The Effects Of Unemployment On Houshold Living Conditions: Case Study Of Selected Areas In Lusaka Township
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Abstract

In Zambia the total labour force comprises people aged from 5 – 65 (Affairs, 2021). Unemployment by many has been regarded as somewhat one of the most challenging economic difficulties in a nation. It is important to note that there are numerous methods of measuring unemployment, for this study specifically, official estimates will be gleaned from the central statistics office in coordination with the ministry of labour and social security. According to a report by the World Bank collection of development indicators, if the rate of population of a country is rapidly increasing faster than the existing job opportunities available, this is a situation where the birth rate is greater than the death rate, unemployment is inevitable. Despite Zambia's economy improving over the years, living conditions have hardly improved over recent years. People are still struggling to get consistent well-paying jobs, access to basic survival resources and are living in unsanitary conditions that give rise to chronic diseases. One of the adverse effects of the growing economy is it has widened the inequality gap. Despite the country's growing economy, 60 percent of the population is still struggling to make a living with the unemployment gap widening day by day living many in hopelessness. Revealed very important dynamics about the unemployment effects towards the living condition of the people.

Unemployment has so much effects which includes causing individuals to have poor mental health for a productive livelihood, there is increasing division between those families with children with both parents in the paid work force and those with no parents with paid work. The wives of unemployed men have much higher rates of joblessness than wives of employed men. Female sole parents also have high rates of joblessness further it was indicated to create division according to the place where people live. The people who are not employed were indicated to have low levels of investment which is an important part of a human growth, unemployed individuals tend to portray a stagnant livelihood over a period of time where there is limited or no growth. The study revealed that there is a huge need to create a sustainable livelihood for the people whose growth translates into the better quality of lifestyle and the government is able to increase its tax base.

Keywords: Unemployment; Living Conditions; Disposable income; Investment; savings; consumption

I. INTRODUCTION

A. Background of the study

In Zambia the total labour force comprises people aged from 5 – 65 (Affairs, 2021). Unemployment by many has been regarded as somewhat one of the most challenging economic difficulties in a nation. It is important to note that there are numerous methods of measuring unemployment, for this study specifically, official estimates will be gleaned from the central statistics office in coordination with the ministry of labour and social security. The aid of successful surveys from 2005, 2008, 2012, 2014, 2019 and 2020 will be used to obtain official information. Official estimates show that between 2008 and 2014, there were high fluctuating trends in both urban and rural divisions. At national level, it was recorded that 7.9% of the economically active people aged 15 years and over, bringing the total number to 5,003,871 were unemployed. Further stated was that approximately 8% of the male population and 7.7% of the female population who were economically active were unemployed during the survey. As for the rural division, 3.5% of the economically active were unemployed while 18% of the economically active in the urban division were unemployed (Labour Force Survey Report, 2008). The overall unemployment rate in 2014 was at 7.4% consisting of 469,851 people who didn't not have a job. Urban division during this period had a higher unemployment rate standing at 11.5% while the rural division stood at 4.2%. Males had a higher rate which was at 8.4% in comparison to females who stood at 6.5% (Labour Force Survey Report, 2014). In 2019, the total number of unemployed persons was estimated at 428,383 persons. Of the total unemployed persons, 40.4% were in the rural division and 59.6% in the urban division. At national level, the percentage of males was 58.1% while that of females was 41.9%. In the rural division, 66.9% were males while 33.1% were females. In the Urban division, 52.1% were males while 47.9% were females. In this year, the unemployment rate was at 12.5%, where it was highest in the rural division with 13.7% and 11.8% in the urban division (Labour Force Survey Report, 2019). Compared to 2019, There was an increase in unemployment. The total number of unemployed persons was estimated at 477,147 persons. Of the total unemployed persons, 33.6% were in the rural division and 66.4% in the urban division. At national level, half being 51.1% of the unemployed being males while that of females was 48.9%. In the rural division, 57.5% were males while 42.5% were females. The unemployment rate was estimated at 13.8%. It was higher in the rural division at 13.6% than in the urban division where it was 13.8% (Labour Force Survey Report, 2020).

B. Statement of the problem

Despite Zambia's economy improving over the years, living conditions have hardly improved over recent years. People are still struggling to get consistent well-paying jobs, access to basic survival resources and are living in unsanitary conditions that give rise to chronic diseases. One of the adverse effects of the growing economy is it has widened the inequality gap. Despite the country's growing economy, 60 percent of the population is still struggling to make a living with the unemployment gap widening day by day living many in hopelessness. It is against this backdrop that the researcher seeks to examine the effects of unemployment on household living conditions.

C. Study Objectives

General Objective

The main objective of the study was to Examine the effects of unemployment on household living conditions in selected areas of Lusaka.

Specific Objectives

i. To find out the most occurring types of unemployment among the household members in Lusaka.

ii. To analyse the dynamics of disposable income of the unemployed individuals and household poverty indices.

iii. To assess the household investment characteristics during the period of unemployment.

D. *Research Questions*

i. What type of unemployment is common among the households in Lusaka?

ii. What are the characteristics of the disposable income of the unemployed and employed individuals?

iii. How are the investment traits during the period of unemployment?

E. *Theoretical Framework*

The views of most economists always go with their thinking at that time. The two major school of economic thought were the "classical and Keynesian" The two have different ideas on the effect of unemployment. The classical were the school of thought that emphasized the role of money in explaining short term changes in national income. Traditionally, this theory has been that unemployment has been looked upon in terms of aggregate. Their view was that involuntary unemployment was a short-term phenomenon resulting from a discrepancy between the price level and the wage level. Unemployment was the result of too high real wages. At times the wage level in the classical view would be reduced and there would be no unemployment except for frictional search unemployment caused by time delay between quitting one job and starting another. These school of thought argues that the problem of urban unemployment is traceable to the fault of workers and the various trade union power. They believed strongly in the theory of demand and supply. Therefore, it insists that urban unemployment is caused by low supply of labour

of more than the capacity of the economy. Consequently, the school argued that the demand for too high wages of worker without a corresponding increase in productivity renders product costly thereby discouraging competitiveness among local industries and foreign industries. The implication of this trend is the reduction of sales, which further leads to mass retrenchment of workers resulting to unemployment. The ideas of the British economist, John Maynard Keynes in 1930s revolutionized thinking in several areas of macroeconomics including unemployment, money supply, and inflation which is seen in his publication of 1936 as the general theory of unemployment interest and money. Cyclical or Keynesian unemployment also known as demand deficient unemployment occurs when there is no aggregate demand in the economy. It gets its name because it varies with the business cycle, though can also be persistent as during the great depression of the 1930s.

Cyclical unemployment rises during economic down turns and falls when the economy improves. Keynes argues that this type of unemployment exists due to inadequate effective The Keynesian framework, as examined by Thirlwall (1979), Grill and Zanalda (1995) and Hussian and Nadol (1997), postulate that increase in employment, capital stock and technological change are largely endogenous. Thus, the growth of employment is demand determined and that the fundamental determinants of long-term growth of output also influence the growth of employment. In the Keynesian theory, employment depends upon effective demand which results in increased output, output creates income and income provides employment. He regards employment as a function of income. Effective demand is determined by aggregate supply and demand functions. The aggregate supply function

depends on physical or technical conditions which do not change in the short run; thus, it remains stable. Keynes concentrated on aggregate demand function to fight depression and unemployment.

Thus, employment depends on aggregate demands which in turn is determined by consumption demand and investment demand. According to Keynes, employment can be increased by increasing consumption and or investment. Consumption depends on income C(y) and when income rises, savings rises. Consumption can be increased by raising the propensity to consume to increase income and employment but the psychology of the people (taste, habit etc.) which are also constant in the short run. Therefore, the propensity to consume is stable. Employment thus depends on investment.

F. *Significance of the Study*

This study seeks to provoke all necessary actors deliberately involved in the process structural policy formulation and implementation allowing them to put in place the necessary structures and appropriate finances that will pave way for favourable employment options. The beneficiaries of this research will consist of students at tertiary level, researchers and government authorities thus contributing to the body of knowledge.

II. LITERATURE REVIEW

A. *The most occurring types of unemployment.*

Unemployment in Zambia is one of the most critical problems the country is facing now. The years of corruption, credit crunch and mismanagement have hindered the economic growth of the country. Zambia is endowed with diverse and infinite resources both human and material. However, years of negligence and poor government policies have led to the underutilization of these resources. According to Management & Unemployment (2006) classical economists argued that unemployment exists when unions maintain wages above their equilibrium level. When this happens, we have a situation of involuntary unemployment. Cyclical unemployment differs from structural and frictional unemployment (Lindbeek et al., 1999). It is an unemployment that results from lack of aggregate demand in a down swing in the business cycle (Bannock et al., 1998). Professor A.C. Pigou (1934) in his theory of unemployment makes the volume of employment to depend on the real rates of wages and the real demand function for labor. These two fundamental factors interplay in the market to determine equilibrium employment, assuming there is no involuntary unemployment. As noted by Keynes (1936), changes in the rate of investment can shift the volume of employment, thus a change in unemployment. Involuntary unemployment is possible, as evidenced during the great depression. Against the popular view of the orthodoxy (classical economics), Keynes showed that it is possible for economies to go into a depression where the various factors of production were not used to achieve optimum economic configurations. Unemployment, according to the OECD (Organisation for Economic Co-operation and Development), is people above a specified age (usually 16) not being in paid employment or self-employment but currently available for work during the reference period.

B. *The dynamics of disposable income of the unemployed individuals and household poverty indices.*

According to Rizwanul (2004), If one were to cite one problem, which poses a challenge for world leaders, development practitioners (at the global as well as national levels), and policy makers alike, it is the stubborn persistence of poverty in many parts of the world. It is only in countries of East and South East Asia (ESEA) that real success in poverty reduction has been achieved, although that achievement also looked rather fragile during the economic crisis of the late 1990s. Progress in poverty reduction outside that region has been rather disappointing. This has been especially so in the low-income countries of sub-Saharan Africa and South Asia. While two-thirds of the world's poor live in Asia, South Asia is home for most of them. Although some projections (e.g., those by the World Bank, 2003) indicate that the Millennium Development Goal of reducing poverty by half by 2015 (from the benchmark level of 1990) would be attained at the global level, doubts remain about certain regions (e.g., sub-Saharan Africa) and certain countries. In sub-Saharan Africa, for example, the percentage of people living on less than US$1 per day increased from 47.4 per cent in 1990 to 49.0 per cent in 1999, and is projected to decline only to 46 per cent by 2015. And if China is excluded, the percentage of people below poverty for the rest of the world is projected to decline from 28.5 per cent in 1990 to 15.7 per cent by 2015 – thus remaining over half of the 1990 level (World Bank, 2003).

C. *The household investment characteristics during the period of unemployment.*

To evaluate the consumption response to unemployment, they estimated a series of reduced form regressions. There is a reasonably large body of research that studies the links between unemployment and consumption. To our knowledge, we are the first to provide Australian estimates of the consumption response to unemployment at the household level. Some care should be taken in interpreting our results – the nature of using survey data means that we are only able to make inferences about the consumption response of the pool of the unemployed at a single point in time in any given survey year. A worker is more likely to appear to be unemployed in a cross-sectional survey the longer they are actually unemployed. This means that the results may not be informative about a typical unemployment spell because longer spells are over-represented. This could lead to biased estimates if the consumption response to unemployment varies with the duration of unemployment. We discuss this potential bias in more detail in

This method estimates the effect of unemployment in year t on spending in other years. We do not control for unemployment status in years t – k where $k \neq 0$. That is, the estimates allow current unemployment to affect future consumption through a correlation with future unemployment. This feature, alongside the household fixed effects, helps to capture the causal effects of unemployment. We find that for unemployed workers in our sample, total annual expenditure falls by 9 per cent in the year that the household head is unemployed Our estimated effect of unemployment is very similar to estimates for the United States and Sweden of 10 per cent and 13 per cent, respectively (Christelis et al 2015; Landais and Spinnewijn 2019).According to (Gruber 1997; Chetty and Szeidl 2007; Hendren 2017), At unemployment, households spend on average 7 per cent less on groceries than similar employed households (Figure 10). The effect on eating out is much greater, with spending falling by 43 per cent (Figure 11). These estimates are in line with previous research that reports average declines in food spending of between 6 and 10 per cent in response to unemployment After controlling for household wages, the fall in grocery expenditure is smaller, but still statistically significant at 2.5 per cent. Similarly, a fall in expenditure on meals eaten outside the home

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persists after controlling for household wages, but remains large at around 30 per cent. This may be because households substitute away from eating out and cook more at home as the opportunity cost of doing so falls (Aguiar and Hurst 2005).

An interventionist approach involves direct government action to match jobs to the unemployed. Two examples are providing grants to firms to set up in areas of high unemployment (regional policy), and government-funded training schemes.

Finally, but not the least, demand deficiency unemployment can mainly be cured by both expansionary monetary and fiscal policies. This means that, either an increase or decrease in government expenditure and taxes respectively. This means that when expansionary fiscal policy is adopted, aggregate demand is expected to increase. Which results on firms to need extra human capital to contain the increased pressure on their output.

Social participation. On the one hand, when individuals become unemployed they typically lose their daily social contacts; for example, to colleagues or customers. In addition, the literature documents a negative relationship between unemployment and social participation. Social participation might comprise formal participation such as activity in an association and informal participation like interaction with friends and relatives (Dieckhoff and Gash, 2015). It has been found that the unemployed engage in social activities less frequently (see e.g. Kunze and Suppa, 2017), and have less social support from close relations and authority figures compared to employed individuals (see e.g. Jackson, 1999). Moreover, the psychological distress that goes along with being unemployed is compounded by the negative social attitudes towards unemployment; which risks further alienating the unemployed from mainstream society (Gallie et al., 2003). As a consequence, the loss of social contacts can lead to lower life satisfaction. Dolan et al. (2008) provide a detailed literature review on the

determinants of subjective well-being, and find evidence that social contacts are an important factor positively influencing subjective well-being.

III. RESEARCH METHODOLOGY

A. *Research Design*

This research design used a survey design to assess the effects of unemployment on household living conditions in Zambia. The design was chosen as it displays its appropriateness for collection of opinions from a cross section of respondents. The researcher interacted with the subjects through the administration of questionnaires, to collect data. In addition to conducting surveys, the researcher went on to conduct desk research through qualitative techniques and methods of data collection that enabled the triangulation of findings, thus providing more reliable data for better understanding of the effects of unemployment on household living conditions in Zambia.

B. *Target Population*

The intended population were residents of Kabwata and Libabla South, all under Kabwata Constituency. The respondent comprised randomly selected households which consisted of individuals who were unemployed or living in a household were the bread winners were unemployed.

C. *Sample Size*

For this study, a sample of (thirty) 30 was selected. The questionnaires were distributed to randomly selected 30 households.

D. *Sampling Procedure*

The sapling technique that was used in this study was systematic random sampling. This sampling technique was used because it is simple and avoids the researcher being bias.

E. *Data Collection*

Data Collection was collected from both primary and secondary Sources.

F. *Research Instrument*

Data was collected from randomly selected households. The instruments that were used by the researcher were a questionnaire. The researcher therefore developed and used a questionnaire to survey the views of the respondents. The use of questionnaire enabled many respondents to be surveyed within a shorter period of time. Again, the questionnaire is preferred to other instruments because it is judged the fastest mode of collecting data from the sample. The questionnaire is also believed to guarantee confidentiality and anonymity of respondents since it is generally self-reporting. Thereby, it allowed more honest responses as it is also less expensive compared to the other data collection techniques. Although the questionnaire as an instrument has some inherent problems. For instance, some of the items could be misinterpreted due to poor wording or differential meaning of terms, which might not provide the responses expected by the researcher.

IV. RESEARCH FINDINGS

After the text edit has been completed, the paper is ready for the template. Duplicate the template file by using the Save As command, and use the naming convention prescribed by your conference for the name of your paper. In this newly created file, highlight all of the contents and import your prepared text file. You are now ready to style your paper; use the scroll down window on the left of the MS Word Formatting toolbar.

A. DEMOGRAPHIC CHARECTERISTICS

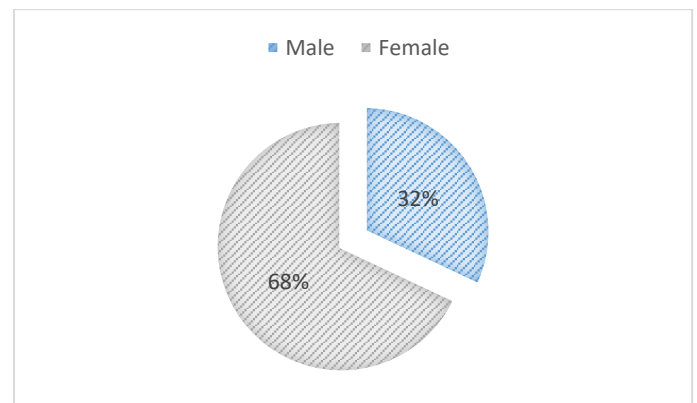### 1) *4.1.1 Percentage distribution of respondents Sex*

Chart 4.1.1 above shows the sex of the respondents. The results indicate that 68% of the respondents were females while 32% were males. Despite the number of male respondents being lower than that of females, the study further indicate that the study carried a gender balanced approach towards making the valid conclusions to the study

2) *4.1.2 Percentage distribution of respondents Marital Status*
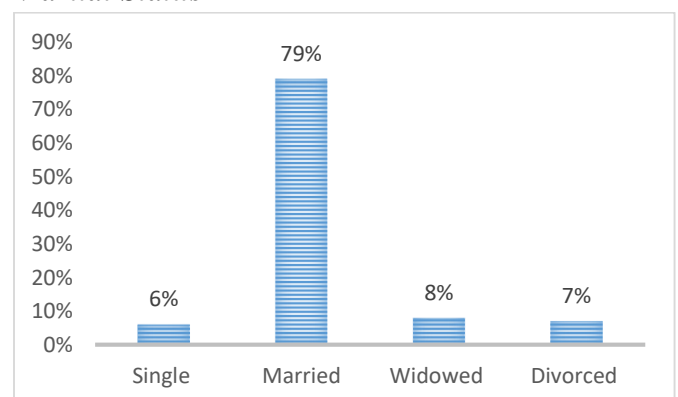
Figure 4.1.2 shows the marital status of the respondents. The results show that majority of the respondents were rated at the 79% were married, the single was rated at 6%, the widow at 8% and the divorced. This shows that the study was conducted among the respondents who had responsibilities thus being fit to be the study subjects for a well-balanced and validated data.

3) **4.1.3 Percentage distribution of respondents Level of Education attained**

Figure 4.1.3 indicates the educational attainment of the respondents. The results show that 15% of the respondents were failing under primary level, 17% indicated that they only attained tertiary level which was the least, and the majority of the respondents indicated that they only attained up to secondary education and were rated at 68%. This indicated that the majority of the respondents only attained the secondary education. The secondary entails that the majority of the respondents have at least acquired a better level of education.

4.2 The most occurring types of unemployment in Lusaka.

4) **Figure 4.2.1 Percentage distribution of respondents Profession**

Figure 4.2.1 shows the profession of the respondents. The results show that the 12$ of the respondents were nurses, the 11% showed that they were builders, the 6% indicated that they were engineers, the 8% showed that they were accountants, the majority of the respondents were marketers who were rated at

38% while 16% showed that they were teachers and the 9% belonged into other areas of operations.

The figure shows that the study involved various stakeholders in various fields of profession this showing that the study results can be validated.

5) **Figure 4.2.2 Percentage distribution of respondents' employment status**
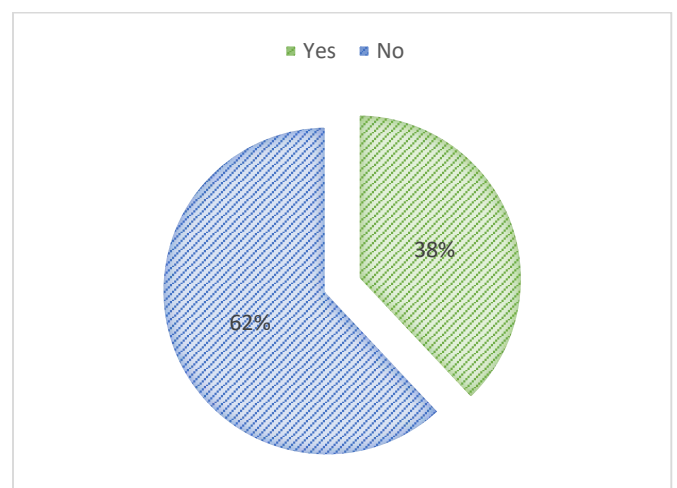

Figure 4.2.2 shows the employment status of the respondents. The results show that the respondents who were rated at 38% were in employment rated at 38%, the 62% of the respondents showed that they were not employed at the time of the investigation. This further showed that the study revealed that the majority of the respondents were not in employment.

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6) *Figure 4.2.3 Percentage distribution of respondents' role holding in the household*
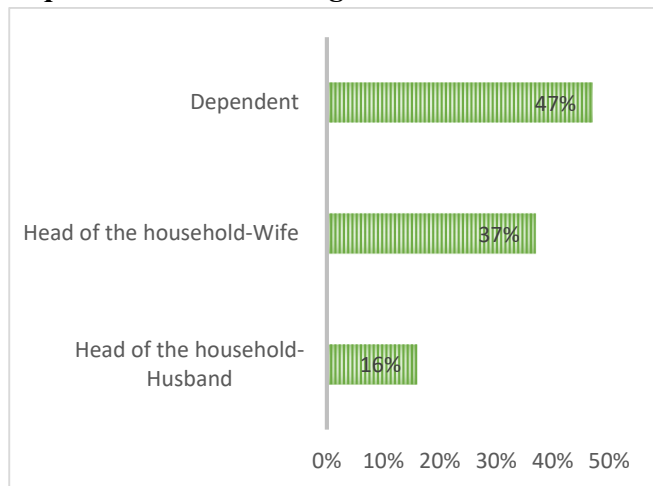

Figure 4.2.3 shows that respondents' role in the household. The results show that the majority of the respondents were the dependents who were rated at 47%, the head of the household who were the household wives were rated at 37% while the head of the households as husbands were rated at 16% who were the minority groups. The overall view shows that the study accommodated various stakeholders at a household level with varying degrees of responsibilities ranging from the dependents to the husbands as head of the households.

Figure 4.2.4 Percentage distribution of respondent's period being employed

Figure 4.2.4 shows the period to which respondents had employed. The results show that out of all the employed respondents. The respondents who were employed for less than a year were rated at 28%, the respondents who were employed between 2-3 years were rated at 56%, the respondents who were over 5 years were rated at 16%. This overall indicates that the study involved respondents who had a fair experience with regards to the time spent in the service. This entails that the majority of the respondents had enough information about the topic of study.

7) *Figure 4.2.5 Percentage distribution of respondent's period being unemployed*
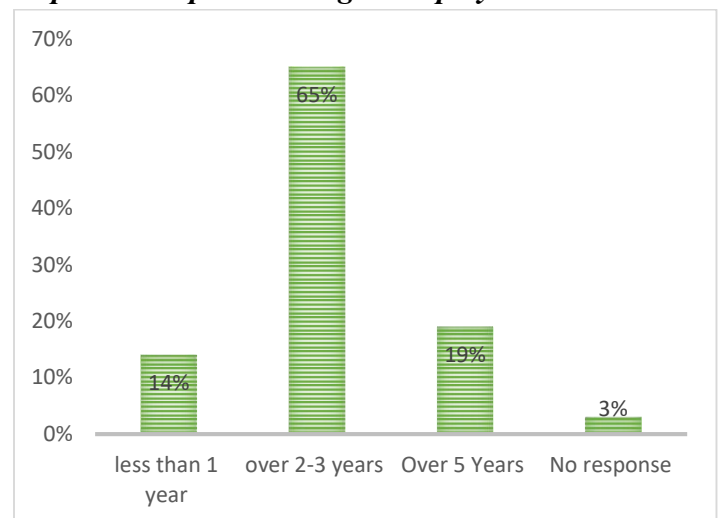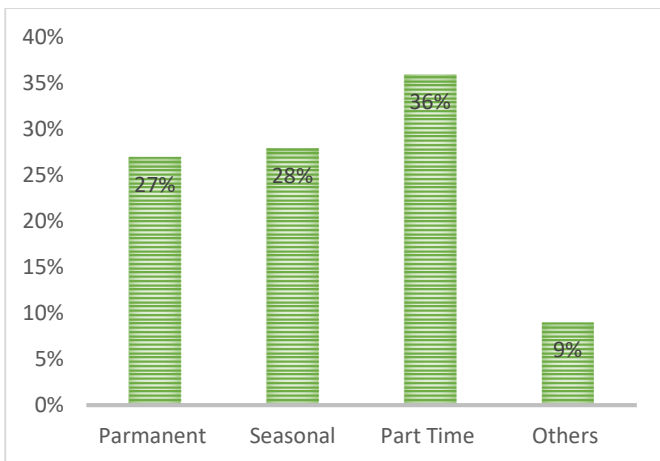

Figure 4.2.5 shows the respondents time period under unemployment. The results show that those respondents who were unemployed for a year were rated at 14%, the respondents who had been unemployed between 2-3 years were rated at 65% as the majority, over 5 years were rated at 19% and non-response were at 3%. This further shows that the unemployment rates are high to some extents due to having the majority of the respondents unemployed.

8) *Figure 4.2.6 Percentage distribution of respondents' nature of the employment*

Figure 4.2.6 shows that respondents' nature of employment. The results show that the 27% of the respondents were under permanent basis, the 28% were seasonal employed, the majority of the respondents were part time employed and the 9% were recorded as others.

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This further show that there is a discrepancy in terms of the employment status of the people. The people need reliable sources of livelihood to make a meaningful living through full time and permanent employment.

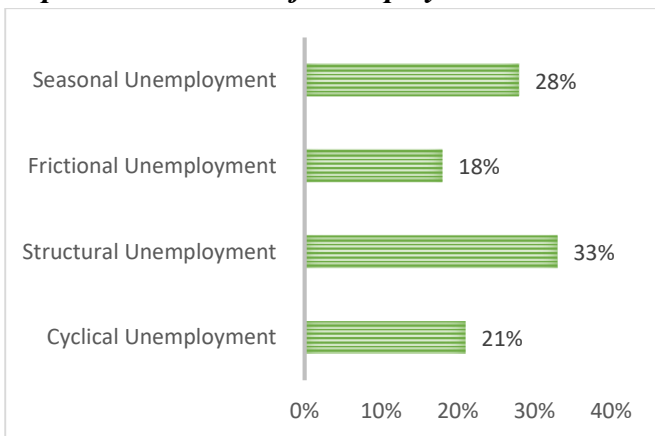*9) Figure 4.2.7 Percentage distribution of respondent's nature of unemployment*

Figure 4.2.7 shows the nature of unemployment that the respondents faced. The results showed that the cyclical unemployment was faced by the respondents who were rated at 21%, Cyclical unemployment occurs with changes in economic activity over the business cycle. During an economic downturn, a shortfall of demand for goods and services results in a lack of jobs being available for those who want to work. Businesses experiencing weaker demand might reduce the amount of people they employ by laying off existing workers, or hiring fewer new workers. As a result, people looking for work will also find it harder to become employed. The opposite situation occurs when demand strengthens. Cyclical

unemployment is often described as being medium term in nature (one to 12 months). Examples can be seen in the unemployment rate rising sharply with the early 1990s recession, declining to low levels by the mid-2000s before rising again around the time of the global financial crisis. An increase in cyclical unemployment might suggest the economy is operating below its potential. With more people competing for jobs, businesses might offer lower wage increases, which would contribute to lower inflation. Policies that stimulate aggregate demand, such as expansionary monetary policy, can help reduce this type of unemployment (because businesses experiencing stronger demand are likely to employ more people). The respondents who were rated at 33% showed that they faced structural unemployment which was explained as the Structural unemployment occurs when there is a mismatch between the jobs that are available and the people looking for work. This mismatch could be because jobseekers don't have the skills required to do the available jobs, or because the available jobs are a long way from the jobseekers. Workers may become unemployed if they work in industries that are declining in size or have skills that could be automated as a result of large-scale technological advances. It may be difficult for them to find work in another industry and they may need to develop new skills or move to a region that has more opportunities. For example, there has been a noticeable decline in the share of people employed in routine manual jobs over recent decades with some of these jobs being automated because of advances in technology. The manufacturing industry is an example of an industry that has a high share of routine manual jobs and its size in the economy has declined (both in terms of production and employment). Structural unemployment tends to be longer lasting than other types of unemployment. This is because it can take a number of years for workers to develop new skills or move to a different region to find a job that matches their skills. As a

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result, workers who are unemployed because of structural factors are more likely to face long-term unemployment (for more than 12 months). In contrast to cyclical unemployment, structural unemployment exists even when economic conditions are good. In theory, this type of unemployment should not directly influence wages or inflation and is best addressed through policies that focus on skills and the supply of labour. The 18% of the respondents were categorised to have been facing the frictional unemployment which is explained; Frictional unemployment occurs when people move between jobs in the labour market, as well as when people transition into and out of the labour force. Movement of workers is necessary for a flexible labour market and helps achieve an efficient allocation of labour across the economy. However, people may not find jobs immediately and need to invest time and effort in searching for the right job. Businesses also spend time searching for suitable candidates to fill job vacancies. As a result, people looking for jobs are not matched immediately with vacancies and may experience a period of temporary unemployment. This type of unemployment is generally shorter term (less than one month). Frictional unemployment is likely to occur at all points of the business cycle and, like structural unemployment, may not influence wages or inflation. These three types of unemployment are not independent of each other. For example, a period of high cyclical unemployment might lift structural unemployment. This could occur when people are unemployed for such a long period that their skills and productivity deteriorate, and they become seen as being less employable, reducing the probability that they will be hired in the future. The majority of the respondents were indicated to have been facing seasonal unemployment who were rated at 28%. Season unemployment occurs at different points over the year because of seasonal patterns that affect jobs. Some examples include ski instructors, fruit pickers and holiday-related jobs. The seasonal tree cutters in

Nanga sugar plantation of Southern province among other related examples. The results of the figure show that indeed the study revealed relevant components regarding the aspect of type of unemployment the respondents faced.

4.3 The dynamics of disposable income of the unemployed individuals and household poverty indices.

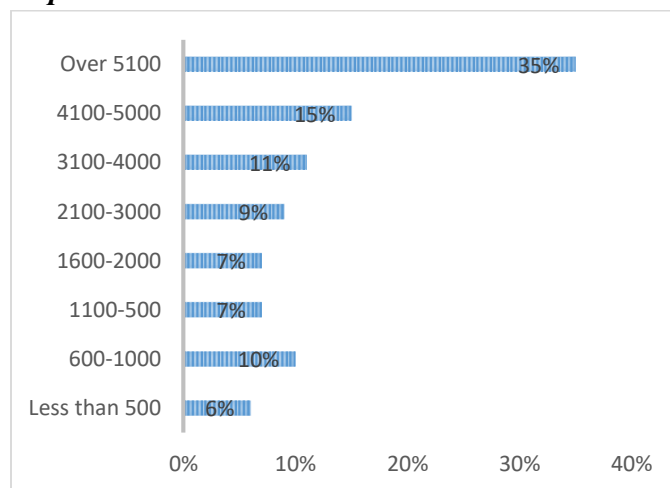*10) Figure 4.3.1 Percentage distribution of respondents' amount made in a month*

Figure 4.3.1 shows the amount of money the respondents made in a month. The results show that the majority of the respondents made over 5100 five thousand one hundred kwachas in a month who were rated at 35%, the 15% showed that they made 4100-5000, the 3100-4000 who were rated at 11%, the 9% of the respondents made between 2100 to 3000, the 7% respondents made 1600-2000 and 1100-500, 6000-1000 were rated at 10%, and those that made less than 500 were rated at 6%. This however, indicate that the automatous income of the respondents was non zero even from respondents that did not have a job. This further shows that the study was conducted among respondents that were of relatively low incomes wo were in majority thus having higher possibilities of bringing out results that were progressive to the study.

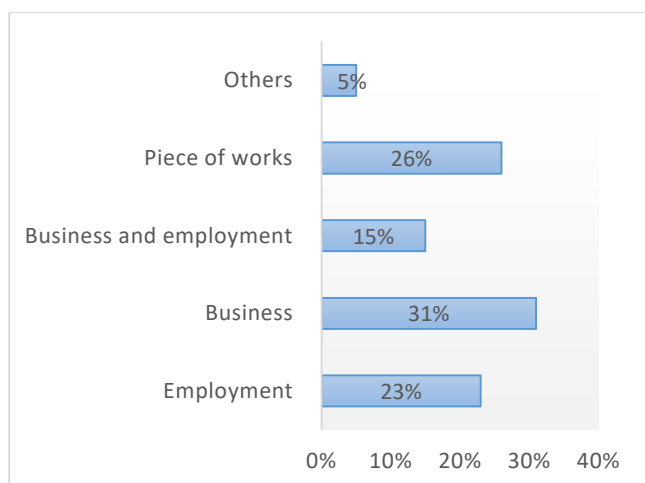*11) Figure 4.3.2 Percentage distribution of respondents sources of the monthly income*

Figure 4.3.2 shows the respondents source of monthly incomes. The results show that the respondents who sourced their funds from employment were rated at 23%, those that sourced from business were rated at 31%, the respondents that had a combined source of employment and Business were rated at 15%, the those that sourced from piece of works were rated at 26%, the group of respondents who were categorised as other sources indicated to have sourced their income from various undisclosed sources and were rated at 5%.

12) Figure 4.3.3 Percentage distribution of respondent's amount spent on food and rent in a month
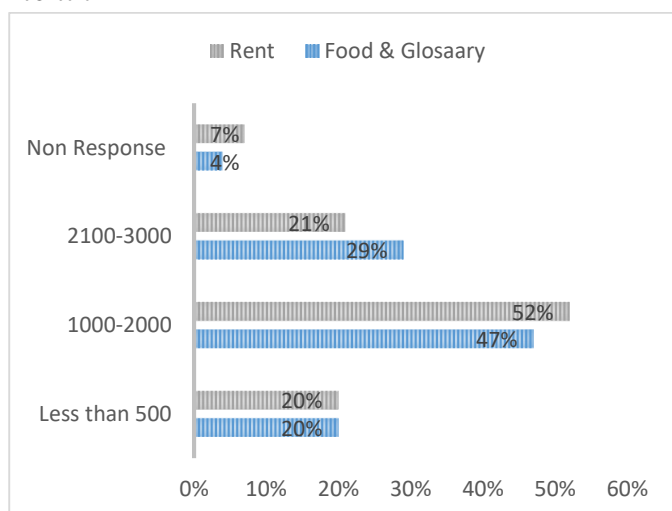

Figure 4.3.3 shows the respondents expenditure on food and accommodation which was measured in rent and food and glossaries. The results show that the respondents that spent less than 500 kwachas on food and rent were 20%, those that spent 1000-2000

on rent were rated at 52% which was the highest distribution, the respondents that spent 1000-2000 on food were rated at 47%, those that spent 2100-3000 on food were rated at 29% and for the same range of the amount in rent were rated at 21%, the respondents that did not respond to the inquiry for both distributions were rated at 4% and 7% on rent and food with glossaries respectively.

13) Figure 4.3.4 Percentage distribution of respondents' disposable income
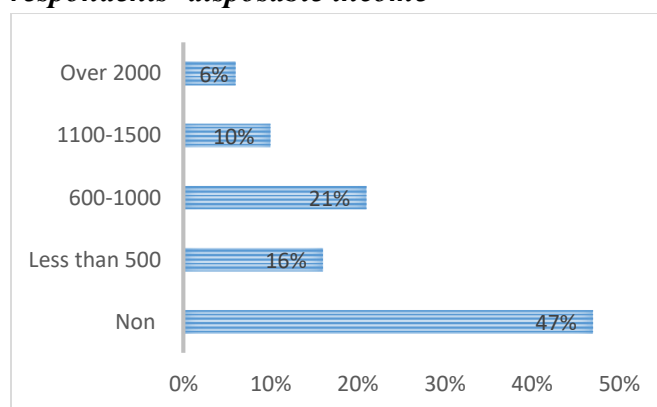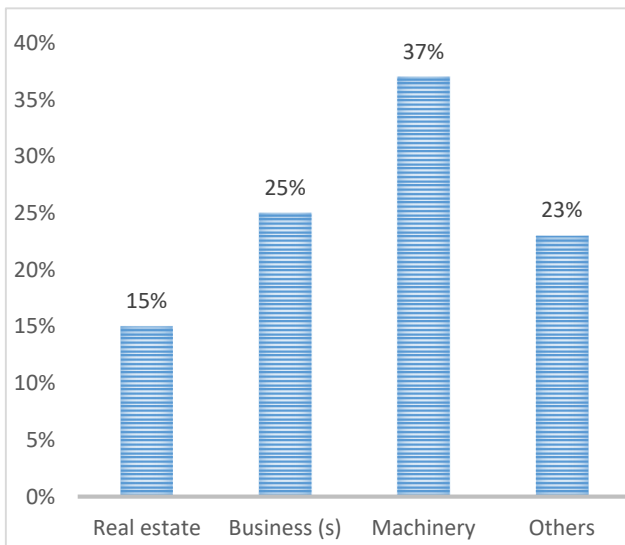

Figure 4.3.4 shows the disposable income of the respondents. The results show that the majority of the respondents on most instances of their expenditure were left with no any disposable income who were rated at 47%, the respondents that had less than 500 kwachas were rated at 16%, those that remained with 600-1000 were rated at 21%, the respondents who remained with 1100-1500 as disposable income were rated at 10%, those that had over 2000 disposable income were rated at 6%. The results of the above figure indicate that the majority of the respondents had no disposable income left mostly after their usual expenditures. One of the respondents indicated that *" We work for food and rent, when all our expenditure is done, it means our income is done because most of the times the amount of money we make does not even reach our demand for money. It is a hand to mouth situation we have here"*

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14) Figure 4.3.5 Percentage distribution of respondents' number of meals in a day
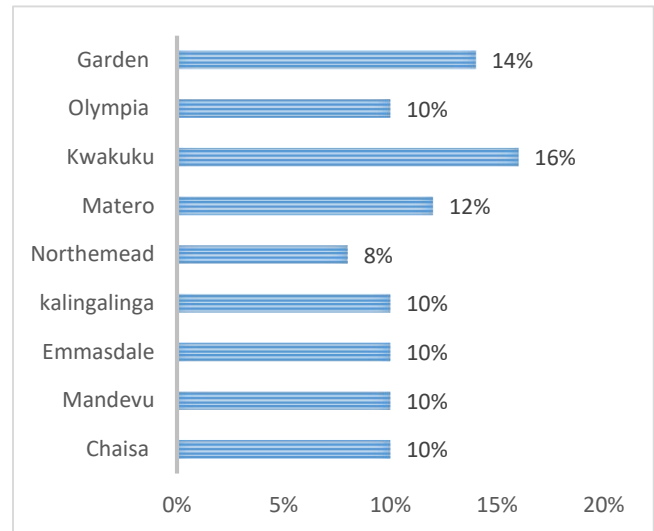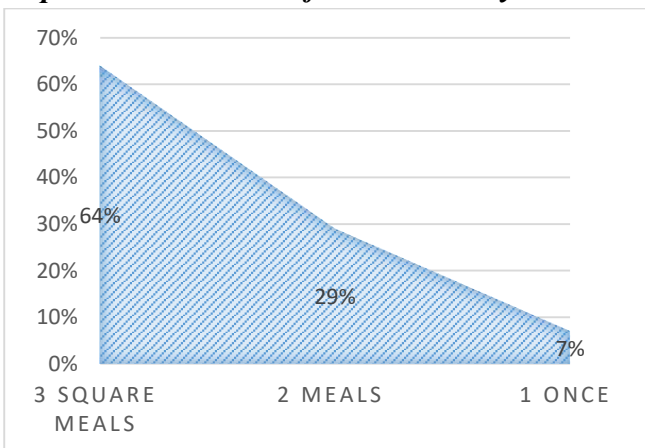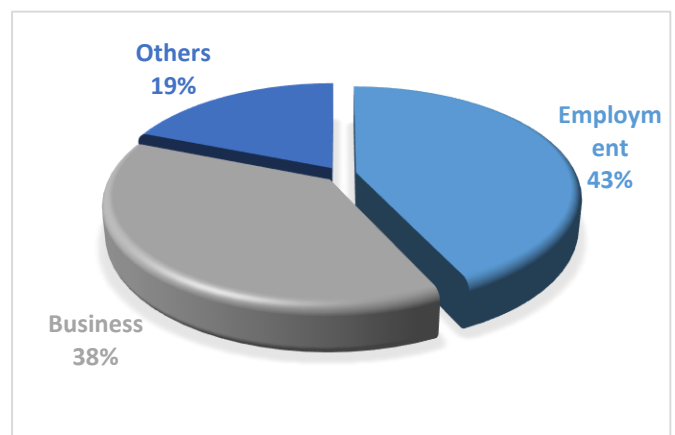

Figure shows the number of respondent's meals in a day. The results show that the majority of the respondents had three square meals in a day who were rated at 64%, those that had two meals were rated at 29%, those that had only one meal were rated at 7%. The figure overall indicate that the study revealed that the respondents fought had to find food and accommodation which was indicated as the main reason why people work. The dynamics of poverty still are indicated in the group of people that only had 1-2 meals in a day showing that there are a number of people that faced the hardships of unemployment to a reduced amount of meals in a day.

15) Figure 4.3.6 Percentage distribution of respondents' area lived

Figure 4.3.6 shows the ares where the respondents lived. The results show that 10% of the respondents lived in Chaisa, Mandevu, Emmasdale, Kalingalinga and Olympia. The other respondents who were rated at 8% came from Northmead, 12% from Matero, 16% from Kwakuku and 14% from garden Compound in Lusaka. The results of the figure show that the study involved respondents from various areas ranging from low, medium to High income areas of Lusaka. This perhaps bring out the poverty dynamics of the unemployed individuals.

4.4 The household investment characteristics during the period of unemployment.

16) ***Figure 4.4.1 Percentage distribution of respondents' availability of investment projects***
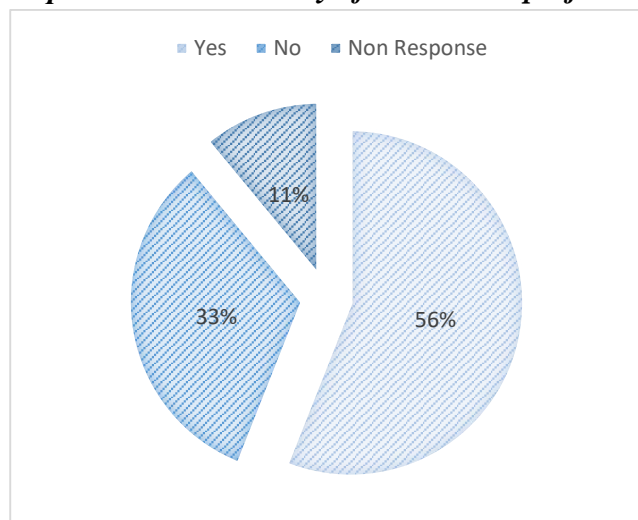

Figure 4.4.1 shows the respondents availability of investment projects. The results show that the respondents who were rated at 56% had investment projects as the highest rated group of respondents, the 11% of the respondents did not respond to the inquiry and the 33% of the respondents did not have any investment projects. The results show that the majority of the respondents had investment opportunities however, in the above illustration, the respondents who did not have any investment project were discovered to be the unemployed individuals. This speaks volumes with regards to the vulnerabilities that unemployment exposes an individual. The unemployed individual has difficulties to invest and save. The much attention is paid to food and accommodation to make ends meet.

17) ***Figure 4.4.2 Percentage distribution of respondents' investment projects***
Figure 4.4.2 made a follow up on the investment which the respondents made, the results showed that the 15% of the respondents made investments in real estate who were rated at 15%, the 25% of the respondents invested in Business (s), the majority invested in machinery and the 23% were categorized as others categories.

18) ***Figure 4.4.3 Percentage distribution of respondents sources of funds in investments***
Figure 4.4.3 shows the sources of funds for the

respondents who indicated to have invested. The results show that the 38% sourced their incomes from Business', others sourced from other unmentioned sources and the majority indicated that they sourced the investment funds from the employment who were rated at 43% as the majority response. This figure shows that employment is a vital part of a human survival as the basic need. An individual who is employed has the abilities to invest in various business opportunities which creates growth at individual and country at large. This further enables the government to make deliberate efforts to create employment opportunities for the people to increase the tax base as well as return on income for development of the people.

Conclusion of the study
In Zambia the total labor force comprises people aged from 5 – 65 (Affairs, 2021). Unemployment by many has been regarded as somewhat one of the most challenging economic difficulties in a nation. It is important to note that there are numerous methods of measuring unemployment, for this study specifically, official estimates will be gleaned from the central statistics office in coordination with the ministry of labor and social security. According to a report by the World Bank collection of development indicators, if the rate of population of a country is rapidly increasing faster than the existing job opportunities available, this is a situation where the birth rate is greater than the death rate, unemployment is inevitable. Despite Zambia's economy improving over the years, living conditions have hardly improved over recent years. People are still struggling to get consistent well-paying jobs, access to basic survival resources and are living in unsanitary conditions that give rise to chronic diseases. One of the adverse effects of the growing economy is it has widened the inequality gap. Despite the country's growing economy, 60 percent of the population is still struggling to make a living with the unemployment gap widening day by day

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living many in hopelessness. Revealed very important dynamics about the unemployment effects towards the living condition of the people. Unemployment has so much effects which includes causing individuals to have poor mental health for a productive livelihood, there is increasing division between those families with children with both parents in the paid work force and those with no parents with paid work. The wives of unemployed men have much higher rates of joblessness than wives of employed men. Female sole parents also have high rates of joblessness further it was indicated to create division according to the place where people live. The people who are not employed were indicated to have low levels of investment which is an important part of a human growth, unemployed individuals tend to portray a stagnant livelihood over a period of time where there is limited or no growth. The study revealed that there is a huge need to create a sustainable livelihood for the people whose growth translates into the better quality of lifestyle and the government is able to increase its tax base.

Recommendation

The study recommends the following measures towards improving the situation;

The policy makers must make deliberate moves of creating employment opportunities for the average individuals to find sustainable ways of livelihood.

The government must promote entrepreneurship among the citizen in order to encourage individual's self-initiatives for growth and development.

The policy makers must insure to remove unnecessary policies that hampers the performance of the small and medium enterprises to allow SMES to grow and create employment opportunities for the masses in need of employment.

Government programs geared toward the unemployed could include services that help stabilize families with young children, such as psychological counseling performed by social workers.

Unemployment insurance and the Temporary Assistance for Needy Families program would be especially well-suited to target resources toward families with young children, including counselling services. Some states give higher benefits to families with dependents; expansion of such dependent allowances could help buffer the effects of income loss.

States could make eligibility requirements for unemployment insurance less stringent for families with young children. For example, eligibility could be extended to those seeking part-time work.

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