



ANNUAL REPORT

2025

Table of Contents

Message From the Executive Director	2
Operating Context	4
Who We Are	6
Our Five Thematic Priorities	7
2025 at a Glance	8
Digital Reach and Public Engagement	9
Impact and Results in 2025	10
Strategic Priority 1: Advancing Sustainable Debt Management and Economic Justice	11
Strategic Priority 2: Influencing Fiscal Policy for Equity and Gender Responsiveness	14
Strategic Priority 3: Strengthening Public Resource Management and Fiscal Accountability	16
Strategic Priority 4: Advancing Transparency in Extractive Industries	17
Strategic Priority 5: Supporting Small-Scale Farmers, Informal Traders and Rural Livelihoods	19
Organisational Development	21
Challenges and Lessons	22
Conclusions and the Road Ahead	23
Looking Ahead	23
Knowledge Products	24
2025 in Pictures	25



Twenty-five years ago, a **coalition** of Zimbabwean civil society organisations came together with a conviction that has never wavered

Message From the Executive Director



Zimbabwe's debt burden deepened, domestic arrears swelled to over US\$1.3 billion.

Twenty-five years ago, a coalition of Zimbabwean civil society organisations came together with a conviction that has never wavered: that debt, fiscal policy and the governance of public resources are not technical abstractions they are questions of justice, dignity and whose lives are valued. This Annual Report marks ZIMCODD's silver jubilee, and in reflecting on 2025, I am struck not only by how much the landscape has changed, but by how much the urgency of our founding mission remains.

2025 was not an easy year. Zimbabwe's debt burden deepened, domestic arrears swelled to over US\$1.3 billion, and the enactment of the PVO Amendment Act marked a significant contraction of the civic space that organisations like ours depend upon to function. The costs of these failures were not borne by institutions they were borne by the mother in Goromonzi waiting for a health facility that never received its disbursement, by the informal trader in Bulawayo facing taxes designed without her in mind, by the young person in a mining community whose future was being mortgaged without her knowledge or consent.

Yet it is in exactly these conditions that I have seen ZIMCODD at its most purposeful.

In 2025, we did not merely document injustice we helped change it. The withdrawal of the proposed Cash Withdrawal Levy and the rejection of mandatory prison sentences for survivalist cross-border traders were not incidental victories. They were the direct result of citizens, organised and informed, speaking into formal governance processes and being heard. When Parliament invited ZIMCODD to deliver an oral submission on the national budget, it reflected something important: that evidence grounded in lived experience carries weight, and that the gap between communities and policy can be bridged.

Our regional footprint also reached new heights. From the SADC People's Summit in Madagascar to AFCODD V in Accra, from the UN Financing for Development Conference in Seville to the UNCTAD Debt Management Conference, ZIMCODD carried Zimbabwe's story into spaces where the architecture of global finance is debated and decided. We did so not as supplicants, but as rights-holders with proposals. These includes the Regional Framework for Pro-People Debt Restructuring, a CSO Position Paper on Financing for Development and a continental compendium that offered evidence and alternatives, not just grievances. The landmark AU resolution on sovereign debt restructuring, to which we contributed directly, reflects a continent that is beginning to demand different terms.

As I reflect on our twenty-five years, I am most moved by the people who carry this work forward the 28 young activists who gathered in Nyanga for the SEJA Academy and left with the tools to interrogate power; the 45 journalists across three countries who now cover debt with greater depth and confidence; the women entrepreneurs in Goromonzi and Matobo who are not waiting for the economy to recover, but building their own. These are not beneficiaries. They are the movement.

Looking ahead, the road will not become easier. Fiscal pressures will persist, civic space will require constant defence, and the structural injustices embedded in Zimbabwe's economic architecture will not yield without sustained, organised, evidence-informed pressure. But ZIMCODD enters its next quarter-century with a stronger coalition, a clearer framework and a deeper conviction that economic justice is not a distant aspiration it is a present demand.

To our members, partners and funders: thank you for making this work possible. To the communities whose voices and experiences remain at the centre of everything we do: we remain accountable to you.

The struggle continues and so do we.

John Maketo

Executive Director, ZIMCODD



Operating Context

2025 was a defining year for Zimbabwe's social and economic trajectory. Structural tensions between macroeconomic policy choices, democratic governance, and citizens' lived realities came into sharp relief.

While official narratives pointed to stabilisation and recovery, the everyday experience for most Zimbabweans was shaped by persistent poverty, high unemployment, deepening inequality, and a shrinking civic space. It was in this environment that ZIMCODD advanced its core agenda on debt justice, public finance management, social accountability, and civic space protection.

\$23.4 B

public and publicly
guaranteed debt



\$1.3 B

domestic expenditure
arrears

Debt as a **Burden**

Zimbabwe remained in severe debt distress throughout 2025, with public and publicly guaranteed debt reaching an estimated US\$23.4 billion by September. More telling than the headline figure was the rapid escalation of domestic expenditure arrears from US\$34 million at end-2024 to over US\$1.3 billion by September 2025. This translated debt into a tangible daily hardship: schools went unfunded under BEAM, health facilities struggled under Results-Based Financing, and farmers, pensioners and service providers waited for overdue payments. ZIMCODD characterised this as hidden austerity the quiet transfer of debt costs onto citizens through weakened services and unmet obligations.

Fiscal Governance **Under Strain**

Budget execution failed to match the commitments made on paper. By the third quarter of 2025, less than half of approved allocations had been disbursed to key social sector ministries health, education and social welfare while infrastructure spending expanded significantly beyond original allocations. This reflected skewed fiscal priorities and deepened public scepticism about the integrity of budget management.

Inequality, Informality **and Exclusion**

Where economic recovery occurred, it remained largely exclusionary. Formal employment continued to shrink, especially for young people, as over 80% of economic activity took place in the informal sector characterised by insecurity, low incomes and limited protection.

Regressive taxation and rising living costs further squeezed low-income households. Women bore a disproportionate burden of unpaid care work, and rural and mining-affected communities faced compounded deprivation. ZIMCODD's work consistently sought to reframe fiscal policy as a tool for redistribution, dignity and inclusion.

Shrinking **Civic Space**

The operating environment for civil society deteriorated markedly in 2025. The enactment of the Private Voluntary Organisations (PVO) Amendment Act in April expanded state control over civil society organisations, fostering fear, uncertainty and widespread self-censorship. Many organisations curtailed advocacy and critical engagement, weakening independent policy dialogue and citizen mobilisation. ZIMCODD recognised this as an economic justice issue as much as a rights issue: without the freedom to organise, speak and advocate, citizens have limited tools to challenge unjust economic policies and governance failures.

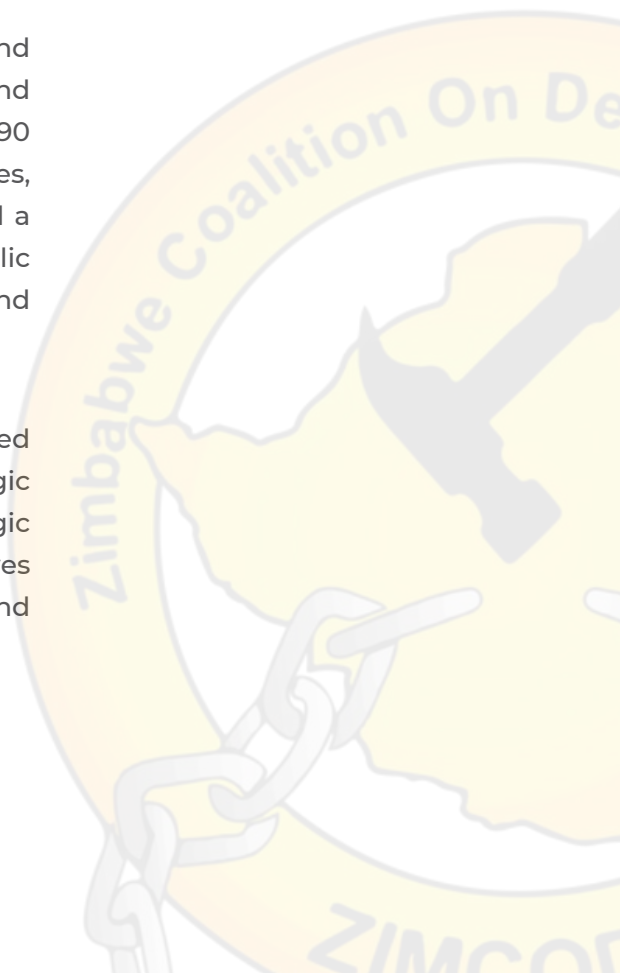
Taken together, Zimbabwe's 2025 context revealed a fractured social contract one in which debt obligations were prioritised over social rights, fiscal discipline outweighed human development, and political control narrowed democratic participation. For ZIMCODD, this context reaffirmed the strategic importance of its interconnected pillars fiscal justice and trade justice as mutually reinforcing pathways toward a just, democratic, and inclusive Zimbabwe. The trade justice pillar, in particular, anchors the organisation's work on climate resilience, livelihoods, and gender justice, ensuring an integrated approach to advancing equity and sustainable development.



Who we **are**

ZIMCODD is Zimbabwe's leading coalition for economic and social justice. We are a movement of over 141 organisations and 1,117 individual members, including 792 women, 325 men and 590 youth, operating across all ten provinces. Over two decades, ZIMCODD has positioned itself as both a policy incubator and a grassroots movement, driving sustained engagement on public resource management, social accountability, trade and economic governance.

In 2025 ZIMCODD's silver jubilee year the organisation continued to advance its mission through two interdependent strategic pillars: Fiscal Justice and Trade Justice. Grounded in its Strategic Plan (2023–2030), ZIMCODD's five Strategic Change Objectives (SCOs) provided the framework for its programming and advocacy.





141

organisations



1,117

individual members



590

youth



792

women



325

men

Our Five Strategic Priorities

1

Sustainable debt management and justice in Zimbabwe and Southern Africa

2

Policies, laws and practices that optimise public finance for pro-people development and domestic resource mobilisation

3

Enhanced public resource management (PRM) and fiscal accountability systems

4

Transparency in natural resource governance, especially extractive industries

5

Rights and livelihoods protection for small-scale farmers and informal traders

2025 at a glance



8,745

People Directly Engaged

Across fiscal, trade, climate & gender justice programming



3,600

Youth Mobilised

Capacitated to participate in governance and accountability



58

Income-Generating Initiatives

Targeting women and youth vulnerable to economic shocks



6

Government Ministries Engaged

Finance, Health, Education, Women, Local Govt & Mines



7

Parliamentary Portfolio Committees

engaged on budget and oversight



5

Local Authorities

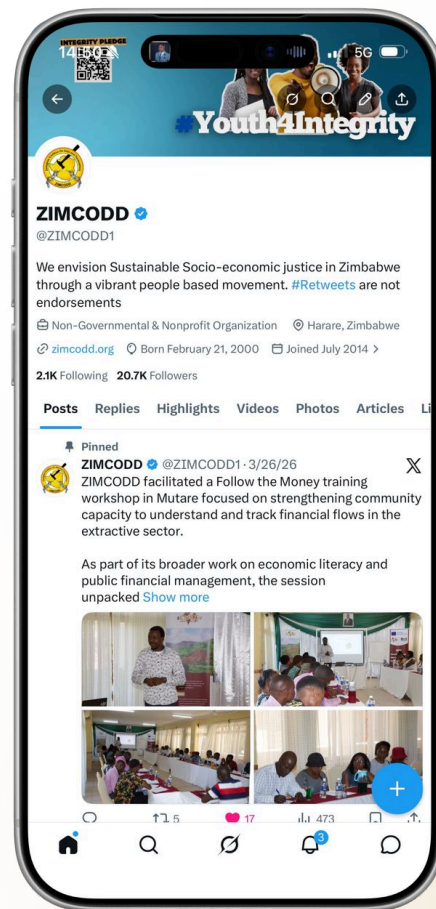
Formal partnerships to improve fiscal governance



Digital Reach and Public Engagement

ZIMCODD's communications strategy extended its advocacy reach well beyond direct programming. In 2025, the organisation maintained an active presence across multiple digital platforms, enabling it to build a critical mass of informed and engaged citizens.

Platform	Performance
Facebook	180,078 total views; 461 net new followers
LinkedIn	3,166 followers; 170,928 impressions; 5,186 reactions
X (Twitter)	20.7K followers; 111.5K impressions
YouTube	924 subscribers; average 1,000 views per upload
WhatsApp Groups	1,756 members across active advocacy groups
WhatsApp Channel	172 followers
Mailing List	856 active recipients
Website	720 average monthly resource downloads

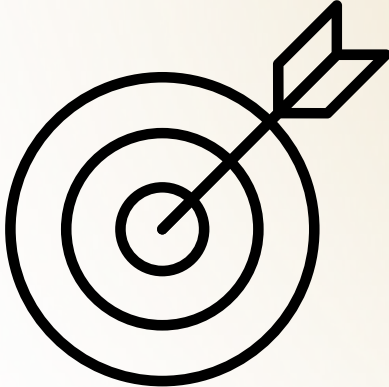




Impact and results **in 2025**



The following section outlines ZIMCODD's key results across its five Strategic Change Objectives, focusing on tangible shifts in policy, strengthened citizen capacities, and improvements in governance systems rather than activities undertaken.



Despite official narratives highlighting stabilisation and recovery, most Zimbabweans continued to face persistent poverty, high unemployment, widening inequality, and a shrinking civic space conditions within which ZIMCODD advanced its agenda on debt justice, public finance management, social accountability, and the protection of civic space.

Strategic Priority 1

Advancing Sustainable Debt Management and Economic Justice

What Changed: Debt Justice Outcomes

Impact at a Glance: Debt Justice

125 delegates (75 men, 50 women; 27 youth; 2 people with disabilities) participated in the 7th Annual Zimbabwe Debt Conference — the largest edition to date

Public discourse on the link between debt, fiscal policy and service delivery measurably strengthened through the #MakingTaxWorkForWomen campaign

Gendered impacts of austerity elevated in national policy conversations, demonstrating how women disproportionately absorb the costs of debt-driven service cuts

Civil society participation in national debt governance debates expanded, with new platforms created for dialogue between citizens, Parliament and government

ZIMCODD positioned as a credible and leading voice in Zimbabwe's debt transparency and accountability debates

The 7th Annual Zimbabwe Debt Conference

The 2025 Zimbabwe Debt Conference, held in Mutare on 8–9 July, established itself as Zimbabwe's premier civil society platform for interrogating public debt. Convening 125 delegates across government, Parliament, civil society, academia, faith actors and affected communities, the event generated evidence-based demands for transparent and people-centred debt governance.

The Conference directly elevated key reform demands including: alignment of the Public Debt Management Act with the Constitution; mandatory public disclosure of loan agreements; and the adoption of participatory debt audit mechanisms. Media coverage following the Conference significantly amplified these demands, reaching a national audience and prompting parliamentary engagement on debt governance.



The ZIMCODD Executive Director, Mr John P Maketo delivering a Keynote Address at the 7th Annual Zimbabwe Debt Conference, Mutare, Zimbabwe: 8-9 July 2025.



ZIMCODD @25 Documentary
CLICK HERE



Launching the Regional Debt Compendium

A comprehensive regional compendium on sovereign debt restructuring across Zimbabwe, Malawi, Mozambique and Zambia was launched in 2025. The publication diagnosed core structural weaknesses: heavy dependence on non-concessional borrowing, ballooning debt servicing costs and a persistent disconnect between borrowing and developmental returns.

The compendium did more than describe problems it proposed a Regional Framework for Pro-People Debt Restructuring, outlining core pillars for reform including people-led debt audits, proactive (rather than crisis-driven) restructuring, creditor accountability mechanisms, and regional legal mechanisms to enforce fair outcomes. The publication was deployed across the Annual Zimbabwe Debt Conference, SADC People's Summit, AU consultations and AFCODD V, directly empowering ministers, Members of Parliament, civic leaders and media.



The Regional Debt Compendium was launched at AFCODD V in Accra, Ghana on 28 August 2025. Pictured: Hon. Amira Saber (Member of Parliament, Egypt), Mr Mike Banda (Regional Director, Malawi Economic Justice Network) and Ms. Phelisa Nkomo (Board Member, Oxfam South Africa).

Regional and Global Debt Justice Solidarity

ZIMCODD carried Zimbabwe's lived experience and reform proposals into African and global policy spaces, ensuring that domestic advocacy was reinforced by wider structural reform demands. Key platforms and outcomes included:

AFCODD V, Accra (August 2025): ZIMCODD convened two strategic side sessions: Faith, Feminism and Fiscal Justice reframing debt as a moral and dignity issue and Feminist Fiscal Justice and Regressive Taxes in Southern Africa, which exposed the gendered effects of IMF-driven austerity across four countries and called for UN-led debt reform and cancellation of illegitimate debts.



ZIMCODD Executive Director (second from left) during the Faith, Feminism and Fiscal Justice reframing debt as a moral and dignity issue and Feminist Fiscal Justice and Regressive Taxes in Southern Africa, panel discussion at the AFCODD V, Accra (August 2025)

SADC People's Summit, Madagascar (August 2025): Convened under SAPSN, with ZIMCODD as Secretariat. 343 delegates from across SADC (193 women, 150 men, 120 youth) issued a communiqué demanding cancellation of illegitimate debt, debt-for-climate mechanisms and reparations for colonial extraction. The Summit produced a strong regional consensus rejecting externally imposed austerity.



Participants poses for a picture during the SADC People's Summit, Madagascar (August 2025)

FfD4, Seville, Spain: Zimbabwe's civil society advocacy aligned with calls for sovereign debt restructuring and a more inclusive global financial architecture, engaging a forum of over 15,000 delegates from 150+ countries.



Participants following proceedings at the National CSOs Dialogue on Financing for Development (FfD4) for Zimbabwe.

AU Debt Resolution, Lomé (May 2025): ZIMCODD contributed to a landmark AU resolution on sovereign debt restructuring, which called for suspension of repayments during negotiations, time-bound creditor engagement, expanded eligibility for restructuring, and legal mechanisms against vulture fund holdouts.

UNCTAD 14th Debt Management Conference (March 2025): ZIMCODD showcased Zimbabwe's proposed participatory debt model as a rights-based, replicable framework shifting the narrative from crisis response to preventive, justice-centred restructuring.

Building the Debt Justice Movement: Media, Youth and Gender

ZIMCODD invested deliberately in building narrative power, developing informed advocates capable of sustaining debt justice demands beyond any single event or project cycle.

A Regional Media Engagement Forum, convened in collaboration with Southern Africa Trust, trained 45 journalists and editors across Zimbabwe, Zambia and Malawi to investigate sovereign debt frameworks, track loan agreements and report on cross-border debt linkages. Following the training, coverage of debt issues increased significantly in both quality and volume across the three countries, democratising public understanding of Zimbabwe's debt crisis.



Participants following proceedings during a media engagement for SADC NSA, March 2025

Strategic Priority 2

Influencing Fiscal Policy for Equity and Gender Responsiveness

In 2025, ZIMCODD strengthened national conversations on tax justice and equitable domestic resource mobilisation. The organisation challenged revenue models that place disproportionate burdens on low-income households while failing to deliver adequate public services and achieved concrete policy influence.

What Changed: Fiscal Justice Outcomes

Impact at a Glance: Fiscal Justice

Withdrawal of the proposed Cash Withdrawal Levy, protecting low-value transactions central to informal trade and remittance-supported households

Rejection of mandatory 5-year prison sentences for smuggling-related offences, protecting survivalist cross-border traders the majority of whom are women

1,311 direct and 8,789 indirect beneficiaries reached through fiscal literacy programming

ZIMCODD invited by Parliament to present an oral submission on the 2026 National Budget a formal recognition of citizen-informed advocacy

Pre-budget consultations across 10 districts incorporated the views of over 400 citizens into national fiscal debates

Growing network of grassroots fiscal justice advocates across Zimbabwe, equipped to sustain advocacy independently

Concrete Policy Wins: Protecting Informal Livelihoods

The most tangible results of ZIMCODD's fiscal justice work in 2025 were two direct policy outcomes secured during the 2026 national budget process outcomes that protected the livelihoods of Zimbabwe's most economically vulnerable:

Cash Withdrawal Levy withdrawn:

Through a combination of parliamentary engagement, policy analysis and citizen advocacy, ZIMCODD successfully contributed to the removal of a proposed levy that would have penalised the low-value transactions on which informal traders and remittance-dependent households depend.

Criminalisation of cross-border traders

averted: Proposed mandatory five-year prison sentences for smuggling-related offences which would disproportionately have affected women engaged in survivalist cross-border trade were rejected following sustained advocacy.

These wins demonstrated that citizen-informed advocacy, when strategically connected to formal governance processes, produces real and measurable protection for marginalised communities.

Feminist Tax Justice and Gender-Responsive Fiscal Policy

ZIMCODD's **#MakingTaxWorkForWomen** campaign advanced a feminist perspective in fiscal policy, consistently demonstrating how regressive taxation, austerity measures and debt servicing constrain investment in essential services healthcare, education and social protection services on which women disproportionately depend.

The Gender and Extractives Symposium (April 2025), convening **66 participants**, centred the lived experiences of women affected by mining: land dispossession, exclusion from decision-making, and the expansion of unpaid care work. These testimonies strengthened the evidence base linking extractive governance, fiscal policy and gender inequality, reinforcing the urgency of gender-responsive reform.

Parliamentary Engagement and People's Budget

ZIMCODD was formally invited by Parliament to deliver an oral submission on the 2026 National Budget a significant marker of credibility and policy influence. The submission was informed by a People's Budget process, which drew on pre-budget consultations held across ten districts, reaching over **400 citizens**. This participatory process ensured that the experiences and priorities of marginalised communities directly informed national fiscal debates.

Strengthening Public Fiscal Literacy

Recognising that effective fiscal accountability requires informed citizens, ZIMCODD invested in accessible civic education including the Weekend Reader series, social media campaigns and digital dissemination that simplified complex economic issues and connected fiscal policy to everyday realities. Across health access, education costs, unpaid care work and informal sector survival, communities were supported to understand, articulate and challenge the fiscal choices affecting their lives.

Building the Next Generation of Fiscal Justice Leaders

The 6th Social and Economic Justice Activism (SEJA) Academy, held in Nyanga in November 2025, convened 28 participants (**15 women, 13 men**, including one person with a disability) representing all ten provinces. Beyond deepening understanding of public debt, tax justice and extractive governance, participants developed practical advocacy skills in power mapping, campaign strategy and community organising.



28

participants
15 women, 13 men



01

with a disability



Emerging grassroots campaigns including **#Bhoohere** and **#WholsBenefiting** reflected participants' growing capacity to interrogate economic governance independently. Complementary programmes including Citizen Journalism Training (38 activists trained in Bikita) and the Citizen Engagement and Advocacy for Accountability Bootcamp (12 activists from four mining districts) further strengthened community capacity to document injustices, mobilise and demand accountability building a leadership pipeline that extends well beyond any single programme cycle.

Strategic Priority 3

Strengthening Public Resource Management and Fiscal Accountability

ZIMCODD's public resource management (PRM) work in 2025 deepened citizen engagement with budget processes, strengthened oversight of public spending and built community capacity to hold duty bearers accountable for the equitable use of public resources.

Budget Tracking and Oversight

Through budget monitoring initiatives and engagements with parliamentary portfolio committees, ZIMCODD contributed to strengthening Zimbabwe's public accountability systems. Working with six government ministries: Finance; Health and Childcare; Primary and Secondary Education; Women, Gender, Community, Small and Medium Enterprise Development; Local Government; and Mines and Mining Development as well as seven parliamentary portfolio committees, the organisation consistently brought citizen perspectives into formal oversight processes. Formal partnerships with five local authorities opened fiscal governance frameworks at the sub-national level, enabling communities to engage with local budget processes and demand more transparent and accountable allocation of public resources.

Community Budget Advocacy: Real Results on the Ground

ZIMCODD's social accountability work translated into concrete improvements in communities.

In Goromonzi District, residents who participated in local budget processes successfully advocated for equitable allocation of the Ward Retention Fund, enabling community investment in health service improvements. In Matobo Ward 8, community mobilisation contributed directly to the rehabilitation of a bridge improving market access and transport connectivity for rural producers. These outcomes demonstrated that PRM work is not only about systems and policies; it is about changing the conditions of people's daily lives by making public resources work for communities.

Generating Evidence: The CRI Index and Oral Evidence

The launch of the Commitment to Reducing Inequality (CRI) Index: Zimbabwe Profile, combined with the Oral Evidence session before Parliament's Portfolio Committee on Mines, provided compelling, community-grounded evidence of inequality and governance failures. Zimbabwe was ranked among the most unequal countries globally, with systemic weaknesses identified in tax justice, debt sustainability, labour rights and service delivery.



Acting Chairperson for the Parliamentary Portfolio Committee on Mines, ZCC Programs Director, NCA Fight Inequality Coordinator, Act Church of Sweden Representative in Zimbabwe, and ZIMCODD Executive Director, during the launch of the CRI Index Report, Harare

Community testimonies gathered through this process particularly from women affected by mining fed directly into parliamentary debates on the Mines and Minerals Amendment Bill, strengthening civil society's influence on both fiscal and extractive sector reform.

Strategic Priority 4

Advancing Transparency in Extractive Industries

ZIMCODD's extractives governance work in 2025 centred on exposing the human costs of opaque mining governance, amplifying community voices in formal policy processes, and building civil society's power to demand transparency, accountability and equity in Zimbabwe's extractive sector.

What Changed: Extractives Governance Outcomes

Impact at a Glance: Extractives Governance

Over 300 stakeholders convened through national extractives governance platforms, including the Zimbabwe Alternative Mining Indaba (ZAMI)

Community voices particularly women affected by mining directly informed parliamentary debates on the Mines and Minerals Amendment Bill

Deputy Minister of Mines formally committed to incorporating community concerns into the ongoing legislative reform process

Advocacy for Free, Prior and Informed Consent (FPIC) strengthened as a core principle in Zimbabwe's extractive governance framework

Continental communiqué issued at the Alternative Mining Indaba demanding transparency in mining contracts, environmental redress and inclusion of women in decision-making

Zimbabwe Alternative Mining Indaba (ZAMI) 2025

The 2025 ZAMI, co-convened with partners, brought together over 300 delegates from Zimbabwe and beyond. ZIMCODD's strategic side session, the Business, Inequality and Equity Roundtable interrogated the fiscal and human rights dimensions of mining, exposing the continuing influence of the outdated Mines and Minerals Act (1961) and opaque tax arrangements that divert revenues away from communities.

Lived testimonies of forced evictions, environmental harm and exploitation were translated into concrete governance proposals, including: institutionalising Free, Prior and Informed Consent (FPIC); mandatory gender-responsive corporate social responsibility; community oversight mechanisms in mining districts; transparency in contracts and fiscal terms; and the rejection of resource-backed loans lacking public scrutiny.

A critical outcome was the direct engagement of the then Deputy Minister of Mines and Mining Development, who received community inputs into the gazetted Mines and Minerals Amendment Bill and publicly committed to ensuring key concerns raised by communities were incorporated into the reform process.



Head of Programmes, Mucha Midzi addressing delegates at the Business, Inequality and Equity Roundtable at the sidelines of the ZAMI 2025



Zimcodd Board Chairperson, Rosewita Katsande delivering the ideological reflection during the opening of ZAMI in Bulawayo



Participants during ZAMI

Gender and Extractives Symposium

ZIMCODD co-convoked the Gender and Extractives Symposium, which examined how extractive fiscal regimes and governance failures marginalise women and mining-affected communities. The dialogue advanced feminist alternatives including women-led community benefit and ownership approaches, greater transparency in mining contracts and calls for royalties and revenues to support social services and care infrastructure.

Regional Solidarity: Alternative Mining Indaba (AMI)

At the Alternative Mining Indaba held in South Africa, ZIMCODD hosted the side session *Beneath the Surface: Exposing Inequality and Human Rights Abuses in Southern Africa's Natural Resources Sector*.

Expert input and community testimony exposed the human costs of extractivism from land dispossession to the criminalisation of dissent.



ZIMCODD side session during AMI

Recommendations from this session contributed to a continental communiqué formally submitted to mining corporations, demanding transparency in contracts and revenues, environmental redress and the inclusion of women and grassroots voices in all mining-related decision-making. Plans for cross-border solidarity campaigns and data-sharing mechanisms emerged as concrete next steps.

Parliamentary Engagement on Extractives Reform

The People's Assembly on Extractives, convened in Epworth under the Fight Inequality Alliance, brought together 140 participants (78 women, 62 men, 67 youth, 2 people with disabilities) to articulate community demands around compensation, environmental restoration and participatory decision-making. When combined with the launch of the CRI Index and community testimonies, this evidence package directly informed parliamentary scrutiny of the Mines and Minerals Amendment Bill increasing community influence on the terms of extractive sector reform.

Strategic Priority 5

Supporting Small-Scale Farmers, Informal Traders and Rural Livelihoods

ZIMCODD's livelihoods work in 2025 operated on multiple levels building the practical economic capacities of women and youth, connecting entrepreneurs to markets and finance and defending informal livelihoods from punitive fiscal and regulatory measures

What Changed: Livelihoods Outcomes



In 2025, ZIMCODD supported small-scale farmers through sustainable livelihood initiatives, including vegetable production. This thriving garden stood as a testament to strengthened food security, community resilience, and locally driven development.

88%

New Customers & Networks

Of Expo participants gained new customers and business networks

65%

New Partnerships

Formed new business or market partnerships.

58

Income-Generating Initiatives

Supported, targeting women and youth vulnerable to economic and climate shocks

78%

Climate-Smart Adoption

Of actively monitored participants adopted climate-smart agricultural techniques

71.5%

Sustained Income Growth

Reported sustained year-round income from diversified crop production

45

Expo Participants

Women and youth entrepreneurs connected to markets, finance and policymakers



Climate-Smart Agriculture and Rural Food Security

ZIMCODD supported rural women and youth through climate-smart agrobusiness initiatives designed to improve food security and income resilience in drought-affected communities. Training programmes focused on practical, field-based learning in greenhouse management, irrigation, solar-powered agriculture, soil health, livestock production and value addition equipping participants with tools appropriate to their local contexts.

The results were significant: 78% of actively monitored participants adopted climate-smart techniques, and 71.5% reported sustained year-round production of diverse crops, directly strengthening household food security and income stability.



In 2025, ZIMCODD supported small-scale farmers in Chivhu with climate-smart agriculture initiatives, including greenhouse production. This project enhanced year-round farming, improved yields, and strengthened household resilience.

Expanding Women's Economic Agency Through Savings and Enterprise

Recognising that skills alone are insufficient without access to finance, ZIMCODD supported women's economic empowerment through Women Empowerment Hubs and Internal Savings and Lending (ISAL) mechanisms. These platforms enabled women to mobilise small-scale capital and invest in income-generating activities particularly where formal financial systems remain inaccessible due to collateral requirements. Participants strengthened economic resilience through diversified activities including vegetable drying and packaging, jam production, pumpkin seed roasting and sunflower oil processing.

Connecting Entrepreneurs to Markets and Finance

The Green Innovations Incubator Hub and the Green Entrepreneurship Expo (12 September 2025) brought together 45 women and youth entrepreneurs alongside policymakers, financial institutions and development actors including representatives from the Ministry of Women Affairs, the Zimbabwe Youth Council, the Zimbabwe Women's Bank and SMEDCO.

The outcomes were tangible: 88% of participants gained new customers and networks; 65% formed new business partnerships; and new financial inclusion pathways emerged as institutions offered more flexible financing models, including group guarantee mechanisms that directly responded to barriers faced by women and youth-led rural enterprises. Entrepreneurs began formalising their businesses and securing supply arrangements with examples including young entrepreneurs like Epiphania Mabikwa from Goromonzi securing consistent market contracts.

Defending Informal Livelihoods Through Fiscal Advocacy

At the structural level, ZIMCODD defended informal and small-scale economic actors from punitive fiscal and regulatory measures. The organisation's sustained advocacy around the Intermediated Money Transfer Tax (IMTT) which places a disproportionate burden on informal traders and women-led enterprises elevated calls for exemptions, reduced rates and protective thresholds for small-scale operators.

While no formal IMTT amendment was recorded in the reporting period, the taxation concerns of informal traders were elevated at the Annual Zimbabwe Debt Conference and the Green Entrepreneurship Expo, and were subsequently taken up in 2026 pre-budget consultations by participating Members of Parliament. This represents a concrete agenda-setting outcome, a direct step toward future policy change.

Community Accountability for Local Infrastructure

ZIMCODD's livelihoods work also extended to community organising that defended access to infrastructure essential for economic participation. In Matobo Ward 8, community mobilisation led to the rehabilitation of a bridge, improving safe transport and market access for rural producers. In Goromonzi District, community engagement in budget meetings secured equitable allocation of the Ward Retention Fund, enabling investment in health service improvements critical for sustaining productive livelihoods.

These outcomes illustrated a core principle of ZIMCODD's approach: protecting livelihoods requires not only building economic capacities, but also strengthening the civic and accountability systems that ensure public resources serve community needs.

Organisational Development

2025 was a landmark year for ZIMCODD's institutional growth and governance coinciding with its silver jubilee and marked by significant strengthening of its internal systems, leadership structures and organisational identity.

Constitutional Review and Governance Strengthening

ZIMCODD completed a comprehensive review of its constitution, addressing operational inconsistencies and governance gaps identified under the previous version. The participatory revision process ensured the constitution better reflects ZIMCODD's strategic direction, governance needs and evolving operational realities providing a more robust foundation for decision-making and accountability. Capacity-building sessions for both new and returning Board members focused on governance best practices, fiduciary responsibilities, strategic leadership and the Board's oversight role. As a result, the Board emerged more cohesive, informed and equipped to provide effective institutional stewardship.

Challenges and Lessons

The 2025 programming period was shaped by a shifting geopolitical context and evolving donor landscape globally and regionally. These challenges presented important opportunities for learning and organisational growth.

Key Lessons

- Community evidence is powerful but must be timed strategically. Platforms such as the Zimbabwe Annual Debt Conference and the Zimbabwe Alternative Mining Indaba were most impactful when community testimonies were linked to active policy debates including national budget consultations and pending legislation.
- Inclusion must be intentional. Language barriers, digital divides and formal education gaps can limit participation. The use of vernacular language, simplified messaging and offline tools significantly improved accessibility, particularly for women and youth in rural communities.
- Regional solidarity enhances legitimacy and amplifies impact. Participation in the SADC People's Summit and the Alternative Mining Indaba demonstrated how cross-border alliances generate collective influence and give national struggles greater weight in continental and global policy spaces.
- Evidence-based advocacy builds trust with policymakers. ZIMCODD's consistent use of community data in policy submissions strengthened its credibility with parliamentary committees and ministries, creating avenues for follow-up engagement. Consistent knowledge management and communications strategies multiply the reach and influence of advocacy interventions.

Updated Governance and Membership Policy

ZIMCODD reviewed its Governance and Membership Policy to reinforce internal systems and ensure governance structures are inclusive, agile and responsive. The updated policy strengthens the effectiveness of movement-building clusters and fosters stronger participation from members across diverse sectors and regions.

A New Home: The ZIMCODD Office

In a significant milestone for organisational independence and institutional stability, ZIMCODD relocated to its own office premises in 2025. This move reduces long-term operational costs, strengthens the organisation's asset base and establishes a stable, professional and accessible environment for staff, stakeholders and partners a fitting symbol of ZIMCODD's maturity as it enters its next 25 years.



The ZIMCODD Executive Director, John P Maketo; the Board Chairperson, Rosewita Katsande; the ZIMCODD Trustee Jonah Gokovah and the Zimbabwe Council of Churches Representative at the Opening Ceremony of ZIMCODD's New offices in Hatfield.



ZIMCODD's current and past Executive Directors pose for a photo at the opening ceremony of the ZIMCODD offices.

- Grassroots leadership is the foundation of sustainability. The SEJA Academy, citizen journalism training and accountability bootcamps empowered local actors to continue advocacy independently creating a multiplier effect that extends well beyond any project timeline.

Conclusions and the Road Ahead

The year 2025 laid bare a fractured social contract in Zimbabwe one in which unsustainable public debt, hidden austerity through domestic arrears, and uneven budget execution continued to transfer the costs of economic governance onto ordinary citizens, especially women, youth, and mining-affected and rural communities.

Operating amid widening inequality and a shrinking civic space under the PVO Amendment Act, ZIMCODD remained steadfast in advancing a people-centred agenda that treats debt justice, fiscal justice, public resource management, climate justice, extractives transparency and livelihoods as interconnected struggles not separate programmes. Through a strong coalition base, ZIMCODD combined evidence, civic education, movement-building and policy engagement to promote democratic oversight, strengthen parliamentary accountability conversations and organise resistance to regressive measures that undermine informal livelihoods.

Looking Ahead

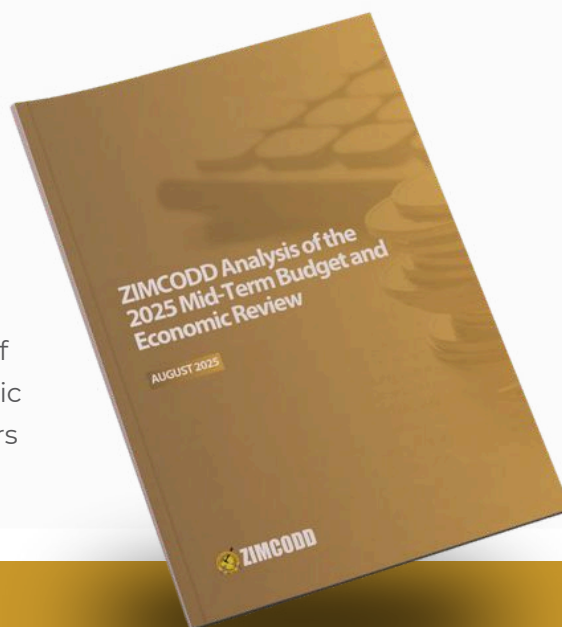
ZIMCODD will continue to push for a development path where economic recovery is measured not by macroeconomic headlines but by lived improvements in dignity, service delivery and rights. This means sustaining pressure for:

- Constitutional and transparent debt governance
- Progressive and gender-responsive domestic resource mobilisation
- Stronger public finance management and anti-corruption safeguards
- Enforceable accountability in the extractive sector
- Protection and expansion of civic space

Above all, ZIMCODD will continue to defend civic space and deepen citizen power as a foundation for the realisation of social and economic rights. This includes strengthening public debt management and advancing debt justice, raising economic literacy among citizens, and reinforcing systems and institutions that promote transparent, accountable, and people-centred public finance governance.

Knowledge Products

ZIMCODD generated and disseminated a range of knowledge products in 2025, contributing to public discourse and equipping civil society, policymakers and communities with evidence for advocacy.



Publication	Summary
CSO Position Paper on Financing for Development	Outlines civil society perspectives on financing for development in Zimbabwe and the Global South. Calls for progressive domestic resource mobilisation, fair debt resolution mechanisms and stronger action against illicit financial flows to ensure equitable, accountable and people-centred financing pathways.
Compendium on Sovereign Debt Restructuring in Southern Africa: Experiences and Lessons from Malawi, Mozambique, Zambia and Zimbabwe	Examines sovereign debt restructuring experiences across four SADC countries, identifying transparency challenges and drawing lessons to strengthen debt governance and promote development-centred restructuring outcomes.
ZIMCODD 2025 National Budget Analysis — A Social and Economic Justice Perspective	Assesses the 2025 National Budget in the context of Zimbabwe's deepening debt crisis and shrinking fiscal space. Highlights heavy reliance on regressive taxation and continued underfunding of social sectors, calling for progressive taxation, debt-sensitive budgeting and stronger protection of social spending.
ZIMCODD Analysis of the 2025 Mid-Term Budget and Economic Review	Reviews the 2025 Mid-Term Budget through a socio-economic justice lens, examining whether mid-year fiscal adjustments address structural inequalities and calling for more transparent, inclusive and pro-poor fiscal management.
US Trade & Tariffs War: A Feminist Analysis of the Impact on Southern Africa	How global power struggles harm marginalized communities—and what feminist resistance looks like.
A Debt Justice Framework for Zambia & Zimbabwe: Centering Social & Feminist Voices	Redefining debt sustainability to prioritize people, care economies, and gender equity.
Public Debt Compendium Regional Interventions in Zimbabwe, Malawi, Zambia & Mozambique	This Compendium is the result of research that unpacked and analysed global south debt complex sovereign debt vulnerabilities. The proposals in this Compendium are also the result of consultations with civil society in Zimbabwe, Zambia, Malawi, and Mozambique.

2025 in Pictures



Media Coverage

Zimcodd index exposes inequality

<https://www.newsday.co.zw/local-news/article/200048041/zimcodd-index-exposes-inequality>

Calls for bold resource mobilisation to address Zimbabwe's \$21 Billion debt

<https://spikedmedia.co.zw/calls-for-bold-resource-mobilisation-to-address-zimbabwes-21-billion-debt/>

Parliament Urged to Expedite Alignment of Public Debt Management Act with Constitution

<https://womenslenzw.wordpress.com/2025/07/14/parliament-urged-to-expedite-alignment-of-public-debt-management-act-with-constitution/>

Zimbabwe's growing public debt threatens Vision 2030

<https://tellzim.com/zimbabwes-growing-public-debt-threatens-vision-2030/>

Thank You

to our partners

ZIMCODD extends deep appreciation to our donors for their support and partnership. This list reflects our sources of funds for 2025:



Norwegian People's Aid



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Edited and Designed by

Stephen Chidhau