



GENDER IN AGRIBUSINESS

An Analysis of Gender Dynamics in Cash and Food Crop Marketing Clubs in southern Malawi

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Gender in Agribusiness

An Analysis of Gender Dynamics in
Cash and Food Crop Marketing Clubs in
southern Malawi

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ACRONYMS

CRS Catholic Relief Services

FaaB Farming as a Business

MWK Malawian kwacha

PCI Project Concern International

USAID U.S. Agency for International Development

VSL Village savings and loan

WALA Wellness and Agriculture for Life Advancement

INTRODUCTION

The Wellness and Agriculture for Life Advancement (WALA) project is a five-year integrated food security program funded by USAID's Office of Food for Peace (FFP) that works to reduce food insecurity for 214,974 chronically food-insecure households within eight districts in southern Malawi. The project began in June 2009 and is implemented by a consortium of eight nongovernmental organizations led by Catholic Relief Services as the grant holder, working in collaboration with ACDI/VOCA, Africare, Chikhwawa Catholic Diocese, Emmanuel International, Project Concern International (PCI), Save the Children, Total Land Care and World Vision Malawi.

One of the primary objectives of the WALA project is to improve the livelihoods of 20,600 smallholder farming households by improving crop production practices, increasing use of financial services and assisting smallholder farmers to engage in commercial marketing. To date, WALA has assisted over 25,000 smallholder farmers to organize themselves in marketing clubs through which they market their produce at a premium price and buy inputs collectively at a discount. Through marketing clubs, farmers also access business development services such as market information, village banking, transport and warehousing more efficiently.

WALA supports marketing clubs in producing and marketing a variety of commodities, including pigeon peas (predominantly a food crop) and bird's eye chilies (a cash crop). Marketing clubs worked with pigeon peas from the beginning of the project, and most clubs introduced chili production through an outgrower program in 2010. The outgrower program has gradually grown, thanks to a reliable market and relatively high prices.

As part of the WALA project, ACDI/VOCA conducted this study to examine women's participation in marketing clubs as the groups shifted their focus from pigeon peas, a less profitable food crop, to bird's eye chilies, a more profitable cash crop. How did women's participation change? How did their roles in leadership and decision-making change? How did women's participation in these groups influence their access to and control over income at the household level? How did it influence their perceived self-efficacy? What, if any, unintended consequences arose as a result of this participation?

Qualitative and quantitative research was conducted in three districts of Malawi's southern region where WALA marketing clubs grow both pigeon peas and chilies. Key findings include the following:

- Marketing club members were predominantly women, and continued to be so as the groups introduced the chili outgrower scheme.
- Women typically held three of the five major group leadership positions (vice chair, secretary and treasurer); the group chairperson was almost always male and the vice secretary was either male or female.
- Regardless of which spouse was the marketing club member, both spouses contributed in all aspects of production and sales of chilies and pigeon peas, but the perceived relative importance of their contributions varied greatly.
- Income from chili sales was most often used for large purchases (e.g., iron roofing sheets), while income from pigeon pea sales was most often used for daily household needs. Women were more likely to control pigeon pea income; men and women made joint decisions regarding chili income, but the final decision was made by the man as head of the household.
- Increased income through the marketing clubs led women to play a more active role in household decision-making, simply because money was no longer a sensitive issue in the household.
- Training on financial planning through WALA marketing clubs, and the creation of village savings and loans (VSLs) by the project increased women's control of income as well as increased men and women's general feeling of control of income.
- Both male and female marketing club members demonstrated increased self-efficacy compared to their nonmember counterparts. The gap in perceived self-efficacy between male and female members was much less than the gap between male and female nonmembers.

BACKGROUND

Malawi is one of the world's poorest countries, with an adjusted gross domestic product per capita of \$774 and a life expectancy at birth of 54.8 years.¹ Over 52 percent of Malawians live below the national poverty line,² and the poverty rate increases to 64 percent in the country's southern region.³ The economy of Malawi is based primarily on agriculture, with 80 percent of the population living in rural areas. Fifty-five percent of smallholder farmers have less than 1 hectare of land to

1 United Nations Development Programme (UNDP), *Human Development Report 2012–2013* (New York: UNDP, 2013).

2 Republic of Malawi and World Bank, *Malawi Poverty and Vulnerability Assessment: Investing in Our Future* (Republic of Malawi and World Bank, 2007).

3 World Bank, *Malawi Country Economic Memorandum: Policies for Accelerating Growth* (Washington, DC: World Bank, 2004).

cultivate, making it difficult for them to meet their basic food needs;⁴ this increases to 72 percent in WALA program areas.⁵

The southern region of Malawi has the country's highest stunting rates, with almost half of all children under age 5 stunted, and over 20 percent severely stunted. The southern region also has the second highest percentage of underweight children at 12.8 percent and those who are wasted at 4 percent.⁶

A livelihood assessment conducted by WALA partners in the southern region in 2008 revealed a weak rural household asset base that provides little resilience to shocks and stresses.⁷ Livestock holdings are small and threatened annually by disease. Access to land varies by location and cultural tradition, with women facing additional barriers to productive use of land. Families have virtually no savings and rely on informal lending from relatives, neighbors and high-interest local lenders when they need cash. Many rural southern households sell crops immediately post-harvest (due to liquidity and storage constraints) when supply is high and prices are low, but later during preharvest months, they buy when supplies are scarce and prices are high. Over time, households cope by selling assets. The assessment also identified certain families at high risk for chronic and acute food insecurity: households dependent on casual labor as their primary income source, female- and child-headed households, families with numerous dependents and those affected by chronic illness such as HIV. Finally, respondents discussed the lack of transparency, accountability and representation in community decision-making structures as a cause of strife over resource distribution.

Rural women play a significant role in the sustenance of family livelihoods and in communal life. According to the *2010 Malawi Demographic and Health Survey*, 39 percent of women in the southern region indicated that they have decision-making power over their own cash earnings while a similar number, roughly 35 percent, indicated that husbands have primary decision-making power over their wives' earnings. Three-quarters of Malawian women have lower cash earnings than their husbands.⁸ Slightly more than one-fifth of men in the southern region believe that their wives should participate in household decision-making, a higher number than in other regions.⁹ Many southern districts, including WALA project districts Thyolo and Machinga, are matrilineal. As access to land for women and land inheritance is guaranteed in matrilineal societies, this may be an influencing factor in women's increased decision-making power within the region.

4 "Gender and Land Rights Database" [Malawi], Food and Agriculture Organization (FAO), accessed December 6, 2013, <http://www.fao.org/gender/landrights/en/>.

5 CRS, WALA baseline study (Baltimore: CRS, 2009).

6 National Statistical Office and ICF Macro, *Malawi DHS*, 2010 (Zomba, Malawi: National Statistical Office, and Calverton, Maryland: ICF Macro, 2011).

7 CRS, et al., *WALA proposal* (Baltimore: CRS, 2009).

8 National Statistical Office and ICF Macro, *Malawi DHS*, 2010.

9 National Statistical Office and ICF Macro, *Malawi DHS*, 2010.

STUDY PURPOSE AND METHODOLOGY

The study was designed to answer the following key questions:

1. How has the introduction of a cash crop (bird's eye chilies) into WALA marketing club production impacted women's and men's participation and roles in these groups?
2. What role do women and men in marketing clubs play in the control and utilization of income from sales of WALA-targeted crops?
3. How has women's perceived self-efficacy changed through their participation in marketing clubs?

The study was led by agribusiness technical partner ACDI/VOCA's social and behavior change advisor and supported by private voluntary organization partner staff as well as a project assistant from ACDI/VOCA's headquarters. The study was conducted in three WALA project districts in which marketing clubs produced and collectively sold both bird's eye chilies and pigeon peas: Thyolo (activities implemented by World Vision), Zomba (activities implemented by Emmanuel International) and Balaka (activities implemented by PCI). Within these locations, researchers conducted single-gender focus group discussions with 182 women and men purposively selected based on availability and leadership status from each of the following groups: participants in the WALA chili outgrower program;¹⁰ WALA group members who grew pigeon peas but did not market them collectively; and a control group of non-WALA members. Agribusiness community agents from three marketing clusters in the study areas each identified up to three participants from each group, of which no more than one per group could be a marketing club leader. The non-random selection of participants may bias the findings. Each participant also completed a quantitative questionnaire, which included basic demographic information, production and sales information (as recalled by the respondent),¹¹ and the U.S. Agency for International Development (USAID) gender self-efficacy indicator. In addition, the research team collected data on marketing club membership and sales¹² at the cluster and district levels, and facilitated the completion of a SCOR® matrix (which examined successes, challenges, opportunities and risks through the lenses of participation and control over income) with field staff from PCI, Emmanuel International and World Vision.

¹⁰ All participants in the chili outgrower program also produce pigeon peas.

¹¹ For pigeon peas and chilies (if applicable), participants were asked how much they had sold, consumed, lost (during or after harvest), given away or left unused. This amount was then used to calculate the total production, as recalled by the respondent. Respondents listed their quantities in kilograms or in bags, and all values were converted to kilograms using 1 bag = 50 kg.

¹² Cluster-level sales data was collected for the 2010–2011 and 2011–2012 growing seasons for pigeon peas. Most clusters only had chili sales information for the 2011–2012 growing season.

KEY FINDINGS

Key findings are organized under the following broad study categories: participation, access and control over income, and self-efficacy. Relevant research questions and subquestions are used to guide the findings.

Participation

In this section, we seek to answer the following research question: How has the introduction of a cash crop (bird's eye chilies) into marketing club production impacted women's and men's participation and roles in these groups? We examined participation along the following dimensions: participation in marketing clubs; leadership and decision-making in marketing clubs; and role in production and sale of pigeon peas and chilies.

Participation in Marketing Clubs

Key research subquestions:

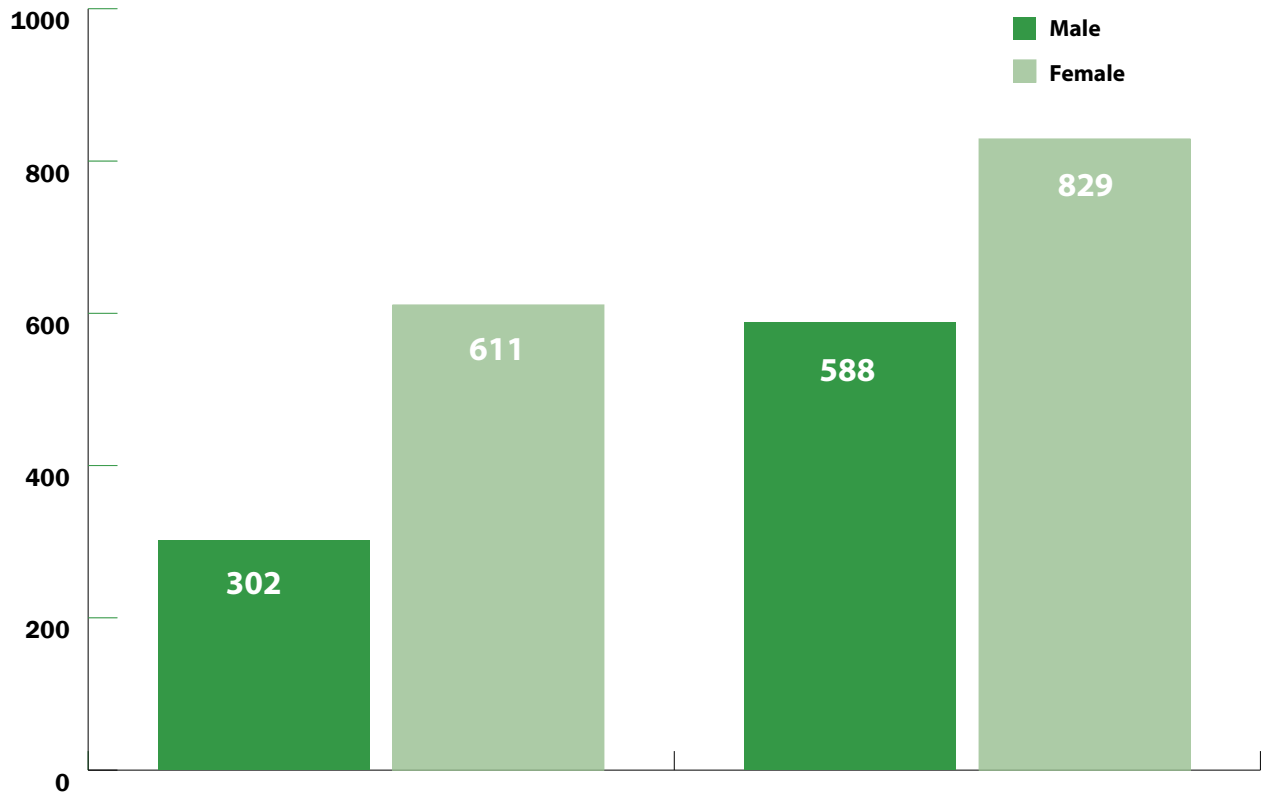
What is the composition of a traditional marketing club? What was the makeup of pigeon pea marketing clubs? How has the makeup of marketing clubs changed after the introduction of chili production? Why is this?

Nine clusters were represented during the study, three from each of the three districts visited. Within these clusters, more women than men participated in WALA marketing clubs. In the groups' early stages (2010–2011), when they only marketed pigeon peas, groups in the study's clusters were roughly two-thirds female. After the first year, when most groups introduced chilies, the balance shifted slightly to become roughly 60 percent female and 40 percent male. Raw numbers for the nine clusters can be seen in Figure



Chili farmers wait to sell their peppers at a monthly buyers' market in Kimu Village, Malawi.
Sara A. Fajardo/CRS.

Figure 1. Participation in WALA marketing club clusters targeted for study.



Both male and female focus group participants felt that women were more likely to participate because men were too busy to attend meetings or to stay at home and work in their own fields. Participants indicated that men are more occupied with other income-generating activities (e.g., fishing, casual labor, piecework) as well as simply sitting around drinking with friends. Women’s daily activities (which both men and women noted to include taking care of children, household chores, preparing meals, working in the fields and conducting small businesses) were not valued as highly as men’s. This was seen across all research topics, and men’s lack of participation in WALA group activities, and community groups in general, was often attributed to the issue of having less time to participate compared to women. The one exception to this belief was found in the matrilineal district of Thyolo, where a male pigeon pea producer expressed the feelings of his focus group, noting that “women are very busy at home and we respect our women very much.” Nevertheless, Thyolo demonstrated lower levels of male participation in marketing clubs than the other districts, predominantly due to the availability of consistent income through labor on the district’s tea estates.

Both men and women also noted that when men do join community groups or activities, they do so later than women. Women noted that “men lag behind” in joining things until they can see results, while men

indicated that “women are early adopters who jump right into something without seeing if it is of any value.”

Almost all male and female focus group participants agreed on the attribution and acceptance of negative traits for men. For example, they noted that men do not

join groups because they are lazy or ignorant, or they asserted that men cannot hold certain leadership positions because they are dishonest. This attitude not only provides a convenient excuse for men to perpetuate their negative behaviors, but increases women’s roles and responsibilities without empowering them; rather than taking on additional or expanded roles because of their strengths and abilities, women must take on these roles because men “cannot” do so.

No female members noted their husbands’ lack of support to be a barrier to joining, and no nonmember women in the study indicated that they were not members because their husbands forbade them to join. Roughly half of the female members who participated in the study indicated that their husbands gave them money for the membership fee. If husbands were unwilling to support their wives’ memberships (e.g., because they thought that the group was a waste of time), the wife would use her own money (usually gained through small business activities) to pay the fee.

The largest barrier to joining the pigeon pea marketing clubs for both men and women was the perception that collective marketing takes time, but households have immediate needs for cash for both regular and emergency expenditures. As a result, nonmembers felt unable to wait to receive funds from the collective marketing days and instead sold pigeon peas in very small quantities as the need for cash arose. Most only sold what was necessary to raise the cash to pay a specific expenditure because they believed that prices would rise if they waited to sell.

In addition, some nonmember focus group participants understood that their produce could command higher prices if sold collectively, but did not seem to be aware of the magnitude of the difference in price.¹³ Focus group participants noted prices ranging from 14 Malawian kwacha (MWK) when selling in small volumes at farm gate or in local markets, to over 150 MWK when selling through marketing clubs to bulk buyers. Marketing club cluster records indicated an average pigeon pea sales price of 108 MWK for the 2011–2012 growing season, while survey participants who did not participate in marketing groups indicated an average pigeon pea

Chili Early Adopters

“A lot of people were curious in the village when they saw others growing chilies. When they realized that their neighbors who were growing chilies were making money out of chilies, they also wanted to join.”

Female chili producer, Zomba

¹³ No official records exist for pigeon pea sales by non-marketing club members so those values are based on individual recall.

selling price of 75 MWK for the same time period. WALA marketing clubs facilitate collective sales for both pigeon peas and chilies by organizing market days for buyers to pick up the crops from producers, and through the use of group membership fees to provide transportation to market. The nonmembers also lacked the business planning skills that members gain through WALA Farming as a Business (FaaB) training. These skills help them to achieve a higher profit and also empower members to budget to meet their financial needs throughout the year, so they are not obligated to sell small quantities for low prices to address immediate needs.

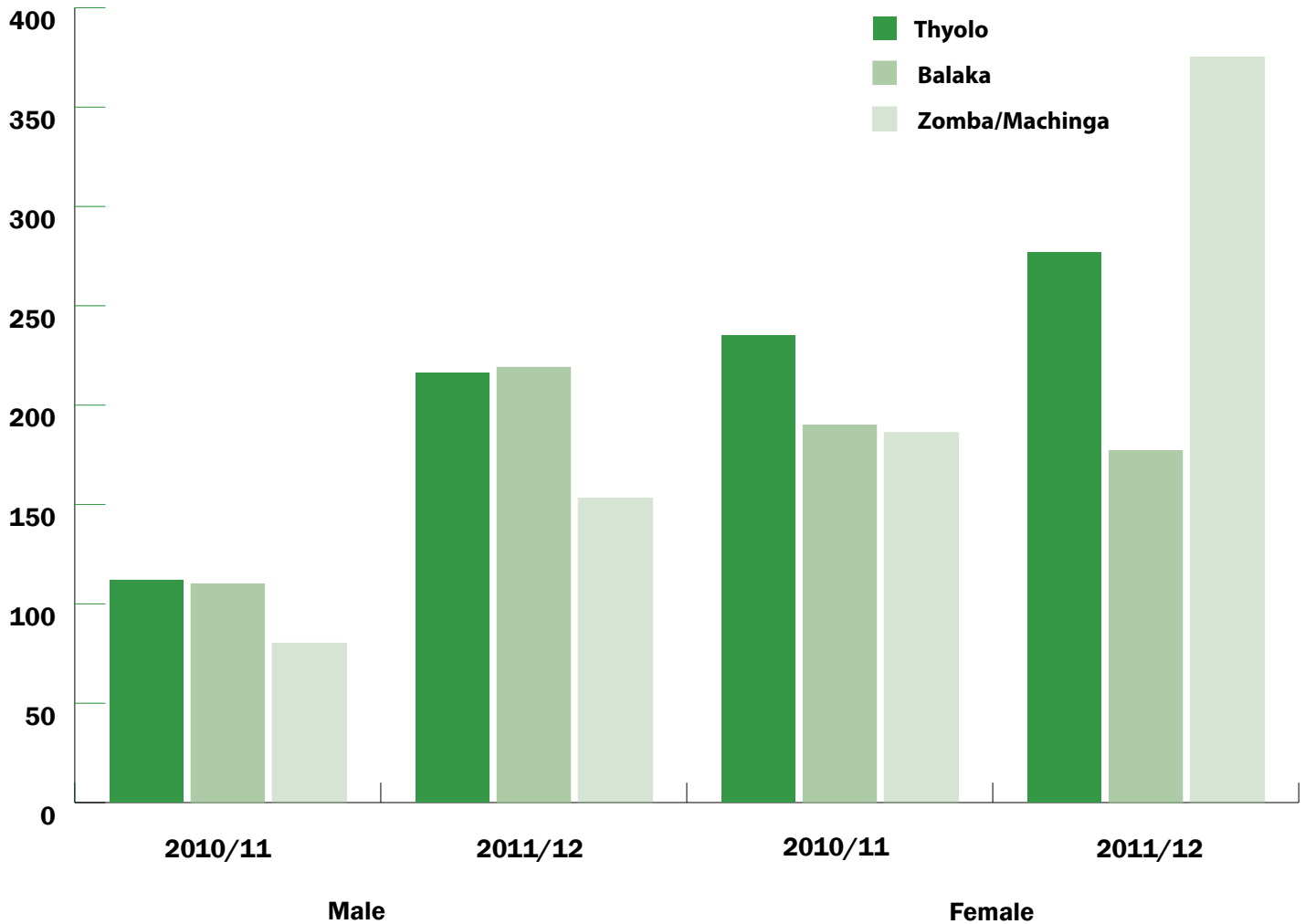
Couples' participation in marketing clubs

In most cases, both spouses did not join the marketing club. Study participants indicated that one person's membership belongs to the family as a whole. Both spouses participated to some degree in crop cultivation, and both spouses reaped the benefit of the increased income gained through collective marketing through the WALA group. Due to land and resource constraints, members believed that the household would produce the same amount for collective marketing regardless of how many household members were registered with the group. One person, usually the wife, registered and participated in meetings and trainings, and shared the information with the rest of the family. This maximized the couple's ability to meet their labor needs. As described above, most often the wife attended group activities and worked in the fields while the husband was engaged in other activities. Many of the male members consulted during the study indicated that their names were on the register, but they often sent their wives to participate because they themselves were too busy earning income outside the home. However, some men from Thyolo noted that "more men actually attend the meetings because the women are busy at home with household chores."

Introduction of chilies

As mentioned earlier, within the study marketing clusters, of the groups that sold only pigeon peas, roughly two-thirds of marketing club members were women. Prior to introducing chilies, individual groups within the nine study clusters were 63 to 70 percent female. After introducing chilies, the Thyolo gender breakdown remained roughly the same (with a slight increase to 71 percent female) while the Zomba and Balaka groups grew more evenly balanced; Zomba groups had an average of 56 percent female members, while Balaka groups grew to have more male members, with only 45 percent of its members being women. Raw numbers can be seen in Figure 2.

Figure 2 . Participation in marketing club clusters targeted for study (by district).



In the first season that chilies were introduced, more women joined the marketing clubs as early adopters. Significant numbers of both women and men joined for the second chili-growing season, after seeing the income earned by their neighbors who had sold chilies during the first season.

The potential to earn a high income through the chili outgrower program was the single largest motivator cited by men for joining the WALA marketing clubs. Once they had joined the program, they were able to identify other benefits of participation, such as being able to get higher prices by trading in larger volumes, ensuring accurate weighing scales (which is difficult when selling directly to vendors), and learning from other group members. Men in Balaka used to grow tobacco as

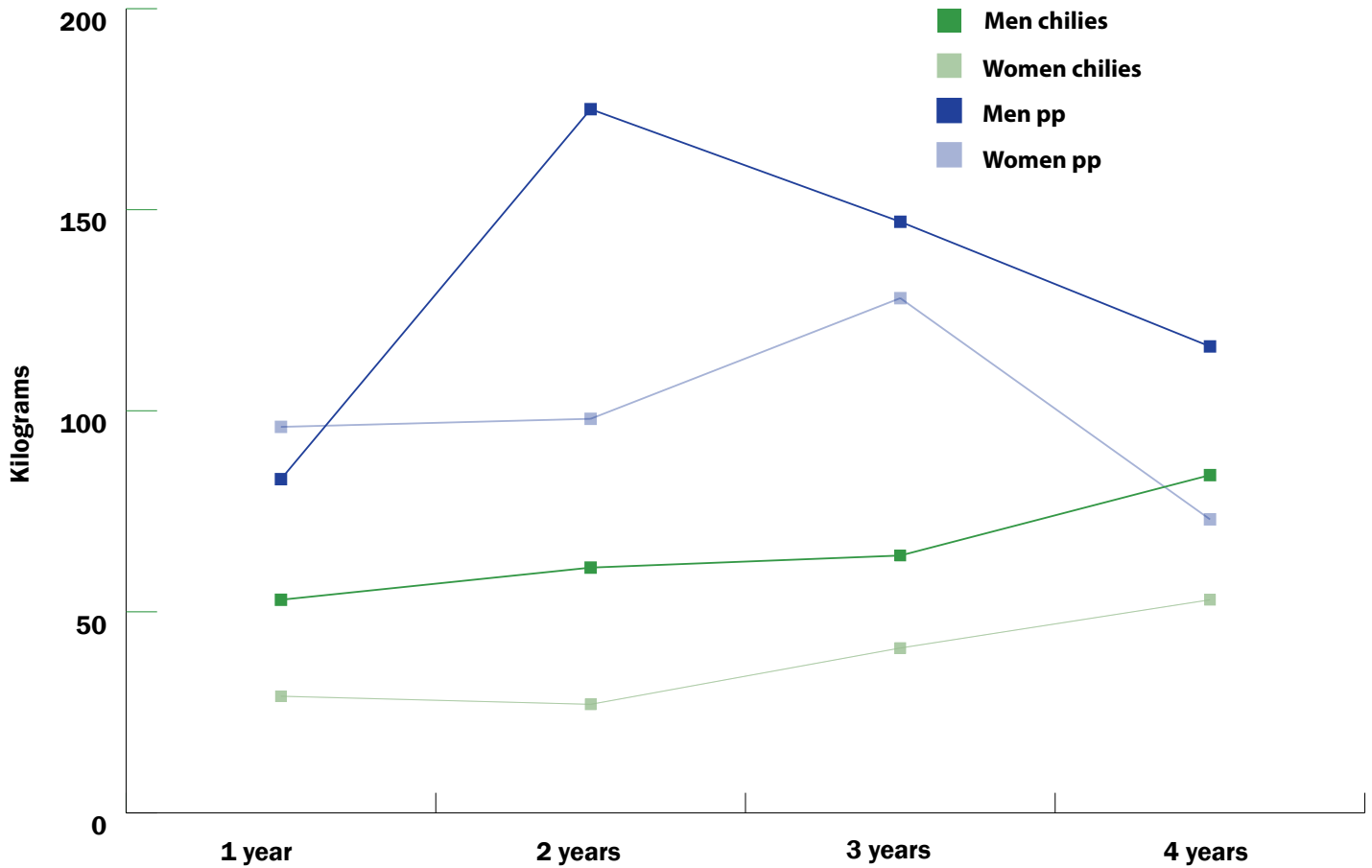
their primary cash crop, but they found that chilies were less labor-intensive and required fewer inputs, leading to a higher profit margin. Chili producers also receive payments the same day they bring the crop to market, whereas they may have to wait for months for payment from tobacco companies. Men also cited decreasing desire for tobacco on the part of the Malawian government and world market as further incentive to stop growing tobacco and switch to chilies.

Women who had collectively marketed pigeon peas with the WALA groups prior to the introduction of chilies indicated that they felt comfortable joining the chili outgrower program after receiving information from extension agents about the benefits to participation, including the identification of a ready buyer. Group marketing committee members participated in a WALA-sponsored agricultural marketing fair to meet with the chili buyer, Ex Agris, and reported back to their fellow group members, which built farmers' confidence in the buyer. Women also noted that their experience with collectively marketing pigeon peas through WALA showed them that collective marketing is more profitable than selling individually, and information provided by extension agents on the price, input needs, and marketability of chilies convinced them that collectively marketing chilies would be even more profitable. Collective marketing of pigeon peas also gave them enough capital to buy chili plants and inputs.

Men in Balaka also noted that chilies used to be considered a men's crop, as the only buyer was the National Smallholder Farmers' Association of Malawi and farmers had to travel long distances to sell the chilies. However, now that WALA brings the buyer closer to farmers' homes, women are more involved.

Survey respondents were asked to provide information on how much they had sold, consumed, lost (during or after harvest), given away or left unused, and this amount was then used to calculate the total production, as recalled by the respondent. This data indicated that, in Thyolo, the average production of chilies and pigeon peas remained roughly equal between male and female members from 2010 to 2012; however, in Zomba, male members outperformed female members in chili production, and in Balaka, men outperformed women across both crops.

Figure 3. Production by years of membership.



When looking at production by years of membership (as reported by survey respondents), similar patterns emerged. Men and women slowly increased their chili production as they gained skills and became more convinced of the profitability of chilies over other crops. At every stage of membership, men produced a higher volume of chilies than women. In the beginning, women produced slightly more pigeon peas than men, in keeping with pigeon peas' reputation as a woman's crop. By the second year, when men had become convinced of the profitability of collectively marketing pigeon peas, their production spiked. Both men and women with over three years of group participation began to see the profitability of chili production, so pigeon pea production dropped off in favor of the more profitable cash crop. Again, aside from the brief period when members first joined their marketing clubs, men produced a higher volume of pigeon peas than women.

These differences in production levels are surprising. Given study participants' assertions that one spouse's membership belongs to an

entire household, there should not be major differences between men and women in access to inputs, land or other resources. One potential explanation may be that female members joined without the support of their spouses, and so they were able to access less household land to grow chilies. Land access should not be an issue for pigeon peas as they are intercropped with maize and require no additional land; however, some women still noted that their husbands found pigeon pea production to be a waste of time that could be used tending to the maize crop (and one male focus group participant even noted that he would uproot the pigeon peas that his wife planted), which limits a woman's access to maize fields to plant pigeon peas.

Leadership and Decision-Making in Marketing Clubs

Key research subquestions:

How have the roles (particularly regarding leadership and decision-making) that women play within marketing clubs changed after the introduction of chili production? How does this compare to the roles men play and how they have changed? How do these changes affect marketing club functioning?

Within the marketing club, who controls or has decision-making power over the income from the pigeon peas that are produced and sold by the group? Within the marketing club, who controls or has decision-making power over the income from the chilies that are produced and sold by the group?

According to focus group participants, most marketing clubs have a chairperson, vice chairperson, secretary, vice secretary and treasurer. Market clusters mirror the same leadership structure and also include a market research committee. Most study participants noted that their leadership structures alternate between men and women for the lead and vice positions “because of gender.” This alternation strategy was recommended by WALA staff in November 2012 to increase women's representation in leadership; at that time, project-wide, two-thirds of group members were women, but fewer than one-third (32 percent) of group leaders were women. At that time it was not specified if women were more likely to hold certain positions over others.¹⁴

Women, however, do not feel under-represented in leadership. One female chili producer in Balaka noted, “We didn't want to be gender biased towards women and wanted to acknowledge that there were at least some men in the club, so we decided to give at least one leadership

¹⁴ ACDI/VOCA, *Technical Guidance Note: Gender Integration in Agribusiness* (Washington, DC: ACDI/VOCA, 2012).

position to be a man.” In Zomba, a female pigeon pea producer said, “We have equal number of male and female leaders even though there are more female members. We do this on purpose so that no one will complain.” While no quantitative survey of leadership positions was conducted during this study, focus group discussions revealed that, among represented marketing clubs, women held roughly 70 percent of leadership positions. In most cases, a man acted as chairperson and a woman as vice chairperson. Secretaries were most often women, and the vice secretary could be either male or female. The treasurer was almost always a woman.

Both male and female focus group participants indicated several reasons for the lack of female chairpersons: women are shy or lack self-confidence; women will listen to a male leader, but men will not listen to a female leader; and men are used to problem-solving, while women look to men to help them solve problems. Men and women noted that women in their groups have been nominated as a chairperson, but if they were elected they would often refuse the position due to the lack of self-confidence mentioned above. Men and women from Balaka added that women worry that their husbands will not allow them to attend all of the functions and take on all of the responsibilities demanded of a chairperson, so they prefer to refuse the position rather than risk disappointing the group. Women added that they refuse because they are too busy with other household responsibilities, though men noted that “we don’t think they are too busy” (male pigeon pea producer, Zomba). Study participants from Thyolo noted that most leadership positions in their groups were taken up by women due to the simple lack of men in the groups (as most men work on the tea estates), and Thyolo men noted that often men are elected as chairpersons but refuse, because they feel they are too busy.

Women are overwhelmingly more likely to be treasurers. Male and female focus group participants felt that men were dishonest and likely to take the group’s money to buy alcohol or use toward other interests. Focus group participants felt that women were more trustworthy and afraid to misuse the money. Men

and women in Balaka noted that the chairperson was the only position that did not deal directly with money (as even the secretary needed to

Male Treasurers

“A man can be treasurer but with most men, they don’t have patience. Whenever they see money they think of a lot of things they can do with the money and they don’t fear, so they can take the money and do whatever they want, but a woman has patience and can be responsible with the money.”

-Male chili producer, Balaka

include information about money in the meeting notes), and therefore the best position for a man is the chairperson.

Rather than accepting the perception of men as dishonest and thieves, participating men were asked what could be done to make men more trustworthy. Multiple men's groups noted that dishonesty stems from poverty, so working hard to earn their own money (both through the marketing clubs and other income sources) would reduce the temptation to steal the group's money if they became treasurer. They also noted that groups should have strong bylaws in place that everyone follows, so that the social pressure and group expectations would make it impossible for a man to steal. In addition, the groups should remove the temptation by opening up a bank account for the group's funds.

Given these suggestions, it appears that marketing clubs are already taking steps that will either directly or indirectly increase the honesty of their members. It is possible that if groups continue in this direction beyond the end of the project, men will have the opportunity to demonstrate their honesty, which will open up the possibility of them serving as treasurers. At the same time, as household dynamics continue to change and women become more self-confident (as seen later in sections 2 and 3), they may be more likely to accept the chairperson position.

Each marketing club sends the top three positions (chairperson, secretary and treasurer) to represent the group at the cluster level, so two-thirds of the representatives are usually women. Most major decisions (such as the amount of dues and money that will be funneled back into the group from sales, if any, and timing and buyers for pigeon pea marketing) are determined at the cluster level and then brought back to the marketing club level to be voted upon by the members. All members vote, and all study participants agreed that men and women have an equal say in this process. Both male and female leaders further noted that female leaders actively participated in leadership decisions and their opinions were heard and respected by the chairman and their male counterparts.

At the cluster level, market research committees seek out pigeon pea buyers and negotiate prices, and the results are brought back to the marketing clubs for approval. Both male and female focus group participants noted that women dominate market research committees, in part due to the larger representation of women at the cluster level, and in part because "many women are business people and understand this sort of thing [marketing and price negotiation]" (male chili producer, Balaka).

When asked how leadership and decision-making have changed within the marketing clubs since the introduction of the chili outgrower scheme,

most study participants noted that group bylaws mandated three-year terms for all leaders, so they have not had elections since the chili scheme was introduced. Some said that prior to the introduction of chilies the group had few or no male members, so all leaders were originally women, and now some leaders are men, often including a male chairperson. Even with the introduction of the chili outgrower scheme, decision-making processes within the clubs remain the same (with decisions proposed at the cluster level and then brought down to the group level to be voted upon by all members), so all felt that their voices were still being heard.



A chili producer poses with her chilies after laying them out for drying and sorting. Photo courtesy of Madiha Nawaz, ACDI/VOCA.

Role in Production and Sale of Pigeon Peas and Chilies

Key research subquestions:

What roles do women and men play in the production and marketing of chilies? Is this any different compared to pigeon peas? Were these roles traditionally associated with both men and women? How do chili producers participate in the outgrower process? Does the level of formal ownership differ between men and women producers?

Focus groups of chili and pigeon pea producers were asked to what degree men and women participated in the production and marketing of their respective crops, and an average was taken across all respondent groups. The results are shown in Figures 4–7. Bars reaching to the far left of the chart indicate that men are solely responsible for a given task, while bars reaching to the far right indicate that women are solely responsible for the task.

Figure 4. The roles of men and women in chili production, as perceived by women.

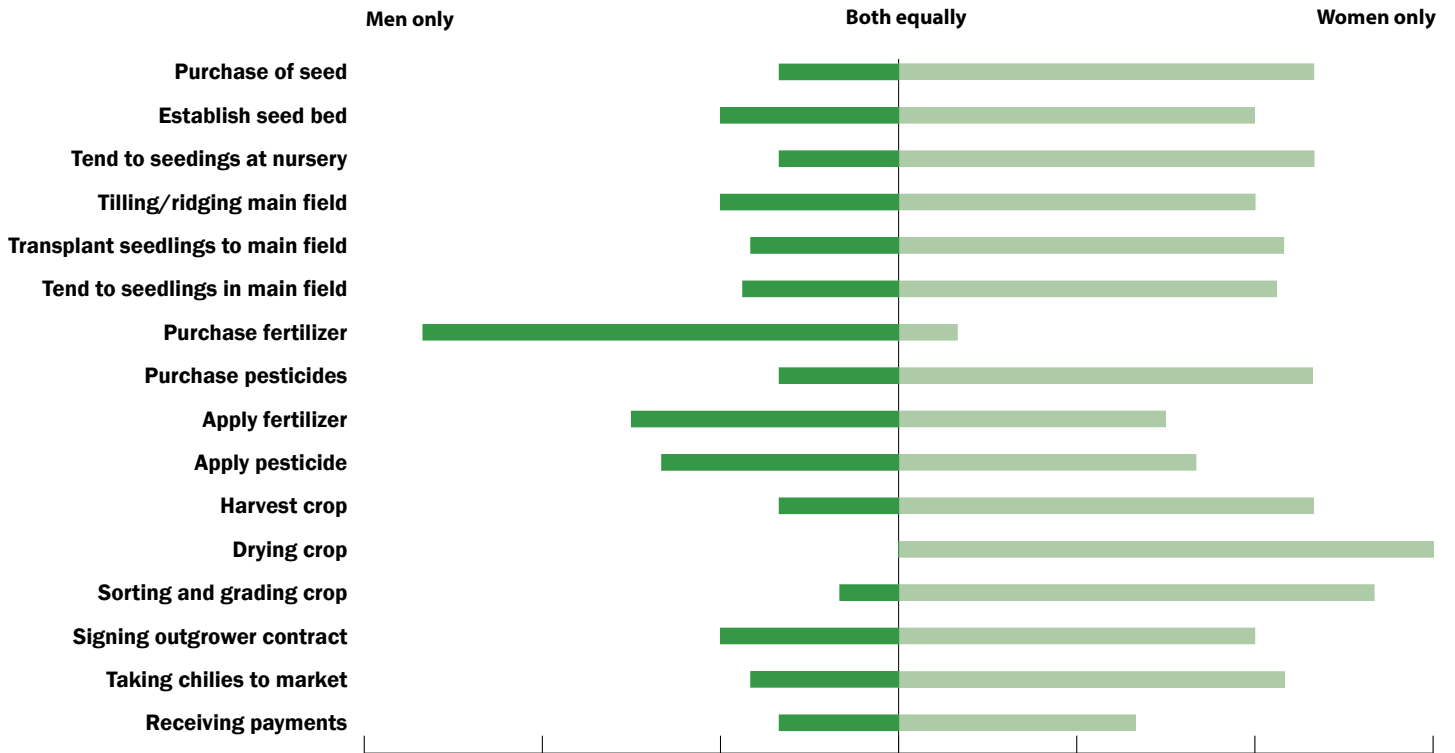
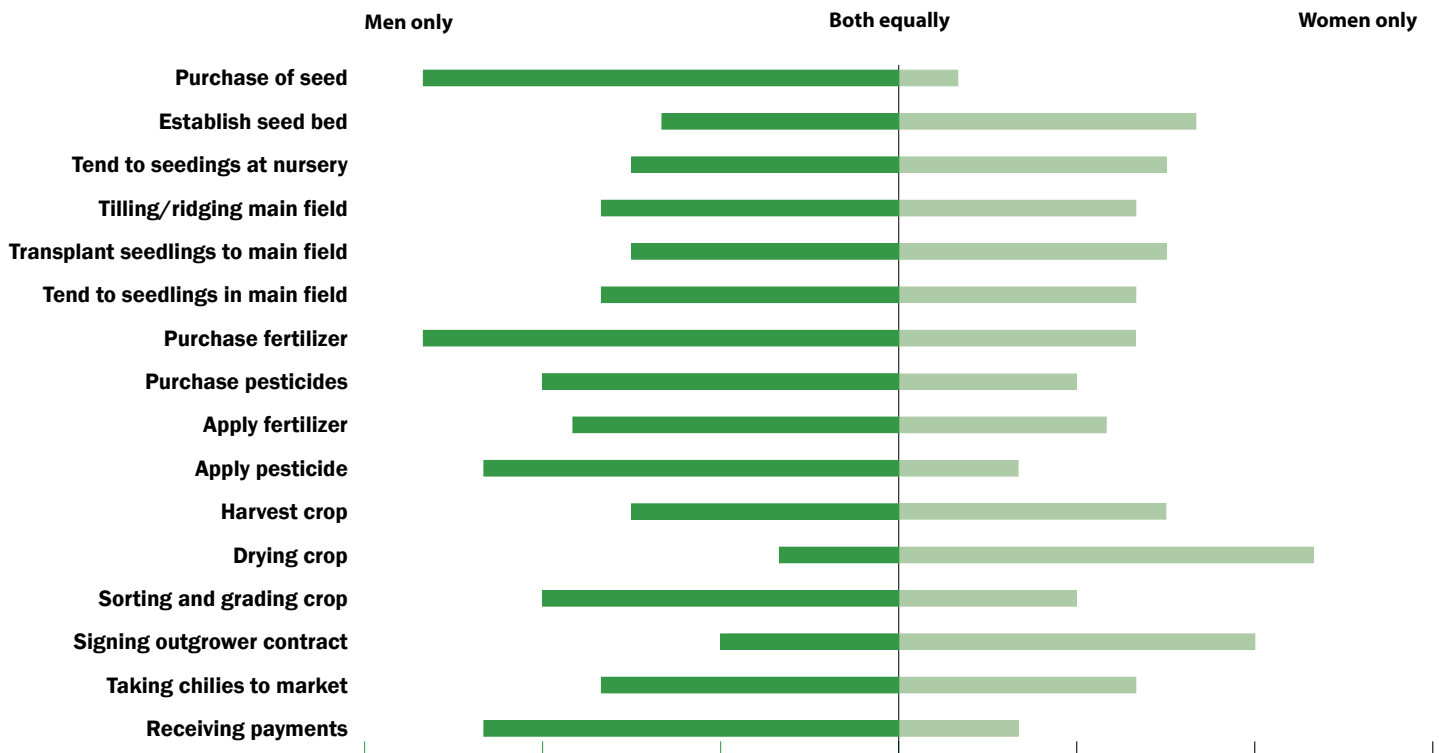


Figure 5. The roles of men and women in chili production, as perceived by men.



In Table 1, survey data on the perceived role of men and women in the production and sale of chilies show that male and female focus group participants agreed that both sexes are involved to some degree in every aspect of chili production and sales (with the exception of drying the chilies, for which women claimed sole responsibility). Women perceived themselves to bear the majority of the burden during all phases of production, post-harvest handling and sales, while men felt that they bore the majority of the burden during production, and women took on a greater role after the chilies had been harvested. All chili producers agreed that women were more likely to have their name on the outgrower contract, because it was the group member's name that was included, and members were more frequently women. Both male and female members indicated that their spouse had a role in bringing the chilies to market and collecting payment, though the perception of that role varied. Many of these discrepancies lie in the way men and women defined tasks; differences in perception can be seen in the chart below.

Table 1. The perceived roles of men and women in the production and sale of chilies.

Men Perceive	Task	Women perceive
Male members are primarily responsible because they model proper planting techniques and supervise their wives to ensure that these techniques are practiced.	Tending to seedlings at nursery	Women are primarily responsible because they are out in the field daily tending to the seedlings, regardless of whether they or their husbands are the marketing club members.
	Tilling/ridging main field	
	Transplanting seedlings to main field	
Men are slightly more responsible than women because men make the holes and drive the wheelbarrow with the plants from the nursery. Men also advise and supervise their wives to ensure that plants are correctly spaced.	Tending to seedlings in main field	Women are primarily responsible because they are out in the field daily tending to the seedlings, regardless of whether they or their husbands are the marketing club members. If the men are around, they may help, e.g., the man will dig the hole and the woman will bring the plant from the nursery and plant it.

<p>Men are primarily responsible because they ride their bikes to pick up the fertilizer. Sometimes the woman has a role because it is through her membership that the household gets the fertilizer, but it is still the man who pays.</p>	<p>Purchasing fertilizer</p>	<p>Men are primarily responsible because they pay for the fertilizer, regardless of whether they buy it from the marketing club or elsewhere.</p>
<p>Men are primarily responsible because, while marketing clubs provide the pesticides, they provide funds to pay marketing club membership fees.</p>	<p>Purchasing pesticides</p>	<p>Women are primarily responsible because it is through their marketing club membership that the household acquires pesticides.</p>
<p>It is the responsibility of the man because a woman cannot spray—she cannot carry a sprayer with a baby on her back, or even if she puts the baby down she still cannot spray because then she could poison the baby. Sometimes the woman carries water for the sprayer.</p>	<p>Applying pesticides</p>	<p>Men and women work together: The woman collects water to be used in the spraying machine and the man sprays.</p>
<p>Men are primarily responsible if they have money to hire labor. Otherwise men and women work together, and the man can stay in the fields when the woman has to go back home to cook.</p>	<p>Harvesting crop</p>	<p>It is only the women who go out to harvest the crop. Men are always giving excuses, but if there is extra money they may give us some to hire labor.</p>

Men are largely responsible, because they must supervise their wives to ensure that the chilies are correctly graded.	Sorting and grading crop	Women are the only ones actively involved in sorting and grading, regardless of whether they or their husbands are the marketing club members.
As head of the household, men take the chilies to market and receive payment, regardless of who is the member; however, if they are busy or otherwise unavailable, their wives can take the chilies to market in their place.	Taking chilies to market	Women are primarily responsible because they are the marketing club members. Husbands accompany female members to market to help carry chilies and to verify that the payment received was the amount expected.
Both agreed that the member whose name is on the contract is primarily responsible for receiving payment, hence male members listed this as a male task and female members listed this as a female task.	Receiving payments	Both agreed that the member whose name is on the contract is primarily responsible for receiving payment, hence male members listed this as a male task and female members listed this as a female task. However, women noted that if they are unable to go to market their husbands may receive the payment for them.

As with chili production, male and female focus group participants had very different perceptions of their respective roles in the production and marketing of pigeon peas. This is surprising, as most study participants noted that pigeon peas are a woman's crop; most men had little interest in it and found it to be of little value. Nevertheless, men indicated that they had a significant role in most steps in the pigeon pea production and marketing process. Differences in opinion between male and female respondents can be seen in Table 2.

Table 2. The perceived roles of men and women in the production and sale of pigeon peas.

Men Perceive	Task	Women perceive
Men are responsible because they hire labor to help their wives in the field.	Land preparation	Women are responsible because they work in the field on a daily basis.
	Planting	
	Tending plants (weeding)	
Men are responsible because they can take bikes because they have to go very far to buy the seeds. Sometimes the seed vendors may be out and the men have to go somewhere else, or there are arguments with other customers, which is too much for women to deal with.	Acquiring seeds	Sometimes women use seeds from the previous season. In the past their husbands would give them money to buy seeds, but now through WALA they go to the bank and buy the seeds themselves.
Men are solely responsible because they pay for pesticides and spray them on plants. Pesticides are dangerous and men are more careful than women. Pesticide application also requires you to walk fast, and most women move too slowly.	Applying pesticide	Men and women work together. The woman collects water to be used in the spraying machine and the man sprays.
Men occasionally help out with harvesting and post-harvest drying, sorting and bagging, but noted that their role is limited because they “don’t know how” to sieve the pigeon peas and it is tradition that men are unable to do it.	Harvesting crop	Women are solely responsible for harvesting, drying, cleaning and bagging.
	Drying crop	
	Cleaning and bagging crop	

<p>Both men and women participate in the decision. Women understand how much the household needs to eat, and men are more aware of the household's income needs and may tell the women to keep less for consumption. Men make the final decision.</p>	<p>Deciding how much to sell and how much to keep for consumption</p>	<p>Women are the primary decision-makers on this issue as they are the ones that are the most aware of the household's consumption needs.</p>
<p>Men are primarily responsible because the quantity is usually too large for a woman to manage on her own, particularly given that most women cannot ride bicycles.</p>	<p>Taking pigeon peas to market</p>	<p>Men accompany women to market to ensure that they do not "eat" (i.e., steal) the sales revenue, which women acknowledged they may do if their husbands did not supervise them.</p>
<p>Both agreed that the member whose name is on the contract is primarily responsible for receiving payment, hence male members listed this as a male task and female members listed this as a female task.</p>	<p>Receiving payments</p>	<p>Both agreed that the member whose name is on the contract is primarily responsible for receiving payment, hence male members listed this as a male task and female members listed this as a female task, though women noted that they would only receive the payment directly if their husband trusted them enough to leave the market after transporting the pigeon peas.</p>

Figure 6. The roles of men and women in pigeon pea production, as perceived by women.

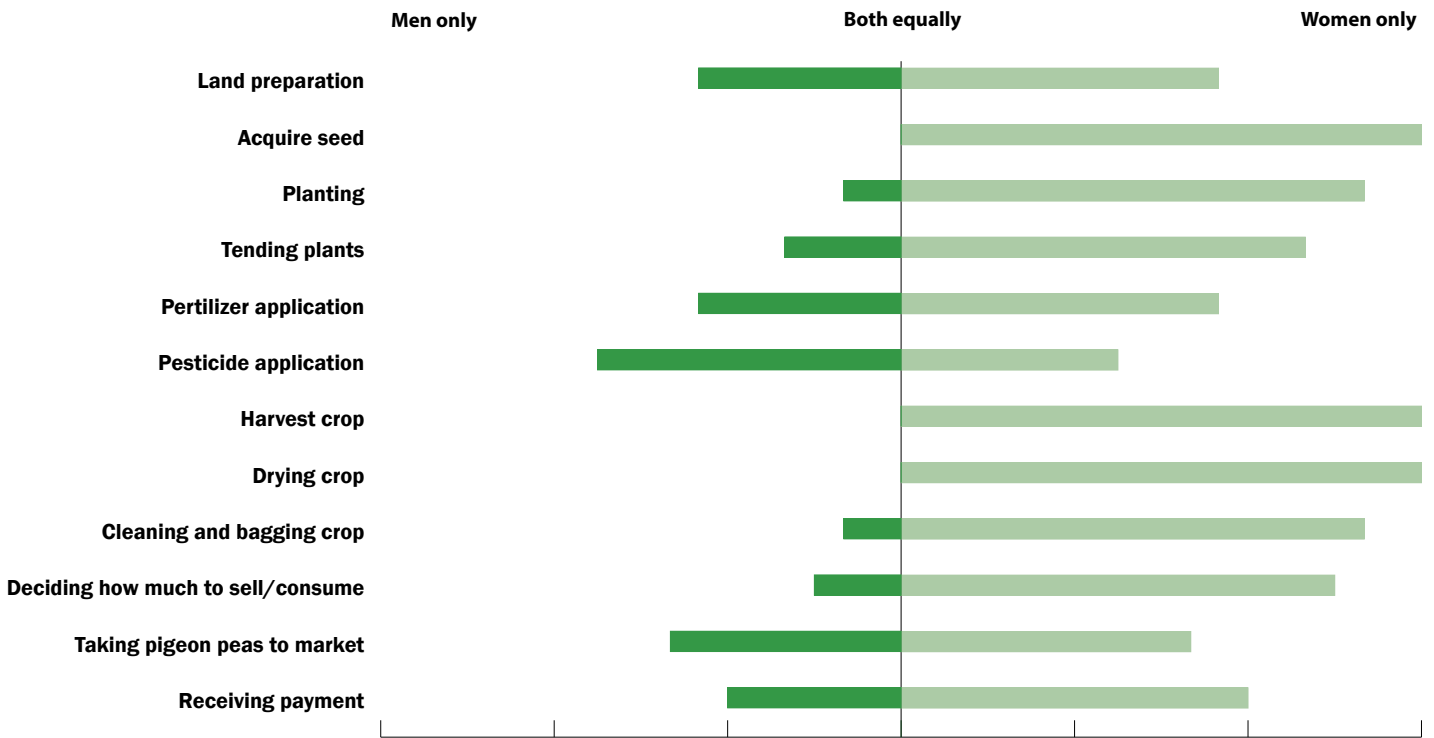


Figure 7. The roles of men and women in pigeon pea production, as perceived by men.



ACCESS AND CONTROL OVER INCOME

In this section, we address the following research question: What role do women and men play in the control and utilization of income from sales of marketing club crops? This issue has been broken down into two components: access to income and control over income.

Access to Income

Key research subquestions:

How has women's access to income changed through participation in WALA pigeon pea marketing clubs? How has women's access to income changed through participation in WALA marketing clubs that produce chilies in addition to pigeon peas?

Study respondents who participated in the chili outgrower scheme, as well as those who only participated in the collective marketing of pigeon peas, noted that the level of income in their household had drastically increased since joining the WALA program. According to female focus group participants, as a result of this increased access, women had a greater say in the use of that income and more of that income was allocated to meet women's needs. This is discussed further in the next section: Control over Income.

Unlike the other two districts, female focus group participants from Thyolo were predominantly single (being either formally separated from their husbands or acting as the de facto head of household while their husbands lived and worked on the tea estates). These women noted this increased access to income was particularly important because prior to their participation in WALA groups, they had significantly less household income than their married counterparts.

Under the pigeon pea program, women noted that prices had greatly improved compared to when they sold to vendors (survey data showed the price to be roughly double when sold collectively), because the volume was high enough that buyers were willing to negotiate on price. A female pigeon pea producer from Zomba noted, "Now we have more money to use at home with the children, and more money to put in the bank."

Women who grew pigeon peas through WALA groups but marketed them individually also noted increased income levels. While the prices they received from pigeon pea vendors for their crops had not changed (unlike pigeon pea producers who sold collectively, above), these women were able to sell higher volumes of pigeon peas due to increased production as a result of improved planting methods, particularly spacing pigeon pea

ridges closer together. Some female control group members (i.e., those who were not members of WALA marketing clubs), particularly in Thyolo, noted that their production also increased because they learned about improved ridge spacing from their neighbors who did participate in the WALA groups. It is possible that the higher incidence of knowledge-sharing in Thyolo stems from the larger prevalence of single adult women, who rely on neighborhood networks over household networks for support and information.

Increased Access to Income

“For those of us who are single, our lives have changed, and no one can tell that we are not married. I have money in my accounts and I can even do what my married friends can do because I can purchase fertilizer, start a business, save money—almost 500 MWK every week—and now I don’t see any difference.”
-Female chili producer, Thyolo

Both of these groups also noted that their access to income had increased due to the presence of VSLs in their communities, which were started by the WALA project and act as a complementary initiative to the marketing clubs, and training on financial planning and how to use VSLs was presented through the marketing clubs. VSLs have proven to be a key factor in increasing access and control of income for all groups, and will be further discussed in the next section. One female control group member from Thyolo said, “My access to income has really changed because of the village banks. I can now save money, and I know how much money I have. I can now buy goats and other animals because of the money I have saved.”

Control Over Income

Key research subquestions:

At the household level, who decides how the income from a woman’s participation in market groups will be used? How does this differ with the crop being sold? How is this different from traditional household decision-making regarding farming revenue?

How has women’s control over income changed through participation in WALA pigeon pea market groups? How has women’s control over income changed through participation in WALA market groups that produce chilies in addition to pigeon peas?

As mentioned earlier, in many cases, even though a woman may have been the group member and as such had her name on the sales contract,

the husband accompanied her, or even went on his own to the market to sell pigeon peas and chilies produced through the marketing club. If a woman went on her own to sell, she would bring back the receipt to prove to her husband that she brought home all the money that was expected. In most cases if a man went to market alone he would also share the receipt with his wife. Both men and women admitted to occasionally hiding the receipts from their spouses so they did not have to disclose the full amount they received. Female focus group participants who hid money indicated that they used the money for household needs (like soap or clothes for their children); one woman used the funds to support an orphan and send him to school. Male participants who hid money indicated that they used the money for personal needs, like snacks and beer. Men noted that they only hid money from chili sales, as pigeon pea sales were too little to keep any in reserve for their own use.

Both male and female focus group participants noted that, for most sources of income, once the money was brought to the household, husbands and wives sat together to decide how the income should be used. Both spouses gave suggestions and discussed the merits of each, but in general the husband had the final say as the head of the household regarding how that income would be used. For large amounts of money, such as the income from the chili sales, and potentially from the collective sale of pigeon peas, households used the training they received through FaaB to plan out the needs of the household. They prioritized farming inputs for the next growing season, followed by other household improvements (iron roofing sheets were most frequently mentioned), followed by larger household needs such as school fees, mattresses, starting small businesses or putting any remaining money in their VSL accounts. Men also noted that if they had not previously hid money, they would ask their wives if they could take some of the money for their own personal use for snacks or alcohol, or for medical emergencies. Some women agreed right away, while other women waited to make sure that there was enough money to meet the household needs, and then gave the remaining funds to the husband.

Households used chili income predominantly for large purchases. Pigeon pea income from both collective and individual sales was used for daily needs, such as household utensils, soap, food and fees. Both male and female focus group participants indicated that women were more likely to have full control over pigeon pea income than chili income, both because the quantity of money was much smaller and because it was used for day-to-day household needs, about which women were more informed. Some women from Thyolo noted that they had full control over their pigeon pea proceeds because they were the only ones who worked to cultivate and sell the pigeon peas.

Farming as a Business

When study participants discussed their increased control over income, both men and women first mentioned the control they gained through their newfound knowledge in budgeting and financial planning as a result of ACDI/VOCA's FaaB training. FaaB trainings take

Using Farming as a Business

“Since I have joined the group I am now able to analyze what I have invested in the chili and I can calculate the profit, so I am now able to better understand and decide what to do with the income.”

into account participants' literacy levels and life experience. From FaaB trainings, group members gained a better understanding of production needs and how to calculate profit based on income and expenditures. As a result, marketing club members (even those who did not participate in collective marketing) indicated that they now have a better understanding of how their household spends money and have more control over the process. Participants noted that in the past they would spend money as needs arose and in the end would not be able to account for how their money had been used. Now they can plan to meet their needs and ensure that their farm income carries them through to the next harvest. While increased production knowledge and exposure to the chili outgrower scheme increased access to income, it is the increased financial competency gained through FaaB that increased participants' feeling of control over that income.

Throughout the study, respondents noted that men used their personal income to buy alcohol or other personal items, while women used their personal income for items such as their own clothing, small household needs and/or to support their children. The success of the FaaB training program provides an excellent opportunity to introduce household budgeting that takes into account costs such as school fees, nonemergency medical care, and other household needs of everyone in the family. It presents an opportunity to increase discussion between spouses about how this money should be allocated. This not only allows women greater independence in the use of personal income, but increases male ownership of the psychological well-being of the household, and begins to disprove the idea that men are lazy and dishonest, and that they only use their money for alcohol.

Village Savings and Loans

The VSLs begun by WALA in project communities were mentioned by all participants in conjunction with financial planning tools as having the biggest impact on their control over household income. This includes respondents in the control group, who were able to take advantage of the presence of VSLs in their communities even though they did not participate in the marketing clubs. The presence of a village-level savings mechanism, which did not exist in the project's areas of implementation prior to the beginning of the WALA project, has allowed households to build their cash savings, and more purposeful decision-making, which includes a greater role for women in the decision-making process.



Male and female VSL members work together during their regular meeting. Ashley Rytter/CRS.

In most cases, the name on the VSL account corresponded to the WALA group member, so most accounts were held in women's names (this was also true for the control group). Both chili producers and pigeon pea producers who participated in collective marketing specifically noted that any unallocated income from the sale of those crops was put in the VSL account. Men may also deposit money from their other income-generating activities into this account. For this reason, the account was often thought of as a family account, and when a loan was taken or payout is received, the husband and wife sat together to decide how to use the money; in most cases, loans were taken out to pay for large expenditures, and in such cases men had final decision-making power as head of the household. According to both male and female focus group respondents, one exception to this practice is that women often used the money in their VSL accounts to start small businesses, in which case the woman herself had full control over the use of her income from that business. Women generally used this income to grow their businesses or to cover daily household needs (e.g., salt, matches, etc.) that they felt were too small to bother their husband about. If the income from a woman's small business was large enough to warrant a large purchase, such as iron roofing sheets, she and her husband sat down together to make the decision.

Changing household decision-making roles

Some women noted that they had a greater say in household income use since joining WALA marketing clubs simply because the income earned from collective sales was so much greater than what they were previously able to earn as a household, and it came all at once, so money was no longer a sensitive issue in their households.

Other women noted that they had a greater role in household decision-making about income because, through their participation in WALA marketing clubs, they now brought in a significant amount of income, in some cases even more than their husbands. A female pigeon pea producer from Thyolo noted, “Usually the money that our husbands get [from the tea estates] is very little so we don’t mind if he brings it home or not.”

One pigeon pea producer in Zomba said, “I tell my husband what I am going to use [the pigeon pea income] for. My husband doesn’t mind.” Another added, “Before joining WALA it was the husbands who were making the decisions about income. Now women are motivated to make the decisions. If our husbands had a problem with this they would divorce us, but since we are still together they must be okay with it.”

These changing household dynamics could be indicative of a positive step toward more equitable domestic relationships and increased independence and self-confidence on the part of women. They can also, however, have unintended negative consequences if men

Shared Decision-Making on Household Income

“When we used to sell in small amounts we only had a little money and used to argue with our husbands and say we should use it for this or that, but now that we have so much more we can sit down and make good decisions together.”

-Female pigeon pea producer, Balaka

feel emasculated or think their traditional roles have been usurped. When asked, most male focus group participants agreed that since the coming of WALA women have gained a greater role in decision-making regarding household expenditures. However, men described this role as participating in a conversation, and if the husband agreed with his wife’s needs or proposed spending plan, he would give her the money to spend as she saw fit. While many women indicated that they were now able to make financial decisions and simply inform their husbands, men reinforced that they were still the head of the household and just chose to allocate more money to their wives to spend on their needs—and if the

wives did not act responsibly with that money the men could use their position as household head to decrease their wives' role. As one male pigeon pea producer from Thyolo noted, "We give our wives the pigeon pea money to use for household needs, and if we see that things in the house haven't changed or that she is wasting the money, next year we will keep it and not share it with her."

Men and women may disagree on the level of independence of each spouse regarding household decision-making as a result of their participation in WALA marketing clubs; however, data collected on self-efficacy (described in Section 3) indicates that both male and female members felt more empowered and more able to achieve desired outcomes within their households. Rather than feeling emasculated or threatened by their wives' increased decision-making role, men themselves also indicated increased perceived self-efficacy.

SELF-EFFICACY

This section seeks to answer the following research question: How has women's perceived self-efficacy changed through their participation in marketing clubs?

Self-Efficacy Indicator

Key research subquestions:

How does perceived self-efficacy differ between women who participate in marketing clubs that only produce pigeon peas (which can be a food or cash crop), women who participate in market groups that also produce chilies (which are only used as a cash crop) and women in the same geographic areas who do not participate in marketing clubs at all?

Self-efficacy refers to people's beliefs in their capacity to achieve a desired goal or outcome. USAID has created a gender-sensitive outcome indicator to measure perceived self-efficacy among women.¹⁵ This study uses that indicator to examine not only women's self-efficacy, but also men's self-efficacy levels and how those may change as women become more empowered.

The USAID self-efficacy indicator asks respondents to rate eight statements (see text box) on a scale of -2 to 2, where more negative scores indicate lower perceived self-efficacy. Scores can range from -16 to 16.

¹⁵ State Department, *Cross-Cutting Issues: Science, Technology and Innovation* (Washington, DC: State Department) www.state.gov/documents/organization/101761.pdf

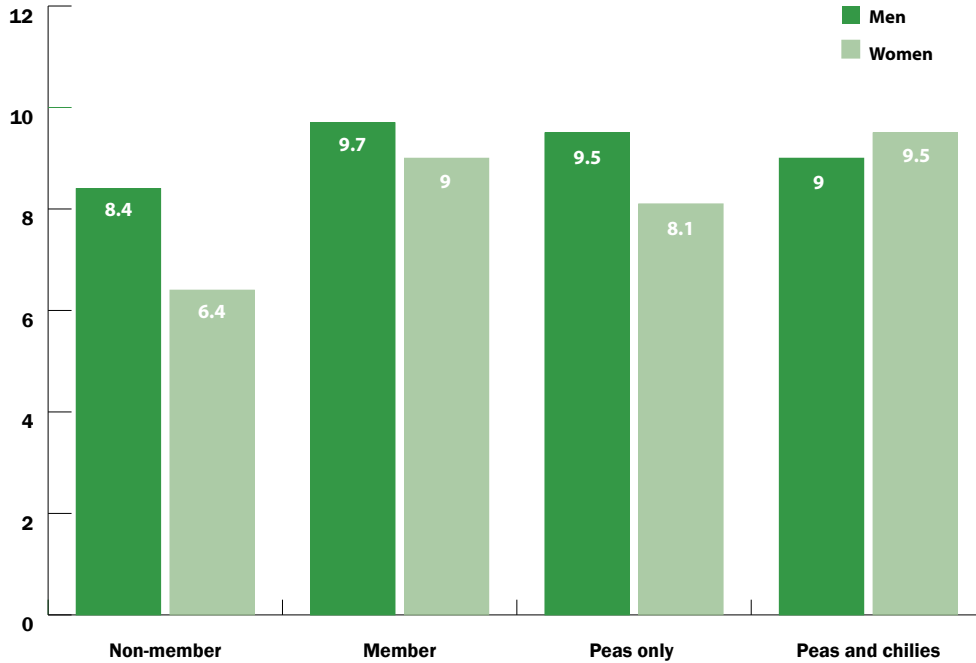
All focus group participants also completed a short quantitative survey that included the USAID self-efficacy indicator. In general, study participants demonstrated a high level of perceived self-efficacy; only 4 percent of respondents had a non-positive score (i.e., a score of zero or a negative value). On average, male respondents demonstrated higher perceived self-efficacy than women, at 9.3 compared to 8.5. When disaggregated by district, men demonstrated higher perceived self-efficacy everywhere but in matrilineal Thyolo, where women scored slightly higher, at 8.4 compared to a male score of 7.8.

Perceived Self-Efficacy Statements

- I am strong enough to overcome life's struggles.
- At root, I am a weak person.
- I usually feel that I am an unsuccessful person.
- I often feel that there is nothing I can do well.
- I can handle the situations that life brings.
- I often feel like a failure.
- I feel competent to deal effectively with the real world.
- I usually feel I can handle the typical situations that come up in life.

Members of WALA marketing clubs indicated greater feelings of self-efficacy than nonmembers. Male nonmembers had an average self-efficacy score of 8.4, while female nonmembers had an average score of 6.4. Among members, men had an average score of 9.7, while women had an average score of 9. Male and female members not only had higher scores than their nonmember counterparts, but women demonstrated a significant increase in their perceived self-efficacy, which narrowed the gap between men's and women's scores from 2 points to just 0.7 points. Among members, both men's and women's perceived self-efficacy increased regardless of whether they participated in production and sales for pigeon peas only, or for both pigeon peas and chilies. Even though pigeon peas are traditionally thought of as a woman's crop, men who participated only in the WALA pigeon pea program still increased their level of perceived self-efficacy by 1.3 points over their nonmember counterparts. Among members who participated in production and sales of both pigeon peas and chilies, women actually reported a higher level of perceived self-efficacy than male participants, with a score of 9.5 compared to a score of 9 for male members.

Figure 8. Perceived self-efficacy among marketing club members and nonmembers.



Given female respondents' discussion on their increased access to and control over income within the household mentioned in the previous section, it is unsurprising that the self-efficacy indicator also demonstrated an increase in women's perceived abilities to control positive outcomes in their lives. Equally important, the self-efficacy indicator demonstrated that this increase in female empowerment did not result in men feeling disempowered. Women felt that the control they had over their own life outcomes had increased, and men did as well. Regardless of whether members produced only pigeon peas or pigeon peas and chilies, male and female members reported greater self-efficacy than nonmembers, and the gap between the perceived self-efficacy of men and women had decreased. These findings have important implications for the "do-no-harm" principle of gender programming—that as women become more empowered economically or in other aspects of their lives, there is a risk that their domestic relationships may suffer, and they may even face an increased threat of domestic violence as their spouses deal with a new power dynamic. The data from this study has shown that WALA marketing club activities have empowered both men and women to the detriment of neither, making it much less likely that there will be unintended negative consequences within the household.

Other Household Dynamics

Key research subquestions:

How have intrahousehold dynamics changed through women's participation in market groups producing pigeon peas and chilies?

Women's increased perceived self-efficacy extended beyond their control of income, and many female focus group participants also indicated feeling more secure in their positions within their households due to their greater role in providing household income. Women felt less dependent on their husbands and were able to make independent decisions. They felt that their increased income had given them a measure of control over their husbands.



Egfa Wyson and her husband Awali outside their home in Chimwayi Village, Malawi. Egfa participates in a market group which has been linked to a number of profitable markets. Ashley Rytter/CRS.

Women from all three districts noted that this new control extended to an increase in their husbands' fidelity. Many female focus group participants noted that, in the past, their husbands had been unfaithful, but the women now felt that their husbands would not stray due to their wives' increased income, either because they would feel embarrassed about using their wives' income to stray with other women, or because they worried that if they were caught being unfaithful, the wife would no longer share her income with the husband. One female pigeon pea producer in Balaka went so far as to say, "WALA has brought back love. Our men used to go around with other women but now that they know that we are participating in these groups...the men stay because they know that if he leaves and we get money, we will not share it. The marketing clubs are like a mediator, bringing back love in our families."

As mentioned earlier, this increased feeling of independence on the part of women was been matched by feelings of alienation or frustration on the part of their husbands. Male focus group participants noted that they appreciated the increased harmony that entered the household as a result of their wives' increased role in decision-making. In addition, as mentioned earlier, men did not view their wives to be as independent as the wives themselves did. Men still believed themselves to be the head of the household and as such, they had overarching control over the decisions and activities within the household.

Even within these traditional roles, men and women from the pigeon pea and chili collective marketing clubs noted the large changes that have occurred in their lives—they are not only able to plan and create long-term goals, but achieve those goals. As part of the focus group discussions, participants were asked, “What is the most significant change that has occurred in your life since you began participating in WALA marketing clubs?” Selected responses are shown on the following pages.

“Because of the chilies I have a bank account. If I haven’t joined the program I would never even have thought of having a bank account. I want to use this money to open a grocery store.”

—female chili producer, Balaka

“At first we would rush to people who are rich in our village asking to borrow money but now ... we can go to the VSL bank to borrow for ourselves.”

—male pigeon pea producer, Balaka

“I have gained knowledge so now I am able to calculate what I have invested and what I earn. Before we were not able to do this—we were doing farming and business, but we could not analyze this way and make strong decisions.”

—female chili producer, Thyolo

“In the past there used to be months where there was literally no food, but now we are not hungry.”

—male chili producer, Balaka

“I am now able to use the earnings to pay school fees ... with the money that is left I buy food to make a balanced diet so I can stay healthy and continue to work and make more money.”

— female chili producer, Thyolo

“From the WALA program we have learned to align our ridges and reduce ridge spacing so that on a small space of land we can harvest a lot and have a lot of money.”

—male chili producer, Balaka

“Previously I would rely on my husband financially. But nowadays I [am] also participating and am able to do business, and I’m able to do whatever I want to do with the money I earn.”

—female chili producer, Zomba

“At a time like this one in the past when we were asked, how much money do you have, we would say, ‘when I sell will have so much.’ Now I can just say, ‘I have so much,’ because the money that is left from last season’s sales is still in the bank and I can use it for whatever need arises.”

—male pigeon pea pro-

“My wife’s parents didn’t want her to get married to me because they wanted her to continue school, but she chose to marry me. And now I can send her to school so that she can get a job and fulfill the dream of her parents.”

—male pigeon pea producer, Zomba

“... But now we can have our own money and not need to prostitute. This has reduced HIV risk also.”

—female pigeon pea producer, Thyolo

LESSONS LEARNED AND RECOMMENDATIONS FOR FUTURE PROGRAMMING

This study of WALA marketing clubs within three districts of Malawi's southern region provides a number of lessons learned and recommendations to facilitate women's participation in agricultural marketing clubs, and to help ensure that this participation results in increased access to and control over income.

- 1. Encourage women's participation in marketing groups from project inception.** By involving women at the earliest stages of the marketing clubs, when they only marketed pigeon peas, the project built women's capacity, self-confidence and status within their households, so that when a new, more-profitable crop was introduced, women were not displaced.
- 2. Include a situational analysis in the project design examining norms for community participation and integrate strategies to facilitate women's participation in all aspects of agricultural marketing, beyond those activities directly implemented by the project.** The WALA project expected women to have a higher rate of participation in marketing clubs when they were initially established because of the focus on pigeon peas. However, it did not anticipate that women would continue to be the majority participants when the chili outgrower scheme was introduced, and thus the project continued to focus time and resources on motivating women's participation in the cash crop. The project could have examined women's role in marketing clubs beyond meeting and training attendance. For example, the project could have targeted messaging toward men to ensure that women had access to land and labor assistance, and explored options for labor-saving technologies to mitigate the time burden spent cultivating and processing chilies and pigeon peas.
- 3. Include leadership training for women and men in marketing clubs.** For groups to succeed beyond the end of the WALA project, they need strong, honorable, transparent leaders. Women cannot lead if they lack self-confidence and men cannot lead if they are stereotyped as being dishonest. Rather than just targeting women, which risks alienating male (and potentially female) participants, the WALA project conducts leadership trainings for leaders of both genders. Depending on the local context where a project is being implemented, men and women could be trained together or separately, but both should receive targeted, relevant training to address their specific weaknesses and build on their unique strengths.
- 4. Activities to increase income should be complemented by increasing availability of village savings structures to facilitate greater control**

and decision-making power over the income that is earned. VSLs and other local savings models provide financial services at a local level in a nonthreatening setting that prioritize women's participation. When combined with audience-appropriate training on financial planning, VSLs ensure that the increased income earned by the household will be kept safe. This makes it easier for households to create long-term plans for their income. When VSLs are available, men and women prioritize saving a portion of the income that is not being used for other needs, and this is more likely to be accessed by women to start independent businesses, the income from which women themselves are able to control. Finally, village banking reaches beyond project participants to create sustainable growth within a community beyond the life of a project. WALA's complementary initiatives of marketing clubs, FaaB training, and formation of VSLs play a key role in the sustainability of agricultural marketing and income growth for project participants.

5. Train male and female marketing club participants in financial planning and budgeting that includes a focus on the needs of women and children. Even if income does not increase, or does not increase immediately, increased ability to plan for productive and consumption expenditures will help households budget to meet their needs throughout the year, so that they feel as though they have greater control over their income. This decreases stress surrounding financial decisions and makes it easier for men and women to work together to prioritize their families' needs. By ensuring that both men and women participate, women are empowered to make good decisions which will help them gain respect in their households, and men will be empowered to understand and meet the needs of his family, rather than being able to fall into the easy escape and excuse of those responsibilities being "women's work."

6. Integrate explicit trainings on household decision-making into group training curricula. This study has shown that, while men and women both acknowledge the increased role that women play in household decision-making, they have very different perceptions about women's autonomy in making those decisions. The issue of joint decision-making can be integrated into FaaB or leadership trainings, or conducted as part of a different component of a holistic program. During project planning, implementers should consult with local leaders and other actors on the ground to determine how best to introduce the issue to the community at large, as well as within the program (for example, by integrating messages into leaders' religious sermons or community events, by identifying model couples within the community who already practice joint decision-making, by facilitating exchange visits between patriarchal and matriarchal areas that have different decision-making practices, etc.).



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