

**AFRICAN DEVELOPMENT BANK
AFRICAN DEVELOPMENT FUND**



REPUBLIC OF ZAMBIA

MULTI-SECTOR COUNTRY GENDER PROFILE

**AGRICULTURE AND RURAL DEVELOPMENT
NORTH EAST AND SOUTH REGION
(ONAR)**

April 2006

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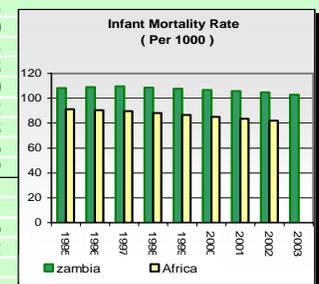
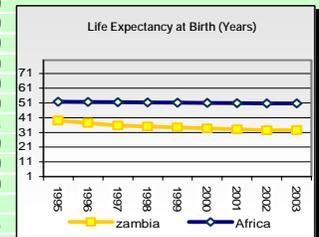
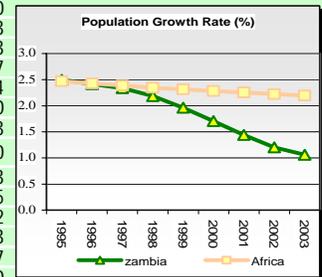
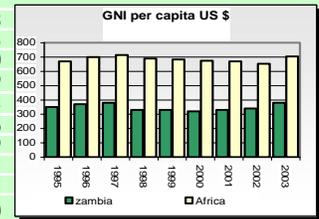
LIST OF ABBREVIATIONS

ABB	Activity Based Budget	MOE	Ministry of Education
ADB	African Development Bank	MoH	Ministry of Health
ADF	African Development Fund	MoJ	Ministry of Justice
AFWIGMM	Association for the Empowerment of Women in Gemstone and Mineral Mining	MoWS	Ministry of Works and Supply
ARI	Acute Respiratory Infections	MSMEs	Micro, Small and Medium Enterprises
ARV	Anti Retroviral	MTEF	Medium Term Expenditure Framework
ASDP	Agriculture Sector Development Programme	NBFIs	Non Bank Financial Institutions
ASIP	Agriculture Support Investment Programme	NCDP	National Commission for Development Planning
BDS	Business Development Services	NCHST	National Council for HIV/AIDs / STI and
BESSIP	Basic Education Sub Sector Investment	NDP	National Development Plan
BHCP	Basic Health Care Package	NEPAD	New Partnership for Africa's Development
BPFA	Beijing Platform of Action	NER	Net Enrolment Rate
CEDAW	Convention of Elimination of all Discrimination Against Women	NGO	Non Governmental Organizations
CQ	Chloroquine	NGOCC	Non Governmental Organizations Coordinating Council
CSO	Central Statistics Office	NGP	National Gender Policy
CSO	Civil Society Organizations	NHSP	National Health Strategic Plan
DA	District Administration	NID	National Immunisation Days
DANIDA	Danish International Development Agency	NSGD	National Strategy for Gender Development
DC	District Council	PACD	Policy Analysis and Coordinating Division
EFA	Education for All	PAGE	Programme for the Advancement of Girls Education
EMP	Education Master Plan	PAM	Programme Against Malnutrition
EU/ACP	European Union/Africa Caribbean Pacific	PMTCT	Prevention of Mother to Child Transmission
FBE	Free Basic Education	PORALG	President's Office Regional Administration and Local Government
FHH	Female Headed Household	PRS	Poverty Reduction Strategy
GBI	Gender Budget Initiatives	PRSP	Poverty Reduction Strategy Paper
GDI	Gender Development Index	PUSH	Peri-Urban Self Help
GDP	Gross Domestic Product	PWDP	Protection of Women Development Policy
GER	Growth Enrolment Rate	RH	Reproductive Health
GFP	Gender Focal Person	RMC	Regional Member Countries
GIDD	Gender in Development Division	ROADSIP	Road Sector Investment Programme
GNP	Gross National Product	SADC	Southern African Development Community
GRZ	Government of Zambia	SAGs	Sector Advisory Groups
GTZ	German Technical Assistance	SAP	Structural Adjustment Programmes
HDI	Human Development Index	SPANGP	Strategic Plan of Action for the National Gender Policy
HIV/AIDS	Human Immunodeficiency Virus/ Acquired Immune Deficiency Syndrome	SPAW	Strategic Plan for Advancement of Women
IFAD	International Fund for Agricultural Development	SPMDD	Strategic Planning Management Development Division
ILO	International Labour Organization	STI	Sexually Transmitted Diseases
IMCI	Integrated Management of Child Infections	SWAP	Sector Wide Approach
IMF	International Monetary Fund	TB	Tuberculosis
IMR	Infant Mortality Rate	TVET	Technical and Vocational Education Training
IRH	Integrated Reproductive Health	UNDP	United Nations Development Program
JASZ	Joint Assistance Strategy for Zambia	UNFPA	United Nations Funds for Population Activities
LG	Local Government Matters	UNICEF	United Nations Children's Fund
MCDSS	Ministry of Community Development and Social Services.	UPE	Universal Primary Education
MCGP	Multi-sectoral Country Gender Profile	USAID	United States Agency for International Development
MCH-FP	Mother Child Health – Family Planning	WEDGE	Women's Entrepreneurship Development and Gender Equality
MCTI	Ministry of Commerce Trade & Industry	WFP	World Food Programme
MDG	Millennium Development Goals	WHO	World Health Organisation
MEWD	Ministry of Energy & Water Development	WID	Women in Development
MFI	Micro Finance Institutions	ZLDC	Zambia Law Development Commission
MFNP	Ministry of Finance and National Planning	ZMK	Zambian Kwacha
MHH	Male Headed Household		
MLSS	Ministry of Labour and Social Security		
MMR	Maternal Mortality Rate		

Zambia

COMPARATIVE SOCIO-ECONOMIC INDICATORS

	Year	Zambia	Africa	Developing Countries	Developed Countries
Basic Indicators					
Area ('000 Km ²)		753	30 061	80 976	54 658
Total Population (millions)	2005	11.3	849.5	5,024.6	1,200.3
Urban Population (% of Total)	2003	35.9	39.2	43.1	78.0
Population Density (per Km ²)	2003	14.4	28.3	60.6	22.9
GNI per Capita (US \$)	2005	380	704	1 154	26 214
Labor Force Participation - Total (%)	2003	42.1	43.3	45.6	54.6
Labor Force Participation - Female (%)	2003	43.7	41.0	39.7	44.9
Gender -Related Development Index Value	2005	0.383	0.476	0.655	0.905
Human Develop. Index (Rank among 174 countries)	2005	166	n.a.	n.a.	n.a.
Popul. Living Below \$ 1 a Day (% of Population)	2005	63.7	46.7	32.0	20.0
Demographic Indicators					
Population Growth Rate - Total (%)	2003	2.9	2.2	1.7	0.6
Population Growth Rate - Urban (%)	2003	2.7	3.8	2.9	0.5
Population < 15 years (%)	2003	49.0	42.0	32.4	18.0
Population >= 65 years (%)	2003	3.1	3.3	5.1	14.3
Dependency Ratio (%)	2003	98.2	86.1	61.1	48.3
Sex Ratio (per 100 female)	2003	98.8	99.0	103.3	94.7
Female Population 15-49 years (% of total population)	2003	22.1	24.0	26.9	25.4
Life Expectancy at Birth - Total (years)	2003	32.6	50.7	62.0	78.0
Life Expectancy at Birth - Female (years)	2003	32.2	51.7	66.3	79.3
Crude Birth Rate (per 1,000)	2003	41.9	37.0	24.0	12.0
Crude Death Rate (per 1,000)	2003	27.6	15.2	8.4	10.3
Infant Mortality Rate (per 1,000)	2003	103.0	80.6	60.9	7.5
Child Mortality Rate (per 1,000)	2003	182.0	133.3	79.8	10.2
Maternal Mortality Rate (per 100,000)	2000	750	661	440	13
Total Fertility Rate (per woman)	2003	5.5	4.9	2.8	1.7
Women Using Contraception (%)	2005	33.0	40.0	59.0	74.0
Health & Nutrition Indicators					
Physicians (per 100,000 people)	2005	7.2	57.6	78.0	287.0
Nurses (per 100,000 people)	1988	21.8	105.8	98.0	782.0
Births attended by Trained Health Personnel (%)	2005	43.4	44.0	56.0	99.0
Access to Safe Water (% of Population)	2005	55.0	64.4	78.0	100.0
Access to Health Services (% of Population)	2005	60.0	61.7	80.0	100.0
Access to Sanitation (% of Population)	2005	45.0	42.6	52.0	100.0
Percent. of Adults (aged 15-49) Living with HIV/AIDS	2005	16.0	6.4	1.3	0.3
Incidence of Tuberculosis (per 100,000)	2003	508.0	109.7	144.0	11.0
Child Immunization Against Tuberculosis (%)	2003	80.0	81.0	82.0	93.0
Child Immunization Against Measles (%)	2003	78.0	71.7	73.0	90.0
Underweight Children (% of children under 5 years)	2005	28.1	25.9	31.0	...
Daily Calorie Supply per Capita	2002	1 927	2 444	2 675	3 285
Public Expenditure on Health (as % of GDP)	2005	3.0	3.3	1.8	6.3
Education Indicators					
Gross Enrolment Ratio (%)					
Primary School - Total	2004	89.8	88.7	91.0	102.3
Primary School - Female	2004	86.4	80.3	105.0	102.0
Secondary School - Total	2001	24.0	42.9	88.0	99.5
Secondary School - Female	2001	21.0	41.3	45.8	100.8
Primary School Female Teaching Staff (% of Total)	2000	50.4	46.3	51.0	82.0
Adult Illiteracy Rate - Total (%)	2005	30.0	36.9	26.6	1.2
Adult Illiteracy Rate - Male (%)	2003	24.0	28.4	19.0	0.8
Adult Illiteracy Rate - Female (%)	2003	44.0	45.2	34.2	1.6
Percentage of GDP Spent on Education	2005	2.3	5.7	3.9	5.9
Environmental Indicators					
Land Use (Arable Land as % of Total Land Area)	2003	7.1	6.2	9.9	11.6
Annual Rate of Deforestation (%)	1995	0.8	0.7	0.4	-0.2
Annual Rate of Reforestation (%)	1990	6.0	10.9
Per Capita CO2 Emissions (metric tons)	1998	0.2	1.2	1.9	12.3

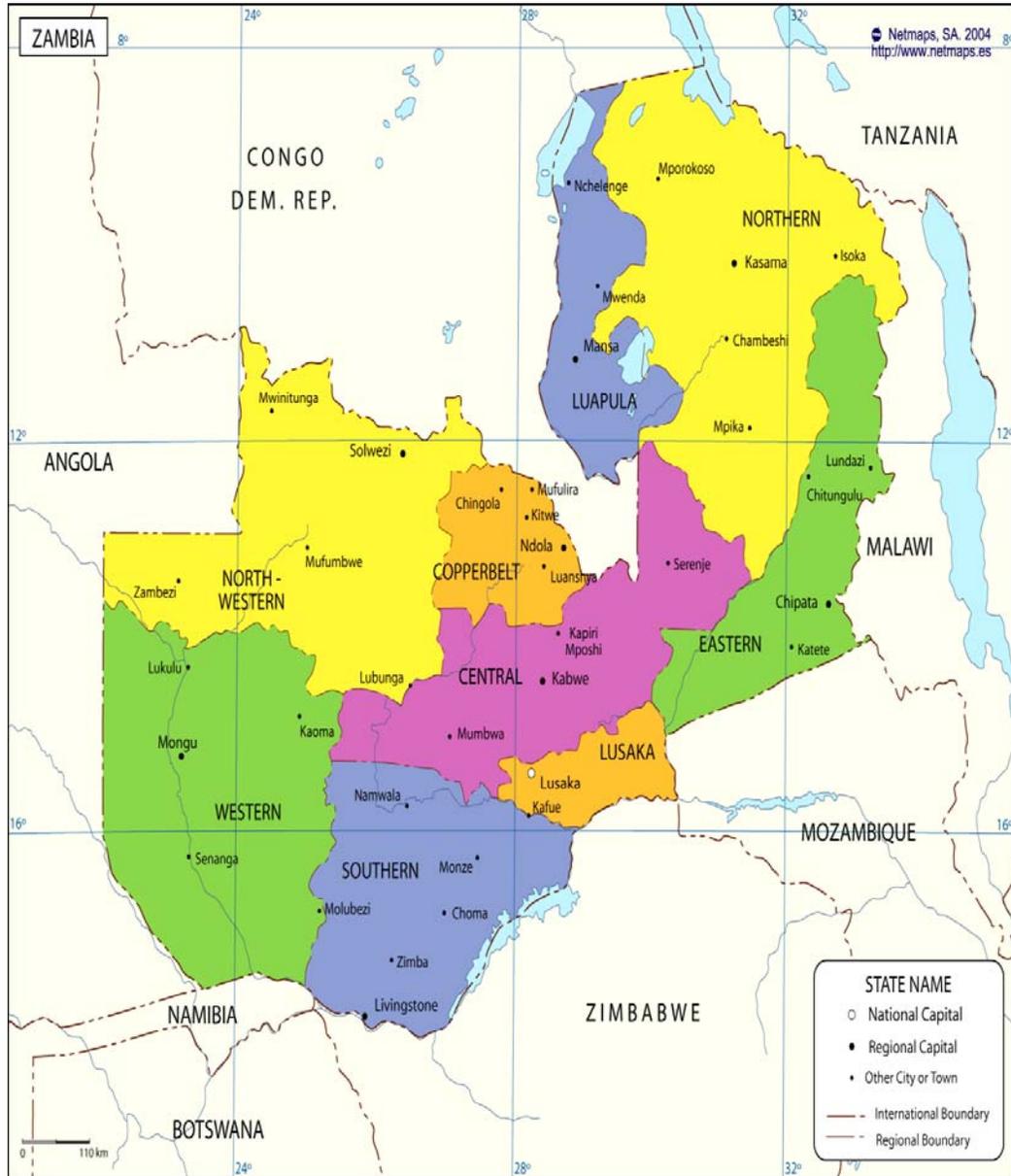


Source : Compiled by the Statistics Division from ADB databases; UNAIDS; World Bank Live Database and United Nations Population Division.

Notes: n.a. Not Applicable; ... Data Not Available.

Figures for 2005 have been updated only for Zambia from UN-Human Development Report (2005) & Draft Zambia 5th National Human Development Plan (2005).

MAP OF ZAMBIA



This map was provided by the African Development Bank exclusively for the use of the readers of the report to which it is attached. The names used and the borders shown do not imply on the part of the Bank and its members any judgement concerning the legal status of a territory nor any approval or acceptance of these borders.

1. INTRODUCTION AND BACKGROUND

1.1 Zambia, which until two decades ago, was one of the most prosperous countries in Sub-Saharan Africa, now ranks as one of the least developed countries. More fundamentally, however, the failure of Zambia's economy over the past thirty years, evidenced by a per capita GDP that is only a fraction of the level at independence, has had the most telling effect on poverty on the country. Since independence in 1964, Mr. Kenneth Kaunda, the first President of the Country, developed the economy based on copper exports. His one-party government system saw an average annual economic growth of 2.5%, supported by the high price of copper on the international market. Since then, however, the price of copper has dropped, and there have been repeated droughts, affecting the performance of the agriculture sector, which have in turn contributed to economic stagnation. In the 1990s the government rejected the socialist model, and adopted a Structural Adjustment Program (SAP), which further contributed to severe inequalities in access to social services and employment.

1.2 In spite of some gains made over the last two decades, the country is still one of the poorest in the world ranked at 166 out of 175 by the Human Development Index (UNDP 2005). According to the Zambia Vulnerability Assessment poverty analysis, 56% of the population was poor in 2002/03, including 62% in rural areas and 45% in urban areas. The vast majority of Zambia's poor live in rural areas (about 70%), with the highest concentrations in Northern and Eastern Province. Urban poverty is also high, and due to their large size Lusaka, and cities and towns in the Copperbelt account for a substantial share of Zambia's poor. Mining, the driving force in the Zambian economy declined, pulling down other sectors that depended on it, while no major substitutes from other economic sectors came on stream. This has resulted in reduction in gainful employment and in failure by the state to provide basic services like education, health and water. Moreover, in the last decade, the HIV/AIDS pandemic and other diseases have worsened the poverty situation, and at a time when resources were already low, HIV/AIDS has increased the disease burden beyond the individual level to adversely impact on the economics of the family, the health system, the working environment and greatly challenged human capital development. All these socio-economic effects have contributed to increased workload on women in the household as well as production sector, while already weak access to resources have been further weakened and overall livelihood is negatively affected.

1.3 In order to address this spiralling poverty, the Government of the Republic of Zambia (GRZ) has pursued the goal of poverty reduction through its Poverty Reduction Strategy Paper (PRSP) and more recently the 5th National Development Plan (NDP/ PRSP II) as the national development framework and a strategy to achieving the Millennium Development Goals (MDG) by 2015. As part of this planning process, the GRZ has reiterated its commitment to promoting gender equity and putting in place measures that will improve gender equity and women's socio-economic status. The GRZ has signed several international and regional agreements on protection of women, and has taken steps to identify the major constraints and interventions needed to achieving gender equity for sustainable human development. The GRZ is keen to see that gender issues are properly handled throughout the country and in all sectors, with a more comprehensive approach to speeding up the process of achieving gender equity targets set in the Millennium Development Goals (MDGs) and gender mainstreaming processes stated in PRSP. However, the GRZ has been greatly challenged in facing up to its commitments and it has acknowledged that gender inequalities and imbalances have continued to have a negative impact on economic growth, development and human wellbeing of both men and women¹.

¹ Strategic Plan of Action for the National Gender Policy: 2004 – 2008, January 2004

1.4 The Zambia MDG progress report for 2003 states that even though efforts are being made under the poverty reduction programmes, the levels of intervention are still too low to make a meaningful impact by 2015 on the identified indicators. Halving extreme poverty and reducing the maternal mortality ratio by three-quarters are unlikely to be achieved by 2015 with the current efforts. However, Zambia has the potential to achieve universal primary education; reduce the under-5 mortality rate by two-thirds; reverse the trends of HIV/AIDS, malaria and other major diseases; increase sustainable access to safe drinking water; and reduces hunger. The target of eliminating gender inequality in primary and secondary schools by 2015 could also be achieved. Success in these areas however, depends on further strengthening of the supportive environment from all stakeholders. Overall, the report shows that achieving the MDGs remains a major challenge for GRZ.

1.5 It was within this framework that the GRZ developed the idea for a country gender profile, and Gender in Development Division at the Cabinet Office requested AfDB support for its implementation. The GiDD argued that given the emerging development trends and challenges, gender mainstreaming is becoming an urgent priority for poverty reduction and sustainable development. The Bank subsequently followed up on this need and received financial support from the Finland Bilateral Funds for the preparation of the Multi-sector Country Gender Profile (MCGP). The mission for the preparation of this MCGP was undertaken during November 2005.

Objectives and Methodology of the MCGP

1.6 The Multi-sector Country Gender Profile (MCGP) intends to set a platform for all stakeholders to understand the critical gender and women's development issues in the current economic and development planning process in Zambia. It will further, provide Bank task managers with critical gender analysis of key issues by sector, and will provide user-friendly recommendations which will assist them in further investigating and addressing gender mainstreaming issues in the Country by sectors. The most critical feature of the MCGP is its identification of gender-related policy and programmatic interventions that are likely to have high payoffs for poverty reduction, economic growth, and sustainable development in a respective RMC.

1.7 The MCGP is, however, not meant to collect statistically gender disaggregated data as that would require a different research methodology and approach. It is rather meant to build on already available national and international reports, research, and national statistics to highlight critical issues which may have an impact on Bank projects' performance and thus may require further in-depth investigation at the specific project formulation stage.

1.8 The goal of the Zambia MCGP is to identify the short and long term gender issues to be addressed and that can be mainstreamed in Bank Group interventions as being pertinent to poverty reduction and sustainable development. The Zambia MCGP will critically analyse gender issues in the key sectors and cross-cutting areas and will provide forward looking recommendations which can be adopted in new Bank lending and non-lending operations.

1.9 Existing data was used to analyse sectoral and national policies within the gender framework, conduct a resource allocations constraints and opportunities analysis for promotion of gender sensitive initiatives, assess the efforts made by state machineries and civil society to promote gender mainstreaming, and to identify critical gender issues in each sector with a view to identify gender related gaps and constraints in the poverty reduction

framework. Information was also collected through **interviews** and focused group discussions, with the all the gender focal person in line ministries, most of international organizations, UN agencies, civil society available in the country.

2. CRITICAL GENDER ISSUES IN ZAMBIA

2.1 Gender and Poverty

2.1.1 According to the 2000 census the annual population growth is 2.9% with a total population of about 10 million and higher urban population density. 49.1% of the population is under 15 years of age, while life expectancy is 54 years, and infant mortality is 95 per 1,000 live births. The PRSP (2002 – 2004) identified the national poverty line² to be ZMK 32,861 (\$ 7³) for extreme poverty and ZMK 47,188 (\$ 10) for moderate poverty respectively, per adult equivalent unit per month, for assessing poverty, based on the data from the 1998 Living Conditions Survey. According to a more recent IMF supported Poverty and Vulnerability Assessment report (2005) the national poverty line was estimated using the estimated cost of consuming a minimum calories required per adult (a threshold established by WHO) and an estimated cost of non-food items which were seen as necessary for daily life sustenance. Using these measures the minimum calorie intake required per adult was 2464 per day, at a cost of ZMK 52,843 (approximately US\$ 15⁴) per month, and an estimated 28% of this was added as non-food items costs. Therefore, the total poverty line estimated by the IMF report was found to be ZMK 73,394 (US\$ 21⁵) per adult per month. This is equivalent to US\$0.50 per adult per day, which is well below the generally accepted threshold of USD 1 per day. For a typical family of six, the poverty line was estimated at about ZMK 350,000 (US\$ 102⁶) per month.

2.1.2 The socio-economic situation in Zambia has been worsening over the years with women and children having to deal with the major brunt of this poor economic situation. According to the Zambia Vulnerability Assessment (2002 – 2003), about 56% of the population is classified as poor, while poverty is more pronounced in the rural areas. The national PRSP (2002-2004) indicates that about 60% of Female Headed Households (FHH) are classified as extremely poor, as opposed to 51% of the Male Headed Households (MHH). This situation has been worsened in terms of food poverty where 61% of FHH faced food shortage compared to 52% of MHH in 2001/ 2002. The proportions of stunted children (below 5 years of age) are higher in FHH (54%) than in MHH (49%). According to the Living Conditions Survey (2002), 62% of the people in rural areas were poor compared to 45% in urban areas. The following table shows the increase in extreme poverty between 1991 and 1998 as well as the increasing divide between urban and rural areas:

² These national poverty line figures are taken from the Zambia PRSP (2002-2004) which has calculated these figures using the 1998 Living Conditions Survey. At the time of completion of this Zambia Multi-sector Country Gender Profile report the GRZ's Fifth National Development Plan had not yet been finalised and therefore no updated GRZ national poverty line figures could be used in this report.

³ According to January 2006 Bank exchange rates.

⁴ Conversions done using Bank exchange rates for March 2006.

⁵ Conversions done using Bank exchange rates for March 2006.

⁶ Conversions done using Bank exchange rates for March 2006.

Table 2.1: Overall and Extreme Poverty in Zambia – Rural and Urban

Year	Zambia		Rural		Urban	
	Overall Poverty %	Extreme Poverty %	Overall Poverty %	Extreme Poverty %	Overall Poverty %	Extreme Poverty %
1991	69.7	58.2	88	80.6	48.6	32.3
1993	73.8	60.6	92.2	83.5	44.9	24.4
1996	69.2	53.2	82.8	68.4	46	27.3
1998	72.9	57.9	83.1	70.9	56	36.2

Source: Zambia PRSP (2002)

2.1.3 Household size, gender, and child status are among the other determinants of poverty levels. The incidence of poverty in one-person households was 60%. This rose to 71% in 2-3 person households, 77% in 4-5 person households, 80% in 6-9 person households, and 84% in households with 10 persons or more. The table below elaborates on some regional disparities in poverty levels. The GRZ plans to address some of the high poverty levels in some Provinces through targeted programmes and interventions.

Table 2.2: Regional Poverty Levels

Province	Central Statistics Office Estimates (%)	Province Ranking (Number)
Central	69	5
Copperbelt	58	8
Eastern	71	3
Luapula	70	4
Lusaka	57	9
Northern	81	1
North-western	72	2
Southern	63	7
Western	65	6

Source: Poverty and Vulnerability Assessment Survey (2005). IMF, USA.

2.1.4 The GRZ has also initiated urgent initiatives for mitigating poverty amongst the most vulnerable groups such as the Peri-Urban Self Help (PUSH) initiative which aims to improve the standard of living of vulnerable households among disadvantaged communities with particular focus on women. Major interventions under PUSH include development and rehabilitation of infrastructure including skills training using community participation approaches. The GRZ also implements the Public Welfare Assistance Scheme (PWAS) to assist the most vulnerable in society to fulfil their basic needs, particularly health, education, food and shelter. During the second annual PRSP review, a total of ZMK 4.5 billion was allocated for poverty reduction programmes of which ZMK 4,300,000 or 95% was released. The funds were distributed to all the 72 districts in the country. PWAS targeted 200,000 households out of which 26,221 households (9503 female-headed households and 16,718 male-headed households) were assisted based on the districts that submitted reports on food security status and vulnerability of the population⁷. Key characteristics that tend to accentuate poverty and food insecurity in Zambia are:

- Sex of head of household;
- Age of head of household;
- Size of household;

⁷ No evaluation report is available to assess the impact of the interventions.

- Education level of head of household;
- Employment of head of household;
- Income levels and sources;
- Residence and accessibility.

2.1.5 In 2004, Zambia introduced the Activity Based Budget (ABB) as a strategy to implement participatory methods to ensure activities selected will benefit the poor and address gender issues effectively and allocate adequate resources for their implementation and monitoring. To make the ABB gender responsive, the GIDD has put in place the Gender Budget Initiative (GBI) starting with some awareness raising and sensitisation within the Ministry of Finance and National Planning and the line ministry gender focal persons. Although, there is strong commitment from the line ministries and GIDD to take on board the GBI, the whole process is still in its early stages. This is reflected in the discussions with the Ministry of Finance and National Planning (MFNP), which identified the issue of weak stakeholder engagement in budget discussions as a key constraint to promotion of gender mainstreaming in the national planning system. The MFNP argued that it regularly publishes the mid term economic framework (MTEF) for comments, but rarely receives any input from women's groups. The implications of this weak engagement indicate that there is a need to invest in building necessary capacity amongst CSO, NGOs, women's groups, as well as within the GRZ to better understand the concept and use it as an effective planning tool. The Zambia NGO Coordinating Council (NGOCC) has conducted some activities to raise the awareness of policy makers within line ministries on gender budgeting. However, their approach is not yet unified and is constrained by funding limitations.

2.1.6 The PRSP is wide-ranging in scope and has a strong sectoral emphasis. The overall approach is to achieve poverty reduction through a combination of growth-promoting activities in key economic sectors and supporting infrastructure. The major objectives of the Zambian PRSP are to: (i) promote growth and diversification in production and exports, (ii) improve delivery of social services, and (iii) incorporate crosscutting policies for HIV/AIDS, gender and the environment. The overall goal of GRZ on gender in the PRSP was to promote a gender balance to ease the burden of poverty, especially on women, at household, community and national level. To attain this goal, the PRSP outlined the following gender related objectives: (a) to enhance access to and control of productive resources equally for men and women; (b) to enhance women's participation in decision-making processes; and (c) to facilitate the generation and analysis of gender-disaggregated data and information. An analysis of the PRSP reflected that gender mainstreaming was not sufficiently carried out and that gender sensitive monitoring indicators were not comprehensively introduced into the document. Nevertheless, the GRZ has made effort in ensuring that gender, as well as other cross-cutting issues, are properly addressed during PRSP implementation. According to the 2nd PRSP Implementation Progress Report (2003/ 2004) the 2003 PRP budget for Gender in Development Division (GIDD) was ZMK 500 million out of which ZMK 250 million was released. The total Government budget allocation for gender activities amounted to ZMK 5.6 billion in 2004, however, it is not clear how much was actually disbursed.

2.1.7 Zambia's PRSP framework ended in 2004 and the GRZ has decided that the new poverty reduction strategy will be in the form of the 5th National Development Plan. It covers areas previously not addressed, such as incorporating judiciary, law and order, as well as defence and security and will cover the period from 2006- 2010. The 5th National Development Plan consultation process has been extended to the first quarter of 2006 with the view to include district and provincial strategic planning sessions as well as national workshops. The Gender in Development Division (GIDD) has initiated a consultation process

whereby the 5th National Development Plan will include a separate chapter on gender issues, as well as mainstream gender throughout the document. Nevertheless, the GRZ and the GIDD will need to make an extra effort on ensuring that bottom-up consultation is strong and that major issues related to gender, poverty reduction and community development are properly mainstreamed in the National Development Plan (NDP) with clear gender specific indicators and a related time frame. Initial discussions on the NDP formulation have revealed that priority areas of concern which need to be addressed are gender equitable access to resources in the agriculture sector as well as the entrepreneurship sector, enhanced promotion of information sharing and technical skills dissemination for diversified income generation, increased awareness on the impact of HIV/ AIDS on economic growth, and increased access to adult literacy and functional literacy skills.

2.1.8 Moreover, although Zambia's PRSP has allocated funds to increase women's role in democratic decision-making, it has done this without accompanying strategies to effect this change. The major challenges facing the GRZ, therefore, in relation to implementing gender sensitive PRSP activities and all poverty reduction programmes, is to factor into the PRSP implementation process the following concerns: identify the country's development priorities from a gender perspective; place national resources in areas where they will have most impact on poverty and hunger; build within the economic planning process of government the capacity to critically analyse and assess the gains that will be accrued from gender-responsive development at all levels. The review of gender mainstreaming within the PRSP/ NDP has indicated that while there is renewed commitment on the part of GRZ, there is still need to better identify gender specific poverty reduction activities, within a more concrete plan of activities and time frame. This reconfirms the need for introducing the gender budget initiative within the line ministries in a more systematic and sustainable way. This could be done by developing relevant tools, guidelines, training sessions for concerned staff and having an effective monitoring system in place to ensure the GBI is implemented in an efficient manner.

2.2. Women in Top Decision Making Positions

2.2.1. The GRZ has signed and ratified the Convention for Eliminating all forms of Discrimination Against Women (CEDAW), and the SADC declaration on 30% representation of women in decision making positions. The GRZ has also recorded some progress in terms of female representation in the civil service through the implementation of the Public Service Training Policy, affirmative action; capacity building for female candidates in top decision making positions and overall gender sensitisation of policy makers. As a result, female representation in parliament has increased from 6.3% in 1991 to 13.66% in 2005. At Cabinet Minister level, this has increased significantly from 7.3% in 2000 to 22.7% in 2005. However, at the level of Deputy Ministers and Permanent Secretaries, female representation still remains low at 8.9% and 19%, respectively while Directors are 23%, Deputy Directors are 18% and Assistant Directors are 21%. At the Local Government level, female representation is even weaker. In the 2001 Local Government Elections, men consisted of 93% of the elected councillors, 94% of elected mayors, and 100% of town clerks. Reasons for the low involvement of women were indicated as: low levels of education which restrict women's movement into higher positions; only a few women are confident enough in standing for elections or taking decision making positions. As of 2005, Zambia still fell short of attaining the 30% target of female representation in politics and decision-making positions, as per commitment to the SADC Declaration on Gender and Development of 1997 due to various factors. These include: high illiteracy levels among women; gender biased cultural beliefs, myths, negative traditional practices and stereotyping which discourage and prevent women

from actively participating in public life; women's poor economic resource base; biased structures of political parties and their electoral processes that do not support the effective participation of women.

2.2.3 In order to address the above constraints, the GRZ plans to continue to implement programmes to enhance women's participation in decision making. Some of these measures include the review of the electoral process to provide for affirmative action for women; implementation of affirmative action for women in the appointments, promotion and training in the Public Service; and awareness creation on the importance of women's participation in decision-making.

2.3. Gender and Legal Reforms

2.3.1 The process of reviewing the Zambian Constitution has provided an opportunity for various gender issues and concerns to be taken on board in a more systematic and comprehensive manner. In addition, the on-going revision exercise of the Electoral Act has provided an opportunity to ensure that practical measures aimed at increasing women's participation in politics is implemented in accordance with the SADC Declaration on Gender and Development which calls for at least 30% female representation in politics and decision-making.

2.3.2 The GRZ has also recently embarked on an effort to sensitise all overtly gender discriminatory laws. However, some discriminatory laws, though repealed, are still applied in practice. In Zambia, customary law, which is unwritten, tends to take precedence over statutory law, especially in the areas of marriage and personal law. The local courts also seem to depend on the application of customary law in their judgments. For example, under customary law polygamy is sanctioned, and wife-beating is not seen as an offence. Therefore, women rarely have any rights or protection under customary laws.

2.3.3 Customary laws also differ according to matrilineal and patrilineal societies. In matrilineal societies, descent or succession is done through the mother's line, that is, children would inherit from their mothers rather than their own father. A number of ethnic groups in Zambia practice the matrilineal pattern of descent and notably among these are the Tonga, Chewa, and Bemba. Other groups practice the patrilineal pattern of descent, meaning succession took place through the father's line and notable among ethnic groups practicing this are the Ngoni, Namwanga and Mambwe. The Lozi appear to be the only bilateral group where succession could pass either through the father or the mother.

2.3.4 Under statutory laws, the Law Development Commission has recommended substantial changes in laws with a view to protecting women's rights and these are notably in improving women's access to employment with reference to mining and working night-shifts, equality in the age of retirement for both men and women in the civil service, clear entitlement rights and share in the marital property for widows, and eliminating discrimination on the basis of sex specifically in personal law and the marriage act. Moreover, more recent reforms prohibit discrimination against women under customary practices, and clearly stipulate that women should have equal rights with men regarding the use, transfer, administration, and control of land and enjoy the same rights with men with respect to inheritance. It is not clear to what extent these recommendations have been adopted. More recently, the President has appointed another Constitutional Review Commission in which key civic organisations including those from the women's movement are members. The review and findings of this new Commission are yet to be submitted.

2.3.5 While commendable efforts have been made to review and mainstream gender concerns in key laws in the country, discussions with stakeholders have revealed that the findings of the different review commissions are not binding to reform. This has made the commission ineffective in seeing through key changes in laws to protect women's rights. In turn, the judicial mechanisms which should identify and protect women's rights are not gender sensitive. Moreover, due to a large segment of the population being in the rural areas, coupled with lack of awareness and information on legal rights and procedures to access these rights, women's rights continue to be judged under customary laws which discriminate based on sex.

2.3.6 *Gender Based Violence:* According to the GiDD report on gender based violence (2003), the issue of violence against women and children is greatly linked to the socio-economic situation of households where such violence takes place. This, coupled with some traditional views that men will dominate the lives of other family members, has made tackling the issue of gender based violence much more difficult. In 2003, almost 900 cases were reported of defilement of girls (increased from 366 cases in 2001), while only about 200 cases reached conviction. Moreover, other cases such as rape (200 cases), indecent assault on women, (125 cases) and indecent assault on boys (35 cases) are on the rise. It is argued that the actual number of such offences may be far greater than what is recorded, because not all cases may be reported due to cultural reasons, lack of access to police services, lack of sensitisation of police officers (particularly in rural areas), and family pressure to resolve the matter internally. While addressing gender based violence is a priority for the GRZ, effective strategies are difficult to be designed because of the low reporting which is mainly due to the culture of silence amongst communities and considering such issues as "taboo" and as well in some cases the dependence of the victims on the perpetrators.

2.3.7 As part of SADC Gender and Development Declaration, the GRZ has made a provision for the 'Prevention and Eradication of Violence against Women and Children'. Accordingly, Zambia has initiated a process of reviewing national laws, enforcement mechanism and support system relating to gender violence. A technical committee was formed in 2000 under the Cabinet supervision constituting members from the civil society, NGOs, government bodies etc. with the mandate of examining the current legal system, and reviewing the structure that can support and enforce laws protecting women and children, determine the factors that enhance gender based violence, etc. In this regard, the Victim Support Unit (VSU) has been established as part of the Zambia Policy Reform Program⁸. While a national gender law that will protect women and children against violence is planned to be effected by 2006.

2.4. Gender in Agriculture and Rural Development

2.4.1. The overall agriculture sector contributes about 11 – 16% of the GDP. The livestock sub-sector contributes 35% to the agriculture GDP. The sector comprises of about 85% small scale farmers who utilise about 75% of the cultivated land and 15% commercial farmers who utilise 25% of the land. In the face of reduced mining and exports from copper, the PRSP has identified the agriculture sector as the driving engine for economic growth and broad based poverty reduction.

⁸ The Report of the Technical Committee on the Strengthening of Laws: Enforcement Mechanisms and Support System Relating to Gender Based Violence, Particularly against Women and Children, Nov. 2000

2.4.2 Almost 72% of the Zambian population are engaged in agricultural activities, of which almost 65% are women. The National Agricultural Policy 2004 - 2015 recognizes “the dual” nature of the agriculture sector in which the majority of small scale farmers are resource poor, have low production and productivity and are food insecure up to about 4 months per year. Although agriculture is considered to be one of the major revenue earners for Zambia, the country suffers from food security concerns mainly because the current policy and strategic frame work are not conducive to promoting food security as well as ensuring that the sector is competitive through empowerment of farmers. According to the Agriculture Analytical Report (2003, CSO) there are about 1.08 million rural agriculture households, of which about 19% are FHH. The same report highlights that recent GRZ policies to remove agriculture subsidies and increase privatisation in the sector, has affected women farmers more negatively than male farmers, because they their limited income and purchasing power was further eroded due to increased prices of farm inputs. This has generally had a negative effect on food security in FHHs.

Institutional Framework

2.4.3 The *Ministry of Agriculture and Cooperative* has a gender focal person (GFP) located in the department of Planning as part of the GIDD initiative to mainstream gender into sectoral activities. One of the objectives of the Ministry of Agriculture and Cooperative Strategic Plan states that the Ministry shall “promote gender mainstreaming in agriculture programmes in order to ensure gender equity in resource allocation and access to agricultural services”. This objective is thought to be implemented through creating gender focal person, incorporating gender issues with the agricultural institutions and build the capacity of the Ministry. However, the Ministry faces serious challenges to enable them to achieve their objective. Firstly, although the GFP is well placed in the Planning Department and has had gender training as part of increasing the capacity of line ministries, the responsibility of gender mainstreaming is an addition to her existing tasks in the Ministry, this has led to gender issues not being comprehensively addressed. In order to meet these challenges, and as part of improving gender mainstreaming, GIDD has recommended the establishment of a “coordination committee” consisting of members from each section. The coordination committee meets regularly with the objectives of: (i) sharing and exchange of experiences; (ii) integrating gender issues within every department; (iii) sharing the load and the responsibilities with the GFP where possible; and (iv) coordinating gender issues amongst the line ministries.

2.4.4 In essence the Gender Coordination Committee should have been an effective institutional arrangement for gender mainstreaming. However, it is not working sufficiently due to the lack of commitment of the members of the committee, lack of gender awareness, overloading with other responsibilities plus the fact that the members of the committee see gender issues in isolation of their core specialization. Thus, the key constraint to gender mainstreaming in the Ministry of Agricultural and Cooperatives is that GFP has very little authority across and above other sub-sectors and technical staff indicating that gender mainstreaming proposals and activities have very little visibility and thus less of a priority. The GFP indicated that should there be an independent unit attached to the office of the Vice Deputy Minister of Agriculture, gender issues would be more likely to be adopted in the Ministry’s programmes.

Agriculture Sub-sectors and Cross-cutting Issues

2.4.5 *Gender division of labour and decision-making process:* A gender review reveals that women are the main producers, providers and traditional managers of food production for household subsistence. They grow a wider variety of crops such as, maize, sorghum, millet, beans, groundnuts and cowpeas that are mostly sold on local markets. Women's lack of access to market support services places limitation on the amount of cash income rural women can earn for themselves and their families. Soil preparation and ridging tend to be predominately done by males and done in early season, while weeding and harvesting tend to be predominately women's tasks and are done both in early and at the end of the growing season, showing that women work more than men. After harvesting, rural women are almost entirely responsible for storage, handling, stocking, marketing and processing. The time women spend carrying out household based activities (childcare, collecting firewood and water, nursing the sick family members, etc) is not included in national statistics that feed into the national economy.

2.4.6 Due to the differences in types of crops planted by gender, crop management becomes key to distribution of income within rural households. Interviews showed that the person who manages a particular crop/ produce has a larger voice in how the resulting income from that crop/ produce is spent. For example, some studies show that women either independently or jointly manage 60% of area under local maize production (used for household consumption), but they were involved in management of only 25% hybrid maize (used for sales) area. Moreover, the studies show that households headed by females were less prone to adopting farming cash/ export oriented crops than households headed by males. The decision making process also varies in issues concerning storage, use of markets and marketing strategies, and use of irrigation technology, depending on crops/ produce planted. Furthermore, as a result of male control over production resources, especially land, credit and technology, men take control of the income resulting from sales of agriculture produce, although women continuously contribute in this process. Thus, farming decisions have a high level of influence based on gender and these issues will need to be integrated into agriculture programmes for successful implementation and uptake of new technologies and crops. In rural Zambia, women's ability to participate in decisions within households is influenced a number of factors, such as their education levels, their own income generation capabilities and income contribution to the household, as well as by her age. In this sense, poverty reduction interventions in the agriculture sector must focus on influencing the factors that affect women's equal participation in the decision making process as it ultimately affects access to resources and ability to generate income.

2.4.7 *The Land Policy:* Zambia has a two tier land system of land ownership, State and Customary, but in reality in most cases in the rural areas it is the customary law and practices which dominate the allocation, inheritance, or use of land. In the customary land tenure system, access to land is determined by the traditional authorities especially the headpersons and chief/chieftainess who allocate families and individuals with portions of vacant land as long as there are no prior rights to the particular portion of land. These indigenous means of apportioning land may vary from one ethnic group to another. The leasehold tenure system is based on English law that was inherited at independence and has provision for an individual to own land privately with Title Deeds and such land maybe sold, rented, mortgaged and transferred. The GRZ holds state land, estimated at about 6% of the total land available for production, while the chiefs and village heads are estimated to hold customary land which is about 94% of total land mostly in the rural areas and which is allocated at the discretion of the chief or the village head according to customary practices. In rural areas, married women

have access to land for farming through their husbands. In the event of divorce or widowhood most women will return to their parents' village where they are dependant on male kin for access to land for production.

2.4.8 The Zambian Land Act aims to recognize and promote people's right of access to land, provide information and improve land delivery for socio-economic development. Although the policy mentions a 30% allocation of land to women, there is no mention of how this can be done either in the objectives or the situation analysis of the policy document. In 2000 it was estimated that only about 10% of the rural female heads of households have title deeds to land. Hence, women still do not have access to land in their own right compared to their male counterparts. The point of contradiction concerning land use, access and ownership comes from the Constitution which does not protect women against discrimination under the personal law. This implies that upon the death of the husband or parent the women would no longer be guaranteed access to land for housing or agriculture. Moreover, the Land Act does not exclude women from obtaining Title Deeds, but the process has to go through the Provincial Commissioner of Lands after acquiring a letter from the traditional chief that a certain portion of land, previously held under customary law, can be transformed into Title Deed. This is a major constraint for women as customary law does not easily grant such rights to women and access to formal authorities to see the process through is rather complicated and cumbersome for rural women. A more recent GiDD report (2004) has revealed that although there are patrilineal and matrilineal societies in Zambia, most marriages in the rural communities in Zambia today are virilocal (i.e. the wife goes to live in her husband's village). This means that the wife may not be able to utilize effectively the land in her own parental home. Eventually, she may have to abandon this land. On the other hand, if her husband or headman gives her some land at her new marital home, she may eventually lose this land at the dissolution of marriage, either through divorce or death of husband, as the land will revert to the 'owners' who happen to be the community of her in-laws.

2.4.9 The draft land policy does not have a specific strategy to change this situation as the essence of customary law and how this places women in a position where they in principle have access to use of land through male members of the family and not ownership of land. This has implications for how much land is available for allocation to women and groups with special needs. The Policy also does not make any effort to resolve the dichotomy between the customary laws governing land distribution and ownership by women and the rights protected in the civil laws. In this sense, it is argued that the 30% threshold will be difficult to achieve because of weaknesses in effective implementation structures, sensitisation of land planners, surveyors, chiefs and village heads as well lack of systemic monitoring mechanism.

2.4.10 Women farmers have also been more affected by the HIV/AIDS pandemic as they usually are the ones carrying the burden of care and they have to cope with the loss of agricultural labour due to long sickness or death of the spouse. The loss of the husband or parent means in some instances women would have to consequently lose access, ownership and control of the family land that was cultivated jointly. Furthermore a major constraint to access and ownership of land by women is the complicated web of paperwork, procedures and regulations which many rural women are unable to follow. In this sense, rules and procedures should be simplified, application forms should be standardized, made simple, and clear and relevant technical staff should be exposed to gender sensitisation in order for them to better understand difficulties faced by women accessing land. Further the planned decentralisation of operations of the Department of Land and the Rural Land Management Authorities should

be immediately effected with a view to make the services accessible at the community level⁹. *Property grabbing* seems to be increasing as a result of high poverty levels. It is estimated that in some areas about 17.7% of the women experience land-grabbing on the husband's death. Property grabbing is a sensitive issue in the communities, and few people seek support from the legal system. Most victims of property grabbing indicated that they normally do not have the necessary resources to pursue cases in court. In some instances, households mentioned that they did not want to take legal action against the culprits for fear of unnecessary confrontations with the relatives of the deceased. In addition to not being able to protect property from being grabbed, no community safety nets were established to support the victims. Most victims of property grabbing try to make up for the lost property by borrowing from relatives or involving themselves in off-farm income-generating activities such as piecework.

2.4.11 *Livestock Development:* Some studies show that overall, male-headed households affected by HIV/ AIDS rear slightly more chickens, while female headed households affected by HIV/ AIDS own slightly more goats than the other household types. As with tools and access to improved technologies, female-headed households own very few small ruminants compared with other household types, owing to constant selling in order to meet immediate cash needs to survive during food stress and meet their basic needs, which is directly related to FHHs being more poor than MHHs. In some parts of the Country, it was reported that the numbers of all the livestock types decreased as a result of distress sale and diseases, such as repeated outbreaks of Newcastle disease, which killed most of the chickens. In some areas, FHHs also had to sell their goats because of community by-laws that restrict their movement to other people's homesteads for fear of causing damage to crops. The livestock sub-sector mainly depends on traditional approaches for management and this has implications on gender issues within the frame work of division labour. Herding and watering is done by young boys, while livestock meant for fattening at home are taken care of by women and girls. Goats, sheep and chicken are the preferred livestock for women since they can be easily managed at home with little monitoring and can be used for sales or consumption. Within the emerging threat of Avian Flu, women tender to have been more negatively affected due to loss of poultry and inadequate access to veterinarian services for precautionary measures.

2.4.12 According to the last agriculture census (1993) it was estimated that there are about 3 million cattle in Zambia, with a growth rate of 3%. However, this has changed in recent years, due to disease, drought and forced selling by households to meet increasing cash needs. This loss has affected the household food consumption pattern as well as agriculture production practices. For instance it is reported that in the Southern Province due to the "corridor disease" the decline in the cattle population has resulted in a substantial loss of income and draught power to a large number of small-scale farmers, where women are most active. Women in Zambia are unable to access cattle for ploughing as a result of some cultural restrictions as well as the fact that their limited incomes do not empower them to purchase and own cattle. The Ministry of Agriculture and Cooperatives has undertaken several training sessions to train women in the use of oxen drawn ploughs and other "animal draft power activities".

⁹ The Draft Zambian Land Policy, 1999, Comments and Proposals to the Review Committee. January 2003.

2.4.13 *Fisheries:* Zambia's 1998 Economic Report indicates that fisheries constituted about 2.6% of total agriculture contribution to the GDP. Zambia, however, has potential to increase the fisheries contribution to GDP given its vast water resources. Overall factors that impede growth include insufficient working capital, lack of investment funds for rehabilitation, modernisation and expansion, especially among small-scale fishermen, high cost of aqua-culture development, insufficient marketing and storage facilities and inadequate input supply outlets for nets and boats, particularly in remote fishing areas. The National Agriculture Policy aims to increase fish production and promote sustainable utilization of fishery resources with a view to generate employment, income and improve availability of fish. .

2.4.14 In Zambia women have very little time to spend on actual fishing or fish farming. Women take part in angling and in fishing with baskets in rivers when plains and valleys are flooded and this catch is mainly for household consumption and a small part is used for bartering for other household consumer needs. In some lake areas, the fishing crew themselves undertaken sun-drying of the fish on the beach and keep a small portion for home consumption or to give to several dependents such as orphans of relatives or elders in the community. However, typically, fish processing in the form of drying, smoking or salting is done by women. Women also make up about 50% to 65% of the small scale traders in processed fish while men undertake mainly the marketing of fresh fish which is transported either on bicycle or by public transport. More recently women have increasingly opted for salting fish due to: shortage of firewood for smoking; salting is cheaper and saves time; and salted fish fetch better prices especially in neighbouring countries. In some provinces where fish farming has been pioneered, both men and women pay for pond construction; the men usually with cash while the women sometimes in kind, such as chicken or beer. However, women have shown low interest in fish farming due to their high work load and the fact that extension series primarily target men which led to the belief in some communities that women were not meant to be fishing.

2.4.15 *Forestry and Natural Resources:* The National Forestry Policy (1998) represents a significant shift towards recognizing the contributions of various stakeholders in the forestry sector. This shift towards participatory forestry requires retraining and training of forestry personnel in participatory and gender sensitive planning, monitoring and implementation. Strengthening institutional capacity to carry out identified strategies is fundamental to the successful implementation of the new policy. The Forestry Department needs to be better responsive to emerging socio-economic changes at the community level. Because women's benefits accrued from participation in the management of the forestry sector is disproportionate to the economic gains they receive from the sector, it is necessary to make explicit reference to gender strategies that will correct the situation. Such strategies would include guaranteeing women access to forestry training in all of its sub-fields, the collection of gender disaggregated information, evaluation of performance based on indicators relating to gender participation and affirmative recruitment policies. The forest management programmes need to be based on gender disaggregated information, an understanding of the contributions currently made by women and men in the areas of indigenous trees and conservation, and on documented knowledge of the rural women and men of the forest resource.

2.4.16 Programmes related to forest development need to be based on local level analysis of the roles of women and men in the agricultural, forestry and related sectors. There is a need to ensure that information on farm and tree activities is gender disaggregated as it is well established that there is significant variation in gender roles in this area. Supporting

services, such as extension, information dissemination, and seedling provision must also be gender sensitive. Currently not enough is known about the roles of women and men in the forest industries, particularly in the sector of non-wood products, such as medicinal plants and fruits, mushrooms. Moreover, household fuel activities are dominated by distinct gender roles which have changed relatively fast depending on economic and technological changes and deterioration of natural resources. The following table shows most of women's work depends to a large extent in one of it production to energy:

Table 2.3: Women and Energy Use in Small Enterprises in Zambia

Enterprise	Energy Use
Beer Brewing	2 kg. wood/ 1 litre of brew
Pottery	1.4 kg. wood/ 1 kg. of clay
Oil Seed Processing	0.24 kg./ 1 kg. seed
Bakery (traditional dug out kiln)	9 kg./ 1 kg. flour

Source: ZERO Regional Environment Organisation, 1998.

2.4.17 *Marketing:* Small-scale farmers are mostly subsistence producers of staple foods with an occasional surplus for sale on local markets. Medium-scale farmers produce surplus maize and other cash crops mainly for the local market, while large-scale farmers produce for both the domestic and international markets. According to a Food Security Research Project study undertaken by the GRZ, small scale farmers and particularly female farmers need to have knowledge on the prevailing prices on the market for their decision making on choice of commodity. In addition to this, they would also require information on transportation costs to various main markets. Farmers also need to have knowledge on the costs of production, the understanding and use of market information, and the prevailing prices in areas near them and distant places to help them in decision making. Male small scale farmers believe that radio is a very efficient way of disseminating information, since they listen to the radio on a daily basis and mostly at particular times while waiting for a special programme or after the news broadcast. These positive strategies to promote effective marketing are not gender sensitive and do not give special consideration to the needs of the female farmer.

2.4.18 Since marketing and access to markets is a key activity to income generation, women small scale farmers seem not to be positioned to effectively market produce managed by them. In this sense, they are constrained by lack of participation in farmer networks where information on market prices and opportunities may be distributed. Moreover, women farmers are also unable to easily access markets outside their walking distance vicinity due to constraints of mobility, responsibility of household, and costs of travel. In this sense, women's production is marketed locally at lower prices which continue to increase their poverty. Access to radios in the rural household is limited to men's gatherings, as it is an asset perhaps bought by the men in the house and therefore controlled by them. Men are mainly in charge of marketing cash crops which have fixed markets, periods of sale and whose price information is much more easily available due to the interest of middle men and private sector buyers. In this regard, men's task of marketing is less tedious and will generate higher profits than those of women's products.

2.4.19 Agriculture marketing interventions should underline the increasing role of women in ensuring household food security and that there are specific measures that need to be put in place in order to deliver the highest positive impact on rural households. These measures include: the strategic location of markets which are in proximity to communities,

availability of feeder roads, dissemination of price information which can be accessible by both men and women and ensuring the at competitive rice information is made available for crops controlled and managed both by men and women.

2.4.20. *Credit:* The most common sources of informal credit are friends, relatives and local business people. Credit from the formal sector is rare, except that offered by the government's Fertilizer Support Programme and PAM. Households in fishing communities are the highest users of credit, especially for food purchases during the hungry season, which coincides with the season in which fishing is not allowed (the breeding period). Male-headed households borrow mainly to purchase farm inputs. The Bank of Zambia is currently in the process of finalising the national law on microfinance which aims to regulate the industry ensuring access to all stakeholders with the micro finance best practices framework. Non-bank Financing Institutions (NBFIs) in Zambia are registered as Credit Unions and registered with the Department of Cooperatives, within the Ministry of Agriculture. Furthermore, there are 98 microfinance institutions as well as various forms of informal finance. First time female borrowers, tend to prefer credit in groups, and choose small loans with for short periods of time. Currently the interest rate is around 36% annually which is considered relatively expensive for women to access small loans. Moreover, some finance institutions continue to demand that women borrowers have a male signatory on their loan application.

2.4.21. *Irrigation:* In Zambia, there has been a commendable number of training for staff and farmer involved in irrigation projects on gender concepts and methods. This has helped to increase the number of women participating in farmer trainings, the development of gender sensitive irrigation technology (such as treadle pumps) which contributes to reduced time required for irrigation, leaving more time for men and women to do other jobs. In particular women have benefited from improved technology because in less time they are able to increase the area under cultivation, subsequently providing more food at the household level. Moreover, the gender responsive trainings have enabled women to take leadership positions in water users associations, negotiated for some women to have land allocated to them, empowered women and women's groups to access credit and grants, thereby enabling women to generate their own incomes. However there is need for increased gender training specific to irrigation related activities. Moreover, some technologies, such as pressure pumps designs do not fit women's needs as they usually irrigate larger plots (cost-effectively) while women control smaller plots.

2.4.22 *Crops and Extension services:* Women farmers tend to undertake farming activities using traditional methods, approaches, seeds, techniques, and crops/ produce which will contribute to household consumption and food security. Men tend to have access to better seed varieties, technology, information on farming techniques, and tend to focus on cash crops. As a result, female farmers tend to devote more labour to household food security while male farmers seek to occupy themselves with cash generating crops. In Zambia men are usually involved in growing cash crops such as cotton, maize, sunflower, and fruits. Women are usually engaged in growing ground nuts, sorghum, millet, cowpeas, sweet potatoes, and cassava. As a result, male farmers tend to be well targeted under special programmes for increasing access to inputs and would be targeted for extension promoting the access to ox plough, tractors, or hired labour to increase productivity in the cash crop sub-sector. In the majority of the agriculture households women do the land preparation, although traditionally considered to be a man's job. Women are involved in all stages of farming, especially on their own fields where they grow cassava, beans, etc.

2.4.23 Studies on agricultural extension have highlighted a number of weaknesses in reaching rural women in Zambia. Traditionally, most extension services have been devoted to farmers *who own land* and who are willing and able to obtain credit and invest it in inputs and technological innovations. Since women often lack access to land, or to other collateral with which to obtain credit, extension services, seem to bypass women. The *attitudes of extension personnel* have also been found to be an important barrier to reaching women with timely and appropriate information. Commonly held beliefs, such as: women are not really significant contributors to agricultural production; that women are “only” responsible for household chores and children; that they are shy and difficult to reach and resist innovations, have restricted extension workers from reaching female farmers.

2.4.24 Moreover, insufficient enrolment of girls in agricultural schools, especially at higher level, is a barrier to increasing the number of *female extension workers*. Extension programmes, therefore, rarely identify women as an integral part of the *target audience*. Policy makers also seem to assume that information conveyed to the male head of a household would be passed on to its female members, automatically. However, evidence shows that men do not discuss production decisions with their wives or transfer extension knowledge to them. For example, a case was cited where extension agents provided male farmers with special measuring beakers to ensure the controlled use of fertilizer, despite the fact that women were responsible for actually applying the fertilizer. As a result, the women continued to apply the fertilizer without using the beakers and the problem of inaccurate measurements and productivity distortions persisted.

2.4.25 Furthermore, policy-makers have not recognized that men and women are often *responsible for different crops*, livestock, tasks and income-generating activities and that their extension needs consequently differ. In this sense, extension services usually focus on commercial production rather than on subsistence crops, which are the primary concern of women farmers and also the key to food security in developing countries. Extension agents will work with a few farmers judged to have a progressive attitude, while neglecting the resource-poor and landless, including women. To compound the problem, extension meetings are often scheduled at times when women farmers are unable to attend because of their other household responsibilities. Furthermore, although the Zambia PRSP has identified capacity building of extension officers to address gender issues as a priority, there is no comprehensive follow up or monitoring targets.

2.5 Gender and Infrastructure

2.5.1 *Rural Roads*: The Road Sector Investment Programme (ROADSIP) is a ten year programme (1998 – 2007) aimed at improving the condition of the core network of roads, strengthen the management of the road sector, create employment opportunities, improve road safety, improve environmental management, improve rural transport services and improve community roads. According to the village transport survey, women spend nearly three times as much time in transport activities compared to men, and they transport about four times as much in volume. Women's transport needs are typically more complex than those of men; adequately responding to these needs could increase women's contribution to economic productivity and qualitatively improve household welfare. Women's access to transport also determines their utilization of existing health and other services, and particularly affects the ability of girl child to attend school. In addition, ROADSIP's strategy to create job opportunity mainly benefits “men” since women are seen not to be involved in construction related activities. This indicates that women's involvement in identifying priority road networks is important in order to ascertain household food and standard of living needs.

2.5.2 *Water and Sanitation:* According to the PRSP, based on existing water and sanitation facilities, access to safe water supplies in Zambia is estimated at 89% of the population in urban areas and 37% of the population in rural areas. For sanitation, the estimated coverage is 73% for urban areas and 68% for rural areas. Real coverage is much lower and varies considerably from one place to another due to non-functioning facilities (broken down, abandoned, seasonal), and poor usage (especially with respect to sanitation facilities). In the peri-urban areas, where 50-70% of the urban population live, water supply and sanitation services are poor, inadequate, and unreliable; at least 56% of the population do not have access to safe water supply, and as much as 90% do not have access to satisfactory sanitation facilities.

2.5.3 Moreover, reports indicate that in most of the districts in Western Province, more than 80% of the population have no access to satisfactory sanitation facilities, and, in at least four districts in Northern Province, more than 86% of the population have no access to safe water supply. Thus, there is still a large unserved population, particularly in rural areas and low-income urban communities. Any programmes for poverty reduction should target these segments of the population.

2.5.4 Some of the constraints related to effective supply of safe water and sanitation coverage are related to weak or inadequate legal and institutional framework especially for water resources; limited human resource capacity; inadequate stakeholder participation particularly in water resources management; and a large population without WSS services in poor urban communities and rural areas. The effect of a combination of these factors is most severe on the poor. Poor water supply and sanitation services in poor urban areas have been the cause of annual outbreaks of waterborne diseases during the rain season, which not only puts a heavy economic burden on the already impoverished communities, but also strains the public health services. Poor operation and maintenance of urban and rural water supply facilities not only restricts services to a small number of consumers, but also leads to relatively high water charges for the urban poor which particularly affects women as the main accessors of water. It also increases the burden on women and children who are the main couriers and transporters of water in terms of walking distances, waiting time and security at water points.

2.5.5 While water from natural springs and rivers in the rural area is free, that accessed from pipes or boreholes have a nominal charge for the operations and maintenance costs. Communities pay a minimum amount of money for accessing safe drinking water. Although having a water source close to the household is an advantage, poor households as well as women headed households may be reluctant to pay the fees since they need to rationalise the use of limited cash available. In this sense members of these households prefer to walk longer distances to unprotected sources of water, which is free, and use the available money for other household necessities. Policy makers need to put in place mechanisms which cater to the constraints faced by the poorest households and ensure that all persons have access to safe water. The Strategic Plan of Action for the National Gender Policy (SPANGP, 2004 – 2008) has given specific recommendation for developing gender sensitive water and sanitation policies, programmes and activities. However, these have not been implemented due to financial and technical constraints within the Ministry of Energy and Water Development.

2.6. Gender And Health

2.6.1 Zambia started health reforms since the 1990s under the framework of the Sector Wide Approach (SWAP), which took a holistic development view of the sector. The review intended for the health sector to significantly increase life expectancy in Zambia by creating a conducive environment to encourage life styles that support health. The financing of the basic health care package was seen as a priority to try to reduce both morbidity and mortality rates and contribute to poverty reduction. However, the situation has not improved greatly. The Zambian health sector is facing numerous problems principally caused by the double burden of declining resources in real terms and an escalating disease burden.

2.6.2. According to the national PRSP, few, if any, of the general health indicators in Zambia have improved over the last ten years and some have even deteriorated. For instance, life expectancy at birth has dropped to 37 years; the infant mortality is 95 per 1000; and the under-five mortality rate is 168 per 1000. While the maternal mortality rate (MMR) is officially recorded as 729 per 100,000 live births, figures even higher than 1,000 are being reported in some surveys. Nationally, HIV sero-prevalence seems to have stabilised over the past 3-4 years: 29% in urban and 14% in rural settings, with a national average of 20% in the 15-45 age group. Further, there are some indications that the HIV infection rate among young adults is decreasing. AIDS and AIDS-related diseases have become prominent, with the number of households experiencing chronic illness and death rising. Access to basic health services shows a wide spatial variation, with provinces around the line of rail having better access to services.

2.6.3. **The National Health Strategic Plan (2001 – 2005, NHSP)** has the Vision “to provide Zambians with equity of access to cost effective, quality health care as close to the family as possible”. The Overall Health Goal is to have “a society in which Zambians create environments conducive to health, learn the art of being well and provide basic level health care for all”. This goal is expected to be achieved by providing equitable health services to all segments of the population, to aspire to increase life expectancy, and provide quality health services at all times in all parts of the country. According to the Mid-term review of the NHSP, some improvements have been recorded. The per capita public expenditure has risen from \$10 in 2000 to \$17 in 2003, immunisation, contraceptive use, and antenatal coverage have increased while, infant and under-five mortality have dropped marginally. Nevertheless, maternal mortality remains distressingly high, raising concerns whether health improvements to date have benefited men more than women. The health sector is further guided and monitored through the following policies: Health Care Financing Policy; Reproductive Health Policy; Health Research Policy; Child Health Policy; and HIV/AIDS/STI/TB Policy.

2.6.4. According to the second annual PRSP progress report, Zambia has the potential to reduce the under-five mortality rate, reverse the trend of HIV/AIDS and other major diseases, though much needs to be done in the area of reducing maternal mortality rates and the incidence of Malaria. In 2004, the budget allocation for the health sector increased to ZMK 74.5 billion out of which ZMK36 billion was disbursed by June 2004.

Table 2.4: Selected Essential Health Indicators

Indicator	Baseline	2001	2002	2003	2004
Infant mortality rate (per 1000 live birth)	109 (1996)	87	95	85	83
Under Five Mortality rate (per 100,000)	197 (1996)	145	168	136	131
Maternal Mortality (per 100,000)	649 (1996)	--	729	729	--
Malaria incidence (per 1000)	406 (2001)	394	377	428	114(*)
Malaria Fatality Under Five (1000)	26 (1999)	42	42 40	--	--
Low Birth Weight New Borns (%)	10 (1999)	--	8.9	7.7	--
Measles Incidence Under Fives (per 1000)	5.7 (1999)	3	3	< 10	<10
Supervised Deliveries (%)	32(1999)	44	49	55	58
Tuberculosis Cure Rate (%)	50 (1999)	55	58	64	--
Life Expectancy at Birth	46.9(1990)	51.8	51.9	52.4	52.4

Source: PRSP Second Annual Progress Report. Ministry of Health/Central Statistics Office.

(*) Malaria incidence for 2004 is for the first quarter

2.6.5. *Maternal Mortality and Reproductive Health.* In Zambia, the Maternal Mortality Ratio (MMR) has increased from 649 in 1996 to 729 per 100,000 live births in 2002. The reasons for increasing MMR include high percentage of unskilled home deliveries, limited access to facilities (i.e. few facilities, distance to facilities), and poor quality of care (untrained staff and lack of surgical and medical supplies). Prenatal complications, complicated deliveries, postpartum deaths from haemorrhage and infections and post abortion complications also contribute to increased MMR. Distance to health facilities and non-availability or cost of transport have been identified as the major reasons for low attendance to reproductive health services in a recent survey. These findings could also in part explain the steady decline in the proportion of births that are delivered in health facilities from 51% in 1992 to 45% in 2002.

2.6.6. The GRZ, through the Ministry of Health (MoH) is committed to improve reproductive health (RH) for women, men and adolescents aiming to improve child survival and provide a better quality of life for men and women. The Integrated Reproductive Health (IRH) Plan of Action aims at accelerating implementation of the national health policy with a specific focus on providing integrated health services. Issues of RH are closely related to improvements in the overall efficiency of the health services, with particular focus on ante and post natal care, close monitoring of child health, availability and affordable access to drugs, and effective training of health care personnel.

2.6.7 *Adolescent reproductive health:* With regards to adolescent sexual and reproductive health, recent reports show that the contemporary age of having first time sex is decreasing. Multiple sexual relationships seem to be acceptable both amongst boys and girls. Some findings show that younger girls in urban areas tend to engage in sex with older men who can afford to support them financially. Young people have limited access to information on sexual and reproductive health and as a result some of them tend to view family planning as something meant for adults. Generally, youth are shy to go to clinics for advice which indicates the need for specialised youth friendly services.

2.6.8 In Zambia, with regards to dealing with *Sexually Transmitted Infections (STIs)* multiple reproductive health policies and guidelines have been promoted, resulting in many strategic plans and technical guidelines that confuse providers who are attempting to prioritize services when resources are scarce. Although clear STI management guidelines have been developed and disseminated among provincial staff, there is no supervision and follow-up assessment of guideline use by the MOH. While, equipment for basic pelvic examinations is available, other key resources such as counselling; training; information, education, and

communication materials; and drugs for treating STIs are insufficient or not available. Moreover there is generally low availability of STI services at MCH-FP facilities and less than a third of the facilities offer any form of STI diagnosis or treatment.

2.6.9 *Infant Mortality:* According to the Zambia MDG report (2003) Zambia has the potential of reducing the under five mortality rate by two thirds by 2015. Although still relatively high, infant mortality rates (IMR) have decreased between 1992 and 2002. In 1992, IMR was 107 deaths per 1,000 live births; it rose slightly to 109 in 1996 but decreased to 95 deaths per 1,000 live births in 2002. In addition, under-five mortality has dropped by 15% from 191 in 1992 to 168 deaths per 1,000 live births in 2002. The childhood mortality indicators are better in the urban areas than in rural areas mainly due to better access to health service facilities, drugs and information on disease prevention and control. In 2002 for example IMR was 77 deaths per 1,000 live births for the urban areas compared to 113 deaths per 1,000 live births for rural areas. For the same period, under-five mortality ratio was 140 deaths per 1,000 live births for urban areas compared to 182 deaths per 1,000 live births for rural areas. Moreover, the table below shows the Provincial trends in stunted children which shows a general increase in all provinces, with the highest being the North Western Province. Stunting of children is a clear indication of lack of nutrition, overall household food insecurity and increased poverty in the respective Provinces.

Table 2.5: Trends in Stunting of Children by Province (1991 – 1998)

Province	1991	1993	1996	1998	% Change in 1991 - 1998
Central	48	53	46	53	10
Copperbelt	38	48	46	50	32
Eastern	48	53	51	58	21
Luapula	46	54	55	60	30
Lusaka	37	40	44	48	30
Northern	54	53	62	58	7
North-Western	28	45	54	49	75
Southern	33	41	50	47	42
Western	37	48	50	56	51
NATIONAL	40	48	50	53	33

Source: Zambia Human Development Report (2003), UNDP – Page 47.

2.6.10 The improvements in IMR are mainly related to the Ministry's continued focus on implementing the effective implementation of the national health policy targets. Moreover, other factors contributing to the decline in the above indicators include improved childhood immunization rates (increased routine immunization coverage for measles from 77% in 1992, to 87% in 1996 and 84% in 2002) and provision of micronutrients such as vitamin A through supplementation and fortification of foods. Early medical interventions may also have played a role in reducing childhood mortality. Moreover, the policy environment, as articulated in the national health policy, is conducive and supportive of child health programmes. Several child health services and programmes have been put in place including: improved child immunization coverage both for routine and during the National Immunization Days (NID); Integrated Management of Childhood Infections (IMCI) program; Prevention of Mother to Child Transmission of HIV (PMTCT); and, nutrition and breast-feeding support programmes.

2.6.11 *Equitable Access to Care:* Barriers of access to care include distance, perceptions of quality (e.g. drug availability, staff attitude) and the cost of care. In urban areas, 99% of households are within 5 km of a health facility whereas in rural areas it is only 50%. The average distance to a health facility in rural areas is almost 8 km and it is not uncommon in the remote areas of the country for people to cover distances of up to 30 km to the nearest health facility.

2.6.12 There are also problems in ensuring access to services for vulnerable groups such as pregnant women, adolescents, Psychiatric patients and those with stigmatised diseases (HIV/AIDS, TB, STIs, etc.). The GRZ has committed itself to financing a basic health care package (BHCP) of cost-effective, quality health care services as close to the family as possible. Basic health care packages have been defined for community, health post, health centre and district hospital level and have also been drafted for second and third referral hospitals. The exercise of defining health care packages has, however, had little bearing on service delivery basic package, due to human and other resource constraints. Given the financial constraints, it may not be expected that this gap can be filled in the coming five years. This indicates that communities, and in particular women will be negatively affected by this reduction. The BHCP is particularly important for improving reproductive health and child health with an overall focus on improving standards of living.

2.6.13 *Malaria:* Malaria continues to threaten public health in Zambia. The incidence rate for malaria rose from 255 per 1000 in 1990 to 377 in 1999 with the fatality rates also rising. Children under 5 years are six times more likely to get malaria than older age groups. Over the same period, morbidity from malaria increased from 10% to 35% of all outpatient visits. In children (under 5 years of age), malaria accounts for 33% of outpatient attendances, and 50% of all malaria hospital admissions. Its case fatality, of 75 deaths per 1000 malarial admissions, is five times the 1976 level. At the same time, the parasite has also shown increasing resistance to chloroquine (CQ), the front line drug. Women spend more time taking sick children to the health clinics at travelling long distances, sometimes having to stay there with the sick child. This is at the expense of her time devoted to production, farming or trading. As a result there is less income and food security at the household which generally affects the health of all family members, especially children, negatively.

2.6.14 *The HIV/ AIDS Pandemic:* The prevalence and incidence of HIV/AIDS has reached alarming levels in Zambia. It is estimated that with HIV prevalence of 16% (the current rate in Zambia) the mortality in the 15-49 year age group goes up by approximately 40 deaths per 1,000 persons; the estimated adult HIV prevalence of 14% in rural areas and 28% in urban areas in the 15-49 year old age group. Although the epidemic is showing signs of stabilisation in urban areas, the rates continue to rise in some rural areas. Currently, about 20% of the adult population aged 15 to 49 are living with HIV. The studies in Ndola revealed a prevalence rate of 32% among females and 25% among males. About 8% of boys and 17% of girls aged 15-24 are living with HIV and the prevalence rate is up to 40% among school teachers. In June 2000, there were 830,000 people over the age of 15 years living with AIDS. Of these 450,000 were women while 380,000 were men. The peak ages for HIV among females is 20 to 29 years while that for males is 30 to 39 years. Young women aged 15 to 19 are five times more likely to be infected compared to males in the same age group.

2.6.15 AIDS disproportionately affects women. It is estimated that 1.2 times as many women are afflicted with AIDS as are men. Women are thought to be 2 to 4 times as susceptible to infection with HIV during unprotected intercourse, and more vulnerable to other STDs. Furthermore, women are culturally relatively weaker to protect themselves against a spouse suspected to be infected. It is estimated that 25% of pregnant women are HIV positive. Approximately 39.5% of babies born to HIV positive mothers are infected with the virus. AIDS has become the major cause of illness and death among the young and middle aged adults, depriving households and society of a critical human resource base and thereby reversing the social and economic gains made since independence. Its effect on society is primarily through the premature loss of human capital. HIV has caused increased burden due

to high medical expenses before death, increase of the orphans-burden on society, and in some cases, a surviving widow or even children may be forced into prostitution to support the family. Poor grandparents are often burdened with the responsibility of raising many orphans. These negative effects particularly affect women because of their unequal access to resources such as land, skills, technology, information which enable them to generate income in the case of husband's death.

2.6.16 In Zambia¹⁰, between 1996 and 2003, seven major national surveys investigated sexual behaviour, which concluded favourable trends with regard to increased use of condoms. According to one report, the proportion of men engaging in the highest-risk activity¹¹ fell from 25% in 1996 to 12% in 2003. The WHO estimated that at the end of 2004, 149,000 people living with HIV in Zambia were in immediate need of antiretroviral (ARV) therapy. *State provision of ARV therapy* began at two hospitals in Lusaka and Ndola in late 2002. After some initial start-up problems, the programme made swift progress and by the end of 2004 the programme had expanded to 53 centres, which indicated that a third of Zambia's 72 districts had at least one site. According to the Central Board of Health, 13,555 people were receiving ARV therapy through the public sector in September 2004, and by the end of 2004 an estimated 18,000-22,000 Zambians (13% of those in need) were receiving treatment (including those who paid privately).

2.6.17 In Zambia, a year's course of antiretroviral treatment costs \$480-\$490 per patient, of which the drugs themselves make up 57%, and laboratory tests another 36%. Most of this cost has always been subsidized, but at the start of scale-up the government chose to charge each person receiving therapy around \$8 per month (only a few clinics in Lusaka were exempt). In addition, patients had to pay for tests and transport, which generally raised the cost to \$25-30 per month. Justifications for the user charges included discouraging abuse of the system and encouraging adherence, and the fact that the GRZ was not sure that funding was sustainable for this initiative. In 2004, Zambia secured \$254 million from the Global Fund and in February 2005 the government announced the start of "free" treatment. However, as of May 2005, some reports suggest that patients are still required to pay the fees. By the end of 2004, slightly over half of those on treatment were female.

2.6.18 *Gender Inequalities:* Over the past 5 years, considerable efforts have been made to promote gender equality in health sector development. However, the approach has been ad hoc and unstructured. It has become increasingly evident that a clear understanding of linkages between gender equality and the goals of the health sector are essential. The Government has also recognised that there are many factors that influence utilisation of health services by women and men. Some of these factors include personal attitudes, cultural beliefs, inadequate information on usage, availability and effects of family planning methods and long distances to health services.

2.6.19 Some of the constraints facing women specifically in accessing health services are related to: (i) Unequal access to health services due to long distances to health facilities and inadequate care received especially by women; (ii) Gender violence still exists in Zambia in the form of spouse battering and other forms of domestic violence; (iii) low male participation in family health issues; (iv) high HIV/AIDS/STI risks in females than in males and the associated repercussions with regard to HIV transmission; (v) the existence of

¹⁰ <http://www.avert.org/zambia-aids-prevention-care.htm>

¹¹ High risk activity is defined in the cited report as "sex with a non-cohabiting partner in the last year without using a condom last time".

traditional norms, taboos and practices that place women at disadvantage and pose great risk to their health and that of their children; (vi) inadequate information, education and communication on women's reproductive health and sexual rights; (vii) inadequate integration of gender sensitivity into both planning and implementation of health services; (viii) lack of gender specific indicators, which would show progress being made in making the health system gender sensitive.

2.6.20 The GRZ has undertaken several activities aimed at reducing gender related inequities in the health sector:

- Decentralisation, as a key element of the Health Reforms, provides services closer to the most needy rural population, assists in focusing on the special reproductive needs of rural women as well as in identifying special community needs such as those of older men and women acting as sole carers for families.
- The Family Planning Policy Framework, Strategies and Guidelines have been developed and provide support and guidance in planning and implementation of the family planning component of the reproductive health programmes. Family planning has contributed to empowerment of women and men as it helps to control their fertility, enabling them to decide when and how many pregnancies to have.
- HIV/AIDS awareness campaigns have targeted both men and women, i.e. separately in addressing the different gender values and needs and jointly at couples in an effort to promote partnership in decision making.
- A useful start has been made at sensitising government officers and some community groups about gender issues, including reproductive rights and the importance of male involvement in family health.
- Integration of gender into the integrated competence training for health care providers.
- Increasing recognition and reporting of cases of domestic violence.

2.7. Gender and Education

2.7.1 The education sector in Zambia is characterised with, low enrolments, low progression, and high dropout rates; poor performance; poor attendance because children are engaged in income-generating activities to supplement family income, tending to sick family members, and long distances to school; poor learning environments and limited opportunities for appropriate skills training; malnourished learners who are unable to achieve their full learning potential; de-motivated and ill-qualified teachers, especially in rural areas; high illiteracy levels; ill health among teachers, students, and others in the education system; lack of motivation for parents to send their children to school; and wide gender gaps because of choices parents have to make on who goes to school.

2.7.2 The national literacy level for the population aged 15 years and above increased from 54.8% in 1990 to 70% in 2003. Female literacy was 66% while that for males was 76% for the same age group in 2003. The enrolment rates in Grades 1-7 and Grades 8-9 have increased on an average of 9% annually since 2000. Gross Enrolment Rates (GER) for Grades 1-9 went up from 75.1% in 2000 to 89.8% in 2004; Net Enrolment Rates (NER) went up from 68.1% in 2000 to 79.4% in 2004. Despite these gains, the gender gap continues with a GER of 86.4% for girls in 2004 against a GER of 93.2% for boys in Grades 1-7; in the same Grades the completion rate for girls was 65.8% while for boys was 78.3%. With respect to literacy rates, these are further affected by the poor conditions of service especially in rural areas. The pupil/teacher ratio has deteriorated from 10.9 in 2000 to 16 in 2004. Although there have been some improvements, the rural/urban and female/male gaps in literacy continue to remain wide.

Moreover, the deterioration in the quality of education, poor school infrastructure in rural areas, and a decline in the number of teachers due to HIV/AIDS related deaths; AIDS reportedly killed 800 teachers in 1998, have continued to affect the enrolment and completion rates in Grades 1 – 9.

2.7.3 The challenge of educational delivery affects all levels of education characterised by poor progression and unacceptable levels of school drop out rates especially for the girl child between grades 5 to 7. Infrastructure improvements since the introduction of Basic Education Sub Sector Investment Programme (BESSIP) in 1999 and later Free Basic Education (FBE) in 2002, has seen improvements in school enrolment to about 80%. However, dropouts between grade 5 and 7 are quite high and those that make it to high school are only 20% of grade one enrolments and about one percent in tertiary institutions. FBE still has to deal with the problem of having FBE only to grade 7 while basic education has been extended to grade 9. Until this is addressed the prospects of reaching EFA goals are slim. The FBE policy led to a financing deficit, as the grants given to schools did not match funds that schools were able to mobilise through various levies that have since been abolished.

2.7.4 Almost half of the students do not make it to grade 8 because there is no classroom space. In certain areas the school infrastructure is limited to accommodate up to grade 4 and students have to go to other schools to continue with their middle-school education which could also be problematic due to shortage of space and distance needed to travel to attend school. Some basic schools are being upgraded to high schools but without proper planning as to what will happen to the catchments area that basic school was servicing.

2.7.5 From Grade 5 upwards, more girls compared to boys drop out of school. At middle to basic and secondary school levels girls' drop out of school due to many reasons including pregnancies, early marriages and domestic chores including caring for younger sibling and the sick; a growing concern as a result of HIV. The higher attrition rates for females compared to males are also due to distances to schools as well as education costs, especially in rural areas. While free basic education is provided, in reality many school materials such as books (text books to supplement what the schools provide) and writing materials, uniform and transport still have to be paid for. These result in fewer females entering colleges and universities. In addition, there is limited hostel accommodation space in most tertiary institutions for females. The most disadvantaged in this case are females in rural areas. The gender disparities in the education system are later manifested in the labour markets. There are fewer women in skilled jobs as seen in the low share of women in formal wage employment in the non agricultural sector, which declined from 39% in 1990 to 35% in 2000.

2.7.6 The GRZ has earmarked 25% of its bursaries at College and University level for girls, while both girls and boys can compete equally for the remaining 75%. Despite this, the gender gap is still widest at both high school and tertiary levels. In 2004, high school enrolment increased from 144,037 (2003 of which 43% were women) to 159,339 (2004) of which about 40% were female; a reduction in female enrolment of about 3%. At tertiary level, the total enrolments at the country's two universities increased from 10,092 (2003 of which 30% were women) to 11,561 (2004) of which 31% were women; an increase of 1% in female enrolment. Some of the reasons for the persistent gender disparity at higher education are outlined as: continued low performance, repetition, and drop-out of girls in basic school level, increasing pressure on girls to seek income generation opportunities or take over domestic chores to contribute to the well-being of the household, and in rural areas particularly the issue of early marriage and child pregnancy hinder girls' progress to high school.

2.7.7 Although, in 1997 the Ministry of Education announced a policy that allowed girls who dropout of school due to pregnancy to re-enter formal school after delivery, re-admittance is left to the discretion of school authorities. Evidence shows that most teachers and some parents were opposed to girls re-entering formal education. The stigma surrounding teenage pregnancy also makes some girls reluctant to go back to school. The Programme for the Advancement of Girls Education (PAGE), which was mainstreamed into the school system since 2003 provides support is provided to pregnant girls and young mothers to overcome the stigma and continue with their education. Other programmes include the Primary Reading Programme, Interactive Radio Instruction, and Community Schools. The results of the pilot programme have been positive and the Zambian Government has now introduced it to 10 schools in each province. Due to PAGE, through the Familypac and community action interventions, parental support to girls has increased. The Familypac is an intervention that seeks to increase parental support for girls' education.

2.7.8 The sector has seen some minor achievements in achieving a gender balance in the teaching population. Moreover, the Ministry has been selected to pilot the gender budgeting exercise which is meant to enable a more gender responsive planning and monitoring in the sector. The Ministry has also identified specific activities to enable a more gender responsive approach in the sector. This includes:

- Strengthening the capacity of the sector's staff and mainstreaming gender within the overall structure,
- To strengthen and ensure inter-ministerial coordination with the objective addressing gender issues at all levels,
- To put in place specific mechanisms for gender disaggregated data collection and reporting in coordination with the central statistical office.

2.7.9 *Skills Development:* Skills development is key for the growth of manufacturing and enterprise development especially with respect to productivity growth in the non-agriculture sector. High level technical skills, including those at the artisanal level, need to be developed specially among the youth and the subsistence farming households. Key interventions identified by the PRSP are:

- Develop an incentive package to attract back into the country skilled human resources that have been lost to other countries.
- Re-introduce the apprenticeship scheme and advanced crafts training.
- Re-introduce and formally recognise Master Craftsman schemes with a view to tapping accumulated skills.
- Give special tax and non-tax incentives to manufacturers that invest in short- and long term human resources training and skills development. The private sector will particularly be encouraged to set up management and technical training institutions.
- Encourage and promote pre-employment training schemes and in-service training.
- Work out a system of identifying industry-specific skills requirements in collaboration with the business community.

2.7.10 An ILO report states that the skills level dropped by 66% and training cost per person increased by about 56% in Zambia in 2000 mainly due to the impact of HIV. Moreover, it was reported that the unemployment rate among the 15 to 24 years old was twice as higher than among the 40 year olds and trade ventures are estimated to include 70% employment from the informal sector, majority of which constitute women (no gender disaggregated data available). In Zambia, the public training institutions continue to deliver outdated (mainly developed in the 1960s) occupational training curricula and certification

schemes which do not meet the needs of the changing economy and job market. Moreover, Zambian vocational training strategy for a long time concentrated on training employees of the formal sector, leaving the growing informal sector entrepreneurs untrained. Furthermore, NGOs have become crucial partners for skills development, where they provide a variety of training which is flexible, meets the needs of the client, and can be made mobile to move to where the clients are.

2.7.11 Skills development is of particular importance to women within the poverty reduction framework because young women are seriously underrepresented in technical and vocational education, as in all other sub sectors of the education system and reflects a gender-biased division of labour. Girls who enter TVET tend to choose occupational streams that lead to the jobs typically occupied by women such as hairdressing, secretarial work, health care, hotel work, garment manufacture, and home economics. Specialties geared to the industrial sector (mechanics, electrical, and civil engineering) are traditionally reserved for young men. Young women tend to make up less than 20% of TVE enrolments also due to general lower levels of educational attainment and literacy among women. This coupled with the lack of access to skills development restricts women to low-skilled occupations and very opportunities for poverty reduction.

2.8 Gender, Employment and Entrepreneurship Development

2.8.1 According to the results of the 2002/2003 Living Conditions Monitoring Survey those employed in the formal sector were 597,953 or 17% (of which approximately 78% were men) of the total labour force while 2,919,418 or 83% of the labour force were employed in the informal sector. Some of the major hindrances of women's participation in the formal sector are socially and culturally ascribed gender roles, which range from being child-bearers and minders, homemakers to community organizers. Gender disparities in access to education and training have also contributed to limiting women's employment opportunities in the formal sector. The share of women's participation in the informal sector is generally greater than that of men. Results of the 2002/2003 LCMS show that of the total informal sector employment, 90% were women.

2.8.2 The foremost barrier to moving out of poverty in Zambia is the lack of sustained levels of positive growth. This has been exacerbated by increased income inequality, the persistence of discrimination against women and the girl child, insufficient investment in economic and social infrastructure to keep pace with requirements for rapid growth, and the HIV/AIDS pandemic. Income inequalities persist due to the over-dependence on poor performing and subsistence farming, lack of access to credit, and diversified employment opportunities. Therefore, in the PRSP, the programme for stimulating economic growth and reducing poverty will include investment promotion; trade and export promotion; capital market development; skills development; science, technology, research and development; micro, small, medium enterprise development; and rural industrialisation. These programmes will be supported by more effective legal and regulatory frameworks that will ensure the protection of industrial and commercial property rights. Zambia's PRSP allocates funding to develop an engendered budget and also a commitment to improving women's access to jobs and job training, financial services, micro credit, small and medium enterprises, and handicraft development. The formulation of the 2003 – 2007 Strategic Plan for the Ministry of Labour and Social security guided by the Poverty Reduction Strategic Paper and the 5th National Development Plan aims to ensure full protection of workers and employers rights. In doing so the strategic plan aims at effectively enforcing all legislation and legal reform that protect employees both men and women.

2.8.3 The main economic activity for the Zambian population is agriculture, forestry and fisheries. Zambia's job market is shrinking, while HIV/ AIDs and illiteracy levels further threaten the country's economic growth strategies. It is currently estimated that public sector employment is reduced with private sector being the bigger employer in the Country. Women's unemployment rate has been reduced to 11.3% in 2000 from 16.7% in 1990. Nevertheless, women continue to occupy the least paying and least skilled jobs, which affect their continuity in employment. One of the major constraints to assessing women's participation in the employment sector is the lack of reliable gender disaggregated data. Although, some statistics have been published by the Living Conditions Survey Report (2002 – 2003), in some cases they are inconsistent. Hence, specific interventions are need to ensure reliable and timely gender disaggregated data for all economic sectors in the country.

2.8.4 *Mining and quarrying*, although important for Zambia, has a low involvement of the Zambian population, and none for women. Despite the hostile work environment for women (labour regulation) in the mining sector, the Association of Zambian Women in Mining is working towards integrating women in the mining business. As well the Association for the Empowerment of Women in Gemstone and Mineral Mining (AFWIGMM) which is non-governmental organization (NGO) was established in June 2003 with the objective of a network of coordinators in all mining areas, as a way of decentralizing planning, project implementation and monitoring of activities to promote female participation in mining.

2.8.5 *Gender and Information Technology* Information technology is a key tool to transform the way that development is done and information is shared around the world. Ability to use these tools and gain the most from their power is limited for some, especially women. The gender divided information and technologies have adverse effects on women, who make up the majority of the rural poor in developing countries. There is increasing agreement that the impact of information and use of technology in developing countries is not gender neutral, but has a strong social context and various important implications for women, in terms of employment, equality and empowerment. Women, rural women in particular, have less access to new technologies, as well as less economic and political power than men. Without this critical tool, and without the knowledge and opportunities it provides, women are hindered in their efforts to improve their own and their families' lives. Access to information and technology for Zambian women is limited given their unequal social, economic and political status as compared to men. Culture and economic position plays a significant role in access to education by girls.

2.8.6 *Micro and small enterprises:* Self employment constitutes a high percentage of informal employment, among women and men both rural and urban. Due to lack of updated statistics, there is no clear indication on existing enterprises distribution by sector and gender. However, most of the poor men and women are reported to be practicing some kind of petty trading or entrepreneurship alongside their major economic activity, usually agriculture.

2.8.7 A study conducted by ILO on women and entrepreneurship development in Zambia revealed that there are a growing number of educated female entrepreneurs who are constrained by lack of business and technical skills and knowledge, bureaucratic business registration processes, lack of BDS providers who cater to the needs of female entrepreneurs. The entrepreneurs also suffered from lack of market opportunities and insufficient access to export markets. Access to credit was mentioned as a number one constraint; specifically lack

of financing modalities which suited the needs of their specific businesses was mentioned as a bottleneck. On the other hand, these entrepreneurs have promoted employment through their business thereby promoting broad based income generation amongst the semi-skilled and skilled population.

2.8.8 Micro, small, and medium enterprises (MSMEs) form the basic linkage between manufacturing and poverty reduction. Strategies for developing them will include the establishment of private sector micro credit schemes, a central buying agency for MSMEs, and a revolving fund to be administered by an appropriately identified institution. Moreover, training of MSMEs in business management and technical skills is a priority in the PRSP. The linkage between the MSMEs and larger manufacturing firms needs to be critically assessed especially for intermediate raw material supplies and labour intensive production processes. Appropriate institutional and legal instruments need to be further sensitised, including the informal sector. In this respect, the following are the measures to support MSME-level manufacturing under the PRSP:

- Facilitate training and re-training in entrepreneurship skills for those falling out of formal employment, who are mainly women.
- Encourage development of intermediate input supply linkages between MSMEs and large-scale enterprises,
- Review and harmonise the existing legal and regulatory framework with a view to removing impediments to MSME operations especially for women.
- Encourage the repeal or amendment of any statutes or regulations that hinder women and youth access to, and control of productive resources such as land, credit, trade information, and technology.
- Encourage the participation of women and youth in private and public credit schemes.
- Provide business and trade information to MSMEs and informal sector entrepreneurs, particularly when women are in the majority.
- Design and implement measures that will facilitate expeditious acquisition of titles to land to ensure improved access to investment finance, with a special focus on promoting female entrepreneurship.

2.9. Donor Intervention in Zambia

2.9.1 The **World Bank** is involved in most of the key sectors focusing on poverty reduction and building human capital in Zambia. The WB has conducted a strategic country gender assessment in June 2004. However, the study is still in its draft version (since 2004) and is envisaged to be finalised and adopted towards the end of 2006.

2.9.2 **UNFPA** implements gender mainstreaming in all its programs and policies, through the gender focal point. The UNFPA five year country program is devoted mainly in the north-western province with activities in the areas of: safe motherhood, youth programmes, reproductive health, gender based violence, HIV/AIDS, and premedical assistance. UNFPA has specific programmes for increasing the capacity of health professionals, provision of equipment, and training of traditional midwives. Regarding the gender based violence, the UNFPA with help of local partners such as ZWCA is supporting “dropping centres” where by women could be staying for sometime till they get the right counselling while filing the police documentation.

2.9.3 Although, gender is cross cutting issues, yet it receives 10% of UNDP project funding. HIV/AIDS receives around 30%. Both **UNDP** and UNFPA are helping the GRZ to mainstream gender in the 5th national development plan by providing a consultant to look at the documents from a gender perspective. Another area of concern is gender budgeting where UNIFEM is interested to support some activities.

2.9.4 The majority of **UNICEF** supports goes to education activities. The child friendly school concept with special reference to the girl-child is the core of the educational support to the Zambia Ministry of Education. PAGE is one of the initiatives of the UNICEF to support girls' education as well as addressing the gender disparity in access and achievement. However, UNICEF is currently not involved in schools construction, leaving that to be the responsibility of the GRZ. Furthermore, UNICEF is the lead agency in promoting and protecting the rights of children through international acceptable policies and laws.

2.9.5 **WFP's** Zambia country programme focuses on three major projects: (1) country programme: school feeding, nutrition of vulnerable groups, activities for food for work; (2) protocol for relief and recovery operation in response to 2001 – 2002 drought, and HIV epidemic; and (3) assistance for refugees. Following the WFP's gender policy, all projects have a strong mandate to integrate gender issues in their programmes. *A UN intra-agencies "gender task force" has been established to report on the MDG progress.* This committee, together with some key ministries, meet regularly to discuss progress made in achieving goal 3 (promotion of gender and equality) of the MDG.

2.9.6 **ILO's** Women's Entrepreneurship Development and Gender Equality Project (WEDGE), established in 2002, aims at creating conducive environment for women to have equal access to economic resources and business development services. The project coordinates with GIDD to develop the knowledge base on women entrepreneurs as well as training women in business development, dissemination of entrepreneurship information, assisting in accessing microfinance, and influencing policy issues which directly concern regulation and simplification of microfinance.

2.9.7 The majority of **NORAD** support is channelled through budget support. Specific resources have been allocated to supporting the electoral committee and Constitution Review Committee within the poverty reduction programme. NORAD also supports civil societies and NGOS through the NGOCC.

2.9.8 **Netherlands Development Cooperation** support focuses on health and education sectors, as well as economic reforms through technical assistance for guiding the finalisation of the 5th National Development Plan and related consultations process. Gender is currently mainstreamed in all their programmatic activities, and some specific support was provided to building GIDD technical capacity. **GTZ** also mainstreams gender issues in their programmes while giving special attention to issues of "human rights". GTZ specifically provides support to the on-going decentralisation process and building rural development capacity for local government; civil society, governance and water related activities are also supported. DANIDA support is focused on the implementation of the PRS through four sectors: education including vocational training, water and sanitation, health and roads accompanied by one thematic support focusing on refugee housing. Gender is considered as cross cutting issues with HIV/AIDS.

2.9.9 **CIDA** focuses on six areas as a priority: basic human needs, women and development and gender equality, infrastructure, human right and good governance, private sector and environmental concerns. It is also involved in the New Partnership for African Development (NEPAD) and donor humanisation under the PRS. **SIDA** support goes to key sectors in order to help in poverty alleviation, namely health care, agriculture, commerce, energy, urban development and human rights. Gender issues are explicitly mentioned in all SIDA programmes and the agency has a clear gender policy and mandate. This is manifested in their support for microfinance and rural banking as well as for combating trafficking on children and women.

2.9.10 **USAID** support goes to different activities and programmatic areas in the areas of governance, human rights and the economic sector, food security, improving quality of education, reproductive health, HIV/AIDs mitigation, and increasing effective community participation. JICA supports the repatriation and capacity building of about 210,000 Angolan refugees. Further support is provided to rural development with the aim of reducing rural-urban migration. Irish Aid concentrates its support in two key areas: reducing poverty through supporting health, education, agriculture, water sanitation and income generation activities; and increasing the capacity of community and local government to be able to engage effectively in economic growth and contribute to development in Zambia.

2.9.11 In October 2005, donors met discuss issues concerning development cooperation in Zambia and ensure a harmonisation mechanism for effective coordination amongst leading agencies. The meeting, coordinated by the Ministry of Finance and National Planning, drafted the Joint Assistance Strategy for Zambia (JASZ). The draft report indicates that gender and HIV/AIDS related activities will be led by the Netherlands Development Cooperation, USAID, and sub-responsibilities will be given to UNFPA and WHO. Some concerns were raised by GIDD and NGOs that putting gender together with HIV/ AIDS may actually lead to insufficient support for gender specific activities since more priority (although well deserved) is placed on HIV/ AIDS related activities.

3. GENDER POLICY AND INSTITUTIONAL FRAMEWORK

3.1. The National Policy

3.1.1 The National Gender Policy (NGP) was drafted in 1997 through a consultative process spearheaded by GIDD and adopted by Cabinet in 2000. The NGP emphasizes issues of poverty, noting that women and children are differentially affected compared to men. Female-headed households are singled out as experiencing more poverty than any other social group in the country, while the HIV and AIDS pandemic and violence against women are exacerbating the situation. The policy outlines priority areas of concern, such as:

- a) the unbalanced power relations between women and men in the domestic, community, and public domains which are impediments to the advancement of women;
- b) the feminisation of poverty as reflected in women's limited access to and control over reproductive resources, social services, remunerative employment opportunities, and minimal participation in political and managerial decision-making positions;
- c) statutory and customary laws and practices which hamper women and men's full participation in national development;
- d) the prevalence of gender violence;

- e) the lack of access by women to credit, improved technology, land and extension services, which constrain agricultural productivity; and
- f) cultural and traditional practices that systematically subject women to male subordination.

3.1.2 The NGP was accompanied by the Strategic Plan for the Advancement of Women (SPAW), aimed at ensuring the effective implementation of the NGP. The SPAW was developed as one of the post Beijing Activities for a period of five years from 1996 to 2001. It provided all principle stakeholders with a workable plan of action for the effective implementation of the Beijing Platform for Action (BPFA). The following were identified as the five priority areas and arranged in order of priority:

- The persistent and growing burden of poverty on women and their unequal access to resources,
- Women's participation in economic structure and policy design,
- Gender inequalities in access to and opportunities in education, skills development and training.
- Women's unequal access to health and related services.
- Inequality between women and men in sharing of power and decision-making.

3.1.3 In December 2002, the Strategic Plan of Action for the National Gender Policy (SPANGP) (2003-2007) was developed, replacing the SPAW, and was approved in 2004. The recently adopted SPANGP presents a comprehensive strategy in terms of actions to end persistent gender inequalities. The SPANGP has 17 priority areas of concern and action, which are: poverty; culture, family and socialization; education and training; health; water and sanitation; labour, employment and social security; land; agriculture; science and technology; commerce, trade and industry; transport and communication; tourism, environment and natural resources; energy; information and media; housing; decision-making, and gender violence. Unlike the SPAW, the SPANGP has strengthened coordination amongst the various government ministries, units, institutions as well as private sector players.

3.2 The Gender Mainstreaming Institutional Structure

3.2.1 The Gender In Development Division (GIDD), the lead national gender machinery in Zambia, started as a desk in the National Commission for Development Planning (NCDP) which was upgraded the Women in Development Department within the NCDP's in 1996. The GIDD is placed in the office of the President at the Cabinet office and operates through an institutional framework for implementing, coordinating, monitoring and evaluating the national gender policy with a mandate to achieve gender responsive development. This framework consists of the Parliamentary Committee on Legal Affairs, Human Rights, Governance and Gender Matters good governance, gender and human rights; the Gender Consultative Forum; Gender Focal Points in planning units of the line ministries; provincial planning units and district development committees. The GIDD also works in collaboration with donor partners, NGOs and individual gender activists to promote gender mainstreaming in Zambia. The GiDD is headed by a Permanent Secretary who reports directly to the Secretary to the Cabinet. This structure was envisaged in order to give GiDD high level visibility and priority and promoting gender issues in all government activities. The Permanent Secretary is supported by technical and support staff who coordinate with line ministry Gender Focal Points (GFPs) in promoting gender issues in the sectoral policy and programmatic interventions.

3.2.2 Within the NGO sector, there is a parallel structure similar to the GIDD whose role is to advance women's and gender issues, the Non-Government Organisation Co-ordinating Council (NGOCC), many women's and gender focused NGOs are its affiliates. The NGOCC plays a crucial "watchdog" role on the ratification and implementation of national, regional, and international instruments on gender in the country, among other roles. The GIDD works closely with the NGOCC, and drafting of the NGP was one of their collaborative ventures.

3.2.3 The implementation of the SPANGP objectives are mainly the responsibility of all GRZ agencies, while the coordination and implementation of the NGP and the SPANGP rests with GIDD in collaboration with line ministries, provincial and other organs of government. The SPANGP has clearly stated that the current gender specific institutional framework is inadequate in its coordination, monitoring and evaluation functions which are negatively affecting the smooth operation of the gender mainstreaming process. This, coupled with limited gender analytical skills and lack of gender sensitive human resources in the public, private and civil society, has slowed the pace of gender mainstreaming in Zambia.

3.2.4 According to national reports, the estimated 2003 GIDD budget was just over ZMK six billion. However, line ministries rarely have a budget for gender specific activities, and thus the funds allocated to GIDD are grossly inadequate to support gender-mainstreaming activities nationwide. The lack of gender specific budgets within the line ministries is mainly the result of lack of awareness amongst sectoral policy and decision makers on the relevance and importance of gender mainstreaming in their respective sectors. It is also due to the fact that the sectoral gender focal persons have little or no planning, budgeting, and implementation authority and are hardly involved in the overall ministerial planning exercise. It was also reported that the sectoral gender focal persons have to wait almost two to three years before they are given any funds to conduct basic activities such as gender sensitization, training, and developing gender mainstreaming tools in their respective sector.

3.2.5 *Constraints faced by GIDD:* There is inadequate funding for gender programmes, with most funds coming from development agencies and donors, thus making GiDD donor-driven and dependant, leaving the GRZ with very little accountability on gender related achievements. The GiDD as well as the sectoral gender focal persons have very little access to equipment, vehicles, and information technology to enable them to continue to network both nationally and regionally. Coordination, monitoring and evaluation of gender related activities at the province, district and sub-district levels is very weak and GiDD is unable to provide them with timely support to enable them to design their gender responsive plans and projects. In addition to the fact that GiDD continues to be under staffed¹², there is also a paucity of gender analytical skills at all levels of the national structures for implementation of gender activities. Many of the commitments outlined in international conventions such as CEDAW and the SADC Gender Declaration have not been translated into national laws. A major weakness in gender mainstreaming and promoting gender responsive development is the lack of gender disaggregated data in national statistics as well as insufficient gender sensitive monitoring and evaluation within the sectoral programmes and policy implementation activities. Due to the fact that GIDD's institutional structure is not yet clearly linked to the local government authorities, it has not been able to effectively reach communities and involve them in promoting gender responsive development. The Area Development Committees and the Resident Development Committees (RDC) at the sub-district level avail an excellent opportunity for GiDD to coordinate and put in place community and district level gender and development activities.

¹² The GIDD is understaffed; of its 13 established posts, only 11 are filled to date, leading to gaps in programme delivery.

4. CONCLUSION

4.1 While the GRZ, through its PRSP, made an effort to address gender issues in the country, not enough attention was given to sectoral gender relevant targets and monitoring indicators, as well as lack of budgetary allocations for achieving gender specific activities. Therefore, progress in some sectors such as agriculture, formal employment, policy review and legal reform has been slow if not negligible. In other sectors such as health and education, gender specific progress is observable but is at risk of being reversed due to external shocks such as the HIV pandemic and impact of malaria on human resources.

4.2 More efforts are being made in mainstreaming gender into the 5th National Development Plan (NDP) (the second Zambia PRSP). The GiDD is holding extensive consultations with all stakeholders and realigning gender specific priorities within the SPANGP and the NDP. It is expected that this process will be more effective in attaining gender equity in all sectors. Nevertheless, the issue of resource allocation is critical and in most sectors it was found that while there were good plans for gender mainstreaming, they could not be implemented due to lack of resources. The GRZ will have to demonstrate its commitment to promote gender responsive development by effectively disbursing budgetary allocations to the responsible units and departments. Furthermore, the sensitization and awareness of human resources in the government is key to making progress on gender issues in respective sectors.

5. RECOMMENDATIONS

The recommendations given below address both strategic and practical gender elements within sectors that will assist the AfDB in fostering gender mainstreaming within the development process. General sector wise recommendations given below relate to the sectors analysed, with specific emphasis given to the priority sectors already identified for Bank Group interventions in draft donor Joint Assistance Strategy for Zambia (JASZ). The sector based recommendations will however, require further elaboration at the time of project identification and appraisal to address specific province, district, community and project context requirements.

5.1 General Recommendations

Capacity Building for Gender Mainstreaming

5.1.1. The Bank Group should consider grant support to the GiDD to strengthen the national capacity for dealing with gender issues. This will not only increase visibility of GiDD within the national machinery, but also make it possible for it to better coordinate development activities with other Ministries, line departments at national and district levels. Support to the GiDD will also help to streamline budget support within other line departments, since at present there are no specific budget allocations made for gender mainstreaming in each sector and budget allocations made for gender mainstreaming activities depend on the “goodwill” existing within each Ministry. Such support will also enable GiDD in collaboration with the Central Statistics Office to design methodologies to collect regional and sectoral gender disaggregated data for better and more gender sensitive planning, implementation and monitoring of social and economic development initiatives.

5.1.2 The capacity building intervention can be a well designed to support priorities outlined under the SPANGP. Information education and communication strategy should be well developed to help sensitise stakeholders and inform the general public on the link between poverty and gender. Moreover, within the on-going process of decentralisation and strengthening local government, specific support should be provided to establish a gender focal person within the Ministry of Local Government and Housing with an accelerated and well resourced programme for establishing gender focal persons within the districts. This would be accompanied by a well defined coordination mechanism between the GiDD, the Ministry of Local Government and Housing, as well as the sectoral ministries with well set targets and monitoring indicators.

5.1.3. Although, the need for gender equality in poverty reduction is recognized at the government level, the programmes and institutions are not fully effective mainly because of the lack of gender mainstreaming skills. Thus, gender mainstreaming skills strengthening programmes should be organized for all the major ministries and at all regional and district levels. Gender focal points in the respective ministries as well as regional and district levels should be trained in the emerging gender mainstreaming strategies as well as in planning and project cycle management. Extensive gender sensitisation and awareness raising will also be needed for all levels of the civil service and specialised training for technical officers in charge of operations as well as planning and budgeting of sectoral activities.

5.1.4. Further action is needed in gender sensitisation and training for all top level government officials and in promoting affirmative action in increasing the number of women in important positions. A plan for encouraging more women in the finance and planning cadre and macro-economic planning, should be a priority. The setting up of a tailor made gender mainstreaming skills training course for public sector technical officers should be envisaged with concrete departmental gender responsive performance indicators. The gender training and sensitisation will only be sustainable and effective if it is accompanied by preparation of appropriate manuals, guidelines, handouts and reference material. In addition all sectoral ministries and regional administration should plan and mainstream a continuous and periodic training programme activity for their respective staff, on gender mainstreaming, monitoring and evaluation. All training will be accompanied by a focus on developing strategies to attain and monitor gender sensitive targets as outlined within the 5th National Development Plan.

Gender Responsive Participatory Mechanism

5.1.5 *Improved Participation in planning:* Bank interventions from the project design and formulation stage should hold extensive consultations with the communities and with women in particular and this should be documented as in needs assessment brief during project design. In the respective project/ programme components and activities women should be involved especially in decision making structures such as WUAs, functional cooperatives, village development and planning committees, etc. and these groups and/ or associations women's participation should be at least 50% in order to give adequate attention to women and gender issues in the decision-making process. Women's involvement in the different structures should be accompanied by adequate technical, managerial, and leadership training, Women should be organised and mobilised in development groups in order for them to discuss and address their needs to the respective local administration authorities.

5.2 **Sector Specific interventions for gender mainstreaming**

The Agriculture sector

5.2.1 The focus of ADB interventions is to reduce income poverty and increase marketable production and promote exports. To address the key strategic gender based issue of lack of women's access to and control over land resources and incomes from cash crop cultivation, ADB should concentrate on improving technologies and advisory/ extension services and markets for female cultivated food crops in a manner that keeps control of resulting benefits (income) in the hands of women. Importance should be given to developing projects (or designing project components) that increase women's access to productive livestock and fisheries resources and increase women's participation in farming for export markets and high-value commodities. Moreover, the Ministry should review its overall approach to targeting women who are landless and/ or are engaged in food crops production.

5.2.2 *Markets:* Equal attention should be given to the provision of marketing facilities of women's produce or crops; as well as establish a market and price database which should be disseminated to both men and women farmers equally. Women should be sought to become members in existing or new cooperatives or other marketing associations and technical information on new and high-value produce should be equally disseminated to men and women farmers. The location of the market infrastructure should be easily accessible by women in terms of distance and security to and from the market and prices for rental of market space should be appropriately calculated bearing in mind constraints that women have in accessing disposable income.

5.2.3 *Technology:* On-farm technology should also be made easily accessible to women as well as the design of some available technology should be appropriate to women's needs and physical strengths and limitations. Adequate technology should be introduced to alleviate the burden for some hand-farming activities which are mostly carried out by women and children. Men and women should be given extensive information on available and usable technology options for certain activities, for example small scale irrigation or water harvesting, and that they should participate in the decision on the choice of technology to be introduced. Women should also be given adequate training in the management, operations and as well acquiring spare-parts for on-site mechanised technology.

5.2.4 *Land:* Women, specifically female heads of households, should be given equal access to premium land under irrigation, in projects and programmes involving some redistribution of site-specific land, for example in irrigation projects. Male community members should receive gender sensitisation and gender mainstreaming guidance on issues concerning land allocation and women's access in order to overcome traditional beliefs and practices and improve women's access and use to land.

5.2.5 *Access to micro credit* is crucial for improving production methods and mechanisms should be designed to make credit more accessible to women in a manner where they can determine interest rates and repayment structures, such as the self help group model. This type of gender sensitive support can include developing gender sensitive extension services, as well as specific decentralised support for input supply, processing and marketing. The GRZ could consider incentives for lending institutions, especially micro-finance institutions that offer products that are sensitive to gender inequalities in the financial market, in order to increase the outreach of credit to those who most need it. Credit institutions should invest in farmer preparation to access and use credit profitably. Extension and advisory services should include services for accessing agricultural credit, and client preparation and linking to financial institutions.

5.2.6 *Agro-processing*: Improve and update women's skills and knowledge in processing, storing and increasing shelf-life of produce. The rural women will need to be supported with improved technology for agro-processing as well as provide them with other inputs, such as containers, preservatives, flavours, colours, etc. Women should be trained in basic marketing principles in terms of accessing untapped markets and using basic advertising principles. Women agro processors can be mobilised into groups and/ or associations in order to negotiate for accessing better prices for inputs as well as end products. Women in agro processing can also benefit from improved inputs to increase production of raw materials such as vegetables, fruits, and dairy produce. Female agro processors should have adequate access to credit and other entrepreneurial and management skills development opportunities.

5.2.7 *Improved Gender Mainstreaming and Equity in MSMEs*: Provide continuous skills training and updating in new products which are manufactured mainly by women, promote a women's entrepreneurs'/ innovators association where new product ideas can be discussed and further developed. Organize women traders and manufacturers for participation in regional and international trade events, provide women entrepreneurs and traders with exemptions for importation of certain raw materials, skills, and/ or technology, which will enhance their production methods, and provide women entrepreneurs with adequate access to capital which will improve their competitiveness in the market. Provide adequate and accessible quality control and standardization guidelines for effective marketing and competition. Review the legal framework in order to make it more responsive and appropriate to women's businesses and promotion, Sensitise and mainstream gender issues of trade and industry within the national chamber of commerce and improve women's participation in key meetings and events.

5.2.8 *Roads*: Improvement of national and district roads are crucial for national development. However community road up-grading and maintenance along with the development of intermediate transport methods will have a direct practical impact in meeting women's needs for transport and increased mobility. Improvement in women's mobility has the potential of increasing the productive capacity of women and bringing them into the market economy. Improvements in community roads can for example increase mobility reduce workloads and thus impact women's time poverty, and lead to increased access to employment opportunities, increase incomes, decision making power, and therefore access to health care and education.

5.2.9 *Water and sanitation*: Moreover, specific focus needs to be placed on improving quality, service delivery, and accessibility of the *water and sanitation facilities*. In particular, attention needs to be given to gender sensitisation and equity of water user associations, water user committees, water and sanitation infrastructure planning and delivery, operations and maintenance. The issue of water user fees is critical to the participation of women and the benefits that they will accrue thereof, and thus need to be closely analysed in a planned intervention.

The Health Sector

5.2.10 *Reproductive Health and Institutional aspects*: There is need for awareness and sensitisation for both men and women on the issue of women's control of their own body and sexuality. Adequate gender sensitisation and training to be provided to health workers in order to allow them to overcome cultural beliefs regarding women, to build their capacity to deal with cases of rape, abduction, early marriage, and domestic violence. They should also be

empowered to play the role of a counsellor to men and raise awareness on their negative sexual and physical behaviour towards women and girls. Improve community participation in the management of the health centre facilities in order to promote a demand driven approach to health services and sense of ownership. Nevertheless, in this respect the issue of user fees should be revisited within the poverty framework of the gender aspects of the rural population. There is a need for a socio-economic and cultural perception towards health issues with respect to addressing the various nutrition related taboos, cultural practices which are gender based, and as well the aspect of gender roles and division of responsibilities which puts a disproportionate burden on women and girls. Traditional birth attendants should be increased in numbers, trained at the health centres and be provided with appropriate equipment, medication and supplies as well as intermediate means of transport and communication for providing safe assisted delivery. Female community leaders can also be trained in basic preventive and curative health practices and be provided with communication equipment in order to contact trained medical professionals in cases of emergencies.

5.2.11 *HIV/AIDS*: There is an urgent need to provide labour saving technology for household, farming, and non-farming activities in order to alleviate the work-load burden of women who are also care givers to the sick. Furthermore the provision of this technology will also help infected men to continue with some of their daily activities without causing increased bodily exhaustion. There is a great need for awareness raising and information dissemination on behavioural changes and on the existence, transmission, and risks of the disease. This should not be seen as a one time activity, but rather a continuous activity at specific intervals in order to renew the message. Other communication methods should be used such as radio, mobile theatres, and role-plays to reach the remote rural areas. Bank interventions should support ARV treatment, as well as treatments for other symptoms of the Virus. Awareness raising should also be intensified within all levels of schooling, as well as promote safe-sex especially amongst high-risk groups, such as commercial sex-workers, trans-boundary transport carriers, etc. There is a need to put in place village based support groups and/ or focal persons who can be trained as counsellors and information disseminators. Training and updating information and knowledge of health personnel on the disease and its symptoms. Voluntary testing should be made available at all rural and urban health facilities.

The Education Sector

5.2.12 *Girls' dropout and Repetition rates in the Education sector*: There is a need to raise the awareness of parents towards importance of education in general and for girls in particular. In this regard, adult literacy programmes can be developed for parents of children at school or of school-age in order to sensitise them to educational achievements. Bursary systems can be introduced for male and female students, especially in the rural areas while providing girls with boarding facilities from secondary level education. There is an extensive need to increase the number of schools, especially in villages in order to improve retention and access by reducing distance. Furthermore, the number of female teachers should also be increased, especially in rural areas with a focused programme on training them in gender issues monitoring and encouraging the girls' performance at school, and in line with the HIV/AIDS mitigation strategy. Innovative school attendance times can also be introduced so that girls are not pinned down by household chores and responsibilities. This is of particular importance to nomadic and seasonal migrant communities. Gender sensitisation and awareness raising for school teachers and community leaders, with specific intention to address sexual harassment, rape, abduction, early marriage and other cultural constraints to access to education by girls should be put in place. Counselling services to provide girls with a platform to discuss social, traditional and cultural constraints in general and to access to

education in particular can also be established. The media can be used to publicize the activities and outreach of popular local female figures such as those who have pioneered in different technical professions, educationalists, political figures, development activists, and women from the arts and music sector, to become role models and encourage girls to follow such achievements.

5.3 Recommendations for strengthening Bank interventions

5.3.1 Bank supervision missions should cater to monitor gender related issues in respective projects and in consultation with the Bank gender expert, develop monitoring indicators specifically for the project. Such missions would also consider opportunities to put into place gender related activities from possible savings and LOGS of the project.

5.3.2 The opportunity of further elaboration of this principle through gender mainstreaming in analysis of macro economic issues and gender considerations in identifying and elaborating priority sectors is therefore recommended for the CSP 2005-07 in preparation for the ADF X. Gender issues can be mainstreamed in the main document by further consideration of the gendered nature of poverty, women's marginalized status, workloads and potential for contribution to the market and national economy within the areas of (i) Agriculture and rural development (ii) Physical infrastructure development particularly roads, water and sanitation facilities (iii) Capacity building initiatives (iv) Private sector development and institutional analysis of respective sectors to address gender. Specific attention can be given to gender concerns in the on-going Bank Group agriculture sector; transport sector (road upgrading and maintenance) and energy sector. Where required, gender reviews can highlight specific components within these projects, and be redesigned to ensure gender mainstreaming.

5.3.3 For institutional strengthening of AfDB support, the planned Zambia country office should make it a part of the TOR of the local social development expert to provide backstopping services and specifically address/monitor the implementation of gender issues in its on-going and planned projects. This person would also assist in increased participation of ADB in the JASZ gender group consultations and activities, and help in coordination with GRZ, Donors and other stakeholders.

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BANK GROUP OPERATIONS IN ZAMBIA

ZAMBIA: SUMMARY OF BANK GROUP OVERALL PORTFOLIO - UA 'millions										
	PROJECT	APPROVED	SIGNED	EFFECTIVE	SOURCE	AMOUNT	DISBURSED	UNDISBURSED	DISBURSEMENT	DISBURSEMENT DEADLINE
									Ratio(%)	
AGRICULTURE SECTOR										
1.	COMPLETED PROJECTS									
2.	Agricultural Research and Extension (ZAREP)	27/11/86	30/09/87	25/03/89	ADF	9.46	9.46	0	100	30/06/99
3.	Rehabilitation of Agriculture Sector	19/11/84	29/04/85	05/09/85	ADF	22.47	22.47	0	100	30/06/94
4.	Nakambala Sugar Project	27/03/80	05/06/80	04/08/81	ADF	7.37	0	0	100	30/06/94
5.	Commercial Farm Project	22/03/71	02/12/71	31/10/72	ADF	0.27	0.27	0	100	31/12/83
6.	Luapula Province Farming	27/08/82	29/12/82	18/09/84	ADF	0.33	0.33	0	100	30/06/87
7.	Agriculture Sector Rehabilitation Project	19/11/84	29/04/85	05/09/85	ADF	22.47	22.47	0	100	30/06/94
8.	Study on Agricultural Credit	19/05/93	29/06/93	25/07/94	ADF	0.38	0.38	0	100	31/12/97
9.	Agriculture Marketing and Processing project	24/08/92	28/11/92	10/11/94	ADF	9.21	6.63	2.58		
10.	Luapula Province Farming Study	27.08/82	29/12/82	18/09/84	ADF	0.33	0.33	0	100	30/06/87
11.	Masabuka Resettlement Scheme	28/06/73	-	18/09/84	ADB	0.80	0	0	0	-
12.	Western Province Agricultural Development	28/08/80	-	18/09/84	ADF/TAF	12.00	0	0	0	-
CANCELLED PROJECTS										
1	Village Based-Woodlands Management Project	14/11/2000	20/06/2001	12/11/2001	ADF	4.130	0.000	4.1300	0.00	31/12/2007
2	Village Based-Woodlands Management Project	14/11/2000	20/06/2001	12/11/2001	TAF	0.30	0.000	0.3000	0.00	31/12/2007
3	Kariba/Kafue Irrigation Scheme	29/01/91	08/05/91	04/08/91	ADF	1.94	0	0	0	31/12/93
4	Oil Seeds Development	13/11/84	25/06/86	18/09/84	ADF	22.59	0	0	0	31/12/91
ON-GOING:AS AT November 2005										
1	Agricultural Sector Investment Program	17/12/1996	24/04/97	22/04/1998	ADF	15.000	5.98	9.02	39.87	30/12/2005
2	Small-Scale Irrigation Project	07/09/2000	06/02/2001	15/03/2002	ADF	5.290	0.74	4.55	13.99	31/12/2007
	Small-Scale Irrigation Project	07/09/2000	06/02/2001	15/03/2002	TAF	0.760	0.18	0.58	23.68	31/12/2007
3	Agricultural Marketing and Processing project	24/08/1992	28/11/1992	03/03/1995	ADF	9.21	6.58	2.63	71.44	30/12/2005

Multi-Sector										
COMPLETED										
1	Economic Recovery Loan	18/06/91	01/07/91	28/08/91	ADF	18.421	18.42	0	100	30.06.94
2	HIPC Debt Relief				ADF	141.00				
3	Economic Recovery Loan II	24/03/99	09/04/99	26/08/99	ADF	11.50	11.50	0	100	30/06/01
4	Supplementary Financing Mechanism	23/06/00	27/07/00	14/12/00	ADF	4.87	4.87	0	100	30/06/01
5	Institutional Support Project	19/05/93	29/06/93	09/09/94	ADF	0.69	0.69	0	100	31/05/02
6	Line of Credit II	22/05/80	26/06/80	12/09/80	ADB	7.99	7.99	0	100	31/12/85
7	Line of Credit I	28/06/73	23/07/73	31/12/75	ADB	1.65	1.65	0	100	31/03/81
8	Line of Credit III	16/03/82	05/05/82	02/11/82	ADB	8.93	8.93	0	100	31/12/87
9	Line of Credit IV	25/06/87	16/03/88	20/06/88	ADB	14.81	14.81	0	100	30/06/94
10	Small Medium Scale Enterprise Development	23/09/91	14/05/92	27/12/93	ADB/ADF	18.09	18.09	0	100	31/12/98
ON-GOING AS AT November 2005										
1	Support for Fiscal Transp & Accountability	28/06/2001	17/07/2001	2/10/2001	ADF	16.20	9.92	6.28	61.23	30/06/06
	Support for Fiscal Transp & Accountability	28/06/2001	17/07/2001	2/10/2001	TAF	0.53	0.50	0.03	94.34	30/06/06
PUBLIC UTILITIES SECTOR										
COMPLETED										
1	Central Province 6 Urban Centres Water Supply & Sanitation	26/11/98	09/04/99	26/04/99	ADF	1.79	1.79	0	100	30/06/03
2	Rehabilitation for Kitwe	22/11/89	06/12/89	12/11/91	TAF	1.34	1.34	0	100	30/11/00
3	Ndola Water Supply	23/06/81	08/09/81	28/08/82	ADF	3.68	3.68	0	100	30/06/94
4	District Centre Water Supply and Sewerage	20/11/90	08/05/91	14/01/92	ADF/TAF	7.41	7.41	0	100	31/12/98
5	Lus Water Supply Rehabilitation	23/08/88	13/07/89	19/02/90	ADF/TAF	24.32	24.32	0	100	31/03/03
6	Kitwe water Supply Rehabilitation Phase I	14/05/97	27/05/97	05/03/99	ADF	17.78	17.78	0	100	30/06/03
7	Water Supply Project	28/02/79	17/05/79	24/05/82	ADF	7.22	7.22	0	100	30/06/94
8	Ndola Sewerage Disposal	25/06/81	08/09/81	28/08/82	ADF	6.00	6.00	0	100	30/09/98
9	Kafue Gorge Restoration	14/06/89	13/07/89	03/01/90	ADF	6.59	6.59	0	100	31/12/03
10	Telecommunications link	13/09/74	08/11/74	22/12/75	ADB	4.16	4.16	0	100	31/12/81
11	Telecommunications Network II	10/12/85	25/06/86	25/03/87	ADB	33.46	33.46	0	100	31/12/96
ON-GOING AS AT November 2005										
1	Central Province 8 Centres Water Supply & Sanitation	17/12./2003	22/04/2004	16.12.2004	ADF	16.25	0.43	15.82	6.65	31/12/2010
2	Central Province 8 Centres Water Supply & Sanitation	17/12./2003	22/04/2004	16.12.2004	TAF	5.78	0.09	5.69	1.56	31/12./2010

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3	Victoria Falls Katima-Mulimo Project	01/12/1999	17/02/2000	01/12/1999	ADF	4.85	2.94	1.91	60.62	31/12/06
4	Central Province Rural Water Supply	13/12/2000	20/06/2001	12/11/2001	ADF	12.41	5.22	7.19	42.06	31/12/2006
	TRANSPORT SECTOR									
	COMPLETED									
1	First Road Project	15/02/90	29/05/90	20/06/91	ADF	11.65	11.65	0	100	31/03/00
2	Ndola Kitwe Road	18/11/75	-	20/06/91	ADB	5.00	-	-	-	-
3	Civil Aviation Study	02/05/91	08/05/91	25/09/91	ADF/TAF	1.35	1.35	0	100	31/12/98
4	Zambia Railways	27/11/79	28/02/80	26/06/81	ADB	7.98	7.98	0	100	28/02/96
5	Railways II	11/12/85	25/06/86	24/03/87	ADB	19.99	19.99	0	100	31/12/00
	INDUSTRY/MINING/QUARRYING									
	COMPLETED									
1	Kapiri Glass Factory	18/07/78	11/08/78	19/04/79	ADB	4.62	4.62	0	100	31/12/83
2	Mamba Coal Mining Project	20/09/78	09/02/79	04/10/79	ADB	4.99	4.99	0	100	31/12/86
3	Rehabilitation of Copper Mining Industry	23/08/83	21/09/83	26/03/84	ADB	26.02	26.02	0	100	31/12/91
4	Rehabilitation of Copper Mining Industry	13/11/84	28/12/84	02/08/85	ADB	22.67	22.67	0	100	30/06/94
5	Rehabilitation of Copper Mining Industry	19/11/84	28/12/84	01/08/85	ADF	1.49	1.49	0	100	31/12/94
6	Industrial Reorientation Programme	27/11/86	30/09/87	05/09/88	ADB/ADF	32.37	32.37	0	100	30/06/84
7	Rehabilitation of Copper mining Industry	15/05/90	29/05/90	25/07/91	ADB	34.56	34.56	0	100	31/12/97
8	Swap Spinning Mills Ltd	22/09/95	09/02/96	05/07/96	ADB	7.48	7.48	0	100	01/01/97
9	Hotel Intercontinental Lusaka	03/05/00	13/04/01	10/07/01	ADB	3.45	3.45	0	100	13/04/03
10	Tazama Pipeline Rehabilitation project	22/05/89	02/11/89	31/01/91	ADB/ADF	11.29	11.29	0	100	31/12/96
	SOCIAL SECTOR									
1	Poverty Alleviation Project	15/12/92	13/05/93	26/12/96	ADF	0.36	0.36	0	100	31/12/00
2	Education Project II	24/08/92	28/11/92	16/07/96	ADF	13.72	13.72	0	100	31/12/03
3	Zambia Education I Study	26/10/87	22/11/88	24/04/90	TAF	0.61	0.61	0	100	31/07/99
4	Junior Secondary School	27/08/82	29/12/82	17/04/84	ADF	5.80	5.80	0	100	31/12/92
5	Rural Health Service	23/08/89	02/11/89	08/06/90	ADF/TAF	6.78	6.78	0	100	31/12/95
	ON-GOING AS AT November 2005									
1	Health II (Health Sector Support Project)	14/07/1999	01/10/1999/	01 /02 /2001	ADF	8.92	3.00	5.92	33.63	31/12/06
2	Education III	01/12/1999	17/02/2000	09/02/2001	ADF	8.50	4.78	3.72	56.24	31/12/06
3	Support to HIV/AIDS Control Program	25/04/2001	20/06/2002	20/06/2002	TAF	1.00	0.73	0.27	73.00	31/12/05
4	Child Welfare Support project	13/10/04	-	-	ADF/TAF	13.66	0	0	0	-