

# An Overview of Women's Work and Employment in Zambia

## Decisions for Life MDG3 Project Country Report No. 4

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## Management summary

This report provides information on Zambia on behalf of the implementation of the DECISIONS FOR LIFE project in that country. The DECISIONS FOR LIFE project aims to raise awareness amongst young female workers about their employment opportunities and career possibilities, family building and the work-family balance. This report is part of the Inventories, to be made by the University of Amsterdam, for all 14 countries involved. It focuses on a gender analysis of work and employment.

*History (2.1.1).* After Zambia gained its independence from the United Kingdom in 1964, the Kaunda administration moved towards a one-party system and central planning. With falling copper prices and poor management, and the country's GDP per capita continuing to fall, in 1991 a multi-party democracy was installed and Kaunda had to retreat. In the 1990s, liberalization and privatisation did not spur economic growth, while corruption grew. In the 2000s Zambia experienced strong growth, though the country remains one of the world's poorest.

*Governance (2.1.2).* Since 1991 Zambia's political record has been rather stable. Its human rights record, by contrast, remains rather poor. Especially women and children trafficking is a major problem. The participation of Zambian women in politics is quite limited. Also, they have very limited rights in relation to family matters, including issues related to land ownership.

*Prospects (2.1.3).* Recently Zambia has been confronted with the negative effects of lowering copper prices and with a grave electricity situation. The country may escape the worst effects of the current economic and financial crisis because of its limited integration in the global financial system, though the negative effects on women may be relatively large where their future depends on access to finance.

*Communication (2.2).* Over 2.6 million cell phones are already in use, one to each five Zambians. Internet coverage is still low, with in 2007 about 4% of the population as users. Radio is the most utilized medium. Women constitute only one of six news sources.

*The sectoral labour market structure (2.3).* In 2005, women made up 46% of the total labour force; 49% of those in informal labour, and 137,000 or 27% of those in formal employment. 78% of the economically active women worked in agriculture. The share of women in wage employment in the non-agricultural sector was 28%. Unemployment is mainly caused by an absolute lack of jobs, and is especially high among the young. In 2005, unemployment among girls and young women aged 15-29 in urban areas was 41%.

*Legislation (2.4.1).* Zambia has ratified the core ILO Labour Conventions, but procedural requirements frustrate holding legal strikes. Also, women remain severely disadvantaged in employment and education, notably the overwhelming majority working in the informal economy.

*Labour relations (2.4.2).* Union strength has been weakened over the years. 2006 estimates point at a union density of 60 to 66% in the formal economy, or about 10% of the total labour force. Two union confederations are in place, ZCTU and the much smaller FFTUZ.

*The statutory minimum wage (2.5.1).* Though many advocate a rise of the current statutory minimum wage (SMW), pointing at the rising costs of living, with Kwacha 268,000 per month the SMW is still at the level set in May 2006. By then, that level varied from 21 to 91% of monthly average earnings in the main industries. Half a year before setting the SMW rate, 35% of paid employees earned less than that rate.

*Poverty (2.5.2).* For 2004-05, it has been estimated that 82% of the population lived under the poverty line of USD 2 per day. Since 1993, the share of the extremely poor has decreased. Yet, especially in rural areas the poverty pattern continues to be detrimental for the future of women and girls.

*Population and fertility (2.6.1).* Population growth has been falling recently, from an average 2.4% in 2000-'07 to an expected 1.9% in 2005-'15. With 6.2 children per women, the total fertility rate remains very high, as does (with 146 per 1,000) the adolescent fertility rate.

*HIV/AIDS (2.6.2).* In 2007, over 1.1 million Zambians lived with HIV, and the HIV/AIDS prevalence rate for those aged 15-49 was estimated at 14%. For women aged 30-39 years the rate was even about 25%. Yet, HIV prevalence among the 15-24 of age is reported to decrease. Official policies stress that the spread of HIV/AIDS is related to domestic violence and poor empowerment of women.

*Women's labour market share (2.6.3).* The labour participation rate of the 15-64 of age overall is 71%, but only 61% for women. With just over 50%, the 2005 women's share in employment was highest in agriculture, followed by restaurants and hotels (49%), community, social and personal services (48%), and commerce (45%).

*Agriculture (2.6.4).* The perspectives for agricultural growth are rather bleak. The most female-intensive sub-sectors are also the least skill-intensive. Thus, young women living in urban areas and trying to make a career cannot rely on a "fall-back scenario" in which they can go back to their families living from agriculture.

*Mining and manufacturing (2.6.5).* Trade liberalisation of the 1990s has been disastrous for indigeneous manufacturing industries such as textiles and clothing, and thus notably for females. The competitive position of domestic-owned, small-scale manufacturing remains very weak.

*Commerce (2.6.6).* 95-97% of all women working in commerce did so in the informal sector. In 2005 women made up a minority in all sales jobs, but took half of all high-skilled jobs in commerce. Supermarkets are only a quite limited source of employment for women.

*Services (2.6.7).* Women constitute nearly half of the labour force in commercial services. In 2005 nearly one third could be found in formal employment. Tourism is an expanding source of employment, but the development of international call centres does not seem to take off.

*Government (2.6.8).* The public sector has traditionally been a male stronghold, and still only about one quarter of public servants is female. The public sector seems to have lost its wage premium, especially for the high-skilled.

*Literacy (2.7.1).* The adult literacy rate –those age 15 and over that can read and write – was in 1995-2005 68%. As the female rate was only 60%, a substantial gender gap remains. Recently this gender gap widens, in general as well as among the 15-24 year-olds.

*Education of girls and young women (2.7.2).* For 2007, the net enrollment rate in primary education was over 95%, with girls 1%point higher than boys, but the primary completion rate of girls was 11%points lower: girls make up for the large majority of early school-leavers. With 26% in 2005, the net enrollment rate in secondary education was rather low, with 23.5% notably for girls. Recently in most categories of technical vocational training women outnumbered men, but in regular tertiary education there were twice as many male students

*Female skill levels (2.7.3).* In 2005 64% of the economically active Zambian women were unskilled, nearly 33% had at least completed lower secondary education (skilled), and 66,000 or 3.6% had completed tertiary education (high-skilled). We estimate the current size of our target group at about 106,000 girls

and young women 15-29 of age working in urban areas in commercial services, of which only 20,000 in formal employment.

*Wages (2.8.1).* Earnings vary widely between industries, occupational groups, and urban and rural areas. Earnings of women in formal employment in finance etc. and in community, social and personal services are about four times those in trade etc. and in hotels and restaurants. Education may explain part of the gender pay gap, but discrimination is another factor. Calculated on an hourly earnings basis, the countrywide gender pay gap in 2005 was 45%, and for paid employees 13%. In restaurants and hotels, transport etc., finance etc. and community and other services, the gap was below 20%, but in trade etc. it was 44%.

*Working conditions (2.8.2).* Average working weeks turn out to be quite long in Zambia, for women especially in restaurants and hotels, transport etc., finance etc., and trade etc., in urban areas, and among paid employees and high-skilled. In 2005, about one of five of the employed reported illness (excluding HIV/AIDS), as did a slightly higher share on injury. Workers aged 15-29 reported comparatively much skin problems as well as wounds and deep cuts.

# 1. Introduction: The Decisions for Life project

The DECISIONS FOR LIFE project aims to raise awareness amongst young female workers about their employment opportunities and career possibilities, family building and the work-family balance. The lifetime decisions adolescent women face, determine not only their individual future, but also that of society: their choices are key to the demographic and workforce development of the nation.

DECISIONS FOR LIFE is awarded a MDG3 grant from the Netherlands Ministry of Foreign Affairs as part of its strategy to support the United Nations' Millennium Development Goals no 3 (MDG3): "Promote Gender Equality and Empower Women". DECISIONS FOR LIFE more specifically focuses on MDG3.5: "Promoting formal employment and equal opportunities at the labour market", which is one of the four MDG3 priority areas identified in Ministry's MDG3 Fund. DECISIONS FOR LIFE runs from October 2008 until June 2011 (See <http://www.wageindicator.org/main/projects/decisions-for-life>).

DECISIONS FOR LIFE focuses on 14 developing countries, notably Brazil, India, Indonesia, the CIS countries Azerbaijan, Belarus, Kazakhstan, Ukraine, and the southern African countries Angola, Botswana, Malawi, Mozambique, South Africa, Zambia and Zimbabwe. Project partners are International Trade Union Confederation (ITUC), Union Network International (UNI), WageIndicator Foundation, and University of Amsterdam/AIAS.

This report is part of the Inventories, to be made by the University of Amsterdam, for all 14 countries involved. These Inventories and the underlying gender analyses are listed in the Table. All reports will be posted at the project website. In this country report on Zambia the sequence of the sections differs from the table. The report covers mainly Activity nr 1.03, the Gender analysis regarding pay and working conditions (or, as Chapter 2 is called here, work and employment). Partly included (in section 2.4.1) is Activity 1.01, Inventories of national legislation; partly the analysis of national legislation has resulted in a separate product, the DecentWorkCheck for Zambia. Activity 1.02, Inventories of companies' regulations, will take place through a company survey. Preparations for Activities 1.03a and 1.03b have resulted in a number of lists, to be used in the WageIndicator web-survey for country-specific questions and their analyses (Chapter 3). References can be found in Chapter 4; Chapter 5 gives more insight in the WageIndicator.

**Table 1** Activities for DECISIONS FOR LIFE by the University of Amsterdam

Nr	Inventories
1.01	Inventories of national legislation
1.02	Inventories of companies' regulations
1.03	Gender analysis regarding pay and working conditions
1.03a	Gender analysis start-up design of off-line gender analyses inventory
1.03b	Gender analysis data-entry for off-line use inventories

## 2. Gender analysis regarding work and employment

### 2.1. Introduction: the general picture

#### 2.1.1. History

In the years directly after gaining independency from the United Kingdom (October 1964), Zambia, the former Northern Rhodesia, had one of the fastest growing economies in the world and its per capita Gross Domestic Product (GDP) was higher than that of countries like South Korea and Singapore. The driving force was the mining and export of copper, but Zambia was also the world's largest producer of cobalt. The United National Independence Party (UNIP) government under once-leader of the campaign for independence, Kenneth Kaunda, started investing heavily in infrastructure and social services like health and education. In the 1970s the Zambian government moved towards a one-party state and central planning. From 1974 on, however, Zambia faced sharply falling copper world prices, a decline in the quality of its ore, and rising oil prices. Moreover, as a consequence of Kaunda's support to the freedom movements of South Africa, Southern Rhodesia (later Zimbabwe), Namibia, Mozambique and Angola and, from 1975-'76, the civil wars in the latter two countries, the main trade routes were often blocked – a major barrier for development of a landlocked country. The negative effects of external shocks were aggravated by policy inconsistencies and poor management.

Between 1974-1990, the Zambian real GDP per capita fell by an average 2.8% per year. The Kuanda government turned to the US, IMF and World Bank for assistance; first, the international donors lent substantial amounts at reduced rates, but from 1985 on, in line with the "Washington orthodoxy", Zambia had to implement Structural Adjustment Programmes (SAPs). The SAPs met resistance from the trade union movement but also from within the UNIP (Rakner 2001, 2003). Levels of poverty and unemployment increased, giving rise to food riots in the country's Copperbelt region, followed by riots directed against Kaunda. In July 1990 trade unionists, business leaders and others established the Movement for Multi-Party Democracy (MMD). Launched as a political party, the MMD, led by ZCTU (Zambia Congress of Trade Unions)<sup>1</sup> secretary general Frederick Chiluba, quickly gained mass support. ZCTU put its organisational resources at the disposal of MMD (Rakner 2001, 529). Unless obstruction by the Kaunda regime, Zambia enacted a new constitution, became a multi-party democracy, and elections took place in October 1991. The result was a landslide victory for the MMD, gaining 125 of the 150 elected seats in the National Assembly (83%). Kaunda had to retreat (sources: wikipedia; FRONTLINE World website; Nielsen and Rosholm 2001; Meredith 2005; US Dept of State 2009b).

When Chiluba came to power, he inherited an economy with serious problems. By 1991, Zambia's external debt had reached USD 7.1 billion. The new government implemented the full orthodoxy of SAP measures including economic privatisation; removal of import restrictions and subsidies, and cuts in public expenditure including transport and communications. By 2000 83% of the 280 state enterprises were sold off (Fashoyin 2008, 392). The CIA (World Factbook) argues that privatization of parastatal copper mines relieved the government from covering mammoth losses and greatly improved the chances for copper mining to return to profitability and spur economic growth. Yet, the main result was bringing down inflation. Real GDP growth was modest, while the growth pattern was definitely not

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<sup>1</sup> ZCTU is sometimes called 'ZaCTU', to differentiate from the Zimbabwe union federation with the same initials.



pro-poor (or shared). During the 1990s employment in mining, manufacturing and agriculture fell by 40%, and total formal employment by 15% (ALRN 2004; Burger *et al* 2004; FRONTLINE World website). High inflation adversely affected wages and incomes. Between 1991-1996, median wages declined by 26% in the public sector and by 34% in the private sector (Nielsen and Rosholm 2001, 171). A safety net to mitigate the negative social effects of economic restructuring was absent. Poverty increased, and Zambia holds the unenviable record of being the only country whose Human Development Index (HDI, expressing life expectancy, education and per capita income) at the end of the millennium was lower than it was in 1975 (Seshamani 2002). In and through the liberalisation process, the three main interest groups (labour, business and agriculture) were weakened and fragmented (Rakner, 2001, 2003). MMD's commitment to economic and political reform waned. In May 1996, Chiluba pushed through constitutional amendments eliminating Kaunda and other opposition leaders from the presidential elections; he was re-elected. In the widely suspected 2001 elections, MMD presidential candidate Levy Mwasawasa, getting 29% of the vote, was declared the victor by a narrow margin.

Corruption had grown dramatically under Chiluba, but the donor community accepted these practices. When in 2002 president Mwasawasa, referring to Chiluba, alleged theft up to US 80 million, it was rather neglected that Zambia between 1991-2002 had received massive support from the World Bank, largely under auspices of the Heavily Indented Poorest Country (HIPC) debt relief programme, that required its beneficiaries to be corruption-free (Moyo 2009, 53). Mwasawasa outlined policies that aimed at creating a favourable investment climate, though much had a 'stop-go' character. Mwasawasa died in 2008 from a stroke. With 40% of the vote, vice president Rupiah Banda won the subsequent presidential elections, narrowly defeating the opposition Patriotic Front (PF) candidate.

Zambia's economy has experienced strong growth in recent years. The pull-out of the Anglo-American Corporation from the copper industry, in 2002, has had less influence than expected. Mining output increased steadily since 2004, due to higher copper prices and Chinese and UK investments in copper and cobalt mining (CSO 2009a; wikipedia; Moyo 2009, 105-6). Moreover, the country experienced good harvests in 2004 and 2007, which helped to boost GDP and agricultural exports. Foreign donors have provided Zambia significant relief from its foreign debt. Under the HIPC programme, the country benefited from about USD 6 billion debt relief. Zambia also completed a Poverty Reduction and Growth Facility (PRGF) with the IMF for the period 2008-2011 (US Dept of State 2009a, 2009b). From 2002 on, the country jointly with IMF and World Bank had embarked upon a Poverty Reduction Strategy (PRSP), which was finally extended into the Fifth National Development Plan (FNDP) -- a kind of restoration of economic planning (Seshamani 2002; Cheelo and Zulu 2007). Moreover, China wrote off millions of Zambia's debt and provided loans for infrastructural investment (Carmody 2009).

Though Zambia's economic growth in the early 2000s looked rather fragile, recently it seems more robust. GDP growth per person employed was 2.0% in 2000, 3.1% in 2001, 0.8% in 2002 (a year of massive droughts), 4.1% in 2003, 3.5% in 2004, 3.2% in 2005 and 4.2% in 2006, the GDP growth rate per person for 2001-2006 of Zambia averaged 3.2%. With growth per person employed rates of 3.5% in 2007 and 3.2% in 2008, the average for 2003-2008 stabilized at 3.2% (*MDG Indicator 1.4*, derived from UN MDG Indicators). However, positive growth outturns have been concentrated in mining, trade and construction -- all mainly capital intensive, urban-based sectors. This type of growth fails to create sufficient jobs due to weak linkages with the rest of the economy (Cheelo and Zulu 2007, 5). Indeed, between 1998 and 2005 Zambia's growth pattern was nearly jobless (see our Table 2). It has been suggested that economic cooperation with China might lead to more of the country's mineral wealth be retained (Carmody 2009). For the time being, Zambia is ranked among the poorest and least developed countries in the world. With (PPP) USD 739 in 2006, per capita GDP remained very low; only six of 179

countries scored lower. The country's estimated per capita earned income was USD 1,273: USD 1,650 for men and USD 897 for women (UNDP 2008a). Thus, the 2006 ratio of the average female to male income was a quite low 0.54.

### 2.1.2. Governance

Zambia is a multiparty democracy, although the MMD is considered to exert considerable influence through its patronage and allotment of government resources. Initially, under the Mwasawasa "New Deal" government civil society was allowed an input in politics, that notably in the PRSP implementation process proved rather effective. However, mutual suspicions between government and civil society organisations continued to abound (Seshamani 2002, 17). A national constitutional conference was held in December 2007. A number of CSOs participated, but key women's organisations, trade unions and church groups stayed away, arguing that the majority of delegates was biased towards the ruling MMD (AfDB/OECD 2008, 628). Though president Banda has vowed to continue the corruption-fighting practices of his predecessor, corruption has emerged again (US Dept of State 2009b). The *2007 African Competitiveness Report* of the African Development Bank and the World Bank cites corruption as the most problematic constraint on doing business with and in Zambia. The 2009 Global Corruption Barometer recently launched by Transparency International (TI) shows that Zambians have little faith in their officials and politicians; 54% of Zambian respondents viewed public officials and the civil service to be extremely corrupt.

There is an unicameral National Assembly in Zambia (158 seats; 150 members are elected by popular vote, eight members are appointed by the president), to serve five-year terms. Parliamentary elections were last held in September 2006, leading to MMD taking a near-majority of 72 seats, with of the other major parties PF 44 and UDA 27 (CIA World Factbook). In 2008-'09, 24 seats in parliament were held by women, leading to the low share of 15.2% (2005: 12.0% -- UN MDG website). At the same time in local government the female share was only 6.6%, one of the lowest figures in sub-Saharan Africa (website Genderlinks).

Recently there are substantial tensions between the Zambian government and Non-Governmental Organisations (NGOs) operating in the country. In 2007, the government was forced to withdraw the NGO Bill, which was seeking to regulate their operations, from parliament, after civil society protests argued that it was a draconian piece of legislature that could not facilitate any meaningful growth of the NGOs in the country. Non-Governmental Organisation Co-ordinating Council (NGOCC) board chairperson, Marian Munyinda, whose organisation is the focal point for the women's movement in the country, stated that most of the contentious issues that they raised with Government in 2007 have still not been addressed. The Zambia Council for Social Development (ZCSD), an umbrella group of registered NGOs with a membership of over 100 NGOs and civil society organisations, emphasized that its members firmly believe in self-regulation (IPS 2009).

According to the US State Dept., in 2008 the Zambian government's human rights record remained poor, but there were improvements in a few areas. Human rights problems included unlawful killings; torture, beatings, and abuse of criminal suspects and detainees by security forces; poor and life-threatening prison conditions; arbitrary arrests and prolonged detention; long delays in trials; restrictions on freedom of speech, press, and assembly; and government corruption and impunity. Additional problems included abuse of women and children; trafficking in persons; discrimination against persons with disabilities, restrictions on labor rights; forced labor and child labour. Concerning person trafficking, the US State Dept. notes that Zambia is a source, transit, and destination country for

women and children trafficked for the purposes of forced labor and sexual exploitation, particularly from Angola to Namibia and from the Democratic Republic of the Congo to South Africa for agricultural labour. Many Zambian child labourers, particularly those in the agriculture, domestic service, and fishing sectors, are also said to be victims of human trafficking, while Zambian women, lured by false employment or marriage offers abroad, are trafficked to South Africa via Zimbabwe and to Europe via Malawi for sexual exploitation. Over 2008, the State Dept. judged the Zambian government's efforts to protect victims of trafficking extremely limited (US State Dept 2009a).

In 1999 a National Gender Policy was introduced, with Gender in Development Division installed in the Cabinet office (Fashoyin 2002). More recently gender issues, including the MDG3 efforts, have been allocated to the Ministry of Gender in Development (MOGID). In 2007, the Zambian Decent Work Country Programme (Z-DWCP) has been adopted, and a DWCP Unit has been created in the MOGID. The two trade union confederations contributed to the identification of the three DCWP priority areas: 1. job creation for women, young people and people with disabilities; 2. prevention and mitigation of the effects of HIV and AIDS in the workplace, and 3. elimination of the worst forms of child labour (website ILO Lusaka; ZFE 2009).

Actually, Zambian women have very limited rights in relation to family matters. Men are traditionally the heads of families in Zambia, and have sole parental authority. Zambia's Penal Code entitles victims of violence (including rape) to press charges and recognises violence as grounds for divorce. But women are not protected by any specific legislation, and authorities often encourage them to drop the complaints and return to their husbands. Zambian women experience numerous forms of discrimination in regard to ownership rights. In rural areas, custom prohibits married women from having access to land. Married women are entitled to hold land in usufruct, contingent on this use being granted by their husbands. The vast majority of land in Zambia is owned by men. The difficulties Zambian women experience in obtaining access to bank loans is related to their lack of ownership rights. Access to loans is vital for Zambian women, and several institutions have been created to assist them. Many women also rely on informal alternatives: some acquire financing via tontines; others obtain short-term loans through private lenders, but the rates are usurious (OECD-SIGI website).

Recently, gender-based violence has attracted growing attention in Zambia. In 2006, the Central Statistical Office (CSO) conducted a survey on the incidence of such violence. 4% of the respondents aged 15-49 years said to have experienced some form of sexual abuse, with more women abused in both rural and urban areas. The most common place of first sexual abuse was the abuser's home (27%), the relative's home (22%), and the school (15%). Almost one in five (19%) respondents reported that they were slapped sometimes; for women this share was 23%. 3% (women: 5%) reported being slapped often. Finally, 16% reported that they had physically hurt their spouse or partner; for men, this share was 20%, for women 12% (CSO 2007a).

### **2.1.3. Prospects**

A World Bank research note as of July 2009 clearly states: "The global economic crisis is exposing households in virtually all developing countries to increased risk of poverty and hardship", adding "While in the short-run, the non-poor may be the most affected by the crisis, experience from past economic and financial crises suggests that the adverse impacts are likely to spread in the medium-term to poor households." The World Bank note ranks Zambia among the 40 or so developing countries that are highly exposed to the poverty effects of the crisis. With five other countries, it is regarded as the most vulnerable of all as its government budget has little or no tolerance for larger fiscal deficits (Cord *et*

al 2009). In its World Factbook, the CIA is more decisive: the decline in world commodity prices and demand will hurt Zambian GDP growth in 2009, and elections and campaign promises are likely to weaken the country's improved fiscal stance. Already in late 2008, slumping copper prices put significant pressure on government revenue (US Dept of State 2009b), though the IMF (2009a) states that the government responds appropriately. Obviously, the country is helped by the IMF's and G-20's decisions to expand lending capacity for low-income countries (IMF 2009b). As a second serious economic problem, the IMF (2008b) pointed at the grave electricity situation in Zambia, with available generating capacity falling well short of demand. A third serious problem complex relates to continued dependence on rain for cropping in agriculture, coupled with the frequent occurrence of droughts (Chello and Zulu 2007). Yet, at an IMF meeting in April 2009, Zambia's Minister of Finance and National Planning took a rather optimistic position, saying that his country planned to put funds toward infrastructure, thus creating the basis for private sector investment (IMF 2009b).

Like other African countries, Zambia may escape the worst effects of the current economic and financial crisis, as its integration in the global financial system is rather limited. Yet, the negative effects on women may be relatively large, especially where job opportunities for women may be related to access to financial sources. At a May 2009 Conference, the World Bank vice president for the Africa Region, Obiageli Ezekwesili, gave an alarming, but research-based account of the impact of the current crisis on women and girls in Africa: "Poverty has a female face and the global economic downturn will have a significant impact on women as more of them lose jobs and are forced to manage shrinking household incomes", she said. Ms Ezekwesili argued that the global crisis is likely to hit African women on two fronts. First, it will arrest capital accumulation by women, and second, it will drastically reduce women's individual incomes as well as the budgets they manage on behalf of their households. This would have damaging consequences notably on the girl child; in case of a fall in income from agriculture, girls will be the first to be pulled out of schools, as evidence from Uganda and Madagascar already shows (World Bank 2009). These warnings seems to connect closely to risks in the situation of girls and (young) women in Zambia.

## 2.2. Communication

Adequate communication facilities are absolutely essential for the DECISIONS FOR LIFE project. In Zambia, fixed telephone lines are relatively little in number – about 91,800 in 2007 (7.8 per 1,000 people). The general assessment is that facilities are aging but still among the best in Sub-Saharan Africa. Yet, like in Africa at large in Zambia the future is on cellular telephone services. In contrast, in 2007 about 2,639,000 mobile telephones were in use, 224 for each 1,000 Zambians. Several cell phone services are in operation and network coverage is improving (CIA World Factbook).

Internet coverage is low but growing in Zambia, and internet-related services are widely available. Very small aperture terminal (VSAT) networks are operated by private firms (CIA World Factbook). In December 2007 the country was estimated to have 500,000 Internet users, or 4.2% of the population. In 2008, the country had 7,165 Internet hosts – 0.66 per 1,000 people ((website Internetworldstats; UN Data).

ZAMTEL is the leading telecom company in Zambia, a result of the splitting up of the Post and Telecommunications Corporation in 1994. Recently, the government announced that it would sell 75% of the shares in order to save ZAMTEL from collapsing. Obviously, ZAMTEL has failed to compete with regional mobile service providers including pan-African service providers Zain and MTN (Allafrica website).

High-capacity microwave radio relay connects most larger towns and cities. There are about 30 radio broadcast stations (CIA World Factbook). The radio is the most utilised mass medium in the country, with in 2007 74% of the men and 59% of the women aged 15-49 listening at least once a week. These rates increase with education: 90% of males and 86% of females who reported to have more than secondary education, listened to the radio listening at least once a week compared to 69% of males and 52% of females with primary education. Second most utilised is television, with again a somewhat higher coverage among men: 37% of men and 31% of women aged 15-49 watched TV at least once a week. And again, TV coverage rises with education, even strongly: 91% of females and 86% of males who reported to have more than secondary education, watched TV at least once a week, compared to only 17% of females and 20% of males with primary education. Least utilised were newspapers, being read at least once a week by 29% of males and 22% of females. 18% of males and 12% of females reported using all three media at least once a week; among the females who reported to have more than secondary education, this share was 69%, against 67% among males with education at the same level (CSO 2009a, 15). Though in Zambia the levels of listening, looking or reading among women are on average lower than those among men, these gender differences are smaller than in other Southern African countries.

State-run radio and television services dominate Zambian broadcasting. The Zambia National Broadcasting Corporation (ZNBC) has a single-channel, state-run TV station. Community media are also viable in Zambia: there are several community newspapers and radio stations. Zambia News Agency (ZANA) is the country's state-owned news agency, the only mainstream media organisation providing wide news coverage by well-trained journalists in regional and district offices. ZANA has long-standing relationships with world news agencies like Reuters (US), Xinhua (China), and DPA (Germany). Like in neighbouring countries, the low levels of female news sources accessed are a reason for concern. In 2005, the Global Media Monitoring Project found that women constituted only 17% of news sources in Zambia – some progress to the 13% found two years earlier (Morna *et al* 2009, 5).

A recent audit of women and men in Zambian media houses showed that men dominated mostly, including in senior management positions. Women were a majority in part-time jobs with the least job security. Compared with the 13 other SADC countries researched, there was a somewhat lower share of women in the editorial departments of media houses: 38% against 42%. Remarkably, women constituted over half (54%) of the technically skilled staff. With a few exceptions, the gendered division of labour is also pronounced in reporting, with male journalists dominating in the “hard” beats and females in entertainment and lifestyle. Only a minority of media houses had gender policies, and none of them offered child-care facilities. According to both women and men involved, the main reason for the underrepresentation of women in media houses is the difficulty of juggling responsibilities (Morna *et al* 2009).

### **2.3. The sectoral labour market structure**

Statistical data on the labour market structure and trends in employment in Zambia are rather limited. For recent figures we have to rely on the outcomes of the Labour Force Survey held in November/December 2005 (CSO 2007c). Because of changing definitions, these are rather difficult to compare with the more detailed (yearly) official employment statistics of the 1990s. Table 2 presents a comparison between 1998 and 2005 for employment in large sectors and categories, both in absolute numbers (x 1,000 headcount) and in shares of the labour force (economically active population).



**Table 2. Type of employment by sector, Zambia, 1998 and 2005, x 1,000 (headcount) and in % of total labour force**

	1998	2005
Labour force x 1,000	4,579	4,919
<i>Labour force</i>	100%	100%
Employment x 1,000	4,033	4,131
<i>Employment in % of labour force</i>	88%	84%
Unemployment x 1,000	549	788
<i>Unemployed in % of labour force</i>	12%	16%
formally employed x 1,000	467	495
<i>formally employed in % of labour force</i>	12%	12%
of which		
central government x 1,000	117	128
local government x 1,000	13	6
parastatal companies x 1,000	68	81
private companies x 1,000	269	281
informally employed x 1,000	3,566	3,636
<i>informally employed in % of labour force</i>	88%	88%
of which		
paid inf. employee x 1,000	238	206
<i>paid inf. employee in % of labour force</i>	6%	5%
self-employed x 1,000*)	2,106	1,838
<i>self-employed in % of labour force</i>	52%	44%
unpaid family worker x 1,000	1,222	1,590
<i>unpaid family worker in % of labour force</i>	30%	38%

Sources: Burger *et al* 2004, 5; CSO 2007c

\*) incl. employers

In the last two decades the share of the formal labour market in employment in Zambia has fallen, from 15% of all employed in 1991 to 12% in 1998 and 2005. The largest category of all employed are the self-employed (including employers, accounting for about 1%). Yet, that part decreased rapidly after 1998, from 52% to 44% of the total labour force, mirrored by a rise of the share of unpaid family workers from 30% to 38%. Unpaid family workers are overall the second largest category but concerning women the largest. In 2005, over half of all women (53%) in the Zambian labour force were unpaid family workers, whereas 34% were self-employed and 12% paid employees. The corresponding shares for men were respectively 26%, 51% and 22%. A third category of informally employed are those employees paid in kind or in cash other than in regular wages. In 2005 this category covered about 119,000 men and 87,000 women, 5.4% and 4.5% of the respective labour forces. Jointly with the employees engaged in formal labour, the total number of paid employees by then reached 702,000, 17% of those employed: 478,000 men, or 21.6% of all males employed, and 224,000 women, or 11.7% of all females employed (authors' calculations, based on CSO 2007c).

Within the formal sector, figures on developments in the size of the central government reflect the 'stop-go' character of Zambian economic policies. Whereas the central governmental labour force decreased in the 1990s, from 132,000 in 1996 to about 101,000 in 2000, it recovered to nearly 128,000 in 2005. Though in weakened form, the same holds for the parastatal companies. drastic cuts in the 1990s diminished their labour force with 47,000, from 115,000 in 1996 to 68,000 in 1998, but renewed expansion resulted in 81,000 employed in 2005. In contrast, the size of the local government continued to decrease,

from 17,000 in 1996 to 6,400 in 2005. The formal private sector, in 1996-98 growing by 54,000<sup>2</sup>, afterwards only showed a slight growth (Fashoyin 2002, 2008; CSO 2007c).

Table 3 shows employment in 2005 by industry, gender and sector, divided in formal and informal labour. It is based on our own calculations on Labour Force Survey (LFS) data, as the published LFS data concentrates heavily on the informal sector and does not divide formal employment by industry and gender.<sup>3</sup> From the table it can be derived that women in 2005 made up 46% of the total labour force; 49% of those in informal labour, and 137,000 or 27% of those in formal employment. Nearly 93% of all economically active women do so in informal labour. Informal labour is most widespread in agriculture (99%), followed by commerce (trade, wholesale and retail, 89%) as well as transport, storage and communication (also 89%), and construction (66%). By contrast, manufacturing has by far the largest share of formal labour (93%), followed by mining (69%). Among female workers informal labour is again most widespread in agriculture (99%), followed by commerce (97%).

**Table 3 Employment by sector, industry and gender, Zambia, 2005, x 1,000 headcount**

	males			females		
	formal	informal	total	formal	informal	total
Agriculture, fishing etc.	21	1,453	<b>1,474</b>	8	1,501	<b>1,509</b>
Mining	38	14	<b>52</b>	1	3	<b>4</b>
Manufacturing	109	6	<b>115</b>	45	6	<b>51</b>
Electricity, gas, water supply	10	4	<b>14</b>	0	3	<b>3</b>
Construction	19	33	<b>52</b>	0	4	<b>4</b>
Trade, wholesale, retail	34	188	<b>222</b>	6	172	<b>178</b>
Restaurants, hotels	6	11	<b>17</b>	7	9	<b>16</b>
Transport, storage, communication	6	73	<b>79</b>	4	5	<b>9</b>
Finance, insurance, real estate	18	16	<b>34</b>	5	2	<b>7</b>
Community, social, personal serv.	98	53	<b>151</b>	61	76	<b>137</b>
not stated	0	2	<b>2</b>	0	0	<b>0</b>
<b>Total</b>	<b>359</b>	<b>1,855</b>	<b>2,214</b>	<b>137</b>	<b>1,781</b>	<b>1,918</b>

Source: authors' calculations based on CSO 2007c

In 2005 nearly three out of four (72%) in the Zambian economically active population worked in agriculture: just over 1.5 million women, or nearly 79% of all women, and 67% of all men. For both women and men, with 9% respectively 10% of employment commerce (trade, wholesale and retail) was the second main source of employment, with community, social and personal services in third place, employing 7% for both genders. Just 3% of all economically active women were engaged in manufacturing, compared to 5% of all men (See for female shares more detailed Table 5, section 2.6.3). If one only looks at formal employment, community, social and personal services shows up as the most important industry for women, with in 2005 about 61,000 women, representing about 45% of all females in formal employment, followed by manufacturing with about 45,000 (33%). Women made up 38% respectively 29% of the formal labour force in these two industries. As Table 3 shows, the other

<sup>2</sup> This growth can only partly be attributed to the effects of privatisation, as between 1996 and 1999 about 27,000 workers had been made redundant in privatised companies, of whom 20,000 miners (Fashoyin 2002, 7).

<sup>3</sup> Moreover, the rows in the crucial Tables 8.12 and 8.13 are totally mixed up (compare with CSO 2007c, Table 6.13).

industries all deployed only small amounts of women. It can be derived from the table that the share of women in wage employment in the non-agricultural sector (*MDG Indicator 3.2*) was 28%.

Again according to the 2005 Labour Force Survey, nearly 78% of all females in the labour force and 67% of the males worked part-time, defined as working less than 40 hours per week. The lowest share of female parttimers was found in finance, insurance and real estate (20%), followed by hotels and restaurants (23%), transport and communication (29%), and community, social and personal services (38%). With 86%, the part-time rate was highest in agriculture etc. As for occupational groups, the share of female parttimers was lowest among “professional, technical and related”(17%), followed by “sales”(39%), “clerical and related”(46%) and “production and related”(47%). We will see in section 2.8.2 that these rankings fit rather well, but not fully, with rankings of the length of the working week by industries and occupations. In the Labour Force Survey 2005 the Central Statistical Office (CSO) has used data on the number of hours worked to calculate the size of underemployment, defined as the proportion of employed persons working less than 40 hours per week (CSO 2007c, 37). As we think this concept is rather confusing, we refrain from further analysis in this direction.

We now turn to unemployment. The last time unemployment was measured in Zambia, was through the 2005 Labour Force Survey. It showed an overall unemployment rate of 16% (the share of the labour force that was unemployed in the last seven days), compared with the 10% rate measured in 1999. With 17%, female unemployment was higher than male (14%). Unemployment in Zambia is predominantly an urban phenomenon, as the overall urban unemployment rate of 28% (rural: 10%), the urban male rate of 23% (rural: 9%) and especially the urban *female* unemployment rate of 36% (rural: 10%) showed. Also, unemployment spells have been reported to last longer in urban areas (Burger *et al* 2004, 2). Disquieting high was in the urban areas especially the incidence of unemployment among youngsters, especially girls and young women. In urban areas in 2005 over half of all 15-19-year olds (59%) was unemployed: 61% of the girls in this age and 57% of the boys. In the next higher age cohort of 20-24-olds, again over half (56%) of the females in the urban areas was unemployed, against 38% of males: the gender gap widens here. For the 25-29-year olds, the unemployment rates were lower, though with 31% of females and 19% of males still rather high (CSO 2006b). We calculated (based on CSO 2006b, 2007c) the incidence of unemployment among the girls and women 15-29 of age in urban areas, for 2005 to be 41%, or 177,000 unemployed on a labour force of 432,000. These outcomes are the more remarkable as the educational levels of the under 30 cohorts are superior to those of older cohorts. The outcomes confirm that in Zambia unemployment is not a problem of lack of skills (Burger *et al* 2004), but of an absolute lack of jobs. Even many university graduates count among the unemployed (Nielsen and Rosholm 2001). There are no signs that after 2005 the employment situation for young people in the Zambian cities has improved substantially.

## 2.4. National legislation and labour relations

### 2.4.1. Legislation

Zambia has ratified the eight core ILO Labour Conventions 29, 87, 98, 100, 105, 111, 138 and 182. Workers generally have the right to form and join trade unions. The right to collective bargaining is recognised by law. Workers have the right to strike, and workers enjoy certain legal protections against an employer's retribution for strike activities. However, the ITUC notes that the right to strike is subject to a long series of procedural requirements, so that it is almost impossible for workers to hold a legal strike. As a result, no legal strikes have been held in Zambia since 1994 (ITUC 2009b).



The 2009 ITUC report on core labour standards in Zambia finds major shortcomings in the application of the core Conventions in the country. The Zambian law prohibits discrimination on the basis of race, tribe, political opinion, colour, creed or sex; the country has ratified the ILO Conventions against discrimination. Yet, according to the 2009 ITUC report women remain severely disadvantaged in employment and education. The report finds that in some sectors men are paid twice as much as women for work of equal value, while labour market segregation is high with women being concentrating in low-skilled, low wage sectors. The report also highlights cases of discrimination against people infected by HIV/AIDS. Moreover, the ITUC concludes that child labour remains a serious problem in the country, despite Zambia's ratifications of Conventions 138 and 182, as well as legal measures to eliminate child labour and a growing number of workplace inspections<sup>4</sup> (ITUC 2009b). The ILO notes that significant numbers of workers do not benefit from Zambia's ratification of the Conventions as they work in the informal sector: "The majority of these workers are women who are often exposed to personal, financial, economic and social risks and other vulnerabilities culminating from their need to find employment and generate income" (Times of Zambia 2008).

The Employment Act (CAP 268) is the basic employment law, and provides for the basic employment contractual terms such as minimum contractual age; establishment of employment contracts; settlement of disputes arising from such contracts, and conditions of employment as leave facilities. It is at the centre of the casualisation and contingent employment in the country (Fashoyin 2008, 397). Zambia has limited social protection schemes, the most important being the two pension schemes. The National Pension Scheme Authority (NAPSA) in principle covers all (formal!) private sector workers; mandatory contributions are set at 5% of the wage by both the participating worker and the employer. However, employers' practices of not paying their contributions seem widespread, leading to nasty surprises for workers when it comes to claim their pension rights (Petrauskis 2005; ZCTU 2006) The Public Service Pensions Fund (PSPF) is the public-service equivalent of NAPSA, leading an ailing existence as from 2000 on newly recruited public servants have to join NAPSA (Fashoyin 2002).

Of particular relevance for the young female target group of the DECISIONS FOR LIFE project are the following legal regulations (see section 2.5.1):

- (maternity leave): Every female employee who has completed at least two years of continuous service with her employer from the date of first engagement or since the last maternity leave taken, as the case may be, shall, on production of a medical certificate as to her pregnancy signed by a registered medical practitioner, be entitled to maternity leave of twelve weeks with full pay (Employment Act (No. 57 of 1965)[as amended] (Chapter 268) (1996 Revised Edition, Volume 15)
- (paid annual leave): An employer shall grant leave of absence on full pay to an employee at the rate of two days per month (Employment Act (No. 57 of 1965)[as amended] (Chapter 268) (1996 Revised Edition, Volume 15)
- (special leave): An employer is obliged to grant an employee seven days' paid leave on the death of an employee's spouse, child, mother or father (Employment Act (No. 57 of 1965)[as amended] (Chapter 268) (1996 Revised Edition, Volume 15)

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<sup>4</sup> In the CSO Child Labour Survey Report of 2005, the incidence was estimated at 895,000 children working, of which 46% were between the ages of 10 to 14. An estimated 786,000 children aged from 5 to 17 years were found to be in hazardous work. The results indicate that child labour is predominantly a rural phenomenon, with 92% of all working children residing and working in rural areas (ITUC 2009b).

- (sexual harassment): No employer shall terminate the services of an employee or impose any other penalty or disadvantage on any employee, on grounds of race, sex, marital status, religion, political opinion or affiliation, tribal extraction or status of the employee. Any employee who has reasonable cause to believe that the employees' services have been terminated or that the employee has suffered any other penalty or disadvantage, or any prospective employee who has reasonable cause to believe that the employee has been discriminated against, on any of the grounds mentioned may, within thirty days of the occurrence which gives rise to such belief, lay a complaint before the Court claiming a compensation for damages and/or an order for re-employment or reinstatement in accordance with the gravity of the circumstances of each case (Employment Act (No. 57 of 1965)[as amended] and The Industrial and Labour Relations (Amendment) Act, 2008)
- (weekend work compensation): An employee who works on a paid public holiday or on a Sunday where a Sunday does not form a part of the normal working week shall be paid at double the employee's hourly rate of pay (Minimum Wages and Conditions of Employment (General) Order, 2002 (S.I. No. 2 of 2002))

#### 2.4.2. Labour relations

The Industrial and Labour Relations Act (CAP 269) (ILRA) conducts industrial relations, including collective bargaining and the establishment of workers' and employers' organisations, their registration and their administration. The Act was introduced in 1964, with major revisions in 1971, 1990, 1993 and 1997. The 1993 and 1997 changes were particularly important as they were designed to support economic liberalisation. The Joint Industrial Council (JIC) system, created to institutionalize collective bargaining, survived the changes, but the 1997 amendment to the ILRA removed the mandatory nature of the JICs. It allowed employers the freedom as to whether they wanted to conduct collective bargaining at industry or at company level (Fashoyin 2008, 397).

The Kaunda regime had tried to subordinate the trade union movement. Though these efforts were unsuccessful, a number of policy initiatives, such as making the ZCTU the sole labour centre in the country, the "one union per industry" policy of 1971 combined with the JIC system, and the creation of workers' participation through a system of works councils,<sup>5</sup> were instrumental in creating a strong labour movement. At its peak in 1991, the ZCTU union confederation had a total membership of 480,000 in 17 affiliated unions (Fashoyin 2008, 395). However, from the beginning of MMD rule in 1991, the trade unions were sidelined in policy-making. The Chiluba administration –though led by a former ZCTU president – promptly adopted a policy of not consulting with ZCTU. The privatization issue, moreover, in 1994 led to a division within the ZCTU confederation. The miners' union, MUZ, endorsed the plans for privatizing Zambia Consolidated Coppermines (ZCCM), while the confederation opposed them, resulting in the split of MUZ and four other unions –representing 40% of membership-- from ZCTU (Rakner 2001; ALRN 2004). In 2001-2002, MUZ and three other unions returned to ZCTU, while the fourth, the financial workers' union (ZUFIAW), continued to form the nucleus of the FFTUZ (Federation of Free Trade Unions of Zambia) that had started in 1998, and which also was joined by two teachers' unions. To our knowledge currently 35 national trade unions are registered, of which 30 affiliated to ZCTU, three to FFTUZ, while two are independent. ZCTU in turn is affiliated with ITUC.

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<sup>5</sup> The system of works councils was phased out in the 1993 amendment of the ILRA. The same amendment created the Tripartite Consultation and Labour Council (TCLC), to serve as the national forum for tripartite dialogue on broad social and economic development issues (Fashoyin 2002, 2008).

Initially official policies on collective bargaining in Zambia were progressive. As far back as 1961, workers' organisations were granted the right to organize for collective bargaining purposes in both the private and public sectors. With policy emphasis on industry-wide bargaining, collective bargaining coverage in the 1970 and 1980 was nearly 80%. In the course of the 1990s, besides the liberalisation policies of government also new management strategies of privatised firms posed serious challenges to the union movement. With the abolition of the mandatory JICs, collective bargaining definitely was decentralised, forcing the unions to bargain at company level. An extension mechanism linked up with the JIC system, allowing all workers, irrespective of their union membership status, or workers in an enterprise that did not sign the collective agreement, to be covered by that agreement (Fashoyin 2008, 397), seems hardly to function as well. Actually in the expanding service and manufacturing sectors, as well as generally in the small and medium-sized enterprises, collective bargaining is virtually non-existent. It seems limited to mining, finance, part of agriculture, and the public service. In the public sector, collective bargaining covers over 90% of eligible workers. Yet in this sector unions have a hard time going too, as both the Chiluba and Mwanawasa administrations repeatedly took refuge to wage freezes on governmental workers. In 2004, an IMF-inspired wage freeze led to a national strike (Muneku 2002; Koyi 2006a; Fashoyin 2008, 398-9). Though in the mining industry, once the major trade union stronghold, collective bargaining is still existing, the union position is deteriorating here as well. The ITUC argues that the fundamental rights of workers and their representatives are being increasingly flouted, and notably Chinese mine owners are often accused of intimidating and brutal attitudes. Trade union delegations are faced with employers trying to avoid any social dialogue (ITUC 2009a, 2009b).

Zambian trade unions traditionally organise the formal sector. In 2002, the best organized industries here were construction (88%), mining (81%), utilities (electricity, gas and water, 79%), and finance, real estate and business services (43%). In that year, the public sector accounted for almost half of total union membership, with construction, energy and mining as the second largest concentration with nearly 20%. Hotels, trade, transport and manufacturing, sectors where mostly women are organized, took another 12% (Muneku 2002). It has been argued that, with the rapidly growing casualisation and contingent employment, Zambian unions will have to look at ways of broadening their membership base as to include casual workers and those in the informal economy (ALRN 2004; Fashoyin 2008). Indeed, the ZCTU confederation in 1998 was at the basis of the Centre for Informal Employment Promotion (CISEP), targeting mainly the unemployed, including retrenched and retired workers and providing entrepreneurship training and employment services (ALRN 2004, 5). Also, a number of organisations of informally employed appeared, often supported by international NGO's. One of them, the Alliance of Zambia Informal Economy Associations (AZIA, also spelled AZIEA), was an associate member (without voting rights) of ZCTU. In 2006, AZI(E)A reported an active membership of about 50,000, but obviously their relationship with ZCTU did not last. Another organising approach is to recruit semi-organised informal workers' groups and transform them into regular unions, like ZCTU did with the Bus Drivers' and Motorists' Association. Yet, that approach has met quite some suspicion of informal workers (Koyi 2006b, 9, 12). In 2006, ZCTU membership --excluding AZI(E)A-- stood at 281,000 (ZCTU 2006).

Like in politics, the position of Zambian women in the trade union movement seems rather weak. Until 2002, in ZCTU no affirmative action had been undertaken to promote female participation in union leadership. By that time, male dominance in the leadership of ZCTU and its affiliates was clear, with the female share being 20% or even much less (Muneku 2002). Actually, FFTUZ has a female president, Joyce Nonde. She is also chairing the ZUFIAW union and, internationally, is acting vice president of UNI Africa. By 2006, FFTUZ claimed to have a membership of 50,000, though earlier figures were about 20,000 (Fashoyin 2008). In May 2008, ZCTU and FFTUZ agreed to work together in pushing the

government to consult the union movement in the labour law reform process (blog Mine Watch Zambia 2008<sup>6</sup>). Depending on the FFTUZ membership, total 2006 union membership varied between 301,000 and 331,000 or between 60 and 66% of those formally employed, but only about 10% of total (formal and informal) employment.

The Zambia Federation of Employers (ZFE) is the main umbrella organisation for employers, established in 1965. At its peak in 2001, the federation had a total individual membership of 320 enterprises, a figure estimated to be far less than half of its potential membership. As of 2006, the ZFE still had about 200 individual enterprise members, mainly from the large and medium-sized enterprises (SMEs), and 15 sectoral associations across industry. The “new” investors, preferring individual contracts and repeatedly taking an anti-union stand, have shunned membership in the ZFE. The weakness of ZFE has been aggravated as the leading employers have shown a reluctance to fully support the federation (Fashoyin 2008, 396-7).

## 2.5. Wage-setting and minimum wage

### 2.5.1. The statutory minimum wage

In 1997, the Minimum Wages and Employment Act, which protected the workers in formal employment, was amended by the Minimum Wages and Conditions of Employment (Shop Workers) Order of 1997, now called the Minimum Wages and Conditions of Employment Act (CAP 276). According to the new act, the Minister decides on the minimum wage alone, as the government has no longer an obligation to consult with stakeholders such as trade unions.

Since May 2006, according to the Minimum Wages and Conditions of Employment Order 2006 the statutory minimum wage (SMW) for employees in the formal sector stands at Kwacha 268,000 per month, based on the legal maximum working week of 48 hours. The SMW does not apply to a number of categories: casual workers<sup>7</sup>; domestic workers; government employees, and, rather curiously, “occupations where wages and conditions of employment are regulated through the process of collective bargaining under the ILRA”.<sup>8</sup> It thus is typically a last-resort arrangement. By mid-2009, the SMW rate was equivalent to USD 58. Based on earnings data as of end 2005 (see section 2.8.1), the equivalent SMW rate (Kwacha 250,000) can be calculated at 85% of the average monthly earnings of the total labour force (Kwacha 294,000), but at only 36% of the average monthly earnings of paid employees (Kwacha 694,000). By that time, about 70% of paid employees were employed in the formal sector. The

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<sup>6</sup> Jointly with UNI, both confederations complained that the government neglected the TCLC in the process of amending the ILRA. According to the complaint, only eight of the 28 proposed amendments were discussed in the tripartite forum. All 20 other clauses were in violation of the ILO Labour Standards and the Zambian Constitution (UNI 2008).

<sup>7</sup> Nor do job security, allowances or redundancy benefits. The Employment Act 1997 defines a casual employee as any employee the terms of whose employment provide for his or her payment at the end of each day and who is engaged for a period of no more than six months. Before 1997, that period was less than 24 hours, thus limiting casualisation strongly. Casualisation under Zambian conditions can be understood as the re-hiring of casual workers on contracts less than six months to fill positions that are permanent in nature, which is not illegal anymore (Petrauskis 2005, 7).

<sup>8</sup> Obviously assuming that employees under collective bargaining regimes are non-vulnerable, which can be questioned on good grounds (cf. Petrauskis 2005, 12-3). The SMW has to be separated from the minimum (lowest) wage set by collective bargaining in for example mining and related metal manufacturing (Koyi 2006a, 21).

huge variation in earnings across industries and occupations should be taken into account here. By 2005-'06 the SMW rate varied from 21% of the average earnings in the industry with the highest average earnings, finance etc., to very high shares in the industries with the lowest average earnings (if we leave out agriculture etc.): 86% in trade, wholesale and retail, and 91% in the restaurant and hotel industry. If, again, we take the equivalent SMW rate of Kwacha 250,000 as a starting point, by the end of 2005 35% of paid employees earned less than that rate. Across industries, the share of those employed below the SMW rate varied from 6% in mining to 77% in trade, wholesale and retail. Across occupational groups, 71% in "clerical and related" earned below the SMW rate, as did 62% working in sales occupations. A considerable part of the labour force was only able to evade earnings less than the SMW by working very long hours (see section 2.8.1 and Table 8).

The conclusion seems inevitable that already in 2006 the SMW rate was set quite low, also compared to the costs of living. For example, for August 2005 a church organisation calculated a basic needs basket, expressing that a family of six living in Lusaka needed Kwacha 1,359,000 to afford essential food and non-food items. The cost of essential food items already totalled Kwacha 514,000 (Petrauskis 2005, 4, 17). Notably in agriculture it is a common practice among employers to adopt the SMW as the going wage rate (Fashoyin 2008, 398): another indication of the low level of the SMW.

Recently many workers and their unions issue complaints that the low minimum wage is growingly putting pressure of wages of even the better paid, like in call centres (Kabange 2009b). From May 2006 to May 2009, the consumer price index has cumulatively gone up by 42% (authors' calculation, based on CSO 2009a). Inflation has been the reason for the unions, the Anti-Voter Apathy Project (AVAP) and even the Zambia Federation of Employers (ZFE) to call on the government to review the minimum wage. In March 2008, trade unionists proposed an increase of the minimum wage to Kwacha 600,000, again in view of the rising costs of living. They also proposed some amendments to the statutory instrument number 57 of 2006 that looks at the minimum wage and conditions of employment (Lusaka Times 2008a). The Labour Law Reform Committee has started to review the current minimum wage act, but by August 2009 a definite decision of the Minister for Labour and Social Security was still lacking (Lusaka Times 2008b; Kabange 2009b).

Concerning compliance with the minimum wage legislation, the inspection capacity of the labour ministry has recently been characterised as limited and inefficient. Moreover, the authorities are rather wavering in giving unequivocal support for the enforcement of existing labour standards (Fashoyin 2008, 398, 401).

### 2.5.2. Poverty

For 2004-'05, based on the CSO's Living Conditions Monitoring Survey (LCMS) it was estimated that 81.5% of the Zambian population lived below the common UN yardstick of USD 2 a day (in PPP terms), and that 64.3% had to make ends meet with an income below USD 1 a day. The latter share was especially high in rural areas (78%), but also in urban areas it included more than half of the population (53%). If this USD 1 yardstick is applied, in the sub-Saharan region only Mozambique (75%) and Malawi (74%) are doing worse (*MDG Indicator 1.1*, derived from UN MDG Indicators).

The outcomes of the successive Living Conditions Monitoring Surveys suggest that from 1993 on the incidence of poverty diminished over the years. While in 1993 84% of the Zambian population lived below the national poverty line, defined as a basic needs basket, this share gradually fell to 68% in 2004 and 64% in 2006. The fall in the share of the extremely poor was most clear: whereas this share in 1993 was 76%, it decreased to 53% in 2004 and 51% in 2006. The share of the moderately poor grew from 8%

in 1993 to 15% in 2004, and seemed to have fallen slightly to 14% by 2006. In rural areas, after a fall in the early 1990s with 10%points to 80% in 1996, poverty incidence remained at about 80%. The recent overall fall is caused by a continuous and substantial decrease in urban poverty, from 80% in 1993, via 53% in 2004, to 44% in 2006.<sup>9</sup> With an urbanisation degree of 34% (see section 2.6.1), this decrease has had quite some influence on the total outcomes. Especially in the Lusaka Province the poverty incidence recently fell substantially, from 48% in 2004 to 29% in 2006 (though it has to be noted that, with 31%, the latest level was already nearly reached in 1991). The recently reported decrease was also considerable in the Copperbelt: from 56 to 42% in two years' time (CSO 2009c). Unfortunately, very little is known about (the causes of) mobility in and out of poverty in Zambia (Seshamani 2002).

The income distribution in Zambia remains quite uneven. In terms of the Gini coefficient, an income distribution measure that rates 0 as perfect equality and 100 as perfect inequality, inequality among households was for 2004 estimated at 0.51, across countries a rather high score (UNDP 2008b). Also in 2004, the share of the poorest 10% in consumption was 1.2%, that of the poorest 20% 3.6% -- both comparatively low figures (*MDG Indicator 1.3*, derived from UN MDG Indicators). In material terms, the situation of considerable parts of mainly the urban population has improved in the 2000s, but progress goes rather slow. Especially in rural areas very many are still in need of fulfilling basic needs. For example, while in 1990 50% of the population had no access to a safe (in UN terms improved) water source, in 2006 this share was still 42%. Whereas in 2006 about 59% of rural households reported having no access to safe water sources, this was the case for 10% of their urban counterparts. In 1990 56% of the population had no access to improved sanitation, while in 2006 this share was 48%: 49% in rural areas and 45% in urban areas (WHO 2009). In that year, 13% of households did still not have any toilet facility. Also in 2006, about 19% of the country's households had access to electricity. In the urban areas nearly half (49%) of all households had access to electricity, but in rural areas this was just 3% (CSO 2007b, 2008; UN MDG Indicators).

A number of specific programmes to fight poverty have been launched in Zambia in the 2000s, like the Public Welfare Assistance Scheme (PWAS), a group of Social Cash Transfer Schemes financed by international donors and implemented under the PAWS; the Food Security Pack (FSP), a government-funded scheme providing basic agricultural inputs, technology transfer and training to vulnerable small-scale family households; the School-Feeding Programme, funded by the World Food Programme, and Project Urban Self-Help, a government-funded public works programme. Although intended to provide assistance to a wide range of poor and vulnerable groups, the effective scope of coverage of these programmes seems quite small. Even PAWS, the oldest and largest scheme, though targeting 2% of the population, reaches much smaller numbers of people (socialsecurityextension website).

The distribution of poverty in Zambia is gendered, though not that sharply like in South Africa and Mozambique. In 1998, 2004 and 2006 Zambian poverty levels for female-headed households (in 2005 one quarter of all households - CSO 2007c) were higher than those of male-headed households. In 2006, 70% of the female-headed households lived below the national poverty line, against 63% of the male-headed households -- a gender gap of 7%points. Compared to 1998 and 2004, when the gap was 5%points, it has widened. In 2006, 57% of the female-headed households were extremely poor, against 49% of the male-headed households. The increase of the non-poor share among the female-headed households, from 23 to 29%, that could be noted between 1998-2004, came to a halt in the next two years, remaining at 29%

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<sup>9</sup> Our calculation, based on CSO 2009c -- contrary to the analysis in the regular CSO leaflet (2009e), the latter most likely misled by typing errors in the urban rows of the Poverty trends 1991-2006 table in CSO 2009a-c.

(CSO 2007b). As has been analysed in greater detail for Mozambique, as a rule female-headed households in Southern Africa are more vulnerable, because they often have fewer assets and fewer productive resources (see our Country report No. 1 on Mozambique). However, in some rural areas in Zambia, like the North-Western Province, this may not clearly be the case, as the share of female-headed households that were non-poor, consistently has been above the male share (CSO 2006b).

The human development index (HDI) remains quite low for Zambia. With a score of 0.453 in 2006, the country ranked 163<sup>rd</sup> on a total of 179 countries -- among its neighbouring countries lower than South Africa, Botswana, Malawi, Angola, Tanzania and Uganda, and only higher than Mozambique. Nevertheless, it was a positive sign that in the 2000s the fall of the country's HDI score from 1985 on came to a halt and that the period 2000-2006 showed an increase in this score of 0.043%-points, mainly caused by the lowering of extreme poverty. Zambia's position in the Gender-adjusted Development Index (GDI) was, with a no. 140 ranking among 157 countries, about the same. Its GDI value was 98.0% of its HDI value. Out of the 157 countries with both HDI and GDI values, 120 countries have a better ratio than Zambia's (UNDP 2008). For 2008 the Gender Gap Index of the World Economic Forum ranked Zambia 106<sup>th</sup> of 130 countries, with its index over time displaying a disquieting widening of the gender gap, especially in the fields of education and health. For the position of women in economic participation and opportunity, Zambia ranked 94<sup>th</sup>, in educational attainment 115<sup>th</sup>, in health and survival 112<sup>th</sup>, and concerning political empowerment 78<sup>th</sup> (Hausmann *et al* 2008).

## 2.6. Demographics and female labour force

### 2.6.1. Population and fertility

According to the ILO (Laborsta database), the population of Zambia by the end of 2008 stood at 12,154,000, of which 6,093,000 female (50.2%). In 1975, the population was 5.0 millions, indicating an annual growth rate between 1975-2005 of 2.7%. More recently the growth rate is slowing down, from an average 2.4% in 2000-2007, via 1.9% in 2008, to an expected 1.6% in 2009. The United Nations expect the average for 2005-2015 to be 1.9%, resulting in 13.8 million Zambians by 2015. Actually, the median age is very low: 17.0 years overall, for males 16.9 and for females 17.2. The birth rate estimated for 2009 is 40.2 births per 1,000 population, the death rate 21.3 deaths per 1,000 (CIA World Factbook). The urbanisation degree is with about one third rather low: according to the 2005 Labour Force Survey 66% of all households were rural, 34% urban. With on average 5.1 members, the urban households were slightly higher than the rural households (average 5.0). As noted, by then 25% of all households were female-headed: 26% in rural areas, 23% in urban areas. In total 19% of these female-headed households were run by 15-29 year-old young women. This implied that, of all 15-29 year-old young women, about 58,000 or 3% ran a household of their own (authors' calculations based on CSO 2007c).

In the Zambian case, high death and birth rates compete. Concerning infant and child mortality, progress has been painstakingly slow. Whereas in 1970 the infant mortality was estimated at 109 deaths per 1,000 live births, with an estimated 101 deaths per 1,000 in 2008 the infant mortality rate continues to be high (UNDP 2008a, 2008b). The under 5 mortality rate (probability of dying between by age 5 per 1,000 live births) was estimated at 170 per 1,000 life births in 2007. Though a slight fall compared to 178 in 2000 and 174 in 2005, this is still high compared to the 163 per 1,000 ratio of 1990 and, moreover, one of the highest rates among Southern African countries (UN MDG Indicators; WHO 2009). The health care system is inequitable in terms of expenditure and access to services, and relies heavily on donor funding. Somewhat older figures underpin the wide inequalities in maternal and child care resulting



from the current system. Among the poorest 20% of the population, in 2001-02 only 20% of the births was attended by skilled health personnel, while among the top-20% in the income distribution this share was 91%. As for the education level of the mother, the rates were respectively 17% for mothers with the lowest level and 78% for those with the highest level. The various under 5 mortality rates again point at large inequalities. Among the poorest 20% of the population this rate in 2007 was still 196, against among the highest 20% in the income distribution 92; in rural areas this rate was 182, whereas it was 140 in urban areas, and as for the education level of the mother, the rates were respectively 198 for mothers with the lowest level and 121 for those with the highest level (WHO 2009).

The total fertility rate (TFR, the number of births per woman) remains very high in international comparison. In 1970-75, the Zambian TFR reached the very high average of 7.4 (UNDP 2008b). After a fall in this rate in the 1980s and 1990s, the 2000s have even witnessed an increase – rather unique in international perspective. Based on the 2007 Demographic and Health Survey, at the current fertility levels a Zambian woman would bear on average 6.2 children in her lifetime, an increase from the average of 5.9 children reported for 2001-02. This increase is due to the rise in the fertility rate for women in rural areas, from 6.9 in 2001-02 to the extremely high average of 7.5 children in 2007, while the fertility rate in urban areas remained at 4.3 (CSO 2007b). For an indication of the situation of our target group, the adolescent fertility rate (births per 1,000 women 15-19 of age) is of special importance. In 2005, this rate stood at 146 for Zambia – also quite high, though somewhat lower than in Angola, Malawi and Mozambique (WHO 2009). In 2007, nearly one out of five registered first births took place when the mother was younger than 20 of age (authors' calculation, based on CSO 2009b).

Recently, notably Zambian males seem to delay marrying. In 2005, nearly three of four married males surveyed were above the age of 29, as against less than half of all married women (48%) having past that age (authors' calculations based on CSO 2007c). Both the Labour Force and the Living Conditions Surveys indicate that for girls early marriages are still quite common in Zambia.<sup>10</sup> Customary marriages often take place soon after a girl reaches puberty. According to the 2005 Labour Force Survey 19% of young women between 15 and 19 years of age were married, against only 2% of the young men of the same age. Of the women aged 20-24, 60% were married compared to 27% of their male counterparts, whereas the comparable figures for those 25-29 of age were 83 and 68% respectively. These figures imply that in 2005 of all 1,765,000 women aged 15-29, 709,000 or 40% were married (CSO 2007c).

In the 2006 Living Conditions Survey one third of all respondents reported to have been forced into marriage. In these cases, females mainly reported pregnancy. The habit of a dowry (Lobola) is still widespread, though this does not go uncontested. In 2006, two out of five respondents thought that Lobola was unreasonably high. A particular Zambian feature is that, even in 2007, both men and women throughout the country indicated that men lived with two wives. However, in urban areas females indicated two wives while males answered that they lived with one wife on average (CSO 2008). This outcome is a bit odd, as the 2003 Demographic and Health Survey already found that polygamy in Zambia with 16% affected a much lower share of married women (OECD-SIGI website).

Because of the effects of HIV/AIDS, life expectancy at birth, by 1990 slightly over 53 years, is continuously decreasing, most likely till about 30 years (UN data, cited in Sanday 2009). With an average 41.2 years in 2006, life expectancy at birth in Zambia was already low by African standards. It was by then 41.2 years for females and 41.0 for males, bringing women to men parity at 100.6%. For 2005, the probability of not surviving to age 40 was a comparatively high 54% (UNDP 2008a). Recently,

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<sup>10</sup> Living together within being married (cohabiting) is not very common in Zambia: over 2006 it was only reported by 4% of adults (CSO 2008a).



life expectancy seems to have decreased further indeed, to an expected 38.6 years in 2009: 38.7 for females and 38.5 for males (CIA World Factbook). The adult life expectancy would increase by five years if it was projected without taking HIV and AIDS into account: the CSO (cited in UNDP 2007, 17) estimated current adult life expectancy to be 52.5 years with HIV and 57.5 years without HIV.

### 2.6.2. HIV/AIDS

Indeed, the demography and economy of Zambia is heavily influenced by the widespread incidence of the HIV and AIDS pandemic. For 2007, it was estimated that the country's HIV/AIDS prevalence rate was 15.1% (15,087 per 100,000) of the adult population aged 15-49 (WHO 2009). By then, 1.1 million Zambians were living with HIV. By 2007, about 56,000 people had died in Zambia because of HIV/AIDS (UN MDG Indicators). HIV prevalence is especially high in cities and towns along main transport routes, compared to more secluded rural areas (UNAIDS / WHO 2007). In urban areas it is nearly twice as high as in rural areas. As for age groups, in women it is highest among those aged 30-34 and 35-39 years, with respectively 26.0% and 24.9%, and in men among the 35-39- and 40-44 year-olds, with 22.4% and 24.1% (CSO 2009c). Although the macro-economic consequences of the pandemic are difficult to assess, it can be argued that the country is confronted with a loss of educated and trained people in the most productive years of their lives. HIV and AIDS are undermining people's ability to make choices of life that one highly values and to live a decent life (UNDP 2007). The sectors most vulnerable for AIDS are in Zambia first and foremost the health and education sectors, but agriculture, mining, transport, and the water and sanitation sector may be hit heavily as well (UNDP 2007; Ministry of Health study, cited in Sanday 2009). It has been simulated that in 10 years' time the average income in Zambia has fallen by 10% because of HIV/AIDS, that the incidence of those living under the USD 2 per day poverty line increased by 3%, and that the Gini coefficient for income inequality is 5.5% points higher than it would be without the pandemic (Salinas and Haacker 2006, 12).

Yet, there are signs of hope. As part of the 2007 Demographic and Health Survey, women and men aged 15-59 were tested to determine their HIV status. The results revealed that HIV prevalence had declined from 15.6% in 2001-02 to 14.3%, and relatively even more so in the urban areas, from 23.1% to 19.7% (CSO 2009a, 21; Sanday 2009). Already between 1994-2004, HIV prevalence declined among 20-24-year old pregnant women in urban areas (from 30 to 24%) and their 15-19-year-old peers (from 20 to 14%). More generally, surveys reported a steep decline of HIV prevalence in young people (15-24 years). Among young rural residents surveyed in 1995 and 2003, prevalence fell from 16% to 6.4% in women and from 5.6% to 3.1% in men, while among their urban peers it decreased from 23 to 12% in women and from 7.5 to 3.2% in men. Yet, these figures indicate that women aged 15-24 are two to four times more likely than men in the same age bracket to get infected by HIV/AIDS (UNAIDS / WHO 2008, 8).

Various research results confirm that many in the younger generation are adopting behaviours that can protect them against HIV infections. For example, the proportion of young urban women aged 15-24 who said they used a condom the last time they had sex with a non-regular partner almost doubled between 1995 and 2003, from 46 to 82%, while the share of young urban men reporting more than two non-regular partners in the previous year declined from 52 to 39% (UNDP 2007). In 2007, condom use at the last high-risk sex for 15-24 years' old women reached a record 38%, as it did with 47% among the men of the same age cohort (UN MDG Indicators). It appears that a fear of AIDS-related mortality, combined with prevention programmes, has prompted changes in behaviour. Besides increased condom use, Voluntary Counselling and Testing (VCT) is growing, more women are seeking prevention of mother-to-child transmission, and Anti Retroviral Therapy (ART) programmes are broadening (UNDP 2007; UN MDG Indicators). In 2005, the government had taken the far-reaching decision to

provide ART services free of charge, to a large extent enabled by international donors. Progress, though more marginally, has also been booked in the struggle against malaria, in Zambia accounting for by far the largest proportion of morbidity and the no. 1 cause of visitation to public health services. As with HIV/AIDS, partnerships with global programs play a major role here (Cheelo and Zulu 2007, 7-9).

However, these positive changes should be set against other challenges. The vast majority of Zambians still lacks access to HIV treatment. Ignorance is still widespread. For example, about 40% of health workers surveyed at five Zambian hospitals did not believe that condoms were effective in preventing HIV. Stigma also remains a concern. In a survey of five Zambian districts, two-thirds of married women who were starting antiretroviral therapy said they had not disclosed their HIV status to their husbands for fear of blame or abandonment (UNAIDS / WHO 2008, 8-9).

Zambia has put strengthening the household at the centre of the national HIV and AIDS response. However, it cannot be denied that the spread of HIV/AIDS is partly driven by domestic violence, which is closely related to the poor empowerment and low economic status of women (AfDB/OECD 2008, 629). Moreover, "The impacts of HIV and AIDS at household level are not gender neutral as it is women that often have to bear a bigger burden, such as caring for the sick and the rising number of orphans" (UNDP 2007, 8). The estimated number of orphans due to HIV/AIDS in Zambia in 2005 was already 850,000, over two thirds of the nearly 1.2 million orphans that year (UNDP 2007). The 2007 Zambia Demographic and Health Survey results showed that nearly one out of five (19.2%) children aged below 18 years were orphans and vulnerable children.<sup>11</sup> The incidence of orphans and vulnerable children was higher in urban (26.5%) than in rural areas (15.6%) (CSO 2009d).

### 2.6.3. Women's labour market share

From 2000-2008, the male population of Zambia grew by 19.6%, the female population by 18.2%. A very large part of the population is 0-14 years: in 2008 45.4%, 45.7% of the male population and 45.0% of the female part. On the other hand, a very small part of the population was 65 of age and older: 3.0% of the total population, only 2.5% of the males and 3.4% of the females (ILO-Laborsta, EAPEP calculations, and authors' calculations based on this source).

Of the total population, in the ILO statistics by 2008 4,662,000 persons were counted as economically active, of which 224,000 in the age of 65 and older. If we leave out this last group in order to comply with the internationally comparable Labour Participation Rate (LPR) or Employment-to-Population ratio (EPOP) that only takes stock of the 15-64 of age, we can calculate the over-all LPR or EPOP at 70.8% (*MDG indicator 1.5*). This implies a middle position among the 14 countries in our project. With 60.5% in 2008, the overall female LPR or EPOP in Zambia is a quarter lower than the male figure (80.2%). Except for the 15-19-year old females (43.7%) and the 20-24-year-olds (58.3%), women in all five years' age cohorts had a labour participation rate between 60 and 80%. By 2008, the LPR of women aged 25-29 was 64.5%. We could calculate that the 2008 LPR for 15-29 year old females was 54.3%: by then, 968,000 women of total 1,782,000 in this age group were economically active. Among their male counterparts of the same age, this rate was, with 74.8%, much higher. All male five years' cohorts had LPR's consistently higher than those of females of the same cohort, till rates over 95% for the 35-44 and 50-54 aged. From 1999 on, shifts in the EPOP's (LPR's) for the respective 5-years' groups have been without a definite trend and small: maximum 3% points. The exception was the LPR for the youngest

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<sup>11</sup> Vulnerable children were defined as children living in a household where there was an adult with a chronic illness or an occurrence of the death of an adult 12 months preceding the survey.

female group, the 15-19 of age, that increased by nearly 4% points between 1999-2008 (ILO-Laborsta, and authors' calculations based on this source).

**Table 4 Female employment shares by sector, Zambia, 2005**

	x 1,000	%
agriculture, fishing, forestry	1,509	50.6
mining	4	7.1
manufacturing	51	32.7
electricity, gas, water supply	3	17.6
construction	4	7.1
trade, wholesale, retail	178	44.5
restaurants, hotels	16	48.8
transport, storage, communication	9	10.2
finance, insurance, real estate	7	17.1
community, social, personal services	137	47.6
<b>Total</b>	<b>1,918</b>	<b>46.4</b>

Source: authors' calculations based on CSO 2007c

Table 4 shows that in 2005 across industries women's employment share was highest in agriculture (just over 50%). In all other industries women made up minorities, though their shares were substantial in restaurants and hotels (49%), community, social and personal services (48%), and commerce (nearly 45%). With 33%, their share in manufacturing is also considerable, but their share in commercial services (finance, insurance, real estate, 17%) is even for sub-Saharan standards low. Table 5 clarifies the dominance of agriculture in female employment. Jointly the tables 3, 4 and 5 illustrate that the share of Zambian women working in "modern" wage employment for the time being remains small.

**Table 5 Shares of industries in female employment, Zambia, 2005**

	%
agriculture	78.6
mining	0.2
manufacturing	2.7
electricity, gas, water supply	0.2
construction	0.2
trade, wholesale, retail	9.2
restaurants, hotels	0.8
transport, storage, communication	0.5
finance, insurance, real estate	0.4
community, social, personal services	7.1
<b>Total</b>	<b>100.0</b>

Source: authors' calculations based on CSO 2007c

Below, we shortly describe developments in large sectors with special attention to the position of women.

#### 2.6.4. Agriculture

Table 3 already showed that in 2005 over 70% of the Zambian population still survived in agriculture, including forestry and fishing: 78% of all women and 67% of all men. Less than 1% (0.8%) of the agricultural labour force was high-skilled, whereas 71% was unskilled. According to the official figures (leaving out child labour) just over half of this labour force was younger than 30 of age, with a remarkable share (nearly 20%) in the 15-19 year-olds' category. By contrast, 6% of those engaged in agriculture were 65 of age and older, a much higher share than in all other sectors (CSO 2007c).

Agriculture has a trimodal structure of large commercial farms, small-scale commercial farmers, and a large peasant sector. Smallholders work around two-thirds of cultivated land, though the large farms account for over 70% of agricultural exports (Carmody 2009). According to the labour force data, employment in the first two types of firms remains limited to about 2% of the total agricultural labour force. In the 1990s, liberalisation led to the liquidation of state-supported lending institutions, which in turn resulted in failures of agricultural marketing and finance institutions. It goes without saying that this adversely affected agricultural smallholders who depended on these institutions (Fashoyin 2002). In the 2000s, the agricultural sector hardly or not recovered. Though the PRSP government plans had clearly identified agriculture as a priority sector, public investment remained low, as did private investment. By the mid-2000s, only 14% of arable land was cultivated and 13% of the potential for irrigation was developed for irrigation (UN 2005). The perspectives for agricultural growth are rather bleak.

The large majority of women active in farming does so in subsistence farming (UNDP 2008b). However, also as far as agriculture is related to market activities, it is the most female-intensive sector; this especially is so for food and livestock, in which 70% of the total amount of the working time invested is female, and horticulture and groundnuts (60%). Yet, exactly these are the least skill-intensive sectors in the Zambian economy at large (Fontana 2004, 57). Thus, it is quite unlikely that young women living in urban areas and trying to make a career can rely on a "fall-back scenario" in which they can go back to their families living from agriculture.

#### 2.6.5. Mining and manufacturing

The main manufacturing activities in Zambia are copper mining and processing, construction, and the production of foodstuffs, beverages, chemicals, textiles, and fertilizer (CIA World Factbook). Copper mining still accounts for 80-90% of export revenues, though its contribution to GDP since 1994 has been halved to about 8% (CSO 2009a). After a sharp fall, mining employment seems to stabilize around 56,000 workers employed in 2005, of which a remarkable 17,000 (31%) in informal labour. Mining continues to offer employment for high-skilled labour, with 22% of its labour force having attained tertiary education, as against only 7% in manufacturing. In 2005 the mining workforce was relatively old, with only 28% under the age of 30. By contrast, 43% of the manufacturing workforce was younger than 30 of age (CSO 2007c).

As said, mining flourished again in the 2000s, and gave an impetus to the related manufacturing of basic equipment and construction materials as well as to the assembly of motor vehicles, bicycles and radios. About 80% of employment in this metal and engineering cluster can be found in the Copperbelt and in Lusaka (Koyi 2006a). Currently private ownership dominates. Chinese investors say to plan massive investments in a "high-tech" economic zone, building on the actual cluster and manufacturing TV sets, mobile phones and other electronic items (Carmody 2009). This may enlarge job opportunities for young females, be it that this may not exactly be "decent work": the Chinese seem to export poor labour

standards. Zambian and international unions have objected the dangerous working conditions, low wages and appalling terms of employment in Chinese-owned mines (ITUC 2009a; also: ALRN 2009).

In 2005, 51,000 or 3% of all economically active women were engaged in manufacturing – 31% of all those working in manufacturing. Yet, among those in “production and related” occupations, less than a quarter (24%) were women, implying that 12-14,000 women were working in manufacturing in non-production jobs (authors’ calculations on CSO 2007c). It is relevant to note for the position of women that the abrupt trade liberalisation of the 1990s has been disastrous for indigeneous manufacturing industries such as textiles and clothing, and thus notably for females, above average represented in these industries. As far as domestic companies survived, they brought down labour costs especially through the casualisation of labour (Bodibe 2006). The competitive position of domestic-owned, small-scale manufacturing remains very weak. The scant success stories seem to relate to agriculture-based activities, like in juice and fruit processing, and to construction (Carmody 2009, 1202-3).

### 2.6.6. Commerce

Currently, services in their broad sense accounts for two-thirds of Zambia’s GDP, up from less than 50% in the 1980s (Koyi 2006a). In the 2000s, commerce and commercial services grew considerably as sources for female employment. In 2005, 178,000 or 9% of all economically active females worked in commerce (trade, wholesale and retail distribution). A very large majority of them (97%) did so in informal labour; only about 6,000 women were in formal wage employment (Table 3). Another large majority of women, 146,000, worked in commerce in urban areas, as against 32,000 in rural areas (CSO 2007c). In terms of headcounts of commerce staff, women in 2005 accounted for 45%, though in terms of working time, commerce is a female-intensive sector; it has been calculated that the female share of total time use was 51% (Fontana 2004, 57). In 2005 the commerce workforce included less than 5% high-skilled and 36% unskilled, whereas the sales occupations –about half of all commerce jobs-- comprised only 2% high-skilled and a slightly higher share of unskilled (37%). Surprisingly, women only made up a minority (42%) of all occupied in sales, implying that they account for 47% of the remaining, mostly higher qualified commerce staff: managers, clerks, and technical staff. Among the latter were about 16,000 high-skilled. And, again surprisingly, it can be calculated that about half of these high-skilled were female (authors’ calculations based on CSO 2007c). This representation may be related to the fact that, diverging from many other countries, in Zambia commerce staff at large is not very young: in 2005 46% was younger than 30 of age; nor was sales staff, with 51% under age 30 (CSO 2007c). It may well be that the female part of commerce employees shows about the same age division. That may imply that in 2005 about 67,000 girls and young women aged 15-29 worked in commerce in urban areas. Most likely only about 3,000 did so in formal employment.

Recently, concerns are widespread about the growing penetration of Chinese traders, and about the related cheap imports of notably clothing (Carmody 2009, 1200). This might seriously hamper the position of small-scale women traders. In food retail, South African supermarket chains have made inroads in the Zambian markets, catering for higher income consumers. Local small-scale food producers have quite some problems meeting the supermarket standards. For the time being, the supermarkets provide only a quite limited source of employment for women (SIDA 2008).

### 2.6.7. Services

Besides commerce, commercial services include restaurants and hotels; transport, storage and communication; finance, insurance, real estate, as well as the non-governmental (or privatised) part of

community, social and personal services. Based on the Labour Force Survey 2005, it can be calculated that in that year employment in commercial services defined like this covered 296,000 persons, of which about 141,000 or 48% were women. A majority of them worked in the informal economy: only 44,000 of these females, nearly one third, could be found in formal employment. Another substantial majority of these women, nearly two thirds (65%) or 92,000, worked in urban areas (CSO 2007c). If the age division of female labour force in commercial services equals the general age division, then in 2005 42% of them was younger than 30 of age. That may imply that in 2005 about 39,000 girls and young women aged 15-29 worked in commerce in urban areas. Most likely only one third or about 13,000 did so in formal employment.

Tourism, including restaurants, hotels, travel agencies and related services, in 2005 provided employment for about 15,000 women. In the National Employment and Labour Market Policy (NELMP), the government has identified the tourism sub-sector as having a large potential for job creation in Zambia. Between 2000-2007 tourist arrivals at the national borders nearly doubled, but it is still modest 897,000 in 2007 (UN Data website). The authorities hope that perspectives are fuelled by the 2010 FIFA World Cup tournament in South Africa – certainly if the negative effects of the demise of Zambia Airways (privatised, but grounded in early 2009) can be overcome. Actually, a number of hotel chains is expanding or building new facilities (though the construction demands of South Africa have led to capacity constraints – AfDB/OECD 2008). Call centres constitute another sub-sector which has been mentioned in government documents as potentially expansive, especially for its potential to host offshoring facilities of UK firms. Yet, the development of international call centres does not seem to take off. Up till now, competition of South Africa in this field seems too strong (various websites).

### **2.6.8. Government**

As indicated in Table 2, in 2005 the Zambian government employed 134,000 persons, of which 128,000 at central level. From the calculations used for section 2.6.7 above, it follows that a minority of about 25% of the public servants, or about 33,000, was female. Like in neighbouring countries, government seems a stronghold of male employment. In Zambia, wages in the strongly regulated public sector were traditionally higher than in the private sector. In the 1990s, this difference grew especially among the low-skilled. For the highest levels of education, by contrast, the existing public sector wage premium decreased to become negative. For the high-skilled private employment seem to have become just as lucrative (Nielsen and Rosholm 2001), which for 2005 seems to be confirmed by our Table 8. Yet, wages as such do not fully mirror how higher government officials fared. For example, many have been able to buy their formerly government-owned houses and turn them into small businesses, lodges, or offices, and find somewhere else to live (Carmody 2009, 1202). As a result of the privatisation processes in the 1990s, the core of a new Zambian (upper-)middle class seems to be found just here.

## **2.7. Education and skill levels of the female labour force**

### **2.7.1. Literacy**

The adult literacy rate –those age 15 and over that can read and write –for Zambia in 1995-2005<sup>12</sup> was, according to the UNDP Human Development Indicators, 68%: reasonably high for sub-Saharan Africa.

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<sup>12</sup> As a matter of fact, the 2006 figure indicated by UNDP for Zambia is the 1995-2005 average.



We have to emphasize that this overall figure is hiding a large gender gap, which has its negative effects for example on the higher poverty rate among female-headed households. In 1995-2005 the male literacy rate was 76.3%, against only 59.8% for women, thus the women to men parity was only 78% (UNDP 2008a, b).<sup>13</sup> The youth (15-24-year-olds) literacy rate for 1995-2005 was with 69.5% slightly higher, divided in 72.7% for males and 66.2% for females, implying a women to men parity ratio of 91% (UNDP 2008a). The most recently available figures indicate a further increase of literacy rates, but mainly for men and hardly for women. In 2007, the literacy rate for men was estimated at 81.6% (5.3%points up compared to the 1995-2005 average) and the female rate at 60.6% (only 0.8%points up), bringing the women to men parity ratio down to 74%. The same happened among the youth. In 2007, the literacy rate for 15-24 year-olds was 75.1%: 82.4% for men (9.7%points up compared to the 1995-2005 average) and 67.8% for women (just 1.6%points up), resulting in 85% women to men parity (*MDG Indicator 2.3*, derived from UN MDG Indicators and based on UNESCO data). The latter parity ratio has been declining since 1990, when it was 97%.

According to the 2005 Labour Force Survey (LFS), 71% of the labour force was literate, a somewhat lower share than found in the sources cited above. With 93% the literacy rate was, as could be expected, highest among the paid employees. 73% of the self-employed qualified as literate, and only 62% of the unpaid family workers (authors' calculations based on CSO 2007c). Unfortunately, the LFS does not include a gender division of literacy levels.

### 2.7.2. Education of girls and young women

Since independence, the successive Zambian governments have aimed to achieve universal primary education, and considerable progress towards this goal has been made. Admittedly, with the economy deteriorating between 1980-2000, relative government spending on education fell, translating into a lower a lower quality of education, like poorly trained teachers and overcrowded classrooms (Burger *et al* 2004). Between 2000 and 2004-'05, education expenditure grew from 7 to 11% of total government expenditure, but this share was still the lowest of all Southern African countries (IMF 2008a). Nevertheless, recent state support for reaching the MDG2 and MDG3 targets concerning education<sup>14</sup> has been strong, and universal primary education does not seem far away (Cheelo and Zulu 2007). It has to noted that "primary education" as a rule means covering grades (years) 1 to 7. Though in the 1980 a number of basic schools have been set up adding grades 8 and 9 in an effort to compensate for the shortage of secondary schools, a constraint remains that after year 7 tuition fees must be paid (Leinonen 2000; wikipedia).

Combined gross enrollment in Zambian education was in 2006 overall 63.3%: females 60.7%, males 66.0%. The overall figure was comparatively not that low: in the 2006 HDI ranking, at this point Zambia left 40 countries behind. Though women to men parity remained a mere 92%, combined with female enrollment figures this implies a rather high level of participation in education, also compared to the neighbouring countries (UNDP 2008a). The net enrollment in primary education (grade 1-7) was in 2007 overall 95.4%, divided into 94.9% for boys and even 95.9% for girls, bringing girls to boys parity to 101% (*MDG Indicator 2.3* and *MDG Indicator 3.1*, derived from UN MDG Indicators). These rates point at

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<sup>13</sup> The CIA World Factbook gives 80.6% literacy for Zambia, 86.8% for males and 74.8% for females (2003 estimates), implying a higher (84%) women to men parity rate.

<sup>14</sup> 'Ensure that by 2015 children, boys and girls alike, will be able to complete a full course of primary schooling' (Target 3) and 'Eliminate gender disparity and secondary education, preferably by 2005 and in all levels of education no later than 2015' (Target 4).

considerable improvement in the 2000s, with about 25% points for boys, and even 28% points for girls. Yet, the number of drop-outs from primary school is still considerable. Though the share of pupils in grade 1 reaching grade 5 was in 2004 94%, the proportion of children starting grade 1 who reach the last grade of primary school was, with 75% in 2006, much lower (UN MDG website). The primary completion rate as calculated by the UNESCO clarifies that a large majority of the early school-leavers are girls. The last available primary completion rate (2007) was an overall 88.1%, but 93.5% for boys and only 82.6% for girls – a women to men parity rate of 88% (UN MDG Indicators). Older figures prove that this mainly relates to girls in rural areas. Most likely distance to school and family pressure on household chores play major roles for them dropping out (cf. Nielsen and Rosholm 2001; Burger *et al* 2004).

The net enrollment rate in secondary education was 26% in 2005, with girls lagging somewhat more behind: their rate of 23.5% for girls against 28.4% for boys brings women to men parity here to 82% (UNDP 2008b). The most recent statistics show a remarkable rise of this rate to 89% (UN MDG Indicators). Yet, these figures prove that only a third of primary school leavers progress to secondary school, a share that obviously has not improved since the late 1990s (Burger *et al* 2004, 10). And though enrollment in secondary education is not low compared to for example Mozambique, in Zambian practice secondary education, notably for girls, seems to suffer from the focus on universal primary education. Under these conditions, the serious constraints for poor girls on access to secondary education, like distance to school and the payment of tuition fees, persist.

In 1996, the government initiated a Technical Educational, Vocational and Entrepreneurship Training (TEVET) policy. According to a survey as of 2004, training was provided to nearly 33,000 students. Strikingly, women outnumbered men in all categories, including business and law and Information Technology, except engineering construction, agriculture and horticulture. Though many of the about 270 vocational training institutions struggle to maintain quality with low fees, TEVET seems rather successful. A tracking study in 2004 showed that most graduates found a job after six months. This may be a mere indication of the major shortage of technical skills in Zambia. In contrast, graduates of business studies, such as accounting, are starting to have difficulty in finding jobs (AfDB/OECD 2008, 626-8).

In regular tertiary education women are lagging behind seriously, with in 2005 over twice as many male third-level students and a women to men parity rate of only about 46% (UN Data website). Unfortunately, we did not find recent indications of Zambia's overall enrollment rate in tertiary education. It should be taken into account that large (mining) companies provide in-house training and scholarships for tertiary education in subjects with acute shortages, such as engineering and geology (AfDB/OECD 2008, 628).

### 2.7.3. Female skill levels

Table 6 (next page) shows the composition of the economically active by educational attainment, based on the 2005 Labour Force Survey (LFS). We left out the considerable number of "not stated" (761,000, of which 512,000 women). It turns out that nearly 64% of the economically active Zambian women were unskilled, nearly 33% had at least completed lower secondary education, and 3.6% had a university degree or completed A-level education.<sup>15</sup> The gaps with the higher levels of education of the male

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<sup>15</sup> Note that these levels indicate the educational/skill levels of the economically active, *not* the skills demanded in the workplace. We did not find Zambian statistics concerning the latter.



labour force were considerable. At medium (skilled) level women to men parity was 71%, while surprisingly at high-skill level the gap with a 78% parity was somewhat smaller.

**Table 6 Economically active population by highest level of education completed, by gender, Zambia, 2005 (x 1,000 headcount)**

	all		women		men	
	x 1,000	%	x 1,000	%	x1,000	%
unskilled	2,310	55.5	1,159	63.6	1,151	49.3
skilled	1,675	40.3	597	32.8	1,078	46.1
highly skilled	173	4.2	66	3.6	107	4.6
<b>Total</b>	<b>4,158</b>	<b>100.0</b>	<b>1,822</b>	<b>100.0</b>	<b>2,336</b>	<b>100.0</b>

Sources: authors' calculation, based on CSO 2007c, Table 5.5.

Key:

*unskilled* = no or primary education (grade 1-7)

*skilled* = completed at least lower secondary education (grade 8-12)

*highly skilled* = degree or completed A-level education

As for industries, finance, insurance and real estate in 2005 showed the highest educational level, with 24% of their labour force having attained tertiary education and only 10% unskilled. Electricity, gas and water (22% high-skilled and 9% unskilled) ranked second, closely followed by mining (22% and 16% respectively) as well as community, social and personal services (22% high-skilled, 20% unskilled). Hotels and restaurants also had a relatively well-skilled labour force, with 13% having attained tertiary education and 18% unskilled; by contrast, the trade, wholesale and retail workforce included less than 5% high-skilled, and 36% unskilled. It is a pity that the LFS 2005 does not include a division of educational levels by industry and by gender. However, it can be calculated that, if the division of high-skilled women across industries would have equalled the general division, the outcome would have been only 60,000 instead of 66,000 high-skilled females (authors' calculations based on CSO 2007c). Thus, taking the gender division of the labour force across industries as given, the female share of high-skilled was somewhat higher than the male share, on average in Zambia and at least in one or more industries.

**Table 7 Employment by occupational group, gender, and highest level of education completed, Zambia, 2005**

	total	women		share of total		
	x 1,000	x 1,000	share	high-skilled	skilled	unskilled
Administrative, managerial	114	47	41.3	40	56	4
Professional, technical and related	101	29	29.2	34	59	7
Clerical and related	313	157	50.3	4	60	36
Sales	199	83	41.7	2	61	37
Production and related	373	86	23.1	10	66	24
Agricultural, forestry, fishing	3,025	1,516	50.2	1	28	71
Not stated	6	-	-	-	-	-
<b>Total</b>	<b>4,131</b>	<b>1,918</b>	<b>2,214</b>	<b>4</b>	<b>40</b>	<b>56</b>

Source: authors' calculations based on CSO 2007c

Table 7 shows the female shares in occupational groups, as well as the division of these groups by attained level of education. Unfortunately, also this division of educational levels cannot be split up by gender. Besides, as Table 3 already indicated, having a small majority in agricultural, forestry and fishing occupations, women also made up such a majority in clerical and related occupations, while making up for 41-42% of the groups “administrative and managerial” and “sales”. Not surprisingly, “administrative and managerial” in 2005 showed the highest educational level, with 40% having attained tertiary level and only 4% remaining unskilled, whereas “professional, technical and related” ranked second, with 34% highly skilled and 7% unskilled. “Clerical and related” comprised 4% high-skilled and 36% unskilled, while “sales” included 2% high-skilled and 37% unskilled.

Based on the earlier sections 2.6.6 and 2.6.7, we can make a rather accurate estimate of the size of our target group, the girls and young women aged 15-29, working in urban areas in commercial services (that is, commerce as well as commercial services more narrowly defined, like finance, tourism and other business services). We calculated that under this definition in 2005 106,000 girls and young women were covered. A relatively small part of them, 15% or 16,000, was engaged in formal employment. About 18,000 of the target group might have attained tertiary level (17%), and another 74,000 (70%) might be skilled. The total target group may have increased to 120,000 in 2009, among which about 20,000 in formal employment. Another 40,000 to 50,000 (depending on the economic conditions) will enter into commerce and commercial services employment in the next five years.

## 2.8. Wages and working conditions of the target group

### 2.8.1. Wages

Whereas in the Zambian formal economy wages for unionised staff are set by collective bargaining, with the possibility of extension to non-unionised workers, salaries for non-unionised staff mostly regard management and are set on an individual basis by top management. Allowances added to collectively bargained wages include contributions to the costs of housing (based on the Employment Act), transport to and from work, and children’s medication and education. Non-cash benefits may include subsidized meals in staff canteens and sports and recreation facilities (various websites; information from local experts).

Table 8 (next page) shows the average monthly earnings based on the Labour Force Survey (LFS) held in November/December 2005, by industry and a number of other criteria, as well as for all by gender. The figures show a structural picture, that most unlikely has changed much since. The last column presents the share of those in the respective rows earning less than Kwacha 250,000 in November/December 2005. This information is the more interesting as, taking into account inflation in the half year in between, this amount corresponds nearly exactly to the Statutory Minimum Wage (SMW) rate set in May 2006 at Kwacha 268,000, be it that this amount is related to a 48 hours’ working week. Thus, this column gives a fairly good account of the shares of those that earned less than the SMW. As already noted in section 2.5.1, in treating the SMW, the table displays the huge variation in earnings in Zambia. It indicates widespread earnings inequalities. For example, even if we exclude the agricultural sector and agricultural occupations, where earnings in kind, lodging etcetera play major roles, the average earnings in the industry with the highest earnings, finance etc., were over 4.4 times as high as those in the industry with the lowest earning level, restaurants and hotels; the average earnings in administrative and managerial occupations were 5.7 times those in clerical and related occupations. The

average earnings in parastatal companies had really mounted, being 5.2 times those in private companies; average earnings in central government were 2.4 times those in local government.

**Table 8 Average monthly earnings by industry, occupational group, employment status, sector, length of the working week and gender, Zambia, 2005 (x 1,000 Kwacha, and shares of earnings below Kwacha 250,000 per month)**

		Average monthly earnings			Share < K 250
		total	women	men	
Agriculture, fishing etc.		94	63	116	92%
Mining		986	477	1,012	6%
Manufacturing		388	209	461	48%
Electricity, gas, water supply		1,007	514	1,096	15%
Construction		463	732	443	42%
Trade, wholesale, retail		292	203	364	77%
Restaurants, hotels		274	269	279	50%
Transport, storage, communication		560	472	568	27%
Finance, insurance, real estate		1,219	1,158	1,233	28%
Community, social, personal serv.		820	733	897	35%
<b>Total</b>		<b>294</b>	<b>196</b>	<b>355</b>	<b>74%</b>
occup. group	<i>Administrat., managerial</i>	1,564	1,461	1,635	10%
	<i>Professional, technical etc.</i>	992	738	1,091	16%
	<i>Clerical and related</i>	276	184	367	71%
	<i>Sales</i>	256	212	284	62%
	<i>Production and related</i>	562	364	617	38%
	<i>Agricultural, forest., fishing</i>	105	65	133	92%
area	urban areas	541	406	619	?
	rural areas	128	67	168	?
empl. status	<i>self-employed</i>	160	104	196	87%
	<i>employer</i>	323	131	473	67%
	<i>paid employee</i>	694	629	719	35%
	<i>unpaid family worker</i>	47	42	56	96%
	<i>other status</i>	128	197	92	81%
sector	central government	946	755	1,057	45%
	local government	387	252	469	42%
	parastatal companies	1,969	?	?	17%
	private companies	377	220	450	44%
Work. week	<i>Less than 20 hours</i>	181	100*)	250*)	81%
	<i>20-39 hours</i>	167	166*)	167*)	79%
	<i>40-59 hours</i>	459	276*)	554*)	53%
	<i>60 hours and more</i>	431	261*)	510*)	55%

Source: CSO 2007c

\*) Assuming the same division of respondents across hours like in total

The earnings levels that are relevant for the DECISIONS FOR LIFE target group also vary widely. The expected outcome as for industries indeed is that working in finance is, from a financial standpoint, most desirable, followed by working in community, social and personal services. For the latter two industries, we were able to divide between earnings in formal and informal employment, and then the differences between women in formal employment in both industries turn up to be even smaller: average K 1,256,000 in community, social and personal services against average K 1,398,000 in finance etc. By contrast, with an average K 394,000, the gap with earnings of women in formal employment in

restaurants and hotels is quite wide.<sup>16</sup> As the figures for sales occupations jointly with the large share under the SMW in trade, wholesale and retail suggest, average female earnings in formal employment in this industry may be even lower than in restaurants and hotels. Roughly spoken, average earnings of women in the formal sector employed in finance and in community and other services are four times those of their female colleagues in formal employment in trade etc. and in restaurants and hotels. Transport, storage and communication has a middle position.

Researchers have concluded that education for Zambia is the most important determinant of wages, among men and women as well as between them. In the 1990s, an international survey revealed the gender wage gap in the country's formal sector to be modest: women earned on average 19-20% less than men. The effect of education on this gap was relatively strong (Fafchamps *et al* 2009). For 1995, it has been estimated that the average hourly wages of women with medium and high education in Zambia were 95% of the wages of their male counterparts, whereas the hourly average wages of low-educated women were only 59% of those of low-educated men, thus for the latter pointing at a gender pay gap<sup>17</sup> of 41% (Fontana 2004, 56). But education is not the only relevant factor; outright discrimination of women is another one. In the 1990s about one-third of the gender wage gap could be attributed by discrimination. That was most experienced by full-time working females that had only completed primary school or junior secondary school (Nielsen 2000).

Enabled by data from Table 10, in the next section showing average working weeks, Table 9 (next page) presents average *hourly* wages along the same criteria as Table 8. The last column shows the gender pay gap. With 45%, Zambia's overall pay gap is quite large, reflecting –as ITUC and ILO stipulated-- the disadvantageous position of women in employment, education and other fields of life. As for employment status, the gender pay gap with 13% is comparatively small for paid employees; unless all differences between males and females, this category is rather homogenous, compared to the self-employed (47% pay gap) and the employer categories (72% gap). In these two categories, larger shares of women compared to men are working in the informal sector, most likely also more in small-scale businesses.

As for industries, in four of five industries that are relevant for our target group the gender pay gap is not that large: it varies from 4% (restaurants, hotels) to 18% (community and other services). With 44%, the gap in trade, wholesale and retail is much larger, though with 26% in the sales occupations more limited. Within community and other services, the gender pay gap obviously is rather small in the commercial part, as in the public service this gap, with 29% (central government) and 46% (local government) respectively, is much wider than the average in this large industry. In manufacturing, the very large gender pay gap (55%) may be partly due to the so-called sub-sectoral sorting: men are working predominantly in better paying industries, like metal, steel and engineering, and women in

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<sup>16</sup> The LFS 2005 did not present data on formal sector earnings by industry, only on informal sector earnings. Moreover, the labour force division across formal/informal already met many difficulties. On this basis, we could only calculate formal earnings for men and women in these three industries. The outcomes were (x 1,000 K):  
restaurants, hotels: formal tot. 389, women 394, men 385 (gender pay gap: -2%); informal tot. 174, women 121, men 221 (gender pay gap: 36%);  
finance etc.: formal tot. 1,535, women 1,398, men 1,578 (gender pay gap: 11%); informal tot. 815, women 542, men 845 (gender pay gap: 36%);  
community a.o. services: formal tot. 1,158, women 1,256, men 952 (gender pay gap: -32%); informal tot. 405, women 153, men 795 (gender pay gap: 81%).

<sup>17</sup> We used the international standard formula for the gender pay (or wage) gap: ((wage men – wage women) : wage men) x100).

low-paying industries, like in textiles, clothing and leather manufacturing. Partly outright discrimination may be at hand, like in cases where women are denied access to certain better-paid jobs. The ILO *Labour Statistics* seem to confirm both options. This source mentioned for 2006 wages in the Zambian basic iron and steel manufacturing wages in the range of Kwacha 750-1,214,000 per month, whereas for example in footwear wages varied between K 513-680,000 monthly.<sup>18</sup>

**Table 9** Average *hourly* earnings by industry, occupational group, employment status, sector, length of the working week and gender, Zambia, 2005 (in Kwacha, rounded at K 20)

		total	women	men	m/w gap
	Agriculture, fishing etc.	540	360	680	47%
	Mining	5,700	2,760	5,840	53%
	Manufacturing	2,240	1,200	2,660	55%
	Electricity, gas, water supply	5,820	2,980	6,340	53%
	Construction	2,680	4,220	2,560	39%
	Trade, wholesale, retail	1,680	1,180	2,100	44%
	Restaurants, hotels	1,580	1,560	1,620	4%
	Transport, storage, communication	3,240	2,720	3,280	17%
	Finance, insurance, real estate	7,040	6,680	7,120	6%
	Community, social, personal serv.	4,740	4,240	5,180	18%
	<b>Total</b>	<b>1,700</b>	<b>1,140</b>	<b>2,060</b>	<b>45%</b>
occup. group	<i>Administrat., managerial</i>	9,040	8,440	9,440	11%
	<i>Professional, technical etc.</i>	5,720	4,260	6,300	33%
	<i>Clerical and related</i>	1,600	1,060	2,120	50%
	<i>Sales</i>	1,480	1,220	1,640	26%
	<i>Production and related</i>	3,240	2,100	3,560	41%
	<i>Agricultural, forest., fishing</i>	600	380	760	50%
area	urban areas	3,120	2,340	3,580	35%
	rural areas	740	380	960	60%
empl. status	<i>self-employed</i>	920	600	1,140	47%
	<i>employer</i>	1,860	760	2,740	72%
	<i>paid employee</i>	4,000	3,640	4,160	13%
	<i>unpaid family worker</i>	280	240	320	25%
	<i>other status</i>	740	1,140	520	-100%
sector	central government	5,460	4,360	6,100	29%
	local government	2,240	1,460	2,700	46%
	parastatal companies	11,360	?	?	?
	private companies	2,180	1,280	2,600	51%
Work. week	<i>Less than 20 hours</i>	4,680	2,620*)	6,480*)	60%
	<i>20-39 hours</i>	1,200	1,080*)	1,200*)	10%
	<i>40-59 hours</i>	2,080	1,280*)	2,560*)	50%
	<i>60 hours and more</i>	1,420	855*)	1,680*)	49%

Source: CSO 2007c

\*) Assuming the same division of respondents across hours like in total

<sup>18</sup> Moreover, for a number of manufacturing and transport jobs wages were only mentioned for males, like in iron and steel (which may have to do with working in night shifts and protecting women for health risks), but also in construction (building electrician, plumber, painter, bricklayer) and in transport (railway passenger train guard, railway engine-driver), where such arguments are unlikely to hold.

The outcomes across occupational groups confirm largely that the gender pay gap is smallest for women with medium and high education, though here the gaps seem larger than the research we cited earlier indicated for the 1990s. As for the administrative and managerial occupations, “urban” versus “rural” matters. Rural male managers and administrators earned over three times as much as their female counterparts, while the gap in the urban areas was only 4%. However, for professional, technical and related staff the picture was just the other way round: a small pay gap in rural areas (2%), against a large one (38%) in urban areas (CSO 2007c, 59-60) – resulting in an overall 33% gap in these occupations.

The division of earnings according to working hours deserve special attention. Hourly earnings for those working less than 20 hours per week were quite high, especially for men but also for women; a considerably share of managers and administrators could be traced here. Hourly earnings of those working 20-39 hours were much lower, especially for men, ending up in a small pay gap (10%). The gap was large again for those working long hours, over 40 per week. Especially hourly female wages in the longest hours’ category, 60 hours and more, were very low. Obviously, the long working weeks of many high-skilled women (see next section) did not compensate for the fact that long hours were mostly worked by women that really need(ed) the extra earnings derived from overtime to make ends meet.

### 2.8.2. Working conditions

In Zambia, working conditions notably in mining have attracted public attention: fully understandable, as occupational health and safety in mining is often questionable and in the 2000s, a series of grave accidents happened here (ITUC 2009a, b). Yet, it may not be overlooked that bad working conditions, including occupational diseases and injuries, are much more widespread in the country. The 2005 Labour Force Survey allows to go into the incidence of occupational diseases and injuries.

We first turn to working hours: the length of working time is a major issue in working conditions. Table 10 (next page) gives an overview of the length of average working weeks by a number of criteria. As for industries, except for agriculture etc., where the working week in the period surveyed (November/December, thus in summer) was relatively short, long hours dominate clearly. The working weeks of women in the Zambian labour force are on average less long than those of men, but still quite considerable – especially taking into account their possible other obligations in life. Paid female employees on average worked over 47 hours, compared to over 53 hours for men. Near-universal are long working hours in transport etc., in Zambia for both men and women, but maybe surprising is the second industry showing up in this respect, restaurants and hotels, with 58.5 hours displaying the longest average working week for women. In trade etc. and in finance etc., too, women made very long hours. This was especially so in urban areas, where women in these two industries worked on average over 50 hours (CSO 2007c, 42). As for occupational groups, working weeks of managers and administrators were on average comparatively short, while by contrast those in clerical and related, sales, and professional, technical and related jobs make very long hours. Again, among women these long working weeks were especially an urban phenomenon, with women in clerical and related as well as in sales jobs in urban areas working on average over 50 hours (CSO 2007c, 41). As for educational levels, average hours rose with skill, be it that the differences in Table 10 were mainly caused by relatively short working weeks (around 30 hours) of unskilled and skilled women in rural areas. In urban areas, the differences among women of various skill categories were smaller, except for the long average hours of females with a degree (with an average 48.7 hours only a fraction shorter than their male counterparts – CSO 2007c, 43).

**Table 10 Average working week by industry, occupational group, area, employment status, sector, educational level and gender, Zambia, 2005 (November-December)**

		total	women	men
Agriculture, fishing etc.		29.7	28.9	30.6
Mining		56.1	38.4	57.4
Manufacturing		46.6	39.5	49.7
Electricity, gas, water supply		50.3	45.7	51.0
Construction		45.2	43.7	45.3
Trade, wholesale, retail		48.8	48.5	49.0
Restaurants, hotels		59.3	58.5	59.9
Transport, storage, communication		60.0	52.2	60.7
Finance, insurance, real estate		48.7	49.4	48.6
Community, social, personal serv.		46.2	43.7	48.5
<b>Total</b>		<b>35.1</b>	<b>32.5</b>	<b>32.7</b>
occup. group	<i>Administrat., managerial</i>	40.2	37.2	42.3
	<i>Professional, technical etc.</i>	50.2	47.5	51.3
	<i>Clerical and related</i>	51.9	49.7	54.1
	<i>Sales</i>	51.6	48.3	54.0
	<i>Production and related</i>	50.5	43.3	52.7
	<i>Agricultural, forest., fishing</i>	29.7	28.9	30.5
area	urban areas	46.5	42.1	49.4
	rural areas	30.6	29.5	31.7
empl. status	<i>self-employed</i>	33.9	33.0	34.5
	<i>employer</i>	37.5	38.1	37.0
	<i>paid employee</i>	51.7	47.6	53.3
	<i>unpaid family worker</i>	29.5	29.4	29.5
	<i>other status</i>	25.5	25.6	25.3
sector	central government	42.6	39.2	44.6
	local government	40.8	38.3	42.4
	parastatal companies	47.2	43.0	48.0
	private companies	39.8	34.1	43.6
educ. level	<i>unskilled</i>	32.2	31.0	33.4
	<i>skilled</i>	40.0	36.7	41.6
	<i>highly skilled</i>	46.7	45.7	47.5

Source: CSO 2007c

As said, the 2005 Labour Force Survey also collected data on occupational diseases and injuries. For the 12 months prior to this survey, nearly one of five of those employed (19.9% of males, 19.1% of females) reported illness. Of these, 35% reported diarrhoea, 24% fatigue, 18% lung problems, nearly 18% skin problems, and just under 5% allergies (No questions touched upon HIV/AIDS). This division hardly differed by gender. The incidence of skin problems was relatively high among those aged 15-29, in contrast with the incidence of the other four illnesses. If related to conditions in the workplace, over half of all reporting illness said to work in places where there was either a lot of dust, fumes and gas, or the environment was very noisy. The share of those stating that their reported illness was due to the work performed, varied widely, from 50% among those reporting fatigue, 18% for those reporting lung problems, to 3% for those reporting diarrhoea. Except in the latter case, the “don’t know” answer category was with over 20% quite large.



According to the LFS 2005, a slightly higher share than those reporting illness, reported injury in the last 12 months: 20.7% of males, 20.4% of females. By far most reported (62%) was back and muscle pain, followed by wounds and deep cuts (20%), sight problems (14%) and hearing problems (4%). Women reported wounds and deep cuts somewhat less frequently, and sight and hearing problems slightly more frequent than men. As for age, the incidence of wounds and deep cuts was comparatively high among the 15-29 of age: 53% reported, against a labour market share of 47%. The other three categories were much less reported by youngsters. The division of back and muscle pain as well as wounds and deep cuts across occupational groups was nearly equal to their share in the labour force, but sight and hearing problems were comparatively much reported by production and related staff as well as administrative and managerial staff. Again, the share of those stating that their reported injury was due to the work performed, varied widely, from 45% for those reporting back and muscle pain, 36% for those reporting wounds and deep cuts, 14% with sight problems, to 12% with hearing problems. However, in the last two categories over one of five respondents answered “don’t know” (CSO 2007c).

It is noteworthy that the TCLC, the tripartite body, through its Working Group on Occupational Health and Safety takes an active position in this field (Fashoyin 2002). In 2008, the government added 20 labour and factory inspectors, bringing the total number of inspectors deployed to 91. Earlier, in 2006, president Mwanawasa expressed concerns on the deterioration in occupational health and safety in the workplace (Times of Zambia 2008). There is an occupational disease and work injury scheme, the Workers’ Compensation Fund, but its coverage is quite limited, even in the formal sector (socialsecurityextension website).

### **3. Basic information for WageIndicator questionnaire**

#### **3.1. Introduction**

Preparations for the DECISIONS FOR LIFE Activities 1.03a and 1.03b have resulted in a number of lists, grouped in this Chapter and to be used in the WageIndicator web-survey for country-specific questions and their analyses. This basic information can be used on-line, but if needed also off-line. The lists contain information on Zambian trade unions (section 3.2), educational categories and ISCED levels (3.3), regions (3.4), ethnic groups (3.5.1) and languages (3.5.2).

#### **3.2. List of trade unions**

The country’s trade union movement has already been introduced under Labour relations (section 2.3).. Below, a full list can be found of the trade unions, designed for use in the web-survey.



**Table 11 List of trade unions in Zambia (by 1/1/2009)**

en_ZM	en_ZM	Source label	Translation	Translation
894100	894101	ZMB Airways and Allied Workers Union of Zambia (AAWUZA)	Zambia Congress of Trade Unions (ZCTU)	Airways and Allied Workers Union of Zambia (AAWUZA)
894100	894102	ZMB Bankers Union of Zambia (BUZ)	Zambia Congress of Trade Unions (ZCTU)	Bankers Union of Zambia (BUZ)
894100	894103	ZMB Basic Education Teachers Union of Zambia (BETUZ)	Zambia Congress of Trade Unions (ZCTU)	Basic Education Teachers Union of Zambia (BETUZ)
894100	894104	ZMB Civil Servants Union of Zambia (CSAWUZ)	Zambia Congress of Trade Unions (ZCTU)	Civil Servants Union of Zambia (CSAWUZ)
894100	894105	ZMB Copperbelt University Workers Union (CBUWU)	Zambia Congress of Trade Unions (ZCTU)	Copperbelt University Workers Union (CBUWU)
894100	894106	ZMB Gemstone and Allied Workers Union of Zambia (GAWUZ)	Zambia Congress of Trade Unions (ZCTU)	Gemstone and Allied Workers Union of Zambia (GAWUZ)
894100	894107	ZMB Grain and Meat Workers Union of Zambia (GMWU)	Zambia Congress of Trade Unions (ZCTU)	Grain and Meat Workers Union of Zambia (GMWU)
894100	894108	ZMB Hotels and Catering Workers Union of Zambia (HCWUZ)	Zambia Congress of Trade Unions (ZCTU)	Hotels and Catering Workers Union of Zambia (HCWUZ)
894100	894109	ZMB Mineworkers Union of Zambia (MUZ)	Zambia Congress of Trade Unions (ZCTU)	Mineworkers Union of Zambia (MUZ)
894100	894110	ZMB National Energy Sector and Allied Workers Union (NESAWU)	Zambia Congress of Trade Unions (ZCTU)	National Energy Sector and Allied Workers Union (NESAWU)
894100	894111	ZMB National Union of Building, Engineering and General workers (NUBEGW)	Zambia Congress of Trade Unions (ZCTU)	National Union of Building, Engineering and General workers (NUBEGW)
894100	894112	ZMB National Union of Commercial and Industrial Workers (NUCIW)	Zambia Congress of Trade Unions (ZCTU)	National Union of Commercial and Industrial Workers (NUCIW)
894100	894113	ZMB National Union of Communication Workers (NUCW)	Zambia Congress of Trade Unions (ZCTU)	National Union of Communication Workers (NUCW)
894100	894114	ZMB National Union of Plantation and Agricultural Workers (NUPAWZ)	Zambia Congress of Trade Unions (ZCTU)	National Union of Plantation and Agricultural Workers (NUPAWZ)
894100	894115	ZMB National Union of Public Service Workers (NUPSW)	Zambia Congress of Trade Unions (ZCTU)	National Union of Public Service Workers (NUPSW)
894100	894116	ZMB National Union of Technical Education Lecturers and Allied Workers (NUTEL)	Zambia Congress of Trade Unions (ZCTU)	National Union of Technical Education Lecturers and Allied Workers (NUTEL)
894100	894117	ZMB National Union of Transport and Allied Workers (NUTAW)	Zambia Congress of Trade Unions (ZCTU)	National Union of Transport and Allied Workers (NUTAW)
894100	894118	ZMB Railway Workers Union of Zambia (RWUZ)	Zambia Congress of Trade Unions (ZCTU)	Railway Workers Union of Zambia (RWUZ)
894100	894119	ZMB United House and Domestic Workers Union of Zambia (UHDWUZ)	Zambia Congress of Trade Unions (ZCTU)	United House and Domestic Workers Union of Zambia (UHDWUZ)
894100	894120	ZMB University of Zambia and Allied Workers Union (UNZAAWU)	Zambia Congress of Trade Unions (ZCTU)	University of Zambia and Allied Workers Union (UNZAAWU)

894100	894121	ZMB University of Zambia Researchers and Lecturers Union (UNZARALU)	Zambia Congress of Trade Unions (ZCTU)	University of Zambia Researchers and Lecturers Union (UNZARALU)
894100	894122	ZMB Workers Union of Tanzania Zambia Railway Authority (WUTAZ)	Zambia Congress of Trade Unions (ZCTU)	Workers Union of Tanzania Zambia Railway Authority (WUTAZ)
894100	894123	ZMB Zambia Bus and Taxi Workers Union (ZATAWU)	Zambia Congress of Trade Unions (ZCTU)	Zambia Bus and Taxi Workers Union (ZATAWU)
894100	894124	ZMB Zambia National Union of Health and Allied Workers (ZNUHAW)	Zambia Congress of Trade Unions (ZCTU)	Zambia National Union of Health and Allied Workers (ZNUHAW)
894100	894125	ZMB Zambia National Union of Teachers (ZNUT)	Zambia Congress of Trade Unions (ZCTU)	Zambia National Union of Teachers (ZNUT)
894100	894126	ZMB Zambia Revenue Authority Workers Union (ZRAWU)	Zambia Congress of Trade Unions (ZCTU)	Zambia Revenue Authority Workers Union (ZRAWU)
894100	894127	ZMB Zambia Union of Journalists (ZUJ)	Zambia Congress of Trade Unions (ZCTU)	Zambia Union of Journalists (ZUJ)
894100	894128	ZMB Zambia Union of Security Officers and Allied Workers (ZUSAW)	Zambia Congress of Trade Unions (ZCTU)	Zambia Union of Security Officers and Allied Workers (ZUSAW)
894100	894129	ZMB Zambia United Local Authorities Workers Union (ZULAWU)	Zambia Congress of Trade Unions (ZCTU)	Zambia United Local Authorities Workers Union (ZULAWU)
894100	894130	ZMB Zambia Typographical and Allied Workers Union	Zambia Congress of Trade Unions (ZCTU)	Zambia Typographical and Allied Workers Union
894200	894201	ZMB Secondary Schools Teachers Union of Zambia (SESTUZ)	Federation of Free Trade Unions of Zambia (FFTUZ)	Secondary Schools Teachers Union of Zambia (SESTUZ)
894200	894202	ZMB Primary Education Teachers Union of Zambia (PETUZ)	Federation of Free Trade Unions of Zambia (FFTUZ)	Primary Education Teachers Union of Zambia (PETUZ)
894200	894203	ZMB Zambia Union of Financial Institutions and Allied Workers (ZUFIAW)	Federation of Free Trade Unions of Zambia (FFTUZ)	Zambia Union of Financial and Allied Workers (ZUFIAW)
894300	894301	ZMB Press Association of Zambia	Non-affiliated	Press Association of Zambia
894300	894302	ZMB Zambia Union of Nurses Organisation	Non-affiliated	Zambia Union of Nurses Organisation
9999			Other >>	

### 3.3. List of educational categories and ISCED levels

Below, a full list of the educational categories used in Zambia, designed for use in the web-survey, can be found.

**Table 12 List of educational categories in Zambia (by 1/1/2009)**

en_ZM	en_ZM	Translation	ISCED
894001	ZMB Lower Primary School (Grades 1-4)	Lower Primary School (Grades 1-4)	1
894002	ZMB Upper Primary School (Grades 5-7)	Upper Primary School (Grades 5-7)	1
894003	ZMB Basic education (Grades 8-9)	Basic education (Grades 1-9)	2
894004	ZMB Junior Secondary School	Junior Secondary School	2
894005	ZMB Senior Secondary School/High School	Senior Secondary School/High School	3
894006	ZMB Vocational certificate or diploma	Vocational certificate or diploma	3
894007	ZMB College diploma	College diploma	5
894008	ZMB University Bachelor's Degree	University Bachelor's Degree	5
894009	ZMB Master's Degree	Master's Degree	5
894010	ZMB Doctorate	Doctorate	6

### 3.4. List of regions

Below, a full draft list of all Mozambican regions, designed for use in the web-survey, can be found.

**Table 13 List of regions in Zambia (by 1/1/2009)**

en_ZM	en_ZM	Source label	Source label	Translation	Translation
8940100000	8940100131	ZMB Central	ZMB Kabwe	Central	Kabwe
8940100000	8940100232	ZMB Central	ZMB Kapiri Mposhi	Central	Kapiri Mposhi
8940100000	8940100332	ZMB Central	ZMB Mumbwa	Central	Mumbwa
8940100000	8940109502	ZMB Central	ZMB The suburbs of a large city	Central	The suburbs of a large city
8940100000	8940109632	ZMB Central	ZMB A city (10,000 - 100,000)	Central	A city (10,000 or more)
8940100000	8940109704	ZMB Central	ZMB A village (less than 10,000)	Central	A village (less than 10,000)
8940100000	8940109805	ZMB Central	ZMB Rural area	Central	Rural area
8940110000	8940110131	ZMB Copperbelt	ZMB Ndola	Copperbelt	Ndola
8940110000	8940110231	ZMB Copperbelt	ZMB Kitwe	Copperbelt	Kitwe
8940110000	8940110331	ZMB Copperbelt	ZMB Chingola	Copperbelt	Chingola
8940110000	8940110431	ZMB Copperbelt	ZMB Mufulira	Copperbelt	Mufulira
8940110000	8940110531	ZMB Copperbelt	ZMB Luanshya	Copperbelt	Luanshya
8940110000	8940119502	ZMB Copperbelt	ZMB The suburbs of a large city	Copperbelt	The suburbs of a large city
8940110000	8940119632	ZMB Copperbelt	ZMB A city (10,000 - 100,000)	Copperbelt	A city (10,000 or more)
8940110000	8940119704	ZMB Copperbelt	ZMB A village (less than 10,000)	Copperbelt	A village (less than 10,000)
8940110000	8940119805	ZMB Copperbelt	ZMB Rural area	Copperbelt	Rural area
8940120000	8940120132	ZMB Eastern	ZMB Chipata	Eastern	Chipata
8940120000	8940120232	ZMB Eastern	ZMB Petauke	Eastern	Petauke
8940120000	8940120332	ZMB Eastern	ZMB Katete	Eastern	Katete
8940120000	8940129502	ZMB Eastern	ZMB The suburbs of a large city	Eastern	The suburbs of a large city
8940120000	8940129632	ZMB Eastern	ZMB A city (10,000 - 100,000)	Eastern	A city (10,000 or more)
8940120000	8940129704	ZMB Eastern	ZMB A village (less than 10,000)	Eastern	A village (less than 10,000)
8940120000	8940129805	ZMB Eastern	ZMB Rural area	Eastern	Rural area
8940130000	8940130132	ZMB Luapula	ZMB Mansa	Luapula	Mansa
8940130000	8940130232	ZMB Luapula	ZMB Nchelenge	Luapula	Nchelenge
8940130000	8940130332	ZMB Luapula	ZMB Kawambwa	Luapula	Kawambwa
8940130000	8940130432	ZMB Luapula	ZMB Samfya	Luapula	Samfya
8940130000	8940139502	ZMB Luapula	ZMB The suburbs of a large city	Luapula	The suburbs of a large city
8940130000	8940139632	ZMB Luapula	ZMB A city (10,000 - 100,000)	Luapula	A city (10,000 or more)
8940130000	8940139704	ZMB Luapula	ZMB A village (less than 10,000)	Luapula	A village (less than 10,000)
8940130000	8940139805	ZMB Luapula	ZMB Rural area	Luapula	Rural area
8940140000	8940140101	ZMB Lusaka	ZMB Lusaka	Lusaka	Lusaka
8940140000	8940140232	ZMB Lusaka	ZMB Kafue	Lusaka	Kafue
8940140000	8940149502	ZMB Lusaka	ZMB The suburbs of a large city	Lusaka	The suburbs of a large city
8940140000	8940149632	ZMB Lusaka	ZMB A city (10,000 - 100,000)	Lusaka	A city (10,000 or more)
8940140000	8940149704	ZMB Lusaka	ZMB A village (less than 10,000)	Lusaka	A village (less than 10,000)
8940140000	8940149805	ZMB Lusaka	ZMB Rural area	Lusaka	Rural area
8940150000	8940150132	ZMB Northern	ZMB Kasama	Northern	Kasama
8940150000	8940150232	ZMB Northern	ZMB Mpika	Northern	Mpika

8940150000	8940150332	ZMB Northern	ZMB Mbala	Northern	Mbala
8940150000	8940159502	ZMB Northern	ZMB The suburbs of a large city	Northern	The suburbs of a large city
8940150000	8940159632	ZMB Northern	ZMB A city (10,000 - 100,000)	Northern	A city (10,000 or more)
8940150000	8940159704	ZMB Northern	ZMB A village (less than 10,000)	Northern	A village (less than 10,000)
8940150000	8940159805	ZMB Northern	ZMB Rural area	Northern	Rural area
8940160000	8940160132	ZMB North-Western	ZMB Solwezi	North-Western	Solwezi
8940160000	8940160232	ZMB North-Western	ZMB Mwinilunga	North-Western	Mwinilunga
8940160000	8940169502	ZMB North-Western	ZMB The suburbs of a large city	North-Western	The suburbs of a large city
8940160000	8940169632	ZMB North-Western	ZMB A city (10,000 - 100,000)	North-Western	A city (10,000 or more)
8940160000	8940169704	ZMB North-Western	ZMB A village (less than 10,000)	North-Western	A village (less than 10,000)
8940160000	8940169805	ZMB North-Western	ZMB Rural area	North-Western	Rural area
8940170000	8940170132	ZMB Southern	ZMB Livingstone (Maramba)	Southern	Livingstone (Maramba)
8940170000	8940170232	ZMB Southern	ZMB Mazabuka (incl. Nakambala)	Southern	Mazabuka (incl. Nakambala)
8940170000	8940170332	ZMB Southern	ZMB Choma	Southern	Choma
8940170000	8940179502	ZMB Southern	ZMB The suburbs of a large city	Southern	The suburbs of a large city
8940170000	8940179632	ZMB Southern	ZMB A city (10,000 - 100,000)	Southern	A city (10,000 or more)
8940170000	8940179704	ZMB Southern	ZMB A village (less than 10,000)	Southern	A village (less than 10,000)
8940170000	8940179805	ZMB Southern	ZMB Rural area	Southern	Rural area
8940180000	8940180132	ZMB Western	ZMB Mongu	Western	Mongu
8940180000	8940180232	ZMB Western	ZMB Sesheke	Western	Sesheke
8940180000	8940180332	ZMB Western	ZMB Kaoma	Western	Kaoma
8940180000	8940189502	ZMB Western	ZMB The suburbs of a large city	Western	The suburbs of a large city
8940180000	8940189632	ZMB Western	ZMB A city (10,000 - 100,000)	Western	A city (10,000 or more)
8940180000	8940189704	ZMB Western	ZMB A village (less than 10,000)	Western	A village (less than 10,000)
8940180000	8940189805	ZMB Western	ZMB Rural area	Western	Rural area

### 3.5. Lists of ethnic groups and languages

#### 3.5.1. Ethnic groups

Concerning ethnic groups, 99.5% of the Zambian population is African (including Bemba, Tonga, Chewa, Lozi, Nsenga, Tumbuka, Ngoni, Lala, Kaonde, Lunda, and other African groups), and others represent 0.5% (including Europeans, Asians, and Americans) (CSO, 2000 Census).

Below, a list of ethnic groups, designed for use in the web-survey, can be found.

**Table 14** List of ethnic groups in Zambia (by 1/1/2009)

en_ZM	Source label	Translation
894001	ZMB Bemba	Bemba
894002	ZMB Tonga	Tonga
894003	ZMB Lunda	Lunda
894004	ZMB Nyanja/Chewa	Nyanja/Chewa
894005	ZMB Mambwe	Mambwe
894006	ZMB Lozi/Barotse	Lozi/Barotse
894007	ZMB Tumbuka	Tumbuka
894008	ZMB Luvale/Balovale	Luvale/Balovale
894009	ZMB Kaonde	Kaonde
894010	ZMB Mukulu	Mukulu
894011	ZMB European	European
894999	ZMB Other	Other
894998	ZMB Not applicable	Not applicable

### 3.5.2. Languages

The official language of Zambia is English, which is used to conduct official business and is the medium of instruction in schools. The main local language, especially in Lusaka, is Nyanja. However, Bemba and Nyanja are spoken in the urban areas in addition to the about 40 other indigenous languages which are commonly-spoken in Zambia. Estimates of the total number of languages spoken in Zambia add up to 72 (wikipedia). Below, a draft list of languages spoken in Zambia designed for use in the web-survey, can be found.

**Table 15 List of languages in Zambia (by 1/1/2009)**

en_ZM	Source label	Translation
894001	ZMB English	English
894002	ZMB Nyanja	Nyanja
894003	ZMB Tonga	Tonga
894004	ZMB Lozi	Lozi
894005	ZMB Tumbuka	Tumbuka
894006	ZMB Bemba	Bemba
894007	ZMB Kaonde	Kaonde
894008	ZMB Lunda	Lunda
894009	ZMB Lamba	Lamba
894010	ZMB Luvale	Luvale
894998	ZMB Local dialect	Local dialect
894999	ZMB Other language	Other language
894001	ZMB English	English

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## 5. What is WageIndicator?

WageIndicator has websites in 50 countries. In every country, a national website has a free Salary Check. This Check provides detailed information about the wages, on average earned in a wide range

of occupations, taken into account personal characteristics, such as tenure/age, education, supervisory position, region and alike.

Apart from the Salary Check, the websites in many countries have attractive web-tools, such as Minimum Wage Checks, DecentWorkCheck, Gross-Net Earnings Check, and alike. In addition, most websites have content about wages, working conditions, labor standards and related topics. Each country has at least one website. Multilingual countries have two or more websites. In addition, many countries have websites for target groups, for example women or youth. The project website is [www.wageindicator.org](http://www.wageindicator.org).

Worldwide, the national WageIndicator websites attract large numbers of web-visitors; in 2007 in total more than 10 million . The websites are consulted by workers for their job mobility decisions, annual performance talks or wage negotiations. They are consulted by school pupils, students or re-entrant women facing occupational choices, or by employers in small and medium sized companies when recruiting staff or negotiating wages with their employees.

In return for all free information provided, the web-visitors are encouraged to complete a web-survey, which takes 10 to 20 minutes. The survey has detailed questions about earnings, benefits, working conditions, employment contract, training, as well as questions about education, occupation, industry, and household characteristics. This web-survey is comparable across all countries. The web-survey is continuously posted at all WageIndicator websites, of course in the national language(s) and adapted to country-specific issues, where needed. The data from the web-survey are used for the calculations, underlying the Salary Check. For occupations with at least 50 observations in the national database a salary indication can be calculated. The Salary Checks are updated annually.

The project started in 2000 in the Netherlands with a large-scale, paper-based survey to collect data on women's wages. In 2001 the first WageIndicator website with a Salary Check and a web-survey was launched. Since 2004, websites were launched in European countries, in North and South America, in South-Africa, and in countries in Asia. All large economies of the world currently have a WageIndicator website, among which the USA, the Russian Federation, China, India and Brazil. From 2009 onwards, websites will be launched in more African countries, as well as in Indonesia and in a number of post-soviet countries. More information about the WageIndicator Foundation and its activities can be found at [www.wageindicator.org](http://www.wageindicator.org).

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