
2022 NATIONAL GENDER FORUM REPORT

“Gender and Economic Empowerment for Inclusive Economic Growth”



December 2022



List of Acronyms

GBV	Gender Based Violence
CZI	Confederation of Zimbabwe Industries
IODZ	Institute of Directors Zimbabwe
MWACSMED	Ministry of Women Affairs, Community, Small and Medium Enterprise Development
NFIS	National Financial Inclusion Strategy
NGF	National Gender Forum
PGF	Provincial Gender Forum
RBZ	Reserve Bank of Zimbabwe
WCOZ	Women's Coalition of Zimbabwe
ZGC	Zimbabwe Gender Commission
ZimStat	Zimbabwe National Statistical Agency
ZNCC	Zimbabwe National Chamber of Commerce
ZWMB	Zimbabwe Women's Microfinance Bank

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FOREWORD

The Zimbabwe Gender Commission is proud to present the Report for the 2022 edition of the Annual National Gender Forum. The National Gender Forum is a statutory requirement under Section 8(i) of the Zimbabwe Gender Commission Act which mandates the Commission to annually convene and host an Annual Gender Forum to discuss any issues related to the Commission's mandate and functions. The 2023 Annual Gender Forum was held under the theme "Gender and Economic Empowerment for Inclusive Economic Growth".

The 2022 National Gender Forum was hosted by Masvingo Province in Masvingo District and was a culmination of Provincial Gender Forums held in nine (9) Provinces to gather input on the theme and to understand the gendered lived realities of men and women as they engage in economic empowerment activities. In the Spirit of leaving no one behind and to gather comprehensive input across all the Provinces, the National Gender Forum was preceded by Provincial Gender Forums which were convened in the following districts; Kwekwe, Mt Darwin, Bulawayo, Mabvuku-Tafara, Plumtree, Umguza, Mhondoro-Ngezi, Mutoko and Makoni.

The 2022 Annual Gender Forum brought insightful perspectives and strategies to improve women's inclusion into mainstream economic activities. A number of policy recommendations have been proffered in this report for implementation by multi-sectoral actors so as to reduce gender disparities in economic sectors. It is my hope that the identified actors will take these recommendations seriously. As the Zimbabwe Gender Commission we remain committed to monitoring the implementation of these recommendations as we endeavour to close the gender disparities in the economic sector.

My sincere gratitude goes to the Government of Zimbabwe, UN Women and Oxfam for the financial and technical support rendered in convening the 2022 National Gender Forum. I also want to thank the Ministry of Women Affairs, Community, Small and Medium Enterprises Development for mobilising relevant stakeholders to participate at this forum.


Margaret M. Mukahanana- Sangarwe
Chairperson Zimbabwe Gender Commission

1. Introduction

This report presents a synopsis of the findings of the 2022 Edition of the National Gender Forum which was convened by the Zimbabwe Gender Commission on the 30th of November 2022 in Masvingo. The 2022 Edition of the National Gender Forum was convened under the theme, ***“Gender and Economic Empowerment for Inclusive Economic Growth”***.

2. Background

The Zimbabwe Gender Commission (ZGC) is one of the five Independent Commissions established in terms of Section 232 and 245 of the Constitution of Zimbabwe and operationalised through the Zimbabwe Gender Commission Act (Chapter 10:31). The Commission is mandated inter alia; to monitor issues concerning gender equality to ensure gender equality as provided in the Constitution; to investigate possible violations of rights relating to gender; to receive and consider complaints from the public and to take such action regarding the complaints as it considers appropriate and to conduct research into issues relating to gender and social justice, and recommend changes to laws and practices which lead to discrimination based on gender. Section 8(1) of the Zimbabwe Gender Commission Act directs the Commission to convene a National Gender Forum every year to discuss any issue or issues of concern related to the Commission’s Constitutional and statutory functions¹.

3. Objectives of the 2022 National Gender Forum

The 2022 National Gender Forum was convened with the following objectives:

- To identify current challenges and opportunities for women’s economic empowerment.
- To interrogate the underlying causes for limited participation of women in the key economic sectors.
- To analyse the nexus between gender-based violence and economic empowerment, including the cost of GBV to the economy;
- To share best practices/models for women’s economic empowerment

4. Methodology

As a build up to the National Gender Forum, the Commission carried out Provincial Gender Forums in nine (9) Provinces in the following areas; Kwekwe, Mt Darwin, Bulawayo, Mabvuku-Tafara, Plumtree, Umguza, Mhondoro-Ngezi, Mutoko and Makoni. The Provincial Gender Forums were critical in capturing voices from all the Provinces on the theme, ***“Gender and Economic Empowerment for Inclusive Economic Growth”***. Views and input gathered fed into the deliberations at the National Gender Forum.

¹ Zimbabwe Gender Commission Act [Chapter 10:31]

The 2022 Provincial and National Gender Forums also provided an opportunity for women to showcase their wares through exhibitions. At the same time, a number of organisations who offer economic empowerment opportunities for women such as the Zimbabwe Women’s Microfinance Bank, SMEDCO, Empower Bank, National Handicraft Centre and Zimtrade participated at the exhibitions.

Exhibitions at the Provincial Gender Forum in pictures





The National Gender Forum was organised as a high-level event officiated by the Chairperson of the Parliamentary Portfolio Committee on Women Affairs, Community, Small and Medium Enterprises Development, Honourable C. Madiwa. Two sets of panel discussions on *Opportunities, Challenges and Recommendations for Women's Economic Empowerment* assisted in setting the tone for the deliberations. The panel discussions also presented a platform for experience sharing with seasoned business women like Dr. Marah Hativagone who shared her journey as a woman entrepreneur. Other key organisations represented on the panel discussions included the Reserve Bank of Zimbabwe, Zimbabwe Women's Microfinance Bank, Zimbabwe National Chamber of Commerce (Women's Desk), UN Women, Oxfam, Institute of Directors Zimbabwe, and the Women's Coalition of Zimbabwe. Further, the findings from the Provincial Gender Forums were presented at the National Gender Fora through a small documentary which captured voices from the Provincial meetings.

4.1. KEY ISSUES FROM THE NATIONAL GENDER FORUM

4.1.1. Women Business Ownership

1. The forum revealed diverse economic opportunities ranging from mining,

agriculture, tourism and manufacturing. However, it was noted that access to the productive resources was skewed towards men.

2. Participants noted that in terms of business ownership, women were concentrated in the informal sector where according to the Fin scope Survey, women constitute 60% of micro small to medium enterprises.²
3. Participants noted that unpaid care work (domestic work) continues to limit the effective participation of women in economic activities, and that the burden of unpaid care work predominantly affects women.
4. Patriarchy was cited as one of the barriers to women business ownership. Participants noted that some women who want to engage in business encountered stereotyping, name calling and labelling which reduced their confidence.
5. Some women were being discouraged from engaging in business initiatives by their spouses to focus on household duties.
6. Participants bemoaned the tedious and centralised business registration processes and exorbitant fees charged.
7. Majority of the participants alluded that they were not aware of business registration processes hence they needed training and information on how to formalize their businesses.
8. The importance of registering business was emphasised, as it unlocks access to loans and other business opportunities such as being considered for tenders

4.1.2. Gender Based Violence and Economic Empowerment of Women

Women economic empowerment is widely viewed as a solution to the increasing incidents of gender-based violence. Research indicates that ability to leave an abusive relationship is heavily dependent on the level of economic empowerment of the victim. The following issues were identified as cause for concern in the context of GBV and Economic Empowerment of Women:

1. Incidences of Gender Based Violence (GBV) and sexual harassment were experienced mostly by women entrepreneurs in the home, in public places as well as in their places of work thereby acting as a barrier to women's participation
2. Increase in GBV incidences was due to mistrust, jealousy and insecurity issues from men.

² Finscope MSMEs Survey 2022

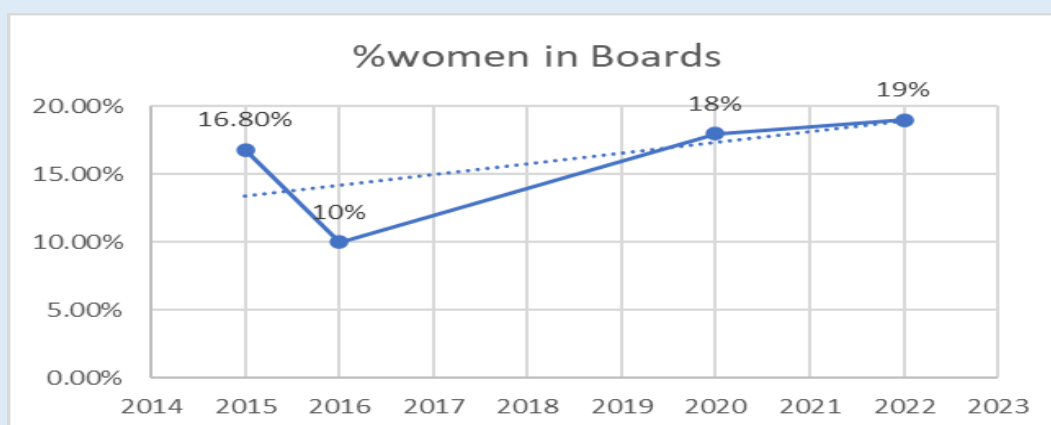
3. GBV creates low self-esteem, low-confidence and hinders women's full participation in economic activities.

4.1.3. Women Participation in key economic decision-making positions

Through socialisation, women and men are allocated different and unequal roles in society. Women are assigned the private/domestic sphere where expectations for them are around taking care of the home and family, while men are assigned the public sphere, running the affairs of society. Where women venture into public spaces, they are expected to play roles similar to the home, that is, nurturing roles, such as Human Resources Managers or Finance and Administration roles. Whether in the home, in the community or in national life, men predominantly occupy the decision-making roles.

The participants highlighted the following key issues of concern in relation to women participation in key economic decision-making positions:

1. It was noted that generally, there is low representation of women in economic decision making, including in Boards of most financial institutions
2. Women were mostly timid and afraid to take up economic decision-making positions. It was noted that at times women did not want to compete for these spaces even if they had the capacity
3. There was debate on women who have made it but are not sending back the ladder for other women, and at the same time there was an argument that the ladder is not even there, so women need to find means and ways to get to the top and occupy positions of decision making.
4. The Institute of Directors Zimbabwe (IODZ) shared trends of women's participation in Boards as follows:



Source: Institute of Directors Zimbabwe (IODZ)

4.1.4. Financial Inclusion

The Reserve Bank of Zimbabwe recently launched the Financial Inclusion Strategy II, having realized that during the tenure of NFIS1, 62% of women lacked access to finance and insurance services and 66% of women were not borrowing from commercial banks, but rather from informal channels such as "*mukando*". The Zimbabwe Women's Microfinance Bank (ZWMB) also indicated that despite a record influx of new accounts opened when the bank was launched, there was no appetite for taking up loans from the bank by the target group. Despite the presence of the ZWMB in urban and rural settings, there is still apathy in the uptake of loans.

Key issues identified on Financial Inclusion

1. Most MSMEs are not formalised and participants cited challenges with the cost of formalisation, cumbersome processes as well as centralisation of the processes. Lack of formalisation however seriously impacts on financial inclusion as only formalised businesses can access financial resources.
2. Participants demonstrated ignorance on loan application processes.
3. Loans are not accessible due to prohibitive collateral requirements.
4. Participants generally expressed displeasure in the group lending model.
5. High interest rates discouraged most women from applying for loans, while the loans advanced were short term in nature.
6. Financial institutions are concentrated in big towns thereby disadvantaging those in communities and villages in accessing credit and financial services.
7. There are trust issues with the banks which need to be resolved to financially include women.
8. Participants highlighted they had limited information and knowledge on financial services available to them.

4.1.5. Viability of Informal Livelihood activities for Rural Women

Rural women remain on the periphery of the mainstream economy, facing such barriers as limited access to credit, markets, financial services, land and

infrastructure. Unpaid care work continues to limit the participation of rural women in meaningful economic activities. The following challenges were identified as having a bearing on the viability of rural businesses run by women:

1. Mobile network challenges acted as a barrier to business communication.
2. Agriculture – lack of infrastructure to support farming activities throughout the year such as non-availability of dams, irrigation systems, land space especially for women and un-affordable farming inputs. Markets and trading places are not conveniently accessible and lacked proper amenities such as refrigeration containers, leading to post-harvest losses.
3. Mining – the mining environment is toxic and male-dominated, with high risk of violence; the sector is also highly capital intensive, existence of corrupt officials who double-allocate mining claims, acquisition of prospecting licenses is expensive and time consuming. The sector is difficult for women to penetrate.
4. Business Financing - Localized financial institutions and services are concentrated in towns and are not available in villages, creating a distance barrier.
5. Punitive interest rates and stringent collateral demands by micro-finance institutions.
6. Lack of access to credit facilities which are affordable to bankroll business start-ups and expansion.

4.2. Recommendations

Following deliberations on the theme, *Gender and Economic Empowerment for inclusive Economic Growth*, the following policy recommendations were put forward by participants at the National Gender Forum for implementation by various stakeholders;

Sub-Theme	Recommendations
Gender Based Violence and Economic Empowerment of Women	<ol style="list-style-type: none"> 1. The increasing cost of gender-based violence to the economy has a destabilizing effect and therefore policy makers have to call for increased resource allocations towards elimination of GBV, including funding for the care and rehabilitation of victims of GBV. 2. Promulgation of a Sexual Harassment Act to protect women in business especially those in the informal sector

Sub-Theme	Recommendations
	from sexual harassment
Financial Inclusion	<ol style="list-style-type: none"> 1. There is an urgent need to run joint financial inclusion awareness campaigns, by all stakeholders that include RBZ, Consumer Council of Zimbabwe, ZWMB, EmpowerBank, ZGC and MWACSMED, targeting women SMEs 2. MWACSMED to continue to promote the formalization of SMEs, through entrepreneurship development. 3. Reduce the length of the formalisation process through decentralisation of such services and creating one stop centres for formalisation 4. It would be important to leverage on financial innovations as well as encourage networking amongst women-run SMEs to build financial capabilities. 5. There is need to demystify the “intimidating” nature of banks which discourage women from transacting with banks, and for RBZ to work on sprucing the poor perception and image of the financial sector so as to encourage uptake of financial services especially by women entrepreneurs. 6. The issue of collateral inhibiting loan uptake should be viewed in the context of the newly established Collateral Registry. In addition to running road shows highlighting the importance of the Collateral Registry, there is need to ensure women also have title to assets. 7. There is need to tackle barriers that limit access to financial services such as weak consumer protection laws, low-income levels for women, and lack of collateral, insufficient information as well as financial illiteracy. 8. Since the NFIS II also includes the consumer protection framework which provides for recourse through approaching the central bank for resolution, its roll-out should be given priority. 9. There is need to review punitive interest rates on loans as this discourages most women from applying for loans. A one-digit interest rate to be considered 10. The RBZ must consider initiatives to reach out to the women groups relying on <i>mukando</i> in order to financially include them. 11. Decentralization of financial institutions which are concentrated in big towns so as to ensure that everyone is financially included. Promotion of agency banking and

Sub-Theme	Recommendations
	<p>banks cooperating with mobile network operators would go a long way in reaching out to the marginalised rural communities.</p> <p>12. Removal of stringent conditions on collateral requirements on business loans</p>
<p>Women Participation in key economic decision-making positions</p>	<ol style="list-style-type: none"> 1. Accelerate gender mainstreaming initiatives. Efforts such as the institutionalization of gender responsive budgeting in line ministries, departments and agencies should be accelerated so as to achieve gender parity. 2. Zimbabwe Gender Commission to monitor adherence to Constitutional provisions on Gender Equality as well as the full implementation of the Public Entities and Corporate Governance Act which calls for equality in the appointment of Board members 3. Carry out a gender audit of appointments to boards and other key economic decision-making positions across sectors.
<p>Viability of Informal Livelihood activities for Rural Women</p>	<ol style="list-style-type: none"> 1. Increased cooperation between the Telecommunications regulator, mobile network operators and commercial banks to ensure communication and banking services reach out to the rural communities as well as availing access to digital platforms that need to be supported by reliable mobile network services in communities. 2. Investment in value addition to reduce post-harvest losses of horticulture produce. 3. Regulation of the mining sector to address issues of double allocation of mining claims, illegal occupation, strengthening security services to make the environment safe especially for women and reviewing the process of license acquisition which is considered lengthy. 4. Tailor made financial products for women and bringing financial institutions to the people to improve uptake of loans. 5. Removal of stringent conditions on collateral requirements when applying for business loans
<p>Recognition of unpaid care work</p>	<ol style="list-style-type: none"> 1. Government to come up with a policy that acknowledges and rewards care work. 2. ZimStat to undertake time-use studies to inform policy on

Sub-Theme	Recommendations
	<p>the implications of care work on women, in line with international best practices.</p> <ol style="list-style-type: none"> <li data-bbox="584 324 1461 481">3. The burden of care work ought to be distributed equally between boys and girls and women and men, and policies such as parental leave should replace maternity leave in the spirit of sharing the burden of care. <li data-bbox="584 492 1461 694">4. There is need to design programmes targeting men and boys to conscientize and empower them to be part of the solution to gender stereotyping, including highlighting the advantages of women empowerment in the family setting.

5. Conclusion

The Government of Zimbabwe, its departments and agencies have made significant strides towards the economic empowerment of women, including improving the status of marginalized women in business. The momentum has to be maintained in order to achieve full gender equality and women empowerment. Access to financial services remains elusive to the majority of women entrepreneurs and given the efforts by authorities and the commercial banks in reaching out to peripheral areas, it is imperative to accelerate financial inclusion awareness and financial literacy training to the target groups. The challenges hampering women’s access to loans, such as collateral, consumer protection and punitive interest rates need to be addressed within the context of the National Financial Inclusion Strategy II. Gender based violence continues to cost the economy dearly through productivity losses and health and social services costs and can be ameliorated through expanded women economic empowerment efforts. Gender inequality is an obstacle to economic and social development and the government needs to commit to achieving a gender equitable society where women are recognized as decision-makers in both the private and public spheres.

National Gender Forum and Provincial Gender Forum in pictures;



Chairperson, Commissioners and other delegates touring exhibitions at National Gender Forum



Participants and delegates following proceedings at the National Gender Forum





Participants following proceedings at the Provincial Gender Forum



Panel Discussions at the National Gender Forum



ZGC Chairperson Commissioner M. Mukahanana- Sangarwe flanked by ZGC Commissioners, CEO and delegates to the National Gender Forum 2022



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