ZAMBIA STATISTICS AGENCY

"Quality Statistics for Development"

2020 - 2024

GENDER STATUS REPORT

OFFICIAL STATISTICS OF ZAMBIA

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For comments and additional information,

Please contact:

The Statistician General
Zambia Statistics Agency
Corner of John Mbita/Nationalist Road, Opposite UTH
P.O. Box 31908
Lusaka - ZAMBIA

Tel: +260 211 251377

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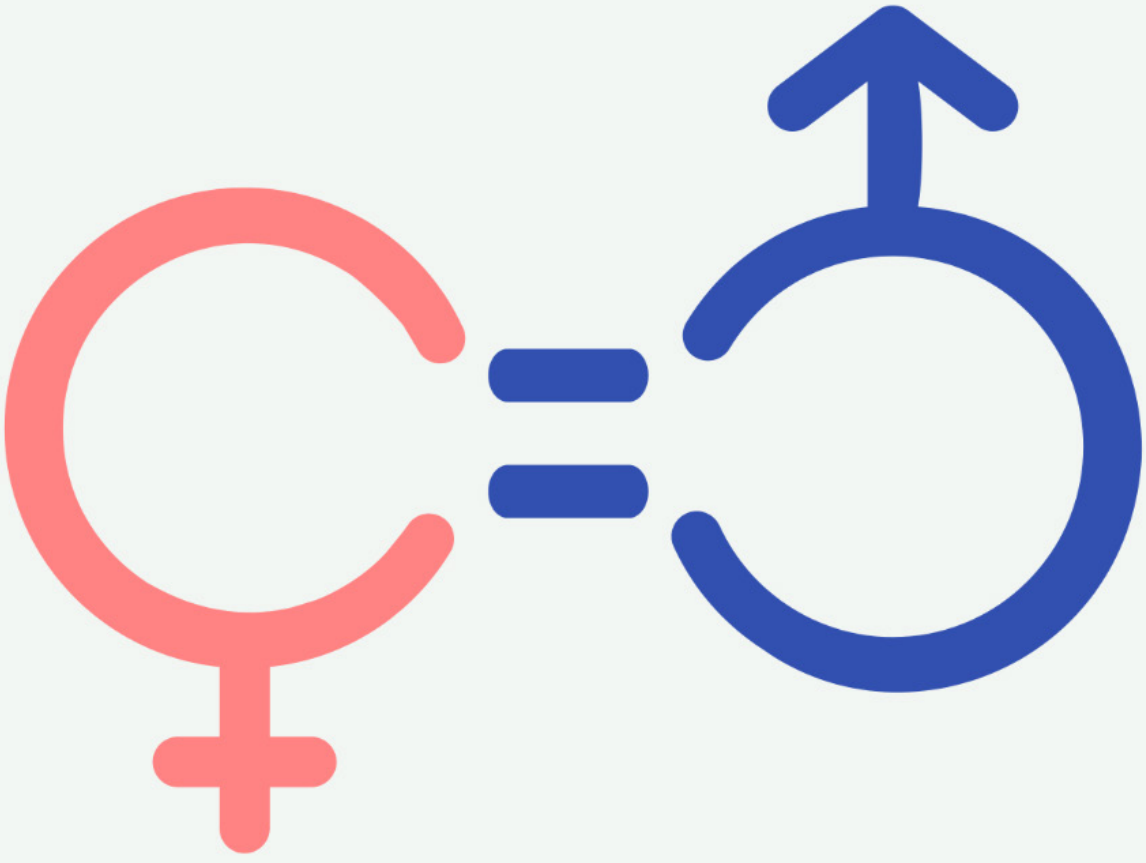

OFFICIAL STATISTICS OF ZAMBIA

Republic of Zambia

FOREWORD

The **Government of the Republic of Zambia** remains steadfast in its commitment to advancing gender equity and equality as a central pillar of the national development agenda. The **Gender Status Report** serves as a critical management and planning tool to assess the gender responsiveness of government programmes and track the mainstreaming of gender across all sectors.

The development of the **2020–2024 Gender Status Report** was jointly led by the **Gender Division** and the **Zambia Statistics Agency** (**ZamStats**), building on the foundation laid since the inaugural report of 2011. The process was highly consultative and participatory, with both institutions coordinating the engagement of a broad spectrum of stakeholders actively implementing development programmes across the country.

We extend our sincere appreciation to all line ministries, government agencies, cooperating partners, and civil society organisations for the invaluable support and contributions to the preparation of this report. The inputs were instrumental in ensuring a comprehensive and representative account of the progress made in gender mainstreaming during the reporting period.

Special recognition is accorded to **ZamStats** for the critical role in coordinating data collection from stakeholders, and for their technical expertise in data analysis and report writing; and highlighting areas that require continued attention in the journey towards gender equality in Zambia.

Mainga D. Kabika
Permanent Secretary
GENDER DIVISION

Prudence Kaoma
Permanent Secretary
Planning and Administration
MINISTRY OF FINANCE & NATIONAL PLANNING

August, 2025

ACKNOWLEDGEMENTS

The Government of the Republic of Zambia remains steadfast in its commitment to achieving gender equality and the empowerment of all women and girls, in line with national priorities and global development frameworks such as the **Sustainable Development Goals (SDGs)** and **Agenda 2063**.

Since the inaugural Gender Status Report in 2011, the Zambia Statistics Agency, in collaboration with the Gender Division, has consistently provided timely and comprehensive analyses on gender dynamics across multiple sectors. These reports have served as critical tools for evidence-based planning, policy formulation, and monitoring of progress toward gender equity.

This fifth edition of the **Gender Status Report (2020–2024)** builds upon the foundation laid by its predecessors and presents an in-depth analysis of key thematic areas including population demographics, education, health, the labour force, gender-based violence, decision-making, social protection, women's empowerment, information and communication technologies (ICT), and land ownership. It reflects Zambia's continued effort to institutionalize gender statistics and strengthen mechanisms that ensure inclusive development.

The findings in this report provide valuable insights into the gains made, persistent challenges, and emerging issues in the gender landscape. As such, it is our hope that stakeholders across all sectors including the government, civil society, development partners, academia, and the private sector, will utilize this evidence to inform targeted interventions and drive the transformative agenda for gender equality.

We commend the collaborative efforts of all institutions and individuals who contributed to the production of this report and reaffirm our dedication to building a just, equitable, and inclusive society for all Zambians.

Sheila S. Mudenda
Acting Statistician General
ZAMBIA STATISTICS AGENCY

August, 2025

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ACRONYMS/ABBREVIATIONS

7NDP	Seventh National Development Plan
8 NDP	Eight National Development Plan
AIDS	Acquired Immunodeficiency Syndrome
AU	African Union
BDPfA	Beijing Declaration and Platform for Action
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CEEC	Citizens Economic Empowerment Commission
COVID-19	Coronavirus Disease
FAO	Food and Agriculture Organization
FISP	Farmer Input Support Programme
FSP	Food Security Pack
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GER	Gross Enrolment Rate
GEWEL	Girls' Education and Women's Empowerment and Livelihood Project
GII	Gender Inequality Index
GIZ	German Agency for International Cooperation
GPI	Gender Parity Index
GSR	Gender Status Report
HIV	Human Immunodeficiency Virus
ICSE	International Classification of Status in Employment
ICT	Information and Communication Technologies
ILO	International Labour Organization
MMR	Maternal Mortality Ratio
MP	Member of Parliament
NCC	National Council for Construction
NEET	Not in Employment, Education, or Training
NER	Net Enrolment Rate
NGO	Non-Governmental Organisation
PACRA	Patents and Companies Registration Agency
PMRC	Policy Monitoring and Research Centre
PRMR	Pregnancy-Related Mortality Rate
SADC	Southern African Development Community
SCT	Social Cash Transfer Scheme
SDG	Sustainable Developmental Goal
SDGEA	Solemn Declaration on Gender Equality in Africa (AU)
SHaSA	Strategy for the Harmonisation of Statistics in Africa
SIDA	Swedish International Development Cooperation Agency
SRHS	Sexual and Reproductive Health Services
STI	Sexually Transmitted Infection

SWL	Support Women's Livelihoods Initiative
TFR	Total Fertility Rate
TV	Television
UN	United Nations
UNAIDS	Joint United Nations Programme on HIV/AIDS
UNDP	United Nations Development Programme
U.S.	United States
ZamStats	Zambia Statistics Agency
ZDHS	Zambia Demographic and Health Survey
ZICTA	Zambia Information and Communications Technology Authority
ZILMIS	Zambia Integrated Land Management Information System
ZRA	Zambia Revenue Authority

CONCEPTS/DEFINITIONS

Child is any person below the age of 18.
Child marriage is the marriage of a person below the age of 18 under the Constitution and the Laws of Zambia.

Median age at first birth is the age at which childbearing commences. This has a direct influence on a woman's cumulative fertility, particularly when there is little or no contraceptive use.

Gender Inequality Index (GII) is defined by the United Nations (UN) as a composite measure that quantifies the loss of achievement within a country due to gender inequality. It indicates a percentage of potential human development lost because of this inequality.

Contributing family workers refer to persons who work without pay for 15 or more hours per week on a farm or in a business operated by a member of the household.

Contraceptive prevalence rate (CPR) is usually defined as the percentage of currently married women using a method of contraception.

Economic activity status (working age population) refers to all persons aged 15 or older at the time of the survey.

Economically active population refers to all persons aged 15 or older who are either employed or unemployed at the time of the survey.

Employed population is the total number of persons who have a paid job in cash or kind, are in self-employment, or are a contributing family worker. All persons who have a paid job and are on leave, as well as those in self-employment but are absent from work due to various reasons such as inadequate raw materials, labour disputes, absence of business opportunities, etc., are all considered employed.

Employment population ratio is a measure of the number of employed persons as a proportion of the working-age population expressed as a percentage.

Formal employment is employment in which employees are entitled to social security coverage under their contracts, in addition to annual paid leave or any such entitlement.

Formal sector employment is employment, whether formal or informal, in a registered production unit.

Financial inclusion is defined as access to and informed usage of a broad range of quality and affordable savings, credit, payment, insurance, and investment products and services that meet the needs of individuals and businesses.

Formal financial inclusion relates to the use of financial products/services offered by regulated financial service providers (FSPs).

Informal financial inclusion is the use of informal financial products/services such as saving with an employer, membership in a savings group or borrowing from an informal moneylender/Kaloba.

Gender refers to the socially constructed traits attributed to being female or male. These attributes involve the roles and responsibilities assigned to men and women by society. The attributes also include expected, allowed, valued, and accepted behaviour and conduct among men and women.

Gender-based violence (GBV) is any physical, mental, emotional, social, or economic abuse against the person because of that person's gender and includes sexual or psychological harm or suffering to a person, threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or private life.

Gender Parity Index (GPI) is the ratio of females to 100 males. This index is a composite measure that captures the loss of achievement within a country due to gender inequality.

Gross enrolment ratio (GER) indicates the total enrolment of learners in a specific level, expressed as a percentage of the official school-age population for that level.

Household is defined as "a group of persons who usually live and eat together". These people may or may not be related by blood but make common provision for food or other essentials for living, and they have only one person whom they all regard as head of the household.

Industry refers to an economic activity that takes place at the employed person's place of work.

Infant mortality rate is the probability of dying between birth and the first birthday.

Informal sector refers to all production units that are not registered with a tax or licensing authority.

Informal employment is employment characterized by lack of an entitlement to annual paid leave and absence of social security. This type of employment can be found in both formal sector and informal sector production units.

Labour force participation rate is the ratio of the labour force to the overall size of the working-age population.

Life expectancy at birth (e0) is the average number of years expected to be lived by a birth cohort, based on prevailing age-specific mortality rates.

Maternal death is the death of a woman while pregnant or within 42 hours of termination of pregnancy, irrespective of the duration and the site of the pregnancy, from any cause related to or aggravated by the pregnancy or its management but not from accidental causes.

Maternal health is the healthcare given to mothers during pregnancy, in the time of delivery, and soon after delivery, which is key to the well-being and survival of the baby and mother.

Maternal mortality ratio (MMR) is the number of maternal deaths during a given period per 100,000 live births during the same period.

Occupation is defined as the set of jobs whose main tasks and duties are characterized by high degree of similarity.

Population growth or decline shows how the number of people in a place is changing over time.

Population Growth Rate- is the change in the size of the population as a proportion of the total population of an area. Estimated yearly, it gives the average annual growth rate for each year of the intercensal period.

School attendance is defined as attendance at any accredited educational institution or programme, public or private, for organized learning at any level of education.

Total fertility rate (TFR) is the average number of children a woman is expected to have in her entire reproductive age group (15–49 years) assuming the prevailing conditions remain constant throughout her reproductive period.

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

Women's empowerment is the process of facilitating access to resources and developing one's capabilities with a view to participating actively in shaping one's own life and that of one's community in economic, socio-cultural, political, and religious terms.

EXECUTIVE SUMMARY

This Gender Status Report (GSR) highlights Zambia's current progress towards attaining gender equity and equality in various development sectors. The report highlights not only the strides that the country has made so far, but also the critical challenges in its efforts, towards achieving desired national, regional, and international gender mainstreaming outcomes. It casts light on existing inequalities across regions and in the population at large. While the intention of the report is to ensure that all categories or groups of people are represented, much of the sub-thematic analysis is limited to women, men, girls, and boys – and does not include a critical interrogation of existing inequalities within these categories, mainly due to the lack of disaggregated gender data and statistics in most sectors.

Zambia has made significant progress in promoting the rights of girls and women. However, much more needs to be done to promote gender equality and attain gender equity. Key highlights of this report are as follows:

(a) Since the previous Gender Status Report for the period 2017–2019, the maternal mortality ratio (MMR) reduced from 252 deaths per 100,000 live births in 2018 to 187 deaths per 100,000 live births as of 2024 ZHDS key indicator findings
(b) Infant mortality reduced to 29 deaths per 1,000 live births in 2024 from 42 per cent in the previous ZDHS report.
(c) Teenage pregnancies have decreased by 7, 751 in 2023 to 7,107 in 2024
(d) The female Labour Force Participation Rate recorded a steady and sustained increase from 27.2 percent in 2020 to 31.0 percent in 2023 before dropping to 30.1 percent in 2024.
(e) The employment-to-population ratio has increased from 30.2 percent in 2020 to 33.1 percent in 2024. Women's employment ratio has increased from 22.7 percent in 2020 to 25.7 per cent in 2024, while men's employment ratio also increased from 38.5 percent in 2020 to 40.7percent in 2024.
(f) Females have been increasingly taking up jobs that are predominantly for males. This is shown by the increase in the share of females in the plant and machine operators and assemblers occupation from 1.8 percent in 2020 to 2.4 percent in 2024.
(g) Women's participation in decision-making at all levels is low. In 2020, there was no women appointed as a Provincial Minister though there is a notable improvement with one (1) woman appointed as a Provincial Minister.
(h) In 2024, the total number of public services managers was 37,895 of which 11,692 were females and 26,203 were males. The percentage of female managers in the public service was higher in rural areas compared with urban areas at 32.1 percent and 30.5 percent respectively
(i) The NER for girls was higher (100.3 percent) than that of boys (94 percent), implying that the rate of enrolment of girls at primary education exceeded that of the rate for boys in 2024.
(j) In 2023, number of male enrolments at Secondary level were 677,775 while that of females was 726, 580. In 2024 number of male enrolments were 663, 308 while that of females was 723, 878. It was noted that there was a decrease in enrolments for both sexes in 2023 and 2024.

Despite of the decrease in the enrolment of both sexes, females consistently reported more enrolments than males each year.

(k) The number of empowered women through Citizen's Economic Empowerment Commission (CEEC) were more than males in both 2023 and 2024. However, in 2024, the number of women empowered through CEEC reduced to 844 from 16, 379 in 2023.

The persistent and widening inequality gaps between male and female, not to mention people with disabilities (who are completely excluded even in the way sector data is collected), calls for reflection and re-evaluation of policies and programmes, in order to make them more gender-responsive and to identify implementation approaches that live no one behind.

CHAPTER ONE: INTRODUCTION

1.1 Country's Current Status on Gender Statistics

This Gender Status Report (GSR) presents statistics on the progress Zambia has made towards achieving gender equality in development sectors. The information presented is crucial for national development as it provides data on the realities of women and men, boys and girls; enabling monitoring of progress towards gender equality and informing policy decisions.

The 2020-2024 GSR is the fifth to be produced since the baseline in 2011, and consequently builds on previous reports, while introducing new critical indicators. The report is organised according to themes derived from a process of identifying regionally and internationally comparable parameters and outlines.

The authors have strived to offer a critical analysis of gender equity and equality in Zambia, highlighting the conditions of vulnerability and empowerment among men, women, and vulnerable groups, while showing, where possible, the needs and potential for change in each category.

1.2 The Context of Gender Equity and Equality

The persistent gender inequalities between men and women, and among vulnerable groups such as children, and persons with disabilities have limited equitable access to productive resources and full participation in economic, political, and social spheres. This has reinforced disparities in participation and outcomes across development sectors.

The Government of the Republic of Zambia has demonstrated strong commitment in advancing both gender equity (fairness in treatment according to respective needs) and gender equality (equal rights, responsibilities, and opportunities). This is reflected in its adoption of regional and global frameworks such as the Beijing Declaration and Platform for Action (BDPfA), the Convention of the Elimination of all forms of Discrimination Against Women (CEDAW) that highlights Zambia's commitments to the implementation of rights of women and girls, the AU Solemn Declaration on Gender Equality in Africa (SDGEA), and the SADC Protocol on Gender and Development.

Zambia has taken deliberate steps to operationalize these commitments through the integration of gender priorities into national development strategies, notably the Eighth National Development Plan (8NDP) and the 2030 Agenda for Sustainable Development. Progress has included reforms in legal and policy frameworks, institutional capacity-building for gender mainstreaming, and targeted investments in health, education, and economic empowerment of women and girls. Despite these gains, persistent barriers such as gender-based violence, unequal access to economic resources and the underrepresentation of women in leadership continue to hinder equity. The 30-year review of the BDPfA (Beijing+30) reaffirmed the urgency of closing these gender gaps through enhanced multi-sectoral coordination, increased financing for gender equality, and the meaningful and equitable participation for both men and women in decision making processes.

CHAPTER TWO: COUNTRY PROFILE

2.1 Geographical Location

Zambia is a land-linked country in Southern Africa, situated between latitudes 8°–18° south and longitudes 22°–34° east. It spans 752,612 km² and shares borders with the Democratic Republic of Congo (North), Tanzania (North-East), Malawi (East), Mozambique, Zimbabwe, Botswana, and Namibia (South), and Angola (West).

2.2 Administration

Zambia is administratively divided into ten provinces namely: Central, Copperbelt, Eastern, Luapula, Lusaka, Muchinga, Northern, North Western, Southern and Western provinces. Further, the country is divided into 116 districts, 156 constituencies and 1,858 wards. Lusaka is the Capital City of Zambia and seat of the government. The government comprises of the Central and Local Government.

2.3 Natural Resources

Zambia features savannah woodlands and grasslands, with a tropical climate divided into three seasons: cool and dry, hot and dry, and hot and wet. It is rich in natural resources, including five major rivers (Zambezi, Kafue, Luangwa, Luapula, and Chambeshi) and several significant lakes, such as Tanganyika, Mweru, Bangweulu, and man-made lakes like Kariba and Itezhi Tezhi. The country boasts of abundant wildlife and game reserves, notably Luangwa and Kafue National Parks, and major tourist attractions like Victoria Falls, which is among the seven wonders of the world. Zambia is also rich in minerals, including gold, copper, emeralds, zinc, lead, and cobalt.

2.4 Languages

English is the official language of communication and instruction in Zambia. Zambia has a total of 73 dialects spoken across the country. However, the main local languages are Bemba, Kaonde, Lozi, Lunda, Luvale, Nyanja and Tonga. Other than English, these languages are also taught in public schools and used on national television and radio, as well as other national publications.

2.5 Religion

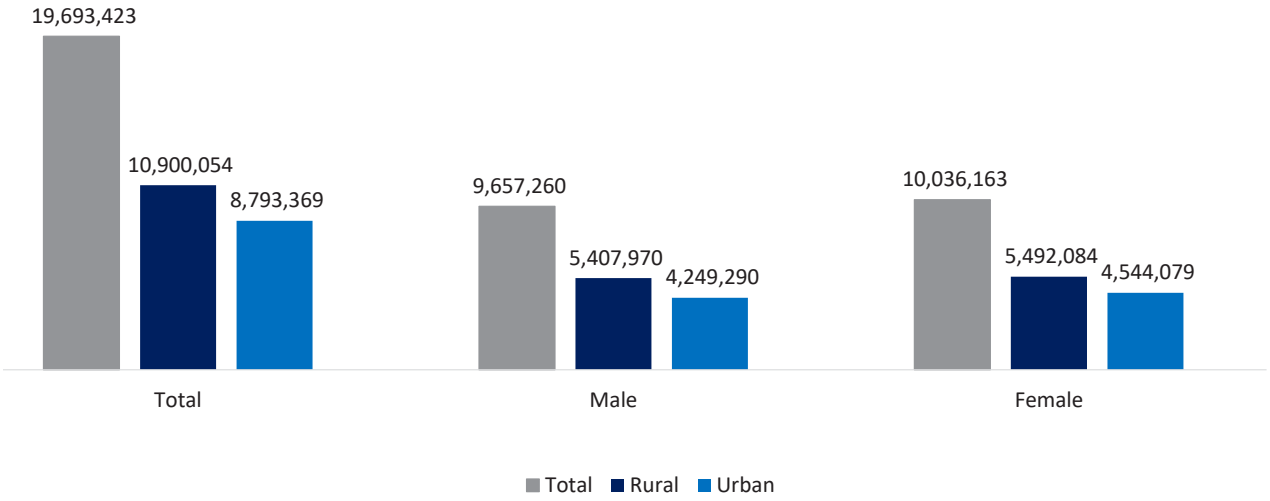
Zambia is officially a Christian nation according to the 1996 constitution. However, it embraces other religions.

2.6 Demographic Characteristics

Figure 2.1 shows the population size by sex and rural/urban. The results from the 2022 Census of Population and Housing (CPH) show that there were more females (10, 036, 163) than males (9, 657,

260) in Zambia. The population of females was higher than that of males in both rural and urban areas.

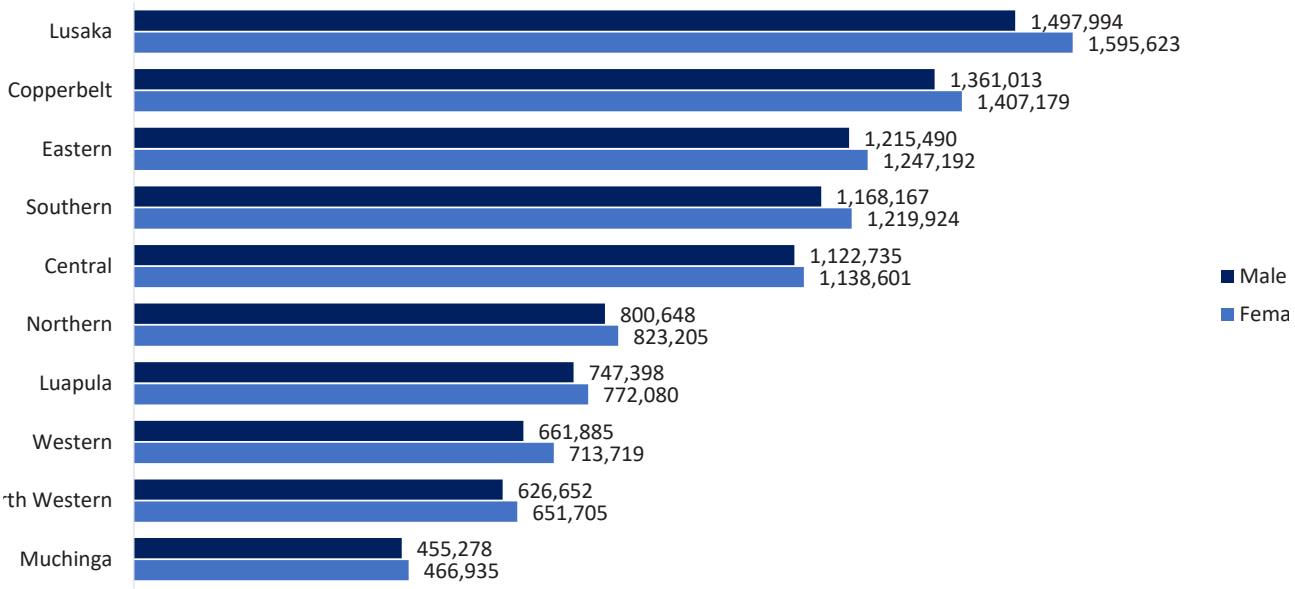
Figure 2.1; Population Size by Sex and rural/urban, Zambia 2022



Source: 2022 Census of population and Housing Revised population summary Report

Figure 2.2 shows the population size by sex and province. Results from the 2022 CPH show that there were more females than males in all the 10 provinces of Zambia. Lusaka province had the highest population of both females and males with 1, 595, 623 females and 1, 497, 994 males. This was followed by Copperbelt Province with 1, 407, 179 females and 1, 361, 013 males. Muchinga Province had the lowest population of both females and males at 466, 935 and 455, 278, respectively.

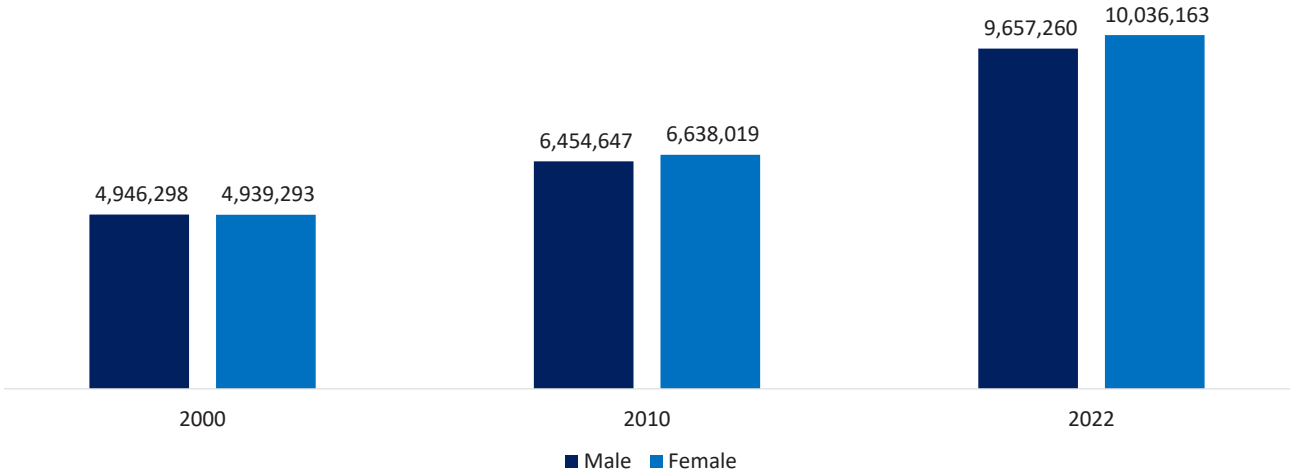
Figure 2.2 Population Size by Sex and Province, Zambia 2022



Source: 2022 Census of population and Housing Revised population summary Report

Figure 2.3 shows the trends in the population size of males and females for the 2000, 2010 and 2022 censuses. The population of females was higher in the 2010 and 2022 CPH as compared to that of males; while the population of females was slightly lower than that of males in the 2000.

Figure 2.3 Trends in population size by sex, Zambia 2000, 2010 and 2022

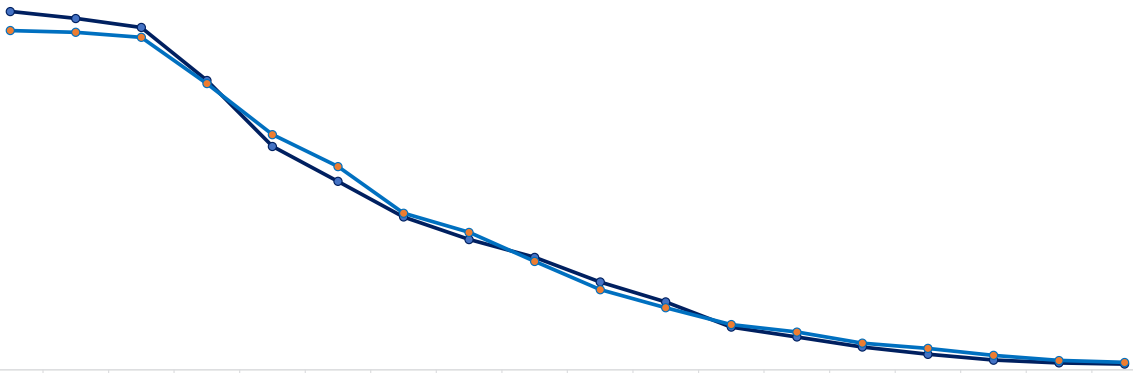


Sources: 2000, 2010 and 2022 Censuses of Population and Housing

Population by 5-year age groups

Figure 2.4 presents the distribution of the population by sex and five-year age groups. Zambia has a young population with the age structure showing a high percentage in the population below the age of 15 years. The figure further shows a higher percentage of males than females at birth up to age 15-19 years.

Figure 2.4 Percentage distribution of the population by age and sex, Zambia 2022

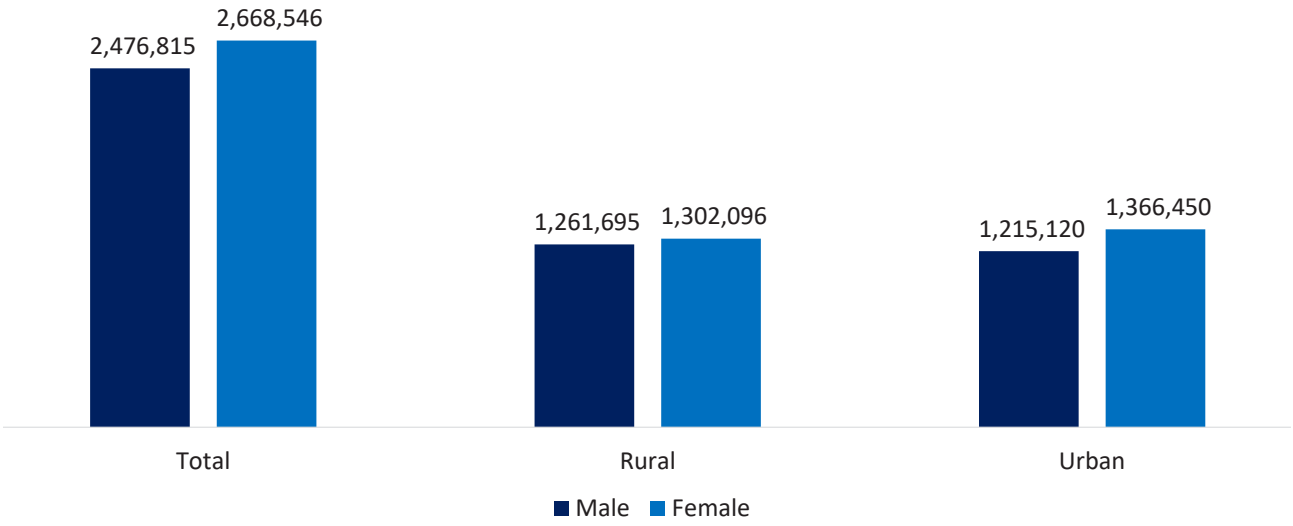


	0 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Male	14.7	14.4	14.0	11.9	9.2	7.7	6.3	5.3	4.6	3.6	2.8	1.8	1.3	0.9	0.6	0.4	0.3	0.2
Female	13.9	13.8	13.6	11.7	9.6	8.3	6.4	5.6	4.4	3.3	2.5	1.9	1.5	1.1	0.9	0.6	0.4	0.3

Source: 2022 Census of population and Housing Revised population summary Report

Figure 2.5 shows the population of youths aged 19 to 34 years in Zambia. There was a total of 2, 476, 815 males and 2, 668, 546 female youths as at 2022 CPH. There are more females in urban areas as compared to rural areas at 1, 366, 450 and 1, 302, 096 respectively.

Figure 2.5 Population of Youths aged 19 to 34 years by sex and rural/urban, Zambia 2022

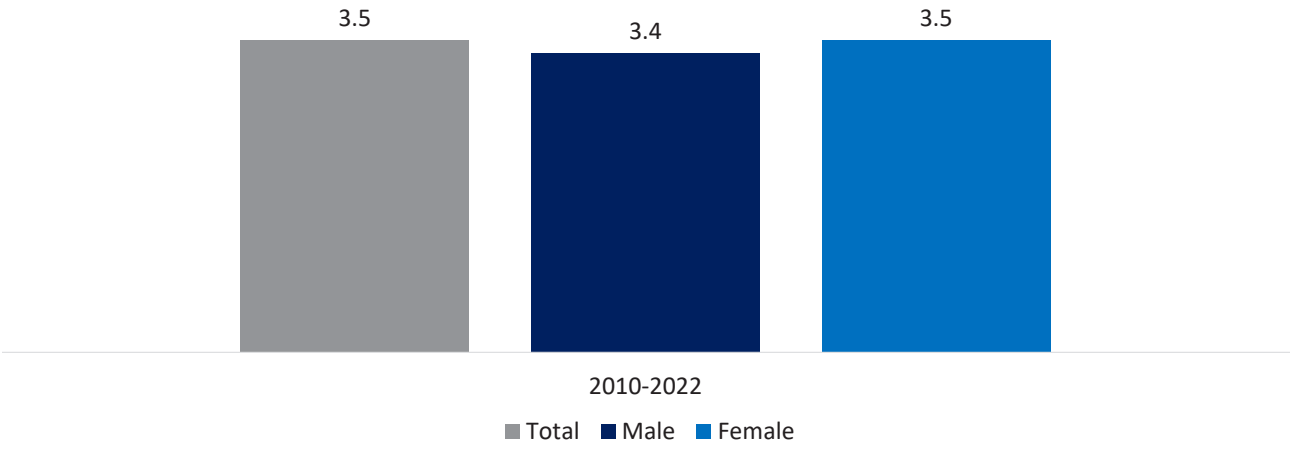


Source: 2022 Census of population and Housing Revised population summary Report

Annual Population Growth Rate

Figure 2.6 shows the percent annual average rate of population growth by Sex. The population grew at an annual growth rate of 3.5 percent. The growth among males was 3.4 percent and the growth among females was 3.5 percent.

Figure 2.5: Percent Annual Average Rate of Population Growth by Sex, Zambia 2010-2022



Source: 2022 Census of population and Housing Revised population summary Report

CHAPTER THREE: METHODOLOGY

This chapter outlines the methods used in generating this Gender Status Report. The report is based on secondary data analysis, with data drawn from two main sources: national surveys, censuses and administrative data. The Zambia Statistics Agency (ZamStats), line Ministries, and other agencies, including some private sector actors, provided the data, which was re-analysed and used for compilation of this report.

3.1 Data Sources

The Zambia Statistics Agency collects data through censuses and surveys at household and establishment/enterprise level. The statistics are used to generate the select indicators required for developing the Gender Status Report. Specific data sources, both published and unpublished, include: Census of Population and Housing Summary reports; Zambia Demographic and Health Survey reports; Education Statistics bulletins; Labour Force Survey reports; the Crop Forecasting Survey; and the National Survey on Access and Usage of Information and Communication Technologies.

Other data sources used in producing this report have included reports and documents generated from the administrative records/reports of different government ministries. Data from administrative sources are usually collected routinely as part of ongoing data collection processes. Line ministries and other agencies obtain administrative data as by-products of various programmes or routine activities. The sources of the administrative data in this report include: the Ministries of Agriculture, Community Development, Education, Health, Labour and Social Services, Lands and Natural Resources, Home Affairs and Internal security, Water development and Sanitation, Local Government; the Public Service Management Division; the Judiciary; Gender Division; National Assembly; Citizens Economic Empowerment Commission and Electoral Commission.

3.2 Methods for Data Compilation

3.2.1 Desk Review

A desk review was undertaken, which involved reviewing reports, development/strategic plans, and policy documents pertaining to gender mainstreaming and empowerment. Relevant data was then extracted and re-analysed through a critical gender lens.

3.2.2 Analysis

The analysis involved generating indicators from the reports or data sets of different surveys and statistics/information compiled from administrative processes.

Qualitative and quantitative data triangulation using a gender lens was adopted. The focus was mostly on, but not limited to, women and men having equal rights, and their life prospects, opportunities and power to shape their own lives, and contribute to society (gender equality).

Data from the various reports and other sources as highlighted was re-analysed to identify patterns that speak to gender equality among men and women, adolescents, and youths in relation to the indicators of interest for this report. The idea behind this re-analysis of data was to ensure an analytically enriched Gender Status Report that highlights the conditions of vulnerability and empowerment among men, women, and other groups of interest, while showing, where possible, the needs and potential for change in each category.

3.3 Data Quality

In order to ensure the production of quality data, the Zambia Statistics Agency uses international standards and best practices. To ensure international compliance, ZamStats follows guidelines such as the UN Fundamental Principles of Official Statistics, Principles of the African Charter on Statistics, and Strategy for the Harmonisation of Statistics in Africa (SHaSA), as well as National Statistics Act No. 13 of 2018.

3.4 Limitations

The process of compiling the 2020–2024 Gender Status Report encountered the following limitations:

(a) The technical working team did not get a timely response from some institutions from which gender-related data was requested.

(b) Some of the provided data were not disaggregated by sex, as required for gender analysis.

(c) Current data were not available in some instances, resulting in data gaps.

(d) There was no standardised format for administrative data, as all ministries have different ways/ tools of collecting it, and this further contributed to stretching the process of compiling the report.

CHAPTER FOUR: GOVERNANCE AND DECISION-MAKING

Equal participation of women and men in governance and decision-making is key to achieving sustainable development. Participation in governance at any level is critical as it shapes power distribution, decision making authority; and accountability, ultimately determining how voices are heard and represented.

In Zambia, although women (51 per cent) outnumber men (49 percent), they are mostly on the sidelines when it comes to participation and leadership in all forms of decision-making, including in political office, constitutional bodies, public administration, the judiciary, and the private sector, as well as local, regional, and global development fora. This has led to the under-representation of women and directly impacted national development. Therefore, the government has committed to improving women's active participation in both the public and private sectors. For instance, the Constitution of Zambia upholds women's rights to equal participation, and freedom of assembly and association. Furthermore, the government has ratified several global and regional protocols on promoting women's participation in positions of power and influence, such as Sustainable Development Goal Number 5 and the SADC Protocol on Gender and Development.

This section, thus, provides an update on the current status of women' participation, particularly in the legislature, executive, and judiciary; local government; traditional leadership; public and quasi-public institutions; as well as households.

4.1 Participation in the Legislature (Parliament)

The Constitution of Zambia (Amendment) Act No. 2 of 2016, Article 259 (1) (b), calls for 50 percent representation of each sex (male and female) in nominations suggesting that there is a gap in adherence to this constitutional provision aimed at bridging the sex gap in parliamentary participation.

In 2024, out of a total of 167 Members of Parliament, 25 were female while 142 were male representing 15.0 percent and 85.0 percent, respectively. Women's representation in parliament is, thus, below the SADC and global average of 23.9 percent and 24.3 percent of women parliamentarians, respectively. Table 4.1 shows the distribution of members of parliament (MPs) and the designated personnel in the legislature (vice president, Speaker and the vice speaker) by sex. Over the years, the number of males continue to be higher than that of females. In 2020, the number of female parliamentarians was 28 representing 17.0 percent compared with 137 males at 83.0 percent. In 2021, there was a reduction in female parliamentarians which has remained constant over the years.

The low number of female parliamentarians could be attributed to several factors, including weaknesses in the legal framework that fails to compel political parties to field more women candidates. Additionally, contesting for political office is a costly endeavor, which few women are able to pursue due to limited access to financial resources.

Table 4.1: Distribution Number of Members of Parliament, 2020-2024

Year	Total	Male	Female
2020	165	137	28
2021	166	141	25
2022	165	140	25
2023	167	142	25
2024	167	142	25

Source: National Assembly administrative records, 2024

4.2 Nominated Members of Parliament

Table 4.2 shows nominated members of parliament from 2020 to 2024. Under the review period, two female MPs and six male MPs were nominated representing 25 percent and 75 percent, respectively.

Table 4.2: Distribution of nominated members of parliament sex, 2020–2024

Year	Total	Male	Female
2020	8	6	2
2021	8	6	2
2022	8	6	2
2023	8	6	2
2024	8	6	2

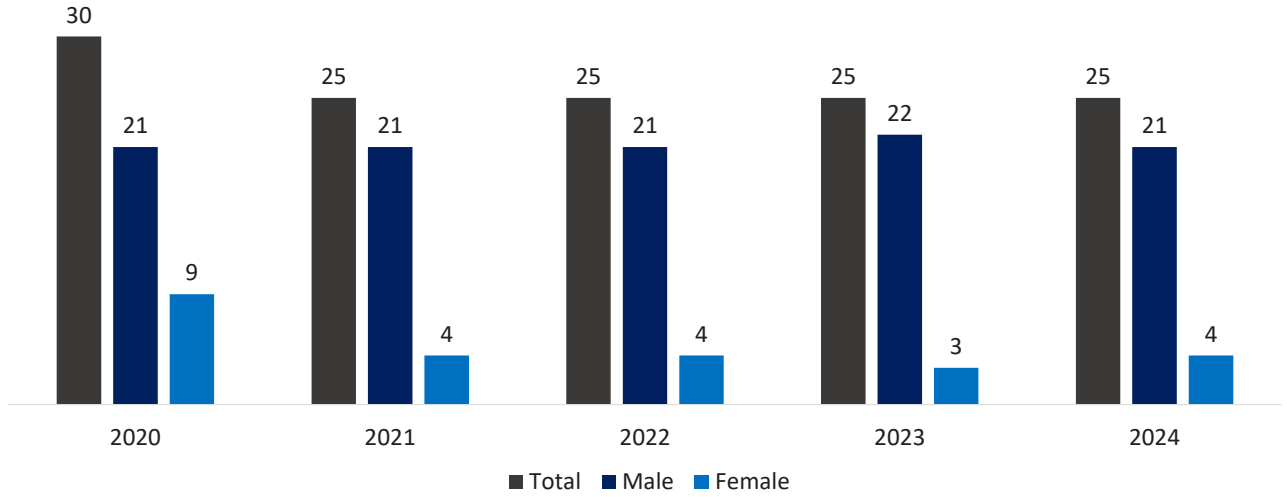
Source: National Assembly administrative records, 2024

4.3 Participation in Cabinet

Cabinet is the supreme policymaking and decision-making body in Zambia, requiring representation of the voices of all citizens. However, as in the case of nominated members of parliament, the number of women ministers appointed to cabinet remains low. The underrepresentation of women in cabinet may limit the extent to which women's perspectives are included in national development discussions, particularly when these perspectives challenge prevailing societal norms

Figure 4.1 shows a five-year trend of the distribution of cabinet ministers by sex. Over all the years, the number of male cabinet ministers was higher than that of females. In 2024, out of a total of 25 Cabinet Ministers, 21 were males while females were 4, giving a percentage representation of 84 percent and 16 percent, respectively.

Figure 4.1: Number of Cabinet Ministers by Sex, 2020-2024



Source: National Assembly administrative records, 2024

4.4 Provincial Ministers

Table 4.3 presents the number of provincial ministers by sex for the period under review. Out of the 10 provincial ministers, only one female was appointed at provincial level in the period 2021 to 2024.

Table 4.3: Number of Provincial Ministers by sex, 2020-2024

Year	Total	Male	Female
2020	10	10	0
2021	10	9	1
2022	10	9	1
2023	10	9	1
2024	10	9	1

Source: National Assembly administrative records, 2024

4.5 Elected Members of Parliament by Province

Table 4.4 shows the number of members of parliament by province and sex. In the last five years, males continued to dominate in all the provinces. Lusaka Province had the highest number of female elected members of parliament over the review period, however, this number reduced from seven in 2020 to four in the subsequent years.

Table 4.4: Number of Elected Members of Parliament Disaggregated by Province and Sex, 2020-2024

Province	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Central	13	3	13	3	13	3	13	3	13	3
Copperbelt	21	1	21	1	19	1	21	1	21	1
Eastern	14	4	15	2	16	2	16	2	16	2
Luapula	12	2	12	3	12	3	12	3	13	3
Lusaka	6	7	9	4	9	4	9	4	9	4
Muchinga	9	1	8	2	8	2	8	2	8	2
Northern	12	0	12	1	12	1	12	1	12	1
N/Western	10	2	11	1	11	1	11	1	11	1
Southern	15	3	16	2	16	2	16	2	16	2
Western	18	1	18	1	18	1	18	1	18	1

Source: National Assembly administrative records, 2024

4.5 Participation in Local Government – Councillors

Table 4.5 shows number of elected councillors over the period of 2020 to 2024 The data remained the same over the years as it is based on the previous elections of 2021. The female councillors were recorded at 7.6 percent whereas males were at 92.4 percent.

This performance in terms of enhancing women's participation at the local government level has led to Zambia being ranked in the bottom four (i.e. in the fourth lowest position) among SADC countries.

Table 4.5: Number of Elected Councillors by Sex, 2020-2024

Year	Total	Male	Percent	Female	Percent
2020	1 624	1509	92.9	115	7.1
2021	1 858	1717	92.4	141	7.6
2022	1 858	1717	92.4	141	7.6
2023	1 858	1717	92.4	141	7.6
2024	1 858	1717	92.4	141	7.6

Source: Electoral Commission of Zambia.

Table 4.6 shows the number of Mayors and chair persons in all the 116 districts of Zambia. In the period 2021 to 2024, only 15 females were mayors/chairpersons as compared with 101 males, out of a total of 116.

Table 4.6: Participation in Local Government –Mayors/Chairpersons, 2020-2024

Year	Total	Male	Percent	Female	Percent
2020	116	107	92.3	9	7.7
2021	116	101	87.1	15	12.9
2022	116	101	87.1	15	12.9
2023	116	101	87.1	15	12.9
2024	116	101	87.1	15	12.9

Source: Electoral Commission of Zambia

4.7 The Judiciary

The judiciary plays a critical role in determining how the law is interpreted and administered, and most important, in protecting the rights of women, girls, men and boys. It is essential that men and women are equally represented in the judicial systems of any country to minimise biases towards one sex. Therefore, it is essential that both men and women have equal opportunities and are equally represented in positions of influence or decision-making in the judiciary.

Table 4.7 shows the number of Judges by type of court and sex in 2020 to 2024. In 2024 the High Court General, court of appeal and the family court had higher number of female judges than males whereas the high court commercial had equal number of judges female and male. The supreme court and constitutional court and the high court industrial had more male judges than females.

Table 4.7 shows Number of Judges by type of Court and sex,2020-2024

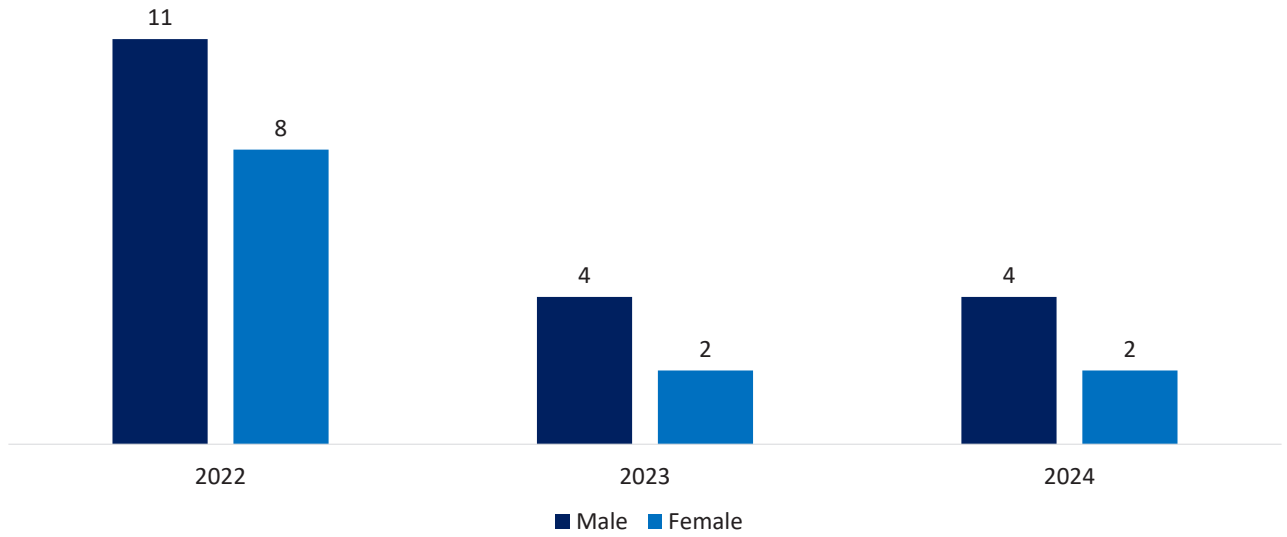
Type of Court	2020			2021			2022			2023			2024		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Supreme court	13	8	5	11	7	4	10	7	3	10	7	3	7	4	3
Constitution-al Court	10	5	5	9	4	5	7	3	4	10	6	4	8	5	3
Court of Appeal	13	5	8	13	5	8	12	6	6	12	5	7	12	5	7
High Court General	35	14	21	38	14	23	16	5	11	13	4	9	12	4	8
High Court industrial	4	3	1	5	3	2	4	1	3	5	3	2	5	3	2
High Court Commercial	6	4	2	7	5	2	7	4	3	8	4	4	8	4	4
High Court Family				5	2	3	4	2	2	5	1	4	5	1	4
Total	**81**	**39**	**42**	**88**	**40**	**47**	**60**	**28**	**32**	**63**	**30**	**33**	**57**	**26**	**31**

Source: Judiciary 2024

4.8 Provincial Judges

Figure 4.2 shows the number of Provincial Judges by sex in the years 2022 to 2024. In all the three years presented the males were more than the female in the provincial Judges space. In 2023 and 2024 the number of provincial judges remained the same with four males and two females.

Figure 4.2 Number of Provincial Judges by Sex, 2022 -2024

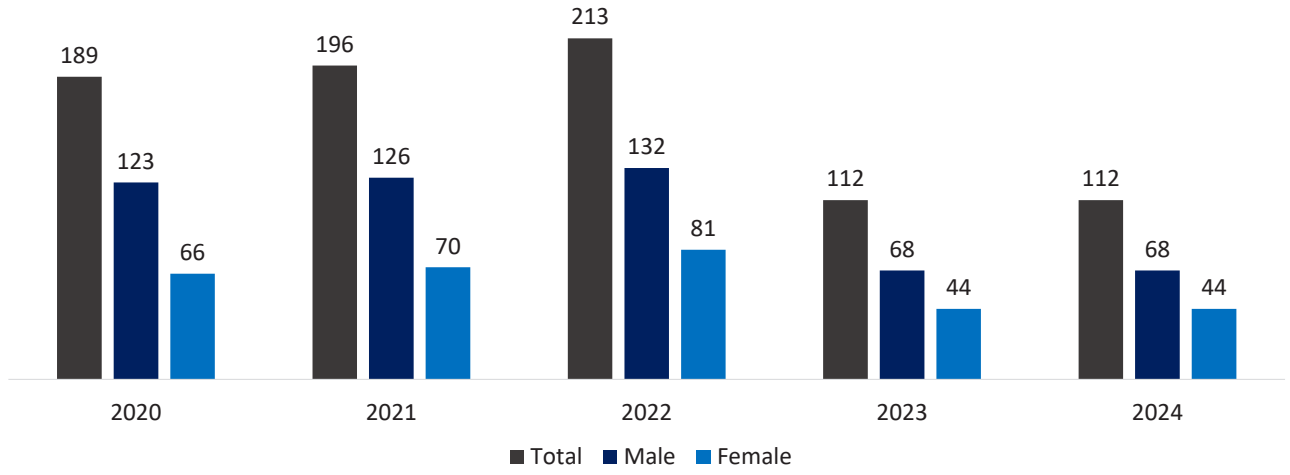


Source: Judiciary2024

4.9 Subordinate courts Magistrates

Figure 4.3 shows the number of subordinate court magistrates by sex from 2020 to 2024. In all the years presented, there were more male local court magistrates compared with females. In the year 2024, the total number of subordinate court magistrates was 112 of which 44 were females and 68 were males.

Figure 4.3: Number of Subordinate Court Magistrates by Sex, 2020-2024

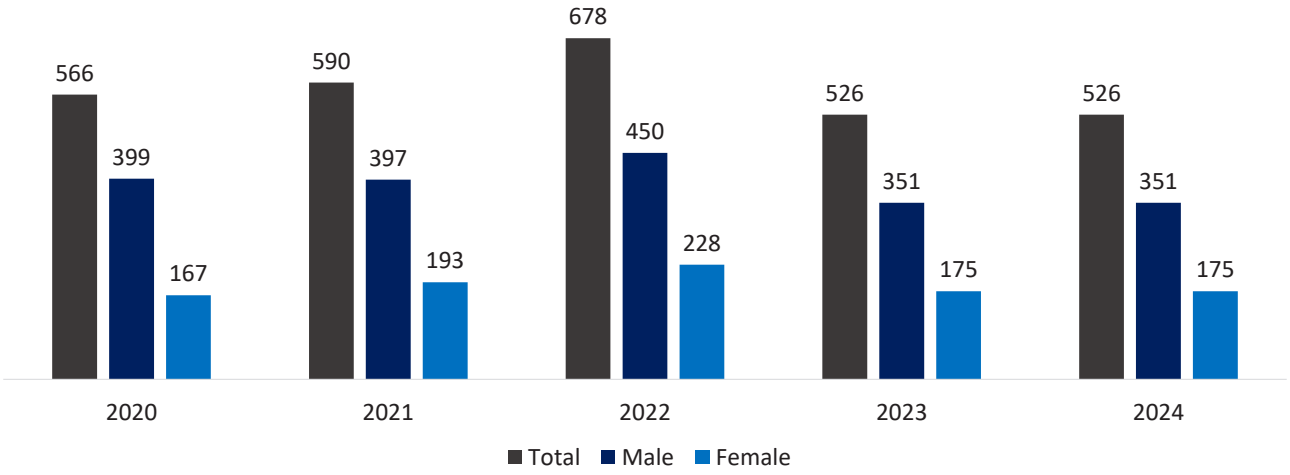


Source: Judiciary. 2024

4.10 Local Courts Magistrates

Figure 4.4 shows the number of Local Court Magistrates by sex from 2020 to 2024. In the five-year period presented, the local court magistrates were dominated by males. Out of the total 526 local court magistrates in 2024, 175 were females and 351 were males.

Figure 4.4: Number of local court Magistrates by sex, 2020-2024



Source: Judiciary 2024

4.11 Public Service Managers

Table 4.8 shows the percentage distribution of managers in the public service by sex and rural/urban. In 2024, the total number of managers was 37,895 of which 11,692 were females and 26,203 were males. The percentage of female managers in the public service was higher in rural areas compared with urban areas at 32.1 percent and 30.5 percent respectively. Among male managers in the public service, the percentage was higher in urban areas compared with rural areas at 69.5 percent and 67.9 percent, respectively. Males had dominated the managerial positions in the five-year period under review.

Table 4.8: Number of Managers in the Public Service by Sex and Rural/Urban, 2020-2024

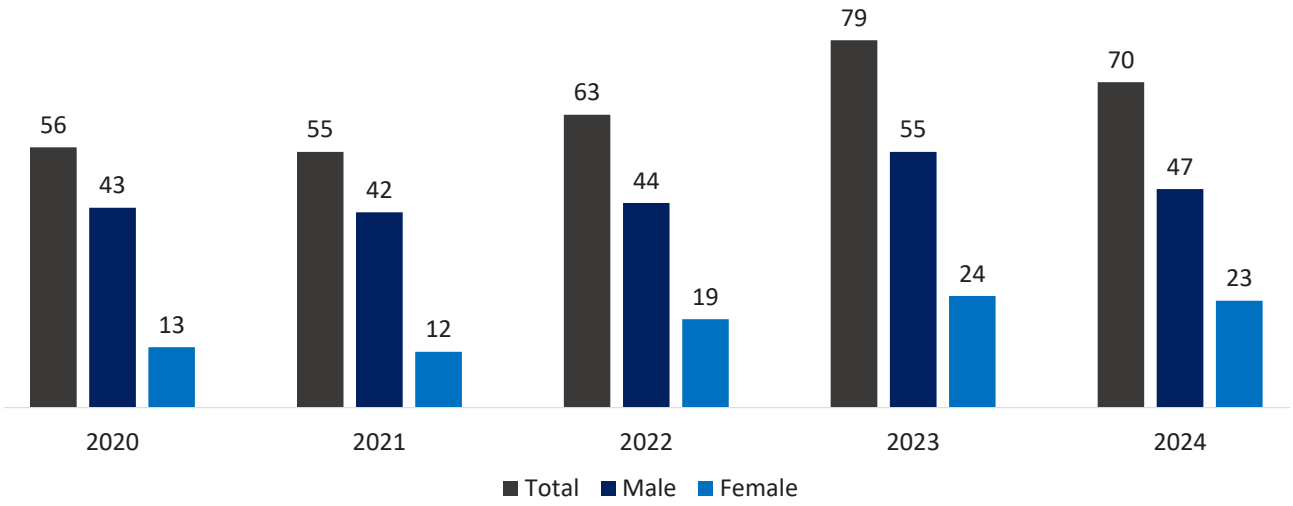
Year	Residence	Total	Male	Percent	Female	percent
2020	Rural	37,491	23,807	63.5	13,684	36.5
	Urban	146,662	75,824	51.7	70,838	48.3
	Total	**184,153**	**99,631**	**54.1**	**84,522**	**45.9**
2021	Rural	36,235	24,459	67.5	11,776	32.5
	Urban	156,775	84,972	54.2	71,803	45.8
	Total	**193,010**	**109,431**	**56.7**	**83,579**	**43.3**
2022	Rural	45,878	23,967	52.2	21,911	47.8
	Urban	260,949	138,970	53.3	121,979	46.7
	Total	306,827	162,937	53.1	143,890	46.9
2023	Rural	34,543	19,975	57.8	14,568	42.2
	Urban	189,272	103,886	54.9	85,386	45.1
	Total	**223,815**	**123,861**	**55.3**	**99,954**	**44.7**
2024	Rural	7,690	5,221	67.9	2,468	32.1
	Urban	30,206	20,982	69.5	9,224	30.5
	Total	**37,895**	**26,203**	**69.1**	**11,692**	**30.9**

Source: Labour force survey report

4.12 Permanent Secretaries

Figure 4.5 presents the number of Permanent Secretaries by sex, from 2020 to 2024. Over the five years presented, the number of male Permanent Secretaries were higher than that of their female counterparts. In 2024, out of 70 permanent secretaries, 23 were females and 47 were males, representing 32.9 percent and 67.1percent, respectively.

Figure 4.5: Number of Permanent Secretaries by Sex, from 2020 – 2024



Source: cabinet office

CHAPTER FIVE: POVERTY AND ECONOMIC EMPOWERMENT

Addressing poverty among women, and empowering them and ensuring their control over resources is essential for realizing gender equality, and consequently, accelerated sustainable development. Women's empowerment here refers, thus, to the ability of women to control and benefit from resources, assets, and income, as well as to have control over their own time. It also means the ability to manage risk and to improve their social and economic status and well-being. It is, therefore, beneficial for the government and public institutions to implement policies and programmes that empower citizens, especially women and girls who, by virtue of their sex, face socio-economic marginalisation, have limited access and control over productive resources, and face barriers to participation in decision-making at all levels.

The Government of Zambia has, for this reason, focused on increasing the ability of women and girls, as well as the youth, to actively seize economic opportunities that enhance their well-being, and in the case of women and girls, that enable them to compete favourably with their male counterparts in the development arena.

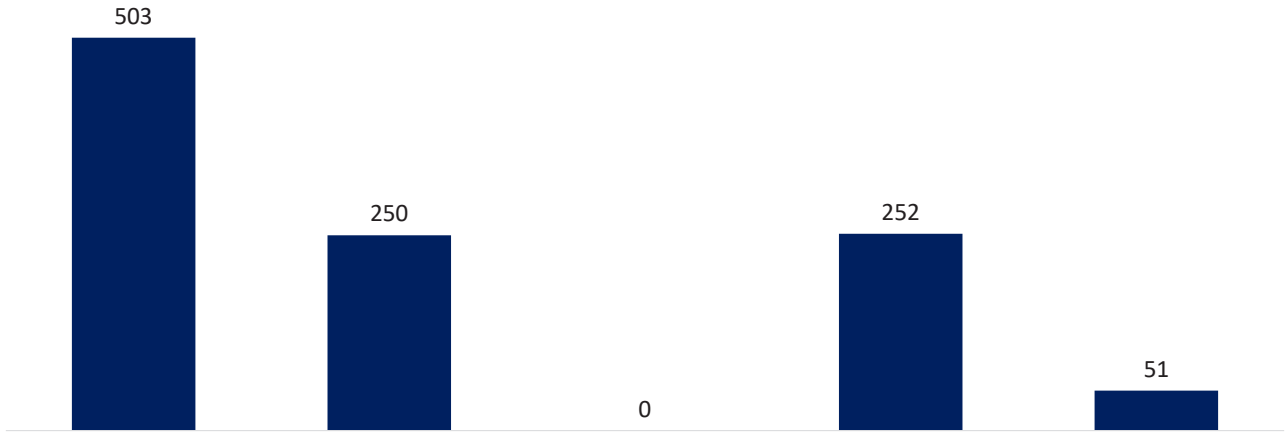
5.1 Policy Environment and Mechanisms to Address Poverty and Women's Empowerment

The Zambian Government remains committed to reducing poverty and promoting women and adolescent girls' empowerment, as well as the youth in general, through legislation such as Gender Equity and Equality Act No.22 of 2015, the Citizens Economic Empowerment (Amendment) Act No.5 of 2021 and the Children's Code Act No. 12 of 2022, among others. Apart from aiming to domesticate regional and international treaties, conventions, and declarations, these pieces of legislation also aim at contributing to the realisation of the Vision 2030 and Sustainable Development Goals.
Several programmes tailored to reducing the poverty gap and addressing gender inequalities are underway. Most of these programmes are targeted at rural and peripheral urban areas where inequalities are highest. Implementation of these programmes is also aligned with the National Development Plans, and aims to increase productivity and support the capitalisation of start-ups.

5.2 Women Empowerment through Training and Provision of Equipment and Materials

Figure 5.1 shows number of women led cooperatives empowered through training and provision of equipment and materials by year. The table shows that the year 2020 recorded the highest number of cooperatives with 503 that benefited through training and provision of equipment and materials, followed by the year 2023 with 252, while the year 2022 recorded none. The women-led cooperatives were 70 percent women and 30 percent men in 2024.

Figure 5.1: Number of Women-led cooperatives Empowered through Training and Provision of Equipment and Materials, 2020-2024



Source: Gender Division Annual Report, 2020-2024

5.3 Number of Equipment Distribution to Women-Led Cooperatives, 2020-2024

Table 5.1 presents number of equipment distribution to women-led cooperatives between 2020 and 2024. It is indicated that Lusaka Province women-led cooperatives recorded the highest number of equipment with 502, followed by North Western Province with 411, while Central Province had the lowest with 115.

Furthermore, Eastern Province women-led cooperatives recorded the highest number of cooperatives beneficiaries with 114 followed by Lusaka Province with 80 cooperative beneficiaries, while Muchinga Province recorded with the lowest number of cooperative beneficiaries of 19.

Table 5.1: Number of Equipment Distribution to Women-Led Cooperatives

Province	No. of Equipment and materials distributed	Number of beneficiary cooperatives
Central	115	64
Copperbelt	369	24
Eastern	319	114
Lusaka	502	80
Muchinga	198	19
Northern	293	33
North/Western	411	34
Southern	121	51
Western	301	53
Total	**2,639**	**482**

Source: Gender Division Annual Report, 2020-2024

5.3: Women-Led Cooperatives by Type of Equipment and Province, 2020-2024

Table 5.2 presents number and type of equipment distribution to women-led cooperatives. Out of an allocation of 1618 beehives, North Western Province received the highest number with 323, followed by Luska Province with 300.

Table 5.2: Number and Distribution of Women-led Cooperatives by Type of Equipment and Province

Equipment Description	Central	Copper-belt	Eastern	Luapula	Lusaka	Muchinga	Northern	North Western	Southern	Western	Total
Solar Egg Incubator and accessories			1		8			3	2	9	23
Manual Cashew Shellers								12		41	53
			5	1		1		6		7	20
Electric Egg Incubator	3	2	7		5	1				1	19
Peanut Butter Making Machine	4	1	16			3	1		1	4	30
Diesel Maize Sheller	5		9		4			1	2		21
Tredle Pump	8	5	32			4	4		8		61
Drip Irrigation System	3	2	8	2	5	1	2		5	3	31
Broiler Chicken (Pack)	10	4	8		22	4		4		8	60
Tractor and Accessories							4	5	5	5	19
Butchery Equipment		2			2				1	1	6
Rice Polishers				2					1	2	5
Diesel Hammer Mill and Dehuller	5	4	8	4	7	1	2	2	10	1	44
Electric Hammer Mill and Dehuller	1		2		3	1			1		8
Sewing Machine	6	1		2	8	3	3	3	7	2	35
Oil Expellers	1		11			2			7	1	22
Rice Treading Machine	4			2	1		4		1		12
Restaurant Equipment				1	1		1	1	1		5
Tricycles									2		2
Car Wash Equipment	1	2	1		3			2			9
Bee hives	151	260	167		300	155	262	323			1, 618
Swam Boxes	10	60	36		50		16	45			217
Honey Press	4	3	5		4	3	4	4			27
Butcher Boy					1						1
Meat Mincer					1						1
Meat Rapper					1						1
Pelletizer					1		1				2
Sausage Filler					1						1
Total	216	346	316	14	428	179	304	411	54	85	2330

Source: Gender Division Annual Report, 2020-2024

5.3 Social CASH Transfer Caseload Programme

The Social Cash Transfer Programme is implemented to support the poor and vulnerable to ensure that they meet their basic needs. Table 5.3 shows social cash transfer by type of beneficiary from 2020 to 2024. Female Headed Households accounted for a highest number of beneficiaries at 732, 286 in 2024, followed by households with a member with disability at 307,118. The number of female headed household beneficiaries continued to increase in the period under review.

Table 5.3: Social Cash Transfer by Type of Beneficiary, 2020 to 2024

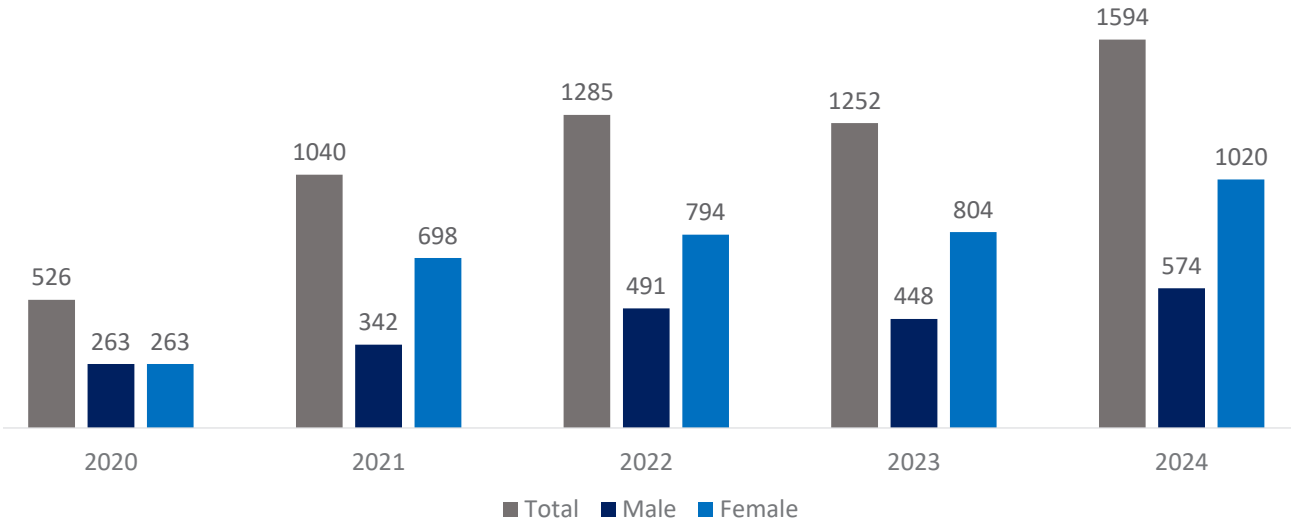
Type of Beneficiary	2020	2021	2022	2023	2024
Total	**616,464**	**894,608**	**973,323**	**1,100,998**	**1,311,101**
Households with a member with disability	61,711	81,941	129,100	143,130	307,118
Female Headed Households	393,158	572,861	646,882	726,658	732,286
Chronically ill and on Palliative Care	33, 076	51,852	31,194	33,030	66,467
Child Headed Households	18,494	29,964	3,432	11,010	9,110
Elderly	110,025	157,990	162,715	187,170	196,035

Source: Ministry of Community Development and Social Services

5.4 Community Development Skills Training

Community Skills Development Training empowers poor and vulnerable community members with the skills to enable maintain and sustain their livelihoods. Figure 5.2 shows community development skills training. Women enrollment in community development skills training was higher compared with that of men except for the year 2020 which had 50 percent for both males and females. The year 2024, had the highest number of females in community development skills training with 1,020, followed by the year 2023 with 804 women beneficiaries, while they year 2020 recorded the lowest with 263.

Figure 5.2: Percentage Distribution of Community Development Skills Training, by Sex, 2020-2024



Source: Ministry of Community Development and Social Services (MCDSS). 2020. Annual Report.

5.5 Functional Literacy

The functional Literacy Programme involves interventions such as reading, writing and simple arithmetic as well as functional skills development. Table 5.5 shows enrolment in functional literacy programmes for the year 2020. Across provinces, more males enrolled in functional literacy classes compared with females. Northern Province enrolled the highest number of learners with 4, 126, followed by Luapula Province with 3, 804 and the lowest enrolment was in Eastern Province with 608 learners.

Table 5.4: Enrolment in Functional Literacy programme by Province, 2020.

Functional literacy programme, 2020				
Province	Number of Learners			Number of Literacy classes
	Total	Male	Female	
Total	**23,280**	**18,047**	**5,233**	**1,487**
Central	762	583	179	64
Copperbelt	2,264	1,853	411	117
Eastern	608	470	138	92
Luapula	3,804	3,013	791	195
Lusaka	1,447	1,189	258	128
Muchinga	3,406	2,726	680	183
Northern	4,126	3,178	948	255
North Western	1,159	923	236	59
Southern	2,416	1,841	575	147
Western	3,288	2,271	1,017	247

Source: Ministry of Community Development and Social Services (MCDSS). 2020. Annual Report.

5.6 Supporting women's livelihood (SWL) Initiative

The Supporting Women's Livelihoods (SWL) initiative is a component of the Girl's Education Women Empowerment and Livelihoods (GEWEL) project implemented by the Ministry of Community Development and Social Services (MCDSS) which builds on the Government's existing structures and programming to empower the poor women with livelihoods and economic empowerment support. The SWL initiative supports a comprehensive package of activities for beneficiaries, including context-specific training, mentoring and peer support, provision of productivity grants, and facilitation of savings groups. The main goal of this initiative is to provide women within the age 19 to 64 years with access to opportunities that increase the productivity of their livelihoods and economic empowerment. In 2024, 25, 260 females received support with grants of which 24, 754 were trained in life and business skills and 23, 239 received savings support.

Table 5.7: Highlights of the SWL's performance from 2020 to 2024

Year	Number of Women Supported with Productivity Grants	Number of women trained in life and business skills	Number of Women who received savings Support
2020	17,768	14,569	13,326
2021	40,404	37,575	35,959
2022	21,144	19,875	19,241
2023	19,994	19,594	18,594
2024	25,260	24,754	23,239

Source: Ministry of Community Development and Social services

5.7 Citizens Economic Empowerment Commission

The Citizens Economic Empowerment Commission (CEEC) is a statutory body under the Government of the Republic of Zambia mandated to promote broad-based and inclusive economic empowerment for citizens, particularly targeting vulnerable groups such as women, youth, persons with disabilities, and rural communities. Through funding provided by the government and cooperating partners, the

CEEC implements empowerment programs aligned with national development priorities that aim to reduce poverty, promote gender equality, and enhance local economic development.

Central to its mandate is the principle of socially equitable distribution of economic opportunities, ensuring that women, youth, persons with disabilities, and rural communities are actively supported through tailored financing products and entrepreneurship training. By prioritizing social distribution, CEEC contributes to building a more inclusive economy where all citizens can participate meaningfully in wealth creation and national development.

5.8 Empowerment Fund

Funding for these empowerment programs is approved annually by Parliament and released through the Treasury. The trends in funding for empowerment over the past five years reflect the government's evolving priorities and fiscal space. The funding trajectory from 2020 to 2024 demonstrates the government's growing commitment to inclusive economic empowerment through CEEC. From a low base in 2020 and a gap in 2021, the significant allocations from 2022 onwards reflect a renewed focus on reducing inequality, supporting underserved communities, and strengthening Zambia's entrepreneurial ecosystem.

Table 5.8 shows that in 2020, CEEC was allocated K11 million by Parliament, of which K10 million was released and disbursed to beneficiaries. This modest allocation enabled the Commission to implement small-scale empowerment initiatives, despite broader fiscal constraints facing the country.

In 2021, although K15 million was approved by Parliament, no funds were released by the Treasury. As a result, no empowerment activities were carried out during the year. This funding gap significantly disrupted program continuity and temporarily halted support to entrepreneurs, particularly affecting ongoing projects and beneficiaries in the pipeline.

In 2022, the government increased its commitment to citizen empowerment, approving K350 million for CEEC and successfully releasing K349.6 million, which was fully disbursed. This sharp increase marked a strategic shift in national priorities towards economic recovery, job creation, and poverty reduction, particularly in the wake of the COVID-19 pandemic and its socioeconomic impacts. It also aligned with the Government's focus on economic inclusion and support to women and youth.

This upward trend continued in subsequent years, with CEEC receiving and disbursing K362.2 million in 2023 and K391.9 million in 2024. This consistent increase in funding underscores the government's recognition of empowerment financing as a key tool for promoting local enterprise development, boosting household incomes, and supporting the growth of small and medium-sized enterprises (SMEs).

Table 5.8: Empowerment Fund for 2020 to 2024

Year	Amount Approved by Parliament	Amount Released by Treasury	Amount Disbursed
2020	11,000,000.00	10,000,000.00	10,000,000.00
2021	15,000,000.00	-	-
2022	350,000,000.00	349,681,945.00	349,681,945.00
2023	362,199,777.00	362,199,777.00	362,199,777.00
2024	391,900,075.00	391,900,075.00	391,900,075.00

Source: CEEC Annual Report, 2020-2024

5.9 Empowerment by Product

The Citizens Economic Empowerment Commission (CEEC) designs and delivers empowerment products in alignment with the Government of Zambia's annual priorities as outlined in national development plans and presidential directives. Each year, the Commission tailors its loan and grant products to support key sectors such as agriculture, manufacturing, construction, energy, and trade while ensuring inclusive participation from women, youth, and rural communities.

These products are not static; they evolve with emerging economic trends and socio-political goals. Table 5.9 presents the number of citizens empowered by CEEC across various products from 2020 to 2024. CEEC has consistently tailored its empowerment interventions to respond to national socio-economic needs with a particular focus on supporting women, marketeers, youth, and rural communities. Each year's top-performing products reflect strategic areas of national interest. Notably, no empowerment activities were recorded in 2021 due to a lack of funding, marking a gap in program implementation and disbursement that resumed in 2022.

The table shows that, in 2020, the Aquaculture Seed Fund financed by the African Development Bank (AfDB) as a three-year flagship project was the most impactful initiative, empowering 483 citizens with 245 males and 238 females.

In 2022, CEEC rolled out the Marketeer Booster Loan, aimed at empowering informal traders particularly women who dominate the sector. It became the top product that year, benefiting 22, 707 citizens, of whom over 75 percent were women. Aquaculture remained a key product that year, empowering 626 citizens (56 percent male, 44 percent female), while Trade Finance reached 93 beneficiaries.

In 2023, the Marketeer Booster Loan and the newly introduced Busulu Loan were the most prominent interventions, empowering 13,887 and 7,084 citizens respectively. Women accounted for 75 percent of Marketeer Booster and 60 percent of Busulu beneficiaries, reflecting CEEC's strong gender equity commitment.

Table 5.9: Number of Citizens Empowered by Product Per Year

Empowerment Product	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Agricultural Mechanization	-	-	-	-	50	13	35	20	123	28
Agricultural Processing	-	-	-	-	28	8	32	20	80	31
Auto Mechanics	-	-	-	-	10	1	23	3	5	-
Construction & Insfrastructure	-	-	-	-	3	3	26	2	7	4
Livestock Outgrower Scheme	-	-	-	-	13	3	7	1	9	6
Aquaculture	245	238	-	-	351	275	3	2	3	-
Own A Taxi, Minibus & Light Truck	-	-	-	-	3	1	-	-	110	41
Presidential Annual Awards	-	-	-	-	-	-	-	-	32	12
ICT, Innovations, Media, Creative Arts	-	-	-	-	10	6	18	10	3	3
Mining	-	-	-	-	1	-	3	2	-	-
Tourism	-	-	-	-	4	1	7	11	14	3
Trade Finance	-	-	-	-	74	19	78	29	25	3
Marketeer Booster Loan	-	-	-	-	5,521	17,186	3,480	10,407	177	210
Busulu Loan	-	-	-	-	-	-	6,157	927	268	276
Light Manufacturing	-	-	-	-	4	1	1	-	-	-
Energy Loan Product	-	-	-	-	-	-	2	2	9	2
Bulk Storage	-	-	-	-	-	-	3	1	1	-

Source: CEEC Loan Management System, 2024

By 2024, CEEC realigned its focus to respond to the impact of the national drought, prioritizing agriculture and transportation. Agricultural Mechanization and Agricultural Processing became leading products, empowering 151 (82 percent male, 18 percent female) and 111 (72 percent male, 28 percent female) citizens respectively. The Own-a-Taxi initiative also gained prominence, supporting 151 minibus and taxi operators nationwide 73 percent male and 27 percent female to enhance urban mobility and livelihood opportunities. The Aquaculture project, reaching its final phase, recorded a minimal number of new beneficiaries due to its conclusion. Across the years, CEEC's empowerment efforts have remained inclusive, adaptable, and aligned to national development goals, with a consistent gender-sensitive approach that places women and vulnerable groups at the center of economic transformation.

5.10 Empowerment by Province

Table 5.10 presents the distribution of CEEC empowerment programs across Zambia's ten provinces, demonstrating the Commission's nationwide approach to inclusive economic empowerment. By rolling out empowerment products in all provinces, the Commission addresses regional economic disparities, promotes equitable access to resources, and fosters local enterprise development. This provincial breakdown highlights the scale and reach of CEEC's impact, showcasing how various empowerment products are tailored to meet the specific economic needs and opportunities in each region.

In 2022, CEEC empowerment efforts were strongly concentrated in rural provinces such as Northwestern, Luapula, and Eastern, aligning with the Commission's mandate to uplift underprivileged and marginalized communities. Northwestern recorded the highest number of beneficiaries, with 1,558 males and 5,041 females empowered, followed by Luapula with 1,084 males and 2,095 females. This rural focus reflects CEEC's strategy to stimulate economic activities in less developed areas through targeted interventions. In Lusaka, although urban, most empowerment programs were implemented in high-density, low-income areas targeting unemployed and informal sector populations, especially women and youth. This approach demonstrates CEEC's commitment to improving the livelihoods of vulnerable groups by expanding access to capital and enterprise opportunities in both rural and underserved urban communities.

Table 5.10: Number of Citizens Empowered through CEEC by Province, 2020-2024

Province	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Central	21	29	-	-	546	1,054	785	2,551	48	7
Copperbelt	25	18	-	-	235	814	459	1,782	114	77
Eastern	31	38	-	-	414	1,514	135	221	34	49
Luapula	62	31	-	-	1,084	2,095	106	478	32	154
Lusaka	9	12	-	-	712	1,988	804	3,677	192	213
Muchinga	19	31	-	-	265	898	352	1,414	93	258
Northern	7	16	-	-	364	1,369	522	795	63	42
Northwestern	11	12	-	-	1,558	5,041	1,123	3,285	21	16
Southern	19	13	-	-	548	1,368	238	735	43	21
Western	38	41	-	-	355	1,367	434	1,441	24	7

Source: CEEC Loan Management System

Across the five-year period, CEEC's gender targeting strategy is evident, with women consistently making up most beneficiaries in nearly every province. Table 5:11 further shows that, in 2022 and 2023, female beneficiaries outnumbered males in all ten provinces, with gender proportions often exceeding 65 percent women. Notably, Northwestern, Luapula, and Lusaka saw some of the widest gender gaps in favor of women, indicating the impact of CEEC's pro-women financial products like the Marketeer Booster and Busulu Loans. This trend continued into 2024, with Muchinga (93 males and 258 females) and Luapula (32 males and 154 females) maintaining a strong focus on empowering women-led enterprises.

5.11 Empowerment by Social Distribution

CEEC's empowerment objectives focus on achieving balanced social distribution by targeting key groups across Zambia, including women, youth, men, and people with disabilities. The strategic targets set by the Commission aim to empower 40 percent women, 40 percent youth, 15 percent men, and 5 percent people with disabilities through its programs and initiatives. These percentages guide CEEC's efforts to promote inclusive economic participation, ensuring that vulnerable groups gain access to entrepreneurship opportunities, skills training, and financial support. By adhering to these targets, CEEC strives to foster equitable development and reduce socio-economic inequalities across the country.

The social distribution data for the Aquaculture empowerment product shows a total of 483 beneficiaries, of which 242 were men and 241 were women.

The 2022 social distribution of CEEC empowerment programs shows that the Marketeer Booster Loan stood out, 14, 250 of beneficiaries being females and 8, 457 reflecting strong support for informal traders. While male dominance was evident in sectors like construction and mechanics.

The 2023 social distribution data reveal that the Marketeer Booster Loan and Busulu Loan were the most impactful products, with females forming most beneficiaries. For the Marketeer Booster Loan, female beneficiaries were 9,200, while males were 4,687 beneficiaries.

The 2024 social distribution data highlights CEEC's continued efforts to empower vulnerable groups, with a notable shift towards enhancing participation in traditionally male-dominated sectors and introducing mobility-focused interventions. The Busulu Loan remained a leading product in social inclusion, benefiting a total of 544 beneficiaries of which 265 were males and 279 were females.

Table 5.11: Social Distribution by Empowerment Products and Sex, 2020 to 2024

Empowerment Product	2020		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female
Total	**242**	**241**	**9,005**	**14,577**	**8,414**	**12,898**	**877**	**603**
Agricultural Mechanization			51	12	35	20	123	28
Agricultural Processing			28	5	33	19	80	31
Auto Mechanics			10	1	23	3	5	0
Construction & Infrastructure			5	2	26	2	7	4
Livestock Out grower Scheme			8	3	7	1	9	6
Aquaculture	242	241	351	275	3	2	3	0
Own A Taxi, Minibus & Light Truck			3	1	-	-	110	36
Presidential Annual Awards			-	-	-	-	32	12
ICT, Innovations, Media, Creative Arts			9	7	18	10	3	3
Mining			1	-	3	2	-	0
Tourism			4	1	7	11	14	3
Trade Finance			74	19	72	35	25	3
Marketeer Booster Loan			8,457	14,250	4,687	9,200	191	196
Busulu Loan			-	-	3,494	3,590	265	279
Light Manufacturing			4	1	1	-	-	0
Energy Loan Product			-	-	2	2	9	2
Bulk Storage			-	-	3	1	1	0

Source: CEEC Loan Management System

5.12 Citizens trained in Entrepreneurship skills

The mandate of the Citizens Economic Empowerment Commission (CEEC) includes equipping citizens across all age groups with entrepreneurship skills to promote self-reliance, economic participation, and sustainable livelihoods. Through targeted training programs, CEEC empowers youth, women, and other vulnerable groups with the knowledge and tools necessary to start, manage, and grow businesses. These capacity-building initiatives are designed to foster a culture of entrepreneurship, enhance financial literacy, and improve business management, thereby enabling citizens to contribute meaningfully to national development and economic transformation.

Table 5.12 shows the number of citizens trained in entrepreneurship skills by sex for the period 2020 to 2024. The data reveals that a significant growth in the number of citizens trained in entrepreneurship skills over the five-year period, increasing from 852 in 2020 to 123,504 in 2023, before declining to 38,807 in 2024 as CEEC transitioned to more targeted programs.

The most notable jump occurred between 2021 and 2022, where total training increased by over 20, 000 beneficiaries, largely due to scaled-up outreach and national programs aimed at empowering informal entrepreneurs. In terms of participation, male participants consistently represented the majority, accounting for approximately 68 percent (135,168) of the total trainees, while females comprised 32 percent (63,534). However, the gender gap has shown signs of narrowing in specific years, such as 2021 and 2024, where female participation reached 45 percent and 36 percent respectively. This trend demonstrates CEEC's continued efforts to improve inclusivity and promote gender-balanced empowerment, especially among women and vulnerable groups.

Table 5.12 Number of Citizens Trained in Entrepreneurship Skills by Sex, 2020 - 2024

Year	Total	Male	Female
Total	**198,702**	**135,168**	**63,534**
2020	852	476	376
2021	1,600	874	726
2022	33,939	21,510	12,429
2023	123,504	87,523	35,981
2024	38,807	24,785	14,022

Source: CEEC Loan Management System

5.13 Preferential Procurement Certificates

The Preferential Procurement Certificate issued by the CEEC is a document designed to promote the participation of empowered citizens and citizen-owned companies in public procurement and tendering processes. Table 5.13 shows the Preferential Procurement Certificates issued between 2020 and 2024. Male applicants consistently outnumbered female applicants, with males accounting for 5,107 of the total certificates issued and females accounting for 3,273. The highest number of certificates was issued in 2022, with a total of 2, 664. This spike can be attributed to increased awareness and outreach efforts by CEEC encouraging citizens to formalize their businesses and participate in government procurement opportunities.

Table 5.13: The Preferential Procurement Certificate, by Sex, 2020 - 2024

Year	Total	Male	Female
2020	1,187	816	371
2021	1,470	912	558
2022	2,664	1,467	1,197
2023	1,910	1,123	787
2024	1149	789	360
Total	**8,380**	**5,107**	**3,273**

Source: CEEC Loan Management Sy

CHAPTER SIX: FINANCIAL INCLUSION

Data on financial inclusion provides information on the demand, access, use of and behavior towards financial services by the population aged 16 years and older.

In 2020, the adult population size increased to 9.5 million from 8.1 million in 2015. The adult population remains predominantly rural based; Majority (63.1 percent) of the adult population is young, aged 35 years or younger. Female adult population stood at 52.5 percent compared to 47.5 percent males. This is according to the 2020 FinScope Survey.

Table 6.1 shows that financial inclusion increased from 59.3 percent in 2015 to 69.4 percent in 2020. This was largely attributed to the policy reforms and interventions which led to the increased uptake of digital financial services.

Subsequently, the level of financially excluded adults decreased to 30.6 percent in 2020 from 40.7 percent recorded in 2015. This reduction in financially excluded adults was largely as a result of policy reforms and interventions by Government, and other financial sector stakeholders that had a positive influence on the uptake of digital financial products and services.

Table 6.1: shows information on the summarized findings from the 2020 FinScope Survey.

Table 6.1: Summary of Top Line Findings

Description	2020	2015
Total population of Zambia' [million]	17.9	15.5
Total adult population' (million)	9.5	8.1
Adults living in rural areas (%)	52.6	54.8
Adults living in urban areas (%)	47.4	45.2
Male adults(%)	47.5	49.0
Female adults(%)	52.S	51.0
Level of financial inclusion (%)	69.4	59.3
Financial inclusion amongst males(%)	71.2	61.2
Financial inclusion amongst females(%)	67.9	57.4
Financial inclusion in urban areas(%)	83.8	70.3
Financial inclusion in rural areas(%)	56.9	50.1
Formal financial inclusion(%)	61.3	38.2
Informal financial inclusion[%)	32.3	37.9
Adults financially healthy(%)	13.6	0
Adults financially literate (%)	23.6	0
Adults who experienced climate change effects (%)	65.8	0

Source: FinScope Zambia 2020 Survey Report

6.1 Developments in Financial Inclusion

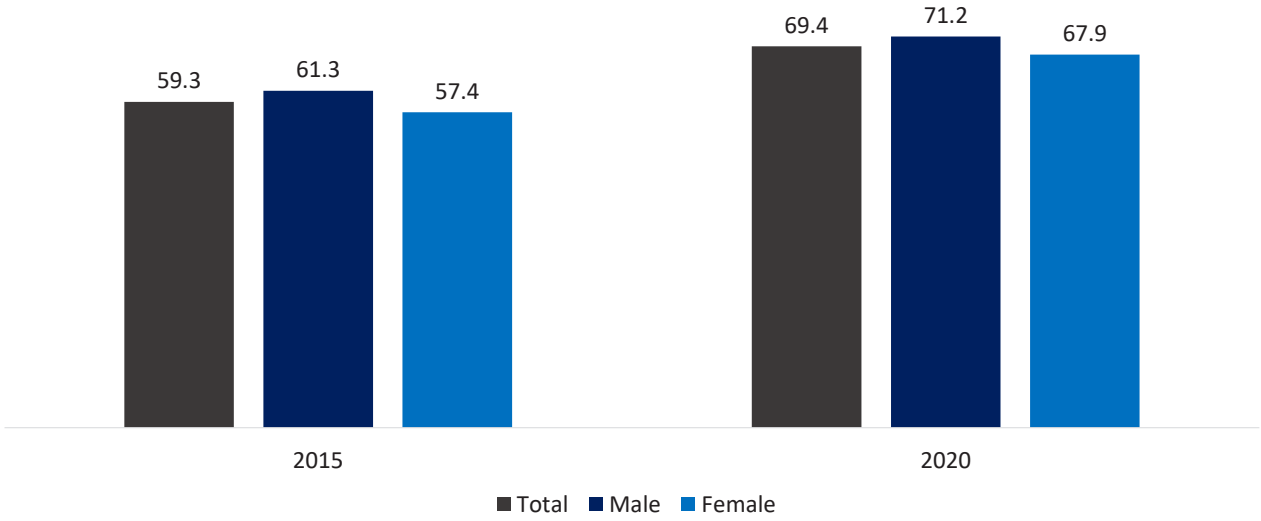
The Survey findings shows that the level of financial inclusion rose by 10.1 percentage points from 59.3 percent in 2015 to 69.4 percent in 2020. Subsequently, financially excluded adults decreased from 40.7 in 2015 to 30.6 percent in 2020.

Figure 6.1 shows the percentage distribution of financially included persons aged 16 years and older in 2015 and 2020.

The information shows that more males dominated in financial inclusion in both 2015 and 2020. The financial inclusion of females increased from 57.4 percent in 2015 to 67.9 percent in 2020. Similarly, the financial inclusion of males also increased from 61.3 percent in 2015 to 71.2 percent in 2020.

In both sexes the financially included adults increased from 59.3 percent in 2015 to 69.4 percent in 2020 and this could be attributed to a surge in penetration of mobile money services.

Figure 6.1: Percentage distribution of Financially Included Adults (16 years and above), by Sex, 2015 and 2020



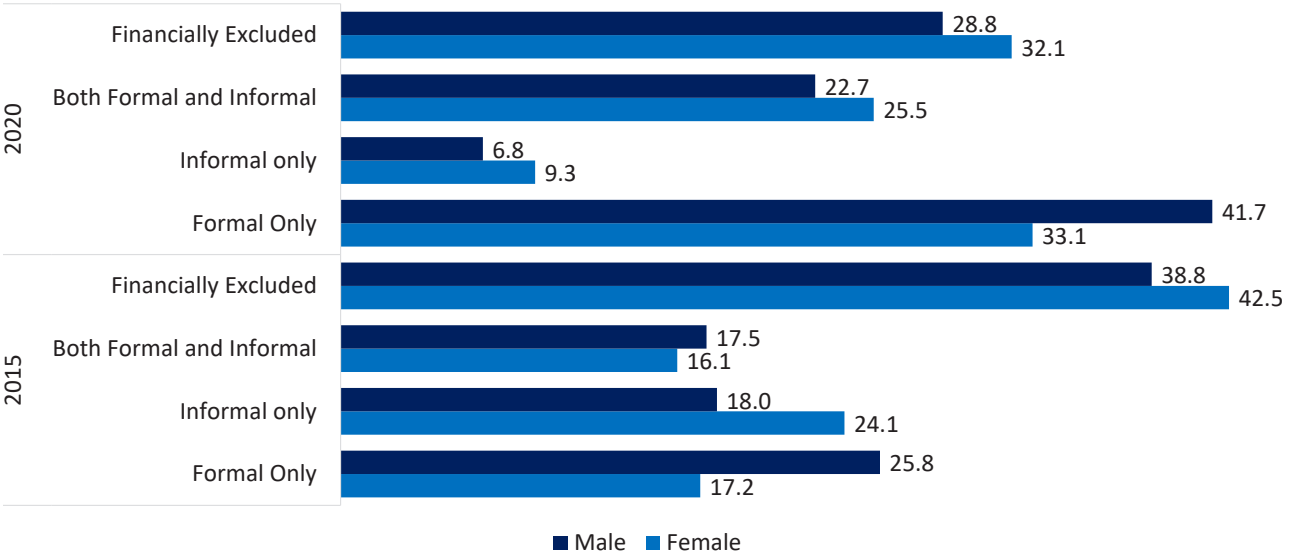
Source: FinScope Zambia 2020 Survey Report

6.2 Financial Access Strands by Sex

Analysis of access strands by sex showed that more males at 41.7 percent used only formal financial services in 2020 compared to their female counterparts (33.1). More females used only informal financial services at 9.3 percent in 2020 and were most likely to be financially excluded at 32.1 percent in the same year under review.

The situation is similar to that displayed in 2015 were more males used formal services at 25.8 percent compared to females at 17.2.

Figure 6.2: Percentage distribution of Financially Access Strand by Sex, 2015 and 2020

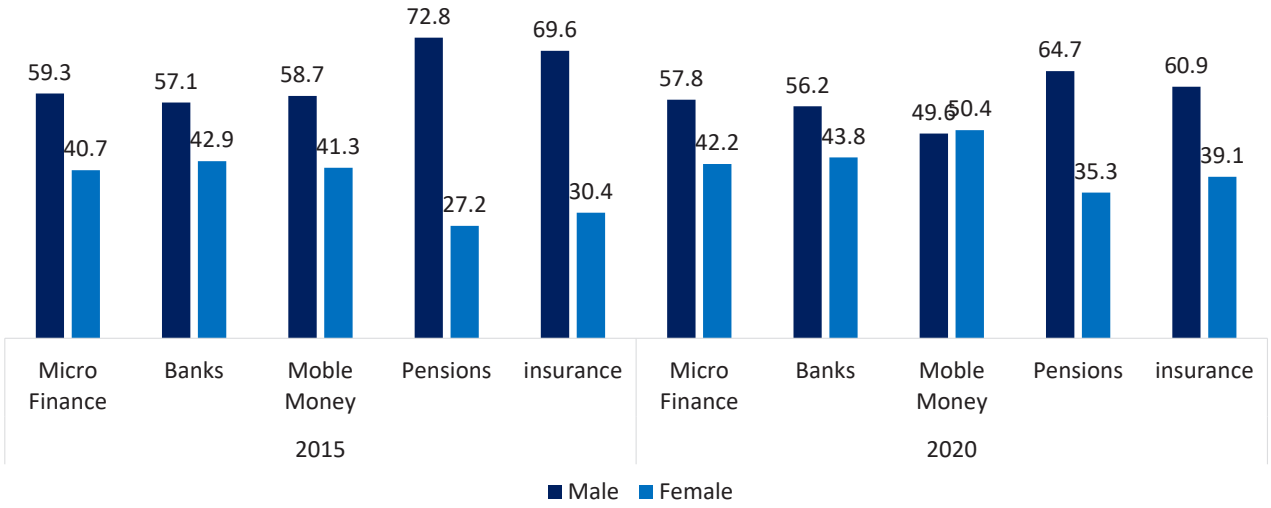


Source: FinScope Zambia 2020 Survey Report

6.3 Uptake of Formal Financial Services

The growth in the formal financial sector was driven by a number of financial services of which the uptake of mobile money products/ services was recorded at 50.4 percent among females and 49 percent among males in 2020. With the rest of the financial services, males were dominating.

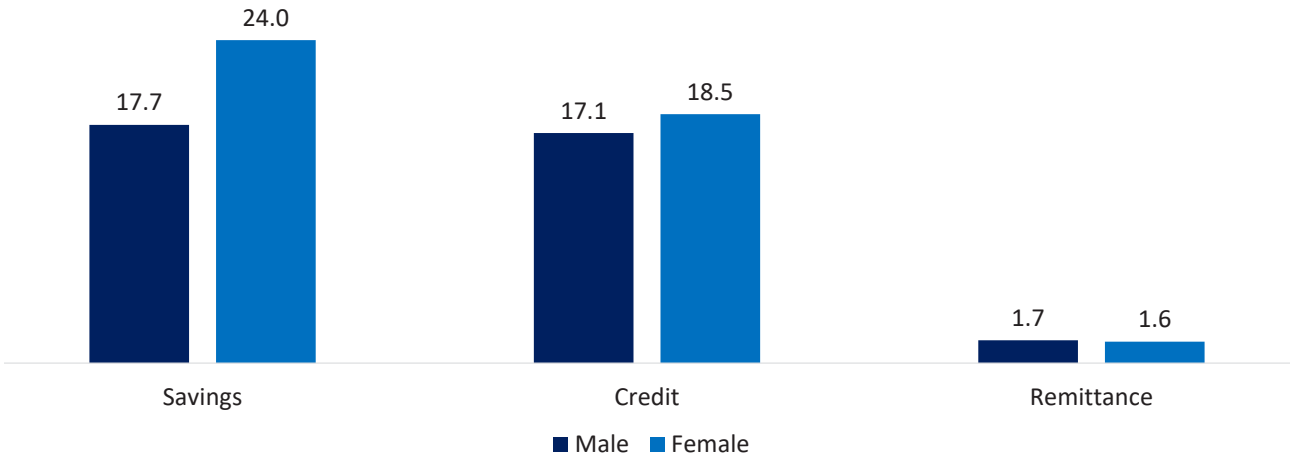
Figure 6.3: Percentage distribution of persons involved in the Use of Formal Financial Services by Sex, 2015- 2020



Source: FinScope Zambia 2020 Survey Report

Figure 6.4: shows the percentage of persons involved in the use of Informal savings services by sex. According to the information for 2020, more females participated in the use of Savings and Credit services. Among females, 24 percent participated in Savings services while males were 17.7 percent. In relation to credit services, females were at 18.5 percent while males were at 17.1 percent.

Figure 6.4: Percentage of Persons involved in the use of Informal Savings Services, by Sex,2020



Source: FinScope Zambia 2020 Survey Report

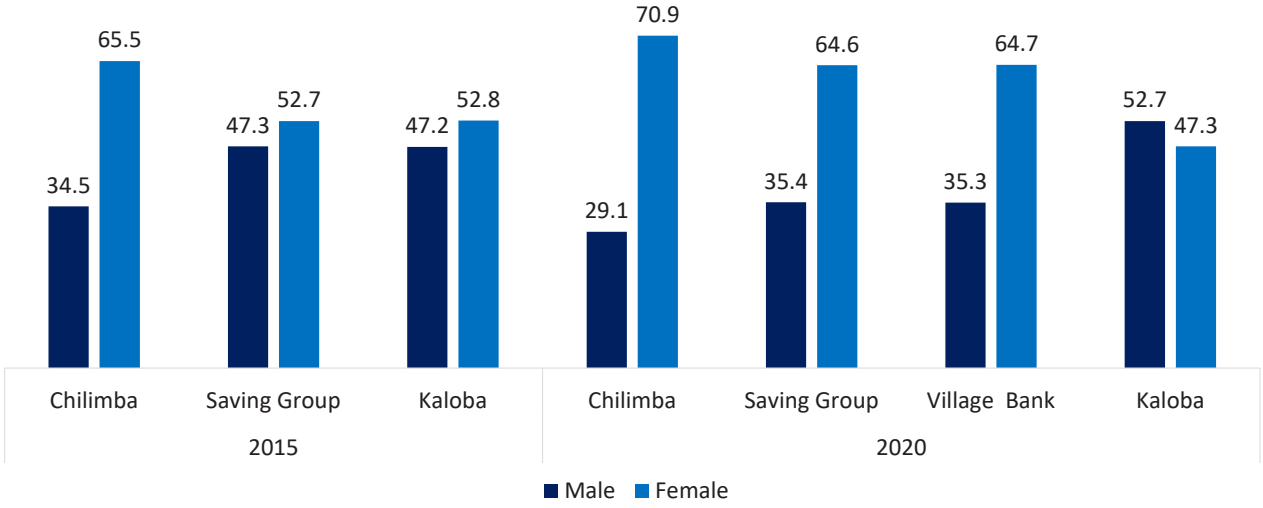
Figure 6.5 shows the percentage distribution of persons involved in the use of Informal Credit and Community savings group.

The information shows that females dominated in the Chilimba and Savings group in 2015 and 2020. In 2015, about 53 percent of females were involved in the use of Savings Group while males were recorded at 47 percent. In 2020, females involved in the saving group were at 64.6 percent and males were at 35.4 percent. Females involved in Chilimba were at 65.5 percent in 2015 while males were at 34.5 percent. Among females involved in Chilimba, the percentage increased from 65.5 in 2015 to about 71 percent in 2020.

In 2020, males dominated in Kaloba at about 53 percent compared to their female counterparts (47 percent).

Data on village banking was not captured in 2015 but in 2020, it is showing that there were more females (65 percent) involved in village banking than males (35 percent).

Figure 6.5: Percentage Distribution of Persons involved in the use of Informal Credit and Community savings Group by Sex, 2015-2020



Source: FinScope Zambia 2020 Survey Report

CHAPTER SEVEN: EDUCATION AND TRAINING

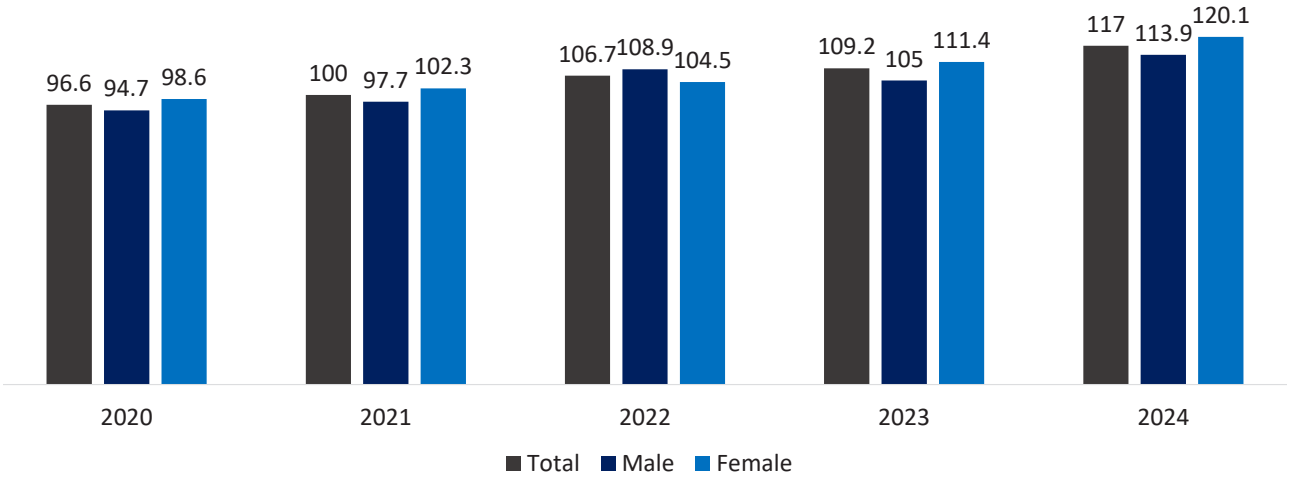
7.1 Gross Enrolment Rate (GER)

7.1.1 GER - Primary Education

Gross enrolment rate (GER) indicates the total enrolment of learners in a specific level regardless of age, in a particular year, expressed as a percentage of the official school-age population for that level. GER is widely used to show the general level of participation at each level of education. It also indicates the capacity of the education system to enroll learners of an age group.

A negative gender gap value indicates that girls' enrolment was lower than that of boys and vice versa. Ideally, the gender gap is supposed to be zero; indicating that there are no enrolment inequalities between the sexes. In 2024, the national GER for primary education enrolment was 120.1 percent for girls and 113.9 percent for boys, giving an absolute gender gap of 6.2 percentage points; whereas the secondary enrolment gap was 4.9 percent indicating an increase in the gender gap in secondary school from 4.7 percent in 2023 to 4.9 percent in 2024.

Figure 7.1 GER - Primary Education by Sex, 2020-2024



Sources: Educational Statistical Bulletin 2024.

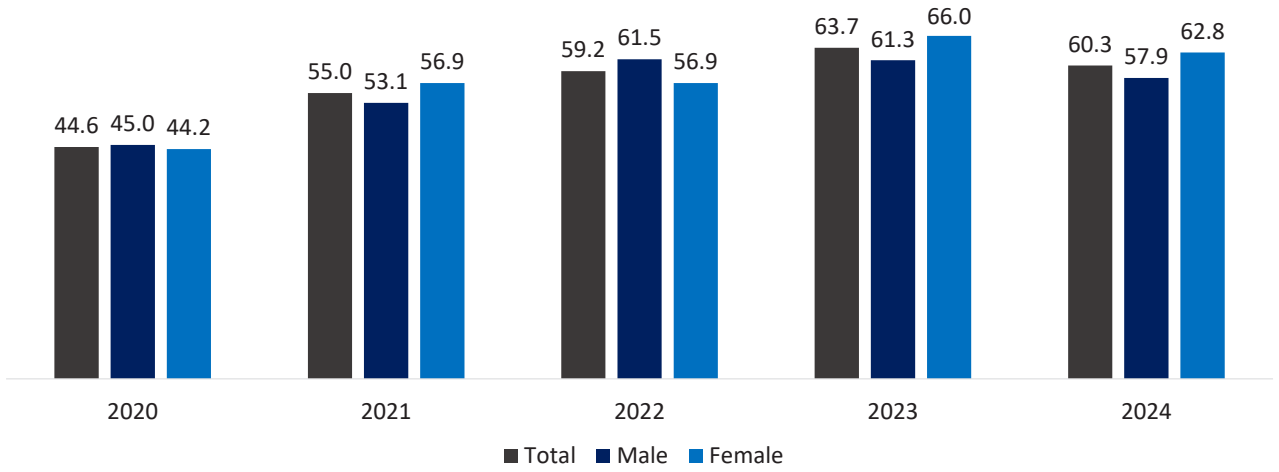
7.1.2 GER - Secondary Education

Secondary school enrolment gaps show fluctuations than those at the primary level in the years under review. Although there were more girls than boys enrolled in secondary school in 2023 and 2024, there was a balance between both sexes in 2020. (See table 6.2) The GER for Secondary school shows a steady increase in females from 2020 to 2024; unlike for males which recorded a decline in the GER.

In 2023, the GER for females was 66 percent and males were at 61.3 percent; while in 2024, the GER for females was at 62.8 percent and males at 57.9 percent.

The gap in GER fluctuates, but females consistently show a higher GER in most years except in 2022.

Figure 7.2: GER - Secondary Education



Sources: Educational Statistical Bulletin 2024

Table 6.2 Gross Enrolment Rate (Per Cent) by Grade and Province, 2024

Province/ Grade Group	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7	Grade 8	Grade 9	Grade 10	Grade 11	Grade 12
Central	113.7	114	115.3	110.7	102.6	98.3	83.9	63	56.4	37.1	35	25.1
Copperbelt	147.9	157.5	158.6	159.7	155.2	157.9	146.7	153.2	139.5	111.3	109.2	85.2
Eastern	160	144.5	135.3	126.1	112.8	107.9	91.6	66.6	48.9	37.1	38.2	27.1
Luapula	154.7	150.4	138	124.3	113.5	104.5	89.2	70.2	63.6	43.8	46.6	38.9
Lusaka	60.5	62.6	65.9	71.7	72.8	73.6	74.1	71.7	73.2	54.9	56.5	44.4
Muchinga	114.4	109.1	108.7	101.3	93.9	91	70	59.2	43.9	33.2	34.2	21.6
North Western	172.5	166.3	159.4	152.4	140	133.9	141.8	99.9	107.7	62.5	72.7	68.9
Northern	147.4	137.9	130.2	120.7	109.7	101.7	82.9	69.8	57.9	40.1	40.2	32.3
Southern	132.2	130.3	131.9	122.1	118.6	120.2	116.2	72.1	73.4	44	46.2	36.6
Western	181.2	168	160.4	150.3	139	130.8	120.1	83.8	87.3	47.1	47.3	48.9
National	129	125.9	123.6	118.5	111.5	108.5	98.8	79.6	73.9	51.1	52	41.3

Sources: Educational Statistical Bulletin 2024.

7.2 Net Enrolment Rates (NER)

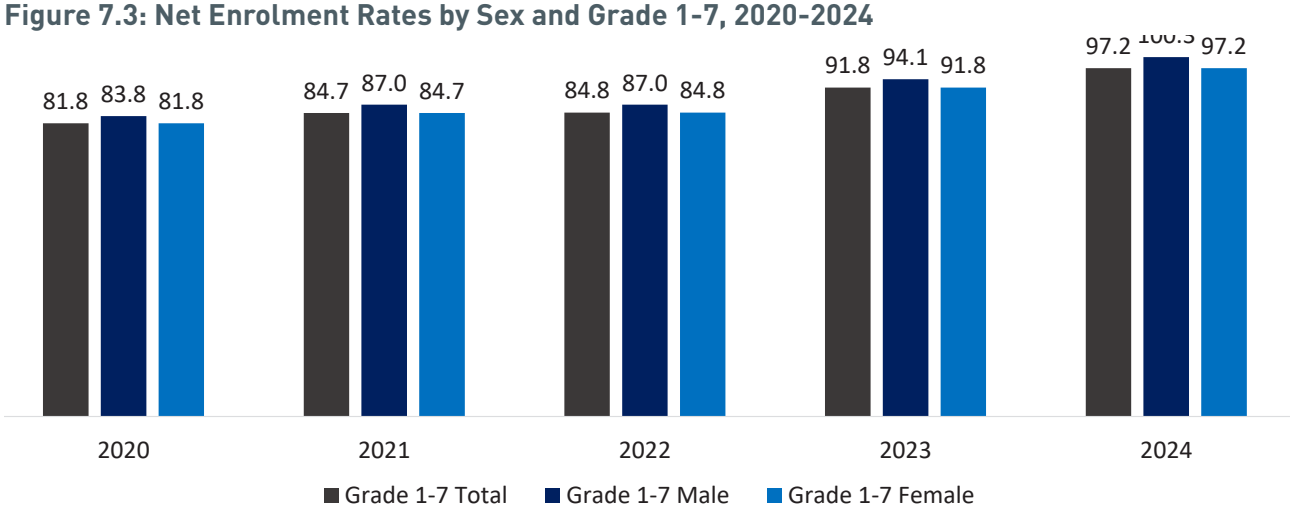
Net enrolment rate (NER) is the number of pupils – boys and girls – of an official age group in a specific education level (in this case, primary and secondary education) enrolled in that level, expressed as a percentage of the corresponding population. NER helps to account for all children's education at a given age and school level; a NER below 100 percent indicates that not all children of that age group are in school. NER is an indication of the country's progress towards achieving universal access to education.

7.2.1 Net Enrolment Rates (NER) – Primary School

Primary NER is the proportion – in percentage – of learners of primary-school-age (aged 7–13) who are enrolled in primary school (grades 1–7) as a ratio to the total number of 7–13-year-olds in the

total population. Secondary NER is the percentage of secondary-aged learners (aged 14–18) who are enrolled in secondary school (grades 8–12) as a proportion of the 14–18-year-olds in the population. Figure 7.3 shows the NER for both primary and secondary school enrolments in the years 2020 –2024. There is an increase in NER, from 2020 to 2024, at both the primary school level from 79.9 percent to 94.0 percent for boys and from 83.8 percent to 100.3 percent for girls.

Figure 7.3: Net Enrolment Rates by Sex and Grade 1-7, 2020-2024

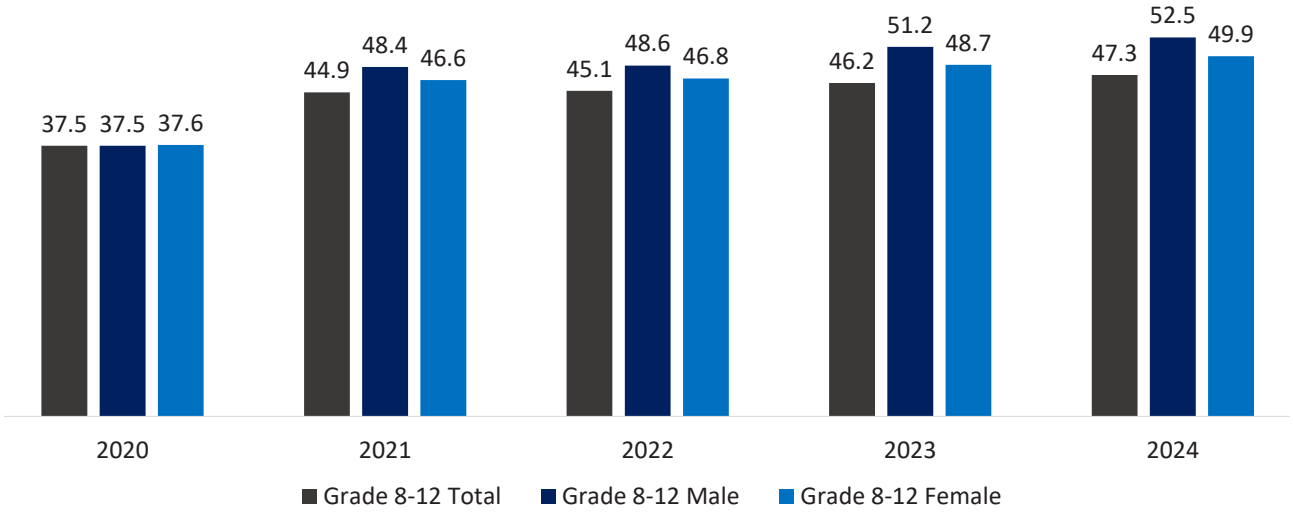


Sources: Educational Statistical Bulletin 2020-2024.

7.2.2 Net Enrolment Rates (NER) – Secondary School

Figure 7.4 shows the Net Enrolment Rate for grade 8 –12, by sex. At secondary school level the NER enrolment for boys increased from 37.5 percent to 47.3 percent. It further increased for girls from 37.5 percent to 52.5 percent. Secondary school NER had the lowest enrolment rate for both girls and boys and very few pupils enrolled in 2020. Unlike in the case of primary education.

Figure 7.4: Net Enrolment Rates by Sex and Grade 8-12, 2020-2024



Sources: Educational Statistical Bulletin 2020-2024

Table 7.1 shows Primary School net enrolment rates by province and sex. The NER for girls was higher (100.3 percent) than that of boys (94 percent), implying that the rate of enrolment of girls at primary education exceeded that of the rate for boys in 2024. The total NER in 2024 was 97.2 percent, while the Gender Parity Index (GPI) was 1.1. The Primary School NER recorded a positive growth showing an increase from 81.8 percent in 97.2 percent in 2024.

Table 7.1: Primary Net Enrolment Rates by Province and Sex, 2020 to 2021

Province	2020			
	Boys	Girls	Total	GPI
National	**79.9**	**83.8**	**81.8**	**1.1**
Central	101.7	105.2	103.4	1
Copperbelt	74.1	78.1	76.1	1.1
Eastern	73.3	84.9	79	1.2
Luapula	89.9	88.4	89.2	1
Lusaka	45.7	49.3	47.5	1.1
Muchinga	90.8	89.6	90.2	1
North Western	99.6	105.4	102.4	1.1
Northern	89	88.2	88.6	1
Southern	77.4	83.7	80.5	1.1
Western	107	110	109	1

Province	2021			
	Boys	Girls	Total	GPI
National	**82.5**	**87**	**84.7**	**1.1**
Central	99.6	104.7	102.2	1.1
Copperbelt	82.6	87.6	85.1	1.1
Eastern	78.8	91.2	85	1.2
Luapula	95.6	95.3	95.5	1
Lusaka	39.7	43.4	41.5	1.1
Muchinga	78.2	79.1	78.7	1
North Western	119.5	121.2	120.4	1
Northern	86.9	86.8	86.9	1
Southern	86	91.5	88.7	1.1
Western	107.2	109.1	108.2	1

Province	2022			
	Boys	Girls	Total	GPI
National	**82.6**	**87**	**84.8**	**1.1**
Central	99.9	105.1	102.5	1.1
Copperbelt	82.8	88	85.2	1.1
Eastern	79.2	91.6	85	1.2
Luapula	95.7	95.4	95.7	1
Lusaka	40.2	43.6	41.7	1.1
Muchinga	78.3	79.3	78.8	1
North Western	119.8	121.6	120.6	1
Northern	87.3	87.2	86.9	1
Southern	86.1	91.9	88.8	1.1
Western	112	118.2	115.2	1.1

Province	2023			
	Boys	Girls	Total	GPI
National	**89.6**	**94.1**	**91.8**	**1.1**
Central	80.4	84.9	82.6	1.1
Copperbelt	80.4	84.9	82.6	1.1
Eastern	134.4	140.8	137.6	1
Luapula	77.8	90.5	84.1	1.2
Lusaka	100.8	101.2	101	1
Muchinga	33.6	36.2	34.9	1.1
North Western	82.3	83.8	83.1	1
Northern	157.9	160.5	159.2	1
Southern	93.1	93.6	93.3	1
Western	119.5	124.6	122	1

Province	2024			
	Boys	Girls	Total	GPI
National	94	100.3	97.2	1.1
Central	85.4	91.2	88.3	1.1
Copperbelt	121.5	131.8	126.7	1.1
Eastern	100.1	113.3	106.6	1.1
Luapula	106	106.6	106.3	1
Lusaka	52.7	57.9	55.3	1.1
Muchinga	83.3	83	83.1	1
North Western	122.9	129.8	126.3	1.1
Northern	99.7	102.3	101	1
Southern	98.9	106.4	102.6	1.1
Western	121.4	129.1	125.2	1.1

Sources: Educational Statistical Bulletin 2020-2024

Analysis at provincial level shows that, the NER in 2024 ranged from 55.3 percent in Lusaka to 126.7 percent in Copperbelt province. Only Copperbelt, Eastern, Luapula, Northern, North Western, Southern and Western provinces had a NER over 95 percent in 2024. The provinces closest to achieving this target of universal primary education, with NERs consistently in the 95 to 126.7 percent range between 2020 and 2024, are Eastern, Northern and Western.

7.3 Enrolment

7.3.1 National Enrolment by Sex in Primary and Secondary Schools

The total number of enrolments for both Primary and Secondary schools increased from 4,305,226 in 2020 to 6,527,980 in 2024 showing a percentage change of 51. 1 percent.

Table 7.4 shows the enrolment of pupils in Primary and Secondary schools by sex in the years 2020-2024.

In 2023, the number of enrolled females was slightly higher (3,036,302) than the number of enrolled males (2,900,203), representing 51.2 percent for females and 48.8 percent of the males, respectively. Similarly, in 2024, a total number of enrolled females was 3,366,202 slightly higher than the males with a total number of 3,161,778, representing 51.6 percent females and 48.4 percent males, respectively.

Table 7.2: Total Number of Enrolments in Primary and Secondary Schools by Sex, 2020-2024

Grade	Sex	2020	2021	2022	2023	2024	AVG Annual Growth Rate 2020-2024 (Per Cent)
All Grades	Male	2,130,643	2,451,612	2,705,036	2,900,203	3,161,778	9.68
	Female	2,174,583	2574002	2833645	3036302	3,366,202	10.96
	National	**4,305,226**	**5,025,614**	**5,538,681**	**5,936,505**	**6,527,980**	**10.33**

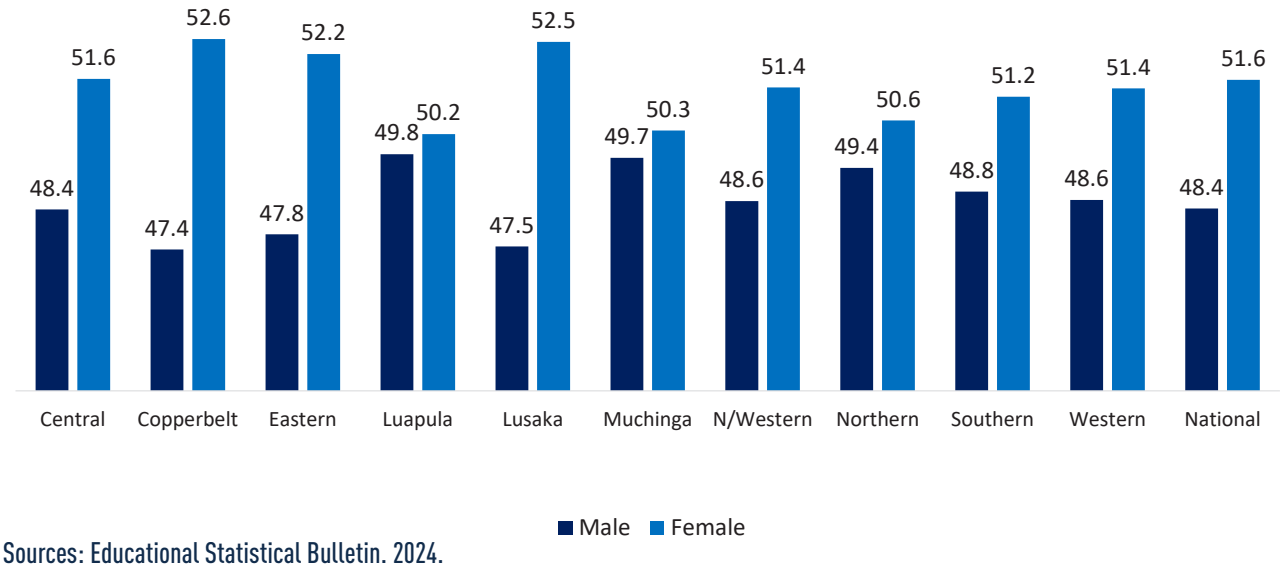
Sources: Educational Statistical Bulletin. 2024.

7.3.2 Enrolments by Sex and Province

Figure 7.5 shows the percentage distribution of enrolments in all grades (Primary and Secondary schools) by sex.

From 2020 to 2024, Zambia's total enrolment grew significantly from 4,305,226 to 6,527,980, marking an overall increase of 51.6 percent. Analysis at provincial level shows that in 2024, Copperbelt and Southern Provinces had the highest numbers of enrolment with 957,565 and 863,037, respectively. While Muchinga Province had the lowest numbers of enrolment with 327,301.

Figure 7.5: Percentage Distribution of enrolments in All Grades by Sex and Province 2020-2024.

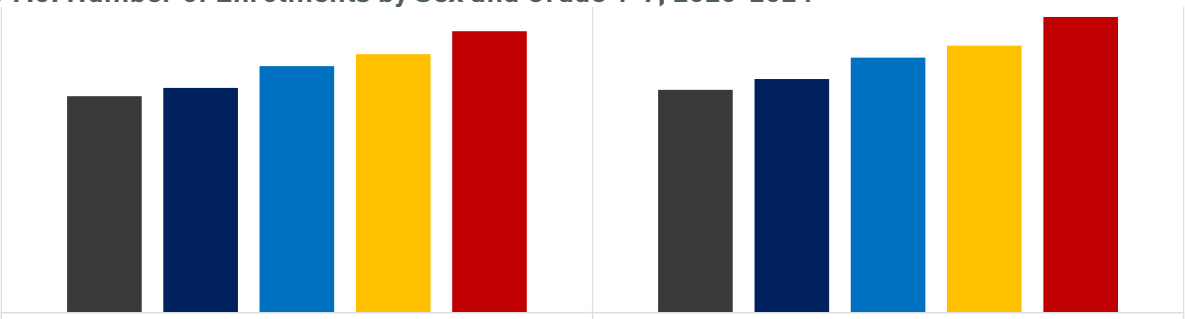


Sources: Educational Statistical Bulletin. 2024.

7.3.3 Enrolments by Sex and by Primary School

Figure 7.6 shows the number of enrolments by sex and by Primary level from 2020 to 2024. From the year 2020 to 2024 females have had higher enrolments compared to males, except in 2021 were male enrolment was higher compared to females.

Figure 7.6: Number of Enrolments by Sex and Grade 1-7, 2020-2024



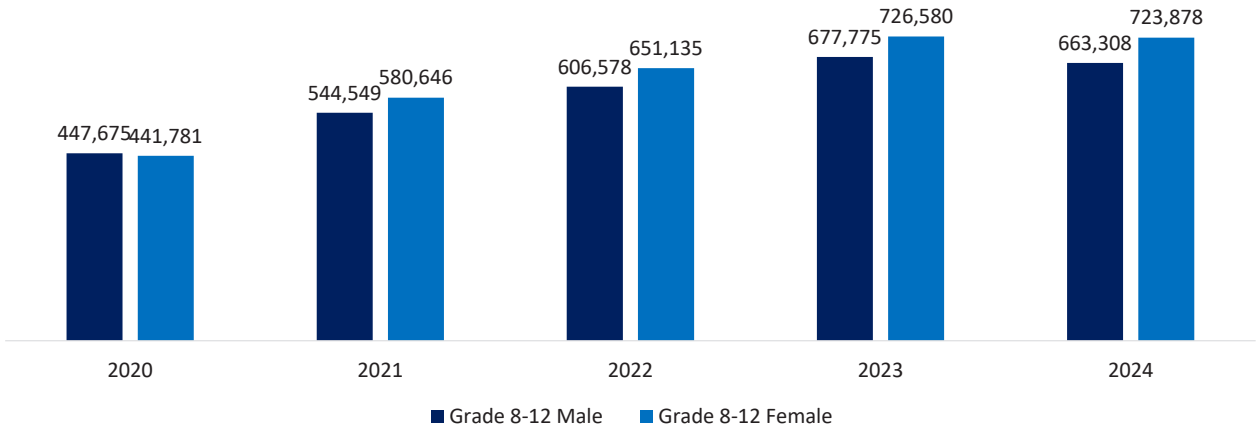
	Male	Female
2020	1,682,968	1,732,802
2021	1,747,324	1,816,661
2022	1,917,639	1,983,591
2023	2,010,033	2,076,188
2024	2,189,092	2,299,911

Sources: Educational Statistical Bulletin. 2024.

7.3.4 Enrolments by Sex and by Secondary School

Figure 7.7 shows the number of enrolments by sex and by Secondary level from 2020 to 2024.In 2023, number of male enrolments were 677,775 while that of females was 726, 580. In 2024 number of male enrolments were 663, 308 while that of females was 723, 878. It was noted that there was a decrease in enrolments for both sexes in 2023 and 2024. Despite of the decrease in the enrolment of both sexes, females consistently reported more enrolments than males each year.

Figure 7.7: Number of Enrolments by Sex and Grade 8 to12 , 2020-2024

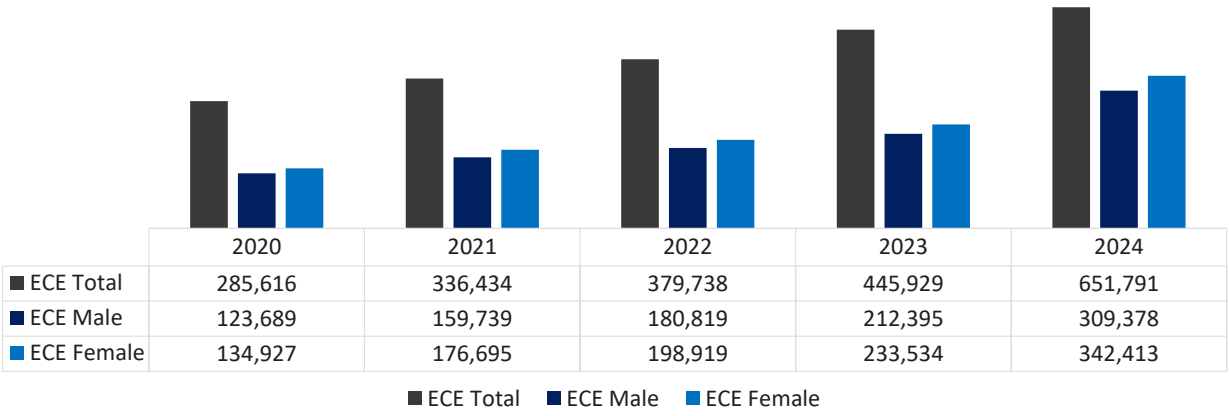


Sources: Educational Statistical Bulletin. 2024.

7.3.5 Enrolments for Early Child Education (ECE)

Figure 7.8 shows the Enrolment for ECE by sex in 2020 to 2024. The number of enrolments at ECE for both males and females was 651, 791 in 2024 of which the enrolled females was 342, 413 and the enrolled males was 309, 378. The figure further shows that the number of enrolled females and males increased from 233,534 and 212, 395 in 2023 to 342, 413 and 309, 378 in 2024, respectively.

Figure 7.8: Number of Enrolments by Sex and ECE, 2020-2024



	2020	2021	2022	2023	2024
ECE Total	285,616	336,434	379,738	445,929	651,791
ECE Male	123,689	159,739	180,819	212,395	309,378
ECE Female	134,927	176,695	198,919	233,534	342,413

Sources: Educational Statistical Bulletin. 2024.

7.4 School Attendance Gender Parity Index

7.4.1 Net Enrolment and Gross Enrolment Rates

A look at the net enrolment and gross enrolment rates facilitates a clear understanding of whether children are progressing in terms of their education according to the set official standards. As earlier defined, NER looks at age-specific enrolments in each education level, while GER looks at enrolments regardless of whether a child is the right age for that level. To further show progress, the two indicators are considered together if the gap between the GER and the NER is big, it implies that enrolled learners do not progress regularly through the grades. It also means that the education system's internal efficiency needs to be improved. A GPI for NER that is higher than the GPI for GER further indicates a greater proportion of girls compared to boys are in the correct age range.

In 2024 more girls than boys were in the right grade at the right age in primary school. The GPI for the NER was equal to the GPI for the GER in the years 2023- 2024 in both primary and secondary schools. This means that a greater proportion of both girls and boys are in the correct school-age range. The difference suggests that there could be reasons affecting the girl child's ability to be in the correct school at the right age.

Table 7.3 shows the Gross Enrolment and Net Enrolment rates in primary and Secondary schools by sex.

It is indicated in the table that the net enrolment rate (NER) and gross enrolment rate (GER) from 2020 to 2024 provides insight into educational progress, revealing that while primary education (Grades 1–7) achieved near-universal NER by 2024 (94.0 percent for boys, 100.3 percent for girls) with GER exceeding 100 percent (113.9 percent for boys, 120.1 percent for girls), secondary education (Grades 8–12) lags with NER at 47.3 percent for boys and 52.5 percent for girls, and GER at 57.9 percent and 62.8 percent, respectively. The significant gap between GER and NER at the primary level indicates irregular grade progression and a need for improved internal efficiency within the education system.

At secondary level, NER improved but remains low (47.3 percent for boys, 52.5percent for girls in 2024), with GER showing moderate growth (57.9 percent for boys, 62.8 percent for girls).

The GPI for NER corresponding with the GPI for GER in 2023–2024 (1.1 for both primary and secondary), suggests a balanced proportion of age-appropriate enrolments for both sexes, hinting at underlying factors affecting girls' ability to be in the correct school at the right age despite their overall higher enrolment .

Table 7.3: Gross Enrolment and Net Enrolment Rates in Primary and Secondary Schools by Sex, 2020-2024

Grade	Year	Net enrolment rate (NER)			Gross enrolment rate (GER)		
		Boys	Girls	GPI	Boys	Girls	GPI
Grades 1–7	2020	79.9	83.8	1.1	94.7	83.8	0.9
	2021	82.5	87	1.1	97.7	102.3	1
	2022	82.6	94.1	1.1	108.9	104.5	1
	2023	89.6	94.1	1.1	105	111.4	1.1
	2024	94	100.3	1.1	113.9	120.1	1.1
Grades 8–12	2020	37.5	37.5	1	45	44.2	1
	2021	44.9	48.4	1.1	53.1	56.9	1.1
	2022	45.1	48.6	1.1	61.5	57	0.9
	2023	46.2	51.2	1.1	61.3	66	1.1
	2024	47.3	52.5	1.1	57.9	62.8	1.1

Sources: Educational Statistical Bulletin. 2024.

7.5 Dropout Rates

Table 7.4 show that Primary and secondary School Percentage Dropout Rate by Grade Group and Sex, 2020 - 2024

The dropout rates for primary (Grades 1–7) remained the same in both 2023 and 2024 at 1.7 percent. In comparison to male and female, the table shows that the dropout rate for females was higher at 1.8 percent than that of males at 1.7 percent. There was an increase in the dropout rates among females from 1.7 percent in 2023 to 1.8 percent in 2024. Similarly, there was an increase dropout rates among males from 1.6 percent in 2023 to 1.7 percent in 2024.

At secondary school level (Grades 8–12), the dropout rates for both male and female reduced from 1.7 percent in 2023 to 1.0 percent in 2024. Analysis by sex reveals that the dropout rate for both male and female reduced from 1.6 percent and 1.8 percent in 2023 to 0.7 percent and 1.3 percent in 2024, respectively.

The Differences between male and female highlight that females consistently had higher dropout rates, with the primary gap narrowing from 0.4 percentage points in 2020 to 0.1 in 2024 and the secondary gap peaking at 0.5 percentage points in 2022 before narrowing to 0.6 in 2024, suggesting improved retention for girls, possibly due to policies like free education introduced in 2021.

Table 7.4 Primary and Secondary School Percentage Dropout Rate by Grade Group and Sex, 2020 - 2024

Grade Group	Sex	Year				
		2020	2021	2022	2023	2024
Grade 1-7	Male	1.6	1.6	1.6	1.6	1.7
	Female	0.2	1.7	1.7	1.7	1.8
	Total	**1.8**	**1.6**	**1.7**	**1.7**	**1.7**
Grade 8-12	Male	0.7	1.8	2.1	1.6	0.7
	Female	1.8	2.3	2.6	1.8	1.3
	Total	**1.2**	**2.1**	**2.3**	**1.7**	**1**

Sources: Educational Statistical Bulletin. 2024

7.6 Transition Rates.

Transition rate is the number of pupils (or students) admitted to the first grade of a higher level of education each year, expressed as a percentage of the number of pupils (or students) enrolled in the final grade of the lower level of education in the previous year. The indicator conveys information on the degree of access or transition from one cycle or level of education to a higher one. When viewed from the lower cycle or level of education, it is considered as an output indicator; viewed from the higher education cycle or level, it constitutes an indicator of access. It can also help in assessing the relative selectivity of an education system, which can be due to financial requirements.

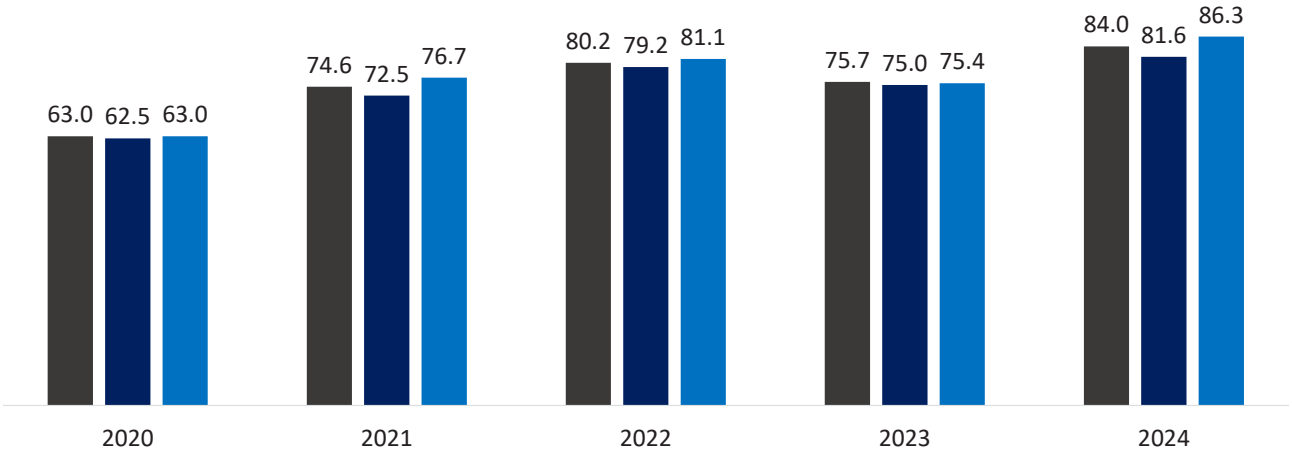
The proportion for both girls and boys who completed primary education (grade 7) and progressed to lower secondary education (grade 8) increased from 75.7 percent in 2023 to 84.0 percent in 2024. Also, transition to lower secondary education for boys in 2024 was lower than that for girls, as shown in table 6.9. It is worth noting that transition rates for both boys and girls in Grade 7-8 increased during the reporting period, from 76.4 percent in 2023 to 86.3 percent in 2024 for girls and 75.0 percent in 2023 to 81.6 percent in 2024 for boys. Overall, the transition from grades 7 to 8 was higher for girls than boys in all the years under review. Similarly, the transition from grades 9 to 10 was slightly higher for girls than boys during the same period with an exception in 2023 with a 0.2 percent difference.

Table 7.5: Transition Rate by Grade Group and Sex, 2020 – 2024

Grade Group	Sex	Year				
		2020	2021	2022	2023	2024
Grades 7-8	Male	62.5	72.5	79.2	75.0	81.6
	Female	63.0	76.7	81.1	76.4	86.3
	Total	**63.0**	**74.6**	**80.2**	**75.7**	**84.0**
Grade 9-10	Male	46.8	53.2	49.6	45.7	68.4
	Female	47.2	56.0	50.3	45.5	68.8
	Total	**46.8**	**54.6**	**50.0**	**45.6**	**68.6**

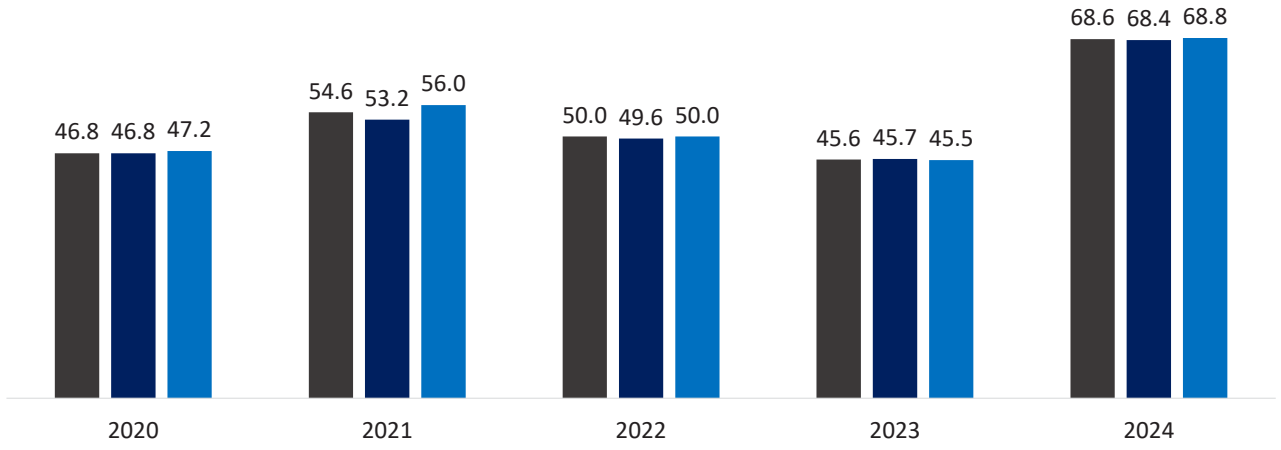
Sources: Educational Statistical Bulletin. 2024

Figure 7.9: Transition Rate by Grade 7-8 and Sex, 2020 – 2024



Sources: Educational Statistical Bulletin. 2024.

Figure 7.10: Transition Rate by Grade 9-10 and Sex, 2020 – 2024



Sources: Educational Statistical Bulletin. 2024.

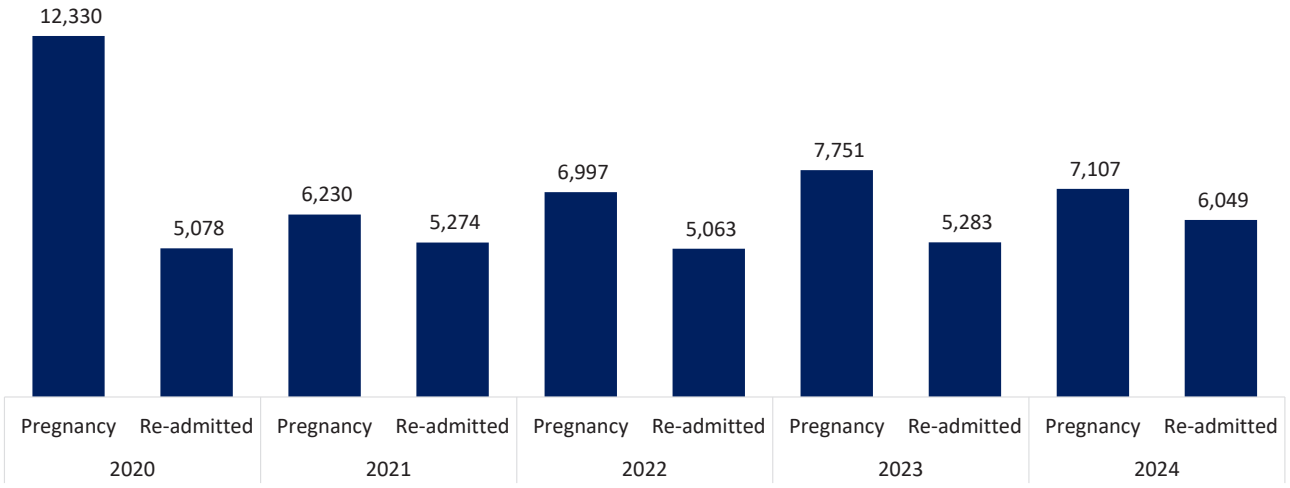
7.7 Re-admission of Girls into School after Pregnancy

The National Education Policy of 1996, educating our Future, recognizes gender equality as a critical factor in education and aims at providing equal access to education for all. In line with this, the Ministry of Education, Science, Vocational Training, and Early Education has implemented policies

such as the re-entry policy, which are part of a wider strategy aimed at improving access and retention of girls in schools. This policy provides for girls who drop out of school due to pregnancy to be re-admitted after giving birth.

Although there is a policy framework that allows for girls to come back to school after maternity leave, re-admission rates remain low. Figure 7.11 shows that out of the 7,102 girls in primary schools who got pregnant in 2024, 6,049 were re-admitted, representing 85 percent. It must be highlighted that there is a positive trend in the number of admissions from 2021 to 2024 with a slight drop in 2022.

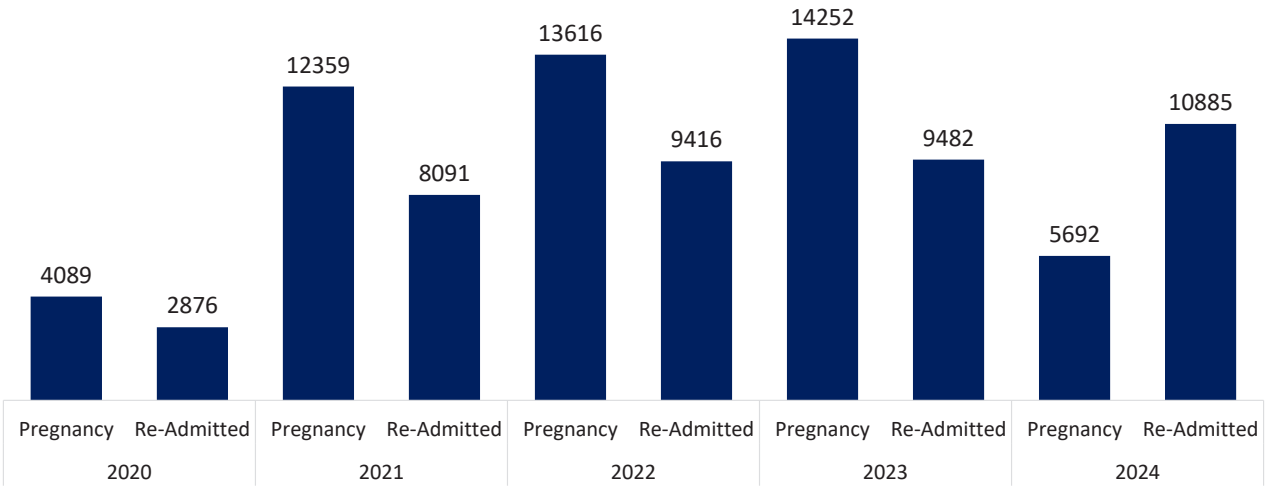
Figure 7.11: Number of Pregnancies and Re-admissions by Primary School from 2020-2024



Sources: Educational Statistical Bulletin 2024

At the secondary school level, the number of pregnancies reduced from 14,252 girls in 2023 to 9,482 girls in 2024, while the number of re-admissions increased from 9,482 girls in 2023 to 10,885 girls in 2024.

Figure 7.12: Number of Pregnancies and Re-admissions by Secondary School from 2020-2024



Sources: Educational Statistical Bulletin 2024.

Table 7.6 show the number of pregnancies and re-admissions at the primary school by residence (rural/urban). In 2024, there were 6,153 pregnancies and 5,187 re-admissions in rural areas compared with 954 pregnancies and 862 re-admissions in urban areas. The results presented in table 7.6 could be attributed to challenges with implementing the re-admission policy or due to girls not being able to return to school for other reasons.

It could also mean that girls who become pregnant at primary school level are potentially at higher risk of dropping out of school; a situation which may have the effect of widening and extending inequality gaps in other sectors of development in the present and in the future.

Table 7.6: Number of Pregnancies and Re-admissions in Primary Schools by Residence, 2020-2024.

Year	Pregnancy		Readmitted	
	Rural	Urban	Rural	Urban
2020	10,505	1,825	4,317	761
2021	5,384	846	4,663	611
2024	6,153	954	5,187	862
Total	**22,042**	**3,625**	**14,167**	**2,234**

Sources: Educational Statistical Bulletin. 2024. No data for *2022 *2023

In contrast, the re-admission rate was higher in rural areas than urban areas for secondary education.

Table 7.7: Number of Pregnancies and Re-admissions in Secondary Schools by Residence, 2020-2024.

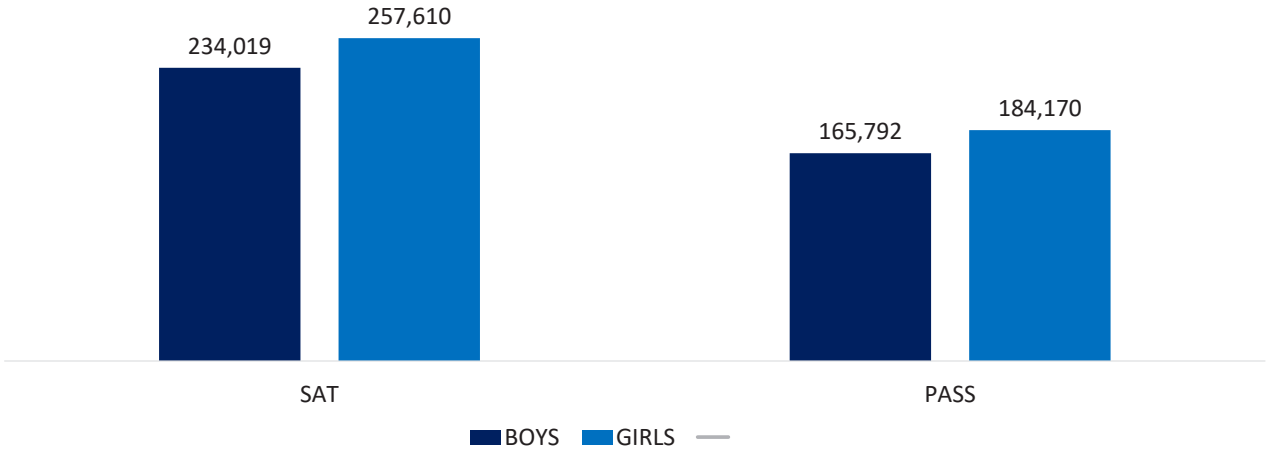
Residence	Grade 8-12		Readmitted	
	Pregnancy	Readmitted	Rural	Urban
	Rural	Urban	Rural	Urban
2020	2,587	1,502	1,991	885
2021	8,588	3,771	5,751	2,340
2024	**4,269**	**1,423**	**7,783**	**3,102**

Sources: Educational Statistical Bulletin. 2024. No data for *2022 *2023

7.8 Examination Pass Rates

Figure 7.13 shows the number of students sat for examination and passed by sex. In 2024, a total number of 491,629 students sat for Grade 7 Examinations of which with 257,610 were Girls and 234,019 were boys. In the same year, girls who progressed to the next level were 184,170 and boys were 165,792.

Figure 7.13 Number of Students Sat for Examinations and Passed by Sex, 2024

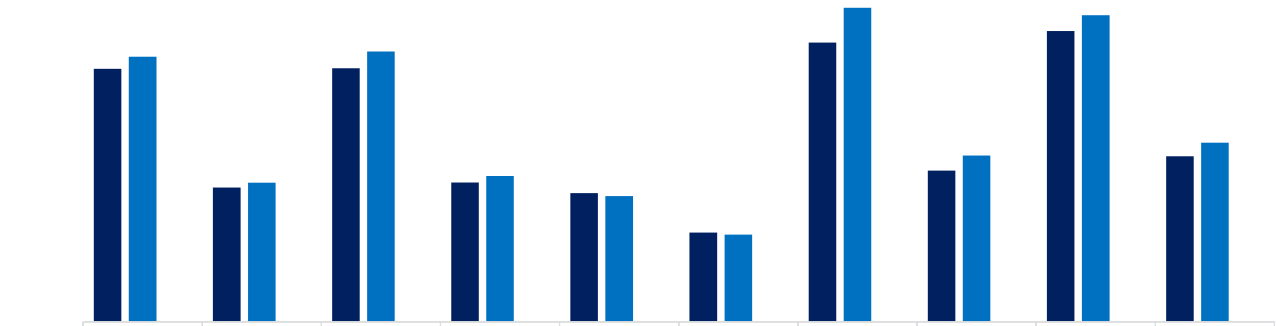


Sources: Educational Statistical Bulletin. 2024.

7.8.1 Examination Pass Rates Grade 9

Figure 7.14 shows the number of grade 9 learners who obtained grade 9 certificates by sex. In 2024, 293,730 learners sat for grade 9 exams and 169, 518 learners obtained grade 9 full certificates. Of those that obtained grade 9 full certificates, 88,119 were females and 81,399 were males.

Figure 7.14: Examination Pass Rates for Grade 9 by Sex in 2020-2024



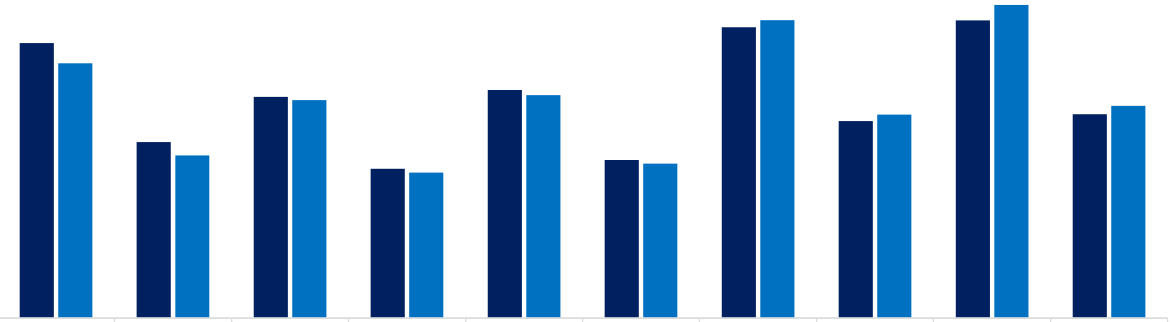
	2020		2021		2022		2023		2024	
	Numbers Sat	Certificates	Numbers Sat	Certificates	Numbers Sat	Certificates	Numbers Sat	Certificate	Numbers Sat	Certificates
Male	124,375	66,076	124,656	68,503	63,283	43,871	137,330	74,375	142,974	81,399
Female	130,376	68,463	132,895	71,689	61,862	42,861	154,425	81,801	150,756	88,119

Sources: Educational Statistical Bulletin 2024.

Figure 7.15 shows the proportion of candidates obtaining full certificates at grade 12 for the period 2020 - 2024.

In 2024, out of 169,464 learners who sat for Grade 12, a total number of 58,928 females obtained full certificates and 56,604 males obtained full certificates. The trend in 2023 was similar with 56,467 females obtaining full certificates higher than the males with 54694 full certificates.

Figure 7.15: Proportion of Candidates obtaining Full Certificates at Grade 12 for the period 2020 - 2024



	No. Sat	Cert	No Sat	Certificates	No. Sat	Cert	No. Sat	Cert	No. Sat	Cert
	2020		2021		2022		2023		2024	
Male	76324	48846	61385	41459	63283	43871	80729	54694	82586	56604
Female	70731	45164	60486	40379	61862	42861	82679	56467	86878	58928

Sources: Educational Statistical Bulletin 2024.

7.9 Hygiene in Schools

Hygiene plays a vital role in maintaining the health and well-being of individuals, particularly in communal settings like schools. Implementing effective hygiene practices not only reduces the risk of infectious diseases but also fosters a conducive learning environment.

Hygiene in schools is not merely a matter of cleanliness, it is a fundamental aspect of promoting health, well-being, and academic success among students. By prioritizing hygiene education, providing adequate facilities, and fostering a culture of cleanliness, schools can create safer and healthier environments conducive to learning and growth. Investing in hygiene promotion is an investment in the future of our children and society.

Table 7.8 shows the distribution of toilets for staff houses by type of toilet by sex and province. The results show that Southern Province had the highest number of toilets for staff houses at 1,644 while Lusaka Province has the lowest number of toilets for staff houses at 451.

Table 7.8: Number of Toilets for Staff Houses by Toilet type and Province 2023

Province	Temporary Pit Latrine		Permanent Pit Latrine - Working		Permanent Pit Latrine - Not Working		Permanent Flush Toilet - Working		Permanent Flush Toilet - Not Working		Total Schools
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Central	823	537	930	689	128	82	616	378	95	76	1,348
Copperbelt	172	136	228	178	41	34	424	325	32	34	1,266
Eastern	825	477	1,618	1,275	200	130	521	243	65	41	1,438
Luapula	555	382	410	335	96	77	248	146	119	69	799
Lusaka	74	65	272	203	59	47	1,105	566	82	44	461
Muchinga	539	352	333	224	58	55	95	79	74	39	645
North Western	930	722	776	609	154	129	361	349	45	51	1,015
Northern	986	573	577	439	70	98	482	215	37	51	1,124
Southern	634	422	1,893	1,223	315	209	330	195	39	59	1,644
Western	1,860	1,457	364	190	133	100	181	111	80	157	1,378
National	**7,398**	**5,123**	**7,401**	**5,365**	**1,254**	**961**	**4,363**	**2,607**	**668**	**621**	**11,118**

Source: Education Statistics Bulletin, 2024

Table 7.9 shows the number of toilets for learners by type of toilet sex and province. Southern Province had the highest number of toilets for leaners at 1,644 while Lusaka Province had the lowest number of toilets for learners at 461.

Table 7.9: Number of Toilets for Learners by type and Province, 2023

Province	Temporary Pit Latrine		Permanent Pit Latrine - Working		Permanent Pit Latrine - Not Working		Permanent Flush Toilet - Working		Permanent Flush Toilet - Not Working		Total Schools
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Central	728	728	2,002	2,215	242	271	1,300	1,564	222	251	1,348
Copperbelt	382	401	1,044	1,014	94	161	2,829	3,109	378	370	1,266
Eastern	688	716	2,934	3,245	272	297	788	973	197	190	1,438
Luapula	611	612	1,740	1,889	254	261	360	502	141	163	799
Lusaka	75	45	797	845	105	98	1,957	2,552	394	426	461
Muchinga	529	575	899	951	110	119	264	233	118	183	645
North Western	923	1,066	1,297	1,395	126	164	315	463	108	100	1,015
Northern	947	969	2,022	2,407	315	374	733	837	170	182	1,124
Southern	666	663	3,175	3,553	505	541	1,162	1,198	289	498	1,644
Western	2,123	2,245	1,614	1,722	145	150	350	396	75	90	1,378
National	**7,672**	**8,020**	**17,524**	**19,236**	**2,168**	**2,436**	**10,058**	**11,827**	**2,092**	**2,453**	**11,118**

Source: Education Statistics Bulletin, 2024

Table 7.10 shows the distribution toilets for teachers by type of toilet, sex, and province. Southern Province had the highest number of toilets for teachers at 1,644 while Lusaka Province had the lowest at 461 toilets. Permanent pit latrines were the most common type of toilet provided for teachers across all provinces.

Table 7.10: Number of Toilets for Teachers by type of Toilet, Sex and Province, 2023

Province	Temporary Pit Latrine		Permanent Pit Latrine - Working		Permanent Pit Latrine - Not Working		Permanent Flush Toilet - Working		Permanent Flush Toilet - Not Working	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Central	262	263	574	547	97	90	393	446	72	73
Copperbelt	129	117	406	422	161	30	717	811	63	62
Eastern	269	234	969	960	87	121	197	226	27	45
Luapula	189	161	522	484	53	54	85	82	24	22
Lusaka	22	20	168	178	29	30	591	700	85	88
Muchinga	201	176	299	339	33	41	76	77	18	22
North Western	543	445	390	400	151	80	444	439	26	33
Northern	290	258	552	511	121	70	148	163	48	45
Southern	395	231	869	837	139	141	360	356	65	84
Western	748	621	492	472	31	32	69	72	20	21
National	**3,048**	**2,526**	**5,241**	**5,150**	**902**	**689**	**3,080**	**3,372**	**448**	**495**

Source: Education Statistics Bulletin, 2024

CHAPTER EIGHT: HEALTH, HIV AND AIDS

Agenda 2063 envisions a "A prosperous Africa based on inclusive growth and sustainable development." To achieve this ambition, one of the key goals for Africa is to ensure that its citizens are healthy and well-nourished and adequate levels of investment are made to expand access to quality health care services for all people

Good health is one of the key pillars of Sustainable Development Goals (SDGs), and is ranked goal number three. It aims to improve maternal and child health outcomes, end infectious diseases, reduce premature mortality from non-communicable diseases and injuries and ensure universal health coverage by 2030. Zambia is working to achieve both the Agenda 2063 and SDGs, in addition, the government has continued to promote good health among its citizens as can be witnessed in the country's 7th and 8th National Development Plans. These development plans aim at strengthening public health, increasing access to quality health care, promoting the participation of non-state actors in health care delivery, strengthening integrated health systems and enhancing food security and nutrition.

The government is espoused in various policies and programs on health plans meant to increase prevention and control of infectious diseases such as malaria, tuberculosis (TB), HIV and AIDS and Non-Communicable Diseases. Further, to increase maternal health care, child survival, family planning, epidemic preparedness and control as well as health security and surveillance.

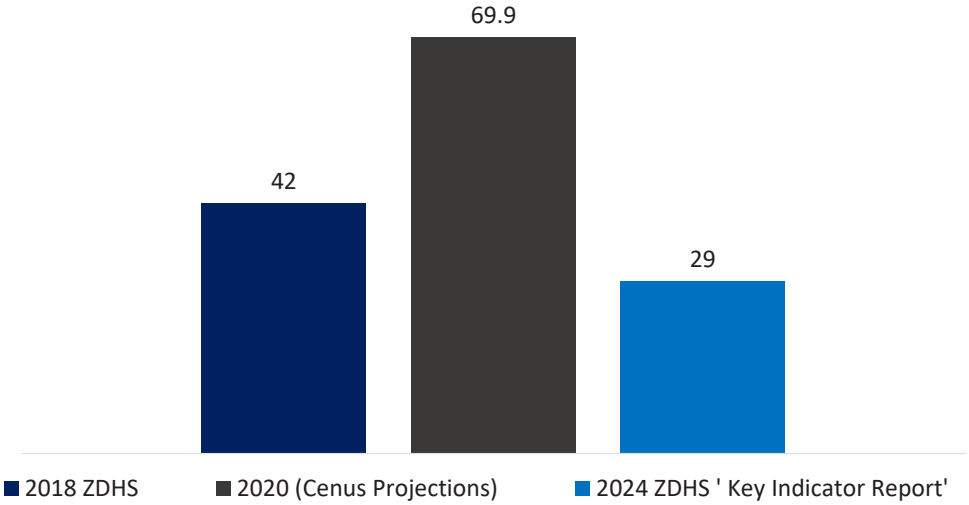
This chapter presents information on different health indicators. The indicators presented in this chapter include Infant mortality rate, Maternal Mortality rate, Access to family planning, Life Expectancy and HIV/AIDS.

8.1 Infant Mortality Rate

Infant mortality ratio (IRM) is defined as the number of children less than age 1 who die per 1000 live births. Zambia has a dream of reducing deaths among infants to at least less than 12 deaths per 1000 live births as shared in the vision 2030 of the SDGs, target 3.2.

Zambia has been experiencing a steady decline of infant mortality over the years due to various reasons among them, interventions which have been put in place by the Ministry of Health (MoH) and other stakeholders through different programmes aimed at ending infant mortality. In 2018, figures from the ZDHS shows that 42 deaths per 1000 live births were recorded and in 2024 ZDHS key indicator report, there was a reduction in the IMR with 29 deaths per 1000 live births. This decline however shows that the country has not met the set target in the 7NDP which is 15 deaths per 1000 live births by 2021.

Figure 8.1: Infant Mortality Rate



Source; 2011-2035 Census Populations Projections Report, 2018 ZDHS and 2024 ZDHS Key Indicator Report

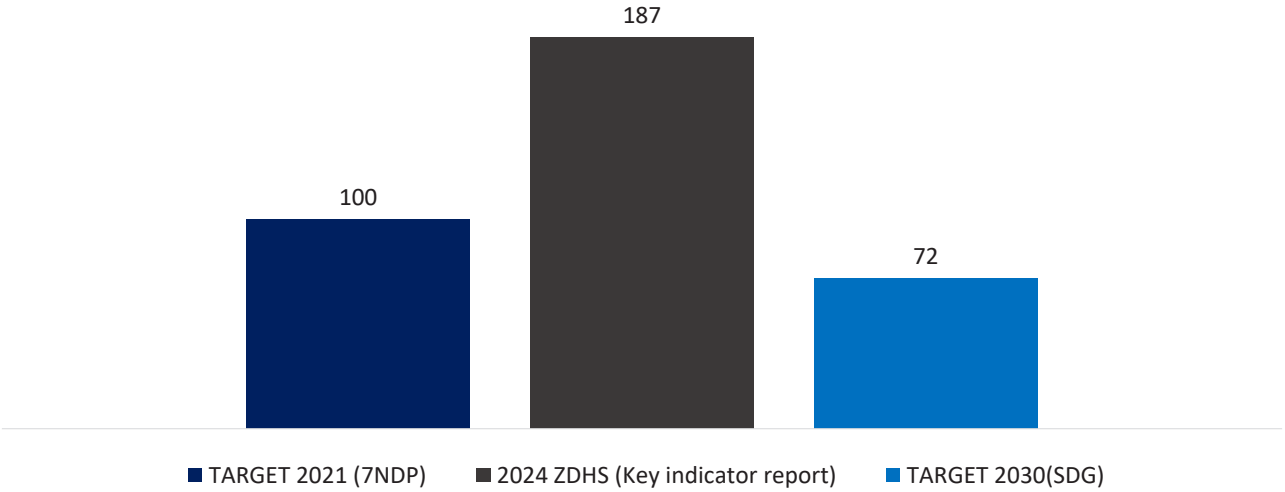
8.2 Maternal Mortality Ratio

Maternal Mortality Ratio (MMR) is defined as the number of maternal deaths (deaths due to pregnancy-related complications – women who died when pregnant, during delivery, or within 42 days of delivery or the termination of a pregnancy.) per 100,000 live births within a specified time period. Maternal deaths do not include deaths due to accidents or violence.

The government through the NDPs is committed to reducing maternal mortality to 100 deaths per 100, 000 live births by the year 2021 while the vision of the SDGs is to reduce maternal mortality to 72 deaths per 100, 000 live births by 2030 as indicated by target 3.1 of the SDGs.

Maternal Mortality still remains a challenge in Zambia as can be witnessed from the high number of deaths which are still being recorded. Maternal Mortality Ratio is currently at 187 deaths per 100,000 live births as of 2024 ZHDS key indicator findings.

Figure 8.2: Maternal Mortality Ratio



Source; 2024 ZDHS 'Key Indicator Report, 7NDP and SDGs

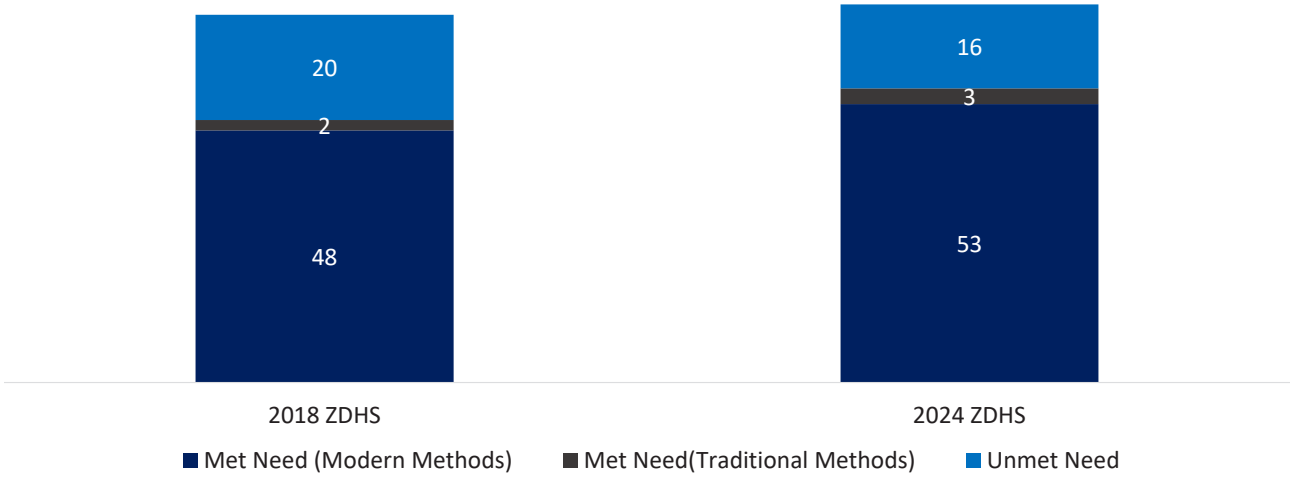
8.3 Access to Family Planning Services by Women of Reproductive Age Group

Family planning is key in empowering women as far as making decisions on the number of children that they wish to have and also plays a vital role in helping them space their children in a way that they will be able to take good care of them both socially and economically.

In Zambia, almost every adult male or female has heard about family planning, however, there exists a challenge when it comes to accessing these family planning methods.

Figure 8.3 shows the percentage distribution of currently married women aged 15-49 years with accessing family planning unmet need and met need (modern and traditional methods).
Findings from the 2024 ZDHS key indicator report has shown about 16 percent of currently married women have an unmet need for family planning, as compared to 20 percent in 2018 ZDHS report. However, met need increased for both traditional and modern methods, from two percent to three percent for traditional and 48 percent to 53 percent for modern methods from 2018 to 2024.

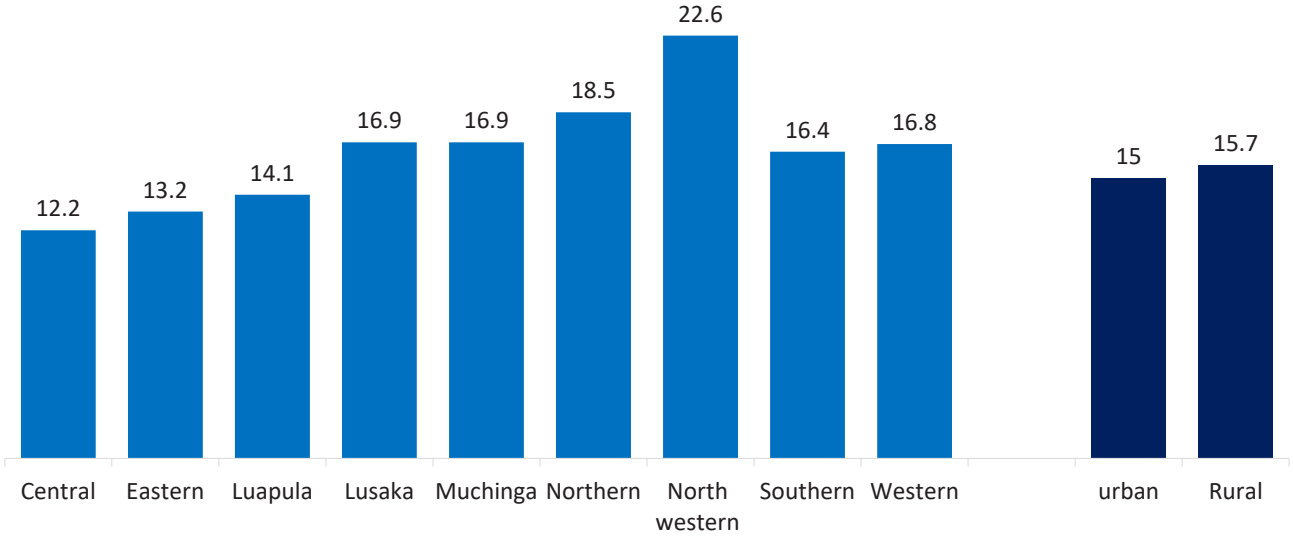
Figure 8.3: Percentage Distribution of Currently Married Women age 15-49 with access to Family Planning Unmet need and Met need (modern and traditional methods), 2018 and 2024



Source: 2018 ZDHS and 2024 ZDHS Key indicator report

Analysis at provincial level indicates that, in 2024, North-western had the highest unmet need at 22.6 percent while Central had the least at 12.2 percent. By residence, 15.7 percent of currently married women in rural areas had an unmet need for family planning as compared to 15.5 percent of married women in urban areas.

Figure 8.4: Percentage of Currently Married Women age 15-49 with Access to Family Planning (unmet need) by Province and Residence, 2024.

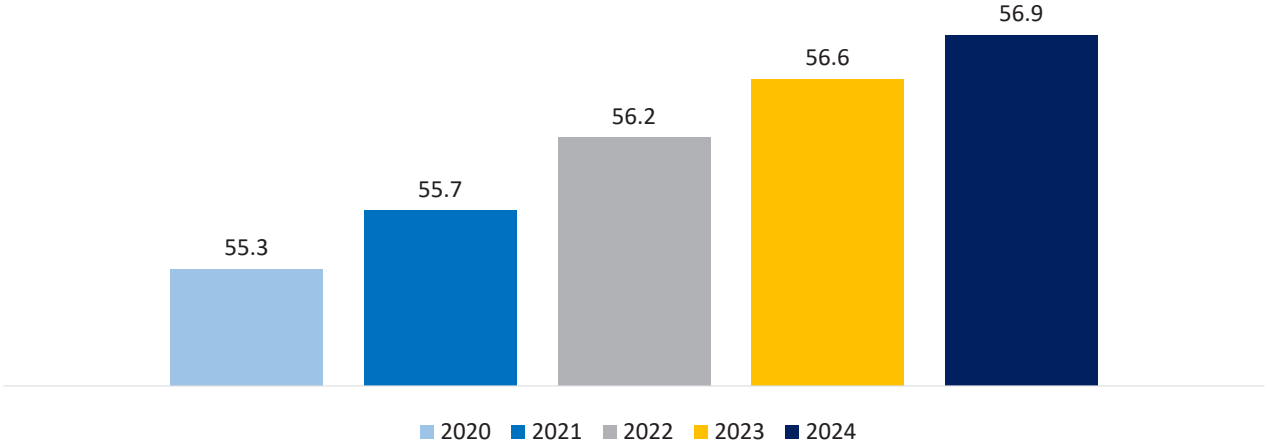


Source: 2024 ZDHS Key indicator report

8.4 Life Expectancy at Birth

Life expectancy at birth is a measure of the overall quality of life, it measures the number of years a person is expected to live from age 0 until they die. Life expectancy at birth was projected to increase for the period under review (2020-2024), it was projected that life expectancy at birth will increase from 55.7 in 2021 to 56.9 in 2024. Life expectancy for 2022 was projected at 56.1 years (2011-2035 census population projections report)

Figure 8.5 Life Expectancy at Birth, 2011-2035 Census Population Projections



Source: 2011-2035 Census Populations Projections Report

8.5 HIV/AIDS

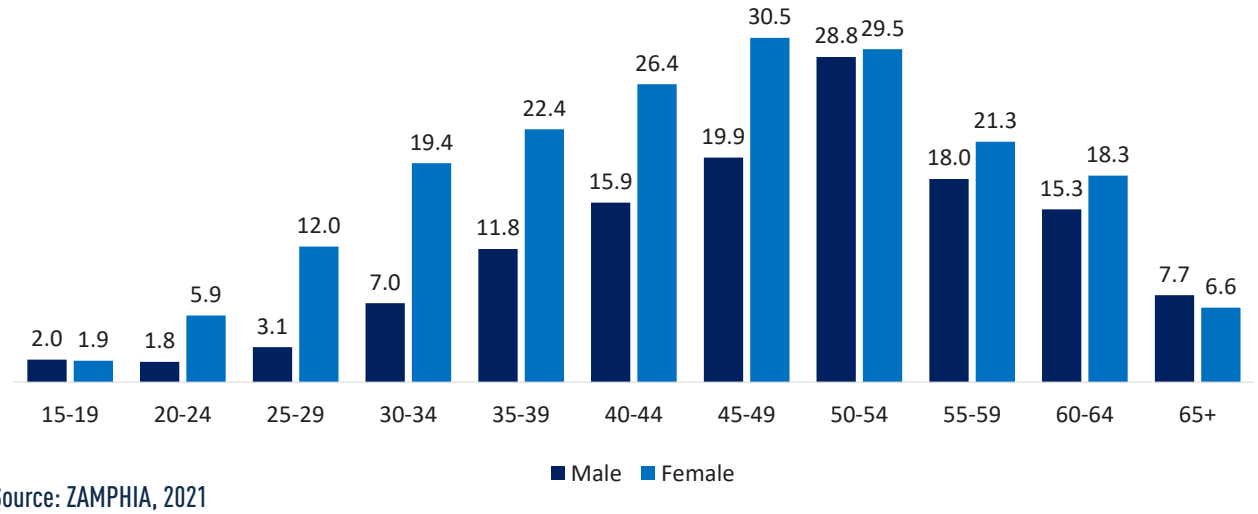
The vision 2030 of the SDGs goal number 3 is premised on promoting healthy lives for all, target number 3.5 aims at ending HIV/AIDS by the year 2030.

HIV/AIDS is still a huge burden in our country as can be seen from the number of people who are living with HIV/AIDS. Of the total population of 19.6 million in 2022, about 1.3 million people are living with HIV/AIDS.

The HIV prevalence in the age group 45-49 years was high among females at 30.5 percent than males at 19.9 percent. It is however noted that in the age groups 15-19 years and 65+ years, males are dominating with high HIV prevalence rates.

Overall, the HIV prevalence for females was high than that of males in almost all age groups.

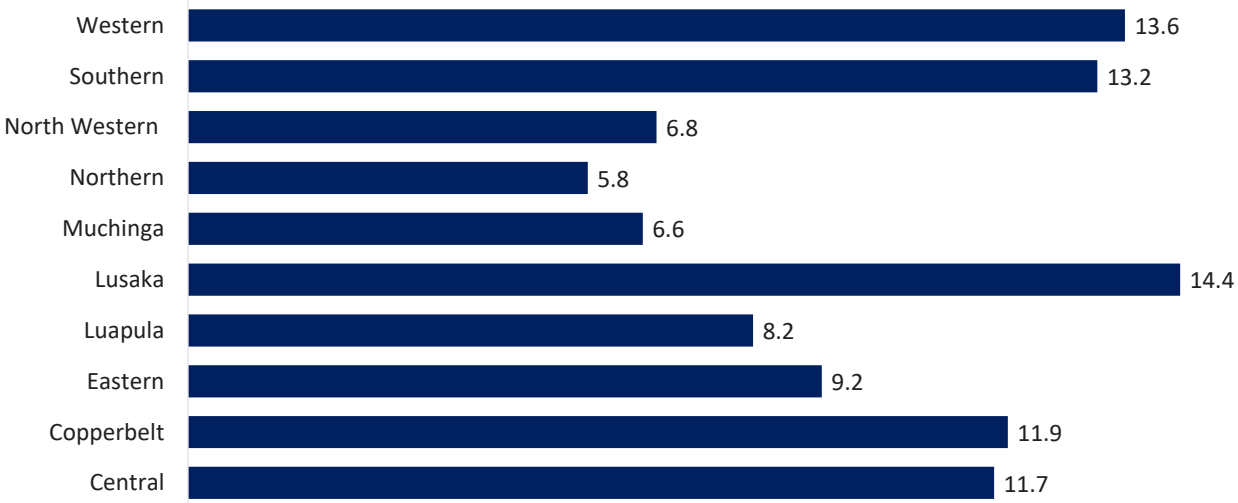
Figure 8.6: HIV Prevalence by Age and Sex, 2021



Source: ZAMPHIA, 2021

Figure 8.7 shows the HIV prevalence by Province. According to the figure 8.7, HIV prevalence varied across provinces, ranging from 5.8 percent in Northern to 14.4 percent in Lusaka.

Figure 8.7: HIV Prevalence by Province, 2021



Source: ZAMPHIA,2021

CHAPTER NINE: ACCESS TO ECONOMIC RESOURCES AND EMPLOYMENT

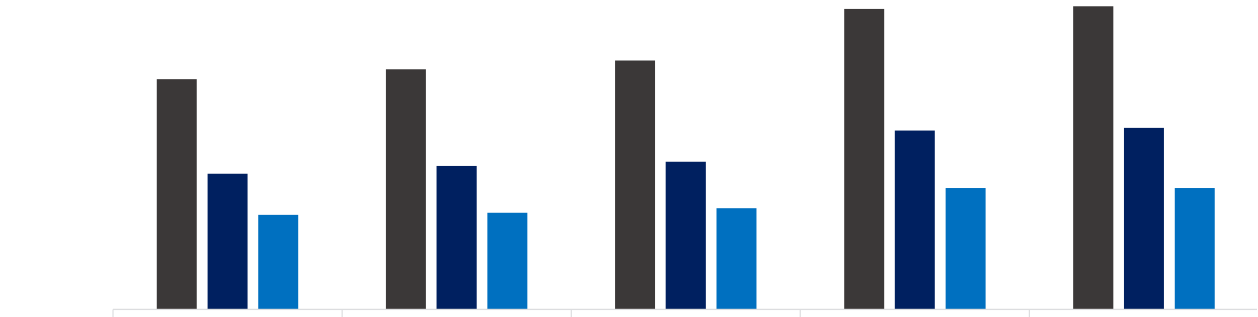
It is important for economic growth that people have access to productive resources and employment; and that there are other enabling mechanisms in the environment, allowing them to have income to support themselves and their families. This section presents information on select key labour market indicators, namely employment, labour force participation, occupation, sector of employment, type of employment, economically inactive persons, and unemployment. The section also gives a perspective on gender-responsive budgeting, focusing on the country's current status in this regard, while highlighting the importance of gender-responsive budgeting in enhancing women's economic empowerment and participation in the labour market.

Indicators presented in this section are in line with SDG 8, which promotes sustained, inclusive, and sustainable economic growth; full and productive employment; and decent work for all. Furthermore, evidence-based policymaking relies on identi¬fying and quantifying best practices and inefficiencies in the labour market – such as labour underutilization and decent work deficits. It is the first step in designing employment policies aimed at enhancing the well-being of workers, while also promoting economic growth. This broad view of the world of work calls for comprehensive collection, organization, and anal¬ysis of labour market information, disaggregated by socio-demographic characteristics and regions.

9.1 Labour Force

Figure 9.1 shows the number distribution of the labour force by sex. Labour force refers to all persons aged 15 years or older who are either employed or unemployed within a given reference period. The Labour Force increased from 3,465,526 in 2020 to 4,560,760 in 2024. Males still retain the majority share of the Labour Force. However, the female labour force increased from 1,422,845 in 2020 to 1,828,028 in 2024.

Figure 9.1: Number Distribution of the Labour Force by Sex, Zambia 2020–2024



	2020	2021	2022	2023	2024
Total	3,465,526	3,615,507	3,746,685	4,521,461	4,560,760
Male	2,042,680	2,161,123	2,221,572	2,693,206	2,732,732
Female	1,422,845	1,454,385	1,525,113	1,828,255	1,828,028

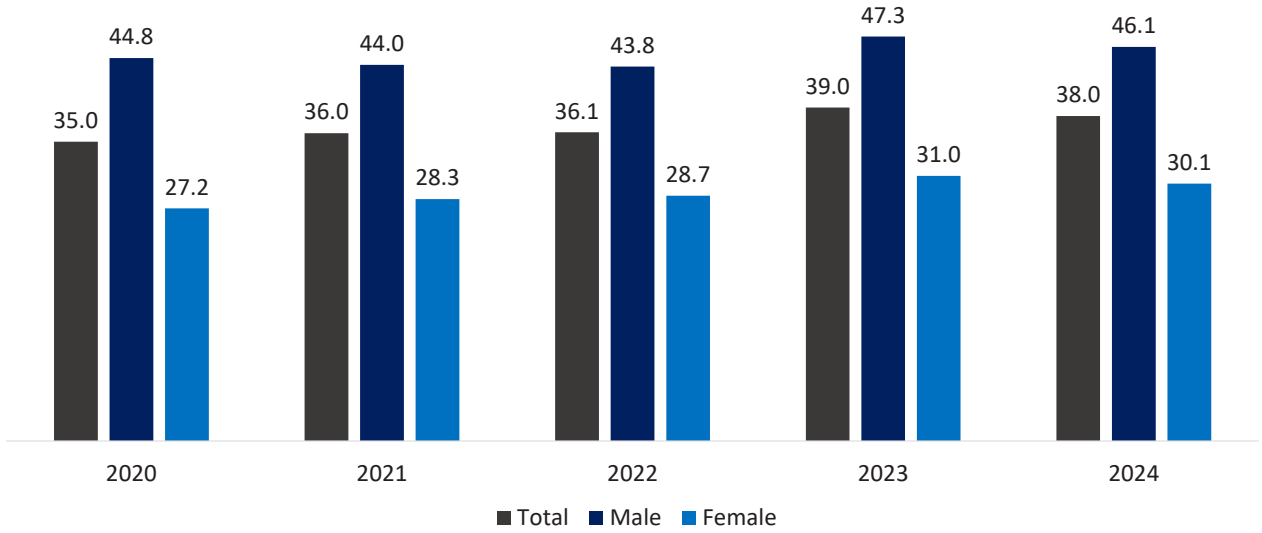
Source: Labour Force Survey, 2020-2024

9.2 Labour Force Participation Rate

The labour force participation rate is a measure of the proportion of a country's work¬ing-age population that engages actively in the labour market, either by working or looking for work. It provides an indication of the relative size of the supply of labour available to engage in the production of goods and services.

Figure 9.2 shows labour force participation rate by sex over the three years under review. The Labour Force Participation Rate increased from 35.0 percent in 2020 to 38.0 percent in 2024. The female Labour Force Participation Rate recorded a steady and sustained increase from 27.2 percent in 2020 to 31.0 percent in 2023 before dropping to 30.1 percent in 2024. This shows that there was a lower supply of labour among females than males.

Figure 9.2: Labour Force Participation Rate by Sex, Zambia 2020–2024



Source: Labour Force Survey, 2020-2024

9.3 Employment

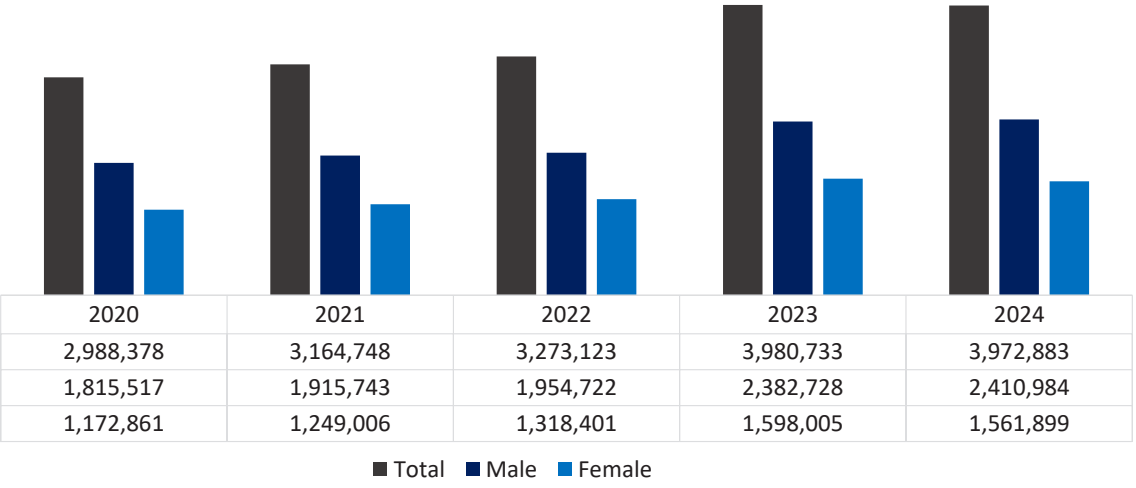
Effective employment and labour market institutions and policies are critical for creating productive and sustainable jobs. A well-designed and effective employment policies contribute to the achievement of the national development agenda and the SADC Protocol on Gender and Development, as well as SDGs 3 (good health and well-being), 4 (quality education), and 6 (clean water and sanitation) – and especially, SDG 8, which specifically aims to promote inclusive and sustainable economic growth, employment, and decent work for all.

9.3.1 Employed Population

Employed population is the total number of persons who during the reference period had a paid job or business for profit, regardless of whether they are on leave, absent, or suspended; in self-employment; or contributing to family work.

Figure 9.3 shows the number distribution of employed persons by sex. In the period under review, the employed population increased from 2,988,373 in 2020 to 3,972,883 in 2024. There were more males than females in employment. However, the female employed population increased for the period under review from 1.172,861 in 2020 to 1,561,899 in 2024.

Figure 9.3: Number Distribution of Employed Persons by Sex, Zambia 2020–2024



	2020	2021	2022	2023	2024
Total	2,988,378	3,164,748	3,273,123	3,980,733	3,972,883
Male	1,815,517	1,915,743	1,954,722	2,382,728	2,410,984
Female	1,172,861	1,249,006	1,318,401	1,598,005	1,561,899

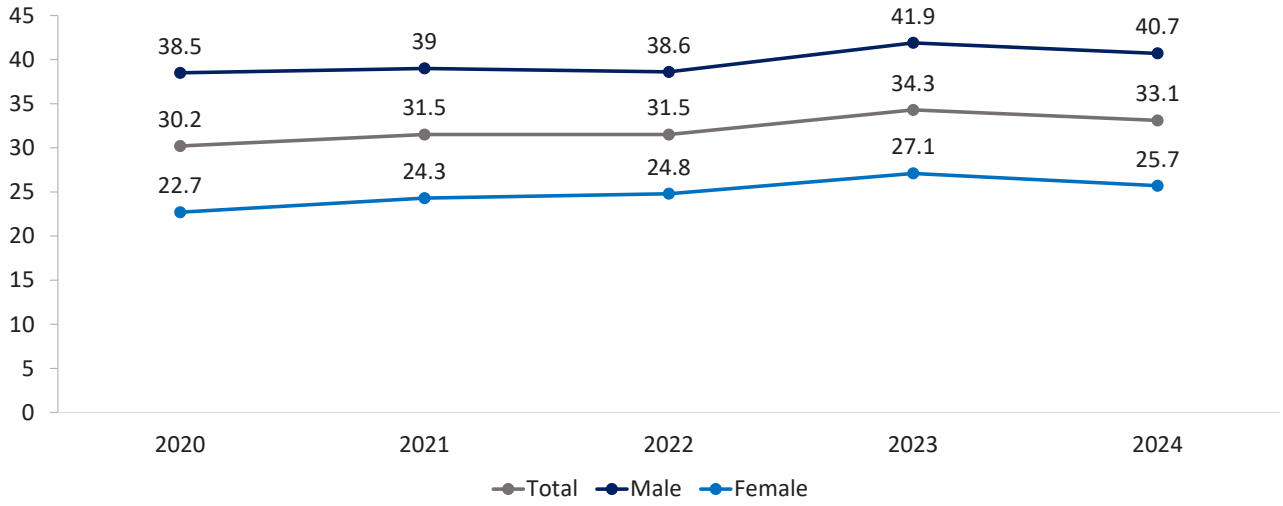
Source: Labour Force Survey, 2020-2024

9.3.2 Employment-to-Population Ratio

The employment-to-population ratio (employment rate) is a ratio of the employed population to the working-age population expressed as a percentage. It provides information on the ability of an economy to create employment. A high employment-to-population ratio leads to economic growth and improved quality of life and well-being as a benefit of economic development. It may also lead to a reduction in poverty-related crimes.

Figure 9.4 shows the employment-to-population ratio by sex. The employment-to-population ratio was estimated at 30.2 percent in 2020 and increased to 33.1 per cent in 2024. Males recorded a higher ratio than their female counterparts in all throughout the period under review. The employment-to-population ratio for females increased from 22.7 percent in 2020 to 25.7 percent in 2024.

Figure 9.4: Employment-to-Population Ratio by Sex, Zambia 2020–2024



Source: Labour Force Survey, 2020-2024

9.4 Employment by Occupation

Occupation is a person's principal task or job at his/her workplace.

Table 9.1 shows percentage distribution of employed persons by occupation and sex. In the period under review, the share of females in employment reduced from a high of 40.3 percent in 2022 to 39.3 percent in 2024. In all occupational groups except the service and sales workers, the share of males was higher than that of females throughout the period under review. The share of females working as professionals was higher than that of males in the years 2023 (51.7 percent) and 2024 (50.1 percent). The results show that women have been increasingly taking up jobs that are predominantly for males. This is shown by the increase in the share of women in the plant and machine operators and assemblers' occupation from 1.9 percent in 2020 to 2.4 percent in 2024.

Table 9.1: Percentage Distribution of Employed Persons by Occupation and Sex, Zambia 2020–2024

Occupations	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Total	**60.2**	**39.8**	**60.5**	**39.5**	**59.7**	**40.3**	**59.9**	**40.1**	**60.7**	**39.3**
Managers	54.1	45.9	56.7	43.3	53.1	46.9	55.3	44.7	69.1	30.9
Professionals	54.6	45.4	55.9	44.1	59	41	48.3	51.7	49.9	50.1
Technicians & Associate Professionals	65.9	34.1	60.1	39.9	68.2	31.8	62.5	37.5	64.7	35.3
Clerical Support Workers	63.4	36.6	57.9	42.1	54.1	45.9	57.9	42.1	50.9	49.1
Services & Sales Workers	44.4	55.6	42.5	57.5	41.9	58.1	39	61	39.9	60.1
Skilled Agricultural Forestry & Fishery Workers	62.4	37.6	63.2	36.8	65.5	34.5	67.7	32.3	72.5	27.5
Craft & Related Trade Workers	84.9	15.1	85.3	14.7	80.6	19.4	84.5	15.5	85.5	14.5
Plant & Machine Operators & Assemblers	98.1	1.9	95.8	4.2	96.1	3.9	96.5	3.5	97.6	2.4
Elementary Occupation	60.5	39.5	66.2	33.8	62.3	37.7	64	36	58.6	41.4
Other Occupations	68.1	31.9	66.7	33.3	59.1	40.9	68.8	31.2	86.8	13.2

Source: Labour Force Survey, 2020-2024

9.5 Employment in Select Industries

Women's representation in certain industries, such as mining, water, sanitation and waste management, construction, the media, manufacturing, professional scientific and technical services, and energy, remains extremely low. Note that only those engaged in technical work are represented in this section.

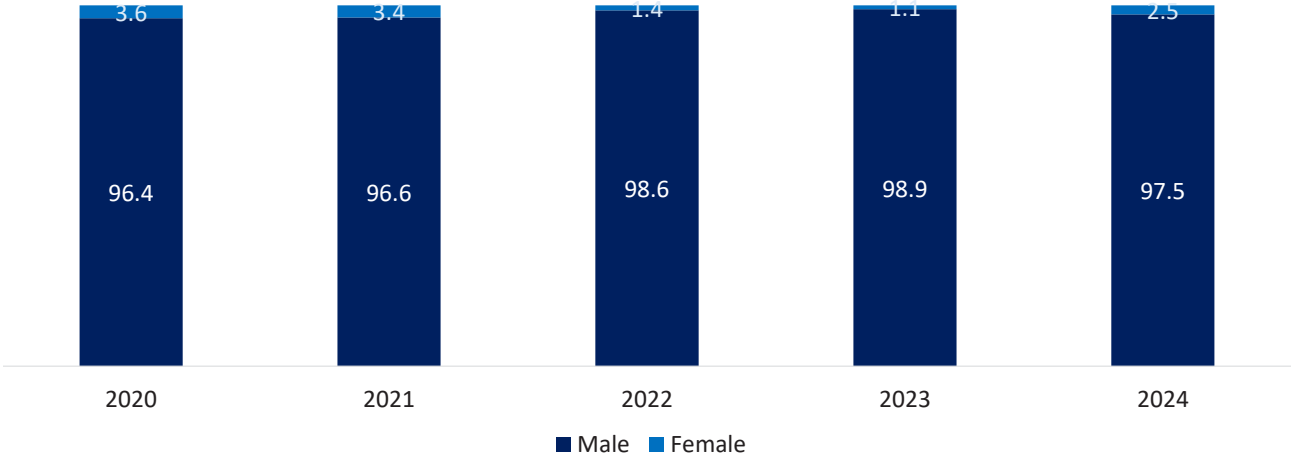
9.5.1 Construction

The industry has continued contributing to the growth of employment in Zambia. Construction of roads, and construction of office blocks and housing by both the private and public sector has led to an increased employment in the industry.

The construction sector in Zambia is a male-dominated industry. There are several factors that explain this enormous gender gap, ranging from unconscious gender bias to lack of adequate training as well as overall perceptions of women.

Figure 9.5 shows the percentage distribution of employment in the construction industry by sex. The share of female employment in the Construction industry reduced from a high of 3.6 percent in 2020 to 2.5 percent in 2024. More needs to be done in terms of training as well as encouraging companies to deliberately employ women for the construction jobs available.

Figure 9.5: Employment in the Construction Industry by Sex, Zambia 2020–2024



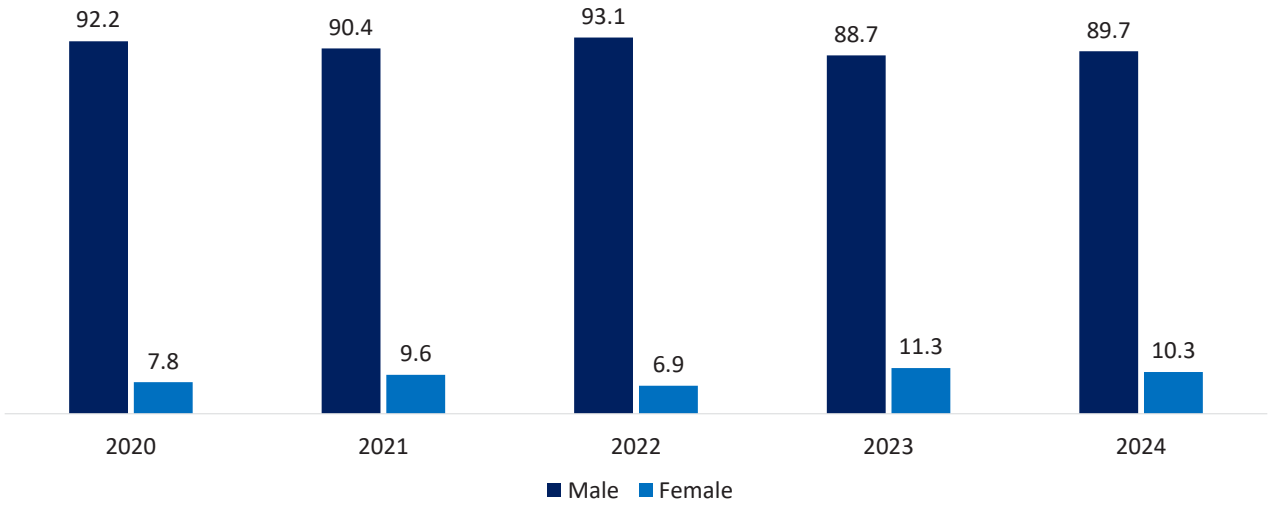
Source: Labour Force Survey, 2020-2024

9.5.2 Mining and Quarrying

Figure 9.6 shows employment in the mining and quarrying industry by sex. For the period under review the female share of employment in the Mining and Quarrying industry reduced from a high of 11.3 percent in 2023 to 10.3 percent in 2024.

Some of the significant gender inequality issues can be attributed to education and stereotyping of women in Zambia. Like the construction and energy industry, the mining sector is still considered a man's industry by society, including women. According to SADC, there are considerable environmental and economic benefits in championing women's participation in the mining sector.

Figure 9.6: Employment in the Mining and Quarrying Industry by Sex, Zambia 2020–2024

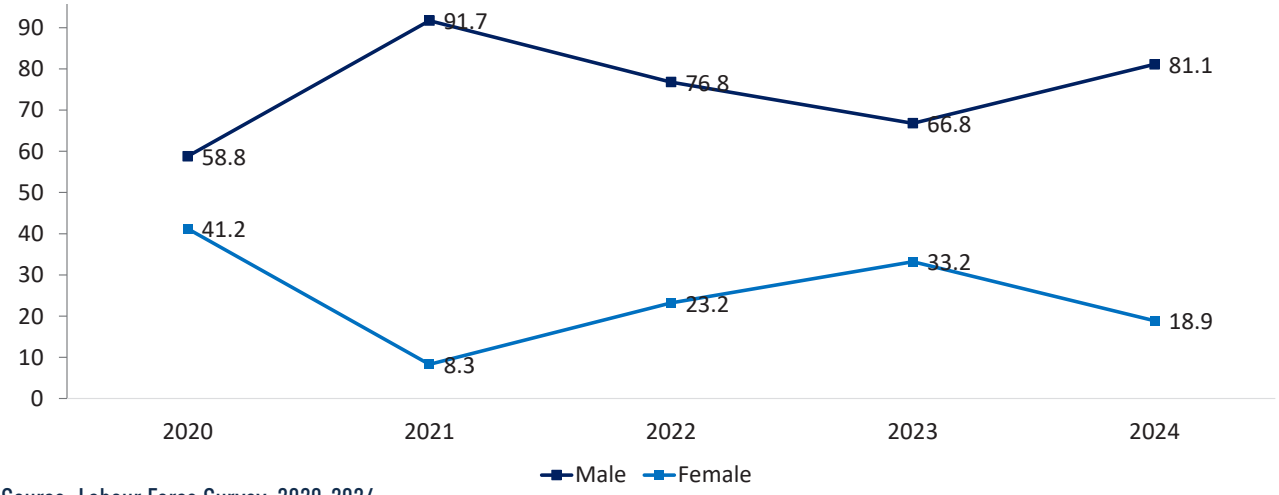


Source: Labour Force Survey, 2020-2024

9.5.3 Energy

Figure 9.7 shows employment in the electricity, gas, steam and air conditioning supply industry by sex. Like in any other traditionally male-dominated industry, female employment in the Electricity, gas, steam and air conditioning supply industry has decreased from a high of 41.2 percent in 2020 to 18.9 percent in 2024. This shows that female employment in this industry remains predominantly male.

Figure 9.7: Employment in the Electricity, Gas, Steam and Air Conditioning Supply Industry by Sex, Zambia 2020–2024



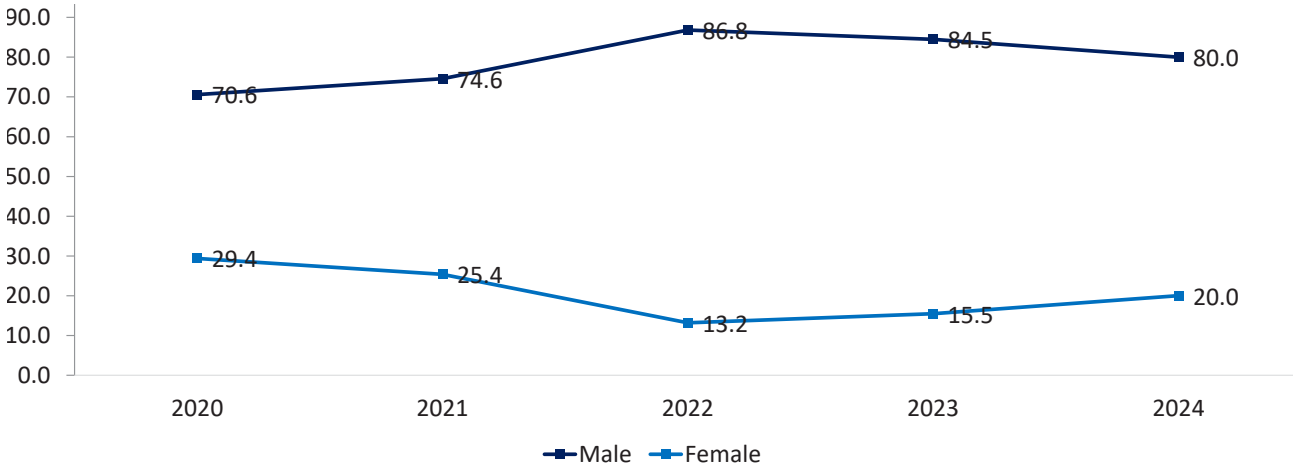
Source: Labour Force Survey, 2020-2024

9.5.4 Environment – Water, Sanitation, and Solid Waste Management

The Beijing Declaration stipulates the need for an integrated approach to the management of water resources. Despite Zambia having ratified the declaration, and notwithstanding the critical role of water and the competing needs of males and females for the resource, the country still lags in including females in water resources, sanitation, and waste management roles.

Figure 9.8 shows the percentage share of employment in the water supply, sewerage, waste management and remediation activities industry by sex. In the period under review, female share of employment in the Water supply; sewerage, waste management and remediation activities industry decreased from 29.4 percent in 2020 to 20.0 percent in 2024. These estimates are far below the desired recruitment threshold of 50/50. Men and women attach different values to water, sanitation, and hygiene; and hence, equal participation in this sector is important for promoting a balanced approach to the design of programmes and infrastructure, as well as sustainable and impactful implementation and public health benefits.

Figure 9.8: Employment in the Water Supply; Sewerage, Waste Management and Remediation activities Industry by Sex, Zambia 2020–2024



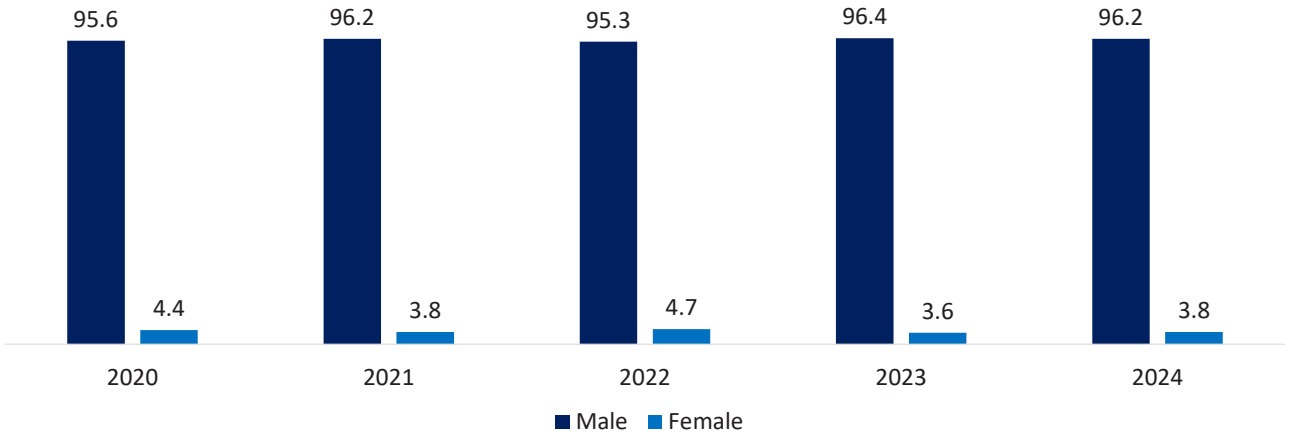
Source: Labour Force Survey, 2020-2024

9.5.5 Transport and Storage

Figure 9.9 shows the percentage of women employed in the transport and storage industry in Zambia by sex from 2020 to 2024. The results show that for the entire period under review, the female share of employment in the Transport and Storage Industry was less than five (5) percent.

There is an urgent need to address existing inequality in the Transport and Storage Industry in Zambia, for the realization of equal employment. According to the European Union (EU), women shun the transport sector because of the deep-rooted gender biases, the harsh conditions that do not consider the specific needs of women transporters, as well as the exploitation and harassment in the industry, which is seen as an area of work for men.

Figure 9.9: Percentage of Employment in the Transport and Storage Industry by Sex, Zambia 2020–2024

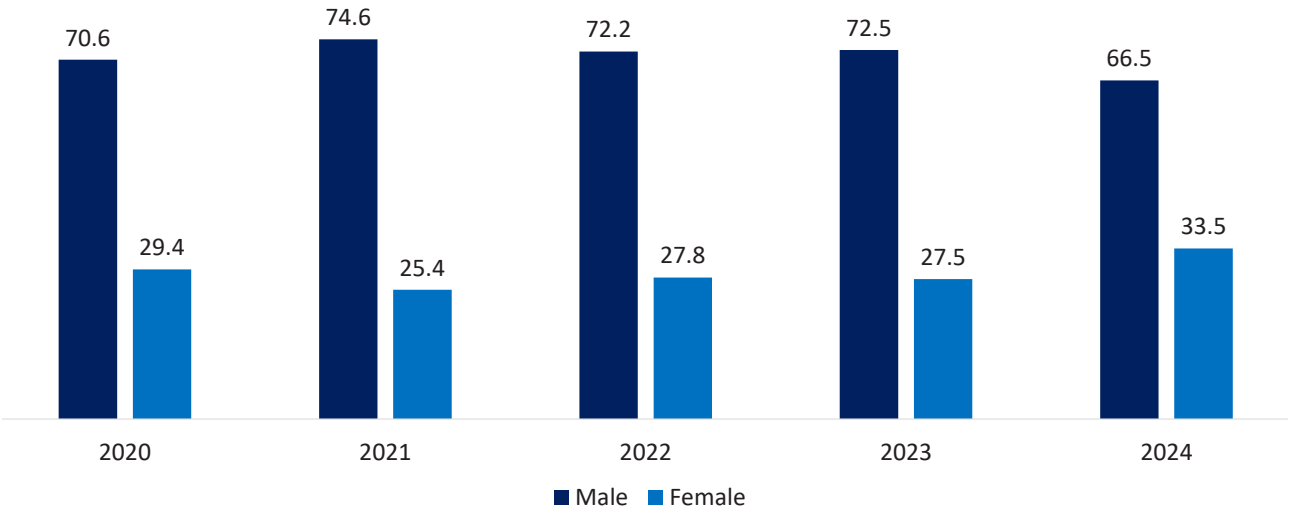


Source: Labour Force Survey, 2020-2024

9.5.6 Manufacturing

Figure 9.10 shows the percentage distribution of employment in the manufacturing industry by sex. Results for the period 2020 to 2024 shows that like other industries, males account for the majority share of employment in the manufacturing industry as compared to their female counterparts. However, the share of female employment in the manufacturing industry increased from 29.4 percent in 2020 to 33.5 percent in 2024. Apart from the other gender issues highlighted in the preceding sub-sections, the low levels or lack of training among females is another major contributing factor for this situation.

Figure 9.10: Percentage Distribution of Employment in the Manufacturing Industry, Zambia 2020–2024



Source: Labour Force Survey, 2020-2024

9.6 Sector Employment – Formal, Informal, and Household Sectors

The formal sector refers to all production units that are registered with a tax and/or a licensing authority. Examples of tax and licensing authorities in Zambia are the Zambia Revenue Authority (ZRA), Patents and Companies Registration Agency (PACRA), and Local Authority, among others.

The informal sector refers to all production units that are not registered with a tax or a licensing authority, while the household sector refers to all households as producers of goods and services.

Table 9.2 shows the number and percentage distribution of employed persons by sector of employment and sex. During the period under review, the share of female employment in the Formal sector was estimated at just over 39 percent. However, the share of female employment in the informal sector decreased from 40.3 percent in 2020 to 39.6 percent in 2024. The Household sector remains the sector that has more female than male employed population. Employment in this sector grew from 50.2 percent in 2020 to 64.4 percent in 2024. Note that the household sector category in this report excludes unpaid work; it only includes those doing paid housework like gardeners and house helpers.

Table 9.2: Percentage Distribution of Employed Persons by Sector of Employment and Sex, Zambia 2020–2024

Sector of Employment	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total	**60.2**	**39.8**	**60.5**	**39.5**	**59.7**	**40.3**	**59.9**	**40.1**	**60.7**	**39.3**
Formal	67.4	32.6	69.5	30.5	67.3	32.7	67.0	33.0	65.8	34.2
Informal	59.7	40.3	61.7	38.3	60.0	40.0	60.8	39.2	60.4	39.6
Household	49.8	50.2	47.5	52.5	47.4	52.6	47.8	52.2	35.6	64.4

Source: Labour Force Survey, 2020-2024

9.7 Types of Employment

9.7.1 Formal and Informal Employment

Formal employment is the type of employment in which employees are entitled to social security coverage and contracts, in addition to annual paid leave.

Informal employment is the type of employment that is characterized by the lack of an entitlement to annual paid leave and the absence of social security. This type of employment can be found in both formal sector and informal sector production units.

Table 9.3 shows the percentage distribution of employed persons by type of employment and sex. During the period under review, there were more males than females employed both formally and informally, which implies that females are more vulnerable to employment shocks in Zambia.

Table 9.3: Percentage Distribution of Employed Persons by Type of Employment and Sex, Zambia 2020–2024

Type of Employment	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total	**60.2**	**39.8**	**60.5**	**39.5**	**59.7**	**40.3**	**59.9**	**40.1**	**60.7**	**39.3**
Formal	67.8	32.2	69.5	30.5	69.3	30.7	67.6	32.4	66.5	33.5
Informal	57.5	42.5	57.9	42.1	56.7	43.3	57.4	42.6	58.7	41.3

Source: Labour Force Survey, 2020-2024

9.7.2 Agriculture and Non-Agriculture

Agriculture is one of the largest employment sectors in Zambia for both men and women, as well as the youth. Like in many SADC and developing countries, females are the main contributors to the agriculture sector; contributing mostly cheap and unpaid labour.

Table 9.4 shows the percentage distribution of employed persons by type of employment and sex. The share of female employed population in the agriculture sector increased from 35.5 percent in 2020 to 36.0 percent in 2021. It however, slowed down to 28.5 percent in 2024. In the non-agriculture sector, female employed population grew from 41.1 percent in 2020 to 43.8 percent in 2024.

Table 9.4: Percentage Distribution of Employed Persons by Type of Employment and Sex, Zambia 2020–2024

Agric/non-Agric	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Total	**60.2**	**39.8**	**60.5**	**39.5**	**59.7**	**40.3**	**59.9**	**40.1**	**60.7**	**39.3**
Agriculture	64.5	35.5	64.0	36.0	67.3	32.7	66.9	33.1	71.5	28.5
Non-Agriculture	58.9	41.1	59.5	40.5	57.6	42.4	57.5	42.5	56.2	43.8

Source: Labour Force Survey, 2020-2024

9.7.3 Institutional Sector Employment

Table 9.5 shows the percentage distribution of employed persons by institutional sector and sex. The share of female employment in the Private Business/ Farms sector increased from 36.3 percent in 2020 to 37.5 percent in 2024. However, female employment in the Producers Cooperative sector declined to 23.7 percent in 2024, from 46.0 percent in 2020. Additionally, all the institutional sectors other than the Household sector, Embassy/International Organisation, NGOs and Faith Based Organisations and Local Government employed more males than females across all the five (5) years under review.

Table 9.5: Percentage Distribution of Employed Persons by Institutional Sector and Sex, Zambia 2020–2024

Institutional Sector	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Total	**60.2**	**39.8**	**60.5**	**39.5**	**59.7**	**40.3**	**59.9**	**40.1**	**60.7**	**39.3**
Central Government	57.3	42.7	59.2	40.8	57.1	42.9	56.6	43.4	54.3	45.7
Local Government	56.3	43.7	56.5	43.5	49.2	50.8	64.3	35.7	70	30
Parastatal/State-owned firm	78.2	21.8	79.1	20.9	77.9	22.1	75.6	24.4	78.8	21.2
Embassy/International org.	34.9	65	64	36	86.3	13.7	36.9	63.1	100	0
Non-Governmental Organisations	42.8	57.2	73	27	70.4	29.6	55.8	44.2	59.6	40.4
Faith-Based Organisations	75.7	24.3	66.8	33.2	48.2	51.8	65.8	34.2	67.9	32.1
Private Business / Farms	63.7	36.3	65.8	34.2	63.8	36.2	63.9	36.1	62.5	37.5
Producers' cooperative	54	46	59.6	40.4	64.3	35.7	70.1	29.9	76.3	23.7
Household	49.8	50.2	47.5	52.5	47.4	52.6	47.8	52.2	35.6	64.4

Source: Labour Force Survey, 2020-2024

9.8 Status in Employment

This indicator provides information on the distribution of the workforce by status in employment and can be used to answer ques¬tions such as: what proportion of employed persons in a country (a) work for wages or sala¬ries; (b) run their own enterprises, with or without hired labour; or (c) work without pay within the family business.

According to the International Classification of Status in Employment (ICSE), the basic criteria used to define the status groups are the types of economic risk that they face in their work; an element of which is the strength of institutional attachment between the person and the job, and the type of authority over establishments and other workers that the job-holder has or will have as an explicit or implicit result of the employment contract.

Table 9.6 shows the percentage distribution of employed persons by status in employment and sex. The share of females' employment whose status in employment is employers declined from 32.5 percent in 2020 to 29.8 percent in 2024. Of those employed as Own account workers, female share of employment was estimated at 45.8 percent in 2020 and 44.4 percent in 2024. Additionally, in all the statuses in employment other than those employed as helping without pay in a household business, Paid interns and Domestic paid workers had more males than females across all the five (5) years under review. Note: In 2024 domestic paid workers and casual employees were not measured as a separate group instead they were measured in the broader group of those classified as working for someone else for pay.

Table 9.6: Percentage Distribution of Employed Persons by Status in Employment and Sex, Zambia 2020–2024

Status in Employment	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Total	**60.2**	**39.8**	**60.5**	**39.5**	**59.7**	**40.3**	**59.9**	**40.1**	**60.7**	**39.3**
Working for someone else for pay	69.3	30.7	71.6	28.4	69.9	30.1	67.9	32.1	67.8	32.2
Working as a paid apprentice	68.4	31.6	59.8	40.2	69.0	31.0	77.1	22.9	69.8	30.2
Working as a paid intern	67.2	32.8	78.9	21.1	54.0	46.0	41.7	58.3	81.5	18.5
An employer (employing one or more employees)	67.5	32.5	71.8	28.2	72.2	27.8	69.7	30.3	70.2	29.8
An own-account worker (not employing any employee)	54.2	45.8	50.6	49.4	50.5	49.5	53.7	46.3	55.6	44.4
Helping without pay in a household business	31.2	68.8	36.4	63.6	40.0	60.0	33.2	66.8	32.9	67.1
Domestic paid worker	32.1	67.9	35.2	64.8	12.5	87.5	35.9	64.1		
Casual employee	73.3	26.7	75.2	24.8	78.5	21.5	79.2	20.8		

Source: Labour Force Survey, 2020-2024

9.9 Potential Labour Force

Potential labour force is defined as all persons of working age who during a short reference period were neither employed nor unemployed 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**".

Table 9.7 shows the number and percentage distribution of the potential labour force by sex. The number of persons in the potential labour force increased from 1,298,813 in 2020 to 2,127,249 in 2024. There were more females than males in the potential labour force across all the five (5) years under review. This means that there were more females than males who carried out activities to "seek employment", were not "currently available" but would become available within a short subsequent period or did not carry out activities to "seek employment", but wanted employment and were "currently available".

Table 9.7: Number and Percentage Distribution of the Potential Labour Force by Sex, Zambia 2020–2024

Year	Total	Male	Female
	Number	Percent	Percent
2020	1,298,813	45.7	54.3
2021	1,558,753	46.1	53.9
2022	1,808,490	47.6	52.4
2023	2,086,989	46.2	53.8
2024	2,127,249	47.3	52.7

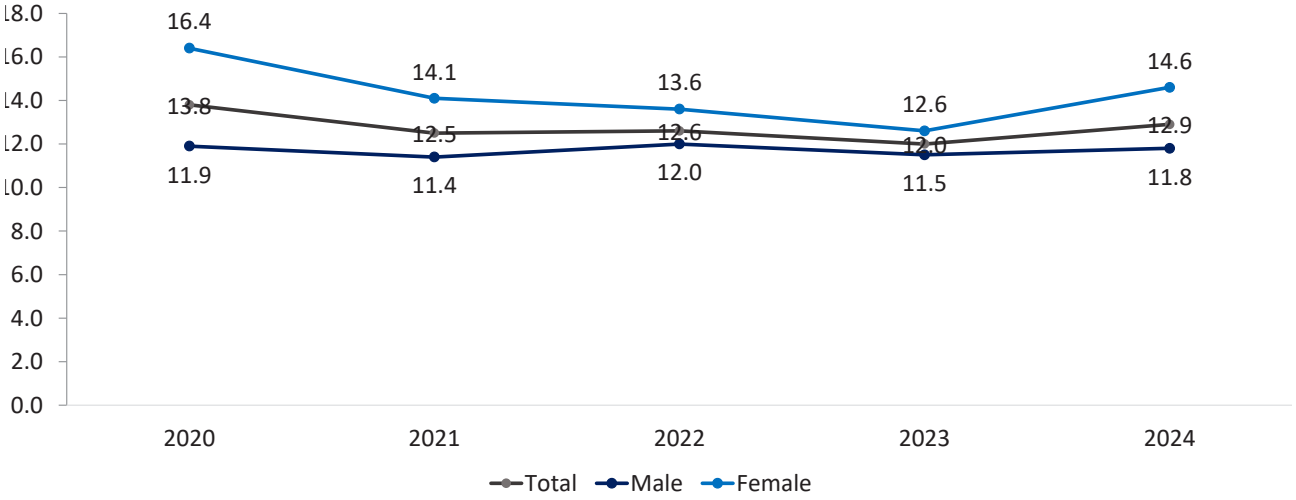
Source: Labour Force Survey, 2020-2024

9.10 Unemployment Rate

Unemployment rate is the proportion of persons in the labour force who during a short reference period were not in employment and were actively searching and available to take up employment.

Figure 9.11 shows the unemployment rate by sex. The overall unemployment rate initially decreased to 12.9 percent in 2024 from 13.8 percent in 2020. The female unemployment rate also decreased from 16.4 per cent in 2020 to 14.6 per cent in 2024. This means that even though unemployment rate has been slowing down, for females it is higher than the national average. Hence the likelihood of unemployment for females was higher than that of males.

Figure 9.11: Unemployment Rate by Sex, Zambia 2020–2024



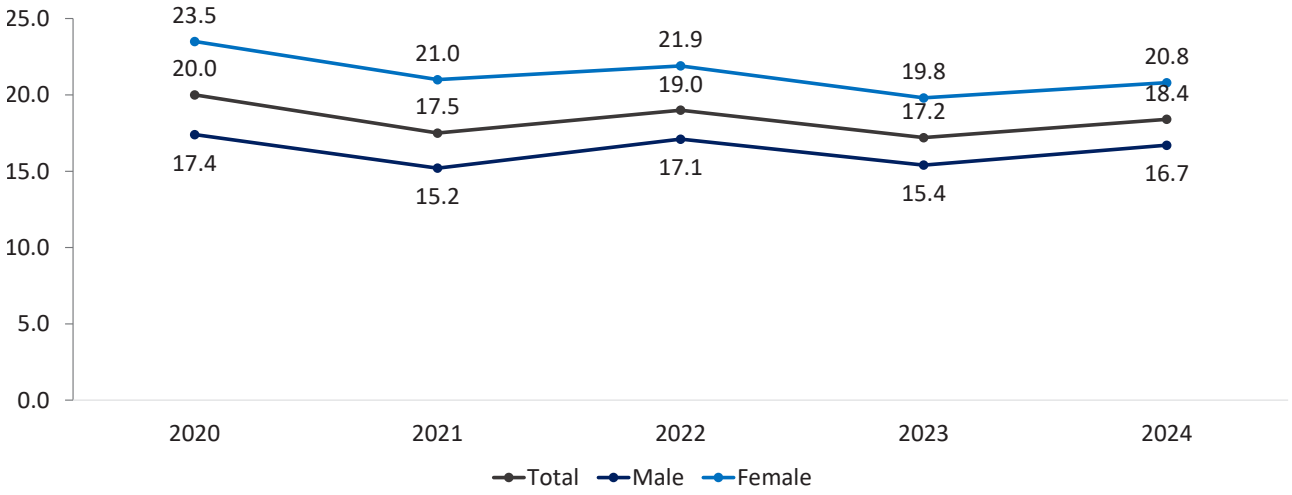
Source: Labour Force Survey, 2020-2024

9.11 Youth Unemployment

Youth unemployment is an important policy issue for many countries, regardless of the stage of development. For the purposes of this indicator, the term youth refer to persons aged 19–34 years, in line with Zambia's national youth policy.

Figure 9.12 shows the youth unemployment rate by sex. The youth unemployment rate was estimated at 20.0 percent in 2020 but slowed in 2024 to 18.4 percent. Female Youth Unemployment rate also slowed down in the same period from 23.5 percent in 2020 to 20.8 percent in 2024. During the whole period under review, the likelihood of female youth being unemployed was higher than that of their male counterparts.

Figure 9.12: Youth Unemployment Rate by Sex, Zambia 2020–2024



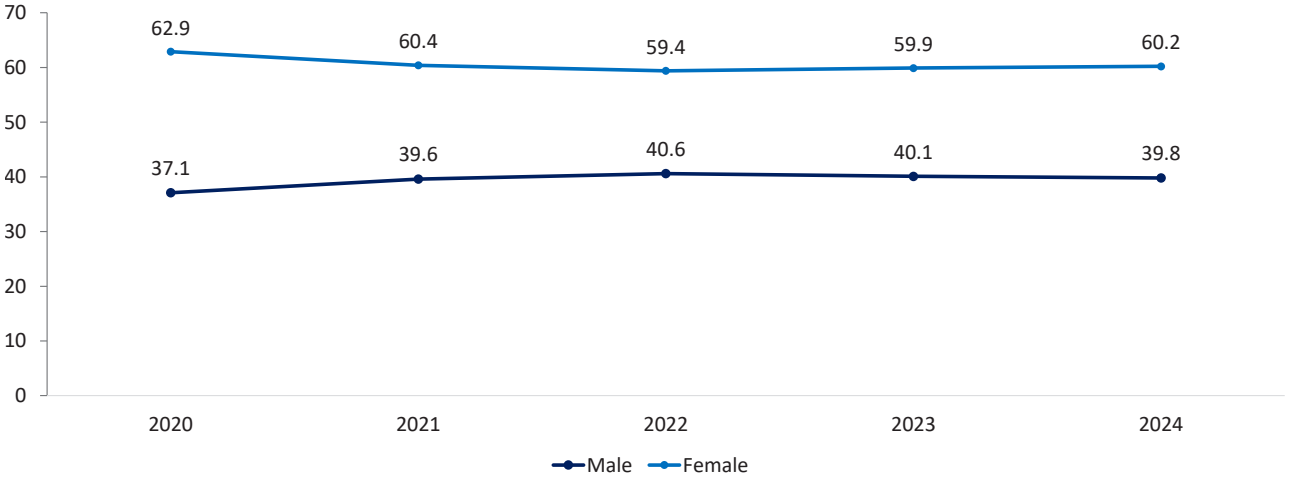
Source: Labour Force Survey, 2020-2024

9.12 Youth Not in Employment, Education, or Training

Youth not in employment, education, or training (NEET) is a widely used indicator for formulating policies aimed at offering suitable places for young people in education or training, as well as for determining the participation age for economic activity. Furthermore, youth NEET is used to help young people find sustainable employment, such as through the expansion of apprenticeship schemes, reforms to technical education, and improved career advice. In addition, governments can use it for deploying strategic funding in various schemes aimed at improving the education outcomes for disadvantaged young people and those with learning difficulties or disabilities.

Figure 9.13 shows the percentage distribution of youth aged 19-34 years not in employment education nor training by sex. During the period under review, there were more female than male youths not in employment, education, nor training. In 2024, females accounted for 60.2 percent of youth NEET while males accounted for 39.8 percent.

Figure 9.13: Percentage Distribution of Youth (19–34 years) not in Employment, Education, nor Training (NEET) by Sex, Zambia 2020–2024



Source: Labour Force Survey, 2020-2024

Table 9.8 shows the age specific percentage of youth (19 - 34 years) NEET by sex. During the period under review, results show that females had a higher youth NEET than males in all age groups.

Table 9.8: Percentage Distribution of Youth (15-35 years) NEET by Age Group and Sex, Zambia 2020–2024

Age Group	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Total	**37.1**	**62.9**	**39.6**	**60.4**	**40.6**	**59.4**	**40.1**	**59.9**	**39.8**	**60.2**
19-22	36.1	63.9	41.6	58.4	44.4	55.6	45.0	55.0	43.2	56.8
23-26	39.8	60.2	40.8	59.2	41.6	58.4	39.6	60.4	39.2	60.8
27-30	34.5	65.5	38.0	62.0	36.8	63.2	37.3	62.7	38.0	62.0
31-34	37.7	62.3	35.5	64.5	36.7	63.3	36.0	64.0	36.9	63.1

Source: Labour Force Survey, 2020-2024

9.14.1 Own Business Account/Enterprise

Own account workers refer to persons who own businesses in their own cognisance and do not regularly employ additional labour.

Table 9.9 shows the distribution of own account workers by type of employment and sex. The female share of own account workers in the formal sector increased from 36.6 percent in 2020 to 36.9 percent in 2024. In the same period, the share of female own account workers in the informal sector was estimated at 46.4 percent in 2020, 45.0 percent in 2024.

Table 9.9: Percentage Distribution of Own Account Workers by Sector of Employment and Sex, Zambia 2020–2024

Sector of Employment	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Total	**54.2**	**45.8**	**50.6**	**49.4**	**50.5**	**49.5**	**53.7**	**46.3**	**55.6**	**44.4**
Formal	63.4	36.6	50.8	49.2	55.2	44.8	58.2	41.8	63.1	36.9
Informal	53.6	46.4	50.6	49.4	50.1	49.9	53.4	46.6	55.0	45.0

Source: Labour Force Survey, 2020-2024

9.14.2 Own-Use Production Work

Table 9.10 shows the percentage distribution of own use production workers by type of own use work and sex. In all the five (5) years under review, the female share of own use production work was over 60 percent. Of those involved in own use production of goods, the females accounted for 38.4 percent in 2020 and 40.9 percent in 2024. The share of females in own use production of services was higher than that of males in all the years under review.

Table 9.10: Percentage Distribution of Own Use Production Workers by Type of Own Use Work and Sex, Zambia 2020–2024

Type of Own Use Work	2020		2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Total	**35.2**	**64.8**	**38.9**	**61.1**	**38.3**	**60.0**	**37.6**	**62.4**	**39.0**	**61.0**
Goods Producers	61.6	38.4	59.1	40.9	59.2	40.8	57.5	42.5	59.1	40.9
Service Providers	17.4	82.6	24.6	75.4	22.2	77.8	22.6	77.4	24.8	75.2

Source: Labour Force Survey, 2020-2024

9.15 Gender-Responsive Budgeting

Gender-Responsive Planning and Budgeting acknowledges gender patterns in society and is aimed at developing policies and allocating resources to promote gender equality (National Gender Policy of Zambia, 2023). It is a tool that helps to promote spending policies in order to reduce gender inequalities. A gender-responsive budget is not a separate budget but an indication of integration of gender awareness in programmes and policies. Evidence of a gender responsive budget includes the presence of gender responsive indicators.

Out of the 60 budget heads in 2020, 27 implemented the Output Based Budget (OBB) of which the 33 used the Activity Based Budgeting (ABB) system. Zambia fully migrated from the ABB to the OBB in 2021. The ABB system provides information about the amount of money spent on different items; and not the outputs and outcomes that are funded by the budget. On the other hand, the OBB system facilitates a link between strategic planning and the annual budget. Funds allocated are linked to the outputs and outcomes that are funded by the budget. Since gender responsiveness is linked to results, it is more practical to assess gender – responsive budgeting from an OBB than an ABB.

Table 9.11 presents the number of gender responsive budget heads from 2020 to 2024 national budgets.

Out of the 60 budget heads in 2020 only 5 had gender responsive output indicators. The full implementation of the OBB in 2021 increased the number of heads with gender responsive output indicators to 14 budget heads, however, there was a drop in 2023 and 2024 to only 12 heads with gender responsive output indicators.

Table 9.11: Number of Gender Responsive Budget Heads, 2020-2024

Description	2020	2021	2022	2023	2024
Total Number of Budget Heads	60	60	58	60	60
Number of Budget Heads with Gender Responsive Output Indicators	5	14	14	12	12

Source: 2020 – 2024 yellow books

CHAPTER TEN: LAND OWNERSHIP AND AGRICULTURE

10.1 Agriculture

In the 21st century, agriculture has continued to be a fundamental tool for achieving sustainable development and poverty reduction. The Government of the Republic of Zambia has prioritized agricultural development in achieving economic development in the fight against poverty and hunger.

However, the government's efforts have been affected by several challenges, including poor soils; the impact of climate change, such as unpredictable rainfall patterns (droughts and floods); inadequate technology; pests and diseases; and poor rural infrastructure. In order to overcome these constraints, the government, through its various ministries, has initiated a wide range of interventions aimed at fostering agricultural production and productivity. These programmes include the Farmer Input Support Programme (FISP) and the promotion of climate-smart agricultural technologies in crop production such as crop diversification, livestock production, aquaculture, and forestry.

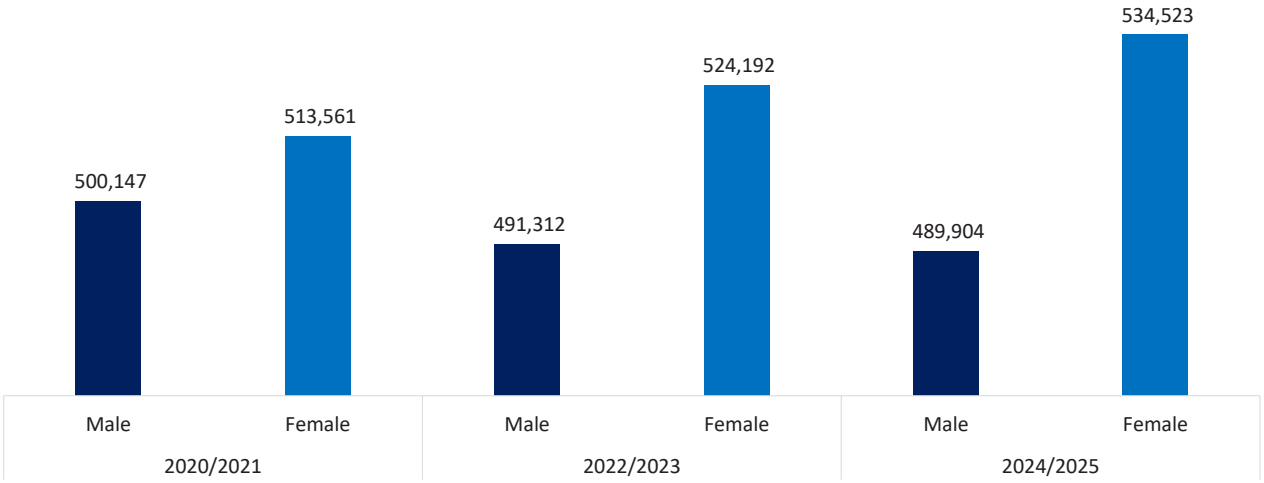
10.1.1 Farmer Input Support Programme (FISP)

The Government of the Republic of Zambia (GRZ) began a programme in 2002, giving smallholder farmers a limited amount of commercial maize seed and inorganic fertiliser. The Farmer Input Support Programme (FISP), was expanded in 2015/16 to cover groundnuts, orange maize, common beans cottonseed and other inputs.

Table 10.1 shows the number of FISP beneficiaries by sex and province for the 2020/2021, 2022/2023, 2024/2025 farming seasons. The data shows that the number of FISP beneficiaries has been increasing in the three last farming seasons, from a total of 1,013,708 beneficiaries in the 2020/2021 farming season to 1,015,504 in the 2022/2023 farming season and to a further 1,024,427 in the 2024/2025 faming season.

Figure 10.1 shows the number of FISP beneficiaries by sex and agricultural season. The data shows that there were more female beneficiaries than male beneficiaries in all the farming seasons under review. Further, there has been an increase in the number of female beneficiaries from 513, 561 beneficiaries in the 2020/2021 season to 534, 523 beneficiaries in the 2023/2024 season.

Figure 10.1: Number of FISP Beneficiaries by Sex and Agricultural Seasons, 2020/2021, 2022/2023 and 2023/2024



Results show that there were more female beneficiaries in most of the provinces across the farming seasons except in Northern Province which had more male beneficiaries in all the farming seasons under review. Muchinga Provinces had more male beneficiaries in the 2020/2021 and 2022/2023 farming season, while North Western and Luapula provinces had more male FISP beneficiaries in the 2020/2021 farming season.

Table 10.1: Number of FISP Beneficiaries by Sex, Province and Total Zambia, 2020/2021 2022/2023 2024/2025 Farming Seasons.

Province	2020/2021			2022/2023			2024/2025		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Central	166,957	78,588	88,369	50,188	23,628	26,560	162,709	73,864	88,845
Copperbelt	103,177	49,575	53,602	61,804	30,328	31,476	93,688	41,051	52,637
Eastern	195,351	93,072	102,279	93,690	42,158	51,532	194,549	93,611	100,938
Luapula	61,840	31,490	30,350	162,715	75,561	87,154	61,804	29,692	32,112
Lusaka	67,192	33,298	33,894	194,571	92,891	101,680	59,187	26,737	32,450
Muchinga	65,311	34,227	31,084	65,146	33,084	32,062	65,150	32,486	32,664
Northern	98,338	51,692	46,646	98,315	50,886	47,429	98,307	50,324	47,983
Northwestern	62,522	32,575	29,947	67,974	33,798	34,176	67,973	33,189	34,784
Southern	168,646	83,628	85,018	37,685	18,438	19,247	183,376	90,650	92,726
Western	24,374	12,002	12,372	183,416	90,540	92,876	37,684	18,300	19,384
Total	**1,013,708**	**500,147**	**513,561**	**1,015,504**	**491,312**	**524,192**	**1,024,427**	**489,904**	**534,523**

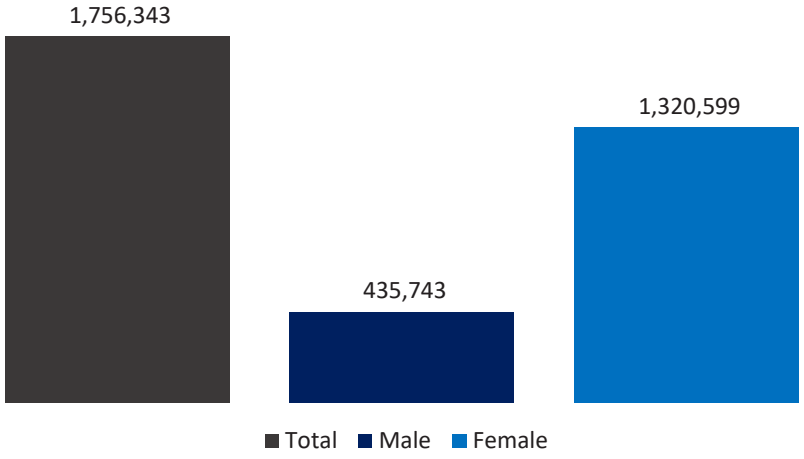
Source: Ministry of Agriculture.

10.1.2 Crop Production

The Food and Agriculture Organization (FAO) of the United Nations observed, in 2019, that if women had the same access to productive resources as men, they could increase yields on their farms by 20 to 30 per cent. This could raise the total agricultural output in developing countries by 2.5 to 4 per cent, with significant contributions to the reduction of hunger and malnutrition.

Figure 10.2 shows the number of agricultural household head by sex for the 2021/2022 agricultural season. In the 2020/2021 agricultural season, there was a total of 1, 756, 343 households engaged in agricultural. more male headed households as compared with female headed households engaged in the 2021/2022 agricultural season.

Figure 10.2 Number of Agricultural Household Heads by Sex, 2021/22



Source: 2021/2022 Crop Forecast Survey

Table 10.2 shows the number of agricultural household heads by sex and province. Eastern province had the highest number of male-headed households with 246,164, while Lusaka had the lowest number of male-headed households with 50,296. Southern Province had the highest number of female-headed agricultural households with 77,118 while Lusaka Province had the lowest number with 12, 514 households. The data shows that there were more male than female heads for agriculture households with over 60 percent in all the provinces.

Table 10.2: Number of Agricultural Households by Sex of Head Household by Province, 2021/22 Agricultural Season

Province	Male		Female		Total
	Number	Percent	Number	Percent	
Central	166,482	79.2	43,716	20.8	210,198
Copperbelt	56,602	72.7	21,247	27.3	77,849
Eastern	246,164	77.3	72,399	22.7	318,563
Luapula	140,344	81.4	32,159	18.6	172,503
Lusaka	50,296	80.1	12,514	19.9	62,810
Muchinga	117,590	79.8	29,807	20.2	147,397
Northern	117,590	76.6	50,036	23.4	167,626
North-Western	88,932	72.1	34,492	27.9	123,424
Southern	185,170	70.6	77,118	29.4	262,288
Western	105,556	62.9	62,256	37.1	167,812
Total	**1,320,599**	**75.2**	**435,743**	**24.8**	**1,756,343**

Source: Crop Forecasting Survey 2021/2022

10.1.3 Land by Type of Tenure

Figure 10.3 shows the number of persons owning land by type of tenure and by sex of household members during the 2021/22 farming season. The highest number of persons was among those owning land by certificate of customary tenure with 747, 502 males and 261, 776 females. This was followed by persons owning land by certificate of hereditary acquisition with 556, 636 males and 210, 457 females. The lowest number was recorded among persons owning land by Certificate issued for adverse possession or prescription with 8, 916 males and 2, 925 females.

Figure 10.3: Land Tenure Rights by sex, 2021/2022 Farming Season

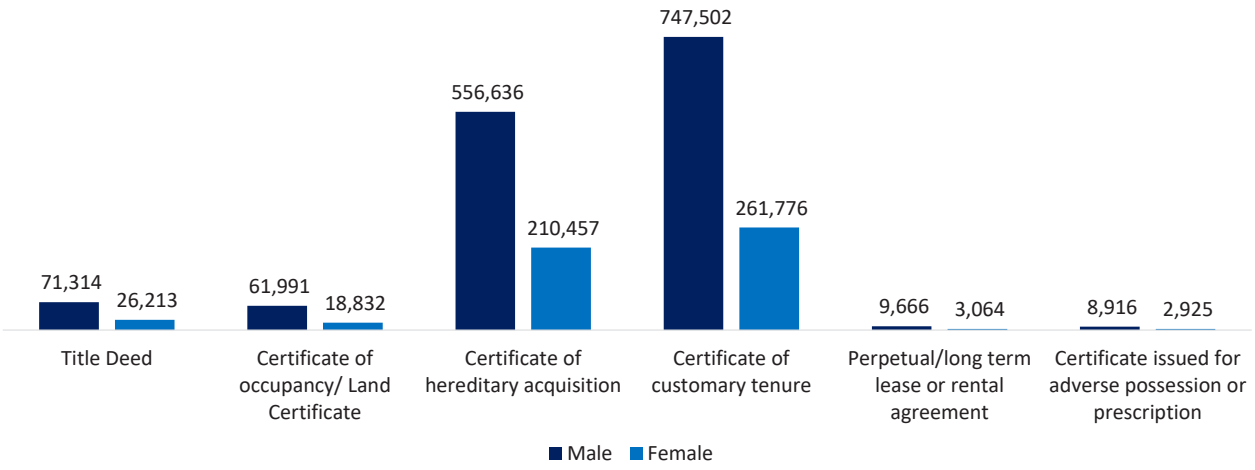


Table 10.3 shows the number of male and female household members owning land by type of tenure and province during the 2021/22 farming season.

The data shows that the most common type of land tenure reported among males and females is Certificate of customary tenure followed by Certificate of hereditary acquisition.

Analysis by the most common type of tenure within the provinces indicate that almost all the provinces have similar pattern with Certificate of customary tenure being the highest reported followed by certificate of hereditary acquisition, except for Northern, Eastern and Western provinces where certificate of hereditary acquisition was reported highest followed by certificate of customary tenure.

Table 10.3: Number of Persons Owning Land by Type of Tenure, By Sex and by Province, 2021/22 Farming Season

Land Tenure Rights	Sex	Province									
		Central	Copperbelt	Eastern	Luapula	Lusaka	Muchinga	Northern	North Western	Southern	Western
Title Deed	Male	6,556	2,602	9,846	7,487	9,686	4,936	9,375	2,498	18,302	26
	Female	2,507	742	1,875	976	3,024	2,306	11,233	64	3,486	-
	Total	**9,063**	**3,344**	**11,721**	**8,463**	**12,710**	**7,242**	**20,608**	**2,562**	**21,788**	**26**
Certificate of occupancy/ Land Certificate	Male	7,601	5,362	11,886	2,378	1,015	20,276	5,554	1,120	5,261	1,538
	Female	3,117	2,301	2,486	1,268	425	7,043	444	269	544	935
	Total	**10,718**	**7,663**	**14,372**	**3,646**	**1,440**	**27,319**	**5,998**	**1,389**	**5,805**	**2,473**
Certificate of hereditary acquisition	Male	21,478	11,470	161,959	32,310	3,822	58,006	106,330	45,829	53,729	61,703
	Female	10,487	4,156	47,593	18,277	1,912	19,628	34,429	16,208	20,288	37,479
	Total	31,965	15,626	209,552	50,587	5,734	77,634	140,759	62,037	74,017	99,182
Certificate of customary tenure	Male	112,336	29,196	154,143	44,039	28,638	67,241	59,754	55,260	145,834	51,061
	Female	26,927	12,806	52,545	20,111	11,511	18,916	20,731	23,481	46,305	28,443
	Total	**139,263**	**42,002**	**206,688**	**64,150**	**40,149**	**86,157**	**80,485**	**78,741**	**192,139**	**79,504**
Perpetual/ long term lease or rental agreement	Male	850	926	2,698	262	1,161	135	2,022	393	552	667
	Female	403	16	620	189	742	104	313	140	-	537
	Total	**1,253**	**942**	**3,318**	**451**	**1,903**	**239**	**2,335**	**533**	**552**	**1,204**
Certificate issued for adverse possession or prescription	Male	746	538	294	324		5,353	1,384	208	26	43
	Female	99	130		166		785	96	58	1,399	192
	Total	**845**	**668**	**294**	**490**	**-**	**6,138**	**1,480**	**266**	**1,425**	**235**

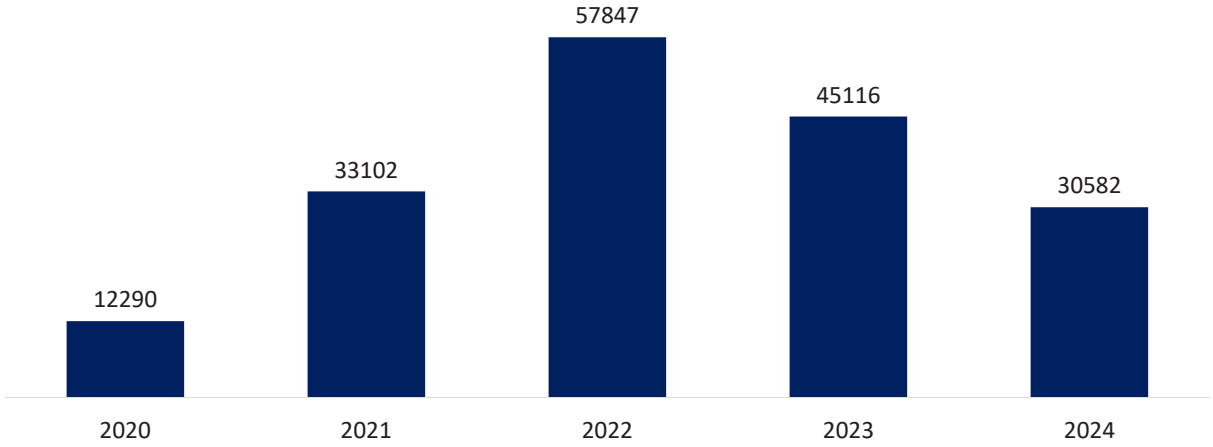
Source: Crop Forecasting Survey 2021/2022

10.2 Land Ownership

The Ministry of Lands and Natural Resources (MLNR) data indicate that there are over 450,000 properties on title since independence. In the past five (5) years, the Ministry has issued over 230,000 titles countrywide. Of the 230,000 issued titles, the Ministry has so far undertaken preliminary data validation of 214,385 property records in order to understand the gender distribution in the land Sector.

Figure 10.4 shows the distribution of titles issued over the past 5 years. Overall, over 178, 937 properties have been titled between 2020 and 2024. This shows an increase in the number of titles issued per year. The lowest number of titles issued was in the year 2020 with 12,290, while the highest number of titles issued was in the year 2022 with 57,847 titles. The reduction in the number of title deeds issued in 2024 was due to change in the system used for the issuance of title deeds. The spike in the figure for 2022 could be attributed to the national land titling project which saw a number of land owners getting title deeds.

Figure 10.4: Number of Title Deeds issued, 2020 to 2024



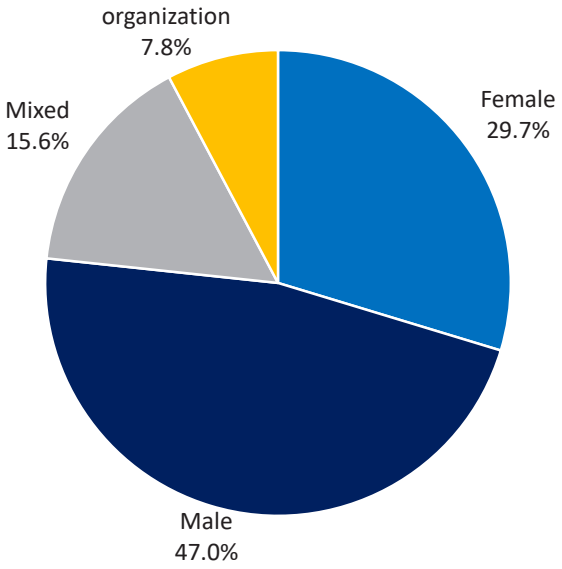
Source: Ministry of Lands and Natural Resources (MLNR) Information System, 2024

10.2.1 Categories of Land Ownership

Figure 10.5 shows the percentage of land ownership by category. There are four types of categories in relation to the issuance of titles. These include, male owners, female owners, mixed owners (male, female joint ownership) and organization ownership.

Aggregated data for the five-year period (2020 to 2024) indicates that 47.0 percent of titles were issued to males while 29.7 percent were issued to females, 15.6 percent of titles were issued to mixed (male and female joint ownership) and 7.8 percent of titles were issued to organizations.

Figure 10.5: Percentage Distribution of Type of Land Ownership



10.2.2 Land Ownership by Year

Table 10.4 shows the land ownership by sex and category for the years 2020 to 2024. The data shows an increase in the number of individuals owning land in the years under review. The number of females owning land has increased with the highest in 2022 with 17,559 and lowest in 2020 with 2,949. There has also been a marginal increase in the number of mixed title ownership from less than 1000 titles issued in 2020 to over 27,000 titles issued by 2024.

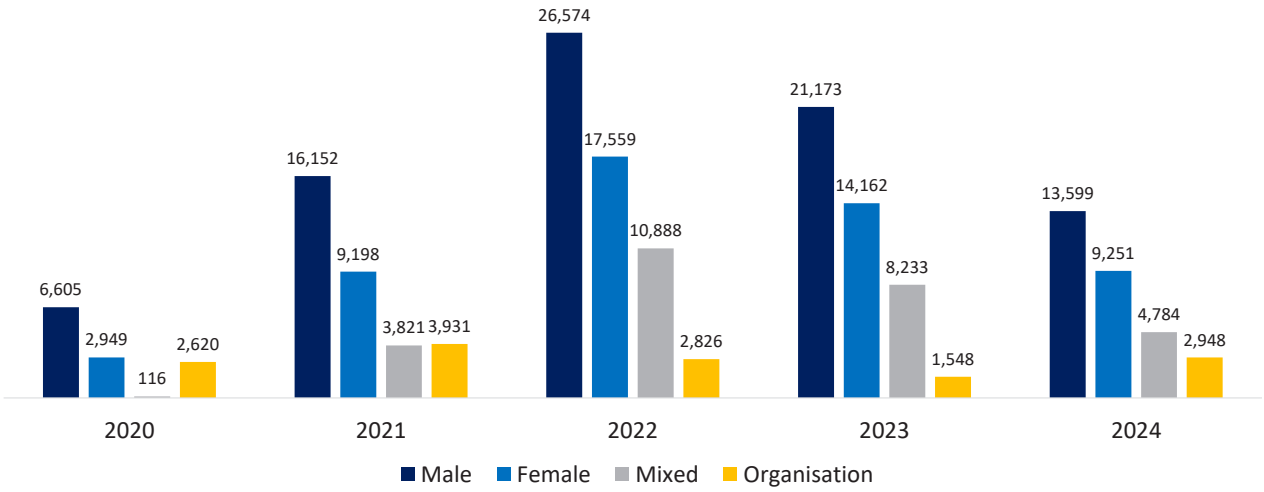
Table 10.4: Land Ownership by Sex and Category, 2020 - 2024

Year	Male	Female	Mixed	organization	Grand Total
2020	6,605	2,949	116	2,620	12,290
2021	16,152	9,198	3,821	3,931	33,102
2022	26,574	17,559	10,888	2,826	57,847
2023	21,173	14,162	8,233	1,548	45,116
2024	13,599	9,251	4,784	2,948	30,582
Total	**84,103**	**53,119**	**27,842**	**13,873**	**178,937**

Source: Ministry of Lands and Natural Resources, Zambia Integrated Lands Administration System

Figure 10.6 shows the percentage of land ownership by category. The increase in the issuance of titles can be attributed to the introduction of the National Titling project and the Implementation of Zambia Integrated Land Administration System (ZILAS). The Ministry has been conducting awareness programs in land matters to ensure that citizens know their rights and how to get a service from the Ministry.

Figure 10.6: Percentage of Land Ownership by Category, 2020 - 2024



Source: Ministry of Lands and Natural Resources, Zambia Integrated Lands Administration System

Table 10.5 shows land ownership by sex, category and province. Lusaka Province had the highest number of males who own land with 39, 442, followed by Copperbelt Province with 31, 929 males owning land. Muchinga Province had the lowest number of males who own land at 265. Similarly, Lusaka and Copperbelt provinces had the highest number of females who own land at 24, 478 and 22, 061, respectively. Western Province had the lowest number of females who owned land at 133.

Table 10.5: Land Ownership by Sex, Category and Province, 2020-2024

Province	Male	Female	Mixed	Organization	Total
Central	4,789	2,557	415	1,543	9,304
Copperbelt	31,929	22,061	11,575	2,781	68,346
Eastern	945	335	32	238	1,550
Luapula	566	215	13	115	909
Lusaka	39,442	24,478	15,352	7,418	86,690
Muchinga	265	70	9	59	403
Northern	618	194	15	204	1,031
North-Western	2,826	1,899	124	712	5,561
Southern	2,391	1,177	300	712	4,580
Western	332	133	7	91	563
Total	**84,103**	**53,119**	**27,842**	**13,873**	**178,937**

Source: Ministry of Lands and Natural Resources, Zambia Integrated Lands Administration System

10.2.3 Land Ownership by Use

Table 10.6 presents information on the percentage of land ownership by use for the period 2020 to 2024. The data shows that the majority of females who own land use it for residential properties with the highest being under the Low-Cost category at 33.3 percent. In addition, very few females use their land for Heavy Industrial with only 3.5 percent compared to males with 19.4 percent. Under Light Industrial, only 6.4 percent of females used land compared to 40.7 percent of males.

Table 10.6: Percentage Distribution of Land Ownership by Use, 2020-2024

Land Use	Male	Female	Mixed	Organization
Agricultural - Urban	60.0	20.0	0.0	20.0
Agricultural	52.9	21.5	5.5	20.1
Any Other Use	35.5	17.1	1.3	46.1
Commercial High Cost	39.0	10.0	2.4	48.6
Commercial Low Cost	53.7	19.9	1.7	24.7
Commercial Medium Cost	48.8	14.3	3.5	33.4
Commercial Very High Cost	37.5	4.2	0.0	58.3
Farming	58.3	21.7	3.3	16.7
Government	3.9	3.1	0.8	92.2
Heavy Industrial	19.4	3.5	0.9	76.2
Horticultural	61.5	23.1	0.0	15.4
Light Industrial	40.7	6.4	1.0	52.0
Mining Area	0.0	0.0	0.0	100.0
Multi Facility	36.8	5.3	0.0	57.9
Municipal/Government	5.7	3.3	0.0	91.1
Not Specified	27.4	17.9	6.8	48.0
Recreational	3.8	3.8	7.7	84.6
Religious	33.0	24.3	0.6	42.1
Residential High Cost	53.6	25.9	3.2	17.3
Residential Low Cost	44.2	33.3	22.1	0.4
Residential Medium Cost	50.7	29.1	11.4	8.7
Residential Very High Cost	50.8	26.6	8.2	14.5

Source: Ministry of Lands and Natural Resources, Zambia Integrated Lands Administration System

CHAPTER ELEVEN: GENDER-BASED VIOLENCE

This section presents information on gender-based violence – a vice that has been recognized as a public health issue, a violation of human rights, and a key driver of extreme poverty. It affects both sexes; however, women and girls are disproportionately affected. GBV has a negative impact on the realization of good health and well-being, education, decent work, and poverty alleviation, ultimately hindering the attainment of gender equality.

Gender-based violence takes the form of physical, mental, social, or economic abuse against an individual because of that person's gender. It includes violence that may result in physical, sexual, or psychological harm and inflict suffering on the victim.

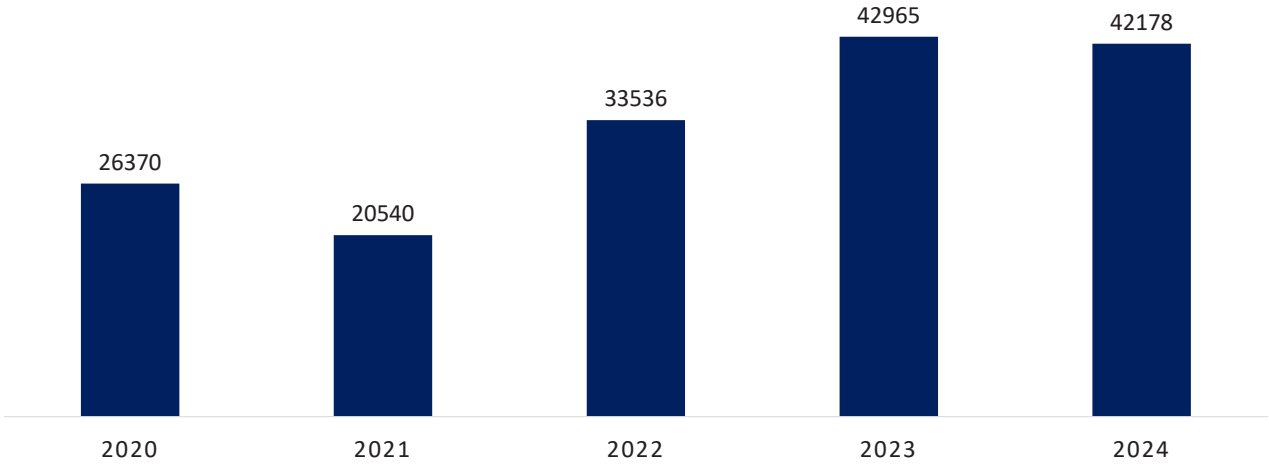
GBV takes many forms, including violence against children, threats or coercion, and the arbitrary deprivation of liberty, whether in public or private life and in the world of work.

11.1 Reported Cases of Gender-Based Violence

Figure 11.1 shows the number of reported Gender Based Violence (GBV) cases from 2020 to 2024. It is revealed that there was an increase in the number of reported cases of GBV in Zambia, from 26, 370 in 2020 to 42,178 in 2024. There is a general upward trend in the reported cases of GBV in all the years under review with a notable spike in 2024. The total cases increased from 26,370 in 2020 to 42,178 in 2024 by 59.9 percent.

There was a decline of 22.1 percent in reported GBV cases from 26,370 in 2020 to 20,540 in 2021. This could be due to underreporting of GBV cases, possibly influenced by external factors such as COVID-19 restrictions affecting access to reporting mechanisms. In 2022 there was an increase in the number of reported cases with about 38 percent, from 20,540 in 2021 to 33,536 in 2022. This rebound suggests improved reporting or a rise in incidents as COVID-19 restrictions eased. There was a further 42.4 percent increase in the number of GBV reported cases from 33,536 in 2022 to 42,178 in 2024. This increase could be attributed to the increase in awareness creation programs surrounding GBV issues

Figure 11.1: Reported Gender-Based Violence cases, 2020-2024



Source: Zambia Police – Victim Support Unit (ZP-VSU), 2023, National GBV Crime Statistics Returns.

Table 11.1 shows the percentage distribution of reported cases of GBV, disaggregated by sex for the 2020- 2024 period.

The table shows that the reported cases of GBV have been higher among females than males in the years under review. Similarly, GBV reported cases have been higher among girls than boys in the same years.

The statistics indicate that reported cases of GBV among women increased from 56.4 per cent in 2020 to 60.7 per cent in 2024. Further, there has been an increase in reported cases involving boys (from 5.9 percent to 7.0 per cent) and a reduction in cases involving girls (from 18.5 percent to 17.3 percent) from 2020 to 2024.

In 2024, the percentage distribution in the GBV reported cases among women was at 60.7 percent while men was at 15 percent. Meanwhile, GBV reported cases among girls was at 17.3 percent while that of boys was at 7.0 percent.

Table 11.1: Percentage Distribution of Reported cases of Gender-Based Violence by Sex, 2020 -2024

Year	Total	Men	Women	Boys	Girls
2020	26,370	19.3	56.4	5.9	18.5
2021	20,540	14.9	59.3	5.8	20.0
2022	33,536	17.3	58.7	6.2	17.7
2023	42,965	17.6	58.2	6.6	17.6
2024	42,178	15.0	60.7	7.0	17.3

Source: Zambia Police – Victim Support Unit (ZP-VSU). 2024. National GBV Crime Statistics Returns

11.2 Types of Reported GBV Offences

Table 11.2 shows the common reported types of GBV cases by sex and type of offence in 2024. Out of the 42,178 cases of GBV reported in 2024, 78 percent involved female, while males accounted for only 22 percent. Among the reported offences, the highest number of cases fell under the category of Assault Occasioning Actual Bodily Harm (OABH), with 11,966 reported cases; 10, 045 involved females and 1,921 involved males. Failing to Provide, as a GBV offence had the second highest number of cases reported at 3,086, of which 2,870 cases involved Women and only 216 cases involved Men.

Table 11.2: Number of Reported Cases of Gender-Based Violence Disaggregated by Sex and Type of Offence, 2024

Offences	Total	Male	Female
Defilement of a child	2,646	19	2627
Defilement of an imbecile	67	2	65
Attempted defilement	27	0	27
Rape	492	0	492
Attempted rape	88	0	88
Incest	64	4	60
Bigamy	0	0	0
Unnatural offences	83	57	26
Sexual harassment	14	0	14
Indecent assault	281	18	263
Murder	137	33	104
Child destruction	5	1	4
Infanticide	12	3	9
Abortion	28	7	21
Attempted murder	5	4	1
Attempted infanticide	3	0	3
Supplying drugs/instrument to procure abortion	13	7	6
Concealment of birth	12	3	9
Unlawful wounding	322	124	198
Assault Grievous Bodily Harm (GBH)	90	18	72
Assault Occasioning Actual Bodily Harm (OABH)	11,966	1,921	10,045
Assault on a child	1,585	859	727
Threatening violence	280	54	226
Child stealing	22	14	8
Child desertion	67	31	36
Neglect to provide	2,720	894	1,826
Failing to provide	3,086	216	2,870
Arson	36	8	28
Abduction	22	1	21
Human trafficking	6	2	4
Use of insulting language	531	111	420
Malicious damage to property	372	120	252
Theft	407	221	216
Child pornography	1	0	1
Found in possession of obscene material	1	0	1
Depriving the beneficiaries	133	70	63
Naming a person to be a witch	6	1	5

Offences	Total	Male	Female
Pretense of marriage	3	0	3
Conduct likely to cause breach of peace	552	240	312
Cruelty to juveniles	74	31	43
Criminal trespass	29	9	20
Harmful cultural practices	0	0	0
Prohibition of certain marriages	6	0	6
Written threats to murder	0	0	0
Neglect likely to spread infection	2	0	2
Wrongful confinement	0	0	2
Circulating obscene materials	1	0	1
Total	**42,178**	**9,274**	**32,904**

Source: Zambia Police-Victim Support Unit, 2024. National Crime Statistics Returns.

11.3 Human Trafficking

Human trafficking for labour and sexual exploitation has increasingly been recognized as an issue that requires urgent attention. Zambia is both a source country, from which victims are recruited or obtained, as well as a transit country, through which traffickers transport their victims enroute to their destination within the region or in other parts of the world.

Table 11.3 shows the number of reported human trafficking cases by sex and age group from 2020 to 2024. There was a decrease in the total number of cases from 19 in 2020 to 6 in 2024. Out of the six (6) reported cases in 2024, two (2) cases involved girls between the age 0-15 years; and two (2) cases involved females of 16 years and above. There was one (1) reported case of trafficked boys aged 0-15 years; and one (1) case of boys aged 16 and above, in 2024.

The number of human trafficking cases of boys aged 16 and below reduced from 11 in 2020 to one (1) in 2024; the pattern was similar for girls in the same age group, with a decrease from six (6) cases in 2020 to two (2) cases in 2024.

Table 11.3: Number of Reported Cases of Human Trafficking Disaggregated by Sex and Age, 2020-2024

Year	Total	0–15 years		16 years and above	
		Male	Female	Male	Female
2020	19	11	6	0	2
2021	10	0	2	0	8
2022	19	2	3	1	13
2023	6	2	4	0	0
2024	6	1	2	1	2

Source: Zambia Police-Victim Support Unit, 2024. National Crime Statistics Returns.

The reduction in the number of cases of trafficked girls aged 0-15 years in 2022 can be attributed to governments efforts, in particular the Anti-Human Trafficking Act and the National Policy to Combat Human Trafficking. Furthermore, an Inter-Ministerial National Steering Committee was set up and adopted a comprehensive multi-annual action plan, which provides for strengthening the

government's response to cases of trafficking, as well as for the development of partnerships with non-state actors to improve public awareness and provide appropriate and accessible services to victims of trafficking.

The government working in collaboration with anti-human trafficking stakeholders, is involved in the implementation of various activities that seek to change perceptions towards human trafficking, particularly where discriminatory practices and trafficking are concerned.

11.4 GBV Cases Taken and Not Taken to Court

Table 11.4 shows the numbers of reported GBV cases taken to court and those not taken to court from 2020 to 2024. The number of cases taken to court increased from 3,109 in 2019 to 4, 760 in 2022. Meanwhile, the number of reported GBV cases that were not taken to court decreased from 22,012 in 2019 to 19,530 2022.

Table 11.4: Number Distribution of Cases of Gender-Based Violence Taken/Not Taken to Court, 2020-2024

Year	Taken to Court	Not Taken to Court
2020	3,327	22,449
2021	3,467	14,101
2022	4,760	19,530
2023	5,111	24,910
2024	4,543	21,859

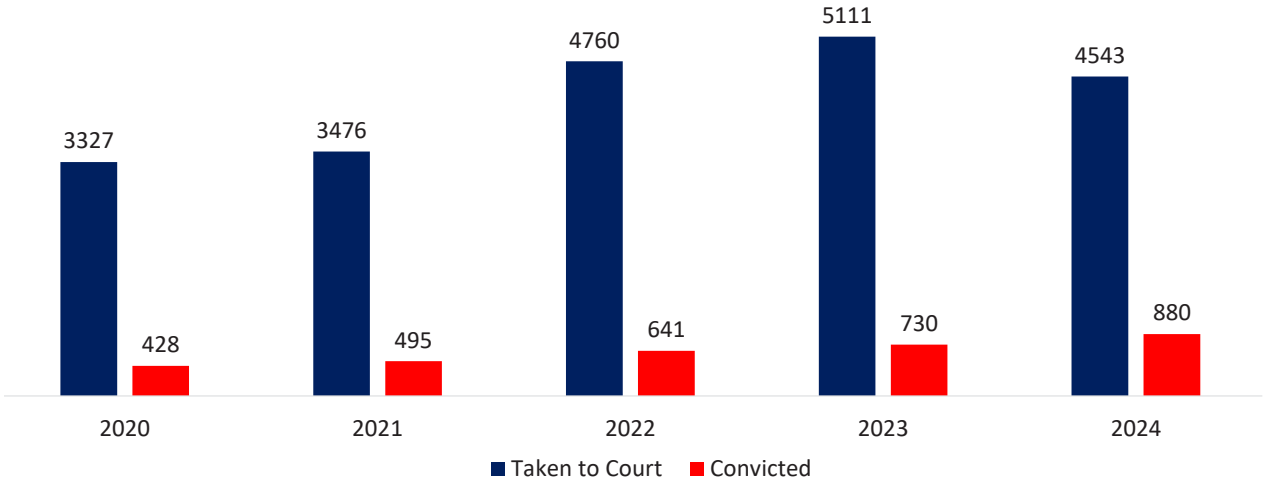
Source: Zambia Police-Victim Support Unit, 2024. National Crime Statistics Returns.

11.5 Actions Taken on Reported GBV Cases

Regulations and programmes to curb GBV in Zambia suggest a need for strict action to be taken against reported GBV perpetrators.

However, few cases seem to have resulted in convictions over the period under review, as shown in figure 11.2. The figure further shows an increase in the number of convictions over the five-year period, from 2020 to 2024, with the highest number of convictions (880) recorded in 2024. It is further noted that the number of cases taken to court are more than the convicted cases in all the five-year period. This could be attributed to many factors such as; lack of evidence for securing convictions; and withdrawal of cases by family members of the survivors of GBV.

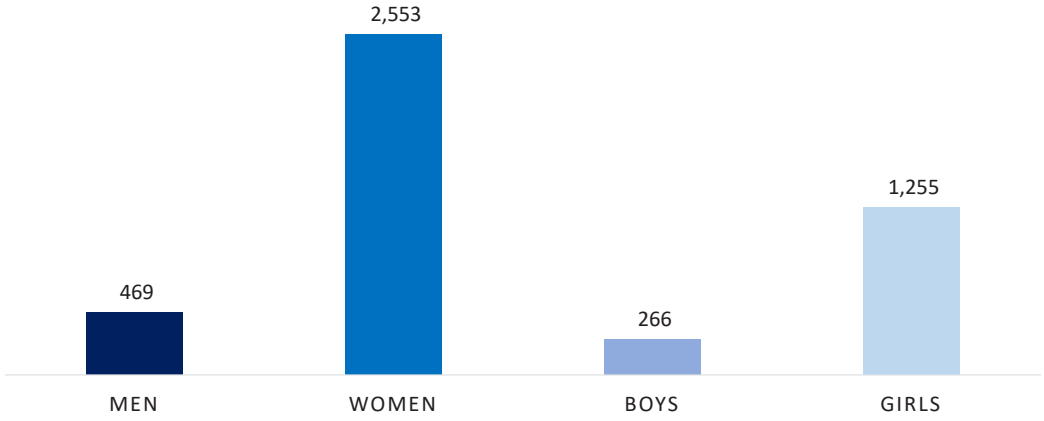
Figure 11.2: Taken to Court and Convicted Perpetrators of Gender-Based Violence, 2020–2024



Source: Zambia Police-Victim Support Unit, 2024. National Crime Statistics Returns.

Figure 11.3 shows the number of reported GBV cases taken to court by sex, 2024. A total of 4,543 reported cases were taken to court, of which 2,553 were cases involving women followed by cases involving girls with 1,255. Cases involving men accounted for 469 and those involving boys accounted for 266.

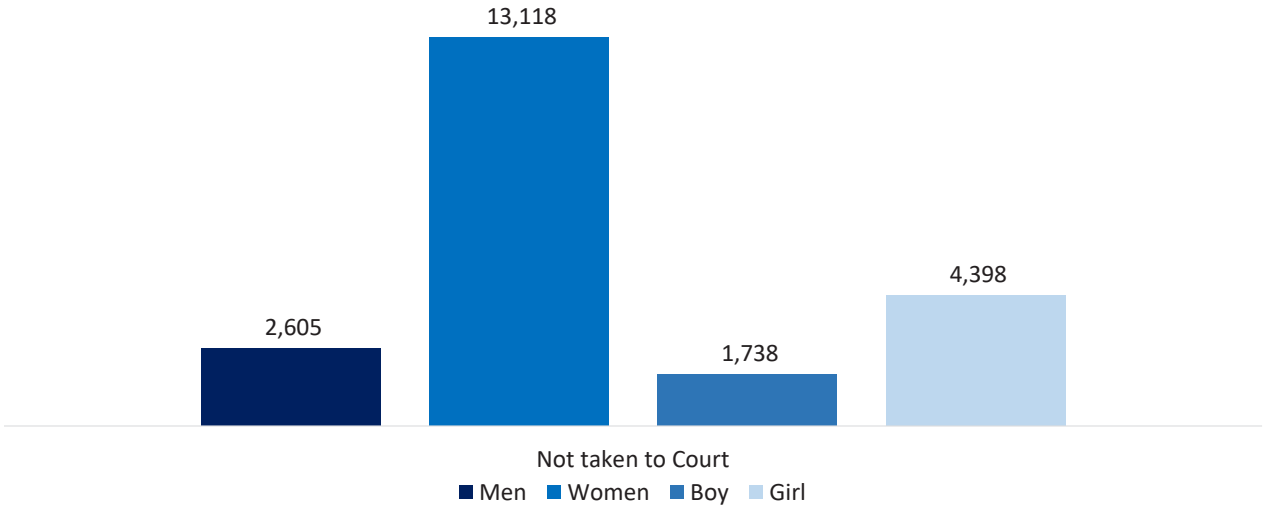
Figure 11.3: Number of Reported GBV Cases Taken to Court by Sex, 2024



Source: Zambia Police-Victim Support Unit, 2024. National Crime Statistics Returns.

Figure 11.4 shows the number of reported GBV cases not taken to court by sex, in 2024. More reported cases involving women and girls with 13,118 and 4,398, respectively were not taken to court as compared with cases reported among men and boys with 2,605 and 1,738 cases, respectively.

Figure 11.4: Number of Reported GBV Cases Not Taken to Court by Sex, 2024



Source: Zambia Police-Victim Support Unit, 2024. National Crime Statistics Returns.

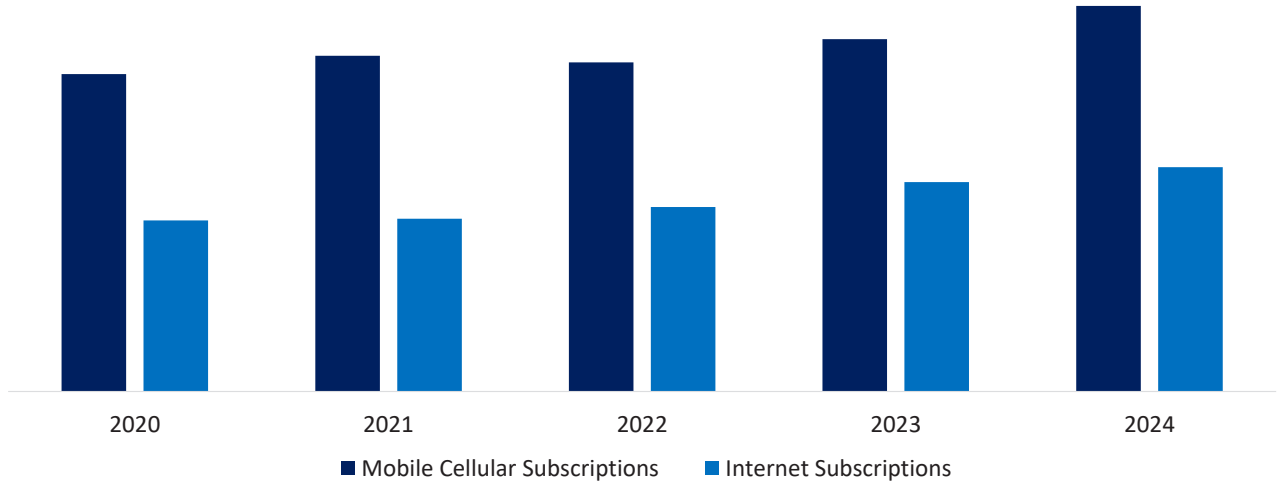
CHAPTER TWELVE: THE MEDIA AND INFORMATION AND COMMUNICATION TECHNOLOGIES

12.1 Information and Communications Technologies

The usage of Information and Communications Technologies (ICTs) in the country has increased over the period of five years (2020-2024), particularly in rural areas as well as the increased affordability of mobile cellular services.

The number of mobile cellular subscribers increased from 19.1 million in 2020 to 23.2 million in 2024 representing an increase of over 22 percent. Similarly, the number of internet subscribers increased from 10.3 million to 13.5 million subscribers over the review period. Despite these developments, the gender ICT usage and adoption gap continue to persist within the country as well as the region.

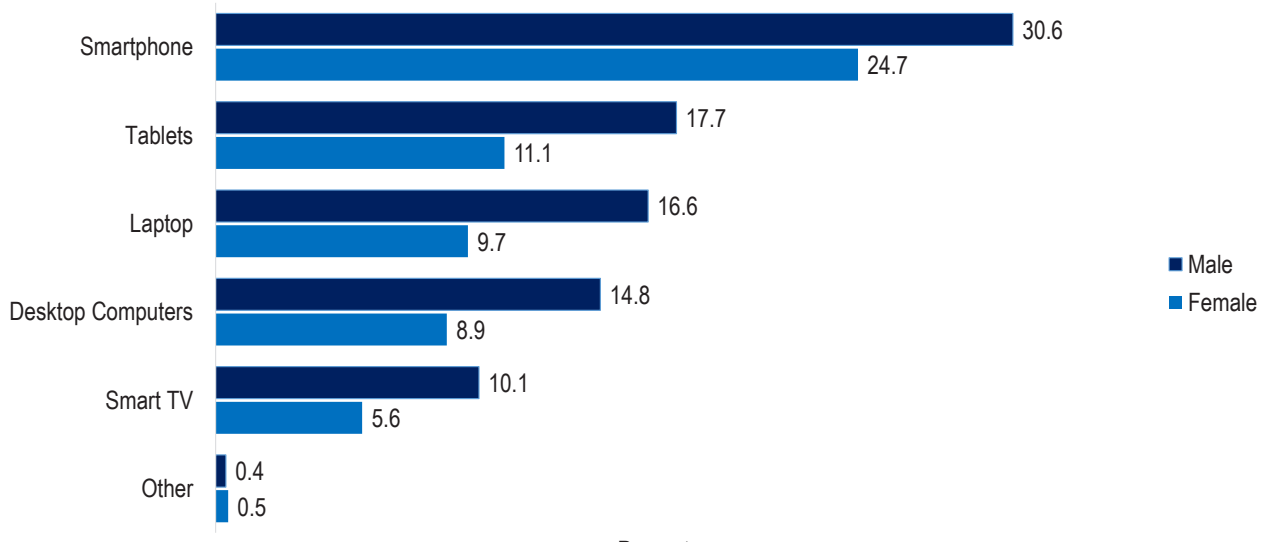
Figure 12.1: Trends in Cellular and Internet Subscriptions, 2022 (Millions)



Source: 2020 – 2024 ZICTA Annual ICT Sector Market Report

ICT skills represent one of the key determinants of ICT adoption and usage. The total population aged 10 years and older was 14, 160, 113. Based on the 2022 National ICT Survey, it was observed that about 30.6 percent of males aged 10 years and older were able to use a smartphone while 24.7 percent females aged 10 years and older knew how to use a smartphone. The proportion of males that had knowledge on the use of an ICT device was higher among males as compared to females. The highest disparity was observed in the use of Laptops. The reasons for limited knowledge on use of an ICT device were similar between male and female as they mostly attributed it to never having learnt how to use an ICT device as well as lack of exposure.

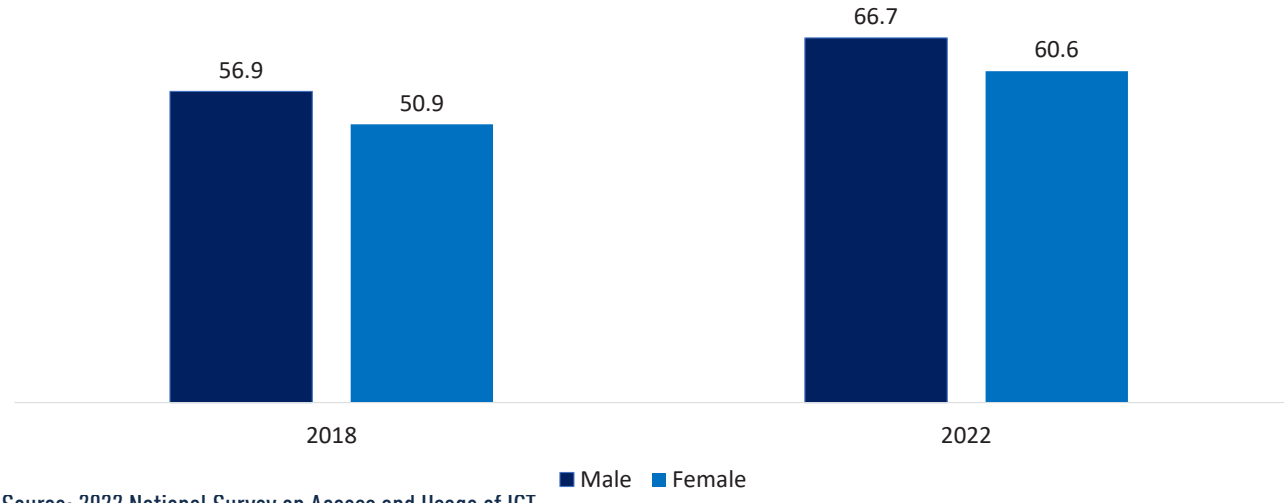
Figure 12.2: Knowledge on How to Use an ICT Device, 2022 (Percentage)



Source: 2022 National Survey on Access and Usage of IC

With regards to active mobile cellular usage, there was a notable increase from the proportion of individuals aged 10 years and above who used these services between 2018 to 2022. Specifically, the gender disparity for mobile phone usage shows that in 2022 the usage of mobile cellular phones was at 66.7 percent higher their female counterpart.

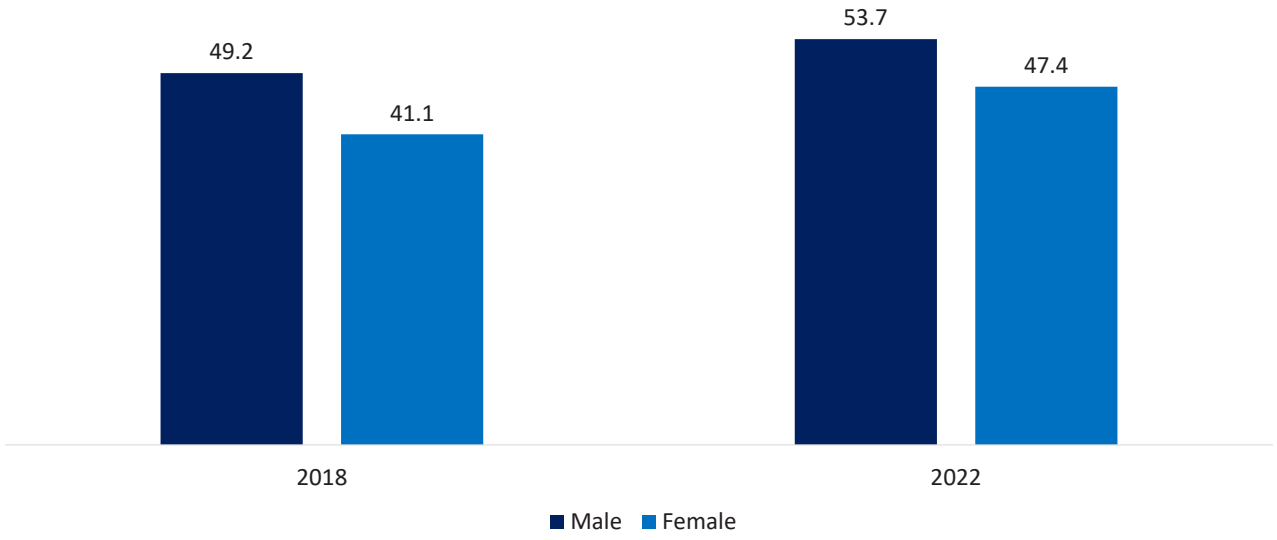
Figure 12.3: Active Mobile Cellular Phone Usage by Sex, Zambia 2018 to 2022



Source: 2022 National Survey on Access and Usage of ICT

Similarly, the mobile gender gap on mobile phone ownership indicated that in 2022, mobile phone ownership among males was at 53.7 percent and mobile phone ownership among females was 47.4 percent. In both 2018 and 2022, ownership of mobile phones was high among males than females.

Figure 12.4: Mobile Phone Ownership by Sex, Zambia 2018 to 2022

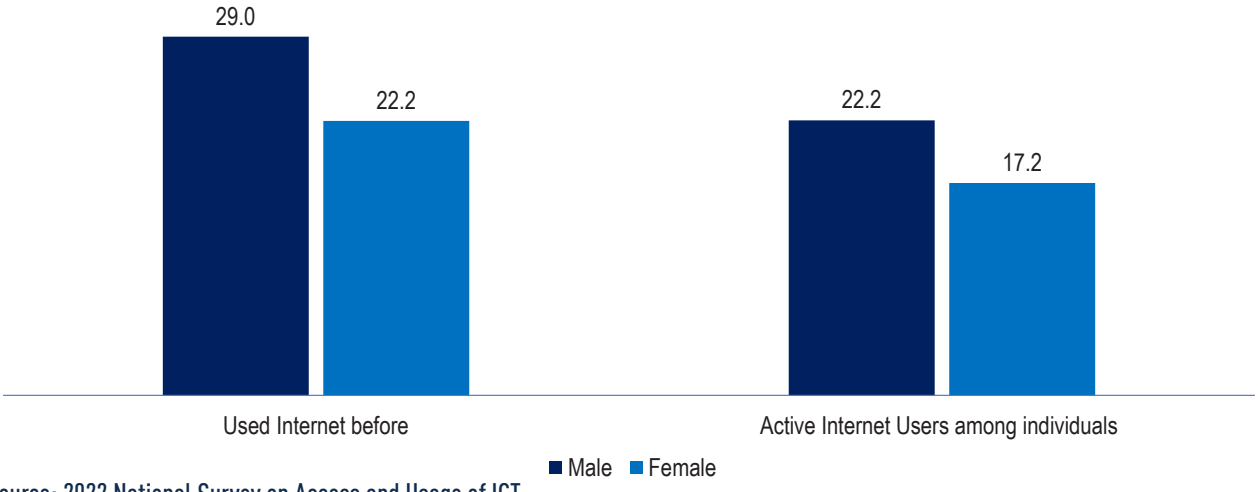


Source: 2022 National Survey on Access and Usage of ICT

Access to the internet has translated into increased efficiency in communication by enhancing messaging platforms, increased access to financial services and improved access to government services.

Figure 12.5 shows the percentage distribution of individuals aged 10 and above years that have used the internet before and of active users, by sex. It is indicated that 22.2 percent of males were active internet users compared to females (17.2 percent). Furthermore, individuals who had used the internet before were more among males with 29 percent than females with 22 percent.

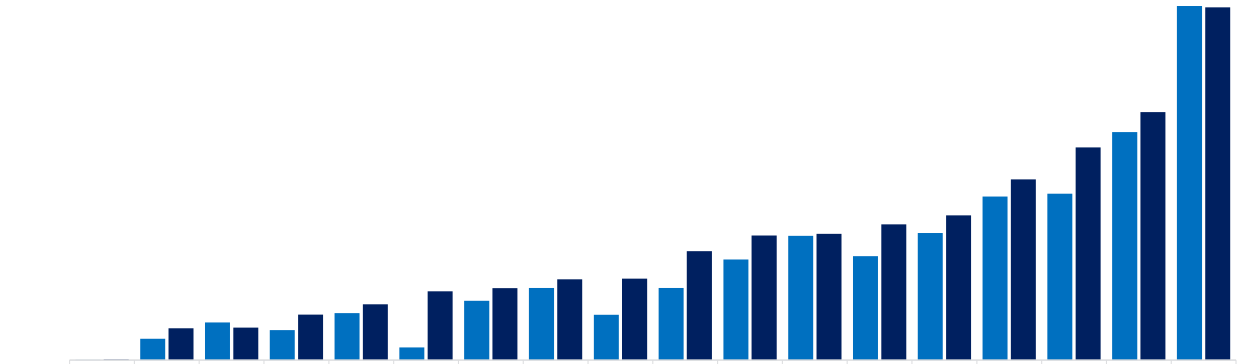
Figure 12.5: Internet Usage by Sex, Zambia 2022



Source: 2022 National Survey on Access and Usage of ICT

Figure 12.6 shows the type of online activities used by sex. Most internet users used the platform for social networking with males at 87.2 percent and females at 87.5 percent. This was followed by Watching of Movies with males at 61.3 and females at 56.3 percent. The online activity with the least number of users was Internet Banking with males at 7.9 percent and females at 5.2 percent

Figure 12.6: Online Activities by Sex, Zambia 2022



	Other	Internet banking	Online shopping	Accessing cloud services	Video conferencing	Online betting	Watching online Tv	Learning	Gaming	Business	Listening to online music and/or radio	Studying	Reading publications	e-Mail	Research	Downloading materials	Watching movies and/or videos	Social networking
Male	0.1	7.9	8.0	11.2	13.8	17.0	17.8	20.0	20.1	26.9	30.8	31.2	33.6	35.7	44.7	52.5	61.3	87.2
Female	0.1	5.2	9.3	7.4	11.6	3.1	14.6	17.8	11.2	17.8	24.9	30.7	25.7	31.4	40.4	41.1	56.3	87.5

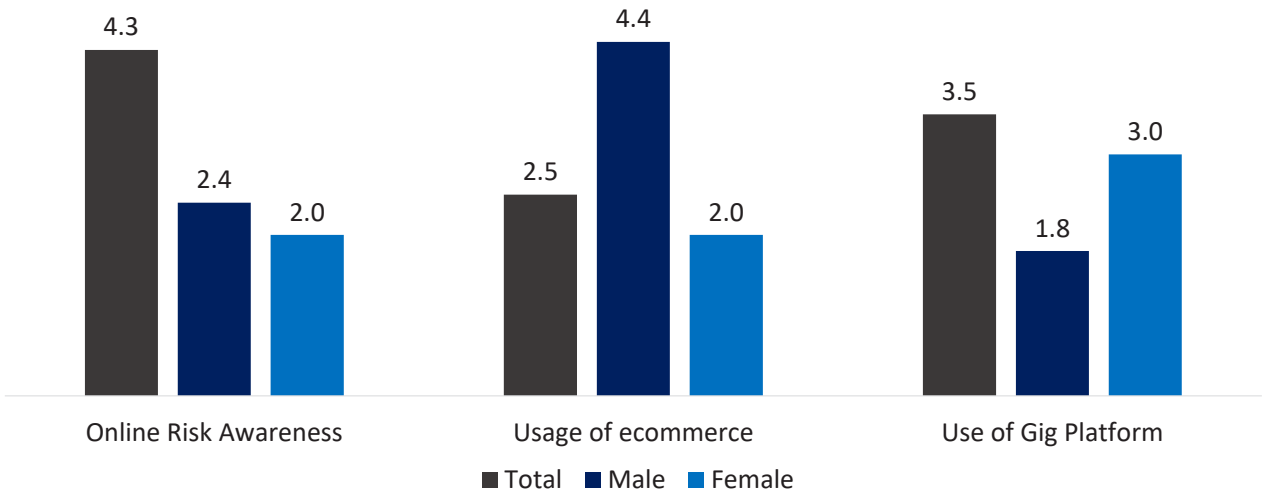
Source: 2022 National Survey on Access and Usage of ICT

Figure 12.7 shows the usage of digital platform by sex in 2022. E-commerce usage in 2022 was estimated at 11.5 percent of individuals that were using the internet. With regards to gender analysis, the percentage of E-commerce usage among males was at 12.5 percent and that of females was at 10.4 percent.

Furthermore, the use of Gig platforms by both male and females was at 14.7 percent. The proportion of females who had used gig platforms was at 17.4 percent and that of males was at 12 percent.

In relation to Online risk awareness, an average of 44.3 percent of internet users were aware of online risks. The proportion of males who were aware of online risks was at 47 percent and that of females was at 41.5 percent.

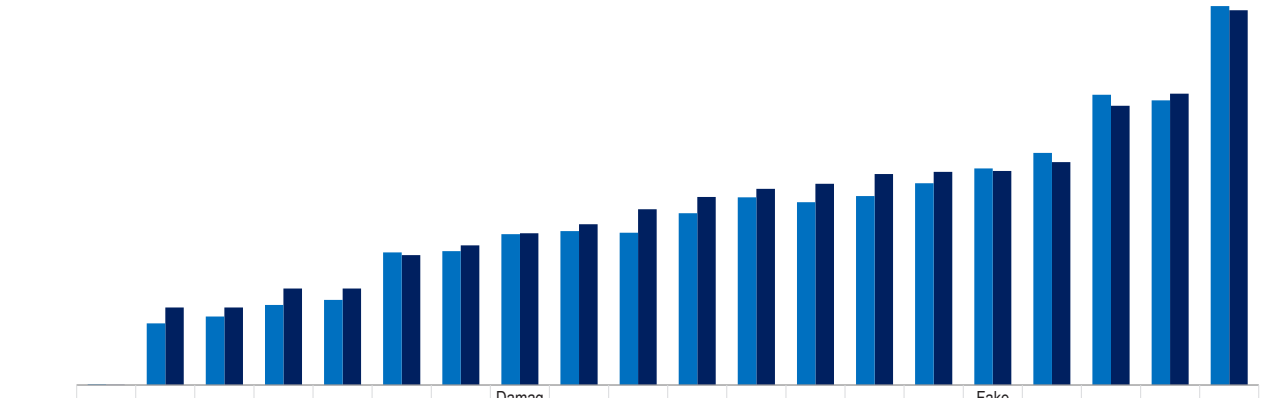
Figure 12.7: Usage of Digital Platforms by Sex, Zambia 2022



Source: 2022 National Survey on Access and Usage of ICT

Figure 12.8 shows the incidence of online risks by sex. In 2022, Fake news reported the highest proportion of internet users with Females at 78.9 percent and males at 78 percent. This risk was followed by the proportion of internet users that were subjected to Scamming as an online risk with females recording 59.2 percent and males at 60.7 percent. The proportion of females that were victims of adult pornography was at 60.4 percent while that of males was at 58.1 percent. The online risk with the lowest proportion of victims was Grooming with 16.2 percent males and 12.8 percent females.

Figure 12.8: Incidence of Online Risks by Sex, Zambia 2022



	Other specify	Grooming	Phishing	Terrorism	Online Defamation	Impersonation	Identity theft	Damage to reputation	Sexting	Violence	Child pornography	Financial Fraud	False alarms	Hacking	Hate speech	Fake online promotions	Cyber bullying	Adult pornography	Scams	Fake news
Male	0.1	16.2	16.1	20.1	20.1	27.1	29.1	31.6	33.5	36.6	39.2	40.8	41.9	43.9	44.4	44.6	46.4	58.1	60.7	78.0
Female	0.1	12.8	14.3	16.7	17.7	27.6	27.9	31.4	32.0	31.7	35.8	39.1	38.1	39.4	42.0	45.1	48.3	60.4	59.2	78.9

Source: 2022 National Survey on Access and Usage of ICT

ANNEX

Definitions for Online Risks

Online Risks	Definition	Example
1. Disinformation (Fake News)	False or misleading information spread intentionally online to deceive	A fabricated news article claiming death of a celebrity to gain more clicks on social media
2. Phishing (social engineering)	Tricking users into giving up sensitive information via a fake email or website/link	An email pretending to be from your bank asking for your PIN or login details
3. Financial Fraud	Deceptive online schemes orscams to steal money or financial information	A website offering fake investment opportunities for high returns that steal money
4. Adult pornography	Illegal sexually explicit content online involving adults	Unintentionally accessing explicit websites through misleading pop-up ads/links
5. Child pornography	Illegal creation/sharing of sexually explicit online content involving minors/kids (< 16 yrs)	Illegal content showing minors in sexual situations (Note: report to 116 immediately)
6. Cyber bullying	Harassment, threats, humiliation or bullying using online platforms	Hurtful comments or threats made to someone via social media or messaging apps
7. Grooming	Building trust with minors online for exploitation	An adult befriends a child online to manipulate them into inappropriate behavior
8. False alarms	Hoaxes or deliberately misleading warnings	Messages warning about fake disasters or false emergencies (e.g., fake virus outbreaks)
9. Identity theft	Using someone's personal information without consent	Someone uses your photos or personal details to create a fake profile
10. Violence	Exposure to graphic or violent content	Videos promoting or showing real life fights, assaults, or violent acts
11. Terrorism	Content promoting extremist ideologies or violence	Online groups sharing extremist propaganda or encouraging violent acts
12. Hate speech	Content that targets individuals/groups based on identity	Posts that insult or threaten someone because of their race, tribe, religion, gender or belief
13. Online defamation	False online statements that damage someone's reputation	False stories spread online about someone to damage their reputation or posting fake product reviews
14. Sexting	Sharing sexually explicit content via digital platforms or social media	Sending or receiving sexual messages or images, especially involving minors
15. Impersonation	Pretending to be someone else online	Someone pretends to be a friend or authority figure to gain trust or money
16. Fake promotions	Fraudulent online offers designed to mislead users	Adverts offering free phones or gifts that trick people into giving personal info or a "90% off" advert for luxury goods that never arrive
17. Scams	General online frauds, including investment and romance scams	A message from a "lottery" asking for payment to claim a fake prize; or a fake job offer requiring payment
18. Hacking	Unauthorized access to digital systems or accounts	Someone gains unauthorized access to your email, social media, or phone
19. Malware	Harmful software (viruses, ransomware) intended to damage devices or steal data	Clicking on a link that downloads a virus, slowing your device or stealing data

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LIST OF TEAM MEMBERS INVOLVED IN THE PRODUCTION OF THE REPORT

No.	NAME	DEPARTMENT/MINISTRY
1	Susan Musonda	Gender Division
2	Peter Moyo	Gender Division
3	David Zulu	Gender Division
4	Petronella Kaputu Sabi	ZamStats Agency
5	Wiza Msiska	ZamStats Agency
6	Francis Mwinsa	ZamStats Agency
7	James Mboma	ZamStats Agency
8	George Mhango	ZamStats Agency
9	Juliet Mumba	ZamStats Agency
10	Nene M. Bah	ZamStats Agency
11	Dina Chaipa	ZamStats Agency
12	Joseph Mweetwa	ZamStats Agency
13	Anthony Nkole	ZamStats Agency
14	Cecilia Munjita	ZamStats Agency

SUPPORTING INSTITUTIONS

No.	NAME	DEPARTMENT/MINISTRY
1.	Jane M. Bwalya	ZICTA
2.	Bernadette Phiri	Zambia Police
3.	Lonance Chitashi	Judiciary
4.	Beenzu Simuyambele	CEEC
5.	Juliet Mwape	Ministry of Community Development and Social Services
6.	Tobias Mapenda	Bank of Zambia
7.	Chiboela Sichilima	Ministry of lands and Natural Resources
8.	Costar Siakavuba	Ministry of Water Development and Sanitation)
9.	Lilian Mapani	Ministry of Agriculture
10.	Jacqueline Mukuka	Ministry of Education