Social Indices in the SADC Context
The Case of the Basic Needs Basket (BNB) and BNB Trends

Measuring Inequality – Monitoring Resource Distribution – Promoting Justice

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Socio-economic Development Programme
OUTLINE

• Objectives
• Definition
• Methodology
• Contextual Analysis
• BNB Trends
• Conclusion
Objectives of the Conversation

To introduce JCTR, Our values, aims and objectives.
To present the Basic Needs Basket.
To account for the social indices of the Basic Needs basket.
To benefit from stakeholder engagement.
To generate possible additional BNB Improvement indices.
What is the Urban Basic Needs Basket (BNB)

- A tool that tracks prices for basic household commodities in urban areas on a monthly basis
- Evidence gathering tool on the living conditions of families
Uses Of the BNB

- Evaluation of govt. policies/decisions (removal of subsidies on maize and fuel)
- Salary negotiation by trade Unions
- Promote affordable prices
- The researches provide the Centre with evidence on which to advocate for improvements in various sectors.
Indicators / Users of the BNB

**Church:** Communication tool on Church Social Teachings’ Key Values eg Dignity of every human person

**Community:** Challenge to promote proactiveness as active citizens before seeking assistance

**Employers:** Inspiration to take a hand in fighting poverty

**Government:** Policy guide
  - just minimum wage, a fair tax code, strategic fuel reserves, loans for entrepreneurship, subsidized utilities, etc.

**Households:** An inspiration to fight poverty
  - Household budget

**NGOs:** Advocacy and informative tool

**Trade Unions:** Advocacy tool
  - improved conditions of service i.e. wages etc.
Impact of BNB

- Minimum wage revision both public and private sector
- Ministry of Labour Invitation to participate in Sector Based Minimum wage formulation
- State’s reaction to JCTR comments on quantities of created jobs.
- Meeting with community members to disseminate research findings (Empowerment)
- Meeting with Parliamentarians
- Pressure in the media gets back reactions.
Methodology

- The BNB data is collected on a monthly basis from five markets and two super markets (Chainda, Kabwata, Chawama, City Market, Matero, Shoprite-Cairo and Mellisa-Northmead).
- We have a presence in 15 towns which include Chipata, Chinsali, Choma, Kabwe, Kasama, Kitwe, Luanshya, Livingstone, Lusaka, Mansa, Mongu, Monze, Mpika, Ndola and Solwezi.
- The various prices collected are analysed and what appears on the BNB is the average price of a particular commodity based on the Seven markets.
- The BNB is disseminated through email and physical hard copies in all the 15 towns where we collected the data.
## JCTR BASIC NEEDS BASKET: LUSAKA
### MAY 2015

### (A) COST OF BASIC FOOD ITEMS FOR A FAMILY OF FIVE IN LUSAKA

<table>
<thead>
<tr>
<th>Commodity</th>
<th>Kwacha</th>
<th>Quantity</th>
<th>Total Kwacha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mealie meal (breakfast)</td>
<td>64.71</td>
<td>2 x 25Kgs</td>
<td>129.4</td>
</tr>
<tr>
<td>Beans</td>
<td>16.14</td>
<td>3 Kgs</td>
<td>48.42</td>
</tr>
<tr>
<td>Kapenta (dry)</td>
<td>88.98</td>
<td>2 Kgs</td>
<td>177.9</td>
</tr>
<tr>
<td>Bream (dry)</td>
<td>85.71</td>
<td>1Kg</td>
<td>85.71</td>
</tr>
<tr>
<td>Beef, mixed cut</td>
<td>30.43</td>
<td>4 Kgs</td>
<td>121.7</td>
</tr>
<tr>
<td>Dark green vegetable</td>
<td>5.85</td>
<td>4 Kgs</td>
<td>23.40</td>
</tr>
<tr>
<td>Tomatoes</td>
<td>6.78</td>
<td>4 Kgs</td>
<td>27.12</td>
</tr>
<tr>
<td>Onion, large</td>
<td>8.86</td>
<td>2 Kgs</td>
<td>17.72</td>
</tr>
<tr>
<td>Cooking oil (2.5 Ltrs)</td>
<td>35.14</td>
<td>3 litres</td>
<td>42.17</td>
</tr>
<tr>
<td>Bread wheat, refined floor, baked</td>
<td>5.86</td>
<td>1 loaf/day</td>
<td>0</td>
</tr>
<tr>
<td>Sugar</td>
<td>17.90</td>
<td>6 Kgs</td>
<td>53.70</td>
</tr>
<tr>
<td>Milk (fresh)</td>
<td>5.67</td>
<td>4x500ml</td>
<td>22.68</td>
</tr>
<tr>
<td>Tea, powder</td>
<td>35.77</td>
<td>1 Kg</td>
<td>35.77</td>
</tr>
<tr>
<td>Eggs</td>
<td>8.71</td>
<td>2 Units</td>
<td>17.42</td>
</tr>
<tr>
<td>Salt</td>
<td>4.55</td>
<td>1Kg</td>
<td>4.55</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td><strong>983.56</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### (B) COST OF ESSENTIAL NON-FOOD ITEMS

<table>
<thead>
<tr>
<th>Item</th>
<th>Kwacha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charcoal</td>
<td>78.00</td>
</tr>
<tr>
<td>Soap (Lifebouy/Champion)</td>
<td>4.08</td>
</tr>
<tr>
<td>Wash soap (Boom)</td>
<td>6.08</td>
</tr>
<tr>
<td>Jelly (e.g. Vaseline)</td>
<td>25.60</td>
</tr>
<tr>
<td>First Aid (nutrition, first aid)</td>
<td>372.00</td>
</tr>
</tbody>
</table>
Our Vision

- JCTR’s vision is “A just Zambian Society Guided by Faith, where Everyone Enjoys Fullness of Life”
- Our aspirations shared by government…. How?
- In the VISION 2030;

“The Zambian people’s vision is to become “A Prosperous Middle Income Nation by 2030”.
By 2030, Zambians, aspire to live in a strong and dynamic middle-income industrial nation that provides opportunities for improving the well being of all, embodying values of socioeconomic justice, underpinned by the principles of: (i) gender responsive sustainable development; (ii) democracy; (iii) respect for human rights; (iv) good traditional and family values; (v) positive attitude towards work; (vi) peaceful coexistence and; (vii) private-public partnerships.”
Contextual Analysis

Zambian paradox

- Strong Economic Growth past 10 or so years, but little impact on poverty levels.
- “Two Zambias”
Contextual Analysis Cont’d…. 

- Zambia assigned middle-income status by the World Bank in 2011

**Macro-economic Indicators**

- GDP projection – about 6%
- July 2014 Inflation-8.0 %
- Change rate – K7 (middle rate) per USD (Stable?)
- Growing construction sector (public and private)
- Huge Foreign Direct investment (Dangote Group of Companies)
Contextual Analysis Cont’d…..

❖ Social Indicators

➢ Employment levels: over 92.1%
➢ Bumper maize harvest 2014

But….

❖ Formal employment: 11.3% out of a population of 13million+
❖ Overall Poverty 67%
❖ Poverty: rural 77.9% urban 27.5%
❖ Income poverty still prevalent and it is quite high at 42.6% in 2013 (HDR-2014)
Perspectives on Poverty

The Income perspective Argues that a person is poor only if his or her income is below the country's poverty line (defined in terms of having income sufficient for a specified amount of food);

The Basic needs perspective goes beyond the income perspective. It includes the access to basic needs sufficient for a household to thwart deprivation. This is JCTR’s perspective regarding monitoring the cost of living in Zambia.
## Synopsis of BNB Trends

<table>
<thead>
<tr>
<th>Town</th>
<th>Jan</th>
<th>Feb</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
<th>Jan - Dec Variance</th>
<th>% Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chinsali</td>
<td>2,197.32</td>
<td>2,219.13</td>
<td>2,269.13</td>
<td>2,247.32</td>
<td>2,266.83</td>
<td>2,372.77</td>
<td>2,275.69</td>
<td>2,283.69</td>
<td>2,276.99</td>
<td>2,276.99</td>
<td>2,285.38</td>
<td>2,285.38</td>
<td>308.50</td>
<td>18%</td>
</tr>
<tr>
<td>Chipata</td>
<td>2,316.05</td>
<td>2,311.62</td>
<td>2,318.77</td>
<td>2,315.93</td>
<td>2,295.36</td>
<td>2,775.50</td>
<td>2,709.80</td>
<td>2,837.23</td>
<td>2,843.19</td>
<td>2,658.54</td>
<td>2,859.52</td>
<td>2,859.52</td>
<td>305.94</td>
<td>32%</td>
</tr>
<tr>
<td>Choma</td>
<td>2,518.74</td>
<td>2,527.80</td>
<td>2,540.23</td>
<td>2,429.24</td>
<td>2,963.75</td>
<td>2,972.62</td>
<td>2,962.37</td>
<td>3,001.10</td>
<td>3,007.93</td>
<td>2,998.02</td>
<td>3,004.12</td>
<td>3,187.67</td>
<td>366.93</td>
<td>27%</td>
</tr>
<tr>
<td>Kabwe</td>
<td>2,276.68</td>
<td>2,383.60</td>
<td>2,361.74</td>
<td>2,311.22</td>
<td>2,337.41</td>
<td>2,306.54</td>
<td>2,251.10</td>
<td>2,287.14</td>
<td>2,594.33</td>
<td>2,612.90</td>
<td>2,525.26</td>
<td>2,554.09</td>
<td>277.41</td>
<td>12%</td>
</tr>
<tr>
<td>Kasama</td>
<td>2,405.04</td>
<td>2,295.62</td>
<td>2,407.47</td>
<td>2,593.90</td>
<td>2,614.66</td>
<td>2,565.49</td>
<td>2,607.66</td>
<td>2,665.94</td>
<td>2,463.82</td>
<td>2,629.68</td>
<td>2,224.64</td>
<td>2,224.64</td>
<td>550.15</td>
<td>20%</td>
</tr>
<tr>
<td>Kitwe</td>
<td>2,708.99</td>
<td>2,765.92</td>
<td>2,920.70</td>
<td>2,903.00</td>
<td>2,785.75</td>
<td>2,832.63</td>
<td>2,818.49</td>
<td>2,819.96</td>
<td>3,017.36</td>
<td>3,259.14</td>
<td>3,259.14</td>
<td>550.15</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Livingstone</td>
<td>2,158.93</td>
<td>2,373.32</td>
<td>2,567.55</td>
<td>2,682.22</td>
<td>2,625.35</td>
<td>2,670.48</td>
<td>2,746.31</td>
<td>2,901.91</td>
<td>2,901.06</td>
<td>2,954.81</td>
<td>2,904.56</td>
<td>745.63</td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>Luashya</td>
<td>3,605.01</td>
<td>3,616.28</td>
<td>3,687.72</td>
<td>3,687.72</td>
<td>3,636.46</td>
<td>3,681.14</td>
<td>3,692.34</td>
<td>3,742.60</td>
<td>3,703.02</td>
<td>3,635.83</td>
<td>3,694.44</td>
<td>3,905.22</td>
<td>300.21</td>
<td>8%</td>
</tr>
<tr>
<td>Lusaka</td>
<td>2,247.85</td>
<td>2,259.44</td>
<td>2,301.48</td>
<td>1,930.29</td>
<td>2,051.70</td>
<td>2,099.43</td>
<td>2,103.46</td>
<td>2,147.92</td>
<td>2,274.41</td>
<td>2,554.09</td>
<td>2,554.09</td>
<td>277.41</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Mansa</td>
<td>1,985.94</td>
<td>1,957.55</td>
<td>1,940.22</td>
<td>1,955.62</td>
<td>1,949.06</td>
<td>1,952.50</td>
<td>1,972.76</td>
<td>1,883.28</td>
<td>1,872.66</td>
<td>-102.66</td>
<td>-102.66</td>
<td>-102.66</td>
<td>-102.66</td>
<td>-5%</td>
</tr>
<tr>
<td>Mongu</td>
<td>2,211.73</td>
<td>2,246.13</td>
<td>2,240.32</td>
<td>2,251.48</td>
<td>2,260.66</td>
<td>2,320.77</td>
<td>2,335.33</td>
<td>2,331.53</td>
<td>2,281.83</td>
<td>2,215.59</td>
<td>2,255.85</td>
<td>2,179.28</td>
<td>-32.45</td>
<td>-1%</td>
</tr>
<tr>
<td>Monze</td>
<td>1,613.56</td>
<td>1,612.48</td>
<td>1,622.92</td>
<td>1,683.04</td>
<td>1,680.76</td>
<td>1,680.76</td>
<td>2,035.46</td>
<td>2,034.08</td>
<td>1,977.60</td>
<td>1,997.46</td>
<td>2,154.64</td>
<td>541.08</td>
<td>34%</td>
<td></td>
</tr>
<tr>
<td>Mpika</td>
<td>2,889.81</td>
<td>3,143.76</td>
<td>3,176.74</td>
<td>3,194.33</td>
<td>3,251.58</td>
<td>3,236.63</td>
<td>3,153.69</td>
<td>3,148.04</td>
<td>3,182.25</td>
<td>3,666.84</td>
<td>777.03</td>
<td>27%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ndola</td>
<td>3,053.03</td>
<td>2,560.01</td>
<td>3,176.85</td>
<td>3,193.90</td>
<td>3,206.17</td>
<td>3,251.58</td>
<td>3,171.86</td>
<td>3,304.94</td>
<td>3,172.54</td>
<td>3,305.28</td>
<td>3,713.68</td>
<td>660.65</td>
<td>22%</td>
<td></td>
</tr>
</tbody>
</table>
## Synopsis - Average Monthly Wages in Zambia

<table>
<thead>
<tr>
<th>Employment Category</th>
<th>Average Income (rebased)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers</td>
<td>10,524,</td>
</tr>
<tr>
<td>Professionals</td>
<td>3,113</td>
</tr>
<tr>
<td>Technical and Associate Professionals</td>
<td>3,587</td>
</tr>
<tr>
<td>Clerical Support Workers</td>
<td>1,936</td>
</tr>
<tr>
<td>Service and Sales workers</td>
<td>1,382</td>
</tr>
<tr>
<td>Skilled Agricultural, Forestry and Fishery Workers</td>
<td>1,659</td>
</tr>
<tr>
<td>Craft and Related Trades Workers</td>
<td>1,169</td>
</tr>
<tr>
<td>Plant and Machine Operators and assembler</td>
<td>1,739</td>
</tr>
<tr>
<td>Elementary Occupation</td>
<td>977</td>
</tr>
</tbody>
</table>

**Source:** CSO, Zambia Labour Force Survey Report 2012
## Average Monthly Wages by Sector

<table>
<thead>
<tr>
<th>Employment Sector</th>
<th>Average Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central government employee</td>
<td>2,770</td>
</tr>
<tr>
<td>Local government employee</td>
<td>1,896</td>
</tr>
<tr>
<td>Parastatal employee</td>
<td>2,621</td>
</tr>
<tr>
<td>NGO or Churches</td>
<td>1,823</td>
</tr>
<tr>
<td>Private businesses or farms</td>
<td>1,802</td>
</tr>
<tr>
<td>Embassy, international org</td>
<td>3,420</td>
</tr>
<tr>
<td>Private households</td>
<td>907</td>
</tr>
<tr>
<td>Producer cooperative</td>
<td>653</td>
</tr>
</tbody>
</table>

**Source:** CSO, Zambia Labour Force Survey Report 2012
BNB TRENDS
BY RESEARCH TOWN
The BNB for Chinsali was increasing from July (1,724) to October (2,046.92) and slightly dropped in November (2,032.5).

- This increment in the BNB was caused by an increase in certain goods like Beef, Kapenta, cooking oil, vegetables and sugar.

- But other prices were constant like Bread at K6, Charcoal at K45, housing at K750, Mealie meal at K80.
GOODS THAT CAUSED THE BNB TO INCREASE

- **Price of beef**
  - July: 22
  - August: 25
  - September: 28
  - October: 31
  - November: 30
  - December: 28
  - **Chinsali**

- **Kapenta**
  - July: 15.5
  - August: 16
  - September: 16.5
  - October: 17
  - November: 17.5
  - December: 18
  - **Chinsali**

- **Sugar**
  - July: 15.5
  - August: 16
  - September: 16.5
  - October: 17
  - November: 17.5
  - December: 18
  - **Chinsali**
Chipata BNB Trends

Chipata

2,400.00
2,350.00
2,300.00
2,250.00
2,200.00
2,150.00
2,100.00

1  2  3  4  5  6  7  8  9  10  11  12
Chipata BNB Composition By Dec 2014

- Mealie Meal: 7%
- Beans: 2%
- Kapenta: 8%
- Bream: 3%
- Beef: 4%
- Dark green vegetables: 2%
- Tomatoes: 1%
- Onion: 1%
- Cooking oil: 2%
- Bread: 8%
- Charcoal: 6%
- Sugar: 2%
- Milk: 1%
- Eggs: 1%
- Salt: 0%
- Wash soap: 1%
- Soap: 1%
- Tea: 2%
- Jelly: 1%
- Water and sanitation: 7%
- Housing: 31%

Total: 100%
The BNB trend for Chipata was increasing from July to August, it then fell and remained constant from September to November (K2276.99) and only increased in December (K2285.38).

The cause of the trend were changes in the price of sugar, beans and soap,

Constant BNB commodities were salt at K5.80, Mealie meal at K81.00, cooking oil at K36.00, bream at K60.00, bread at K5.92, vegetables at K9.50, beef at K22.80, Kapenta at K95 and housing at K700.
Key Price Commodity Movements

**Sugar**

- July: 15.72
- August: 15.73
- September: 15.74
- October: 15.75
- November: 15.76
- December: 15.79

**Beans**

- July: 14.2
- August: 14.3
- September: 14.4
- October: 14.5
- November: 14.6
- December: 14.7

**Soap**

- July: 0.0
- August: 0.5
- September: 1.0
- October: 1.5
- November: 2.0
- December: 2.5

*Graphs show price movements for Sugar, Beans, and Soap from July to December.*
Choma 2014 BNB Trend

<table>
<thead>
<tr>
<th>Town</th>
<th>Jan</th>
<th>Feb</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choma</td>
<td>2,316.05</td>
<td>2,311.62</td>
<td>2,318.77</td>
<td>2,315.93</td>
<td>2,295.36</td>
<td>2,775.50</td>
<td>2,709.80</td>
<td>2,837.23</td>
<td>2,843.19</td>
<td>2,658.54</td>
<td>2,859.52</td>
<td>3,059.84</td>
</tr>
</tbody>
</table>
BNB Composition by Dec 2014

- Beans: 1%
- Mealle meal: 4%
- Kapenta: 5%
- Beef: 0%
- Bream: 2%
- Tomatoes: 3%
- Onion: 1%
- Cooking oil: 1%
- Sugar: 2%
- Milk: 1%
- Eggs: 1%
- Charcoal: 9%
- Tea: 8%
- Bread: 6%
- Jelly: 1%
- Wash soap: 1%
- Soap: 0%
- Water and sanitation: 3%
- Housing: 39%
Choma BNB Trend

- The BNB for Choma increased from July (K2,709.8) to September (K2,843.19) and it decreased in October (2,658.54). Then it increased until December (3,059.84).
- The prices of goods that caused the BNB to increase were beef, bread, charcoal (which decreased in October to cause the BNB to decrease as well).
- Cooking oil, sugar and mealie meal were fluctuating over time but kapenta was constant and only increased in November.
- Housing (K1,200), vegetables (K2.3) and bream (K62.5) were constant.
Goods Affected by Price Shifts

**Beef**

- Chart showing price shifts from July to December
- Prices range from 24 to 28.5

**Charcoal**

- Chart showing price shifts from July to December
- Prices range from 0 to 180

**Bread**

- Chart showing price shifts from July to December
- Prices range from 5.4 to 6.8
BNB increased at a slow rate from July (2962.37) to November (3004.12) and then sharply increased in December (3187.67).

The prices of goods accounting for the upward trajectory were Charcoal, vegetables, beans.

The price of bread was fluctuating.

Housing was constant at K1500.
Goods that caused the trend

- Charcoal
- Vegetables
- Beans
- Bread
Kasama 2014 BNB Trends

<table>
<thead>
<tr>
<th>Town</th>
<th>Jan</th>
<th>Feb</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kasama</td>
<td>2,276.68</td>
<td>2,383.60</td>
<td>2,361.74</td>
<td>2,311.22</td>
<td>2,337.41</td>
<td>2,306.54</td>
<td>2,251.10</td>
<td>2,287.14</td>
<td>2,594.33</td>
<td>2,612.90</td>
<td>2,525.26</td>
<td>2,554.09</td>
</tr>
</tbody>
</table>
Kasama BNB Composition

- housing: 39%
- mealie meal: 6%
- kapenta: 7%
- beans: 1%
- bream: 3%
- dark green vegetables: 1%
- tomatoes: 1%
- onion: 0%
- cooking oil: 2%
- sugar: 2%
- milk: 1%
- tea: 2%
- salt: 0%
- chacoal: 8%
- jelly: 0%
- wash soap: 1%
- soap: 1%
- water and sanitation: 3%
The trend for Kasama was rising from July (K2510.10) to October (K2612.90).

BNB experienced some relief in November to K2525.60.

However in December it was on an upward trajectory (K2554.09).

The prices of goods that increased were charcoal, Kapenta, vegetables, bread, beef, beans, bream was rising from July to September and it then fell and rose in December sharply.

Housing was constant at K1,000.00.
Commodity Prices Movements

charcoal

Kapenta

bream

bread

Kasama
The trend for Kitwe was fluctuating over time as it was rising and falling from July to December. The prices that caused the fluctuation was the changes in the price for Mealie meal, Kapenta, cooking oil, charcoal, bread and beef. Housing was constant at K900.
# Kitwe 2014 BNB

<table>
<thead>
<tr>
<th>Town</th>
<th>Jan</th>
<th>Feb</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitwe</td>
<td>2,405.04</td>
<td>2,295.62</td>
<td>2,407.47</td>
<td>2,593.90</td>
<td>2,614.66</td>
<td>2,565.49</td>
<td>2,607.66</td>
<td>2,665.94</td>
<td>2,463.82</td>
<td>2,629.68</td>
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<td></td>
</tr>
</tbody>
</table>
Goods that caused the trend

Mealie meal

Kapenta

charcoal

beef
Lusaka 2014 BNB Trends

<table>
<thead>
<tr>
<th>Town</th>
<th>Jan</th>
<th>Feb</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lusaka</td>
<td>3,605.01</td>
<td>3,616.28</td>
<td>3,687.72</td>
<td>3,687.72</td>
<td>3,636.46</td>
<td>3,681.14</td>
<td>3,692.34</td>
<td>3,742.60</td>
<td>3,703.02</td>
<td>3,635.83</td>
<td>3,694.44</td>
<td>3,905.22</td>
</tr>
</tbody>
</table>
The BNB for Lusaka was rising from July (K3692.34) to August (K3742.60). It then stooped in September (K3703.02) and in October (K3635.85) and then rose until December (K3905.22).

The prices that caused the trend were sugar, Mealie meal, Kapenta, bream and beans.

Housing was constant K1750.
Key Commodities Accounting for Price Movements

**Beans**

- Lusaka

**Kapenta**

- Lusaka

**Bream**

- Lusaka

**Mealie meal**

- Lusaka
The BNB trend is increasing steadily over time from July (K1930.29) to December (2274.41). The commodity prices that had increased were salt, charcoal, bread and beef. Housing was constant at K850.
Key Commodities Accounting for Price Movements

Salt

Charcoal

Beef

Bread
Monze 2014 BNB Trends

<table>
<thead>
<tr>
<th>Town</th>
<th>Jan</th>
<th>Feb</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monze</td>
<td>2,211.73</td>
<td>2,266.13</td>
<td>2,240.32</td>
<td>2,251.48</td>
<td>2,260.66</td>
<td>2,320.77</td>
<td>2,335.33</td>
<td>2,331.53</td>
<td>2,281.83</td>
<td>2,215.59</td>
<td>2,255.85</td>
<td>2,179.28</td>
</tr>
</tbody>
</table>
Monze BNB Composition

- Housing: 37%
- Mealie meal: 6%
- Kapenta: 8%
- Bread: 8%
- Electricity: 8%
- Water and sanitation: 5%
- Jelly: 1%
- Wash soap: 1%
- Soap: 2%
- Charcoal: 3%
- Beans: 2%
- Bream: 1%
- Dark green vegetables: 1%
- Tomatoes: 2%
- Onion: 1%
- Cooking oil: 2%
- Milk: 3%
- Tea: 1%
- Eggs: 1%
- Sugar: 1%
- Salt: 1%
The Cost of living trend for the second half of 2014 for Monze was declining.

The BNB in July was K2335.33, with an increase in the BNB in November (K2255.85), and another decline in December (K2179.28).

The affected commodity prices were; Mealie meal, Kapenta, charcoal and bream.

Housing remained static at K800 and salt was also constant at K5.38 in the second half of 2014.
Key Commodities Accounting for Price Movements

- **Bream**
- **Kapenta**
- **Charcoal**
- **Mealie meal**

Graphs showing price movements from July to December for each commodity.
Mpika BNB Trends

Mpika experienced an increase in the cost of the BNB in the second half of 2015 from K1680.76 in July to K2154.64 in December.

The goods that caused this trend were an Kapenta, bream, charcoal, beans and vegetables.

Housing and bread were constant at K500 and K6 respectively.
Key Commodities Accounting for Price Movements

Kapenta

Charcoal

Bream

Beans
Ndola BNB Composition

- Housing: 50%
- Mealie Meal: 4%
- Beans: 1%
- Kapenta: 7%
- Bream: 5%
- Beef: 4%
- Dark Green Vegetables: 1%
- Tomatoes: 1%
- Onion: 1%
- Cooking Oil: 0%
- Sugar: 1%
- Milk: 1%
- Tea: 1%
- Eggs: 0%
- Salt: 0%
- Jelly: 0%
- Wash: 1%
- Soap: 1%
- Water and Sanitation: 3%
- Electricity: 5%
Ndola BNB Trends

- Trend for Ndola showed a decrease in the BNB from July (K3251.58) to October (K3148.04) then had an increase in November (K3182.25) to December (K366.84).
- The trend was caused by a decrease in price for Mealie meal, Kapenta, housing, charcoal and vegetables.
- No prices remained constant.
Key Commodities Accounting for Price Movements

- Mealie meal
- Kapenta
- Housing
- Charcoal
Solwezi 2014 BNB Trends

<table>
<thead>
<tr>
<th>Town</th>
<th>Jan</th>
<th>Feb</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
</tr>
</thead>
<tbody>
<tr>
<td>Solwezi</td>
<td>3,053.03</td>
<td></td>
<td>2,560.01</td>
<td>3,176.85</td>
<td>3,206.17</td>
<td>3,193.90</td>
<td>3,251.58</td>
<td>3,171.86</td>
<td>3,304.94</td>
<td>3,172.54</td>
<td>3,305.28</td>
<td>3,713.68</td>
</tr>
</tbody>
</table>
Solwezi BNB Composition

- Mealie meal: 4%
- Kapenta: 3%
- Beans: 1%
- Bream: 2%
- Beef: 3%
- Dark green vegetables: 0%
- Tomatoes: 0%
- Onion: 0%
- Cooking oil: 1%
- Bread: 4%
- Sugar: 1%
- Milk: 1%
- Tea: 15%
- Charcoal: 8%
- Salt: 1%
- Soap: 1%
- Jelly: 0%
- Water and sanitation: 7%
- Electricity: 7%
- Wash soap: 0%
The trend for Solwezi was fluctuating from July (K3251.58) to October (K3172.54) but rose from November (K3305.28) to December (K3713.68).

The goods that caused this trend were vegetables, cooking oil, charcoal,

The constant goods were sugar at K17.5, salt at K3.08, Kapenta at K54.36, housing at K1300, bread at K4.73
Key Commodities Accounting for Price Movements

Cooking oil

Charcoal

Vegetables
Conclusion

Ideally society should be structured to meet everyone’s basic needs. Therefore there is need for implementation of policies and programmes that translate into real growth so that majority of the people can be removed from the poverty trap.

1. How do people cope with these prices?
2. How can we see living standards of people improve?
3. What policies can be put in place and IMPLEMENTED?
Hypothesis

In the light of the evidence adduced by the BNB over the period 2014 (January – December) we hypothesize that the cost of living in Zambia is increasing gradually and steadily as evidenced by the indices of cost of commodities (Food and Non-Food items) and wage levels.
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