

LABOR TRAFFICKING IN ZAMBIA

Prevalence, Vulnerabilities, and Recommendations for
Financial Capability Intervention among Youth and Young Adults



**Labor Trafficking in Zambia:
Prevalence, Vulnerabilities, and Recommendations
for Financial Capability Intervention among
Youth and Young Adults,
A Baseline Study**

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About Center on Human Trafficking Research and Outreach (CenHTRO)

The Center on Human Trafficking Research & Outreach (CenHTRO) was formally established in 2021 as a collaborative, cross-disciplinary, and international research hub in the global effort to combat human trafficking. CenHTRO draws upon three decades of cumulative research and practice by its faculty in Sub-Saharan Africa. Based in the University of Georgia School of Social Work and led by founding director Dr. David Okech, the center conducts research, develops programming, and influences policies that drastically and measurably reduce human trafficking and other forms of exploitation.

CenHTRO Aims:

- Enhance the science of human trafficking prevalence measurement across the world.
- Implement policies and programs that protect victims, prevent trafficking, strengthen prosecution, and enhance partnership.
- Equip the next generation of human trafficking researchers with competencies that can enhance social justice for trafficking survivors and victims.

About Institute of Economic and Social Research (INESOR) at University of Zambia

The Institute of Economic and Social Research (INESOR) at the University of Zambia focuses on interdisciplinary research in social sciences and related fields. Established in 1938 as the Rhodes-Livingstone Institute, it was integrated into the University of Zambia in 1965. INESOR conducts both theoretical and applied research, funded by various entities, and offers consultancy services. The institute employs mobile data collection for field surveys and has expertise in managing development projects using advanced statistical models. It has six research programs and a staff of 45, including 19 academics, and leverages the broader university's expertise. INESOR's extensive experience includes successfully implementing similar projects.

About Financial Capability and Asset Building (FCAB)

For over 25 years, the Center for Social Development (CSD) at Washington University in St. Louis, led by founding director Michael Sherraden has tested innovative strategies to ensure the financial capability of millions of households. FCAB Africa led by Dr. David Ansong (University of North Carolina), Dr. Moses Okumu (University of Illinois at Urban-Champaign) and Dr. Isaac Koomson (University of Queensland, Australia) in partnership with CSD was launched in 2021. FCAB Africa is a multi-country collaboration among African and U.S.-based applied researchers leading the way to generate context-relevant research to inform and expand policy agendas that improve the financial stability and security of socially and financially marginalized African populations.

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Dedication

In the course of writing this report, we lost Dr. Joseph Simbaya, former director of INESOR. We dedicate this report to him. We are grateful for his collaboration, diligence and generosity.

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Acronyms

CBO	Community-Based Organizations
CBPR	Community-Based Participatory Research
CDF	Constituency Development Fund
CenHTRO	Center on Human Trafficking Research and Outreach
CSO	Civil Society Organization
CSR	Centre for Social Research
CWAC	Community Welfare Assistance Committee
EA	Enumeration Area
EPSEM	Equal Probability Selection Method
FCAB	Financial Capability and Asset Building
FGD	Focus Group Discussion
IDI	In-depth Interviews
ILO	International Labor Organization
INESOR	Institute of Economic and Social Research
IOM	International Organization for Migration
KII	Key Informant Interview
LT	Labor Trafficking
MCDSS	Ministry of Community Development and Social Services
MLSS	Ministry of Labor and Social Security

MOHAIS	Ministry of Home Affairs and Internal Security
MOJ	Ministry of Justice
MSPSS	Multidimensional Scale of Perceived Social Support
NEET	Youths Not in Employment, Education or Training
NGO	Non-governmental Organization
PPS	Probability Proportional-to-Size
PRIF	Prevalence Reduction Innovation Forum
RA	Research Assistant
RDS	Respondent Driven Sampling
SADC	Southern African Development Community
TEVET	Technical Education, Vocational Entrepreneurship Training
TIP Office	Trafficking In Persons Office
TVPA	Trafficking Victims Protection Act
UGA	University of Georgia
UNICEF	United Nations Children's Fund
UNODC	United Nations Office on Drugs and Crime
USAID	United States Agency for International Development
US DoS	United States Department of State
YYA	Youths and Young Adults
ZamStats	Zambia Statistics Agency

Key Terms

Labor trafficking

“Forced Labor, sometimes also referred to as labor trafficking, encompasses the range of activities involved when a person uses force, fraud, or coercion to exploit the labor or services of another person.

- “acts” element of forced labor is met when the trafficker recruits, harbors, transports, provides, or obtains a person for labor or services.
- “means” element of forced labor includes a trafficker’s use of force, fraud, or coercion. The coercive scheme can include threats of force, debt manipulation, withholding of pay, confiscation of identity documents, psychological coercion, reputational harm, manipulation of the use of addictive substances, threats to other people, or other forms of coercion.
- “purpose” element focuses on the perpetrator’s goal to exploit a person’s labor or services. There is no limit on the location or type of industry. Traffickers can commit this crime in any sector or setting, whether legal or illicit, including but not limited to agricultural fields, factories, restaurants, hotels, massage parlors, retail stores, fishing vessels, mines, private homes, or drug trafficking operations.

All three elements are essential to constitute the crime of forced labor.” (Office to Monitor and Combat Trafficking in Persons (2025)

Youth and Young Adult

Definitions of “youth and young adults” (YYAs) vary greatly worldwide. In Zambia, YYAs are defined as young people between 19-35 years old (Republic of Zambia, Ministry of Youth, Sport and Arts, 2024) . However, in Malawi people between 10-35 years old are considered YYAs (Malawi Ministry of Youth and Sports, 2023).

The primary study population for the present study are YYAs who were between the ages of 18 and 37 at the time of data collection. The decision to select 18- and 37-year-olds as the primary YYA age range for this study was the result of collaborative discussions with our partners on how to meet our study goals. Our study aimed to capture data about labor trafficking experiences for young individuals at least two years prior to data collection. Therefore, someone who was 37 years old at the time of data collection could have experienced labor trafficking in the two-year window prior to the study period, when they were 35 years old. Similarly, young adults who were 18 years old at the time of the study could have experienced labor trafficking when they were 16 years old (two years prior to the study period). Setting the eligibility range for YYAs at 18-37 years

old enabled our team to capture data about experiences of people as young as 16 and to capture information about experiences had by YYAs who were older than 35 at the time of data collection, but who had been 35 or younger during the period of interest for the study.

Financial Inclusion

The Zambian government defined financial inclusion in the National Financial Inclusion Strategy (Ministry of Finance and National Planning, 2024, p. 2).

“...financial inclusion is defined as ‘access to and informed usage of a broad range of quality and affordable financial products and services that meet the needs of all individuals and businesses in a fair, simple, dignified and sustainable manner’...

- ‘access’ is defined as close physical proximity to a financial access point and the reduction of other mechanical barriers to product updates, such as documentation
- ‘informed usage’ refers to active use of financial products or services by financially capable consumers
- ‘quality’ implies that the products used are suitable, satisfy customer needs, and meet acceptable consumer protection standards
- ‘affordable’ means products that are within the means of consumers and are suitable for the provider
- ‘a fair, simple, dignified and sustainable manner’ means the financial products and services offered and available to the customers are suitable for the customers’ needs and affordability, understood by the customers without complication, offered to them with

respect and dignity, and financially sustainable for both customers and financial service providers.” (Ministry of Finance and National Planning, 2024, p. 3)

Financial Capability

“The twin foundations of financial capability are financial inclusion and financial literacy (Sherraden, 2013). Financial inclusion describes the extent to which people are connected to mainstream financial institutions and policies, including banking, credit, saving...Financial literacy describes the knowledge and skills to make informed financial choices. Financial capability incorporates what individuals know and can do (agency) along with their real access to financial services, policies, and other opportunities.” (Caplan & Sherraden, 2018)

“Financial capability goes beyond just financial literacy—it is the ability to use individual—as well as institutional-level resources to make decisions that are in the interest of one’s general economic well-being.” (Okech et al., 2018, page 125)

Asset Building

“... asset building (the AB in FCAB) entails programs and policy innovations that support individuals’ and families’ ability to accumulate resources to safeguard their financial security, particularly during economic shocks, and to allow them to invest in small businesses, human capital development, homeownership, entrepreneurship, and other long-term development needs (Ansong et al., in press;

Sherraden, 1991)).” (Ansong et al., 2024, Page 648).

Financial Well-being

“...the perception of being able to sustain current and anticipated desired living standards and financial freedom.” (Brüggen et al., 2017, Page 229).

According to Brüggen and colleagues (2017) key components of the definition are that:

- 1) Financial well-being is subjective, reflecting a view that each person defines their own well-being.
- 2) Is inclusive of “both the present and the coming situation” (Brüggen et al., 2017, Page 230), which means that the person’s perception of both their current financial situation as well as their future one is considered to define one’s financial well-being.
- 3) Is based on one’s desired living standard, which is “how someone would prefer their living standard to be.” Where “living

standard” means “the combination of wealth, services, comfort, and material goods available to someone that is considered essential to his/her living (Fah, 2010).” (Brüggen et al., 2017, Page 230).

- 4) Includes “financial freedom” as a critical component. “Financial freedom implies that someone does not feel forced or stressed about making choices with regard to his/her necessities or covering his/her baseline expenses (Cazzin, 2011; Choudhury, 2009).” (Brüggen et al., 2017, Page 230).

Youths Not in Employment, Education or Training (NEET)

“NEET youth can be either unemployed or inactive and not involved in education or training. Young people who are neither in employment nor in education or training are at risk of becoming socially excluded – individuals with income below the poverty-line and lacking the skills to improve their economic situation.” (OECD, 2022).

EXECUTIVE SUMMARY

This is the baseline report from a multi-phased, mixed-methods project that aimed to estimate and reduce the prevalence of labor trafficking among young and young adults (YYAs: 18-37 years old) in Zambia¹. Phase I includes a baseline study that is reported here. Phase II is a financial capability intervention and Phase III includes a program evaluation and endline study. Data collected in Lusaka, Chipata, Livingstone, and Sesheke between September 2023 and May 2024 included:

- 123 semi-structured qualitative interviews with YYAs and Key informants
- 19 focus group discussions with community members
- 1 focus group discussion with the National Human Trafficking Taskforce
- 2,204 households and 3,231 YYAs within sampled households were surveyed (HHS)
- 1,925 YYAs who worked abroad in the past 2 years were surveyed through the LTS (Link-Tracing Sampling: LTS) survey methods

In addition to estimating prevalence, robust mixed-methods approaches were used to capture experiences and context of labor trafficking, as well as financial well-being, inclusion, and capacity among YYAs. Results from this baseline study were used to develop a financial capacity and asset-building intervention with an overall goal to reduce labor trafficking among YYAs. As of the writing of this report, the intervention is underway. Rigorous evaluation will be conducted to identify impacts from the intervention on the risk of and experiences of LT among YYAs in Zambia.

What is Labor Trafficking?

Labor trafficking is “Forced Labor, sometimes also referred to as labor trafficking, encompasses the range of activities involved when a person uses force, fraud, or coercion to exploit the labor or services of another person.” Office to Monitor and Combat Trafficking in Persons (2025)

How was Labor Trafficking Measured for this study?

Prevalence Reduction Innovation Forum (PRIF) indicators (Okech et al., 2020, 2021; Okech & Aletraris, 2025; Okech, Aletraris, & McLaughlin, 2025) were used to estimate labor trafficking prevalence. PRIF indicators were

¹ Note that this Zambia report is one part of the overall SADC study as described in the study overview in this report. Both the Zambia and Malawi baseline reports contain some of the same content where there is significant overlap such as in reporting the overall study objectives, key terms and global background about labor trafficking. Findings from the Malawi baseline research are reported in the “Labor Trafficking in Malawi: Prevalence, Vulnerabilities, and Recommendations for Financial Capability Intervention among Youth and Young Adults.” (Okech et al., 2025).

developed through a CenHTRO initiative, which brought together human trafficking prevention experts, stakeholders, and research teams to develop and test the indicators in the field (Okech et al., 2020, 2021, Okech & Aletraris, 2025; Okech, Aletraris, & McLaughlin 2025). This study estimated prevalence using the 12 core PRIF indicators, which include: recruitment, exploitative employment practices, control of personal life and property, degrading working conditions, control over freedom of movement, debt burden used as a means for exploitation, and violence. One example of a PRIF indicator is “losing freedom of movement through surveillance, isolation, or being locked in the workplace or losing freedom to communicate with friends or family” [PRIF Category: Freedom of Movement]. See the methods section of the full report for more information on the PRIF indicators.

Selected Key Findings

Selected findings presented here integrate results from the quantitative HHS and LTS surveys, as well as the qualitative interviews and focus groups.

Labor Trafficking Prevalence among YYAs

- 1. Cross-border labor trafficking was significantly higher (between 45% to 48%) compared to domestic labor trafficking within Chipata, Sesheke, and Livingstone (between 10% to 24%). Among YYAs in Lusaka, the rates of cross-border and domestic trafficking were the same at 23%.** Cross-border labor trafficking rates were estimated to be 48% in Chipata, 45% in Sesheke and Livingstone, and 23% in Lusaka. Domestic labor trafficking rates were 24% in Livingstone, 23% in Lusaka, 10% in Chipata, and 11% in Sesheke.

“I used to cook for the household I worked for, but they would eat the food reserved for me and leave me starving. There is no time to rest when one is required to do chores all through the day without any help from family members. Even after all this work, they will pay less than the agreed-upon money or will not pay at all. When you ask about the money owed to you, they tell you to pack your bags and leave.” - YYA Respondent # 76, 22-year-old man, Casual Laborer, Sesheke, experienced LT in Namibia, working as a household helper

- 2. Exploitative recruitment was the most reported PRIF indicator among surveyed YYAs who experienced labor trafficking within Zambia or in countries outside of Zambia.** Exploitative recruitment included coercive recruitment (such as confinement during the recruitment process) and deceptive recruitment (where YYAs were lied to about the work duties). Degrading conditions (e.g., working all hours), exploitative employment practices (e.g., being lied to about a job), and control over

freedom of movement (e.g., not allowed to freely move or having ID cards taken away) were also very common.

“We continued working in this situation because we had no choice, and we believed that getting something small was better than getting nothing at all. Despite working on empty stomachs, we endured for five months and tried to save some money for transportation to go back home. Things worsened, but we couldn't escape because they took away our ID cards. We protested, and our ID cards were returned to us, allowing us to return to Chipata.” -YYA Respondent #38, 25-year-old woman, NEET, Chipata

- 3. Namibia, Malawi, Zimbabwe, South Africa, and Mozambique were the most reported destination countries where Labor Trafficking (LT) experiences occurred among YYAs (LTS respondents).** YYAs also reported LT experiences in Tanzania and Botswana. A few YYAs also reported experiencing LT in other countries in West and Southern Africa, the Middle East, and Europe. YYA respondents in Sesheke reported only experiencing cross-border LT in Namibia (100%). In Chipata, the most common destination countries where LT experiences occurred were in Malawi (77%) and Mozambique (17%). YYA respondents from Livingstone reported LT experiences primarily in Zimbabwe (37%) and Namibia (37%), as well as in South Africa (10%) and Botswana (12%). Lusaka respondents reported experiencing LT in South Africa (32%) as well as in Malawi (13%), Tanzania (12%), and Zimbabwe (8%).
- 4. Among YYA (LTS respondents), cross-border labor trafficking was primarily reported in cleaning and helping labor sectors: 81% in Sesheke, 69% in Livingstone, 47% in Lusaka, and 35% in Chipata.** YYAs from Chipata also reported cross-border LT in Sales and Services (33%), Agricultural and Forestry and Fishery (12%), and non-commissioned armed forces (12%). LTS respondents from Sesheke reported experiencing cross-border labor trafficking in agricultural, forestry, and fishing (17%) and sales and services (6%) sectors. In Lusaka, LTS respondents reported experiencing cross-border LT events in personal care services (16%), sales and services (14%), craft and trades (10%), and mining, construction, and transport (6%). LTS respondents from Livingstone reported cross-border LT events in sales and services (13%), other (8%), and personal care services (7%).

“... initially, everything seemed fine when I went to South Africa, but as I continued working, the woman who had invited me to South Africa took my earnings and never returned them. I was also confined to the premises and unable to go outside... Later on, the situation took a turn for the worse. The woman began bringing her two male friends and asked me to engage in intimate activities with them. Afterward, these men would compensate the woman who had invited me to South Africa, yet she never shared any of the

money with me. She consistently withheld payment from me.” - YYA Respondent # 15, 24-year-old woman, NEET, Lusaka

Vulnerabilities to Experiencing LT among YYAs

1. **Economic factors were primary drivers of LT vulnerability, such as poverty, lack of basic resources, lack of stable employment, and inability to raise funds during an emergency.** YYA LTS respondents who experienced labor trafficking were more likely to lack household items (such as a radio in Lusaka), were more likely to have worked in precarious situations (such as working in family homes rather than formal employment, and under oral rather than written contracts in Sesheke and Lusaka), were more likely to have financial vulnerabilities (such as less likely to be able to raise emergency funds in Chipata, Livingstone and Lusaka).

“The mistake that we made was that ...there was no proper paper signed. There was no document that was signed. Even going to the police, there was nothing like going to the police. There was no agreement that was made. You know how fast money is. Let us just work. The job has been found. If only those things were done, it would have been better.” -- YYA Respondent # 60, 18-year-old man, NEET, Livingstone

2. **There were gendered expectations and biases related to LT vulnerability.** Among the LTS respondents, sex differences related to LT vulnerability were only statistically significant in Lusaka, where people who experienced cross-border labor trafficking were disproportionately women. However, YYAs who participated in qualitative interviews described how gendered expectations for young women and young men increased LT vulnerability. For both young women and young men, there was immense pressure to financially provide for their families without sufficient employment opportunities, which was said to lead to taking risky jobs. Young women experienced pressure to provide for their families, especially when they were primary providers for the household and reported experiencing sexual harassment and assault while seeking employment. Young men reported feeling social pressure to provide for their own and their extended family, again, without feeling that they had sufficient support to find employment.

“Girls are more vulnerable because they face greater challenges in finding employment compared to boys. Often, girls are required to make personal sacrifices, such as engaging in illicit activities or being exploited, to secure jobs.” YYA Respondent #15, 24-year-old woman, NEET, Lusaka

3. **Mental health challenges and lack of social support are common among YYAs who have experienced LT.** YYAs, surveyed through the LTS, who had experienced LT and were more likely to report

feeling downhearted and blue, and were more likely to report lacking social support from family or friends. For example, YYAs who experienced LT were less likely to report having help from their families (such as getting emotional support, being able to talk about problems with their family, and not having family support in making decisions). YYAs who experienced LT were also less likely to report having support from friends; they reported not having friends they can count on when things go wrong, not being able to talk to friends about joys, sorrows, or problems.

4. **Lack of awareness about employment rights or where to report exploitation contributed to vulnerability.** Several YYA qualitative respondents described how a lack of knowledge about employment rights contributed to vulnerability, especially for young people. Respondents suggested that young people may accept a position without any written contract or without asking questions about the position, which they feel may put them in a vulnerable position. There was a sense that young people may take any job offered, without assessing risks, because of the limited access to employment and the difficult economic situations that they were in.

“...I think people are not sensitized on the rights they have when they go work for a certain company. Because it’s like there is no agreed or written document that can help one when facing such challenges. Most of them do not even know where to go when being abused.” - FGD #14, Young Adult Women, Respondents between 22–35 years old, Livingstone

Financial Capability and Well-being

1. **Financial resilience indicators were significantly different between YYAs who had experienced LT and YYAs who did not.** YYAs in Lusaka, Livingstone, and Chipata who had experienced LT reported having more difficulty raising funds during an emergency, compared to peers who did not experience LT. In Sesheke, among all YYAs, only 41% agreed that they could raise funds in an emergency, indicating that YYAs in the district are at an increased risk overall for facing complex challenges. YYAs in Lusaka and Sesheke who had LT experiences were also less likely to be able to access banking services and less likely to be able to access credit from financial institutions. YYAs in Sesheke who had LT experiences were also less likely to report good knowledge of financial services and products, and had less confidence in using financial services and products compared to YYAs who did not experience LT.
2. **75% to 82% of all YYAs surveyed in the four districts reported using mobile money accounts for saving in the past 12 months, and 17% to 60% reported borrowing primarily from friends, family, and relatives.** YYAs who had experienced LT in Lusaka were less likely to report saving money using a

bank or a mobile money account compared to YYAs who had not experienced LT. YYAs who had experienced LT were more likely to borrow money from family, friends, and relatives compared to YYAs who had not experienced LT in Chipata and Sesheke.

3. **Economic status and challenges accessing financial products were noted as key barriers for building financial resilience among YYA respondents.** Lack of income, unemployment (especially lack of formal employment opportunities), high collateral and high interest rates, concerns about consequences of default, arduous application processes, and perceptions of gender differences in access to loan services were key barriers reported by respondents in qualitative interviews.

“In village banking, I’m not [a member] because I am not generating income for me to be making my contributions. You find that the money that we make from the small businesses that we do is only enough for us to buy what we can eat at home. However, we also want to join village banking, but we don’t know what to do. That is the only challenge.”-YYA Respondent #43, 35-year-old woman, Businesswoman, Chipata

4. **Key informants with knowledge of financial systems identified institutional and system-level barriers to loan access.** Barriers identified during qualitative interviews included lack of financial products for loans and savings developed for young people, lack of incentives for formal financial institutions to work with young people (who are seen as a high risk group), and roadblocks to disbursement of loan funds (related to difficulties experienced by government sponsored loan programs (CDF) having to negotiate with private financial institutions to enable disbursement).
5. **Skill-building programs are seen as good opportunities, but access challenges and a lack of connection to jobs/business loans after completion dampen their impact.** YYA respondents who were interviewed reported several problems with accessing existing skill-building programs, including a complex application process, heavy competition for a few spots, and lack of support to pay for fees or costs associated with attending the skill-building program (such as living expenses if having to travel to attend the program). After completion, some YYAs reported being frustrated that they were unable to find a job or start a business to use the skills they learned, making the skill-building programs less appealing to young people.

“I got the form, I applied. Then I was picked [for a skills-building program]. I did food and nutrition, I even have a certificate at home. The only problem is that there is no employment, but I try by all means to make

some scones and get little amount of money out of it.” - YYA Respondent #57, 21-year-old woman, Student, Livingstone

Labor Trafficking Response Initiatives and Challenges

1. Some YYAs described receiving a response when labor trafficking and exploitation was reported.

Several YYAs and community members described several experiences where a labor office or police official intervened to secure payment for a YYA who had been exploited.

“I went to the [Namibian] police and explained to them that I needed their help because I have worked for 5 years but [boss hasn’t] paid me for my work...[then I] went with the police to the place that I used to work...my bosses started saying that I came in their country illegally, but the police explained that ‘whether she came illegally or legally she has to be paid her money. Knowing the fact that she worked, you have to give her what is due to her.’” - YYA Respondent #63, 35-year-old woman, Piece work, Sesheke

In addition, a few community members described intervening in cases of exploitation by helping survivors obtain travel documents or contacting law enforcement. Although these responses are promising, there were no descriptions of a legal or justice process response to cases of labor trafficking or exploitation, suggesting that the preference is to settle labor trafficking cases by securing compensation owed for survivors without the involvement of courts.

2. Lack of awareness about where and how to report labor trafficking experiences, fear of deportation or arrest, social pressure to avoid reporting, frustration with non-response after reporting, and corruption and collusion between authorities and exploitative bosses were key barriers to reporting.

Respondents described being discouraged from reporting about labor exploitation, such as being advised by neighbors and family members to stay silent and just keep working, even when the job seemed exploitative.

“...we are not allowed to speak when we see something wrong. We keep quiet about it and just let it pass and dies a natural death. I think that’s the main thing, inability to speak up and collectively not just as an individual, because someone can say something but [then] they [might] not have the back up to support them.” - YYA Respondent #58, 28-year-old woman, Volunteer, Livingstone

Many respondents suggested that corruption and collusion were major barriers to seeing a response after reporting exploitation. For example, bribes were said to be necessary to get support from authorities, and often the bosses were said to have more money and power, which they used to influence justice processes.

“...[at] a company I worked for the conditions were very bad, so we chose to stop [working] and take him to the labor office. He just went there to pay and the case was dismissed just like that.” - FGD #5, Respondent #1, 36-year-old man, Entrepreneur, Lusaka, Lived in community for 7 years

Recommendations for Policy

Labor Trafficking Prevention and Response

1. **Strengthen implementation of anti-trafficking legislation** by adequately resourcing justice stakeholders to implement laws (such as providing transportation) and continuing to train/raise awareness about the laws within communities and among justice stakeholders.
2. **Harmonize laws to close gaps that traffickers exploit**, such as corruption and compromising the justice process, a lack of awareness about anti-trafficking laws, and a lack of accountability for labor recruitment agencies engaging in corrupt practices.
3. **Enhance inter-governmental collaboration**, especially between countries with high trafficking risks, to create consistent policies that deter traffickers.
 - a. Promote regional policies and Memoranda of Understanding (MOUs) that standardize anti-trafficking efforts
 - b. Enhance data sharing across borders and between Zambian ministries and organizations responding to LT, such as through the development of a database.
4. **Strengthen accountability policies for private sector companies** through alignment of corporate social responsibility efforts and regulating labor recruitment agencies
5. **Increase labor and workplace monitoring** to implement labor laws. Increase inspections and monitoring of workplaces and labor sites to prevent exploitation and trafficking.

Fiscal Policies to Reduce Labor Trafficking Risk and Enhance Financial Well-being among YYAs

1. **Promote policies that increase engagement of YYAs in community development projects.** Prioritize YYAs within communities for jobs and contracts associated with government-led development projects, such as the building of factories, schools, and community infrastructure.
2. **Increase accessibility of financial products for at-risk youth and support entrepreneurship, such as government-funded programs (such as the Constituency Development Fund (CDF) and the Citizens Economic Empowerment Commission (CEEC)),** by increasing transparency of the application process and promoting equitable disbursements.
3. **Implement economic empowerment policies as a tool for labor trafficking prevention,** through policies that create job opportunities and strengthen access to skills development for young people.

Recommendations for Services

Community Engagement and Awareness Raising

1. **Engage communities in the establishment of anti-trafficking programs** to align with community needs: focusing on tangible interventions like safe spaces, economic empowerment, and educational programs.
2. **Strengthen community engagement and awareness about labor trafficking.** Launch widespread sensitization campaigns to educate the public on the signs of labor trafficking, its consequences, and preventive measures.
3. **Increase awareness about economic empowerment opportunities for YYAs.** Promote public awareness about available skills training, financial opportunities, knowledge about forming, joining, participating in community savings and loan groups, and government support programs through consistent sensitization efforts.
4. **Develop community-based reporting processes and raise awareness about where to report labor trafficking cases.** Establish processes for reporting labor trafficking cases and support for YYAs to report if they are experiencing labor trafficking

5. **Increase YYA access to training on labor rights and job opportunities**, such as through youth-friendly labor office hubs where YYAs can access information on labor rights and related issues and receive training.

Survivor-Centered Service Infrastructure and Resources

1. **Increase training for frontline workers.** Provide survivor-centered, trauma-informed training for frontline workers, including law enforcement, social workers, and NGOs, to identify, support, and protect survivors effectively.
2. **Make shelters accessible and enhance shelter services for survivors.** Establish more safe spaces and shelters for trafficking survivors across the country, offering a secure environment for recovery and rehabilitation.
3. **Enhance support for survivors, such as through increased resources for reintegration, long-term sustainability, and building resilience.** Strengthening efforts towards reintegration for survivors, such as through support for family reunification, livelihood support, and enhanced access to educational and vocational training opportunities.

Prevention Initiatives and Programs

1. **Empower young people by strengthening access to programs that increase financial knowledge and skills, such as through financial literacy education.**
 - a. Embed financial literacy programs into primary, secondary, and vocational school curricula
 - b. Link real-time financial literacy training with access to financial products and entrepreneurial programs targeted for young people.
2. **Incentivize business owners and companies to prioritize hiring YYAs.** Encouraging employment of YYAs in local lodges, supermarkets, and transportation sectors was a key recommendation from participants.
3. **Enhance entrepreneurship programs for YYAs** to include business skills training and increased access to equipment for business ventures (such as youth-friendly business loans – e.g., low interest, low collateral). Provide financial and training support tailored to individual YYA entrepreneurs in addition to cooperatives, to encourage innovation and self-reliance.

STUDY OVERVIEW

The overall purpose of this study is to reduce labor trafficking (LT) prevalence among youth and young adults in Malawi and Zambia through a financial capability (FCAB) intervention. This mixed methods study was led by the Center on Human Trafficking Research and Outreach (CenHTRO) at the University of Georgia under the direction of Director/PI Dr. David Okech in partnership with the Center for Social Research (CSR) at the University of Malawi and the Institute for Economic and Social Research (INESOR) at the University of Zambia. Additional partners include the US-based Financial Capability and Asset Building Group. Research was conducted in Malawi and Zambia within selected study districts. This report highlights results from the Zambia baseline study. Note that some content, such as the overall study overview, key terms, and background about labor trafficking, is shared between this baseline report and the baseline report for the Malawi study.

Study Aims

1. Estimate Labor Trafficking Prevalence and Risk for Labor Trafficking among 18–37-year-old YYAs
2. Understand Context for Labor Trafficking
3. Contextualize Financial Well-being among YYAs

Following ethics review by the University of Georgia, the University of Zambia Research Committee, and approval by district-level government officials and community leaders, data were collected between September 2023 and May 2024. Qualitative in interviews and focus groups were facilitated between September 2023 and November 2023. Household survey interviews were conducted and completed in December 2023, and Link-Tracing Sampling (LTS) data collection activities were implemented during January and February of 2024.

Overall intervention research study timeline

- Phase 1 (Baseline) aimed to understand the scope and context for labor trafficking and to begin/inform the intervention development process.
- Phase 2 (Intervention phase) aims to develop and implement an FCAB intervention targeted for YYAs in the study districts.
- Currently, Phase 1 data collection is complete.
- Phase 2, intervention development has begun.

INTRODUCTION

This is an integrated report of baseline findings from the Zambia labor trafficking prevalence study conducted in 2023. The report includes four sections: 1) Background and Context, 2) Methods, 3) Findings, and 4) Recommendations. The report presents findings related to labor trafficking among youth and young adults as well as financial capability and asset building, which are the two primary research topics for this study. The report integrates mixed-methods analysis and preliminary reports developed by CenHTRO and INESOR research teams.

BACKGROUND AND CONTEXT

Labor trafficking among youth and young adults is a problem of global importance. Global estimates indicate that 27.6 million people experience labor trafficking, and among those, 3.8 million are in Africa (ILO, 2022). The most prevalent sectors where labor trafficking occurs worldwide are in the service industry, agriculture, construction, manufacturing, and domestic work (ILO, 2022). The ILO reported notable gender differences in exploitation risk by labor sector, where women are more likely to experience labor trafficking in domestic work, whereas men are more likely to experience labor trafficking in construction. Women were more likely to report experiencing violence and threats to family members, as well as withheld wages as a form of coercive control (ILO, 2022). Men more commonly reported threats of violence and financial penalties as forms of coercive control (ILO, 2022). Adult migrants are at three times more likely to experience labor trafficking compared to non-migrants and represent a larger proportion of people experiencing labor trafficking (ILO, 2022). Withholding wages is the most reported form of coercive control, reported by 36% of people who experienced labor trafficking (ILO, 2022). In addition, one in five people who experience labor trafficking are threatened with losing their jobs, prompting them to remain in an exploitative situation (ILO, 2022). Labor trafficking may be especially acute in the Global South, where the population of young people and children is large and the pressures on working-aged adults and young people to provide for children and the elderly are extreme (ILO, 2024; UNCDF, n.d.). These conditions may contribute to risk of experiencing exploitative labor.

Human Trafficking in Zambia. Although there are scant statistics available about the extent of labor trafficking and human trafficking in Zambia, there have been recent government initiatives to understand public perceptions of the problem as well as quantify the extent of the justice response to trafficking (such as through case identification, prosecutions, and convictions: Ministry of Home Affairs and Internal Security, 2023). It appears that only a small number of cases are identified and investigated each year in the Republic. According to the 2024 TIP report, in 2023, 162 people who had experienced trafficking were identified (86 were identified as people who had

experienced labor trafficking, 7 were identified as having experienced sex trafficking, and 69 did not have a trafficking type specified: U.S. Department of State, 2024). The justice response was minimal, with a total of 27 investigations, 17 prosecutions (with 41 defendants), and two convictions (U.S. Department of State, 2024). Officials cite challenges with identification and screening, as well as the potential for authorities to conflate smuggling with trafficking, resulting in detentions of people who may be experiencing trafficking (Ministry of Home Affairs and Internal Security, 2023). Systematic data collection about human trafficking incidents has been a challenge, which the Government of Zambia plans to address through the establishment of enhanced data management and institutionalization of a National Referral Mechanism to support increased identification and response for people who may be experiencing human trafficking (Ministry of Home Affairs and Internal Security, 2023).

Zambian Perceptions about Human Trafficking. Results from a recent national human trafficking perceptions survey administered to 267 people in 10 provinces indicated that nearly everyone surveyed (97%) was aware of human trafficking and believed that human trafficking is a serious problem (96%: Ministry of Home Affairs and Internal Security, 2023). However, only 54% of the survey respondents indicated that they believed trafficking was a problem in Zambia, and 23% indicated that they knew someone who had experienced human trafficking (Ministry of Home Affairs and Internal Security, 2023). Among those surveyed, most indicated that they believed trafficking was often perpetrated by organized criminals (88%), that the majority of people who experience trafficking are immigrants who are looking for work (77%) or people who come from poor countries (68%), and that women primarily experience trafficking for sexual exploitation (72%: Ministry of Home Affairs and Internal Security, 2023). Notably, 96% of people surveyed indicated strong agreement with initiatives to hold traffickers accountable (95%) and to help people who have experienced trafficking (97%: Ministry of Home Affairs and Internal Security, 2023). Overall, there appears to be an increase in attention to understanding and addressing the problem of human trafficking in Zambia. However, there remains a gap in knowledge about the extent and context under which young Zambians may experience or be at risk for human trafficking and a lack of specific data for understanding labor trafficking experiences.

Zambian Population and Demographics

According to the latest census, the total population in 2022 was 19,693,423 (Zambia Statistics Agency, 2024). Young people make up the largest group, with 55% 18 years old or younger and 26% between 19-34 years old (Zambia Statistics Agency, 2024). The overall age dependency ratio has reduced from 93 in 2010 to 81 in 2022. This indicates that in 2022, for every 100 people of working age (between 15-65 years old), there were 81

children (under 15) or adults (over 65). Urban areas had a lower age dependency ratio at 67 than rural areas, which had a ratio of 95 (Zambia Statistics Agency, 2024). High dependency ratios indicate enormous economic pressure on working-age youth and young adults. For context, the age dependency ratio for South Africa was 49 in 2022 (World Bank Data Group, n.d.). Relatedly, demographic changes over the next few decades are expected to increase pressure on young people to find jobs, especially in Sub-Saharan African countries. Recent estimates suggest that by 2050, the region will need to create nearly 73 million new jobs for young people to account for the growing working-age population (ILO, 2024).

Challenges faced by Young People in Zambia

In 2023, 56% (2,964,549) of 19-34-year-olds in Zambia were identified as youth not in employment, education, or training (NEET), 66% were young women, and 46% were young men (Zambia Statistics Agency, 2024). Given the precarious circumstances of NEET young people this measure reflects a population that may be particularly vulnerable to experiencing extreme poverty and exploitation. In 2023, around 25% of young people (15-35-year-olds) were estimated to be employed (Ministry of Youth, Sport and Arts, 2023). According to Zambian officials, unemployment may be driven by a lack of job opportunities as well as skills mismatch, where young people are engaging in training programs to learn skills that are not well matched with what industries are looking for (Ministry of Youth, Sport and Arts, 2024a).

Precarious Employment. Employed young people commonly work in informal sector jobs (which are less secure and receive lower wages compared to people employed in formal sector jobs: Ministry of Youth, Sport and Arts, 2023). According to the latest Labor Force Survey, 69% of employed young people were working in private businesses and on farms, 21% were contributing to the household work (without pay), 6% were employed by the central government, and 0.31% of young people were employed within the producer cooperative sector (Zambia Statistics Agency, 2024). Young people are disproportionately affected by precarious employment, which is defined as “employed persons whose contract of employment, whether verbal or written, is of a relatively short duration (period less than three months) or whose contract can be terminated at short notice” (Zambia Statistics Agency, 2024, page 56). Among the total employed population (3,273,123) in 2023, 21% (695,975) reported being in precarious employment; however, within this group, 66% (458,851) are between 15-35 years old (Zambia Statistics Agency, 2024).

Poverty. The State of the Youth Report describes results from the Living Conditions Monitoring Survey, which defines poverty using “a material well-being perception of poverty in which the poor are...unable to afford minimum

basic human needs, comprising food and non-food items, given all their total income” (Ministry of Youth, Sport and Arts, 2023). Poverty remains a challenge for young people; the most recent State of the Youth Report indicates that young people in rural communities are especially impacted, for example, 60% of 15-24-year-olds and 73% of 25-35-year-old youths in rural communities are experiencing poverty (Ministry of Youth, Sport and Arts, 2023). In urban communities, 21% of 15-24-year-olds and 15% of 25-35-year-olds were reported as experiencing poverty (Ministry of Youth, Sport and Arts, 2023).

Mental Health Challenges. The 2023 State of the Youth Report indicates that many young people may be at increased risk of experiencing mental health challenges, in particular suicidal ideation. Nine percent of young people aged 18-29 years old surveyed for the 2017 health survey reported considering suicide in the 12 months prior to the survey (Ministry of Youth, Sport and Arts, 2023). Compared with the other age groups, young people had the largest proportion of individuals indicating suicidal ideation. For the 18-29-year-old group, there was a slightly higher proportion of young women reporting suicidal ideation (11%) compared with young men (6%: Ministry of Youth, Sport and Arts, 2023).

Empowerment and Entrepreneurship. The Ministry of Youth, Sport, and Arts identified several key recommendations for continuing to improve the quality of life and well-being for young Zambians. They recommended strengthening supports for rural youth and increasing coordination of empowerment and entrepreneurship programs so that young people have greater access, and the resources are more effectively allocated. They also recommended expanding resources for youth to navigate beginning business ventures, such as through support for licensing and application processes. The Zambian government has made youth entrepreneurship a priority because it is viewed as a critical pathway to address unemployment among young people (Ministry of Youth, Sports and Arts, 2024a, 2024b). Key challenges noted included the low rate of loan repayment among young people, difficulties accessing financing due to high collateral requirements among private financial institutions, and perceived corruption hindering youth access to government-funded loan opportunities, such as Constituency Development Funds (CDF) (Ministry of Youth, Sport and Arts, 2023; 2024a).

Owning, Saving, and Borrowing Modes in Zambia

In Zambia, individuals and businesses utilize various modes of borrowing and saving. These can be broadly categorized into informal saving groups or clubs, formal financial institutions, and mobile money services.

Mobile Money Services. Mobile money services have significantly enhanced access to credit and facilitated financial transactions, thereby transforming Zambia's financial landscape (Ministry of Finance and National Planning, 2017). These services and products, while generally enabled by the formal financial institutions, have played a pivotal role in promoting financial inclusion of Zambians by extending financial access to segments of the population historically underserved by conventional banking institutions (Ministry of Finance and National Planning, 2017). Beyond basic transactions, mobile money platforms now offer a diverse array of financial services, including savings, payments, credit, investments, insurance, and pension products. Consequently, there has been a notable increase in the proportion of Zambian adults holding digital transaction accounts through providers such as Zoono, MTN, and Airtel (Ministry of Finance and National Planning, 2017). The Finscope Zambia 2020 report indicated an increased uptake of mobile money by Zambians from 14% in 2015 to 58.5% in 2020. Lack of mobile phone ownership was identified as the main inhibitor preventing use of mobile money products and services (Bank of Zambia, 2020).

Informal savings groups or clubs. Informal savings groups/clubs or community-based financial institutions (CBFIs) describe a range of collective savings and lending mechanisms (Mukulu & Qutieshat, 2021). Common types of CBFIs include Village and Savings Loans Associations, Village Banks, Savings and Internal Lending Communities, Accumulating Savings and Credit Associations, and Rotating Savings and Credit Associations (Mukulu & Qutieshat, 2021). The FinScope Zambia 2020 Survey estimated that 13.5 percent of adults belonged to at least one CBFI in Zambia, which is roughly equivalent to 1.2 million Zambian adults out of 9.5 million (Bank of Zambia, 2023). They have been transforming poor rural and urban households in Zambia, offering safety nets for emergencies, providing cash flow and capital for starting small enterprises, strengthening the social network in the communities.

Banks and Formal financial institutions. Commercial banks and formal financial institutions encompass a broad range of financial services, including mobile banking, saving, and borrowing. They contributed to the formal financial inclusion of Zambia by providing regulated financial products or services. Those who use financial services supplied by regulated financial service providers include microfinance institutions, payment service providers, and other regulated institutions in the financial sector (Bank of Zambia 2020). Barriers to access banks and formal financial services include insufficient money to access services of commercial banks and microfinance institutions, lack of income and knowledge about how capital markets work, lack of awareness about insurance products and services, unemployment leading to low uptake of pension services, and low levels of financial literacy (Bank of Zambia, 2020).

Financial Inclusion. The Zambian government defines financial inclusion as “access to and informed usage of a broad range of quality and affordable financial products and services that meet the needs of all individuals and businesses in a fair, simple, dignified and sustainable manner” (Ministry of Finance and National Planning, 2024). Financial inclusion has been steadily increasing within the general population, growing from 37% (among those aged 16 and above) in 2009 to 69% in 2020 (Ministry of Finance and National Planning, 2024; Ministry of Youth, Sport and Arts, 2023). However, individuals in rural communities (43% versus 16% in urban) and young people 16-25 (38% versus 31% adults overall) experience financial exclusion at higher rates (Ministry of Finance and National Planning, 2024). Farmers (40%) and people reporting engagement in casual or piece work (38%) report higher rates of financial exclusion compared with other labor sectors (Ministry of Finance and National Planning, 2024). In 2020, only 11% of small and medium farmers acquired business loans through formal financial institutions, and the majority continued to rely on informal sources for loans (Ministry of Finance and National Planning, 2024). Overall, there has been tremendous growth in the usage of mobile money accounts (up to 59% using mobile money products in 2020 from 14% using mobile money products in 2015) while usage of traditional products from formal banks decreased from 25% in 2014 to 21% in 2020 (Ministry of Finance and National Planning, 2024). However, access to mobile money is limited in rural communities, and there have been increased reports of scams and fraud as the opportunities for mobile money have exponentially expanded (Ministry of Finance and National Planning, 2024).

Study Districts

This section provides background context for the four districts where respondents were engaged for this study (Figure 1): Lusaka, Livingstone, Sesheke, and Chipata.

Figure 1: Map of Baseline Study Districts in Zambia



Note. Maps (Figure 1 – 5) in this section produced by CenHTRO using QGIS Version 3.28.3. Geodata sourced from Humanitarian Data Exchange managed by the Centre for Humanitarian Data at the United Nations Office for the Coordination of Humanitarian Affairs (<https://data.humdata.org/dataset/cod-em-zmb>). Data for population of 19-34-year-old youth by district and ward sourced from Zambia 2022 Census of Population and Housing: Revised Population Summary Report, Volume II (Zambia Statistics Agency, 2025).

Lusaka

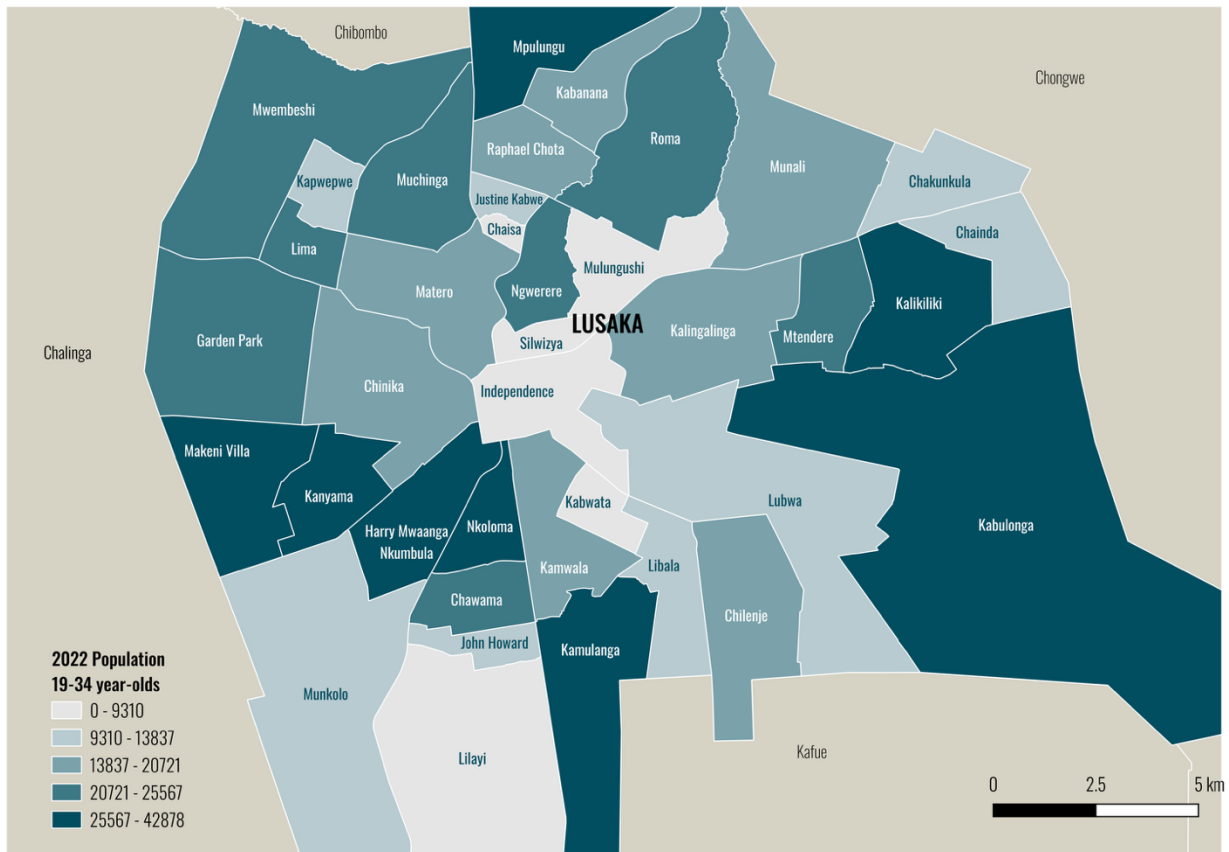


Figure 2: 19-34 Population in Lusaka District, 2022

Lusaka City, one of six districts in the Lusaka Province, is the capital and economic center of Zambia. The city is home to several educational institutions (including the University of Zambia and the University Teaching Hospital) as well as sports complexes, commercial centers, museums, galleries, and historical sites (Lusaka City Council, n.d.). Lusaka district has seven constituencies and 33 wards. The landscape to the North and East of the city includes “miombo”, or open woodlands. Primary agricultural products are maize and beef (Lusaka City Council, n.d.). Lusaka also produces textiles, processed foods, and cement. Lusaka also has two indigenous tribes, the Solis and Lenjes. English is the official language, but Nyanja (Chewa) and Bemba are commonly used in Zambia.

Population. The most densely populated district in the country, the 2022 census estimated the population at 2,212,301 (Zambia Statistics Agency, 2025), which is 10% of the total population of Zambia and 72% of the total population in the Lusaka Province overall. Of Lusaka/s residents, 44% (971,519) are children (0-18 years old), and 34% (716,495) are 19–34-year-old youth and young adults (Zambia Statistics Agency, 2025). Recent reports indicate that an estimated 62% of the total population in Lusaka city lives in informal settlements (Chiwele,

Lamson-Hall & Wani, 2022), where there is often less access to sanitation, electricity, and other public amenities compared to formally recognized communities (Umar, et al., 2023). For decades, there have been efforts to address the disparities experienced by people living in informal settlements in Lusaka, such as through land titling interventions, however critical challenges remain especially with lack of affordable housing and lack of income to improve the standard of living among households in the settlements (Chiwele, Lamson-Hall & Wani, 2022; Umar, et al., 2023).

Livingstone



Figure 3: 19-34 Population in Livingstone District, 2022

Livingstone is the largest urban city in Southern Zambia and is a center for tourism (UN-Habitat, n.d.). The district is famous for Victoria Falls, the largest waterfall in Africa, one of the seven natural wonders of the world, and a UNESCO World Heritage Site (Livingstone City Council, 2023). The falls are on the Zambezi River, which borders Zimbabwe. Livingstone is home to several cultural and historic sites, commercial centers, marketplaces, and sports complexes (Livingstone City Council, 2023). Tourism is a key industry for Livingstone the city council aims to expand it with an emphasis on domestic tourism. Other key industries include forestry, agriculture, and aquaculture (Livingstone City Council, 2023).

Migration. Located in the Southern Province, the district has one constituency and 20 wards (Livingstone City Council, 2023) and serves as an entry point for many surrounding Southern countries, including South Africa and Zimbabwe (UN-Habitat, n.d.). In addition, Livingstone has a high rate of internal migration; the 2010 census revealed that nearly 50% of the population was not born in Livingstone, indicating a high rate of internal migration to the area. Data on the rate of internal migration to the district from the 2022 census are not yet publicly available (Livingstone City Council, 2023).

Population. According to the 2022 census, the total population is 178,361 (Zambia Statistics Agency, 2025). 46% of Livingstone residents are under the age of 19 (81,409), and 29% (50,907) are between 19 and 34 years old (Zambia Statistics Agency, 2025).

Electricity and Water Access. Urban areas in Livingstone are connected to the national electrical grid managed by ZESCO, which is supplied by hydroelectric power. There are eight fuel stations, nine banks, four microfinanciers, and six currency exchanges (Livingstone City Council, 2023). 85% of the urban areas in the district have piped water and sewer services, 70% of rural areas have access to clean water through bore holes and wells, but currently only 46% of rural areas have access to sanitation services (Livingstone City Council, 2023). There are 13 informal settlements in Livingstone and five unrecognized settlements, which the city leaders plan to begin upgrades to over the next 10 years (ibid., 2023). Upgrading includes connecting settlements to electricity, water, and sanitation as well as building roads and community buildings.

Sesheke

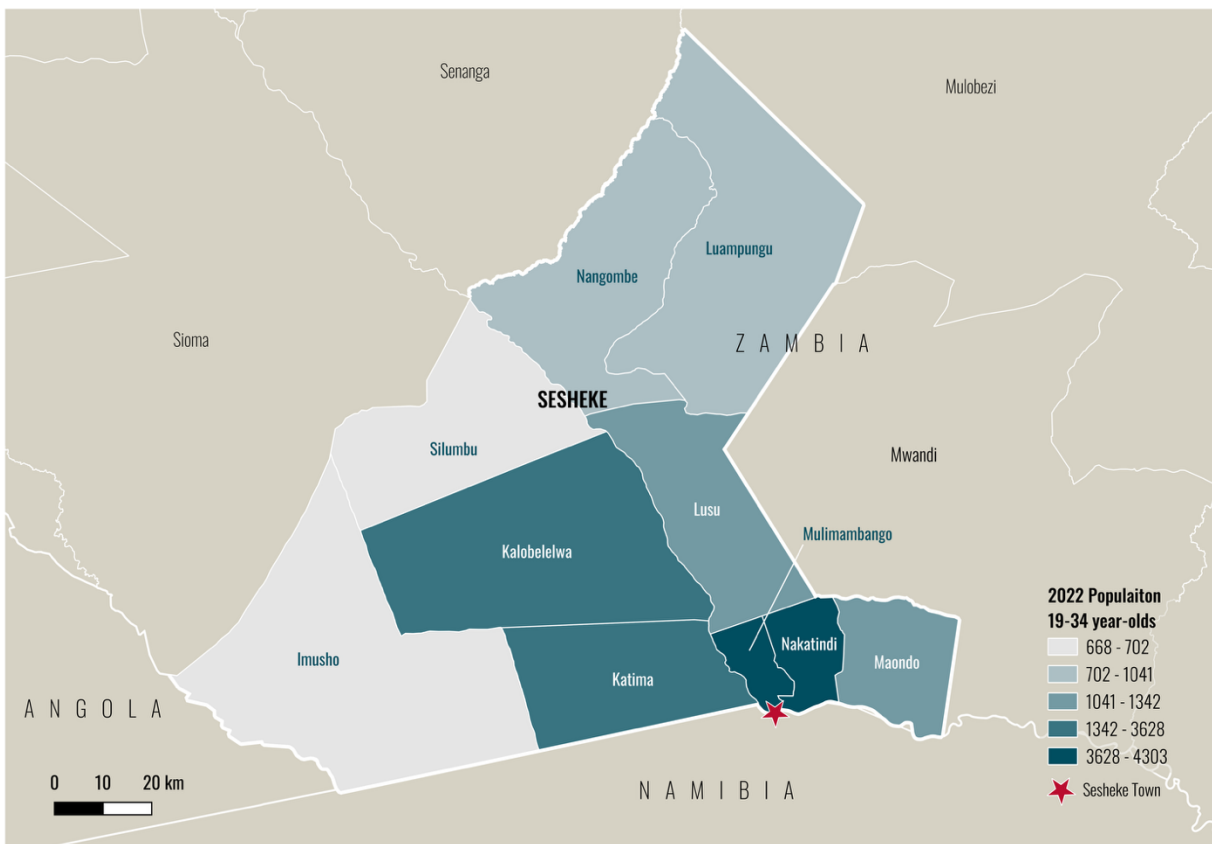


Figure 4: 19-34 Population in Sesheke District, 2022

Sesheke District is in the Western Province and borders Namibia's Caprivi Strip (Zambia Info). The Zambezi River runs through Sesheke town, splitting the area with the east side connected to Namibia by the Katima Mulilo bridge (Zambia Info). Many tourists travel through Sesheke district to reach Victoria Falls. Sioma Ngwezi National Park, located in the district, is the third-largest National Park in Zambia (Sesheke Town Council, 2024). The park is home to numerous protected wildlife, flora, and fauna. Efforts are being made to preserve and develop the park as a tourist attraction (WWF, 2019). The district has 10 wards, where there are two skills centers and a college for Nursing and Midwifery (Sesheke Town Council, 2024). The district also has a bank that offers services to entrepreneurs and village savings groups, as well as several microloan providers (Sesheke Town Council, 2024). Key economic activities are agriculture (primarily small-scale farms), cross-border trading of goods, and fishing and forestry. Sesheke also has beaches and lodges for recreation (Sesheke Town Council, 2024).

Population. Sesheke has a total population of 73,204, of which 52% are under the age of 19, and 26% are between 19 and 34 years old (Zambia Statistics Agency, 2025). It is a largely rural district with 59% (43,282) of

the total population living in rural areas. Among rural communities, 55% of residents are 0-18 years old and 23% are between 19-34 (Zambia Statistics Agency, 2025).

Electricity and Water Access. Overall, only 22% of urban households in the district have access to piped water and sewers, and 61% of rural communities have access to safe water primarily on boreholes with hand pumps (some have solar pumps; Sesheke Town Council, 2024). Water and sanitation access vary considerably among wards and reflect an urban/rural disparity. For example, only 37% of the population in Nangombe (rural, population 3,667) have access to water, whereas 64% of the population in Nakatindi (urban, population 15,746) have access to water (Sesheke Town Council, 2024). There are five informal settlements in the district which currently lack utility services or serviceable roads. The district council plans to coordinate with traditional authorities to upgrade these settlements over the next 10 years (Sesheke Town Council, 2024).

Road Conditions. Roadways and water transport on the Zambezi River are commonly used for transportation. However, road conditions, especially in rural areas, are generally in poor condition (Sesheke Town Council, 2024). Residents in rural areas rely on walking, oxcarts, and sledges for transport over land and canoe and fiber boats with engines for transport over water (Sesheke Town Council, 2024). There is an airstrip; however, it is not currently usable. The Sesheke district council has identified key roadways for upgrading to gravel, as well as plans to upgrade infrastructure for travel by waterways (2024). There are also plans to build warehouses to increase the cross-border trade of goods with neighboring Namibia. These upgrades aim to improve transportation for commerce and trade as well as to increase linkages between rural communities and district amenities and services located in more urbanized areas (e.g., health posts, markets, schools, and police stations: Sesheke Town Council, 2024).

Police Services. Many residents in rural communities do not have easy access to law enforcement because there is a lack of police stations in several rural communities, and road conditions make it difficult for law enforcement to travel to these communities (Sesheke District Council, 2024). Therefore, police are more present in border communities and commercial areas, which means that residents in rural communities may have to travel under difficult circumstances to seek law enforcement support when needed.

School Access. Sesheke Town Council has identified the need for improvements to schools in the district (2024). Currently, there is overcrowding in urban schools where the pupil-to-teacher ratio is 70:1 and the desk-to-pupil ratio is 4:1 (meaning that four students share one double-seat desk). Schools in rural areas are located on average 10km (~6.2 miles) from the children's communities, making it difficult for children to have regular access to their

schools (Sesheke Town Council, 2024). Pressure on district schools are driven by a rapidly increasing enrollment rate, which has grown by 32% from 2020 to 2022 (Sesheke Town Council, 2024).

Social Protection and Infrastructure Initiatives. The district has several initiatives planned for the next 10 years to support increased well-being for residents through social protection programs, infrastructure improvements, and economic development projects (Sesheke Town Council, 2024). For example, there are several social protection programs targeting food security and livelihood support, and the district has recently implemented the “Single Windows Initiative,” which is an integrative database to track enrollment in all available social protection programs (Sesheke Town Council, 2024). The district also plans to build a new communications tower to expand access and quality of telecom services. Currently, the district has four telecommunications companies (1 for internet only). However, there are accessibility problems, especially in rural communities. There is one radio station in the district, but it is currently inoperable (Sesheke Town Council, 2024). Residents, especially in central Sesheke, have access to TV stations and radio signals from Namibia. The district has made communications technology a priority, planning to revitalize and develop a local radio station as well as build a local TV station (Sesheke Town Council, 2024).

Economic Development Initiatives. In addition, Sesheke has several economic development initiatives, which primarily aim to support the growth of entrepreneurship activities and empowerment. Utilizing resources from CDF funds and Citizen Economic Empowerment Commission (CEEC) funds, the district has recently empowered 45 entrepreneurs with K1,500 individual loans, delivered 1,830 desks to schools, and provided financial support for engaging 625 students in skills training and enrolling 1,352 students in secondary school (Sesheke Town Council, 2024). The district council plans to invest in and encourage 50 cooperatives and 20 businesses to start new ventures, plans to strengthen accessibility to business support services for cooperatives and businesses, and aims to increase awareness about the improved economic benefits from processed products made from raw materials (e.g., mango juice; Sesheke Town Council, 2024). Sesheke Town Council notes that although financial services are increasingly available in the district, there continues to be a high default rate among residents, reflecting a need for financial capacity strengthening (Sesheke Town Council, 2024) and potentially a need for increased accountability for loan providers.

Empowerment Programs. Demand for economic empowerment programs is growing. For example, the Sesheke Town Council notes that 430 entrepreneurs applied for the CEEC funds, and among those, 45 received the loan (2024). The Council notes that over the next decade, the application rate for CEEC and CDF funds is expected to increase by 80%, the business sector is expected to grow by 70% and employment opportunities, especially through agri-production and mining, are expected to increase by 64% (Sesheke Town Council, 2024).

Chipata

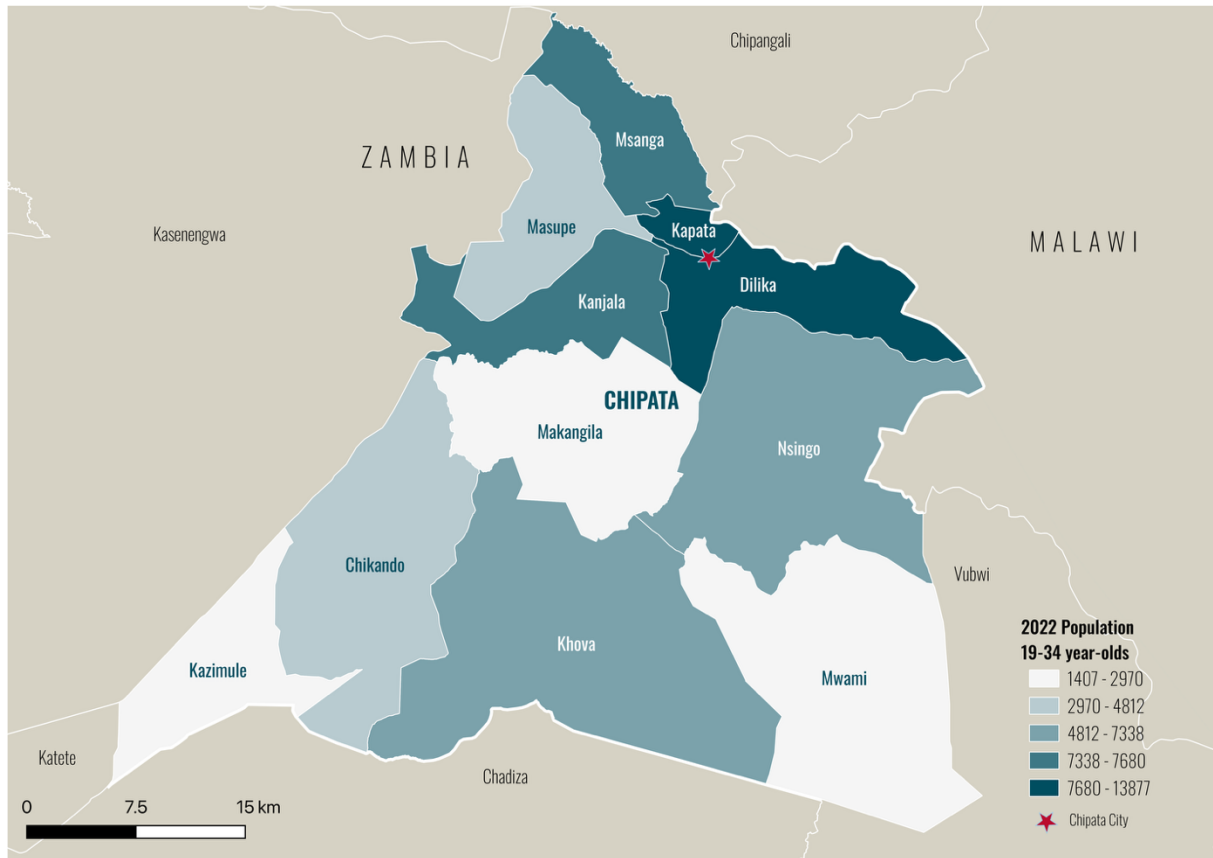


Figure 5: 19-34 Population in Chipata District, 2022

Chipata district, situated on the border with Malawi, has a population of 322,703, which is 13% of the total population of the Eastern Province (2,462,682: Zambia Statistics Agency, 2025). There are 11 wards in Chipata, which include a vibrant urban core and large rural areas (Zambia Statistics Agency, 2025). 60% of Chipata residents (193,288) live in urban areas and 40% (129,415) live in rural communities (Zambia Statistics Agency, 2025). 76% of the total population in the district is under the age of 35 (49% are 0-18 and 27% are 18-34: Zambia Statistics Agency, 2025). Situated on rich agricultural land Chipata district's economy is based on agriculture, quarry mining, and trade, and is frequently transported to Lusaka or other countries for processing (Chipata City Council). This location makes it a transportation hub for Malawi, Mozambique, and other Southern African countries (Chipata City Council, n.d.).

Population. Chipata city, the capital of the Chipata district and Zambia's 5th largest city, is home to 66% of the total population of the district (Zambia Statistics Agency, 2025). Chipata has several historical and cultural sites, including ancient rock paintings, the Chipata Mosque (the oldest mosque in Zambia), a heritage museum, and the

Martin Phiri Visual Art Center. The city has ten banks, eight markets, a sports stadium, and 33 health centers, including three hospitals, 16 health centers, and 14 health posts (Chipata JIDP Core Team, 2021). There are five informal settlements in Chipata (Chipata JIDP Core Team, 2021).

Water and Sanitation. Communities in central Chipata and some informal settlements in the district have access to water and sanitation through a private company. However, rural communities rely on boreholes and pumps to secure clean water. Nearly 81% of households in Chipata use pit latrines or septic tanks, which could lead to groundwater contamination (Chipata JIDP Core Team, 2021).

Electricity and Internet Access. Chipata district, especially those in urban areas, has access to power through Zambia Energy Supply Corporation (ZESCO). However, access for residents in rural areas is currently lacking. There are plans to build up power supply infrastructure (such as sub-stations) as part of the National Rural Electrification Initiative (Chipata JIDP Core Team, 2021). There are four telecommunications companies in the district, with one providing internet only. Access to the services is concentrated in central Chipata, where coverage is strong; however, rural wards have generally poor coverage (Chipata JIDP Core Team, 2021).

Current Initiatives. Chipata has joined with neighboring districts Chipangali and Kasenengwa to develop a joint integrated development plan (Chipata JIDP Core Team, 2021). This plan specifies several economic and social development projects with the aim of developing the area into a regional trade hub by 2050. Projects are focused on improvements to agricultural activities and production of value-added projects (e.g., goods produced by raw agricultural products), in addition to infrastructure improvements such as road building and maintenance (Chipata JIDP Core Team, 2021).

Policy Context

This section provides an overview of the anti-human trafficking policy context and briefly summarizes major policy initiatives related to financial inclusion.

Labor Trafficking Prevention and Response Policies

The Zambian government has been actively engaged in anti-trafficking efforts for 20 years, where they have joined the international community in ratifying relevant treaties and have also adopted national legislation specifically outlining their commitment to responding to and preventing human trafficking.

Timeline of Major Institutional Efforts to Combat Trafficking in Persons

2005: Zambia signs and ratifies the United Nations, Treaty Series, vol. 2237, p. 319; Doc. A/55/383*:

The Protocol to Prevent, Suppress and Punish Trafficking in Persons of 2000 (United Nations, 2000)

2005: Zambia amends the Penal Code Act, Chapter 87 (Ministry of Legal Affairs, 2005)

2007: Zambia institutes the National Policy to Combat Human Trafficking of 2007

2008: Zambia passes the Anti-Human Trafficking Act No. 11 of 2008 into law (Government of the Republic of Zambia, 2008)

2022: Zambia amends The National Policy to Combat Human Trafficking, 2022 (Republic of Zambia et al., 2022)

2022: Zambia amends the Anti-Human Trafficking Act of 2022 (Government of Zambia, 2022)

Relevant National Policies and International Agreements

The Republic of Zambia's national policies to address the issues of trafficking in persons, forced labor, and child labor are reflective of the international protocols and agreements on these issues that the state is signatory to. The agreements include the UN Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children (Palermo Protocol), which Zambia acceded to in 2005, as well as the ILO No. 29 Forced Labor Convention, and ILO No. 182 on Worst Forms of Child Labor, amongst others.

Penal Code Amendment Act, Chapter 87 of 2005 (Ministry of Legal Affairs, 2005)

In 2005, Zambia acceded to the United Nations Protocol to Prevent, Suppress and Punish Trafficking in Persons of 2000. The protocol, as part of the UN's Convention against Transnational Organized Crime, sets the international impetus for response to human trafficking by requiring that signatory states uphold minimum standards in efforts to prevent the crime, protect victims, and prosecute traffickers. In light of this accenture, the Government of

Zambia enacted the Penal Code Amendment Act, Chapter 87 of 2005. The amendment established human trafficking as a distinct offense, outlining that:

“...any person who sells or trafficks in a child or other person for any purpose or in any form commits an offense and is liable, upon conviction to imprisonment for a term of not less than 20 years” (Zambia Penal Code Amendment Act, Chapter 87).

However, the penal code amendment did not clearly define the crime nor set standards for institutional anti-trafficking measures, which limited its potential for effective enforcement, did not provide adequate protections for victims, and did not meet the requirements of the United Nations Trafficking Protocol for signatory states.

National Policy to Combat Trafficking in Persons of 2007; 2022 (Republic of Zambia et al., 2022)

To begin addressing the shortcomings of the penal code provisions, in 2007, the Government of Zambia introduced the National Policy to Combat Human Trafficking. This policy introduced the “3P” approach of Protection, Prevention, and Prosecution and set the foundation for a more comprehensive national legal framework to combat human trafficking. Additionally, the National Policy to Combat Human Trafficking established the inter-ministerial committee on human trafficking and outlined a roadmap for the creation of National Plans of Action.

In 2019, a review of the 2007 National Policy to Combat Human Trafficking was conducted through collaboration between the Zambia Law Development Commission and the United Nations Office on Drugs and Crime (UNODC), which sought to identify bottlenecks in effective enforcement of the policy and persistent shortcomings in meeting international standards and obligations. The review resulted in draft amendments, which were introduced in 2020 before being adopted in 2022. The 2022 policy indicated the Government of the Republic of Zambia’s commitment to continue working towards the development and implementation of interventions that are informed by best practices, aligned with international advancements, and comprehensive in approach.

Anti-Human Trafficking Act of 2008 (Government of the Republic of Zambia, 2008); Amendment Act of 2022 (Government of Zambia, 2022)

The year following the institutionalization of the National Policy to Combat Trafficking in Persons of 2007, the Anti-Human Trafficking Act No.11 of 2008 was signed into national law, serving as the Republic of Zambia’s first comprehensive piece of anti-human trafficking legislation. This law provided a legal structure to the 2007 policy by expanding the authority and prosecutorial ability of those tasked with enforcing the law, such as police officers, immigration officers, and customs officials, to build the capacity of criminal justice institutions to respond to crime. Through the enactment of this law, the Committee on Human Trafficking and the Human Trafficking Fund were

formally established. The act provided the legal definition for forced labor as, “any work or service that is obtained through the use of force, threats, intimidation, or other forms of coercion or physical restraint.”

Along the same timeline as the 2007 National Policy to Combat Human Trafficking, the Anti-Human Trafficking Act of 2008 was reviewed and amended in 2022. Amendments to the act included the substitutions of several definitions contained within Section 2 of the principal Act, “abuse of vulnerability,” “coercion,” “exploitation,” and “person,” amongst others. New, previously undefined terms were also added, including the definition of “trafficking in persons,” now defined as meaning:

“... to recruit, transport, transfer, harbour, receive or obtain a person, within or across the territorial boundaries of Zambia, by means of the threat or use of force or other forms of coercion, abduction, fraud, deception, abuse of power or a position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person for the purpose of exploitation.” (Government of Zambia, 2022)

The amendment also established the Anti-Human Trafficking Department within the Ministry of Home Affairs. Provisions outline the Department’s intended functions to address trafficking in persons and processes for appointing the department’s director. Another amendment of note includes victim immunity from prosecution for any offense or criminal act that is a result of being trafficked, whether directly or indirectly.

Additional National Policies Relevant to Addressing Labor Trafficking

Employment Code Act No. 3 of 2019 (Government of the Republic of Zambia, 2019)

The Employment Code Act No. 3 of 2019 regulates national employment practices and establishes standards for anti-discrimination, employment entitlements and benefits, protections of wages, protections of youth and young people, and employee welfare. The Act repeals and replaces prior employment legislation, including the Employment Act of 1965 and the Minimum Wages and Conditions for Employment Act of 1982. The Employment Code Act of 2019 specifically outlines the prohibition of forced labor and defines the worst forms of labor for children.

Immigration and Deportation Act No. 18 of 2010 (Government of the Republic of Zambia, 2010); 2016 (Government of the Republic of Zambia, 2016)

Zambia’s Immigration and Deportation Act No. 18 of 2010 and its 2016 amendment outline the state’s immigration procedures, protections, and permits. The 2010 law boasts a human rights-based approach and outlines intended

cooperation across government and non-government actors to ensure the harmonization of operations. Part V of the legislation addresses “Prohibited Immigrants and Human Trafficking” directly, outlining that, “(a)n immigration officer may, without warrant, arrest and detain any person suspected to be involved in the trafficking of persons and cause that person to be prosecuted by an appropriate authority.” Further, the legislation references the Anti-Human Trafficking Act of 2008, deferring to its provisions for situations that involve foreign victims of trafficking, and making and effecting deportation orders in relation to these persons.

Zambia Congress of Trade Unions, National Policy on Child Labor, 2009 (Zambia Congress of Trade Unions, 2009)

With assistance from the Department of Gender, Youth and Child Development, the Zambia Congress of Trade Unions established a National Policy on Child Labor to prevent and eradicate all forms of child labor, exploitation, and abuse. The policy is tied to the group's larger vision to see the transformation of Zambia into a country that is free from poverty, discrimination, and injustice.

Institutional Frameworks to Address Trafficking in Persons

National Policy on Human Trafficking and Smuggling of Migrants Implementation Plan, 2022 (Ministry of Home Affairs and Internal Security, 2020)

The National Policy on Human Trafficking and Smuggling of Migrants Implementation Plan of 2022 was established to accompany the 2022 Amendment of the national legislation addressing human trafficking by providing an enhanced framework for the implementation of the state's various interventions. Within the Implementation Plan is a table that outlines Zambia's priority policy measures, activities correlated to each policy objective, indicators of the activities' success, the institutional units responsible for carrying out the task, and the years within which it is intended for them to be achieved.

Standard Operating Procedures and National Referral Mechanism

Minimum Standard Guidelines on Protection of Victims of Human Trafficking, 2012 (The United Nations Joint Programme on Human Trafficking Zambia, 2012)

In 2012, the United Nations Joint Programme on Human Trafficking in Zambia established the Minimum Standard Guidelines on Protection of Victims of Human Trafficking. The guidelines were intended to be made available to all care facilities and service providers to create consistency across protective care procedures and clearly identify the roles and responsibilities of those who engage with victims. The Ministry of Community Development, Mother and Child Health, and the Research and Information within the Ministry of Home Affairs contributed to this work in collaboration with the UN Joint Programme on Human Trafficking.

National Action Plan for the Elimination of the Worst Forms of Child Labour, 2020-2025 (Ministry of Labour and Social Security, 2020)

In coordination with the International Labour Organization, the Ministry of Labour and Social Security established the National Action Plan for the Elimination of the Worst Forms of Child Labour, intended to be implemented between 2020-2025. The plan is aimed at strengthening national prevention measures and responses to instances of the worst forms of child labor by working to address socioeconomic factors at the household and community levels. Some of the key priorities included within the plan include building institutional capacity, strengthening social protection systems, harmonizing legislative and regulatory frameworks, and expanding decent work opportunities. The plan highlights the responsibilities of institutional actors and provides an explanation of the intended monitoring and evaluation system. Table 1 summarizes the current institutions responsible for implementing anti-TIP policies and programs.

Table 1. Current Institutional Set-Up to Address Trafficking in Persons

The Anti-Human Trafficking Department (Republic of Zambia Parliament, 2022)	Formerly the National Secretariat on Human Trafficking, before being approved as a formal department of the government in November of 2023, the Anti-Human Trafficking Department serves as the coordinating body for Zambia's national response to human trafficking. The Department, as the Secretariat did formerly, falls under the Ministry of Home and Internal Affairs. The Department oversees the efforts of all ministries tasked with responsibilities to address the scourge. The Department was instrumental in the revision and domestication of the nation's current anti-trafficking legislation.
Ministry of Home and Internal Affairs	Home to the Anti-Human Trafficking Department, the ministry is designated responsibility for the national strategy to address and eliminate trafficking in persons. The Ministry of Home and Internal Affairs is listed as being a responsible unit for 73 of the 81 activities listed within the 2022 Implementation Plan which coincides with the 2022 Amendment to the national act.
Ministry of Community Development and Social Services	Responsible for providing victim assistance and ensuring that victims have access to the services available to them. The overarching goal of the ministry is to empower the nation's most vulnerable populations, especially women and children, through efforts of sustainable development.

Ministry of Labor and Social Security (Republic of Zambia, 2024)/ Department of Labour	Responsible for contributing to the sustainable socio-economic transformation and growth of Zambia through regulating the labor market, promoting productivity, and ensuring decent work. Outlines in the National Plan of Action as being responsible for conducting trainings, building the capacity of stakeholders, providing grants to victims of trafficking, and conducting sensitizations on safe migration. The Department of Labour administers and enforces the nation's labor laws and is responsible for ensuring the full protection of workers' and employers' rights.
Ministry of Finance and National Planning (Republic of Zambia, 2021)	Exists to ensure effective and sustainable economic and financial management for inclusive development within Zambia. The Ministry is listed within the National Anti-Human Trafficking Implementation Plan as being responsible for enhancing resource mobilization for the protection of victims and assisting in establishing 50 virtual courts.
Zambia Human Rights Commission (Republic of Zambia, 1991)	Established under the 1991 Constitution of Zambia, Act. No. 18 of 1996 and the Amendment Act No. 2 of 2016– under Article 230 (2), intended to ensure that the Bill of Rights is upheld and protected. The Commission is mandated to investigate instances of human rights violations and any maladministration of justice. They also propose measures to prevent human rights abuses.
Zambia Law Development Commission (National Assembly of Zambia, 2024)	The Zambia Law Development Commission exists to research and make recommendations on the incorporation of the socio-political values of the Zambian people into legislation; anomalies that need to be eliminated; new and more effective methods for administering the law and ensuring justice; new areas of law that should be developed; and archaic pieces of legislation that should be removed. The commission reforms, revises, codifies, reviews, translates, and educates on national laws.
National Anti-Terrorism Center (Government of Zambia, 2018)	Redefined in the Anti-Terrorism and Non-Proliferation Act of 2018, the National Anti-Terrorism Center, located within the Ministry of National Security, is responsible for the enforcement of the act. This includes coordinating all prevention, detection, response, mitigation, and investigation of potential terrorist acts, financing of terrorism, proliferation, proliferation financing, and threats to internal security.

Zambia Women Parliamentary Caucus (Zambia National Assembly, 2023)	The Zambia Women Parliamentary Caucus is committed to promoting gender equity and empowering women and girls, especially through increasing the number of women in political leadership positions. The caucus is also involved in pioneering judicial and educational programs that advance human rights, especially those impacting women and children disproportionately.
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Financial Empowerment and Social Support Policy Summary

Zambia has several financial empowerment policy initiatives designed to increase access to financial literacy and financial services and to offer support for strengthening entrepreneurship. In addition, Zambia has prioritized social protection through a social cash transfer program and reforms to improve working conditions and workplace standards to enable access to decent work for all. Table 2 summarizes some of the major financial empowerment and social support initiatives.

Table 2. Current Financial Inclusion Initiatives

Social Cash Transfer Program (Ministry of Community Development and Social Services, 2020)	Funding and Administration: The Ministry of Community Development and Social Services Timeframe: 2003– Present Goals: To assist the most destitute and incapacitated households in society to meet their basic needs, especially in health, education, food, and shelter. The program is available countrywide in 116 districts with a caseload of over 994,000 households. Scope: The social cash transfer program is currently accessible for women and households where there are three or more children. Male youth are considered “not labour constrained” and therefore do not meet eligibility criteria for inclusion into the program (Ministry on Youth, Sports and Art, 2024a, page 17).
EduFinance Program (U.S. Agency For International Development, 2024) (2020-2025)	Funding and Administration: The Government of Zambia and USAID Timeframe: 2020-2025 Goals: To expand tailored education loan products in partnership with local finance and micro-finance institutions, increasing access to finance for locally owned and operated, low-fee non-state schools.
Ministry of Finance and National Planning:	Funding and Administration: Ministry of Finance and National Planning Timeframe: 2023-2028 (Previously 2017-2023)

National Financial Inclusion Strategy II (NFIS) (2023-2028) (Ministry of Finance and National Planning, 2023)	Goals: Following the National Financial Inclusion Strategy of 2017-2023, this new adaptation serves as a renewed commitment to addressing the previously identified challenges and gaps, as well as emerging issues, to effectively enhance financial inclusion across sectors and populations in the Republic of Zambia. The goal of the strategy is to assist the nation in achieving 86 percent financial inclusion [e.g., “access to and informed usage of a broad range of quality and affordable financial products and services that meet the needs of all individuals and businesses in a fair, simple, dignified and sustainable manner” (Ministry of Finance and National Planning, 2024, p. 2)] within the five-year timeframe.
The National Strategy on Financial Education for Zambia II (2019-2024) (Ministry of Finance and National Planning, 2019)	Funding and Administration: Ministry of Finance and National Planning Timeframe: 2019-2024 (Previously 2012-2017) Goals: To set the framework for improving financial education structures and implementation across Zambia by empowering citizens with skills, knowledge, and confidence to assist in ensuring positive financial outcomes. This strategy builds upon the previous plan that was set from 2012-2017. The ultimate goal is for the plan to assist in achieving a financially educated population and a prosperous middle-income country by the year 2030. The strategy includes a rigorous monitoring and evaluation plan, which involves annual assessment of several indicators (e.g., % adults financially included, % adults who understand how interest works) to measure implementation achievements (Ministry of Finance and National Planning, 2019, see Annex 1).
Zambia Credit Guarantee Scheme Ltd. (Ministry of Finance and National Planning, 2017)	Funding and Administration: Ministry of Finance and National Planning Timeframe: 2017– Present Goals: To facilitate access to finance options for Micro, Small, and Medium Enterprises (MSMEs) through the provision of credit guarantees through partner financial institutions. The ultimate goal for this vision is for enhanced participation of citizens in economic development, as a result of increased uptake of loans by MSMEs with viable businesses but insufficient collateral.
Ministry of Small and Medium Enterprises Development (Ministry of Small and Medium Enterprise Development,	Funding and Administration: Ministry of Small and Medium Enterprise Development Timeframe: 2021– Present Goals: To promote the development and growth of cooperatives, small and medium enterprises to create jobs and wealth across the country. Services include financial literacy efforts, cooperative registrations, grant opportunities, and training courses.

2024)	
National Pensions Schemes Authority (NAPSA) (National Pension Scheme Authority, 2021)	Funding and Administration: Ministry of Labour and Social Security Timeframe: 2000– Present Goals: Established by the National Pension Scheme Act no. 40 of 1996 of the Laws of Zambia to provide income security in retirement, death, and invalidity with a focus on adequate benefits and the monthly receipt of the pension that was more effective than the structure that has previously been in place.
Ministry of Labor and Social Security: Zambia Decent Work Country Program 2020-2022 (Ministry of Labour and Social Security, & Simukoko, 2020)	Funding and Administration: Ministry of Labor and Social Security/ ILO Timeframe: 2020-2022 Goals: The country's third iteration, which the Ministry has established to continue to improve and build on the priorities of decent work across the country. The Government of Zambia worked with the International Labour Organization to develop this plan, which also supports the state's larger development goals outlined within Vision 2030.

METHODOLOGY

This study used a sequential mixed-methods design. Data were collected in Lusaka, Chipata, Livingstone, and Sesheke between September 2023 and May 2024. The study was launched with a qualitative data collection phase, where semi-structured interviews with youth and young adults (YYA), key informant interviews (KII), and focus group discussions (FGDs) at the community level were conducted. The quantitative phase of the study followed immediately after and consisted of two sequential quantitative surveys: 1) a household survey (HHS) of district residents (random sample) and 2) a Link-Tracing Sampling (LTS) survey of district resident YYAs who had worked in the past 2 years.

Prior to data collection, the study was approved by the University of Zambia Research Ethics Committee. Permission to conduct the study was also sought at the district and community levels. In addition, government officials, community leaders, and other key stakeholders were informed about the study through hand-delivered letters and informational meetings.

Field Team Training

Data collection was coordinated and implemented by INESOR, which engaged well-qualified interviewers from its extensive network of experienced interviewers. These interviewers have worked with INESOR on multiple surveys and have received several training courses in data collection and supervision, research ethics, and transcribing for various research projects in the recent past. For purposes of this survey, the criteria to identify interviewers included: a) being a holder of at least diploma level of education for data collectors and degree level for the supervisors; b) experience in data collection /supervision for similar work in recent past; c) experience in use of computer tablets; d) fluency in the relevant local languages (Nyanja, Tonga, and Lozi); and e) availability for the full duration of the fieldwork. These data collectors underwent training led by the INESOR research team with the support of the CenHTRO team. The data collectors also participated in a pilot test to gain experience in implementing the sampling process and administering the questionnaire in a real-world setting. INESOR, in collaboration with the CenHTRO and CSR teams, also developed enumerator and supervisor training manuals that were provided to each data collector as a reference guide.

Quality Control. Quality-control processes started at the inception phase and continued through analysis and report writing. Quality was maintained by ensuring that the data collection instruments met international standards both in terms of the kinds of issues and themes to be explored and the type of questions asked, keeping in mind their sensitive nature. The training ensured that all team members were aware of the key themes to be covered in

the research, including their sensitive nature. Role-playing and piloting of tools provided further assurance that quality would be maintained. Fieldwork supervision provided the opportunity for continued training and mentoring to prevent complacency and to reinforce standards. The daily briefings provided opportunities to review interesting findings and were also spaces where challenges in relation to the data collection tools were discussed. These daily briefings also allowed the team supervisors to carry out an informal form of quality control. Field supervisors were responsible for reviewing data, debriefing with field teams, and coordinating field activities at the end of each data collection day. After the data was uploaded to a secure server, both INESOR and CenHTRO data management staff conducted quality checks and provided feedback to the field teams for any issues that needed to be reviewed and fixed

Data Collection Teams. A total of 24 data collectors and three supervisors were recruited for household data collection and trained in interviewing techniques. Furthermore, about 32 data collectors and four supervisors were also recruited for LTS data collection and trained in interviewing techniques. INESOR got these from the available pool of experienced field workers. The data collectors and supervisors had various professional backgrounds, and most were fluent in the languages spoken in the study districts – Nyanja, Lozi, and Tonga. And some were also fluent in Bemba.

Training. The initial training of data collectors and supervisors took place in mid-September 2023, led by INESOR, supported by the CenHTRO team. The training consisted of presentations, smaller group work, role-plays, and pre-testing of tools. The training equipped the data collectors with the necessary skills for collecting accurate and reliable data. The household and LTS survey questionnaires and qualitative interview guides were reviewed. It also equipped data collectors with knowledge on how to deal with sensitive issues. In addition, the training provided an overview of basic concepts of human trafficking and labor trafficking as well as guidelines and strategies for data collection on sensitive topics. The INESOR team, with the support of the CenHTRO team, held three refresher training courses for the qualitative component, household survey, and LTS.

Data Collection

Data were collected from diverse respondent groups during three phases: 1) Qualitative interviews, 2) Household Survey (HHS), and 3) Link-Tracing Sampling (LTS) survey (Figure 6).

Figure 6: Baseline Data Collection in Zambia

Zambia Baseline Labor Trafficking Study	
Study regions: Lusaka (LA), Chipata (CH), Livingstone (LV), Sesheke (SE)	
QUALITATIVE	QUANTITATIVE
Interviews N = 123 respondents LA= 40 , CH = 25, LV = 30, SE= 28	Household Survey (HHS) N = 2,024 Households N= 3,231 YYAs within sampled households
YYA Interviews: N= 75 (Women = 53, Men = 22)	HHS Lusaka Households/ YYAs = 507/795
Key Informant Interviews*: N= 48 (Female = 17, Male = 31)	HHS Livingstone Households/YYAs = 505/880
Community Focus Groups 19 groups, N= 189 participants LA= 6 , CH = 4 , LV = 4, SE= 5	HHS Chipata Households/YYAs = 504/847
5 groups with YYA Women, YYA Men, and Adult Men 4 groups with Adult Women	HHS Sesheke Households/YYAs = 508/709
National Focus Group 1 group, N= 8 participants National Human Trafficking Task Force	Link Tracing Survey (LTS) N = 1,925 YYAs (worked abroad in the past 2 years)
* Key informants were representatives from NGOs, INGOs, Anti-trafficking taskforce members, political leaders and financial stakeholders	LTS Lusaka YYA surveys N = 444
	LTS Livingstone YYA surveys N = 509
	LTS Chipata YYA surveys N = 503
	LTS Sesheke YYA surveys N = 469

Recruitment and Consent Procedures

Respondent recruitment procedures varied depending on the methodology of the study phase. For example, recruitment procedures for YYAs in the qualitative phase of the study involved working closely with local stakeholders and community leaders to identify YYAs who may be eligible to participate in an interview. The household survey recruitment procedures used a random sampling statistical procedure to identify households that were eligible, followed by knocking on doors to invite the identified households to participate. The LTS recruitment process used a unique peer-lead recruitment procedure, where young people who had worked abroad over the past 2 years were asked to share information about the study with young people they knew who had worked abroad in the past 2 years. Each respondent participated in an informed consent process prior to any study activities. Respondents received a transportation reimbursement to compensate them for their study participation.

Instrument Translation

Developing high-quality and consistent local translations of research instruments was critical to enabling data collection. The research instruments were translated into Nyanja, Lozi, Tonga, and Bemba. INESOR's team of experienced language translators used a 5-stage translation process, which included translation, back-translation, review and revision, mock interviews, and finalization.

Qualitative Data Collection

A total of 123 interviews were conducted, including 75 interviews with YYAs (18-37) who are survivors of or at risk of experiencing labor trafficking and 48 interviews with key informants with knowledge about labor trafficking prevention initiatives or financial capability initiatives. In addition, there were 19 focus group discussions with community members living in target districts. The focus groups had an average of eight participants and were gender and age specific. There were five groups each for YYA women, YYA men, and adult men, and four groups for adult women.

Qualitative Instruments. Qualitative interview and FGD guides were structured around six domains: 1) conceptualizations of labor trafficking, 2) perceptions about the causes of trafficking, 3) consequences of trafficking on YYA, families, and communities, 4) current initiatives to address trafficking within each community, 5) recommendations to prevent trafficking of YYA and to support YYA survivors, and 6) perceptions of financial inclusion/capabilities. Interview protocols for YYAs and Kis also included some demographic questions, such as age and current occupation, which were asked prior to the interview. Research assistants wrote summary notes using a notes template as soon as possible after each interview/FGD. Summary notes were submitted by INESOR to CenHTRO while data collection was ongoing to enable production of initial qualitative findings to be utilized for finalizing the quantitative survey tools and procedures.

Qualitative Data Analysis. Translation and transcription of interviews and FGDs were completed as data collection was ongoing. During transcription, research assistants de-identified the data, removing any potential identifiers. We employed a Rapid Qualitative Analysis (RQA) strategy to conduct a comparative thematic analysis (Gale et al., 2019; Hamilton & Finley, 2019; Hamilton, 2020). Our RQA process was driven by a domain-based qualitative approach, which utilized an autocoding procedure in NVivo (14) followed by a comparative analysis using a matrix. INESOR and CenHTRO collaborated during the analysis process. In total, there were 13 key domains targeted for the analysis, including domains focused on labor trafficking perceptions and experiences and domains related to perspectives about financial well-being among YYAs.

Quantitative Data Collection

We conducted two quantitative surveys sequentially. The first was a conventional Household Survey (HHS) to enable direct estimation of domestic and cross-border labor trafficking experienced by YYAs in study districts. The second method used a link-tracing sampling (LTS) survey to estimate the prevalence of labor trafficking experiences among YYAs who had worked abroad in the past two years and were residents of the target districts. Utilizing two quantitative surveys enabled robust prevalence estimation, which could capture differences in labor trafficking experiences between YYAs who lived with their families (HHS sample) and those who had returned from working abroad (LTS sample). YYAs who migrate across borders are thought to be particularly vulnerable to experiences of labor trafficking. The prevalence estimates from the HHS can be used to show how widespread labor trafficking is among 18–37-year-olds working and living in the study districts. The LTS, in turn, can be used to estimate the prevalence of labor trafficking among YYAs who have migrated for work compared to estimates for the representative district population.

Survey data for the HHS and the LTS were collected using KoboCollect software on Android tablets. In case of network failure, interviewers were advised to store the data and synchronize it once there was internet connection. Local language (Lozi, Tonga, Nyanja and Bemba) data collection tools were programmed in KoboCollect and took approximately four weeks. Data were typically collected offline and then uploaded at the end of each data collection day. Meanwhile, coupon manager log (Global Strategic Information, 2014) was employed in parallel to the KoboCollect tool to record coupon flows and track the recruitment chain waves.

Data completeness/quality checks. Before the data was uploaded to the KoboCollect server, field supervisors reviewed the interviews for completeness and accuracy. In addition, the supervisors held daily debriefs to track data collection progress, understand any problems encountered, and plan for the next day's work. After uploading to the INESOR and CenHTRO research teams reviewed household and respondent numbering for accuracy. Data queries related to any formatting errors were sent to the supervisors for review, and corrections would be updated in KoboCollect by the data manager.

Measures to Protect Respondent Confidentiality. All data collection tablets were password-protected. Data were uploaded to a secure, password-protected server. Only INESOR and CenHTRO research teams had access after upload. To protect confidentiality, respondents' names were not collected; only initials were recorded.

PRIF Indicators for Human Trafficking Prevalence Estimation

Prevalence Reduction Innovation Forum (PRIF) indicators (Okech et al., 2020, 2021; Okech & Aletraris, 2025; Okech, Aletraris, & McLaughlin, 2025) were used to estimate labor trafficking prevalence in both the HHS and the LTS surveys. The PRIF is a measurement tool to standardize the classification and identification of human trafficking experiences to enable increased accuracy with prevalence estimation. PRIF indicators were developed based on the principles of the Trafficking Victims Protection Act (TVPA)/Palermo Protocol along the three key elements of human trafficking (acts, means, and purpose) between 2020 and 2024 through a CenHTRO initiative which brought together human trafficking prevention experts, stakeholders and research teams to develop and test the indicators in the field (Okech et al., 2020, 2021; Okech & Aletraris, 2025; Okech, Aletraris, & McLaughlin, 2025).

The PRIF is composed of 39 common indicators covering seven categories, of which 12 core indicators were selected for wide use in estimating the prevalence of human trafficking (Table 3). These 12 indicators cover recruitment, labor practices and sanctions, personal life and property, degrading working conditions, freedom of movement, debt burden, and violence.

For this study, we used two thresholds derived from a set of PRIF indicators to classify experiences as human trafficking. If either of the Thresholds were met by the experience of a respondent, then the experience was classified as human trafficking. We also utilized the PRIF indicators to estimate the prevalence of those who may be at-risk for human trafficking. That is, if a respondent reported having experienced any of the PRIF indicators but did not yet meet either of the two Thresholds, the experience was classified as at-risk for human trafficking.

Threshold 1: Strongest Indicators of Trafficking

Threshold 1 includes two indicators, which are defined as the strongest indicators of human trafficking:

1. Losing freedom of movement through surveillance, isolation, or being locked in the workplace or losing freedom to communicate with friends or family [PRIF Category: Freedom of Movement]
2. Made to work or engage in commercial sex to repay outstanding debt or wage advance [PRIF Category: Personal Life and Properties]

These were considered most heinous violations of human rights and dignity, and therefore a positive response to either would qualify one as a potential victim of human trafficking.

Threshold 2: Medium to Strong Indicators

Threshold 2 includes the rest of the core PRIF indicators from 7 PRIF categories. Respondents needed to report indicators from at least two (out of seven) categories to qualify as a potential victim.

Table 3. The 12 PRIF key indicators within seven PRIF categories

PRIF Category	Indicator
a. Recruitment Exploitation	1. Coercive recruitment (abduction, confinement during the recruitment process) or feeling obliged during recruitment to work 2. Deceptive recruitment (nature of services or responsibilities required).
b. Employment Practices and Penalties	3. Pay or other promised compensation and/or benefits withheld 4. High or increasing debt related to an employer or other person who controls earnings (by falsification of accounts, inflated prices for goods/services purchased, reduced value of goods/services produced, excessive interest rate on loans, etc.)
c. Personal Life and Property	5. Another individual has control over any meaningful part of someone else's personal life (i.e., blackmail, religious retribution or exclusion from future employment, community, personal or social life, etc.) 6. Made to work or engage in commercial sex to repay debt or wage advance.
d. Degrading conditions	7. Made to be available day and night without adequate compensation outside the scope of the contract.
e. Freedom of Movement	8. Confiscation of or loss of access to identity papers or travel documents 9. No freedom of movement or communication.
f. Debt or Dependency	10. Had a debt imposed without consent
g. Violence and Threats of Violence	11. Physical violence against the individual or someone they care deeply about

PRIF Category	Indicator
	12. Sexual violence against the individual or someone they care deeply about

In addition to the PRIF indicators, the quantitative surveys included: a list experiment related to labor trafficking experiences, items from the Demographic and Health Survey, as well as questions designed by the research team, such as socioeconomics, most recent employment, post-trafficking services, and financial inclusion capability/wellbeing measurements.

Household Surveys

Households were eligible to participate if they were within the target district and had YYAs who were residents of the household. In each household, two surveys were administered: a “most knowledgeable adult” (MKA) survey and a YYA survey. The MKA survey included questions about the household roster, household economic well-being, as well as perceptions on the local labor market. The YYA survey was conducted with every YYA of the surveyed household who met the following criteria: 1) was 18-37 years old at the time of the survey; 2) had resided in the household for at least the past 12 months; 3) was able to understand the survey questions; and 4) was able to communicate responses to the survey questions.

In total, around 2024 MKA surveys (504 MKPs in Chipata, 505 in Livingstone, 507 in Lusaka, and 508 in Sesheke) and 3078 YYA surveys (847 in Chipata, 727 in Livingstone, 795 in Lusaka, and 709 in Sesheke) were conducted. The household survey used a two-stage stratified sampling design. The primary sampling unit was the enumeration area (EA), which is a small geographic area used for census data collection. The secondary sampling unit was the households. A sample of census EAs was selected with probability proportional-to-size (PPS) based on the most recent census. There were 3 field research teams, with 8 data collectors and 1 supervisor in each team. In each district, field teams visited 63 EAs and conducted interviews with 8 randomly selected households within each enumeration area. Field teams aimed to complete 4 EAs per day.

To enable successful data collection, team members worked collaboratively. For example, during data collection, when a team member visited a household with several YYAs, additional team members would join to interview the YYAs. One challenge the field team encountered was transportation, as they had access to only two vehicles per district. The field teams met this challenge by working in smaller groups to move more quickly between EAs. At the end of each data collection day, the field team met to discuss the interview processes and significant emerging issues and findings. For each district visited and data collection completed, field team supervisors wrote field summaries of the data-collection process.

Link-Tracing Sampling (LTS) Survey

YYAs were eligible to participate in the Link-Tracing Sampling (LTS) Survey if they 1) had worked abroad in the past 2 years, 2) were between the ages of 18 and 37 years old, and 3) resided in one of the target districts at the time of the survey. In total, 1,925 YYAs participated in the LTS survey, 444 in Lusaka, 509 in Livingstone, 503 in Chipata, and 469 in Sesheke.

LTS Survey Method Overview. LTS survey techniques differ from conventional household surveys in that the process of recruitment is respondent-driven, targeting a particular group, rather than a random sample, and respondents travel to a data collection center to participate in an interview, rather than the interviewer coming to the respondent. The sampling scheme of LTS is similar to the Respondent-Driven Sampling (RDS), with the main difference being the number of seed respondents and the number of recruitment waves required. The RDS starts with a small number of seeds and long recruitment waves. Empirical studies indicate that at least 10 waves were needed to reach the convergence criteria of the Markov Chain theory. On the other hand, the LTS relaxes/reduces the length of recruitment chain by starting with a large number of seeds (through a variety of recruiting resources). In this sense, the LTS enables a greater effort to be input in the initial stage of data collection and eventually reduces the time and cost in the fieldwork.

Recruitment. Prior to LTS data collection, the team supervisors compiled a list of seeds in each district which they updated daily. The team supervisors were in contact with the people appearing on the seeds list and who had been given coupons during FGDs, KIIs, and YYA survey. Rigorous phone interviews were made to screen for eligibility and check for availability of the seeds for interviews. The field teams also engaged the Community Welfare Assistance Committees (CWACs) through the Ministry of Community Development and Social Services (MCDSS) to support recruitment. The CWACs helped the teams identify eligible seeds and were also instrumental in securing LTS respondent support and that of the communities. In addition, they assisted in securing LTS interview sites in the four districts.

Data Collection Teams. LTS data were collected by 4 field research teams (1 team for each study district) with 8 field staff and 1 supervisor per team. Field staff rotated between screening and coupon manager roles and data collection roles. Each team set up two data collection centers per district. Data collection centers were set up in central community centers and organizations within each district, such as social welfare offices, health centers, churches, and schools. In addition, a data collection center was also set up in the INESOR office, located in Lusaka. Prior to data collection in each district, the team paid courtesy visits to relevant government offices, including the police, District Commissioners, and MCDSS. Interview appointments were scheduled by the supervisor and field

staff, aimed at conducting at least 3 interviews per interviewer each day. At the end of each interview, field team members checked the data for completeness and quality. INESOR staff oversaw the quality control aspects of the study, in liaison with the field supervisors. In addition, field supervisors held daily debriefs to track data collection progress, understand any problems encountered, and plan for the next day's work.

Quantitative Data Analysis

CenHTRO and INESOR collaborated on data analysis. INESOR used STATA (version 17), SPSS, and Excel to clean data (removing personal identifiers) and perform descriptive statistics. CenHTRO used R software to perform prevalence estimation and conduct correlation testing.

To identify the vulnerabilities associated with labor trafficking of YYAs, we performed systematic bivariate statistical tests between labor trafficking victimization status and all the potential factors collected from the LTS survey with respondents having worked abroad in the past two years. Since labor trafficking victimization status is binary, Student's t-test, chi-square test, and Mann-Whitney U Test are adopted for the bivariate statistical tests for continuous, categorical, and ordinal factors, respectively.

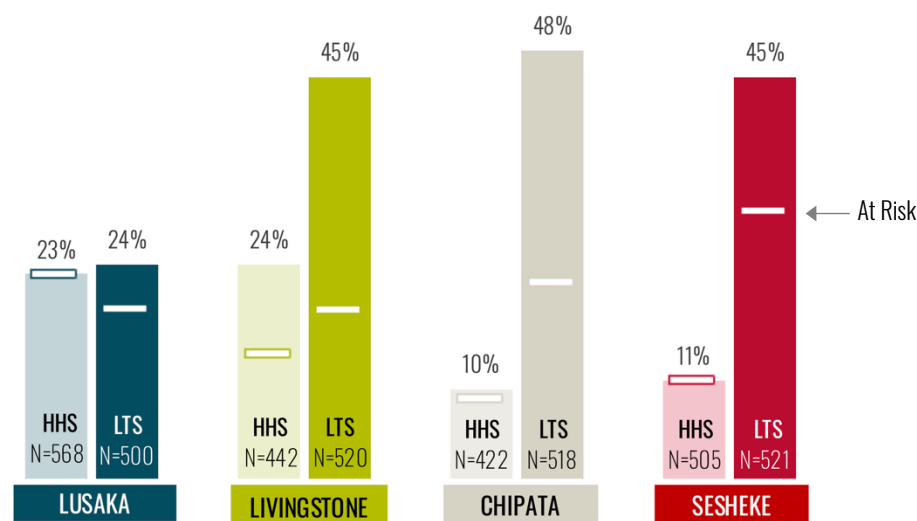
The multiple hypothesis tests necessitate the application of adjustments to the bivariate tests to correct the aggregated type-I error. There are many types of multiple hypothesis test adjustment approaches, among them Bonferroni is the most widely used and is known to be conservative, meaning that it tends to detect fewer non-zero effect sizes (i.e., null hypothesis $H_0: \beta=0$) than there are. Comparatively, Benjamini-Hochberg (BH) is known to be less conservative, meaning that it has relatively more decent statistical power to detect non-zero effect sizes than Bonferroni; meanwhile, it controls the overall aggregated type-I error at the desired level, e.g., 0.05. We relaxed the cutoff value for the adjusted p-values based on the BH method to 0.1 to retain enough power at this screening step. In future work, the research team will conduct a follow-up multivariate analysis to identify vulnerability factors (with improved precision and reduced error rate). BH correction is performed by module; that is, the type 1 error is controlled for each module.

FINDINGS

Section 1: Prevalence Estimation of Labor Trafficking among YYAs

We estimate that the prevalence of domestic LT among YYAs in 2022-2023 was approximately 24% (106/442) in Livingstone, 23% (131/568) in Lusaka, 10% (42/422) in Chipata, and 11% (56/505) in Sesheke (Figure 7, Table 4). Cross-border LT prevalence was significantly higher in three out of four districts: 48% (249/518) in Chipata, 45% in Sesheke (234/521), and Livingstone (236/520). Lusaka had nearly the same cross-border LT and domestic LT rates at 24% (121/500). Overall, the prevalence estimates of cross-border labor trafficking were significantly higher than domestic labor trafficking rates for all districts except for Lusaka, where the estimates were nearly the same.

**Figure 7. Labor Trafficking Prevalence Rates by District:
Domestic Labor Trafficking (HHS survey), Cross-Border Labor Trafficking (LTS survey)
and at risk of Labor Trafficking**



To qualify as a potential victim of labor trafficking, two thresholds were established as stipulated by the PRIF indicators² (such as “felt obligated during recruitment to work for a job”). YYAs who endorsed indicators sufficient to meet either PRIF Threshold 1 OR PRIF Threshold 2 were classified as having experienced labor trafficking. We defined those as being “at risk” of LT if they reported one or more experiences in the PRIF indicator questions, but

² See methods section for a detailed description of the PRIF indicators.

did not fall into the classification of victims (Figure 7, Table 4). Table 4 shows labor trafficking prevalence by PRIF threshold: 1) threshold one only, 2) threshold two only, 3) threshold one and two, as well as 4) threshold one or two for domestic labor trafficking (HHS) and cross-border labor trafficking (LTS), respectively.

In all districts and for both domestic LT and cross-border LT, reporting of experiences that met threshold one was significantly lower than reporting of experiences that met threshold two (Table 5). For example, the percentage of YYAs in Lusaka who reported domestic LT experiences within threshold one was 8%, whereas 21% reported domestic trafficking experiences which met threshold two. Within all districts, an LT experience that met both threshold 1 and threshold 2 was very small. Again, using Lusaka as an example, the percentages of YYAs who reported domestic labor trafficking experiences that met thresholds one and two were 6%.

Table 4: Prevalence Estimates for Domestic Labor Trafficking (HHS sample) among 18-37-year-old YYAs who reported having ever worked and Cross-border* Labor Trafficking (LTS sample) among YYAs who reported working abroad in the past 2 years (LTS). 95% confidence intervals (CIs).

	Lusaka (N=568)	Livingstone (N=442)	Chipata (N=422)	Sesheke (N=505)
Domestic LT (HHS)	% (CI)	% (CI)	% (CI)	% (CI)
Threshold 1	8% (45) (CI:5.81, 10.04)	10% (44) (CI:6.79, 11.99)	3% (13) (CI:1.18, 4.27)	6% (30) (CI:3.96, 8.12)
Threshold 2	21% (119) (CI:17.78, 24.48)	22% (97) (CI:18.1, 25.68)	10% (42) (CI:6.87, 12.32)	9% (45) (CI:6.14, 11.09)
Threshold 1 AND 2	6% (34) (CI:4.23, 7.75)	7% (31) (CI:4.75, 9.28)	2% (8) (CI:0.47, 3.08)	3% (15) (CI:1.58, 4.75)
Threshold 1 OR 2	23% (131) (CI:19.37, 26.58)	24% (106) (CI:20.36, 28.4)	10% (42) (CI:7.58, 13.27)	11% (56) (CI:8.71, 14.36)
RISK of LT	23% (131) (CI:19.63, 26.68)	14% (62) (CI:10.63, 16.74)	9% (38) (CI:6.87, 12.56)	11% (56) (CI: 8.32, 13.66)
	Lusaka (N=500)	Livingstone (N=520)	Chipata (N=518)	Sesheke (N=521)
Cross-border LT (LTS)	% (CI)	% (CI)	% (CI)	% (CI)
Threshold 1	8% (40) (5.74, 11.37)	18% (94) (14.24, 21.42)	10% (52) (7.80, 13.26)	6% (31) (3.81, 7.88)
Threshold 2	23% (115) (18.77, 27.06)	41% (213) (37.14, 46.04)	47% (243) (42.09, 52.41)	45% (234) (40.78, 50.49)

Threshold 1 AND 2	7% (35) (5.08, 9.99)	14% (73) (10.98, 17.05)	10% (52) (7.14, 12.19)	6% (31) (3.82, 7.90)
Threshold 1 OR 2	24% (120) (19.54, 28.50)	45% (234) (39.96, 49.45)	48% (249) (43.09, 52.20)	45% (234) (41.21, 50.47)
At-risk of LT	19% (95) (CI: 15.39, 23.04)	19% (99) (CI:15.61, 23.02)	22% (114) (CI:17.61, 25.98)	30% (156) (CI:26.15, 34.83)

*The cross-border (LTS) prevalence estimates raw data along with the three weighting schemes, Volz-Heckthorn (VH), homophily-configuration graph (HCG), and new estimates for network sampling (NE4NS). Pairwise Welch's t-tests for prevalence estimates by three weighting schemes (i.e., VH, HCG, and NE4NS) and raw data were conducted within the same indicator and district. No pair showed statistically significant differences in a 95% confidence interval, with the lowest p-value among all tests being 0.16. Thereafter, we report the estimates of Volz-Heckthorn (VH) for the cross-border prevalence among YYAs who worked abroad in the past two years.

Overall, most of the people who reported an experience of LT reported experiences which met threshold 2 (meaning that they reported experiencing at least two indicators from threshold 2) rather than reporting an LT experience with threshold 1 (which encompasses the two strongest human trafficking indicators). Among those who reported threshold one, the majority also reported threshold two, meaning that they experienced multiple indicators of trafficking. In the following sections, there will be a discussion of prevalence by PRIF categories as well as specific PRIF indicators.

Domestic Labor Trafficking Types (HHS)

Overall, among YYAs who worked in the last two years within Zambia, the most reported exploitation experiences across all districts occurred during recruitment; 18% (Lusaka), 14% (Livingstone), 8% (Sesheke), and 5% in Chipata (Table 5). Among YYAs who had been classified as having experienced labor trafficking, recruitment was the most reported PRIF category in Lusaka (60%), Livingstone (64%), and Chipata (59%); however, in Sesheke, control over freedom of movement was most common (58%). Degrading conditions and employment practices were the second most reported exploitation experience among the YYA HHS respondents overall; 10% (Lusaka and Livingstone), 4-5% (Sesheke), and 3-4% (Chipata; Table 5). Among YYA HHS respondents who experienced labor trafficking, degrading conditions were the second most common PRIF category reported in Lusaka (50%), Livingstone (57%), and Sesheke (49%), but employment practices were the second most reported in Chipata (59%).

Among YYA HHS respondents overall, exploitation experiences where there was control over freedom of movement, personal life and property, debt or dependency, and violence and threats of violence were less commonly reported (Table 5). However, YYA HHS respondents who reported labor trafficking experiences frequently reported control over freedom of movement, 44% (Lusaka and Livingstone), and exploitative employment practices 54% (Livingstone), 38% (Lusaka). Also, YYA HHS respondents who experienced labor trafficking more often reported control through debt or dependency 18% (Chipata), 16% (Livingstone), and violence or threats 11% (Lusaka and Chipata).

Table 5. Prevalence Estimates of the PRIF Labor Trafficking Categories among YYAs who reported having ever worked in the past 2 years (HHS): All YYA Respondents and YYAs who reported Labor Trafficking Experience (LTE). The top three indicators for LTE are highlighted.

PRIF Category	Lusaka		Livingstone		Chipata		Sesheke	
	All YYAs (N=568)	LTE (n=131)	All YYAs (N=442)	LTE (n=106)	All YYAs (N=422)	LTE (n=44)	All YYAs (N=505)	LTE (n=56)
A. Recruitment	18%	60%	14%	64%	5%	59%	8%	47%
B. Employment Practices	10%	38%	10%	54%	4%	57%	4%	33%
C. Control Personal Life	7%	37%	40%	21%	3%	45%	4%	33%
D. Degrading Conditions	10%	50%	10%	57%	3%	45%	5%	49%
E. Control Movement	8%	44%	7%	44%	2%	34%	5%	58%
F. Debt	2%	11%	3%	16%	1%	18%	0%	5%
G. Violence	2%	11%	1%	5%	1%	11%	0%	4%

Qualitative Descriptions of Domestic Labor Trafficking Experiences

Respondents described labor trafficking situations within districts, including Livingstone, Lusaka, Sesheke, Lundazi, Chipata, Chingola, Kazungula, Nyimba, Kalomo, and Mazabuka, among others. They mentioned that trafficking occurred when one traveled from one district to another in search of more job opportunities. Experiences greatly

varied, although many discussed experiencing exploitation in domestic work, agriculture (farming, livestock), construction work (bricklaying), electrician work, and the service industry (restaurants and shops).

Domestic Trafficking in Household Work

Respondents described experiencing exploitation within household work settings, such as working as maids and caring for children. In household settings, respondents reported having limited access to food, doing work that was not formally part of the agreed labor expectations, and experiencing wage theft where they were not paid the promised amount.

“...I used to work; washing, cooking, cleaning and everything and taking care of the child...cleaning all the time. The work was too much They told me that I was going to be getting paid 600 Kwacha, but they were not giving me 600 Kwachas...They never used to pay me in full...They used to shout at me...I suffered a lot. I did not even have money for transport to come back.” -YYA Respondent #41, 37-year-old woman, NEET, Chipata

Some participants who experienced trafficking and exploitation were because of situations where the perpetrator was someone who had known the family of the survivor prior. They would promise to take care of the individual, offering resources, an education, or a safe work environment, and then exploit the person to do domestic work. Some YYAs reported that they had experienced child trafficking and then later experienced labor trafficking as an adult.

“The first experience was when, my uncle took me to Chingola in pretense that I should start school I was 10 years old, but when I got there it was a different story, I was actually taken there to care for the twins, and do house chores like fetching water in a drum, cook wash and all sorts of things I was made to sleep in the bathroom, every time I asked about school issues, I stayed there for about 3 years” - YYA Respondent # 22, 28-year-old women, Entrepreneur, Lusaka

Domestic Trafficking in the Service Industry

Respondents in service sector industries such as restaurant businesses and shops described finding themselves trapped in cycles of endless work with little to no compensation, rest, or recourse to legal remedies. Several accounts highlight the issue of extended working hours without rest or compensation, where individuals are made to work for long periods without any break.

“The move to Chipata was prompted by a friend who invited me to work with her in a restaurant. I started working at the restaurant, but it was challenging due to the heavy workload, especially considering my condition. My job involved drawing water and cooking nshima in a large pot, which proved difficult

because of a disability in my hand. Our workday began at 6 am. The difficulty escalated when there were instances of working for months without receiving any payment. Groceries became a struggle, and feeding became even more challenging during times when we didn't receive our wages. We resorted to taking home leftover foods for supper.” - YYA Respondent #30, 30-year-old woman, Businesswomen, Chipata

Domestic Trafficking in Construction (such as Bricklaying)

Some respondents described experiencing exploitation within skilled labor sectors, such as bricklaying and construction. These respondents reported experiencing wage theft, such as underpayment or non-payment, after completing a job.

“The initial job description was to pick stones at a construction site, but when we got to Lusaka, things changed. The daily wage that was agreed upon was ZMW20, but when we arrived, the money was reduced to ZMW10. We complained bitterly considering the type of work we were doing, involving manual labor in addition to picking stones, and we worked overtime. After some time of complaining, the daily wage was increased...to ZMW15...Things worsened, but we couldn't escape because they took away our ID cards. We protested, and our ID cards were returned to us, allowing us to return to Chipata.” -- YYA Respondent #39, 25-year-old man, Businessman

“We were working as bricklayers...I was the helper...Upon completion [of the construction project], the owner did not pay us accordingly, he was supposed to give us K1,500...but then he only gave us K500...” – YYA Respondent #60, 18-year-old man, NEET, Livingstone

Cross-Border Labor Trafficking Types (LTS)

Among YYAs who experienced labor trafficking within countries outside of Zambia (Table 6), exploitation during recruitment were the most common across all districts: 88% (Sesheke), 78% (Livingstone), 73% (Lusaka), and 70% (Chipata). Recruitment abuses included coercive recruitment (such as confinement during the recruitment process) and deceptive recruitment (where YYAs were lied to about their work duties).

Exploitative employment practices (e.g., having pay withheld) were the next most reported exploitative experience among cross-border LT survivors; 70% (Chipata), 66% (Sesheke), 44% (Lusaka and Livingstone). Control over freedom of movement (e.g., being confined to the workplace) was reported by 60% of survivors from Livingstone, 56% of survivors from Chipata, 52% of survivors from Lusaka, and 33% of survivors from Sesheke. Degrading

work conditions were also reported by many survivors across districts: 55% (Chipata), 48% (Lusaka), 46% (Livingstone), and 25% (Sesheke).

Exploitation through control over personal life and property was reported by 39% of survivors from Livingstone, 36% of survivors from Lusaka, 35% of survivors from Chipata, and 34% of survivors from Sesheke. Around 20% of survivors from all districts reported experiencing violence and threats; 26% (Chipata), 24% (Lusaka), 19% (Livingstone), and 18% (Sesheke). Exploitation tied to debt and dependency was reported by between 4 – 10% of survivors across districts: 10% (Sesheke), 9% (Livingstone), 7% (Chipata), and 4% (Lusaka).

Table 6. Prevalence Estimates of the PRIF Labor Trafficking Categories among YYAs who reported working abroad in the past 2 years (LTS): All YYA Respondents and YYAs who reported Labor Trafficking Experience (LTE). The top three indicators for LTE are highlighted.

PRIF Category	Lusaka		Livingstone		Chipata		Sesheke	
	All YYAs (N=500)	LTE (n=120)	All YYAs (N=520)	LTE (n=236)	All YYAs (N=518)	LTE (n=249)	All YYAs (N=521)	LTE (n=234)
a. Recruitment	32%	73%	46%	55%	42%	70%	57%	88%
b. Employment Practices	11%	46%	22%	44%	40%	70%	43%	65%
c. Personal Life and Property	10%	35%	19%	39%	17%	35%	17%	33%
d. Degrading Conditions	12%	50%	21%	45%	28%	56%	13%	26%
e. Freedom of Movement	13%	51%	29%	60%	29%	56%	17%	34%
f. Debt or Dependency	1%	4%	4%	4%	4%	8%	5%	9%
g. Violence and Threats of Violence	6%	21%	9%	19%	13%	26%	10%	18%

Exploitation Incidents by PRIF indicators (LTS survey)

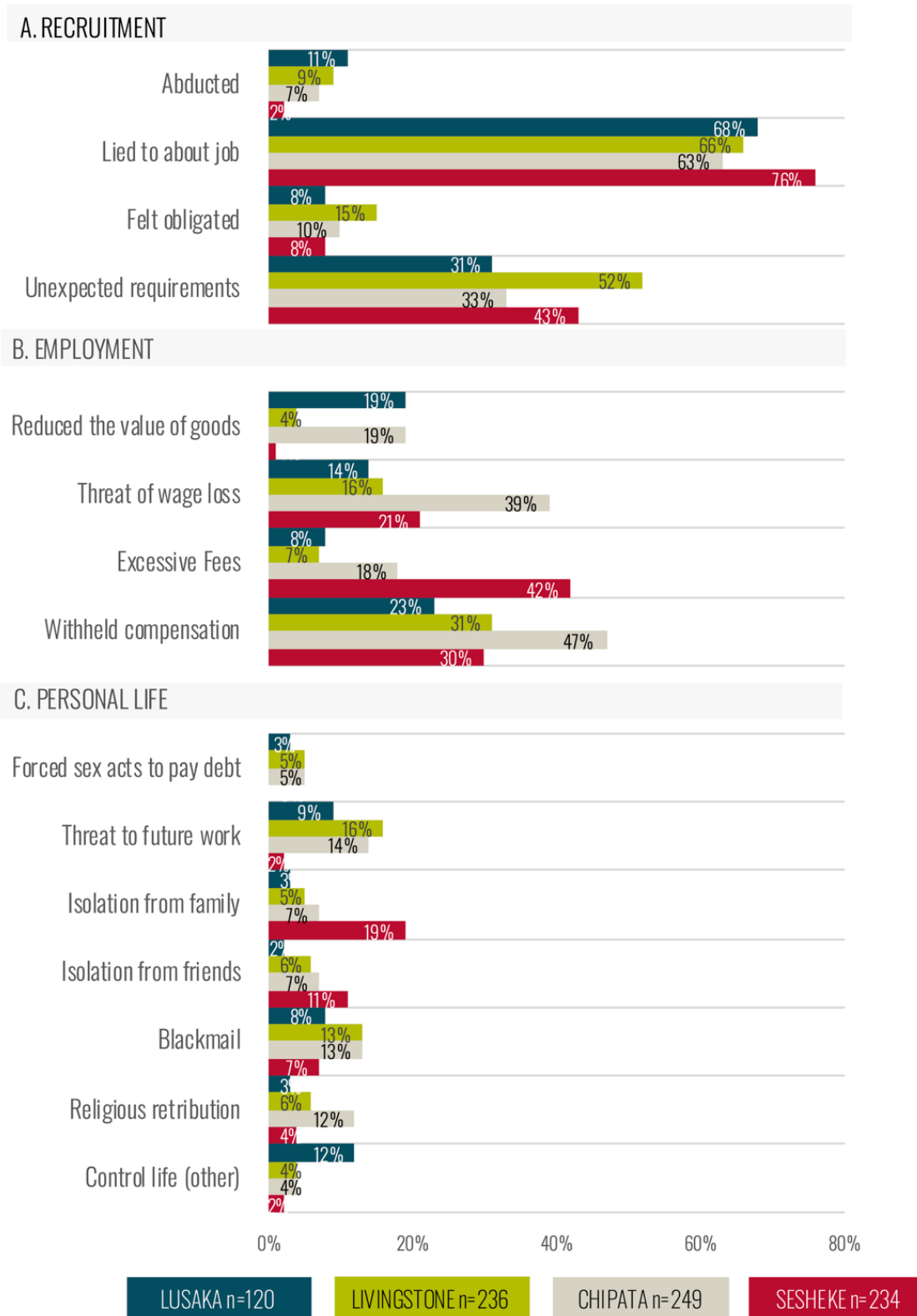
YYA respondents (LTS survey) reported experiencing numerous and multiple forms of abuse and exploitation. Figures 8 and 9 show the percentages of YYA cross-border labor trafficking survivors by reported PRIF indicator for each district. Note that not all indicators were reported by respondents in all districts.

Recruitment (PRIF Category A: Figure 8). Across all PRIF indicators, being “lied to about employment” was the most reported PRIF indicator among YYA LTS respondents who experienced labor trafficking; 76% (Sesheke), 68% (Lusaka), 66% (Livingstone), and 64% (Chipata). “Unexpected requirements” was also commonly reported, 52% (Livingstone), 43% (Sesheke), 33% (Chipata), and 31% (Lusaka). “Feeling obligated” or “abducted” during recruitment was least commonly reported, ranging from 2% to 15% across districts.

Exploitative Employment Practices (PRIF Category B: Figure 8). Indicator “withholding compensation” was reported by 47% (Chipata), 31% (Livingstone), 30% (Sesheke), and 23% (Lusaka). Threatening YYAs with “wage loss if they stop working” was reported by 39% in Chipata, 21% in Sesheke, 16% in Livingstone, and 15% in Lusaka. “Charging excessive fees” indicator was more often reported in rural districts, Sesheke (42%) and Chipata (18%), compared to urban districts, Lusaka (8%) and Livingston (10%).

Control of Personal Life (PRIF Category C: Figure 8). Indicators in the “Control Personal Life” PRIF category were reported across all districts by between 2% and 16% of YYAs who experienced cross-border labor trafficking. Within this category, the indicator “threat to future work” was most reported, 16% (Livingstone), 14% (Chipata), 9% (Lusaka), and 2% (Sesheke). In Sesheke, “isolation from family” 19% and “isolation from friends” 11% were commonly reported; these were less reported in the other three districts (~3% in Lusaka, 6% in Livingstone, and 7% in Chipata). Blackmail was reported by 13% of survivors in Chipata and Livingstone, 8% in Lusaka, and 7% in Sesheke. 12% of YYAs who experience cross-border LT in Chipata reported “religious retribution” and less commonly reported in the other three districts (6% in Livingstone, 4% in Sesheke, and 3% in Lusaka).

Figure 8. PRIF Recruitment Indicators A-C, Cross-Border Labor Trafficking (LTS survey)



Degrading Conditions (PRIF Category D: Figure 9). Overall, being “forced to work all hours” was the second most reported among all PRIF indicators 55% (Chipata), 48% (Lusaka), 46% (Livingstone), and 25% (Sesheke).

Control Movement (PRIF category E: Figure 9). Losing partial or full movement was not uncommon during trafficked situations, such as having “ID and legal documents” taken, 42% (Chipata), 27% (Livingstone), 24% (Lusaka), and 19% (Sesheke). “Not having contact with family” was reported by 16% of YYA LT survivors in Livingstone, 14% in Lusaka, 13% in Chipata, and 12% in Sesheke.

Using Debt for Control (PRIF category F: Figure 9). Compared to the other PRIF categories, fewer YYA LT survivors reported having debt imposed: 10% in Sesheke, 9% in Livingstone, 7% in Chipata, and 4% in Lusaka.

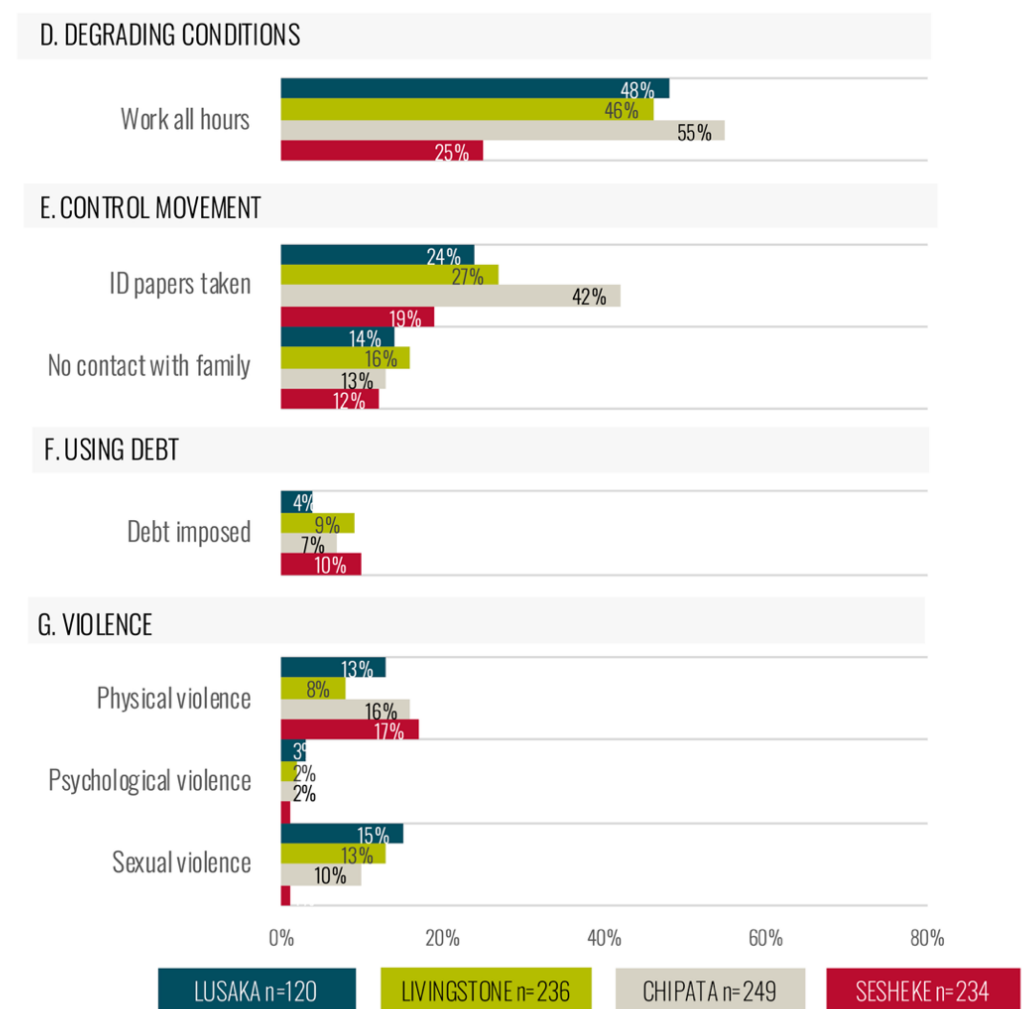
Violence (PRIF category G

: Figure 9). Physical

Violence was reported by between 8% and 17% of LT survivors across districts (17% in Sesheke, 16% in Chipata, 13% in Lusaka, and 8% in Livingstone).

Sexual Violence was reported by between 1% and 15% of LT survivors: 15% in Lusaka, 13% in Livingstone, 10% in Chipata, and 1% in Sesheke. Psychological violence was reported only by 1-2%; this may be underreported due to stigma or respondents’ not being aware of what psychological violence entails.

Figure 9. PRIF Recruitment Indicators D-G, Cross-Border Labor Trafficking (LTS survey)



Qualitative Descriptions of Force, Fraud, and Coercion

Respondents described experiencing force, fraud, and coercion to varying degrees. These experiences, explained below, were often interconnected, and happened both domestically and across borders: including restriction of movement, physical violence, sexual exploitation, wage theft, deception in labor agreements, and harassment, forced engagement in illicit activities (selling drugs), to name a few. Respondents experienced these in many different labor sectors, such as domestic work, piece work, construction, restaurants, agriculture, and in search of education. YYAs reported that they were often promised a job opportunity, which was not available, and then faced exploitation. The descriptions highlight how these experiences may stem from vulnerabilities, as much of the exploitation was due to the need to survive and financial stability. The findings also detail how individual experiences of trafficking are unique and different.

Force (restriction of movement, physical and sexual violence)

Restriction of movement

Respondents described situations where YYAs who experienced labor trafficking were unable to leave an exploitative situation due to various circumstances, including physical restrictions, threats, or manipulation. This is evident in cases where individuals' movements are restricted, or their legal documents are withheld to prevent them from leaving exploitative situations. Some respondents also described the limitations of movement due to legal status, specifically the confiscation of identification and legal documents. They reported fear of legal repercussions when seeking resources or navigating leaving the exploitative situation, especially for migrants who sought work across borders. This echoes with the reporting of the LTS respondents, with as high as 45% of Chipata YYAs who experienced labor trafficking having their IDs and/or legal documents confiscated.

"When individuals are recruited into these exploitative situations it's common for traffickers to confiscate their identity documents such as their National Registration Cards (NRC) or passports. This act restricts their freedom and makes it challenging for them to assert their rights." - Key informant Respondent #22, Female, Social Welfare Officer, Ministry of Community Development and Social Services, Lusaka

"We continued working in this situation because we had no choice, and we believed that getting something small was better than getting nothing at all. Despite working on empty stomachs, we endured for five months and tried to save some money for transportation to go back home. Things worsened, but we couldn't escape because they took away our ID cards. We protested, and our ID cards were returned to us, allowing us to return to Chipata." -YYA Respondent #38, 25-year-old woman, NEET, Chipata

“I was working by helping to mix the cement and sand [bricklaying]. The person I worked for was a professional bricklayer. However, when we worked, I was not paid in full...[Employer] always told me that he was going to pay me all the remaining balances when the contract expired. Unfortunately, when the contract expired, he just disappeared. It was tough because I had no option. I had no phone for communication with my family, it was [employer] who had the phone. I had no proper food compared to home.” -YYA Respondent #37, 23-year-old man, Businessman, Chipata

Sexual and Physical Violence

Respondents also reported sexual and physical violence as a means to enforce exploitative situations. These reports appeared to notably affect young women, specifically in domestic labor circumstances. For example, one YYA respondent described her situation while working as a live-in maid as a teenager. She had moved away from her hometown to work so that she could provide help for her family.

“Yes, I traveled to Ndola to work as a maid. My experience there was very bad. I was very young [16 years old], I had to do almost all the chores plus more that didn't fit my job description just to earn a decent meal...If I make any mistakes, I would get hit with anything even pots and sometimes she would call me to pick food crumbs falling off their plates to eat and behave like a dog. The husband would sexually abuse me whenever the wife was away, he would call me to give him something maybe food in the bedroom and when I got there, he would get a knife and threaten to kill me if I refused to sleep with him. And sometimes I would load and offload the counterfeit products like toothpaste and other things they were making in that house. And whenever I made a mistake, they made me sleep in a doghouse.” -YYA Respondent #11, 28-year-old woman, NEET, Lusaka

Fraud (wage theft, misleading labor agreements)

Wage theft

Discrepancy between promised and actual pay, also known as wage theft, alongside the excessive working hours beyond what was agreed upon, illustrates the deceitful nature of labor trafficking. Another form of wage theft was described by respondents as a promise of an agreed payment to compensate for increased work responsibilities but not paying that increased payment after the work responsibilities were complete. Other respondents mentioned asking for a raise after the labor was increased and being fired for requesting it.

“My agreed monthly salary was ZMW400. It became challenging when the other ladies started abandoning their chores, and I was forced to do these chores. As time passed, my responsibilities changed from just taking care of the child and sweeping the house to running errands, doing dishes, and washing. I was always tired because of the increased workload. I complained, and they raised my salary to ZMW600, and only in the seventh month did I receive ZMW600. After that, they stopped paying me because they said they were keeping me in their home like their own child. It is now more than three years.” -YYA Respondent # 32, 37-year-old woman, NEET, Chipata

“I was doing the work I went there [Namibia] to do which was cleaning the house, cleaning the dishes and washing. [Agreed pay was] 800 Namibian dollars but after two to three days they would come and ask me to lend them some money claiming that they lacked food in the house...So they would get 200 Namibian dollars and I remained [with the rest].” –YYA Respondent #62, 22-year-old woman, NEET, Sesheke

Participants also discussed deceit in the form of false accusations, which therefore impacted their compensation.

“There is a house help that works around here she works very well but when month end comes, she if not fully paid her salary is cut because they say that she stole while working. So she gets paid half and not a full amount.” FGD #11, Respondent 6, 54-year-old women, Businesswoman, Livingstone, Lived in community for 46 years

Coercion

Coercion through threats and harassment are also experienced by youth and young adult populations, as their limited agency emboldens traffickers and exploiters to harass and coerce.

“I found a job in Chipata as a shopkeeper...we agreed on a monthly salary of 600 ZMW...When the month ended I discovered that instead of receiving the agreed upon ZMW 600, I was being paid only 300 ZMW, and sometimes as low as ZMW 250...Later I was asked to relocate to Lusaka to work in another shop...I endured this situation for 5 months before deciding I had had enough...Feeling frustrated and trapped I negotiated for a ticket and traveled back to Chipata. However, my former employer followed me and issued threats, compelling me to return to work...Additionally, my employer made sexual advances toward me, suggesting that if I engaged in a sexual relationship with him, he would assist me in obtaining the full salary.” - YYA Respondent #33, 28-year-old woman, NEET, Chipata

“I was a domestic worker, I basically did all of the house chores and took care of the children and sometimes work in their fields...The main problem I faced was not getting paid my salary...There was a time I wanted to renew my boarder pass but was denied permission from my employer stating that I must remain with the children at home. Later when my boarder pass expired and [I] started asking for my money they would say I was illegally in Namibia and had not right to make demands...They used to threaten reporting me to the police for being an illegal immigrant if I continued asking for my money.” - YYA Respondent # 67, 22-year-old woman, Fish trader, Sesheke

Several participants expressed that the need to survive often forces individuals into accepting exploitative conditions, highlighting a complex relationship between economic necessity and labor trafficking. Some respondents mentioned that they felt that there were no other options for work, so they endured an exploitative situation. Some discussed other factors, such as needing to support a family, as a reason for being coerced into enduring exploitation. Others have no family or support system and, therefore, are further situated in vulnerabilities that lead to trafficking.

Cross-border Occupational Sectors and Destination Countries

Cross-border Labor Trafficking Occupational Sectors (LTS)

Overall, YYAs reported experiencing labor trafficking primarily in cleaning and helping labor sectors (81% in Sesheke, 69% in Livingstone, 47% in Lusaka, and 35% in Chipata: Table 7). In Chipata, other primary labor sectors where cross-border LT was reported were in Sales and Services (33%), Agricultural and Forestry and Fishery (12%), and non-commissioned armed forces (12%). LTS respondents in Sesheke reported experiencing labor trafficking events in agricultural, forestry, and fishing (17%) and Sales and services (6%). In Lusaka, LTS respondents reported experiencing LT events in personal care services (16%), sales and services (14%), craft and trades (10%), and mining, construction, and transport (6%). LTS respondents in Livingstone reported LT events in sales and services (13%), other (8%), and personal care services (7%). According to the National Labor Force survey (Zambia Statistics Agency, 2024), overall, more men are employed compared to women. However, household cleaning/helping, sales and services, and personal care services are more often performed by women.

Table 7: Cross-Border Labor Trafficking Experiences Among YYAs by Occupational Sector (LTS Survey)

	Lusaka	Livingstone	Chipata	Sesheke
Total	118	247	325	466
	% (n)	% (n)	% (n)	% (n)
Cleaners and Helpers*	47% (50)	69% (152)	35% (94)	81% (333)
Sales and Services*	14% (12)	13% (32)	33% (107)	6% (23)
Personal Care Services*	16% (19)	7% (18)	1% (2)	4% (19)
Agricultural, Forestry and Fishery	6% (6)	3% (7)	12% (39)	17% (71)
Mining, Construction, Manufacturing and Transport	6% (6)	2% (5)	6% (15)	1% (4)
Crafts and Trades	10% (12)	5% (12)	6% (18)	<1% (1)
Non-commissioned Armed Forces Officers	0	0	12% (33)	2% (8)
Other	9% (11)	8% (20)	3% (11)	1% (4)

Cross-border Labor Trafficking Destination Countries (LTS)

Namibia, Malawi, Zimbabwe, South Africa, and Mozambique were the most reported destination countries where LT experiences occurred (Table 8). YYAs also reported LT experiences in Tanzania and Botswana. A few YYAs also reported experiencing LT in other countries in West and Southern Africa, the Middle East, and Europe. LTS respondents in Sesheke reported only experiencing cross-border LT in Namibia (100%). In Chipata, the most common destination countries where LT experiences occurred were in Malawi (77%) and Mozambique (17%). LTS respondents from Livingston reported LT experiences primarily in Zimbabwe (37%) and Namibia (37%), as well as in South Africa (10%) and Botswana (12%). Lusaka respondents reported experiencing LT in South Africa (32%) as well as in Malawi (13%), Tanzania (12%), and Zimbabwe (8%).

Table 8. YYA Respondents who Experienced LT by Destination Country

	Lusaka	Livingstone	Chipata	Sesheke
Total	111	225	277	414
	% (n)	% (n)	% (n)	% (n)
Botswana	8% (8)	12% (26)	<1% (1)	0% (0)
Malawi	13% (14)	<1% (1)	77% (208)	0% (0)
Mozambique	1% (1)	<1% (1)	17% (47)	0% (0)
Namibia	4% (4)	37% (80)	0% (0)	99% (410)
South Africa	32% (34)	10% (22)	1% (4)	0% (0)
Tanzania	12% (13)	<1% (1)	1% (4)	0% (0)
Zimbabwe	8% (9)	37% (82)	1% (4)	0% (0)
Other	26% (28)	5% (12)	3% (9)	1% (4)

*“Other” destination counties included West African countries (Ivory Coast, Ghana, Nigeria), Kenya in East Africa, Central and Southern African countries (Eswatini, Angola), Middle Eastern countries (Israel and UAE), European countries (UK, Sweden, Germany, Norway, and Australia).

Qualitative Descriptions of Cross-border Labor Trafficking Experiences

The most common countries where YYAs described labor trafficking experiences were in Namibia and RSA. Respondents from Sesheke specifically mentioned describing LT experiences in Namibia. Respondents from Lusaka, Chipata, and Livingstone described LT in RSA and other countries such as Zimbabwe, Ghana, Botswana, and Iraq. Respondents described exploitation in several labor sectors, including domestic/household work and agriculture.

Domestic/Household work

Many participants from Sesheke reported experiencing exploitation in Namibia in domestic/household work settings. These situations included instances where they were promised a certain type of domestic work, but met with other expectations, such as caring for a child on top of their other responsibilities. The conditions of the work were also exploitative, limiting rest and having cruel work expectations in addition to wage theft.

“I used to cook for the household I worked for but they would eat the food reserved for me and leave me starving. There is no time to rest when, one is required to do chores all through the day without any help from the family members. Even after all this work they will pay less the agreed money or not pay at all.

When you ask about the money owed to you they tell you to pack your bags and leave.” - YYA Respondent # 76, 22-year-old man, Casual Laborer, Sesheke

Some YYAs described exploitative situations where they had traveled to RSA with a promise of a job opportunity as a maid or in domestic work, and being exploited sexually, facing wage theft, and working in harsh conditions.

“As I mentioned earlier initially, everything seemed fine when I went to South Africa, but as I continued working, the woman who had invited me to South Africa took my earnings and never returned them. I was also confined to the premises and unable to go outside. Despite earning a substantial amount, I never received any of it. I ended up working as a maid but was never compensated for my efforts. The meagre funds I managed to obtain were typically what I found while performing chores, such as collecting loose change during cleaning. Later on, the situation took a turn for the worse. The woman began bringing her two male friends and asked me to engage in intimate activities with them. Afterward, these men would compensate the woman who had invited me to South Africa, yet she never shared any of the money with me. She consistently withheld payment from me.” - YYA Respondent # 15, 24-year-old woman, NEET, Lusaka

Agriculture and Livestock

Force, fraud, and coercion were frequently reported in agriculture and livestock work. Some respondents mentioned being told they would be doing other types of labor, such as domestic work, but then expected to work in the fields. Other respondents were exploited after being falsely accused of something and entrapped in working off imposed debt. Many faced wage theft after completing the expected labor. This, compounded with documentation issues due to migrants being situated participants in higher vulnerability for exploitation.

“I remember there was a time we went with my colleagues to Namibia for piece works. We worked for a certain man in Namibia. We agreed with him, ‘when you finish working for me, I’ll give you money.’ When we finished working, harvesting, filling up tractor trailers. We filled up three trailers. ‘Give us money ...’ ‘no, actually I will not give you. I bought you mealie meal for you. I bought soap for you ... what and what ...’ ‘But we agreed that you will provide the food.’ That’s how it started, that, ‘after all even your border passes have expired.’” -FGD #19, Respondent #4, 39-year-old women, Unemployed, Sesheke, Lived in community for 11 years

“My main job was to herd cattle, but they made me work in the fields and would give me whatever work they saw fit. The problem was with paying me; they would sometimes give me half the money I worked for or not pay me at all.” – YYA Respondent #69, 34-year-old man, Piece work, Sesheke

Section 1: Summary Conclusion

Respondents experienced force, fraud, and coercion to various degrees and forms. They discussed domestic trafficking commonly in the service industry and construction work. Force, fraud, and coercion took the form of restriction of movement, physical and sexual violence, wage theft, misleading labor agreements, harassment, and exploitation, compounded by survival circumstances that led to high-risk situations. Cross-border trafficking was heavily reported in Namibia, Malawi, Zimbabwe, South Africa, and Mozambique, among other countries. Exploitation included domestic household work and agricultural and livestock work.

Section 2: Vulnerabilities to experiencing LT among YYAs

This section describes potential vulnerability factors drawing from data reported through the LTS survey, where chi-squared tests were used to assess for differences among potential vulnerability factors (such as household factors, financial factors, and health factors) between YYAs who had experienced labor trafficking compared to YYAs who did not. The section also includes results from a qualitative analysis of respondents’ perspectives about what factors may be vulnerabilities to experiencing labor trafficking. Overall, respondents reported that experiencing social and economic hardships and inequities, in addition to gender disparities and discrimination, social pressures, and other factors, such as mental and physical health challenges, appeared to contribute to vulnerability to labor trafficking.

Vulnerability Factors for Cross-Border Labor Trafficking (Based on LTS Survey)

Overall YYA LTS respondents who experience labor trafficking were more likely to lack household items (such as a radio in Lusaka), were more likely to have worked in precarious situations (such as working in family homes rather than formal employment, and under oral rather than written contracts in Sesheke and Lusaka), were more likely to have financial vulnerabilities (such as less likely to be able to raise emergency funds in Chipata, Livingstone and Lusaka) and were more likely to experience health and mental health challenges such as having difficulty with walking and more likely to report feeling downhearted and blue (Lusaka, Chipata and Sesheke).

Sex differences (table 9) were only statistically significant in Lusaka, where people who experienced cross-border labor trafficking were disproportionately women ($p = 0.02$)

Table 9. Sex Differences by Cross-border Labor Trafficking Experience (LTE) and no-LTE, % (n), and results from chi-square tests from the LTS sample.

				Chi-Square significance tests		
		LTE %(n)	No-LTE %(n)	Test-Statistic	Degrees of Freedom	p-value
Lusaka	Male (N=262)	27% (56)	79% (206)	7.93	2	0.02
	Female (N=236)	34% (60)	75% (176)			
Livingstone	Male (N=169)	39% (66)	47% (166)	3.26	1	0.07
	Female (N=351)	61% (103)	53% (185)			
Chipata	Male (N=262)	47% (122)	53% (140)	1.16	2	0.56
	Female (N=255)	48% (122)	52% (133)			
Sesheke	Male (N=181)	44% (79)	56% (102)	2.2	1	0.14
	Female (N=340)	51% (173)	49% (167)			

Vulnerability Factors Among Lusaka YYAs

Household (Table 10). Lusaka YYAs who experienced labor trafficking disproportionately reported lacking several household items, including computer ($p < 0.001$), dining table ($p < 0.001$), electric iron ($p = 0.02$), fan/air cooler ($p = 0.01$), internet ($p < 0.001$), radio ($p = 0.02$), refrigerator ($p < 0.001$), sofa/couch ($p < 0.001$), television ($p < 0.001$), and wardrobe ($p < 0.001$). YYAs who experienced labor trafficking from Lusaka were disproportionately women ($p = 0.02$).

Table 10. Household Characteristics comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Lusaka respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Demographics						
Gender	0.02	0.19	0.19	7.93	2	Chi-Squared
Household Items						

Computer	<0.001	0.02	0.03	10.81	1	Chi-Squared
Dining Table	<0.001	0.06	0.07	11.84	2	Chi-Squared
Electric Iron	0.02	0.27	0.42	5.73	1	Chi-Squared
Fan/Air Cooler	0.01	0.1	0.14	7.7	1	Chi-Squared
Internet	<0.001	0.03	0.03	10.31	1	Chi-Squared
Radio	0.02	0.27	0.42	5.73	1	Chi-Squared
Refrigerator	<0.001	0	0	23.51	1	Chi-Squared
Sofa/Couch	<0.001	0.06	0.08	8.72	1	Chi-Squared
Solar Panel	0.6	1	1	0.27	1	Chi-Squared
Television	<0.001	0.01	0.01	13.59	1	Chi-Squared
Wardrobe	<0.001	0.06	0.08	8.6	1	Chi-Squared

Recent Work Experiences (Table 11). When asked about their recent work experiences abroad, YYAs who experienced labor trafficking were more likely to have worked on the accommodation and food service or the arts, entertainment and recreation industries ($p = 0.02$); more likely to have worked inside family homes or the employer's own home, and less likely to have worked in formal business ($p = 0.02$); less likely to have worked in big urban centers ($p = 0.01$); less likely to have worked under written contracts as opposed to oral agreements ($p = 0.05$); less likely to have lived with family members while working abroad and more likely to have lived with strangers ($p < 0.001$); and on average worked both more hours per day and more days per week ($p < 0.001$).

Table 11. Characteristics of Recent Work Abroad among YYAs in Lusaka (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Lusaka respondents (LTS)

Variable	P-value	Test Statistic	Degrees of Freedom	Test
Sector: Accommodation and food service or the arts, entertainment and recreation industries	0.039	35.12	20	Chi-squared
Worked inside family homes or the employer's own home	0.02	21.66	10	Chi-squared
Worked in big urban centers	0.01	10.57	3	Chi-squared
Written Contract or Oral Agreement	0.05	7.9	3	Chi-squared
Lived with strangers	<0.001	24.14	6	Chi-squared
Average Days per Week Required to Work	<0.001	-5.72	199.95	Welch's T-Test
Average Hours per Day Required to Work	<0.001	-5.19	149.79	Welch's T-Test

Financial Vulnerabilities (Table 12). YYAs who experienced labor trafficking also presented several financial vulnerabilities. They were less likely to report being able to raise funds in an emergency ($p < 0.001$), being able to use a wide range of banking services ($p = 0.05$), or being able to access credit from financial institutions ($p = 0.02$). They were also less likely to have saved money from formal financial institutions ($p = 0.02$) or mobile money accounts ($p < 0.001$). In their use of mobile banking, they were more likely to use smartphones ($p = 0.04$) rather than a non-smartphone.

Table 12. Financial Vulnerability Factors among YYAs in Lusaka (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Lusaka respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Savings and Borrowing						
Saved money with bank/formal institution	0.02	0.22	0.24	7.83	2	Chi-Squared
Saved money with mobile money account	<0.001	0.04	0.04	11.67	2	Chi-Squared
Financial Resilience Indicators						
Able to raise funds during an emergency	<0.001	0	0	26,356.50	N/A	Wilcox Test
Able to use a wide range of banking services	0.05	0.25	0.35	24,700.00	N/A	Wilcox Test
Able to access credit from financial institutions	0.02	0.12	0.14	23,574.50	N/A	Wilcox Test
Use of Devices for Mobile Banking						
Used smartphone for financial transactions in past 12 months	0.04	0.04	0.04	11.58	5	Chi-Squared

Physical and Mental Health (Table 13). Another dimension of vulnerability for Lusaka YYAs who had experienced labor trafficking was health. YYAs who experienced labor trafficking were more likely to report a worse general state of health ($p = 0.02$); limits in moderate activity ($p < 0.001$); limits in climbing ($p = 0.01$); and difficulties walking or climbing stairs ($p = 0.04$). They were also less likely to report having felt calm and peaceful ($p = 0.01$), and more likely to report feeling downhearted and blue ($p < 0.001$).

Table 13. Physical and Mental Health Characteristics among YYAs in Lusaka (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Lusaka respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Test
General state of health	0.02	0.16	0.24	24,755.50	Wilcox Test
Health limits in moderate activities	<0.001	0	0	23,809.50	Wilcox Test
Health limits in climbing several flights of stairs or a hill	0.01	0.09	0.12	23,713.50	Wilcox Test
Felt calm and peaceful	0.01	0.09	0.12	25,201.50	Wilcox Test
Have felt downhearted and blue	<0.001	0	0	18,148.50	Wilcox Test
Difficulty walking or climbing steps or hills	0.04	0.88	0.96	22,881.00	Wilcox Test

Vulnerability Factors Among Livingstone YYAs

Household (Table 14). Livingstone YYAs who had experienced labor trafficking disproportionately reported lacking just one household item, beds ($p = 0.03$). They were also likely to have fewer children than YYAs who had no labor trafficking experiences ($p = 0.04$).

Table 14. Household Characteristics comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Livingstone respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Demographics						
Number of Children	0.04	0.36	0.36	29,140.00	N/A	Wilcox Test

Household Items						
Bed	0.03	0.75	0.75	4.71	1	Chi-Squared

Recent Work Experiences (Table 15). In their recent experiences working abroad, YYAs who had experienced labor trafficking have worked more average hours per day and more average days per week than YYAs who did not experience labor trafficking ($p < 0.001$). They were also less likely to have worked under written contracts as opposed to oral agreements ($p = 0.01$); less likely to have lived with family members while working abroad, and more likely to have lived with strangers ($p = 0.04$).

Table 15. Characteristics of Recent Work Abroad among YYAs in Livingstone (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Livingstone respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Written Contract or Oral Agreement	0.01	0.09	0.1	9.92	2	Chi-squared
Lived with strangers	0.04	0.51	0.66	11.42	5	Chi-squared
Average Days per Week Required to Work	<0.001	0	0	-3.59	501.3	Welch's T-Test
Average Hours per Day Required to Work	<0.001	0	0	-4.63	466.9	Welch's T-Test

Financial Vulnerabilities (Table 16). With respect to finances, YYAs who had experienced labor trafficking reported some vulnerabilities, particularly a difficulty in raising funds during an emergency ($p = 0.02$) and a lack of confidence in financial products ($p = 0.05$).

Table 16. Financial Vulnerability Factors among YYAs in Livingstone (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Livingstone respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Test
Financial Resilience Indicators					

Able to raise funds during an emergency	0.02	0.14	0.14	37,401.50	Wilcox Test
Confidence in using financial services and products	0.05	0.3	0.35	29,818.50	Wilcox Test
Adoption of Mobile Banking Services					
Willing to try more financial services and products through mobile phones	0.03	0.15	0.18	27,405.00	Wilcox Test
Strongly recommend others to use mobile money services and products	<0.001	0	0	26,269.50	Wilcox Test

Physical and Mental Health (Table 17). Reported health vulnerabilities were more prominent, with YYAs who had experienced labor trafficking on average reporting less energy ($p = 0.01$), difficulties seeing ($p = 0.05$), health limits in both moderate activities ($p = 0.04$) and climbing stairs or a hill ($p < 0.001$), and having accomplished less than they would like due to physical health ($p = 0.01$).

Table 17. Physical and Mental Health Characteristics among YYAs in Livingstone (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Livingstone respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Health limits in moderate activities	0.04	0.36	0.48	35,621.50	N/A	Wilcox Test
Health limits in climbing several flights of stairs or a hill	0.03	0.3	0.36	35,532.00	N/A	Wilcox Test
Accomplished less than you would like due to physical health	0.01	0.1	0.1	9.53	2	Chi-Squared
Had a lot of energy	0.01	0.11	0.12	37,234.50	N/A	Wilcox Test
Difficulty seeing	0.05	0.98	1	35,095.00	N/A	Wilcox Test

Social Support (Table 18). YYAs who had experienced labor trafficking also reported more issues with their social support networks, more specifically with their families: they were less likely to report receiving help from their families, either in general ($p = 0.03$) or with making decisions ($p = 0.02$).

Table 18. Social Support Characteristics among YYAs in Livingstone (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Livingstone respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Test
My family really tries to help me.	0.03	0.33	0.36	36,671.50	Wilcox Test
My family is willing to help me make decisions.	0.02	0.24	0.24	36,862.00	Wilcox Test

Vulnerability Factors Among Chipata YYAs

Household (Table 19). Chipata YYAs who had experienced labor trafficking disproportionately reported lacking some household items, including a dining table ($p = 0.03$), an electric iron ($p = 0.05$), and solar panels ($p < 0.001$).

Table 19. Household Characteristics comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Chipata respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Dining Table	0.03	0.72	0.75	4.7	1	Chi-Squared
Electric Iron	0.05	1	1	3.7	1	Chi-Squared
Solar Panel	<0.001	0.02	0.02	10.86	1	Chi-Squared

Recent Work Experiences (Table 20). In their recent experiences working abroad, YYAs who had experienced labor trafficking were more likely to live with strangers and less likely to live with relatives ($p = 0.05$). On average, they also worked more hours per day and more days per week ($p < 0.001$).

Table 20. Characteristics of Recent Work Abroad among YYAs in Chipata (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Chipata respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Lived with strangers	0.05	0.65	0.75	11.06	5	Chi-squared
Average Days per Week Required to Work	<0.001	0	0	-3.59	501.83	Welch's T-Test
Average Hours per Day Required to Work	<0.001	0	0	-3.71	470.12	Welch's T-Test

Financial Vulnerabilities (Table 21). With respect to finances, YYAs who had experienced labor trafficking reported more difficulty in raising funds during an emergency ($p<0.001$). They were also more likely to borrow money from family or friends ($p<0.001$).

Table 21. Financial Vulnerability Factors among YYAs in Chipata (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Chipata respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Savings and Borrowing						
Borrowed money with family, relatives, or friends	<0.001	0.04	0.04	8.61	1	Chi-Squared
Financial Resilience Indicators						
Able to raise funds during an emergency	<0.001	0	0	37,810.50	N/A	Wilcox Test

Physical and Mental Health (Table 22). YYAs who had experienced labor trafficking also reported several health vulnerabilities, including difficulties of walking/climbing stairs ($p = 0.03$) and remembering/concentrating

($p < 0.001$), doing work or other activities less carefully than usual due to emotional problems ($p = 0.05$), having physical health or emotional problems more often interfering with social activities ($p = 0.05$), having less energy ($p = 0.05$), and more often feeling downhearted or blue ($p = 0.2$).

Table 22. Physical and Mental Health Characteristics among YYAs in Chipata (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Chipata respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Did work or other activities less carefully than usual due to emotional problems	0.05	0.45	0.56	9.66	4	Chi-Squared
Had a lot of energy	0.05	0.45	0.6	36,523.50	N/A	Wilcox Test
Have felt downhearted and blue	0.02	0.24	0.24	29,749.00	N/A	Wilcox Test
Time physical health or emotional problems interfered with social activities	0.05	0.45	0.6	30,092.50	N/A	Wilcox Test
Difficulty walking or climbing steps or hills	0.03	0.69	0.72	35,294.50	N/A	Wilcox Test
Difficulty remembering or concentrating	<0.001	0	0	36,338.00	N/A	Wilcox Test

Social Support (Table 23). YYAs who had experienced labor trafficking also reported more issues with their social support networks, especially with friends, where YYAs with LTE were less likely to agree with all four survey items: having friends who really try to help ($p = 0.01$); can count on friends when things go wrong ($p = 0.02$); have friends with whom they can share their joys and sorrows ($p = 0.01$); and can talk with friends about their problems ($p = 0.02$). Besides friends, YYAs who had experienced labor trafficking also reported being less likely to rely on help from their families ($p < 0.001$).

Table 23. Social Support Characteristics among YYAs in Chipata (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Chipata respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Test
My family really tries to help me.	<0.001	0	0	38,292.50	Wilcox Test
My friends really try to help me.	0.01	0.1	0.12	37,670.50	Wilcox Test
I can count on my friends when things go wrong.	0.02	0.16	0.24	37,152.00	Wilcox Test
I have friends with whom I can share my joys and sorrows.	0.01	0.1	0.12	37,261.00	Wilcox Test
I can talk about my problems with my friends.	0.02	0.16	0.24	37,034.50	Wilcox Test

Vulnerability Factors Among Sesheke YYAs

Household (Table 24). Sesheke YYAs who had experienced labor trafficking were more likely to live by themselves at their current living quarters, less likely to live in a group house, and less likely to have a mobile phone ($p < 0.001$).

Table 24. Household Characteristics comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Sesheke respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Current Living Quarters	<0.001	<0.001	0	28.16	4	Chi-Squared
Mobile Phone	<0.001	0.01	0.01	11.79	1	Chi-Squared

Recent Work Experiences (Table 25). In their recent work experiences abroad, they were more likely to have worked in their employer's home ($p < 0.001$), and lived with strangers or a non-family acquaintance ($p = 0.03$). Their

work contracts were more likely to be open-ended as opposed to fixed contracts ($p < 0.001$), and on average, they worked more hours per day ($p < 0.001$) and more days per week ($p = 0.04$).

Table 25. Characteristics of Recent Work Abroad among YYAs in Sesheke (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Sesheke respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Sector	0.02	0.27	0.34	20.6	10	Chi-squared
Worked in Employers Home	<0.001	0.01	0.02	30.79	11	Chi-squared
Open Ended Contract	<0.001	0	0	27.17	3	Chi-squared
Lived with strangers	0.03	0.28	0.39	15.71	7	Chi-squared
Average Days per Week Required to Work	0.04	0.36	0.56	-2.06	421.89	Welch's T-Test
Average Hours per Day Required to Work	<0.001	0	0	-7.65	510.5	Welch's T-Test

Financial Vulnerabilities (Table 26). Financially, YYAs who had experienced labor trafficking reported some vulnerabilities: difficulty using a wide range of banking services ($p < 0.001$) or accessing credit from financial institutions ($p < 0.001$) and lacking good knowledge of or confidence in the use of financial services and products ($p < 0.001$). YYAs who experienced labor trafficking were also more likely to have borrowed money from family or friends ($p < 0.001$).

Table 26. Financial Vulnerability Factors among YYAs in Sesheke (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Sesheke respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
Savings and Borrowings						
Borrowed money with family, relatives, or friends	<0.001	0	0	39.25	2	Chi-Squared

Financial Resilience Indicators						
Able to use a wide range of banking services	<0.001	0	0	41,296.00	N/A	Wilcox Test
Able to access credit from financial institutions	<0.001	0	0	40,326.50	N/A	Wilcox Test
Good knowledge of financial services and products	<0.001	0	0	40,234.50	N/A	Wilcox Test
Confidence in using financial services and products	<0.001	0	0	41,935.50	N/A	Wilcox Test
Use of Devices in Mobile Banking Services						
Used smartphone for financial transactions in past 12 months	<0.001	0	0	21.72	3	Chi-Squared
Adoption of Mobile Banking Services						
Willing to try more financial services and products through mobile phones	0.05	0.18	0.3	23,582.50	N/A	Wilcox Test

Physical and Mental Health (Table 27). YYAs who had experienced labor trafficking also reported several health vulnerabilities, including limits in moderate activities ($p = 0.05$) or climbing several flights of stairs ($p < 0.001$); accomplishing less than they would like due to physical health ($p = 0.05$) or emotional problems ($p < 0.001$); pain interfering with normal work ($p = 0.02$); and often feeling downhearted and blue ($p < 0.001$).

Table 27. Physical and Mental Health Characteristics among YYAs in Sesheke (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Sesheke respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Degrees of Freedom	Test
General state of health	<0.001	0	0	26,156.00	N/A	Wilcox Test
Health limits in moderate activities	0.05	0.3	0.6	35,866.50	N/A	Wilcox Test

Health limits in climbing several flights of stairs or a hill	<0.001	0	0	36,931.00	N/A	Wilcox Test
Accomplished less than you would like due to physical health	0.05	0.3	0.55	8	3	Chi-Squared
Accomplished less than you would like due to emotional problems	<0.001	0.04	0.06	7.99	1	Chi-Squared
Pain interfering with normal work	0.02	0.16	0.24	36,650.50	N/A	Wilcox Test
Have felt downhearted and blue	<0.001	0	0	24,452.50	N/A	Wilcox Test

Social Support (Table 28). YYAs who had experienced labor trafficking also reported more issues with their social support networks, especially with their families, where YYAs with LTE were less likely to agree with all four survey items: having a family that really tries to help ($p<0.001$); getting the emotional help and support they need from their family ($p<0.001$); can talk about their problems with their family ($p = 0.01$); and having a family willing to help them make decisions ($p = 0.01$). YYAs who had experienced labor trafficking also reported several issues with their networks of friends, including having friends who really try to help ($p<0.001$), being able to count on friends when things go wrong ($p<0.001$), and having friends with whom they can share their joys and sorrows ($p<0.001$). Finally, YYAs who had experienced labor trafficking were less likely to report having a special person who is around when in need ($p<0.001$).

Table 28. Social Support Characteristics among YYAs in Sesheke (LTS): Comparing YYAs who experienced labor trafficking with YYAs who did not experience labor trafficking among Sesheke respondents (LTS)

Variable	P-value	BH Adjusted	Bonferroni Adjusted	Test Statistic	Test
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There is a special person who is around when I am in need.	0.01	0.05	0.12	37,567.00	Wilcox Test
My family really tries to help me.	<0.001	0	0	39,821.50	Wilcox Test
I get the emotional help and support I need from my family.	<0.001	0	0	39,946.00	Wilcox Test
I have a special person who is a real source of comfort to me.	0.5	0.5	1	34,932.50	Wilcox Test
My friends really try to help me.	<0.001	0	0	40,523.50	Wilcox Test
I can count on my friends when things go wrong.	<0.001	0	0	41,838.00	Wilcox Test
I can talk about my problems with my family.	0.01	0.05	0.12	37,707.00	Wilcox Test
I have friends with whom I can share my joys and sorrows.	<0.001	0	0	38,560.00	Wilcox Test
My family is willing to help me make decisions.	0.01	0.05	0.12	38,066.00	Wilcox Test

Perceptions of Labor Trafficking Causes and Vulnerabilities (Qualitative)

Respondents described economic and financial factors as the primary drivers of labor trafficking vulnerability. Pervasive poverty and a severe lack of employment opportunities, particularly for young adults and marginalized groups, were emphasized as contributing to labor trafficking vulnerability. Economic vulnerabilities were described as exacerbated by social pressures felt by young people, including obligations to support children, spouses, and elderly parents, which may lead YYAs into accepting risky labor situations. Additional factors noted by respondents as contributing to LT vulnerability included: gendered expectations and bias against women, lack of knowledge about employment rights among young people, and some suggestions that there may be seasonal vulnerabilities, especially related to food shortages.

“No Options” Poverty and Lack of Employment

“Poverty is one of the causes, people here [in Sesheke] cross the border to look for greener pastures and money to feed their families...Lack of employment is also a contributing factor. Youths opt to go to

Namibia to go and look for jobs there because people pay well and at least there are chances of finding a job compared to here...Poor salaries in Sesheke [also contributes to vulnerability] the maximum amount of money they can pay you is K400, which can't even last you a month." - FGD #16, Young Women, 18-30 years-old, Sesheke

Respondents suggested that household/community poverty and lack of employment and educational opportunities were jointly perceived as major drivers of vulnerability to labor trafficking among young people. Respondents described how, without access to employment, educational opportunities, or other opportunities to earn a viable income, and within the context of household poverty, individuals may feel they are left with no choice but to accept exploitative work to sustain their families.

"Poverty makes young people vulnerable to labor trafficking because they try to do whatever jobs they can find to meet their daily needs and help their families that solely depend on them." -YYA Respondent #32, 26-year-old man, Businessman, Chipata

"Mostly what causes trafficking is actually poverty. [For example] someone will come and tell you to dig a foundation of a house, you can't refuse even when you know you are not supposed to do that...and you will do [it just to] get 100 kwacha each." - FGD #13, Respondent #9, 20-year-old man, Unemployed, Livingstone, Living in community since birth

"...because of poverty when young people are making decisions, their focus is on [earning] money and not what risks must outweigh money so you find that as long as there is money mentioned they will say yes." - FGD #6, Adult Men, Respondents between 39-66 years-old, Lusaka

Respondents suggested that the drive to earn income to support their families, within the context of poverty, as well as the lack of job opportunities, increased young people's willingness to accept any job, even if they felt that the job might be exploitative. For example, one YYA respondent described how the lack of opportunity in her community led her to seek a job in Namibia. Then, while there, she felt that she could not leave after finding herself in an exploitative situation because she hoped to find something better if she stayed.

"It is just that there is nothing I could do otherwise there is a lot of suffering. There is no freedom on the job. You can't say anything lest you are threatened with dismissal. At that they don't even give you transport money for your return to Zambia. Also when you think about where you are coming from you opt

to just stay hoping that you will find something.... I was a domestic worker.” - YYA Respondent #72, 35-year-old woman, NEET , Sesheke

Another young person described why he stayed in an exploitative situation working as a bricklayer, even after not being paid the agreed wages for five months.

“Because it is difficult to find something to do. When you find that [job] is the only thing that is there for one to do. We [employees] were having faith that maybe [boss] was saying the truth, that he was going to pay us the 1,000 kwacha. That is why we kept going there.” - YYA Respondent #60, 18-year-old man, NEET, Livingstone

Pressure and Expectations for Young People to Provide

Young people were described as facing immense pressure to provide for their families, especially when they reach adulthood. Many young people reported living with elderly grandparents or parents who were not working and had the responsibility of providing for the household. This pressure, within the context of poverty and limited employment opportunities, was described as contributing to young people’s risk of labor trafficking.

“The main cause of labor trafficking is poverty; if people had good lives, they would never subject themselves to such situations. I live with a grandmother who is old and can barely fend for herself; therefore, I must step in and help, and sometimes I do anything I can to find money despite the conditions...Society expects one to fend for themselves when they turn 18, and due to this expectation young people find themselves in vulnerable situations where they are exposed to exploitation, but they stay because they have no choice, and they are expected to provide.” - YYA Respondent #38, 25-year-old woman, NEET, Chipata

“The most contributing factor [to LT vulnerability] is poverty. For example, if I am the oldest [in the] home and everyone looks up to me to provide...I will be forced to take up anything that comes my way just to feed my family. That alone leaves you with no options...” YYA Respondent #17, 29-year-old woman, Small Business Owner, Lusaka

Several young people interviewed for this study described how the social pressure to “fend for yourself”, combined with a lack of income-generating opportunities, increased vulnerability, especially for young people.

“Traditionally, there is a saying in Chewa which goes like ‘wakula wata’ which simply means you have grown, and you must fend for yourself. This saying right here is the cause of labor trafficking because society expects you to fend for yourself; therefore, young people find themselves in vulnerable situations and are forced to do anything, all in the name of ‘fending for yourself’.” -YYA Respondent #39, 25-year-old man, Businessman, Chipata

Gendered expectations

Many respondents described how both men and women experience vulnerability to LT related to pressure to provide for their families but suggested that there were differences in the ways that men and women may experience this social pressure.

“Some ladies find themselves in [LT] situations, especially when they fall pregnant and there is no one to help them. Also, when one gets out of marriage and needs to make money to support their children, they get into any jobs they can find, no matter how mistreated they may get...For men, by nature, they are providers. Therefore, when a man fails to provide, society laughs at them or calls them names. Consequently, they find themselves enduring mistreatment in certain jobs rather than becoming thieves.”
– YYA Respondent #35, 26-year-old man, Businessman, Chipata

“I think men are more vulnerable because they have a responsibility of taking care of their families, especially if they are married. They have to ensure that they provide for their families. Women are also vulnerable especially if they are divorced. They have to source food for their children to eat of if they are the ones taking care of their parents and pay rentals. Either way, both men and women are at risk.” - YYA Respondent #13, 27-year-old woman, Community Volunteer Counselor, Lusaka

As described in the excerpts above, some respondents implied that LT vulnerability due to social pressure to provide was greater among men who were married/partnered or who had fathered a child, and among women who were single moms or who were responsible for taking care of elderly relatives. Even in acknowledging that women may also face social pressure to provide, many respondents emphasized that the unique pressures men face as the traditional heads of households may increase their vulnerability to LT.

“In the Eastern Province, the culture is that the man is the head of the house, so he is expected to provide for the family. A woman becomes idle at home to the point where if a man fails to provide the family goes to bed on empty stomachs.” - YYA Respondent # 37, 23-year-old man, Businessman, Chipata

“Generally, women do not work as much as men do. They can get married or easily get help, but men have no choice but to work hard to provide.” – YYA Respondent #69, 34-year-old man, Piece Work, Sesheke

“R2:...here is Chipata they say a man must be strong as per tradition, this causes people to suffer even at work just to try and avoid people to say they are lazy

R1:...a man is expected to work more and to be strong all the time.” - FGD #8, Chipata, Respondent #2, 37-year-old man, Driver, Lived in community for 15 years, Respondent #1, 28-year-old man, Businessman, Lived in community for 20 years

Some respondents, as in the excerpt above, suggested that women may be less vulnerable because they are more easily cared for by family members or spouses. However, several respondents (especially women), suggested the opposite in describing how women may be vulnerable to LT because they are often the sole breadwinners for their families, either because they are single parents, live with non-working parents or elderly relatives, or have a non-working spouse. These situations were described as increasing the women’s vulnerability to labor trafficking.

“As women, there are a number of reasons why we might find ourselves in labor trafficking; it is common in our generation that as a woman you may be a single parent, meaning you need to take up the full responsibility of looking after your children, sometimes it happens that you might be married but you are the one with the responsibility of feeding and providing shelter for your family. Therefore, we might decide to endure labor trafficking.” - YYA Respondent #8, 20-year-old woman, NEET, Lusaka

“In my case, I used to stay with my mom until she passed away in June. She left me with my 3 kids. We were left with nothing to lean on to make ends meet. The problems and suffering we go through are what can prompt one to find themselves in situations of labor trafficking.” - YYA Respondent #1, 30-year-old woman, NEET, Lusaka

“There are a lot of reasons [causes for LT], you need to feed children, take care of family, pay bills, it is a lot...As a woman you have to work to be respected because if you are not, not even your husband [will] respect you, but one has to work hard and have their own money [to] provide for their children.” – YYA Respondent #22, 28-year-old woman, Micro Entrepreneur, Lusaka

“Men in homes want to be kept by women, they want the women to work so that she can be giving him money to buy alcohol while she goes out there to go and work. This may lead to the woman to go through

labor trafficking for she is trying to put food on the table.” - FGD #11, Livingstone, Respondent #7, 61-year-old woman, Not working, Lived in community for 35 years,

Bias against women and girls

Some respondents described how perceived bias against women and girls, may increase vulnerability to LT, due to a lack of access to job opportunities open to women, and sexual harassment experienced during job-seeking.

“Girls are more vulnerable because they face greater challenges in finding employment compared to boys. Often, girls are required to make personal sacrifices, such as engaging in illicit activities or being exploited, to secure jobs.” (YYA #15, Lusaka) - YYA Respondent #15, 24-year-old woman, NEET, Lusaka

Some respondents described that “personal sacrifices” women were expected to make to secure jobs included sexual acts. For example, a respondent described experiencing sexual harassment while seeking employment:

“I had a connection that led me to a job interview...I have all the necessary documents and transportation arranged for me. However, when I arrived at the interview location, I was taken by surprise. Instead of proceeding with the interviews, my connection informed me that I would only be offered the job if I agreed to have sexual intercourse with him...I firmly declined their offer, which ultimately resulted in me losing the job opportunity...The pain I felt at that moment still lingers. When my mother reached out to them, they insisted that agreeing to their conditions was a prerequisite for the job...I cried so much, I felt so bad.” - YYA Respondent #20, 30-year-old woman, NEET, Lusaka

When asked about what social or cultural factors may contribute to LT vulnerability, some young female respondents discussed the precarious status of women within households and communities, suggesting that women may feel silenced and therefore experience increased vulnerability to exploitation.

“...Even in marriage you find that just because he is a man, you just be suffering, you should not be speaking, you should not have a voice, even if he is wrong, you just have to look, you can't say anything because you are following that rule.” - YYA Respondent # 59, 31-year-old woman, Businesswoman, Livingstone

“...when it comes to tradition or culture us women have no say in it. So [if] a woman is employed by a man he can even sleep with you and you have no say because a man is the head of the house.” - FGD #14, Young Adult Women, Respondents between 22 – 35 years old, Livingstone

Lack of knowledge about employment rights

Several respondents described how a lack of knowledge about employment rights contributed to vulnerability, especially among young people. Respondents suggested that young people may accept a position without any written contract or without asking questions about the position, which they feel may put them in a vulnerable position. There was a sense that young people may take any job offered, without assessing risks, because of the limited access to employment and the difficult economic situations that they were in.

“...I think people are not sensitized on the rights they have when they go work for a certain company. Because it’s like there is no agreed or written document that can help one when facing such challenges. Most of them do not even know where to go when being abused.” - FGD #14, Young Adult Women, Respondents between 22 – 35 years old, Livingstone

“Lack of knowledge...inability to ask the necessary questions, like where they are going, what they will be doing...we are usually too desperate for jobs because we want to have something going on for ourselves, we try to avoid things that would take us backwards. Those are some of the reasons why we have labor trafficking.” - YYA Respondent # 54, 33-year-old woman, NEET, Livingstone

Some respondents noted that not having documentation about a job may increase vulnerability to exploitation and limit the young person’s access to support if they are found to be in an exploitative situation.

“The mistake that we made was that ...there was no proper paper signed. There was no document that was signed. Even going to the police, there was nothing like going to the police. There was no agreement that was made. You know how fast money is. Let us just work. The job has been found. If only those things were done, it would have been better.” - YYA Respondent # 60, 18-year-old man, NEET, Livingstone

There were also reports that in some communities, there was a hesitancy to talk with others (family, friends, or neighbors) about plans for traveling to find work abroad, and this hesitancy may increase vulnerability because young people are unaware of LT experiences or exploitative experiences that other young people in their community may have experienced.

“In the community we live people are not very open, I might only tell my best friend about my job opportunity. I might not want to whole community to know just in case it doesn’t work out. The community, some friends some family and government might not be aware [of plans to travel for work]...There are few people that open up that their child is going to South Africa to allow for fresh advice. A lot of people...do not announce when a child is going overseas for fear of jealousy. But they come to learn of other people’s experiences later on.” - FGD #2, Lusaka, Respondent #2, 38-year-old man, Unemployed, Lived in community for 20 years

“...people do not even talk about labor trafficking here because they do not know it. When you talk about it, people think you are a gossip. So we let those who are not aware decide on their own.” - YYA Respondent #8, 20-year-old woman, NEET, Lusaka

“R7: The whole thing starts with the family because most families know when these youths move abroad. When that person comes back, families do not really disclose to the public because of the shame that can be brought upon them.” - FGD #12, Livingstone, Respondent #7, 71-year-old man, Self-Employed, Lived in community for 27 years

Mixed views about seasonality as related to LT vulnerability

Respondents were asked if there were specific seasons when young people might be at increased risk of experiencing labor trafficking. Several respondents reported that LT vulnerability was not seasonal but rather was a year-round concern.

“[LT] happens all the time because young people are suffering all the time.” - YYA Respondent #1, 30-year-old woman, NEET, Lusaka

Some respondents suggested that LT vulnerability was linked directly to poverty and economic hardship, so the seasonality of LT vulnerability had more to do with the economic situation and less to do with specific seasons.

“The main cause of labor trafficking is poverty, high unemployment and lack of financial capacity to start a business...There is no specific season when youths become vulnerable, labor trafficking happens all year round...I think we are all vulnerable in the same way because at the end of the day we all have needs that we want to satisfy.” - YYA Respondent #33, 28-year-old woman, NEET, Chipata

“...when I look at the calendar January to December, I don’t see any difference [in risk to LT]...What is there is that when the economy is doing fine, the poverty levels come down, hence reducing trafficking.” - FGD #8, Chipata, Respondent #6, 25-year-old man, Self-Employed, Lived in community since birth

Other respondents perceived that young people may be at increased risk of experiencing LT during specific seasons, such as the rainy season, harvest, and farming. However, these respondents also described how the seasonality of LT vulnerability was linked to economic and food insecurity.

“It is usually during the rainy season when there are food shortages. During this time people are compelled to take on any kind of job to secure food, contributing to the increase in cases of labor trafficking.” - YYA Respondent #37, 23-year-old man, Businessman, Chipata

“Rainy season comes with a lot of challenges like hunger; therefore, people find themselves in compromising situations to fight the hunger crisis.” - YYA Respondent #38, 25-year-old woman, NEET, Chipata

“Here in eastern province, we depend on farming and the way we challenge with it, fertilizer and the farming season in general, whether we like it or not this problem will be before us. We do not have food [it is the] reason why people will move to other places to find their survival especially between December and March. Until the harvest is done that’s when things stabilize.” - FGD #7, Adult Men, Respondents between 38 – 71 years old

“...just before farming because there is a shortage of food during that season. So people would want to find money for them to survive, this puts young people at risk of being trafficked.” - FGD #13, Livingstone, Respondent #1, 37-year-old man, Self-Employed, Lived in community since birth

Section 2: Summary Conclusion

Understanding vulnerabilities is imperative as they help contextualize and understand avenues that may lead to high-risk situations, exploitation, and trafficking. Respondents described a multitude of vulnerabilities and how they may increase exploitation. Economic and financial circumstances, including poverty and lack of employment opportunities, were among the most common reasons. Additionally, social pressures, responsibilities, and family obligations play a role in compounding vulnerabilities. Gendered expectations and biases against women also contribute to exploitation. Another vulnerability identified by respondents was the lack of access to resources,

including knowledge of employment rights, which sometimes makes it difficult for a young person to exit a potentially exploitative situation.

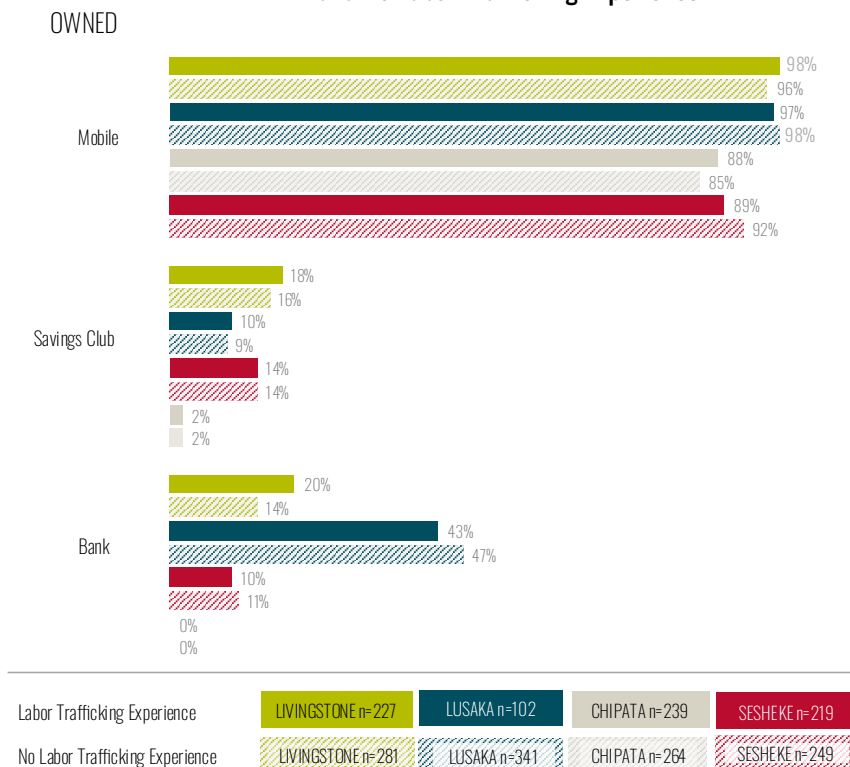
Section 3: Financial Capability and Financial Well-being among YYAs

This section reports on findings related to financial capability and financial well-being among YYAs. Overall, YYAs surveyed reported several barriers to financial well-being, including limited access to financial accounts and services. YYAs who had experienced labor trafficking less commonly reported being able to save money or have access to credit compared to those who did not experience labor trafficking. Qualitative respondents reported that lack of income and unemployment (especially lack of formal employment opportunities) were key barriers to accessing loans and savings. Specifically, respondents reported a perception that without a regular income, they were not eligible to apply for a loan or join savings groups. Additional barriers for YYAs included: high collateral and high interest rates, concerns about consequences of defaulting, an arduous application process, and perceptions of gender differences in access to loan services.

Financial Engagement and Adoption of Mobile Banking (LTS)

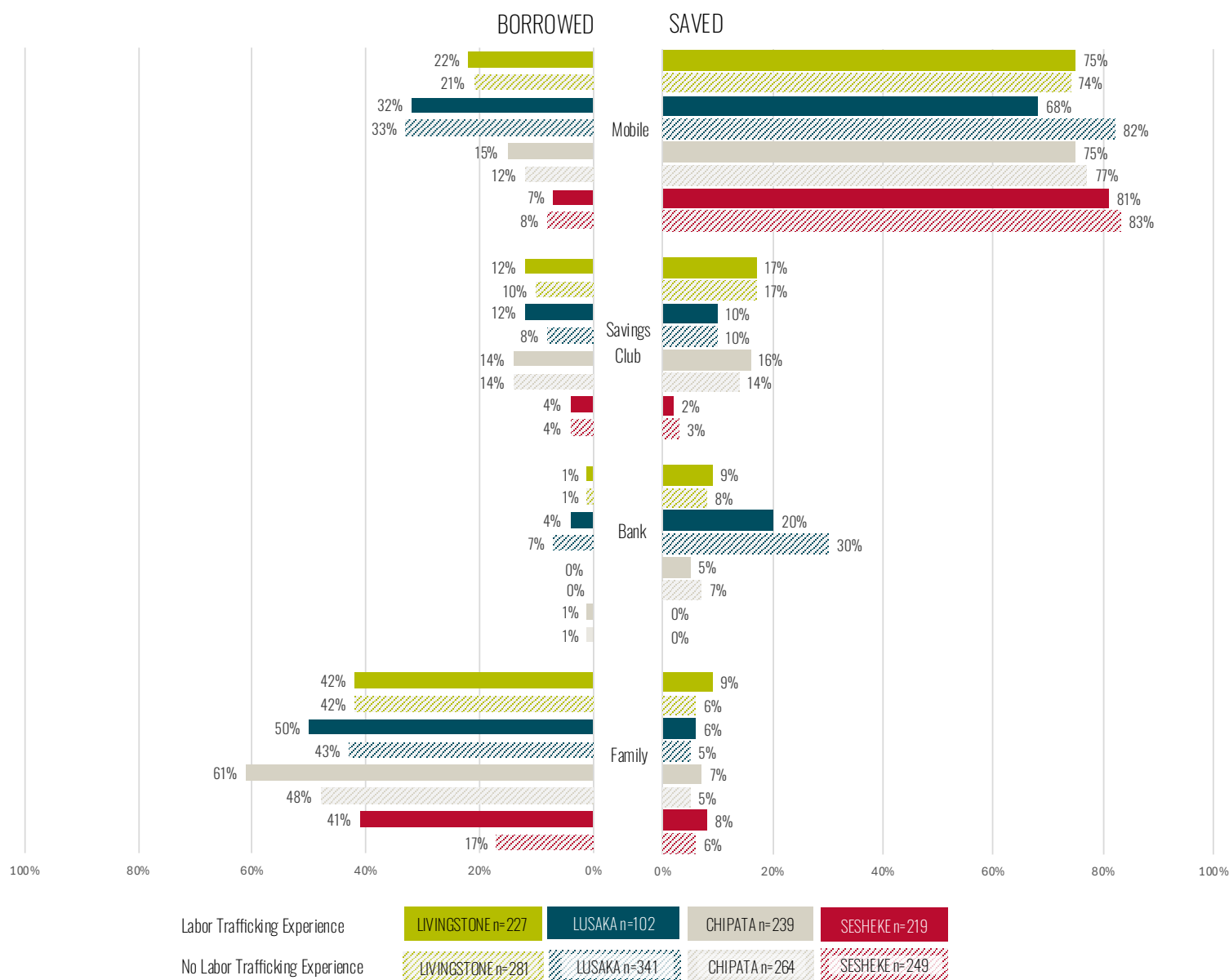
A majority of LTS YYA respondents across all districts reported owning a mobile money account in the past 12 months (Figure 10). Fewer YYAs reported owning accounts with a bank or village savings group; however, YYAs in Lusaka more commonly reported owning accounts with a formal bank, compared with all other districts. No statistically significant differences were observed in owning financial accounts between YYA respondents who had labor trafficking experiences and YYA respondents who had not had labor trafficking experiences.

Figure 10. Owning Financial Accounts by Labor Trafficking Experience and No Labor Trafficking Experience



The majority of YYAs in all districts reported saving money using mobile money accounts, from 75% in Livingstone to 82% in Sesheke (Figure 11). Fewer YYAs overall reported borrowing in the past 12 months, and among those who did, the majority reported borrowing money from family, friends or informal village savings groups rather than through formal financial channels.

**Figure 11. Saving and borrowing Financial Accounts
among LTS respondents by Labor Trafficking Experience and District**



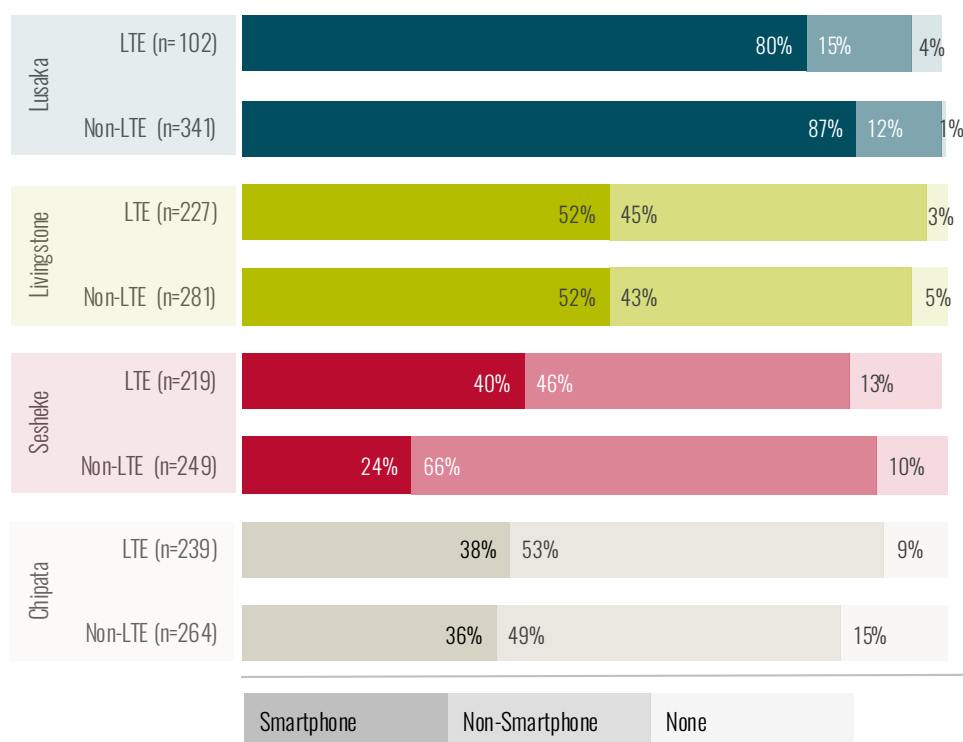
YYAs who had experienced labor trafficking reported borrowing from family/friends and village savings groups and saving with mobile money accounts more often compared to YYAs who did not experience labor trafficking (Figure 11).

Some statistically significant differences were observed in Savings and Borrowing activities between YYAs with LTE and YYAs without LTE. YYAs who had experienced LT in Lusaka were less likely to report saving money with a bank [$\chi^2(2, N = 443) = 7.83, p = 0.02$] or a mobile money account [$\chi^2(2, N = 443) = 11.67, p < 0.001$], compared to YYAs who had not experienced LT (Table 12). YYAs who had experienced LT were more likely to borrow money from family, friends, and relatives compared to YYAs who had not experienced LT in Chipata [$\chi^2(2, N = 503) = 8.61, p < 0.001$] (Table 21) and Sesheke [$\chi^2(2, N = 468) = 39.25, p < 0.001$] (Table 26).

Adoption of Mobile Banking Services (Based on LTS data)

Phones used for mobile banking (e.g., mobile accounts through telecom companies or financial institutions) varied by district, with YYAs in Lusaka being much more likely to use a smartphone compared to YYAs in other districts (Figure 12). Only one statistically significant difference was found between YYAs with LTE and YYAs without LTE in the usage of phones for mobile banking. YYAs who had experienced LT in Lusaka were slightly more likely to report using a smartphone for mobile banking [$\chi^2(5, N = 443) = 11.58, p = 0.04$] compared to YYAs who had not experienced LT (Table 12).

Figure 12. Use of Devices for Mobile Banking among YYA LTS respondents by Labor Trafficking Experience (LTE) /No Labor Trafficking Experience (Non-LTE) and by District



Adoption of mobile money services

YYA LTS respondents reported high levels of trust in mobile money providers (between 74% and 97%), felt that mobile money is crucial to their financial well-being (between 77% and 86%), would recommend using mobile money to others (between 88% and 96%), and are willing to try new mobile money products (between 87% and 95%) (Table 29). Generally, this suggests that young people may feel comfortable with and may also seek mobile money products to meet their needs.

Table 29. Adoption of Mobile Banking Services among YYA LTS respondents by Labor Trafficking Experience /No Labor Trafficking Experience and by District: % agree with statements about mobile money

	Lusaka		Livingstone		Chipata		Sesheke	
	LTE (N=110)	No LTE (N=377)	LTE (N=221)	No LTE (N=273)	LTE (N=220)	No LTE (N=233)	LTE (N=216)	No LTE (N=240)
	% (n)	% (n)	% (n)	% (n)	% (n)	% (n)	% (n)	% (n)
Trust providers	74% (81)	74% (278)	93% (206)	86% (236)	84% (184)	86% (200)	94% (203)	97% (233)
Trust Security	69% (76)	71% (266)	85% (187)	82% (225)	80% (177)	83% (193)	93% (201)	98% (234)
Trust Confidentiality	67% (74)	67% (254)	86% (191)	83% (226)	80% (177)	85% (197)	94% (203)	96% (230)
Willing to Try More	87% (96)	89% (334)	95% (211)	90% (247)	90% (198)	90% (210)	93% (200)	91% (219)
Recommend to Others	90% (99)	88% (333)	98% (217)	91% (249)	91% (201)	95% (221)	96% (208)	93% (224)
Mobile money is Crucial	77% (85)	79% (299)	84% (185)	81% (220)	84% (184)	83% (193)	83% (179)	86% (206)

There was only one statistically significant difference in agreement relating to the adoption of mobile money. YYAs who had experienced LT were more likely to report being willing to try more financial products through mobile phones compared to YYAs who had no LT experience in Livingstone [Wilcox Test = 27,405.00, $p = 0.02$] (Table 16) and Sesheke [Wilcox Test = 23,582.50, $p = 0.05$] (Table 26). YYAs in Livingstone who had experienced LT were also more likely to strongly recommend mobile money to others [Wilcox Test = 26,269.50, $p < 0.001$] (Table 16).

FCAB Financial Resilience

YYA LTS respondents were asked to rate indicators of financial resilience, such as access to credit, ability to save, and self-rated financial knowledge and literacy (Table 30 and Figure 13). Generally, YYAs rated themselves highly in terms of financial knowledge, and the majority felt that they were able to save money; however, they reported a lack of access to credit and financial services. YYAs who had experienced labor trafficking less commonly reported being able to save money or have access to credit compared to YYAs who did not experience labor trafficking (Table 30).

Figure 13. Indicators of Financial Resilience among YYAs with Labor Trafficking Experiences (LTE)

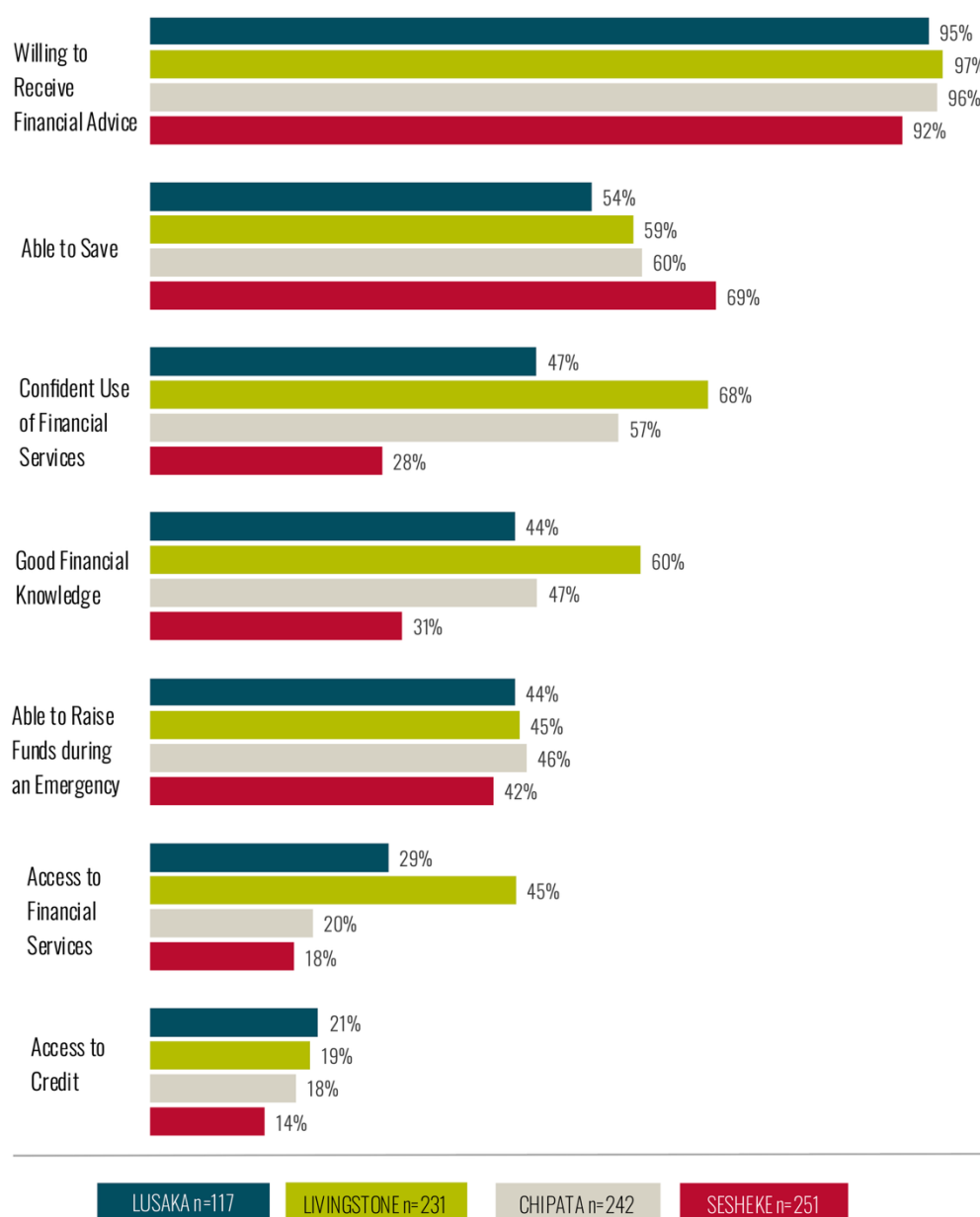


Table 30. Indicators of financial resilience among YYAs with Labor Trafficking Experience (LTE) and YYAs who have No Labor Trafficking Experience (No LTE), and by District, statistically significant differences are highlighted

	Lusaka (N= 499)		Livingstone (N= 518)		Chipata (N= 516)		Sesheke (N= 518)	
	LTE (N=117)	No LTE (N=382)	LTE (N=231)	No LTE (N=287)	LTE (N= 242)	No LTE (N=274)	LTE (N=251)	No LTE (N=267)
	% (n)	% (n)	% (n)	% (n)	% (n)	% (n)	% (n)	% (n)
Able to Save	54% (63)	59% (227)	59% (136)	61% (174)	60% (145)	62% (170)	69% (173)	72% (191)
Able to Raise Emergency Funds	44% (52)	60% (230)	45% (104)	52% (148)	46% (111)	60% (165)	42% (105)	41% (109)
Access to Services	29% (34)	36% (139)	45% (103)	37% (107)	20% (48)	27% (74)	18% (44)	25% (66)
Access to Credit	21% (24)	24% (92)	19% (45)	15% (44)	18% (43)	19% (53)	14% (35)	18% (48)
Good Knowledge	44% (52)	50% (192)	60% (138)	50% (143)	47% (114)	45% (122)	31% (77)	37% (99)
Confident in Use of Services	47% (55)	55% (210)	68% (157)	61% (176)	57% (138)	51% (140)	28% (71)	45% (119)
Willing to Receive Financial Advice	95% (111)	95% (363)	97% (223)	96% (276)	96% (232)	87% (239)	92% (230)	95% (254)

There were several significant differences between YYAs who experienced labor trafficking and YYAs who did not in financial resilience [Table 30, see also Tables 12, 16, 21, and 26 for statistical test results related to vulnerabilities by district]. In Lusaka, Livingstone, and Chipata, YYAs with LTE reported having more difficulty raising funds during an emergencies, compared to YYAs who did not experience labor trafficking. In Sesheke, there was no statistically significant difference between YYAs with LTE and YYAs without LTE in raising emergency funds; however, only ~41% of YYAs overall reported being able to raise funds during an emergency suggesting that young people in the district may face complex challenges.

Lusaka [Table 12]: YYAs who had experience LT reported being less able to raise funds during an emergency [Wilcox Test = 26,356.50, $p < 0.001$], less able to access banking services [Wilcox Test = 24,700.00, $p = 0.05$] and less able to access credit from financial institutions [Wilcox Test = 23,574.50, $p = 0.02$] compared to YYAs who had not experienced LT.

Livingstone [Table 16]: YYAs who experienced LT from Livingstone reported being less able to raise emergency funds [Wilcox Test = 37,401.50, $p = 0.02$] compared with YYAs who had not experienced LT but were more confident in using financial products and services [Wilcox Test = 27,405.00, $p = 0.05$].

Chipata [Table 21]: The ability to raise funds during an emergency was the only Financial Resilience indicator that showed a statistically significant difference between YYAs who had experienced LT [Wilcox Test = 37,810.50, $p < 0.001$] compared with those who did not.

Sesheke [Table 26]: YYAs in Sesheke who had experienced LT were less likely to be able to access financial services [Wilcox Test = 41,296.00, $p < 0.001$], less likely to be able to access credit through a financial institution [Wilcox Test = 40,326.50, $p < 0.001$], less likely to report good knowledge of financial services and products [Wilcox Test = 40,234.50, $p < 0.001$] and less likely to report confidence in using financial services and products [Wilcox Test = 41,935.50, $p < 0.001$].

Qualitative Descriptions of YYAs' Experiences with Financial Services

Overall, very few YYA qualitative respondents described engaging with formal or informal financial services, such as acquiring loans and saving. Most respondents reported that they did not believe that they were eligible to get a loan, because they lacked a stable income and/or sufficient collateral to prove that they could pay back the loan. Among the handful of young people who described getting a loan, they primarily sourced loans through personal connections or village savings groups and used the money to sustain their small businesses, to pay for basic resource needs, or medical care. Only one young person interviewed for this study described getting a loan through a formal financial institution, and a few young people described getting a loan through a microfinance group or a cash app. In addition, although several YYAs reported applying for government-funded loans, such as through constituency development funds (CDF) and other programs, no one reported that they were successful in receiving the funds. Generally, many YYAs appeared to avoid seeking loans due to a lack of stable income and the related concerns about what could happen if they defaulted on the loan. Although no YYAs described defaulting themselves, again, because very few YYAs reported accessing loans even through personal sources, several YYAs described the experiences of close friends and family members who had defaulted and lost property.

This section describes 1) YYAs' experiences with accessing financial services and 2) challenges and barriers to financial service access for YYAs.

Experiences with Personal Loans

YYAs report that although loan services are available in their communities, it is more common for young people to get loans from families and friends ("chilimba") rather than village savings groups or formal financial institutions due to "ineligibility" for certain loans (lack of income/collateral) and concerns with potential for default. YYAs

described that small personal loans were mostly used to secure basic resources (e.g., food), for medical bills, or in times of crisis.

“There are many firms that offer loan services, but due to our ineligibility for certain loans, we often resort to borrowing from friends and family. However, the amounts obtained are not sufficient to initiate and sustain a business. Additionally, a practice known as “chilimba” is common, where individuals save and borrow small amounts of money. Unfortunately, even when borrowed, the funds are typically used for essential needs such as buying food. Accessing loans tailored to support business startups would significantly benefit us.” -YYA Respondent #29, 30-year-old woman, NEET, Chipata

Loans used to access basic resources highlight the difficult financial circumstances that many YYAs face and suggest that often a focus on survival in the present outweighs building for the future.

“...mostly people lack the needs they want to sustain their lives. So, they think of getting loans in the hope of repaying when they get paid...so they end up misusing the money.” -YYA Respondent #2, 22-year-old woman, NEET, Lusaka

“The cause of borrowing is lacking money at a particular time. We borrow from friends who may have. Because we are lacking” - FGD # 8, Respondent # 9, 25-year-old man, Businessman, Chipata, Lived in community since birth

Some young people reported that the loan amounts that could be acquired through personal sources were so small that they would only be useful for sustaining an existing business, with most of the profits going to pay back the loan and provide for basic resources, rather than being used to grow the business.

“Accessing reasonable loans from banks is difficult, especially business loans. It is also scary to get loans from banks because we fear failing to pay them back. The only amounts we manage to borrow from friends and family usually amount to ZMW50. We put the same money into small businesses, and the little profit we make is used to pay back the credit, with the remaining money going towards feeding.”
-YYA Respondent #31, 30-year-old woman, Businesswomen, Chipata

Some respondents described a chain of personal loans, where neighbors borrowed from multiple people to pay back loans to their other neighbors, leading to some potentially stressful situations.

“I once got a credit of K500 from a neighbor to help towards my mother’s medical bills. My uncle was supposed to help pay the credit back. But a couple of days passed without my uncle settling the credit. The lender put me under pressure to return the money as she needed to pay school fees for her child. So, we ended up borrowing from another neighbor to settle the credit first. We settled the second credit later on when my uncle came.” -YYA Respondent #1, 30-year-old woman, NEET, Lusaka

Experiences with Village Savings Groups

A handful of young people described being involved with village savings groups, actively saving and occasionally borrowing (small amounts) to support and sustain their businesses.

“In terms of village banking it is there and it has helped me a lot, although we are not many in our group yet, but it has helped a number of us. For example, it has helped me save money...” - FGD # 1, Respondent # 4, 22-year-old woman, NEET, Lusaka, Lived in community since birth

“Personally, I am part of a village banking group where we obtain loans based on our individual savings. Sometimes, I receive ZMW100 to supplement my fritters business. Accessing loan services from the bank, on the other hand, is not easy due to the conditions that come with the loans. Therefore, we rely on village banking, friends, and family.” -YYA Respondent #32, 37-year-old woman, NEET, Chipata

Respondents described that joining village savings groups enables members to save money and then borrow based on the amount that each individual saves. Typically, respondents shared that they borrowed small amounts from village savings groups to be used to support or maintain their businesses. Loans from village savings groups were described by some young people as being easier to obtain compared to loans from formal financial institutions.

“I feel accessing loans [from formal banks] is not easy for youths...For both, the banks and other lending institutions like [BANK] will ask for pay slips, you have [to have] a business running. But the ones working for us youths in my community is Village bank. I am actually in one where we meet, save and get loans every Saturday it is really going well.

[Probe] So young people are fully involved in this?

[Response] Yes, there is one for elderly people and for us the youths.” -YYA Respondent #14, 27-year-old woman, NEET, Lusaka

“I’m in a village bank group, but you find that money to contribute is hard to come by because it’s different for me [versus] somebody who works in terms of depositing money, sometimes you can contribute and sometimes you can’t.” -YYA Respondent #26, 19-year-old man, Student, Lusaka

Some young people noted that loans through village savings groups were adequate to sustain a business, but they may not be large enough to enable a young person to start a new business or grow an existing business.

“As for where I obtain loans, I am part of a village bank where we save money. We are allowed to borrow based on the amount each member saves. However, the funds we save and borrow are often insufficient to enable me to start a substantial business. For instance, if I save ZMW 50, I am allowed to borrow ZMW 100 and repay ZMW 150. Unfortunately, the borrowed ZMW 100 is not adequate to establish a stable business.” - YYA Respondent #37, 23-year-old man, Businessman, Chipata

Borrowing from Microlending Institutions

A few YYAs described securing small loans from microlending institutions, which these respondents reported were easy to access and could be useful because, as long as loans were paid back on time, the loan amount could be increased over time. However, respondents shared some frustrations with microlending institutions (e.g., not increasing loan amounts even when paid on time, or not having flexibility around repayment in times of challenge), which deterred them from seeking microloans in the future.

“I once secured a loan from a microlending institution. These loans required collateral, and they were dispersed to groups of five borrowers. The loan amounts were initially limited, but they could be increased if you repaid on time. However, in my case, despite constant repayments and no defaults, the institution did not raise my loan limit. Initially, I borrowed a small amount and repaid it over six months, with monthly installments of K123. After the institution declined to increase my loan limit, I choose to discontinue my dealings with them. I would use the funds to purchase supplies for making and selling fritters, including flour, cooking oil, and sugar...”-YYA Respondent #44, 33-year-old woman, NEET, Livingstone

“The first [microloan] we got and finished paying back, the second one I got but then the third one, it was found that I had a challenge, I was pregnant then, you know when you are pregnant the challenges that we get to face pertaining to business. But the loan people don’t understand that. For them, all they want is their money. For them, the only time they can stop demanding for their money is when you die. That’s their rule.” -YYA Respondent #59, 31-year-old woman, Businesswoman, Livingstone

Engaging with Formal Banking Institutions

Only one respondent in this study described accessing a loan through a formal banking institution. They described the process of securing a loan through a bank and how their loan terms allowed them to repay it using a monthly schedule over a year.

“ I have taken a loan before...from [BANK]...they require you to bring a passport photo ZESCO prepaid receipt and other stuff, so you need to pay back with interest...at the bank the interest rate is high. I got a 5000 to pay back in a year. I was paying 500 per month...when you get what's not yours, you need to pay back.” -YYA Respondent #23, 30-year-old woman, NEET, Lusaka

Some young people suggested that there were options available to access loans through formal banking institutions and microloans, but the requirements for formal employment and forming a cooperative to access a loan might be a challenge for young people.

“Accessing loans for young people is easy, provided one has an ID card. There are several different loans offered by various cooperatives such as Finca, Micro loans, ZANACO, and Vision Fund, where they provide different business loans. Mostly, young people form groups to access loans, and when it's time to pay back, each person repays the amount they received...The main challenge with banks is that they often provide loans to individuals who are formally employed so that they can be deducting from their salaries. This is why many people resort to accessing loans from smaller firms.” -YYA Respondent #35, 26-year-old man, Businessman, Chipata

Challenges and Barriers to Saving and Borrowing

Respondents reported that lack of income and unemployment (especially lack of formal employment opportunities) were key barriers to accessing loans and saving because, without a regular income, many respondents, including YYAs, felt that they were not eligible to apply for a loan or join savings groups. Additional barriers included high collateral and interest rates, concerns about the consequences of default, an arduous application process, and perceptions of gender differences in access to loan services. Key informants with knowledge of the financial systems also identified institutional and system level barriers to loan access such as: lack of financial products for loans and savings developed for young people, lack of incentives for formal financial institutions to work with young people (who are seen as a high risk group), and roadblocks to disbursement of loan funds (related to difficulties experienced by government sponsored loan programs (CDF) having to negotiate with private financial institutions to enable disbursement).

Lack of Income

Young people in this study described how a lack of regular income made it difficult for them to save money, join village savings groups, or secure loans from formal and informal sources.

“The problem is even when they join they have no money to contribute, even the minimum K10 contribution is a challenge to them. I see a lot of village banking groups and SILC groups but I don’t see youth in them...it is difficult for our youths who are not in employment.” - FGD # 17, Respondent # 9, 42-year-old man, Farmer, Sesheke, Lived in community for 15 years

Many young people reported that they used whatever money they earned to afford basic necessities, such as food, feeling that they had no extra income to put aside in savings or to put towards securing a loan to start or grow their business.

“Response: In village banking, I’m not [a member] because I am not generating income for me to be making my contributions. You find that the money that we make from the small businesses that we do is only enough for us to buy what we can eat at home. However, we also want to join village banking, but we don’t have what to do. That is the only challenge.”-YYA Respondent #43, 35-year-old woman, Businesswoman, Chipata

“We are not eligible to get loans from the bank because we are not in employment and the little money we find is always hand to mouth” -YYA Respondent #28, 33-year-old woman, NEET, Lusaka

Some respondents shared that they had been members of a savings group at one time but were no longer members because they lacked the income to save money as required for membership.

“...if it is village banking what happens is that they want you to save, they do not just want you to sit without saving anything. Meaning if you are not saving, they recommend that you are better off not included in the group...For me right now what I do is just piecework and I have children so the only money that I found when I do my piece work you find I spend it on my children. Because I have got children that means I cannot remove any money and take it to savings because I do not have that time.” -YYA Respondent #42, 31-year-old woman, NEET, Chipata

Many respondents indicated that it would be irresponsible for young people to access a loan without having an income to pay it back.

"Like I said, I don't like these loans and credit financial schemes because I don't work. I won't be able to pay back. It is wrong for young people to be involved in."-YYA Respondent #50, 37-year-old man, NEET, Livingstone

Collateral and High Interest Rates

Collateral requirements and high interest rates³ were deterrents for many young people in attempting to secure loans. Some respondents also reported that the inflexible payment terms resulted in mental health challenges for some borrowers.

"The issue of getting loans here is a challenge. We had [Microfinance NGO], [NGO], that gives loans, however, they require collateral to access loans. The bank is equally the same. On top of that the interest rates are very high, and the payments terms are not flexible. This has caused people who can't pay to flee or to commit suicide...These institutions are here to make people suffer [this is the] reason why most [young people] would rather not even attempt to get [a loan]." - FGD #7, Respondent #8, 68-year-old man, Farmer, Chipata, Lived in community for 43 years

Young people faced barriers to accessing loans compared to older adults, because they lacked sufficient collateral, such as property deeds:

"It's very difficult because when we talk about these loans the requirements are just too much, but for the old people, well it's very easy. Because them can even present the title deeds for the house or farm and boom, they are given without hesitation" - FGD #8, Respondent #8, 26-year-old man, Businessman, Chipata, Lived in community for 10 years

"Loans are easily accessible, but it is dependent on how much one wants. Although it is quite stressful at times because mostly loan firms need collateral but because we fail to provide collateral, we fail to obtain loan. Loans from friends, family and loans sharks are easily accessible but it is different with banks."-YYA Respondent #39, 25-year-old man, Businessman, Chipata

³ Interest rates for lending through formal institutions has been at 20% or more since 2018. In 2022, the average interest rate for loans through banks was 25%, which was deemed too high in the National Financial Inclusion Strategy review report (Zambia Ministry of Finance and National Planning, 2023).

“I think a lot of young people just have fear to join. We have rules in our village banks. You will find that in most of them if one fails to pay back they are required to give surety so if they think they can’t give anything they fail to join the group” - FGD #15, Sesheke, Adult Women, Respondents between 37-67 years old

Respondents reported that financial institutions prefer to lend to individuals who can provide substantial collateral, such as houses or cars, which may further marginalize YYAs from receiving financial services.

“...mostly we give [loans to] people that have houses or cars to use as their collateral and [young people] do not have these things because they do not work so I have never helped any [young people] access the services offered here.” - FI KII Respondent #1, woman, Credit Officer at Financial Institution, Livingstone

YYAs reported interest rates for loans between 25% and 50%, with some suggesting that it could be as high as 100% interest. Some respondents reported that institutional loans may have better rates compared to village savings groups' rates, but are generally inaccessible.

“If it’s getting as a loan from the money lender in communities, it is possible and then that depends on the collateral. Also, the interest [charged by] these money lenders in community are high. You will find that all you need 10,000, but they will tell you that the interest is 45% and you have to pay within a month. At least if you had to get a loan from the other lending institutions you will find that the period is 6 months, it is flexible; or the interest rates are lower.” - YYA Respondent #49, 24-year-old woman, NEET, Livingstone

“The problem that I find is double interest rate or 100% interest rate. You find you borrow a 500 kwacha; they want you to return 1000 kwacha. So, you find in one month you borrow a 500 kwacha. For you to benefit, it’s very difficult to manage. You find that you are failing to take back the same 1000 that is needed. What they do is if you borrow a 500 kwacha, you have to top up a 500 kwacha. In my own behalf, I feel that is a challenge for me.” - YYA Respondent #43, 35-year-old woman, Businessman, Chipata

Challenges with repayment and fear of default

Repayment challenges and related concerns about defaults were described as barriers to loan access for young people. Some respondents shared that paying back a loan was a struggle, especially when the business did not do as well as expected.

“Sometimes one can get a loan to do a business and even start a business but struggle in paying back, you know how loans are. You end up broke. You struggle to find money to pay back.” - YYA Respondent #1, 30-year-old woman, NEET, Lusaka

“Obtaining a loan from the bank is a tedious process, and repayment can be challenging, particularly when the business fails to generate profit” - YYA Respondent #30, 31-year-old woman, Businessman, Chipata

“I once got a loan to invest in a business with ease. I only struggled to pay it back but my relatives gave me money to pay it back.” - YYA Respondent #68, 34-year-old woman, Fish Trading, Sesheke

“Sometimes the problem is where to get the money to pay back, because when you get a loan to start a business you will find that sometimes the business goes down and eventually you fail to pay. The next thing is they [loan providers] grab all the property that you own.” - FGD #13, Respondent #5, 22-year-old man, Student, Livingstone, Lived in community since birth

Although few young people in our study reported securing a loan, many respondents described witnessing devastating consequences of loan defaults, such as the loss of personal belongings.

“...I think it difficult for me to get a loan because I am afraid. I can get a loan to do a business but what happens if I get a problem that makes me use the money in another way and I fail to pay back. Where will I get the money to pay back. Besides, they don't give an extension on repayment. We see how people suffer in the community. Their clothes are confiscated by the loan officers when they default of payment. They suffer. But they give loans. We see them in the community, [Microloan1], [Microloan2].” - YYA Respondent #73, 32-year-old woman, NEET, Sesheke

“Personally, I have never taken a loan, but I've observed the experiences of others in our community. Many individuals who have taken loans often face challenges, particularly when they struggle to repay them. In unfortunate cases, they end up losing their properties or assets as collateral for the borrowed money.”
- YYA Respondent #45, 36-year-old woman, NEET, Livingstone

Some young people shared that they did not want to access a loan because they were worried about getting arrested for defaults.

“...from my experience, one cannot borrow or get a loan in order to start up a business because they are not sure on how the business will thrive, you may end up being victimized by the creditor. Ideally, borrowed money or a loan must be for boosting an already existing business...I know all those that provide credit or loan facilities, but I have never thought of approaching them for fear of being arrested; if I get a loan from these institutions and use the money for business, in case of failure, I will be arrested.” - YYA Respondent #8, 20-year-old woman, NEET, Lusaka

There were also reports that sometimes loan providers [including microloan and village savings groups] used aggressive tactics and violence to collect payments. For example, one respondent described engaging in violence to secure repayments while he was a member of a village savings group:

“Response: for me, let me be frank with you, it’s like I have high blood pressure or something. I can’t take it where we give someone money and then later, he starts dillydallying in paying back. When we go to his place to get some property for loan recovery, I can end up punching someone because it’s my money. I contributed some money, and you contributed some money. I can’t manage.” - YYA Respondent #50, 37-year-old man, NEET, Livingstone

Others described young people feeling that they must flee due to the potential for violence when unable to repay a loan:

“...these youths who fail to return loans in these groups [village savings and SILC groups] run to neighboring countries, risking their lives.” - FGD #17, Respondent #1, 48-year-old man, Businessman, Sesheke, Lived in community for 12 years

Government-Funded Loan Programs Difficult to Access

Many respondents reported that loans through government-funded programs, such as the Constituency Development Fund (CDF), were available, but did not appear to be widely accessible. Respondents in all districts described forming cooperative groups to apply for government-funded loans, and in some cases even paying application fees, and after much waiting and anticipation, either being denied the loan or hearing nothing back following their application.

“The CDF funds don’t reach us. I have attended several CDF meetings and we were told to make groups, which we did, we applied as a group and we were told to wait. 1st quarter funds were released but nothing

was given to our group. 2nd, 3rd and 4th quarters funds were released still no group was funded...I only know of 3 groups which were given [funds] a long time ago...At least in this government we are even able to attend meetings on CDF and were guided, even though we didn't see the money. In the previous government we just used to hear of CDF [but] we had no knowledge about it." - FGD #16, Sesheke, Young Adult Women, Respondents between 18-31 years old

"...we registered but we haven't heard anything from them...when we apply nothing comes out, organizations have come before [to community] but still nothing." - YYA Respondent #21, 33-year-old woman, NEET, Lusaka

"In our community, we were being told to be in a group of 10 each and we get some papers from the [ward] council...once we sign [the paper], then the money will come in a group of 10...But you find that you have signed but the money is not coming forth...I have not received anything...I feel like the people that give us loans, they destroy us. Others get [loans], others do not get [loans]. But we and our group have not yet gotten any." - YYA Respondent #40, 28-year-old man, NEET, Chipata

"...We actually went, the four of us. These institutions mostly give women loans... They charge us money for applications when we do not even see good results. We are asked to form groups/cooperatives of about six people and each one contributes about a k15, which we do not see results for. We have tried several times until we just stopped. Then concerning village banking, most youths are not involved." - YYA Respondent #55, 20-year-old man, NEET, Livingstone

Some key informants described an institutional gap related to challenges in negotiations between the government and financial institutions selected to administer the loans, which may have impacted access to the loan funds.

"For the loans there was a big gap between the government and the financial providers we had the money for the loans country wide [but] we never distributed any loans and I suspect, and this is my personal opinion, that you know [the] CDF the only [interest] is 5%, now the cheapest bank, if I am not mistaken, is 25% [interest], that would be the cheapest....the government pumped money into these banks in every constituency...I feel there was no agreement between the banks and the government over how to run a loan [how] is the bank going to benefit...the loan component [of funds from government] was kept for a whole year [by the banks] I think because they did not come to some kind of agreement." - FI KII Respondent #4, man, CDF Representative, Sesheke

Some young people also shared that there was a lack of transparency in how loans were selected for funding, and concerns that there may be some bias preventing loans from being given to young people who have no political connections or are affiliated with a political party opposite to the community leaders who run the ward development councils.

“We were told to get a certificate for our club and to give it a name, then open an account for it which required us to have TPIN [taxpayer identification number] numbers...all that was done and we applied. The problem is when applying we were told to take our applications to the WDC [Ward Development Council] to have them signed, then take them to the councilor who then takes them to the council offices. The problem is we don’t know whether he takes them or not. That’s why we said they [WDC] choose the applications to submit. For example, if I am a [political party member] definitely the councilor will brush aside my application and take his fellow [political party] members’ applications. So for us youths who were not into politics or campaigns [we] have no connections...up to now we haven’t received any funding and we have been told to apply again next year meaning we have to start contributing money again.” - FGD #16, Sesheke, Young Adult Women, Respondents between 18-31 years old

Mixed views about gender in relation to financial services accessibility

Respondents had mixed views on whether and how much gender impacted financial services accessibility. Overall, many YYAs and community focus group members reported that women had greater access to financial services, such as loans, compared to men. However, several respondents shared the view that men have greater access or that there was no difference in access between men and women.

Perceptions about women’s access

When asked whether there were gender differences in access to loans, many YYAs reported that they perceived that women may have greater access to financial services. Reasons given for these perceptions included: 1) community village savings groups were led by and perceived as being specifically for women in many communities, 2) women were said to be seen as more “business” minded by some respondents, 3) some respondents believed that men may have more difficulty in gaining income through employment or having a business and 4) there were perceptions that there may be more governmental and NGO programs targeting women for financial inclusion initiatives.

For example, many respondents reported that village savings groups are often viewed as being for women and that men are rarely involved in these groups.

“It all comes down to gender issues, village banking groups are known to be for women not men. Also men don’t really pay attention to it and there is no one to educate them about the importance of village banking.” - YYA Respondent #55, 20-year-old man, NEET, Livingstone

“Women access loans more frequently than men because women belong to saving groups, while men usually do not.” - YYA Respondent #32, 37-year-old woman, NEET, Chipata

Another reason that respondents believed women have more access to financial services than men was because lenders were said to see women as more “business-minded” and more responsible.

“Women get more loans compared to men because women have the spirit of trying out businesses. Therefore, they get loans to start businesses, but with men, it is a different story; men get loans for petty reasons, as petty as buying alcohol and womanizing.” - YYA Respondent #38, 25-year-old woman, NEET, Chipata

Many respondents also reported that young adults and men in general may have less access to joining village savings groups because of the high rates of unemployment and, therefore, lack of income among these populations.

“I believe women have greater access to loans compared to men just like it is even among us men; there are men who are doing well because they are working, others do business while others survive on piece works so it depends on how you survive. When it comes to getting a job, I think it is easier for females, they stand higher chances to be employed than men. Therefore, it means that women are likely to pay back loans compared to males.” - YYA Respondent #6, 23-year-old man, Casual Labor, Lusaka

Additionally, some respondents reported that women were more often targeted for financial inclusion programs, which may inadvertently make men feel excluded.

“The men in our community are usually left out in funding programs, yes they say we should be combining or joining the women in their groups, but that does not happen in our community. Most of the groups that get formed here are to support women or ladies, I have never heard of an organization advocate for men to form a group which is bad because we men also need to be empowered as we are heads of the house

otherwise we may fail to provide for our families in the end our children will indulge in bad vices, even our wives can leave us.” - FGD #17, Respondent #1, 63-year-old man, Farmer, Sesheke, Lived in community for 10 years

Despite the perceived favoritism towards women in financial services, respondents noted that women may experience exploitation or sexual harassment linked to accessing services.

“There is always a challenge when it comes to the female folk because sometimes people take advantage when they see that a female folk is desperate for finances...” - FI KII Respondent #2, man, Branch Manager at Financial Institution, Livingstone

“ There is no difference [in access to financial services between men and women]. We all borrow money to help us in one way or another. However, it is sometimes difficult to pay back this money and some women tend to be raped to find money to repay these loans.” - YYA Respondent #68, 34-year-old woman, Fish Trading, Sesheke

Perceptions about men’s access

Some respondents suggested that men have greater access to loans because they perceived that men are more “hardworking” and are more often employed, compared to women. This group of respondents indicated that women have difficulty finding jobs and, therefore, are seen as less likely to be able to pay back loans.

“ yes, the difference is there. Women can’t manage because they don’t work/ can’t find jobs while men fight it hard till, they get a job. So, men manage to get loans because they put in effort to work.” - YYA Respondent #7, 22-year-old man, NEET, Lusaka

“I feel like young men are favored more than young women because it is believed that they are able to pay back these loans with minimal challenges.” - YYA Respondent #67, 22-year-old woman, Fish Trading, Sesheke

“...there is a huge difference because more men are employed so men get [loans] more frequently than women because we don’t work so it is difficult to pay back.” – YYA 17_Lusaka - YYA Respondent #17, 29-year-old woman, Businesswoman, Lusaka

Perceptions of equal access

Several respondents reported that they did not see any differences in accessing financial services between men and women and that similar challenges were faced regarding having an income and making money management decisions.

"No, I don't believe there are any gender-based differences in accessing loans and financial services." - YYA Respondent #48, 24-year-old man, NEET, Livingstone

"As for me, I feel it's equal; a male might get and put the money to good use and others not put it to good use, same applies to females." - FGD #2, Lusaka, Adult Women, Respondents between 37-41 years old

Regional Variation in access to financial services

There also appears to be a great deal of regional variation in perceptions of loan accessibility for young men and young women. For example, respondents in Sesheke and some in Chipata emphasized that men were not regularly engaged with village savings groups, whereas respondents in Livingstone and Lusaka described how savings groups were open to all and reported that in some communities there were savings groups specifically for young women and some specifically for young men.

"...both men and women can access these loans [from village savings groups], but there are some sections where groups are formed according to gender. However, not everyone is eligible to acquire these loans; one must be engaged in entrepreneurial activities." - YYA Respondent #8, 20-year-old woman, NEET, Lusaka

However, some young people noted that although village savings groups had traditionally been more accessible to older women, there was a sense that this was changing in some communities [such as in Chipata District communities] and that village savings groups were more open to inclusion of younger adults and men.

"Here the people with the higher chance of obtaining loans are women as compared to men. This is because women are the ones that oversee households. And because women are the ones that do budgets and identify where certain things are missing. And because three quarters of women are the ones that sell at the market...[But] both men and women are included in those programs because these days things have changed. Each person needs money...if a person can make money, they must be part of a way of saving money." - YYA Respondent #41, 37-year-old woman, NEET, Chipata

“[Response]: Village banks have just started welcoming us now because back in the day it was impossible to join as a youth, it was only for older people.” - YYA Respondent #11, 28-year-old woman, NEET, Lusaka

Perspectives on Skill Building and Entrepreneurship Opportunities

“Obtaining a skill is a pathway to financial freedom for young people because when one acquires a skill, they can start their own business without relying on finding employment and at some point, create job opportunities for other young people.” - YYA Respondent #38, 25-year-old woman, NEET, Chipata

Skill building was viewed as a “pathway for financial freedom” that could be used to build a better future for oneself and one’s community. YYA respondents emphasized the usefulness of skill building, especially for entrepreneurship, suggesting that “depend[ing] on others for employment” is not ideal, because it increases risk for exploitation, and promoting the idea that “everyone’s dream is to become their own boss”. Several respondents described positive experiences with skills-building programs, especially ones that were linked to entrepreneurship. However, skills-building programs did not appear to be widely available across all districts, and respondents noted several challenges that impacted access to existing programs.

Key access challenges included eligibility requirements (fees for enrollment, educational credentials, and social connections), program distance and associated costs (some respondents had no programs in their communities and had to travel far to enroll), and limited space for participants to enroll in existing programs. In addition, respondents noted that although many young people participated in skills-building programs, there were often no direct links to entrepreneurship and employment opportunities, which some respondents indicated decreased the usefulness of the skills-building programs.

Overall, respondents suggested that skills-building programs are useful and especially effective when directly linked to entrepreneurship or employment opportunities.

Experiences with Skill Building Programs

“From the youth [groups] that we funded under CDF, they managed to procure equipment. And now they are doing carpentry. And they are supplying [desks], under CDF...So these are some of the achievements we have made...I think we sponsored about 189 students. Others went on to train on heavy equipment

machinery. Those like the dozers, graders, rotors...Others agriculture, plumbing, electrical...All those are some of the skills someone can obtain. And in the long run they will be able to work for themselves.”

- FI KII Respondent #5, man, Sesheke Town Council Staff, Sesheke

Some respondents described how impactful skills-building programs can be in supporting young people to start their own businesses and generate income for themselves and their families. Key informants noted that CDF [Constituency Development Funds] were sometimes used to sponsor young people to enroll in skills-building and entrepreneurship programs. YYAs reported on empowerment programs that linked skill building to material support for entrepreneurship (such as providing chickens) as well as support for sustainment of businesses (such as having agreements to support young people with losses that may occur while getting the business running).

“I think this empowerment arrangement could help. For example, I have friends who are in a group of ten members, they were given chickens to rear and sell. But when there is a problem with these chickens, for example loss of one chicken, the sponsors will replace the chicken.” - YYA Respondent #4, 26-year-old woman, Student, Lusaka

Programs that offer both financial literacy training and practical support for setting up businesses are beneficial in empowering YYAs to understand financial products, manage loans, and make informed decisions about their finances.

“...Micro-finance empowerment program, they offer financial literacy training and they help setup businesses and then identify the skills that an individual is particularly interested in and then the support”- FGD #20, Lusaka, National Committee on Human Trafficking, 13 members present

Access Challenges

Several challenges to accessing skills-building programs were noted by respondents: 1) lack of programs/awareness about programs in several communities (particularly in Sesheke District), 2) direct and indirect costs of enrolling in the program (e.g., tuition, accommodations, food), and 3) social connections as a barrier to enrollment (especially for selected bursary-sponsored programs).

Lack of programs available or awareness about programs

Some respondents, especially in Sesheke, noted that there were no skill-building programs in their communities. Although a few respondents also shared that there was a new trade school that was set to open in Sesheke in the spring of 2023, the school was not yet open at the time of the interviews.

“Here in Sesheke [young people] can just learn from people we do not have an established school specifically for skills training.” - YYA Respondent #63, 35-year-old woman, Piece Work, Sesheke

“Even though our school [new trade school in Sesheke] has not yet been opened, the staff is there. They haven’t yet started enrolling for them to start teaching...” - FGD #19, Respondent #1, 43-year-old man, Teacher, Sesheke, Lived in community for 6 years

Several respondents in Lusaka and Livingstone reported that skills-building programs may be available; however, they indicated that there was a lack of awareness about when and where programs were available and how to enroll.

“... a lot of people are not aware of programs happening in the community, only those that know people in high offices know, proper education and sensitization was never done.” - FGD #3, Lusaka, Young Adult Women, Respondents between 18-37 years old

“Gaps are there because most people do not know where to get the [enrollment] forms...sensitization [about programs] was not properly done.” - FGD #14, Livingstone, Young Adult Women, Respondents between 18-35 years old

Costs of enrollment

Many respondents reported that although they were aware of skills-building programs in their area, they were unable to enroll because they lacked the funds to pay the tuition or fees for enrollment.

“There are skills-building opportunities such as welding, carpentry, tailoring, and computer skills training, but personally, I have not been able to enroll due to lack of finances.” - YYA Respondent #31, 30-year-old woman, Businesswoman, Chipata

Several respondents suggested that fully sponsored skills-building programs are easier for young people to participate in because they do not have to pay tuition fees.

“[Youth] get involved [in skill building] when the institutions advertise 100% bursary-eligible...They only have an opportunity to enroll in a course when they are fully sponsored because a lot of youths come from humble homes.” - YYA Respondent #48, 24-year-old man, NEET, Livingstone

“Many [youth] get [skills] through bursaries, they are sent to schools like [TRADE SCHOOL] For example, my wife got her skill through [TRADE SCHOOL]. While others are sponsored by their families.” - YYA Respondent #5, 29-year-old man, Casual Labor, Lusaka

However, respondents noted that even in programs where tuition was paid for through a government or NGO program, there were still financial costs related to participation, which sometimes were a barrier for young people. Respondents noted that programs were often based in other cities or communities, requiring young people to find accommodations, or money for traveling to the program, food costs and other basic needs.

“Here we have [Trade school], now the problem is the government, they allow these people to go study there. Of course they pay for their school fees, especially those on scholarship, now they don't pay for these other costs like accommodation and others, so it becomes difficult for the young ones to study effectively.” - FGD #8, Chipata, Young Adult Men, Respondents between 22-37 years old

Some respondents also noted that application fees may be difficult to finance.

“...the challenge [with skill building programs] is the location where the school are situated...the government only pays tuition fees they don't consider paying other incentives. We are failing to buy food even for home consumption where then we can we find money to pay boarding fee and food [at a skills center]. Application forms are meant to be bought for K100, where can we find such money if government isn't helping us?” - FGD #2, Lusaka, Adult Women, Respondents between 37-41 years old

Social barriers to enrollment

Respondents reported that there may be social barriers to enrollment, such as needing to have “connections” to be selected for a program.

"There are a number of skill building opportunities like catering, tailoring and bricklaying but one needs connections to access these programs offered and for us who are not well connected, we are always left out." - YYA Respondent #33, 28-year-old woman, NEET, Chipata

"...[skills-building programs] are...here...the only problem is that people selected are those who are connected and those in government. If you don't have anyone, you cannot be picked or selected." - FGD #9, Respondent #9, 38-year-old woman, Businesswoman, Chipata, Lived in community for 10 years

It was suggested that sometimes there was a lack of transparency during the selection process for skills-building program enrollment, which then added to concerns that there may be favoritism or bias influencing selection decisions.

"Skills [programs] are there, but yet again, forms will be brought. We will sign [forms] and be told to wait, 'if you qualify you will be called but we do not even know the criteria used to select and they will only [select] 5 maybe.'" - FGD #14, Livingstone, Young Adult Women, Respondents between 18-35 years old

Some respondents also shared that there were a limited number of slots for participation, which could make it difficult for young people to enroll and increase the pressure on local leaders to make selection decisions, knowing that many will be left out.

"About 15 of our youths here in Sesheke have been sponsored to [Trade School 1] and [Trade School 2] under CDF...[youths] applied through the councilor and the ward development committee [WDC]...The councilor is usually given a specific number the institution needs. So if he is given 15 slots then only 15 will be selected..." - FGD #16, Respondent #5, 28-year-old woman, NEET, Sesheke, Lived in community for 11 years

"Centers are there...you can go and do plumbing or catering...I tried and applied but I was not selected...Using CDF, we were trying to apply, however even with them they are muddled by corruption. Just for you to access it, it's impossible...some [of it] corruption or maybe its limited finance by the government, that [they can only] sponsor a [certain] number." - YYA Respondent #49, 24-year-old woman, NEET, Livingstone

Lack of connection between skill building and job or business opportunities

A major challenge that respondents reported was that completion of skills-building programs may not often be directly linked to job opportunities and/or funds for starting a business. This results in a difficult situation because, despite participating in skills-building programs, young people may still be unable to find opportunities to utilize their skills for income generation.

"All these things [skill training] are here and here a lot...But people, even if you go there to you learn. There is nowhere you can go. What is needed is that once you finish getting your training, someone contacts you and tells you to go and work....You can learn and have ideas, but the only problem is for you to move and start the actual work. That is where the challenge is." - YYA Respondent #40, 28-year-old man, NEET, Chipata

"I got the form, I applied. Then I was picked [for a skills-building program]. I did food and nutrition, I even have a certificate at home. The only problem is that there is no employment, but I try by all means to make some scones and get little amount of money out of it." - YYA Respondent #57, 21-year-old woman, Student, Livingstone

"...I did [Skills-building program], the challenge is that when you finish they don't give you anything [to] stand as empowerment. When you go in the field you need to start buying the tools to use, which is a challenge." - FGD #8, Chipata, Young Adult Men, Respondents between 22-37 years old

The gap between participating in skills-building programs and seeing economic benefits from participation was reported as a deterrent for young people to consider enrolling in these kinds of programs in the future because they were seen as being of little value.

"...there is also a need to bring machinery and job creation after skills development because gaining knowledge and skills that is not put to use is as good as nothing, we have children with good results and certificates but their documents are being eaten by cockroaches termites...there are no jobs." - FGD #17, Respondent #8, 63-year-old man, Farmer, Sesheke, Lived in community for 10 years

"...we take part in these programs [skill building]. However, nothing happens...This has caused lot of youths to shun away from programs that come in the name of helping and taking down their [youths'] names. [Youth] do not register in those types of programs because they do not receive any help. People

just go there and learn but do not get any form of help...So most youth shun away from these programs and do not register for them because they do not see any benefit in them.” - YYA Respondent #43, 35-year-old woman, Businesswoman, Chipata

Despite the challenges, some respondents felt that skills-building programs may still be worth the cost for participants, even if they did not often lead to formal employment, because the skills learned could benefit the larger community and may also help a young person earn money through piecework.

“Even if [skills-building center] have not found him work, at least he has known something. When a neighbor says a stove has broken down, he will go there and repair it...Sometimes you find that there are people that are doing wiring, but because of those very papers, he will go for help...Even if [Skill Building Center] have not found him a place to work...at least he gets to scout for himself. Although he did not achieve what he wanted to achieve by finding employment through them.” - YYA Respondent #59, 31-year-old woman, Businesswoman, Livingstone

Section 3: Summary Conclusion

YYAs described their experiences regarding financial capabilities and barriers. They highlighted that personal loans were easier to attain from family compared to formal bank institutions or village savings groups because of several challenges. Lack of eligibility was frequently experienced when accessing personal loans. Some participants did go through a village savings group but reported that it was not enough to help them succeed long-term. A few utilized a microlending institution but also shared frustrations over barriers like interest rates and rigid restrictions. Only one participant received a loan through a formal bank.

Respondents reported many challenges, including a lack of income and employment, which impeded their eligibility to receive and apply for loans. Additionally, many loans required high collateral and interest rates. They were also concerned about defaulting on payments, had difficulty navigating the application process, and faced accessibility issues with government banking programs. There were mixed reviews on the gendered impact on loan accessibility. Other issues included a lack of program awareness, direct and indirect costs of enrollment, the need for social connections to be accepted into a program, and a lack of skill-building for potential job and business opportunities.

Section 4: Labor Trafficking Response Initiatives and Challenges

This section explores labor trafficking response initiatives and challenges at the national level as well as at the community level. There is a discussion about current initiatives and potential gaps in existing legislation or implementation challenges. This section also describes survivors' and community members' perspectives about responses to labor trafficking and engagement with survivors. Several respondents described an experience with reporting an exploitative situation and seeing a response, especially in getting help to access payments that were withheld during exploitation. Respondent's views about barriers that appeared to hinder or slow a response to a trafficking situation are also discussed. Key barriers included social pressures and fears related to reporting, as well as concerns about corruption and non-response from authorities.

National Initiatives

Respondents reported significant national initiatives and awareness-raising activities, especially after the passage of the revised Anti-Human Trafficking Act of 2022. The revised 2022 Act was described as strengthening the framework for responding to human trafficking, such as through the development of the Anti-Human Trafficking Department.

“...we have the national policy on human trafficking, the 2022 policy...the policy looks at the four pillars of human trafficking, prevention, prosecution, protection and partnership. It caters to all the four pillars...seeing that trafficking is very sophisticated...and requires the whole of government, whole of society approach in order to deal with issues of trafficking.” - LT KII Respondent # 21, Lusaka, Director, NGO, Female

The development of the Anti-Human Trafficking Department was described as important to facilitate a coordinated response to human trafficking at the national level. The department was said to have been developed in response to previous challenges with establishing institutional frameworks to address human trafficking.

“With the revision of the National Policy on Human Trafficking it proposed and saw the birth of the anti-human trafficking department...according to [the 5-year implementation plan] the [department] will include personnel from criminal justice...front line business...hospitality business and transportation officers...Previously trafficking was handled by immigration...but with the creation of the new department, we are hopeful that we will have a unit that is focused on trafficking.” - LT KII Respondent # 23, Lusaka, State Advocate, National Prosecutions Authority, Male

Potential Gaps in Anti-Human Trafficking and Related Legislation

Although respondents overwhelmingly indicated that they felt the existing laws and policies were robust and adequate to address human trafficking, a few respondents who described potential gaps in the current legislation. It was suggested that regulations for recruiting agencies could be strengthened so that the government could take a more proactive approach to prevent potential exploitation linked to recruiting agencies.

“...recruiting agencies abusing the space in the Zambian labor market. They would recruit without even involvement of government...And you find that the government only gets involved when there are problems...So that is one area where you see a gap in terms of legislating the employment agencies, the recruiters.” - FGD #20, Human Trafficking Taskforce Member, Respondent #9, Social Protection, Male

Another area that was identified as a gap, specifically for labor trafficking, was the concern that “labor trafficking” itself was not defined, and there may be a lack of provisions for handling trafficking cases.

“Looking at the human trafficking, the immigration act, the employment court...you will find that the terminology labor trafficking is not defined. And you also note that the provisions may imply that labor trafficking should be controlled, but we don’t have specific regulations. We don’t have specific provisions that directly speak to how such cases should be handled.” – FGD #20, Human Trafficking Taskforce Member, Respondent #3, Immigration Office, Female

Some respondents also mentioned that although many existing laws that relate to human trafficking, they could be strengthened through a process of harmonization to allow the laws to support each other.

“...the implementation part is...lacking and probably the harmonization of these policies, because you might find you have the Child Act...Labor Act but they don’t speak to each other. You find that this one will be going in a parallel direction....we have good policies, but they don’t speak to each other.” - LT KII Respondent # 24, Chipata, Labor Inspector, Ministry of Community Labor, Female

Lack of resources hinders the capacity to respond to LT and implement anti-trafficking laws

Several respondents highlighted how the laws are adequate; however, they felt that the current gap is in implementing existing laws. Respondents described resource challenges, including inadequate staffing, transportation, or technology (such as electronic communication) to adequately support implementation of the laws. For example, a respondent described the hindered capacity for labor officers to comply with the policies regarding communicating about cases across borders.

“The labor policies are mostly okay, for example one of the policies states that labor offices in our country need to communicate with labor officers in the destination country but maybe due to a lack of resources we do not do that and even if we did the process would be quite slow....One of the key ministries we work with is foreign affairs and we have to write to them and written documents take a long time. There is a need to revise our policies as well.” – LT KII # 25, Lusaka, Senior Labor Officer, Employment Policy, Ministry of Labor and Social Security

Additionally, respondents noted that collaboration is the key to addressing some of the gaps in resources and implementation. To this end, it was suggested that more resources be devoted to tools to enable collaboration, such as shared database tools and mechanisms for communicating about cases between agencies within Zambia and across borders.

“I think we have the laws, the policies, and the guidelines. We have them in place. What we just need to do is to strengthen the coordination and work on this issue. Otherwise, those guidelines and the policies are already in place. It is just up to us and the implementors to do the work.” – LT KII #2, Chipata, Social Welfare Officer, Ministry of Community Development and Social Services.

Labor Trafficking Intervention and Direct Response

YYA respondents described several experiences of reporting labor trafficking or exploitative labor situations to authorities (police and labor officers) and seeing a response. Situations in which an official response from reporting was described were primarily those in which a young person reported to a labor or police officer that their employer had not paid them or paid them less than what they were owed, and the officer supported the young person in getting the money owed to them from their employer.

“...there was a time when I worked as a concrete breaker at [COMPANY]. The job involved hard labor and although we completed our work, we were never paid. We decided to report the case to the labor office, where we received help.” - YYA Respondent #37, 23-year-old man, Businessman, Chipata

“I have heard of labor offices where one can submit their complaints, and they do help, but the procedure is stressful. In communities, one can report to the chairman, who takes the case to the councilor. Personally, when I was mistreated, I reached out to the labor office, which subsequently summoned the investors. Upon receiving the summons, they got scared and asked if we could resolve the issues on our own.” - YYA Respondent #39, 25-year-old man, Businessman, Chipata

Some respondents described accessing support through community chairmen who linked young people to the labor office to report their cases.

“He [friend of respondent] explained his situation to the chairman to say where I’m working, they don’t pay me and I have bills to pay. Then the chairman told him...you can go to the labor office. They will give you a form of which you need to filling and the process will begin, that’s how he was helped.” - YYA Respondent #57, 21-year-old woman, Student, Livingstone

A few respondents who described responses to cross-border labor trafficking experiences. For example, one young person from Sesheke who experienced exploitation in Namibia described how the police helped her get wages owed:

“I went to the [Namibian] police and explained to them that I needed their help because I have worked for 5 years but [boss hasn’t] paid me for my work...[then I] went with the police to the place that I used to work...my bosses started saying that I came in their country illegally, but the police explained that ‘whether she came illegally or legally she has to be paid her money. Knowing the fact that she worked, you have to give her what is due to her.’” - YYA Respondent #63, 35-year-old woman, Piece work, Sesheke

One key informant described helping a young person from Malawi who was experiencing exploitation in Zambia, which involved not being paid. The labor inspector reported that they intervened to get the employer to compensate the young person and pay for his return trip to Malawi.

“...we had this boy...he was gotten from Malawi to be a houseboy here in Zambia...the employer threw him out with nothing...Because he was 20 years old, so he’s not a child. So we didn’t involve any other authority...we just made the employer pay him his dues and then give him money to go back home, which he did.” – KII DS 04 Chipata, Labor Inspector, Ministry of Labor, Female

Some respondents described personally intervening to help a young person by supporting them in reporting their case to authorities. For example, a community member described intervening on several occasions to support young people who found themselves stuck in an exploitative situation in Namibia.

“[while repairing vehicle] we met a young man ...[he] asked for help...I called the Namibian police and told them that we would only leave this place when the young man is helped and they came through to help...two [other survivors I helped] their situation was bad that they could not continue staying in

Namibia, so I helped them get documents so that they could come back home...When people run to police these cases are brushed off and if they decide to go to the labor office they do not even have transport money or the victims are looked up and down so the problem is we do not have an organization that specifically deals with labor trafficking.” - FGD #17, Respondent #7, Farmer, 57 years old, Sesheke, Lived in community for 40 years

Although the respondent reported that he was able to help the young people gain access to official support, he described having to work to get the authorities to act and suggested that authorities may sometimes dismiss claims of exploitation.

Barriers to Direct Response

Although some young people shared that they were able to report an exploitative situation and receive support, many respondents indicated that there were several barriers to reporting or receiving support. The primary barriers were: 1) lack of awareness about where and how to report labor trafficking experiences, 2) fear of deportation or arrest, 3) social pressure to avoid reporting, 2) frustrations with non-response after reporting, and 4) corruption and collusion between authorities and exploitative bosses.

Lack of Awareness about Reporting

Many respondents shared that they were uncertain where or how to report labor trafficking exploitation. This was especially noted by respondents when exploitation occurred in a different community, a different district, or across country borders.

“...one might be abused and will try to follow up on their money but once their employer says I will pay you or anything, they will do nothing and keep waiting in vain. They do not know where to go.”- FGD #14, Livingstone, Young Adult Women, Respondents between 18-35 years old

“There are some jobs that one would [report], but [you] can’t report anywhere because you are threatened to be killed so you don’t do anything. It becomes worse when you are being kept by the same employer...I never reported the matter anywhere because I did not know a lot of places in Lusaka. I have never heard of organizations that help with young people who find themselves in exploitative situations here in [community].” - YYA Respondent #35, 26-year-old man, Businessman, Chipata

Fear of Deportation or Arrest

Respondents also described how the fear of deportation or arrest resulting from crossing borders without documentation was a deterrent to reporting exploitation. Young people in these situations may feel that there is nowhere they can safely report their experiences of exploitation.

“When I wanted to go to the police to report, the husband said even if you go and report to the police nothing will happen because I am a cop. Just go back to your country. If you insist on this matter, we will report you for illegal entry into the country.” - YYA Respondent #73, 32-year-old woman, NEET, Sesheke

Social Pressure to Avoid Reporting

Respondents described being discouraged from reporting labor exploitation, such as being advised by neighbors and family members to stay silent and keep working, even when the job seemed exploitative.

“...we are not allowed to speak when we see something wrong. We keep quiet about it and just let it pass and dies a natural death. I think that’s the main thing, inability to speak up and collectively not just as an individual, because someone can say something but [then] they [might] not have the back up to support them.” - YYA Respondent #58, 28-year-old woman, Volunteer, Livingstone

Some respondents described how there was social pressure to maintain deference for a boss even while experiencing a potentially exploitative situation simply because “the boss is the boss”, which could also be a deterrent to reporting.

“...a neighbor...told me to just let [boss] be, [because being] persistent in demanding of my dues would have made [boss] do something bad to me. The neighbor said that boss would give me the money when she feels like doing it...I stopped pursuing my dues. I stopped going to her place to demand the money I had worked for.” - YYA Respondent #1, 30-year-old woman, NEET, Lusaka

“They say the boss is the boss. Even if you’re being mistreated at work, you just have to respect them because they’re your bosses and they give you money. You have to respect them because they’re the ones that give you that job. If it wasn’t for them, you wouldn’t be working. So you just have to keep quiet and obey.” - YYA Respondent #57, 21-year-old woman, Student, Livingstone

No Response when Reporting

Several respondents described reporting exploitation to authorities but then feeling that they received no meaningful response and were left without support for redress. Respondents described reporting to labor officers, the police, and community chairpersons.

“I recall a time when we worked as bricklayers, and the man we worked for never paid us. We reported the case to the labor office, but the people we found there never helped us. To date, we have not received the money we worked for. It is, therefore, very difficult for young people who find themselves in exploitative situations to report their cases because there is no help that comes their way.” - YYA Respondent #36, 26-year-old man, Employed, Chipata

“We take these cases [LT] to the police but when we go there the police tell us to bring them the perpetrators. This is a challenge for us to take the people that have done these things there. It’s better if the police can pick [up] the people themselves.” - FGD #18, Respondent #4, 24-year-old man, Casual Labor, Sesheke, Lived in community for 12 years

Corruption and Collusion

Many respondents suggested that corruption and collusion were major barriers to seeing a response after reporting exploitation. For example, bribes were said to be necessary to get support from authorities, and often the bosses were said to have more money and power to gain their support.

“...[at] a company I worked for the conditions were very bad, so we chose to stop [working] and take him to the labor office. He just went there to pay and the case was dismissed just like that.” - FGD #5, Respondent #1, 36-year-old man, Entrepreneur, Lusaka, Lived in community for 7 years

“...sometimes police officers want to be bribed first...depending on who bribes the police officers first between the complainant and the defendant, that’s the one who will win. The police officers will tell you to go to the labor office and when you get there...behind your back the labor officers will call the person and tell them everything you complained about, and further tell them that if [they] wants to have the case dropped, they should pay them. When you finally get back to the labor office they will keep adjourning the case until you give up because you would have spent a lot on transportation and other costs...” - YYA Respondent #54, 33-year-old woman, NEET, Livingstone

Some respondents described facing accusations or threats from their bosses in the presence of police, which deterred them from taking any legal action for redress and left young people without support to exit an exploitative situation. This implies that the police may not intervene because the boss is seen as the one with the power.

“[Boss] came and tried to force himself on me, and there was no one at home. And you know it was a wall fenced house. We struggled and struggled and that is how I ran away and went outside. I screamed to the neighbors that please, can you come help me? This man wants to rape me. So, people came around and took him to the police. [Bosses] threatened me that they have money and I do not have money. Even if I were to go to court today, I will not win. I responded that I don’t even want to go to court. Just give me my money so I can stop this job. [Boss] said, even the money we are not going to give it to you. If you are going to insist, we are going to give you the money, but you will see what we will do to you. And you know how people who have got power are. This is how I just let go of the money and I stopped working. I didn’t even claim the money...It was in fact four months, they were not paying me”- YYA Respondent #59, 31-year-old woman, Businesswoman, Livingstone

One respondent described experiencing violence from the police when reporting harassment and exploitation. The respondent was falsely accused of stealing and the police assaulted her and forced her to return to the family member who had been exploiting her.

“I went to police [to report uncle who sexually harassed respondent] and there I was told to call [uncle] to the station. I called him there but because I was young, I did not understand the language of the police and my uncle took advantage and told the police that he had caught me stealing...and the police without even hearing my side of the story they just pulled me in the prison cell and started beating me...They told him to take me home but take me back to the police if I ever stole again. When I got home, I immediately packed my bags and left the house not knowing where I was going...” - YYA Respondent #65, 31-year-old woman, Piece Work, Sesheke

Biased views of young people and survivors of trafficking are impacting the response

Community members had mixed perceptions of labor trafficking survivors and young people who had returned from working abroad. Some community members were said to view young people who have returned with skepticism or to assume that they were lazy or somehow contributed to their exploitative situation.

“People have difference views, some might hear your story and they will encourage you...while others will mock you and perceive that you are lazy, you were chased from work.” - FGD #4, Respondent #6, 22-year-old man, NEET, Lusaka, Lived in community since birth

Some respondents reported that survivors of labor trafficking returning to their communities may face stigma or be perceived as complicit in their experience of exploitation.

“...in some societies or communities, sorry, [survivors] are stigmatized. Yeah. They are frowned upon. Yeah. As somebody who went to work for mahala (for free), you know, if they are from the village and they came to town, they even give them a name Phiri ana bwela (Mr. Phiri came back with nothing – a common Zambian folklore song). You see? Yeah. And we don't know why that a Phiri came without anything. They didn't find out. They just started laughing at him. Yeah. Yeah. So that's what happens.” - FGD #20, Human Trafficking Taskforce Member, Respondent #9, Social Protection, Male

Many respondents shared that survivors who return need support for their families and mental health support to process their experience and plan their next steps.

“Judging from the way they [LT Survivors] look when they come back, starting from that person's peers to adults, they come back looking more vulnerable than they left to a point where they don't have anywhere to start from. They even find that the friends they left behind are doing better than them. Usually when people come back they take a long [time] to adapt to the environment and integrate. It takes a lot of counseling from the family for the person to snap out of it and start a new life.”- FGD #15, Sesheke, Adult Women, Respondents between 26-67 years old

Lack of resources and services for survivors

Key informants expressed concerns regarding the lack of resources and services available to survivors. Several respondents described the lack of shelters or safe spaces for survivors, the lack of accessibility to psychosocial support, and the lack of specific resources for reintegration and survivor sustainability.

“...I've not seen or heard of safer homes for such where people can receive proper psychosocial counseling as regards to what they go through...usually there's a gap around that as well. So we need also institutions that say...'maybe they were trafficked they came back, they are in a depressed state, how can they be supported?' I don't think there are some initiatives around that. – LT KII Respondent #3, Chipata, Program Area Officer, NGO, Male

Some respondents reported that survivors may be held in police custody within a jail or remand while awaiting the justice process, because there is no other safe place for them to stay.

“...in Livingstone, usually when we have such cases [labor trafficking], they usually take them [labor trafficking survivors] to the police. They are either kept in remand, which is not a good place, already gone through some trauma. Then [survivors] are going to stay in remand like [they’re] a convict or something...Even the immigration itself does not have a shelter.” - LT KII Respondent # 05, Livingstone, Investigations officer, Human Rights Commission, Female

Section 4: Summary Conclusion

Respondents discussed labor trafficking responses and initiatives. Several participants discussed interventions by authorities after reporting. Others sought aid through trusted community members, such as the community chairman. Some received assistance through other people, such as labor inspectors. However, many of the respondents discussed the barriers and challenges of reporting, responses, and initiatives. Some respondents who experienced cross-border trafficking mentioned that there were harmful perceptions when returning home, such as being labelled as lazy, which contributed to their exploitation. Others highlighted common barriers, including a lack of awareness about where and how to report labor trafficking experiences, fear of deportation or arrest, and social pressures. Additionally, some participants emphasized the challenges to getting a response once a report is filed, as well as the fear of corruption and collusion in the reporting process.

RECOMMENDATIONS

Respondents recommended multilevel and cross-sectoral strategies to strengthen labor trafficking prevention and response, such as harmonizing labor laws, enhancing government action through inter-governmental collaboration, and promoting empowerment-focused economic policies that support YYAs in establishing financial well-being. Community engagement, awareness raising, supporting regional and international cooperation, and enabling capacity building for frontline workers were all emphasized. Respondents also highlighted the importance of protective services, community-based initiatives, and the roles of NGOs and the private sector in aligning their efforts to combat labor trafficking effectively. This cross-sectoral approach is supported by Okech et al. (2024), who identified the approach as crucial for reducing child trafficking in Sierra Leone.

Policy Recommendations

Labor Trafficking Prevention and Response

1. Strengthen and harmonize labor laws and anti-trafficking legislation

- Strengthening the implementation of existing labor laws and ensuring their enforcement to protect vulnerable populations from labor trafficking. Respondents recommended adequately resourcing justice stakeholders to implement laws (such as providing transportation) and continuing to train and raise awareness about the laws within communities, but also among justice stakeholders.
- Harmonizing laws and policies with a focus on comprehensive and cohesive legal frameworks that span local, regional, and international levels is essential. Some respondents described that there are many existing laws that could address labor trafficking, but sometimes the laws “don’t speak to each other,” and there is a need to harmonize the policies. Harmonizing laws was also described as important to close gaps that traffickers exploit, such as corruption and compromising the justice process, lack of awareness about anti-trafficking laws, and lack of accountability for labor recruitment agencies engaging in corrupt practices.

2. Strengthen accountability policies for private sector companies

- Ensure Corporate Social Responsibility efforts within the private sector are aligned with national policies to combat labor trafficking.
- Consider increasing oversight and regulation of labor recruitment agencies.

3. Enhance inter-governmental collaboration

- Establish and enhance inter-governmental collaboration and agreements, especially between countries with high trafficking risks, to create consistent policies that deter traffickers.
- Promote regional policies and Memoranda of Understanding (MOUs) that standardize anti-trafficking efforts across borders, making trafficking routes less appealing to traffickers.
- Enhance data sharing across borders and between Zambian ministries and organizations responding to LT, such as through the development of a database.

Fiscal Policies to Reduce Labor Trafficking Risk and Enhance Financial Well-being among YYAs

1. Promote policies that increase YYA engagement in community development projects

- Prioritize YYAs within communities for jobs associated with government-led development projects, such as the building of factories, schools, and community infrastructure
- Support YYAs to navigate the process for bidding to work on government-backed development projects
- Invest in local industries and infrastructure, such as milling plants and production companies, to boost local employment and economic activities for communities and youth and young adults.

2. Increase labor and workplace monitoring to implement labor laws

- Increase inspections and monitoring of workplaces and labor sites to prevent exploitation and trafficking.
- Empower labor inspectors to implement labor laws

3. Enhance fiscal policies that promote youth financial well-being, increase accessibility of financial products for at-risk youth, and support entrepreneurship

- Increase accessibility to government-funded programs (such as the Constituency Development Fund (CDF) and the Citizens Economic Empowerment Commission (CEEC)) and reduce challenges and frustrations encountered by YYAs seeking to benefit from these programs.
- Develop flexible loan programs that cater to the needs of YYAs, who may be at risk of experiencing labor trafficking and often find themselves excluded from traditional financial institutions.

4. Implement economic empowerment policies as a tool for labor trafficking prevention

- Implementing robust economic policies that create job opportunities and strengthen access to skill development for young people can reduce the potential vulnerability to labor trafficking.
- 5. Increasing transparency of application requirements and promoting equitable disbursement of government-backed loans (such as CDF funds) for community members is crucial.**
- Build public trust in government-backed loans by developing policies that promote transparency and equitable fund disbursement.
 - Support policies that enable community members to access information about how to apply for government-backed loans and what to expect in the application process.

Recommendations for Services

Community Engagement and Awareness Raising

- 1. Ensure communities are meaningfully engaged in the establishment of anti-trafficking programs**
 - Involve communities in the development and implementation of anti-trafficking programs to ensure that they meet the actual needs of the population.
 - Programs should be aligned with community needs, focusing on tangible interventions such as safe spaces, economic empowerment, and educational programs.
 - Promote partnerships between the private sector, NGOs, government agencies, and communities to leverage resources and expertise in a united effort to combat labor trafficking.
- 2. Strengthen community engagement and awareness about labor trafficking**
 - Launch widespread sensitization campaigns to educate the public on the signs of labor trafficking, its consequences, and preventive measures.
 - Engage community leaders and traditional authorities in awareness efforts to leverage their influence in curbing labor trafficking.
- 3. Increase awareness about economic empowerment opportunities for YYAs**
 - Promote public awareness about available skills training, financial opportunities, knowledge about forming, joining, participating in community savings and loan groups, and government support programs through consistent sensitization efforts.

4. Develop community-based reporting processes and raise awareness about where to report labor trafficking cases

- Network community leaders with agency officials to establish processes for reporting labor trafficking cases and support for YYAs to report if they are experiencing labor trafficking
- Promote community-based reporting process, such as through sharing information within communities about what labor trafficking looks like and what to do when a community member or someone they know might be experiencing it.

5. Increase local access to training on labor rights and job opportunities, such as through youth-friendly labor office hubs.

- Establish local offices where YYAs can access information on labor rights and related issues and receive training. Labor offices could serve as hubs for resources and support, ensuring that YYAs are well-informed and empowered to take advantage of available opportunities. The convenience of local offices would make it easier for young people to find the help and information they need without traveling far from home.

Survivor-Centered Service Infrastructure and Resources

1. Increase training for front-line workers

- Provide survivor-centered, trauma-informed training for frontline workers, including law enforcement, social workers, and NGOs, to identify, support, and protect survivors effectively.

2. Make shelters accessible and enhance shelter services for survivors

- Establishing more safe spaces and shelters for trafficking survivors across the country, will offer a secure environment for recovery and rehabilitation.

3. Enhance support for survivors, such as through increased resources for reintegration and long-term sustainability

- Strengthen efforts towards reintegration for survivors, such as through support for family reunification, livelihood support, and enhanced access to educational and vocational training opportunities.
- Promoting family support systems and addressing gender-based violence to prevent re-trafficking and ensure a stable environment.

Prevention through Financial Well-being Initiatives and Programs

1. Empower young people by strengthening access to financial literacy education

- Embedding financial literacy programs into primary, secondary, and vocational school curricula can build a foundation for young people to have greater knowledge of finances and empower them to strengthen their financial well-being.
- Link real-time financial literacy training with access to financial products and entrepreneurial programs targeted for young people. Financial literacy training can support young people in safely accessing financial services, navigating the loan process, and managing debt effectively. Programs offering both financial literacy training and practical support for setting up businesses are seen as beneficial. Respondents identified financial literacy training as a crucial step towards empowering YYAs to understand financial products, manage loans, and make informed decisions about their finances.

2. Incentivize business owners and companies to prioritize hiring YYAs

- Encouraging the employment of YYAs in local lodges, supermarkets, and transportation sectors was a key recommendation by participants. They emphasized the need for businesses to prioritize hiring young people to provide practical work experience and financial stability. By focusing on hiring YYAs, businesses can provide jobs and help them gain valuable work experience.

3. Enhance entrepreneurship programs for YYAs

- Strengthen entrepreneurship programs to include business skills training and increased access to equipment for business ventures
- Increase access to youth-friendly business loans that have lower collateral requirements, lower interest rates, and longer repayment windows.
- Revitalize the loan access process for government-backed loans (e.g. CDF) to reduce complex paperwork requirements, waive fees associated with applying and decrease fees associated with applying for business loans.
- Provide financial and training support tailored to individual YYA entrepreneurs in addition to cooperatives, to encourage innovation and self-reliance.

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