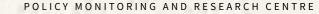


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(PMRC RESEARCH FELLOW)





ENHANCING WOMEN'S ECONOMIC PARTICIPATION AND OPPORTUNITY

- The study was aimed at exploring barriers to women's economic participation and highlighting strategies to enhance that participation.
- Findings of the study were used to help identify gaps which would inform policy decisions on how best to empower women.



The Participation Gap:

- The labour force participation rate for males was higher than that of females at 47.3% and 28.6% respectively.
- The pattern of having a 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:

- With regards to formal, pensionable employment in Zambia, the majority of the women get lower salaries than their male counterparts.
- E.g. a female accountant is likely to get twice as less than a male accountant with similar qualifications.

The Advancement Gap:

■ Women hold less than 50% of the public sector management positions.



BARRIERS TO WOMEN'S ECONOMIC PARTICIPATION

- Absence of good childcare options and decent maternity leave.
- Inadequate access to both formal and informal credit
- Societal perceptions: Women are perceived as primary caretakers / homemakers



STRATEGIES FOR ENHANCING WOMEN'S ECONOMIC PARTICIPATION AND OPPORTUNITY

Education:

- Reduce direct and indirect costs of education to persuade parents to send their daughters to school and provide scholarships for girls
- Establish day care and early childhood centers for younger siblings, improve
 the supply of accessible water and fuel as well as provide flexible hours to
 allow girls to complete home chores before or after school

Health:

- Provide community based health services which are a cost effective means of improving women's health
- Increase funding towards the health sector in line with international protocols such as the Abuja Declaration of 2001



STRATEGIES FOR ENHANCING WOMEN'S ECONOMIC PARTICIPATION AND OPPORTUNITY CONTINUED

Wage labour:

 Remove legal and regulatory barriers and improve the efficiency of the labour market by providing information on job opportunities.

Agriculture and natural resource management:

- Help women obtain titles to the land and open the doors to financial services as well as Government assistance.
- Train women in the analysis of the causes and consequences of environmental problems.

Financial services:

• Encourage group lending in which members accept joint liability for loans and the risk of default is lowered.

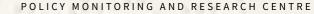


RECOMMENDATIONS AND CONCLUSION

Enhancing women's economic participation and opportunity is essential not only for achieving social justice but also for reducing poverty.

Recommendations:

- Increase access to education, skills and training for all women and increase financial support towards women's education.
- Encourage good and affordable child care options so as to lessen the child care burden that women and girls face.
- Conduct a needs assessment within the public sector to identify challenges that women face with regards to holding senior government positions.
- Provide maternity leave and flexible working hours for nursing mothers in line with the conditions stated within the Employment Code Act No. 3 of 2019.
- Eliminate societal perceptions and patriarchal norms that hinder the advancement of women in their careers.



REPORT OF THE AUDITOR GENERAL ON THE SOCIAL CASH TRANSFER IN ZAMBIA FOR THE PERIOD 2014 TO 2017

PMRC conducted an analysis of the Auditor General's findings on the Social Cash Transfer in Zambia for the period 2014 to 2017.



- Although Government funds 75% of the program and 25% is funded by cooperating partners, a delay in the receipt of funds from cooperating partners has negative effects on the sustainability of the program as well as the number of targeted beneficiaries.
- The Ministry's desire to roll out the SCT program from 50 districts in 2014 to 104 districts in 2016 was not achieved. As of 31st December 2017, the program had been rolled out to 80 districts representing a coverage of 76.9% of the targeted districts.
- During the period under review, the audit revealed that the Ministry paid social cash transfers totaling K2,053,800 to 2,284 ineligible beneficiaries for periods ranging from 2 to 140 months for reasons including wrong targeting by enumerators, illiteracy and lack of timely verification processes.
- The presence of ineligible beneficiaries on the scheme has implications on the sole purpose of the program because it deprives those who need the funding for poverty alleviation.



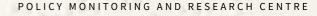
RECOMMENDATIONS

- There is a need for the Treasury to ensure that money for the scheme is planned for in advance and social protection is made a funding priority in the national budget.
- •There is a need to migrate to an electronic platform for administering the SCT program. E-payment technologies such as mobile phone accounts or smartcards cut costs and reduce corruption compared to physical payment methods.
- There is need for continuous validation to reduce the number ghost beneficiaries as well as households in which the beneficiaries are deceased.
- Controlling officers must develop a rigorous follow-up system on funding, ensuring that funds are received on time.



CONCLUSIONS

- The Social Cash Transfer (SCT) program has proven successful in reducing poverty and promoting inclusive growth.
- The program has improved food security, ownership of assets and livestock and has uplifted the living standards in beneficiaries' households.
- The major challenges that the SCT program is facing are high administration costs, delayed transfers and inclusion of ineligible beneficiaries.



SOCIAL PROTECTION AND LIVELIHOODS SERIES - ASSESSING THE IMPACT OF SOCIAL CASH TRANSFERS

- The study was conducted in 2016 and was aimed at assessing the impact of the Social Cash Transfer which is the largest social protection program in the country
- The SCT is considered a tool for poverty reduction mainly because it focuses on households that cannot meet their own needs, children living without adult care, as well as women and children affected by various negative social vices such as violence.



- The social cash transfer programs has proved to be the most widespread program of all social protection programs.
- The SCT programme was designed to protect and promote the livelihoods and welfare of people suffering from critical levels of poverty and deprivation.
- As of 2016, beneficiaries received K70 per household per month, K140 bimonthly.
- While households with members who are living with disabilities received a double amount of K140 per month (K 280 bimonthly).



- The 2021 National Budget proposed an increase from the current K90 to K110 per month.
- Since the initial pilot stage in 2003, the program as of 2016 was being implemented in 78 districts (representing 240,000 households) around the country.
- The 2021 budget has since proposed an increase in beneficiary households from the current 700,000 to 994,000 households in 2021.
- The SCT program has had a positive impact on poverty reduction and decreasing inequalities.



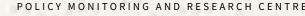
The SCT program has resulted in an:

- Increased multiplier effect (the money is being spent within the community).
- Reduced the burden of caring for the beneficiaries from the community members.
- Increased self worth among the beneficiaries.
- Better health and nutrition outcomes for children.
- Increased assets such as goats, improved dwellings.



RECOMMENDATIONS

- Increase budgetary allocation to SCT and other poverty reduction programs. There is need to evaluate all poverty reduction programs related to social welfare. SCT and other programs that have a high positive impact on poverty reduction and reducing inequalities must be prioritized.
- Increased capacity building for integrated management systems. Improved management systems will provide for reducedduplicationandeffectivetargetingofbeneficiaries.
- Increase incentives to community members. This will motivate individuals to volunteer and play an active role in the implementation and monitoring of the SCT program.



EMPOWERING PERSONS WITH DISABILITIES - ASSESSING THE IMPLEMENTATION OF THE NATIONAL POLICY ON DISABILITY

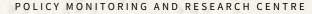
- In 2019, PMRC conducted an assessment on the implementation of the National Policy in Disability which was launched by Government in 2016.
- According to WHO (2011) about 2 million women and men in Zambia have a disability.
- Most of these people with disabilities live in rural areas, and have limited access to basic services.
- There are 181, 856 (2.4 %) with disabilities in rural areas and 69, 571 (1.4%) people with disabilities in urban areas in the country (Zambia Census of Population and Housing 2010).



- The first Policy for persons with disabilities in Zambia was enacted in 1996. The 1996 policy was preceded by the Persons with Disabilities Act No. 33 which was a repealed version of the Handicapped Persons Act.
- The National Policy on Disability was founded on the vision "Persons with disabilities enjoying equal opportunities that are fundamental for living and development by 2030".
- This policy was formulated on the basis of the need to address various disability issues in Zambia.



- Zambia has adequate legislation that recognises and supports disability mainstreaming for increased inclusion and empowerment for person with disabilities. The policy is supported by the Persons with Disabilities Act No.6 of 2012 that seeks to eliminate all forms of discrimination on the grounds of disability.
- The success of attaining the specific objectives of the national policy on disability are largely predominant on partnerships and cooperation from various stakeholders such as cooperating partners, civil society organisations and most especially the lead ministry and Disability Persons Organisations (DPO's).



 The assessment revealed that there was need for various policy and legislative reviews to ensure the supporting legal instruments are harmonised for the effective implementation of the policy.



MAJOR CHALLENGES FACED BY PERSONS WITH DISABILITIES

- Accessibility of services related to education, health, social protection and employment;
- Inclusivity of education, health, social protection and employment;
- Budgetary concerns that were non-responsive to the needs of Persons with Disabilities



LESSONS LEARNT

The key highlights and lessons learnt from the best practice presented are;

- The need for an integrated approach to providing basic needs for people with disabilities.
- This has been the case in Botswana and it has aided the sector, ensuring all keyplayers play their roles and contribute accordingly to the policy goals.
- Zambia's integrated approach, currently being implemented through the 7th NDP is a positive indicator and prerequisite for successful policy implementation in the disability programming.



RECOMMENDATIONS

- Improve and enhance the provision of education, health and employment for persons with disabilities. This must be coupled with increased assessments and monitoring of policies and initiatives to this effect;
- Increased information sharing on the causes, effects and possibilities of rehabilitation for people with disabilities. This may result in reduced stigma and improve integration of people with disabilities in communities;
- Improve accessibility of services related to education, health, socialprotection and employment. This calls for increased proactivity and coordination among various bodies responsible for infrastructure and accessibility;



RECOMMENDATIONS

- Increased budgetary support to education, health, social protection and employment creation for people with disabilities; and
- Augmented data gathering and information management systems for education, health, social protection and employment relating to people with disabilities.

THANKYOU

Unlocking Zambia's Potential Response to this presentation can be sent to: info@pmrczambia.net



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