



ZIMCODD

WEEKEND READER

22 MAY 2026

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

ZIMCODD Contributes Citizen-Centred Perspectives to National Health Financing Strategy Consultations



The Zimbabwe Coalition on Debt and Development (ZIMCODD) actively participated in the Ministry of Health and Child Care's Health Financing Strategy (HFS) consultations, contributing technical expertise and citizen-centred perspectives aimed at strengthening Zimbabwe's health financing framework.

The consultations brought together key stakeholders to deliberate on critical issues affecting the country's health financing systems, including macroeconomic stability, governance, resource allocation, and equitable healthcare delivery. ZIMCODD's participation reinforced the importance of ensuring that national health financing reforms are grounded in social justice, accountability, and the lived realities of citizens.



Throughout the engagements, discussions emphasised the need to link macroeconomic stability to tangible social outcomes. Participants highlighted that improvements in fiscal and monetary indicators must ultimately translate into better healthcare access, reduced poverty levels, and improved public service delivery for ordinary Zimbabweans.

A key issue raised during the consultations was the urgent need for updated and credible economic data, including accurate Gross Domestic Product (GDP) and poverty statistics, to support evidencebased planning and informed policymaking. Stakeholders noted that reliable data remains essential for designing responsive and sustainable financing systems capable of addressing the country's evolving healthcare needs.

The consultations also highlighted concerns regarding limited coordination across government institutions, particularly in accessing financial data and aligning sector priorities. Discussions noted that the health sector continues to face underinvestment within the national budget, with disparities in per capita health expenditure reflecting inadequate financing relative to Zimbabwe's healthcare demands.

On health financing systems, stakeholders identified structural weaknesses such as fragmented funding arrangements, weak risk pooling mechanisms, and the growing burden of outofpocket healthcare costs on households. In response, participants advocated for more integrated and coordinated financing approaches that improve predictability of funding flows while ensuring equitable allocation of resources, particularly towards primary healthcare services.

ZIMCODD further contributed to discussions on the strategic direction of the proposed reforms, supporting the development of a more coherent, transparent, and accountable health financing framework. This includes strengthening resource pooling systems, aligning financing with essential health service packages, and supporting initiatives such as National Health Insurance (NHI) to expand healthcare coverage and mobilise sustainable domestic revenue.

In shaping the vision, mission, and strategic goals of the Health Financing Strategy, stakeholders stressed the importance of aligning reforms with the principles of Universal Health Coverage (UHC), with particular emphasis on equity, financial protection, and the progressive realisation of the right to health.

The consultations also underscored the importance of strengthening governance and accountability systems across the health sector. Recommendations included enhancing parliamentary oversight, improving standardised reporting systems, and reinforcing accountability mechanisms at all levels of the healthcare system.

ZIMCODD's participation in the consultations reflects its continued commitment to promoting peoplecentred public policy processes and advocating for equitable social service delivery. Through evidencebased analysis and policy engagement, ZIMCODD continues to contribute towards the development of financing systems that are technically sound, socially just, and responsive to the health needs of Zimbabwe's population.

Public Debt and Public Suffering: Rethinking Ubuntu and the Social Contract in Zimbabwe

By Sheanesu Kwenda

Debt Beyond Economics

In light of the ongoing negotiations with creditors via the Structured Dialogue Platform (SDP), in relation to arrears clearance and reforms within the country, the debt problem in Zimbabwe is far from being just an issue of accounting. Recent rounds of SDP meetings, after which negotiations about arrears clearance became intensified due to involvement of the African Development Bank, have once again put the economic situation of the country under increased scrutiny of the general public. According to estimations by such organisations as the World Bank, Zimbabwe's total public and publicly guaranteed debt currently exceeds US\$23 billion, accounting for roughly 70-87% of GDP depending on the way calculations are done. Although it is not inherently wrong to borrow, and has been a regular practice for funding infrastructure and developments as well as stabilising economies throughout history, social problems arise when common people have to bear hardships despite prolonged indebtedness of their country.

Public Debt and Everyday Suffering

Public debt refers to loans taken by government entities from either internal or external sources to support their spending, construction projects, or budget deficits. Ideally, productive borrowing leads to growth and enhances the development of a country. However, rising debt levels in Zimbabwe seem to be correlating more and more with increased levels of poverty in the country.

Multi-stakeholder dialogue on the 2026 Monetary Policy Statement

ZIMCODD, in partnership with Friedrich Ebert Stiftung Zimbabwe, convened a multi-stakeholder dialogue on the 2026 Monetary Policy Statement bringing together the RBZ, labour, industry, informal traders, academia, civil society and development partners to assess whether current monetary policies are translating into improved livelihoods for ordinary citizens.

While participants acknowledged macroeconomic gains including single-digit inflation, exchange-rate stability and growing reserves, concerns were raised that many Zimbabweans continue to face high living costs, limited access to affordable credit, deepening inequality and exclusion from economic opportunities.

Key concerns raised included:

- The impact of the 35% policy rate on SMEs, women-led enterprises and job creation
- Structural dollarisation and its burden on ZiG earners
 - Limited inclusion of the informal economy in policy design
- The gendered and social impacts of tight monetary policies
 - The need for greater transparency, accountability and public trust in monetary governance

The meeting called for a people-centred monetary policy framework that balances stability with inclusion, equity and social justice.

Read the full Outcome Statement here: [\[Link\]](#)



According to the statistics from the Zimbabwe National Statistics Agency, there is an increasing number of individuals working in the informal sector compared to those working in the formal sector, especially young people. Additionally, the health sector experiences challenges related to lack of medical supplies, facilities, and manpower. Studies by the International Monetary Fund (IMF) and the World Bank have pointed out several times that debt problems and fiscal imbalances reduce the government's ability to maintain funding for social sectors in unstable economies. With the government allocating most of its resources to cover its debts and stabilising the economy, there will be fewer finances available to support the health centers, schools, roads, water supply, and other social programs.

Ubuntu and the Moral Question of Governance

“Ubuntu, as it is said by the principle ***‘I am because we are’***, is an African code of ethics which emphasises human dignity, fellowship, empathy and social responsibility.” According to Zimbabwe's historian and philosopher Stanlake Samkange, African leaders must promote the common good instead of the private good of some individuals. The African leadership model presupposes that governance not only involves economic but also moral responsibility towards its citizens. However, despite this fact, the existence of significant government debts and signs of social problems pose a difficult ethical dilemma regarding the direction of governance in Zimbabwe. Indeed, when people suffer from lack of medical care, their infrastructure deteriorates and jobless graduates face years-long economic insecurity, they start to wonder if governance in Zimbabwe is really people-oriented. In terms of Ubuntu, public debt cannot be considered merely as a technical problem and a sign that governance protects human dignity and communal benefit anymore.

Debt and the Social Contract

The social contract theory, popularised by philosophers such as Thomas Hobbes, John Locke, and Jean-Jacques Rousseau, argues that the citizenry gives up some freedoms and makes sacrifices to the state in return for safety, justice, public goods and economic stability. In modern societies, the social contract operates through societal trust and results. However, continued economic difficulties put the aforementioned relationship under severe pressure. In Zimbabwe, the persistent youth unemployment rates, declining trust in governmental institutions, deteriorating health and educational facilities and rising inequality between the wealthy and poor make citizens lose confidence in the government's ability to meet its responsibilities. Despite the fact that the government has repeatedly insisted on the need to borrow money to cope with sanctions, inadequate infrastructure, drought conditions and economic blows, many citizens see no change for the better in their lives. When the citizenry is subjected to continuous suffering with few social returns, social cohesion is weakened and debt becomes socially and politically destabilising.

Towards Debt Justice and Human-Centred Development

Although Zimbabwe faces serious issues related to its public debt, there are still ways in which it can achieve debt justice and sustainable development. The first step would be increasing transparency regarding borrowings in terms of accountability. The Zimbabwe Anti-Corruption Commission and parliament committees could play an important oversight role. Debt funding should be invested in the industries that will lead to creation of jobs, and not to deepening the dependency gap. In addition to investments into healthcare, education, transportation and other infrastructure and anti-corruption framework, it would also be necessary to increase spending on social justice and human security. From the perspective of Ubuntu and social justice, economic policies should be judged not only in terms of repayments and the GDP level, but also by the reduction of human suffering and preservation of human dignity. As long as the recovery plans do not produce tangible results for average Zimbabweans in hospitals, classrooms, markets and homes, the government can hardly claim success.

Conclusion

The debt issue that Zimbabwe currently faces is first and foremost a humanitarian one, and the well-being of Zimbabwean citizens is at stake. Public debt can become ethically wrong, because the people bear it with no substantial improvements made. Thus, the rethinking of economic policy from the point of view of Ubuntu, accountability, and social justice might be the key to restoration of public trust and unity in Zimbabwe. It should also be borne in mind that the true price of debt is usually not seen in Treasury documents, but overcrowded wards, unemployed graduates and citizens who feel left out of national development.



Devolution in Zimbabwe under NDS2: Between Constitutional Promise and Development Practice

Devolution has become one of the most important governance debates in Zimbabwe because it sits at the centre of questions around power, development and citizen participation. Introduced through Chapter 14 of the Constitution, devolution was expected to move decision-making closer to communities and ensure that local priorities shape development outcomes. The launch of National Development Strategy 2 (NDS2) has renewed this conversation by placing devolution among the country's strategic priorities for achieving Vision 2030.

Government presents devolution as a practical pathway for achieving inclusive growth. Under NDS2, strengthening devolution and decentralisation is intended to promote equitable development across provinces, improve service delivery and create local economic opportunities. The strategy builds on previous development frameworks and seeks to accelerate implementation through stronger institutions and stakeholder participation.

There is evidence that progress has been made. Devolution funds have supported infrastructure projects in several local authorities and there has been greater public discussion around local planning and development. Government argues that these investments demonstrate commitment to ensuring that development reaches communities beyond major urban centres. NDS2 further signals an intention to improve coordination across levels of government and strengthen implementation capacity.

Many scholars distinguish between devolution and administrative decentralisation. Devolution means transferring real authority over decisions, planning and finances. Decentralisation often means transferring responsibilities while retaining power at the centre. From this perspective critics argue that Zimbabwe has made progress in devolving resources but has been slower in devolving authority.

Ministerial directives remain one of the most contested issues. Central ministries continue to influence local planning, approve decisions and maintain oversight over local authorities. While government may view this as necessary for maintaining policy coherence, accountability and national standards, critics argue that excessive central control limits local innovation and weakens the constitutional intention of self-governance.

Fiscal dependence also remains a challenge. Most local authorities continue to rely heavily on central transfers and possess limited fiscal space to generate and retain resources. This creates a situation where local governments are expected to deliver development outcomes without fully controlling the means to achieve them. Policy is sound in principle but limited in practice.



NDS2 presents an opportunity to address these tensions. Rather than treating devolution as infrastructure delivery alone, implementation can focus on deeper institutional reforms that align development financing with local decision-making.

Several policy actions could strengthen the effectiveness of devolution:

To Central Government and the Ministry responsible for Local Government

- Clarify the limits of ministerial directives to ensure oversight does not substitute local decision-making.
- Accelerate alignment of legislation and administrative practice with Chapter 14 of the Constitution.
- Develop a clear implementation framework for devolution commitments under NDS2.

To the Ministry of Finance and Economic Development

- Institutionalise predictable and transparent intergovernmental fiscal transfers.
- Expand fiscal space for local authorities while strengthening accountability mechanisms.

To Parliament

- Strengthen oversight of devolution implementation and require regular reporting on NDS2 devolution indicators.
- Review laws and regulations that may unintentionally recentralise power.

To Provincial and Local Authorities

- Improve public participation in planning and budgeting processes.
- Strengthen local governance systems to ensure devolved resources translate into measurable development outcomes.

To Civil Society and Citizens

- Increase citizen awareness of constitutional devolution provisions.
- Strengthen social accountability mechanisms to monitor implementation and service delivery.

Ultimately the success of devolution under NDS2 will not be measured only by the number of projects completed. It will be measured by whether communities gain meaningful influence over development decisions. If NDS2 succeeds in combining resources with real authority Zimbabwe could move closer to the constitutional vision of inclusive and locally driven development. If not, devolution risks remaining an aspiration that is well articulated in policy but limited in practice.

Upcoming events



**ZIMBABWE
ANNUAL DEBT
CONFERENCE**

8TH EDITION

**SAVE
THE
DATE**

15–17 JULY 2026

MASVINGO



SADC

**Peoples
Summit**

DURBAN 2026

SAPSN
Southern African People's
Solidarity Network
People Control & People Drive
Regional Challenge to Globalisation

Opportunities

In Country Facilitator (Home based Retainer) - Harare, Zimbabwe

<https://careers.unops.org/careersmarketplace/JobDetail/In-Country-Facilitator-Home-based-Retainer-Harare-Zimbabwe/3036?src=LinkedIn>

Research Associate (Part-Time, Fixed-Term) in Climate Impact Modeling on Southern Africa's Agriculture – University of Hamburg

<https://www.uni-hamburg.de/stellenangebote/ausschreibung.html?jobID=0fbc7afec6d0afb34a25a06186eec6c177fce790>

Programme Intern

https://africanenda.org/wp-content/uploads/AfricaNenda_Program-Support-Intern_May-2026.pdf

African Leadership Centre Associate Fellowship in Peace, Security and Development for African Students

<https://aercafrica.org/opportunities/african-leadership-centre-associate-fellowship-in-peace-security-and-development-for-african-students/>