

*Astrid Mathiassen, Rhoda Eliasi, Mylen Mahowe,  
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## **Gender Assessment for Malawi**

## Rapporter

I denne serien publiseres statistiske analyser, metode- og modellbeskrivelser fra de enkelte forsknings- og statistikkområder. Også resultater av ulike enkeltundersøkelser publiseres her, oftest med utfyllende kommentarer og analyser.

## Reports

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# Abstract

*Astrid Mathiassen, Rhoda Eliasi, Mylen Mahowe, David Chunga, Gunvor Iversen, Siv Irene Pedersen and Dag Roll-Hansen*

## **Gender Assessment for Malawi**

### **Reports 2007/25 • Statistics Norway 2007**

This report is prepared jointly by the National Statistical office in Malawi and Statistics Norway. It highlights gender disparities in Malawi. It also makes some suggestions on how to improve the situation for women. The main findings of the report are:

**Education:** Education is a key factor both for development and for empowering women. The level of education has a positive impact on welfare in the households. Education increases knowledge and understanding of development issues. However, there are great disparities in education between men and women: Literacy levels of women are considerably lower than for men. Only about half of the adult female population can read and write in their mother tongue or English, compared to three out of four men. There is a significant gender gap in the education attendance rate in secondary school. Traditional sex roles seem to prevail, since more than one third of all girls who dropped out of school did so because they are needed for work at home. But there is hope for the future. There is at present no gender gap in primary school attendance.

**Work and employment:** Women work more hours than men. This gender disparity pertains to girls and boys, possibly influencing both school attendance and school performance. Women spend considerably less time than men on income-generating activities. Men earn more than women in wage employment. Women are primarily engaged as self-employed in small, informal sector activities. Small-scale enterprises are an important source of income for many households. Women need to be encouraged to engage in such activities and credit should be made available for these purposes.

**Agriculture:** In agriculture, the husband decides what to produce, at least when money is involved. Women mainly grow crops for the family's own consumption, while men grow cash crops. Women seem to have limited access to, and control over, production factors such as land, agricultural inputs, and technology.

**Female-headed households:** Women have the responsibility for housework, childcare and are also contributors to income and food. This burden is particularly heavy for women managing a household alone. Separated and divorced female household heads are the most vulnerable. These households tend to be poorer than others.

**Violence:** Protection from violence is a fundamental human right. Domestic violence lowers women's self-esteem and might erode their mental health. Married women are often exposed to domestic violence. In most cases the husband is the perpetrator.

**HIV/AIDS:** More women than men are infected by HIV. The HIV prevalence is more than four times as high for females as males aged 15-24. Women giving birth are in danger of passing the infection on to their children. A high infection rate in these age groups represents a particularly large problem.

**Acknowledgement:** [xxxxxx]



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# 1. A life of your choice?

In the 2006 World Development Report, “equality” is described as individuals’ “equal opportunities to pursue a life of their choosing and be spared from extreme deprivation in outcome.” Gender inequalities refer to the inequities between women and men created on the basis of social and cultural factors, and not on biological inequalities between the sexes. Gender inequity is a pervasive phenomenon found all over the world, although manifested differently at different places and in different time periods.

Gender inequities are a problem in and of itself. Also, unequal opportunities and unequal access to resources for women and men may lead to low productivity and low economic growth for the society as a whole and thus hamper development and poverty reduction.

In Malawi, as in other African countries, some of the factors that place women on an above-average risk of poverty are often related to:

- inequity in the access to education and employment,
- the control and use of resources within households,
- the division of labor between women and men in the domestic sphere as well as in subsistence agriculture,
- lack of empowerment of women both in the public and private sphere

The high prevalence of HIV infections, traditional sex roles as well as women's higher risk of contracting the infection also contribute to gender inequities.

Information on distribution of income and consumption within the households are not readily accessible. Most analyses of poverty carried out in developing countries use household income or household consumption as a basis for classifying households, and household members according to poverty status. At the fourth conference on women in Beijing it was claimed that as many as two third of the world's poor are women (Chant 2003). This gender disparity is largely due to the fact that household members do not enjoy the same level of welfare and that women often have

access to a disproportionately low share of household consumption and household assets.

A person's poverty status is not available from the data sources used in this report. Thus, access to resources and bargaining power will be used as a measure of a person's status.

This report will focus on the following aspects of gender inequities:

Chapter 2 documents inequities found in relation to access to resources. Resources are defined in terms of education and income-generating activities, such as labor force participation, employment, agricultural activity, wage employment and entrepreneurship and credits.

Chapter 3 analyses the division of labor between women and men both in the labor market and in the domestic sphere.

Chapter 4 addresses empowerment of women both with regards to decision-making within the household, in general and within agricultural production.

Chapter 5 deals with victimization of women in general and especially the prevalence of domestic violence.

Chapter 6 highlights some issues on HIV/AIDS in a gender perspective.

For each of the topics above it will be discussed whether, or to what extent, access to resources influences the gender inequities found in the Malawian society. Education, and to some extent, household resources, will be used as main explanatory variables.

Chapter 7 analyses the situation of female-headed households. These households are often expected to be particularly prone to poverty, because women are supposed to have the sole responsibility for providing for their households, but many have fewer income-generating opportunities than men.

Previous analyses on the relationship between sex of household head and poverty status of the household have given inconclusive results. Hence in this report, various groups of female-headed households are defined, and analysed separately. Special attention is given to how poverty determinants differ between various types of female-headed and male-headed households.

Chapter 8 summarises the findings, and gives some policy recommendations as to how the documented gender disparities may be reduced.

Three data sources have been used:

- The second Integrated Household (IHS2) from 2004/05,
- Malawi Demographic Education Survey (MDES) from 2002 and
- The 2004 Malawi Demographic and Health Survey (MDHS).

## 2. Inequality in access to resources between women and men

### 2.1. Education is empowering

Access to education and level of education attained are two of the most important factors likely to reduce poverty. If a person can read and write, and also, the higher educational level attained, the lower the probability for the person to be poor.

Hence, gender equity in education is an important predictor for gender equity in poverty. Education gives a person access to other resources of importance for improving living conditions and reducing poverty, such as good job opportunities, improved basis for decision-making concerning future actions, and improved bargaining power, both within and outside the domestic sphere. Hence, education is an important indicator on, and precondition for, empowerment, both among men and women. Also, gender inequality in education affects economic growth (Klasen, 2002). Gender equity in education is also stressed in the Millennium Development Goals.

Men are far better off than women on all educational indicators shown in this chapter. This indicates that men have better access to resources, and hence better chances to improve their living conditions and reduce/avoid poverty. About 2/3 of adult men (15 years and above) are literate, as compared to about

only half of the women (see table 1). Along the same line, one third of all adult women have never attended school, as compared to only 16 percent among men, while 16 percent of all men 15 years and above completed higher than secondary education compared to 8 percent of the women (see table 2).

However, the gender gap in literacy rate among young adults (15-24 years) is much less, such that among the younger generations, the gender inequities in education seem to be diminishing (see table 1).

### No gender gap in primary school attendance, but the gap still exists in secondary education

There is no difference in school attendance rates between boys and girls in primary school-going ages (see table 3).

**Table 1. Literacy rate for persons 15 years and above**

	Proportion literate	Proportion literate 15-24 years	Number of observations
Malawi	64	76	26,355
Male	76	81	12,783
Female	52	72	13,572

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table 2. Distributions of men and women by highest level of education completed<sup>1</sup>. Percent**

	Never attended school	Attended school, but no completed level	Primary level	Secondary level and above	Total	Number of observations
Malawi	26	48	10	11	95	28,294
Male	16	52	12	16	96	13,857
Female	35	48	7	8	98	14,437

1 Note that the rows in this table do not sum to 100 due to some missing information on education in the survey.

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table 3. School attendance of girls and boys in different age groups by sex of household head**

	Girls in school			Boys in school			Number of observations
	5-9 years	10-14 years	15-18 years	5-9 years	10-14 year	15-18 years	
Malawi	72	90	49	69	90	59	11,280
Male-headed households	72	90	47	69	91	59	8,697
Female-headed households	71	90	54	69	88	61	2,583

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table 4. Labor force participation rate and employment rate among men and women**

	Labor force participation rate			Employment rate			Number of observations		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Malawi	94	92	93	95	90	92	13,857	14,437	28,294

Source: The Second Integrated Household Survey (IHS2), 2004/05

However, in secondary school-going ages, a gender gap in school attendance still exists. About half (49 percent) of girls 15-18 years old attend school, compared to 59 percent among boys in the same age group. Part of this gender gap can be explained by higher drop-out rates among girls. This has partly explained by pregnancy, child birth and marriage.

Whether the household head is male or female has no relationship with school attendance among children of primary education age (see table 3). For children of secondary school age, there seems to be a stronger (and equal) preference for educating boys than girls both in female-headed and male-headed households. But girls from female-headed households more often attend school than girls from male-headed households, 54 percent as compared to 47 percent. This may reflect mothers' concern about educating their daughters and also being able to pay for it, especially among better off female-headed households.

The hypothesis that women prioritise education more than men is supported by the results of table A.1 which shows the results of a linear regression explaining the share of household expenditure allocated to education. When controlling for variables such as welfare, number of members in the household and educational level of head and spouse, sex of household head is a highly significant variable, meaning that female-headed households tend to spend a significantly larger share of their total budget on education compared to male-headed households. However, it should also be noted that the higher the educational level of both wife and husband, the more importance is given to education in the household<sup>1</sup>. Hence, the educational level of parents is also a very important factor when it comes to explaining the educational attainment of children.

## 2.2. Income-generating activities

### Participation in income-generating activities a key to reduce gender inequity

Participation in income-generating activities enables persons to contribute to their own welfare as well as to the welfare of the household and of their children. Hence, gender inequity in income-generating activities will lead to gender inequities in other social spheres. The hypothesis is that participation in income-generating activities, and especially in formal employment with high remuneration, would be of special importance, both when it comes to the amount of income

generated by the woman, to the bargaining power of the woman within the household, as well as the empowerment of the woman, both within and outside the household (Wold et al., 1996).

We will return to this in the chapter on gender-based violence. The labor force participation rate and the employment rate are high, and there is no gender disparity. More than 90 percent of Malawians are in the labour force, and even more than 90 percent are employed<sup>2</sup> (see table 4). This is undoubtedly due to the important role of agriculture as an income-generating activity in Malawi, for both sexes.

### 2.3. Women grow food, men earn money

Both for men and women, doing "mlimi", or subsistence farming, is by far the most important type of employment, and more so for women than for men. It is also shown that men more often than women carry out income-generating activities that has the possibility of generating some remuneration in cash. Men more often than women worked in own business outside the agricultural sector did some "ganyu" (casual work) or worked for a wage or salary. Not only did men more often participate in those activities, but also worked more hours than women in each of them, again creating gender disparity when it comes to access to cash remuneration for work.

Two main findings can be highlighted: The overall importance of agriculture for employing both women and men, and men's greater access to gainful employment, outside, or in addition to, agriculture. Hence, access to cash, or goods that can be converted to cash, is a main gender disparity, which may again influence gender disparities in other areas of life.

There is an assumption that poverty can accentuate gender disparities, i.e. that poor women are worse off compared to poor men, and that non-poor women are worse off than non-poor men.

Table A.2 shows that there is a difference in the proportion of persons having carried out various income-generating activities according to poverty status, but that sex differences in activities carried out and average hours worked do not vary much according

<sup>2</sup> The labour force participation rate is defined as the proportion of the population 15 years and above who engaged in income-generating activities for at least 1 hour in the 7 days preceding the survey, or who were actively looking for, and able to start, work. The employment rate is defined as the share of men and women that worked at least one hour in income-generating activities during the last seven days.

<sup>1</sup> Some of the effect of education may also be captured by household expenditure as educated households tend to be better off.

to poverty status, with one exception. Sex differences in hours worked in wage employment are larger for the poor than for the non-poor, even though the sex differences in proportion that carried out those activities are the same. This indicates that poor women have less time at their hands to be engaged in wage employment, or are at an disadvantage when it comes to access to cash remunerating employment. Hence the assumption that poverty accentuates gender disparities, in this case in income-generating activities, is only valid for time input in wage employment

#### 2.4. Urban women farm to fight poverty

Agriculture is the largest income-generating sector in Malawi. It supports about 85 percent of the population, accounts for almost 35 percent of Gross Domestic Product (GDP), and contributes with most of the income for the rural population, whether poor or non-poor.

Agriculture is also the most important sector for female employment, hence the output generated from those activities may play an important role when it comes to gender inequities, not only in employment, but also in other areas of life. This is so whether we talk about crop growing, access to land or factors that can influence productivity, such as receiving starter packs and access to extension services.

Since little information on allocation of resources and responsibility in agriculture within the households is available, sex of head of household is used as a proxy for sex when further analysing gender issues related to agriculture.

About 90 percent of all Malawian households can be defined as agricultural households<sup>3</sup>. The proportion of agricultural households is even higher among female-headed households than among male-headed, 95 percent as compared to 88 percent (see table 5). This difference is mainly due to the larger proportion of urban female-headed households engaged in farming indicating a larger need for those household to increase their welfare through consumption of own produce, and/or through sale of agricultural produce. Almost all poor households, regardless of sex of household head, are engaged in agricultural activities. Among the non-poor female-headed households, farming may to some extent be a strategy to avoid or alleviate poverty as compared to non-poor male-headed households 89 percent among the non-poor female-headed households were engaged in farming activities as compared to 83 percent of male-headed non-poor households.

**Table 5. Proportion of male-headed and female-headed households engaged in farming by place of residence and poverty status**

	Male-headed	Female-headed
Malawi	88	95
Place of residence		
Urban	40	51
Rural	95	96
Poverty status		
Poor	95	96
Non-poor	83	89
Number of observations	8,697	2,583

Source: The Second Integrated Household Survey (IHS2), 2004/05

#### 2.4.1. Women grow crops for consumption, men for cash

Men are often said to be growing cash crops in order to provide cash income for the households. Women, on the other hand, are supposed to be more prone to grow crops for own consumption, in order to provide food for the household members.

From the available data it is not possible to analyse whether, or to what extent, different types of crops are grown among men and women. We can, however, get an indication of what are typically female crops by looking at crops grown by female-headed versus male-headed households (see table A.4).

There is indeed a difference between female-headed households and male-headed households when it comes to type of crop grown. Male-headed households have a greater tendency to grow cash crops, while the female-headed households to a larger extent grow crops for own consumption.

The most important 'female' crop is local maize, which is grown by more than 60 percent of the female-headed households, even though it is also important for the male-headed households, as half of all of these households grow local maize. Local maize is primarily used for own consumption, but also for seeds. Hybrid maize is also most often used for own consumption, but tend to yield higher output if fertilized. Thus the possibility of selling some of the produce is larger than for local maize. Also, hybrid maize cannot be used for seeds, such that the seeds for hybrid maize have to be purchased, requiring access to cash or credit. If fertilizer is used, even more cash or credit is needed.

About half the male-headed households grow hybrid maize, as compared to 40 percent of female-headed households. The relatively larger proportion of female-headed households growing local maize therefore not only indicates that they grow crops for own consumption, but also that they grow crops where the need for commercial input is less.

<sup>3</sup> In The Second Integrated Household Survey (IHS2, 2005) agricultural or farming households were defined as households with at least one member engaged in farming in the last cropping season (2003/04).

**Table 6. Proportion of male-headed and female-headed households that sold some of their production, by size of holding per capita**

	All house-holds	Male-headed households	Female-headed households
Did not sell any produce	64	68	52
0-0.25 ha	51	55	38
0.25-0.5 ha	72	76	58
0.5-1 ha	75	80	61
Above 1 ha	77	79	71
Number of observations	11,280	8,697	2,583

Source: The Second Integrated Household Survey (IHS2), 2004/05

It can also be readily seen that the most important cash crop in Malawi, tobacco, is more often grown in male-headed than in female-headed households, 19 percent as compared to 7 percent. If those findings can be generalized to the cultivation of male crops and female crops also within the household, it can be concluded that women have the responsibility of feeding the family, and thus will make sure that they grow crops that will ensure that food is available in their household. They are less willing than men to take risks that can jeopardize the food security of the household. Regardless of holding size, female-headed household grow produce only for own consumption, to a greater extent than male-headed households. That is, they do not sell any of their produce.

Another reason could be as Eicher et al (1990) reports, that the colonial administrators and technical advisors introduced cash crops and modern agricultural technologies to men. Men therefore developed a productive export-oriented farming sector while women were left behind in the traditional low-yielding subsistence sector.

## 2.5. No gender disparity in access to land and holding size

Access to land and the size of the land holding are also important resource indicators, especially in an economy dominated by agriculture. Also, access to land and holding size has a bearing on food security and even on poverty: The smaller the holding size, the smaller the production and the smaller the possibility to grow crops that can both provide food security, the necessary cash to provide for other household needs, and, eventually, to avoid poverty. There are no significant differences between male-headed and female-headed households in access to land and holding size per capita. Most holdings are small, more than half the holdings are less than 0.25 ha per capita, and only a small fraction has more than 1 ha of land per capita (see table 7).

**Table 7. Distribution of male-headed and female-headed households by landholding size per capita. Percent**

	All house-holds	Male-headed households	Female-headed households
0 ha	12	13	9
0-0.25 ha	54	53	55
0.25-0.5 ha	24	24	23
0.5-1 ha	8	8	9
Above 1 ha	3	3	3
Total	100	100	100
Number of observations	11,280	8,697	2,583

Source: The Second Integrated Household Survey (IHS2), 2004/05

### 2.5.1. Female-headed households without land or with small holdings are most prone to be poor

There is a link between poverty and access to land and size of landholding. Female-headed households without land have a larger proportion of poor than landless male-headed households, 35 percent as compared to 27 percent. This may indicate that there is a better possibility for landless male-headed households to have income from employment outside agriculture, as compared to female-headed households. The smaller the holding size, the larger proportion of poor households, but this relationship is more pronounced among female-headed than male-headed households (see table 8). The larger the holding size, the smaller the proportion of poor households, both for male-headed and female-headed households, and the gender inequity disappears.

**Table 8. Proportion of poor male-headed household and female-headed households by landholding size per capita**

	All House-holds	Male-headed households	Female-headed households
Total proportion poor	52	51	58
0 ha	28	27	35
0-0.25 ha	63	62	70
0.25-0.5 ha	42	41	45
0.5-1 ha	21	21	22
Above 1 ha	29	29	31
Number of observations	11,280	8,697	2,583

Source: The Second Integrated Household Survey (IHS2), 2004/05

Using sex of household head as a proxy for sex of a person, this section has shown that there exists gender inequities both in access to land, holding size, cash crop production as well as the probability of being poor, and that women are the ones at a disadvantage. This will again have consequences both for their bargaining power related to decision-making both within and outside the household, as well as their empowerment both in the private and public sphere.

### 2.5.2. Women receive more starter packs

The Government of Malawi did for some time distribute starter packs to agricultural households (up to 2005) in order to enable households to either grow, or grow more effectively, various types of crops. The starter packs included for instance seeds, fertilizer and pesticides. The program was intended to reach out to households having difficulties acquiring the necessary agricultural inputs. Over the period 2001-2004, the share of agricultural households that received starter packs varied between 35 and 46 percent. Female-headed households benefited somewhat more from this program than male-headed households, the difference being about 7 percent for each year covered (see table 9). Hence, the program most probably contributed to reducing gender disparities in the agricultural sector, and would most probably also do so in the future, if continued.

**Table 9. Proportion of agricultural households who received starter pack 2001-2004 by sex of household head**

	Proportion who received starter pack			
	2001	2002	2003	2004
Malawi	35	42	46	42
Sex of household head				
Male	34	40	45	40
Female	41	47	51	47

Source: The Second Integrated Household Survey (IHS2), 2004/05

### 2.5.3. Female farmers get less advice on agriculture

Malawi has a system of agricultural extension services, with extension officers giving advice on various aspects of agricultural activities.

Since most female-headed households are involved in agricultural activities, they would have the same need as their male counterparts to get advice on how to select the right produce, how to boost productivity through the use of the most effective seeds, use of fertilizer and pesticides etc. Only seven percent of female-headed farming households received any kind of advice from agricultural extension workers<sup>4</sup>, compared to thirteen percent of the male-headed farming households (see table 10).

**Table 10. Proportion of farmers who received advice from Agricultural Extension Workers, by sex of head, place of residence and poverty status**

	All households	Male-headed households	Female-headed households
Malawi	11	13	7
Place of residence			
Urban	2	2	3
Rural	13	14	8
Poverty status			
Poor	11	13	7
Non-poor	11	13	7
Number of observations	11,280	8,697	2,583

<sup>4</sup> This advice captures one or more of the following; general crop production, new seed varieties, fertilizer use, pest control, irrigation, general animal care, animal diseases or animal vaccinations, marketing, access to credit, and growing and selling of tobacco.

Source: The Second Integrated Household Survey (IHS2), 2004/05

This indicates first of all that access to, or use of, the agricultural extension service is limited; both for male-headed households and female-headed households, but also that there are gender disparities in the access to, or use of those services. There are no data available to shed light on this gender inequity, but several explanations may be plausible:

- In most cases, the agricultural extension service is dominated by male extension workers who might have problems relating to female farmers and hence neglect their need for advice.
- Since the extension service is normally provided through meetings, and not on a one-to-one basis, it might pose problems for females to attend those meetings.
- Access to extension services may require travelling for long distances to reach the Extension Planning Area where agricultural meetings and demonstrations are carried out. Concerns about safety may make women hesitant to travel.
- The women's responsibility for cooking and childcare may make it difficult for them to be absent from home for the required length of time.

One can speculate that this gender disparity in access to advice from the extension service also prevails within the household. Extension workers would normally consider a household as a homogeneous unit of production and consumption, thus assuming that when men are offered training and extension services, they will pass on the information to their wives. However, this is not necessarily the case, and women's access to the necessary knowledge required for efficient farming will be restricted.

Lack of advice to female farmers may make it difficult for them to utilize new methods of production. New production methods can increase production, and hence the welfare of the household. It is also worth looking into whether the type of advice given is mainly directed towards activities dominated by men, overlooking the information needs of female farmers.

### 2.6. Men earn more than women in wage employment

Even though agricultural activities are the most important income-generating activity for Malawians, wage employment may be more important when it comes to securing cash income for a person or household.

Wage employment is not a very widespread phenomenon in the Malawian economy, and even less so among women than among men, only 6 percent as compared to 22 percent were in wage employment some time during the last twelve months (see table A.5). The table also shows that the remuneration received from wage labour is low, and again even less for women than for men. The median daily wage for women was MK 78, as compared to MK 124 for men.

One reason for the lower participation in wage employment among women could be that very few women are educated and qualified, and that many forms of wage employment normally require a minimum of skills. Table 11 confirms that the education level is higher for wage earners than among non-wage earners, both for women and men.

**Table 11. Average years of education by sex and wage employment**

	Female	Male
All	3.9	5.8
Wage-employed	6.5	6.9
Not wage-employed	3.7	5.5
Number of observations	14,437	13,859

Source: The Second Integrated Household Survey (IHS2), 2004/05

These figures hide large discrepancies between the different occupations. Figure 2 shows that administration and management, professionals and clerical occupations not surprisingly require much higher education than the other occupational groups. Among these occupations there is no gender disparity in terms of proportion of women and men employed. Figure 1 shows that the proportion of female workers in professional and technical jobs as well as in clerical jobs are higher than the proportion of men, although men still outnumber women in absolute terms. In administrative and managerial jobs the proportions are equal. In these occupations, which are also the best-paid ones, women are paid about the same as men. This indicates that with a higher level of education, women may compete with men for employment opportunities in the white-collar sector.

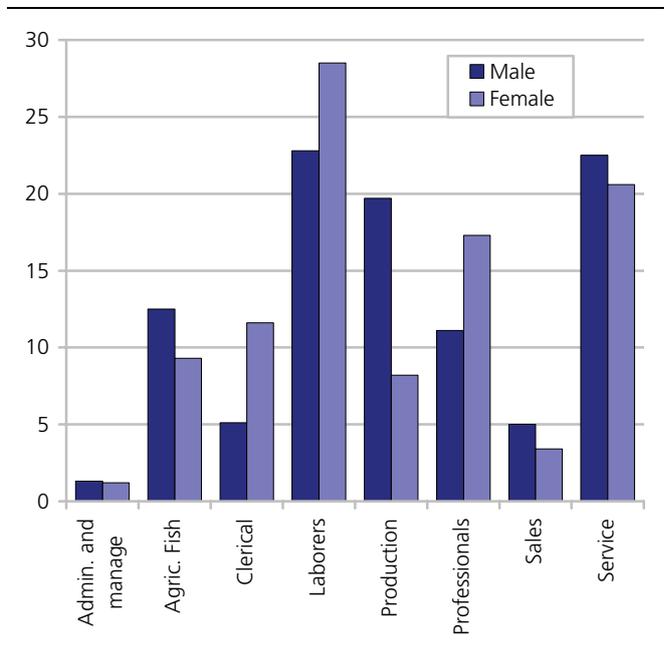
The lower wage for employed women compared with men is mainly due to the lower wage paid for women employed in production, and as labourers and in service compared to men.

Both for women and men, laborer (not elsewhere classified) is the largest occupational group, but relatively more common among women than among men. One reason for this may be the character of the Malawian labor market. It is dominated by informal sector employment, where few skills are required and it can be very difficult to classify to which occupational category a person belongs. These laborers are characterized by slightly below average education, and lower education for women than men, corresponding to the lower wage paid to women.

Being occupied with some kind of service work is fairly common, both among men and women, but with a majority of men. In service work, however, the women are paid on average less than men, even though the average education for the employees is about the same.

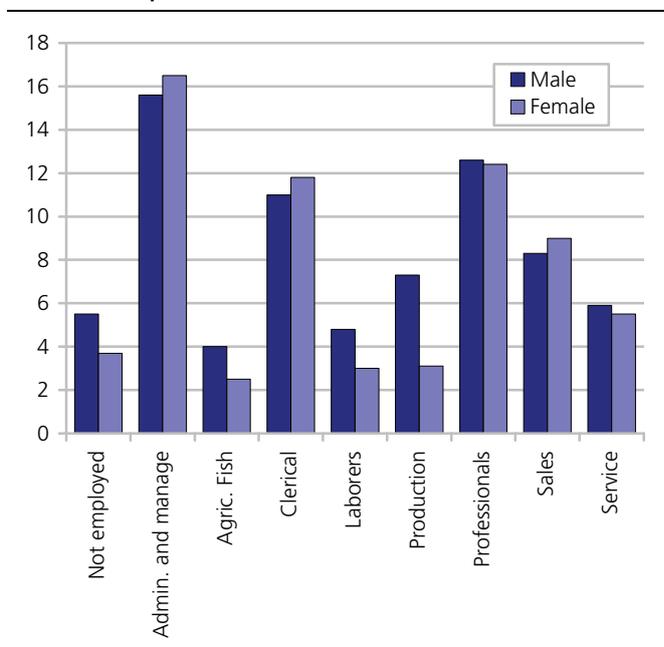
Production workers are predominantly men. The average education among men in this occupation is considerably higher than for women.

**Figure 1. Percentage distribution of wage employment by sex and type of occupation**



Source: The Second Integrated Household Survey (IHS2), 2004/05

**Figure 2. Average years of education by sex and type of occupation**



Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table 12. Median wages per day by sex and type of occupation, Malawian Kwacha**

	Administration and management	Agriculture and Fishing	Clerical	Laborers	Production	Professionals	Sales	Service	Number of observations
Male	1200	40	156	70	120	184	100	88	13 857
Female	1680	35	168	48	45	166	100	60	14 437
Malawi	1580	40	160	60	112	183	100	80	28 294

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table 13. Proportion of women and men in wage employment, by marital status**

	Male	Female
Malawi	22	6
Married	28	5
Never married	11	6
Separated/divorced	30	11
Widowed	22	6
Number of observations	13,857	14,437

Source: The Second Integrated Household Survey (IHS2), 2004/05

Finally, table 13 shows that a relatively large proportion of divorced or separated women are employed compared to married, never married, and widowed women.

## 2.7. Entrepreneurship - men generate more profit

An important source of income for Malawians is non-agricultural household enterprises. As many as 31 percent of all Malawian households owned and operated an enterprise producing goods or services, a shop or a trading business. Running an enterprise can be an especially important factor for empowering women at least for two reasons:

- It can be combined with domestic obligations because it allows for flexible working hours and
- It is one way to surpass possible discrimination in the formal labor market.

One out of ten 10 women owned and managed their own enterprises as compared to 16 percent of men<sup>5</sup> (see table A.5), even though not all women put in any work in their enterprise the week preceding the survey. While a man on average put in 29 hours a week in his enterprise, a woman on average put in 20 hours per week in hers (see table A.8). This gender disparity is most probably due to the other obligations women have, especially in the domestic sphere.

Operating an enterprise seems to have no correlation with educational status for women, while men operating an enterprise tend to have slightly lower education than men who do not.

<sup>5</sup> Here, managed refers to the enterprises *owned and managed* by only one individual. Such enterprises come to 88 percent of all enterprises. The remaining were owned and managed by more than one person of at least 15 years of age.

**Table 14. Average years of education by sex and whether running an enterprise**

	Female	Male
All	3.9	5.8
Running an enterprise	3.9	5.4
Not running an enterprise	3.9	5.9
Number of observations	14,437	13,857

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table 15. Proportion of women and men running an enterprise, by marital status**

	Female	Male
All	10	16
Divorced/separated	17	21
Married	9	22
Never married	2	4
Widowed	16	12
Number of observations	14,437	13,857

Source: The Second Integrated Household Survey (IHS2), 2004/05

On the average, women obtained a substantially lower profit from their enterprises than men, MK160 per day compared to MK280 for men. These numbers are corrected for the amount of time worked in the enterprise. The difference may be a result of:

- the type of enterprises,
- lower education for women also among those with enterprises,
- lower input of working hours in the enterprises and thus less possibility to accumulate skills and money for further investments.

For both men and women, enterprises categorized as unspecified retail are the most common type of enterprise. In addition, many women are engaged in traditional female activities like baking, beer distilling or beer brewing and providing street food, while men, on the other hand, are engaged in the manufacture of handicrafts and fishing, i.e. traditional male activities (see table A.6). Divorced separated and widowed women, i.e. those that are most likely to live without a man, more often operate an enterprise than women who are married or never married.

## 2.8. Men have better access to credit than women

Access to credit is important in order to be able to invest in other income-generating activities, i.e. agriculture, for investment in durable goods or for smoothing consumption in difficult times. Only about 5 percent of the Malawian population obtained loans in 2004, and only a third of those were women. Previously married women had better access to credit than other women.

**2.8.1. Men use credit for cash crop inputs, women use credit for starting up enterprises**

There is a clear gender difference as to what credit is used for. Men, in most cases, obtain loans to purchase agricultural inputs, in particular for tobacco production. If women obtain loans for agricultural production, it is mainly used for input for food crop production. However, the majority of women obtaining loans, used the credit to start up a non-agricultural business (see figure 3). This indicates that there is a scope for encouraging female entrepreneurs by making credit more readily available.

**Table 16. Access to credit by sex and marital status. Percent**

	Access to credit	
	Female	Male
All	3	7
Divorced/separated	6	4
Married	3	10
Never married	0.4	0.8
Widowed	7	6
Number of observations	14,437	13,857

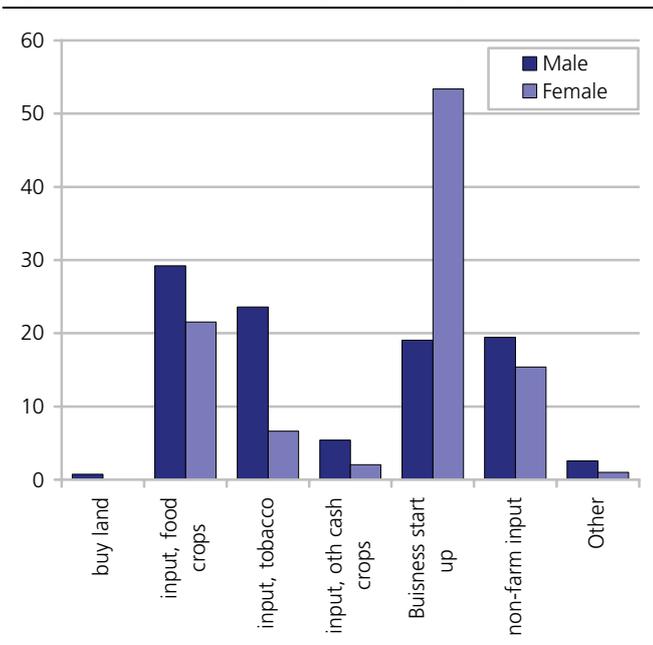
Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table 17 Average years of education by sex and access to credit**

	Female	Male
All	3.9	5.8
Access to credit	5.0	6.2
No access to credit	3.9	5.8
Number of observations	14,437	13,857

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Figure 3. Reason for obtaining a loan among men and women**



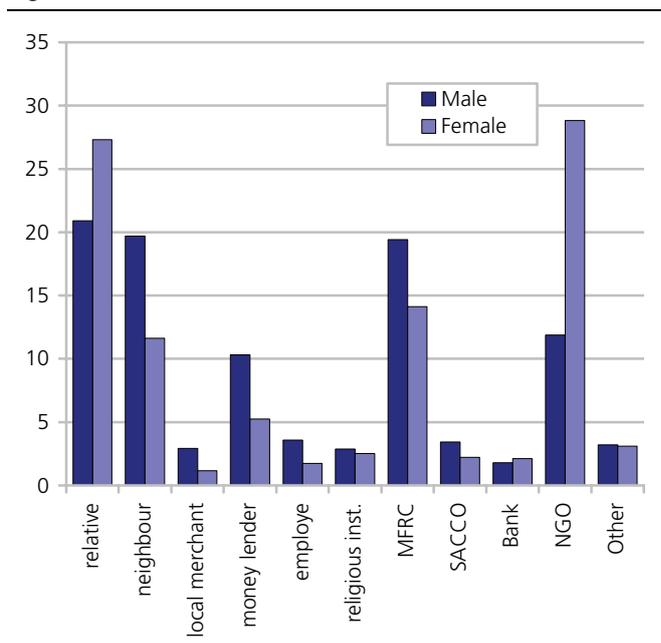
Source: The Second Integrated Household Survey (IHS2), 2004/05

**2.8.2. Informal sources most important for obtaining credit**

Both females and males obtain loans mostly from informal sources, such as relatives and neighbours (see figure 4) while few obtain loans from formal credit institutions (see table A.7).

It is interesting to note that non-governmental organizations are the number one source of credit for women. This is probably due to the importance given to support female income-generating activities, particularly from international organizations. It can be argued that stringent loan administration policies by formal lending institutions (collaterals, high interest rates, etc) especially might discourage women from obtaining loans from such sources. This might be due to the fact that women in general are more risk adverse than men, and also that more women are illiterate and less able to handle the formalities involved when obtaining a loan. This is confirmed when looking at the average education among those that obtained loans and those who did not. Those that obtained loans both among women and men have considerably higher education than those who did not.

**Figure 4. Source of loan for men and women. Percent**

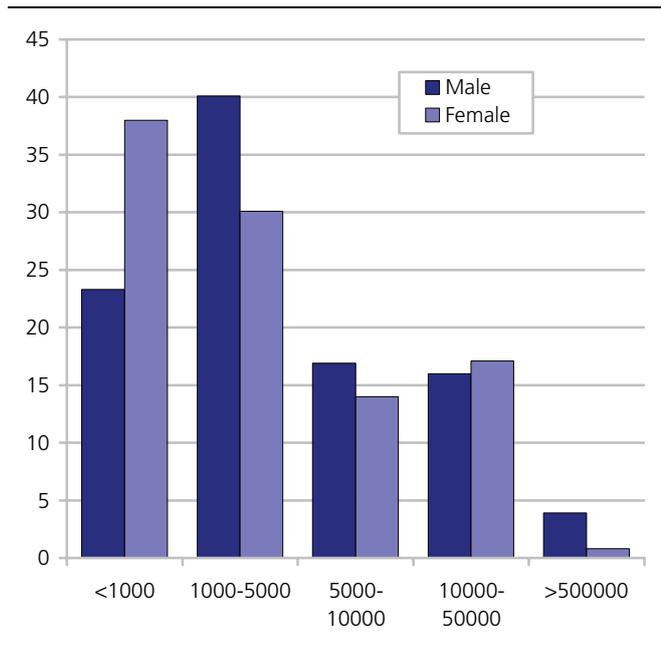


Source: The Second Integrated Household Survey (IHS2), 2004/05

**2.8.3. Men borrow larger sums of money than women**

The larger the loan is, the lower the percentage of women who obtain it. Only for loans less than MK1000, women are more often the borrowers than men (38 versus 23 percent, see figure 5). Further, the amounts borrowed may reflect the limited capital available for loans from informal sources (relatives, money lenders, etc.).

**Figure 5. Amount of credit obtained last 12 months by sex of borrower**



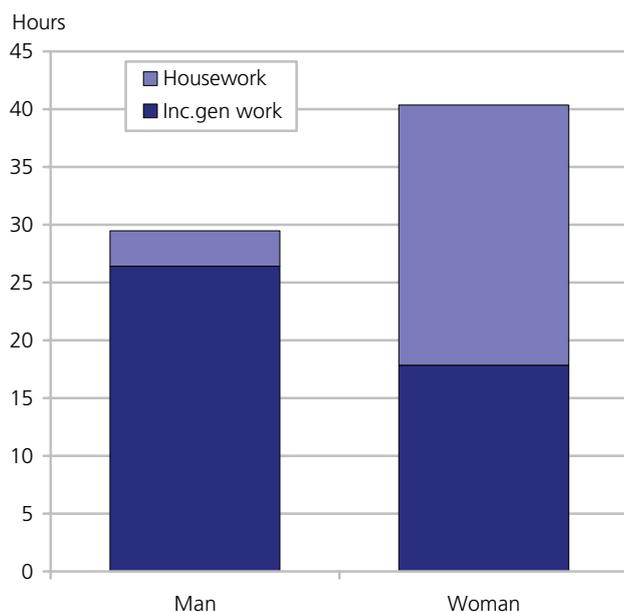
Source: The Second Integrated Household Survey (IHS2), 2004/05

## 3. Division of labor

### 3.1. Women work more hours than men

There is a clear gender disparity in the use of time. Women spend more time on domestic work than men do, and hence have less time to engage in income-generating activities compared to men (see figure 6). Men spend on average about 27 hours a week on income-generating activities as compared to about 17 hours a week for women. Women spend considerably more time on domestic tasks, about three and a half hours daily, as compared to just about half an hour daily among men. Converted to hours per week, it is evident that women have a considerably heavier workload than men, averaging 40 hours per week, as compared to about 30 hours among men. This gender inequity in workload is likely to be even greater, since tending to children, and even caring for the sick, traditionally female tasks, are not included. Especially caring for the sick may increase the work burden for women and girls, because of the AIDS pandemic.

**Figure 6. Average hours worked "last week", 15 years and older, by sex**



Source: The Second Integrated Household Survey (IHS2), 2004/05

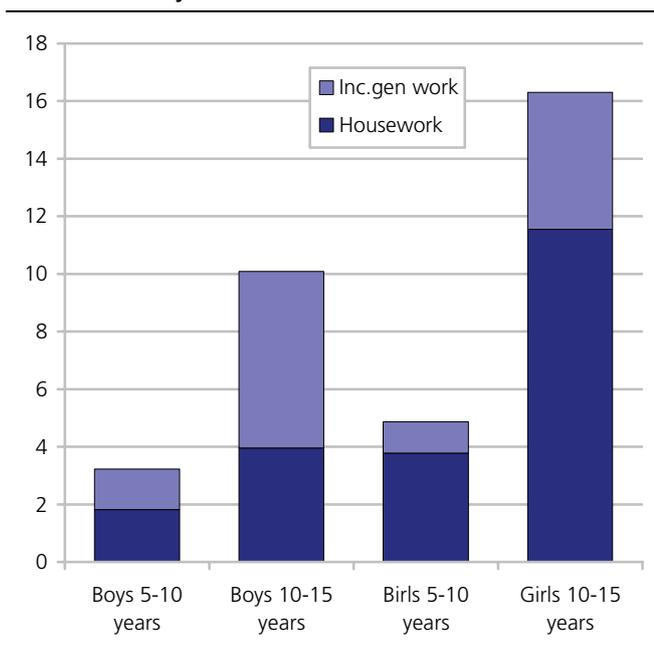
A considerable share of the time spent on domestic activities is used for heavy tasks such as collecting water and firewood. Three out of four Malawian women reported that they collected water last week and that they spent on average one hour and 15 minutes every day doing this (see table A.8). Only one out of ten men collected water and spent considerably less time doing so, three quarters of an hour. One fifth of all women collected firewood, and they spent one and a half hours doing this work daily<sup>6</sup>. Only one of twenty men did this type of work and they spent on average slightly less than an hour doing this work.

In addition to the fact that collecting firewood is time consuming and heavy work, it may have detrimental health effects, and even other dangers associated with it, varying from snakebites to rape. Nankhuni (2004) also shows that stunting in children is associated with absence of safe water in the household and much time spent on collecting water by women, even when controlling for important variables like education and poverty.

It should be noted that in a predominantly agricultural economy, time spent on income-generating activities is likely to vary over the year, with a peak in the main cropping season. Wodon and Beegle (2005) found that both women and men spend more time on income-generating activities in December-January. They also found that the gender disparity in hours worked was lower during those months. This indicates that the possibilities of finding work for cash are highest during the main cropping season. Poor farmers in need for cash income might thus reduce input of labor on their own fields, affecting the productivity of land. This might in particular affect women who in general seem to lack the same job opportunities as men.

<sup>6</sup> Collecting firewood may not necessarily be daily tasks, this depends on availability and season. Hence, while the figures show that one fifth of all women collected firewood last week, one should expect that a higher share is involved in such work since in many cases it is preferable to collect large quantities of wood once in a while.

**Figure 7. Average hours worked per week for children between 5 and 15 years**



Source: The Second Integrated Household Survey (IHS2), 2004/05

### 3.2. Girls work more hours than boys

An important question from a gender perspective is whether the gender inequities in division of labor is likely to be repeated for future generations, or whether

there are signs that changes might occur in the future. One possible way of coming to grips with what the future may bring, is to look at what the situation is for the younger generation labourer.

The gender inequities documented at present seem likely to be reproduced for future generations. A girl between 10 and 15 years of age works on average about 16 hours a week while a boy in the same age group works about 10 hours. The same pattern is repeated for younger children (see table 20). The differences observed are mainly due to less time spent on housework for boys.

### 3.3. Gender inequity in division of labour is likely to continue in the future

In analysing whether gender inequities are likely to be reproduced in the future, it will also be of interest to look at the relationship between child labour and school attendance.

“Distance to school” and “no interest for education” are the most important reasons for never having attended school, both for boys and girls. “Work needed at home” is not a main reason for not sending the children to school (see table 18).

**Table 18. Reason for never attending school among boys and girls. Percent**

	Needed for work at home	Too expensive	Student not interested	Travel to school is unsafe	Distance to school	Number of observations
Girls	6	15	31	14	35	333
Boys	3	20	35	12	25	321

Source: Malawi Demographic Education Survey (MDES) from 2002

**Table 19. Reason for dropping out of primary school among boys and girls. Percent.**

	Illness for longer than 3 months	Needed for work at home	Too expensive	Distance to school	Unsafe travel to school	Failed examination	Student no longer wanted	Number of observations
Girls	11	37	25	12	4	10	41	139
Boys	12	23	23	7	3	17	48	134

Source: Malawi Demographic Education Survey (MDES) from 2002

**Table 20. Children’s involvement in domestic work and income-generating work, by sex, age and school attendance. Percent**

		Income-generating work		Housework		Number of observations
		Percent that did this work last week	Average hours worked last week *	Percent that did this work last week	Average hours worked last week *	
Boys (10-15)	not in school	58	19	31	11	318
	in school	49	12	42	10	2 933
Boys (5-10)	not in school	9	12	12	8	1 238
	in school	19	9	25	9	2 823
Girls (10-15)	not in school	52	19	80	18	329
	in school	42	11	83	14	3 104
Girls (5-10)	not in school	8	8	24	9	1 079
	in school	16	8	47	10	2 910

Source: The Second Integrated Household Survey (IHS2), 2004/05

\*For those involved in this type of work

However, “needed for work at home” is an important reason for dropping out of primary school, both for girls and boys, but more so for girls than for boys, 37 percent as compared to 23 percent (see table 19). This may indicate that, if action is not taken, the gender-based division of labour will continue also in coming generations.

It is a puzzle that among the youngest, a lower share of those not attending school participate in housework and income-generating activities compared to those in school (see table 20). This is, however, not in contrast with the findings from the Malawi Demographic and Health Survey from 2004 (MDHS), indicating that labour needed at home is not a main reason for not sending the children to school.

## 4. Empowerment and decision-making

Household expenditure surveys, such as the Second Integrated Household Survey (IHS2), typically only report aggregated household consumption. It is not possible to allocate consumption, e.g. on food or for education to the individual members of the household. From a gender perspective, bargaining power and distribution within the household are extremely important, because the households “are arenas of competing claims, rights, power, interests and resources” (Chant, 2003), which will be reflected in the consumption level and poverty status for the individual household members.

This chapter focuses on intra-household conditions that shape individual opportunities and entitlements, and on the bargaining power among household members. Of special importance is women’s participation in decision-making, and distribution of responsibilities and benefits within the household, i.e.; women’s contribution to and control over household earnings.

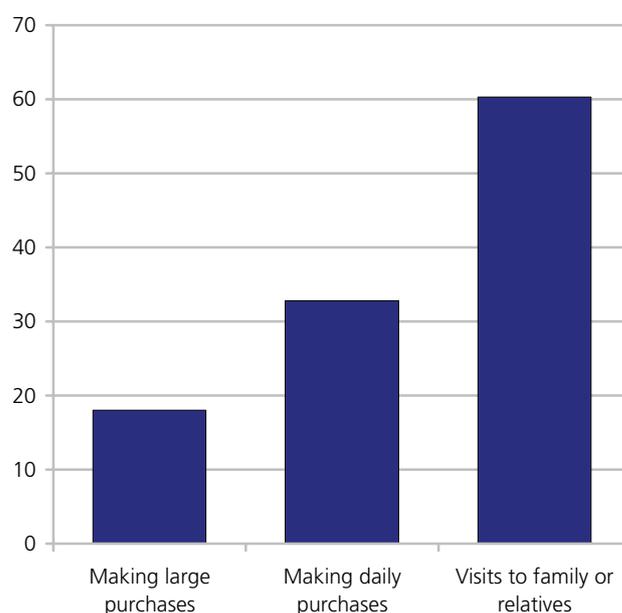
We should expect women with higher status to be more involved in decision-making and more influential than others, for instance older women and women with financial resources. Bargaining power and status are also relevant for the analysis of gender-based violence (see chapter 5).

### 4.1. Women’s influence is larger the lesser the task concerned

Participation in decisions about one’s own needs and household needs is an indicator of women’s empowerment.

Among married women, only one out of five have a say when it comes to larger purchases (see figure 8). One out of three have a say when it comes to making daily purchases, and 60 percent have a say as to whether to visit family or relatives or not. This makes it plausible to conclude that women’s influence in the household depends on the importance given to the task and the money involved. The greater the importance given to the task and the more money involved, the less the influence of the woman.

**Figure 8. Proportion of women who say that they alone or jointly have the final say in specific decisions**



Source: Malawi Demographic and Health Survey 2004 (MDHS)

There is no clear relationship between wealth<sup>7</sup> and women’s participation in decision-making. In addition, education does not seem to empower the women in this respect. Those with no education are more often involved in decisions than those with education. Employment for cash, however, seems to empower women. For example 40 percent of women employed for cash said that they alone or jointly had the final say in making large purchases compared to the average 24 percent. Participation in decision-making increases with age (see table A.10). Thus, a woman’s empowerment increases with age, and with the ability to bring cash income into the household, Household wealth, and even education, does not increase a woman’s empowerment in the household.

<sup>7</sup> The Wealth index in the DHS is based on the respondent’s household assets, amenities and service.

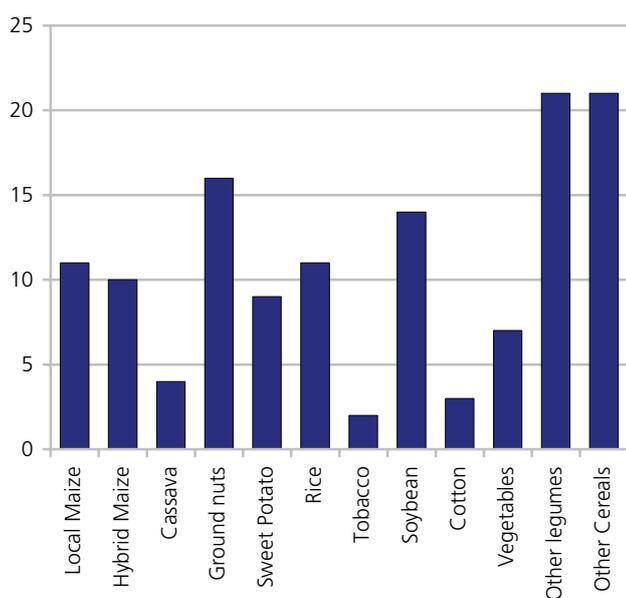
## 4.2. Men decide on agricultural production when money is involved

From the analysis in chapter 2.4 on agriculture, it was concluded that crops mainly used for own consumption can be classified as "female" crops and cash crops as "male" crops, even though no information was available on intra-household responsibilities for growing the various crops.

The IHS2, however, has information on who made decisions as to what inputs to use and the timing of planting crops on a plot.

Only in a minority of cases do women make important decisions on when to plant and which inputs to use for the crops in male-headed households. To the extent women are involved in such decisions, it is mainly concerning inputs and planting for leguminous crops such as ground beans, peas, beans and ground nuts and other cereals like sorghum, pearl millet and finger-millet. Even for these crops the woman makes less than half of the decisions. These are crops that do not require fertilizer and where most seeds are recycled. However, for local maize, where the seeds also are recycled, but where fertilizer is applied, women only make about 10 percent of decisions. For cash crops such as burley tobacco, cotton and vegetables, men almost solely make the main decisions (see figure 9). These crops also normally require buying the seeds as well as the application of fertilizer and pesticides. Hence, for crops that require spending money on inputs, men make the decisions on when to plant and which inputs to use.

Figure 9. Times when women make decision on input use and planting. Percent



Source: The Second Integrated Household Survey (IHS2), 2004/05

It would have been interesting to analyse the relationship between the labor input of women, their role in decision-making and finally, their control over the outputs. This type of information is unfortunately not available, but it is highly recommended to include such information in future surveys.

## 4.3. Women's earnings and spending

As noted by Sen (1985), women's relative bargaining power depends on their contribution to the total household income. Thus, it is expected that employment and earnings would empower women if they perceive their earnings as important for meeting the needs of their household. However, women may not necessarily be empowered by their income if they have no control of its use.

The gender disparities in time use shown in chapter 3.1 have repercussions for the bargaining power of women within the household: The domestic responsibilities of women reduce the time available for income-generating activities and hence the possibility of bringing cash income into the household.

Only 38 percent of all women had some cash earnings during the last 12 months. Even if a woman has some cash earnings, the contribution to household income varies. About one in five of the married women who had any cash income contributed nothing or very little to the household's cash expenditure. About 55 percent contributed with 50 percent or more of the household cash earnings. It is worth mentioning that among the previously married women, only slightly more than one third provided all cash income needed for the household's consumption. This group most likely consists of many female-headed households, indicating that they, to a high degree, rely on cash support from other household members or from persons outside the household. There is no clear relationship between contribution to household cash income and education or wealth (see table 21).

Table 21. Proportion of cash expenditure that the women's cash earnings pay for, by marital status, education and wealth index

	Almost none/none	Less than half	Half or more	All	Number of observations
<b>Marital status</b>					
Never married	20	30	31	19	1,076
Married or living together	9	36	39	16	7,469
Divorced/separated/widowed	9	25	29	36	1,162
<b>Education</b>					
No education	10	33	31	25	2,558
Primary 1-4	11	33	35	20	2,675
Primary 5-8	12	33	37	18	3,306
Secondary+	8	32	41	19	1,167
<b>Wealth index</b>					
Lowest	9	33	31	27	1,837
Second	6	38	31	23	2,062
Middle	11	32	36	21	2,178
Fourth	11	33	42	14	1,971
Highest	12	31	39	18	1,659

Source: Malawi Demographic and Health Survey 2004 (MDHS)

To assess women's control over their earnings, it is important to know who decided how their earnings should be used. Also, it is important to know how much of the households' expenditure their earnings pay for.

Among married women one out of three said that somebody else (mainly husband) decided about the use of their earnings (see table 22). Note, however, that we do not have the corresponding information from men. Some men may perceive that the wife has the final say even if she has a different perception. As expected, never married and previously married women more often decided on how to spend their cash earnings. It should be noted, however, that about one fourth of the never married women say that someone else made the decision. This might be a reflection of the situation of unmarried daughters living in their parents' household.

The control over own earnings is highest for women in the highest wealth quintile. The relationship between control over the earnings and wealth is, however, not clear. On the other hand, the relationship between education and control over own earnings is clear, and education seems to empower women in this respect.

The main conclusion that can be drawn from the discussion above is that women, have very little cash income. Women, and particular married women, contribute little to cover household expenditures, and as a result have little bargaining power within the household.

**Table 22. Women's control over own cash earnings, by marital status and type of location**

	Percentage deciding how earnings are used			Number of observations
	Self only	Jointly	Someone else only	
<b>Marital status</b>				
Never married	70	4	26	1,076
Married or living together	38	28	34	7,469
Divorced/separated/widow	95	1	3	1,162
<b>Wealth index</b>				
Lowest	55	14	31	2,558
Second	46	18	35	2,675
Middle	42	19	39	3,306
Fourth	47	22	30	1,167
Highest	63	23	13	1,837
<b>Education</b>				
No education	48	13	38	2,062
Primary 1-4	46	21	33	2,178
Primary 5-8	52	21	27	1,971
Secondary+	64	24	12	1,659
<b>Total</b>	<b>52</b>	<b>20</b>	<b>27</b>	<b>2,125</b>

Source: Malawi Demographic and Health Survey 2004 (MDHS)

## 5. Gender-Based Violence

Gender-based violence is defined as any act that results in, or is likely to result in, physical, sexual or psychological harm, including threats of such acts and deprivations of liberty, whether occurring in public or private life (United Nations 1993).

Violence is a fundamental violation of human rights and freedom. It lowers mental and physical health for the victims, affects the opportunities to participate in the economy and has a detrimental impact on poverty.

In addition to the direct cost of expenditure to health care, judicial and social services, there are costs related to reducing productivity of paid and unpaid work (Bott et al. 2005). A culture of silence has been surrounding gender-based violence in Malawi, and it was not until the 1990s that the government, NGO's and international organizations started implementing various initiatives aimed at creating awareness on the prevalence and negative consequences of such violence. Recently, the Government of Malawi endorsed A National Strategy to combat gender-based violence (2002-2006). The National Strategy provides guidance to government institutions, civil society and donors who address issues of gender-based violence within their programs.

Two recent surveys give data that can shed some light on the amount, and content, of gender-based violence. The Second Integrated Household Survey (IHS2) provides data on violence against women in general, while the Malawian Health and Demographic Survey (MHDS) provides data on domestic violence.

A point of departure for the analysis is that lack of access to various types of resources, gives less influence on decision-making among women and less bargaining power and empowerment of women. This was demonstrated in earlier sections of this report. This will make the Malawian women vulnerable to violence, in general and in the domestic sphere.

### 5.1. Exposure to crime

Security against crime is a basic human right. Fear of being exposed to violent acts will restrict a person's

activities, whether the fear is realistic or not. Hence, it is more often the fear, rather than the experience of actual criminal acts that is debilitating to a person. Also, to which extent the police or other authorities can be relied upon to take action in case of a crime being committed is also an important aspect of safety. It is often assumed that women, both because of their lesser physical strength and of their lower status in general in many societies, will be more exposed to, or feel more vulnerable in relation to, criminal acts, whether inside or outside their homes, and whether the perpetrator is known or not.

#### 5.1.1. Neighbourhoods are regarded as safe

Both women and men feel most safe in the neighbourhood during the day. They feel more unsafe at home, but most unsafe outside the home during the night, regardless of marital status. Married women do not have more fear for violence in their own home, than married men or other women. Women more often feel unsafe venturing outside the home during the night than men do, 37 percent as compared to 29 percent (see table A.11), indicating more fear from violence from outside the household than from inside the household.

#### 5.1.2. Fear of crime is greater than actually being a victim

The fear of crime is greater than the possibility of actually being a victim of crime. A very small proportion of the Malawian population had been attacked during the last year, only about 4 percent (see table A.12). Men are somewhat more exposed to this type of crime than women, 5 percent as compared to 3 percent.

#### 5.1.3. Men are attacked by strangers, women by someone they know

Women are to a larger extent than men attacked by people they know, more than 50 percent are attacked either by somebody in the household, by other relatives, or by a neighbour. Men are more likely to be attacked by a stranger (64 percent, see table A.12). Married and divorced women are more exposed to violence from somebody within the household or other

relatives than other women and also than men. Widows are more exposed to violence from other relatives than other women. Women, regardless of marital status, are most likely to have experienced attacks from a neighbour.

Hence, women seem to be more prone to attacks caused by known persons, and also to some extent by household members and relatives. This may reflect the low status that women have in many areas, and also that domestic violence against women is quite common.

## 5.2. Domestic violence

The traditional attitude of considering gender-based violence as an internal family matter makes collection of such data particularly challenging. Women who want to convey their experiences of domestic violence may find it difficult to do so, because of feelings of shame or fear. Complete privacy is essential for ensuring the security of the respondent and the interviewer. Asking about, or reporting, violence, especially in households where the perpetrator may be present at the time of interview, carries the risk of future violence. Thus, one should bear in mind that these aspects may lead to an under-reporting of the incidence of domestic violence.

### 5.2.1. Wife-beating is a widely accepted cultural phenomenon among Malawian women

Wife-beating is a cultural phenomenon penetrating large parts of Sub-Saharan Africa. Thus, before discussing various aspects of domestic violence, attitudes towards wife-beating will be analysed. It is disturbing that nearly 30 percent of all women agreed to at least one of the following five reasons that would justify that a husband beats his wife: if she burns the food, if she argues with him, if she goes out without telling him, if she neglects the children, and if she refuses to have sex with him. The most accepted reason for beating is that the wife neglects the children. Married women have a somewhat greater tolerance toward domestic violence than never married and previously married women (see table A.13).

However, on the positive side it should be noted that the acceptance of domestic violence in Malawi, is at a (relatively lower level than corresponding figures from some comparable countries (Kishor et al. 2004)<sup>8</sup>.

There is a lower acceptance of violence among the wealthiest households. Rural women are more likely to accept wife-beating, and only higher levels of education, secondary or more, reduces the likelihood of accepting wife-beating. Age reduces the acceptance

of wife-beating, but it is still widely accepted among women, regardless of age. These results seem to confirm that wife-beating is a widely accepted cultural phenomenon among Malawian women, and that access to resources and empowerment also will not reduce the tendency to accept this kind of behaviour within a marriage.

### 5.2.2. Women accept wife-beating more than men

It is a puzzle that in general, women's acceptance of wife-beating is higher than that of men. Only 16 percent of men accepted that one of the mentioned reasons justified wife-beating (see table A.14). Quite interestingly, it is the young and the never married men who most readily justify wife-beating. If this can be taken as an indication of future attitudes towards wife-beating, the acceptance of wife-beating is on the increase among men. This is not a promising scenario for the future.

### 5.3. Physical violence against women is widespread

Whether action follows from acceptance, or acceptance just reflects action might vary, but not only is violence accepted, physical violence against women is quite prevalent in Malawi. One third of all women between 15 and 49 years<sup>9</sup> reported that they have experienced physical violence since the age of 15, while one out of every five women reported that they had experienced physical violence in the 12 months prior to the survey (see table A.15).

Given that physical violence can be a cause for divorce, it can be expected that women who are currently divorced/separated report the highest incidence of physical violence. Almost half of the divorced or separated women reported having experienced violence since the age of 15, as compared to one third of married women. However, no such difference was found when looking at the 12-month period preceding the survey. One in five women, whether presently married or divorced, had been exposed to violence. Widowed women seem to have been the least exposed to violence, both since the age of 15 and during the past 12 months. This may possibly be related to age. Widows tend to be older than married and divorced women, and the oldest women in the survey (40-49 years old), report less violence than those in the 'prime' marital ages (20-39 years of age) (see table A.15).

The incidence of violence seems to be highest among the poorest. Education, which could be an indicator for access to resources and empowerment, has no clear relationship with the experience of violence, neither in the present, nor in the past. One should not, however, necessarily expect a consistent negative relationship

<sup>8</sup> Compare to Zimbabwe 1999: 51 percent, Benin 2001: 60.4 percent, Uganda 2000/01: 76.5 percent, Ethiopia 2000: 84.5 percent, Zambia 2001: 85.4 percent, Mali 2001: 88.8 percent.

<sup>9</sup> All the tables from MDHS 2004 are based on information from respondents in this age group only.

between violence and education of a woman, since high education implies higher status, which again might constitute a threat to men and thus higher incidence of violence (see also Bott et al. 2005). That economic empowerment can be a threat is indicated by the higher proportion of victims of physical violence among women who were employed for cash than other women.

**5.3.1. Domestic violence is not a one-time experience**

Domestic violence is not a one-time experience for most women. Of the married women who reported that they “ever” experienced violence, about 30 percent said that they did not experience violence in the last year. 41 percent said that it happened once or twice last year, 20 percent said it happened three or four times and 9 percent said it happened more than five times.

**5.4. Women are beaten by their husbands**

Husbands are the main perpetrators of domestic violence (see table 23). Two out of three currently married women who had experienced physical violence, reported that their husbands were the perpetrator. Not surprisingly, the husband is reported to be the perpetrator to an even higher degree in those marriages that has broken up. Three out of four divorced and separated women who have experienced violence, report that the perpetrator was the former husband.

**Table 23. Distribution of women reporting physical violence since age of 15, by perpetrator and current marital status. Percent**

Current marital status	Perpetrator				Number of observations
	Current husband*	Last/previous husband only	Any husband and other persons	Persons other than husband	
Currently married	66	2	13	19	2,328
Divorced/separated	na	8	12	13	403
Widowed	na	19	7	74	53
Never married	na	na	na	100	3,164

Source: Malawi Demographic and Health Survey 2004 (MDHS)  
 \*Includes women that were also beaten by a former husband na=not applicable.

**5.4.1. Alcohol increases domestic violence**

When the husband is the perpetrator, the wife is at greater risk of being exposed to violence if he often gets drunk, or he is older than the wife, or he has an education below secondary education. Among married women, the incidence of marital violence for a woman living with a man who gets drunk very often is almost 50 percent (see table A.16). However, the incidence of violence is high (25 percent) also in relationships where the man does not drink. If the wife is older than the husband, she is less likely to experience violence from the husband, and the same is the case where the husband has an education above primary level. Whether the wife is more educated than the husband, does not seem to have an impact on her risk for being exposed to violence from the husband.

**5.4.2. Culture may be more important than bargaining power when explaining domestic violence**

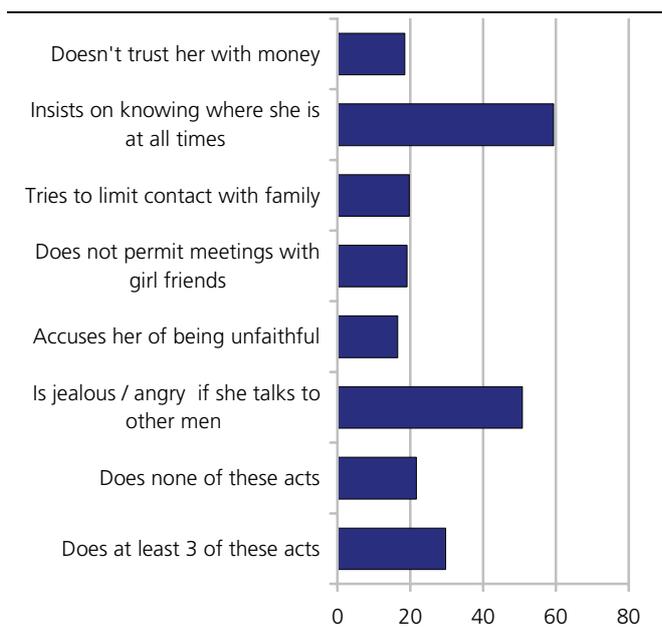
The results presented above may imply that cultural factors, and not so much the relative bargaining power or access to resources, are important when analysing domestic violence, especially when keeping in mind the relatively widespread acceptance of women of such violence.

Marital violence may be a result of a wife’s “undesired” behaviour, which the husband tries to control. The husband can try to control his wife in different ways, by restricting her access to money, restricting her access to family and friends and controlling how she spends her time. Of course, jealousy may also be an important factor in marital violence. Figure 10 shows the extent to which married women perceive to be, or are, controlled by their husbands.

**5.4.3. Control over time use and jealousy restrict the social interaction of women**

The most important forms of restrictions of social interaction are control over time-use and jealousy. About one in six married women said that the husband insists on knowing where she is at all times (control her use of time), and about half said that the husband gets jealous or angry if she talked to another man. Only one in five of married women did not perceive being controlled by their husband in the areas mentioned. As many as one out of three women perceived that they were controlled in at least three of the areas mentioned.

**Figure 10. Proportion of married women reporting that their husband restricts their social interaction, by type of restriction. Percent**



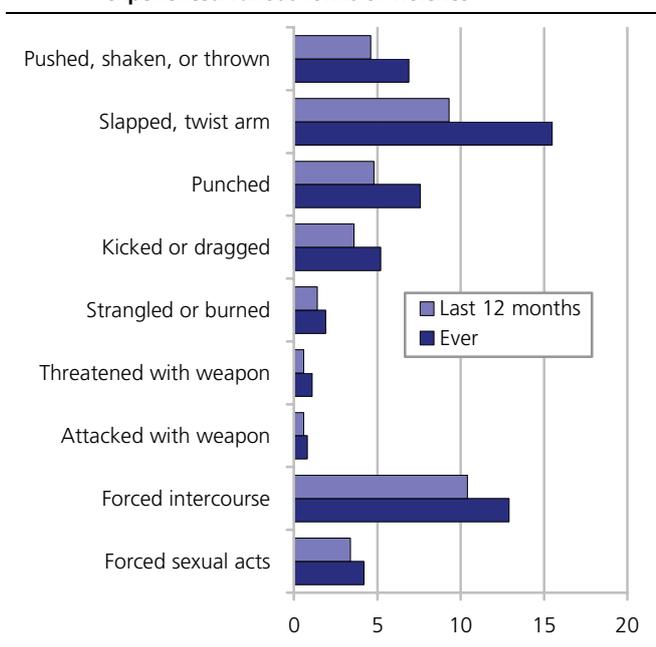
Source: Malawi Demographic and Health Survey 2004 (MDHS)

The incidence of control decreases with the husband's education, from 32 percent among those with no education to 25 percent for those with secondary education and above; it also decreases with wealth from 35 to 24 percent.

**5.4.4. Marital rape is widespread**

Marital rape appears to be the most common type of violence against women, as 10 percent of all married women experienced forced sexual intercourse in the 12 months preceding the survey (see figure 11). Considering the danger of HIV, and the predominant pattern of unsafe sex and extramarital affairs among husbands, these figures are even more alarming.

**Figure 11. Proportion of ever married women who have experienced various forms of violence**



Source: Malawi Demographic and Health Survey 2004 (MDHS)

**5.5. Women who experience violence rarely seek help**

Domestic violence has for a long time been treated as a private issue in Malawi. Domestic violence to a great extent is a 'silent' form of violence, where no help is sought and no court orders are issued. This is confirmed by the survey results.

Less than half the married women who experienced violence from their present husband sought help, 41 percent. It seems that women felt more free to report incidences that occurred with their previous husband as compared with their current husband; 52 percent of the women who suffered violence by their earlier husbands sought help (see table 24). "Seeking help" is loosely defined to also include talking about the abuse to someone. To the extent that abused women seek help, they mainly consult family or friends. This may be a result of the culture of silencing violence, but also of accepting violence. The victim may also think that help will be of no use and may fear further violence from the perpetrator if the abuse gets known.

The results might also imply that either the women have no knowledge about the legal institutions that deal with women's rights, that these institutions are not readily available for abused women, or that they are not seen as of any help. In particular, rural areas might lack institutions securing the abused women. The traditional village authorities rarely seem to settle cases of violence in favour of the woman (National Gender Policy 2004).

**Table 24. Proportion of women who have ever experienced violence who sought help, by type of help sought<sup>1</sup>**

Persons perpetrating violence	Number of observations	Percent who have sought help	Own family	In-laws	Other relatives/friends	Other
Current husband only	1,545	41	24	15	6	13
Earlier husband(s) only	361	52	20	18	4	16
Husband and others	348	47	19	10	8	19
Others only	908	37	58	1	4	14

<sup>1</sup> Note, multiple responses were possible in this question

Source: Malawi Demographic and Health Survey 2004 (MDHS)

## 6. HIV/AIDS and gender

HIV/AIDS is a major problem in Malawi. It is estimated that 12 percent of *prime-age* adults are infected. This is a major challenge to the whole of the Malawian society. The pandemic also gives rise to several issues related to the relationship between men and women.

Sexual behaviour and sexual habits continue to be the main cause of the continuing spread of the HIV-infection. A relatively low risk of being infected – at least for men – also contributes to negligence. Condoms often cost money and are not always easily available. The behaviour of the population has not been adjusted to the threat of HIV/AIDS and to preventing infection. Almost everybody has a general knowledge of HIV/AIDS, but condom use still remains low (World Bank 2006).

### 6.1. Many young women are infected

More women than men are infected by HIV. The infection rate for women is estimated to be 13 percent, compared to 10 percent of the male prime-age population. The situation is even worse among young adults. The prevalence was more than four times higher among women than among men aged 15-24 in 2004 (World Bank 2006). Fertile women are in danger of passing the infection on to their children. Hence, a high infection rate in this group is a particularly large problem.

To reduce the infection rate among young women, it is necessary to address the phenomenon of intergenerational sexual relations. The concept refers to a sexual relationships between people of different ages. Often girls or young women engage in these relationships as a means of living. The relationships are often long-term and are often not seen as prostitution, even though they in general implies that a sexual relationship exists and that the woman gets money or food. The economy of the husband is hidden from his wife. This makes it possible for him to support a girlfriend. The relationship is typically asymmetric when it comes to bargaining power, and will make it difficult for the woman to insist on the use of condoms, if she wants to.

### 6.2. Reduced life expectancy

The life expectancy is relatively low in Malawi, also for people who have not contracted HIV/AIDS. From the late 1980s, the average life expectancy in Malawi has decreased by more than six years. It is now below 40 years. The decrease has been attributed to the spread of HIV/AIDS. The life expectancy is likely to be further reduced. HIV/AIDS will continue to be a serious problem for the Malawian population for a long time.

For many people the choice may be to have a short life with sexual relationships, children and a chance of getting infected by HIV, or a potentially equally short life without children. Seen in this perspective, the most effective way of fighting the HIV epidemic is to increase people's welfare and hence their life expectancy.

The AIDS pandemic makes the task of caring for the sick more important. In general this adds an extra burden to women and girls.

### 6.3. Many dependants in households headed by widows/widowers

A high number of dependants in households headed by widows and widowers can be caused by several factors. Some of them are related to HIV and AIDS.

One such factor is that many women and men become widowed due to AIDS early in life, when they still have young children. One would expect that households where one spouse died from AIDS to be particularly vulnerable to additional burdens due to other AIDS sick members in the household.

To shed some light on this issue, young widowed, defined as those below 40 years, were analysed separately. Contrary to what we expected we found that the young widowed seem to have a lower poverty ratio than older widowed. Since information about the cause of death is not available, it was not possible to assess the role of HIV/AIDS related issues in determining poverty status in households headed by widowed persons.

#### **6.4. Growing awareness?**

The increased number of deaths related to HIV infections may lead to an even growing awareness of the epidemic in the population at large. Hopefully, this will lead to a change of sexual behaviour and a reduction in the number of infected.

## 7. Female-headed households

On the basis of the available data, it is not possible to analyse the effects of individual poverty on opportunities and allocation of resources within a household.

However, it is possible to analyse male-headed and female-headed households and to use sex of the household head as a proxy for sex on an individual level<sup>10</sup>. In doing so, it is important to bear in mind that female-headed households are a heterogeneous group consisting of many types of households, and that there are different reasons for households to be female-headed. The one thing they generally have in common is that there is no husband in the household, or his presence is very limited. This chapter aims at identifying vulnerable female-headed households, since this is one group that could be relatively easily targeted for direct policy actions when it comes to poverty reduction and poverty alleviation.

One can expect to find particularly vulnerable households among the female-headed households. In many of these households, the woman will bear the entire responsibility for generating income and taking care of the family.

Vulnerability is not the only reason for studying female-headed households separately. We have already seen that there is a stronger focus on education in female-headed household compared to male-headed households. This indicates that their consumption pattern can reveal different priorities and necessities as compared to male-headed households.

In matrilineal communities one might also expect a higher share of female-headed households as women in these communities are more often empowered to get

divorced. Probably also more poor women would divorce. This can be an explanation as the share of female-headed households is slightly higher in the purely maternal-lineage than in paternal-lineage communities (24 and 20 percent)<sup>11</sup>.

### 7.1 Almost one fourth of Malawian households are female-headed

As mentioned above, female-headed households are not a homogeneous group, and they may be female-headed for different reasons. One way of defining various groups of female-headed households, is to group them according to marital status of the head: the widowed; separated and divorced; those never married; and those that are married, but where the women for some reason is considered the head, e.g. women married to a polygamous or a monogamous man. In the latter case the woman will (most likely) be considered the head if the husband is absent most of the time.

The largest group of female-headed households is headed by widows (see table A.18). The other main group is the divorced and separated ones, constituting about 40 percent of all female-headed households. Few female-headed households are headed by married women, whether monogamous or polygamous, or never married.

Female-headed households are more prevalent in rural than in urban areas, 24 percent as compared to 15 percent. This is due to the higher proportion of divorced and separated female heads in rural areas, and may be explained by increasing urbanization with men moving to the town and leaving their wives behind.

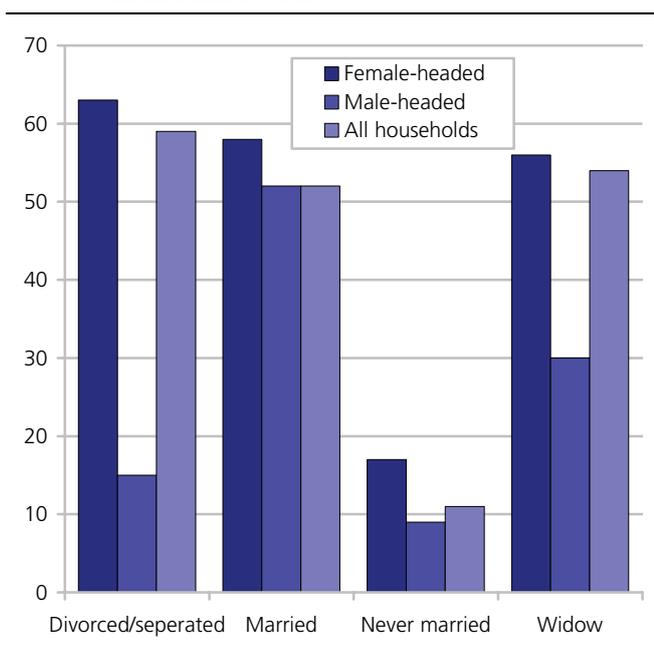
<sup>10</sup> According to the enumeration manual for the IHS2 survey; "The Head of household is the person commonly regarded by the household members as their Head. The Head would usually be the main income earner and decision maker for the household, but you should accept the decision of the household members as to who is their Head." In general in Malawian households the male will be the Head, and the female will be the Head if the male is absent.

<sup>11</sup> To identify these types of communities we relied on the question in the IHS2 survey: "Do individuals in this community trace their descent through their father, their mother, or are both kind of descents traced?"

### 7.1.1. Female-headed households are more often poor, regardless of marital status of head

The incidence of poverty is higher among female-headed than among male-headed households. The proportion of poor and ultra-poor is 58 and 27 percent respectively in female-headed households and 51 and 21 percent when the head is male (see table A.19). This pattern prevails, even if marital status of the head is taken into account (see figure 12).

Figure 12 Poverty headcount by type of household by sex and marital status of head



Source: The Second Integrated Household Survey (IHS2), 2004/05

### 7.1.2. Never married female-headed households are rarely poor

The never married female heads have a lower poverty level. This group most probably consists of younger well-off women studying or working and living on their own. This is also reflected in the relatively high education level in this group. Otherwise, the incidence of poverty does not vary much according to marital status (see figure 12).

The variation in poverty levels is much higher in male-headed households. Among the male-headed household there is a much larger difference in poverty levels according to marital status.

Male-headed households headed by a widower has a much lower poverty incidence compared to households headed by widows. This could be attributed to property grabbing which is widespread in Malawi, though not well documented. When the husband dies, the husband's relatives take the property of the deceased without leaving the widow anything. If, however, the wife dies, the property is normally left with the husband.

Table 25. Characteristics of female-headed and male-headed household by marital status of Head

	Number of years of education Head	Household size	Dependency ratio <sup>1</sup>	Average age of Head	Number of observations
<b>Female-headed</b>					
All	2.6	3.8	0.52	48	2,583
Divorced/separated	2.7	3.9	0.52	42	1,011
Married	3.4	4.6	0.48	38	268
Never married	8.1	2.3	0.24	26	75
Widowed	2.1	3.7	0.55	58	1,229
<b>Male-headed</b>					
All	5.4	4.7	0.43	41	8,697
Divorced/separated	3.9	1.6	0.25	45	237
Married	5.5	4.9	0.45	40	8,019
Never married	8.2	1.7	0.08	26	275
Widowed	4.4	2.5	0.45	57	159
<b>All households</b>					
All	4.7	4.5	0.45	42	11,280
Divorced/separated	2.9	3.3	0.46	42	1,248
Married	5.2	5.0	0.45	41	8,287
Never married	8.2	1.8	0.12	26	350
Widowed	2.4	3.6	0.54	57	1,388

<sup>1</sup> Dependency ratio is here defined as the number of dependants, i.e. those younger than 15 or older than 65 relative to all members in household.

Source: The Second Integrated Household Survey (IHS2), 2004/05

Even though male-headed households headed by a widower are better off than their female counterparts, and in spite of the tradition of property grabbing, households headed by widowed persons have a lower poverty level than other households, regardless of sex of the household head. This could be explained by several factors, for instance age. Widowed persons are in general relatively old (the average age being 58 and 57 years respectively for female and male widowers) and, thus one could expect them to have accumulated wealth or be supported by their own children.

### 7.1.3. Higher poverty levels among divorced female-headed households, the opposite among male-headed households

It is striking to see the difference in poverty levels between divorced/separated female and males. While the female-headed divorced and separated are worse off than the married ones, the male divorced and separated seem to be rather well off<sup>12</sup>. The large difference in poverty levels between the female and male divorcees indicates that the woman tends to be the loser in terms of financial welfare after a divorce. It might be because the main breadwinner “grabs it all”, and the woman is left without support while resuming the responsibility for the children. The considerably higher dependency ratio for divorced and separated

<sup>12</sup> While 588 female heads in the survey reported that they are divorced, only 110 male heads said the same. For separated the corresponding figures are 423 and 127 for female and male heads respectively. These figures indicate that most of the men that break up from a relationship do not live alone (for a long time); they may already be in a polygamous relationship or they quickly start to live with somebody else.

women than for separated and divorced men confirms that she tends to resume the responsibility for the children after a break-up between the spouses. We do not have any information on whether the wife receives financial support from the children's father.

Many of the divorced/separated from both female-headed and male-headed households consider themselves to be severely affected by the break-up of the household<sup>13</sup> (46 and 44 percent of separated and divorced female heads and 36 and 45 percent of separated and divorced male heads).

#### 7.1.4. Female-headed households with and without support

Even though a household is female-headed it does not necessarily mean that the female bears all the financial burdens of the household. For instance, widows are among the better off female-headed households. One could expect that they, to a larger extent, get support from adult children. This leads to another classification of female-headed households, those who get financial support from outside the household and those who do not. In male-headed households there are normally at least two adult persons supporting the household, while in female-headed household there may often be only one person to fulfil the same tasks. In addition, we have seen that women often do not have the same opportunities in the labor market as men and also have more domestic obligations than men. Thus one can expect that women without a husband or without any other adult support are more vulnerable than those with such support.

We define the group of female-headed household with support to include:

- Those where the head is married monogamously or polygamously (assuming that the husband in such situations in some way support his wife and the household).
- Those receiving net transfer to the households, either from safety nets or from individuals outside the household, of more than 10 percent of their expenditure.
- Those having at least an adult male (between 18 and 60) in the household.

The remaining female-headed households will be referred to as the no-support group.

#### 7.1.5. More than 60 percent of female heads have sole responsibility for their households, but this does not affect poverty levels

More than 60 percent of female heads have both sole economic and domestic responsibility for their households. However, there is no significant difference in poverty levels between female-headed households

with or without support (see table 26). Hence, support, or lack of support is not a good indicator of vulnerability among female-headed households. Even those groups may be too heterogeneous.

**Table 26. Poverty status of female-headed households with and without support**

	Poor	Ultra poor	Number of observations
Without support	59	26	1,239
With support	58	27	493

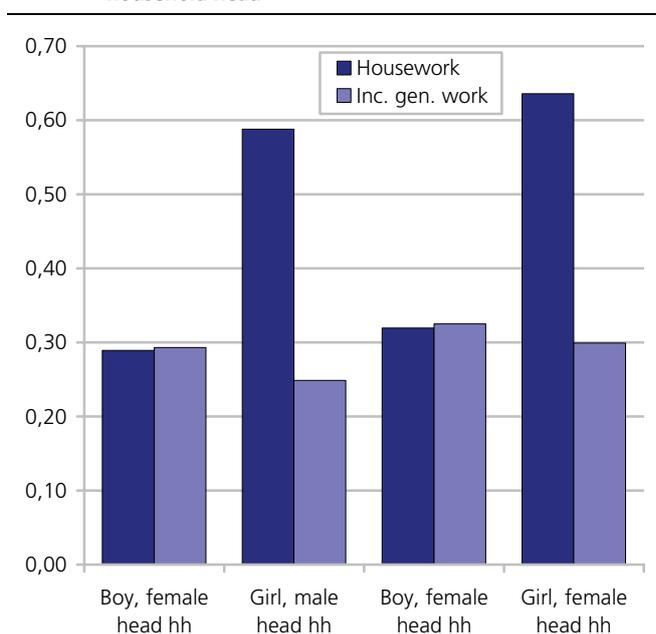
Source: The Second Integrated Household Survey (IHS2), 2004/05

#### 7.2. Female-headed households do not rely on child labor

In female-headed households one could expect a larger extent of child labor, as a substitute for the lack of an additional adult to support the household.

There is a slight tendency that both girls and boys work more both in income-generating activities and housework in female-headed household, but the difference is not large (see figure 13). Children who do work, work about the same number of hours regardless of sex of household head.

**Figure 13. Proportion of children between 5 and 14 that worked in income-generating activities and housework, by sex of household head**



Source: The Second Integrated Household Survey (IHS2), 2004/05

#### 7.2.1. Female household heads do more income-generating work and rely on older children for household work

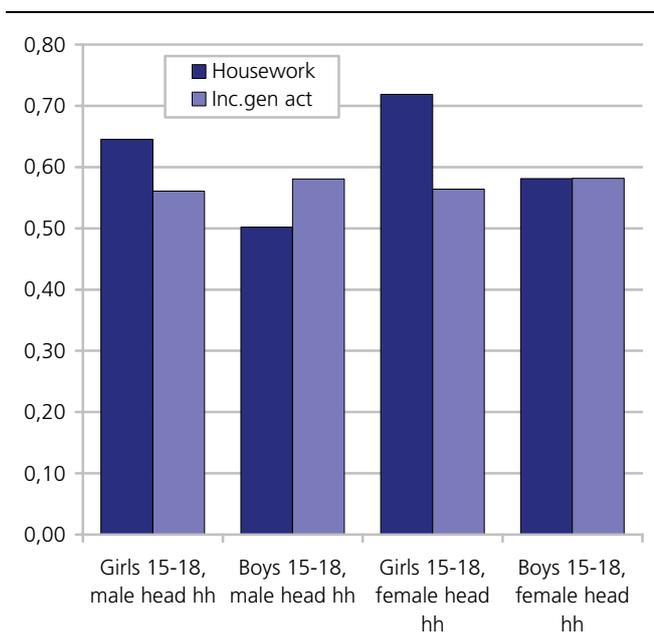
Women in female-headed households spend on average half an hour less on housework on a daily basis than women in a male-headed household (see table A.9).

<sup>13</sup> Over the past five years.

They spend on average two hours more on income-generating activities weekly than women in male-headed households.

Even though teenagers do not tend to spend more time on income-generating activities in female-headed compared to male-headed households, both teenage boys and girls spend more time doing housework in female-headed households. Thus female-headed households rely more on support from older children in order to be able to spend more time on income-generating activities.

**Figure 14. Proportion of children aged between 15 and 18 involved in income-generating activities and housework, by sex of head**



Source: The Second Integrated Household Survey (IHS2), 2004/05

## 7.2. Do the same factors determine poverty in all households?

In this section we analyze factors which may affect the poverty level *measured as the consumption level* in a household. In particular, we aim to discuss whether the impact of various poverty determinants differs between female-headed and male-headed households. Factors addressed are assumed to have a long-term impact on the consumption level of a household. Household formation and dissolution, which are important poverty determinants, cannot be included in this cross-sectional analysis of poverty at a fixed point in time.

The analysis is based on demographic, educational, income-generating and community variables, and corrected for agro-ecological zones. The dependent variable in the regression is the log of expenditure per capita in household. The estimation results are shown in table A.22.

Some indicators expected to affect poverty levels in male-headed and female-headed households were initially included in the analysis, such as whether the household belongs to a matrilineal community, patrilineal community or a mixed community. It was for instance expected that a stronger female empowerment in matrilineal communities could have a positive impact on the welfare of women, and therefore female-headed households. We did not find support for this hypothesis, and did not include the indicator in the final analysis.

The main results of the analysis can be summarized in the following way:

### **Education matters, regardless of type of household**

*Years of education of head* is important for explaining consumption levels both within female-headed and male-headed households, but education has a stronger impact in female-headed than in male-headed households<sup>14</sup>.

### **Wage employment is important, and more so for female-headed than male-headed households:**

*Wage employment*<sup>15</sup> has a positive impact on welfare for both female-headed and male-headed household, and the impact is stronger in female-headed households. Note, however, that spouse being employed for a wage has an even stronger positive implication on welfare in male-headed households. This may just reflect the positive effect of households having two reliable incomes.

### **Casual labor does not improve welfare, but having an enterprise does, both for female-headed and male-headed households:**

*Ganyu work* is associated with lower welfare level, while *having an enterprise* tends to have a positive impact on welfare, everything else equal. These two factors seem to have the same impact on female-headed and male-headed households.

### **The higher the dependency ratio the higher the poverty level, especially in male-headed households:**

*Dependency ratio* is negatively correlated with consumption, but the negative impact of dependants is strongest in male-headed households.

<sup>14</sup> We did a separate regression analysis including all households. In addition to the variables listed in Table A.22 we included a dummy for head, education of head, and an interaction term between head and education of head. The results showed that the impact of education of head in female-headed households is significantly stronger than in male-headed household, everything else equal.

<sup>15</sup> Some time during the last twelve months

**The higher the household size, the higher the poverty levels, especially in female-headed households:**

Household size has a stronger negative impact on welfare in female-headed households than in male-headed households. It is, however, difficult to interpret the effect of size of household and dependency ratio separately.

Table A.22 shows that the dependency ratio in general is higher for female-headed households, but that the household size on average is lower compared to male-headed households. The smaller household size implies that the female-headed households to a lesser extent are able to take advantage of economies of scale while they at the same time bear the burden of many dependants.

## 8. Summary and policy recommendations

Gender disparities are prevalent in many areas of the Malawian society and this section puts together the main findings from our empirical analysis.

As documented in this report, the literacy levels of women are considerably lower than those of men. Only about half of the adult female population could read and write in their mother tongue or English, compared to three fourth of men. Currently there is a one to one ratio in school attendance in primary school, which may equalize the gap in literacy ratio over time. There is, however, a significant gender gap in the education attendance rate in secondary school.

Education is a key factor for empowering women and could bring desired changes to many of the gender disparities described above. We have seen that education levels have an even stronger positive impact on welfare in the households. Thus, greater attention needs to be paid to existing disparities in levels of literacy and education. Education increases knowledge and understanding of development issues. Infant mortality, maternal mortality and family size decrease with increase in education levels of women. Also, women's education has a positive impact on children's health and upbringing. Educated parents, and in particular educated women, tend to give a stronger priority to education for their children. Despite the heavy burden on single women in taking care of their family, they choose to educate their children to a higher extent. In particular when women are making the major decisions in a household they tend to give a higher priority to girls' education. This may underline the positive implication of empowering women to bring about desired changes in terms of education for the next generation.

Even though a woman works considerably more hours than her husband, she spends considerably less time on income-generating activities. This gender disparity pertains for girls and boys, with girls doing more domestic work. This might influence girls' possibility of going to school and doing their homework. More than one third of all girls who dropped out of school did so because they were needed for work at home.

Education is one of the main factors that increase women's participation in, and choice of, wage employment. Also, the higher the education, the better the remuneration. Few women are employed for a wage and they are by far outnumbered by men. On the other hand, a higher share of the employed women are employed in professional jobs as compared to men. This may imply that the gender inequity in educational attainment has immediate implications for employment opportunities. However, there seems to be a considerable wage gap between the sexes in lower paid occupations where no special skills are needed. To which extent this is a case of discrimination against women should be investigated further.

Agriculture is the one sector where women are involved to the same extent as men, still they seem to have limited access to, and control over, production factors such as land, agricultural inputs and technology. While men are involved in cash crop production, women are mainly involved in the growing the food crops.

When not engaged in subsistence farming, women are primarily self-employed in small, informal sector activities. Small-scale enterprises are an important source of income for many households.

However, mechanisms need to be put in place for women to be more productive and earn more money in whichever sector they are engaged in.

Women need to be encouraged to engage in more productive enterprise activities and credit should be made available for these purposes.

A similar focus should be given to women in agriculture, for instance by employing an equal number of female and male agricultural extension workers to ensure that female farmers are assisted on the same footing as male farmers.

There is a strong gender-based division of labor within the household. Women (and to some extent girls) do most of the domestic tasks, including collecting water

and firewood. Thus, providing water facilities close to the house and cheap and easy access to other energy sources than firewood would be a large improvement in everyday life for most women.

Protection from violence is a fundamental human right. Domestic violence lowers women's self-esteem and may erode their mental health. It is alarming that one out of five married women experienced physical violence in the year preceding the survey, and that in most cases the husband was the perpetrator. Most of these women did not seek help, which may be because violence is considered acceptable to many, both men and women. This may be due to a culture of silence surrounding domestic violence, but also lack of availability and knowledge of legal institutions and support systems for the victims. Thus, it is of uttermost importance to continue and expand ongoing awareness programs to empower women and strengthen activity to reduce such violence. The results in this analyses indicate that cultural factors, and not so much the relative bargaining power or access to resources, are important when analyzing domestic violence.

More women than men are infected by HIV. The infection rate for women is estimated to be 13 percent, compared to 10 percent of men in the prime-age population. The tragedy is even larger for young adults. The prevalence was more than four times higher for females than males aged 15-24 in 2004. Young women give birth and are in danger of passing the infection on to their children. Hence, a high infection rate in this group represents a particularly large problem. This is an issue that must be addressed.

There are reasons to expect that women's low bargaining power affect their share of benefits and obligations within the household. Many women cannot influence decisions highly relevant for themselves and for their families. Women contribute only a small share of cash income to the household. This may be a rational consensual decision based on market and shadow prices the household is facing, but probably not in the majority of cases. Instead it gives women low bargaining power within the household. Even in the one third of cases where the woman did contribute, someone else (mainly the husband) decided how the earnings were spent, and not necessarily in accordance with the woman's preferences.

Women have a triple work load with the responsibility for housework, childcare and as providers of income and food for the household. These responsibilities are particularly heavy for women managing a household alone and these households tend on average to be poorer. A particularly vulnerable group among the female-headed households is the divorced and separated, in particular when compared to the same group of male-headed. Hence, special attention should

be given to these households, which are likely to be in particular need for support.

One can expect that female-headed household depending on seasonal *ganyu* labor, to be particularly exposed for food-shortages and poverty. As shown in a paper by Wodon and Beegle (2004) there is a highly seasonal job-opportunity pattern in Malawi. This can be related to low land productivity necessitating those in need of cash-income to engage in *ganyu* labor rather than spending sufficient time cultivating their own fields. Wodon and Beegle (2004) also show that there is a less pronounced gender difference in time spent on income-generating activities in the main cropping season. Hence, one can expect the seasonality in the labor market to have a particular negative implication for single farming women as they have fewer employment opportunities than men over the rest of the year and therefore are to a higher extent "forced" to prioritise cash earnings at the time when their labor are most valuable at their own fields. In addition, they already have time constraints due to their domestic work burden. They are therefore less able to utilize their land in a productive way.

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## Appendix

## Tables

Table A.1. Regression explaining share of expenditure used on education

Variable	Estimate	St.error
-No. Observations	11218	
R <sup>2</sup> adjusted	0.183	
Intercept	-0.056	(0.005)***
If female-headed	0.008	(0.0011)***
Children below 15 years	0.002	(0.00021)***
Boys (15-18 years)	0.009	(0.00056)***
Girls (15-18 years)	0.009	(0.00056)***
Men (19-65 years)	0.008	(0.00042)***
Woman (19-65 years)	0.006	(0.00047)***
Age of Head	0.0002	(0.000016)***
Log expenditure per capita	0.004	(0.00043)***
Years education woman <sup>1</sup>	0.0005	(0.0001)***
Years education man	0.001	(0.000083)***
is female spouse in household	-0.006	(0.000099)***
if rural	-0.004	(0.00080)***
Dummies for agro-ecological zones		

\* Dependent variable: Share of household expenditure on education.

<sup>1</sup> If male-headed/female-headed this will correspond to the head, if male headed it will correspond to the Head's spouse.

Source: IHS2

Table A.2. Proportion of women and men that worked in the various income-generating activities and hours worked for these, by sex, poverty status and place of residence

	Agriculture activities		Own business		Ganyu		Worked for wage		Number of observations
	% who did this work last week	Average hours worked	% who did this work last week	Average hours worked	% who did this work last week	Average hours worked	% who did this work last week	Average hours worked	
<b>Sex</b>									
Male (above 14)	57	22	14	29	15	17	15	44	13 857
Female (above 14)	63	20	10	20	9	14	4	36	14 437
<b>Non-poor</b>									
Male (above 14)	50	22	17	31	12	18	19	44	7 175
Female (above 14)	55	20	12	22	6	14	5	38	7 123
<b>Poor</b>									
Male (above 14)	66	22	11	24	17	17	11	44	6 239
Female (above 14)	71	20	8	18	12	15	2	29	6 986
<b>Rural</b>									
Male (above 14)	65	22	14	25	16	16	12	41	11 807
Female (above 14)	69	20	10	18	9	14	3	30	12 659
<b>Urban</b>									
Male (above 14)	11	19	16	47	8	30	37	49	2 050
Female (above 14)	14	19	12	36	4	20	13	45	1 778

Source: The Second Integrated Household Survey (IHS2), 2004/05.

Table A.3. Time-use for household agricultural activities last week

	Male (above 14)			Female (above 14)		
	Proportion who worked in agricultural activities last week	Average weekly hours among those that did agricultural work	Number of observations	Proportion who worked in agricultural activities last week	Average weekly hours among those that did agricultural work	Number of observations
<b>Sex</b>	57	22	13 857	63	20	14 437
<b>Poverty status</b>						
Non-poor	50	22	7 175	55	20	7 123
Poor	66	22	6 239	71	20	6 986
<b>Location</b>						
Rural	65	22	11 807	69	20	12 659
Urban	11	19	2 050	14	19	1 778
<b>Marital Status</b>						
Divorced/separated	54	23	745	67	20	1 466
Married	63	24	11 715	68	21	10 794
Never married	50	17	415	53	17	167
Widowed	47	19	974	62	20	2 000

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.4. Proportion of farming households who cultivate different crops by sex of household head**

Type of crops	Female-headed household	Male-headed household	All households
Local Maize	62	50	53
Hybrid Maize	40	52	49
Ground nuts	19	25	24
Sweet Potato	8	13	12
Rice	6	7	7
Cassava	7	11	10
Tobacco	7	19	16
Soybean	4	5	4
Cotton	1	3	3
Vegetables	2	4	4
Other Cereals	3	3	3
Number of observation	2 379	7 635	10 014

Note: Vegetables include Cabbage, onions, nkhwani, okra and tanaposi and sugarcane

Other cereals include pearl millet sorghum and finger millet

Other legumes include beans and peas

Note: Includes only rainfed cultivation

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.5. Economic activity and payoff<sup>1</sup> by sex and place of residence**

		Percent Employed some times last 12 months	Median wage/day	Percent doing Ganyu some times last 12 months	Median Ganyu wage/day	Percent Operating non-agricultural enterprise last month	Median profit/day
Malawi	Men	22	124	35	52	16	279
	Women	6	78	26	36	10	159
Urban	Men	39	416	17	294	16	439
	Women	15	514	10	199	14	102
Rural	Men	19	129	38	112	15	255
	Women	5	117	28	72	9	125

<sup>1</sup> All monetary values have been deflated

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.6. Percentage distribution of enterprise types by sex of owner<sup>1</sup>**

	Male	Female
Fishing	7	2
Baking	0	7
Distilling	1	12
Beer brewing	1	10
Handicraft manufacture	11	3
Furniture	3	0
Food and beverage retail	5	6
Cloth retail	3	2
Other retail	36	34
Street food	6	10
Other	25	16
Total	100	100
Number of observation	2 061	1 366

<sup>1</sup> Only those enterprise types that sum up to two percent or more are listed, the others are included in the "others" group.

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.7. Main Source of Start up Capital**

	Male	Female
Family/friends	5	8
Gift, family/friends	9	21
Sale of assets	4	3
Proceeds from other business	9	5
Own savings from Ganyu	16	12
Own savings from agriculture	25	23
Own savings, non-agriculture, non-Ganyu	10	7
Non-agricultural credit, bank or other institutions	2	3
Money lender	2	3
Inheritance	5	2
Other	0	1
None	15	14
Total	100	100
Number of observation	2 061	1 366

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.8. Proportion that did various domestic activities, and timeuse per day**

	Proportions doing domestic tasks last week (Excluding child care)	Average daily time on domestic task, minutes	Proportion doing housework last week	Average daily time spent among those doing housework, minutes	Proportion that collected water last week	Average daily time spent among those collecting water, minutes	Proportion that collected wood last week	Average daily time spent among those collecting wood, minutes	Number of observation
<b>All</b>									
Boy (5-14)	30	25	17	75	18	48	3	77	7 575
Girl (5-14)	60	66	38	78	47	57	8	88	7 718
Man (above 14)	25	28	18	96	11	52	4	85	13 857
Woman ( above 14)	91	199	85	142	73	72	21	91	14 437
<b>Rural</b>									
Boy	28	22	15	60	19	48	3	77	6 808
Girl	60	65	36	73	50	58	9	88	6 816
Man	23	25	16	91	11	53	4	85	11 807
Woman	92	203	86	140	77	73	23	91	12 659
<b>Urban</b>									
Boy	42	56	35	134	13	45	0	60	767
Girl	60	74	52	108	26	48	1	71	902
Man	33	43	30	112	13	46	1	80	2 050
Woman	83	166	80	163	47	55	6	86	1 778
<b>Non-poor households</b>									
Boy	32	28	19	79	19	48	3	81	3 027
Girl	63	72	42	81	46	57	7	91	3 069
Man	28	33	22	97	13	50	4	83	7 618
Woman	91	22	85	164	70	77	19	105	7 451
<b>Poor households</b>									
Boy	91	198	85	147	70	70	19	87	4 548
Girl	28	23	15	71	18	48	4	75	4 649
Man	58	62	35	76	48	57	9	86	6 239
Woman	20	22	14	93	9	55	3	87	6 986

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.9. Time use on main activities by sex of head**

	Proportion of persons who did domestic tasks (Excluding child care)	Average time spent weekly among those doing housework	Proportion of persons who did income-generating activities	Average time spent weekly among those doing inc. Gen activities	Average hours worked per week, income-generating and domestic	Number of observations
<b>Female-headed</b>						
Boy (5-14)	0.32	10	0.32	12	7	1,666
Girl (5-14)	0.64	13	0.30	10	11	1,795
Man	0.35	14	0.64	25	20	1,543
Woman	0.87	23	0.77	26	40	3,857
<b>Male-headed</b>						
Boy (5-14)	0.29	10	0.29	11	6	5,908
Girl (5-14)	0.59	123	0.25	11	10	5,919
Man	0.23	13	0.82	34	31	12,311
Woman	0.92	27	0.72	24	41	10,576

Source: The Second Integrated Household Survey (IHS2), 2004/05.

**Table A.10. Women's participation in decision-making by background characteristics. Proportion of women who say that they alone or jointly with other household member(s) have the final say in specific decisions**

	Alone or jointly have final say in:			Number of observations
	Making large purchases	Making daily purchases	Visits to family or relatives	
<b>Marital status</b>				
Never married	9	10	21	1,970
Married or living together	18	33	60	9,312
Divorced/separated/widowed	77	80	86	1,416
<b>Wealth index</b>				
Lowest	34	43	63	2,037
Second	21	30	59	2,277
Middle	20	30	55	2,383
Fourth	20	31	56	2,361
Highest	26	39	52	2,639
<b>Education</b>				
No education	28	38	63	2,734
Primary 1-4	21	32	58	2,998
Primary 5-8	22	34	55	4,154
Secondary+	26	34	49	1,811
<b>Employment</b>				
Not employed	17	28	46	5,235
Employed for cash	40	53	68	2,033
Employed not for cash	24	34	64	4,417
<b>Residence</b>				
Urban	28	43	53	2,076
Rural	23	33	57	9,621
<b>Total</b>	<b>24</b>	<b>35</b>	<b>57</b>	<b>11,698</b>

Source: MDHS 2004

**Table A.11. Proportion who feel unsafe in various locations by sex and marital status**

	Unsafe in own home	Unsafe in the neighbourhood during the day	Unsafe in the neighbourhood during the night	Number of observations
<b>Malawi</b>	14	4	33	28,294
<b>Sex</b>				
Male	13	4	29	13,857
Female	15	5	37	14,437
<b>Marital status males</b>				
Married	15	4	30	8,495
Separated/divorced	11	1	27	362
Never married	11	4	31	4,274
Widowed	14	5	27	213
<b>Marital status females</b>				
Married	16	5	39	8,647
Separated/divorced	15	4	38	1,472
Never married	12	5	38	2,372
Widowed	15	5	35	1,590

Source: The Second Integrated Household Survey (IHS2), 2004/05.

**Table A.12. Proportion of persons being attacked last 12 months and type of perpetrator**

	Proportion being attacked	Number of observations	Type of attacker			
			Household member	Other relative	Neighbour	Stranger
<b>Malawi</b>	4	14,959	4	14	25	58
<b>Sex</b>						
Male	5	3,261	1	12	24	64
Female	3	11,698	9	18	27	46
<b>Marital status males</b>						
Married	7	2,078	-	13	22	66
Separated/divorced	7	15	-	10	29	67
Never married	4	1,039	2	10	33	55
Widowed*	1	46	-	-	-	-
<b>Marital status females</b>						
Married	3	7,831	11	20	24	46
Separated/divorced	4	991	10	16	26	48
Never married	3	1,902	6	11	40	44
Widowed	3	420	-	28	27	45

\*Only 3 observations

Source: The Second Integrated Household Survey (IHS2), 2004/05.

**Table A.13. Women's attitude toward wife-beating. Proportion of women who agree that a husband is justified in hitting or beating his wife for specific reasons, by background characteristics**

	Husband is justified in hitting or beating his wife if she:					Agrees with at least one specified reason	Number of observations
	Burns the food	Argues with him	Goes out without telling him	Neglects the children	Refuses to have sex with him		
<b>Marital status</b>							
Never married	11	12	13	18	11	27	1,970
Married or living together	12	12	15	18	15	29	8,312
Divorced/separated/ widowed	10	9	11	14	11	25	1,416
<b>Wealth index</b>							
Lowest	13	13	14	18	15	30	2,037
Second	13	13	15	18	17	32	2,227
Middle	13	14	15	20	16	32	2,383
Fourth	12	12	16	19	14	30	2,361
Highest	7	8	11	12	8	19	2,639
<b>Education</b>							
No education	12	11	13	16	15	28	2,734
Primary 1-4	14	13	14	17	15	30	2,998
Primary 5-8	12	13	16	19	14	30	4,154
Secondary+	7	9	10	14	8	20	1,811
<b>Age</b>							
15-19	14	15	16	21	14	32	2,392
20-24	12	13	14	18	14	30	2,870
25-29	11	11	15	17	14	28	2,157
30-34	9	11	12	15	12	24	1,478
35-39	11	10	12	14	13	26	1,117
40-44	10	11	14	16	14	27	935
45-49	10	8	12	14	13	25	749
<b>Residence</b>							
Urban	6	7	10	11	9	18	2,076
Rural	13	13	15	19	15	30	9,621
<b>Total</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>17</b>	<b>14</b>	<b>28</b>	<b>11,698</b>

Source: MDHS 2004

**Table A.14. Men's attitude toward wife-beating. Percentage of men who agree that a husband is justified in hitting or beating his wife for specific reasons, by background characteristics**

	Husband is justified in hitting or beating his wife if she:					Percentage who agrees with at least one specified reason	Number of observations
	Burns the food	Argues with him	Goes out without telling him	Neglects the children	Refuses to have sex with him		
<b>Marital status</b>							
Never married	7	12	10	13	10	24	1,084
Married or living together	3	5	5	6	5	12	2,079
Divorced/separated/widowed	5	8	6	6	11	15	98
<b>Wealth index</b>							
Lowest	7	12	8	11	10	19	412
Second	5	9	8	11	7	18	640
Middle	4	8	8	9	7	16	699
Fourth	3	7	5	7	5	15	709
Highest	3	5	7	6	6	14	802
<b>Education</b>							
No education	3	6	4	5	6	12	383
Primary 1-4	5	10	7	11	10	20	798
Primary 5-8	5	10	9	10	7	18	1,220
Secondary+	3	4	6	6	4	11	859
<b>Residence</b>							
Urban	5	6	6	6	7	14	669
Rural	4	8	7	9	7	17	2,593
<b>Age</b>							
15-19	8	14	11	14	11	28	650
20-24	5	12	12	13	9	22	587
25-29	4	5	5	7	4	12	634
30-34	3	5	5	6	7	13	485
35-39	2	4	5	5	5	10	294
40-44	1	2	3	3	2	7	282
45-49	2	5	3	2	2	5	182
<b>Total</b>	<b>4</b>	<b>8</b>	<b>7</b>	<b>8</b>	<b>7</b>	<b>16</b>	<b>3,261</b>

Source: MDHS 2004

**Table A.15. Proportion of women who has experience of physical violence, by background characteristics**

	Since Age 15	In last 12 months	Number of observations
<b>Marital Status</b>			
Currently married	34	21	6,856
Divorced/separated	48	20	832
Widowed	15	2	365
Never married	23	11	1,647
<b>Wealth index</b>			
Lowest	35	20	1,705
Second	33	20	1,880
Middle	32	19	1,966
Fourth	33	19	1,943
Highest	31	14	2,206
<b>Age</b>			
15-19	28	17	1,970
20-29	36	20	4,192
30-39	34	18	2,130
40-49	29	13	1,409
<b>Education</b>			
No education	29	16	2,266
Primary 1-4	36	22	2,513
Primary 5-8	34	19	3,386
Secondary+	30	13	1,534
<b>Employment status</b>			
Employed for cash	36	21	1,723
Employed, but not for cash	34	18	3,635
Not employed	30	17	4,341
<b>Total</b>	<b>33</b>	<b>18</b>	<b>9,701</b>

Source: MDHS 2004

**Table A.16. Proportion of ever married women who reported that the current/last husband demonstrates different types of controlling behaviours, according to background characteristics, Malawi 2004**

	Percentage of women whose husband:								Number of women
	Is jealous / angry if she talks to other men	Accuses her of being unfaithful	Does not permit of meetings with girl friends	Tries to limit contact with family	Insists on knowing where she is at all times	Doesn't trust her with money	Does at least 3 of these acts	Does none of these acts	
<b>Marital status</b>									
Married	51	17	19	20	59	19	30	22	6856
Married once	50	16	19	20	58	18	29	22	5403
Married more than once	55	18	21	21	63	21	33	19	1453
Previously married	45	21	19	20	45	16	32	11	1197
<b>Wealth index</b>									
Lowest	52	22	21	21	61	21	35	15	1473
Second	52	20	21	23	59	20	33	19	1698
Middle	47	18	20	20	55	19	30	22	1706
Fourth	49	15	17	17	58	17	28	21	1605
Highest	50	12	16	18	54	14	24	23	1572
<b>Education</b>									
No education	50	19	20	21	57	19	32	20	2217
Primary 1-4	50	19	20	20	59	19	31	19	2216
Primary 5-8	51	16	19	19	56	18	30	21	2695
Secondary+	49	11	16	19	57	14	25	23	925
<b>Total</b>	<b>50</b>	<b>17</b>	<b>19</b>	<b>20</b>	<b>57</b>	<b>18</b>	<b>30</b>	<b>20</b>	<b>8054</b>

Source: MDHS 2004

**Table A.17. Proportion that never experienced physical or sexual violence by characteristics of husband**

Husband's education	Proportion	Number of observations
No education	69	1,022
Primary 1-4	68	1,355
Primary 5-8	69	2,780
Secondary+	73	1,635
Missing	74	65
Difference in age between husband and wife		
Wife older than husband 3+years	82	104
Same age or 1,2 years different	68	1,299
3-4 years	71	1,700
5-9 years	70	2,489
10+ years	68	1,214
DK/Missing	61	50
Differences in education		
Husband has more education	70	4,199
Wife has more education	68	1,312
Both have equal education	71	709
Neither educated	72	567
DK/missing	74	70
Alcoholic consumption of husband		
Does not drink	75	4,400
Drinks, never gets drunk	65	187
Drinks, gets drunk sometimes	65	1,575
Drink, gets drunk very often	48	686
<b>Total</b>	<b>70</b>	<b>6,856</b>

Source: MDHS 2004

**Table A.18. Percentage distribution of female-headed households by marital status by Head**

	Rural	Urban	Number of observations
All	24	15	2,583
<b>Marital status</b>			
Divorced/seperated	42	34	1,011
Married	10	8	268
Never married	5	4	75
Widow	17	12	1,229

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.19. Poverty Headcount ratios by sex of head, and place of residence**

	Poor	Ultra- poor	Number of observations
Malawi	52	22	11,280
Male-headed	51	21	8,697
Female-headed	58	27	2,583
<b>Rural:</b>			
Male-headed	55	23	7,478
Female-headed	61	28	2,362
<b>Urban:</b>			
Male-headed	24	7	1,219
Female-headed	32	11	221

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.20. Poverty status by material status of sex of household head**

	Poor	Ultra-poor	Percent of households	Number of observations
<b>Female-headed</b>				
Divorced/seperated	63	29	41	1,011
Married	58	29	10	268
Never married	17	5	3	75
Widow	56	25	47	1,229
<b>Male-headed</b>				
Divorced/seperated	15	7	3	237
Married	52	22	92	8,019
Never married	9	4	3	275
Widow	30	6	2	159
<b>All households</b>				
Divorced/seperated	59	27	12	1,248
Married	52	22	73	8,287
Never married	11	4	3	350
Widow	54	23	12	1,388

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.21. Activities carried out by 15-18 years olds, and average time utilized for the activity among those who did it, by sex of household head**

	Income-generating activities		Housework		Number of observation	
	Proportion that did this work last week	Average hours worked last week	Proportion that did this work last week	Average hours worked last week		
Male-headed						
Girls 15-18	not in school	77	27	65	25	786
	in school	44	11	64	16	711
Boys 15-18	not in school	80	29	53	22	605
	in school	51	13	48	13	913
Female-headed						
Girls 15-18	not in school	73	26	75	22	214
	in school	52	13	70	17	266
Boys 15-18	not in school	75	26	59	20	198
	in school	55	15	57	14	329
All						
Girls 15-18	not in school	76	26	67	24	1 000
	in school	46	12	65	16	977
Boys 15-18	not in school	78	28	54	21	803
	in school	52	13	51	13	1 242

Source: The Second Integrated Household Survey (IHS2), 2004/05

**Table A.22. Regression results, poverty determinant analyses for female and male-headed households**

Dependent variable:	Log per capita expenditure	Female-headed households		Male-headed households	
		R <sup>2</sup> adjusted # obs.	0,4632 2577	R <sup>2</sup> adjusted # obs.	0,4682 8521
	Parameter Variable	Estimate	St.error	Estimate	St.error
Marital status	Intercept	10.332	(-0,082)***	10.369	(0,057)***
	Divorced	0.026	(-0,028)	0.113	(0,052)**
	Widow	0.106	(-0,026)***	-0.017	(-0,058)
	Never married	0.252	(-0,064)***	0.182	(0,051)***
	size of household	-0.152	(-0,0058)***	-0.087	(0,0035)***
	age of Head	0.002	(-0,00075)***	0.005	(0,00046)***
	dependency ratio	-0.275	(0,042)***	-0.528	(0,03)***
	number of men in household	0.045	(0,016)**	-0.008	(-0,011)
	if employment last 12 month, Head	0.160	(0,034)*	0.039	(0,013)***
	if employment last 12 month, spouse			0.188	(0,026)***
	if ganyu employment last 12month, Head	-0.154	(0,022)***	-0.095	(0,013)***
	if ganyu employment last 12month, spouse			-0.099	(0,015)***
	if enterprise	0.112	(0,022)***	0.133	(0,012)***
	if tobacco producer	0.105	(0,035)***	0.082	(0,015)***
	if spouse on household			-0.378	(0,044)***
	years education, Head	0.052	(0,0033)***	0.031	(0,0020)***
	years education, Spouse			0.034	(0,0017)***
	if rural	-0.165	(0,041)***	-0.226	(0,020)***
	if boma in district	0.101	(0,045)**	0.065	(0,022)***
Dummies for agro-ecological –zones					

Source: The Second Integrated Household Survey (IHS2), 2004/05 Reference; Head is married

**Table A.23. Educational qualification by sex of head**

Educational qualification	Sex of Head		Number of observations	
	Female	Male	Female	Male
Never attended school	52	21	1,317	1,707
None <sup>1</sup>	38	52	1,000	4,514
PSLC	4	11	114	1,025
JCE	3	9	88	804
MSCE and above	2	7	61	591

<sup>1</sup> Inequality in access to resources between women and men.

Source: The Second Integrated Household Survey (IHS2), 2004/05