

AFRICAN DEVELOPMENT FUND



REPUBLIC OF MALAWI

MULTI-SECTOR COUNTRY GENDER PROFILE

**AGRICULTURE AND RURAL DEVELOPMENT
NORTH EAST AND SOUTH REGION
(ONAR)**

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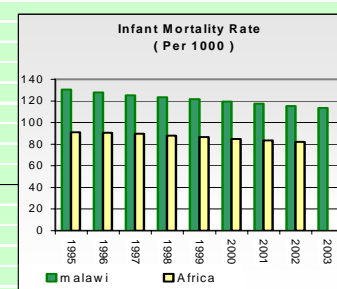
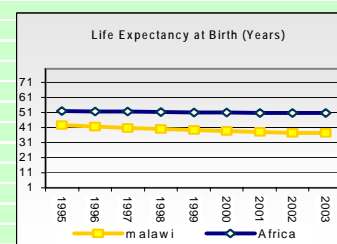
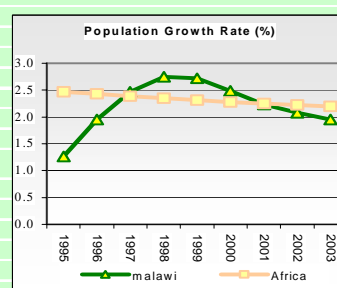
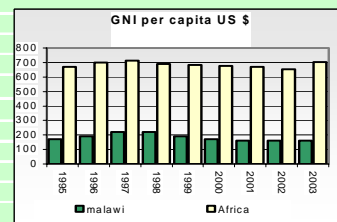
LIST OF ABBREVIATIONS AND ACRONYMS

ADB	The African Development Bank
AGOA	African Growth Opportunity Act
AGRESS	Agricultural Gender Roles and Support Services
ARV	Anti retroviral
BPA	Beijing Platform for Action
CBO	Community Based Organization
CDA	Community Development Assistant
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CHRR	Centre for Human Rights and Rehabilitation
CIDA	Canadian International Development Agency
CRC	Convention on the Rights of the Child
CSO	Civil Society Organization
CSP	Country Strategy Paper
DAGG	Development Assistance Group on Gender
DFID	Department of International Development (UK)
EHP	Essential Health Package
EU	European Union
GABLE	Girls Attainment in Basic Literacy and Education
GAD	Gender Affairs Department
GBV	Gender Based Violence
GDP	Gross Domestic Product
GFP	Gender Focal Point
GOM	Government of Malawi
GTZ	Germany Technical Development Agency
HIV/AIDS	Human Immunity deficiency/ Acquired Immunity deficiency
IMR	Infant Mortality Rate
IOBM	International Opportunity Banking of Malawi
JICA	Japanese International Cooperation Agency
M&E	Monitoring and Evaluation
MCCCI	Malawi Confederation of Chambers of Commerce and Industry
MCGP	Multi Sector Country Gender Profile
MEGS	Malawi Economic Growth Strategy
MFI	Micro Finance Institutions
MMR	Maternal Mortality Ratio
MOAIFS	Ministry of Agriculture Irrigation and Food Security
MOEPD	Ministry of Economic Planning and Development
MOF	Ministry of Finance
MOGCWCS	Ministry of Gender Child Welfare and Community Services
MOH	Ministry of Health
MOMNREA	Ministry of Mines, Natural Resources and Environmental Affairs
MOWD	Ministry of Water Development
MPRSP	Malawi Poverty Reduction Strategy Paper
MRFC	Malawi Rural Finance Company
MTEF	Medium Term Expenditure Framework
MUSCCO	Malawi Union of Savings and Credit Cooperatives
NAC	National Aids Commission
NGM	National Gender Machinery
NGO	Non Governmental Organization
NGP	National Gender Program
NM&ES	National Monitoring & Evaluation System
NORAD	Norwegian Development Agency
RBCSP	Results Based Country Strategy Paper
RMC	Regional Member Countries
SACCOS	Savings and Credit Cooperatives
SADC	Southern African Development Community
SCG	Special Law Commission on Gender
SCGA	Strategic Country Gender Assessment
SDIG	Skill Development Income Generation Project
MSE	Micro and Small Enterprises
TWGG	Technical Working Group on Gender
USAID	United States Agency for International Development
VHWC	Village Health and Water Committee

Malawi

COMPARATIVE SOCIO-ECONOMIC INDICATORS

	Year	Malawi	Africa	Developing Countries	Developed Countries
Basic Indicators					
Area ('000 Km ²)		118	30 061	80 976	54 658
Total Population (millions)	2003	12.1	849.5	5,024.6	1,200.3
Urban Population (% of Total)	2003	28.4	39.2	43.1	78.0
Population Density (per Km ²)	2003	102.2	28.3	60.6	22.9
GNI per Capita (US \$)	2003	160	704	1 154	26 214
Labor Force Participation - Total (%)	2003	47.8	43.3	45.6	54.6
Labor Force Participation - Female (%)	2003	48.7	41.0	39.7	44.9
Gender -Related Development Index Value	2002	0.374	0.476	0.655	0.905
Human Develop. Index (Rank among 174 countries)	2002	165	n.a.	n.a.	n.a.
Popul. Living Below \$ 1 a Day (% of Population)	1995	...	46.7	23.0	20.0
Demographic Indicators					
Population Growth Rate - Total (%)	2003	2.0	2.2	1.7	0.6
Population Growth Rate - Urban (%)	2003	7.4	3.8	2.9	0.5
Population < 15 years (%)	2003	47.2	42.0	32.4	18.0
Population >= 65 years (%)	2003	3.6	3.3	5.1	14.3
Dependency Ratio (%)	2003	99.0	86.1	61.1	48.3
Sex Ratio (per 100 female)	2003	97.5	99.0	103.3	94.7
Female Population 15-49 years (% of total population)	2003	22.3	24.0	26.9	25.4
Life Expectancy at Birth - Total (years)	2003	37.6	50.7	62.0	78.0
Life Expectancy at Birth - Female (years)	2003	37.6	51.7	66.3	79.3
Crude Birth Rate (per 1,000)	2003	44.1	37.0	24.0	12.0
Crude Death Rate (per 1,000)	2003	23.9	15.2	8.4	10.3
Infant Mortality Rate (per 1,000)	2003	113.3	80.6	60.9	7.5
Child Mortality Rate (per 1,000)	2003	182.6	133.3	79.8	10.2
Maternal Mortality Rate (per 100,000)	1994	620	661	440	13
Total Fertility Rate (per woman)	2003	6.0	4.9	2.8	1.7
Women Using Contraception (%)	1996	22.0	40.0	59.0	74.0
Health & Nutrition Indicators					
Physicians (per 100,000 people)	1993	2.8	57.6	78.0	287.0
Nurses (per 100,000 people)	1989	3.1	105.8	98.0	782.0
Births attended by Trained Health Personnel (%)	1996	55.0	44.0	56.0	99.0
Access to Safe Water (% of Population)	2002	67.0	64.4	78.0	100.0
Access to Health Services (% of Population)	1988	80.0	61.7	80.0	100.0
Access to Sanitation (% of Population)	2000	77.0	42.6	52.0	100.0
Percent. of Adults (aged 15-49) Living with HIV/AIDS	2003	17.0	6.4	1.3	0.3
Incidence of Tuberculosis (per 100,000)	2000	208.7	109.7	144.0	11.0
Child Immunization Against Tuberculosis (%)	2003	91.0	81.0	82.0	93.0
Child Immunization Against Measles (%)	2003	77.0	71.7	73.0	90.0
Underweight Children (% of children under 5 years)	1995	29.9	25.9	31.0	...
Daily Calorie Supply per Capita	2002	2 155	2 444	2 675	3 285
Public Expenditure on Health (as % of GDP)	1998	2.8	3.3	1.8	6.3
Education Indicators					
Gross Enrolment Ratio (%)					
Primary School - Total	2001	146.0	88.7	91.0	102.3
Primary School - Female	2001	143.0	80.3	105.0	102.0
Secondary School - Total	2001	34.0	42.9	88.0	99.5
Secondary School - Female	2001	29.0	41.3	45.8	100.8
Primary School Female Teaching Staff (% of Total)	1996	39.0	46.3	51.0	82.0
Adult Illiteracy Rate - Total (%)	2003	37.3	36.9	26.6	1.2
Adult Illiteracy Rate - Male (%)	2002	24.5	28.4	19.0	0.8
Adult Illiteracy Rate - Female (%)	2003	50.3	45.2	34.2	1.6
Percentage of GDP Spent on Education	1998	4.6	5.7	3.9	5.9
Environmental Indicators					
Land Use (Arable Land as % of Total Land Area)	2003	19.9	6.2	9.9	11.6
Annual Rate of Deforestation (%)	1995	1.6	0.7	0.4	-0.2
Annual Rate of Reforestation (%)	1990	8.0	10.9
Per Capita CO2 Emissions (metric tons)	1998	0.1	1.2	1.9	12.3



Source : Compiled by the Statistics Division from ADB databases; UNAIDS; World Bank Live Database and United Nations Population Division.

Notes: n.a. Not Applicable; ... Data Not Available.

EXECUTIVE SUMMARY

1. The Constitution of Malawi upholds equality between men and women, and prohibits sex-based discrimination. The government (GOM) has reiterated its commitment to promote gender equality by signing regional and international conventions on protecting women and children. The Government has also put in place a National Gender Policy and a national Gender Program for the implementation of the Policy. The Malawi Poverty Reduction Strategy Paper (MPRSP) and the Malawi Economic Growth Strategy (MEGS) provide a mid term planning tool within which the gender policy and the NGP is implemented.

2. Women in Malawi remain an active economic force. They are 52% of the total population, and about 67% of those are below the poverty line. Women provide 70% of labour for the cash crops and, 97% of women are involved in subsistence agriculture. Literacy rates for women are lower (44%) compared to men's (72%). The health indicators show a high **and** increasing Maternal Mortality Rates (1,800 per 100,000), high Infant Mortality Rates, (104 per 1,000), a weak health sector human resource base, and deteriorating health infrastructure. Impact of the HIV/AIDS pandemic has made the situation worse, for both men and women, girls and boys, although women and girls seem to be worse off in some aspects of the phenomenon compared to men. While the Ministry of Gender Child Welfare and Community services has the mandate for gender mainstreaming, it is understaffed, has inadequate technical capacity and is inadequately funded to effectively deliver the services. Despite the supportive policy framework, within the Malawi society gender disparities between men and women, and between girls and boys, in issues related to access to, and control of resources, biased gender division of labour, male dominated decision making patterns as well as an entrenched culture that reinforces gender inequalities has led to further entrenchment of poverty. Gender disparities are reflected in differential access to education among boys and girls, with girls being critically affected by dropout factors.

Conclusion and Recommendations

3. The report has concluded that Malawi has a number of gender conducive policies in place. Nevertheless, the key constraint remains the inadequate gender sensitisation and training for key stakeholders and planners, insufficient gender analysis in implementation activities, and lack of gender sensitive monitoring and evaluation. The MCGP makes several recommendations related to designing development interventions which take into consideration unequal division of labour, women's unequal access to resources, the increased need to support key areas of micro-credit, agriculture and non-farming technology, increased attention to gender sensitive education and health service delivery mechanisms.

1. INTRODUCTION AND BACKGROUND

1.1 Malawi is a landlocked country situated in South/ Central Africa. It is bordered by Tanzania in the North and North-East, Mozambique in the Southeast and Southwest, and Zambia in the West. Lilongwe is the capital (population c.450,000) and is also the administrative centre. Blantyre (population c.550,000) is the commercial centre of Malawi, which is located in the south of the country. National languages spoken are English and Chichewa. It has a land area of 118,484 kilometre square, of which about a third is made up of Lake Malawi, and at end-2004 the population was estimated to have grown to around 12.5 million. Malawi is one of the most densely populated countries in sub-Saharan Africa with a population density approaching 83 inhabitants per square km. About 50% of the population lives in the south, 39% in the centre and 11% in the north. The age structure shows a youthful population with about 47% below 15 years old implying a high dependency ratio and low savings rates. Malawi's economy is highly dependant on the agricultural sector and as a result, most of the population generate very low levels of income, which means that poverty is widespread throughout the country. In addition to the limited opportunities for economic growth, economic insecurity resulting from frequent occurrences of drought and floods are also major causes of poverty in Malawi.

1.2 Malawi remains high on the list of the world's least developed countries. Economic growth was estimated at 4.2% in 2004. According to the 2005 Human Development Report the country's Human Development Index ranking was 165 out of 177 countries. Level of poverty in Malawi is reflected in the fact that the economy is predominantly subsistence agriculture, with substantial differences in status of poverty between males and females. The Malawi Poverty Reduction Strategy Paper (MPRSP), Malawi Economic Growth Strategy (MEGS), and the Vision 2020 spell out national priorities underlining poverty eradication, improving the life quality of the Malawians and protecting them from vulnerability. An underlying theme cutting across the national policies is the concern for gender equality and equity, defined in terms of equal access to resources and opportunities between men and women.

1.3 The Constitution of Malawi upholds equality between men and women, and prohibits sex-based discrimination. The Government of Malawi (GOM) has reiterated its commitment to promote gender equality by signing regional and international conventions on protecting women and children. This commitment has been operationalised in the National Gender Policy (2000), which is an integral part of the national development objectives to enhance the overall government strategy of growth through poverty eradication. The National Development Plan (2020) puts emphasis on accountability, effective participation of all citizens and protection of human rights and freedom.

1.4 Nevertheless, the overall situation in the country indicates that the majority of the population has not benefited from economic growth, and that poverty remains widespread, and achieving sustainable human development will be, at most, difficult. Moreover, there are wide disparities in the status of poverty between regions and between the males and females, emphasising the need for a more targeted and diversified approach to poverty reduction efforts. As such the GOM is keen to see that gender issues are properly handled throughout the country and in all sectors, with a more comprehensive approach to speeding up the process of achieving gender equity targets and benchmarks set in the Millennium Development Goals (MDGs) and gender mainstreaming processes stated in the Malawi Poverty Reduction Strategy Paper (MPRSP).

1.5 Achievement with respect to the implementation of the Beijing Platform for Action (BPA), are reflected in terms of Malawi's milestone response to the numerous gender sensitive and gender specific policy and legislative put in place. Nevertheless, a key constraint continues to remain the implementation and operationalisation of these policy and legal reform. Moreover, with respect to MDGs, Malawi seems to be much more behind its neighbours, specifically in targets concerning

eradication of absolute poverty and hunger, infant and maternal mortality rates, and gender disparities in education.

1.6 It is within this framework that the concept for a country gender profile originated, during discussions with the Ministry of Gender, Child Welfare and Community Services (MGCWCS) in late 2002. The Bank subsequently followed up on this need and received financial support from the Finland Bilateral Funds for the preparation of the Multi-sector Country Gender Profile (MCGP). The mission for the preparation of this MCGP was undertaken during June 2005.

1.7 The Multi-sector Country Gender Profile (MCGP) will provide Bank task managers with background information on the gender situation in Malawi, critical gender analysis by sector, and user-friendly recommendations which will assist them in further investigating and addressing gender mainstreaming issues in the Country by sectors. The MCGP will be a means by which the Bank and GOM participate in a collaborative process to analyse the gender dimensions of development and identify gender-responsive policies, programmes and actions necessary for poverty reduction, economic growth, promote human well-being and development effectiveness in the country. In this regard, the Malawi MCGP is anchored in the Bank's Vision Statement, The Gender Policy (2001), and the Gender Plan of Action (2004).

1.8 The MCGP is, however, not meant to provide statistically gender disaggregated data as that would require a different research methodology and approach. It is rather meant to highlight critical issues, which may have an impact on Bank projects' performance and thus may require further in-depth investigation at the specific project formulation stage.

1.9 Objectives and Methodology of the MCGP

1.9.1 The goal of the Malawi MCGP is to identify the short and long term gender issues to be addressed and mainstreamed in Bank Group interventions and which are pertinent to poverty reduction and sustainable development. The specific objectives of the MCGP are:

- a) To establish a platform for policy dialogue on gender and development issues in the country, especially in the CSPs and PRS implementation, monitoring and reporting,
- b) To identify the most effective and pertinent gender mainstreaming approach and strategy for Bank Group lending and non-lending interventions,
- c) To have closer collaboration with GOM (MGCWCS) in designing interventions and support strategies which fit their respective needs and long term gender and development plans and achieving MDGs,
- d) To identify constraints and propose gender mainstreaming interventions in the country policies, programmes and projects, at the level of the ministries, in collaboration with NGOs, CSOs, and other donor.

1.10 Methodology

Literature Review

1.10.1 Secondary data on Malawi was obtained from a number of Malawi Government documents and the Bank, Donor and NGO/ CSO policies and programs. The documents provided the background to the study, pointing out the country's main social, economic and political features, as well as the strategic context within which gender mainstreaming is taking place. A critical constraint in this area was the fact that the last census conducted in Malawi was in 1998 and thus much of the data has not been updated since that time. Other secondary literature included the UNDP Country Gender Assessment (2003) and the draft SADC update report on Malawi: Beyond Inequalities (2004).

Interviews

1.10.2 Interviews of key stakeholders from government, NGOs CSO and the private sector were conducted involving key government officials mainly at national level, technical officers in key line ministries, as well as Gender Focal Points (GFP) in selected ministries. Furthermore, donor agencies and the private sector representatives were also interviewed. The interactions provided basic facts and informed opinion on a number of key issues relevant for the assignment.

Focus Group Discussions (FGD)

1.10.3 Qualitative information on gender issues was captured through FGD at community levels. Selected community members (Focus Groups) were involved in the exercise. Their views were useful in revealing the type of constraints (institutional, structural, systemic,) they experience.

Stakeholder's workshop

1.10.4 The workshop was organized using a participatory approach. Participants representing selected sectors came together to brainstorm and share experience of approaches to gender mainstreaming. Participants represented key sectors including education, agriculture, mines and Natural Resources as well as the private sector, the civil society (CSO, NGOs), micro finance institutions as well as the donor community. Workshop participants identified key areas of focus including effective donor coordination and harmonisation by the Ministry, a more visible role for the private sector, and the necessity of sector specific gender sensitive monitoring and evaluation tools, which should feed into the national M&E system under the Economic Planning and Development. There was also a consensus that although the issues contained in the current National Gender Policy are still valid, its review should still be a priority with a view to revise the time frame and critically analyse the institutional structure. Moreover the review of the National Gender Policy would also accommodate the more recent development challenges such as HIV/ AIDS, issues of food security, and women's workload in the agriculture sector. Participants further agreed on the following issues as absolute priorities for gender mainstreaming: (i) strengthening the capacity of the MGCWCS to enable it to be more effective in carrying out its leadership and coordination role, (ii) developing a gender sensitive M & E System, and (iii) common understanding of the different concepts of gender and gender mainstreaming strategies among stakeholders.

Limitations

1.10.5 The Malawi MCGP process faced several limitations. The timing of the mission in May-June 2005, coincided with peak period in the Government planning cycle. Especially many of the senior Government officials contacted were very busy preparing for the budget session and had limited time for the interviews. Another limitation involved accessing relevant documents/information for the MCGP. The documentation centre at the Ministry had a few titles, and the rest were sourced from other Ministries/ partners. In addition the MCGP relied on information available at national level. Visits outside Lilongwe and Blantyre to the districts could have benefited from more time for more widespread discussions with local government.

2. A PROFILE OF GENDER ISSUES IN MALAWI

2.1 Overview of Poverty and Gender

Malawi Poverty Reduction Strategy (MPRS I and II) and the Malawi Economic Growth Strategy (MEGS)

2.1.1 More than 65.3% of the total population of Malawi is estimated to live below the poverty line, 30% of whom live under extreme poverty conditions.¹ The country is ranked as the 165th out of 177 under the 2005 Human Development Index, making it one of the poorest countries in the world. However, women, more than men are affected by poverty. Poverty is also more prevalent in rural areas where around 66% of the population lives below the poverty line while the incidence of poverty in urban areas is estimated at around 55%. Moreover 63.5% of rural female-headed households (de facto and de jure) and two thirds of individuals in rural female-headed households are poor. Poverty is deeper and more severe in female-headed households, indicating that the poorest of the poor are more likely to be living in female-headed households. However, it is still important to take into consideration that men are the majority heads of households, and by inference still make up the majority of the poor households overall. Of the total number of individuals below the poverty line, women make up 67%.

Table 2.1 The Malawi Poverty Line (measured in consumption expenditure per day per person)

Region	Poverty Line (September 2000 prices per person per day)
Southern Rural	MK 15.33
Central Rural	MK 18.30
Northern Rural	MK 22.04
Urban	MK 50.15

Source: National Statistics Office, Poverty Brief (2001).

2.1.2 Overall, the national poverty sex ratio (number of men per 100 women) is 95.8. The rural-urban and sex ratio poverty analysis shows that in the countryside where women are predominant, they are disproportionately poor. Moreover, women in their thirties make up a larger proportion of the poor population, this is due in part to increasing numbers of women becoming heads of household during this time through widowhood or divorce, while still being responsible for dependent children.

2.1.3 Women's poverty is directly related to their concentrations in low-income activities, low access to resources such as land and capital; higher illiteracy rates compared to men, inadequate health facilities mean that they become victims of maternal related deaths. In addition, HIV/AIDS pandemic has had a more devastating impact on women as victims and as carers of HIV/AIDS victims. For example, many widows have suffered property grabbing, thus becoming even poorer after death of a spouse. Compared to men, women are poorly represented in the micro-credit sector and are usually by-passed by a wide range of agricultural services.

2.1.4 Poverty reduction is the central strategy of the government policies and programs and all efforts are geared toward empowering the poor to move out of poverty. To this effect, the MPRSP has four pillars namely (i) sustainable pro poor growth, (ii) human capital development, (iii) improving the quality of life of the most vulnerable groups, and (iv) good governance. Pillar 1

¹ MOEPD: Malawi Economic Growth Strategy. 2004

recognises the important role of agriculture to the growth of the economy. Failure to realize economic growth in the period 2002-2004 led to a new thinking with respect to emphasis put on pillar 1, leading to the formulation of the Malawi Economic Growth Strategy (MEGS) in 2004. MEGS is built on lessons learnt in the course of annual reviews of the MPRSP, emphasizing the need to have a strategy that will make it possible to realize the annual economic growth of 6% per annum in order to reduce poverty by half by the year 2015².

2.1.5 Although the MPRSP recognizes gender, together with HIV/AIDS, environment, science and technology as crosscutting issues; the strategy is criticized for failing to adequately integrate the gender issues in its analysis, and its inadequacy to identify and implement activities related to gender mainstreaming.³ Further more, it is pointed out that many critical gender issues raised by the Technical Working Group on Gender (TWGG) were omitted at the time of drafting the document, and thus there have been repeated calls to engender the document⁴. The MEGS concern for economic growth away from the pro-poor sectors seems to have squeezed out the issues that directly link with gender mainstreaming.

2.1.6 The current MPRSP is under revision. An extensive outline and time plan for consultations has been prepared. The key focus of this outline is to enable technical working groups to meet and priorities medium and long term objectives for development in their respective sector/ theme. These would be further compiled for a comprehensive consultation process in the country. The role of the MGCWCS in engendering the new strategy is central. Nevertheless, at the time of the preparation of this MCGP (June 2005) the participation of the MGCWCS was weak and limited to only a few working groups. This short-coming would carry over the ineffective prioritising and mainstreaming of gender issues in key areas and throughout the MPRSP II.

2.2 Gender in Governance

Malawi Constitution and Policies

2.2.1 Good Governance is defined as one of the Pillars of the MPRSP. Specific themes or inputs in good governance are mentioned as political will and mindset, security and justice as well as effective public institutions. It can be argued that gender equality and the protection of the rights of women, men and children is strongly dependant on good governance as a product of the legal system and the regulatory framework in place. As mentioned in the introduction, the Malawi Constitution (1994) specifically provides for equal rights for women, forbids discrimination based on language, culture, or religion, and generally provides for equality and recognition before the law for every citizen. The constitution also contains a Bill of Rights, providing for fundamental civil and political rights. In addition, Malawi Vision 2020 mentions increasing awareness of human rights and civic responsibilities as well as enhancing and sustaining the rule of law and respect for human rights.

2.2.2 The GOM has demonstrated its commitment to promote gender equality by signing relevant international instruments such as:

- Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)
- Convention on the Rights of the Child (CRC)
- International Covenant on Civil and Political Rights (1993)

² MEPD: Malawi Economic Growth Strategy Vol. II July 2004.

³ CIDA Constituted Gender Audit Task Force: Enhancement of Gender Integration into Malawi Poverty Reduction Strategy (MPRP).October 2003,

⁴ Opening Speech of the previous Honorable Minister of Gender and Community Services Hon. Alice Sumani MP to The Workshops on Capacity Building for Gender Mainstreaming and Development Jan 19th-13th Feb.2004.

- African Charter of Human and People's Rights and its protocol on women's rights (2004)
- SADC Declaration on Gender and Development (1997)
- Optional Protocol to the Convention on the Rights of the Child on the Sale of Children Child Prostitution and Child Pornography (2000)

2.2.3 The Government also appointed a Special Law Commission on Gender (SCG) as part of a legal reform process addressing inconsistencies in the laws, including gender discriminatory aspects. The SCG is mandated to review laws with a view to remove gender biases and any discriminatory elements and has recently finalized the review of the Wills and Inheritance Act, under a new Bill (Deceased Estates Wills Inheritance and Protection Act). The new Bill puts due emphasis on protection against property dispossession. Further more, the SCG has also worked on the review of marriage and divorce act and making a proposal for Family Relations Act whose report is being finalized. The MOGCWCS in collaboration with NGO Gender coordination Network has developed a prevention of Domestic Violence Bill which has been submitted for consideration by Minister of Justice⁵.

2.2.4 A careful assessment of the laws and legal framework from a gender perspective indicates a number of gaps. Customary law is still recognized and prevailing especially at the grassroots. However, in respect to gender equality, traditional and customary law is one of the sources for contradictions and inconsistencies to women's rights to access property such as land. It also discriminates against women in the marriage institution. Furthermore, the country has signed the international and regional conventions, but these have not been translated into national laws as required for example by the CEDAW. Overall, the legal system in Malawi shows gender gaps in terms of perceptions, effectiveness, disregard for human rights, male dominance in law formulation, and stereotypes for men and women, unresponsiveness to gender based inequalities as well as inaccessibility of the law administration institutions⁶. The gaps outlined above point to a big challenge for the legal reform process. While the SCG has a specific mandate, it operates within a larger context of reform, suggesting the need to strengthen the SCG as well as the legal reform process as a whole. In particular the SCG would need to be strengthened in terms of human, technical and financial capacity.

2.2.5 The above notwithstanding, efforts to reform and to streamline the legal and regulatory system are ongoing. As follow up to the Beijing Platform for Action (BPA) and in the spirit of international conventions signed by Malawi between 1997 to date are marked by efforts to review the laws aimed at protecting women's rights. In 1997 Parliament passed an Affiliation Bill that raised the minimum level for child support. Similarly, in 1998 Parliament passed a Wills and Inheritance Act criminalizing property grabbing and protecting widows' rights. Discrepancies in the application of the legislation, caused continued discrimination against women. For example, the fact that women were mostly the victims of property dispossession after the death of a spouse, and that the practice is compounded by increased casualties due to the HIV/AIDS pandemic, has made rural women poorer than men. Working with NGOs and the media has raised public awareness in issues of Gender Based Violence (GBV) and other issues with respect to women's and girl's rights. The 16 days of Activism Against Gender Based Violence marked, as an annual event has been instrumental in raising awareness.

2.2.6 Gender Based Violence and the violation of women and children's rights is unacceptably high in Malawi. The concept of Gender Based Violence (GBV) recognizes that both men and women are potential victims. However in Malawi, statistics show that 99% of the violators are men and 96% of the victims are women⁷. It is in this context that the GOM recognized GBV as a gender

⁵ The National Gender Program Draft August 2004.

⁶ World Bank/ UNDP SCGA 2004.

⁷ National Strategy to Combat Gender Based Violence 2002-2006. November 2002

problem within the Malawi society. To this effect, the Government has signed the SADC declaration on Gender and Development, which also includes a section on “Prevention and Eradication of violence against Women and Children”. The MPRSP incorporates the Gender Empowerment Strategy, which mentions specifically the eradication of gender-based violence.

Democratic Participation

2.2.7 In Malawi, democratic participation is a constitutional right. The women Members of Parliament are currently at 14.7% having increased from 5.6% in 1994. In local Government, female district commissioners and the counsellors showed no significant change between 1999 and 2004, essentially remaining at 8.8% and 9% in the respective years. Female cabinet members increased from 9% in 1994, to 17% in 1999 and to the current ratio of 21.4 %⁸. At both national and local government level, democratic participation of women is still low compared to that of men.

2.2.8 Currently, the posts of the Inspector General,⁹ chairperson of the Electoral Commission, and the Deputy Governor of Reserve Bank of Malawi are held by women. However, overall access by women to key decision-making forum is still low. Positions in the Public service as of 2004 (Annex 3) show some improvement but remain under the 30% target of the SADC Declaration by year 2005. The current President has demonstrated his support for gender equality in top-level decision-making positions. Nevertheless, the attitude towards women’s participation in the public sector still remains conservative, and thus progress in this area to reduce gender gaps is slow.

Box 1: Seats in Parliament held by Women (% of total) in SADC Region

Malawi	9.3% (now 14.7%)
South Africa	27.7%
Uganda	24.7%
Tanzania	21.4%
Namibia	21.4%
Lesotho	17%
Angola	15.5%
Zambia	12%
Zimbabwe	10%

Source: Human Development Report 2004

2.2.9 At the grassroots, the ongoing decentralization process involving devolution of powers enhances democratic participation. Plans are consolidated at district level and within the district assemblies through established structures that also extend to village level. However participation of women and vulnerable groups, in decision-making structures at district assemblies and village levels are constrained by traditional attitudes to gender roles, and inadequate capacity to promote participation of women and the vulnerable groups in decision making forum. This suggests the need for training to strengthen relevant capacity for the district assemblies as well as continued sensitisation of communities in order to achieve gender equality goals.

⁸ Figures of 1994 and 1999 are from Women in Politics and Decision Making in the SADC Region (SADC Secretariat 1999). Figures for 2004 were given by the MGCWCS during the mission.

⁹ The appointment was voted against in parliament where the current government is a minority. NGOS have taken up the matter and filed a court injunction order the decision of which is still pending. At the time of the mission also another appointment by the President to the post of Minister for education of a woman was also a point of debate, perhaps undercover of her political affiliation. Apparently the President appointed the Minister on merit basis. The on going contention in the media raises questions on the society acceptability of women in decision-making posts.

2.3 Gender Responsive Macro Economic Planning and Budgeting

2.3.1 At the time of the launching of the Gender policy in 2000, it was acknowledged that the socio-economic setting within which the gender policy will be implemented is very weak¹⁰. Government macro-economic reforms in the 1980s and 1990s, intended to restore the economy and foster growth did not contribute to gender equality because they did not address the differential impact of the policies on men and women. This resulted in negative impact on the rural poor, women and the vulnerable groups such as children and people with disabilities. Macro economic indicators such as the Real GDP growth at 4.1% (2001) were weak, falling production of maize due to drought being one of the contributory factors. Other indicators such as the inflation and interest rates were also high at 27.2% and over 40% respectively. Continued poor macroeconomic performance has led to the formulation of the MEGS (sect 2.1.1), with the overall objective of achieving rapid broad based growth and diversification.

2.3.2 To date, the situation described above remains largely the same, but with greater efforts to address the issues. Gender responsive macro economic planning and mainstreaming in the budgeting process is a complex undertaking not only for Malawi, but also in neighbouring countries in the Southern African Region. Achievements are usually of low profile, and indicators for that are rarely developed. For example, in Malawi, national policies and programs include the mainstreaming of gender, but this is not reflected in resource allocation either to the MGCWCS or the Gender Affairs Department in the Ministry. The placement of the Gender Focal Points (GFP) is recommended for the planning departments where decisions for resource allocation are made, but again, this is rarely the case encountered in Malawi. The budgeting process involves a series of preparatory meetings to set the priorities and to arrive at a general consensus before a tentative budget for tabling in parliament. In this year's budget (2005/06)¹¹ the Ministry of Gender was invited to attend in the preparatory activities.

2.3.3 Involvement of the Ministry in the preparatory meetings mentioned above is encouraging. There is collaboration between the MGCWCS and MEPD and MOF in developing planning tools including the Generic Guidelines for Mainstreaming Gender in The Programme Cycle and Policies, and the Gender Budgeting Guidelines as well as joint training of planning officers in use of the guidelines. However there is little evidence to indicate how the tools were used in the 2005/ 2006 budget planning, which suggests the need for consolidation and intensified efforts to provide skills in application of the tool in real planning situations. This shortcoming falls within the overall capacity constraint within the GOM to use the MTEF as well as the Integrated Financial Management and Information System (IFMIS) effectively as a planning tool. Problems of expenditure prioritisation and other planning overlaps has led to the inefficient use of the respective tools. As a result, of this overall capacity constraint, gender mainstreaming has been set aside as "not a priority issue".

2.4 Gender in Agriculture and Rural Development

The Situation

2.4.1 Malawi's economy is predominantly agricultural, with about 90% of the population engaged in mixed subsistence farming. Cash crops are grown mainly on commercial estates and on mixed smallholder farms. Agriculture accounts for about 84.5% of the labour force. The country's dependency on agriculture and therefore on women as key players in the sector, has increased in the

¹⁰ The Malawi Economic Growth Strategy, 2004. and Malawi SDNP analysis of the Macro Economic Policy Issues.

¹¹ Interview, Director of Gender Affairs June 2005.

recent past. Value added in agriculture as percentage to the GDP is currently at 38.6%,¹² compared to 35.4%, 36.7% and 38.4% in 1999, 2002, and 2003 respectively¹³. The sector provides about 80% of all exports, accounts for 85% of Malawi export revenues, and contributes about 63.7% of total income of the rural population, 65% of the manufacturing sector's raw materials and about 87% of the total employment. In Malawi, subsistence agriculture is almost a domain of women, who undertake several agricultural activities as they strive to provide food security for the family.

2.4.2 Land tenure in Malawi is organized around matrilineal and patrilineal socio-economic systems. Men and women's access to land and inheritance is guided by ethnic group traditions, family and kinship, which may differ from one to another. Matrilineal systems form two thirds of the total population, and one third of the population is made up of the patrilineal system. In the matrilineal system, traditionally, upon marriage the male moves to the wife's village and continues to live there. Under this arrangement the husband acquires usufruct rights to land and cultivation through marriage. This right is valid as long as the union is in existence. Upon divorce or the death of the wife, the husband will lose this right as the land is passed on to the daughters. Women under the matrilineal system have a say in the decisions made on property, and inheritance is passed from mother to daughters, assuming that the son will move to the wife's village. However there is evidence that the real control of the land and its inheritance is through the maternal uncle. In the patrilineal system, access to and control over land, inheritance and distribution of wealth lies with the male. Assets are passed on to the sons in the family. This system is the opposite of the matrilineal system and women, like men in the matrilineal society, have only usufruct rights to land but not control over its use or its proceeds. In the event of the husband's death other members of the husband's family who lay claim to the land may even displace her and her children.

2.4.3 The gender implications in both systems seem to be similar within the framework of women's control over the land, its uses and decisions concerning what crops to grow. They also have limited control over the money from sales of agriculture produce. Moreover, men have may have the overall say on the type of crops to be produced which will have an impact on issues of household food security.

Gender Issues in MPRSP and MEGS on Agricultural sector

2.4.4 Both the MPRSP and the MEGS recognize the agricultural sector as the main source for economic growth. The 2002/03 MPRSP outlines activities intended to boost agricultural incomes including, (i) expanding and strengthening access to agricultural input; (ii) improving research and extension; (iii) improved access to markets; (iv) promote small-scale irrigation; (v) improve crop and livestock production; (vi) promote mechanization; (vii) reduce land shortage and degradation; (viii) improve institutional and policy framework. Mainstreaming of cross cutting issues including, gender, HIV/AIDS, environment, science and technology is emphasized¹⁴. Although MEGS acknowledges rapid growth potential of crops such as cotton, cassava, pigeon peas ground nuts, beans, rice, dairy products and Soya, its primary focus is still on **export oriented crops** such as sugar, tobacco, and tea. Female farmers usually grow the former category, and they tend to have some form of control on these, the latter are male controlled crops where the majority of labour are women. This suggests that implementation of MEGS must be engendered in order to capitalize upon and take advantage of the inclusion of the potentially rapid-growth crops identified in the Strategy.

¹² US Department of State: Bureau Of African Studies February 2005.

¹³ Malawi Data Profile from World Development Indicators Data Base, April 2005.

¹⁴ Annual Review of the MPRS 2002/03.

Gender mainstreaming in the sector

2.4.5 The Gender Focal Point (GFP) is charged with providing advice and support services on gender and HIV/AIDS mainstreaming at the Ministry of Agriculture Irrigation and Food Security (MOAIFS). It is a unit in the Agricultural Extension Services Department. Institutionally it is recognized as a Department called Agriculture Gender Roles Extension Support Services Branch (AGRESS). Through the AGRESS, the Ministry has been in the forefront in implementing gender and HIV/AIDS mainstreaming in the sector. Backed by a well-articulated gender capacity,¹⁵ the sector adopted the gender and development approach since 1999, building on the lessons learnt from the pilot interventions in the Integrated Technology Information, Education and Communication (ITIEC), and the Rural AIDS initiative at village level in Lilongwe West. Established institutional and coordination mechanisms at national, district and village level are as follows:

- The AGRESS noted above
- Gender desk officers in the 6 departments. They analyse projects and programs for gender sensitivity, monitor the implementation of Gender and HIV/AIDS activities at the workplace, provide a link with other stakeholders; and advice on HIV/AIDS gender concerns in the department
- Agricultural Gender Roles Extension Support Services Branch (AGRESS) at Agriculture Development Division (ADD) and at district level.
- The Gender desk officers appointed at grassroots level.

2.4.6 Through this mechanism, a number of activities have been undertaken focusing on institutional development, awareness and gender sensitisation, capacity building including Training of Trainers (TOT), development of participatory tools and guidelines, Gender Audit as well as developing HIV/ AIDS and gender mainstreaming strategy. The impact of the initiatives taken is modest, especially as there is inadequate funding, and technical capacity to implement the activities. Follow-up of the activities is not adequately done, while “staff rarely think of Gender and HIV/ AIDS when designing and implementing programs.”¹⁶ Technical and financial support to the AGRESS is required in order to implement and monitor the already developed activities in order to have results on the ground.

2.4.7 Interviews with Ministry officials revealed the following problems in respect to gender mainstreaming in the sector

- Insufficient budgets, the approved budget for the Extension Department for example, would be lower than requested. Its distribution will go to high priority activities. Gender related activities are not accorded priority.
- Literacy levels especially for girls and women in the rural areas is low compared to men. Training activities targeting women have to come up with communication media that take this into account, and usually the extension personnel would not like to be bogged down by such details.
- Low capacity for gender mainstreaming in other ministry programs including gender responsive M&E. Many programs lack a gender perspective, and data collected, is not disaggregated by gender. An example was given of the Targeted Input Program of the MPRSP where data on participation of men and women has not been recorded on a gender disaggregated continuum.
- Difficulties to establish a gender disaggregated database.
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¹⁵ MOAIFS is among the few ministries where the GFP is well conversant with issues of gender mainstreaming.

¹⁶ Process on Gender Mainstreaming in the Ministry of Agriculture. AGRESS, June 2005.

- AGRESS effectiveness could have been felt more if located in the Planning Department where it could participate more directly in the sector planning and interaction with other crucial development partners.¹⁷

Women's Role in Agriculture

2.4.8 Women's contribution to agriculture in Malawi is quite outstanding, and yet their access to and control of production and support services is very poor. According to a UNDP/World bank study, agriculture engages 97% of rural women while they also provide 70% of labour in small scale, cash agriculture¹⁸. They work not only on food crops (maize, legumes, groundnuts) fields, but are also involved in some activities for cash crops production and processing. They work on the family (husband) plot and for some, on their own plots. The dual labour system creates a heavy burden on women. This is intensified by migration of men to seek casual labour on large tobacco estates or in the urban areas as cooks, gardeners and other casual employment. Female-headed household (FHH) are estimated at about 35%, of which 50% cultivate less than one hectare. In addition, HIV/ AIDS pandemic has an outreaching impact on labour productivity, disruption of the social structure and efficiency of agricultural production leading to rural household food insecurity.

2.4.9 The dependence on the agricultural sector notwithstanding, the sector faces a number of challenges, the essence of which impacts negatively on gender mainstreaming in the sector. The following challenges have gender implications as shown in the table below.

Table 2.2: Gender Implication of the Agricultural Challenge

Challenge¹⁹	Implications on gender
Declining soil fertility and increased soil degradation	Technologies introduced to enhance soil fertility such as manure making, tie ridges etc are labour intensive. Women are the key suppliers of this labour.
Dependence on rain fed agriculture	When rains fail, food insecurity prevails, women as the major providers of food security at home are highly constrained due to their dependence on rain for farming. This causes household food insecurity, low nutritional levels and overall low wellbeing of the family.
HIV/ AIDS pandemic	Especially widows become victims of property grabbing (e.g. land); Women's time is divided between nursing the sick and agricultural production activities; sick men and sick women's productivity falls drastically.
High staff vacancies due to high attrition rates	Extension delivery system becomes more ineffective, even less and less women are reached.
Non existence of agricultural or land bank	Purchase of agricultural inputs such as fertilizers is affected (maize production depends on this input).
Weak technology generation and extension delivery system	Rudimental technologies continue to be used, productivity not improved, leading to food insecurity, and poverty indicators for both men and women do not improve.
Reduced human development programs	Low capacity of men and women in agricultural production

Women, Gender and Sector Based constraints: Gender Biased Division of labour

2.4.10 A study in 1992 (for lack of updated available data) showed intensity of activities done by women, men and children (table 2.3) in Zomba rural households²⁰. Discussions in the field

¹⁷ MOARFS Interview Dr G.Malindi GFP May 05.

¹⁸ World Bank/ UNDP SCGA 2004.

¹⁹ Challenges are listed in the MPRSP 2003/2004 Annual Review Report MEPD 2004.

²⁰ UNDP/World Bank Strategic Country Gender Assessment 2004.

confirmed that this is representative of other places in the country, and that possible changes in the trend in favour of women are insignificant. It was observed further that the HIV/ AIDS pandemic is likely to have increased the workload of women even more. Because of the time factor since the study was undertaken in 1992, and due to developments in the HIV/AIDS, activity analysis of this kind are a prerequisite for any agricultural intervention planned for Malawi in order to get a proper perspective of the issue.

Table 2.3: Proportion of household members undertaking specific tasks in Zomba rural household, Malawi 1992

Tasks undertaken by:	TASKS			
	Cultivating (%)	Food Processing	Childcare(%)	Housework (%)
Woman alone	18.6	65.7	38.5	50
Woman and Husband	21.4	-	-	-
Hired labour	20	1.4	-	-
Older children*	-	14.3	27.1	24.3
Relatives	-	2.9	20.0	25.7
Woman and Hired labour	5.7	1.4	-	-
Relatives and Hired Labour	-	-	-	-
Older children &Hired Labour	-	-	-	-
Older children &relatives	-	-	-	-
Woman, children &Hired Labour	24.3	8.6	-	-
Woman and children	-	-	-	-
Woman and relatives	5.7	5.7	14.3	-
Woman husband and children	4.3	-	-	-

N=70

Source: F.Kaufulu 1992. Quoted in UNDP/World Bank SCGA 2004

**Data not gender disaggregated.*

2.4.11 With the intensified HIV/ AIDS pandemic, and with the Government adopted home based care approach for the HIV/ AIDS victims, women and the girl child are now putting in even more hours, caring for the sick relatives and family members. Women in a focused group discussion (*Tithandizane Women Group*) in Ntcheu District noted that during the agricultural season, women have no time to rest from the time they wake up at 4 a.m. till 8:30 – 9 p.m. when they go to bed, while their husbands would normally rest after returning from the field, before and after lunch, and again before dinner while the woman would be busy with household chores and child rearing activities. The poor division of labour impacts negatively on women's mental and physical health, their productivity and option to attend and effectively participate in human development activities such as extension meetings, trainings or seminars, thus lagging behind in terms of information, skills and ultimately, productivity in the sector.

Access to and control of Land

2.4.12 Problems of land issues in Malawi are rooted in the growing gap between demand for and supply of land, dual farm structure with different tenure systems, and rigidity in land tenure institutions to adjust to evolving land "pressure factors", and policy failures. Land is getting smaller and fragmented in the communal areas, but there is unutilized productive land in large estate farms. Land is small in the traditional smallholder agriculture with the majority operating below one hectare per family, and it is unequally distributed. Conflicts over land resources have substantially increased insecurity and uncertainty over land rights. These conflicts manifest in restricting land inheritance to core lineage members, increasing disputes over land rights between family members, and encroaching leasehold and freehold estate land. Heightened insecurity of land has led to undesirable land use practices such as estate farmers clearing land that could be considered idle and underutilized to pre-empt land confiscation.

2.4.13 The gender specific land issues in Malawi revolve around ownership, control, and decision-making issues. The goal of the current Land Policy is to “ensure tenure security and equitable access to land, and to facilitate optimum and ecologically balanced use of land and land based resources” for all rural people. One of most significant features of this policy, within the gender equity framework, is that the land administration will be with the Traditional Authorities where customary rights will be recorded in co-ownership and the names of the owners will be listed in the registration certificate ensuring that any transaction or involvement of the property, such as use of land as collateral for credit, must have the consent of all owners listed. However, the Policy is yet to be translated into Law and therefore these rights from a gender perspective are as yet ineffective. This can be a critical constraint to ensuring gender balanced rights to ownership of land as the legal system is not gender responsive and rural women themselves have no access to legal information, legal aid and recourse. Furthermore, the Land Policy proposes to take a decentralized approach to land identification, registration and titling, in consultation with the village development committees (VDCs), the district development committees (DDCs), in addition to the traditional authorities. Therefore, it will be necessary to ensure a gender balanced composition of the VDCs and the DDCs in order that the gender perspective in land re-distribution is carefully considered.

Access to micro credit

2.4.14 With respect to *micro credit*, both poor men and women have low access to credit, due to high interest rates, prohibitive repayment schedules, and collateral requirements. In rural areas, both men and women do not have land titles/legal documents to qualify for a bank loan. Formal bank requirements for collateral have contributed to low access to credit. For example, MPRSP Annual Review (2003/2004) reports that only 11% of farmers had access to loans in 2003/2004²¹ (the report does not give gender-disaggregated data).

2.4.15 Micro Finance Institutions (MFI) operating in Malawi tend to have poor men as well as women as their target group. The Malawi Rural Finance Company (MRFC), the Malawi Union of Savings and Credit Societies (MUSCCO), the International Opportunity Bank of Malawi (IOBM), PRIDE Malawi, FINCA, they all report favourably in reaching women. (see Annex 5 for detailed analysis of MFIs in the country).

2.4.16 However, data from MUSCCO for example, reveals that at end of 2004, membership of the SACCOS was 76% men, 19 % women and 5% groups; 90% of the loans went to male, 6% to female and 4% to groups. Leadership data indicate a similar pattern, female leadership constituting 25% of the leadership positions²². The MRFC gives 80% of its loans to smallholder farmers. Its women clients are estimated at between 40-45%.²³ This means that in spite of women’s dominance in the agricultural sector, they are a small proportion of those farmers who receive the loan. Many women access the credit through groups, but an estimated average loan size for individual women is about 300 MK (equivalent to approximately USD 83) while for men it was estimated to be much higher (exact figures were not provided).

2.4.17 Monitoring of gender mainstreaming activities by MFIs is difficult because, some of them do not keep a gender-disaggregated data systems. For example, some of the MFIs responded to this weakness by: “gender is not our core activity”; “we are a bank not a charity institution”; “our priority is to make profit, not to waste time analysing social issues”; “we have to be competitive”. The reasons are rational at the institutional level, but contribute to the constraints for low productivity of the economy in general, and in the agriculture sector in particular, given that micro-

²¹ MPRS 2003/2004 Annual Review Report Draft MOEPD

²² Data obtained at MUSCO Headquarters Lilongwe, June 2005.

²³ Interview, MRFC Officials

credit delivery is not well targeted and the available products may not be effective for poverty reduction and increased growth. This indicates towards a need for intensified sensitisation and training of the staff through tailor made courses that looks at practical aspects of the sub-sector from a gender perspective.

2.4.18 The ADB supported Skills Development and Income Generation Project (SDIG) is conducting experimentation credit through training and empowerment. The approach addresses women's micro credit issues from the empowerment entry point. The groups and individuals are empowered to raise their own capital and become credit worthy. To some extent the approach has succeeded and gained popularity in Ntcheu district where some groups have been able to raise capital and establish income generating activities in livestock and other trading activities²⁴. This approach needs close monitoring and documentation of lessons learnt for replication outside the project area.

Decision making at Household level

2.4.19 Decision-making at the household level is another constraint to women's productivity in agriculture. In both matrilineal and patrilineal communities, men have the final say, on a wide range of parameters including application for a loan by the female member of the household. In a FGD in Nchieu district, it was confirmed that a woman would not apply for credit or join an income-generating group unless the husband gives her permission. Similarly the FGD pointed out that the man has powers on money earned by the woman from income generating activities, a point that strongly suggests the likelihood of his controlling the money loaned to his wife. Women's lack of decision-making powers at the household level is therefore socially construed. Decisions that promote family welfare, (women with a little money will take children to school or to hospital for treatment), ensure food security and invest in clothes for the children are taken by women. It is important therefore to support efforts directed at changing the mind set of the people at grass roots, to continuously sensitise the society (men, women) and especially the local leaders to spearhead the gender sensitive change process.

2.4.20 Production tools and technologies for agriculture are rudimentary, with only 13.5% using animal drawn power, 30% motorized, and the rest (56.5%) use hand hoes, mostly dominated by women. In the irrigation sub sector, treadle pumps are a classic example of gender insensitive technology, because of the continuous immense physical effort needed which the women find unable to have the energy for. The technology would drain the remaining strength of the HIV/AIDS sick (both men and women) to have the pump working. Further research and refinement of the technology is required to make it more user-gender friendly.

Access to extension and training

2.4.21 A key constraint in the extension services is the delivery of the extension messages. This is mainly due to the fact that there are very few extension agents available as opposed to a growing number of farmers who are spread physically over large distances. Moreover, the female farmers participation is constrained by their low literacy levels, their time poverty due to their multiple roles leading to poor participation, and in some cases the interaction with male extension agents is restricting factor. Women's low participation in human development activities such as extension meetings, trainings and field demonstrations has implications on their technical knowledge, access to information and adoption of available technologies. However, district specific changes have been recorded where gender sensitive approaches to extension have been introduced. This has resulted in well-mobilised women's groups. Nevertheless, the key constraint still remains the outreach of the

²⁴ Interview, Project Coordinator, SDIG June 2005

extension officers to women who are not heads of households or who do not own land but are engaged in farming.

Environmental Issues

2.4.22 Policies on environment raises issues of critical concern such as soil degradation due to continuous cultivation, depreciation of forests as a result of demand for agricultural expansion, fuel wood especially charcoal for the urban population and timber for construction. It is estimated that about 90% of Malawi energy requirements comes from natural and planted trees. Tobacco processing requires a lot of fuel wood thus adding on to the factors resulting in deforestation. The critical issues have gender implication on women and girls in fulfilling their gender roles. Depreciation of forests means that women and girls have to walk long distances to fetch both water and firewood. For girls, this could translate into absenteeism and drop out of school system, increased workload, and loss of hours spent on economic production activities by women. In addition women and girls face the risk of rape when they travel long distances to water points.

2.4.23 Overall, a revision of the policies is required to capture the intensity of the problems with respect to gender and linkage to the sector issues. In addition, there is need to support the ministry of Mines, Natural Resources and Environment's efforts in search of alternative sources of energy, such as research in developing fuel saving technologies based on sugarcane by products.²⁵

Food security

2.4.24 Food insecurity is a recent issue, being an outcome of a combination of factors: population pressure, constraints on labour productivity, poor agricultural marketing strategy as well as continued cultivation leading to land degradation and therefore low agriculture productivity. In addition, removal of fertilizer subsidies in the 1990s as part of the structural advancement programs affected maize production (which is heavily dependant on fertilizer). Maize is a staple food for Malawi. Moreover, the situation is exacerbated due to the lack of other alternative skills for income generation further entrenching food-insecurity. The 2002-2003 drought compounded the situation causing widespread food shortages and food crisis. Response to this include a National Disaster Management Plan to improve disaster preparedness. The public works programs including food for work, cash for work and input for work address food security issues at short and medium term. The gender implications of the increased food insecurity is excessive work load burdens on women and the girl-child who are essentially responsible for household subsistence and well-being. Moreover, the problem of lack of control of income derived from agriculture sales, coupled with low productivity on their own smaller plots has increased household vulnerability to food insecurity and child nutrition levels. An evaluation of participation of men and women in such programs would be required to get a feel on the gender perspective.

2.5 Gender, Health and Water

Health Status

2.5.1 In Malawi, in 1985 life expectancy at birth stood at 50 years, but declined to 40.2 years (1998), and was further reduced to 37.5 years in 2002. Performance for the Maternal Mortality Ratios (MMR) is equally shocking, reported at 1,120 deaths per 100,000 live births in 2000²⁶ and in 2004 it was reported at 1,800 deaths per 100,000 live births, making Malawi the third most affected country worldwide. *Thus, both the MPRSP and MDG targets to reduce MMR to 800 per 100,000*

²⁵ Interview, Principal Secretary Ministry of Mines Natural Resources and Environment.

²⁶ Health Sector Support Appraisal

for 2005 are unlikely to be achieved. Relevant for the reproductive health indicators, are also improvement in the total fertility rates from 6.4 in 1999 to 6 in 2003²⁷. These however are still among the highest in the region.

2.5.2 The causes for the unexceptionally high MMR are complex, and can be related to four core issues. (i) There are clear gender inequalities in access to sexual and reproductive health issues in the country. This is directly related to the inadequate training of rural health workers in addition to the insufficient equipment and physical infrastructure of rural health posts. Together, both factors contribute to insufficient access for women and girls to receive timely sexual and reproductive health care and counselling, thus contributing to increased MMR.

2.5.3 (ii) Pregnant mothers suffer from extreme cases of anaemia, which is the cause of as much as 40% of the maternal deaths occurring in hospitals. The situation is exacerbated by lack of information on proper nutrition during pregnancy, lack of pre-natal care, difficulties in accessing clinics and hospitals, in addition to the overall increasing rural poverty which affects the household nutrition levels. The problem of anaemia is further aggravated by the recent increase in malaria incidence in the rural areas. (iii) Poor access to health facilities especially in rural areas is perhaps the main cause of insufficient information and precautionary care for maternal health. On average, the walking distance to a rural health facility is 5 to 8 km, which taking into consideration the mobility restrictions faced by women, is a huge constraint in maternal health and well-being. (iv) There is a high level of cultural practices which constrain women's access to health services. For example, it has been reported that in some areas an expecting mother cannot go to the health clinic without the permission of the mother-in-law.

2.5.4 Malawi has made significant gains in reducing IMR from 189 per 1,000 live births in 1970 to 114 per 1,000 in 2001 and at 104 per 1,000 (2003). This improvement has been largely due to a concentrated effort by the GOM and the UN agencies for increased attention to child immunisation programmes and general awareness on child nutrition issues. Nevertheless, recent reports suggest that these achievements are at risk of being reversed due to the increased threat of malaria and HIV/AIDS. Thus, the MPRSP target for 2005 was 90 per 1,000 live births are unlikely to be met. The under-five mortality rates also improved from 330 per 1,000 live births in 1970 to 183/1,000 in 2001, but then rose to 189 in 2003. A key-contributing factor to child mortality rate is malnutrition, reported at 21% underweight (2003). The 2002-2004 famine coupled with the impact of the HIV/AIDS have further risked reversing progress made in improving child mortality rates.

2.5.5 The public health infrastructure is insufficient to cater to the growing demand for health care, specially in the rural areas with the growing HIV/AIDS pandemic. The Government owned health delivery facilities are worn-down and many run without water (66%), electricity (51%) or communication facilities (61%)²⁸. Furthermore the current human resource in the sector is described as "critical", thus in a way contributing to the rising MMR. Box 2 gives a summary of

Box 2: Major Gaps in the Health Human Resource Sector

- 33% of total number of established posts are vacant
- 64% of total established posts for nurses are vacant
- There are 80-100% vacancy in respect to surgeons, pathologists, medical specialists, obstetricians/gynaecologists, paediatricians,
- Clinical officers (in public sector) 27% vacant
- Medical Assistant-53% vacant
- Four (4 out of 28) districts operate without a doctor
- The WHO recommendation of 1 doctor / 12,000 population indicates a gap of 850 doctors
- Ratio of facilities qualifying to implement the EHP is 9.2% (based on Ministry staffing pattern)

Source: *Human Resources in the Health Sector Draft 2004, and Interview, MOH Officials, June 2005*

²⁷ World Development Indicators database April 2005

²⁸ MOH Interview Technical Advisor May 31st 2005.

gaps in human resources for the sector. The available infrastructure lacks basic equipment and drugs.

2.5.6 The analysis confirms that the current health situation in Malawi is critical. Key survival indicators including life expectancy at birth, child mortality rate, and maternal mortality ratios are typical of extreme poverty situations. In addition the indicators have worsened as a result of the HIV/ AIDS pandemic, which has severely affected the country. This has also been worsened by the country's inability to deliver health services particularly the primary health care including maternal services. Policy measures aiming at addressing major causes of morbidity and mortality, developing human resource capability and improving physical health facilities, and delivery systems are greatly challenged. The increased demand on budgetary allocations coupled with tremendous drop in trained personnel, due to HIV/ AIDS and other related diseases, make on-going efforts to meet the health needs of the country, at best, ineffective.

Gender mainstreaming constraints in the Health sector

2.5.7 The GFP for the Health sector is located within the Reproductive Health Unit (RHU). The unit is highly constrained in terms of funding to undertake gender related activities. For example, training activities have been postponed for almost two years and only at the end of the 2004/ 2005 financial year resources for implementation were made available²⁹. While, lack of adequate resources for the whole ministry is the major cause for the situation, gender and women activities are marginalized in the planning process. The implication of the lack of funding is widespread. Due to the lack of gender sensitisation and training, health workers and health planners are unable to recognise gender issues as key to the overall health situation of the country. This weakness is further transmitted to the implementation stage where health clinics are not fully equipped to view health issues within the gender framework.

Box 3. Gender Based Health Indicators¹

- Life Expectancy 39 (2000)
- MMR per 100,000 live births 1120 (2000) currently at 1,800per 100,000
- IMR per 1,000 live births 104
- Fertility rate 6.3 (2003)
- HIV Prevalence 15% (2003)
- HIV Prevalence among pregnant women 40%
- Access to portable water 67%
- Access to health facilities radius of 5-8n km 85%
- 50% of children are growth stunted
- GBV victims 96% women, 4% men
- GBV violators 1% women, 99% men

Source: Interviews MOH; World Development Indicators database April 2005, National Strategy to Combat Gender Based Violence 2002-2006. November 2002

Access to safe drinking water and sanitary services.

2.5.8 The Water Resources Management Policy and Strategy (1998), the Water Resources Act, the various implementation and Operational manuals as well as the training guidelines in the water sector are described as non-gender responsive³⁰. According to the Joint Sector Review (2001), 67% of the population has access to safe drinking water facilities. However, many of these are poorly distributed and non functional. MPRSP aimed at 100% water supply for the communities³¹ but this will take longer than originally anticipated. Especially in rural areas, households to a large extent are still dependant for water supply on traditional and unprotected wells, springs, rivers, lakes and ponds. Women and children are responsible for domestic water supply.

²⁹ Ministry of Health: Reproductive Health Unit Interview with Mrs . Namasasu, D/Director/Gender Focal Point.

³⁰ GOM: Ministry of Water Development . Water and Sanitation Programme. Gender Mainstreaming 2004.

³¹ The annual Review MPRS 2002/2003.

2.5.9 Gender issues in the water sector include a gender biased division of labour in supplying water for domestic use, sanitary care, lack of ownership and unequal participation of men and women in decision making as regards water and sanitation project cycles. During the dry season, productive activities of women are sacrificed, and water and firewood fetching become the major activities. In Malawi, the average time to a water source for rural households is estimated at 19.9 minutes (one way)³². This could mean 40-60 minutes for a return trip including time spent at the water source on a queue. The increased demand for more water at household created by requirements for taking care of the sick (result of HIV/AIDS) could mean additional 2-3 trips for women, and therefore an increase on time spent to fetch the water. Moreover, the existence of non-functional water infrastructure could also mean women are walking longer distances to fetch the water, and therefore spending more time than the average estimate. Changes in the environment have implications on women, further increasing their workload, which also impacts on their health, more time loss for productive activities, and exposure to waterborne disease for the whole family.

2.5.10 Sanitation coverage is estimated at 70% of the population. This includes access to traditional pit latrines. About 90% of the population has no access to improved sanitation such as the Ventilated Pit Latrine (VIP), or the water carriage system³³. This situation calls for concern on the health implications to the society. Education in general and public health education in particular has an enormous task ahead, challenged by the low human capacity in the health sector. Strategies to address the human resource factor including public health personnel are therefore critically important

Gender mainstreaming in water sector

2.5.11 Implications of changes in the environment on women's workload, low participation of women in decision making on issues related to water, and efficient time use by women for productive activities are some of the gender gaps in the sector which need be taken into account. Realizing the need for sustainable water supply and sanitation facilities, and in pursuit of mainstreaming gender in the sector policies and activities, the Ministry of Water Development has drawn up a brief plan of priority actions needed. These include: (i) the need to improve the understanding of gender issues and implication in the water amongst key decision makers and stakeholders, such as the Ministry staff and top management, community leaders and water user committees, and district level planners; (ii) the need to identify factors that discourage equal participation of vulnerable groups at community level; (iii) the need to incorporate gender into existing policies, implementation guidelines and training manuals; and (iv) the increased need to develop gender sensitive indicators for project monitoring and evaluation.

HIV/AIDS

2.5.12 The first case of HIV/ AIDS was reported in Malawi in 1985. Ten years later HIV prevalence rates among the 15-49 year group was 13% and had increased to 15% in 2003³⁴. There are gender, urban/ rural as well as regional disparities to the pandemic. In 2003, intensity of the infection increased from north to south (9% in the northern region, 11% in central and 18% in the southern region among the 15-49 age group). The National AIDS Commission (NAC) also reported that by January 2004, HIV/AIDS infected about 70,000 children of 14 years and younger. While HIV/AIDS is recognized as a crosscutting issue and efforts are made to mainstream it in all government and private sector, policies, programs and projects, the results are less than impressive. Policy measures put in place by the GOM include: a clear focus in the MPRSP on the need to

³² World Bank/UNDP Strategic Country Gender Assessment, Malawi 2004.

³³ GOM: Ministry of Water Development . Water and Sanitation Programme. Gender Mainstreaming Project in Water and Sanitation Sector in Malawi. Project Proposal Resubmitted to CIDA for Funding. October 2004.

³⁴ Republic Of Malawi: National Policy on Orphans and Other Vulnerable Children, World Development Indicators database April 2005.

mainstream HIV/ AIDS nationally, the establishment of the National Aids Commission (NAC) with increased funding, the formulation of policies/ strategies such as the Malawi HIV/AIDS Strategy Framework (2000-2004) and the Population Policy, and the HIV/ AIDS Policy. MOGCWCS has developed a project on Women, Girls and HIV/AIDS to be coordinated by Department of Gender affairs and implemented by wide range of stakeholders including district assemblies. A Gender and HIV/AIDS expert has been recruited to spearhead the implementation of the project.

2.5.13 HIV/AIDS is a major threat to women in the 15 to 24 years age bracket, who are said to be three to four times at risk of being HIV infected. This phenomenon is explained by the fact that in rural Malawi more women suffer from poverty than men. This, coupled with the fact that they are the ones in charge primarily for child welfare and household well-being, they are easily drawn to prostitution and sexual favours in return for food and income. Furthermore, the recent increase in raping of infants, as well girl-child marriage to older men, is part of the contributing factors to the increased spread of the disease. The mitigation of this rise in the pandemic is greatly challenged by the lack of gender sensitisation of the police force, the legal system, the statutory law and the local magistrate system of the chiefs and traditional leaders.

2.5.14 The analysis shows that while the policy and strategy framework are in place, and to a certain extent budgets are made available, progress is unacceptably slow. This weakness is mainly related to inadequate capacity of the Ministry of Health and NAC to efficiently design programmes and deliver implementation of planned activities. Furthermore, the capacity to deliver planned activities at the district and community level is highly constrained in terms of human resources and in some areas due to basic issues of mobility for local administration staff. Sensitisation and public awareness campaigns, as well training in mainstreaming HIV/AIDS need to be intensively undertaken, with a specific focus on monitoring gender related indicators and increasing the availability of voluntary testing and counselling. Moreover, communities need to be made aware of sexual abuse issues, gender based violence, and negative cultural practices such as widow inheriting and cleansing which contribute to the spread of the virus.

2.6 Gender and Education

2.6.1 In Malawi, Education is one of the four key sectors under Human Capital Development (pillar 2) of the 2002-05 MPRSP. The targets focus on education quality improvement, improved access, increased adult literacy, increased out of school and pre-school education facilities. The sector is recognized as central to poverty reduction and achieving better standards of living. Both the Education Sector and Policy Investment Framework, and the MPRSP are the guiding principles in the sector. Other policies addressing gender inequalities are included in the Box 4.

Education indicators

2.6.2 While no current national statistics are available, the Human Development Report (2004) reports a national average literacy level in Malawi of 61.8%, where literacy for women is estimated at 44% and that for men is at 72%. The following table indicates the gender gap in education at the critical levels of education. Poverty is a significant factor in contributing to the increasing gender gap in school attendance.

Table 2.4: School enrolment rates by age, sex and poverty classification

Age Groups	POOR		NON-POOR	
	Male	Female	Male	Female
5 – 7	41.7	45.6	56.3	61.5
8 – 10	82.9	84.2	92.6	90.3
11 – 13	90.6	90.9	93.9	91.3
14 – 16	86.4	82.3	86.6	79.3
17 – 19	71.3	47.2	75.8	37.7
20 – 22	37.3	9.3	29.1	11.0

Source: National Statistics Office, Poverty Profile Brief No. 4, 2002.

2.6.3 Moreover, an evaluation of the girl child interventions in Malawi by UNICEF³⁵ notes that, progress has been made in respect to gender parity in enrolment since 2002, but girls' enrolment in senior classes remains lower than that of boys. Overall enrolment for girls was 49% and for boys was 51% in 2004. The report suggests slightly higher rates for girls than boys in some schools where UNICEF has had interventions. This achievement is, however, against a significant overall reduction in enrolment for both girls and boys, in senior standards (standard 5-8). UNICEF evaluation results in that year showed that while the standard 1 overall enrolment was 23% of the total school enrolment, it was 11% and 6.5% for standard 5 and 8 respectively. The report notes further in 2004 gender disparities between girls and boys in standard 8 where enrolment for girls was 34% against the 66% for boys, suggesting increased need for targeted interventions especially for girls in order to reduce the gap.

Box 4: Policies/Measures to improve girls' access to education

- Free primary Educational Policy
- Pregnancy Policy
- Early Childhood and Development Policy
- Orphans and Vulnerable Children Policy
- Government scheme of Bursary for orphans and vulnerable children
- Engendered Education curriculum
- Role Model and career counselling of the Girl child
- Social mobilization campaign for quality education
- Mainstreaming life skills in Education curriculum
- The Decentralization Policy and Local Government Act (1998)
- National HIV/ AIDS Policy
- Girls Attainment in Basic Literacy and Education (GABLE)
- Creation and institutionalisation of the GFPs at all levels, and the Gender Main Committee.

Source: National Gender Policy 2000-2005, Literature reviews.

Drop out Rate

2.6.4 Perhaps one of the major problems in attaining gender equality in the sector is the low rate of retention of girls in school indicated by high rates of dropout for girls as compared to boys. Recent statistics show that both girls and boys drop out at each point of the eight-point education continuum (standard 1-8). The problem is found in all the regions with insignificant differences. Table 2.5 provides a summary of the percentages of primary school dropouts by sex in years 2000-2004. From the table we make the following observations:

Box 5. The girl and the desk: A gender analysis

When girls do not have desks and have to sit on the ground, they feel uncomfortable to stand and respond to teacher questions because they are concerned that they may be exposing themselves to boys sitting next to them

UNICEF Country Report 2004.

³⁵GOM/UNICEF Country Program 2002-2006 Mid Term Review: Evaluation of the Girl child interventions July 2004.

2.6.5 First, the average dropout for girls is higher than the national averages for all the years except 2002 and 2003 when it is the same. For boys it is lower except in year 2003. Secondly, the rate of drop out for both boys and girls has increased from the 8.1% in 2000, to 10.9% in 2003, but dropped to 8.4% in 2004. A key observation in the table below is that in 2004, the boys' drop-out rate reduced while that for the girls increased. This is explained by several factors: (i) the increase in the HIV/ AIDS has made a significant demand on the labour of the girl-child at the household level and at times in farming and trading activities for household well-being, (ii) secondly, this period also witnessed an increase in gender based violence in rural areas as well as rape and defilement, which contributed to increased girls' drop-out rates, (iii) increase in early marriages and early pregnancies, (iv) poor physical and sanitary conditions, and (v) sexual harassment of girls by male teachers and fellow students.

Table 2.5: Percentage of School Dropouts for Boys and Girls in primary school 2000-2004

Year	2000	2001	2002	2003	2004
National Average (both sexes)	8.1	10.2	10.7	10.9	8.4
Boys	6.3	10	10.6	11	8.2
Girls	10.5	10.4	10.7	10.9	12.6

Source: Compiled from MOE data 2000-2004

2.6.6 While, the policy on young pregnant mothers aims to improve girls' retention rate, it is constrained at the implementation level. The policy contributed to realising an increase of post-delivery girls' school enrolment rate from 5% in 1995 to 12% in 2003. However, progress is very slow as most drop-out girls do not return after the one year leave and there is no mechanism to trace them. The Girls Attainment in Basic Literacy and Education (GABLE) implemented since the 1990s is directed at removing negative attitudes about girls education, and it provides tuition and bursary to girls in need. This has contributed to increasing awareness among the children as well as the parents on the importance of girls' education and the need to complete formal schooling.

2.6.7 Despite the policies and measures in place and increased efforts mentioned above, the education sector still faces a number of challenges to reach the MDG targets, and the MPRSP for the sector (Box 4.). Some of the gender issues related to the unlikely achievement of the MDG targets are: (i) poor accessibility of schools due to large distances especially in rural areas, increases the on-road security of young girls and as a result parents prefer to keep the girls at home. (ii) affordable and secure boarding facilities, especially in co-education schools are key to the ensured continuation of girls' education. (iii) HIV/ AIDS has caused a drastic reduction in the teaching population causing increased demands for teachers to take on bigger classes and teach multiple subjects. The result is poor and unattractive delivery of subject material to the students. The poor health status of the teachers also contributes to the frequent absenteeism from classes. (iv) A key constraint to the continuation of education for girls is the increase in sexual harassment by teachers despite the existence of the code of conduct for teachers. The situation leads to stigma for girls while the teacher remains unpunished which contributes to the fact that girls prefer to stop going to school. (v) With the increase in HIV/AIDs a large number of orphans face problems of school fees, livelihood and economic support.

Box 4 MDG Goals on Education

Goal 2: Achieve UPE

TG3 by 2015, girls and boys able to complete a full primary schooling

Goal 3: Promote gender Equality and Empower Women

TG4 Eliminate gender disparity in primary and sec. schools by 2005, and to all levels of education by 2015.

2.6.8 In addition to addressing the constraints faced by students in attending school, specific attention should be given to: improving quality through training and adequately compensating and

supervising teachers, increasing access to teaching and learning materials, increasing relevance by revising curricula, and increasing access and equity of education through increasing participation of children with special needs, including the girl child. For Technical, Entrepreneurial, Vocational Education and Training (TEVET), measures include promoting self-employment through skills development initiatives, particularly in rural areas, and improving the quality and relevance of all TEVET activities.

2.6.9 The Ministry has established a GFP under the Secondary Education Department. The institutional positioning of the GFP is not strategic enough to have a clear overview of gender issues in the education sector and may also restrain the GFP's effective outreach to mainstream gender issues and address related constraints. The GFP would have been more effective within the Planning Department in the Ministry and under the direct responsibility of the Director. Recently (January 2005), the Ministry established the Gender Main Committee (GMC) in its effort to implement a Gender and Education Program. The GMC is represented at departmental level by Gender Desk Officers, and GFP in Education parastatals and at division level. The GMC is still putting in place mechanisms for implementation of the Programme including development of its TOR. Proposed activities include training of the GMC members on gender concepts and gender analysis, and project proposal writing, soliciting of funds as well as training of the gender desk officers. However, the GMC is faced by institutional set up problems such as lack of basic working equipment, stationeries and a budget for running costs of the committee.

2.7 Gender in the Private Sector

Education and skills training

2.7.1 Education and skills training provides an entry into formal employment. The low education attainment means limited chances for formal employment especially in the public sector where in 1998, women were less than 10%. Those in the formal wage sector are usually in the low cadres because of their low qualifications. Their salaries and working conditions are low, while sexual harassment has been reported as rampant in some workplaces like hotels³⁶. The findings suggest need for intensified effort in increasing the number of girls in the education system as well as labour laws that protect women from sexual harassment at workplace.

Promotion of women in trade activities

2.7.2 Among Government Policies promoting the private sector are the Small and Medium scale Enterprises (SMEs), the Micro Finance (MFI) and the Cooperative Policies. These policies mention the issues for gender mainstreaming but a more in-depth analysis of the issues is required.

2.7.3 Since 1994, the Ministry of Trade and Industry (MTI) through specific projects, has undertaken activities that promote women's participation in the sector. Major programs include: (i) Small Enterprise Development Program (1994-1997), (ii) Enterprise Development and employment Creation Program (1998-2001), (iii) The Credit Guarantee Program (with support from UNDP-specifically targeting women).

2.7.4 The programs had components on marketing, technology transfer, credit and business and skills training. About 60% of the beneficiaries were women, involved in technologies for bakery, oil extraction, salt refining, fruit juice, and vegetable and fruit drying, poultry and mushroom production. Current activities include: sponsoring women in national (May 2005) and international trade fair (Zimbabwe), training activities aimed at taking advantage of the external markets through the AGOA initiatives.

³⁶ CHRR conducted a study and documented cases of sexual harassment in hotels and large food stores.

2.7.5 The MTI has a GFP in place. However, high turn over in the position has affected the continuity of the gender mainstreaming activities. The current GFP (recently appointed) has no work plan or approach for gender mainstreaming, but responds to mainstreaming needs as they arise.

Micro and Small Business Development

2.7.6 The GEMINI survey (2001) of MSEs in Malawi indicates that the sector contributes to about 25% of the Malawian household income and about 15.6% of the GDP; employs over 1.7 million people constituting about 38% of the total labour force, while the off-farm enterprises employ about 22% of the total labour force. Women account for 42% of the total employment in this sector, while 80% of the MSE are located in the rural areas.

2.7.7 The analysis indicates that off-farm MSEs have decreased in overall numbers, and that more MSEs have been closing down than have been opening. This may be mainly due to the impact of HIV/AIDs, high interest rates on credit, lack of new markets, and insufficient BDS and skills update opportunities. MSEs with 2 to 10 employees have increased in number and in terms of enterprise dynamics, about 80% of the firms are stagnant and serve primarily as additional sources of income for the household. However, as many as 20% of these firms are growing and are reinvesting some or all of their profits into the firms. Women own about 34% of the firms outright, but they are also very active participants in husband and wife owned firms. These latter tend to be farm based activities, and indicates that women are whole or partial owners of more than half of all MSEs in Malawi. The agribusiness MSEs seem to be the ones with the greatest potential for employment, growth and profitability. In terms of total firms and employment, burley tobacco dominates all firms in the country with over 15% percent of the total MSEs (and 25% of total MSE employment), followed by vending farm products, vending fish, distilling, food preparation and beer brewing. In addition, these firms tend to last longer and represent more stable growth patterns.

2.7.8 Sectoral development programmes, should target enterprises that show strong market growth potential, with increased opportunities for non-farming income diversification. This is particularly relevant given the high participation of women in this sector as well as the growing threat of HIV/ AIDS. Therefore, micro and small enterprises in agri-business and/ or agro-processing of products such as fish, export crops, processing of foods for increased household food-security should be considered as important interventions.

Women's Business Associations

2.7.9 The National Association of Business Women and the Women's Micro finance Bank, are dominated by the urban-based elite women and membership to the grassroots based associations/cooperatives is male dominated (see section 2.4.15) thus restricting access to business associations by rural women. The Malawi Confederation of Chamber of Commerce and Industry (MCCCI) has a few women associations among its members, but these are mainly women in the SMEs group. The Chamber officials see potential³⁷ in the SMEs including those of women, hence a need to come up with strategies to support their activities. However, majority of the women remain semi organized in community based Income Generating Groups. Their needs are primarily to get organized and acquire business skills.

³⁷ Interview MCCCI Economist, June 2004.

2.8 Donor Interventions

2.8.1 There are several donors supporting the MGCWCS directly, but the major ones are The Royal Norwegian Government and CIDA. Other donors such as USAID, DFID, JICA, EU, WFP, UNFPA, UNAIDS, UNICEF, and GTZ have adopted a strategy to mainstreaming gender issues within their existing programmes. For example, UNICEF in its intervention to support education in the country has a specific focus on promoting the girl-child education. UNFPA and UNAIDS, respectively, focus on women and girls with respect to issues of HIV/AIDS mitigation and awareness raising and sexual and reproductive health. CIDA has provided specific support for the development of gender budgeting guidelines, and for stakeholder consultations for the mainstreaming of gender in the MPRSP II. The Royal Norwegian Government has provided support for advocacy and awareness raising on issues such as women's economic and political rights. Moreover, The Royal Norwegian Government and UNDP have supported Gender Equality Projects (UNDP, 1999 – 2003) and The Royal Norwegian Embassy from 2001 to date. The Norwegians have also taken the lead in supporting the implementation of the National Gender Policy Framework. Within the local government and decentralisation process, a key gap was recognised with regards to funding of gender mainstreaming activities at the district and community development level. While the community development agents (CDAs) are part of the MGCWCS structure they are the main change-agents and interactors between communities and government. In this regard, because funding for the MGCWCS is highly constrained, the role of CDAs and their outreach is greatly and continuously undermined.

2.8.2 The Development Assistance Group on Gender (DAGG) was formed in 1999 with the overall objective of enhancing the coordination, relevance and effectiveness of the support of donors, bilateral agencies and UN agencies to the Government and other stakeholders to integrate a gender perspective in policies and programs. The DAGG holds scheduled meetings once every month to discuss and exchange views on the modalities for funding gender activities and programmes. Recently it has been realized that the demands on the MGCWCS from the donor and other stakeholders has been overwhelming, leading to ineffectiveness of the ministry as it tries to respond to demands from individual key players.

2.8.3 Recent developments in donor coordination include a proposal for joint funding of gender mainstreaming activities through a basket or joint fund to support the implementation of the Ministry NGP. Decision on the subject had not been reached at the time of this mission, but field consultations indicated a consensus for joint programming. The UN system is in the process of joining other donors in joint funding of the activities of the MGCWCS.

3. GENDER POLICY AND INSTITUTIONAL FRAMEWORK

3.1 The National Policy Framework

3.1.1 The Constitution of Malawi (1994) specifically provides for equal rights for women; forbids discrimination based on language, culture, or religion; and generally provides for equality and recognition before the law for every citizen. The constitution also contains a Bill of Rights, providing for fundamental civil and political rights.

3.1.2 The mandate of the Ministry of Gender, Child Welfare and Community Services (MGCWCS) relates to the protection, advancement and development of women and children. The Ministry make policies, strategies and programs for the protection and promotion of the rights of this group. It also has the responsibility for supporting advocacy and coordination of mandated activities with other stakeholders.

3.1.3 The National Gender Policy (2000-2005) has the overall goal of mainstreaming gender in the national development process so as to enhance efforts aimed at poverty eradication. This entails enhancement of women and men, boys as well as girls in poverty eradication activities. The key policy objectives focus on support to national efforts toward poverty eradication and economic empowerment, backstopping gender mainstreaming activities of all key stakeholders, reviewing and engendering laws and policies, promoting gender equality and redressing gender imbalances arising from existing institutional structures and systems etc. The policy also aims at supporting the collection of gender disaggregated data for use in planning and implementation of development programs.

3.1.4 The policy has six areas of focus including; (i) Education and Training, (ii) Reproductive Health, (iii) Food and Nutrition Security, (iv) Natural Resources and Environment Management, (v) Governance and Human Rights, and (vi) Poverty Eradication and Economic Empowerment Declaration and various structures. These themes are derived from the national priorities defined in the Malawi constitution as well as international/ Regional conventions such as the Beijing Platform for Action (BPA), the SADC Declaration. Together the priority areas define the core Government commitment for gender equality in the country. While the National Policy timeframe ends in 2005 the issues it raises and the problems therein are still relevant to the present situation, and thus a review of the Policy would be required to further address emerging challenges.

3.2 National Gender Program (NGP) 2004.

3.2.1 The National Gender Program (NGP) is the National Plan of Action for gender in Malawi. Although there is a time lag between the launching of the Policy in 2000, and the NGP in December 2004, the NGP has expounded on the six Policy areas of focus to capture new developments. For example, the Program underscores the linkage between gender issues and the HIV/AIDS. It also underscores the role of women in agriculture thus strengthening the Policy even further, and making it more relevant to the current situation. Perhaps the main feature of the NGP is the number one focus area of institutional strengthening recognized as central to the success of the Program.

3.2.2 The NGP has adopted a two-pronged approach that focuses on integration of gender concerns throughout the development process, and the empowerment of women by increasing their voice and participation. In addition, there is also revived energy and enthusiasm to implement the NGP as revealed in the interview with the Honourable Minister “We have the Vision, and we have the Program. What we need is /are partners”³⁸ The MGCWCS is currently in the process of defining consolidated priorities into a three years Work Plan³⁹. Thus, the NGP has clear gender sensitive development objectives and indicators relevant to key sectors and other cross-cutting issues such as good governance, poverty reduction, economic planning and budgeting and environment and natural resources management. This makes it easier for partner stakeholders to identify gender priorities within their respective technical areas and coordinate with the MGCWCS to achieve them sustainably.

3.2.3 Other important policies include: the Gender Empowerment Strategy (GES) of the MPRSP, which analyses the needs and constraints related to the institutional capacity for gender mainstreaming, engendering planning and budgeting process, promotion of formal and informal legal environment, reducing gender based violence and promotion of women’s participation in politics and decision-making. The National Strategy on Gender Based Violence (NSGBV) 2002 which builds up on previous actions and resolutions on eliminating of gender based violence,

³⁸ Honourable Minister, Mrs Joyce Banda MGCWCS - May 2005.

³⁹ Consultancy Report was not yet submitted at the time of the MCGP June 2005.

describes the roles of key players and sets a framework for the coordination and establishment of operational linkages between the actors on GBV.

3.2.4 The policy framework is based on the situation analysis of the Malawi society, the identified national priorities as spelt out in the MPRSP, the international obligations including the Millennium Development Goals (MDG) and the government commitment to gender equality. The implementation of the policy has been constrained for a long time by lack of a well-defined program, which came into force only in 2004, preceded by other strategies such as the NSGBV and several uncoordinated activities in the period 2000-2004⁴⁰.

3.3 National level Institutional Framework

3.3.1 The current gender institutional framework and coordination mechanisms include a Cabinet at the top for policy formulation and approval, a Cabinet Committee for review of policy and legislation. There are also, two parliamentary Committees on Gender that is, the parliamentary Women's Caucus and a parliamentary Committee on Social and Community Affairs for lobbying and Advocacy. There is a Gender Advisory Committee (GAC) responsible for advising the cabinet committee on Gender. It is also responsible for mainstreaming gender in their respective line/sector activities.

3.3.2 The Ministry has three interrelated key departments namely Gender, Child Welfare and Community Services. A Minister and the Principle Secretary as its chief executive head it, while directors head the three technical departments. Coordination of the technical departments in respect to gender mainstreaming at national level seems to be inadequate, with each department working as an independent entity. It was observed that the departments accord different weight on gender mainstreaming, usually seen as a responsibility of the Gender Affairs Department. The observation was made that gender mainstreaming has to start within the ministry itself.⁴¹ At the grassroots level, the Ministry is represented at the district by District Community Development Officers and by a network of community development assistants at area and village levels. Gender training and sensitisation seminars have been organized for the group, but there is more need to reinforce their understanding and application of the gender concepts and tools.

3.3.3 There are proposals to strengthen the Gender Department by including the Policy Analysis Unit (PAU) and establishing a Project Management Unit (PMU) for the implementation of the GNP. It is further proposed that a Gender Management System be put in place, involving all stakeholders in quarterly meetings, annual conference and annual reporting on progress of gender mainstreaming. The changes are intended to improve the technical capacity for gender mainstreaming. The ideas and the specific coordination mechanisms were under study by the UNDP at the time of preparation of this report.

3.3.4 Despite wide mandate providing services to three key areas of Gender, Social Welfare and Community Development, the Ministry is understaffed and has inadequate technical capacity and insufficient funds to effectively deliver the services. For example, the approved budget has been declining since 2002/2003 financial year. In terms of Other Recurrent Transactions (ORT), approved budgets have gone down from MK⁴² 210 million to MK 120 million and MK 100 million in financial years 2002/03, 2003/04 and 2004/05 respectively. Estimated budget for 2004/05 was MK 306 million, indicating that the MGCWCS is receiving only 32.7% of its requirement for that year. Moreover, there is a high turnover of staff at the local level and the Ministry is continuously

⁴⁰ A draft Implementation Plan was never completed and therefore not used to implement the National Gender Policy. Interview, Director Gender Affair. May 2005.

⁴¹ Director, Gender Affairs - June 2005

⁴² USD 1 = (approximately) MWK 120 in June 2005

dependant on new recruits who have little field experience in gender mainstreaming. Moreover, the Ministry's outreach to the sectors is highly constrained which further undermines its mandatory role of coordination and back-stopping.

Table 3.1: Summary Budget MGCWCS 2005/2006 ORT Break down (in MWK)

	Approved 2002/03 (millions)	Approved 2004/05 (millions)	Percentage change between 2002/03 and 2004/05	Estimated 2005/06 (millions)
Administration	58	58	No change	70
Community Development	15	10	-33%	21.5
Social Welfare	31	12	-61%	22
Gender Affairs	77	15	-87%	27.5
Planning	0.2	4	+1,900%	15
Total	181.2	99		156

Source: MGCWCS June 2005

3.3.5 In addition the fund flow is irregular. Of the approved 2004/05 budgets, the Ministry had received 84% in the first three quarters, while Gender Affairs Department was allocated MK 15 million in 2004/05 financial year, the actual amount received as of June 2005 (end of the financial year) was about MK 8 million (53%). In addition, technical capacity for gender mainstreaming in the other Departments (Community Development, Social Welfare) is inadequate, a situation that contributes to regarding gender mainstreaming as a sole responsibility of the GAD.

3.3.6 The Gender Affairs Department (GAD), which is also the National Machinery, shares the same structural and institutional constraints facing the Ministry, and therefore experiences same inefficiency at the departmental level. In addition, the GAD staff lacks formal training in gender mainstreaming components including gender analysis, gender planning and budgeting, and gender auditing. Most of its knowledge on these subjects has been acquired on the job, which suggests some substantial gaps especially when the staff is expected to lead others in the mainstreaming activities. Its establishment lacks a policy analyst, required to strengthen the existing technical capacity in the department and the Ministry. Overall financial, technical and institutional constraints have led to inefficiency in coordination and backstopping of key players in gender mainstreaming. It is proposed, therefore, that a capacity building intervention for the MGCWCS will be key to its effective coordination role in the country.

3.4 Sector Level Gender Framework

3.4.1 MGCWCS has established links and works closely with GFP in Ministries of Economic Planning and Development (MEPD) Finance, Education, Health, Agriculture, Irrigation and Food Security. The close collaboration with these institutions has resulted in developing the National Gender Program, monitoring and evaluation guidelines, and training of Gender Focal Points in gender analysis and mainstreaming. Other ministries and government agencies as well as local government structures have also appointed GFP. This gives the ministry a network for implementation of its activities. The network also includes NGOs which also provides an important avenue for reaching women and men at the grassroots.

3.4.2 The National Gender Program however notes the need for continued capacity building for the GFP under the institutional capacity building objective aimed at strengthening the ministry itself and its close partners. Since there is a strong link between the gender and the HIV/AIDS issues, the ministry proposes a merge between focal points for gender mainstreaming and those of HIV/AIDS to increase efficiency and effectiveness. (Other problems of the GFP are discussed in respective sector sections.)

3.4.3 The National Gender Programme Implementation framework uses the existing institutions of District, Area, and Village Assemblies as well as a network of NGOs, civil society and the private sector as avenues for implementation. The Local Government Reform currently undertaken by the Malawi Government entails devolution of powers to local authorities. Local authorities exercise autonomy in planning and setting priorities for the community. At District level, a gender subcommittee within the District Executive Committee is intended to ensure gender mainstreaming at this level, making use and taking advantage of the Development Planning System Handbook for District Assemblies as well as the Guide/Checklist for Gender mainstreaming by the Development Assistance Group (DAGG). However, CDAs at grassroots level need further technical guidance and backstopping as was earlier pointed out.

4. CRITICAL GENDER ISSUES IN MALAWI

4.1 Policy Level Issues: The MPRSP and MEGS

4.1.1 The current MPRSP recognized gender as a crosscutting issue, but failed to mainstream it in its core activities during implementation. In addition, MEGS has not given enough attention to issues of gender mainstreaming within its overall framework. While rural poverty is increasing, its impact on men and women is differential. This indicates an intensive poverty and gender analysis of policies and programmes to identify clear interventions within the second MPRSP. Thus the formulation of the second MPRSP provides an opportunity for the MGCWCS to play an important role in mainstreaming gender issues more concretely. Nevertheless, the MGCWCS reported that to-date (at the time of the finalisation of this report) they had not been involved in the preparatory activities. ***Thus, the Ministry feels an urgent need to participate in the formulation of the second MPRSP, but is constrained due to insufficient financial resources urgently required to organize stakeholder consultations. It is further recommended that the Ministry should be supported in establishing the required gender disaggregated database to support the Annual Reviews process of the MPRSP.***

4.1.2 Malawi is in the process of developing a National Monitoring and Evaluation (NM&E) System. Currently the sector specific responsibilities for monitoring are not satisfactory thus creating gaps in data collection and analysis⁴³. The gender dimensions of the NM&E system are yet to be determined. Unless there's immediate action to input in the system, an information gap in the system may have to be addressed in the future. ***MOEPD is the leader in the core process while the MGCWCS is a watchdog for the gender dimension input. Support to both ministries as well as national institutions responsible for database to engender the process is recommended.***

4.1.3. Analysis of the sectoral policies reveals unevenness in addressing and mainstreaming gender issues. This is partly the result of some policies being drafted earlier than others, while still others have gone through a review process with little gender sensitisation. Therefore, the implications of such are uneven gender sensitive implementation in the respective sectors, which contributes to fragmented gender achievements.

⁴³ Interview, MOEDP

4.2 Institutional Framework

4.2.1 The analysis has shown that the MGCWCS suffers from shortage in technical and human capacity which has a negative impact in its ability to support other sectors and local administration on gender issues. Capacity for gender mainstreaming at sector level, as well as at district and the grassroots is required, but it is necessary for training programs to go beyond gender sensitisation and instil the practical aspects of gender mainstreaming at the various levels. To this effect, the ministry has undertaken initial steps by developing tools and guidelines for stakeholders, but these are not disseminated as yet, nor do they cover comprehensively what needs to be done. It is recommended therefore to support the ministry to further develop and disseminate the tools. Moreover, it was recognised that the gender sensitisation and training activities conducted at the national level, to date, have been too general and theoretical. Thus, specialised modules need to be designed aimed at sensitising senior government officials and top-level decision makers.

4.2.2 While the GFP have been established for the sectors and at local government structure, findings indicate that the position is not always well received as a source of contribution to the work of the specific institution. The GFP is usually under funded and under staffed which further constrains its outreach to all the activities of the respective sector. In strengthening the institutionalization of the GFP it is important to review the TOR for the GFP, to negotiate their placement in the appropriate departments/ position and to assist GFP to source for funds within and outside their working institutions. Moreover, there is also need to develop a GFP network mechanism to facilitate information and experience sharing. The MGCWCS should undertake the responsibility for the establishment of the forum, but itself needs facilitation in order to effectively be able to do so.

4.3 Sector Level Gender Mainstreaming

Causes for Gender Gaps in Agriculture and Rural Development

4.3.1 Agriculture is the main economic activity for the rural people, especially women. Women more than men, are disadvantaged as key players in agriculture because of poor division of labour at household and farm levels, traditional land tenure system that constrains women's access, poor access to credit, extension services which do not always reach female farmers because they do not own land, and the overall impact of HIV/ AIDS which puts more responsibilities on women than men. Furthermore, women do not have access to improved tools or appropriate technology that would have reduced their work. Use of rudimentary technology reduces women's and men's productivity. Special attention needs to be given to improved technology such as the treadle pump, to make it more gender sensitive with a view to reducing the energy needed from women and children to use this equipment. There is also need to focus on improving domestic/ household chores technologies and reducing overall drudgery, and access to micro-credit training for export markets produce.

Causes for Gender Gaps in Education Sector

4.3.2 Access to education is the key constraint to reducing gender gaps in the sector. This includes, distances to and from school, security issues for girls on the school premises and on the way to school, issues concerning early marriage and pregnancy, gender sensitisation of teachers, and providing separate sanitation facilities. Secondly, policies concerning increased retention rates need to be operationalised more effectively while addressing issues at the household level such as the increasing domestic responsibilities of the girl-child and the HIV/ AIDS pandemic. Furthermore, attention needs to be given to increase in the number of teachers per school, increase in female teachers where possible (this constraint goes back to the issue of fewer girls completing

school), improved salaries and working conditions for teachers, and improved infrastructure, equipment and books for the students.

Causes for Gender Gaps in Health Sector

4.3.3 A key challenge in the health sector with respect to the MDGs is the reduction of the exceptionally high MMR and IMR in the country. This situation is the direct result of inadequately trained health professionals, insufficient health infrastructure, constrained accessibility to health facilities in the rural areas, and lack of awareness and information for pregnant mothers, including pre and post natal care. HIV/ AIDS poses a tremendous challenge to the overall health and well-being of the Malawian population. Coupled with availability of ARV drugs, increased advocacy, campaigning, and voluntary testing needs to be made available.

5. CONCLUSIONS

5.1 The GOM is committed to poverty reduction and implementing gender equitable development within the country. The National Gender Policy and the National Gender Programme have sought to provide a platform for addressing gender issues nationally, but the key policy documents and plans for key sectors have not been able to adequately address gender mainstreaming issues. While the MGCWCS itself is constrained in providing the necessary gender backstopping and guidance, the implementation of gender sensitive activities at the sectoral level is uneven. The key issue facing gender mainstreaming in policy documents, sector plans and reviews of different Ministries, is one of inadequate capacity for translating policy into action. It is useful here to briefly assess the situation in Malawi vis-à-vis strategic elements needed to promote gender equity in development interventions before giving recommendations in priority sectors.

5.2 (i) *Cultural attitudes and practices*: have strong gender based biases that impact all aspects of livelihood and affect women's and girls access to education, health, employment, decision-making, justice and reinforce the existing division of labour. Women are continuously marginalized and are thus subject to gender based violence, sexual domination and abuse, without having equal recourse to justice under cultural and customary law. (ii) *Gender division of labour*: Women are responsible not only for the household care and economy, cooking, collecting firewood, water, caring for children and the sick, etc. but also for food security. They provide all labour for food production as well as labour for cash crop production but do not enjoy the benefits of control over income. They work much longer hours per day than men and this gender division of labour places women under a heavy work burden and is the cause of their time poverty which in turn hampers their ability to access benefits of development initiatives. (iii) *Access to and control over resources*: Women's ownership of property is much more constrained than that for men. Moreover, they have little to no access to productive resources except through men, or control resources such as household income. This lack of access and control over resources impacts their ability to access credit for income generation, avail employment opportunities or other resources such as agricultural extension services, or education and health infrastructure, or participate equally in the public sphere such as decision making in local government forums. (iv) *Institutional constraints*: Malawi faces acute institutional constraints within the capacities of Ministries and personnel (gender focal points) designated to mainstream gender in development. The required conducive legal framework and the preparedness of national and district local administration including planners to highlight and address needs and gaps for a better gender and development approach is still very weak and needs strengthening.

6. RECOMMENDATIONS

The recommendations given below address both strategic and practical gender elements within sectors that will assist ADB in fostering gender mainstreaming within the development process. The recommendations are provided in three sections. (i) Strategic Project and Programme interventions, (ii) Gender Mainstreaming Strategic interventions, and (iii) Strengthening of Bank interventions. The sector based recommendations will however, require further elaboration at the time of project identification and appraisal to address specific regional, community and project context requirements.

6.1 Project/ programme interventions

Capacity Building Project for MGCWCS

6.1.1 The Bank Group should consider grant support to the MGCWCS to strengthen the national capacity for dealing with gender issues. This will not only increase visibility of MGCWCS within the national machinery, but also make it possible for the Ministry to better coordinate development activities with other line ministries at national and district levels. Support to MGCWCS will also help to streamline budget support within other line ministries, since at present there are no specific budget allocations made for gender mainstreaming in each sector. Budget allocations made for gender mainstreaming activities tend to depend on the “goodwill” existing within each Ministry. Such support will also enable MGCWCS in collaboration with the National Statistics Office to design methodologies to collect district and local gender disaggregated data for better and more gender sensitive planning, implementation and monitoring of social and economic development initiatives.

6.1.2 A major component of this capacity building project can be a well designed gender disaggregated database and information education and communication strategy, that will help to sensitise stakeholders and inform the general public on the link between poverty and gender. This can, over a period of time, help in changing deeply entrenched values and cultural norms regarding the status and position of women. This can be achieved, for example, through a family planning and health awareness campaign, which can address other issues of HIV/AIDS, high fertility, and maternal and infant mortality and programmes to promote women’s literacy.

6.1.3 Access to and control over resources is crucial to fostering gender equality. Recognizing that land rights are a politically and culturally sensitive issue, support should be provided for improving women’s capacity to own other productive resources that enable them to participate in the market economy. At the same time awareness raising campaigns on land rights as provided in the land law must be conducted to sensitize both men and women on their rights.

6.2 Strategic interventions required for gender mainstreaming

6.2.1 Agriculture: The focus of ADB interventions is to reduce income poverty and increase marketable production and promote exports. To address the key strategic gender based issue of lack of women’s access to, and control over land resources and incomes from cash crop cultivation, ADB should concentrate on providing and improving gender sensitive technologies and advisory/ extension services, focusing on high value/ export oriented crops particularly but not exclusively those that are a domain for women. In doing so, all efforts should be made to ensure that women control resulting benefits (income).

6.2.2 Access to micro credit is crucial for improving production methods and mechanisms should be designed to make credit more accessible to women in such a way that they can determine interest rates and repayment schedules such as the self-help group model. This type of gender

sensitive support can include developing gender sensitive extension services, as well as specific decentralised support for input supply, processing and marketing. The GOM should consider incentives for lending institutions, especially micro-finance institutions that offer products that are sensitive to gender inequalities in the financial market, in order to increase the outreach of credit to those who most need it. Credit institutions should invest in farmer preparation to access and use credit profitably. Extension and advisory services should include services for accessing agricultural credit, and client preparation and linking to financial institutions.

6.2.3 Decentralisation: Some issues related to capacity building have been highlighted above. In addition to the strategic support provided to the MGCWCS, capacity building interventions for strengthening the gender mainstreaming skills for gender focal points within Ministries as well as the local government level, needs to be provided. Capacity building and training for addressing gender needs assessments and planning is considered the most important strategic need for engendering development. There is need for supporting mechanisms for gender mainstreaming at local government level e.g. Gender Mainstreaming Committees, review of Terms of References or job description for staff at district and local levels to make them gender sensitive.

6.2.4 Private sector development: Micro enterprise development can form the core of efforts aimed at improving the income generation capacity of women and linking them with the private sector. Horticulture and food processing are some of the areas that can be explored further. Such activities have the potential of increasing income generation opportunities and therefore changing domestic decision making patterns and access to other resources. Care should be taken to introduce supporting technologies and mechanisms to ensure that investment in activities for increasing employment and incomes do not add to women's time poverty.

6.2.5 Health: A major concern for Malawi is the high rate of fertility, maternal and infant mortality along with the high incidence of HIV/AIDS cases. Future development gains will be offset by the rapid growth of population and therefore per capita access and benefits of development. The most important input required to address these issues is changing people's knowledge, attitudes and practices. Such issues can be addressed through information campaigns especially targeted at the youth of the country; supporting gender sensitive health delivery systems and increase accessibility to services. The targets for such investment can be monitored through clearly designed gender sensitive indicators.

6.2.6 Education: Malawi is in danger of not achieving its MDGs on education. Future donor interventions in this sector must focus on: improving quality of education through increasing the number of female teachers and teachers training, gender sensitisation of teachers, stricter punishments for teachers and fellow students on incidences of sexual harassment. Furthermore, intensive focus needs to be given to addressing the systemic issues (such as sensitisation of parents, reducing female workloads through interventions in other sectors) that lead to high drop out rates especially among girls.

6.2.7 The Legal Environment: The *Special Law Commission on Gender* should be effectively involved in all the law review processes. The ongoing work on Wills and Inheritance Act, under a new Bill (Deceased Estates Wills Inheritance and Protection Act), should take into consideration measures intended to redress negative gender impacts during implementation. Furthermore, the *legal system in its entirety should be reviewed* to address gender specific constraints such as the cost of litigation, lack of awareness of rights, technicalities in using the formal justice system, attitudes and orientation of personnel, juvenile justice constraints and aspects of social difference as a basis for marginalisation. Furthermore, increased resources should be allocated to interventions that improve access to justice for the poor especially women.

6.2.8 Economic empowerment and culture: Development projects and programmes have to take into consideration the gender implications of culture on productivity and economic empowerment, in particular service delivery (for example, extension services, sensitisation of health and education sector professionals). This includes a well-developed gender assessment of a planned intervention, a comprehensive monitoring and evaluation system with key monitoring and verifiable indicators, and targeting communities and community leaders in sensitisation and advocacy campaigns. Moreover, there is a demonstrated need for donors to focus on specific programmes aimed promoting and improving the participation of women and youth in generating income through employment and/ or entrepreneurship activities, improving the access to business financing and micro-credit, better access to improved farming and non-farming technologies, as well as training in production skills, which would have a direct impact on reducing poverty at the household level.

6.3 Recommendations for strengthening Bank interventions

6.3.1 In the Malawi CSPs of 2002-04 and the planned 2005 - 2009, gender has been considered as a priority crosscutting issue that impacts development in all sectors. Thus, existing projects in the country should benefit from focused monitoring and evaluation during project supervision missions to cater for gender related issues, which were not addressed at the appraisal stage. Such missions would also consider opportunities to include gender related activities from possible savings and revision of List of Goods and Services (LOGS) of the project.

6.3.2 The opportunity of further elaboration of this principle through gender mainstreaming in analysis of macro economic issues and gender considerations in identifying and elaborating priority sectors is therefore recommended for the CSP 2005-09 and the ADF X lending cycle. Gender issues can be mainstreamed in the main document by further consideration of the gendered nature of poverty, women's marginalized status, workloads and potential for contribution to the national economy within the areas of: (i) Agriculture and rural development, (ii) Physical infrastructure development particularly roads, water and sanitation facilities, (iii) Capacity building initiatives, and (iv) Private sector development and institutional analysis of respective sectors to address gender. *The CSP 2005 – 2009 should include specific dialogue with the GOM on the effective involvement of the Special Law Commission on Gender for the review of past and new laws, the passing of the Deceased Estates Wills Inheritance and Protection Act, the Prevention of Domestic Violence Act; the gender sensitisation of the judicial process and mechanisms with a focus on special legal aid units for women; and the gender sensitisation of the police force with a view to have a special unit for dealing with gender based violence.*

6.3.3 For institutional strengthening of ADB support, the Malawi Country Office (to be established in future) should make it a part of the Terms of Reference of the local social development expert to provide backstopping services and specifically address/monitor the implementation of gender issues in its on-going and planned projects. This person would also assist in increased participation of ADB in the Malawi Donor Gender Group consultations and activities, and help in coordination with GOM, Donors and other stakeholders.

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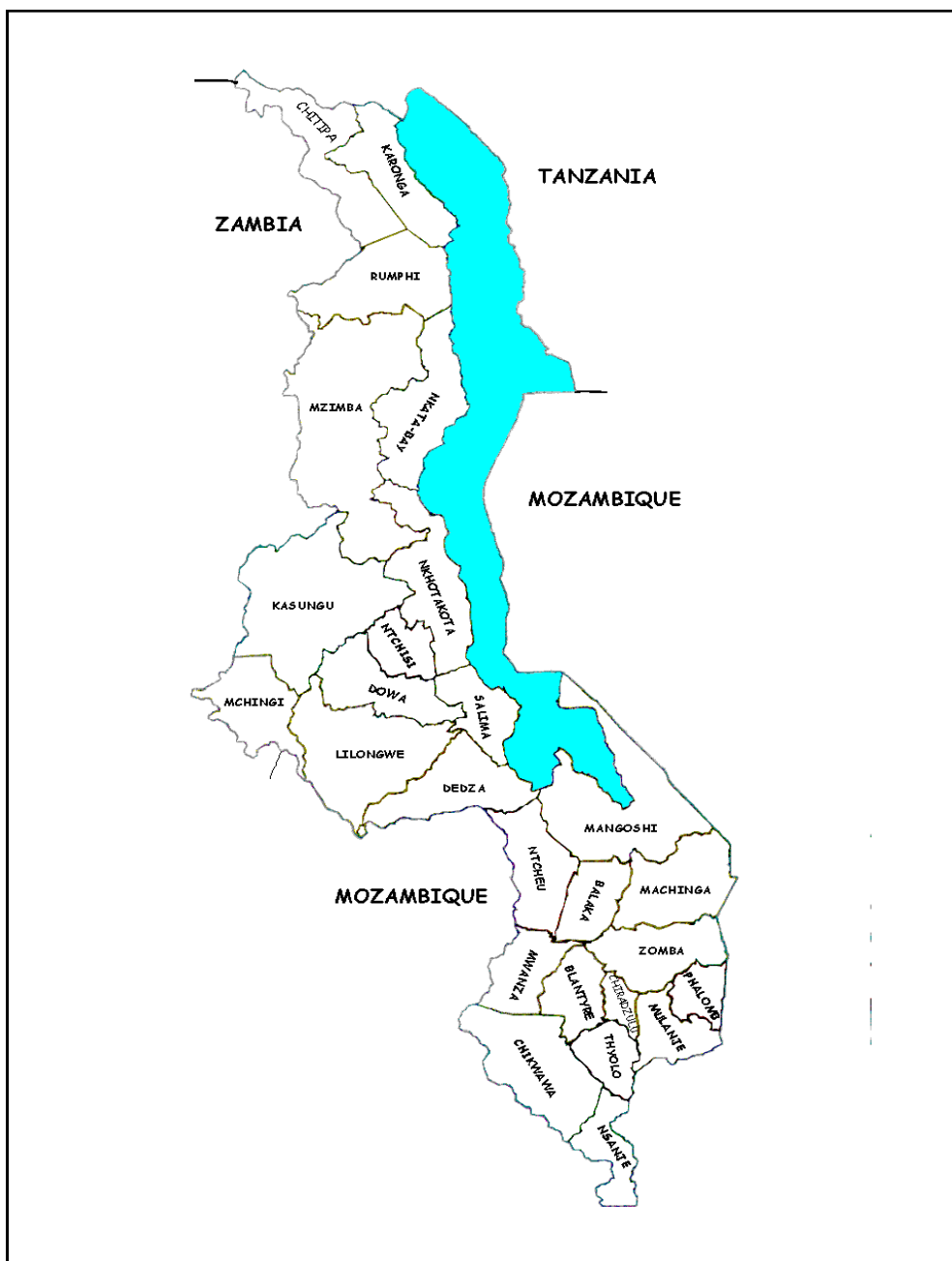
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ANNEX 1

MAP OF MALAWI



This map was provided by the African Development Bank exclusively for the use of the readers of the report to which it is attached. The names used and the borders shown do not imply on the part of the Bank and its members any judgement concerning the legal status of a territory nor any approval or acceptance of these borders.

ANNEX 2

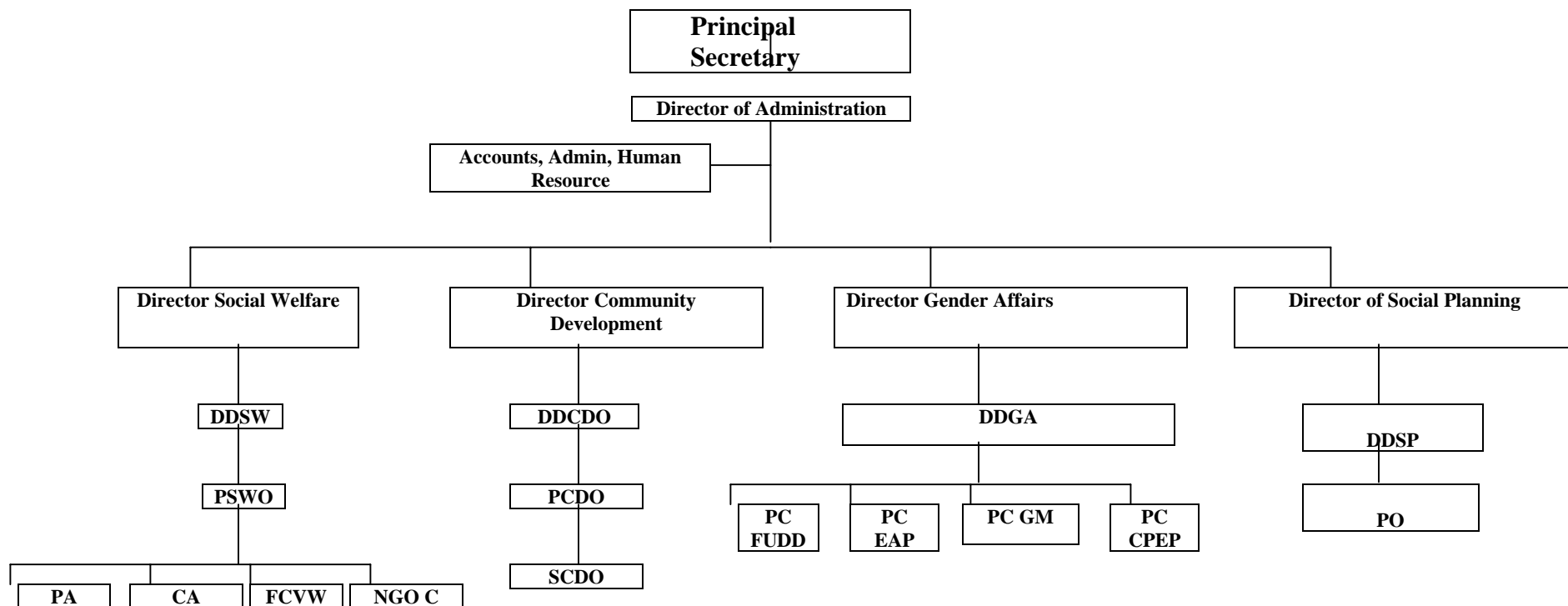
Malawi Bank Group Operations (Amounts in Unit of Account) (June 2005)

Project title	Approval date	Signature date	Net Signed Loans	Disbursed	Undisbursed Balance	Disbursement rate (%)	Status
<u>Agriculture</u>							
Namwera Rural Development (ADF)	26-Oct-76	10-Dec-76	4,600,642.19	4,600,642.19	0.0	100	Completed
Blantyre-Shire Highland Rural Development (ADF)	16-Dec-83	09-May-84	9,616,837.12	9,616,837.12	0.0	100	Completed
Zomba Rural Development (ADF)	25-Nov-87	22-Feb-88	5,697,206.36	5,697,206.36	0.0	100	Completed
National Livestock Development (ADF)	18-Jan-88	22-Feb-88	6,709,743.46	6,709,743.46	0.0	100	Completed
Institutional Support to SDA (ADF)	28-Aug-90	31-Jan-91	538,567.08	538,567.08	0.0	100	Completed
Macadamia Nuts Study (ADF, Grant)	18-Dec-90	31-Jan-91	458,006.81	458,006.81	0.0	100	Completed
Smallholder Sugar cane Study(ADF, Grant)	18-Dec-90	31-Jan-91	200,943.76	200,943.76	0.0	100	Completed
Agricultural Sector Study(ADF, Grant)	18-Mar-91	31-Jan-92	1,410,468.59	1,410,468.59	0.0	100	Completed
Mwanza Rural Development Programme (ADF)	27-Aug-91	13-May-92	8,013,152.00	5,447,804.00	2,565,348.00	68.0	Completed
Lilongwe Rural Forestry Project (ADF)	29-Oct-92	05-Mar-93	3,868,418.00	3,644,131.25	224,286.75	94.2	Completed
Lower Shire Irrigation Study (ADF)	12-Dec-92	15-Jan-93	675,214.99	675,214.99	0.0	100	Completed
Agricultural Services Project (ADF)	03-Sep-93	01-Oct-93	9,210,520.00	8,179,753.47	1,030,766.53	88.8	Completed
Agricultural Sector Adjustment Programme (ADF)	03-Sep-93	01-Oct-93	15,290,643.50	15,290,643.50	0.0	100	Completed
Rural Income Enhancement Project (ADF)	10-Dec-97	27-May-98	7,060,000.00	4,682,348.30	2,377,651.70	66.3	On-going
Macadamia Smallholder Development Project (ADF)	15-Jul-98	13-Jan-99	6,850,000.00	1,662,434.12	5,187,565.88	24.3	On-going
Smallholder Irrigation Project (ADF)	26-Nov-98	24-May-99	5,020,000.00	704,918.25	4,315,081.75	14.0	On-going
Smallscale Irrigation Study (ADF)	26-Nov-98	13-Jan-99	1,119,234.00	563,202.62	556,031.38	50.3	On-going
Horticulture and Food Crops Development (ADF)	15-Dec-98	24-May-99	6,650,000.00	1,099,569.60	5,550,430.40	16.5	On-going
Horticulture and Food Crops Development (ADF, Grant)	15-Dec-98	24-May-99	840,000.00	19,650.13	644,349.87	23.3	On-going
Smallholder Outgrower Sugar-cane Production Project (ADF)	15-Dec-99	10-Feb-00	8,930,000.00	1,534,157.22	7,395,842.78	17.2	On-going
Special Programme For Food Security - Phase 1 (ADF)	19-Jun-00	21-Dec-00	730,000.00	730,000.00	0.0	100	Completed
Lake Malawi Artisanal Fisheries Development (ADF)	29-Jan-03	05-May-03	6,930,000.00	806,469.19	6,123,530.81	11.6	On-going
Lake Malawi Artisanal Fisheries Development (Grant, ADF)	29-Jan-03	05-May-03	840,000.00	195,588.35	644,411.65	23.3	On-going
Customary land Reform & Sustainable Livelihoods PPF (ADF)	16-Sep-03	13-May-04	394,640.00	184,247.06	210,392.94	46.7	On-going
<i>Total Agricultural Sector</i>			<i>111,654,237.86</i>	<i>74,828,547.42</i>	<i>36,825,690.44</i>	<i>67.0</i>	
<u>Communications Sector</u>							
Telecommunications (ADB)	08-Nov-83	09-May-84	7,933,197.81	7,933,197.81	0.0	100.0	Completed
Telecommunications Project II (ADB)	21-May-91	02-Aug-91	14,999,922.91	14,999,922.91	0.0	100.0	Completed
Telecommunications Project II (ADF)	21-May-91	13-May-92	11,052,954.82	11,052,954.82	0.0	100.0	Completed
<i>Total Communications Sector</i>			<i>33,986,075.54</i>	<i>33,986,075.54</i>	<i>0.0</i>	<i>100.0</i>	
<u>Financial Sector</u>							
Line of credit to MDC (ADB)	22-Nov-72	11-Dec-72	1,485,997.20	1,485,997.20	0.0	100.0	Completed
Line of credit to Indebank (ADF)	12-Dec-96	08-Jan-98	1,346,291.02	1,346,291.02	0.0	100.0	Completed
<i>Total Financial Sector</i>			<i>2,832,288.22</i>	<i>2,832,288.22</i>	<i>0.0</i>	<i>100.0</i>	
<u>Industrial Sector</u>							
Industry - Trade policy Adjustment (ADF)	23-Feb-89	22-Sep-89	13,854,303.38	13,854,303.38	0.0	100.0	Completed
Industrial Sector Opportunities (ADF, Grant)	19-Nov-90	31-Jan-91	690,789.00	525,861.17	164,927.83	76.1	Completed
Mulanje Bauxite Production Study (ADF)	25-Nov-92	15-Jan-93	636,929.14	636,929.14	0.0	100.0	Completed
<i>Total Industrial Sector</i>			<i>15,182,021.52</i>	<i>15,017,093.69</i>	<i>164,927.83</i>	<i>98.9</i>	
<u>Multisector</u>							
Entrepreneurship - Capital Market Adjustment (ADF)	30-Oct-91	31-Jan-92	9,210,520.00	9,210,520.00	0.0	100.0	Completed
Structural Adjustment Loan (ADF)	15-Dec-98	13-Jan-99	10,000,000.00	10,000,000.00	0.0	100.0	Completed
Inst. Support for Aid & Debt management & Governance Project (ADF Grant)	18-Oct-00	26-Mar-01	1,000,000.00	547,751.71	452,248.29	54.8	On-going
Support for Good Governance Loan (ADF)	08-Dec-04	04-Mar-05	12,000,000.00	12,000,000.00	0.0	100.0	Completed
<i>Total Multisector</i>			<i>32,210,520.00</i>	<i>31,758,271.71</i>	<i>452,248.29</i>	<i>96.3</i>	
<u>Power Sector</u>							
Tedzane Fall Hydroelectric Power (ADB)	15-Dec-69	09-Mar-70	3,113,141.41	3,113,141.41	0.0	100.0	Completed
Nkula-Lilongwe Electric Lines (ADB)	24-Jun-75	08-Aug-75	5,000,000.00	5,000,000.00	0.0	100.0	Completed
Nkula Falls (ADB)	07-Jun-77	16-Jul-77	4,229,137.41	4,229,137.41	0.0	100.0	Completed
Rural Electrification (ADF)	17-Jun-80	24-Jun-80	5,485,817.15	5,485,817.15	0.0	100.0	Completed

Malawi Bank Group Operations (Amounts in Unit of Account)
(June 2005)

Project title	Approval date	Signature date	Net Signed Loans	Disbursed	Undisbursed Balance	Disbursement rate (%)	Status
<i>Total Power Sector</i>			17,828,095.97	17,828,095.97	0.0	100.0	Completed
Social Sector							
Primary -Tertiary Education Project (ADF)	24-Apr-80	24-Jun-80	7,315,309.21	7,315,309.21	0.0	100.0	Completed
Rural Health (ADF)	04-Dec-81	12-Feb-82	7,350,124.54	7,350,124.54	0.0	100.0	Completed
Second Rural health Project (ADF)	17-Dec-84	01-Jul-85	7,997,105.43	7,997,105.43	0.0	100.0	Completed
Primary and Secondary Education Project (ADF)	23-Sep-86	17-Mar-87	15,588,056.49	15,588,056.49	0.0	100.0	Completed
Women in Development Project (ADF)	29-Oct-92	05-Mar-93	4,996,859.38	4,996,859.38	0.0	100.0	Completed
Education III (ADF)	06-May-97	29-May-97	12,000,000.00	11,677,688.40	322,311.60	97.3	Completed
Health Study (ADF)	20-Nov-97	27-May-98	727,323.70	727,323.70	0.0	100.0	Completed
Poverty Reduction and Institutional Support Project (ADF)	10-Dec-98	24-May-99	7,000,000.00	4,003,461.11	2,996,538.89	46.9	On-going
Poverty Reduction and Institutional Support Project (ADF)	10-Dec-98	24-May-99	2,000,000.00	1,828,484.41	171,515.59	91.4	On-going
Support to National Aids Control Programme (ADF)	15-Dec-99	10-Feb-00	1,000,000.00	859,498.35	140,501.65	85.9	Completed
Rural Health Care Project III (ADF)	08-Nov-00	26-Mar-01	10,000,000.00	4,059,601.92	5,940,398.08	39.7	On-going
Education IV (ADF)	21-Nov-01	05-Aug-02	15,000,000.00	727,662.92	14,272,337.08	2.4	On-going
Skills Development and Income Generation Project (ADF)	16-Jan-02	05-Aug-02	9,590,000.00	1,617,110.10	7,972,889.90	16.9	On-going
<i>Total Social Sector</i>			100,564,778.75	68,748,285.96	31,816,492.79	68.1	
Transport Sector							
Engineering Services Lilongwe Airport (ADB)	08-May-74	01-Jul-74	500,000.00	500,000.00	0.0	100.0	Completed
Mzuzu-Mhuju Road Studies (ADF)	30-Apr-75	19-Aug-75	275,998.12	275,998.12	0.0	100.0	Completed
Lilongwe International Airport Phase I (ADB)	23-Feb-77	22-Mar-77	4,982,802.15	4,982,802.15	0.0	100.0	Completed
Lilongwe International Airport Phase II (ADB)	28-Dec-77	25-Jan-78	4,956,286.93	4,956,286.93	0.0	100.0	Completed
John-Mzumara-Ekwendeni Road Construction (ADF)	28-Feb-79	17-May-79	7,368,415.95	7,368,415.95	0.0	100.0	Completed
Kamuzu International Airport Phase III (ADB)	09-Nov-82	31-Jan-83	14,783,392.80	14,783,392.80	0.0	100.0	Completed
Road Construction and Maintenance (ADB)	25-Jan-84	09-May-84	11,238,755.61	11,238,755.61	0.0	100.0	Completed
Champhoyo-Mbowe Road -the Mzimba Spur (ADF)	24-Oct-85	24-Mar-86	11,793,131.37	11,793,131.37	0.0	100.0	Completed
Mchinji-Kasungu-Nkhotakota Road Studies (ADF)	23-Sep-86	17-Mar-87	1,311,338.76	1,311,338.76	0.0	100.0	Completed
Road Maintenance and Construction Project II (ADF/TAF)	15-Feb-90	30-Nov-90	11,997,546.11	11,997,546.11	0.0	100.0	Completed
Institutional Strengthening under Road Maintenance (ADF)	15-Feb-90	29-May-90	1,966,998.06	1,966,998.06	0.0	100.0	Completed
Mchinji-Msulira-Nkhotakota Road (ADF)	18-Dec-90	31-Jan-91	14,751,376.32	14,751,376.32	0.0	100.0	Completed
Mchinji-Msulira-Nkhotakota Road (ADF)	25-Nov-91	13-May-92	12,058,498.24	12,058,498.24	0.0	100.0	Completed
Mchinja-Kasungu-Msulira Road Project (Supplementary Loan) (ADF)	02-Oct-97	25-Mar-98	4,657,919.74	4,657,919.74	0.0	100.0	Completed
Karonga-Chitipa Road Lufilya to Chitipa Section (ADF)	15-Dec-99	10-Feb-00	13,540,000.00	198,338.34	13,341,661.66	1.5	On-going
Roads rehabilitation & Upgrading in Karonga and Chitipa Districts (ADF)	29-Oct-03	23-Jan-04	13,670,000.00	0	13,670,000.00	0.0	On-going
<i>Total Transport Sector</i>			129,852,460.16	102,840,798.50	27,011,661.66	79.2	
Water Supply and Sanitation Sector							
Water Supply System in Malawi Districts (ADF)	14-Dec-76	07-Feb-77	4,605,259.75	4,605,259.75	0.0	100.0	Completed
Blantyre Water Supply (ADF)	19-Sep-77	07-Oct-77	4,602,004.72	4,602,004.72	0.0	100.0	Completed
Study of the District Water Supply Phase II (ADF)	25-Aug-83	09-May-84	477,332.08	477,332.08	0.0	100.0	Completed
Maira Balaka water Supply (ADF)	19-Nov-84	01-Jul-85	11,587,112.87	11,587,112.87	0.0	100.0	Completed
District Water Supply (ADF)	12-Jun-90	31-Jan-91	13,307,038.63	13,307,038.63	0.0	100.0	Completed
District Water Supply II Sanitation Study (ADF)	12-Jun-90	31-Jan-91	842,520.25	842,520.25	0.0	100.0	Completed
Blantyre Water Supply Project Phase VII (ADF)	21-Apr-92	05-Mar-93	7,199,677.21	7,199,677.21	0.0	100.0	Completed
Blantyre Sanitation Master Plan Study (Grant) (ADF)	21-Apr-92	05-Mar-93	677,453.69	677,453.69	0.0	100.0	Completed
Districts Water Supply III Project (ADF)	03-Dec-97	27-May-98	12,420,000.00	11,216,353.55	1,203,646.45	90.3	On-going
District Centres Sanitation Study (ADF)	18-Nov-98	13-Jan-99	944,242.81	944,242.81	0.0	100.0	Completed
Integrated Water Supply and Sanitation Project (ADF)	05-Dec-01	05-Aug-02	8,490,000.00	384,082.33	8,105,917.67	4.5	On-going
Integrated Water Supply and Sanitation Project (Grant, ADF)	05-Dec-01	05-Aug-02	1,100,000.00	446,027.19	653,972.81	40.6	On-going
<i>Total Water and Sanitation Sector</i>			66,252,642.01	56,031,187.84	10,221,454.17	85.0	
Grand Total			516,463,120.03	404,128,562.09	106,234,557.94	78.3	

ANNEX 3: ORGANOGRAM FOR MINISTRY OF GENDER, CHILD WELFARE AND COMMUNITY SERVICES



Key:

PS Principal Secretary
 DA Director of Administration
 HRM Human Resource & Management
 DSW Director of Social Welfare
 DDSW Deputy Director of Social Welfare
 PSWO Principal Social Welfare Officer
 PC DO Project Coordinator
 CA Children Affairs
 NGO C NGO Coordinator
 PA Probation & After Care
 FCW Family & Child Welfare
 DCD Director of Community Development
 DDCD Deputy Director of Community Development
 PCDO Principal Community Development Officer
 SCDO Senior Community Development Officer

DSP Director of Social Planning
 DDSP Deputy Director of Social Planning
 PO Planning Officer
 DGA Director of Gender Affairs
 DDGA Deputy Director of Gender Affairs
 PC GM Project Coordinator Gender Mainstreaming
 PC EAP Project Coordinator Economic Activities Programme
 PC CPEP Project Coordinator Community-Based Population Education Programme
 PC FUDD Project Coordinator Food Utilization and Dietary Diversification

ANNEX 4: WOMEN IN DECISION MAKING

Sector	1994			1999			2004	2004	2004
	Total Position	Women in position	Women %	Total Position	Women in position	Women %			
Politics									
Cabinet	22	2	9	46	8	17	28	6	21.4
Parliament**	171	9	5.6	193	17	8.8*	185	27	14.7
Local Government									
Mayor	-	-	-	4	0	0	4	0	0
Deputy mayor	-	-	-	4	3	75	4	2	50
Chief Executives	-	-	-	4	1	25	4	1	25
District Commissioners	-	-	-	28	1	3.5	28	1	3.6
Councilors	-	-	-	843	75	8.8	843		9
Chair Electoral Commission							1	1	100
Public Service									
Principal Secretaries Grade S1	-	-	-	1	0	0	35	7	20
Principal Secretaries Grade S2	-	-	-	49	11	22.4			
Heads of departments (S2)	-	-	-	52	5	9.6	52	5	9.62
Senior deputy Secretaries (S3)	-	-	-	26	3	11.5	26	3	11.54
Senior deputy heads of departments (P3)	-	-	-	54	6	11.1	54	6	11.11
Deputy Secretaries (S4)	-	-	-	86	16	18.6	86	16	18.6
Deputy heads of departments (P4)	-	-	-	116	15	12.9	116	15	12.93
Administrator(S5)	-	-	-	63	5	7.9	63	5	7.94
Administrator(P5)	-	-	-	199	26	13.1	119	26	13.07
Judiciary									
High Court Judges	-	-	-	44	4	9.1			
Magistrates	-	-	-	153	15	9.8			
Diplomatic heads	-	-	-	17	4	24	20	3	15
Lawyers	-	-	-		58				
Inspector General of Police									

1 100

Source: Women In Politics And Decision Making In The Sadc Region 1999.2. Sadc Secretariat Gender Monitor 2001. 3. Government Of Malawi Progress Report On Women In Politics And Decision Making Submitted To SADC Secretariat,2002.. *an increase of 5% women in parliament. **The Electoral System is constituency based. No Information.

ANNEX 5

MALAWI: SECONDARY SCHOOL ENROLMENT RATES BY SEX (2000 – 2004)

SCHOOL TYPE	2000				2001				2002				2003				2004			
	Total	Girls	Boys	% Girls	Total	Girls	Boys	% Girls	Total	Girls	Boys	% Girls	Total	Girls	Boys	% Girls	Total	Girls	Boys	% Girls
GOVT DAY	11310	4760	6550	42	13972	5553	8419	39.7	10302	4297	6004	41.7	12485	4610	7875	37%	19214	8008	11206	41.70%
GOVT BOARDING	9596	3208	6388	33.4	11766	4644	7122	39.5	14513	5095	9418	35	73376	2961	4415	40	15217	6137	9080	40
GRANT AIDED	6997	3668	3329	52.1	8,764	4469	4295	51	6736	3606	3130	53.5	6908	4145	2763	60	0	0	0	0
COMMUNITY DAY	117783	46018	71765	39	114751	46514	68237	40.5	93195	39019	54176	41.9	76084	31422	44662	41.3	79474	32139	47335	40.4
PRIVATE	15796	7449	8347	47.1	23133	10563	12570	45.7	14438	6795	7643	47.1	27016	12633	14383	46.8	64295	30392	33903	47
NIGHT SCHOOL	2977	1102	1875	37	3866	1365	2501	35.3	572	260	312	45.5	1037	405	632	39	1957	794	1163	40.6
DEC													194	71	123	36.6	0	0	0	0
TOTAL	164459	66205	98254	40	176252	73108	103144	41.5	139756	59073	80683	42.3	131100	56247	74853	42.9	180,154	47078	133076	26

Source: Malawi Ministry of Education (2005)

ANNEX 6

MICRO-FINANCE INITIATIVES IN MALAWI

Organisation	Loan Portfolio	Repayment Rate	Products and approach
Government Initiatives Economic Activities Programme (EAP) – Ministry of Gender (1993)	U.K. Pounds 1.5 million	N/ A	EAP aims to harmonise donor efforts in micro-finance and entrepreneurship development interventions. Presently it is receiving funding from GTZ and DfiD for training of women and youth in business management and skills development. The programme does not provide micro-credit but prepares beneficiaries to access funds from other available MFIs.
Small and Medium Enterprise Trust Fund (SMEF – 1995)	MK 100 million	43%	This initiative was undertaken by the Ministry of Commerce and Industry to support those rural and urban poor who do not qualify for small loans with commercial banks and institutions. The Fund was allocated to be administered by the Reserve Bank of Malawi (RBM). However, the RBM was unable to handle the huge load of micro and small loans applicants, and thus decided to give various MFIs and NGOs parts of the Fund to administer. The experience was not successful due to: (1) the subsidised interest rate of 15% , (2) interference from politicians and other authority figures as to who should get the loans. These two factors caused problems between those paying commercial rates and those paying subsidised rates causing problems of repayment.
Entrepreneurship Development and Employment Creation Programme (1999)	MK 3.2 million	60-90%	This initiative is supported by UNDP which has provided funds to several NGOs to on-lend micro-credit, provide training in credit and business management skills as well as technical skills.
Commercial Banks The National Bank of Malawi and the Commercial Bank of Malawi (1997)	US \$ 200,000	85%	The National Bank of Malawi (NBM) and the Commercial Bank of Malawi (CBM) operate under a Credit Guarantee Fund sponsored by UNCDF and another by GTZ. DEMAT, a parastatal training institute, is the implementation partner under this scheme. The process involves DEMAT identifying groups needing credit, training them in management of business and credit funds, and links them to one of the above mentioned Banks for receiving loans. The loans are made to groups at commercial interest rates. Moreover, the applicants are required to open a savings account with 20% of the amount of the loan. The Banks are mainly involved in facilitating the repayment of the loans. Actual monitoring and follow-up of the groups in terms of progress and repayment is done by DEMAT through the CDAs. In case of default, the respective Bank draws from the UNCDF sponsored Fund 60% of the amount, confiscates the savings (20% of the loan amount) and the respective Bank bears the rest of the 20% of the default amount. The commercial banks view the micro and small, non-agriculture related, borrowers as high-risk groups who have no satisfactory collateral or guarantee. Due to this, the commercial banks are not willing to lend to these clients if there is no outside guarantee on the risks.

<p>Micro-finance Institutions (MFIs) The Malawi Rural Finance Co. (MRFC – 1994)</p>	<p>MK 263,400,000</p>	<p>87%</p>	<p>The MRFC began with an initial fund from the World Bank for agricultural credit and from IFAD for non-agricultural credit meant for the poorest of the poor. It has 8 branches in the country, 27 supervisory offices, and 163 field offices, with a total staff of 320. The MRFC is a private company with an independent Board of Directors. The major shareholder in MRFC is the Government, followed by others such as ADMARC, DEMAT, INDEBANK, and INDFUND. The different products offered are: business loans, personal loans, group-based business loans, other medium sized business loans, and Mudzi loans which is an IFAD initiative. For the different loan products the requirements such as collateral and guarantee vary but the loans are made at commercial interest rates. Presently, the MRFC borrows from the Reserve Bank of Malawi for on-lending and has a total loan portfolio of MK 900 million. The World Bank has phased out their intervention in MRFC, but the IFAD contribution remains under the MUDZI Fund. The MRFC requires monthly payments with an average total repayment of between six to eighteen months.</p>
<p>Malawi Union of Savings and Credit Cooperatives (MUSCCO)</p>	<p>MK 236 million</p>	<p>80%</p>	<p>MUSCCO acts as a central finance facility to the community based Savings and Credit Cooperatives (SACCOs). MUSCCO has headquarters in Lilongwe and employs about 45 staff members. Presently MUSCCO has a loan portfolio of MK 236 million and savings of MK 210 million. The MUSCCO coordinate and facilitate the formation and management of the SACCOs. A SACCO can be created initially by at least 500 members with a minimum deposit of MK 250,000 after which it becomes a shareholder in MUSCCO. The SACCO system mainly depends on lending from savings at interest rates which cover their operating costs, usually in the range of 51% to 67%. By December 2000, there were 112 established SACCOs of which 40% are rural, and a total loan portfolio of MK 215 million. There are also three deposit products which are all exempted from withholding tax with interest rate from 31 – 33%: demand deposits, fixed deposits, special deposits. MUSCCO has received some capacity building support from AMINA.</p>
<p>Small Enterprise Development Fund (SEDOM – 1982)</p>	<p>MK 180 million</p>	<p>90%</p>	<p>SEDOM was established as a Trust by the GOM with assistance from EEC in 1982. In the early 1990s SEDOM underwent restructuring after some of the donors phased out. The organisation operates through a Board of Trustees. SEDOM has regional offices, and district offices, under each are supervisors and zone officers. Altogether the organisation employs 177 staff members country wide. The aim of SEDOM is to provide financial and technical services to support the medium, small and micro enterprises (MSMEs). The different financial products offered by SEDOM are: agriculture related credit, workshop space finance, leasing finance, micro-finance to rural and urban poor and a Youth Credit Fund. For the latter two the group lending is the approach and peer pressure is used as guarantee and thus no collateral is required. For group loans 70% are women beneficiaries. Groups make monthly repayments and usually are able to repay the amount in 6 to 12 months. An average loan amount is MK 5,000 with commercial interest rates charged. SEDOM has approximately 30,000 beneficiaries under the micro-finance and youth credit fund schemes with a total approved loan portfolio of MK 84 million. SEDOM has received some capacity building and technical support from AMINA.</p>

Foundation for International Community Assistance (FINCA – 1994)	MK 90 million	98%	FINCA is an international organisation with headquarters in USA and the regional office in Uganda. FINCA presently has offices in three regions in Malawi with a total of 120 staff members. To date the organisation has 28,000 beneficiaries of which 20,000 are women. FINCA uses the group based lending approach of between 25 to 30 members. The loan is given to an individual in the group which is an average of MK 3,000 to 8,000; however, it could also reach a maximum of MK 160,000. FINCA requires weekly repayments at an interest rate of about 72% per annum. FINCA has received support from some donors such as DANIDA, USAID, and DFiD.
Non-Governmental Organisation			
Women's World Banking (WWB)	MK 26 million	76%	WWB is operational in almost all districts of the country and aims to provide credit, training, and market information to target beneficiaries. Beneficiary training is carried out by some of their own staff members as well as the CDAs. WWB offers weekly training, continuous training, business clinics, and training of trainers. To date the organisation has trained about 60,000 women, of which 75% are rural, in business, technical and credit management skills. To date about 5,000 women have been able to access credit at commercial interest rates. The organisation uses the group based approach for lending. A group may consist of up to 50 women with one of them being a coordinator to facilitate between the WWB and the group. Some of the donors supporting WWB are SDA (under World Bank programme but now phased out), GTZ, and the Women's World Banking Head Office.
National Association of Business Women (NABW – 1990)	MK 10 million	91%	The organisation has four district offices with project officers and has interventions in almost all districts. NABW targets only women and their activities include providing credit, business and credit management training, skills development training, and policy advocacy to promote favourable conditions for women's participation and empowerment. To date NABW has trained 13,500 women, out of which 12,000 women have received credit. The organisation does some of the training through their staff but also depends on other institutions such as MEDI to conduct training for them. NABW uses the group lending approach with groups of 5 to 10 members. An average loan amount an individual in a group would apply for is MK 10,000 to MK 30,000. No collateral is required, however, peer pressure is used for timely repayment. Interest rate charged is 40% annually flat rate which is planned to be increased to 50%. Present donor support comes from the EU, DANIDA, the Centre for International Private Entrepreneurship (USA), and the UNDP through the Ministry of Commerce under the Entrepreneurship Development and Employment Creation programme.
Usiwa Watha (OI-UWCT – 2001)	MK 24 million	98%	Usiwa Watha is supported by Opportunity International and targets mainly women and the poorest of the poor. The organisation uses group based lending and peer pressure to ensure repayment. An average loan size is MK 9,500 with fortnightly repayments and a four month period for total repayment at commercial interest rates. The organisation has to date reached 3,000 people of which 80% are women. The target beneficiaries are required to open a collateral savings account with any commercial bank with 10% of the loan amount, and interest is given on the savings. The organisation also promotes savings, i.e. 20% of the repayment amount will be put in the individuals savings account. The organisation currently receives support from DFiD to the tune of UK Pounds 2.9 million.

PRIDE AFRICA	Mk 9 Million	99%	Group lending methodology with shared guarantee and peer pressure. Average loan amounts are MK 5,000 to 100,000 at commercial interest rates. The organisation also promotes forced savings of 20% of loan amount.
Project Hope	MK 1.6 million	97%	The organisation promoted micro-credit linked to health education. It operates on a group lending methodology with household goods as collateral and at least 15% of loan amount as savings. Groups consist of 15-25 women and the average loan amount is MK 1,000 to MK 5,000. Repayments are made fortnightly.
World Vision	MK 20 million	93%	The organisation gives individual loans through groups and no collateral is required. Average loan amounts are MK 3,000 to 15,000 per individual. The organisation charges commercial interest rates.

Source: Field data 2002/ 2003 with some revisions 2005.