



Key Findings and Recommendations

THE IMPACT OF AUSTERITY MEASURES ON WOMEN-OWNED BUSINESSES IN ZIMBABWE



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ACRONYMS AND ABBREVIATIONS

AfCFTA	African Continental Free Trade Area
BMOs	Business Membership Organizations
COMESA	Common Market for Eastern and Southern Africa
FORLAC	Formalisation Strategy for Latin America and the Caribbean
GDP	Gross Domestic Product
IMTT	Intermediated Money Transfer Tax
INSTARN	Informal Sector Training and Resource Network
ISOP	Integrated Skills Outreach Programme
MSMEs	Micro, Small and Medium Enterprises
NAMACO	National Manpower Council
POS Point	Of-Sale
RBZ	Reserve Bank of Zimbabwe
SACCOs	Savings and Credit Cooperatives
STEM	Science, Technology, Engineering, and Mathematics
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women

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EXECUTIVE SUMMARY

Zimbabwe has been grappling with a challenging economic landscape for more than two decades, marked by recession and significant hardships. During this prolonged period, the country has witnessed the closure of some industries and experienced seasons of hyperinflation coupled by weak exchange rates and notable disparities in currency valuation. This economic instability has fostered a high degree of informality and has given rise to a landscape dominated by Micro, Small and Medium Enterprises (MSMEs), the majority of which are women-owned.ⁱ MSMEs in Zimbabwe contribute an estimated US\$8.2 billion, accounting for 60 per cent of the country's Gross Domestic Product (GDP), while also providing employment for over 3.3 million individuals.ⁱⁱ Since 2018, the government of Zimbabwe has introduced macroeconomic policies, primarily focused on austerity to address the instability in the economy. While such policies may help to reduce government spending, controlling inflation and managing debt, they can inadvertently pose challenges to businesses especially the MSMEs¹ if appropriate support systems and control measures are not put in

place. Empirical evidence shows that a deeper understanding of the gendered impact of restrictive monetary and fiscal policy is necessary for governments and stakeholders to identify policy options and strategies that contribute most to eradicating poverty and ending women's economic exclusion.ⁱⁱⁱ

Taking into consideration Zimbabwe's austerity-oriented macroeconomic policy trajectory introduced in 2018, this study analysed women-owned enterprises in Zimbabwe. The study considered numerous variables including access to markets, utilisation of financial services, access to capital, impact of taxes, adoption of technology, professional capacity building for staff, and adaptive measures adopted by women-owned MSMEs in an austerity-oriented macroeconomic environment. It employed a mixed methods approach using surveys, interviews, and focus group discussions to collect data from 582 women-owned MSMEs that were selected through stratified random sampling from across 10 provinces in Zimbabwe. This knowledge product provides a summary of the findings and recommendations from the study.

1. SMEs Act (Chapter 24:12) defines micro-enterprises as having up to five employees, small enterprises as having six to 30 employees, and a medium enterprises and entities with 31 to 75 employees, with additional criteria regarding assets and turnover used for classification

Most women-owned MSMEs emerged as survivalist enterprises due to economic hardships. These businesses are predominantly informal (68 per cent individually owned, 64 per cent unregistered) due to complex regulatory requirements. Women-owned MSMEs are mostly micro enterprises (87 per cent). Women constitute 71 per cent of employees, and two-thirds of these businesses are female-managed, though many owners lack advanced education and business skills. Initial capital investment ranged from US\$101-500, mainly sourced from family and friends. Only 8 per cent accessed bank financing due to stringent requirements, and just 28 per cent had bank accounts, citing high costs and lack of trust in financial institutions. Despite financial inclusion policies put in place by government, access

to formal financial services remains limited. Only 6 per cent of businesses received government incentives, and 5 per cent received direct government support. Export participation was extremely low (2 per cent), hindered by limited market information, complex procedures, and high transport costs.

The study recommends gender-responsive policies, ease of doing business reforms, support for formalization, improving financial access, strengthening business development services, enhancing skills training, and expanding export support to improve economic opportunities for women entrepreneurs. The study findings and recommendations may help to inform policies and programmes aimed at fostering inclusive economic growth and strengthening of women-owned MSMEs in Zimbabwe.



Photo: UN Women

KEY FINDINGS

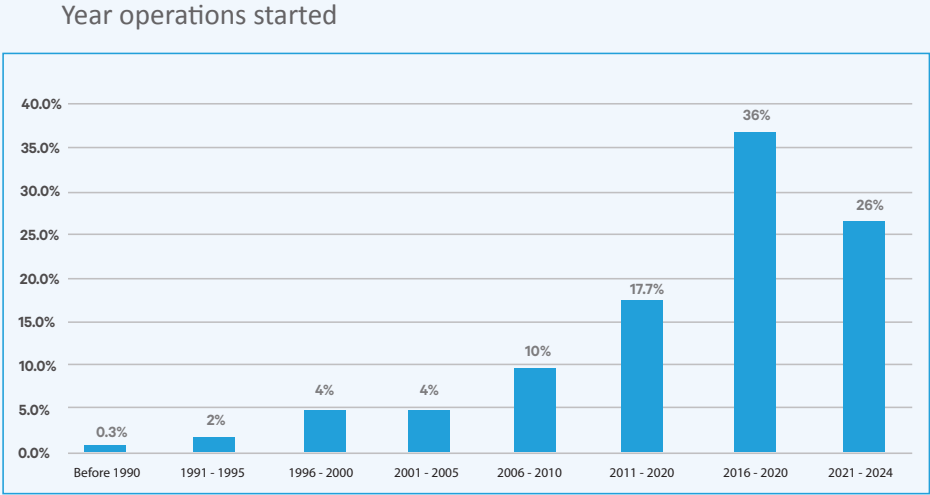
KEY FINDINGS

Women-owned MSMEs in Zimbabwe: Trends

The number of women-owned MSMEs has been increasing over the years. Notably, 36 per cent of women-owned MSMEs surveyed were established between 2016 and 2020, with an additional 26 per cent founded in the post-COVID-19 period (2021-2024) (Figure 1). Some of the main reasons cited for starting operations were to support family and earn a living (26 per cent), alleviate poverty (13 per cent), loss of a spouse (1 per cent) and the need to

escape unemployment (10 per cent). This shows that a considerable number of women-owned MSMEs were created out of individual necessity rather than the potential to take advantage of market opportunities indicating the need for more entrepreneurship-focused training, coaching and mentorship opportunities to be availed in order to strengthen the foundations of those MSMEs.

Figure 1: Motivation to start a business and year of inception



Motivation to start business

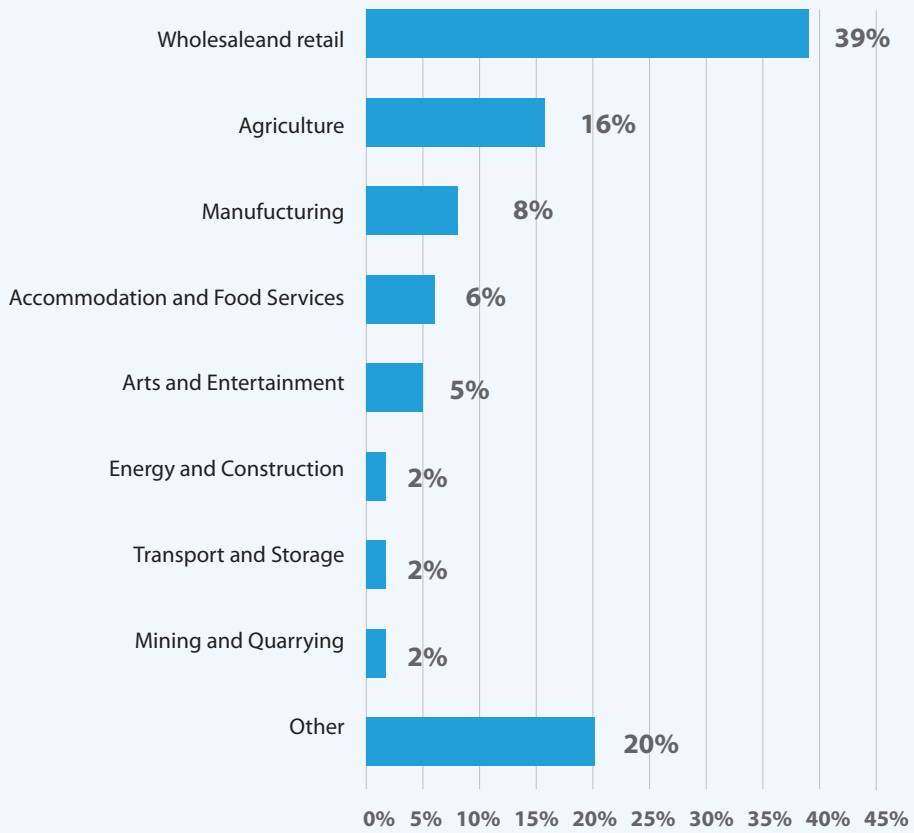
Support family and earning a living	26%	Attaining financial independence	7%
Poverty	13%	Making social impact	5%
Unemployment	10%	Retrenchment and retirement	2%
Entrepreneurial passion and spirit	10%	Widowed	1%
Taking advantage of opportunities	9%	Other reasons	8%
Generate income	9%		

Slightly over two-thirds (68 per cent) of the surveyed women-owned MSMEs are classified as sole proprietors, and 64 per cent are unregistered. While 44 per cent of the surveyed women-owned MSMEs recognize that registration offers legal protection and the freedom to trade, they are more inclined to operate informally compared to their male counterparts, primarily due to the burdensome registration and licensing processes. The women reported that apart from running their businesses, they have additional responsibilities, such as care work, which limits their time to navigate lengthy registration processes. Without legal entity status, enterprises remain vulnerable to arrests by local authorities. They also face higher risks of being subjected to harassment, corruption, exploitation, and threats of closure while operating informally in public spaces. This highlights the imperative need to reform the registration processes

taking into consideration the needs of women-owned MSMEs.

With regards to sectoral representation, 39 per cent of the surveyed women-owned MSMEs reported that they are in the wholesale and retail sector whereas 16 per cent are in the agricultural sector (Figure 2). Expanding into diverse sectors could enable women entrepreneurs to tap into higher-value markets, enhance their earnings, and contribute more significantly to the overall economic growth and diversification of their communities. Sectors such as mining, energy and construction, nonetheless, require significant start-up costs and are dominated by larger enterprises. Owing to capital constraints, women tend to start their business ventures in the service and retail industries compared to men who dominate the construction, technology, mining, and manufacturing industries.

Figure 2: Representation of women-owned MSMEs in sectors

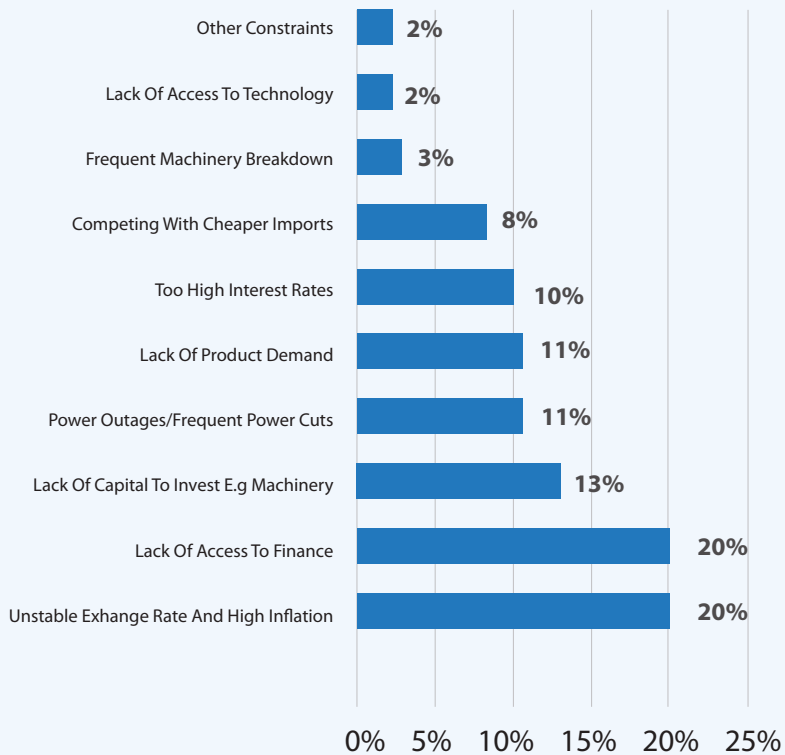


These trends confirm the existence of multiple constraints to doing business (Figure 3) and significant gaps that could be addressed at different levels. About 32 per cent of the women-owned MSMEs that participated in the study rated the cost of doing business in Zimbabwe as high, and 20 per cent rated it as very high.

One of the biggest constraints to doing business identified by 20 per

cent of participants is lack of access to finance. Additionally, the women-owned MSMEs cited taxes and regulatory fees as key drivers of costs when operating a business. Participants also highlighted gaps related to technology, export markets and professional capacity development as key limitation for growth. These are outlined below.

Figure 3: Constraints to doing business

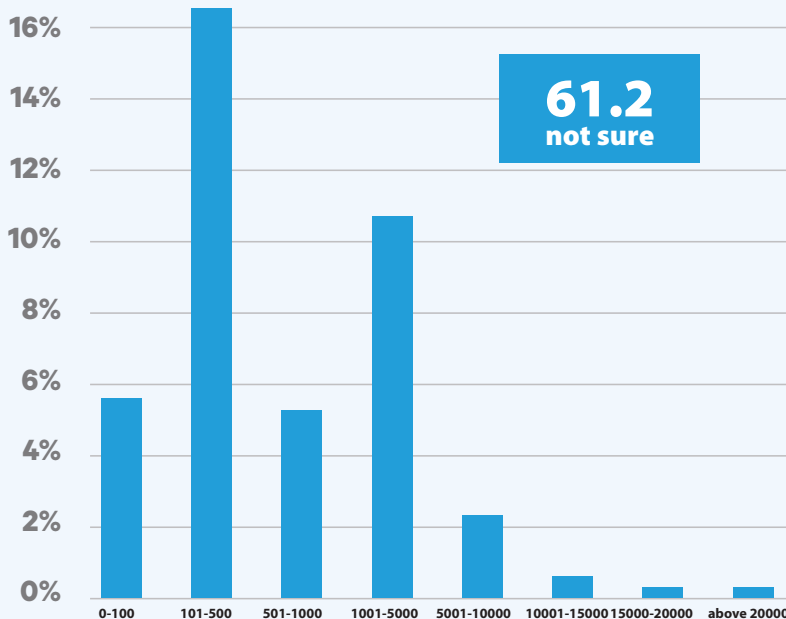


Limited access to capital and financial inclusion

Limited access to capital remains a challenge among women-owned MSMEs in Zimbabwe. The majority of women-owned enterprises (62 per cent) reported that the interest rates for loans offered by banks and microfinance institutions were not affordable. Most women-owned MSMEs, therefore, resorted to informal sources of finance which are

often less reliable. Most of the study participants reported initial capital investments between US\$101 and US\$500 only (Figure 4), with 31 per cent borrowing from family members and 23 per cent from friends as their main sources of finance. About 61.2 per cent were not sure of their initial start-up capital indicating gaps in their record-keeping skills.

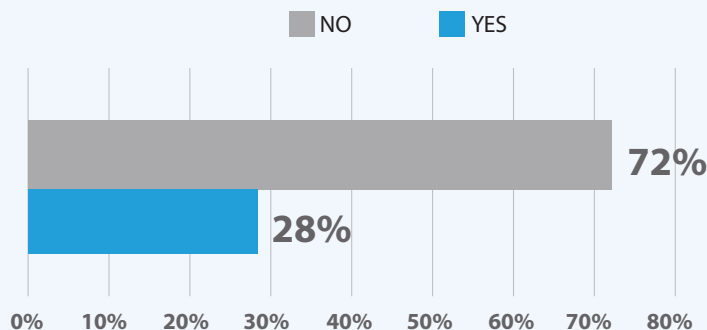
Figure 4: Amount of capital used to start the business



Only 28 per cent of women-owned MSMEs that participated in the study had operational bank accounts (Figure 5). The primary reason for not having bank accounts is low business income, which limits deposit capaci-

ty. Other reasons cited by the MSMEs include high bank charges, low trust in the banking system, cumbersome banking processes as well as withdrawal limits and cash shortages.

Figure 5: Bank account ownership



Reasons for not having a bank account:

- 1. Business is generating low income 28%
- 2. High bank charges 17%
- 3. Operate on a cash basis 12%
- 4. Low trust in banking system 11%
- 5. Does not see need for one 7%
- 6. Cumbersome banking processes 7%
- 7. Withdrawal limits and cash shortages 5%

The findings signal a pressing need to rework or refocus existing strategies for financial inclusion. This may entail, but is not limited to, ensuring that statutory instruments align more closely with the realities faced by women entrepreneurs. For instance, Statutory Instrument 63 of 2016, which was enacted under the Reserve Bank of Zimbabwe (RBZ) allows for movable assets, including livestock, to be used as collateral for securing loans from financial institutions. However, most commercial banks often express concerns regarding the recognition of these

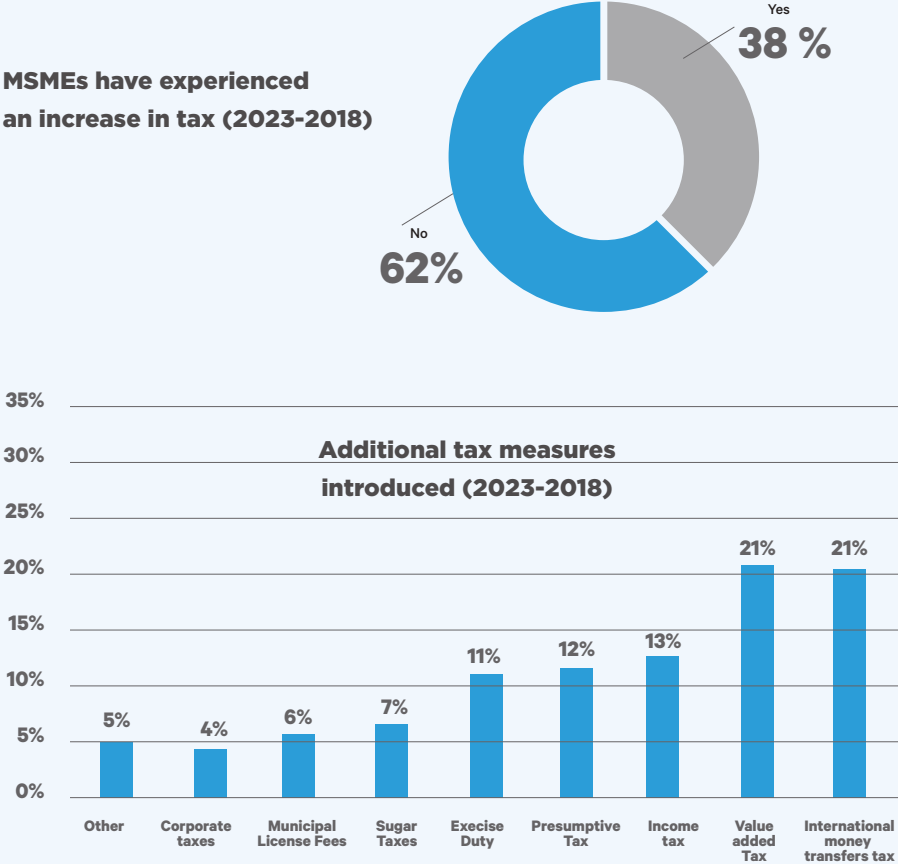
assets, citing perceived risks associated with movable assets such as livestock. They emphasize the importance of risk management in their lending practices, which can limit the acceptance of these forms of collateral. This underscores the importance of harmonizing macro-economic policies with the practical needs and concerns of both banks and women-owned enterprises. A tripartite approach to financial inclusion is essential, fostering collaboration between the state, financial institutions, and entrepreneurs.

Impact of taxes and fiscal measures on women-owned MSMEs

Taxes significantly drive the cost of doing business among women-owned MSMEs in Zimbabwe. About 38 per cent of study respondents reported an increase in taxes during the period 2018-2023 (Figure 6). Close to 98 per cent of the government’s revenue in the 2023 fiscal year emanated from tax showing a very high dependence on taxation.^{iv}

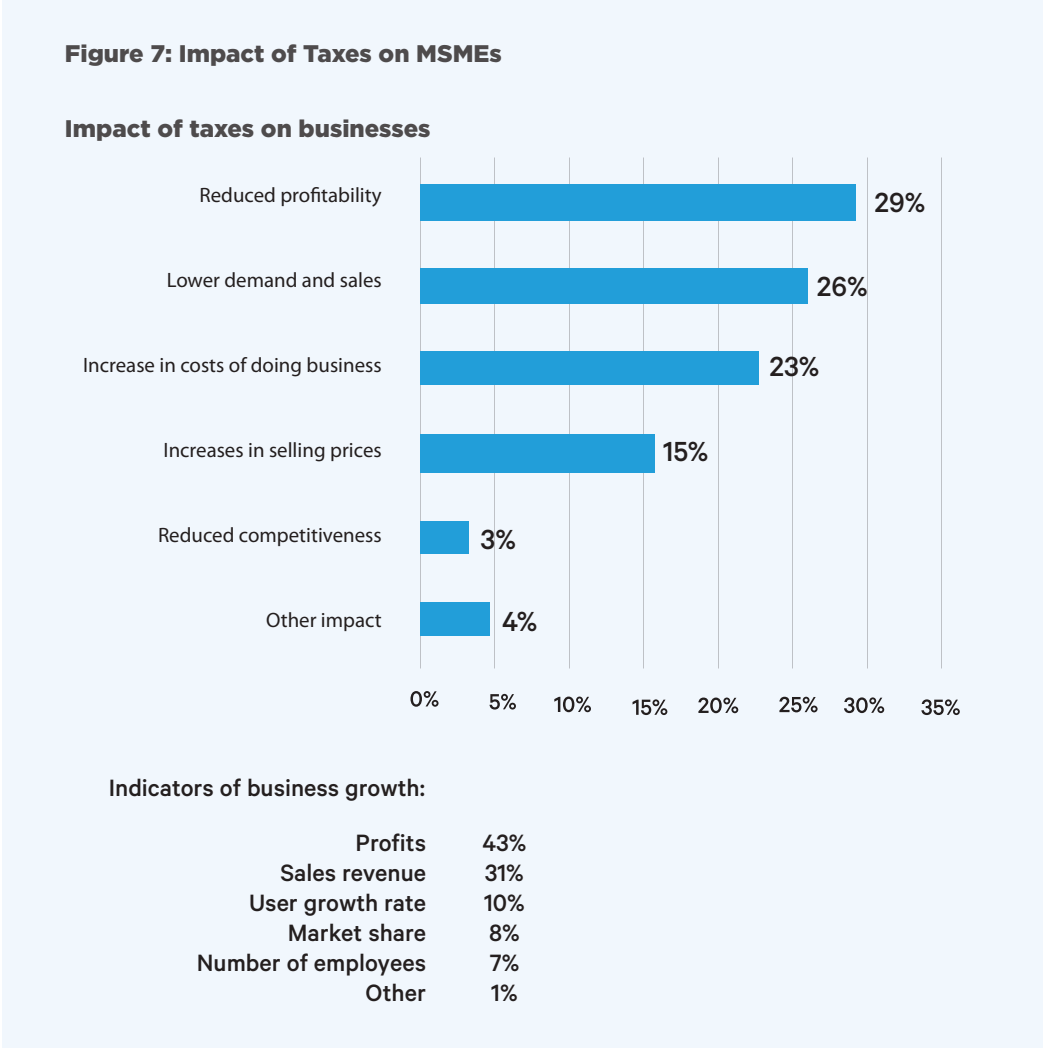
Businesses are subject to various taxes, including corporate tax, value-added tax (VAT), intermediated money transfer tax (IMTT), capital gains tax, excise duty, customs duty, and presumptive tax. Notably, approximately 21 per cent of MSMEs identified the IMTT as the primary tax introduced by the government during the 2018-2023 period (Figure 6).

Figure 6: Additional Tax measures introduced between 2018 and 2023



Findings also show that the IMTT negatively impacted MSMEs, with many acknowledging its effects, including reduced profitability (29 per

cent), decreased demand and sales (26 per cent), and heightened costs of doing business (23 per cent) (Figure 7).



Recently, the government proposed new tax regimes accompanied by measures like reduction of the VAT threshold and mandatory Point-Of-Sale (POS) machines^v for businesses as part of efforts to expand its tax base. In view of these developments and the findings from the study, it is

crucial for the government to continuously monitor and assess the impacts of these policy measures on women-owned MSMEs. This will allow for corrective and preventive measures to be put in place for women-owned MSMEs to thrive.

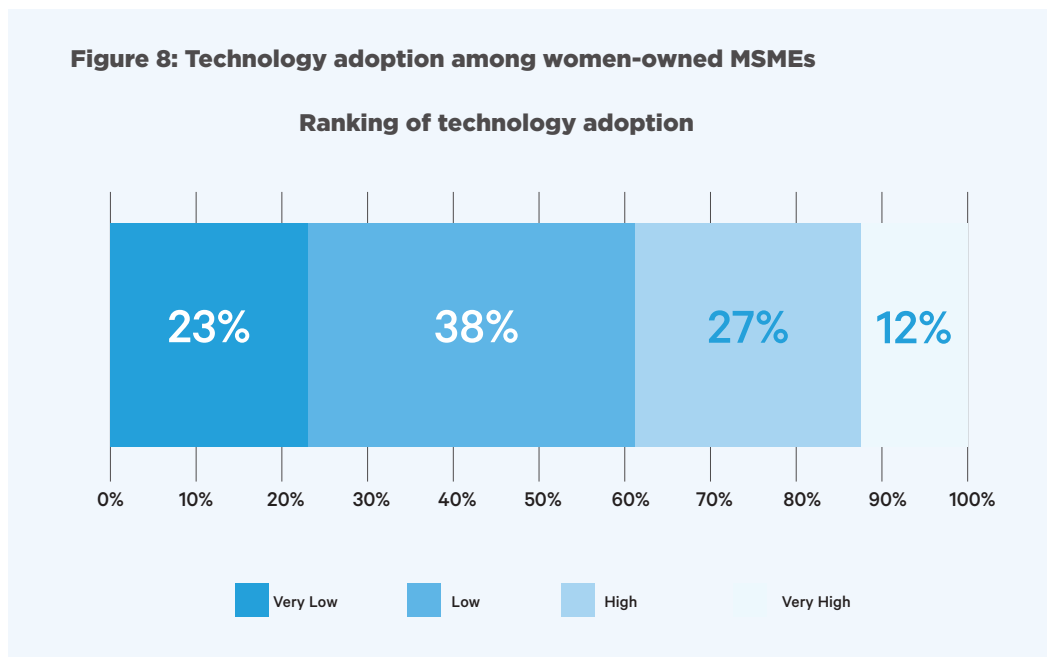


Photo: UN Women

Technology adoption among women-owned MSMEs

Findings show that 61 per cent of women-owned MSMEs rank technology adoption in their businesses as low (Figure 8). This reflects the existing gender digital divide affecting Zimbabwe and other developing countries.^{vi} Productive technologies such as machinery that improve efficiency and computers have low usage amongst MSMEs.^{vii} The use of technology in the sector is, somewhat, limited to communication devices and social media platforms for marketing purposes. One of the underlying causes for low adoption of technology is the gender gap in Science, Technology, Engineering,

and Mathematics (STEM) education. In addition, women and girls face cultural discrimination, which lowers their chances of developing the skills needed to adopt digital technologies. Enhancing the adoption of technology by women-owned businesses not only advances women's economic opportunities but also empowers them to meaningfully contribute to the digital economy. Pre-conditional aspects like access to energy and digital technologies should be taken into consideration when promoting digital inclusion among women-owned MSMEs.



Access to Trade Markets among women-owned MSMEs

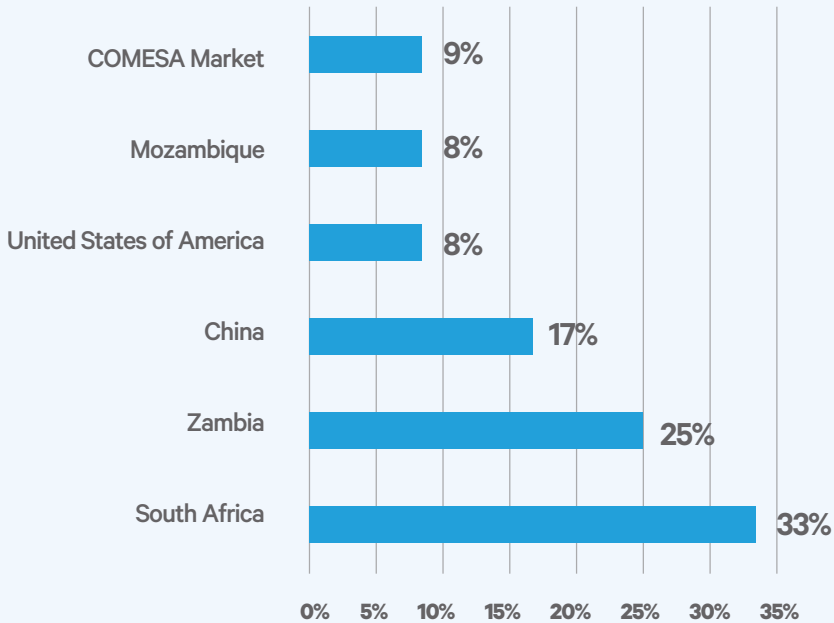
Among the surveyed MSMEs, only 2 per cent engage in exports, primarily concentrating on services as shown in Figure 9 below. The primary export destinations for these enterprises are South Africa, Zambia, and China (Fig-

ure 10). This underscores the need to broaden the reach of women-owned MSMEs into the export market, especially given their significant contribution to the GDP.

Figure 9 :Products exported and reasons for not exporting



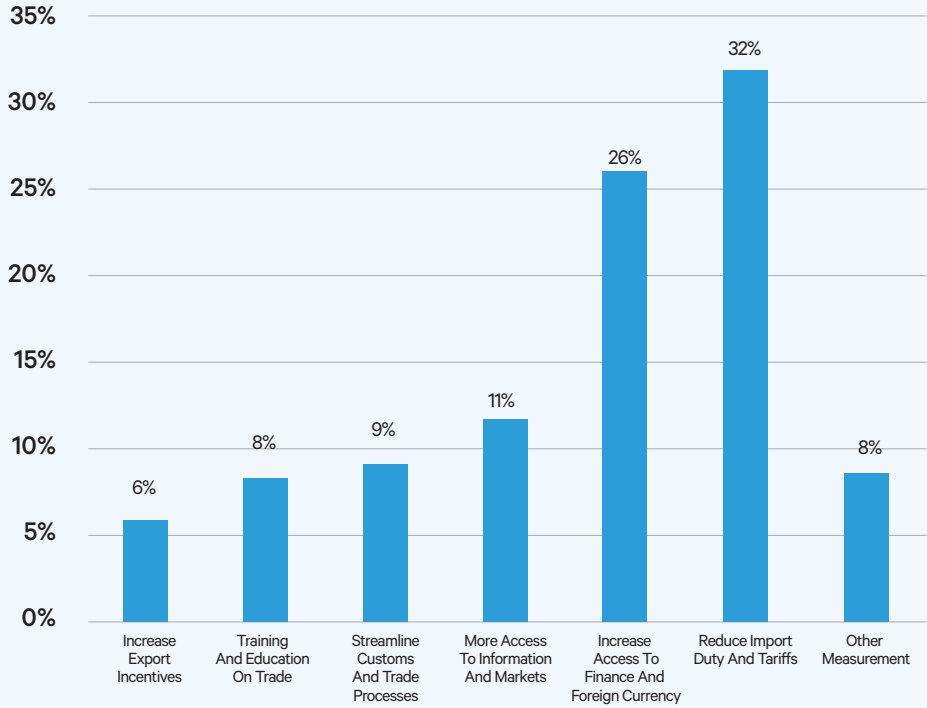
Figure 10: Export Destination



A significant barrier to exporting is the lack of information about trade markets, cited by 24 per cent of the participants. Financial constraints also hinder export activities, with 20 per cent of MSMEs noting that international trade requires substantial financial resources, making it challenging for them to compete effectively. Approximately 5 per cent of the respondents indicated that they accessed support services from government and development partners to facilitate their exporting and importing activities. The support primarily included import duty tariffs (32 per cent), increased ac-

cess to finance and foreign currency (26 per cent), and access to information and markets (11 per cent) (Figure 11). The low numbers of women receiving these services highlight the importance of expanding export support services to reach more women-owned MSMEs. Developing women-targeted policy instruments for exporting, particularly within macroeconomic policies might result in numerous benefits. Such policies may empower women entrepreneurs by providing them with tailored support and resources needed to participate in regional and global markets.

Figure 11: Support from Government to smoothen exporting and importing

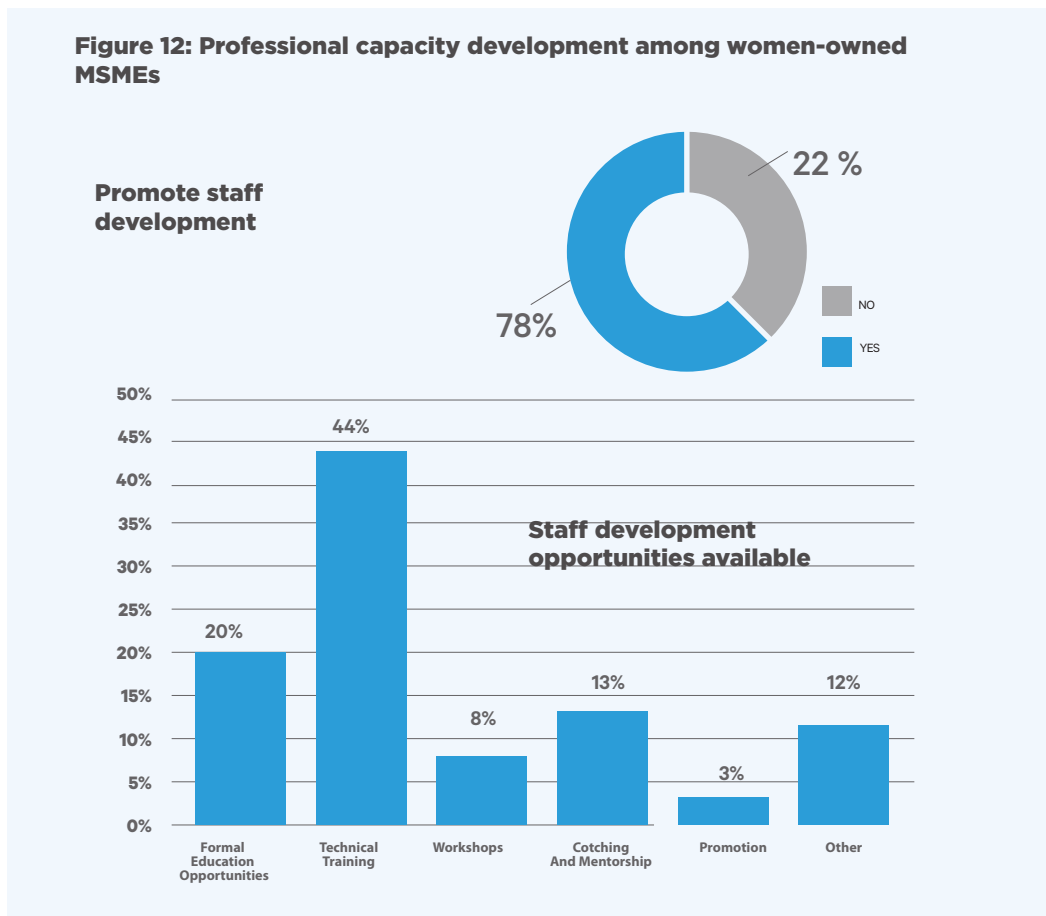


Professional capacity development for staff in women-owned MSMEs

Only 22 per cent of women-owned MSMEs promote staff development, with technical training being the major form of staff development opportunity available (Figure 12). This is mainly because most of the women-owned MSMEs prefer to spend more time in actual production or operations and not divert time to training. In addition, most of the MSMEs dedicate approximately 90 per cent of their incomes to their fami-

lies' education, health, and welfare making it difficult for them to financially commit to training opportunities that require payment. This makes it important for affordable business training programmes to be put in place. Such training and mentorship should also take into consideration the limited amount of time that women-owned MSMEs can spare for activities outside their business operations.

Figure 12: Professional capacity development among women-owned MSMEs



Mitigating measures adopted by MSMEs

On their own, women-owned MSMEs have less effective and very limited ways to sustain their business operations in face of a tightening macroeconomic environment. Figure 13 shows efforts made by some of the women-owned MSMEs in Zimbabwe during the period 2018 to 2023

to keep their businesses functional. Some of these measures include bulk buying and supplier credit extensions (13 per cent), trading in foreign currency only (11 per cent), aggressive marketing (10 per cent), and operating on a cash and carry basis (10 per cent).

Figure 13: Mitigating measures to tightening macroeconomic environment



In view of the above findings and trends, it is imperative to implement focused strategies that enhance the gender-responsiveness of the macroeconomic environment while

strengthening the resilience and capacity of women-owned enterprises to optimally perform and grow. The next section thus focuses on key recommendations.



Photo: UN Women

KEY RECOMMENDATIONS

KEY RECOMMENDATIONS

1. Ensure the Gender-Responsiveness of Macroeconomic Policies

To achieve women's economic empowerment, it is crucial to strengthen the gender-responsiveness of macroeconomic policies. The Gender Commission and the Ministry of Women Affairs, Community, Small and Medium Enterprises Development should be fully equipped to monitor progress in gender mainstreaming and strengthening gender-responsiveness of economic policies and strategies across relevant Ministries, Departments and Agencies. Additionally, the Reserve Bank of Zimbabwe (RBZ) should implement policies that promote gender responsiveness, while the Ministry of Finance conducts a comprehensive gender monitoring and evaluation of proposed measures. This entails assessing the socio-economic implications and effectiveness of policies, focusing not only on quantitative measures of economic growth but also on aspects like inclusiveness of approaches to ensure that the needs of MSMEs are not overshadowed by broader macroeconomic nuances. Expanding this assessment will provide a deeper understanding of the impact of macro-economic policies.

2. Support the transition from Informal to formal Economy

Strengthening the micro, small, and medium enterprises (MSME) sector requires a transition from an informal to a formal economy, as informal enterprises face significant limitations in productivity and access to resources. Drawing from global best practices, including the ILO's Recommendation No. 204 and the Formalisation Strategy for Latin America and the Caribbean (FORLAC) program, a comprehensive and integrated approach is recommended to promote formalization. This approach should include voluntary incentives that simplify the transition process for businesses, such as tax incentives, grants, and access to government procurement, which can enhance competitiveness and foster innovation. Improving the savings to Gross Domestic Product (GDP) ratio to at least 24 per cent is crucial for enabling the growth of women-owned MSMEs and facilitating access to capital. Reforms in the macroeconomic landscape are necessary to address debt and encourage foreign direct investment. Additionally, extending tailored social protection to the informal economy, with a focus on

women's needs, is vital for promoting gender equality and enhancing the economic participation of women. Overall, the transition should prioritize voluntary measures that encourage businesses to formalize in a supportive and straightforward manner.

3. Improve the provision of Business Development Services

There is a significant deficit in business and entrepreneurship skills among MSMEs, particularly in areas such as business management, accounting, marketing, and human resources. It is essential to connect business development service providers with MSMEs and strengthen business membership organizations (BMOs) to effectively support their members. Promoting vocational training and bridging the skills-job gap is crucial for equipping young individuals, especially women, for the labour market through enhanced school curricula, mentorship programs, and internships. Although several development partners provide business development training, these efforts are often fragmented; thus, scaling up and coordinating initiatives is necessary for greater impact. The stakeholders can leverage on digitalisation to expand the reach of some of the services.

4. Implement Ease of Doing Business Reforms

Cumbersome regulations related to MSME registration and licensing pose significant challenges. While there were some reforms initiated as part of the Doing Business Reform Agenda under the 100-Day Rapid Results initiative in 2015, there is need to further strengthen such processes, particularly for MSMEs. The 2020 Doing Business Report^{vii} identified critical areas needing attention, including starting a business, obtaining construction permits, enforcing contracts, and trading across borders. Implementing a preferential tax regime for MSMEs, similar to South Africa's approach, and establishing one-stop shops for business registration could promote greater compliance and ease of entry into the formal economy.

5. Promote Financial Inclusion

Although some progress has been made in financial inclusion as indicated by the Financial Inclusion Strategy I, further work is needed to enhance the use of digital banking platforms, which have faced challenges due to currency changes. Strengthening financial intermediation, particularly through micro-finance institutions that cater to women and disadvantaged groups, is vital. Alternative lending arrangements, such as group lending, should be promoted, and specialized micro-banking institutions like the Zimbabwe Women's Micro-Finance Bank and Empower Bank should be adequately capitalized. Identifying and addressing governance weaknesses and promoting Savings and Credit Cooperatives (SACCOs) will enhance outreach and effectiveness in serving targeted populations, especially women. Financial institutions can also create financial services and products tailored to the unique needs of women-owned enterprises and also facilitate trainings that help the MSMEs to utilise the services.

6. Promote Demand-driven Skills Development Targeting MSMEs

The lack of essential skills in the MSME sector necessitates the introduction of demand-driven skills development programs. Strengthening traditional apprenticeship schemes, exemplified by the transition of the Informal Sector Training and Resource Network (INSTARN) to the Integrated Skills Outreach Programme (ISOP), is vital for effective skills training. ISOP should be revitalized and equipped to address the needs of the MSME sector. Additionally, recognizing prior skills through trade testing and certification is important. The National Manpower Council (NAMACO) and ZIMDEF should be reoriented to include representatives from the MSME sector with a deliberate target of women-owned MSMEs, to ensure their needs are adequately addressed. It is also important to equip women-owned MSMEs with relevant digital skills and enablers like digital devices and facilities. Public-Private Cooperation is critical for this to be achieved.

7. Strengthen the Provision of Export Training and Support to MSMEs

Trade promotion agencies like ZimTrade should scale up interventions like the Next She Exporter to achieve a wider reach in the promotion of export readiness among women-owned MSMEs. Targeted services covering export documentation, market research, international trade regulations, and logistics should be made available to more women-owned enterprises. Personalized assistance from government agencies can aid women-owned MSMEs in navigating foreign markets. Additionally, trade agreements should offer special provisions for women-owned MSMEs, similar to those in COMESA. It is also critical for government to invest in infrastructure that enables women-owned MSMEs to utilize technology effectively, enhancing competitiveness and facilitating access to opportunities within the African Continental Free Trade Area (AfCFTA).

8. Improve Access to Market Information

All stakeholders including development partners, the government, academia, the private sector, civil society and others could facilitate access to market information by establishing market intelligence platforms or databases. These resources would provide women-owned MSMEs with valuable insights into target markets, consumer trends, market demand, the competitive landscape, and regulatory requirements. Accessing reliable and up-to-date market information is crucial for MSMEs to make informed decisions and identify export opportunities effectively.



Photo: UN Women

CONCLUSION

This study acknowledges that Zimbabwe's austerity-oriented policy trajectory could help the country to improve revenue collection, control inflation and manage debts which is necessary for achieving economic stability, reducing fiscal deficit and achieving economic growth in the long run. It is, nonetheless, crucial to consider and address unintended negative impacts of austerity policy measures especially on the operations and success of women-owned MSMEs. This necessitates the development of gender-responsive strategies and buffers that safeguard and strengthen these MSMEs while con-

tinuously monitoring and evaluating the gendered impacts of macro-economic policies and programmes. By considering these factors, stakeholders can identify best practices, address challenges, and adapt strategies to better serve women-owned enterprises and put Zimbabwe on a path to inclusive economic growth and prosperity for all. The process of stimulating recovery, sustaining business growth and ensuring that women are equal beneficiaries and contributors to economic progress requires macro-economic policies to be gender responsive.

ENDNOTES

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UN Women is the UN organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, UN Women was established to accelerate progress on meeting their needs worldwide.

UN Women supports UN Member States as they set global standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to ensure that the standards are effectively implemented and truly benefit women and girls worldwide. It works globally to make the vision of the Sustainable Development Goals a reality for women and girls and stands behind women's equal participation in all aspects of life, focusing on four strategic priorities: Women lead, participate in and benefit equally from governance systems; Women have income security, decent work and economic autonomy; All women and girls live a life free from all forms of violence; Women and girls contribute to and have greater influence in building sustainable peace and resilience, and benefit equally from the prevention of natural disasters and conflicts and humanitarian action. UN Women also coordinates and promotes the UN system's work in advancing gender equality.



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