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**MALAWI**  
**Strategic Country Gender Assessment**  
**(SCGA)**

vol 1: Main Report

*Presented to the World Bank and UNDP*

**Naomi Ngwira, Garton Kamchedzera & Linda Semu**

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## LIST OF ACRONYMS

ACHPR	African Charter on Human and People's Rights
ASDR	Age Specific Death Rates
CBA	Cost Benefit Analysis
CRC	Convention on the Rights of the Child
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
DAGG	Development Assistance Group on Gender
EPI	Expanded Program on Immunization
GABLE	Girls' Attainment in Basic Literacy and Education
GBV	Gender Based Violence
GoM	Government of Malawi
GDP	Gross Domestic Product
HIV/AIDS	Human Immuno-Deficiency Virus/ Acquired Immune Deficiency Syndrome
ICESCR	International Convention on Economic Social and Political Rights
ICPRR	International Covenant on Civil and Political Rights
IMR	Infant Mortality Rate
JCE	Junior Certificate Examination
MASAF	Malawi Social Action Fund
MDHS	Malawi Demographic and Health Survey
MMR	Maternal Mortality Rate
MoAI	Ministry of Agriculture and Irrigation
MoEST	Ministry of Science, Education and Technology
MoF	Ministry of Finance
MoGCS	Ministry of Gender and Community Services
MoHP	Ministry of Health and Population Services
MoJ	Ministry of Justice
MoL	Ministry of Labor
MPRSP	Malawi Poverty Reduction Strategy Paper
MSCE	Malawi School Certificate Examination
NAC	National Aids Commission
NEC	National Economic Council
NGO	Non- Governmental Organizations
NPV	Net Present Value
NSO	National Statistical Office
PSLCE	Primary School Leaving Certificate Examination
SADC	Southern Africa Development Community
SCGA	Strategic Country Gender Assessment
TFR	Total Fertility Rate
UN	United Nations
UNDP	United Nations Development Program
USAID	United States Agency for International Development
WB	World Bank
WILSA	Women and Law in Southern Africa

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## FOREWORD

The Malawi Strategic Country Gender Assessment (SCGA) has utilized cost benefit analysis (CBA) to communicate, inform and lobby for why gender responsive policies and interventions are critical to the attainment of sustainable development and poverty reduction. CBA is therefore utilized as:

- (a) a methodology for estimating the costs and benefits of interventions that would reduce gender inequalities, that Malawi's development partners can support as part of the MPRSP implementation process;
- (b) a methodology for estimating net incremental social benefit of reducing gender inequalities in the main activities. The MPRSP, using an public agriculture or education sector activity as an example. Social benefit will be defined as poverty reduction and measured as food security adjusted income of households. The output of activity (a) will be an input into activity (b).

Malawi completed its PRSP process in April 2002. The themes/issues of the PRSP have been grouped under four **pillars**: sustainable pro-poor growth; human capital development; improving the quality of life for the most vulnerable; and political will and mindset. These pillars tally with the four analytical concepts for dealing with livelihoods: those of opportunity, capability, security, and empowerment as described in the World Bank source books on the MPRSP. The issues of gender, HIV/AIDS, environment *and technology have been treated as cross cutting issues. It has been observed that the efforts that went into engendering the PRSP were not successful and that in treating gender as a crosscutting issue, it was actually de-mainstreamed (Gender Studies and Outreach Unit 2001; Ngwira 2002)*

The debate on the importance of the gender variable in economic and social policy analysis revolves around two issues. The first issue originates from the notion that gender inequalities are bad in and of themselves. Gender equity is the concept that all human beings, both men and women, should be free to develop their personal abilities and make choices without the limitations placed by stereotypes, rigid gender roles, and prejudices. There is now strong advocacy for gender equity. This is justified through the rights based approach to development. The implication of accepting this paradigm is that women and girls or female-headed households should be the special targets of programs like credit, education etc, that do not provide for biologically determined roles (Buvinic and Gupta 1995) so as to equalize access to the services. The second issue is whether gender inequalities impede economic growth, and efforts to reduce poverty ( Forestrythe et al 2000). The SCBA presented here provides some of the answers to the second issue by showing the economic and poverty reducing gains of making development projects more gender responsive.

The CBA methodology is based on a gender analytical approach. The gender analytical approach is achieved through the application of various tools to diagnose the differences between men and women regarding their specific activities, conditions, needs, access and control over resources, and their participation in and benefit from development and

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decision-making processes. Gender analysis entails first and foremost collecting sex disaggregated data and gender sensitive information about the population concerned. It is a prerequisite for gender sensitive planning for the advancement of women.

A gender responsive project or set of projects imply a particular incidence of the budget that is different from that which obtains when projects are gender blind. To this extent, an engendered CBA can be considered as an aspect of gender budgeting. The aim is to find ways of reallocating these expenditures so as to enhance gender responsiveness and thereby increase desired outputs or impacts. This is an activity that all government *sectors or* departmental planning units should be trained to do,

In applying the gender analytical approach to the CBA, attention will be given to choosing the technical, institutional and managerial arrangements of the activities of projects that make them gender responsive. And in doing the social valuation of the benefits and costs, premiums will be applied to those benefits that accrue to women or the poorest households, as reducing poverty is the social objective of the government of Malawi as enunciated in the MPRSP.

The engendered CBA methodology is based on the traditional CBA analysis, but goes beyond to do an economic and also more importantly a social analysis. The main stages of a CBA are:

- (i) Project (intervention) identification
- (ii) Identification of project costs and benefits
- (iii) Financial valuation of cost and benefits (at this point a financial analysis can be done)
- (iv) Economic valuation of costs and benefits (at this point an economic analysis can be done)
- (v) Social evaluation of costs and benefits
- (vi) Calculation of discounted values
- (vii) Sensitivity analysis
- (viii) Selection of project(s) to implement.

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## EXECUTIVE SUMMARY

1. This is a report of a strategic country gender assessment (SCGA) on Malawi. In 2001, the World Bank developed a country-wide gender strategy that called on all countries to undertake country gender assessments in recognition of the importance of gender in poverty reduction, economic growth and human well-being. The Malawi SCGA presents a unique case of collaboration amongst Malawi's development partners. The World Bank and the United Nations Development Program (UNDP) have provided financial and technical assistance in the conceptualization and implementation of the country assessment. While responding to the Bank and the UNDP's priorities, the Malawi SCGA addresses key areas for intervention by the Malawi Government and the Development Assistance on Group Gender (DAGG). The SCGA therefore provides an opportunity for partnership amongst various players, new program development, key messages to policy makers, as well as a chance to operationalize gender as a crosscutting issue. Its objectives are:

- (i) to analyse the gender dimensions of development in Malawi;
- (ii) to identify gender-responsive policies and actions important for poverty reduction, economic growth, human well-being and development effectiveness;
- (iii) to integrate these policies and actions into policy dialogue and the country assistance programs and/or development frameworks.

2. The SCGA has been developed through a process of consensus building. Various aspects of this process were accomplished through getting together a team to collaborate on and steer the process, an initial technical workshop for members of DAGG, review of literature, interviews and a consecutive stakeholders' strategic and learning workshop to discuss the first full report report. The workshop focused on the report's main findings and recommendations. The SCGA for Malawi has adopted triple As (Assessment, Analysis and Action) in its approach to mainstreaming gender in poverty reduction activities. The Malawi SCGA therefore has three main sections:

- The integrated assessment and analysis section examines and highlights gender disparities in the core components of poverty: capability, opportunity, security and empowerment. These categories are crosscutting and they all have gendered well-being outcomes.
- The SCGA reviews the institutional context and Malawi's responsiveness to gender disparities by evaluating how gender issues are handled at government level, including policies, priorities, the legal and regulatory framework, as well as institutional arrangements for implementing gender and development goals.
- The section on action comprises recommendations for gender-responsive priority policy and operational interventions.

3. The report is in two volumes. Volume 1 is the main report, containing the assessment, analysis and recommendations for gender-responsive actions. Volume two contains annexes that comprise basic statistics on gender, the analytical framework for

understanding gender disparities, and data for the cost-benefit analyses referred to in the main report.

4. This SCGA has found that the government has made some effort to improve the well-being of women and children. However, the continued existence of gender disparities has undermined government efforts to achieve sustainable development. The women face serious constraints in their attempts to deliver on their roles. The high infant and maternal mortality rates and the low literacy and educational attainment rates for women are manifestations of failures in power relationships between the government and people, and amongst people. And yet the areas of maternal and child health, and education are key indicators as well as determinants of the well-being of women and children. These areas also contribute significantly to men's well-being and overall economic growth. These are also the areas that differentiate women from men.

5. This SCGA found that there was an “**evaporation**” of gender between the recognition of its importance and policy formulation as exemplified in the Malawi Poverty Reduction Strategy Paper (MPRSP). Putting gender as a cross-cutting issue, as has been the case in the MPRSP, is a major constraint to addressing gender issues in development. There is therefore the need to raise the gender profile so as to highlight gender as a broader societal issue rather than confining it to women. This requires creating a critical corpus of facilitators and mobilizers who acknowledge and are committed to gender issues. The cost-benefit analysis (CBA) presented in this report shows that neglecting gender leads to big losses in national income. It also shows that there are economic gains that are accrued due to implementing programs that reduce gender disparities, and that target women. This is because women, more than men, tend to efficiently convert resources into welfare gains for their households since their gender is the stronger proximate of a households' well-being. Furthermore, the growth rate of the economy in Malawi could be much higher if major gender disparities were addressed.

### **Key Areas for Intervention**

6. The SCGA is aware that many good and innovative recommendations have been made in the past and that a considerable number of them have been implemented, despite the various shortcomings. The National Platform for Action and the National Gender Policy are acknowledged as critical entry points for overcoming gender disparities that could lead to sustainable development. In line with the thinking of these two policies, and taking into account priorities set out in Malawi's Poverty Reduction Strategy Paper, this SCGA recommends, as a matter of priority, interventions in the four thematic areas of: policy framework and institutional capacity; the economy; human capability; and empowerment.

7. **Policy Framework and Institutional Capacity.** This should comprise three main interventions:

- *Strategically reposition gender coordination activities and create an autonomous structure outside the Ministry of Gender.*

- *Engender budgets by developing a policy on engendering sectoral budgets to ensure that women's needs are met directly through public expenditure and activities of non-governmental organizations (NGOs).*
- *Build institutional capacity by enhancing the human, financial and organizational resource capacity of Government and NGOs that implement gender-based programs.*

8. **Economic Opportunity:** There is need to overhaul Malawi's economy and to bring infrastructure and the market to where women are so that the link between the micro and macro is clarified and strengthened. Key interventions under this are in the areas of land reform and improvement of women's access to factors of production:

- Land Reform: should comprise an open and intensified consultative process on the law for land reform. The reform should take into account capacity differences between women and men.
- Women's access to factors of production should be improved through:
  - (i) training in extension that is gender sensitive and market driven
  - (ii) improving the beneficial participation of women in the informal sector by reserving a credit quota for women in all credit institutions
  - (iii) providing affordable powered traction for tillage and other agricultural processing.

9. **Human Capability: Literacy, Basic Education and Legal Literacy:** the cost benefit analysis (CBA) in this SCGA powerfully illustrates why literacy is a critical entry point for empowering women. Interventions under this theme should be in the areas of:

- Literacy: the National Adult Literacy Program should be strengthened by making it functional and skills oriented.
- Basic Education efforts should focus on increasing girls' retention in school through:
  - (i) legislation for compulsory universal primary education
  - (ii) guaranteeing village-based vocational skills training for standard 8 graduates from the poorest households.
- Legal literacy: interventions will comprise activities to facilitate the demanding of rights by women and other community members. This should include gender-responsive *participation of children and the youth, and the utilization of community animators and mobilizers.*

10. **Vulnerability: Gender-Based Violence (GBV) and HIV/AIDS:** the main objective will be to reduce the incidence of GBV. To attain this, the following interventions will have to be implemented:

- establish victim support units in all police stations and sub-stations; and increase the presence of women in the POLICE force
- establish responsive access to remedies for the infringement of human rights by incorporating GBV issues in the curriculum of relevant training institutions such as the POLICE, Community Development Training College and Teacher training colleges.
- Address women's right to own and inherit property by undertaking an overhaul of the Wills and Inheritance Act on the basis of Malawi's constitution and the Convention on the Elimination of all forms of Discrimination against Women (CEDAW).

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## INTRODUCTION

### MALAWI'S STRATEGIC COUNTRY GENDER ASSESSMENT

1. The Malawi Government has since April 2002 adopted a Malawi Poverty Reduction Strategy (MPRS) that has four strategic components /pillars through which various activities and policies are organized to form a coherent framework for poverty reduction. These are: sustainable pro-poor economic growth; human capital development; improving the quality of life for the most vulnerable; and good governance (Malawi Government, 2002:3). Malawian women do not enjoy the same opportunities as men in terms of access and participation in social, political, legal-cultural and economic development. While both women and men suffer the consequences of macroeconomic reforms, the impacts are gendered, with women suffering the most. A deliberate and structured framework to incorporate gender issues through, for example, national budgets is therefore an important step towards enabling women to benefit more from budget allocations (Jayamaha, 1999; Ngwira et. al 2002).

2. Gender was recognized as a significant cross-cutting issue in the MPRS process. However, the tremendous work, resources and effort that went into that analysis are not adequately reflected in the document. The main reasons for this “*evaporation*” of gender (between recognition and policy formulation) are: capacity constraints in the championing ministries (Gender and Finance) leading to inadequate institutional anchorage, and lack of consolidated analysis of relevant gender issues aimed at informing the PRSP process. The objective of the Malawi Strategic Country Gender is therefore to address some of these shortcomings. Specifically,

- This SCGA will be presented to the Malawi Poverty Reduction Strategy implementation monitoring team for consideration. In this vein, it (SCGA) will lead to an active engagement of and collaboration with all critical ministries dealing with areas assessed and analyzed.
- The information obtained from this gender assessment is critical to various donors since it will influence their country strategy and review of programs.
- The national budget plans will also benefit from the gender assessment since the cost-benefit analysis of gender disparities in selected areas is showing in numbered ways the impact of gender disparities on development.
- The recommended key sectoral interventions highlight areas that require funding for a gender-sensitive and an efficient poverty reduction program in Malawi.

3. A gender analysis of poverty is concerned with understanding how gender differentiates the social processes leading to poverty as well as the options available to women and men to move out of destitution (Razavi, 1998; Baden 1998). The SCGA for Malawi is therefore driven by the recognition that women and men experience poverty

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differently and they become poor through gender-differentiated processes. Poverty is experienced in a gendered manner. Thus, the broad biases in, and unequal opportunities in decision-making, education, health, employment and access to, and control over productive resources mean that women have fewer opportunities to lift themselves and their children out of poverty. Furthermore, women's own lack of assets and knowledge about their rights means that the majority are kept away from mainstream development. Experience has shown that gender-based asset inequality reinforces poverty, leading to diminished productivity, output and growth. It therefore follows that the release of women's productive potential is decisive in breaking the cycle of poverty and enabling women share the full benefits of development and the products of their labor (United Nations, 2002). It is in this vein that the SCGA for Malawi has adopted a gender perspective where equity, efficiency, empowerment, participation and a rights-based approach are taken as critical elements to poverty reduction.

4. The "entitlement framework" forms the analytical basis for Malawi's strategic gender assessment. As an analytical tool, the "entitlement framework" is useful in directing our attention to three key issues:

- the framework helps clarify the process through which individuals gain or fail to gain access to commodities and other resources;
- the fact that the process depends on an individual's socio-economic position and the rules that validate those claims; and,
- that these rules and norms entitle people differently and unequally.

5. As a result, deprivation is experienced differently in a population based on gender, class and other factors (Sen 1981, Kabeer 1997 quoted in Razavi 1998). It is important to note that a person whose entitlements are stifled cannot engage effectively in development. Gender systems, structures, biases and forms of oppression and subordination work at various levels and are resistant to change. Thus, women are denied the basic rights enjoyed by men at the cultural level (as manifested in beliefs and ideologies); at the institutional level (as manifested through laws and organizations); and at interpersonal level (as manifested in family and community inter-relationships).

6. The SCGA for Malawi has adopted the triple As (Assessment, Analysis and Action) in its approach to mainstreaming gender in poverty reduction activities. The Malawi SCGA therefore has three main sections:

- The integrated assessment and analysis section examines and highlights gender disparities in the core components of poverty: capability, opportunity, security and empowerment. These categories are crosscutting and they all have gendered well-being outcomes.
- The SCGA reviews the institutional context and Malawi's responsiveness to gender disparities by evaluating how gender issues are handled at government level, including policies, priorities, the legal and regulatory framework, as well as institutional arrangements for implementing gender and development goals.
- The section on action comprises recommendations for intervention. The SCGA undertakes in this section a cost benefit analysis of gender-responsive

interventions. It also recommends interventions for purposes of advocacy in order to communicate the impact of gender disparities as well as inform policy and implementation.

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## MALAWI'S GENDER PROFILE

7. Malawian women operate from a disadvantaged position. Briefly, women in Malawi form 51% of the population. 17% of currently married women are in polygynous unions. A third of Malawi's households are female headed. At a total fertility rate of 6.3, Malawian women bear many children, with 19.1 years being the median age at first birth. At the last presidential and parliamentary elections in 1999, only 8% of the 194 elected Members of Parliament were women. There are currently 7 women in the government's cabinet of 46 members. Of the 7 women, three are full Ministers (The Nation Newspaper, March 2003). Just 48.6% of the women are literate compared to a 72% literacy level for men. In addition, only 31.4% and 40.2% of women and men respectively have completed primary school. The completion rates for secondary schooling are 11.1% and 19.9% respectively (NSO/Macro, 2001).

8. Gender disparities depress the development process and well-being outcomes for individuals in society (Appleton, et.al 1996). Gender inequality is costly in terms of economic growth and productivity due to lost earnings and inefficient allocation of labor. Empirical evidence from Asia suggests that growth rates in Sub-Saharan Africa, South Asia, the Middle East and North Africa would have been 30-45% higher if these regions had closed gender gaps in years of schooling at the rate achieved in East Asia between 1960 and 1992 (Page, 2002:46). A profile of gender disparities in the areas of economic opportunity, human capital, vulnerability and empowerment is presented in order to illustrate the cross-cutting nature of gender issues as well as establish the direct link between gender and poverty reduction. **See Annex 1 for a summary of major indicators.**

### ECONOMIC OPPORTUNITY

9. There are wide gaps in women and men's economic opportunities in terms of labor force participation, earnings and control of productive assets. Of the 6.8 million people aged 10 years and over, 66% are economically active. A person is considered economically active if s/he performs work for a wage, salary, profit or other income (NSO, 2000:73). 83% of the economically active persons are in agriculture and related activities. Women dominate the agricultural sector: 97% of rural women are engaged in subsistence farming. Men dominate in the production, services, operation and laboratory, and administrative occupations. This trend conforms to gender role expectations as well as patterns in women's educational attainment. These jobs require specific kinds of training and levels of education that most women do not have.

10. The incidence of poverty is high in the agricultural sector than in the non-agricultural sectors. Farmers are faced with constraints on land, labor, limited access to income and credit, all culminating in food insecurity. Per capita land holding is lower for the poor than the non-poor: 36% of non-poor households average per capita landholdings of 0.60 hectares while only 14% of the poor farm that much land. In addition, poor households are less likely to grow hybrid maize thus their yields are consistently lower than those of the non-poor households. Furthermore, their incomes are irregular and tend

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to be 80% lower than those of the non-poor households since they (the poor) are less likely to be employed in more secure salaried jobs. Even though almost 20% of both poor and non-poor households access loans, the mean loan size for non-poor households is nearly three times that of poor households (NEC, 2000). Since the majority of women are engaged in rural subsistence production, women in both joint-headed and female-headed households are likely to be poor. However, the severity of poverty is more pronounced in female-headed households. This is compounded by gender-role expectations in which labor demands on women are being exacerbated by the need for women to take care of the sick, including HIV/AIDS patients. Poverty reduction efforts, therefore, should focus not so much on whether women need more work or not, but on the kinds of work that can raise them and their dependents out of situations of poverty (Razavi, 1998).

11. Poverty and lack of alternatives has resulted in the poor heavily depending on natural resources for their livelihoods, leading to depletion and degradation of the environment (UNDP, 2001:21). This has a gendered effect on household members. 93% of Malawi's households use firewood as a source of cooking fuel ((NEC, 2000). Women are responsible for collecting this. A study on "Perceptions and Decision Making on Energy and Fuel Use in Malawi" has shown that wood is becoming more and more scarce. Thus women find the task tough because distances to collection points are getting longer, while splitting and carrying of the wood is tedious (Semu & Mawaya, 1999). Fuelwood scarcity adversely affects time available for women's other activities as well as a household's nutritional status. If more time is spent on fuelwood collection, time spent on other activities like water collection, food processing, sweeping and leisure is affected (Korzen 1991). Furthermore, decreasing fuelwood availability results in increasing commercialization of previously freely available fuels such that families substitute firewood with other energy sources. This prompts them to substitute foods with those that do not require more firewood, thereby affecting the household nutritional status (Brouwer, 1992).

12. Gender-based role expectations within households compound the constraints of wood scarcity on women's workload. Thus, even though there has been an improvement on access to safe water sources from 47% of households in 1992 to 65% in 2000 (NSO/ORC Macro, 2000:17-18), urban-rural differences exist that have an impact on rural women's well-being. The median time to a water source in urban areas is 4.8 minutes, while it is 19.9 minutes for rural households. A 1994 Pilot Integrated Rural Transport Project (PIRTP) showed that for each dwelling unit, women and girls spend annually about 143 hours travelling to collect wood alone and 458 hours on travel for water collection (Malawi Government, 1995). Since wood and water sources are in opposite directions, this has resulted in the "walking up for wood and walking down for water" phenomenon that severely affects women's ability to engage in other economic activities. In most instances, girls' labor is called upon to supplement or replace that of their mothers. This has intergenerational effects since time demands on girls' labor affects their ability to utilize available educational opportunities, thus increasing the likelihood of their eventually becoming poor adults and parents.

13. The multiple demands on women's labor illustrate the critical role women play in the maintenance of household and national economies. The majority of Malawian women

live in rural areas where they produce their own food, goods and services while at the same time exchanging some of their commodities on the market for cash. In order to accomplish this, the average length of a rural woman's day varies between 16 and 17 hours in which she is engaged in cultivating, food processing, childcare and housework (Kaufulu, 1992). Women therefore have to wake up early in order to accommodate both agricultural work and household maintenance tasks. Table 1 below shows that despite the involvement of other family members, the woman is the driving force behind the household and by implication, the national economy. It must be noted that even for urban women who are employed in the formal sector, employment does not lead to a substantial redistribution of household maintenance tasks between the sexes but rather to a redistribution of tasks among women in the household, especially older daughters. A study on "Women's Use and Allocation of Time" has shown that the average length of a low-income employed woman's day in town is between 15 and 16 hours (Kaufulu, 1992:96). Regardless of residence, and whether they are engaged in wage employment or use-value labor, women on average spend 16 hours working. Therefore, instead of using traditional approaches to valuing work, models that incorporate women's contribution to the maintenance and survival of families and societies should be utilized. This should become a key variable in the computation of Malawi's productivity, since most women and men are outside the formal exchange sector.

**Table 1: Proportion of household members undertaking specific tasks in Zomba rural households, Malawi: 1992**

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

N= 70

Source: F. Kaufulu. 1992. A Comparative Study on Use and Allocation of Time by Women in the Use Value and Exchange Value Sectors in the Rural and Urban Areas of Zomba District.

## CASE STUDY I: Cost Benefit Analysis of Farmers' Access to Agricultural Services

14. This is a cost benefit analysis (CBA) of closing the gender gap in access to the following agricultural services: agricultural extension, crop production, land resource conservation, irrigation services, animal husbandry, agricultural research, and administration and support services. **Read Annex 4a for a detailed write-up and tables on this case study.** The project period is three years coinciding with the MPRSP. Two scenarios have been set up in this analysis. In the first scenario, which coincides with the MPRSPs plan of activities, it is assumed that the proportion of men and women who have access to agricultural services by the end of the project period is different. In the other scenario (scenario 2), it is assumed that the same proportion of male and female-headed households will access agricultural services by the end of the project period.

15. The total number of farm families has been calculated by dividing the total population for each year by 5 (the average household size) less 15% - those living in the urban areas. Of the total farm families, 65% are male-headed households (MHH) and the rest 35% are female-headed households (FHH).

16. Currently 7% and 24% of FHH and MHH have access to agricultural services. In scenario 1, it is assumed that the proportion of households accessing services increases from 24% and 7% in year 2001 to 50% and 40% in 2004 for MHH and FHH households respectively. This means that the access for MHH increases by 8.7% per year and that of FHH increases by 11% per year. For scenario 2, the proportion of households accessing services increases from 24% and 7% in year 2001 to 50% for both MHH and FHH in 2004. This is an 8.7% and 14.3% yearly increase for MHH and FHH respectively (see table below).

### Access of men and women to agricultural services in Thyolo and Chiradzulu Rural Development Programmes (RDPs) in 2001

		2000/01 <sup>1</sup>	2001/02	2002/03	2003/04
<b>Scenario 1</b>	Men (%)	24	32.7	41.4	50
	Women (%)	7	18	29	40
<b>Scenario 2</b>	Men (%)	24	32.7	41.4	50
	Women (%)	7	21.3	35.6	50

<sup>1</sup>source: Nyamai, J. 2002

17. The Malawi Poverty Reduction Strategy Paper (MPRSP) reports that the 2001 maize production per hectare is 1137kg and that the target maize production for the 2005 is 2000kg per hectare. The analysis assumes that if farmers have access to agricultural services, maize production per hectare would increase by 15% in both scenarios. This means that yields will be 1308kg, 1804kg and 2300kg in the three consecutive years. The landholding size per household used is 1.5 hectares based on Khaila 2000. The price of maize used in the analysis is MK17.00 per kilogram.

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18. Incomes/production of MHH and FHH have been socially adjusted to 60% and 80% respectively. This is based on research findings that FHH have a higher proportion of food consumption expenditures out of total income (Lampietti and Stalker, 2000; and Appleton 1995b). It is thus assumed that FHH sell 20% of maize to raise money for non-food purchases and that this proportion is 40% for MHH.

19. The benefit for each year has been calculated by adding the value of MHH and that of FHH. The value of the production of MHH is 60% of the product of production per hectare, landholding size per household, the price of maize and the number of MHH with access to agricultural services. The value of the production of FHH is similarly calculated but scaled by 80%. Summing up all the benefits for the three years gives the total benefits.

20. The costs used in the analysis are those in the government “Budget Document” No. 4A. for the financial year 2001/2002 (output based). The total cost for scenario 1 is the sum of all agricultural programmes costs as reported in the budget document. It is assumed that scenario 2 will accelerate FHH access to agricultural services so that by the end of the project period both MHH and FHH have equal access. Thus in scenario 2, individual programmes costs have been increased by 20% so as to take into account the extra costs for increasing the access of FHH to agricultural services. This increase is due to additional training of extension people and programming that would be needed. The total cost for each year is found by adding all the individual programme’s cost. Total project cost is equal to the sum of all the costs in the project period.

21. The Net Present Values (NPVs) are positive at the 15% discount rate for both the scenarios (see Annex III). The NPV for scenario 1 is MK43.9 billion and for scenario 2, it is MK47.0 billion. Thus the NPV is higher in scenario 2 than in scenario 1. The net incremental benefits (NIB) are positive for all the project years. When the discount rate is assumed to be 25%, the NPVs are MK36.3 billion and MK38.9 billion for scenario 1 and 2 respectively. The higher the discount rate, the lower the NPV. The NIBs are MK3.1 billion for the 15% discount rate and MK2.5 billion for the 25% discount rate. At the 15% discount rate the average annual financial benefit is MK1.03. This is the loss to society in terms of foregone food security (food consumption expenditure), if access to agricultural services is not increased to 50% for both MHH and FHH.

22. This base scenario was constructed by assuming that MHH and FHH have the same size of landholdings. Data is not available on the average landholding sizes of MHH and FHH, but it is known from micro-studies that FHH have smaller landholding sizes. Using sensitivity analysis for 20% reduction in FHH landholding sizes, the NIB goes down from K3.1bn to K2.4bn and K2.5bn to K1.9bn for the 15% and 25% discount rates respectively. Thus the benefits of targeting both men and women equally are still significant: K2.4bn worth of food security is lost.

**SCENARIO 1: THE PROPORTION OF MALE AND FEMALE HEADED HOUSEHOLDS WITH DIFFERENT ACCESS TO AGRICULTURAL SERVICES**  
**SCENARIO 2: THE PROPORTION OF MALE AND FEMALE HEADED HOUSEHOLDS WITH THE SAME ACCESS TO AGRICULTURAL SERVICES**  
**numeraire used for production of MHH and FHH is Malawi kwacha equivalent in food consumption expenditure**

		2001/02	2002/03	2003/04	Total
<b>Benefits</b>					
<b>agricultural production</b>	<b>Scenario 1 (j+k)</b>	<b>10,690,609,122.80</b>	<b>20,492,427,814.95</b>	<b>33,670,378,500.00</b>	
	a. total population	10,600,000	10,800,000	11,000,000	
	b. total farm families	1,802,000	1,836,000	1,870,000	
	c. farm families (MHH)	1,171,300	1,193,400	1,215,500	
	d. farm families (FHH)	630,700	642,600	654,500	
	e. farm families with access (MHH)	383,015	494,068	607,750	
	f. farm families with access (FHH)	113,526	186,354	261,800	
	g. production/ha (kg)	1,307.55	1,803.78	2,300.00	
	h. price of maize (MK)	17.00	17.00	17.00	
	i. land size (ha)	1.50	1.50	1.50	
	j. value of production of MHH	7,662,414,328.28	13,635,157,813.41	21,386,722,500.00	
	k. value of production of FHH	3,028,194,794.52	6,857,270,001.54	12,283,656,000.00	
	<b>Scenario 2 (j+k)</b>	<b>11,245,778,168.46</b>	<b>22,053,047,884.26</b>	<b>36,741,292,500.00</b>	
	a. total population	10,600,000	10,800,000	11,000,000	
	b. total farm families	1,802,000	1,836,000	1,870,000	
	c. farm families (MHH)	1,171,300	1,193,400	1,215,500	
	d. farm families (FHH)	630,700	642,600	654,500	
	e. farm families with access (MHH)	383,015	494,068	607,750	
	f. farm families with access (FHH)	134,339	228,766	327,250	
	g. production/ha (kg)	1,307.55	1,803.78	2,300.00	
	h. price of maize (MK)	17.00	17.00	17.00	
	i. land size (ha)	1.50	1.50	1.50	
	j. value of production of MHH	7,662,414,328.28	13,635,157,813.41	21,386,722,500.00	
	k. value of production of FHH	3,583,363,840.18	8,417,890,070.86	15,354,570,000.00	
<b>Total Benefits</b>	<b>Scenario 1</b>	<b>10,690,609,122.80</b>	<b>20,492,427,814.95</b>	<b>33,670,378,500.00</b>	<b>64,853,415,437.74</b>
	<b>Scenario 2</b>	<b>11,245,778,168.46</b>	<b>22,053,047,884.26</b>	<b>36,741,292,500.00</b>	<b>70,040,118,552.72</b>
<b>Costs</b>					
<b>cost of agricultural services</b>	<b>Scenario 1 (a+b+c+d+e+f+g)</b>	<b>1,128,420,000.00</b>	<b>1,282,420,000.00</b>	<b>1,543,360,000.00</b>	
	a. agricultural extension	217,290,000.00	267,880,000.00	326,280,000.00	
	b. animal husbandry	140,660,000.00	172,150,000.00	209,160,000.00	
	c. crop husbandry	10,040,000.00	85,760,000.00	104,990,000.00	
	d. land resources conservation	52,490,000.00	61,980,000.00	74,400,000.00	
	e. irrigation	37,720,000.00	48,440,000.00	57,860,000.00	
	f. administration and support services	532,990,000.00	466,170,000.00	561,980,000.00	
	g. agricultural research	137,230,000.00	180,040,000.00	208,690,000.00	
	<b>Scenario 2 (a+b+c+d+e+f+g)</b>	<b>1,354,104,000.00</b>	<b>1,538,904,000.00</b>	<b>1,852,032,000.00</b>	
	a. agricultural extension	260,748,000.00	321,456,000.00	391,536,000.00	
	b. animal husbandry	168,792,000.00	206,580,000.00	250,992,000.00	
	c. crop husbandry	12,048,000.00	102,912,000.00	125,988,000.00	
	d. land resources conservation	62,988,000.00	74,376,000.00	89,280,000.00	
	e. irrigation	45,264,000.00	58,128,000.00	69,432,000.00	
	f. administration and support services	639,588,000.00	559,404,000.00	674,376,000.00	
	g. agricultural research	164,676,000.00	216,048,000.00	250,428,000.00	
<b>Total Cost</b>	<b>Scenario 1</b>	<b>1,128,420,000.00</b>	<b>1,282,420,000.00</b>	<b>1,543,360,000.00</b>	<b>3,954,200,000.00</b>
	<b>Scenario 2</b>	<b>1,354,104,000.00</b>	<b>1,538,904,000.00</b>	<b>1,852,032,000.00</b>	<b>4,745,040,000.00</b>
<b>Net Benefits:</b>					
Total Benefits less Total Costs (B-C)	Scenario 1	9,562,189,122.80	19,210,007,814.95	32,127,018,500.00	60,899,215,437.74
	Scenario 2	9,891,674,168.46	20,514,143,884.26	34,889,260,500.00	65,295,078,552.72
Discount Factor (15%)		0.8696	0.7561	0.6575	
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	<b>8,314,947,063.30</b>	<b>14,525,525,757.99</b>	<b>21,124,036,163.39</b>	<b>43,964,508,984.69</b>
	<b>Scenario 2</b>	<b>8,601,455,798.66</b>	<b>15,511,639,988.10</b>	<b>22,940,255,116.30</b>	<b>47,053,350,903.06</b>
<b>Net Incremental Benefit Stream:</b>					
NPV Scenario 2 less NPV Scenario 1		286,508,735.36	986,114,230.11	1,816,218,952.91	3,088,841,918.37
Discount Factor (25%)		0.8000	0.6400	0.5120	
Net Present Value (NPV)	Scenario 1	7,649,751,298.24	12,294,405,001.57	16,449,033,472.00	36,393,189,771.80
	Scenario 2	7,913,339,334.77	13,129,052,085.93	17,863,301,376.00	38,905,692,796.70
<b>Net Incremental Benefit Stream:</b>					
NPV Scenario 2 less NPV Scenario 1		263,588,036.53	834,647,084.36	1,414,267,904.00	2,512,503,024.89

**CALCULATION OF THE FINANCIAL ANALYSIS AND SENSITIVITY ANALYSIS**  
**SCENARIO 1: MALES AND FEMALES HAVE DIFFERENT ACCESS TO AGRICULTURAL SERVICES**  
**SCENARIO 2: MALES AND FEMALES HAVE THE SAME ACCESS TO AGRICULTURAL SERVICES**

		year				
		2002	2003	2004	2005	Total
<b>Benefits</b>						
<b>agricultural production</b>	<b>Scenario 1 (fxgxxh)</b>		<b>6,746,041,930.47</b>	<b>28,205,558,245.51</b>	<b>72,672,870,920.00</b>	
	a. total farm families	10,600,000	10,800,000	11,000,000	11,200,000	
	b. farm families (men)	5,194,000	5,292,000	5,390,000	5,488,000	
	c. farm families (women)	5,406,000	5,508,000	5,610,000	5,712,000	
	d. farm families with access (men)	3,012,520	268,520	813,400	1,642,480	
	e. farm families with access (women)	2,378,640	338,456	1,026,242	2,074,802	
	f. total farm families with access		606,976	1,839,642	3,717,282	
	g. production/ha (kg)		653.78	901.89	1150	
	h. price of maize (MK)		17	17	17	
	<b>Scenario 2 (fxgxxh)</b>		<b>6,786,132,982.53</b>	<b>28,373,524,330.49</b>	<b>73,106,005,080.00</b>	
	a. total farm families	10,600,000	10,800,000	11,000,000	11,200,000	
	b. farm families (men)	5,194,000	5,292,000	5,390,000	5,488,000	
	c. farm families (women)	5,406,000	5,508,000	5,610,000	5,712,000	
	d. farm families with access (men)	3,012,520	180,144	544,998	1,099,678	
	e. farm families with access (women)	2,378,640	430,440	1,305,600	2,639,760	
	f. total farm families with access		610,584	1,850,598	3,739,438	
	g. production/ha (kg)		653.78	901.89	1150	
	h. price of maize (MK)		17	17	17	
<b>Total Benefits</b>	<b>Scenario 1</b>		<b>8,986,046,466.55</b>	<b>34,400,596,897.82</b>	<b>85,416,072,346.03</b>	<b>128,802,715,710.39</b>
	<b>Scenario 2</b>		<b>9,634,912,182.78</b>	<b>36,255,202,314.05</b>	<b>89,318,830,155.31</b>	<b>135,208,944,652.13</b>
<b>Costs</b>						
<b>cost of agricultural services</b>	<b>Scenario 1 (a+b+c+d+e+f)</b>		<b>5,700,590,000.00</b>	<b>6,166,130,000.00</b>	<b>6,801,920,000.00</b>	
	a. agricultural extension		4,264,930,000.00	4,630,350,000.00	5,124,110,000.00	
	b. animal husbandry		1,004,290,000.00	1,006,020,000.00	1,035,310,000.00	
	c. crop husbandry		98,340,000.00	177,990,000.00	266,740,000.00	
	d. land conservation measures		31,970,000.00	47,010,000.00	63,580,000.00	
	e. irrigation		45,270,000.00	45,270,000.00	45,270,000.00	
			255,790,000.00	259,490,000.00	266,910,000.00	
	<b>Scenario 2 (a+b+c+d+e+f)</b>		<b>6,848,490,000.00</b>	<b>7,395,410,000.00</b>	<b>8,149,240,000.00</b>	
	a. agricultural extension		4,264,930,000.00	4,630,350,000.00	5,124,110,000.00	
	b. animal husbandry		2,008,580,000.00	2,012,040,000.00	2,070,620,000.00	
	c. crop husbandry		196,680,000.00	355,980,000.00	533,480,000.00	
	d. land conservation measures		31,970,000.00	47,010,000.00	63,580,000.00	
	e. irrigation		90,540,000.00	90,540,000.00	90,540,000.00	
<b>Total Cost</b>	<b>Scenario 1</b>		<b>5,700,590,000.00</b>	<b>6,166,130,000.00</b>	<b>6,801,920,000.00</b>	<b>18,668,640,000.00</b>
	<b>Scenario 2</b>		<b>6,848,490,000.00</b>	<b>7,395,410,000.00</b>	<b>8,149,240,000.00</b>	<b>22,393,140,000.00</b>
<b>Net Benefits:</b>						
Total Benefits less Total Costs (B-C)	Scenario 1		3,285,456,466.55	28,234,466,897.82	78,614,152,346.03	110,134,075,710.39
	Scenario 2		2,786,422,182.78	28,859,792,314.05	81,169,590,155.31	112,815,804,652.13
Discount Factor (15%)			0.8696	0.7561	0.6575	
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>		<b>2,857,032,943.31</b>	<b>21,348,080,421.44</b>	<b>51,688,805,167.51</b>	<b>75,893,918,532.26</b>
	<b>Scenario 2</b>		<b>2,423,072,730.14</b>	<b>21,820,888,968.65</b>	<b>53,369,005,527.12</b>	<b>77,612,967,225.91</b>
<b>Net Incremental Benefit Stream:</b>						
Net Benefit Scenario 2 less Net Benefit Scenario 1		-	499,034,283.77	625,325,416.23	2,555,437,809.28	2,681,728,941.74
<b>SENSITIVITY ANALYSIS</b>						
Discount Factor (20%)			0.8333	0.6944	0.5787	
Net Present Value (NPV)	Scenario 1		2,737,880,388.79	19,607,268,679.04	45,494,301,126.17	67,839,450,194.00
	Scenario 2		2,322,018,485.65	20,041,522,440.31	46,973,142,450.99	69,336,683,376.95
Discount Factor (25%)			0.8000	0.6400	0.5120	
Net Present Value (NPV)	Scenario 1		2,628,365,173.24	18,070,058,814.60	40,250,446,001.17	60,948,869,989.01
	Scenario 2		2,229,137,746.22	18,470,267,080.99	41,558,830,159.52	62,258,234,986.73

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## HUMAN CAPABILITY

23. A pattern of improvement but persistent gender imbalances applies to human capital, especially with respect to education. However, the health sector and the area of food security have continued to be below expected standard, whose inadequacies have had specific impacts on women, men, children and the elderly. Furthermore, the HIV/AIDS pandemic, with its gendered impacts, poses a major threat to poverty reduction efforts, thus increasing women's vulnerability.

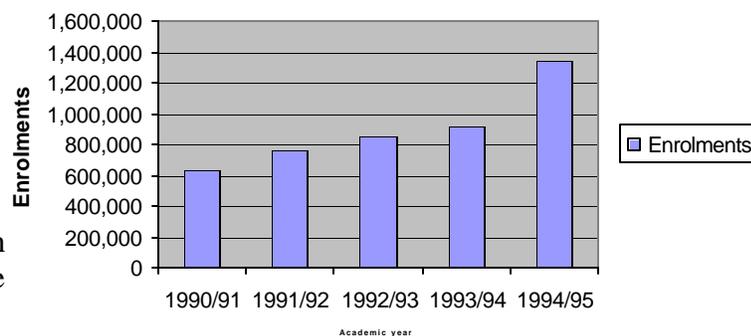
### (a) *Education*

24. There is an association between literacy and a household's poverty status. The 1998 Integrated Household Survey has shown that completion of eight years of schooling is generally sufficient to relatively raise an individual's welfare above the poverty line. However, very few attain that level of education (16.2% of males and 6.2% of females) [NEC,2000].

25. During the 1990s, the Malawi government adopted and implemented policies to address class and gender disparities. The GABLE - Girls Attainment in Basic Literacy and Education project is a benchmark in the history of gender reforms in Malawi's education sector. Its implementation coincided with wider government educational policy changes, particularly the introduction of free primary education. Government policy changes were broader, addressing issues of access to schooling but did not address the cultural context of gender disparities in education. On the other hand, the GABLE program has specifically addressed the cultural context of girls' education. The GABLE project was launched in 1991 with financial support from USAID. Its broad aim was to increase girls' attainment in basic education. Policy reforms under GABLE were directed at: the reduction of the direct costs of girls' schooling; increasing the access and retention of girls in school; the removal of gender bias in schools; and increasing girls' achievement (Semu, 2003). The most visible impact of the GABLE initiative was the dramatic increase in girls' enrolment in primary school generally (figure 1) and specifically, an increase in the proportion of girls enrolled in standard one such that for the first time ever, girls' standard 1 enrolment surpassed that of boys when it went up to 51% of total enrolment in the 1992/93 school year (**Annex 2**).

**Figure 1: Girls' Enrolment in Primary School, 1990-1995**

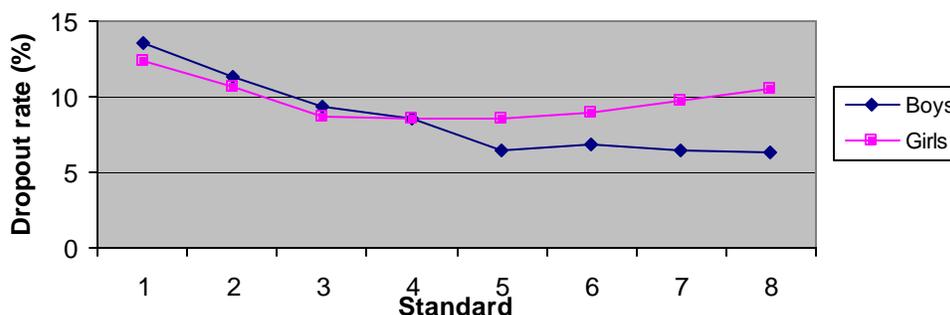
26. While the GABLE project was being implemented, a new government came into power in 1994 and immediately implemented a free primary education policy. The effect of this was an unprecedented increase in enrolment by almost a million from 1.9 million in 1993/94 to 2.8 million in 1994/95 the school year.



Source: MoE Statistical Bulletins, 1990-1996

27. The Malawi government has since then steadily increased the proportion of its recurrent expenditure allocated to education from 11% in 1990/91 to 24% in 1997. The percent of education expenditure allocated to primary education has also increased from 45% to 65% during the same period (Kadzamira & Rose, 2001:12). Despite the policy change and increased financial allocations to education, gender gaps continue to exist in terms of retention, attendance and attainment. While enrolment rates are equal for boys and girls in standard one, by standard 8, girls are on average only one-third of the enrolment over the years (Ngwira, 2002). The drop-out rates for boys and girls are persistently high and almost the same in standards one through four thus pointing to inherent problems both within the school system (such as relevance of the curriculum, high repetition rates, lack of resources) and outside the school system such as poverty that affect both boys and girls. However, by standard five, the trend changes and the drop out rate for girls increases consistently up to standard eight, pointing to gender specific challenges that girls face (figure 2).

28. It is therefore not surprising that of the 8.3 million people in Malawi aged 5 years and over, 7.3million (88%) do not have any educational qualifications Table 2).

**Figure 2: Dropout rates for boys and girls by standard, 2000**

Source: MOE 2000 Basic Education Statistics.

**Table 2: Proportion of population with educational qualifications**

	Males (%)	Females (%)	Both
Primary School Leaving Certificate	8	5	6
Junior Certificate Examination	5	2	3
Malawi School Certificate Examination	3	1	2
GCE "A" levels, diploma or degree	0.4	0.1	0.3
No Educational Qualification	84.0	92.0	88.0

Source: National Statistical Office, 2000.

29. The low levels of educational attainment pose a challenge to development generally and poverty reduction in particular. For example, the Malawi Demographic and Health Surveys in 1992 and 2000 have shown that children of educated mothers are likely to be immunized against childhood diseases and are more likely to be sent to school. Chronic malnutrition is more common among children whose mothers are not educated. Educating girls is important because it leads to increased agricultural productivity, reduced infant mortality and fertility rates.

30. Table 3 below shows that there are broad factors that influence boys' and girls' decision to drop out of school, there are factors that have specific gender impacts on the decision. These range from: high costs of schooling; demand on children's labor; school-related factors such as inadequate facilities and lack of qualified teachers; puberty-related factors such as lack of sanitary materials, early marriage and pregnancy and initiation ceremonies; illness and /or death of parent(s); and lack of interest on the part of children.

**Table 3: Reasons for dropping out of school by residence and gender 1999**

Reason	Rural		Urban	
	Females (%)	Males (%)	Females (%)	Males (%)
Cost of Schooling	33.9	50.9	31.8	43.6
Labor demands	4.9	5.6	8.2	3.0
School-related	8.7	7.8	10.0	7.9
Puberty-related	13.7	2.6	13.6	5.0
Health/death	17.3	16.8	17.3	19.3
Lack of interest	19.4	15.1	16.4	19.3
Other	2.1	1.3	2.7	2.0
Total	100	100	100	100
(N)	(389)	(464)	(110)	(100)

Source: Kadzamira & Chibwana, 1999.

31. The time that girls and boys spend on various activities is similar, with the exception of domestic work and social/resting time (Table 4). Girls spend nearly  $\frac{3}{4}$  of an hour more on domestic work than boys and have 1.4 less hours for social activities and/or resting than boys.

**Table 4: Average number of hours spent on various activities by pupils by Gender, 1999**

Activity	Hours Spent by	
	Females	Males
School- related	7.6	7.3
Domestic Work	3.03	2.3
Employment outside home	1.8	1.9
Social / resting	7.2	8.6

Source: Kadzamira & Chibwana, 1999.

32. Within the school, girls are vulnerable to sexual harassment by male teachers and boys (Table 5). Pregnancies as a result of sexual activity with fellow pupils and teachers are a major threat to girls' education since parents who do not want their daughters to get pregnant outside marriage withdraw them from school as a preventive strategy (Kadzamira & Semu, 1995).

**Table 5: Students and teachers' perceptions on love relationships and sexual harassment in primary and secondary school by gender, 2001**

Students' Perceptions	Primary School				Secondary School			
	Agree		Disagree		Agree		Disagree	
	M	F	M	F	M	F	M	F
Love relationships among students are common in this school (%)	58	57	33	32	71	72	18	18
Love relationships between students and teachers are common in this school (%)	20	23	74	67	22	28	58	52
<b>Teachers' Perceptions</b>								
Sexual harassment of students by teachers is a big problem in this school (%)	0	6	92	85	3	0	82	68
Sexual harassment of students by teachers at this school has got worse in recent years (%)	3	3	72	89	6	6	83	89

*"not sure category excluded"*

Source: Kadzamira & Swainson, 2001.

33. Free primary education has opened up access to schooling for many people. However, many households have not been able to sustain their initial demand for education due to poverty related reasons: costs associated with schooling are prohibitive and these costs increase at higher levels where more school supplies and better quality clothing are required, increasing the likelihood of dropping out by poorer students (Kadzamira & Rose, 2002: 16). The linkage between education and poverty should therefore be understood in two ways: investment in education as a poverty reduction strategy that can enhance skills and productivity among poor households; and, poverty as a constraint to educational attainment at the macro level where poor countries have lower levels of enrolment and at the micro level where children of poor households receive less education (Baden, 1998:9). Strategies to tackle female disadvantage should therefore be based on a gender perspective on poverty and education that addresses opportunity costs to educating girls while at the same time providing incentives and strengthening initiatives outside the schooling system.

34. Gender disparities in education could be overcome by reducing the opportunity costs to girls' schooling through: community-based child care provision (CBCC) programs investment in labor- saving technology and alternative fuels. Additional measures that could mitigate the problem of high dropout rates include: making literacy for those aged between 15 and 49 a legal requirement, strengthening educational initiatives outside the mainstream school system in the form of adult education and literacy classes, encouraging community schools for those missed out of the mainstream schooling system, as well as providing bridging programs for those dropouts who might wish to return to school. In order to address the issue of education in holistic manner, there is need to review and incorporate into policies and programs non- education sector policies in labor and financial markets that prevent women from realizing the returns to educational investment. The GABLE project was principally an excellent intervention, but it did not link educational outcomes to economic and well-being benefits of schooling to individuals and families. As a poverty reduction strategy, the government could adopt, in the short to medium term a policy that would guarantee village based vocational skills training to all girls who complete and pass the PSLCE from the poor and ultra poor households as identified in the Malawi National Human Development Report (UNDP, 2001). While alleviating immediate household resource constraints in the short term, the policy would in the long term lead to a critical mass of educated women- a key factor in poverty reduction.

#### **CASE STUDY II: Cost Benefit Analysis of the Gender Disparity in Literacy**

35. This case study aims to illustrate the economic benefits accrued as a result of a deliberate policy to overcome gender inequalities in view of the disparities reviewed in this section. **Read Annex 4b for a detailed write up and tables on this case study.** The MPRSP reports that as of 2002, 58% and 44% of adult men and women respectively were literate. The MPRSP has a program to increase literacy to 70% for men and 60% for women between 2003-2005. This is labeled Scenario 1. This study aims to illustrate the benefits of implementing a program to increase literacy to 65% for both men and women over the same period. This is Scenario 2.

The following main assumptions about the benefits of literacy are used here:

- reduced fertility rate causing a reduction in household provisions for pre-schoolers;
- reduction in government expenditures of public health of pre-schoolers;
- reduced cost of maternity care
- reduced maternal mortality rate; increased agricultural output.

36. Additionally it is assumed that these benefits translate into increases in economic growth. (Blackden and Bhanu 1999; Klasen 1999, Forestrythe et al 2000; World Bank 2000). There are not many studies done to understand the quantitative link between literacy and socio-economic development, world wide, and few that are known for Malawi (Ngwira and Kalulu 2000). But it is reasonable to believe that the same results found elsewhere would apply to Malawi.

37. The value of the benefits of literacy in terms of increased agriculture production are assessed using the increase in the output of literate farmers multiplied by the price of maize and the number (cumulative) of men and women who become literate in each of the three project years. Scenario 1 and Scenario 2 have roughly the same agricultural output benefit. In year 1 these are K3.50bn for Scenario 1 and K5.53bn for Scenario 2. The net cumulative agricultural output impact of making more people literate is K37.79bn in Scenario 1 and K38.02bn in Scenario 2 in year 3. The small differences in the two scenarios are due to the slightly higher number of people who become literate in Scenario 2.

38. Cross-country studies indicate that for every average year of schooling completed by women, the number of births per woman fall by 0.32. In other words, a three-year increase in average education of women is associated with one less child per woman (Gatti 1999). Additionally while the absolute levels of women's education affect fertility, the gender gap in education has an extra negative impact on fertility (Klasen 1999). The Malawi Demographic and Health Survey (DHS) 2000 corroborates this finding by showing that an increase in the average schooling for women of child bearing age from 2/3 years to 5/6 years reduces TFR by 1.3.

39. These findings are used in this study. To attain the literacy rates goals in the MPRSP (Scenario 1) it is assumed that the average level of schooling has to increase by one year for both men and women, in each project period. It takes about 33 months for all child bearing women who have had one child to have another one (NSO, DHS 2000). Thus every year on average 0.33 births per each child-bearing woman will be prevented. We assume that the fall in fertility will happen during the project period. In Scenario 2 it is assumed that the average year of schooling of women is 33% higher, so the TFR falls by an additional 33% per woman, from 0.33 to 0.44. The absolute number of saved births is 44% of the number of child-bearing age women in each of the project years in Scenario 2.

40. The total cost of maternity care goes down by the number of saved pregnancies times the unit cost of maternity care. The main difference between Scenario 1 and 2 is that Scenario 2 is in terms of number of prevented pregnancies due to more women becoming literate, leading to a lower absolute number of maternity cases, and hence there is greater reduction in maternity costs. The unit cost of maternity is assumed to be on average K2500, as hospital costs are estimated at K4000, and nearly half of the births are attended to by TBAs, (National statistical Office 2000: 109) costing about K1000 per unit. Based on these assumptions and calculations, for example in the year 2003, the nation (households and government) could save at least K2.14bn in costs of maternity care in Scenario 1 and K2.85bn in Scenario 2.

41. Increased literacy can lead to savings on the costs/losses due to maternal mortality. This value is derived as follows. The absolute cumulative numbers of prevented maternal deaths are estimated as the product of the number of births that would occur in the scenarios and the MMR, taking into account the dampening impact of increased literacy rates on TFR, and also on the MMR. The reduction in MMR is higher for scenario 2 because more women become literate. The estimates of the saved cost of

maternal mortality are K9.32m in Scenario 1 and K10.23m in Scenario 2 in year 1; and K9.67m in Scenario 1 and K10.61m in Scenario 2 in year 3.

42. Another benefit of reduced fertility is the saved cost of bringing up the preschoolers not born due to reduced fertility (that falls differentially in the two Scenarios). This cost of bringing up preschoolers is divided into home care costs and the reduced cost of public health. It is assumed for our purposes that this saved cost is only for 3 years, during the project life<sup>1</sup>. The saved cost of at home care is at least K3.15bn in Scenario 1 and K4.23bn in Scenario 2, in year 1. The values increase to K9.63bn and K12.91bn respectively in year 3. The reduced cost of public health used is that of immunization, that every child is assumed to receive, as the EPI has achieved close to universal immunization coverage (Chilowa 2000). The unit cost of immunization is estimated to be K2000. So for example, in the year 2003 the saved cost of immunization of children is estimated to be K1.71bn in Scenario 1 and K2.28bn in Scenario 2.

43. Based on these figures, it is clear that increasing literacy has large potential benefit for households and the government. The gross benefits of increasing literacy in scenario 1 add up to K86.88bn, and K97.67bn in scenario 2.

#### *Financing Gender Equality in Literacy and Basic Education*

44. Using available survey data on enrolment rates by gender and income quintiles, price elasticities of demand for girls' and boys' primary schooling, and published data on the share of private expenditures in total education expenditures in developing countries, the World Bank (2000) made simulations of various scenarios of closing gender disparities in access to primary education. The findings were that:

While pursuing gender equality in primary education would require additional resource commitments, for most regions (of the world) the budgetary costs of attaining universal primary education levels for girls would be relatively modest - in the order of several percentage points increases. The exception is Sub-Saharan Africa (World Bank 2000: 33).

45. For example a cut in cost recovery that got every school age child to school, and was gender targeted would cost 20.35% more in public resources, and 33.33% if no gender targeting was followed. Cutting costs of primary education for both poor boys and girls, and increasing enrolment without necessarily targeting girls would need 16.16% more resources, and if gender targeting was followed, the increase would be 7.93%.

46. The estimates of costs of increasing literacy used in this study are based on these insights and bearing in mind that increasing literacy does not require the full 8 years of primary schooling. It is assumed that primary education programs will be organized so that full enrolment is achieved, although there is dropout, and that there is gender targeting of public expenditures. The costs are derived based on the MPRSP costings. The basic education component of the education expenditures of the MPRSP are used for

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<sup>1</sup> The children would later on be valuable to their families and society but in the first three years only the costs of raising them are evaluated

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Scenario 1. Scenario 2 of accelerated closure of gender disparities is believed to be possible if some of the items of expenditures in scenario 1 are doubled. This leads to 21% increase in the primary budget component which is within the World Bank (2000) range of results. The doubled expenditure items are the line items of special education needs and those of girls; literacy and numeracy, and attending to the impacts of HIV/AIDS. The literacy component is likely to reach more women than men due to the social dynamics of attending literacy classes. The HIV/AIDS component is more likely to assist girls and women because they are the most negatively affected by HIV/AIDS.

47. Based on these facts and assumptions the following results are reported. Both scenarios have positive NPV at 15% discount rate in all the three years, that increase from K4.18bn to K29.33bn in Scenario 1, and from K5.25bn to K31.65bn in Scenario 2. The large gain over the years in both Scenarios is due mainly to the impacts of the cumulative number of literate adults. The total NPV is K47.72bn for Scenario 1 and K52.86bn for Scenario 2. The cumulative net incremental benefit over the three years is estimated at K5.13bn. This gives an annual average of K1.71bn. This is the benefit that would be lost to society annually if literacy rates are not increased to 65% for both men and women by 2005. It represents 1.23% of the K138bn GDP of the year 2002.

48. The GDP of Malawi has been growing on average by about 2% in the last five years. This case study excludes many of the possible benefits of reducing gender disparities in literacy. It also concentrates on the primary and not secondary benefits. A major conclusion from this CBA analysis is that *ceteris paribus*, the GDP growth rate would be *at least* 62% higher (1.23%/2%) if literacy rates were increased from 58% for men and 44% for women to 65% for both men and women, rather than to 70% for men and 60% for women. The arithmetic of compounding growth rates attests that neglecting gender disparities leads to big losses in national income.

49. These findings are similar to those of Klasen 1999a. His Study showed that if between 1962 and 1992 the countries of sub-Saharan Africa had the initial female male years of schooling of East Asian countries and had closed their gender gaps at the rate achieved by those countries, average per capita growth rate would have been 0.5 percentage points higher than the average of 0.7. This means that growth rates would have been 71% higher than has been the case. In the particular cases of Botswana and Ghana, he found that controlling for differences in initial income levels, investment rates, economic openness and population and labor force growth, between 1.3 to 1.6 percentage points of the 5.2 percent difference between the growth rates of these two countries can be attributed to differences in gender inequalities in education (quoted in World Bank 2000:40).

50. The case study reported here refers to only literacy, and it is empirically verified that at low levels of development, literacy has a higher impact on economic growth rates than tertiary education (SADC Human Development Report 2000).

**CALCULATION OF THE FINANCIAL ANALYSIS AND SENSITIVITY ANALYSIS**  
**SCENARIO 1: INCREASING LITERACY FROM 58/44 TO 70/60**  
**SCENARIO 2: INCREASING LITERACY FROM 58/44 TO 65/65**

		year				
		2002	2003	2004	2005	Total
<b>Benefits</b>						
<b>agricultural production</b>						
<b>Scenario 1 (fxgxh)</b>			<b>3,507,941,803.84</b>	<b>14,666,890,287.67</b>		<b>37,789,892,878.40</b>
	<b>total population</b>	10,600,000	10,800,000	11,000,000		11,200,000
	a. productive (15-64yrs) population	5,512,000	5,616,000	5,720,000		5,824,000
	b. population (men)	2,700,880	2,751,840	2,802,800		2,853,760
	c. population (women)	2,811,120	2,864,160	2,917,200		2,970,240
	d. literate men (cumulative)	1,566,510	139,630	422,968		854,090
	e. literate women (cumulative)	1,236,893	175,997	533,646		1,078,897
	f. total literacy (d+e)		315,628	956,614		1,932,987
	g. production/ha (kg)		653.78	901.89		1150
	h. price of maize (MK)		17	17		17
<b>Scenario 2 (fxgxh)</b>			<b>3,528,789,150.92</b>	<b>14,754,232,651.85</b>		<b>38,015,122,641.60</b>
	<b>total population</b>	10,600,000	10,800,000	11,000,000		11,200,000
	a. productive (15-64yrs) population	5,512,000	5,616,000	5,720,000		5,824,000
	b. population (men)	2,700,880	2,751,840	2,802,800		2,853,760
	c. population (women)	2,811,120	2,864,160	2,917,200		2,970,240
	d. literate men (cumulative)	1,566,510	93,675	283,399		571,832
	e. literate women (cumulative)	1,236,893	223,829	678,912		1,372,675
	f. total literacy (d+e)		317,503	962,311		1,944,508
	g. production/ha (kg)		653.78	901.89		1150
	h. price of maize (MK)		17	17		17
<b>saved cost of preschoolers</b>						
<b>a) at home</b>						
<b>Scenario 1 (axbxcxh)</b>			<b>3,150,972,335.91</b>	<b>6,360,296,011.36</b>		<b>9,627,971,026.38</b>
	a. days in a year care required		365	365		365
	b. per capita consumption expenditure		10.47	10.47		10.47
	c. number of years care is required		1	1		1
	d. childbearing women		2,588,760	2,636,700		2,684,640
	e. births prevented per mother		0.33	0.33		0.33
	f. prevented births (d x e)		854,291	870,111		885,931
	g. infant mortality [f x 52/1000]		29,763	30,315		30,866
	h. total prevented births (cumulative)		824,527	1,664,324		2,519,389
<b>Scenario 2 (axbxcxh)</b>			<b>4,226,195,340.99</b>	<b>8,530,653,558.67</b>		<b>12,913,374,653.03</b>
	a. days in a year care required		365	365		365
	b. per capita consumption expenditure		10.47	10.47		10.47
	c. number of years care is required		1	1		1
	d. childbearing women		2,588,760	2,636,700		2,684,640
	e. births prevented per mother		0.44	0.44		0.44
	f. orevented births (d x e)		1,139,054	1,160,148		1,181,242
	g. infant mortality [f x 52/1000]		33,169	33,784		34,398
	h. total prevented births (cumulative)		1,105,885	2,232,250		3,379,093
<b>b) public health</b>						
<b>Scenario 1 (axb)</b>			<b>1,708,581,600.00</b>	<b>1,740,222,000.00</b>		<b>1,771,862,400.00</b>
	a. cost of public health		2000	2000		2000
	b. prevented births in each year		854,291	870,111		885,931
<b>Scenario 2 (axb)</b>			<b>2,278,108,800.00</b>	<b>2,320,296,000.00</b>		<b>2,362,483,200.00</b>
	a. cost of public health		2000	2000		2000
	b. prevented births in each year		1,139,054	1,160,148		1,181,242
<b>saved cost of maternity care</b>						
<b>Scenario 1 (axb)</b>			<b>2,135,727,000.00</b>	<b>2,175,277,500.00</b>		<b>2,214,828,000.00</b>
	a. cost of maternal care (MK)		2500	2500		2500
	b. prevented births in each year		854,291	870,111		885,931
<b>Scenario 2 (axb)</b>			<b>2,847,636,000.00</b>	<b>2,900,370,000.00</b>		<b>2,953,104,000.00</b>
	a. cost of maternal care (MK)		2500	2500		2500
	b. prevented births in each year		1,139,054	1,160,148		1,181,242

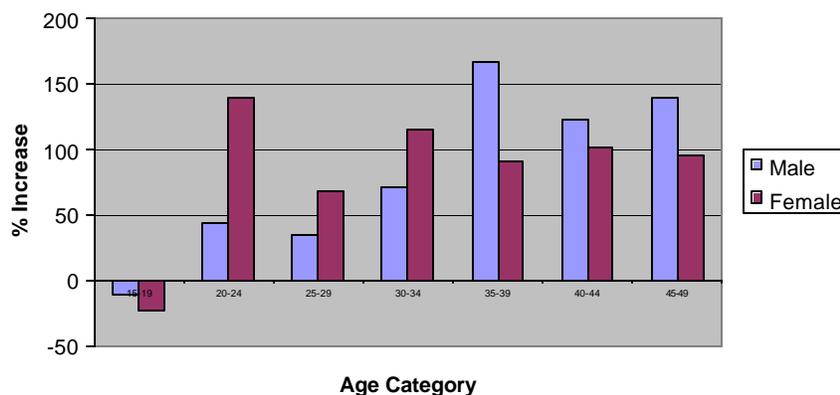
		year				
		2002	2003	2004	2005	Total
<b>saved cost of maternal mortality</b>	<b>Scenario 1 (bxcxdxe)</b>	<b>9,318,678.60</b>	<b>12,666,867.11</b>	<b>9,669,858.51</b>		
	a. childbearing women (CBW)in each year	2,588,760	2,636,700	2,684,640		
	b.prevented maternal mortality cases	518	1,056	1,612		
	c. days employed in a year	120	120	120		
	d. wage rate (MK)	50	50	50		
	e. years lost if a woman dies	3	2	1		
	<b>Scenario 2 (bxcxdxe)</b>	<b>10,229,122.71</b>	<b>13,891,401.22</b>	<b>10,607,979.11</b>		
	a. childbearing women (CBW) in each year	2,588,760	2,636,700	2,684,640		
	b.prevented maternal mortality cases	568	1,158	1,768		
	c. days employed in a year	120	120	120		
	d. wage rate (MK)	50	50	50		
	e. years lost if a woman dies	3	2	1		
<b>Total Benefits</b>	<b>Scenario 1</b>	<b>10,512,541,418.35</b>	<b>24,955,352,666.14</b>	<b>51,414,224,163.29</b>	<b>86,882,118,247.78</b>	
	<b>Scenario 2</b>	<b>12,890,958,414.62</b>	<b>28,519,443,611.74</b>	<b>56,254,692,473.74</b>	<b>97,665,094,500.10</b>	
<b>Costs</b>						
<b>cost of basic education</b>	<b>Scenario 1 (a+b+c+d+e+f)</b>	<b>5,700,590,000.00</b>	<b>6,166,130,000.00</b>	<b>6,801,920,000.00</b>		
	a. improve the quality and relevance of primary education	4,264,930,000.00	4,630,350,000.00	5,124,110,000.00		
	b. improve access and equity, focussing on special needs education and girls	1,004,290,000.00	1,006,020,000.00	1,035,310,000.00		
	c. improve and increase adult literacy and numeracy	98,340,000.00	177,990,000.00	266,740,000.00		
	d. provide special education for out of school youth	31,970,000.00	47,010,000.00	63,580,000.00		
	e. respond urgently to the problems created by the HIV/AIDS epidemic	45,270,000.00	45,270,000.00	45,270,000.00		
	f. strengthen and decentralise administrative and planning responsibilities	255,790,000.00	259,490,000.00	266,910,000.00		
	<b>Scenario 2 (a+b+c+d+e+f)</b>	<b>6,848,490,000.00</b>	<b>7,395,410,000.00</b>	<b>8,149,240,000.00</b>		
	a. improve the quality and relevance of primary education	4,264,930,000.00	4,630,350,000.00	5,124,110,000.00		
	b. improve access and equity, focussing on special needs education and girls *2	2,008,580,000.00	2,012,040,000.00	2,070,620,000.00		
	c. improve and increase adult literacy and numeracy *2	196,680,000.00	355,980,000.00	533,480,000.00		
	d. provide special education for out of school youth	31,970,000.00	47,010,000.00	63,580,000.00		
	e. respond urgently to the problems created by the HIV/AIDS epidemic *2	90,540,000.00	90,540,000.00	90,540,000.00		
	f. strengthen and decentralise administrative and planning responsibilities	255,790,000.00	259,490,000.00	266,910,000.00		
<b>Total Cost</b>	<b>Scenario 1</b>	<b>5,700,590,000.00</b>	<b>6,166,130,000.00</b>	<b>6,801,920,000.00</b>	<b>18,668,640,000.00</b>	
	<b>Scenario 2</b>	<b>6,848,490,000.00</b>	<b>7,395,410,000.00</b>	<b>8,149,240,000.00</b>	<b>22,393,140,000.00</b>	
<b>Net Benefits:</b>						
Total Benefits less Total Costs (B-C)	Scenario 1	4,811,951,418.35	18,789,222,666.14	44,612,304,163.29	68,213,478,247.78	
	Scenario 2	6,042,468,414.62	21,124,033,611.74	48,105,452,473.74	75,271,954,500.10	
Discount Factor (15%)		0.8696	0.7561	0.6575		
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	<b>4,184,305,581.18</b>	<b>14,207,351,732.43</b>	<b>29,333,314,153.55</b>	<b>47,724,971,467.16</b>	
	<b>Scenario 2</b>	<b>5,254,320,360.54</b>	<b>15,972,804,243.28</b>	<b>31,630,115,869.97</b>	<b>52,857,240,473.79</b>	
<b>Net Incremental Benefit Stream:</b>						
NPV Scenario 2 less NPV Scenario 1		1,070,014,779.36	1,765,452,510.85	2,296,801,716.42	5,132,269,006.63	
Discount Factor (25%)		0.8000	0.6400	0.5120		
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	<b>3,849,561,134.68</b>	<b>12,025,102,506.33</b>	<b>22,841,499,731.60</b>	<b>38,716,163,372.61</b>	
	<b>Scenario 2</b>	<b>4,833,974,731.70</b>	<b>13,519,381,511.51</b>	<b>24,629,991,666.56</b>	<b>42,983,347,909.76</b>	
<b>Net Incremental Benefit Stream:</b>						
NPV Scenario 2 less NPV Scenario 1		984,413,597.01	1,494,279,005.18	1,788,491,934.95	4,267,184,537.15	

		year				
		2002	2003	2004	2005	Total
<b>SENSITIVITY ANALYSIS OF INCREASING MAIZE PRICE BY 20%</b>						
<b>Benefits</b>						
<b>agricultural production</b>	<b>Scenario 1 (fxgxh)</b>		<b>3,858,735,984.23</b>	<b>16,133,579,316.43</b>	<b>41,568,882,166.24</b>	
	<b>total population</b>	10,600,000	10,800,000	11,000,000	11,200,000	
	a. productive (15-64yrs) population	5,512,000	5,616,000	5,720,000	5,824,000	
	b. population (men)	2,700,880	2,751,840	2,802,800	2,853,760	
	c. population (women)	2,811,120	2,864,160	2,917,200	2,970,240	
	e. respond urgently to the problems created by the HIV/AIDS epidemic		45,270,000.00	45,270,000.00	45,270,000.00	
	f. strengthen and decentralise administrative and planning responsibilities		255,790,000.00	259,490,000.00	266,910,000.00	
	<b>Scenario 2 (a+b+c+d+e+f)</b>		<b>6,848,490,000.00</b>	<b>7,395,410,000.00</b>	<b>8,149,240,000.00</b>	
<b>Net Incremental Benefit Stream:</b>						
NPV Scenario 2 less NPV Scenario 1			<b>779,834,168.06</b>	<b>1,513,222,787.08</b>	<b>2,082,648,564.66</b>	<b>4,375,705,519.79</b>
Discount Factor (25%)			0.8000	0.6400	0.5120	
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>		<b>5,754,530,159.47</b>	<b>14,285,282,234.75</b>	<b>25,854,415,432.41</b>	<b>45,894,227,826.62</b>
	<b>Scenario 2</b>		<b>6,471,977,594.08</b>	<b>15,566,074,001.73</b>	<b>27,476,148,877.92</b>	<b>49,514,200,473.73</b>
<b>Net Incremental Benefit Stream:</b>						
NPV Scenario 2 less NPV Scenario 1			<b>717,447,434.61</b>	<b>1,280,791,766.98</b>	<b>1,621,733,445.52</b>	<b>3,619,972,647.11</b>
<b>SENSITIVITY ANALYSIS OF INCREASING PROJECT COSTS BY 20%</b>						
<b>Benefits</b>						
<b>agricultural production</b>	<b>Scenario 1 (fxgxh)</b>		<b>3,507,941,803.84</b>	<b>14,666,890,287.67</b>	<b>37,789,892,878.40</b>	
	<b>total population</b>	10,600,000	10,800,000	11,000,000	11,200,000	
	a. productive (15-64yrs) population	5,512,000	5,616,000	5,720,000	5,824,000	
	b. population (men)	2,700,880	2,751,840	2,802,800	2,853,760	
	c. population (women)	2,811,120	2,864,160	2,917,200	2,970,240	
	d. literate men (cumulative)	1,566,510	139,630	422,968	854,090	
	e. literate women (cumulative)	1,236,893	175,997	533,646	1,078,897	
	b. prevented births in each year		1,139,054	1,160,148	1,181,242	

**(b) Health and Demographics**

51. Issues of health policy, financing and service delivery have important gender dimensions, especially in relation to budgetary allocation and quality of care (Baden, 1998:10). Currently, only 18% of Malawi's health budget is spent on primary health services that directly benefit the poor (Malawi Government, 2002:16). When quality and quantity of health care is low, women are called upon to subsidize the difference since they are the duty bearers. It is therefore not surprising that Malawi's health and demographic indicators are characterized by: a short life expectancy; high maternal, under-five and infant mortality rates; a high population growth rate with a high dependency ratio. There has been a drop in life expectancy from 43 years in 1996 to 39 years in 2000 (Malawi Government, 2002). Specifically, the life expectancy is 39.8 years for women and 39.2 years for men (NSO/ORC Macro, 2001: 229). Of particular concern is the increase in Age Specific Death Rates (ASDR) for women and men aged 15 to 49, the economically productive group (figure 4). The increase in ASDR for women and men between 1990 and 2000 is largely attributable to the HIV/AIDS epidemic (NSO,2000:119; NSO/ORC Macro, 2001). Not surprisingly, death rates fell for those aged 15-19, mainly due to the 5-10 year lag between infection and death related to HIV/AIDS. A sharp rise in death rates occurs among 20 –24 year olds. The death rate is three times greater among women than men. It is only in later years, from 35-49 years that that the increase in men's death rates surpasses that of women. This pattern of death rates is indicative of sexual mating relationships where younger women have sex with older men. HIV/AIDS therefore poses age and gender specific challenges.

**Figure 4: Percentage increase in adult mortality rate by sex and age category, 1992-2000**



Source: Computed from Malawi Demographic and Health Survey, 2001-see annex 2b

52. The HIV/AIDS crisis has confounded an inadequate and overstretched health care delivery system. The Maternal Mortality Rate (MMR) has almost doubled from 620 in 1992 to 1,120 in 2000 (NSO/ORC Macro, 2001:xx). Access to health care is very limited, with only 43% of births in Malawi being attended to by health workers. In a culture that values child-bearing, unless anti retro-viral drugs are made available to all pregnant women who are HIV positive, the risk of transmission from mother to child (MCT) will

exacerbate the stress on women. This is due to the fact that gendered division of labor assigns to women the role of caring for the sick, thereby depriving them of the time to take care of their own health needs and engage in productive activities. In this case, female-headed households are likely to suffer the most since they are already faced with labor and land constraints. Studies of health care-seeking behavior suggest that constraints of poverty and gender mean that it is poor women and girls who are least likely to seek adequate treatment due to: time constraints, intra-household resource allocation and decision making relating to health care and cultural constraints (Baden:1998).

53. A modest decline in the TFR has occurred from a high of 7.5 children per woman in 1990 to 6.3 children in 2000. This rate is still higher than the SADC average of 5.1 children per woman in 1997 (SADC, 2000:240). The situation in Malawi is compounded by early child bearing (Table 6) where one third of all adolescent females (ages 15-19) have begun child bearing (NSO/ORC Macro, 2002).

**Table 6: Teenage pregnancy and motherhood by age, residence and education, 2000**

<b>Age</b>	<b>Percent women who have begun childbearing*</b>
15	4.2
16	13.2
17	29.5
18	48.5
19	66.4
<b>Residence</b>	
Urban	27.1
Rural	34.2
<b>Education</b>	
No education	56.1
Primary 1-4	35.1
Primary 5-8	31.7
Secondary +	19.7
<b>Overall</b>	<b>33.0</b>

Source: Malawi Demographic and Health Survey, 2000: 48.

\* Those who are either mothers or are pregnant with first child

54. Early child bearing affects girls' ability to take advantage of educational opportunities and this increases their vulnerability to poverty later in life. Illiteracy negatively affects women's ability to adopt new technology and control their destiny. Thus only 22% of women aged 15-45 years use contraceptives in Malawi compared to the SADC regional average of 25% (SADC, 2000:240). Relatively high contraceptive prevalence rates are associated with lower fertility and maternal mortality levels. For example, the contraceptive prevalence rate for Mauritius is 75% with a TFR of 1.9 and a maternal mortality rate of 50. South Africa's figures are 50%, 2.8 and 160 respectively. Women in these two countries have higher literacy and educational attainment rates, thus enabling them to take advantage of available economic opportunities.

55. It is clear that it is women who suffer the most in their attempts to deliver on their roles. Gender disparities in health and demographics, could, therefore, be overcome by improving the quality of essential health care through increased budget allocations and implementation of gender budgeting; extension of the safe motherhood project to all areas so as to ensure that health services are delivered to all pregnant and lactating mothers; and specifically training midwives so as to ease the pressure of low qualified nurses in hospital delivery rooms. Furthermore, immediate measures to control fertility could be instituted by ► advocating and instituting 18 years as a legal age of marriage; ► providing gender-based family life education in upper primary, secondary and tertiary institutions; and, ► sustaining and increasing the current rate of family planning and reproductive health services.

*(c) Food Security and Nutrition*

56. Food insecurity is a clear manifestation of rural and urban poverty. It is characterized by a household's inability to acquire sufficient food for a healthy and active life. Malawi has for the past decade suffered from chronic food insecurity with over 50% of rural households running out of food within 4 to 6 months of harvesting their food crops (UN Systems in Malawi, 2001:23 & 15). A high incidence of poverty (65%), low household food production, seasonal instability in food supplies, limited off-farm income and employment opportunities, and inadequate safety net programs are the key determinants of food insecurity. The following are categories of households that are food insecure: female headed households and smallholder farmers with less than .5 hectares of land; medium smallholder farmers who could potentially attain food self-sufficiency; estate wage employees and tenants who suffer from very low wages and unfavourable contractual conditions with their employers; and, low income urban population that constitute a small but growing category of poor and food insecure households (UN Systems in Malawi, 2001: 6). It is therefore no surprising that in view of the famine that has stricken the Southern African region, ± 3.5 million Malawians have had to receive food assistance in the 2002/2003 agricultural growing season.

57. Food deficiency is manifested in low caloric intake for adults and children. 40% of the country's population is unable to satisfy its daily calorific needs. In addition, micronutrient deficiency is widespread in the population, as is illustrated by the incidence of vitamin A deficiency in Table 3. Iron deficiency anemia poses a threat to maternal health and contributes to low birth weight, lowered resistance to infection, poor cognitive development and decreased work capacity. From a gender and poverty perspective, nutrition is a key area where the combined effects of gender inequality and poverty produce ill-health for women and girls. In addition, intergenerational transmission of poverty occurs through the under-nourishment and /or overwork of pregnant or lactating women (Baden, 1998:10) that affects the overall health condition of children. Not surprisingly, 49% of children under five years old suffer from chronic malnutrition and/or stunting. Of these children, 24% are severely stunted. Malnutrition and stunting entrenches children into a poverty cycle whereby their academic potential is severely

hampered, thus increasing the likelihood of dropping out of school and of being poor throughout the life cycle.

**Table 7: Incidence of vitamin A deficiency in Malawi**

Age group	% with vitamin A deficiency
6- 36 months	60 %
6-12 years	38%
Women 15-45 years	57%
Men 20-55 years	38%

Source: Report of the Micronutrient Survey, Malawi, 2001.

58. Food insecurity poses a major challenge to poverty reduction. It is therefore important to put in place policies that address the need to ensure access to adequate and nutritious food throughout the farming cycle and to enhance productivity of smallholder farmers within a limited land base. This could be achieved by enhancing productivity of smallholder farmers through increasing the capacity of female and male farmers to diversify crops and livestock. In addition, the nutritional standards of rural households could be improved by enhancing the development, delivery and dissemination of food preservation technologies to rural agricultural producers. Finally, efforts could be made to guarantee access to safe, sufficient and nutritious food throughout the year for pregnant and lactating mothers, and under-five children as a matter of right.

**(d) HIV/AIDS**

59. The HIV/AIDS pandemic is posing a threat to poverty reduction, with three-quarters of all AIDS cases occurring among the most economically productive age group of 20-49 years. The first AIDS cases in Malawi were diagnosed in 1985. Since then, an epidemic of unprecedented proportions has occurred with far reaching consequences on the country's socio-economic development (Table 8).

**Table 8: Estimated number of children and adults living with HIV/AIDS, 2001**

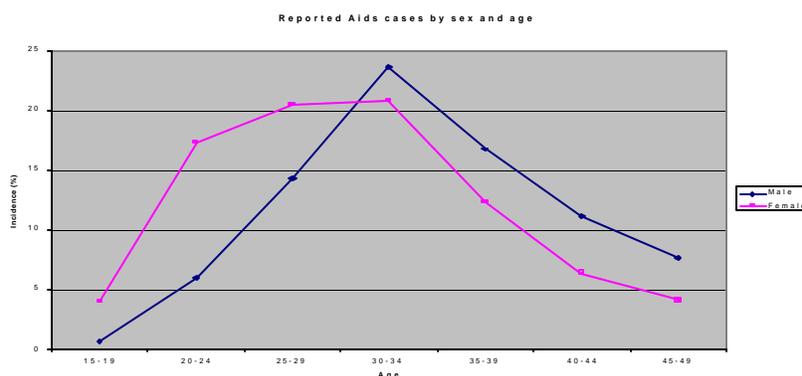
Children (0-15 years)	65,000
Women (15-49 years)	440,000
Men (15-49 years)	340,000
All Cases	845,000

Source: UNAIDS, 2002 Update

60. As discussed under health and demographics, figure 4 illustrates general trends in age-specific mortality rates. In addition, the figure indicates the impact of the HIV/AIDS pandemic on Malawi's mortality patterns. Despite low and inaccurate levels of reporting on AIDS-related deaths, the pattern of reported AIDS cases by age and sex (figure 5) corresponds with the trend in overall increases in mortality seen in figure 4. This scenario

presents a major stress to the already insufficient health delivery system and stretches the family support system to the limit. In the absence of an adequate health delivery system, as traditional caregivers, women have taken on the role of caring for those infected and affected by HIV/AIDS. The current policy of home-based care for HIV/AIDS patients has therefore compounded the labor demands on women's time thus negatively limiting their ability to engage in other productive activities. In the absence and/ or illness of the mother, the girl child has also been called upon to take on care giving roles, including broader roles for household maintenance. A direct connection also exists between food security, HIV/AIDS and women's care burdens. Thus, even though rural Malawians share their entitlements in order to secure their food supply and diffuse burdens, AIDS is a threat to food security because of its potential to make the spread of illness and death burdens so extensive that households would be unable to share their entitlements (Mtika, 2000:1).

**Figure 5: Reported AIDS cases by sex and age, 2002.**



Source:UNAIDS Update, 2002.

61. Despite a near universal awareness of HIV/AIDS (99% for women and 100% for men), a pattern of high infection rates persists, with 90% of infections occurring through heterosexual contact (NSO/ORC Macro, 2001). HIV/AIDS prevention messages place emphasis on abstinence and faithfulness to one partner. However, these messages have not adequately addressed Malawian society's general acceptance of multiple sex partners and male dominance as expressions of male sexuality and masculinity. Conceptions of links between masculinity and risk-taking remain strong and are a formidable obstacle to the reduction of the spread of HIV (Foster, 2000:15). Inequalities between women and men, and cultural attitudes and practices towards sexuality are critical factors in the rate of infection and pattern of risk-related behavior leading to the spread of HIV/AIDS.

**Table 9: Proportion of individuals who have 2 or more sex partners by sex and marital status, 2000**

Sex	Marital Status	
	Married (%)	Not Married (%)
Male	18	25
Female	1	5

Source: Malawi Health and Demographic Survey, 2002.

62. The cultural acceptance of sexuality, particularly male sexuality, has to be understood within a context of male dominance and patriarchy that has engendered a culture of violence that victimizes women and children, particularly the girl child. At the workplace, semi-skilled and junior ranking female employees are subject to sexual harassment, verbal assault, gender discrimination and economic abuse by their male bosses and colleagues. And yet victim support systems are either weak or non-existent (Chirwa, 1999). In the domestic arena, wife battering is culturally condoned, as seen in traditional songs that tell women to persevere; folk tales that depict women negatively and undermine their capabilities; and initiation ceremonies that teach women to consider serving men sexually and otherwise as a priority in their lives (Semu & Kadzamira, 1995). Economic insecurity constrains women to stay in situations where their rights are violated, such as in cases of domestic violence. Practices related to sex further undermine the position of women and the fight against HIV/AIDS. Women whose husbands die are expected to have sex with one of their deceased husband's relatives. This is referred to as "*kuchotsa fumbi*"<sup>2</sup>. Women are taken advantage of while they are emotionally vulnerable and the practice poses a major threat in the fight against HIV/AIDS (Banda, 2001).

63. Within the church, some teachings compound the low status of women and may condone violence against women. For example, the Good News Bible (Numbers 5:1-30) elaborates a process for enabling a suspicious husband determine if his wife is being unfaithful or not. The process is humiliating and the punishment a clear violation of human rights in the present era. Banda's research amongst Baptist women has shown how they are under pressure to get married since it is not good for women to remain single (Genesis 2:18). In addition to such teachings, common misconceptions exist about the role of sperm on women's health. In a group discussion amongst Baptist women, it became clear that the women believe that sperm contains vitamin K that is considered as essential for women's health. In such cases, even widows whose husbands have died of HIV/AIDS may be under pressure to re-marry, thus increasing their risk of early death from the same (Banda, 2001).

64. Similarly, girl child defilement occurs within and outside the family. Girls have fallen pregnant as a result of sexual abuse by fathers, uncles, cousins and other members of the family. Female domestic workers, especially young girls, are exposed to sexual abuse by their male employers, other male members of the household, and even by their fellow domestic workers. The HIV/AIDS pandemic has exacerbated the vulnerability of the girl child to sexual abuse and defilement. This is due to the belief that having sex with

<sup>2</sup> Literary meaning removing dirt- a cleansing ceremony for the woman so that she does not bring ill-luck to the family.

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a virgin cures a man of his HIV infection. In addition, some men believe that young girls are HIV negative so they go for them and entice them with material things. Hence the rise in the incidence of HIV among females compared to males. The 1998 National AIDS Control Commission (NAC) figures indicate that 46% of all new infections are among the youth (15-24 years old), with the majority of the cases (60%) being female. HIV infection rates for females in the 15-19 year age group are five times higher compared to males in the same age group. The pattern of infection is such that the incidence of infection for females is highest among those aged between 15 and 29 whereas for men, the highest infection rates are for those 30 years and above. This reflects a pattern of early onset of sexual activity for women most of whom tend to have sex with older men, while for the men, it is a function of their choice to go for younger women in view of prevailing attitudes about young women and girl children being HIV negative, thus fuelling the further spread of the pandemic. **HIV/AIDS is probably the single most critical threat to the welfare of the girl child and young women in Malawi.**

65. HIV/AIDS is a major threat to poverty reduction. The increase in child-headed households and households headed by the elderly is increasing with rising levels of HIV/AIDS. Such households are characterized by food insecurity and poverty. As of 1998, 2.7% of households are headed by persons aged 19 and under (NSO/ORC Macro, 2000:58), a situation indicative of the growing child-headed household phenomenon. Being so young, these households suffer from financial, labor and land resource constraints, in addition to the psychological trauma of losing parents. They are, therefore, vulnerable to all kinds of abuse, including sexual, that increases their probability of getting infected by the HIV virus. In some cases women 65 years and older are having to take on the orphans despite their old age and limited resource base. Available statistics (NSO/ORC Macro, 2000) indicate that 3.6% of households are headed by women 65 years and over. However, since HIV/AIDS has been on the increase, the numbers may have doubled by now and the trend is likely to increase as many parents in the economically active age group succumb to the AIDS pandemic, leaving behind very young children and very old persons living in poverty.

66. Gender-responsive interventions to overcome gender disparities in the area of HIV/AIDS could therefore focus on: addressing gender based cultural norms that prevent adoption of necessary behavior change by enhancing women's capacity to negotiate safe sex, HIV prevention programs for adolescent girls, and provision of support for elderly and child-headed households. In addition, the degree of burden of caring for the chronically ill could be reduced through community based care activities that should incorporate a food security and livelihood program as well as provision of credit for those households not able to work the gardens on their own. In addition, community based child-care programs under a legislative framework, together with an improvement of management of HIV/AIDS should be undertaken in order to address the problem of women's vulnerability to HIV/AIDS.

67. The Malawi Poverty Reduction Strategy has included eradication of gender-based violence as a means towards ensuring a practical national response to gender equality (Malawi Government, 2002:38). Incidents of violence against women and the girl child have risen, with the number of reported cases increasing from 3,900 in 1995 to 8,000 in

1999 (UN in Malawi, 2001). A report based on rape and defilement records from 6 police stations, 7 hospitals and 5 magistrate courts has shown a high incidence of rape and defilement (Kakhongwe & Mkandawire, 1999). Thus, table 5 shows that there were 468 reported cases of rape and defilement from these sources alone in 1998. It must be noted that the numbers do not reflect a complete picture of the situation due to institutional weaknesses, lack of rights awareness and non-availability of support mechanisms. The victim support system is almost non-existent and the few that are there do not have the capacity to handle rape and defilement cases. As a result, information on rape and defilement is inadequate since records are not frequently updated and registration of cases is not properly done. In addition, the majority of victims are not aware of their rights and the existence of these institutions thus only a few cases are ever reported. This is compounded by the fact that most women reside in rural areas where such facilities are absent. Furthermore, illiteracy increases the likelihood of women being unaware of the limited services that are available thus under-reporting. Gender-responsive interventions to overcome gender based violence could therefore focus on reducing the incidence of gender-based violence by establishing mechanisms for supporting victims of violence and increasing access to remedies for the infringement of human rights.

**Table 10: Rape and defilement cases from police, magistrate and hospital records, 1998**

Data Source	Rape cases	Defilement cases	Total
Police	143	109	252
Magistrate	83	52	135
Hospitals	48	33	81
Total	274	194	468

*Source: Adapted from Kakhongwe & Mkandawire, 1999.*

### **CASE STUDY III: Cost Benefit Analysis of Gender Based Violence**

68. This problem is set up based on data in the Strategic Plan for Reducing Gender Based Violence (GBV) of the Ministry of Gender and Community Services (MGCS), and those data available from the Center for Social Research on reported GBV in a sample of public institutions. These data are used to make extrapolations of the total GBV cases: sex and non-sex crimes, reported and non-reported. Unlike the literacy case study, this one has no “without” project scenario. This is due to the fact that this scenario is null in that with no expenditures there would be no reduction (that can be logically forecast) in GBV cases. Thus the cost and benefits would be zero. This means that the net benefits of the with project scenario are also the net incremental benefits. It is quite likely for GBV cases to fall with increase in per capita GDP and increasing economic empowerment, but that is a long run impact. Read Annex 4c for a detailed write up and tables on this case study.

The number of GBV cases are estimated based on the following assumptions:

- a) reported crimes are 30% of all crimes

b) sex crimes are 25% of reported and non reported cases of GBV

69. These estimates are based on a sample of 6 police stations, 5 magistrate courts and 7 hospitals. On that basis the national incidence of the various categories of these crimes was estimated using the national figures for these institutions.

70. The benefit of reducing GBV is calculated as the reduction in the cost to households and government of processing and dealing with the cases in public institutions, as well as the productivity loss due to the time the offenders, victims and relatives spend on the cases. These costs were calculated for the various categories of sex crimes: whether they are reported to the police, taken to court or hospital and whether they were not reported.

The national incidence of sex crimes reported to the police was estimated to be 7552.

- The cost of handling a case at the police was estimated at K10557. This was based on cost of police labor, transport costs from home to the police station, by the police staff and also the victim and offender, as well as their relatives; custody costs that may include food, sundry costs for those who come to the police, loss of productivity of the labor of the offender and victim and 2 relatives. Productivity loss was estimated using the minimum wage for 3 days.
- It is assumed that 80% of the cases sent to the courts are convicted.
- The cost of processing one case at the courts is estimated at K12632 based on cost of transport to the court, cost of police labor (estimated) of K3000 for the average five days it takes to finish hearing a case, and the cost of court labor estimated at K7000. The loss of productivity of one offender, one victim and 2 witness and two guardians was calculated using the minimum wage. For convicted offenders, on top of these costs, it is also assumed that they serve on average 3 years in jail and hence the productivity loss is calculated. A similar procedure is followed for calculating the unit costs of hospital cases.
- The cost or lost benefit of non-reported crimes was estimated using the number of days that are lost due to the crime. It was assumed that the value of output of about three months is lost in a year for each case. The corresponding value was derived using the minimum wage.

71. For reported non-sex crimes, the same costs as for sex crimes were assumed. The costs of implementing the project are taken to be those in the National Strategic Plan to end GBV.

- Based on these assumptions and calculations the total cost of reported crimes was estimated to be K10.5bn, and K303.5m for unreported crimes, giving a total of K10.8bn for all crimes (see Annex II). The assumption is made that due to the project, the estimated cost to society of GBV falls by an average of 10% every year over the project life.

72. The benefit to society of the project will start at 10% of the estimated total cost of GBV, and will double, triple and quadruple over the project life. The respective figures are K1.08bn; K2.16bn; K3.25bn, and K4.33bn. The discounted net benefits start at K911.92m in 2003, increasing to K2.46bn in 2006, with a total NPV of K7.07bn. When sensitivity analysis is done using annual increases of 25% in project costs over the project period, the net benefits rise to K2.42bn in the last year, with a total NPV of K6.99bn. If GBV cases are assumed to fall at a rate of 20% per year, and project costs increase by 25% the discounted net benefits start at K1.85bn in 2003 and rise to K4.91bn. The total cumulative NPV is K14.18bn.

73. We can surmise from these figures that we can expect an average annual financial benefit of K1.4bn to society if a total of about K300m is spent annually (base Scenario) over the next five years to reduce GBV by 40%. This represents 1% of GDP of the year 2002. If the GDP has been growing at 1.26% on average, this means the growth rate of GDP will be 79% higher if the project is implemented to reduce the negative effects of GBV by an average of 10%, over the next 4 years. It is also clear that reporting and punishing cases of GBV exacts their financial costs to society. It may thus be important to find ways of adjudicating cases of GBV in a cost effective manner.

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**CBA OF GENDER BASED VIOLENCE**


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**CALCULATION OF BENEFITS****1. Reported Sex Crimes**

<b>A. Police (a.1xa.2)</b>	<b>79,726,464.00</b>
a.1 number of cases	7552
a.2 unit cost (a.2.1+.....+a.2.5)	10557
a.2.1 allowance of police officers	4500
a.2.2 productivity loss of victim, offender and 2 relatives	957
a.2.3 transport costs to police station	3000
a.2.4 custody costs	100
a.2.5 sundry costs	2000

<b>B. Magistrate cases ((b.1.1Xb.2)+(b.1.2X(b.2+b.3))) (80% of the police cases)</b>	<b>2,157,768,012.80</b>
b.1.1 number of cases heard less those convicted	1208
b.1.2. Number of cases convicted	4833
b.2 unit cost of heard cases (b.2.1+b.2.2+b.2.3+b.2.4)	12631.75
b.2.1 transport cost (coming to court)	3000
b.2.2 allowance for police	7000
b.2.3 cost of court personnel	1196.25
b.2.4 lost productivity of victim, offender, 2 witnesses, 2 relatives	1435.5
b.3 unit cost of convicted cases (b.3.1Xb.3.2xb.3.3)	430650
b.3.1 minimum wage	1196.25
b.3.2 average years in prison (3 years)	3
b.3.3 days employed in a year	120

<b>C Hospital costs (c.1xc.2)</b>	<b>19,101,305.10</b>
c.1 number of cases referred to hospital	6654
c.2 unit cost (c.2.1+.....+c.2.5)	2870.65
c.2.1 drugs	540
c.2.2 food	600
c.2.3 sundries	300
c.2.4 transport	1000
c.2.5 loss in productivity per case (c.2.5.1xc.2.5.2xc.2.5.3)	430.65
c.2.5.1 number of days in hospital	3
c.2.5.2 minimum wage	47.85
c.2.5.3 1 patient, 2 guardians	3

**Total costs of reported sex crimes** **2,256,595,781.90**

<b>2. Non-reported and non-sex crimes (2.1x2.2)</b>	<b>227,658,816.00</b>
2.1 number of non-reported and non-sex crimes	52,864
2.2 unit cost (2.2.1x2.2.2)	4306.5
2.2.1 minimum wage	47.85
2.2.2 90 days lost per case	90

<b>3. Non reported sex crimes</b>	<b>75,884,836.50</b>
3.1 number of non-reported and sex crimes	17,621
3.2 unit cost (2.2.1x2.2.2)	4,306.50
3.2.1 minimum wage	47.85
3.2.2 90 days lost per case	90.00

<b>4. Reported non sex cases</b>	<b>8,274,127,225.15</b>
4.1 number of police cases	22,656
4.2 police costs	10,557.00
4.3 number of magistrate cases	18,126
4.4 magistrate costs	443,281.75
4.5 number of hospital cases	19,962
4.6 hospital costs	2,870.65

<b>total cost of reported GBV</b>	<b>10,530,723,007.05</b>
<b>total cost of unreported GBV</b>	<b>303,543,652.50</b>
<b>total cost of GBV</b>	<b>10,834,266,659.55</b>

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	year 0	year 1	year 2	year 3	year 4	
<b>Base Senario CAPTURING A 10% AVERAGE ANNUAL FALL IN GBV CASES</b>						
total cost	34,716,000.00	34,716,000.00	30,241,000.00	30,241,000.00	30,241,000.00	
total benefit	-	1,083,426,665.96	2,166,853,331.91	3,250,279,997.87	4,333,706,663.82	
net benefit	-	34,716,000.00	1,048,710,665.96	2,136,612,331.91	3,220,038,997.87	4,303,465,663.82
discount rate (15%)		1	0.8696	0.7561	0.6575	0.5718
NPV	-	<b>34,716,000.00</b>	<b>911,922,318.22</b>	<b>1,615,585,884.24</b>	<b>2,117,227,910.16</b>	<b>2,460,520,460.59</b>
<b>SENSITIVITY ANALYSIS CAPTURING A 10% FALL IN GBV CASES PER ANNUM WITH A 25% INCREASE IN PROJECT COST</b>						
total cost	34,716,000.00	43,395,000.00	54,243,750.00	67,804,687.50	84,755,859.38	
total benefit	-	1,083,426,665.96	2,166,853,331.91	3,250,279,997.87	4,333,706,663.82	
net benefit	-	34,716,000.00	1,040,031,665.96	2,112,609,581.91	3,182,475,310.37	4,248,950,804.44
discount rate (15%)		1	0.8696	0.7561	0.6575	0.5718
NPV	-	<b>34,716,000.00</b>	<b>904,375,361.70</b>	<b>1,597,436,356.83</b>	<b>2,092,529,175.88</b>	<b>2,429,351,412.80</b>
<b>SENSITIVITY ANALYSIS CAPTURING A 25% INCREASE IN PROJECT COST WITH 20% FALL IN COST OF GBV CASES PER ANNUM</b>						
total cost	34,716,000.00	43,395,000.00	54,243,750.00	67,804,687.50	84,755,859.38	
total benefit	-	2,166,853,331.91	4,333,706,663.82	6,500,559,995.73	8,667,413,327.64	
net benefit	-	34,716,000.00	2,123,458,331.91	4,279,462,913.82	6,432,755,308.23	8,582,657,468.26
discount rate (15%)		1	0.8696	0.7561	0.6575	0.5718
NPV	-	<b>34,716,000.00</b>	<b>1,846,485,506.01</b>	<b>3,235,888,781.72</b>	<b>4,229,641,034.42</b>	<b>4,907,162,263.29</b>
<b>Type of cases</b>						
Sex crimes		Police 7552	Hospital 6654	Magistrate 6042	total reported 7552	total non reported cases 17621
non sex crimes		22656	19962	18126	22656	52864
<b>total gbv cases</b>		<b>30208</b>	<b>26616</b>	<b>24168</b>	<b>30208</b>	<b>70485</b>

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(e) *Vulnerability*

74. This is related to a person's ability to offset shocks such as famine, economic instability, illness and death of a breadwinner. Vulnerability to shocks is a key process to impoverishment. Since poverty is a gendered experience, women and men experience it differently. In addition, the processes through which women and men cope with shocks are gender differentiated. This calls for the need to support diverse and creative coping strategies for the poor so as to promote sustainable livelihoods and security (Baden, 1998:21). This gender assessment presents gender disparities to vulnerability in terms of gender-based violence and property dispossession. Cultural practices expose women to gender-based violence that increases their economic, social and psychological vulnerability thus increasing their propensity to get HIV/AIDS. In turn, the HIV/AIDS pandemic has heightened women's vulnerability to poverty due to a combination of: cultural values and norms, perceptions based on christianity, western and individualistic values that have resulted for example, in women having weak and/or no independent rights to own and inherit property (Ngwira, 2002:92).

75. Economically, women command fewer resources with which to cushion themselves against shocks. At each stage of the life cycle, women are more likely to be poorER, with the effects of poverty more pronounced in old age when vulnerability is high. The pattern of household headship by sex and age illustrates this phenomenon. Males head 69% of all households while women head 31% of the same. Poverty is widespread in Malawi and it is more severe in the female-headed households. Most women tend to be heads of households at younger and older ages. Thus, 3.6% of households in Malawi are headed by women aged 65+. Similarly, 4.4% of females under 20 years old are heads of households compared to 1.9% for males of the same age (NSO, 2002). This is due to the fact that most women enter the family formation way at earlier ages compared to men and some of the women enter into it as single parents. In addition, with high death rates due to the HIV/AIDS pandemic, when children either lose both parents or the mother and the eldest child happens to be a girl, she is considered the natural head of the household. Thus, she takes on parental responsibilities towards younger siblings.

76. For subsistence farmers, vulnerability fluctuates by season and over the life cycle, with its implied gender dimensions. Thus, vulnerability is heightened in female-headed households where the capacity to cushion the family against hunger and famine is greatly inhibited due to constraints of land, labor and access to credit for farm inputs. The seasonal stress associated with the peak agricultural season has the greatest impact on women in both female and male-headed households since they (the women) are the duty bearers in household and agricultural activities. This situation may be exacerbated by illness in the family that requires women to be the caregivers, thus taking them away from productive activities. Therefore, illness and deaths related to HIV/AIDS exacerbates women's vulnerability to poverty.

77. Within the employment sector, women dominate the lower ranks. They are subject to a repressive labor regime that is characterized by: low wages, salary cuts,

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denial of maternity leave, long working hours and inadequate rations. Chirwa (1999:iii) has identified female agricultural workers, domestic servants, sex workers, sales ladies and secretaries as the most vulnerable female workers. Due to low levels of educational attainment amongst them, most women occupy the lowest ranks in the occupational structures, and are vulnerable to abuse. Women's dependence on low incomes and lack of alternatives makes them put up with abuse. As a result, most incidences of violence, sexual harassment and social injustice are not reported. Furthermore, mechanisms for reporting such incidences are either nonexistent or inadequate. In some instances, poverty drives women into situations where they become vulnerable to harassment and abuse, such as prostitution. In such cases, the women might be trying to secure a livelihood for themselves and their families, yet they are perceived to have transgressed moral codes and are, therefore, not considered worthy of protection from society.

78. Malawi has experienced a significant reduction in life expectancy. Many more will continue to die since Malawi has not yet reached the peak of HIV/AIDS related deaths. The highest HIV prevalence rates are within the economically productive age bracket (15-49 years) that also forms the largest proportion of the population. The current trend of high death rates among men is creating a large pool of vulnerable women and children who had been previously economically dependent on men. It is in this context that the problem of property dispossession and disinheritance has arisen. Property dispossession and disinheritance signifies a whole range of oppressive practices directed at women such as domestic violence, rape, and abuse (Anders,n.d.:12). Violence in its various forms and at various levels increases women vulnerability.

79. A national study on *Women's Property and Inheritance Rights in Malawi* (Ngwira, et.al 2002), has established that there is significant dispossession on the part of widows and widowers due to a combination of factors ranging from: sharing the inheritance with many heirs owing in part to very unclear guidelines on the heirs from both the law and customs; opportunism and lack of awareness on the part of husbands who do not write Wills; and, greed on the part of relatives and inheritance officials who tend to take advantage of widows (Ngwira,et.al 2002:96). Property dispossession is further exacerbated by the severe poverty in Malawi where 65% of the population lives below the poverty line. On the other hand, those that live in town and have access to income tend to accumulate property with their families. It is in the face of such broad gaps between those that have and those without that property dispossession has intensified. Most households do not have multiple items of property such that the welfare impacts of having an item taken away are severe. Such households are usually unable to replace the items since the breadwinner is no longer alive to provide for them. The study further showed that there is more sharing out of property in urban areas and when the surviving spouse is a woman. Thus, widows are 10 times more likely to experience property dispossession than widowers. In addition, dispossession occurs to women in 40% of the cases compared to 20% for men. When dispossession occurs, women lose 74% of the items of property while men lose 53% of the same. (Ngwira, et.al, 2002:112).

80. In its present form, the law on inheritance (the Wills and Inheritance Act-WIA) does not protect women and has greatly contributed to the property dispossession

problem. The WIA does not recommend a uniform inheritance system at the national level but rather prescribes a proportion depending on type of marriage. For matrilineal marriages, the WIA prescribes that the surviving wife and children should inherit 40% of the property while the rest goes to the deceased's traditional heirs. In patrilineal marriages, the proportions are on a 50:50 basis. In both matrilineal and patrilineal marriages, all household property is supposed to go to the surviving spouse and children such that the proportions are the formula for sharing out non-household property. While the WIA was designed to protect the welfare of women and children by allocating all household property to them, it is in the non-household property where true wealth lies. It is this property that determines the long-term welfare outcomes of the wife and children and yet that is where the WIA defers to custom on how the property is to be shared. It is clear that this anomaly arises from the perception that the spousal relationship does not entitle women to much inheritance. It is therefore imperative that this perception must be changed and the law must be reviewed so as to make the spousal relationship a basis for inheritance (Ngwira, et. al 2002:113).

81. In view of the foregoing analysis on vulnerability, a gender-responsive action and policy framework could overcome gender inequalities by addressing women's right to own and inherit property as a matter of priority. In this context, perceptions on marriage and -entitlement to property should be reviewed by invoking the constitution and CEDAW. Furthermore, mechanisms should be established to ensure social protection for the elderly and other people who have lost capability to fend for themselves.

**(f) Empowerment Through Voice and Participation**

82. Powerlessness is a reflection of non-compliance with, and a manifestation of poor outcomes in the enjoyment of human rights. Hence, increasingly, the link between human rights and development is rarely questioned. Human rights and human development "share a common purpose – secure freedom, well-being and dignity of people everywhere" (UNDP,2000:1) In 1998, the World Bank wrote that the "world now accepts that human and sustainable development is impossible without human rights" (World Bank,1998:2) Like poverty, powerlessness is "a negation" of human development (UNDP,1998). Powerlessness entails failure by duty bearers to comply with human rights principles and inability to make maximum contribution to the enjoyment of human rights for everyone. Most people in Malawi are not empowered, but women are generally less powerless than men are.

**Key Human Rights Principles in Need of Greater Compliance in Malawi's Development Process:**

- Universality of human rights
- Non-discrimination, especially against women
- Respect for human dignity and equal worth
- Participation
- Interdependence
- Use of resources to the maximum extent
- Accountability of duty bearers
- Responsible enjoyment of human rights

(g) *Gender Disparities in Empowerment at Household and Community Levels*

83. The 2000 MDHS (NSO/MACRO, 2001) illustrates how at the household level, women, especially those in rural areas participate less in decision-making. Thus 70.6% of all women are not able to participate in making decisions about their own health. In addition, 37.8% of rural and 10.8% of urban women who earn cash do not participate in decisions on how their money is to be used. Furthermore, 65.7% of married women are not able to have a say in decisions about daily household purchases, and 81.3% cannot influence decisions about their family's large purchases, which are determined by their husbands. Gender-based violence is widely accepted, with 35.7% of all women (38.2% rural and 22.4% urban) indicating that it is acceptable to be beaten by their husbands. Hence, domestic violence is rampant and the number of reported cases is increasing every year, from 3900 in 1995 to 8000 in 1999. Similarly, reported case of sexual assaults rose from 3,900 to 8000 within the same period (UN in Malawi, 2001). Married women are subjected to the lingering threat or the reality of their husbands marrying a second wife or more women. 17% of the all women (19% rural and 9% urban) in Malawi are in polygamous marriages. The reported rate of polygamy is lower than the actual number of sexual unions where men have multiple unions. Men prefer to have loose relationships of multiple partners, thereby avoiding the formal duties that are incidental to marriage. 21% and 20% of married and unmarried men respectively use their economic power to pay for sex.

84. The right of rural women to participate in the elaboration, implementation and monitoring and evaluation of development projects is compromised. In many cases, development workers and male leaders just instruct women. Of all major policies formulated since 1994, only 3 were influenced by the participation of rural women. The Government has virtually ignored Vision 2020 (Malawi Government, 1998). The legislative processes to enact the new land policy appear set to ignore the findings of the Presidential Land Commission, which consulted widely (Presidential Commission on Land Reform, 2001). Although the process to formulate the Poverty Reduction Strategy Paper (Malawi Government, 2002) was participatory, its contents are still unknown to most Malawians, particularly women.

85. There are at least two key reasons for the powerlessness of women at the household and community levels. First, society constructs the image of a woman as inferior. Accordingly, the man is generally the head of the family. Parental guidance, initiation and marriage counselling ceremonies systematically teach women to be subservient to men. Second, patriarchal interests dominate political decisions. Hence, Presidential appointments of Chiefs favour men. The President consults mostly with male clan leaders when choosing a new chief. A chief, chosen from a set of families is usually a man. Hence, the choice of chiefs is not only discriminatory against women, but also undemocratic. Of the 205 traditional authorities in 2001, only 5 were women (UNDP, 2001).

**Policies Formulated With the Participation of Rural Women:**

- Vision 2020, the country's supposed strategic long-term development framework
- The 2001 National Land Policy
- The Poverty Reduction Strategy Paper

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**(h) *Gender Disparities in Empowerment at District and National Levels***

86. The representation of women in positions of influence at the national level is similarly poor (UN in Malawi, 2001; UNDP, 2001; National Assembly, 2002). As of April 2003, the cabinet has 46 full ministers and deputy ministers of whom 7 are women (The Nation, 2003:1). Cabinet posts are, like most positions in the country, masculinized. The ministry for gender and women affairs has always been assigned to women ministers. For the first time though, the country has a woman Minister of Foreign Affairs, but that department is often associated with protocol matters in Malawi, a suitably feminine task. Of the 196 Members of Parliament, only 17 are women from the three parties currently represented. The speaker and the two Deputy Speakers are all men. Of the 17 ambassadors, the country has, only 4 are women. Among top government bureaucrats, only 41 are women, compared to 302 men in those positions. There are only 4 women judges, constituting 9.1% of all High Court and Malawi Supreme Court judges. Women District Commissioners constitute only 3.7% for the country's 27 districts (MOGCS, 2002).

87. The underlying reason for the low participation of women in positions of influence at the district and national levels is poor ability by women to demand rights. Hence, although most women do not speak English, women have not concertedly questioned the use of English as an official language.

88. A number of actions could be undertaken in order facilitate better and increased participation of women in the formal political process, as well as their empowerment at household, community, district and national levels. First, a law should be enacted and implemented that will guarantee quotas for women in key decision making positions. A monitoring system should therefore be established to ensure compliance. Second, a methodology for social auditing of government programs and activities should be developed as a way of ensuring participatory monitoring and implementation of state duties. Third, deliberate effort should be made to facilitate the demanding of rights by women and other community members as well as facilitate gender-responsive participation of children.

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## **GOVERNANCE: THE INSTITUTIONAL CONTEXT AND ITS RESPONSIVENESS TO GENDER DISPARITIES**

88. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) has galvanized international quest to address gender inequalities. Malawi has ratified this Convention and subscribed to the Vienna Declaration and Programme of Action, which, in part, requires that the “eradication of all forms of discrimination on grounds of sex are priority objective of the international community.” The country further participated in the endorsement of the Cairo Declaration and the Beijing Declaration and Platform of Action. The country’s commendable ratification record of international human rights and development instruments include the International Covenant on Civil and Political Rights (ICPPR), the International Covenant on Economic, Social and Cultural Rights (ICESCR), the African Charter on Human and People’s Rights (ACHPR) and the Convention on the Rights of the Child (CRC) {UNDP:2002}. The state therefore has duties in international law to respect, protect, promote, and provide the enjoyment of human rights for the people of Malawi, according to, among numerous sources, General Comments No 2, 3, 12, 13 and 14 of the UN Committee on Economic, Social and Cultural Rights. In particular, the state and other duty bearers must make maximum contribution to the attainment of gender and development goals while ensuring compliance with human rights principles.

89. As required by CEDAW, the broad goals are gender equality, the full development of women, and participation of women in all spheres of life. To achieve these goals, states must firstly, ensure compliance with the principle of non-discrimination between men and women, boys and girls. Secondly, states must take temporary measures to accelerate equality between men and women. Third, they must identify and eliminate forms of gender stereotypes and discrimination against women. Fourth, states must prohibit practices that demean the dignity of women. Fifth, state parties must facilitate the participation of women in all spheres of life. Sixth, states are required to set priorities for the girl child and rural women. Seventh, all states must facilitate adequate service facilitation for well being of the woman.

### **GOVERNANCE, POOR CAPACITY TO IMPLEMENT AND FACILITATE MONITORING**

90. This strategic gender assessment shows that the attainment of gender and development goals in Malawi is poor and human rights principles, especially those related to women’s rights are not sufficiently complied with. In this regard, Malawi has not benefited much from its ratification or signing of international human rights or development instruments. This is mainly because the country does not systematically implement agreed international standards and recommendations. There has been only one systematic programmatic follow up, a Platform of Action formulated to localize the Beijing Declaration. The instrument (GoM:1997) however lapsed before evaluation and without much awareness from the Government. Hence, in the PRSP (GoM: 2002), the Government indicated the need to strengthen the capacity of the Ministry of Gender and Community Services to implement the expired platform.

91. There are at least three major capacity-related reasons for the country's lackluster implementation of minimum international standards in gender and development. First, the Ministry of Gender and Community Services lacks capacity to effectively coordinate the implementation of women's rights. Its position within Government is structurally weak, its size too large, and its functions not ranked as priorities. With no clear vision, the Ministry is easily marginalized budget-wise. The second reason is that the Government has failed to undertake timely evaluation of its gender and development efforts. For example, Malawi has submitted only three reports related to the implementation of human rights. Two of these, submitted after 1988, have both been inordinately late.

92. The third reason is that mere incorporation of governance structures into the constitutional and governmental framework has not yet resolved problems associated with gender inequalities.

### ***Malawi's Record in Submitting UN Reports Reports***

	Due Year	Submission Year
Initial Report on CEDAW Implementation	1988	1988
Initial Report on CRC Implementation	1993	2000
Second Report on CEDAW	1994	2003
Second Report on CRC implementation	1995	Not submitted
Initial Reports on the ICCPR, ICESCR, and ACHPR and other instruments		Not submitted

93. The polity score for Malawi is relatively above average, at 7. Apart from enshrining the Executive, the Legislature, and the Judiciary as functionally separate in sections 7, 8, and 9, Malawi's Constitution establishes governance-related quasi-autonomous bodies. Notably, the Constitution establishes the Office of the Ombudsman, a Human Rights Commission, and a Law Commission respectively in sections 120, 129 and 132. Significantly, it enshrines a Bill of Human Rights in Chapter IV, governance-based constitutional principles in section 12, and statements of development policies in section 13. In function, and ideally in modality, the local government, the Police, the Defence Forces, the Prisons, a Central Bank, and the Civil Service are all separately established respectively under the Constitution's Chapters XIV, XV, XVI, XVII, XIX, and XX, with the Police, the Prisons, and the Civil Service having representative but appointed Commissions. The Corrupt Practices Act further creates an anticorruption bureau to work against corruption. However, political convenience and survival often triumph over constitutionalism and professionalism, resulting in the neglect or self-interested amendments of the Constitution and technocrats pandering to political masters. High voter turn-up during elections, 92% during the 1999 general elections, indicate considerable expectation on part of the electorate. However, government effectiveness, prevalence of the rule of law, voice and accountability, political stability and lack of

### **Malawi's Subjective Governance Indicators (Source: UNDP:2002:41)**

Governance Area	Indicator
Polity score	7
Civil liberties	3
Political rights	3
Press freedom	52
Voce and accountability	-0.14
Political stability and lack of violence	0.03
Law and order	3.5
Rule of law	0.35
Government effectiveness	-0.77
Corruption perception index	3.2
Graft	0.10

violence are all very weak, insufficient to pursue a strong gender and development agenda.

94. In the absence of clear development ideological visions by the regionalist political parties in Parliament, political survival and self-interest have for long dominated the thrust of governance in the country. In that thrust, gender and development has largely remained a matter of rhetoric and symbolism. The 318 non-governmental organizations recorded in 2000 (UNDP:2002:45) represent a growing civil society, with the Christian faith community quite effective in checking bad governance. However, although the private media and civil society tackle gender concerns, the Christian faith community, is yet to adopt gender and development as one of its concerns. The public electronic media is often viewed as favoring the ruling party.

### **Gender and Development Standards and Malawi's Macro-Level and Legal Standards**

95. Malawi has lacked framework legislation to guide the implementation of internationally accepted gender and development standards. Neither has it systematically translated international minimum standards into local or municipal norms. This is despite the requirement in section 11 of the Constitution's to use principles of human rights and international law standards in the application of the tenets of the Constitution. The Constitution though remains a promising foundation for gender and development. Section 12 requires all "legal and political authority of the State" to be "exercised in accordance with the Constitution solely to serve and protect" the interests of "the people of Malawi." With regard to gender and development, section 13(a) requires the Government to adopt and implement" policies and legislation aimed at achieving, in part, "gender equality for women with men."

#### ***(a) Malawi's Policies, Priorities and Strategies***

96. The thrust of Malawi's policies has long largely reacted to macro-economic instability. Since the 1980s, the country has been implementing structural adjustment programmes. As the Poverty Reduction Strategy Paper notes, this has been without much success (GoM:2002:16). The perceived failure to improve human development through structural adjustment programmes partly resulted in the formulation of "poverty alleviation" and vulnerability mitigation programmes. A framework was formulated (GoM:1995) under which one significant project has been the Malawi Social Action Fund (MASAF) financed by huge loans from the World Bank. MASAF allocates finances to community projects, conditioned on contributions by local people. The project's implementation manual shows that there is no participatory gender analysis in the planning, and monitoring and evaluation of the activities (MASAF:1998).

97. In addition to the poverty alleviation programme, there have been projects intended to address gaps in Malawi's social development. Examples include the Bakili Muluzi Health Initiative, an attempt at improving health care services at the community level. The 'Starter Pack Programme', implemented in 1998 to provide small packets of

seeds and fertilizer for all small-scale farmers. The Government abandoned the programme after one year to adopt a ‘targeted input programme’, that spends plentiful resources to identify old and frail people and orphaned children, the supposed beneficiaries. Earlier, the Government vigorously facilitated the provision of micro-credits to women, which were pitched at the access level and hence largely failed to enable women manage and control capital. Repayment was low and implementation often harsh, with the use of peer pressure, short repayment periods, and high interest rates (GoM:2002b). Many of the programmes and projects have been implemented with the financial and logistical inputs of donors. Some of Malawi’s projects address gender disparities, but negligibly few do so in compliance with human rights principles. A notable exception was the Girls Attainment in Basic Literacy and Education (GABLE) programme. That initiative attempted to comply with the principle that Governments must implement temporary measures to accelerate equality between men and women, as required by Article 4 of CEDAW.

98. In terms of gender policy, the country launched a National Gender Policy in 2000, “to mainstream gender in the national development process to enhance participation of men and women, boys and girls for sustainable and equitable development for poverty eradication” (Malawi Government:2000: Foreword and page 5). The policy suggests objectives and strategies for six thematic areas, but the objectives implicitly show that the policy could have been more poignant to contribute to the expressed goal. For example, the objective on human rights is “to lobby for the creation of a conducive policy and legal environment for men and women of Malawi to enjoy their human rights”, an admission that the current policy is not “conductive” for such enjoyment of human rights. Most of the objectives in the policy aim at “lobbying” or “advocating” for better policies and strategies, suggesting probable little lobbying before the policy was formulated. This characteristic in the policy makes a mere process framework, with no certain benchmarks and goals, despite the policy’s claims that it a follow up to international Conventions and the Constitution. As such, the policy is difficult to translate into norms such as legislation. As such, the policy is unlikely to influence other current policies and plans such those on health (GoM: 1999), Nutrition (GoM:1999), Population (Office of the President and Cabinet:1994), environment management (GoM:1992), HIV/AIDS (National Aids Commission:2000), orphan care (Ministry of Women and Children Affairs:1992), land (Ministry of Lands, Physical Planning and Surveys: 2002), and early childhood development (Ministry of Gender and Community Services: 2003). The National Gender Policy is further unlikely significantly to influence future policies and legislation because of its fluidity and hesitancy.

#### The Six Thematic Areas in the National Gender Policy

- Education and training
- Reproductive health
- Food and nutritional security
- Natural resources and environmental management
- Governance and human rights
- Poverty eradication and economic empowerment

(b) ***The Nexus Between Gender, Development and the Legal-Cultural Context***

99. Gender and the law share certain common characteristics. People construct both. Both embed power and vested interests. Both claim monopoly to the truth or the "usual". Both can inhibit or promote the realization of human rights for both sexes. Both define roles and actions. In the Malawian context, the law directly contributes to gender inequalities in at least nine ways:

100. **First, the law is male-dominated in formulation.** The poor participation of women in the Executive, Legislature, and Judicial branches of Government has adversely affected the enjoyment of women's rights. Not surprisingly, the law tends to buttress the interests of men even when the expressed purpose is to achieve gender equality. Section 24(1)(b)(1) of the Constitution provides that the woman is entitled "to fair disposition of property that is held jointly with a husband" upon the dissolution of marriage. However, few couples hold objects jointly and, men tend to hold nominal titles in items regarded as more valuable thus the provision protects the material interests of men.

**The Law Commission on Marital Rape**

"The Commission decided to maintain the status quo, partly for reasons that this offence might have the effect of opening up to the general public the private relations of husband and wife, which for valid social and family reasons, need to be strongly protected" (Law Commission: 2000: 35).

101. **Second, the law mostly adopts a male perception and voice.** As it is male dominated in formulation, the law tends to project male perceptions, trends, and voices. Most of the pieces of legislation in Malawi use "he" to apply to "she" as well, displaying that the image of the persona in the law is male. Section 132 and 133 of the Penal Code provides that only a man can commit rape, as penetration of the vagina is an essential ingredient of the crime. The Law Commission rejected a request to make the crime of rape gender-neutral, arguing that "carnal knowledge" is "an element of the offence which traditionally refers to carnal knowledge of a woman." (Law Commission, 2000:35). Thus, even penal laws that have been specifically formulated to protect women are based on morality and protection of the marriage institution rather than on the recognition of women's rights. That notwithstanding, the laws can still be used to protect women's sexual and reproductive health rights. Lack of awareness of these laws has resulted in their not being utilized extensively, thus highlighting the need for legal literacy at all levels of society. **Annex 5** has a list of laws that could protect the sexual and reproductive health rights of women even though their intent was to protect morality and marriage.

**Examples of Sexual Stereotypes in the Law**

- The husband has legal duties to maintain the wife and children and hence cannot apply for maintenance.
- The common law presumes gifts by a husband to his wife as advancements, whilst gifts by the wife to the husband are presumed to be on trust ( *Kayambo v Kayambo* and *Malinki v Malinki* )

**A Judge of the High Court on Rape, Consent and Women:**

"I do not wish to be duped by the talk of forcing the woman down. Who doesn't know that women are naturally difficult and pretentious when sexual demands are in force?"  
(*Rashid V Hassan James*).

102. **Third, the law crucially adopts stereotyped images of the woman and the man.** Although section 24 of the Constitution requires the passing of new laws to

eliminate norms and practices that “discriminate against women”, the Government is yet to introduce such laws. On maintenance, the law approbates the perception that a wife is invariably economically dependent on a husband, the usual head of the household. In customary law, practices such as initiation ceremonies; systematic inculcation of sexual instructions through parenting and counseling at puberty, before and during marriage; and the rapacious acts of *gwamula*, *fisi*, *kusasa fumbi*, *chokolo* or wife inheritance are all harmful to the health and welfare of the woman and tend to increase the risk of HIV infection. All these involve required sex usually against the woman’s free will. *Lobola* or bride price, prevalent among patrilineal families, commodifies women as objects of exchange, with sexuality, homemaking and reproductive services as her principal value added.

### 103. **Fourth, market and civil and political participation laws over-emphasize**

**individualism.** Section 24 that grants women equal rights to enter contracts, participate in the market and civil and political life is individualism-based. However, there is yet to be a law to promote “dynamic, open free markets, while recognizing the need to intervene” partly to “ensure fair competition and ethical conduct, and harmonize economic and social development and implementation of appropriate programmes that would entitle and enable people living in poverty and the disadvantaged, especially women, to participate fully and productively in the economy and society,” (Copenhagen Declaration on Social Development).

#### Examples of Commercial Laws that Assume Equality of Bargaining Power Between Men and Women:

- The general common law of contract
- The Sale of Goods Act
- The Public Enterprises (Privatization) Act
- The Insurance Act
- The Bills of Sale Act

104. The World Bank has stated that market mechanisms alone cannot satisfactorily alleviate or eradicate poverty (World Bank, 2001), reflecting a growing view by certain development thinkers (Tshuma,1999; Chibundu,1997; Paliwala,2000; Baxi,2000; and Seidman & Seidman,1994). In inheritance, testators can make “arbitrary, capricious, and eccentric” (*Bird v. Luckie*) disposition because sections 4, 5, and 10 of the Wills and Inheritance Act allow testamentary freedom. Tambala J stated in *Somanje v Somanje* that it is not the function of the courts “to pass judgment on the propriety and fairness” of wills. Although dependents that have been inadvertently omitted or inadequately provided for can apply under section 14 of the Wills and Inheritance Act for inclusion, such applications fail if the intention to exclude is clear.

In civil and political participation, there are no gender and development criteria in the Constitution, the Parliamentary and Presidential Elections Act, the Local Government Elections Act, and the Local Government Act to address problems faced by those with less power such as women.

105. **Fifth, the law in Malawi tends to be inefficient and law reform largely remains mechanized.** The style of law making in Malawi has long been top-down and mechanized. Manifestations and synergistic causes of the poor enjoyment of human

#### Laws Passed Since 1994 Aimed at Improving Gender and Development:

- ❖ The National Family Planning Act 1997, passed to establish a National Family Council, now defunct.
- ❖ Marriage (Amendment) Act 1997, to lower the age of parental consent in marriage from 21 to 18
- ❖ Wills and Inheritance (Amendment) Act, to criminalize the dispossession of deceased estates, the establishment of special prosecutors, and the mounting of civic education programmes against property dispossession.
- ❖ Affiliation (Amendment) Act 1997, to provide for the attachment of salaries of putative fathers.

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rights have rarely been holistically addressed by legislation. Neither have law making processes been satisfactory for a country where political party interests dominate governance and most people are not sufficiently literate. Reform has often been slow, piecemeal and predominantly, section by section. Only four piecemeal amendments have been successfully introduced by the Ministry of Gender since 1994 (Malawi Parliament, 1984-2003). Recent proposals or likely proposals for law reform (Law Commission:1997, Law Commission:2002, Law Commission:2002a, Law Commission:2002b) have predominantly manifested the section-by-section approach. The ongoing review of the Wills and Inheritance Act, is at least the third on this legislation in less than ten years. As a result, too many laws, such as the Chiefs Act, are still not based on human rights principles such as participation. In addition, there is a tendency to readily resort to the criminal law. Thus, sections 84A and 84B of the Wills and Inheritance Act readily resort to penal sanctions and prosecution, which are often less effective than facilitative laws (Teubner,1983). Those laws that appear progressive, such as the Employment Act and the Labour Relations Act, require actions that take the capacity for enforcing duty bearers for granted. Hence, there is still sex discrimination in employment (Law Commission,2002 and GoM,2002).

106. **Sixth, Malawi's legal system contains examples of norms that directly create gender-based inequalities.** The law fails to facilitate the equitable holding and exercise of rights related to access, management, control and benefiting from status and objects of wealth. The following are examples of direct sex discrimination by the law in Malawi:

- ❖ Sections 7 and 9 of the Citizenship Act state that a Malawian woman married to a non-Malawian and her children must renounce their other citizenship on her or their respective first marriage anniversary or upon attaining 22 or lose the citizenship.
- ❖ As section 22 of the Constitution recognizes all forms of marriages, various laws apply to different marriages, conferring different statuses, rights and duties. For example, customary law and the Asiatics (Marriage, Divorce, and Succession) Act allow polygamous marriages. In contrast, the Marriage Act allows only monogamous marriages.
- ❖ Although most Christians, intend to contract monogamous marriages, the African Marriages (Christian Rites) Registration Act, deems such marriages customary.
- ❖ The common law holds that household chores, support, and nurture are not sufficient to allow access for the

woman to family or household property (*Nanyanga v. Nanyanga*).

- ❖ Only a non-African, according to section 26 of the Divorce Act, may apply for maintenance if her husband is guilty of any of the following wrongs: sexual offences, deserting the family home, persistent cruelty to other family members, willful neglect to maintain, contraction of venereal diseases, or forcing his wife to submit to prostitution.
- ❖ The children and a widow under a matrilineal and patrilineal marriage respectively share only half and two fifths of their fathers or husband's estate respectively with supposed dependents, according to sections 16 and 17. The respective remainders are reserved for customary heirs, mostly men. According to section 18 however, a non-Malawian woman is guaranteed at Least the first K10000
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### 107. Seventh, Malawi's legal system tends to be unresponsive to gender-based inequalities.

In many areas, including basic social services, the law is not adequately responsive. Although, section 22 grants everyone a legal right to found a family and recognize marriages by repute and permanent cohabitation, many families such as those headed by females, grandmothers, and children are not legally regulated. Both customary

law and the Constitution allow child marriages. Section 22(8) only requires the state to "actually discourage marriage between persons where either of them is under the age of fifteen" and those between 15 and 18 can marry with parental consent according to section 22(7). The Marriage Act and customary law do not establish standards for the enjoyment of family life. Although cruelty is a ground for divorce for Marriage Act marriages, according to section 5 of the Divorce Act, the victim must prove injury to health or limb. Otherwise, both statutory and customary laws treat the marriage-based family and household as private spheres. The law hence contributes to the incidents of dysfunctional families in both marriage-based and other families. In civil and political participation, no laws establish a minimum quota for the participation of women in district assemblies and other governance forums. Section 51(1)(b) of the Constitution requires all members of Parliament to be fluent in English, much to the disadvantage of most Malawians especially women.

Unresponsiveness in Basic Social Services Related to Gender Inequalities

No provision for the right to the highest standard of health

No provision for compulsory education

No right to adult or basic education

- No express right for the right to clean, safe and potable water
- No compulsory registration in the Births and Registration Act
- No direct legislation on reproductive health
- No direct legislation to deal with HIV and AIDS
- No legislation to address the care burdens experienced women
- No legislation on foster-hood, but only an adoption procedure under the Adoption Act
- The Children and Young Persons Act does not address the human rights problems suffered by orphaned children

108. **Eighth, the enabling and subsidiary laws in Malawi disregard human rights and correlative duties.** If the law has to encourage the respect, protection, promotion and provision of human rights for men and women, boys and girls, it must specify the duties correlative to those rights. Malawi's legal system however is based more on charity than on duty. There are no sufficient laws in Malawi to require fiduciary

performance of duties by public functionaries whose decisions and actions significantly affect women's development. Although section 13 of the Constitution requires the state to balance the promotion of the free market and long terms social investment, it fails to entrench the international principle that resources must be used to the maximum extent to realize human rights, as required in Article 2 of the International Covenant Social, Economic and Cultural Rights. Similarly, there is no legal requirement for priority setting in the use of public resources nor is there insistence for affirmative action. In the Finance Act, there is no requirement for gender budgeting. In education and other basic social services, the law is notoriously devoid of norms that would require public functionaries to account to the beneficiaries. Although the Penal Code consecutively provides for 18 offences that may appear protective of women's rights and dignity (Annex 5), the object is to safeguard morality and only two of them, rape and defilement are sometimes prosecuted and punished. When a case is detected and prosecuted, the methods and procedures of proof may further victimize the woman, as is the case in rape cases. Even when a conviction is secured, sentencing is often lax (Mwale, 2002).

109. Ninth, legal remedies are largely inaccessible because of unfriendly procedures and expensive and poorly accessible institutions. The procedures adopted by the law are sometimes women unfriendly. Although section 41 of the Constitution grants every person the right to access justice and legal remedies, women access justice poorly (WILSA,2000; WILSA,2002). The office of the Administrator General for example, is located only in Blantyre, for the whole country and remains inefficient. As of 2003, the office of the Administrator General still had millions of Kwachas in idle estates, claiming that the beneficiaries have become unidentifiable. Though customary law or primary justice foras command much the trust of rural people, they are often non-compliant with human rights principles and the prominent judges are invariably men. Many employed women prefer presenting their complaints to the Office of the Ombudsman as they find it flexible in procedure, speedy, and that is attempts to respect human rights principles (Office of the Ombudsman, 2003).

#### Examples of Inequitable Formalities or Requirements

- The law requires wills to be in writing and offers no facilities for the illiterate people.
- Although the Land Act and Registered Land Act allow any person to own land, the bureaucracy buttressed in the law (Presidential Land Commission:2000), has masculinized land acquisition for most women.
- State institutions such as the Human Rights Commission, the High Court, the Supreme Court of Appeal, and the Administrator General are too centralized and most are expensive.
- The legal aid scheme under the Legal Aid Act is poorly funded, has few professionals, and works slowly.

## **ACTION: GENDER-RESPONSIVE PRIORITY POLICY (IES) AND OPERATIONAL INTERVENTIONS**

110. In view of the evidence provided in this strategic assessment, this section outlines the major recommendations on what is to be done in order to overcome gender disparities. We wish to acknowledge that many good things are already happening, thus the SCGA will not necessarily invent something new. Our aim is to help consolidate and strengthen those positive activities being undertaken with regard to addressing gender disparities. We note that most activities in the past have been marred by implementation inadequacies as well as the “project syndrome” phenomenon whereby many disjointed projects have been undertaken without much of an impact. This section contains a review of the PRSP and recommendations on how its implementation could be engendered. In addition, strategic interventions in the four thematic areas of: ❶ policy framework and institutional capacity; ❷ economic opportunity; ❸ human Capability through literacy, basic education and legal literacy; and, ❹ Vulnerability: Gender-Based Violence (GBV) and HIV/AIDS. These strategic interventions are presented in a matrix at the end of the report.

### **ENGENDERING THE MPRSP IMPLEMENTATION PROCESS**

111. It is expected that the MPRSP will improve the quality of life in Malawi. The Paper recognizes gender as both key and crosscutting to the process of reducing poverty. The success of the paper will be judged according to the degree of control, access to benefits for women, and equity between women and men.

#### **(a) *Limitations of the Poverty Reduction Strategy Paper***

112. The MPRSP has specified five objectives regarding gender and development. However, the realization of these goals is threatened by five problems inherent in the paper.

- the goals have no obvious impact results about the control of relations and benefits from resources for women. For example, the strengthening of the Ministry of Gender and Community Services has no activities to guarantee improvement in women’s control of their lives, power, and resources.
- most of the activities relate to the delivery of information to communities, networking of development workers and experts, and sensitization meetings within government. Only one of the five objectives, on gender based violence, deals with community level activities in which women may participate.

#### **Gender Objectives in the PRSP**

Strengthen institutional capacity to implement the National Platform of Action for Women and the National Gender Policy.

- To “promote gender sensitive formal and informal environment”
- Engendering of budgets
- Reduce gender-based violence
- To enhance the participation of women in leadership and decision making positions.

- the planned activities do not match correlative duties at various levels to improve the enjoyment of rights at risk or least being realised for either men or women.
- the Paper is short on activities that communities can initiate to assess, analyse, and take up actions to address gender inequalities.
- there is no activity in the Paper that would enhance the accountability of public functionaries and NGOs. Similarly, there is no mechanism for lower level duty bearers to demand from higher level duty bearers so that duties can be prudently and fairly performed at all levels.

**(b) *Engendering the PRSP Implementation Process***

113. The MPRSP could potentially facilitate the achievement of gender equality if implementation is engendered. The following four measures will enable rights holders and duty bearers make maximum contribution in the implementation of a gender-refocused MPRSP:

- *for purposes of efficiency, a small gender and development unit should be placed in a central and powerful department such as the Ministry of Finance, the Office of the President and Cabinet, or the Office of the Vice President. The role of the restructured, politically and technically competent gender and development unit will be restricted to overall facilitation and oversight in the respecting, protection, promotion and fulfilment of duties correlative to the least enjoyed or threatened rights of women and men.*
- *the implementation of the MPRSP must ensure that duty bearers are accountable, and if necessary, held responsible for its implementation. The expected benefits for women and girls in the MPRSP must be widely known by all rights holders.*
- *there must be greater gender-responsive and participatory designing of projects with community capacity development as an overarching strategy. Various social units at all levels must identify their specific roles in the implementation of projects.*
- *the implementation of the MPRSP must therefore guarantee that assessments, analyses, and action taking are continuous at all levels. There is need for monitoring and evaluation mechanism that are participatory, inclusive of those with less power.*
- *it will be necessary to identify animators, mobilizers and facilitators who will stimulate implementation at all levels of society in relation to manifestations and causes of poor enjoyment of women's rights. Such animators, mobilizers and facilitators who may require training in the link between gender, development and fairness, will be key in facilitating community and other interactions for assessments, analyses and facilitate consensus on actions to eradicate gender inequalities.*

## MATRIX OF INTERVENTIONS TO ADDRESS GENDER DISPARITIES INMALAWI

Area for Intervention	Interventions	Activities	Inputs	Key Players	Expected Outcome
<b>HUMAN CAPABILITY: POLICY FRAMEWORK AND INSTITUTIONAL CAPACITY</b>					
Strengthen institutional capacity for implementing the National Platform for Action and National Gender Policy	Strategically reposition gender coordination activities by creating an autonomous structure outside the Ministry of Gender	<ol style="list-style-type: none"> <li>1. Liberate gender from stereotyping as a women's issue to a critical men and women's issue.</li> <li>2. Strong apex leadership in the gender coordinating body, characterized by professionalism and seriousness</li> <li>3. Train women for efficient implementation of decision-taking roles</li> <li>4. Build capacity for engendered planning, implementation, monitoring and evaluation</li> <li>5. Strengthen sectoral linkages between the gender coordinating body and stakeholders</li> <li>6. Subject all new policies and legislation to gender based scrutiny</li> </ol>	<ol style="list-style-type: none"> <li>1. Assess institutional capacity needs for implementing National Platform for Action and National Gender policy</li> <li>2. Design a program for implementation</li> <li>3. Allocate and guarantee funds for implementation</li> <li>4. Implement and monitor National Platform for Action and National Gender policy.</li> <li>5. The autonomous gender coordinating unit to be established through an act of Parliament. Its mandate to encompass the following: <ul style="list-style-type: none"> <li>-technical issues of implementation of the NGP;</li> <li>-coordinating thematic networks of the NGP implemented by relevant ministries;</li> <li>-research and documentation;</li> <li>- maintaining a range of funds for gender programs and initiatives.</li> </ul> </li> </ol>	CABINET MoGCS MoF, NGOs	<p>Direct and effective impact of programs to targeted women, men, children, the youth and elderly leading to poverty reduction.</p> <p>Gender to be raised to one of national importance rather than a women's issue.</p>
Engender Budgets	<ol style="list-style-type: none"> <li>1. Develop policy on engendering sectoral budgets.</li> <li>2. Build capacity to engender budgets so that women's needs are directly met through public expenditure and NGO activities.</li> </ol>	<ol style="list-style-type: none"> <li>1. Consult with all stakeholders.</li> <li>2. Sensitize policy makers at all levels.</li> <li>3. Train all planners and budget officers.</li> <li>4. Develop and disseminate guidelines for gender-responsive budgeting.</li> </ol>	<ol style="list-style-type: none"> <li>1. Assess the need for gender budgeting.</li> <li>2. Design a participatory program on gender budgeting.</li> <li>3. Allocate and guarantee funds for gender budgeting.</li> <li>4. Implement and monitor gender budgeting programs.</li> </ol>	MOGCS (MOF & NGOs)	Gender sensitive macro-economic policies leading to reduction in gender disparities.

Area for Intervention	Interventions	Activities	Inputs	Key Players	Expected Outcome
Institutional Capacity	Enhance the human, financial and organizational resource capacity of government and NGOs implementing gender-based programs	1.Include institutional capacity development in donors' country assistance programs 2.Enhance current human capacity strengths and address capacity gaps 3.Undertake law reform to ensure greater accountability		All of Malawi's Development partners	Planning and implementation of programs in a gender sensitive manner leading to poverty reduction at all levels.
<b>ECONOMIC OPPORTUNITY: OVERHAUL MALAWI'S ECONOMY AND BRING INFRASTRUCTURE TO WHERE WOMEN ARE</b>					
Subsistence Agriculture: Improve Access to factors of production	Implement an engendered Land Reform policy.  Revive smallholder farmer clubs, create women-only clubs  Provide affordable powered traction for tillage  Enhance productivity of smallholder farmers  Improve nutritional standards for rural households	1.Present Land Bill to Parliament. 2. Inform communities of implications of new policy.  1.Train extension workers on the formation of gender inclusive farmers' clubs and associations. 2. Reserve credit quota for women in all credit institutions 1.Create a fund and an institutional framework for accelerating the adoption of irrigation and animal traction 1.Increase the capacity of male and female smallholder farmers to diversify crops and livestock. 1. Enhance development and delivery of food preservation technologies to rural agricultural producers.	1.Assess women's and men's land needs in both matrilineal and patrilineal systems. 2. Conduct an appraisal of the responsiveness of the land bill. 1.Strengthen extension and advisory services. 2. Acquire funding for the credit scheme.  1. Identify an implementing agency and conduct periodic performance appraisal.  1. Strengthen institutional capacity and dissemination of existing knowledge.	Min of Labor, MoJ , NGOs  MoAI, NGOs  MoEST; MoI  MoAI (Animal & Crop husbandry research centers) MoGCS (Magomero) .	Improve access to land and security of tenure for both women and men.  Increase women's access to credit  1. Reduce labor burdens. 2. Increase food security.  Food security especially in female headed and poorest households  Improved health and survival of household members.



Area for Intervention	Interventions	Activities	Inputs	Key Players	Expected Outcome
Basic Education	Increase girls' enrolment and persistence in school	<p>1. Guarantee village-based vocational skills training for std 8 graduates from poorest households.</p> <p>2. Advocate legislation for compulsory Universal Primary Ed.</p> <p>3. Advocate for Implementation of Pregnancy Policy, prohibit early marriages &amp; institute deterrents for the impregnation of girls.</p> <p>4. Intensify Research and Disseminate findings on labor-saving technology.</p> <p>5. Promote the equal allocation of roles at the household and community levels</p> <p>6. Re-introduce GABLE in a cost-effective way and link it to outcomes</p>	<p>1. Establish village/rural skills training centers.</p> <p>2. Draft bill, present to parliament and utilize NGOs in social mobilization on education.</p> <p>3. (i). Advocate and institute 18 years as legal age of marriage. 3.(ii). Provide gender based family life education in upper primary, secondary and tertiary institutions 3.(iii) Advocacy and social mobilization to increase awareness of policy.</p> <p>4. Collaborate with existing research institutions.</p> <p>5. Social mobilization (to be read with Empowerment).</p> <p>6. Identify and commit resources for GABLE.</p>	<p>MoGCS, MoEST, Vocational Training, TEVET, MoL</p> <p>MoEST, MoJ, Law Commission</p> <p>MoGCS, MoEST, MoHP</p> <p>MoEST, MoGCS</p> <p>MoGCS, MoEST</p>	<p>Increase women's literacy levels leading to: -increased agricultural output; -reduction in fertility rates; -reduction in child and maternal mortality rates.</p> <p>Incentive for girls' persistence in school</p> <p>Increase girls' enrolment &amp; persistence in school</p>
Legal Literacy	Facilitate the demanding of rights by women and other community members	<p>1. Establish forums, committees and radio programs on rights</p> <p>2. Train and utilize animators on rights residing within the communities</p> <p>3. Create an Ombuds office that will follow up on issues related to women and children</p> <p>4. Re-enact the re-call</p>	Establish community based forums to enable members engage in debates on pertinent issues on: -review and reform of the institution of chieftaincy and other community and household level roles	MoGCS, MoJ, Law Commission, Human Rights and Gender NGOs.	Communities with the capacity to demand rights and accountability from authority at all levels: chiefs, governments and NGOs.

Area for Intervention	Interventions	Activities	Inputs	Key Players	Expected Outcome
	Facilitate the gender-responsive participation of children	<p>provision in the constitution and use it if an MP is not promoting gender responsive legislation</p> <p>Advocate for child rights involving children and young people</p>	Establish a program on Human rights through materials on: GBV, fertility, women's rights will be disseminated to youth clubs and organizations	MoGCS, MoJ, Law Commission, Human Rights, Youth and Gender NGOs.	Gender aware communities
<b>EMPOWERMENT: GENDER-BASED VIOLENCE AND HIV/AIDS</b>					
Reduce the Incidence of Gender Based Violence	<p>1. Establish and operationalize a mechanism for supporting victims of violence.</p> <p>2. Increase equal and responsive access to remedies for the infringement of human rights</p>	<p>1. Strengthen capacity for policing and adjudication of GBV cases through establishment of victim support units in all police stations and sub-stations; and increasing the presence of women in the POLICE force.</p> <p>1. Incorporate GBV issues in curriculum of relevant training institutions e.g. POLICE, Magomero, Teacher Training colleges.</p> <p>2. Provide counseling and support services for victims of GBV</p> <p>3. Sensitize the public on the various forms of GBV, establish and enhance capacity of community based groups ability to handle GBV</p>	<p>1. Train court officials, traditional and community leaders in gender responsiveness.</p> <p>2. Support NGOs carrying out work on women and access to justice.</p> <p>1. Engage training institutions in sensitivity training on GBV, develop relevant curriculum.</p> <p>2. Train counselors to assist victims of GBV and develop GBV prevention strategies.</p> <p>3. Advocacy and mobilization on activities to eradicate GBV. Community forums under "Empowerment" to facilitate advocacy.</p>	<p>MoGCS, POLICE, NGOs</p> <p>MoGCS, Training Institutions</p> <p>MoGCS MoHP</p> <p>MoGCS Min of Information, NGOs</p>	<p>Eradicate GBV: Encourage reporting and discussion of GBV as a gender issue.</p> <p>Train all gender-based violence community committee members on the danger posed by GBV to development and justice.</p> <p>Provide deterrence and reform mechanism for perpetrators of GBV.</p>

Area for Intervention	Interventions	Activities	Inputs	Key Players	Expected Outcome
	Property Dispossession and Disinheritance :- Address women's right to own and inherit property	<ol style="list-style-type: none"> <li>1. Challenge perceptions on marriage and entitlement to property, review the WIA and make the spousal relationship a basis for inheritance.</li> <li>2. Engender the Wills and Inheritance Act by invoking the constitution &amp; CEDAW.</li> <li>3. Review penalties for wrong/opportunistic administration of inheritance and wills, enact stiff sentences against corrupt administrators and property grabbers.</li> </ol>	<ol style="list-style-type: none"> <li>1. Repeal the current WIA and enact an engendered WIA.</li> <li>2. As above</li> <li>3. Establish a regulatory framework with stiff penalties for wrong/opportunistic administration of inheritance and wills.</li> </ol>	<p>Law Commission MoGC, MoJ , NGOs.</p> <p>As above</p> <p>As above</p>	Ensure security of property ownership and inheritance for women and children
HIV/AIDS	<p>Address gender-biased cultural norms that prevent adoption of necessary behavior change</p> <p>Reduce the degree of burden of caring for the chronically ill</p>	<ol style="list-style-type: none"> <li>1. Enhance women's capacity to negotiate for safe sex.</li> <li>2. HIV prevention programs for adolescents especially girls.</li> <li>3. Girls' school enrolment, persistence and achievement.</li> <li>4. Bursary schemes for orphans.</li> <li>5. Support for elderly &amp; child-headed households</li> </ol> <p>Community/home -based care activities to be expanded to include: (i) food security and livelihood program; (ii) credit for labor</p>	1. Activities to be undertaken through community forums presented under "Empowerment"	<p>NAC, MoGCS, MoHP</p> <p>MoE , MoGCS</p> <p>MoF , MoE, MoGCS</p> <p>MoGCS, MoAI</p>	<p>Reduce HIV transmission rates;</p> <p>Improve women and girls' survival;</p> <p>Mitigate effects of loss of breadwinners</p>
	Establish and Strengthen Community-Based Child Care Programs but under a legislative framework.	<ol style="list-style-type: none"> <li>1. Strengthen capacity for CBOs to support orphan and elderly-headed households through e.g. feeding programs.</li> <li>2. Establish engendered support services to protect and enhance the survival of the orphaned girl child</li> </ol>	1. Enact legislation to set minimum standards for orphan care and make foster/surrogate parents legally accountable for any acts of discrimination or those that endanger the life and well-being of orphans.	<p>MoGCS, - CBOs</p> <p>MoGCS CBOs</p>	Mitigate Impact of HIV/AIDS

Area for Intervention	Interventions	Activities	Inputs	Key Players	Expected Outcome
	Improve management of HIV/AIDS	<ol style="list-style-type: none"> <li>1. Strengthen CBO care system</li> <li>2. Train health care providers, activists and institutions for better care and management of HIV/AIDS related illnesses, with reference to women's special needs</li> </ol>	<ol style="list-style-type: none"> <li>1. Develop appropriate training material and support for CBOs and health care providers</li> </ol>	NAC, CBOs, NGOs, MoGCS	Improve quality of life for those with HIV/AIDS
HIV/AIDS	Mitigate effects of HIV/AIDS	<ol style="list-style-type: none"> <li>1. Provide ARVS to prevent MCT.</li> <li>2. Address cultural aspects of HIV/AIDS (to be read with Empowerment)</li> </ol>	<ol style="list-style-type: none"> <li>1. Establish accessible VCT centers.</li> <li>2. Mobilize resources for provision of ARVs at affordable prices/free of charge to pregnant mothers.</li> <li>1. Conduct on-going education on sex and sexuality and HIV/AIDS/STIs for the youth, parents, teachers and other leaders.</li> <li>2. Review customary laws and practices that put women at risk and facilitate the spread of HIV.</li> </ol>	<p>MoHP MoGCS, MoF</p> <p>NAC</p> <p>NAC, MoJ, Law Commission</p>	<p>An overall increase in life expectancy for Malawians. Reduce MCT HIV transmission;</p> <p>Reduce HIV infections.</p>

### Annex 1: Malawi Gender Profile: Basic Statistics

Indicator	Data (early period)				Data (most recent period)				Source <sup>1</sup>
	Female	year	Male	year	Female	year	Male	year	
<b>HUMAN ASSETS: CAPABILITY</b>									
<b>Health</b>									
Life Expectancy at Birth	41	1970	40	1970	39.8	2000	39.2	2000	1
Crude Birth Rate (per 1,000 people)	56 (1970)				46 (2000)				1
Infant Mortality Rate (per 1,000 live births)	193 (1970)				104 (2000)				1
Infant Mortality Rate (per 1,000 live births) urban					83 (2000)				1
Infant Mortality Rate (per 1,000 live births) rural					117 (2000)				1
Under 5 mortality rate (%)	330 (1970)				203 (2000)				1
Total Fertility Rate (births per woman)	7	1970			6.3	2000			1
Total Fertility Rate (births per woman) urban	6	1992			4.5	2000			1
Total Fertility Rate (births per woman) rural	7	1992			6.7	2000			1
Adolescent Fertility Rate (births per 1,000 women aged 15-19)	154	1997			172	2000			1
Maternal Mortality Ratio (per 100,000 live births)	620	1992			1,120	2000			1
Risk of unintended pregnancy (% women who have had a child by age 19)	51.3	1992			66.4	2000			1
Contraceptive Prevalence (% women aged 15-49)	1	1977			39	2000			1
Births Attended by Skilled Health Staff (% of Total)	40	1979			55	2000			1
<b>Education</b>									
Adult Illiteracy Rate (15+)	80	1970	42	1970	46	2000	25	2000	2
Young adult illiteracy rate (15-25 years old)	70	1970	33	1970	39	2000	19	2000	1
Net Primary Enrollment Rate Rural (% of age group)					78.8	2000	76.3	2000	3
Net Primary Enrollment Rate Urban (% of age group)					83.2	2000	87.1	2000	3
Net Primary Enrollment Rate (% of age group)	38	1980	48	1980	77.3	2000	79.2	2000	3
Gross primary enrollment rate (% of age group)	27	1970	48	1970	115.2	2000	125.9	2000	3
Percent of Population who are attending secondary school	2	1970	6	1970	2.17	2000	3.35	2000	1, 3
Percent of Population who are attending secondary school (rural)					1.38	2000	2.53	2000	3
Percent of Population who are attending secondary school (urban)					9.42	2000	10.24	2000	3
Percent of Population who are attending university					0.03	2000	0.05	2000	3
Percent of Population who are attending university (rural)					0.02	2000	0.03	2000	3
Percent of Population who are attending university (urban)					0.17	2000	0.27	2000	3
Progression to Grade 5 (% of cohort)	33	1975	40	1975	28.2	2000	30.6	2000	4
<b>HIV/AIDS</b>									
Adult HIV Prevalence (% of age group 15-49)	16 (1999)				15 (2001)				5
Females % of infected adults population	55	1999			56	2001			5

Indicator	Data (early period)				Data (most recent period)				Source <sup>1</sup>
	Female	year	Male	year	Female	year	Male	year	
<b>HUMAN ASSETS: CAPABILITY</b>									
HIV Prevalence Rate in Young People (15-24)					15	1999	7	1999	5
Adults (15-49) Living with HIV/AIDS	760,000 (1999)				780,000 (2001)				5
Percent infected in age group 15-19					20	1999	1	1999	5
Percent infected in age group 20-29					38	1999	20	1999	5
Percent infected in age group 30-39					33	1999	40	1999	5
Total Number of People Currently Infected	800,000 (1999)				850,000 (2001)				5
AIDS Orphans (Cumulative)	390,000 (1999)				470,000 (2001)				5
Women Attending Antenatal Clinics in major urban areas (% infected)	8.2	1987			20.1	2001			5
Women Attending Antenatal Clinics outside major urban areas (% infected)					16.13	2001			5
STI patients in major urban areas (% infected)	62.4 (1989)				54.8 (1996)				5
<b>ECONOMIC ASSETS: OPPORTUNITY</b>									
<b>LABOR FORCE PARTICIPATION</b>									
Adult economic activity rate	75	1996	81	1996	64.7	1998	67.4	1998	2
Agricultural Labor Force % of total female/male labor force	96	1980	78	1980	92	1998	73	1998	2
Industry Labor Force % of total female/male labor force	1	1980	10	1980	1.1	1998	7.1	1998	8, 2
Services Labor Force % of total female/male labor force	3	1980	12	1980	1.0	1998	4.6	1998	8,2
<b>PHYSICAL ASSETS: SECURITY</b>									
Access to improved drinking water source (%)	32 (1985)				51.2 (2000)				1,3
Access to improved drinking water source (%) Rural	27 (1985)				46.7 (2000)				1,3
Access to improved drinking water source (%) Urban	70 (1985)				88 (2000)				1,3
Access to improved sanitation (%)	60 (1985)				77 (2000)				1
Access to improved sanitation (%) Rural	56 (1990)				70 (2000)				1
Access to improved sanitation (%) Urban	88 (1990)				96 (2000)				1
Traditional energy use (%)	85 (1971)				87.2 (1998)				1,3
Access to produce market (average time of journey in hours per trip)					0.9 (1998)				3
Access to grocery (average time of journey in hours per trip)					0.5 (1998)				3
Access to health center (average time of journey in hours per trip)					1.3 (1998)				3
Access to bus stage (average time of journey in hours per trip)					1.1 (1998)				3
Access to ADMARC* (average time of journey in hours per trip)					1.3 (1998)				3
Access to Bank (average time of journey in hours per trip)					1.8 (1998)				3
Access to Post Office (average time of journey in hours per trip)					1.4 (1998)				3
Access to Police Station (average time of journey in hours per trip)					1.6 (1998)				3
<b>Land Ownership</b>									
Percentage of Households with cropland					78.0 (1998)				6
Percent households with average landholding size of 0.076 ha					23.8 (1998)				6
Percent households with average landholding size of 0.148 ha					21.0 (1998)				6

Indicator	Data (early period)				Data (most recent period)				Source <sup>1</sup>
	Female	year	Male	year	Female	year	Male	year	
<b>HUMAN ASSETS: CAPABILITY</b>									
Percent households with average landholding size of 0.249 ha					31.5 (1998)				6
Percent households with average landholding size of 0.604 ha					23.7 (1998)				6
<b>Access to Financial Services</b>									
Percent Households acquired loans					18.8 (1998)				6
Percent Households sourced loan from Commercial Bank or Building Society					2.9 (1998)				6
Percent Households sourced loan from Malawi Rural Finance Corporation					10.8 (1998)				6
Percent Households sourced loan from Savings and Credit Cooperative					1.5 (1998)				6
Percent Households sourced loan from other small scale credit program					10.6 (1998)				6
Percent Households sourced loan from friends or relatives					57.2 (1998)				6
<b>SOCIAL ASSETS: EMPOWERMENT</b>									
Representation in Top Public Positions									
Representation in Parliament, 1999					17	1999	160	1999	7
Representation at Ministerial Level	9	1994			7	2003	39	2003	7, 9
Country Policy on Gender Equality <sup>2</sup>					2	2001			7
Top Government Position (Permanent Secretary)					5	2001	43	2001	7
Statutory Corporations					1	2001	26	2001	7
High Court Judges					4	2003	20	2003	
Magistrates					15	2001	138	2001	7
Diplomatic Heads of Mission					2	2001	18	2001	7
Household Headship (%)					31	1998	69	1998	2
Household Headship – 15-49 years Rural (%)					65.9 (1998)				2
Household Headship- 15-49 years Urban (%)					83.8 (1998)				
Household Headship- 15-49 years by gender (%)					64	1998	70	1998	2

1 GDF/WDI / Malawi Demographic and Health Survey-2000, 1992. 2 NSO, 2002: Malawi Population and Housing Census, Analytical Report.. 3 Malawi Government, 2000. Detailed Tables for A Poverty profile of Malawi, 1998. 4. Malawi Government (Ministry of Education) Education Basic Statistics, 2000. 5 UNAIDS, 2000 & 2002 Update. Malawi- Epidemiological Fact Sheet on HIV/AIDS and sexually transmitted infections. 6. Malawi Government, 2000. A Profile of Poverty in Malawi, 1998. 7 UNSystem in Malawi, 2001. Common Country Assessment of Malawi. 8 Genderstats, 9. Nationa Newspaper, April, 2003. <sup>2</sup> CEDAW and NGP

## Annex 2: Analytical Framework for Understanding Gender Disparities and Consequences for Poverty Reduction in Malawi

POVERTY COMPONENT	OPERATES THROUGH	EXPLANATORY FACTORS	INDICATORS OF GENDER DISPARITIES
<p><b>ECONOMIC OPPORTUNITY</b></p> <ul style="list-style-type: none"> <li>-Labor force participation</li> <li>-Subsistence agriculture</li> <li>-Earnings Gap</li> </ul>	<p>Availability of resources that can be used to generate incomes, produce food, improve material well-being of individuals.</p>	<p>Availability &amp; access to:</p> <ul style="list-style-type: none"> <li>i) infrastructure e.g. schools, roads, etc;</li> <li>ii) credit facilities;</li> <li>iii) extensions services;</li> <li>iv) land and labor;</li> <li>v) natural resources: wood &amp; water</li> </ul>	<p>1)Limited formal employment opportunities most of which are dominated by men- - 92% &amp; 8.5% of women in agriculture and other occupations respectively. Men: 73.3% and 26.7% respectively</p> <p>2)Women predominantly in the subsistence agricultural sector-- female headed households poorer and constrained by inadequate land, labor, income and credit</p> <p>3)gender roles in the household, including chores and caring for the sick-- time constraints and heavy workload for women and girls in the household</p>
<p><b>HUMAN CAPABILITY</b></p> <p>● Education</p>	<p>Determines one's ability to access and utilize opportunities that enhance well-being</p>	<p>Availability of household labor, skills and knowledge for taking advantage of economic opportunity.</p> <p>High drop out rate due to:</p> <ul style="list-style-type: none"> <li>i)late entry into school;</li> <li>ii)distance to school;</li> <li>iii) poverty –especially in female headed households; reproductive responsibilities in the home</li> <li>iv) early marriage and early onset of childbearing.</li> </ul>	<p>Low Educational qualifications:</p> <ul style="list-style-type: none"> <li>- a) 84% of all men and 92% of all women have no educational qualifications.</li> </ul> <p>High illiteracy rates for women:</p> <ul style="list-style-type: none"> <li>- proportion of women who have never attended formal schooling increases from 19% at age group 20 –24, to 70% among those 65 years and older. The figures for men are 9% and 38% respectively.</li> </ul> <p>Gender gaps in persistence, attendance and educational attainment:</p> <ul style="list-style-type: none"> <li>- rural girls' drop out rate in standard 8 is 11.5 compared to 3.1 for boys</li> </ul>

<p>② Health &amp; Demographics</p> <p>③ Food Security and Nutrition</p> <p>④ HIV/AIDS</p>		<p>i) small budgetary allocation to primary health care affecting quality and quantity of health care. Gendered Impact: i) as duty bearers, women subsidize government's role in health care provision. ii) poverty, gender and health: time constraints and intra-household resource allocation hamper poor women and girls from seeking adequate care</p> <p>ii) constraints on land, labor, and credit facilities iii) high incidence of poverty (65%) iv) low household food production v) seasonal instability in food supplies vi) limited off-farm income and employment opportunities vii) inadequate safety nets programs</p> <p>iii) insufficient health delivery system over-stretching the family support system, especially women's roles as care givers iv) societal attitudes about sexuality v) cultural practices that discriminate against women</p>	<p>1) Drop in life expectancy from 43 in 1996 to 39 in 2000 (39.8 for women and 39.2 for men). 2) high maternal and under five / infant mortality: doubling of maternal mortality rate from 620 in 1990 to 1,120 in the year 2000. 3) high population growth-youthful population structure- 66.4% of all females begin childbearing by age 19. 4) increase in HIV/AIDS infections, illnesses and death in the 1990s decade: sharp rise in mortality for age group 15-49 (74% and 76% increase for women and men respectively from the late 1980s to the late 1990s.</p> <p>Food insecure households: a) reduction in daily per capita supply of calories from 2,359 in 1970 to 2,043 in 1997. b) 40% of Malawi's population unable to satisfy daily calorific needs. c) under weight children under five years old increased from 19% in 1975 to 30% in 1990-98. 49% of all children under 5 years old chronically malnourished, with 24% of these children severely stunted.</p> <p>1) persistent pattern of high infection rates through heterosexual contact (90% of infections); 2) high infection rates among women and the youth- especially girls: a) 15% of adults aged 15-49 HIV+. 740,000 already developed AIDS; 65,000 children under age 15 HIV+. b) ¾ of all AIDS cases occur among the economically productive age-group: 20-45 c) 46% of all new infections in 1998 among persons aged 15-24 of which 60% were female d) for those under 20 years, 1.5% have lost both parents, 6% have lost father only and 2.6% have lost mother only</p>
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			<p>e) 2.7% of households in Malawi headed by those 19 years and under</p> <p>f) 3.6% of households headed by women aged 65 years and older</p> <p>g) 1% and 18% of currently married women and men respectively having extra-marital sex; 67% and 38% of currently single men and women respectively sexually active</p>
<b>SOCIAL SECURITY/ VULNERABILITY</b>	Determines the capacity of households to deal with contingencies e.g. economic shocks, loss of breadwinner/ property dispossession & disinheritance, illness, old age, famine.	<p>i) gendered vulnerability in pattern of household headship</p> <p>ii) cultural attitudes and practices towards women</p>	<p>1) gendered impact of HIV/AIDS-- increasing women's vulnerability to become heads of households at early and later ages in life:</p> <ul style="list-style-type: none"> <li>- 4.4% of females under 20 years old are heads of households compared to 1.9% for males of the same age</li> <li>- 3.6% of household heads are women aged 65 years and older</li> </ul> <p>2) violence against women and the girl child in the home, in public places and the workplace:</p> <ul style="list-style-type: none"> <li>- number of reported cases of GBV especially directed at women and the girl child increased from 3,900 in 1995 to 8,000 in 1999.</li> </ul> <p>3) women have weak and no independent rights to own and inherit property:</p> <ul style="list-style-type: none"> <li>- the law on inheritance is vague: defers to customs yet it recommends non-customary inheritance practice leading to dispossession of property and denial of justice, especially for surviving spouse</li> <li>- )property grabbing: a widow's inheritance is 10 times more likely to be grabbed by others than that of a widower. 40% of women, compared to 20% of men have experienced dispossession of property</li> </ul>
<b>EMPOWERMENT</b>	<p>Related to:</p> <p>1) rights that govern access to resources—unequal economic and social rights between women and men</p> <p>2) voice and participation in making decisions that affect women and men's lives</p>	<p>i) nature of statutory and customary laws about access and control over property</p> <p>ii) access to adjudication systems</p> <p>iii) use of participatory approaches to development</p> <p>iv) gender norms and rules</p>	<p>1) extent of women and men's participation in social, economic, political and other forms at all levels: from household to national:</p> <ul style="list-style-type: none"> <li>- women's inability to make decisions on how their cash is to be used;</li> <li>- women have no say on major household purchases;</li> <li>- decisions about health outside women's control..</li> </ul> <p>2) access to adjudication system:</p> <ul style="list-style-type: none"> <li>- women's participation in decision making and political leadership roles very minimal at community, district and national levels;</li> <li>- Malawi's failure to implement international conventions.</li> </ul> <p>3) use of participatory and rights-based approaches to development</p> <p>4) gender norms and roles</p>

**Annex 3A: Proportion of girls enrolled in standard 1: 1990-2000.**

Year	Standard 1 Enrollment	% Girls
1990/91	380,159	48
1991/92	533,553	49
1992/93	558,247	51
1993/94	631,948	51
1994/95	1,006,194	49
1995/96	881,425	49
1997	817,512	49
1998	772,481	50
1999	751,002	50
2000	804,312	50

Sources: MOE Statistical Bulletins and Basic Education Statistics

**Annex 3b: Percentage increase in adult mortality rates by sex and age category, 1992 & 2000**

Age category	Women			Men		
	1992 M R*	2000 MR	% Increase	1992 MR	2000 MR	% Increase
15-19	5.3	4.1	-24.5	3.8	3.4	-10.5
20-24	3.6	8.6	138.9	4.1	5.9	43.9
25-29	6.8	11.4	67.6	6.8	9.1	25.3
30-34	7.2	15.5	115.3	8.4	14.4	71.4
35-39	9.0	17.1	82.6	7.6	20.3	167.0
40-44	8.9	17.9	101.1	10.1	22.5	122.8
45-49	9.6	18.7	94.8	9.7	23.2	139.2

Source: Malawi Demographic and health survey, 2000.

\* = Mortality Rate per 1,000.

### ANNEX 4A: CASE STUDY I

#### Assumptions on the variables used for the Cost Benefit Analysis (CBA) of the farmers' access to agricultural services and the results

1. This is a CBA of closing the gender gap in access to agricultural services. Such services include agricultural extension, crop production, land resource conservation, irrigation services, animal husbandry, agricultural research, and administration and support services. The project period is three years coinciding with the MPRSP. Two scenarios have been set up in this analysis. In the first scenario, which coincides with the MPRSPs plan of activities, it is assumed that the proportion of men and women who have access to agricultural services by the end of the project period is different. In the other scenario (scenario 2), it is assumed that the same proportion of male and female headed households will access agricultural services by the end of the project period.
2. The total number of farm families has been calculated by dividing the total population for each year by 5 (the average household size) less 15% - those living in the urban areas. Of the total farm families, 65% are male-headed households (MHH) and the rest 35% are female-headed households (FHH).
3. Currently 7% and 24% of FHH and MHH have access to agricultural services. In scenario 1, it is assumed that the proportion of households accessing services increases from 24% and 7% in year 2001 to 50% and 40% in 2004 for MHH and FHH households respectively. This means that the access for MHH increases by 8.7% per year and that of FHH increases by 11% per year. For scenario 2, the proportion of households accessing services increases from 24% and 7% in year 2001 to 50% for both MHH and FHH in 2004. This is an 8.7% and 14.3% yearly increase for MHH and FHH respectively (see table below).

#### Access of men and women to agricultural services

		2000/01 <sup>1</sup>	2001/02	2002/03	2003/04
Scenario 1	Men (%)	24	32.7	41.4	50
	Women (%)	7	18	29	40
Scenario 2	Men (%)	24	32.7	41.4	50
	Women (%)	7	21.3	35.6	50

<sup>1</sup>source: Nyamai, J. 2002

4. The Malawi Poverty Reduction Strategy Paper (MPRSP) reports that the 2001 maize production per hectare is 1137kg and that the target maize production for the 2005 is 2000kg per hectare. The analysis assumes that if farmers have access to agricultural services, maize production per hectare would increase by 15% in both scenarios. This means that yields will be 1308kg, 1804kg and 2300kg in the three consecutive years. The landholding size per household used is 1.5 hectares based on Khaila, 2000. The price of maize used in the analysis is MK17.00 per kilogram.

5. Incomes/production of MHH and FHH have been socially adjusted to 60% and 80% respectively. This is based on research findings that FHH have a higher proportion of food consumption expenditures out of total income (Lampetti and Stalker, 2000; and Appleton 1995b). It is thus assumed that FHH sell 20% of maize to raise money for non-food purchases and that this proportion is 40% for MHH.

6. The benefit for each year has been calculated by adding the value of MHH and that of FHH. The value of the production of MHH is 60% of the product of production per hectare, landholding size per household, the price of maize and the number of MHH with access to agricultural services. The value of the production of FHH is similarly calculated but scaled by 80%. Summing up all the benefits for the three years gives the total benefits.

7. The costs used in the analysis are those in the government “Budget Document” No. 4A. for the financial year 2001/2002 (output based). The total cost for scenario 1 is the sum of all agricultural programmes costs as reported in the budget document. It is assumed that scenario 2 will accelerate FHH access to agricultural services so that by the end of the project period both MHH and FHH have equal access. Thus in scenario 2, individual programmes costs have been increased by 20% so as to take into account the extra costs for increasing the access of FHH to agricultural services. This increase is due to additional training of extension people and programming that would be needed. The total cost for each year is found by adding all the individual programme’s cost. Total project cost is equal to the sum of all the costs in the project period.

8. The Net Present Values (NPVs) are positive at the 15% discount rate for both the scenarios. The NPV for scenario 1 is MK43.9 billion and for scenario 2, it is MK47.0 billion. Thus the NPV is higher in scenario 2 than in scenario 1. The net incremental benefits (NIB) are all positive for all the project years. When the discount rate is assumed to be 25%, the NPVs are MK36.3 billion and MK38.9 billion for scenario 1 and 2 respectively. The higher the discount rate, the lower the NPV. The NIBs are MK3.1 billion for the 15% discount rate and MK2.5 billion for the 25% discount rate.

## ANNEX 4b: CASE STUDY II

### Cost Benefit Analysis of the Gender Disparity in Literacy

#### Abstract

**A cost benefit analysis of increasing literacy as planned in the Malawi Poverty Reduction Strategy Paper shows that there are substantial net economic benefits in implementing this plan. *But there are also significant incremental net economic benefits of doing this while closing the gender disparity in literacy.* With these benefits GDP can grow at twice the average annual growth rate of the past five years. We conclude in resonance with the new growth theories that implementing a program to achieve near universal literacy rates of adults in the shortest time possible can contribute significantly to the acceleration of economic growth and poverty reduction.**

#### Introduction

1. This paper reports the findings of a Cost Benefit Analysis (CBA) of the gender disparity in literacy in Malawi, and the interventions to redress it. The purpose of the paper is to provide information to assist in advocating for and planning programs that are gender responsive, and thereby contribute to overall national economic growth and poverty reduction. The objective of the paper is to estimate the incremental financial benefits of addressing the gender disparity. A review of the MPRSP process showed that there was no gender rationalization of the allocation of resources and the setting of targets. (Gender studies and Outreach Unit, 2001). This paper aims to show the economic gains of gender targeting of expenditures and reducing gender inequalities.
2. Gender inequalities persist in participation in or access to benefits of development all over the world (Tinker 1990; UNIFEM 2000). In Malawi women are disadvantaged in terms of access to health, education, and agriculture services (Semu et al 2003; Ngwira et al 2000; Bernbaum, 1999; Castro-Leal 1996; Ngalande Banda 1995). The debate on the importance of the gender variable in economic and social policy analysis revolves around two issues. The first is whether women and girls or female-headed households should be the special targets of programs like credit, education etc, that do not provide for biologically determined roles (Buvinic and Gupta 1995; Kabber 1997). The second issue is whether gender inequalities impede economic growth, which is considered a condition for poverty reduction.
3. The implementation of gender sensitive programs usually requires that there be gender targeting in service delivery, and specifically that women should be given priority or quotas in access to the benefits or resources of development programs. This is a contentious issue. Although much of the recent literature does indicate that women are disadvantaged in terms of access to social and economic services, it is not always easy to show that women or female headed households deserve to be a special target of programs. The evidence is at best mixed (Lampietti and Stalker 2000). For example, Appleton (1995b:5) reports, and to appearances as if contradicting himself:

*In Uganda, woman headed households as a whole do not appear to be poorer when assessed by consumption and income. Although women do work longer hours, there is no evidence that woman headed households' parity in incomes and consumption is brought at the expense of a further burden on women's' time. Women headed households have less land, but ownership of this asset is not associated with higher welfare. They also have fewer other assets but this is to some degree offset by higher food consumption. All this suggests that women should not be designated as a targeted group on which poverty alleviation economic intervention should be focused. In Uganda gender of head of households provides no information on the economic status of the household. However the same is not true of a number of social indicators: compared to man-headed households, in woman-headed households girls are less likely to be enrolled in school, the sick are less likely to be sent for treatment, and mortality rates are higher.*

Chant (1997) reporting on research in Mexico, Costa Rica and the Philippines, summarized her findings in the following way:

*'the poorest of the poor' is a misleading stereotype for female headed households.... A central tenet of the argument is that aggregate household incomes tell us relatively little about poverty and that the examination of intrahousehold characteristics is vital for understanding economic vulnerability. Moreover, while stress on poverty of female headed households highlights the fact that women are disadvantaged by gender inequality, undue emphasis on material privation negates other elements (for example ideological, psychological, and legal- institutional factors) which are important in the formation and survival of women headed households, and which may mean more in terms of personal perceptions and experience of hardship than economic factors per se( p27).*

4. However, for Malawi, the results of the Integrated Household Survey conducted by the National Statistical office show that the sex of head of household is a statistically significant explanatory variable for poverty, even when poverty is measured as consumption expenditure.

5. Other studies and literature still indicate the benefits of giving special attention to female headed households and women. This is mostly in the new areas of public expenditure management and gender budgeting (Budlender and Ngwira 1999; Tanzania Gender Networking Program 1999). It is argued and demonstrated that gender targeting of public expenditures increases the efficiency and effectiveness of the expenditures.

6. Gender relations result in distortions created by biased and absent markets. Cut backs in public expenditures that are characteristics features of the policy prescriptions of the IMF and World bank worsen these distortions and crowd out women's contribution to economic growth. New approaches to macroeconomics that stress the complementarities of public and private investment (e.g. Bacha 1994) and production activities open the way for examining taxation and public expenditure through a gender lens to reveal how spreading the burden of the reproductive tax<sup>3</sup> can promote the development of well functioning labour markets and contribute to equitable and sustainable growth (Palmer 1995:1981).

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<sup>3</sup> The time and resources extorted from (mostly) women as they try to fill in the gap left by the withdrawal of the government from the social sectors, to expenditure cuts of the SAPs.

7. Redistributing the reproductive tax can take the form of public spending to reduce the workload of women. For example public expenditures can be used to reduce the cost to households of sending girls to school through for example child day care programs to take up a chore done by girls, or through reducing the distance travelled to fetch water and firewood. Sometimes the actual financial cost of sending girls to school can be subsidised directly (Rose and Al-Samarrai 1997). These kinds of public expenditures can accelerate the attainment of universal enrolment. The result is higher productivity of the women and girls later in their life, with consequent gains in economic growth.

8. The World bank used available survey data on enrolment rates by gender and income quintiles, price elasticities of demand for girls' and boys' primary schooling, and published data on the share of private expenditures in total education expenditures in developing countries, to estimate the cost increment of gender targeting the expenditures. The findings were that a cut in cost recovery that got every school age child to school, and was gender targeted would cost 20.35% more in public resources, and 33.33% if no gender targeting was followed. Cutting cost of primary education for both poor boys and girls, and increasing enrolment without necessarily targeting girls would need 16.16% more resources, and if gender targeting is followed, the increase in public resources required would be 7.93% (World bank 2000:33).

9. The debate thus continues on whether to target women headed households. What is clear is that where as woman headed households may not have significantly lower average incomes, they fare badly in terms of indicators of human capabilities like health and education, that are the important determinants of productivity and economic growth.

10. **This leads to the second issue of whether gender inequalities impact the growth rate of an economy, and the speed of poverty reduction. Studies show evidence of a relationship between gender inequality and growth (Tinker 1989; Forestrythe et al 2000; World Bank 2000). Klasen (1999) estimated that if Sub-Saharan Africa had the growth in the gendered ratio of educational attainments of East Asia, economic growth would have been 0.5% points higher, and that the differential in education and employment opportunities between men and women served to reduce annual per capita growth by 0.8 % points. This is significant given that average annual growth in SSA stood at only 0.7% between 1960 and 1992. The magnitudes of effects give credence to the argument that one important element in Africa's slow growth may be its high gender inequality in education and employment (Blackden and Bhanu 1999).**

11. There are similar findings relating to poverty reduction. Using simulations based on a semi-log function for consumption expenditures, the data from the IHS lead to the conclusion that 'the most effective and sustainable way of reducing poverty is higher levels of educational attainment, especially for girls and women'. The report suggests that increasing by one the number of women with high school education in households with women without high school, would lead to a 10% point drop in the head count of the poor (Poverty Monitoring System Policy Brief No.5). One channel through which this works is that educated women want less children so that per capita consumption of their families

goes up. The other channel is that women are able to move into jobs in the service sector and get higher incomes.

12. **At the sectoral level, studies in Malawi and Zambia (Due and Gladwin 1991) show that efficiency is lost when women have less access to productive resources. Women's labor tends to be under-utilized in formal production processes, and over-utilized in informal activities. As women's and men's labor has the same productivity, the equimarginal principles of optimization are violated, and the result is allocative inefficiency (Quisumbing 1996). This justifies raising the level of resources given to women.**

13. Chant (1997) cautions that although the intention of pointing to the deprivation in female headed households and the economic consequences of gender inequalities is welcome so as to legitimate reallocation of resources to them, it has the unintended effect of feeding

*into negative images of, and attitudes towards, women headed households. This can act to depress the social and civil legitimacy of female headed households and, arguably to reinforce the idea that women's proper place is in the home of a husband, father or other male custodian (p27).*

14. **The results of these studies, stimulating and to appearances contradictory, indicate the information gaps existing on gender and development, and provide the justification for exploring the quantitative benefits and costs of reducing gender disparities in Malawi. There are no studies known that have been done on Malawi of this nature.**

15. **The paper next outlines the CBA methodology that is used, it then sets out the absolute financial benefits, costs, and the net financial benefits of two scenarios: the MPRSP of increasing literacy while maintaining gender disparity, and the alternative scenario of increasing literacy while closing gender disparities in literacy. It then shows the net incremental benefits of reducing the gender disparity in literacy over the MRPS Scenario. The conclusions drawn from the study and the policy implications form the final part of the paper.**

### **The Cost Benefit Analysis Methodology and Data Sources**

16. The methodology of doing CBAs is only summarized here as follows:

- (a) The first stage is to identify the project or the intervention, that is to delineate its major characteristics and parameters. Among other things this involves defining the goals and goal targets of the intervention, finding the current levels of the goal(s) and the relationship between inputs and goals. Other issues are establishing the institutional or managerial and commercial aspects of the intervention. This information helps to identify costs and benefits and to mitigate data problems. The intervention being investigated here is reducing gender disparities in literacy.

- (b) The second stage is to identify the costs and benefits of the intervention. The costs are mostly inputs required to achieve the outputs, but can also include losses or foregone benefits due to implementing the intervention. The benefits could be increases in outputs or reduction in input use or cuts in output losses. An example of increase in output is increased agricultural productivity due to literacy. This study does not deal with gender differences in efficiency, that are suggested by some studies (Quisumbing 1996). An example of benefits that arise from reduced cost of inputs is the saved inputs into the public health system (MCH) due to reduced fertility.
- (c) The third stage is valuing the costs and benefits. For financial analysis this is done using market prices. At the economic analysis stage, that aims to correct for distortion in market prices, some costs are revalued e.g prices of traded goods are adjusted to reflect parity prices and using adjustment factors like for example for exchange rate distortions, and freight and insurance costs. This study has not yet proceeded beyond financial analysis.
- (d) The stream of benefits and costs is then discounted to take care of society's rate of time preference and the opportunity cost of investments. The results are summarized using either the NPV, cost/benefit ratios or the internal rate of return.
- (e) The last stage is to do sensitivity analysis. This stage varies those parameters whose probability of changing is known. Or it can be done to search for the levels in variables for which the project is viable or not (break even analysis). The variables that can be changed are costs and benefits, their prices, or the discount rates, and delays in realizing the benefits of the projects.

17. **CBA's can be done as part of management accounting; for assisting in making decisions internal to an organization; or for financial accounting, to provide information to parties external to an organization (Drury 1998:4). CBA is based on the theory of welfare maximization and efficiency of economic agents. However when this is done for governments or by government some of the assumptions of these theories may not hold. CBA also has the disadvantage of being partial analysis, in that it is assumed that not everything changes as the project is being implemented. When the changes suspected contribute negatively to welfare the benefits of the intervention could be overstated. This problem is handled through 'extra' analyses like environmental audit or revaluation of benefits using social goals. Although doing CBA's on a project basis actually helps to contain data problems, CBA's nevertheless still require the amount and quality of data that is not easily available in some countries.**

18. The main data sources for the various components of the CBA are the integrated household survey 1998, the demographic and health survey 2000; the Malawi Poverty

Reduction Strategy Paper especially the budget; the Economic Report, and other studies done by the World Bank as indicated in the references.

### **Benefits of Reducing Gender Disparities in Literacy**

19. **The MPRSP reports that as of 2002, 58% and 44% of adult men and women respectively were literate. The MPRSP has a program to increase literacy to 70% for men and 60% for women between 2003-2005. This is labeled Scenario 1. This paper aims to illustrate the benefits of implementing a program to increase literacy to 65% for both men and women over the same period. This is Scenario 2.**

20. The following main assumptions about the benefits of literacy are used here: reduced fertility rate, reduced child and maternal mortality rate; and increased agricultural output. Other advantages of increasing the literacy of women in particular are not assessed. These are for example the incremental gains in expenditures on food and health expenditures that women tend to make *vis a vis* men, and that are the stronger proximate determinants of poverty reduction. Additionally it is assumed that the benefits of increasing literacy (schooling) translates into increases in the economic growth rate. (Bills and Klenow 2000; Hanushek and Kimko 2000; Blackden and Bhanu 1999; Klasen 1999, Forestry et al 2000; World Bank 2000). There are not many studies done to understand the quantitative link between literacy and socio-economic development, world wide, and none that are known for Malawi. But it is reasonable to believe that the results found elsewhere would apply to Malawi.

21. Studies from Kenya indicate that giving women more education and inputs can increase agriculture output [Table 1] (Saito and Spurling 1992). Similar evidence comes from Zambia and Malawi (Ngwira 1987; Gladwin 1991) The findings of these studies are used to make assumptions on which are based calculations of the agriculture output benefits of increasing literacy in both the MPRSP Scenario (1), and the alternative Scenario(2).

22. It is thus assumed that, both women and men farmers experience 15% increase in production when they become literate. The mechanisms through which this might work is that literacy increases access to and effectiveness in use of technology and credit (Taylor 1986). This assumption is operationalized as follows. First, every adult has on average 0.5ha for cultivation (Khaila 1998), and grows only maize on the farm. The MPRSP projects an increase in mean yields of maize from 1137Kilograms (Kg) to 2000Kg in year 3 (GOM 2000). Adding 15% this would yield 1307Kg in 2003, 1803Kg in 2004 and 2300Kg in 2005 for literate farmers.

23. The following ancillary assumptions are also made: that literacy will increase in a linear fashion during the project period. Thus men's literacy will go up from 58% to 70% in average annual increments of 4% in the MPRSP scenario and from 58% to 65%, by 2.33% every year in Scenario 2. Similarly women's literacy will increase from 44% to 60% by 5.33% on average every year in the MPRSP scenario, and from 44% to 65% by 7% every year in Scenario 2.

24. The value of the benefits of literacy in terms of increased agriculture production are assessed using the increase in the output of literate farmers multiplied by the price of maize and the incremental number (cumulative) of men and women who become literate in each of the three project years (In reality these benefits will continue to accrue over the life of those who become literate, so that the benefits should be larger than estimated here). The two scenarios have roughly the same agricultural output benefits. For year 1 these benefits are estimated at K3.50bn for Scenario 1 and K5.53bn for Scenario 2. The net cumulative agricultural output impact of making more people literate estimated at K37.79bn in Scenario 1 and K38.02bn in Scenario 2 in year 3. The small differences in the two Scenarios are due to the slightly higher number of people who become literate in Scenario 2. Note that these benefits accrue only from those who become literate because of the project. The relationship of literacy to benefits is apparently exponential.

**Table 1: Payoffs to Investing in Women in Agriculture**

Policy Experiments	Increase in Yields (%)
<i>Maize farmers, Kenya, 1976</i>	
Effects of giving female farmers sample mean characteristics and input levels	7
Effects of giving female farmers men's age** education and input levels	9
Effects of giving women primary schooling	24
<i>Food crop farmers, Kenya, 1990</i>	
Effects of giving female farmers men's age** education and input levels	22
Effects of increasing and area levels to male farmers' levels	10.5
Effects of increasing fertilizer to male farmers levels.	1.6

*Source: Saito and Spurling 1992,*

*\*\* women farmers are usually younger*

25. The impact of women's education on fertility has been well studied. Better educated women tend to bear less children than less educated women due to many possible reasons. They marry later and have fewer years of child bearing; they have more access to knowledge on how to control fertility; they have more control over their fertility as they have greater decision making power in the household. They also have greater aspirations for their children and understand the tradeoffs between numbers and quality of children etc. However, the relationship between women's education and fertility is not necessarily linear (Gatti 1999).

26. Cross-country studies indicate that for every average year of schooling completed by women, the number of births per woman fall by 0.32. In other words, a three-year increase in average education of women is associated with one less child per woman

(Gatti 1999). Additionally while the absolute levels of women's education affect fertility, the gender gap in education has an extra negative impact on fertility (Klasen 1999). The Malawi Demographic and Health Survey (DHS) 2000 corroborates this finding by showing that an increase in the average schooling for women of child bearing age from 2/3 years to 5/6 years reduces TFR by 1.3.

27. These findings are used in this study. To attain the literacy rates goals in the MPRSP (Scenario 1) it is assumed that the average level of schooling has to increase by one year for both men and women, in each project period. It takes about 33 months for all child bearing women who have had one child to have another one (NSO, DHS 2000). Thus every year on average 0.33 births per each child-bearing woman will be prevented. We assume that the fall in fertility will happen during the project period. In Scenario 2 it is assumed that the average year of schooling of women is 33% higher, so the TFR falls by an additional 33% per woman, from 0.33 to 0.44. The absolute number of saved births is 44% of the number of child-bearing age women in each of the project years in Scenario 2.

28. The benefits of reduced fertility are a) the reduced cost of maternity care; the reduced cost of maternal mortality, the reduced cost of household provisioning for preschoolers, and also the reduction in government expenditures on public health of preschoolers.

29. The total cost of maternity care goes down by the number of saved pregnancies times the unit cost of maternity care. The main difference between Scenario 1 and 2 is that in Scenario 2, more women will become literate, leading to a lower absolute number of maternity cases, and hence there is greater reduction in maternity costs. The unit cost of maternity is assumed to be on average K2500, as hospital costs are estimated at K4000, and nearly half of the births are attended to by TBAs, (National statistical Office 2000: 109) costing about K1000 per unit. Based on these assumptions and calculations, for example in the year 2003, the nation (households and government) could save at least K2.14bn in costs of maternity care in Scenario 1 and K2.85bn in Scenario 2.

30. Increased literacy can lead to savings on the costs/losses due to maternal mortality. This value is derived as follows. The absolute cumulative numbers of prevented maternal deaths are estimated as the product of the number of births that would occur in the scenarios and the MMR, taking into account the dampening impact of increased literacy rates on TFR, and also on the MMR. The reduction in MMR is more for scenario 2 because more women would become literate. Due to lack of data connecting literacy rates to MMR, we assume that the MMR goes down by the rate of the increase in literacy among women. So in scenario 1 the MMR goes down by 5% every year. Thus the rate is  $MMR - MMR$  (5.33%) in year one for scenario 1,  $MMR - MMR$  (10.67%) in year two, and  $MMR - MMR$  (16%) in year 3. The same logic is used in Scenario 2, except that the respective yearly adjustment factors are 7%, 14% and 21%.

31. The absolute maternal mortality figures for every year are then multiplied by the number of days a woman could reasonably be expected to work in a year, estimated at 9

months (of which 6 months is for productive work and 3 months for reproductive work), and then times the minimum wage rate. The benefits are calculated only for the 3-year period of the project. And so the benefits are for three years for those women living whose deaths were prevented in the first year, and 2 years and 1 year for those deaths prevented in years 2 and 3 respectively. The estimates of the saved cost of maternal mortality are K9.32m in Scenario 1 and K10.23m in Scenario 2 in year 1; and K9.67m in Scenario 1 and K10.61m in Scenario 2 in year 3.

32. Another benefit of reduced fertility is the saved cost of bringing up the preschoolers not born (that falls differentially in the two Scenarios), but who would still be living, thus taking out the effect of infant mortality rate (IMR). The IMR would fall over the years due to increased literacy of both men and women, albeit differentially in the two Scenarios due to the difference in the literacy rates of women. This cost of bringing up preschoolers is divided into home care costs and then the reduced cost of public health. It is assumed for our purposes that this saved cost is only for 3 years, during the project life<sup>4</sup>. The benefit is calculated as follows. The number of days that care is required is assumed to be 365 in a year, multiplied by the per capita consumption expenditure of the Integrated Household Survey (1998) of K10.47, times the number of children not born who would still be living. The saved cost of at home care is at least K3.15bn in Scenario 1 and K4.23bn in Scenario 2, in year 1. The values increase to K9.63bn and K12.91bn respectively in year 3.

33. The reduced cost of public health used is that of immunization, that every child is assumed to receive, as the EPI has achieved close to universal immunization coverage (Chilowa 2000). The unit cost of immunization is estimated to be K2000. So for example, in the year 2003 the saved cost of immunization of children is estimated to be K1.71bn in Scenario 1 and K2.28bn in Scenario 2.

34. Based on these figures, it is clear that increasing literacy has large potential benefit for households and the government. The gross benefits of increasing literacy in scenario 1 add up for the three years to K86.88bn, and K97.67bn in scenario 2.

### **Financing Gender Equality in Literacy**

35. There is very little information about the financing of gender equality. It is known that to increase the chances of girls participation, persistence and performance in primary school the government has to reduce the household financial cost of schooling especially, and also reduce the opportunity cost of sending girls to school (Rose and Samarra 1997; Hyde and Kadzamira 1994; Ngwira et al 2001). There is also need to increase primary education expenditures in general to increase the number of education physical facilities (Kadzamira et al 1999). Using available survey data on enrollment rates by gender and income quintiles, price elasticities of demand for girls' and boys' primary schooling, and published data on the share of private expenditures in total education expenditures in

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<sup>4</sup> The children would later on be valuable to their families and society and this value is lost to society, but in the first three years, only the costs of raising them are evaluated

developing countries, the World Bank (2000) made simulations of various scenarios of closing gender disparities in access to primary education. The findings were that:

While pursuing gender equality in primary education would require additional resource commitments, for most regions (of the world) the budgetary costs of attaining universal primary education levels for girls would be relatively modest - in the order of several percentage points increases. The exception is Sub-Saharan Africa (World Bank 2000: 33).

36. For example a cut in cost recovery that got every school age child to school, and was gender targeted would cost 20.35% more in public resources, and 33.33% if no gender targeting was followed. Cutting cost of primary education for both poor boys and girls, and increasing enrolment without necessarily targeting girls would need 16.16% more resources, and if gender targeting was followed, the increase would be 7.93%.

37. **The estimates of costs of increasing literacy used in this study are based on these insights and bearing in mind that increasing literacy does not require the full 8 years of primary schooling. It is assumed that primary education programs will be organized so that full enrolment is achieved, although there will be dropouts, and that there would be gender targeting of public expenditures. The costs are derived based on the MPRSP costings. The basic education component of the education expenditures of the MPRSP are used for Scenario 1. Scenario 2 of accelerated closure of gender disparities is believed to be possible if some of the items of expenditures in scenario 1 are doubled. This leads to a 21% increase in the primary budget component which is within the World Bank (2000) range of results. The doubled expenditure items are the line items of special education needs and those of girls; literacy and numeracy, and attending to the impacts of HIV/AIDS. The literacy component is likely to reach more women than men due to the social dynamics of attending literacy classes. The HIV/AIDS component is more likely to assist girls and women because they are the most negatively affected by HIV/AIDS. The costs are based on resource envelopes and may not be realistically adequate to generate the outputs planned.**

38. Discount rates of 15% and 25% have been used. A year one as opposed to year zero format is used for calculating the discounted values. Thus investments are done at the beginning of each year, and benefits accrue in the same year. This is largely true for investments in literacy programmes.

## **Results**

39. Based on these data and assumptions the following results are reported. Both scenarios have positive NPV at a 15% discount rate, in all the three years, that increase from K4.18bn to K29.33bn in Scenario 1, and from K5.25bn to K31.65bn in Scenario 2. The large gain over the years in both Scenarios is due mainly to the impacts of the cumulative number of literate adults. The cumulative NPV is K47.72bn for Scenario 1 and K52.86bn for Scenario 2. The cumulative net incremental benefit over the three years is estimated at K5.13bn. This gives an annual average of K1.71bn. This is the

benefit that would be lost to society annually if literacy rates are not increased to 65% for both men and women by 2005. It represents 1.23% of the K138bn GDP of the year 2002.

40. **The GDP of Malawi has been growing on average by about 1.26% between 1998 and 2002. This case study excludes many of the possible benefits of reducing gender disparities in literacy, and truncates then at 3 years when in fact they accrue over the whole productive and reproductive years of an individual. It also concentrates on the primary and not secondary benefits. Thus a major conclusion from this CBA analysis is that *ceteris paribus*, the GDP growth rate would be *at least* 100% higher (1.23%+ /1.26%) if literacy rates were increased from 58% for men and 44% for women to 65% for both men and women, rather than to 70% for men and 60% for women. The arithmetic of compounding growth rates attests that neglecting gender disparities leads to big losses in national income.**

41. **These findings are similar to those of Klasen 1999a. He showed that if between 1962 and 1992 the countries of sub-Saharan Africa had the initial female male years of schooling of East Asian countries and had closed their gender gaps at the rate achieved by those countries, average per capita growth rate would have been 0.5 percentage points higher than the average of 0.7. This means that growth rates would have been 71% higher than has been the case. In the particular cases of Botswana and Ghana, he found that controlling for differences in initial income levels, investment rates, economic openness and population and labour force growth, between 1.3 to 1.6 percentage points of the 5.2 percent difference between the growth rates of these two countries can be attributed to differences in gender inequalities in education (quoted in World Bank 2000:40).**

42. **Sensitivity analysis was done for the case study, using the discount rate of 25%, and increasing the value of agriculture output by 20%, and increasing project costs by 20%. All the cases still showed a positive net incremental benefit of increasing literacy while reducing gender disparities.**

### **Conclusions and Policy Implications**

43. **A major policy implication of this is to make the literacy of persons of child bearing age or the economically active group compulsory by law. The near universal literacy should generate economic and social benefits that far outweigh the cost of implementing such a scheme through supplying the services, incentives to local leaders and social mobilization, and ensuring compliance. A specification of this kind of program has been made elsewhere (Semu et al 2003). At the very least any adult less than 30 years old ought to be required to be literate and the design of such a literacy program should give priority to this group to enroll in the first 2-3 years of implementing it. Those that are still illiterate after that duration should be subject to some penalty like community service doing public works. The age group should then be increased to 40 years after 2 years, and to 50 years after another 2 years. In this way literacy can be near universal in 10 years time. The successful implementation of this program requires that the foreign**

aid and public budget should give special attention to the level and effectiveness of expenditures on basic education.

**ANNEX 4C: CASE STUDY III**  
**Cost Benefit Analysis of Gender Based violence**

1. This problem is set up based on data in the Strategic Plan for Reducing Gender Based Violence (GBV) of the Ministry of Gender and Community Services (MGCS), and those data available from the Center for Social Research on reported GBV in a sample of public institutions. These data are used to make extrapolations of the total GBV cases: sex and non-sex crimes, reported and non-reported. Unlike the literacy case study, this one has no “without” project scenario. This is due to the fact that this scenario is null in that with no expenditures there would be no reduction (that can be logically forecast) in GBV cases. Thus the cost and benefits would be zero. This means that the net benefits of the with project scenario are also the net incremental benefits. It is quite likely for GBV cases to fall with increase in per capita GDP and increasing economic empowerment, but that is a long run impact.
2. The number of GBV cases are estimated based on the following assumptions:
  - c) reported crimes are 30% of all crimes
  - d) sex crimes are 25% of reported and non reported cases of GBV
3. **These estimates are based on a sample of 6 police stations, 5 magistrate courts and 7 hospitals. On that basis the national incidence of the various categories of these crimes was estimated using the national figures for these institutions.**
4. The benefit of reducing GBV is calculated as the reduction in the cost to households and government of processing and dealing with the cases in public institutions, as well as the productivity loss due to the time the offenders, victims and relatives spend on the cases. These costs were calculated for the various categories of sex crimes: whether they are reported to the police, taken to court or hospital and whether they were not reported.
5. **The national incidence of sex crimes reported to the police was estimated to be 7552.**
  - **The cost of handling a case at the police was estimated at K10557. This was based on cost of police labor, transport costs from home to the police station, by the police staff and also the victim and offender, as well as their relatives; custody costs that may include food, sundry costs for those who come to the police, loss of productivity of the labor of the offender and victim and 2 relatives. Productivity loss was estimated using the minimum wage for 3 days.**
  - It is assumed that 80% of the cases sent to the courts are convicted.
  - The cost of processing one case at the courts is estimated at K12632 based on cost of transport to the court, cost of police labor (estimated) of K3000 for the average five days it takes to finish hearing a case, and the cost of court labor estimated at K7000. The loss of productivity of one offender, one victim and 2 witness and two guardians

was calculated using the minimum wage. For convicted offenders, on top of these costs, it is also assumed that they serve on average 3 years in jail and hence the productivity loss is calculated. A similar procedure is followed for calculating the unit costs of hospital cases.

- The cost or lost benefit of non-reported crimes was estimated using the number of days that are lost due to the crime. It was assumed that the value of output of about three months is lost in a year for each case. The corresponding value was derived using the minimum wage.
- For reported non-sex crimes, the same costs as for sex crimes were assumed. The costs of implementing the project are taken to be those in the National Strategic Plan to end GBV.
- Based on these assumptions and calculations the total cost of reported crimes was estimated to be K10.5bn, and K303.5m for unreported crimes, giving a total of K10.8bn for all crimes. The assumption is made that due to the project, the estimated cost to society of GBV falls by an average of 10% every year over the project life.

6. The benefit to society of the project will start at 10% of the estimated total cost of GBV, and will double, triple and quadruple over the project life. The respective figures are K1.08bn; K2.16bn; K3.25bn, and K4.33bn. The discounted net benefits start at K911.92m in 2003, increasing to K2.46bn in 2006, with a total NPV K7.07bn. When sensitivity analysis is done using annual increases of 25% in project costs over the project period, the net benefits rise to K2.42bn in the last year, with a total NPV of K6.99bn. If GBV cases are assumed to fall at a rate of 20% per year, and project costs increase by 25% the discounted net benefits start at K1.85bn in 2003 and rise to K4.91bn. The total cumulative NPV is K14.18bn.

7. We can surmise from these figures that that we can expect an average annual financial benefit of K1.4bn to society if a total of about K300m is spent annually (base Scenario) over the next five years to reduce GBV by 40%. This represents 1% of GDP of the year 2002. if the GDP has been growing at 2% on average, this means the growth rate of GDP will be 50% higher if the project is implemented to reduce the negative effects of GBV by an average of 10%, over the next 4 years. It is also clear that reporting and punishing cases of GBV exacts their financial costs to society. It may thus be important to find ways of adjudicating cases of GBV in a cost effective manner.

**Annex 5: Loosely Or Yet-to-be-Enforced Penal Laws Intended to Protect Morality and Marriage But Which Could  
Protect the Sexual and Reproductive Health Rights of Women**

<b>Section</b>	<b>Offence</b>	<b>Maximum Punishment</b>
132 and 133, Penal Code	Rape	Death or life imprisonment with or without corporal punishment
134, Penal Code	Attempted Rape	Death or life imprisonment with or without corporal punishment
135, Penal Code	Taking a woman with intent to marry or have carnal knowledge of a woman	Seven years imprisonment
136, Penal Code	Unlawful taking an unmarried girl under 16 years out the protection her parents or guardian	Fine or imprisonment for 2 years or both
137, Penal Code	Unlawful or indecent assault on a woman	Fourteen years with or without corporal punishment
137(3), Penal Code	Insulting the modesty of a woman	One year imprisonment
137(3), Penal code	Intrusion into the privacy of a woman	One year imprisonment
138(1), Penal Code	Defilement (of a girl under 13 years)	Life imprisonment with or without corporal punishment
138(2), Code	Attempted defilement	Fourteen years with or without imprisonment
139, Penal Code	Defilement of “an idiot”	Fourteen years imprisonment with or without corporal; punishment
139, Penal Code	Attempted defilement on “an idiot”	Fourteen years with or without corporal punishment
140, Penal Code	Procuring a girl under 21 to have unlawful carnal connexion in or outside Malawi	Fine or imprisonment for 2 years or both with or without corporal punishment
140, Penal Code	Attempted procurement of a girl under 21 to have unlawful carnal connexion in or outside Malawi	Fine or imprisonment for 2 years or both with or without corporal punishment
141	Procuring the carnal connexion of a woman in or outside Malawi by threats, fraud or administration of drugs	Fine or imprisonment for 2 years or both with or without corporal punishment
142	Householder or occupier permitting the defilement of a girl under 13 on the premises	Five years imprisonment
142	Detaining a woman in a brothel or against her will so that she	Fine or imprisonment for 2 years or both with or

	may be unlawfully carnally known	without corporal punishment
145, Penal Code	Male person living on earnings of prostitution or persistently soliciting prostitution	Fine or imprisonment for 2 years or both with or without corporal punishment
146, Penal Code	Woman living on or facilitating prostitution	Fine or imprisonment for 2 years or both with or without corporal punishment
147, Penal Code	Keeping a house for purposes of prostitution	Fine or imprisonment for 2 years or both with or without corporal punishment
148, Penal Code	Conspiracy to have a woman unlawfully known	Three years imprisonment
157, Penal Code	Incest by males	Five years imprisonment
159, Penal Code	Incest by females	Five years imprisonment
161, Penal Code	Fraudulent pretence of marriage by a man	Ten years imprisonment
162, Penal Code	Bigamy	Five years imprisonment
163, Penal Code	Going through a marriage ceremony knowing that he is not being lawfully married	Five years imprisonment
164, Penal Code	Desertion of children by parent or guardian	Fine or imprisonment for 2 years or both with or without corporal punishment
165, Penal Code	Neglecting to provide food for children by parents, guardian or custodian	Fine or imprisonment for 2 years or both with or without corporal punishment
57, Public Health Act	Knowingly infecting a person with a venereal disease	K300 or two years imprisonment

## ANNEX 6: SENSITIVITY ANALYSIS OF ACCESS TO AGRICULTURAL SERVICES

### SCENARIO 1: THE PROPORTION OF MALE AND FEMALE HEADED HOUSEHOLDS WITH DIFFERENT ACCESS TO AGRICULTURAL SERVICES

### SCENARIO 2: THE PROPORTION OF MALE AND FEMALE HEADED HOUSEHOLDS WITH THE SAME ACCESS TO AGRICULTURAL SERVICES

numeraire used for production of MHH and FHH is Malawi kwacha equivalent in food consumption expenditure

		different landholding sizes for MHH and FHH (1.5 ha for MHH and 1.20ha for FHH)			
		2001/02	2002/03	2003/04	Total
<b>Benefits</b>					
<b>agricultural production</b>	<b>Scenario 1 (j+k)</b>	<b>10,084,970,163.89</b>	<b>19,120,973,814.64</b>	<b>31,213,647,300.00</b>	
	a. total population	10,600,000	10,800,000	11,000,000	
	b. total farm families	1,802,000	1,836,000	1,870,000	
	c. farm families (MHH)	1,171,300	1,193,400	1,215,500	
	d. farm families (FHH)	630,700	642,600	654,500	
	e. farm families with access (MHH)	383,015	494,068	607,750	
	f. farm families with access (FHH)	113,526	186,354	261,800	
	g. production/ha (kg)	1,307.55	1,803.78	2,300.00	
	h. price of maize (MK)	17.00	17.00	17.00	
	i. land size in hectares for MHH	1.50	1.50	1.50	
	j. land size in hectares for FHH	1.20	1.20	1.20	
	j. value of production of MHH	7,662,414,328.28	13,635,157,813.41	21,386,722,500.00	
	k. value of production of FHH	2,422,555,835.62	5,485,816,001.23	9,826,924,800.00	
	<b>Scenario 2 (j+k)</b>	<b>10,529,105,400.42</b>	<b>20,369,469,870.09</b>	<b>33,670,378,500.00</b>	
	a. total population	10,600,000	10,800,000	11,000,000	
	b. total farm families	1,802,000	1,836,000	1,870,000	
	c. farm families (MHH)	1,171,300	1,193,400	1,215,500	
	d. farm families (FHH)	630,700	642,600	654,500	
	e. farm families with access (MHH)	383,015	494,068	607,750	
	f. farm families with access (FHH)	134,339	228,766	327,250	
	g. production/ha (kg)	1,307.55	1,803.78	2,300.00	
	h. price of maize (MK)	17.00	17.00	17.00	
	i. land size in hectares for MHH	1.50	1.50	1.50	
	j. land size in hectares for FHH	1.20	1.20	1.20	
	j. value of production of MHH	7,662,414,328.28	13,635,157,813.41	21,386,722,500.00	
	k. value of production of FHH	2,866,691,072.15	6,734,312,056.68	12,283,656,000.00	
<b>Total Benefits</b>	<b>Scenario 1</b>	<b>10,084,970,163.89</b>	<b>19,120,973,814.64</b>	<b>31,213,647,300.00</b>	<b>60,419,591,278.53</b>
	<b>Scenario 2</b>	<b>10,529,105,400.42</b>	<b>20,369,469,870.09</b>	<b>33,670,378,500.00</b>	<b>64,568,953,770.51</b>
<b>Costs</b>					
<b>cost of agricultural services</b>	<b>Scenario 1 (a+b+c+d+e+f+g)</b>	<b>1,128,420,000.00</b>	<b>1,282,420,000.00</b>	<b>1,543,360,000.00</b>	
	a. agricultural extension	217,290,000.00	267,880,000.00	326,280,000.00	
	b. animal husbandry	140,660,000.00	172,150,000.00	209,160,000.00	
	c. crop husbandry	10,040,000.00	85,760,000.00	104,990,000.00	
	d. land resources conservation	52,490,000.00	61,980,000.00	74,400,000.00	
	e. irrigation	37,720,000.00	48,440,000.00	57,860,000.00	
	f. administration and support services	532,990,000.00	466,170,000.00	561,980,000.00	
	g. agricultural research	137,230,000.00	180,040,000.00	208,690,000.00	
	<b>Scenario 2 (a+b+c+d+e+f+g)</b>	<b>1,354,104,000.00</b>	<b>1,538,904,000.00</b>	<b>1,852,032,000.00</b>	
	a. agricultural extension	260,748,000.00	321,456,000.00	391,536,000.00	
	b. animal husbandry	168,792,000.00	206,580,000.00	250,992,000.00	
	c. crop husbandry	12,048,000.00	102,912,000.00	125,988,000.00	
	d. land resources conservation	62,988,000.00	74,376,000.00	89,280,000.00	
	e. irrigation	45,264,000.00	58,128,000.00	69,432,000.00	
	f. administration and support services	639,588,000.00	559,404,000.00	674,376,000.00	
	g. agricultural research	164,676,000.00	216,048,000.00	250,428,000.00	
<b>Total Cost</b>	<b>Scenario 1</b>	<b>1,128,420,000.00</b>	<b>1,282,420,000.00</b>	<b>1,543,360,000.00</b>	<b>3,954,200,000.00</b>
	<b>Scenario 2</b>	<b>1,354,104,000.00</b>	<b>1,538,904,000.00</b>	<b>1,852,032,000.00</b>	<b>4,745,040,000.00</b>
<b>Net Benefits:</b>					
Total Benefits less Total Costs (B-C)	Scenario 1	8,956,550,163.89	17,838,553,814.64	29,670,287,300.00	56,465,391,278.53
	Scenario 2	9,175,001,400.42	18,830,565,870.09	31,818,346,500.00	59,823,913,770.51
Discount Factor (15%)		0.8696	0.7561	0.6575	

## Annex 6 Continued...

<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	7,788,304,490.34	13,488,509,500.67	19,508,695,520.67	40,785,509,511.68
	<b>Scenario 2</b>	7,978,262,087.32	14,238,613,134.28	20,921,079,312.90	43,137,954,534.50
<b>Net Incremental Benefit Stream:</b>					
NPV Scenario 2 less NPV Scenario 1		189,957,596.98	750,103,633.61	1,412,383,792.22	2,352,445,022.82
Discount Factor (25%)		0.8000	0.6400	0.5120	
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	7,165,240,131.11	11,416,674,441.37	15,191,187,097.60	33,773,101,670.08
	<b>Scenario 2</b>	7,340,001,120.34	12,051,562,156.86	16,290,993,408.00	35,682,556,685.20
<b>Net Incremental Benefit Stream:</b>					
NPV Scenario 2 less NPV Scenario 1		174,760,989.22	634,887,715.49	1,099,806,310.40	1,909,455,015.11
<b>SENSITIVITY ANALYSIS OF INCREASING PROJECT COSTS BY 20%</b>					
<b>Total Benefits</b>	<b>Scenario 1</b>	10,084,970,163.89	19,120,973,814.64	31,213,647,300.00	60,419,591,278.53
	<b>Scenario 2</b>	10,529,105,400.42	20,369,469,870.09	33,670,378,500.00	64,568,953,770.51
<b>Total Cost</b>	<b>Scenario 1</b>	1,354,104,000.00	1,538,904,000.00	1,852,032,000.00	4,745,040,000.00
	<b>Scenario 2</b>	1,624,924,800.00	1,846,684,800.00	2,222,438,400.00	5,694,048,000.00
<b>Net Benefits:</b>					
Total Benefits less Total Costs (B-C)	Scenario 1	8,730,866,163.89	17,582,069,814.64	29,361,615,300.00	55,674,551,278.53
	Scenario 2	8,904,180,600.42	18,522,785,070.09	31,447,940,100.00	58,874,905,770.51
Discount Factor (15%)		0.8696	0.7561	0.6575	
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	7,592,057,533.82	13,294,570,748.31	19,305,738,670.17	40,192,366,952.30
	<b>Scenario 2</b>	7,742,765,739.50	14,005,886,631.45	20,677,531,092.30	42,426,183,463.25
<b>Net Incremental Benefit Stream:</b>					
NPV Scenario 2 less NPV Scenario 1		150,708,205.68	711,315,883.14	1,371,792,422.13	2,233,816,510.94
Discount Factor (25%)		0.8000	0.6400	0.5120	
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	6,984,692,931.11	11,252,524,681.37	15,033,147,033.60	33,270,364,646.08
	<b>Scenario 2</b>	7,123,344,480.34	11,854,582,444.86	16,101,345,331.20	35,079,272,256.40
<b>Net Incremental Benefit Stream:</b>					
NPV Scenario 2 less NPV Scenario 1		138,651,549.22	602,057,763.49	1,068,198,297.60	1,808,907,610.31
<b>SENSITIVITY ANALYSIS OF INCREASING MAIZE PRICE BY 20%</b>					
<b>Total Benefits</b>	<b>Scenario 1</b>	12,101,964,196.67	22,945,168,577.57	37,456,376,760.00	72,503,509,534.24
	<b>Scenario 2</b>	12,634,926,480.51	24,443,363,844.11	40,404,454,200.00	77,482,744,524.62
<b>Total Cost</b>	<b>Scenario 1</b>	1,128,420,000.00	1,282,420,000.00	1,543,360,000.00	3,954,200,000.00
	<b>Scenario 2</b>	1,354,104,000.00	1,538,904,000.00	1,852,032,000.00	4,745,040,000.00
<b>Net Benefits:</b>					
Total Benefits less Total Costs (B-C)	Scenario 1	10,973,544,196.67	21,662,748,577.57	35,913,016,760.00	68,549,309,534.24
	Scenario 2	11,280,822,480.51	22,904,459,844.11	38,552,422,200.00	72,737,704,524.62
Discount Factor (15%)		0.8696	0.7561	0.6575	
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	9,542,212,344.93	16,380,150,153.17	23,613,391,475.30	49,535,753,973.40
	<b>Scenario 2</b>	9,809,410,852.61	17,319,062,263.98	25,348,843,396.07	52,477,316,512.66
<b>Net Incremental Benefit Stream:</b>					
NPV Scenario 2 less NPV Scenario 1		267,198,507.68	938,912,110.81	1,735,451,920.77	2,941,562,539.26
Discount Factor (25%)		0.8000	0.6400	0.5120	
<b>Net Present Value (NPV)</b>	<b>Scenario 1</b>	8,778,835,357.34	13,864,159,089.64	18,387,464,581.12	41,030,459,028.10
	<b>Scenario 2</b>	9,024,657,984.41	14,658,854,300.23	19,738,840,166.40	43,422,352,451.04
<b>Net Incremental Benefit Stream:</b>					
NPV Scenario 2 less NPV Scenario 1		245,822,627.07	794,695,210.59	1,351,375,585.28	2,391,893,422.94

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