

Social Institutions and Gender Index

Zambia

SIGI Country Profile

6 October 2025

SIGI Country Profiles are produced by the OECD Development Centre. Commended and supported by Italy's G7 presidency, these SIGI Country Profiles for Africa focus on violence against women and women's economic empowerment.

The information and analysis contained in this profile are based on data from the fifth edition of the Social Institutions and Gender Index (SIGI) published in March 2023. The cut-off date for legal data is 31 August 2022; the cut-off date for quantitative data is 1 January 2023.

Suggested citation: OECD Development Centre (2023), "Zambia SIGI Country Profile", *SIGI 2023 Country Profiles*, OECD, <https://oe.cd/sigi-dashboard>

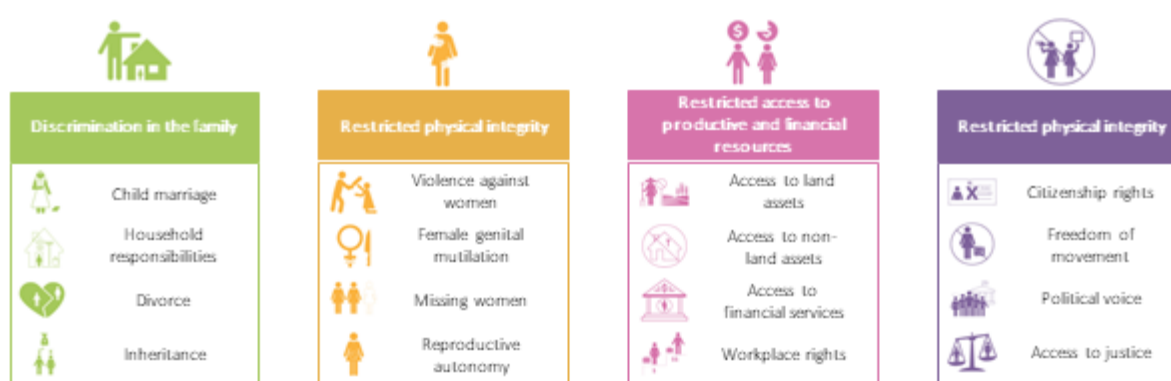
Foreword

The SIGI 2023 profile for Zambia provides a comprehensive overview of the state of gender equality in the country with a focus on violence against women and women's economic empowerment, as measured by the OECD's Social Institutions and Gender Index (SIGI). The fifth edition of the SIGI, released in 2023, assesses 140 countries based on the level of gender-based discrimination in their social institutions. These discriminatory social institutions encompass both formal and informal laws, as well as social norms and practices that restrict women's and girls' access to rights, justice, empowerment opportunities and resources, thereby undermining their agency and authority.

Specifically, the SIGI measures gender-based discrimination across four dimensions covering the major socio-economic areas that affect women and girls throughout their lifetime:

- The **"Discrimination in the family"** dimension captures social institutions that limit women's decision-making power and weaken their status in the household and the family.
- The **"Restricted physical integrity"** dimension captures social institutions that increase women's and girls' vulnerability to multiple forms of violence and limit their control over their reproductive autonomy.
- The **"Restricted access to productive and financial resources"** dimension captures social institutions that limit women's economic opportunities and rights.
- The **"Restricted civil liberties"** dimension captures social institutions restricting women's access to, and participation and voice in, the public and political spheres.

Figure 1. Conceptual framework of the fifth edition of the SIGI

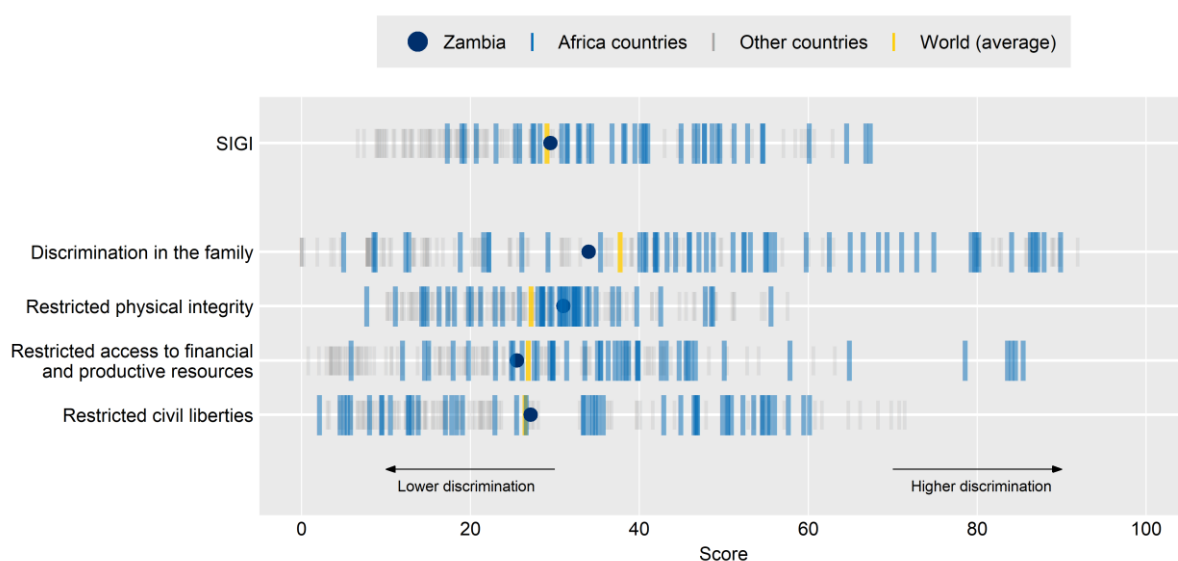


Each dimension builds on four indicators which, in turn, build on one to three variables depending on data availability (Figure 1). When there are no data gaps, each indicator includes one legal variable, one attitudinal variable and one practice variable. Levels of discrimination in the SIGI and its dimensions are assessed based on scores as follow: very low [0-20]; low [20-30]; medium [30-40]; high [40-50]; and very high [50-100].

The state of gender equality in Zambia

Overall, Zambia was among those countries classified as having low levels of gender discrimination based on the SIGI 2023 score (29). For comparison, the average score in the Africa region is 40 while the global average is 29. Across the SIGI's four dimensions, the SIGI score shows lower discrimination in "Restricted access to productive and financial resources" (26) and "Restricted civil liberties" (27) and higher levels of discrimination in "Restricted physical integrity" (31) and "Discrimination in the family" (34).

Figure 2. SIGI and dimension scores for Zambia, 2023



Note: Scores range from 0 to 100, with 0 indicating no discrimination and 100 indicating absolute discrimination. The Africa region covers Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cabo Verde, Cameroon, Central African Republic, Chad, Comoros, Congo, Cote d'Ivoire, Djibouti, DRC, Egypt, Equatorial Guinea, Eritrea, Eswatini, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Tanzania, Togo, Tunisia, Uganda, Zambia and Zimbabwe.

Source: OECD (2023), "Social Institutions and Gender Index (Edition 2023)", *OECD International Development Statistics* (database), <https://doi.org/10.1787/33beb96e-en>.

Positive highlights and significant challenges

Positive highlights

- The enactment of the Marriage (Amendment) Act of 2023 marked a major stepping point in ending child marriage in Zambia. The Act harmonises the legal age of marriage with the Constitutional definition of an adult and prohibits child marriage under statutory and customary laws.
- Zambia has a very robust legal framework governing women's rights and protections in the workplace, their citizenship rights and access to justice.
- Zambia's 2023 National Gender Policy, along with the National Gender Policy Implementation Plan 2023-2028, signal a strong government commitment to implement gender-responsive strategies across different policy sectors.

Significant challenges

- Despite a rather comprehensive legal framework criminalising gender-based violence, data reveals that violence against women remains a major concern in Zambia, with 41% of women aged 15-49 having experiences physical or sexual violence by a partner.
- The legal framework governing women's rights and opportunities in the family sphere, in combination with the prevalence of gender-discriminatory informal laws, hinder women's physical integrity and decision-making power.
- Gender-disaggregated data on the population's views regarding gender roles and household responsibilities remain scarce. This information gap reduces the understanding of the country's current situation, preventing the formulation of evidence-based policies to target gender inequality.

Summary of results for Zambia

Discrimination in the family	Unit	Value	Regional Value
Laws on child marriage	Score	50	50.9
Girl child marriage rate ¹	%	14.6	18.7
Boy child marriage rate ¹	%	1.1	1.8
Laws on household responsibilities	Score	25	52.3
Share of the population that agrees or strongly agrees that 'if a woman earns more than her husband, it is a problem'	%	-	53.1
Share of the population that agrees or strongly agrees that 'when a mother works 'for' pay, the children will suffer'	%	-	54.6
Female-to-male ratio of time spent on unpaid care and domestic work	Ratio	-	4.1
Number of hours spent by men on unpaid care and domestic work in a 24-hour period	Hours	-	1.1
Number of hours spent by women on unpaid care and domestic work in a 24-hour period	Hours	-	4.4
Laws on divorce	Score	50	57.9
Laws on inheritance	Score	25	51.9
Restricted physical integrity	Unit	Value	Regional Value
Laws on violence against women	Score	50	53.7
Share of women who consider a husband to be justified in hitting or beating his wife under certain circumstances	%	47	37.2
Lifetime intimate-partner violence rate ²	%	41	32.8
12-month intimate-partner violence rate ²	%	25.2	17
Laws on female genital mutilation	Score	25	28.7
Share of the female population who has heard about female genital mutilation and think the practice should continue	%	-	26.7
Prevalence of female genital mutilation (% of women aged 15-49 years who have undergone FGM)	%	-	40.5
Boy-to-girl ratio at birth (natural = 105) ³	Ratio	100.3	102.7
Laws on reproductive autonomy	Score	75	58.8
Unmet needs for family planning ⁴	%	18	19.7
Restricted access to productive and financial resources	Unit	Value	Regional Value
Laws on land assets	Score	50	36.1
Share of women among landowners	%	44	38.1
Laws on non-land assets	Score	25	29.2
Share of women among house owners	%	46.9	40.3
Laws on financial assets	Score	25	16.2
Share of women among bank account owners	%	45.7	41.6
Laws on workplace rights	Score	0	73.1
Share of the population declaring that 'when jobs are scarce, men should have more right to a job than women'	%	33.6	55.4
Share of the population declaring that 'men make better business executives than women do'	%	47.1	55.7
Share of women among managers	%	45.9	32.8
Share of firms with a woman as top manager	%	12.9	13.8
Restricted civil liberties	Unit	Value	Regional Value
Laws on citizenship rights	Score	0	42.1
Laws on political voice	Score	25	25
Share of the population declaring that 'men make better political leaders than women do'	%	49.7	62.4
Share of women in Parliament (lower chamber)	%	15.1	25.4
Laws on freedom of movement	Score	75	17.6
Share of women among those who declare not feeling safe walking alone at night in the city or area where they live	%	52.7	56.8
Laws on access to justice	Score	0	23.1
Share of women among those who declare not having confidence in the judicial system and courts of their country	%	51.3	47.3

Note: Scores of legal variables range from 0 to 100, with 0 indicating no discrimination and 100 indicating absolute discrimination.

¹ % of girls/boys aged 15-19 years who have been or are still married, divorced, widowed or in an informal union.

² % of ever-partnered women and girls who have experienced physical and/or sexual violence by a current or former intimate partner during their lifetime/over the previous 12 months. Population base for lifetime IPV: 15-49 years. Population base for 12-month IPV: 15 years and older.

³ A natural boy-to-girl sex ratio at birth is generally estimated to be below 105. A ratio exceeding 105 implies the existence of more boys aged 0-4 than one would expect, indicating a potential phenomenon of son preference resulting in the systemic elimination of new-born girls.

⁴ % of married or in-union women of reproductive age who want to either stop or delay childbearing but are not using any contraception method.

Source: OECD Development Centre/OECD (2023), "Gender, Institutions and Development Database", <https://doi.org/10.1787/7b0af638-en>.

Social and institutional determinants of violence against women and girls

Violence against women is a global pandemic, with disastrous effects on girls' and women's health and well-being. Moreover, violence against women is rarely an isolated incidence, but often part of patterns of abuse sustained by deeply entrenched but harmful social norms and gender stereotypes.¹ As such, it is more than an interpersonal issue - it is a wider societal problem with consequences on countries' development and welfare.

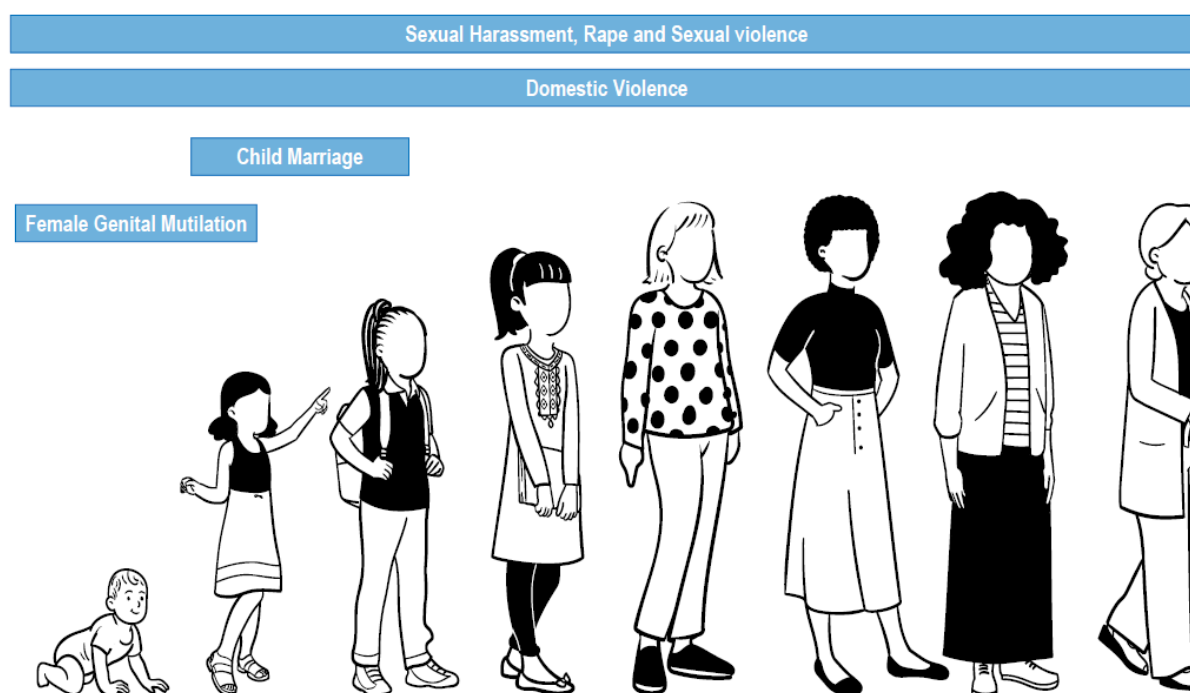
The United Nations define violence against women as wide range of harmful acts that are rooted in unequal power relations between men and women and that result in - or are likely to result in - physical, sexual or mental harm or suffering to women.² At the global level, the Declaration on the Elimination of Violence against Women (CEDAW) adopted by the UN General Assembly in 1979 and particularly the General recommendation No. 35 of 2017 recognise the importance of ending gender-based violence against women. In Africa, the Maputo Protocol³ calls on state parties to eliminate all forms of discrimination against women and adopt the needed measures to end and prevent violence against women. The SIGI adopts a life-cycle approach to violence against women and girls covering several types of violence (see Figure 3). This section assesses how social norms and legal frameworks determine girls' and women's risk of being subjected to any of these types of violence.

¹ OECD (2023), Breaking the Cycle of Gender-based Violence: Translating Evidence into Action for Victim/Survivor-centred Governance, OECD Publishing, Paris, <https://doi.org/10.1787/b133e75c-en>.

² United Nations (1993), Declaration on the Elimination of Violence against Women proclaimed by General Assembly resolution 48/104 of 20 December 1993, United Nations, New York, https://www.un.org/en/genocideprevention/documents/atrocitycrimes/Doc.21_declaration%20elimination%20vaw.pdf.

³ African Union (2003), Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa, 2nd Ordinary Session of the Assembly of the Union, Maputo, <http://www.ohchr.org/Documents/Issues/Women/WG/ProtocolontheRightsofWomen.pdf>.

Figure 3. Violence against women and girls is a lifelong continuum



Source: Authors' own elaboration based on OECD (2023), <https://doi.org/10.1787/33beb96e-en>.

Violence against women

Practices and social norms related to violence against women

Violence against women remains widespread in Zambia. Based on the latest available data in 2023, 41% of women aged 15-49 have experienced physical and/or sexual violence by a current or former partner at least once during their lifetime, and 25% of women 15 years old or older have experienced such violence at least once over the last 12 months.⁴

The levels of intimate-partner violence are rooted in the relatively high social acceptance of gender-based violence. Based on the latest available data in 2023, 47% of women aged 15-49 think that it is justified for a husband to hit or beat his wife under certain circumstances, such as burning the food, arguing with the spouse, going out without telling him, neglecting the children, or refusing to have sex. In comparison, 28% of women hold these discriminatory attitudes worldwide, and 37% across Africa – based on countries for which data are available.

Legal frameworks concerning violence against women

Zambia's legal framework governing violence against women is fairly comprehensive. The Anti-Gender-Based Violence Act of 2011⁵ introduces several provisions addressing violence against women and protecting victims against all forms of domestic violence and abuse. Moreover, Articles 132-133 of the Penal Code of 1930⁶ define and criminalise rape under the notion of consent. However, marital rape is

⁴ This indicator corresponds to SDG indicator 5.2.1

⁵ Republic of Zambia (2011), "The Anti-Gender-Based Violence Act, 2011".

⁶ Republic of Zambia (1930), "The Penal Code Act".

excluded from this provision and proof of penetration is required for the act to be considered a criminal offence. Lastly, while Sections 2-3 of the Anti-Gender-Based Violence Act criminalise and define sexual harassment in professional, educational and public establishments, there is no legislation governing sexual harassment cases in online spaces.

Question	Answer	Assessment
Is there a law specifically addressing violence against women?	Yes	✓
If there is a specific law addressing violence against women, are there specific provisions for investigation, prosecution and punishment of the perpetrator?	Yes	✓
If there is a specific law addressing violence against women, are there specific provisions for protection and support services for victims/survivors?	Yes	✓
Does the law include reduced penalties in case of so-called "honour crimes"?	No	✓
Domestic violence		
Is domestic violence a criminal offence?	Yes	✓
Does domestic violence legislation cover physical abuse?	Yes	✓
Does domestic violence legislation cover sexual abuse?	Yes	✓
Does domestic violence legislation cover psychological abuse?	Yes	✓
Does domestic violence legislation cover economic abuse?	Yes	✓
Are there any exceptions included in informal laws (traditional, religious, and/or customary rules/laws) that reduce penalties for domestic violence?	Yes	!
Rape		
Is rape a criminal offence?	Yes	✓
Is the legal definition of rape based on lack of consent?	Yes	✓
If the legal definition of rape is based on lack of consent, does this require proof of physical force?	No	✓
If the legal definition of rape is based on lack of consent, does this require proof of penetration?	Yes	!
Does the legal definition of rape include marital rape?	No	!
Does the law permit the reduction or removal of legal punishment if the perpetrator marries the victim?	No	✓
Sexual harassment		
Does the law prohibit sexual harassment?	Yes	✓
Does the law on sexual harassment include criminal penalties?	Yes	✓
Do legal protections from sexual harassment apply in the workplace?	Yes	✓
Do legal protections from sexual harassment apply in educational establishments?	Yes	✓
Do legal protections from sexual harassment apply in public spaces?	Yes	✓
Do legal protections from sexual harassment apply online / on the internet?	No	!

Note: Cut-off date for the legal data is 31 August 2022.

Source: OECD Development Centre/OECD (2023), *SIGI 2023 Legal Survey*, <https://oe.cd/sigi-dashboard>.

Child marriage

Practices related to child marriage

Child marriage remains a concern in Zambia, primarily affecting girls. Based on the latest available data in 2023, 15% of girls aged 15-19 were or are still married, divorced, widowed or in an informal union, compared to 1% of boys. In addition, 29% of women aged 20-24 were married or in a union before the age of 18,⁷ compared to a world average of 26% and an average of 31% in Africa – based on countries for which data are available.

Legal frameworks concerning child marriage

⁷ This indicator corresponds to SDG indicator 5.3.1

Under Zambia's dual legal system, personal matters – such as marriage – may be governed by statutory and customary law. Article 266 of the Zambian Constitution, as amended,⁸ declares a child as anyone under the age of 18. According to Article 17 of the Marriage Act of 1918⁹, the legal age for marriage for women and men is 21, with parental or guardian consent required for a minor to marry. Article 19 further grants a Judge of the High Court the right to consent to a marriage involving a minor in case the parents refuse or are unable to grant consent. Moreover, Article 34 establishes that the Marriage Act does not govern marriages that were initially contracted under customary law. Evidence documents that there is no minimum age for women to enter a marriage under Zambian customary law. However, the recent enactment of the Marriage (Amendment) Act of 2023¹⁰ reformed the 1918 Marriage Act, introducing provisions that further protect children from marriage under statutory and customary law. Notably, Article 2 of the Amendment Act substitutes Article 33 of the 1918 Marriage Act, harmonising the legal adult age with Constitutional mandate and declaring any marriage involving a minor for void. Article 4 of the Amendment Act further substitutes Article 34 of the 1918 Marriage, establishing that customary marriage regimes are recognised but must comply with the legal minimum age.

Question	Answer	Assessment
What is the legal age of marriage for men?	21	✓
What is the legal age of marriage for women?	21	✓
Are there legal exceptions to the legal age of marriage that allow women and men under the legal age of marriage to marry with the consent of parent and/or legal guardian?	Yes	!
Are there legal exceptions to the legal age of marriage that allow women and men under the legal age of marriage to marry with the consent of judge or court?	Yes	!
Are there legal exceptions to the legal age of marriage that allow women and men under the legal age of marriage to marry with the consent of another person or institution?	Yes	!
Does the legal age of marriage apply to all groups of women?	No	!
Are there informal laws (customary, traditional or religious laws/rules) that allow or encourage the early marriage of girls?	Yes	!

Note: Cut-off date for the legal data is 31 August 2022.

Source: OECD Development Centre/OECD (2023), *SIGI 2023 Legal Survey*, <https://oe.cd/sigi-dashboard>.

Female genital mutilation and cutting (FGM/C)

Practices and social norms related to FGM/C

Female genital mutilation and cutting (FGM/C) is traditionally concentrated in a limited number of countries that have been well-identified and documented by international organisations at the forefront of the fight against this harmful practice. Yet, evidence highlights that FGM/C takes place across all regions, among indigenous and/or diaspora communities originating from countries where FGM/C is known to be common. In some contexts, girls are taken across national borders to undergo FGM/C in a country where the legislation against the practice is either non-existent or less strict.¹¹

Up until the SIGI 2023 data collection period, Zambia did not have data comparable to that of other countries on the prevalence or attitudes towards FGM/C practices.

Legal frameworks concerning FGM/C

⁸ Republic of Zambia (2016), "Constitution of Zambia (Amendment) Act, 2016".

⁹ Republic of Zambia (1918), "The Marriage Act".

¹⁰ Republic of Zambia (2023), "Marriage (Amendment) Act, 2023".

¹¹ Equality Now, End FGM European Network and US End FGM/C Network (2020), *Female Genital Mutilation/Cutting: A Call For A Global Response*, <https://www.equalitynow.org/resource/female-genital-mutilation-cutting-a-call-for-a-global-response/>.

Section 3 of the Anti-Gender-Based Violence Act of 2011¹² allows for the prosecution of FGM/C cases on narrow grounds, namely female genital mutilation. Moreover, Section 18 of the Children's Code Act of 2022¹³ protects girls from female genital mutilation. Lastly, Section 157 of the Penal Code (Amendment) Act of 2005¹⁴ further criminalises female genital mutilation on children. However, despite these legal frameworks, customary religious norms continue to encourage the practice in certain communities.

Question	Answer	Assessment
Does the law criminalise FGM/C on broad or narrow grounds?	Yes	✓
Does the law criminalise FGM/C on narrow grounds only?	Yes	✓
Are there informal laws (customary, traditional or religious laws) that allow or encourage FGM/C?	Yes	!
Does the law take precedence over informal laws (customary, traditional or religious laws) that allow, condone or prescribe FGM?	n.a.	n.a.

Note: The SIGI methodology assesses laws on FGM/C according to two scenarios: (1) criminalisation on narrow grounds includes laws that contain criminal penalties for acts of "female genital mutilation", "permanent altering/removal of external genitalia", "female circumcision", "excision", "infibulation" and "genital mutilation"; (2) criminalisation on broad grounds includes "mutilation", "harming of a person's organs", "serious bodily injury" and "bodily injury/hurt/assault." The presence of informal laws that allow or encourage FGM/C is proxied by the existence of nationally representative data on FGM/C or the existence of indirect estimates (usually used in countries where FGM/C is mainly practiced by diaspora communities), small-scale studies, or anecdotal evidence and media reports as reported by Equality Now, the End FGM European Network and the US End FGM/C Network in 2020.

Source: OECD Development Centre/OECD (2023), *SIGI 2023 Legal Survey*, <https://oe.cd/sigi-dashboard>, and Equality Now, End FGM European Network and US End FGM/C Network (2020), *Female Genital Mutilation/Cutting: A Call For A Global Response*, <https://www.equalitynow.org/resource/female-genital-mutilation-cutting-a-call-for-a-global-response/>.

¹² Republic of Zambia (2011), "The Anti-Gender-Based Violence Act, 2011".

¹³ Republic of Zambia (2022), "The Children's Code Act, 2022".

¹⁴ Republic of Zambia (2005), "Penal Code (Amendment) Act, 2005".

Social and institutional determinants of women's economic empowerment

Women's economic empowerment is a cornerstone of gender equality and a critical driver of sustainable development. It enables women to participate in, contribute to, and benefit from economic growth, thereby reducing income inequality, boosting productivity, and fostering innovation (UN Women, 2018)¹⁵ (Equality Now, 2020)¹⁶. As such, advancing women's economic empowerment is essential to realising the 2030 Agenda for Sustainable Development and building resilient, inclusive societies. Beyond structural factors, social and institutional determinants hold an important sway on women's economic empowerment - including their access to resources and economic opportunities. This section offers insights to what extent social norms and legal frameworks support or restrict women's economic empowerment in Zambia, providing detailed information on the following SIGI indicators: Inheritance; Access to land assets; Access to non-land assets; Access to financial services; and Workplace rights.

Inheritance

Legal frameworks concerning inheritance rights

The statutory laws governing inheritance grant women and men equal rights. However, evidence shows that informal laws (including uncoded customary law), to which certain parts of the population adhere to, can be gender discriminatory by introducing unequal rights for daughters and sons, as well as widowers and widows.

Question	Answer	Assessment
Do daughters and sons have the same rights to inherit?	Yes	✓
Do female and male surviving spouses have the same rights to inherit?	Yes	✓
Regarding inheritance rights of daughters, does the law apply to all groups of women?	Yes	✓
Regarding inheritance rights of female surviving spouses, does the law apply to all groups of women?	Yes	✓
Are there informal laws (customary, traditional or religious laws/rules) that create different rights or abilities between sons and daughters when it comes to inheritance?	Yes	!
Are there informal laws (customary, traditional or religious laws/rules) that create different rights or abilities between male and female surviving spouses when it comes to inheritance?	Yes	!

¹⁵ UN Women (2018), Facts and Figures: Economic Empowerment, <https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures>.

¹⁶ Equality Now, End FGM European Network and US End FGM/C Network (2020), Female Genital Mutilation/Cutting: A Call For A Global Response, <https://www.equalitynow.org/resource/female-genital-mutilation-cutting-a-call-for-a-global-response/>.

Note: Cut-off date for the legal data is 31 August 2022.

Source: OECD Development Centre/OECD (2023), *SIGI 2023 Legal Survey*, <https://oe.cd/sigi-dashboard>.

Access to land assets

Practices related to women's access to secure land assets

In Zambia, women's land ownership remains a concern. Based on the latest available data in 2023, only 26% of women are landowners, compared to 35% of men. This translates in women accounting for 44% of landowners in the country. Across Africa, an average of 43% of men and 26% of women are landowners, with women representing 38% of landowners in the region.

Legal frameworks concerning women's access to land assets

Zambia has dual legal system comprised of statutory and customary law. Specifically, Article 7 of the *Zambian Constitution*¹⁷ acknowledges the jurisdiction of *Zambian customary law*. The statutory laws governing ownership and use of land grant women and men equal rights. However, under customary law, evidence shows that Chiefs have the discretionary authority to allocate customary land, and the allocation may not be gender equal. As such, the laws governing ownership and access to land are not equally applied to all groups of women.

Question	Answer	Assessment
Does the law provide married women with the same rights as married men to own land?	Yes	✓
Does the law provide married women with the same rights as married men to use land?	Yes	✓
Does the law provide unmarried women with the same rights as unmarried men to own land?	Yes	✓
Does the law provide unmarried women with the same rights as unmarried men to use land?	Yes	✓
Regarding land, does the law apply to all groups of women?	No	!
Are there informal laws (customary, religious or traditional laws/rules) that create different rights or abilities between men and women when it comes to the ownership or use of land assets?	Yes	!

Note: Cut-off date for the legal data is 31 August 2022.

Source: OECD Development Centre/OECD (2023), *SIGI 2023 Legal Survey*, <https://oe.cd/sigi-dashboard>.

Access to non-land assets

Practices related to women's secure access to non-land assets

In Zambia, women's access to non-land assets remains limited. Based on the latest available data in 2023, 35% of women own a house, compared to 41% of men. This translates in women accounting for only 47% of house owners in the country. Across Africa, an average of 45% of men and 29% of women are homeowners, with women representing 40% of homeowners in the region.

Legal frameworks concerning women's access to non-land assets

The statutory laws governing access to non-land assets grant women and men equal rights. However, evidence shows that informal laws, to which certain parts of the population adhere to, are in some cases gender discriminatory by introducing inequalities between women and men's rights to own or inherit non-land assets.

¹⁷ Republic of Zambia (2016), "Constitution of Zambia (Amendment) Act, 2016".

Question	Answer	Assessment
Does the law provide married women with the same rights as married men to own property and other non-land assets?	Yes	✓
Does the law provide married women with the same rights as married men to use property and other non-land assets?	Yes	✓
Does the law provide unmarried women with the same rights as unmarried men to own property and other non-land assets?	Yes	✓
Does the law provide unmarried women with the same rights as unmarried men to use property and other non-land assets?	Yes	✓
Regarding property and other non-land assets, does the law apply to all groups of women?	Yes	✓
Are there informal laws (customary, religious or traditional laws/rules) that create different rights or abilities between men and women when it comes to the ownership or use of non-land assets?	Yes	!

Note: Cut-off date for the legal data is 31 August 2022.

Source: OECD Development Centre/OECD (2023), *SIGI 2023 Legal Survey*, <https://oe.cd/sigi-dashboard>.

Access to financial services

Practices related to women's access to formal financial services

Gender imbalances persist in access to financial services in Zambia, and the overall access of the population is low. Based on the latest available data in 2023, 21% of women have a bank account at a financial institution, compared to 27% of men. This translates into women accounting for 46% of bank account holders. In comparison, at the global level, 67% of women have a bank account, compared to 72% of men. Across Africa, on average, 28% of women have a bank account, compared to 39% of men, translating into women accounting for 42% of bank account holders.

Legal frameworks concerning women's access to financial services

The legal frameworks governing access to financial services grant women and men equal rights. However, evidence shows that informal laws, to which certain parts of the population adhere to, are in some cases gender discriminatory by limiting women's abilities to opening a bank account or obtaining credit.

Question	Answer	Assessment
Does the law provide women with the same rights as men to open a bank account at a formal financial institution?	Yes	✓
Does the law require married women to obtain the signature and authority of their husband to open a bank account at a formal financial institution?	No	✓
Does the law provide women with the same rights as men to obtain credit?	Yes	✓
Regarding access to formal financial services, does the law apply to all groups of women (regardless of race, ethnicity, caste, etc.)?	Yes	✓
Are there informal laws (customary, religious, or traditional laws/rules) that create different rights or abilities between men and women when it comes to opening a bank account?	Yes	!
Are there informal laws (customary, religious, or traditional laws/rules) that create different rights or abilities between men and women when it comes to obtaining credit?	Yes	!

Note: Cut-off date for the legal data is 31 August 2022.

Source: OECD Development Centre/OECD (2023), *SIGI 2023 Legal Survey*, <https://oe.cd/sigi-dashboard>.

Workplace rights

Practices and social norms related to women's workplace rights

Women remain partially excluded from positions with decision-making power in the economic sphere. As of the latest available data in 2023, women account for 46% of employees in a managerial position,¹⁸

¹⁸ This indicator corresponds to SDG indicator 5.2.2

compared to a world average of 25% and an average of 33% in Africa – based on countries for which data are available. However, only 13 % of companies in the country are headed by women.

Discriminatory social norms that establish men as the main breadwinners and more fit to hold leadership positions remain widespread in Zambia. Based on the latest available data in 2023, 47% of the population believes that men make better business executives than women, compared to a world average of 42% and an average of 56% in Africa. Likewise, 34% of the population agrees that when jobs are scarce, men should have more right to a job than women. In comparison, 45% of the population holds these discriminatory attitudes worldwide, and 55% of the people across Africa – based on countries for which data are available.

Legal frameworks concerning women's workplace rights

Overall, Zambia's legal framework governing women's rights in the workplace is fairly comprehensive as the legislation covers various protections against workplace discrimination. However, while Article 41 of the Employment Code Act of 2019¹⁹ introduces a 14-week maternity leave and Article 46 establishes a 5-day paternity leave period, there are no legal provisions guaranteeing parental leave.

Question	Answer	Assessment
Does the law prohibit discrimination in employment on the basis of sex?	Yes	✓
Does the law mandate equal remuneration for work of equal value?	Yes	✓
Does the law prohibit women from entering certain professions?	No	✓
Does the law allow women to work the same night hours as men?	Yes	✓
Does the law mandate paid maternity leave?	Yes	✓
Does the law mandate paid paternity leave?	Yes	✓
Does the law mandate paid parental leave?	No	!
Does the law require women to have permission from their husband or legal guardian to take a paid job?	No	✓
Does the law require women to have permission from their husband or legal guardian to register a business?	No	✓
Regarding women's legal right to take a paid job or work and/or register a business, does the law apply to all groups of women (regardless of race, ethnicity caste, etc.)?	Yes	✓
Are there informal laws (customary, religious, or traditional laws/rules) that create different rights or abilities between men and women when it comes to entering certain professions?	No	✓
Are there informal laws (customary, religious, or traditional laws/rules) that require women to have the permission from their husband or legal guardian to take a paid job?	No	✓
Are there informal laws (customary, religious, or traditional laws/rules) that require women to have the permission from their husband or legal guardian to register a business?	No	✓

Note: Cut-off date for the legal data is 31 August 2022.

Source: OECD Development Centre/OECD (2023), *SIGI 2023 Legal Survey*, <https://oe.cd/sigi-dashboard>.

¹⁹ Republic of Zambia (2019), "The Employment Code Act, 2019".