



ZIMCODD

WEEKEND READER

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"Your Weekly Read on Debt, Development & Socio-Economic Justice"

How GMB Delays Are Undermining Farmers and Food Security





Each harvest season, Zimbabwean farmers deliver tonnes of maize and small grains to the Grain Marketing Board (GMB) with the expectation that payment will follow soon after. Yet for many farmers, the reality is very different: deliveries are made, receipts are issued, and then the waiting begins. On 10 March 2026, government announced that the GMB would pay farmers within 30 days of grain deliveries. While the commitment appears encouraging, many farmers remain cautious. Over the past decade, similar assurances have been made, yet payment delays have continued to haunt Zimbabwe's grain marketing system. For farmers, delayed payments are not simply an administrative inconvenience, they are a serious economic burden that affects household livelihoods, production decisions and, ultimately, the country's food security.

When Payment Delays Become a Rural Economic Crisis

Zimbabwe consumes roughly 1.8 million tonnes of maize each year, making maize production central to national food security. Yet production has been volatile in recent seasons. The 2023/24 drought pushed maize output to below one million tonnes, forcing the country to rely heavily on imports and food assistance. Although production is expected to improve in the 2025/26 season to around 1.3 million tonnes, the country still faces a gap between supply and demand.

In this context, the efficiency of grain markets becomes critical. Farmers must have strong incentives to produce surplus grain for the market. However, when payments are delayed, those incentives begin to weaken. Agriculture operates within tight seasonal cycles. After harvest, farmers rely on income from grain sales not only to prepare for the next farming season but also to sustain their households. Many farming families depend on harvest income to pay school fees, transport costs, groceries, medical expenses and utility bills.

Rising fuel prices have also increased the cost of transporting produce and accessing markets. When payment is delayed for weeks or months, the money farmers eventually receive often fails to recover the costs they incurred during production. For many rural households, delayed payments therefore translate into income insecurity and rising debt.

Policy Constraints and Limited Market Options

Zimbabwe's grain marketing framework places significant responsibility on the GMB. Under Statutory Instrument 130 of 2023, farmers are required to sell their grain either to registered contractors or to the GMB. The regulation was designed to safeguard national food security by ensuring that grain flows into the formal market and contributes to the Strategic Grain Reserve. However, this framework creates a difficult situation when the main buyer struggles to pay farmers promptly. Farmers are effectively restricted in where they can sell their produce, yet the institution they rely on does not always provide timely payment. The result is a growing mismatch between policy intentions and realities on the ground.

The Rise of Informal Grain Markets

Faced with delayed payments, many farmers have increasingly turned to informal grain markets where transactions are quicker and cash is available immediately. These farmer-to-farmer or trader-based sales may offer lower prices than the official GMB buying price, but they provide something farmers urgently need: liquidity. While this helps farmers meet immediate financial needs, it weakens the formal grain marketing system. Grain that bypasses official channels reduces the amount available for the Strategic Grain Reserve, which is meant to act as a national buffer during droughts or supply shocks. Currently, Zimbabwe's strategic grain reserves remain below optimal levels, highlighting the importance of reliable procurement systems.

The Hidden Cost of Delayed Payments

Payment delays also expose farmers to Zimbabwe's volatile economic environment. When payments are postponed for long periods, inflation and exchange rate fluctuations can significantly reduce the real value of farmers' earnings. In some cases, farmers receive payment months after delivery, by which time the purchasing power of that income has declined. This undermines farmer profitability and discourages surplus production. Over time, farmers may respond by producing primarily for household consumption rather than commercial sale. While this strategy reduces risk for farmers, it weakens the country's ability to maintain stable grain supplies.

A Lesson from Tobacco

Zimbabwe already has an example of a more efficient agricultural marketing system within its own borders. In the tobacco sector, farmers typically receive payment within hours of concluding a sale. This efficiency is made possible through digital payment systems, private sector participation and transparent auction mechanisms. The reliability of this system has played a key role in making tobacco Zimbabwe's largest agricultural export crop. The lesson is simple: farmers are more willing to invest in production when they trust that markets will pay them promptly.

Rethinking Grain Marketing

Addressing the problem of delayed payments requires structural reforms that strengthen farmer confidence and improve the efficiency of grain markets. One potential solution is the establishment of a ring-fenced grain payment facility that guarantees immediate payment for farmers when grain is delivered. Such a mechanism would ensure that the GMB does not procure grain without having adequate funds to pay farmers.



Zimbabwe could also gradually expand the role of licensed private buyers in the grain market while maintaining strategic grain reserves. Allowing more buyers to participate would reduce dependence on a single institution and introduce competition that could improve payment timelines. Digital systems could also play an important role. Transparent platforms that track deliveries and payment status would improve accountability and reduce bureaucratic delays. Finally, greater transparency in grain procurement would help rebuild trust. Regular public reporting on volumes delivered, payments made and outstanding arrears would allow citizens to monitor the performance of the grain marketing system.

Paying Farmers on Time Is a Food Security Strategy

Zimbabwe's food security debate often focuses on rainfall patterns and agricultural inputs. Yet equally important is the relationship between farmers and the institutions that purchase their produce. If farmers cannot rely on timely payment, they will naturally seek alternative markets or reduce their commercial production. Over time, this weakens the very system designed to safeguard national food supplies. Ensuring that farmers are paid promptly is therefore not just a financial matter, it is a strategic investment in national food security. For Zimbabwe's farmers, the message is simple: when grain is delivered, payment should not take months. It should come when it is needed most, now, not later.

A Socio-Economic Justice Critique of the 2026 Monetary Policy Statement

The 2026 Monetary Policy Statement (MPS) presented by the Reserve Bank Governor, Dr John Mushayavanhu on 27 February 2026 reports notable macroeconomic outcomes including the single-digit ZiG inflation for the first time in decades; relative exchange rate stability (around ZiG25 - 27/US\$) and foreign currency reserves reportedly at about US\$1.2 billion covering reserve money multiple times over.

ZIMCodd recognises the importance of stabilisation in an economy that has experienced repeated currency and inflation crises. However, our central concern is whether stabilisation is being achieved through rules that are transparent and accountable and whether its benefits are reaching ordinary citizens particularly women, youth, informal workers and small producers. A credibility framework that stabilises indicators while reproducing exclusion, arbitrage and uneven access to forex and finance will not deliver durable stability. This critique assesses the MPS through ZIMCodd's socioeconomic lenses of public accountability, transparency, policy consistency, distributional justice and a feminist political economy perspective that recognises care work and the unequal burden of adjustment.

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Making Tax Work for Women: Advancing Rights, Justice and Action for all Women and Girls

As Zimbabwe commemorates the launch of International Women's Month 2026, the Zimbabwe Coalition on Debt and Development (ZIMCODD) joins the nation in recognising the importance of advancing the rights and empowerment of women and girls. This year's global theme, "Rights, Justice, Action for All Women and Girls," calls for renewed commitment to building a more inclusive and equitable society where women's rights are fully realised.

At ZIMCODD, we believe that women's rights and empowerment are central to achieving social and economic justice. Women, particularly those operating in the informal economy, play a critical role in sustaining households and communities. Yet they continue to face structural inequalities that are often reinforced by economic and fiscal policies that are not gender responsive. Regressive taxation, rising living costs and limited economic opportunities disproportionately affect women, many of whom rely on small-scale enterprises and informal trade for survival.

Zimbabwe's growing public debt further constrains the country's fiscal space, limiting the ability of the state to adequately invest in essential public services such as healthcare, education and social protection. When resources are prioritised for debt servicing instead of social investment, the burden often shifts to households, where women absorb the impact through increased unpaid care work and reduced economic opportunities.

ZIMCODD therefore calls for progressive and gender-responsive taxation that ensures those with greater capacity contribute fairly, while protecting low-income households and informal workers. Equally important is the need for responsible and transparent sovereign debt management that prioritises social spending and supports investments that empower women and girls.

As we mark International Women's Month, we welcome efforts aimed at increasing awareness of economic empowerment opportunities for women and strengthening community commitment to addressing Gender-Based Violence (GBV). Achieving Rights, Justice and Action for All Women and Girls requires collective commitment to building economic systems that promote equality, dignity and opportunity.

ZIMCODD remains committed to advocating for fair taxation, debt justice and inclusive economic policies that ensure women and girls are not left behind in Zimbabwe's development trajectory.

Time Poverty–Zimbabwe’s Invisible Economic Crisis

Zimbabwe’s economic debates are often dominated by inflation, debt, taxation and exchange rates. Yet beneath these visible challenges lies another crisis that rarely features in policy discussions, time poverty. Time poverty occurs when people spend so many hours working, whether in paid employment or unpaid activities, that they are left with little or no time for rest, education or personal development. In Zimbabwe, this burden falls disproportionately on women.

Across the country, women shoulder the bulk of unpaid care and domestic work, cooking, cleaning, caring for children and the elderly, collecting water and firewood, and managing households. These activities sustain families and communities, yet they remain largely invisible in economic planning and national statistics. Evidence increasingly shows how significant this burden is. Studies indicate that women in sub-Saharan Africa spend about three to four times more hours on unpaid care work than men, reflecting deeply entrenched gender roles around caregiving and household responsibilities. Globally, women perform over 76% of all unpaid care work, amounting to billions of hours of labour each day that goes unrecognised and unpaid.



Zimbabwe reflects the same pattern. Recent time-use findings show that women spend roughly three times more time on unpaid household work than men, highlighting the unequal distribution of care responsibilities. Research on the country's care economy further estimates that Zimbabwean women spend around 25.9 hours per week on unpaid care activities, such as caring for young children or sick family members.

For women in the informal economy, market traders, cross-border traders, small-scale farmers and home-based producers, the burden is even heavier. A typical day involves juggling income-generating activities with domestic responsibilities. Long queues for services, unreliable transport and limited access to water and energy further stretch the number of hours spent on survival activities.



Time poverty is therefore not only a gender issue, but also an economic one. When people spend most of their day on unpaid labour and basic household survival, their ability to participate fully in productive economic activities is constrained. Studies show that time poverty can directly reduce women's participation in income-earning opportunities and limit their economic independence.

Yet some countries are beginning to recognise this challenge. In Colombia, the city of Bogotá has introduced “**Care Blocks**” community centres that provide childcare, health services and training so that caregivers can reclaim time for work or education. In Kenya and other countries, governments are conducting time-use surveys and integrating the care economy into national development planning. These examples show that addressing time poverty is not simply a social welfare issue, it is sound economic policy. Investments in reliable water supply, clean energy, childcare services and public transport can significantly reduce the hours households spend securing basic services.

As Zimbabwe continues to debate fiscal reforms and economic recovery, recognising time poverty could reshape how development is understood. Because economic progress should not only increase incomes, but it should also give people back their time.



Opportunities

Communications and Partnership Specialist

https://estm.fa.em2.oraclecloud.com/hcmUI/CandidateExperience/en/sites/CX_1/job/30753

African Climate Academy

<https://acep.africa/about-the-africa-climate-academy/>

Zimbabwe Investment and Development Agency (ZIDA) is hiring: Aftercare Manager!

<https://zidainvest.zohorecruit.com/jobs/Careers/701991000004302003/Aftercare-Manager?source=CareerSite>

CBZ is hiring a Relationship Manager!

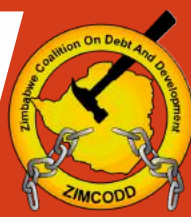
https://www.linkedin.com/jobs/view/4383739489/?alternateChannel=search&trk=d_flagship3_company_posts&refId=vS%2FPLKkaw4rrzG8%2Bb50Gqw%3D%3D&trackingId=IEKu7kjECPD2IC8yeO0Wmg%3D%3D

Save the Children Zimbabwe is hiring a Project Manager

<https://www.savethechildren.net/careers/apply/details?jid=15764>



Celebrating Women's Month



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