



**Report No 23**

# **Women and development in Malawi**

**Report prepared for the Commission of the European Communities  
Directorate-General for Development**

**by Cathy Green with Sally Baden**

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## ABBREVIATIONS

ADD	Agricultural Development District
ADMARC	Agricultural Development Marketing Corporation
AFORD	Alliance for Democracy
AIDS	Acquired Immuno-Deficiency Syndrome
CCAM	Chitukuko Cha Amayi m’Malawi (women’s development organisation allied to MCP)
DHS	Demographic and Health Survey
EDF	European Development Fund
ESAF	Enhanced Structural Adjustment Facility
FHHs	female headed households
GOM	Government of Malawi
GTZ	Gesellschaft für Technische Zusammenarbeit (Germany)
IEC	Information, education and communication
INDEFUND	Investment Development Fund
LLDP	Lilongwe Land Development Programme
MCP	Malawi Congress Party
MHHs	male headed households
MSI	Marie Stopes International
MOA	Ministry of Agriculture
MOH	Ministry of Health
NAC	National AIDS Committee
NACP	National Aids Control Programme
NCWID	National Council for Women in Development
NGOs	non-governmental organisations
NSSA	National Sample Survey of Agriculture
NyAC	Nyasaland African Congress
ODA	Overseas Development Administration (UK)
PHAM	Private Hospitals Association of Malawi
PHC	primary health care
PRA	participatory rural appraisal
SEDOM	Small Enterprise Development Organisation of Malawi
STDs	sexually transmitted diseases
TB	tuberculosis
TBA	traditional birth attendant
TFR	Total Fertility Rate
UDF	United Democratic Front
UNICEF	United Nations Fund for Children
UNIDO	United Nations Industrial Development Organisation
USAID	United States Agency for International Development
WHO	World Health Organisation

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# 1. INTRODUCTION AND BACKGROUND TO GENDER ISSUES IN MALAWI

## 1.1 Introduction And Terms Of Reference

This report on Women in Malawi was prepared on request from the Directorate General for Development of the Commission of the European Communities. The aim of the report is to provide background information for a country programming mission on the incorporation of gender considerations in EDF (European Development Fund) programmes in Malawi. This brief survey of the current economic, social, and political status of women in Malawi is a background document on the basis of which project related surveys can be elaborated.

A significant literature on Malawian women exists. However, this literature is strongly biased towards rural areas and the Southern region. Less information is available on urban women and on women in Central and Northern regions. Furthermore, much of the literature on women in Malawi tends to reduce gender concerns to a comparison of male and female headed households (FHHs). Whilst the incidence of female headship is high (around 30 percent) and thus worthy of considerable attention, gender relations within male headed households also require analysis. Needless to say, the biases in the literature are to some extent reflected in this report. However, limitations of the evidence available and gaps in existing knowledge are highlighted where appropriate and recommendations made for future research.

The remainder of this section provides a general overview of the Malawian context. Section two looks at the legal status of women. Section three focuses on the role of women in the Malawian economy and section four highlights the family roles of women. Women's relative access to factors of production (land, labour) and economic (extension, credit, inputs) and social (health, education) services is covered in section five. Finally, section six surveys women's participation in politics and current development support aimed at women. A conclusion draws together some of the key points and makes tentative recommendations as to future strategic points of intervention and policy directions which may assist in redressing current gender inequities faced by Malawian women.

## 1.2. Historical, demographic economic and political overview

### 1.2.1 History

Evidence of human habitation in Malawi dates back to 8000 BC. Between the 13th and 16th centuries, Bantu speaking peoples known as *Maravi* settled in central and southern Malawi. Those who eventually settled the central areas were known as *Chewa* while the people who populated southern Malawi were known as *Nyanja*. The *Tumbuka*, *Tonga*, *Ngonde* and *Lambya* eventually settled in northern Malawi. During the 19th Century the *Ngoni*, *Yao*, *Lomwe* and *Sera* also settled in Malawi, which was also the period of European settlement. (GOM, 1994: 1)

The present day state of Malawi became a British Protectorate in 1891, under the name of Nyasaland, later changed to the British Central African Protectorate. Opposition to colonial rule periodically came to the fore: in 1915 an unsuccessful uprising was led by John Chilembwe. The Nyasaland African Congress (NyAC), a nationalist movement founded in 1944, was central in organising opposition to the federation of Malawi (Nyasaland) with Zambia (Northern Rhodesia) and Zimbabwe (Southern Rhodesia), into the Federation of Rhodesia and Nyasaland, urged by European settler populations but considered inimical to the African nationalist project. In spite of opposition, the Federation went ahead and unrest peaked in 1959 when a state of emergency was declared and the NyAC banned. Soon after this, a new nationalist party, the Malawi Congress Party (MCP), emerged, led by Dr Hastings Kamuzu Banda. From this point, there was a fairly rapid transition to independent self-rule (in 1961), formal Independence (1964) and the founding of the Republic of Malawi, two years later, with Hastings Banda at its head. (Brown, 1994a; EIU, 1994; GOM, 1994).

A new era in Malawian politics began in 1993 when popular support was gained through the June 1993 Referendum for a transition to multi-party democracy, with general elections scheduled for May 1994. (See 1.24 below).

### 1.2.2 Population

The population of Malawi was projected to reach 10 million in 1994 based on figures from the 1987 Census, but not including the estimated one million Mozambican refugees. The population growth rate for the period 1977-87 averaged 3.2 percent. Population densities doubled between 1966 and 1987 and estimates for 1994 suggest a density of 100 persons per square kilometre, indicating significant land pressure (GOM, 1994:2). The Southern region is the most densely populated area, and also the most developed, containing around half the total population, with the Northern region containing only 12 percent (Hutcheson, 1994). Urbanisation in Malawi is limited, even by

African standards, with around 12 percent of the population living in urban areas (EIU, 1992).

There are ten major ethnic groups in Malawi. Matrilineal kinship groups predominate within the Central and Southern regions and patrilineal groups in the Northern region. Approximately 75 percent of the population are Christians (Salim, 1992:1). The *Yao* ethnic group resident in the Central and Southern regions are predominantly Muslim (Muylwijk, 1992:34). The small Asian population also comprises Muslims and Hindus. Little information is available on the influence of religion on gender relations within Malawi; however, marriage and inheritance are primarily determined under customary rather than Christian or Islamic law. *Chichewa* is the national language and English the official language. Although *Chichewa* is increasingly understood throughout the country, *Chitumbuka* remains more widely spoken in the Northern Region (EIU, 1992).

By 1991, approximately one million Mozambican refugees were exiled in Malawi, the majority of whom were women and children (Apeadu, 1993). Following the peace settlement in Mozambique in late 1992, a repatriation programme is currently underway. Approximately 25 percent of refugees were estimated to have returned to Mozambique by July 1993 (Brown, 1994a: 530).

### **1.2.3 Economy**

Malawi is one of the world's poorest nations with a per capita GDP of \$206 in 1991 (Brown, 1994b). The country is landlocked and has few mineral reserves, but climate and soils favour agriculture.

The economy is highly reliant on agriculture, which accounts for around 30 percent of GDP, but makes up 90 percent of exports (tobacco alone accounting for 75 percent of export earnings; tea is another major export crop followed by sugar) and provides employment for at least 75 percent of the population (World Bank, 1991). 70 percent of Malawi's full-time farmers are women (*ibid.*). Manufacturing industry is limited in Malawi, accounting for around 14 percent of GDP (1992: Brown, 1994b) and 12-13 percent of wage employment (EIU, 1992). Most industries are agro-based and are monopolised by a small number of corporations, in particular the holdings company of President Banda. (Brown, 1994b).

## *Agriculture*

Malawi has a dualistic agricultural economy, comprising an estate and a smallholder sector. Until recently, the estate sector had monopoly over the production of certain export crops, e.g. tea and burley tobacco (of which Malawi is the number one producer in Africa) (Brown, 1994b). The estates sector employs around 40 percent of the wage labour force and five percent of total labour force (World Bank, 1991).

Recent development efforts have increasingly focused on promoting smallholder production of cash crops, including some of those previously monopolised by the estates sector. Various shifts in policy including increased price incentives, extension of credit to the smallholder sector and deregulation of agricultural marketing, have led to a large increase in marketed output of certain crops, particularly maize and tobacco, from the smallholder sector (Brown, 1994b).

However, some policies pursued under agricultural adjustment, particularly the removal of fertiliser subsidies, which was subsequently reversed, have proved damaging to agricultural output and smallholder incomes. Marketed output of some crops (notably groundnuts, pulses and paddy rice) - possibly those over which women have greater control - has declined dramatically (EIU, 1992). The smallholder sector is itself increasingly differentiated, with a growing number of smallholders, including a disproportionate number of female headed households, cultivating less than 0.5 hectare, and unable to provide for subsistence needs.

## *Structural Adjustment*

From Independence until the late 1970s, the economy grew fairly rapidly - at six percent a year on average - under a pragmatic policy which disavowed detailed economic planning, favoured large-scale agriculture and infrastructural development, and promoted exports. By 1979, however, the Malawian economy was in a crisis which continued into the early 1980s, (with real GDP growth averaging 1.7 percent per annum from 1979-81) due to drought, adverse terms of trade movements and the disruption of transport routes through Mozambique. (World Bank, 1991; EIU, 1992; Brown, 1994b).

There were also structural problems in the agricultural economy, notably the low productivity and levels of marketed output from the smallholder sector and the lack of diversification of the estates sector (EIU, 1992). The first structural adjustment loans date from this period, but were followed in 1986 and 1988 with further major adjustment loans, as terms of trade and transport problems persisted.

Adjustment loans were accompanied by conditionalities including reduction of the budget deficit, leading to a squeeze on public expenditure, affecting social programmes and development investment, particularly in the early 1980s and 1987/8. Social expenditures remain low as a percentage of overall expenditure (12 percent for health; 15 percent for education in 1991) and of GDP (1 percent and 1.2 percent respectively) (EIU, 1992). This is reflected in low social indicators relating to morbidity, mortality and literacy, for example, with a significant gender gap in many of these indicators.

The July 1988 four year ESAF (Enhanced Structural Adjustment Facility) loan was accompanied by an increase of around 60 percent in foreign aid support to Malawi. Following this, real GDP grew by an average of 4.5 percent a year between 1989-1991. In 1992, however, there was a severe decline in real GDP of 7.9 percent, due to severe drought, industrial unrest amongst public-sector workers and a freeze on non-humanitarian aid by international donors in response to allegations and evidence of widespread human rights abuses by the Banda regime (EIU, 1994).

The 1992/3 harvest was good and looked set to be followed by another relatively good agricultural year. This, coupled with the resumption of foreign aid in late 1993, meant that there was some prospect of economic recovery, although the effects of the 1992 slump are likely to be felt for some time. However, financial liberalisation introduced in February 1994, a condition for the resumption of foreign aid, has led to considerable devaluation of the Malawi Kwacha and provoked opposition from among the local manufacturing and business communities, amongst others. (EIU, 1994).

#### **1.2.4 Politics**

The Malawi Congress Party under the leadership of Hastings Banda, dominated politics between 1966 and 1993, under a one party system. In 1971, Hastings Banda became President for life and practised a highly autocratic rule, with periodic waves of repression against challengers both from within the ranks of the MCP as well as from exiled opposition forces. However, political pressures increased in 1992 for an end to one-party rule, including the regrouping of opposition forces inspired by the growing wave of democratisation across Africa, and unprecedented opposition from within the country, leading to anti-government riots and causing even establishment institutions such as the Roman Catholic Church to distance themselves from the Government. The repression which followed this wave of opposition led to the suspension of aid by foreign donors.

All these pressures culminated in the calling of a referendum in June 1993 on multiparty rule. Overwhelming support for this resulted in an uneasy period of transition, ending with the multi-party elections in May 1994 which ended the rule of Hastings Banda. The UDF (United Democratic Front), led by Baliki

Maluzi, won the elections with around 32 percent of the vote (1.2 million of an estimated 3.7 million voters), the MCP gaining 22 percent of the vote (800,000 votes) and Aford (Alliance for Democracy) 16 percent (600,000 votes). This means that although UDF has the largest number of Parliamentary seats no single party has an absolute majority. The UDF will be forced to form an alliance with either the defeated MCP or Aford. (Independent, 20 May 1994).

## 2. LEGAL STATUS OF WOMEN

### 2.1 Overview<sup>1</sup>

English common law, constitutional law (enacted in 1966 and amended in December 1993) and a court system based on customary law, comprise the basis of the legal system in Malawi (EIU, 1994).

Article 11 of the Constitution states that ‘every person in Malawi is entitled to the fundamental rights and freedoms of the individual, regardless of race, place of origin, political opinions, color (sic), creed or sex’ (cited in Salim, 1992:1). Article 23 prohibits the enactment of law that is discriminatory in any way, but does not apply to areas of personal law such as marriage, adoption, and divorce (*ibid.*, 1992:1). In accordance with Article 23, the GOM has charged the legal committee of the National Commission of Women in Development (see section 6.2) with vetting, from a gender perspective, the content and application of all laws for any bias against women. UNIDO (1993:3) reports that ‘As yet no legislative measures have been taken since no shortfalls have been identified’. This is surprising considering the fact that the legal system operates through social structures characterised by pervasive gender discrimination.

Both statutory and customary marriage laws exist within Malawi. The Marriage Act of 1902 provides for monogamous marriage; the African Marriage (Christian Rites) Act of 1923 recognises marriages undertaken in accordance with customary law. The latter permits polygamous union for men. Child custody is overseen by the High Court (Salim, 1992:2).

Inheritance is dealt with under the Laws of Malawi. Wills compiled by both sexes can be submitted to the courts for enforcement. However, no information is available on the extent to which women and men use wills, nor on the extent to which they seek redress within the enforcement of courts for wills which have been disregarded by kin.

Various international conventions relating to the rights of women have been ratified by the GOM, including the Convention Concerning Equal Remuneration For Men and Women Workers For Equal Value (ratified 1965) and the Convention Concerning Discrimination in Respect of Employment and Occupation (ratified 1965). Other conventions have been adopted but not ratified (see Appendix 1).

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<sup>1</sup> There is very little information available on the legal system as a whole in Malawi and specifically on women’s legal status.

### 3. ECONOMIC ROLE OF WOMEN<sup>2</sup>

#### 3.1 Role Of Women In The Rural Economy

In 1990, approximately 75 percent of Malawi's economically active population worked in the agricultural sector (Salim, 1992). The agricultural sector is dualistic, comprising an estate sector which produces 90 percent of Malawi's agricultural exports and a smallholder sector, comprising both commercial and subsistence smallholders. Unlike commercial farmers, subsistence smallholders generally have inadequate land for subsistence and thus rely on wage labour to supplement their incomes (Lele, 1990:1209).

Smallholdings comprise over 80 percent of the total cultivated land area and approximately 70 percent of smallholder agriculturalists are female. Women are thus particularly affected by any constraints to productivity arising in this sector (World Bank, 1991:4).

The main subsistence crops grown within the smallholder sector are indigenous varieties of maize, pulses, sorghum, millet and cassava and some groundnuts. In good agricultural years, surpluses of some subsistence crops may be sold. Cash crops grown include hybrid maize, tobacco, cotton, and varieties of groundnuts high in oil (Cromwell & Wimpenny, 1993:637).

The World Bank (1991:4) argues that there has been a severe decline in productivity within the smallholder sector as a whole. Approximately 80 percent of smallholders do not apply plant nutrients, only five percent of land is planted with high-yielding varieties of maize<sup>3</sup> (Lele, 1990:1209) and the hoe continues to be the main means of cultivation.

Information on women's involvement in animal husbandry within Malawi is scant, reflecting both the marginalisation of women from livestock programmes, and the pre-occupation of agricultural research with crop production (Spring, 1986). In a survey of Zomba District, Hirschmann and Vaughan (1984) found that the majority of households in a small sample kept some smallstock, especially poultry, but few owned any large livestock due to lack of resources and land availability. Data on the current distribution of

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<sup>2</sup> Overall, statistical information on rural employment is fragmentary and not generally disaggregated by gender. Of the information that exists, much of it focuses on the majority of women who live in rural areas and work within the smallholder sector. Information on off-farm sources of income, especially informal sector activities, is scant.

<sup>3</sup> Sahn et al (1990:14) argue that growing hybrid maize on smallholdings would, in theory, increase the calorie availability per hectare by 250 percent. This would dramatically improve the situation of households currently unable to subsist through the production of local maize varieties.

cattle, and the socio-economic status and gender profile of households owning livestock throughout Malawi is unavailable.

Liuma argues that:

the utilisation of animals for agricultural activities in Malawi for ploughing, ridging and carting has been dominated by men. Where women have taken part they have done so through their own initiative or have been forced to do so at the death of their husbands when implements had to be automatically passed on to them.

(Liuma, 1989, cited in Muylwijk, 1992:79)

Spring's (1986) assessment of the Stallfeeder Livestock Programme in Lilongwe found that livestock intensification activities resulted in the transfer of responsibility for animals from males to females. The time spent by women on water collection and feed preparation was substantial. He suggests that, considering the large labour input that women make in these schemes, and the compatibility of stall-feeding with women's other responsibilities, there are substantial opportunities for increasing women's access to credit for livestock purchase.

Various constraints to agricultural productivity within the subsistence smallholder sector exist, particularly for female farmers. These constraints are dealt with in detail in section 5.1.

### **3.1.1 Divisions of labour in agriculture**

A growing number of micro-level studies now exist on gender divisions of labour and, more specifically, on women's allocation of time between different activities in rural areas<sup>4</sup>. One study of 54 male headed households, within two separate farming systems (tobacco and subsistence) over two seasons, provides some insights into gender differentials in labour allocation (Beckerson, 1983, cited in Engberg *et al*, 1988). The results of the study are presented in Table 1 below.

In both farming systems over both seasons, women's total labour time (including social reproduction, market and subsistence agriculture activities) was two times or more that of men. The discrepancy in time allocation was more marked in subsistence than tobacco farming systems - 4.4 hours for men versus 12 for women in the former compared to 6 for men versus 12.6 for women in the latter, with men putting more hours than women into market work (but less in all other categories and in total) in tobacco systems but not in

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<sup>4</sup> Time allocation studies can be problematic in that they often fail to capture the seasonality of labour allocation. However, Beckerson's (1983) study (cited in Engberg *et al*, 1988) of the time allocations of men and women within two household categories, on which Table 1 is based, goes some way towards overcoming this problem by including data over two seasons.

subsistence systems. Other studies<sup>5</sup> also emphasise the fact that the bulk of agricultural labour within the subsistence smallholder sector is undertaken by women. Women's total workload was marginally higher in tobacco than subsistence systems. Women's allocation of time between different activities appeared to be seasonally determined (GOM/UNICEF, 1987:51), with more time being put into subsistence production and household work in the post-harvest period. Men's labour input into subsistence production was more seasonal than that of women, however, being mainly concentrated in the post-harvest period.

Overall, there appears to be little evidence of distinct gender-based specialisation between subsistence and marketed crops (World Bank, 1991:18). Nevertheless, the table below does indicate that men make greater inputs into tobacco production than food production (whether marketed or not). This suggests that, as in other contexts, whilst women make considerable labour inputs into tobacco or other cash crop production, the adoption of tobacco may result in greater control of farm decision-making and income by men. Other potential cash crops (e.g. groundnuts) may be considered 'women's' crops and thus their cultivation and marketing may be more under the control of female farmers. However, there has been a dramatic decline in marketed groundnut output in Malawi since the mid-1980s.

**Table 1: Average Number of Hours Spent per Day by Husbands and Wives in Two Farming Systems Over Two Seasons**

Season	Farming System	Sex	Market Production	Subsistence	Household ***	Total
Feb.*	<b>Tobacco</b>	Male	4.1	0.4	1.9	6.4
		Female	3.8	2.5	5.9	12.2
	<b>Subsistence</b>	Male	0.3	2.4	1.9	4.6
		Female	1.6	4.3	6.4	12.3
July**	<b>Tobacco</b>	Male	0.2	2.4	1.5	6.1
		Female	0.2	5.5	7.3	13.0
	<b>Subsistence</b>	Male	0.1	5.5	0.6	4.1
		Female	0.4	4.9	6.7	12.0

Source: adapted from Engberg *et al*, 1988:105

\* Pre-harvest

\*\* Post-harvest

\*\*\* Fuel/water provision, food-related activities (gathering, meal preparation, beer brewing), shopping, household/farm maintenance, child care, health care etc.

<sup>5</sup> See for example Hirschmann & Vaughan, 1984.

Gender divisions of labour by task break down, whether seasonally or permanently, in situations where FHHs are forced to operate without male labour. Davison's (1992) study of 120 households in Zomba District (of which 45 percent were headed by women) found that female heads of households were active in all tasks related to maize production - land preparation, planting, weeding, harvesting, applying fertiliser, and post-harvest activities such as storage. In the sample as a whole, tasks carried out exclusively by males accounted for only 1.2 percent of the overall production tasks. In contrast, women (with the help of female kin) were solely responsible for 39 percent of tasks. Overall, 24 percent of tasks were undertaken by children, although the data does not disaggregate this figure by gender. Table 2 below gives the data on gender divisions by task from this study<sup>6</sup>

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<sup>6</sup> Since the sample used includes a high proportion of female headed households, it is not clear to what extent the data in Table 2 reflects this, rather than a more generalised division of labour.

**Table 2: Division of Labour in Maize Production in Zomba District.  
Percentage Work Performed, by Task**

(N=120)

<b>Task</b>	<b>Woma n</b>	<b>Husb.</b>	<b>WH</b>	<b>Child.</b>	<b>Hired</b>	<b>Female Kin</b>	<b>Other</b>
Land Prep.	25.5	1.7	20.4	24.3	18.7	8.0	1.3
Planting	27.0	0.8	19.8	24.2	10.9	14.8	2.4
Weeding	27.1	0.9	22.5	25.2	18.3	5.5	0.4
Protecting Crop	32.1	0.7	25.7	25.0	12.1	3.5	0.7
Harvesting	26.4	0.4	18.8	23.0	10.6	17.6	3.5
Storage	33.5	2.0	23.5	20.3	14.2	5.0	1.5
Seed Selection	39.3	0.5	20.9	20.9	7.8	9.9	0.5
Fertilising	25.1	2.1	20.2	27.2	11.9	9.0	2.5
<b>Total %</b>	<b>29.0</b>	<b>1.2</b>	<b>21.1</b>	<b>23.9</b>	<b>13.2</b>	<b>9.9</b>	<b>1.8</b>

Source: Davison, 1992

Key: Woman = woman works alone  
Husb. = husband works alone  
WH = woman and husband work together  
Child. = children's labour  
Hired = hired labour  
F.kin = labour of sisters, mothers, and mother-in-law  
Other = other help

The exact divisions of labour and time allocations of women in Malawi will vary between contexts. Where matrilineal systems are still functioning, women are likely to have greater access to a pool of kin labour to offset the heavy burden of child care and, in some instances, agricultural work (Muylwijk, 1992:59). Davison's (1992) study of Zomba District, cited above, found that ten percent of labour in maize production was supplied by female kin. Female headed households relied on the labour of female kin to a greater degree than joint (or male) headed households for all tasks except harvesting. For joint headed households, reliance on female kin was greatest during the harvesting period.

Divisions of labour within rural areas mean that women have an enormous work burden and that opportunities for earning income in off-farm activities are constrained by lack of time. Investment in labour-saving technologies for food processing and in the provision and maintenance of community based

water and fuelwood supplies could go some way to easing women's labour burden (GOM/UNICEF, 1987:57).

Sales of crops to access cash income are widespread among smallholders. A 1986 study of 600 households by the University of Malawi/UNICEF found that 84 percent of respondents sold agricultural produce for cash income, namely local maize, groundnuts and pulses (cited in Due, 1991). A smaller proportion of smallholder households access income through non-farm income earning activities (see section 3.2). A micro-level study by Hirschmann and Vaughan (1983) of 70 women in Zomba District found that over 90 percent of women - both married (those in male-headed households) and female heads of households - earned some income through small-scale business transactions. Eighty percent sold vegetables and fruit (including bananas, cassava, sugar-cane, and groundnuts). The sales tended to be seasonal, and provide access to small sums of cash on an erratic basis, often taking place at times of personal food deficit, reflecting the need of poorer households to have access to small sums of money at critical periods.

### **3.1.2 Natural resource management**

#### *Fuelwood*

Fuelwood resources supply approximately 90 percent of Malawi's energy requirements (Kalipeni, 1992:280). However, there is evidence of a decline in forest cover at rate of 3.5 percent per year which has led to a severe imbalance in the supply and demand for fuelwood (Moyo *et al*, 1993:98). This impacts at the household level by increasing the time taken for women to provision the household with fuelwood. Figures from 1984 indicate that a third of women in Malawi travel for an at least an hour a day to collect firewood, and spend on average one half day a week on this task (World Bank, 1991:7). On average, the time taken to reach fuelwood supplies is greatest in the Southern region, followed by the Central and then the Northern region. This is shown in Table 3 below. Assets such as handcarts or bicycles which could substantially reduce the time and energy spent on headloading wood are not widely used, primarily due to lack of affordability (World Bank, 1991:8).

The dependency of some poor FHHs on fuelwood will be greater than that of other household types with cash income to purchase alternative energy supplies such as electricity, paraffin and charcoal. There are also regional variations in the cost of and access to adequate energy supplies. In rural areas, wood resources can be gathered at no monetary cost from forests on customary land where there are established rights of access. However, in urban areas approximately 95 percent of firewood is purchased (McCall & Skutsch, 1987:40).

Research into gender differences in access to and control over trees and into gender-based preferences in relation to tree species is required. Multipurpose species which contribute to wood energy and food security requirements, and which allow women control over products for both subsistence and sale, should be promoted. However, gender-based preferences will vary in different contexts - local research should be promoted, possibly using PRA methods, which would determine women and men's relative perceptions of the necessitating value of different species. However, where rights to land are insecure, incentives for investment in reforestation will be limited and this may particularly limit women's interest in afforestation initiatives.

A variety of improved stove prototypes, aimed at increasing fuel efficiency, have been tested by the GOM through the Energy Studies Unit<sup>7</sup> but these have often been abandoned by women because they do not provide sufficient heat (McCall & Skutsch, 1987).

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<sup>7</sup> Operates under the forestry support services division within the Department of Forestry.

**Table 3: Distance to Firewood Supply: Percentage of Households by Agricultural Development Division (ADD)<sup>8</sup>**

ADD	Distance to firewood supply		
	< 2 km*	2-8 km	> 8 km
<b>Northern:</b>			
Karonga	69	31	<1
Mzuzu	89	10	<1
<b>Central:</b>			
Kasungu	84	13	3
Salima	62	36	2
Lilongwe	68	26	6
<b>Southern:</b>			
Liwonde	56	33	11
Blantyre	63	30	8
Ngabu	52	38	10

Source: World Bank, 1991:7

\*< two km = up to one hour return trip

two-eight km = up to three hours

> eight km = minimum three hours

### *Water*

Gender divisions of labour within Malawi mean that women are responsible for water provision for domestic use. Women are thus more likely to be in contact with contaminated water sources than men, leaving them particularly vulnerable to water-borne health problems.

53 percent of households country-wide rely on unsafe water sources. According to official statistics, approximately 82 percent of urban households have access to piped water supplies and, of these, 42 percent rely on public taps. 64 percent of rural households rely on wells for their water, 41 percent of whom use water from uncovered wells (GOM, 1994:12).<sup>9</sup> Currently two-thirds of households (82 percent of urban and 68 percent of rural households) have access to a pit latrine. Increasing the coverage of water supply and sanitation facilities and promoting improved sanitation practices via health education are major concerns of the Malawi National Health Plan (1986-1995).

<sup>8</sup> Based on 1984 data from the GOM National Statistical Office.

<sup>9</sup> Official statistics may considerably overestimate actual provision, if many facilities are not functioning due to lack of maintenance, and/or where urban population densities have increased to well beyond the capacities of the original installations.

Recent research into the potential replicability of schemes devolving control over the operation and maintenance of rural water supplies came out in favour of pursuing a community-based approach (Msukwa, 198?). However, community-based approaches to rural water supply must ensure that the preferences of women in relation to the siting, design, maintenance and cost of water supplies are represented on village-level water committees.

Gender discrimination in the delivery of extension advice (see section 5.15) has implications for the uptake by women, particularly female heads of households, of conservation activities. When households are in receipt of extension advice, information on soil and water conservation is often disseminated through male household members and tends to relate primarily to tasks and activities from which women are excluded under prevailing gender divisions of labour. The result is that significant gender differentials in the adoption of conservation activities are apparent (Burgess, 1991:31). However, improved information dissemination alone will not necessarily increase the uptake of conservation activities by female smallholders; there is also a need to address the resource constraints faced by women, such as severe labour shortages and lack of secure land tenure (see sections 5.11 through 5.15).

### 3.1.3 Rural agricultural employment<sup>10</sup>

Women are over-represented amongst the smallest landholders who are unable to meet their subsistence needs from own account production. Seasonal income, in cash or kind, gained off-farm, is a vital supplement to these farmers. Opportunities for casual wage labour or *ganyu* increase during peak agricultural periods, namely December and January, with wages rising to reflect demand in these months. This period coincides with the season when the food stocks of subsistence smallholders are generally lowest, thus creating an added impetus to find supplementary sources of food or income (*ibid.*). *Ganyu* labour is not included within official labour statistics and thus no comprehensive account of the numbers, gender breakdown and socio-economic status of those participating in *ganyu* can be given.

A study by Peters and Herrera (1989, cited in World Bank, 1991:12) found the amount of *ganyu* labour undertaken by women to be negatively correlated with size of landholding and level of household income. *De jure* FHHs and FHHs with husbands working inside Malawi were far more reliant on *ganyu* than other household types. Wages for *ganyu* are generally low and sometimes below the official minimum wage (Sahn *et al*, 1990:22). Some evidence<sup>11</sup>

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<sup>10</sup> Information on the rural labour market is fragmentary (Sahn *et al*, 1990:21). However, some general observations may be made about women's participation in off-farm employment.

<sup>11</sup> For example, the Kawinga Annual Survey of Agriculture, Credit Survey, 1989, cited in World Bank (1991:12-13).

suggests that the wage rates received by women are consistently lower than those given to men.

Wages are also low within the estate sector, often falling below statutory minimum levels. A study by Vaughan and Chipande (1986, cited in World Bank, 1991:11) of 25 tobacco and 30 tea estates found evidence of pervasive gender discrimination within this sector. Women's contracts were seasonal rather than long-term; the activities for which they were employed (i.e. weeding, plucking and aggregating bundles of tobacco leaves - also perceived as the most tedious of tasks) were highly gender-segregated; and their wages lower than those of men.

### 3.2 Informal Sector Employment

Limited information exists on the informal sector in Malawi or on women's participation in the sector, which, however, is thought to be relatively small compared with other African countries (Sahn *et al*, 1990:151). Inflation of 30 percent in 1993, causing falling real incomes, and growing unemployment in the formal sector (EIU, 1994:32) are likely to have increased the importance of the informal sector as a source of income and livelihood.

In a survey of 2,022 low-income households in Blantyre and Lilongwe, Chilowa (1991) found that 30 percent of the Lilongwe sample and 22 percent of sample households in Blantyre participated in informal sector activities,<sup>12</sup> primarily in trade or services. Many of the activities were casual and/or seasonal and were undertaken alongside a range of other livelihood activities, in some cases in parallel to formal sector employment. No specific information was given in this study on the numbers or proportion of women (or FHHs) involved in small-scale income earning. However, some respondents in the survey reported an increase in the numbers of women resorting to bar work and/or prostitution as a survival strategy.

A 1986 GOM/UNICEF study found that, of 600 smallholder households, 14 percent earned non-farm income mainly through single-person operated beer brewing (33 percent) and processed food (22 percent) enterprises (cited in Due, 1991). These are largely activities in which women predominate (World Bank, 1991:16). Pottery is an almost exclusively female activity and is favoured by women because it can be integrated with their other tasks and responsibilities (Rauch *et al*, 1990:73). Many of the pots produced are exchanged for maize or other in kind payments. However, localised shortages of fuelwood are a major constraint to the viability of pottery production, necessitating greater time expenditure on fuelwood collection. Moreover,

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<sup>12</sup> Chilowa argues that these figures underestimate the magnitude of reliance on informal sector activities

competition from plastics and metals, which are cheaper and lighter, is causing some substitution in demand away from pottery.

Rauch et al (1990) propose that the most promising income generation activity for women is tailoring, a sector traditionally dominated by men. Although there is a no strong precedent of women working in the sector (and thus there are cultural barriers to be overcome to increase women's participation), there is a ready market for tailored clothing which women could tap into.

#### *Support to the informal sector*

One of the major barriers to women's participation in small-scale enterprise is lack of access to start-up capital. According to UNIDO (1993:4), formal lending institutions are reticent to lend to small- or micro-enterprises because of high administration costs and because they perceive these loans to be high risk. Various attempts have been made by the GOM to increase women's access to credit facilities. However, many of the schemes currently operating have by-passed low income households.

The Small Enterprise Development Organisation (SEDOM) provides credit and technical advice to small businesses for activities other than trading. SEDOM extended its services to rural areas in 1989. Twenty-nine percent of the 2,360 active loans in August 1990 were taken out by women (Due *et al*, 1990:68). The average size of loans disbursed to men was larger than that disbursed to women - the latter showed a strong preference for mini-loans. Women use the loans for tailoring, banking, stone crushing, brick making, poultry and livestock rearing, fish processing, baking, restaurants and oil extraction (Due, 1991:86; Due *et al*, 1990:68). However, some of the lending conditions work against women's increased uptake of credit. In particular, few women have access to the collateral required (i.e. 20 percent of the loan) under the loan agreement. Women are similarly excluded from the loans disbursed by the Investment Development Fund (INDEFUND). The collateral required of borrowers is lower (i.e. ten percent of the loan) but the size of loans is larger. Hence, only seven percent of borrowers in this scheme are female (UNIDO, 1993:4).

The Malawi Mudzi Fund, based on the Grameen Bank credit scheme, was initiated in 1990 in two pilot areas. The scheme is based on single-sex savings groups and is targeted towards the rural poor (*ibid.*). Loans are unsecured, thus removing one of the major barriers to women's uptake of credit. This scheme should be closely monitored as a possible model for extension into other areas.

### 3.3 Non-Agricultural Formal Sector Employment<sup>13</sup>

Malawi is a predominantly rural subsistence economy and the non-agricultural formal sector provides only around seven percent of total employment. Between 1983 and 1990 women comprised an average of 12.2 percent of workers in paid employment in non-agricultural activities. In 1990<sup>14</sup>, of the 262,000 workers in this category, approximately 89 percent were men and 11 percent (i.e. 29,000) were women (ILO, 1993). Table 4 disaggregates women's activities within the non-agricultural formal sector by employment type.

**Table 4: Share of Women In Total Non-agricultural Formal Sector By Employment Type, Selected Years**

Employment Type	% Women					
	1985	1986	1987	1988	1989	1990
Manufacturing	31.7	24.2	8.1	9.3	11.0	9.7
Electricity, gas, water	9.1	8.9	8.5	8.3	8.3	8.6
Construction	1.2	1.0	0.8	0.8	0.9	0.9
Trade & Catering	8.8	7.4	9.0	9.3	9.4	9.8
Transport & Communication	5.3	5.8	5.8	5.9	6.0	8.6
Finance & Business	11.5	10.2	10.5	10.6	10.1	10.3
Community, Social Personal Services*	17.4	18.1	16.9	17.4	17.4	19.2

Source: ILO, 1993

\* Excludes domestic service

Between 1985 and 1990 there was a significant decline in the share of women in the manufacturing labour force<sup>15</sup>, from approximately 32 percent in 1985 to less than ten percent in 1990. In the same period, total employment in manufacturing fell considerably, though the numbers of women in the sector fell disproportionately.

<sup>13</sup> Much of the statistical information available on formal labour force participation in non-agricultural activities relates to the 1977 census. More recent information is extremely fragmentary.

<sup>14</sup> These are the most recent figures available from the ILO.

<sup>15</sup> Mainly in the private sector.

A previous dramatic rise in the number of females working in this sector in 1983 and 1984 was accompanied by a significant decrease in wages (World Bank, 1991:14). It is likely that women were purposely substituted for men because employers could gain from institutionalised wage discrimination. However, the figures for 1985-1990 suggest a re-substitution of men for women, as total employment in manufacturing industry fell. This implies that women's jobs are also seen as expendable in the face of male un/underemployment (*ibid.*).

The suspension of international aid in 1992 and 1993 put enormous pressure on the manufacturing sector, due to the lack of foreign exchange and thus raw materials (EIU, 1994:32), with a strong likelihood of negative employment consequences. Similarly, devaluation in early 1994 may be impacting negatively on industries reliant on imported inputs. It remains to be seen whether these processes have put further downward pressure on the number and/or share of females employed in manufacturing industry.

Outside the manufacturing sector, there seem to have been few changes in the share of women employed in different areas between 1985-90. Following manufacturing (after 1986), community, social and personal services employed the highest share of women (around 20 percent in 1990). In all other sub-sectors, women's share of total employment is 10 percent or less.

According to the 1977 Census, educational requirements tend to be higher for women than for men in occupations such as basic clerical work (i.e. a secondary education as opposed to a primary education), showing that there are considerable entry barriers to women in formal sector employment, especially when their relative lack of education, in spite of the GOM's ratification of conventions concerned with equal pay for work of equal value, (see section 5.21) is considered. (World Bank, 1991: 14). Furthermore, it would appear that wage discrimination is fairly widespread (e.g. in the estate sector; in manufacturing), although systematic data on this are not available. Both in the public and the private sector, there appears to be a need for more stringent anti-discriminatory legislation or measures, coupled with greater enforcement. At the same time, investigation of the major barriers to female employment, and education of employers regarding potential benefits of employing women, could be carried out. However, given the limited size of the formal sector, the impact of such measures is likely to be limited.

#### 4. FAMILY ROLES OF WOMEN

Women in Malawi hold primary responsibility for activities related to social reproduction (child care; family health care; provision of basic resources such as fuelwood, water; food preparation etc.) in addition to their directly productive activities (subsistence and market-oriented cultivation; wage employment and own account income generation) (GOM/UNICEF, 1987; World Bank, 1991).

For Malawi as a whole, 21 percent of currently married women are in polygamous unions. However, regional variations and variations by level of education and residence exist, with a higher proportion of polygamous unions in rural than urban areas (22 percent compared to 12 percent), among uneducated women and those with primary education compared to women with at least secondary education (23 percent compared to 19 percent and 10 percent) and in the Northern regions compared to Central and Southern regions (28 percent compared to 23 percent and 17 percent respectively). (GOM, 1994).

No information was found on how polygamy relates to household income nor on how polygamy affects residence patterns, women's labour burden within the household and relative welfare. It may be that polygamy is associated with rural accumulation patterns, i.e. that there is a correlation between number of wives and cultivated land area. Also, it is possible that older wives are in a relatively disadvantaged position in terms of access to household resources, once men take on younger wives. One source cited below finds that some members of credit clubs are women whose access to agricultural inputs is limited because a co-wife is being favoured in resource allocation.

##### 4.1 Female headed households

Various estimates suggest that a third of total households in Malawi are female headed and that the numbers may be increasing, especially in southern areas. The majority of FHHs (two-thirds) are not currently married with about 20 percent having absent husbands (Spring, 1986 in Apeadu, 1993; GOM/UNICEF, 1987; World Bank, 1991; Quinn *et al*, 1990). However, the GOM 1992 Demographic and Health Survey (DHS) indicates that approximately 25 percent of households are headed by women, with the incidence of female headship higher in rural than in urban areas. The DHS also indicates that rural households are 50 percent more likely than urban

households to have a single resident adult (GOM, 1994:9).<sup>16</sup> Characteristics of family composition based on the 1992 survey are shown in Table 5.

Female headship is thought to be high amongst Mozambican refugees resident in Malawi, although exact figures are difficult to ascertain (Apeadu, 1993). Data from 1979/80 indicate that in urban areas such as Blantyre, Zomba and Mzuzu the lowest income groups had a higher incidence of female headship than the average for the cities as a whole. This pattern was reversed in Lilongwe (Sahn *et al*, 1990:36). More recent data is currently unavailable.

**Table 5: Household Composition by Sex of Household Head and Household Size**

Characteristic	Residence		Total
	Urban %	Rural %	
Male head	87.4	73.9	75.4
Female head	12.6	26.1	24.6
Mean family size	4.8	4.4	4.5

Source: GOM, 1994:9

It has been argued that matrilineal systems of inheritance and uxorilocal residence have contributed to the disintegration of marriages. In situations where men lack security of land tenure, investment in productive activities on smallholdings may seem less appealing than off-farm activities or wage employment (Chipande, 1987, cited in Davison, 1992:75). This implies that female headship is more prevalent in southern Malawi, where matrilineal systems predominate and this is confirmed by the data available (World Bank, 1991: 5). However, a higher incidence of female headship in southern areas may also relate to greater labour migration opportunities outside Malawi from this region.

Divorced, separated, widowed or never-married women may hold *de jure* (legal) headship of a household. *De facto* headships arise in situations where men are absent from the household for at least 50 percent of the time, but where they may continue to participate in household decision-making. The level of household income varies widely amongst *de facto* FHHs depending on the degree to which absent males contribute to household finances.

A large cohort of *de facto* FHHs depend on remittances from male kin who have migrated to find work on estates, in urban areas or outside Malawi.

<sup>16</sup> The seasonality or periodicity of female headship, in some cases, and thus variations in household financial and labour resources may be overlooked by these figures, which tend to rely on estimates from a single point in time (Engberg *et al*, 1988).

Research in southern Zomba by Peters *et al* in 1989 (cited in World Bank, 1991:5) found that FHHs reliant on remittances from male kin working in the South African mines ‘had significantly higher incomes, more land, were much more likely to apply fertiliser, had larger harvests than the other FHHs, and relied very much less on crop sales for income...[their] per capita incomes were more than double the other FHHs, and larger than male-headed households’. Thus, perhaps contrary to expectations, not all FHHs are poorer than MHHs.

Peters and Kennedy (1992:1079) found that *de facto* FHHs who were not in receipt of remittances from South Africa comprised the poorest FHHs. They argue that land shortages constitute the initial push factor for males to leave these households in search of wage employment. The per capita expenditures of *de facto* FHHs where husbands were not migrant labourers in South Africa, were six percent less than those of *de jure* FHHs and 48 percent less than those of FHHs in receipt of remittances from South Africa.

However, migration to the South African mines is no longer permitted by the GOM. Research into the impact of this change on FHHs has yet to be undertaken. However, it is clear that the removal of this opportunity coupled with growing unemployment within Malawi, will significantly impact on those FHHs reliant on remittances. Moreover, the return of migrant labourer husbands may have broader consequences for intra-household dynamics, particularly decision-making about agricultural activities and household resource allocation in general.

## 5. ACCESS TO ECONOMIC AND SOCIAL SERVICES AND FACTORS OF PRODUCTION

### 5.1 Factors Of Production

The structural adjustment programme introduced by the GOM over the last decade has had a major impact on the agricultural sector. Producer prices have been increased with the intention of raising smallholder incomes and increased producer prices specifically for export crops are aimed at shifting production from non-tradeables towards tradeables (Sahn *et al*, 1990). However, the responsiveness of female farmers, especially female heads of household, to both price incentives and trade liberalisation under structural adjustment has been constrained, primarily due to their disadvantage in terms of access to factors of production as well as agricultural inputs, credit, and information (Due & Gladwin, 1991:1434). Furthermore where women work on family farms which are expanding output of specific cash crops (e.g. tobacco, maize) this may increase the labour required of women and/or reduces their control over proceeds. The decline in marketed output of crops such as groundnuts also suggests a diversion of land and labour resources away from women's crops, or an increased need for women to supplement household diets with own production.

#### 5.1.1 Land tenure

Three statutory land types exist in Malawi: customary, public<sup>17</sup> and private. Customary land comprises approximately 80 percent of the total land area (Kishindo, 1991:147).

Customary land tenure arrangements differ between ethnic groups but have the following characteristics in common: households and individuals have usufruct rights and may sell the products of the land; the land itself may not be sold; land allocated to a household or individual within a community is considered as being under their ownership; use rights to land may be inherited; land is allocated by village headmen; the latter may not sell the land under their guardianship (*ibid.*).

Ethnic groups such as the *Ngoni*, the *Ngonde* and the *Tumbuka* in the Northern region operate under patrilineal kinship systems. Within these systems, sons inherit land directly from their fathers and women gain only usufruct rights to land through their husbands. In the Southern and Central regions, where matrilineal systems predominate, ethnic groups such as the *Chewa* and the *Yao* practice a system of inheritance from maternal uncle to male child. Rights to

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<sup>17</sup> Public land comprises roads, forested areas and land leased out to individuals by the GOM.

land in these systems are held by women and females receive land from their mothers on marriage. Husbands can seek land from the village headman and/or their in-laws (Dickerman & Bloch, 1991:17). In the event of divorce or a female landowner's death, husbands do not retain rights to wives' land but may retain land given to them by a village chief (Kishindo, 1990:89). According to Davison (1992:78) 'Where women have sufficient land, the confluence of immediate control over land and labour gives these women a degree of economic security not found among women in patrilineal, patrilocal societies.'

Due to declining land availability, land is increasingly being fragmented through familial allocation. Matrilineal systems of inheritance seem to be on the decline (Dickerman & Bloch, 1991:18). Uxorilocal residence, which is traditionally practised by matrilineal groups in the South and Central regions, may be weakening, such that, having resided uxori locally for a short period, men may move back to their own or an alternative village. In this instance a small payment, often in kind, is made to the women's parents (Kishindo, 1990:89).

The World Bank (1991:6) argues that:

...with the decrease in unallocated customary land, land reallocation is tending to reduce women's customary and statutory rights to land, contrary to established tradition. Among the matrilineal-matrilocal groups...it is reportedly becoming more common for men to take their wives to their own villages, for parents to give land to sons in their lifetime, and for sons to be allowed to inherit land upon their mothers' deaths...If in fact women's access to land is being threatened, or they are being allocated smaller parcels of land as competition from men increases, this may imply further increase (sic) in the numbers and proportion of labor-scarce FHHs in the future. Growing uncertainty over rights to land could also have serious consequences for women's willingness to invest in cash crops (e.g. coffee and tobacco) which bear fruit over time.

(World Bank, 1991:6)

The shift from uxori local to viri local residence has important implications for women's land tenure and the bargaining power that comes with land rights. Furthermore, the sudden lack of easy access to the support networks provided by kin groups will deprive women residing in their husbands' villages of access to labour exchanges (e.g. for child care purposes) and other kin-based resources once within easy reach.

The GOM has pursued a policy of transferring land out of customary tenure and registering it as freehold land with individual titles. Legislation to this end was enacted in 1967 and the Lilongwe Land Development Programme (LLDP)

was launched in the early 1970s, as a pilot scheme for this purpose. It was envisaged that this would give landowners security of tenure and thus promote investment in agriculture. However, in practice the majority of land has been registered as *family* rather than individual land, albeit with an individual acting as family representative. Muylwijk (1992:98) argues that there has been a tendency for men to assume the role of family representative for purposes of land allocation. It seems likely that in this process of individualisation of titles, women's individual rights of land use/ownership have been reduced, although there are no studies which verify this.

The shift from customary to family-held tenure also opens up the possibility of land sales. Again, it is plausible that family breakdown and consequent land appropriation and sales have left women dispossessed of land, with no fall-back position in relation to their traditional matrilineal inheritance rights.

### 5.1.2 Size of landholding

High population growth rates over the last few decades and consequent high population densities, currently estimated at 100 people per square km (GOM, 1994:3)<sup>18</sup> are contributing to increasing pressure on land, particularly in the Southern region<sup>19</sup>. Table 6 indicates the trends in size of landholdings in the period 1980-1991.

Table 6: Trends in Landholding, 1980-91

Land size group (ha)	Mean holding (ha)		Percent of households	
	1980/1981	1990	1980/1981	1991
<0.5	0.30	0.25	23.5	26.0
0.5-<1.0	0.73	0.75	31.4	29.9
1.0-<1.5	1.23	1.25	19.0	20.4
1.5-<2.0	1.73	1.75	10.7	11.0
2.0-<3.0	2.40	2.42	10.4	7.8
>3.0	4.14	3.50	5.0	4.8

Source: World Bank, 1990<sup>20</sup>, in Moyo *et al*, 1993:98

In 1991, approximately 56 percent of households had landholdings of less than one hectare, a small increase on the figures for 1980/81. However, the

<sup>18</sup> These rates have been exacerbated by the influx of Mozambican refugees, estimated at one million in 1992 (Government of Malawi, 1994:2).

<sup>19</sup> According to 1987 figures, the population density in the south was 125 persons per square km while the figure for Malawi as a whole was 85 (Moyo *et al*, 1993:94).

<sup>20</sup> World Bank, 1990, **Malawi: Growth through Poverty Reduction** Southern Africa Department, Africa Regional Office, March 1990

proportion of households with landholdings of less than 0.5 hectares in size - often defined as functionally landless - has risen from 23.5 to 26 percent over this period.

Both 1980/1 and 1983/4 National Sample Surveys of Agriculture (NSSA) find that the mean size of landholding of FHHs is smaller than that of MHHs (World Bank, 1991: 6; Segal, 1986). Considering these findings, it is likely women are currently disproportionately represented in the growing cohort of farmers operating on holdings of less than half a hectare. However, recent gender disaggregated data which could verify this is currently unavailable. One possible explanation for this is that a major push factor behind male migration is small size of landholding, which then results in FHHs being left to cultivate below average size holdings. (Kennedy & Peters, 1992; Davison, 1992; Peters *et al*, 1989 in Burgess, 1991).

Tenancy arrangements are found primarily on burley tobacco estates in the Northern and Central regions (Sahn *et al*, 1990). GOM statistics for 1988 estimated that there were 105,000 tenant farmers in total in Malawi. Tenancies are generally given to men, despite women's major labour contribution in tenant households; a 1989 World Bank survey of 350 tenant households on tea, tobacco and sugar estates found that only ten percent were headed by women (cited in World Bank, 1991:11). Thus, it would appear that the opportunity for landless or land-poor female heads of household to access land through tenancy arrangements is limited.

### **5.1.3 Labour shortages**

FHHs tend to be smaller and contain fewer (if any) adult males than MHHs (Peters *et al*, 1989 in Burgess, 1991). Apeadu (1993, citing Spring, 1986) finds that:

The key element...in the economic vitality of Malawian rural female-headed households appears to be ... the degree to which they have access to male labor, or the fruits of that labor.

(Apeadu, 1993:179)

Peaks in on-farm labour requirements may be more difficult for FHHs with less access to adult male labour to manage, especially if no money is available for the hire of labour. Delays in land preparation, weeding, planting and fertiliser applications will impact negatively on crop yields. According to the World Bank:

during periods of peak agricultural activity, many women are not able to complete planting and weeding within the optimal time, and are likely to have to hire themselves out as casual labor...to supplement depleted household stocks...The consequence of low yields is a recurrence of seasonal food shortages, which once again reduces time available for work on own farms (*sic*) and leads to lower productivity due to undernutrition.

(World Bank, 1991:4)

Labour shortages also influence the choice of crops grown by FHHs. Households reliant on own account labour will prioritise subsistence crops over high value cash crops such as hybrid maize and tobacco, since the latter require a high labour input coincidental with the labour peaks required by subsistence food crops (Chipande, 1987 cited in Muylwijk, 1992:53). The labour requirements of groundnut cultivation are less peaked and thus cultivation by labour-scarce smallholders is widespread.

Interventions which allow poor FHHs to avoid casual labouring at critical periods of the agricultural cycle are required. Schemes which would enable women to build up declining food stocks during the dry season (i.e. food for work or work for food credit schemes) would free their labour for own account farming during critical periods (Quinn *et al*, 1990:143).

#### **5.1.4 Credit**

Formal credit facilities for smallholders are administered primarily by the Ministry of Agriculture (MOA). Since 1981, attempts have been made by the MOA to increase the uptake of both seasonal and medium-term loans by female smallholders (UNIDO, 1993:4). Although some improvement in credit uptake has occurred throughout the 1980s, women remain heavily under-represented amongst credit users. Membership of a farm club is a prerequisite for receipt of seasonal credit and although women's participation in these clubs has doubled since 1983, when regulations were relaxed to encourage female membership, they still represented only 30 percent of members in 1989/90, far lower than the total number of female farmers (see Table 7).

Significant regional variations in membership exist. MOA figures for 1988/89 show that the highest proportion of female club members may be found in Blantyre (51 percent) and the lowest in Ngabu in the Southern region (17 percent) (World Bank, 1991:44). No explanation for this variation was found, although it may be worth investigating, in order to identify constraints to higher participation.

**Table 7: Participation of Women Farmers in Agricultural Seasonal Credit, 1982-1990**

Season	Total Clubs	Total Membership	% Women
1982/83	6,654	155,703	n.a.
1983/84	7,191	180,256	15.0
1984/85	8,148	211,770	16.2
1985/86	8,259	207,996	19.4
1986/87	8,045	206,409	25.4
1987/88	9,129	243,468	29.8
1988/89*	11,569	312,564	28.7
1989/90	10,722	315,000**	29.9

Source: MOA cited in World Bank 1991:9; and Burgess, 1991

\* There appears to be some discrepancy over the figures for 1988/89 as between the two sources used

\*\* This figure has been rounded up to the nearest thousand

A variety of institutional, economic and socio-cultural barriers constrain women's access to and uptake of credit. Farmers clubs hold group liability for loan repayments and thus resource poor FHHs lacking collateral tend to be perceived as high risk members. However, perceptions of women as bad debtors are not borne out by the extremely low default rates of women's groups receiving credit. Research by Chibwana (1986, cited in Muylwijk, 1992:98) found that 102 women's groups across all ADDs had an average repayment rate of 98 percent.

Relative to male farmers, female smallholders may lack the public influence and connections to influence credit disbursement (Mkandawire, 1989:27). Fear of violence (from extension agents) in the event of inability to repay loans has been cited as a major factor preventing women from joining clubs (Hirschmann & Vaughan, 1984). Furthermore, FHHs may perceive taking on credit as a high risk strategy, in view of limited and erratic sources of cash income with which to repay loans (Due & Gladwin, 1991:1436).

Mayuyuka Kaunda's (1989) study of credit disbursement in the Kawinga project in Liwonde ADD, found that uptake of credit was positively correlated with landholding size and with the simultaneous cultivation of both cash and subsistence crops. These two criteria seemed to be used by the extension service, through which much of the available credit was disbursed. FHHs with, on average, smaller holdings, and less likelihood of cultivating both major cash and subsistence crops, were thus disregarded by extension

workers<sup>21</sup>. An earlier study of Zomba District also found that some women farmers were excluded from credit facilities by virtue of their status as FHHs (Hirschmann & Vaughan, 1984). Moreover, access to credit was found to be strongly related to a farmer's willingness to adhere to the advice of extension workers, particularly in relation to varieties of crops grown. However, the immediate food security interests and resource constraints of the poorest smallholders may conflict with instructions to cultivate improved varieties of maize, for example.

Due and Gladwin argue that many women would prefer to attend women's credit clubs rather than integrate into male dominated clubs:

The few women who are full members [of farmers' clubs] are unmarried women or women in a polygamous union whose husband is giving fertiliser to the other wife. They are there by necessity, because they do not have a man to be their intermediary. It is thus a social stigma rather than a privilege for these women to attend the farmers' club meetings, and they sit apart from the men, silent and embarrassed.  
(Due & Gladwin, 1991:1433)

This, as well as factors cited above, points to the need for credit institutions aimed principally at women farmers, with lending procedures tailored accordingly, along the lines of the Grameen Bank (once such experiment - the Malawi Mudzi Scheme - is described in section 3.3).

The GOM's commitment to increasing the overall productivity of the smallholder sector is at odds with the exclusion of FHHs from agricultural support services such as credit. A study of fertiliser use in Blantyre, Lilongwe and Kasungu Districts in 1986/87 found that FHHs used only 50 percent of the fertiliser used by MHHs and that the main constraint to use was lack of cash and access to credit (Due & Gladwin, 1991:1434). It is clear that a reorientation in policy is required to offset some of the more persistent barriers to women's participation in credit schemes. In particular, the design of mini-credit packages geared to the alleviation of specific production problems (i.e. fertiliser application for food crops), or to reduce the dependence of resource-poor FHHs on agricultural labouring when food stocks are low, may be more appropriate than increasing the availability of larger general-use loans (GOM/UNICEF, 1987:70; Spring, 1988).

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<sup>21</sup> Cash and subsistence crops are not necessarily different, but it may be that only certain cash crops are perceived by extension workers as worth investing in.

### 5.1.5 Agricultural Extension<sup>22</sup>

Over the last decade, extension advice, outside the estates sector, has been biased towards larger smallholdings. By virtue of their high representation amongst smaller farmers, women have been disproportionately marginalised from extension services, and thus from associated credit allocation and technological advice. In addition to these structural obstacles (which, to a lesser extent, are shared by male-headed agricultural households operating on small holdings), a lack of recognition of the central role played by women in agricultural production has tended to reinforce the exclusion of female smallholders.

During the 1980s, the extension service as a whole was male dominated. Data for 1984 show that only 11 percent of the 2,000 extension agents were female (IFAD, 1986 cited in GOM/UNICEF, 1987:43). The scarcity of trained female personnel partly explains the lack of advice received by female farmers. Indeed, the general tendency towards gender-specific contact with extension workers means that each female extension worker deals with a far larger constituency of potential beneficiaries than do male extension workers (World Bank, 1991:9), with implications for both the coverage and effectiveness of service delivery.

Data from the 1980s suggests that female farmers received proportionately less contact with extension agents than male farmers. According to GOM/UNICEF (1987:43) 'Male FA's [farming assistants] rarely make contact with women farmers partly in deference to socio-cultural traditions and partly because of their assumption that women's concerns are domestic rather than agricultural.' A survey of women in both MHHs and FHHs by Mkandawire in 1987 indicated that the proportions of women who had not received visits from an extension worker during the previous year, were 46 percent and 65 percent respectively (Mkandawire, 1989:28). Comparative figures were not given for men, however. Nevertheless, this suggests that women in FHHs are particularly vulnerable to exclusion from extension advice.

During the 1980s, training for female extension agents tended to be of shorter duration and lesser quality than that for men, and was heavily biased towards home economics rather than agriculture *per se*. The type of information required by female farmers was thus largely marginal to the agenda of female extension workers.

An increase in the numbers of female extension workers, coupled with a re-orientation of extension advice to women, would seem to be required, with particular attention to female headed households. Training in gender

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<sup>22</sup> The statistical information available on the overall number and gender breakdown of extension agents relates to the mid-1980s. More recent data was unavailable at the time of writing.

awareness should also be incorporated into the training of all agents, regardless of sex. However, given the budgetary constraints under adjustment, it seems unlikely that such an expansion and reorientation will occur, unless specific measures are taken to prioritise expenditure on agricultural support services.

Marginalisation of female smallholders from extension advice and services has important implications for agricultural productivity. Restricted access to improved seed varieties, fertilisers and other technologies at a time when the cultivation of marginal land is increasing in response to growing pressure on land adds up to a perilous situation. The potential for declining soil fertility and concomitant productivity losses is considerable.

## 5.2 Education

### 5.21 Gender gaps in enrolment

In general, levels of enrolment within the formal education system in Malawi are low and, in spite of some progress, a gender gap persists to varying degrees at higher levels of schooling. Overall, 30 percent of Malawian males and 48 percent of females have never attended school. Education levels are lower for rural than for urban areas with over 50 percent of rural females and 33 percent of rural males never having enrolled in the formal education system. The Northern Region has better education provision than the Central and Southern regions - a legacy of the colonial era (Kalipeni, 1993:195). This difference is borne out in Table 8 which shows regional variations, by gender, in the uneducated population.

**Table 8: Percentage Distribution of Uneducated Population Aged > 5 years by Sex and Region**

	<b>Northern Region</b>	<b>Central Region</b>	<b>Southern Region</b>
<b>Males %</b>	25	46	48
<b>Females %</b>	40	65	69

Source: Malawi Population and Housing Census 1987, cited in Kalipeni, 1993:195

Primary education, commencing at six and lasting for a maximum of eight years, is compulsory in Malawi (Brown, 1994:541). However, in practice, overall levels of primary school enrolment are low. Attempts to raise overall primary enrolment between 1970 and 1980 resulted in an 8.4 percent annual

increase. However, this growth slowed to only 2.7 percent between 1980 and 1986 (UNCLDC, 1990:6). Actual numbers enrolled for secondary education levels are far lower, but indicate a wide gender gap. On a national level, six percent of males and two percent of females have benefited from secondary education and these figures fall to four and one percent respectively in rural areas (GOM, 1994:10-11).

Table 9 gives the percentage of females in total enrolment at primary, secondary, university and primary teacher training levels for the years 1980, 1984 and 1987. These figures show an increase during the 1980-1987 period in the proportion of females at all levels apart from teacher training, although the change at university level is very small. A gender gap persists at all levels and widens higher up the education system. The lack of progress in increasing female representation in primary teacher training is particularly worrying, given that this is often a major route out of the agricultural sector for young educated women and that female teachers can provide positive role models for girl children.

Table 9: Females as a Percentage of Total Enrolment, 1980, 1984 and 1987

<b>Educational Level</b>	<b>1980</b>	<b>1984</b>	<b>1987</b>
<b>Primary</b>	30	42	44
<b>Secondary</b>	20	29	34
<b>University</b>	20	21	23
<b>Teacher Training*</b>	37	37	35

Source: GOM Education Statistics, cited in World Bank, 1991:20

\* Primary level

Table 10: Percentage of Population 6-24 Years Currently Enrolled in School, by Age Group, Sex and Urban-Rural Residence

<b>Age Group</b>	<b>Male</b>			<b>Female</b>		
	<b>Urban</b>	<b>Rural</b>	<b>Total</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
6-10	71.9	48.1	50.8	75.7	51.1	53.8
11-15	83.5	67.5	69.4	74.7	61.5	63.3
<b>6-15</b>	<b>77.4</b>	<b>57.0</b>	<b>59.3</b>	<b>75.2</b>	<b>55.8</b>	<b>58.2</b>
16-20	58.1	49.0	50.5	44.8	20.7	23.4
21-24	23.2	12.3	14.1	10.7	4.6	5.5

Source: adapted from GOM, 1994:12 [1992 figures]

Table 10<sup>23</sup> shows the percentage of the eligible population currently (in 1992) enrolled in school by age gap, sex and residence. Only around 60 percent of eligible boys and girls are enrolled between the ages of 6 and 15. This data gives a higher enrolment ratio for girls than boys in the 6-10 age group, but above this age, the picture reverses, with a dramatic fall off in female attendance at 16 then again at 21, especially in rural areas. Only one quarter of the eligible age group of girls are in school over the age of 16, compared to half of boys. This demonstrates that there is a major problem in retention of girl students, such that 'while girls and boys apparently receive roughly the same opportunity to start school, boys have a greater chance to stay in school and reach more advanced levels. This gender-related differential is particularly marked in rural areas' (GOM, 1994:12).

Whilst considerable progress has been made in the 1980s in increasing female enrolment, there remains considerable scope for increasing the overall numbers of children and young adults receiving formal schooling, and specifically of girls and young women. Particular attention is required to the problem of drop out of girls around the age of 16.

Beyond enrolment rates the quality of educational provision is an important factor in influencing drop-out rates - higher across the board for girls than boys - and levels of educational attainment - again, lower overall for females than males. Only 35 percent of the primary school aged children have access to satisfactory school facilities<sup>24</sup> (UNICEF survey, cited in Kalipeni, 1993:195).

A study by Davison and Kanyuka (1992) based in Zomba District, Southern region, found that the interaction of economic constraints and socio-cultural attitudes which 'socialised females for domesticity' contributed to the high primary school drop-out rates of girls. Pregnancy and/or marriage were found to play a lesser role in decisions to leave school than is generally assumed. The study found that economic factors, such as the contribution of girls to household labour and perceptions of greater returns to investment in educating boys, strongly influenced which children attended school. Once in school, socio-cultural factors such as the attitudes of predominantly male teachers towards girls' education became important in influencing the academic performance of girls and in shaping their aspirations to continue in education:

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<sup>23</sup> The data in Table 10, although more recent than that in Table 9, is somewhat anomalous in that (a) it shows slightly higher enrolment of girls than boys in age group 6-10 (compared to Table 9 where the opposite would appear to be the case) and (b) the enrolment ratios at 11-15 are significantly higher than those for 6-10, which requires some explanation.

<sup>24</sup> It is not clear how 'satisfactory' is defined.

In terms of overall academic achievement, 90 percent of the teachers interviewed thought that boys perform better than girls in class. Among the 12 reasons given for boys' better performance were girls' lack of ambition and "spirit of competition" as well as girls' so-called immorality acts, alluding to their "loose morals" and early pregnancies. Sixty percent of the teachers stated that girls lack the ambition to work hard because they are lazy...Nearly all the reasons cited for boys' better academic performance were negative responses about girls rather than positive responses about boys.

(Davison & Kanyuka, 1992:463)

### 5.2.2 Educational reforms

In 1985, the GOM instituted an education reform programme, including some specific measures to improve the enrolment rates of girls, such as the abolition of fees for the first four years of primary education. It was assumed that this would reduce the economic impetus for gender discrimination - free education will diminish the need for poor families to prioritise the education of boys over that of girls. However, in light of the study cited above this measure, although having the potential to improve the **access** of girls to school, may do little to stem high drop-out rates unless stereotyped images of females are changed.

Investment in improved teacher training with special attention to gender issues may improve the situation in the long-run, as will increased representation of female teachers at primary level. Curricula and educational materials which present positive and non-stereotyped role models for girls are also needed. Fundamental improvements in the overall quality of education offered would also serve to improve the probability of girls remaining in schools and receiving an improved basic education. The expansion of primary education in Malawi has led to very high pupil to teacher ratios (up to 65:1) which must be brought down if quality is to be assured. Clearly, such improvements will rely to a large extent on increased allocation of public expenditure to the education sector<sup>25</sup>

Indirect costs (travel, books, uniforms, opportunity cost of domestic work) of education also need to be addressed. Beyond fee exemptions, incentives such as scholarships to encourage girls to persist in the education system to higher levels are required (Davison & Kanyuka, 1992). Adjustments to school

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<sup>25</sup> At a time when the high population growth rate is set to increase dramatically the numbers of school age children, and structural adjustment is putting pressure on overall public expenditure, spending per pupil is almost certainly on the decline. Declines in teacher/pupil ratios have occurred as a result (Nyirenda & Moyo, 1990). According to Kalipeni (1993:195) 'It is regrettable to note that inadequate resources are earmarked for education in Malawi. The budget concerns of the government for the foreseeable future suggest that education will remain the realm of the privileged few, the intellectually (sic) elite'.

schedules to accommodate pupils' out-of-school work commitments, may also be necessary. Education of parents regarding the potential benefits of female education (e.g. through adult literacy programmes) could also contribute to increased female participation, but only where economic constraints are also addressed.

Other GOM measures include the reservation of a third of all secondary school places for females (World Bank, 1991:37) and a quota system reserving a third of all places in primary-level teacher training colleges for females. This quota seems low if the aim is gender equity, in both cases. Data in Table 9 show that even in the early 1980s, women represented more than one third of primary school teacher trainees and that this figure has, if anything, decreased over the 1980s. This quota may thus need to be increased (to e.g. at least one half or two thirds) to have any impact on female representation. The Ministry of Education is also undertaking research into reasons for the low attainment of girls in school and the persistently high dropout rates. The results of this research were not available at the time of writing (World Bank, 1991:37).

### 5.2.3 Non-formal education

A consequence of low overall educational enrolment and poor quality of education is that illiteracy rates are extremely high in Malawi. World Bank estimates for 1990 suggest that 85 percent of women above the age of 21 are illiterate, compared to estimates of between 50 and 60 percent for men (cited in UNIDO, 1993:3)<sup>26</sup>. Because of the persisting low enrolment ratios of both sexes it is unlikely that primary schooling will be the vehicle by which literacy rates will improve in the short-term (*ibid.*). Other non-formal types of education are required to reach both males and females currently excluded from the formal system, but particularly the latter, for whom illiteracy is an overwhelming problem.

Between 1986 and 1991, the GOM established a literacy programme (Brown, 1994:541). An earlier programme established in 1980 and partially funded by UNDP-UNESCO, although attracting more females than males, is considered to have had a limited impact (World Bank, 1991:20). The lessons from this earlier programme point to the importance of designing programmes which consider the constraints to women's attendance (time constraints, in particular) and prioritise the acquisition of skills for which women themselves express a need (i.e. reading and writing skills to improve women's capabilities and confidence in credit application procedures; or numeracy skills for trading or

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<sup>26</sup> The 1977 census estimated that 83 percent of females and approximately 60 percent of males above 15 were illiterate (GOM/UNICEF, 1987:40). Illiteracy rates for 1985 were estimated by UNESCO at approximately 70 percent for females and 48 percent for males (Brown, 1994:541). It is not clear whether these two data sets are comparable and thus represent a fall in illiteracy rates. The World Bank data for 1990 suggest no improvement since 1977.

other economic purposes). This requires the design of appropriate curricula which makes basic skills acquisition relevant to women's daily needs.

### 5.3 Health

#### **5.3.1 Women's health, morbidity and mortality**

Life expectancy (based on estimates for the period 1985-1990) is 47.7 for females and 46.3 for males (Brown, 1994:534). Similar statistics for the period 1982-1985 were 44.6 for females and 41.1 for males thus indicating a significant rise in life expectancy over a relatively short period (GOM, 198?:2-3).

Maternal mortality rates in Malawi are high at 620 per 100,000 live births on average for the period 1986-1992 (GOM, 1994:122). Many of the main causes of death within Malawi (including nutritional deficiency, pneumonia, malaria, measles, diarrhoea-based diseases, complications in pregnancy) can be treated if not prevented with effective primary health care (PHC) (Kalipeni, 1993:183). Women are particularly vulnerable to pregnancy-related health problems, as well as undernutrition (see below).

The child dependency ratio is high at 95 children per 100 adults (GOM, 198?:2-4), placing an enormous burden of care on women. Under five childhood mortality rates are 234 deaths per 1,000 live births and infant mortality rates are currently 134 per 1,000 live births. Regional differences and level of maternal education appear to affect mortality rates; under-fives born to educated women are twice as likely to survive than the children of uneducated women; similarly, children born in rural areas and in the Central region suffer higher under-five mortality than urban children and those born in the Southern and Northern Regions. Birth intervals tend to be short with 20 percent of births occurring less than two years after a previous birth. In the context of widespread female malnutrition (see below), these child spacing intervals are inadequate (World Bank, 1991:19). Birth spacing of less than two years is a known risk factor in terms of infant and child mortality.

Approximately 27 percent of children in Malawi are underweight<sup>27</sup>; and a tenth of children aged between one and three years suffer severe undernourishment (GOM, 1994:106). A study by Kennedy and Peters (1992) suggests that the interaction of gender of household head and the proportion of income controlled by women within a household (rather than the gender of the

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<sup>27</sup> Using weight for age standards. Interventions aimed at addressing malnutrition problems should not be confined to the health sector (Quinn, Chiligo and Gittinger, 1990), but also require attention to issues of household food security.

household head alone) has a significant impact on the calorific intake of the household. Interventions to improve the nutritional status of household members should recognise the heterogeneity of household headship and how this interacts with women's control over income, and thus with the well-being of children and other household members.

A body mass index (BMI) of less than 18.5 is used to indicate chronic energy deficiency amongst non-pregnant women. The 1992 DHS estimates that approximately 10 percent of Malawian women have a BMI of less than 18.5, with women in rural areas 42 percent more likely to suffer from chronic undernourishment than urban women, and women resident within the Southern region 70 percent more likely than women in the Central and Northern Regions to be chronically undernourished.

### 5.3.2 Fertility and contraception

Fertility rates in Malawi have declined by approximately 12 percent over the last decade. The Total Fertility Rate (TFR), based on 1992 figures, is 6.7 (7.6 in 1977 [GOM, 1987:2-2]). Variations exist by residence with rates of 6.9 in rural areas and 5.5 in urban areas, and by regions, with higher rates in the Central and Northern regions relative to the Southern region (GOM, 1994:21). The GOM has instituted a population policy aimed at lowering the high population growth rate, currently at 3.2 percent. Central foci of this policy are: a commitment to improving the overall status of women; increasing access to formal and informal education and to family planning facilities; and a concern with lowering maternal and child mortality rates (*ibid.*, 1994:3).

The 1992 Demographic and Health Survey shows that knowledge of both contraceptive<sup>28</sup> methods and sources is, on average, high amongst both single and currently married men and women in the 15-49 age group. Moreover, 90 percent of married women and 96 percent of married men indicated that they approved of contraceptive use. Despite widespread knowledge and approval of family planning amongst both sexes, rates for actual usage are much lower. Krugmann-Randolf (1989:6) suggests that a certain amount of social stigma is attached to the use of contraceptives. The integration of child spacing clinics with hospitals 'is important as camouflage because in a child-loving society women do not want neighbours seeing them visiting the health centre. Especially single women with children...fear for their attractiveness to men if they apply contraception.'

Of the 90 percent of married women reporting knowledge of contraceptive methods, only 41 percent had used a method at some stage, and a mere 13 percent reported current use (GOM, 1994:32). This indicates a large potential unmet demand for family planning, which could be due to many factors,

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<sup>28</sup> Here meaning both modern and traditional contraceptive methods.

including affordability, access, convenience and perceived effectiveness. Distance from a health facility providing contraceptive services may contribute to the low uptake of modern family planning methods. In rural areas, women reside, on average, seven kilometres (two hours walk) from the nearest facility providing contraceptives. In urban areas, the distances and time spent travelling to a facility are lower - three kilometres and 30 minutes respectively (GOM, 1994:129).

In addition, desired family size remains large within Malawi (the preferred fertility rate is 5.7 for Malawi as a whole, but with differentials in desired family size as between rural and urban areas, being higher in the former). Gender differentials in family size preferences are relatively small, contrary to observations that women in many parts of Sub-Saharan Africa are more pro-natalist than men (Kalipeni & Zulu, 1993:112). Nevertheless, the 1992 DHS finds that 33 percent of currently married women have an unmet need for family planning services, either for child spacing or birth limitation purposes (*ibid.*: 63).

In a survey of methods used for child spacing, Kalipeni and Zulu (1993:113) observed that a third of decisions related to the use of modern contraceptives were made by women and 40 percent were made by men. They suggest that the Malawi Family Planning Programme<sup>29</sup>, in targeting women alone, is failing to respond to a potential demand for services and, at the same time, reinforcing perceptions of family planning as a problem of maternal and child health, rather than a combined responsibility of men and women. The exclusion of men from family planning activities is demonstrated by the fact that men are relatively unfamiliar with modern contraceptives designed for female use (*ibid.*, 1993:116). Attention to gender issues in decision-making concerning contraceptive use is required in future family planning initiatives.

### **5.3.3 Access to health services**

The GOM National Health Plan (1986-1995) recognises that the achievement of its objective of 'health for all' by the year 2000 is dependent on technical and financial assistance from external donors. UNICEF cite the lack of trained medical staff and the inadequacy of GOM expenditure as the major constraints in improving health infrastructure, service delivery and coverage (UNICEF/MOH, 1990). Despite financial constraints, some improvements in health infrastructure have occurred over the last decade. For instance, Marshall (1989:19) notes an increase in mother and child health clinics offering child spacing services from one to 141 over the period 1983-1989.

Health sector services are provided in the main by the MOH and the Private Hospital Association of Malawi (PHAM), a body made up of church-based

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<sup>29</sup> Initiated in 1984

and other NGOs. In the mid-1980s, PHAM began to shift away from a sole concern with hospital facilities towards the provision of clinics and outreach facilities (GOM, 198?:3-5). However, charges for services other than under-fives health clinics and TB, STD and leprosy programmes, are common. This begs the question of the affordability of health services to low-income groups, particularly FHHs who have no access to remittances from male kin.

Overall, 51 percent of women in Malawi live within five kilometres of a health facility (whether government-run primary health centres, dispensaries, hospitals, mobile clinics or maternal clinics) and 18 percent reside over ten kilometres from a facility. Rural access is poorer than that in urban areas and the Northern region is the least well-served. Approximately two-thirds of women live over an hours' walk from a facility (GOM, 1994:125). Considering the long distances to health facilities and the reliance of the majority of women on walking, there is considerable potential for both improving transport infrastructure and for extending PHC outreach services to isolated areas.

The 1992 DHS found that approximately 55 percent of all live births occur in the presence of trained medical staff, although information about the quality of the medical care was not collected by the survey. There is a positive correlation between education and place of birth with 91 percent of secondary school educated women and only 45 percent of uneducated women attending a health facility for delivery (GOM, 1994:83).<sup>30</sup>

Overall, reliance on traditional birth attendants (TBAs) is low with only one percent of women consulting TBAs for antenatal care (GOM, 1994:80). In 1985, 5,000 TBAs were known to exist and of these, 600 had received training from the MOH. The MOH recognises the importance of working closely with the traditional health sector in view of the financial constraints faced by the formal health sector (GOM, 198?:3-7). However, it is important that use of TBAs and other traditional practitioners to supplement government provision is properly supported (e.g. by training), monitored and regulated.

Some provision for nutrition education has been made by the GOM. A primary channel for the dissemination of information are MCH clinics. However, women who for various reasons do not attend these clinics do not benefit from the service. Homecraft workers working under the auspices of the Ministry of Community Services and operating in the field have a wide constituency of potential beneficiaries of nutrition education. However, Kishindo (1990) argues that this service is largely ineffective because of the irrelevance of the standardised curricula used to women's lives. This is

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<sup>30</sup> Education could also be correlated with income and/or urban residence, which may be other important determinants of access to health facilities.

compounded by the low educational levels and poor training of the homecraft workers.

### **5.3.4 HIV/AIDS: incidence, prevention and control<sup>31</sup>**

#### *Incidence of HIV/AIDS*

HIV/AIDS has become one of Malawi's most serious health problems. In March 1991, there were 15,715 reported AIDS cases (EIU, 1992), the highest total in Southern Africa. According to surveys in the last five years, seroprevalence rates are estimated at 20 percent of the sexually active urban population and 17 percent of the sexually active rural population (*ibid.*).<sup>32</sup> All 24 Districts are affected (MOH, 1990). An estimated 300,000 to 500,000 persons are HIV positive in total in Malawi (MOH, 1991).

Beyond this aggregate information, there is little analysis of the gender, age or geographic distribution of HIV/AIDS in Malawi. One recent study found that 23 percent of pregnant women in Blantyre are HIV positive (BRIDGE, 1993:3). Reeve's study conducted at Zomba Hospital (1989:568) observed similar numbers of seropositive women and men and found that the peak age of infection was between 20 and 30. Figures for HIV/AIDS infection are generally understood to underestimate the incidence of the disease primarily because of the failure of reporting systems to include people outside the formal health care system.

The importance to the Malawian economy of male migrant labour to South Africa may have facilitated the spread of HIV/AIDS. Similarly, the disruption of local land tenure systems and the growth of migrant labour working on plantations may have increased the potential for multiple sexual contacts by migrant men, and of women surviving from servicing this demand. The exchange of sexual favours for material support is a widely documented survival strategy of women in Sub-Saharan Africa (BRIDGE, 1993) and may have spiralled as an important livelihood strategy of women, (especially poor FHHs lacking adult male labour and perhaps awaiting remittances), in the face of declining real incomes during the 1980s. For such women, present-day survival may take precedence over an apparently distant risk of contracting HIV/AIDS. Men who have had sexual relationships with women other than wives or girlfriends increase the risk to all their women partners of HIV/AIDS infection.

The presence of sexually transmitted diseases (STDs) is an important co-factor in HIV transmission since this facilitates the direct mixing of blood, the most effective route of HIV infection. According to the MOH (n.d: 4) venereal

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<sup>31</sup> Much of this section is based on BRIDGE, 1993 (see bibliography).

<sup>32</sup> Other sources (see BRIDGE 1993) give a rate of eight percent for rural areas.

disease is a major cause of the low health status of the population in general thus suggesting that vulnerability to HIV/AIDS infection is high. No further information on STD prevalence or treatment facilities within Malawi is available.

### *National AIDS Programme*

A National Aids Control Programme (NACP) has been in existence in Malawi since 1987. A five-year Medium Term Plan (which began in January 1989 and ended in late 1993) was drawn up by the MOH with assistance from the WHO Global Programme on AIDS. In 1989, a National AIDS Committee (NAC) was also formed, with representation from the medical sector, politicians and the church. There are four main components to the AIDS programme, i.e.: IEC activities, epidemiology and surveillance, care management and laboratory work. The focus was on reduction of HIV/AIDS and STD transmission and on providing care and support for people with HIV/AIDS and STDs.

Phase Two of the plan ran from August 1990 to July 1991 and aimed to decentralise activities to regional and district levels, to increase the involvement of NGOs, to improve counselling services and to target truck drivers, barmaids, STD patients (i.e. 'high risk' groups) and young people. However, the second Annual Review reported little progress due to funding difficulties, staffing constraints and the slow development of guidelines on HIV/STD management.

### *Knowledge of HIV/AIDS*

There appears to be a strong correlation between level of education and knowledge of HIV/AIDS transmission, particularly for women. According to the GOM, although knowledge of HIV/AIDS in general is near universal in the 15-49 age group, incorrect perceptions about methods of transmission were found to be higher in rural areas and amongst women (GOM, 1994:115). Approximately 13 and eight percent of rural and urban men respectively and 30 and 18 percent of rural and urban women do not consider HIV/AIDS to be preventable, indicating differentials in AIDS awareness, by gender and by residence. There is also a gender differential in knowledge of routes of transmission, with men having more specific knowledge. Few people of either sex are aware of the possibility of perinatal transmission.

The sources of information about HIV/AIDS also differ considerably by gender: 'Men are more likely to be exposed to messages through the major media ... whereas women are more likely to have received information from health workers, friends and relations' (GOM, 1994: 114). This points to a clear need for more community based, person-to-person HIV/AIDS awareness

work, rather than further investment in mass media campaigns, if women, particularly those in rural areas, are to be properly informed.

### *HIV/AIDS Prevention and Control Activities*

By 1992, community-based AIDS education had been implemented in only a third of the populated areas (GOM, 1994: 117 & 130), thus indicating a need for such schemes to be more widely replicated. The density of population in Malawi may facilitate outreach work among rural people. However, the relatively inaccessible lakeside communities and island in the North and island communities may require special outreach programmes. HIV/AIDS prevention work needs to address issues of men's attitudes and behaviour, to protect women's legal rights and, in the longer term, to create alternative economic opportunities for women, reducing their dependence on exchanging sexual favours with men.

HIV/AIDS awareness has been integrated into the curricula of all primary and secondary schools within Malawi, although there is little information about the strategies adopted i.e. whether HIV/AIDS education is linked to more general sex education, or the development of life and social skills, particularly negotiation skills and assertiveness for girls. Low school attendance overall, and the persisting gender gap, particularly at post-primary levels (see section 5.2), clearly affect the coverage of schools-based HIV/AIDS education programmes. The implication is that primary schools will be the major mechanism to reach the majority of young people and thus that resources should be concentrated there; moreover, it is necessary to begin HIV/AIDS education early enough to have an impact on young people's behaviour before they become sexually active. This is particularly the case for girls, who may become vulnerable to the attentions of older men at a young age. A second implication is that there is a need for out of school, as well as schools-based, HIV/AIDS education aimed at youth, particularly post-primary age girls.

No information was found on the involvement (or not) of the official Women's Affairs Departments of Ministries, or non-government women's organisations (or indeed other NGOs) in Malawi's NAC. Significant involvement of women's organisations in the bodies co-ordinating AIDS policy and activities could help promote more gender-aware policy and interventions concerning HIV/AIDS. However, it appears that there is a lack of indigenous NGOs with which external NGOs can develop programmes and/or through which official programmes can be decentralised. Institutional development would thus appear to be a major requirement. Gender-awareness training, and support to women's NGOs should constitute a central feature of this work.

## 6. INSTITUTIONAL SUPPORT TO WOMEN

### 6.1 Political Representation And Participation<sup>33</sup>

Prior to the decision to pursue a multi-party system in late 1993, constraints to political participation in Malawi were severe. According to Hirschmann (1985:2) 'Room for political participation in the sense of open selection of representatives and debate on controversial issues [was] almost nonexistent.'

Women gained the right to vote in 1964 and hold equal political rights with men (UNIDO, 1993:3). Following the shift towards a democratic system of government, the Constitution has been amended to reduce the minimum voting age from 21 to 18 (EIU, 1994:28). The first multi-party elections take place in May 1994 and the extent of women's participation as voters, candidates, or eventual representatives has yet to be analysed. However, the general under-representation of women in formal national and local-level politics in Malawi may work against the interests of women being promoted through an electoral system.

Gender differentials in election to public office have hitherto been marked. In 1991, 13 percent of Members of Parliament were women (World Bank, 1991:41). Where women have gained office, it has primarily been in sectors typecast as women's domains (i.e. education, health, social welfare, women's affairs). Key government positions currently held by women bear this out; women head the Ministry for Women, Community and Children's Affairs and the Ministry of Education and Culture (EIU, 1994:5). Notwithstanding these exceptions, the lack of female representation at high level across the spectrum of government ministries works against the direct promotion of women's interests across a broad-base of sectoral policy-making. According to Hirschmann (1984:9): 'It is here that women could have the most direct impact if they were strategically placed, fully qualified and integrally involved in the various stages of planning.' However, a major caveat to this line of argument is that female election or nomination to positions of policy-making influence does not necessarily lead to a gender focus in policy-making.

Women's representation at local government level is also low. Based on 1984 figures, 89 percent of local councillors were male, and only five percent female, the remaining positions being vacant. Women's representation at this time was higher in the Southern and Central regions than in the Northern region. Gender differentials were somewhat less marked on rural District

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<sup>33</sup> There is a lack of any recent statistical information related to issues of women's participation and representation in the political sphere in Malawi. The most recent research into women's participation in politics available at the time of writing is that of Hirschmann (1984, 1985). Any conclusions drawn or recommendations made within this section are thus rather tentative.

Councils and Urban Councils with 17 percent of positions in these bodies held by women. A similar level of female representation was apparent within District Development Councils<sup>34</sup> (World Bank, 1991:41).

Major reasons cited as contributing to women's low level of involvement in formal local politics are: lack of education; other socio-cultural barriers such as men's perceptions of women as inferior and thus not suited to public office; women's lack of confidence and assertiveness and thus their limited effectiveness within public political spaces; and time constraints to participation due to women's multiple responsibilities (Hirschmann, 1985). Furthermore, the limited involvement to date of women in formal local and national-level politics may compound women's trepidation at entering an unknown sphere.

Many of the women active in local-level politics in the 1980s were members of the Women's League of the Malawi Congress Party. According to Hirschmann (1985:8) 'This confirms that the League provides an important channel for women entering public affairs and some practical training to this end, and also that it has a determining influence on the selection of nominees.' However, she also notes that most female local councillors were privileged by way of education, class affiliation and income level and thus had a different agenda to the mass of women.

Measures to increase women's representation at all levels of government, such as training women in political procedure; and sensitising political bodies to the constraints (e.g. transportation, security concerns, timing of meetings) on women's participation would serve to improve the current situation (Hirschmann, 1985:13). On a national level, efforts to promote positive images of women as political candidates/representatives are needed. Now that there are several major political parties represented in Parliament, it will be important for women to enter all these organisations and also to lobby them for political commitment to women's issues.

## 6.2 Institutions Representing Women

The overall policy orientation of the GOM in relation to women is to pursue their integration into all development sectors. To this end, sections and /or programmes focusing on women have been set up in many of the ministries and government departments. The Ministry of Community Services operates a Home Economics programme (focused primarily on income generation since the early 1980s); the Ministry of Agriculture operates a women's programme; the Ministry of Health has a Maternal and Child Care Programme, and both

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<sup>34</sup> Concerned with overseeing the implementation of local development projects.

the Ministry of Forestry and the Local Government Department have a specific focus on women (UNIDO, 1993:1).

The national machinery for women is the National Council for Women in Development (NCWID)<sup>35</sup>, operating under the Ministry of Community Services, and set up in 1984. The priorities of NCWID are as follows:

- (a) assist in the establishment of institutions to formulate, implement and monitor women's programs;
- (b) coordinate all women in development (WID) programs;
- (c) promote awareness of opportunities provided by the government to women; (d) evaluate the contribution that women make to development.

(World Bank, 1991:39)

Representatives of ministries, universities, NGOs, parastatals, and CCAM (see below), sit on the seven committees of NCWID, which are the committee of Small and Medium-Scale Industries; Education and Training; Family Health and Welfare; Employment; Agriculture and Resources; the Legal committee; and Planning, Research and Evaluation. Various research projects have been initiated by these committees (e.g. research into decision-making related to family health; women's psychiatric problems; gender differentials in attendance and drop-out rates at secondary school level). Contributions to the UN Committee for the Convention on the Elimination of all Forms of Discrimination Against Women have been made by the Legal Committee and the latter body has pursued and won the right to three months paid maternity leave for female public sector workers (UNIDO, 1993:3).

The GOM's efforts to integrate WID issues throughout the various development sectors could be strengthened if various impediments, organisational and financial, to the effective functioning of NCWID are removed. Firstly, the commitment of many government ministries and departments to adopt the recommendations of NCWID is weakened by resource constraints and lack of institutional capacity. Secondly, underfunding of NCWID itself makes it difficult for the Commission to undertake its coordinating role; to ensure that donor funded interventions comply with a comprehensive WID strategy; and that replication of interventions is avoided. The World Bank (1991:39) suggests that forging stronger links with the Ministries of Finance and Economic Planning and Development would give NCWID greater organisational stature.

Chitukuko Cha Amayi m'Malawi (CCAM) is a high profile women's development organisation operating under the auspices of the Malawi

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<sup>35</sup> Unless otherwise stated, the information on NCWID is drawn primarily from World Bank (1991).

Congress Party, established in 1985. CCAM committees operate within the 24 districts of Malawi. To date, CCAM has disbursed small business loans and provided vocational training to women for income generation activities (UNIDO, 1993:5). CCAM has attracted considerable external support from donors and businesses within Malawi, and has vigorously promoted women's issues through the media (World Bank, 1991:40). A great deal of scope for extending these activities exists. However, with the defeat of the MCP in the elections, the future status of CCAM is uncertain. In any case, its interests may be too closely tied to those of the MCP for it to act as an independent organisation genuinely promoting women's interests.

### 6.3 Current Development Interventions In Support Of Women<sup>36</sup>

Specific references to women in the GOM Statement of Development Policies (1987-96) are few and far between (World Bank, 1991: 24; UNIDO, 1993: 1). This lack of gender focus has resulted in fragmentary development interventions aimed at women, lacking the co-ordination which a gender-focused system of planning, monitoring and evaluation might bring (World Bank, 1991: 24). There is also a need for an institutional framework within which donor interventions can be co-ordinated and unnecessary replication avoided.

Beyond programme aid, which does not take account of gender issues, donor funding has been channelled primarily into sectors such as health, education and agriculture. Although women may benefit from such sectoral interventions, they are not the primary targets and thus may receive only a limited share of the benefits of such programmes, in some cases actually being largely excluded.

To date, donor funding has largely been channelled through various government Ministries. GTZ, for example, has funded the Promotion of Women in Rural Areas Project through the Ministry of Community Services. In this project, women are trained in technical and business skills and encouraged to join savings and credit clubs, where appropriate (Rauch et al, 1990). The World Bank has also funded various income generation/credit projects (e.g. the Malawi Mudzi Fund and a training project in small enterprise promotion by Community Development Advisors).

The British Overseas Development Administration (ODA) is currently disbursing funding for health interventions through Marie Stopes International (MSI), an international NGO. MSI's projects have focused on reproductive

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<sup>36</sup> This is not a comprehensive review of current development interventions aimed at women, but a brief sketch giving a few examples of bilateral, multilateral and NGO interventions.

health care (including family planning, health education, diagnosis and treatment of STDs etc), with a special mobile unit aimed at Mozambican refugees. MSI also works through a local NGO on a clinic-based reproductive health care project. Clinics based in Lilongwe, Blantyre and Zomba deliver outreach services to rural areas. A 'Man to Man' peer education project aimed at educating men on the importance of birth spacing to women's health, promoting joint decision-making over family planning and disseminating information about STDs, including HIV/AIDS, is currently operating. An £11 million ODA programme aimed at extending these reproductive health care projects on a nationwide basis over the next five to six years is currently awaiting approval.

ODA funding for the education sector is directed mainly at tertiary education. However, there are plans for an expansion of funding for the primary sector.

UNICEF funding for the period 1993-6 has been approved. In conjunction with the MOH, a special health programme has been targeted at refugees, and a cross-sectoral programme including income generation activities, water and sanitation services and health care has been targeted at urban areas. In addition, support is given for national capacity building to enable the GOM to deliver health and other social services in rural areas (family planning; training of TBAs; general child health care; water and sanitation services). Funding, training and other support is disbursed through local NGOs where appropriate (UK Committee for UNICEF, personal communication).

OXFAM's presence in Malawi is currently limited. Projects currently being funded have no explicit focus on women, although aid for health interventions is disbursed through local NGOs, such as the Disabled Persons Association of Malawi, Malawi Against Polio and the Christian Hospitals Association of Malawi. (OXFAM, personal communication.)

NCWID has been charged by government with co-ordinating interventions aimed at women and there is ample scope for strengthening the capacity of NCWID. Beyond this official structure, it is also important to support the development of grassroots women's organisations and NGOs, given the new political climate and Malawi's relative weakness in these areas.

## 7. SUMMARY AND CONCLUSION

Malawi is a multi-ethnic society where both patrilineal and matrilineal groups are found, the latter concentrated in the south. Christian and Muslim groups exist in Malawi, the former accounting for the majority of the population. However, women's legal position in relation to family affairs (marriage, divorce etc.) tends to be governed by customary law. Around 20 percent of marriages are polygamous. Population growth rates are high, as is fertility, although this has been falling gradually over the past decade.

Matrilineal systems may have offered women more secure land rights, but these are being eroded, leaving women with no fallback position. The incidence of female headship (nationally around 30 percent) is growing and higher in southern areas, indicating less economic security through marriage for women in these areas. Labour migration to south Africa mines has historically been a factor leading to female headship, but this category of households has tended to be relatively privileged, although the impact of the cessation of labour migration to South Africa's mines is not known. Land pressures, particularly in the south, and the pull to male wage employment on estates within Malawi have also created FHHs.

Malawi is a poor landlocked country with few mineral resources, and is heavily reliant on agriculture. After nearly a decade of economic stagnation, recovery in the late eighties was halted in 1992 by drought and the suspension of international aid. Good harvests and the resumption of aid following political liberalisation have improved prospects for the economy in the last two year.

Women comprise 70 percent of full-time farmers. Major shifts in the agricultural economy over the 1980s have had considerable impact on the smallholder sector, which was previously neglected in favour of estate production of export crops. However, an increasing proportion of smallholders are functionally landless, including a high proportion of FHHs. The formal sector offers limited employment opportunities, especially for women, and is shrinking under fiscal pressures and liberalisation; the informal sector is correspondingly gaining in importance.

Following the referendum in support of a return to multi-party politics, the autocratic rule of Hastings Banda, which lasted for more than 30 years and was characterised by severe repression and persecution of political opponents, finally came to a close. Banda's MCP was defeated at the recent elections, leaving the way open for increased political openness and participation and new policy initiatives.

## *Agriculture and the rural economy*

Malawi's structural adjustment programme and associated liberalisation measures, have had considerable success in boosting marketed output from the smallholder sector, particularly of tobacco and hybrid maize. However, the responsiveness of female farmers, especially female heads of household, to both price incentives and trade liberalisation under structural adjustment has been constrained, primarily due to their disadvantage in terms of access to factors of production as well as agricultural inputs, credit, and information.

Research indicates that under both subsistence and cash crop farming systems, women work more hours in total than men. Promotion of certain cash crops, e.g. tobacco, whilst beneficial to aggregate household income, may lead to women having less control over farm proceeds and less access to household resources for own account production. There has been a serious decline in the marketed output of such crops as groundnuts and pulses, more likely to be controlled by women, suggesting resources may be being diverted away from these crops.

Women's opportunities for earning income in off-farm activities are constrained by lack of time. Investment in labour-saving technologies for food processing and in the provision and maintenance of community based water and fuelwood supplies could go some way to easing women's labour burden. There is also a need to promote more off-farm sources of income for subsistence smallholders.

The process of individualisation of land titles may have weakened women's individual rights of land use/ownership. Similarly, the shift from uxorilocal to virilocal residence in matrilineal systems and weakening of matrilineal inheritance, has negative implications for women's land tenure and the bargaining power that comes with land rights.

The proportion of households with landholdings of less than 0.5 hectares in size - often defined as functionally landless - has risen from 23.5 to 26 percent over the 1980s and it is likely women are currently disproportionately represented in this category. Moreover, the opportunity for landless or land-poor female heads of household to access land through tenancy arrangements is limited by current institutional biases.

Women farmers operating on small plots lack access to cash income for purchase of household consumption requirements and/or critical inputs (e.g. hired labour). Two main strategies of women are observed to access cash income - casual (*ganyu*) labour at peak periods of the agricultural season and erratic sales of own produce. The former strategy tends to undermine productivity in own account farming by diverting labour at critical periods. The latter may undermine household food security. Limited access to adult

male labour is possibly the major constraint on the production possibilities of FHHs in rural Malawi.

Interventions which allow poor FHHs to avoid casual labouring at critical periods of the agricultural cycle are required. Schemes which would enable women to build up declining food stocks during the dry season (i.e. food for work or work for food credit schemes) would free their labour for own account farming during critical periods.

#### *Agricultural support services*

In spite of considerable progress in improving women's access to credit over the 1980s, primarily through increased farmer's club membership, women still represent only 30 percent of members. Moreover, there is evidence that women themselves regard this as a last resort.

Relative to male farmers, female smallholders may lack the public influence and connections to influence credit disbursement. Fear of violence (from extension agents) in the event of inability to repay loans has been cited as a major factor preventing women from joining clubs. Furthermore, FHHs may perceive taking on credit as a high risk strategy, in view of limited and erratic sources of cash income with which to repay loans.

This points to the need for credit institutions aimed principally at women farmers, with lending procedures tailored accordingly. (The Malawi Mudzi Scheme is one such example). More generally, a reorientation in policy is required to offset some of the more persistent barriers to women's participation in credit schemes. In particular, the design of mini-credit packages geared to the alleviation of specific production problems (i.e. fertiliser application for food crops), or to reduce the dependence of resource-poor FHHs on agricultural labouring when food stocks are low, may be more appropriate than increasing the availability of larger general-use loans.

Extension services are currently male biased in personnel and consequently in coverage, with FHHs in particular often suffering from exclusion. Advice given by extension workers tends to favour particular crops and does not always recognise the constraints under which small farmers, particularly women, may be operating. Specialist services aimed at women are of limited relevance to the needs of women farmers. An increase in the numbers of female extension workers, coupled with a reorientation of extension advice to women, would seem to be required, with particular attention to FHHs. Training in gender awareness should also be incorporated into the training of all agents, regardless of sex. However, given the budgetary constraints under adjustment, it seems unlikely that such an expansion and reorientation will occur, unless specific measures are taken to prioritise expenditure on agricultural support services.

### *Natural resources*

Heavy reliance on fuelwood as a source of energy (90 percent ) creates a major demand on women's time and energy. Moreover, this demand may be increasing as fuelwood stocks are depleted by falling forest cover. Lack of affordability of basic transport equipment (e.g. bikes, carts) further exacerbates this burden.

Research into gender differences in access to and control over trees and into gender-based preferences in relation to tree species is required. Multipurpose species which contribute to wood energy and food security requirements, and which allow women control over products for both subsistence and sale, should be promoted. However, gender-based preferences will vary in different contexts - local research should be promoted, possibly using PRA methods, which would determine women and men's relative perceptions of the necessitating value of different species. However, where rights to land are insecure, incentives for investment in reforestation will be limited and this may particularly limit women's interest in afforestation initiatives.

There is a commitment to extending water supply and sanitation (WSS) provision through community based approaches, to improve current levels of access to such services which are particularly low in rural areas. This is an area of huge potential benefit to women, in terms of improved health, time saved, and income earning opportunities through increased access to water. Women's representation and involvement in local committees running WSS services is also a mechanism for enhancing women's skills, leadership and status. However, community-based approaches to rural water supply must ensure that the preferences of women in relation to the siting, design, maintenance and cost of water supplies are represented on village-level water committees. Women should also be trained and remunerated for involvement in more technical aspects of water supply and sanitation (e.g. pump maintenance; latrine construction).

Extension services are male biased and require reorientation to address women in promoting conservation activities. However, improved information dissemination alone will not necessarily increase the uptake of conservation activities by female smallholders; there is also a need to address the resource constraints faced by women, such as severe labour shortages and lack of secure land tenure (see above)

### *Income generation*

The informal sector in Malawi, though relatively small, is growing in importance as formal sector income opportunities, including through labour migration, are shrinking. Since women have limited access to formal sector employment (see below), the informal sector is of particular importance as a source of livelihood for women. However, women particularly lack the capital to start up small enterprises and are limited in their range of activities. Some traditional income earning skills of women, e.g. pottery-making, are suffering from declining markets.

A promising income generation activity for women is tailoring, a sector traditionally dominated by men. Although there is a no strong precedent of women working in the sector (and thus there are cultural barriers to be overcome to increase women's participation), there is a ready market for tailored clothing which women could tap into.

The Malawi Mudzi Fund, is a credit scheme based on single-sex savings groups and is targeted towards the rural poor. Loans are unsecured, thus removing one of the major barriers to women's uptake of credit. This scheme should be closely monitored as a possible model for extension into other areas, including urban areas.

### *Formal sector employment*

Women have limited employment opportunities in Malawi's small formal sector, which constitutes about seven percent of total employment. Their share of manufacturing employment, previously the sub-sector employing the highest share of women, has declined dramatically since the mid-eighties. Downward pressure on employment in manufacturing industry (as a result of the suspension of aid and, possibly, devaluation) may be worsening this situation. Moreover, women suffer from wage discrimination in formal sector employment, as well as entry barriers, such as differential education requirements.

Both in the public and the private sector, there appears to be a need for more stringent anti-discriminatory legislation or measures, coupled with greater enforcement. At the same time, investigation of the major barriers to female employment, and education of employers regarding potential benefits of employing women, could be carried out. However, given the limited size of the formal sector, the impact of such measures is likely to be limited. The general moves towards deregulation may also mean that the environment may be hostile to such measures.

### *Family roles*

Approximately one third of total households in Malawi are female headed and the numbers may be increasing, especially in southern areas. However, FHHs are a heterogeneous group. Perhaps contrary to expectations, not all FHHs are poorer than MHHs. One recent study found that *de facto* FHHs who were not in receipt of remittances from South Africa comprised the poorest FHHs. *De jure* FHHs tended to be slightly better off, and those *de facto* FHHs in receipt of remittances from outside the country were the best off in the sample. The ending of migrant labour opportunities in South Africa may have had a significant impact on the incomes and intra-household dynamics of households previously relying on this. Research into the impact of this change has yet to be undertaken.

While FHHs have been the focus of much research on women in Malawi, the internal dynamics of MHHs have received less attention. This is particularly worrying in the context of rapid change in systems of inheritance and residence, and where, for example, some women in polygamous households may be excluded from access to household resources.

### *Education*

In general, levels of enrolment within the formal education system in Malawi are low and, in spite of some progress, a gender gap persists to varying degrees, particularly at higher levels of schooling. Overall, 30 percent of Malawian males and 48 percent of females have never attended school, but with considerable rural-urban and regional differentials. Only one quarter of the eligible age group of girls are in school over the age of 16, compared to half of boys. This demonstrates that there is a major problem in retention of girl students at post primary level.

Whilst considerable progress has been made in the 1980s in increasing female enrolment, there remains considerable scope for increasing the overall numbers of children and young adults receiving formal schooling, and specifically of girls and young women. Particular attention is required to the problem of drop out of girls around the age of 16.

Beyond fee exemptions which have already been implemented, incentives such as scholarships to encourage girls to persist in the education system to higher levels are required. Indirect costs (travel, books, uniforms, opportunity cost of domestic work) of education also need to be addressed. Adjustments to school schedules to accommodate pupils' out-of-school work commitments may be necessary. Education of parents regarding the potential benefits of female education (e.g. through adult literacy programmes) could also contribute to increased female participation, but only where economic constraints are also addressed.

The quality of educational provision is an important factor in influencing drop-out rates. Fundamental improvements in the overall quality of education offered (e.g. increased teacher-pupil ratios) would also serve to improve the probability of girls remaining in schools and receiving an improved basic education. This requires increased allocation of government and donor funds.

Investment in improved teacher training with special attention to gender issues may improve the situation in the long-run, as will increased representation of female teachers at primary level. Existing quotas for recruitment of female primary teachers need to be reviewed in the light of limited progress in this area. Curricula and educational materials which present positive and non-stereotyped role models for girls are also needed.

A corollary to low enrolment ratios is that literacy rates are correspondingly low (15 percent for women; 40-50 percent for men), indicating a need for non-formal education programmes, particularly for women. The design of such programmes needs to address constraints to women's attendance and the relevance of curricula to women's economic needs.

## *Health*

Maternal mortality rates are high in Malawi at 620 per 100,000 live births. Major causes of morbidity and mortality, including, for women, pregnancy-related complications, are treatable and/or preventable by effective PHC interventions.

Undernourishment affects one quarter of children and one tenth of women, the latter particularly in rural areas and in the South. Women's control over household income is a major factor influencing calorific intake of household members, indicating the need for interventions which increase women's control over household income, not just aggregate household income.

Fertility rates in Malawi have declined by approximately 12 percent over the last decade. The Total Fertility Rate (TFR), based on 1992 figures, is 6.7, compared to 7.6 in 1977. Birth spacing is less than two years in 20 percent of cases, with negative impacts on both child and maternal health and mortality rates. Nevertheless, desired family size of most men and women remains large, indicating a need for emphasis on birth spacing rather than birth control.

Despite widespread knowledge and approval of family planning amongst both sexes, rates for actual usage of contraception are much lower. This indicates a large potential unmet demand for family planning, which could be due to many factors, including affordability, access, convenience and perceived effectiveness. Distance from a health facility providing contraceptive services may contribute to the low uptake of modern family planning methods.

The Malawi Family Planning Programme, in targeting women alone, is failing to respond to a potential demand for services and, at the same time, reinforcing perceptions of family planning as a problem of maternal and child health, rather than a combined responsibility of men and women. Attention to gender issues in decision making about family planning is required.

Health services are provided by both Government and the private sector/NGOs, which tend to predominate in rural areas. Charges for some health services by NGOs raise the question of their affordability to low-income groups, particularly to FHHs who have no access to remittances from male kin. No concrete evidence was found on the impact of charges on access to health services, but this requires monitoring. The use of TBAs and other traditional practitioners in health provision, requires proper support (e.g. through training), monitoring and supervision.

The GOM is committed to a policy of PHC, but in practice access to health facilities, particularly in rural areas, is limited. Considering the long distances to health facilities and the reliance of the majority of women on walking, there is considerable potential for extending PHC outreach services to isolated areas.

HIV/AIDS has become one of Malawi's most serious health problems. Whilst AIDS programme has been in existence since 1987, its effectiveness has been limited by financial, organisational and institutional constraints. Institutional development would thus appear to be a major requirement. Gender-awareness training, and support to women's NGOs should constitute a central feature of this work.

There is a strong correlation between level of education and knowledge of HIV/AIDS transmission, particularly for women. The sources of information about HIV/AIDS also differ considerably by gender: women are more likely to have received information from health workers, friends and relations than men, who access information through the mass media. This points to a clear need for more community-based, person-to-person HIV/AIDS awareness work, rather than further investment in mass media campaigns, if women, particularly those in rural areas, are to be properly informed.

Coverage of community based HIV/AIDS awareness schemes is currently limited, indicating a need for such schemes to be more widely replicated. HIV/AIDS prevention work needs to address issues of men's attitudes and behaviour, to protect women's legal rights and, in the longer term, to create alternative economic opportunities for women, reducing their dependence on exchanging sexual favours with men.

Considering the low levels of school enrolment in Malawi, particularly at post-primary level, primary schools will be the major mechanism to reach the majority of young people with HIV/AIDS awareness, and thus resources should be concentrated here. Moreover, it is necessary to begin HIV/AIDS education early enough to have an impact on young people's behaviour before they become sexually active. This is particularly the case for girls, who may become vulnerable to the attentions of older men at a young age. There is also a need for out of school, as well as schools-based, HIV/AIDS education aimed at youth, particularly post-primary age girls.

#### *Political participation and institutional support*

Although the recent political liberalisation and elections in Malawi give hope for a more open political environment in which women's interests can be promoted and women's organisations can operate, the general under-representation of women in formal national and local-level politics in Malawi to date may work against the interests of women being promoted through the electoral system.

It remains to be seen to what extent women participated in the recent elections either as voters or candidates, and the proportion of women elected as representatives. Prior the elections, the lack of female representation at high

level across the spectrum of government ministries worked against the direct promotion of women's interests across a broad-base of sectoral policy-making. In spite of a rhetorical commitment to the integration of women in development, there has been a lack of specific reference to women's concerns in development plans and of any overall policy to address these.

Measures to increase women's representation at all levels of government, such as training women in political procedure; and sensitising political bodies to the constraints (e.g. transportation, security concerns, timing of meetings) on women's participation would serve to improve the current situation. Efforts to promote positive images of women as political candidates/representatives are needed. Now that there are several major political parties represented in Parliament, it will be important for women to enter all these organisations and also to lobby the various organisations for a political commitment to women's issues and the adoption of specific policy measures.

The largest women's development organisation, the CCAM, which has been the recipient of donor funding in the past, is closely tied to the MCP. With the defeat of the MCP in the elections, however, the future status of CCAM is uncertain. In any case, its interests may be too closely tied to those of the MCP for it to act as an independent organisation genuinely promoting women's interests.

NCWID has been charged by government with co-ordinating interventions aimed at women and there is ample scope for strengthening the capacity of NCWID.

The integration of women's concerns throughout the range of development sectors could be strengthened if various impediments, organisational and financial, to the effective functioning of NCWID are removed. Forging stronger links with the Ministries of Finance and Economic Planning and Development would give NCWID greater organisational stature.

Beyond this official structure, it is also important to support the development of grassroots women's organisations and NGOs, given the new political climate and Malawi's relative weakness in this area.

Appendix 1: **Selected International Conventions Adopted by the GOM**

<b>Convention</b>	<b>Status</b>
Convention on Elimination of All Forms of Discrimination Against Women	adopted 1979, acceded 1987
Convention on the Political Rights of Women	adopted 1952, acceded 1966
Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages	adopted 1962, not signed/ratified
Convention Against Discrimination in Education	adopted 1960, not signed/ratified
Convention Concerning Equal Remuneration For Men and Women Workers For Equal Value (ILO)	adopted 1951, ratified 1965
Convention Concerning Maternity Protection	adopted 1952, not signed/ratified
Convention Concerning Discrimination in Respect of Employment and Occupation (ILO)	adopted 1958, ratified 1965
International Covenant on Economic, Social and Political Rights	adopted 1966, not signed/ratified
International Covenant on Civil and Political Rights	adopted 1966, not signed/ratified

Source: Salim, 1992

NB. The GOM has apparently ‘subscribed’ to the Convention for the Suppression of the Traffic in Women and Children (UNIDO, 1993:3). However, it is not clear from the source whether this means adoption, ratification (or neither).

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