

# Addressing the barriers limiting older people's choice to remain economically active in Zambia



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## Key messages

- At the time of this study, there was limited data about older people's participation in Zambia's formal and informal labour markets. The area is under researched partly because of limited interest in the topic and lack of funding for ageing research.
- Despite Zambia being a signatory to the United Nations Political Declaration and Madrid International Plan of Action on Ageing, Zambia has not yet implemented policies to facilitate employment opportunities for older people.
- Older people's participation in the labour market can be enhanced if all the institutional, attitudinal, financial and infrastructure-related barriers that inhibit their choice to participate in the labour market are addressed.
- To facilitate the access of older people to decent work opportunities, the Government of Zambia should incorporate decent work standards in its labour and employment policies.



## Introduction

Older people, like all human beings, have the right to work as a way to earn and sustain a livelihood. The International Covenant on Economic, Social and Cultural Rights (ICESCR) recognises the right to work, which includes the right of everyone to make their living through work they freely choose or accept, and the Covenant also requires that appropriate steps be taken to safeguard this right.<sup>1,2</sup> In line with this agreement, the Government of Zambia has been promoting lifelong learning to improve older people's wellbeing, dignity and voice, and to transform their lives. Notwithstanding these interventions, older people are among the poorest in Zambia.<sup>3,4</sup>

Despite the fact that the population of Zambia is relatively young, with only 2 per cent of the population aged 65 years and older, the situation for older people in Zambia has been extremely challenging, with many facing poverty and lack of access to essential services, including healthcare, microfinance, employment and social support.<sup>5</sup> The recent (2022) Highlights of the Poverty Assessment in Zambia report showed that households headed by people in the age-group of 65 years and older have the highest poverty incidence at 64.8 per cent.<sup>6</sup>

Older people are also exposed to abuse, neglect, and exploitation, particularly if they have disabilities or are living alone, due to weak inheritance and justice systems. While some social protection mechanisms exist, they are largely insufficient and there is still much work to be done to ensure that older people in Zambia can enjoy a decent standard of living and are able to meaningfully participate on an equal basis to other population groups in their communities. As a result, older people are highly dependent on others for their survival.

In order to inform the design of a national strategy, HelpAge International and the Zambian Center for Poverty Reduction and Research (ZCPRR) conducted primary research examining the major barriers that inhibit older people from participating in the formal and informal labour markets. The methodology involved reviewing relevant literature and conducting thirty-three (33) Key Informant Interviews (KIIs) with various stakeholders that included representatives of older men, older women, older people with disabilities, government officials, trade unions, the International Labour Organization (ILO) - Zambia Office, civil society organisations (CSOs) and academia. Based on previous research frameworks from HelpAge International,<sup>7</sup> the barriers were categorised into four main types, i.e. attitudinal, financial, institutional and infrastructure-related.

## Barriers that inhibit older people from participating in the formal and informal labour markets in Zambia

The study established that there are many barriers that prevent older people from adequately participating in the formal and informal labour markets. General barriers were common for all older people, while specific barriers were evident among certain categories of older people. The main barriers that inhibit older people's ability to participate in the labour market exist at both national and local community levels. Table 1 summarises the barriers, disaggregated by gender and disability.



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**Table 1: Selected barriers preventing older people from being economically active in Zambia**

Type of barriers	Barrier-facing groups			Enablers identified in the research
	Barriers faced by older men	Barriers faced by older women	Barriers faced by older people with disabilities	
<b>Attitudinal</b>	Discrimination at work places	Gender-based discrimination, especially with regard to ownership and control over assets	Discrimination by local community leaders	<ol style="list-style-type: none"> <li>1. Criminalise any form of discrimination against older people</li> <li>2. Implement affirmative and positive actions, such as: encouraging the media to portray older people as productive; incentivising the companies who hire older people; producing communication materials that dispel myths and unhelpful stereotypes; and reviewing HR policies (for those formally employed).</li> </ol>
		Belief in witchcraft	Exclusion from local community business activities	
		Gender-based violence and harassment (GBVH)	Discrimination at various institutions	
<b>Infrastructure-related</b>	Lack of/inadequate transport	Lack of/inadequate transport	Inadequate infrastructure for people with disabilities	<ol style="list-style-type: none"> <li>1. Make trading places sensitive to the needs of older men, older women and older people with disabilities</li> <li>2. Reserve some market stores specifically for the use of older men, older women and older people with disabilities</li> <li>3. Create infrastructure accessible to older people with disabilities</li> <li>4. Construct trading places in local communities where older people live</li> <li>5. Construct toilets which are disability-sensitive</li> </ol>
	Inadequate trading places and long distance to trading places	Inadequate trading places and long distance to trading places	Lack of disabled-friendly toilets in trading places	
	Congestion in trading places	Congestion in trading places	Congestion in trading places	



**Table 1: Selected barriers preventing older people from being economically active in Zambia (cont.)**

Type of barriers	Barrier-facing groups			Enablers identified in the research
	Barriers faced by older men	Barriers faced by older women	Barriers faced by older people with disabilities	
<b>Financial</b>	Lack of business start-up capital	Lack of business start-up capital	Lack of business start-up capital	1. Establish an older people's financial empowerment fund
<b>Institutional</b>	Inadequate social protection for older men	Inadequate social protection for older women	Inadequate social protection for older people with disabilities	1. Introduce universal social pension for all older people
	Lack of adequate labour-market orientation and skills training, including digital skills	Lack of adequate training	Lack of adequate training for people with disabilities	2. Skill, retrain and upskill older men, older women and older people with disabilities, especially in the area of digital literacy and digital marketing
	Lack of labour policies on older men in formal and informal labour markets	Lack of labour policies on older women in formal and informal labour markets	Lack of labour policies on older people with disabilities in formal and informal labour markets	3. Promote digital inclusion of older people through both skills development (as above) and ensuring that all older people have access to digital resources and services  4. Introduce a stand-alone national labour framework on older people in formal and informal labour markets



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## General barriers – Inadequate policy and legislative frameworks

The general barriers attributed to the inadequate participation of all older people in formal and informal labour markets are weak national policies and legislation. Older men, older women and older people with disabilities reported that the Government of Zambia is yet to put in place enough policy and legislative measures that focus on supporting the continuous participation of older men, older women and older people with disabilities in the labour market. For instance, during an interview, one female participant summarised the general barriers in these words:

*“There is a lack of access to resources such as finance, education and training due to discrimination. This makes older people very unproductive economically and limited in skills acquisition.”*

*Female, 67 years old*

A similar response was obtained from a male participant:

*“With regard to the recruitment of human resources in formal employment, job adverts usually put age restrictions as part of the eligibility criteria. For instance, it is rare to see job adverts where it is written that only older people should apply for those jobs. Rather, the majority of the adverts emphasise youths and adults as the productive age groups.”*

*Male, 60 years old*

The above statements show that participants attributed the inadequate participation of older people in the labour market to macro-level factors. This is because the barriers exist at the national level in the policy and legal frameworks of Zambia.

## Specific barriers

Analysis of data brought out various specific barriers that constrain the participation of older men, older women and older people with disabilities in the formal and informal labour markets. These barriers can be categorised into seven specific groups: namely, attitudinal barriers, infrastructure-related barriers, financial barriers, institutional barriers, educational barriers, technological barriers, and social protection barriers.

### Attitudinal barriers

Participants attributed the inadequate participation of older people in the labour market to a negative attitude towards older people. They reported that at the national and local community levels, there was a negative attitude among national and local community leaders towards older people. As a result, older people did not receive sufficient public support to participate in the labour market. For instance, during a KII, a female summarised attitudinal barriers in these words:

*“The leaders in the community do not see disabled people as being able to participate in the economic activities of the community and as such they are not involved in many activities. Community members generally do not consider people with disabilities to be of use in most activities.”*

*Male, 57 years old*



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### Infrastructure-related barriers

Infrastructure-related barriers also received criticism from all participants. They bemoaned poor physical infrastructure as one of the key barriers that prevented older men, older women and older people with disabilities from adequately participating in the informal labour market, especially in trading places. According to participants, most of the trading places in their local communities are not appropriate for the needs of older people. Respondents pointed out the following barriers:

*“Older people with disabilities often face physical barriers due to inadequate infrastructure that limits their opportunities. There is a lack of disability-friendly trading places. Our trading places are too congested for people with disabilities to access and work in, and our toilets are usually too dirty to be used by the disabled, so they end up not coming out to do anything in trading places.”*

*Female, 72 years old*

*“There is no infrastructure such as community halls where the older men can operate from. The leaders at the community level are not sensitive to the special needs of the older men in the community.”*

*Male, 76 years old*

### Institutional barriers

From the study it was evident that some barriers exist at institutions that are supposed to support older people’s economic productivity. For example, the study established that most financial lending institutions that were supposed to give financial support to older people had institutional policies that prevented older people without collateral from accessing financial services. That caused some older people to be economically unproductive. One female key informant summarised this barrier as follows:



***“It is well known in Zambia that all financial lending institutions require collateral from potential clients to serve as a guarantee in case one does not manage to pay back the loan. Unfortunately, due to lack of money, most older people in the informal labour market are unable to access credit from lending institutions. As a result, most of them lack the business capital to operate in the informal labour market.”***

*Female, 67 years old*

Participants attributed the inadequate participation of all categories of older people to insufficient information about available job opportunities in the labour market. Participants explained that most older people were not aware of any job opportunities for which they could apply. That was because jobs were advertised through platforms such as social media that most older people were not aware of and/or had no access to. High levels of illiteracy, especially among older women and older people with disabilities, were also seen as hindrances to labour market participation. That was because most jobs in the labour market required some degree of literacy and communication in English, which is Zambia’s official language:

***“Accessing opportunities which exist is not easy as they do not have information about where to get piece works from [where to apply for a job]”.***

*Male, 72 years old*

***“Many older women and older people with disabilities are not educated. The majority are not conversant with several things. Most of these women did not acquire education because traditionally a female was supposed to just stay at home in the kitchen while a male went to school. This explains why many older women are illiterate.”***

*Female, 74 years old*



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Participants also reported that in the current era, taking part in the labour market requires the use of modern technology and skills such as the use of mobile phones, social media and automated bank cards. Unfortunately, due to illiteracy and lack of income, most older people cannot afford modern technology that is used in the labour market, which limits their involvement. One male key informant during KI summarised this problem in these words:

***“Another barrier is that the skills they possess are just as old as they are. They need new skills because things have changed now.”***

*Male, 76 years old*

A female key informant agreed with this idea and explained how modern technology determines whether one can or cannot participate in the labour market:

***“If they don’t know how to use technology, they cannot promote their business online. Older people in the informal sub-sector lack access to education and skills training. They lack a technical support system to address their particular learning/education/employment/empowerment needs.”***

*Female, 45 years old*

### Financial barriers

Analysis of data indicates that most older people were unable to adequately participate in the informal labour market due to financial barriers. In the majority of interviews, participants reported that they had no money to use as capital either to start or to grow a business. During an interview, one key female informant summarised this problem as follows:

*“Limited access to financial resources restricts their ability to start or sustain a business.”*

*Female, 45 years old*

Similar explanations were provided in various individual participant interviews. For instance, with reference to older men, older women and older people with disabilities who have skills, one female participant pointed out financial barriers as follows:

*“Those with skills lack the financial support to do any business.”*

*Female, 60 years old*



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Several other financial barriers affect older people, such as inflation and the increasing cost of living, which affect the cost of the production of materials, protective equipment and other necessities.

In line with the above findings, the following deductions can be made. First, some barriers cut across all categories of older people. This means that despite differences in the characteristics of older people, some barriers to participation in the labour market might be the same. It is also evident that some barriers at the local community level are similar to those at the national level (e.g. attitudinal barriers).



Second, for every barrier, there are enablers that can be used to facilitate each category of older people to participate in the labour market. This can be done by developing multiple interventions which result in a stand-alone national framework on the economic productivity of older people. Because the barriers constraining the economic productivity of older people are found in different sectors and institutions, enablers can be created by coming up with sectoral- and institution-specific policies and legislations on the participation of older people in the labour market.

This calls for the involvement of multiple actors from state institutions to non-state institutions, international development partners and local community structures (that is, macro level, mezzo level to micro level reforms) to address barriers that hinder the participation of older people in the labour market. However, at the core of all the reforms is the macro level (governmental) reforms. This is because when there are significant macro level reforms in terms of upcoming or existing national policies and legislations, reforms and the implementation of rules are likely to follow at the local level.

## Conclusions and recommendations

The study found significant knowledge gaps regarding older people's participation in both formal and informal labour markets. No national studies were discovered that specifically addressed labour policies or laws for older people, nor were there statistics on their employment in various sectors. The National Ageing Policy was noted for its focus on general wellbeing rather than labour market inclusion. Additionally, the study observed a lack of general awareness among the study respondents about the United Nations' Madrid International Plan of Action on Ageing.

Participation of older men, older women and older people with disabilities in the informal and formal labour markets in Zambia is inhibited by several barriers that exist at national, local community and individual levels. They include attitudinal barriers, institutional barriers, financial barriers and infrastructure-related barriers. These barriers range from lack of national labour policies and legislation on the participation of older men, older women and older people with disabilities in the labour market, discriminatory labour and financial accessibility policies, insensitivity of trading places to the needs of older people, illiteracy, lack of or inadequate business capital, poor health, and insufficient social protection.

Most of the barriers that hinder older people from adequate participation in the labour market are attributable to local community and societal beliefs, institutional arrangements and inadequate policy measures that do not address the specific needs and capabilities of older people.

The barriers identified in this study are similar to the barriers identified by other researchers working on ageing in Zambia. For example, studies by Kabelenga established that factors that negatively affected older people resulted from the interplay of various factors at macro, mezzo and micro levels.<sup>8,9</sup> The studies concluded that for the wellbeing of older people to be enhanced, all these inhibiting factors should simultaneously be removed. This can be done by reforming Zambian society at the national, local community and individual levels by introducing appropriate policies and normative re-education so that at all these levels, older people are perceived in a positive manner. When this happens, older people can have positive relationships with various support institutions and individuals and in turn they will be included in the mainstream development of Zambia. This will result in enabling them to access all opportunities and resources for individual, local community and national development.





To enhance the participation of older people in the labour market, the barriers can be addressed as follows:

- **Ministry of Labour and Social Security:** Formulate a stand-alone national policy/framework/legislation on the participation of older men, older women and older people with disabilities in the formal and informal labour markets. The policy and legal framework should contain the following measures:
- **Ministry of Community Development and Social Services:** Introduce a universal social pension for all older people. This will provide them with a reliable and predictable monthly income which they can use for their economic activities. A regular income will also strengthen older people's resilience to shocks and crises.
- **Ministry of Finance:** Establish a national empowerment fund for older people that will provide financial support to those who are poor but able to work. This will enable them to have start-up capital for businesses of their own choice or to expand existing economic activities.
- **Ministry of Agriculture:** Provide older people with agricultural inputs and mechanised tools, as most older people practice subsistence farming, yet their agricultural productivity is constrained by a lack of or inability to access such products.
- **Ministry of Local Government and Rural Development; Civil Society Organizations (CSOs) and International Development Partners:** Establish local trading places for older people. These places should be sensitive to the needs of older people, including women, men and people living with disabilities. It will be important to link any new policies and interventions with urban planning policies (e.g access to water and sanitation, ergonomic designs, places to rest).
- **All employers (public, private, CSOs and UN Agencies):** Create specific jobs, such as conflict resolution in all sectors, pre-marital and marital counselling, mental health talking therapies, gender-based violence (GBV) prevention, psycho-social counselling, inter-political party dialogue, older people's expert representatives in consultative and governmental structures e.g. at presidential, ministerial, provincial and district levels, at the UN, in the African Union, in the Southern African Development Community (SADC), and in the Common Market for Eastern and Southern Africa (COMESA).
- **Government of Zambia, International Development Partners and CSOs:** Support the formation of private organisations and NGOs for older people. These organisations should recruit both older and younger people on a sustainable basis. In these organisations older people will not be discriminated against. To facilitate intergenerational knowledge transfer, older people and younger people should be encouraged to work together. Also encourage collaboration with trade unions, membership-based organisations (MBOs) of workers in the informal economy and cooperatives.

## Endnotes

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**HelpAge International  
is a global network of  
organisations promoting  
the right of all older people  
to lead dignified, healthy  
and secure lives.**

HelpAge International  
PO Box 78840,  
London SE1P 6QR, UK  
Tel +44 (0)20 7278 7778  
[info@helpage.org](mailto:info@helpage.org)

**[www.helpage.org](http://www.helpage.org)**

Registered charity no. 288180

Written by Isaac Kabelenga, Masauso Chirwa, Anita Kibenda, and the Zambian Center for Poverty Reduction and Research (ZCPRR), Sylvia Szabo and Jessica Petitprez (HelpAge International).

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