

# **RE-THINKING DEBT JUSTICE AND GENDER JUSTICE IN ZIMBABWE: EQUITY IN SHOULDERING THE DEBT BURDEN**



ECONOMIC  
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INITIATIVE (EGI)

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# EXECUTIVE SUMMARY

## Overview

This paper is an analysis of the nexus between debt justice and gender justice in the context of Zimbabwe. There is growing evidence on the debt and justice nexus, what is however missing are robust analyses on the complex and multifaceted linkages between debt and gender justice as well as the nexus between gender justice and debt justice. Zimbabwe, like other countries in Africa is experiencing debt distress which is affecting all aspects of everyday life. In a detailed breakdown, according to the 2019 Budget Statement, Zimbabwe's total public debt stood at US\$17,69 billion as at the end of September 2018, while the 2019 Budget Statement stated that external debt was valued at US\$7,7 billion and domestic debt was US\$9,6 billion (Chikono, 2019). These debt crises require a gendered analysis that provides nuance into how the socio-economic impacts are differentiated across Zimbabwe. The chapter outlines how vulnerable groups especially vulnerable women and children are suffering the brunt of a debt crises they did not cause.

## State of debt and gender in Zimbabwe

The country's external debt position remains precarious, with additional debt servicing pressure coming from escalating domestic debt borrowing amid limited fiscal space (Chigumira et al. 2018). Domestic debt which was insignificant in the last decade is on an unsustainable trajectory increasing sharply to more than 25% of GDP (AFRODAD 2018). Debt issues in the country are also shrouded in secrecy. This lack of transparency means that citizens are not given correct and adequate information to enable them to demand debt justice. It is not secret however that the government is unable to respond to service provision especially for marginalised communities because of lack of funding. The debt burden in Zimbabwe is being experienced in a context of persistent gender inequalities. The country was ranked 128 out of 189 countries in the 2017 Gender Inequality Index (GII), with a rating of 0.534 - high, implying wider disparities. The country was also ranked 56 on Global Gender Gap Index Ranking. Indicators collected by UNICEF, UNDP and Zimbabwe Demographic Health Survey show gender indicators getting worse with increased maternal mortality, increased gender based violence; increased incidence of poverty, declined use of contraceptives and increased Gender Equality Gap.

## Debt and justice in Zimbabwe

There is a direct link between debt and justice in the context of Zimbabwe. ZIMCODD (2020a) argues that public debt is a source of injustice and Kaya (2005) has shown that Africans spent four times as much on debt repayment as they did on healthcare. Debt servicing thus takes priority, in turn ordinary people suffer poor health service delivery, restricted access to education, lack of employment and limited ability to trade and provide for themselves. The rising public debt is becoming a strain on public resources to the extent of limiting the ability of the government to fulfill their human rights obligations including the right to education, basic health care and the right to water and sanitation among other social and economic rights.

## Debt and gender justice: The intersection of debt and women's lives

One of the main consequences of a country's indebtedness is increasing socio-economic inequality but it is women, youth, people with disability, people living with HIV/AIDS and other vulnerable groups are disproportionately affected. Debt repayments prevent the government from channeling money into much needed social services such as health and education. For example, Zimbabwean women opt to give birth at home, with some children being born HIV positive because their mothers cannot afford the maternity fees or the fees charged at hospitals and clinics for the prevention of mother to child transmission of HIV. With reduced spending in health, schooling and social care services, care responsibilities, such as caring for the sick, the elderly, and home schooling of children, predominately fall on women. Health systems are

weakened by lack of funding diverted to debt servicing. The priorities in acquiring debt for agriculture are geared towards large agribusiness investments instead of support for small-scale women farmers. Most borrowings that have seen an upsurge in domestic debt have been driven by unbudgeted government expenditure not gender justice concerns. The implementation of austerity measures as a result of public debt has detrimentally affected women and children the most (OSISA 2019). For example, the Transitional Stabilization Programme (TSP) in Zimbabwe was purportedly to stabilise the economy but also clearly to facilitate the country's ability to repay debts. Women who participate mostly in informal economies, where incomes are generally low, had their meager incomes eroded by the tax, forcing women and girls into precarious work that exposes them to HIV and AIDS. Local governments' debts, central government indebtedness to local governments as well as inadequate fiscal devolution has also contributed to poor and inequitable service delivery. In light of disinvestment in water and sanitation, it is low income groups that are forced to buy water at extortionate prices or women and girls who endure time and labour burdens searching for water. Additional risks arise when women and girls are exposed to violence whilst queuing for water in public spaces. In the absence of gender targeted educational funding in local council schools, girls are the first to drop out of primary and secondary education and this is linked to child marriages. In the same context, notions of inclusive education remain disconnected to the plight of children with disabilities. It is also women and children who suffer the most when maternal health care is compromised by lack of investments in local government health facilities.

### **Interlinkages between debt justice and gender justice in Zimbabwe**

In Zimbabwe there is a desperate need to ensure that debt justice and gender justice are intertwined given the gendered impacts of debt. The concept of debt justice needs and its operationalization should recognize the patriarchal nature of countries such as Zimbabwe and how this ultimately influences who and how people benefit from debt justice. A quick review of Zimbabwe's external debt shows that it is mostly accrued for government and military expenditure, infrastructural development, debt servicing, agricultural and industry development. Very rarely is debt ever accrued to fund programmes such as combating violence against women and girls. In actuality such programmes are largely funded by civil society organisations as the responsible ministries do not have a budget for such programmes. Zimbabwe's debt strategies are underpinned by the Public Debt Management Act (2015) and are not gender inclusive. Whilst the Act provides a detailed outline of the various functions of actors in debt management including the Minister of Finance, it is silent on gender. In the multiple functions of the Public Debt Management Office there is no mention of gender or the need to mainstream women's interests and issues. A gender analysis of the policy and regulations on debt management shows the following:

- 1) Regulations are quiet on gender and do not provide for any mechanism that seeks to mainstream gender within the framework of public debt management in Zimbabwe.
- 2) There are no provisions for gender equality in the composition of the External and Domestic Debt Committee (EDDC) or Zimbabwe Aid and Debt Management Office (ZADMO). The assumption however is that the appointing authority (Minister of Finance) will respect Section 17 of the Constitution that calls for gender balance in all institutions and agencies of government at every level.

### **Mainstreaming gender justice within the debt justice process**

Gender should be central in both programming, monitoring and evaluating the nature, effectiveness and need for debt justice. Below are some of the best practices outlined in literature on gender mainstreaming and also independently suggested frameworks that can be utilized within the Zimbabwean context.

- Gender Responsive Sustainable Debt Strategy (GRSDS): A gender responsive sustainable debt strategy focuses on placing gender at the centre of structural, political and macroeconomic policies as part of a sustainable and inclusive debt management strategy.

- Commonwealth Plan of Action for Gender Equality 2005-2015: Zimbabwe can learn from this framework which calls for governments to ensure that fiscal, trade and general macroeconomic policies are designed to promote women's economic empowerment and that they do not cause negative impacts on women.
- Gender responsive budgeting: Gender-responsive budgeting is essential both for gender justice and for fiscal justice. Loans accrued by government are spent along specific budget lines and when budgets are not gendered this excludes the strategic needs of vulnerable groups such as women and children.
- Intersectional approach to gender mainstreaming: Only a holistic and intersectional approach that provides a clear analysis of how women are located at the intersection of multiple, varied and interlocking forms of oppression will provide systematic response.
- Gendered debt audits: Since 2011 ZIMCODD has been advocating for a Public Debt Commission in Zimbabwe. Such a commission should not only ensure equal representation of women and men but also ensure that any audit of debt must have measures and indicators related to how debt intersects with gender.

### **Key Policy Recommendations**

- Increase equitable participation of women and men in public debt management framework. Women should be represented in all debt management institutions.
- The government should institute measures geared towards transparency of debt processes. Debt transparency will provide citizens and pressure groups with information to hold the government accountable.
- Ministry responsible for women affairs should play an integral role in debt management systems to ensure that relief is strategically allocated to gender concerns within poverty reduction strategies that benefit men and women equally
- There is an urgent need to build a feminist movement in Zimbabwe around debt justice that not only revisits the discourse on debt but brings together a coalition of women's organisations and movements to build a feminist narrative on debt that caters for and includes women.
- Gender must be mainstreamed into debt servicing. There is need for government to protect vulnerable women from disproportionately being affected by debt servicing and loan conditionality.
- Gender impact assessments should be carried out prior to borrowing and after the implementation of a programme to assess the extent to which the programmes contributed to the needs and interests all groups, especially marginalized women and girls.
- The proposed UN Binding Treaty on Transnational Corporations should be supported and implemented by all nations as an instrument to make lenders, banks and institutions more accountable on human rights issues.
- Combating corruption and its gendered impacts is critical for any debt management system. Countering the negative aspects of corruption will lessen the burden on marginalized and vulnerable groups.
- Combating illicit financial flows is central to financing debt servicing and increasing expenditure towards gender programming

# 1.0 INTRODUCTION

Zimbabwe suffers chronic poor economic governance and democratic accountability deficits. Debt, corruption, looting, illicit financial flows and leakages of public resources are deeply entrenched. The Auditor General's reports have been consistent in exposing issues of bad corporate governance practices, corruption and fruitless and wasteful expenditures, especially in public procurement among other things (AFRODAD 2019a). The economic crisis and the debt overhang in Zimbabwe have remained national and global topical issues despite the looming debt crisis in other Sub-Saharan countries, (ZIMCODD 2019a). The socio-economic costs of debt are multifaceted, amongst them, the negation of human rights and development. At the same time, the Zimbabwe Gender Equality index<sup>1</sup> suggests inequalities, deeper poverty and lower well-being amongst women in comparison to men. The inequalities are imperative in understanding how debt differentially impacts on different social groups in societies. However, whilst there is growing evidence on the debt and justice nexus, what is however missing are robust analyses on the complex and multifaceted linkages between debt and gender justice as well as the nexus between gender justice and debt justice. As aptly pointed out by ZIMCODD (2019a), the human rights implications of the huge debt burden in Zimbabwe are understated hence there is no full understanding of equity issues in shouldering the debt burden. Borrowing is one way for governments to increase their resources and potentially make more funding available for gender equality and women's rights, but in reality a few countries borrow for social protection, education, health and addressing violence against women and girls (Musindarwezo 2018). Therefore, if the country is to achieve goal number five on 'Achieving gender equality and empowering all women and girls' under the 2030 Agenda for Sustainable Development, issues of debt justice and gender justice must form part of mainstream policy narratives.

<sup>1</sup> The Global Gender Gap Index has been measuring the extent of gender-based gaps among four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment) and tracking progress towards closing these gaps over time.



## 2.0

# ZIMBABWE'S ECONOMIC GOVERNANCE AND DEBT BURDEN

Recent reports have noted that the stock of government debt has increased in Sub Saharan African countries (ZIMCODD, 2020a). A regional analysis shows that most of the Southern Africa sub-region countries have unsustainable high debt stocks and are experiencing difficulties servicing the debts (AFRODAD 2017a). To worsen the situation, governments have also gone to the extent of mortgaging minerals against sovereign debts, with oil, gas and mineral deposits having increased the propensity of nations to borrow (ZIMCODD 2020a). But, it is not only debt that is a persistent challenge but also Illicit Financial Flows (IFFs) and corruption in such sectors as mining and agriculture. The result is loss in national revenues and consequently, nations borrow to cater for budget deficits, thereby incurring debts.

At the core of most challenges outlined above is weak economic governance. Economic governance refers to the sum total of entities, institutions and the constitutional and legal framework on the basis of which these institutions interact to deliver macroeconomic and development outcomes to society (Matemera 2019). Zimbabwe's situation is a case of economic mis-governance or a defective economic governance framework. This is clearly reflected in the weakness in public finance management systems. Public finance management is characterised by public resource leakages, lack of transparency and accountability and corruption (ZIMCODD 2016). The country suffers substantial leakages through IFFs, and it is estimated that the country loses at least US\$2 billion annually through IFFs.<sup>2</sup> The leakages in public resources management within the country is also a persistent characteristic of theft and corruption. The results of the 2018 Corruption Perception Index (CPI)<sup>3</sup> showed that Zimbabwe's score on the CPI has remained on 22 just the same as in 2017. Since then, the system of economic governance which is the real edifice that churns out corruption, poverty and all economic vices remains unaddressed (Matemera 2019).

As expected, Zimbabwe is not spared from unsustainable public debt<sup>4</sup>. The country is actually in debt distress (Kanyenze 2019) whilst others think the Zimbabwean government has continued to borrow excessively from domestic sources, placing the country in serious overhang (ZIMCODD 2019a). Admittedly, as at end of December 2014, the country's total external debt amounted to US\$10,8 billion, of which US\$6,8 billion was public sector debt and US\$4,0 billion was private sector external debt (Government of Zimbabwe, GoZ 2015). As of December 2018, debt to revenue ratio was 326% while debt to exports stood at 359% (ZIMCODD 2019a). In a detailed breakdown, according to the 2019 Budget Statement, Zimbabwe's total public debt stood at US\$17,69 billion as at the end of September 2018, while the 2019 Budget Statement stated that external debt was valued at US\$7,7 billion and domestic debt was US\$9,6 billion (Chikono 2019). The country's external debt position remains precarious, with additional debt servicing pressure coming from escalating domestic debt borrowing amid limited fiscal space (Chigumira et al. 2018). Domestic debt which was insignificant in the last decade is on an unsustainable trajectory increasing sharply to more than 25% of GDP (AFRODAD 2018). Figure one below show the evolution of debt in Zimbabwe.

<sup>2</sup> "RBZ moves on Illicit Financial Flows", News Day, 5 February 2016

<sup>3</sup> The CPI draws on 13 surveys and expert assessments to measure public sector corruption in 180 countries and territories, giving each a score from zero (highly corrupt) to 100 (very clean).

<sup>4</sup> Public debt all outstanding loans and guarantees that a central government owes to its creditors. is debt may be internal, originating from the sale of bonds within the government's territory; or external, as received from foreign governments or international institutions (AFRODAD 2017)

**Figure One: Evolution of Debt in Zimbabwe**

Year	Debt	Debt (%GDP)	Debt Per Capita
2005	2,991	33.06%	\$253
2006	3,211	39.44%	\$267
2007	3,477	44.67%	\$289
2008	4,096	61.08%	\$338
2009	5,997	62.04%	\$490
2010	5,969	49.57%	\$484
2011	5,837	41.39%	\$469
2012	6,366	37.20%	\$487
2013	7,360	38.55%	\$551
2014	7,854	40.29%	\$578
2015	8,346	41.81%	\$604
2016	11,269	54.16%	\$803
2017	14,505	52.87%	\$1,019

Data Source (2019): <https://countryeconomy.com/national-debt/zimbabwe>

Ministry of Finance, Planning and Economic Development data shows that 44% of external debt is owed to Paris Club creditors, 31% to multilateral creditors, 20% to non-partisan creditors and 5% to bilateral creditors. A total of US\$5,9 billion, (more than 70% of the external debt) consists of arrears and penalties for non-payment. The accumulation of external payment arrears resulted in the International Monetary Fund (IMF) declaring Zimbabwe ineligible for the general resources account of the IMF financing window (GoZ 2015). Other international funders, who normally take a cue from IMF also suspended disbursements of existing loan facilities and also declared the country ineligible for new loans. But, Zimbabwe has continued to contract new loans from China (ZIMCODD 2019b, Chigumira et al. 2018). It has also been reported that some of the debt are tied to mineral resources such as the case with the Chinese debt which was mortgaged with platinum deposits (ZIMCODD 2019b). AFRODAD (2017a) reported that traditional sources of credit are shrinking and new options with harder terms are emerging, such as new bilateral lenders, major ones being Brazil, China, and India. In May 2019, it was reported that Zimbabwe also owed foreign fuel suppliers, including Glencore, Total and Trafigura US200 million<sup>5</sup>, a situation that partly contributed to the fuel crisis in the country. There have been recent loans or ‘facilities from lenders such as Afreximbank, whose details remain a secret, contrary to the constitution and legislation governing public debt (Magaisa 2019).

Importantly, since the country has struggled to borrow from external creditors, it has increasingly relied on borrowing from the domestic market using Treasury Bills (Tbs). The government issued TBs to fund various government commitments including, paying debts assumed from the RBZ in 2015 and funding broke public enterprises such as NRZ, POSB, etc. (Magaisa 2019). The rise in domestic debt was also driven by a huge increase in the government’s overdraft facility at the RBZ which rose from US\$1.4 billion in December 2017 to US\$2.5 billion in September 2018.<sup>6</sup> Importantly pseudo democracy and political banditry (Dibaba 2016) has also seen the central government failing to honour payment of its debts to urban councils even in the Zimbabwe dollar currency. In 2013, the government owed Masvingo Council US\$11 million<sup>7</sup> (with the Zimbabwe National Army and Zimbabwe Republic Police being main culprits). The government also did not assume Council debts (as it did the Reserve Bank of Zimbabwe debt mainly owed by political elites) when it issued a directive to municipalities to cancel residents’ debts to Councils. As such the July 2013 debt write-

<sup>5</sup> <https://newswire.live/zimbabwes-us200m-debt-to-foreign-fuel-suppliers-makes-crisis-tougher-to-solve/>

<sup>6</sup> Magaisa, A. 2019. <https://www.bigsr.co.uk/single-post/2019/09/14/Big-Saturday-Read-Mugabe-Zimbabwe-Public-Debt>

<sup>7</sup> <https://www.financialgazette.co.zw/councils-plunge-into-crisis>

off directive has had enduring implications for local democracy and institutional sustainability of local authorities (Zinyama and Chimankire 2019). On their own, local authorities have also accrued debt. In 2015, total debt across all local authorities was estimated at about US \$555 million, representing 105% of total revenues collected by local authorities (GoZ and World Bank 2017). All local authorities increased their debt between 2014 and 2015, save for Chirundu, Chipinge, Harare, and Rusape (ibid). Bulawayo City Council (BCC)'s debt ballooned to \$174 million as of February 2018.<sup>8</sup>

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<sup>8</sup> <https://www.newsday.co.zw/2018/04/bcc-debt-races-to-174m/>

### 3.0

## THE STATE OF GENDER EQUALITY IN ZIMBABWE?

This section explains the state of gender equality in the country, which serves as a background to understanding the nexus between debt and gender justice. Post-independence Zimbabwe has made great strides in promoting gender equality. However, whilst great progress has been made, there are still fundamental disparities based on socio-cultural systems of patriarchy that have been infused in the economic and political spaces. In analysing the state of gender equality in the country, the focus is on various human development indicators across sectors which include health, education, laws, political representation, housing, property ownership (in particular land), water access, food security and other related measures. Across all these measures there are inequalities based on gender. The country was ranked 128 out of 189 countries in the 2017 Gender Inequality Index (GII), with a rating of 0.534 - high, implying wider disparities. The country was also ranked 56 on Global Gender Gap Index Ranking.<sup>9</sup> Indicators collected by UNICEF, UNDP and Zimbabwe Demographic Health Survey (ZHDS) showed that gender indicators got worse with increased maternal mortality, increased gender based violence; increased incidence of poverty, declined use of contraceptives and increased Gender Equality Gap.<sup>10</sup>

Zimbabwe is largely a patriarchal society in which cultural and religious norms are influential in perpetuating gender inequalities. These cultural and gender norms are institutionalized across all sectors of the socio-economic and political spectrum. In politics for example, women make up only 13.3% of elected local government officials and 12.3% of elected members of parliament (the percentage only increases because of a constitutional provision that allows a quota of 60 female parliamentarians) (Women's Coalition of Zimbabwe 2019). Women also lag behind in terms of access to and ownership of land. The figure below testifies to this:

**Figure Two: Land ownership by gender**

Agricultural Land	Sex of Land Owner		Total
	Male	Female	
Large scale	638	118	756
Small scale	16 431	2 722	19 153
A1	104 247	27 650	131 897
A2	16 380	1 874	18 254
Communal	593 907	435 025	1 028 932
Old resettlement farms	67 070	31 839	98 909
Total	<b>798 673</b>	<b>499 228</b>	<b>1 297 901</b>

Source: ZIMSTAT Agriculture and Livestock Survey, 2014

<sup>9</sup> See The World Economic Forum, the Global Gender Gap Report 2016

<sup>10</sup> Unicef 2015. Situational analysis of children and women in Zimbabwe, An update (2011-2014), Unicef: Harare; UNDP 2012. 2012 Zimbabwe MDG Progress Report, UNDP: Harare; The 2015 Zimbabwe Demographic and Health Survey (ZDHS), <https://zimbabwe.unfpa.org/sites/default/files/pub-pdf/ZDHS%20Preliminary%20Results.pdf>

Over the years Zimbabwe has also experienced a feminization of poverty. Fletschner and Kenney (2011:8) also state that: 'Compared to dual-headed households, female-headed households tend to be poorer and more risk-averse. Data shows that only 14% of women are formally employed<sup>11</sup> and of the 6.3 million people employed in the informal economy women make up 53%.<sup>12</sup> Real income of women is three times less than that of men, with women having a higher structural unemployment rate of 70 percent compared to 56 percent for men (FAO 2017). At the same time, they also have limited access to finance or savings for business development<sup>13</sup>. Women are also concentrated in unpaid care and domestic work. Evidently, women undertake more than three times the unpaid care and domestic work that men do in Zimbabwe, at 11 hours compared to 3.1 hours per day respectively.<sup>14</sup> As noted by Oxfam International (2018) unequal responsibilities for unpaid care compromise women's economic and social freedoms and reduce their opportunities to escape poverty and fully participate in society (Oxfam International 2018).<sup>15</sup> Women's low participation in paid employment has implications on their income and poverty status, access to social services and political positions as well as autonomy and decision making powers in households and communities. Those who suffer economic exclusion lack the information and political power necessary for meaningful participation in political decision-making as they are under-represented in political decision making bodies, and their specific needs are often neglected (Peters 2019). Importantly, in part, the participation in governance issues depends on a minimum degree of economic security without which the poor and the vulnerable are unlikely to be able to resist established structures that hold the power.

Impacting on women's rights is also high prevalence of Gender Based Violence which is noted to disproportionately affect women and girls. Nationally, about 4.2% of women reported having experienced spousal violence.<sup>16</sup> The Southern Africa Development Community (SADC) Gender Protocol (2013), highlighted that one in every six women (16 %) who had been pregnant reported that they experienced violence during pregnancy. The following was reported by FAO (2017) in Zimbabwe:

- More women (and young girls) than men (and young boys) suffer from various forms of violence.
- About 43.4% of the women population have experienced physical and/or sexual violence.
- About 51.3% of girls, aged 19 years and below, have their first sexual experience forced against their will.
- Up to 87% of women with disabilities are victims of sexual violence.

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<sup>11</sup> Labor Force Survey Zimbabwe, Statistical Office, 2014

<sup>12</sup> See ZIMSTAS, 2014

<sup>13</sup> Women Agribusiness Entrepreneurs in Zimbabwe, Zimbabwe National Chamber of Commerce, 2016

<sup>14</sup> Oxfam. 2020. We-Care Project Evaluation in Zimbabwe and Philippines

<sup>15</sup> Oxfam International, Corruption and its adverse effects on efforts towards Gender Equality, 17 - 21 January 2018, 10th African Union Gender Pre-Summit

<sup>16</sup> The ZimVAC Rural livelihoods Assessment report, July 2017

## 4.0

# CONCEPTUAL UNDERSTANDING OF DEBT JUSTICE AND GENDER JUSTICE

Theorising justice in the context of debt is full of contestations. The nagging question is what is justice in the context of debt? Goodchild (2016) also asked what justice means in a society shaped by debt. Does it mean the repayment of debt, increasing the wealth and power of creditors? Can repayment of debt return us toward a just society? Does social justice require the forgiveness of un-payable debts? What further complicates the analysis is another layer that comes with gender issues. In Zimbabwean societies characterised by high levels of gender inequality, what then is gender justice when it comes to debt? Gender justice can be understood as the ending of, and the provision of redress for, inequalities between women and men that result in women's subordination to men (Goetz 2007).

For the purposes of this chapter, the understanding of both debt justice and gender justice is derived from the theory of social harm and the human rights framework. Social harm is a concept recognised in human rights law, for it encompasses the social, economic, psychological and environmental injury or damage inflicted on society by the acts of individuals, organisations or governments (national or international) (Barkhouse et al. 2019). A rights discourse encompasses civil and political rights and economic, social and cultural rights found in the Universal Declaration of Human Rights, and in subsequent covenants and conventions. Applied in this chapter, the relationship between debt and human rights is that the diversion of resources from public-services expenditure to debt servicing constitutes an obstacle to sustainable development and the realization of human rights (United Nations 2010).

It is important to note that whereas there is a generally agreed human rights framework, there is no common approach to its operationalization. Hence in this research chapter, the human rights framework is deployed using an intersectionality approach. The concept of intersectionality has been progressively incorporated into international anti-discrimination law (Goldblatt 2015). Many scholars and advocates have argued that human rights claims should acknowledge that individuals have multiple identities that shape their experience of discrimination.<sup>17</sup> Intersection of disadvantaged or advantaged identities exposes people to multiple interconnected and overlapping social problems. An intersectional analysis in the current chapter is based on the assumption that the impacts of debt are differentiated based on peoples' multiple identities that are linked to their social positioning. The approach captures how issues of gendered discrimination, income status, disablement, age, rural/urban divides, health status and many other dynamics help shape experiences of debt injustice. As such debt produces and reproduces intersecting gender injustices across time and space. It is the mutual and intersecting nature of the impacts of debt that reinforces the persistence of gender injustices over time. This also follows that there is need for deeply intersectional, innovative strategies to tackle both debt justice and gender justice as intricate aspects in promoting wider social justice and sustainable development.

<sup>17</sup> <http://www.ohrc.on.ca/en/intersectional-approach-discrimination-addressing-multiple-grounds-human-rights-claims/introduction-intersectional-approach>

## 5.0 RESEARCH METHODOLOGY

This paper is primarily based on document review. A literature review with systematic principles was adopted. This approach adheres to the core concepts of systematic reviews – rigour, transparency, a commitment to taking questions of evidence seriously while allowing for a more flexible and user-friendly handling of retrieval and analysis methods (Department for International Development 2014). Both qualitative and quantitative content analysis methods were applied in reviewing the documents. As a method, content analysis is unique in that it has both a quantitative and qualitative methodology (see Krippendorff 2004). In undertaking quantitative content analysis for this research chapter, facts from texts were extracted and presented in the form of frequencies expressed as percentages or actual numbers of key categories that enabled one to quantify the magnitude of debt and draw conclusions on the gendered impacts on the social lives of citizens. For qualitative content analysis the researchers elicited meaning from texts and presented the data obtained in words and themes, which made it possible to draw some interpretation on the differentiated social impacts on diverse categories of citizens. The review concentrated on the following sources: Reports from government agencies such as the Ministry of Finance and Economic Development; Reports from civil society organizations such as Transparency International Zimbabwe, Jubilee Debt Campaign, ZIMCODD, AFRODAD, ZEPARU, LEDRIZ; Legal reviews such as the Constitution of Zimbabwe (Chapter 17) of 2013, Public Debt Management Act [Chapter 22:21] of 2015, Public Finance Management Act [Chapter 22:19] of 2009, and the Reserve Bank of Zimbabwe Act Chapter [22:15] of 2010; and scholarly articles focusing on economic governance issues, social policy and gender justice.

## 6.0

# DEBT AND JUSTICE IN ZIMBABWE: AN OVERVIEW

Whereas debt is not the only factor that explains the Zimbabwean crisis, it is a huge part of the country's problematic political economy. The issue of debt is not only a financial or economic issue but a socio-economic justice issue. ZIMCODD (2020a) aptly pointed out that public debt is a source of injustice. As far back as 2005, Kaya reported that Africa spent four times as much on debt repayment as it did on healthcare. It simply means that repayments to Western Creditors took priority, in turn ordinary people suffer poor health, restricted access to education, lack of employment and limited ability to trade and provide for themselves (Kaya 2005). In specific terms, the number of children who died before the age of five, or before the age of one, had risen in most of the deeply indebted Southern African countries, including Zimbabwe after decades of falling numbers by 2005. Increasing rural and urban nutritional gaps were also identified as partly due to the debt crisis.

Fast forward to 2020, the IMF resident representative to Zimbabwe Patrick Imam said the public debt is an issue that has contributed significantly to the economic crisis facing Zimbabwe<sup>18</sup>. As interest payments have been rising, the country has diverted a larger portion of fiscal revenues from more urgent spending such as health, education, and infrastructure.<sup>19</sup> This reproduces socio-economic injustices. AFRODAD also noted that Zimbabwe's high debt service requirement inhibits future investment in social expenditure such as education and health, thereby perpetuating low productivity and poverty.<sup>20</sup> Social sectors suffer more owing to the constrained fiscal space the country is grappling with. Chikono (2019) observed that the country's domestic debt is also having a crowding out effect on private sector lending, with large fiscal deficits having been financed through domestic borrowings. It has also been noted that countries when government debt grows, private investment shrinks, lowering future growth and future wages.<sup>21</sup>

The rising public debt is becoming a strain on public resources to the extent of limiting the ability of the government from fulfilling their human rights obligations including the right to education, basic health care and the right to water and sanitation among other social and economic rights (ZIMCODD 2020a). In 2012 ZIMCODD had already pointed out Zimbabwe's Accelerated Clearance, Debt and Development Strategy was silent on the creditor's responsibility, and instead prioritized repayment, even at the expense of other pressing national priorities such as service delivery, poverty reduction, education, health, infrastructure development, remuneration of civil servants among other things (p1). The high unsustainable debt continues to undermine the capacity of the State to create the necessary conditions for the realization and fulfilment of social and economic rights as stipulated in the Constitution, thus undermining the citizens' right to development (AFRODAD 2019a). So, poverty, misery, lack, desperation and economic struggle as induced by the unsustainable debt will constantly be a permanent feature of the poor if citizens do not stand against such forms of injustice.

It is people's everyday life experiences that clearly reflect justice dimensions. ZIMCODD (2010) estimated that, at the then debt levels, each Zimbabwean owed the International Financial Institutions US\$525 yet from the health ministry statistics, Zimbabwe spent only nine dollars in health fees per person per year. This is injustice as well immoral and impractical to insist on debt repayments during an economic crisis (see ZIMCODD 2012). According to the Harare Residents' Alliance, the channelling of state money to debt

<sup>18</sup> <https://businesstimes.co.zw/zim-sitting-on-debt-time-bomb/>

<sup>19</sup> <https://businesstimes.co.zw/zim-sitting-on-debt-time-bomb/>

<sup>20</sup> <https://businesstimes.co.zw/zim-sitting-on-debt-time-bomb/>

<sup>21</sup> <https://www.theindependent.co.zw/2019/11/08/zim-in-debt-distress/>



repayment means the diversion of money away from basic services such as water hence residents are forced to buy water.<sup>22</sup> Perhaps a lengthy comment on the Accelerated Clearance, Debt and Development Strategy (2012) suffices to show injustices:

It is however unfortunate that the current strategy places internal human and economic priorities secondary to satisfying creditor preconditions for new financing. For instance, between January and June 2010 the government of Zimbabwe paid US\$1.3 million in debt repayment to IMF at a time the ARV requirements were estimated to cost as much, civil servants are still earning below the poverty datum line, approximately 8 women are dying every day due to pregnancy related complications, more than 90% of the country's working age population is formally unemployed, certain districts are facing starvation, health service delivery is still pathetic and physical infrastructure is in a state of decay among other things (ZIMCODD 2012: 8).

The Zimbabwean case remains challenging in that the country's indebtedness has been exacerbated by the huge debt arrears currently at 76% of the total external debt, continuous violation of legal and constitutional provisions, secrecy and exclusionary decision making by policy makers. The Zimbabwean Constitution sets limits on State borrowing, public debt, and State guarantees, full disclosure and transparency about public debt in a comprehensive manner among others. Section 300(3) of the Constitution recommends the Minister responsible for Finance to gazette the terms of a loan agreement or guarantee concluded by the government within 60 days and accountability on public debt issues. Further, Section 300(5) requires the Minister of Finance to present a comprehensive statement of the public debt of Zimbabwe before Parliament. In addition, the Constitution also provides key guidelines on borrowing, maintenance, extinction of the debt, definition of contingent liabilities, exposure of government, borrowing powers of the Minister as well as the Minister's powers to give guarantees, borrowing by local authorities and public entities among other issues. Importantly, section 298 of the Constitution states that public borrowing and all transactions involving the national debt must be carried out in a transparent manner and in the best interest of the nation.

However, repeatedly the government has flouted principles and rules of good economic governance. As noted by AFRODAD (2019a), Zimbabwe is not complying with the debt management legal framework. For example, by the end of 2018, it was estimated that the public debt statutory limit of 70% was breached (see Kanyenze, 2019). The Parliament of Zimbabwe has also highlighted non-compliance of Ministry of Finance to the Constitution with regards to the gazetting of loans contracted and guarantee issued as well as failure to present a report on loans raised and guarantees issued by the State and a comprehensive report on public debt. Parliamentary Portfolio Committee on Public Accounts noted various anomalies in July 2019 such as non-disclosure of debts, Treasury providing varying figures, some external debts were improperly classified as domestic debt, deliberate non-compliance with the laws, clandestine borrowing (Mananavire 2019). Government has in the past violated public debt provisions with impunity and borrowed excessively without authority of Parliament and beyond the sustainable limits prescribed by law (Choruma 2019). Lack of transparency also means that citizens are not given correct and adequate information to enable them to demand debt justice. Musindarwezo and Jones (2019) observed that another way in which information around debt can be non-transparent is the exclusion of the voices of citizens and civil society organisations (CSOs), marginalised groups and women's rights organisations and movements in the decision-making process. In July 2019, Parliament gave the Finance minister Mthuli Ncube up to September 30 to disclose the terms and conditions of all public loans and loan guarantees that had not been published, with legislators casting doubt over the country's foreign debt, which they say is grossly understated (Mananavire 2019).

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<sup>22</sup> <https://www.aljazeera.com/indepth/features/2010/10/20101019134636576634.html>

## 7.0

# DEBT AND GENDER JUSTICE: THE INTERSECTION OF DEBT AND WOMEN'S LIVES

Debt crises are increasing across the African continent, and debt-related policies continue to be designed with little or no regard for the realisation of human rights in general, and women's rights in particular (Musindarwezo and Jones 2019). One of the main consequences of a country's indebtedness is increasing socio-economic inequality. However, women, youth, people with disability, people living with HIV/Aids and other vulnerable groups are disproportionately affected by public debt (ZIMCodd 2019a). Here this chapter focuses on five aspects that reveal the nexus between debt and gender justice in Zimbabwe. Firstly, there is analysis of how the reasons for borrowing reveal unbudgeted expenditures and complete disregard of gender justice. Secondly, the conditionalities set for a nation to qualify for debt have devastating gendered impacts. Thirdly, instead of channelling resources to gender responsive development, a country in debt diverts funds to debt servicing. Fourthly, there are implications associated with non-servicing of debts. Lastly, nations also produce and reproduce gender burdens and injustice through gender blind debt servicing plans and strategies.

Before analysing the intersectional and gendered lived experiences, the starting point is a gender analysis of the legal, institutional and policy framework for debt management in the country. Both the Domestic Debt Restructuring (2001-2008) and Sustainable and Holistic Debt Strategy (2010) failed to achieve the intended results (ZIMCodd 2019a). In the Accelerated Clearance, Debt and Development Strategy document (2012), the government set out to clear debt through:

- Use of domestic resources to clear arrears to the IMF;
- Use of a bridge loan to clear African Development Bank Group debt arrears; and
- Use of a medium to long-term loan facility from a friendly country to clear arrears to the World Bank Group.

The strategy document does not in any way allude to issue of gender justice but to "disseminate positive signals to the international community of investors and lenders" and "enhance credibility and creditworthiness of the Government which in turn will enable it to access subsequent loans at affordable costs" (p 23). In fact, the strategy was not considerate of the unequal gender burdens and struggles related to debt servicing. The strategy mentioned inclusive growth, job creation and poverty reduction but was silent on gender justice.

Having said the above, whilst women and girls are not a unified category, available evidence shows that women and girls have suffered the most as a result of the diversion of funds from social services in order to service debt repayments. It is however important to historicize the connection between debt and gender justice. This is important because the gendered impacts of debt are also intergenerational, stretch into the future and are unjustly borne by citizens who did not contribute to the initial debts. As far back as 2000, Roberts had already observed that women's rights, as set forth in the Convention on the Rights of the Child and the CEDAW, are violated every day in numbers of such magnitude as to defy counting. Robert also opined that the debt trap in the developing countries, especially in the sub-Saharan African countries, is one of the major causes of the suffering of masses of rural women and children who form the majority of the populations in these countries (Roberts 2000). Around the same time, other reports also highlighted that as African governments were diverting resources away from health, education and other social services to repay foreign debt, the most affected were poor rural women and children including their environment (Kaya 2005).

There is increasing evidence that debt is reinforcing exclusion on the basis of gender, race and class. Recently, ZIMCODD (2020b) has reported that Zimbabwe's debt crisis had gendered socio-economic implications, with women mostly bearing the brunt.<sup>23</sup> The Gender and Development Network (GADN 2018) rightly pointed out that public debt and its servicing are a particular problem for the African continent, undermining the ability of governments to meet their commitments on gender equality and the promotion of women's rights. Despite the fact that about 80% of the food in Africa is produced by women, the priorities in acquiring debt for agriculture is geared towards large agribusiness investments instead of support for small-scale women farmers (OSISA 2019). With given loan conditions such as removal of agricultural subsidies, and promotion of cash crops, small-scale farmers, most of them being women, also get less income from their agricultural produce and cannot support their households. The reduction of social investments by states in favour of servicing debt have seen an increase unpaid labour that is overwhelmingly shouldered by women and girls (OSISA 2019).

*It is women and girls who enable families and communities to weather the crisis, by taking over responsibility to provide the resources and services which the government cannot provide (Jubilee Debt Campaign undated).*

As far as this current chapter is concerned no nuanced gender analysis has been done on Zimbabwe's debt management practices to fully understand if there are gender justice considerations when the government borrows funds. What is clear however is that fiscal indiscipline has been blamed for the country's huge domestic and foreign debt, which has often resulted in the accumulation of arrears, interest and penalties (Choruma 2019).<sup>24</sup> Regarding the country's domestic debt, wasteful expenditures (AFRODAD 2019a) have been noted. Most borrowings have been driven by unbudgeted Government expenditure. Unbudgeted expenditures involving employment costs, support to agriculture, and some capital expenditure have also been noted (see Kanyenze 2019). It has been reported that by the end of 2018, Treasury Bills stood at US\$1,27 billion, while the Reserve Bank of Zimbabwe overdraft was US\$2,5 billion, which implies the government was spending beyond its means and borrowing excessively from the domestic market to finance expenditure (Choruma 2019).

In all the above instances, there are no expenditures to promote gender justice. Magaisa (2019) spoke of self-serving loans (loans that did not benefit the people who must now pay for them). Borrowing to finance physical infrastructure is not based on a robust gender analyses of how gender shapes practices around access, use and entitlement to resources.<sup>25</sup> In other studies in Africa it has been noted that infrastructure-focused borrowing tends to centre on physical infrastructure projects like improving transport, especially through road construction (Musindarwezo 2018). Even when borrowing for social infrastructure such as health and water and sanitation, gender analysis is not done by the Zimbabwean government (see 2011 Health sector received US\$100 million medical loan, 2011 Upgrading of Morton Jaffrey water treatment plant China Exim Bank provided US\$144 million Loan, Harare City Council sewage treatment plants upgrade - US\$237 million and 2018, Harare City Council signed US\$868 million loan from China for water and sanitation projects).<sup>26</sup>

At the end of the 1990s, scholars such as Yassine Fall (1998) already noticed that linkages between gender and debt can be explained by examining the impact of the macroeconomic policies such as SAPs on different categories of women. Securing loans typically comes with various macroeconomic policy conditions from creditors to borrowers – commonly including measures pushing governments to reduce expenditures in critical social investments and public services (Musindarwezo and Jones 2019). It was noted in the 1990s that the IMF lending conditions encouraged hard-pressed governments to cut back

<sup>23</sup> <https://zimmorningpost.com/national-debt-negatively-impacting-on-women-zimcodd/>

<sup>24</sup> <https://www.sundaymail.co.zw/relooking-at-the-national-debt>

<sup>25</sup> See Robert Mugabe International Airport expansion Project (China Exim Bank provided the US\$153 million), Victoria Falls Airport refurbishment US\$150 million China Exim Bank, National defence College constructed at a cost of US\$100 million loan facility from Chinese government

<sup>26</sup> See AFRODAD, The China-Zimbabwe Relations: Impact on debt and development

spending and downsize government departments (Barak 1995). Such measures often include cuts to social protection, health, care, and gender-based violence prevention and response services (ibid). The burden of debt and conditionalities has an enormous impact on nearly every aspect of life, but more so the lives of women. The very things that can help raise their status - education, health care and employment - were decimated as governments struggled to meet crippling debt repayments to the creditors.<sup>27</sup> This is further illustrated below:

*In Sub-Saharan Africa, women's roles have been increasing in scope because of the impact of economic reforms, wars and crises. Women are not only crucial to the economy, but also play a key role in delivering social services. But women often live in difficult social and economic conditions. The essence of adjustment conditionality denies women the right to participate in economic policy formulation and to identify the economic models that suit them. The international financial institutions are actively contributing in mortgaging women's well-being (Barbara Kalima, 2002).<sup>28</sup>*

The gendered impacts of debt are also poignant in Zimbabwe. Mindful of the fact that Zimbabwe has serious gender imbalances in decision making and control over resources, it is ironic that the main victims of the debt crisis in Zimbabwe are the least responsible for the loan contraction process and other governance decisions (ZIMCODD 2019a). In trying to reduce expenditures, governments make decisions to downsize wages, retrench and create redundancies (Musindarwezo and Jones 2019). High levels of unemployment are counterproductive as there are fewer taxpayers to contribute to the public purse, which has a devastating effect on basic services delivery to the rural poor, most of them being women and children (Kaya 2005). This also further adds to women's work in providing care and food, and at the same time push them into earning money when the men in their families lose jobs (Jubilee Debt Campaign undated). Invariably, high pressure to service debt places pressure on countries to increase revenues, often through increasing indirect tax such as VAT, which is regressive and carries a disproportionate impact on women (Musindarwezo and Jones 2019). The implementation of austerity measures as a result of public debt has detrimentally affected women and children the most (OSISA 2019). The pattern is recurring in Zimbabwe. For example, the Transitional Stabilization Programme (TSP) was purportedly to stabilise the economy but also clearly to facilitate the country's ability to repay debts. Measures to reduce expenditures and mobilise more resources through taxes were premised on pain and sacrifice (hence the theme of the 2019 Budget of 'Austerity for Prosperity'). The 2% tax introduced is one grave example of acts derailing gender justice. Women who participate mostly in informal economies, where incomes are generally low, also had their meagre incomes eroded by this tax. As observed by Kanyenze (2019), stabilization is often achieved at the expense of sustained levels of investment, economic growth, employment and poverty reduction - 'the stabilization trap'. Similarly, ZIMCODD (2019a) argued that the 2% tax introduced in 2018 and the privatization of state enterprises pushed elite accumulation of wealth to private hands, further exacerbating unequal distribution of wealth and income.

The costs of servicing debt are disproportionately borne by women, yet the funds borrowed are rarely spent in ways that prioritise women's rights (GADN 2018). The reduction of expenditures to service debt has a disproportionate impact on women who are the majority of users of these services and disproportionately work in these sectors due to existing inequalities that determine gender roles and responsibilities, while undervaluing their contribution (Musindarwezo and Jones 2019). Austerity to resolve the debt question is paid by women due to the forgone social service delivery and unpaid labour (ZIMCODD 2019a). Women often bear the brunt of reduced economic opportunities as well as inadequate education and healthcare provision that result from the indebtedness (OSISA 2019). Repayments prevent governments from channelling money into much needed social services such as health and education.<sup>29</sup> In Zimbabwe it has also been noted that AIDS patients, women and small businesses are hit hard by US\$8.3bn in external debt owed to International Financial groups. As noted by ZIMCODD (2010) indications

<sup>27</sup> Yassine Fall: Promoting sustainable human development rights for women in Africa., February 1998. (<http://www.twinside.org.sg/title/africa-cn.htm>)

<sup>28</sup> <https://www.pambazuka.org/gender-minorities/removing%E2%80%9Cunfreedoms%E2%80%9D-women-and-debt-cancellation>

<sup>29</sup> <https://www.pambazuka.org/gender-minorities/removing%E2%80%9Cunfreedoms%E2%80%9D-women-and-debt-cancellation>

are that many Zimbabwean women opt to give birth at home, with some children being born HIV positive because their mothers cannot afford the maternity fees or the fees charged at hospitals and clinics for the prevention of mother to child transmission of HIV. The table below shows the debt and gender justice nexus.

**Figure 3: The intersection of debt and women lives**

When there is a shortage of basic healthcare or other social services, women, who usually care for the young, sick and elderly in a household, take on the burden of the extra care work. For younger women, this is often at the expense of education. When school fees are introduced as a result of public spending cuts, girls lose out most: since a woman's role is generally seen as being 'in the home', and parents know that men get jobs more easily than women, cash-strapped families usually prioritise their sons' education over their daughters'. Water privatisation can reduce access to water, both through cuts in services and through increased fees: this can increase the workload of women, who tend to bear the burden of fetching water. When families grow cash crops for export, rather than staple foods, women's work produces money – not food – which men usually control. Women's positions are thus weakened in marriages, families and the wider community. And men are much less likely than women to spend money on family welfare.

*Extracted from Jubilee Debt Campaign*

As illustrated above, when the Zimbabwean government reduces spending in health, schooling and social care services, care responsibilities, such as taking care of the sick, the elderly, and home schooling of children, predominately fall on women. ZIMCODD (2020b) noted that women carried unremunerated care tasks, including looking for alternative sources for power and water. It is women and girls who pick up the burden in the form of unpaid care when their family and friends cannot access health care - a hidden subsidy to governments health budgets that is never acknowledged (Oxfam International 2018). This is also illustrated below:

*Women have to work harder because of the perennial lack of water and electricity...Women have to spend more time looking for firewood and water instead of operating their market stalls and businesses to earn an extra dollar to fight poverty in their families (Member of Alternative Business Association).<sup>30</sup>*

In providing care – whether paid or unpaid – mostly women face multiple and intersecting forms of discrimination based on age, race, income levels, ability and disability, gender identity and sexual orientation (Musindarwezo and Jones 2019). For instance, the UN Independent Expert on Foreign Debt and Human Rights (2018) reported that women in poor households spend more of their time performing unpaid care work than women in non-poor households whilst, young women and elderly women predominantly do low-paid care work, including being domestic workers.<sup>31</sup>

The linkages between debt, HIV/AIDS, and gender are hardly interrogated especially in the Zimbabwean context. Yet it is one fertile area where glaring gender injustices exist. It is a deadly combination (Kaya 2005). Poverty in Zimbabwe has risen dramatically in recent years. Currently, normal household income remains constrained across the country because of the liquidity crisis.<sup>32</sup> Several reports have revealed continued feminization of poverty in Zimbabwe.<sup>33</sup> HIV and AIDS are also concentrated among women and young people (in the 15-24-year-old age group, 9.9% are women and 4.5% are men). With the debt burden ultimately falling on citizens (e.g. the 2% TSP tax), incomes are eroded forcing women and girls into precarious work that expose them to HIV and AIDS. Health systems are weakened by lack of funding diverted to debt servicing and shortage of staff dying from AIDS. The multiplier effects fall on women and

<sup>30</sup> <https://www.pambazuka.org/gender-minorities/removing%E2%80%9Cunfreedoms%E2%80%9D-women-and-debt-cancellation>

<sup>31</sup> <https://www.pambazuka.org/gender-minorities/removing%E2%80%9Cunfreedoms%E2%80%9D-women-and-debt-cancellation>

<sup>32</sup> Famine Early Warning Systems Network, Zimbabwe Food Security Outlook, October 2017

<sup>33</sup> See PASS: 2006, ZDHS: 20011-12, MIMS and the UNDP Human Development Report: 2011

girls who take up care-giver roles. The following succinctly shows the nexus between debt, HIV and health care challenges:

*Government debts are killing us as women. We cannot get HIV treatment or drugs for opportunistic infections because they are too expensive... Even the tests to determine whether an HIV-positive person should go on to antiretroviral drugs are out of reach, costing \$10 each at state hospitals. Because of the cost most people give up and wait for death at home... The government should stop getting more loan... We have enough money to look after ourselves. We have diamonds, platinum and gold. They should sell these minerals and get us money to live a better life. Tariro Chikwanha, 2010 (Founder of DREAMS).<sup>34</sup>*

In many instances, the implications for non-payment of debts are rarely considered in gendered terms. A detailed analysis of countries in default shows that Zimbabwe has been in default on debt payments since the mid-1990s (AFRODAD 2018). It is now a high risk debt nation. Zimbabwe's unserviceable debt stands in the way not only of critical investments in infrastructure and social sectors but also of the country's full economic recovery (Matanga, 2013). In terms of domestic debt, central government indebtedness to local government as well as inadequate fiscal devolution has also contributed to poor service delivery. For instance, Export-Import Bank of China extended a US\$144m loan facility to the Zimbabwean government to modernise Harare's water and sewer works, but after US\$72m was spent with little to show for it, the rest of the loan was held back by the Chinese.<sup>35</sup> Yet, Section 77 of Zimbabwe's Constitution states that "every person has a right to safe, clean and potable water and the State must take reasonable legislative and other measures, within the limits of the resources available to it, to achieve the progressive realisation of this right".

It has been reported that due to central government debts, most urban councils are reduced to bankruptcy and inability to provide social goods and services to the rate payers (Dibaba 2016). The overall degeneration is evidenced by poor roads, lack of clean water, lack of capacity to collect garbage and decay of other sectors (ibid). In 2018, We Pay You Deliver Consortium noted that the main deterrent to local government financial viability is debtors. As a result, it is indeed residents who are financing cities; residents are subsidising commercial, industrial and government institutions' non-payment of services; and local authorities are overcharging residents for them to remain financially afloat (We Pay You Deliver Consortium 2018).

Above all, local authorities are not able to provide gender responsive public services. Here the impacts of local government debt are not measured in monetary terms, but in the absence of services that could make the lives of citizens bearable. It is about the social harm endured by certain social groups arising from disinvestment in social services by local authorities. Reduced investment in social services disproportionately affects the poor and perpetuates inequality and poverty. For example, poor quality water infrastructure fatally undermines fair and affordable access to water and sanitation (Jenkins 2017). It generates intersectional human rights violation and gender inequalities. From the social welfare and gender perspectives, it is low income groups that are then forced to buy water at extortionate prices or women and girls who endure time and labour burdens to access water services. Below is one woman's experience in Chitungwiza:

*I woke up at 4am this morning and joined the queue to get water. I then went home around 6am to prepare for my children so they could go to school. And I came back here at 8am to check how the queue was doing and then went home again for an hour or so.<sup>36</sup>*

<sup>34</sup> <https://www.aljazeera.com/indepth/features/2010/10/20101019134636576634.html>

<sup>35</sup> <https://www.aljazeera.com/ajimpact/thirst-zimbabwe-water-crisis-200212205033238.html>

<sup>36</sup> <https://www.aljazeera.com/ajimpact/thirst-zimbabwe-water-crisis-200212205033238.html>

A report by Zimbabwe Peace Project exposed a truck in Chitungwiza selling buckets of water for 1.50 Zimbabwean dollars each.<sup>37</sup> After food, fuel, medicine, foreign currency and electricity, residents are now being forced to add running water to its list of basics that are in short supply.<sup>38</sup> Additional risks arise when women and girls are exposed to violence whilst queuing for water in public spaces. In a related manner, water and sanitation related diarrhoea was found slightly more prevalent among children whose households do not have an improved source of drinking water compared with children from households that do (ZIMSTAT 2017).

In the absence of gender targeted educational funding in local council schools, girls are the first to drop out of primary and secondary education and this is linked to early child marriages, interrupted childhoods and stolen futures. In the same context, notions of inclusive education remain disconnected to the plight of children with disabilities. It is also women and children who suffer the most when maternal health care is compromised by lack of investments in local government health facilities. Having said the above, it does not mean that debts have no positive impacts on gender justice. But so far, there is no sufficient data pointing to that effect in Africa in general, and Zimbabwe in particular. One credible study by Dinah Musindarwezo (2018), showed that existing structural inequalities mitigate against debt promoting women's rights. Only gender targeted borrowing by Uganda showed how public debt can be used to end violence against women and girls (ibid).

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<sup>37</sup> <https://www.aljazeera.com/ajimpact/thirst-zimbabwe-water-crisis-200212205033238.html>

<sup>38</sup> Chiduku, C.2019. <https://www.newsday.co.zw/2019/10/council-failures-rooted-in-legislative-deficits/>

## 8.0 INTERLINKAGES BETWEEN DEBT JUSTICE AND GENDER JUSTICE IN ZIMBABWE

Musindarwezo (2018:1) argued that “Public debt and its servicing are a particular problem for the African continent, undermining the ability of governments to meet their commitments on gender equality and the promotion of women’s rights. The costs of servicing this debt are disproportionately borne by women, while the funds borrowed are rarely spent in ways that prioritise women’s rights.” In Zimbabwe there is a desperate need to ensure that debt justice and gender justice are intertwined given the gendered impacts of debt. The concept of debt justice should recognise the patriarchal nature of countries such as Zimbabwe and how this ultimately influences who and how people benefit from debt justice. A quick review of Zimbabwe’s external debt shows that it is mostly accrued for government and military expenditure, infrastructural development, debt servicing, agricultural and industry development. Very rarely is debt ever accrued to fund programmes such as combating violence against women and girls. In actuality such programmes are largely funded by civil society organisations because the responsible ministries do not have a budget for such programmes. Non-governmental organisations have therefore taken over government’s responsibilities in gender programming.

The analysis in this section begins by providing a gender lens to the policy framework governing debt management in Zimbabwe. The Public Debt Management Act (2015) provides the overall framework for public debt management. The Act states that the objective of debt management is to “ensure Government’s financing needs and its payment obligations are met at the lowest possible cost over the medium to long term, with a prudent level of risk, and to promote development of the domestic debt market”. It is not clear if the financial needs are gender inclusive and the cost of repayment is construed in monetary terms yet there are non-economic (e.g. emotional) and unquantifiable risks to citizens. The Debt Management Office should also “undertake annual debt sustainability analyses” but does not allude to gender analysis. Part of the problem is that despite the importance of decisions around public debt and its gendered impact, women’s collective voices are not included in the decision-making processes on public debt (Musindarwezo 2018).

The Act outlines the functions and Administration of the Public Debt Management Office which include preparing a Medium Term Debt Management Strategy. This office is thus critical in linking debt justice and gender justice in Zimbabwe. Whilst the Act provides a detailed outline of the various functions of actors in debt management including the Minister of Finance, it is silent on gender. In the multiple functions of the Public Debt Management Office there is no mention of gender or the need to mainstream women’s interests and issues. An example would have been a requirement to collect gender disaggregated data on debt, loan agreements, repayments and assessment of risk. Section 8 of the Act relating on the Medium Term Debt Management Strategy does not provide any explicit need to ensure that the strategy mainstreams gender in for example ensuring gender equality in the future borrowing requirements of Government. There is no requirement for gender considerations or analysis when discussing the borrowing powers and borrowing purposes. In fact, Section 12 on borrowing purposes does not in any way speak towards women’s issues or gender programming. The policy framework also provides for the Zimbabwe Aid and Debt Management Office (ZADMO). Its purpose is to advice the Minister of Finance and Economic Development on all government borrowings, participate in all negotiations with creditors on government borrowing and guaranteed loans (ZIMCODD 2019).



The office is also responsible for preparing and publishing a Medium Term Debt Management Strategy which was discussed earlier. Statutory Instrument 79 of 2019 provides for Public Debt Management Regulations. The regulations outline the operations and procedures for the External and Domestic Debt Committee (EDDC). A gender analysis of the policy and regulations outlined above shows the following: 1) Regulations are quite of gender and do not provide for any mechanisms that seek to mainstream gender within the framework of public debt management in Zimbabwe. 2) There are no provisions for gender equality in the composition of the EDDC or ZADMO. The assumption however is that the appointing authority (Minister of Finance) will respect Section 17 of the Constitution that calls for gender balance in all institutions and agencies of government at every level.

Another critical issue understands inter-linkages between corruption, public debt and gender justice. Benfratello, Del Monte and Pannecchio (2018) argue that corruption influences public debt in multiple ways including:

- reducing the rate of economic growth which affects ability to service debts;
- inflating public debt when for example public officials inflate public spending for their own gain; corruption reduces revenue from taxable sources; and
- and lowering bond ratings, corruption leads to higher costs of debt.

In Zimbabwe corruption has negatively impacted public debt as various scandals show that most expenditure is related to primitive accumulation of the political elites. The Zimbabwe Revenue Authority estimated that in 2012 alone Zimbabwe lost US\$2 billion to corruption.<sup>39</sup> A report by the Anti-Corruption Trust of Southern Africa argues that “Zimbabwean politicians perceive politics as an opportunity for amassing wealth instead of helping the people” (ACT Southern Africa, 2012:7). Corruption in Zimbabwe is also gendered. Research studies by TI Zimbabwe (2012 and 2014 Annual State of Corruption Report, 2014 Youth and Corruption Baseline, 2016 Women, Land and Corruption study) have shown disproportional impact of corruption on women and young girls in Zimbabwe. Women suffer directly from corruption and also feel the impacts of corruption induced rise in public debt.

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<sup>39</sup> <http://www.dailynews.co.zw/articles/2013/10/23/zim-loses-2bn-to-corruption>

## 9.0 MAINSTREAMING GENDER JUSTICE WITHIN THE DEBT JUSTICE PROCESS

It is central that gender mainstreaming be adopted in all debt justice processes. In this section the various measures that can be taken to ensure effective mainstreaming of gender within the debt sector are outlined. Gender should be central in both programming, monitoring and evaluating the nature, effectiveness and need for debt justice. Below are some of the best practices outlined in literature on gender mainstreaming and also independently suggested frameworks that can be utilised within the Zimbabwean context.

### 9.1 Gender Responsive Sustainable Debt Strategy (GRSDS)

Zimbabwe has in the past attempted various sustainable debt strategies such as Sustainable and Holistic Debt Strategy (2010) and Zimbabwe Accelerated Arrears Clearance Debt and Development Strategy (2012). These strategies however lacked a clear gender lens and did not have any mechanisms to ensure that mainstreaming of women's issues. A gender responsive sustainable debt strategy focuses on placing gender at the centre of structural, political and macroeconomic policies as part of a sustainable and inclusive debt management strategy.

### 9.2 Commonwealth Plan of Action for Gender Equality 2005-2015

The Commonwealth Plan provides for a framework that mainstreams gender into debt management. Zimbabwe can learn from this framework which calls for governments to ensure that fiscal, trade and general macroeconomic policies are designed to promote women's economic empowerment and that they do not cause negative impacts on women. This means that in all economic plans women should actively participate in the formulation and implementation of economic strategies including budgets, expenditure and debt contraction and repayment policies.

### 9.3 Gender responsive budgeting

Government must ensure that new borrowing is invested in areas that promote gender equality and women's rights by using comprehensive gender budgeting tools on both sides of the fiscal coin. A gender-responsive budget is a budget that works for everyone (women and men, girls and boys) by ensuring gender-equitable distribution of resources and by contributing to equal opportunities for all. Gender-responsive budgeting is essential both for gender justice and for fiscal justice.<sup>40</sup> Loans accrued by government are spent along specific budget lines and when budgets are not gendered this excludes the strategic needs of vulnerable groups such as women and children.

### 9.4 Intersectional approach to gender mainstreaming

Dodhia and Johnson (2005) argue that there is a policy concentration on what can be done in particular sectors to reduce gender inequalities without understanding or addressing the reserve linkages. For example, you can have health policies that concentrate on promoting gender equality in access to health services yet there are a whole host of other factors beyond the health sector that influence equality. Only a holistic and intersectional approach that provides a clear analysis of how women are located at the intersection of multiple, varied and interlocking forms of oppression will provide systematic response.

<sup>40</sup> <https://policy-practice.oxfam.org.uk/publications/a-guide-to-gender-responsive-budgeting-620429>

## **9.5 Gendered debt audits**

Another tool to mainstream gender justice in debt justice is to conduct periodic gendered debt audits. Jubilee Debt (2011:3) defines debt audit as ‘a public, participatory and comprehensive assessment of a country’s debts, conducted by citizens, parliaments or governments. It is a key step towards creating greater economic democracy in a country.’ Since 2011 ZIMCODD has been advocating for a Public Debt Commission in Zimbabwe. Such a commission should not only ensure equal representation of women and men but also that any audit of debt must have measures and indicators related to how debt intersects with gender. The audit will also ‘investigate how loans were used, whether the spending benefited the people, and the impact of repayments. It could judge which loans were contracted responsibly and how much different Zimbabweans can afford to repay’ (Jubilee Debt 2011:7).

## 10.0 KEY POLICY RECOMMENDATIONS

### 10.1 Increase equitable participation of women and men in public debt management framework

It is important for the government to ensure that it follows Section 17 of the Constitution that calls for equitable participation of women and men in all government and public institutions. As such there is need to ensure that all laws and policies that create debt management institutions has a clear clause outlining how gender equity will be achieved in nominating office bearers.

### 10.2 Promote debt transparency

The government should institute measures geared towards transparency of debt processes. Reliable information is required for policy makers to make informed decisions and such information should also include gender analysis on the impact of debt. Creditors, donors, analysts, and rating agencies also need information to assess sovereign creditworthiness and to appropriately price debt instruments. Crucially debt transparency will provide citizens and pressure groups with information to hold the government accountable.

### 10.3 Role of women's ministries

Issue 12 of Ministerial Briefs for National Women's Bureau suggested the following for ministers responsible for women affairs:

- creatively seek to participate in all debt relief discussion to ensure that relief is strategically allocated to gender concerns within poverty reduction strategies that benefit men and women equally
- to ensure the principal of new money for financing debt with bilateral and multilateral donor agencies so as not to take money away from existing funds for already under resourced women's programmes
- continue to lobby for government and private sector to promote balance in accessing investment and promoting businesses for and by women (Commonwealth Secretariat 2004).

### 10.4 Towards a feminist movement on debt justice in Zimbabwe

Following discussions on Debt and Power by OSISA (2019), there is an urgent need to build a feminist movement in Zimbabwe around debt justice that not only revisits the discourse on debt but brings together a coalition of women's organisations and movements to build a feminist narrative on debt that caters for and includes women. The movement will also tackle the intricate complexities of patriarchy, bad governance and corruption which are at the core of debt.<sup>41</sup> There is thus need for the debt justice movement to become an integral part of the women's organisation's programming. It is important for these organisations to show how debt influences the multiple challenges faced by women such as violence, poverty and marginalisation.

### 10.5 Mainstream women into debt servicing

There is need for government to protect vulnerable women from being affected disproportionately by debt servicing and loan conditionality. Musindarwezo (2018:12) argues for "Systematic inclusion by international financial institutions and national governments of human rights impact assessments –including a specific focus on the impact on the rights of women and girls – in the assessment of a country's debt sustainability and design of loan conditionality. Review of any cuts in public expenditure, or increases in tax revenue, as a result of debt servicing to ensure the burden does not fall disproportionately on women."

<sup>41</sup> <http://osisa.org/debt-gender-and-power/>

### **10.6 Institute gender impact assessments within the debt management framework**

Gender impact assessments should be carried out prior to borrowing and after the implementation of a programme to assess the extent to which the programmes contributed to the needs and interests all groups, especially marginalised women and girls. We need to also ensure an analysis of the extent to which debt-servicing burdens undermine a government's abilities to meet its obligations to fulfilling women's rights.

### **10.7 Role of international organisations and institutions**

The proposed UN Binding Treaty on Transnational Corporations should be supported and implemented by all nations as an instrument to make lenders, banks and institutions more accountable on human rights issues. The treaty will be a good starting point to hold corporations who are involved in practices that negatively impact on women's rights. Another important role for lenders and bankers should also be to scale up the volumes of concessional lending to countries such as Zimbabwe. These concessional loans should be used for key social and economic projects that promote the wellbeing of vulnerable groups including poor women.

### **10.8 Combating illicit financial flows**

In setting the post-2015 development agenda, nation states agreed to redouble efforts to substantially reduce Illicit Financial Flows by 2030. In 2014 Global Financial Integrity produced a report showing that developing and emerging economies lost US\$6.6 trillion in illicit financial flows from 2003 through 2012, with illicit outflows increasing at a staggering average rate of 9.4% per year - roughly twice as fast as global GDP. Combating illicit financial flows is thus central to financing debt servicing and increasing expenditure towards gender programming.

### **10.9 Combating gendered corruption**

Transparency International Zimbabwe 2020 Gender and Corruption in Zimbabwe report already sets the tone for understanding the gendered experiences of corruption. Combating corruption and its gendered impacts is thus critical for any debt management system. Countering the negative aspects of corruption will lessen the burden on poor and vulnerable groups. There is also a need for Zimbabwe to have a clear anti-corruption strategy or policy. The laws in Zimbabwe around corruption such as Prevention of Corruption Act (Chapter 9:16) are silent on gender and do not specify gender based forms of corrupt activities. Such laws and policies need to be revisited to and ensure that gender is mainstreamed across the whole anti-corruption infrastructure in Zimbabwe.

## 11.0 CONCLUSION

It is clear that there are a lot of problematic issues with Zimbabwe's macro-economic governance. Debt is one key issue that reflects the entrenched weaknesses in the country's public finance management architecture. Specifically, this chapter has outlined the intersection of debt justice and gender justice. As indicated in the chapter, the burden of debt in Zimbabwe disproportionately affects specific social groups of people such as women, children, and people living with HIV and disabilities. Available analyses of Zimbabwe's debt burden have largely failed to provide an intersectionality analysis of the gendered facets of debt hence this chapter provides such a discussion and key recommendations around mainstreaming gender in debt justice. The chapter provides various ways to mainstream gender in debt management scanned from literature in other countries. What is clear is that without placing gender at the crux of not only debt management strategies, but macro-economic governance, gender justice will remain underfunded.

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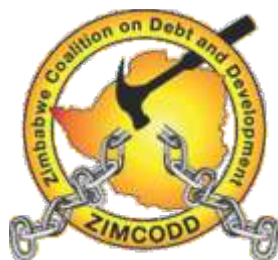
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