ADVANCING GENDER TRANSFORMATIVE PROGRAMS IN MALAWI

How social norms approaches are improving the lives of women and girls

This document provides a comprehensive impact analysis of four development projects in Malawi, including the BLANK Project, Tizidalire, Titukulane, and Food and Nutrition Security Project Phase IV. Of the projects analyzed two of them are closed and two are still ongoing. This brief aims to analyze the outcomes and learning questions developed by CARE Malawi while evaluating social norms and gender transformative impacts.

Social norms are the perceived informal, mostly unwritten, rules that are made and shared by a given group or community and define acceptable, appropriate, and obligatory actions within the group.

Headline stats

<table>
<thead>
<tr>
<th>BLANK Project</th>
<th>TIZIDALIRE</th>
<th>TITUKULANE</th>
<th>FSNP Phase IV</th>
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<td>Layering gender dialogues onto traditional VSLAs resulted in 92% of women reporting equal participation in household decision-making (23.8% at baseline) and 74% of women reporting increased access to and control over household assets (20.5% at baseline).</td>
<td>Combining the graduation (from poverty) model, Economic Activity Selection Planning Management (EASPM) and gender dialogues resulted in 37.9% of female headed households graduating from poverty and an additional 42.9% being on track to graduate from poverty.</td>
<td>Observed 40,608 women participating in group base savings, microfinance, or lending programs to increase access to productive economic resources—resulting in 56% of 40,608 participating women reported being able to make decisions over productive resources and/or assets.</td>
<td>Increased women’s nutritional diversity by 75% because mothers and men were trained on appropriate nutrition and hygiene measures, which allowed for a more gender equal health standards and support within the household and overall community.</td>
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Methodology
CARE aims to lead the sector in delivering gender-equal impact across all programs. The GoDeeper Initiative was developed as a learning process to determine if there is evidence that CARE's projects include social norms change that leads to gender transformative impact. CARE developed the Learning Agenda Theory of Change with 3 goals. One of which is: **25M of women small-scale producers in the Global South are supported to have the power to grow adequate and nutritious food.**

The collaboration between CARE and the Global Capstone program of George Washington University consisted of analyzing data from 6 programs conducted in Bangladesh, Ethiopia, Malawi, and Uganda. Country offices in Bangladesh, Ethiopia, Malawi, and Uganda expressed interest in the learning process and volunteered to participate in the research. The country offices selected programs that aligned with the Strategic Initiative and formulated key learning questions. The goal was to identify key findings and cross-cutting information across gender transformative and social norms approaches.

To achieve our objectives, the process that was divided into three distinct parts:

1. **Harvesting Gender Transformative Evidence:** The initial focus was on conducting an extensive desk review of various project documents, reports, evaluations, theory of change, and gender markers. This allowed us to gather valuable gender transformative evidence that would serve as a foundation for our analysis and recommendations.

2. **Sense-Making Process:** Following the evidence-gathering phase, a sense-making process was employed utilizing the Miro board. This visual platform facilitated the identification of similarities and differences between projects and countries. Projects were categorized based on their impact groups while retaining their country labels. For each project, the team identified key information including impact statistics, social norms that hinder progress for women and girls, the social norms approach employed, and the resulting impacts. Additionally, the Miro board included dedicated sections for each country and impact group, providing a space for evaluators to document observed gaps, challenges, opportunities, and recommendations. The goal was to swiftly synthesize information within each grouping.

3. **Briefing with Key Findings and Recommendations:** Having completed the sense-making process, the final step of the methodology consisted of briefly presenting the results for each country office and technical team involved. For this purpose, a concise document and a presentation highlighting the key findings and recommendations were delivered. This final output will effectively communicate the insights gained from the analysis, enabling stakeholders to understand the critical aspects and suggested actions for advancing gender transformative practices.

Country Snapshots
**Who are we working with in Malawi?**
Small-scale producers are women and girls living in rural areas or in households (HH) where agriculture is a core source of income. This impact group typically does not have the power to grow adequate and nutritious sources of food. CARE aims to address the systematic exclusion of women in decision-making, leadership, and education— which includes increasing access and education on financial and entrepreneurial tools, nutrition, leadership, and farming practices.

Underbanked and unbanked women and girls lack equitable access, control, and agency over economic resources and income-generating opportunities. CARE aims to address discriminatory legal and political structures, entrenched social norms, and exclusionary market systems. Their focus on women's economic justice includes promoting women's agency, supporting women's voice and leadership, supporting women's collectives and movements, male engagement, and social norm transformation.
BLANK Project (closed):
BLANK Project aspired to improve the economic independence and prosperity, as well as increase educational achievements of vulnerable households and children and/or youth by engaging parents and youth to increase their income and their investment portfolio.

TITUKULANE (ongoing):
TITUKULANE aims to increase diversified, sustainable, and equitable incomes for ultra-poor, chronically vulnerable households, and women and youth. Additionally, the project focused on the improvement of nutritional status among children under 5, adolescent girls and women of reproductive age. Lastly, Titu aims to increase institutional and local capacities to reduce risk and increase resilience among ultra-poor and chronically vulnerable households in alignment with the National Resilience Strategy.

TIZIDALIRE (closed):
TIZIDALIRE focused on reducing poverty, improving livelihoods and enhancing the resilience of rural households on a sustainable basis. Ultra-Poor graduation and Scaling Up is one of four components of Tizi. Under the Graduation component, Tizi supported the graduation of the poor from poverty or helped reduce poverty for the ultra-poor households with improved resilience and livelihood.

FSNP Phase IV (ongoing):
FSNP Phase IV, or “Food and Nutrition Security Project”, focuses on resilience building, in line with the overall FNSP program— CARE’s strategic plan and the Government of Malawi (GoM)’s National Resilience Strategy. FNSP focused on the improvement of nutritional status and resilience to food crises of people living in Dedza and Salima districts who are vulnerable to nutrition insecurity, particularly women of reproductive age and young children. In Phase IV, the project focused on deepening and sustaining the impact achieved in the previous three phases while strengthening household resilience to shocks and stresses.

What social norms in Malawi are holding women and girls back?
Girls in Malawi are socialized to believe they are less important than boys, therefore girls are led to believe at a young age that they are restricted to the roles of wife and mother. This leads girls to have limited agency and self-confidence. As adults, women struggle to talk in public and find it difficult to assert their rights because they feel they are only valued for their role in the household. Within the role of wife and mother, women are solely responsible for household duties—such as cooking, cleaning, childbearing, and some agricultural labor—resulting in an unequal distribution of domestic labor between wife and husband. Increased burden of domestic responsibilities leads to greater time poverty which reduces their opportunities to engage in income-generating activities (IGA’s). When they do, there are expectations for women to invest their earnings back into the family.

Compared to women, men do not face high levels of poverty because they can easily engage in IGAs. By law, men have far greater rights to law and inheritance and, therefore have greater opportunities to make long-term investments that do not relate to the family. Many countries (e.g., Uganda) also find that men are more likely to spend their earnings on themselves on things like meat and alcohol (as examples) whereas women are more likely to reinvest in the family—while this is true, it also puts a triple burden on women to overcome social norms to earn money, (often) hide it from their husbands, invest it in their families (because their husbands don’t) and then still squirrel away savings to invest in their businesses.
Outside of household dynamics related to income, women face unequal access to and distribution of financial resources and services. Most financial service providers are in spaces where women have limited access. Since the home is considered women’s domain, services and activities outside the home are hard for women to access. This prevents women from accessing bank loans or micro-finance institutions because land is often used as collateral. Financial institutions also lack an understanding of the rural and agricultural sector, and how gender plays a part in it, which holds them back from extending services to women in rural areas. The lack of assets and savings means that female-headed households are more vulnerable to economic shocks.

Malawi has two commonly seen marriage systems, patrilineal and matrilineal. In patrilineal districts within the country, property and assets are passed down through male lineage and the general belief is that men have the power and influence in all decisions. In matrilineal districts, property and assets are passed down through female lineage, strengthening women’s property and asset security. Yet, even in matrilineal societies, men make most of the decisions, both household and financial. This can be due to inheritance laws and land rights being legally granted to men and/or women having to forfeit their land assets to live with their husbands in another village. Despite living in a matrilineal society, women often find themselves seeking approval from their spouses on financial decisions or faced with the possibility of being landless if they leave their partners.

How social norms programming is addressing the root causes of gender inequality in Malawi

What's effective in Malawi?

CARE’s Gender Equality Framework (GEF) Theory of Change, represented below, is to build agency of people of all genders and life stages, change relations between them and transform structures so that they realize their full potential in their public and private lives and can contribute equally to and benefit equally from social, political and economic development.

It is important to note that many of the social norms approaches mentioned below did not create an impact unless they were combined with other approaches. For example, VSLA is a standalone tool for economic empowerment, but it can be combined with SAA to make a greater, gender transformative, impact.

BLANK observed an increase in women’s agency and empowerment from the combined SAA and VSLA models. This model was applied while incorporating IGAs via business management training to educate women on how to increase their capacity to generate income for themselves and their households. The increase in steady household income ensured their children had the resources needed to stay in school.
VSLAs also helped suppress women’s experience of financial exploitation, regarding exorbitant interest rates. However, access by itself is not enough to ensure social norms change. Women, their spouses, and local leaders participated in gender dialogue sessions which highlighted how women can make contributions to the household. Overall, more men understood how VSLAs work and the importance of joint planning and budgeting with their spouses. These combined efforts were used to actualize gender equality outcomes by undertaking reforms to give women equal rights to economic resources through access to ownership and control over land and other forms of property and financial services.

**FSNP Phase IV** facilitated trainings on what is considered appropriate nutrition and hygiene behavior, which made informal structural changes between men (and boys) and women (and girls) in the household. These trainings introduced nutrition-sensitive social protection measures to improve women’s and girls’ access to food. Conducting these knowledge sessions made an impact on the levels of food insecurity and malnutrition in households in the district of Salima.

**TITUKULANE** made strides in women’s agency and their relationships with financial structures. This project facilitated access to agri-input loans through VSLAs for female farmers in Mangochi and Zomba. Some of these farmers were trained in agronomic practices and built the capacity to apply improved management practices or technologies for post-harvest handling and storage. In terms of their financial agency, women participated in group-based savings, microfinance, or lending programs to increase access to productive economic resources. Participating women reported being able to make decisions over productive resources and/or assets.

In **TIZIDALIRE**, the combination of the graduation from poverty model, EASPM, and gender dialogues resulted in many female-headed households leaving poverty with some on track to graduate. Women gained access to seed capital and markets due to the graduation model. They were then able to invest in businesses that were profitable and realistic because they completed the EASPM training. Combining that access and knowledge with gender dialogues helped women be able to control resources confidently. The resulting steady income had lasting positive effects such as better nutrition and overall better family health, kids being more likely to stay in school, women not having to depend on family or community over their health or finances, and women being able to keep investing in things such as livestock or infrastructure.

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<td>Business training, financial literacy</td>
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**How have impacts been better/more sustained because of SN approaches**

Community, gender, and household dialogues have led to a significant shift in gender roles and were the most utilized approach across all four projects. Gender dialogues involve creating space and facilitating discussions about gender equality within households and communities. Additionally, engaging men and boys proved essential for creating a gender transformative impact. Men and boys are key players in social norms change and can be allies in the process of change by using their station to champion inclusive and equal behaviors. For example, the Father-to-Father Initiative in FSNP consisted of a group of role model fathers in a village that encouraged other men and boys to abandon harmful stereotypes that discriminate against women, promote women’s economic empowerment and embrace their role in ensuring household nutrition. By doing so, the Initiative helped contribute to a shift in beliefs, behaviors, and practices at the household and community levels and increased households' capacity to meet nutritional and basic needs. However, it is worth noting, that only FSNP utilized engaging men and boys approaches, representing an opportunity moving forward.

Furthermore, Tizidalire developed a guide for facilitators that included activities such as household visioning and pile sorting for identification of household division of labor differences and how it impacts women. This project observed 37.9% of female headed households graduating from poverty with an additional 42.9% on track to graduate. Blank Project’s gender dialogues focused more on the value of the contributions of women on household budgets and how women can have a voice in household financial decisions. Women, their spouses, and local leaders participated in 270 gender dialogue sessions—leading to more men understanding how VSLAs work and the
importance of joint planning and budgeting with their spouses. Blank Project reported 74% of women participants had more access and exercise control over the available resources in their homes compared to 20.5% at baseline. Overall, dialogues were essential for exploring alternative ways of thinking and behaving as well as changing individual attitudes and social norms to support those alternative ways.

**Economic independence and knowledge** were implemented differently across the projects. In Blank, 5,679 female VSLA members who were trained in business management saw an increase in their capacity for income generation for themselves and their households. Additionally, VSLAs also helped reduce women’s experience of financial exploitation, regarding exorbitant interest rates. Tizidalire provided women access to seed capital and markets. In combination with EASPM training, female participants were able to invest their seed capital in businesses that were profitable and realistic. In Titukulane, implemented activities allowed for easier access to agri-input loans through VSLAs for 5,482 female farmers in Mangochi and Zomba. In addition, these farmers were trained in agronomic practices with 5,948 of them applying management practices or technologies in post-harvest handling and storage. Titukulane observed 40,608 women participating in group-based savings, microfinance, or lending programs to increase access to productive economic resources—resulting in 56% of 40,608 participating women being able to make decisions over productive resources and/or assets.

In terms of economic empowerment, savings and lending programs, such as VSLAs, were the entry point for capacity building and social norms approaches. VSLAs are an effective way to help unbanked and underbanked women gain access to basic financial support and services and serve as the platform for implementing social norm approaches like gender dialogues and business and financial literacy training. As a result, women invested in businesses that were profitable and realistic for them. The continued success of their businesses enabled them to keep investing in things such as livestock or infrastructure. This led to better nutrition and health, and children staying in school. Important to note, that the projects that included seed capital observed the women graduating from poverty at higher rates. For example, in Tizidalire, only 5% of those who received seed capital remained ultra-poor.

**SAA members** in FSNP, Titukulane, and Tizidalire supported women and men with life skills topics including nutrition and hygiene. FSNP reported that 60% of the 20,500 mothers and men trained by the program’s basic service providers confirmed that they are more knowledgeable about appropriate nutrition and publicized hygiene measures. FSNP focused its SAA conversations on combating GBV, while Titukulane incorporated intergenerational dialogues into SAA— which are extremely important for norm change in places like Malawi where the wife joins the husband’s family. In FSNP, 12,500 households that were originally at risk of food and nutrition insecurity benefited from nutrition-sensitive social protection measures to improve access to food. 20,500 women who received social protection support were able to grow products, increasing women and girls’ nutritional diversity by 75%. SAA/gender dialogues via VSLAs and IGAs in Blank were designed to actualize gender equality outcomes by undertaking reforms to give women equal rights to economic resources through access to ownership and control over land and other forms of property and financial services.
Programs should work to reduce factors that can negatively impact the participation of men, extended family members (mothers-in-law, grandparents, etc.), and other influential community members. Programs should be mindful of factors that can reduce attendance at activities, such as peak growing seasons. Male stakeholders are highly influential and hold immense decision-making power so increasing incentives and attendance is essential for progress. For example, Bangladesh’s Tipping Point project—focused on unbanked and underbanked women and girls—saw success when multiple community stakeholders, such as religious leaders and politicians, participated in the program activities.

Commit to long-term and continuous engagement in household and community dialogues. This impact group experienced the greatest changes because of gender dialogues. It not only helped achieve the project’s objectives but also enhanced participants’ involvement, particularly regarding household duties—easing the burden on women and reducing their domestic workload. Effective dialogue sessions can create significant changes in social behaviors and norms that affect gender equality.

Further research into integrating gender transformative approaches in schools could be beneficial for instilling positive norms during formative ages.

There needs to be a bigger effort made to partner with formal financial institutions and policymakers to reduce structural barriers. VSLAs worked to provide access to informal financial institutions but there needs to be a bigger effort made to partner with formal financial institutions and policy makers to reduce structural barriers.

Enhancing access to seed capital for poverty alleviation. To enable households to escape poverty, it is essential to increase their access to seed capital. In the case of the Tizidalire program, expanding access to seed capital supported households out of poverty.

CASE STUDY - BLANK Project
A female VSLA member in T/A Chilowamatambe, Kasungu District applauded the BLANK project for increasing her opportunities for financial autonomy. Her husband is polygamous, and she shared, “I am not worried that my husband spends much of his time with my counterpart wife because I can generate income independently.” From the VSLA share outs, she managed to start up a grocery store where she sells cooking oil, dry fish, onions, tomatoes and other food items. From the proceeds, she managed to support her son’s education and she plans to send her son for tertiary education with savings from the VSLA and the shop’s proceeds.

Recommendations

Impact Group Level
1. Programs should work to reduce factors that can negatively impact the participation of men, extended family members (mothers-in-law, grandparents, etc.), and other influential community members. Programs should be mindful of factors that can reduce attendance at activities, such as peak growing seasons. Male stakeholders are highly influential and hold immense decision-making power so increasing incentives and attendance is essential for progress. For example, Bangladesh’s Tipping Point project—focused on unbanked and underbanked women and girls—saw success when multiple community stakeholders, such as religious leaders and politicians, participated in the program activities.

2. Commit to long-term and continuous engagement in household and community dialogues. This impact group experienced the greatest changes because of gender dialogues. It not only helped achieve the project’s objectives but also enhanced participants’ involvement, particularly regarding household duties—easing the burden on women and reducing their domestic workload. Effective dialogue sessions can create significant changes in social behaviors and norms that affect gender equality.

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5. Enhancing access to seed capital for poverty alleviation. To enable households to escape poverty, it is essential to increase their access to seed capital. In the case of the Tizidalire program, expanding access to seed capital supported households out of poverty.
Organizational-level

1. To ensure continuation of social norms changes, projects should include sustainability measures. During the design and implementation of a program, programs should aim to ensure the continuation and sustainability of social norms change. For example, the last year of a program could be used to transition to a local peer-led model to facilitate the sustainability of activities once a program is completed.

2. All projects across CARE should collect data that corresponds to the GEF indicators. Requiring all CARE projects to collect data that corresponds to the GEF Indicators allows CARE to evaluate the effectiveness of approaches in a standardized assessment.

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