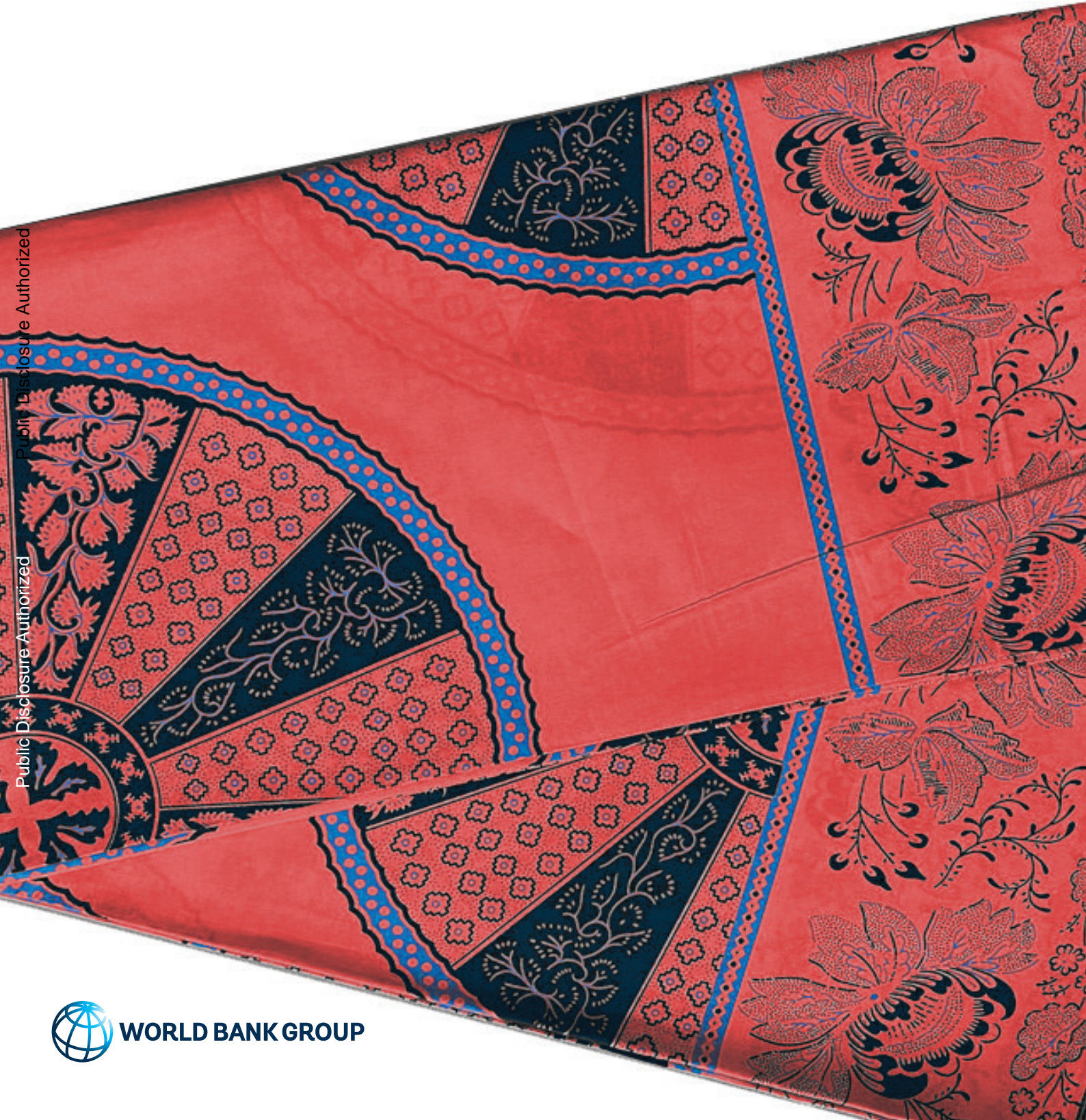




EASTERN AND
SOUTHERN AFRICA
GENDER
PLATFORMS

Malawi Gender Assessment



WORLD BANK GROUP

Malawi Gender Assessment

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Abbreviations

ADC	Area Development Committee
AGYW	adolescent girls and young women
AIDS	acquired immune deficiency syndrome
CAVWOC	Centre for Victimized Women and Children
CBCC	Community-Based Care Centers
CBCM	Community-Based Complaints Model
CCJP	Catholic Commission for Justice and Peace
CCT	Conditional Cash Transfers
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CEWAG	Coalition for the Empowerment of Women and Girls
CHRR	Centre for Human Rights and Rehabilitation
CMU	Country Management Unit
CSO	civil society organizations
CVSUs	Community Victim Support Units
DAGG	Development Assistance Group on Gender
DALY	disability adjusted life year
DEC	District Executive Meetings
DHRMD	Department of Human Resource Management and Development
DSWO	District Social Welfare Office
DV	domestic violence
ECD	early childhood development
ECDI	Early Childhood Development Index
EPD	Economic Planning and Development
EQUALs	Equity with Quality and Learning at Secondary
FBO	faith-based organizations
GBV	gender-based violence
GDP	gross domestic product
GEA	Gender Equality Act
GENET	Girls Empowerment Network
GEWE	gender equality and women's equality
GRMC	Grievance Redress Mechanism Committee
HCI	Human Capital Index
HIV	human immunodeficiency virus
HSA	Health Surveillance Assistant
HTP	harmful traditional practices
INGO	international non-governmental organization
IPV	intimate partner violence
JCE	Junior Certificate Examination
JPAG	Joint Program on Adolescent Girls in Malawi
MDFR	Marriage Divorce and Family Relations Act
MDGs	millennium development goals
MDHS	Malawi Demographic Health Survey
MEAL	monitoring, evaluation, accountability, and learning
MEGEN	Men for Gender Equality Now
MESIP	Malawi Education Sector Improvement Project
MGDS	Malawi Growth and Development Strategy
MHRC	Malawi Human Rights Commission

Malawi Gender Assessment

MHRRC	Malawi Human Rights Resource Centre
MICS	Multiple Indicator Cluster Surveys
MIS	management information system
MoEST	Ministry of Education, Science and Technology
MoF	Ministry of Finance and Economic Affairs
MoGCDSW	Ministry of Gender, Children, Disability, and Social Welfare
MoH	Ministry of Health
MoJCA	Ministry of Justice and Constitutional Affairs
MoTPW	Ministry of Transport and Public Works
MSCE	Malawi School Certificate Exam
MSME	micro, small, and medium-sized enterprises
NGO	non-governmental organization
NGO-GCN	NGO gender coordinating network
NGP	National Gender Policy
NPA	National Plan of Action to Combat Gender-Based Violence
OHCHR	Office of the United Nations High Commissioner for Human Rights
OPC	Office of the President and Cabinet
OSC	One Stop Centre
PDVA	Prevention of Domestic Violence Act
PEW	political empowerment of women
PHC	Population and Housing Census
PLHA	people living with HIV and AIDS
PSEA	prevention of sexual exploitation and abuse
PSS	Psychological Support Services
RGAP	Regional Gender Action Plan
SSI	Social Sustainability and Inclusion.
SRH	sexual and reproductive health
SRHR	sexual and reproductive health and rights
TB	Tuberculosis (TB)
TWG	technical working group
TFR	total fertility rate
UCT	unconditional cash transfers
UNDP	United Nations Development Program
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
VAC	Vulnerability Assessment Committee
VACS	Violence Against Children and Young Women in Malawi Survey
VAWG	violence against women and girls
VSLAs	village savings and loan associations
VSU	Victim Support Unit
WHO	World Health Organization
WOJAM	Women Judges and Magistrates Association
WORLEC	Women's Legal Resources Centre
YONECO	Youth Net and Counselling

**All dollar amounts are in US dollars unless otherwise indicated.*

Executive Summary

The government of Malawi has committed to addressing gender inequality and improving women's wellbeing. The government has implemented multiple strategic development plans to guide policy creation and implementation. The current ongoing strategic plan is the Malawi Growth and Development Strategy (MDGS) III, which is aimed at alleviating poverty and fostering sustainable economic growth. In January 2021 the government of Malawi introduced the Malawi 2063 Vision, a strategic development plan which aims for low-middle income status by 2030.ⁱ To meet the goals set out in Malawi 2063, human capital development, private sector development, economic infrastructure, and environmental stability have been highlighted as critical drivers to be addressed.ⁱⁱ While the MDGS III and the Malawi 2063 Vision both include a focus on gender equality, this is largely done through a human capital and voice and agency lens, with considerably less focus on how closing gender gaps in the productive economic sectors can boost economic growth and poverty reduction. In the MDGS, gender is placed under "other development areas" and grouped together with issues relating to youth, disability, and social welfare, with outcomes to be monitored including those focused on access to basic services, women's roles in various levels of decision-making, and gender-responsive budgeting. In the Malawi 2063 Vision, gender is principally discussed under the human capital "enabler" section.

In reality, the government's policy focus on gender equality has sometimes gone beyond the areas of human capital and voice and agency. The government has passed and implemented a number of policy reforms which have supported greater gender equality and women's empowerment in terms not only of education, health, and protection from GBV, but also in terms of employment and access to assets. Some government efforts have already brought positive impacts, such as reducing the total fertility rate and increasing the rate of family planning use, currently about double that of other countries in the region. Yet, there is a need to build upon the recent successes and to speed up progress in many areas, such as by improving schooling rates for girls at the upper secondary level, lowering maternal mortality rates, further decreasing the fertility rate, and addressing child marriage and adolescent pregnancy. There is also a need for a greater focus on identifying and addressing those constraints, including weaker access to various assets that hold back women's productivity as farmers, entrepreneurs, and wage workers. Part of the strategy for building on recent gains in gender equality will be about the need for improved implementation of existing policies, and part of it is about identifying additional priority policies and interventions that can help close remaining gaps.

The aim of this report is to identify the most promising opportunities for advancing women's empowerment and gender equality in Malawi by bringing together the latest evidence on: 1) gender gaps in human endowments, economic opportunities, ownership and control of assets, and women's voice and agency; 2) the underlying drivers of those gender gaps; and 3) the effectiveness of concrete policy and programmatic interventions that address these underlying drivers and/or otherwise have been shown to close the gender gaps. The methodology for this work included a desk review of literature (including both governmental and non-governmental reports as well as academic literature such as impact evaluations of relevant interventions), descriptive statistics on gender gaps, including from key sources such as national household surveys and World Development Indicators, and quantitative decomposition analyses to identify the most significant underlying factors behind some key outcomes.

The drivers of the gender gaps explored in this report are interrelated and often compound each other. While many of these factors, such as access to certain assets, are easily quantifiable, some are not. This latter group includes social/gender norms that may influence individuals' behavior across every aspect of their lives and may in turn underpin many of the quantitative gaps we pick up in the data. This report primarily focuses on those drivers that are quantifiable but supplements this with contextual information, such as around social norms, which may modify or underpin these quantifiable drivers. We find the following to be particularly impactful drivers of gender gaps in the four aspects of gender equality that we cover:

Drivers of Inequality in Human Endowments

The total fertility rate in Malawi is high at 4.1 births per woman and is driven by: 1) the high adolescent fertility rate, itself driven by early marriage and school drop-out; 2) lower use of modern contraceptives and higher unmet needs for less educated women and those in poorer households.

Significant gender gaps at the secondary school level: Drivers of the trend include: 1) early marriage and childbirth, and 2) financial constraints at higher education levels.

Drivers of Inequality in Economic Opportunities

The total conditional gender gap¹ in agricultural productivity is 31 percent. Drivers of the gender gap include: 1) women being less likely to farm cash crops, 2) women farmers having less access to male labor, and 3) women having less access to agricultural technology and mechanization – which is especially detrimental given women's greater childcare and domestic responsibilities which leave them in more need of labor-saving options.

Women entrepreneurs' sales are 46 percent less than those of male entrepreneurs. Drivers of the gender gap include: 1) men are more likely to use their own agricultural savings as startup capital, reflecting their greater agricultural productivity which allows them to save, and 2) men are more likely to have workers and to pay them more.

Women wage workers receive lower wages and are more likely than men to not be paid for their work. Drivers of the gender gap include: 1) women are more likely to have time constraints due to performing unpaid domestic and care work, and 2) women are more likely to work in the informal sector due to lower educational attainment and skill levels.

Drivers of Inequality in Ownership and Control of Assets

Land insecurity is pervasive throughout the country and women are the most land insecure. Drivers of the gender gap include the predominance of customary versus statutory land tenure practices which result in women being less likely to have their names on land titles and having less decision-making control over their land.

1 The conditional gender gap controls for individual factors (e.g., age, education level) and plot level factors (e.g., size, inputs, labor) while calculating the difference in production per hectare between plots managed by men and women.

Women have lower levels of financial inclusion across all domains than men. Drivers of the gender gap include: 1) women's lower earnings, which likely impacts the volume they are able to save, 2) women's lower access to key sources of collateral, such as land, and 3) a lack of financial products that are specifically targeted at women, for example to get around the collateral constraint that disproportionately affects women because of their less secure access to land.

Drivers of Gender-Based Violence and Low Agency

High rates of gender-based violence (GBV) and intimate partner violence (IPV) are widespread: Drivers of the trend include: 1) high rates of early marriage and childbirth, 2) low levels of economic independence for women, and 3) low levels of education among women.

Women have lower levels of agency and decision-making power: Drivers include: 1) women's lower participation in employment, especially off-farm employment; 2) women's lower earnings; 3) the age gap between husbands and wives (with wives being younger); and 4) being in a polygamous relationship.

Policy Options

Drivers of gender gaps in Malawi, as elsewhere, are highly interconnected. This means that policy actions in gaps in one domain are likely to impact outcomes across other domains, complicating the decision on where to focus efforts. Moreover, as the intention of this report is to act as a starting point for future policy dialogue with the Government of Malawi, the scope of the report is purposefully broad.

However, some initial priorities do emerge. This is firstly in terms of which gaps in certain sectors may be particularly important to address. Here the decomposition analyses (presented in the report) are helpful for identifying the specific constraints that appear to be quantitatively most critical in driving gender gaps in agricultural yields and firm sales. However, as well as indicating which constraints in a given sector may be most important and the types of interventions available to address these, this report also indicates which broader domains of gender gaps may be especially important. In this regard, the evidence presented in this report suggests that the gender gaps around adolescent girls (especially with regard to education) may be a particularly fruitful focus of policy efforts, given the number of other outcomes they underpin and given their connection to Malawi's overall development, via its ability to make a demographic transition. Adolescent girls are also a priority group as they make up 24 percent of all women of reproductive age in Malawi.ⁱⁱⁱ

Adolescence is a time when girls make key decisions, for example whether to drop-out of school and when to start a family, that have life-long implications in terms of their health, lifetime fertility, skills, economic opportunity, and voice and agency. All of these factors are interrelated in complex ways, but global evidence suggests that investments to keep girls in school may be particularly critical, with large impacts on their earnings and standard of living, child marriage and early childbearing, lifetime fertility and population growth, health and nutrition, agency and decision-making, social capital and institutions, and future per capita investments in human capital.^{iv} Evidence on these relationships has also been highlighted in national data for Malawi^v and a focus on keeping girls in school is especially relevant given

that Malawi not only has a larger gender gap in secondary enrollment than the average for Sub-Saharan Africa but also has lower overall levels of enrollment at this level. Many of these issues around adolescence are also heavily influenced by negative social norms which must be addressed in order for Malawi to make a demographic transition and reap a demographic dividend from achieving a larger relative working-age to child-dependent population. By bringing down fertility more rapidly, the country would be better placed to leverage the productive potential of its large youth population as they reach working age, increasing the relative size of the working-age to child-dependent population, leading to higher per capita income, greater household investment in the human capital of each person, lower strain on the provision of basic services, and, ultimately, a permanent increase in the productive capacity of the economy.

Yet clearly there are opportunities beyond this domain. A menu of these promising policy options, with reference to the latest national, regional, and global evidence on what works to address gender gaps, are summarized below and are further detailed in section 5 of the report. This is not intended as a definitive list but, along with the analysis of the gaps presented through the report, is intended to be a starting point for further discussions between the World Bank (WB) and the Government of Malawi.²

Summary of Policy Options

Policy Priority: Targeting adolescent girls to keep them in school and reduce the vulnerability of those who have already dropped out	
Driver Addressed	Policy Options
Low Secondary School Enrollment & Completion	Ease the financial strain of secondary school on families of adolescent girls, such as through conditional cash transfers (CCTs) Support adolescent girls to remain through secondary level and avoid early childbearing, both generally and at times of crisis, by providing adolescent livelihood and life skills training which include 'safe spaces'
Early Marriage & Childbearing	Support girls who have already dropped out to avoid early marriage and early childbearing by improving their economic independence, such as through UCTs
High Fertility	Build on recent success in reducing fertility by further enhancing access to and quality of reproductive health/family planning services and products and nationwide behavioral change campaigns for enhancing child spacing
Policy Priority: Increasing Women's Agricultural Production	

² Moving forward, the World Bank's Social Sustainability and Inclusion (SSI) team intends to establish a gender platform that will coordinate these efforts on gender focused policy dialogue, along with operational and analytical work. The intention is for this platform to generate synergies in the WB's wide-ranging efforts to support gender equality in Malawi, with an increased focus on strategically prioritizing those efforts that are expected to bring the most value to the Government of Malawi.

Driver Addressed	Policy Options
Insecure Land Tenure	Incentivize households to include women's names on land titles as part of land registration programs, including through offering land title subsidies conditional on co-titling
Lower Adoption of Cash Crops	Engaging men and couples to change norms around gendered crops and increase joint investment decisions Support women farmer cooperatives to create an environment for greater sharing of information and risk and improved linkages to markets Provide women with training in the socio-emotional skills that can help them enter export crop farming
Lower Use and Productivity of Farm Labor	Support women's access to mechanization and labor-saving technologies to compensate for their lower use of farm labor Support women financially to access more and better-quality labor, including through cash transfers
Lower Adoption of Agricultural Inputs	Support extension services that are more tailored to women's specific needs, such as by using female extension agents and leveraging digital technologies (conditional on prior support to women's phone ownership)
Policy Priority: Improving Women's Entrepreneurship Outcomes	
Driver Addressed	Policy Options
Lower Capital	Secure savings mechanisms to give women greater control and privacy over their savings Providing in-kind support that is less susceptible to being reallocated to other household members' needs, such as productive assets and cash grants
Lower Access to Credit	Support non-collateral dependent loans (e.g., psychometric testing) Support lines of credit targeting women that offer the larger volume loans necessary for transformational business growth
Lower Skill Levels	Support socio-emotional skills training which has been shown to be especially effective for women's business outcomes and which can give women the qualities (e.g., self-initiative) that can help them overcome the multiple greater barriers they face
Policy Priority: Increasing Women's Agency and Reducing their Exposure to GBV	
Driver Addressed	Policy Options
Higher Burden of Care	<ul style="list-style-type: none"> Improve provision of Childcare Services, and early child development centers Address gender norms, including through couples' and men's discussion groups, to increase men's participation in household & childcare responsibilities
Physical Insecurity	<ul style="list-style-type: none"> Engage men and boys in behavior change interventions

Introduction

Malawi, a densely populated country with a largely agrarian economy, is one of the poorest countries in the world. As of 2018, most of the population live in rural areas and are dependent on agricultural livelihoods, with only 16 percent of the population living in cities or towns. High fertility rates, despite substantial recent progress, have left the country with one of the youngest age structures in the world: 43 percent of the population are under the age of 15 and over 75 percent are under the age of 34. The population growth rate has placed significant stress on services such as healthcare and education, as well as on the agricultural sector through increasing pressure on land^{vi}. Yet the resulting youthful age structure of the population also presents an opportunity for a demographic transition if the country is able to bring down fertility rapidly.

While Malawi has a history of slow economic growth and poverty reduction, recent economic and structural reforms have resulted in improvements to a range of development indicators, including the proportion of the population that is ultra-poor as well as indicators that reflect macroeconomic stability. The overarching policies which guide government planning and policy implementation have been the Malawi Growth and Development Strategies (MDGS) I, II, and III, five-year strategic plans aimed to alleviate poverty and foster sustainable economic growth to meet development goals. In January 2021, the government of Malawi introduced the Malawi 2063 Vision, a strategic development plan which aims for low-middle income status by 2030.^{vii} To meet the goals set out in Malawi 2063, human capital development, private sector development, economic infrastructure, and environmental stability have been highlighted as critical drivers to be addressed.^{viii} While the MDGS III and the Malawi 2063 Vision both include a focus on gender equality, this is largely done through a human capital and voice and agency lens, with considerably less focus on how closing gender gaps in the productive economic sectors can boost economic growth and poverty reduction. In the MDSG, gender is placed under “other development areas” and grouped together with issues relating to youth, disability, and social welfare, with outcomes to be monitored including those focused on access to basic services, women’s roles in various levels of decision-making, and gender-responsive budgeting. In the Malawi 2063 Vision, gender is principally discussed under the human capital “enabler” section. However, in reality, the government’s policy focus on gender equality has gone beyond the areas of human capital and voice and agency to directly address issues around women’s economic empowerment through, for example, support to more equitable access to assets.

The Government of Malawi’s efforts to improve gender equality can be seen through policy commitments, both recent and long-standing, covering all key domains of gender outcomes, as set out in the World Bank Group’s Gender Strategy, including endowments (health, education), economic opportunities (jobs, assets), and voice and agency. For example:

The Health Sector Strategic Plan (2017-2022), the National Sexual and Reproductive Health and Rights Policy (2017-2022), and the National Youth Policy (2013). These ongoing policies are part of a framework which the government has implemented to prioritize the accessibility and uptake of family planning services. For example, the government has invested in human resources and training to deploy healthcare professionals to provide community services and expand outreach. These efforts should help the country build on some of the successes it has achieved between 1992 and 2015, including: a drop of the total fertility rate from 6.9 to 4.1

births per woman, a drop in unmet need for family planning from 35 percent to 19 percent, and an increase in the use of modern contraceptives from 7 percent to 58 percent.

Building on this success will be important. For example, while the adolescent fertility rate has decreased over the last 30 years, it remains significantly higher than the averages of Sub-Saharan Africa, Southern and Eastern Africa, and low-income countries globally. Given the age structure of the country, it is vital that the fertility rate of adolescent girls decrease rapidly in order for the country to benefit from a demographic transition. To that end, the Health Sector Strategic Plan prioritizes reproductive and adolescent health and is working in tandem with the National Youth Policy which supports age-appropriate sexual and reproductive health education and information. The National Sexual and Reproductive Health and Rights Policy prioritizes the provision, access, and quality of sexual and reproductive health care.^{ix}

The Free Primary Education Policy, and the National Education Sector Investment Plan (NESIP) (2020-2030). In accordance with the constitution of Malawi, which identifies education as a human right, the Free Primary Education Policy, introduced in 1994, provides fee-free primary education to all children. The success of this policy is demonstrated by the gender parity achieved at the primary level. However, gender parity disappears at the secondary school level at which point school is no longer free and adolescent girls are often simultaneously faced with increased pressure to drop out due to marriage or pregnancy. The National Education Sector Investment Plan is a long-term strategic plan which guides activities and the education sector's policy priorities. Some of the primary priorities of the National Education Sector Investment Plan is to increase equitable access to education and improve the quality and relevance of education to encourage higher enrollment.^x

Gender Equality Act (2013). This policy and its reforms to date provide significant protection to women in the workforce. The Gender Equality Act prohibits gender-based discrimination in employment, mandates equal remuneration for equal work, provides protection from sexual harassment at the workplace, provides for eight weeks of maternity leave, and prohibits harmful practices.^{xi} Yet, as women work predominantly informally in the agriculture sector, most women do not benefit from these provisions.

The National Land Policy (2002), the Married Women's Property Act (1882), and the Deceased Estates Act (2011). The National Land Policy, like the Land Act of 1965, recognizes three forms of land: public, private, and customary. It also recognizes three forms of land tenure: 1) freehold, which is private land with exclusive rights, most often consisting of largescale commercial plantations, 2) leasehold which is public, private, and customary land leased through either customary or statutory law, and 3) customary tenure in which land is held by a group, usually administered by a traditional leader on behalf of the community. The National Land Policy recognizes the authority of customary law and seeks to extend gender equality protections that already existed under statutory law to cover land held under customary law.^{xii} The long-established Married Women's Property Act provides equal legal rights of property ownership to wives and husbands, and grants women equal administrative authority over property while married. The more recent Deceased Estates Act provides women with the legal authority to inherit land if widowed, provides women and girls with equal inheritance rights as male family members, and makes land grabbing a criminal offence.^{xiii}

The Prevention of Domestic Violence Act (2006), The National Plan of Action to Combat Gender Based Violence (2014-2020), the Marriage, Divorce and Family Relations Act (2015), and the National Strategy to End Child Marriage (2018). The 2006 Prevention of Domestic Violence Act provides specific legislation, legal remedies, and social services to those impacted by domestic violence.^{xiv} The National Plan of Action to Combat Gender-Based Violence aimed to provide a strong framework for sustainable intervention to prevent and effectively respond to GBV, to increase recognition and unacceptability of GBV, and to improve the quality of services responding to GBV by 2020. Yet, despite increased legal protections, GBV continues to be a significant challenge throughout the country and victims of domestic violence demonstrate a continued preference for seeking help through informal channels rather than reporting to formal authorities, such as the police. The preference for informal versus formal reporting is likely due in part to a low understanding of women's rights and is likely indicative of women's confidence in formal recourse. The Marriage Divorce and Family Relations Act set the legal minimum age for marriage at 18 for both boys and girls and, in 2017 the constitution was amended to change the age of marriage to align with the Act.^{xv} In 2018, the government launched the National Strategy to End Child Marriage. The strategy advocates for a multisectoral approach to reduce the prevalence of child marriage by 20 percent before 2023. Yet, early marriage has continued to be pervasive in Malawi which has one of the highest rates of child marriage in the world.^{xvi}

To build on these efforts and ensure further progress on gender outcomes, prioritization based on evidence is needed. Gender is a complex issue that cuts across all sectors, with multiple interrelated gender gaps and multiple possible policy responses within each sector, yet the time and resources of the government and its development partners are finite. This report aims to help in this regard by presenting evidence on the size of different gender gaps, the relative importance of different factors in driving these gaps, and the availability and effectiveness of potential policy responses. To aid further with prioritization of efforts to close gender gaps, the report also highlights the disparities in the size of various gender gaps and constraints between rural and urban areas and between different regions of Malawi.

The approach of this report follows the framework of the World Bank Group Gender Strategy (FY16-23) which focuses on strategic objectives in human endowments (education, health), economic opportunities (including jobs and ownership/control over assets), and enhancing women's voice and agency and engaging men and boys. This strategy is founded on a conceptual framework, set out in the 2012 World Development Report on Gender Equality and Development, which proposes that households, markets, and institutions (both formal and informal), and their interactions all influence gender equality and economic development.^{xvii} The methodology for this report included a desk review of literature (including both governmental and non-governmental reports as well as academic literature), descriptive statistics on gender gaps, including from key sources such as national household surveys and World Development Indicators, and quantitative analyses to identify the most significant underlying factors behind some key outcomes.³

The intention is for this analysis to support the Government of Malawi in its policy discussions and decisions around closing gender gaps and, ultimately, to contribute to stronger evidence-based efforts to advance women's empowerment and gender equality in Malawi.

3 Following this gender assessment, a gender platform for Malawi will be established to take forward the policy options and continue to engage on these topics within the country.

1. Human Endowments

Human Endowments - KEY Takeaways

While lower than the average for Sub-Saharan Africa, the total fertility rate in Malawi is still high at 4.1 births per woman despite a recent decline and is partially driven by the high adolescent fertility rate. High fertility and adolescent fertility rates are correlated with decreased economic activity, lower levels of education, poverty, and decreased agency. High fertility and low birth spacing are also associated with poorer health outcomes for women as well as for their children. On a larger scale high fertility prevents the country from capitalizing on a demographic dividend, a pre-requisite of which is a rapid decline in fertility.

While gender gaps in access to primary education have been falling, there is still a considerable gender gap at the secondary level, with a Gender Parity Ratio of only 84 percent for secondary enrollment. Lower educational attainment among women is correlated with earlier pregnancy, increased fertility, decreased economic opportunities and decreased lifetime earnings. In addition, women's resulting lack of economic independence plays a role in exposing them to more unequal and riskier sexual relationships that in turn increase their exposure to HIV and GBV.

Policy Options: Increase girls' educational attainment and decrease risk of early pregnancy and marriage by; 1) providing financial support to their families through conditional cash transfers (CCTs) for girls still in school and unconditional cash transfers to reduce the vulnerability of those girls who have already dropped out; 2) improve learning outcomes, including through general programs that are not specifically targeted to girls and for which we have a greater wealth of evidence; and 3) use safe spaces to give girls (both those in school as well as drop-outs) the knowledge and economic empowerment they need to take control of their reproductive choices and livelihoods; and 3) expand and enhance further access and quality of reproductive health/family planning services and products and nationwide behavioral campaign for enhancing child spacing.

Human capital consists of the knowledge, skills, and health that people accumulate throughout their lives, enabling them to realize their potential as productive members of society.^{xviii} Gender gaps in human endowments can result from harmful and unequal policies and practices. However, policies and programming can reduce gaps in human endowment by addressing both supply and demand-side factors affecting access to health and education services. Supply-side factors include actions such as improving infrastructure and increasing the number of trained healthcare and education professionals, and access to health products and services. In contrast, demand-side factors include behavior change programming, which promotes the importance of early childhood education or discourages early marriage and short birth spacing. This section will explore human endowment gender gaps in Malawi by analyzing the gender gaps in health and education.

1.1 Health

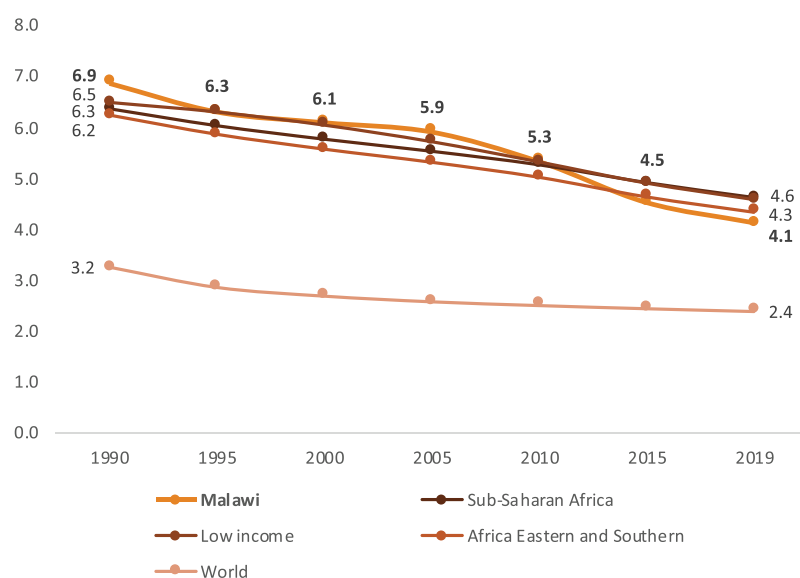
1.1.1 Fertility

Addressing high fertility rates is an important policy objective for most countries in Sub-Saharan Africa. One potentially positive impact of the region’s high fertility and population growth is a large youth population which, if given the right economic opportunities, could contribute to economic growth. However, to fully realize these potential benefits, countries also need to rapidly bring down fertility, thus reducing the relative size of the child-dependent population and increasing the relative size of the working-age population. This would increase per capita incomes, allowing households to invest more in the human capital of each household member. Moreover, enhancing child spacing and reducing population growth would also help reduce the pressure that governments with limited resources face in providing access to basic services.^{xxix}

Malawi has made significant progress toward the challenge of reducing fertility. In 1990, the country had a higher total fertility rate (TFR) than the averages for Sub-Saharan Africa, Eastern and Southern Africa, and low-income countries. However, in recent years Malawi has made rapid progress and now has a lower TFR than all the aforementioned groups, dropping from 5.9 to 4.1 births per woman between 2005 and 2019.^{xxx} Yet this level of fertility is still high and leaves Malawi with a population growth rate of 2.7 percent, meaning that its population is expected to double by 2038. Such high fertility and population growth reinforces women’s economic exclusion and strains the capacity of the health and education systems.^{xxxi}

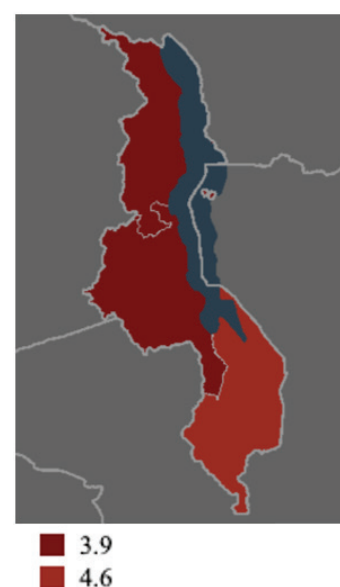
According to the Demographic and Health Survey of 2015, the fertility rate in Malawi is significantly higher in rural areas than in urban areas. In terms of regions, the Northern Region has the lowest fertility rate in the country (4.2) while the Southern Region (4.6) has the highest (figure 2). The TFR decreases with increased levels of wealth as well as levels of education. For example, women with more than a secondary level of education had an average of 2.3 children, while women with no education had an average of 5.5 children.^{xxii}

Figure 1: Fertility Trends



Source: World Development Indicators, the World Bank

Figure 2: Fertility Rates Within Malawi



Source: Malawi DHS, 2015/16, STAT Compiler

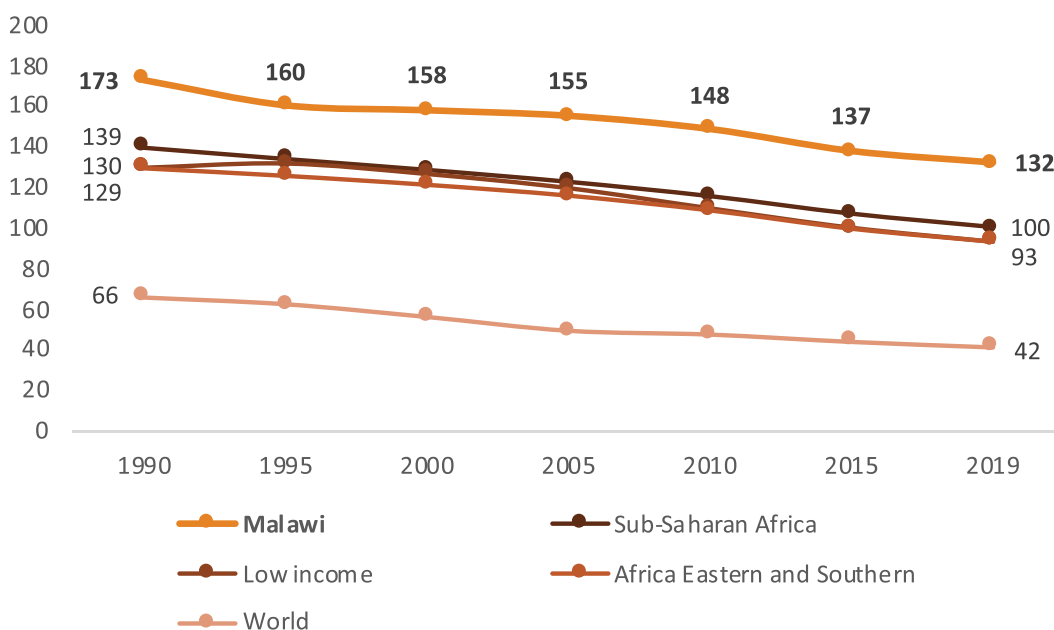
Teenage Pregnancy

Adolescent fertility is an especially important issue as high adolescent fertility is strongly correlated with higher lifetime fertility. The teenage years are a critical period in a woman’s life when she makes choices that will have long-term implications for her future well-being and productivity. Decisions such as whether and when to drop out of school, get married, or have a child significantly impact women’s labor market outcomes later in life. Women who begin childbearing at a young age are likely to have more children throughout their lifetime, are less likely to continue their education, and as a result, have worse economic outcomes.^{xxiii} Larger family sizes can be impede women’s economic empowerment and the welfare of their households: global research indicates that each birth reduces the total labor supply over a woman’s reproductive life by about two years,^{xxiv} and increased numbers of children in a household are correlated with increased levels of poverty.^{xxv}

In addition to the educational and economic implications, there are significant health risks associated with early childbirth and short birth intervals. Childbearing at a young age increases the chances of complications during pregnancy and childbirth. Coupled with HIV, complications during pregnancy and delivery are the leading cause of death among girls aged 15-19 in Malawi.^{xxvi}

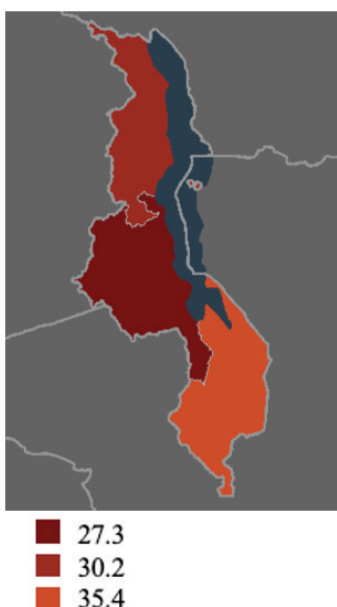
Teenage pregnancy in Malawi is highly correlated with child marriage, though the relationship has dual causality. Girls who become pregnant are often forced to marry as a result, while girls who marry before eighteen are more likely to become pregnant. Cultural practices play a significant role in teenage pregnancy. Many ethnic groups encourage early sex and marriage through gendered expectations regarding women’s responsibilities to marry and bear children. Some ethnic groups further encourage early sexual activity through cultural practices such as ceremonies initiating girls into womanhood. Underlying all of these causes, low awareness among girls regarding fertility and family planning contribute to increased teenage pregnancy.^{xxvii}

Figure 3: Adolescent Fertility Rates Trends, Births Per 1,000 Women



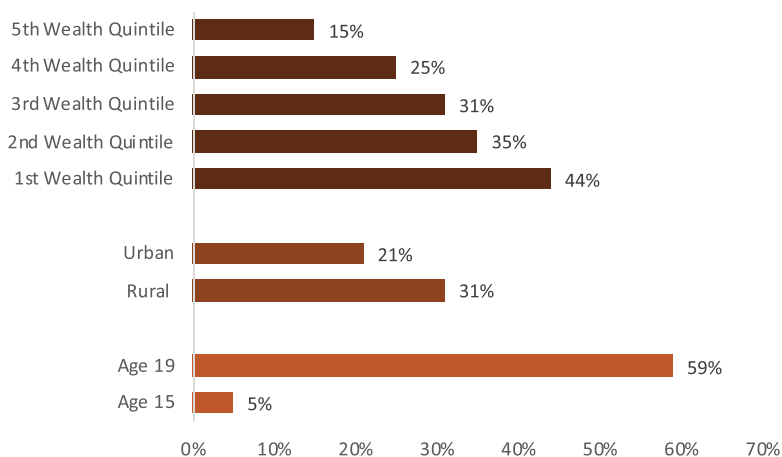
The adolescent fertility rate has fallen from about 158 to 132 births per 1,000 women ages 15-19 in the last 20 years, though it remains significantly higher than the average across Sub-Saharan Africa (100) and Eastern and Southern Africa (93) (figure 3).^{xxviii} The median age of first birth, 19 years, has not changed significantly in the same period. The rate of teenage childbearing varies regionally, with higher rates in the Northern and Southern Regions than the Central Region (figure 4). Of women in Malawi, 29 percent of those age 15-19 have begun childbearing, ranging from 5 percent of women aged 15, to 59 percent of women aged 19. Generally, women in urban areas give birth for the first time about one year later than women in rural areas, at 19.9 years versus 18.9 years. Wealthier women are much less likely than poorer women to begin childbearing as a teenager, and the age of first birth is lower among women with primary or no education than among women with at least a secondary level of education (figure 5).^{xxix}

Figure 4: Percent Of Childbearing Teenagers



Source: Malawi DHS, 2015/16, STAT Compiler

Figure 5: Characteristics Of Childbearing Teenagers



Source: Malawi DHS, 2015/16

Birth Spacing

Aside from delaying the age of marriage and childbearing, it is also critical to address fertility amongst women who have already begun childbearing. The length of birth intervals, the amount of time between separate childbirths, have an important impact on lifetime fertility as well as on health outcomes for mothers and babies. The World Health Organization (WHO) recommends a minimum of 33 months between two successive births. In Malawi, the median birth interval increased from under 33 months in 1992 to 41 months in 2015, likely reflecting the increased use of family planning services.^{xxx} The median birth interval is longer in urban (49 months) than rural areas (40 months). While it is above the WHO recommended minimum in all parts of the country, there is wide variation by district, with median intervals as low as 36 months in Machinga district and as high as 47 months in Blantyre district. The three regions of Malawi have median birth intervals between 40 (Central) and 43 (Northern). A qualitative study in Lilongwe found that most women cite the need to regain strength following a birth as their main reason for birth spacing. Women who had a live birth wanted to wait longer than women who had a still birth or experienced a neonatal death.

While the increased access to family planning services has supported the trend towards longer birth intervals, many women still experience or fear conflict with their husbands/partners over decisions around birth spacing, with the majority of women wanting longer birth intervals than their husbands/partners. This finding in particular underlines the importance of engaging men in birth spacing interventions.^{xxxix} Beyond access to family planning, other factors which affect birth spacing include prolonged breastfeeding and postpartum abstinence. Breastfeeding, under the correct conditions, influences the duration of postpartum amenorrhoea by preventing women from ovulating and thereby impeding women's ability to become pregnant. However, breastfeeding is rarely practiced for the purpose of preventing pregnancy. Moreover, between 2000 and 2015, the median duration of postpartum amenorrhoea decreased from 12.7 months to 9.8 months, while the median duration of postpartum abstinence decreased from 5.8 months to 4.1 in the same timeframe.^{xxxix} Thus, these factors do not appear to have played a role in the trend towards longer birth intervals.

1.1.3 Reproductive Healthcare

The maternal mortality rate in Malawi is 451 maternal deaths for every 100,000 live births. This is above the average across Africa Eastern and Southern (398) and is also higher than the latest national estimates for neighboring Kenya (377) and Zambia (286), though it is lower than the latest national estimates for Tanzania (642) and Mozambique (589). Based on the fertility and maternal mortality rates in the country, it is estimated that 2 percent of women in Malawi will die from maternal causes during their reproductive lifetime.^{xxxix}

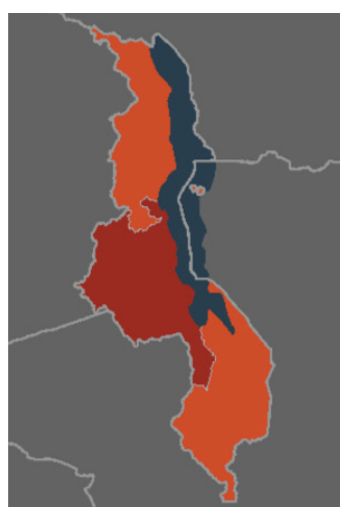
Improvements to the reproductive healthcare system in Malawi are critical to reducing the risk to women's health throughout their lifetime through improved knowledge of risk prevention, better maternal healthcare, and increasing women's reproductive agency (their ability to decide how many children to have and when) through family planning. Reproductive healthcare is also critical to the health of children born, with data suggesting risk of neonatal mortality is higher for boys than girls.^{xxxix} The current coronavirus pandemic has the potential to further worsen women's maternal health care access and outcomes, due to the potential for the spread of the virus and the emergency response to the virus to disrupt the supply and demand for maternal and reproductive health services. A modeling exercise by the Global Financing Facility (GFF) finds that in Malawi the pandemic has the potential to leave 142,500 women without access to facility-based deliveries and to increase maternal mortality by 66 percent over the next year.^{xxxix}

Family Planning

Family planning increases women's reproductive agency, enabling women to manage how many children they have, as well as when they have them. By facilitating women's choices on when to have children, family planning increases their educational and economic opportunities while also improving their chances of having safer pregnancies through adequate birth spacing and preventing pregnancy until their bodies have fully developed. Family planning also empowers women and their partners to best decide the family size which they can provide for.^{xxxix}

4 Among currently married women.

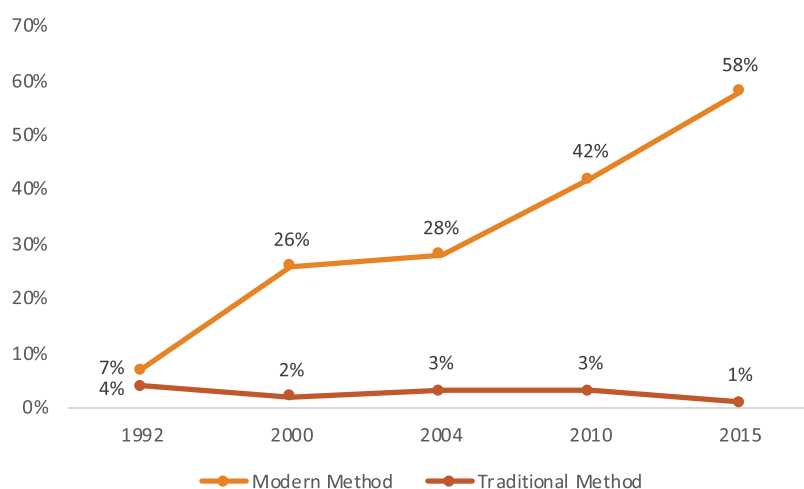
Figure 6: Contraceptive Use Trends



- Up to 11.8
- 11.9 to 14.5
- 14.6 to 18.0
- 18.1 and higher

Source: Malawi DHS, 2015/16, STAT Compiler

Figure 7: Trends Of Contraceptive Use⁴



Note: Among currently married women

Source: Malawi DHS, 2015/16

Malawi has made tremendous progress increasing access to and use of modern contraceptives over the last thirty years, driven by expansion of family planning services and community engagement (Figure 7). As of 2015, the rate of women currently using a modern contraceptive in Malawi was around twice that of neighboring countries.^{xxxvii} Knowledge of family planning is nearly universal in Malawi with women and men alike being aware of modern contraceptive methods. The rate of married women using contraceptives increased significantly between 2004-2015/16. Among currently married women, 58 percent are using modern contraceptives, of unmarried, sexually active women, 43 percent use a modern contraceptive method. The increase in contraceptive use by the number of living children indicates that women are using contraceptives as a tool to achieve their ideal family size or prevent having any additional children. Of married women, 80 percent said that the use of contraception is a joint decision with their husband/partner, while 13 percent said the wife decided independently, and 7 percent said it was solely the husband’s decision.^{xxxviii}

Of the 78 percent of married women who have a demand for family planning, either to limit or space births, 19 percent have not had their need met. Having an unmet need for family planning is higher among younger women (22 percent) than older women (16 percent)⁵. Married women in the Northern and Southern regions are more likely to have an unmet need for family planning than are women in the Central region (Figure 6). The use of contraceptive methods is higher while the unmet need for family planning is lower among wealthier households. The total demand for family planning among unmarried women is higher than among married women, yet the percentage of women whose needs have been met is much lower for unmarried women than it is for married women.^{xxxix}

5 Young women refer to those aged 15-19 and older women refer to those aged 45-49.

Maternal Healthcare

In Malawi, pregnancy and childbirth follow closely behind malaria and HIV/AIDS as the leading cause of death and disability of women. In addition to poor reproductive health outcomes, insufficient maternal healthcare presents a significant cost to national and household economies. Potential economic gains from improving maternal health care stem from reducing both direct and indirect negative impacts, such as out-of-pocket healthcare costs and decreased productivity.^{xi}

Antenatal Care

Maternal healthcare begins early in pregnancy with antenatal care and continues after delivery with postnatal checks. Antenatal care is an important stage in which women are screened and monitored for illness, infections, and complications during their pregnancy. It is recommended that women have at least four antenatal visits, and that the first occur during the first trimester. Early diagnosis of illness or identification of complication can reduce the risks to mother and baby. In Malawi, 95 percent of women received antenatal care from a skilled provider⁶ during the pregnancy of their most recent birth and 51 percent of women received at least 4 visits. Yet only 24 percent of women sought care during their first trimester.^{xii} A qualitative study conducted at two tertiary hospitals in Malawi explored factors that prevent women seeking care during their first trimester. The study found that spiritual beliefs held by the mothers and the providers had the most significant impact on how and when women seek antenatal care. The study found that both mothers and healthcare workers believed it was culturally inappropriate to disclose a pregnancy to anyone before the fourth or fifth month, when pregnancy becomes more visible. This belief was frequently cited as preventing study participants from seeking care in their first trimester. Additionally, many women prefer to see a traditional healer or birth attendant believing they will be more compassionate, and that hospitals and clinics should only be used for illness or injury.^{xiii} Finally, women who live in wealthier households, who are more educated, and who live in urban areas are more likely to receive antenatal care from more skilled providers and also to seek care during the first trimester.^{xiii}

Delivery

The percentage of women who deliver in health facilities can make an important contribution to improvements to maternal health outcomes, though this impact is moderated by the quality of care women receive. In 2015/16, 91 percent of births in Malawi were delivered at a health facility, and only 7 percent were delivered at home. Between 1992 and 2015/2016 the rate of deliveries in health facilities rose by 36 percent, while rates of home deliveries dropped by the same proportion. Women giving birth for the first time are more likely to give birth in a health facility than women who have given birth multiple times.^{xiv} This trend may reflect changing generational attitudes towards institutional births or may reflect increased confidence of mothers after the first couple of births which affect their perceptions of the costs and benefits associated with giving birth in a health facility.^{xiv} Births in urban areas are more likely to take place in a health facility than births in rural areas (96 percent versus 91 percent), and increased rates of facility delivery are highly correlated with increased levels of the mother's education.^{xvi}

6 Skilled providers are doctors, medical officers, clinical officers, medical assistants, nurses and midwives.

Postnatal Care

The days and weeks after birth are critical for both mothers and babies, most deaths occur during this time. Women who delivered in a health facility are more likely to have a postnatal checkup within two days of delivery than those who did not (45 percent versus 14 percent). Urban women, more educated women and wealthier women are all more likely to receive timely postnatal care.^{xlvii}

Barriers to Seeking Care

Over 70 percent of women report facing at least one serious barrier in accessing health care for themselves (figure 8). The most common reported barriers are the distance to a health facility (56 percent), obtaining money to pay for treatment (53 percent), followed by not wanting to go alone, and obtaining permission to go for treatment (figure 9). Women in rural areas, women with less education, and women from poorer households are more likely to face at least one barrier in accessing healthcare.^{xlviii} A nationwide study identified transportation, distance, and financial resources as key barriers to access. The median travel time from homes to health centers is about one hour, and two-and-a-half hours to central hospitals. Finally, female heads of household disproportionately lack the financial resources to go to a hospital, 59 percent as compared to 39 percent of male headed households.^{xlix}

Figure 8: Percent Women with Barrier To Access

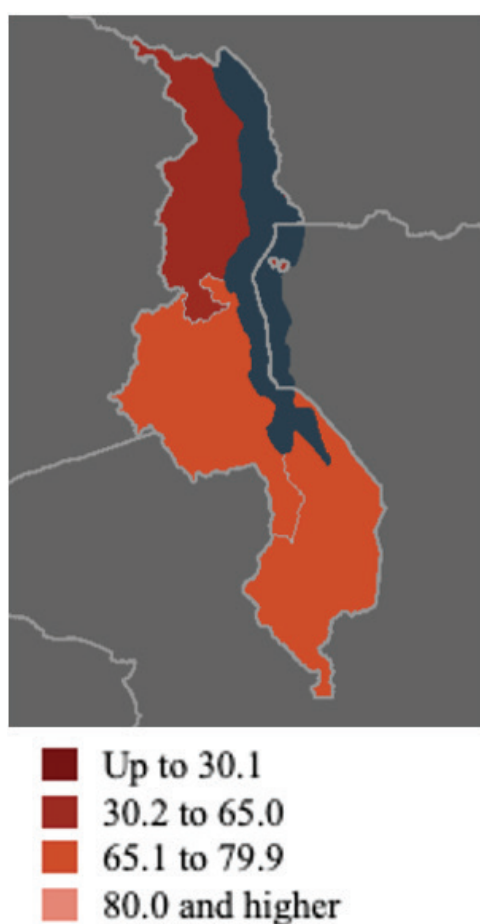
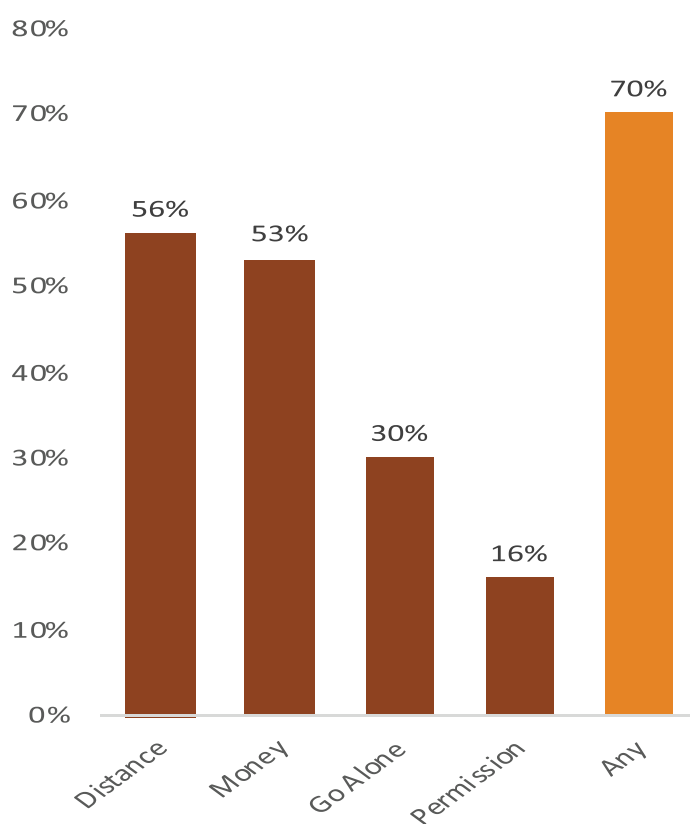


Figure 9: Barriers To Healthcare Access



1.1.4 Illness and Disease

Malaria

In areas of high malaria transmission, by the time an individual reaches adulthood, they have acquired partial immunity that can protect them against severe disease, which is why children are at greater risk from malaria than adults. However, pregnant women, especially women in their first pregnancy, lose some immunity and are more susceptible to the disease. Additionally, malaria during pregnancy is associated with negative health outcomes for both mother and child, including anemia and low birth weight.ⁱ

In Malawi the national guidelines were updated in 2014 to include the new WHO recommendations, increasing the national recommended number of doses of intermittent fertility preventative treatment IPT, or SP/Fansidar, to at least three during each pregnancy. Of women who had a live birth in the last year, 89 percent had taken at least one dose of ITP while only 30 percent had taken at least the recommended three doses. Pregnant women in the Northern Region are less likely than those in the Central or Southern Regions to receive ITP.ⁱⁱ It is also highly recommended that pregnant women, as well as children under five, sleep under mosquito nets which have been treated with insecticide. In Malawi, only 44 percent of pregnant women slept under a treated mosquito net. Of pregnant women, those in urban areas, from wealthier households, and with higher levels of education are more likely to sleep under a treated mosquito net.ⁱⁱⁱ

HIV

Women in Malawi, and Sub-Saharan Africa overall, bear a disproportionate burden of HIV infections. Women across Sub-Saharan Africa have on average a 60 percent higher risk of HIV infection than men in general and have a 70 percent higher risk of infection than men with similar sexual behavior.ⁱⁱⁱ HIV/AIDS has an additional disproportionate impact on women as they carry a higher burden of care for sick household members. This is not only due to social norms which dictate that care work is a women's responsibility, but also because female headed households are more likely to have household members ill with AIDS or TB than are male headed households, 18.2 percent versus 10.3 percent. Both the higher rate of illness as well as the higher burden of care result in women having less time to invest in income generating activities than their male counterparts.^{iv} HIV infection among adolescent girls has been correlated with economic dependence, unequal power relations, and older partners.^v While poverty is linked with increased risk of HIV, schooling has been linked to a reduction in risky sexual behavior. Evidence suggests that empowering school-age girls and their families financially can have a significant impact on their partner choice and their sexual and reproductive health, to be discussed further in section 5.^{vi}

In Malawi, there is a higher prevalence of HIV among women than men (10.8 percent and 6.4 percent respectively). Among young people 4.9 percent of women and 1 percent of men aged 15-24 are infected with HIV. There is a higher prevalence of HIV among men and women in urban areas than rural areas, 17.8 percent of women in urban areas versus 9.2 percent of women in rural areas. The HIV prevalence in the Southern Region is more than double that in either the Northern or Central Regions. HIV prevalence is higher among women in the highest wealth quintile than in lower quintiles.^{vii}

HIV prevalence is lowest among men and women who have never been married (3 percent), followed by those who are currently married (9.8 percent), those who are divorced/separated (19.1 percent), and those who are widowed (32.3 percent). HIV prevalence is higher among those who are in a polygamous union (14.3), than other types of unions. Women who first had sex before age 16 are more likely to have HIV than those who first had sex at age 16 or 17 (13.9 percent versus 10.4 percent). As the risk of exposure increases with each sexual partner, HIV prevalence increases with the number of sexual partners a person has had. HIV prevalence is 5.7 percent among women (1.7 percent among men) with only one lifetime sexual partner and is 35.4 percent among women (12.8 percent among men) with 10 or more lifetime sexual partners.^{lviii}

1.1.6 Water Supply, Sanitation and Hygiene

Water and sanitation have significant gender implications which extend beyond the safety and adequacy of drinking water and personal hygiene. They include: 1) women globally are much more likely than men to be tasked with collecting water when it is not available on the premises. The time and energy spent on collecting water has direct negative impacts on the already limited time available to women to engage in economic activities; 2) lack of Water Supply, Sanitation and Hygiene (WASH) in school settings has been correlated with lower educational attainment for girls and it is common in many places for girls to miss school due to menstruation; and 3) lack of access to WASH at home, in clinics, and in hospitals is highly correlated with increased infections which are a leading contributor to maternal mortality rates.^{lix}

Most households in Malawi have access to improved sources of drinking water. In urban areas 98 percent of households have access to improved water sources, mainly piped water to residences (41 percent) and public taps (33 percent). On the other hand, 85 percent of rural households have access to improved sources, mostly through wells (72 percent), while 15 percent rely on unimproved sources. Treating drinking water is the most efficient way to ensure that water is safe to drink, yet only about a quarter of people in the country use an appropriate water treatment method.^{lx}

1.1.7 Road Injuries

Road injuries are estimated by the WHO to be the fifth leading cause of loss of disability adjusted life years (DALYs) in Malawi, with men significantly more impacted than women. Men are estimated to suffer a loss of 2834 DALYs per 100,000 population due to road injuries compared to 849 for women.^{lxi} One recent study in Malawi estimated that men made up 82 percent and 89 percent of people involved in fatal and non-fatal road traffic collisions respectively.^{lxii} There is a lack of evidence on the specific factors that explain this gender gap, but different transport/mobility patterns (how, when, and where women and men travel) may play a role and there is some evidence that men's alcohol consumption is a factor.^{lxiii}

1.2 Education

Investing in girls' education is crucial for improving a wide variety of outcomes for women, including those related to earnings, health, and agency, all of which positively impact their families and communities while improving labor productivity and economic growth. The fact that educating girls is a good investment is highlighted in global research that estimates the private returns to female education to be 2 percentage points higher than the equivalent

returns for males.^{lxiv} Following the first democratic elections in 1994, the government of Malawi prioritized primary education, based on the perception that basic education would contribute to poverty alleviation. Since 1994, when school fees were banned in public primary schools, the primary completion rates increased from 36 percent to 85 percent for girls, and 46 percent to 76 percent for boys. While Malawi has made progress on gender equality in education and now has relatively high gender parity in primary education, the gender gap widens substantially at the secondary level – moreover, overall levels (for boys and girls) of enrollment and completion at secondary level are also lower than the average for Sub-Saharan Africa. This has critical implications for a range of outcomes: as demonstrated throughout this report, some of the most significant gaps in wellbeing among women are between those who have at least a secondary level of education and these who have a primary level of education or less.

There also remains a persistent gap in literacy rates which reflects the large historical gender gaps in education that continue to have an impact on the stock of educated adults today: only 55 percent of women are literate as compared to 70 percent of men.^{lxv} These larger education gender gaps among adults are important not only for the productivity and welfare of adult women and their households but also for the outcomes that their children experience, given evidence on the intergenerational transmission of education poverty.

To build on its success and enable more girls to attain higher levels of education, programs must support girls to overcome barriers that only affect them (e.g., early childbearing, social norms that devalue girls' education), those that affect both sexes but have a larger impact on girls (e.g. costs, distance to school, violence), and those that affect girls and boys largely equally (e.g. low-quality teaching).^{lxvi} This means that in some cases girl-focused interventions will be preferable, while in other cases gender education improvement programs and policies that target girls and boys may be more appropriate.

1.2.1 Enrollment

Early Childhood Development

In Malawi, Early Childhood Development services are considered part of the formal education system. Early Childhood Development (ECD) evolved independently from the government as informal community-level daycare. Since that time the government of Malawi has formalized the ECD program under the Ministry of Gender, Children, Disability, and Social Welfare, yet the programs themselves remain operated at a community level, led by community-based organizations (CBOs), faith-based organizations (FBOs), and civil society organizations (CSOs).^{lxvii}

In part due to this history and the continued decentralized organization of services, the quality of the programs differs greatly, despite the national ECD syllabus. Part of the reason for varying quality of education at this level is that some receive funding from outside sources, while others do not. Many of the centers are facilitated by volunteers, of whom less than 50 percent are trained, and each caregiver cares for on average 69 children, rather than the recommended 25. Additionally, access remains a significant challenge for many children who may not live close enough to a center.^{lxviii}

In 2018, 49 percent of children accessed ECD nationally. Of all the children accessing ECD centers, 51 percent were girls and 3 percent were children with disabilities. Malawi's Early Childhood Development Index (ECDI) score in 2014 was 60 percent, indicating that 60 percent

of children were developmentally on track, with girls scoring slightly higher than boys (54 percent versus 56 percent).^{lxix} In addition to the positive impact early childhood education can have on children's cognitive development and preparedness for primary school, the use of the community childcare centers enable's women to pursue income-generating activities.

While there does not appear to be a gender gap in access to ECD, improving overall access to ECD may play an important role in freeing up women's time from childcare, thus allowing more women to enter the labor force or to dedicate a greater number of hours to paid work. Indeed, regional evidence shows that women with access to childcare services are more likely to be employed or to have worked in the last 30 days.^{lxx}

Primary Education

Primary education consists of eight years and children are expected to attend from age 6-13. However due to lack of documentation for registration, a lack of understanding by the parents about the age children should begin school, or high repetition rate of students in early grades, many children may not be in the age-appropriate grade.^{lxxi}

The Gender Parity Index (GPI) for net enrollment is 1.01, slightly in favor of girls with 94 percent of primary school aged girls and 93 percent of primary school aged boys attending school. However, the gross enrollment

at the primary level is 127 percent indicating that students outside of the official age range are attending primary school, and the gross GPI is .93, indicating that more male children regardless of age are attending primary school than female children.^{lxxii} Net attendance rates differ very little between urban (95 percent) and rural (94 percent) areas at the primary level. The Northern Region of the country has the highest overall net attendance rate at 96 percent. Children are more likely to go to primary school if they are from a wealthier household than children from less wealthy households.^{lxxiii}

The Gender Parity Index (GPI) is a ratio of either the gross or net enrollment for male and girl students. Gender parity is indicated by the GPI with a score of 1, a GPI below 1 indicates that enrollment rates and environments which favor male students while a GPI higher than 1 indicates enrollment rates and environments which favor girl students.

The Net Attendance Ratio (NAR) accounts for the proportion of school age children attending school.

The Gross Attendance Ratio (GAR) depicts the total number of students as a percentage of the official school-age population.

Secondary Education

Secondary education consists of four years and is intended to be for students aged 14-18. However, as with primary school, many students are outside of this age range due to delayed start and repetition of grades. While in secondary school students sit two exams, the Junior Certificate Examination (JCE) following the second year, and the Malawi School Certificate Exam (MSCE) following the fourth year. When free primary education was introduced, the government increased the number of primary schools to absorb the increase in enrollments. However, the number of secondary schools did not grow at the same rate and, as a result, many more students complete primary school than there is room for in the secondary education system. Only 38.3 percent of primary students transitioned into the secondary level in 2018.^{lxxiv}

The gross GPI is 0.84, meaning that irrespective of age, more male students than female students are attending secondary school. This compared to an average GPI of 0.89 across all of Sub-Saharan Africa. Moreover, the GAR for the secondary level in Malawi (37 percent) is also lower than the average for Sub-Saharan Africa (44 percent). Combined with the relatively large gender gap, this means that a large number of girls are dropping out before reaching secondary education, reducing their learning potential and putting them at risk of early marriage and childbearing.

Attendance is higher in urban areas (41 percent) than in rural areas (13 percent), and the Northern Region has the highest attendance rates in the country. Attendance at the secondary school level is highly correlated with household wealth, those from wealthier households being more likely to be enrolled in school.^{lxxv} The dropout rate is higher among girls (13.4 percent) than boys (8.5 percent) in secondary school. Analysis of data from Malawi's Fifth Integrated Household Survey (2019–20) indicates that school fees are the most common reason for dropping out of primary and secondary school for girls and boys.^{lxxvi} After costs, marriage/pregnancy is the most common reason given for girls dropping out at both primary (16 percent of responses for girls, 2 percent for boys) and secondary level (26 percent of responses for girls, 3 percent for boys).^{lxxvii}

Higher Learning Institutions

As mentioned previously, only 3 percent of women and 5 percent of men throughout the country have more than a secondary education. As is true at other levels of education, women in urban areas are more likely to attend higher learning institutions than women in rural areas: only 1 percent of women in rural areas have attended more than secondary school compared with 12 percent of women in urban areas. While girl students tend to outperform male students on the secondary school exam, there is only one female for every 10 males in higher learning institutions.^{lxxviii} The quality and relevance of higher education continues to be a challenge. The Ministry of Education has identified a lack of relevant research and learning programs that engage learners and encourage enrollment. The curriculum of higher learning institutions poorly aligns with industry needs, creating a disconnect between the skills coveted by employers and those gained through enrollment.^{lxxix} In addition to geographical access and perceived relevance, is likely that conflicting social pressures and a lack of willingness to continue to fund girl's education contribute to this discrepancy.

Children with Disabilities

There is limited data available about the proportion of students with disabilities in school, or the condition of their education. The Ministry of Gender, Children, Disability, and Social Welfare considers the lack of disability friendly infrastructure to be a challenge to equitable access to education from the primary level through higher education.^{lxxx} About 1.6 percent of students at the secondary level have disabilities, most with special needs relating to limited vision, limited hearing, learning disabilities, physical disabilities, deaf, and blind.^{lxxxi}

2. Economic Opportunities

Economic Opportunities - KEY Takeaways

The total conditional gender gap in agricultural productivity is 31 percent: Drivers of the gender gap include: 1) women being less likely to farm cash crops; 2) women farmers having less access to male labor; and 3) women having less access to agricultural technology and mechanization – which is especially detrimental given women’s greater childcare and domestic responsibilities which leave them in more need of labor-saving options.

Policy Options: Provide socio-emotional skills training and couples training to help women to increase their likelihood of adopting cash crops and their influence in intrahousehold decisions on agricultural investments. Provide financial support to encourage female farmers to hire male labor and improve women’s access to labor saving technologies including mechanisation. Increase the benefits women are able to get from extension services, including by increasing the use of female extension workers and digital extensions technologies.

Women entrepreneurs’ firm sales are 45 percent less than those of male entrepreneurs: Drivers of the gender gap include: 1) men are more likely to use their own savings from their agricultural businesses as start-up capital; 2) men are more likely to have workers and to pay them more, hinting that men may have better access to higher-skilled or more productive workers; and 3) men are more likely to operate businesses that are mobile.

Policy Options: Increase women’s access to and control over business capital through innovative saving mechanisms and productive inclusion programs. Increase women’s access to sources of business credit that can support larger volumes of financing for transformational business growth. Provide women with training on the types of personal initiative skills that have been shown to be especially impactful for women and can help them overcome the social norms and other greater barriers they face by building their perseverance, self-initiative, and other qualities. Increase women’s time agency and flexibility through increasing availability of affordable childcare services.

Women wage workers are more likely than men to make less money or not be paid for their work: Drivers of the gender gap include: 1) women are more likely to have time constraints due to performing unpaid domestic and care work, and 2) women are more likely to work in the informal sector due to lower educational attainment and skill levels.

Policy Options: Increase childcare services available to help women alleviate time constraints. Increase women’s vocational, entrepreneurial, and socioemotional skills to ease their entrance into the work force.

2.1 Agriculture

Across Sub-Saharan Africa women constitute a significant, and often the largest, portion of the agricultural workforce.^{lxxxiii} Malawi is one of the world’s 15 national economies most dependent on agriculture. Despite decreasing over the last 50 years, in 2017 agriculture contributed 26 percent of the country’s GDP. Data from the 2015/16 DHS indicates that 59 percent of wom-

en and 44 percent of men in Malawi were employed in agriculture during the 12 months prior to the survey. These numbers are 68 percent and 52 percent if we only look at women and men in rural areas. However, the contribution of the sector to the national economy is impeded by a large gender productivity gap. Plots managed by men produce an average of 25 percent

The Unconditional Gender Gap in Agricultural production – The total difference in output per hectare between male and female farmers.

The Conditional Gender Gap in Agricultural Production – Accounts for the difference in plot size and agro-climatic conditions.

higher yields than plots managed by women.^{lxxxiii} Reasons for this gender gap center on the unequal equal use of inputs such as land (discussed further in section 3), labor and labor-saving technology, knowledge, fertilizer, improved seeds, and women’s lower participation in the cash crop/export crop value chains. Estimates from the World Bank indicate that closing the gender gap in agricultural productivity in Malawi would increase the agricultural GDP of the country by 6.7 percent, raise the national GDP by 2.1 percent, and reduce poverty by 2.4 percent, which equates to lifting 238,000 people out of poverty.^{lxxxiv}

2.1.1 Characteristics of Women Plot Managers

Women plot managers differ from their male counterparts in several meaningful ways. Women plot managers are older than male plot managers by an average of five years. Generally, women plot managers are less educated than male plot managers. Most women plot managers are not married: 70 percent are either widowed, divorced, or separated, and consequently live in households with fewer household members to provide labor on their farm or plot. By contrast male plot managers are overwhelmingly (87 percent) married monogamously and only 3 percent are widowed, divorced, or separated. In part due to their marital status, women plot managers have less access to family labor, than male plot managers.^{lxxxv}

2.1.2 Agricultural Production Barriers

Agricultural Inputs

In Malawi women use lower levels of inputs, such as fertilizer, improved seeds, and extension services than men. The difference in use of inputs accounts for more than 80 percent of the gender gap in productivity in the country.^{lxxxvi} While differences in the quantity of inputs accounts for most of the agricultural production gap in Malawi, the lower returns that women get from inputs also contributes to the gender gap in productivity. For example, when male farmers in Malawi use the same quantities of fertilizer as female farmers, the improvements to their yields are greater, suggesting that women either use inferior fertilizer, use the fertilizer incorrectly, or use it at the wrong time.^{lxxxvii} A recent study of maize fields in Malawi found that female farmers are significantly more likely to use lower quality seeds, less fertilizer, and farm on lower quality soil than their male counterparts. Additionally, the study found that when controlling for the quality and quantity of these inputs, there was no gender gap in agricultural yield.^{lxxxviii}

Extension services are critical with regard both to women’s access to an equitable quantity of inputs as well as to their relative returns to those inputs. Yet, female farmers often benefit less from extension services than male farmers. A recent study in Malawi found that female

farmers and female headed households are less likely to receive agricultural advice than their male counterparts and that the rates of female headed households receiving advice actually decreased between 2016 and 2018. Households headed by older women appear to be at a particular disadvantage and were the least likely to receive agricultural advice.^{lxxxix} Another recent study in Malawi found that gender stereotypes are a significant barrier preventing women from benefiting equally from extension services, both due to perceived gender roles within the household as well as gender norms perpetuated by extension workers, for example, selecting men for a technical training while selecting women for trainings on the nutritional benefits of a new crop.^{xc}

Male Labor & Mechanization

The gender gap in access to male labor accounts for almost half of the total gender gap in agricultural productivity.^{xc} Male labor can be accessed either through hired labor, or through family labor. In Malawi, female plot managers deploy fewer household male laborers on their plots than do their male counterparts, likely due in part to smaller household sizes and fewer male household members. Many women plot managers lack access to hire male labor because they are unable to afford it.^{xcii} In some countries hired male labor has been documented as less productive under women plot managers than it is under men plot managers. The difference in hired male labor productivity could result from women not being able to afford better quality labor, from cultural bias which may lead hired male workers not to work as hard for a female plot manager, or from women's lesser ability to effectively supervise labor due to competing domestic responsibilities.^{xciii} As most women plot managers are widowed, divorced, or separated, there are also fewer people in the household to contribute to agricultural labor. Women plot managers frequently use available female family labor in place of male family labor, including themselves and their children. Yet, the increased use of female family labor is insufficient to fully compensate for the higher productivity of male labor. Closing the gap in access to male labor could increase GDP by \$45 million.^{xciv}

Agricultural mechanization in Malawi includes machines such as irrigation systems and machinery used in processing agricultural output, as well as tools such as hand hoes and animal carts which aid in physical labor. Mechanization may be especially important to women given its quality as a substitute for labor, with women in Malawi having less time available due to childcare and domestic responsibilities and less access to male farm labor. One of the barriers to mechanization on women's farms is the high cost of purchasing machinery, which is compounded by accessing credit being more of a challenge to women than men (see section 4).^{xcv}

Crop Choice

The constraints that impact crop choice are significant in preventing women from improving income from agricultural production. Despite female farmers in Malawi enjoying higher returns than male farmers from switching to high-value crops, they are less likely to cultivate the more valuable export crops than men, an important driver of the gender gap in agricultural productivity. Women in Malawi plant fewer cash crops such as tobacco which is planted on 3 percent of plots managed by women as opposed to 10 percent of plots managed by men. Barriers to entry which have been identified as preventing women in Sub-Saharan Africa from adopting cash crops and accessing these value chains include risk aversion (higher value crops are often associated as being higher risk crops, requiring more up-front investments), the ability to produce or sell large enough quantities to reach markets and have competitive

pricing, and the initial financial and knowledge requirements to adopting a new crop and accessing new markets. While these barriers exist for all farmers, they are more difficult for female farmers to overcome due to more restricted access to financing (see section 3), more constricted access to, and more limited benefit from, extension services, and the additional challenge of overcoming restrictive social norms. Such social norms encourage gendered roles in agriculture, for example setting the expectation that women farm as a contribution to household food security while men participate in cash crop value chains.^{xvii}

2.2 Entrepreneurship

Sub-Saharan Africa has the highest rate of entrepreneurship in the world and women are a significant part of the entrepreneurial workforce. However, many women become entrepreneurs out of economic necessity, being more constrained than men in pursuing wage work or other economic opportunities due to lower education and skill levels and time-consuming domestic responsibilities. Women entrepreneurs throughout Sub-Saharan Africa experience underlying constraints which influence their decision-making and contribute to four main drivers of the gender gap in entrepreneurship: 1) women entrepreneurs are less likely to operate enterprises in more profitable male dominated sectors; 2) women entrepreneurs have lower access to capital and use fewer hired workers; 3) women entrepreneurs are less likely to adopt advanced business practices, to innovate, or to formalize their business; and 4) women entrepreneurs are less willing to compete. All these factors contribute directly to women owned enterprises producing lower returns than those owned by men.^{xviii}

Decomposition Methodology

Oaxaca-Blinder decomposition methodology is widely used in economic analysis to isolate the factors contributing to gender gaps in agricultural productivity and wages, among other outcomes. The methodology decomposes the gender gap into two main components: an endowment effect and a structural effect. The endowment effect captures the difference in the levels of resources that women have relative to men, such as education, or amount of credit. Policies and programs may diminish the endowment effect by ensuring equal access to and use of the resources across genders. However, even when men and women have access to the same quantity and quality of resources, they may not achieve the same results: the structural effect refers to the portion of the gender gap that exists because of differences in the returns on resources.

To examine the gender gap in entrepreneurship in Malawi specifically, the World Bank's Africa Gender Innovation Lab conducted a decomposition analysis of LSMS data, using the Oaxaca-Blinder analysis method (see full results in appendices 1-3). Based on the data, women business managers' sales are nearly 65 percent less than those of male managers. However, when controlling for individual, household, and enterprise-level factors, this disparity lessens to 45 percent. This difference indicates that the gender gap largely stems from differences between men and women in returns to resources. Indeed, the analysis finds that 70 percent of the gender gap in sales comes from the difference in the returns to various factors, while 30 percent comes from the difference in the levels of factors.^{xviii} This decomposition analysis is complemented by evidence from a range of literature, including the evidence of gender constraints facing women entrepreneurs in Malawi that is presented in the World Bank's Profiting from Parity report.

2.2.1 Characteristics of Women Managers

Of business managers included in the LSMS sample, 47 percent were women. Relative to male managers, women managers are, on average, less educated; less likely to be married; less likely to be head of household and younger. Households of men and women managers are about the same size, but on average households of women managers have a higher dependency ratio. Finally, managers included in the analysis work in the following sectors: trade (63 percent of women managers and 46 percent of male managers); manufacturing (15 percent of women managers and 12 percent of male managers); services (16 percent of women managers and 28 percent of male managers); agriculture (4 percent of women managers and 8 percent of male managers); and other (1.3 percent of women managers and 5.3 percent of male managers).^{xcix}

2.2.2 Accounting for the Gender Gap

Start-Up Capital

Within the entrepreneurial sector, sources of start-up capital differ significantly between men and women managers. Men tend to use saved earnings from agriculture, which widens the gender gap in sales. As discussed previously, male plot managers receive greater returns to agricultural work, increasing the likelihood that they would be able to earn and save more money to be reinvested in a non-agricultural enterprise. Women, on the other hand, are more likely to use start-up capital gifted to them by family or friends, which partially narrows the gender gap. One contributing factor is the higher burden of care women carry, which reduces access to economically productive activities. In addition to taking up time which women might otherwise use to engage in productive activities, caring for children requires women to stay home or bring their children to work with them, both of which may negatively impact productivity.

Raw Materials

Women entrepreneurs tend to spend more on raw materials and earn higher returns on raw material expenditures than do male entrepreneurs, narrowing the gender gap. Raw materials are goods used to produce final products, such as cloth for clothing or ingredients for baked goods. Women's household businesses are much more likely than man's to be involved in the manufacture of food products which likely contributes to the increased purchase of raw materials.

Workers and Wages

Significantly affecting the gender gap are workers and wages paid to workers. Women entrepreneurs tend to use workers from within their household. Yet, only male workers from within the household narrow the gender gap, and they only do so slightly. Male entrepreneurs on the other hand are more likely to hire male workers from outside the household, and they pay their workers higher wages. Both the use of male workers and the higher wages paid widen the gender gap in sales, with their impact much larger than that of women entrepreneurs' use of male labor from within their household. This may either suggest that certain barriers prevent women from hiring more productive workers or that women operate in sectors that are lower

value and that require less skilled workers. Regarding this last point, while our analysis finds that participation in specific sectors does not underpin the gender gap in sales, the categories of sectors (trade, manufacturing, etc.) are relatively broad and may hide gender-segregation between smaller sub-sectors.

Years and Place of Business

Male entrepreneurs are more likely than women entrepreneurs to have an enterprise which is either mobile or whose location is categorized as “other” which means somewhere other than the more traditional locations of their house, the market, the roadside, industrial, or commercial sites. Both enterprises which are mobile and have locations categorized as “other” increase the gender gap. One reason for this is likely that women are more constrained to certain locations than men due to their care work and domestic responsibilities. Concerns regarding their personal safety and cultural norms may also be a consideration discouraging them from operating their enterprises outside of settings they consider to be safer or more gender appropriate.

Potential Role of the COVID-19 Pandemic in Widening the Gender Gap in Firm Sales

While we do not yet have country-level evidence for Malawi on the gender differential impacts of the COVID-19 pandemic on business outcomes, there are good reasons to believe women will be more affected and less able to cope with shocks related to COVID-19. As women-owned firms in Malawi are on average smaller and have lower sales and profits, they may be able to remain in business and withstand the impacts of the pandemic for a shorter period of time. Women’s weaker professional networks and other constraints they face in accessing knowledge may also hinder their ability to cope with the crisis. Indeed, data from neighboring Tanzania shows that in addition to having lower cash reserves to withstand the shock of the pandemic, smaller businesses (in which women are more concentrated) are also less aware than larger firms of government support programs that may be available (62 percent, versus 52 percent among all firms). In addition, the same survey from Tanzania also showed that smaller businesses are less likely to have invested in digital solutions to compensate for the disruptions caused by the pandemic (12 percent of SMEs and large firms versus only 4 percent of micro firms).^c At the regional and global level, we also have emerging gender disaggregated evidence on the impacts of the pandemic on businesses. Using data from the Facebook COVID-19 Future of Business Survey, this research found that across several countries in SSA the business closure rate as of May 2020 was 43 percent for those businesses owned by women compared to 34 percent for those owned by men.^{ci} The higher closure rate for women owned business was found to be related to school closures, highlighting the additional impact of childcare responsibilities on women’s exposure to negative impacts of the pandemic on their economic activities. The survey also showed that women are more concentrated in consumer-facing sectors which experienced a more severe demand shock from the pandemic. This last point is also specifically relevant to Malawi, with LSMS data showing that 93 percent of women’s businesses sell to final consumers compared to 87 percent of men’s businesses.

2.3 Wage Work

Around the world women are less likely to participate in the labor market and generally have access to lower-quality employment opportunities than men. Some of the drivers of the gender pay gap globally are differences in educational attainment between men and women, women's concentration in lower wage sectors, women's relatively higher participation in part time work (resulting in part from women's care responsibilities), and discrimination in pay between men and women performing equal work.

In Malawi, women are less likely to be engaged in wage work and often receive lower pay when they are. The latest LSMS data for Malawi shows that 9.6 percent of the labor force was engaged in wage, salary, or commission activities. More men in Malawi (12 percent) than women (4 percent) are salaried workers.^{cii} Participation in wage work is most common among individuals with a tertiary level of education (63.3 percent), and least common among those without any education (5.6 percent).^{ciii} Women and men are most commonly employed in agriculture, yet of women who are employed in agriculture only 36 percent receive payment for their work. Women are much less likely than men to be employed in unskilled manual labor: about 2 percent of the female labor force compared to 25 percent of the male labor force. However, women and men are equally likely to be employed in professional, technical, or managerial occupations (7 percent).^{civ}

Women in urban areas are most likely to be employed in the sales and services sector (26 percent), or in the professional, technical, or managerial sector (26 percent), while men in urban areas are most likely to be employed in the skilled manual labor sector (31 percent). Women who have more than a secondary level of education are more likely to work in professional, technical, or managerial positions. Women in rural areas and who are uneducated work mostly in the agricultural sector and are often unpaid.^{cv}

In Malawi, the mean raw gender pay gap of monthly earnings between men and women is 36.2 percent, meaning that women wage workers earn about 64 cents for each dollar earned by men.^{cvi} Women's lower earnings in wage employment may be partly due to time constraints related to domestic chores, such as collecting water or gathering firewood, and childcare responsibilities that prevent them from working longer hours. Indeed, analysis of the latest LSMS data for Malawi finds that women wage workers work fewer hours than men and that women spend more time on non-market activities. Additionally, women are much less likely to be paid for their labor than are their husbands. Of currently married women, only 30 percent are paid in cash compared to 61 percent of men, and 59 percent of women are not paid at all. While the proportion of men who are paid for their work has not changed, the paid employment of women dropped from 45 percent in 2010 to 30 percent in 2015/16.^{cvii}

2.4 Time Use

The analysis presented in this report finds that women in Malawi spent less time than men working across all major types of employment: agriculture, entrepreneurship, and wage work. These findings are in line with global and regional trends regarding women's time allocation between economic productivity and domestic responsibilities.

The gender differences between how men and women use their time are often driven by entrenched social norms and can be a driving force behind gender gaps in economic participation and access to economic opportunities. Time use is allocated, to some extent, based on socio-cultural perceptions of men's and women's responsibilities towards the wellbeing of the household. As a result, women around the world are disproportionately responsible for care work and domestic responsibilities. As highlighted throughout this report, the unequal burden of care work placed on women has broad implications. Women are more likely to work fewer hours in paid jobs and are willing to accept lower quality jobs than men in exchange for the flexibility they need to fit domestic work around paid work. Better quality jobs in the formal sector, with fixed schedules or full-time work may require a redistribution of domestic responsibilities. Often a low-quality job in the informal sector, part-time work, or being self-employed provides more flexibility to women allowing them to maintain their domestic responsibilities.^{cviii}

In most countries there is a larger gender gap in time use between men and women in rural areas than urban areas, in part because of resource availability. For example, in many rural areas women and girls bear the highest burden for collecting water to meet the needs of the household. The presence of children in a household is also associated with less time allocated to paid work by women and more time allocated to unpaid care work. The resulting time poverty which women experience greatly impacts their economic productivity and so their bargaining power within the household.^{ciix} The increasing demands of children on women's time is why, as mentioned in section 2, women globally lose an average of two productive years for each child they have.

Aside from societal norms, factors influenced by government policy can greatly impact the ability of women to allocate more of their time to paid market work. Gender inequalities in access to education, higher-paid employment, access to productive inputs, and ability to move around can influence perceptions of opportunity regarding the allocation of paid or unpaid work between men and women. In addition, access to government-funded maternity leave and services such as affordable childcare can narrow gender differences in time allocated to paid work.^{cx}

3. Ownership and Control of Assets

OWNERSHIP & CONTROL OF ASSETS - KEY TAKEAWAYS

Land tenure insecurity is pervasive throughout the country and women are the most land insecure. Drivers of the gender gap include the predominance of customary versus statutory land tenure practices which result in women being less likely to have their names on land titles and having less decision-making control over their land.

Policy Option: Increase land registration on a large-scale utilizing household financial incentives and information sharing on the benefits of women's empowerment and land rights to increase the inclusion of women's names on property titles/deeds.

Women have lower levels of financial inclusion than men across all domains. Drivers of the gender gap include: 1) women's lower earnings which likely impedes the volume of women's savings; 2) women's lower access to key sources of collateral such as land; 3) a lack of financial products that are specifically targeted at women, for example to get around the collateral constraint; and 4) social norms and personal safety issues that may make women more reluctant to visit physical bank branches.

Policy Options: Increase women's access to and control over business capital through innovative saving mechanisms and productive inclusion programs. Increase availability of low collateral or alternative collateral lending products. Increase women's access to sources of business credit that can support larger volumes of financing for transformational business growth. Pilot subsidized or free business registration combined with bank information sessions and/or access to a business bank account.

3.1 Land & Assets

Globally women and girls often lack the rights and or protection of their rights to own and inherit land. Yet, evidence shows that strengthening women's land rights increases the returns on women's labor, increases their voice and agency, and positively impacts income, food security, and agricultural investment and productivity among other outcomes. For example, increasing women's security of land tenure has been shown to increase their incentives to make productive investments in that land.^{cxii} In addition, ownership of valuable assets such as land increases women's access to credit as many financial institutions require collateral in the form of immovable assets. Yet, the WB has estimated that 90 percent of rural land in Sub-Saharan Africa is undocumented and that women are more likely than men to lack documentation.^{cxii} What is more, the perception of land tenure security is low, the 2016/17 Integrated Household Survey (IHS) reported that 33 percent of households were not confident they would still possess their land in ten years.^{cxiii} Compounding issues of undocumented land tenure is increasing land pressure due to the rapidly growing population which is still primarily engaged in and dependent on agriculture. As a result, the average farm size is about one hectare per household, and the low-input, low out-put smallholder farming may not provide sustainable livelihoods for people in Malawi for much longer. The impact of land pressure and constrained profitability from smallholder farming pose a significant threat to women's livelihoods, with DHS data indicating that 59 percent of women in Malawi are employed in

agriculture, with this figure rising to 68 percent of women in rural areas, where the poorest tend to live.

Historically, Malawi has had dual systems of land allocation. The first system is made up of larger areas of land provided to estates to cultivate commercial crops under freehold or leasehold. The second system is composed of smallholder farmers who produce mainly food crops for subsistence farming under customary tenure. While restrictions on smallholder farmer's participation in cash crops were removed in the 1990s, because of the farmers' limited resources and vulnerability to risk, their ability to diversify their crops has been constrained. As land has become more scarce land disputes have increased. Most disputes are centred on inheritance and tend to be correlated with higher levels of land tenure insecurity and large productivity losses, especially for women. Land tenure insecurity is estimated to cause productivity losses of 12 percent for women and 5 percent for men.^{cxiv} Matrilineal and patrilineal inheritance systems co-exist in the country, yet despite the Deceased Estates Act of 2011, customary practice often prevents women from inheriting property. Women currently remain significantly less likely than men to be able to sell or bequeath land, a signal of their lower level of ownership.^{cxv} This discrepancy in customary practice versus statutory law is significant as the majority of Malawi's total land is customary.^{cxvi}

The 2016 land law aims to demarcate land areas controlled by individual traditional leaders as a precondition to granting documented rights to individuals.^{cxvii} The Customary Land Act is meant to strengthen women's representation in decision-making on land issues and enable women to register individually as landowners. The law is expected to increase land tenure security which will in turn promote increased investment in land and increased access to credit, as land is frequently used as collateral. However, in addressing individual land rights it is important to understand potential implications of land tenure formalization which can include the reduction or elimination of secondary land rights held by women, tenants, and marginalized groups who do not have a primary claim to land through existing customary systems.

Formal land titles and deeds are rare in Malawi; 90 percent of men and women do not have a title or deed for their property. Only 3 percent of women have a title/deed for their house and 2 percent for their land. For men the figures are similar with 4 percent having a title/deed for their house and 5 percent having a title/deed for their land. Having a title/deed is strikingly more common among property owners in urban rather than rural areas: 19 percent of women property owners in urban areas have a title/deed as compared to only 1 percent of women property owners in rural areas. There is also variation by level of education: data from the 2015/16 DHS indicate that 41 percent of women property owners with higher education have a title/deed compared with only 8 percent of women with secondary education.

3.2 Financial Inclusion

The gender gap in financial inclusion is a significant barrier to women's empowerment, rural development, regional economic growth, and sustainable development. Globally, there is a 7 percent gender gap in ownership of an account with a financial institution. The International

Financial Corporation estimates that women owned businesses have up to \$320 billion in unmet financing needs globally, and that 70 percent of women entrepreneurs own small- or medium-sized businesses with insufficient or non-existent access to formal financial services. While the overall financial inclusion gap has decreased in recent years, the gender gap in financial inclusion has not significantly improved, with men's and women's rates of account ownership growing at about the same pace.^{cxviii}

The impact of limited access to formal finance is harmful to women in several ways. Women entrepreneurs and farmers are less able to start and invest in their businesses, they are less able to access markets and capitalize on economic opportunities and have less access to new technology which would improve productivity. If the situation was addressed, increased financial inclusion for women could act as a driver for women's economic participation and for economic growth more broadly.^{cxix} Inadequate access to finance is arguably particularly critical to women given their lower earnings which likely impedes their ability to save.⁷ In Malawi, this is evidenced by women entrepreneurs being more likely to use start-up capital which was gifted to them by family than men who are more likely to use their own savings (as described in section 2). However, even when women can save, social norms may make it harder for them to invest these savings how they see fit, with pressure to redistribute their savings to other household or extended family members rather than investing in their own businesses. For this reason, it is also important to increase women's access to tools that can allow them to have greater privacy and control over their earnings, such as secure savings accounts under their own name. There is already evidence from elsewhere in the Africa Western and Central region showing that such tools can incentivize women to maximize their productivity in the workplace, in the knowledge they will be able to fully benefit from the fruits of their labor.^{cxx}

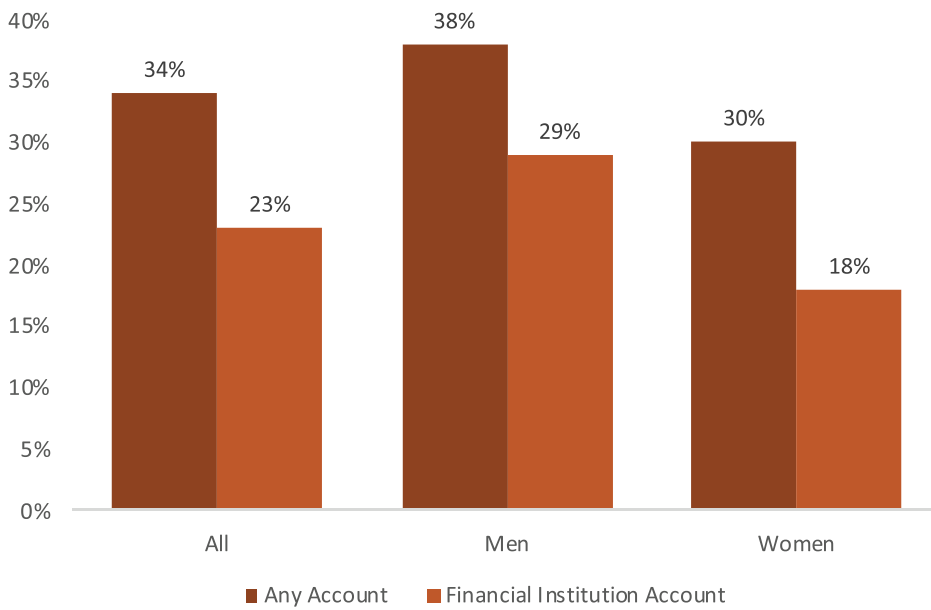
Barriers to women's financial inclusion include their lower access to key sources of collateral, such as land (see section 3.1) and a dearth of financial products designed to meet their needs, such as low-collateral or alternative collateral products that could compensate for women's lack of access to collateral. Some of the barriers to women's financial inclusion are also driven by societal norms such as women's care responsibilities which impede their ability to travel to financial institutions which most often lack a physical presence in rural areas. Women are also often seen as less attractive clients than men as a result of a preference for male dominated sectors and larger enterprises which are more often owned by men. Legal barriers which inhibit women's control over various assets are another common barrier to women's financial access. Globally 90 percent of economies have at least one law which impede on women's economic activities.^{cxxi} While statutory law in Malawi provides for equal inheritance rights for wives and daughters, the law does not specifically prohibit gender discrimination in access to credit.^{cxxii} Moreover, given women's lower control over land due to the prevalence of customary practices over statutory law (as discussed above), even with equal statutory inheritance rights women are likely less able to leverage land as collateral.

Account Ownership

Just over a third of people age 15+ in Malawi have an account, and of those who have an account, less than a quarter have an account with a financial institution, with a large gap between women and men (figure 10).

7 Though we do not have data on relative volumes of savings by sex.

Figure 10: Account Ownership

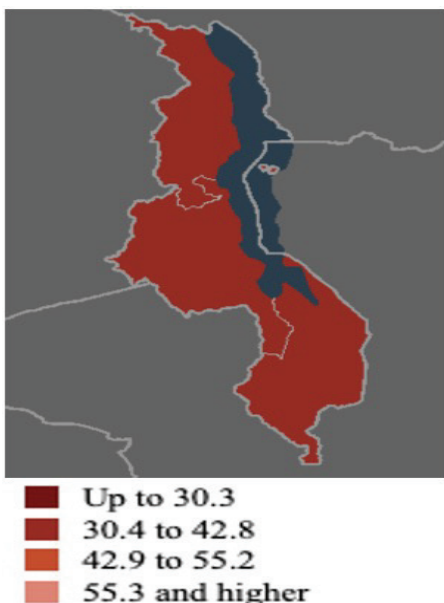


Source: The Global Findex Database 2017

Mobile Banking

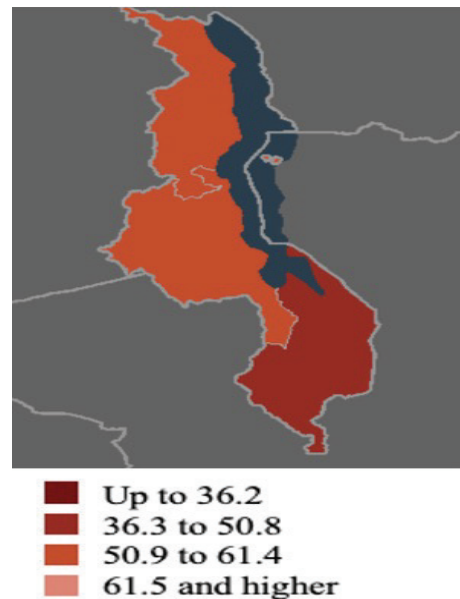
The 2015/16 DHS shows that approximately 27 percent of women and 30 percent of men use a mobile phone for financial transactions. The latest (2017) Findex data show similar gender gaps, with 25 percent of women compared to 31 percent of men reporting having made or received a digital payment over the past year. Continuing gender gaps in mobile phone ownership rates (figures 11, 12) may contribute to gender gaps in use of digital finance, leaving women with less access to mobile money and other digital finance tools. Women also appear to be less likely to have access to the internet through their mobile phone, with data from the Afrobarometer 2016/18 survey for Malawi showing that 66 percent of women (versus 56 percent of men) say that their phone does not have internet access.

Figure 11: Women’s Mobile Phone Ownership



Source: Malawi DHS, 2015/16, STAT Compiler

Figure 12: Men’s Mobile Phone Ownership

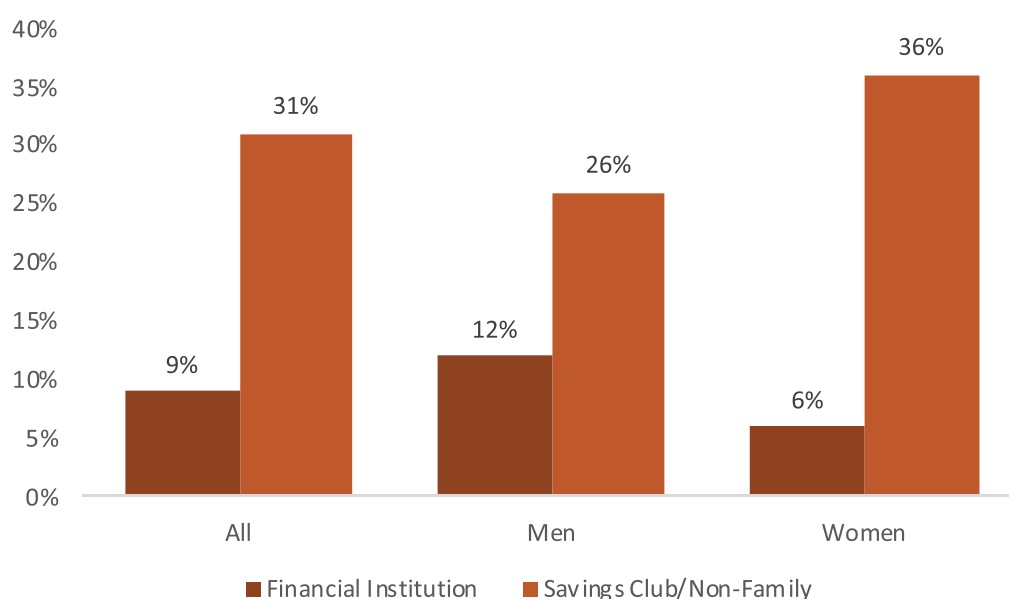


Source: Malawi DHS, 2015/16, STAT Compiler

Savings

While 2017 Findex data show that women were almost as likely as men to have saved over the past year (51 percent of women versus 53 percent of men), women tend to use informal rather than formal savings mechanisms. Of the 52 percent of people aged 15 and older who saved money on the last year, more than three times as many people saved money with a savings club or a person outside of their family than with a financial institution, with this even more the case for women than for men (figure 13). Given women’s lower incomes, it is likely that their volume of savings is significantly lower than that of men, but we do not have sex disaggregated data to show this.

Figure 13: Savings Mechanism

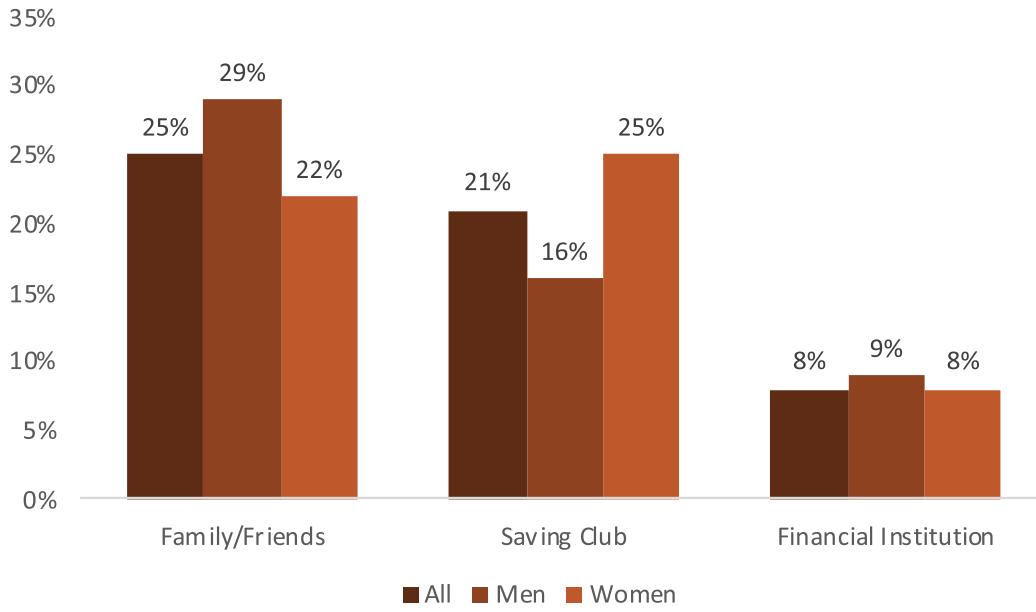


Source: *The Global Findex Database 2017*

Credit

Most of the gender gaps in use of different borrowing mechanisms and purpose for borrowing funds are relatively small, yet among entrepreneurs, women appear to have access to lower volumes of credit. Of the 52 percent of people who borrowed money in the last year, 12 percent of men and 13 percent of women borrowed for health or medical expenses and 6 percent of men and 7 percent of women borrowed to start, operate, or expand a farm or business. Women were more likely than men to borrow from a savings club, while men are more likely than women to borrow from family and friends, yet the gender gap in borrowing from a financial institution is very small (figure 14). However, there appears to be more of a gender gap in volume of credit, with data from an impact evaluation survey of informal firms in Malawi showing that women-owned businesses held loan amounts that were only 74 percent the volume of men’s.^{cxiii}

Figure 14: Borrowing Mechanism



Source: *The Global Findex Database 2017*

4. Voice and Agency

Women's Voice & Agency - KEY Takeaways

Gender-based violence is widespread in the country with high rates GBV as well as IPV.

Drivers of the trend include: 1) early marriage, 2) low levels of economic independence, and 3) low levels of education.

Women have lower levels of agency, as reflected in decision-making power. Drivers of this trend include: 1) women's lower participation in employment, especially off-farm employment; 2) the age gap between husbands and wives (with wives being younger); 3) being in a polygamous relationship.

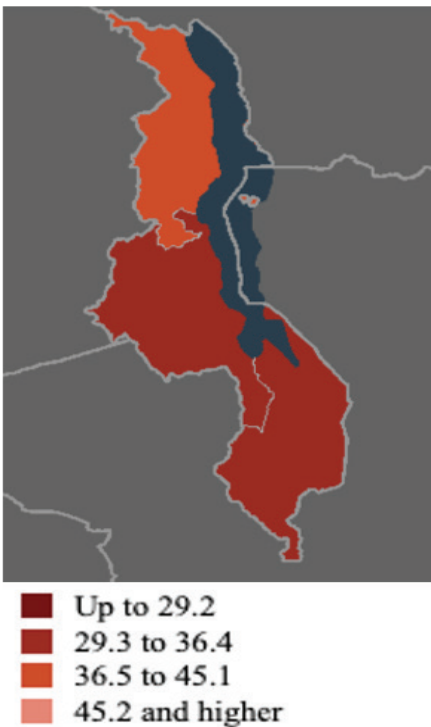
Policy Options: Increase women's incomes through productive inclusion programming. Increase women's vocational, entrepreneurial, and socioemotional skills to ease their entrance into the work force, with a specific focus on adolescent girls to set them on a virtuous cycle (greater investment in skills, delayed marriage, and childbearing, leading to better economic opportunities and more equal relationships) and maximize lifetime impacts. Increase women's time availability for income-generating activities through childcare services.

4.1 Gender-Based Violence

GBV has been acknowledged as a serious concern in Malawi, with both individual and societal consequences. In 2014, the Ministry of Gender reported that GBV is a drain on the country's resources and prevents women from contributing to social and economic progress. GBV incurs lost income and productivity, strains the healthcare and judicial systems, and lowers the accumulation of human and social capital. In addition to such indirect costs, it is estimated that the judicial and healthcare expenses from domestic violence had a direct economic cost of more than \$2.7 million in 2013 alone.^{cxxiv}

Yet, despite government efforts, the proportion of women experiencing physical violence rose from 28 percent to 34 percent between 2010 and 2015/16. It is worth highlighting that physical violence and sexual violence may not occur in isolation, but in combination with each other. Of women who experienced violence about 40 percent sought help while 49 percent never sought help or spoke to anyone about the violence. The most common informal source of help is the woman's family (62 percent), and the most common formal source is the police (10 percent). Both the occurrence of GBV and the lack of formal reporting are due in part to the prevailing patriarchal cultural factors as well as a low understanding of human rights and in particular, women's rights. Women who are employed for cash are more likely than women who are not employed to seek help. Currently married women are less likely to seek help than women who are divorced/separated/widowed, or women who have never been married. Seeking help does not vary by urban and rural areas, nor by education level or wealth status. However, help seeking is more common in the Central Region than either the Northern or Southern Regions.^{cxxv}

Figure 15: GBV Prevalence



Source: Malawi DHS, 2015/16, STAT Compiler

Younger women and women with no children are less likely to have experienced physical violence. Previously married women are more likely to have experienced either physical or sexual violence than married women or women who have never been married. Women with at least a secondary level of education and increased wealth, are less likely to experience sexual violence.

Perpetrators of physical violence against married women are most often their husbands, 53 percent of ever-married women report their current husbands, and 26 percent, report former husbands as their perpetrators. Of never-married women, the vast majority reported family members, followed by boyfriends and teachers. Similarly, perpetrators of sexual violence against ever-married women are almost all reported as having been current or former husbands, only 5 percent reported a stranger as the perpetrator. Among never-married women, the most common perpetrators of sexual violence are current or former boyfriends, followed by strangers and friends/acquaintances. Both physical and sexual violence are more common among employed women than unemployed women. GBV varies by

location, physical violence is slightly more common in urban areas, while sexual violence is more prevalent in rural areas. Regionally, GBV is most prevalent in the Northern Region (figure 15).

Intimate Partner Violence

Under the umbrella of GBV, IPV is a serious problem in Malawi, with over 40 percent of ever-married women having experienced physical, sexual, or emotional violence. An important aspect of IPV are the attitudes of both men and women about the justification of husbands beating their wives. A slightly higher percentage of women than men (16 percent and 13 percent respectively) believe that it is justifiable for a husband to beat his wife in certain circumstances. Between 2010 - 2015/16, attitudes towards wife beating remained steady, although there is variation regionally. Both men and women, are more likely to think wife beating is acceptable if they live in rural areas, have lower levels of education, and are from poorer households.^{cxvii}

The Numbers

GBV

- Of all women aged 15-49 years:
 - 34 percent** have experienced physical violence.
 - 3 percent** have experienced physical violence often
 - 13 percent** have experienced physical violence in the last year.
 - 21 percent** have experienced sexual violence.
 - 14 percent** experienced sexual violence in the last year.
 - 8 percent** first experienced sexual violence before age 22
 - 4 percent** experienced sexual violence before age 18.

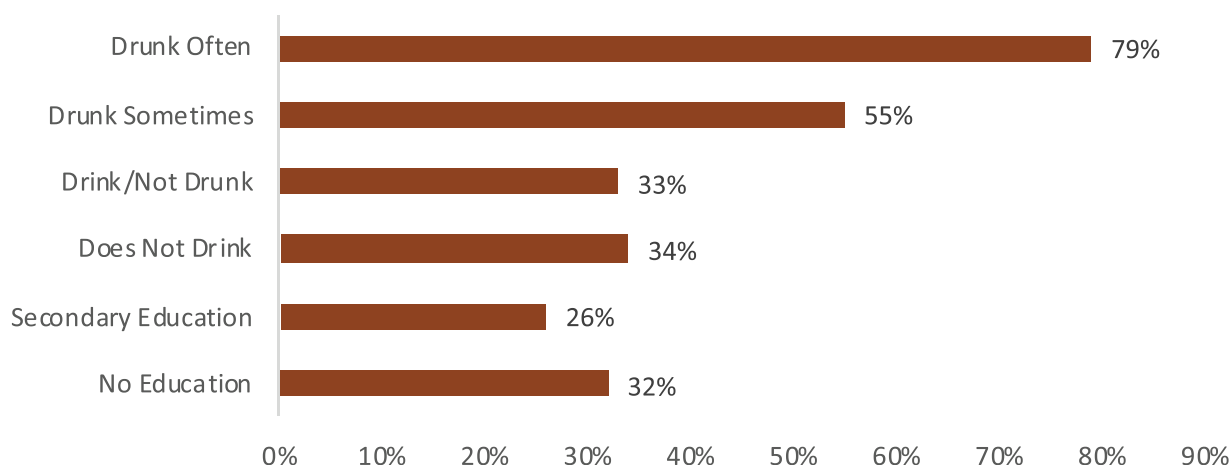
IPV

- Of all women who have ever been married:
 - 42 percent** have experienced physical, sexual, or emotional violence.
 - 33 percent** have experienced IPV in the last year.
 - 30 percent** have experienced physical violence.
 - 21 percent** have experienced sexual violence.
 - 24 percent** experienced physical or sexual violence in the last year.
 - 30 percent** have experienced emotional violence.
 - 23 percent** experienced emotional violence in the last year.

Source: Malawi DHS, 2015/16

The rates of physical, sexual, and emotional violence between 2010 – 2015/16 have increased, suggesting that IPV may be on the rise. IPV is more prevalent among divorced/separated/widowed women than currently married women. Unlike other forms of violence, rates of IPV do not differ between urban and rural areas, however, it is less common in the Southern Region of the country than the Northern or Central Regions. Husbands who have more than a secondary level of education are less likely to engage in IPV. However, couples are more likely to experience IPV if the husband is better educated, or husband and wife are equally educated, than are couples in which neither is educated, or the wife is more educated than the husband (figure 16). Husbands’ alcohol consumption is a significant factor which increases the risk of IPV; 79 percent of women whose husbands are often drunk have experienced IPV, compared to 34 percent of women whose husbands do not drink. Finally, women whose father beat her mother are more likely to experience IPV themselves, demonstrating the intergenerational effect of IPV.^{cxxvii}

Figure 16: Characteristics of IPV Perpetrators



Source: Malawi DHS, 2015/16

4.2 Harmful Practices

Child Marriage

Early marriage, or child marriage is a practice which is deeply embedded in society and traditional customs in Malawi. In addition to social norms, poverty is a key underlying driver of child marriage, children from poor families being twice as likely to marry early than children from households which are not poor. Harmful social and cultural practices fuel child marriage. Girls in Malawi undergo a common practice of initiation into adulthood upon reaching puberty. The initiation ceremonies differ between ethnic groups yet are often considered to encourage early sexual activity. Viewed as ready for marriage upon reaching puberty, many families of adolescent girls and the girls themselves consider marriage as a mechanism to ensure financial security, with the payment of a dowry to the bride’s family being a significant financial incentive. Treated as a coping mechanism following shocks, families seek to reduce the burden of feeding their family through child marriage.^{cxxviii} The trend of treating child marriage as a coping mechanism is particularly concerning in the face of the ongoing pandemic, the economic impacts of which may increase rates of child marriage.

Consequences of early marriage are significant and often long term. Of women who dropped out of school 24 percent did so because they had gotten married, significantly limiting their lifetime economic opportunities.^{cxxix} Women who marry young are more likely to experience IPV and to have little to no decision-making power within their homes. Additionally, young brides are often socially isolated from sources of support, a significant barrier to seeking help for GBV or IPV. Since they drop out of school, they are more likely to be illiterate, have limited economic opportunities, and as a result are more dependent on their husbands. In addition, girls who marry early are likely to begin childbearing early. Girls who give birth at a young age, before their body has fully matured, are at higher risk for complications before and during childbirth and are less likely to receive proper medical care while pregnant. Finally, girls who begin childbearing at a young age are more likely to have more children throughout their lifetime, marrying at 13 rather than 18 increases the number of children a girl is likely to have by more than 12 percent.^{cxxx}

Malawi has one of the highest rates of child marriage in the world with half of girls married before their 18th birthday, and 12 percent of girls married before their 15th birthday.^{cxxxi} There is a significant gender gap in the median age of first marriage, 18.2 years for women and 23 years for men. The median age of marriage has increased by less than one year since 1992, and almost half of women marry before their 18th birthday, while only 8 percent of men marry at the same age. Women in urban areas marry later than women in rural areas, and women in the Central region marry at a slightly later age than the Northern and Southern regions. Women from the wealthiest households marry later than less wealthy women. Women with at least secondary education level marry much later than uneducated women, 24.8 years, and 17.6 years respectively. It is important to note that the relationship between marriage and education works in both directions. Women who marry early are often removed from school, thereby ending their education early, while women who are not in school are more likely to be married at a younger age.^{cxxxii}

Polygamous Unions

In Malawi polygamy is recognized under the Marriage, Divorce and Family Relations Act as a marriage contracted under customary law.^{cxxxiii} About 13 percent of women are in polygamous unions, the proportion is greater in rural areas (14 percent) than urban areas (5 percent). There is regional variation with the practice being most common in the Northern Region (18 percent), followed by the Central Region (14 percent), and the Southern Region (11 percent) having the smallest proportion. Older women are more likely than younger women to report having co-wives. Less educated women are more likely to be in this type of union than more educated women; 21 percent of women with no education compared to 3 percent of women with more than a secondary level of education.^{cxxxiv} Women in polygamous unions in Malawi have a higher HIV prevalence rate (16 percent) than women in monogamous unions (12 percent) and have a higher risk of experiencing IPV due to unequal power relations.^{cxxxv}

Female Genital Mutilation/Cutting

Female genital mutilation/cutting (FGM/C) is a practice that involves cutting some part of the clitoris or labia as a rite of passage into adolescence rather than for medical reasons. This practice has been widely condemned internationally as a violation of women's and children's human rights. In some areas of Malawi traditional chiefs have confirmed that FGM/C is

practiced, but it is not common enough to be widely known or internationally recognized. There are no official accounts of the prevalence of FGM/C in the country, and there is no specific legislation prohibiting the practice. A national survey on traditional practices in 2018 found a national prevalence of FGM/C of 3.5 percent to 4.3 percent in the southern region, with Phalombe having the highest concentration at 13.6 percent. Other similar practices, such as labia stretching, are more commonly practiced as part of initiation ceremonies, and are estimated to be practiced in about half of communities.^{cxxxvi}

4.3 Decision-Making & Household Gender Dynamics

Household Decision-Making

Women's participation in decision-making regarding their own earnings increased significantly between 2010 – 2015/16. The percentage of women who say that they alone or jointly have the final say in all three decisions (own health care, making large purchases, visits to family, relatives, friends) included in the DHS increased from 11 percent in 2000 to 47 percent in 2015/16. There were large jumps in women's participation in all three of these decisions, though the increase was especially notable in joint/sole participation in decisions on own health care (28 percent to 68 percent) and making large purchases (17 percent to 55 percent). The increases in women's participation in decision-making were also driven by joint decision-making rather than by an increase in women's sole decision-making. Women who are employed, have higher levels of education, live in urban areas, and are in wealthier households are more likely to participate in household decision-making.^{cxxxvii}

Over the same period there was also an increase in the proportion of women involved in decisions on how to use their own earnings: women's participation (joint or sole) increased from 60 percent in 2000 to 76 percent in 2015/16. Joint decision-making with their husband/partner is the most common decision-making approach reported in the latest DHS, followed by women reporting sole decision-making power, and husbands controlling decisions about the woman's earnings. Meanwhile, in terms of decisions regard men's earnings, 44 percent of men maintain sole control of their own earnings, 48 percent share joint decision-making with their wife, and just under 8 percent of men give primary decision-making control to their wives. Only about half of women who work without cash earnings, and less than half of women who do not work, participate in joint decision-making regarding their husband's income. Yet, about 80 percent of husbands who either do not work or work without cash earnings, participate in joint decision-making about their wife's earnings. Women who are younger, have lower levels of education, and who are poor are the least likely to have control over their earnings and it is more likely that their husbands will be sole decision-makers about their money.^{cxxxviii}

Taking, Giving, & Agreeing on Decision-Making Power

A recent study took a detailed look into not only women's participation in decision-making, but also the dynamics around their and their husband/partner recognizing and either agreeing or not agreeing on her role as the primary or as a joint decision-maker regarding large household purchases. The study, which included 23 countries in Sub-Saharan Africa, found improved maternal and child health outcomes among women who claim that they are the primary or sole decision-maker. Among couples who agree on the wife's role as primary or joint decision-maker the positive maternal and child health outcomes were increased and the prevalence of

emotional, physical, and sexual intimate partner violence all decreased significantly. On the other hand, the study also found, a significant increase in IPV among couples who contest the woman's decision-making power in the household.^{cxix} These findings could be interpreted as highlighting the importance of engaging men (and facilitating communication between couples) when implementing programming aimed to increase women's agency and decision-making power.

In this light, an analysis of DHS data for Malawi (see appendices 4-6 for full results), conducted by the Africa Gender Innovation Lab of the World Bank for this gender assessment, investigated the impact and the personal and household characteristics of women who either report that they make joint decisions, or are the main decision-maker regarding major household purchases.

Decision-Making Characteristics

The analysis found that women who work off the farm, who earn more than their husband, who have been married longer, and who are in the two highest wealth quintiles are more likely to be either main or joint decision-makers. In contrast, the analysis found that women in polygamous unions, women married before age 20, women who are not working, and women who are younger than their husband are less likely to have decision-making power. Husbands are more likely to agree that their wife has decision-making power if she either earns more than he does, and/or if they are in part of the highest wealth quintile.^{cxl}

Decision-Making Implications

The analysis found that women who claim to be either the main or a joint decision-maker are more likely to access prenatal services and are less likely to experience physical IPV. What is more, the analysis highlighted the positive impact of husbands agreeing that their wife is either the main or a joint decision-maker. These women are more likely to receive assistance in childbirth, they are less likely to have an unmet need for family planning, their children are less likely to be stunted or malnourished, and they are significantly less likely to experience emotional, physical, or sexual IPV.

4.4 Political Voice & Leadership

Women's participation in national as well as local government is essential to creating opportunities for women to articulate their needs and concerns. The local government system in Malawi is part of a decentralized design in which local councils are responsible for proposing activities, examining government policies, and overseeing their implementation. Women elected to their local council can advance and advocate for interests and concerns important to women. Yet, since 1998, when local government councils were created through decentralization, few women have been elected to local government councils. In 2014, only 13.4 percent of those elected to local councils were women, which is significantly lower than the regional average of 24 percent.^{cxli} About 7 percent of council chairpersons are women while 40 percent of vice chairpersons are women. This high percentage of female vice chairpersons is likely indicative of an attempt for gender balance. However, qualitative evidence suggests that many female vice chairpersons are highly constrained, disempowered, and in effect side-lined as a result of their position and a general lack of clearly defined roles and responsibilities.^{cxlii}

In addition, low female participation at the local level has a negative impact on female representation at the national level as local government is a valuable path to gaining political experience before running national campaigns.^{cxliii}

Parliamentarians are essential to catalyzing change and initiating policies and reforms which provide rights and protection to women and eliminate the barriers preventing women from participating in full civic and economic engagement to an equal extent as men. Female parliamentarians are more likely act on issues such as equal pay, reproductive rights, and gender-based violence. They are also more likely to promote social issues such as childcare and education, leading to better human capital outcomes and inclusive economic growth. Yet, women make up less than 25 percent of all parliamentarians worldwide. Female voice and leadership are needed in government to promote and enforce policies pertaining to women.^{cxliv} Despite numerous national and international commitments to gender equality and equal representation through quotas, elected political representation in the country is unequal. Although Malawi was led by a female president between 2012-2014, female political participation has seen little progress. As of 2019 only 23 percent of members of parliament were female. Female representation in local governments remains even lower, at only 14.5 percent.^{cxlv}

Women in Malawi face significant barriers in accessing elected positions which include the cost of campaigning, and perceived traditional gender roles. Parliamentary candidates spend an average of 5.2 million MK, or \$7,100, in primary elections followed by 11.7 million MK, or \$15,900, on general elections. Historically, male candidates have spent 14 percent more money on elections than their female counterparts, leaving women running for office at a distinct disadvantage.^{cxlvi} The perception of traditional gender roles also plays a role in countries which have not yet normalized female candidacy or female elected officials. One study found that voters in Malawi prefer candidates who are married with young children, a profile which is less common among female candidates than male. Additionally, a significant amount of qualitative data points to a prevalence of negative campaign tactics which exploit gender norms in targeting female candidates.^{cxlvii}

However, there are indications of evolving norms regarding women's participation in politics. Following the election of the first female president, a study examined the influence that having a female president had on current female members of parliament. The study found that under the leadership of the female president, female parliament members behaved in a manner less constricted by previous gendered issue-ownership patterns and gave significantly more speeches. These findings speak to the influence of leadership to change norms through symbolic representation in addition to political actions.^{cxlviii}

In addition to unequal representation in elected positions, 60 percent of positions with decision-making responsibilities in the public sector are held by men. The importance of ensuring gendered perspectives through equal gender representation cannot be overstated in positions of leadership and decision-making. Yet, some government ministries report less than 10 percent of decision-making positions are held by women. A common reason given for why gender inequity persists within ministries is that there is a lack of qualified women available which prevents ministries from being able to implement the 60:40 ratio.^{cxlix}

5. Policy Options

Based on the analysis presented above we present a series of policy options that are grouped under the following outcomes: 1) supporting adolescent girls to make decisions (around schooling, marriage, childbearing, work) that set them on a more productive path, with differentiated approaches to target the specific vulnerabilities of adolescents who are still in school and those who have already dropped out and continue building on successful efforts on reducing fertility; 2) increasing women's agricultural productivity; 3) improving women's entrepreneurship outcomes; and 4) increasing women's agency and reducing their exposure to GBV. The policy options presented here are not intended to be a definitive and exhaustive list of all the approaches the government and its development partners should consider. Rather, they are intended to facilitate further discussion among government and between government and development partners by highlighting those interventions for which we have strong or emerging evidence (from national, regional, and global research) on their effectiveness at addressing the key drivers of gender gaps highlighted in this report.

5.1 Supporting Adolescent Girls and Women to Inform Key Decisions on Schooling, Marriage, Childbearing, and Work

In the area of human endowments, policies that target adolescent girls have the potential for especially large impacts on individual welfare and overall national economic development. Adolescence is a time when girls make key decisions, for example whether to drop-out of school and when to start a family, that have life-long implications in terms of their health, lifetime fertility, skills, economic opportunity, and voice and agency. All of these factors are interrelated in complex ways, but evidence suggests that investments to keep girls in school may be particularly critical, with large impacts on their earnings and standard of living, child marriage and early childbearing, fertility and population growth, health and nutrition, agency and decision-making, social capital and institutions, and future per capita investments in human capital.^{ci} These impacts are particularly relevant for Malawi given their potential to stem rapid population growth. The World Bank's Systematic Country Diagnostic for Malawi finds that despite recent success in lower the TFR, high population poses challenges to poverty reduction and is putting pressure on the agricultural sector through increased land pressure and environmental sustainability.^{cii}

Education

Girls and boys in Malawi enjoy relatively equal access to education until reaching upper-secondary school. However, the situation changes after girls reach the upper-secondary level. To eliminate the gender gap at the secondary school level, and to encourage continuation into higher learning institutes, there are two policy priorities to tackle: 1) easing financial constraints which prevent girls from continuing their education, and 2) improve learning outcomes to increase the number of girls qualified to pass on to upper-secondary school, including through programs that are not specifically targeted to girls. Such efforts should also contribute to lowering adolescent fertility rates.

Evidence from across the region suggests that household financial constraints are especially important in impeding access to education for girls and that interventions that household financial constraints can be particularly effective at improving gender parity and increasing

girls' school enrollment.^{clii} One particular type of cost intervention that we have strong evidence for is conditional cash transfer programming. One study in Malawi compared the impact of CCTs and UCTs provided to households with teenage girls on teenage pregnancy rates, early marriage rates, and school dropout rates. Provision of the CCTs was contingent on the girls attending school. The study found that recipients of the CCTs maintained higher enrollment rates and outperformed the UCT group in English reading comprehension.^{cliii}

While there do not appear to be gender gaps in learning outcomes, improving learning for all students will ensure a higher number of girls can progress to higher levels of schooling. What is more, evidence suggests that programs focused on learning outcomes do not need to explicitly target girls to ensure impact on girls. An analysis of interventions aimed to improve learning outcomes compared programming that explicitly targeted girl students against general programming, which targets both boys and girls. The study found that girls' learning outcomes for both general and gender targeted programming were similar. The study highlighted that as general interventions can be highly impactful for girl students, as well as boys, policymakers should not limit their choices to gender targeted interventions, of which there are fewer proven options.

Outside of interventions that target adolescent girls, a secondary consideration is providing opportunities for adult education which can boost women's productivity, with analysis of LSMS data from Malawi finding that years of schooling is one of the factors that underpins the agricultural productivity gender gap.^{cliv} On the other hand, education and skills programs that reach adult women are especially important in Malawi given large historical gender gaps in schooling as reflected in the gap in adult literacy rates (55 percent for women, 70 percent for men). Digital tools offer a promising mechanism for reaching women with adult education, as they address the time and social constraints that may prevent women from traveling outside the home for training. For example, evidence from Niger demonstrates improved test results for women and men by including a mobile phone component as a motivational and educational tool to an adult education intervention. An additional result of the program was women farmers' increased production of cash crops.^{clv}

Fertility

To continue to address population growth and build upon the government's recent success in decreasing the TFR, it is essential that interventions address women who have begun childbearing as well as adolescent girls who have not. Increased use of and access to family planning services either for birth spacing or to limit births is essential for married women and women who have already begun childbearing. Despite free family planning services provided by the government, women and girls face barriers in accessing services. A study in Lilongwe found that increased access to postpartum family planning services increased postpartum contraceptive use and decreased risks of short birth spacing.^{clvi} A qualitative study in Malawi found that husbands and partners often desire shorter birth intervals than their wife and conflict regarding birth spacing decisions have significant influence over women's decisions regarding birth spacing. The study found that involving men in birth spacing interventions would be critical to successful behavior change.^{clvii}

While investing in girl's educational achievement to address adolescent fertility would likely have the largest impact in the long-term, given the links to adolescent and lifetime fertility and given the importance of getting young women on the right track at a key point in their lives,

there is also a need to focus on girls who have already dropped out and who are unlikely to return to school. Reaching this group of girls is especially important as they may be especially vulnerable and at greater risk of early childbearing and marriage. For this group unconditional cash transfers can reduce their vulnerability by reducing their financial dependence on men and their susceptibility to unequal relationships, for example relationships with significantly older men: our analysis of DHS data for Malawi shows that a larger age gap between husbands and wives is associated with weaker participation in decision-making, highlighting its potential negative implications for women's voice. UCTs have already shown promising results in this regard in Malawi.^{clviii} UCTs have been found to be particularly effective in reaching out-of-school girls who are unlikely to return to school and who may be particularly at risk of early marriage and pregnancy. A study found that UCTs were more effective at reaching out-of-school girls, significantly delaying marriage and childbearing as compared to both the control group and recipients of the CCTs.^{clix}

Programs that deliver life skills and vocational skills training via safe spaces have also shown promising results, with impacts not only on economic outcomes but also on early fertility and marriage. In Uganda, for example, an impact evaluation of the Empowerment and Livelihood for Adolescents (ELA) program found that participating young women were 26 percent less likely to have a child, 58 percent less likely to be married or cohabiting, and 72 percent more likely to be engaged in income generating activities.^{clx} A mediation analysis of the results hints that the life skills training plays a more important role than the vocational skills in achieving these impacts but that a large portion of the impact could also be attributable to the impact of the girls' clubs in providing a safe space for girls to interact with each other. This is consistent with other recent work on the returns to safe spaces social interaction.^{clxi}

In light of the COVID-19 pandemic's impact on school interruption, evidence of programming which mitigates the long-term impacts of the crisis and encourages educational continuation is highly valuable. For example, Sierra Leone saw a large increase in teenage pregnancies during the Ebola crisis when schools were closed. Yet an impact evaluation of a program providing adolescent girls with life skills, livelihood skills, and credit for income-generating activities finds that the program almost entirely prevented that rise in teenage pregnancies for villages where it was implemented. It also resulted in girls in treated villages being twice as likely to return to school once schools reopened. The study finds that these effects were enabled by the 'safe space' girls clubs that were used as the delivery mechanism for the training. These clubs allowed girls to spend more time away from men. The life skills training provided under the project also resulted in older girls increasing their use of contraception, while the livelihood skills training also had a positive impact, with girls exposed to the program improving their numeracy and literacy levels.

5.2 Increasing Women's Agricultural Production

Increase Women's Access to Secure Land Tenure

Land insecurity is a significant problem in Malawi, where 90 percent of people lack formal land titles and customary practices put women at a disadvantage. Government investments in securing land rights would have many positive downstream impacts, especially on women who face higher levels of land tenure insecurity than men. A nationwide land tenure regularization program in Rwanda formalized land rights and supplied titles to landholders. The program provided both legally married women and later unmarried women with equal rights to land

access and property ownership as men, which strengthened inheritance rights without gender bias. The program resulted in a significantly higher increase in investments into soil conservation by female landholders compared to male landholders.^{clxii} In Benin, a program formalized land ownership and provided land certificates to owners, resulting in increased investments in cash crops and fertilizer use by female-headed households. Another result of the program was that women switched to working on plots of land that were not part of the program (and so which remained at greater risk of appropriation). This highlights the need to cover all land, but it also highlights the potential for land tenure reforms not only to improve productivity by incentivizing greater investments in land but also to allow household members who may only be engaged in agriculture as a way to protect their land, to have the confidence to leave it unattended so enabling them to engage in (potentially more productive) off farm work. Finally, due to the program's impact on inheritance, widowed beneficiaries were more able to remain in their dwelling after their husbands' death, and the program led to more gender-inclusive inheritance patterns.^{clxiii}

Recent evidence indicates that relatively small incentives can be effective at getting households to include women's names on land titles as part of land titling programs. An experimental study in Tanzania offered formal land titles to low-income, unplanned settlement residents. Property titles were offered at subsidized prices, made less expensive by additional incentives to include women as owners or co-owners of household land. The study results show that price is a significant obstacle preventing many from registering land. The small incentive that further lowered the price of land registration is an adequate inducement to formalize women's ownership.^{clxiv} In Uganda, another program increased the demand for co-titling of land by 50 percent when households were offered fully subsidized land titles on the condition that the wife's name was included. Demand increased by 25 percent when participants were simply exposed to an educational video about the benefits of joint titling. The positive impacts of this informational intervention are especially significant for two reasons: firstly, such provision of information entails negligible marginal costs, so can potentially be easily scaled-up; secondly, providing information to men on the benefits of empowering women through land rights or through other channels, could go beyond influencing immediate financial incentives by changing mindsets. Importantly, across both studies mentioned above, the incentives to include wives' names did not reduce overall demand for land titles.

Finally, given the overlaps and ambiguities in women's land rights in customary versus statutory law in Malawi, programs that provide women and men with information on their land rights and on the processes necessary to effectively claim these rights would also be highly relevant and may help close the gap between women's rights in theory and women's rights in practice.

Increase Adoption of Cash Crops

Crop choice is a significant contributing factor to the gender gap in agricultural production in Malawi. Significant barriers, such as perceptions of "male crops" and risk aversion, often prevent women from adopting higher-value crops. Socio-emotional skills have significant impacts on the likelihood of women adopting cash crops. In Malawi, a study found that an increase of one standard deviation in a woman farmer's noncognitive skills is associated with a 40 percent increase in their probability of growing tobacco (a cash crop), partly by increasing women's adoption and use of key productive inputs. Moreover, the effect was concentrated in patrilocal societies where women face the most adversity and where returns would be the highest.^{clxv} Additionally, emerging evidence from Mozambique shows that a program providing

socio-emotional/personal initiative skills to women farmers increased their likelihood of growing higher value crops and of starting off-farm businesses.^{clxvi}

To overcome knowledge gaps which act as barriers to women's entry into higher value crops, women may not only need access to certain inputs but also to instruction that enables them to use these inputs most effectively. In Benin, a new rice variety was introduced, and farmers were provided both the inputs and information about the new crop. The intervention led to increased agricultural yields and income for female farmers.^{clxvii} In Uganda, the provision of resources through subsidized input packages combined with extension services encouraged most women farmers to cultivate and consume a new orange-fleshed sweet potato crop.^{clxviii}

A significant barrier faced by women wishing to enter the higher value chains is the challenge of producing a large enough quantity to participate effectively in the value chain. An intervention in the Democratic Republic of the Congo studied the economic impact of innovation platforms (IPs) on women farmers within the maize value chain. As a group, the women who were part of the IP cooperated to negotiate more lucrative purchases and sales. Working together in this way increased their ability to share information and spread the risk amongst themselves rather than carrying it alone. Specifically, the study looked at the economic performance of women farmers that were part of all-women farmer IPs against the financial performance of women farmers that made up about 20 percent of mixed-gender farmer IPs. Evidence showed that participants in the all-women farmers IP were better able to address challenges, improve their value chain participation, and increase their yields than women from the mixed-gender farmers IP.^{clxix}

Promising results have come out of Cote d'Ivoire^{clxx} and Uganda^{clxxi} from couples-based interventions to encourage more joint agricultural decision-making and increased women's participation in the value chains. While such interventions have achieved success and are promising, there is also a need for interventions that can target women farmers who are widowed, separated, or divorced.

Increase Use of More Productive Labor

Globally, women farmer's agricultural productivity is disproportionately constrained by their lower access to farm labor, including labor from household members, hired labor, and their own labor which is constrained by domestic duties. This is also the case in Malawi. Women plot managers in Malawi have on average less male labor available from within their household and achieve lower returns from the male labor they do use, leaving them at a disadvantage compared with male plot managers. Financial limitations or restrictive social norms often prevent female farmers from hiring more productive labor, leaving them dependent on unpaid/household labor which may be less productive. When women do hire labor, it is less productive than labor hired by male farmers, possibly due to financial constraints. Addressing these financial constraints is, therefore, one key policy option for improving women's access to (higher quality) labor.^{clxxii} An evaluation of a program in Zambia showed that spending on hired labor increased by four-times when households with children under 5 received cash transfers.^{clxxiii}

Another important policy option is to help address women's lower time availability, either through support to childcare services or through time-saving mechanization. Women often lack sufficient financial resources to access agricultural mechanization, exacerbating gender

inequalities.^{clxxiv} Thus, providing women with financing or discounts for leasing or purchasing agricultural machinery could help address the gender gap in yields. It is important to note that improving mechanization does not guarantee that women will be the beneficiaries, the availability of the machinery can itself impact gender roles in households and communities. One study in Tanzania found that as a traditional female agricultural role was mechanized, it was adopted by men, leaving women more dependent on men than they were before the task was mechanized. This study highlights the importance understanding social norms before introducing programming that may increase agricultural productivity gaps and or leave women more reliant on male labor.^{clxxv}

Increase Use of Agricultural Inputs

The research presented in this report suggests that women's lower returns to non-labor inputs, such as pesticides and fertilizer, are one of the key factors underpinning the gender gap in agricultural yields in Malawi. While ensuring that women have access to the same quality of these inputs as men do is important, global evidence suggests that a focus on improving the design and delivery of extension services, so that they meet women's specific needs, is likely to be a particularly promising strategy.

It is critical to increase the adoption of improved agricultural inputs and technology to increase women's agricultural production. Globally, women often do not benefit as much as men from agricultural extension services because they do not target, or have not been adapted to address, the specific needs and barriers of female farmers.^{clxxvi} A study in Malawi found that female extension workers could transmit information more successfully and that their students experienced greater yields than their male counterparts. Yet, due to gender perceptions, both male and female farmers believed female trainers to be less capable and were less receptive to their training.^{clxxvii} There is evidence that the gender of extension workers can significantly impact outcomes for female farmers. Programming from Mozambique showed that in villages which had a female extension worker, adoption of and demand for agricultural technologies increased among female farmers.^{clxxviii}

Female access to and demand for extension services and agricultural training can be elevated through farmer groups which have been identified as a vehicle for promoting women's participation and learning in agricultural development initiatives. A study in Malawi found that women were better able to access agricultural trainings in women dominated farmer groups as opposed to male dominated farmer groups, highlighting the importance of providing women with their own spaces in which they are less confined by gender norms.^{clxxix} Another intervention in the Democratic Republic of the Congo found that women in the all-women farmer groups were better able to address challenges, improve their value chain participation, and increase their yields than women from the mixed-gender farmers IP.^{clxxx} However, gendered farmer groups should be implemented with caution as other research indicates that female dominated farmer groups perform worse than male dominated farmer groups due in part to the more restrictive social networks of women.^{clxxxi}

Digital technology is a powerful tool to enhance women farmer's use of extension services. Critically, digital extension services offer an invaluable opportunity for farmers to engage with, and seek assistance from, agricultural extension services while person-to-person contact is limited. Program data from an adult education intervention in Niger suggests that access to mobile phones and an increased capacity to use them resulted in an increased diversity of

crops grown and in marginal cash crops grown by women.^{clxxxii} A randomized control trial in Uganda providing video extension messaging services found that women who watched the videos had more knowledge about cultivation practices and adoption of inputs, played a larger role in agricultural decision-making, and had higher production and sales.^{clxxxiii}

5.3 Improving Women's Entrepreneurship Outcomes

There is a trend for men entrepreneurs in Malawi to use saved earnings from agriculture for their start-up capital, which widens the gender gap in firm sales. Women, on the other hand, were more likely to use capital that was gifted by family and friends, which helps close the gender gap but only partially. This partly highlights the importance of getting more women into higher value crops and otherwise supporting their greater agricultural productivity that could help them build a more robust savings base from which to move into off-farm entrepreneurship (see agriculture policy options for more).

However, even if women have more savings, it will also be critical to think about how to enable them to exert decision-making control over those savings, so they can invest in their business activities. There is emerging evidence that savings products that give women greater privacy and control over their earnings can help increase the uptake and impact of savings products. This is especially important in Malawi, given evidence that women are not in full control of their earnings. An intervention in Côte d'Ivoire introduced direct-deposit commitment savings accounts in a cashew factory. Findings from the showed evidence of a 10 percent increase in productivity and earnings for participants. The study found that the uptake of accounts was concentrated among women who faced higher levels of redistributive pressure. Demand for the savings accounts depended on its existence remaining private to the individual. These findings identify that the pressure to redistribute women's earnings by family members and acquaintances is a significant barrier to women's motivation to generate savings from their work and to their ability to reinvest their savings as they see fit. Findings from a study in Kenya of women market vendors and men bicycle taxi drivers showed that the women entrepreneurs were more likely to sign up for a formal savings account than the male entrepreneurs, possibly because men were better able to save money safely at home. Women who opened an account increased their savings and made more productive investments in their business.^{clxxxiv} This example again underscores the importance of women having the option to independently make decisions regarding their earnings.

While mobile products can also be leveraged to help reach women. Experimental evidence from Tanzania shows that women microentrepreneurs save significantly more by using mobile savings accounts and, as a result, can obtain more microloans from mobile financial service providers.^{clxxxv} However, while mobile products could be leveraged to reach women in rural areas that are especially underserved by physical financial institutions, a pre-requisite for embarking on such an approach is to increase the availability of mobile phones and mobile internet. The latest Afrobarometer data show, for example, that half of women in rural areas (compared to 40 percent of men) do not own a mobile phone.

Another approach to ensuring that women are able to use capital to invest in their businesses is to support in-kind contributions rather than cash. Such contributions are less easily diverted to other household or extended family demands. This can include productive asset transfers. Productive assets transfers, such as livestock which can be used sustainably for income

generating purposes, and interventions provide both a vehicle for income generation and training to teach women how best to capitalize on their assets. At the same time, one of the most positive aspects of productive asset transfers is their long-term implications for earnings. They are also highly impactful in the short term and, for this reason, are often used as part of emergency response to stimulate economic recovery and encourage self-sufficiency. Productive asset transfers offer an opportunity to diversify income sources and start a virtuous cycle of income generation, economic empowerment, asset ownership, food security, and improved nutrition.^{clxxxvi}

In the DRC, a hybrid microcredit and livestock asset transfer program provided a pig to almost exclusively female participants. A year and a half after receiving the productive asset, 24.7 percent fewer recipients than non-recipients had outstanding loans, and recipients experienced subjective improvements in health and mental health.^{clxxxvii} A randomized control trial, implemented in Nigeria, provided unconditional cash transfers to female primary decision-makers of households. The study found that recipients were 14 percent more likely to be in the labor force and were 11 percent more likely to work in a non-farm business. The participants working in a non-farm industry invested more into that business, and profits were 80 percent higher than those of non-recipients.^{clxxxviii}

Productive inclusion programs, or graduation programs, are a more expansive and multifaceted intervention, including a combination of productive asset and cash transfers, technical and life skills training, regular in-person support, and a savings vehicle. Experimental evidence from the BARC graduation program, looking at interventions across six countries, including Ethiopia and Ghana, found that across all six countries, the program resulted in increased consumption spending, 16.4 percent in Ethiopia and 6.9 percent in Ghana, as well as increased productivity through self-employment.^{clxxxix} Results from a productive inclusion program in the DRC, which included training, a monthly stipend, a savings vehicle (VSLA), and social networking through community groups, had a positive impact on women. Participants were twice as likely to have savings, which were likely to be significantly higher than nonparticipants. Additionally, the earnings of participants were 1.6 times higher than those of nonparticipants, and they were 40 percent more likely to have become self-employed.^{cx}

Even if women are able to save money and also have effective decision-making power over how to spend that money, personal savings may still be too small to support transformational long-term business growth. This means access to business credit will also be important, especially for growth-oriented women entrepreneurs. While microfinance, village savings and loans programs, and small cash transfers are effective for microentrepreneurs, they are generally insufficient for growth-oriented businesses, with very little evidence to suggest they could have transformational impacts on key business outcomes such as sales and profits.^{cxci} Larger volumes of financing have been shown to be effective for growth-oriented women entrepreneurs. Women who participated in a program in Ethiopia which provided larger individual liability loans (average size of \$12,000)/and or entrepreneurship training increased their profits by 40 percent after three years. Yet women's access to larger volumes of finance is often constrained by their lower access to key sources of collateral, such as land. Large cash grants given as part of business plan competitions to identify promising firms can be one solution. A business plan competition in Nigeria provided cash grants of \$50,000 and increased the likelihood that women would operate an enterprise and increased sales and profits.^{cxcii} Another option is to pilot credit products that are less reliant on collateral. One example of this is the use of

psychometric tests to replace or reduce collateral requirements. These tests have been piloted in Ethiopia and have been found to be highly predictive on a loan applicant's likelihood of being able to repay their loan. This valuable information on credit worthiness may not only be important given women's lower access to collateral but could also help to counter the possible gender biases of lenders who may view women's businesses as riskier.^{cxci}

Finally, recognizing that women entrepreneurs face multiple barriers that are reinforced by discriminatory gender norms, providing them with the socio-emotional skills (such as perseverance, self-initiative etc.) that could better help them to overcome these barriers may also be important. Moreover, such psychology-based training, also known as personal initiative (PI) training, has been shown to be more effective than standard business training programs at increasing business outcomes, with even larger impacts for women than for men. An impact evaluation in Togo compared the impacts of a standard business training program and a personal initiative training on microentrepreneurs. Women who received the personal initiative training increased profits by 40 percent, while those who received the business training increased earnings by a statistically insignificant 5 percent.^{cxci} Forthcoming results from a similar PI training program in Mozambique was also found to be effective for women farmers (increasing their adoption of higher value crops and establishment of off-farm businesses), highlighting that the skills such programs teach can enable women to overcome barriers in a number of different sectors. However, less positive results from a PI training in Ethiopia highlight the importance of implementation quality, including the importance of using trainers who previously owned a business and can relate to the challenges faced by entrepreneurs.^{cxci}

5.4 Increasing Women's Agency and Reducing their Exposure to GBV

Increase Women's Time Agency

Women disproportionately lack the agency required to allocate their time due to social norms, which require them to be responsible for most unpaid domestic and childcare obligations. As a result, women have less time than men to spend on productive activities and spend significantly more time caring for children.^{cxci} In addition to reducing the time women can spend on income-generating activities, the greater childcare burden also likely impacts the quality of the work they are able to contribute to these activities. This includes the quality of their own work as well as they quality of others, as childcare responsibilities may reduce their ability to effectively supervise labor they employ on their farms or in their businesses. Indeed, this is reflected by the finding that women farmers in Malawi achieve lower returns to male household labor and that this contributes to the gender gap in agricultural productivity.

One possible solution is to make childcare services more accessible to women. Early childhood development centers evolved independently from the government as informal community-level daycare to enable women to pursue productive activities. However, while the centers are in rural as well as urban areas, the centers currently are overcrowded and understaffed, possibly discouraging some women for utilizing them as childcare options. Experimental evidence from Kenya shows that women who received vouchers for subsidized childcare were 8.5 percent more likely to be employed. Single mothers specifically benefited by shifting to jobs with more regular hours and less loss to their income.^{cxci} A randomized control trial of a preschool intervention in Mozambique demonstrated that, in addition to educational outcomes, caregivers were spared over 15 hours of childcare duties per week and were 26 percent more likely than the control group to have worked in the previous 30 days.^{cxci}

While childcare interventions have most frequently been implemented in urban areas, the demographic composition of Malawi, in which only 16 percent of the population lives in urban areas and the vast majority of working women work in agriculture, suggests that implementing childcare services in urban areas will have limited impact on the majority of women.

Another solution to decrease the burden of care that women carry is to promote greater sharing of domestic responsibilities between husbands and wives. In Eastern DRC, a men's gender norms discussion group series increased men's participation in housework.^{ccix} In Rwanda, gender norms discussion groups for couples led to both women and men reporting higher levels of men's participation in childcare and household tasks in addition to reductions in IPV.^{cc}

Reduce Women's Exposure to GBV

Impacts of the COVID-19 pandemic including increased poverty, insecurity, and restricted movement, have elevated the risk of GBV for women, especially within the home.

The risk of GBV can constrain women's movements and economic activities. On the DRC and Rwanda border, a traders' empowerment training on corruption and GBV trained small-scale cross-border traders, many being women, on procedures, tariffs, and their legal rights to facilitate safe passage in cross-border trading. The program found that participating in the training reduced bribe payments by 27.5 percent and reduced the incidence of GBV by 30.5 percent among the participants. However, these results were driven by a change in behavior among traders to avoid situations associated with bribe requests, not a reduction in bribes being requested. These findings signal a need for clear regulations and highlight the importance of women's understanding of their rights and value of institutional trust to feel safe and empowered in reporting problems.^{cci}

Changing social norms regarding gender roles and acceptability of IPV by engaging men is a promising programmatic option. In Rwanda, a gender-transformative couples' intervention engaged expectant/current fathers and their partners in participatory small group discussions with the aim of shifting perceived gender norms and lowering IPV. Women reported experiencing less physical and sexual IPV over the last year than their counterparts in the control group.^{ccii} However, this type of intervention requires thorough research and understanding of the context and the gender dynamics to avoid adverse reactions such as increased rates IPV.

5.5 Next Steps

The government of Malawi has made substantial progress through economic and structural reforms to accelerate reductions in ultra-poverty rates and demonstrate progress on key development indicators. Going forward, significant barriers remain which continue to drive gender gaps, and slow development outcomes. The aim of this report was to highlight some of the most pressing of these barriers, along with evidence on options to addressing drivers, and for this analysis to be used as a starting point for continued policy discussions with the Government of Malawi. Moving forward, the World Bank's SSI team intends to establish a gender platform that will coordinate these efforts on gender-focused policy dialogue, along with operational and analytical work. The intention is for this platform to generate synergies in the World Bank's wide-ranging efforts to support gender equality in Malawi, with an increased focus on strategic prioritization.

Appendix 1: Balance Table (Malawi LSMS)

Variable	(1)		(2)		t-test
	N	male Mean/SE	N	female Mean/SE	(1)-(2)
Profits winsorized 0.05	2322	42425.661	2034	23243.341	9182.321*** [784.535]
Monthly Profits (IHS)	2322	10.307 [0.059]	2034	9.297 [0.071]	1.011***
Monthly Sales (winsor)	2322	1.11e+05	2035		46361.146***
Monthly Sales (IHS)	2322	11.476 [0.038]	2035	10.826 [0.035]	0.650***
Age	2322	38.146 [0.272]	2035	35.710 [0.265]	2.436***
Age Square	2322	1626.768 [25.067]	2035	1417.675 [22.079]	209.093***
Married	2322	0.871 [0.007]	2035	0.644 [0.011]	0.227***
Divorced/Widowed	2322	0.053 [0.005]	2035	0.304 [0.010]	-0.251***
Single	2322	0.076 [0.005]	2035	0.052 [0.005]	0.024***
Religion: Traditional	2322	0.010 [0.002]	2035	0.009 [0.002]	0.001
Religion: Christianity	2322	0.841 [0.008]	2035	0.879 [0.007]	-0.038***
Religion: Islam	2322	0.099 [0.006]	2035	0.089 [0.006]	0.010
Religion: Other	2322	0.050 [0.005]	2035	0.023 [0.003]	0.027***
Highest edu qualification: none, illiterate	2322	0.093 [0.006]	2035	0.161 [0.008]	-0.069***
Highest edu qualification: none, but read and write	2322	0.469 [0.010]	2035	0.439 [0.011]	0.030**
Highest edu qualification: PSLC	2322	0.143 [0.007]	2035	0.149 [0.008]	-0.005
Highest edu qualification: secondary school title	2322	0.255 [0.009]	2035	0.224 [0.009]	0.030**
Highest edu qualification: A-level or Diploma	2322	0.031 [0.004]	2035	0.023 [0.003]	0.009*
Highest edu qualification: University degree or more	2322	0.009 [0.002]	2035	0.004 [0.001]	0.005**
Relation with HH Head: HEAD	2322	0.925 [0.005]	2035	0.396 [0.011]	0.530***
Relation with HH Head: WIFE/HUSBAND	2322	0.019 [0.003]	2035	0.538 [0.011]	-0.518***
Relationship with HH Head: Other	2322	0.055 [0.005]	2035	0.067 [0.006]	-0.012
Not household head	2322	0.075 [0.005]	2035	0.604 [0.011]	-0.530***
Hours spent last 7 days: HH agricultural activities	2322	7.444 [0.247]	2035	6.425 [0.228]	1.020***
Hours spent last 7 days: HH non-agricultural activities	2322	16.968 [0.429]	2035	11.802 [0.380]	5.166***
Hours spent last 7 days: wage/salary/commission labour	2322	2.147 [0.201]	2035	1.196 [0.155]	0.951***
Household Size	2322	4.696 [0.043]	2035	4.760 [0.048]	-0.065
Number of adults in the HH	2322	2.958 [0.031]	2035	2.971 [0.035]	-0.013
Child dependency ratio (under 11)	2322	0.601 [0.011]	2035	0.716 [0.015]	-0.115***

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Child dependency ratio (under 5)	2322	0.313 [0.007]	2035	0.353 [0.009]	-0.040***
Child dependency ratio (under 11)	2322	0.601 [0.011]	2035	0.716 [0.015]	-0.115***
Elderly dependency ratio	2322	0.060 [0.005]	2035	0.051 [0.005]	0.009
Dependency ratio (elderly and children up to 5 yo)	2322	0.373 [0.008]	2035	0.404 [0.010]	-0.032**
Dependency ratio (elderly and children up to 11 yo)	2322	0.661 [0.011]	2035	0.767 [0.016]	-0.106***
Scores for component 1	2322	0.692 [0.071]	2035	1.082 [0.083]	-0.391***
Wealth Quintile 1	2322	0.153 [0.007]	2035	0.130 [0.007]	0.023**
Wealth Quintile 2	2322	0.147 [0.007]	2035	0.144 [0.008]	0.003
Wealth Quintile 3	2322	0.170 [0.008]	2035	0.175 [0.008]	-0.005
Wealth Quintile 4	2322	0.237 [0.009]	2035	0.219 [0.009]	0.019
Wealth Quintile 5	2322	0.292 [0.009]	2035	0.332 [0.010]	-0.039***
Manager Working Days	2322	15.730 [0.221]	2035	13.908 [0.229]	1.823***
Number of days worked by female workers from own household, excluding manager	2322	2.658 [0.158]	2035	0.979 [0.104]	1.679***
Number of days worked by male workers from own household, excluding manager	2322	0.586 [0.078]	2035	1.030 [0.108]	-0.445***
Number of child (<15yo) workers from own household	2322	0.017 [0.004]	2035	0.042 [0.005]	-0.025***
Number of days worked by female workers from out of household	2322	0.643 [0.175]	2035	0.604 [0.136]	0.039
Number of days worked by male workers from out of household	2322	4.422 [0.427]	2035	0.936 [0.147]	3.486***
Number of days worked by child (<15) workers from out of household	2322	0.056 [0.022]	2035	0.026 [0.015]	0.031
Number of female workers from own household, excluding manager	2322	0.182 [0.009]	2035	0.083 [0.007]	0.099***
Number of male workers from own household, excluding manager	2322	0.042 [0.005]	2035	0.079 [0.007]	-0.037***
Number of child (<15yo) workers from own household, excluding manager	2322	0.016 [0.004]	2035	0.039 [0.005]	-0.023***
Number of male workers from out of household	2322	0.271 [0.020]	2035	0.062 [0.008]	0.208***
Number of female workers from out of household	2322	0.038 [0.008]	2035	0.034 [0.006]	0.004
Number of child (<15) workers from out of household	2322	0.007 [0.003]	2035	0.003 [0.002]	0.004
Workers from outside the household	2322	0.317 [0.025]	2035	0.100 [0.011]	0.216***
Number of workers from own household	2322	1.125 [0.012]	2035	1.048 [0.011]	0.078***
Total number of workers, excluding main manager	2322	0.556 [0.028]	2035	0.301 [0.018]	0.255***
Total number of workers	2322	1.442 [0.028]	2035	1.148 [0.016]	0.294***
Start-up captl source: Own-savings from agriculture	2322	0.284 [0.009]	2035	0.197 [0.009]	0.087***
Start-up captl source: Own-savings from non-agriculture	2322	0.289 [0.009]	2035	0.268 [0.010]	0.022

Start-up captl source: Proceeds from another business	2322	0.041 [0.004]	2035	0.036 [0.004]	0.005
Start-up captl source: Loan from money lender	2322	0.029 [0.003]	2035	0.057 [0.005]	-0.029***
Start-up captl source: Loan from family/friends	2322	0.041 [0.004]	2035	0.074 [0.006]	-0.032***
Start-up captl source: Gift from family/friends	2322	0.091 [0.006]	2035	0.228 [0.009]	-0.137***
Start-up captl source: Other (specify)	2322	0.076 [0.006]	2035	0.090 [0.006]	-0.014
Among top 2 buyers: Final consumers	2322	0.873 [0.007]	2035	0.929 [0.006]	-0.055***
Among top 2 buyers: Traders	2322	0.140 [0.007]	2035	0.075 [0.006]	0.065***
Among top 2 buyers: Othersmall businesses	2322	0.059 [0.005]	2035	0.039 [0.004]	0.020***
Among top 2 buyers: Large established businesses/institutions	2322	0.013 [0.002]	2035	0.002 [0.001]	0.011***
Among top 2 buyers: Other	2322	0.031 [0.004]	2035	0.015 [0.003]	0.015***
Is this [ENTERPRISE] officially registered with the Registrar of Companies?	2322	0.036 [0.004]	2035	0.017 [0.003]	0.019***
Is this [ENTERPRISE] officially registered with the Malawi Revenue Authority?	2322	0.043 [0.004]	2035	0.014 [0.003]	0.028***
Is this [ENTERPRISE] officially registered with the Local Assembly?	2322	0.104 [0.006]	2035	0.040 [0.004]	0.063***
Number of enterprises per manager	2322	1.112 [0.007]	2035	1.096 [0.007]	0.016
Number of loans last 12 months	2322	0.381 [0.013]	2035	0.445 [0.013]	-0.064***
Total borrowed by HH from listed loans	2322	22700.908 [3351.934]	2035	21031.499 [2029.049]	1669.409
Did Household take loan last 12 months for business/farming	2322	0.335 [0.010]	2035	0.404 [0.011]	-0.068***
Total borrowed by HH, excluding already repaid loans	2322	8758.552 [1239.907]	2035	9396.708 [1022.051]	-638.156
Number of loans that have not been repaid yet	2322	0.249 [0.011]	2035	0.270 [0.011]	-0.021
Urban	2322	0.241 [0.009]	2035	0.338 [0.010]	-0.096***
number of months since establishment	2322	86.510 [2.271]	2035	52.622 [1.691]	
number of years since establishment	2322	7.209 [0.189]	2035	4.385 [0.141]	2.824***
Place where operate enterprise: Home (inside residence)	2322	0.103 [0.006]	2035	0.111 [0.007]	-0.008
Place where operate enterprise: Home (outside residence)	2322	0.203 [0.008]	2035	0.278 [0.010]	-0.075***
Place where operate enterprise: Traditional market place	2322	0.288 [0.009]	2035	0.309 [0.010]	-0.021
Place where operate enterprise: Roadside	2322	0.120 [0.007]	2035	0.114 [0.007]	0.006
Place where operate enterprise: Mobile	2322	0.183 [0.008]	2035	0.121 [0.007]	0.062***
Place of operation: Other	2322	0.103 [0.006]	2035	0.067 [0.006]	0.037***
Industry: Agriculture Production	2322	0.082 [0.006]	2035	0.042 [0.004]	0.040***
Industry: Manufacturing	2322	0.119 [0.007]	2035	0.151 [0.008]	-0.032***
Industry: Services	2322	0.279 [0.009]	2035	0.166 [0.008]	0.113***
Industry: Trade	2322	0.464 [0.010]	2035	0.627 [0.011]	-0.162***
Industry: Other	2322	0.053 [0.005]	2035	0.013 [0.002]	0.041***
Raw Materials	2322	9678.991 [450.993]	2035	10154.598 [441.511]	-475.606
Purchase of goods for sale	2322	24949.993 [1085.449]	2035	16391.027 [892.677]	
Transport	2322	3381.202 [129.299]	2035	2363.860 [112.711]	
Others	2322	3612.297 [154.739]	2035	1879.880 [115.047]	732.417***
expenditure for male workers	2322	8791.175 [2725.696]	2035	1354.390 [665.940]	
expenditure for female workers	2322	852.207 [279.986]	2035	1435.339 [797.790]	-583.132
expenditure for child workers	2322	8.850 [4.180]	2035	8.551 [5.449]	0.299
Wages(winsor)	2322	3755.591 [285.246]	2035	994.595 [142.212]	

The value displayed for t-tests are the differences in the means across the groups. ***, **, and * indicate significance at the 1, 5, and 10 percent critical level.

Appendix 2: OLS (Malawi LSMS)

	(1)	(2)	(3)	(4)	(5)
	Monthly Sales (LHS)				
	b/se	b/se	b/se	b/se	b/se
female manager	-0.650***	-0.646***	-0.583***	-0.507***	-0.457***
	[0.06]	[0.06]	[0.08]	[0.08]	[0.08]
region=North		0.000	-0.001	0.000	0.000
		[.]	[0.07]	[.]	[.]
region=Central		-0.194**	0.000	0.041	0.049
		[0.08]	[.]	[0.07]	[0.07]
region=Southern		-0.307***	-0.240***	-0.232***	-0.221***
		[0.08]	[0.06]	[0.07]	[0.06]
Age			0.063***	0.049***	0.032***
			[0.01]	[0.01]	[0.01]
Age Square			-0.001***	-0.001***	-0.000***
			[0.00]	[0.00]	[0.00]
Married			0.044	0.020	0.113
			[0.16]	[0.15]	[0.14]
Divorced/Widowed			0.134	0.055	0.105
			[0.15]	[0.14]	[0.13]
Religion: Christianity			0.242	0.315	0.279
			[0.23]	[0.21]	[0.17]
Religion: Islam			0.320	0.385*	0.373**
			[0.24]	[0.22]	[0.19]
Religion:Other			-0.142	0.006	0.241
			[0.25]	[0.24]	[0.21]
Highest edu qualification: none, illiterate			-0.517	-0.095	-0.062
			[0.32]	[0.32]	[0.36]
Highest edu qualification: none, but read and write			-0.464	-0.057	-0.101
			[0.31]	[0.31]	[0.35]
Highest edu qualification: PSLC			-0.227	0.154	0.018
			[0.31]	[0.31]	[0.35]
Highest edu qualification: secondary school title			-0.261	0.106	-0.019
			[0.30]	[0.31]	[0.35]
Highest edu qualification: A-level or Diploma			-0.218	0.106	0.005
			[0.33]	[0.33]	[0.36]
Relation with HH Head: WIFE/HUSBAND			-0.133	-0.127	-0.138*
			[0.09]	[0.09]	[0.08]
Relationship with HH Head:Other			-0.470***	-0.365**	-0.258*
			[0.17]	[0.16]	[0.15]
Hours spent last 7 days: HH agricultural activities			-0.007***	-0.006***	-0.005**
			[0.00]	[0.00]	[0.00]
Hours spent last 7 days: HH non-agricultural activities			0.012***	0.009***	0.006***
			[0.00]	[0.00]	[0.00]
Hours spent last 7 days: wage/salary/commission labour			0.001	0.000	0.002
			[0.00]	[0.00]	[0.00]
Household Size			-0.010	-0.017	-0.010
			[0.03]	[0.02]	[0.02]
Dependency ratio (elderly and children up to 11 yo)			-0.086*	-0.064	-0.088**
			[0.04]	[0.04]	[0.04]
Scores for component 1			0.160***	0.122***	0.093***
			[0.01]	[0.01]	[0.01]
Number of female workers from own household, excluding manager				0.004	-0.103
				[0.08]	[0.08]
Number of male workers from own household, excluding manager				0.161*	0.168**
				[0.09]	[0.07]
Number of child (<15yo) workers from own household, excluding manager				0.146	0.168
				[0.12]	[0.11]
Number of male workers from out of household				0.249***	0.149***
				[0.04]	[0.04]
Number of female workers from out of household				-0.122	-0.169**
				[0.08]	[0.08]
Number of child (<15) workers from out of household				0.217	0.080
				[0.13]	[0.11]
Start-up captl source: Own-savings from agriculture				0.725***	0.369***
				[0.08]	[0.08]

Start-up captl source: Own-savings from non-agriculture	0.602***	0.249***
	[0.08]	[0.09]
Start-up captl source: Proceeds from another business	0.527***	0.092
	[0.19]	[0.19]
Start-up captl source: Loan from money lender	0.568***	0.185
	[0.20]	[0.19]
Start-up captl source: Loan from family/friends	0.511***	0.141
	[0.10]	[0.10]
Start-up captl source: Gift from family/friends	0.590***	0.184*
	[0.10]	[0.10]
Start-up captl source: Other (specify)	0.663***	0.279***
	[0.10]	[0.10]
Among top 2 buyers: Final consumers	0.007	-0.143
	[0.15]	[0.13]
Among top 2 buyers: Traders	0.067	0.014
	[0.09]	[0.08]
Among top 2 buyers: Othersmall businesses	0.111	0.105
	[0.16]	[0.14]
Among top 2 buyers: Other	-0.060	-0.088
	[0.20]	[0.19]
Is this [ENTERPRISE] officially registered with the Registrar of Companies?	0.190	0.093
	[0.21]	[0.19]
Is this [ENTERPRISE] officially registered with the Malawi Revenue Authority?	0.275	0.229
	[0.19]	[0.18]
Is this [ENTERPRISE] officially registered with the Local Assembly?	0.158	0.065
	[0.11]	[0.11]
Number of enterprises per manager	-0.080	-0.069
	[0.09]	[0.08]
Number of loans last 12 months	-0.173	-0.187*
	[0.11]	[0.11]
Total borrowed by HH from listed loans	0.000*	0.000*
	[0.00]	[0.00]
Did Household take loan last 12 months for business/farming	-0.039	-0.017
	[0.11]	[0.10]
Total borrowed by HH, excluding already repaid loans	0.000	0.000
	[0.00]	[0.00]
Number of loans that have not been repaid yet	0.275***	0.245***
	[0.09]	[0.09]
Urban	0.122	0.069
	[0.08]	[0.07]
number of years since establishment	0.013***	0.009***
	[0.00]	[0.00]
Place where operate enterprise: Home (inside residence)	-0.590***	-0.396***
	[0.13]	[0.12]
Place where operate enterprise: Home (outside residence)	-0.682***	-0.445***
	[0.10]	[0.09]
Place where operate enterprise: Traditional market place	-0.387***	-0.288***
	[0.09]	[0.09]
Place where operate enterprise: Roadside	-0.577***	-0.384***
	[0.11]	[0.11]
Place where operate enterprise: Mobile	-0.270***	-0.055
	[0.10]	[0.09]
Place of operation: Other	0.000	0.000
	[.]	[.]
Industry: Agriculture Production	0.109	0.043
	[0.38]	[0.42]
Industry: Manufacturing	0.044	-0.017
	[0.36]	[0.41]
Industry: Services	-0.009	0.070
	[0.36]	[0.41]
Industry: Trade	0.303	0.176
	[0.36]	[0.41]

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Industry: Other				0.116	0.242
				[0.38]	[0.42]
Wages (IHS)					0.037***
					[0.01]
Raw Materials (IHS)					0.052***
					[0.01]
Purchase of goods for sale(IHS)					0.062***
					[0.01]
Transport(IHS)					0.076***
					[0.01]
Others(IHS)					0.037***
					[0.01]
Constant	11.458***		10.454***	9.888***	9.818***
	[0.04]	[0.07]	[0.46]	[0.59]	[0.63]
Observations	4357	4357	4357	4357	4357
Adjusted R-squared	0.04	0.04	0.24	0.31	0.40
Mean Male	11.48	11.48	11.48	11.48	11.48
Region FE	YES	YES	YES	YES	YES
Wave	Pooled	Pooled	Pooled	Pooled	Pooled
Region FE	YES	YES	YES	YES	YES
Wave	Pooled	Pooled	Pooled	Pooled	Pooled

Appendix 3: Oaxaca-Blinder Decomposition, Sales (Malawi LSMS)

	Malawi		Oaxaca
	b	se	
overall			
Male Mean	11.458***		
	[0.05]		
Female Mean	10.808***		
	[0.05]		
difference	0.650***		
	[0.06]		
	explained		
	0.193***		
	[0.07]		
			Detailed
Age	0.068**		
	[0.03]		
Age Square	-0.080***		
	[0.03]		[0.41]
Married	0.027		
	[0.03]		
Divorced/Widowed	-0.027		
	[0.03]		
Religion: Christianity	-0.010		-0.257
	[0.01]		
Religion: Islam	0.002		
	[0.01]		
Religion:Other	0.007		-0.009
	[0.01]		[0.01]
Highest edu qualification: none, illiterate	0.005		
	[0.03]		
Highest edu qualification: none, but read and write	-0.004		

	[0.01]	[0.33]
Highest edu qualification: PSLC	-0.000	0.155
	[0.00]	[0.11]
Highest edu qualification: secondary school title	-0.001	0.233
	[0.01]	[0.16]
Highest edu qualification: A-level or Diploma	0.000	0.027
	[0.00]	[0.02]
Relation with HH Head: WIFE/HUSBAND	0.070*	0.018
	[0.04]	[0.04]
Relationship with HH Head: Other	0.004	0.016
	[0.00]	[0.02]
Hours spent last 7 days: HH agricultural activities	-0.006*	-0.005
	[0.00]	[0.03]
Hours spent last 7 days: HH non-agricultural activities	0.035***	-0.031
	[0.01]	[0.04]
Hours spent last 7 days: wage/salary/commission labour	0.001	-0.012*
	[0.00]	[0.01]
Household Size	0.001	-0.214
	[0.00]	[0.20]
Dependency ratio (elderly and children up to 11 yo)	0.012**	0.029
	[0.01]	[0.07]
Wealth Index	-0.032***	0.044***
	[0.01]	[0.01]
Number of female workers from own household, excluding manager	-0.011	-0.021
	[0.01]	[0.01]
Number of male workers from own household, excluding manager	-0.007*	0.000
	[0.00]	[0.01]
Number of child (<15yo) workers from own household, excluding manager	-0.003	0.002
	[0.00]	[0.01]
Number of male workers from out of household	0.033***	-0.012
	[0.01]	[0.01]
Number of female workers from out of household	-0.001	-0.001
	[0.00]	[0.01]
Number of child (<15) workers from out of household	0.000	-0.000
	[0.00]	[0.00]
Start-up captl source: Own-savings from agriculture	0.029***	0.047
	[0.01]	[0.04]
Start-up captl source: Own-savings from non-agriculture	0.006	0.009
	[0.00]	[0.05]
Start-up captl source: Proceeds from another business	0.000	-0.004
	[0.00]	[0.01]
Start-up captl source: Loan from money lender	-0.005	-0.009
	[0.00]	[0.02]
Start-up captl source: Loan from family/friends	-0.004	0.013
	[0.00]	[0.01]
Start-up captl source: Gift from family/friends	-0.023*	-0.000
	[0.01]	[0.03]
Start-up captl source: Other (specify)	-0.005	0.012
	[0.00]	[0.02]

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Among top 2 buyers: Final consumers	0.007 [0.01]	0.114 [0.28]
Among top 2 buyers: Traders	0.001 [0.01]	-0.007 [0.02]
Among top 2 buyers: Other small businesses	0.001 [0.00]	-0.027 [0.02]
Among top 2 buyers: Other	-0.002 [0.00]	0.009 [0.01]
Is this [ENTERPRISE] officially registered with the Registrar of Companies?	0.001 [0.00]	-0.009 [0.01]
Is this [ENTERPRISE] officially registered with the Malawi Revenue Authority?	0.006 [0.01]	-0.010 [0.01]
Is this [ENTERPRISE] officially registered with the Local Assembly?	0.004 [0.01]	0.001 [0.02]
Number of enterprises per manager	-0.003 [0.00]	0.059 [0.20]
Number of loans last 12 months	0.013 [0.01]	-0.074 [0.10]
Total borrowed by HH from listed loans	0.000 [0.00]	-0.017 [0.01]
Did Household take loan last 12 months for business/farming	0.001 [0.01]	-0.013 [0.08]
Total borrowed by HH, excluding already repaid loans	0.000 [0.00]	0.009 [0.01]
Number of loans that have not been repaid yet	-0.007 [0.01]	0.060 [0.05]
Urban	-0.006 [0.01]	-0.031 [0.04]
number of years since establishment	0.025*** [0.01]	-0.054 [0.04]
Place where operate enterprise: Home (inside residence)	0.000 [.]	0.012 [0.02]
Place where operate enterprise: Home (outside residence)	0.004 [0.01]	0.071 [0.05]
Place where operate enterprise: Traditional market place	-0.000 [0.00]	0.047 [0.05]
Place where operate enterprise: Roadside	0.000 [0.00]	-0.014 [0.02]
Place where operate enterprise: Mobile	0.022*** [0.01]	-0.035 [0.03]
Place of operation: Other	0.013** [0.01]	-0.013** [0.01]
Industry: Agriculture Production	0.001 [0.01]	-0.050 [0.05]
Industry: Manufacturing	0.001 [0.02]	-0.190 [0.12]
Industry: Services	0.008 [0.05]	-0.203 [0.20]
Industry: Trade	-0.025	-0.518

	[0.06]	[0.47]
Industry: Other	0.009	-0.028
	[0.02]	[0.03]
Wages (IHS)	0.033***	0.021
	[0.01]	[0.02]
Raw Materials (IHS)	-0.083***	-0.091*
	[0.01]	[0.05]
Purchase of goods for sale(IHS)	0.017	-0.001
	[0.01]	[0.04]
Transport(IHS)	0.023*	-0.111***
	[0.01]	[0.03]
Others(IHS)	0.027***	0.041
	[0.01]	[0.04]
region==North	-0.004	0.004
	[0.00]	[0.00]
region==Central	0.023***	-0.034
	[0.01]	[0.05]
region==Southern	0.000	0.010
	[.]	[0.05]
Constant		1.186
		[1.32]
Observations		4357.000

Appendix 4: Voice & Agency Descriptive Statistics (Malawi DHS 2015/16)

	count	mean
Wife says main decision maker is herself	3764	0.067
Wife says decision making is joint	3764	0.218
Wife says decision making is husband	3764	0.71
Husband says main decision maker is wife	3764	0.025
Husband says decision making is joint	3764	0.357
Husband says decision maker is himself	3764	0.615
Wife takes power vs wife and husband agree she is dm or dm is joint	1050	0.669
Wife takes power vs husband gives power	1703	0.412
woman's BMI: underweight	3171	0.062
Ever used prenatal help	2947	0.966
Received assistance with the delivery	2947	0.962
Number of antenatal care visits	2886	3.673
Use of any modern type of contraceptive	551	0.446
Use of any modern type of contraceptive reported by male	3456	0.332
Experienced any emotional violence by husband/partner	3364	0.238
Experienced less severe violence by husband/partner	3359	0.191
Experienced any severe violence by husband/partner	3363	0.081
Experienced sexual violence by husband/partner	3365	0.154
At least one type of violence	3365	0.354

Appendix 5: OLS Regression, Decision-Making Over Purchases (Malawi DHS 2015/16)

VARIABLES	Wife says decision maker is herself	Wife says joint or main decision maker TZ	Wife gives herself more power than husband [A]	Husband gives herself more power than herself [B]	Wife and husband agree she is main dm or dm is joint [C]
Country	TZ	TZ	TZ	TZ	TZ
Difference in year of education (Husband-Wife)	0.001 (0.00)	-0.005 (0.00)	-0.004 (0.00)	0.006* (0.00)	-0.002 (0.00)
Woman not working	-0.003 (0.02)	-0.018 (0.04)	0.028 (0.04)	-0.117*** (0.03)	-0.043 (0.03)
Woman works off farm	0.026 (0.03)	0.102** (0.04)	0.056 (0.04)	-0.075** (0.04)	0.021 (0.03)
Woman says she earns more than her husband	0.089 (0.07)	0.067 (0.07)	0.100 (0.07)	-0.061 (0.05)	-0.020 (0.05)
Woman is aged 15-19	-0.010 (0.04)	-0.147** (0.07)	-0.062 (0.06)	-0.111* (0.06)	-0.106** (0.05)
Woman is aged 20-34	-0.017 (0.03)	-0.012 (0.04)	0.006 (0.03)	-0.044 (0.04)	-0.020 (0.03)
Husband's age in years - woman's age in years	-0.002 (0.00)	-0.006* (0.00)	-0.004 (0.00)	0.002 (0.00)	-0.000 (0.00)
Woman was married before age 20	0.000 (0.02)	-0.003 (0.03)	-0.013 (0.03)	-0.007 (0.03)	0.011 (0.03)
Years of marriage	-0.001 (0.00)	0.001 (0.00)	-0.002 (0.00)	0.003 (0.00)	0.002 (0.00)
Total number of children woman has	0.004 (0.00)	0.001 (0.01)	0.012* (0.01)	-0.013* (0.01)	-0.008 (0.01)
Couple in a polygamous marriage	0.010 (0.02)	-0.111*** (0.04)	-0.042 (0.03)	-0.071** (0.03)	-0.073*** (0.03)
Husband works in agriculture	0.001 (0.02)	0.032 (0.04)	-0.030 (0.03)	-0.032 (0.03)	0.059** (0.02)
Rural area	0.025 (0.02)	0.012 (0.05)	0.039 (0.04)	-0.004 (0.04)	-0.048 (0.03)
Long time (mins) to the nearest water source	0.001 (0.00)	0.010** (0.00)	0.005 (0.00)	-0.001 (0.00)	0.007** (0.00)
Household has electricity	-0.013 (0.04)	-0.040 (0.07)	0.029 (0.06)	-0.087 (0.06)	-0.074 (0.05)
Wealth quantile:Bottom 20%	0.018 (0.02)	0.033 (0.05)	0.032 (0.04)	0.025 (0.04)	0.002 (0.03)
Wealth quantile:Next-to-bottom 20%	-0.004 (0.02)	-0.025 (0.04)	-0.039 (0.03)	0.046 (0.04)	0.001 (0.03)
wealth quantile:Top 20%	0.026 (0.02)	-0.043 (0.05)	-0.046 (0.04)	0.075* (0.04)	-0.010 (0.03)
v190==richest	0.049 (0.05)	0.132 (0.08)	-0.002 (0.07)	0.120* (0.07)	0.113* (0.06)
Constant	0.007 (0.05)	0.298*** (0.08)	0.156** (0.07)	0.264*** (0.07)	0.151*** (0.06)
Observations	796	1,132	1,132	1,132	1,132
R-squared	0.027	0.045	0.028	0.028	0.031
Country	TZ	TZ	TZ	TZ	TZ
Adjusted R-squared	0.00	0.03	0.01	0.01	0.01

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 6: OLS Regression, Health & GBV, Decision-Maker as Control, (Malawi DHS 2015/16)

	(1)	(3)	(5)	(7)	(9)	(11)	(13)
	Woman's anemia: severe/moderate	woman's BMI: underweight	Ever had terminated pregnancy	Ever used prenatal help	Received assistance with the delivery	Number of antenatal care visits	unmet need for family planning
VARIABLES	MW	MW	MW	MW	MW	MW	MW
Country							
Difference in year of education (Husband-Wife)	0.002 (0.00)	-0.003** (0.00)	0.001 (0.00)	-0.001* (0.00)	-0.001 (0.00)	0.017 (0.01)	0.000 (0.00)
Woman not working	0.000 (0.01)	0.009 (0.01)	-0.000 (0.01)	-0.010 (0.01)	0.006 (0.01)	0.568** (0.25)	0.001 (0.02)
Woman works off farm	-0.010 (0.01)	0.023** (0.01)	0.000 (0.02)	0.001 (0.01)	0.006 (0.01)	0.091 (0.07)	-0.079*** (0.02)
Woman says she earns more than her husband	0.011 (0.02)	-0.031* (0.03)	0.013 (0.03)	-0.037 (0.03)	-0.044 (0.03)	-0.191 (0.16)	0.041 (0.04)
Woman is aged 15-19	0.017 (0.02)	0.003 (0.03)	-0.009 (0.03)	0.002 (0.02)	0.035* (0.02)	-0.455 (0.38)	0.071 (0.04)
Woman is aged 20-34	0.003 (0.01)	-0.015 (0.01)	-0.015 (0.02)	-0.010 (0.01)	0.031** (0.01)	-0.453 (0.30)	0.129*** (0.03)
Husband's age in years - woman's age in years	0.001 (0.00)	0.000 (0.00)	-0.004*** (0.00)	0.000 (0.00)	-0.001 (0.00)	-0.026* (0.01)	0.003 (0.00)
Woman was married before age 20	0.008 (0.01)	-0.005 (0.01)	0.013 (0.02)	-0.012 (0.01)	0.011 (0.01)	-0.090 (0.18)	0.065*** (0.02)
Years of marriage	0.001 (0.00)	-0.001 (0.00)	0.007*** (0.00)	0.002* (0.00)	-0.000 (0.00)	0.024* (0.01)	-0.007*** (0.00)
Total number of children woman has	-0.007*** (0.00)	0.000 (0.00)	0.001 (0.00)	-0.006** (0.00)	0.001 (0.00)	-0.103 (0.07)	0.051*** (0.01)
Couple in a polygamous marriage	-0.000 (0.01)	0.017 (0.02)	0.016 (0.02)	0.001 (0.01)	-0.026* (0.01)	-0.133 (0.12)	-0.007 (0.02)
Husband works in agriculture	-0.001 (0.01)	0.006 (0.01)	-0.011 (0.01)	-0.003 (0.01)	0.006 (0.01)	0.245 (0.16)	-0.028* (0.02)
Rural area	0.019 (0.01)	0.022 (0.01)	-0.033 (0.02)	-0.002 (0.01)	0.026 (0.02)	-0.208 (0.52)	0.011 (0.03)
Long time (mins) to the nearest water source	-0.004** (0.00)	0.002 (0.00)	0.002 (0.00)	-0.003*** (0.00)	-0.003*** (0.00)	0.007 (0.02)	0.003 (0.00)
Household has electricity	-0.000 (0.01)	0.015 (0.02)	-0.013 (0.03)	-0.037* (0.02)	0.001 (0.01)	-0.148 (0.27)	-0.020 (0.04)
Wealth quantile:Bottom 20%	0.023 (0.01)	0.025 (0.02)	0.023 (0.02)	-0.003 (0.01)	0.012 (0.01)	-0.223 (0.15)	0.016 (0.03)
Wealth quantile:Next-to-bottom 20%	0.002 (0.01)	0.014 (0.01)	0.007 (0.02)	0.011 (0.01)	0.004 (0.01)	-0.119 (0.17)	0.003 (0.02)
wealth quantile:Top 20%	-0.012 (0.01)	-0.003 (0.01)	-0.003 (0.02)	0.004 (0.01)	0.010 (0.01)	0.078 (0.25)	-0.048** (0.02)
v190==richest	-0.026** (0.01)	-0.017 (0.01)	0.000 (0.02)	0.012 (0.01)	0.030** (0.01)	0.308 (0.41)	-0.072** (0.03)
Wife gives herself more power than husband [A]	0.014 (0.01)	0.012 (0.01)	0.006 (0.02)	0.026*** (0.01)	0.010 (0.01)	-0.202 (0.13)	-0.034 (0.02)
Husband gives herself more power than herself [B]	-0.000 (0.01)	0.003 (0.01)	0.026* (0.01)	0.010 (0.01)	0.014 (0.01)	-0.120 (0.13)	-0.017 (0.02)
Wife and husband agree she is main dm or dm is joint [C]	-0.031*** (0.01)	-0.010 (0.01)	0.021 (0.02)	0.015 (0.01)	0.023** (0.01)	0.156 (0.42)	-0.066** (0.03)
Constant	0.060*** (0.02)	0.039 (0.03)	0.104*** (0.04)	0.979*** (0.02)	0.912*** (0.03)	4.180*** (0.84)	0.475*** (0.05)
Observations	3,641	3,067	3,641	2,867	2,867	2,808	3,641
R-squared	0.012	0.012	0.036	0.013	0.018	0.014	0.054
Country	MW	MW	MW	MW	MW	MW	MW
Adjusted R-squared	0.01	0.00	0.03	0.01	0.01	0.01	0.05
Robust standard errors in parentheses							
*** p<0.01, ** p<0.05, * p<0.1							

Malawi Gender Assessment

	(15)	(17)	(19)	(21)	(23)	(25)
		Use of any modern				
	Use of any modern type of contraceptive	type of contraceptive reported by male	Experienced emotional violence	Experienced severe violence	Experienced severe violence	Experienced sexual violence
VARIABLES	MW	MW	MW	MW	MW	MW
Country						
Difference in year of education (Husband-Wife)	-0.005 (0.01)	0.006*** (0.00)	0.001 (0.00)	-0.004* (0.02)	-0.000 (0.00)	-0.003 (0.00)
Woman not working	0.042 (0.06)	0.009 (0.02)	-0.030* (0.02)	-0.038** (0.02)	-0.021* (0.01)	-0.041*** (0.01)
Woman works off farm	0.099* (0.05)	0.037* (0.02)	0.022 (0.02)	0.004 (0.02)	0.017 (0.01)	0.022 (0.02)
Woman says she earns more than her husband	-0.061 (0.10)	-0.032 (0.04)	0.108** (0.04)	0.134*** (0.04)	0.053 (0.03)	0.113*** (0.04)
Woman is aged 15-19	0.246 (0.15)	-0.081* (0.04)	-0.000 (0.04)	-0.011 (0.04)	-0.013 (0.02)	0.012 (0.04)
Woman is aged 20-34	0.073 (0.06)	0.089*** (0.03)	0.002 (0.02)	0.017 (0.02)	0.021 (0.01)	0.005 (0.02)
Husband's age in years - woman's age in years	0.006 (0.01)	0.005*** (0.00)	-0.002 (0.00)	-0.007*** (0.00)	-0.004*** (0.00)	-0.000 (0.00)
Woman was married before age 20	0.080 (0.06)	-0.023 (0.02)	-0.041** (0.02)	-0.049*** (0.02)	-0.036*** (0.01)	-0.041** (0.02)
Years of marriage	-0.008* (0.00)	-0.005*** (0.00)	0.005*** (0.00)	0.003** (0.00)	0.002** (0.00)	0.002* (0.00)
Total number of children woman has	-0.001 (0.02)	0.005 (0.00)	-0.009 (0.01)	-0.005 (0.00)	-0.004 (0.00)	-0.007 (0.00)
Couple in a polygamous marriage	-0.015 (0.07)	-0.031 (0.02)	0.122*** (0.03)	0.079*** (0.02)	0.047*** (0.02)	0.090*** (0.02)
Husband works in agriculture	0.006 (0.05)	0.028 (0.02)	0.006 (0.02)	-0.014 (0.01)	0.005 (0.01)	0.002 (0.01)
Rural area	-0.027 (0.08)	0.000 (0.03)	-0.002 (0.03)	-0.081*** (0.03)	0.006 (0.02)	0.035 (0.02)
Long time (mins) to the nearest water source	0.000 (0.01)	0.002 (0.00)	-0.001 (0.00)	0.004 (0.00)	0.002 (0.00)	0.002 (0.00)
Household has electricity	-0.047 (0.09)	0.027 (0.04)	0.062* (0.04)	0.065* (0.03)	0.015 (0.02)	0.067** (0.03)
Wealth quantile:Bottom 20%	0.138* (0.08)	-0.032 (0.03)	0.041* (0.02)	0.000 (0.02)	0.021 (0.02)	-0.005 (0.02)
Wealth quantile:Next-to-bottom 20%	0.207*** (0.07)	0.000 (0.02)	0.020 (0.02)	-0.003 (0.02)	0.001 (0.01)	-0.018 (0.02)
wealth quantile:Top 20%	0.148** (0.06)	0.024 (0.02)	0.023 (0.02)	-0.023 (0.02)	0.006 (0.01)	-0.015 (0.02)
v190==richest	0.041 (0.07)	0.013 (0.03)	0.003 (0.03)	-0.018 (0.03)	-0.005 (0.02)	-0.039* (0.02)
Wife gives herself more power than husband [A]	0.034 (0.06)	0.000 (0.02)	-0.032 (0.02)	-0.054*** (0.02)	-0.017 (0.01)	0.012 (0.02)
Husband gives herself more power than herself [B]	0.007 (0.05)	0.039* (0.02)	-0.007 (0.02)	-0.006 (0.02)	-0.000 (0.01)	-0.006 (0.02)
Wife and husband agree she is main dm or dm is joint [C]	0.049 (0.07)	0.081*** (0.03)	-0.098*** (0.03)	-0.075*** (0.02)	-0.026 (0.02)	-0.057*** (0.02)
Constant	0.372*** (0.13)	0.263*** (0.05)	0.204*** (0.05)	0.305*** (0.04)	0.069** (0.03)	0.128*** (0.04)
Observations	537	3,346	3,261	3,257	3,260	3,262
R-squared	0.078	0.034	0.026	0.027	0.016	0.025
Country	MW	MW	MW	MW	MW	MW
Adjusted R-squared	0.04	0.03	0.02	0.02	0.01	0.02
Robust standard errors in parentheses						
*** p<0.01, ** p<0.05, * p<0.1						

	(27)	(29)	(31)	(33)	(35)	(37)
	At least one girl aged 0-5 stunted	At least one girl aged 0-5 wasted	At least one girl aged 0-5 d_all_vac	At least one boy aged 0-5 stunted	At least one boy aged 0-5 wasted	At least one boy aged 0-5 d_all_vac
VARIABLES	MW	MW	MW	MW	MW	MW
Country						
Difference in year of education (Husband-Wife)	-0.001 (0.00)	0.000 (0.00)	-0.005** (0.00)	0.003 (0.00)	-0.002 (0.00)	-0.000 (0.00)
Woman not working	-0.040 (0.03)	-0.001 (0.01)	-0.002 (0.02)	0.005 (0.03)	0.015 (0.01)	-0.068*** (0.02)
Woman works off farm	-0.045 (0.03)	-0.008 (0.01)	0.020 (0.02)	-0.027 (0.03)	0.001 (0.01)	-0.023 (0.02)
Woman says she earns more than her husband	0.047 (0.07)	-0.013 (0.02)	0.003 (0.05)	-0.096 (0.07)	0.027 (0.04)	0.015 (0.05)
Woman is aged 15-19	-0.054 (0.07)	0.041 (0.03)	-0.178*** (0.06)	-0.169** (0.08)	0.055 (0.04)	-0.194*** (0.07)
Woman is aged 20-34	-0.020 (0.04)	0.020 (0.01)	0.014 (0.03)	-0.067* (0.04)	0.000 (0.01)	0.008 (0.03)
Husband's age in years - woman's age in years	0.001 (0.00)	-0.002 (0.00)	-0.003 (0.00)	-0.004 (0.00)	0.001 (0.00)	-0.001 (0.00)
Woman was married before age 20	0.031 (0.03)	0.008 (0.01)	-0.037 (0.03)	-0.019 (0.03)	0.018 (0.02)	-0.033 (0.03)
Years of marriage	-0.003 (0.00)	-0.000 (0.00)	0.009*** (0.00)	-0.009*** (0.00)	0.002 (0.00)	0.004 (0.00)
Total number of children woman has	0.001 (0.01)	0.003 (0.00)	-0.016** (0.01)	0.021** (0.01)	-0.007 (0.00)	-0.013 (0.01)
Couple in a polygamous marriage	-0.049 (0.04)	-0.006 (0.01)	-0.023 (0.03)	0.039 (0.04)	-0.021 (0.01)	-0.043 (0.03)
Husband works in agriculture	0.048* (0.03)	0.002 (0.01)	-0.006 (0.02)	0.086*** (0.03)	-0.002 (0.01)	0.015 (0.02)
Rural area	-0.007 (0.05)	-0.039 (0.02)	0.010 (0.04)	-0.090* (0.05)	0.039** (0.02)	-0.038 (0.04)
Long time (mins) to the nearest water source	-0.000 (0.00)	0.003** (0.00)	0.002 (0.00)	-0.005 (0.00)	0.001 (0.00)	-0.001 (0.00)
Household has electricity	-0.032 (0.06)	-0.027* (0.02)	-0.047 (0.05)	0.104* (0.06)	0.017 (0.03)	-0.056 (0.05)
Wealth quantile:Bottom 20%	0.070* (0.04)	-0.003 (0.02)	-0.057* (0.03)	0.017 (0.04)	-0.004 (0.02)	0.033 (0.03)
Wealth quantile:Next-to-bottom 20%	-0.004 (0.04)	-0.016 (0.01)	-0.018 (0.03)	0.019 (0.04)	0.011 (0.02)	0.004 (0.03)
wealth quantile:Top 20%	-0.057 (0.04)	-0.002 (0.02)	0.039 (0.03)	0.014 (0.04)	-0.019 (0.01)	0.052* (0.03)
v190==richest	-0.166*** (0.05)	-0.020 (0.02)	-0.008 (0.04)	-0.109** (0.05)	-0.007 (0.02)	0.040 (0.04)
Wife gives herself more power than husband [A]	-0.024 (0.03)	0.004 (0.01)	0.014 (0.03)	-0.033 (0.03)	-0.009 (0.01)	0.007 (0.03)
Husband gives herself more power than herself [B]	0.028 (0.03)	0.003 (0.01)	-0.001 (0.02)	-0.025 (0.03)	0.008 (0.01)	-0.013 (0.02)
Wife and husband agree she is main dm or dm is joint [C]	-0.058 (0.05)	0.020 (0.02)	0.027 (0.03)	-0.104** (0.05)	0.003 (0.02)	-0.027 (0.04)
Constant	0.511*** (0.08)	0.061* (0.03)	0.812*** (0.06)	0.647*** (0.08)	0.008 (0.03)	0.893*** (0.06)
Observations	1,655	1,655	1,655	1,662	1,662	1,662
R-squared	0.037	0.011	0.037	0.037	0.016	0.026
Country	MW	MW	MW	MW	MW	MW
Adjusted R-squared	0.02	0.00	0.02	0.02	0.00	0.01
Robust standard errors in parentheses						
*** p<0.01, ** p<0.05, * p<0.1						

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