

NATIONAL ECONOMIC EMPOWERMENT ACTION PLAN

SUBMITTED TO: THE MINISTRY OF TRADE AND INDUSTRY.

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1.0 BACKGROUND.

The Malawi Government with support from the African Development Bank is implementing a 5 year project on the Competitiveness and Job Creation (CJCSP). The project, which is being implemented by the Ministry of Industry and Trade, seeks to contribute towards poverty reduction through sustainable pro-poor economic growth and improved socio-economic development led by the private sector as enshrined in Malawi Growth Development Strategy (MGDS) II. Specifically, the project outcomes will improve the capabilities and the competitiveness of private sector as well as increase export diversification and job creation in the country. Under the project's component on capacity building, the CJCSP aimed at developing a comprehensive national action plan on women economic empowerment in Malawi. The national action plan was meant to create a platform for increased tangible and impactful initiatives to enhance women economic empowerment, consolidate existing good practices and strengthen innovative linkages between government action in the Ministry of Gender and line ministries with the private sector.

The main objective of the assignment was to develop and produce, in a fully and participatory approach, an Action Plan for Women Economic Empowerment and to propose relevant stakeholders that can assist the Ministry of Gender in the implementation of the action plan.

1.1 INTRODUCTION.

The action plan adopts UNIFEM's (the United Nations Development Fund for Women) definition of women's economic empowerment (WEE) which defines WEE as 'having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control'. Improving women economic status is crucial if Malawi is to have equitable development championed by both men and women. The economic status of women has not improved much over the years, for example, the 2011 MDGs progress report shows that Malawi's share of Women in Wage Employment in non-Agriculture Sector is at 15% whereas the MDGs target is 50% by 2015. At this trend it is evident that Malawi is unlikely to meet the MGD 3 on Gender Equality and Women Empowerment. It became necessary therefore to develop a national action plan that focuses on WEE. The action plan that has been developed identifies four main areas of WEE namely; Business and entrepreneurship, labor and employment, education and financial literacy and lastly property. These areas were

analyzed and subjected to the crucial elements of empowerment, which are; access, decision making, control and benefits. Strategies or interventions are therefore proposed that will enhance women's access, decision making, control and benefits in business, labor, property and education and financial literacy. These four areas of focus are the most crucial for the realization of women economic empowerment in Malawi due to the fact that they are the main instruments of power and a means for quality life for every human being.

1.2 METHODOLOGY.

The Action Plan emanates from a qualitative study that was undertaken at two stages. The first was a desk review which evaluated Malawian literature, best practices from other jurisdictions in the four areas of focus. From that desk review a reference document was drawn which had tables summarizing the challenges facing WEE. The challenges from the literature have been incorporated in the action plan. Secondly, field research was conducted in six districts of Malawi, two in each region namely; Lilongwe and Dedza in the Central region, Mangochi and Chikwawa in the Southern region and Karonga and Mzimba in the Northern region. The field research employed individual depth interviews and focus group discussions. 11 respondents were interviewed in each district representing the education sector, 10 respondents in the business sector, 8 respondents for property and 10 respondents for labour in each district. A purposive sampling was used to get hold of the respondents. Among other factors, location and occupation of the respondent informed the selection process. As for the subjects of research, the research targeted different categories of women such as grassroots women, the elite and the girl child among others.

The collected data was analyzed qualitatively in order to understand the nature and impact of policies, programs and implementation strategies and to come up with appropriate strategies in an action plan for the attainment of women economic empowerment. Data which was collected combined with the literature review was the actual basis of the action plan developed and it informed the problematic areas and strategies to go into the action plan as well as informed the type of stakeholders to implement the action plan. Below is a summary of key findings on each focus area accompanied with a detailed plan of action.

2.0 EDUCATION AND FINANCIAL LITERACY

Education and training for girls is a powerful tool for WEE. This is because it provides the women with knowledge, skills and self-confidence which they need in order to seek out economic opportunities. Education is also critical to the success of the other areas of women economic empowerment identified in this work. For example, quality and better employment is often based on good educational qualification. Business success also needs a more educated person to be able to acquire and use information for the growth and access of business opportunities. On the other hand, financial literacy is also vital for women economic empowerment as it enables women to acquire and preserve property, employment and business benefits.

The study identified several challenges that militate against girl child and women education and financial literacy. These challenges need immediate attention if the education status of girls and women is to improve in Malawi. Below are some of the challenges which were identified in the literature as well as the research that was conducted.

2.1 LEGAL/POLICY FACTORS

Having legal and constitutional framework in place within states is a first step towards women's full and active participation in public and political life. Education laws and policies that promote gender equality provisions may therefore enhance the legitimacy of rights claims and may also be part of an 'enabling framework' that facilitates legal change¹. Provisions for gender equality provisions in education laws and policies may also provide a more solid legal basis and give women's rights activists the "tools to challenge state activity in the courts."²

¹ Waylen, Georgina, *Engendering Transitions: Women's Mobilization, Institutions, and Gender Outcomes*, Oxford, New York: Oxford University Press (2007), pg. 538

² Baines, Beverly & Rubio-Marin, Ruth, "Introduction: Towards a Feminist Constitutional Agenda" in *The Gender of Constitutional Jurisprudence*, Beverly Baines and Ruth Rubio-Marin, eds. Cambridge: Cambridge University Press (2005), pg. 9

2.1.1 Gaps in laws.

The research found some gaps in the laws and policies governing the education sector. The Constitution for example, which is the supreme law of the land³, has some gaps that need to be addressed in relation to girl education. For example, free and compulsory education is provided for under the principles of national policy which are only directory in nature as opposed to binding and not under section 25 which provides for the right to education which is an enforceable provision.

Further, the Constitution under section 22 still allows under aged girls to get married with the consent of their parents which is hazardous to girl education. This calls for a revision of all constitutional provisions relating to girl education to be aligned with other progressive educational statutes and international education standards.

2.1.2 Absence of gender perspective in laws.

Further, statutes such as the Education Act, University of Malawi Act need to mainstream gender in their provisions. For example the underlying principles of such statutes need to incorporate gender factors and the composition of various committees created under the statutes need to be gender specific and currently this is not the situation.

2.1.3 Absence of gender based violence policies in schools.

In terms of policies, most schools starting from primary, secondary as well as tertiary levels do not have sexual harassment policies or policies that fight against gender based violence. The research found that there is a lot of sexual harassment and gender based violence happening in schools. Almost all of the 20 girls interviewed in the research reported having been sexually abused or harassed by a male teacher, a male student or a male near the schools. This results into fear as girls are intimidated by such an environment and their studies gets to be affected. In view of this therefore the following actions relating to laws and policies are recommended;

- ✚ Review of constitutional provisions that derail girl education
- ✚ Review of all education statutes with the aim of making them gender specific.
- ✚ Introduction of GBV polices in all schools to protect girl education

³ Section 5 of the Republic of Malawi Constitution, 1994.

- ✚ Robust monitoring and enforcement of education laws and policies that advance girl education.
- ✚ Publication and sensitization of laws and policies that encourages girl education.

2.2 INFRASTRUCTURE DEVELOPMENT.

2.2.1 Distance to schools.

The literature and research revealed that most students especially those in rural and peri-urban areas travel long distances to and from school. This situation affects girl performance in schools as they reach school exhausted which eats into concentration on studies. Some primary school students, of tender age reported having to travel distances of about 6 KMs just to get into school.

2.2.2 Inadequate boarding schools.

Although almost all the school going respondents indicated to have had no challenges with enrollment, most of them indicated that if they had a choice, they would opt for a better school. For those in secondary school they were either selected by MANEB and those in private schools went at the wishes of parents depending on what the parents could afford. The girls indicated a preference of national schools which they said offered a better and quality education as opposed to community day secondary schools. For those in day schools, they indicated a preference of boarding schools as they said it is easier to concentrate on studies if one stays at school rather than commuting from home to school. However, it was shown that there are fewer national schools and boarding schools and most girls are in day schools.

2.2.3 Inadequate school facilities.

Most schools had no libraries and if available lacked resources such as books. Absence of laboratories in schools was also a concern for the students. It was further reported that classrooms are not adequate in some schools which was a challenge during rainy seasons as classes could not be conducted outside. In addition sanitary facilities were found to be problematic and this impacted more on girl children than boys. Most schools had no running water on the school premises, had less toilets which were also not in good condition. The other challenge came with unfenced schools which were near trading centers and markets. The girls faced a lot of sexual harassment from outsiders mostly vendors in the markets.

Due to the above the following is proposed as regards infrastructure development;

- ✚ More primary, secondary and tertiary government and private schools have to be built especially in rural areas.
- ✚ Build more boarding facilities for girls in schools at all levels.
- ✚ Increase the number of classrooms in primary and secondary schools
- ✚ Build libraries and laboratories in all schools
- ✚ Provision of tap water in all schools and the building of more boreholes
- ✚ Build more modern toilets in schools.
- ✚ Build fences around schools.

CAPACITY BUILDING OF ACTORS AND STRUCTURES.

Another more pressing need in relation to girl education concerns the capacity of various stakeholders in the education system.

2.3.1 Lack of skills and resources.

It was noted that various actors and structures would help in promotion of girl education only if they are capacitated with skills and resources. For example, all primary and secondary schools reported that girls were performing poorly than boys and yet the schools had no organized programs to assist the girls who were lagging behind. The school going respondents and teachers also bemoaned quality of the education being offered. Most of them were not happy with the quality and sighted absence of resources to help them with their education such as books which they said plays a hand in their level of performance.

2.3.2 Lack of gender training.

A more pressing concern is the lack of gender training of teachers in the various schools as such it is difficult for them to understand the gender challenges and specific needs for girls and boys. The ones who had training were those on the top levels of education ranks such as the District Education managers (DEM) who have little interaction if any with the girls. This negatively impacts on girl education as some of the teachers portrayed stereotypical attitudes towards girls;

We face challenges with girl education in the way that girls do get sick often. Girls are not as strong as boys, they often fell sick and frequent hospitals for treatment and sometimes go home to recover.

Head teacher at a training college.

Due to the lack of gender training among teachers some teachers had a negative perception on programs that advantage girls to further their education.

There is a need to move away from the syndrome of favouring girls. Some girls have a feeling that government favours them even when marking examination papers. Girls should always take up the challenge and learn that they are equal with boys and not seek out favours.

A male head teacher at a secondary school.

The above perception shows that there is a clear gap in knowledge about gender issues among teachers who should in normal circumstances be on the fore front in promoting girl education and positive attitudes on affirmative action measures in education.

2.3.3. Lack of coordination and capacity among stake holders

Various stakeholders were identified as working with issues concerning girl education. However, it was reported that there is no coordination among the stakeholders which results in duplication of programs and unnecessary tensions. Further, some organizations are not fully established and often face financial challenges as such their programs are not consistent and are often discontinued when there is no funding and this creates a confusion and helplessness on the girls whom they target.

The following are proposed recommendation for capacity building of actors and structures.

- ✚ Provision of refresher courses to all teachers
- ✚ Employment of more qualified teachers
- ✚ Supply of adequate teaching materials in schools
- ✚ Provision of gender training to teachers
- ✚ Provision of teacher incentives such as attractive salaries.

- ✚ Employment of teacher assistants.
- ✚ Promotion of networking among actors and structures.
- ✚ Increase in funding and donor support on viable projects.

SOCIAL, CULTURAL AND RELIGIOUS ASPECTS.

2.4.1 Cultural undervalue of girl education

Social, cultural and religious values were the most common factor cited for hampering girl education in Malawi. In Mangochi for example it was said by most respondents that culture and religion does not value girl education. As such girls do often get pregnant and withdraw from school at all levels, whether in primary, secondary or colleges. It was pointed out that cultural and religious values promote early marriage and most girls end up in polygamous relationships or marriages. In Karonga, the authorities reported that there is a high school drop out by girls as parents do not support girl education due to a number of issues mainly relating to culture.

There is need to do civic education to the communities on girl child education due to high drop out of girls from school. You can imagine, in one term we had 25 girls dropping out of school from around Nyungwe area alone.

A female teacher in Karonga.

2.4.2 Overlap of cultural activities with education

Initiation ceremonies especially in Lilongwe and Chikwawa were also said to hamper girl education due to the fact that they are scheduled during school times and deny girls a right to go to school. There were also a number of cultural practices working against girl education. In Chikwawa, the custom of *Nithena* was cited as perpetuating early marriages and girl pregnancies which leads to girls dropping out of school. In Karonga, customs such as *lobolo* were said to encourage early marriages as parents would want to get cattle before the girl is ripe for marriage. *Kupimbira* is another custom that works against girl education where men pay dowry in advance when the girl is in tender years and marries the girl when she reaches puberty. There was also the practice of '*Kusompholo*' where girls are grabbed at night by men to make them wives without parental consent. Small girls are married through this practice and thus cannot continue with their education. '*Vibwaila*' was another custom which was said to be problematic where girl

parents go to appreciate their son in law. When going they are accompanied by a number of girls who are supposed to be in school and these girls carry gifts and are involved in dances with older men which often has sexual connotations. There is also a custom of 'Vihalo' where young girls who are still in school are forced to marry their dead sister's husband.

Further, social functions especially during festive seasons were also said to encourage girl child pregnancies which leads to dropping out from school. In Karonga for example it was reported that during Christmas and new-year festivities, boys and girls in some areas in the name of having fun swim together and some girls end up being raped. That this led to some village head men banning this practice in their areas.

2.4.3 Negative stereotypical beliefs and attitudes.

In addition to the above, attitudes and beliefs were also said to militate against girl education with most people viewing girls as not capable as boys.

There is a belief that men should be above women and that men are heads. Some girls fail to respond to questions in class waiting for boys to start responding before they put up a try themselves.

A teacher in Mzimba.

From the above, it is clear that social, cultural and religious values have a greater impact on girl education and must be given adequate attention by the state and non-state actors. To counter the above challenges, the following recommendations are proposed;

- ✚ Elimination or modification of bad cultural practices.
- ✚ Engaging the communities on effects of bad cultural practices
- ✚ Sensitization of communities on girl rights in education
- ✚ Creation and publication of help or complaint avenues for girls in trouble.
- ✚ Engagement of religious and community leaders
- ✚ Empowerment of women and girls to demand their rights.
- ✚ Enforcement of laws and policies
- ✚ Harmonization of school calendar with initiation ceremonies.

2.5 SCHOOL ENVIRONMENT AND CURRICULLUM FACTORS.

There are a number of issues that maintain girls to continue with their education and viceversa.

2.5.1 Education costs and expenses.

Cost of education was said to be high especially in schools offering quality education. Tertiary students for example bemoaned the high fees which was keeping a lot of girls out of college. It was said that there are not enough public funded colleges in Malawi and most students go to private colleges which are costly in terms of fees and school costs. Girls in colleges were found in schools of low quality as they could not afford to pay in high quality schools. The girls reported that they end up in schools not of their choice due to financial challenges of their guardians who fail to send them to up to scale colleges. The girls are also chased from class due to lack of fees and miss classes which leads to under performance.

2.5.2 Limited availability of scholarships.

Sponsorship in terms of scholarships of girl education though available in some schools especially relating to secondary education most of the times focuses on girls who perform well and are hard - working and of good behavior. This leaves out a lot of needy girls. The other challenge relating to scholarship programs was unreliability of the same due to inadequate funding in some organizations providing the scholarships. This resulted in discontinuance of the scholarships even in cases where the girls had not finished their studies and caused anxiety and a lot of disturbance on the part of the girls.

2.5.3 Household chores/responsibilities and stress vs girl education.

Apart from school work, the girls also indicated that they are engaged in household chores which are done before and after school and that sometimes it affects their school since they cannot study much at home and preferred boarding schools. Some of the household chores included; farm work, caring for siblings, washing, cooking among others. School authorities also commented that some girls have big responsibilities at home mostly caused by separation of

parents and the girls are forced to take care of siblings, leading to late reporting for classes and underperformance in school work.

Those in boarding schools are also stressed with their parent's poverty and they fail to concentrate on their studies;

Sometimes when I think of my single parent (mother) at home who earns a living through farming I become so stressed up, especially when I hear that the crops on our farm have been washed away by floods.

Voice from a form 4 student at Chikwawa Sec. School.

In some areas such as Mangochi, there was a concern of child labour as the district is along the lake and some girls are forced to work rather than go to school.

2.5.4 Lack of teacher commitment.

It was further reported that some teachers especially at the primary level lack commitment towards teaching, as they often miss classes for no justified reasons.

2.5.5 Limited support and reach of positive programs.

Most primary and secondary schools had programs aiming at furthering girl education such as mother groups which aim at encouraging those who dropped out of school to go to school again, girls clubs, PTA's and counselors whose function is to encourage girls to stay and work hard in school. The only drawback was that the clubs have a limitation in terms of numbers of girls and some girls are left out. Some mother groups and PTAs are not fully established and personnel lack commitment and also face financial challenges which hamper programs aimed at advancing girl education.

2.5.6 Perpetration of Gender Based Violence on girls in schools

The girls especially those in primary school and some in secondary schools reported facing challenges with boys at their school saying that most boys are bullies and beat up girls for no reason which makes their school not a safe environment. The girls also reported being harassed and pressured by boys to enter into sexual relationships which they said affects their school

work. Apart from that it was also reported that girls are harassed in class by boys when responding to questions, some are booed and laughed at. Some male teachers were also said to be involved in sexual relations with girls.

There is a teacher who likes proposing to us girls and in my class a certain girl is having an affair with the teacher and these days she gets better grades.

Voice from a primary school girl.

2.5.7 Lack of teacher role models.

In colleges and secondary schools, there were more male teachers than females and the girls lacked role models who could provide counseling and guidance and motivate them in various careers. Moreover, some teachers had no hope that female teachers would improve the situation of girls saying that the female teachers and the girls do not see each other eye to eye and are mostly unfriendly towards each other.

Generally there is always a tension between female teachers and girl students. Girl students like to be closer to male teachers and not female teachers. There is a natural competition and I have been getting reports of conflict between female teachers and female students.

A male head teacher at a secondary school.

Although, there were these concerns, there was no deliberate effort to facilitate good relations between female teachers and female students who would be better placed to act as role models to the girls. With the above perception it was no surprise that the schools reported no organized interaction between female teachers and girls beyond the classroom.

2.5.8. Unfavorable treatment of girls in schools.

In some of the colleges especially religious colleges girls were not allowed to go to study after 9 p.m. in their class rooms whilst boys were allowed to do so and this the girls said reduced their level of performance. Corporal punishment was also reported to be happening in some schools. The girls said they are whipped in the presence of others when late for classes and this humiliated them and leads to lack of concentration in class.

The above challenges can be dealt with by the following strategies;

- ✚ Promotion of good disciplining measures in schools.
- ✚ Penalties to teachers who carry out corporal punishment
- ✚ Increase the number of female teachers
- ✚ Train female teachers in how to engage with girls.
- ✚ Showcasing girl/women achievers
- ✚ Incentives to girls who do well.
- ✚ Provision of counseling and guidance to girls
- ✚ Establishment of girls clubs with open membership
- ✚ Engagement of boys and male teachers
- ✚ Penalties to boys and male teachers who harass girls.
- ✚ Creation of help/complaint avenues for sexual harassment cases.
- ✚ Mandatory remedial classes in schools.
- ✚ Introduction of student working/study groups.
- ✚ Provision of scholarships to needy girls
- ✚ Increase of state funding to educational institutions

2.6 FINANCIAL LITERACY.

Primary school students were not knowledgeable about financial matters and could hardly tell anything about financial prudence and how banks operate. The secondary students were slightly knowledgeable and indicated that they learn about this not from school but from radio and TV adverts and from marketing officers from banks who go to secondary schools and colleges to persuade students to open up accounts. The tertiary students were more aware of financial matters especially those pursuing courses in financial matters and some had bank accounts. There was no organization focusing on financial literacy of girls in schools. The primary schools had no subjects particularly focusing on financial matters.

Suffice to say that in Karonga, the girls were a bit more knowledgeable in financial matters starting from primary school to college levels. A considerable number of girls in secondary school had student's bank accounts which they said was helping them to develop a culture of saving money. This could be influenced by the area itself as it is a commercial area with most

people involved in cross border trade between Malawi and Tanzania. To address the above challenges, the following recommendations are proposed;

- ✚ Introduction of financial literacy subjects in all schools and at all school levels
- ✚ Revamping adult literacy classes that incorporate financial literacy programs.

ACTION PLAN FOR THE EDUCATION SECTOR.

PROBLEM AREA <i>(where are the issues or problems)</i>	ACTION STEPS <i>(what steps must be taken to implement the strategy)</i>	RESOURCES <i>(what specific supports are needed to implement the action plan)</i>	MEASURES OF IMPLEMENTATION. <i>(how will readers of the plan know the action step is fully realized or carried)</i>	OWNER <i>(who is responsible and accountable for taking each action step)</i>	DEADLINE <i>(By when will the step be completed)</i>
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LEGAL AND POLICY MEASURES.

Objective: to create a platform for the promotion of girl and women education.

Unfavorable Statutes and Policies	Review statutes and policies	Financial and human resource	Statutes and policies that enhance girl/women education.	Ministry of Education, Gender, Justice, Law Commission.	June 2015- July 2017
Absence of policies on GBV and Sexual harassment in schools	Draft/Introduce policies on GBV in all schools.	Financial, human and time resource	Availability of policies that deal with GBV and Sexual harassment in schools.	Ministry of Education, Gender, Justice.	June 2015- July 2017.
Lack of	Mainstream	Financial,	Gendered	Ministry of	June 2015-

gender dimension in education laws and policies.	gender in all education laws and policies focusing on primary, secondary and tertiary education	human and time resource	education laws and policies at all levels.	Education, Gender. Public and Private Universities.	July 2017.
Weak enforcement of laws and policies	Enforcement of laws and policies.	Financial, human and time resource and political will.	- Increase of number of girls in schools. - decrease of offences against children.	Ministry of Education, Gender, Justice and Constitutional Affairs, Malawi Police Service.	June 2015- July 2020
Knowledge of laws and Policies	- Publication and sensitization of laws. -Trainings to teachers on gender related laws in education	Financial, human and time resource	- gender sensitive teachers - community appreciation of girl education - increase in reports of education abuses by girls or communities to authorities	Ministry of Education, Gender, Justice and Constitutional Affairs. Malawi Human Rights Commission (MHRC)	June 2015- July 2020

INFRASTRUCTURE DEVELOPMENT.

Objective: To provide access to quality education and create a safe school environment.

Long distances to school.	<ul style="list-style-type: none"> - Build more schools; public primary, secondary and colleges. - Build more boarding facilities. 	Financial and human resource.	<ul style="list-style-type: none"> -Availability of schools near communities. - More girls in boarding schools. 	Ministry of Education and Finance.	June 2015- July 2020
Low quality education on offer.	<ul style="list-style-type: none"> - Build more class rooms - build libraries, laboratories in schools and communities. 	Financial and human, and time resource	<ul style="list-style-type: none"> - additional classrooms to existing schools. - presence of libraries and laboratories in schools. 	Ministry of Education, Finance and Gender. Action Aid. Alliance One JAICA	June 2015- July 2020
Shortage of health and sanitary facilities.	<ul style="list-style-type: none"> - provide tap water. - build boreholes - build more modern toilets. 	Financial and human, and time resource and political will.	<ul style="list-style-type: none"> - availability of safe water in schools. - more modern toilets in schools. 	Ministry of Education and Finance, Water development. Action Aid, Water Aid. JAICA Church of America	June 2015- July 2020

Sexual harassment (near market schools)	- build fences around primary and secondary schools	Financial and human resource.	- reduction of sexual harassment cases.	Ministry of Education and Finance,	June 2015- July 2020
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CAPACITY BUILDING OF RELEVANT STAKEHOLDERS.

Objective: To facilitate a more developed support system for girl and women education.

Teacher's performance and commitment.	<ul style="list-style-type: none"> - provide refresher courses to teachers. - employ well qualified teachers. - supply adequate teaching materials. - increase teacher pay -provide gender training to teachers 	Financial and human, time resources and political will	<ul style="list-style-type: none"> - more teachers having undergone refresher courses. - presence of qualified teachers in schools. - proportional teacher/pupil population. - presence of teaching materials in schools. - attractive pay for teachers. - gender sensitive teachers 	Ministry of Education and Finance and Gender.	June 2015- July 2020.
Minimal / inadequate Funding opportunities	- increase funding to successful organizations.	Financial resources	-Vibrant educational activities by organizations	Ministry of education and Donor funding	June 2015- July 2020.

for educational organisations and institutions.	- devise ways of sustaining viable programs in education		focusing on girls. - established ways of program sustainability.	Agencies.	
Coordination among stakeholders	- promotion of networking among stakeholders - establishment of a mother body for education stakeholders. - provision of state initiative education stakeholders' caucuses.	Financial, time, human resources and political will	- availability of stakeholder networks. - education stakeholder mother body established. - more stakeholder meetings conducted.	Ministry of Education.	June 2015-2017.
Minimal appreciation of the right of girls/women in education by communities	- sensitize communities on girl rights and education laws. - empowering girls and women to demand rights - engagement of local	Financial, time, human resources and political will	- a girl rights aware community. - community by laws on girl education. - increase of reports of abuses of girls relating to education	Ministry of Education, Gender. MHRC	June 2015- July 2017.

	leaders. - engagement of men and boys				
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SOCIAL, CULTURAL RELIGIOUS FACTORS.

Objective: to address external challenges that inhibits the promotion of girl and women education.

Bad cultural practices	<ul style="list-style-type: none"> - eliminate bad cultural practices. - engaging with communities on good cultural practices. - sensitization on the effects of bad cultural practices on girls, families, communities and the nation. - creation of help or complaint 	Financial and human, time resource and political will	<ul style="list-style-type: none"> - reduction of girl pregnancies - reduction of child marriages - increase of girls in schools. - elimination of bad cultural practices - equal treatment of boys and girls in families and communities. - availability of help and complaint avenues in communities. 	Ministry of Education, Gender. CAVWOC CCJP WVI	June 2015- July 2017
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	avenues in communities				
Child labour	<ul style="list-style-type: none"> - Publication and sensitization of labour laws. - enforcement of laws on offenders. - state support to child headed households. - publicise complaint or help avenues 	Financial and human, time resource and political will	<ul style="list-style-type: none"> - Reduction of child labour - increase in reports of child labour. - increase of state support of child headed households. - court cases against employers of children. - reduction of home care and work responsibilities for girls. - more help/complaint avenues created near communities 	Ministry of education, Gender and labor. FAWEMA WALA Eye of the Child.	June 2015- July 2017
Religious values and teachings	<ul style="list-style-type: none"> - engagement of religious leaders. - sensitization of religious groups on women and girl rights. -empowering religious 	Financial and human, time resource and political will	<ul style="list-style-type: none"> - promotion of girl education by religious leaders, groups. - increase of girls in schools from religious families and communities. - increase of number of education 	Ministry of Education, Gender, FAWEMA CAWOC CCJP CADECOM Livingstonia Aids program	June 2015- July 2017

	women to demand rights.		organization working with religious groups and leaders.	(LISAP)	
Initiation ceremonies	- harmonization of school calendar with ceremonies - enforcement of laws. -engage with communities.	Financial, human and time resources as well as political will	- absence of initiation ceremonies during school time. - a more aware community on relevance of girl education.	Ministry of Education, Gender. FAWEMA WALA YONECO	June 2015- July 2017

SCHOOL ENVIRONMENT AND CURRICULUM CHANGES.

Objective: To improve the quality of education and to create a conducive environment for learning.

Corporal punishment	-eradication of corporal punishment - Identification promotion of good discipline measures. - penalties to teachers who administer	Financial and human , time resource and political will	- Guidelines for disciplining students in schools. - court cases or administrative sanctions of teacher offenders.	Ministry of Education, Gender. FAWEMA CCJP Girl Guides CAVWOC	June 2015- July 2017
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	corporal punishment				
Lack of role models and girls clubs.	<ul style="list-style-type: none"> - increase the number of female teachers. - training of female teachers on how to engage with girl issues. - showcasing girl/women achievers - awards of girls who perform well. - establishment of a girls club in each school. - open membership in girls clubs. - support to mother groups - provision of counseling and guidance 	Financial and human , time resource	<ul style="list-style-type: none"> - availability of more female teachers in all schools. - set programs for female teacher/ girl pupil interaction beyond classroom. - more gender aware female teachers - girl child empowerment and career guidance meetings. - introduction of awards to girl achievers in all schools. - presence of girls' club at each school open to all girls. - increase in support of mother groups. - availability of counselors at each school. 	Ministry of Education, Gender.	June 2015- July 2017

Sexual harassment.	<ul style="list-style-type: none"> - Engaging boys and male teachers. - punishment of harassers. - publication of punishment of harassers. - empowering of girls to report sexual harassment cases. - creation of help/complaint avenues for sexual harassment cases. 	Financial, human and time resources as well as political will	<ul style="list-style-type: none"> - reduced cases of sexual harassment - more girl participation in classroom activities. - Increase in reports of cases of sexual harassment from girls. - establishment of help and complaint avenues 	Ministry of Education, Gender. YONECO CCJP Institute for Women in Development.	June 2015- July 2017.
Absence of remedial measures for girls who under perform	<ul style="list-style-type: none"> - Mandatory remedial classes in schools. - provide teacher incentives program. -employment 	Financial, time, human and commitment	<ul style="list-style-type: none"> - increase in the passing rate or performance of girls. - committed teachers. -presence of teacher assistants. - operation of 	Ministry of Education, gender and labour	June 2015- July 2017.

	<p>of teacher assistants.</p> <ul style="list-style-type: none"> - introduce student working/study groups 		<p>student working/study groups.</p>		
<p>High school costs.</p>	<ul style="list-style-type: none"> - provision of scholarships to girls. - provision of school costs such as learning materials. - increase of state funding to education institutions. - diversify ways of getting scholarships. 	<ul style="list-style-type: none"> - Finance, time, human and commitment 	<ul style="list-style-type: none"> - more girls on scholarship. - availability of student learning materials in schools. - increase in budgetary allocation of the education sector. - increase in scholarship avenues. 	<p>Ministry of Education, Gender and Finance. Centre for Social Concern. CAMFED TFAC Dosani Trust WVI Clinton Foundation Norwegian Church Aid.</p>	<p>June 2015- July 2020.</p>
<p>Limited knowledge in financial matters.</p>	<ul style="list-style-type: none"> - compulsory financial literacy subjects in primary and secondary education. - revamping adult literacy 	<p>Financial, time, human and commitment</p>	<ul style="list-style-type: none"> - increase in knowledge on financial matters - available and vibrant adult literacy programs 	<p>Ministry of Education, Gender.</p>	<p>June 2015- July 2020.</p>

	classes in all communities				
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3.0 EMPLOYMENT/LABOUR SECTOR

Labour has been identified as the most important and most available tool for economic means by the poor.⁴ Labour for women can be in three forms; agricultural entrepreneurship, non-agricultural labour and wage labour. Each of this has its own opportunities and challenges as it relates to women economic empowerment. Almost half of poor households are self-employed and agriculture is the predominant economic activity especially for rural areas. However, income from agricultural sales is not the most important source of cash income in rural areas. The major of cash income for most households is wage income. Participation in cash income is however limited amongst the poor, especially women.⁵ Women encounter all sorts of discrimination as they enter the labour market- in access to employment, in pay and benefits, and in the legal treatment of their labour. Further, women also must cope with many stresses that men do not face, for example sexual harassment in work places, and the burdens of child care and the double shift of work at home.⁶ To address some of these challenges a number of reforms and strategies have to be employed to change the situation of women in the employment or labour market. Below is a discussion of some of the challenges that women face as regards labour and employment that was uncovered in the literature and mostly in the field research. The discussion also proposes measures to be taken to encounter the challenges.

3.1 LEGAL AND POLICY MEASURES.

3.1.1 Gaps in the laws

The study found that though the employment sector has a number of laws and policies that guides it and could if properly implemented help achieve women economic empowerment, there are a number of gaps in the legal framework that needs to be addressed as regards women empowerment through employment. The research found that women face both direct and indirect discrimination as regards labour and employment. However, the Constitution and other labour statutes though they provide against discrimination they are not emphatic in their provisions in outlawing discrimination. It is proposed that there should be general gender equality provisions,

⁴ Olivier, MP.et al. 2004. Social protection In SADC: Developing an Integrated and Inclusive Framework. University of Cape Town: South Africa

⁵ Olivier, MP.et al. 2004. Social protection In SADC: Developing an Integrated and Inclusive Framework. University of Cape Town: South Africa.

⁶ Bowman, C.et al. 2003. Women and law in Sub Saharan Africa. Sedco Publishing Ltd: Ghana.

clearly defining discrimination and related to a series of other issues that should be addressed, such as direct/indirect discrimination in all fields, the recognition of intersectional discrimination, and the issue of violence against women⁷. For example, the South African gender equality provision stipulates the prohibition of intersectional discrimination on five grounds: gender, sex, pregnancy, marital status and sexual orientation⁸. Both the South African and the EU Constitutions codify the prohibition of direct and indirect discrimination⁹. The Kenyan Constitution explicitly prohibits all forms of discrimination including violence against women.¹⁰

Further the Employment Act, a major statute on employment matters in Malawi has no specific provisions outlawing sexual harassment at work places, it does not provide for safety of pregnant women and flexible hours for women who are nursing babies and does not provide for paternity leave which could go a long way in reducing women's burden in family work among others.

3.1.3 Lack of gender dimension in laws.

There is need to mainstream gender in all the employment or labour statutes so that the laws and policies would be able to serve women and men's needs and interests. Currently, most of the employment statutes are not gendered and this has disadvantaged women more than men. For example the Pensions Act exempts certain categories of employers from providing pension to their employees. Most women fall into the category of employees whose employers are not mandated to provide pension.¹¹

3.1.3 Absence of laws.

There is absence of law regulation in certain areas where women are concentrated in terms of labour. This has resulted in a number of abuses on women in employment. For example, the Tenant's Bill which was drafted with the aim of protecting tenants whose relationship is akin to employment has not been passed into law. Most women are in this category and would therefore need laws protection. Such delays in passing the law only compounds on challenges women face in the labour market.

⁷ Morgan, Martha. "How constitution-making, interpretation, and implementation can contribute to protecting and promoting women's rights" Remarks to the Working Group, October 3, 2012.

⁸ UNIFEM, 'Engendering Constitutions: Gender Equality Provisions in Selected Constitutions' November 2007

⁹ UNIFEM, 'Engendering Constitutions: Gender Equality Provisions in Selected Constitutions' November 2007

¹⁰ AWC "Women Gains in the Proposed Constitution of Kenya" April 2010.

¹¹ See section 10 of the Pensions Act.

3.1.4. Lack of legal knowledge.

It was also found that there is a knowledge gap of employment laws and policies on both the employer and especially among employees. A majority of small and medium scale employers fail to comply with the statutory provisions due to lack of knowledge and the employees fail to demand their labour rights due to ignorance of the laws applicable to their work. This has resulted in a lot of women not seeking redress in areas where they could have had help of the law.

3.1.5 Minimal enforcement of laws.

Lastly, there is generally minimal enforcement mechanism of labour laws in most communities. As such employers who violate employees' rights often go unpunished. This challenge is there due to non-availability of complaint avenues in work places as well as places outside work such as; government labour offices, formal courts and NGOs working specifically in the employment sector.

The following are proposed recommendations aimed at dealing with the above legal challenges;

- ✚ Review of unfavourable statutory provisions
- ✚ Enactment of statutes and statutory provisions that enhances women's labour
- ✚ Mainstreaming gender in all labour statutes.
- ✚ Publication of employment laws and policies to employers and employees.
- ✚ Increasing the number of help/complaint avenues for employees
- ✚ Monitoring sessions of labour laws compliance among employers.

3.2 WOMEN ACCESS TO LABOUR AND EMPLOYMENT.

A number of issues were identified as hindering women's access to labour opportunities.

3.2.1 High competition, minimal opportunities for further education and 'following husband syndrome.'

Women from high profile jobs sighted competition with men as the main challenge in accessing their employment. They also indicated that there are no opportunities for furthering their education in most of their work places and have to apply individual effort. A further concern was

the ‘following husband syndrome’ as some places presented lesser work opportunities and promotion chances but the women had to stay where the husbands were working.

Women in low paying jobs indicated that access to work is often based on chance and the women are not aware of any training opportunities and even if they knew they would have nothing to pay for the training.

3.2.2 Low education.

Various stakeholders in employment matters indicated that the major challenge facing women labour is low levels of education among women. Most women in informal employment had low levels of education with many only having undergone primary education. It was said that education is the number one qualification in accessing employment and acts as a starting point for access to formal employment.



3.2.3 Societal attitude towards women’s labour.

Society attitude was also cited as a bar to women’s access to employment, it was reported that society does not see women as partners in economic activities. Most women especially in low level jobs entered the work places only due to financial problems at home and wanted to supplement their husband’s efforts to support the family. The women indicated that they got no support and often faced resistance from husbands before starting work and only their insistence and challenges at home saw them remaining in the jobs.

3.2.4 Family responsibilities.

Further, family responsibility was among the major concern for women access to formal employment. Most women though they said family chores and motherhood are part and parcel of a woman’s being indicated that these responsibilities sometimes get in the way of their work and they sometimes fail to report for work when children, relations, spouses are sick or in need of their care.

The following needs to be done to increase women’s access to labour and employment;

-  Promotion of girl and women education
-  Provision and enforcement of employment quotas that favour women.

- ✚ Sponsorship of further training for women in employment
- ✚ Promotion of adult literacy education programs.
- ✚ Engage men and communities on women's right to work
- ✚ Empower women to demand labour rights.
- ✚ Build state child and elderly care facilities
- ✚ Valuation of women's work.

3.3 QUALITY OF WOMEN'S WORK AND WORK ENVIRONMENT.

Work conditions, environment and premises present certain challenges to women in the employment sector.

3.3.1 Low pay.

The respondents from the low profile jobs indicated receiving low pay which could not meet their needs. Some women, especially those working as house maids and shop attendants received less pay below the minimum wage such as K10,000 a month. However, almost all women interviewed had a lot of family responsibilities which their salary could not meet as such had no savings and tangible property to show from work benefits. Their income ended up paying bills, rents, and clothes for themselves, children and relations. In most cases if the woman was working, their spouses stopped providing for the family and such responsibility was left to the woman whilst spouses spent their money on beer drinking and girlfriends. The women also indicated that salary adjustment is rare and they stay on same pay for longer periods of time.

3.3.2 Insecurity in women's jobs.

Further, most women in the informal sector were engaged in insecure jobs such as house work and working as shop assistants. These jobs are often at the mercy of the employer with no formal contract and conditions of service. It was also found that the women work far from their home areas and they leave their children behind with their parents. Some women also indicated being denied maternity leave, sick leave and sometimes are forced to work whilst sick. Some women in private institutions complained that their salaries are sometimes deducted with no justified reasons. And other women especially those in low paying employment indicated being dismissed from work without valid reasons.

3.3.3 *Absence of complaint avenues in work places.*

It was indicated that there were no complaint avenues in most work places to channel female related challenges. Some women were also skeptical about the impact of these complaint avenues if made available and said could not help because there was rampant corruption at most workplaces.

3.3.4 *Absence of child care facilities*

Working women, especially those with small children bemoaned the lack of child care facilities at their work places and said that the work places do not consider women's specific needs such as the care they have towards children and families. A primary school teacher in Karonga said that they are not allowed to take kids to their work places even in cases where they had no choice but to take the child to work and if they happen to bring kids, they are sent back home.

3.3.5 *Sexual harassment.*

Sexual harassment was also indicated as a challenge by women who are employed from male employers and colleagues. Some women indicated that promotion is only considered if they give sexual favours.

Below are proposed recommendations to increase the quality in women's employment and labour;

- ✚ Enforcement of labour laws on salary scales in formal and informal employments.
- ✚ Punitive measures to employers who violate women's right to work benefits.
- ✚ Introduction of pension schemes to all types of jobs
- ✚ Promotion of written employment contracts in informal and formal jobs.
- ✚ Provision of mandatory minimum work conditions in all types of jobs.
- ✚ Enforcement of laws on sexual harassment and punishment of harassers
- ✚ Establishment of women specific complaint/help avenues in work places
- ✚ Creation and provision of women friendly work facilities such as child care facilities.
- ✚ Engagement of employers on women's rights to work.
- ✚ Empowering women to demand their work rights.

3.4 WOMEN AND AGRICULTURAL LABOUR.

Agriculture is the main labour source for people in the developing world and many women are involved in agricultural activities. Agriculture has been identified as the main economic occupation for Malawians and is estimated to involve more than 80 percent of the country's labour force. It also contributes around 30 percent to gross domestic product and about 80 percent of exports.¹² There are a lot of challenges that women face in agricultural entrepreneurship ranging from; shortage of land, scarcity of water in dry season, lack of access to credit, extension services, input supply, labour irrigation, agricultural technology and sometimes harsh climate conditions. The important role of women in agriculture calls for urgent gender specific measures in production and marketing¹³. Women in agriculture have also had the challenge of grappling with the low prestige level of agriculture as an occupation.¹⁴ Agriculture is seen as rural based, unprofessional and a low class occupation.

3.4.1 Access to farm inputs.

In Agricultural work, the women respondents complained that farm inputs such as fertilizer, seeds, and pesticides are expensive which derails their work as they cannot afford to buy enough inputs for better yields. The state's subsidy program was faulted as not helpful and labeled to be full of corruption which impacts more on women than men. There were some organizations which were helping women in agriculture but they only focused on active women and therefore vulnerable groups such as the elderly were disadvantaged by the exclusion.

3.4.2 Limited access to loans.

It was also indicated that though funding opportunities through loans are available from financial institutions which could advance their agricultural activities, they are not women friendly due to demand of collateral as security for loan which most women do not have and also high interests rates plus short repayment periods. In addition, most lending institutions also require women to be in groups to advance loans and women are often not trained and equipped to handle group dynamics. Other women indicated that sometimes sexual favours are asked for by officials

¹² MDG Acceleration Framework Action Plan for Gender Equality and Women Empowerment; A background paper. 2012.

¹³ The world Bank. Rural households and their Pathways out of poverty

¹⁴ Bowman, 2003.

before loans are advanced. Apart from formal financial institutions, there are other informal lending institutions where women get loans from but these were said to be insecure and not well developed and such loans were in small amounts and could not do much to grow their agricultural activities. There was also the lack of financial advisors in the informal lending institutions such as village banks who could help on proper ways of conducting the same.

3.4.3 Shortage of land and agricultural advisors

The women farmers also bemoaned shortage and lack of land to do their farming activities and indicated that most of the times they have to rent land to do their farming. In addition, they indicated that they have little knowledge on good farming practices and skills which was contributed by absence of agricultural advisors in the rural areas. It was also reported that farming is often low paying and distances to well-paying markets is usually long.

The following are proposed recommendation for the agricultural sector;

- ✚ Provision of equal access to land for women and men
- ✚ Engaging communities and men on women's rights in land
- ✚ Training of women on productive agricultural practices
- ✚ Provision of agricultural information to women through mass media and other programs
- ✚ Increase in number of agricultural extension workers.
- ✚ Creation of more rural agricultural markets.
- ✚ Government control on farm produce prices
- ✚ Provision of farm inputs to women
- ✚ Creation of women specific subsidy farm inputs programs.
- ✚ Provision of women friendly loans to farmers.
- ✚ Enforcement of corruption laws as regards subsidy programs
- ✚ Make support programs open to both active and vulnerable women groups.
- ✚ Valuation of agricultural work
- ✚ Showcasing successful stories of agricultural entrepreneurs.

ACTION PLAN FOR THE EMPLOYMENT/LABOUR SECTOR.

PROBLE M AREA <i>(where are the issues or problems)</i>	ACTION STEPS <i>(what steps must be taken to implement the strategy)</i>	RESOURC ES <i>(what specific supports are needed to implement the action plan)</i>	MEASURES OF IMPLEMENTATI ON. <i>(how will readers of the plan know the action step is fully realized or carried)</i>	OWNER <i>(who is responsible and accountabl e for taking each action step)</i>	DEADLIN E <i>(By when will the step be completed)</i>
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LEGAL AND POLICY MEASURES

Objective: to facilitate a conducive environment for women's access to quality employment.

Unfavorable statutes and policies. (Employment Act, Pensions Act. Care Givers Policy of 2000 e.t.c)	Review unfavorable statutory and policy provisions.	Finance, human and time factors	- Statutes and policies that enhances women access to quality labour.	Ministry of labour, gender, Malawi Law Commission, WILSA, Women Lawyers Associaion.	June 2015- July 2020.
Absence of laws and Policies e.g Tenants Bill.	Enactment of statutes that enhances women's labour	Finance, time and human resource.	- available statutes that promotes women's labour	Ministry of labour and Gender	June 2015- July 2017
Gender mainstreami	Engendering all	Finance, time and human	- engendered employment and	Ministry of Labour and	June 2015- July 2020.

ng of employment statutes and policies	employment statutes and policies.	resources as well as political will	labour statutes as well as all policies.	Gender	
Knowledge gap of laws and policies	Publication of laws and policies to employers, employees and communities.	Finance, human, time resource and political will	<ul style="list-style-type: none"> - knowledge of employment laws and policies among women and men. - increase in reports of violation of labour laws. - increase of court cases of perpetrators of labour regulations for women. 	Ministry of Labour and Gender. MHRCC, The mass media.	June 2015- July 2020.
Minimal enforcement of laws	<ul style="list-style-type: none"> - monitoring sessions of law compliance among employers. - establishment of labour help and complaint avenues in all communities 	Finance, human, time resource and political will.	<ul style="list-style-type: none"> - established monitoring mechanisms. - reduced cases of labour rights violations - increased reports of women's access to quality labour. 	Ministry of Labour, Gender, Justice. MHRC, Malawi Judiciary.	June 2015- July 2020.

MEASURES PERTAINING TO ACCESS TO LABOUR AND EMPLOYMENT.

Objective: to promote parity in accessing employment and the removal of barriers that hinder women's access to employment.

High competition in acquisition of formal jobs.	- promote girl education. - enforcement of employment quotas.	Finance, human and political will	- increased percentage of women in employment. - equal numbers of women and men in employment.	Ministry of Labour, Gender and Education.	June 2015- July 2017
Opportunities for further training	- Sponsorship of further employment training for women. - provision of government grants for women for further studies.	Finance resource and political will.	- increase in percentage of more qualified women in employment.	Ministry of Labour, gender and Human Resources and Finance and Education.	June 2015- July 2020.
Low levels of education.	- encourage and sponsor girl education - promotion of adult literacy education. - incentives to women	Finance, time, human resource and political will.	- increase of educated women. - more women in formal labour	Ministry of Labour, Gender, Education and Finance.	June 2015- July 2020.

	who upgrade their studies such as provision of scholarships.				
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MEASURES THAT ENHANCE QUALITY OF WOMEN EMPLOYMENT.

Objective: To ensure that women are in better employment and that they benefit from their labour.

Low pay	- Enforcement of labour laws on salary scales especially in informal employments - punitive measures to employers who abuse women's right to pay of equal values to work.	- Finance and human resource. Political will.	- increase in women's pay. - increase in reports of cases of employers who violate women's right to adequate pay.	Ministry of Labour, Gender and Finance.	June 2015- July 2020.
Insecure jobs.	- Introduction of pension schemes to	- Financial resources.	- increased security of women's jobs. - introduction of	Ministry of Labour, gender,	June 2015- July 2020.

	women's jobs. - promotion of employment written contracts especially in informal sectors.		pension schemes to women's jobs. - increase of employment contracts in informal jobs.	Finance and Justice. Law Commission.	
Un warranted dismissals.	- provide for mandatory minimum work written contracts and conditions of service. - enforcement of laws	- human resource	- presence of mandatory minimum employment conditions in statutes. - increase in formal complaints of employers who violate labour rights of women.	Ministry of labour, Gender and Justice. Law Commission. MHRC	June 2015- July 2020.
Limited job promotions.	- provision of clear work conditions in women jobs. -equal access to promotion among women and men based on	Human resource and political will	- increase in promotion percentages of women.	Ministry of Labour, Gender.	June 2015- July 2017

	skill, experience and longevity.				
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MEASURES PERTAINING TO WORK ENVIRONMENT.

Objective; To promote a safe and conducive work environment for women.

Sexual harassment	- Enforcement of sexual harassment laws. - punishment of harassers - establishment of complaint or help facilities. - introduction of policies against sexual harassment in every work area Sensitize women on state	- Time, human, financial resources as well as political will.	- presence of sexual harassment policies in work places. - availability of complaint avenues in work places. -increase in reports and court cases of harassers.	Ministry of labour, Gender, MHRC, The Malawi Judiciary.	June 2015- July 2017.
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	complaint avenues.				
Work facilities	- provision of women friendly work facilities such as toilets, bathrooms and child care facilities. -Engagement with employers.	Financial resources and political will.	- Availability of female related facilities in work places.	Ministry of Labour, Gender, Finance. Employer's Associations. Employee's Associations.	June 2015- July 2017.
Knowledge of labour laws.	- mandatory requirement for every work place to have all work related statutes and policies	Political will	- Increase in knowledge of labour laws and policies among women.	- Ministry of labour, Gender and Justice.	July 2015- July 2017.

EXTERNAL FACTORS.

Objective: To address social factors that inhibit the development of women in employment sectors.

Lack of support from spouses.	- Engage men on women's right to work. - empower	Time, Financial and human resource.	Increased participation of women in the labour market.	Ministry of labour, gender. MHRC	June 2015- July 2020.
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	women to demand rights. - engage community leaders and the communities as a whole.		- more knowledgeable community on women's labour rights.		
Family responsibilities.	- building of state child and elderly care facilities. - sensitization of men to take part in child care and home responsibilities. - valuation of women's jobs.	Human, time and Financial resources.	- Established child care facilities in all communities. - Participation of men in household chores.	Ministry of labour, Gender and Finance.	June 2015- July 2020.
No additional supports e.g IGA	- increase women skills to do multiple productive work. - provide state welfare support to	Financial, human resource. And political will.	- increased number of women doing multiple productive jobs. - available state support systems to low income women	Ministry of Labour and Gender	June 2015- July 2017.

	women with a lot of dependents and in low employment				
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MEASURES RELATING TO AGRICULTURAL LABOUR.

Objective: To advance women’s agricultural activities and protect women employed in the agricultural sector.

Shortage of land	<ul style="list-style-type: none"> - provide equal access to land for women and men. - create farming land for women who do not have land. - engage with communities on rights of women in land. 	Financial and human resource. Political will.	<ul style="list-style-type: none"> - increase in percentage of women with access to land. -a more aware community on land rights of women. 	Ministry of Land, Agriculture and Gender.	June 2015- July 2020.
Lack of information and farming skills	<ul style="list-style-type: none"> - train women on good agricultural practices. - provide 	Financial, human and time resource.	<ul style="list-style-type: none"> - Increased number of women in commercial farming. - more 	Ministry of Agriculture , Labour and Gender.	June 2015- July 2020.

	agricultural information through extension workers and mass media for all communities.		knowledgeable women in modern and profitable farming.		
Long distances to farm markets that fetch good prices	- Create more rural agricultural markets.	Financial, time and human resource.	Increase in number of agricultural markets in rural areas.	Ministry of Agriculture .	June 2015- July 2017
Low pay of farm produce	- Establish a standard market price for farm produce. - provide women farmers with quality seeds	Finance and Political will	- Good prices of farm produce. - improved lives of women farmers.	Ministry of Agriculture and gender.	June 2015- July 2020.
Expensive farm inputs	- subsidize costs of farm inputs to make them affordable. - provide loans to women in	Financial and human resource.	- reduced prices of farm inputs - available loans to women farmers.	Ministry of Agriculture , Gender and Finance.	June 2015- July 2020.

	agriculture.				
Corruption in subsidy programs	- enforcement of corrupt practices law. - create women specific subsidy programs.	Financial, human and time resources. Political will.	- decrease in corrupt cases. - available women specific subsidy programs.	Ministry of agriculture, Gender and Finance	June 2015- July 2017
Minimal support programs.	- increase agricultural loan facilities. - increase number of agricultural extension workers. - make support programs open to both active women and vulnerable groups of women	- financial, human and time resource.	- availability of agricultural loans at affordable interests. - increase in number of extension workers. - incorporation of vulnerable groups of women such as the elderly in support programs.	Ministry of Agriculture , Gender and Finance. USAID	June 2015- July 2020.
Low perception of agricultural	- engaging the masses. - valuation of agricultural	Financial, human and time resource.	- valuation of agricultural work by all. - Increase in number	Ministry of agriculture and gender.	June 2015- July 2020.

work.	<p>work.</p> <ul style="list-style-type: none"> - commercializing agricultural efforts. - showcasing successful stories of agricultural entrepreneurs 		<p>of commercial farmers.</p> <ul style="list-style-type: none"> - visibility of successful stories in agriculture. 		
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4.0 WOMEN AND PROPERTY

The owning and control of property is an indispensable tool for economic empowerment for all people and most especially women. From time immemorial, women have faced and continue to face discrimination in the right to own, access, control and inherit property in Malawi. Critical issues of concern that relate to land, matrimonial property and inheritance have hampered women economic empowerment as far as property rights are concerned. Women have limited access to factors of production such as land, farm inputs, labor and extension services. The distribution of customary land rights is gendered and frequently associated with the institution of marriage depending on whether one is married into patrilineal or matrilineal system.¹⁵ The research noted a number of issues affecting women's access and control of property as follows.

4.1. LEGAL/POLICY CHALLENGES.

4.1.1. Unfavorable statutory and customary laws

The legal framework consisting statutory and customary laws and practices presents in some areas problematic aspects as regards women access to property. These problematic provisions need to be removed if the situation of women in property is to be improved. For example Section 24 of the constitution has been subjected to different interpretations by the courts. The section relates to distribution of matrimonial property after divorce and states that women will be entitled to property which was jointly owned with the spouse. That section has sometimes been interpreted to the disadvantage of women and has to be revised to consider women's work around homes and household property.

4.1.2 Gender neutral Laws.

Further, most property related laws are crafted in gender neutral terms. As such there is need to revisit all laws to be explicit in their effect and application in relation to women and men's different needs and interests. For example the Customary Land (Development) Act creates a lands committee and gender representation in that committee has not been demanded by the Act.

4.1.3 Contradictions in laws.

¹⁵ M. Villarreal, (2006) 'Changing Customary Land Rights and Gender Relations in the Context of HIV/AIDS in Africa' Paper presented to symposium, ' At the Frontier of Land Issues: Social Embeddedness of Rights and Public Policy, Montpellier', 16-19 May 2006.

There is a need to harmonize application of property laws. Often customary laws are in contradiction with statutory laws and in most cases the customary laws do not favor women's rights in property. Largely, customary laws, customs and traditions do not recognize women as rights holders and they often do take precedence over statutory laws because they are what is familiar and acceptable to communities. For example though statutory inheritance laws promotes equality in distribution of property, the research discovered that property inheritance was mainly favoring sons as against daughters especially in patrilineal societies.

4.1.4 Complex laws.


Most statutory laws especially those that relate to land are too complex for lay people to comprehend. The research discovered that even the law enforcers sometimes find difficulties to understand and apply land laws due to their complexity. For example some magistrates in Mangochi reported that land tenure systems are not very clear in the land laws and that it becomes difficult to adjudicate land cases.

4.1.5 Weak law enforcement.

A weak law enforcement mechanism was identified as another legal challenge in relation to property rights of women. The research established that there are few complaint or help avenues closer to communities such as formal courts. Women have to travel far to complain about property issues and in most cases they chose not to complain due to costs. Further the women complained about corruption of officers in some of the law enforcement channels. On the part of law enforcement officers, some of them complained that their jurisdiction is low in terms of value of property matters which they can determine. As such they are unable to handle cases involving substantial amounts of money and women end up losing due to inability to access higher courts.

4.1.6 Low knowledge of property laws.

Lastly, the research noted that there is little or no knowledge of the formal laws by most communities, even formal courts lacked the relevant statutory property laws which could help them in determining cases. The following are proposed recommendations on the legal measures;

-  Review all property related statutes such as the Constitution and Land related statutes.

- ✚ Repeal unfavorable statutory provisions and customs.
- ✚ Mainstream gender in all property related statutes
- ✚ Provision of gender training to all law and policy makers.
- ✚ Harmonize statutory and customary property laws.
- ✚ Simplify all property related laws especially land laws
- ✚ Build more courts and other help or complaint avenues closer to communities.
- ✚ Combat corruption of public officers
- ✚ Increase lower courts monetary jurisdiction.
- ✚ Publication and community sensitization of statutory property laws.

4.2 WOMEN CONTROL, ACCESS TO PROPERTY.

4.2.1 Lack of ownership and control of property.

Firstly, it was discovered that control and ownership of property is mostly on males in most communities. The women interviewed (working or not working) had no tangible property to help them earn a living. Most had household property related to house work which could not be used for business purposes or used as collateral to borrow money from financial institutions. Further, it was reported that women have limited access to productive resources. This is mainly due to cultural practices that inhibit women access to property. The research discovered that there is a cultural perception in most communities that women have no rights in property. This perception was in both patrilineal or matrilineal societies. As such in cases of divorce and death women have to fight to be given a share of matrimonial property.

4.2.2 Feminization of property.

It was reported that when it comes to distribution of property at custom, feminization of property is a challenge. Most of the times women are given property that is considered feminine such as pots and plates and men property that is considered masculine such as bicycles. The men end up being given property which could be used for productive purposes unlike property given to women.

4.2.3 Spouse misuse of matrimonial property.

Thirdly, the research discovered that women also suffer at the hands of spouses as regards property. It was reported by women and chiefs that husbands abuse matrimonial property mostly through beer drinking and promiscuous behavior and the sale of matrimonial property without wives consent. This has caused women to lose their hard earned property. It was further reported that some men get loans using their wives' names and if they abscond in payment, it gets women in trouble and they lose the little property they had.

4.2.4 Non- recognition of women's work.

Women bemoaned the non-recognition of their work such as household work. It was reported that women's work around homes is not valued as work in property distribution in cases of divorce or when distributing deceased property. The women reported that they contribute a lot in maintaining matrimonial property and in caring for spouses who go to work to earn money which is used to acquire property. Some judicial officers reported that women according to the constitution can only be given a share of property if such property was jointly owned with the husband. Joint ownership is usually defined in terms of material or monetary contribution to the contested property. However, there were some courts which were progressive and looked at non-monetary contribution to property by women.

I consider the role which the woman was playing. If for example when building a house the husband was bringing in money for house materials and the woman was providing water to facilitate the building process, such I consider as contribution and thus the man and woman must both have a share in the house.

4.2.5 Property grabbing.

Property grabbing is another issue affecting women access and control of property. Property grabbing was reported as rampant in most communities. Cases of property grabbing were reported to be a matter for formal courts to handle not chiefs. Where the formal courts were far from the communities women tended to lose property as it was expensive and time consuming to engage the formal courts.

4.2.6. Lack of financial literacy.

It was discovered that a number of women who borrow money from financial institutions fail to pay back the loans and end up losing their property to the financial institutions. These institutions are both formal and informal institutions. The cause of this was mostly lack of financial literacy and lack of ways of absorbing loan shocks.

From the above, the following are the proposed recommendations on women’s control and access to property;

- ✚ Challenge the feminization of property
- ✚ Inclusion of women in committees that deal with property at family and community levels.
- ✚ Promotion of equal rights of women and men in inheritance matters.
- ✚ Challenge cultural practices that inhibit women’s access to property.
- ✚ Introduction of female friendly loans and creation of loan funds solely for women.
- ✚ Community sensitization on women’s property rights.
- ✚ Provision of financial literacy to women.
- ✚ Valuation of women’s work by legal and social institutions.

ACTION PLAN FOR PROPERTY.

PROBLEM AREA <i>(where are the issues or problems)</i>	ACTION STEPS <i>(what steps must be taken to implement the strategy)</i>	RESOURCES <i>(what supports are needed to implement the action plan)</i>	MEASURES OF IMPLEMENTATION. <i>(how will readers of the plan know the action step is fully realized or carried)</i>	OWNER <i>(who is responsible and accountable for taking each action step)</i>	DEADLINE <i>(By when will the step be completed)</i>

LEGAL AND POLICY MEASURES

Objective: to facilitate women access to and control of property under statute as well as at custom.

<p>Problematic statutory and customary provisions and policies</p>	<p>- Review of statutes and policies such as the Constitution, Land policy, Land Acts, Inheritance Laws and Marriage laws. - repeal of unfavourable statutes/provisions and customs</p>	<p>Financial, time and human resource.</p>	<p>- Statutes and policies that facilitate women's access and control of property. - elimination of bad laws and customs</p>	<p>Ministry of gender, Land, Malawi Judiciary, the Law Commission.</p>	<p>June 2015- July 2020.</p>
<p>Gender neutral laws and policies</p>	<p>-mainstream gender in all property laws and policies. - gender training of law makers.</p>	<p>Financial, time and human resource.</p>	<p>- Engendered laws and policies. - gender aware law making officers. - presence of affirmative action measures in property laws and policies.</p>	<p>Ministry of Gender and land</p>	<p>June 2015- July 2020.</p>
<p>Contradictory laws and complex</p>	<p>- Harmonization of laws (</p>	<p>Financial, time and human</p>	<p>- laws that are in agreement/speak same things.</p>	<p>Ministry of Justice, Gender and</p>	<p>June 2015- July 2017.</p>

laws.	statute vs, custom) -simplify laws	resource	- laws that are clear to understand and use.	Law Commission	
Weak law enforcement mechanisms	- build more courts and help avenues closer to communities. - deal with corruption of public officials. - increase lower courts monetary jurisdiction	Financial, and human resource	- availability of courts in most communities. -decrease in corruption of public officials. - increase in number of women helped by legal institutions. - increase in monetary jurisdiction of lower courts	Ministry of Justice, Malawi Police Service, Malawi Judiciary, ACB	June 2015- July 2017.
Little or no knowledge of laws.	- Publication of laws. - community sensitization programs.	Financial, time and human resource	- Communities which are aware of women's property rights. - the demand of property rights by women.	- Ministry of gender and MHRC	June 2015- July 2020.

MEASURES PERTAINING TO WOMEN'S ACCESS TO PROPERTY.

Objective: To challenge practices that bar women's access to property.

Control and ownership	- challenge feminization	Finance, time and human	- increase in number of women who own	Ministry of gender,	June 2015- July 2020.
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of property mostly on males	of property - inclusion of women in decisions regarding property. (family level, committees) - promotion of equal rights in inheritance of women and men.	resource. Political will matters as well.	property. - presence of women in decision making bodies concerning property. - Increased women access to inheritance property.	Land.	
Limited access to productive resources	- Challenge cultural practices that inhibit women access to property. - Gender sensitization - Introduction of female friendly loans and creation of loan funds solely for women.	Financial, time and human resource	- a gender aware community. - increase in women's access to property. - availability of female friendly loans.	Ministry of gender, Finance. MHRC.	June 2015- July 2020.

Abuse of matrimonial property by spouses	<ul style="list-style-type: none"> - Engage with men. - sell of matrimonial property not to be done without consultation/ permission from other spouse 	Financial, time and human resource.	<ul style="list-style-type: none"> - Decrease in property conflicts among spouses. - mandatory requirements in place on consultation before sell of matrimonial property. 	Ministry of Gender and land.	June 2015- July 2020.
Property grabbing.	<ul style="list-style-type: none"> - community sensitizations . - empowerment of women to demand their property rights. - enforcement of laws. - build more legal institutions closer to communities. - establishment of women community 	Financial, time and human resource.	<ul style="list-style-type: none"> - establishment of women community tribunals. - the demand of property rights by women. - a more women property rights aware community. - availability of legal institutions closer to communities. - more media adverts against property grabbing. 	Ministry of Gender, Finance and Justice. Malawi Police Service, the Judiciary.	June 2015- July 2020.

	<p>tribunals that fight for women's property rights.</p> <ul style="list-style-type: none"> - Media sensitizations - naming and shaming 				
Cultural perception on property	<ul style="list-style-type: none"> - challenge perception that gives no property rights to women. - promotion of women's own right to inherit property (not attached to children) 	<ul style="list-style-type: none"> - Financial, time and human resources 	<ul style="list-style-type: none"> - community sensitization programs. - invalidation of bad cultural practices. - promotion and show casing good cultural practices. - visibility of good cultural practices. 	<p>Ministry of Gender. MHRC.</p>	<p>June 2015- July 2017.</p>
Failure to pay back loans.	<ul style="list-style-type: none"> - devise ways of absorbing loan shocks (client protection) - provide financial literacy 	<ul style="list-style-type: none"> Financial, time and human resource. 	<ul style="list-style-type: none"> - introduction of loan client protection measures. - set financial literacy trainings for women. 	<p>Ministry of Gender, Finance. Financial Institutions</p>	<p>June 2015- July 2020.</p>

	training to women				
Non recognition of women's work.	- valuation of women's work on property distribution.	Political will.	Valuation and recognition of women's work.	Malawi Judiciary Chiefs Community Leaders.	June 2015- July 2017.

5.0. WOMEN AND BUSINESS/ENTREPRENEURSHIP.

Malawi signed the SADC Gender Protocol whose Articles 15 – 19 provide that State parties shall by 2015 adopt policies and enact laws which ensure equal access, benefits and opportunities for women and men in trade and entrepreneurship taking into account the contribution of women in the formal and informal sectors; review national trade and entrepreneurship policies, to make them gender responsive; and introduce affirmative action measures to ensure that women benefit equally from economic opportunities, including those created through public procurement processes.

5.1 LEGAL/POLICY MEASURES.

5.1.1 *Gaps in the laws.*

The legal framework presents some gaps as regards women and business. The major statutes are not emphatic in their provisions as regards business activities of women. The Constitution and most business related statutes speak in general terms. There is no specific provision in the Constitution of Malawi that deals with challenges that women face in business. The closest provision in the constitution that covers entrepreneurial activities is Section 29 which confers upon every person the right to freely engage in economic activity. However, the section does not impose a duty on government to give special attention to women as a disadvantaged group, nor does it highlight specific needs and concerns of women in business. Further the recent Gender Equality Act whilst catering for a number of areas affecting women has not provided for business or entrepreneurship protection.

Further, in the absence of specific provisions in the constitution and other statutes in relation to the economic empowerment of women, the creation of an enabling statute to give effect to the general provisions of the constitution would go far in achieving women economic empowerment. A women economic empowerment Act would be helpful in identifying and addressing the issues that affect women in business circles such as discrimination.

5.1.2 *Gender neutral laws and policies.*

In addition, there is need to revise all business related statutes and policies to address gender gaps in them. For example the Business Names registration Act (Cap 46:02) has not addressed the problems women face in registering their business such as accessibility of the registrar's




office and the difficulties women face in filing out registration forms due to marginal levels of education. Further, the existing policy framework lacks express provisions that address issues of women in entrepreneurship, despite providing for a wider framework for economic empowerment of women. Firstly, the Vision 2020 a policy that defines a long term development strategy for Malawi,¹⁶ did not include any specific strategy to ensure equitable distribution of income in favor of women.¹⁷ Further, as regards the MDGS, Mataya (2009) notes that, despite having as one of its intended outcomes that women will participate fully in economic activities, the MDGS failed to spell out in detail how this would be achieved.

Micro and Small Enterprise Policy was developed in 2003 whereby the government recognized the critical role played by Small and Medium Enterprises (SMEs) in economic development.¹⁸ However, the policy fails to identify and recognize any marginalized groups such as women in the business sector and so has no provisions for government's intervention in this area. Government also came up with The National Investment Policy which recognizes that private sector investment is one of the important tools for fighting poverty. However, as with the other policies, the Policy did not stipulate anything about promoting investment by or in women entrepreneurs.

5.1.3 Lack of knowledge of business laws.

Lastly, another big gap in relation to laws and policies is the lack of publication of the laws so that they could be appreciated and used by most Malawians. The research indicated that most women in business are not aware of laws and policies as such they operated blindly to their own disadvantage. For example the Patents Act (Cap 49:02) is not well known to the majority of women in business as such their products have not been protected.

From the above, the following recommendations are proposed;

-  Review of statutes and policies to address gender gaps.
-  Mainstream gender in all trade, taxation and business related statutes and policies.
-  Enact laws and policies that specifically deal with issues of women in business

¹⁶ Vision 2020, Chapter 9

¹⁷ J. Mataya, 2009, A Capacity Assessment and Rapid Appraisal of the Enabling Environment for Women Entrepreneurs in Malawi, p. 33.

¹⁸ Preamble of the Micro and Small Enterprise Policy (2003)

- ✚ Publication and sensitization of all business related laws and policies.

5.2. WOMEN ACCESS/CONTROL OF BUSINESS

The research uncovered a lot of challenges facing women access to business ventures as follows;

5.2.1 Low education levels.

Most women have low education levels which affects their access to business ventures. Low levels of education affected business growth for those women who had ventured into business. A number of women in business who were interviewed had only done primary education, whilst a good number had no formal education at all and a few had done secondary education.

5.2.2 Lack of business capital.

Access to capital was also another challenge that came to light. Most women were getting capital from piece works which paid little money and this determined the type of business which they could engage in. Some women equated the piece works to slavery.

Piece work in remote areas amounts to slavery with a lot of work that requires much time and little pay, if one is to raise enough to build capital. That is exactly what I went through.

A small scale business owner in Mangochi

Other women got money from spouses who most of the times were unwilling to advance such money. The women therefore start business ventures with little money which is difficult to grow. For those doing business that required housing, they reported that rents of business buildings are very high and could not afford the rentals with no help from others.

5.2.3 Unfriendly loans from financial institutions.

Most women were wary about borrowing money from financial institutions such as banks, reporting that it involves a lot of procedures, that the loans are with high interest rates, and the women have to borrow in groups and not as individuals. However, most women in business were involved with village banks which they said was more flexible than the formal banks. The stake holders also reported that women are most of the times unable to meet the demand of collateral

which is asked from banks and the women except those in large scale business had no tangible property which could be used as collateral. Further that banking services are not available in remotest parts of the country.

5.2.4 Minimal access to male dominated business ventures.

Women also face challenges in accessing business ventures that are male dominated especially large scale businesses such as the sale of timber. The women said that they face challenges in being accepted in male business circles. They also reported that men do hold secret meetings on how to advance their businesses and exclude women.

5.2.5 Family responsibilities.

Family responsibilities, was also cited as a challenge as most women had to care for their husbands, children and other dependents. Some reported that this is a burden in some cases as they lose business opportunities when they take a break from businesses to attend to sick family members. Those doing large scale businesses reported that they rely on workers when they are attending family responsibilities who sometimes are not trustworthy. Most of the women doing business were also engaged in farming activities and indicated that this takes much of their time and affects the performance of their businesses.

5.2.6. Poor financial literacy and business skills.

Inadequate financial literacy, lack of business training and skills was also problematic in accessing business ventures and controlling the same by women. A number of women reported having undergone no organized training on how to do and manage their business. They were a bit knowledgeable about banks and other financial services being offered in the country through the mass media but most of them had not accessed such services. Further few organizations were present in the rural areas whose aim is to promote women in business. Most of the financial institutions had no programs tailored to assist women in business but offered loan services to the public and had diversified their programs to include mobile banking to reach many people. Some financial institutions offered training on business management but it was indicated that such trainings lacked depth. The officials were also not trained on gender issues and could therefore not identify women needs.

From the above the following is proposed as recommendations;

- ✚ Promotion of girl and women education
- ✚ Promotion of adult literacy
- ✚ Provision of financial literacy education in all schools.
- ✚ Provision of meaningful soft loans to women
- ✚ Creation of a specific fund for the promotion of women in business activities.
- ✚ Promotion of village banks and ‘chipereganyu schemes.’
- ✚ Creation and promotion of women business partnerships.
- ✚ Engaging men and the community at large on rights of women to engage in business
- ✚ Creation of more women business forums
- ✚ Provision of state child facilities
- ✚ Provision of business training/skills to women
- ✚ Provision of free/less costly business counseling avenues.

5.3. WOMEN AND BUSINESS MAINTAINANCE.

The women who were in business face a number of challenges to sustain their business ventures as follows;

5.3.1 Low profits.

Most women are engaged in small businesses which gives low profits. As such the women could not save their earnings. In addition to this, the women were supporting a number of dependents and the little profits made was going towards payment of rents, bills and school needs. Due to this most women in business could not buy tangible property to advance their business; the only women who could afford to buy such property were the large scale business women.

5.3.2 Limited decision making powers.

Lack of decision powers in families also affected the growth of women business. Most women indicated that they remained in business under the good will of the husband. The husband had to agree for the woman to go and stay in business.

5.3.3 Unsteadiness of women businesses.

Due to lack of business management, training and skills, coupled with an unstable economy and unavailability of viable markets it was also reported that most women businesses are often discontinued or changed from one business type to the other from time to time as such they lack stability which affects business development.

5.3.4 Low regard of women in business.

It was discovered that most communities have low perception of women who do business especially those involved in large scale business and business that requires a lot of travelling. This perception is perpetuated by the view that the man is the provider of household and women's role is in the home to take care of the family and husband. As such women who ventured in business did so whilst facing stigma opposition from husbands and other community members and also only decided to do business due to poverty at home. The research discovered that if women were well provided at home, most of them would not go into business as women in business are seen as people with no morals.


Honestly most women are crooks here in Karonga so it's difficult to support them, some engage in extra marital affairs and husbands are justified in stopping them from doing business.

Voice from a Village Headman in Karonga.

5.3.5 Lack of recognition of women businesses

Lastly, it was found that a lot of women businesses are unregistered or unincorporated. The challenge in most cases is the lack of knowledge by the women that they can register or incorporate their business. The registration and incorporation process is also too sophisticated and costly. This makes women to operate more in the informal economy rather than the formal economy which has its own disadvantages including lack of recognition by important players such as financial institutions who can be of help in growing the business by financing the business ventures.

The above can be rectified by the following;

-  Training women in business management.

- ✚ Engaging men, community leaders and the community at large on rights of women in business.
- ✚ Empowering women with knowledge and skills to demand their business rights.
- ✚ Provision of more viable markets closer to local communities.
- ✚ Simplification of registration and incorporation procedures
- ✚ Publication and community sensitization on business laws and policies.

5.4. CHALLENGES RELATING TO ACTORS AND STRUCTURES.

There are a number of actors and structures that assist in promoting women businesses in Malawi. However, these actors and structures have their own challenges in their work which makes them not to meaningfully assist the women.

5.4.1 Shortage of structures in support of women in business.

The research found that, there are not many institutions providing for women specific loans. Most of the financial institutions are also located in urban areas and fail to reach the majority of women who are mostly in rural areas. The women also complained of high interest rates from the financial institutions and the absence of loan client protection measures. It was indicated that there is a high low loan repayment from women and the women end up being humiliated in cases of default. In Mchinji it was reported that a woman who had borrowed money from a financial institution and had failed to pay was forced to walk naked in a market. This calls for revision of loan conditions and the creation of protection measures of women borrowers.

5.4.2. Lack of gender training.

It was discovered that most of the financial service providers and some policy makers dealing with women in business had no gender training. This made them not to appreciate the different gender needs of women and men and as such their programs applied across the board without regard to the different needs of the sexes.

5.4.3 Shortage of business consultants.

Thirdly, the research showed that there are no readily available business consultants and those that are present are concentrated in urban areas and their fees is also on the higher side which

most women would not afford. Education institutions which could have provided an alternative were also lacking in their syllabi on courses that dealt specifically with business issues.

5.4.4 *Marginalization in public tender awards.*

It was discovered that women are marginalized in obtaining public tender awards most of which were said to go to men who often have capacity to meet the conditions of bids. Mostly, the public tender awards had no affirmative action measures to help women to access the same.

5.4.5 *Politicization of public funds.*

There is also the politicization of public funds as bodies providing the same are not independent from politicians especially those in power. These funds are often accessible to people who are in good terms with the ruling politicians.

To address the above, the following are the proposed recommendations;

- ✚ Introduction of loan client protection measures.
- ✚ Promotion of village banks
- ✚ Promotion of women business partnerships.
- ✚ Promotion of financial cooperatives focusing on women in business
- ✚ Creation of more banking facilities in rural areas
- ✚ Simplification of loan acquisition procedures.
- ✚ Reduction of loan interest rates
- ✚ Introduction of more soft loans to women in business
- ✚ Provision of gender training to service providers.
- ✚ Provision of business service providers such as business consultants to women
- ✚ Provision of business education in schools starting at the lower levels
- ✚ Introduction of affirmative action measures in public tender awards
- ✚ Promotion of independence in bodies that provide funds to the public.

ACTION PLAN FOR THE BUSINESS SECTOR.

PROBLE M AREA	ACTION STEPS (<i>what</i>	RESOURC ES (<i>what</i>	MEASURES OF IMPLEMENTATI	OWNER (<i>who is</i>	DEADLIN E
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<i>(where are the issues or problems)</i>	<i>steps must be taken to implement the strategy)</i>	<i>specific supports are needed to implement the action plan)</i>	ON. <i>(how will readers of the plan know the action step is fully realized or carried)</i>	<i>responsible and accountable for taking each action step)</i>	<i>(By when will the step be completed)</i>
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LEGAL AND POLICY MEASURES.

Objective: to facilitate a conducive business environment for the promotion of women businesses.

Gaps in statutes and policies	Review of statutes and policies to address gaps such as Microfinance Act, Business Names Registration Act, Microfinance Policy among other business laws and policies.	Financial, time and human resource.	Statutes and policies that promote women entrepreneurial activities.	Ministry of Gender, Trade and Industry, Economic Planning, Law Commission.	June 2015- July 2020
Gender neutral laws and policies	- engender all business, trade, taxation laws	Financial, time and human resources.	- engendered business, trade, taxation laws and policies.	Ministry of Trade and Industry, Economic	June 2015- July 2020

	and policies.	Political will.		Planning Gender and Law Commissio n	
Absence of laws and policies	- Enact laws and policies that specifically deal with issues of women in business e.g an WEE Act	Finance, time, human resources and political will.	- available of specific WEE statutes and policies.	Ministry of trade and Industry, Economic Planning and gender. Law Commission.	June 2015- July 2020
Ignorance of laws and policies by the masses.	- community sensitizations on the business laws and policies. - publication of business laws and policies	Finance, time and human resource.	- a more aware community of business laws and policies. - vibrant and stable women economic activities	Ministry of Industry and Trade, Economic Planning, Gender, MHRC.	June 2015- July 2017.

MEASURES TO DO WITH WOMEN ACCESS TO BUSINESS VENTURES.

Objective: to remove barriers that inhibit the start and growth of women businesses.

Low formal education.	<ul style="list-style-type: none"> - promotion of girl education. - promotion of adult literacy. 	Finance, time and human resource.	<ul style="list-style-type: none"> - Increase in number of educated women and girls. - presence of adult literacy training facilities. 	MoEST, Gender and Civil Society.	June 2015- July 2017.
Lack and low capital	<ul style="list-style-type: none"> - provisions of meaningful soft loans to women. - creation of a specific fund for women in business. 	Financial, time and human resources.	<ul style="list-style-type: none"> - Increase in number of women engaged in business. - available fund for women businesses. 	MoGender, Donors, Civil Society.	June 2015- July 2017.
Exclusion in male dominated businesses.	<ul style="list-style-type: none"> - Engaging men and the community at large. - creation of more women business forums 	Time, Financial and human resource.	<ul style="list-style-type: none"> - presence of more women in the male dominated business areas. - available women business forums. 	MoGender, Civil society.	June 2015- July 2017.
Family responsibilities.	<ul style="list-style-type: none"> - engage men and the community at large. - provide state child care facilities. 	Time, financial and human resource.	<ul style="list-style-type: none"> - increase in number of women in business. - men taking up family chores. - less family chores for women. 	MoGender, Finance, Civil Society.	June 2015- July 2017.

			- available community child care facilities.		
Lack of business skills and Training.	- provision of business training to women - provision of business skills to women. - Provision of free or less costly business counseling avenues.	Time, financial and human resource. Political will.	-increase in business knowledge and skill among women. - available business training avenues for women.	MoGender, Finance and civil Society.	June 2015- July 2017.

MEASURES AIMED AT SUSTAINING WOMEN ENTREPRENEURIAL ACTIVITIES.

Objectives: To facilitate the growth and sustenance of women business.

Small business and low profits.	- provision of meaningful loans to women. - provision of business training for viable ventures.	Financial, time and human resource.	- an increase in access to profitable loans. - available avenues for business training. - establishment of safety measures that absorbs business	- Ministry of Gender, Finance, Trade and Industry. DFID	June 2015- July 2017.
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	<ul style="list-style-type: none"> - train women in financial savings. - provision of safety measures to absorb business shocks. 		shocks.		
Lack of financial literacy	<ul style="list-style-type: none"> - provision of financial literacy education in schools at all levels. - adult literacy to provide financial training. 	Financial, time and human resource	<ul style="list-style-type: none"> - increase in financial knowledge among women and girls. - financial literacy subjects being offered in education institutions. 	Ministry of Trade and Industry, Gender, Financial Institution and NGOs.	June 2015- July 2020.
Lack of decision powers in families.	<ul style="list-style-type: none"> - engage men and women to demand their rights - empower women to demand their rights 	Financial, time and business resource.	<ul style="list-style-type: none"> - Increase in support of women businesses from spouses. - increase in women doing and remaining in business. 	Ministry of Gender, Trade and Industry, NGOGCN o and other Civil Society.	June 2015- July 2017.
Discontinua nce and change of	<ul style="list-style-type: none"> - Train women in business 	-financial, time and human	<ul style="list-style-type: none"> - availability of business training opportunities for 	Ministry of gender, Finance,	June 2015- July 2017.

businesses.	management. - provide markets for women businesses. - provide avenues of absorbing business shocks. - provision of ways of stabilizing the economy.	resource.	women. - more established businesses for women. - a stable economy.	Trade and Industry, Financial Institutions and Civil society.	
Low perception of women in business.	- community sensitization programs on rights of women in business. - empowerment of women in demanding rights.	Time, financial and human resource.	- a high regard by community of women in business. - participation of more women in business ventures.	Ministry of gender, MHRC, NABW, WORLEC, DAPP.	June 2015- July 2017.
Low Loan repayment	- Provision of business training programs to women. - provide	Time, financial and human resource.	- increase in markets for women businesses. - establishments of loan client protection	Ministry of Trade and Industry, gender, Financial Institutions,	June 2015- July 2017.

	<p>more markets for women businesses.</p> <ul style="list-style-type: none"> - introduce loan client protection measures. 		<p>measures.</p> <ul style="list-style-type: none"> -high loan repayment levels. 	Civil society.	
Lack of loan facilities	<ul style="list-style-type: none"> - promotion of village banks - promotion of women business partnerships. - promotion of financial cooperatives focusing on women in business. - creation of more banking facilities in rural areas. - simplification of loan acquisition procedures - reduction of loan interest 	<ul style="list-style-type: none"> - Financial, time and human resources as well as political will. 	<ul style="list-style-type: none"> - more established village banks. - increase in number of women in business partnerships. - growth of financial cooperatives. - availability of banks/ financial institutions in rural areas. - simplified loan procedures. - affordable loan interest rates. 	<p>Ministry of Trade and Industry, Finance, Gender, Financial Institutions, FINCA, FINCOOP, MUSCCO, COMSIP, NASFAM, Banks (MSB, OIBM, NBS).</p>	<p>June 2015- July 2017.</p>

	rates. - introduction of soft loans.				
Lack of gender training of service providers and law/policy makers.	- Provision of training to service providers and law/policy makers.	Financial, time and human resource.	- gender sensitive service providers, law and policy makers. - gendered programs, laws and policies	Ministry of Gender, NABW, WILSA.	June 2015- July 2017.
Unregistered and unincorporated business ventures	- simplify registration and incorporation procedures. - provision of education for women and girls. - publication and sensitization of registration laws and procedures for registration and incorporation	- financial, time and human resource.	- simplified registration and incorporation procedures. - more educated women and girls. - a more aware community on business registration laws and procedures.	Ministry of gender, Trade and Industry, Financial Institutions and Civil society.	June 2015- July 2017.

Limited access to markets	<ul style="list-style-type: none"> - Create viable market in rural areas. - education of women and girls to reduce language barriers. 	Financial, time and human resource.	<ul style="list-style-type: none"> - availability of markets in rural areas -increased in number of educated women. 	Ministry of Trade and Industry, Local Government and Gender. Civil society.	June 2015- July 2017.
Non availability and high costs of business consultants and business service providers.	<ul style="list-style-type: none"> - subsidize costs for engaging business consultants. - provide business education in schools starting at lower levels. - Provision and Training of more business service providers 	- financial, time and human resource	<ul style="list-style-type: none"> - low costs of business service providers/ consultants. - introduction of business courses in all schools. 	Ministry of trade and industry, gender, TEVETA, NABW.	June 2015- July 2017.
Marginalization in obtaining	- Introducing affirmative measures in	Political will	More women access to public tenders.	Ministry of Trade and Industry,	June 2015- July 2017

public tender awards	public tender awards			Local Government and Gender.	
Politicization of public bodies that provides funds.	- Making public funds bodies independent	Political will	-Independent public fund bodies. -Increase in women who have access to public funds.	Ministry of Trade and Industry, Finance, Gender.	June 2015- July 2017

6.0 CONCLUSION.

Women economic empowerment is necessary not only for the development of the individual woman but also for sustainable development of the whole Malawian society. The action plan if closely followed and implemented can work towards achieving the required economic empowerment of women. For the same to be achieved, government and other non-state actors need to own the action plan, commit themselves to achieving the goals of the action plan through a number of ways including; financing the planned activities and providing human resources.