

Making Tax Work for Zimbabwean Women: Lessons from South Africa and Rwanda

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Introduction

In Zimbabwe, women bear the heaviest burdens of an unjust fiscal and economic system. One that systematically ignores their unpaid care work, marginalizes their voices in public finance management, and traps them at the bottom of an already unequal economic ladder. With the national public debt soaring past US\$21 billion, austerity has become a permanent fixture in the country's development trajectory, undermining gender equality and deepening poverty for women, especially those in rural and informal sectors.

The Invisible Backbone

Globally, unpaid care work contributes over US\$9 trillion annually yet remains invisible in GDP calculations. In Zimbabwe, this labour is overwhelmingly performed by women and subsidizes both market production and government failures. From fetching water for over an hour a day in rural areas, to nursing the sick in the absence of functional public healthcare, Zimbabwean women are filling the gaps left by underfunded state services. This is not just labour but it is a national service, yet it is unrecognized, unrewarded, and unprotected.

Women as the Shock Absorbers

The consequences of Zimbabwe's ballooning debt have been disproportionately shouldered by women. With the state diverting resources from public services to debt repayments, women are forced to care for children, the elderly, and the sick without state support. Cuts in education, healthcare, and social protection services directly increase the unpaid workload on women. Simultaneously, women in the informal economy, who already have low and unstable incomes are taxed through regressive indirect measures such as VAT and the 2% IMTT tax, with no corresponding relief or recognition of their care work.

Women's exclusion from debt contracting processes and macroeconomic policymaking is stark. Fiscal decisions continue to be shaped by the interests of the elite and the private sector, leaving grassroots women's voices unheard, from Parliament to ward-level councils.

A Feminist Fiscal Alternative: What Can Zimbabwe Learn?

South Africa: Recognizing and Redistributing Care Work

South Africa has made incremental but important strides in acknowledging the gendered dimensions of tax and public expenditure: The South African Revenue Service (SARS) offers childcare tax reliefs and credits for dependents, indirectly acknowledging the unpaid labor predominantly carried out by women. The Expanded Public Works Programme (EPWP) has created jobs in community care, school nutrition, and early childhood development, turning unpaid care work into paid, state-supported employment. Gender-responsive budgeting has been mainstreamed into departmental planning processes.

Lesson for Zimbabwe: Unpaid care can be made visible and valuable through direct fiscal investments, care-related job creation, and tax credits, thus reducing poverty and creating dignity for women in the care economy.

Rwanda: Integrating Gender into Public Finance Management

Rwanda has emerged as a continental leader in gender-responsive planning and budgeting: Since 2008, all ministries and districts are required to submit gender budget statements aligned with national development goals.

The Rwandan government established the National Gender Monitoring Office, which oversees how ministries and agencies account for gender in their programs and spending. Care infrastructure such as Early Childhood Development Centres (ECDs) are expanding across the country, funded by both the state and development partners.

Lesson for Zimbabwe: Gender must be integrated not only into spending but also into revenue generation strategies. This includes progressive taxation, care infrastructure, and transparency in debt and borrowing processes.

Making Tax Work for Women in Zimbabwe

- Unpaid care work must be recognized in national accounts and statistical data. Government must invest in care-supporting infrastructure like community creches, eldercare homes, water and sanitation services, and subsidized healthcare. Gender norms must be challenged through public education promoting shared care responsibilities.
- Introduce wealth taxes and raise corporate tax contributions while reducing indirect taxes that disproportionately affect poor women. Offer tax credits for caregivers, especially informal workers or women running households.
- Parliament must adopt gender-responsive budgeting laws, ensuring that every budget line is analyzed for its impact on women. Include women's organizations in debt audits and contract negotiations to prevent social spending from being sacrificed.
- Expand access to financial literacy programs through churches, women's groups (e.g., ISALs), and rural cooperatives. Increase women's representation in public finance forums, including local councils, budget consultations, and PFM reform platforms.
- Develop and adopt a cross-cutting care policy supported by multiple ministries (Finance, Women's Affairs, Health, Local Government). Include care indicators in national development strategies like NDS2, ensuring sustainable financing of social services.
- Expedite the formalization of the informal economy while safeguarding the livelihoods of women traders. Develop local fiscal incubation hubs, build market infrastructure, and tailor tax incentives for women-owned informal enterprises.
- Ensure that WASH (water, sanitation, hygiene) services are prioritized in rural and urban poor communities.
- Strengthen GBV protection systems for women vulnerable during crises, whether collecting water, surviving floods, or facing food shortages.

A Call to Action

Zimbabwe's tax and debt policies must stop punishing women for doing the work that sustains the nation. From urban informal traders to rural caregivers, Zimbabwean women are the economy's silent financiers, but the silence must end. Civil society, especially feminist and grassroots organizations, must mobilize for fiscal justice. Policymakers must reframe care work from a "private burden" to a national priority, and tax systems must be redesigned to reward, not penalize those doing society's most essential work. Zimbabwe has an opportunity to lead in Southern Africa by placing gender justice at the heart of economic recovery. It's time to make tax work for women, for development, for Zimbabwe.