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MARRIAGE PATTERNS AND CHANGE IN  
ZAMBIA

## MARRIAGE PATTERNS AND CHANGE IN ZAMBIA

### 1. Introduction

1. The World Population Plan of Action recognized the family as the basic unit of society and emphasized its importance in two resolutions which among other things recommended that the family be protected by appropriate legislation and that marriage be entered into only with the free and full consent of intending spouses. Marital status has long been recognized as a most important factor in population dynamics as it affects fertility tremendously and mortality and migration to a lesser extent. Marital status is a demographic characteristic involving biological characteristics related to social, economic, legal and in many cases religious aspects. Its effects on other social and economic characteristics such as school attendance and labour force participation are very important in late adolescence and young adult age groups.

2. The timing and frequency of marriage are, therefore, important aspects in mechanisms for regulating reproduction. The interaction of gross expectation of marital life and the gross expectation of fecund life is very important for estimating the total effect of marriage on fertility. This is particularly the case because in almost all known societies, the marital union is seen as the social institution within which reproduction is supposed to take place. Although empirical evidence from societies of differing economic, social, racial and geographical backgrounds shows that child bearing is not in practice a monopoly of the married couple and that a significant number of children are born out of wedlock<sup>1/</sup>, the marital union is still considered as the rightful place for procreation in nearly all human societies.

3. Consequently, investigations on fertility differentials always view studies in marital patterns and differences in age at first and subsequent marriages as a prerequisite for in-depth analysis. Studies on age at first marriage and the influence of education on age at first marriage provide useful information on the determinants of levels of fertility. Similarly the frequency and timing of changes in marital state influence women's total length of exposure to pregnancy and childbearing.

4. A major problem related to studies on marriage is the variation in practices and concepts of what constitutes a marital union and when exactly it starts. Many types of marriage practices coexist in African societies. There is the church wedding among christians, the legal wedding involving legal procedures and the

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<sup>1/</sup> Central Bureau of Statistics, Nairobi, Kenya. Kenya Fertility Survey 1977-1978 First Report Vol. 1 page 93. This study showed that 23 percent of all Kenya women reported premarital birth.

acquisition of marriage certificates and the traditional marriage which is most common among both rural and urban populations in African countries. The latter accommodates both monogamous and polygamous unions.

5. The socio-biological foundations of marriage stem from the desire by every society to ensure that an adequate number of children are born to parents who are in stable unions that are most likely to socialize children in a manner considered necessary for the survival of that society as a viable entity. The age at which women marry, the duration of such marriages and the number of times women marry is therefore of prime importance in the attempt to understand the determinants of fertility especially in societies where the onset of marriage signals the start of childbearing.

6. In the first round of this survey, information was collected on the marriage history of all women covered in the study. This information related to the number of times each woman had been married, age at first and subsequent marriages and age at which each marriage ended. For each marriage the reason for termination and the type of marriage were recorded. This paper analyses these data in an attempt to throw some light on marriage patterns in urban and rural communities in Zambia as a prelude to undertaking fertility determinants in Zambia.

## II. Incidence and frequency of marriage

7. Among the 4282 women aged 12-50 years interviewed during the first round of this survey, 2729 (63.7 percent) declared that they had been married at least once before. A breakdown of these women by the number of times married is presented in Table 1.

Table 1. Distribution of ever married women aged 12-50 years by number of times married for urban (Lusaka) and rural (Keembe) areas in Zambia

Number of times married	Lusaka		Keembe		Total	
	Number	Percent	Number	Percent	Number	Percent
1	1 303	84.1	397	68.5	2 205	80.8
2	319	14.8	158	27.3	477	17.5
3	19	0.9	20	3.5	39	1.4
4	2	0.1	3	0.5	5	0.2
5	2	0.1	1	0.2	3	0.1
Total	2 150	100.0	579	100.0	2 729	100.0

Table 2. Distribution of women by marital status and age for urban (Lusaka) and rural (Keelebe) areas in Zambia

Age (in years)	Never Married	URBAN			(LUSAKA)			RURAL			(KEMBE)			Total
		Married	Separated	Divorced	Widowed	Total	Never married	Married	Separated	Divorced	Widowed			
12-14	509	6	-	-	-	515	149	4	-	-	-	1	154	
15-19	579	210	2	6	1	757	119	41	1	2	-	-	163	
20-24	453	479	9	25	1	667	22	66	2	13	-	-	103	
25-29	26	430	2	21	4	483	6	72	3	9	1	-	91	
30-34	7	364	3	17	9	400	-	81	2	16	3	-	102	
35-39	3	265	3	15	9	295	1	79	-	7	4	-	91	
40-44	1	159	-	5	7	172	1	61	2	10	7	-	81	
45-49	1	85	4	4	13	107	1	73	-	15	13	-	102	
Total	1238	1998	23	93	44	3396	299	477	10	72	29	-	887	

Percentages

12-14	28.8	1.2	-	-	-	100.0	96.8	2.6	-	-	.6	-	100.0
15-19	71.1	27.7	0.3	0.8	0.1	100.0	73.0	25.2	0.6	1.2	-	-	100.0
20-24	22.9	71.8	1.3	3.3	0.2	100.0	21.4	64.1	1.5	12.6	-	-	100.0
25-29	5.4	85.0	0.4	4.4	0.8	100.0	6.6	79.1	3.3	9.9	1.1	-	100.0
30-34	1.8	91.0	0.7	4.3	2.2	100.0	-	79.4	2.0	15.7	2.9	-	100.0
35-39	1.0	89.8	1.0	5.1	3.1	100.0	1.1	86.8	-	7.7	4.4	-	100.0
40-44	0.6	92.4	-	2.9	4.1	100.0	1.2	75.3	2.5	12.4	8.6	-	100.0
45-49	0.3	79.4	3.7	3.7	12.2	100.0	1.0	71.6	-	14.7	12.7	-	100.0
Total	36.5	58.8	0.7	2.7	1.3	100.0	33.7	53.8	1.1	8.1	3.3	-	100.0

Urban

Urban

8. These data show that 30.8 percent of all ever-married women aged 13-50 years who were studied in this survey had been married only once.<sup>1/</sup> A significant proportion of these women (19.2 percent) had been married twice and 1.7 percent of them had been married more than twice. It is apparent from these data that marital instability was higher in rural than urban areas. Thus while only 15.9 percent of all ever-married women in Lusaka had been married more than once, more than twice that percentage (31.5 percent) of Keembe women had been married two or more times. The lower proportion of urban women married more than once may be due to the frequent movement of divorced or separated women from city to rural areas. Although the movement is both ways, data from this survey show that 5.4 percent of in-migrants to Keembe and 3.4 percent of those migrating to Lusaka were divorced or separated women.<sup>2/</sup>

9. A distribution of women 12-49 years of age by marital status is shown in Table 2. These data show that the marriage of 160 (7.4 percent) of the urban ever-married women had been terminated by separation, divorce or death. This proportion was much lower than that for rural Keembe. The data for Keembe show that 111 (18.9 percent) of all ever-married women were separated, divorced or widowed. More than a tenth of all ever-married women in Keembe were divorced.

10. An examination of the proportions married in the urban and rural areas show that women enter into marital unions very early in life and the majority of all women remain married throughout their reproductive life. Thus nearly four fifths of all Lusaka (77.1 percent) and Keembe (78.6) percent) women had been married before twenty five years of age. These data present a similar picture of early marriage as that observed for Kenya<sup>3/</sup> and indicate that the proportion of currently married women was higher in Lusaka than in Keembe except for females married before fifteen years of age. This evidence is indicative of higher marital stability in Lusaka than Keembe. Thus while separated and divorced women in Lusaka comprised 3.4 percent of all women in the age groups under study, the corresponding proportion for Keembe was 9.2 percent.

11. When these women are distributed by religion and by the number of times married, it is obvious that many women marry more than once irrespective of the religious beliefs they profess. These data which are presented in Table 3 show that more rural than urban women of protestant faith marry more than once. It is obvious from these data that catholic or protestant women are equally as likely to marry more than once as women who profess traditional religions or no religion at all.

1/ The percentage of Lusaka women in first unions was similar to percentages obtained for Kenya (33.3 percent) and Lesotho (34.2 percent). See ECA, 'Marital Composition and Fertility' Kenya and Lesotho, ECA/PD/WP/1981/7 p.7. The lower percentage for Keembe was probably influenced among other factors by sampling errors.

2/ See Seminar paper on Aspects of Migration on the Development of Zambia ECA/PD/WP/1982/ Table 1. p.

3/ Central Bureau of Statistics, Nairobi, Kenya Fertility Survey 1977-1978 First Report Vol.1, p.76. See also ECA Population Division 'Marital Composition and Fertility' Kenya and Lesotho paper presented at the Fifth Meeting of the United Nations Working Group on Comparative Analysis of World Fertility Data, Geneva, 26-29 January 1982, p.4.

12. The data on the number of times women had married by the time of the survey were classified by educational level of women. These data which are presented in Table 4 show that in general more illiterate women marry two or more times than their educated counterparts and that higher educational levels go with stable first marital unions. The proportion of urban women married once only was higher for nearly all levels of education. These data also show that third and fourth marriages were more frequent among rural than urban women. Thus while only 1.1 percent of all ever-married women in Lusaka had married three or more times, 4.2 percent of all Keembe ever-married women had been married three or more times.

Table 3. Distribution of women by religion and by number of times married in urban (Lusaka) and rural (Keembe) areas in Zambia

Religion	Number of times married								Total	
	One		Two		Three		Four			
	Number	%	Number	%	Number	%	Number	%	Number	%
URBAN (Lusaka)										
Catholic	766	83.3	145	15.8	9	1.0	-	-	920	42.8
Protestant	930	85.6	147	13.5	8	0.7	-	-	1087 <sup>a/</sup>	50.6
Moslem	5	62.5	3	37.5	-	-	-	-	8	0.4
Traditional	13	76.5	2	11.8	1	5.9	1	5.9	17	0.8
No religion	94	79.7	22	18.6	1	0.8	1	0.8	118	5.5
Total	1808	84.1	319	14.8	2	0.1	2	0.1	2150	100.0

a/ 2 protestant women had been married a fifth time

RURAL (Keembe)										
Catholic	42	84.0	7	14.0	1	2.0	-	-	50	8.7
Protestant	298	69.0	116	26.9	14	3.2	3	0.7	432 <sup>b/</sup>	74.6
Moslem	-	-	1	100.0	-	-	-	-	1	0.2
No religion*	57	59.4	34	35.4	5	5.2	-	-	96	16.6
Total	397	68.6	158	27.3	20	3.5	3	0.5	579	100.0

\* No religion may include adherents of traditional religion.

b/ 1 protestant woman had been married a fifth time.

Table 4. Distribution of women by educational level and number of times married for urban (Lusaka) and rural (Keembe) areas in Zambia

Educational level of women	Number of times married											
	One		Two		Three		Four		Five		Total	
	No. of women	%	No. of women	%	No. of women	%	No. of women	%	No. of women	%	No. of women	%
URBAN (LUSAKA)												
None	412	75.2	123	22.4	12	2.2	1	0.2	-	-	548	25.5
Primary Grade 1-4	424	79.5	102	19.1	7	1.3	-	-	-	-	533	24.8
Primary Grade 5 +	604	88.8	74	10.9	-	-	-	-	2	0.3	680	31.7
Secondary form 1-2	164	94.8	9	5.2	-	-	-	-	-	-	173	8.0
Secondary form 3 +, Trade school & Teacher training	152	93.8	9	5.6	-	-	1	0.6	-	-	162	7.5
Post secondary and university	52	96.3	2	3.7	-	-	-	-	-	-	54	2.5
Total	1808	84.1	319	14.8	19	0.9	2	0.1	2	0.1	2150	100.0
RURAL (KEMBE)												
None	191	62.4	97	31.7	15	4.9	2	0.7	1	0.3	306	52.8
Primary Grade 1-4	110	71.0	42	27.1	2	1.3	1	0.6	-	-	155	26.8
Primary 5 +	88	81.5	18	16.7	2	1.9	-	-	-	-	108	18.7
Secondary form 1-2	4	66.7	1	16.7	1	16.7	-	-	-	-	6	1.0
Secondary form 3 + and trade school	4	100.0	-	-	-	-	-	-	-	-	4	0.7
Total	397	68.6	158	27.3	20	3.5	3	0.5	1	0.2	579	100.0

13. A classification of women by mother tongue (ethnic group) and number of times married is presented in Table 5. These data show that although the break up of first marriages is common to all ethnic groups, the first marriage of Lenje and Bemba women tended to break up more regularly as indicated by the significant proportions of women married more than once. The survival of the first marriage among Tonga and Shona women was much higher than among the other ethnic groups. Although some of these differences may be attributed to sampling errors, it is apparent that a significant proportion of Bemba and Lenje women marry more than once. However, the percentage of women of ethnic groups classified as "others" who marry more than once (17.3 percent) show that the trend towards the break up of first marriages is observed among all ethnic groups.

Table 5. Distribution of women by mother tongue (ethnic group), and by number of times married, Urban (Lusaka) and rural (Keembe) areas in Zambia

Mother tongue (ethnic group)	Number of times married									
	One		Two		Three		Four		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%
URBAN (Lusaka)										
Nyanja	433	87.5	56	11.3	4	0.8	2	0.4	495	23.0
Bemba	283	92.7	55	16.1	3	0.9	-	-	342 <sup>a/</sup>	15.9
Lenje	99	90.5	23	19.7	1	0.3	-	-	123	5.7
Tonga	131	88.5	17	11.5	-	-	-	-	148	6.9
Lozi	76	96.4	12	13.6	-	-	-	-	88	4.1
Shona	41	89.1	4	8.7	-	-	-	-	46 <sup>a/</sup>	2.1
Others	745	92.0	152	16.7	11	1.2	-	-	908	42.2
Total	1808	94.1	319	14.8	19	0.9	2	0.1	2150	100.0
RURAL (Keembe)										
Nyanja	13	68.4	6	31.6	-	-	-	-	19	3.3
Bemba	8	61.5	3	23.1	2	15.4	-	-	13	2.2
Lenje	266	65.5	122	30.0	15	3.7	3	0.7	406	70.1
Tonga	52	82.5	10	15.9	1	1.6	-	-	63	10.9
Lozi	3	33.3	5	55.6	1	11.1	-	-	9	1.6
Shona	23	83.5	3	11.5	-	-	-	-	26	4.5
Others	32	74.4	9	20.9	1	2.3	-	-	43	7.4
Total	397	68.6	158	27.3	20	3.5	3	0.5	579	100.0



Table 6 : Distribution of women by current age and by number of times married,  
Urban (Lusaka) and Rural (Keembe), Zambia

Current Age of women	ONE		TWO		THREE		FOUR		FIVE		TOTAL	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
URBAN (LUSAKA)												
12 - 14	4	80.0	1	20.0	-	-	-	-	-	-	5	0.2
15 - 19	202	93.1	15	6.9	-	-	-	-	-	-	217	10.1
20 - 24	468	91.4	44	8.6	-	-	-	-	-	-	512	23.8
25 - 29	398	88.8	49	10.9	-	-	-	-	1	0.2	448	20.8
30 - 34	311	79.7	72	18.5	7	1.8	-	-	-	-	390	18.1
35 - 39	224	77.8	60	20.8	4	1.4	-	-	-	-	288	13.4
40 - 44	120	70.2	45	26.3	4	2.3	1	0.6	1	0.6	171	8.0
45 - 50	81	68.1	33	27.7	4	3.4	1	0.8	-	-	119	5.5
Total	1 808	84.1	319	14.8	19	0.9	2	0.1	2	0.1	2 150	100.0
RURAL (KEEMBE)												
12 - 14	4	80.0	1	20.0	-	-	-	-	-	-	5	0.9
15 - 19	42	97.7	1	2.3	-	-	-	-	-	-	43	7.4
20 - 24	63	82.9	12	15.8	1	1.3	-	-	-	-	76	13.1
25 - 29	62	73.8	19	22.6	3	3.6	-	-	-	-	84	14.5
30 - 34	61	61.6	34	34.3	3	3.0	1	1.0	-	-	99	17.1
35 - 39	56	62.9	28	31.5	5	5.6	-	-	-	-	89	15.4
40 - 44	54	69.2	21	26.9	2	2.6	-	-	1	1.3	78	13.5
45 - 50	55	52.4	42	40.0	6	5.7	2	1.9	-	-	105	18.1
Total	397	68.6	158	27.3	20	3.5	3	0.5	1	0.2	579	100.0

The evidence from table 5 shows that few women in Lusaka and Keembe marry three or more times. As already noted, only 1.1 percent of all Lusaka women and 4.1 percent of all Keembe women included in this survey had been married three or more times. This evidence further confirms the higher incidence of marital dissolution in Keembe than in Lusaka.

14. Table 6 shows the distribution of women by current age and number of times married. These data suggest that the frequency of the dissolution of first and subsequent marital unions increases with age. However, a significant proportion of the first marital unions of women below 30 years of age was terminated. Thus 10.9 percent of all Lusaka ever-married women aged 25-29 years had married a second time. The percentage for rural Keembe was much higher (22.6 percent). The proportion of women married more than once for each age group further supports the view that women living in Keembe marry more times in their lives than those in Lusaka.

### III. Age at first marriage

15. A principal demographic factor affecting the birth rate in populations of natural fertility is the age at which women enter into marital unions. While fecundity provides the biological potential for childbearing, marriage patterns and a variety of other factors interact with it to determine women's actual reproductive performance. The age pattern of marriage is therefore of great importance in the study of determinants of fertility although it is observed that in many societies marriage may take place sometimes during the adolescent sub-fecund years.

16. The timing of first marriage is therefore a very useful index of the beginning of exposure to the risk of childbearing. This index may be measured in terms of the average number of years women who marry before attaining age 50 years live in a single state. These indexes referred to as the singulate mean age at marriage and the singulate median age at marriage have been calculated for Lusaka and Keembe women and are presented in Table 7.

Table 7. Singulate mean and median age at marriage for urban (Lusaka) and rural (Keembe) women in Zambia

Locality	Singulate mean age at marriage	Singulate median age at marriage
Urban (Lusaka)		
High Density areas	21.7	20.8
Low Density areas	23.3	21.3
Squatter areas	16.8	16.5
Urban Total	19.9	19.6
Rural (Keembe)	19.9	19.5
Kenya 1/	19.9	19.2
Lesotho 1/	19.6	18.5

1/ ECA Population Division Marital Composition and Fertility: Kenya and Lesotho ECA/PD/WP/1981/7 paper presented at UN Working Group on Comparative Analysis of World Fertility Survey Data, Geneva, 22-29 January 1982, p.6.

Table 8 : Distribution of women by age at first marriage in urban and rural areas in Zambia

Age at first marriage	Number	Urban (Tusaka)		Rural (Keembe)		
		Percent	Cumulative percent	Number	percent	Cumulative percent
12	46	2.1	2.1	18	3.1	3.1
13	74	3.4	5.6	33	5.7	8.8
14	176	8.2	13.8	36	6.2	15.0
15	399	18.6	32.3	100	17.3	32.3
16	302	14.0	46.4	89	15.4	47.7
17	335	15.6	62.0	180	31.1	78.8
18	268	12.5	74.4	52	9.0	87.7
19	204	9.5	83.9	25	4.3	92.1
20	135	6.3	90.2	20	3.5	95.5
21	63	2.9	93.1	5	0.9	96.4
22	49	2.3	95.4	10	1.7	98.1
23	29	1.3	96.7	2	0.3	98.4
24	23	1.1	97.8	5	0.9	99.3
25 plus	46	2.1	99.9	4	0.7	100.0
N.S	1	0.1	100.0	-	-	-
Total	2 150	100.0		579	100.0	

17. These estimates appear to be rather high especially for Keembe because grouped data were used to reduce age errors in them. Single year distribution of women by age at marriage would tend to be biased towards the younger ages and grouping tends to mask the impact of younger ages at marriage on the average calculated.

18. Notwithstanding these limitations, significant differences emerge in the singulate mean ages at marriage for the three urban strata. The mean for the low density was 23.3 years compared with 21.7 years for the high density and 16.8 years for the squatter areas. This pattern follows the socio-economic stratification of the three areas. The lack of a clear rural/urban differential here is due to differential age misreporting between the two areas and sampling errors.

19. Greater insight into the timing of first marriage among Zambian women can be gained by distributing married women by single year ages at first marriage. These data presented for Lusaka and Keembe in Table 3 show that in the urban and rural areas studied, over ninety percent of all women married before they were twenty years old. In fact by the age of 17 years 62.0 percent Lusaka and 78.8 percent Keembe women were married already. These data show a distinct earlier rural than urban age at first marriage. The implication of this evidence is that most Zambian women are exposed to the risk of childbearing at an early age and as the fertility data from this survey show they go on to bear many children before menopause.

20. An analysis of age at first marriage by the number of times women marry indicates that the older the age at first marriage the more stable would be the first marriage. These data which are presented on Table 9 for Lusaka and Keembe women show that 24.3 percent of all women who married before 15 years had married before 15 years had married a second time. This percentage was much higher than for women whose age at first marriage was 17 years or over. Although the percentage of rural Keembe women who married more than once was higher than that observed for women who contracted their first marriage before 20 years of age, the observation that the proportion of women who married more than once decreased with increasing age, was still valid.

21. Table 10 presents age at first marriage by level of education. The data show that the lower the women's level of education, the younger her age at first marital union. This relationship between the level of education and age at first marriage was more pronounced in Lusaka than in rural Keembe. In Lusaka, 74.3 percent of all ever-married women with no formal education married before eighteen. This contrasts with only 27.3 percent for those who had at least secondary form III education. Inversely, only 6.4 percent of all illiterate women married after 21 years of ages, the corresponding percentage was 30.1 percent for secondary form III, teacher training and trade school graduates and 42.6 percent for women who had post-secondary and university education before marriage.

22. The evidence on age at first marriage suggests that early and universal marriage is still the norm in urban and rural communities in Zambia. Most women marry early although women in the higher socio-economic groups tend to marry later than those in the lower income groups in the squatter areas. This differential is certainly accountable in greater part by differences in the level of education.

Table 9 : Distribution of women by number times married by age at first marriage, Urban (Lusaka) and Rural (Keembe) areas, Zambia

Number of times married	Age at first marriage										Total					
	Under 15	15 - 16	17 - 18	19 - 20	21 - 22	23 - 24	25 and over									
No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent					
URBAN (LUSAKA)																
1	215	72.6	563	30.3	523	86.0	308	90.8	104	92.9	50	96.2	44	95.7	1807	84.1
2	72	24.3	131	18.7	75	12.4	29	8.6	8	7.1	2	3.8	2	4.3	319	14.8
3	9	3.1	7	1.0	2	0.3	1	0.3	-	-	-	-	-	-	19	0.9
4	-	-	-	-	2	0.3	-	-	-	-	-	-	-	-	2	0.1
5	-	-	-	-	1	0.2	1	0.3	-	-	-	-	-	-	2	0.1
Total	296	100.0	701	100.0	603	100.0	339	100.0	112	100.0	52	100.0	46	100.0	2149	100.0
RURAL (KEMBE)																
1	50	57.5	135	71.4	149	64.2	40	88.9	13	86.7	7	100.0	3	75.0	397	68.6
2	34	39.1	46	24.3	72	31.0	5	11.1	-	-	-	-	1	25.0	156	27.3
3	3	3.4	7	3.7	8	3.5	-	-	2	13.3	-	-	-	-	20	3.4
4	-	-	-	-	3	1.3	-	-	-	-	-	-	-	-	3	0.5
5	-	-	1	0.5	-	-	-	-	-	-	-	-	-	-	1	0.2
Total	87	100.0	189	99.9	232	100.0	45	100.0	15	100.0	7	100.0	4	100.0	579	100.0

Table 10 : Distribution of women by level of education and age at first marriage for Urban (Lusaka) and Rural (Keembe) areas, Zambia

Level of Education	Under 15		15 - 17		Age at first marriage 18 - 20		21 - 24		25 and over		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
URBAN (LUSAKA)												
None	107	19.5	300	54.8	106	19.3	24	4.4	11	2.0	548	25.5
Grade 1-4	88	16.5	296	55.5	117	22.0	26	4.9	6	1.1	533	24.8
Grade 5	82	12.0	330	48.5	230	33.8	31	4.5	8	1.2	680	31.6
Sec. Form 1	13	7.5	65	37.6	63	36.4	27	15.6	5	2.9	173	8.0
Sec. Form III, Teacher Training & Grade Schools	4	2.5	41	25.3	67	41.3	39	24.1	11	6.8	162	7.3
Post Secondary and university	2	3.7	5	9.3	24	44.4	17	31.5	6	11.1	54	2.5
Total	296	13.8	1037	48.2	607	28.2	164	7.6	46	2.1	2150	100.0
RURAL (KEEMBE)												
None	45	14.7	209	68.3	37	12.1	12	3.9	3	1.0	306	52.8
Grade 1-4	25	18.7	91	58.7	28	18.1	7	4.5	-	-	155	26.8
Grade 5+	12	11.1	64	59.3	29	26.9	2	1.8	1	0.9	108	18.7
Secondary Form 1	-	-	3	50.0	2	33.3	1	16.7	-	-	6	1.0
Sec. Form 3 and Trade Schools	1	25.0	2	50.0	1	25.0	-	-	-	-	4	0.7

23. Evidence suggesting a positive relation between the level of education and age at first marriage presented in Table 10, indicates that women who had no formal education married earlier than those who had been to school. About a fifth of all Lusaka women who had no formal education married before they were fifteen years old. In fact 93.6 percent of Lusaka women and 95.1 percent Keembe women in this group were married before twenty. This pattern of very early marriage among illiterate women contrasts with that observed for women who have had some formal education. Although early marriage was common among women with primary education only, almost half the women who had post-secondary education married after twenty years of age.

24. The data on Table 10 should be interpreted with some caution because some women may have improved their educational level after marriage. This will have the effect of reducing the strength of the positive correlation between the two phenomena. Furthermore, the data on Keembe were difficult to interpret because there were very few women in this area who had secondary or higher education. Many studies have identified maternal education as a crucial factor influencing infant mortality and fertility. The analysis of fertility and mortality data from this survey corroborate this evidence. The role of education in this regard is two fold. First, as can be observed in Table 10 education especially secondary education delays age at first marriage and therefore reduces women's reproductive life-span. Second, by reducing marriages below twenty years of age, education directly reduces the number of women who bear children below twenty and therefore reduces the incidence of higher maternal mortality and morbidity associated with early pregnancy.

25. Caldwell has also argued that the greatest impact of education in transitional societies is through the restructuring of family relationships <sup>1/</sup>. A crucial aspect of this restructuring involves delaying women's age at first marriage and creating new perceptions of life and goal aspirations for mothers. Thus the later ages at first marriage for women with post secondary education shown in Table 10 are proxy indices for a wide range of changing characteristics which include employment and income levels, housing standards, feeding patterns and the degree of usage of medical and educational services. These characteristics interact to produce differences in infant and child mortality and morbidity identified in the analysis of mortality data from this survey.

#### IV. Dissolution of first marriage

26. An analysis of marital status of women aged 12-50 years in Lusaka and Keembe (Table 1) indicated that 80.8 percent of ever-married women included in this survey were still in their first union. This evidence showed a higher stability of urban (84.1 percent) than rural (68.6 percent) marriages. In an effort to understand the reasons why one out of every five urban and a third of rural marriages studied in this survey were dissolved, Table 11 shows women whose first marriage ended by current age and reason why it ended.

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1/ Caldwell J.C., "Mass education as the major determinant of the timing of the onset of sustained fertility decline" in Population Dynamics; Fertility and Mortality in Africa, Population Division, UNECA, Addis Ababa, 1979, p. 311.

Table 11 :

Distribution of women whose first marriage ended by current age and by reason why first marriage ended for Urban (Lusaka) and Rural (Keelebe) areas in Zambia

Current Age	Death		Divorce		Reason why first marriage ended				Other		To
	Number	Percent	Number	Percent	Separation	Desertion	Number	Percent	Number		
URBAN (LUSAKA)											
15 - 19	-	-	14	82.4	-	-	-	-	3	17.6	17
20 - 24	4	6.0	53	79.1	2	3.0	1	1.5	7	10.4	67
25 - 29	7	9.7	55	76.4	1	1.4	4	5.6	5	6.9	72
30 - 34	17	18.1	68	72.3	3	3.2	-	-	6	6.4	94
35 - 39	15	20.8	49	68.1	1	1.4	1	1.4	6	8.3	72
40 - 44	14	25.9	33	61.1	1	1.9	2	3.7	4	7.4	54
45 - 50	23	45.1	27	52.9	-	-	-	-	1	2.0	51
Total	80	18.7	299	70.0	8	1.9	8	1.9	32	7.5	427
RURAL (KEEMBE)											
15 - 19	3	50.0	3	50.0	-	-	-	-	-	-	6
20 - 24	1	4.5	21	95.6	-	-	-	-	-	-	22
25 - 29	4	14.8	22	81.5	1	3.7	-	-	-	-	27
30 - 34	8	18.6	31	72.1	1	2.3	2	4.7	1	2.3	43
35 - 39	9	21.4	33	78.6	-	-	-	-	-	-	42
40 - 44	10	31.3	19	59.4	2	6.3	-	-	1	3.1	32
45 - 50	18	27.7	44	67.7	2	3.1	-	-	1	1.5	65
Total	53	22.4	173	73.0	6	2.5	2	0.8	3	1.3	237



Table 12 : Distribution of women by current age and by age when first marriage ended, Urban (Lusaka) and Rural (Keembe) areas, Zambia

Current age of women	Under 15		Age when first marriage ended		15 - 19		20 - 24		25 - 29		30 - 34		35 - 39		40 - 44	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
LUSAKA																
12-14	-	-	-	-	1	100.0	-	-	-	-	-	-	-	-	-	-
15-19	2	10.0	14	7.0	2	10.0	-	-	-	1	5.0	-	1	5.0	-	-
20-24	-	-	33	49.3	34	50.7	-	-	-	-	-	-	-	-	-	-
25-29	-	-	23	30.7	37	49.3	15	20.0	-	-	-	-	-	-	-	-
30-34	4	4.0	21	21.2	38	38.4	30	30.3	6	6.1	-	-	-	-	-	-
35-39	1	1.4	13	17.8	25	34.2	19	26.0	11	15.1	4	5.5	-	-	-	-
40-44	-	-	10	18.9	14	26.4	8	15.1	14	26.4	5	9.4	2	3.8	2	3.8
45-50	-	-	6	12.0	8	16.0	12	24.0	8	16.0	8	10.0	3	6.0	3	6.0
Total	7	1.6	120	27.4	159	36.3	84	19.2	40	9.1	18	4.1	5	1.1	5	1.1
KEEMBE																
12-14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15-19	-	-	3	100.0	-	-	-	-	-	-	-	-	-	-	-	-
20-24	2	8.3	10	41.7	12	50.0	-	-	-	-	-	-	-	-	-	-
25-29	-	-	6	18.8	17	53.1	7	21.9	-	-	-	-	-	-	-	-
30-34	-	-	13	27.6	17	36.2	10	21.3	1	3.1	-	-	1	3.1	-	-
35-39	1	2.3	6	14.0	13	30.2	15	34.9	8	18.6	-	-	1	2.1	-	-
40-44	-	-	4	11.8	8	23.5	6	23.5	9	26.5	5	14.7	-	-	-	-
45-50	1	1.6	7	11.1	22	34.9	13	20.6	5	7.9	4	6.4	2	5.9	7	11.1
Total	4	1.6	49	19.8	89	36.0	54	21.9	27	10.9	11	4.4	9	3.6	9	3.6

Table 13 :

Distribution of women by age at first marriage and age when first marriage ended  
Urban (Lusaka) and Rural (Keembe) areas, Zambia

Age at marriage	Under 15	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 - 49	Total
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
LUSAKA								
Under 15	7	7.6	36	39.1	19	20.6	19	20.6
15	-	-	41	38.7	38	35.8	13	12.3
16	-	-	23	35.4	28	43.1	10	15.4
17	-	-	12	19.0	22	34.9	18	28.6
18	-	-	6	14.3	18	42.9	7	16.7
19	-	-	2	7.7	16	61.5	3	11.5
20	-	-	-	-	11	55.0	6	30.0
21	-	-	-	-	4	40.0	3	30.0
22 +	-	-	-	-	3	21.4	5	35.7
Total	7	1.6	120	27.4	159	36.3	84	19.2
KEEMBE								
Under 15	4	8.7	17	36.9	16	34.8	4	8.7
15	-	-	9	23.7	11	28.9	5	13.2
16	-	-	7	18.9	16	43.2	9	24.3
17	-	-	14	16.5	30	35.3	23	27.1
18	-	-	2	9.1	10	45.5	5	22.7
19	-	-	-	-	4	57.1	2	28.6
20	-	-	-	-	1	16.7	1	16.7
21	-	-	-	-	-	-	1	100.0
22 +	-	-	-	-	1	20.0	2	40.0
Total	4	1.6	49	19.8	89	36.0	52	21.1

27. These data show that about a fifth of the first marriages that were dissolved in Lusaka were the marriages of women less than twenty five years of age. The corresponding percentage for Keembe was 11.8 percent. There were significant differences in the ages at which the first marriages of Lusaka and Keembe women were dissolved. While 71.5 percent of the Lusaka women whose first marriage broke up were aged between twenty and thirty-nine years of age, the percentage for Keembe women of the same age group was 56.5 percent. Women aged 40-50 years of age, whose first marriages were dissolved accounted for 24.5 percent (Lusaka) and 40.9 percent (Keembe) of all women aged 12-50 whose first marriages were dissolved. Thus first marriages tended to be dissolved at earlier ages among Lusaka than Keembe women. For women in both areas, divorce was identified as the principal cause of the dissolution of first marriages although death of husband was frequently mentioned as a cause of dissolution of first marriage among older women 1/ . It may well be that some divorced cases were actually separations or desertions but it was decided to report the cause of dissolution as stated by the women.

28. Analysis of data on current age of women by age when first marriage ended shows that the dissolution of first marriages was related to the current age of the women. The data presented in Table 12 show that the younger the current age the younger the age when first marriage ended. The dissolution of the first marriage below 20 years of age was more prevalent among younger women than among older ones both in Lusaka and in Keembe.

29. A lower age at first marriage appeared to be related to a lower age when first marriage ended as shown in the data presented in Table 13. Thus, 46 percent (Lusaka) and 45.6 percent (Keembe) of women married before 15 years of age reported that their first marriages were dissolved before they were twenty years old. These data suggest that the younger the age at first marriage the younger the age when the first marriage breaks up. This evidence lends credibility to the view that marriages among women under twenty are more prone to dissolution than marriage to older women who are more mature emotionally and psychologically. Preliminary analysis of the data on education, religion and age when the first marriage was dissolved did not show any differentials either by education or religion. 2/

30. Table 14 shows distribution of women by age at which first marriage ended and the reason why it ended. The data suggests that divorce was the single most important reason for the break up of marriages among women below thirty years of age. Thus, (79.5 percent) of all dissolutions involving women aged 15-19 years in Lusaka were divorces, the corresponding figure for Keembe was 80.5 percent. Among women aged 25-29 years the percentages of all dissolved first marriages due to divorce were 69.6 percent for Lusaka and 81.3 percent for Keembe. As women grow older the death of their husbands gradually becomes the main reason for the dissolution of their marital union.

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1/ See Appendix 1.

2/ Appendices I -V.

Table 14 : Distribution of women by age when and reason why first marriage ended Urban (Iusaka) and Rural (Keembe) areas, Zambia

Age when first marriage ended	Number	Death	Percent	Divorce	Percent	Separation	Why	First marriage duration	ended	Other	Total
IUSAKA											
Under 15	-	-	-	7	100.0	-	-	-	-	-	7
15 - 19	10	8.9	89	79.5	1	0.9	1	0.9	11	9.8	112
20 - 24	17	12.0	104	73.2	2	1.4	5	3.5	14	9.9	142
25 - 29	20	25.3	55	69.6	-	-	-	-	4	5.1	79
30 - 34	9	27.3	19	57.6	2	6.0	1	3.0	2	6.0	33
35 - 39	7	41.2	9	52.9	1	5.9	-	-	-	-	17
40 - 44	1	80.0	1	20.0	-	-	-	-	-	-	5
45 - 49	4	80.0	1	20.0	-	-	-	-	-	-	5
Total	71	17.8	285	71.3	6	1.5	7	1.7	31	7.7	400
KEEMBE											
Under 15	-	-	-	4	100.0	-	-	-	-	-	4
15 - 19	1	9.8	33	80.5	3	7.3	1	2.4	-	-	41
20 - 24	11	13.3	69	83.1	1	1.2	1	1.2	1	1.2	83
25 - 29	9	18.7	39	81.3	-	-	-	-	-	-	48
30 - 34	10	35.7	16	57.1	1	3.6	-	-	1	3.6	28
35 - 39	5	45.5	5	45.5	1	9.1	-	-	-	-	11
40 - 44	6	66.7	3	33.3	-	-	-	-	-	-	9
45 - 49	3	75.0	1	25.0	-	-	-	-	-	-	4
Total	48	21.0	170	74.6	6	2.6	2	0.9	2	0.9	228

**Table 15. Distribution of women by current age and by age at second marriage for urban (Lusaka) and rural (Keembe) areas.**

Current age	Age at second marriage									
	15 - 19		20 - 24		25 - 29		30 and over		Total	
	number	percent	number	percent	number	percent	number	percent	number	percent
LUSAKA										
15-19	9	60.0	3	20.0	1	6.7	2	13.3	15	4.7
20-24	14	34.2	24	7.5	1	2.4	2	4.9	41	12.8
25-29	9	18.8	28	58.3	10	20.8	1	2.1	48	15.1
30-34	16	21.3	21	28.0	29	38.7	9	12.0	75	23.5
35-39	7	12.3	14	24.6	17	29.8	19	33.3	57	17.9
40-44	6	13.0	12	26.1	11	23.9	17	37.0	46	14.4
45-50	2	5.4	8	21.6	8	21.6	19	51.4	37	11.6
TOTAL	63	19.8	110	34.5	77	24.1	69	21.6	319 <sup>a/</sup>	100.0
KEEMBE										
15-19	-	-	-	-	-	-	-	-	1	0.6
20-24	6	54.5	5	45.5	-	-	-	-	11	6.4
25-29	2	11.1	10	55.6	5	27.8	1	5.5	18	10.5
30-34	6	15.8	15	39.5	10	26.3	7	18.4	38	22.1
35-39	3	9.4	6	18.7	7	21.9	16	50.0	32	18.6
40-44	3	12.0	1	4.0	8	32.0	13	52.0	25	14.5
45-50	2	4.2	17	36.2	14	29.8	14	29.8	47	27.3
TOTAL	23	13.4	54	31.4	44	25.6	51	29.6	172	100.0

<sup>a/</sup> Includes women in second marriages only.

Table 17. Distribution of women in second unions by number of other wives in first and second marriages

Location	Other wives in first and second marriages									
	None		1		2		3		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Urban										
(Lusaka) First	302	94.7	3	0.9	8	2.5	3	0.9	319*	100.0
Second	284	89.0	6	1.9	26	8.2	3	0.9	319	100.0
Rural										
(Keembe) First	134	84.8	2	1.3	22	13.9	-	-	158	100.0
Second	143	90.5	1	0.6	10	6.3	4	2.5	158	99.9

\* Includes 1 woman with 4 co-wives and 2 women with 5 co-wives.

These data show that few women who married for a second time shared their first or second marriages with other wives. In both rural and urban areas only about a tenth of these women were in polygamous unions. The evidence in this table suggests that the incidence of polygamy is not as high in Zambia as in Kenya where the percentage of currently married women in polygamous unions ranges from 24 percent for the 15 - 20 year-age group to 42 percent in the 45 - 49 year age group. <sup>1/</sup>

37. There was no strong evidence in the data that age when second marriage ended varied significantly from tribe to tribe. Divorce as a major reason for the dissolution of second marriages was common to women of differing religions. Thus, in Lusaka 10 out of 15 catholic women whose second marriage was terminated stated divorce as a cause. While the same percentage (12 out of 18) was reported by protestant women. In Keembe, divorce was given as the reason for the break up of the second marital union by 29 of the 33 protestant women whose second marriages terminated and by all 4 catholic women who broke up their second unions.

## VII. Conclusion

38. This study has investigated the prevalence, frequency and timing of marriage among women aged (12-50 years who were covered in this survey. The results of this analysis show that 63.7 percent of all these women had been married at least once. In fact over ninety percent of both urban and rural women had been married before their twenty-fifth birthday. Although the sample is too small for firm conclusions, the data presented here suggests that nearly all women in urban and rural areas in Zambia get married. Celibacy is not common among women aged over 30 years. The percentage single among women in the age group 30-50 years fluctuates around one percent both in Lusaka and in Keembe.

<sup>1/</sup> Central Bureau of Statistics, Nairobi, Kenya Fertility Survey 1977-78 First Report Vol.1 p.80.

39. Analysis of the distribution of ever-married women by current marital status suggested a relatively high level of marital stability in Lusaka and Keembe although there were relatively more divorced women in Keembe than in Lusaka. Thus, 15.9 percent Lusaka and 31.5 percent Keembe ever-married women aged 12-50 years had been married more than once. The number of times women marry was not influenced by religion. However, the number of times a woman married was negatively correlated with education. Although the dissolution of first marriages was not uncommon among different tribes, the Bemba, Lenje and Lozi in Keembe had low relatively rates for first marriages.

40. Estimates of singulate mean and median ages of first marriage show a higher age for the low density areas (23.3 years mean, 21.3 years median) of Lusaka and the youngest singulate mean age at first marriage for the squatter areas. The analysis shows a distinct earlier rural than urban age at marriage which implies a longer period of exposure to risk of childbearing for a majority of Keembe women. It may be noted in the analysis of fertility that rural women bore more children on average than their urban counterparts.

41. Marital stability was positively related to an older age at first marriage. Thus, the data show that the proportion of women who married more than once decreased with increasing age. Age at first marriage was also positively related to a woman's level of education. Over 90 percent of all illiterate women married below 21 years of age as compared with only 30.1 percent of those with Form III Secondary education. In general, the evidence suggests early and universal marriage in rural and urban areas although women in the higher socio-economic groups tended to marry later.

42. Analysis of first marriages indicated that one out of every five urban and a third of all rural marriages were dissolved. Most first marriages which broke up in Lusaka were the marriages of women aged 20-29 years. Generally, first marriages tended to be dissolved at earlier ages in Lusaka than in Keembe although the incidence of marital dissolution was higher in Keembe than in Lusaka. The evidence in this paper suggests that an earlier age at first marriage was related to a high incidence of marital dissolution and divorce was identified as the single most important reason for marital dissolution.

43. Evidence from the analysis of second marital unions indicates that in Lusaka, most women who married a second time did not break their unions. This suggests a lack of preparations for first marriage for these women. Almost a third, 26.7 percent, of all Keembe women who had married twice had dissolved their second unions. As in the case of first marriages divorce was singled out as the most important reason for dissolution.

44. Analysis of number of wives in marital unions indicated that polygamy was not as prevalent in Zambia as in Kenya and that it was not related to the dissolution of marital unions. It was also observed that marital dissolution was equally common among different religious and ethnic groups. The trend towards the frequent dissolution of first marriage calls for in-depth studies on the types and nature of marriages which will identify those cultural, economic, and emotional factors related to this phenomenon. It also calls for applied research work in education for responsible parenthood.

45. There is a strong case for reducing the number of women who marry before twenty years of age. The first marriage of these women tend to be prone to dissolution with its attendant problems. Medical evidence shows that women at these ages tended to report more complicated and severe ailments with regards to reproduction than women married after twenty years of age. Women who marry early tend to be less educated, earn less and reproduce over longer periods. They also tend to bear children with lower birth weights who consequently experience higher infant mortality.



## Appendix I

## Distribution of women by education and age when first

## marriage ended

## Age when marriage ended

Educational level of women	Age when marriage ended														Total
	12-14	15-19	20-24	25-29	30-34	35-39	40-50							Per- cent	
	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent	
U R B A N ( L U S A K A )															
None	2	1.3	39	25.7	46	30.3	35	23.0	16	10.5	8	5.3	6	3.9	152 34.7
Primary grade 1-4	3	2.3	33	25.4	41	31.5	27	20.8	16	12.3	6	4.6	4	3.1	130 29.7
Primary grade 5+	2	1.9	41	38.3	45	42.1	13	12.1	4	3.7	2	1.9	-	-	107 24.4
Secondary 1-2	-	-	3	12.5	13	54.2	5	20.8	2	8.3	1	4.2	-	-	24 5.5
Secondary 3+, Trade School, Teacher Training	-	-	4	20.0	12	60.0	2	10.0	2	10.0	-	-	-	-	20 4.5
Post Secondary & University	-	-	-	-	2	40.0	2	40.0	-	-	1	20.0	-	-	5 1.1
Total	7	1.6	120	27.4	159	36.3	84	19.2	40	9.1	18	4.1	10	2.3	438 100.0
R U R A L ( K E E M B E )															
None	1	0.7	27	18.1	51	34.2	31	20.8	19	12.8	7	4.7	13	8.7	149 60.3
Primary 1-4	2	3.3	12	20.0	23	38.3	14	23.3	7	11.7	2	3.3	-	-	60 24.3
Primary 5+	1	2.9	9	26.5	13	38.2	7	20.6	3	8.8	1	2.9	-	-	34 13.8
Secondary 1-2	-	-	1	-	5	-	-	-	-	-	-	-	-	-	3 1.2
Secondary 3 & 4, Trade School	-	-	-	-	-	-	-	-	-	-	1	100.0	-	-	1 0.4
Total	4	1.6	49	19.8	92	37.2	52	21.1	29	11.7	11	4.5	13	5.3	247 100.0

APPENDIX II

Distribution of women by age at first marriage and by reason why first marriage ended for urban (Lusaka) and rural (Keembe) areas in Zambia

Age at first marriage	Reason why first marriage ended										Total
	Death	Divorce	Separated	Desertion	Other						Per- cent
	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.
U R B A N ( L U S A K A )											
12 - 14	17	19.1	62	69.7	2	2.2	2	2.2	6	6.7	89
15 - 16	25	14.9	128	76.2	3	1.8	1	0.6	11	6.5	163
17 - 18	26	24.8	65	61.9	1	0.9	-	-	13	12.4	105
19 - 20	9	20.0	30	66.7	1	2.2	4	8.9	1	2.2	45
21 - 22	3	21.4	9	64.3	1	7.1	1	7.1	-	-	14
23 - 24	-	-	4	100.0	-	-	-	-	-	-	4
25 and over	-	-	1	50.0	-	-	-	-	1	50.0	2
Total	80	18.7	299	70.0	8	1.9	8	1.9	32	7.5	247
											100.0
R U R A L ( K E E M B E )											
12 - 14	9	20.0	35	77.8	-	-	1	2.2	-	-	45
15 - 16	10	14.7	56	82.4	2	2.9	-	-	-	-	68
17 - 18	25	23.8	73	69.5	3	2.9	1	0.9	3	2.9	105
19 - 20	4	30.8	8	61.5	1	7.7	-	-	-	-	13
21 - 22	2	100.0	-	-	-	-	-	-	-	-	2
23 - 24	1	100.0	-	-	-	-	-	-	-	-	1
25 and over	2	66.7	1	33.3	-	-	-	-	-	-	3
Total	53	22.4	173	73.0	6	2.5	2	0.8	3	1.3	237
											100.0

Appendix III

Distribution of women by religion and by age when first marriage ended, Lusaka

Religion	Age when marriage ended														Total
	12 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 - 50							No.	%
	No.	%	No.	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
<u>Urban (Lusaka)</u>															
Catholic	5	2.5	57	28.9	71	36.0	35	17.8	19	9.7	8	4.1	2	1.0	197
Protestant	2	1.0	51	25.2	70	34.7	42	20.8	21	10.4	10	4.9	6	3.0	202
Moslem	-	-	2	66.7	-	-	1	33.3	-	-	-	-	-	-	3
Tradition	-	-	2	50.0	2	50.0	-	-	-	-	-	-	-	-	4
No religion	-	-	8	25.0	16	50.0	6	18.7	-	-	-	-	2	6.3	32
Total	7	1.6	120	27.4	159	36.3	84	19.2	40	9.1	18	4.1	10	2.3	438
<u>Rural (Kecembe)</u>															
Catholic	-	-	2	11.1	6	33.3	1	5.6	3	16.7	2	11.1	4	22.2	18
Protestant	4	2.2	35	19.4	67	37.2	41	22.3	22	12.2	4	2.2	7	3.9	180
Moslem	-	-	-	-	1	100.0	-	-	-	-	-	-	-	-	1
No religion	-	-	12	25.0	15	31.3	10	20.3	4	8.3	5	10.4	2	4.2	48
Total	4	1.6	49	19.3	89	36.0	52	21.1	29	11.7	11	4.4	13	5.3	247

## APPENDIX IV

Distribution of women by mother tongue and by age when first marriage ended urban (Lusaka) and rural (Keembe), Zambia

Mother tongue (tribe)	Age when first marriage ended														Total No.	Total %
	Under 15		15 - 19		20 - 24		25 - 29		30 - 34		35 - 39		40 - 49			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		
	Urban (Lusaka)															
Nyanja	2	2.6	28	35.9	26	33.3	9	11.5	5	6.4	5	6.4	3	3.9	73	17.6
Bemba	-	-	19	26.4	30	41.7	16	22.2	4	5.5	1	1.4	2	2.3	72	16.4
Lenje	1	2.9	8	23.5	14	41.2	7	20.6	3	8.8	-	-	1	2.9	34	7.8
Tonga	1	4.8	5	23.8	10	47.6	2	9.5	2	9.5	1	4.8	-	-	21	4.8
Lozi	-	-	2	10.0	11	55.0	3	15.0	4	20.0	-	-	-	-	20	4.6
Shona	-	-	1	20.0	1	20.0	2	40.0	1	20.0	-	-	-	-	5	1.1
Other	3	1.4	57	27.4	67	32.2	45	21.6	21	10.1	11	5.3	4	1.9	208	47.5
Total	7	1.6	120	27.4	159	36.3	84	19.2	40	9.1	18	4.1	10	2.3	438	100.0
	Rural (Keembe)															
Nyanja	-	-	1	12.5	4	50.0	1	12.5	2	25.0	-	-	-	-	8	3.2
Bemba	-	-	3	50.0	1	16.7	-	-	2	33.3	-	-	-	-	6	2.4
Lenje	4	2.1	32	17.0	68	36.2	45	23.9	16	8.5	10	5.3	13	6.9	188	76.1
Tongo	-	-	6	46.1	4	30.8	1	7.7	2	15.4	-	-	-	-	13	5.3
Lozi	-	-	1	14.3	3	42.8	1	14.3	2	28.6	-	-	-	-	7	2.8
Shona	-	-	1	14.3	2	28.6	-	-	4	57.1	-	-	-	-	7	2.8
Other	-	-	5	27.8	7	38.9	4	22.2	1	5.6	1	5.6	-	-	18	7.3
Total	4	1.6	49	19.8	89	36.0	52	21.1	29	11.7	11	4.5	13	5.3	247	100.0

APPENDIX V

Distribution of women by mother tongue and by reason why first marriage ended

Mother tongue (tribe)	Reason why first marriage ended							
	Death		Divorce		Separation		Desertion	
	No.	%	No.	%	No.	%	No.	%
	Urban (Lusaka)							
Nyanja	17	20.2	61	72.6	-	-	3	3.6
Bemba	17	23.9	47	66.2	1	1.4	-	-
Lenje	1	3.0	27	81.8	-	-	2	6.1
Tonga	2	9.5	17	81.0	-	-	-	-
Lozi	2	10.5	10	52.6	1	5.3	1	5.3
Shona	1	12.5	6	75.0	-	-	-	-
Other	40	20.9	131	68.6	6	3.1	2	1.0
Total	30	18.7	299	70.0	8	1.9	8	1.9
	Rural (Keembe)							
Nyanja	2	22.2	6	66.7	-	-	-	-
Bemba	-	-	6	100.0	-	-	-	-
Lenje	39	21.8	132	73.7	5	2.8	1	0.6
Tonga	2	20.0	6	60.0	1	10.0	1	10.0
Lozi	1	14.3	6	85.7	-	-	-	-
Shona	5	71.4	2	28.6	-	-	-	-
Other	4	21.1	15	78.9	-	-	-	-
Total	53	22.4	173	73.0	6	2.5	2	0.8
							3	1.3
								2