Inclusive Growth in Zambia: Improving Women’s Representation, Access to Services and Economic Opportunity

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Zambia’s economic growth in recent years offers opportunity to recast the conditions for Zambia’s development. But unless that economic development is inclusive and reaches women, Zambia’s development will be uneven. Women make up more than half of the population yet they are disadvantaged in representation, service delivery, and economic opportunity.¹

To date, economic prosperity has been limited largely to the elite and urban populations and those with political connections. Economic growth has not yielded significant dividends for the poor, particularly in the underserved rural areas.² Nor has it created more opportunities for political inclusion that could challenge the status quo. In fact, Freedom House refers to Zambia’s “authoritarian drift” as a worrying trend and one that threatens greater progress.³

When the current government came into power in 2011 there was considerable praise for the peaceful process, democratic elections and smooth transfer of power to the long-time opposition party. Compared to most of its neighbors, Zambia is doing well on many fronts.

But, as in any country, there are areas for improvement. One of these critical areas is gender equality. This government could distinguish itself by making serious strides in protecting the rights of women and girls, improving their quality of life, and in turn enhance its poverty reduction agenda by integrating a gendered approach to growth, and paying particular attention to access to services in rural areas for women and girls. Such efforts would make growth more inclusive and tackle rising inequality. Access to basic services would enable women and girls to thrive and to participate more meaningfully in the

¹ Zambia 2010 Census data
² World Bank Living Conditions Monitoring Survey 2012
http://www.freedomhouse.org/blog/reversing-zambia’s-authoritarian-drift#.UwHEnBZkJU
country’s development.

Zambia faces serious obstacles to gender equality. Zambia ranks 124 out of 137 on the UN Gender Inequality Index. The Gender Inequality Index (GII) and the Gender Empowerment Measure (GEM) spotlight the differences between men and women in Zambia. The GII measures women’s disadvantages in three dimensions including, reproductive health; empowerment; and the labor market. It ranges from 0 meaning that men and women are equally treated to 1 meaning women fare poorly. Zambia has a GII of 0.627 and ranks number 131 out of 146 countries. The Gender Empowerment Measure (GEM) on the other hand is broader and measures women’s status in relation to the levels of education and literacy; maternal mortality; HIV infection rates among women; vulnerability to poverty as well as sexual and gender based violence. Zambia’s Gender Empowerment Measure is 0.426.

Zambia’s progress in achieving gender equity and equality has been very slow. Despite signing the SADC Gender Protocol, Zambia has not yet ratified it. This is despite the fact that the protocol has a 2015 deadline. Zambian women and girls lag behind many of their peers in the region, according to the Zambia 2012 Gender Protocol Barometer. Zambia ranks 10 out of 15 countries overall on the Southern African Gender and Development Index, one of the key measures for the Barometer. Further, women’s representation in parliament dropped after the 2011 elections to 11% and the percentage of women in local government was a mere 6%. And, violence against women is endemic threatening basic rights and women’s ability to contribute to economic and political life. In other words, widespread violence against women is not only a legal, medical and social issue but it also has grave economic consequences that manifest at the individual, household and community levels.

For Zambia, greater attention to three key areas could enhance its prospects for inclusive growth and development. These are: greater accountability in service delivery; increased women’s representation; and economic opportunity. Each of these areas is discussed below followed by recommendations for how to improve conditions for women and girls in Zambia.

**Accountability in Service Delivery**

For women and girls to thrive, accountability needs to be strengthened so that there is greater oversight of government, particularly for the delivery of services like health and education that are fundamental to well being and achieving one’s productive potential. Currently, there are major gaps in service provision in rural areas with a stalled decentralization framework and a very disperse population that is hard to reach. Women and girls have additional challenges with social and cultural norms limiting their access to education and health care. Girls have a lower rate of secondary school completion due to security concerns with the long walks to school,

5 See “Voices of the Poor: Crying Out for Change”, a World Bank publication from 2000 by Deepa Narayan, Robert Chambers, Meera Shah and Patti Petesch that includes Zambia as a country case study and gathers views from poor people about poverty and development, including violence against women.
pressures to stay home and care for family members or undertake domestic duties, lack of menstrual hygiene management and perhaps most significantly, teenage pregnancies. For health care, women and girls often need to seek permission from men to visit clinics and the long distances combined with few transportation options to travel to formal health care services in rural areas undermines their use.

Government performance data are not readily available and therefore holding government to account is more difficult. The media, through the Zambia Media Council (ZAMEC), continues to press for the enactment of the Access to Information Bill (ATI) to improve government transparency, while organizations, such as CARITAS and Zambia Council for Social Development, produce government scorecards, a compilation of data meant to hold government to account. Yet, information analysis and effective advocacy using such data remains weak. While the government repeatedly promises to enact ATI, the deadline for enactment was September 2013 and ATI has yet to reach parliament.

Adding to this, investigative journalism lacks a legal enabling framework and proper funding to push these issues to the fore. While pockets of good activity exist, such as the World Bank’s journalist mentorship exchange program, investigative reporting remains episodic and risky. With a shrinking space for media freedom and transparency, sustained attacks on the press result in more stringent self-censorship, further dampening transparency and limiting public debate on governance and service delivery. In this environment, civil society cannot adequately affect sector ministries or parliamentary behavior, and no parliamentary press corps exists to cover proceedings comprehensively. Government accountability and service delivery suffer accordingly.

**Representation in Public Office**

Women’s representation is lacking at the national and local level. The Southern Africa Development Community (SADC) Gender Protocol calls for gender parity in all areas of decision-making by 2015. There are only a handful of women mayors and deputy mayors. Zambia’s first past the post (FPTP) electoral system is cited as one barrier to increasing the number of women in decision-making positions. Political manifestoes and constitutions are yet to implement quota systems and adoption of women has consequently been slow.

Importantly, Gender Links, in partnership with the Local Government Association, produced a gender action plan for local councils in Southern Province to meet SADC’s 2015 target. The plan not only sensitizes communities about the importance of women’s equal representation in local councils, but also mobilizes men’s support on gender issues. To track progress, Gender Links also generates sex-disaggregated data on local government leadership. It created a Gender

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6 In a statement issued on 10 July 2013 it said “Panos Institute Southern Africa (PSAf) is gravely concerned about the growing trend of attacks on journalists in Zambia by various politicians, and other members of the society.”
Scorecard for Local Government asking, “How gender sensitive is your council?”7 Promoting the results on community radio can raise awareness, highlighting progress and areas for improvement.

Still, for women to stand for parliamentary office, the barometer through which women candidates are measured must fundamentally change. For example, women candidates are asked about divorce, children, and whether they have their husband’s permission to run for office. Not only are men not asked these questions, but also male candidates with multiple wives are often preferred. Voters maintain, “If they can take care of many wives they can take care of their constituents.”8

In the 2016 tripartite elections, there is ample opportunity for women to increase their representation. Putting in place measures now to encourage women candidates and to publically support women leaders could go a long way to improving electoral outcomes in terms of greater numbers of women elected at the local and national level. The local level elections are particularly significant as they are a training ground for women to take on roles in public life and can prepare women for national office.

**Economic opportunity**

In Zambia, 80 percent of employment comes from the informal sector, and women are disproportionately represented in informal rather than formal sectors. Women’s economic opportunity in both the formal and informal sector is constrained by lack of credit. Traditional roles assigned by gender also inhibit women’s dynamic contributions to economic development. A recent exercise by a visiting university group highlighted these roles. When Zambian participants were asked to name gender roles that they expect women to have in Zambia, the answers included “Family care!”, “increase the number of people in their families”, “daily household chores”, “to be a WIFE, meaning she is humble and respectful to her husband”, “to be mothers of the country”, and lastly, “to understand that she will not be entirely respected, and must be respectful of that”.9

Access to land further constrains women’s ability to earn a living or to develop businesses. Women lack title to land in spite of the central role they play in the agricultural sector. Zambia’s Constitution and the Lands Act supports property rights and prohibits gender-based discrimination. Customary rules and practices, however, discriminate against women in terms of access and control over land.10 The large majority of land in Zambia is classified as customary

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7 Interview with Gender Links, October, 2013.
10 For more information on women’s access to land tenure security in Zambia, please refer to Warren, Roslyn (2014) *Building Sustainable Peace and Prosperity Through Women’s Land-Tenure Security: A Zambian Case Study*
and 82 percent of farming households cultivate on customary land. Legal rights in the Lands Act and the Intestate Succession Act apply only to State land so most of the Zambians are without legal protection for their land rights. When disputes arise over customary land use, these are referred to customary authorities. Arbitrary application of customary law discriminates against women.

Education level and gender of the household head are predictors of poverty levels in Zambia. Female-headed households are more likely to be poor than male-headed households.¹¹ Sixty-two percent of female-headed households live in extreme poverty.¹² Levels of education contribute to declining poverty rates with those households having tertiary education and secondary education faring far better than those where only primary education has been completed. Since women and girls have lower completion rates for secondary school than boys due to high drop out rates, households where women do not finish secondary or tertiary school and/or where they are headed by women are likely to be worse off than households with male heads or with males who have completed higher levels of education.

**Recommendations**

Improving accountability in service delivery, representation, and opportunities for economic growth requires deliberate focus and investment in order to enhance development for women and girls.

**Accountability in Service Delivery**

The following are critical steps to improve basic services for women and girls in the rural areas where they are currently underserved.

1. Foster on-going dialogue and oversight of public services at the local level
2. Work with Ministry of Local Government to ensure performance based planning and budgeting implemented with gender lens, within context of decentralization
3. Create linkages from local to district level for greater aggregation of common problems and connection to national policy and budget
4. Improve information transparency
5. Connect local service providers, citizens and community radio to disseminate information about services and to provide platforms for dialogue around areas for improvement including changing attitudes and social norms.

To enhance oversight, it is important to convene community representatives and service providers to develop joint action plans based on mutual roles and responsibilities, bringing together the following key actors:

- Administrative - District Counselor; District Medical Officer; District Education Board Secretary; District Committee Health Management.

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¹¹ The State of Inequality: UN Zambia Signature Issue Paper #1, June 2013
¹² Living Conditions Monitoring Survey, 2010
• Traditional - House of Chiefs, headmen
• Politicians – MPs and constituency offices; Ward; Councilors
• Civil society organizations (CSOs)

Moving beyond the dialogue and planning, greater accountability requires monitoring and evaluation of service delivery. For example, there are a number of community scorecards developed locally. These could be translated into report cards on service delivery performance indicators at the district level, regarding, for example, institutional delivery, availability of key medicines, budget per capita for health and education. At the provincial level, CSOs and district champions can be supported to advocate for increased budget allocation based on surfaced needs and common challenges at lower levels; and to create space for more detailed analysis of the budget.

District Development Coordinating Committees and Provincial Development Coordinating Committees are important structures to synthesize common problems and evidence from the council levels and scorecards can be channeled there to broaden impact and institutionalize reforms. At the national level strengthening of coalitions and national advocacy campaigns, engagement of parliament committees and gender committee in the Ministry of Education can help to translate local problems, commonly faced, to national policy debates. Creating robust feedback loops between citizens and government structures at local, district, provincial and national level will better track commitments delivered for women and girls’ education and health services.

Representation

Three top priorities emerge to enhancing women’s representation.

1. Increasing numbers of women in local office
2. Increasing women in parliament

Women need to stand for local office and experience the rigors of public life both in order to improve local conditions and to prepare them for national roles. In order for this to happen, women need coaching and mentoring in public speaking, policy analysis, fundraising, budget literacy, campaigning, and peer-to-peer support in order to withstand the alienation that comes from taking on a public role that challenges traditional notions of women in society.

Once elected at the local level, women need to be linked to national networks and to mentors so that they can emerge on the national stage. Women need advice and coaching in how to run a national campaign, how to develop political alliances, how to talk to the media, and how to engage in public debate.

The environment for women to stand for office locally or nationally will only change when there are concerted efforts to explore long-held beliefs about women in public life, the role of women in Zambia, and characteristics that make one suitable for public office. Drawing on the growing
numbers of people who have mobile phones and who access their news through twitter and the internet, dialogue using social media could help to debate the evolving role of women and some of the beliefs that lead to things that hold women back such as child marriage, domestic violence, and customary laws discriminating against women.

**Economic Growth**

Inequality characterizes growth in Zambia, and gender disparities compound that inequality. To ensure that Zambia’s growth benefits all of Zambia, particular attention needs to be paid to areas that additionally constrain women’s full participation in productive economic endeavors. These are:

1. Securing women’s legal rights, especially land rights
2. Improving access to credit and financial services
3. Offering networked support for business development services, cooperatives, and efforts to challenge social and cultural conceptions of women that limit their opportunities

Gender imbalances in access to land, ownership and control need to be addressed for economic growth to benefit women in Zambia. In March 2000, the government adopted a National Gender Policy formulated after consultations with civil society organizations. Among other things, the National Gender Policy provides for 30 per cent of all land available for distribution to be allocated to women, harmonizing customary and statutory laws on land, awareness raising, providing credit facilities to women for land development and legal reform. The Zambia National Land Alliance has been working with partners including government departments to ensure that women realize their land rights. This involves training of communities and traditional leaders on women and gender in land matters. However, there is still need for more efforts by both government and civil society to make this a reality.13

Poor people generally benefit from financial inclusion, and well functioning financial systems foster economic growth. But access to these financial services is highly unequal and existing institutions and systems underserve poor women. Understanding the context poor women face, and how it differs across groups of women, is important to tailoring services to address the multiple levels of exclusion and discrimination. Programs like DFID’s Financial Sector Deepening (FSDZ) use a making markets work for the poor approach to offer systemic change and facilitate linkages and coordination among consumers, financial service providers, government and other key market actors in Zambia. FSDZ will contribute to an increase in the expansion of income opportunities or a reduction in vulnerability of 138,750 poor households and micro, small, and medium-sized businesses. By 2018, it will enable access to financial services for 300,000 additional people and microenterprises, 50,000 smallholder farmers and 12,000 small enterprises. More efforts like these are needed, and with a focus on women’s financial inclusion, particularly in underserved rural areas.

Finally, women need linkages and networks to sustain their efforts. One example is The African

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Women’s Entrepreneurship Program (AWEP), a U.S. Department of State initiative that was launched in 2010 alongside the African Growth and Opportunity Act (AGOA) ministerial forum in Zambia. AWEP builds networks among women entrepreneurs across sub-Saharan Africa to enhance small and medium business ownership, and to empower women to be voices for change in their communities.

Fundamental change will take place when women are connected and there is a critical mass of dynamic leaders and activists who can challenge the status quo in Zambia, bringing forth greater economic development and tackling inequalities that constrain Zambia’s future prospects.

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