



STATE OF THE NATION

Research on the status of youth in Zambia: with a particular focus on their economic empowerment.

August 2017

**RESTLESS
DEVELOPMENT**
POWERED BY YOUNG PEOPLE



Munich Advisors Group

Business and Investment Consultants

CONTENTS

Acknowledgments	ii
Abbreviations	iv
List of terms	1
Executive summary	3
Summary of Recommendations	5
I. Introduction	8
Background and context	8
Understanding of the assignment	8
Theoretical framework underpinning Research	9
Methodology and approach	11
Phase 1: Desk research and ethics protocol	11
Phase 2: Fieldwork	11
Revision of Methodology following training	11
Phase 3 Data Collection Methods and Tools	12
Study limitations	15
II. Findings	16
Domain One: Human Capital Formation	22
Domain Two: Social Support Structures	26
Domain Three: School to work transition	32
Domain Four: Control of Earnings and assets	36
Domain Five: Social protection	38
IV. Recommendations	46
VI. References	48
Annexes	54
ANNEX I. Experience of Kenya with Youth Empowerment	54
ANNEX II. List of youth researchers	56
ANNEX III. List of Institutions contacted	57

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LIST OF TABLES

Table 1. Economic Empowerment Domains	10
Table 2: Demographic distribution	15
Table 3: Key Macro-level policies and programmes that impact on youth empowerment in Zambia	19
Table 4: Contraceptives and access to health services	25
Table 5: Youth participation distribution	31
Table 6: Earnings distribution	35
Table 7: Control of earnings distribution	37
Table 8. Selected National Social Protection Programmes	40
Table 9: 'sharing' of earnings	42
Table 10: Innovations	43

LIST OF FIGURES

Figure 1: Age structure of the population (2014) and labour force participation (2008, 2012, and 2014)	
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ABBREVIATIONS

7th NDP	7th National Development Plan
AP-YEE	Action Plan for Youth Empowerment and Employment (AP-YEE)
AGYW	Adolescent Girls and Young Women
AIDS	Acquired Immune Deficiency Syndrome
ART	Antiretroviral Therapy
CCT	Conditional cash transfer
CEDAW Women	Convention on the Elimination of All Forms of Discrimination Against Women
CEEC	Citizens Economic Empowerment Commission
CSE	Comprehensive Sexual Education
CSO	Central Statistical Office
FISP	Farmer Input Support Programme
GRZ	Government of the Republic of Zambia
ILO	International Labour Organisation
LCMS	Living Conditions Monitoring Survey
LFS	Labour Force Survey
M&E	Monitoring and evaluation
MCDSS	Ministry of Community Development and Social Welfare
MoCTI	Ministry of Commerce, Trade and Industry
MoF	Ministry of Finance
MoGCD	Ministry of Gender and Child Development
MoGE	Ministry of General Education
MoH	Ministry of Health
MoHE	Ministry of Higher Education
MLSS	Ministry of Labour and Social Services
MoLF	Ministry of Livestock and Fisheries
MoNDP	Ministry of National Development Planning
MoYS	Ministry of Youth and Sport
NAC	National HIV/AIDS/STI/TB Council
NEET	Not in Employment, Education or Training
NYP	National Youth Policy
OVC	Orphans and Vulnerable Children

PWD	Persons with Disabilities
SCT	Social Cash Transfer
SRH	Sexual and Reproductive Health
STI	Sexually Transmitted Infection
TVET	Technical and Vocational Education and Training
UNDP	United Nations Development Programme
UNFPA	UN Fund for Population Analysis
USAID	United States Agency for International Development
UNICEF	United Nations International Children's Emergency Fund
WHO	World Health Organization
ZAMPHIA	Zambia Population Based HIV Impact Assessment
ZDHS	Zambia Demographic Health Survey
ZSBS	Zambia Sexual Behaviour Survey

LIST OF TERMS¹

Employment.

The employed population is the total number of persons who have a paid job in cash or in kind, are in self employment or are in contributing family work. All persons who have a paid job and are on leave, as well as those in self employment but are absent from work due to various reasons such as inadequate raw materials, labour dispute, absence of business opportunities, etc, are all considered employed. According to the most recent Labour Force Survey (2014), the employed population was estimated at 5,859,225. The rural and urban areas accounted for 57.9 percent and 42.1 percent, respectively. The female employed population accounted for 52.4 percent while the male employed population accounted for 47.6 percent.

Formal Employment.

Is the type of employment in which employees are entitled to social security coverage and contract in addition to annual paid leave, or any such entitlement.

Formal Sector.

Refers to all production units that are registered with a tax and/or a licensing authority. An example of a tax authority in Zambia is the Zambia Revenue Authority (ZRA).

Gross Domestic Product (GDP).

Is the total value of goods and services that are created in an economy over a fixed period that are available for domestic use or export.

Informal employment.

Is the type of employment characterized by lack of an entitlement to annual paid leave and absence of social security. This type of employment could be found in both the formal sector and informal sector production units. Of the total employed persons in 2014, 10.7 percent were formally employed and 89.3 percent were informally employed.²

Informal Sector.

Refers to all production units that are not registered with a tax or a licensing authority. Of the total employed persons, 4,914,969 persons are employed in the informal sector.

Labour Force.

Refers to all persons aged 15 years or older who are either employed or unemployed at the time of the survey. The Labour Force is also referred to as the 'economically active population'. The labour force population was estimated at 6,329,076. The rural and urban areas accounted for 56.0 percent and 44.0 percent, respectively. The female labour force population accounted for 51.9 percent and the male labour force population accounted for 48.1 percent.

¹ Source of all terms and related statistics. Zambia Central Statistical Office, 2017. The Statistician. Volume Si

² ibid

The Labour Force Survey (LFS).

Is a household survey carried out by the Central Statistical Office in collaboration with the Ministry of Labour and Social Security. Since its inception in 1986, the major objective of the LFS has been to measure the size of the labour force and its characteristics (age, sex, industry, sector of employment, education, e.t.c). The first Zambia Labour Force Survey was conducted in 1986 to satisfy a need for reliable and timely data on the labour market. Successive Labour Force Surveys were conducted in 2005, 2008, 2012 and 2014.

Unemployment Rate.

Is the ratio of the unemployed population to the total population in the labour force expressed as a percentage. In the 2014 LFS, the unemployment rate was 7.4 percent. Trends in the unemployment rate shows that the unemployment rate in urban areas is higher than in rural areas.

Working Age Population.

Working Age Population The working age population refers to all persons aged 15 years or older. In 2014, the working age population was estimated at 8,149,797. The rural and urban areas accounted for 54.2 percent and 45.8 percent, respectively. The female working age population accounted for 51.5 percent while the male working age population accounted for 48.5 percent.³

Youth Unemployment Rate.

The youth unemployment rate is the number of unemployed youth aged 15 to 35 years expressed as a percentage of the youth labour force. In 2014, the overall youth unemployment rate was 10.5 percent. Urban areas had higher youth unemployment rate than rural areas.⁴

³ ibid

⁴ ibid

EXECUTIVE SUMMARY

Zambia, through its youth policy and associated youth employment and empowerment action plans recognises the importance of investing in young people in order to attain its Vision 2030 and contribute towards the sustainable development goals.⁵ Under the right conditions, countries such as Zambia that are undergoing demographic shifts characterized by a large youth cohort and declining fertility rates are able to accelerate their development due to a declining dependency ratio and subsequent larger national incomes. However, this ‘youth dividend’ cannot be realized if new entrants to the labour force cannot find decent employment opportunities or if those already in the labour market work for poverty wages.⁶ Additionally, beyond job creation, government will need to sustain investment in health, education, and governance.

Restless Development commissioned research to review and describe the status of young people (15–35) in relation to the 2015 Zambia Youth Policy. Data was collected as follows. Through a desk review, which provides a macro-level picture of the issues facing youth in Zambia. While primary data was collected from 733 young people, to provide a ‘face’ and context to the numbers presented.

The theory guiding the research is as follows. It builds on the notion that economic empowerment goes beyond a young person obtaining a job. It needs to take a holistic approach that addresses multiple domains.

⁵UNDP (2014). Youth Strategy 2014 – 2017. UNDP, New York

⁶ *ibid*

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

For the purposes of this study, some of the key domains, are the five areas outlined below:

Domains of economic empowerment	Key thematic areas explored	Evidence from research to support such a focus
Human capital formation	Education, onset of puberty and its gendered impact on labour; adolescent fertility, sexuality etc.	Mensch, Bruce, Greene 1998; Bruce 2016; Erulkar 2013a, b; Hallman et al. 2007; Sommer 2011; Banerjee et al 2013
Social support structures	Civic engagement (ladder of participation); gendered impact on participation (including threat of violence); presence or lack of networks for support (adult and peers)	Jejeebhoy et al. 2005; Hallman et al. 2014; McCarthy et al 2016
School to work transition	Linkages between secondary education; training opportunities and earnings	Montenegro and Patrinos 2014
Control of earnings and assets	Control of any savings; financial planning;	Howe et al 2012; Dovel and Thomson 2016)
Social Protection	Social protection, vulnerability; dependency burden	Clark and Hamplova 2013; Dovel and Thomson 2016

a Authors' adaption of model advanced by Hallman K. 2016. Population Council Lessons on Increasing and Measuring Girls' Economic Empowerment. Commissioned by Data2X/UN Foundation

Such a study is critical in a country such as Zambia, which has a young population. About one in every four (3.24 million or 26%) Zambians is an adolescent (10–19 years); 4.8 million young people are aged 15–35 years,⁷ and adolescents are projected to represent half of the population by 2050. Put differently, 82% of the population is below the age of 35 years. Indeed, this is the largest youth population in the country's history. It presents an unprecedented opportunity to propel the country in reaching its national ambitions as outlined in its Vision 2030; and realise the demographic dividend as outlined above.

⁷ Zambia National Youth Policy defines age group 15–35 as youth

INTRODUCTION

For the economic empowerment of youth to be realized, Zambia will need to create 11.8 million new jobs by 2050: over 328,000 jobs each year on average in order to keep up with the pace of the projected growth in the working age population and assuming there is no increase in the labor force participation rate or the unemployment rate. This would be 252 percent more jobs every year than during Zambia's fast-growth years of 2000–14, when the average annual increase was 130,000 jobs⁸. According to UN projections, Zambia will have 294,000 more working-age people each year on average between 2014 and 2030. That figure rises to 446,000 each year on average between 2030 and 2050⁹.

The economic empowerment of youth in Zambia requires the concerted efforts of various stakeholders. It is therefore encouraging to note that the Zambia government has prioritised employment creation more generally through the seventh national development plan, which proposes an integrated approach to development. Equally important is the Government's recognition that this needs to occur in an integrated fashion. For this to be realised, it will require a different approach to working across sectors which speak to the demand and supply of labour. For example, Ministries such as Finance, Commerce and Labour, will need to ensure that they create an environment which encourages job creation, through such policy instruments available to them, such as tax incentives for employers that include internship and graduate training programmes; providing social protection for employees with low wages etc. While in terms of the supply of labour, Ministries such as the Ministry of General Education, and Higher Education, will need to ensure that the curriculum; and the education sector more generally, responds to the needs of the labour market. While Ministry of Health, by implementing its proposed universal health coverage, can ensure that workers are healthy and therefore potentially more productive.

While it has been encouraging to note the various programmes that government has been embarking on to address the needs of youth in Zambia, such as the Ministry of Community Girls Education and Women's Empowerment and Livelihood Project: it's essential that there be more concerted efforts to inform youth about these programmes, and that beyond initial consultations on programmes that youth are empowered to inform their development, implementation and oversight. However, young people need to be aware that they are entitled to do so. What was concerning for example, when several youth were asked what they thought government should do to support them, many did not feel that they were in a position to respond. This is concerning.

SUMMARY OF RECOMMENDATIONS

⁸ World Bank 2017., Zambia Job Diagnostics Report

⁹ ibid

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

A key recommendation is for the government to revisit the institutional framework for the coordination of youth activities, as currently, youth empowerment programmes are implemented by various institutions and while, the youth employment and empowerment action plans proposes the mainstreaming of youth across institutions this is yet to be fully realised.

As long as this does not happen, it is unlikely that government will attain its aspiration of attaining one million jobs. The government should therefore consider establishing a coordination unit within cabinet office or the office of the President / Vice President, with very clear key performance indicators and targets for various line ministries and statutory bodies, and to coordinate the implementation of the youth development agenda.

A second over-arching recommendation, following the establishment of the above, would be to conduct youth audits of relevant ministries' plans and budgets to ensure that they respond to the developmental needs of young people.

Following this, the government should then strategically implement the various sectoral recommendations advanced on youth empowerment. As is evidenced by the research, Zambia has conducted numerous studies and pilots on advancing the health and development of young people in Zambia. The challenge appears to lie in the lack of implementation of these innovative programmes at a scale that will have a population level effect.

Related to the five domains specifically.

Human Capital.

The government should improve the quality of education and open the dialogue between employers and universities and training institutions on the identification of core skills to be added to curricula. Private-sector development is hampered by the insufficient numbers of skilled youth. Employers are looking for employees who can continue to learn and adapt; read, write and compute competently; listen and communicate effectively; think creatively; solve problems independently; manage themselves at work; interact with co-workers; work in teams or groups; handle basic technology; and lead effectively as well as follow supervision¹². Developing curricula that evolve through continuous dialogue with employers to align the training programme with business needs and local realities as well as keep teachers up-to-date about workplace practices is one good practice aimed at improving core skills. Mentoring programmes that link students with professionals or young workers is another.

Participation.

¹⁰ See. Chigunta, F. J. et. al. 2013. Labour market transitions of young women and men in Zambia. ILO

The Government should develop/ revitalise systematic structures for youth participation that are decentralised to the lowest level of decision making. This includes, for example the re-establishment of Youth Parliament; revitalisation of the National Youth Development Council; which could potentially be used as a platform to inform key line Ministries that impact on youth. Aligned to this, the Government and stakeholders should promote civic education and conduct sensitization on youth empowerment and participation.

School to work transition.

On one hand, the government, needs to develop large scale programs focused on entrepreneurship, financial literacy, career guidance; internships; and corporate mentoring aimed at Zambian youth. For example, it may consider expanding the current UNICEF–Restless Development Girls 2030 Initiative, to include boys and beyond the current districts. On the other hand, the government, in collaboration with the private sector, needs to create more formal sector jobs; improve the productivity of informal jobs in smallholder farming, while encouraging commercialization and links to agribusiness supply chains and further connect vulnerable groups to jobs.¹¹

Financial Literacy.

The Zambian government should consider developing legislation that is consistent with the principles of Child Friendly Banking Principles of Child and Youth Finance International (e.g., provide maximum control to youth within the legal and regulatory framework, minimize age and identity restrictions). These policies, which are both youth friendly and protective of youth rights, should be the outcome of a coordinated effort amongst different policy and line ministries, such as the Ministry of Finance, Bank of Zambia, the Ministry of Youth and the Ministry of Education. Multilateral and bi-lateral organizations should support such coordinated efforts.

Furthermore, the government should develop legislation that facilitates the development of innovative, cost effective and convenient delivery channels to increase low-cost access of financial services for youth. The legislation should enable financial service providers (FSPs) to bank through agents, mobile phones, schools, etc. Multi-lateral and bi-lateral organizations should invest in these innovations and support relevant policies or regulatory measures. To help financial service providers design and deliver appropriate financial services, policymakers should make it clear that building the capacity of FSPs that seek to enter the youth financial service market should be a priority area for donors. For example, one key area of capacity building is how to conduct market research to identify the socio-economic characteristics, needs and preferences of youth.

Social Protection.

The government should accelerate the provision of universal social protection coverage, especially given the high level of youth that are unemployed or in informal employment

¹¹ See World Bank. 2017.

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

INTRODUCTION

Background and context

Zambia, through its youth policy and associated youth employment and empowerment action plans recognises the importance of investing in young people in order to attain its Vision 2030 and contribute towards the sustainable development goals. Indeed, if effectively implemented, sustainable human development through livelihood creation for youth and, in all actions, being guided by processes that enlarge young people's choices; has the potential to expand young people's capabilities and opportunities in ways that are sustainable from the economic, social and environmental standpoints.¹²

Under the right conditions, countries such as Zambia that are undergoing demographic shifts characterized by a large youth cohort and declining fertility rates are able to accelerate their development due to a declining dependency ratio and subsequent larger national incomes. However, this 'youth dividend' cannot be realized if new entrants to the labour force cannot find decent employment opportunities or if those already in the labour market work for poverty wages.¹³ Additionally, beyond job creation, government will need to sustain investment in health, education, and governance.

Understanding of the assignment.

Restless Development commissioned research to review and describe the status of young people (15–35) in relation to the 2015 Zambia Youth Policy. Such a study is critical in a country such as Zambia, which has a young population. About one in every four (3.24 million or 26%) Zambians is an adolescent (10–19 years); 4.8 million young people are aged 15–35 years;¹⁴ and adolescents are projected to represent half of the population by 2050. Put differently, 82% of the population is below the age of 35 years. Indeed, this is the largest youth population in the country's history. It presents an unprecedented opportunity to propel the country in reaching its national ambitions as outlined in its Vision 2030; and realise the demographic dividend as outlined above.

For the economic empowerment of youth to be realized, Zambia will need to create 11.8 million new jobs by 2050: over 328,000 jobs each year on average in order to keep up with the pace of the projected growth in the working age population and assuming there is no increase in the labor force participation rate or the unemployment rate. This would be 252 percent more jobs every year than during Zambia's fast-growth years of 2000–14, when the average annual increase was 130,000 jobs.¹⁵ According to UN projections, Zambia will have 294,000

¹² UNDP (2014). Youth Strategy 2014 – 2017

¹³ ibid

¹⁴ Zambia National Youth Policy defines age group 15–35 as youth.

¹⁵ World Bank 2017., Zambia Job Diagnostics Report

more working-age people each year on average between 2014 and 2030. That figure rises to 446,000 each year on average between 2030 and 2050.¹⁶

The objective of this report is therefore to highlight challenges, opportunities and innovations associated with the economic empowerment of youth in Zambia.

Theoretical framework underpinning Research.

The African Union describes youth empowerment as follows;

‘Young people are empowered when they realize that they have or can create choices in life, are aware of the implications of those choices, make informed decisions freely, take action based on those decisions and accept responsibility for the consequences of their actions. Empowerment also means having the ability for supporting enabling conditions under which young people can act on their own behalf, and on their own terms, rather than at the direction of others. These enabling conditions fall into major categories such as an economic and social base; political will, access to knowledge, information and skills, adequate resource allocation and supportive legal and administrative frameworks; a stable environment of equality, peace democracy and positive value system’.¹⁷

Zambia has subscribed to this vision of empowerment as outlined by the African Union through its 2015 Youth Policy, which aims at ‘attaining a ‘skilled, enlightened, economically empowered and patriotic youth impacting positively on national development’. To address this, the 2015 Youth policy is structured around key areas that include, employment and entrepreneurship development, education and skills development, health, culture, creative industries and sport.

Many theories related to youth development and empowerment assert that the foundation of productive lives—which may involve marriage, first birth, employment, citizenship, and economic sufficiency—is formed during adolescence.¹⁸ The building blocks of this foundation include life skills, financial literacy, sexual and reproductive health, negotiation skills, and literacy. This is also the period during which poverty may be consolidated or conquered and often when gender-based violence is first encountered.

Thus, a country should focus on building adolescent and youth social and economic assets especially among the most vulnerable populations, to ensure safe and productive transitions to these adult roles. Assets are acquired and cannot be taken away from a young person; while the benefits of these assets may not be fully realized until adulthood (often years later), intermediate outcomes can be assessed.

¹⁶ Ibid

¹⁷ African Union. 2011. African youth decade 2009–2018 plan of action: Accelerating youth empowerment for sustainable development.

¹⁸ See Population Council; UNDP Youth Strategy; World Bank 2007 Report; World Vision, Livelihoods strategy amongst others. Email. mag.zambia@munichadvisors.com Web. www.munichadvisors.com

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

In light of the above, the following five domains, will be used to provide a snapshot of the level of economic empowerment of youth in Zambia. The five domains are informed by research on adolescent and youth empowerment; as well as the work by Population Council on their ground-breaking girl empowerment initiatives.

The proposed domains of inquiry are outlined below:

Table 1. Economic Empowerment Domains.

Domains of economic empowerment	Key thematic areas explored
Human capital formation	Education, onset of puberty and its gendered impact on labour; fertility etc.
Social support structures	Civic engagement (ladder of participation); gendered impact on participation (including threat of violence); presence or lack of networks for support (adult and peers)
School to work transition	Linkages between secondary education; training opportunities and earnings
Control of earnings and assets	Control of any savings; financial planning;
Control of earnings and assets	Social protection, vulnerability; dependency burden

a Authors' adaption of framework advanced by Hallman K. 2016. Population Council Lessons on Increasing and Measuring Girls' Economic Empowerment. Commissioned by Data2X/UN Foundation

Methodology and approach.

The section provides an overview of the methodology that was used to guide the research:

Phase 1: Desk research and ethics protocol .

Desk research was conducted to collect key documents related to the national youth policy and economic empowerment of youth in Zambia. The desk review provides a macro-level picture of the issues facing youth in Zambia. While the primary data collection helps to provide a ‘face’ and context to the numbers presented.

Phase 2: Fieldwork.

Stage 1

Munich Advisory Group held meetings with Restless Development to further clarify expectations and vision for the research. Part of this process resulted in identifying youth researchers from a civil society coalition of youth-serving or focussed organisations. MAG worked with Restless Development to ensure in as far as possible, gender parity within the overall team; and a range of age within the sub-teams. The initial target was to cover 4 provinces, however, in the end due to time and logistical constraints, only three provinces were covered for primary data collection. To compensate for this, Lusaka was over-sampled, as in line with recent research from the World Bank, 66% of jobs are clustered around Lusaka and Copperbelt provinces.

Given the youth-led approach to the research, the aim was to ensure representation of youth from the following age categories: 15-19; 20-24 and 25-35; as well as have at least one male and one female per sub-team.

Stage2

Training, the research assistants underwent a day and half refresher training, where they were provided with the study protocol, data collection tools, and ethical guidelines. The training also provided an opportunity to pre-test the tools; and strategies on possible issues they might face while conducting fieldwork and ways to overcome such issues. In addition, the researchers reviewed and informed the revision of the research questions. They developed sampling plans and identified locations to target potential respondents based on their experience of working with youth; and the objectives of the research. Furthermore, a whatsapp group was developed, as a mechanism to provide ongoing support to the team.

Revision of Methodology following training.

Given non-arrivals of certain participants; and Kasama participants only arrived on the evening of the 1st day. The methodology was revised as follows:

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

- Focus on 3 provinces instead of 4
- Increase number of districts of focus in Lusaka province to two (Lusaka and Kafue)
- Focus of primary research – to pilot youth-led methodology to research, document process for replication;
- Secondary research: national level coverage of issues facing young people
- Justification for additional Lusaka district: 66% of jobs focused in Lusaka and Copperbelt provinces

Phase 3: Sampling plan.

The primary data collected was predominantly from young people with additional key informant interviews with service providers, community members, government officials and other civic leaders. Youth researchers purposively sampled representative sub-populations as outlined in the annex I in line with the youth policy. Namely: rural youth, female youth, male youth, youth with disabilities; youth-in-school, youth in tertiary institutions; youth in formal/ informal employment and youth that are employed. Consequently, part of the training, will entail development of action plans, where the youth researchers will indicate how they plan on reaching the specific sub-populations, by targeting the associated institutions/ structures that have an impact on these particular sub-populations, within the target districts.

Selection of youth population for the study and additional guiding principles for sampling.

While the National Youth Policy notes that in Zambia a youth is described as a person between the ages of 15 – 35 years, it notes the importance of placing particular importance on addressing the specific challenges facing 15 -17-year olds; and strategies to support the transition of adolescents into youth and self-reliance. Furthermore, as per terms of reference, there was a particular focus on sub-populations that may be more vulnerable, who were targeted specifically to ensure representative voices in the research

Demographic Profile.

As earlier noted, the study primarily targeted youth from Central, Copperbelt and Lusaka provinces. With a few additional interviews with key respondents. However, given the shortened period provided for the research, the research was refocused to primary focus on the voices of young people, and triangulate findings with secondary regional and Zambian data.

A total sample of $n = 900$ respondents was proposed in this study. However, a total $n = 733$

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

was achieved representing a sample of 81.4%. The achieved sample is robust enough to provide the necessary analysis for this study. In this sample, n = 377 (51.4%) youth were males and n = 356 (48.6%) were females. The highest score in the age distribution was n = 243 (33.2%) between the ages 20–24, the lowest being n = 53 (7.2%) of age 31–35 years.

Out of n = 733, n = 687 (93.7%) had an educational background ranging between primary level and tertiary level with “some secondary” level education scoring the highest of n = 307 (41.9%) while n = 46 (6.3%) did not attend school. In terms of marital status distribution n = 609 (83.1%) where single, n = 112 (15.3) where married, n = 7 (1.0%) where divorced and n = 5 (.7%) where widow/widower. Of those who were married, majority married between the ages 20–24 (n = 67, 9.1%) with 31+ scoring the lowest n = 1 (.1%).

Table 2: Demographic distribution.

VARIABLE	FREQUENCY	PERCENTAGE
Age		
15-17	143	19.5
17-19	198	27.0
20-24	243	33.2
25-30	96	13.1
31-35	53	7.2
Gender		
Male	377	51.4
Female	356	48.6
Have you ever attended School	N	%
Yes	687	93.7
No	46	6.3
High level of Education	N	%
Some primary	46	6.3
Completed primary	65	8.9
Some secondary	307	41.9
Completed secondary	147	20.1
Tertiary education	127	17.3
Never attended school	41	5.6
What is your marital status?	N	%
Single	609	83.1
Married	112	15.3
Divorced	7	1.0
Widow /widower	5	.7
At what age did you marry	N	%
15-17	7	1.0
17-19	29	4.0
20-24	67	9.1
25-30	22	3.0
31-35	1	.1
Never got married	607	82.8.

Furthermore, out of n = 733 participants, n = 96 (13.1%) were disabled with some having more
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ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

than one (1) disability. The disability was categorized in different forms i.e. Physical disability, sight impairment, hearing impairment and mental disability.

Phase 3 Data Collection Methods and Tools .

Mixed methods, using concurrent quantitative and qualitative approaches were employed in order to triangulate findings and ground truth¹⁹. The following methods that were employed: At district level. Youth researchers spent 5 days gathering data which included questionnaire (that included both quantitative and qualitative components) that was administered to youth. In addition, they administered a semi-structured interview questionnaire to key informants, representing government officials, school authorities, community members, to determine their response and perception of the status of young people within their jurisdiction. At national level: a few additional key informant interviews were also conducted at national level. (See annex II for details)

Phase 4: Data Entry and analysis .

All completed questionnaires were processed by data editors for completeness and to ensure that all data were appropriately categorized and coded. Triangulation analysis was applied for both quantitative and qualitative data.

Study limitations.

The study aimed to provide a “snapshot” or “pulse” of the status of young people, based on key informant interviews and interviews with young people vs. evaluating a particular programme or set of interventions. This provides several limitations in that, it is therefore more difficult to attribute particular changes in circumstances to a particular programme. Overall the benefits of combined a desk review and supplemented with primary data collection have been met. In as far as this desk review allowed for a technical review of work of others, with the ultimate aim of providing a snapshot of the key issues impacting the economic empowerment of youth in the country.

However, there were a number of limitations experienced during the course of the assignment. These included:

- Some of the data were not disaggregated by to the specific age bands required (i.e. internationally youth is often defined as 15-24, some ILO documents discussed youth as 15-29) while Zambia defines youth as 15-35 years;
- In some cases, data were not available resulting in data gaps
- Inability to validate some of the set targets for example in the youth policy (due to lack of clear baseline

¹⁹ See Creswell 2009

Following guidance from Restless Development two working days before the proposed training, the research was refocused to focus on economic empowerment. This had important consequences, as the youth researchers that had been selected by Restless Development had more experience in SRH issues than economic empowerment. While the training period provided was also limited, hence the decision that was arrived at to primarily focus on the youth questionnaire, which was much simpler. In addition, the researchers targeted 'traditional stakeholders' that they were accustomed to working with such as the Ministry of Youth and Ministry of Education, many of whom, were not conversant on economic empowerment issues despite the fact many of their Ministries had policies on empowering youth. Perhaps more than anything, highlighted the importance of ensuring effective sensitization of the linkages of economic empowerment and their areas of work.

II. FINDINGS

This chapter is structured as follows. It provides an overview of the key policies and frameworks that inform the economic empowerment of youth in Zambia. It then presents findings from the desk review and primary data collection in line with the different domains of economic empowerment as outlined in the conceptual framework presented in previous sections. It then discusses innovations to youth empowerment that were presented by stakeholders and through the desk review.

Population Dynamics and their possible impact on economic growth.

A study on the Demographic dividend in Zambia by the Ministry of National Planning in conjunction with UNFPA noted that Zambia can increase its per capita gross domestic product (GDP), to earn an additional US\$ 611 in 2030 and US\$ 7,393 in 2053 if it accelerates fertility reduction; improves child survival; invests in education as well as prevents child marriage and teenage pregnancies; improves the health status of its labour force; accelerates economic reforms and job creation, and invests in governance and accountability.

Indeed, young people (ages 15–24) are a significant and growing share of the working population but are becoming less likely to be employed. Figure 3 suggests that youth who are about 20 years old are taking longer to transition from school to work, as the share at that age who were neither working nor in school had increased by 2014.

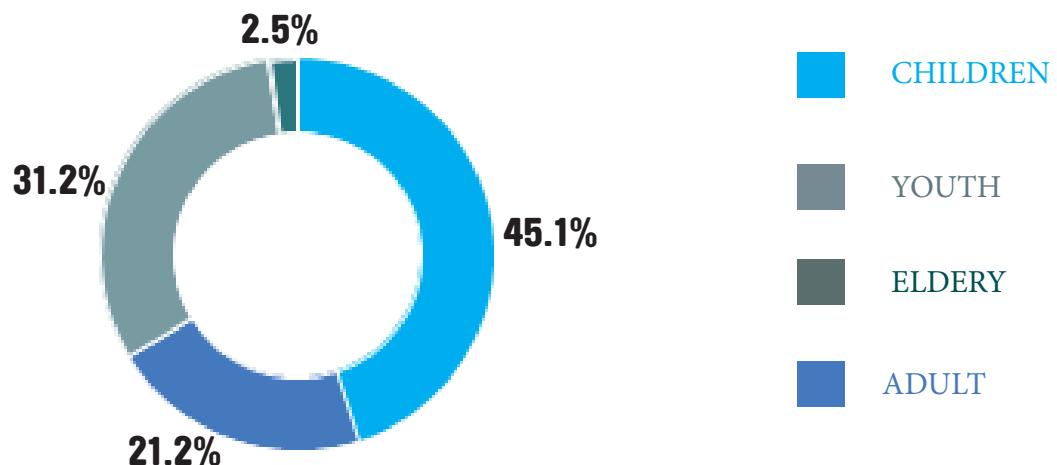
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ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

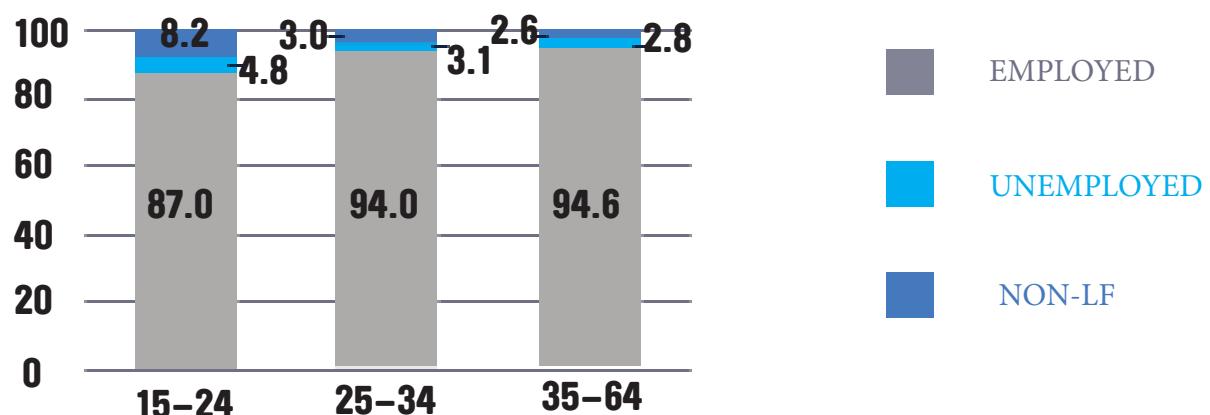
A SNAPSHOT

Figure 1: Age structure of the population (2014) and labour force participation (2008, 2012, and 2014).

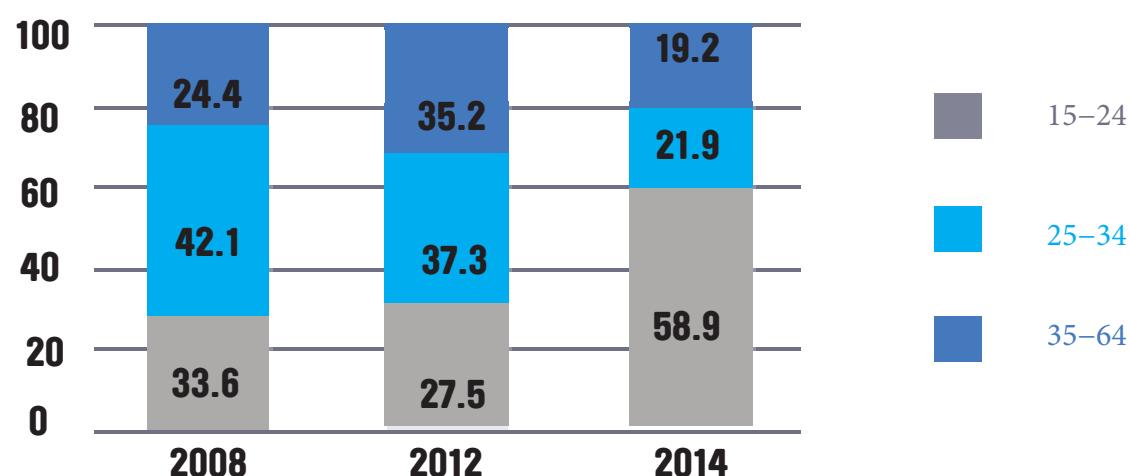
(A) DISTRIBUTION OF POPULATION, AGE GROUPS, 2014 LFS



(B) LFP BY AGE, AGE 15–64, 2014 LFS



(C) OUT OF LF BY AGE, AGE 15–64



Source: World Bank 2017

Overarching policies and framework.

The Seventh National Development outlines the government vision of attaining Middle income status by following an integrated approach to development through investment in the following areas:

- Simultaneously prioritise investments in areas as such as education, skills development and health.
- Reform the economy to create adequate decent jobs and enhance good governance and accountability.
- Strengthen investment in education, through greater investment in early childhood education, secondary and tertiary education. This is in a bid to accumulate the necessary human capital to support the country's diversification agenda.
- Invest in approaches, such as modern family planning, that will reduce the dependency burden from 0.93 to 0.51. Through modelling, the SNDP projects that this will in turn increase the working age population (aged 15 years and above) from 7.8 million in 2013 to 26 million in 2053; while employment gaps will be reduced from 15 million to 7 million in 2053

In terms of economic growth, the Seventh National Development plan, notes that they government aims to focus on the diversification of the economy and reduce overdependence on copper mining. This is in addition to the modernisation of agriculture sector, so as to improve productivity and value addition.

The SNDP notes that all these will be undertaken simultaneously in an integrated manner. Furthermore, the various sectors, and line Ministries will contribute towards this objective.

Beyond the recently launched Seventh National Development Plan, there are various other key entities that impact on youth economic empowerment as outlined below:

Table 3: Key Macro-level policies and programmes that impact on youth empowerment in Zambia.

MINISTRY	KEY DOCUMENTS	STRATEGIC FOCUS	MACRO-LEVEL – YOUTH RELATED EMPOWERMENT APPROACHES
Ministry of Youth & Sport	2015 youth policy youth employment and empowerment action plan	Provide a framework for an informed and effective support in the design, monitoring and evaluation of policies and programmes that will promote productive and job-rich growth for the Zambian Youth	Youth Development Fund Youth skills training centres Advocates for target for employment generation to match demographic proportionality i.e. 40% youth, 30% women, 30% other disadvantaged groups (see youth policy)
Ministry of Labour and Social Security	Employment of Children and Young Persons Act CAP274 micro, small and medium enterprises policy	Coordination of social security; labour relations amongst others	Decent work country programme Social protection interventions Labour force surveys
Ministry of Commerce Trade and Industry	Rural Industrialisation policy industrialisation strategy	Focus on creation of employment opportunities	Citizen economic empowerment commission (CEEC) Women Empowerment Fund
Ministry of National Planning	Seventh National Development Plan	Coordinate integrated approach to development	Constituency development fund
Ministry of Gender and Child Development	Anti-Gender Based Violence Act of 2009 Child Marriage Policy	Coordination of the integration of gender considerations across line Ministries; addressing gendered impacts of development (i.e. GBV, child marriage; women and girls empowerment; male engagement)	Women at work programme GEAL – girl education and livelihood programme
Ministry of Community Development and Social Welfare	Persons with Disabilities Act No. 6 of 2012	Social protection; support to vulnerable households and constituents	Public Welfare Assistance Scheme (PWAS), Social Cash Transfer Scheme (SCTS) (includes Multiple Categorical Targeting Grant (MCTG) and a Child Grant (CG).) Community Self Help Initiatives resettlement and rehabilitation of people with disabilities (PWDs) and Orphans and Vulnerable Children (OVCs)

MINISTRY	KEY DOCUMENTS	STRATEGIC FOCUS	MACRO-LEVEL - YOUTH RELATED EMPOWERMENT APPROACHES
Ministry of General Education	Disability policy School health and nutrition policy HIV Policy	Support education (early childhood; primary and secondary) of its citizens	School health and nutrition programme Home- Grown School Feeding Programme Life skills based sexuality education Programmes targeting learners with disabilities Re-entry policy for learners who fall pregnant Financial literacy programmes Gewel programme (financial support to vulnerable children)
Ministry of Higher Education	TEVET Policy	Support education (tertiary and vocational) of its citizens	TEVETA programmes country wide Bursaries and scholarships for tertiary education Functional Literacy and Skills Training,
Ministry of Health	Adolescent health Policy National HIV and AIDS Strategy National Health Policy	Support the health and wellbeing of its citizens	Universal health insurance
Ministry of Finance	National Strategy on financial inclusion Study on the demographic dividend		Citizen budgets Financial literacy programmes Micro Bankers Trust
Office of the Auditor General	Auditor General Annual Reports Audit of Youth Development Fund	Oversight	
Parliamentary Committee on Youth and Sport	2015 and 2016 Committee reports	Review and recommendations on the functions of Ministry of Youth and Sport, including of NYDC and the Youth Development Fund	

Primer on economic strengthening domains.

The desk review provides a macro-level picture of the issues facing youth in Zambia. While the primary data collection helps to provide a ‘face’ and context to the numbers presented. What was striking about the primary data was the overwhelming levels of vulnerabilities of youth interviewed, lack of knowledge of key programmes targeting them, and a sense of a lack of capacity to influence change (despondency).

Economic empowerment goes beyond a young person obtaining a job. It needs to take a holistic approach that addresses multiple domains. For the purposes of this study, some of the key domains, are the five areas outlined below:

Domains of economic empowerment	Key thematic areas explored	Evidence from research to support such a focus
Human capital formation	<ul style="list-style-type: none">Education, onset of puberty and its gendered impact on labour; adolescent fertility, sexuality etc.	Mensch, Bruce, Greene 1998; Bruce 2016; Erulkar 2013a, b; Hallman et al. 2007; Sommer 2011; Banerjee et al 2013
Social support structures	<ul style="list-style-type: none">civic engagement (ladder of participation); gendered impact on participation (including threat of violence); presence or lack of networks for support (adult and peers)	Jejeebhoy et al. 2005; Hallman et al. 2014; McCarthy et al 2016
School to work transition	<ul style="list-style-type: none">linkages between secondary education; training opportunities and earnings	Montenegro and Patrinos 2014
Control of earnings and assets	<ul style="list-style-type: none">control of any savings; financial planning;	Montenegro and Patrinos 2014 Howe et al 2012; Dovel and Thomson 2016)
Social protection	<ul style="list-style-type: none">social protection, vulnerability; dependency burden	Clark and Hamplova 2013; Dovel and Thomson 2016

^a Authors’ adaption of model advanced by Hallman K. 2016. Population Council Lessons on Increasing and Measuring Girls’ Economic Empowerment. Commissioned by Data2X/UN Foundation

Domain One: Human Capital Formation.

Background

At micro-level, research has demonstrated that staying in school longer not only increases educational attainment but is itself protective against early unplanned pregnancy and child marriage. Greater sexual and reproductive health skills and access also delays childbearing and marriage, which decrease a young person's dependency burden in young adulthood. For example, girls who have their first child later, have fewer healthier children, and generally marry a partner closer to their own age and have more stable and equitable relationships.²⁰

At macro-level, health and education interventions need to be coordinated so as to address the various realities, vulnerabilities and strengthen a young persons' assets. Often times, health and education sector interventions operate in silo to each other and to other economic empowerment interventions as has been earlier noted.

Findings from Desk Review.

Sexual Reproductive Health.

Approximately 7.2% of sexually active girls, aged 15–19, reported having had a sexual partner who was 10 or more years older than they were in 2013–2014²¹. The National Health Strategic Plan (NHSP) 2017–2021²² has highlighted the high adolescent birth rate (estimated at 141 crude birth rate (CBR) in 2013–14 despite a downward trend from the 2007 ZDHS which was 146. In 2013–2014, approximately 18.5% of adolescent girls aged 15–19 were married, 28% had started childbearing, while 5% were actually pregnant during the survey.

A related fact is that half of Zambian women aged 20– 49 were married by 18.7 years. Additionally, 28.5% of those aged 15–19 have had a child or are pregnant. Disaggregating this data by education level shows a difference of six and three years in median age at first birth and median age at first marriage, respectively, between women with secondary and higher education and those with none²³.

In the 2013–14 ZDHS, 15–19 year olds noted that a major barrier to services was distance (65.2%) and transportation problems as being major issues. Details of the barriers to accessing health care. About 78% of adolescent girls know where to get an HIV test, compared with 77% of their male counterparts.²⁴ Access to services is worse for adolescents living with disabilities and those suffering from chronic health conditions.²⁵

²⁰ Quisumbing and Hallman 2005 quoted in Hallman 2016

²¹ ZDHS 2013 – 2014

²² MoH 2017

²³ Government of the Republic of Zambia, Ministry of Finance 2015

²⁴ CSO and MoH, ZDHS 2007.

²⁵ Ministry of Health, Adolescent Health Strategic Plan 2011–2015, Government of Zambia, 2012.

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

In terms of contraceptives, the overall use of any family planning method was 10.6% among 15–19 year old females, and was higher among women who were currently married (37.5%) than those who were unmarried and sexually active (18.6%). Overall condom use as a family planning method was very low at only 4.4% among married adolescents and at only 8.7% among unmarried sexually active females²⁶.

HIV.

Since 2004, Zambia's HIV interventions have resulted in progress toward the UNAIDS' targets of 90–90–90 (67–85–89). The declining national HIV incidence depicts strides toward epidemic control. HIV prevalence among Zambian youth aged 15–24 is estimated to be 7 percent, and it increases with age, from 4 percent among 15–17 years olds to 12 percent in the 23–24 years age group²⁷.

Although social exclusion closely correlates with vulnerability to HIV, so does educational attainment. 10% of people with no education in Zambia are HIV-positive, compared with 14% with primary education, 15% with high-school and 19% with more than high-school education²⁸. Demographically, those in high school and tertiary education are among those at the highest risk of contracting the virus in their lifetime.

Education.

Although primary school enrolment rates for both boys and girls are high (near universal) in Zambia, the net secondary school enrolment rate is very low at 28% and only 31% of these complete the last grade of secondary school. Increasing school attendance and progression for girls is considered to be one of the most effective means to reduce fertility, while delaying marriage and child bearing by 5 years can slow population growth by as much as 15% to 20% .

Adolescent pregnancy is one of the contributing factors to school dropout, and thus hinders the meaningful participation of women in national development. According to the Education Statistical Bulletin for 2013, only 35.8% of girls who enrol in grade 1 are expected to reach grade 9. This means that up to 64% are likely to drop out along the way. In addition, Ministry of Education data for 2012 shows that 12,753 girls at primary level and 2,096 girls at secondary

²⁶ ibid

²⁷ ZAMPHIA 2016

²⁸ Zambia Demographic and Health Survey, 2007.

level left school due to pregnancy. However, more than half of them did not return to school after giving birth despite the school re-entry policy.

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Beyond pregnancy, a school to work transition survey conducted by ILO on youth in Zambia, found that economic reasons were one of the main reasons behind leaving school early, with a majority of the youth stating that they could not afford the fees or were too poor to continue their schooling (65.7 per cent).³¹

Furthermore, Tertiary educational attainment in Zambia is still limited to a very small number of people (less than 1 per cent of the population) and to workers in a few sectors of economic activity. It is also worse for women than for men, especially in the informal sector.³²

Investment in education is critical in Zambia as according to an ILO 2017 study, in 2014, 42 per cent of the employed had only primary education, 45 per cent had secondary education and 12 per cent had no education at all (N.B. “no education at all” here also includes nursery). This left only 1 per cent of the distribution in the tertiary education category (note that certificates are not included in the tertiary education category as earlier noted). This means that roughly one worker out of ten never went to school and only one in 100 went to university. To give a rough idea of the challenges facing the education system in Zambia, in 2014 the lowest tertiary education attainment among OECD members was 17 per cent (Turkey), while South Africa attained 6.6 per cent in 2012³³

Some of the key challenges Zambia is facing with respect to education are: 1) access to

²⁹ Ibid

³⁰ Ibid

³¹ Chigunta, F. J. et. al 2013. Labour market transitions of young women and men in Zambia. ILO

³² ILO 2017

³³ Ibid

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

education in high-density areas where there are not enough places in schools; 2) long journeys to schools in rural areas; 3) improving the quality of education; and 4) low learning achievement scores.³⁴

However, there have recently been positive developments in education. Some initiatives that have already been taken include: 1) the creation of 550,000 new places in community schools; 2) the spread of school enrolment; 3) imposing a minimum period of two years at the same school for teachers before they can move; 4) reducing the number of teachers

In rural areas who leave without being replaced; 5) a new national curriculum; and 6) the introduction of a two-tier system.³⁵

Findings from Primary Data Collection.

n=30 respondents (4.1%) did not have access to health services because either clinics were too far or had a lack of finances. More than half of the youth sample did not use any form of contraceptive while n = 152 (20.7%) used various forms of contraceptives. Out of n = 733, only n = 75 (10.2%) used the simplest form which was condoms and n = 1 (.1%) believed in withdrawal method, as shown in the table below. Given the importance of family planning/contraception in delaying child bearing, it is concerning to note that only 20% of young people are using family planning. However, these findings do corroborate the overall general literature review, which has noted the high adolescent birth rate in Zambia.

Table 4: Contraceptives and access to health services.

VARIABLE	FREQUENCY	PERCENTAGE
Do you currently use any form of family planning?	N	%
Yes	150	20.5
No	583	79.5
What kind of family planning do you use?	N	%
Do not use	583	79.5
Condoms	75	10.2
Family planning pills	34	4.6
Implants	21	2.9

³⁴ Ministry of Education, Science, Vocational Training and Early Education (MESVTEE), 2015 quoted in ILO 2017

³⁵ Ibid

VARIABLE	FREQUENCY	PERCENTAGE
Withdrawal method	1	.1
Injections	19	2.6
Do you believe that you can access health services when you need them (e.g. HIV/AIDS test)	N	%
Yes	703	95.9
No	30	4.1
Total	733	100
Why are you not accessing the health services	N	%
Clinics are too far	23	76.7
Lack of finances	7	23.3
Total	30	100

Domain Two: Social Support Structures.

Background

At micro level, a stronger more diversified social network can increase a young person's safety and institutional access in the community, as well as provide them with connections (other than through sexual liaisons) to training, work and economic assistance.

To facilitate this at macro level, government needs to support the participation of youth, within all spheres of society (from civic to political aspects), by supporting the effective running of structures such as Youth Development Councils, Youth Parliaments or youth advisory committees attached to line ministries. This is in addition to building the capacity of youth to participate in such structures. These provide for population-wide, and systematic participation.

Innovations in Civic Participation (2010) sums it up as follows:

- Youth civic engagement programmes empower young people to play an active role in their communities' development while gaining the experience, knowledge, values and life skills necessary for success in careers, education and community life.
- Young people who are engaged in meaningful service to their communities gain valuable, real-world skills that improve their employability in today's competitive labour markets, thus combating the high rates of youth unemployment.

³⁶ Innovations in Civic Participation (ICP). Youth Civic Participation in Action: Meeting Community and Youth Development Needs Worldwide. Innovations in Civic Participation, 2010.

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

- Community engagement also increases young people's sense of citizenship and civic pride, gives them an increased sense of their efficacy, and decreases the likelihood that they will take part in high-risk behaviours.
- By engaging young people and enhancing their sense of social responsibility, youth civic participation programmes strengthen civil society.

Findings from Desk Review.

The African Youth Charter outlines young citizens' rights and responsibilities, affirming that "youth are partners, assets and a prerequisite for sustainable development and for the peace and prosperity of Africa"³⁷. Article 11 of the charter gives every young citizen "the right to participate in all spheres of society" and mandates that states encourage youth activism and ensure gender equity in political representation and participation. Among responsibilities, the charter cites full participation in civic duties such as voting in elections and volunteering. The African Union (AU) Assembly declared 2009–2018 the "African Youth Decade" and released an action plan to promote youth empowerment and development throughout the continent, including by raising young citizens' representation and participation in political processes.³⁸

Regionally, a poll by Afrobarometer³⁹ found the following in terms of the participation of African youth:

- Political engagement is generally lower among African youth than among their elders, particularly in terms of voting. Two-thirds (65%) of 18– to 35–year-old respondents who were old enough to vote in the last national election say they did so, compared to 79% of citizens above age 35.
- Slightly more than half (53%) of African youth report being "very" or "somewhat" interested in public affairs, while two-thirds (67%) say they discuss politics with friends or family at least "occasionally." Compared to their male counterparts, young women report significantly less interest (48% vs. 60%) and discussion (61% vs. 74%).
- African youth are less likely than their elders to participate in civic activities: Less than half (47%) of 18– to 35–year-olds say they attended community meetings at least once

³⁷ African Union. 2006

³⁸ African Union. 2011

³⁹ Afrobarometer is a pan-African, non-partisan research network that conducts public attitude surveys on democracy, governance, economic conditions, and related issues across more than 30 countries in Africa. Afrobarometer conducts face-to-face interviews in the language of the respondent's choice with nationally representative samples of adult citizens. A sample of 1,200 respondents yields country-level results with a margin of sampling error of +/-3% at a 95% confidence level.

during the previous year, while 40% joined others to raise an issue (vs. 57% and 47% for older citizens). Young women's participation also lags behind that of their male peers on these measures of civic activism (by 9 percentage points, on average), particularly in West Africa and North Africa (both by 14 percentage points).

- Not quite half (48%) of youth say they contacted political or community leaders during the previous year to discuss an important issue, with lower reported engagement levels among young women than men (43% vs. 53%)⁴⁰:

In terms of civic engagement more generally:

- On average, four in 10 young citizens say that voters should be responsible for making sure that local government councillors, the president, and parliamentary representatives do their jobs once elected, rather than leaving this task to political parties or others. However, on three aspects of civic engagement, a majority of young Africans are not active: membership in civic organizations (religious groups and voluntary associations), civic activism (attending community meetings and joining others to raise an issue), and contacting community or political leaders to discuss important problems.
- On average, only a minority of young citizens in the 36 countries surveyed in 2014/2015 are official leaders or active members of a religious group (26%, vs. 30% of older citizens) or of a voluntary association or community group (19%, vs. 25% of older citizens).

These general findings are also reflected in the perceptions of young people surveyed as part of the primary data collection which are discussed later in this section.

Institutional support for youth participation in Zambia.

Zambia has a number of policies and programmes to support youth participation in Zambia. The Constitution of Zambia provides for citizens' participation in political processes including for positions such as Councillor, Member of Parliament and President. In addition, the National Youth Development Council Act, Chapter 144 of the Laws of Zambia was enacted to provide the legislative framework necessary for the youth and youth entities to fulfil their role and address youth challenges. The Act establishes the National Youth Development Council (NYDC) and also regulates its functions; and advances youth participation in the decision-making processes in Zambia. Other pieces of legislation that address youth participation include the Citizens Economic Empowerment Commission Act, No.9 of 2006 and the Persons with Disabilities Act, No.6 of 2012. The Citizens Economic Empowerment Commission Act, No.9 of 2006, creates and mandates the Citizens Economic Empowerment Commission to promote the economic empowerment of citizens through ownership of productive assets, skills development, access to finance, preferential procurement and the fostering of a business and entrepreneurial culture to promote socio-economic equalities.

⁴⁰ Afrobarometer

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ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

Furthermore, the 2015 Youth Policy and associated action plan for youth empowerment and employment, which has already been discussed, notes the importance of youth participation in all spheres of life. At programmatic level, youth are often consulted or engaged in technical committees, or strategic review processes such as for the Youth Policy and the National AIDS Strategic Plan for example.

In terms of partners, the United Nations has created a System-Wide Action Plan (SWAP) for Youth, co-chaired by UNFPA and the International Labour Organisation (ILO). The plan identifies overall goals related to youth employment and entrepreneurship, protection of rights and civic engagement, education (including comprehensive sexuality education), health, and political inclusion. The UN inter-agency technical working group collaborates with the Ministry of Youth and Sport (MYS). The plan also supports a Youth Partnership Platform in Zambia, which includes youth representatives selected for two-year terms. Youth Platform members provide input on assessment and design of youth-focused UN and GRZ policies and programs with representatives included from each Province.

Youth Participation in political processes.

There are currently only five (5) Members of Parliament that are below the age of thirty-five years (35) out of the 166 members of Parliament. The Zambia government should consider the example of countries such as Kenya, which guarantees a minimum level of youth representation in parliament. Political participation is an important entry-point into informing decisions that ultimately impact on the economic wellbeing of youth in Zambia. It is important to acknowledge that partners and government institutions have made efforts to engage youth in decision-making. However, the key challenge is that this has not been done at scale or systematically. This has resulted in youth people having inadequate access to institutional systems and structures within government, the media, private sector and civil society.

Challenges affecting youth participation in the decision making process

- Research by Restless Development-Zambia has found gaps in institutions working on youth related issues. The organisation notes that 'many organisations operate as representatives of youth but not really standing for the needs of the young people'. They have further noted the limited cooperation and collaboration amongst these institutions.⁴¹
- Similarly, Youth Map found that a number of dedicated institutions, such as the Youth Development Council and Youth Parliament, were relatively unknown to young people.⁴²

⁴¹ Nyimbili, K 2012, "State of the Nation Report on Young People in Zambia", Restless Development, February, <http://restlessdevelopment.org/file/state-of-the-nation-2012-zam-pdf>.

⁴² Youth Map Zambia 2014, A cross-section analysis of youth in Zambia: Youth Map Assessment Report,

- This was reiterated in a report to the Parliamentary Committee on Youth and Sport. Stakeholders present⁴⁴ noted that there was inadequate or weak legislative framework guiding youth development in the country. They felt that the National Youth Development Council Act no longer answered to the changing needs of young people as it has become out-dated. Furthermore, the National Youth Development Council has been inadequately funded for it to effectively fulfil its mandate.
- Youth have inadequate information on available opportunities and procedures to follow in accessing the available youth programmes. In addition, there were high civic illiteracy levels especially among the rural youth, which impeded them from actively participating in decision-making processes.
- Finances further impact on the capacity of youth to participate. This is especially so for youth with disabilities.
- Stakeholders during the parliamentary committee noted that the largely rote learning in the Zambian education system has limited the capacity of youth to participate. As many young people do not have the analytic / critical-thinking/ problem-solving skills that results from participatory learning approaches. Though this is also a reflection of a culture where young people feel that they cannot question those in authority. Furthermore, youth with disabilities are disadvantaged as they often do not have access to quality education.
- Even when provided with platforms for participation, this is usually carried out in an adhoc manner, without sufficient time given to build the capacity of youth to participate. Youth are also often not provided with sufficient information to make informed decisions. While youth with disabilities do not have access to adequate skills development programmes especially at scale.⁴⁴

Findings from Primary Data Collection.

The study sought to assess youth participation in community activities as a proxy for civic engagement.

- n= 700 (95.5%) of the sample noted that they not been engaged in any voluntary activities.
- There was also limited engagement in community activities and decision-making. Only n = 42 (5.7%) participated in community problem solving. Beyond this, only n = 141 (19.2) gave their opinions or served on a committee that was addressing a community issue and n = 264 (36.0%) attended public meetings in which there were discussions of community affairs.

⁴³i) ActionAid Zambia; ii) Caritas Zambia; iii) Common Grounds Network; iv) Ministry of General Education; v) Ministry of Higher Education; vi) Ministry of Youth, Sport and Child Development; vii) National Sports Council of Zambia; viii) National Youth Development Council; ix) Non-Governmental Organisations Coordinating Council; x) Restless Development Zambia; xi) The United Nations; xii) University of Zambia Students Union; xiii) Young Men's Christian Association; xiv) Youth Alive Zambia; xv) Zambia Agency for Persons with Disabilities; xvi) Zambia Federation of Disability Organisations; and xvii) Zambia Governance Foundation.

⁴⁴National Assembly of Zambia. 2016. Report Of The Committee On Youth And Sport For The First Session Of The Twelfth National Assembly Appointed On 6th October, 2016

Table 5: Youth participation distribution.

VARIABLE	FREQUENCY	PERCENTAGE
In the past year have you worked with someone or a group to solve a problem in your community?	N	%
Yes	42	5.7
No	691	94.3
In the past year have you worked as a volunteer?	N	%
Yes	33	4.5
No	700	95.5
In the past year, has your community leader asked for your opinion about a community issue or have you served on a committee that was addressing a community issue?	N	%
Yes	23	3.1
No	710	96.9
In the past year, have you attended any public meetings in which there was a discussion of community affairs?	N	%
Yes	1	.1
No	732	99.9
Are young people in your community able to do any job/skills training outside regular school?	N	%
Yes	455	62.1
No	278	37.9
Total	733	100

Overwhelming, the research appears to corroborate the general Afrobarometer literature, that notes that young people tend to engage less in civic activities.

Domain Three: School to work transition.

Background

At micro-level, the weak links between acquisition of secondary education, work opportunities and earnings for youth is yet another challenge. For example, Population Council notes that in most villages and urban neighbourhoods globally in which they have conducted their girl-centred household listing exercise (a community census where we go house to house and ask about the schooling and marital status of each resident girl), they always find a core group of girls aged 18–24 who have completed secondary school but are not able to afford further study, are not engaged in work outside the home, and do not yet have large child care burdens (Atkinson and Bruce 2015). These girls are ripe for training yet are without opportunities. In communities with female economic empowerment programs (savings groups, entrepreneurial training, etc.), Population Council often finds that most institutions only accept “women” – which translates in practice to older, married females with children⁴⁵. These girls, well-educated by local standards, are in fact shut out of most community-level economic assistance and training opportunities due to social beliefs that economic strengthening training is needed only during adulthood.

At macro-level, the challenge is often the disjoint between school to work transition programmes and the needs of the labour market. In addition, often these programmes are not at a scale that can have a real population impact. Furthermore, there is often a mismatch between the demand and supply of labour in the market.

This was certainly the case in Zambia as is noted below:

Findings from Desk Review.

In Zambia, a 2017 World Bank found that skills development is the key to ensuring poorer people benefit from economic growth. Skills are fetching a premium on the labour market, and those without skills are less likely to get better jobs, and more likely to be inactive. Gender does not matter so much as experience for the decision to work, but it is a strong determinant of the type of work a person is able to get, and of their earnings in the job. The public sector is absorbing more skilled people, and pays more.

The study further found that there is a widening gap in productivity and in earnings which contribute to the rising inequality in Zambia. Earnings gaps in Zambia have widened; between formal and informal workers, between rural and urban workers, between regions in the country, and between unskilled and skilled workers. Women earn about 20 percent less than men (13 percent less after adjusting for selection into particular types of work), but the gender wage gap seems to be narrowing slightly over time. Gaps also widened between public sector workers and the private sector, as the government granted quite generous pay raises. These

⁴⁵Hallman, Cerna-Turoff and Matee 2015 quoted in Hallmann 2016

Key facts about Zambia

- **Economic grew by an average of 7.3 percent between 2000 and 2014 and per capital GDP grew by 4.3 percent. At same time, employment grew by only 2.81 percent per year.**
- **Ranked ninth in world's top copper producers and second in Africa.**
- **One of the fastest growing populations in the world, soon reaching 17 million.**
- **60 per cent of its population live below the poverty line, while 42 per cent are considered to be living in extreme poverty.**
- **One of the youngest countries in the world, with a median age of 17 years.**
- **The youth unemployment rate has stagnated at around 15 per cent, depending on the age group (according to the 2014 Labour Force Survey (LFS) it was 17.1 per cent for the 15 to 19 age group and 13.8 per cent for the 20 to 24 age group).**
- **In the 2016 Human Development Index, ranked 139 out of 188 economies.**
- **Government aims to create one million jobs in five years through economic diversification**

Source: ILO, 2017; World Bank 2017; UNDP 2016

dualistic trends go some way to explaining why despite globally high GDP growth, Zambia has done much less well in reducing poverty than several African countries which have grown more slowly. (See above).

In 2015, International Labour Organization (ILO) published a study on inclusive growth and productive employment in Zambia, which highlighted that while there has been high and rapid economic growth in Zambia, there has been little improvement in living standards, a lack of productive employment creation and increasing inequality.

In terms of employment, the most salient raised in the study were that:

- the high informal employment rate (nearly 90 per cent), resulting in low earnings and the absence of social protection;
- a lack of improvement in the percentage of the working poor; a
- a stagnating unemployment rate of around 8 per cent.⁴⁶

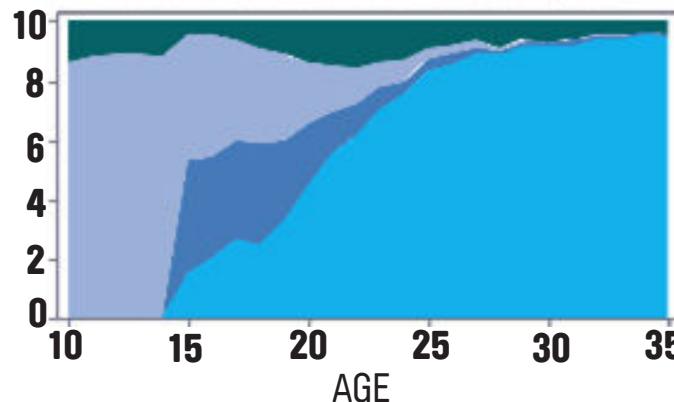
In 2008 about 80 percent of 25-year-old men and 16 percent of 15-year-old men were working, compared with about 70 and 10 percent in 2014. But a larger share of youth (both ages) in 2008 were both in school and working, perhaps implying an increase in youth work for family businesses. In addition, increasingly youth have become a higher share of those who are not in the labour force.

⁴⁶ILO, 2007. Zambia's Employment Outlook: Diversification, Formalization and Education

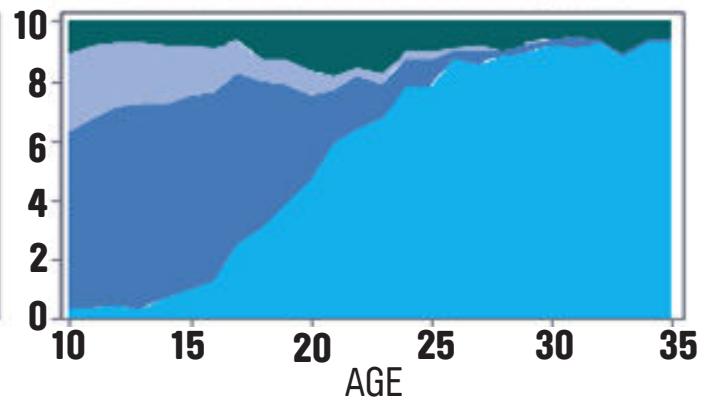
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School-in-work transition for men age 10-35, 2008 and 14

(A) FROM SCHOOL TO WORK TRANSITION
MEN AGED 10-35 2008 LFS



(B) FROM SCHOOL TO WORK TRANSITION
MEN AGED 10-35 2014 LFS



Source: 2008 and 2014 Labour force surveys (quoted in World Bank 2017. Zambia Job Diagnostics Report).

■ WORK ONLY ■ SCHOOL AND WORK
■ SCHOOL ONLY ■ NO WORK NO SCHOOL

■ WORK ONLY ■ SCHOOL AND WORK
■ SCHOOL ONLY ■ NO WORK NO SCHOOL

The World Bank 2017 study notes that to reap the benefits of the demographic dividend of expanding workforce and falling dependency and ensure inclusive growth, the country needs to create more formal sector jobs; improve the productivity of informal jobs in smallholder farming, while encouraging commercialization and links to agribusiness supply chains and further connect vulnerable groups to jobs.

Findings from Primary Data Collection.

The distribution of earnings of money/food/house rent indicate that majority of the sample at community level earned money through informal employment i.e. piecework n = 561 (76.5%), self-employment scored n = 427 (58.3%) and formal employment scored n = 160 (22.1%, with transactional sex scoring n = 41 (5.6%).

When respondents were asked how they earned their money, n = 310 (42.3%) indicated that they earned their money through engaging in informal employment, n = 264 (36.0%) engaged in self-employment, n = 131 (17.9%) where formally employed, n = 14 (1.9%) earned money through transactional sex. When asked on the frequency of engagement of the activities, none of the responses scored above 50%. The highest score n = 200 (27.3%) represented those who did not engage in these activities in the past year.

This corroborates findings from the desk review which found that young people are primarily in informal employment. In addition, this has resulted in low earnings and the absence of social protection.

Table 6: Earnings distribution.

VARIABLE	NUMBER	PERCENTAGE
In your community, do young people earn money/food/pay house rent through formal employment?	N	%
Yes	96	13.1
No	637	86.9
In your community, do young people earn money/food/pay house rent through informal employment e.g. piecework?	N	%
Yes	42	5.7
No	691	94.3
In your community, do young people earn money/food/pay house rent through self-employment e.g. business?	N	%
Yes	33	4.5
No	700	95.5
In your community, do young people earn money/food/pay house rent through engaging in transactional sex?	N	%
Yes	23	3.1
No	710	96.9
In the past year to earn money/food/pay house rent, have you been engaged in formal employment?	N	%
Yes	131	17.9
No	602	82.1
In the past year to earn money/food/pay house rent, have you been engaged in informal employment e.g. piecework?	N	%
Yes	310	42.3
No	423	57.7
In the past year to earn money/food/pay house rent, are you self-employed e.g. business?	N	%
Yes	264	36.0
No	469	64.0
In the past year to earn money/food/pay house rent, have you been engaged in transactional sex?	N	%
Yes	14	1.9
No	719	98.1
How often have you done these things in the past?	N	%
Very often	197	26.9
Often	198	27.0
Rarely	138	18.8
Not at all	200	27.3
Total	733	100

Domain Four: Control of Earnings and assets.

Background

At micro level, supporting youth to have their own savings account, and self-defined goals for the use of funds, has the potential to increase a young person's control over their earnings and financial assets. For example, in Uganda, earnings from a job scheme that raised female earnings increased expectations of economic reciprocity among participants' social networks; this was often manifested in the form of caring for additional dependents (Dovel and Thomson 2016).

At macro level, access to financial and social assets is a key contributing factor to help youth make their own economic decisions and escape poverty. Providing young people with financial services—whether a safe place to save or an appropriately structured loan for investment in an enterprise or education—can promote entrepreneurship and asset building and emphasize sustainable livelihoods⁴⁷. The financial component is especially effective for youth when complemented with training in entrepreneurship and financial literacy, and mentorship opportunities. The reality however, as with the other domains, as this is often not carried out at scale, youth may not be effectively sensitized about the existence of such programmes. Furthermore, government may not have specific targeted interventions for youth. See annexe I, for the case of Kenya's efforts towards empowering its young people.

Findings from Desk Review.

Globally:

- Youth are 33% less likely to have a savings account than adults and 44% less likely to save in a formal institution⁴⁸.
- Youth are often excluded from access to formal financial services. Reasons include legal restrictions, high transaction costs and negative stereotypes about youth. Regulatory frameworks and inclusive policies that are both youth friendly and protective of youth rights are needed to increase youth financial inclusion⁴⁹.

Findings from Primary Data Collection.

When respondents were asked who influenced how they spent their money. It was encouraging to note that a majority of young people noted that, n = 612 (83.5%) said themselves, n = 96 (13.1%) were influenced by their mother/father/guardian, n = 7 (1.0) were influenced by their friends, n = 13 (1.8%) were influenced by their spouses and n = 5 (.7%)

⁴⁷UN Youth. Factsheet on Youth Financial inclusion: [⁴⁸\[http://www.uncdf.org/sites/default/files/Download/MB_CIFY_09MAY13.pdf\]\(http://www.uncdf.org/sites/default/files/Download/MB_CIFY_09MAY13.pdf\)](http://undesadspd.org>Youth.asp</p></div><div data-bbox=)

⁴⁹Ibid

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were influenced by their relatives. While it was encouraging to note that many young people expressed that they controlled their earnings, though perhaps it may be warrant exploring this question further in future analysis given the levels of dependency that have earlier been noted, in terms of how these funds have been spent.

When asked how their money was spent in the past month, majority of respondents did not invest their earnings in starting a business $n = 689$ (94.0%). Over half of the sample did not save their money, $n = 502$ (68.5%), $n = 537$ (73.3%) did not pay for school and $n = 566$ (77.2%) did not pay for rent, however, $n = 435$ (59.3%) used their money to buy cloths and $n = 594$ (81.0%) helped people outside their immediate household with money/food/cloths and taking care of their children. The results are depicted in the table below. This outlines the dependency ratio and outlines the vulnerability of young people who may not have sufficient knowledge or funds to effectively save; and if they do earn money, they end up spending it on supporting other family members.

Table 7: Control of earnings distribution.

VARIABLE	FREQUENCY	PERCENTAGE
In the past month, have you used your money to buy food?	N	%
Yes	354	48.3
No	379	51.7
In the past month, have you used your money to pay for rent?	N	%
Yes	167	22.8
No	566	77.2
In the past month, have you used your money to pay for school?	N	%
Yes	196	26.7
No	537	73.3
In the past month, have you used your money to buy clothes?	N	%
Yes	435	59.3
No	298	20.7
In the past month, have you saved your money?	N	%
Yes	231	31.5
No	502	68.5
In the past one month, have you invested your money or started a business?	N	%
Yes	44	6.0
No	689	94.0

ECONOMIC EMPOWERMENT OF YOUTH IN ZAMBIA

A SNAPSHOT

Savings.

The respondents were asked if they had saved money in the past year. Majority of the respondents had saved $n = 473$ (64.5%) while $n = 260$ (25.5%) did not save their earnings. When asked where their money is saved $n = 280$ (38.2%) saved their earnings in the bank, $n = 186$ (25.4%) saved their earnings at home. This corroborates the regional research findings that few young people save.

Financial capability is defined as 'the combination of knowledge, skills, attitudes, and especially behaviours that people need to make sound personal finance decisions, suited to their social and financial circumstances.' To address the challenge of low financial capabilities of youth and to equip youth with the confidence to make sound financial decisions, effectively manage financial services, and develop and work toward a tangible savings goal, the government should accelerate the implementation of financial-literacy strategies for youth, as well as entrepreneurship programmes that increase the financial capabilities of youth⁵⁰. For this to have a population level effect, the government should accelerate the implementation of such strategies, be they school based, community based, technology based or otherwise. This will require a coordinated, multi-stakeholder approach.

Domain Five: Social protection.

Background

At micro-level, as the Zambia, school to work transition survey notes, a young person's capacity to maintain control of their finances, varies, across gender, social economic status etc. Other research has shown girls, may not have the capacity to control their finances as they do not have a safe place to sequester money so that others cannot access it (Sebastad 2011), and many have multiple demands made on them by parents, siblings or their own children. Indeed, though most do not realize it, the majority of girls in LMICs will be de facto single parents at some point in their lifetimes (Clark and Hamplova 2013), and thus will experience large dependency burdens combined with low economic status – a recipe for remaining in poverty.

At macro-level, social protection programmes can stimulate economic development in local communities and increase agricultural productivity by providing more income security and investing in rural livelihoods where the most vulnerable are often located. Indeed, when effectively implemented, social protection programmes help improve health outcomes as it allows young people to stay in school longer.

⁵⁰UN Youth. Factsheet on Youth Financial inclusion: [38](http://undesadspd.org>Youth.aspx</p></div><div data-bbox=)

Poverty and Vulnerability.

Globally, a lack of employment opportunities, coupled with weak access to social protection, forces young men and women to work for low wages or to perform subsistence jobs on their families' farms or businesses. In fact, young people are more prone than adults to be working poor i.e. to have wages that fall below the poverty line.⁵¹ Furthermore, young women are particularly vulnerable in the labour market. The gender gap reflects not only traditional gender roles, but also systemic issues, such as the difficulty in combining work and family responsibilities or the fact that women often receive lower wages than men for the same work. If not addressed, these barriers to employment, as well as existing inequalities, will persist into the next generation.⁵²

Over the past decade, Zambia has stabilised its economy overall and recorded a growth rate of over 6% per year. Yet, there has only been a slight decline in high rates of poverty and malnutrition. In 2010, the headcount rates for overall and extreme poverty remained high at 60.5% and 42%, similar to 2006 levels, whilst the absolute number of people living below the poverty line was increasing with population growth (from 6 million in 1991 to 7.9 million in 2010). Poverty is unevenly distributed nationally with rural areas having a headcount poverty rate of 74%, double the urban poverty rate of 35%, and an extreme poverty rate (58 %) four times higher than that in urban areas (13%). Children are among the most affected by poverty. From the total child population 0–18 years old, 65% lived in poverty in 2010 (and 46% in extreme poverty), representing around 4.6 million children. About 85% of all poor children live in rural areas.

There is a direct relationship between poverty and educational achievement. A household head with no or only primary education is seven times more likely to live in poverty than one who attained tertiary education. It highlights the importance of addressing the primary and secondary school drop-out rates and poverty overall, as this has the potential to impact on future income generation, good health, gender equality and participation in national development.⁵³

Among young adolescents, aged 10–14, approximately 17% has lost one or both parents while among the 15–17 year olds, this was 24%.⁵⁴ Orphanhood has a major impact on the general wellbeing of a young person including access to health, education, financial resources and increases vulnerability to risky sexual behaviour that impact on HIV such as engaging such as

⁵¹ UNDP (2014). Youth Strategy 2014 – 2017

⁵² UNDP (2014). Youth Strategy 2014 – 2017. UNDP, New York.

⁵³ United Nations. Zambia Country Analysis (2015). United Nations Resident Coordinators Office.

⁵⁴ ZDHS 2013–2014

sexwork. Furthermore, 53% orphaned adolescents aged between 10 and 14 years have never attended school.⁵⁵

According to the preliminary findings of the Zambia national disability survey the disability prevalence rate in Zambia is at 7%.⁵⁶ The majority of the disabled are found among the most poor of the population. The linkage between poverty, vulnerability and economic and social rights is well documented. Increasingly, poverty is being tied to the lack of access to equal opportunities, inequitable distribution of resources, and the marginalization and disempowerment of certain groups such as persons with disabilities.

Addressing poverty and vulnerability .

The Government views social protection as a key intervention to support inclusive growth, to reduce poverty and vulnerability; and further promote equity.⁵⁷ In 2014, the Government approved the National Social Protection Policy with an accompanying implementation plan for the period 2014 – 2018. The policy defines social protection as “Policies and practices that protect and promote the livelihoods and welfare of people suffering from critical levels of poverty and deprivation and/or are vulnerable to risks and shocks”. Notably, in 2017, the government increased the share of the social protection budget from 2.4% in 2016 to 4.2% (ZMW 2.69 billion) in 2017.

The Government with support from cooperating partners is, implementing various social protection programmes, targeting vulnerable and incapacitated households such as older persons, persons with disability, orphans and vulnerable women and children, in order to reduce poverty and promote development for all.

Examples of some of these programmes are outlined below:

Table 8. Selected National Social Protection Programmes .

Ministry	Social Protection Programme
Ministry of Community Development & Social Welfare	<ul style="list-style-type: none">Social Cash Transfer programme is the government’s flagship social protection programme. It includes the Multiple categorical targeting grant and the child grant. The Scheme provides regular cash transfers to poor and vulnerable households with a view of reducing poverty and food security, improving access to social services such as health and education and fostering economic autonomy. The programme reached 185,000 beneficiary households in 50 districts in 2015. The target for 2016 was to reach 243,000 beneficiary households in 78 districts.

⁵⁵ MOH. Adolescent Health Strategy 2017 – 2021

⁵⁶ Ministry of Community Development and Social Welfare. 2016.

⁵⁷ Ministry of Community Development and Social Welfare. 2016. The Multiple Categorical Targeting Grant – A Comprehensive Summary of Impacts (2011–2014). Social Cash Transfer Programme Impact Evaluation Series (Randomized Control Trial). American Institute for Research. Social Cash Transfer.

Ministry of Health	<p>Social Health Insurance Scheme. Based on the principles of equity, solidarity, fair-financing, efficiency and universality, the SHI scheme aims at:</p> <ul style="list-style-type: none"> • Providing improved access to quality health services to all citizens of Zambia on a timely manner and without financial hardship. • Mobilizing equitable and sustainable financial resources for improving health systems performance. • Contributing to reducing inequities, sustain social cohesion and build a healthy workforce, thus leading to improved economic growth
Ministry of Health	<p>Social Health Insurance Scheme. Based on the principles of equity, solidarity, fair-financing, efficiency and universality, the SHI scheme aims at:</p> <ul style="list-style-type: none"> • Providing improved access to quality health services to all citizens of Zambia on a timely manner and without financial hardship. • Mobilizing equitable and sustainable financial resources for improving health systems performance.

The Ministry of Community Development launched a USD65 million Girls Education and Women's Empowerment and Livelihood Project, with support from the World Bank. The Project proposes an integrated approach to support extremely poor women and adolescent girls as key agents to undertake actions to reduce vulnerabilities and increase opportunities for the entire family. The Project is based on a theory of change that hypothesizes that when women and adolescent girls are empowered by acquiring social and economic skills and productive assets they can draw on these to improve their family consumption, build savings, and invest in their children's (especially daughters) education and well-being. At the same time, investments to expand the real and perceived educational and livelihood opportunities available to poor adolescent girls can make delays in early marriage more economically viable for their families. The project started in 2016 and to-date the keeping girls in school component has enrolled 6,500 adolescent girls who are now in school because of the associated bursaries.

Although there are some government social protection programmes as outlined above, there are underfunded and payments are irregular⁵⁸. The reality however is that the majority of workers in Zambia are in the informal sector and have no safety nets for dealing with unexpected problems or expenses. As a consequence, they are more likely to end up in the poverty trap if they lose their source of income.

Findings from Desk Review.

As noted earlier, and is outlined below, even when young people do earn money, the majority end up spending this money on relatives and family (43 % to friends; 29% to parents – see below). While this is laudable, given that many of these young people receive poverty wages,

⁵⁸United Nations. Zambia Country Analysis (2015). United Nations Resident Coordinators Office.

it's unlikely that the cycle of poverty will be broken, unless youth are provided with better, more stable jobs, with effective social protection interventions that can cushion them against economic and other shocks. Indeed, the United Nations ahd noted that for example urban Zambia, youth, especially in the informal sector, face economic vulnerability due to low salaries and wages, lack of employment and lack of capital for businesses.⁵⁹

Table 9: Social Protection.

VARIABLE	FREQUENCY	PERCENTAGE
Have you given money/ food/cloths to your Mother/ Father/Guardian?	N	%
Yes	216	29.5
No	517	70.5
Have you ever given money/ food/cloths to your friends?	N	%
Yes	318	43.4
No	415	56.6
Have you ever given money/food/cloths to your relatives?	N	%
Yes	311	42.4
No	422	57.6
Have you ever given money/ food/cloths to Charity/ vulnerable?	N	%
Yes	68	9.3
No	665	90.7

⁵⁹United Nations. Zambia Country Analysis (2015). United Nations Resident Coordinators Office.

Table 10: Innovations.

Domains of economic empowerment	Key thematic areas explored	Example of Innovative Programmes; projects
Human capital formation	<ul style="list-style-type: none"> • Education, health; SRH. 	<p>Restless Development Tikambe youth-led programmes (i.e. youth media, community and Tikambe Alliance) works to support the uptake of healthier SRH behaviours and increase understanding of SRH issues in Zambia. In 2016, over 2,300 young people accessed health programmes and services and over 3,200 accessed their life-skills training or programmes.</p>
Social support structures	<ul style="list-style-type: none"> • civic engagement; presence or lack of networks for support (adult and peers) 	<p>Action Aid – Global Partners Platform Zambia is a locally managed, vibrant youth hub that aims to build social and economic assets of youth, especially adolescent girls', and to subsequently empower them with opportunities and physical and virtual platforms to demonstrate effective participation in national and regional development processes. Since its launch in 2016, the hub has facilitated over 40 trainings for more than 1,200 youths and mobilized more than 392,000 young people through online and offline outreach activities</p>
School to work transition	<ul style="list-style-type: none"> • linkages between secondary education; training opportunities and earnings 	<p>UNICEF Zambia, in collaboration with Restless Development, the Ministry of General Education and other private/ public sector partners is implementing the Zambian Girls 2030: Reaching My Potential Initiative, a program of entrepreneurship, financial literacy, career guidance, and corporate mentoring aimed at empowering adolescent Zambian girls, enabling them to gain important skills to both improve their own lives and to contribute to the realization of Zambia's Vision 2030. To date, 200 school-level career and skills clubs have been established in eight target districts and has enrolled an estimated 6,000 girls in these Clubs. The clubs are aimed at providing adolescent girls with information about career opportunities, the how-tos on professional career development, and opportunities for tertiary-level study</p>

Table 10: Innovations.

<p>Control of earnings and assets</p>	<ul style="list-style-type: none"> control of any savings; financial planning; 	<p>ZDA/Barclays Bank : Young Entrepreneurs Programme – to support school to work transition and entrepreneurship skills (i.e. business management; linkages with businesses</p> <p>Bank of Zambia – financial literacy week, to promote financial inclusion and financial literacy by leveraging savings groups and micro-finance institutions in Zambia</p> <p>The Unicef Zambian girls 2030 initiative has enrolled 87 female secondary-level students in a corporate internship program with 34 having completed the first five-day internship placement in December 2016. Participating girls are placed in various public and private sector organizations and agencies in an effort to provide girls with the professional training, skills, mentoring and networks to remain in school and to move into professional careers or to pursue tertiary-level studies after completing grade 12. Hosting organizations include: 5FM Radio Station; Zambia National Broadcasting Corporation (ZNBC), Development Bank of Zambia (DBZ), Zambia Telecommunication Limited (ZAMTEL), Citizens Economic Empowerment Commission (CEEC), World Wildlife Fund (WWF), Kafubu Water and Sewerage Company, Women and Law in Southern Africa (WILSA), and Zambia Chamber of Small and Medium Business Association (ZCSMBA) in the urban centers of Lusaka and Copperbelt</p>
<p>Social protection</p>	<ul style="list-style-type: none"> target vulnerability; increase in social protection 	<p>Ministry of Community Development: 65 million Girls Education and Women's Empowerment and Livelihood Project, with support from the World Bank. The Project proposes an integrated approach to support extremely poor women and adolescent girls as key agents to undertake actions to reduce vulnerabilities and increase opportunities for the entire family.</p>

III. CONCLUSIONS

The economic empowerment of youth in Zambia requires the concerted efforts of various stakeholders. It is therefore encouraging to note that the Zambia government has prioritised employment creation more generally through the seventh national development plan, which proposes an integrated approach to development. Equally important is the Government's recognition that this needs to occur in an integrated fashion. For this to be realised, it will require a different approach to working across sectors which speak to the demand and supply of labour. For example, Ministries such as Finance, Commerce and Labour, will need to ensure that they create an environment which encourages job creation, through such policy instruments available to them, such as tax incentives for employers that include internship and graduate training programmes; providing social protection for employees with low wages etc. While in terms of the supply of labour, Ministries such as the Ministry of General Education, and Higher Education, will need to ensure that the curriculum; and the education sector more generally, responds to the needs of the labour market. While Ministry of Health, by implementing its proposed universal health coverage, can ensure that workers are healthy and therefore potentially more productive.

The desk review has attempted to provide a macro-level picture of the issues facing youth in Zambia. While the primary data collection has aimed to provide a 'face' and context to the numbers presented. What was striking about the primary data was the overwhelming levels of vulnerabilities of youth in Zambia, and lack of knowledge of key programmes targeted at them.

While it has been encouraging to note the various programmes that government has been embarking on to address the needs of youth in Zambia, such as the Ministry of Community Girls Education and Women's Empowerment and Livelihood Project: it's essential that there be more concerted efforts to inform youth about these programmes, and that beyond initial consultations on programmes that youth are empowered to inform their development, implementation and oversight. However, young people need to be aware that they are entitled to do so. What was concerning for example, when several youths were asked what they thought government should do to support them, many did not feel that they were in a position to respond. This is concerning.

In line with the research conducted, the surveys do show that as young people transition from adolescence into youth, many more are getting jobs. However, the challenge is that these are often poverty wages. Furthermore, given that majority of these young people find employment in the informal sector with limited or no access to social protection to cushion them against economic shocks, such as the loss of income or ill-health. This means that the circle of poverty will not be broken unless youth are equipped with the necessary skills, to delay early pregnancies, complete school and transition into good quality jobs.

IV. RECOMMENDATIONS

A key recommendation is for the government to revisit the institutional framework for the coordination of youth activities, as currently, youth empowerment programmes are implemented by various institutions and while, the youth employment and empowerment action plans proposes the mainstreaming of youth across institutions this is yet to be fully realised. As long as this does not happen, it is unlikely that government will attain its aspiration of attaining one million jobs. The government should therefore consider establishing a coordination unit within cabinet office or the office of the President / Vice President, with very clear key performance indicators and targets for various line ministries and statutory bodies, and to coordinate the implementation of the youth development agenda.

A second over-arching recommendation, following the establishment of the above, would be to conduct youth audits of relevant ministries' plans and budgets to ensure that they respond to the developmental needs of young people.

Following this, the government should then strategically implement the various sectoral recommendations advanced on youth empowerment. As is evidenced by the research, Zambia has conducted numerous studies and pilots on advancing the health and development of young people in Zambia. The challenge appears to lie in the lack of implementation of these innovative programmes at a scale that will have a population level effect.

Related the five domains specifically:

Human Capital.

The government should improve the quality of education and open the dialogue between employers and universities and training institutions on the identification of core skills to be added to curricula. Private-sector development is hampered by the insufficient numbers of skilled youth. Employers are looking for employees who can continue to learn and adapt; read, write and compute competently; listen and communicate effectively; think creatively; solve problems independently; manage themselves at work; interact with co-workers; work in teams or groups; handle basic technology; and lead effectively as well as follow supervision⁶⁰. Developing curricula that evolve through continuous dialogue with employers to align the training programme with business needs and local realities as well as keep teachers up-to-date about workplace practices is one good practice aimed at improving core skills. Mentoring programmes that link students with professionals or young workers is another.

Participation.

The Government should develop/ revitalise systematic structures for youth participation that are decentralised to the lowest level of decision making i.e. from national toward level. This

⁶⁰See. Chigunta, F. J. et. al. 2013. Labour market transitions of young women and men in Zambia. ILO

includes, for example the re-establishment of Youth Parliament; revitalisation of the National Youth Development Council; which could potentially be used as a platform to inform key line Ministries that impact on youth. Aligned to this, the Government and stakeholders should promote civic education and conduct sensitization on youth empowerment and participation.

School to work transition.

On one hand, the government, needs to develop large scale programs focused on entrepreneurship, financial literacy, career guidance; internships; and corporate mentoring aimed at Zambian youth. For example, it may consider expanding the current UNICEF–Restless Development Girls 2030 Initiative, to include boys and beyond the current districts.⁶¹

On the other hand, the government, in collaboration with the private sector, needs to create more formal sector jobs; improve the productivity of informal jobs in smallholder farming, while encouraging commercialization and links to agribusiness supply chains and further connect vulnerable groups to jobs.⁶¹

Financial Literacy.

In light of the above findings, the Zambian government should consider developing legislation that is consistent with the principles of Child Friendly Banking Principles of Child and Youth Finance International (e.g., provide maximum control to youth within the legal and regulatory framework, minimize age and identity restrictions). These policies, which are both youth friendly and protective of youth rights, should be the outcome of a coordinated effort amongst different policy and line ministries, such as the Ministry of Finance, Bank of Zambia, the Ministry of Youth and the Ministry of Education. Multilateral and bi-lateral organizations should support such coordinated efforts.

Furthermore, the government should develop legislation that facilitates the development of innovative, cost effective and convenient delivery channels to increase low-cost access of financial services for youth. The legislation should enable financial service providers (FSPs) to bank through agents, mobile phones, schools, etc. Multi-lateral and bi-lateral organizations should invest in these innovations and support relevant policies or regulatory measures.

To help financial service providers design and deliver appropriate financial services, policymakers should make it clear that building the capacity of FSPs that seek to enter the youth financial service market should be a priority area for donors. For example, one key area of capacity building is how to conduct market research to identify the socio-economic characteristics, needs and preferences of youth.

⁶¹ See World Bank. 2017.

Social Protection.

The government should accelerate the provision of universal social protection coverage, especially given the high level of youth that are unemployed or in informal employment

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ANNEX I

EXPERIENCE OF KENYA WITH YOUTH EMPOWERMENT

The Parliamentary Committee on Youth and Sport, conducted a study tour of youth empowerment programmes in Kenya and subsequently made recommendations which are detailed below:

Youth Enterprise Development Fund (YEDF).

Background

The Government of Kenya established the Youth Enterprise Development Fund (YEDF) to empower youth in Kenya. Kenya has an impressive culture of loans repayment by the beneficiaries as about 85 percent of the loans are repaid. This has been attributed to a number of factors. The loans are contracted mainly by groups of youth and are co-guaranteed by the group. There is also clearance from the Credit Reference Bureau and the Fund also undertakes pre-disbursement training to the beneficiaries in order to build their capacity in entrepreneurial skills. The Youth Enterprise Development Fund has been delinked from the supervising Ministry and operates as a state corporation with its own Board of Directors. This semi-autonomous status has contributed to ensuring that the Fund is free of political interference.

Recommendations to the Zambia government from the Parliamentary Committee

- Urges the Government to consider adopting some of the Youth Enterprise Development Fund's success factors in order to save the Zambian Youth Development Fund from collapsing due to the non-repayment of loans and ensure its sustainability.
- The Government of Zambia should delink the Zambian Youth Development Fund from the Ministry of Youth, Sport and Child Development and allow the Fund to be managed professionally. The Ministry should remain in charge of policy direction only. This might help to get rid of the impression that has been created among the stakeholders that the Fund is mainly accessed by youth groups that have connections with the ruling party.

The Kenya National Youth Service programme.

The Kenya National Youth Service programme has been developed to provide technical and vocational training to youth. 30,000 youth are voluntarily recruited annually.

Recommendation

- Revitalise national youth service programme, however, make it non-compulsory. It should consider having similar objectives as the Kenya National Youth Service programme but adapted to the Zambian situation. This would be in order to provide an opportunity for the prospective youth to acquire education and training in vocational skills and improve the chances to be employed in a systematic fashion. In considering this option, the Government must ensure comprehensive stakeholder consultation in order to come up with an informed position that is widely accepted.

Youth Representation in Parliament and decision-making mechanisms

Background

Kenya has legislation targeted at ensuring that the youth and other groups are represented in Parliament and participate in all spheres of life. The Constitution of Kenya explicitly provides for the State to take measures to ensure youth and other groups are represented in Parliament and participate in all spheres of life, among other things. In addition to Article 55 quoted in paragraph 7.3(iv), Article 100 provides that: “Parliament shall enact legislation to promote the representation in Parliament of— (a) women; (b) persons with disabilities; (c) youth; (d) ethnic and other minorities; and (e) marginalised communities.” Article 98 (1) provides for the Membership of the Senate, of which two members should represent the youth.

Recommendation:

- The government should formalise youth participation through enacting similar legislation and support its implementation.
- In the interim, while the Constitution of Zambia may not have provisions specifically targeting the youth. However, Article 69 of the Constitution of Zambia provides for the President to nominate some Members of Parliament. In this regard, the Office of the Presidency to take into consideration the issue of youth representation in Parliament, whenever the President makes nominations of the eight Members of Parliament, in accordance with Article 69 of the Constitution of Zambia.

ANNEX II

LIST OF YOUTH RESEARCHERS

ORGANISATION	NAME	GENDER		AGE			OTHER
CENTRAL PROVINCE		M	F	15-19	20-24	25+	
FAWEZA			F		X(21)		
PHAZ	Emmanuel Ktongo	M				X	Lead
NZP+	Lestina Sakala		F			X	
RESTLESS DEVELOPMENT	Chibula Mweemba	M			X(20)		

ORGANISATION	NAME	GENDER		AGE			OTHER
COPPERBELT		M	F	15-19	20-24	25+	
PPAZ	Patrick Mwanza	X			X(23)		
YAM/RESTLESS DEVELOPMENT	Thelma Chanda		X		X(23)		Lead
YOUTH MOVEMENT (PPA)	Astrida Mutale		X	X(17)			

ORGANISATION	NAME	GENDER		AGE			OTHER
LUSAKA		M	F	15-19	20-24	25+	
CSPR/MNCRD	Adel Tembo		X	X(18)			Lead
SAFAIDS	Miyoba Muchindu	X			X(22)		
NZP+	Andrew Chisanga	X				X(25)	
YWA	Ruth Phiri		X			X(28)	
CHAMP	Moffat Phiri	X			X		

ANNEX III

LIST OF INSTITUTIONS CONTACTED

Central Province

Government offices: Ministry of Labour (Kabwe town Centre), Ngabwe Civics Centre (Highridge Kabwe), DEBS offices, Zambia national collections/ prisons offices (provincial administration, Kabwe), community development and social welfare (pollen Kabwe).

NGOs: World Vision, YWCA, NZP+ and community empowerment funds (highridge, Kabwe),

Schools: Mwanshi secondary school (railways Kabwe), Broadway secondary (town Centre Kabwe), mkushi secondary school (mkushi), katondo school ground (katondo compound),

Other areas: Chowa market based in railways, new market, CMMI Church based in Railways. □

Copperbelt Province

Government: Occupational Health (silicosis) and safety management; Kitwe City Council

Schools: Hellen Kaunda Girls School, Natwange Basic School

Private Sector: Dyna-labs Company

Others: Markeeters Association, Kawama Market

CSOs: Young Women Christian Association (YWCA), CINDI – Children in Need, Planned Parenthood Association of Zambia (PPAZ)

Disability Organisations: Zambia Association for Deaf Women and Youth; Jennifer Memorial Deaf Centre

Lusaka Province

Lusaka District

Government: Ministry of Education; Ministry of Youth and Sport; Ministry of Community Development and Social Welfare; Ministry of Tourism and Art; Mtendere Ward 30

Schools: Chinika Secondary; Libala Primary; Lusaka Trades; Mtendere Ward 30

Other Institutions: World Bank; Regiment Roman Catholic Church; Anglican Church, Burma Road; Miracle Life Church; Mtendere Market; Chilenje Market; Kanyama Market; University Teaching Hospital

CSOs: Barefoot Theatre; PPAZ; Sport in Action; Youth Alive Zambia; YMCA; YWCA; Zambia Governance Foundation

Kafue District

Government: Ministry of Community Development and Social Welfare; Kansenje Ward Councillor; Chiyawa Ward Councillor; Kafue Civic Centre

Schools: Kafue Day Secondary School; Naboye Secondary School

CSOs: Recap International

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