

Malawi



Women Economic Empowerment and Gender Responsive Budgeting

Malawi is committed to advancing the rights of its citizens and in particular women who have been historically disadvantaged in many aspects which include access to resources for the development of their livelihoods. In this regard, Malawi has developed a number of policies aimed at advancing women empowerment and gender equality which are aligned to international, continental and regional frameworks to gender equality and women empowerment. These include the Covenant on Civil and Political Rights, Convention on the Elimination of all forms of Discrimination Against Women (1987), Beijing Declaration and Platform for Action adopted at the Fourth World Conference on Women (1995), Convention on the

Total Population mid-2018	17,563,749
	51.5% women
	48.5% men
Population Annual Growth Rate	2.9%
Adult Literacy 2017	66% women
	81% men
Maternal Mortality Rate 2017	634/100,000 live births
Infant Mortality Rate 2017	58.8/1,000 live births
Total Fertility Rate, per woman	4.3
People Living with HIV and AIDS (ages 15-64)	900,000
	12.5% women
	8.5% men
HIV incidence (new infections) 15-64 years	0.37%
HIV prevalence (% of people living with HIV) ages 40-45	26.6% women
	22.1% men
Annual GDP (2018)	US\$7,197 billion
GDP Annual Growth Rate (2018)	4.0%
Socio-Economic Empowerment of Women	
Women with account at financial institution or mobile money	29.8%
Mandatory paid maternity leave	56 days
Proportion of:	
Farming plots owned by Women (2017)	34.7%
Households headed by Women	25.2%
Parliamentarians who are Women	22.8%

Rights of Persons with Disabilities and the Protocol to the African Charter on Human and People’s Rights on the Rights of Women in Africa or the “Maputo Protocol”. In SADC, it is party to the SADC Protocol on Gender and Development. Malawi has developed and revised its policies to align with these frameworks..

Productive Resources and Property

The passing of the Deceased Estates (Wills, Inheritance and Protection) Act in 2011 and the Marriage, Divorce and Family Relations Act (2015) has so far protected women from being dispossessed of their rightful proprietary rights. The Customary Land Act of 2016, is in addition meant to protect customary land rights of women and promote participation in decision-making with regard to customary land allocation and control over productive resources. Section 5 of the Act provides for the establishment of the Customary Land Committee with 50 percent women representation. However, many women especially those from the rural areas have limited access to legal remedies. According to Malawi National Statistics of 2018, 75 percent of the land in Malawi is customarily owned, and women face challenges in accessing the land due to the prevailing customary laws. These practices are particularly dominant in Northern Malawi, as the traditional system of land ownership in southern Malawi is matrilineal.

Agriculture being the mainstay of the Malawi economy, it becomes a necessity for one to be a land owner for purposes of subsistence. Despite the challenges in access, in some regions of Malawi, women have become significant participants in smallholder agriculture. Their participation contributes to the national GDP to which agriculture contributes 38 percent. To assist in boosting productivity in smallholder farming, organisations such as the International Fund for Agricultural Development (IFAD) in Malawi have been funding marginal farmers and vulnerable households, including households headed by women, youth and orphans. This is supports the effective use of their limited resources for intensive production.

Credit

In Malawi, there is no record of an established women-centred bank or financial institution. However, local banks have over the years managed to work with international entities which support financial empowerment of women within the nation. Women have equal access to loans in theory, however, the frequency of actually accessing loans is much lower than that of men, due to low entrepreneurial skills, lack of financial literacy, lack of collateral, and some cultural practices. According to one financial institution consulted, the type of credit facilities that are available to women are salary-backed loans and only 30 percent of women who apply are successful in getting loans. This means unemployed women have difficulties in accessing loans.

Another lending institution indicated that about 70 percent of their applicants are men, 10 percent being women and 20 percent being corporate institutions. Thus, despite both women and men having equal opportunities to access loans, women tend to distance themselves from financial institutions in the view that the collateral requirements are more than they can afford. Other reasons why many women do not apply for loans is because of the lack of financial literacy to run a business let alone acquiring adequate support from their spouses or partners to run the businesses. The picture that emerges is that women have limited access to loans and credit facilities, compared to men.

However, through the United Nations Capital Development Fund (UNCDF) MicroLead programme, the Women's World Bank in 2017 worked with the NBS Bank in Malawi to introduce a savings facility for low-income, unbanked people living in rural areas, especially women. One of the products disbursed is known as Pafupi Savings which involves community-based marketing to reach women where they are. The National Bank of Malawi is also encouraging women entrepreneurs to seek growth by making use of the packages that are tailor-made for women business-owners. This exercise also extends to training women on how to access loans and other means of start-ups to grow their business.

Mining

Malawian women miners are involved in the mining of gemstone, gypsum and limestone, gold panning, rock aggregate crushing and sand mining. Although there are no readily available statistics for women in the mining sector in Malawi, most women are involved in informal, small-scale mining. Due to challenges being faced in the sector, women came together to form Malawi Women in Mining (MAWIMA). MAWIMA is made up of women from a number of cooperatives from across the country. MAWIMA has brought to policy-makers the challenges that they face in the sector which include the lack of a stable market for the products and inability to access financial support to boost their businesses. During the development of the first ever Artisanal and Small Scale Mining Policy in 2014, the group urged the government to address the challenges that women face in small scale mining as they are capable of producing products of international quality if they get meaningful Government support that will enable access to capital, use of modern equipment and exposure to the international market.

The MAWIMA also experiences the challenge of HIV and AIDS, which is a threat to the operations of small-scale miners who are at risk when conducting their operations especially in fields away from their spouses. In response, the National Artisanal and Small Scale Mining Policy of Malawi acknowledges that women face more challenges than men which include accessing financial, technical and legal support, social and economic perceptions about the status of women, and unfair practices that impose a heavy family burden and limit the independence and mobility of women. The policy therefore encourages equal participation in the artisanal small-scale mining subsector in order to overcome the challenges faced by women in their operations.

ICT

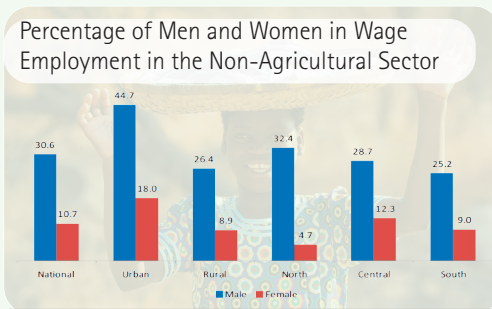
Malawi has taken active steps through the enactment of laws protecting the rights of women to fair labour practices and employment. However, legislation has not yet translated to equality

for women in employment. According to the Malawi Congress of Trade Unions and the Ministry of Labour, no law in Malawi discriminates against women in employment, but in practice women face discrimination. The majority of employed women in Malawi are in the informal sector, with more than half earning their living through farming and small-scale businesses. There are a number of challenges for women involved in the informal sector as this type of employment does not provide benefits such as sick leave, maternity leave or pension. In rural areas, the percentage of people in informal or self-employment is 91 percent compared to 69 percent in urban areas (Malawi Labour Force Survey, 2015). In Malawi, agriculture is the main employer. Employment in agriculture overshadows trends in non-agriculture employment. The Table shows the portion of men and women in wage employment in the non-agricultural sector.

Employment and Benefits

Malawi has taken active steps through the enactment of laws protecting the rights of women to fair labour practices and employment. However, despite having such equality, legislation has not yet translated to equality for women in employment. According to the Malawi Congress of Trade Union and the Ministry of Labour, no law in Malawi discriminates against women in employment but in practice women face discrimination. The majority of women in Malawi are employed in the informal sector, with almost over half of them earning their living through farming and small-scale businesses. There are a number of challenges for women involved in the informal sector since such employment does not provide benefits such as sick leave, maternity leave or pension.

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Source: Malawi Labour Force Survey 2015

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The table above shows the percentage of men and women in wage employment in the non-agricultural sector.

Multiple Roles of Women

Women comprise 51.5 percent of Malawi's population and approximately 97 percent of women participate in subsistence agriculture. Unfortunately agricultural work does not provide families with much of an income and the work is labour-intensive. Men are predominantly in charge of finances and financial decisions, which means that women provide nearly all of the manual labour involved in agriculture although they do not enjoy financial autonomy and/or independence. In women-headed households, a single person carries out all the roles thereby spending less time on productive roles that can lift the household out of poverty. In Malawi where most women-headed households are divorced, widowed or single, opportunities for female-headed households to engage in self-employment and productive work are limited due to competing demands on their time in terms of child-care, household chores and their main responsibilities as the main economic providers. For example, the reproductive roles consume a lot of time as women work long hours with no or little monetary gains.

According to research conducted in Malawi, it is estimated that on average, women spend 90 minutes fetching firewood and 75 minutes fetching water. In addition, the women have to take time to cook for the family and to take care of the children. Within different cultures and levels of economic development, women tend to specialize in unpaid reproductive or caring labour. Although these roles have been recognized by different studies, no national policies have yet addressed the multiple roles that women play.

Gender Responsive Budgeting

Training in GRB was first conducted in 2003, targeting directors of Planning & Budgeting and civil society. In 2004, the Ministry responsible for gender, in collaboration with the Ministry of Finance, developed guidelines on gender-responsive budgeting in the public sector. These guidelines were shared with the Ministry of Finance for application in guiding different sectors in budget formulation processes. However, the Ministry of Finance has hardly utilized the guidelines to encourage sectors to integrate gender in their budgets.

Around 2010, the Ministry responsible for gender was supported by UNDP and UNFPA in the dissemination of the guidelines to all district council key officers and Gender Focal Points in selected key ministries. The Ministry has future plans to conduct gender-responsive budgeting orientations for Parliamentary Committees on Finance, Community and Social Affairs and the Women's Caucus. It also intends to fully engage the Ministries of Finance and Economic Planning and Development to understand and support gender-responsive budgeting; and is planning to engender the medium-term expenditure framework (MTEF), the Chart of Accounts, and the Public Accounts Act. Scaling up on capacity-building at all levels is also of interest.

After the dissemination of the guidelines to all district council key officers and Gender Focal Points in selected key ministries in 2010, the 2011-2012 budget exhibited some awareness to gender,



although only in respect of the education sector. One of the objectives of the budget was to ensure that gender issues are mainstreamed in education activities. However, applied to other sectors, it was noted that GRB can be an advantage, for example in the agriculture sector, maize yields could increase by 11 to 16 percent if women farmers were to have the same access as men to fertilizers and other inputs.

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