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**“WE ARE STRONG WOMEN! WE’LL SHOW YOU!”: WOMEN’S ECONOMIC
PARTICIPATION AND EMPOWERMENT IN MALAWI**

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This thesis is dedicated to the women of Mtandire, Chinsapo, Mtiliza and Lilongwe Area 36 who taught me what it truly means to not only thrive in the face of adversity, but make it possible for the people around me to do so as well. My prayer is that one day I will learn to work and live as selflessly as you all

Women’s Economic Participation and Empowerment in Malawi

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Chapter 1: Introduction and Roadmap

“The world of humanity is possessed of two wings: the male and the female. So long as these two wings are not equivalent in strength, the bird will not fly. Until womankind reaches the same degree as man, until she enjoys the same arena of activity, extraordinary attainment for humanity will not be realized; humanity cannot wing its way to heights of real attainment. When the two wings... become equivalent in strength, enjoying the same prerogatives, the flight of man will be exceedingly lofty and extraordinary.”

- Abdu'l Bahá

Decades of research from leading organizations such as the World Bank, International Monetary Fund, and World Economic Forum indicates that women's economic participation is critical to economic growth. Yet, gender disparities in women's economic participation have remained deep and persistent in many countries in the Global South. Malawi is no exception. The Malawian economy will not operate at its full potential unless government and employers remove impediments to women's full participation in the labour market and economic decision making in the home. Barriers to women's participation also act as brakes on the national economy, stifling its ability to grow.

The objective of the thesis is to examine the barriers to women's economic empowerment and explore an alternative grassroots economic empowerment model in Malawi. This thesis is based primarily on a review of existing

scholarship. Additionally, I will draw on informal discussions carried out with the women I worked with during an internship at the Centre for Community Organization and Development (CCODE) in Malawi.

When I began the process of writing this thesis in the autumn of 2016, my goal was to understand how Malawian women could be empowered through microfinance. However, shortly after, I left for a three month internship in Lilongwe, Malawi where I would be working to empower women economically. In Lilongwe, I was exposed to grassroot empowerment techniques that challenged my view about the effectiveness of microfinance and caused me to expand my research to a wider scope. This real world experience also opened my eyes to the various barriers to economic empowerment that women in Malawi face. Consequently, much of this work is shaped by my experience in Malawi—an experience which challenged many of the concepts I had studied in the first three years of my undergraduate studies. This time allowed me to form a deeper and richer understanding of what my role as a citizen of the Global North should be in attempting to assist in the process of empowering women in the Global South.

The rest of the thesis is organized as follows: Chapter 2 provides the conceptual framework to guide the discussion, including a review of literature on the topics of economic empowerment, economic participation, and informal economy. Chapter 3 will then provide a description of Malawi's political and economic context. Chapter 4 will provide a detailed overview of my time in Malawi; the organization I interned with, my work experience in women's empowerment and the observations and informal discussions I had. Next, in

Chapter 5, I examine the various barriers to women's economic empowerment in Malawi and the importance of overcoming these barriers so women can become equal economic participants. Finally, with an understanding of the Malawian context, knowledge of barriers, and my internship experience in mind, I will provide my recommendations for overcoming these barriers.

Chapter 2: Literature Review

Economic Participation

The term “participation” invokes the ideas of involvement, association, inclusion or contribution. It is the absence of exclusion, whereby one is unable to be involved, associated or make a contribution. Economic participation can then be defined as involvement in “paid, productive work, performed outside the purely familial sphere, but not necessarily in the formal labour market” (Besamusca, 2015, p. 124). According to the Royal Melbourne Institute of Technology Circle (2004), “economic participation provides a social good, as well as a financial/economic one” (p. 1). It occurs when individuals can contribute to the labour force in their context in a way that creates social and financial benefit—not only for themselves, but potentially for others.

From a gender perspective, women's participation in the labour force has long been understood to follow a U-shaped trend (Verick, 2014). This means that women's participation in the labour force is at its highest in developing nations, as women are heavily involved in subsistence activities (ibid.). These rates then begin to fall when nations develop into middle-income countries because there are

more, better paying industrial jobs that men tend to move into, thus causing women to spend less time working in subsistence and more time focusing on domestic duties (ibid.). However, the trend changes again when nations become developed; women increase in education levels and fertility rates drop, so their participation in the labour force once again increases as they step into better, safer, higher paying jobs of their choosing (ibid.).

It is important to note that the high level of participation at the beginning point of the U-trend is not necessarily positive. At the start of the trend, high female participation reflects high levels of poverty in the nation (ibid.). The work women are involved in is unprotected and unregulated, and they are often paid far less than their male counterparts (ibid.). Additionally, even if women in these contexts were able to achieve higher levels of education, there would not necessarily be jobs available to them (ibid.). Therefore, in the case of women, participation does not always mean equality (Semyonov, 1980).

This realization leads to another point of discussion about female economic participation: the factors that determine participation are multiple and complicated due to the complexity of a woman's role in society. Worldwide, women are dividing their time between the formal and informal labour sector, child-rearing, household duties, subsistence activities and family responsibilities (Besamusca, 2015). With so many allegiances, there are many factors that keep women from working to receive a cash income. Verick (2014) cites six main factors: level of economic development in a country, levels of educational attainment, social factors (such as marital norms, fertility, and women's roles

outside the household), access to credit and other inputs, household and spousal characteristics, and institutional setting (laws, protection, benefits). Chapter 5 will discuss, in depth, how these issues negatively affect women's economic participation.

The level of economic development and educational attainment in a country is a major factor in a woman's ability to participate. Clark and Ramsbey (1991) state that countries highly reliant on the investment of foreign multinational corporations, or nations whose economies rely primarily on a single export, have high barriers to healthy participation in the labour force for women. This relates back to the U-shaped trend of women's labour force participation. Countries relying primarily on one export, or on the investment of foreign corporations tend to be far less economically developed, therefore women's participation exists either informally, or not at all. However, as economic development takes place, work and educational opportunities rise in number, allowing women to take advantage (ibid.). The process of industrialization, therefore, creates a supply of, and a demand for, female labour. (Semyonov, 1980) However, industrialization alone does not make the increase inevitable; social factors play a large role as well, particularly in relation to marriage and family.

Division in the burden of care is a factor that transcends all levels of development. Burden of care refers to childcare, homemaking and other domestic responsibilities. As the ones typically given primary responsibility for the burden of care in low, middle and high-income nations, women are typically hindered

from paid work as they take on the responsibility of childcare (Besamusca, 2015). However, if high fertility rates will keep women out of the workforce, low family stability will force women in. In countries with low family stability, where women are less likely to marry or stay married, they turn to the labour force to become self-sufficient (Semyonov, 1980).

Religion also has a major influence on whether or not a woman will work. World Value survey data from 97 countries shows that women from Islamic and Latin American countries are less likely to participate in economic activities, thereby connecting religious institutions to conservative ideas about gender roles (Besamusca, 2015). However, despite the many barriers to economic participation that women face worldwide, academics, humanitarian aid organizations and development professionals agree that helping women overcome these barriers is imperative to worldwide development. Besamusca (2015) sums up,

Women are increasingly seen as the motor of sustainable human development. Policy makers interpret women's emancipation as a proxy for equal opportunities, micro loan projects invest in women to improve the welfare of entire families, women's labor market integration enhances potential for economic growth, and female labor incomes help reduce poverty (p. 123).

Economic Empowerment

In its broadest sense, the word "empowerment" is associated with the achievement of a newfound confidence, strength or ability. It is never random;

there is always a cause of the empowerment, whether it be internal or external, personal or impersonal. The World Bank defines empowerment as the “expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives” (p. 11). This could apply to political, economic, religious or social institutions that have an impact on individuals’ lives. Under this definition, there are four elements that come into play when empowering individuals: increasing access to information, encouraging inclusion and participation, ensuring accountability and building local organizational capacity (ibid.). Each one of these four elements cannot work independently of the concurrent working of the other three (ibid.).

Kabeer (2012) says, specifically on the issue of women’s empowerment, that it relates mainly to four aspects in a woman’s life, including her self-esteem and identity, her ability to critique the inferior position her society has placed her in, her capacity to make her own decisions about her life, and the level of equality to men with which she can influence the shape of democracy in her context. Aiming more broadly, the UN (2001) cites five critical areas with which women’s empowerment is concerned: sense of self-worth, having choice and making choices, ability to access resources and seize opportunities, ability to control one’s own life inside and outside the home, and freedom to create a more just society and economy. It is worth noting the similar themes of self-worth, agency, and inclusion in democratic processes in both views.

Focusing now on one specific aspect of empowerment, economic empowerment has been defined as an increase in an individual’s ability to

participate in economic activities that result in valuable outcomes for themselves and for their communities (UN Women, 2012). These activities include equally participating in the labour market, acting effectively in the economy, accumulating assets, influencing the relationship between the state and the market and shaping institutions and processes that influence their country's development (ibid.). Furthermore, Golla (2011) says that a woman is "economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions" (p. 4). Women's economic empowerment, therefore, is a continuous cycle of increased power and agency which invariably results in increased economic advancement (ibid.).

Substantial evidence supports the reality of a global need for women's economic empowerment. The International Labour Organization (ILO) believes that women can make valuable contributions to their nation's social and economic development. Thus, overcoming the barriers that prohibit women from contributing through economic empowerment is imperative to the success of a nation (ibid.). The ILO also cites evidence of the positive effect that women's economic empowerment has on a country's development. For example, if women's paid employment rates were at the same level as men's, GDP would increase 9% in the United States, 13% in Europe, and 16% in Japan. Contrast this finding with another: the Asia-Pacific region is estimated to be losing approximately 42-46 billion USD/year by restricting job opportunities for women (ibid., p. 3). The relationship between GDP and women's participation appears to result from the idea that with higher pay rates, more women are encouraged to

work because their income is now equally beneficial to their families as when a man works. Consequently, more females working means more skills being turned into higher profits for businesses, therefore increasing contributions to GDP (ibid.). Chapter 5 will discuss how, in Malawi, this notion has been proved true; women often outperform men in microenterprise activities, and are therefore a more valuable asset in this area. Additionally, evidence shows that if male and female farmers in the developing world had equal access to the resources necessary for successful production, the increased access for females would increase yields on farms 20-30%, causing a 2.5-4% rise in total agricultural output in developing nations (ibid., p. 3).

Interestingly, although an increase in gender equality (brought on by economic empowerment of women) is associated with positive economic growth, the converse relationship does not appear to be positive. Kabeer (2012) notes that some of the world's fastest developing economies do not appear to be improving in gender equality. One example would be Taiwan, where the gender division of labour has increased as economic development increased (Kabeer and Natali, 2013). Another example is that of the many fast-growing oil economies of the Middle East who are seeing an increase in new jobs, and an increase in economic development (ibid.). Unfortunately, these new jobs are seen as traditionally male-oriented, so the job increase has only reinforced cultural norms regarding the male bread-winner (ibid.). Therefore, economic empowerment of women proves to be a powerful tool, not only for economic improvement in the state, but social

improvement as well.

Informal Economy

Meagher (2013) states that the informal economy encompasses “workers and activities that operate outside the legal regulatory framework of society, and the output that they generate” (p. 2). Smelser and Swedberg (2005) define the informal economy as “economic actions that bypass the costs of, and are excluded from the protection of, laws and administrative rules covering property relationships, commercial licensing, labor contracts, torts, financial credit, and social security systems” (p. 405).

Smelser and Swedberg address one of the main issues in informal economy activities: although agents feel they may benefit by avoiding institutional rules and regulations, they are actually harmed by the consequential lack of protection that this decision results in. Without accountability to an authority, there is no one to protect any economic actors when immoral activities take place; there is no one to protect business owners when a loan defaults, or customers from being sold contraband goods, or workers from exploitation (ibid.). In the absence of laws, contracts, consequences and rights, there is potential for everyone involved to be hurt.

According to Charmes (2014), the informal economy’s share in different developing nations total non-agricultural employment between 2005-2010 was as follows: 58.4% in Northern Africa, 65.9% in Sub-Saharan Africa, 57.7% in Latin America, and 69.7% in Southern and Southeast Asia (p. 111-112). Sub-Saharan

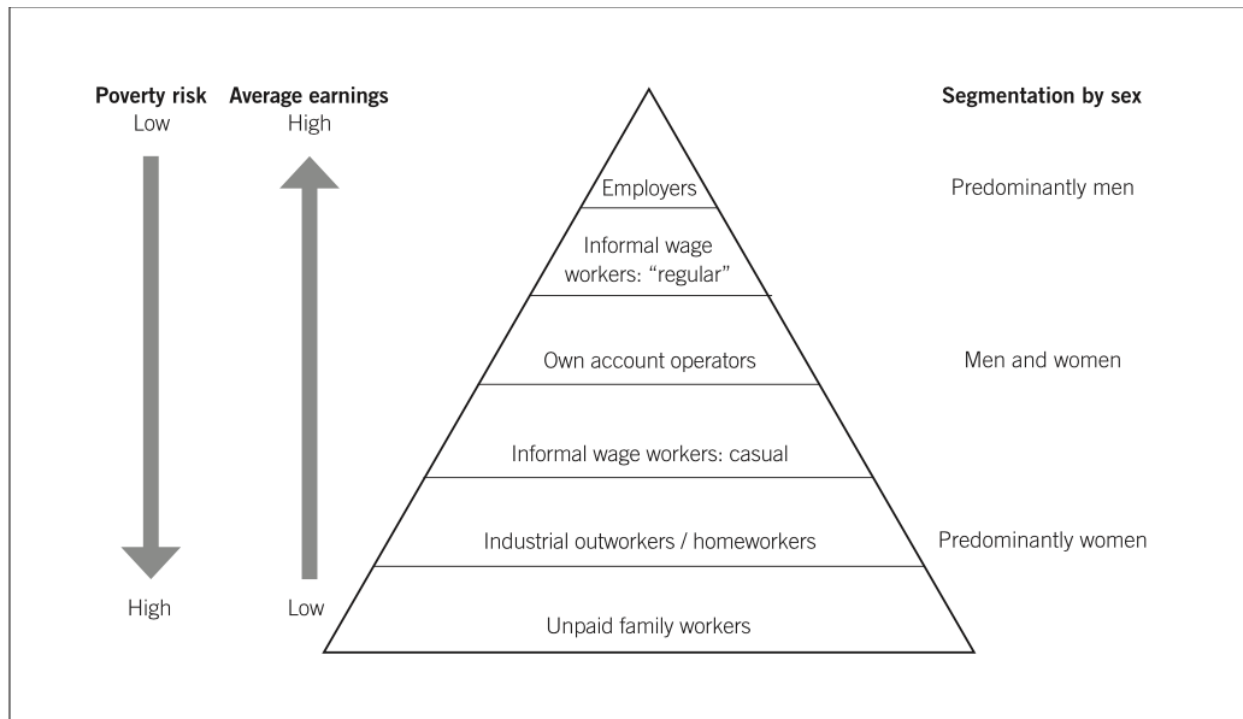
Africa is the only region where women outnumber men in informal sector employment (ibid.). This again relates to the U-Shaped trend in female labour force participation; very low rates of development lead to high rates of female informal sector participation. Sub-Saharan Africa is a region where this trend is demonstrated in a deep and wide-spread fashion. Sub-Saharan Africa is also the only region in the developing world where enough data exists on its individual nations to estimate the percent of the region's total GDP that the informal economy contributes to—63.6% (ibid., p. 119). Other regional data is incomplete. However, some examples for individual countries exist, such as, 54.2% in India, 37.5% in Colombia, and 17% in Venezuela (ibid., p. 120-125).

Chen (2012) shows the distinct four schools of thought that have developed over time that explain the informal economy. These theories address the reasons why people undertake informal work and how the informal and formal economies interact. It is important to note that these different viewpoints are not strictly independent alternatives to one another, but can be complementary. The Dualist view “sees the informal sector of the economy as comprising marginal activities—distinct from and not related to the formal sector—that provide income for the poor and a safety net in times of crisis” (ibid., p. 4). The Structuralist view “sees the informal economy as subordinated economic units (micro-enterprises) and workers that serve to reduce input and labour costs and, thereby, increase the competitiveness of large capitalist [firms] (ibid., p. 5). The Legalist view “sees the informal sector as comprised of ‘plucky’ micro-entrepreneurs who choose to operate informally in order to avoid the costs, time and effort of formal

registration and who need property rights to convert their assets into legally recognized assets” (ibid., p. 5). The Voluntarist view “focuses on informal entrepreneurs who deliberately seek to avoid regulations and taxation but, unlike the legalist school, does not blame the cumbersome registration procedures” (ibid.).

Chen, noting an important aspect of informal economy activity, asserts that it tends to grow during times of recession, especially in countries that have no unemployment insurance programs. This growth is due to the fact that people, especially the poor and marginalized, turn to the unregulated workforce out of necessity. Figure 1 shows the hierarchy of informal employment, including the variation in poverty risk depending on one’s position. Note that in the hierarchy, women are at the highest poverty risk and earn the lowest average earnings (ibid.); they are also most likely to be the ones engaged in unpaid work (ibid.).

Figure 1: Hierarchy of informal employment



Source: Chen, 2012, p. 4

The informal economy is another area where women are kept on the margins, facing unique barriers to advancement, growth and equality.

Chapter 3: The Malawian Context

Nicknamed the “Warm Heart of Africa” for its friendly and vibrant culture, Malawi is a small nation located in Southern Africa and bordered by Zambia to the west, Tanzania to the north and Mozambique to the south, east and west (World Bank, 2017). The country is 118,484 square kms and has a population of 15.9 million (UNDP, 2015). The main languages spoken are Chichewa and English (ibid.). Average yearly temperatures range from 17.7 to 24.7 degrees Celsius and the climate shifts from a rainy season in December to March, to a dry season in May to October (World Bank, 2017).

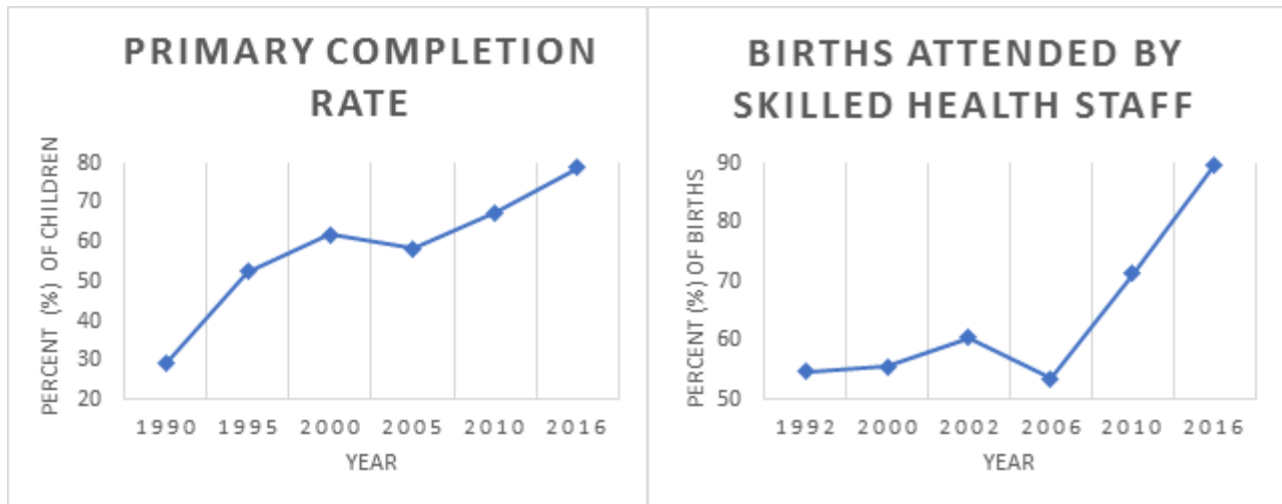
According to the World Bank (2015), the adult literacy rate in Malawi is 62.1% with 55.2% of adult females, and 69.8% of adult males able to read and write. In 2015, 37.3% of eligible aged males were enrolled in secondary school, along with 36% of eligible aged females (ibid.). Furthermore, in the last recorded year (2011) a mere 0.8% of the adult population was enrolled in some form of post-secondary education (ibid.).

According to the World Bank (2011), Malawi has experienced persistent poverty with 70.9% of its inhabitants living on less than 1.90 USD/day. Malawi’s GDP was 5.422 billion USD in 2016, and GNI per capita was 320 USD, making them one of the lowest ranking countries worldwide in both categories (ibid.). Additionally, in 2015, Malawi’s Human Development Index value was 0.476,

which put them 170th out of 188 listed countries (ibid.). Poverty persists as 84% of the population lives in rural areas and relies on subsistence agriculture (ibid.). A crucial factor contributing to Malawi's poverty level is the fact that it is landlocked. This makes the movement of outputs vastly more expensive than they would be if Malawi was situated next to the ocean. Another factor contributing to Malawi's impoverished state is frequent environmental upsets, such as flooding and drought; this has led to consistent trouble with the agricultural output (World Bank, 2016).

Despite all this, excellent developmental progress has been made in Malawi from 1990 up to the current year. Life expectancy rose from 47 years to 63 years (ibid.). The adolescent fertility rate dropped from 176 to 135 women giving birth per 1000 women (ibid.). The percentage of underweight children under five decreased from 24.4% to 16.7% (ibid.). The use of contraceptives rose from 13% to 59% (ibid.). The number of births attended by skilled health staff increased from 55% to 90% (Figure 2) (ibid.). The rate of children completing primary school experienced major gains, rising from 29% to 79% (ibid.). Finally, GNI per capita grew from 180 USD to 320 USD (ibid.).

Figure 2: Primary Completion Rate 1990-2016, Births Attended by Skilled Health Staff 1992-



2016

Source: UNDP 2017

Another area of weakness for Malawi is that of Gender Inequality. The country's Gender Inequality Index value was 0.604 in 2015, positioning them 145th out of 159 countries in this respect (ibid.). This study will examine this issue, particularly as it pertains to women's participation in economic activities in the country.

Political History and Current Status

The first written history of Malawi dates back to the late 15th century and comes from the Portuguese, who had settled in the Southern region after they discovered the sea route to India. Baretto, a Jesuit missionary, writes in 1667 that the Malawi people trade with Portuguese settlers "in ivory, much iron and machiras, which are cotton cloths in great demand in Mocaranga" and also that Malawi was "governed by its emperor, named Caronga" (Kalinga and Pike,

1965). Between the 16th and 18th centuries, historians refer to this cultural and geographical formation as the Maravi Kingdom. Though it was a vast power, the Maravi Kingdom was decentralized and fragmented and made up of various ethnic groups. Throughout this time, elephant hunting and ivory trade were a key part of Maravi society, as tribes traded with Arabs and the Portuguese (Morris, 2006, p. 6). Throughout the 18th century, the Portuguese slavery raids moved through Malawi, devastating various tribes, particularly in the Southern region. Kalinga and Pike (1965) note that “the trade was corrosive to society and perverted the tribal authorities from their proper role of defending society to a predatory function” (p. 104).

From May 14th, 1891 to July 6, 1964, Malawi was governed by British rule. The British favoured Malawi for its agricultural resources and potential to grow crops that were in high demand throughout Europe (McCracken, 1982). Colonial rule brought an end to the Portuguese slave trade in Malawi and it also brought many Christian missionaries, who introduced Western education to the country. Ironically, the gains of Malawians’ new Western education inspired them to think critically about colonial rule and thereby reject it, standing firm on the many reasons for their opposition. The peasantry in Malawi was agitated by the restrictions and decrees imposed on them in their agricultural activities—which were time consuming and resulted in large fines if not followed. Other Malawians were upset by the implementation of Federation, which they viewed negatively due to their experience watching its effects on neighbouring countries who had been forced into such a state before Malawi (McCracken, 1982). Federation rule

meant that Malawi, and other countries governed under it, only had partial governing authority over themselves; Britain had the ultimate governing authority (ibid.).

By the 1950's, disgruntled Malawians, believing that British rule was inspired by greed and therefore not effectively meeting their needs and desires, formed an opposition. An African Congress was formed, led by Hastings Banda. However, Banda was jailed in 1959 until 1960, which led the Congress to dissolve. But, after his release, he was elected to power in 1961 and by 1964 had gained independence from Britain for his people (ibid.). Banda ruled in dictatorial fashion for 31 years before a multi-party system was put in place after national and international pressure to remove Hastings from power. The first democratic election took place in 1994 and Bakili Muluzu was put in power (Kaspin, 1995). However, this first election brought with it fear of "tribal politics" as Malawians could see that Muluzu had been elected primarily by loyal tribal groups, as opposed to free-thinking individuals (Kaspin, 1995, p. 597).

Since then, three elections have taken place; the three presidents elected have come from two families, the Bandas and the Mutharikas. Joyce Banda—a relative of Hastings Banda—was the first female president, elected in 2011, and Dr. Arthur Peter Mutharika is the current president, brother to former president Bingu Mutharika (UNDP, 2015). Currently, Malawi is defined politically as a democratic presidential republic. Mutharika is recognized as the head of state and government, and elections will occur after his five year term is completed (The World Factbook, 2017).

Economic History and Current Status

Prior to British colonization, Malawi's economy was primarily defined by ivory trade activities under the control of tribal chiefs, particularly towards the 18th century when, according to Morris (2006),

The great development of the ivory trade took place in East and Central Africa. There was a marked increase in the demand for ivory in both Europe and the United States - the ivory being used for a wide variety of ornaments and household goods - piano and organ keys, snuff boxes, umbrella handles, chess sets and carved figure (p. 8-9).

The iron trade was also active during this time, with a demand for spears and axes leading to production and trade between tribes in the Kingdom. However, it was also in this time and into British colonization, that Malawians experienced economic exploitation more than economic growth (McCracken, 1982). This paper has already established that Portuguese slave raids were devastating to tribal culture and that British colonization was done primarily for the economic gain of Britain. During Colonial rule, the economy was largely based on agriculture, where Britain exploited Malawian goods for British sale. One of the largest exploited crops was cotton, however, frequent flooding and disease-ridden tse tse flies were major burdens to British settlers attempting to manage the growing of cotton in Malawi (ibid.).

Currently, Malawi's economy has not graduated from being agriculturally based. 38% of GDP and 90% of exports stem from the commercial agriculture

sector (UNDP, 2015). However, the government, realizing the dangers of relying so heavily on one sector (especially one that is so vulnerable to shocks), is attempting to diversify. This has led to an increase in mining, tourism and service sector activities (ibid.). In effect, agriculture has lost GDP share, going from 38% to 27% (ibid.). Malawi has also always relied heavily on aid from the World Bank and International Monetary Fund. However, funding ceased after high levels of corruption were discovered and showed that money was being used improperly (ibid.). Because of the World Bank's full funding stop, other NGO's followed suit, and Malawi lost 80% of its international development funding. However, within 5 years, Malawi was once again receiving funding of an estimated \$575 million USD and substantial economic growth (roughly 8% a year) occurred up to 2008 (ibid.).

2009 brought another full stop to development funding when issues arose over notable economic mismanagement by the Mutharika administration. The Malawian government, realizing its error, implemented a zero-deficit budget that was met with severe disapproval by Malawian citizens, as it raised taxes, fuel prices and foreign exchange rates. Protests erupted throughout the country, which resulted in a reversal of the decision, however, stability was not established until Mutharika passed away and Joyce Banda was made president in 2011 (ibid.). Currently, the government is heavily reliant on international funding and is struggling to grow in its financial independence (ibid.). According to the UNDP's Human Development Report of 2013, the economy is burdened by,

insufficient energy generation and supply; high transportation costs; inadequate skilled human resources; inadequate financial resources; narrow export base; inadequate diversification; high illiteracy levels; high population growth; over dependence on rain-fed agriculture and HIV/AIDS pandemic.

Chapter 4: CCODE Malawi

CCODE Overview

During the winter semester of the 2016-2017 academic year, I travelled to Lilongwe, Malawi to complete a 12-week internship with the Centre for Community Organization and Development. I left Toronto on January 9th, 2017 and returned April 9th. The Centre for Community Organization and Development (CCODE) is a registered NGO in Lilongwe, Malawi whose mission is to empower poor people's organizations. CCODE recognizes the value and potential of entrepreneurial and empowered poor people's organizations to provide space for equal participation to all members of a community. To achieve broad-based, community-driven solutions, CCODE works in alliance with the Federation of the Rural and Urban Poor (formerly known as Malawi's Homeless People's Federation), a social movement of poor people's organizations. The Federation currently has over 50,000 members in Malawi, 80% of whom are women. Both CCODE and the Federation are affiliated with Slum Dwellers International (SDI). CCODE plays a critical role in community mobilization, social awareness, and

critical engagement of duty-bearers. This alignment of work aims to empower people to transform their lives.

One of CCODE's main projects is to train and support the entrepreneurial efforts of the Federation's women's economic empowerment groups. CCODE provides training and support to over a dozen women's groups through skills/business training, empowerment sessions and practical assistance (for example, poor women are sometimes blocked from pursuing certain business opportunities, CCODE will occasionally step in to pursue these opportunities on behalf of the women if there is no other way for them to do it on their own). While in Malawi, my main responsibility was to take the lead in assessing the needs of these groups and providing the appropriate training and support. Through my work, I learned much about the issues women face while trying to make valuable contributions economically, while also providing for their families. It is important to note that according to the Government of Malawi (2012), the size of the average Malawian family is 4.6 individuals (p. 11).

Internship Experience

I worked primarily with three groups throughout Lilongwe and the surrounding area: the Area 36 Group, Mtandire Group, and the Batik Centre Group. Each group had unique challenges and opportunities for growth. The following section will provide a profile of each group, as well as an overview of the work I did with each.

Area 36 Profile:

The Area 36 group is a collective, or cooperative enterprise, that began in 2003 as a savings group. In 2014, they received tie and dye training, which allowed them to create and sell fashion products for women. This was an aspect of training that I found discouraging; women should not be limited to making products only for other women. I will touch more on this issue in my recommendations. In Area 36, there is both a women's group and a youth's group. The group started with 36,000KW but now requires further financial capital if they are to continue production. Products sold include tie and dye skirts, batik printed skirts, hats, shoes, shirts, weaved baskets and colourful necklaces.

With the profit they have made, the group has been able to pay their children's school fees, buy housing materials and pay ESCOM (Electrical Supply Corporation of Malawi) for water and power— currently, however, the group is struggling to make sales. They rely primarily on trade fairs facilitated by CCODE to sell their products, however, this does not provide enough opportunity to sustain profits. They have tried door-to-door sales but found this unsuccessful as most people in their community struggle economically and do not have the expendable income to buy things. Most of the group's products are stored at the Batik Centre, which acts as a base to make additional sales from. The group has not done a lot in the way of marketing, save handing out brochures at trade shows; they have expressed finding marketing to be challenging. The Area 36 group needed to develop a marketing plan, and needed to find a space to successfully

sell their products. Their financial capital needs would decrease if these two objectives were met.

During my time working with the Area 36 group, members shared with me that they would like to receive formal training in how to find new markets and compete in them appropriately. In response, after meeting with the group a few times and learning about their unique products and challenges, I developed a marketing training curriculum that could be used for Area 36 and other surrounding groups. This curriculum was short and could be taught in one session, although breaking up into smaller sessions is beneficial. Because of the length of my internship, the speed at which life in Malawi moves, and the steps that needed to be taken to schedule a day when myself, a translator, the federation group correspondent and all group members could be present, I was only able to plan one session to complete the training with the group. It took place on March 23rd, 2017.

The session began with me asking the group what their expectations were for the training; what they hoped to “get out of it”. We then went over the “five areas”: concerns, customers, market analysis, competition and segments. First, I asked group members what their main worries and problems were with the business. I then asked them to provide me with as much detail as possible about their customers. We then looked at the market through the “big picture” lens and “small picture” lens—for this group, the big picture was Lilongwe City, while the small picture was Area 36, their district. Group members provided as much description as possible about both pictures. Next, we discussed the group’s main

competitors and brainstormed strategies for outperforming them. Finally, we discussed different market segments that the group could target in order to gain new customers. After all the detail gathering was finished, we discussed everything we had learned and then brainstormed ideas for how to market better to existing customers, enter new markets, improve existing customer relationships and better existing products.

Unfortunately, I felt that the training was only partially successful. This was mainly due to the fact that my translator was not completely honest about the level of his English proficiency. As well, I found his attitude to be apathetic at best, and it seemed he was in a hurry to have the session done, which resulted in his apparent detachment. When I came to the end of the session, I realized he had not been translating as thoroughly as I had hoped. As I began to ask questions about what members were learning, there was some confusion and misunderstanding. Afterwards, when I asked my translator for feedback about what he thought I could improve in the session plan, he simply said it was good and the women benefitted, but could not cite any specific examples. This was a significant event for me in my internship; I came to the sad realization that so many projects to economically empower women in the Global South are derailed by the apathy of one individual. Fortunately, group members said they benefited from learning how to analyze their customers and competition so as to perform better. Moving forward, after thinking about their customers' habits and behaviours more thoroughly, they decided that creating posters to advertise the products they sell would likely be a productive next step.

Batik Centre Group:

The Batik Centre is located in Mtandire—an informal settlement on the edge of Lilongwe—and is used as a place to produce batiks and also store and sell many of the Federation Group’s products. The Batik Centre group is also a collective, made up of over a dozen women. The Batik Centre is a beautiful, clean and well-lit building, but is unfortunately located at an inconvenient distance from the main road. Because of this, the Batik Centre is not frequently seen by anyone but the community members. The women mentioned that the only customers buying batiks are white people. Malawians find the batiks to be too expensive—however, the women could not charge a price that would satisfy Malawians and also provide profit for them. Malawians will, however, purchase the other products that are available at the Batik Centre (jewellery, chitenge, coffee, flowers, pot holders, and other clothing items). The Batik women’s business activities seem to be well-documented, this, however, required further confirmation.

A number of different solutions have been implemented to attempt to help the women find an appropriate market for their product. An organization offered to sell the women’s products online to the West, however, the product price increased 100% and nothing was sold; as a result, all the products were returned. There was also talk with CCODE of opening a shop in town, however, this never came to pass. Another idea was to leave brochures at hotels so white people would learn about the Batik Centre and want to come visit. This worked! But for

some reason, it was not continued. Since leaving brochures at the hotel was a success, the group needed to seek to create a formal partnership with the hotels to take advantage of this, perhaps even offering an incentive for hotels to agree—for example, offering a five percent cut.

With the Batik Centre Group, I quickly realized that their business issues were a result of poor planning by CCODE and attitude issues with the women in the group. CCODE built the Batik Centre for the women far from the main road and provided training for women to produce a product that is not marketable to local people. This frustrated the women when they struggled to profit. However, the women did not realize that what happened with the business from that point forward was their responsibility. It is true that the building was far away and the training was hard to market, however, they still have a building and they still had skills. My first step with the women was to work on their attitude. After a few frustrating meetings where I sat and listened to them complain continually, I finally sat down with them with a plan in mind. Notes from my experience on February 16, 2017 tell the story,

Yesterday I went in with the goal of trying to get them to admit they complain a lot and then to change their attitude. I had success! I started by trying to get them to list off all the ways they have succeeded since receiving training. They just complained. I asked them to list their skills. They complained. Finally, I bluntly told them that their attitude was bad and they were never going to make a single dollar until they stopped complaining and started focusing on what they can do (produce beautiful

products, document their business, one lady can speak English and talk to potential hotel partners). I told them they had a choice to make. It wasn't CCODE's job to run their business, only help where needed. When I finished talking the ladies were a little upset, but I was happy about this. They said, 'you don't think we work hard? We work very hard!' I said, 'Ok, then channel that into finding new markets and not complaining.' They said, 'We are going to work hard. We are strong women. We'll show you!' This felt like a victory. Even if the women start complaining again, I can go back to this experience and say, 'at one point, you told me that you were strong, hard working women. Prove it to me!' I am glad we have this experience to look back on and gain strength from.

I left the meeting that day full of hope. A month later, on March 14th, I wrote the following journal entry about the effect I could see the session had on the women,

I received wonderful feedback from a women's group I have been supporting. Where we are at right now, I have been encouraging the ladies to seek advertising opportunities at hotels, to look into getting their products into a local farmers' market and I have fixed up some brochures for them, at their request, since they cannot make them without access to computers and a high level of English proficiency. For me, supporting them has just been encouraging them to seek opportunities, making suggestions where necessary and stepping into to fill needs that they absolutely cannot fill themselves. Last week they gave me really encouraging feedback. Once we got down to business, we had our meeting

(they didn't complain at all!) and when we finished, they told me that over the years they have had many visitors come to help and support them through CCODE. They said, however, that I was the first visitor to really visit them and take action. They said that since I arrived, they can recognize that their attitudes have changed and they feel excited, positive and ready to work hard! And they have been working harder. Every assignment I have given them they have completed. They have stopped complaining! I am very proud of them.

By the end of my time in Malawi, we had a spot for the women in a local farmers' market, brand new brochures, an agreement to display brochures again at a hotel, and a refreshed and empowered group of women. Through this experience, I was encouraged to see that despite the many challenges that arise when economically empowering women, truly taking the time to build relationships, listen to their needs and continue persisting through the challenges can lead to productive steps forward on the path of empowerment.

Mtandire Group:

The Mtandire Group is another collective that formed roughly 7 years ago (members do not know for sure). They began as a savings group, part of the Federation, and still have some savings left today. CCODE trained them in manure manufacturing a few years ago, so they have been selling manure since; they are by far the most successful of all the groups. Their main customer is the Four Seasons flower shop. They understand the risk and troubles that come with

relying primarily on one market and have been attempting to expand. They have tried door-to-door selling, but it was not very successful. From time to time, someone will come and purchase a small bag for their gardens. They are currently making a profit as Four Seasons is a frequent purchaser, however they would like to make more.

Obviously, the work this group carries out is unsanitary and puts them at risk of contracting disease, which means the group was in need of gloves and boots. Having these tools should be a top priority for the women, but they cannot afford them, or else do not manage money well enough to invest in the gloves and boots.

Many of the women are widows, so manure selling is their only source of income. However, since selling manure and making a profit, the women have noticed positive changes in their livelihoods. With their income, they have been able to pay children's school fees, build houses and buy electricity and clean water. One issue the group is facing is that the leader occasionally uses money from the business account for personal use. Unfortunately, she is the only one who speaks English well, and because of this, the group cannot succeed without her ability to speak with potential clients (English is the official business language in Malawi).

After meeting with the group on a couple different occasions, and giving them the chance to express their concerns about their business, we decided that I would come and hold a marketing training session with them. This was a response to the fact that the women felt concerned that the Four Seasons Nursery was their

main customer and therefore the main source of profit. They were hoping to expand their customer base but recognized that they needed to market their products better. I decided to use the training curriculum that I had developed for the Area 36 Group, with improvement based off of my learnings from running the session once before.

The session was far more successful the second time; there were two main factors that contributed to this. First, the translator I had the second time was a much better English speaker, and much more invested in the women's success and well-being. Because of this, I felt that we acted more as a team; both of us carefully checking in to make sure the women were engaged and understanding us, with both of us offering suggestions. The process was, therefore, longer, richer and much more involved. The second reason the session was more successful, was that I had chosen to incorporate my learnings from the first session into the second. The main change was the decision to ask the women what they were learning and what ideas were being generated after each teaching section. This gave myself and my translator the opportunity to provide clarification and encourage good ideas.

By the end of the session, the women had generated many new ideas for growth in their business. Some of these ideas are as follows: through the training, they had identified that they were occasionally selling manure to "hard bargainers" at a price that did not make them a profit; they decided to put an end to this. They also decided to start recording the names and phone numbers of all their walk-in customers, so they could use phone calls as a new marketing and

sales platform. They also generated a number of ways they could “outsmart their competition”; one way being introducing posters in the community, which they agreed to start setting money aside for. They also decided it was important for them to be more intentional about building relationship with their stakeholders; their context is an extremely relational one and they know that relationship is often a much bigger factor than price in obtaining customers.

As the training succeeded, I gleaned a lot from my time with the Mtandire Group about how successful women’s economic empowerment occurs. Despite the fact that CCODE had given the women the skills they needed to succeed, I realized it was imperative that the Mtandire women were empowered to produce products that fulfilled a need in their context, using resources that were already present in their context. Additionally. The women were highly motivated, likely because of the unfortunate and dire circumstances that had befallen them as widows. All of this led to successful outcomes.

Observation and Informal Discussions

During my time with CCODE I learned a lot from observations and informal discussions with the women of the Batik Centre, Mtandire Group and Area 36 Group, particularly in relation to my understanding of the effectiveness of Women’s Economic Empowerment, village banking and microfinance. This next section will address some important points from these discussions and observations.

The three groups I worked closely with in Malawi all began as village banks, so naturally, I learned a lot about village banking and experienced a

reshaping of my opinion towards current approaches to economic empowerment, particularly microfinance. I was not familiar with the concept of village banking prior to my time in Malawi, however, as a development student, I had studied microfinance extensively. When studying the concept of microfinance, I had discovered that the literature is quite mixed with regards to its effectiveness; the general consensus is that microfinance has not lived up to the expectations that the development realm had originally held, although it has been somewhat effective. Specifically, in Malawi, research has shown that historically, individual microfinance loans often leave borrowers worse off than they were before, once they have to repay the principal and the accumulated interest (Diagne and Zeller, 2001). This can be a discouraging reality for someone studying development and hoping to contribute something meaningful to the field one day. However, when I saw how effective village banking could be, I felt quite hopeful that successful development ideals exist and there are even better ways than microfinance to empower women!

For the Mtandire Group, Batik Centre and Area 36 Group, village banking involved weekly meetings with members bringing along a pre-decided financial contribution to a group fund. This could be as little as 50 cents a meeting; each group had made its own decision about the amount. Members must be committed to attending every weekly meeting; there is a penalty fee for missing a meeting, and the fee also goes to the group fund. Although weekly contributions were not hefty, over time, the groups managed to save a substantial amount. Group members could then take loans from the funds and use those amounts to pay for

funerals, healthcare or to start businesses. The principal amount of the loan had to be paid back with interest over time. Each group then became a collective as they decided to use skills training from CCODE to launch small businesses together. Some groups, like the Mtandire Group, still had money left over from the original fund, some 7 years into their business venture.

These groups all received training on how to form village banks from the Federation. The only cost to starting the village bank was the cost of purchasing notebooks to track the movement of money in the group. Additionally, each group had a leader, and this person was typically the most educated of the group, and usually the only member who could speak English. They would lead the meetings, and also act as the spokesperson between the group, CCODE and the Federation. Decisions in the group were made communally, although the leader had a bit more say in decision making. For example, the groups decided together about whether or not someone should receive a loan, and they worked together to keep borrowers accountable for their repayment, however in disagreements, the leader had the final say. Ultimately though, the communal-relational nature of the saving, borrowing and repaying aspects of village banking, is what set it apart.

This process is different from the process followed in the microfinance concept. Those who receive microfinance loans, use them to start businesses. However, they often receive them as individuals, and many times do not have formal training or education in financial management. As mentioned before, people in Malawi often struggle to repay both the principal and the interest. Contrast this with village banking, where groups first save up the money and learn

healthy financial management together. Only then can they take a loan from the groups savings. With microfinance, the loan comes first. With village banking, learning how to save and manage money comes first, then the loan. This leads to a better use of loans, and more successful entrepreneurial ventures.

Village banking money is communal money, which means the group benefits financially or suffers financially together. Malawi has a collective culture; one that is heavily communal. Instead of prioritizing money and a career, Malawians prioritize social relationships and interdependence. Neighbours know one another and are intimately involved in each others' lives; parents do not only take care of their own children but often take in and support other kids from their community or extended family. The collective aspect of Malawian culture is heavily reflected in how I witnessed money being spent. An individual does not work to only support themselves, but often children are working to support the family, aunts and uncles are paying for their nieces and nephews schooling, etc. In the city, allegiances tend to be community-based. But in the villages, allegiances tend to be tribal based. Whether it's one's neighbourhood or tribe, Malawians do not care about privacy or independence but are heavily interdependent and open. Malawi's collective nature results in the success of a system that operates by saving together and relying on each others' commitments. When I saw how effective the collective approach of village banking had been for my groups, I wondered if this is one of the downfalls of microfinance. Here in the individual-based Western world, the concept seems promising, but it is quickly challenged when one sees how significant the differences between individual and collective

cultures really are. It is common for someone in the Western world to receive a loan when starting a business and to be committed to and able to pay it back. The responsibility, and subsequent consequences, fall on the individual alone, which means this method of economic empowerment is effective in the individualistic culture. However, to use the same type of approach in a collective culture appeared troublesome in my observations, especially after reading the discouraging scholarship on microfinance and then seeing how effective the village banking approach was. Collective-minded individuals struggle to operate in an individualized framework. But, there is hope, as I witnessed how collective-minded people can thrive and experience empowerment in collective frameworks.

The village banking approach is not only an appropriate method of economic empowerment for the above reasons, but it is also an extremely sustainable model. Group members require only notebooks (to keep track of weekly attendance, contributions, fund levels, etc.) and the training necessary to start meeting and saving. Members of village banks can then be the ones to train others in their larger community in how the process begins. Additionally, village banking not only sets members up to have money available for business and personal use, but it also teaches financial skills and allows women to contribute to household financial decisions. When I asked the women how village banking had affected their position in the home, some expressed that before their membership in the group, they did not have a say in household financial decisions, but now they did. Their husbands were beginning to see them as able-minded equals, and because the money they did have was being used better, it felt like more!

It is also important to note that I do not believe microfinance should be abandoned, but that it is much more effective in conjunction with village banking. The groups I worked with started as village banks, but some received additional loans to supplement their efforts once they had used their initial saved funds to get their businesses off the ground, and wanted to acquire more expensive physical capital. Group members were also able to use their loans better because they had acquired healthy financial management skills during their village banking experience.

Prior to my Malawi experience, I believed that microfinance was likely the best approach to economic empowerment, albeit not one that was necessarily effective. However, I now believe that village banking is an under-utilized and underestimated approach, and one that development culture needs to zealously embrace and incorporate into their approaches. It does not have the same glamour as microfinance and it does not spur the same donations that development organizations crave so badly, but it can serve to empower women.

Chapter 5: Barriers to Women’s Economic Participation in Malawi

Social Norms

Women are not treated as equal to men in Malawian society. Common cultural belief and practice identify women as servants to men. A study from Macintyre et al. (2011) includes these powerful words from a Malawian woman about why they are disempowered, “The number one reason is culture—why

women are less empowered is that women are treated as kitchen people... Not as people who can contribute to the well-being of the families. If a girl is born, not as much attention is given to her... [whereas] a boy child is seen as having a potential to contribute earnings to the family” (p. 112). Minton and Knottnerus (2008) explain that the roots of Malawi’s patriarchal cultural practices go back to the time when chiefs began losing control over the nation with British colonization and the influence of the colonizers’ Christian faith. Since chiefs were losing political control, they attempted to gain a stronger hand in cultural matters. One way to do this was to exert control over the most vulnerable members of society—poor, rural women. A coming of age ceremony called “chinamwali” was formed, which introduced the practice of marrying girls off within one year of their first menstrual cycle and commanding that they try and conceive children within the first three months of marriage. With these new orders in place, female secondary school attendance plummeted to almost zero. This meant no young females would learn English, the language of business in the country. It also left the girls at risk for health complications caused by early pregnancy and malnutrition brought on by poverty.

This ceremony also included specific instruction for the girls, which Minton and Knottnerus provide details about,

A song sung during the initiation ceremony included a verse 'when my husband has not commanded, I do not pluck and eat.'... During initiation ceremonies the young girls who performed their cooking lessons badly were physically punished... The social norms are taught during the

initiation ceremonies. Women's work includes cooking, carrying water, caring for the home and the children... Instructions to the young initiates include: Don't keep your husband hungry. You must respect your husband and be polite and obedient. Your husband must be fed everyday of his life. You must produce children for your husband (2008, p. 192).

Although far less common now, the *chinamwali* ceremony has had a massive effect on the culture's treatment of women, where today, a Malawian woman is taught her place in the home quite early. Girls are expected to wake up early to complete household tasks before they head off to school (if parents can afford an education for them). They will also have tasks to complete when they return home from school. Often, a girl's education is easily set aside in favour of purely domestic household responsibilities. Girls' household duties can begin as early as six, where it is common for them to do physical work such as fetching water or carrying firewood (ibid.). Their brothers, however, will not be expected to assist with any of these tasks, but to invest in their education first and foremost. Mitton and Knottnerus (2008) put it plainly, "It is important [in Malawian culture] that young girls learn to respect and please their husband" (p. 191-192).

The *Fisi* practice is another component of the previously discussed initiation for girls in Malawi. In this practice, an older male in the community has sex with the young girl, who is usually younger than 14, to complete her welcome to womanhood. The girl is instructed quite explicitly by women in her community in how to please the man. Interviews of Malawian women who had once gone through *Fisi* describe the fear, pain and panic the experience was marked by.

However, girls do not resist for fear of shame or rejection by their community. Instead, women describe how they not only knew they could not resist, but amidst their pain and panic were still attempting to “perform well” as they had been told repeatedly that this was their duty (Kamlongera, 2007, p. 81-83). A Malawian woman recalls her experience of *Fisi*:

I tried to shut out what my body felt; I felt nauseous, cheated, angry, defeated and alone. I hated them all; they had failed me. I was thinking should I scream but I stopped myself; I knew it was a lie that I had even asked myself that question because I knew I would not do that, the way that screaming would bring me shame. The moment was gone too soon. I remembered I was not allowed to wallow in self-pity. I had a task at hand. I had to do this right. I need not allow a moment of weakness to dampen my performance; my family was counting on me. My fate lied with this stranger I had despised a minute ago. How would it save me to cry now? It had happened; I needed to make the best of it. He was going to find me pleasurable! Right there and then I also swore to myself that in this same moment I would pay my daughter's dues and I worked hard at it!

(Kamlongera, 2007, p. 82).

The *Fisi* practice is another tragic force that shapes Malawian girls' identities as subordinate servants who belong in the home, and whose job is to please men. The practice teaches girls that men have control over them, they must please them, and it is a shame to disobey (Kamlongera, 2007).

To further understand the powerful effect that social norms and male headship has on Malawian women, one can consider the following finding by a study on divorced and separated women in Malawi. Despite now being the primary authority in the home after the husband had left, women felt that there was no longer a head, nor would there be one (Flintan and Tedla, 2010). Cultural norms regarding gender roles are so deeply embedded that most women do not consider the possibility of being household heads, even when the male is gone and they need to be (ibid.).

During my internship, some conversations I had with the women of the Batik Centre helped me gain a deeper understanding of the damage that Malawian cultural norms can have. I witnessed first-hand how the cultural treatment of women has shaped their sense of self-worth. It was one of my first initial visits with the group, and I had gone in with the goal of completing a needs assessment. I had assumed the women would be able to tell me what they needed, but instead, I realized at least one aspect of their needs based off of how they spoke with me. The group shared with me that, in the past, they had displayed brochures at a nearby hotel in Lilongwe, which was bringing in Western customers who were willing to pay high prices for their products. However, it was actually CCODE who was making this happen, as a staff member was taking stacks of brochures to the hotel and getting permission for them to be displayed. Once the brochures ran out, no one went to refill them. CCODE felt that it was up to the women to continue the partnership—after all, CCODE is not responsible for running their business. Naturally, I suggested to them that they visit the hotel and bring more

brochures. The reply I received was, “you don’t understand. We are only women, we are only poor women.” This struck me deeply, and I did not feel that I could form an adequate response yet without talking to my coworkers about the situation more thoroughly. However, their words resounded in my thoughts significantly for several days to follow. To feel that one is only a woman, only a poor woman! It was hard to tell if the women would be able to continue the hotel partnership. Some said that a hotel manager actually would not be willing to speak to a poor woman; they only wanted to speak to educated city women, or Westerners. Regardless, with time, it became quite clear to me that this attitude was poisoning the group. The belief that one was only a woman had led them to feel hopeless, apathetic and discouraged. And so, when I left the meeting, I knew the first need I would be addressing was their attitudes—nothing would improve in their business until they first believed it had potential and that they had the power to exploit that potential.

This conversation opened my eyes to realities of a woman’s life in Malawi. These views had not befallen them accidentally; instead, a life of facing barriers, struggles and being a member of the inferior sex, had taught them not to hope for much or believe in themselves. It is this spirit of self-depreciation that becomes a substantially damaging barrier to equality for women. This idea was further confirmed for me in my informal discussion with another woman who was not a part of the groups I was working with.

I came to know this woman through some side work my colleague and I participated in for a local orphanage in Lilongwe. She worked for the orphanage

and had also started a small grassroots movement that was economically empowering widows in her settlement. She herself was a widow; she had three children and, partly because she had a much different attitude than the Batik women, managed to keep her children and complete a University education while working to support them. Because of her accomplishments, she became widely respected amongst her community, and when women were widowed, she was often called upon to come and encourage the women not to give up their children but to fight by any means necessary to find work and support them. With time, she decided to formalize her efforts and reached out to some donors to create a fund through which widows could access loans. She also provided skills training to the widowed women and many of them have been able to keep their children because of the income they have generated through starting their own small businesses.

When I spoke with her, it was clear that her attitude about herself was quite the opposite of what the Batik women believed. She expressed that despite facing inexplicable grief, exhaustion, and hard work of many kinds, she always knew she could accomplish what was set before her, even though cultural norms deemed her a burden to society now. She was also blessed with helpful friends and family who were able to provide support to herself and her children— but it was no doubt her attitude that carried her to where she is now. When I began to compare and contrast her experience and the experience of the Batik women, I could tell that choosing to believe or not believe in the culture's message resulted in staggeringly different outcomes for women.

Agency

Agency is the ability to make one's own choices and act upon them. In Malawi, as in other African countries, women have fewer choices in fundamental areas of day-to-day life, including their own movements, health decisions, ability to complete or even begin their education, use of household assets, and whether and when to go to work. This is the focus of the next few paragraphs.

Healthcare

Due to cultural biases, Malawian women face challenges when attempting to access adequate healthcare. In general, the quality of healthcare in Malawi is lacking. A 2011 study cites “walking long distances to access health facilities, lack of midwives, lack of or insufficient items to be used during delivery, long stay and rude health personnel” as issues in the country's healthcare system (Kambala, p. 2). These issues weigh much heavier on women, since many pertain to childbirth. Healthcare staff are often cited as being verbally abusive and unwilling to treat individuals. Doctors also frequently turn people away for incomprehensible reasons. For example, a family looking for treatment for multiple members was told that it is impossible for more than one family member to be sick at a time (Kambala, 2011, p. 2). Not only are health workers characterized as rude, but issues of corruption have also risen. Ambulance drivers often refuse to pick up the sick unless they will pay for gas. Often, families do not have the money, so family members die unnecessarily. In addition, ambulance drivers have been known to use vehicles to sell drugs and other supplies to

Mozambicans at the expense of Malawians (Kambala, 2011, p. 2). As one respondent said, “these health workers are getting rich here, for instance one health worker had stolen 16 mattresses” (Kambala, 2011, p. 2).

Certain issues pertain specifically to women. For example, many hospitals lack midwives, so it is impossible for pregnant women to receive the care they need. Pregnant women have also reported being chased away by hospital staff who say they should be receiving care from neighbouring district hospitals (even though women may live closer to the specific hospital). As a result, many women choose to give birth under nearby trees or in toilets. This leads to feelings of shame and embarrassment for women, as they are not granted any privacy or after care (Kambala, 2011). Survey participants explain issues they faced while giving birth, many issues being very common to Malawian women,

You don't have a basin, thread, razor blade, four wrappers, and then what do you do... As long as you have a razor blade and a plastic sheet of paper you will be helped. Demands at the hospital are huge; hospitals now are for rich people. Poor people will die under a tree... Also if you lose a lot of blood on the way to the hospital, they don't help you because you have gone there late... It's not even that, I went there in good time because I know I lose a lot of blood during delivery. One time I went there (at the hospital), I gave birth and I was losing a lot of blood as is the case, I told the nurse on duty about this but she did not do anything, she left. The next thing I heard was that she has gone for a workshop somewhere. I was discharged the next morning without any drugs; I came back here

very weak and people were worried, but by the grace of God I got better (Kambala, 2011, p. 3).

Women also reported that they may only go to the hospital if their husband permits them to (Kambala, 2011, p. 3). If women cannot gain access to proper care during childbirth, they are at risk of infection, injury or death. The World Health Organization (2017) says that 5 major complications account for 75% of maternal deaths: severe bleeding, infections, high blood pressure during pregnancy, complications from delivery and unsafe abortion. All of these issues are easily treated or prevented if a woman is given adequate care at a healthcare facility.

Perhaps the most tragic consequence that can result from giving birth at home is prolonged obstructed labour resulting in an obstetric fistula. Drew (2016) describes the condition,

During this childbirth complication, the soft tissues of the pelvis become necrotic due to lack of blood supply, causing an abnormal opening to form between the vagina and the bladder and/or rectum. This damage leads to chronic incontinence of urine and/or feces. Without treatment, obstructed labor is estimated to contribute to 8% of maternal deaths worldwide. In developing countries, obstetric fistula is estimated to occur in 2% of obstructed labours... more than two million girls and women currently live with fistula. In Malawi, the prevalence of vesicovaginal fistula is believed to be 1.6 in 1,000 women (p. 2).

Consequences of being a women with a vesicovaginal fistula include the inability to have more children, chronic skin irritation, abandonment and ostracization from family and community, divorce, deepening poverty, greater malnutrition, pain, illness and death (Drew, 2000). A woman with a fistula is said to be a “dead woman walking”, abandoned, ostracized, ashamed, unable to enjoy or participate in the life she once had, all preventable had she accessed adequate health care during delivery (Drew, 2000, p. 1-3).

In conclusion, Malawi’s healthcare system, and women’s fundamental biological differences, put them at a disadvantage to men. Women in Malawi are far more susceptible to neglect, illness, birthing complications and at a higher risk of early mortality than women in the Global North. Women’s lack of agency to access adequate healthcare keeps them from equally participating in economic activities.

Education

As previously stated, girls face the obstacle of domestic duties, as well as the cultural preference for educating boys over girls which inhibits them from receiving the same education as their male counterparts. Malawian women would greatly benefit from education. Davison and Kanyuka (1992) state,

Education for girls and women is positively associated with their participation in the labor force. Although the wage sector in Malawi is relatively small, currently 43.9 percent of the existing labor force is female, with the bulk of women's participation being in the agricultural sector (94 percent). Malawian women currently have few opportunities for

wage income outside agriculture largely because they lack the education (including schooling and/or vocational training) required to secure employment. The chance to participate in the wage sector means that a woman gains the chance to increase her income, which in turn enhances her socioeconomic status. The result is an improved sense of worth and well-being. For her family it signals economic stability (p. 448).

Despite the benefits of educating girls, three times as many boys enter secondary school, and five times as many enter into university (Davison and Kanyuka, 1992).

The expectation for girls' performance in school is much lower than that of boys. Girls are not considered to be as smart as boys and are expected to be quiet and submissive, which leads girls to rarely feel they should participate in class (Davison and Kanyuka, 1992). Additionally, teachers feel there is less of a need to invest in their female students since they will likely be married young and drop out anyways (ibid.). Parents also enjoy the benefits of keeping girls home and experiencing a decrease in domestic workload. If parents are to choose between sending a girl to school so she may have more future opportunities, or keeping her home to help with home duties, the latter will win out the majority of the time (ibid.). Additionally, parents feel it is better to invest in an education for their sons since they are more likely to get jobs and make economic returns on the investment (ibid.).

Clearly, gender biases in cultural structure leads to a gap in the number of boys and girls getting an education in Malawi. Boys are favoured over girls and

consequently, girls' options for their lives are limited to work in the agricultural sector, motherhood and domesticity.

During my time in Malawi, I had the opportunity to do some fundraising for a grassroots movement taking place in a community I often visited. A friend of mine, a Malawian woman, had begun teaching her female neighbours how to read and write, as she was the only literate woman in the neighbourhood. The teaching had begun a year prior to us meeting, when seven female neighbours asked if she would teach them to read, and in that time had grown to over one hundred students. Through this initiative, my friend also trained ten women to become teachers and set up ten centers around the community for the weekly reading classes to take place in. I visited the neighbourhood a handful of times during my time in Malawi to speak to my friend about how educating these women was changing the community. She shared that prior to this movement starting, she felt sad as she watched her neighbours sit at home all day with so much untapped potential, waiting for their husbands to come home so they could cook for them. But as women were learning how to read, the women were seeing an increase in job opportunities. They were also becoming more focused on ensuring their daughters attended school, as they could see that girls do have potential and intelligence. Additionally, their confidence was growing and so was their belief that they were equal to the men in the community. My experience with this community showed me how powerful the education of just one female is. In the words of one of my friend's students, "when you empower one woman, you empower an entire community." I witnessed this with my own eyes; educating

females quickly brings significant barriers to empowerment and participation tumbling down. It is perhaps the most significant barrier and the most critical solution.

Economic Opportunities

Women are limited in their ability to participate in income-generating activities and have less freedom than their male counterparts in how they spend their money. A 2008 study noted that 70% of employed women work in agriculture and 3% in the professional, technical or managerial world (Minton and Knottnerus 2008, p.183). Contrast this with Malawian men, where “57% work in agriculture, 17% in sales and services, 14% in manual labor, and 8% in professional, technical, or managerial positions” (ibid., p.183). Ngwira writes,

Women tend to be in the lower paying clerical and teaching and nursing jobs. In the civil service women are under-represented in the higher ranks (only 10% of P4 and above positions). In the private sector (industry and NGOs) only about 20% of chief executives are women. An important economic resource is time. Women spend the same amount of time as men in market and non-market economic activities, but spend much more time in domestic, care and volunteer activities (p. 5).

Women’s unequal participation in the labour force comes not just from their domestic duties, but also stems from parental biases towards educating boys over girls. Simply put, parents prefer to educate sons in order to get good jobs, and marry their daughters off young. (Davison and Kanyuka, 1992). Unsurprisingly,

employers in Malawi prefer job candidates who have stronger educational backgrounds (Kahn and Mupuwaliywa, 2016). However, over 75% of girls aged 15-19 are out of school and have little to no chance of ever returning (ibid, p. 2). This decreases their chances of getting a job drastically.

Further, another factor blocking female participation is the inevitability of young marriage and motherhood. 18% of girls who dropped out of school did so because of marriage or children, thereby becoming the main reasons women drop out of vocational training (ibid., p. 2). When women can acquire work, a wage gap exists. For adolescent females, the gap is wider; in salaried positions, young, uneducated females earn over two times less than their male counterparts. As educational attainment increases, the gap narrows slightly, but does not completely close at any point (ibid., p. 3).

Another issue that employed women face is their lack of freedom to influence household decisions. Young, married, employed women aged 15-19 were the most affected by this trend, saying that even when they are contributing to household income, their husbands decided how the money was spent. This trend gets more favourable for women as they age, however, it never disappears (ibid., p. 3).

This lack of ability to influence household monetary decision-making affects both employed and unemployed women. A 2011 study on intra-household transactions in Malawi showed that the majority of IHT's begin with men, as the primary cash controllers, and flow to women at the men's discretion (Stuart, Ferguson and Cohen, 2011). Study participants shared that men often use their

position to control their wives, either by giving or withholding cash (ibid.). However, it is not only with money that men generally have the final say, but also natural resources (Flinton and Tedla, 2010). Women report often being denied access to and control of these resources, which has a great effect on their ability to participate in income-generating activities, and contribute to decision making in household economic matters (ibid.). This finding is rather ironic, given that women are actually the main managers of natural resources in the household, and bear the brunt of consequences when natural resources degrade (ibid.). Flinton and Tedla (2010) explain,

If there is scarcity of water, forest products, or wildlife products, it is women who have to travel long distances in order to collect water, firewood, or food products for basic household needs. This means that women are robbed of time that they could allocate to other domestic and economic activities. Women and other vulnerable groups are seldom given the opportunity to access, control or manage natural resources. This scenario is likely to worsen as conflicts arise over access to and control of these already scarce natural resources (p. 89).

To better understand the issues women face in regards to economic agency, it is important to look at the agricultural sector. Malawi relies heavily on its agricultural sector; it is the most important sector in the country's economy (Ager, 2015), where 81 percent of the rural population are smallholder farmers (ibid., 365).

Unfortunately, women lack access to agriculture extensions service, such as training and advice. Advice offered from extension services is male-oriented due to the fact that male-extension workers dominate the force. For example, women are blocked from access to advice because it is sometimes thought to be inappropriate for a woman to speak to a man who is not her husband.

Additionally, the advice that is given typically relates to crops that only males typically grow. (ibid.). Furthermore, a recent study asked Malawian participants why less women had been attending a specific widespread farming training program over a three year period. Some of the answers given included: women are not as smart as men and therefore would not understand the training, women know men are the head of the house so they do not have a high enough confidence level to attend training, women are not serious enough for training and would not see its benefit, women are lazy, and women are not actively selected or invited (Mudege, et al. 2017). Successful farming requires access to the right training programs. With these disadvantages facing women, it is unlikely their crops will get to market. Ager (2015) sums up the unfortunate situation,

the consequences of women farmers' exclusion... leads to market failure, as women farmers seek to compete, blind to market prices and fail to maximize profits within a competitive market... in discussions with many women farmers, farmers' associations and collectives in Malawi, there was a general consensus that women do much of the agricultural labour, in some areas exceeding the contributions made by their male counterparts. However, women also face the additional burden of work from household

responsibilities, which then limits the time they can give to income-generating activities (p. 366).

However, despite the challenges women face in the workforce (particularly agriculturally), when women are allowed to enter the workforce, they have proven themselves to be quite capable of entrepreneurial success. A 2008 study on the effects of gender on the performance of microenterprises in Malawi found that female-owned enterprises are more productive with access to credit and grow faster than male-owned enterprises, even though male-owned enterprises are more heavily endowed with human capital (Chirwa, 2008). The same study also showed that if a Malawian woman completes senior secondary education, her business will have higher employment and profitability growth than a Malawian man with the same level of education (ibid.). In other words, if a Malawian woman is given an education and access to capital, not only will her business be more profitable, but she will be able to provide more employment opportunities for her community than her male counterparts could with the same assets. Access to credit can be provided through microfinance institutions (MFIs) and a recent study showed that Malawian women are 13% less likely to drop out of MFI funding programs than men (Epstein and Yuthas, 2013, p. 17). Chirwa (2008) writes, “credit in male-owned enterprises is not used productively, [and] reduces the profitability of male-owned MSEs” (p. 25).

During my internship with CCODE, I was able to witness firsthand the effects that economic empowerment can have on women and their families. I sat down with the Mtandire Group to discuss with them how their new found income

had affected their lives. I chose to discuss this subject with the group, as they were the most successful group by far. One woman expressed to me that since joining the group and being able to produce and sell manure, she has now been able to buy land, build a house and pay for her niece to attend school. She noted that before joining the group, it was hard to survive. Another woman shared that she was widowed a few years ago. In Malawi, when a woman is widowed, she is typically marginalized by her community because she is seen as a burden and a drain on resources. Usually, she is forced to give up her children and live in severe poverty. However, for this woman, joining the group allowed her to support her children on her own. She was even able to build a house and take in her niece. Another group member struggled with her family when her husband became ill and unable to work. However, after joining the group, she was able to become the sole provider for the family; with the income generated from her work, they have bought land, built a house and have been able to feed the entire family. Another woman was separated from her husband and found it very hard to survive on her own. After joining the group, she made enough money to not only care for her own needs, but to begin supporting multiple relatives. Finally, another woman, a mother of 7, lost her husband after being in the group for one year. However, she never once had to consider giving her children up; they had never gone to bed hungry and she made sure they were always well-dressed. This discussion indicates the benefits that economic empowerment has had on these women; it had truly turned their lives and that of their families around from struggling in poverty, to having their needs fulfilled.

Inequalities in Endowments and Assets

Women face barriers when attempting to access land in Malawi. A Chichewa proverb says, “Wali na charo, wali na moyo”, meaning, “the one who has land has life” (Ager, 2015, p. 367). Unfortunately, only 3% of land is owned by women, and without land, they cannot access credit and become profitable sector participants (ibid., 365). The reason behind women’s low share in land ownership lies in the fact that 75% of land in Malawi is governed by customary law (ibid., 367). Gender inequality in Malawi stems largely from historic customs and traditions that saw men as leaders and women as servants. Naturally, therefore, women face large barriers in accessing land still governed by these traditions. For example, in the far north and far south of Malawi, land is passed down by the patrilineal custom of male inheritance; land almost always passes directly to men since women are expected to marry and join new families in their lifetime (ibid.). When the woman does join her new household, she is considered a stranger and is not included in decision making in regards to family land (ibid.). Instead, she is limited only to growing food with which the family will be fed (ibid.). In the rest of the country, on paper, land is to be transferred matrilineally. However, in practice, this is not the case, as it is still fathers, brothers and uncles who make land decisions (ibid.). A woman needs to seek permission from a male before making any decisions regarding “her” land (ibid.).

A study by Djurfeldt et al. (2018) includes a telling quote from a woman living in a village where land is passed matrilineally, “The fact that it is a

matrilineal system does not affect the power relations in the family. It is still the man who makes the decisions although he is farming his wife's land" (ibid., p. 606). It is clear that a change is needed with regards to land policy in Malawi, however Malawi's Land Reform Policy includes no information related to equality in inheritance and rights for women (Oxfam, 2015).

Oxfam (2015) also shares an all-too-common story about one woman's struggle with land ownership in Malawi,

My cousins told me to leave the village I have called home since I was born because my father paid dowry to marry my mother, who came from another village... When I insisted that I had a right to inherit a piece of land that belonged to my father before he died, my cousins resorted to destroying the crops in my garden as a way of trying to frustrate me. When I still stayed in the village regardless of their inhumane acts, they threatened to kill me. One day they torched my house and I was forced to leave. I strongly feel they did this to me because I am a woman, because my brother still lives in the village. Since 2011, I have been moving from one place to another trying to find somewhere I can settle and be with my children. Sadly I haven't found anywhere, so two of my children had to go to an orphanage... I am helpless and hopeless (p. 16).

It is not merely land policy that restricts women— programs in the country that are targeted at improving yields for farmers, reinforce the pattern of male control in supposedly matrilineal land systems. The Farmer Input Subsidy Program (FISP), which subsidizes maize seed for rural smallholder farmers

allows only for males to be the recipients of the subsidy coupons, regardless of who technically owns the land (Djurfeldt et al, 2018). Additionally, coupons must be collected outside the village, so in female headed households where women are allowed to be coupon recipients (because no male is present), women are often unable to retrieve coupons due to the fact that travelling outside the village is more dangerous for women and often too time consuming when their primary responsibility is in domestic duties and child-rearing (ibid.).

In addition to programs like FISP, social networks in Malawi that aim to assist citizens in job procurement fail women. Many social networks adopt the culture's patriarchal nature; men in the network (who have the strongest voice) tend to only refer other men for jobs and a cycle persists that leaves women out (Beaman et al., 2018).

Legal Discrimination

The legal realm in Malawi is a challenging sphere for any citizen, heavily saturated in corruption, inefficient staff and the requirement of bribery in obtaining favourable results (Chiweza, 2005). Unsurprisingly, women experience a higher degree of difficulty in this regard. Evidence suggests that women in Malawi do not make use of the judicial system when seeking justice in legal matters (ibid.). This could be because they do not know what their rights are, cannot afford to travel to the District Assembly, find legal proceedings too time consuming and complicated and also are typically treated insensitively by legal agents, who trick and manipulate them due to their lack of knowledge about proper proceedings (ibid.). Chiweza also noted that when Malawian widows

approached the court for help in land disputes, only 17% said the matter resulted in their land being fairly returned to them (ibid., 87). 79% said that even though the District Assembly gave orders for land to be returned, it was not (ibid., 87). The remaining 4% were afraid to press the matter further due to fear they would be victims of witchcraft (ibid., 87). Even though it is illegal to steal land in Malawi, widows rarely seem to be able to ensure justice in this matter (ibid.).

Widows also face challenges when attempting to access inheritance after a loved one passes away; something they are likely to desperately require to survive. District Assemblies typically use traditional chief marriage advocates (always male) to identify that the individual seeking inheritance is, in fact, a relative of the deceased (ibid.). However, these marriage advocates can be easily bribed by other family members wishing to claim the inheritance before the intended beneficiary, and they usually live far from the District Assembly and demand huge sums to be transported there (ibid.). Women have expressed frustration that the marriage advocates typically show preference to male relatives and are easily bribed, leaving widowed women without money that they are entitled to and need to survive (ibid.). They may continually show up on days when the money happens to be at the bank, or not even be aware of how much they are truly entitled to (ibid.). These issues in land and inheritance disputes are a massive barrier to the economic empowerment of widows, the most vulnerable of all women. Without land, they cannot gain access to credit, and without an inheritance to fall back on, they are left helpless in the cycle of poverty. Minton and Knottnerus (2008) summarize it well, “throughout Malawi’s history, women

have been considered subservient, thought of as illiterate, and ‘fit only for the kitchen’” (p. 193). The concept of subordination follows a Malawian girl from the point of birth, all the way to death; she is viewed as a servant whose main purpose in life is to please her husband and bear responsibility for all domestic tasks. Cultural views that deem a man’s life more valuable than a woman's leave women vulnerable to harm and exploitation. Consequently, women are continually kept from reaching their full potential.

Chapter 6: Conclusion and Recommendations

Malawian women are not treated as equal to men. It is not a matter of believing that men and women are merely seen as different—one must accept that Malawian women are fundamentally undervalued by their culture and are caught in a cycle that keeps them from being able to amount to anything more than servant-wives, mothers and inferior, exploited workers. This cycle feeds off of many factors. First, the fact that social norms are built upon a history of male dominance leads to a plague of subservience in every realm of a woman’s life, keeping her from being seen as valuable in the workforce or social sphere. Women have to marry much younger than men, and get locked into the lifelong commitment of motherhood far younger than their minds or bodies are ready for. Second, without an education, women are not given the confidence and critical thinking skills to know that they have the ability to challenge social norms. They also lack the practical knowledge they require to enter the workforce and contribute in household decisions. Third, the cycle feeds off of a healthcare

system that neglects its women and physically inhibits their ability to work.

Fourth, the male dominated workforce—and its social networks—undervalues women and leaves them only the inferior, unpaid or exploitive positions. Fifth, the corrupt legal system and policy regarding land and inheritance favours men and keeps women from achieving just, beneficial outcomes in legal matters, and from accessing the collateral they need to secure loans and financing for business activities.

Every time a woman in Malawi attempts to move up in status, access what she needs, or contribute something greater, she meets barrier upon barrier.

Consequently, Malawians complain of persistent poverty nationwide. It is tragically ironic to see half of the population—people with talents, intelligence, potential and abilities—kept from contributing to the nation’s development. Until Malawian men and governmental leadership recognize this fact, the nation will continue to suffer from levels of poverty that make the simple matters of day to day life challenging. The hope for a better Malawi lies in the economic empowerment and participation of its strong, capable women and girls.

Despite this frustrating reality, hope exists for the Warm Heart of Africa. Through my experience living in Malawi and working with CCODE, I saw promising techniques, initiatives and considerations for women’s empowerment that have and can result in economic participation. This next section will include my recommendations for how Malawi can better their efforts in moving towards empowered and participating women, and eventually, economic growth.

First, NGO's and development agencies should consider the implementation of village banking training programs. As previously discussed in Chapter 4, village banking is a successful, sustainable and cheap method of community development that has a lot of potential. It draws its strength from its collective-based nature, helping community groups to depend on one another and succeed together financially. Malawi is a collectivist culture; people understand life and operate through a deeper interpersonal connectedness. Thus, a system that is built on this framework is appropriate and effective. Loans to individuals that are built upon personal accountability have the potential to overwhelm beneficiaries and frequently leave them unable to pay back both the principal and interest amounts. This leads to another aspect of the village banking approach's strength: its weekly meetings and savings aspect teaches participants financial responsibility, making them able to manage business transactions and use and pay back loans faster and more effectively. I was able to understand firsthand how village banking had benefited the groups of women I interacted with at CCODE, allowing them to escape from deep poverty and economically empowering them to provide for themselves and their families. This virtually free system is holistic, effective and once begun, can sustain itself as beneficiaries typically move on to invite others in, or train other groups in their early stages.

My second recommendation is for Global North citizens, local and global NGO's operating in Malawi, and the Malawian government to embrace the various grassroots initiatives taking place throughout the country that are working towards women's empowerment. It is my belief that the most successful

development projects are carried out by grassroots organizations. These grassroots organizations are run by people who do not necessarily have high levels of education, but are from the context they are operating in and understand fully the complexities and various actors in ways that outsiders never will. These grassroots organizations are powered solely by the leader's desire for change; they are not seeking money, glory, or political power, but only the well-being of its community's members. In chapter 5, I discussed the two grassroots initiatives that I became closely linked to in Malawi—first, the widows' empowerment initiative, and the women's literacy initiative. Both of these created holistic and sustainable change in their respective communities; both of these were run by people from the context who were not seeking money, power or glory, but only the best for their community. However, these initiatives lacked something that governments, citizens of the global North and NGO's have: money.

While in Malawi, and in the months following my return to Canada, I was able to leverage my privilege as a citizen of the Global North to raise money for both of these initiatives. For the widows' empowerment initiative, I was able to raise \$1000 in a few short days through a simple post on social media. This \$1000 went out as loans to members of the widows' skills training groups. Over the past year I have received frequent updates about how these loans—paired with the skills training the initiative provided—has led to profitable businesses that have enabled widowed women to buy land, build houses, and send their kids to school amongst other benefits. I unfortunately did not see the same degree of successful results coming out of the larger, western-run NGO's present in the areas I worked

in. I whole-heartedly recommend that Global North citizens financially support these initiatives, that NGO's partner with these initiatives and share resources (financial and other) and that the Malawian governments also support these initiatives with grants and other resources. I recognize that there is a gap in my recommendation—how can Global North citizens support informal grassroots initiatives overseas? This is a gap that I see in the development and humanitarian field that myself and some colleagues are hoping to fill through our organization the Acacia Movement. We are currently working towards creating a platform whereby people in the Global North can donate money to grassroots initiatives we are connected to and trust to use the money wisely in economically empowering women.

My third recommendation flows from my experience with the women's literacy initiative I became connected to. As I shared in chapter 5, my friend's decision to teach the women in her community how to read created powerful change to the women's confidence levels, ability to get jobs, increasing women's influence in household decisions and changing attitudes about the importance of educating the daughters of the community. What started out as a kind gesture from one friend to a few others, has grown into a powerful initiative causing widespread positive outcomes that will only continue to multiply. This is, again, another method of empowerment that is not super costly and is self-sustaining. Many wonderful initiatives are fighting to increase the number of girls getting an education, seeing as children are the future of Malawi. These should continue. Nonetheless, we must consider that putting an emphasis on educating women

makes the fight for girls' education easier. This is because it is the parents who are one of the largest barrier to their daughters education and education is likely the largest barrier to economic participation. One of the greatest outcomes of making women literate is that it becomes clear to both the women themselves and to their husbands, that everyone can benefit from an educated woman.

My fourth recommendations consists of certain considerations that organizations and individuals can bring in to their approaches to empowerment, which stem from both my academic research as well as my experience in Malawi. My first point of consideration relates to the skills one chooses to train women in. A large percent of the time, women's economic empowerment projects train women in jewelry making, fashion product production, or some craft or art skill. Although there is nothing inherently bad about these skills, I do believe these skills sell women short of better business opportunities, and further perpetuate the gender division of labour. Often, these skills are being taught in a context where people do not have enough disposable income to afford jewelry, crafts or fashion products. Take the women of the Batik Center—CCODE trained them to produce artwork that no one in their immediate context could afford. Sure, when they could find a white customer visiting Malawi they would make a hefty profit, but most of the time they struggled. Feast or famine business is not the situation development methods should be aiming for. It would have been better if CCODE looked to see what business the women could participate in that would fulfill a community need, thereby offering sustainable employment opportunity. Compare the Batik women to the Mtandire women, who were trained in manure

production—something that everyone in the community uses on their fields. The Mtandire women’s business had been consistently profitable for years. It was also wonderful to see women doing work that is traditionally considered to be masculine. Not only were they making money, but they were challenging damaging gender norms. One of the first things taught in business school is “know your market!”, yet this concept is often dismissed when economically empowering the poor.

Another point I believe development efforts in Malawi should take into consideration pertains to development workers coming from the Global North. Since I was once a Global North development worker in Malawi attempting to contribute something meaningful, I am speaking to some things that I not only saw and critiqued first hand, but wish I had also done differently. When seeking to empower Malawian women and develop their communities, the goal should not be Westernization. Whether or not it is consciously recognized, the mindset does exist in the development field that the Western way is better, and that if poor women in the Global South can be taught it, their situation can improve. Are there aspects of Western culture that, if adopted by Malawian communities, can improve their situation? Yes. Are there aspects of Western culture that, if adopted by Malawian communities, can be a detriment to their situation? Yes. Do Westerners have much to learn from Malawian communities? Absolutely. With that being said, cultural preservation is essential. The Malawian woman is different from the Canadian woman. She does not see personal independence and success as her highest goal, instead she finds a humble and selfless commitment

to the health of her family and community to be her life's work. Her differences are beautiful, and should be celebrated. Most Malawian women I spoke to were not bothered by the idea that men and women have different roles and different strengths; their society is built around it and they find it beautiful (so long as it is healthy). This is a thought that horrifies many Canadian women; we want to be equal in every way and told there is nothing we cannot do, or should not do. Malawian women think differently, and see gender differently. As long as gender roles do not mean exploitation or female inferiority, but rather safe and respectful complementarianism, we do not need to convince them of the emerging Canadian mindset. Where the boundary lies between safe and respectful complementarianism and an unhealthy or exploitative version, I am not sure of yet. This is an issue that many people have been deliberating and discussing for centuries. Perhaps it means that any difference in roles should only ever come from a place where men and women can have a deep respect and understanding for the fundamental differences in strengths and characteristics that they have. Perhaps it means men and women dialoguing together, as equals on what those differences are, instead of women being told what they should and should not do. So as Canadians with a generally different mindset about women's roles, we can share our view, but it does not need to be taught as gospel. The goal should be Malawian cultural enhancement, not Malawian Westernization. Even if I cringed when Malawi women told me they were not bothered by the belief that certain roles were reserved for men, and men only, I did not attempt to change their

minds. I only ensured they were truly safe and happy—and they did the same for me, after all, we could be wrong.

A common thread has run through my recommendations: embrace the culturally-appropriate village banking approach, support Malawian-run grassroots movements, train women to produce context-beneficial products, and seek to preserve and enhance Malawian culture. It could evoke the question, “is there a need for the Western development worker in Malawian women’s economic empowerment?” I believe that there is, but it is different than it has been historically. We should not be there to implement Western-appropriate approaches, start solely Western-run organizations, train women to make products only we would want to buy, or turn Malawi into an African Canada. We are only beneficial if we bring our unique strengths to enhance culture, empower women, and support and partner with efforts already creating powerful change in women’s lives.

Malawi may be facing deep-rooted poverty, inequality and corruption, however there is much hope. Unlocking the potential that lies in the nation’s women will have numerous, far-reaching benefits that will help Malawi overcome the challenges they are burdened by. By operating within the cultures strengths to give back a voice to society’s most vulnerable, development will occur, lives will be enhanced, and the Warm Heart of Africa will beat with an even greater strength.

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