



## Women Economic Empowerment and Gender Responsive Budgeting

### Zimbabwe

Total Population mid-2018	14,848,905
	52.1% Women
	47.9% Men
Population Annual Growth Rate	2.0%
Adult Literacy	93% Women
	96% Men
Maternal Mortality Rate	525/100,000 live births
Infant Mortality Rate	52/1,000
Total Fertility Rate, per woman	3.6%
People Living with HIV and AIDS	1,325,823
HIV incidence (new infections) all ages	0.54%*
HIV prevalence (% of 15-49 years)	13.3%*
Annual GDP (2018)	US\$22.790 billion
GDP Annual Growth Rate (2018)	3.4%

#### Socio-Economic Empowerment of Women

Women with account at financial institution or mobile money	51.7%
Mandatory paid maternity leave	98 days
Proportion of:	
Women who are own account workers in agriculture (2017)	63%
Economically active Women	48.3%
Households headed by Women	38%
Parliamentarians who are Women	31.8%

Zimbabwe is party to various regional and international commitments that promote gender equality and the empowerment of women and has in this regard made efforts towards aligning the frameworks to national policies. Some of the frameworks include the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) 1979, the 1995 Beijing Platform for Action, the African Union (AU) Protocol to the African Charter on Human and Peoples' Rights of Women in Africa (2003), Universal Declaration of Human Rights (1948), International Covenant on Civil and Political Rights (1966), UN Convention on the Rights of Person with Disabilities (2008), Sustainable Development Goals (2015), Declaration on the Elimination of Violence against Women (1993), and the AU Solemn Declaration on Gender Equality in Africa (2004).

\*Figures based on estimates as presented in the *National AIDS Council and Ministry of Health and Child Care-Zimbabwe HIV Estimates Report 2018*

SADC Selected Economic and Social Indicators, 2018; Zimstat Inter-Censal Demographic Survey, 2017; Zimstat Zimbabwe Poverty Report 2019; National AIDS Council and Ministry of Health and Child Care-Zimbabwe HIV Estimates Report 2018



In the SADC region, a number of frameworks have been put in place to advance the status of women and achieve gender equality in all sectors and Zimbabwe has aligned its national frameworks with the region. These include the SADC Protocol on Science, Technology and Innovation, SADC Protocol on Trade and the SADC Protocol on Gender and Development. The SADC gender protocol is the main document referred to with regards to women empowerment and gender equality in the region. Zimbabwe has been party to the regional gender protocol since its adoption in August 2008 and its revision in 2015.

## **Productive Resources and Property**

### **Access to Land**

Access to agricultural land for women in Zimbabwe is provided for in the 2013 National Constitution although in reality equal access remains a challenge. The constitution outlines that women should have access to resources, including land, on the basis of equality with men, hence every person, is entitled to land rights. Land rights are in addition guaranteed to women through inheritance when a spouse dies. During the Land Reform Programme, to ensure that women would benefit together with men in accessing land, a 20 percent quota was placed for land allocation to women. However, despite these provisions, the Agriculture and Stock Survey of 2015, indicates that women have the lowest number in terms of access to A1 farms, although it can be noted that there was an increase from 254,242 in 2010 to 275,051 in 2012. A1 farms are smaller, less than 50 hectares, and the A2 farms are large-scale commercial farms that can vary from 250 hectares up to 2,000 hectares, depending on the agricultural region it is located in, as defined mainly by rainfall patterns and soil conditions.

The number of women owners of A1 farms decreased from 271,042 to 245,498 in 2015; although this was a decrease from the previous year, it was higher than the number of male-owned A1 farms which had been higher since 2010. More and more women are gaining land in their own right, thus putting themselves in a

position to contribute to and benefit from economic growth. The increase in the uptake of commercial land in Zimbabwe can be attributed to the fact that the Ministry of Women and Youth Affairs developed a funding programme for women to start-up businesses. For example, 65 percent of the US\$3.3 million disbursed since the fund was established in 2010 has gone to the agricultural sector.

Type of Agricultural Land	Women Owning Land in Their Own Right %
Large Scale	18.5
Small Scale	16.5
A1	26.5
A2	11.4
Communal	73
Land Resettlement	47

Source: Zimbabwe National Progress Report on Implementation of the SADC Gender Protocol 2018 calculated from data presented in the Zimbabwe Agriculture and Livestock Survey 2015

## Credit

The Government of Zimbabwe has been implementing the Women's Development Fund since 2010 as a means of addressing the shortage of collateral among women and the high interest rates charged by banks. The Women's Development Fund is a credit facility for marginalised women, particularly those who live in the rural areas. More than US\$3 million has been disbursed to 1,894 groups, reaching

13,258 direct beneficiaries and 66,290 indirect beneficiaries. The table gives a breakdown of the amounts disbursed annually, showing the figures have gone down each year from a height of almost one million dollars in 2010 to US\$15,500 in 2017.

Further, the adoption of the National Financial Inclusion Strategy has seen the establishment of Women's Desks in financial institu-

Year	Amount Disbursed \$
2010	984 566
2012	855 700
2013	743 600
2014	468 411
2015	161 330
2017	15 500

Source: SADC Gender and Development Monitor 2018

tions as well as the establishment of various economic empowerment windows by the Reserve Bank of Zimbabwe. The Women's Microfinance Bank which is a women-focused, deposit-taking, microfinance institution, was licensed in 2017. The bank will facilitate increased access to funding for businesses. The Women Empowerment Fund is another programme set up in Zimbabwe to assist women in accessing loans. It is a US\$15million loan facility for women availed through the Reserve Bank of Zimbabwe and accessed by women through various financial institutions.

## Trade

The Zimbabwe Cross-border Traders Association (2015) states that more than three million Zimbabweans, 70-80 percent of whom are women, are making a living by buying goods in neighbouring South Africa and reselling them across the region. Zimbabwe is mostly on the receiving end in the trade sector as people go out to source resources such as grain, fabric and other basic commodities mostly due to an industrial relapse which the country is undergoing. A study conducted by the Southern Africa Trust (SAT) revealed that despite the fact that cross border traders, women in particular, face risks that are life threatening, many still consider cross border trade as a vital source of livelihood because of economic hardships. The study by SAT on Zimbabwe, Zambia and Malawi noted that women in cross border trade face challenges which include harassment by customs officials, sexual abuse, confiscation of goods, indecent body search-

Level of Knowledge Among Women on Trade Related Policies in Zimbabwe

	Yes %	No %	Uncertain %
Knowledge about customs and administration procedures at the border	61	33	6
Aware of simplified trade regime	32	59	8
Knowledge about national policies on trade and how they affect women trade	21	63	16
Knowledgeable about regional policies on trade e.g SADC and COMESA, and how they affect women trade	19	66	15

Source Southern Africa Trust, 2018

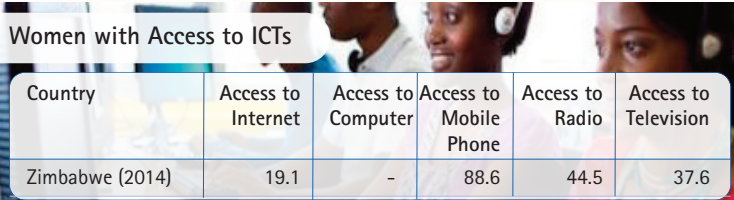
ing by male security officials, requests for sex as transaction for a service and verbal insults. Despite going through all the mentioned challenges, the majority of traders do not have knowledge of their rights.

## ICT

Zimbabwe initiated the Science, Technology, Engineering and Mathematics (STEM) Programme of putting more boys and girls through studies on Mathematics, Physics, Chemistry or Biology as these are some of the major subjects which feed into the world of technological development. According to figures released by the Ministry of Higher and Tertiary Education, Science and Technology Development in 2016 the STEM initiative has benefitted 3,404 students, boys and girls alike, across the country’s 10 provinces.

In addition, the Ministry of Information, Communication and Technology joint with the Postal and Telecommunications Regulatory Authority of Zimbabwe launched the Zimbabwe ICT Innovation Drive. This drive was put forward to identify innovators in the ICT sector and provide funding for further research and development on proposed endeavours. Women involved in the field of ICT were mostly encouraged to join this initiative as this would benefit them and promote a culture of innovation and development among Zimbabweans.

According to data submitted by Zimbabwe on progress towards implementation of the SADC Protocol on Gender and Development, the majority of women have access to ICTs, however, the data shows that a low number of women have access to internet. The larger portion of women has access to mobile phones which is a strategic resource for accessing information, mobile banking and communication.



**Women with Access to ICTs**

Country	Access to Internet	Access to Computer	Access to Mobile Phone	Access to Radio	Access to Television
Zimbabwe (2014)	19.1	-	88.6	44.5	37.6

Source: National Progress Reports 2018 on Implementation of the SADC Protocol on Gender and Development



## Employment

Labour laws have been introduced or amended to provide for equal and fair treatment of women and men in terms of recruitment, remuneration and other conditions of work as stipulated in the regional gender protocol. This has resulted in the increased involvement of women in various fields of employment. According to ZimStats (2017), there is almost equal proportions between women and men in the employed category which is at 51 percent and 49 percent, respectively. Unemployment in Zimbabwe is estimated at up to 90 percent and according to the Intercensal Demographic Survey, within the unemployed category there are more men (64 percent) than women (36 percent), ZimStats (2017). There is almost a total domination of men in the following sectors; Transport (98 percent men), Mechanics (96 percent), Mining and Construction (93 percent) and Engineers & Technicians (92 percent). 75 percent of persons with a disability are employed in the agricultural occupations. Zimbabwe has more of the highly educated women in both the agriculture and trade sectors, possibly being a reflection of the economic hardships in the country which offer fewer employment opportunities in the job market for university and vocational college graduates (SAT, 2018).

With regards to benefits for women and men in the employment sector, Zimbabwe offers a period of 90 days for maternity leave with full pay. However, paternity leave is not provided for men.

## Multiple Roles of Women

Women experience multiple roles, often several at the same time, for which different sets of responsibilities are designated. Zimbabwe is considering how to strengthen systems for funding the inequalities that come with the multiple roles for women. The strategy for a National AIDS Levy recognizes the current efforts and initiatives by women in home-based care as the foundation of a sustainable response to HIV and AIDS.

The majority of women now participate in politics, mining, construction, farming and diamond cutting and polishing, among

other things. After participating in the economic development, women still practice their family roles as a wife, mother and carer. Society still places an overwhelming responsibility of housekeeping, child-rearing and childcare on the shoulders of women. The Zimbabwean tradition has defined roles of women and men although some of the roles intersect.

The Gender Analysis research conducted by the Enhancing Nutrition, Stepping Up Resilience and Enterprise (ENSURE) which is a project implemented by World Vision Zimbabwe in 2014 provided a strong evidence of roles and responsibilities of men and women to determine the productive and reproductive workload that each of them carry. Their research concluded that women spend more time performing household chores than men during both the dry and rainy season. In the dry season women spend 50 percent of their time per day working while men spend only 29 percent of their daily time working. During the rainy season women on average spend only 29 percent of their time relaxing and 69 percent of the time working on their gender roles and responsibilities. Men spend 50 percent of their time working during the rainy season and another half as leisure. On average women work 5 hours more than men in both the dry and rainy season.

## Gender Responsive Budgeting

Government recognises that the gender budgeting initiative is central in the equitable distribution of resources. The Budget Call Circular, which is the official notice by the Ministry of Finance near the beginning of each budget cycle, has been engendered since 2007.

Through the Budget Call Circular, the Ministry of Finance and Economic Development instructs all accounting officers to include gender concerns in all budget submissions. In 2017, in addition to resources allocated to gender-related priorities in the national budget, the treasury also allocated US\$10million towards the establishment of the Zimbabwe Women's Micro-Finance Bank.

Gender Budgeting training was initiated to raise capacities in the public sector, targeting key government officials including directors of finance, permanent secretaries, gender focal persons, heads of

department and budget review officers, economists and Members of Parliament. Further effort was made to track whether the training yielded results, and this was done through the Gender Equality and Women Empowerment (GEWE) framework which identifies core indicators to be measured and tracked for each sector, including accountability for resources allocated. Parliament has undertaken a series of training initiatives on gender budget analysis and monitoring, and two tools have been developed, including a quarterly budget performance reporting tool and a gender budget monitoring and performance management tool which can be used by MPs.

---

## References

- ENSURE, 2014. *The Gender Analysis Report*. Harare
- FAO, 2017. *Country Gender Assessment Series Report*. Harare
- FAO, 2017. *Gender and Land Statistics Report For Africa*. Accra
- ILO, 2017. *Situational analysis of Women in the informal economy in Zimbabwe*. Harare
- SADC 2015. *SADC Regional Indicative Strategic Development Plan – Revised*. SADC Secretariat, Gaborone
- SADC 2015. *SADC Statistics Yearbook*. SADC Secretariat, Gaborone. SAT, 2018). 2016/17
- SADC, SARDC 2018. *SADC Gender and Development Monitor 2018*. SADC, SARDC. Gaborone, Harare
- SADC, SARDC 2016. *Efforts and Benefits of Mainstreaming Gender in the SADC Renewable Energy Sector*. Gaborone, Harare
- SADC, SARDC 2016. *SADC Gender and Development Monitor 2016*. SADC, SARDC. Gaborone, Harare
- UNAIDS, 2017. *Country Factsheet Zimbabwe*. Harare
- Zimbabwe National Statistic Report, 2012. *Zimbabwe Population Census*. Harare
- Zimbabwe National Statistics Offices, 2016. *Zimbabwe Annual Report*. Harare
- Zimbabwe Women's Resource Centre and Network (ZWRCN) 2017. *National Budget Discussion*. Harare

**THIS FACTSHEET** is produced by the Beyond Inequalities Gender Institute (BI) of the Southern African Research and Documentation Centre through a project on tracking implementation of the SADC Protocol on Gender and Development funded by the Austrian Development Agency. The factsheet and related information are available on [www.sardc.net](http://www.sardc.net). Responsibility for the content lies entirely with the authors. The information and analysis do not reflect the official opinion of the Austrian Development Agency. *September 2019*