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Article

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## **Navigating Challenges: The High Cost of Living in Zambia and the Call for Action**

*By Bernard Mwaba*

### ***Introduction***

As we welcome the new horizons of 2024, reflections on the living conditions in Zambia unveil a stark reality — a challenging landscape marked by astronomical living costs, particularly for those grappling with poverty. The intricate interplay of inflation, soaring commodity prices, and diminished incomes has not only posed economic hardships but also raised profound concerns about the dignity and livelihoods of a substantial portion of the Zambian population.

A critical assessment of Zambia's economic landscape reveals that the estimated national average monthly earnings stood at K5, 342.00, with males earning a higher average of K5, 474.00 compared to females whose average was K5, 052.00. Urban areas reported higher average earnings of K5, 802.00 in contrast to the K4,055.00 average earnings in rural areas.<sup>i</sup> The Living Conditions Monitoring Survey of 2022 produced by Zambia Statistical Agency, underscores the severity of the situation, indicating that 60% of the population is currently entangled in the web of poverty.

### ***Impact on Basic Needs and Dignity***

At the core of this struggle lies the challenge of accessing basic resources such as food, water, shelter, education, health care and transport. High commodity prices, especially for food items, constitute risk factors that undermine the dignity and livelihoods of the people. The deprivation of basic needs violates the principle of human dignity that is inherently bestowed upon human beings by God.

With an average income standing at K5, 342.00, most of the work force employed in the informal sector earning much far less. Wage for the non-unionised workers is the case in point. The high cost of living has left many struggling to make ends meet. According to the Jesuit Centre for Theological Reflection (JCTR), the cost of living for a family of five in Lusaka in the month of December 2023 stood at K9, 157.41. This is way above the income of the larger section of the society and it means that most households are struggling to meet their basic needs.

### ***Regional Disparities:***

The JCTR's comprehensive analysis of 16 towns reveals a stark contrast in living costs. Chinsali and Kasama emerged with the least expensive baskets at K5, 067.78 and K4, 820.18,

respectively. These variations underscore the regional economic disparities in Zambia calling for targeted interventions. These interventions will need to be skewed towards arresting issues surrounding the high cost of living in urban areas.

Disparities in the cost of essential food items for the average household of five (5) as at December 2023 remained comparatively similar. In Lusaka for example, essential food items stood at K3, 458.10 compared to Kasama's at K3, 109.94 (a difference of K348.16). Housing, however, was indicative of huge regional disparities, with the average 3 Bedroom house standing at K3, 820.00 in Lusaka and K2, 968.00 in Solwezi, compared to K905.00 in Mongu and K886.00 in Kasama.

The cost of housing tends to remain constant for a long period, whereas the cost of food is very dynamic based on the market forces of demand and supply. In addressing the high cost of living, interventions must focus on addressing the market forces around food supply and value chains.

### ***Conclusion***

Amidst these economic challenges, there is an urgent need to address poverty from both cost of production and income perspectives. The JCTR in its December 2023 Basic Needs and Nutrition Basket (BNNB) statement emphasised the necessity of sustainability in social protection programs. JCTR through The '*Fighting Inequality*' project advocates for decent living standards by addressing the root causes of poverty, fostering transparency, and embracing evidence-based approaches to pave the way for a more equitable and sustainable future. It is time to collectively work towards economic resilience that uplifts every citizen and ensures a dignified life for all – irrespective of age, sex, race or social standing.

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<sup>i</sup> [2022 Labour Force Survey](#)

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Booklet

Advocacy on Living Conditions

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