

# Community™ Market

## Job Profile Report

Zambia: October 2023

Target Job: Working Level Professional  
Prepared for: Employer A

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Job Profile Report Parameters:

Market Target Point:	50th Percentile
Matched BG Job Level:	<b>BG Level 9</b>
Report Currency:	Working level Professional
Compensation and Benefits	Zambia Kwacha
Displayed as:	Total Gross

Report Settings:

- a. Minimum of 3 employers matched to show data
- b. Benefits practice threshold: 30% of employers



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**HOW TO** navigate the electronic version of this report:

- From the 'Table of Contents', jump to any section (alphabetical) or sub-section (numeric) by clicking on it on the table of contents
- To return to the 'Table of Contents', click on the  icon on the upper left
- To jump to the beginning of a specific section, click on the corresponding tab on the left



# Section A. Report Overview

## What is in this section?

This section provides an overview of our methodology and the list of participants. This section also includes information specific to our job evaluation methodology.

## Sub-Sections

1. Our Job Profile Approach
2. List of Comparators
3. Job Evaluation is Key
4. Community™ Framework





# 1. Our Job Profile Approach

## Our Three-Step Methodology

Birches Group follows a three-step methodology to produce this Job Pricing Report:



Each of these steps is described below.

### Job Evaluation - *Aligning Your Jobs to the Community™ Framework*

We begin by aligning your job to the Community™ Job Evaluation Framework. This is a hierarchy which captures different contribution levels of the work using specific standards to create an alignment of your job to the fourteen Community levels. There are three factors of evaluation applied under the Community™ Framework.

- **Purpose** – the substantive focus of work; the reason why this job exists in the organization
- **Engagement** – the communication aspect of work; the level of collaboration within the organization and its clients
- **Delivery** – the execution component of work; how one organizes and delivers work

### Market Selection and Parameters

To ensure the Job Pricing Report contains the most valuable information, each client is encouraged to select those employers from our survey data base that are most relevant. There are various criteria to consider, but the most common approach is to focus on those employers with whom you compete for talent.

Your Birches Group Account Executive can assist you in identifying the most relevant comparator group for your organization.

The Job Pricing Report includes market data for three different market positions (percentiles). The default percentiles are the 25<sup>th</sup>, 50<sup>th</sup>, and 75<sup>th</sup>. However, you can customize the percentiles to values of your choosing. Please let your Account Executive know the percentiles you wish to include in your report.

The Job Profile Report includes information on **Total Compensation**. By default, allowances and benefits offered by at least 30% of the employers in the market are included in the analysis. Clients can specify a different parameter, if desired.

Market data can be reported in your preferred currency on a gross (before-tax) basis or a net (after-tax) basis. The default parameters are local currency on a gross (before-tax) basis. Please advise your Account Executive if you wish to modify these parameters.

The market parameters used in this report are indicated after the cover page of this report.

## **Analysis**

Using the Community™ job level determined in Job Evaluation, together with the specific parameters selected, we analyze the data and present the results for total compensation at the three selected market positions. The data is shown using the Birches Group **Market Footprint** approach, enabling clients to understand the range of the market as well as the overlap between different market positions. The market footprint contains the minimum, midpoint, and maximum levels for each percentile.

## **Generic Pay vs. Occupation-Specific Data**

Birches Group has observed that differences in pay are driven by contribution levels as reflected by the Community™ Framework. Most organizations use one pay scale and compensation policy (per country) and do not differentiate the pay scale based on occupation. The job evaluation process ensures that jobs in different occupations with equivalent worth are paid in a similar manner. The data presented in this report is based on the aggregation of all occupations at the evaluated grade level.

We will gladly assist you in understanding the best way to utilize the job profile information. Please reach out to our Client Services Team for additional assistance ([clientservices@birchesgroup.com](mailto:clientservices@birchesgroup.com)).



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## 2. List of Comparators

- Abt Global
- African Development Bank (AfDB)
- Alliance of Bioversity International and CIAT, The
- Association of Chartered Certified Accountants (ACCA)
- Canadian High Commission
- cGrate Zambia
- CIFOR-ICRAF
- DHL Express
- Embassy of the United States
- Employer A
- GIZ
- International Institute of Tropical Agriculture (IITA)
- IQVIA
- JTI Leaf Zambia Limited
- Kenya Airways
- Nokia
- United Nations
- World Bank
- WorldFish

### Tailor the Data to Your Organization: Custom Cuts

A custom cut allows you to select just those employers relevant for your organization. Contact your Birches Group Account Executive to learn about custom cut options.

### 3. Job Evaluation is Key

Good job evaluation is the foundation of accurate comparisons between organizations in any salary survey. The Community™ framework is built on three evaluative factors:

- Purpose – the substantive focus of work; the reason why this job exists in the organization;
- Engagement – the communications aspect of work; the level of collaboration within the organization and with its clients;
- Delivery – the execution component of work; how one organizes and delivers work.

These factors are central to the articulation of fourteen distinct, generic levels comprising four clusters of work: General, Process, Design, and Leadership. Any one job and, ultimately, any one employer’s grading structure will be aligned against these levels.



The three evaluative factors arrayed to the fourteen generic levels are seen in the table below.

Level	Purpose	Engagement	Delivery
BG-14	Lead	Inspire	Vision
BG-13	Advance	Position	Corporate Planning
BG-12	Integrate / Transform	Empower / Compel	Define Programme / Business Line Cycle
BG-11	Innovate	Advocate	Define Project Cycle
BG-10	Adapt	Persuade	Adapt the Project Cycle
BG-09	Analyze	Collaborate	Manage the Project Cycle
BG-08	Apply Basic Concepts	Acquire	Understand Project / Business Cycle
BG-07	Manage Integrated Processes	Align	Sustain Service
BG-06	Ensure Process Integrity	Advise	Sustain Standards
BG-05	Execute Intricate Transactions	Inform	Prioritize and Select
BG-04	Process Basic Transaction	Inform	Basic Information Organization
BG-03	Provide General Support	Exchange	Present
BG-02	Provide Mechanical Support	Aware	Consistent Repetition
BG-01	Provide Physical Support	Aware	Consistent Repetition



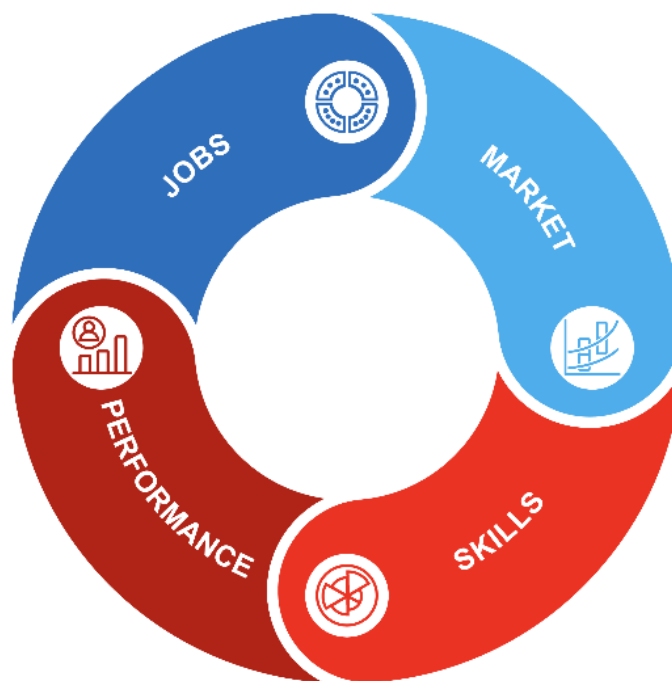
# 4. Community™ Framework



## The Community™ Framework – An Integrated Approach

This Job Profile Report is a product of a larger integrated Human Resources Management framework called Community™. It brings together solutions across four main areas of Human Resources, namely:

- **Jobs** focuses on Job Evaluation and establishing job/grading structures aligned to Birches Group’s three factors of evaluation and 14 levels
- **Performance** focuses on the evaluation of individual achievement aligned to the job standard



- **Market** focuses on using job structures to align your organization’s pay with the market and creating job-based salary scale structures
- **Skills** focuses on the measurement of individual knowledge aligned to the job standard

The Job Profile Report is built on principles common throughout the whole Community™ platform.



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# Section B. The Market Footprint

## What is in this section?

This section provides summarized information on the market data and a description of the Birches Group level captured in this report.

## Sub-Sections

- 5. Market Footprint Chart
- 6. Birches Group Level Description



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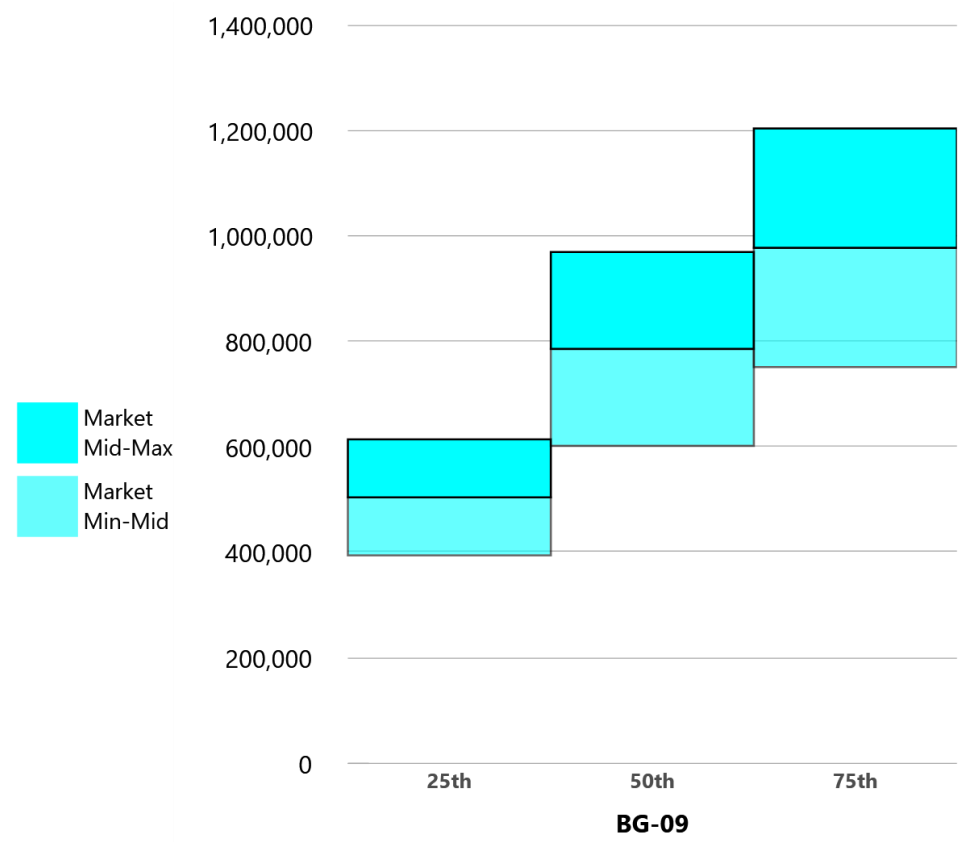


# 5. Market Footprint Chart

In the Zambia market, Total Gross Compensation for the Working Level Professional ranges from 393,652 to 1,203,098 ZMW. This compensation range provides the “footprint” in the current market illustrating pay ranging from the range minimum of the market at the 25th Percentile to the range maximum at the 75th Percentile.

The Midpoint at the 50th Percentile is: 785,093 ZMW. A total of 59 incumbents, in 15 employers matched this job.

**Annual Total Compensation Across Percentiles**  
Zambia Kwacha, ZMW



Market Positions	25th Percentile	50th Percentile	75th Percentile
<b>Maximum</b>	613,643	968,886	1,203,098
<b>Midpoint</b>	503,648	785,093	976,864
<b>Minimum</b>	393,652	601,301	750,629



# 6. Birches Group Level Description

The Community™ Job Levels are presented as a multidimensional model that uses three factors (Purpose, Engagement, and Delivery) to illustrate distinct levels of contribution. Each factor is further divided into two indicators that help understand the content and values for each level. The job levels are also clustered into groupings that represent broad categories of work. **Your target position has been matched to BG grade level 09.**

## The Design Cluster – BG-08 to BG-11

This grouping of job levels supports the development of products and services which distinguishes the organization. Divided between roles focused on individual projects as part of a larger program (BG-08/09) and roles focused on adapting and originating programs (BG-10/11).

BG-09		
Purpose	Indicators	
Analyze	Conceptual Knowledge	Applied Knowledge
	Identify project/product design frameworks/models for project development/assessment application	Analyze existing projects/products using conceptual models/policy frameworks enhancing value and relevance to the larger program framework
Engagement	Internal Communication	External Communication
Collaborate	Initiate constant feedback with team and partners on project/product quality and deliverables	Engage clients and partners obtaining feedback on project/product performance
Delivery	Timeliness	Quality
Manage the Project Cycle	Execute projects ensuring content/services meet established timelines and standards	Set project/product work plans in accordance to established policy and resources, ensuring responsiveness and relevance to client expectations

Included below is a thumbnail description for a sample job at the matched Birches Group level in this report:

**Level**  
GEN-9

**Sample Job Title:**  
Working level Professional

**Description:**  
Acts in the role of Working Level Professional providing substantive output to a functional programme:  

- Develops proposals and manage independently;
- Provides professional advice within a defined subject or business/programme area;
- Recommends business/programme initiatives and priorities;
- Assesses effectiveness of business/programme, systems and procedures.



Presented below is a side-by-side comparison of the matched **BG-09** level with the adjacent levels in the Community™ Progression.

BG Level	BG-08	BG-09	BG-10
<b>Purpose</b>	<b>Apply Basic Concepts</b>	<b>Analyze</b>	<b>Adapt</b>
Conceptual Knowledge	Assess project/product component/s and provide conceptual analysis under close guidance	Identify project/product design frameworks/ models for project development/assessment application	Adapt program initiatives, priorities and methods in response to changing operational/technological conditions and client needs
Applied Knowledge	Identify relevant applications for subject-based analysis supporting project development/delivery	Analyze existing projects/products using conceptual models/policy frameworks enhancing value and relevance to the larger program framework	Tailor program portfolios reflecting thorough understanding of team capacities, organizational priorities, resources, client needs, and operational/technological context
<b>Engagement</b>	<b>Acquire</b>	<b>Collaborate</b>	<b>Persuade</b>
Internal Communication	Acquire information from peers supporting analysis and providing depth and relevance to project/product design/implementation	Initiate constant feedback with team and partners on project/product quality and deliverables	Advise managers and teams on new approaches that sustain product/project quality or delivery
External Communication	Contact subject-area specialists researching information enhancing quality project design/implementation	Engage clients and partners obtaining feedback on project/product performance	Build collaborative networks with clients that assess performance, anticipate needs and enable adaptation of product/s services
<b>Delivery</b>	<b>Understand Project / Business Cycle</b>	<b>Manage the Project Cycle</b>	<b>Adapt the Project Cycle</b>
Timeliness	Provide timely input in support of project/product framework/execution	Execute projects ensuring content/services meet established timelines and standards	Sustain timeliness of program delivery while incorporating new policies and procedures and evolving client needs
Quality	Provide research relevant to project/product assessment/development	Set project/product work plans in accordance to established policy and resources, ensuring responsiveness and relevance to client expectations	Sustain quality of program amidst adaptations from changing operational demands and client feedback



# Section C. Compensation Package

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## What is in this section?

This section shows the allowances and benefit package of the market for the selected BG level and the social security provisions of the general market.

## Sub-Sections

- 7. Summary of Quantified Allowances and Benefits
- 8. Total Compensation Breakdown
- 9. Summary of Benefits
  - a. Pension, Provident Fund
  - b. Health Care
  - c. Family-Related
  - d. Leave Benefits





## 7. Summary of Quantified Allowances and Benefits

The table below summarizes market practice for benefits provided by at least **30%** of employers in the survey for **BG-09**. The data is presented by benefit category.

\*It is possible that an employer provides several kinds of benefits in the same category.

\*\*Individual employer practice relative to taxability may differ from what is mandated; all data reflects the actual employer practice reported to Birches Group.

\*\*\*Mixed taxability indicates that an employer provides: a) a benefit that is partially taxed, and/or b) several benefits, some of which are taxable and others non-taxable.

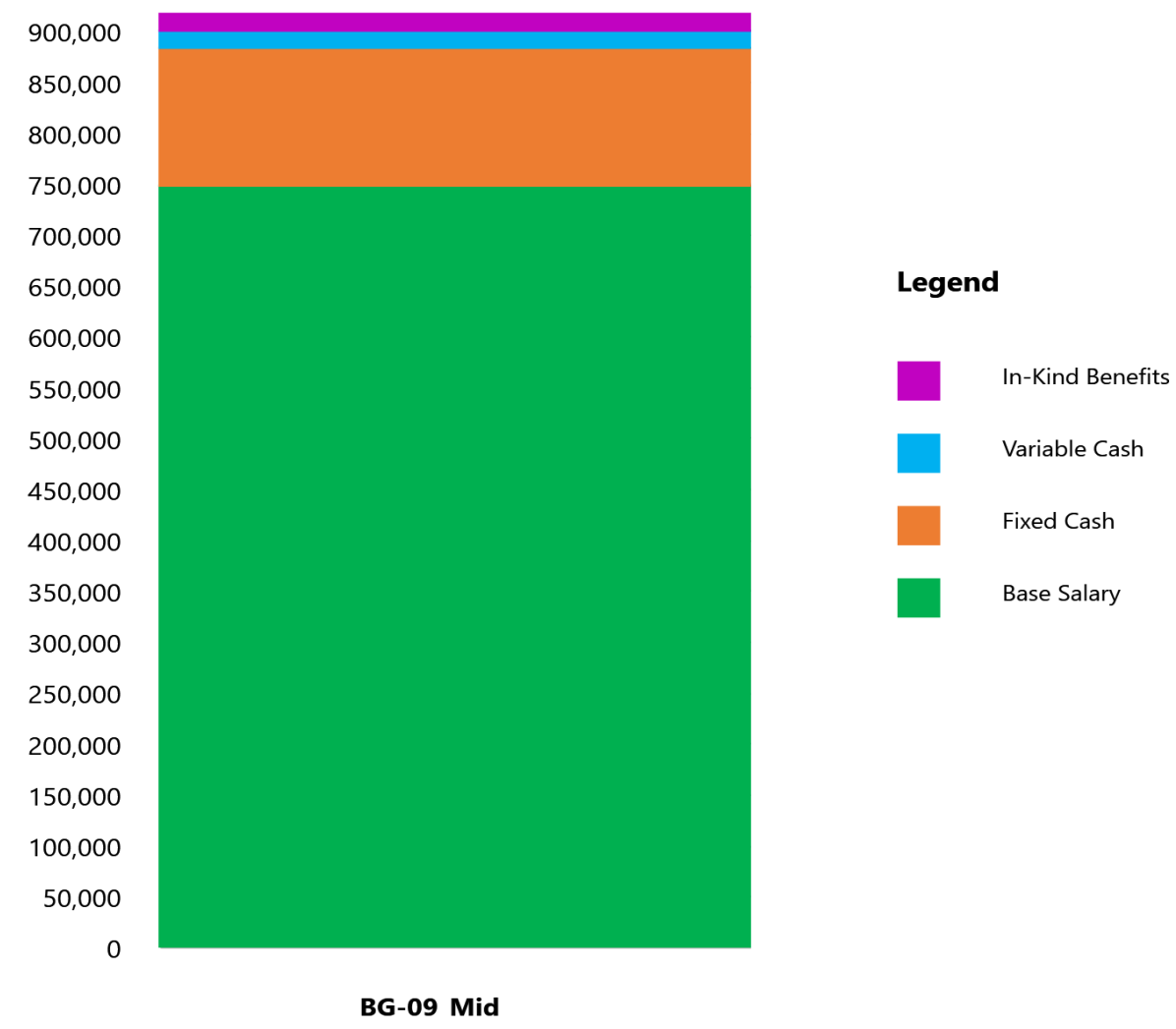
Quantified Benefits	Employers Providing this Benefit	Types of Benefits Provided	Cash Benefit Taxability Practice**
<b>Bonus</b>	32% (6)	100% of employers provide a cash benefit  • 13th Month (4) • Christmas Bonus (1) • Annual Bonus (1)	• 100% - Fully taxable
<b>Housing</b>	63% (12)	100% of employers provide a cash benefit  • Housing Allowance (11) • Housing All. (1)	• 100% - Fully taxable
<b>Recreation</b>	42% (8)	63% of employers provide a cash benefit 38% of employers provide an in-kind benefit  • Leave Allowance (3) • Company Sponsored Activities (1) • Vacation Bonus (1) • Co-Spons Act. (1) • Annual Leave/Vacation Bonus (1) • Team Building (1)	• 63% - Fully taxable • 38% - Not taxable
<b>Food &amp; Beverages</b>	42% (8)	25% of employers provide a cash benefit 75% of employers provide an in-kind benefit  • Beverages (5) • Meal Allowance (2) • Free Meals (1)	• 25% - Fully taxable • 75% - Not taxable



# 8. Total Compensation Breakdown

The chart and table below summarized how total compensation breaks down into the four components (base salary, fixed cash allowances and bonuses, variable pay/performance-based bonuses, and in-kind benefits). The data is expressed annually in **Zambia Kwacha (ZMW)** against the **Market Midpoint at the MEAN (arithmetic average)**.

While the compensation breakdown is provided specifically for the market midpoint at the mean, it can be referenced when targeting any market percentile.



Total Compensation Components	Market Mid	
	Value	%
4. In-Kind Benefits	16,691	1.8
3. Short-Term Incentive Plans	16,897	1.8
2. Fixed Cash Allowances	135,370	14.8
1. Annual Base Salary	748,608	81.6
<b>Total</b>	<b>917,566</b>	



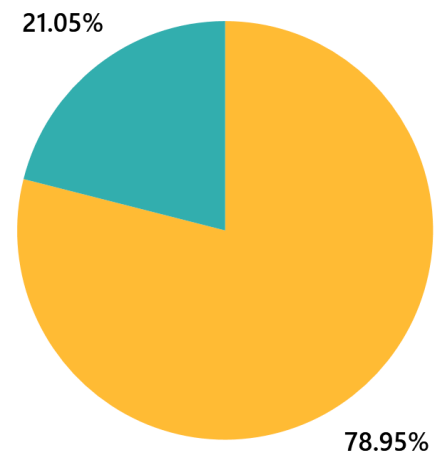
# 9. Summary of Benefits

In this section, we present information about non-quantified benefits such as retirement, insurance and leave provisions. These benefits are part of the overall total compensation package for the position, and the prevalence of such benefits is an important consideration when determining the final package.

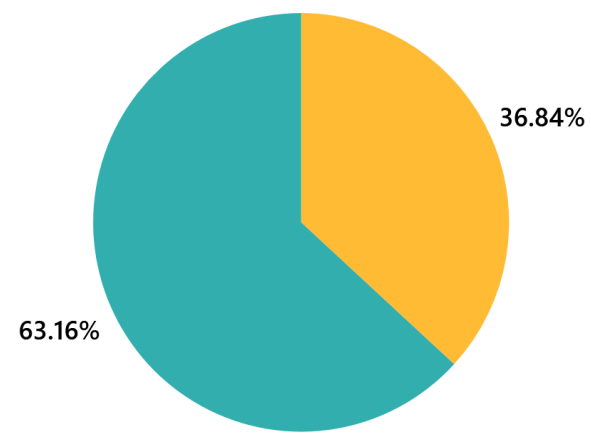
## a. Pension, Provident Fund

### General Market Practice

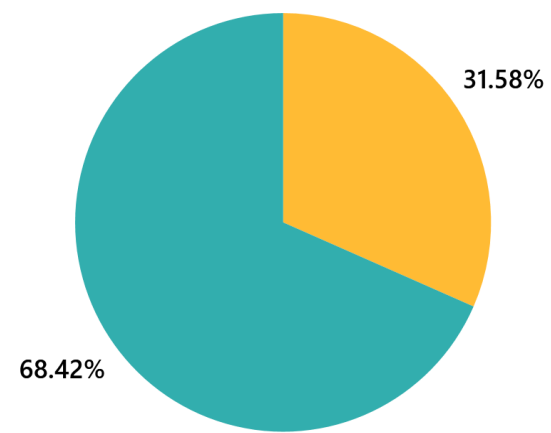
Participation in National Pension Scheme



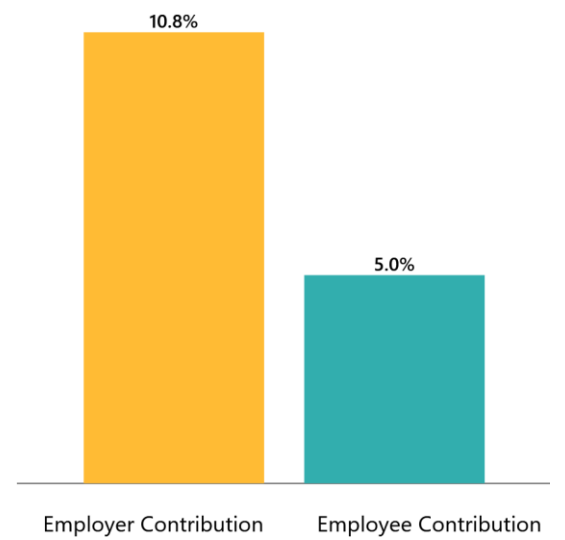
Provision of Supplemental Pension Scheme



Type of Supplemental Pension Scheme



Average Contribution to Supplemental Pension as a Percentage of Base Salary



■ Participate in National Pension Scheme  
■ Do not participate in National Pension Scheme

■ Provide Supplemental Pension Scheme  
■ Do not provide Supplemental Pension Scheme

■ Defined Benefit Scheme  
■ Defined Contribution Scheme

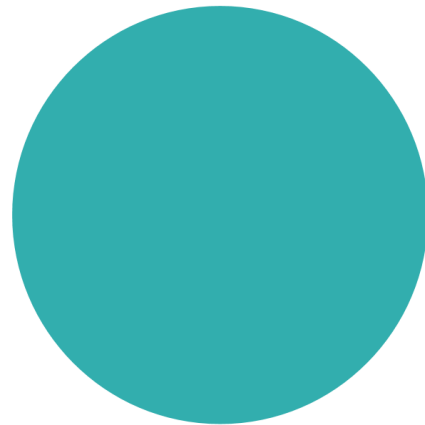


# 9. Summary of Benefits

## a. Pension, Provident Fund (continued)

### General Market Practice

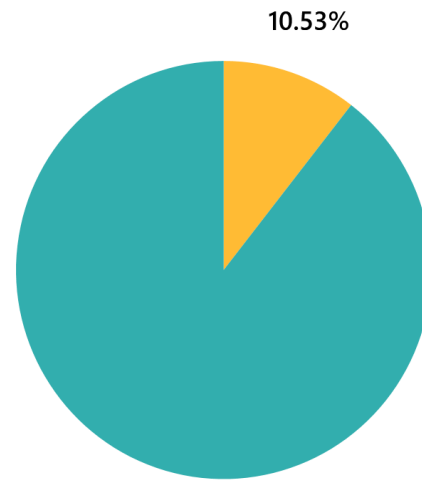
Participation in National Provident Fund



100.00%

- Participate in National Provident Fund
- Do not participate in National Provident Fund

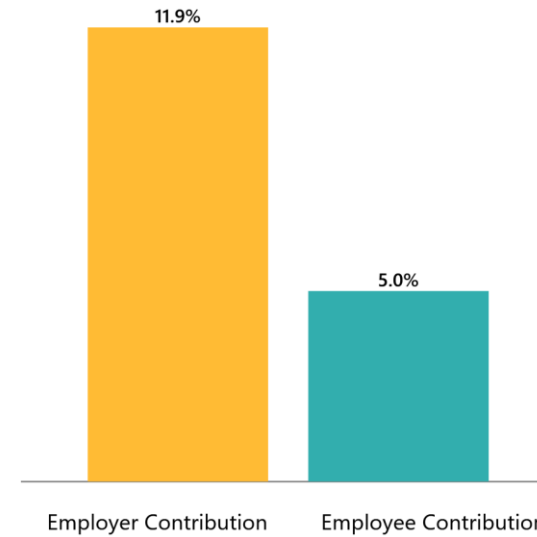
Provision of Supplemental Provident Fund



89.47%

- Provide Supplemental Provident Fund
- Do not provide Supplemental Provident Fund

Average Contribution to Supplemental Provident Fund as a Percentage of Base Salary



Employer Contribution Employee Contribution

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# 9. Summary of Benefits

## b. Health Care

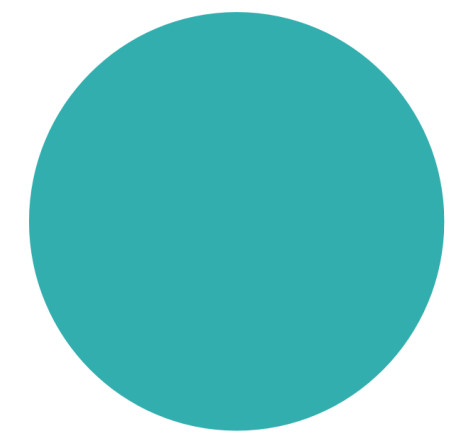
### Medical Insurance Coverage Summary

Private insurance is provided by 63% of the participating employers. The table below summarizes treatments provided by those employers with private insurance (N=12).

Treatment	Employer Practice (N= 12)	Average Maximum Coverage
Hospitalization	64% of employers provide coverage	98%
Surgery	64% of employers provide coverage	98%
Outpatient	64% of employers provide coverage	96%
Prescription medicines	64% of employers provide coverage	98%
Dental Care	64% of employers provide coverage	91%
Eye Care	64% of employers provide coverage	91%
Maternity	57% of employers provide coverage	98%

### Employer Practice

Provision of On-Site Medical Clinic/Health Facility



100.00%

- Provides Onsite Clinic
- Do not provide On-Site Medical Clinic/Health Facility

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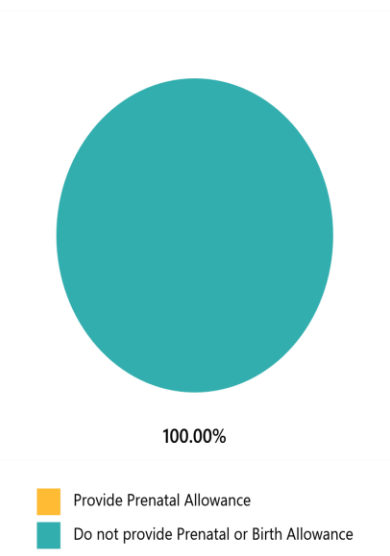


# 9 Summary of Benefits

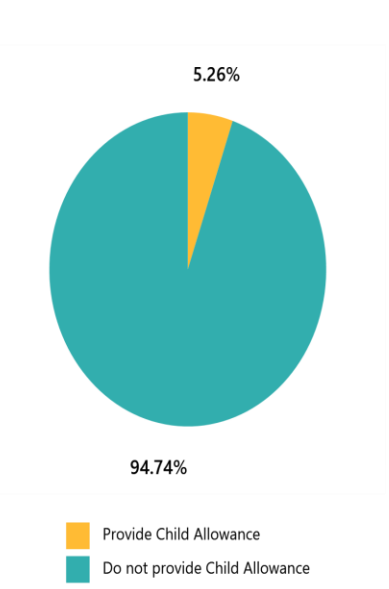
## c. Family-Related

### General Market Practice

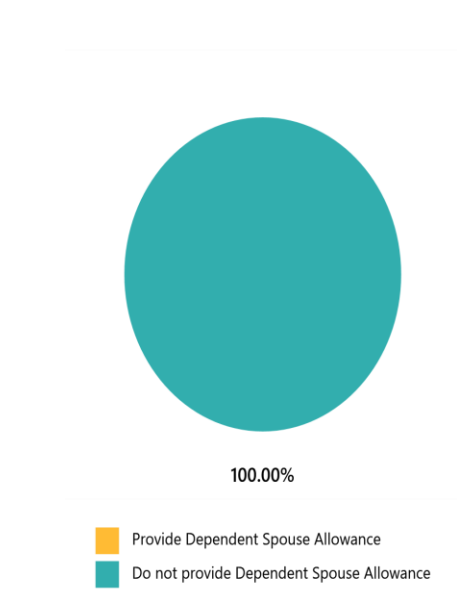
Provision of Prenatal or Birth Allowance



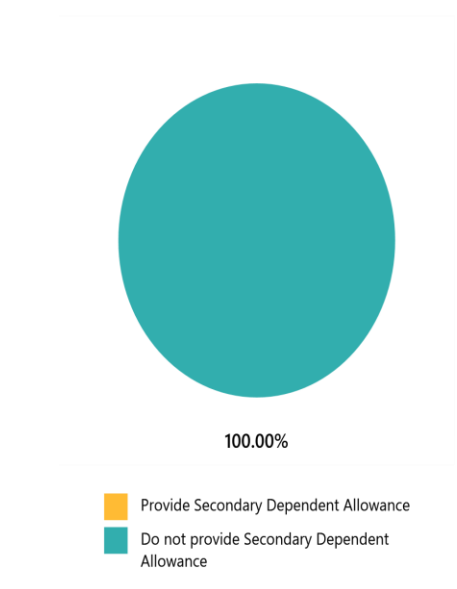
Provision of Child Allowance



Provision of Dependent Spouse Allowance



Provision of Secondary Dependent Allowance



Number of Employers Providing Child Education Assistance	
Provide Some Education Assistance	1
Primary	1
Secondary	1
University	1
Average No. of Maximum Children Covered	6
Average Age Limit for Coverage	18

Number of Employers Providing Funeral Grants	
Provide Some Funeral Grant	9
Employee	7
Spouse	8
Children	8
Parents	5
Other	2

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# 9. Summary of Benefits

## d. Leave Benefits

The table below summarizes leave practices across the market.

Type of Leave	Working Days per Legislative Requirement	Employers with Same Number of Leave Days as Legislative Minimum	Employers with Fewer Number of Leave Days as Legislative Minimum	Employers with More Leave Days than Legislative Minimum*	Average Number of Working days
<b>Annual Leave</b>	24 (Min)	79%	11%	11%	25
<b>Sick Leave with full pay</b>	60 (Min)	74%	26%	0%	61
<b>Sick Leave with partial pay</b>	60 (Min)	79%	16%	5%	57
<b>Maternity Leave</b>	70 (Min)	68%	21%	11%	72
<b>Paternity Leave</b>	5 (Min)	79%	21%	0%	5
<b>Family-Related Leave</b>	7 (Min)	79%	21%	0%	5
<b>Bereavement Leave</b>	12 (Min)	74%	26%	0%	9
<b>Other</b>	n/a	100%	0%	0%	1

\*Individual employer practice relative to leave benefits may differ from what is mandated; in such instances, data have been verified and reported as per actual employer practice.

\*Certain employers surveyed who report benefits less than the legislative minimum may not be subject to labor or employment law provisions under treaty exemptions.



# Section D. General Country Conditions

## What is in this section?

This section provides a summary of the currently prevailing rates of taxation and social security provisions in the country. This section also provides a summary of the currency exchange history in the country.

## Sub-Sections

- 10. Personal Income Tax
- 11. Mandatory Labor Practices
  - a. Social Security Provisions
  - b. Family Allowances
  - c. National Labor Code Provisions
- 12. Currency Exchange Rate





# 10. Personal Income Tax

A. Report Overview

## TAX CODE 1

Tax Code Effective Date: April 2023, All values expressed in ZMW

From	To	Tax (%)	Bracket Tax	Cumulative Tax
0	57,600			
57,600	81,600	20.00	4,800	4,800
81,600	106,800	30.00	7,560	12,360
106,800	or more	37.50		

Comments:

Personal income tax is effective as of January 1, 2023. The tax rates are applicable for both Zambian and non-Zambian residents who are employed locally.

B. The Market Footprint

## TAX CODE 2

NOT APPLICABLE

C. Compensation Package

## TAX EXEMPTIONS

NOT APPLICABLE

D. General Country Conditions

E. Glossary

## TAX DEDUCTIONS

NOT APPLICABLE

## TAX REBATES

NOT APPLICABLE

## FLAT TAXES

NOT APPLICABLE

## SURTAX

NOT APPLICABLE

## FAMILY RELATED

NOT APPLICABLE



# 11. Mandatory Labor Practices

## a. Social Security Provisions

### National Retirement Scheme

Name : Social Security System

Social Security System is a defined benefit.

The employer contribution to the Social Security System is 5 percent of the employee's total gross income.

The employee contributes 5 percent of his/her total gross income.

There is a 16,104.00 ZMW ceiling on the benefit.

Early retirement can be taken from 55 years by both men and women.

The standard retirement age is 60 years for both men and women.

A minimum of 15 years of contribution is required to vest in the scheme

The retirement benefit can be taken as a combination of lump sum and annuity payments.

The retirement benefits are adjusted for Cost-of-Living increases.

Comments:

The pension scheme in Zambia is known as the National Pension Scheme Authority (NAPSA).

The ceiling on contributions changes annually based on the National Average Earnings (NAE).

For 2023, the National Average Earnings is 6,710 ZMW. Annual ceiling on employee contributions is calculated as 5% of four times the NAE multiplied then by 12, which is the same ceiling amount for employer contributions.

Retirement age for employees is extended to 65 for those who have yet to reach the minimum number of years of contribution by the age of 60.

### Mandatory Private Savings Plan/Provident Fund

NOT APPLICABLE

### Employee Death Benefit/Life Insurance

Name : Funeral Grant

Comments:

National Pension Scheme Authority (NAPSA) contributions also covers death of employee by providing funeral grant equivalent to 10 times the monthly minimum pension in the year of the member's death. They must have made at least 12 monthly contributions during the last 36 months of their life.

### National Medical Insurance Scheme

Name : National Health Insurance Fund

The National Health Insurance Fund is applicable to the employee, the immediate family.

The employer contribution to National Health Insurance Fund is 1 percent of the employee's base salary

The employee contributes 1 percent of his/her base salary.

Comments:

As of October 2019, both the employer and employee contribute 1% of base salary each towards the National Health Insurance Fund, which was imposed by the National Health Insurance Management Authority (NHIMA).

### Other Social Security Provisions

Name : Workers' Compensation Fund & EOS Gratuity

There is no contribution by the employer.

There is no contribution by the employee.

Comments:

The Workers' Compensation Fund Control Board (WCFCB) is a social security scheme constituted under Workers' Compensation Act No.10 of 1999 in the Laws of Zambia, to provide mainly for the administration of the Fund for compensation of workers in the event of an occupational accident or disease which results in temporary disability, permanent disability or death of the employee. Employers make a yearly contribution, but the payments are not uniform as they are determined by the degree of risk associated with a particular activity.

Under NAPSA, qualified employees are also entitled to receive invalidity pension/invalidity

lump-sum and survivors' pension/survivors lump-sum.

As stated in Minimum Wages and Conditions of Employment Order of 2011, employers must provide all or a combination of the following allowances: transport, meals, housing, relocation/settling, and subsistence.

Under The Employment Code Act No. 3 of 2019, employees under a long-term contract period are entitled to receive an end of service gratuity equivalent to 25% of their annual base salary per year of service. This is prorated for the entire length of service for employees if they have worked for less than one year.



**b. Family Allowances**

**Child Allowance**

NOT APPLICABLE

**Child Education Assistance**

NOT APPLICABLE

**Prenatal/Birth Allowances**

NOT APPLICABLE

**Dependent Spouse Allowances**

NOT APPLICABLE

**Secondary Dependent Spouse Allowances**

NOT APPLICABLE

**Funeral Grants**

Name : Funeral Grant

Legal Reference: Minimum Wages & Conditions of Employment (General)

Funeral Grants are provided as follows:

350000 ZMW for the death of a spouse.

350000 ZMW for the death of a child.

Comments:

Employer shall provide a funeral grant in the form of a standard coffin, funeral services and a cash grant of 350,000 ZMW in the event of the death of an employee, employee's spouse and employee's registered child.

**c. National Labor Code Provisions**

**Provisions for Paid Leave**

Official Holidays	14 working days paid by the Employer
Annual Leave	24 working days paid by the Employer
Sick Leave with full pay	60 working days paid by the Employer
Sick Leave with partial pay	60 working days paid by the Employer
Maternity leave	70 working days paid by the Employer
Paternity leave	5 working days paid by the Employer
Family related leave	7 working days paid by the Employer
Bereavement leave	12 working days paid by the Employer

Comments:

A female employee is entitled to 14 weeks of maternity leave which must be taken either after the delivery or preceding the delivery date except that at least 6 weeks shall be taken immediately after delivery. In case of multiple births, they are entitled to an additional leave of 4 weeks. If the child is premature, they are entitled to a leave extension for a period based on the medical doctor's recommendation. Maternity leave is fully paid to a female employee who remains in continuous service with the same employer for 24 months prior to the beginning of leave.

A female employee who remains in continuous service with the same employer for a period of 12 months is entitled to a leave of 6 weeks in cases of miscarriage during the third trimester of pregnancy or by giving birth to a stillborn child.

Zambia labour law also entitles women to special leave of 1 working day per month to address female issues (menstrual cycle). This is in addition to regular sick leave allocation and no certificate is required.

Paternity leave is 5 working days for a male employee who remains in continuous service with the same employer for 12 months prior to the beginning of leave. This must be taken within 7 days after the birth of the child.

An employee who has worked for more than six months is granted 7 working days of leave for the purpose of nursing a sick spouse, child, or any dependent once they submit a certificate from a medical doctor that their family member requires special care.

An employee is entitled to bereavement leave with full pay of 12 working days due to death of spouse, parent, child, or any dependent.

**Provisions Governing Premium Pay**

Overtime is payable after 48 hours worked per week  
The overtime pay rate is 150 percent of base salary  
Holiday pay rate is 200 percent of base salary  
Sunday/rest day pay rate is 200 percent of base salary

Comments:

The maximum working hours in a week are 48 hours (for both general and domestic workers) and 45 hours (for shop workers, other than managers).

**Mandatory Retirement Age**

The mandatory retirement age is 60 years for men and 60 years for women.

Comments:

Some employers may have different retirement age set as mandatory.



# 12. Currency Exchange Rate

Foreign Exchange is decentralized, so there's no single market that dictates rates. Instead, there are global financial centers made up of governments, banks, and other institutions. Birches Group sources exchange rates from a commercial exchange rate data provider which in turn uses multiple international sources to ensure that the currency data reflects accurate global rates. Clients who are subscribers to our Indigo™ survey data platform have the option of overriding currency conversion calculations with their own custom rates.

All data presented in this report is presented in a single currency for consistency, comparability and ease of use. Examples of when we use exchange rates to convert currencies include:

- When clients choose to generate a report in a currency other than the prevailing currency used by the employers in the local market;
- When different employers in the local market denominate salaries or certain portions of their compensation or benefits plan in different currencies.

## Country currency history

If different currencies have been issued by the national government for this country in recent years, they will appear in the table below.

Currency History for Lusaka		
01-Jan-2013	ZMW	Zambia Kwacha
01-Jan-1994	ZMK	Kwacha

## Exchange Rate Tables

This survey has a reference date of October 2023. Accordingly, any currency conversions performed in this report are based on the October 2023 exchange rates listed below.

### Exchange Rates vs EUR: Last 12 months (May 2018 - April 2019)

May 2018	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018
9.95	10.33	9.95	12.14	12.37	14.25
Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019
13.84	13.97	13.34	13.33	13.42	13.59

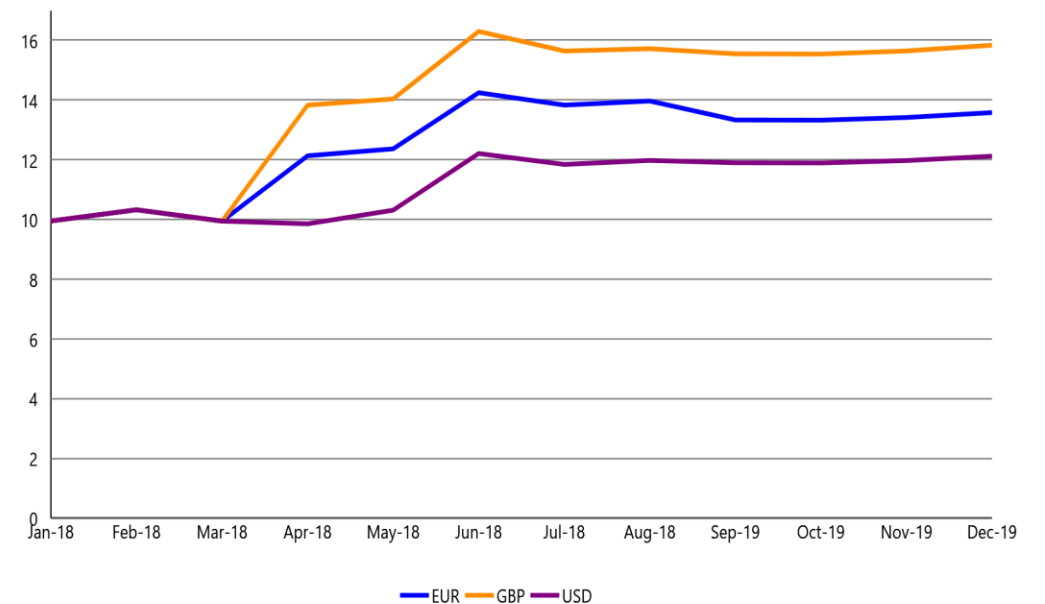
### Exchange Rates vs GBP: Last 12 months (May 2018 - April 2019)

May 2018	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018
9.95	10.33	9.95	13.84	14.04	16.31
Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019
15.65	15.73	15.56	15.55	15.65	15.84

### Exchange Rates vs USD: Last 12 months (May 2018 - April 2019)

May 2018	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018
9.95	10.33	9.95	9.86	10.31	12.21
Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019
11.85	11.98	11.9	11.9	11.98	12.12

## ZMW Exchange Rate History





## Section E. Glossary

**25th percentile or first quartile:** The lowest observation in a sample below which 25% of the other observations in the sample are found; separate 25th percentile/first quartile values are observed at the Minima, Midpoint, and Maxima. (If no observation in the sample precisely meets this criterion, then the 25th percentile is interpolated between the two closest observations.)

**50th percentile or median:** The value obtained after arranging all the data in ascending order and selecting the middle value, or the observation that is greater than half of the other observations in the sample and less than the other half of the other observations in the sample; separate 50th percentile/median values are observed at the Minima, Midpoint, and Maxima. (If no observation in the sample precisely meets this criterion, then the 50th percentile is interpolated between the two closest observations.)

**75th percentile or third quartile:** The lowest observation in a sample below which 75% of the other observations in the sample are found; separate 75th percentile/third quartile values are observed at the Minima, Midpoint, and Maxima. (If no observation in the sample precisely meets this criterion, then the 75th percentile is interpolated between the two closest observations.)

**Annual Base Salary:** The monthly base salary times twelve.

**Fixed Cash Allowances:** Regularly paid cash payments (e.g. housing allowance, transport allowance) and guaranteed bonuses (e.g. 13th month check or a year-end bonus).

**In-Kind Benefits:** A quantified value for any non-cash employer provided perquisites for housing, transportation, meals and beverages, and recreation. This includes company cars, employee car ownership plans, subsidized loans, and any personal expense reimbursement scheme limited to actual expenses. This does not include medical, insurance or retirement benefits.

**Maximum:** The highest attainable compensation at each grade/level; no staff in the grade/level will be paid above this point.

**Mean:** The mean or arithmetic average of the data reported by all employers; separate Mean values are observed at the Minima, Midpoint, and Maxima.

**Midpoint:** The exact middle point between the grade's/level's Minimum and Maximum; computed as the arithmetic average between the Minimum and Maximum of the grade/level.

**Minimum:** The effective entry/hiring rate at each grade/level; no staff in the grade/level will be paid below this point.

**Total Gross Compensation:** The sum of Total Cash compensation and In-kind Benefits.

**Total Net Compensation:** Total Gross Compensation minus taxes. Taxes are calculated assuming a single wage earner profile.

**Variable Pay:** Variable performance-based compensation such as performance bonuses, profit sharing, short term incentive plans and commissions.