

**June 29th, 2010, Lusaka (IPS) - Despite the adoption almost a decade ago of a national gender policy that aims to ensure fair participation of men and women in the development process, most of the Zambian government's policies still remain gender blind, say civil society and women's rights associations.**

Critics say the most glaring of these policies is the country's national budget that fails to disaggregate resource allocation and incentives by gender. Gender is also not one of the considerations in setting targets for various programmes like access to land and credit by government.

"Gender equity cannot be achieved in the absence of pro-active policies, and such policies have to be mainstreamed into every sector and programme, the various impediments that prevent women from participating fully and equitably in development have to be removed," Sheeba Zulu, a Lusaka-based women's rights activist says.

Government adopted the National Gender Policy in March 2000 to be used as a major yardstick for measuring government commitment to gender mainstreaming. Also, through the policy, government committed itself to changing many stereotypes that impinge on women's participation in national development by taking appropriate legal and administrative measures to eliminate discrimination.

But this has not happened, Zulu says: "Impediments, such as lack of access to land and credit, unequal opportunities for employment, wage disparities and marginalisation in decision-making processes have to be redressed."

Zulu also criticised the current Land Act which for not being gender sensitive as it does not recognise that women have been long-disadvantaged when it comes to access to land.

However, most civil society organisations say women are unable to contribute effectively towards national development because of inequalities in resource allocation and access to resources. The Zambia Federation of Women in Business (ZFAWIB) say women still face challenges in accessing money from financial institutions because of the conditions that are attached there.

"Most of these financial institutions have insisted on difficult requirements and complex documentation including collateral, which most women don't have. Most women have difficulties completing documentation to get funds from the Citizens Economic Empowerment Commission (CEEC) and other lending institutions," Susan Kawandani, the ZFAWIB Ndola district co-ordinator, says.

"There is also a feeling that lending to women to enable start business or recapitalise their business is a risk. These financial institutions need to review their lending requirements to

enable as many women as possible to borrow money."

But the CEEC says 40 percent of its funds have been set aside for women entrepreneurs but women have failed to come up with workable business plans that would allow them to obtain funding from the commission.

Michael Kaingu, minister of community development and social services, says government has, in this year's budget, set aside about one million dollars for his ministry for the empowerment of women throughout the country. Another million dollars has been set aside in the ministry of gender.

Kaingu says he is waiting for women to form groups or associations, according to his department's deliberate policy, so that the money can be released as it "is meant for boosting their economic status."

He added that the Women Empowerment Programme, one of the funds under the CEEC, has now been reverted to his ministry because of the sometimes stringent conditions, almost similar to that of a commercial bank, that women were required to meet.

Sara Sayifwanda, the minister of gender, says government has now simplified the application process for obtaining loans under the CEEC and has tasked the district commissioners to handle loan applications to enable women to access the funds.

However, Queen Mumba, who chairs a women's self-help programme in Lusaka's Mtendere township, says the involvement of district commissioners, whom many perceive to be ruling party members, does not inspire confidence.

"The fact that most of us think and believe that district commissioners are stooges of the ruling party makes it even worse," she says. Mumba cited the 8 million dollars set aside for youths in the ministry of sport, youth and child development before the 2006 elections, saying that not many youths benefited from it.

But Sayifwanda says her ministry is currently building capacity for women to enable them to develop their business ventures through the provision of access to investment funds. "The policy calls for targeted actions to facilitate the increased involvement of women in leadership positions in all the sectors of the economy," she says.

But Sly Mbewe, executive director at Action for Development (AfD) says gender equity cannot be achieved in the absence of pro-active policies.

"Such policies have to be mainstreamed into every sector and programme. The various impediments that prevent women from participating fully and equitably in development have to be removed," he says.

Mbewe added that such impediments such as lack of access to land and credit, unequal opportunities for employment, wage disparities and marginalisation in decision making

processes have to be redressed.

"And there can be no complete poverty reduction agenda without mainstreaming gender into it. Unless this is done Zambia's poverty reduction agenda will be undermined and compromised."

Source: [IPS](#)