Zimbabwe Women's Economic Empowerment Study
Terms of Reference

Background
Women’s economic empowerment appears to be an elusive goal in Zimbabwe despite the recognition of its importance by the government, women’s organizations and other development partners. An analysis of the context conducted by Oxfam shows that the face of poverty remains predominantly female in both urban and rural areas. Although initiatives by government and development partners have been made since the country’s independence in 1980, including the attempted setting up of a women’s bank and various women’s cooperatives, women still remain at the bottom of the economic ladder. Women’s challenges in achieving economic empowerment are rooted in structural patriarchy issues. Due to patriarchy, Zimbabwe remains a male dominated society in all its aspects – economic, political and social. Women face high levels of violence both in the private and public spaces which affects their economic participation. Political representation of women remains low, thereby limiting the influence and voice that women have in allocating, accessing and controlling economic resources. The burden of diseases such as HIV has significantly affected women, who are unpaid care workers, while themselves having lower access to healthcare due to limited economic resources. The country has a high maternal mortality rate that affects the economically active women. The period of economic decline that Zimbabwe went through from 2000 until 2009, affected women adversely for instance by eroding their savings and driving them deeper into poverty.

The concept of economic empowerment itself has remained shrouded in mystery and confusion. Women appear to be at different levels of empowerment, implying that empowerment may mean different things for different women, based on their geographical location, education, class, access to opportunities and supporting structures. A power analysis reflecting the different types of power that women hold would add clarity to defining the notion of economic empowerment. This power may reside in legal provisions, kinship relations, community arrangements or through age and cultural values, this power, though little documented and understood may hold currency in understanding better the landscape of women’s economic empowerment.

Because of the centrality of women’s economic empowerment in achieving other women’s rights such as voice, participation and leadership, Oxfam seeks to contribute to women’s economic empowerment in Zimbabwe. An analysis of available information and initiatives on women’s economic empowerment is required together with a comprehensive overview of the policy environment. From the findings of the study Oxfam expects to be informed about women’s economic empowerment models that work well in Zimbabwe and the priority areas for investing in women’s economic empowerment.
Oxfam’s understanding of Women’s Empowerment

Oxfam’s current understanding of women’s overall empowerment encompasses aspects of: women’s ability to make decisions and influence, women’s self perception, women’s personal freedom, women’s access to and control over resources and support from social networks. In particular Oxfam’s global understanding of economic empowerment involves dimensions of access to and control of resources. This means considering whether women have access to income, control of income at household level, ownership of productive assets, have own savings, have access to credit, their literacy levels and whether women have specialized skills. Within this research it is important to define the context relevant dimensions of economic empowerment by the different groups of women including rural, urban, informal and formal. Defining economic empowerment contextually will assist the Oxfam programme in implementation and in measuring impact of the proposed women’s economic empowerment projects and the impact its programme has on women’s economic empowerment.

In order to fulfil this mandate, a consultant is sought who is analytical, knowledgeable in current developments on women’s economic empowerment at community and national level, policy developments around women’s empowerment such as the indigenisation policy and the new constitution which impact on Women’s economic empowerment in Zimbabwe. This document therefore details the terms of reference for this exercise.

Assignment Objective

Oxfam seeks to engage a consultant to:

• Outline the barriers to women’s economic empowerment,
• Outline successful economic empowerment models that have been tried by various institutions and stakeholders
• Identify opportunities that Oxfam can engage within its programming.

The identified barriers and opportunities must be in the context of the six country programme areas that Oxfam is implementing in Zimbabwe. The research should be consultative of a wide range of stakeholders, and will include a desk review of existing policies and initiatives or models of women’s economic empowerment. Where possible, the research will also take into account successful empowerment initiatives/models in the Southern Africa region or developing countries to provide learning. The research should provide some recommendations to Oxfam on where best to support in order to contribute towards women’s economic empowerment.

Scope of assignment:

The consultant is expected to produce a research paper on women’s economic empowerment barriers, successful models and interventions, and clear recommendations of the programme direction that Oxfam should consider. The research should be done within the framework of Oxfam’s six country programmes: Participatory democracy and governance, conflict transformation,
sustainable livelihoods, building resilience, gender equality and women’s rights and securing human rights in the context of HIV. It is necessary for the research to be guided by these programme areas because it is within this framework that Oxfam will be able to respond in programming to promote women’s economic empowerment.

The research findings should be written in clear, simple, yet engaging language. The research findings should be clear about what, why and how Oxfam should contribute towards economic empowerment of women. The task of the consultant will be to consult with a wide range of stakeholders, draw on information on current and past interventions, models and policies to identify opportunities for women’s economic empowerment that Oxfam can take.

The following sections are to be included in the research paper:

- Definition of women’s economic empowerment based on the context specific dynamics of the country and guided by the global Oxfam understanding of women’s economic empowerment as highlighted above.
- Context analysis of women’s economic empowerment issues in Zimbabwe highlighting the underlying factors.
- Key Historical and current interventions/models (including both formal and informal sector, rural and urban) these models should be relevant to the six country programme areas.
- Who are the stakeholders in the women’s economic empowerment sector, and what are their roles.
- Power analysis – detailing the different types of power that women have and the different source of women’s power.
- Detailed analysis of barriers to women’s economic empowerment: cultural, social, economic and political including the policy framework.
- Successful models or interventions on women’s economic empowerment in both rural and urban areas - details of these must be provided, including scope of the intervention, clarity on targeted women and the stakeholders involved.
- Detailed analysis of opportunities and recommendations for intervening in women’s economic empowerment work, given the current context for Oxfam in the six country programme areas.

What is not in the scope of this research paper:

- A broad overview of women’s challenges in Zimbabwe – It is clear from the country analysis and strategy that women face myriad challenges in all facets of life, with women being the face of poverty. Therefore this paper must focus specifically on the barriers to women’s economic empowerment giving details for instance, if micro-credit is a barrier , an indication of how the barrier affects women is expected.
- A broad analysis of all the developments around women’s economic empowerment since independence – a timeline can be provided on key policy and other initiative, but details on the successful models or interventions are the focus of the expected research paper.
The consultant, will be expected to translate this into a power point presentation (maximum 10 slides), and present this to the Oxfam team and Partners. The report/presentation should have clear references, statistics and data sources. The consultant will undertake a consultative meeting with the Oxfam programme team in order to receive input from the team on their understanding of women’s economic empowerment and to appreciate the current programme and its opportunities for women’s economic empowerment.

**Deliverables**

- A research paper on women’s economic empowerment with clearly identified opportunities and best practice models that Oxfam can adopt within the context of its six programme areas clearly showing the opportunities for women in both urban and rural areas.
- Presentation of the above to the Oxfam team and partners.

**Methodology**

The consultant will provide a two page proposal to Oxfam of their understanding of the task based on these terms of reference, work plan and budget together with a profile of qualifications and previous assignments. It is on the basis of these, that the consultant will be engaged.

**Time frame:**

The assignment will be carried out between the 2nd of September and the 23rd of September 2013. A meeting to review the preliminary findings of the research will be conducted with the Gender, Advocacy, Economic Justice and MEAL team midway, on the 13th of September. Documents will be submitted for review by the team on the 18th of September 2013 and the consultant will receive feedback and be allowed an additional week to respond to any matters raised. Thereafter a presentation of the final documents will be made on the 23rd of September. It is anticipated that the total number of days for this assignment will not exceed 20 working days.

**Consultant Skills Requirements**

- Extensive experience and knowledge of women’s rights issues in Zimbabwe, particularly women’s economic empowerment issues.
- Policy analysis on economic issues with excellent analytical skills.
- Good networks and contacts for information gathering
- Excellent writing skills
- Presentation and facilitation skills

**Resources**
- The total cost/s of the assignment will be negotiated with the consultant. The consultant will initially submit their proposed budgets.
- Oxfam will provide internal relevant documents for review.
- The consultant will work closely with the Gender, Economic Justice and Advocacy and Policy teams

**To Apply**

Deadline for response is Wednesday 21 August at 5pm. The consultants are to submit a **two page proposal** to Oxfam of their understanding of the task detailed in the TORs. May all interested consultants direct their applications to hrzim@oxfam.org.uk