



# NON-GOVERNMENTAL GENDER ORGANISATIONS' COORDINATING COUNCIL

*"Building Solidarity For Women's Empowerment"*

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## NGOCC PRELIMINARY REACTION TO THE 2026 NATIONAL BUDGET SPEECH

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The Non-governmental Gender Organisations' Coordinating Council (NGOCC) has formally noted the K253.1 billion 2026 proposed National Budget presented to Parliament on Friday, September 26<sup>th</sup>, 2025, by Minister of Finance and National Planning Hon. Situmbeko Musokotwane (MP). The budget theme, focused on *Consolidating Economic and Social Gains, towards a Prosperous, Resilient and Equitable Zambia*" with a promise to build on the groundwork of the past four financial plans.

The 16.6 percent increase in the budget is a welcome sign of continued national investment and ambition. The commitment to consolidating social and economic gains is exactly what Zambia needs. For NGOCC, the Gender Lens is crucial. Hence, as we review this plan, NGOCC is focused on one question: How does this K253.1 billion Budget empower the women, youth, and other marginalised communities of Zambia?

The true consolidation of gains cannot happen if social equity is not explicitly resourced. We will be closely scrutinising allocations across key sectors like health, education, and social protection to ensure they translate directly into tangible benefits and opportunities for the most vulnerable. We are looking for bold, measurable budget lines that accelerate progress toward gender equality, not just maintenance of the status quo. The increase in the national cake must be reflected in the size of the slices for those traditionally left with crumbs.

Our final assessment awaits a deeper delve, but our message is clear: for this budget to be truly *equitable*, it must prioritise, fund, and fast-track the empowerment of Zambia's women.

Our provisional reaction to the 2026 National Budget speech is as follows:

### **1. Social Protection**

The Minister proposes reducing the total budget share allocated to Social Protection from 7.4 percent to 6.2 percent. However, it is noteworthy that there is a proposed increase in the Social Cash Transfer (SCT) from 1.3 million in 2025 to 1.5 million in 2026, and an increase in Food Security Packs (FSP) from 244,000 to 320,000. The Cash for Work programme is also scheduled to continue into 2026. Despite the increase in the number of beneficiaries, the reduction in the total budget proportion is of great concern, as the K400 per month, for instance, given to the beneficiaries, is low and does not resonate with the prevailing high cost of living and inflation rate. It is also worrisome that the Minister has continued to churn out statistics without any effort to disaggregate the beneficiaries, especially by sex, location, and disability. Unfortunately, the lack of disaggregated data means it is difficult to ascertain the number of rural women, girls and persons with disabilities who have benefited from the Girls' Education and Women's Empowerment and Livelihood (GEWEL) Programme.

## **2. Education**

NGOCC commends the Minister's proposal to expand the school feeding programme from the current 106 districts to reach all 116 districts countrywide. We also note the proposed recruitment of 3,500 teachers. The recruitment will address the teacher-pupil ratio, especially in the wake of free education, which has seen an increase of about 2.3 million learners enrolled in primary and secondary schools, benefiting girls and vulnerable children. The consistent recruitment of teachers has contributed to reducing unemployment of teachers and responds to the increase in graduates and the national population. We also applaud the proposed increase in the allocation of funds towards the Higher Education Loans and Scholarship Board (HELSEB), which will benefit a larger number of beneficiaries and enhance access to tertiary education among the poor and vulnerable.

However, we have observed a consistent reduction in the budget share allocation towards the education sector from 15.4 percent in 2024, to 14.5 percent in 2025 and now to 13 percent in 2026. These allocations have not only been below the 20 percent threshold as set by the Dakar Declaration to which Zambia is a party but have also taken away funding towards critical components. For instance, despite the notable increase in the beneficiaries of free education, infrastructure remains inadequate. The persistent, inadequate critical infrastructure, such as classrooms and boarding facilities, contributes to the prevalence of child marriage and teenage pregnancy, factors that have continued to derail girl-child education. In addition, it is crucial to enhance the financing needs towards the acceleration of the completion of student hostels in public universities in order to ensure safer accommodation for girls.

## **3. Health**

We note the decrease in allocation to the health sector from 10.7 percent in 2025 to 10.3 percent in 2026, which is slightly below the 2026-28 Medium Term Budget Plan of 10.7 percent and below the Abuja Declaration, which benchmarks a minimum of 15 percent. While we commend the intention to recruit another 2,500 health workers and an increase to K6.4 billion in 2026 from K5 billion in 2025, towards the procurement of drugs, more resources could have been allocated. This is especially in the wake of the withdrawal of USAID support to the sector, which evidently has created a gap both in personnel and in the quantity of drugs. As we have stated before, insufficient allocation to this sector has a huge bearing on access to quality primary health care, especially for women and girls. We would also like to emphasise that the efforts towards enhancing availability and access to drugs will not be realised if pilferage is not combated with the urgency it deserves.

NGOCC recognises the progress made in addressing cancer treatment. However, we're deeply concerned that current efforts and funding fall significantly short. The backlog of patients, the majority of whom are women, demands a much more aggressive and comprehensive approach. Further, we expected the Minister to outline the concrete steps the government has taken to combat period poverty. Providing free sanitary towels for all women and girls, regardless of whether they are in urban or rural areas, is a critical issue that must be addressed with a clear action plan.

Furthermore, we are of the view that the National Health Insurance Scheme remains a game-changer if well managed and resourced. We expected that the Minister would pronounce reforms to this very important scheme to enhance universal health access for all.

Lastly, the budget speech did not give enough hope in efforts to prepare the nation against perennial pandemics such as cholera. Given the nation's well-documented horrors that have come with pandemics, the Minister should have been more deliberate in pronouncing measures to address these national health hazards.

Therefore, and unfortunately, the allocation towards the health sector does little to align with the theme of the budget.

#### **4. Agriculture, Livestock, and Fisheries**

We note that the Minister proposes to invest in about 250 weather monitoring systems aimed at enhancing the nation's preparedness for any disaster. This is highly commendable. We also commend the move to increase local production of dairy products. This will spur an increase in revenue among local farmers as well as enhance job creation.

However, we have noted that the overall budget allocation of K15.5 billion, representing 6.1 percent, allocation to the Agricultural sector has remained the same as that of 2025 and is below the Maputo Declaration benchmark of 10 percent. NGOCC believes that this allocation is not adequate and does not build on the outcomes of the past investments in ventures such as farming blocks and irrigation systems. Further, the Farmer Input and Support Programme (FISP) has continued to get the bigger chunk, negating other components such as research and extension services. There is a need for reforms in the FISP to foster an equitable approach to the targeting of beneficiaries. Women who form the majority of the small-scale farmers are likely to benefit from these reforms and improve the overall outcomes of the programme.

Finally, while it is noteworthy that the Minister has proposed an increase in the budget allocation to the Sustainable Agriculture Financing Facility (SAFF), there is a need for disaggregated data of the beneficiaries and for deliberate strategies to ensure that women benefit equitably.

#### **5. Constituency Development Fund (CDF)**

We acknowledge the Minister's unwavering commitment to increasing the Constituency Development Fund (CDF) throughout this administration's term. The latest jump, from K5.6 billion in 2024 to K6.2 billion in 2026, boosting the allocation to K40 million per constituency, does present massive opportunities for local-level economic growth and for the direct transformation of the lives of women and girls, who form the majority of our nation's poor.

However, we must ask: At what cost? Given the severe, well-documented crises facing social protection, health, and education, we believe this substantial funding increase should have been strategically redirected to these struggling sectors. Further, the persistent, twin problems of misuse of CDF resources and unacceptably low absorption rates should have compelled the Minister to pause. Increasing the CDF while these systemic issues remain unaddressed is a massive financial risk.

Lastly, accountability must precede allocation. Until we fix the mechanism, pumping more money into CDF is a missed opportunity for the most critical social sectors.

#### **6. Energy and the Environment**

The country's energy poverty disproportionately affects vulnerable groups such as women and girls. As we have stated before, the current energy crisis has become an unbearable burden. The widespread electricity deficit and its attendant effects pose a direct threat to the productivity, incomes, and overall livelihoods of vulnerable populations, especially women and girls. Therefore, we commend the Minister of Finance for introducing the Electricity Fund to address the challenges of the energy deficit. We hope these will bring tangible benefits to the poor women who are normally left out and behind in many other initiatives.

Beyond the Electricity Fund, we expected the Minister to outline a clearer, time-bound plan that outlines feasible mechanisms for true energy diversification and investment in accessible and affordable renewable solutions.

## **7. Water and Sanitation**

NGOCC commends the Minister for investing in early warning systems that will potentially have predictive weather patterns. We equally commend the zero-rated supply of mains (pipes) water for VAT purposes. This encourages more people to construct small water-piped schemes, which will increase access to piped water and sanitation. This will cushion the time women take to fetch water and will enhance menstrual hygiene in homes and schools. However, we note that for the umpteenth time, there has been little allocated towards water and sanitation.

In addition, the proposed structural and fiscal reforms are worrisome. The Government should continue to subsidise, as any increase in the cost of water will affect the poor.

## **8. Gender-Based Violence (GBV)**

Once again, the 2026 Budget has delivered deafening silence on Gender-Based Violence (GBV). This is a failure of commitment. As a nation, we cannot continue to downplay the devastating socio-economic impact of GBV, one of the worst human rights violations against our women and girls. We expected the Minister to treat this crisis with the urgency it demands. Specifically, we demanded tangible allocations to the Anti-GBV Fund, resources for the specialised training of Law Enforcement and Judicial Officers, as well as funding for the urgent construction of shelters across the country. Ignoring GBV in the budget isn't just a financial oversight; it's a profound social failure. We demand action and clear resources now.

## **9. Gender Equity and Equality Act (GEEA)**

On a deeply disappointing note, the New Dawn Government has completely ignored its constitutional mandate to advance gender equity. The budget allocates zero resources toward the operationalisation of the Gender Equity and Equality Commission, as clearly stipulated in Article 231 of the Amended Constitution (No. 2 of 2016). Ignoring the very body designed to oversee and enforce gender parity is a failure to uphold the Constitution. This is not just an omission; it is a rejection of a key governance and equity structure.

## **10. Debt Restructuring**

NGOCC notes the efforts to juggle domestic resourcing and servicing debt. We believe that resources towards domestic debt dismantling, amounting to K52 billion as compared to external debt servicing at about K22 billion, will have a positive bearing on the economic outcomes of many citizens. This is a commendable move as it has always been our desire to see the benefits of this restructured debt trickle down from the speeches to the ordinary women, youth, and persons with disabilities.

However, to truly consolidate social gains, we demand immediate relief for the Zambian worker. We implore the Government to increase the PAYE Tax-Free Threshold from K5,100 to K5,500 and to reduce the Top Tax Bracket from the current 35% to 30%. This tax adjustment is vital to putting more money into the hands of households and stimulating domestic spending.

## **11. Investing in Statistics**

We sadly noted a critical omission, the Minister failed to pronounce any new strides toward allocating resources for data-driven research and strengthening monitoring and evaluation (M&E). Without dedicated funding for research and M&E, the government is essentially flying blind on policy implementation. We cannot consolidate gains if we do not rigorously measure the impact of our spending. A K253.1 billion budget demands evidence-based accountability. For years, NGOCC has loudly bemoaned the lack of up-to-date, disaggregated data.

The Minister continues to churn out national figures, but without this granular data, it is impossible to truly account for how many women, girls, youth, and persons with disabilities actually benefit from these massive budget allocations. Ignoring this essential call is a deliberate choice to operate in a data blackout. We cannot measure progress on equity if as a country we refuse to count who is benefiting. We demand data-driven accountability!

## **Conclusion**

The 2026 National Budget *strives* to consolidate gains toward a prosperous, resilient, and equitable Zambia. We acknowledge the positive signals, the consistent hiring of teachers and health workers, expanded social protection, and efforts to address infrastructural gaps in health, education, and sanitation.

However, the theme of 'equity' remains an illusion without targeted action. While the Minister speaks of an equitable Zambia, the budget fails to allocate specific, deliberate resources for our most vulnerable citizens: women, girls, and persons with disabilities.

This budget delivers a painful silence on key issues:

1. Zero funding to combat menstrual poverty.
2. No mention of resources to address the infrastructure gap for girls, specifically building boarding houses in rural Zambia to keep them in school.
3. Little to no traction in allocating funds to fight known pandemics or curb Gender-Based Violence (GBV), despite it being one of the country's most prevalent human rights violations against women.

We express profound reservations about the increase in the Constituency Development Fund (CDF), especially given the reductions in other equally important sectors. The persistent bottlenecks, misuse, and low absorption rates of the CDF should have seen the Minister redirect this money toward more critical areas like health, social protection, education, and agriculture.

Despite the decision to allocate more funds toward dismantling domestic debt, we were expecting that the PAYE tax-free threshold would be reduced to increase household liquidity and stimulate the local economy.

Finally, while we are hopeful about interventions to address the energy crisis, we urge that the Electricity Fund explicitly benefit the most vulnerable in our society, who are disproportionately affected by energy poverty.

Therefore, NGOCC views the 2026 Budget as a plan that talks about equity but funds the status quo. You cannot achieve a truly prosperous and resilient Zambia if you refuse to specifically resource the empowerment and protection of its women and girls.

**SIGNED**  
for/ NGOCC



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