

SNAPSHOT



2026 National Budget Analysis: Opportunities and Implications for Women and Girls

An analysis by the Non-Governmental Gender Organisations'
Coordinating Council (NGOCC) | 12th November, 2025



Introduction: Acknowledging Progress, Confronting Challenges

The 2026 budget acknowledges that “Development has no finishing line.” While Zambia has made significant strides, moving from 138th to 79th in world gender parity rankings, inequality continues to hinder the social, economic, and political contribution of women.

Zambia's Commitment

As a signatory to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) since 1985, Zambia is legally obligated to implement policies ensuring equality and non-discrimination. This commitment is supported by national frameworks like the National Gender Policy and the Gender Equity and Equality Act.

The Need for Scrutiny

Budget allocations are spread across various ministries. A holistic analysis is crucial to hold duty-bearers accountable and ensure that national spending aligns with commitments to women's rights, the 8th National Development Plan (8NDP), and international standards.



Situating the Zambian Woman: A Statistical Snapshot

Understanding the realities faced by women in Zambia is essential to contextualize the budget's impact. Here are the key statistics:

Population

Females constitute 51% of Zambia's population (10 million), with 55% residing in rural areas. The median age is a youthful 18.3 years.

Poverty

Poverty disproportionately affects rural women. 63.4% of female-headed households are poor, compared to 58.8% of male-headed households.

Employment

Women make up only 40% of the labor force. They are predominantly in the informal sector (750k) vs. formal (395k) and in low-paying industries like agriculture and community service.

Literacy

A significant gender gap persists. The national literacy rate is 60.1% for females compared to 65.3% for males, with rates even lower in rural areas.



Critical Health and Social Vulnerabilities

1 **Teenage Pregnancy & Child Marriage**

Fertility rates are high (4.0 children/woman), and 29% of women aged 15-19 have begun childbearing. The median age of marriage for women is 19.1, five years earlier than for men (24.4).

3 **Disease Burden (HIV)**

Women are disproportionately affected by HIV. Prevalence among women (15-49) is 14.2%, nearly double that of men (7.5%). The gap is even wider among young people (15-24).

2 **Maternal & Child Health**

Maternal mortality remains a challenge. The pregnancy-related mortality ratio is 195 deaths per 100,000 live births (2024 ZDHS), often linked to early childbearing and limited healthcare access.

4 **Water, Sanitation & Hygiene (WASH)**

Lack of access to WASH facilities places a heavy burden on women, who are primarily responsible for water collection. This impacts their time, health, and exposes them to safety risks.



Overall Budget Trends (2022-2026)

The national budget expanded by 46.3% from 2022 to 2026. While the social sector budget saw an 89.5% nominal increase, its share of the national budget moderated to 30.3% in 2026 after peaking in 2024, suggesting a slowdown in momentum.

Sector	2022 (K bn)	2023 (K bn)	2024 (K bn)	2025 (K bn)	2026 (K bn)
Economic Affairs	33.71	35.01	39.76	48.71	58.65
Health	13.91	17.39	20.91	23.17	26.17
Education	18.07	23.19	27.35	31.49	33.04
Social Protection	6.29	8.13	9.67	16.16	15.67

Source: Constructed from Budget Speeches

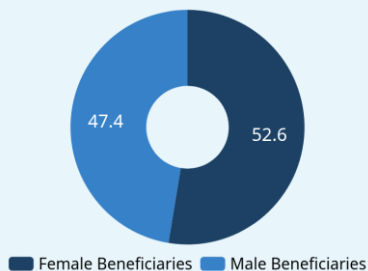


Agriculture: A Missed Opportunity for Rural Women

Despite being a priority sector in the 8NDP, agriculture's share of the national budget has declined from 7.2% in 2024 to 5.2% in 2026. This trend limits its potential to improve the livelihoods of rural women, who are a significant part of the agricultural labor force.

FISP: Gendered Targeting

The Farmer Input Support Programme (FISP) commendably targets 52.6% women beneficiaries. However, true empowerment requires ensuring women control the inputs and benefit from the resulting income.



Stagnant Irrigation Funding

Total allocation for irrigation remains stagnant at K85 million, despite its critical role in climate resilience. Prioritizing female farmers' access to these projects is vital as they bear the brunt of water scarcity.

- SAFF: Needs targeted outreach to women farmers.
- National Food Reserves: Quick payments to women farmers can reduce vulnerability.
- Extension Services: No new recruitment budgeted, despite a high farmer-to-officer ratio.

Mining Sector: Translating Growth into Women's Empowerment

The mining budget sees a sharp increase to K1.2 billion in 2026, driven by investments in geological mapping and mineral exploration. The challenge is ensuring these resources benefit women, who are a minority in the sector (14%) but have a larger presence in artisanal and small-scale mining (ASM).



Recommendation 1: Women's Mining Cooperative Fund

Establish a ring-fenced fund within the ASM allocation to help women-led cooperatives access equipment, training, and licenses.



Recommendation 2: Decentralize & Simplify Licensing

Create district-level licensing hubs and simplified procedures, with fee waivers or subsidies for female miners.

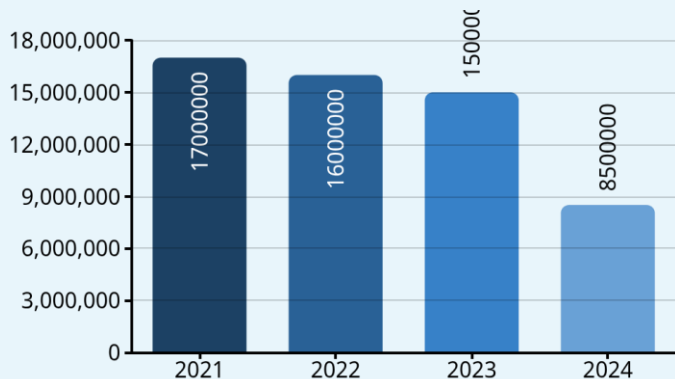


Recommendation 3: Link Mining to Social Investment
Explicitly allocate a share of increased mining revenue to programs targeting women's health, education, and economic empowerment in mining communities.

Energy Sector: Underinvestment Amidst a Crisis



Despite a severe drought halving electricity production in 2024, the Energy sector's budget share has fallen to just 1.01% in 2026. This under-investment contradicts the budget's theme of resilience and inclusive growth.



Impact on Women

Women are disproportionately affected by energy poverty. They spend more time on wood fuel collection, exposing them to health and safety risks. Limited access to clean energy also hinders their educational and entrepreneurial opportunities.

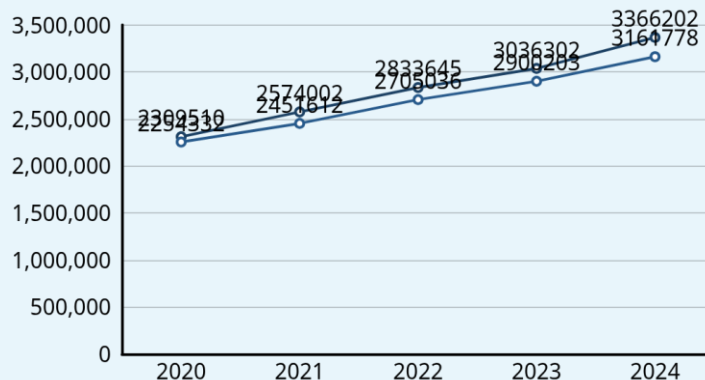
A Bright Spot: Rural Electrification

The Rural Electrification Programme (REP) budget has more than tripled to K1.34 billion. In 2023, 29% of new connections were for female-headed households/businesses, a positive step that needs to be scaled up towards parity.



Education: The Equalizer Gains Ground

Education has seen consistent budget increases, reaching K30.59 billion in 2026. While its 12.09% share of the budget is the largest, it still falls short of the 20% Dakar Declaration commitment. Free education has led to a massive surge in enrolments, especially for girls.



Female enrolment has consistently outpaced male enrolment, and dropout rates have declined, reflecting the success of retention policies.



Key Interventions for Girls' Education

Keeping Girls in School (KGS)

Allocation increased to K492.1 million in 2026. This vital program supports girls at risk of dropping out due to financial challenges, though it is dependent on loan funding.

School Feeding Programme

Allocation increased to K390 million. This program improves attendance, health, and learning outcomes, particularly benefiting girls and vulnerable children.

Sanitary Towels

Funding share has decreased to 0.13% of the education budget. This low prioritization risks undermining efforts to keep girls in school during menstruation.

Teacher Recruitment

The budget aims to recruit 3,500 more teachers. However, with over 39,000 teachers leaving the system since 2022, the demand for more educators remains critically high to manage increased enrolments.

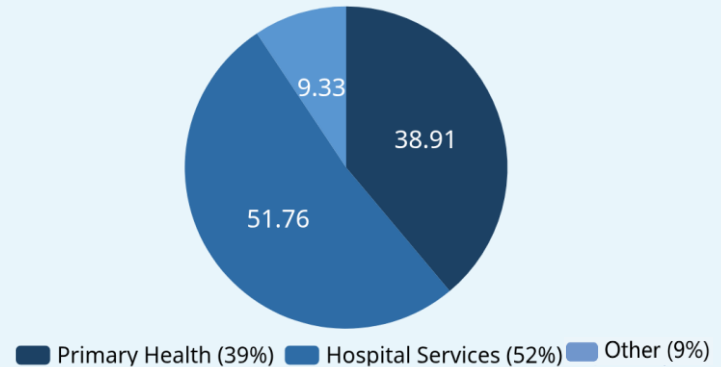


Health Sector: Progress Amidst Funding Gaps

The health budget increased to K24.7 billion, but its share of the national budget dipped to 9.8%, well below the 15% Abuja Declaration target. This leaves a funding gap of K12.9 billion, a concern as donor support wanes.

Personnel & Infrastructure

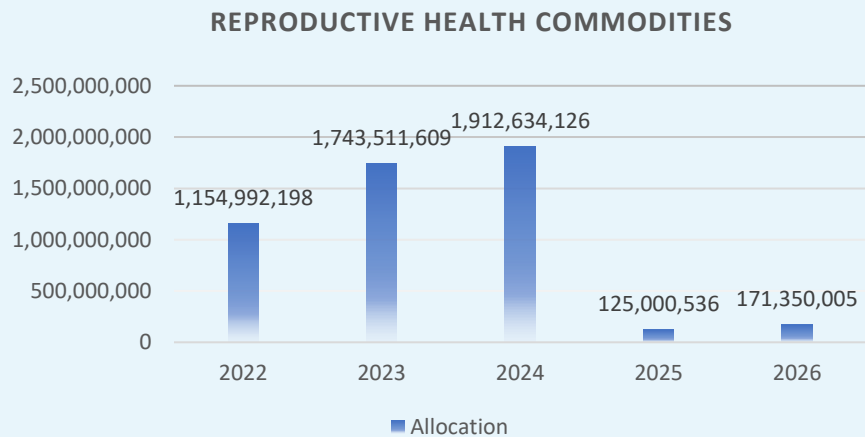
- 2,500 new health workers to be recruited in 2026.
- Despite recent hiring, a gap of over 39,000 personnel remains to meet establishment targets.
- Investments in maternity annexes (often via CDF) are crucial for reducing maternal mortality.





Shifting Priorities: The Reproductive Health Challenge

Within primary care, there has been a major budget realignment. Funding for Reproductive Health commodities has plummeted, while allocations for Essential Drugs and Anti-Retroviral Drugs have surged, partly to cover gaps left by donors.



This drastic cut to reproductive health funding threatens progress and leaves girls at higher risk of early pregnancy, STIs, and unsafe childbirth. Similarly, funding for nutrition supplements remains critically low at just 0.01% of the national budget.



Social Protection: A Success Story with Room for Growth

Social protection is a key area of progress. Allocations have consistently grown, reaching 6.6% of the national budget in 2026, well above the international best practice of 3.5%. These programs are critical for cushioning the most vulnerable, with women being the primary beneficiaries.

Social Cash Transfer (SCT)

With K7.65 billion allocated, the program targets 1.5 million households. In 2024, 77% of beneficiary households were female-headed.

Food Security Pack (FSP)

Receives K1.5 billion to strengthen the productive capacity of vulnerable households, a key intervention for food security and empowering women.

Cash for Work

Allocated K1 billion to provide immediate income-generating opportunities, especially crucial during shocks like the recent drought.

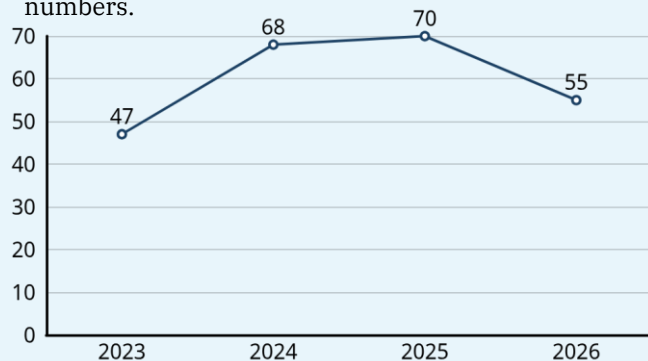


The Gender Machinery: Underfunded and Incomplete

Declining Budgets

Worryingly, the budget for the Gender Division, the state's main engine for driving the gender agenda, was cut from K69.5 million in 2025 to K55.3 million in 2026.

Allocations for Gender Rights Protection and GBV response were also slashed, despite persistently high case numbers.

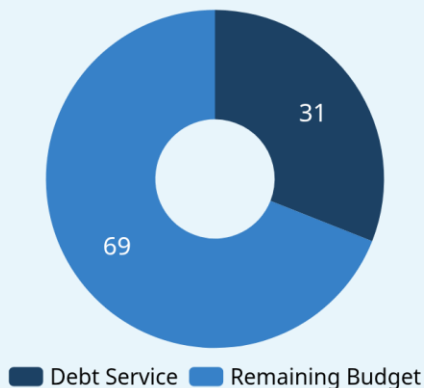


An Unfulfilled Commitment



The Elephant in the Room: Public Debt

While debt restructuring is a commendable milestone, debt service continues to consume a massive portion of the national budget. This crowds out essential spending on social sectors that are critical for women's health, education, and economic empowerment.



Nearly one-third of national resources go toward servicing debt. The benefits of restructuring have not yet trickled down to improve women's welfare, as the high cost of living and limited economic opportunities persist.

Key Recommendations for a Gender-Responsive Future

Strategic Funding & Policy

- Operationalize the Gender Commission: Allocate resources to establish the Gender Equity and Equality Commission as a constitutional priority.
- Increase Gender Machinery Funding: Reverse the budget cuts to the Gender Division and increase funding for GBV prevention and response.
- Meet Sectoral Commitments: Work towards the 15% Abuja Declaration (Health) and 20% Dakar Declaration (Education) budget share targets.
- Engender CDF Guidelines: Mainstream gender into all CDF mechanisms to ensure women's equal participation and benefit from projects.

Programmatic Action

- Protect Reproductive Health: Restore and protect funding for reproductive health commodities and services.
- Empower Women in Growth Sectors: Create dedicated funds and simplified access for women in mining (ASM) and agriculture (FISP, SAFF, Irrigation).
- Invest in Data: Mandate and fund the collection of sex-disaggregated data across all sectors to enable effective gender-responsive budgeting and monitoring.
- Debt Relief for Women: Channel savings from debt restructuring into targeted social protection and women's economic empowerment programs.

About NGOCC

Established in 1985, NGOCC is a coordinating umbrella network born from the recognition that empowering Zambian women requires unified action. Its formation by a small group of women-focused NGOs was a direct result of the 1985 United Nations Conference on Women in Nairobi, Kenya. Since then, NGOCC has maintained its coordinating function and actively works to strengthen its 118 member organizations, enhancing their ability to advocate for gender equity and equality effectively.

Vision

“A society where women are empowered and fully participate in social, cultural, economic and political development”

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Mission

“To promote women’s empowerment for gender equality through coordinated advocacy, capacity development of member organisations and linkages with government, local and international partners”