



# Zambia Gender Assessment





# Zambia Gender Assessment

@ 2023 The International Bank for Reconstruction and Development/THE WORLD BANK  
1818 H Street NW  
Washington, DC 20433  
USA

All rights reserved.

This work is a product of the staff of The World Bank with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of The World Bank, its Board of Executive Directors, or the governments they represent.

## Rights and Permissions

The material in this work is subject to copyright. The World Bank encourages dissemination of information and therefore, this work can be reproduced in whole or in part for noncommercial purposes as long as full attribution is given to this work.

2023

## TABLE OF CONTENTS

ACKNOWLEDGEMENTS .....	6
ACRONYMS.....	7
EXECUTIVE SUMMARY.....	9
Key Findings.....	10
ES.1 Gender Gap Drivers: Human Endowments.....	10
ES.2 Economic Inequalities.....	11
ES.3 Inequality in Ownership and Control over Assets.....	12
ES.4 Gender-based Violence and Low Agency.....	13
Policy Options.....	14
<b>1.0 INTRODUCTION .....</b>	<b>18</b>
1.1 Background .....	18
1.2 Rationale and Methodology.....	21
<b>2.0 HUMAN ENDOWMENTS.....</b>	<b>22</b>
2.1 Health.....	23
2.1.1 Fertility.....	23
2.1.2 Birth Spacing .....	28
2.1.3 Maternal Health Care .....	29
2.1.4 Illness and Disease .....	30
2.1.5 Water Supply, Sanitation, and Hygiene.....	31
2.2 Education .....	32
2.2.1 Early Childhood Education.....	33
2.2.2 Primary Education .....	34
2.2.3 Secondary Education .....	35
2.2.4 Tertiary Education .....	36
2.2.5 Adult Literacy .....	37
<b>3.0 ECONOMIC OPPORTUNITIES .....</b>	<b>38</b>
3.1 Poverty Among Women and Girls .....	39
3.2 Labor Force .....	40
3.3 Women in Agriculture .....	42
3.5 Social Protection .....	44
<b>4.0 ACCESS AND CONTROL OVER ASSETS .....</b>	<b>45</b>
4.1 Land Ownership and Control.....	46
3.2 Financial Inclusion .....	48
<b>5.0 WOMEN'S VOICE AND AGENCY .....</b>	<b>50</b>
5.1 Voice and Agency in the Public Sphere .....	51
5.2 High Prevalence of GBV.....	53
5.2.2 Perpetrators of GBV .....	56
<b>6.0 CONCLUSION AND RECOMMENDATIONS .....</b>	<b>57</b>
6.1 Conclusion.....	57
6.2 Recommendations .....	58
References.....	65
Appendix 1: International and Regional Instruments on Gender.....	68
Appendix 2: World Bank Project Sites .....	70
Appendix 3: GRZ and CP Gender Interventions by Thematic Area .....	71
Appendix 4: CSO Interventions for Promoting Gender Equality by Thematic Area .....	73



## LIST OF TABLES

Table 1 Key Health and Demographic Indicators .....	10
Table 2 Policy Options Summary .....	15
Table 3 Fertility Rates per Province .....	25
Table 4 Pregnancy by Age 15 .....	27
Table 5 Birth Intervals Per Wealth Quintile .....	28
Table 6 Maternal Health Indicators .....	30
Table 7 Access to Water and Sanitation .....	31
Table 8 Primary and Secondary School Drop-out Rates .....	36
Table 9 Adult Literacy by Age Category and Gender .....	37
Table 10 Gender Representation in the Labor Force .....	42
Table 11 Labor Force Participation Rate by Gender .....	43
Table 12 Gender Distribution of Home Ownership .....	48
Table 13 GBV per Province .....	53
Table 14 Alcohol and GBV.....	56
Table 15 World Bank Project Sites Examined .....	69

## LIST OF FIGURES

Figure 1 Total Fertility Rate by Region .....	24
Figure 2 Trends in Fertility Rates Across Decades .....	24
Figure 3 Median Age at First Birth.....	26
Figure 4 Percentage Distribution of Non-first Births by Number of Months since Preceding Birth.....	28
Figure 5 Poverty Headcount, Rural and Urban .....	40
Figure 6 Poverty and Sex of Household Head .....	41
Figure 7 Labor Force Participation Rates by Gender, Comparative, 2019 .....	42
Figure 8 Distribution of Married Women with Cash Earnings .....	46
Figure 9 Home Ownership by Gender .....	49
Figure 10 Female Parliamentary Representation, Comparative .....	52
Figure 11 Wife-beating Rationale by Gender .....	54

### ACKNOWLEDGEMENTS

The Zambia Gender Assessment was commissioned by the World Bank's Social Sustainability, and Inclusion Global Practice. The World Bank Group team was led by Njavwa Namposya Chilufya (Senior Social Development Specialist and Task Team Leader), Laura Campbell (Social Protection Specialist), Ai-Ju Huang (Senior Water Specialist), Pamela Tuiyott (Senior Social Development Specialist), Chilamo Sinkala (Social Development Consultant), Joy Chisompola Lubinda (Social Development Specialist), Kudakwashe Dube (Social Development Specialist), Tanya Lynn D'lima (Social Development Specialist) and Sibani Karki (Social Development Consultant). The team benefited from the support of Carlyn Hambuba (External Affairs Officer), Chalwe Chisenga (Program Assistant), Joyce Bett (Program Analyst), Audrey Mubambasu (IT Officer) and Ricky Banda (Team Assistant).

Report writing was led by Patrick Sakala (Consultant), Patricia Mwaka Mpanza Ndhlovu (Consultant) and Jonathan Grabinsky Zabłudovsky (Consultant). Editing of the report was undertaken by Allison Vale.

The team would like to express gratitude to Sahr J. Kpundeh (Country Manager, World Bank Zambia), Helene Carlsson Rex (Practice Manager, Social Sustainability, and Inclusion Africa East), M. Yaa Oppong (Lead Social Development Specialist and Program Leader Sustainable Development) and Violette Mwikali Wambua (Senior Social Development Specialist and Country Management Unit Coordinator) for the strategic guidance and leadership provided throughout the preparation of this assessment. The team would like to acknowledge the excellent feedback and comments provided by the peer reviewers: Soumya Kapoor Mehta (Senior Social Development Specialist), Rachel Margaret Cassidy (Economist) and Soujanya Krishna Chodavarapu (Senior Private Sector Specialist).

Broad consultations were held with government, development partners, private sector, academia, and civil society organizations in preparing and finalizing the Zambia Gender Assessment. Special recognition is made on the support received from the Gender Division in the Office of the President of the Republic of Zambia.

## ACRONYMS

ADVANCE	Agricultural Development and Value Chain Enhancement
AfDB	Africa Development Bank
AFP	Additional Financing Projects
AIDS	Acquired Immune Deficiency Syndrome
CDF	Constituency Development Fund
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
COMESA	Common Market for Eastern and Southern Africa
COVID-19	Coronavirus
CPs	Cooperating Partners
CSO	Civil Society Organization
DFID	Department for International Development
ECE	Early Childhood Education
ECM	Ending Child Marriage
ECZ	Electoral Commission of Zambia
FAWEZA	Forum for African Women Educationalists of Zambia
FGD	Focus Group Discussions
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GEWEL	Girls Education and Women's Empowerment and Livelihoods
GII	Gender Inequality Index
GRZ	Government of the Republic of Zambia
IBSA	India, Brazil, South Africa
KGS	Keeping Girls in School
LFSR	Labour Force Survey Report
MMR	Maternal Mortality Ratio
SADC	Southern Africa Development Community
SCT	Social Cash Transfer
Sida	Swedish International Development Cooperation Agency
STEM	Science, Technology, Engineering, and Mathematics
UNICEF	United Nations Children's Fund
WASH	Water Supply, Sanitation, and Hygiene



## Zambia Gender Assessment

VSU	Victim Support Unit
ZDHS	Zambia Demographic and Health Survey
ZEEP	Zambia Education Enhancement Project
8NDP	Eighth National Development Plan

*\*All dollar amounts are US dollars unless otherwise indicated.*



## EXECUTIVE SUMMARY

**In its development agenda, the Government of the Republic of Zambia (GRZ) is strongly committed to tackling gender inequality.** As outlined in Zambia’s Vision 2030, a long-term plan outlining the goal of achieving prosperous middle-income nation status by creating an enabling environment for sustainable socio-economic development, the country seeks to *“eliminate gender inequalities in social economic development”* and improve *“educational attainment and eliminate gender gaps at all levels of human and social economic development.”*<sup>1</sup>

**To support this vision, the Eighth National Development Plan (8NDP) 2022–2026 identifies human and social development as fundamental to inclusive development, and as a central ingredient to help catapult the transformation of the country.** To capitalize on the human growth of its citizens, and to successfully contribute to the country’s development, the government must prioritize interventions which seek to *“tackle gender-based violence, teenage pregnancies, child abuse and violence against the vulnerable”* and implement policies to promote gender equality by addressing *“issues related to the participation of women in decision-making positions at all levels of governance and sustaining and improving gender parity in education.”*<sup>2</sup>

**To achieve gender parity, the GRZ has put in place a policy and legal framework to guide the implementation of gender-responsive programming.** Progress has been achieved across several indicators: gender parity has been achieved in primary school enrollment rate, and there have been significant reductions in total fertility rates, child marriage, and infant mortality rates; yet several areas of gender inequality remain unaddressed. Persisting challenges remain in achieving gender parity in the school completion rate, in increasing women’s participation in decision-making and formal employment, and in addressing women’s high levels of poverty.

**Some of these issues can be addressed through a stricter implementation of the current policy and legal frameworks; however, enforcing existing legal frameworks which seek to promote women’s empowerment is not enough.** Additional work is required to implement and scale-up evidence-based policies that guarantee gender equality across the intersecting dimensions of vulnerability facing women and girls in the country.

**With that in mind, the World Bank Group (WBG) commissioned the Zambia Gender Assessment study with these primary objectives:**

- A. Identify key gender gaps in development outcomes between men and women in Zambia
- B. Review ongoing gender equality interventions at national and sub-national level and highlight implementation challenges and opportunities
- C. Identify priority sectors for possible support through new approaches for advancing gender empowerment; and
- D. Assess the integration of gender in WBG financed projects in Zambia.

**This study uses a ‘mixed methods’ approach,** including a desk review of literature (e.g., existing legislation, policies, research reports and academic literature such as impact evaluations of relevant interventions), stakeholder consultations including focus group discussions (FGDs), and key informant interviews with government and nongovernmental organizations (NGOs). The study also draws statistics and evidence from household surveys and other key data

<sup>1</sup>Republic of Zambia Vision 2030, “A Prosperous Middle-Income Nation by 2030.”

<sup>2</sup>Republic of Zambia Eighth National Development Plan 2022-2026.

sources. Also included is a brief mention of a portfolio review of gender-related indicators across WBG financed projects.

**The report provides an overview of gender inequalities as reflected across key areas of human endowments; access to economic opportunities; women ownership and control over assets; and voice and agency** and concludes with several recommendations for addressing ways in which women remain disadvantaged, including promoting income-generating activities, facilitating women's entrepreneurship training, and strengthening interventions to end child marriage and teenage pregnancies. Pinpointed recommendations are offered for each. Since drivers of gender inequality are interrelated, moving forward, addressing the many areas of vulnerability requires a holistic, interdisciplinary approach.

## Key Findings

### ES.1 Gender Gap Drivers: Human Endowments

- **Women and girls experience low literacy levels, as well as low levels of educational enrolment at the secondary levels.** Although gender parity has been attained at the primary school level (1.03), as children progress through the education system, the percentage of female learners significantly drops. For instance, at the secondary level, in 2020, gender parity stood at 0.94, suggesting an average of 100 boys enrolled for every 94 girls.<sup>3</sup> This situation reinforces the gender gap in education, where, because of gendered social norms and high teenage pregnancy rates, fewer girls are retained across the education pipeline. Moreover, there remains a strong gender divide in literacy levels, with 66 percent of women being literate, compared to 82 percent of men.<sup>4</sup>
- **The total fertility rate (TFR), teenage pregnancy, and child marriage remains high.**<sup>5</sup> In 2018, the TFR was 4.7 children per women; it was lower in urban areas (3.4) than in rural areas (5.8). Around 29 percent of women aged 15-19 have begun childbearing; this number is highest among those age 19 (53 percent).<sup>6</sup> Moreover, women marry earlier than men. Among those age 25-49, the median age of marriage among women is 19.1, compared to a median age of 24.4 among men.<sup>7</sup> The high levels of teenage pregnancy and child marriage are interrelated, and can be largely attributed to (A) economic insecurity and household financial constraints which hinder women's ability to comply with the school requirements<sup>8</sup>, (B) social norms, which prioritize boys' education over girls,' and (C) distance to schools especially in the rural areas. These factors have contributed to pushing girls out of school, and to widening gender gap in literacy rates.
- **Despite improvements made over the last decade, maternal mortality rates remain relatively high.** In 2018, pregnancy-related mortality stood at 278 deaths per 100,000 live births, a drop from the 398 deaths per 100,000 live births reported in 2013/14. Moreover, the maternal mortality ratio (MMR) was recorded at 252 deaths per 100,000 live births in 2018.<sup>9</sup> Neonatal mortality increased from 24 deaths per 1,000 live births

<sup>3</sup>ESB, 2020.

<sup>4</sup>Ibid.

<sup>5</sup>Ibid.

<sup>6</sup>Ibid.

<sup>7</sup>Ibid.

<sup>8</sup>The government has introduced free education for primary and secondary; however, this does not include costs associated with uniforms and other school supplements.

<sup>9</sup>Zambia Demographic Household Survey, 2018.

in 2013-14 to 27 deaths per 1,000 live births in 2018 while under-5 mortality declined from 75 deaths per 1,000 live births to 61 deaths per 1,000 live births over the same period.<sup>10</sup> Child marriage and teenage pregnancies are key contributors to the high levels of maternal mortality. Likewise, childbearing at a very young age is associated with an increased risk of complications during pregnancy, and with higher rates of neonatal mortality.<sup>11</sup>

- **Women bear a high disease burden.** Overall, 11.1 percent of women and men aged 15-49 in Zambia are infected with HIV; HIV prevalence is higher among women than men (14.2 percent versus 7.5 percent).<sup>12</sup> Among young people 15-24, overall HIV prevalence is at 3.8 percent, with the prevalence being higher among young women than men (5.6 percent of women versus 1.8 percent of men). These statistics highlight the fact that, compared to men, women and girls remain significantly more vulnerable to HIV infections.
- **Lack of water, sanitation and hygiene affect women disproportionately.** Where these facilities are lacking, it puts an extra load on women as they have to walk long distances in search of water which is a lifesaving commodity and also helps also to promote sanitation and hygiene in addition

## ES.2 Economic Inequalities

- **Poverty levels remain high, particularly among women and girls.** At 54.4 percent, poverty levels overall remain high, particularly in rural areas where the percentage is higher (76.6 percent) than in urban areas (23.4 percent).<sup>13</sup> Poverty is higher among women (56.7 percent) than men (53.8 percent). Moreover, women in lower income quintiles are more likely to be survivors of gender-based violence (GBV); 40.4 percent of women in the lowest wealth quintile experience violence, compared to 28.8 percent of women in the highest wealth quintile.<sup>14</sup> This is likely explained by evidence which suggests that economic insecurity and GBV are related,<sup>15</sup> and that decreases in poverty-related stress are likely connected with mental and emotional health benefits, which in turn can help reduce GBV. Males are more financially healthy (14.3 percent) than females (13.1 percent).<sup>16</sup> In addition, women have less access to economic opportunities available on digital platforms that can help address their poverty.
- **Female labor force participation remains low.** In 2020, male labor force participation was 43.7 percent, compared to 27.2 among women.<sup>17</sup> In 2020/2021, the COVID-19 pandemic significantly worsened the situation, widening gender gaps in employment. During the pandemic, data from the Bank's high-frequency phone surveys suggested that job losses were more concentrated among women (29 percent) than men (24 percent).<sup>18</sup> Women are more employed in the informal sector (44 percent) than in the formal sector (30 percent)<sup>19</sup>, with very low returns from their businesses, making it difficult for them

<sup>10</sup>Ibid.

<sup>11</sup>Ibid.

<sup>12</sup>Ibid.

<sup>13</sup>Living Conditions Monitoring Survey, 2015.

<sup>14</sup>ZDHS, 2018.

<sup>15</sup><https://academic.oup.com/WBGro/article/33/2/218/5091868?login=false>

<sup>16</sup>FinScope 2020

<sup>17</sup>2020 Labour Force Survey, <https://www.mlss.gov.zm/wp-content/uploads/2022/03/2020-Labour-Force-Survey.pdf>

<sup>18</sup>Zambia High Frequency Phone Surveys, June – December 2020.

<sup>19</sup>LFSR, 2015.

to effectively compete with those employed in the formal sector businesses. Women have inadequate knowledge on the full business spectrum and associated processes and procedures, and this hinders their effective engagement in the economic sphere. Moreover, persistent stereotyping in jobs that are traditionally male dominated raise barriers to entry for skilled and qualified women.

- **Female participation in Commerce, Trade and Industry remains relatively low.** Women have inadequate knowledge on the full business spectrum and associated processes and procedures, and this hinders their effective engagement in the economic sphere. In the mining sector, women's participation stands at 7.8 percent compared to 92.2 percent for males while only 29.4 percent of women participate in the manufacturing sector, compared to 70.6 percent of men.<sup>20</sup>
- **In Zambia, women comprise a large percentage of the workforce in the agricultural sector, but do not have access and control over land and productive resources.**<sup>21</sup> In Zambia, around 35.5 percent of women and 64.5 percent of men work in agriculture, forestry, and fisheries.<sup>22</sup> However, despite their active participation in the sector, women face a number of barriers in ownership and control over land<sup>23</sup> and other productive resources which remain critical elements in their capacity to effectively and efficiently engage in farming. Policy levers need to harness and build on the potential of women and give them due recognition for their contributions to the food production chain by ensuring they are supported in accessing and having control over land and other productive resources.

**Climate change** effects such as heat waves, drought, crop failure, pollution or excessive rainfall has an impact on agriculture. The impact of climate change is more in rural areas at 67.8 percent compared to urban areas at 65.8 percent.<sup>24</sup> This means that the more women are negatively affected because the majority of women live in rural areas.

- **Women are less likely to have access to social security and insurance.** Whereas 64.7 percent of men have a pension scheme, only 35.3 percent of women do; 60.9 percent of men have insurance, compared to only 39.1 percent of women.<sup>25</sup> Most women are employed in the informal sector which until the recent past, has long been excluded from social security and health insurance services. In 2018, the Government enacted the National Health Insurance Act No. 2 of 2018 which provides for self-employed people to register for health insurance.<sup>26</sup>

### ES.3 Inequality in Ownership and Control over Assets

- **Women experience low access to, and control over, assets and land.** Zambia's land administration is divided into statutory and customary land. The National Lands Policy (2021) offers affirmative action programs to incentivize women and marginalized populations to increase their access to land. And yet, women's access remains limited by household financial pressures, and by incomplete and insufficient knowledge of their rights.<sup>27</sup> Additionally, access to traditional land is constrained by gendered social and

<sup>20</sup>LFS, 2020

<sup>21</sup>Ugwu, P. C., "Women in Agriculture: Challenges Facing women in African Farming," *African Women in agriculture project*.

<sup>22</sup>LFS, 2020.

Food and Agriculture Organization of the United Nations, "The gender gap in land rights," 2018.

<sup>24</sup>FinScope, 2020

<sup>25</sup>FinScope Report, 2020.

<sup>26</sup>National Health Insurance Act, 2018.

<sup>27</sup>W. Ndongwa & R. Chileshe (2018). Impediments to Statutory Land Access Among Women: Case of Mumbwa District in



cultural norms which favor men over women in land ownership. For instance, a study undertaken in Central province<sup>28</sup> revealed that 75 percent of men and 58 percent of women had obtained land from their traditional leaders. Moreover, of those who owned a house in 2018, only 19 percent of women and 9 percent of men possessed a title or deed.<sup>29</sup> Failure to access finances from Micro Finance Institutions (MFIs) is also higher among women at 57.2 percent compared to men at 49.5 percent and reasons for this include low income, lack of money for down payment and lack of correct documentation.

- **Women's ownership and control over other assets remains low.** The 2018 Zambia Demographic Household Survey (ZDHS) shows that men (17 percent) are more likely than women (8 percent) to own a house alone. Women's access and ownership over assets is further thwarted by high instances of property grabbing from widows with have recently deceased husbands, despite the Intestate Succession Act,<sup>30</sup> which stipulates that the property shall be distributed to surviving family members, including the wife, children, parents and dependents.
- **There remain sharp gender differences in levels of access to and inclusion in financial services.** Financial literacy is higher among men at 26.1 percent compared to women at 21.4 percent. The FinScope Survey (2020) shows that fewer women (56.6 percent) compared to men (62 percent) are banked, and more men (59.3 percent) than women (51 percent) use microfinance services. Access to financial inclusion is particularly important, since there exists ample evidence that expanding access to financial services is an effective strategy for combating poverty and reducing income inequality in developing countries.<sup>31</sup>

#### ES.4 Gender-based Violence and Low Agency

- **Participation of women in decision-making positions remains very low, with the most recent parliament consisting of only 15.1 percent women in 2021,<sup>32</sup> representing a decrease of 3 percent from the previous year.<sup>33</sup>** The number of women in Cabinet declined from 28.6 percent in 2020 to 16 percent in 2022 and at local government level, women comprise a paltry 8 percent.<sup>34</sup> The low levels of participation of women in parliament can be attributed to (A) lower chances of women being adopted as candidates by their political parties because they not seen as winning candidates<sup>35</sup>, B) discrimination on the basis of gender, C) failure to meet educational qualifications, and D) gender violence<sup>36</sup> and incidences of hate speech against women candidates, among others. In the judiciary, tremendous progress has been made at the level of judges with 62.5 percent female judges compared to 37.5 male judges. However, at magistrate level, there are fewer female magistrates at 26.5 percent compared to 73.5 percent male.<sup>37</sup>

Zambia. *Research on Humanities and Social Sciences*, 8 (12). 2224-5766 (Paper) ISSN 2225-0484 (Online) Vol.8, No.12, 2018

<sup>28</sup>Bwalya, B. & Banda, D. (2021). Challenges and Opportunities for Rural Men and Women in Land Conversion Processes in Central Zambia. *University of Zambia Journal of Agriculture and Biomedical Sciences*, 5(4)53-68. DOI: <https://doi.org/10.53974/unza.jabs.5.4.591>

<sup>29</sup>ZDHS, 2018.

<sup>30</sup><https://faolex.fao.org/docs/pdf/zam10114.pdf>.

<sup>31</sup>Omar, A & K. Inaba, K. (2020). Does financial inclusion reduce poverty and income inequality in developing countries? A panel data analysis Md. *Journal of Economic Structures*, 9, 37. <https://doi.org/10.1186/s40008-020-00214-4>

<sup>32</sup><https://www.ipu.org/resources/publications/reports/2022-03/women-in-parliament-in-2021>

<sup>33</sup>Ibid.

<sup>34</sup>SADC Gender Monitor, 2022

<sup>35</sup>SADC Gender and Development Monitor 2022

<sup>36</sup>Courage Mlambo & Forget Kapingura | Richard Meissner (Reviewing editor) (2019)

<sup>37</sup>Ibid.

## Zambia Gender Assessment

- **There is a high prevalence of GBV among women.** Of ever-married women, 47 percent have experienced physical, sexual, or emotional violence by their current or most recent husband or partner; 36 percent of women aged 15 – 49 have experienced physical violence at least once since age 15; and in the same age group, 14 percent of women experienced sexual violence specifically since age 15. Social and cultural norms, which are threaded into the social fabric of society, have also resulted in a high acceptance and tolerance towards wife-beating. Wife-beating has been particularly normalized among women: 46 percent of women, compared to 26 percent of men, agree that a husband is justified in beating his wife.<sup>38</sup>
- **Trafficking is also an issue that affects Women and girls** who are vulnerable to being trafficked for labour or sexual exploitation. Although this vice is a big problem, statistics to show the magnitude of this problem are not available.
- **Prevalence of Child Marriage is high.** 9 percent of women aged 25 to 49 were married by age 15 and 39 percent were married by age 18. 9 percent of women were first married by age 15 compared to less than 1% of men.<sup>39</sup> Many of these marriages involve significant age gaps as only 4.4 percent of men in the same age cohort were married by age 18 and 14 percent by age 20 respectively.<sup>40</sup> Nationally, the median age at first marriage is 19.1 years for women and 24.4 years for men, and it varies according to region and urbanicity as shown in figure 3.<sup>41</sup>

## Policy Options

**Zambia has a very large, youthful population, with a high TFR and high levels of teenage pregnancy and child marriage.**<sup>42</sup> These issues, in turn, have broad social implications. A rapidly growing population puts pressure on the capacity of the government to deliver services and constrains the country's capacity to realize a demographic dividend in the form of a larger relative working-age-to-child-dependent population. Child marriage is, in turn, related to early childbearing<sup>43</sup> and school dropout.<sup>44</sup> Moreover, the burden of childbearing responsibilities, and the associated effects of school desertion, affects women's ability to participate in the labor market. By addressing the high TFR, levels of teenage pregnancy, and child marriage, Zambia can improve gender equality, as well as increase women's participation in the economy.

**Addressing the gender gap starts with recognizing the various and interconnected drivers of gender inequality.** This report identifies areas of human endowments, economic inequalities, ownership and control over assets, GBV and low agency of women, as having a direct impact on Zambia's overall social and economic development. However, drivers of gender inequality are highly interrelated; therefore, policy actions taken to address one specific gap area will likely impact one or more other areas. The GRZ has shown a strong commitment and is taking several measures to address gender inequality. Moreover, over the decades, there have been a series of legislative initiatives taken to encode gender equality into law.

<sup>38</sup>ZDHS, 2018.

<sup>39</sup>Ibid, 63

<sup>40</sup>ZDHS (2018), 67.

<sup>41</sup>ZDHS (2018), 68.

<sup>42</sup>ZDHS, 2018

<sup>43</sup><https://bmcinthealthhumrights.biomedcentral.com/articles/10.1186/s12914-019-0219-1>

<sup>44</sup>[https://www.sciencedirect.com/science/article/pii/S0738059315000747?casa\\_token=VYNuXMDUN3MAAAAA:yfBsDKSUC-WzFmyUvhPqHgqg22cfE4kYHsvdOLf9EQxl9vN839dg9gA0jjsLxF\\_XI2i2\\_XYF-sQ7](https://www.sciencedirect.com/science/article/pii/S0738059315000747?casa_token=VYNuXMDUN3MAAAAA:yfBsDKSUC-WzFmyUvhPqHgqg22cfE4kYHsvdOLf9EQxl9vN839dg9gA0jjsLxF_XI2i2_XYF-sQ7)

**Moving forward, the WBG is establishing a gender platform to coordinate efforts on gender-focused policy dialogue and centralize operational and analytical work.** This platform will generate synergies in the Bank's wide-ranging efforts to support gender equality in Zambia, with an increased focus on strategically prioritizing those efforts that are expected to bring the most value to the GRZ. This platform will draw on a range of analytical work that extends beyond this gender assessment and includes a nationwide GBV assessment, a disability assessment, and a review of the World Bank's gender portfolio. The proposed policy actions offered here are summarized in table 2.

**Table 2 Policy Options Summary**

<b>Addressing Drivers of Inequality in Human Endowments</b>	
<b>Drivers Addressed</b>	<b>Policy Options</b>
Low education attainment and literacy rates among women and girls	<ul style="list-style-type: none"> <li>• Support the effective implementation of the re-entry policy</li> <li>• Scale up programmes such as the World Bank-funded Keeping Girls in School (KGS) program, which, among several of its key pillars, aims to support access to menstrual hygiene management to help address school desertion.</li> <li>• Support vocational skills development for out of school, girls, and boys.</li> </ul>
Early marriage	<ul style="list-style-type: none"> <li>• Support the stringent implementation of the Child Code Act provisions that prohibit child marriage.</li> <li>• Support for girls' and boys' clubs/vocational trainings to empower girls and boys</li> <li>• Enforce behavioural change campaigns and engagement of traditional leaders</li> <li>• Support implementation of safe spaces for life skills building among adolescents</li> <li>• Expand psychosocial programmes targeting girls withdrawn from child marriage</li> </ul>
High childbearing rates	<ul style="list-style-type: none"> <li>• Support scaling up of adolescent youth friendly services (AHFS) and build capacity of health worker to provide AHFS to mitigate the high teenage pregnancy rates</li> <li>• Expand access to sexual reproductive health services including methods for improved family planning</li> </ul>
High disease burden and mortality rate among women	<ul style="list-style-type: none"> <li>• Promote interventions that address women and girls' vulnerability to HIV such as gender-based violence, low economic status among others</li> <li>• Promote life skills building among adolescents to help them make better and informed decisions regarding sexual activities.</li> <li>• Invest in strategies that build human capital, especially among women to help promote sustainable economic growth</li> </ul>
Lack of water, sanitation and hygiene infrastructure	<ul style="list-style-type: none"> <li>• Develop infrastructure in schools that will help to support the menstrual hygiene needs for girls in schools</li> </ul>
<b>Addressing Drivers of Economic Inequalities</b>	
High poverty among women	<ul style="list-style-type: none"> <li>• Scale up the implementation of women's empowerment<sup>45</sup> and livelihoods programs to enable more vulnerable women engage in income generating activities to reduce their economic vulnerability</li> <li>• Support the implementation and expansion of the social cash transfer plus programme interventions.</li> <li>• Enhance access to capital for women to enable them to engage in viable economic activities</li> </ul>

<sup>45</sup>Note: Empowerment is the process of gaining access to resources and developing one's capabilities with a view to participating actively in shaping one's own life and that of one's community in economic, sociocultural, political and religious terms (National Gender Policy, 2014)

## Zambia Gender Assessment

Low participation of women in the labor force	<ul style="list-style-type: none"> <li>• Support vocational skills building and affirmative action programs to increase women's employability.</li> <li>• Support mentorship programs for women to help combat social norms which prevent them from aspiring for non-traditional male dominated jobs</li> <li>• Support programs that provide opportunities for women to engage in meaningful entrepreneurial activities.</li> <li>• Promote adult literacy programs so that women can increase their employability in the formal sector</li> </ul>
Low participation in Agriculture, commerce, trade and industry	<ul style="list-style-type: none"> <li>• Put in place deliberate measures to promote women's access to farming technology and extension services to further enhance their agriculture production</li> <li>• Support training in leadership and basic numeracy for women farmers</li> <li>• Enhance agriculture policies to provide women with access to agriculture technologies such as irrigation equipment, to reduce their dependence on rain fed agriculture</li> <li>• Support the provision of an expanded digital literacy and business development skills programme for women</li> </ul>
Low access to social protection	<ul style="list-style-type: none"> <li>• Support the expansion and implementation of social security and national insurance to expand services to those in the informal sector where most women work</li> <li>• Strengthen the implementation of the Constituency Development Fund (CDF) guidelines to ensure that the 20% allocated to women and other vulnerable groups is used accordingly.</li> <li>• Simplify processes for women's access to empowerment funds such as the CEEC and CDF</li> </ul>
<b>Addressing Drivers of Inequality in Ownership and Control over Assets</b>	
Access and control over land	<ul style="list-style-type: none"> <li>• Enhance the implementation and dissemination of the National Land Policy which has affirmative action programs to incentivize women to have access and control over land (Statutory)</li> <li>• Support the ongoing traditional land documentation and registration processes to increase women's inclusion on the land certificates</li> <li>• Strengthen robust collection of disaggregated data and monitoring the implementation of the land</li> </ul>
Low access and control over assets	<ul style="list-style-type: none"> <li>• Support low collateral credit facilities that can be more accessible to women</li> <li>• Strengthen the implementation of the Intestate Succession Act to help curb instances of property grabbing from widows</li> </ul>
Low Financial inclusion	<ul style="list-style-type: none"> <li>• Support financial literacy programs for women</li> <li>• Simplify processes that provide access to finance</li> <li>• Support creation of products that provide capital to female entrepreneurs on much more affordable terms than what is currently being offered</li> <li>• Strengthen the village banking model as an entry point for women's access to financial services</li> <li>• Support cooperation between the World Bank, Central Bank, Financial Institutions to develop user friendly services</li> </ul>



Addressing Drivers of Gender-based Violence and Low Agency	
Low participation of women in decision-making	<ul style="list-style-type: none"> <li>• Offer livelihood and life skills training to support adolescent girls to graduate from upper- secondary level.</li> <li>• Introduce affirmative measures to enhance women's participation in decision making positions</li> <li>• Develop and scale up mentorship programs for women and young women to encourage them to aspire for leadership positions</li> <li>• Hold a national symposium to brainstorm ideas for improving gender coordination</li> <li>• Support the establishment of the Gender Commission, as outlined in the Constitution and in the Gender Equity and Equality Act</li> </ul>
Patriarchy and negative cultural and gender norms	<ul style="list-style-type: none"> <li>• Support interventions that engage men and boys as change agents to tackle negative gender norms that promote GBV</li> <li>• Support interventions that engage traditional and religious leaders in order to address negative cultural norms which predispose women and girls to GBV</li> <li>• <b>Longer-term strategies:</b></li> <li>• Support the implementation of the GBV National Action Plan currently being developed</li> </ul>

# 1.0 INTRODUCTION

## 1.1 Background

**Zambia's population, estimated at 18.4 million, is ranked 64<sup>th</sup> in the world in terms of size.<sup>46</sup>** The population is 50.5 percent female and 49.5 percent male,<sup>47</sup> and skews toward a young demographic, with 56 percent 19 years of age or younger.<sup>34</sup> The large percentage of people of reproductive age, coupled with high fertility rates, is expected to continue to drive high levels of population growth, putting pressure on the government's ability to both deliver services and reap a demographic transition in the form of a large relative working-age to child-dependent population.<sup>48</sup> Poverty stands at 54.4 percent, and is higher in rural areas (76.6 percent) compared to urban areas (28 percent).<sup>49</sup>

**Zambia has made progress across several indicators of women's empowerment.** According to the World Economic Forum's Global Gender Gap Report, 2021, Zambia ranks 56 out of 156 countries on the 2021 Global Gender Gap Index<sup>38</sup>, an increase of 11 ranks from its 2020 ranking. However, the country continues to lag across several indicators of women's empowerment. With regard to educational attainment, Zambia ranked 125 in terms of the report's index of educational attainment in 2020 and 2021. The United Nations Human Development Report also ranked Zambia the country ranks 138 out of 191 countries in the Gender Inequality Index (GII).<sup>50 51 52</sup>

**Gender imbalances permeate several aspects of Zambian society.** Women continue to have fewer opportunities to participate in key decision-making positions, to have low levels of representation in formal employment, and experience high levels of teen pregnancy, child marriage, and intimate partner violence (IPV). Around 35.5 percent of women and 64.5 percent of men work in agriculture, forestry, and fisheries.<sup>53</sup> and participation of women in decision-making positions remains very low, with the most recent parliament consisting of only 15.1 percent women<sup>54</sup> and only 8 percent women participation at Local Government Level.<sup>55</sup> From an ethical standpoint, as well as helping strengthen the social fabric of society, the push for greater gender equality is central; however, empowering women is also key to promoting human development, and remains a central ingredient for reducing poverty and stimulating economic development in Zambia.

**The government of Zambia has made tremendous progress in setting up legislative and policy frameworks to help promote gender equality and outlaw discrimination against women.** These cover several domains and include human endowments (health, education), economic opportunities (jobs, assets), and voice and agency. Some of the key legislative pieces are:

- **The Constitution of Zambia (Amendment) No. 2 of 2016.** Article 11 guarantees fundamental individual rights and freedoms, outlawing discrimination based on race,

<sup>46</sup><https://www.worldbank.org/en/country/zambia/overview#1>

<sup>47</sup><https://pubdocs.worldbank.org/en/248071492188177315/mpo-zmb.pdf>

<sup>48</sup>World Bank 2022. "Zambia – Overview." <https://www.worldbank.org/en/country/zambia/overview#1>

<sup>49</sup>Living Conditions Monitoring Survey, 2015.

<sup>50</sup>World Economic Forum 2021. *Global Gender Gap Report*. [https://www3.weforum.org/docs/WEF\\_GGGR\\_2021.pdf](https://www3.weforum.org/docs/WEF_GGGR_2021.pdf)

<sup>51</sup>*Zambia Project Profiles: World Bank Financed Projects by International Development and Association Trust Funds* (Feb 2020), 20.

<sup>52</sup>[https://hdr.undp.org/system/files/documents/global-report-document/hdr2021-22pdf\\_1.pdf](https://hdr.undp.org/system/files/documents/global-report-document/hdr2021-22pdf_1.pdf)

<sup>53</sup>LFS, 2020.

<sup>54</sup><https://www.ipu.org/resources/publications/reports/2022-03/women-in-parliament-in-2021>

<sup>55</sup>SADC Gender Monitor, 2022

place of origin, political opinion, color, creed, sex, or marital status; Article 23 prohibits any law which discriminates on the basis of any of these characteristics.

- **The Gender Equity and Equality Act (GEEA) No. 22 of 2015** incorporates, into the country's legislative framework, most of the international and regional human rights instruments on gender, including the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), the Beijing Declaration and Platform for Action (BDPA), the Maputo Protocol, and the Southern African Development Community (SADC) Protocol on Gender and Development. The GEEA prohibits sexual harassment and harmful social, cultural, and religious practices, and provides for the elimination of all forms of discrimination against women. Section 6(1) of the GEEA mandates the establishment of the Gender Equity and Equality Commission whose key functions include gender mainstreaming, and monitoring, investigating, and advising on issues concerning gender equity and equality. However, most of the provisions of this law have not yet been operationalized.
- **Education Act No. 23 of 2011** adapts, to the local level, the UN's 1989 Convention on the Rights of the Child (CRC) in relation to education, prohibits the marriage of students, and recognizes education as a lifelong right for all, irrespective of one's sex, age, and social status.
- **Children's Code Act No. 12 of 2022** reforms and consolidates the law relating to the rights of children. It promotes the human development of the child and criminalizes child marriage and female genital mutilation (FGM).
- **The Anti-GBV Act No. 1 of 2011** is the first piece of legislation that defined GBV in Zambia. It recognizes the need for specialized attention to violence against women and girls, mandates support for protection of GBV survivors, and establishes the Anti-GBV Committee and Anti-GBV Fund. Importantly, Section 2(2) states that, except for the Constitution, the provisions of this law shall prevail over those outlined in other legislative pieces.
- **The Anti-Human Trafficking Act No. 11 of 2008** stipulates the prohibition, prevention, and prosecution of human trafficking and adopts the UN Protocol to prevent, suppress and punish human trafficking. Despite having this legislative framework in place, the country continues to suffer from high levels of human trafficking, for both work and sexual exploitation. Moreover, Zambia remains a transit country through which traffickers transport their victims enroute to other destinations. The government has established an Inter-Ministerial National Steering Committee and is also collaborating with anti-human trafficking stakeholders to strengthen the government response. So far, the government has established a 24-hour 990 toll-free counter-trafficking talk-line across all 10 provinces in Zambia.<sup>56</sup>
- **The Employment Code Act No. 3 of 2019** establishes worker protection rights in the country, and prohibits workplace discrimination on the grounds of nationality, sex, gender, place of origin, ethnicity, religion, among other. Some of the progressive provisions include family responsibility leave, protection against dismissal connected with maternity leave, nursing breaks, paternity leave among others. The employment code also establishes regulations for the employment of children.
- **Intestate Succession Act, Chapter 59 of the Laws of Zambia** provides guidelines for the inheritance of property to surviving relatives after the demise of the owner. This law aims to curb property grabbing especially from women and children.

<sup>56</sup>Republic of Zambia Ministry of Gender, Gender Status Report 2017-19, 82.

## Zambia Gender Assessment

- **Zambia National Health Policy** includes, among its central guiding principles, to ensure equitable access to healthcare for all the people of Zambia, regardless of their geographical location, gender, age, race, social, economic, cultural or political status.
- **The National Gender Policy of 2014** aims to achieve gender equality through addressing multiple areas of vulnerability. It seeks to ensure equal opportunities for women and men to actively participate in society and benefit from national development.<sup>57</sup> The National Gender Policy also includes multiple measures to address GBV, such as community sensitization efforts, management skills trainings for GBV service providers, increased facilities for the provision of services to GBV survivors (One Stop Centres, safe houses, shelters, and drug rehabilitation centers), and programs to engage men and boys in GBV prevention.<sup>58</sup>
- **The Re-entry Policy of 1996** allows girls who fall pregnant to return to school after giving birth. This policy seeks to address the pyramid-like gendered education system which disadvantages women; women remain the majority at primary level, and, because of child marriage and early childbearing, most of them start dropping off as they progress through the educational pipeline.
- The **Zambia National Land policy (2021)** seeks to promote equitable access to land and tenure security, discouraging discrimination based on gender, age, or disability.<sup>59</sup> Objective eight seeks to take affirmative action to the allocation of land, aiming to ensure that 50 percent of land available for alienation is allocated to women.
- The **National Strategy on Ending Child Marriage in Zambia 2016 – 2021** (currently under review), sets out an ambitious plan to curb violence against children, particularly child marriage. It aims to eliminate child marriage by 2030.
- The **Citizens Economic Empowerment Fund** seeks to provide low interest rate loans to all citizens, including women.
- The **National Financial Inclusion Strategy (2017-2022)** through the Bank of Zambia (BoZ) aims to, by 2022, increase women's formal financial inclusion to 70 percent.
- **The 8NDP is the national roadmap for encouraging sustainable development in the period 2022-2026 and includes, among its strategic development areas, the eradication of poverty and inequality.** Specifically, the 8NDP highlights, as part of its key development outcomes, the government's intention to prioritize interventions to tackle GBV, teenage pregnancies, child abuse, and violence.<sup>60</sup>

**Prior to August 2021, the Ministry of Gender (MoG) oversaw the coordination of gender-related policies and laws.** After the change in administration, the ministry was dissolved<sup>49</sup> and reconstituted as the Gender Division under the auspices of the Office of the President with the full mandate of the former ministry. At provincial level, the Gender Division has nine provincial gender officers, but, as of the writing of this report, not all of them had reported to their duty stations. Staffing at district level is challenging, raising difficulties in the coordination of gender-related programming. Moreover, the staffing challenges that were a significant issue under the Gender Ministry, have been inherited by the Gender Division of the Office of the President. Despite its continuing shortcomings in staffing, the centralization of the gender portfolio under the Office of the President is a significant step in helping enhance, and better streamline, the country's coordination of gender programming. However, this current gender coordination

<sup>57</sup>National Gender Policy (2014): Republic of Zambia, Ministry of Gender and Child Development. September 2014, ii.

<sup>58</sup>Ibid, 27.

<sup>59</sup>MLNR, 2021: 22.

<sup>60</sup>8NDP, 55.



structure will benefit greatly if the Gender Commission is established as per provisions of the Zambian Constitution and Gender Equity and Equality. The identified duplication of roles mandated to both the Commission and the Gender Division should be addressed through a symposium which will bring key stakeholders to brainstorm the roles of both entities.

**The robust and wide-reaching legal framework used to address gender inequalities, coupled with the centralization of gender-related policies and laws under the Office of the President, represents a strong foundation to help implement programs aimed at addressing gender inequalities.** However, several factors continue to hinder Zambia's capacity to achieve gender equality, including a lack of appreciation for the social and economic importance of guaranteeing economic and social opportunities for men and women; societal resistance to implementing gender equality interventions; inadequate or insufficient gender-sensitive technical skills among officers; and lack of funding.<sup>61</sup>

**Moreover, there remain opportunities to help further push the portfolio on gender equality.** These include investment in capacity building for gender officers and those responsible for implementing gender programs; increased funding for gender-responsive interventions; consistent and continued sector-specific gender awareness-raising; and devolution of gender functions from the national to the sub-national level.<sup>62</sup> All interventions aimed at promoting gender equality are being coordinated and spearheaded by the Gender Division under the Office of the President.

## 1.2 Rationale and Methodology

**The Zambia Gender Assessment was commissioned by the WBG to identify gender gaps across four WBG thematic areas: human endowments, economic opportunities, ownership and control of assets, and voice and agency.** In addition to evaluating progress across these four dimensions, the assessment also analyses ongoing interventions to promote gender equality, highlighting key issues and challenges within the context of the COVID-19 pandemic. The assessment also briefly assesses the effect of COVID-19 on Bank-financed projects in Zambia.

**This report follows the framework of the WBG Gender Strategy (FY16-23) which focuses on strategic objectives in human endowments (education, health); economic opportunities (including jobs and ownership/control over assets); enhancing women's voice and agency, and engaging men and boys.** The strategy is founded on the conceptual framework set out in the 2012 World Development Report on Gender Equality and Development which aims to understand gender inequality in a holistic, interdisciplinary manner, understanding the many barriers facing women, conceptualized through interactions between households, markets, and formal and informal institutions.

**This assessment uses a mixed methods approach, including a desk review of literature (including legislation, policies, research reports, academic literature such as impact evaluations of relevant interventions), stakeholder consultations, including FDGs and key informant interviews with government and NGO, as well as data pulled from household surveys and other key sources.** The wide-reaching aim of this report is to support the Government of Zambia in identifying policy actions which will help close existing gender gaps and promote women's empowerment.

<sup>61</sup>PSMD, 2010; MoG, 2020.

<sup>62</sup>MoG, 2020.

## 2.0 HUMAN ENDOWMENTS

### Key Takeaways

- **Low education attainment and literacy rates remain among women and girls.** Although gender parity in school enrolment has been attained at primary school level (.03), as children progress through the education system, the number of female students enrolled drops.<sup>63</sup> School dropout rates for girls G8-12 stood at 1.8 percent compared to 0.7% of boys and in grades 1 – 7, the dropout rate stood at 2 percent for girls compared to 1.6 percent for boys.<sup>64</sup> At the secondary level, in 2020, gender parity stood at 0.94, suggesting an average of 100 boys enrolled per every 94 girls.<sup>65</sup>

#### >>Policy Options:

Support the effective implementation of the re-entry policy; Scaling up programmes such as the World Bank-funded Keeping Girls in School (KGS) program and aims to support access to menstrual hygiene management; vocational skills development for out of school, girls and boys.

- **At 4.7 children per woman, the TFR remains high.**<sup>66</sup> The situation is largely attributed to high teenage pregnancies among learners, financial constraints which prevent women from attending school and meeting the school's requirements,<sup>67</sup> and socially- accepted norms of prioritizing boys' education over girls, which contributes to increased cases of early marriages. Note that school dropout rates and associated teenage pregnancies and early childbearing are likely to have worsened following disruptions in learning due to the COVID-19 pandemic.
- **Human Trafficking** is an issue that women and girls are vulnerable to as it possesses a risk for them to be trafficked for labour and sexual exploitation. Data on this issue is not available to show the magnitude of the issues.

#### >>Policy Options:

- Support the implementation of the Child Code Act provisions that prohibit child marriage; Support girls' and boys' clubs/vocational trainings to empower girls and boys; Enforce behavioural change campaigns and engagement of traditional and religious leaders; Support implementation of safe spaces for life skills building among adolescents; Expand psychosocial programmes targeting girls withdrawn from child marriage; Support scaling up of adolescent youth friendly services (AHFS) and build capacity of health worker to provide AHFS to mitigate the high teenage pregnancy rates; Expand access to sexual reproductive health services including methods for improved family planning; and intensify awareness campaigns on human trafficking.
- **Despite improvements made during the last decade, women are more likely to be infected by HIV and experience high maternal mortality rates.** Pregnancy-related mortality stood at 278 deaths per 100,000 live births in 2018, reduced from 398 deaths per 100,000 live births in 2013/14 while the MMR was recorded at 252 deaths per 100,000 live births in 2018.<sup>68</sup> In the five years prior to the survey, neonatal, infant, and under-5 mortality rates were 27, 42, and 61 deaths per 1,000 live births, respectively.<sup>69</sup> Childbearing at a very young age is associated with an increased risk of complications during pregnancy and childbirth and higher rates of neonatal mortality.<sup>70</sup>
- **Inadequate water, sanitation and hygiene** disproportionately affects who lack access for proper menstrual hygiene in schools.

#### >>Policy Options:

Promote interventions that address women and girls' vulnerability to HIV; Promote life skills building among adolescents to help them make better and informed decisions regarding sexual activities; Invest in strategies that build human capital, especially among women to help promote sustainable economic growth; and invest in water, sanitation and hygiene infrastructure especially in rural areas.

<sup>63</sup>ESB, 2020

<sup>64</sup>Ibid.

<sup>65</sup>Ibid.

<sup>66</sup>8NDP, ZDHS, 2018.

<sup>67</sup>Government has introduced free education for primary and secondary; however, this does not include costs associated with uniforms and other school supplements.

<sup>68</sup>ZDHS, 2018.

<sup>69</sup>Ibid.

<sup>70</sup>Ibid.

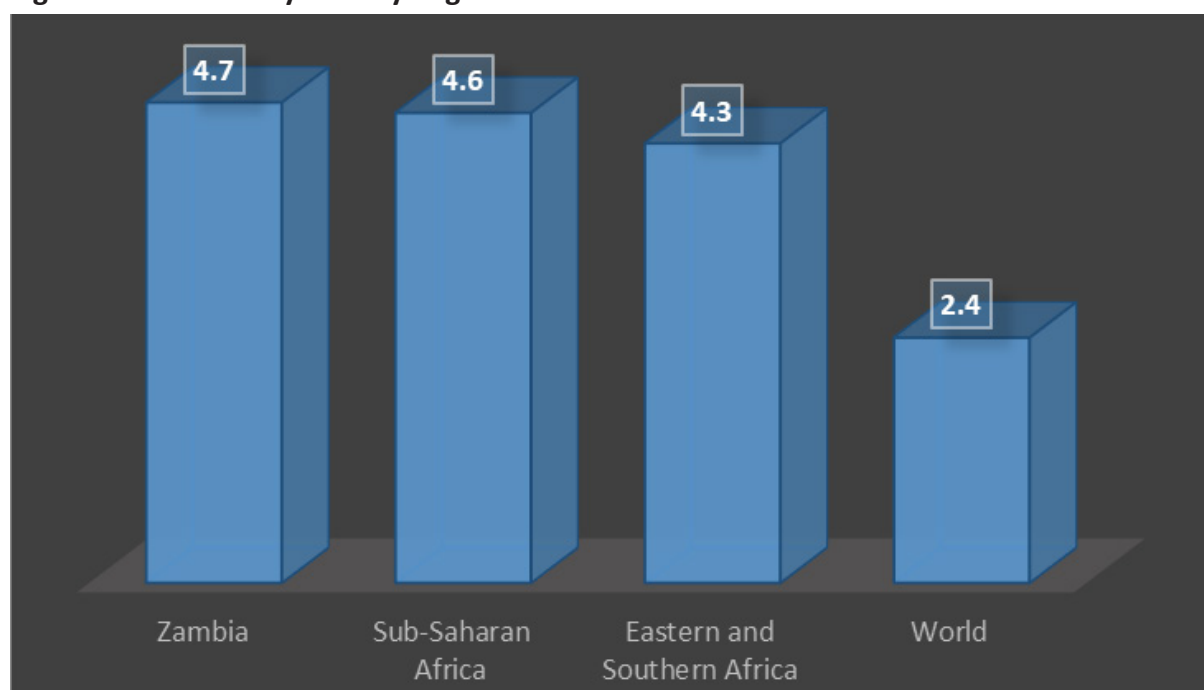
## 2.1 Health

Good health and well-being are central determinants and contributors of economic and human development. While Zambia's strategic objective on health as articulated in the Seventh National Development Plan 7NDP's was to transform the country into a nation of healthy and productive people, the Eight National Development Plan 8NDP adds the Social Protection dimension in the health sector. The 8NDP aspires to achieve universal health access through implementation of the National Health Insurance Scheme which had a coverage of 29% in 2020 (8NDP, 2022). Zambia's health sector interventions also contribute to SDG 3 on good health and well-being. These include strengthening public health programmes, expanding capacity to increase access to quality health care, enhance food security and nutrition, promoting private sector participation in health care delivery, and accelerating human resource outputs, recruitment, and retention (MoH, 2016). This section presents four (4) indicators on health drawn from the above interventions which are: fertility, birth spacing, maternal health and HIV and AIDS.

### 2.1.1 Fertility

Although the TFR has been dropping both nationally overall and in urban and rural areas, at 4.7 percent in 2018<sup>71</sup> it remains higher than the regional and global averages (figure 1). High levels of total fertility are particularly pronounced among adolescents. In 2018, 29 percent of adolescents ages 15-19 had begun childbearing.<sup>72</sup> In 2018, the TFR remains lower in urban areas (3.4 children per woman) than in rural areas (5.8 children per woman).<sup>73</sup> The TFR varies significantly by region, with it being particularly pronounced in the southern and northern parts of the country, e.g., the TFR ranges from a low of 3.4 children per woman in the province of Copperbelt and 3.5 in the province of Lusaka, to a high of 6.0 children per woman in Luapula (table 3). Fertility rates are significantly lower among those in higher wealth quintiles and those with higher levels of education.<sup>74</sup>

**Figure 1 Total Fertility Rate by Region**



Source: ZDHS, 2018 and World Development Indicators, World Bank

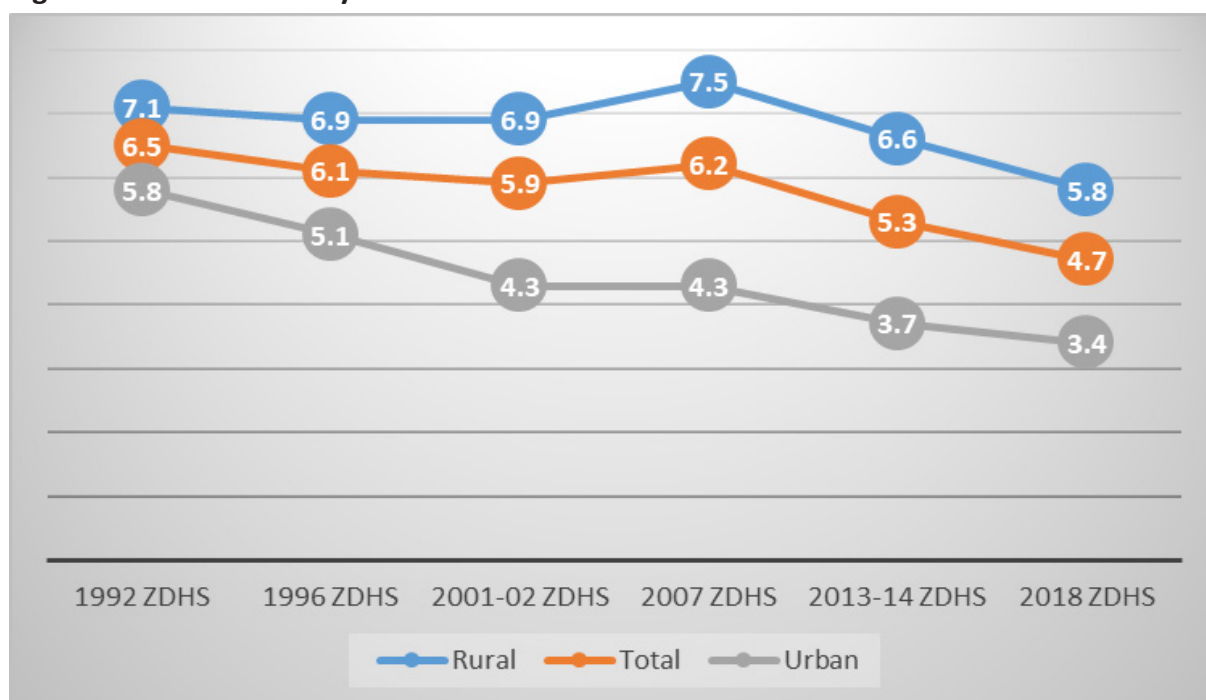
<sup>71</sup>Ibid.

<sup>72</sup>Ibid.

<sup>73</sup>Ibid.

<sup>74</sup>ZDHS, 2018.

**Figure 2 Trends in Fertility Rates Across Decades**



Source: ZDHS, 2018.

**Table 1 Fertility Rates per Province**

Province	Fertility Rate
Luapula	6.0
Muchinga	5.7
Northern	5.6
Eastern	5.5
Southern	5.5
Western	5.4
North-Western	4.9
Central	4.8
Lusaka	3.5
Copperbelt	3.4

Source: ZDHS, 2018.

Curbing high levels of fertility is important for several reasons including the fact that it can help slow down the high levels of population growth, thereby allowing the country to reap a demographic dividend in the form of a larger relative working-age to child-dependent population. Moreover, there is empirical literature which suggests that high rates of fertility significantly affect female labor force participation, especially among those age 20-39.<sup>75</sup> High levels of population growth also place significant stress on the capacity of the government to deliver. Moreover, to curb population growth, it is also vital to increase access to family planning; 42 percent of sexually active unmarried women and 20 percent of currently married women have an unmet need for family planning.<sup>76</sup> Enhancing access to reproductive health services and to family planning methods can help curb high fertility rates and address school desertion.

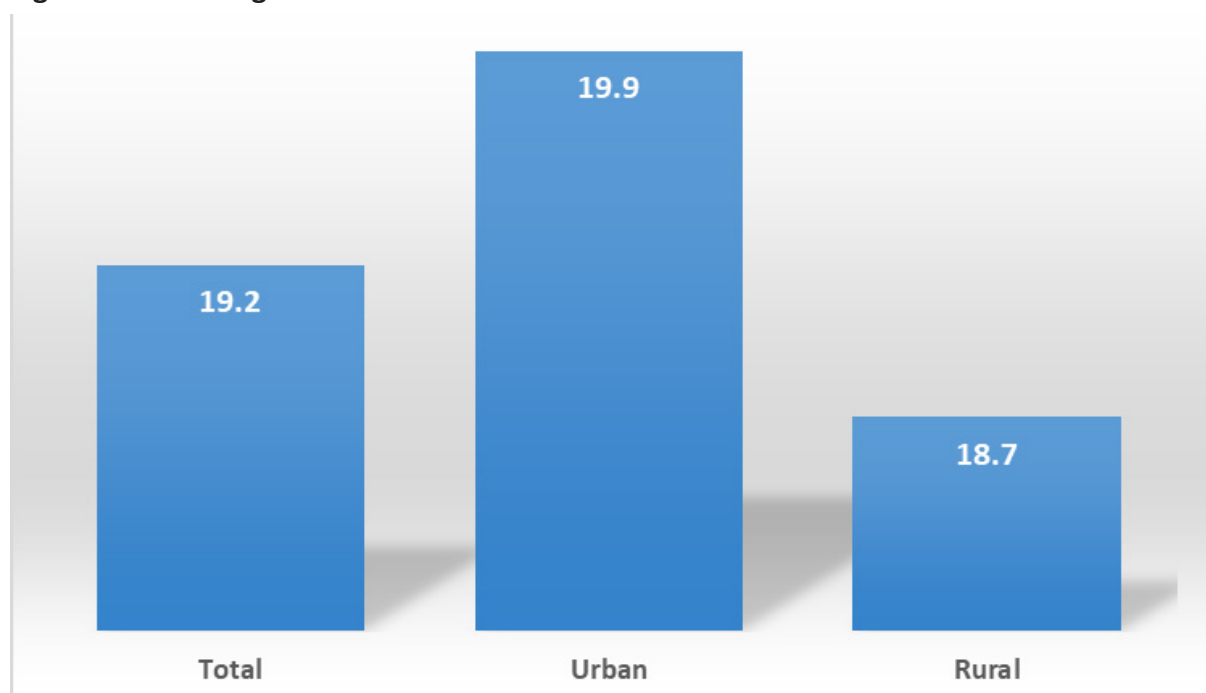
<sup>75</sup>Bloom, D. E.; Canning, D.; Fink, G. Finlay, J. 2007. "Fertility, Female Labour Force Participation, and the Demographic Dividend." NBER Working Paper No. 13583. Available at: [https://www.nber.org/system/files/working\\_papers/w13583/w13583.pdf](https://www.nber.org/system/files/working_papers/w13583/w13583.pdf)

<sup>76</sup>ZDHS, 2018.

### Teenage Pregnancies

**Childbearing in Zambia begins at a very early age.** Among women ages 20-49, the median age at first birth is 19.2.<sup>77</sup> An estimated 6 percent of those age 15 have begun childbearing; this number escalates exponentially with age, to 53 percent by age 19<sup>78</sup> (table 3). One contributing factor to teenage pregnancies is child marriage, which remains highly prevalent in Zambia, and is higher among girls than boys.<sup>79</sup>

**Figure 3 Median Age at First Birth**



Source: ZDHS, 2018.

**As of 2018, 9 percent of women were first married by age 15, compared with less than 1 percent of men.**<sup>80</sup> By age 18, the percentage of married women increased to 39 percent, and, by age 25, four out of every five women in Zambia were married.<sup>81</sup> In 2016, of the 15,222 teenage pregnancies officially recorded, the majority were at primary level.<sup>82</sup> Child marriage affects human capital accumulation because, as the literature suggests, it is associated with lower likelihoods of enrolling in secondary school and higher rates of childbirth.<sup>83</sup>

**However, on a positive note, the proportion of young women ages 15-19 who had children dropped by 3 percent, from 27 percent in 1992 to 24 percent in 2018 and the percentage pregnant with first child decreased from 6.6 to 5.1 in 2019 (table 4).** Moreover, among girls aged 15, those pregnant with the first child dropped from 3.4 in 1992 to 2.3 in 2018. To promote further reductions in teenage pregnancies, the government needs to adopt interventions to protect girls for sustained reduction. However, these findings indicate that adolescent-friendly and responsive family planning services are lacking in most schools in Zambia. Table 4 shows

<sup>77</sup>Ibid.

<sup>78</sup>Ibid.

<sup>79</sup>Ibid.

<sup>80</sup>ZDHS, 2018.

<sup>81</sup>ZDHS, 2018.

<sup>82</sup>Zambia Ministry of Education, Education Statistical Bulletin, 2016

<sup>83</sup>Wodon, Q.; Male, C.; Nayihuaba, A.; Onagurawa, A.; Savadogo, A.; Yedan, A.; Edmeades, J.; Kes A.; Neetu, J.; Murithi, L.; Steinhaus, M.; and Petroni, S. 2017. Economic Impacts of Child Marriage: Global Synthesis Report. Available at: [https://reliefweb.int/sites/reliefweb.int/files/resources/eicm\\_global\\_conference\\_edition\\_june\\_27\\_final.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/eicm_global_conference_edition_june_27_final.pdf)

## Zambia Gender Assessment

an increase in the percentage of girls aged 15 who had a live birth from 1.9 percent in 1992 to 4.0 percent in 2018. Similarly, table 5 shows that girls aged 15-19 who have begun childbearing increased from 5.3 percent in 1992 to 6.4 percent in 2018.

**Table 2 Pregnancy by Age 15**

ZDHS	% Who had a live birth	% Pregnant with first child	% Who have begun childbearing
1992	1.9	3.4	5.3
1996	1.9	2.6	4.5
2002	2.8	1.6	4.5
2007	3.0	2.9	5.8
2014	2.5	2.4	4.9
2018	4.0	2.3	6.4

Source: ZDHS, 1992-2018.

**Table 3 Pregnancy Age 15-19**

ZDHS	% Had a live birth	% Pregnant with first child	% Who have begun childbearing
1992	27.2	6.6	33.8
1996	23.9	6.8	30.7
2002	25.9	5.7	31.6
2007	21.7	6.2	27.9
2014	23.3	5.2	28.5
2018	24.1	5.1	29.2

Source: ZDHS 1992-2018.

Note

**Teenage pregnancy is one of the major factors affecting women's capacity to progress through the education system.** Moreover, issues of child marriage and teenage pregnancy are closely interrelated, as evidenced by a recent study conducted in Eastern Zambia.<sup>84</sup> Some of the existing reasons for the high teenage pregnancies in rural areas include lack of sex education in homes; lack of access to reproductive healthcare; high household financial pressure which forces some households to prioritize boys' education over girls; the application of customary law where child marriage remains a common practice; distance to schools especially and high number of weekly boarding facilities in rural schools which expose girls to sexual coercion and violence.<sup>85</sup>

**The GRZ has undertaken several interventions to support the human development of teen mothers and to encourage them to finish school.** One such program is the re-entry policy, which allows teen mothers to return to school after delivery. However, uptake of the re-entry policy is low, particularly in rural areas where less than half of teen mothers actually return to school.<sup>86</sup> From those children who drop out of school due to pregnancy, only 41.18 percent are readmitted back into school compared to 70.3 percent of those in secondary school.<sup>87</sup> Among the factors explaining the low uptake are lack of awareness of the policy, lack of care services for the child, stigma among teen mothers in participating in the program, and opposition of mission schools towards enrolling teen mothers.<sup>88</sup>

<sup>84</sup><https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0205523>

<sup>85</sup><https://thedocs.worldbank.org/en/doc/bb6dff3d48456de634276867c0ec578a-0380022021/original/CKEx-May-24-SSNs-and-GBV-Zambia.pdf>

<https://www.lusakatimes.com/2017/06/28/protect-abused-girls-weekly-boarding-facilities-govt-told/>

<sup>86</sup>FAWEZA, 2018.

<sup>87</sup>ESB, 2020

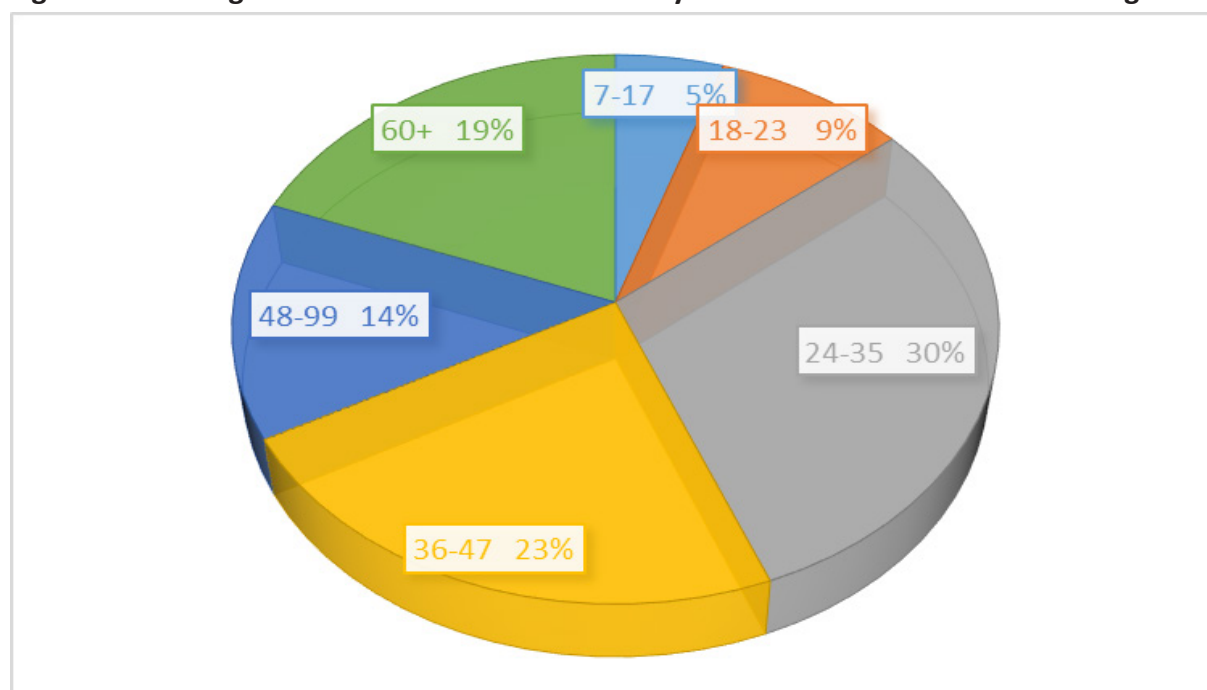
<sup>88</sup>Teacher interview data, 2022.



### 2.1.2 Birth Spacing

Encouraging birth spacing is essential to help improve the health outcomes of mothers and babies, as well as curb the high levels of fertility and population growth. In Zambia, the median birth interval is 38.3 months,<sup>89</sup> higher than the recommended minimum interval between pregnancies. The World Health Organization recommends at least 24 months spacing to reduce the risk of adverse maternal, perinatal, and infant outcomes.<sup>90</sup> In Zambia, 14 percent of births occurred less than the recommended 24 months after the preceding birth, 5 percent occurred 7-17 months after the preceding birth, and 9 percent occurred 18-23 months after the preceding birth (figure 4). Child spacing is longer in urban areas (44.9 months) than in rural areas (36.2 months), and it varies significantly across provinces<sup>91</sup>

**Figure 4 Percentage Distribution of Non-first Births by Number of Months since Preceding Birth**



Source: ZDHS, 2018.

**Table 4 Birth Intervals Per Wealth Quintile**

Background Characteristic	Months Preceding Birth					
	7-17	18-23	24-35	36-47	48-59	60+
Lowest	5.3	12.3	37.0	23.2	10.3	9.9
Second	4.4	10.6	35.4	24.1	12.3	13.2
Middle	4.0	8.3	28.5	23.8	16.0	19.4
Fourth	5.9	6.7	25.2	23.4	15.8	23.0
Highest	2.7	7.3	18.2	17.8	17.2	36.8
Total	4.6	9.4	30.2	23.3	13.8	18.7

Source: ZDHS, 2018.

**Child spacing significantly increases with levels of education and wealth.** According to the ZDHS, child spacing is 53.7 percent among women with a higher education compared to 36.7 among women with no education, and 50.3 months among women in the highest wealth quintile compared to 34.5 months among women in the lowest wealth quintile (table 6). The length of time between birth intervals is associated with a range of negative health outcomes: an analysis of 34 countries in Sub-Saharan Africa (SSA) found that children with a birth interval of less than 24 months had a 57 percent higher risk of infant mortality, compared to children

born within an interval of 24 to 36 months after the previous birth.<sup>92</sup>

**Increased access to contraceptives is one central way to extend the time interval between births.** However, even though the demand for family planning has increased from 45 percent in 1992 to 69 percent in 2018, only an estimated 35.4 percent of women ages 15-49 use contraceptives, and only 50 percent of currently married women use them. Moreover, only 16 percent of women ages 15-49, and 20 percent of married women, expressed having an unmet need for family planning. Increasing contraceptive prevalence rate, and addressing the unmet need for family planning, can contribute to spreading the intervals between births, especially among those women in the lowest wealth quintiles and with low levels of education.<sup>93</sup>

### 2.1.3 Maternal Health Care

**Pregnancy-related mortality stood at 278 deaths per 100,000 live births in 2018, a reduction from 398 deaths per 100,000 live births in 2013/14, while the MMR was recorded at 252 deaths per 100,000 live births.**<sup>94</sup> Childbearing at a very young age is associated with an increased risk of complications during pregnancy and childbirth, and higher rates of neonatal mortality. A meta-analysis of studies across SSA found that childbearing before 18 is associated with increased risk of maternal and perinatal mortality.<sup>95</sup> Access to antenatal care is also important in reducing maternal mortality,<sup>96</sup> and there is evidence from SSA which suggests that child marriage is associated with lower levels of maternal healthcare services.<sup>97</sup> Factors that are further contributing to the high levels of MMR in Zambia include long distance to health facilities, delays in receiving medical care in health facilities, and customary patriarchal practices which use financial leverage to condition when and where women access maternal health services.<sup>98</sup>

**The ZDHS shows that access to antenatal care increases with the mother's wealth and levels of education.** Moreover, 99 percent of women in urban areas, compared to 96 percent of women in rural areas, have access to antenatal care. Accessing antenatal care is critical to reducing pregnancy-related deaths and enables women to receive services promoting their own health, wellbeing, and that of their unborn child, during pregnancy.<sup>99</sup>

**Although levels of MMR and PRMM remain high, for the period 2017-2020, improvements were recorded in three of the four maternal health indicators:** (1) uptake of first antenatal coverage and postnatal services from a skilled health provider by women ages aged 15-49 increased to 97 percent in 2018 from 96 percent in 2015<sup>100</sup> (2) the proportion of expecting mothers delivering in a health facility increased from 67 percent in 2015 to 84 percent in 2018,<sup>101</sup> and the percentage of women receiving antenatal care from a doctor, or a nurse/midwife increased from 92 percent in 1992 to 96 percent in 2018.<sup>78</sup> (table 7). At 99 percent, the Copperbelt and Lusaka provinces recorded the highest numbers, while Luapula province, at 91 percent, recorded the lowest number.<sup>102</sup> Regarding the fourth maternal health indicator,

<sup>92</sup>Sanni Yaya, Olalekan A. Uthman, Michael Ekholuenetale, Ghose Bishwajit & Vissého Adjiwanou (2020) Effects of birth spacing on adverse childhood health outcomes: evidence from 34 countries in sub-Saharan Africa, *The Journal of Maternal-Fetal & Neonatal Medicine*, 33:20, 3501-3508, DOI: 10.1080/14767058.2019.1576623

<sup>93</sup>ZDHS, 2018.

<sup>94</sup>Ibid.

<sup>95</sup>ZDHS, 2018, and Gronvik and Sandoy, <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0204327>

<sup>96</sup>Adedokun, Yaya (2020), <https://archpublichealth.biomedcentral.com/articles/10.1186/s13690-020-00516-w>

<sup>97</sup><https://link.springer.com/article/10.1186/s12913-022-08117-9>

<sup>98</sup>Population Council, 2017.

<sup>99</sup>[ps://link.springer.com/article/10.1186/s12913-022-08117-9](https://link.springer.com/article/10.1186/s12913-022-08117-9)

<sup>100</sup>ZDHS, 2018.

<sup>101</sup>Ibid.

<sup>102</sup>Ibid.

‘first postnatal coverage of mothers’, there has been a steady increase, i.e., from 32 percent in 2007 to 63 percent in 2013-14, and to 70 percent in 2018. Despite this progress, the number of mothers who did not have any postnatal health check was high at 22 percent in 2018.<sup>103</sup>

**Table 5 Maternal Health Indicators**

Indicators	2017	2018	2019	2020
First antenatal coverage	74%	82%	83%	96%
Average antenatal visits	2.9	2.1	3.0	3.3
Institutional deliveries	53%	59%	64.4%	73.4%

Source: MNDP (2020: 31)

Note: Numbers reflect 2017-2020.

The positive trends in maternal health indicators are attributed to the positive impacts of ongoing complementary interventions to improve maternal and child health being implemented by the GRZ, with the support of cooperating partners (CPs). Notable interventions include GRZ policy which increased maternity leave from 90 to 120 days, Safe Motherhood Action Groups, community-based health, procurement of emergency obstetric and neonatal care equipment, training and mentoring of workers, maternal health reviews for action, access to safe blood transfusions, training and placement of skilled health workers, and enhanced supervision in facilities.<sup>104</sup>

#### 2.1.4 Illness and Disease

**Women are more vulnerable to being infected by HIV.** Among those 15-49, HIV prevalence is higher among women than men (14.2 percent versus 7.5 percent), according to the ZDHS. Among women age 15-24, HIV prevalence remains at 5.6 percent, compared to 1.8 among men in the same age group.<sup>105</sup> Factors which accentuate women and girls’ vulnerability to HIV include patriarchal cultural and societal norms related to household roles on women and male dominance, especially in matters related to sexual decision-making practices, combined with high risks of GBV that reduce women’s bargaining power in the use of family planning and sexual decision-making, and place women, especially adolescent girls and young women (AGYW), at increased risk of infection.<sup>106</sup>

**Ample literature exists that illustrate how HIV is influenced by overlapping structural factors that disadvantage women.** These include issues such as poverty, which push women to exchange sex for money, as well as patriarchal social norms that expose women to increased risk of sexual infections through encouraging sexual activity with multiple men.<sup>107 108</sup> A statement by the Joint United Nations Programme on HIV/AIDS (UNAIDS) Executive Director, Winnie Byanyima, highlighted that the HIV epidemic holds a mirror to society, revealing the severe inequalities facing women and girls.<sup>109</sup> This has been echoed in other statements, such as the one by University of Zambia Professor, Michael J. Kelly, who said, “*AIDS or no AIDS, women and men are essentially equal. Making that equality a lived reality is a major challenge for every individual, community, institution, and country. The epidemic has highlighted the tragedies that gender inequality can bring in its wake. But it also points to the need for*

<sup>103</sup>ZDHS, 2018.

<sup>104</sup>MNDP, 2020.

<sup>105</sup>ZDHS, 2018.

<sup>106</sup>USAID, Assessing HIV vulnerability in Priority Populations: A Community-based Formative Research in Zambia. Zambia Community HIV Prevention Program (Z-CHPP) Cooperative Agreement No. AID-611-A-00001 December 2016.

<sup>107</sup>Zambia National Health Policy, 2011.

<sup>108</sup>USAID, Assessing HIV vulnerability in Priority Populations: A Community-based Formative Research in Zambia. Zambia Community HIV Prevention Program (Z-CHPP) Cooperative Agreement No. AID-611-A-00001 December 2016.

<sup>109</sup>UNAIDS.

## Zambia Gender Assessment

*wholesale transformation of the social, economic, legal, and political structures of society to put an end to practices and attitudes that offend the dignity of women and men alike. Here, as in the sphere of poverty, the epidemic acts as a catalyst, calling on people and institutions across the world to create a more just society, characterized by respect for the basic principle that “all human beings are born free and equal in dignity and rights.”<sup>110</sup>*

### 2.1.5 Water Supply, Sanitation, and Hygiene

Zambia has made progress towards increasing access to water supply, sanitation, and hygiene (WASH), due to consistent public sector investments in the sector, as well as through expanding support with various developmental partners.<sup>111</sup> Nationally, access to an improved water source increased from 41.1 percent in 2007 to 70.7 in 2018 and access to improved sanitation facilities<sup>112</sup> increased from 41.9 percent in 2007 to 54.04 percent in 2018.

**Table 6 Access to Water and Sanitation**

INDICATORS	2007	2013/2014	2018
Access to an Improved Water Source (Households)			
National	41.9	63.5	70.7
Rural	19.6	47.1	57.4
Urban	82.2	89.3	91.1
Access to an Improved Sanitation/shared Facility (Households)			
National	37.5	44.5	54.0
Rural	18.4	26.2	37.7
Urban	71.8	73.2	79.0

Source: Original table for this publication using estimates from the World Health Organization (WHO) and the United Nations Children’s Fund (UNICEF) Joint Monitoring Programme for Water Supply, Sanitation and Hygiene, which incorporates data based on ZDHS surveys.

However, although there have been improvements in coverage, in both urban and rural areas access to clean sources of sanitation remains low. In 2018, access to improved sanitation stood at 54 percent nationally, at 37.7 percent in rural areas, and at 79 percent in urban areas. Likewise, access to clean sources of water, at 57.4 percent, remains low in rural areas.

**Access to unclean sources of water and sanitation have a large bearing on a range of human development outcomes;** access to poor WASH is linked to increased diarrheal diseases, malnutrition, elevated rates of stunting, and a higher risk of health problems and chronic diseases in adulthood. Access to unclean WASH is also associated with lower rates of school attendance.<sup>113</sup> In particular, a study in Zambia found that access to improved sanitation facilities was associated with higher rates of enrollment among girls, and reduced dropouts and levels of repetition, especially among girls.<sup>114</sup>

<sup>110</sup><https://fathermichaelkellyzambia.org/about-father-michael/2010>. Michael J Kelly received his PHD in child and educational psychology in 1974 and served as a senior lecturer and dean of the school of education in the University of Zambia in 1975. Born in Ireland, he lived in Zambia for over 50 years, and authored numerous books and research articles

<sup>111</sup>8NDP 2022-2026.

<sup>112</sup>Improved sanitation facilities are those designed to hygienically separate human waste from human contact and improved water sources are those designed to deliver safe water (WHO/UNICEF JMP Monitoring Definitions of Improved Water and Sanitation, 2022), <https://washdata.org/monitoring>

<sup>113</sup>World Bank, Reducing Inequalities in Water Supply, Sanitation, and Hygiene in the Era of the Sustainable Development Goals: Synthesis Report of the WASH Poverty Diagnostic Initiative. WASH Synthesis Report. World Bank, Washington, DC, 2017 And Dr Jean H Humphrey, Jean H., “Child undernutrition, tropical enteropathy, toilets, and handwashing,” The Lancet, 2009: [https://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(09\)60950-8/fulltext](https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(09)60950-8/fulltext)

<sup>114</sup>Agol, Harvey, 2018.

**Inadequate or insufficient access to WASH also has several gender implications, e.g., when water is not available on premises, women are much more likely to have to bear the burden and responsibility of fetching water.**<sup>115</sup> Increased water fetching responsibilities are in turn associated with a range of health outcomes. For example, a study on the health impacts of fetching water in Ghana, South Africa, and Vietnam found that those responsible for fetching water were more likely to report pain in multiple areas of the body in turn contributing to longer-term disabilities and musculoskeletal diseases.<sup>116</sup>

**One of the other core ways in which the WASH space remains heavily gendered is through inadequate access to menstrual hygiene management (MHM).** Although no nationally representative data on access to MHM in Zambia exists, a qualitative study conducted across six rural schools in the country found deficiencies in the facilities available to practice MHM and increased taboos surrounding menarche.<sup>117</sup> Lack of access to MHM has a series of implications in human development; it is associated with reproductive tract infections (RTIs)<sup>118</sup> and with school desertion.<sup>119</sup>

## 2.2 Education

**Low levels of educational attainment and literacy among women heavily disadvantage them, hampering their human capital accumulation and affecting their capacity to be absorbed into the labor market.** A study drawing from nationally representative data from across 13 countries in SSA, including Zambia, found a strong, positive association between female education and female labor force (FLF) participation.<sup>120</sup> Boosting girls' education can significantly increase FLF participation and contribute to helping equalize access to opportunities between men and women.

**Access to education remains a central contributor to an individual's human development,<sup>121</sup> but it also plays a mediating role in several socioeconomic indicators.** Access to education is associated with increased labor force participation,<sup>122</sup> with increased awareness on maternal health, thereby reducing the risks of under-five mortality<sup>123</sup> with an increased rate of private return<sup>124</sup> measured in terms of increases in lifetime earnings against the costs of education – and with an increase in a country's economic growth.<sup>125</sup>

**Moreover, access to high-quality education can also help foster and strengthen the social fabric of society;** it encourages respect for the environment, increases political awareness,

<sup>115</sup>World Bank, 2017.

<sup>116</sup>Geere, Bartram et al, 2018, <https://jogh.org/documents/issue201801/jogh-08-010406.pdf>

<sup>117</sup>UNICEF, 2017, <https://www.unicef.org/zambia/reports/advancing-girls-education-zambia-through-wash-school>

<sup>118</sup>Sumpter, Torondel, 2013.

<sup>119</sup>Ibid.

<sup>120</sup>Backhaus, Andreas & Loichinger, Elke. (2022). Female Labour Force Participation in Sub-Saharan Africa: A Cohort Analysis. Population and Development Review. 48. 10.1111/padr.12492.

<sup>121</sup>HDR, 2020, 6.

<sup>122</sup>Backhaus, Andreas & Loichinger, Elke. (2022). Female Labor Force Participation in Sub-Saharan Africa: A Cohort Analysis. Population and Development Review. 48. 10.1111/padr.12492.

<sup>123</sup>Bado AR, Sathiya Susuman A (2016) Women's Education and Health Inequalities in Under-Five Mortality in Selected Sub-Saharan African Countries, 1990–2015. PLoS ONE 11(7): e0159186. <https://doi.org/10.1371/journal.pone.0159186>

<sup>124</sup>Psacharopoulos, George and Patrinos, Harry Anthony, "Returns to Investment in Education: A Decennial Review of the Global Literature," 2018. World Bank Policy Research Working Paper No. 8402, Available at SSRN: <https://ssrn.com/abstract=3161163>

<sup>125</sup>Kolawole Ogundari, Titus Awokuse, "Human capital contribution to economic growth in Sub-Saharan Africa: Does health status matter more than education?", Economic Analysis and Policy, Volume 58, 2018, 131-140.



and helps contribute to combatting prejudices and protecting vulnerable populations, such as women, and racial and ethnic minorities.<sup>126</sup>

**The Zambian government has committed several efforts towards the provision of inclusive and equitable quality education for all, and as a result, gender parity in enrolment has nearly been achieved at primary school level.** However, although significant progress has been made in boosting women's participation and promoting gender equality across a range of indicators, there remain profound gender divides in secondary and tertiary education, as well as in adult literacy rates. In addition, gender gaps in women's access to the information and communication technology (ICT) sector, covered below, have been overlooked.

**This section examines gender divides in education according to early childhood education (ECE), primary, secondary, tertiary education, and adult literacy.** Throughout, there is an emphasis on increasing the levels of investment to help promote gender equality across the entire education pipeline, but especially in secondary education and above.

### 2.2.1 Early Childhood Education

**There is ample research showing how access to ECE plays a central role in the cognitive, social, and emotional development of a child.** Moreover, children's enrollment in ECE also reduces time women spend caring for children, and thus helps increase their participation in economic activities.<sup>127</sup> In 2013, the GRZ formalized the provision of ECE, and published The Zambia Education Curriculum Framework which called for children at the early education level to learn the following key competencies: social interaction skills, elementary pre-literacy and pre-numeracy skills, and fine and gross motor skills.<sup>128</sup> According to the 8NDP, the GRZ has created several ECE centers in primary schools, as well as recruited numerous ECE teachers.<sup>129</sup> Due in great part to this and the mainstreaming of ECE into the overall curriculum framework, total enrolment in ECE increased from 131,394 pupils in 2014 to 258,616 pupils in 2020 with more females being enrolled at 52.2 percent compared to males at 47.8. percent<sup>130</sup>

**Despite the increase, the enrolment rate, at 11.2 percent in 2020, remains low, and significantly below the target of universal access.**<sup>131</sup> Lack of access to ECE is attributed to several issues including inadequate and inappropriate infrastructure and long distances to ECE centers, especially in rural areas.<sup>132</sup> The low ECE enrollment rate in Zambia has implications for both children and mothers. The low levels of ECE enrollment have negative effects on children's cognitive development and preparedness for primary school. A study on the impacts of offering ECE in an urban area in Zambia found that enrollment was associated with better performance in assessments of task orientation, with increased letter familiarity, and increased transition into first grade.<sup>133</sup> Furthermore, low ECE enrollment means women spend more time caring for children, thereby reducing their participation in economic activities.<sup>134</sup> For instance, a study on providing subsidized ECC to mothers in Nairobi found that those provided ECC were,

<sup>126</sup>HDR 2020.

<sup>127</sup>Shelley Clark Et Al., "The Impact of Childcare on Poor Urban Women's Economic Empowerment in Africa," *Demography* 56, No. 4 (August 1, 2019): 1247–72, <https://doi.org/10.1007/S13524-019-00793-3>

<sup>128</sup>MESVTEE, 2013.

<sup>129</sup>8NDP.

<sup>130</sup>ESB, 2020

<sup>131</sup>8NDP

<sup>132</sup>Ibid.

<sup>133</sup>Zuilkowski, Stephanie & Fink, Gunther & Moucheraud, Corrina & Matafwali, Beatrice. (2012). Early Childhood Education, Child Development and School Readiness: Evidence from Zambia" *South African Journal of Childhood Education*, 2012 2. 20. 10.4102/sajce.v2i2.15.

<sup>134</sup>WBG 2022.



on average, 8.5 percent more likely to be employed.<sup>135</sup>

### 2.2.2 Primary Education

**Access to primary and secondary education remain a basic human right of every child and it plays an enormous contribution in human capital accumulation**, contributing to a more educated, more productive society, one with higher rates of LFP, and one which enables countries like Zambia to realize their full potential. As articulated in SDG target 4.1, the target is, *“by 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.”*<sup>136</sup>

**Zambia has made significant progress in attaining gender equality at the level of primary school enrollment.** In primary school, the gender parity index (GPI) is 1.03,<sup>137</sup> which means that, in terms of total gross attendance, there is a slightly higher number of female students 103 for every 100 boys. However, completion of primary school remains a challenge for girls, as does school dropout, and teenage pregnancy remains one of the major contributing factors. A 2021 study on predictors of teenage pregnancy in Zambia between 2007 and 2018 found that child marriage, less access to education, illiteracy, and levels of wealth were significant predictors of teenage pregnancy.<sup>138</sup>

**However, beyond the GPI, there remain significant gendered issues at the primary school level.** The 2020 Educational Statistical Bulletin shows that only 41.2 percent of primary school pupils who dropped out due to pregnancy were readmitted back into school. Moreover, statistics show that there are more girls than boys dropping out of upper primary school.<sup>139</sup> These impact on the grade 7 completion rate for girls which stands at 93.3 percent compared to 93.9 percent for boys and similarly for grade 12 completion rate for girls standing at 31.4 percent compared 36.4 percent for boys.<sup>140</sup>

**The proportion of females aged 16–18 who are out-of-school stood at 47 percent, compared to 34 percent among males.**<sup>141</sup> This partly explains McConnell and Mpuwaliywa’s (2015) findings that significantly, more girls than boys dropped out of school starting in Grade 6. With regards to completion rates among male and female learners in primary school, statistics indicate that the 97 percent completion recorded in 2017 reduced to 92 percent in 2021,<sup>142</sup> while in 2020, grade 7 completion rate stood at 93.3 percent for females compared to 93.6 percent for males.<sup>143</sup>

**Reasons for the high dropout rates of girls included high cost of education from grade eight** involving school fees, uniforms, books, and food; increased uptake of domestic and caretaking responsibilities; long distances to schools; and lack of washrooms with running water for girls in school.<sup>144</sup> To address these challenges, particularly high school fees, examination fees, and other levies required by schools, the GoZ has introduced free education for learners from

<sup>135</sup>Clark et al, 2017, <http://grow.research.mcgill.ca/pubs/gwp-05-2017.pdf>

<sup>136</sup>UNESCO, Sustainable Development Goal 4, 2022, [https://www.sdg4education2030.org/the-goal#:~:text=Sustainable%20Development%20Goal%204%20\(SDG%204\)%20is%20the%20education%20goal,lifelong%20learning%20opportunities%20for%20all.%E2%80%9D](https://www.sdg4education2030.org/the-goal#:~:text=Sustainable%20Development%20Goal%204%20(SDG%204)%20is%20the%20education%20goal,lifelong%20learning%20opportunities%20for%20all.%E2%80%9D)

<sup>137</sup>ESB, 2020

<sup>138</sup>Packer, Claire & Muntalima, Nelly-Claire & Langer, Ana & Mbizvo, Michael. (2021). Predictors of Teenage Pregnancy in Zambia Between 2007-2018. 10.21203/rs.3.rs-640287/v1.

<sup>139</sup>UNICEF, 2021.

<sup>140</sup>ESB, 2020

<sup>141</sup>ZDHS, 2018.

<sup>142</sup>MNDP, 2020; UNICEF, 2021.

<sup>143</sup>ESB, 2020

<sup>144</sup> Kelly, 1999; UNICEF, 2021.

## Zambia Gender Assessment

grades 1-12.<sup>145</sup> This is expected to ease the financial burden among households and contribute to reduced dropout rates among learners.

Despite the free education policy, factors such as cost of uniforms, long distance to schools, lack of washrooms with running water for girls still continue to negatively impact girls' participation, progression, and achievement in school. There is therefore a need for increased investment in girls' education and skills development, to increase female learners' participation, progression to higher education levels, and to boost their achievement in both rural and urban locations. The WBG supported GRZ programmes for girls' education through the Zambia Education Enhancement Project (ZEEP) and the Girls' Education and Women's Empowerment and Livelihood (GEWEL) project. There is a further need to develop programs to address the needs of boys who are out of school.

### 2.2.3 Secondary Education

**At secondary school, the GPI at 0.94 is much lower than primary school<sup>146</sup>** The encouraging start for girls' education observed at both ECE and primary levels is compromised in secondary school level; in 2018, the overall transition rate from primary to secondary school was 69.1 percent.<sup>147</sup> Table 9 shows a persistent gender gap as the dropout rate for girls remains high, and relatively stable over the years at above 1.5 percent for both the primary and secondary school levels from 2013 to 2016.<sup>148</sup> The dropout rates for boys across years significantly lower, and was reduced by nearly half, to 0.7 percent, in secondary school.<sup>149</sup>

**The female dropout rate for grades 8 – 12 stood at 1.8 percent for girls compared to 0.7 percent of boys.<sup>150</sup>** Girls are significantly more likely to drop out starting in grade six. As evidenced by recent research,<sup>151</sup> reasons for the high dropout rates among girls include the high costs of education including school fees, uniforms, books, and food; increased uptake of domestic and caretaking responsibilities; long distances to schools; early pregnancy, and lack of washrooms with running water for girls in school.<sup>152</sup>

**Table 7 Primary and Secondary School Drop-out Rates**

Year	Grade 1 - 7			Grade 8 - 12		
	% Male	% Female	% Total	% Male	% Female	% Total
2013	1.4	2.1	1.8	0.7	1.7	1.2
2014	1.5	2.1	1.8	0.6	1.8	1.1
2015	1.3	1.9	1.6	0.5	1.9	1.1
2016	1.3	1.8	1.5	0.7	1.8	1.2
2017	1.3	1.7	1.5	0.6	1.5	1.0
2018	1.4	1.9	1.7	0.7	1.7	1.2
2019	1.6	1.9	1.7	0.7	1.8	1.2
2020	1.6	2.0	1.8	0.7	1.8	1.2

Source: Education Statistical Bulletin, 2016; 2020

**There are issues around patriarchal social norms and societal taboos which contribute to the**

<sup>145</sup>Circular MoE/101/25/11 dated 8<sup>th</sup> December 2021 (Cited in MoE 18/17 dated 1<sup>st</sup> February, 2022)

<sup>146</sup>ESB, 2020

<sup>147</sup>Ibid.

<sup>148</sup>MNDP, 2020.

<sup>149</sup>Ibid.

<sup>150</sup>ESB, 2020

<sup>151</sup>McConnell, C., & Mpuwalyiwa, M. (2015). *Keeping girls in school: situation analysis for Zambia*. World Bank.

<sup>152</sup>Kelly, 1999; UNICEF, 2021; McConnell and Mpuwalyiwa's (2015)

**high drop-out rates that women face in secondary school.** These include a negative self-image and internalized self-perceptions of their own capabilities, societal norms which pressure women to be passive and submissive, as well as high public shaming and societal taboos, associated with menstruation.<sup>153</sup> For instance, a study in Ethiopia found that 58 percent of girls reported that their school performance declined after their first menstruation.<sup>154</sup> Moreover, evidence from Uganda also suggests that offering reusable sanitary pads to girls may contribute to decreases in school dropout rates for women.<sup>155</sup>

**Zambia has recognized the challenges associated with MHM, especially in rural areas.** The GRZ, CSOs and CPs are working together to respond to the menarche needs of adolescent girls. For instance, the NGO Copper Rose Zambia has two initiatives worth highlighting: Candid Pride Campaign and Zaane Women Empowerment Project, which have trained women MHM in sanitary pad sewing in 20 schools across five districts in Zambia.<sup>156</sup> The GRZ partnered with the WBG and, through the GEWEL project, has increased the grants under KGS to enable girls to meet the cost of sanitary towels.

#### 2.2.4 Tertiary Education

**Gender disparities are very pronounced at the higher education level.** Gender disaggregated data of student enrolments at university level reveals huge gender gaps in the science, technology, engineering and mathematics (STEM) fields.<sup>157</sup> While there is gender parity in humanities, business and education, female learners in STEM fields remained low. Enrollments rates in Public Universities in 2020 showed that 66.2 percent of males were enrolled in the school of natural resources compared to 33.8 percent of females; similarly, the school of technology only had 17.8 percent females compared to 82.2 percent of males; and the same scenario prevailed in the school of Mathematics and Natural Science with only 32.1 percent females compared 67.9 percent males. These disparities prompted the GRZ to direct all higher education institutions to implement equal opportunity, affirmative action interventions, across all academic disciplines.

**Access to tertiary education in Zambia has, historically, always been characterized by marked gender-imbalances.** For example, in 1993, female students at the University of Zambia accounted for only 20 percent of the overall student population.<sup>158</sup> This has changed in recent years, echoing global trends.<sup>159</sup> In 2020, significant progress had been made, with female students accounting for 48.4 percent of the total student population in Zambian universities; there were more female students in private (50.5 percent) than in public universities (45.9 percent).<sup>160</sup> The increasing number of female students enrolling at the tertiary level suggest that ongoing government interventions to promote gender equality at the higher education sector, delineated below, are likely working. However, the percentage of female participation in STEM fields remain low, and concerted efforts are required to increase women's participation in these fields.

**Gender disparities were also observed among the academic staff.** In 2020, out of the more

<sup>153</sup>Kelly, 1999.

<sup>154</sup>Tegegne & Sisay, 2014.

<sup>155</sup>Montgomery P, Hennegan J, Dolan C, Wu M, Steinfeld L, Scott L (2016) Menstruation and the Cycle of Poverty: A Cluster Quasi-Randomised Control Trial of Sanitary Pad and Puberty Education Provision in Uganda. PLoS ONE 11(12): e0166122. <https://doi.org/10.1371/journal.pone.0166122>

<sup>156</sup>Kaoma, 2018.

<sup>157</sup>GRZ, 2019.

<sup>158</sup>UNZA, 1993.

<sup>159</sup>UNESCO Institute for Statistics, 2022, [http://uis.unesco.org/sites/default/files/documents/f\\_unesco1015\\_brochure\\_web\\_en.pdf](http://uis.unesco.org/sites/default/files/documents/f_unesco1015_brochure_web_en.pdf)

<sup>160</sup>HEA, 2021.

## Zambia Gender Assessment

than 5,000 academic faculty across universities in Zambia, an estimated 73 percent are male and 27 percent female.<sup>161</sup> The huge gender gap for the university academic staff in favor of males is due to several socio-cultural factors. The minimum qualification to teach at a university in Zambia is a master's degree. However, barriers to entry into graduate level education in the form of gendered societal norms and increased pressure to get married, means that, compared to males, fewer females progress to the master's level.-

**To increase women's representation at the tertiary level, the government has implemented several interventions.** These include the Affirmative Action Policy in student enrolment, whereby public universities reserve 30 percent-of new admissions for female students, GRZ scholarships, and a Higher Education Student Loan Scheme, wherein 25 percent of university loans are reserved for females, and the remaining 75 percent are open to both genders.<sup>162</sup> The above interventions have helped to increase the proportion of female students in public universities to 48.4 percent, although, as indicated previously, pronounced gender gaps in STEM fields remain.

**The COVID-19 pandemic, which has affected the country since March 2020, significantly increased dropout rates; total student enrolment rates in Zambian universities were reduced by four percent in 2020.**<sup>163</sup> In addition, the number of students in public universities sponsored by the Higher Education Loans and Scholarship Board reduced by 21 percent between 2019 and 2020.<sup>164</sup>

### 2.2.5 Adult Literacy

**There are profound gender gaps in adult literacy in Zambia.** In 2018, adult literacy in the country was 66 percent for females and 82 percent for males. Adult literacy decreases with age, and the gender gap becomes even more pronounced as women age: women's literacy is at 76 percent among those age 15-19 and 58 percent among those age 45-49, as shown in table 9 (ZDHS, 2018). Moreover, the gender gap in literacy rate increases from 5.7 percent in the 15-19 age group to 19 percent in the 45-49 age group.

**Table 8 Adult Literacy by Age Category and Gender**

Age group	Male	Female
15 – 19	81.4	75.7
20 – 24	84.0	70.2
25 – 29	86.0	67.2
30 – 34	81.6	62.0
35 – 39	80.2	57.1
40 – 44	77.6	59.1
45 – 49	77.5	58.3
15 – 49	82.0	66.0

Source: ZDHS 2018.

<sup>161</sup>HEA, 2021.

<sup>162</sup>MoE, 1996; UNICEF, 2021.

<sup>163</sup>HEA, 2021.

<sup>164</sup>MoF, 2020.

### 3.0 ECONOMIC OPPORTUNITIES

#### Key Takeaways

- **Poverty levels remain significantly high, particularly among women and girls.** Poverty levels in Zambia remains at 54.4 percent, and, at 76.6, higher in rural areas, compared to 23.4 percent in urban areas.<sup>165</sup> Poverty is higher among women at 56.7 percent, compared to men at 53.8 percent. High poverty among women increases their lack of agency at home, and thus amplifies their vulnerability to GBV. The ZDHS revealed that 40.4 percent of women in the lowest wealth experienced violence, compared to 28.8 percent of women in the highest wealth quintile.

>>**Policy Options:** Scale up the implementation of the women's empowerment and Scale up the implementation of women's empowerment and livelihoods programs to enable more vulnerable women engage in income generating activities to reduce their economic vulnerability; Support the implementation and expansion of the social cash transfer plus programme interventions; and Enhance access to capital for women to enable them engage in viable economic activities

- **Female labor force participation (FLFP) remains low.** In 2020, male labor force participation was 43.7 percent, compared to 27.2 among women.<sup>166</sup> In 2020/2021, the situation worsened because of the COVID-19 pandemic and resulted in job losses in which women, at 29 percent, were more affected than men at 24 percent.<sup>167</sup> Women are mostly engaged in the informal sector, and experience very low returns from their businesses, making it difficult for them to effectively compete with the formal sector. They have limited business acumen which hinders their ability to effectively engage in the economic sphere. Moreover, lingering social norms and stereotypes regarding jobs that are considered to be male dominated, raise significant obstacles and limit the opportunities for women to engage in certain sectors.

>>**Policy Options:** Support vocational skills building and affirmative action programs to increase women's employability; Support mentorship programs for women to help combat social norms which prevent them from aspiring for non-traditional male dominated jobs; Support programs that provide opportunities for women to engage in meaningful entrepreneurial activities; Promote adult literacy programs so that women can increase their employability in the formal sector

- **Agriculture, forestry, and fisheries employ about 53 percent of women and 55 percent of men.**<sup>168</sup> The large proportion of agricultural production that is attributable to women makes them important agents in agricultural markets. However, women face several cultural and economic barriers in their access and control over productive resources, which remain critical elements in determining a farmer's capacity to adopt technologies. Policy measures need to be put in place to harness the potential of women to fully contribute to agricultural production.

>>**Policy Options:** Put in place deliberate measures to promote women's access to farming technology and extension services to further enhance their agriculture production; Support training in leadership and basic numeracy for women farmers; Enhance agriculture policies to provide women with access to agriculture technologies such as irrigation equipment, to reduce their dependence on rain fed agriculture; Support the provision of an expanded digital literacy and business development skills programme for women

- **Social Protection:** Most women are employed in the informal sector which has, until recently, not included access to social security and health insurance, thus increasing their vulnerability. With the revision of national laws and policies to help expand access to social security and health insurance among those in the informal sector, this has changed.

>>**Policy Options:** Support the expansion and implementation of social security and national insurance to expand services to those in the informal sector where most women work; Strengthen the implementation of the Constituency Development Fund (CDF) guidelines to ensure that the 20% allocated to women and other vulnerable groups is used accordingly, and Simplify processes for women's access to empowerment funds such as the CEEC and CDF

<sup>165</sup>Living Conditions Monitoring Survey, 2015.

<sup>166</sup>2020 Labour Force Survey, <https://www.mlss.gov.zm/wp-content/uploads/2022/03/2020-Labour-Force-Survey.pdf>

<sup>167</sup>Zambia High Frequency Phone Surveys.

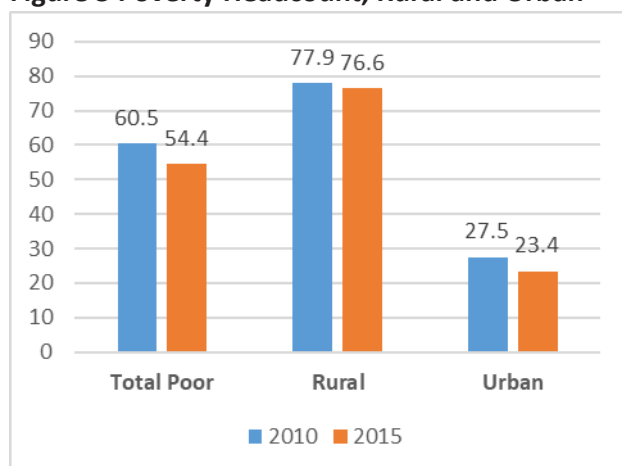
<sup>168</sup>LCMS, 2015. [https://rise.esmap.org/data/files/library/zambia/Documents/Clean%20Cooking/Zambia\\_LCMS%202015.pdf](https://rise.esmap.org/data/files/library/zambia/Documents/Clean%20Cooking/Zambia_LCMS%202015.pdf)

### 3.1 Poverty Among Women and Girls

**COVID-19 worsened the socio and economic situation in Zambia, which was already experiencing high poverty levels.** In 2020, Zambia's gross domestic product (GDP) contracted by 7.7 percent, compared to pre-COVID trend predictions estimated 2017–2019. Industries such as the arts, entertainment, and recreation sectors saw the worst shock.<sup>169</sup> Headcount poverty worsened by 2.2 percent, the poverty gap by 2 percent, and income inequality, as measured by the Gini, increased by 1 percent. In addition, the closing of schools resulted in higher private consumption needs for vulnerable households.<sup>170</sup> Poor households, especially women, were forced to reduce the portion of their meals or the number of meals to cope with the economic effect of the pandemic.<sup>171</sup>

**Poverty is more prevalent among female-headed households compared to male-headed households, in both rural and urban areas.**<sup>172</sup> The Gini coefficient, which measures income distribution in the country, is over 0.57,<sup>173</sup> and poverty levels, at 54.4 percent, remain significantly high, and are significantly higher in rural areas; 76.6 percent in rural areas, compared to 23.4 percent in urban areas. Moreover, out of the 54.4 percent, an estimated 40.8 percent of the population are extremely poor.<sup>174</sup> Poverty is higher among women, 56.7 percent, compared to men, 53.8 percent. Even though poverty has declined in the past decades from 60.5 percent in 2010 to 54.4 percent in 2015, Zambia remains as one of the countries with highest levels of poverty.

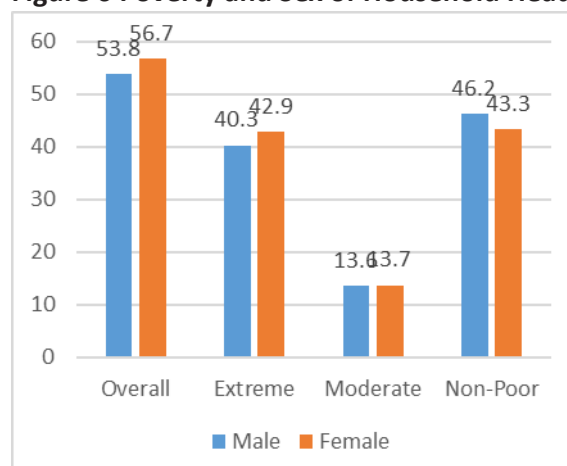
**Figure 5 Poverty Headcount, Rural and Urban**



Source: LCMS, 2015.

Note: Percentage distribution of the population, 2010 and 2015.

**Figure 6 Poverty and Sex of Household Head**



Source: LCMS, 2015

**High poverty among women decreases their agency at home and increases their vulnerability to GBV.** According to the 2018 ZDHS, 40.4 percent of women in the lowest wealth quintile experienced violence, compared to 28.8 percent of women in the highest wealth quintile. A study looking at data from 15 countries in SSA found that, on average, IPV decreased with

<sup>169</sup>Kalikeka, M., M. Bwalya, K. Adu-Ababio, K. Gasior, D. McLennan and P. Rattenhuber (2021). 'Distributional Effects of The Covid-19 Pandemic in Zambia'. WIDER Policy Brief 2021/2. Helsinki: UNU-WIDER.

<sup>170</sup>Ibid.

<sup>171</sup>COVID-19 Economic Effect 24 UNCTAD Research Paper No. 79.

<sup>172</sup>8NDP.

<sup>173</sup>This measures household income distribution using an index of inequality.

<sup>174</sup>Living Conditions Monitoring Survey, 2015.



increased levels of men and women' education and household wealth.<sup>175</sup> The 8NDP identified inequitable access to education and productive resources such as land, household labor, and women empowerment programs, among others, as factors contributing to widening gender disparities across different levels of economic opportunities. Moreover, patriarchal, societal norms, and taboos also significantly limit access to education and public services among female-headed households.<sup>176</sup>

### 3.2 Labour Force

**Participation in the labor market in Zambia is gendered.** In 2020, FLFP was estimated at 27.2, while male labor force participation was estimated at 43.7.<sup>177</sup> Overall, women continue to be underrepresented in the workforce. In 2020, the Labour Force Survey showed more men than women participating in both the formal and informal sectors. Of the employed population, males account for 60.2 percent of the total population, while females account for 39.8 percent. Males account for 67.8 percent of formal employment while females account for 32.2 percent. In the informal sector, males and females comprised 57.5 percent and 42.5 percent, respectively.<sup>178</sup> Women often occupy jobs considered to be gender appropriate, raising barriers to entry across several professions and resulting in low participation of women in traditionally male-dominated industries. This gendered pattern is also replicated in rural and urban areas with labor force participation rate is being higher in urban areas, at 49.1 percent, compared to rural areas, at 22.4 percent.<sup>179</sup>

**Table 9 Labor Force Participation Rate by Gender**

Year	% Total	% Male	% Female	Gender gap
2018	35.1	45.1	26.0	19.1
2019	35.3	44.8	26.7	18.1
2020	35.0	43.7	27.2	16.5

Source: Labour Force Survey reports.

**Men are more likely than women to work in managerial and professional occupations, e.g.,** an estimated 54.1 percent of those working as managers are male, compared to 45.9 percent of women. Moreover, 54.6 percent of professionals are male vs. 45.4 percent of females. Closing the gender gap in labor force participation could increase the country's GDP by increasing the value of its human capital. In SSA, a study estimated that a 25 percent reduction in LFPR gender gaps could boost the region's aggregate GDP by 2.2 percent by 2025.<sup>180</sup>

<sup>175</sup>Stöckl, H., Hassan, A., Ranganathan, M. et al. Economic empowerment and intimate partner violence: a secondary data analysis of the cross-sectional Demographic Health Surveys in Sub-Saharan Africa. BMC Women's Health 21, 241 (2021). <https://doi.org/10.1186/s12905-021-01363-9>

<sup>176</sup>8NDP.

<sup>177</sup>Zambia Labour Force Survey 2020 0

<sup>178</sup>Zambia Labour Force Survey 2020.

<sup>179</sup>Ibid.

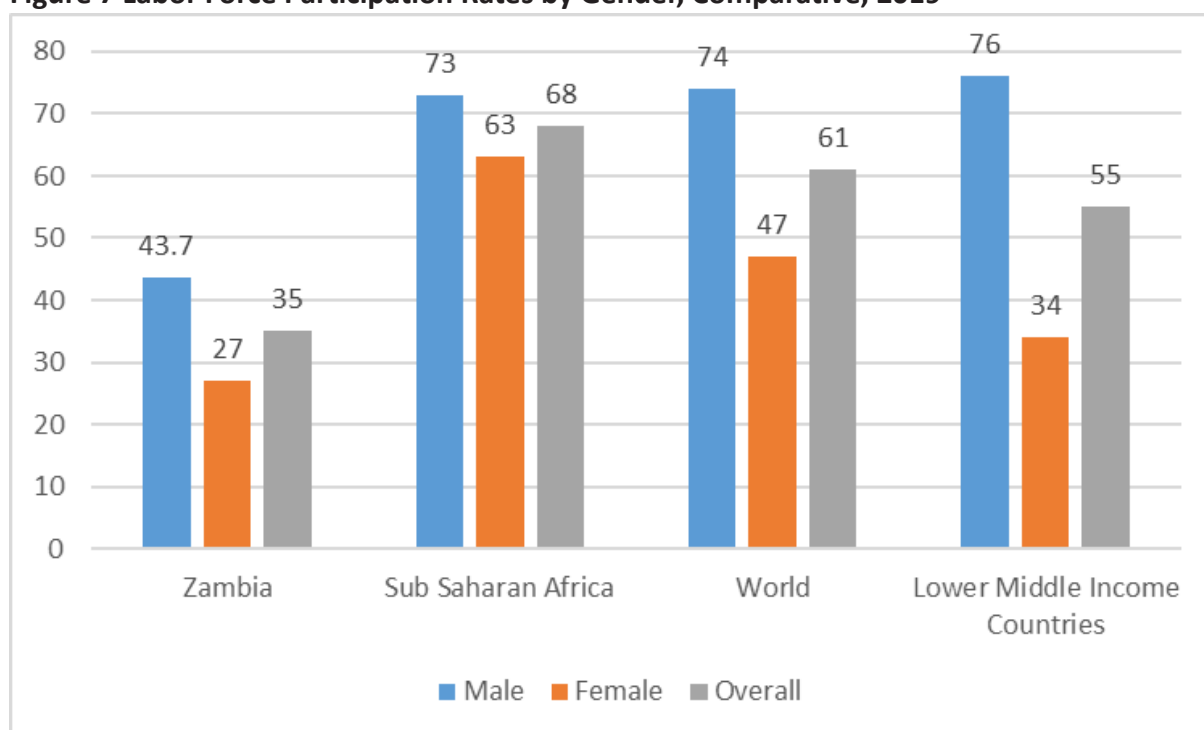
<sup>180</sup>[https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms\\_557245.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_557245.pdf)

**Table 10 Gender Representation in the Labor Force**

Item	Total%	Male%	Female%	Rural%	Urban%
Population	100	48	52	57	43
Working Age Population 15 yrs. or older	100	47.2	52.8	52.9	47.1
Labor Force	35.0 <sup>181</sup>	43.7	27.2	22.4	49.1
Youth (LF)	54.5 <sup>182</sup>	57.2	42.8	35.1	64.9
Employed (Market production activities)	100	60.2	39.8	36.2	63.8
Youth Employed (Market production activities)	100	58.9	41.1	35.1	64.9
<b>Formal/Informal Sector</b>					
Formal Sector	100	64.9	35.1	19.7	80.3
Informal Sector	100	59.7	40.3	36.7	63.3
Household	100	49.8	50.2	50.9	49.1
<b>Type of Employment</b>					
Formal Employment	100		32.2	22.1	77.9
Informal Employment	100	57.5	42.5	38.2	61.8

Source: LFSR, 2020.

**Figure 7 Labor Force Participation Rates by Gender, Comparative, 2019**



Source: Original figure for this publication, based on data from the Global Findex Database 2021.

**Women are mostly engaged in the informal sector where they experience very low returns from their businesses.** They are restricted in the skills and qualifications they build, making it difficult for them to compete with the formal sector. Gendered notions regarding jobs considered to be male-specific further raise barriers to entry for women who may have the

<sup>181</sup>Labour force participation rate is a ratio of the labour force to the working-age population expressed as a percentage. It measures the country's working-age population that engages actively in the labour market, either by working or looking and available for work relative to the population of the working-age

<sup>182</sup>Youth labour force participation rate is a ratio of the labour force ages 15 – 35 to the working population expressed as a percentage

appropriate skills and capacity to engage in such sectors.<sup>183 184</sup> Since 2017, the gender gap in labor force participation has remained relatively stable. In 2020/2021, the situation of women worsened because of the COVID-19 pandemic when estimated 29 percent of women lost their job, compared to 24 percent men.<sup>185</sup>

### 3.3 Women in Agriculture

**Small scale farming is the main source of income and employment for most Zambians, in both the formal and informal sectors.** About 35.5 percent of women, and 64.5 percent of men work in agriculture, forestry, and fisheries.<sup>186</sup> Despite their active participation in the agriculture sector, women in agriculture face a series of cultural barriers in their access and ownership over productive resources, such as labor, which remain critical elements in determining a farmer's capacity to adopt technologies.<sup>187</sup> Culturally sensitive policy measures need to be put in place to battle gendered dynamics and offer them the tools to increase their contribution towards food production among others.

**Although not Zambia-specific, there is ample evidence documenting the economic benefits of bridging the gender gap in agricultural productivity across SSA.** A review of the benefits of eliminating the gender gap in agricultural productivity in Ethiopia, Malawi, Rwanda, Uganda, and the United Republic of Tanzania found that it could raise crop production by 19 percent across all five countries, and significantly boost GDP. In Ethiopia, for instance, bridging the gender gap in agricultural productivity could translate into a \$221 million increase in agricultural GDP. In Rwanda, it is estimated that bridging the gap in agricultural productivity could increase overall GDP by \$419 million in Rwanda and lift as many as 238,000 people per year over a 10-year period.<sup>188</sup>

### 3.4 Commerce, Trade and Industry

Participation of women in Commerce, Trade and Industry has improved in recent years with women more women participating in the wholesale and retail trade at 55.6 percent compared to men at 44.4 percent. However, women's participation still remains low in some sectors. In the mining sector, women's participation remains low at 7.8 percent compared to 92.2 percent of men and this trend is similar in the manufacturing sector which only has 29.4 percent women's participation compared to 70.6 percent of men. Most women participating in the mining sector are clustered in the Artisanal and Small-Scale Mining (ASM) sector. A study on Artisanal Small-Scale Mining<sup>189</sup> revealed that out of all the mines owned in the ASM sector, only 17 percent were owned by women and the remaining 83 percent were owned by men. The involvement of women in Zambia's ASM is hindered by a number of challenges which include limited education, lack of mining licenses, lack of information, inadequate financial support to enable women to procure basic mining equipment and cultural norms that lower the status of relative to that of men, gender-based violence and occupational health risks. Subsequently, very few women are engaged as suppliers and subcontractors.

<sup>183</sup><https://www.un.org/womenwatch/daw/egm/equalsharing/Final%20report%20EGM%2010%20Feb.pdf>

<sup>184</sup><https://www.un.org/womenwatch/daw/egm/equalsharing/Final%20report%20EGM%2010%20Feb.pdf>

<sup>185</sup>Zambia's High Frequency Surveys.

<sup>186</sup>LFS, 2020.

<sup>187</sup>Agnes Andersson Djurfeldt, Ellen Hillbom, Wapulumuka O. Mulwafu, Peter Mvula, Göran Djurfeldt, "The family farms together; the decisions, however, are made by the man," Matrilineal land tenure systems, welfare and decision making in rural Malawi, Land Use Policy, Volume 70, 2018, 601-610. ISSN 0264-8377

<sup>188</sup>UN Women, Policy Brief No. 11, The gender gap in agricultural productivity in sub-Saharan Africa: Causes, costs and solutions, 2019.

<sup>189</sup>Study on Artisanal Small Scale Mining, 2019

In this new era of technological expansion, which includes a surge in digital technology, smart phones remain essential to enhance the connectivity of users to numerous internet platforms, to facilitate mobile banking, and to increase inclusive human development. For instance, a study of 48 countries in SSA between 1990 and 2014 found that digital technology, measured by ICT indicators including rate of fixed and mobile telephone users and fixed broadband have positive effects on levels of financial inclusion.<sup>190</sup> Lack of access to ICT also has wide-ranging consequences for human development. A study of 49 countries in SSA found that policies designed to boost ICT are associated with significant increases in human development in the form of health, knowledge, and access to basic living standards.<sup>191</sup> In line with SDG Target 9.c, which aims to “significantly increase access to information and communications technology and strive to provide universal and affordable access to the internet in least developed countries,”<sup>192</sup> the GRZ has demonstrated a growing commitment to increasing access to affordable and efficient ICT infrastructure.

Moreover, given ongoing global threats including the COVID-19 pandemic, access to digital technology remains key, as it facilitates access to the internet. In 2018, 53.5 percent of Zambia’s population age 10 and above used a mobile phone, with the highest percentage of users found in urban areas, at 71 percent, compared to 42.1 percent in rural areas.<sup>193</sup> In terms of ownership of a mobile phone, 56.9 percent of males above 10 owned a phone, compared to 50.9 percent of women. With regards to gaps according to the gender head of the household, 76.7 percent of male-headed households owned a mobile phone, compared to 64.9 per cent of female-headed households.<sup>194</sup>

ICT knowledge and devices are a prerequisite for modern commerce because of the digitalized nature of doing business. A good example is the funding under CEEC which requires applications to be submitted electronically. Deliberate measures need to be put in place to enable women not only gain knowledge on how to use ICT for business but should also own the required ICT equipment for them to effectively utilize digitalized business platforms.

### 3.5 Social Protection

Fewer women (27.2 percent) have an insurance scheme compared to 72.8 percent of men and uptake of pension services is higher among men at 64.7 percent compared to women and 35.3 percent. Women comprise most of the informal sector workforce due to low qualifications resulting from historical preferences of the male over the female child in education.<sup>195</sup> Due to low income earned from this sector, most women have not been able to access pension or insurance schemes. During the COVID-19 pandemic, the informal sector experienced more challenges than the formal sector because of limited insurance mechanisms. Women in rural areas are generally victims of social exclusion, inter alia, distances, or limited access to social amenities and trading centers. Until recently, access to social protection among those in the

<sup>190</sup>Jean-Claude Kouladoun, Muhamadu Awal Kindzeka Wirajing, Tii N. Nchofoung, Digital technologies and financial inclusion in Sub-Saharan Africa, Telecommunications Policy, Volume 46, Issue 9, 2022, 102387, ISSN 0308-5961, <https://doi.org/10.1016/j.telpol.2022.102387>

<sup>191</sup>Simplice A. Asongu, Sara Le Roux, “Enhancing ICT for Inclusive Human Development in Sub-Saharan Africa,” Technological Forecasting and Social Change, Volume 118, 2017, 44-54. SSN 0040-1625, <https://doi.org/10.1016/j.techfore.2017.01.026>

<sup>192</sup>[https://stats.unctad.org/Dgff2016/prosperity/goal9/target\\_9\\_c.html](https://stats.unctad.org/Dgff2016/prosperity/goal9/target_9_c.html)

<sup>193</sup>Zambia Information and Communications Technology Authority (ZICTA), 2018. National Survey on Access and Usage of Information and Communication Technologies by Households and Individuals: A Demand Side Assessment of Access and Usage of ICTs in Zambia.

<sup>194</sup>Zambia Information and Communications Technology Authority (ZICTA), 2018. National Survey on Access and Usage of Information and Communication Technologies by Households and Individuals: A Demand Side Assessment of Access and Usage of ICTs in Zambia.

<sup>195</sup>Choi and Hwang, 2015; Wang, 2000.

informal sector was limited, exposing those in the sector to heightened risks and vulnerability. Expansion of social protection services plays a critical role in helping fulfill human rights, reducing poverty and inequality, and supporting inclusive growth by promoting a wide range of activities (policies and programs), which aim to protect and promote the welfare and livelihoods of the poorest and those most vulnerable to risks and shocks. It also contributes to economic growth by raising labor productivity and enhancing social stability.

**In times of economic crisis and increased poverty, those most vulnerable, including women, are exposed to economic and social hardship, making social protection interventions imperative.** The COVID-19 Future of Business Survey found that the business closure rate as of May 2020 in SSA was 34 percent for those businesses owned by men compared to 43 percent for those businesses owned by women.<sup>196</sup> There is also an accumulating body of evidence suggesting that GBV cases escalated during the COVID-19 pandemic, with women being the main victims.<sup>197</sup>

**Specific measures have been put in place by the government to improve the social protection of its citizens.** For instance, workers in the informal sector are now able to subscribe to the National Pensions Security Authority. In addition, the National Insurance Act No. 2 of 2018 provides universal health coverage and allows for people who are self-employed, including in the informal sector, to register as members. This is important, as females make up 29 percent of unpaid family workers.<sup>198</sup> Furthermore, in 2022, the GRZ increased the social cash transfer from 880,539 beneficiary households in 2021 to 974,160 households; the CDF from K1.6 million per constituency to K25.7 million; free education coverage from grade 8 to grade 12; and recruited 11,276 health workers and 30,496 teachers.<sup>199</sup> The SCT value was increased from K150-K200 per month and from K300-K400 for households with a severely disabled member. The 2023 budget proposes to increase the budget for social protection from 3.6 percent (2022) to 4.9 percent of the total budget.<sup>200</sup> In the short- to medium-term, these measures are likely to help alleviate poverty, especially among unpaid family workers, where woman make up 29 percent of the population.

<sup>196</sup>Goldstein, M.; Martinez, P.; Papineni, S.; and Wimpsey, J. 2020. "The Global State of Small Business during COVID-19: Gender Inequalities." World Bank Blogs. Full Results Forthcoming. Available at: <https://blogs.worldbank.org/developmenttalk/global-state-small-business-during-covid-19-gender-inequalities>.

<sup>197</sup>Partner Relations Team, 2020.

<sup>198</sup>LCMS, 2015.

<sup>199</sup>MCDSS, 2022.

<sup>200</sup>Policy Monitoring and Research Centre, National Budget Analysis, 2023.

## 4.0 ACCESS AND CONTROL OVER ASSETS

### Key Takeaways

- **Women's access and control over land remains limited.** Despite an enabling policy and legal framework for statutory land with an affirmative action component aimed at increasing women's access to land, women's access to and control over land is still limited due to restricted awareness and lack of finances.<sup>151</sup> Furthermore, women's access to land is further conditioned by social and cultural norms threaded deep into the social fabric of Zambian society and bestow land ownership to men.

**>>Policy Options:** Enhance the implementation and dissemination of the National Land Policy which has affirmative action programs to incentivize women to have access and control over land (Statutory); Support the ongoing traditional land documentation and registration processes to increase women's inclusion on the land certificates; Strengthen robust collection of disaggregated data and monitoring the implementation of the land.

- **Ownership and control over other assets by women in Zambia remain low at 17 percent.** Women's ownership of assets is further compounded by property grabbing from widows, which occurs after the loss of a spouse

**>>Policy Options:** Support low collateral credit facilities that can be more accessible to women; Strengthen the implementation of the Intestate Succession Act to help curb instances of property grabbing from widows

- **Women's financial inclusion remains lacking.** Although financial inclusion remains a central element for combating poverty and income inequality,<sup>201</sup> there are notable gender differences in access to financial services. Although financial inclusion among women increased from 57 percent in 2015 to 67.9 percent in 2020, they still lag men, whose financial inclusion increased from 61.3 percent in 2015 to 71.2 percent in 2020.<sup>202</sup> Drivers of the gender gap are a) women's lower earnings, with consequent lower ability to save; b) women's lower access to key sources of collateral, such as land; c) a lack of financial products that are specifically targeted at women.

**>>Policy Options:** Support financial literacy programs for women; Simplify processes that provide access to finance; Support creation of products that provide capital to female; entrepreneurs on much more affordable terms than what is currently being offered; Strengthen the village banking model as an entry point for women's access to financial services; Support cooperation between the World Bank, Central Bank, Financial Institutions to develop user friendly services

### 4.1 Land Ownership and Control

**Access to land remains a central asset in communities in Zambia because it offers economic stability, provides social and financial benefits, and can be used as collateral to obtain capital.** Land administration is divided into statutory and customary land. Regarding **statutory land**, an enabling policy and legal framework exists to help guide its administration. The policy framework includes a strong affirmative action component directed at increasing land ownership among women. However, women's access is still limited, due to lack of finances and awareness of their rights.<sup>153</sup> According to the latest ZDHS, 32 percent of men own land either alone or jointly, compared to 26 percent of women. With the revised Land Policy now operational, there is need for strengthened collection of disaggregated data on land ownership as this will also help to monitor the implementation of the Land Policy.

**Customary land tenure is provided under section seven of the Lands Act of 1995; however, land allocation under customary law does not have allocation guidelines and customary land**

<sup>202</sup>FinScope, 2020.



is variously administered at the discretion of traditional leaders, usually favoring household heads, which are usually men.<sup>203</sup> Women's access to land is also conditioned by social and cultural norms which usually bestow land ownership on men, e.g., a study undertaken in the Central province<sup>204</sup> of Zambia revealed that 75 percent and 58 percent of men and women respectively had obtained land from their traditional leaders. In the Central province, from a total of 538 land parcels that were surveyed across 11 villages, men owned 286 parcels, females 97 parcels and 155 parcels were jointly owned.<sup>205</sup> In another study in the Eastern province, the heads of the village indicated that consent from a husband is required in order for a married woman to obtain land. In a patrilineal system, land belongs to the man's family and technically, women are not entitled to land ownership; descent and inheritance pass through sons or other male relatives.<sup>206</sup> In matrilineal systems, where land is inherited through the female lineage, women's access to land remains low because men retain access to inputs.<sup>207</sup> One of the reasons for this is the existence of patriarchal systems in customary land administration.

**There are several ongoing initiatives that promote land registration of customary land and are encouraging women to be included on the land registration certificate.** Having a woman's name on the land registration certificates reduces chances of women from being deprived of land, especially after the death of her spouse. Further research is required to understand the obstacles of statutory and customary land tenure systems that prevent women from owning land.

## 4.2 Control over Assets

**Ownership and control of assets, such as a house, provide multiple benefits to the owner, including a secure place to live, a source of livelihood, as well as collateral for accessing loans.** However, women continue to be underrepresented in asset ownership. For instance, 17 percent of men own a house alone, compared to only 8 percent of women. When it comes to joint ownership, women, at 22 percent, are more likely than men, at 14 percent, to share ownership of a house.<sup>208</sup> These are significantly below the regional estimates: across SSA, 43 percent of women, and 55 percent of men, own a house, either alone or jointly, and 13 percent of women, and 36 percent of men, are sole homeowners.<sup>209</sup> Equitable access to assets is central to promote women's economic empowerment: a 2019 study in Pakistan found that ownership of assets among women increases their decision-making power in agricultural production, boosts their access to labor, allows for more efficient time management, and promotes greater control over household expenditure decisions.<sup>210</sup>

**Access to a title deed is central to securing access to land tenure, and to leverage or liquidate**

<sup>203</sup>World Bank, 2022.

<sup>204</sup>Bwalya, B. & Banda, D. (2021). Challenges and Opportunities for Rural Men and Women in Land Conversion Processes in Central Zambia. *University of Zambia Journal of Agriculture and Biomedical Sciences*, 5(4)53-68. DOI: <https://doi.org/10.53974/unza.jabs.5.4.591>

<sup>205</sup>KATUNGULA, D. (2020). Innovative Customary Land Governance in Zambia: Experiences, Lessons Learned and Emerging Impacts. *African Journal on Land Policy and Geospatial Sciences*, 3(2), 105-115. doi:<https://doi.org/10.48346/IMIST.PRSM/ajlp-gs.v3i1.17935>

<sup>206</sup>Hall, M., Murombedzi, J., Nkonkomalimba, M., Sambo, P., & Sommerville, M. (2017). Zambia customary land documentation tenure assessment. Lusaka, Zambia: USAID Tenure and Global Climate Change Program.

<sup>207</sup>Ibid.

<sup>208</sup>ZDHS, 2018.

<sup>209</sup>Gaddis, Isis & Lahoti, Rahul & Li, Wenjie. (2018). Gender Gaps in Property Ownership in Sub-Saharan Africa. 10.1596/1813-9450-8573.

<sup>210</sup>Das, Narayan, Rabeya Yasmin, Jinnat Ara, Md. Kamruzzaman, Peter Davis, Julia Behrman, Shalini Roy, and Agnes R. Quisumbing. "How Do Intrahousehold Dynamics Change When Assets Are Transferred to Women? Evidence from BRACCS Challenging the Frontiers of Poverty Reduction Targeting the Ultra Poor Program in Bangladesh." *SSRN Electronic Journal*, 2013. <https://doi.org/10.2139/ssrn.2405712>

**assets.** According to the ZDHS, of those who owned a house in 2018, only 19 percent of women and 9 percent of men possessed a title deed. Strengthening land-tenure security remains essential, because it is associated with increased investments in land conservation, especially among women. For instance, an impact evaluation in Rwanda, which evaluated its nationwide land-tenure regularization program, found that individuals whose plots had been registered were almost 10 percentage points more likely to invest in soil conservation. This effect was particularly pronounced among female-headed households, where land investment increased by 19 percent.<sup>211</sup>

Table 13 shows the percent distribution of women and men ages 15-49 who own a house, by background characteristics. An estimated 8 percent of women own a house alone, compared to 17 percent of men. Moreover, an estimated 10 percent of men in the highest wealth quintile own a house alone or jointly with their wife, compared to 4 percent of women in the highest wealth quintile. Ownership of a house increases substantially by wealth quintile and varies significantly by province.

**Table11 Gender Distribution of Home Ownership**

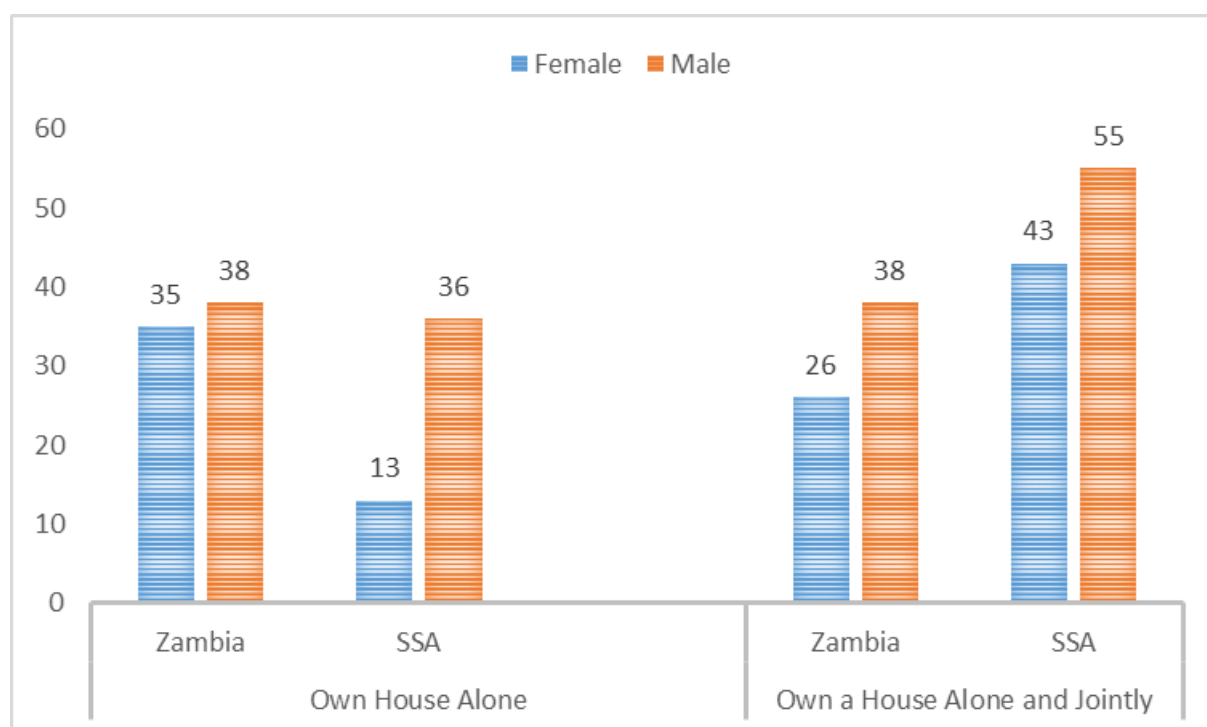
Description	Women				Men			
	Alone	Jointly	Alone & jointly	Who do not own	Alone	Jointly	Alone & jointly	Who do not own
<b>Province</b>								
Central	9.2	23.8	4.3	62.6	8.2	17.9	10.1	63.7
Copperbelt	4.2	6.9	3.6	85.3	10.3	6.4	1.5	81.9
Eastern	12.0	42.3	6.4	39.3	14.6	23.2	18.4	43.8
Luapula	9.2	36.4	1.2	53.2	16.4	27.4	1.2	55.0
Lusaka	5.0	8.5	7.2	79.2	14.4	3.0	0.8	81.8
Muchinga	10.6	29.8	3.7	55.8	22.0	8.0	20.4	49.7
Northern	8.2	32.8	9.0	50.0	26.5	26.0	1.5	46.0
North- Western	11.1	27.9	1.2	59.8	33.8	13.4	0.3	52.5
Southern	6.1	21.3	3.1	69.5	15.7	16.2	11.7	56.4
Western	18.4	19.3	1.9	60.4	42.5	8.0	2.6	46.9
<b>Wealth quintile</b>								
Lowest	17.6	34.8	5.4	42.2	29.3	24.0	13.7	33.0
Second	10.6	33.9	4.2	51.3	24.2	24.4	9.2	42.2
Middle	6.4	27.4	4.9	61.3	18.7	15.8	8.5	57.0
Fourth	4.2	10.2	3.8	81.8	9.8	6.3	2.9	80.9
Highest	4.3	10.5	5.1	80.1	9.9	4.4	1.7	83.9
<b>Total</b>	<b>8.2</b>	<b>21.9</b>	<b>4.7</b>	<b>65.3</b>	<b>17.3</b>	<b>13.8</b>	<b>6.6</b>	<b>62.3</b>

Source: ZDHS, 2018.

Note: Represents women and men ages 15 – 49.

**Figure 8 Home Ownership by Gender**

<sup>211</sup>Ali, Daniel Ayalew; Deininger, Klaus; Goldstein, Markus. 2011. Environmental and Gender Impacts of Land Tenure Regularization In Africa: Pilot Evidence from Rwanda. Africa Region Gender Practice Policy Brief; No. 2. World Bank, Washington, Dc. © World Bank. <https://Openknowledge.Worldbank.Org/Handle/10986/25527>.



Source: ZDHS 2018 and regional averages retrieved from pooled DHS estimates of SSA in gender gaps in property ownership in SSA, 2018.

**Property-grabbing which include household goods, cars and money in the bank from widows is one of the central issues effecting women's access to assets.** The Intestate Succession Act, Cap. 59 of 1989 of the Laws of Zambia provides the following guidelines on the legacy of a deceased person: 20 percent to surviving spouse(s), 50 percent to children, 20 percent to parents, and 10 percent to dependents. This law is not usually followed by relatives of the deceased, who often grab property from the surviving spouse and children.<sup>212</sup> According to the ZDHS, 47 percent of widowed women aged 15-49 were dispossessed of their husband's property. Property-grabbing cases have increased and now rank among the top five problems for which Zambian women seek legal redress.<sup>213</sup> During the COVID-19 pandemic, property-grabbing cases reported to the Zambia Police Victim Support Unit (VSU) surged to 104 in 2020, compared to the 87 cases recorded two years before.<sup>214</sup> Loss of property robs women and children of highly valuable assets, constraints their ability to exercise agency, and condemns them to poverty. Property-grabbing merits further research in order to understand the cultural nuances and social factors driving it.

### 4.3 Financial Inclusion

**Financial inclusion is a central driver of economic growth and sustainable development and helps contribute to increased agency and empowerment.** In 2020, the gender gap in financial inclusion globally was estimated at 7 percent, and 9 percent in developing countries.<sup>215</sup> Financial inclusion refers to people who use the commercial banks or other formal financial services such as Micro Finance, Mobile money and Capital markets. Furthermore, it is estimated that women owned businesses had up to \$320 billion in unmet financing needs, and that 70 percent of women entrepreneurs own small- or medium-sized businesses, with insufficient or

<sup>212</sup>Simuchoba, 2022.

<sup>213</sup>WLSA in Sinkala, 2022.

<sup>214</sup>Sinkala, 2022.

<sup>215</sup>FAO, 202.

## Zambia Gender Assessment

non-existent access to formal financial services.<sup>216</sup>

**Moreover, utilization of commercial bank services is still low among women.** Adults who have or are likely to use services of commercial banks are most likely to be male and urban-based, while women are among the majority of those who use informal financial services. The population of banked individuals is higher among males (56.2 percent) compared to women (43.8 percent) while a larger number of females than males belong to village banking groups—known as chilimbos—(70.9 percent) and savings groups (64.6 percent) compared to men (29.1 percent and 35.4 percent respectively).<sup>217</sup>

**In Zambia specifically, financial inclusion has increased from 57.4 percent for females, and 61.3 percent for males in 2015, to 67.9 percent for females, and 71.2 percent for males in 2020.**<sup>218</sup>

**The narrowing of the gender gap in financial inclusion is due to two reasons:** first, the Bank of Zambia's National Financial Inclusion Strategy (2017-2022), which, among other things, aims to increase women's formal financial inclusion to 70 percent by 2022; second, the increased uptake of mobile money services from 14 percent in 2015 to 58.4 percent of the total population in 2020. It is worth noting the Bank of Zambia initiated a pilot program for the collection of sex disaggregated data on digital financial services to inform strategies to close the gender gap in access and use of financial services.<sup>219</sup>

**Despite the positive trends in financial inclusion statistics, according to the FinScope 2020 survey, in Zambia, there is still a 3.3 percent gender gap in access to financial services,** defined as *“access to and informed usage of a broad range of quality and affordable savings, credit, payment, insurance, and investment products and services that meet the needs of individuals and businesses.”* Women are in the majority of those who fail to access Micro Finance from MFIS. In 2020, 57.2 percent of women compared to 42.8 percent of men failed to access loans from Micro Finance Institutions (MFIs) due to low income, lack of money for down payment and lack of correct documentation.<sup>220</sup>

**To enhance access to financial inclusion, the GoZ introduced a strategy to promote financial inclusion in the 8NDP** which aimed at increasing access to, and usage of, a broad range of quality and affordable financial services, particularly among women, youth, persons with disabilities and the rural population.

## 5.0 WOMEN'S VOICE AND AGENCY

<sup>216</sup>IFC, 2019.

<sup>217</sup>FinScope Survey, 2020.

<sup>218</sup>FinScope, 2020

<sup>219</sup>FinScope Survey, 2020.

<sup>220</sup>Ibid.

### Key Takeaways

- **Participation of women in decision-making positions remains very low with the most recent parliament consisting of just 15.1 percent women.**<sup>221</sup> The low participation of women in parliament is mostly attributed to (A) lower chances of women being adopted as candidates by their political parties, (B) discrimination on the basis of gender, (C) barriers which have prevented women from meeting the minimum educational qualifications, and (D) gender violence and incidences of hate speech against women candidates, among others.

**>>Policy Options:** Offer livelihood and life skills training to support adolescent girls to graduate from upper- secondary level; Introduce affirmative measures to enhance women's participation in decision making positions; Develop and scale up mentorship programs for women and young women to encourage them to aspire for leadership positions; Hold a national symposium to brainstorm ideas for improving gender coordination; Support the establishment of the Gender Commission, as outlined in the Constitution and in the Gender Equity and Equality Act

- **There is a high prevalence of GBV among women, with 47 percent of ever-married women having experienced physical, sexual, or emotional violence by their current or most recent husband or partner.** Child marriage, which is also a form of GBV, is highly prevalent, experienced by 39 percent of girls, compared to 4.4 percent of boys. Contextual issues, such as negative cultural and social norms have also increased tolerance towards GBV, and many women have internalized and normalized notions of violence against them: 47 percent of women and 33 percent men agree that a husband is justified in beating his wife.<sup>222</sup>
- **Child marriage is very highly prevalent at 29 percent.** Girls who marry early are less likely to acquire the required minimum qualifications for them to aspire for decision making positions including political office which requires a minimum of a grade 12 certificate.

**>>Policy Options:** Support interventions that engage men and boys as change agents to tackle negative gender norms that promote GBV and child marriage; Support interventions that engage traditional and religious leaders in order to address negative cultural norms which predispose women and girls to GBV; and Support the implementation of the GBV National Action Plan currently being developed

**Even though Zambia has made significant progress in increasing female representation in parliament and in decreasing the levels of GBV, issues of women's agency and representation in government remain salient.** Even though the government has enacted a series of legislative reforms, such as the Anti-GBV Act of 2011 and the Gender Equity and Equality Act of 2016, to promote gender equality and combat GBV, issues of gender representation at the government level, as well as problems of women's agency, remain a serious issue. For instance, only 15.1 percent of parliamentarians in the country are female, only 8% at local government level are female and female Cabinet Ministers stands at 16%. In the Judiciary, good progress has been made at judge level with 62.6 percent being women but more needs to be done to attain gender parity at magistrate level where there are only 26.3 percent women.<sup>223</sup>

**Gender based violence continues to be high among women.** Moreover, 47 percent of ever-married women have experienced physical, sexual, or emotional violence by their current or most recent husband or partner. Likewise, child marriage is experienced by 39 percent of women. Many women have internalized and normalized notions of violence against them and are often more likely than men to accept wife beating. For instance, 47 percent of women

<sup>221</sup><https://www.ipu.org/resources/publications/reports/2022-03/women-in-parliament-in-2021>

<sup>222</sup>ZDHS, 2018.

<sup>223</sup>SADC Gender and Development Monitor, 2022

## Zambia Gender Assessment

and 33 percent men agree that a husband is justified in beating his wife. A more detailed GBV assessment for the country has been conducted by the WBG.

### 5.1 Voice and Agency in the Public Sphere

**Zambia subscribes to the Southern African Development Community (SADC) protocol on gender and development, adopted in August 2008, which strives for a 50 percent female representation in decision-making positions in the country.** While Zambia has contextualized and adapted some of the requirements of the SADC protocol by enacting the Anti-GBV Act No. 1 of 2011, and the Gender Equity and Equality Act No. 22 of 2015, the country is yet to achieve the SADC threshold of 50 percent female representation. Access to decision-making positions remains highly important, as it plays a crucial role in the assignation of roles and responsibilities, and in the assignation of resources and benefits at the national, community, and household levels.

**Zambia continues to have one of the lowest proportions of female representation in parliament in SSA.** At 15.1 percent, it is significantly lower than the 25.9 percent average for SSA and the 26.1 global average.<sup>224</sup> In the 2021 elections, there was an increase in females adopted by political parties to 808 from 575 in 2016 but this did not translate into more women being elected. Adoption of a candidate by a Political Party means that the candidate will contest as a candidate on the Political party's ticket in a given ward or constituency. Furthermore, female representation at the cabinet level dropped to four, or 16 percent,<sup>225</sup> from nine in the previous government administration. Some of the reasons that contributed to the low numbers of women being elected to parliament include bribery in obtaining adoption certificates, discrimination based on gender, education qualification, marital status, sexual harassment, and cyber bullying and hate speech.<sup>226</sup> However, despite reductions in female representation at both the parliament and cabinet levels, there has been some progress achieved in helping break the glass ceiling: for instance, in a significant milestone, for the first time in the history of Zambia, the president appointed a woman as Speaker of the National Assembly.<sup>227</sup> Other strategic positions that women have been appointed to include the Chairperson of the Electoral Commission of Zambia and Commissioner of Lands.

**Figure 9 Female Parliamentary Representation, Comparative**

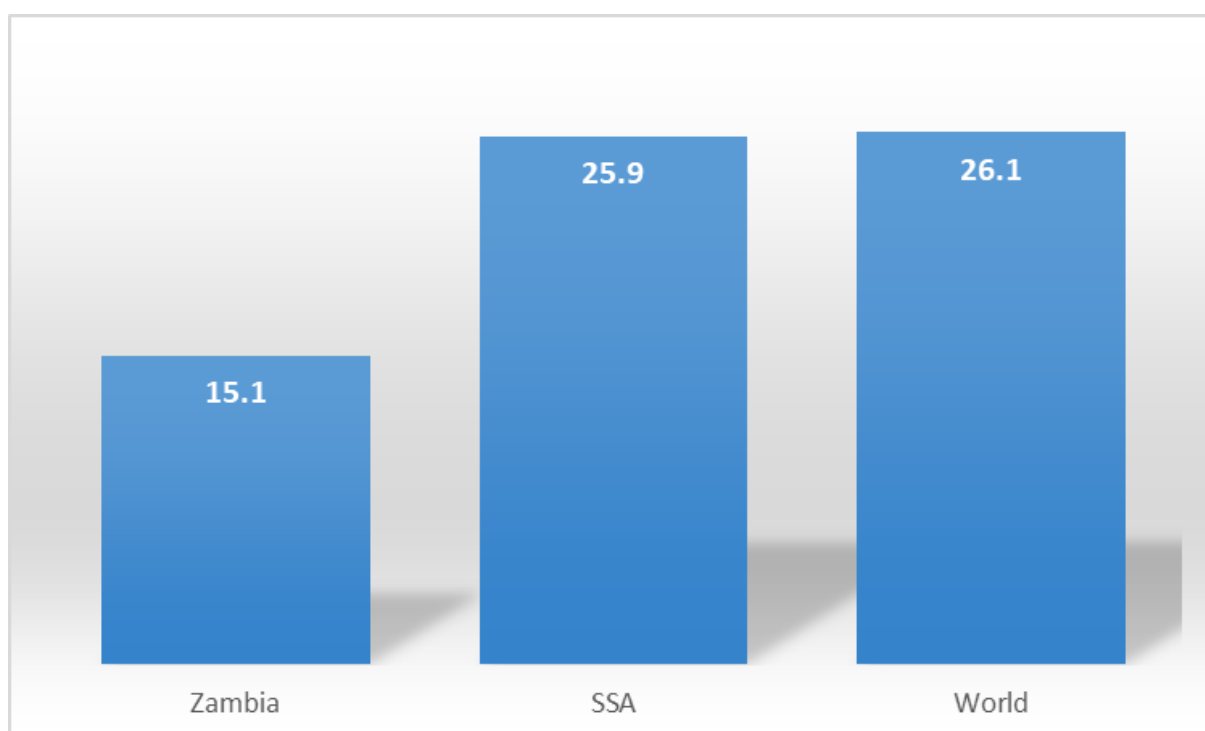
<sup>224</sup><https://www.ipu.org/resources/publications/reports/2022-03/women-in-parliament-in-2021>

<sup>225</sup>SADC Gender and Development Monitor, 2022

<sup>226</sup>ZNWL, 2021.

<sup>227</sup><https://www.aljazeera.com/news/2021/9/3/zambia-elects-first-woman-as-parliament-speaker>





Source: Inter-Parliamentary Union, Women in Parliament in 2021 Report.<sup>228</sup>

**The persistently low participation of women in decision-making positions is a matter of serious concern because it undermines the democratic values of the nation and significantly limits the voice of women.** Increasing women's participation in decision-making is an important theme that requires a holistic, interdisciplinary approach, including ample involvement from CPs. Increasing women's representation is important because female parliamentarians are more likely to take strong positions on issues such as GBV, access to reproductive care and equal pay. A review of women's political participation in the Zambian government since its independence finds that, although their representation has increased over the past decades, women continue to be heavily under-represented across all three arms of government: the legislature, the executive and the judiciary.<sup>229</sup>

## 5.2 Low Decision power among women at household level

**Overall, compared to men, women have significantly less decision-making power.** Within the household, women are significantly less likely to make decisions about household purchases, their own health care and household visits. An estimated 19 percent of women stated that it is mainly the husband who makes decisions about her healthcare. Moreover, 32 percent of women state that it is mainly the husband that makes decisions about major household purchases, 14 percent state that it is the husband the makes decisions about daily household purchases, and 23 percent state that it is mainly the husband that makes decisions about visits to her family or relatives. Only an estimated 57 percent of women say that they participate in all of these decisions. The percentage of women who participate in all of these decisions is higher in urban areas and among wealthier and more educated households.<sup>230</sup>

**Data from the ZDHS illustrates a steady decline in the percentage of married women who**

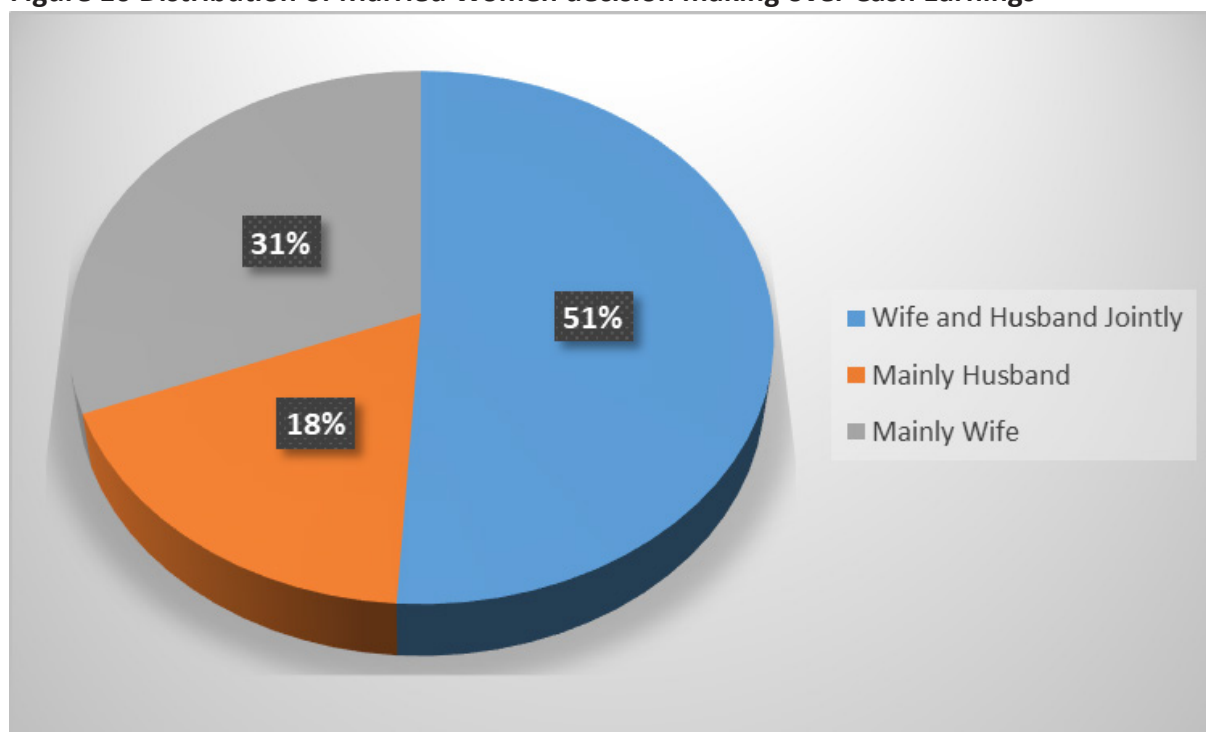
<sup>228</sup><https://www.ipu.org/file/14177/download>

<sup>229</sup>Kalinda, Roy & Chirwa, Masauso. (2015). WOMEN'S PARTICIPATION IN KEY DECISION-MAKING INSTITUTIONS IN ZAMBIA: CASE OF THREE ARMS OF GOVERNMENT: LEGISLATURE, EXECUTIVE AND THE JUDICIARY. 10.13140/RG.2.2.15182.41284.

<sup>230</sup>ZDHS, 2018.

are sole decision-makers over how their cash earnings are used. Decision-making on how one's earnings are used is a way of manifesting control over one's resources. The decline was from 56 percent in 2001-02 to 31 percent in 2018 with regard to the percentage of women who make their own decisions over their own cash earnings. During the same period, the percentage of women who made joint decisions with their husband increased from 23 percent to 51 percent.<sup>231</sup>

**Figure 10 Distribution of Married Women decision making over Cash Earnings**



Source: ZDHS, 2018.

Note: Distribution represents a 12-month period prior to the survey

## 5.2 High Prevalence of GBV

**GBV is a serious issue because it cements gender inequalities, and it has implications in terms of the health, voice, and agency of the victims.** The term GBV covers incidences of violence that extend beyond the physical trauma of rape, spousal battery, defilement to include sexual coercion of any kind, non-physical violence such as psychological and economic forms of gender-based violence. The WHO estimates that 1 in 3 women (35 percent) worldwide have experienced some form of physical or sexual violence<sup>232</sup> while 1 out of 2 children suffer some form of violence each year.<sup>233</sup>

**Zambia, like many countries around the world, has high incidences of GBV.** According to the ZDHS, 36 percent of women 15-49 have experienced physical violence at least once since age 15; 52 percent of divorced, separated, or widowed women aged 15-49 have experienced physical violence since age 15, and 4 percent of ever-married women have experienced physical, sexual, or emotional violence by their current or most recent husband or partner. The experience of sexual violence significantly decreases with wealth quintiles, as 40.4 percent of women in the lowest wealth quintile were victims of physical violence, compared to 28.8

<sup>231</sup>Zambia DHS 2001-02, 2018.

<sup>232</sup>World Bank Report on the Global Gender-Based Violence Task Force, July 31, 2017.

<sup>233</sup>Global status report on preventing violence against children 2020.

of women in the highest quintile. Moreover, drawing from statistics collected by the Zambia Police VSU, for the period January to December 2021, out of 20,540 reported cases of GBV, 12,186 (59 percent) were reported by women and 4,115 (20 percent) were reported by girls. Likewise, there is a strong relation between alcohol consumption and GBV: findings from the 2018 ZDHS show that women whose husband or partner is often drunk are much more likely to experience spousal violence than women whose husband/partner is sometimes drunk or does not drink alcohol (34 percent).

**Table 12 GBV per Province**

	Eastern	North-Western	Central	Northern	Copperbelt	Lusaka	Luapula	Southern	Muchinga	Western
GBV Acceptance (F)	37.5	55.7	59.9	79.1	47.3	21.6	76.7	39.4	65.0	46.9
GBV Acceptance (M)	22.9	26.0	27.3	48.6	32.6	16.8	49.7	43.8	46.1	33.8
Women 15-45 ever experience physical violence	34.1	35.3	42.0	53.2	48.2	41.6	50.4	45	43.4	38.6
Experienced physical violence	14.6	15.5	14.2	15.8	20.3	11.9	20.9	23.3	21.7	22.3
Never sought help or told anyone	28.3	37.5	35.4	61.0	39.2	42.8	41.3	45.5	50.0	32.2
Marital Control by Husband	32.8	33.1	32.5	37.8	42.2	31.9	46.9	34.9	33.1	40.1
Participation* in decision making	52.5	77.4	70.7	76.3	85.5	88.3	79.2	67.2	61.2	70.6

\*Participation in decisions related to a woman's own health care is used as a proxy for overall participation

Source: ZDHS, 2018.

**GBV continues to be highly prevalent, and it is clouded by a patriarchal culture of fear and silence, which makes women afraid of speaking up and reporting cases of abuse.** According to the 2018 ZDHS, 52 percent of women who have experienced physical or sexual violence never sought help and never told anyone about their violence; 13 percent never sought help but told someone and only 35 percent of the women who have ever experienced physical or sexual violence sought help. Moreover, only 15 percent of women who experience violence report it to the police; the majority, around 63 percent, seek help from their own family.

**GBV has both short- and long-term repercussions which should be addressed.** Many GBV survivors do not report these incidences, which deprives them of services to help process and deal with the traumas suffered. There is an urgent need to expand services available to address these issues.

### 5.2.1 Attitudes towards wife beating

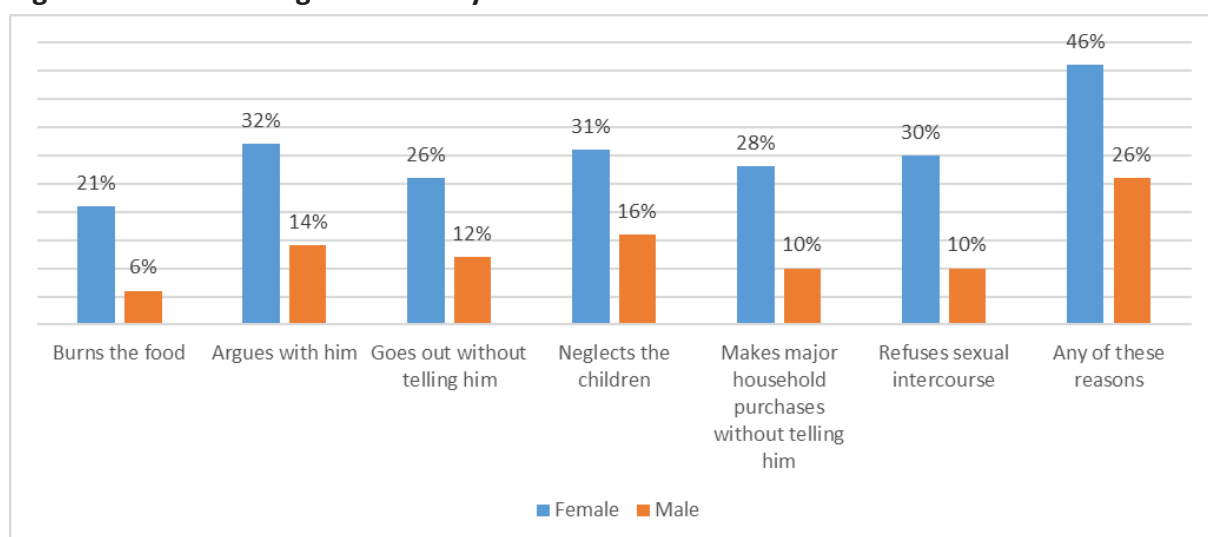
**Over the past decade, women's attitudes and normalization towards being beaten have improved in Zambia.** This can be seen in the reduction of women who believed that a husband is justified in beating his wife by almost half, from 85 percent in 2001-02 to 46 percent in 2018.<sup>234</sup> Despite the significant reduction, there remains an important need to explore issues around GBV, in order to understand what drives lack of agency and increased vulnerability of women, and how and why violence against women has been normalized in Zambian society. Moreover, in a reflection of how deeply normalized wife-beating has become among women, Zambian women are consistently more likely to agree that a husband is justified in beating his wife for a range of reasons. As reported in the 2018 Zambia DHS, 46 percent of women believe that a husband is justified in beating his wife for a range of reasons, including burning the

<sup>234</sup>ZDHS 2001-02, 2018.

food, refusing sexual intercourse, neglecting the children and arguing with him, compared to 26 percent of men (figure 11).

**Similar findings have been echoed in the global literature.** For example, a study looking at a cross-national comparison of rape-myth acceptance across the United States, South Africa, Ghana, and Nigeria found that respondents in Ghana and in Nigeria were more likely to endorse myths such as that the female victim of rape “asked for it” or that the male perpetrator “didn’t mean to” than respondents in the United States and South Africa.<sup>235</sup> Moreover, in a striking finding of how disempowered women feel compared to their husbands, according to the 2018 ZDHS, 66 percent of men age 15-49 believed that a woman was justified to refuse to have sexual intercourse with her husband if she knew he had sex with other women, compared to 56 percent of women.

**Figure 11 Wife-beating Rationale by Gender**



Source: ZDHS, 2018.

Note: Graph represents percentage of women and men surveyed, age 15-49, who agree that a husband is justified in beating his wife for specific reasons as stated.

**In terms of justification of wife beating, broken down by geographical context, 54 percent of women in rural areas justified violence against them, compared to 37 percent of women in urban areas.** Acceptance of wife beating decreases with income quintile and with levels of education, e.g., according to the ZDHS, 28 percent of women in the highest wealth quintile agree that a man is justified in beating his wife, compared to 59 percent of women in the lowest wealth quintile. Likewise, 53 percent of women with no education believe that a man is justified in beating his wife, compared to 12 percent of men with higher education or above. This suggests that boosting women’s wealth and education levels can help significantly change norms regarding wife-beating. This is echoed by evidence provided elsewhere, e.g., an empirical analysis of a household survey conducted in Pakistan found that education and wealth index are strongly predictive of justifications for wife-beating.<sup>236</sup>

<sup>235</sup>Fakunmoju, Abrefa-Gyan, T., Maphosa, N., & Gutura, P. (2021). Rape myth acceptance: gender and cross-national comparisons across the United States, South Africa, Ghana, and Nigeria. <https://ujcontent.uj.ac.za/esploro/outputs/journalArticle/Rape-myth-acceptance--gender-and/9912509207691#file-0>

<sup>236</sup>Saud, Muhammad; Ashfaq, Asia; and Mas’udah, Siti. Women’s Attitudes towards Wife Beating and its Connection with Intimate Partner Violence (IPV): An Empirical Analysis of a National Demographic and Health Survey Conducted in Pakistan. *Journal of International Women’s Studies*, (2021), 22(5), 149-160. Available at: <https://vc.bridgew.edu/jiws/vol22/iss5/10>

### 5.2.2 Perpetrators of GBV

**At 94 percent, by far the most commonly reported perpetrators of physical violence among ever married women are current husbands/partners or former husbands/partners.**<sup>192</sup>

There is a strong association between GBV and alcohol abuse. According to the ZDHS, an estimated 84 percent of women whose husband/partner is often drunk experience spousal violence, compared to 59 percent of women whose husband/partner is sometimes drunk and to 34 percent of women whose husband does not drink alcohol.<sup>193</sup> Moreover, in a further manifestation of the excessive marital control exercised by husbands, 32 percent of women claim that their husband/partner displays three or more of the following behaviors: is jealous or angry, frequently accuses her of being unfaithful, does not permit her to meet female friends, tries to limit her contact with her family, or insists on knowing where she is at all times.<sup>237</sup>

**Table 15 Alcohol and GBV**

Husband/partner drinking habits	Percentage ever married women who have ever experienced spousal violence (physical, sexual or emotional) by their husband/ partner
Does not drink	34%
Drinks/never gets drunk	52%
Gets drunk sometimes	59%
Gets drunk very often	84%

Source: ZDHS, 2018.

### 5.3 High Prevalence of Child marriage.

**Child marriage remains a serious issue in the country.** It is estimated that around 15 percent of women aged 15-19 are married, compared to 50 percent of men.<sup>238</sup> Moreover, the median age of first marriage among women 25-49 is 19.1, compared to 24.4 among men. Child marriage, educational attainment, and early childbearing are all closely related. Consider: in Zambia, it is estimated that, on average, marrying at 13 increases the number of children that women are expected to have over their lifetime by 23.6 percent.<sup>239</sup> Ending child marriage is, first and foremost, an ethical issue, but eliminating it also has several economic benefits, mostly associated with curbing population growth. Ending child marriage can help delay early childbirth, curb high levels of population growth, reduce the pressure of state budgets to provide services to the population, and reduce the size of educational cohorts.<sup>240</sup> It is estimated that the potential budget savings from the reduced cohort size associated with ending child marriage would be of 5.8 percent, or 200 million USD, by 2030.<sup>241</sup>

<sup>237</sup>ZDHS, 2018.

<sup>238</sup>ZDHS, 2018.

<sup>239</sup><https://documents1.worldbank.org/curated/en/530891498511398503/pdf/116829-WP-P151842-PUBLIC-EICM-Global-Conference-Edition-June-27.pdf>

<sup>240</sup>Ibid.

<sup>241</sup>Ibid.

## 6.0 CONCLUSION AND RECOMMENDATIONS

### 6.1 Conclusion

Over the past years, Zambia has significantly expanded its policy and legal framework to promote gender equality and create an environment to help foster gender equality; however, additional legislative programs and enforcement mechanisms are needed to effectively implement them.

**Progress has been made towards achieving gender parity in human endowments.** Gender parity has been attained at primary enrolment level—but this gain fizzles out after primary school, as girls begin to drop out of the education system due to teenage pregnancies and child marriage. The TFR remains high, which increases population growth and puts significant pressure on the capacity to realize demographic dividends in the form of a larger relative working-age to child-dependent population; the high disease burden and vulnerability to communicable diseases such as HIV, is also contributing towards impeding gender equality.

**Women continue to face significant challenges in access to economic opportunities.** Disproportionately high poverty levels among women increases their vulnerability to GBV and reduces both their agency at home and opportunities to engage in economic activities; and although many women participate in the agricultural sector, most of them are involved in subsistence and rain-fed agriculture and continue to face cultural and economic barriers in their access to, and control over, the production resources that are critical to a farmer's capacity to grow crops. Similarly, for those engaged in other Commerce and Trade sectors such as mining, women's participation is low. Bridging the gender gap in agricultural productivity could significantly increase the country's GDP. An analysis looking at the benefits of eliminating the gender gap in agricultural productivity in five SSA countries found that it could significantly increase crop production, increase agricultural and total GDP, and lift hundreds of thousands of people out of poverty every year.<sup>242</sup>

**Access and control over land for both statutory and customary land tenure remains heavily gendered.** Men are more likely to own a house alone compared to women. Property grabbing from widows continues in Zambia, only amplifying the problem of gendered ownership and control of assets.

**Moreover, in terms of access to financial inclusion, most of the unbanked population in Zambia is comprised of women.** An estimated 66 percent of women do not have access to financial services leaving them at a serious disadvantage because they cannot access the capital necessary to engage in economic activities. Increasing levels of financial inclusion by bridging gender gaps remains central to reducing poverty and income inequality in developing countries.<sup>243</sup>

**In levels of their own voice and agency, women continue to face significant issues.** Addressing issues such as GBV, child marriage, patriarchy and negative cultural and gender norms and other barriers to women's agency will help empower women and foster environments where women can meaningfully participate across all levels of society. Eliminating child marriage

<sup>242</sup>UN Women, Policy Brief 11; The Gender Gap in Agricultural Productivity in Sub-Saharan Africa: Causes, Costs and Solutions. UN-Women-Policy-brief-11-The-gender-gap-in-agricultural-productivity-in-sub-Saharan-Africa-en.pdf (unwomen.org), 2019

<sup>243</sup>Omar, A & K. Inaba, K. (2020). Does financial inclusion reduce poverty and income inequality in developing countries? A panel data analysis *Medical Journal of Economic Structures*, 9, 37. <https://doi.org/10.1186/s40008-020-00214-4>



remains a central issue.<sup>244</sup> In Zambia, the potential budget savings from the reduced cohort size associated with ending child marriage could be 5.8 percent, or 200 million USD, by 2030.<sup>245</sup> female representation at the government level is low, with a meagre 15.2 percent of women parliamentarians in the 2021-2026 National Assembly.

**The COVID-19 pandemic had a particularly harsh impact on women.** A review of ongoing WBG projects (table 15) in the country found that COVID-19 forced offices and businesses to close; impacted operations of women's groups because restrictions on social gatherings made it hard to reach out to members; increased GBV cases emanating from prolonged stays at home in urban areas; induced closure of schools; and contributed to increased cases of teenage pregnancies and child marriages.

It affected women's livelihoods because it led to job losses; it affected children who were forced to drop out of school, college, and universities because their parents lost their jobs and incomes. Learning from the recent COVID-19 pandemic will help the country better respond to future pandemics and reduce the risks such pandemics pose on vulnerable populations, especially women.

**Moving forward, the government must continue the positive trajectory it has undertaken over the past decades, supporting the expansion of programs aimed at combatting school desertion, eliminating child marriage, increasing women's agency at home, expanding access to family planning services, and expanding cash transfer programs.** Efforts should also be made to significantly strengthen women's access and control of assets, including house and land titles. Moreover, increasing levels of financial inclusion and bridging gender gaps in agricultural productivity are essential to boosting the country's GDP, and in helping lift people out of poverty.

## 6.2 Recommendations

**Across areas of human endowments, economic opportunities, ownership and control over land and assets, and voice and agency, women face several areas of vulnerability in Zambia.**

**The recommendations offered here on how to tackle existing gender gaps according to the four key areas covered must not be analyzed in a vacuum;** all areas of vulnerability are interwoven, and thus dealing with the persisting gender gaps in the country requires a broad, far-reaching gender agenda and a holistic, inter-disciplinary approach that encourages collaboration across different government ministries and CPs.

**Below are several recommendations on programs that address the areas of vulnerability covered throughout the report.** To the extent possible, before scaling up a policy program, it is necessary to conduct rigorous evaluations in the form of experimental or quasi-experimental frameworks, on localized interventions, to understand whether the intervention works. This allows the country to generate, and expand, its portfolio of evidence on what works in SSA, and to have a clearer understanding of what policies remain the best, and most feasible, in order to better allocate government funding.

<sup>244</sup><https://documents1.worldbank.org/curated/en/530891498511398503/pdf/116829-WP-P151842-PUBLIC-EICM-Global-Conference-Edition-June-27.pdf>

<sup>245</sup>Ibid.

Moreover, a cross-cutting recommendation is to strongly promote and increase robust data collection mechanisms across government institutions and ministries. It is also recommended to expand the collection of nationally representative household surveys in order to track national and regional progress across a wide range of gender-related indicators.

### 6.3 Human Endowments

#### Education

Several initiatives should be taken to address the many areas of vulnerability in which girls remain disadvantaged in the education sphere, especially to prevent high level of dropout rates at the secondary level. One promising initiative currently underway is the World Bank-funded Keeping Girls in School program, which, among several of its key pillars, seeks to support and increase access to menstrual hygiene management to help address school desertion.

Several progressive policies are in place to help strengthen the retention progressive rates of girls in the education system. The re-entry is one such policy that requires to supported so that it is effectively implemented. Effective implementation of this policy will help to reduce the current status where over 50 percent of girls especially at primary school do not return back to school after delivery.

Additional initiatives include supporting the implementation of conditional cash transfer mechanisms to ease the financial strain which often push women to drop out of school. Findings from a study in Malawi, which provided a cash transfer program to adolescent girls conditional on them attending school, found that, compared to the group receiving unconditional cash transfer programs, those receiving a conditional transfer had higher enrolment rates and higher levels of reading comprehension in English.<sup>246</sup> Unconditional cash transfer programs may also be effective at encouraging girls who dropped out of school and are at high risk of teenage pregnancy and early marriage, to return. The study from Malawi also found that unconditionally offering cash to households with teenage girls was more effective than the conditional transfer at delaying childbearing and marriage.<sup>247</sup>

An additional way to temper the lack of economic opportunities facing adolescent girls who are in-school or have dropped out is to offer skills development and livelihood skills. One example is the empowerment and livelihoods for adolescent (ELA) initiative in Sierra Leone. Administered during the Ebola crisis when schools were forced to shut down, the ELA initiative offered girls life skills training, livelihood training, and credit-support for income-generating activities. The study found that girls who undertook the program were more likely to return to school once schools reopened, and that the ELA helped prevent pregnancy among adolescents.

Interventions that provide vocational skills training to out of schoolgirls and boys should be supported. These interventions help to equip boys and girls with vocational and employability skills to help the young people to engage in economic activities or to seek employment.

<sup>246</sup>Evidence on the efficacy of unconditional cash transfers from Malawi:

- "Cash Or Condition? Evidence From a Cash Transfer Experiment \* | The Quarterly Journal of Economics | Oxford Academic," Accessed June 24, 2021, <https://openknowledge.worldbank.org/entities/publication/76c1e99a-c8da-5a2c-aa09-66dc23b0f421Redirectedfrom=Fulltext>.

Evidence on boys and girls clubs from Uganda:

- <https://documents1.worldbank.org/curated/en/707081502348725124/pdf/118203-WP-ELA-PUBLIC.pdf>

<sup>247</sup>Evidence on the efficacy of unconditional cash transfers from Malawi:

- "Cash Or Condition? Evidence From a Cash Transfer Experiment \* | The Quarterly Journal of Economics | Oxford Academic," Accessed June 24, 2021, <https://openknowledge.worldbank.org/entities/publication/76c1e99a-c8da-5a2c-aa09-66dc23b0f421Redirectedfrom=Fulltext>.

Evidence on boys and girls clubs from Uganda:

- <https://documents1.worldbank.org/curated/en/707081502348725124/pdf/118203-WP-ELA-PUBLIC.pdf>

### **Child Marriage/Fertility Rates**

**While many initiatives can be undertaken to prevent child marriage and curb high levels of fertility, the most important one is to address the high school dropout rates.** In Tanzania, there is evidence to suggest that child marriages cause two-thirds of cases of early childbearing.<sup>248</sup> Further initiatives to help delay child/marriage and high levels of fertility rates include supporting further implementation of the Child Code Act provisions, which prohibits child marriage, strengthening the implementation of the school re-entry policy, to increase the percentage of girls return to school after childbearing. Moreover, as mentioned previously, among those girls who have dropped out of school, supporting unconditional cash transfers is an effective way to avoid early childbearing and delaying marriage.<sup>249</sup>

**An additional initiative is to open safe boys and girls' clubs, to economically and socially empower both those girls who remain in school as well as those who have dropped out.** For instance, the Empowerment and Livelihood for Adolescents (ELA) program in Uganda offered girls and boys clubs to girls enrolled in school as well as those out of school. The study found that women who participated in the program were 72 percent more likely to be engaged in income-generating activities, 26 percent less likely to have a child, and 66 percent less likely to be married or cohabiting.<sup>250</sup>

**Additionally, the government must scale-up adolescent youth friendly services and build capacity of health workers to provide adolescent health friendly services** as offered by the National Standards and guidelines for AHFS, as well as support the revision of the traditional counsellors training curriculum to provide age-appropriate teachings. This intervention should also include providing psychosocial support to girls withdrawn from child marriage

### **High Disease Burden**

**To address the high disease burden, the GRZ should promote interventions that tackle women and girls' vulnerability to HIV, as well as promote life-skills building among adolescent girls to help them make healthier, better-informed choices regarding their sexuality.** Additional interventions should seek to implement strategies that invest and build human capital, especially among women, and expand access to sexual reproductive healthcare services, including family planning. One strategy to promote the use of reproductive healthcare services and contraceptive use is through family planning messages (FPM) on contraceptive use (CU). A study looking at 26 countries in SSA between 2013 and 2019 found that exposure to FPM increased CU in SSA by 7.1 percentage points.<sup>251</sup>

**We should reiterate here that economic vulnerability often pushes women to increased risk of sexual infections by forcing them to exchange and to engage in sexual activity with**

<sup>248</sup>World Bank Group. 2019. Tanzania Economic Update, January 2019: The Power of Investing in Girls. World Bank, Washington, DC

<sup>249</sup>"Cash Or Condition? Evidence From a Cash Transfer Experiment \* | The Quarterly Journal of Economics | Oxford Academic," Accessed June 24, 2021, <https://openknowledge.worldbank.org/entities/publication/76c1e99a-c8da-5a2c-aa09-66dc23b0f421Redirectedfrom=Fulltext>.

Evidence on boys and girls clubs from Uganda:

- <https://documents1.worldbank.org/curated/en/707081502348725124/pdf/118203-WP-ELA-PUBLIC.pdf>

<sup>250</sup>Bandiera, O., Buehren, N., Burgess, R., Goldstein, M., Gulesci, S., Rasul, I., & Sulaiman, M. (2018). Women's Empowerment in Action: Evidence from A Randomized Control Trial in Africa. World Bank.

<sup>251</sup>Dwomoh D, Amuasi SA, Amoah EM, Gborgbortsi W, Tetteh J. Exposure to family planning messages and contraceptive use among women of reproductive age in sub-Saharan Africa: a cross-sectional program impact evaluation study. Sci Rep. 2022 Nov 7;12(1):18941. doi: 10.1038/s41598-022-22525-1. PMID: 36344715; PMCID: PMC9640631

## Zambia Gender Assessment

**multiple men.**<sup>252</sup> One way to increase the economic empowerment of women is to promote entrepreneurship programs. For instance, in Tanzania, an impact evaluation of a program designed to support female entrepreneurs found that, among experienced entrepreneurs, providing tailored business training led to higher reported average revenues two years later.<sup>253</sup> Moreover, programs in Indonesia and Tanzania show that training female entrepreneurs in financial and business skills increases their probability of opening a business, their savings and capital investments, and solidifies their decision-making power within the household.<sup>254</sup>

### *Water, Sanitation and Hygiene*

Some schools do not have running water and facilities to support the menstrual hygiene needs for girls. There is need to invest in water, sanitation and hygiene infrastructure in schools. This will help to address the problem of girls staying away from school when they are menstruating as this results in girls falling behind in their lessons.

## 6.4 Enhance Economic Opportunities

### *High Poverty Levels*

**To address issues of high levels of poverty, it is necessary to scale up the implementation of the women's empowerment and livelihoods program, enabling more vulnerable women to engage in income-generating activities.** Moreover, it is necessary to support the implementation and expansion of the social cash transfer plus program intervention, which seeks to provide additional support required to reduce broad-based and interrelated social and economic risks and vulnerabilities that the targeted beneficiary populations face<sup>255</sup> as well as enhance access to capital for women to engage in viable economic activities.

### *Low Participation of Women in the Labour Force*

**Among the initiatives to help increase the participation of women in the labor force, it is necessary to support vocational skills building and affirmative action programs** to increase women's employability skills, support mentorship programs for women to aspire to non-traditional jobs and offer apprenticeship programs. For instance, a series of case studies suggest that expanding women's access to apprenticeship programs, scholarships, and internships can help smooth their transition to careers in traditionally male-dominated fields, like STEM.<sup>256</sup>

### *Low Participation of Women in Agriculture, Commerce, Trade and Industry*

**To further promote women's empowerment, there should be an emphasis on adult literacy and adult training programs,** so that women who do not possess the necessary qualifications for a job can be given an opportunity to be absorbed into the formal sector. An impact evaluation of an adult literacy program, coupled with training on how to use a mobile phone,

<sup>252</sup>Zambia National Health Policy, 2011.

<sup>253</sup>85 Bardasi et al., 2017.

<sup>254</sup>Bastian et al., 2018.

<sup>255</sup>Keetie Roelen, Stephen Devereux, Abdul-Gafaru Abdulai, Bruno Martorano, Tia Palermo and Luigi Peter Ragno (2017). How to Make 'Cash Plus' Work: Linking Cash Transfers to Services and Sectors, Innocenti Working Paper 2017-10, UNICEF Office of Research, Florence.

<sup>256</sup>Schomer, Inka Ivette; Hammond, Alicia Samantha.2020. Stepping Up Women's STEM Careers in Infrastructure: An Overview of Promising Approaches (English). Washington, D.C.: World Bank Group. <http://documents1.worldbank.org/curated/en/192291594659003586/pdf/An-Overview-of-Promising-Approaches.pdf>

in Niger improved literacy and numeracy skills of both women and men, as well as increased the production of cash crops.<sup>257</sup>

**In order to help increase women's participation and productivity in agriculture, it is necessary to introduce measures to promote women's access to farming technology and to financial and extension services** to further enhance their agricultural production; support training in leadership and basic literacy for women farmers; and enhance policies to provide women with technologies such as irrigation equipment in order to reduce their dependency on rain-fed agriculture. An impact evaluation from Mozambique shows that having female extension workers train other female farmers on sustainable land management (SLM) increased women's awareness of pit planting farming techniques by 9 percent and adoption of the technology by 5 percent points.<sup>258</sup>

**To further ensure that women are keeping abreast the current way so doing business,** there is need to support the provision of an expanded digital literacy and business development skills programme for women. This will enable women to access business opportunities that may be available on digital platforms. This should also be complemented with leadership training to help women acquire basic leadership skills.

### **Low Access to Social Security**

**It is vital to further promote recent government initiatives to expand social security and national insurance programs to the informal sector where women workers are concentrated.** Moreover, it is necessary to keep reinforcing the gender-affirmative component of the CDF, which seeks to promote economic development in urban and rural communities across the country and ensure that the intended 20 percent meant to be allocated to benefit women and other vulnerable groups is used accordingly. To this effect, processes to access such funding should be simplified.

## **6.5 Ownership and Control over Land and Assets**

**As access to ownership and control over land and assets is essential to economic empowerment, it is necessary to enhance the implementation of the National Land Policy,** which offers affirmative action programs to incentivize women to have access and statutory control over land. Moreover, it is also essential to support ongoing traditional documentation and registration processes to increase women's access to land certificates, and to put in place measures to address the financial measures preventing women from owning land.

**Evidence suggests that secure land rights are associated with increases in agricultural productivity.** A nationwide land-tenure regularization program in Rwanda found that those whose land had been registered through the program were almost 10 percentage points more likely to invest in soil conservation, and, among female-headed households, the program increased their land investment by 19 percent.<sup>259</sup> Moreover, an evaluation of a land reform initiative in Lesotho in 2010 that reduced the costs of registering land and allowed women to

<sup>257</sup>J.C. Aker and C. Ksoll. 2013. "Can Mobile Phones Improve Agricultural Outcomes? Evidence from a Randomized Experiment in Niger". Mimeo.

<sup>258</sup>Florence Kondylis Et Al., "Do Female Instructors Reduce Gender Bias in Diffusion of Sustainable Land Management Techniques? Experimental Evidence from Mozambique," World Development 78 (February 2016): 436–49, <https://doi.org/10.1016/j.worlddev.2015.10.036>.

<sup>259</sup>Ali et al., 2011.



own land found that it increased the share of registered land sales, encouraged female land ownership and improved the quality of services.<sup>260</sup>

**To promote greater control over assets, it is necessary that low collateral credit facilities be made more accessible to women.** This is necessary from an economic perspective, but also to increase women's decision-making power. For instance, a study in Pakistan found that women's asset ownership is associated with more efficient time management, increased decision-making power regarding agricultural production, improved access to labor, greater control over household expenditure decisions, and stronger community leadership.<sup>261</sup> Moreover, it is also vital to strengthen the implementation of the Interstate Succession Act, in order to address incidences of property grabbing from widows.

**Promoting policies aimed at strengthening women's financial inclusion and literacy are essential to empowerment.** In order to make financing more accessible to women, it is necessary to simplify processes that provide access to finance; support the creation of products that provide capital to women entrepreneurs on more affordable terms; strengthen the village banking model as an entry point for women's access to financial services; support mutual cooperation between the government, the central bank, financial institutions, and DPs to encourage financial services that are user friendly, with ease of borrowing for vulnerable groups like women in rural areas.

**Some of the key initiatives for expanding financial inclusion are behavioral intervention programs, as well as are multifaceted inclusion programs.** An impact evaluation of a program that provided women with access to financial accounts found that, because of access, they increased their savings, increased their daily expenditures, and boosted their investments in businesses.<sup>262</sup> The BARC program looked at interventions in six countries, including access to savings, productive assets, regular training, and consumption support, and found increased consumption spending across all six countries<sup>263</sup>

## 6.6 Agency, Voice and GBV

**Increasing women's voice and agency remains essential to help empower them.** To move forward, it is necessary to support programs that engage men and boys as agents of change in order to tackle persisting gender norms that prevent women from being able to fully participate in household-level decision processes. Some interesting examples of interventions aimed at shifting gender norms in the region include: a couple of interventions in Rwanda that engaged men and their partners in participatory small group sessions of critical reflection and dialogue to talk about gender and power, fatherhood, couple communication and decision-making, IPV, caregiving, child development, and male engagement in reproductive and maternal health. Results of the study suggest that women reported experiencing less physical and sexual IPV over the last year than their counterparts in the control group.<sup>264</sup> Moreover, a study in Tanzania offered males a soccer intervention aimed at encouraging men to make better health and

<sup>260</sup> Aji, Deninger, 2021.

<sup>261</sup> Khan and Klassen, 2020.

<sup>262</sup> Dupas and Robinson, 2009.

<sup>263</sup> "Building Stable Livelihoods for The Ultra Poor," Innovations for Poverty Action, September 8, 2015, <https://www.poverty-action.org/sites/default/files/publications/building-stable-livelihoods-ultra-poor.pdf>

<sup>264</sup> Kate Doyle Et Al., "Gender-Transformative Bandebereho Couples' Intervention to Promote Male Engagement in Reproductive and Maternal Health and Violence Prevention in Rwanda: Findings from A Randomized Controlled Trial," Plos One 13 (April 4, 2018): E0192756, <https://doi.org/10.1371/Journal.Pone.0192756>.



reproductive choices, and females a goal-setting activity to improve their reproductive and sexual outcomes. The study found that the interventions reduced levels of IPV, especially among those who were already sexually active.

Support ongoing prevention and response interventions to GBV. One effective prevention intervention is working with Traditional and religious who are custodians of cultural and religious norm. Initiatives that engage traditional and religious leaders should be supported and scaled up as prevention measures. In addition, ongoing response interventions should be supported so that these services are scaled up to rural areas as well

**For effective coordination of GBV interventions, it is also necessary to support the implementation of the GBV National Action Plan and the establishment of the Gender Commission provided for in the Construction and in the Gender Equity and Equality Act.** Forums, such as a symposium to bring stakeholders together to discuss strengthening of GBV and Gender coordination should be considered,

## REFERENCES

- AfDB (2015) Lusaka Sanitation Program – Climate Resilient sustainable infrastructure: environmental and social management framework (ESMF) summary.
- Agnes Andersson Djurfeldt, Ellen Hillbom, Wapulumuka O. Mulwafu, Peter Mvula, Göran Djurfeldt, “The family farms together, the decisions, however, are made by the man” —Matrilineal land tenure systems, welfare and decision making in rural Malawi, Land Use Policy, Volume 70, 2018, Pages 601-610, ISSN 0264-8377
- Assessing HIV vulnerability in Priority Populations: A Community-based Formative Research in Zambia. USAID Zambia Community HIV Prevention Program (Z-CHPP) Cooperative No. AID-611-A-00001 December 2016
- Backhaus, Andreas & Loichinger, Elke. (2022). Female Labor Force Participation in Sub-Saharan Africa: A Cohort Analysis. *Population and Development Review*. 48. 10.1111/padr.12492.
- Bank of Zambia (2021) towards enabling women’s financial inclusion through data Zambia’s Gender Data Journey Case Study. <https://data2x.org/wp-content/uploads/2021/11/case-study-zambia-final-version-for-publication.pdf>
- Beer drinking among women: A threat to the family. <http://www.daily-mail.co.zm/beer-drinking-among-women-a-threat-to-the-family/>
- Bryman, A. (2012) Social research methods. Oxford University press: Oxford
- Burnard, P. Gill, P. Stewart K. Treasure, E and Chadwick, B. (2008) Analysing and presenting qualitative data. *British Dental Journal*, (204), 429 – 432.
- Bwalya, B. & Banda, D. (2021). Challenges and Opportunities for Rural Men and Women in Land Conversion Processes in Central Zambia. *University of Zambia Journal of Agriculture and Biomedical Sciences*, 5(4)53-68. DOI: <https://doi.org/10.53974/unza.jabs.5.4.591>
- Choi, E. J., and Hwang, J. (2015). Child gender and parental inputs: No more son preference in Korea? *American Economic Review*, 105(5), 638-43.
- Clark, et al, 2017, <http://grow.research.mcgill.ca/pubs/gwp-05-2017.pdf>,
- Connell McConnell, C., & Mpuwaliywa, M. (2015). *Keeping girls in school: situation analysis for Zambia*. World Bank.
- CSO, (2015) Zambia demographic dividend study report. CSO: Lusaka.
- ECZ (2016) Parliamentary Election Results. Lusaka: ECZ
- EU (2014) Technical and Administrative Provisions (TAPS) for the Programme Sexual and Gender-Based Violence (SGBV) Prevention and Support to SGBV Survivors in Zambia
- Evidence on the efficacy of unconditional cash transfers from Malawi: - “Cash Or Condition? Evidence From a Cash Transfer Experiment \* | The Quarterly Journal of Economics | Oxford Academic,” Accessed June 24, 2021, <https://openknowledge.worldbank.org/entities/publication/76c1e99a-c8da-5a2c-aa09-66dc23b0f421Redirectedfrom=Fulltext>.
- Evidence on boys and girls clubs from Uganda:  
- <https://documents1.worldbank.org/curated/en/707081502348725124/pdf/118203-WP-ELA-PUBLIC.pdf>
- FAO (2020) “Deconstructing the Gender Gap in Rural Financial Inclusion. The Cases Of Mozambique and Tanzania |Policy Support and Governance| Food and Agriculture Organization of the United Nations,” Accessed September 16, 2022, [Http://www.fao.org/Policy-Support/Tools-And-Publications/Resources-Details/En/C/1308956/](http://www.fao.org/Policy-Support/Tools-And-Publications/Resources-Details/En/C/1308956/).
- FinScope Report, 2020

- Geere, Bartram, et al, 2018, <https://jogh.org/documents/issue201801/jogh-08-010406.pdf>
- UNICEF, 2017, <https://www.unicef.org/zambia/reports/advancing-girls-education-zambia-through-wash-school>
- Global AIDS Monitoring (2020) Country progress report – Zambia. Global AIDS Monitoring. [https://www.unaids.org/sites/default/files/country/documents/ZMB\\_2020\\_countryreport.pdf](https://www.unaids.org/sites/default/files/country/documents/ZMB_2020_countryreport.pdf)
- GRZ (1989) The Intestate Succession Act Cap 59 of the Laws of Zambia.
- GRZ (2016) Constitution of Zambia (Amendment) No. 2 of 2016: 9).
- GRZ (2021) Ministry of Green Economy and Environment National Project Coordinating Unit (PPCR Zambia & TRALARD) Zambia Strengthening Climate Resilience (PPCR PHASE II) PROJECT
- GWP-SA, (2021) Institutional Mapping of Gender-Relevant Norms and Power Imbalances in Planning and Implementation of Climate Resilient Water Investment Projects in Zambia. Consultancy report. Lusaka: GWP- SA.
- IFC (2019) 2019 Annual Report. IFC
- Keetie Roelen, Stephen Devereux, Abdul-Gafaru Abdulai, Bruno Martorano, Tia Palermo and Luigi Peter Ragno (2017). How to Make ‘Cash Plus’ Work: Linking Cash Transfers to Services and Sectors, Innocenti Working Paper 2017-10, UNICEF Office of Research, Florence.
- Labour Force Survey Report, 2020
- Living Conditions Monitoring Survey, 2015
- Lusaka Times (2022), Recruitment of a Record 30,000 teachers to be advertised on Monday – Education Minister. Lusaka Times: Lusaka
- LWSC (2017) Socio-Economic, Health Assessment and Willingness to pay baseline report for the Lusaka Sanitation Program. Lusaka Water and Sewerage Company Limited: Lusaka.
- World Bank (2020) Zambia Project Profiles: World Bank Financed Projects. World Bank: Lusaka.
- Kaoma N.S. (2018) Menstrual hygiene management in Zambia. Health Press Zambia Bull. 2018. 2(5); pp 4-6. <http://znphi.co.zm/thehealthpress/wp-content/uploads/2018/05/mens-hygen.1.pdf>
- Kelly, 1999
- Kelly, 1999; UNICEF, 2021; McConnell and Mupuwaliywa’s (2015)
- McConnell, C. and Mupuwaliywa, M. (2015) Policy Brief: Zambia Keeping Girls in School: Situation Analysis for Zambia, World Bank.
- MCDSS, (2022) Talking notes for the Permanent Secretary – Meeting with Civic Leaders in Lusaka, 3 March 2022.
- MGCD, (2014) National Gender Policy. MGCD: Lusaka
- MoG (2018) Ministry of Gender Strategic Plan and Balanced Scorecard (2018–2021): Promoting gender equity and equality. MoG: Lusaka.
- MoG (2020) Ministry of Gender Annual report 2020. MoG: Lusaka.
- MOG, 2020, ZICTA, 2020, <https://www.zicta.zm/storage/posts/attachments/rIWxeVFLPfUkalluFK9Sgt57HwURWiE0Si8X31il.pdf>
- Moonga, F. (2015) Social Protection for Vulnerable Children in Zambia, PhD Thesis. Stellenbosch University: Stellenbosch.
- MoH (2016) Zambia National Health Strategic Plan 2017-2021. Ministry of Health: Lusaka.

## Zambia Gender Assessment

- MoG (2018) Ministry of Gender Strategic Plan and Balanced Scorecard (2018–2021): Promoting gender equity and equality. MoG: Lusaka.
- MoG (2020) Ministry of Gender Annual report 2020. MoG: Lusaka.
- Musokotwane, S. (2021). Budget Address, Ministry of Finance and National Planning, 25th September 2021.
- Montgomery P, Hennegan J, Dolan C, Wu M, Steinfield L, Scott L (2016) Menstruation and the Cycle of Poverty: A Cluster Quasi-Randomised Control Trial of Sanitary Pad and Puberty Education Provision in Uganda. *PLoS ONE* 11(12): e0166122. <https://doi.org/10.1371/journal.pone.0166122>
- Omar, A & K. Inaba, K. (2020). Does financial inclusion reduce poverty and income inequality in developing countries? A panel data analysis *Md. Journal of Economic Structures*, 9, 37. <https://doi.org/10.1186/s40008-020-00214-4>
- PSMD (2010) Strategy and implementation Plan for engendering the Public Sector. Public Service Management Division. Lusaka
- Partner Relations Team (2020). Update on the Impact of COVID-19 to Eswatini (December 2020 Update), Update on the impact of Covid 19 to Eswatini (Dec 2020 update) - Bulembu Ministries, accessed on 19.07.2021.
- Population Council (2017) “Status of sexual and reproductive health and rights in Zambia: Contraception and family planning, preventing unsafe abortion and accessing post abortion care, and maternal health,” Policy brief. Population Council: Lusaka.
- R. Ragetlie, W.A. Hounkpatin, I. Luginaah, Community perceptions of gendered alcohol misuse in a food insecure context: The case of northwestern Benin, *Social Science & Medicine*, Volume 280, 2021, <https://www.sciencedirect.com/science/article/abs/pii/S0277953621003488>
- Simuchoba, P. (2022) The vices of property grabbing in Zambia. Zambia Law Development Commission: Lusaka.
- Sinkala, Z. (2022) Outlawed tradition returns: pandemic property grab: coronavirus leaves widows in Zambia homeless, as in-laws claim their homes. 100Reporters 2022: Washington, D.C.
- Stöckl, H., Hassan, A., Ranganathan, M. et al. Economic empowerment and intimate partner violence: a secondary data analysis of the cross-sectional Demographic Health Surveys in Sub-Saharan Africa. *BMC Women’s Health* 21, 241 (2021). <https://doi.org/10.1186/s12905-021-01363-9>
- Sumpter, Torondel, 2013
- Tegegne, T.K., Sisay, M.M. (2014) Menstrual hygiene management and school absenteeism among female adolescent students in Northeast Ethiopia. *BMC Public Health* 14, 1118. <https://doi.org/10.1186/1471-2458-14-1118>
- Ugwu, P. C. (2019). Women in agriculture: Challenges facing women in African farming. *African Women in agriculture project*.
- UN (2015) United Nations Sustainable Development Goals. UN
- UNDP (2019) Human Development Report for 2018. UNDP
- UNESCO, Sustainable Development Goal 4, 2022, [https://www.sdg4education2030.org/the-goal#:~:text=Sustainable%20Development%20Goal%204%20\(SDG%204\)%20is%20the%20education%20goal,lifelong%20learning%20opportunities%20for%20all.%E2%80%9D](https://www.sdg4education2030.org/the-goal#:~:text=Sustainable%20Development%20Goal%204%20(SDG%204)%20is%20the%20education%20goal,lifelong%20learning%20opportunities%20for%20all.%E2%80%9D)

- United Nations. Economic Commission for Africa. African Centre for Gender and Development; Republic of the Zambia. Office of the President. Gender in Development Division. Cabinet Office, Lusaka, Zambia (1998-09).
- UNDP (2020) Human Development Report for 2019. UNDP
- UNICEF (2021) The 2021 Situation analysis of the status and well-being of children in Zambia. UNICEF: Lusaka
- UNZA. (1993). University of Zambia Strategic Plan 1993 - 1998. Lusaka: UNZA press.
- Wang, W. (2005). Son preference and educational opportunities of children in China— “I wish you were a boy”. *Gender Issues*, 22(2), 3-30. UNDP (2020) Human Development Report for 2019. UNDP
- W. Ndangwa & R. Chileshe (2018). Impediments to Statutory Land Access Among Women: Case of Mumbwa District in Zambia. *Research on Humanities and Social Sciences*, 8 (12). 2224-5766 (Paper) ISSN 2225-0484 (Online) Vol.8, No.12, 2018
- World Bank (2009) Gender in Zambia Country Report. World Bank: Lusaka
- World Bank, (2018) Country Partnership Framework for Zambia FY 2019 –FY 2023. Lusaka: World Bank.
- World Bank (2020) Zambia Project Profiles: World Bank Financed Projects. World Bank: Lusaka.
- World Bank, 2017 & Humphrey, 2009, World Bank. 2017. Reducing Inequalities in Water Supply, Sanitation, and Hygiene in the Era of the Sustainable Development Goals: Synthesis Report of the WASH Poverty Diagnostic Initiative. WASH Synthesis Report. World Bank, Washington, DC.And:[https://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(09\)60950-8/fulltext](https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(09)60950-8/fulltext)
- ZABS(2021) Zambia Agribusiness and Trade Project Environmental and Social Impact Assessment (ESIA) & Environmental Social Management Plan (ESMP) for the construction of ZABS Lab in Chongwe District in Lusaka Province. Zambia Bureau of Standards: Lusaka.
- Zamstats (2020) Zambia Labour Force Survey report, 2020. Zamstats: Lusaka.
- ZDHS (2018) Zambia Demographic Health Survey. Zamstats: Lusaka
- Zambia Information and Communications Technology Authority (ZICTA). 2018. National Survey on Access and Usage of Information and Communication Technologies by Households and Individuals: A Demand Side Assessment of Access and Usage of ICTs in Zambia.
- Zambia Labour Force Survey reports, 2014 and 2020
- Zambia National Health Policy, 2011.
- ZRA (2020) Kariba Dam Rehabilitation Project (KDRP): Environmental and Social Impact Assessment (ESIA). Zambezi River Authority: Lusaka.
- Zambia High Frequency Phone Surveys
- Zuilkowski, Stephanie & Fink, Gunther & Moucheraud, Corrina & Matafwali, Beatrice. (2012). Early Childhood Education, Child Development and School Readiness: Evidence from Zambia. *South African Journal of Childhood Education*. 2. 20. 10.4102/sajce.v2i2.15.

## **Appendix 1: International and Regional Instruments on Gender**

Zambia is signatory to the following:

1. Beijing Declaration and Platform of Action
2. Nairobi Looking Forward Strategy: 1975 – 1985
3. United Nations Sustainable Development Goals (SDGs)
4. UN Conventions on the Elimination of all forms of Discrimination Against Women (CEDAW)
5. UN Conventions on and the Rights of the Child (CRC)
6. International Covenant on Economic, Social and Cultural Rights (ICESCR)
7. International Covenant on Civil and Political Rights (ICCPR)
8. African Charter on Human and People's Rights
9. African Union Solemn Declaration on Gender Equality in Africa
10. Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (the African Women's Rights Protocol)
11. African Charter on the Rights of Women in Africa,
12. African Unions Protocol on Women's Right in Africa (AUPWRA)
13. COMESA Gender Policy
14. COMESA Treaty
15. COMESA Social Charter
16. SADC Declaration on Gender and Development and its addendum on the Prevention of Violence Against Women and Children
17. SADC Protocol on Gender and Development



## Appendix 2: World Bank Project Sites

**Table 16 World Bank Project Sites Examined**

Province	District	Project site	WBG Project category
Western	Nkeyema	- Namilangi Women's Group	Sustainable development
	Kaoma	- Kalumwange Women's Group - Kalumwange Vegetable Growing Scheme - Kaoma Goat Breeding Centre	
	Mongu	- Mongu district Fish Farm - Shenya Ubeleke Integrated Project	
	Senanga	- Limoneno Integrated Project - Makeke Integrated project - Sepo Integrated Project - Tukongote Integrated Project - Nayaya Integrated Project	
	Siavonga	- Kariba Dam Rehabilitation project site - Namoomba Village	
Southern	Chirundu	Lusitu Irrigation Project	Equitable growth, finance and institutions
Lusaka	Lusaka	George Compound	
Copperbelt	Luanshya	Muchinshi wanseba Dairy Cooperative	
	Mpongwe	- Malembeka Women's Cooperative - Ibenga Area Gender Association	
	Ndola	Iya Women	
	Kitwe	Tusole Women's Association	
	Kalulushi	Goodhope Beekeeping Cooperative	
Eastern	Petauke	- Ng'ombe ni Matole - Kaulu Day Secondary school - Minga Day Secondary School - Petauke Boarding Secondary School	Human development
	Katete	- Kafunkha Day Secondary School - Chanida Day Secondary School	
	Vubwi	Matemba Day Secondary School	

Source: Original table prepared for this publication.

### Appendix 3: GRZ and CP Gender Interventions by Thematic Area

Thematic area	Intervention	Aim	Location and Target Group
1. Social cultural behavior re-setting	1.1 European Union Sexual Gender-based Violence (EU-SGBV) program (Natwampane).	Prevent SGBV and increase SGBV survivors' access to comprehensive support services (EU, 2014)	Implemented in Northern and Luapula provinces  15 districts in Zambia, targeting children and adolescents, people living with disability, PLWH and migrants
	1.2 GRZ-UN Joint Program II (GRZ-UNJP II) is a multi-partner program on GBV	Strengthening GBV prevention and response systems in Zambia	Piloted in Katete and Senanga districts
	1.3 Ending Child Marriage (ECM) funded by India, Brazil and South Africa (IBSA) Poverty and Hunger Alleviation Fund (IBSA Fund), and UN Women East and Southern Africa Regional Office	Reduce child marriages through improved access to education	Full implementation in Mpulungu and Chama districts
2. Women economic empowerment	2.1 Girls Education and Women Empowerment and Livelihoods (GEWEL) project funded by the WBG	Livelihood support to women and increase girls' access to secondary education	Selected districts in Zambia  Targets women-led Cooperatives (70% women and youths and 30% men) in all chiefdoms
	2.2 GEWEL project additional funding is supported by the WBG, DFID, SIDA under a Multi-Donor Trust Fund for the period 2020-2024 (MoG, 2020)	Harmonize the design, development, programming and implementation of economic empowerment programmes for rural women and youths in Zambia	
	2.3 Agricultural Development and Value Chain Enhancement (ADVANCE) Project	To enhance chiefdom-based job, income and wealth creation (MoG, 2020)	

3. Awareness creation	<p>3.1 Publication of Gender Status Report funded by GIZ</p> <p>3.2 Awareness creation activities on mark days i.e., International Women's Day, and 16 Days of Activism Against GBV</p>	Highlight country's progress towards gender equity and equality	Nationwide
4. Gender mainstreaming	<p>4.1 Strengthening National Regional Linkages (SNRL) Project supported by EU, SADC and GIZ (BMK)</p> <p>4.2 Gender mainstreaming training on Gender Responsive Planning and Budgeting for National Assembly of Zambia (MoG, 2020)</p>	Capacity building the Gender Division for effective delivery of their mandate	Gender Division
5. Legal and policy reforms	<p>5.1 The Constitution of Zambia (Amendment) Act number 2 of 2016</p> <p>5.2 The Gender Equity and Equality Act number 22 of 2015</p> <p>5.3 Anti-Gender Based Violence Act number 1 of 2011</p> <p>5.4 Domestication of the UN CEDAW provisions</p>	Domestication of international and regional instruments on ender	Nationwide

Source: Original table prepared for this publication.

## Appendix 4: CSO Interventions for Promoting Gender Equality by Thematic Area

	Thematic area	Organization	Intervention and activities	Target/Beneficiary	Operational level
1	Gender coordination	18. Nongovernmental Gender Organizations Coordinating Council	Coordination of member organizations and facilitate linkages with GRZ, CPs, and NGOs to create a vibrant women's movement that advocates for gender and empowerment of women	Organizations working to promote interests of women and children	National
2	Politics	19. Zambia National Women's Lobby	Advocacy and lobbying for women's representation in political structures including parliament and local authorities	Women in politics	National
3	Social and economic empowerment	20. Women for Change	Social and economic changes that promote access to education for all, empower women and children and end poverty	Women and Children	National
		21. Zambia Deaf Youth and Women Organization	Economic empowerment for youths and women living with hearing disability	Deaf Youth and Women	Regional
		22. Zambia Women with skills organization	Facilitation of business model trainings	Zambia Women with Skills Organization	Regional
		23. Tasintha	Provision of income-generating skills to women and children to prevent transactional sex	Women in transactional sex	National
		24. Young Women in Action	Young women's participation in governance processes	Girls and young women	National
		25. Zambia Federation of Associations of Women in Business	Helping women entrepreneurs access finance and financial services	Women in Business	National
		26. Zambia Aged Peoples Association	Provision of care and support services to the aged, PLWH, and widows and children	The aged, women and girls	National
		27. Oxfam Zambia	Promotion of the rights of women in education, health, and water and sustainable livelihood	Women and men	National
		28. Zambia National Association of Disabled Women	Promotion of the rights of women with disabilities	Women with disabilities	National

4	Education	29. FAWWEZA	Advocates policies and programs for quality and inclusive education and provides education, and scholarship for women and girls	Women and girls	National
		30. Campaign for Female Education (CAMFED)	Child protection and sponsorship for girls' secondary school education	School-going girls	National
		31. Plan International Zambia	Provision of education and water and sanitation support, and campaigns to end child marriage	Girls and boys	National
5	Research	32. Gender Studies Department, University of Zambia	Offers academic and research programs on gender and development	Women and men	National
		33. Zambia Association for Research and Development	Gender research	Women	Regional
6	Legal services	34. Women and Law Southern Africa	Lobby for legal and policy reforms of laws and practices which disadvantage women	Women and Girls	National
		35. National Legal Aid Clinic for Women	Advocacy for policy and law reform on women and children's rights and provide legal services	Women and children	National
		36. Law and Development Association in Zambia	Provision of paralegal services for child protection and human rights violations in rural areas	Girls, boys and women	Regional
		37. Justice for Widows and Orphans Project	Advocacy for legal reform and awareness raising on human rights of widows and orphans	Widows and orphans	National
		38. Zambia Aids Law Research and Advocacy Network	Promotion of human rights of PLWH	Women and men	National
7	Gender-based Violence	39. Zambia Police Service Victim Support Unit	Prevention and investigation GBV and including property-grabbing cases	Women and men	National
		40. Young Women Christian Association	Promotion of Human rights, and GBV response including provision of safety shelter, crisis hotlines, counselling, court assistance etc.	Women and Young people	National

## Zambia Gender Assessment

8	Sexual and reproductive health rights	41. Planned Parenthood Association of Zambia	Advocacy for sexual and reproductive health rights including safe motherhood	Women, men and youth	National
9	Environment	42. Zambia Alliance for Women	Advocacy for environmental sustainability and access to land.	Women	National
		43. Enviro Green Association of Zambia	Women's economic development and empowerment	Women and men	National





