



Towards the 2021 General Elections and Beyond

ZAMBIA WOMEN'S MANIFESTO

TOWARDS A BETTER ZAMBIA FOR ALL

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FOREWORD

Women are in majority. No one disputes that. Indeed, about 50.8% of Zambia's population are women. Sadly, women are lagging behind in many ways. Their representation particularly in political decision-making structures is dismal. Their voice is hardly heard. As the country is heading towards yet another general election during which political actors will be presenting their policy agendas to the electorate, the women movement of Zambia has resolved to set their own agenda. Instead of waiting to hear what political actors are going to do to address the needs and aspirations of women, the Zambia Women Movement has decided to undertake this unprecedented approach to present the political fraternity with what the real issues are from their (Women) perspective. This is a clarion call for more inclusive development and governance processes that will ensure that the aspirations and interests of women in Zambia are addressed and prioritized through policy, strategies and resource allocation. It is a real agenda setting led by the women of Zambia.

Through this Women Manifesto initiative, political parties and candidates are called upon to demonstrate their commitment and readiness to put at the centre of their development agenda, the issues that affect women. The Women Manifesto is a persuasive collective voice of the Zambian women. This collective voice deserves a listening ear and a caring heart from those that truly believe that sustainable development is inclusive development and that women's needs count in that regard. Furthermore, the Zambian women, through this Manifesto, are also calling upon other actors that have the mandate, the power, the will and the interest to make a difference in the lives of the women of Zambia. This call to action transcends elections. Beyond August 2021, this Manifesto will be a benchmark to ascertain and take stock of the promises that political actors have made towards women. This is a tool for accountability.

The development of this Women Manifesto, as a collective voice of the Zambian women, was both holistic and consultative. Democracy Works Foundation (DWF) and Zambia National Women's Lobby (ZNWL) jointly led this initiative and facilitated consultative meetings of a wide range of women groups and organizations across all ten provinces of Zambia. These consultative meetings took place both at provincial and national levels. This Manifesto therefore reflects the diverse sectors in which women are involved in. These sectors include civil society, political parties, public institutions, private sector as well as the business sector.

The development process of this Women Manifesto coincided with the political parties' own processes of developing their own respective election manifestoes. The Women Movement took advantage of this perfect coincidence to already present the preliminary findings arising from the consultative meetings to a selected number of political parties even before this Women Manifesto could be completed. These political parties included the Democratic Party (DP), Forum for Democracy and Development (FDD), Movement for Democratic Change (MDC), New Hope Movement for Multiparty Democracy (MMD), Patriotic Front (PF), Socialist Party (SP) and United Party for National Development (UPND). Four of these parties (FDD), New Hope MMD, PF and UPND) work with DWF within the framework of the Southern Africa Political Parties and Dialogue (SAPP&D) programme. The other three (DP, MDC and SP) work with the Young Women in Action (YMA) another partner organization in this initiative. The Women movement noted with delight that during these engagements, the parties mentioned committed to consider the issues raised by the women as they (political parties) advanced in their manifesto development process. The hope of the Women movement of Zambia now is that these parties have indeed included the women aspirations in their election manifestos.

Everyone is called upon to become a champion of the manifesto!

Democracy Works Foundation (DWF)

Zambia National Women's Lobby (ZNWL)

ACKNOWLEDGEMENTS

The development of this Women Manifesto benefited from the collective efforts and contributions of various organizations, groups and individuals that have a common agenda to advocate for a gender-balanced Zambia in all spheres of life. Democracy Works Foundation (DWF) in collaboration with the Zambia National Women's Lobby (ZNWL) led the implementation and coordination of the initiative under the framework of the Southern Africa Political Parties and Dialogue (SAPP&D) programme that is being implemented by DWF as well as in line with the agenda being advanced by the Women Movement in Zambia that is currently chaired by ZNWL under the umbrella of the NGO Coordinating Council. The Women Manifesto initiative was conceptualized as one way of contributing to the realization of inclusive politics and development which is one of DWF's core values as well as SAPP&D programmes strategic objective. This is also in line with ZNWL mission that seeks to advance the inclusion, representation and participation of women at all levels.

DWF and ZNWL would like to express their gratitude to all the Organisations, political parties and individuals who participated in the preparation of this Manifesto under the theme; ***“The 2021 General Election in Zambia and Beyond: Making a Better Zambia for All.”*** The knowledge, experiences and propositions contributed by all these stakeholders make this manifesto truly a collective women's voice. A special thank you goes to Dr. Charity Musamba, the Governance, Gender and Development expert, for the technical support in analyzing and consolidating the issues for the manifesto development. Her support and continued commitment to the cause is greatly appreciated. The following organisations deserve special recognition: NGO Coordinating Council (NGO CC); Young Women in Action (YWA); Zambia National Association for Disabled Women (ZNADWO); Young Women's Christian Association (YWCA) and Graduate Women Zambia. These organizations, together with DWF and ZNWL constituted the steering group for this initiative that also engaged with political parties and presented to them the key findings arising from the consultative processes.

Beyond this core group, the following organizations and groups also form part of this collective initiative: Action Governance Forum (AGF); Council of Churches in Zambia (CCZ); Mporokoso Bwafano; Development Organization for Peoples Empowerment (DOPE); Mapesho Womens Club; Monze District Women Development Association; Mansa District Women Association; Graduate Women Zambia (GWZ); Youth Development Foundation (YD); Advocacy on Human Development (AOHD); Community for Human Development (CHD); Community Youth Concern (CYC); Jesuit Centre for Theological Reflection (JCTR); Disability Rights Watch (DRW); National Council of Catholic Women (NCCW); Women in Law in Southern Africa (WLSA); Lusaka West Women's Association; Women for Change (W4C) and Zambia National Association of Sign Language Interpreters (ZNASLI). The continued commitment to the forthcoming phases that aim at popularizing and lobbying for the adoption of interventions proposed in this Manifesto by various power-holders, office-bearers and other interested actors both in Zambia and beyond is greatly appreciated. It is their efforts that will indeed ensure that the plight of women takes the centre stage of development in Zambia.

The Women Manifesto also benefitted from the services of a number of the ZNWL members that served as facilitators for the provincial level consultative workshops. Their commitment to this cause is deeply acknowledged. In addition, the contributions made by the women representatives themselves during the consultative workshops is also appreciated. The needs and aspirations as articulated make this manifesto a true reflection of the woman's story in Zambia. Furthermore, a number of political party representatives both at national and provincial levels played a vital role particularly in ensuring that the Women Manifesto initiative has the support of political parties who, ultimately, need to integrate the aspirations expressed herein in their party election manifestos as well as policy agendas.

The development of this Women Manifesto has been made possible with the financial support of the United States Agency for International Development (USAID). This support has been provided within the framework of the SAPP&D Programme that is being implemented by DWF in six countries including Zambia. The other countries that are covered under SAPP&D Programme include Angola, Botswana, eSwatini, Lesotho and Malawi. The views expressed in this Youth Manifesto must however not be associated with USAID.

ABBREVIATIONS

ACC	Anti-Corruption Commission
ACET	African Center for Economic Transformation
BTI	Bertelsmann Transformation Index
CAGs	Cluster Advisory Groups
CDC	Centre for Disease Control/Curriculum Development Centre
CEEC	Citizens Economic Empowerment Commission
CSO	Central Statistics Office
CSPR	Civil Society for Poverty Reduction
DDCCs	District Development Coordinating Committee
DEC	Drug Enforcement Commission
ECZ	Electoral Commission of Zambia
FDI	Foreign Direct Investment
FIC	Financial Intelligence Commission
FNDP	Fifth National Development Plan
FoI	Freedom of Information
FSDZ	Financial Sector Deepening Zambia
GBV	Gender Based Violence
GDP	Gross Domestic Product
GEEA	Gender Equity and Equality Act
GIZ	German Corporation for International Cooperation
GRZ	Government of the Republic of Zambia
HIV	Human Immunodeficiency Virus
ICT	Information and Communications Technology
IGC	International Growth Centre
ILO	International Labour Organisation
IMF	International Monetary Fund

JCTR	Jesuit Centre for Theological Reflections
LCMS	Living Conditions Monitoring Survey
LEAs	Law Enforcement Agencies
LMIC	Lower Middle-Income Country
MFIs	Micro Finance Institutions
MMPR	Mixed Member Proportional Representative
MoH	Ministry of Health
NDP	National Development Plan
NGOCC	Non-Governmental Organisations' Coordinating Council
NGOs	Non-Governmental Organizations
NPP	National Procurement Process
PDDC	Provincial Development Coordinating Committee
PFM	Public Finance Management
PMRC	Policy Monitoring and Research Centre
PWAS	Public Welfare Assistance Scheme
PwDs	Persons with Disabilities
SCT	Social Cash Transfer
SNDP	Seventh National Development Plan
SRH	Sexual Reproductive Health
TIZ	Transparency International Zambia
TNDP	Third National Development Plan
UN	United Nations
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations Children Education Fund
VCT	Voluntary Counselling and Testing
VMMC	Voluntary Medical Male Circumcision

WB	World Bank
WHO	World Health Organisation
ZANEC	Zambia National Education Coalition
ZEMA	Zambia Environmental Management Agency
ZNWL	Zambia National Women's Lobby
ZPPA	Zambia Public Procurement Act
ZPS	Zambia Police Service



PREAMBLE

We, the women of Zambia, recognising that we make up more than half of the total national population and that we make up the largest number (54%) of registered voters for the upcoming August 2021 General Elections but remain deeply disappointed and frustrated with the persistence of unfavourable structural, institutional and policy conditions that continue to hinder us from participating effectively in all spheres of life, we have prepared this manifesto entitled ***“Towards the 2021 General Election in Zambia and beyond,”*** highlighting our concerns, needs, aspirations and proposals for a gender balanced and a better Zambia for all.

Through this manifesto, we have, in very clear terms, identified the core challenges across the various sectors of life that have hindered our prospects for individual and collective advancement and provide our demands for action in these areas. The Call to Action is for all those political parties and candidates seeking to be elected to not only demonstrate their understanding of the issues that matter to us as women but to commit to start responding to what really matters to us the women of Zambia. We also make this Call to all other actors that have the mandate, the power, the will and the interest to influence decisions and make a meaningful difference in the lives of the women in Zambia. We fearlessly acclaim that a developed nation has the face of a woman!

Our core message is that we are not benefiting fully from Zambia’s economic resources and yet we have the heaviest responsibility of managing domestic and community development affairs – nutrition, health and safety. Most importantly, we are one of the main contributors to economic growth in Zambia – our presence in the sectors such as agriculture, trade and marketing, food processing and manufacturing provides clear evidence. We continue to sustain Zambia’s informal economy which now harbours about ninety percent of the Country’s labour force.

What makes matters worse is that despite constituting the larger proportion of the overall national population, the majority of us are impoverished, unemployed and are economically as well as financially excluded. These unfair and unjust economic conditions are responsible for our low status in both the social and political realms, including exposing us to deeper vulnerabilities and other forms of insecurity such as GBV. Our presence, representation and participation in leadership and decision-making processes has remained very low. We observe that although efforts have been made to improve the legal framework particularly in terms of promoting gender equity and equality in Zambia, successive power holders have not been willing to ensure that those provisions are enforced effectively.

We make a greater call for public investments and financing, particularly to core social sectors of welfare, social security and protection, health, education, water, sanitation and housing. Provision of adequate and quality public services not only safeguard our individual lives, but more importantly improves the living conditions of our families and ultimately, our communities – whom we are given prime responsibility to manage. We are strongly convinced that addressing the aspirations, proposals and demands contained in this Manifesto will truly take Zambia on a path to transformation! ***Be that Change! Hid Our Calls!***

OUR CALL
for
A BETTER ZAMBIA FOR ALL!





THE ECONOMY

Issue 1: Economic Diversification

We the Women of Zambia observe that the Country has remained poor although it is endowed with vast natural and productive resources such as water sources, forestry, minerals, land and wildlife (GRZ 2017, WB 2018).¹ Economic failure in Zambia is mainly as the result of the Country's failure to diversify from copper dependence and unwillingness to invest in sectors that have the potential to transform the economy and provide additional source of productive activities especially for majority of women (IMF 2020, GRZ 2017; WB 2018). These include the retail and wholesale trade, manufacturing and processing industries, livestock and agriculture (UN 2020). Economic growth rate has dropped since 2006 from 6% to 1.3% by 2020 (GRZ 2020).² This economic failure has resulted in massive national unemployment, high cost of living and poor delivery of public services such as health, education, water and sanitation (JCTR 2021, GRZ 2017, 2020).³ The Country has a huge debt stock estimated at US\$27billion (IMF 2021).⁴ This indebtedness has resulted in the cutting down of some budget expenditures, particularly, social budgets - health, education, water and sanitation including social welfare (JCTR 2020).⁵ These sectors are critical to our personal, family and community well-being as they focus on areas such as health, education and literacy, water, sanitation, hygiene and social security. Additionally, we note that the tremendous loss of value of the Kwacha against the US Dollar, which is mainly as a result of low productivity in the industrial and agricultural sectors, resulted in the significant rise in the level of inflation (BITI 2020).⁶

For us the women, Zambia's economic failure and its consequent outcomes has affected our daily living conditions in various ways. First and foremost, our already few opportunities for engaging in economic productive activities have shrunk and means of generating income have declined. We carry the burdens of economic failure in our day to day operations as we carry out the multitude of societal duties, obligations and responsibilities ascribed to us. We manage the nutrition, health, education and other welfare needs within very limited financial resources. According to JCTR, in 2021, a family of six (6) requires a minimum of K8, 394.00 per month to merely meet the core basic needs which is way above the monthly earning in an average household in Zambia.

¹ The volatility and decline in the prices of copper on one hand and the growing development demands on the other hand, have resulted in the failure for the Country to mobilize adequate resources required for national development purposes. This Sector is still responsible for about seventy (70) percent of foreign currency earnings and twenty six (26) percent of the treasury revenues (Liebenthal and Cheelo 2018).

² According to the National Vision 2030: Towards a Prosperous Medium Income Country by 2030. Zambia's economy was expected to grow at a rate of eight (8) percent between 2006-2010, nine (9) percent between 2010. The gross domestic product (GDP) growth rate slowed to 3.1% per annum between 2015 and 2019 (GRZ 2020).

³ National unemployment has soared to thirteen (13) percent while the cost of living has soared to levels that majority of the families in Zambia cannot afford to meet (JCTR 2021). (IMF 2020). The national poverty levels have remained stubbornly high at fifty four (54) percent (GRZ 2017).

⁴ Of this, US\$12billion is externally owed, US\$6billion domestically owed and US\$15billion is privately owned but guaranteed by Government. The debt ratio to GDP reached as high as one hundred and twenty percent (120%) and debt servicing alone is consuming about seventy percent (70%) of domestic revenues (IMF 2020).

⁵ In practice, these adjustments have entailed reduction in the provision of public goods and services such as medication, learning materials, treated water and quality sanitation facilities particularly in local and rural communities.

⁶ This means that, for instance, in the year 2020, more than hundred (100%) percent of domestic revenues went to public expenditure and debt service.

Further, most of the economic and financial opportunities accessible to us are located in the informal sector but the incomes in this sector are low, unstable and unsustainable. This situation has been worsened by the COVID 19 pandemic that has led to loss and closure of most of our businesses such as petty and cross border trading, hairdressing, baking and marketeering. For us, there are three (3) major concerns with regard to the economic situation of the Country. These are economic disempowerment, financial exclusion and high unemployment levels.

In this regard, we demand the following;

- Adoption and implementation of a broad based and inclusive economic development model supported by practical redistributive policies aimed at creating more permanent jobs, better conditions for small scale businesses, promoting value addition and processing, as well as transforming the agriculture and tourism sectors.
- Institution of an effective debt management mechanism that will be based on the principles of participation, transparency and accountability for the purpose of ensuring that national loan contraction is closely based on key national development needs.
- The immediate implementation of an economic diversification plan reflecting concrete and a multiplicity of sources of foreign currency and revenue – agriculture, tourism, value addition (small and medium industries).
- The key priority sectors of the diversification plan should include agriculture, tourism, small and medium scale industries with the potential to create more formal and informal job and employment opportunities accessible to women.

Issue 2: Economic Empowerment

Although we, the women, make up more than half (51%) of the total national population of eighteen million people living in Zambia, we remain highly economically excluded (CSO 2010). Our involvement and participation in decision making processes on national matters has remained negligent to date. This has been the case whether the Country experiences economic boom or bust. Economic inequality between males and females has been a long-standing developmental challenge in Zambia (GRZ 2017). This inequality has



been caused by the following factors; limited and narrow access to gainful employment opportunities, unequal access to the means of production such as finance, land and technology, low agricultural productivity and inappropriate policies aimed at reducing poverty and inequality (CSPR 2018). More concerning for us as women is that interventions such as gender-based planning, programming as well as implementation of women empowerment programmes in Zambia have painfully been slow.

On this basis, we are calling for the immediate adoption and implementation of a broad-based and inclusive economic growth model with priority focus areas supportive to women's economic and financial advancement. These include agriculture, tourism, arts and craft, medium and small-scale industries such as processing and value addition as the key priority areas.

Agriculture

We constitute the largest proportion of small-scale farmers and provide about seventy (70) percent of the labour in this sector. But we lack the necessary resources such as adequate labor support, finance, markets, storage communication and transport infrastructure as well as processing technologies required to pursue successful and profitable agri-businesses.

In this regard, we demand the following;

- Creation of support synergies between small to medium scale farmers and processing and value addition industries
- Allocation of a total of ten (10) percent of the national budget, as stipulated in the Maputo Declaration, to the agriculture sector particularly targeting small and medium scale farmers
- Ensuring that gender is fully mainstreamed in all agriculture programmes, support services and mechanisms to ensure equality and equity for male and female farmers
- Provision of adequate extension services and support to small and medium scale famers
- Provision of market, communication and transport services for small and medium scale famers
- Provision of credit and financial support services to small and medium scale famers
- Promotion of women's participation in the production of cash crops as way of supporting their participation in commercial farming
- Facilitate the participation of women in livestock and fisheries' production by investing in irrigation schemes, providing the necessary technology, facilitating access to finance and markets
- Investing in affordable irrigation systems to promote all-year farming activities among small and medium scale farmers, thus reducing dependency on rain-fed farming activities
- Establishing agriculture zones in each of the ten (10) Provinces of Zambia
- Providing information on climate change and resilience strategies to small and medium scale farmers
- Providing access to alternative and affordable energy sources
- Facilitating women's participation and inclusion in co-operatives and farmer groups through providing support for formation, financing, infrastructure and services

Tourism, Arts and Crafts

This is one of the most important sectors to the economic, productive and financial prosperity for majority of the women in Zambia (GRZ 2017).⁷ Majority of us women already possess skills and knowledge, such as food processing, catering, housing and hospitality, required to participate in this sector but it has remained largely undeveloped, inefficient and weighed down with heavy administrative and red tape shortcoming (PRMC 2018).⁸

In this regard we demand the following;

- Increased budget allocations to areas linked to tourism, arts and crafts
- Greater investment and financing to all the skills and vocational training with priorities on areas connected to tourism, hospitality, arts and crafts
- Upgrading the teaching curriculum on Tourism, Arts and Crafts
- Setting up marketing and financing centers on tourism, arts and crafts in provinces that are endowed with resources related to these productive activities
- Revamping the art and cultural community centres in strategic districts of the Country
- Supporting local community participation growth by promoting public-private sector initiatives
- Expanding tourism activities to other parts of the Country such as the Northern Overland touring circuit
- Reducing taxes for local small and medium scale investors in this sector

Value Addition and Processing

Our participation in labor markets is marked with glaring gender differences, particularly in relation to productivity and earnings (World Bank 2015; GRZ 2017). We often find ourselves in a “productivity trap.” In the formal sector, we often take the least productive and least remunerative jobs. Similarly, in the informal sector, access to business resources such as credit or markets, particularly in the rural areas, has remained one of our main problems as the majority of us do not own land and other productive inputs. These challenges are worsened by market and institutional failures as well as social norms. In addition, responsibilities to care for other family members restrict the extent to which we can invest and engage in economic commercial activities. But evidence has shown that there are great benefits out of linking women in agricultural supply chains including improvements in the quality and volumes of products, innovation and creativity (World Bank 2015).

For these reasons, we demand the following;

- Creation of small to medium scale processing and value-addition industries
- Establishment of publicly-financed credit and finance institutions in each Province
- Provision and facilitation of access to markets – both domestic and international

⁷ For instance, in 2019, the industry contributed 7% of GDP (USD 1,701 million) and 7.2% of total employment (469 thousand jobs). International visitors spent USD 849 million, representing 10% of Zambia's total exports

⁸ For example, on average, between 2010 and 2018, only 0.6% of Zambia's national budget was allocated to environmental and wildlife conservation

- Provision of tax exemptions on primary inputs that need to be imported
- Provision of tax holidays for women investing in business on processing and value addition
- Facilitating the creation of “business” groups or co-operatives

Issue 3: Employment and Jobs - Fair and Equitable Access for All

Although a general national problem, unemployment and joblessness is higher among women than men in Zambia.⁹ This problem has both a gender and regional dimension.¹⁰ The male and female employment to population ratio was 39.4 percent and 23.4 percent, respectively with the number of formally employed persons at 941,292 while that of informally employed persons at 2,053,811 (ZSA and MLSS 2019). The number of employed persons in the formal sector was 901,321, while employed persons in the informal and household sectors stood at 1,301,491 and 792,291, respectively (ibid). Female participation in the labour market is 70.4% compared to 79.1% for men (UN 2020). The combined rate of unemployment and potential labor force is at 41.2% but more notably, is higher among females – 49.0% compared to 35.1% for men (CSPR 2020). This means that joblessness is higher among women, although they are the majority, than men in Zambia.

In Zambia, ninety (90) percent of the workforce is estimated to work in the informal sector, with the majority in subsistence agriculture and informal trading activities. We the women are mostly found in this formal sector in our view as women, this informality is one of the biggest challenges that compounds the problem of unemployment and joblessness because working in the informal sector entails living on income that is earned on a daily basis and this income is low, unstable and inconsistent resulting in financial vulnerability. In addition, the working conditions under this type of work are usually deplorable, risky and insecure. In addition, there are cultural and regulatory barriers including biased expectations and preferences, inequalities in the development of human talent, time constraints, and unequal traditional gender roles, while regulatory barriers that affect our meaningful participation include working hours and industry restrictions, parental benefits and workplace protections.

In this regard, we demand the following;

a) Our demands under the Formal Sector

- Provision of greater employment and job opportunities for women in the formal sector particularly the Public Service - Adoption and institution of preferential treatment in strategic sectors
- Equalizing the ratios of employment sizes between men and women
- Adherence and compliance to the 50-50 equality principle in recruitment and appointment to public service as guided by the Republican Constitution

⁹ The number of the unemployed population was 428,383 and out of which the total unemployed persons was 173,109 persons were in rural areas and 255, 275 were in urban areas (ZSA and MLSS 2019).

¹⁰ In 2019, the number of employed persons in Zambia was estimated at 2,995,103 translating into the employment to population ratio of 30.9percent (ZSA and MLSS 2019)

b) Our demands under the Informal Sector

- Provision of incentives to private employers who provide more job opportunities to women
- Provision of tax exemptions to private employers who employ more women
- Provision of incentives to private employers who comply/adhere to gender equality principles
- Provision of gainful employment and just working conditions- sanitation and security services

Issue 4: Economic Participation - Include Women in the Economy

Economic empowerment, participation and inclusion are essential in enhancing our ability to overcome poverty, cope with shocks and to the improvement of our well-being in general. In this regard, our core aspirations include growing a business, improving our homes, investing in training or education as well as becoming more resilient to adverse economic changes. In basic terms, our economic pursuits generally, aim to enhance our ability to provide for ourselves and our families. But presently and historically, we trail behind men in economic participation, access and in the ownership of productive resources such as land and property. The conditions that have remained very challenging for majority of us include access to financial support particularly credit facilities. This limitation has persisted largely due to the rigid documentation and collateral conditions attached to accessing such resources. It is important to acknowledge that our economic and productive activities are largely informal and therefore usually difficult to provide evidence of steady income or the necessary collateral (ACET 2019; IMF, 2017).

In this regard, we demand the following;

- Meet the 50-50 representation in accessing economic opportunities in economic empowerment initiatives
- Increase women's skills, decision-making power and access to economic resources by encouraging women's access to formal training in economics, business and finance
- Provide bursaries and educational support to women pursuing training in economics, business and finance
- Ensure that credit and financing institutions put in place requirements that are affordable by majority of the women

Issue 5: Financial Empowerment and Inclusion - Equitable and Fair Access

Although, we constitute fifty one percent (51%) of the entire national population in Zambia, we are relatively less financially included than men. Only fifty-seven (57) percent women compared to sixty-one (61) percent of men are financially included in Zambia (FSDZ, 2015). In addition, marketing services, timely access to the necessary information and infrastructure for most of our products that are mainly informally in nature have remained limited. Yet, there are different types of financial activities and associated risks including investing in asset building that women undertake in our daily operations.¹¹

¹¹ The use of financial services, transactions, savings, credit and insurance may be different. For instance, in terms of access and usage of formal or informal services, we less frequently access and use formal services exclusively, in comparison to men (17% vs 26%) (FSDZ, 2015; ACET 2019). But the opposite is true with reference to informal services- twenty four percent for women (24%) vs eighteen percent (18%) for men (ibid). Similarly, in comparison to the total adult population, significantly more men (59%) use mobile money services, than women (41%) (FinScope 2015).

In this regard, we demand the following;

- Increase in public financing to private sector development initiatives in areas such as small and medium scale enterprises, value addition and processing in crafts, food and hospitality industries
- Establishment of public-private partnerships with enterprises owned and spearheaded by women or women groupings in areas such as small-scale construction, supply and service provision
- Support to the formation of savings, lending groups and income-generating activities among women especially in the rural areas
- Introduce savings and pension schemes for informal workers and farmers
- Minimize the requirements and simplify the procedures for self-employed women, particularly those in informal employment in accessing credit and loan facilities
- Raise awareness and provide adequate information on financing and marketing opportunities among women in the informal business sector

Issue 6: Natural Resources - Energy, Land, Water and Minerals

Energy



As women, we remain concerned that despite Zambia's wealth in natural resources, poverty and resource degradation have persisted in the past decades. In particular, we are worried that fair and equal access to these resources by the majority of citizens has remained elusive. Only 31.4% of the Zambian population have access to electricity (CSO 2015). Most notably, there is a large discrepancy between electricity access in urban and the rural areas. About sixty seven percent (67.3%) in urban areas and only four percent (4.4%) in the rural areas (IGC 2017). This means that the large proportion of population in Zambia remains heavily dependent on charcoal and firewood for cooking. This

problem has been exacerbated by the emergence of the drought in 2015 which reduced the capacity to meet the rapidly growing demand for electricity. Ultimately this burden falls on us women and girls who are generally expected and are responsible for managing the nutrition and consumption activities of the family.

In this regard, we demand the following;

- Full implementation of the Rural Electrification Programme and ensuring preferential treatment for households headed by female youth and People with Disabilities (PwDs)
- Increasing access to electricity in the rural areas to fifty percent (50%)
- Providing affordable electricity tariffs to rural communities
- Promoting access to affordable alternative sources of energy among rural communities e.g. solar and windmill

Land and forest resources

Zambia is dependent on natural resources such as agriculture, wildlife and minerals, which are all central for its economic growth. Therefore, making the balance between economic development and environmental sustainability becomes particularly important (IGC 2018). The Country has been experiencing growing deforestation, forest fires, pollution of air and water. In particular, rapid deforestation contributes to erosion and desertification, with negative implications for hydroelectricity and agricultural output (ibid). In the same way, deforestation has implied that women, particularly in the rural areas, have to cover longer distances to fetch firewood. These conditions are especially challenging for local communities, particularly in the rural and peri-urban areas that depend on forests for fuel, food, building materials and, traditional medicines. These conditions are also compromising the sustainability of the ecosystem which in turn has negatively affected services, such as water catchments and habitation for animals. The failure of these systems also entails challenges in pursuing sustainable activities in productive sectors such as tourism and agriculture (IDLO 2015). In turn, the imbalance in the overall ecosystem creates disturbances in productive activities such as small-scale farming, fishing and livestock rearing. These are the same sectors that are essential to the promotion of economic empowerment for majority of us women in Zambia.

For this reason, we demand the following;

- Revamp and decentralise the operations of the Forest Department under the Ministry of Land and Natural Resources
- Promote tree-planting and forestation programmes at community and local authority level
- Increase public financing to the promotion of sustainable eco-systems in Zambia
- Provide effective regulation on deforestation – tree cutting, charcoal burning and construction
- Establish inter-sectoral partnerships i.e. education, NGOs and community development institutions to undertake community-led initiatives on promoting sustainable ecosystems
- Provide incentives to women-groups to engage in activities aimed at promoting sustainable eco-systems in Zambia

Mining and Mineral resources

Zambia has been grappling with various challenges in managing its natural resources. These include ineffective and weak regulation of mining activities; failure and inadequate support of small and medium scale mining; ineffective interventions on illegal mining activities and enforcement of compliance to environmental regulations (GRZ 2017). As a result, the Country as a whole and, especially the local communities hosting the mining areas, have not benefited fully from these resources (ibid). In particular, mining activities have not adequately contributed to employment and job creations, including providing additional entrepreneurial opportunities especially for us women. Illegal mining activities have contributed to air and water pollution that has resulted in deadly health and environmental problems. This has imposed additional burden on women and girls who have the responsibilities of taking care of community and family health, water and other social concerns as some of the poorest local communities in Zambia are located in the mining areas (CUTS 2020; CSPR 2018).

Similarly, although the Country has registered some notable progress in terms of citizens' access to natural resources such as land and minerals, women are still largely trailing behind men in this regard (GRZ 2017). To make matters worse, large-scale and foreign investors have dominated these economic sectors largely because of the policy approach that Zambia has put in place. Majority of us women are unable to meet the investment requirements to participate in areas such as mining, large scale farming, game and wildlife and water development (CUTS 2020).

In this regard, we demand the following;

- Effective implementation of the legal framework governing mining activities in Zambia
- Increased funding and adequate staffing to Zambia Environmental Management Agency (ZEMA) in order for the Agency to fulfill its mandate effectively
- Adoption and implementation of effective compliance monitoring systems on the mining operations especially in terms of environmental performance, employment creation and taxation
- Installation of automatic monitoring stations that monitor water, air and soil quality as well as industrial pollution affects agricultural plants

A photograph of three Black women sitting at a wooden table, smiling and engaged in conversation. The woman on the left is looking towards the camera, while the other two are looking at each other. They are in a casual setting with a warm, orange-toned background. A pink laptop is on the table in front of them.

SOCIAL DEVELOPMENT

Issue 1: Poverty and Vulnerability

Although Zambia achieved the status of Lower Middle Income Country (LMIC) in 2011, poverty has remained high, particularly among us women generally and the people living in the rural areas of the Country. More than half (54%) of the total national population are still living below the poverty line with the largest proportion including the extremely poor, living in the rural areas of the Country (GRZ 2017).¹² The status of women with regard to the dimensions of human development, health, education and command over economic resources, is low (UN 2020). The 2019 female HDI value for Zambia is 0.569 for females in contrast with 0.593 for males (UN 2020). Similarly, the GDI which measures gender inequalities in the pursuit of human development in health, education and command over economic resources is low (ibid).¹⁴

In our view as women, poverty and vulnerability among women in Zambia are caused by the persistence of mass high levels of unemployment and under employment, limited access to finance, inadequate infrastructure and public services such as roads, hospitals, water, health as well as limited access to commercial services and markets. Other exacerbating factors include high birth rate, a relatively high burden of HIV / AIDS and recently, the Coronavirus crisis. These poor social conditions are also contributing to the growing exposure of women to abuse, violence and insecurity. There are many women, girls and children who are stuck and trapped in abusive situations, encounter harassment, intimidation and harm and are failing to overcome such situations because of poverty, vulnerability and exclusion – politically, socially and financially.

In this regard, we demand the following;

- Adoption and pursuit of a national development model anchored on the principles of equity, broad-based growth and redistribution
- Implementation of development policies capable of lowering the cost of living
- Providing and ensuring equal access to adequate and quality public services especially in the health, education, water, sanitation, transport and communication sectors

Issue 2: Equity-Broad Based Growth and Redistribution

Reducing inequality has remained one of the principal development challenges for Zambia (UN 2020). Inequality among the rich and poor has remained high and human development conditions are still in deplorable conditions (World Bank, 2019; UNDP 2019).¹⁵ Financial inequalities between men and women have also persisted.¹⁶

¹²Over seventy percent of the poor (76.6%) live in the rural areas and similarly, the largest proportion of extremely poor people are located rural than urban areas (60.8% compared to 12.8% in the urban areas.

¹³Reproductive health is measured by maternal mortality and adolescent birth rates; empowerment is measured by the share of parliamentary seats held by women and attainment in secondary and higher education by each gender; and economic activity is measured by the labour market participation rate for women and men. The GII can be interpreted as the loss in human development due to inequality between female and male achievements in the three GII dimensions.

¹⁴The GII reflects gender-based inequalities in three dimensions –reproductive health, empowerment, and economic activity

¹⁵The latest Human Development Index (HDI) value for 2019 is 0.584. This puts the Country in the medium development category and at position 146 out of 189 (ibid).

¹⁶For instance, inclusion increased by 10.1 percentage points to 69.4% from 59.3% in 2015. Over seventy one percent (71.2%) of males are financially included compared to 67.9% of females. Notably, 83.8% of adults in urban areas are financially included

We have observed that this inequality is mainly caused by the following factors; limited access to gainful jobs by the majority, increased gap between middle and high income households, increased income inequality, slowed reduction in poverty as a result of poor economic performance and consistent low spending on public services and goods. Of greater concern to us as women, very little has been done in terms of restructuring public financing to ensure that more resources are directed towards addressing the causes of inequality. Sectors such as education, water and sanitation are among the least funded and yet are critical to public service provision and poverty reduction initiatives (JCTR 2021). Vulnerability is particularly a greater risk for people generally and women specifically living in the rural areas. A large proportion of these people rely on subsistence agriculture and are exposed to the effects of climate change.

In this regard, we demand the following;

- Allocation of three percent (3%) of total national budget to the Ministry of Gender
- Allocation of three percent (3%) of the national budget to the Ministry of Community Development and Social Services
- Immediate implementation of the 2016 Gender Equity and Equality Act (GEEA)
- Immediate full operationalisation of the Gender Equity and Equality Commission (GEEC)
- Full compliance to the fifty-fifty (50-50) gender equality principle in the provision and accessibility to resources under the Citizen Economic Empowerment Commissions (CEEC)
- Full compliance to the fifty-fifty (50-50) gender equality principle in the provision and accessibility to programmes under the Zambia Development Agency (ZDA)
- Full compliance to the fifty-fifty (50-50) gender equality principle in the provision and accessibility to programmes and resources earmarked for women development and empowerment
- Full compliance to the fifty-fifty (50-50) gender equality principle in the provision and accessibility to resources earmarked for social protection and security
- Enhancement of accountability and transparency mechanisms in the management and utilisation of resources earmarked for social protection and security

Issue 3: High Cost of Living

The cost of living has continued to rise alongside falling incomes, with majority of the families in Zambia unable to meet their basic monthly and human needs (JCTR 2020).¹⁷ To make matters worse, the Country lacks comprehensive and adequate social protection and assistance interventions. Such conditions will continue to undermine the prospects for developing a “healthy” nation as aspired in the 2030 National Vision (GRZ 2005). More importantly, the burden of unaffordable cost of living disproportionately falls on us the women generally given that we are the main care takers of homes and the main victims of the growing number of female and child headed households (CSO 2015).

compared to 56.9% of their rural counterparts with formal financial inclusion increasing to 61.3% in 2020 from 38.2% in 2015 (Finscope 2020).

¹⁷ The basic needs include food, health, housing energy, education, water and sanitation services. By the beginning of 2020, many Zambians could not afford basic and nutritious foods such as eggs and milk that are highly recommended to ensure good health for all especially women, particularly mothers and children. Many households largely depend on limited, monotonous and mono- diets that mainly consist of carbohydrates (mostly maize) and, thus, being nutritionally imbalanced.

In this regard, we demand the following;

- Formulation and implementation of pro-poor economic development policy framework
- Provision of one thousand (1,000) new employment and job opportunities with special focus on promoting employment in both the formal and informal sectors among the women
- Ensuring that employers provide just and fair wages/salaries including in the informal sector
- Provision of tax exemptions on basic food items, housing, communication, transport, education and health necessities
- Putting in place an effective and functional institutional framework to manage the social protection and assistance schemes including the Social Cash Transfer (SCT) programme
- Guaranteeing favourable business and entrepreneurial conditions for women, including those operating in the informal sector

Issue 4: Quality Public Service Provision

The social sectors are the backbone of society and the engine for human capital development. Although the Country has registered some progress in this regard, inadequate financing allocations to the various social sectors has remained a serious challenge (UNICEF 2020). The Government's capacity to provide quality and adequate public services has notably declined in the past two (2) decades (UN 2020). In addition, there has been little attention paid to ensuring that local community development needs are adequately financed. As women, we are concerned that a large proportion of the national public resources are mainly spent at the central level rather than the provincial and district levels (CSPR 2020). Structures such as the District Education Boards (DEBS), Health Committees (HC) and development equalization programmes, which are close to the local communities where women, the youth and children are located, are usually inadequately and inconsistently funded. This results in the provision of poor and inadequate public services.

We are also concerned that financing to these sectors has reduced. For example, funding reduced from 9.3% in 2019 to 8.8% percent in 2020 falling short of the Abuja target of allocating fifteen (15) percent of the entire national budget to the health sector. Similarly, the education sector witnessed a reduction from K13.2 billion in 2019 to K13.1billion in 2020 also falling short of the international benchmark for education spending twenty (20) percent of total government expenditure (ibid (GRZ 2021). Although the allocations towards water and sanitation have increased they remain skewed towards urban areas where access is already relatively high. We are concerned that these reductions will compromise the gains made in improving the social living conditions of the people. More importantly, the continued failure to finance adequately most of the social sectors and delivery of inadequate and poor public services has increased the heavy burden already carried by us women and girls. We are responsible for domestic and community needs related to water, nutrition health and sanitation.

For these reasons, we demand the following;

- Immediate and full decentralisation of the public services relating to education, health, water and sanitation
- Compliance to the Dakar Declaration of allocating twenty (20) percent of the total national budget to education
- Compliance to the Abuja Declaration of allocating fifteen (15) percent of the total national budget to health
- Allocating at least three percent (3%) of the total national budget to public water, hygiene and sanitation services

Health



Although Zambia has witnessed significant positive change in terms of infrastructure and human resource, the health sector is still facing numerous challenges. These include inadequate services and infrastructure, particularly in the rural areas, high maternal and child mortality rates, shortage of essential drugs and equipment, increase in non-communicable diseases such as cancer, diabetes, tuberculosis as well as insufficient human resource (ZHDS 2018; UNICEF 2019).¹⁸ For example, maternal associated causes by 2017 were the fourth leading cause of death in Zambia (UNICEF 2019). Similarly, maternal mortality rate stood at 183 deaths per 100,000 live births by 2018 coupled with high infant mortality rate estimated 42.4 deaths per 1,000 (ibid).¹⁹ The contributing factors to this outcome include the lack of awareness of best practices and services for antenatal and postnatal care, lack of qualified staff, long distance from health centers and negative experiences with health centers. Such experiences include lack of medicines, qualified personnel as well as trust of personnel and hence greater reliance on traditional birth attendants.

¹⁸ Infant mortality rate is still high at forty two (42) per on thousand (1,000) live birth while life expectancy stands at sixty four (64) years. Prevalence of HIV among the population aged 15 –49 years is 11.50 and poverty headcount ratio at US\$1.90 a day at fifty eight (58) percent (ZHDS 2018).¹⁹ The primary causes of maternal deaths included obstetric hemorrhage and indirect causes. Most notably, obstetric hemorrhage was the most common cause of death among women. This shows that Zambia is not on track with the third SDG which aims at achieving maternal mortality ratio of less than 70 maternal deaths per 100,000 live births by 2030.

Furthermore, although most of the medical centers (mid-level facilities) in Zambia are able to provide routine health procedures, they still face a serious shortage of trained personnel capable of delivering specialist treatment and care, including mother and child care (CDC 2014). But even in hospitals with an adequate number of doctors and nurses on site, majority of them lack emergency and specialized equipment, services and infrastructure. There are still significant capacity gaps in infrastructure especially in terms of transportation and communications. The case is very severe for the peri-urban and rural areas (GRZ 2017). In addition, health providers lack adequate data and equipment to monitor the access and quality of service as well as to diagnose potentially life-threatening complications. The doctor-patient-ratio in Zambia is pegged at one (1) doctor for every twelve thousand (12,000) patients. This is beyond acceptable standard ratio set by the WHO – one (1) physician to every five thousand (5,000) people (UNICEF 2020). The estimated shortage of doctors, nurses and midwives is about fourteen thousand nine hundred and sixty (14, 960).²⁰ One major cause of this shortage are the poor working conditions. This forces the much-needed personnel to travel overseas in search of greener pastures.

In addition, the health sector has continued to experience serious shortages of essential drugs with public supply processes characterized by uncertainty, late disbursement and uneven distribution (CSPR 2020). Access to private health services and products is expensive with counterfeit products flooding the market (Lusaka Times 2020). Government has been failing to meet the target on the number of women aged between 15-49 attending the antenatal care, construction of first level hospitals and fulfilment of staffing at established health points. Paradoxically, Zambia has trained a considerable number of health personnel who have not been recruited for deployment as the Country has agreed to implement a recruitment and wage freeze policy as a measure to attain fiscal discipline as guided by the IMF and World Bank (GRZ 2016). Zambia's malnutrition rates remain among the highest in the world. The country ranked 143 of 189 with 48 percent of the population unable to meet their minimum calories requirements (HDR 2019).²¹

Overall, majority of the citizens are unable to afford or access quality health services and this is worsened given the existing levels of income poverty in Zambia ((Kaiser et al 2019). Critically, women and girls are expected to carry much of the burden of addressing a large proportion of the health challenges cited above – personal, family and community. The situation has been worsened by the COVID 19 pandemic which has increased the care burden on the part of women as the Ministry of Health has taken the approach of encouraging COVID 19 patients to be cared for at home.

For these reasons, we demand the following;

- Increased investment in health human capital as a way of curbing the shortage of human resource. This can be done by doubling the number of health workers from current forty thousand six hundred thirty (42, 630) to eighty thousand two hundred and seventy-four (80,274). This will entail training and deploying an additional thirty-seven thousand six hundred and forty-four (37, 644) health personnel by 2025
- Ensuring that prices for basic medical conditions are affordable by majority of the citizens
- Reforming the management of the Ministry of Health (MoH) to attain effective transparency and accountability

²⁰ With projected population growth, the deficits more than double to 25, 849 by 2020 and more than 46, 000 by 2035

²¹ More than one-third of children under five years stunted and more than half suffering from iron deficiency. Limited knowledge of nutrition, poor feeding practices and limited and unhealthy diets are the main impairing contributing factors

- Improving the efficiency and effectiveness of the Medical Stores of Zambia (MSZ)
- Putting in place stringent regulation to curb importation and sale of counterfeit medical products and theft of drugs from public health institutions
- Immediate and full decentralization of the medical supply processes to ensure efficiency and timely provision to the citizens
- Provision of skilled care during pregnancy, childbirth and post-partum/post-natal period at all levels including in peri-urban and rural areas
- Provision of adequate access to emergency obstetric and newborn care and family planning especially in low income communities and the rural areas
- Promotion of breast feeding and infant and young child feeding programmes especially in low income and the rural areas
- Provision of adequate financing, services and infrastructure for the prevention of management of common childhood and maternal diseases such as malaria, (pneumonia and diarrhea
- Improving the working conditions for health personnel especially specialists and those located in the rural areas

Education

Education, vocation and skills development plays a critical role in the socio-economic development of both men and women. It provides opportunities for employment, poverty reduction, productivity and personal growth. A well-educated population is important for the development of both the private and public sectors of the economy. It is also necessary for the development and provision of effective services such as poverty reduction to the public (IGC 2018). Further, Girls' education is a strategic development priority. Better educated women tend to be more informed about nutrition and healthcare, have fewer children, marry at a later age, and their children are usually healthier, should they choose to become mothers. They are more likely to participate in the formal labor market and earn higher incomes. All these factors combined can help lift households, communities, and countries out of poverty²². Thus, investing in education should be one of the development priorities for the country.

We acknowledge that Zambia has recorded significant gains in the education sector especially in terms of increasing access at primary level, expansion of infrastructure and improving the working conditions for the personnel particularly in terms of remuneration and skills development. But the sector is still facing challenges, particularly in terms of financing (UNICEF 2020). Budget allocations have fallen short of meeting the twenty (20%) threshold stipulated under the Dakar Declaration. Instead, public financing has averaged at four (4%) of GDP (JCTR 2020). This has negatively affected the provision of quality teaching materials such as books, desks and other necessary aids. Secondly, the teacher-pupil ratio has remained high characterized by over-populated classrooms. Pupil-teacher ratio, primary in Zambia was 42.06 as of 2016 (UNESCO 2017) whilst the teacher's deficit is at 55,000. Thirdly, the levels of literacy in Zambia are still low. The current literacy rate stands at 55.3 percent, with illiteracy much more pronounced in females than males. For instance, 38.5percent of adult women have reached at least a secondary level of education compared to 54.1 percent of their male counterparts.

²² <https://www.worldbank.org/en/topic/girlseducation>

Other challenges poor education quality and low progression rates particularly for girls. Although the Country has registered impressive change in terms of equal entry of girls and boys at primary level, girls are still dropping out of the schooling system such that they still constitute the minority at tertiary level. This is further exacerbated by the limited spaces for higher education. There are only 1,009 secondary schools against 8, 843 primary schools, making the education pyramidal system characterized by a wide primary schooling base with a very narrow secondary base. Additional challenges faced in this sector include; 1) Inadequate human resource especially in rural areas; 2) Poor working conditions for human resource, especially in the rural areas – lack of accommodation, social and economic services; 3) Lack of transparency and information dissemination on the programmes – poor management and 4) Failure to prioritize early child education and adult literacy that would contribute to uplifting our livelihoods. Other imbalances relate directly to administrative challenges such as the lack of enforcement of the Ministry of Education's teacher allocation rule, weak teacher deployment and transfer policies, payroll mismatch, weaknesses in the budgeting process for teacher positions, and staffing challenges in rural versus urban schools (ibid).

In this regard, we demand the following;

- Reduction of teacher-student ratio to forty (40) within a period of five (5) years by recruiting more teachers especially in the rural areas
- Recruitment and training of more female personnel in the Sector
- Reduction of the student book ratio from the current 5:1 to 3:1 within a period of five (5) years
- Reduction of teacher deficit from the current fifty-five thousand (55, 000) by half (two thousand five hundred – 2,500) within a period of five (5) years
- Increasing the number of secondary schools in all the Provinces of the Country with priority on rural areas
- Improving the working conditions for teachers and school administrators, especially those located in the rural areas
- Providing separate toilets for girls and boys in all public schools
- Providing comprehensive learning in reproductive health, gender-based violence and leadership at all levels of education
- Ensuring that all public schools are adequately equipped with information and necessary accessories required to prevent the spread of COVID 19
- Ensuring that all public schools have comprehensive learning programmes and materials on HIV and AIDS, GBV, Human Rights, Democracy and Gender

Water and Sanitation



Access to water for domestic and commercial purposes has remained a significant challenge to majority of the people in Zambia. This is particularly pronounced in terms of poor quality of water, sanitation and hygiene services as well as facilities. These conditions are very common in most parts of the Country especially in low income communities and rural areas. By 2018, more than thirty-six (36) per cent per cent of Zambia's population lacked access to basic drinking water services, while more than sixty-seven (67) per cent lacked access to basic sanitation services (ZDHS 2018). The Ibid Survey revealed that sixty-four (64) per cent of the population use basic drinking water services, (87% in urban areas and only 49% in rural areas) and only thirty-three (33) per cent of the population use a basic sanitation service (41 per cent in urban areas, 28 per cent in rural areas). In addition, ten (10) per cent of the population practices open defecation in urban areas, 16 per cent in rural areas) while only twenty-four (24) per cent of the population has access to basic hygiene services, i.e. a handwashing facility with soap and water with situation presenting dire conditions for most parts of the rural areas of the Country. These conditions are responsible for the prevalence of diarrheal and other water borne diseases due to wide exposure to poor hygienic conditions. Inadequate and poor water, sanitation and hygiene provisions have also been the leading cause of death for children under the age of five in Zambia. The poor water, sanitation and hygiene conditions deficiency have greatly negatively affected us as women, including girls. Poor water and sanitation conditions imply that women incur greater difficulties in undertaking their roles of house cleaning, water fetching and maintaining the health of the family and community at large. For us as women, this also entails that we and the girl-child will spend more time looking for water and sanitation services as well as looking after the sick. This is one of the factors contributing to the high dropout rates from school among girls. More worrying, this means that we will be constantly exposed to bad health.

For these reasons, we demand the following;

- Increased financing to budget allocations on water and sanitation services under the Ministry of Local Government and Housing
- Doubling of the budget allocation to treatment of water sources in rural areas
- Establishment of public-private partnerships with gender focused and women groupings in on community-led enterprises on waste management, water and sanitation
- Conduct continuous public education and awareness raising activities on sanitation and hygiene in low income and rural communities
- A reduction in the number of households sharing common water and sanitation facilities such as toilets and water points
- Scaling up water and sanitation projects in rural areas and low-income communities in peri-urban areas
- Providing adequate water and sanitation facilities in all public schools
- Providing adequate water and sanitation facilities in operational areas that attract women such as public markets, bus stops and stations
- Promoting the participation of women in waste management business, especially at community level - provide incentives to form companies and business groups

Issue 5: Social Inclusion

Each and every person desire to be productive by actively contributing to the development of their society regardless of their age, sex, gender, religious or cultural orientation (ILO 2013). Social inclusion aims to create a “cohesive society for all” in which individual rights and responsibilities are intertwined to ensure the equal and active participation of people in the development and governance processes. For this reason, it is important to promote and support inclusive societies. In the case of Zambia, exclusion has prevailed in two major forms, namely developmental and social.

Developmental exclusion

Zambia’s total population is about eighteen (18) million with an annual growth rate of 2.90 and a fertility rate per woman of 4.60 (CSO 2010). Fifty-six percent (56) of this population resides in the rural areas while the remaining are located in the urban areas of the Country. It is important to note that exclusion in this Country has been perpetuated mainly by the urban biasness in policy formulation and allocation of public resources resulting in the current existing regional and gender inequalities (GRZ 2017). For instance, women in the rural areas are exposed to deeper poverty, harder economic conditions, higher health risks, and financial difficulties in comparison to their counterparts living in the urban areas.

The major economic areas with greater opportunities economic and financial empowerment for women in Zambia such as agriculture, fishing and crafts have remained largely undeveloped. Majority of the available opportunities provide less benefits and profits as they are hampered by the lack of the necessary support such as credit, markets, communication and transport infrastructure. In addition, most of the interventions aimed at reducing poverty and vulnerability as well as developmental inequalities are poorly managed or

implemented (CSPR 2018; UN 2020). It is these conditions that have “trapped” majority of the women in Zambia in a perpetual “poverty and exclusion” trap. Overcoming social exclusion requires giving more attention to institutions, policies, economic and social processes that hinder or can contribute to the creation of cohesive societies in Zambia. The promotion of social inclusion demands the adoption of development approaches that can promote integration and facilitate inclusion in a manner that fosters the existence of a more equitable and just society.

In this regard, we demand the following;

- Formulation and implementation of inclusive social and economic policies
- Increasing financial allocations and investments in Social Cash Transfer (SCT), Public Welfare Assistance Scheme (PWAS) and Public Pensions Schemes
- Strengthening the management and accountability of Women Empowerment Programmes
- Ensuring partiality in targeting the beneficiaries of empowerment programmes and interventions

Social Exclusion

In social terms, exclusion has mainly affected three particular groupings, namely PwDs, women and the youth. This exclusion has been perpetuated by political, economic, financial and cultural factors. Although Zambia has been implementing programmes aimed at reducing inequalities among these three segments of society such as the SCT, PWAS, Women and Youth Empowerment Programmes as well as JEWEL, these interventions have not led to an inclusive society in Zambia. To date, women, the youth and PwDs are underrepresented in all spheres of society – political, economic, social and cultural.

In this regard, we demand following;

- Implementation of preferential treatment measures for the PwDs in the implementation of empowerment programmes for PwDs, the Youth and women
- Provision of the necessary infrastructure, services, equipment and aid to facilitate access for PwDs to public institutions, economic, social and political processes
- Ensuring and monitoring that all public institutions – particularly health, education and public administration, are adequately equipped with the necessary support services and infrastructure for PwDs
- Provision of protection and social care for the women with disabilities and children – housing, health and security from violence
- Improving the opportunities for PwDs to access basic education and vocational training
- Ensuring that vocational training and knowledge of PwDs are tailored to their skills and interests



GOVERNANCE

Issue 1: Representation and Participation Governance

Inclusion, equal representation and participation are important aspects of democratic societies. In democratic societies, policies and public institutions have to provide services that advance the human rights of women and men equally. They also have taken into account their specific experiences and needs. Within this political framework, women's empowerment is crucial to ensuring credible and legitimate public decisions.

Zambia returned to the system of democratic rule in 1991 on the premise to promote, adhere and respect the rule of law. Since then, the Country has undertaken various measures such as constitutional, institutional and policy reform in pursuit of this ambition. However, the Country has continued to experience serious challenges in fostering a democratic society that reflects stronger a gender equal and inclusive governance system. Although democratic, it is one of the Countries in the Southern Africa with the highest gender inequality.²³ The 2016 Amended Constitution of Zambia provides for the equal participation of both males and females in the governance and development of the Country (GRZ 2016).²⁴ In addition, Zambia enacted a law in 2016, namely the Gender Equality and Equity Act which provides for the establishment of the Gender Equity and Equality Commission (GEEC), its functions and powers and provide for the taking of measures to ensure gender equity, equality and the integration of both sexes in society and across all spheres of life. The Act also contains provisions that prohibit harassment, victimization and harmful social, cultural and religious practices as well as measures on how to eliminate all forms of discrimination against women, empower women and achieve gender equity and equality. However, gender equality and equity have remained elusive in Zambia inspite of having this progressive Act in place.

Zambia has failed to meet both the SADC and AU 50-50 gender parity benchmark in institutions of governance such as Parliament and Local Government. The main reasons include weak enforcement of the provision, weak institutional implementation capacities and poor resourcing of interventions aimed at supporting gender equality and equity. For instance, the GEEC has not been set up to date. Similarly, compliance to the requirement to consider equal gender representation in appointments to public offices has been low, largely because of weak political and bureaucratic commitment. Furthermore, crucial line Ministries, such as the Ministry of Gender and Community Development and Social Services, are two of the least funded under the national budget. In addition, social and cultural factors such as unwillingness to adopt and practice gender equality measures in politics and other associational activities has contributed to the low representation and participation of women in decision making processes in Zambia. Gender imbalances and disparities have remained stark in most of the political parties and in other forms of public administration such as Parliament, Cabinet and Local Government (ZNWL 2018; 2019). Women participation and representation in political leadership and decision-making process in politics has remained very low. Commercialization of politics, violence and negative societal attitudes have contributed to the gross gender imbalances on one hand, while low economic, financial and social status of women on the other hand.

²³ Trailing behind Countries such as Mozambique, Rwanda and South Africa.

²⁴ The Constitution of the Republic begins by confirming the equal worth of women and men and their right to freely participate in, determine and build a sustainable political, legal, economic and social order.

In other words, it gives effect by giving to the various international and regional commitments on gender equality and equity that Zambia has signed and domesticated; including the Convention on the Elimination of all Forms of Discrimination against Women, the Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa and the SADC Protocol on Gender and Development

For these reasons, we demand the following;

- The immediate establishment of the GEEC
- Effective implementation of the 2015 GEEA – at both national and political party levels
- Adherence to the fifty-fifty (50-50) gender representation in public institutions as stipulated in the Republican Constitution
- Immediate effect of fifty-fifty (50-50) gender at all decision-making levels in political parties – particularly at the National Executive Committee (NEC) level and on the political party adoption committee level
- Adoption of the “zebra” list of candidacy for Parliamentary and Local government elections
- Adoption of the Mixed Member Electoral System (MMES) at Parliamentary and Local Government levels
- Enactment of regulation to oblige all political parties to develop and effectively implement anti-gender-based violence plans/strategies

Issue 2: Accountability and Transparency



The 2016 Amended Constitution of Zambia provides for the separation of powers among the three major arms of the Government, namely the Executive, Judiciary and Legislature (GRZ 2016). This separation is necessitated by the democratic requirement to ensure that the operations of Government are guided by the three core principles of democratic rule. These are transparency, accountability and participation. A combination of these three principles guarantees the effectiveness of checks and balances. However, the governance system in Zambia has continued to battle with one of the long-standing limitations – lack of public accountability and transparency in the management of public affairs (GRZ 2017; CSPR 2018).

Grand corruption, abuse of power and unaccountability by office and power holders has worsened (TIZ 2018, 2020; GRZ 2018, 2019; CSPR 2018). Public involvement in processes such as the budgeting process is low (BITI 2020). The major driving factors for this challenge include; insufficient policy adjustment, reform failure, weak oversight institutions and entrenched political interference. These challenges have persisted despite the enactment of the National Procurement Process (NPP) Act in October 2020, amendment of the PP Act

and the Public Finance Management (PFM) Act in 2016 and 2018 respectively. The lack of enforcement of the provisions of the procurement legal and regulatory framework by the Zambia Public Procurement Authority (ZPPA) have also resulted in poor compliance by MPSAs

As women, we are concerned that Public resources required to pursue national development concerns such as poverty reduction, job creation and industrialization are diverted to non-developmental and personal interests. In our view, this is one of the major reasons behind Government's inability to implement national development programmes aimed at improving the lives of the majority of the women in Zambia. For instance, the implementation of development programmes and activities under the 7NDP have been as low as thirty-four (34%) percent (CSPR 2018). This has resulted in the delivery of inadequate and poor public services especially in the agriculture, education, health, water, and sanitation and welfare sectors (UN 2020). More importantly, institutions, such as the ACC, ZPS, DEC and Parliamentary Committees, mandated to safeguard public resources, ensure equal access to legal and judicial services as well as individual and community security have been severely weakened (TIZ 2020).

For these reasons, we demand the following;

- Enhancing the mandated roles and powers of institutions that offer oversight on public resource management such as Parliament, ACC, DEC, FIC, ZPS
- Enactment of the Freedom of Information (Fol)Bill within a period of twelve (12) months (1 year)
- Finalising the review and presentation of the new Bill on the Public Order Act within a period of twelve months (1 year)
- Finalizing of the Constitution review process within a period of twelve months (1 year)
- Completing the implementation of the decentralization programme within the period of three (3) years
- Allocating adequate finances and effective operation of public participatory platforms such as the Cluster Advisory Groups, Provincial Development Coordinating Committees (PDDCs) and District Development Coordinating Committees (DDCCs)

Issue 3: Access to Justice

The principle of “Constitutionalism” promotes a system of national governance that is founded and governed by the practice of the rule of law, separation of powers, checks and balances. It also aims at ensuring that the values of good governance such as human rights, gender equality, accountability, transparency and participation are observed and respected. This is because unnecessary limitations of these virtues and values such as unequal access to justice and legal services, weakening protections for vulnerable groups of dysfunctional enforcement systems create conditions for instability, conflict and strife in society.

Zambia is still grappling with severe challenges in terms of protection of human rights, respecting autonomy and independence of institutions of checks and balances as well as the arbitrary behavior by those holding political and policy power (TIZ 2020). The judicial sector has remained trapped in mismanagement, maladministration, inefficient, corruption and poor working conditions. The services and performance of the sector has remained poor. Although there have been measures undertaken to improve the conditions of justice in Zambia especially in terms of providing qualified personnel, reforming the prisons service and providing infrastructure such as local and fast track courts affordability and timely access to fair justice

services has remained a major challenge in Zambia (GRZ 2017). Over-crowded prisons, including an increasing number of circumstantial children in jail, huge back log of cases, mismanagement of information, costly and cumbersome procedures in accessing services continue to characterize the Sector (ibid). Despite special protection under international and regional law, incarcerated women's health needs such as prenatal care, prevention of mother-to-child transmission of HIV, airborne diseases such as TB and nutritional support during pregnancy and breastfeeding—are not being adequately met in Zambian prisons (Topp et al., 2016).

These conditions are severe in the outlying areas of the Country. Justice services are minimal, erratic and conducted by poorly trained personnel. There is lack of infrastructure and services for conducting sessions or detentions and local people have to cover long distance to access justice that is often dispensed based on arbitrary processes. There is need for a comprehensive reform of the Judiciary sector and enhancement of the autonomy/independence of the Judiciary institutions from particularistic interests, promote professionalism and effective administration of justice. At the center of this call is the need to ensure that all the people of Zambia, regardless of their socio-economic and cultural background, have fair and equal access to justice (ibid). Furthermore, although the Country has noted significant progress with regards to GBV, there is still need to push for a more functional law enforcement and justice system particularly to continue addressing sexual and gender-based violence, which has remained a pervasive violation of the fundamental rights of women and girls.

For these reasons, we the women of Zambia demand the following;

- Reforming the procedures of accessing justice by simplifying and making them affordable
- Recruiting adequate qualified personnel and ensuring that more women are recruited in managing services related to detention and prisons, legal aid and counselling
- Ensuring that all institutions involved in dispensing justice develop and implement Codes of Conduct to prevent abuse of persons under incarceration
- Increasing financial and administrative support to areas dealing with gender focused interests such as Victim Support Unit and Prisons Correctional Service
- Providing necessary and adequate essential drugs for particular health conditions such as HIV and tuberculosis testing and treatment, to ensure the inclusion of female inmates
- Providing adequate nutrition, health and sanitation services to women and girls in incarceration

Issue 4: Gender Based Violence

In addition to the above, the persistence of high levels of GBV remains a major concern in relation to women's security and development. Despite putting in place an Act to curb and prevent this vice in 2016, namely the GBV Act (2016), violence of this nature has remained rampant both at the domestic and public level. Battering, sexual, physical harassment intimidation and bullying are still very common. This has been worsened by the entrenchment of violence in politics particularly in the form of sexual, bullying and physical

harassment. The persistence of violence has discouraged most of the women to participate or take interest in this sphere of life. The weak enforcement of existing law, poor monitoring and financing of institutions, such as the LEAs and necessary public administrative organs such as Ministries and other spending agencies, has contributed to this outcome. Overall, homes, communities and society at large are still unsafe spaces for most of the women, youth and children. The failure to provide and guarantee the safety of women, both young and elderly, girls and children in general constitutes a serious indication of low levels of constitutionalism as these vices seem to be flourishing in an environment where they are legally prohibited and institutions to ensure this safety are in existence.

In this regard, we demand the following;

- Implement the GBV Act of 2016 in an effective manner
- Stiffen punitive measure on offences related to GBV
- Increased financing of public institutions mandated to manage GBV matters
- Construction and maintenance of safe spaces such as accommodation, rehabilitation, health and counselling, for victims of GBV
- Conduct public awareness and sensitisation programmes on the GBV
- Institute punitive measures on political actors that perpetuate GBV
- Monitor and ensure that public education and academic institutions provide comprehensive education activities on GBV
- Ensure that LEAs and other closely related public institutions human resource such as those in education, social welfare and health undergo comprehensive capacity building on GBV
- Provide protection, knowledge and awareness building interventions targeted at women, young women, girls and children in vulnerable situations such as PwDs, orphans, street children, poor and elderly

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About Democracy Works Foundation (DWF)

DWF is southern African non-profit company focused on democracy development in the region. DWF is headquartered in South Africa with country offices in Angola, Botswana, Lesotho, Malawi, Zambia and eSwatini. As an independent foundation, we are committed to building and promoting inclusive, equitable and sustainable consensus democracies in Southern Africa; our resilient democracy. We do so by providing tools, platforms and content to strengthen democrats, democratic culture and democracy institutions. DWF works on the supply and demand side of democracy. We operate across several programmatic areas:

- Monitoring: we collect data, do research and provide analysis on the state of democracies.
- Institutions: we support the capacity of democracy institutions to fulfil their mandates.
- Citizens and leaders: we train future democrats to drive change.
- Climate and democracy: we strengthen the capacity of communities and democracy institutions to prioritize climate change initiatives.
- Culture: we provide platforms for democratic engagement to cultivate new ideas for democracy.
- Additionally, the Foundation provides advisory services on good governance and social impact and functions as a fiscal host and fund manager.

We believe that democracy is always a work in progress. It is often challenged and never complete. DWF is uniquely placed to continuously invest in and nurture resilient democracy and development.

Pursuant to its objectives, DWF is implementing a five year (2017 – 2022) USAID funded **Southern Africa Political Parties and Dialogue (SAPP&D)** Program that seeks to strengthen the capacities of political parties in Zambia amongst other countries including Angola, Botswana, Lesotho, eSwatini and Malawi to better respond to and represent the needs of society whilst at same time enhancing a democratic political culture that supports the meaningful participation of women, youth and marginalized individuals. Specifically, the programme seeks to achieve the following objectives:

- To strengthen participatory policy and platform development that accurately reflects citizen-identified needs to explicitly include access to clean water and energy and management of these resources.
- To develop a sustainable approach to building the capacity of internal party structures emphasizing democracy, transparency, accountability, and inclusiveness
- To inculcate a political culture and behavior within parties that supports meaningful participation of women, youth, and marginalized individuals in identifying party policy and in leadership structures.
- To establish a regional network of political parties and other relevant actors to share and support best practices, lessons learned and knowledge on strengthening democratic party structures.

About Zambia National Women's Lobby

The Zambia National Women's Lobby (ZNWL) is a membership based, non-partisan, non-governmental organisation advocating for mainstreaming gender into all endeavours of national development and particularly advocating for increased women and girls' participation and representation at all levels of decision-making. ZNWL was established in 1991 due to the continued women's under-representation in higher decision-making positions of the country which has made it very difficult to improve their status. Also, the existing gender imbalances which stifle the opportunities for women to actively participate at the same level with men, hence being unable to contribute to their fullest ability and equitably benefit from national development. ZNWL has a long-standing commitment to the elimination of women's subordination, the transformation of gender relations, and the empowerment of women in terms of their participation, representation and leadership.

The ZNWL is governed by a fifteen-member National Board comprising of ten Provincial Board Members and five Executive Board Members. The board is elected by the General Assembly after four years.

ZNWL Vision

The vision of ZNWL is A nation with women and girls fully present in leadership roles and actively involved in decision making processes at all levels.

ZNWL Mission

ZNWL's mission is to support Zambian women and girls to proactively take up leadership roles and actively participate in the development of the Nation, through capacity building, policy advocacy and lobbying.

ZNWL Objectives

The following objectives give guidance to the operations of the ZNWL and act as a yardstick for measuring its success in contributing towards improving the status of women in Zambia in decision-making processes:

- To promote equal representation and participation of women and men in decision-making positions at all levels of national development through advocacy, lobbying and capacity building;
- To cultivate and promote a culture of gender equality and respect for human rights of women by promoting changes in attitudes, language, procedure and law through advocacy, lobbying and civic education;
- To build the capacity of Women's Lobby to implement its programmes effectively at national and chapter levels through the increase in membership, training and resource mobilization;
- To engage government in the implementation of legal documents, treaties and conventions which promote the interests and welfare of women; and
- To network and share information on women and decision making with other NGOs and individuals at local, national, regional and international levels



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