



SOCIAL PROTECTION SERIES ENHANCING WOMEN'S ECONOMIC PARTICIPATION AND OPPORTUNITY

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INTRODUCTION

The connection between women's economic participation and development can not be overemphasized. Decades of research from the International Monetary Fund, Organisation for Economic Cooperation and Development, the World Economic Forum, and other leading organizations **confirms that women's participation in the labour force is critical to economic growth**. Yet, despite this evidence, a range of legal barriers inhibiting women's full and equal economic participation remains on the books in countries around the world. (Vogelstein, Council on Foreign Relations, 2016).

Women around the world, face other challenges that go way beyond obtaining equal pay for equal work. **They also have to overcome hurdles with regard to political representation, property acquisition, access to education and health facilities etc.** The economic participation and opportunity gap remains the headline gender disparity as it is expected to be the second-slowest gap to close. This projection was highlighted in the 2017 World Economic Forum's report which was premised on the current rate of progress over the past decade by issue and region.

"...economic participation and opportunity has a 41.9% gender gap that remains to be closed. This is way above the average gender gap that stands at 32%. The current gap is evident that more needs to be done to enhance women's economic participation and opportunity. It is for this reason that this briefing document seeks to highlight strategies aimed at enhancing women's economic participation and opportunity..."

According to the 2018 Global Gender Gap report

DIMENSIONS OF WOMEN'S ECONOMIC PARTICIPATION AND OPPORTUNITY

Women's economic participation and opportunity contains three concepts: **the participation gap, the remuneration gap and the advancement gap**. The participation gap is captured using the difference between women and men in labour force participation rates. The remuneration gap is captured through a hard data indicator (ratio of estimated female-to-male earned income) and a qualitative indicator gathered through the World Economic Forum's annual Executive Opinion Survey (wage equality for similar work). Finally, the gap between the advancement of women and men is captured through two hard data statistics; the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers (World Economic Forum, 2018)

THE STATUS OF WOMEN'S ECONOMIC PARTICIPATION AND OPPORTUNITY IN ZAMBIA



Zambia has made notable strides in women economic participation and opportunity, this is evident from the increased number of women in key decision making positions in both private and the public sector as well as women's participation in economic activities. However there still exists gaps in all dimensions that remain to be closed.

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The Participation Gap

The Participation Gap is measured by the Labour Force Participation Rate. Labour Force Participation Rate or activity rate, measures the proportion of the economically active population in the total working-age population. It is a ratio of the labour force to the working-age population expressed as a percentage. Low activity rate implies that a large proportion of persons do not participate in the labour market. Central Statistics Office, (2018).

The 2017 Labour Force Survey (LFS) stated that the **country's Labour Force** stood at an estimated 5,049,059 persons. Out of this total Labour Force of (5,049,059), about **2,759,098 are males** while **2,289,961 are females**.



The overall labour force participation rate was 37.5 percent. **The urban participation rate was higher than that of the rural at 48.7 percent and 27.9 percent, respectively.** The labour force participation rate for males was higher than that of females at 47.3 percent and 28.6 percent, respectively. The pattern of having higher participation rate for males than females was observed in both rural and urban areas which is an indication of low rates of women who are economically active.

The Remuneration Gap

The problem of salary differences between women and men in Zambia is a known factor that has received little attention in both the private and public sectors. Part of the Zambian Labour Laws states that no person shall be discriminated against on basis of race, gender, colour or religion. But this law has been flouted, mostly due to lack of stringent implementation measures. With regards to formal, pensionable employment in Zambia, the majority of the women get lower salaries than their male counterparts. For example, a female accountant is likely to get as much as twice less than a male accountant with similar qualifications. Similarly, at national level, a female government officer is likely to receive a lower wage than her male counterpart because of her gender status. Kabange, 2019



In Zambian society, women are regarded as people who cannot do white collar jobs or challenging assignments which has led to the disparity. During recruitment, women are usually hired because they are willing to take up any job offer at a negotiated price, while men can turn down job offers if they are not satisfied with the conditions of service, including salaries. Ibid

Table 1: Women in Management Positions in The Public Sector 2018 in Zambia

PERMANENT SECRETARIES		DEPUTY PERMANENT SECRETARIES		DIRECTORS		HEAD OF DEPARTMENT	
TOTAL	%	TOTAL	%	TOTAL	%	TOTAL	%
56	23.2	12	16.67	344	29	2319	31.1
15		2		103		722	

15

Permanent Secretaries

56 Permanent Secretaries in Total

2

Duty Permanent Secretaries

12 Deputy Permanent Secretaries in Total

103

Directors

344 Directors in Total

722

Head of Department

2319 Head of Department In Total



Source: compiled by PAMC

Source: illustration - © iStock; https://www.freepik.com/free-photo-vector/business - © Business vector created by piktorgrafist - www.freepik.com/za

The 2018 statistics are evident that women hold less than 50% of the public sector management positions. This is worrying for a country that aims to close the gender gap that exists between men and women. There is need for a Government to carry out a comparative assessment of why the country has such statistics; could it be that women's experience and work outputs do not match those of men or that women are not given such positions based on their gender. The findings of this assessment will help identify gaps which will then inform policy decisions on how best to empower women by giving them equal opportunities as men.

Table 2: Women in The Judiciary 2014-2018 in Zambia

YEAR	NUMBER OF	JUDGES	MAGISTRATES
2014	MALE	23	169
	FEMALE	25	68
2015	MALE	24	170
	FEMALE	25	73
2016	MALE	30	180
	FEMALE	31	88
2017	MALE	29	181
	FEMALE	30	99
2018	MALE	31	201
	FEMALE	32	105

Source: compiled by PMRC

From 2014 to 2018, there has been more female than males Judges, although this was not the case for Magistrates, going forward, the appointment of Judges can be used as a model to improve other sectors in advocating for women's advancement.

BARRIERS TO WOMEN'S ECONOMIC PARTICIPATION

Globally, women continue to face significant cultural, institutional, and structural barriers to meaningful economic participation which include;

1. Lack of child care- Absence of good child care options and decent maternity leave.

Various studies have shown that the lack of childcare services, are a major barrier for working women in developing countries. In the absence of affordable childcare facilities, working women have no option but to alter the amount and type of market work to engage in so that they can be able to balance it with household responsibilities. Women's ability to

afford childcare services is also dependant on the number of children that they may have. As the number of dependent children increases, the cost of childcare becomes higher, which may result in women dropping out of the labour force to take care of their young.

The lack of childcare services is less onerous in countries where extended families predominate. In many African and South Asian economies, children are not a major barrier to the female labour market participation, and child bearing does not reduce the working life of females relative to males. However, the physical demands of childbearing and childcare make it harder for women and girls to seek education, training, and employment away from home which hinders their economic participation and opportunity.

2. Low investment in women's education and health

Education

Not having a school within easy reach of home is an important barrier to girls' enrolment. Lack of childcare not only affects women but girls as well as most often girls take up the responsibility of taking care of their younger siblings. Lack of child care facilitates in such a case would result in girls dropping out of school to take care of their younger ones. Equally societal norms which require women and girls to take on the responsibility of most household chores hinder girls from acquiring an education. Lastly in developing countries which have high poverty levels especially in rural areas tend to have high dropout rates due to the cost of education which may not be affordable for certain household.

Health services

A significant barrier to better health for women is the lack of access family planning services, to help plan for the number and timing of pregnancies. The various aspects related to maternity impose a substantial burden on women's time. And this is of course a biological burden uniquely borne by women. Moreover, maternity is not only a burden in terms of time. It is also risky, and often imposes on women a substantial burden in terms of health. Tzvertkova, 2017

Since the start of the global HIV epidemic, women in many regions have been living with HIV and AIDS-related illnesses remain the leading cause of death for women aged between 15 and 49. **HIV disproportionately affects women and girls because of their unequal cultural, social and economic status in society.** Intimate partner violence, inequitable laws and harmful traditional practices reinforce unequal power dynamics between men and women, with young women particularly disadvantaged. HIV is not only driven by gender inequality, but it also entrenches gender inequality, leaving women more vulnerable to its impact. Global information and education on HIV and AIDS, 2019

3. Lack of access to credit

Lack of access to credit both formal and informal is another major barrier, often restricting women's ability to smoothen consumption over time and undertake productive activities. The Global Findex, a comprehensive database measuring how people save, borrow, and manage risk in 148 countries, reveals that women are less likely than men to have formal bank accounts. In developing economies women are 20 percent less likely than men to have an account at a formal financial institution and 17 percent less likely to have borrowed formally in the past year. Even if they can gain access to a loan, women often lack access to other financial services, such as savings, digital payment methods, and insurance. Restrictions on opening a bank account, such as requirements for a male family member's permission, restrict women's access to accounts. Lack of financial education can also limit women from gaining access to and benefiting from financial services (Isaac, 2014).

Property that is acceptable as collateral, especially land, in some cultures is usually in men's names which maybe unacceptable by formal financial institutions. Given the heavy household responsibilities such as childcare, taking care of the sick and elderly among others, restrict women's working hours and mobility in ways that affect their economic participation. Women's businesses thus tend to be smaller-and grow slower-than men's. They are also more likely to be home based and to be in sectors that are technologically unsophisticated and overcrowded to the point of market saturation. These business characteristics mean that women entrepreneurs are perceived as poor credit risks hence may not be awarded loans from lending institutions.

4. Legal and regulatory barriers

Legal and regulatory barriers prevent women in some countries from fully participating in formal labour markets. The World Bank's 2016 report on Women, Business and the Law offers a stark picture of the ways in which laws and policies continue to undermine women's economic productivity. **Of the 173 economies surveyed, 90 percent have at least one regulation on the books that impedes women's economic opportunities. Gender-based job restrictions remain common: about 100 countries impose limitations on the jobs that women can hold.** In thirty economies, women face a constellation of barriers, with ten or more laws inhibiting women's economic participation on the books, and in eighteen countries, husbands or male guardians can legally prevent women from working altogether. These obstacles have a multidimensional effect of women's opportunities: lower levels of gender equality in national laws are associated with fewer girls attending secondary school, fewer women in the formal workforce or running businesses, and a wider gender wage gap. (Vogelstein, Tackling Barriers to Women's Economic Participation, 2016)

5. Societal perceptions

In almost all societies, women are perceived as primary caretakers/ homemakers, while men take on the role of providers. Women frequently have to withdraw from the labour market because of the demands of marriage and children. Women are therefore more likely to choose jobs that allow them greater flexibility in hours worked, which often results in a drop in earnings. Women also lag behind men in the accumulation of human capital as a result of discontinuity in employment which may be one of the leading factors of low participation rates as well as poor advancement in careers.

Socialization plays a critical role in the upbringing of children. From a young age females are expected to play a motherly role as well as that of a care giver. In most societies girls aspire to marriage as opposed to having a career. What is deemed as being socially acceptable in most cultures is for women to get married and to start a family as opposed to career advancement. Most cultures respect married women with children more than their spinster counterparts hence forcing women to aspire more to marriage than advancing their careers.

Career and family planning

The age at which many women begin to think about starting a family coincides with one of the most productive periods of one's career. Given women's biological clocks, most tend to start a family as oppose to advancing in their careers.

STRATEGIES OF ENHANCING WOMEN'S ECONOMIC PARTICIPATION AND OPPORTUNITY

Several effective strategies for reducing the barriers to women's economic participation have emerged over the years. It should be stressed that the experience gained so far is inevitably country specific. **However, studies have shown that there is particularly strong evidence of what works in five areas which include; education, health, wage labour, agriculture and natural resource management, and financial services.**

1. Education

Improving women's access to education requires the development of strategies aimed at expanding girls' enrolment. **The Zambian Government has made efforts of improving girl child enrolments which includes the Re-entry policy and reserving places for female students, for example the University of Zambia reserves a percentage for female students where as the rest remains competitive between male and female students.** Other strategies could involve reduction of direct and indirect costs of education to persuade parents to send their daughters to school and scholarships for girls among others

The opportunity cost for girls' education that arise from the heavy burden of household chores can be addressed by reducing their work through the establishment of day care and early childhood centres for their younger siblings, improving the supply of accessible water and fuel as well as providing flexible hours to allow girls to complete home chores before or after school which is being implemented in various countries such as Bangladesh, China, India, Morocco and Pakistan.

2. Health

The Seventh National Development Plan highlights recognises the importance that health plays in enhancing human development. In this regard, the Government intends to invest in primary health care by strengthening fundamental components of the health system. Primary health care will be the pillar of the health system and will be central to preventing epidemics; improving women's and children's health; controlling major infectious diseases, such as malaria, tuberculosis, and HIV and AIDS; and managing the rising burden of non-communicable diseases, such as diabetes, cardiac disease and cancer. Other strategies that can be adopted with regards to improving women's access to health is through the provision of community based health services. Community based health services have been cost effective in improving women's health. The Ministry of Health has made efforts with regards to improving women's access to health facilities through the establishment of health posts across the country as well as upgrading of clinics into Level One Hospitals. The Ministry has also facilitated the training of community health workers who go around communities sensitizing on good health practices as well as family planning among others.

Community based health services with Integrated services which combine nutrition, family planning, safe sex, maternal and child health services, and primary health care tend to be the most effective in reaching out to women. Women's access to health can also be improved by increasing funding towards the health sector in line with international protocols such as the Abuja Declaration of 2001, which states that health must be allocated 15% of the national budget.

3. Wage labour

The principal strategies for increasing women's participation in the formal labour force include; removing legal and regulatory barriers, raising women's productivity, easing the constraints on their time, and improving the efficiency of the labour market by providing information on job opportunities. Legal reform, education and training, improved access to information, and affordable childcare are the keys for enhancing women's participation in formal labour markets.

4. Agriculture and natural resource management

Given that most poor rural women work in agriculture sector, the main strategy is to help women obtain title to the land and to open the doors to financial services as well as Government assistance. Women also should be enabled to exercise the full range of land rights to sell or mortgage the land and to get the full benefit from crop sales.

Environmental degradation increases women's burden, as they have to trek long distances to fetch firewood and water. The direct and indirect costs of environmental damage for women need to be assessed and included in natural resource management projects and policies. **Women's participation in decisions on issues relating to environmental policies is critical for setting appropriate priorities. Women can participate more effectively if they are trained in the analysis of the causes and consequences of environmental problems.**

5. Financial Services

High transaction costs, high perceived risks of default, a lack of collateral, and social resistance commonly bar women's access to credit. One way to reduce transaction costs is group lending, in which members accept joint liability for loans. This relieves the lender of the costly process of checking the credit worthiness of individual borrowers and lowers the administrative costs per loan, which is particularly important if the average loan is very small. Group lending also lowers the risk of default. The combination of peer pressure and cooperative gains from participation in a group has proved to be an effective motivator for repayment in many different countries and settings worldwide. Lack of collateral is a pervasive problem for the poor, and particularly for poor women, who rarely have title to significant assets. joint-liability groups replace collateral with a collective guarantee in many programs. World Bank, 1994

RECOMMENDATIONS

As a way of improving women's economic participation and opportunity in Zambia, PMRC recommends the following;

1. Increase access to education, skills and training for all women and increasing financial support towards women's education. This will ensure that women have access to information that will make them compete fairly with men in terms of advancements in their careers.
2. PMRC urges Government and the private sector to create a conducive environment and encourage good child care options which should be made affordable so as to lessen the child care burden that women and girls face.
3. There is need for a needs assessment to be carried out within the public sector to identify challenges that women face, with regards to holding senior government positions. The results of this assessment can be used to inform policy direction aimed at addressing the advancement gap that women face within the public sector.
4. PMRC urges employers to provide decent maternity leave and flexible working hours for nursing mother in line with the conditions stated within the new Employment Code Act No. 3 of 2019.
5. PMRC urges the public to eliminate societal perceptions and patriarchal norms that hinder the advancement of women in their careers.

CONCLUSION

Enhancing women's economic participation and opportunity is essential not only for achieving social justice but also for reducing poverty. Women play a critical role in development; they produce approximately half the food in some parts of the developing world, bear most of the responsibility for household food security, and make up a quarter of the work force in industry and a third in services. This document has pointed to actions that can help to turn around the various economic and social challenges that women face.

Evidence of what works is particularly strong in five areas which include; education, health, wage labour, agriculture and financial services. It is therefore, imperative that stakeholders should implement the strategies highlighted in this document in order to close the women's economic participation and opportunity gap that exists within the country.

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Unlocking Zambia's Potential

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