__:__:
2	__	__	__/__/__	__:__:	__:__:
3	__	__	__/__/__	__:__:	__:__:
Total Number of Persons in the Household					<input type="text"/>

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION A: DEMOGRAPHIC CHARACTERISTICS				
THESE QUESTIONS SHOULD BE ADDRESSED TO THE MOST KNOWLEDGEABLE MEMBER OF THE HOUSEHOLD				
A1	Household roster Can you please provide the (NAMES) of all persons who are usual members of this household, beginning with the Head of the Household? (INCLUDING THOSE WHO ARE TEMPORARILY ABSENT FOR A PERIOD NOT EXCEEDING SIX MONTHS FOR ANY REASON)			
A2	Is (NAME) male or female?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Male Female	Sex
A3	How old was (NAME'S) at (his/her) last birthday? ENTER AGE IN COMPLETED YEARS IF LESS THAN 1 YEAR ENTER '00'. IF AGED 90 YEARS OR OLDER ENTER 90.			Age at last Birthday
A4	What is (NAME'S) relationship to the head of the household?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	Head Spouse Husband/Wife Son/ Daughter Step Child Brother/Sister Brother/Sister in-law Grandchild Nephew/Niece Cousin Parent Father/Mother -in-law Uncle/Aunt Grand Parent Son/Daughter- in-law Other Relative Non- relative	Relationship
A5	FOR PERSONS AGED 10 YEARS OR OLDER What is (NAME)'s current marital status?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Never married >>A7 Cohabiting Monogamously married Polygamous married Separated Divorced Widowed	Marital Status
A6	What was (NAME)'s age at first marriage?	Age at first marriage: _____		Age at first marriage
A7	FOR PERSONS BELOW 18 YEARS Is the biological mother of (NAME) still alive?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Living biological mother
A7a	Is the biological father of (NAME) still alive? SKIP TO A9 of both A7 and A8 are Yes	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Living biological father
A8	Has (NAME)'s parent(s) been very sick for at least three months during the past 12 months, that he/she has been too sick to work or do normal activities?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Parents sick for a period of time
A9	FOR ALL PERSONS 5 YEARS AND ABOVE Is (NAME) aware of HIV/AIDS?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	HIV awareness

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION A: DEMOGRAPHIC CHARACTERISTICS - DISABILITY				
<i>READ: Now I am going to ask you some questions on disability about household members aged 5 years or older</i>				
A10	Does (NAME) have difficulty seeing, even if wearing glasses? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty Seeing
A11	Does (NAME) have difficulty hearing, even if using hearing aid? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty Hearing
A12	Does (NAME) have difficulty walking or climbing steps?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty Walking
A13	Does (NAME) have difficulty remembering or concentrating? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty remembering or concentrating
A14	Does (NAME) have difficulty with self-care such as (washing all over or dressing)? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty with self-care
A15	Does (NAME) have difficulty communicating for example understanding or being understood by others? (For permanent condition)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	No, no difficulty Yes, Some difficulty Yes, a lot of difficulty Cannot do it at all	Difficulty communicating
A16	(NAME) , you mentioned having a lot of difficulties doing some things. When did the first of these difficulties start?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	At birth Between the birth and the age of 15 Between the ages of 15 and 29 Between the ages of 30 and 65 After age 65 Refused Don't know	When difficulties started

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION B: EDUCATION AND LITERACY				
READ: Now I am going to ask you questions about Education and Literacy for all household members aged 5 years or older				
B1	Can (NAME) read and write in any language?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Read and write
B2	Has (NAME) ever attended school?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>B8	Ever attended school
B3a	At what age did (NAME) begin school?		_____ Age in completed years	Age begun school
B3b	Has (NAME) ever repeated any level of schooling any point in time?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Ever repeated level of school
B3c	Is (NAME) currently attending school? FOR PERSONS AGED 26 YEARS OR OLDER WHOSE RESPONSE IS NO SKIP TO B6	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>B6	currently attending school
B4	ONLY FOR PERSONS AGED 5 YEARS TO 25 YEARS OLD What is the main reason (NAME) is not currently attending school?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	Differently abled (Disabled) Illness Injury School is too far Cannot afford school cost Family does not allow schooling Not interested in school/ poor in studies School not considered valuable by family School environment not conducive/ not safe Family responsibilities Completed school Pregnancy Started work for pay or family business or farm Got Married Help at home with household chores Other(specify)...	Reason not currently attending school Any →Skip to B6
B5	What grade/level is (NAME) currently attending? SEE CODES IN THE MANUAL		_____ Enter current level/grade	
B6	What is the highest grade/level of education that (NAME) has successfully completed? FOR PERSONS WITH CODES 00 TO 12 (NURSERY, PRIMARY AND SECONDARY) SKIP TO 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 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/>	Under age / too young Differently abled (Disabled) Illness School was too far Cannot afford school cost Family does not allow schooling Not interested in school/poor in studies School not considered valuable	Reason never attended school

		09 <input type="checkbox"/>	School environment not conducive/ not safe	
		10 <input type="checkbox"/>	Family responsibilities/ help at home with household	
		11 <input type="checkbox"/>	chores	
		12 <input type="checkbox"/>	To work for pay or family business or farm	
			Other (Specify)	
B9	Did (NAME) participate in any business, entrepreneurship or microenterprise development training in the last 5 years?	1 <input type="checkbox"/>	Yes	Business or entrepreneurship training
		2 <input type="checkbox"/>	No	
B10	Did (NAME) learn a trade or technical skill?	1 <input type="checkbox"/>	Yes	Trade or technical skill
		2 <input type="checkbox"/>	No->>> C1a	
B11	What type of trade or technical skill did (NAME) learn?	(CHECK FOR CODES IN THE MANUAL AND INSERT IN THE CAPI)		Type of skill
B12	How did (NAME) acquire this trade or skill?	1 <input type="checkbox"/>	Vocational School/ Course	How trade or skill acquired
		2 <input type="checkbox"/>	Apprenticeship or on the job training	
		3 <input type="checkbox"/>	Learned from a friend or family member	
		4 <input type="checkbox"/>	From an NGO or community organisation	
		5 <input type="checkbox"/>	Other (Specify)	

2

ID	QUESTIONS & INSTRUCTIONS	CODING CAT	SKIPS	LABEL
SECTION C: ECONOMIC ACTIVITY IDENTIFICATION				
This section covers economic activities in the last 7 days for all household members aged 5 years or older .				
READ: Now, I am going to ask you some questions about economic activity in the last 7 days for each household member aged 5 years or older				
C1a	In the last 7 days, that is from [DATE] up to [DATE/yesterday] , did (NAME) do any work for a wage, salary, or any other pay, even if only for one hour?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes >>D1A No	Work for a wage, salary
C1b	In the last 7 days, did (NAME) run or do any kind of business, farming or other activity to generate income, even if only for one hour? <i>READ ONLY IF NEEDED: For example: growing produce for sale, making things for sale, buying and reselling things, providing services for pay, raising or catching animals or fish for sale</i>	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes >>C3a No	Run or do any kind of business, farming or other activity to generate income
C1c	In the last 7 days, did (NAME) help a member of the household or family with his/her paid job or business?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>C3A	Help a member of the household
C2a	In the last (7 days), did (NAME) have a paid job or a business to which (NAME) expects to return?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >> C2C	Paid job or a business expects to return
C2b	Does (NAME) usually help in any business run by the household or family but was absent for the last (7 days)?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >> C3B	Help in any business run by the household

C2c	Why was (NAME) absent from work during the last (7days)? READ OUT	01 <input type="checkbox"/>	Shift work, flexi time, nature of work >>>C3a		
		02 <input type="checkbox"/>	Vacation, holidays >>>C3a		
		03 <input type="checkbox"/>	Sickness, illness, accident >>>C3a		
		04 <input type="checkbox"/>	Maternity, paternity leave >>>C3a		
		05 <input type="checkbox"/>	Education leave or training		
		06 <input type="checkbox"/>	Other personal leave (care for family, civic duties, ...)		
		07 <input type="checkbox"/>	Temporary layoff, reduction in clients, work break		
		08 <input type="checkbox"/>	Bad weather, natural disaster →>>C3b		
		09 <input type="checkbox"/>	Strike or labour dispute		
		10 <input type="checkbox"/>	Long-term disability		
		11 <input type="checkbox"/>	Seasonal work		
		12 <input type="checkbox"/>	Mandatory leave		
		13 <input type="checkbox"/>	Suspension		
		14 <input type="checkbox"/>	Lack of clients, capital or materials		
		15 <input type="checkbox"/>	Lock down due to Covid 19		
		16 <input type="checkbox"/>	Quarantine due to Covid 19		
		17 <input type="checkbox"/>	Insecurity due to Covid 19		
		18 <input type="checkbox"/>	Other (specify)		
C2d	Including the time that (NAME) has been absent, will (NAME) return to that same job / business within 3 months or less?	1 <input type="checkbox"/>	Yes	→>>>D1A	Return to that same job
		2 <input type="checkbox"/>	No		
C2e	Does (NAME) (continue to) receive an income from his/her job during this absence?	1 <input type="checkbox"/>	Yes	→>>>D1A	Receive an income during absence from work
		2 <input type="checkbox"/>	No	→>>>C3b	

SECTION C: MARKET ACTIVITY IDENTIFICATION					
This section covers work related activities in the last 7 days for all household members aged 5 years or older					
READ: Now am going to ask you questions related to work activities in the last 7 days for all household members aged 5 years or older					
C3a	Was this work that you mentioned in...? READ (SINGLE RESPONSE)	1 <input type="checkbox"/>	Farming or Rearing Animals →>>> C3c	Type of work	
		2 <input type="checkbox"/>	Fishing →>>> C3c		
		3 <input type="checkbox"/>	Other (Specify) →>>> D1A		
C3b	In the last 7 days did (NAME) do any work in farming, rearing animals or fishing?	1 <input type="checkbox"/>	Yes	Work in farming, rearing animals or fishing	
		2 <input type="checkbox"/>	No >>> G1		
C3c	Thinking about the products (NAME) worked on, are they mainly intended for sale or for family use?	1 <input type="checkbox"/>	Only for sale →>>> D1A	Intended for sale or for family use	
		2 <input type="checkbox"/>	Mainly for sale →>>> D1A		
		3 <input type="checkbox"/>	Mainly for family use→>>> G1		
		4 <input type="checkbox"/>	Only for family use→>>> G1		

SECTION D: CHARACTERISTICS OF THE MAIN JOB FOR PERSONS AGED 5 YEARS OR OLDER IN THE LAST 7 DAYS			
READ: I am now going to ask you some questions about (NAME) 's main job. The main job is the one where (NAME) usually works the highest number of hours even if (NAME) was temporarily absent in the last 7 days.			
D1a	During the last 7 days did (NAME) have more than one job/business?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No →>>D1c	More than one job/business
D1b	How many jobs/businesses did (Name) have in the last 7 days?	<input style="width: 40px; height: 20px;" type="text"/>	Number of jobs in last 7 days
D1c	In his/her main job/business, what kind of work does (NAME) usually do? WRITE: -OCCUPATIONAL TITLE, IF ANY -MAIN TASKS AND DUTIES <i>(e.g.: Cattle farmer –breed, raise and sell cattle; Policeman –patrol the streets; Cook –plan and prepare meals; Primary school teacher – teach children how to read and write)</i>	_____ (OCCUPATIONAL TITLE, IF ANY) _____ (MAIN TASKS AND DUTIES) (ISCO CODE) Occupation	<input style="width: 20px; height: 20px;" type="text"/>
D2	In (NAME) workplace, what kind of business/activity is mainly carried out? WRITE: -NAME, IF ANY -MAIN ACTIVITY, GOODS OR SERVICES <i>(e.g.: Police Department - public safety; Restaurant - preparing and serving meals; Transport Company - long distance transport of goods)</i>	_____ (NAME OF ESTABLISHMENT, IF ANY) _____ (MAIN ACTIVITY, GOODS OR SERVICES) (ISIC CODE)	<input style="width: 20px; height: 20px;" type="text"/>
D3	GIVE MONTH AND YEAR	MONTH YEAR (MM) (YYYY)	start working
D4	Where is (NAME) 's place of work located?	01 <input type="checkbox"/> In a formal business place 02 <input type="checkbox"/> At a market/ shop/ kiosk 03 <input type="checkbox"/> On the street/ by the road side 04 <input type="checkbox"/> At the client's premises 05 <input type="checkbox"/> No fixed location/ different places (mobile) 06 <input type="checkbox"/> At home/ family dwelling 07 <input type="checkbox"/> Employer's home 08 <input type="checkbox"/> Industry/ factory 09 <input type="checkbox"/> Plantation/ farm/ garden 10 <input type="checkbox"/> Construction/ Quarrying sites 11 <input type="checkbox"/> Other (Specify)	Location of place of work
D5	Does (NAME) work in.....? READ OUT	1 <input type="checkbox"/> Central Government 2 <input type="checkbox"/> Local Government 3 <input type="checkbox"/> Parastatal/State-owned firm 4 <input type="checkbox"/> Embassy/International org. 5 <input type="checkbox"/> NGO or faith-based org. 6 <input type="checkbox"/> Private Enterprise 7 <input type="checkbox"/> Producers' cooperative 8 <input type="checkbox"/> Private household	Work

D6	How many persons, including (NAME) work at this place of work/business?	01 <input type="checkbox"/> 1 02 <input type="checkbox"/> 2 to 4 03 <input type="checkbox"/> 5 to 9 04 <input type="checkbox"/> 10 to 23 05 <input type="checkbox"/> 24 or 49 06 <input type="checkbox"/> 50 to 99 07 <input type="checkbox"/> 100 or more		Number of persons at work
D7a	In the main job/business that (NAME) has, are you....?	1 <input type="checkbox"/> Working for someone else for pay 2 <input type="checkbox"/> Working as a paid apprentice 3 <input type="checkbox"/> Working as a paid intern 4 <input type="checkbox"/> An employer (employing one or more employees) →>>D19 5 <input type="checkbox"/> An own-account worker (not employing any employee) →>>D19 6 <input type="checkbox"/> Helping without pay in a household business 7 <input type="checkbox"/> 8 <input type="checkbox"/>		Work status
D7b	Are you at least guaranteed that you will get some work or hours in your job?	1 Yes, minimum hours or work guaranteed 2 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 Yes 2 No		Source of business
D7d	Do you get your customers, clients or buyers through someone else, for example from another company, intermediary or person?	READ 1 Yes, all of them 2 Yes, most of them 3 Yes, but only some of them 4 No		Dependent contractors
D7e	In this activity, do you	READ 1 Sell products or services to one company only? 2 Sell products or services supplied by only one company or as a franchise? 3 Work with materials or equipment provided by just one company? 4 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...?	READ 1 <input type="checkbox"/> (You/NAME) 2 <input type="checkbox"/> (You/NAME) together with other family members 3 <input type="checkbox"/> Other family members only 4 <input type="checkbox"/> Other (non-related) person(s) only		Decision making for the business

D7h	Do you hire any paid employees on a regular basis?	1 2	Yes No SKIP TO D19 FOR BOTH RESPONSES IF D7a=4 & 5 AND A3>17 YEARS	Hiring of paid employees	
D7i	Which of the following types of pay (do/does) (you/NAME) receive for this work?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	A wage or salary 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 SKIP TO D19 IF D7a=6 A3>17 YEARS	Type of remuneration
D7j	At what age did NAME start work for the first time in his /her life FOR CHILDREN AGED 5 TO 17 YEARS		ENTER AGE IN COMPLETED YEARS.	Age started work in completed years	
D7k	What is the main reason that (NAME) is doing this work? FOR CHILDREN AGED 5 TO 17 YEARS	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/>	Supplement family income Pay outstanding family debt Help in household enterprise Learn skills Schooling is irrelevant School too far Cannot afford school fees Not interested in school To replace adult who is working away from home For socialisation	Reason for working	
D7l	From [DATE] up to [DATE], did (NAME) usually carry out these activities: READ FOR ALL CHILDREN (Including children attending school)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	During the day (between 06:00 hrs and 18:00 hours) In the evening or at night (after 18:00 hours) During both the day and the evening (for the entire day) On the week-end Sometimes during the day, sometimes in the evening	Working time for children	
D7m	From [DATE] up to [DATE], when did (NAME) usually carry out these activities: Read Out Responses FOR CHILDREN ATTENDING SCHOOL	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	After school Before school Both before and after school On the week-end During missed school hours/days During the day after other work	School going children working time	
D8	Is (your/NAME)'s contract/agreement...? READ OUT TO THE RESPONDENT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	For a specified period of time Until the date a task completed Permanent or until retirement Ongoing with no specified end date	Length of contract agreement	
D9	How long in total is your/NAME'S current contract/agreement READ OUT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	Hourly contract/agreement Daily contract/agreement Less than 1 Month 1 Month to less than 3 months 3 Months to less than 6 months 6 Months to less than 1 Year 1 Year to less than two years 2 years or more No specified duration		
D10	Does the employer contribute to any social security scheme for (NAME)? e.g. NAPSA, WORKERS COMPENSATION, PSPF, Other Pension Scheme	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Employer contribution	

D11	Is (NAME) entitled to paid leave in (NAME) 's main job?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Paid leave
D12	Is (NAME) entitled to paid sick leave in case of illness or injury?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Sick Leave
D13	Is (NAME) entitled to paid paternity/ maternity leave?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Paid Paternity/ Maternity Leave
D14	On this job, is (NAME) a member of any trade union?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Trade Union
D15	Who determines (NAME) annual salary increments?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Negotiation with myself and the employer at company Negotiation between union and employers Bargaining council or other bargaining arrangement Employer only No regular annual salary increment Other (Specify)...	Annual Salary Increments
D16	Does (NAME) 's employer deduct income tax from his/her salary?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Income Tax deduction
D17	Is (NAME) entitled to medical insurance benefits from his/her employer?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Medical Insurance benefits
D18	Is (NAME) employed on the basis of a written contract or an oral agreement?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	A written contract An oral agreement	Nature of contract
D19	Is the establishment/business where (NAME) works registered with...? READ OUT TO THE RESPONDENT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Registrar of Societies Registered with PACRA Local Authority (Council) Registrar for NGOs Registrar for cooperatives Not registered with any. Don't know	Registration of establishment
D20	Is the establishment/business where (NAME) works registered with Zambia Revenue Authority (ZRA)?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Registration with ZRA
D21	Does (NAME) 's place of work keep books of accounts?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Books of accounts

SECTION E: WORKING TIME												
This section covers the working time for all persons aged 5 years or older												
READ: Now I am going to ask you some questions about the working time for all working persons aged 5 years or older												
E1	Thinking about the last 7 days, how many hours did (NAME) work in his/her job?	Write the day and number of hours E.g. <table style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;">Main Job</td> <td style="text-align: center;">Other jobs</td> </tr> <tr> <td style="text-align: center;">Day</td> <td style="text-align: center;">Hour</td> <td style="text-align: center;">Hour</td> </tr> <tr> <td style="text-align: center;">-----</td> <td style="text-align: center;">.....</td> <td style="text-align: center;">.....</td> </tr> </table>		Main Job	Other jobs	Day	Hour	Hour	-----	Number of hours in job
	Main Job	Other jobs										
Day	Hour	Hour										
-----										
E2	Is (NAME) 's main job/business.....?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Full-time Part-time	Full/Part Time								
E3	How many hours does (NAME) usually work per week in his/her...?	a. Main job <input style="width: 50px;" type="text"/> b. All other jobs <input style="width: 50px;" type="text"/> <input style="width: 50px;" type="text"/> <input style="width: 50px;" type="text"/> c. OVERALL TOTAL <input style="width: 50px;" type="text"/>		Hours per week								
<i>Interviewer: add the total and confirm with the respondent - note that the total may not equal the sum of the jobs</i>												
E4	During the last 30 days, that is from (DATE) up to [yesterday], did (NAME) look for additional or other paid work?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No		Additional paid work								
E5	Would (NAME) want to work more hours per week than usually worked, provided the extra hours are paid?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No →>>E8		Paid extra hours								
E6	Could (NAME) start working more hours within the next two weeks?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No →>>E8		Hours within two weeks								
E7	How many additional hours could (NAME) work?	----- Number of hours		Additional hours								
E8	Does (NAME) want to change his/her current employment situation?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No →>>FA1		Want to change current employment situation								
E9	What is the main reason why (NAME) wants to change his/her current employment situation? READ OUT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	Present job(s) is/are temporary To have better paid job To have more clients/business To work more hours To work fewer hours To better match skills To work closer to home To improve other working conditions Other (Specify)...	Reason to change employment								
E10	What is the main reason why (NAME) worked less hours last week/7days? READ OUT	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/> 17 <input type="checkbox"/>	Shift work, flexi time, nature of work Vacation, holidays Sickness, illness, accident Education or training Other personal leave (care for family, civic duties) Temporary layoff, reduction in clients, work break Bad weather, natural disaster Strike or labour dispute Seasonal work Mandatory Leave Suspension Lack of clients, capital or materials Lock down due to Covid 19 Quarantine due to Covid 19 Insecurity due to Covid 19 Reduction in work hours by employer due to covid Other (specify)....	Reasons for working less hours in the reference week								

SECTION F: FOR PAID EMPLOYEES – PART A																							
The following questions apply to only persons such as paid employees, paid interns and paid apprentices.																							
READ: Now I am going to ask you some questions for persons in paid employment, paid internship and paid apprentices.																							
FA1	How often does [NAME] receive earnings in his/her main job?	01 <input type="checkbox"/> Annually 02 <input type="checkbox"/> Monthly 03 <input type="checkbox"/> Every two weeks 04 <input type="checkbox"/> Weekly 05 <input type="checkbox"/> Daily 06 <input type="checkbox"/> Hourly 07 <input type="checkbox"/> Don't Know →>>FB3 08 <input type="checkbox"/> Refused →>>H1	Frequency of earnings																				
FA2	Does (NAME) usually receive any tips or commission?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	Tips or commissions																				
FA3	What is (NAME'S) annual/monthly/weekly/daily/hourly earnings before deductions?	(Include tips and commission) <table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																					Earnings before deductions
FA4	If amount not stated	>> FB4 (Table of Ranges)	Amount unstated																				

SECTION F: FOR EMPLOYERS AND OWN-ACCOUNT WORKERS – PART B																							
The following questions apply to only persons in EMPLOYERS AND OWN ACCOUNT WORK																							
Attention: Section F is preferably to be answered by the individual respondents themselves and not by any household member.																							
FB1	(NAME) , what is the easiest way for you to tell us your earnings after expenses? Would it be.....? Read out responses	1 <input type="checkbox"/> Annually 2 <input type="checkbox"/> Monthly 3 <input type="checkbox"/> Every two weeks 4 <input type="checkbox"/> Weekly 5 <input type="checkbox"/> Daily 6 <input type="checkbox"/> Hourly 7 <input type="checkbox"/> Don't Know →>>FB3 8 <input type="checkbox"/> Refused →>>H1	Periodicity of earnings																				
FB2	What is [NAME] 's earnings after expenses?	(Include tips and commission) <table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> If amount not stated provide range in FB3																					Earnings
FB3	FOR THOSE WHO DO NOT KNOW OR REFUSE, PLEASE PROVIDE A RANGE AS GUIDED BELOW (Include tips and commission)	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 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No →>>G3	Did to find paid work
G2	What did (NAME) do in the last 30 days to find a job or start a business? READ OUT (Multiple response)	01 <input type="checkbox"/> Apply to prospective employers 02 <input type="checkbox"/> Place or answer job advertisements 03 <input type="checkbox"/> Study or read job advertisements 04 <input type="checkbox"/> Register with (employment centre) 05 <input type="checkbox"/> Register with private recruitment offices 06 <input type="checkbox"/> Take a test or interview 07 <input type="checkbox"/> Seek help from relatives, friends, others 08 <input type="checkbox"/> Check at factories, work sites 09 <input type="checkbox"/> Wait on the street to be recruited 10 <input type="checkbox"/> Seek financial help to start a business 11 <input type="checkbox"/> Look for land, building, equipment, materials to start a business 11 <input type="checkbox"/> Apply for permit or license to start a business	→>> G4 For any or all responses skip to G4 Efforts to find a job 30 days

		12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	Website/ Job portal Other (specify)...		
G3	What is the main reason why (NAME) did not try to find a paid job or start a business in the last 30 days? READ OUT	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/>	Waiting for results of a previous search Awaiting recall from a previous job Waiting for the season to start Tired of looking for jobs, no jobs in area No jobs matching skills, lacks experience Considered too young/old by employers In studies, training Family / household responsibilities In agriculture / fishing for family use Disability, injury, illness Other sources of income Lock down due to Covid 19 Quarantine due to Covid 19 Insecurity due to Covid 19 Other (Specify)...		Not trying to find paid job
G4	If (a/the) job or business opportunity had been available could (NAME) have started working last week or in the next two weeks?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/>	Yes, last week->>>G6 Yes, next two weeks->>>G6 No		Availability
G5	What is the main reason why (NAME) is not available to start working? READ OUT	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/>	Awaiting recall from a previous job Waiting for the season to start In studies, training Family / household responsibilities In agriculture / fishing for family use Retired, pensioner Disability, injury, illness Lock down due to Covid 19 Quarantine due to Covid 19 Insecurity due to Covid 19 Other (specify)		Reason not available to start working
G6	For how long has (NAME) been without a paid work or a business? READ OUT	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Less than 1 month 1 month to < 3 months 3 months to < 6 months 6 months to < 12 months 1 year to < 2 years 2 years or more		How long without paid work

SECTION H: OWN-USE PRODUCTION			
These questions are about own-use production activities that people engage in without any pay to care for or maintain their household			
H1	During the last 7 days, that is from [DATE] up to [DATE/yesterday], did (NAME) do any of the following activities to produce foodstuff intended mainly for consumption by the household? READ OUT A. Grow any crops, vegetables or fruits B. Gather other foodstuff such as [wild fruits, mushrooms] C. Rear or tend animals D. Fish/ Kapenta E. Hunting If any item = Yes continue	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>H4
H2	How many hours did (NAME) spend on these activities in the last 7 days?	No. of Hrs	Hours In the last 7 days
H3	Which type of animals or products mainly for consumption by the household was (NAME) working on?	SEE ISIC IN THE MANUAL <i>(e.g.: fish, cattle, chicken, maize, potatoes, rice)</i> (ISIC CODE) <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div>	
H4	During the last 7 days, did (NAME) spend any time providing care, help or assistance to household members aged 18 years or older because of a disability, illness, or problems related to old age? READ For example: Administering medication, feeding, helping them with bathing, and personal hygiene, etc.	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No >>H6
H5	How many hours did (NAME) spend on these activities during the last 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 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No →>I1
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 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No→>I9	Ill or injured in the past 12 months
I1b	How often was (NAME) injured or ill in the last twelve months?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Once or twice 3 to 5 times More than five times	Number of times injured or ill
I1c	How serious was most recent illness or injury (NAME) got?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Consequences on work Permanently disabled Prevented from work permanently Stopped work temporarily Changed jobs Consequences in schooling Stopped school temporarily Prevented from schooling permanently Not serious	Seriousness of illness or injury
I2	Thinking of the past 12 months, has (NAME) suffered any occupational injury/ Disease (personal injury or disease) resulting from an accident at work or in the course of your work?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No→>I9	occupational injury in Past 12 months
I3	Which of the following did (NAME) suffer? (Multiple response)	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/>	Superficial injuries or open wounds Fractures Dislocations, sprains or strains Burns, corrosions, scalds or frostbite Breathing problems Eye problems Skin problems Stomach problems/diarrhoea Fever Extreme fatigue Other (specify)	Type of occupational accident or injury
I4	Thinking about (NAME'S) most serious illness/injury, how did this/ these affect (NAME)'s work/schooling?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Not Serious- did not stop schooling/ work Stopped work while Stopped work completely Stopped school for a short while Stopped school completely	Duration of effect of injury

I5	How many occupational injuries has (NAME) had in the last 12 months that have kept (NAME) away from normal job for more than one day not counting the day of the accident?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Once or twice 3 to 5 times More than five times	How many occupational injuries
I6	Where was (NAME) when the accident took place? Was She/He? ...	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	In your usual work area in the establishment/unit Somewhere else in the establishment/unit In your usual work area away from the establishment/no fixed work area On work-related travel Other (Specify)... Not known.	Where accident took place
I7	How soon was (NAME) able to resume work or normal duty after the accident?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Still off paid work Was casual employee Self employed Same day Less than three consecutive days after the accident More than three consecutive days after the accident	
I8	Specify number of days that (NAME) was able to resume normal duty after the accident.	<input type="text"/> <input type="text"/> State number		Number of days
I9	Does (NAME) carry heavy loads in Her/his daily activities (work, school, etc)?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	Always/ often Sometimes Seldom/Rare Never	Heavy loads carriage
I10	Has (NAME) ever operated machinery/ equipment in any activity (NAME) was involved?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	Yes No Don't know	Machine operation
I11	What type of tools, equipment or machines does (NAME) use at work?	List the 2 tools mostly used		Types of tools
I12	Is (NAME) exposed to any of the following at work?	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	Dust, fumes Fire, gas, flames, extreme temperatures, humidity Loud noise levels or damaging vibrations Snake bite/ insect stings (poisonous) Dangerous tools (knives etc) Work underground Work at dangerous heights Work in water/ lake/ pond/ river Workplace too dark or in confined spaces Insufficient ventilation Chemicals (pesticides, glues, etc) Explosives Other things, processes or conditions bad for your health or safety Not applicable	Exposure
I13	Has (NAME) ever been subject to the following at work? Multiple response	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	Constantly shouted at Repeatedly insulted Beaten/ physically hurt Sexually abused (touched or done things that you do not want) Other, specify None	Abuse at work

SECTION J_A: LABOUR MIGRATION			
This section covers migration for all persons			
READ: Now I am going to ask you questions about the migration for all persons in the household			
J1_A	In which district /country was (NAME) born?	1 <input type="checkbox"/> Within Zambia 2 <input type="checkbox"/> Outside Zambia	District /country of birth
J1B_A	Specify the country in which (NAME) was born?	List of Country	Country of birth
J2_A	What is (NAME) Nationality?	1 <input type="checkbox"/> Zambian 2 <input type="checkbox"/> Non-Zambian	Nationality
J2B_A	Does (NAME) have another nationality?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	Dual Nationality
J3_A	Has (NAME) moved from another country to Zambia in the last twelve months?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No → J9_A	Moved internationally in the last 12 months
J4_A	When did (NAME) move to Zambia	State the year moved	District of Origin
J5_A	In which country was (NAME) living before he/she moved to Zambia	List of countries	Country moved from
J6_A	What was the main reason for (NAME) moving to Zambia? READ OUT	01 <input type="checkbox"/> To work 02 <input type="checkbox"/> Other income reasons 03 <input type="checkbox"/> Drought, flood or other weather conditions 04 <input type="checkbox"/> Eviction 05 <input type="checkbox"/> Land related problems 06 <input type="checkbox"/> Follow family 07 <input type="checkbox"/> Marriage 08 <input type="checkbox"/> School/training 09 <input type="checkbox"/> Illness, injury 10 <input type="checkbox"/> Divorce/separation 11 <input type="checkbox"/> To escape insecurity 12 <input type="checkbox"/> To return home from displacement 13 <input type="checkbox"/> Abduction 14 <input type="checkbox"/> To be a refugee 15 <input type="checkbox"/> To be an asylum seeker 16 <input type="checkbox"/> Other (Specify)...	Reason for Moving
J7_A	With whom did (NAME) move?	1 <input type="checkbox"/> Head of household 2 <input type="checkbox"/> Member of Household 3 <input type="checkbox"/> Unaccompanied 4 <input type="checkbox"/> None household member	Persons moved with
J8_A	In the past 12 months, has (NAME) travelled abroad for work?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> 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 <input type="checkbox"/> Yes 2 <input type="checkbox"/> 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 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No → >> SECTION K	Send remittances
J14_B	How much does (NAME) send?	State amount ZMW: _____	Amount sent
J15_B	How does (NAME) send this money?	1 <input type="checkbox"/> Western Union 2 <input type="checkbox"/> Bank Transfer 3 <input type="checkbox"/> Money Gram 4 <input type="checkbox"/> Relative or Friend travelling home 5 <input type="checkbox"/> Mobile Money 6 <input type="checkbox"/> Other (Specify.....)	Method of sending
J16_B	How much, on average, does (NAME) pay as fees for the money sent?	State amount	Sending fees
J17_B	How often does (NAME) send?	1 <input type="checkbox"/> Weekly 2 <input type="checkbox"/> Every two weeks 3 <input type="checkbox"/> Monthly 4 <input type="checkbox"/> Quarterly 5 <input type="checkbox"/> Annually	Frequency of sending

SECTION J_C: INTERNAL MIGRATION - PART B			
This section covers internal migration for all persons			
READ: Now I am going to ask you questions about the migration for all persons in the household			
J1_C	In which district was (NAME) born?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	District of birth
J2_C	Has (NAME) moved from one district to another in the last 12 months	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No >>K1	Internal movements
J3_C	When did (NAME) move to this district?	Give year and month State year in four figures, e.g. 2019 State month in two figures, e.g. 12	When moved
J4_C	In which district was (NAME) living before he/she moved to the district (NAME) presently resides in?	List of District	District of origin
J5_C	What was the main reason for (NAME) moving to where (NAME) presently resides? READ OUT	01 <input type="checkbox"/> To work 02 <input type="checkbox"/> Other income reasons 03 <input type="checkbox"/> Drought, flood or other weather conditions 04 <input type="checkbox"/> Eviction 05 <input type="checkbox"/> Land related problems 06 <input type="checkbox"/> Follow family 07 <input type="checkbox"/> Marriage 08 <input type="checkbox"/> School/training 09 <input type="checkbox"/> Illness, injury 10 <input type="checkbox"/> Divorce/separation 11 <input type="checkbox"/> To escape insecurity 12 <input type="checkbox"/> To return home from displacement 13 <input type="checkbox"/> Abduction 14 <input type="checkbox"/> To be a refugee 15 <input type="checkbox"/> To be an asylum seeker 16 <input type="checkbox"/> Other (Specify)...	Reason for moving
J6_C	With whom did (NAME) move	1 <input type="checkbox"/> Head of household 2 <input type="checkbox"/> Member of Household 3 <input type="checkbox"/> Unaccompanied 4 <input type="checkbox"/> None household member	Person with whom moved

SECTION K: SOCIAL PROTECTION				
This section covers social protection for all household members. It is intended to be a household module for only one person to respond.				
K1	Is any member of this household a beneficiary of Social cash transfer program?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Social cash transfer program
K2	Is any member of this household a beneficiary of Public welfare assistance scheme?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Public welfare assistance scheme
K3	Is any member of this household a beneficiary of FERTILISER INPUT SUPPORT PROGRAM (FISP)?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Fertilizer input support program (FISP)?
K4	Is any member of this household a beneficiary of Food Security Pack (FSP)?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Food Security Pack (FSP)
K5	Is any member of this household a beneficiary of School feeding program?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	School feeding program
K6	Is any member of this household a beneficiary of Women empowerment program?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Women empowerment program
K7	Is any member of this household a beneficiary of Orphans and Vulnerable Children (OVC) bursary?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Orphans and Vulnerable Children (OVC) bursary

SECTION L: HOUSEHOLD TASKS - For all children 5-17 years																			
I am now going to ask you questions about household chores for children aged 5-17 years																			
L1	During the last 7 days did (NAME) do any of the household chores below for the household? <i>(Multiple response)</i>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	Fetching water Fetching firewood Cooking Cleaning utensils/ house Washing clothes Caring for children/ old/ sick Shopping Selling Items Other household tasks																
			Household chores																
L2	During each day of the last 7 days how many hours did you do such household tasks?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"></td> <td style="text-align: center;">Hours per day</td> </tr> <tr> <td>Monday</td> <td style="text-align: center;">_____</td> </tr> <tr> <td>Tuesday</td> <td style="text-align: center;">_____</td> </tr> <tr> <td>Wednesday</td> <td style="text-align: center;">_____</td> </tr> <tr> <td>Thursday</td> <td style="text-align: center;">_____</td> </tr> <tr> <td>Friday</td> <td style="text-align: center;">_____</td> </tr> <tr> <td>Saturday</td> <td style="text-align: center;">_____</td> </tr> <tr> <td>Sunday</td> <td style="text-align: center;">_____</td> </tr> </table>		Hours per day	Monday	_____	Tuesday	_____	Wednesday	_____	Thursday	_____	Friday	_____	Saturday	_____	Sunday	_____
	Hours per day																		
Monday	_____																		
Tuesday	_____																		
Wednesday	_____																		
Thursday	_____																		
Friday	_____																		
Saturday	_____																		
Sunday	_____																		
			Hours per day spent on household chores																
L3	During the last 7 days when did (NAME) usually carry out these activities? Read Out Responses FOR CHILDREN ALL AGED 15-17	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	In the morning only In the afternoon only In the evening only Both Morning and afternoon The whole day																
			Children working time																
L4	During the last 7 days when did (NAME) usually carry out these activities? Read Out Responses FOR CHILDREN ATTENDING SCHOOL	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	After school Before school Both before and after school On the week-end During missed school hours/days During the day after other work																
			School going children working time																

SECTION M: FOOD SECURITY					
This section covers food and access to food					
READ: Now I am going to ask you questions about food and access to food for this household during the last 12 months					
M1	During the last 12 months , was there a time when, because of lack of money or other resources, YOU were worried you would not have enough to eat?	1 <input type="checkbox"/>	Yes		Enough to eat
		2 <input type="checkbox"/>	No		
M2	During the last 12 months , was there a time when, because of lack of money or other resources, YOU were unable to eat healthy and nutritious food?	1 <input type="checkbox"/>	Yes		Unable to eat healthy
		2 <input type="checkbox"/>	No		
M3	During the last 12 months , was there a time when, because of lack of money or other resources, YOU ate only a few kinds of foods?	1 <input type="checkbox"/>	Yes		Ate few kinds of food
		2 <input type="checkbox"/>	No		
M4	During the last 12 months , was there a time when, because of lack of money or other resources, YOU had to skip a meal?	1 <input type="checkbox"/>	Yes		Skip meal
		2 <input type="checkbox"/>	No		
M5	During the last 12 months , was there a time when, because of lack of money or other resources, YOU ate less than you thought you should?	1 <input type="checkbox"/>	Yes		Ate less
		2 <input type="checkbox"/>	No		
M6	During the last 12 months , was there a time when, because of lack of money or other resources, YOUR household ran out of food?	1 <input type="checkbox"/>	Yes		Ran out of food
		2 <input type="checkbox"/>	No		
M7	During the last 12 months , was there a time when, because of lack of money or other resources, YOU were hungry but did not eat?	1 <input type="checkbox"/>	Yes		Hungry
		2 <input type="checkbox"/>	No		
M8	During the last 12 months , was there a time when, because of lack of money or other resources, YOU went without eating for a whole day?	1 <input type="checkbox"/>	Yes		Day without eating
		2 <input type="checkbox"/>	No		

SECTION N: HOUSING AND HOUSEHOLD CHARACTERISTICS			
This section covers household and household characteristics			
READ: Now I am going to ask you questions about the housing and household characteristics			
N1	In what type of dwelling does the household live?	01 <input type="checkbox"/> Traditional hut 02 <input type="checkbox"/> Improved traditional house 03 <input type="checkbox"/> Detached house 04 <input type="checkbox"/> Flat/ apartment/ multi-unit 05 <input type="checkbox"/> Servants' quarters 06 <input type="checkbox"/> Guest wing 07 <input type="checkbox"/> Cottage 08 <input type="checkbox"/> House attached to /on top of shop etc 09 <input type="checkbox"/> Hostel 10 <input type="checkbox"/> Non-residential building (classroom etc.) 11 <input type="checkbox"/> Unconventional (e.g. Kantemba, storage container etc) 12 <input type="checkbox"/> Other (Specify)...	Type of housing
N2	On what basis does your household occupy the dwelling you are living in?	1 <input type="checkbox"/> Owner occupied 2 <input type="checkbox"/> Rented from Local Government (Council) 3 <input type="checkbox"/> Rented from Central Government 4 <input type="checkbox"/> Rented from Private Company 5 <input type="checkbox"/> Rented from parastatal (e.g. ZSIC, NAPSA, ...) 6 <input type="checkbox"/> Rented from private persons (Landlords) 7 <input type="checkbox"/> Free from employer 8 <input type="checkbox"/> Other free housing 9 <input type="checkbox"/> Other (Specify)...	Housing occupancy status
N3	How many rooms are occupied by this household excluding bathrooms and toilets? (For rural areas count the number of rooms in each hut belonging to the household collectively)	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block; margin-left: 5px;"></div> 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	Household
N5	What is the main source of energy for lighting and cooking in your household?	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 <input type="checkbox"/> Directly from river/lake/stream/dam 02 <input type="checkbox"/> Rainwater 03 <input type="checkbox"/> Unprotected well 04 <input type="checkbox"/> Protected well 05 <input type="checkbox"/> Borehole 06 <input type="checkbox"/> Unprotected spring 07 <input type="checkbox"/> Protected spring 08 <input type="checkbox"/> Bottled/Mineral water 09 <input type="checkbox"/> Public tap 10 <input type="checkbox"/> Own tap 11 <input type="checkbox"/> Other tap (e.g. from nearby building) 12 <input type="checkbox"/> Water kiosk 13 <input type="checkbox"/> Brought from other vendor 14 <input type="checkbox"/> Other (Specify)...	Source of drinking water

SECTION P: FINANCIAL INCLUSION								
This section covers Financial Inclusion for all household members 15 years and older.								
READ: Now I am going to ask you questions about Financial Inclusion								
P1	Which of the following are you aware of? Read out; Multiple mention possible	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>	Savings Warehouse receipting Insurance Bank Accounts Different uses of debt Credit Guarantee Scheme Movable Collateral Facilities Usage of mobile money services Credit Reference Bureau					Financial Awareness
P2	Which of the following documents do you have? Read out; Multiple mentions possible Persons aged 16 years and above	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/>	National registration card Driver's license Passport Payslip from employer Lease or rental agreement in your name Subscription (e.g. satellite TV) in your name Tax identification form in your name Electricity/water bill in your name Insurance policy Telephone/ZamTel bill in your name Title deed White book					Documents possessed
P3	In the last 3 months, did you perform the following? Read out; Multiple mention possible		1 Yes 2 No	Pay all bills on time 1 <input type="checkbox"/> 2 <input type="checkbox"/>	Use a spending plan or budget 1 <input type="checkbox"/> 2 <input type="checkbox"/>	Have a financial emergency plan 1 <input type="checkbox"/> 2 <input type="checkbox"/>	Financial planning and setting goals for the future 1 <input type="checkbox"/> 2 <input type="checkbox"/>	Financial Behavior
P4	In the past 12 months, about how often did you use the following for paying bills? Multiple Response	1 <input type="checkbox"/> Never 2 <input type="checkbox"/> Daily 3 <input type="checkbox"/> Weekly 4 <input type="checkbox"/> Monthly 5 <input type="checkbox"/> Less than monthly	Cash 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	ATM/ Debit Card 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Credit Card 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Bank Transfer 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Mobile Money 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Method of bills paying
P5	Which one of these is the most important to have to be able to manage your finances on a daily basis? Read out; Single mention	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	Savings account at a bank Loan account at a bank Savings at a microfinance institution Loan at a microfinance institution Savings at a savings and credit cooperative (SACCO) or Financial Cooperative Loan at a savings and credit cooperative (SACCO) or Financial Cooperative Chilimba Savings in a savings group Village Bank services Loan from a Village Bank Loan from a savings group Loan from a Kaloba/shylock Mobile money services – remittances Don't Know					Manage finances

P6	Which of the following do you use to help you manage your money? Read out; Multiple mentions possible	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	Bank Microfinance institution (MFI) such as Madison Finance Lender such as Meanwood Finance Insurance services Pensions Fund Manager Chilimba Saving group Savings and credit cooperative (SACCO) Village Banking Moneylender/kaloba/shylock Someone in the community Family/friends Other specify	Managing money		
P7	When you use a bank do you use it ...	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>	As an account holder In your name only As an account holder in your name and someone else's name jointly As an account holder through a group/association you belong to As an account holder in somebody else's name and not in your name at all As a non-account holder using OTC services I don't use a bank	Use of banks		
P8	Which of the following products or services do you use with a bank? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/>	ATM/debit card Money transfer (without using a mobile phone) Mobile banking Current/cheque account Savings account Fixed deposit account Loan account Any other account not mentioned here? (Specify.....)	Services used		
P9-P12	P.9. What method do you mainly use to pay for food/groceries? Read out; Single mention. Do not read out P.10. What method do you mainly use to pay for utility bills (e.g water, electricity) P.11. How do you usually pay for school fees? Read out; Single mention P.12. How would you mainly pay for larger goods/appliances such as a radio, TV, furniture or a bicycle? Read out; Single mention					
	By using your own cash By borrowing money and paying in cash By cheque Bank transfer By debit card/ATM card By credit card Shares/dividends Mobile phone payment/Mobile money services Internet payment By getting from the store/supplier and paying later with interest By getting from the store/supplier and paying later without interest By exchanging goods By providing services or doing piece work You do not buy this because somebody buys it for you or the household/gives it to you as a gift or remittance Not Applicable Other, specify	P9 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	P10 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	P11 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	P12 01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/>	Payment for food/ utility bills/ school fees/goods and services

P13	If you needed (K500 FOR RURAL / K1,000 FOR URBAN) within three days in case of an emergency, were would you get it from? Single Response	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/> 17 <input type="checkbox"/> 18 <input type="checkbox"/> 19 <input type="checkbox"/> 20 <input type="checkbox"/> 21 <input type="checkbox"/>	Savings Rely on savings group social fund Borrow from a bank Borrow from microfinance institution such as Madison Finance Borrow from microlender such as Innovate Borrow from a savings and credit cooperative (SACCO) Borrow from savings group Borrow from moneylender/kaloba/shylock Borrow from family/friends Rely on family and friends for gifts Rely on the community for gifts Sell something that I bought for this purpose Sell something not intentionally bought for this purpose Cut back on expenses Cut back on meals Take children out of school Claim insurance Other, specify Don't know (Do not read out) Refused to Answer (Do not read out) Will not be able get it	Sources of funding			
P14	How will you mainly ensure that you have money to meet your needs when you are old and cannot work? Do not read out; Single response	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/>	Savings Children Land/property Own business Rental income Shares Farming/agriculture/livestock Pension Insurance policy Don't know/have no plans Other specify	Pension and insurance			
P15	How often does this statement apply to you? Read out; Multiple mention possible	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Always Often Sometimes Rarely Never	I know how much money I need to meet my monthly expenses. 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	I keep track of my monthly expenses 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	I split my monthly earnings on consumption, savings and investment. 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Financial Skills
P16	Do you understand why Financial Service Providers request for personal information when registering for a service?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	Know your customer			

P17	Do you understand fully the terms and conditions for the services offered by your financial service provider?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No				Disclosure and transparency
P18	Are you satisfied with the quality of services that you receive from your financial service provider?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No				Fair Treatment and Business Conduct
P19	Do you understand the procedure for lodging complaints in case of a dispute?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No				Dispute Resolution
P20- P22	P.20. Do you own a mobile phone? P.21. Do you have a mobile money account in your own name? P.22. Are you currently using mobile money?						Money Mobile
	Yes No			P20 1 <input type="checkbox"/> 2 <input type="checkbox"/>	P21 1 <input type="checkbox"/> 2 <input type="checkbox"/>	P22 1 <input type="checkbox"/> 2 <input type="checkbox"/>	
P23	P.23. How often do you use mobile money? Read out; Single mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Daily Weekly Less than Monthly Monthly Never >>>>>>>>> P26				Mobile Money
P24	P.24. What type of mobile money transaction do you typically make? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Airtime Recharge Fund Transfer Savings Bill Payments Cash Withdrawal				Mobile Moneys
P25	P.25. On a scale of 1 to 4, Do you find mobile money services to be cheap or expensive? Read out; Single mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	Very Cheap Cheap Expensive Very Expensive				Mobile Money

P26	P.26. Do you currently belong to any of the following? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Chilimba Saving group Village banking Savings and credit Cooperative Organization (SACCO) Other, please specify_____.	Savings Group attributes																		
P27	P.27 If you save, please specify reasons for saving? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/>	Purchase of Property For Children's Education For Agricultural Purposes Starting new business Emergencies Repaying Debts Household Expenses Other, please specify_____.	Savings Group Attributes																		
P28	P.28 If your savings group is linked to a formal financial provider, what kind of financial services and products do you use? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Savings account Loan account Insurance Mobile banking Other, please specify._____.	Savings group attributes																		
P29- P30	P.29 In the last 12 months, have you sent money to anyone? Read out; Single mention P.30 In the last 12 months, have you received money from anyone? Read out; Single mention	Yes No	<table border="1"> <tr> <td>P29</td> <td>P30</td> </tr> <tr> <td>1 <input type="checkbox"/></td> <td>1 <input type="checkbox"/></td> </tr> <tr> <td>2 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> </tr> </table>	P29	P30	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	Remittances												
P29	P30																					
1 <input type="checkbox"/>	1 <input type="checkbox"/>																					
2 <input type="checkbox"/>	2 <input type="checkbox"/>																					
P31- P32	P.31 How do you mostly send the money? Read out; Multiple mention P.32 How do you mostly receive the money? Read out; Multiple mention		<table border="1"> <tr> <td>P31</td> <td>P32</td> </tr> <tr> <td>1 <input type="checkbox"/></td> <td>1 <input type="checkbox"/></td> </tr> <tr> <td>2 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> </tr> <tr> <td>3 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> </tr> <tr> <td>4 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> </tr> <tr> <td>5 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> <tr> <td>6 <input type="checkbox"/></td> <td>6 <input type="checkbox"/></td> </tr> <tr> <td>7 <input type="checkbox"/></td> <td>7 <input type="checkbox"/></td> </tr> <tr> <td>8 <input type="checkbox"/></td> <td>8 <input type="checkbox"/></td> </tr> </table>	P31	P32	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>	7 <input type="checkbox"/>	8 <input type="checkbox"/>	8 <input type="checkbox"/>	Remittances
P31	P32																					
1 <input type="checkbox"/>	1 <input type="checkbox"/>																					
2 <input type="checkbox"/>	2 <input type="checkbox"/>																					
3 <input type="checkbox"/>	3 <input type="checkbox"/>																					
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6 <input type="checkbox"/>	6 <input type="checkbox"/>																					
7 <input type="checkbox"/>	7 <input type="checkbox"/>																					
8 <input type="checkbox"/>	8 <input type="checkbox"/>																					
	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._____.																					
P33	P.33 In the past 12 months, have you borrowed money from? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/>	A bank A microfinance institution A micro-lender A Savings and Credit Cooperative (SACCO) A Government Scheme/Institution Your employer A family/friend A saving group A village bank A moneylender (Kaloba/shylock)	Source of borrowing money																		

		11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/>	A church or other community based that you belong to An insurance policy A pension fund Other? Please specify. _____.	
P34	P.34 Which of the following do you have? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/> 17 <input type="checkbox"/> 18 <input type="checkbox"/>	Savings at a bank Savings at a microfinance Savings at a Savings and Credit Cooperative (SACCO) Savings that you keep on your mobile phone Savings with your employer Savings with chilimba Savings with savings group Savings with another community group or church Savings in the form of cash at home or in a secret hiding place that you are not using for everyday living expenses Savings in the form of cash kept safe by carrying it around (e.g. in waist band/chitenge)-not using it for everyday living expenses Savings by means of money given to a household or family member or friend to keep safe for you Savings by means of money given to someone else for safe keeping (e.g. money guards) Savings by buying goods in advance for future use Savings in Treasury Bills or Government Bonds Savings in unit trusts Shares on the stock exchange Pension e.g. NAPSA Other? Please specify. _____.	Methods of savings/Investment
P35	P.35 What is your source of investment? Read out; Multiple mention	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/>	Remittances Salary Savings Borrowing Rental income Proceeds from agriculture produce Other, please specify. _____.	
P36	P.36 Have you invested your savings so far?	1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes No	

END OF INTERVIEW

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