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# Economic Empowerment Research - WOFAD/WUSC



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**i. Acronyms:**

<b>ARV</b>	Anti-retroviral
<b>ART</b>	Anti-retroviral treatment
<b>CBO</b>	Community-based organization
<b>COWLHA</b>	Coalition of Women Living with HIV and AIDS
<b>CSO</b>	Civil Society Organization
<b>FGD</b>	Focus Group Discussion
<b>FISP</b>	Farm Input Subsidy Program
<b>GVH</b>	Group Village Headman
<b>HSA</b>	Health Surveillance Assistant
<b>HIV</b>	Immuno-deficiency virus
<b>IGA</b>	Income-generating activity
<b>INGO</b>	International Non-Governmental Organization
<b>NGO</b>	Non-Governmental Organization
<b>OVOP</b>	One Village One Product
<b>PLWHIV</b>	People Living with HIV
<b>SG</b>	Support Group
<b>SRHR</b>	Sexual and Reproductive Health Rights
<b>TA</b>	Traditional Authority
<b>TEVETA</b>	Technical Education and Vocational Entrepreneurship Training Authority
<b>VDC</b>	Village Development Committee
<b>VSL</b>	Village Savings Loan
<b>WOFAD</b>	Women for Fair Development
<b>WLHIV</b>	Women Living with HIV
<b>WUSC</b>	World University Service of Canada

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**iii. Executive Summary:**

This research report offers an insight into the systemic issues hindering vulnerable and economically excluded women and youth from entering into the labor market and reaching their full economic and social potential. The study was headed by a World University Service of Canada (WUSC) volunteer in order to inform Women for Fair Development (WOFAD) and their stakeholders of the different needs and challenges of HIV-positive and HIV-negative women and youth while serving as a tool to guide future programming and development of needs-based projects and activities. The research was conducted through administering focus group discussions (FGDs) in three Traditional Authorities (TAs) in Blantyre District; Kuntaja, Kunthembe, and Machinjiri. A total of 347 women and youth in rural and urban areas were interviewed. In addition, extensive research on the challenges of economic inclusion and

participation of vulnerable women and youth in Malawi was conducted to guide the research and discussions.

Currently, women and youth are facing a number of complex challenges which impede upon their abilities to fully thrive from economic participation, increase their livelihoods, and strengthen resilience. These vulnerable, marginalized, and economically excluded women and youth are the target audience of WOFAD's work. This research is thus meant to support WOFAD in developing a needs-based approach for their target beneficiaries, considering their HIV status and area of residence.

The study found that women and youth respondents face very similar challenges in terms of income generating, access to alternative financing and information, stigma and discrimination, lack of confidence and motivation, and their abilities to prosper in the economic sphere. The key challenges are lacking capital, lack of resources, limited opportunities, and issues related to health. People living with HIV (PLWHIV) face additional challenges; stigma and discrimination associated with their status create barriers to the success of their businesses, limit their abilities to be hired for piece work, and cause low self-esteem and self-doubt amongst peers. Many youth respondents have left school but are struggling to find work due to limited opportunities and little education. The type of businesses and piece work women and youth are carrying out for income generation are small-scale, requiring little training or skill, and lack opportunities for financial return. Farming was very common, especially amongst rural women, however, the majority of participants are focusing on subsistence farming only.

Despite the fact that women and youth face similar challenges, the survey found that the needs of target groups differ widely, in particular needs of those living in urban versus rural areas. Interests in vocational skills differed between rural and urban participants as well as ideas for income-generating activities (IGAs). While both women and youth were interested in growing crops and keeping livestock, the majority of women would like to farm legumes as an IGA while youth were keen on having livestock as a business. Difficulties in access to formal banking institutions, labor offices and information for those living in marginalized, rural areas should also be considered in developing programming as urban residents face greater challenges in accessing services than those living in urban areas. Interest in vocational skills training was also high, however, levels of interest for a specific skill differed between women and youth, HIV-positive and HIV-negative, and urban versus rural residents. Both women and youth were interested in receiving loans; again, different approaches should be considered. For instance, based on the findings women might benefit from starting a Village Savings Loan (VSL) within their communities that will allow them to invest in their businesses or agricultural activities, while youth could be considered for a longer-term program that focuses skills development, provides student loans, and allows them to access tertiary education.

While the information provided in this report allows for a better understanding of the type of activities that could benefit vulnerable and excluded women and youth based on their HIV-status and physical surroundings, it should be mentioned that more in-depth research in the form of individual questionnaires and labor market assessments would be required to draw final conclusions and decide on appropriate programming. As such, this research should be considered as the first phase of a much larger economic empowerment research focusing on women and youth in Malawi.

## **1. Introduction:**

WOFAD understands the importance assessing the crucial needs and challenges of their target beneficiaries and stakeholders in order to develop comprehensive programming and activities. As outlined in WOFAD's new strategic draft, to be finalized and released in 2015, the reach of target beneficiaries has expanded to include all vulnerable and marginalized



women and youth. While WOFAD will continue to place great emphasis on improving the socio-economic status of women living with HIV (WLHIV) and AIDS who have been the main target group of WOFAD since inception, there is need to include all vulnerable women, despite their HIV status. In addition, youth in Malawi are extremely vulnerable to the effects of poverty and often lack opportunities to reach their full potential professionally and personally. WOFAD therefore believes that integration and expansion of projects targeting youth in particular are imperative in advancing the development process of the country. Subsequently, WOFAD recognizes that programming towards these different target groups has to be altered based on their current state, challenges, aspirations, and needs.

Based on the assessment of the most recent project, We Have Rights Too! Implemented by WOFAD and the Coalition of Women Living with HIV and AIDS (COWLHA), with technical assistance from WUSC and funding from Tilitonse, it was realized that a number of fundamental issues need urgent addressing through problem-specific programming. We Have Rights Too! was targeting women and girls living with HIV and AIDS with the aim of promoting and protecting their sexual and reproductive health rights (SRHR). While the final evaluation revealed that primary and secondary beneficiaries who were made up of health care workers, chiefs and community leaders, radio broadcasters, and couples living with HIV are now increasingly aware of the SRHR of women and girls, know if rights are being violated, and have the ability to seek redress, it was found that women continue to struggle exerting their rights and benefitting from some of the knowledge gained due to the lack of economic empowerment. While women and other community members are now aware of SRHR, understand that violating these rights can have serious legal implications, and are able to address SRHR issues, women find it difficult to assert their rights and seek redress when they are continuously at a socio-economic disadvantage and struggling to meet their basic needs. As such, one of WOFADs new strategic objectives has been developed to focus on economic empowerment programs for women and youth. The findings of this research will thus act as a tool in guiding the development of economic empowerment activities targeting vulnerable and excluded women and youth.

### 1.1. Problem Statement

Economic empowerment has been called one of the “pre-requisites for sustainable development” by the OECD and can only be achieved when the systemic issues that hinder individuals from accessing productive resources, capital, wage-employment, education, health care, information, and other social services are resolved. While there is some disagreement about the definition of economic empowerment, as many believe being economically empowered simply means income-generating, numerous scholars have addressed this misconception. While being able to access capital is crucial to achieving full economic empowerment, there are many different aspects that deserve equal attention. According to the OECD, “Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth”.<sup>1</sup> This means structures and policies must be set up so that there is economic inclusion for women and men, they are treated equally, have adequate decision-making power, and can fully benefit from their economic participation which will essentially enable them to increase investment in health and nutrition, children’s education, increase production and ensure the overall socio-economic well-being of their families.

In Malawi, women and youth are disproportionately affected by poverty as well as the lack of economic inclusion and empowerment. 51% of the population is female and 25% are female-

<sup>1</sup> Organization for Economic Development (OECD), *Women’s Economic Empowerment*, 2015, Accessed: <http://www.oecd.org/> (Nov. 15, 2014).

headed households.<sup>2</sup> Women and youth are affected by large household sizes, illiteracy rates, low agricultural productivity, limited non-farming employment opportunities, dependence on climate for agriculture, and limited access to markets, health care, and micro-financing.<sup>3</sup> Women also lack access to productive resources such as water and land. Food security is thus a big challenge affecting a large proportion of the population. Most small-scale farmers in Malawi are comprised of women, however, men dominate the commercial sub-sector.

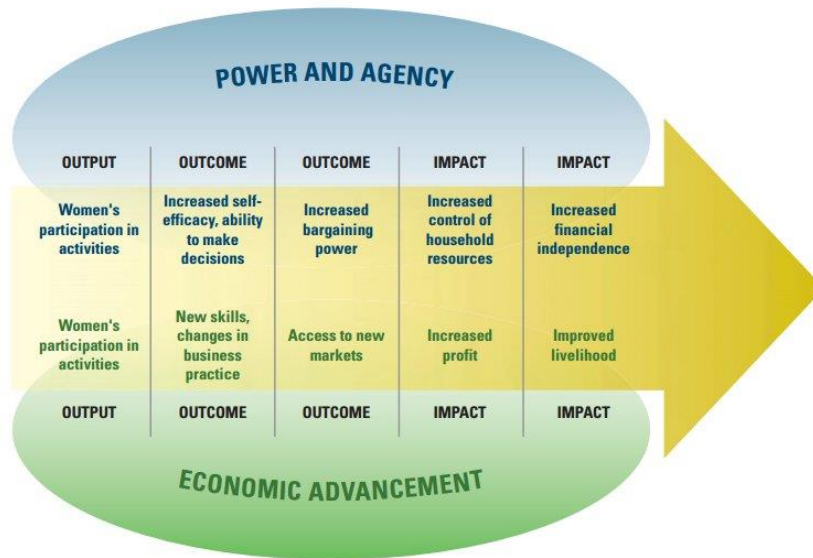


Figure 3: A Framework to Measure Women's Economic Empowerment

Figure 1 - This image displays the movement of economic advancement. It was developed to measure women's economic empowerment over time. Source: [betterevaluation.org](http://betterevaluation.org)

80% of the population depend on agriculture which also makes up the largest export sector in the country.<sup>4</sup> Focus on agriculture and food security has therefore been prioritized by the government. Investing in legumes and dairy have proven to be high value chain products for women in Malawi.<sup>5</sup>

Gender-based Violence (GBV), inequality, HIV/AIDS, stigma and discrimination, and socio-cultural gender roles affect women's abilities to achieve economic empowerment. Traditionally, women are expected to be the homemakers, bearing children at an often dangerous young age, taking care of the family, carrying out domestic chores, and be submissive to the men in the family. There is little opportunity for women in high ranking careers, and salaries in the formal sector are usually highly unequal between women and men. Violence against women and girls impedes upon their rights as well as personal and professional objectives. Violence can come in many different forms; physical, sexual,

<sup>2</sup> Centre for Environmental Policy and Advocacy (CEPA), *National Gender Policy: 2009, 2012*, Accessed: [http://www.cepa.org.mw/documents/legislation/policies/national\\_gender\\_policy.pdf](http://www.cepa.org.mw/documents/legislation/policies/national_gender_policy.pdf) (March 18, 2015).

<sup>3</sup> United Nations Educational, Scientific and Cultural Organization (UNESCO), *Malawi National HIV and AIDS Strategic Plan: 2011-2016*, Accessed: [http://hivhealthclearinghouse.unesco.org/sites/default/files/resources/malawi\\_national\\_hiv\\_and\\_aids\\_plan\\_2011-2016.pdf](http://hivhealthclearinghouse.unesco.org/sites/default/files/resources/malawi_national_hiv_and_aids_plan_2011-2016.pdf) (March 18, 2015).

<sup>4</sup> Relief Web, *Malawi Agriculture Sector, Gender, HIV/AIDS Strategy: 2012-2017*, Accessed: <http://reliefweb.int/sites/reliefweb.int/files/resources/Gender%20HIV%20and%20AIDS%20Strategy%20Final.pdf> (March 18, 2015).

<sup>5</sup> Ibid.

psychological, or economical, and as research shows, is often imposed on women and girls by a family member or someone close to her. HIV/AIDS which is closely linked to GBV is also highly prevalent in the Malawi, affecting 10.6% of the population, out of which 13% are females and 8.8% are males.<sup>6</sup> New infection rates are high and occur mostly amongst young people. Harmful traditional practices which strip women and young girls of all their rights over their bodies reinforce the problem of female subordination to men, and reveals that violations against women and girls stem from deeply rooted beliefs and practices.

Youth which make up 40% of the population<sup>7</sup> are very much affected by the high prevalence of HIV, GBV, and harmful practices, especially young women and girls. Carried over into contemporary society, this behaviour towards women and girls impedes upon their human rights and challenges their abilities to become self-reliant and create safe and resilient livelihoods for themselves and their families. Girls are often less likely to attend and continue their education. It is common amongst girls to withdraw from school at the age of puberty for different reasons such as marriage at a young age, to support family, learn how to carry out domestic chores, or to act as a parent to her siblings where the parents have died. Young men and boys are also faced with limited opportunities to finish their education and secure employment in the formal sector. Even if youth are able to attend and complete their secondary education, formal training centers and universities only accept a small number of applicants.<sup>8</sup> According to the Draft National Youth Policy 2013, the formal employment sector is only able to create 30,000 new jobs a year, while there are 300,000 new job seekers every year.<sup>9</sup>

Out-of-school youth are faced with limited and competitive employment opportunities. Many try to engage in piece work or odd jobs to help support their families. Due to young marriages and early pregnancies, many youth face additional financial pressures of having to support their own children. Youth are highly vulnerable to risky behaviour and drug and alcohol consumption, especially when burdened by socio-economic challenges that seem impossible to break out of. It is thus easy for young adults to slip into negligent behaviour, succumb to peer pressure, or participate in illegal conduct such as robbery and theft.

Consequently, collaborative action must be taken in order to promote economic participation of women and youth and ensure sustainability of economic empowerment. Re-structuring at government level, re-considering policies affecting women and youth in Malawi and networking with Civil Society Organizations (CSOs) to create an enabling economic environment for women and youth is imperative in overcoming the challenges of poverty.

## 1.2. Study Objectives

The main objective of this research study is hear from vulnerable and excluded women and youth on the ground about the kind of obstacles they are facing in achieving their full economic potential with the overall aim of developing needs-based programming geared towards the target beneficiaries. This research also serves as a starting base to be built upon with additional research including labor market research, feasibility of vocational skills and trades, as well as individual questionnaires to allow more in-depth knowledge transfer of the studied subjects.

<sup>6</sup>[http://hivhealthclearinghouse.unesco.org/sites/default/files/resources/malawi\\_national\\_hiv\\_and\\_aids\\_plan\\_2011-2\\_016.pdf](http://hivhealthclearinghouse.unesco.org/sites/default/files/resources/malawi_national_hiv_and_aids_plan_2011-2_016.pdf) (March 18, 2015).

<sup>7</sup> UNESCO, *Draft National Youth Policy: 2013*, Accessed:

[http://planipolis.iiep.unesco.org/upload/Youth/Malawi/Malawi\\_youth\\_policy.pdf](http://planipolis.iiep.unesco.org/upload/Youth/Malawi/Malawi_youth_policy.pdf) (March 18, 2015).

<sup>8</sup> Technical and Vocational Education Training Authority (TEVETA), Accessed: [www.tevetamw.com](http://www.tevetamw.com) (March 18, 2015)

<sup>9</sup> [http://planipolis.iiep.unesco.org/upload/Youth/Malawi/Malawi\\_youth\\_policy](http://planipolis.iiep.unesco.org/upload/Youth/Malawi/Malawi_youth_policy) (March 18, 2015).

Subsequently, the study has a number of short-term and long-term objectives.

### Short-Term Outcomes

- Create a profile of new WOFAD target beneficiaries
- Compare the different economic needs and challenges of HIV-positive and HIV-negative women and youth in urban and rural settings
- Improve and develop programming geared towards new target beneficiaries using a needs-based approach

### Long-Term Outcomes

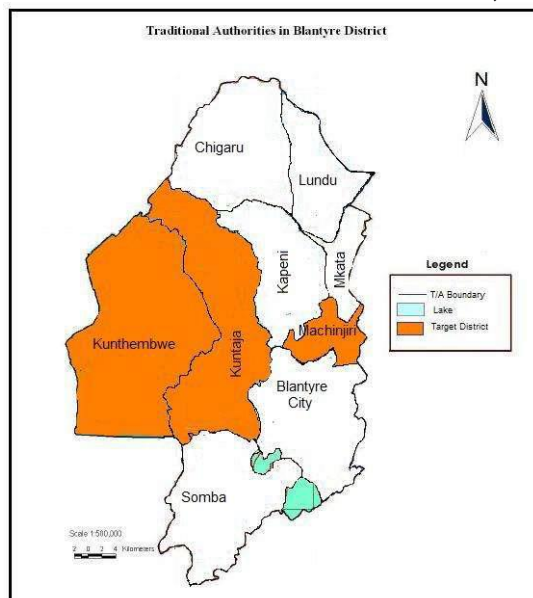
- Create an enabling economic environment for vulnerable and marginalized women and youth that is inclusive, participatory, gender sensitive and will allow the target groups to play a productive and significant role in society
- Improve livelihoods of vulnerable and marginalized women and youth in Malawi
- Develop economic empowerment programs which are tailor-made to the needs of women and youth

## 2. Methodology:

This research study consists mainly of qualitative data gathered in three different target areas. The data was collected by conducting focus group discussions (FGDs) with previous beneficiaries of WOFAD, WOFAD members, and some prospective members. In addition to collecting first-hand data through conducting FGDs with HIV-positive and HIV-negative women/youth, the findings of this research are supported by existing literature and research.

### 2.1. Target Areas

This survey was targeting individuals living in rural as well as urban settings. The three chosen Traditional Authorities (TAs) Kuntaja, Kunthembwe, and Machinjiri are previous WOFAD target areas for the We Have Rights Too! Project, promoting and protecting the sexual and reproductive health rights (SRHR) of women and girls living with HIV and AIDS. Several different communities were randomly selected within each TA. These communities fall under the authority of Group Village Headmen (GVH). In TA Kuntaja, Mulima GVH and Katchagwala GVH were visited. In TA Kunthembwe, Kunthembwe GVH and Chikumbu GVH were selected.



In Machinjiri, surveys were conducted in Mwamandi GVH, Machinjiri GVH, and Magasa GVH. Figure 1 outlines all TAs within Blantyre District with the three targeted survey areas displayed in orange.

The sites visited within Kuntaja and Kunthembwe are considered rural settings, while some sights visited in Machinjiri are urban areas. This allows for an opportunity to compare findings from individuals living in rural versus urban environments.

Figure 2 - Source: Blantyre District Social Economic Profile, 2010



## 2.2. Sample Population

For this research, the targeted participants were largely members of WOFAD or beneficiaries from the previous We Have Rights Too! Project carried out in the three target TAs. The research team also interviewed a number of youth groups outside the WOFAD membership who operate within the same catchment area as WOFAD.

Based on WOFAD's current reach and program priorities, the majority of beneficiaries are women living with HIV (WLHIV) and AIDS. Therefore, a large proportion of the subjects had to reflect this group of stakeholders. For the purpose of this research, HIV-negative women were surveyed, in addition to HIV-positive and HIV-negative youth. Some of these individuals are already WOFAD members and beneficiaries, while others are new stakeholders and potentially future target beneficiaries.

Groups were interviewed separately wherever possible in order to draw plausible conclusions between the different answers given by HIV-positive and HIV-negative individuals. The same was done with respondents from urban and rural areas. A total of 347 individuals were interviewed at a 95% confidence level, and confidence interval of 5.

To identify eligible participants WOFAD mobilized peer educators who were engaged in the previous project, Community-Based Organization (CBO) directors, Support Groups (SGs), and other community leaders already know to WOFAD. All of the respondents who were asked to participate did so on a voluntary basis and were informed that no immediate benefits can be promised from taking part in the FGDs. All identified individuals participated without any declines.

## 2.3. Survey Questionnaires

The survey questions were developed after extensive research on economic empowerment for women and youth in Malawi, collaboration with other researchers and staff of the WUSC Unitera program, and a pilot FGD.

Two types of questionnaires were created; one targeting women groups and one targeting youth groups. The questions were divided into five different thematic areas to ease data analysis and allow a natural flow of topics during the discussions. The four areas were: Using and Generating Income, Confidence and Motivation, Financial Management and Access to Alternative Financing, Training and Employment Challenges, and Suggestions and Ideas asking participants about their understanding of economic empowerment and what they would like to see from WOFAD in the future.

The focus group questionnaires were designed to engage 9-12 respondents at a time. The majority of questions were open-ended and designed to encourage participation amongst all the respondents. Smaller groups were preferred wherever possible in order to encourage every participant to share his/her views and avoid domination of the discussion by only a few individuals. This proved challenging at times due to logistical arrangements and communication breakdowns between the research team and mobilizers.

The posed questions were aimed at discovering the challenges of economic participation, reveal how stigma and discrimination of HIV status affect the ability of women and youth to generate income, understand what the most urgent needs are in achieving economic empowerment, assess the participants abilities to make decisions and access information, and shed light on other issues which may not have been explored in the existing research yet. An important aspect of the way this survey was conducted was the emphasis on participation

and allowing respondents to offer their own ideas and innovative approaches, as these results will be used for future programming at organizational level.

## **2.4. Data Collection**

The surveys were administered over the course of a 7-day period, from February 9<sup>th</sup>, 2015 to February 17<sup>th</sup>, 2015. Three enumerators with Chichewa speaking abilities were engaged for data collection. The survey was led by a Canadian WUSC volunteer placed at one of the partner organizations, WOFAD, and funded by WUSC through the Uniterra 2 program. The focus groups were conducted in three TAs – Kuntaja, Kunthembwe, and Machinjiri. The first two days of field research were carried out in Kuntaja, followed by two days in Kunthembwe, and three days in Machinjiri.

## **2.5. Data Analysis**

The collected data was first transcribed and questionnaire answers collected in Chichewa, translated into English by the enumerators. Since most of the data collected was qualitative in nature, no elaborate statistical program was used for the quantitative data, except to calculate age groups and averages which were done using SPSS. The remaining quantitative data was entered into a database which was developed with Microsoft Excel 2012. Qualitative data was transcribed using Microsoft Word 2012 and disaggregated by sex, gender for youth groups, HIV-status, and location. The information was grouped and thoroughly assessed to find correlations, similarities, and differences, and draw conclusions based on the findings.

## **2.6. Challenges and Observations**

The data collection and data analysis revealed a few challenges. The main issue observed during survey administration was the challenge of separating HIV-positive participants from HIV-negative respondents. Due to time constraints it was not possible to mobilize HIV-positive and HIV-negative respondents on separate days. Since all questionnaires were conducted through focus groups, at times the research team was not aware who the HIV-positive participants were. Even if enumerators were aware of individuals' HIV-status, it was challenging to note down status of a person while FGDs were in progress. After discussions, and during data analysis it was often not known if a HIV-positive respondent or HIV-negative participant gave a certain answer. Such situations proved challenging in drawing conclusions and assessing the different needs and challenges based on HIV status.

It was not always possible to separate people based on their status in front of all respondents while protecting their right to anonymity. At times the individuals who had helped mobilize the participants were not the same people present during the survey days. This added additional challenges as they had to be informed that HIV-positive respondents should ideally be interviewed separately from HIV-negative respondents. This proved especially challenging where the mobilizers were unaware of the participants' status.

In addition, because WOFAD has previously worked in the target areas, some participants had already established expectations such as relying on receiving allowances or food items in return for participating in the survey because of the way activities have been carried out in the past. In addition, having enumerators associated to WOFAD might also have altered the way participants responded to certain questions. They may not have felt as free to speak and given answers which they believe would increase their chances of receiving future benefits through WOFAD/WUSC.



Picture 1 - FGD conducted by one of the enumerators in TA Kuntaja

An interesting observation which was detected in several of the FGDs was that even through participation in the survey was completely anonymous, many respondents insisted on having their names included on the survey questionnaires. They feared that if their names and contacts were not known, they might not be considered for future activities carried out by WOFAD while those who did not participate in the survey might receive benefits instead of them. As such, names and contacts of all those respondents who wished to be acknowledged, had their information recorded; this contact information is filed separately at WOFAD.

### 3. Findings:

#### 3.1. Sample Population

The 347 participants surveyed through FGDs consisted of 195 women, and 152 youth. Table 1 below shows a breakdown of the sample populations for each TA, and how many discussion groups took place within in each TA. A total of 32 surveys were administered.

Interview Sites	# of women surveys	# of women participants (36 – 65+)	# of youth surveys	# of youth participants (14-35)	Total # of Surveys	Total # of participants
Kuntaja	4	55	3	55	7	110
Kunthembwe	5	50	3	23	8	73
Machinjiri	10	90	7	74	17	164
TOTAL	19	195	13	152	32	347

Table 1 - Breakdown of number of surveys and respondents targeted per TA

Table 2 demonstrates how many women and youth survey questionnaires were administered in rural and how many in urban areas.

Setting	Survey (W)	Survey (Y)	Total
Rural	12	6	18
Urban	8	6	14

Table 2 - (W) - Women; (Y) - Youth

### 3.2. Age Groups

Age Group	Amount
Below 16	12
16 - 25	77
26 - 35	77
36 - 45	74
46 - 55	46
55 - 65	26
66 +	10

The individuals surveyed as part of this research ranged in age from 14 – 80. Participants were considered as youth if they were between the age of 14 and 35. The research team considered female participants aged 35 and up to be eligible to participate in the women’s focus groups. Table 3 demonstrates how many individuals were surveyed in each age group. The majority of respondents fell into the age group of 16 – 25, and 26 – 35. The most common ages were 30 and 35, each seen 19 times.

The average age of participants was 36.

Table 3 - Age groups of participants

### 3.3. Sex

Within the youth focus groups males and females were interviewed simultaneously. Figure 3 demonstrates the amount of youth participants interviewed, disaggregated by sex. Out of 152 youth participants, 111 were female (73%), and 41 were male (27%). The number of male participants was significantly lower because as a women’s organization, WOFAD has primarily reached out to women in their previous projects and activities. The scope of male beneficiaries, members, and stakeholders is thus much more limited for WOFAD at this point and while men play an integral part in WOFAD programming and project activities, the main target beneficiaries of the organization are women and girls.

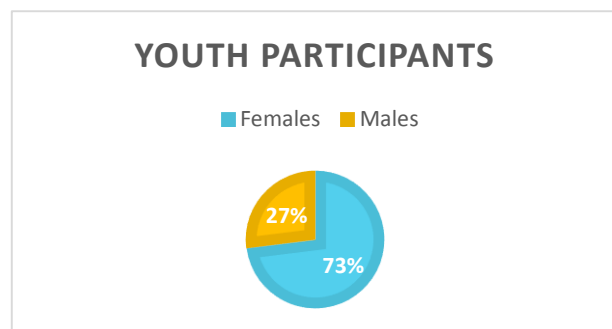


Figure 3 - Youth participants divided by sex



### 3.4. HIV Status

One important component of this survey was to compare findings from HIV-positive participants in regards to their income generating challenges and needs to those of HIV-negative respondents. This proved challenging at times due to uncertainty of status by the research team as well as limitations to separating the participants based on their status during focus groups without offending or making the individuals' anonymous status known to other participants. Despite these challenges, the information in this report will demonstrate some correlations and differences between the answers of HIV-positive and HIV-negative individuals. This information can support WOFAD and WUSC in understanding how needs and challenges differ amongst these two groups, and decide on appropriate future programming based on characteristics and situations of the target beneficiaries.

Figure 4 is a visual depiction of HIV status of all survey participants. Out of the 347 respondents 251, or 75%, are HIV-positive, while 96, or 25%, of respondents are HIV-negative. The reason why the majority of participants were HIV-positive is, again, based on common characteristics of WOFAD members and average beneficiaries. Since WOFAD has mostly worked with HIV-positive women in the past, one of the challenges for this survey was identifying HIV-negative individuals from the target areas through the support of CBOs, SGs, and peer educators whom WOFAD had previously worked with.

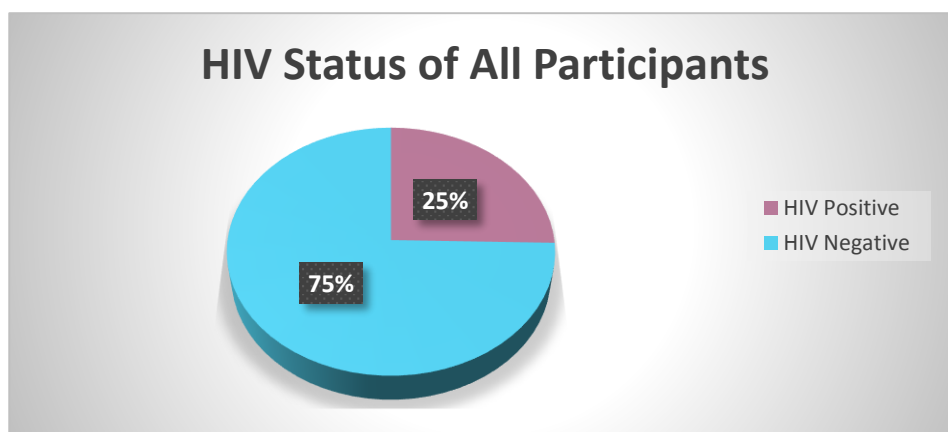


Figure 4 - Pie chart showing the percentage of HIV-positive and HIV-negative participants

Figure 5 depicts the HIV status of survey participants even further, by showing how many of the women respondents are HIV-negative and how many are HIV-positive, as well as how many youth respondents are HIV-negative and how many of them were identified as being HIV-positive. As can be seen, 160 adult women are HIV-positive, while 35 of the adult respondents are HIV-negative. Within the youth groups, 91 participants were identified as being HIV-positive, while 61 respondents are HIV-negative.

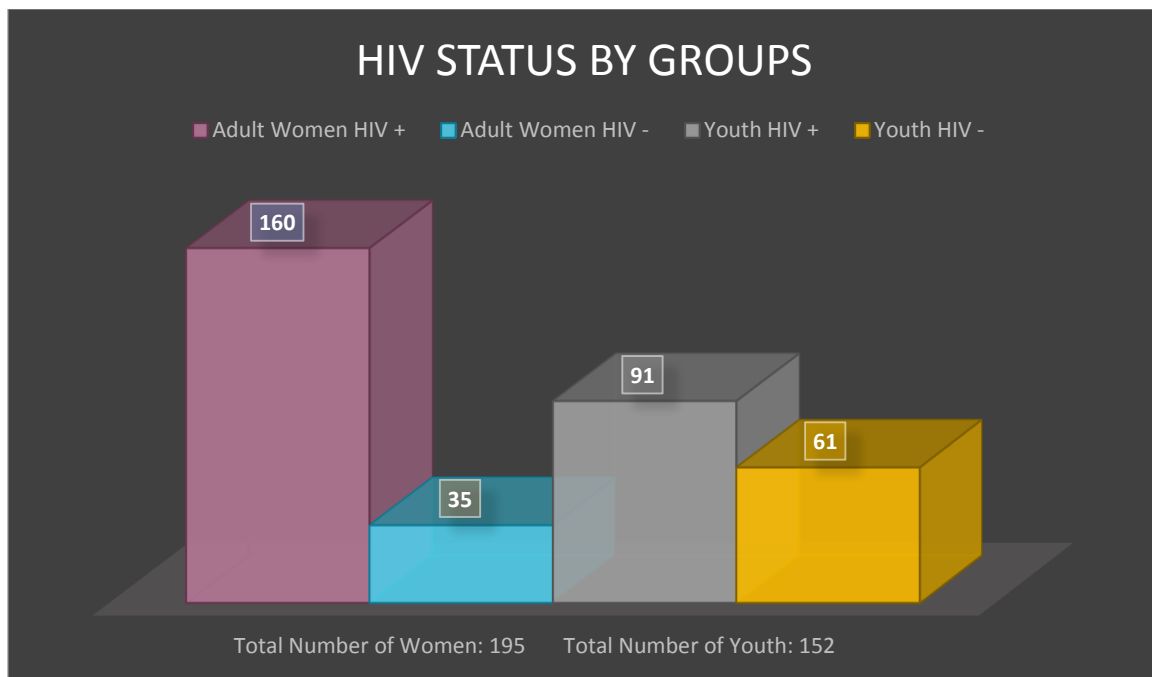


Figure 5 - HIV status disaggregated by groups

#### 4. Critical Analysis of Women's Survey Results:

The surveys probed a number of questions about income generating challenges, needs, experiences with financial and micro-credit institutions, if and what type of formal training individuals have undergone, which skills they believe to be beneficial in their area of residence, and how their HIV status affects their ability to ensure a sustainable livelihood for themselves and their families.

The following sections provide detailed information based on the answers given by women participants, including differences and correlations drawn based on the women's HIV status and their area of residence. The findings were divided into nine different sub-sections which are meant to ease the assessment of information. Within each sub-section, commonalities between the answers of HIV-positive and HIV-negative women are discussed as well as crucial differences in the findings. This information was then used to draw correlations between the different answers, offer plausible explanations, and make recommendations for prospective interventions.

##### 4.1. Income Generating Activities and Challenges

Almost all of the women interviewed are involved in some form of small-scale businesses. The majority of them reported buying and selling produce, second-hand clothes, charcoal, and firewood, while others sell their own products such as baked goods. Many of the women also reported being engaged in piece work such as fetching water, washing clothes, and clearing lands of weed. The same answers were given by HIV-positive and HIV-negative women respectively. While only very few women stated being employed in a permanent position, there was a negative correlation between being HIV-positive and being employed.



*Picture 2 - A women's FGD being conducted in TA Kunthembwe*

Many of the HIV-positive respondents stated farming as a way of generating income, while only a few HIV-negative women are participating in agriculture for economic purposes. A stark difference was seen in the agricultural participation for income generating purposes between rural and urban women, as will be discussed in the next sub-section.

The women explained facing a number of obstacles in generating an income for themselves and their families, regardless of the type of work. The three biggest challenges women face, despite their status, are: lack of employment, lack of resources, and issues related to health. Many of the women complained of consistent hunger, falling sick frequently, and having to walk long distances to the nearest clinics. The lack of adequate and nutritious food makes the women weak and limits their ability to carry out physical work, especially farming and piece work. Those women who were identified as being HIV-positive are especially vulnerable to the effects of malnutrition. They stated feeling weak due to hunger, sickness, and inconsistencies in their ARV treatment. On the other hand, even when the women have access to food, it is often not very diverse and lacking nutrition. While frequent sickness due to lacking nutrition and infections is a predominant factor for WLHIV, it is not only affecting HIV-positive women; those of negative HIV status also complained of poor and inconsistent diets, as well as limited physical abilities to carry out their income generating activities.

Moreover, the women claimed that lacking skills and capital are major obstacles in achieving their desired business and income goals. The challenge is that with little skills in a particular field and the pressure to source income wherever possible, the women are not able to fully focus on one task, produce quality work, or prosper from the results. Instead, they are scrambling to find piece work wherever possible, sell small amounts of their harvest which is usually only one type of crop, and buy and sell items on the side of the road which is unreliable and inconsistent income. Their role is to do everything necessary to support their families financially and provide them with basic needs.

Subsequently, the women offered a number of ideas to overcome these challenges; most of them emphasized the importance of having more capital so that they could invest in their businesses while ensuring they meet the basic needs of their families. Another solution to tackling the challenges given by the women was increasing knowledge and skills to ensure sustainable results and increased confidence. In addition, the participants also pointed to requiring basic needs such as food, shelter, and access to health services, as well as having resources, being able to access loans, and benefitting from relationships with other people.

#### 4.2. Agricultural Participation

All of the women participants are involved in some form of agricultural activity. Many of them stated farming for personal consumption, while some of them also benefit from selling the farmed products. Only 36% of the women stated using agriculture as a way of generating income. While it is unknown if those using agriculture for income generating purposes also farm for personal consumption, it can be assumed that this is the case, judging by the large proportion of women respondents who do subsistence farming without selling their products.

There were interesting diversities between the participation in agriculture of rural versus urban women. Only one group of urban respondents stated farming as a way of generating income. On the other hand, the majority of rural women are participating in agriculture for income generation. This stark difference can be observed in the chart below.

As documented in Figure 6, respondents from eight FGDs of HIV-positive women interviewed in rural settings stated farming for income, while only participants from one HIV-positive FGD interviewed in an urban area claimed farming for income purposes.

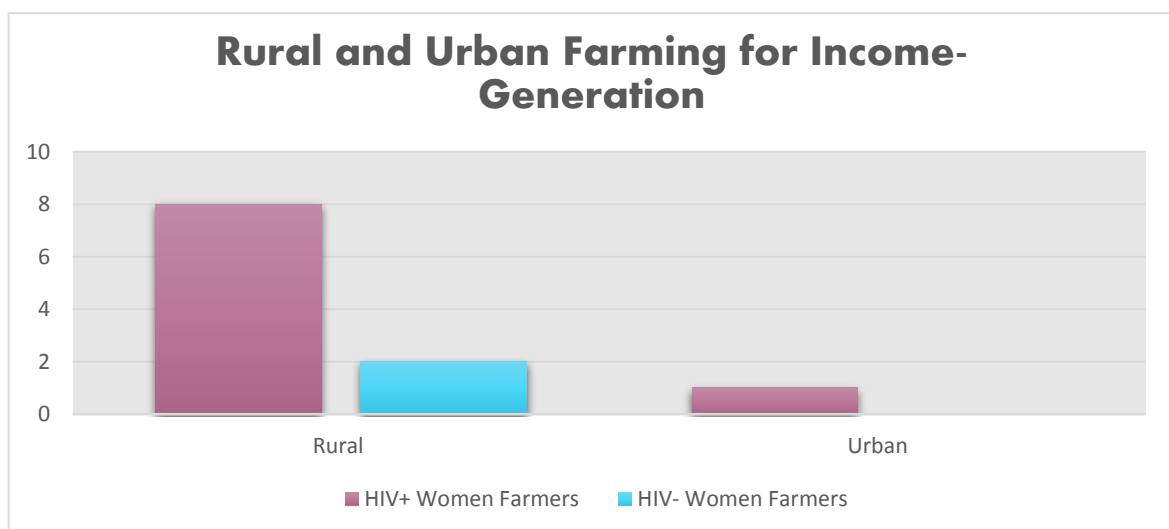


Figure 6 - Depicting agricultural participation amongst rural and urban women

In urban areas farming, whether for income or personal consumption, is much less as the findings reveal. The most plausible explanation for this is the lack of land in, or near, the city. While there might be enough land to plant small amounts of crops in urban households to be used for personal consumption, there is likely not enough space to farm for a living, while space in rural communities is less congested, making it easier for rural women to access adequate farm land. Another interesting observation seen in Figure 6, is that farming is much more common amongst the HIV-positive respondents than amongst HIV-negative participants.



Most of the women stated being engaged in all aspects of agriculture. They explained having little support and having to carry out most of the work on their own. The different steps the women are involved in are planting, harvesting, processing, and for those who sell their products, packaging, transporting, and selling. Livestock farming is not very common amongst the women's agricultural activities, however, it was named as a desirable business. Other agriculture interests include farming crops and legumes such as maize, cassava, groundnuts, soya, pigeon peas and other vegetables like tomatoes, carrots, and onions.

The main challenges faced by all the participants is the lack of resources and farm inputs such as fertilizer and seeds. While some of the women receive coupons for fertilizer through a government subsidized program, many of them claimed often not receiving the coupons due to discrimination and nepotism. The process of receiving fertilizer coupons starts at government level which engages chiefs to provide a list of qualified individuals within their community. The chiefs engage Village Development Committees (VDCs) who then collect names and present them back to the chiefs who hand the list over to government. This process can easily be abused and discrimination as well as nepotism can happen at many stages throughout the process. Those who do not qualify to receive fertilizer coupons or want to increase their farming productivity complained of simply not having enough capital to purchase additional fertilizer and seeds.

Another challenge the respondents pointed out as being a particular obstacle for women farmers is the lack of physical ability, mostly associated to the lack of nutritional intake. While sickness is especially prevalent amongst WLHIV due to their high vulnerability to opportunistic infections, HIV-negative women also suffer greatly from health related issues. Falling sick, limited access to clinics and inadequate medication jeopardizes their productivity and reduces their income-generating opportunities. Lack of access to land and land ownership, abuse in the family, and discrimination underline the deeply embedded gender complexities that exist for women farmers and hinder them from achieving their full potential in agriculture, whether for personal consumption, or income generation.

When asked who the main decision-makers are in regards to household spending and the use of income, responses varied somewhat. A few women claimed making decisions in collaboration with their husbands, while many of them stated their husbands are the sole decision makers. Only one group reported making decisions on the use of income as a family. More than half of the women interviewed claimed making income-related decisions completely on their own. It was discovered that the majority of these decision makers are widows, living in female-headed households which leaves them in control of their own finances. The majority of women who announced their husbands as the sole decision makers regarding income are living in male-headed households. It can thus be assumed that it is the norm for men to make decisions regarding household income and spending in circumstances where a man and a woman are present in the household, despite the fact that all the women contribute to the accumulation of funds in one way or another. The findings did not reveal any relevant information about whether there is a correlation between HIV status and decision making power at the household level.

### **4.3. Confidence, Aspirations, and Motivation**

While few of the women complained about the number of chores they are engaged in to ensure their families' well-being, their answers reveal that the majority of them are carrying double, if not triple burdens. In addition to household labor such as fetching water, collecting firewood, cooking, and cleaning, they also carry the responsibility of providing for their families, relatives, and often additional community members. Many of the women are also forced to take on traditional male roles in the home and farming activities, especially in female-headed households.

The majority of women admitted not being able to achieve their goals due to the lack of knowledge and skills. The main contributors to not being able to achieve their goals include the lack of resources and materials required to carry out their work, little support from husbands and non-governmental organizations (NGOs), and inadequate health care. There were no significant differences between the responses of HIV-positive and HIV-negative women or urban versus rural participants. All the women, regardless of status or location, seem to be suffering from similar challenges hindering them from feeling motivated and confident in their work.

It is important to assess the personal feelings and aspirations towards the type of work the women do when trying to understand their economic role in society. It became evident through this question that activities currently carried out by the women are merely for the purpose of generating an income and far from what they would like to do, or enjoy doing. They are discouraged by hard labor which they lack the physical abilities to do, and limited knowledge and skills. Low self-esteem and a lack of confidence can be associated to high rates of illiteracy, limited education and information about what other type of work they could be doing, and limited training and employment opportunities.

In addition, this question can help develop programs and activities women are interested in and believe to be profitable for them. Asking the women what they would like to be engaged in if they had the choice revealed that the understanding of their own capabilities is generally underestimated. Many of the women are interested in small and already competitive businesses such as buying and selling produce, keeping livestock and selling it at local markets instead of thinking of larger-scale ventures where demand, productivity, and prosperity could be much higher. Some talked about wanting to open their own small grocery stores and restaurants in their community. Most of these activities present a cut-off ceiling for income as well as limited opportunities to expand into something more profitable.

#### **4.4. Access to Information**

The questionnaires also aimed at discovering challenges the women face in accessing information, what services or tools they could benefit from, and what risks would be associated with specific strategies of disseminating information.

The findings revealed that 79% of all women's FGDs surveyed are aware of at least one radio program providing information on agricultural processes and trends. Many of the women who know of these radio programs have benefitted through learning and applying new knowledge and techniques. This includes HIV-positive and HIV-negative, as well as urban and rural women with no significant differences. New methods of weeding, planting seeds early and all-year round were learned. Despite these benefits which some of the women have experienced, others were concerned about lacking the resources and materials required to benefit from such programs. The majority of women do not own a radio. Those who have opportunities to listen to the radio claimed that they could not benefit because of lacking farm inputs and tools required to successfully apply most of the farming methods and techniques. Fertilizer was mentioned as the most scarce farm input.

When asked if the women think they could benefit from a radio program, half of the groups surveyed replied yes, while the other half were hesitant about the benefits of such a program. The general consensus amongst all the groups was that it would be more advantageous to engage agriculture advisor who could visit them, demonstrate new methods and teach new skills and knowledge through participatory activities.

The women were also asked about their knowledge of, and access to, any labor offices within their vicinity. The majority of the women were not aware of any labor offices in their area, while many others claimed there are no such services offered nearby. Only 2 women in the HIV-positive groups, and 7 women in the HIV-negative groups were aware that an office in their area exists, however, no one has ever accessed their services.

#### **4.5. Financial Management and Alternative Financing**

On average, one in every five women surveyed has previously applied for a loan or micro-credit. Some stated applying for loans through formal banking institutions, while others have borrowed money through Village Savings Loans (VSLs). Only one of the women was denied her loan application for reasons which she did not know, meaning that 38 out of the 39 women who have applied for a loan, actually received it. The 38 women receiving loans and micro-credits are made up of both, HIV-positive, and HIV-negative individuals. It seems that slightly more urban women have accessed loans, however, the difference is not significant enough to draw a coherent correlation between access to alternative financing and location.

Those who received loans mostly used the funds to invest into their businesses by increasing working capital or to act as start-up for a new business. Others used the funds to buy fertilizer, building materials, and other farm inputs, while a few of them built houses and paid tuition fees for their children's secondary school education. Some challenges however were mentioned by the loan recipients who have benefitted from accessing alternative financing. Many claimed having difficulty repaying the loan due to high interest rates. Others were confused about the process, while some were afraid to lose their belongings if unable to pay back the money.

The remaining women who have never tried to access or apply for any type of loan, provided a number of different reasons. The majority of the women admitted not being aware of the procedures of applying for a loan or micro-credit. Accessing institutions due to long distances, high interest rates and charges, as well as the lack of collateral which is one of the prerequisites for most financial institutions has frightened many of the women. Some were also scared off by the experiences other community members and friends have shared. There is uncertainty about whether their investment would pay off due to the lack of coherent business planning and managing which would make timely repayment difficult.

Despite these challenges the women generally expressed interest in VSLs and accessing loans through institutions which will allow them to repay the funds at low interest rates and do not require the same kind of collateral. The groups believe that they could benefit through their own VSLs or loans through an organization like WOFAD if they were trained on the proper procedures and processes, can learn their rights, and be exposed to little financial risks.

#### **4.6. Training and Employment**

A small amount of women respondents claimed having undergone vocational training. These women were made up of urban and rural respondents. The survey revealed some challenges with the understanding of vocational skills training. There was common confusion between trainings carried out by a formal institution with professional teachers and equipment as supposed to trainings carried out in an informal setting by parents/guardians, other relatives, or neighbors. Irrespectively, eight HIV-positive women reported having been trained in a specific skill set, including tailoring, hair dressing, keeping livestock, and processing certain foods such as groundnuts. None of the HIV-negative women reported having undergone any vocational skills training.

In turn, many of the women participants showed an interest in learning a vocation skill if they had the opportunity. The majority of women showed interest in tailoring. Other skills which they believed to be beneficial considering their area of residence are carpentry, cooking and baking, painting and decorating, plumbing, and culinary arts were also picked by some women. Women who are HIV-negative also preferred tailoring as a vocation skill, followed by cooking and baking, painting and decoration, and welding. Figure 7 offers easy analysis of the type of vocational skills women are interested in, separated by HIV status.

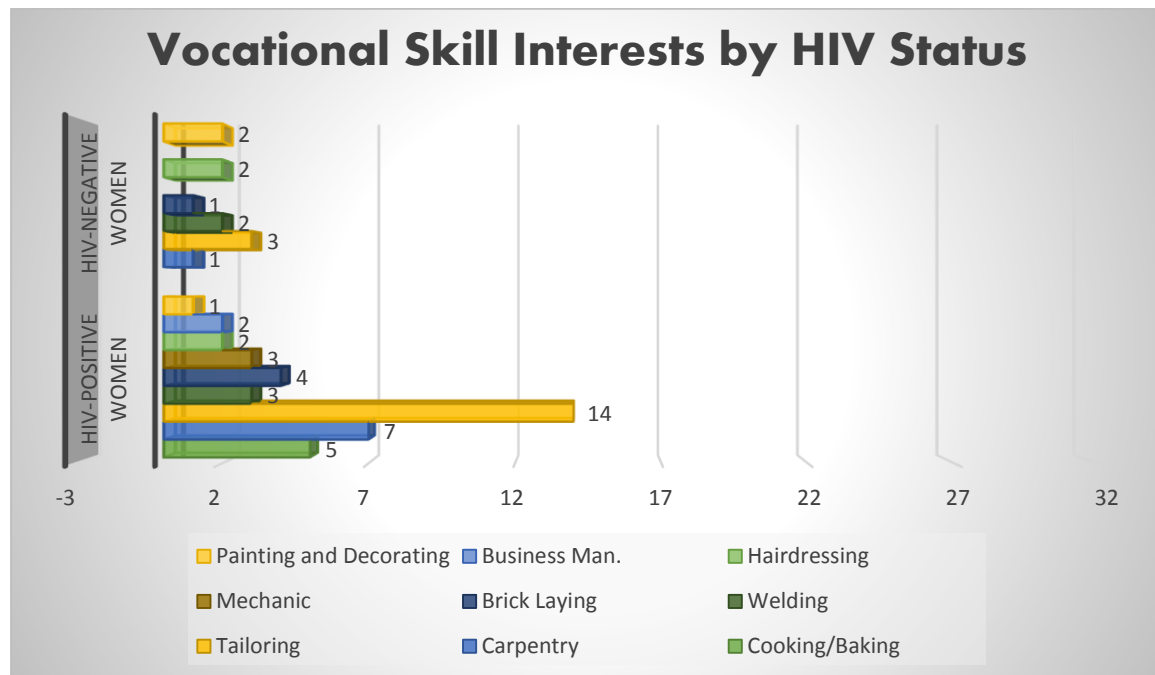


Figure 7 - This chart demonstrates the level of interest in vocational skills by HIV-positive and HIV-negative women

Women were asked to comment on the challenges they are aware of, specific to being employed. A number of concerns were raised, with the main issues being related to payments by the employer for services rendered; low and/or delayed salaries and not receiving payment at all despite agreement between employer and employee. This complaint was common amongst both groups, HIV-positive and HIV-negative women.

WLHIV face additional challenges of discrimination at the workplace. Some women explained not being able to find employment based on their HIV-status. If an HIV-positive woman is employed or doing piece work, she will be terminated immediately once her status is found out, several of the women explained. Within the sample group, only one HIV-positive woman interviewed is currently holding a position as domestic worker, while the number of employed HIV-negative women is slightly higher. The positions held by the HIV-negative respondents include working as a guard and Health Surveillance Assistant (HSA).

In addition, HIV-negative as well as HIV-positive women complained about abuse, disrespect, and bad treatment by employers. A few of the women interviewed admitted to having experienced this type of abuse at the workplace.

#### 4.7. HIV status

The women found that their HIV-status has a strong correlation between their working abilities and success. Many of the women targeted through this study are previous WOFAD



beneficiaries of a project aiming to promote and protect the SRHR of women and girls living with HIV and AIDS. As such, the majority of the women participants are WLHIV.

The main impacts of HIV on the women's working abilities are the lack of nutrition and the repercussions of falling sick frequently. As previously mentioned, almost all of the women interviewed complained of food shortages, experiencing persistent hunger, and feeling weak as a result of it, including those with HIV-negative statuses. Sickness amongst HIV-positive women was reported as a result of malnutrition, but also due to the lack of access to ARVs, CD4 count machines, and diseases which PLWHIV are especially vulnerable to. In addition to these impacts, women stated feeling the negative effects of stigma and discrimination based on their HIV-positive status. "People do not want to employ you", one woman explained, saying that once people know someone is HIV-positive, they are generally hesitant to employ them, even for piece work. If someone is employed, and the employer discovers their status, they will terminate the contract immediately.

Similarly, mistreatment and discrimination by customers and colleagues was reported as having a negative impact on the work and businesses of WLHIV. Almost all HIV-positive women participants agreed that discrimination against them exists in one form or another. Some examples of the type of discrimination reported by several of the women are: customers refusing to buy their products based on the women's HIV status, people avoiding physical contact, gossiping and hearsay, as well as lack of work and employment opportunities for HIV-positive women. This type of stigma and discrimination has left many of the women feeling embarrassed and disadvantaged in regards to economic activities.

Discrimination at the community level was reported as coming from fellow community members and through hierarchical structures. Nepotism was reported in three of the targeted communities. Women reported being excluded from certain community activities such as the *Food for Work* Program, a government-run project which provides individuals who are most affected by poverty with the opportunity to do small, non-skilled piece work for money. The HIV-positive women who reported being left out from this activity based on their status were told that "they are too weak", and "they are going to die anyway."

Other groups complained that they are not allowed to occupy a higher seat inside churches or work in public offices based on their HIV status, while another groups said those who are positive cannot receive a loan. Only a few groups reported that they do not experience any discrimination in their areas as a result of the progress that has been made through the We Have Rights Too! Project implemented by WOFAD in all the three target TAs, Kuntaja, Kunthembe, and Machinjiri.

#### 4.8. Understanding of Economic Empowerment

The respondents' understanding of economic empowerment and what they suggest as being necessary in order to achieve sustainable results through potential future programs and activities is an imperative aspect of this survey. Comprehension of economic empowerment and its meaning can differ widely and only if an explanation of what the survey participants understand and expect when talking about economic empowerment is given, can the analysis of the remaining answers be beneficial to future programming.

As such, the question *what does economic empowerment mean to you?* was asked of the women. The answers varied widely. Being financially and socially independent were amongst the most common answers, as well as being able to meet basic needs such as food, shelter, and accessing education and health care. Moreover, some women felt that having livestock, increasing income, and managing a big and prosperous business are imperative to being economically empowered. Other answers which were given included having adequate

resources, being employed, owning land, having skills, sustaining a good financial status, investing into business, and supporting their families. A few groups understood being economically empowered as receiving loans, being given adequate resources, and receiving outside support.

In order to ensure sustainability of what the women understand as economic empowerment, the majority of groups urged teaching women different skills and knowledge and provide trainings such as business management to promote the development of women entrepreneurs. Other focus groups mentioned requiring access to loans, health care, capacity building, and support to start-up small business ventures.

#### **4.9. Suggestions and Ideas**

Most of the women felt that they could benefit greatly from livestock Income-Generating Activities (IGAs) including goats, chickens, and pigs, providing loans through VSL programs, train women on business management, agricultural training, and vocational skills, and provide capital and resources necessary to start and support their businesses. This is the kind of support women would like to see from WOFAD/WUSC in case of future interventions in their areas. It was also suggested by two groups that WOFAD should build a small clinic inside the communities and do nutritional programs, provide fertilizer coupons, and build a maize mill.

Some frustration was observed amongst community members who felt their participation in surveys and questionnaires was not benefitting them directly. They have experienced similar instances with other organizations curious to hear from them, but failed to receive any benefits from the activities that were developed based on their answers and participation in the surveys. There were also concerns from FGDs in several TAs who claimed that promises have been made to them during previous project activities but results have not yet been observed. Women participants also encouraged WOFAD to conduct more frequent monitoring visits to install confidence and observe progress on the ground.

#### **4.10. Comparative Analysis**

Overall, there were few differences between responses of HIV-positive and HIV-negative women. Most of the challenges discussed by the women were affecting both status groups equally. Similarly, location only altered responses of participants in a few areas of research. The major differences that were observed between responses of the different groups were found in the sub-sections of income generating challenges, agricultural participation, and preference in vocational skills trainings. The women generally face the same challenges finding work and carrying out their tasks, including lacking income-generating opportunities, limited resources, health related issues, lacking skills, and insufficient capital. WLHIV, however, were identified as facing additional burdens which affect their abilities to generate income. These challenges are mainly related to discrimination impacting sales, employment opportunities, job security, physical abilities, and mistreatment and abuse.

As discussed, the relationship between agricultural participation and HIV status was quite evident. HIV-positive respondents revealed to be much more active in farming for income purposes than HIV-negative women. It should be pointed out however, that the correlation between agricultural participation and location was even greater than the relationship to HIV status. Almost none of the women participants residing in urban settings are engaged in farming for sale, while many of the rural women are using agriculture as a way of generating funds. Farming for personal consumption however, was common across all groups, no matter of location. As mentioned previously, the reason for this phenomenon is likely associated to issues of access and space.

There were also inconsistencies between the level of interest in specific vocational skills by HIV-positive and HIV-negative women. Location did not affect the responses. While tailoring was mentioned as a preferred vocational skill by all women, despite status, the remaining trades differed slightly. HIV-positive women revealed interest mostly in carpentry, cooking and baking, and brick laying. HIV-negative women were more inclined towards painting and decorating, hairdressing, and welding.

## 5. Critical Analysis of Youth Survey Results:

This section covers the responses given by youth participants with a comparative component between HIV status, location, and sex. The findings were divided into ten different sub-sections which are meant to ease the assessment of information.



Picture 3 - One of the youth FGDs being interviewed by a youth enumerator in Kunthembe

### 5.1. Education

The majority of youth participants do not work. However, not all individuals who are not working are necessarily enrolled in school. Less than half of those surveyed youth are currently attending school. Out of 152 youth, 6 youth are studying at primary level, while 57 are secondary school students. Only 2 pupils have achieved tertiary education, adding up to a total of 65 students. A few individuals mentioned dropping out of school recently.

The chart to the right shows the different levels of education students are currently enrolled in. It reveals that the majority of

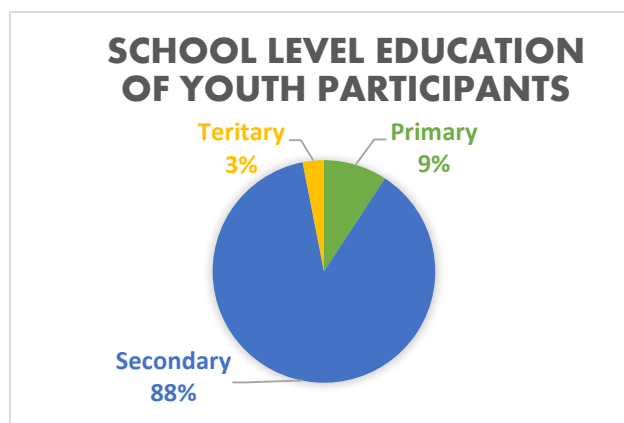


Figure 8 - The current school level enrollment by youth participants

pupils surveyed are presently at the secondary school level. Ages between pupils differ greatly; some individuals who are in their late 20s and early 30s are attending primary school, while others below 20 are already at secondary school level.

Separating this data by sex reveals that 29 of the 65 students are female, while 21 are male. This could be misleading as it seems that more females are attending school over males. However, it must be considered that the sample size of males was drastically smaller than the sample size of female respondents. A total of 111 female youth were interviewed compared to 41 men and boys.

Figure 9 shows that only a small group of the pupils interviewed are currently at primary level. The majority, female and male of both HIV statuses, are presently enrolled in secondary school education. Overall, 29 females, and 18 males are attending secondary school. When dividing these groups by HIV status, it shows that 11 HIV-positive, and 18 HIV-negative female students are in secondary school. The same applies to 4 HIV-positive and 14 HIV-negative male students.

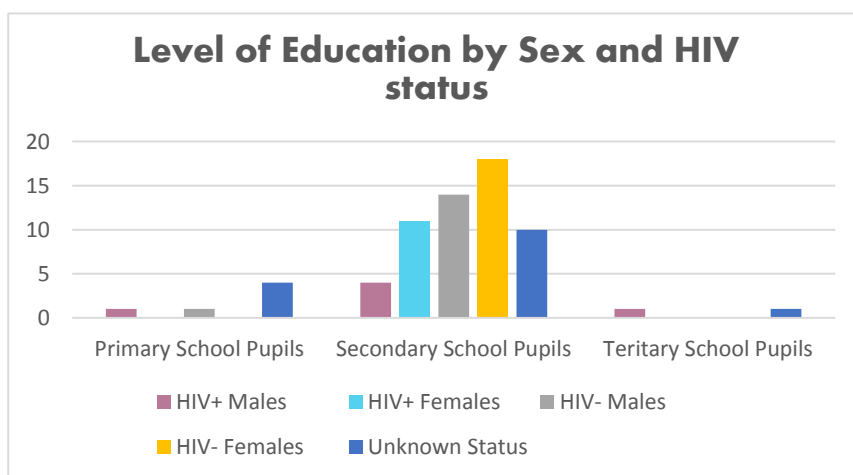


Figure 9 - Depicting level of education based on sex and HIV status

Out of the 152 youth surveyed, 91 were identified as being HIV-positive, and 61 were identified to be HIV-negative. Figure 9 above reveals that a correlation between HIV status and school attendance rate could exist. As can be seen, the amount of HIV-negative pupils attending school is much greater than those of youth who were identified as HIV-positive. Precaution should be taken though, as FGDs are not as accurate as individual questionnaires in terms of quantitative data. The sample population might also be too small in size to determine if there is an actual correlation between HIV status and school attendance. Please note that 15 students are excluded from the calculations. While their HIV status is known, their sex remains unknown due to difficulties collecting quantitative data during FGDs. For this reason the charts include an “unknown” column which represents these 15 individuals whose HIV-status and sex are not revealed.

Again, the highest rates of school attendance can be seen amongst females with a total of 29 secondary school girls. HIV-negative females have the highest attendance rates. HIV-positive females also demonstrate a relatively high rate of enrolment in secondary school education. This might seem surprising since, according to national statistics, girls and women generally have lower school enrollment rates compared to their male counterparts. This is especially true for secondary school where women and girls are prone to drop out of school usually when they reach puberty, making it difficult for them to return at an older age. These numbers thus demonstrate that there could be positive progress amongst the attendance of secondary school by female students in the target areas. Analyzing this trend further however, reveals that based on the sample size of respondents, there is likely a reflection of the amount of



males and females interviewed. 73% of youth interviewed were female, while only 27% were male respondents. Therefore, it is highly unlikely that more females attending secondary school over males is a trend, but rather a reflection of the sample population in which 111 females and only 41 males were surveyed.

## 5.2. Income Generating Activities and Challenges:

The youth that are engaged in income-generating activities are mostly engaged in piece work, small businesses, and agriculture. No age correlation could be found, meaning that youth in older age groups are not necessarily engaged in income-generating activities, while some school-aged youth do work.

A common problem amongst youth carrying out piece work is that they often do not receive their payment after carrying out the task, or receive delayed payments. Lack of piece work and opportunities was also reported by participants, especially during rainy season which in Malawi can last up to five months.<sup>10</sup>

Youth were asked what type of businesses they would be interested in. The majority of them suggested buying and selling second-hand clothing as a profitable business. This was mutual across the views of HIV-positive and HIV-negative youth. Other business ideas that were offered include running small grocery stores, restaurants, and buying/selling produce, legumes and charcoal. Only a few individuals proposed operating a maize mill and opening a barber shop.

When asked about decision-making regarding household spending, the majority of youth said they make their own decisions. Others said their parents make all the decisions, while a few women said their husbands are the sole-decision makers regarding financial spending.

## 5.3. Agricultural Participation

Almost all of the youth participants stated being involved in agricultural activities for personal consumption, in addition to those who are farming for income, as mentioned previously. Agricultural activity was found to be more common amongst youth living in rural areas, although, a few youth located in urban environments also claimed being engaged in farming activities.

Most youth take part in the actual farming and harvesting of products. Those who are engaged in farming for income-generating also take part in other steps such as processing, packaging, transporting, and selling. There was no major difference found in the answers given by HIV-positive youth, versus responses of HIV-negative youth.

HIV-positive and HIV-negative youth mostly agreed on the type of crops and livestock they would be interested in. They believe that growing legumes like beans, peas, and groundnuts, vegetables like maize, tomatoes and carrots, and other crops like soya and millet would be beneficial in their areas of residence. The majority of youth however, are interested in farming livestock, mainly chicken, cattle, pigs, and goats. The answers for rural youth and urban youth respondents revealed no drastic differences. The only additional vegetables that were suggested by youth participants from urban areas were onions and cabbage.

The main limitations and challenges youth face in being involved with agriculture are lack of resources. Almost all respondents claimed lacking fertilizer as their main limitation to achieving their farming and agricultural targets. Lack of high quality seeds and expensive farming materials such as treadle pumps, tools, and water hoses, were also mentioned as being an

<sup>10</sup> Friends of Malawi, 2013, Accessed: <http://friendsofmalawi.org/> (March 23, 2015).

obstacle. HIV-positive groups mentioned additional challenges of unavailability of markets, unreliable weather conditions, lacking knowledge and capacity to farm livestock, and being used by their parents as labor without reaping any benefits.

#### **5.4. Confidence, Aspirations, and Motivation**

Youth who work in agriculture, run or support businesses, and carry out piece work were asked how confident and motivated they feel about their work. Almost all the groups are lacking confidence mainly because of low wages and the lack of capacity, capital, and skills. HIV-positive groups particularly complained of their limited physical abilities to carry out the work. Only one group claimed that they feel confident and are able to achieve their goals. HIV-positive youth groups named increased capital in order to buy basic needs such as food as the main requirement to increase confidence and motivation, while HIV-negative youth believed more knowledge and skills are necessary so that they could prosper from being trained in a specific skill set.

Similarly to the women's responses, when youth were asked what type of business and agricultural activities they would like to be involved in if they had the choice, the majority of participants suggested small-scale ventures with limited opportunities to advance business once a certain target has been achieved. Some of the activities youth proposed are also highly competitive and not many new or innovative business ideas or diversity of crops were chosen. This suggests that business and agricultural ideas are picked by the respondents based on what they know, and what they have seen all their lives. Maybe their parents or grandparents were engaged in the same kind of business or farmed the same crop. Because diversity of crops in Malawi is already very limited, there might also be a fear of "trying something new", something that has not been introduced into the market yet. People might be afraid that growing a new crop, not well-known to local Malawians, or embarking on a new business venture that is not very common, might lead to failure.

#### **5.5. Access to information:**

Many of the youth respondents demonstrated knowledge of radio programs providing information regarding agricultural processes and trends. Only about 5 people were not aware of any such programs. A few of the groups have benefitted, using different approaches and techniques such as making manure, mixing crops, increasing their knowledge about different types of plants, and some have even started tobacco farming. A few individuals admitted never having applied any of the information despite having learned about it on the radio. The main reasons given were that they were not able to afford purchasing the necessary materials required to use the new methods suggested on the radio program.

Despite these challenges, many youth believe that radio programs providing this type of information could be beneficial to them, motivate them, and increase their knowledge. Only a few groups were critical stating that the program alone cannot benefit them if they are unable to afford the required materials. Again, no significant correlation could be found between HIV status or locations.

Only a few individuals are aware of a labor office within their vicinities, while everyone else was not aware or stated that there are no labor offices near their area of residence. Even those participants who know of labor offices in their area admitted never having tried to access this type of service.

## 5.6. Financial Management and Alternative Financing

Receiving loans or even applying to receive a loan was not very common amongst the youth participants. Out of all the 152 Individuals surveyed, only two people had ever taken a loan. These two individuals were both identified as being HIV-negative. One respondent used the funds for business, while the other one explained borrowing from National Bank to build a brick fence. None of the HIV-positive youth participants reported having applied for a loan or micro-credit in the past.

The main challenge is that the process of applying and receiving loans is unknown or unclear to the participants. There is a general sense of fear about where to begin with the application process, understanding the language being used on application forms, as well as their obligations as a loan recipient. Most youth stated that they are lacking access to financial institution which provide loans, that they have not been reached, and that the application process is lengthy. Youth also lack collateral which is often required by the financial institution. On the other hand, VSLs which do not require such collateral, can cause tension amongst community members, the participants explained. They also fear not being able to pay back the borrowed funds if they did receive a loan. There was a general lack of confidence in applying for loans or micro-credits amongst youth groups which could be associated to illiteracy or limited writing skills, uncertainty about procedures, and lacking support systems. These challenges have stopped the majority of youth respondents from applying, even when loans could be beneficial to their businesses, increase productivity, or enable them to attend higher education.

## 5.7. Training and Employment

Only a small number of youth participants claimed having undergone vocational skills training. In total, 15 youth responded said they had received training in a specific trade; 11 of these respondents are HIV-positive, while 4 are HIV-negative. The trainings that were received are: Tailoring, Painting and Decorating, Carpentry, Panel Beating, Welding, and Information Technology.



Figure 10 - Percentage of youth who have undergone vocational skills training

The 11 HIV-positive respondents trained in a certain skill set are all situated in rural areas, and the 4 HIV-negative participants who have undergone vocational training are living in urban areas. While it might seem plausible to draw a conclusion based on this information, a number of factors in this research must be considered. For example, as previously mentioned, there were diverse understandings of vocational skills training. While it was clarified during FGDs that the survey refers to formal trainings at a certified institution, it should be pointed that the

general understanding of vocational skills training was to acquire a new skill, whether taught by a professional or learned through a relative or neighbor.

Asking how many HIV-positive and how many HIV-negative youth have received training, poses the question of whether being HIV-positive affects a person's opportunity to access and attend vocational training, assuming that issues related to discrimination in the selection process, physical abilities due to lack of nutrition, higher infection rates, and lacking health care, might affect the chances of an HIV-positive individual to attend vocational skills training. Surprisingly, the number of HIV-positive youth who have learned a vocational skill is more than double the amount of HIV-negative youth respondents who have also undergone vocational training. While it must be considered that the number of HIV-positive youth interviewed was higher than those of HIV-negative youth in the sample population, the two charts below can shed more light on this question.

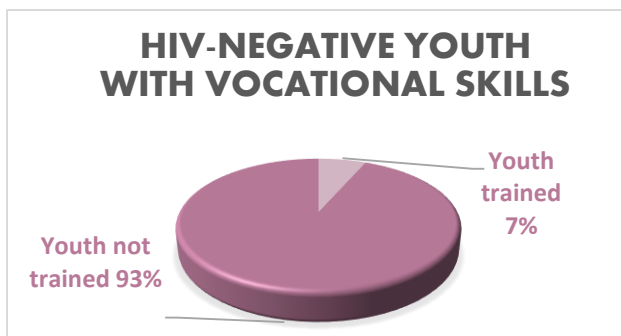


Figure 11 - HIV-Negative youth who were trained in a vocational skill

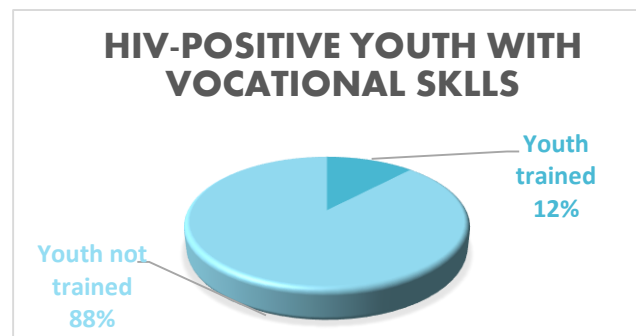


Figure 12 - HIV-Positive youth who were trained in a vocational skill

As seen above, despite the fact that the sample size of HIV-positive youth was larger than that of HIV-negative youth, the percentages displayed in each of the charts reveal that 12% of HIV-positive youth were able to receive vocational training out of all HIV-positive youth participants. Only 7% out of all HIV-negative youth respondents attended vocational skill training. The theory that HIV status drastically affects a person's ability to apply for, be enrolled in, and remain at a vocational training facility, can thus be rejected. The fact that challenges of attending and graduating from such programs does not affect HIV-positive individuals disproportionately should be considered for future programming.

All youth participants expressed an interest in attending vocational skills training if they had the opportunity. Figure 13 demonstrates the levels of interest by all youth respondents in each specific vocational skill. The most popular trade amongst youth was tailoring. Additionally, youth showed high interest levels in carpentry and construction, followed by welding, hairdressing, and brick laying.



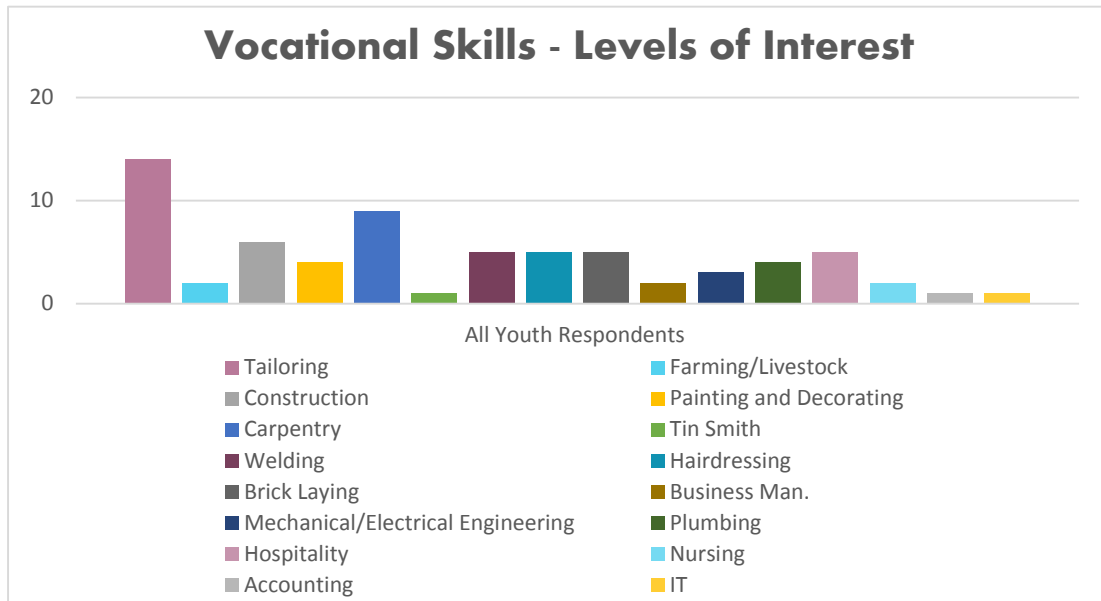


Figure 13 - Interest levels in vocational skills amongst all youth respondents

Figure 14 demonstrates the level of interests for each vocational skill, disaggregated by HIV-status. As can be observed, the majority of HIV-positive youth are interested in tailoring. The interest in tailoring was especially high amongst women and girls. The next most desired skill is carpentry, followed by construction, welding, hairdressing, and brick laying. A few HIV-positive youth also expressed interest in painting and decorating, plumbing, farming and keeping livestock, tin smith, business management, mechanical/electrical engineering, and hospitality.

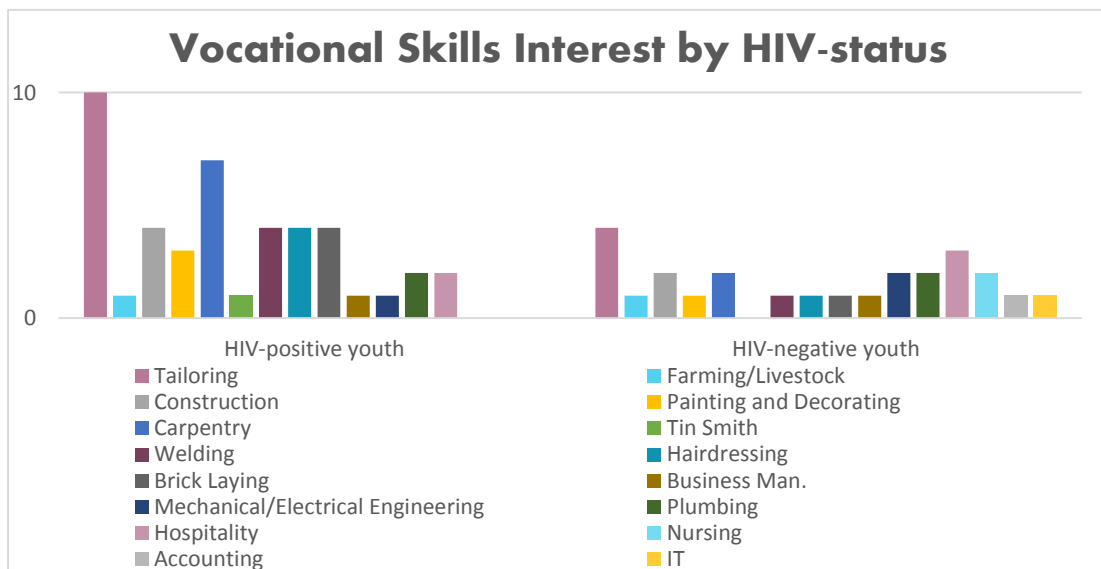


Figure 14 – Interest levels in vocational skills amongst HIV-positive and HIV-negative youth

Those of HIV-negative status were also mainly interested in tailoring in addition to construction, carpentry, mechanical/electrical engineering, plumbing, hospitality, and nursing. Only a few of the HIV-negative participants were interested in farming and keeping livestock, painting and decorating, welding, brick laying, business management, accounting, and information technology (IT).

Figure 15 depicts the information gathered about vocational skill interest levels even further by separating the data based on area of residence. Those living in rural areas seemed more interested in tailoring, carpentry, and construction, followed by farming and livestock keeping, brick laying, and plumbing. Those residing in urban areas also expressed the most interest in tailoring, and carpentry, however, many of them also showed a significant amount of interest in welding, hairdressing, and hospitality. While the top priority skills desired by the majority of youth seem very similar amongst urban youth and rural youth, urban youth expressed interest in additional skill sets which diverted slightly from the average interest levels. A number of urban youth would like to learn trades such as nursing, hospitality, business management, accounting, and information technology (IT) which were not mentioned by rural youths at all. These types of skills are commonly desired amongst employers looking to hire skilled personnel which could be a trend amongst those youth living in urban areas, closer to urban centers where they believe opportunities of being hired as skilled labor are higher, while youth living in urban areas are more inclined to look for skills which will enable them to be self-employed or run their own businesses.

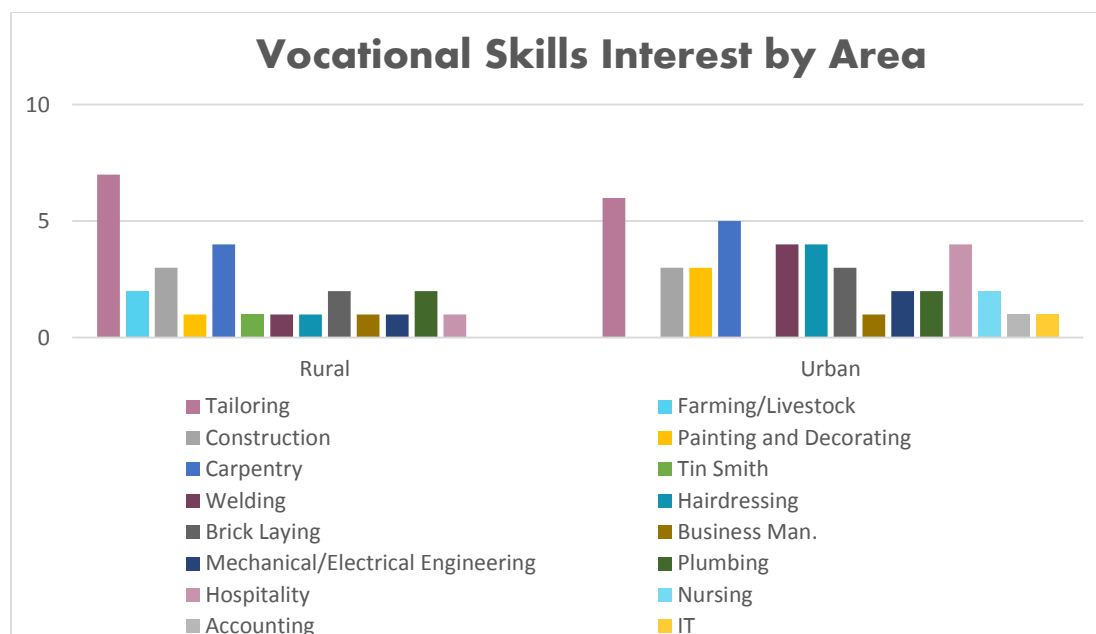


Figure 15 - Interest levels in vocational skills amongst rural and urban youth

## 5.8. HIV Status

HIV-positive youth stated that their status strongly affects treatment they receive from colleagues, their bosses (if employed), customers, teachers, and other pupils. Discrimination exists on many different levels. In social settings youth complained of being mistreated, disrespected, and ostracized. Those attending school have experienced bullying by other pupils. The treatment is often poor and “they make fun of you,” one student explained.

Social settings are not the only areas where discrimination against PLWHIV occurs. Stigma and discrimination often limits people’s abilities to make a living and succeed in the economic sphere. Some positive youths stated having less opportunities than their HIV-negative counterparts, especially being hired for piece work where physical labor is required. Even finding work as domestic work is difficult for HIV-positive youth as they are afraid once their status is known, they will be terminated immediately. Those running businesses and selling products have experienced discrimination from customers who refuse to buy their products because of their HIV status.

In addition to discrimination, many youth complained of lacking nutritious foods which causes physical weakness and hinders them from working. They often fall sick due to the lack of food as well as higher vulnerabilities to infectious diseases. When asked what could be done to overcome these challenges, many youth said that discrimination towards those living with HIV needs to end through advocacy.

### **5.9. Understanding of Economic Empowerment**

The participants were asked to define economic empowerment in their own words. The answers show that understanding of economic empowerment differs widely. Many related being economically empowered to being in control of their own lives, being successful in business and having the ability to acquire all basic needs. Personal aspirations such as owning a big house, driving a car, and dressing well were also mentioned. Many youth also think that having livestock and being involved in farming plays a big role in being economically empowered. Others mentioned self-motivation, independence, and supporting those who are in need. Moreover, a few groups felt that being able to receive loans and open a bank account are also important aspects of economic empowerment.

Once achieved, sustainability of economic empowerment can be ensured through education, many youth agreed. Learning new skills such as business management and building the capacity of young people through vocational skills training was at the top of the list for many of the respondents. The majority however, indicated that loans are required to ensure sustainable economic empowerment for youth in Malawi.

### **5.10. Ideas and Suggestions**

Those interviewed seemed very interested in receiving feedback of the survey questionnaire, and having the opportunity to benefit from future programs and activities. Many youth felt especially enthusiastic about incorporating younger people in future WOFAD programming. Some youth voiced their concerns about being included in this survey and not benefitting from whatever might come next.

Both, HIV-positive and HIV-negative youth groups agreed that WOFAD/WUSC should provide loans as an integral part of their programming in order to increase economic empowerment amongst youth. The majority of respondents thought that providing a combination of capital in the form of scholarships, bursaries, or loans, and skills would enable youth to invest in their future, increase income and livelihoods, and ensure long-lasting results. As mentioned in the vocational skills section, overall, youth groups were most interested in: tailoring, carpentry, and construction, followed by welding, hairdressing, and brick laying. Some other youth participants also suggested that WOFAD/WUSC could support them by providing farm inputs and seeds to increase economic empowerment among the target groups.

### **5.11. Comparative Analysis**

The responses provided by the participants offer a number of insights into the different challenges and needs of HIV-positive and HIV-negative youth. Location did not play a very significant role, however, a few correlations could be drawn based on the survey findings.

Many similarities were found between HIV-positive and HIV-negative youth. To recap, there were clear similarities in the type of agricultural activities youth would be interested in if they had the chance. Livestock farming was amongst the most popular agricultural activity, focusing on chickens, cattle, pigs, and goats. While almost all youth are lacking confidence

due to low wages, limited capacity, lacking capital and skills, HIV-positive youth were faced with additional obstacles in income-generation. Limited physical abilities as well as stigma and discrimination are major influencing factors burdening HIV-positive youth in sourcing income and employment. While HIV-positive youth groups named increased capital in order to buy basic needs such as food as the main requirement to increase confidence and motivation, HIV-negative youth felt knowledge and skills development are necessary to increase confidence, motivation, and overall improve livelihoods.

While it seemed plausible given existing research that a negative correlation might exist between being HIV-positive and the ability of accessing and attending vocational skills training, this theory could not be accepted based on the survey findings. According to the sample population, no negative correlation between HIV status and attending vocational skills training could be found.

The interest levels in a specific trade were similar for the majority of youth despite HIV status. Only a few different interests could be observed by urban youth who showed more tendencies towards wanting to acquire skills which might enable them to be employed or hired, while most rural youth seemed more interested in skills which will likely enable them to start and run independent businesses.

## 6. Key Challenges:

The key challenges that were found to be impacting women and youth in participating and succeeding in the labor market with the aim of achieving economic empowerment are similar for women and youth. Lacking opportunities, health related issues, lacking capital and resources, as well as limited knowledge and skills hinder women and youth from achieving economic empowerment, despite status, or area of residence.

Access to alternative financing, employment services, and information has proved challenging for many participants, particularly those residing in rural, marginalized areas. The respondents demonstrated many concerns about applying for micro-credits or loans at formal institutions due to high interest rates and charges, long distances to banking institutions, uncertainty about application procedures and repayment methods, fear of losing collateral, and ambiguities about their own abilities to repay the borrowed funds. While many of the women and youth respondents had previously listened to radio programs to increase knowledge and access information which might otherwise be difficult to acquire, lacking resources to apply the new methods were a major concern.

Discrimination against PLWHIV continues to exist, especially in the work place, affecting businesses, their abilities to be hired for piece work, and jeopardizes employment once status becomes known to the employer. Women and youth reported bad treatment, abuse, and delayed payments as the main challenges for employees and hired help.

While all these concerns were raised by both women and youth groups, the needs expressed by participants showed greater differences. For instance, while both women and youth are highly interested in gaining new skills and receiving training in a specific trade, the interest levels in each skill differed between the two groups. Even though tailoring, and carpentry, were amongst the most preferred skills, women also chose cooking and baking, brick laying, welding, painting and decorating, and mechanics. Youth on the other hand demonstrated additional interests in hairdressing, construction, hospitality, and plumbing. This example shows that while the issues women and youth face in achieving economic empowerment might have many similarities, their needs and aspirations differ greatly and as such, program development targeting either group should reflect the differences by using tailor-made



approaches and strategies. Activities developed for and directed at women for instance might not necessarily be appropriate in reaching a younger audience.

In addition to comparing responses between women and youth groups, another important aspect of this research was to analyze the different needs of HIV-positive and HIV negative individuals, as well as understand problems in rural and urban areas in order to tailor-make projects and activities. The differences between HIV-positive and HIV-negative responses could be observed in the areas of discrimination which a larger number of PLWHIV face, in addition to health concerns. While HIV-negative participants also complained about hunger, lack of nutrition, and falling sick frequently, this concern was higher amongst HIV-positive respondents, especially where sickness and lacking ARVs were causing them to feel physically weak and unable to work. The most prevalent differences between needs of subjects were found between urban and rural participants. For instance, it was observed that the type of activities urban and rural individuals are currently involved in differ, especially agricultural activities which, as previously stated, could be due to the lack of land in urban centers. In addition, urban and rural residents demonstrated different interest levels in specific vocational skills.

## 7. Stakeholder Comments and Suggestions:

Based on a recent stakeholders meeting in which the findings of this research study were presented to a number of CSOs, district government officials, representatives of local youth groups, as well as traditional authorities and chiefs of the target communities of this research, comments, suggestions, and observations were encouraged to further strengthen the study and support WOFAD and the WUSC-Uniterra 3 program, beginning April 1<sup>st</sup> 2015, in the development of future programming aimed at the target beneficiaries.

A number of viable business ideas and vocational skills were discussed, including car mechanics, car washing, panel beating, and barbering for both men and women. In terms of IGAs which the stakeholders believed to be profitable, mango processing was suggested as an innovative and marketable business. Stakeholders were interested in seeing WOFAD/WUSC collaborate with the Technical Education, Vocational and Entrepreneurship Training Authority (TEVETA), an institution which has already been chosen as a partner for Uniterra 3, with the aim of improving and scaling up already existing programs.

It was additionally recommended that further market research is conducted to ensure the type of IGAs and vocational skills included in future programming are viable. This research is currently being conducted by Uniterra 2 volunteers in the form of a labor market research and vocational training assessment.

Much focus was placed on youth involvement and participation during the discussion and suggestions since working with youth is a new focus for WOFAD and a major aspect of the new Uniterra 3 program. As such, stakeholders and facilitators were very interested in hearing ideas and responses concerning tailor-made activities for youth. Special emphasis was placed on career guidance and supporting youth in accessing credit and services. Stakeholders were keen on assisting girls and young women in particular, as they are most affected and vulnerable to economic shocks, face the most socio-economic challenges, and have limited opportunities in participating and profiting from economic activities.

The Farm Input Subsidy Program (FISP) which was implemented by government in 2014 and targeted 1.5 million smallholder farmers to ensure food security<sup>11</sup> was discussed and the

<sup>11</sup> Nyasa Times, *Malawi launches FISP amid distribution challenges*, 2014, Accessed: <http://www.nyasatimes.com/2014/11/20/malawi-launches-fisp-amid-distribution-challenges/> (March 23, 2015).

importance of targeting youth farmers as part of the program was urged. The promotion of VSLs was also stressed by stakeholders, especially for youth who experience very high default rates.

The stakeholders meeting also served the purpose of engaging other organizations present such as One Village One Product (OVOP) and proposed collaboration amongst different partners to develop and implement future activities. OVOP is already active in the areas of economic empowerment through provisions of business management trainings, skills, and machinery to vulnerable communities living in poverty.

## 8. Recommendations:

Based on the findings of the research and discussions and comments from the stakeholders meeting, youth programming is recommended to entail a major focus on skills development through vocational training and teaching business management. Since youth mainly believe that receiving loans and training will be most beneficial to them, it is suggested that future programs focus on training youth in skills which they demonstrate interest in, but which are also in demand and not as competitive as some of the businesses suggested by the participants. The labor market research as well as the vocational skills training assessment currently being conducted through the Uniterra program should serve as a guiding tool to decide on in-demand and viable skills and businesses. In addition to focusing on skills development, it is important to support youth in entering the labor market after training. This should be done through career guidance and counselling in addition to ensuring youth understand labor laws and their rights as employees.

According to the questionnaire responses, youth demonstrated high interest in receiving loans, scholarships, or bursaries. One option would thus be to offer student loans at low interest rates and strategic repayment plans in order to enable youth to attend vocational skills training centers. This type of loan would be less intimidating to alternative financing, without daunting collateral, while teaching responsible and accountable financial management to young people. Conversely, this type of program would be a long term commitment for the organization and would require extensive planning and monitoring.

While women also demonstrated interest in learning new skills, it was identified through this survey that the majority of women in rural settings are already involved in agriculture. Focusing thus on developing skills instead of teaching completely new skills might be better suited for women aged 35 and up. Instead of focusing only on farming of crops, this type of program should entail other aspects of the value chain. IGAs could use crops, legumes and livestock suggested by participants, but focus more on value additions as supposed to simply farming, harvesting, and selling raw products.

Hence, it is suggested that adding simple value addition activities in order to develop innovative, never-before-done IGAs can increase revenue of farm products without requiring large amounts of capital investment. It is important to select crops which are already in high demand and choose simple, cost effective ways of processing and packaging before selling the product at a higher value than the raw crop. Some suggestions include growing and processing groundnuts into flour to sell, or adding additional value by processing it into peanut butter. Cassava, another suggested crop by participants and an already commonly grown root in the Southern region of Malawi, can be processed by milling it and producing cassava flour. Tomatoes are an important part of the Malawian diet when they are available. When tomatoes are out of season, prices increase and people are less likely to buy them. Tomatoes can be processed at low cost as either sun-dried tomatoes, or, bottled for future use. Another recommendation is processing of pigeon peas which are soaked, peeled, dried and packaged. Once packaged and sold they can easily be cooked and turned into mashed pigeon peas and

consumed as relish, called *chipele*. A plant which is commonly used to boost the immune system and as pain killer, especially amongst PLWHIV, can be dried and added to food, or boiled and consumed as tea. *Chisoso*, or also called *black jack*, could easily be dried, packaged, and sold. This IGA is a very cost effective way as the plant grows wild during rainy season, but is not available during dry season when there could be a market for it. Pumpkin can also be processed by cutting it into pieces, drying it, milling it into flour and adding maize and groundnut flour to create a nutritious porridge. The same can be done with pumpkin seeds.

These activities are low-impact and require little skill or training. These type of activities are therefore suggested for targeting HIV-positive individuals and older target groups who might lack physical abilities and difficulties learning complex new skills. Outside of agricultural IGAs, a bicycle pushing restaurant was also suggested.

Moreover, it is recommended that projects focusing on economic empowerment for vulnerable women and youth allow for a participatory approach. As seen in the survey findings, women and youth demonstrate low levels of confidence in their work and in their abilities. Picking competitive businesses that have limitations in terms of financial return and limited opportunities to diversify, are difficult to sustain. Expanding the minds of women and youth on the type of opportunities that could be possible for them in order to motivate and encourage, is an important aspect in the process of empowering. It is imperative that beneficiaries are able to make decisions in the planning and implementation process of project activities. By doing so, individuals will slowly increase their confidence in addition to learning new skills and becoming professionals instead of trying to work odd jobs that are inconsistent, physically straining, and prove difficult to sustain in the long run.

## 9. Conclusion:

Overall, the findings discussed in this report have shed light on many complex issues impeding on the rights of women and youth, limiting their abilities to participate in the labor market, and allow them to realize their full potential. As previously mentioned, this study aims to support future WOFAD/WUSC programming targeting the economic empowerment of women and youth as well as help the organizations understand and assess the needs and challenges of their target beneficiaries. In addition to the recommendations provided above, further research would be beneficial in the form of individual questionnaires, research assessing viable and profitable income-generating activities, and an assessment of existing structures and policies posing economic limitations to vulnerable people in Malawi.



Picture 3 - From left: enumerators Nomsa, Mary, WUSC volunteer Yanara, and WOFAD coordinator Rose

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