



Women of Ganuwelo Village Savings and Loan, Balaka district. Photo credit: WOLREC/ Oxfam in Malawi.

# PUTTING THE POWER IN WOMEN'S HANDS

## The WOGIVES Project in Malawi

Two-thirds of the population of Malawi lives in poverty, and rural women are the poorest of the poor. Limited access to resources and exclusion from decision making at all levels contribute to women's ongoing inequality and lack of empowerment. With Tilitonse Fund support, Oxfam is partnering with the Women's Legal Resources Centre (WOLREC) and the Creative Centre for Community Mobilisation (CRECCOM) to change this. Under the Women and Girls' Voice Enhancement in Essential Services project (WOGIVES), Oxfam and partners are using diverse approaches, including community discussion groups, small loans, legal aid clinics and gender equality workshops, to equip women and their communities with the tools they need to claim their rights, empower themselves economically and fight gender inequality.



**OXFAM**

# INTRODUCTION

“Most men rarely plan with their wives. They say ‘I am the man in the house, who is a woman to tell me something?’” So says Gertrude Chimbalanga, of Traditional Authority (T/A) Nkagula, in Zomba district. These words ring true for many women in Malawi, who face significant barriers to making decisions about their lives – they are excluded from leadership positions, struggle to access land and other resources, and have limited economic opportunities.

With funding from Tilitonse; Oxfam is partnering with the Creative Centre for Community Mobilisation (CRECCOM) and the Women’s Legal Resources Centre (WOLREC) to implement *Women and Girls’ Voice Enhancement in Essential Services* (WOGIVES). This project uses a diverse range of strategies to enable women to develop the tools they need to demand their rights and transform their lives.

## WOMEN’S RIGHTS IN MALAWI

Two-thirds of the population of Malawi lives in poverty,<sup>i</sup> and women are particularly affected – 57% of female-headed households are poor, compared to 49% of those headed by men.<sup>ii</sup>

Gender inequality plays a role in this: women spend more hours working than men, but spend far less of their time on activities that generate income, and when basic services are not easily available, it is women who are expected to walk long distances for water and fuel, leaving them with no time for other activities. Women have limited control over resources like farmland, and difficulty accessing loans.<sup>iii</sup>

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Women face barriers at all levels of decision making, from the highest levels of government to their own homes. In the 2014 elections, only 16.5% of the Members of Parliament elected were women, while in the home, 44% of married women say that their husbands make decisions about their healthcare, and 69% that their husbands make decisions about household purchases.<sup>iv</sup> Women’s ability to participate in leadership is further complicated by a culture in which women’s assertiveness is discouraged, and a fifth of Malawian men and women believe that men make better leaders.<sup>v</sup>

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This situation reinforces women’s dependence on men, leaving them less able to challenge discrimination and domestic violence. Many women lack the knowledge and confidence to demand their rights and freedoms, leading to the abuse of these rights by those in power.

# WORKING IN PARTNERSHIP TO RAISE WOMEN'S VOICES

**“It has never happened in the history of my life that even the village head would ask me to speak at a community meeting on how our village is doing whenever we have visitors from the government.”**

*Eliza Mbayani, Chairperson of Ganuwelo VSL group*

WOGIVES has been running since 2012 in Mulanje, Thyolo, Zomba and Balaka, four districts in the Southern Region of Malawi. Oxfam facilitates joint planning, monitoring and reviewing of the project across the four districts, and provides partners with technical support and capacity building through partner visits and workshops. Oxfam's influence and broad reach have played a role in developing key relationships essential to the success of the programme.

Oxfam has worked in Malawi for over 20 years, with gender justice at the heart of all work in the country. Partners WOLREC and CRECCOM also have a history of working to promote women's rights in Malawi. WOLREC was established in 2004, and their core goal is to create a society in which women's and girls' rights are respected and upheld. They aim to increase women's and girls' access to legal, social and economic justice. CRECCOM has spent over 11 years working alongside the most marginalised communities to develop the ability of resource-limited women and girls to respond to the problems they face and participate in decision making.

## **Box 1: Women taking the lead in Ganuwelo Village**

In Ganuwelo Village, in Balaka district, women are taking the lead in their community.

Through STAR circle discussions, it became clear that many women were trapped in difficult circumstances because they had no way of making their own money – as a result, the 18 women and three men of the group decided to band together to start a VSL scheme.

Over 80% of the group members have used the loans from the VSL to start or boost their businesses, reports Eliza Mbayani, the chairperson of the group. With the money they have earned, members of the group have built houses, bought livestock, or paid school fees for their children. Teleza Duwa started her business with a loan and, through selling rice, earned enough to buy an ox-cart and two bulls, which she rents out at K3,500 per day.

But one of the main benefits for the women is the community's recognition of their leadership ability. They have not only taken up leadership roles within the STAR circles – some have become leaders in community-based organisations, and local water and forest management committees.

The group has big plans for the future. They have ventured into a group business, buying maize within the village and beyond. The aim is to raise enough capital for women to be able to access bigger loans, big enough “to buy even motor cycles!” says Teleza.



The Ganuwelo group in their warehouse, where they are stocking maize for sale. Photo credit: WOLREC/Oxfam in Malawi.

# MAKING A DIFFERENCE IN WOMEN'S LIVES

The WOGIVES project takes a holistic approach to women's empowerment, not only working with women to develop new skills, but also engaging men, local officials and service providers, and lobbying for changes in the laws which affect women's lives.

STAR circles (Societies Tackling AIDS through Rights) are used to raise discussion around the issues affecting women in their communities. Regular discussion groups bring communities together in honest and open dialogue about culture and women's rights, build strong coalitions at village level and give local people a platform to bring their concerns to local leaders and service providers. As part of this, the circles work hand-in-hand with leadership training for women, empowering them to take on leadership roles and interact with local officials.

These circles have enabled women to take the lead in meeting and negotiating with officials, and led to practical changes in communities' access to services. In several villages in Balaka, for example, a women-led network of STAR circles initiated an irrigation scheme, and liaised with the local development committee to rehabilitate the roads in the area, to ensure that the women growing vegetables there could sell their produce.

A similar process has led to boreholes being drilled in over a dozen villages which previously had no easy access to clean water, which has had a profound impact on women's lives – “we could spend almost the whole morning at the borehole to fetch water enough for cooking and drinking only,” says Lucy Michael of Kachomba village, Balaka. Now, women in these areas have time for other activities, and no longer have to remove their daughters from school to help carry water.

VSL (Village Savings and Loan) associations have been introduced to meet women's need for economic empowerment. In these associations, small groups of community members save together and take small loans from their collective savings, giving them the means to start and develop businesses.

VSLs have been effective in enabling women to earn an income to support themselves and their families, and this new financial independence has contributed to transforming gendered power relations – women have a bigger say over decisions in their families, and some have been able to leave abusive husbands. Working outside the home and taking on community leadership roles has also been a step towards transformation in the broader community, as women increasingly become recognised as leaders and decision-makers.

## Box 2: Village Savings and Loans: Bail from the poverty trap<sup>vi</sup>

Fanny Magoli, of Domazi Mulera village, was frustrated with her fruit and vegetable business, which did not make any significant impact on her and her family's life. She dreamed of opening a barbershop, but struggled to raise the money.



Fanny and her husband pose with the bicycle she bought for the family.  
Photo credit: Geoffrey Kamanga/CRECCOM.

When CRECCOM brought a Village Savings and Loan to her village, things began to change. She took out a loan, which enabled her to buy the necessary equipment and hire a young man to work as the barber.

Now, Fanny is no longer dependent on her husband, and she is able to support her family. She plans to invest her profits into other business ventures.

“My life will never be the same again!” says Fanny.

WOGIVES also seeks to ensure that women have access to legal aid. WOLREC's legal aid clinics give marginalised women a means of claiming child support, fighting for land ownership and taking cases of violence to court. These clinics have enabled some women to receive child support payments, while others have been able to claim land from male relatives who had wrongfully taken ownership of it. WOLREC is also involved in litigation support for survivors of gender-based violence. As of January 2014, there were 21 active gender-based violence cases in court, with another 22 closed.

Engaging men is another core component of the project, and gender equality workshops play a major role in educating men – and women – about women's rights. These workshops have proven effective in raising consciousness around gender-based violence, and encouraging women to speak out. “In the past, women used to suffer in silence,” says Geoffrey Kamanga, Senior Programme Officer at CRECCOM. “But after sensitising them on domestic violence issues, the trend has now greatly improved.” Women have reported positive changes in their husbands who have attended the workshops, and several women have commented that they have happier family lives since the introduction of the project.

WOGIVES has been featured in some of Malawi's leading national newspapers and online media, including The Nation, The Nyasa Times, Malawi Voice and The Oracle, which reported on the project's successes in reducing domestic violence and empowering women and girls.<sup>vii</sup>

### Box 3: Becoming a model husband – Men for gender equality in Zomba

“In my village, I am commonly known as *bambo wachitsanzo* – a model husband,” Jimmy Chimbalanga says proudly.

Mr Chimbalanga and his wife, Gertrude, live in Ngomano village in Zomba. In their village, many women have little control over the important decisions in their families.

For Gertrude and Jimmy, this is no longer the case – not since Jimmy attended training on gender and women’s empowerment. “WOLREC has taught us about human rights, and that women have rights that men need to respect,” Jimmy says.

He is chairman of the local Men for Gender Equality network, and a role model for other men. Jimmy is proud to encourage Gertrude to take the positions being offered to her by various committees, and to sell tomatoes and salt to bring in income for the family.

Today, husband and wife make decisions together, and Gertrude is happy with the changes this has made in their family. “We plan our harvest for us to have food throughout the year. We also agree on the things needed in our house to buy with the money we get from the VSL. This is not common among men.”



Participants in Gender and Women's Empowerment training, Zomba. Photo credit: WOLREC/Oxfam in Malawi.

## LOOKING TO THE FUTURE

**“Case of violence in homes were being reported daily, but since the campaign was launched, families are now living happily.”**

*Chikondi Mphepo, T/A Mkanda, Mulanje*

WOGIVES’s success has demonstrated the need for and potential impact of a project of this nature in Malawi and beyond. It is also testament to its scalability – the simplicity of the core components makes it fit for implementation in villages across the country, and possibly adaptable in other countries.

The project has demonstrated the success of VSL schemes in giving women opportunities to escape from poverty. However, the VSL concept is not yet prominent as a means of promoting economic empowerment in the country, and advocating for this is planned as part of Oxfam’s ongoing work in Malawi. In the next phase, media advocacy will also be expanded to increase the project’s visibility.

WOGIVES has shown that women can make changes in their lives and the lives of their communities when they can develop the tools they need to take action. As the project moves forward, more women around Malawi will be able to take action to tackle the issues that keep them in poverty.

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- <sup>i</sup> United Nations Development Programme, 2013 Human Development Report (<http://hdr.undp.org/en/2013-report>)
- <sup>ii</sup> Malawi National Statistical Office, Third Integrated Household Survey, 2010-2011 (<http://siteresources.worldbank.org/INTLSMS/Resources/3358986-1233781970982/5800988-1271185595871/IHS3.BID.FINAL.pdf> )
- <sup>iii</sup> WOLREC, Poverty and Gender in Malawi, 2012 ([http://www.genderpovertymeasure.org/storage/Poverty%20and%20Gender\\_Malawi\\_FINAL.pdf](http://www.genderpovertymeasure.org/storage/Poverty%20and%20Gender_Malawi_FINAL.pdf))
- <sup>iv</sup> Malawi Demographic and Health Survey, 2010 (<http://dhsprogram.com/pubs/pdf/FR247/FR247.pdf>)
- <sup>v</sup> Afrobarometer, Are Malawian Adults turning Pink? Exploring Public Opinion on Women's Political Leadership, 2012 ([http://www.afrobarometer.org/files/documents/briefing\\_papers/afrobrieffno126.pdf](http://www.afrobarometer.org/files/documents/briefing_papers/afrobrieffno126.pdf))
- <sup>vi</sup> A version of this story originally appeared on Oxfam's blog (<http://www.oxfamblogs.org/southernafrica/?p=3445>)
- <sup>vii</sup> The Nation, "CRECCOM in Domestic Violence Campaign", 2014  
Nyasa Times, "CRECCOM's Wogives Project Improves Livelihood in Mulanje", August 2014 (<http://www.nyasatimes.com/2014/08/26/creccoms-wogives-project-improves-livelihood-in-mulanje/>)  
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