

either being spearheaded by other Government Ministries or Non-Government Organisations.

PART TWO

FINANCIAL AND INSTITUTIONAL MEASURES

Ideally most of the activities to be carried out to address these critical areas of concern could only be effected within a National

Gender Policy. As such the National Machinery embarked

Formulation of a National Gender Policy and a Plan of

Consultations on the policy are under way and it is envisaged

the first policy draft will be ready in January of 2000. The Plan of

Action has also been completed and has been a combined effort of

Gender concerns

In order to get a cross section

addresses needs in a

Government Ministries, Private Sector and N.G.Os

These focal points have made contributions into the Plan of Action

in terms of what they see to be their organisational roles in

promoting the 12 critical areas of concern. It is therefore

envisaged that the National Gender Policy when in place will re-

inforce some of the anticipated activities planned under the various

sectors. The G.F.P have strengthened the National Machinery

significantly. There is still however a need to gender sensitize

Government Ministries, Private Sector and N.G.Os

on gender issues.

since 1995. In terms of

Tertiary education, there has

been a steady increase in

enrolment at tertiary level. The

Government has also

introduced special programmes for

groups such as A Fund for the Girl Child fees. The

curriculum is being revised to be gender sensitive and gender

issues are being included in the school syllabus. At

the same time there is Affirmative Action taken in favour of girls.

It has not been however enough Affirmative Action in the

past. The number of women in Decision - Making is still

low. In 1995,

The situation of the girl child

enrolment in Primary, Se

condary and Tertiary level

is still low. The enrolment of the boy

child is also low. The Ministry of Education

is currently reviewing the

situation of the girl child

enrolment in Primary, Se

condary and Tertiary level

and is currently reviewing the

situation of the girl child

enrolment in Primary, Se

condary and Tertiary level

PART 3

In the area of Politics, there has been a project on Civic Education mainly to ensure that women are informed of their rights, are trained to be confident and are given all the information and skills that are required in holding a Public Office.

Although the Project on Civic Education was targeted at aspiring Rural Councillors there was no significant rise in the number of Rural Councillors voted into office but the level of awareness was high judging from the women that aspired to enter Public Offices.

There was an exception of one Province where the conditions are as great as a province but for Zimbabwe as a whole

The issue of the National Budget for

University of Zimbabwe and the Gender Office have attempted to convince Officials on the need of allocating more resources to the National machinery budget but this has not yet yielded good results. With continuous gender sensitisation to Decision and Policy Makers, it is hoped by the year 2005 the concept of allocating enough resources for better understood.

Zimbabwe through UNIFEM has come up with

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mechanisms for the advancement of women	in place 2) Gender awareness and sensitivity programme. 3) National Gender Policy Formulation in Process 1) Victim friendly courts established	1) Human rights of women 2) Gender awareness and sensitivity programme. 3) National Gender Policy Formulation in Process 1) Victim friendly courts established
X Women and the Media		1) Human rights of women 2) Gender awareness and sensitivity programme. 3) National Gender Policy Formulation in Process 1) Victim friendly courts established
XI Women and the environment	1) Commitment to Community Based Programmes 2) Women's Education on Environmental Impact assessment	1) Human rights of women 2) Gender awareness and sensitivity programme. 3) National Gender Policy Formulation in Process 1) Victim friendly courts established

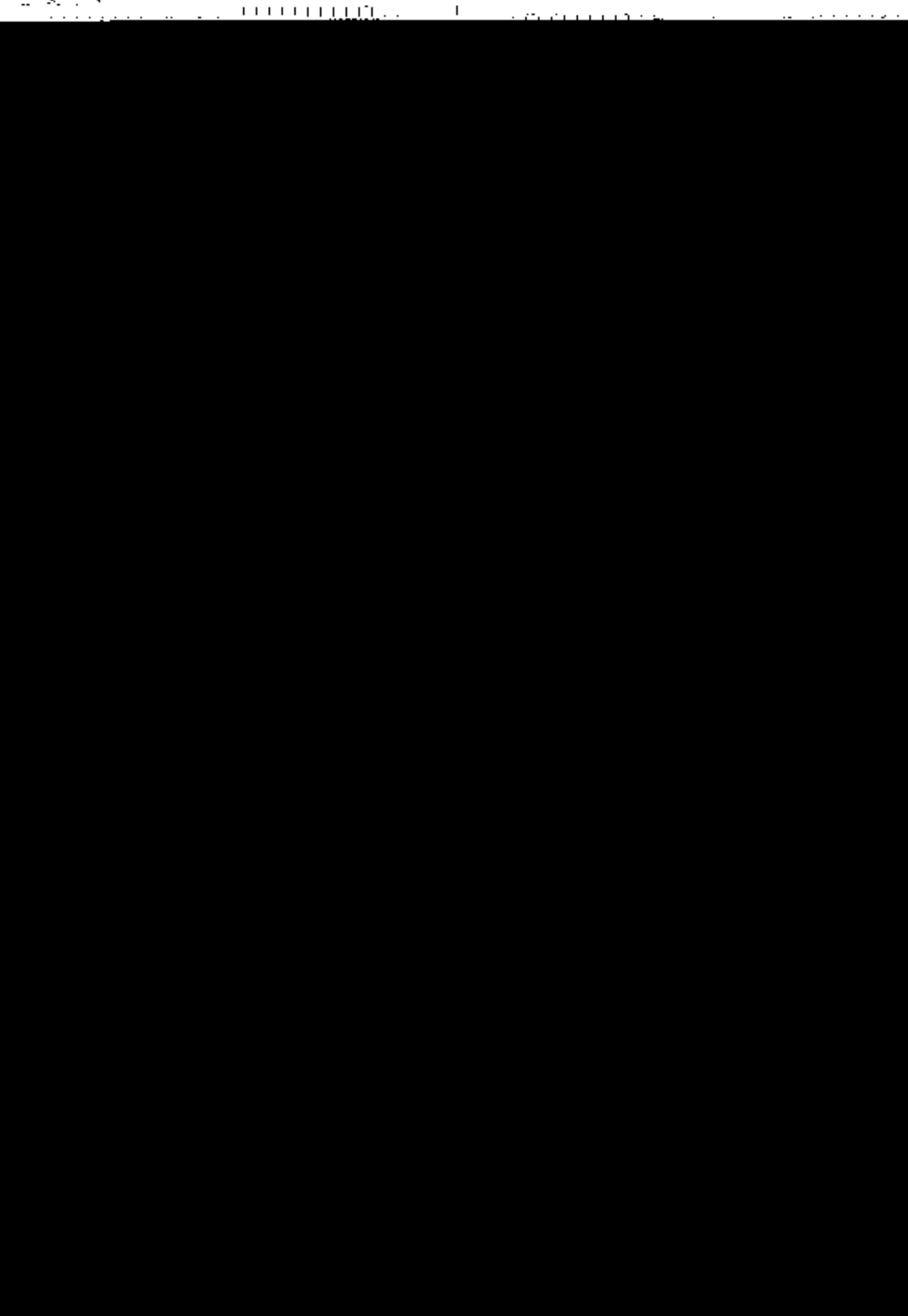
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Budgets
 Capacity Building
 National Machinery
 Staff

Ministry of
 RIGHTS
 Section in Schools





ZIMBABWE GOVERNMENT

PROGRESS REPORT

1981-1982

FOREWORD

Zimbabwe joins other countries the world over in recommitting itself to the Platform for Action and the Beijing Declaration. The full and equal participation of women in all spheres of life is a pre-requisite for social justice and development.

At the Beijing Women's Conference held in 1995, Zimbabwe drew up a National Plan of Action for the implementation of the Platform. This report only addresses four of the twelve critical areas of

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II. REGIONAL AND NATIONAL CONSTITUTES, METLUM, REGIONAL CLUB	
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ZIMBABWE PROGRESS REPORT ON THE IMPLEMENTATION OF THE PLATFORM FOR ACTION

I. OVERVIEW

The Government of Zimbabwe
g Declaration
ling, Chikwa, in
ritical areas of
ned:
men.

implementation of the Platform for Action and
After the Fourth World Conference on Women
1995, Zimbabwe identified priorities derived from
concern. The following areas of critical concern
o Institutional mechanisms for the advancement
o Women in power and decision-making
o Education and training of women
o Women and the Economy

guidelines with
t. This report
ritical areas of
of concern for

The report presentation will follow the provisions
minor variations to give the regional context of
while acknowledging the importance of the
concern, will limit itself to the four priorities
Zimbabwe:

participation and
men's groups;
community-based
of autonomy.

The Government of Zimbabwe recognises the
contribution of all actors of civil society, par
networks and other non-governmental organiza
organisations and the private sector, with full

in co-operation with the Government, is important to the implementation and follow-up of the Platform for Action. That notwithstanding, this report will only cover the efforts of the government and acknowledge the co-operation of those non-state players who were partners in the conception and implementation of policies and programmes that will be discussed. Zimbabwe still needs to put in place effective mechanisms to ensure effective partnerships between the government and non-state stakeholders and to ensure the

implementation of the platform for action. This report therefore will only cover the progress of the multiple efforts of the government and agencies of Zimbabwe and other agencies to ensure the realisation of the equality of both women and men in all spheres of life.

The following have been Zimbabwe's achievements in the years under

review:

- * In 1996, the process towards the bank, Oma Capital Account Bank.
- * In 1997, set up a Gender Issues the President and Cabinet.
- * In June 1997, launched a national Politics and Decision-making. The

participation in politics and decision-making at all levels of society.

- * The government initiated the formulation of a National Gender as a tool for mainstreaming gender equality

instituted affirmative action programmes in the education system starting from early childhood education through to tertiary education.

* There is currently a review of all educational material in primary education in order to screen for gender bias in learning and

educational materials and other aids. Primary and secondary schools have embarked on gender sensitisation programmes for learners, teachers and parents and also incorporated human rights education in the school curriculum.

II. REGIONAL AND NATIONAL CONTEXTS WITHIN WHICH THE PLATFORM FOR ACTION HAS BEEN IMPLEMENTED

Zimbabwe, like most countries of the world, adopted the Global Platform for Action and the Beijing Declaration, and thus committed itself to the 12 critical areas of concern as specified in the Platform for Action. In September 1997, the Southern African Development Community (SADC) countries, including Zimbabwe, rekindled the commitment made at the Beijing Conference through a declaration of Heads of State and Government. In this declaration, SADC Heads of State and Government committed themselves to achieve at least a 30% target for women in administration, management, the media, science, technology, and information participation in the economy, engender constitutions, amend discriminatory laws and fight against violence against women and children

Zimbabwe's promised areas of focus include: increasing the participation of women in decision-making, and strengthening their stake in the

through a massive national consultative process, and is now in the process of coming up with a new national

two of these areas of concern, namely the political and economic participation of women in the economy.

Since 1998, Zimbabwe has been working on a process, been wo

constitution. This process has opened up opportunities for the mainstreaming of gender in the highest law of the land.

<p>The economic environment has not been conducive to an aggressive for Action. Zimbabwe has continued and has had to tighten government asing budget deficit which, according to mated 12% of Gross Domestic Product currencies with the mid-1999 inflation levels:</p>	<p>implementation of experience, econom spending because 1997 Gwines stood Zimbabwe Dollar, devalued as Interest rates are standing at about 60</p>
--	---

<p>nal context is that due to a poor human to the National Machinery as well as an on the co-ordinating Ministry of National and Co-operatives, government and non- ement the provisions of the Platform for a national plan of action. Without a plan clearly laid out and commonly stated ation. hoped,</p>	<p>The other downside and financial resourc overcrowding of resp Affairs, Employment state players have h Action outside the fr of action, there has benchmarks against which to measure the progress o Zimbabwe has just finalised its national plan of action</p>
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work resulting in imaginative efforts to ensure
 Zimbabwe. In accounting for these efforts, the
 limited capacity or mechanisms to capture and
 dismantle gender inequality or to identify gaps in implementation
 However civic groups, particularly women's groups, have done a
 deal of work in Zimbabwe.

III. IMPLEMENTATION OF THE PLATFORM FOR ACTION.

ADVANCEMENT OF WOMEN

1. INSTITUTIONAL MECHANISMS

United Nations Decade for Women, 1985-1995
 the then Ministry of Community Development and Women's Affairs was established to facilitate the
 participation of women in all development programmes to mobilise, organise, co-ordinate and monitor public, private and non-governmental programmes geared towards closing the disparity of gaps between men and women. The Department of Women's Affairs in this ministry not only played a policy enunciation, co-ordinating and monitoring role, it was also

In the Zimbabwe Report of 1995, it was reported that

improving the status of women. Government allocated limited resources to that Ministry. Between the years 1985 to 1994, the National Machinery received approximately 1.4% of the National Budget. In 1995

Zimbabwe saw a downgrading of the National Machinery to a Unit in the Ministry of National Affairs, Employment and Cooperatives (MNAECC).

The Ministry of National Affairs, Employment Creation and Cooperatives has a mission to facilitate and promote the economic development of Zimbabwe.

support from multilateral, bilateral and private technical and
worrying absence of collaboration with the private sector, the
sector

The National

National Development Strategy for Women 1985

1995) it was reported that the post-Beijing era would be
developing a National Gender Policy for Zimbabwe

The main task of the National Machinery is to support go-
mainstreaming of a gender-equality perspective in all po-
responding to this main task, the government of Zimbabwe
the United Nations Development Programme (UNDP) the
process of developing a National Gender Policy. The pr-
developing this policy has been designed to be as parti-
possible within the limitations of the resources allocated
developing the policy. It is expected that Zimbabwe will b-

Gender Policy Framework for Research 1999

It is important to mention that because of the delayed crafting of a
In 1995, gender equality was not a central policy had been developed
Without a comprehensive guiding national policy framework it is planned
that once a National Gender Policy is in place, already existing se-
ctorial policies will be reviewed and streamlined accordingly. It is

Gender Focal Points

governmental community, the private sector, and parastatal bodies clearly articulating their mandate and the supervisory and reporting mechanism for these gender focal points. For these gender focal persons to be effective, they would also need the requisite training for the tasks given to them.

The Gender Issues Department

Since its inception from the National Machinery, housed in the Ministry of National
Employment Creation and Co-operatives, in 1997 the
Government of Zimbabwe set up a Gender Issues Department headed by
The Gender Issues Department is located in the office of the

operatives in that, while the National Machinery's role is to enunciate,

state gender policies and programmes, the Gender Issues Department implements

issues Department monitors policy implementation.

The creation of the Gender Issues Department has added weight to the quest for gender equality in Zimbabwe. It is early days yet to assess the activities of the Gender Issues Department. It is only two years, the first year of which saw the Department with only the Minister and one member of staff out of the eight members of staff required to implement the Department's activities.

The Gender Issues Department is currently working on a plan of action which is nearing finalisation.

The creation of this Department further underscores the Government of Zimbabwe's commitment to implementing the Global Plan of Action for Women. What remains to be done though is to systematically marry the functions of the National Machinery with those of the Gender Issues Department. It is a way of ensuring that the Government of Zimbabwe does not suffer from a fragmented approach with the necessary human and financial resources.

The continued existence of a weak National Machinery is not helpful to the gender cause in Zimbabwe in the long run.

Institutional mechanisms for the advancement of women: the way forward at national level.

The fact that the Government of Zimbabwe has continued to provide the existence of a National machinery to co-ordinate women's issues is very significant. That the government has gone further to promote

equality through the creation of the Gender Issues Department in the Office of the President further attests to that commitment.

The challenge, however, is to find ways of strengthening the National Machinery. There is a need for stakeholders, particularly women's groups and organisations, to own the National Machinery, define its mandate and its responsibilities and ensure that necessary actions are taken at

government level to strengthen the National Machinery. The challenge for the government is to ensure the adequate resourcing of the National Machinery.

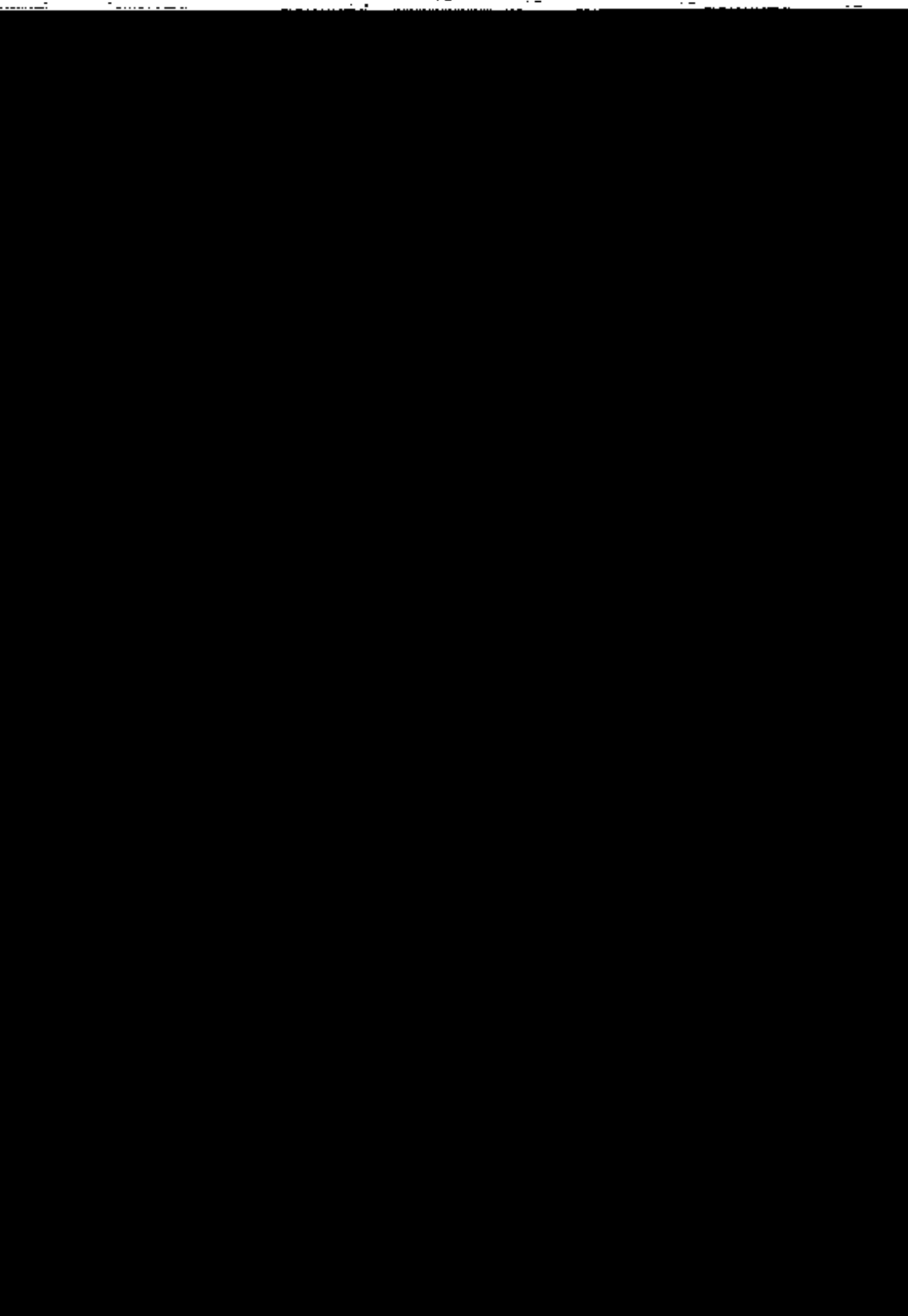
The discussion above indicates that all is not well in the National Machinery on various fronts.

Zimbabwe has seen the development of potentially useful coalitions of women's groups and organisations. In the umbrella body of National Governmental Organisations (NANGO) is a Women's Forum which has been working on various women's human rights issues. Yet another

important development was the establishment of a Gender Forum, a platform for the advancement of women. The significance of this platform is that it is a brain child of the UN Gender Commission and co-ordinated by the United Nations. It is a brain child of the UN Gender Commission, bringing together groups working for the advancement of women. The significance of this platform is that it is a brain child of the UN Gender Commission, set up to pull together efforts by the United Nations, the donor community, governmental organisations, and academic institutions focusing on the advancement of women.

hope is that this forum will work to create a conducive environment for the development of gender-sensitive programmes that are implemented through the National Machinery, and that the implementation of recommendations from major international organisations and other

organisations and other



and decision-making, the Zimbabwe Government in 1997 embarked on a United Nations Development Programme (UNDP)-funded project called Women in Politics and Decision-making.

The background to this project is that in its preparations for the Beijing Conference, the National Machinery set up a National Preparatory Committee to facilitate and co-ordinate the production of the Zimbabwe

National Report for the Fourth World Conference. This National

divided itself into thematic committees with one Preparatory

After the Beijing Conference, this subcommittee,

a membership from the

private sector and women

and in increasing women's

was to launch a national

for women to enter into the

urge women to vote for each

power and politics arena as well as

other at elections.

ed with its developmental

sh through their increased

positions and processes at

of society, both qualitatively and quantitatively.

each women constitute 52% of the national population, and yet

obscured by their inadequate representation at all levels of power

decision making.

Women in Politics and Decision-making project

This project was started in May 1997. The expected outcomes of this project were:

- ⇒ to promote and establish a culture of recognition of women's abilities and talents;
- ⇒ to achieve 50% representation of women in decision-making, for example, in local council and other decision-making bodies by the year 2000;
- ⇒ to identify potential women candidates for decision-making positions and bodies;
- ⇒ to equip women for participation in politics and decision-making through civic education and skills training.

Because of the broad scope of the project, the project focus in

... representation became Rural District Councils. The project was undertaken in the fifty-seven

... mobilise women to stand for elections, and then mobilise the co- election

... only 2% female representation in rural district councils. In fact from project start, there

Project Process and Acti

... participatory manner, borrowing and building on work already improve where necessa

... tion of the need to sustain projects driving ethos here was

that are important for the improvement of the status of women and the need to work together regardless of political differences.

This project drew on work already done in Zimbabwe. For some of the project design ideas, the Ministry of National Affairs used the findings of

studies conducted by the Zimbabwe Women Resource Centre and other women in politics and decision-making. The project also drew on the experience of Southern African

countries like the work of the NGO Women's Coalition in South Africa and the fact that we have seen a number of women ascend to influential positions of power.

The project also recognised the experience of countries like the work of the NGO Women's Coalition in South Africa and the fact that we have seen a number of women ascend to influential positions of power. The project was funded by the UNDP and a number of donors who had given grants to a number of non-governmental organisations comprising the Civic Education Committee. Members of this civic education committee include the Legal Resources Foundation, Catholic Council of Churches, and Africa Community Publishing.

- The planned project activities were:
- radio and television programmes;
 - mainly pamphlets;
 - other methods;
 - women already in office;
 - law reform;
 - give information on the extent and magnitude of women's participation in political and decision-making positions.

- The planned project activities were:
- seminars, workshops;
- use of written materials;
- use of popular education methods;
- skills training.

Although several project activities were planned for, the biggest effort went into conducting provincial and ward level workshops to get more women to run for rural district council elections and to get local constituencies to vote for women who stood for elections. Two levels of workshops were undertaken. At provincial level it was the training of trainers. The next level for training was the ward level. The ward training was meant to interest women in standing as candidates and to get the local constituents to vote for women candidates. In total, the project undertook 9 provincial training workshops and a total of 992 ward workshops. These workshops were attended as follows:

No. of participants	Female	Male	Total no. of participants
18 234	12 474	30 708	

Rural district council elections were held towards the end of 1998 and the election results:

Rural
the fol

1998

Province	Female	Male	Total
Mashonaland East	201		
Mashonaland West	201		
Mashonaland Central	188	118	306

	198	3	1.3
North	208	5	2.4
South	126	5	3.9
Is	236	9	3.8
nd	201	6	2.9
	1554	42	2.7

l district council elections had been held in 1994. Of the seats contested, only 37 were occupied by women. The 1998 ts show a marginal increase of an additional 5 seats for ing them to 42 seats held by women in Rural District

y, information on how many women had stood for elections place is not readily available. There is need not only for ation on the number of women who stood for elections but more

ow difficult it would be for women to understand why women do not stand

women do not turn out in overwhelming

studies need to be

and if they do

numbers to vote for

and the role of women and what is meant

attitudes can be achieved. The results of education are more in the long term than the immediate term and so the results of Council elections may not necessarily be reflective of this project. The ideal situation would be to continue to sustain the educational process that took place

results. Due to financial constraints there are no immediate plans to continue with community civic education along similar lines.

The National Machinery has since received funding from DFID (formally Overseas Development Agency) to run a joint project called Gender

women's participation in power, politics and decision making can be effectively enhanced.

Unfortunately, financial constraints have been in the way of this project but the plans to see it through are still on board.

Women's Directory

The general argument on why women are not adequately represented in

positions is that there are just 'no' qualified women for these positions. In a bid to address this, the

There is a need for Zimbabwe to introduce civic education as a tool for getting more people to vote but to inculcate in young people a firm grasp of their civic rights and responsibilities. There should be affirmation programmes for women to begin to believe in their own leadership abilities as part of civic education material. Civic education should not be in once-off workshops but should be incorporated into continuous learning opportunities and programmes.

The Zimbabwean media, both print and electronic, should be lobbied to include civic education in their social responsibility programmes and build in positive images of women in power and decision making in their broadest expression.

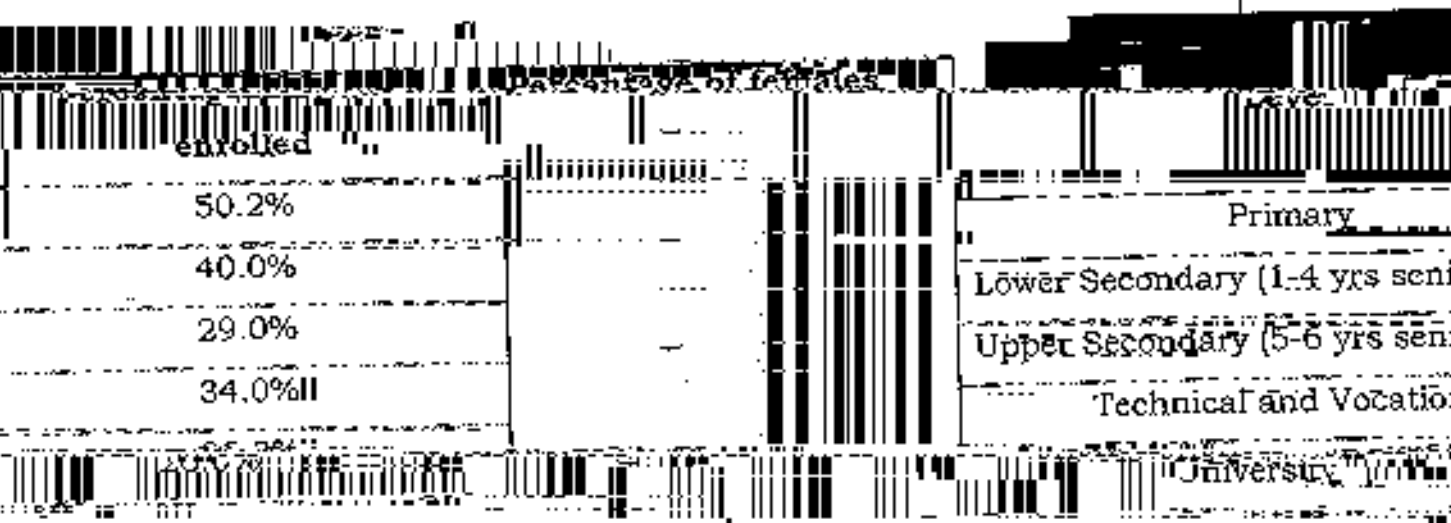
3. EDUCATION AND TRAINING FOR WOMEN

There are gender inequalities that exist in Zimbabwean schools with regard to access to education and achievement (both cognitive and attitudinal). Research Education showed that the percentage of primary school girls out of the total enrolment starting from the first grade consistently lower than boys, averaging about 48% the 1995 figures show that Zimbabwe has now almost achieved parity at school level even though, outside of the population is female, there is still an unequal distribution of children.

In early childhood education, Zimbabwe now registers a high number of girl children entering early childhood education centres.

It is important to note that Zimbabwe still has another challenge to contend with in education which is based on the rural versus the urban dichotomy. While urban girls have improved access to primary school, the same is not true of rural girls. On average there has been a 49% representation of girl children in rural primary schools compared to the average of 50% in urban primary schools in the years under review.

While there has been an improvement in retention rates in primary schools... there are glaring gender disparities in secondary to tertiary education.



Understanding these gender disparities, various measures have been taken in terms of retention programmes put in place, particularly at the tertiary level, as a result of tertiary education.

1996

Level	Percentage of females enrolled
Primary	49
Lower Secondary (1-4 yrs senior school)	46.8
Upper Secondary (5-6 yrs senior school)	38
Technical and Vocational	41.3

29

ences in cognitive achievement in Zimbabwe. These differences are quite small at primary school level but tend to be subject dependent as one goes up the education system. Beyond 4 years of secondary education, the differences in cognitive achievement in various subjects are more pronounced. The pass rate; with girls achieving better in Mathematics and Sciences.

There are
These differ
widen and

ences in attitudinal achievement. In a survey conducted in 1995, it was found that girls are seriously disadvantaged

various subjects the
languages and boys

There are also gender
by Gordon (1995), it

attitudinally compared to boys. This has serious implications for girls since it creates a vicious cycle in which the negative attitudes affect their cognitive achievements which in turn negatively affects their self-esteem and career aspirations.

Center Equity in Education

The Government of Zimbabwe has in place a policy of equity in education. To effect the provisions of this policy, the Ministry of

Education Sport and Culture with the technical and funding support of

the Canadian International Development Agency, United Nations Children's Fund (UNICEF)

International Development Agency, and OHCHR respectively, has a

Gender in Education Project. This is a five year programme from

1995-2000. The long term goal of this project is to create an

environment for the girl child's equitable access to partic-

achievement in education.

This project employs a multi-faceted, multi-targeted approach

focuses on changing the attitudes, values and perceptions of

stakeholders who play a role in the girl child's education.

The project employs the following strategies:

- empowerment of stakeholders, national and local (including the girls) and communities, so that they can address matters which influence their own

children (particularly girls) to participate fully in the lives of their children respectively,

capacity building, largely focusing on the development of a variety of skills among educational personnel and parents and the creation of structures and conditions where such skills can be effectively applied,

and addressing perceived barriers to positive change among the leadership,

(e.g. parliamentarians), policy makers, implementers, community leaders and opinion makers

- advocacy and public relations, such as media and policy/program

At the community level, the Ministry of Education, Sport and Culture develop the capacities of parent-teacher associations and boards to help them to plan, implement, manage and monitor those which improve the school environment for all children, with a emphasis on the provision of adequate school and community support systems for the education of girls. This is being achieved

through training where gender resources, the Ministry every family, but it is school associations can and nurture home a facilitator's guide has been developed,

through capacity building through eq sensitivity is the key component. Due of Education, Sport and Culture ca hoped that those parent leaders in t encourage and influence other parents t environments which are supportive of the for the sensitisation of parents/schools as and is being used to guide the participator

Education Sport and

In targeting the general public, the Min

Culture has developed a film called Mwanasukuma which projects a positive image of the girl and her right to equal treatm education. There are plans to develop a similar film for a c

screened on the National television station of the Zimbabwe Broadcasting Corporation. The film has also been extensively used as a discussion prompter in gender sensitisation of various stakeholders including the Parents/Schools Associations. The Ministry of Information,

Post and Telecommunications Mobile film unit has been screening the film in rural areas throughout Zimbabwe

The print media is continuously making his contribution to the gender discussion through printing positive stories on girl children and how parents can help.

The ultimate focus of this project is on the school children themselves.!

Traditional and innovative interventions are used in an effort to expose

children to learning materials which will change their minds and

attitudes to education, their achievement levels, aspirations and

ultimately their opportunities. One of these

and Science holiday coaching programmes for girls in

interest and where girls are grossly underrepresented

se effort, girls' achievement levels are low. It is hoped that

ance. confidence will be boosted and subsequently the

through direct Other interventions to help the girl child

wise drop out. financial support to girl children where these

of two are

The girl mentors are expected to provide social, moral and educational support to younger primary school girls in their communities.

Tertiary Education

In tertiary education, some institutions like the University of Zimbabwe have put in place an affirmative action programme. This affirmative action programme which guaranteed a 30% quota for women for all first year intakes was introduced in 1996. There was a general public outcry

against this move but it has reaped rewards in the

representation of women at the University of Zimbabwe tertiary institutions...

The University of Zimbabwe has seen a 10% increase of wo

as a result of this affirmative action program year enrolments

to be done in getting equitable gender

education system. Zimbabwe believes that

tation to achieve equity cannot happen!

Zimbabwe also believes that once a positive

home, in the community in early childhood

education, at primary and secondary

with tertiary education: Girls who were not present in the education

system at lower levels cannot suddenly appear for inclusion in tertiary

and Training of women: strategic actions to be taken.

here have been major developments in addressing the critical

of concern on Education and Training of Women in Zimbabwe. The

A lot of work representation changing gender overnight but is environment is.

bottom line, though, is that there is still a lot of work begging for

~~the necessary resources and leadership to address the attainment of gender~~
equality is in place and so is the political will and commitment!!!

! !
What needs to happen, though, at national level is to continually create

! !
consensus of all stakeholders in the education system for a holistic

managed, could result in fragmented and ineffective implementation

strategies. There is a need for the Ministry of Education, Sport, and

Culture to come up with a holistic strategic pro

vision of its gender equity programme which can then be used

for funding and to guide the funding programme without

being disconnected from the articulated global strategy of the education and

sector.

AND THE ECONOMY

Government of Zimbabwe is committed to the inclusion of women in

the mainstream economy through their economic empowerment. To

facilitate this, the Ministry of National Affairs, Employment Creation

and Co-operation has set up a Department of Employment Creation

and Co-operation. The two main target groups for the

Department are women and the youth.

Ministry of National Affairs, Employment

Creation and Co-operation has made great strides in coming up with

innovative projects, particularly women and the

youth, which create wealth

The Oma Bank

setting up a women's bank was mooted. The

time felt that in order to empower women

there is a need to establish a Women's bank which

addresses the economic plight of women through providing them

in 1980, the
National Ma
economically
would addr

with affordable money at concessionary interest rates. This idea was reinforced by an International Conference on Employment Promotion

The Conference, which drew international and local experts on employment promotion, was hosted by Zimbabwe in 1993. The Conference recommended the establishment of a Women's Bank if the government empowered women economically.

In 1994, processes were set in motion in the establishment of the Bank in the form of the O.M. Project. This was an initiative of a federation of

groups for the women of Zimbabwe. The Ministry of Affairs, Employment Creation and Development included:

- bringing banking to the masses
- generating below the poverty datum

rural and urban people

Zimbabwe, with particular

emphasis on women

empowering the women of Zimbabwe with the opportunity of being

masters of their own destiny by making it possible for them to own

and have a stake in the Bank

to provide credit finance not only to facilitate production and the

development and commerce, but also as a means of

government particularly for the

achievement of economic

developmental economic

products targeted at

the

the

off for a number of

part in order to give it

The bank project unfortunately is yet to

reasons its setting up lacked expert tech

bank project was unable to secure financial support for its work in preparation for its operation. This resulted in a situation such that there were insufficient efforts to mobilise the subscriptions. These

se for the then Z\$50 Zimbabwe in order to

participants were required a period of 12 months.

has made it difficult

bank registration. The other share price which participating in the bank amount required, the this in turn requires a

ing is that, due to the Bank has tightened its ing raising the minimum surety from

ject has taken time to take confederation of business women responsible

have pulled out either because of fatigue or

has now assumed

membership to pay up their share

subscriptions would have provided the million surety required by the Reserve

register a commercial bank.

In order to become shareholder of OMA to contribute a minimum of \$70.00 per This small amount set for the purcha

with the accumulation of the surety, a other alternative would have been t would have excluded many women project. In order to reach the mini bank requires a big number of sha massive membership drive.

The other challenge the Bank is cu collapse of some banks in Zimbabwe. files for registering ba

Z\$50 million to Z\$100 million.

Because the OMA Bank Capital off, some memb

for setting up

With a persistent membership drive and a reasonable accumulation of share capital, it would be possible to negotiate with the Reserve Bank to waive its conditions around the surety amount required.

Opening of soft windows for women and the youth in financial institutions

Another attempt by the Department of Employment Creation to address the problem of women's access to the economy was through asking the Minister of Finance to use the Banking Act to facilitate women's access to the economy through the opening of soft windows by financial institutions.

Under this project, the Ministry of National Affairs, Employment

Creation and Cooperatives asked the Ministry of Finance to mobilise

as: The
istry of
ce these

support for the funding of model projects from finance
proposal was that financial institutions be asked
finance to allocate a specified percentage of their fur

The Poverty Alleviation Action Plan has women and the youth as its

main target for support in order to empower them to create self-employment
generating projects.



through engaging in

Department of Employment Creation

In mobilising this p

While the ideas in this project proposal are good, the project has not
 gone beyond the proposal stage. One of the reasons given for the failure of the
 project is that the Ministry of Finance is still bound by outdated
 legislation which prohibits the Minister from effecting the Banking Act to
 allow the creation of these soft windows for small and medium scale
 enterprises to get financial assistance.



Women's Fu

particularly for some women and the youth. There was also a reluctance
new and upcoming business people, who tended to be
viewed new business as risky.

to give
women,

blems, the Department of Employment Creation then
the seed money of Z\$5 million be set aside specifically
ts from this Fund. The Ministry of National Affairs,
ion and Co-operatives was asked to draw up a
would guide the disbursement of this loan facility.

Realism
requeste
for wom
Employ
constitu

the record is that women ended up not benefiting fully

The Government of Zimbabwe has made great strides in working towards dismantling gender and other inequalities in the economy. What remains to be done is to put in place a policy addressing issues of women

Since its inception, the Department of Employment

