

Gender Equality and Economic Growth: A Case of Lusaka District, Zambia

Abstract:

Overview: Gender equality and economic growth in Zambia are deeply interconnected, with advancements in one area positively influencing the other. In recent years, Zambia has made strides toward gender equality by implementing policies aimed at increasing women's participation in the workforce and ensuring equal access to education. These measures have not only empowered women but have also contributed to the country's economic growth. The study was conducted in Lusaka district, the capital city of Zambia from which the participants were selected for the study.

Body of Knowledge: Gender equality and economic growth are closely intertwined in Zambia, where strides toward reducing gender disparities have shown positive impacts on the nation's economic development. Enhanced access to education for girls, improved maternal health services, and increased participation of women in the workforce contribute significantly to economic productivity. When women are empowered and given equal opportunities, they are more likely to engage in entrepreneurial activities and secure better-paying jobs, thereby boosting household incomes and reducing poverty.

Methods: The total target population was 1200. The sample size involved a total of 120 respondents; both men and women, which was 10% of the target population. A mixed method approach was used in this study in combination with the descriptive survey design. Interviews and surveys were used to collect data. Graphs and pie-charts were used to analyze the quantitative and qualitative data obtained. Data was analyzed using statistical methods and manually in some cases with a combination of software MS Access, MS Excel, and SPSS.

Results: The study findings indicated that while Zambia has made strides in improving gender equality, significant disparities remain, particularly in areas such as education, employment, and political participation. Women in Zambia continue to face barriers to accessing quality education and formal employment, which in turn hampers their economic empowerment and contribution to economic growth. Additionally, cultural norms and legal constraints often limit women's opportunities and reinforce gender inequities.

Recommendation: Policy interventions aimed at closing the gender gap, such as promoting female education, improving access to financial services for women, and enforcing laws against gender-based discrimination, are critical for harnessing the potential of women to drive sustainable economic growth in Zambia.

Keywords: Economic Growth, Education, Gender Equality, Policy Implementation, and Poverty Reduction.

1.1 INTRODUCTION

Education is the cornerstone of individual and societal growth, encompassing far more than the mere acquisition of knowledge. At its essence, education is a transformative journey that nurtures

intellectual curiosity, critical thinking, and the development of essential skills (Chanda, 2024). Beyond classroom instruction, it instills values, ethics, and a sense of civic responsibility, fostering a well-rounded individual capable of contributing meaningfully to society. Education empowers individuals to understand the world around them, appreciate diverse perspectives, and adapt to ever-changing circumstances. It serves as a catalyst for personal and professional advancement, unlocking doors of opportunity and equipping individuals with the tools to navigate life's complexities. Ultimately, education transcends the confines of formal institutions, permeating every facet of human existence, and serving as a beacon of enlightenment and progress.

Women's education has been a pivotal factor in advancing gender equality and socio-economic development worldwide. Historically, women faced significant barriers to accessing education due to cultural, social, and legal restrictions (Hazarika, 2005). Over time, various movements and policies have worked to dismantle these barriers, leading to increased enrollment and participation of women in educational institutions. The benefits of women's education are profound, encompassing individual empowerment, improved health outcomes, and enhanced economic opportunities. Educated women are more likely to participate in the labor force, earn higher incomes, and contribute to the economy. Moreover, they tend to have fewer, healthier, and better-educated children, creating a positive cycle of benefits for future generations [40,41,42]. Despite these advancements, disparities persist, particularly in developing regions where cultural norms, poverty, and inadequate infrastructure continue to limit educational opportunities for girls and women.

Economic growth refers to the sustained increase in a country's productive capacity and output of goods and services over time, typically measured by the rise in real GDP (Rubio et al, 2019). It's a multifaceted concept influenced by various factors such as technological advancements, capital accumulation, human capital development, institutional quality, and macroeconomic stability. Sustainable economic growth entails not only quantitative expansion but also qualitative improvements in living standards, income distribution, and overall welfare. Key drivers of economic growth include innovation, entrepreneurship, and investment in physical and human capital, efficient allocation of resources, supportive government policies, and favorable international trade relations. Achieving robust economic growth is crucial for raising living standards, reducing poverty, fostering social stability, and ensuring long-term prosperity. However, it also raises challenges related to environmental sustainability, income inequality, and resource depletion, necessitating balanced policy approaches to promote inclusive and sustainable growth.

Gender equality refers to the equal rights, opportunities, and treatment of all genders, regardless of their identity. It encompasses social, economic, and political aspects, aiming to eliminate discrimination and bias based on gender (Chanda & Ngulube, 2024). Achieving gender equality involves addressing deeply ingrained societal norms and stereotypes that perpetuate inequality. This includes advocating for equal pay, access to education, healthcare, and employment opportunities for all genders. Additionally, gender equality entails challenging harmful practices such as gender-based violence, child marriage, and restrictions on reproductive rights. It also

involves promoting representation and participation of all genders in decision-making processes and leadership roles.

Policy implementation is the crucial stage where governmental decisions are translated into actions, marking the bridge between theory and practice in governance. It involves the deployment of resources, regulations, and strategies to achieve the objectives outlined in policy frameworks. Policy implementation would cover various aspects, including the allocation of responsibilities among relevant agencies or departments, delineation of timelines and targets, establishment of monitoring and evaluation mechanisms, budgetary allocations, stakeholder engagement strategies, and potential challenges such as bureaucratic inertia, resource constraints, or resistance from affected parties. Effective implementation demands clear communication channels, coordination among stakeholders, flexibility to adapt to changing circumstances, and a robust feedback loop to inform policy adjustments. Additionally, factors like leadership commitment, institutional capacity, and public support play pivotal roles in determining the success or failure of implementation efforts (Andrade, 2022). Monitoring and evaluation serve to assess progress, identify bottlenecks, and inform policy refinements, thereby facilitating a cycle of continuous improvement in governance practices.

Poverty reduction encompasses a multifaceted approach aimed at alleviating economic hardship and improving the overall well-being of individuals and communities. At its core, it involves targeted strategies addressing various dimensions of poverty, including income inequality, lack of access to education, healthcare, and basic services, inadequate housing, and unemployment. Chanda et al (2023) defines poverty as a state or condition in which a person or community lacks the financial resources and essentials for a minimum standard of living. Poverty means that the income level from employment is so low that basic human needs can't be met. Effective poverty reduction initiatives often combine short-term interventions like social assistance programs, cash transfers, and food aid with long-term measures such as investment in education, skills training, infrastructure development, and job creation. Sustainable poverty reduction also requires addressing systemic issues such as discrimination, corruption, and economic policies that perpetuate inequality. Moreover, empowering marginalized groups, promoting gender equality, and fostering inclusive economic growth are crucial components of successful poverty reduction efforts. Collaboration between governments, civil society organizations, the private sector, and international agencies is essential for implementing comprehensive strategies that can significantly impact poverty levels and create pathways to a more equitable and prosperous society.

Gender equality and economic growth in Zambia are intricately linked, with progress in one area often bolstering advancements in the other. Efforts towards gender equality encompass various dimensions, including access to education, healthcare, employment opportunities, and participation in decision-making processes (Hazarika et al, 2014). In Zambia, disparities persist, particularly in rural areas where traditional gender roles are deeply ingrained. However, strides have been made through legislative measures and grassroots initiatives aimed at empowering women and girls. Enhancing gender equality has shown to have a positive impact on economic growth by expanding the labor force, increasing productivity, and fostering innovation. When women are empowered to fully participate in the economy, it not only improves their own well-

being but also contributes to overall economic development. Moreover, investing in gender equality initiatives yields long-term benefits by breaking the cycle of poverty and promoting sustainable development. Despite progress, challenges remain, including limited access to finance and resources, cultural barriers, and inadequate implementation of policies. Addressing these challenges requires a multi-faceted approach involving government intervention, private sector engagement, civil society participation, and community mobilization. By prioritizing gender equality in national development agendas and fostering an enabling environment for women's empowerment, Zambia can unlock its full economic potential and build a more inclusive and prosperous society for all (Chanda, 2024).

1.2. Statement of the Problem

In Zambia, the intricate relationship between gender equality and economic growth is underscored by multifaceted challenges and opportunities. Despite concerted efforts towards gender parity, disparities persist, impeding the nation's economic potential. Iyer & Ryan (2009) says that women, who form a substantial portion of the workforce, encounter barriers such as limited access to education, financial resources, and decision-making roles, constraining their full participation in the economy. Addressing these disparities could unlock significant economic growth by harnessing the untapped potential of women, enhancing productivity, and fostering innovation. Initiatives aimed at promoting gender equality, including equitable access to education and employment opportunities, as well as policies supporting women entrepreneurs, are crucial for sustainable economic development. Moreover, investing in women's empowerment yields multiplier effects, including improved health outcomes, reduced poverty, and enhanced social cohesion, thereby fostering a more inclusive and prosperous society. Thus, prioritizing gender equality is not only a matter of social justice but also an imperative for driving Zambia's economic advancement in a globally competitive landscape.

1.3. Main Research Question

What is the correlation between gender equality and economic development in Zambia?

1.4. Research Objectives

The objectives of the study were to:

- Evaluate the effectiveness of gender equality policies implemented in Zambia over the past decade and their impact on the country's economic growth.
- Explore the contribution of women entrepreneurs to economic growth in Zambia and identify the barriers they face in business development.

1.5. The Purpose of the Study

The purpose of this study was to investigate the correlation between gender equality and economic development within the country. By analyzing various socioeconomic indicators, the study aims to determine how promoting gender equality can contribute to sustainable economic growth.

1.6. Significance of the Study

The study on gender equality and economic growth in Zambia is of significant importance for multiple reasons. Firstly, it addresses the critical issue of gender disparities in access to education, employment, and economic opportunities, which are pivotal for inclusive growth. By analyzing the relationship between gender equality and economic development, the study highlights how

empowering women and promoting gender equity can lead to enhanced economic productivity and sustainability. In Zambia, where traditional gender roles and systemic barriers often limit women's participation in the workforce, this research can provide valuable insights for policymakers to design interventions that foster an equitable economic environment. Moreover, gender equality contributes to the overall human capital development, as educated and economically active women are likely to invest more in their families and communities, leading to broader socio-economic benefits. This study also underscores the importance of gender-sensitive policies and practices in achieving Zambia's development goals and aligning with international commitments such as the Sustainable Development Goals (SDGs). By providing empirical evidence on the positive impacts of gender equality on economic growth, the study supports the case for targeted investments in women's education, health, and economic empowerment, which are essential for the country's long-term prosperity and development.

2. LITERATURE REVIEW

2.1. Gender Issues across the Globe

Gender issues across the globe encompass a wide array of challenges and disparities that affect individuals based on their gender. Despite significant strides towards gender equality, women and gender minorities continue to face systemic barriers in various aspects of life, including economic, political, and social spheres (Chanda & Nguube, 2024). Economically, women often encounter wage gaps, limited access to quality employment, and fewer opportunities for career advancement compared to their male counterparts. Politically, the representation of women in leadership roles and decision-making positions remains disproportionately low in many countries. Socially, gender-based violence, including domestic abuse, sexual harassment, and human trafficking, disproportionately impacts women and girls, undermining their safety and well-being. Furthermore, cultural norms and societal expectations frequently reinforce traditional gender roles, restricting individual freedoms and perpetuating inequality. In many regions, access to education and healthcare for women and girls is inadequate, further exacerbating their marginalization. Efforts to address these issues include international policies, grassroots activism, and advocacy for legal reforms aimed at promoting gender equality and protecting the rights of all individuals, regardless of gender. However, achieving true gender equality requires sustained commitment and collaboration across all sectors of society.

2.2. Gender Issues in Zambia since Independence

Since gaining independence in 1964, Zambia has faced significant gender issues, deeply rooted in cultural, social, economic structures, and mainly cultural diversity. Chitondo & Chanda (2023) says that diversity is about what makes each of us unique and includes our backgrounds, personality, life experiences and beliefs, all of the things that make us who we are. Diversity is a combination of our differences that shape our view of the world, our perspective and our approach. Despite constitutional guarantees of gender equality, traditional patriarchal norms have persisted, limiting women's access to education, employment, and political participation. Women, particularly in rural areas, often face early marriage, gender-based violence, and limited

reproductive rights. The Zambian government, along with various NGOs, has made efforts to address these disparities through legislation and awareness campaigns. For instance, the Anti-Gender-Based Violence Act of 2011 was a significant step towards legal protection for women (Chanda, 2024). Additionally, initiatives like the National Gender Policy and the establishment of the Ministry of Gender aim to promote gender equality and empower women. However, implementation and enforcement of these policies remain inconsistent. Economic dependence on men continues to restrict women's autonomy, and while there has been progress, such as increased female representation in parliament, systemic barriers still hinder significant advancements. Cultural attitudes and limited resources pose ongoing challenges, highlighting the need for sustained effort and comprehensive strategies to achieve true gender equality in Zambia.

2.3. Gender Equity and Equality in Zambia

Zambia has made significant strides in promoting gender equity and equality through various policies and legislative measures. The country's commitment to gender issues is rooted in its Constitution, which enshrines the principles of non-discrimination and equality before the law. The 2016 amended Constitution of Zambia specifically includes provisions that aim to advance gender equality, ensuring that both men and women have equal rights and opportunities in all spheres of life (Constitution of Zambia, 2016). One of the key legislative frameworks supporting gender equity in Zambia is the Gender Equity and Equality Act of 2015. This Act provides a comprehensive legal framework aimed at eliminating gender discrimination and promoting equality in both public and private sectors. Mpolomoka et al (2023) added that Zambia's main legislation on education is the Education Act (2011), which identifies each person's rights to high school education. Furthermore, the Act mandates the establishment of the Gender Equity and Equality Commission, which is tasked with monitoring and evaluating the implementation of gender-related policies, programs, and practices across the country (ZGG, 2015). This Commission plays a crucial role in advocating for women's rights and ensuring that gender considerations are integrated into national development plans. In the education sector, Zambia has implemented policies to promote gender parity and ensure that girls have equal access to educational opportunities. Chanda et al (2023) noted that Zambia is one of the countries in the Sub-Saharan Africa that has an established Re-Entry Policy. The policy was declared in 1997 and requires all schools to grant girls maternity leave and readmit them to facilitate girls' education and aims to prevent the exclusion of young mothers from furthering their studies. Additionally, the Re-entry Policy allows teenage mothers to return to school after giving birth, addressing one of the significant barriers to girls' education. The Free Primary Education Policy, introduced in 2002, has significantly increased the enrollment of girls in schools. In addition to this, Chanda (2023) noted that the free education programme under the current administration in Zambia began on 10th January 2022 in fulfilment of one of the campaign promises of the now ruling party, the United Party for National Development (UPND) during the run-up to the 2021 election in Zambia where Hichilema promised Zambians that through the removal of the financial burden from guardians and parents, he would ensure that the right to education was guaranteed for the country's nearly eight million children.

The government, in collaboration with various non-governmental organizations (NGOs), has also launched campaigns to raise awareness about the importance of girls' education and to combat

cultural practices that hinder their academic progress. Health policies in Zambia have also been tailored to address gender-specific needs, particularly in reproductive health. The National Health Strategic Plan emphasizes the provision of maternal health services, aiming to reduce maternal mortality rates and improve access to family planning. Efforts to combat HIV/AIDS have also incorporated gender-sensitive approaches, recognizing the disproportionate impact of the epidemic on women and girls. Programs focused on preventing mother-to-child transmission of HIV and providing antiretroviral treatment are critical components of Zambia's health policy framework. Economically, Zambia has undertaken initiatives to enhance women's participation in the workforce and support female entrepreneurship. The Women's Economic Empowerment Fund is one such initiative, providing financial resources and training to women entrepreneurs. Additionally, the government has enacted policies to promote gender equity in land ownership and access to resources, which are essential for empowering women in rural areas. The Land Act and the Agricultural Policy prioritize women's rights to land, aiming to boost their economic independence and contribution to national development. Despite these advancements, Zambia still faces challenges in fully realizing gender equity and equality. Socio-cultural norms and practices, such as early marriage and gender-based violence, continue to impede progress (Chanda & Madoda, 2024). The government, along with civil society organizations, is working to address these issues through legislative measures and awareness campaigns. The Anti-Gender-Based Violence Act of 2011 provides a legal framework to protect victims and prosecute offenders, while various programs aim to educate communities about the harmful effects of such practices.

2.4. Education and Gender Equality

Education plays a pivotal role in fostering gender equality by dismantling barriers and empowering individuals regardless of their gender. Access to quality education equips both men and women with the knowledge, skills, and opportunities necessary to participate fully in society. Historically, gender disparities in education have been prevalent, with women often facing discrimination, limited access, and societal expectations that prioritize male education. However, efforts to promote gender equality in education have led to significant progress worldwide (Mikołajczak et al, 2022). When girls and women are educated, they are more likely to delay marriage, have fewer children, and contribute economically to their communities. Moreover, education enables women to challenge traditional gender roles, advocate for their rights, and pursue leadership positions, thus reshaping societal norms and fostering greater gender equality. Conversely, gender equality in education benefits men as well, by promoting diversity, reducing stereotypes, and creating a more inclusive learning environment. Therefore, investing in education that is accessible, equitable, and inclusive for all genders is essential for achieving sustainable development and fostering a more just and equitable society.

2.5. Gender Equality and Development

Rubio et al (2019) pointed out that the link between gender equality and development is a critical area of study that emphasizes the importance of addressing gender disparities to achieve sustainable development. Gender inequality often manifests in various socio-economic indicators such as education, employment, health, and political participation, which can significantly hinder a country's overall progress. For instance, when women and girls are denied equal access to

education, they are less likely to contribute to the economy, thereby perpetuating cycles of poverty and limiting national growth. Furthermore, gender biases in labor markets often result in women receiving lower wages and fewer opportunities for advancement compared to men, which impacts their economic independence and broader societal welfare (COM, 2020). Health disparities, particularly in reproductive health, also highlight the need for gender-sensitive policies to ensure that women have the necessary resources to make informed choices. Moreover, political participation is crucial as it ensures that women's voices are heard in decision-making processes that affect their lives. Addressing these disparities through targeted interventions, such as promoting gender equality in education, enforcing equitable labor practices, and ensuring inclusive healthcare, is essential for achieving equitable and sustainable development outcomes (Chanda & Chitondo, 2024). Hence, integrating gender perspectives into development strategies is not only a matter of social justice but also a pragmatic approach to fostering inclusive growth and enhancing the overall quality of life for all individuals.

2.6. Why Gender Equality in Zambia?

Gender equality in Zambia is crucial for fostering sustainable development and improving the quality of life for all citizens. Despite progress in recent years, significant gender disparities persist in areas such as education, employment, and political participation. Promoting gender equality in Zambia can enhance economic growth, as it ensures that both men and women have equal opportunities to contribute to and benefit from the economy. Additionally, Dahl et al(2021) narrated that gender equality is essential for achieving social justice and human rights, as it addresses the systemic barriers that prevent women from accessing resources, making decisions, and enjoying the same rights as men. Efforts to improve gender equality also contribute to better health outcomes, reduce poverty, and enhance the overall well-being of families and communities. By empowering women and girls, Zambia can harness their potential and create a more inclusive and prosperous society (Chanda, 2023). Therefore, addressing gender inequalities is not only a moral imperative but also a strategic approach to national development.

2.7. Conceptual Framework

The conceptual framework on gender equality and economic growth in Zambia encompasses a multifaceted analysis integrating various economic, sociocultural, and policy dimensions. At its core lies the recognition that gender equality is not only a matter of social justice but also a critical driver of economic development (Thomas et al, 2024). This framework acknowledges that promoting gender equality, including equal access to education, healthcare, employment, and decision-making positions, can lead to improved productivity, innovation, and overall economic performance. Moreover, it emphasizes the importance of addressing structural inequalities and discriminatory practices that hinder women's full participation in the economy. This involves policies and interventions aimed at closing gender gaps in education, enhancing women's access to financial resources and markets, promoting female entrepreneurship, and fostering an enabling environment free from gender-based violence and discrimination. Additionally, the framework recognizes the interconnectedness between gender equality and broader development goals, such as poverty reduction, sustainable development, and social cohesion. It underscores the need for comprehensive strategies that mainstream gender considerations across all sectors and levels of

policymaking, ensuring that women and men can equally contribute to and benefit from Zambia's economic growth trajectory.

METHODOLOGY

3.1. Study Design

A mixed method approach was used in this study in combination with the descriptive survey design Banda et al (2017) states that descriptive study regulates and reports the way things are and generally involves assessing attitudes, opinions towards individuals, organizations and procedures. In this regard, descriptive design was used to investigate the correlation between gender equality and economic development in Zambia.

3.2. Research Site

This study was conducted in Lusaka district, the capital city of Zambia from which the participants were selected for the study. 5 big markets within Lusaka district were sampled for this study.

3.3. Population, Sample and Sampling Procedure

The population comprised business men/women, and general public members. The total target population was 1200. The sample size involved a total of 120 respondents, which was 10% of the target population. The sample included 25 business men, 25 business women, and 70 general public members. The study used purposive sampling on business men and women while on the other hand, simple random sampling was used on general public members.

3.4. Data Analysis

This study used descriptive analysis to analyze the data. Qualitative data for this study was analyzed thematically and this process involved the following steps; transcribing of data, cleaning up the data by identifying important aspects that will be necessary in answering the research questions. On the other hand, the quantitative data was analyzed using the statistical methods to identify correlations or regression analysis to understand the impact of gender equality on economic indicators. Additionally, analytical tools such as **SPSS, figures and charts** were as well used to analyze data.

4. RESULTS AND DISCUSSIONS

The following findings and discussions were presented according to set research objectives:

4.1. Effectiveness of Gender Equality Policies Implemented in Zambia

Gender equality is increasingly recognized as a key driver of economic development. In Zambia, gender equality policies have been implemented with the aim of empowering women and promoting inclusive growth. This study examined the impact of these policies on Zambia's economic growth, focusing on areas such as education, labor market participation, political representation, and social protection. Data collected from the study revealed that over the past decade, Zambia has implemented various gender equality policies that have positively impacted both social indicators and economic growth. These policies have aimed at reducing gender disparities in education, employment, and political participation. Chanda et al (2023) alluded that one of the significant strides has been in education. Zambia has worked to achieve gender parity

in primary education and improve access to secondary education for girls. For example, since 2015, initiatives have allowed 130,175 girls from poor households to attend secondary school for free, enhancing their future economic prospects and reducing dropout rates due to pregnancy and early marriage. Programs like the Adolescent Girl Empowerment Program have also provided life skills and mentorship, contributing to higher confidence and better educational outcomes.

In the realm of economic participation, Zambia has made efforts to increase women's presence in the labor market and entrepreneurship. Policies have promoted women's access to microfinance, resulting in improved earnings for female entrepreneurs. For instance, women's groups and business classes have been established, empowering women to become financially independent and economically active. These initiatives have helped women gain financial stability and contribute more significantly to the economy. Political representation has also seen improvements. The proportion of women in managerial positions and elected offices has increased, although progress remains slow (Chanda, 2023). Enhanced representation ensures that women's perspectives are included in decision-making processes, fostering more inclusive policies. These gender equality policies have contributed to Zambia's economic growth by creating a more inclusive labor market and improving productivity. Women's increased participation in education and the economy leads to higher household incomes and better resource allocation, which are crucial for sustainable economic development.

According to general public members, education plays a pivotal role in assessing the impact of gender equality policies on economic growth in Zambia. Mpolomoka et al (2023) says that education prepares the younger generation (boys and girls) for life that lies ahead, informs adults of the world about themselves and ensures character and moral development of the young learners and enhances their attitude. The country's educational policies have aimed to address gender disparities by promoting equal access to schooling for both boys and girls. This effort is critical because education empowers women with the skills and knowledge necessary to participate effectively in the economy. Studies have shown that when women are educated, they are more likely to engage in the workforce, start businesses, and contribute to economic development. Additionally, educated women tend to have fewer children, invest more in their children's health and education, and thus foster a more productive future generation (Alum, 1996). In Zambia, gender equality policies in education have led to increased female enrollment in schools, although challenges such as early marriages and cultural biases still persist. The impact of these policies is reflected in the gradual rise of women's participation in various economic sectors, which has been linked to broader economic growth. However, for these policies to be fully effective, they must be complemented by other measures such as improving the quality of education, providing vocational training, and addressing socio-economic barriers that hinder girls' education. Ultimately, a comprehensive approach that includes educational equality is essential for realizing the full economic potential of gender equality policies in Zambia.

The study further noted that gender equality initiatives, such as improving access to education and healthcare for women and girls, directly enhance human capital by equipping half of the population with essential skills and knowledge. Educated women are more likely to participate in the workforce, contributing to a more diverse and skilled labor pool, which drives productivity and innovation (Cabactulan, 2022). Additionally, better healthcare outcomes reduce absenteeism and

improve overall workforce health, further boosting economic output. Enhanced human capital also facilitates higher rates of entrepreneurial activity among women, leading to the creation of new businesses and job opportunities. These factors collectively increase household incomes and stimulate demand for goods and services, generating a positive feedback loop that promotes sustained economic growth. By addressing barriers to gender equality, Zambia can harness the full potential of its population, leading to more robust and inclusive economic development.

The respondents further narrated that social protection plays a critical role in assessing the impact of gender equality policies on economic growth in Zambia by providing a safety net that empowers women economically and socially. These measures include cash transfers, social insurance, and public works programs, which are designed to reduce poverty and vulnerability. Bhatia (2007) supported this finding by stating that by ensuring that women have access to financial resources, social protection policies can help to mitigate the gender gap in education, health, and employment. This, in turn, enhances women's productivity and participation in the labor market. Additionally, social protection initiatives often include targeted support for maternal health and childcare, enabling women to balance work and family responsibilities more effectively. As a result, gender equality policies that incorporate robust social protection mechanisms can lead to a more inclusive economy, fostering sustainable economic growth. In Zambia, such policies are crucial for addressing structural inequalities and creating an enabling environment where both men and women can contribute to and benefit from economic development.

Business women observed that in Zambia, the intertwining realms of entrepreneurship, innovation, and gender equality policies form a dynamic nexus crucial for economic growth. Entrepreneurship, particularly when fostered by an environment supportive of innovation, acts as a catalyst for economic development (Hoogendoorn et al, 2013). In this context, gender equality policies play a pivotal role in shaping the landscape by ensuring equitable opportunities for both men and women. When women are empowered to participate fully in entrepreneurial activities, it not only drives economic growth but also promotes social inclusivity and reduces gender disparities (Chanda, 2023). For instance, initiatives providing access to finance, mentorship programs, and skill-building workshops can bolster female entrepreneurship, leading to a more vibrant and diversified economy. Moreover, innovation thrives in environments where diverse perspectives are valued, making gender equality policies not only morally imperative but also economically beneficial. By harnessing the talents and ideas of both genders, Zambia can spur innovation across sectors, leading to enhanced productivity and competitiveness in the global market. However, to realize the full potential of gender equality policies, there's a need for comprehensive assessments that delve into the nuanced impacts on entrepreneurship and innovation. Such assessments should consider factors like access to resources, societal norms, and institutional support to gauge the effectiveness of policies and identify areas for improvement. Ultimately, by championing entrepreneurship and innovation within the framework of gender equality, Zambia can pave the way for sustainable economic growth that benefits all its citizens

Additionally, the respondents pointed out that political representation plays a crucial role in assessing the impact of gender equality policies on economic growth in Zambia. Women's participation in political decision-making processes ensures that gender perspectives are integrated into policy formulation and implementation. This inclusion can lead to more comprehensive and

effective gender equality policies, which are vital for economic growth. Studies have shown that when women are politically represented, policies are more likely to address issues such as education, healthcare, and labor market inequalities, all of which are key determinants of economic development (Hazarika, 2005). In Zambia, increasing the number of women in parliament and local government can enhance the focus on gender-sensitive economic policies, thus fostering a more inclusive economic environment. Such representation can help dismantle structural barriers that hinder women's economic participation, such as discriminatory laws and cultural norms. Consequently, gender equality policies backed by strong political representation can lead to higher female labor force participation, improved productivity, and broader economic growth. Therefore, examining the level of political representation of women in Zambia is essential for understanding the full impact of gender equality policies on the nation's economic trajectory.

Business men added that the country's labor market has historically been characterized by significant gender disparities, with women facing barriers to entry, limited access to education and training, and higher levels of informal employment. Chanda & Ngulube (2024) supported this finding by stating that gender equality policies aimed at improving women's participation in the labor market can have substantial economic benefits. By facilitating access to education and vocational training, these policies help enhance women's skills and productivity, leading to higher incomes and economic contributions. Additionally, policies that address discriminatory practices, such as unequal pay and employment opportunities, ensure that women can fully engage in the workforce on an equal footing with men. Improved labor market participation of women not only increases household incomes and reduces poverty but also stimulates broader economic growth by expanding the labor force and diversifying the economy. Moreover, empowering women economically can lead to better health and education outcomes for their families, further promoting sustainable development. Therefore, a comprehensive analysis of labor market participation is essential to understand the full impact of gender equality policies on Zambia's economic growth.

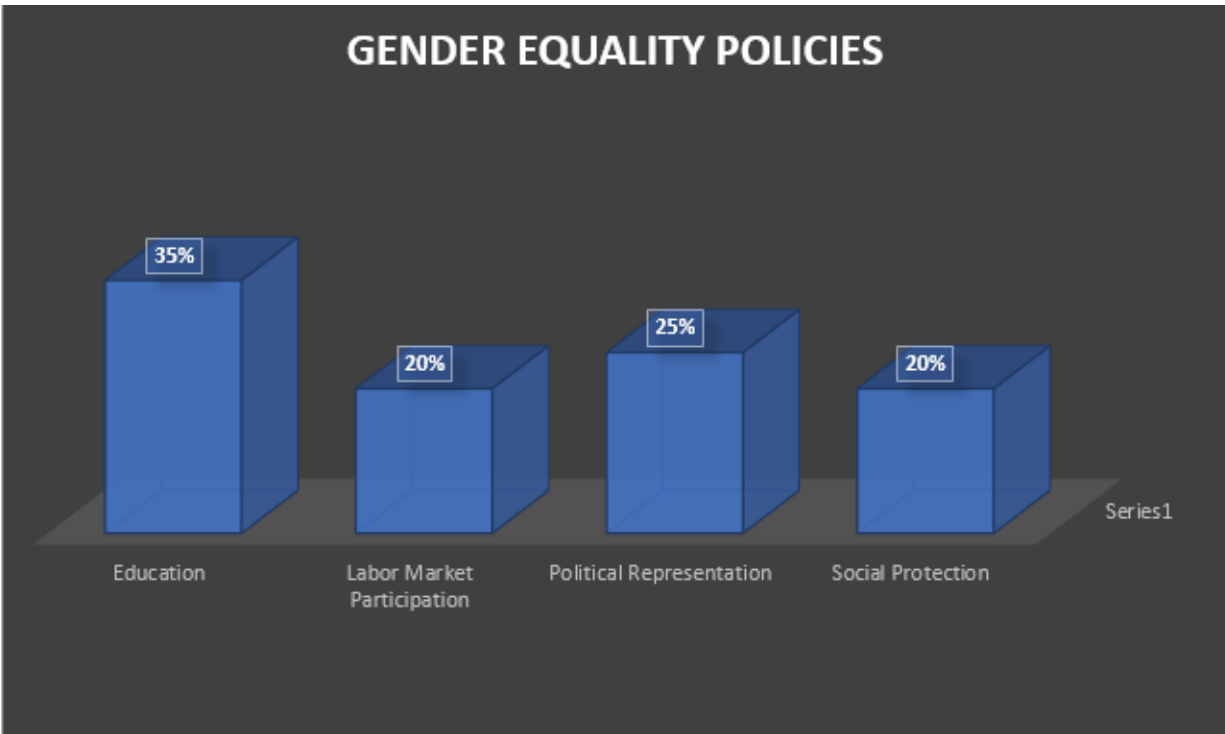


Figure 1: Effectiveness of Gender Equality Policies Implemented in Zambia

4.2. The Contribution of Women Entrepreneurs to Economic Growth in Zambia and the Barriers They Face in Business Development

The study findings on the contribution of women entrepreneurs to economic growth in Zambia and the barriers they face in business development revealed that limited access to finance significantly hampers the potential contribution of women entrepreneurs to economic growth in Zambia. Despite their eagerness to innovate and drive economic development, women face formidable barriers in accessing financial resources to support their business ventures. These barriers include gender discrimination prevalent within financial institutions, inadequate collateral requirements that disproportionately affect women due to property ownership disparities, and cultural norms that often restrict women's mobility and decision-making power, thereby hindering their ability to engage in formal financial transactions. Additionally, the lack of financial literacy and business management skills among women entrepreneurs further exacerbates their challenges in securing funding and effectively managing their enterprises (Chanda, 2023). Consequently, without targeted interventions to address these systemic barriers and enhance women's access to finance, Zambia risks missing out on the substantial economic contributions that women entrepreneurs can make, perpetuating gender disparities in entrepreneurship and hindering overall economic growth.

The study findings also noted that while Zambia has made strides in promoting gender equality and women's empowerment, entrenched societal norms and institutional frameworks still pose significant challenges. Legal impediments such as discriminatory inheritance laws, limited access to property rights, and gender-biased regulations hinder women's ability to fully engage in

entrepreneurial activities (Van et al, 2017). Moreover, regulatory barriers such as bureaucratic hurdles, inadequate access to finance, and lack of tailored support mechanisms further exacerbate the challenges faced by women entrepreneurs. Addressing these constraints requires comprehensive reforms aimed at dismantling discriminatory legal frameworks, enhancing access to financial resources, and implementing gender-sensitive policies that foster an enabling environment for women's entrepreneurship. Additionally, targeted initiatives focusing on capacity building, mentorship programs, and networking opportunities can empower women entrepreneurs to overcome systemic barriers and maximize their contribution to economic growth in Zambia.

According to members from the public, women entrepreneurs in Zambia are making significant contributions to economic growth, yet they navigate a complex landscape shaped by entrenched social and cultural norms. Despite their entrepreneurial endeavors driving economic progress, women face formidable barriers hindering their business development. Cultural expectations often confine women to traditional roles, limiting their access to resources and networks crucial for entrepreneurial success (Chanda, 2024). Gender biases prevalent in business environments lead to unequal treatment, affecting access to finance, markets, and education. Furthermore, societal norms may discourage women from pursuing entrepreneurship, perpetuating the stereotype of women as primarily caregivers rather than business leaders. Additionally, the findings showed that social and cultural norms often act as formidable barriers to women's full participation in the economic growth of a country. These norms encompass a wide range of expectations and behaviors deeply ingrained in societies, dictating roles, responsibilities, and opportunities based on gender. In many cultures, traditional gender roles confine women to domestic spheres, prioritizing their roles as caregivers and homemakers over their potential as economic contributors. This limits their access to education, employment opportunities, and decision-making positions, hindering their ability to fully engage in the workforce and contribute to economic development. Moreover, norms surrounding marriage and family often place additional burdens on women, such as unequal distribution of household labor and childcare responsibilities, further constraining their ability to pursue careers or entrepreneurial ventures. Wu & Cheng (2016) pointed out that discriminatory practices, such as unequal pay for equal work and limited access to financial resources and property rights, perpetuate economic disparities between men and women. Additionally, societal expectations and stereotypes about women's capabilities and leadership potential may discourage women from pursuing ambitious career paths or seeking positions of power within industries or government. Addressing these entrenched social and cultural norms requires comprehensive strategies that promote gender equality, challenge traditional gender roles, and dismantle institutionalized discrimination to unlock the full economic potential of women and foster inclusive economic growth.

Limited access to markets and networks significantly impedes the contribution of women entrepreneurs to economic growth in Zambia, manifesting through various barriers in business development. Despite their potential, women entrepreneurs often encounter challenges in accessing markets due to gender biases, discriminatory practices, and unequal opportunities. In Zambia, cultural norms and societal expectations often restrict women's mobility and participation in business networks, limiting their ability to access crucial market information, resources, and opportunities for growth (Banda & Mpolomoka, 2018). Additionally, inadequate infrastructure,

such as poor transportation and communication networks, further isolates women entrepreneurs from potential markets (Vaccaro, 2018). Moreover, financial constraints, including limited access to capital and credit facilities, pose significant barriers to scaling their businesses. Furthermore, regulatory hurdles and bureaucratic inefficiencies disproportionately affect women-owned enterprises, exacerbating their struggle to compete in the market. Addressing these challenges requires comprehensive strategies that prioritize gender equality, provide targeted support, and create an enabling environment for women entrepreneurs to thrive, thereby unlocking their full potential and catalyzing economic growth in Zambia.

Business men observed that in Zambia, the contribution of women entrepreneurs to economic growth is significant, yet they encounter formidable barriers in business development. Women entrepreneurs bring diverse skills to the table, often excelling in areas such as communication, collaboration, and adaptability, which are crucial for fostering innovation and driving economic progress. However, their potential impact is hindered by various capacity constraints, including limited access to finance, inadequate infrastructure, and societal norms that restrict their participation in certain industries or leadership roles. Additionally, cultural biases and discriminatory practices further exacerbate these challenges, constraining women's ability to grow their businesses and contribute fully to the economy (Chanda et al, 2024). Addressing these barriers requires comprehensive strategies that prioritize women's empowerment, promote inclusive policies, and provide targeted support to enhance their skills and overcome capacity constraints, thus unlocking their full potential as drivers of economic growth in Zambia.

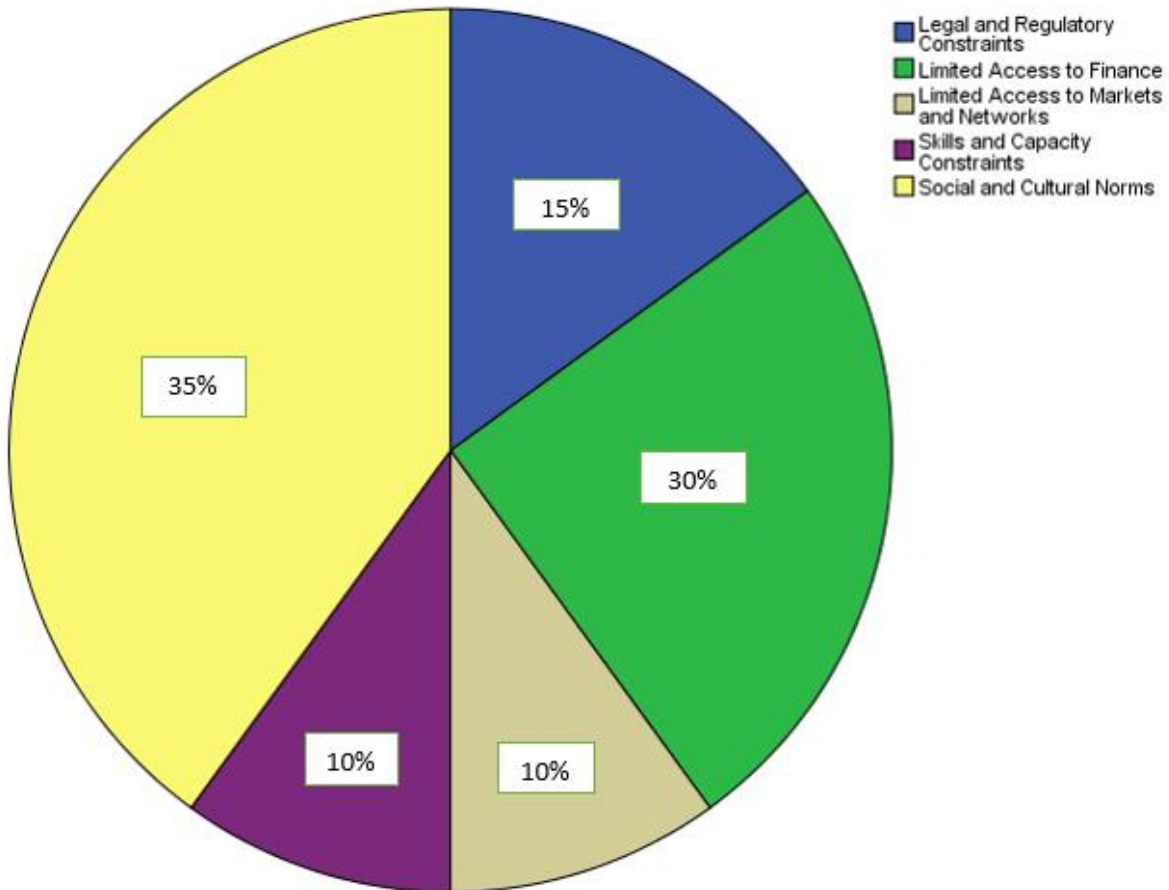


Figure 2: Contribution of Women Entrepreneurs to Economic Growth in Zambia and the Barriers They Face in Business Development

5. CONCLUSION

Based on the findings of this study, it was revealed that Zambia has implemented various gender equality policies that have positively impacted both social indicators and economic growth. The nexus between gender equality and economic growth is increasingly recognized as pivotal for sustainable development. However, despite the policies on gender equality put in place, the study also found the contribution of women entrepreneurs to economic growth in Zambia and the barriers they face in business development such as limited access to finance, which significantly hampers the potential contribution of women entrepreneurs to economic growth in Zambia. Through fostering gender parity in education, employment, and decision-making roles, Zambia stands to unlock its full economic potential. Empowering women in the workforce not only enhances productivity but also contributes to diversification and innovation within key sectors. Addressing gender disparities in access to resources and opportunities is paramount, as it not only promotes social justice but also stimulates economic dynamism by harnessing the talents and perspectives of the entire population. Moreover, investing in women's education and healthcare amplifies their economic participation and catalyzes broader societal progress. By prioritizing policies that dismantle gender-based barriers and promote inclusivity, Zambia can forge a path towards more robust and equitable economic growth, ensuring a brighter future for all its citizen.

6. RECOMMENDATIONS

The following are actions that should be taken on the basis of the findings of this study:

- The government should ensure equal access to education for girls and boys at all levels. This includes initiatives to address barriers such as distance to schools, cultural norms, and poverty.
- Schools should implement programs that provide vocational training and skills development for women, especially in sectors where they are underrepresented, such as STEM (Science, Technology, Engineering, and Mathematics), agriculture, and entrepreneurship.
- The government should enact and enforce laws that promote gender equality in all spheres, including the workplace, property rights, inheritance laws, and political participation.
- The government and local leaders should launch public awareness campaigns to educate the population about the benefits of gender equality and the importance of women's participation in economic development.
- The ministry of finance should expand access to financial services for women, including microfinance, savings, and credit facilities. Financial inclusion can empower women to start businesses, invest in education and healthcare, and improve their livelihoods, thereby stimulating economic growth.
- The ministry of health should ensure access to quality healthcare services, including reproductive health services and family planning, which can enable women to make informed decisions about their health and fertility.
- The government, traditional leaders, and the general public should challenge harmful gender stereotypes and promote attitudes that value gender equality and women's empowerment.

Ethical Approval and Consent

With regard to ethical consideration, permission was sought before the interviews and before giving questionnaires to respondents as one of the ethical demands of any research (Khandker, 2009). Permission was gotten from the Council Chairpersons for the selected markets chosen for the study. Written consent was sought from the respondents before collecting information from them and guaranteed them with security of the information they provided. Furthermore, the main objective of gathering such information was made clear to the respondents. In this research, the study was fully conscious of the need to abide by the ethical rule of respecting the privacy of individuals taking part in the research.

Disclaimer (Artificial intelligence)

Option 1:

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of manuscripts.

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Details of the AI usage are given below:

- 1.
- 2.
- 3.

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