

**FACTORS AFFECTING PERFORMANCE OF WOMEN IN SMALL SCALE
AGRIBUSINESS:
A CASE OF LILONGWE, MALAWI**

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DECLARATION

I declare that this work is my original work and has not been presented for a degree or any other award in any university or any institution of higher learning for examination.

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DEDICATION

I fully dedicate the project to my family, especially to my husband (Solomon) and my two daughters (Vinjeru and Tumpale) for their love, support and encouragement.

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ABSTRACT

Small scale agribusinesses are key driving factors for achieving economic growth in Malawi, as they contribute to both household income generation and job creation. The studies indicate that over 75 percent of small scale businesses were owned and operated by women. The main objective of the study is to explore factors affecting performance of women in small scale agribusiness in Malawi. The study was informed by the following objectives; first, to establish factors that affect progress of women's small scale agribusiness in Lilongwe, second, to examine whether women in small scale business get support from governmental institutions, third, to assess knowledge and skills women have in small scale agribusiness. This study adopted two feminist theories, the Marxist feminist theory and Stiwanism, an African feminist theory to survey the injustices faced by women in agribusiness and to create opportunities for equality in the society. The literature review shows that a lot of studies on this topic used either qualitative or quantitative methods of study, this study adopts mixed method and Afrocentric theoretical model framework and storytelling as an African paradigm to collect and analyze data and provided an interpretation to the challenges. Results of the study revealed that the main challenges encountered by women in agribusiness include lack of collateral, lack of self-esteem and confidence in seeking information on credit facilities, illiteracy, dependency burden, and lack of access over productive resources. These challenges inhibit their viability for survival and growth of women's small scale agribusiness enterprises. The conclusion is that despite several interventions by Government of Malawi and other stakeholders to empower women through various strategies, the same old challenges still exist. Women in agribusinesses are not enlightened on government programmes available to support them and they lack support from financial institutions. The researcher recommends that the Government of Malawi creates awareness of all the programmes that are available to support women in small scale agribusinesses. The Government of Malawi should also integrate life and skills building in all programmes that support women so they can be self-confident and proactive in seeking information about business opportunities and credit facilities on offer by lending institutions. Finally, the local government authorities should enhance regulation of market institutions responsible for space allocation and conduct at marketplaces.

Further research can be conducted on the role of government in the promotion of women in small scale agribusiness: access to financial resources.

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ABBREVIATIONS AND ACRONYMS

AFDB –	African Development Bank
AOTS –	African Oral Traditional Storytelling
GDP –	Gross Domestic Product
GOM –	Government of Malawi
ILO –	International Labour Organization
MBS –	Malawi Bureau of Standards
MED –	Malawi Enterprises Development Fund
MGDS –	Malawi Growth and Development Strategy
MIRTDC –	Malawi Industrial Research and Training Development Center
MITC –	Malawi Investment and Trade Center
MFI –	Microfinance institutions
MSE –	Micro and Small Enterprises
NAPWEE –	National Action Plan for Women Economic Empowerment
NFIS –	National Financial Inclusion Strategy
NGO –	Non-governmental organization
OECD –	Organization for Economic Cooperation and Development
RBM –	Reserve Bank of Malawi
SMEDI –	Small Enterprise Development Institute
TSh –	Tanzania Shillings
UN –	United Nations
UNDP –	United Nations Development Program
USAID –	United States of America Aid for International Development
WID –	Women in Development

CHAPTER ONE

INTRODUCTION

1.0 Introduction

The chapter gives a brief context to women's engagement in small scale businesses focusing on agribusinesses. It mainly discusses the past challenges to survival and growth of small scale agribusiness owned by women. It looks at how women operate small scale agribusiness, the point that even though they do make the most contribution; still, they are struggling with the same historical challenges. It then presents statement of the research problem, research questions and objectives of the study. Finally, it presents the delimitations and a limitation of the study, presented as well is the importance of the study.

1.1 Background of the study

Report produced by African Development Bank Group Report (2012) indicated that micro and small enterprises (MSEs) are key drivers for achieving inclusive growth in Africa as they significantly contribute to both household income generation and job creation. In Malawi, the Malawi National Gemini Baseline Survey, undertaken in 2012 estimated that over 75 percent of MSEs were owned and operated by women, and tended to focus on food processing and vending, and they mostly operated in the informal sector (GOM, 2012). MSEs in Malawi contribute income to about 25% of households, and employ about 38% of the country's labour force, and also contribute about 15.6% to GDP (GOM, 2012). To leverage this development dividend, the Government of Malawi (GOM) has, for the past decades, developed and executed approaches and programmes to assist women in small and medium scale business. According to GOM (2012), the Malawi government has created a number of policies, programmes and statutory bodies to help produce a conducive environment for the MSEs and the private sector in general.

1.1.1 Government policies in support of women in agribusiness in Malawi

International agreements

Malawi is party to various international and regional agreements, enforcing the rights of women, including the AU Solemn Declaration on Gender Equality (2004) and UN Agenda 2030 particularly SDG 5 that focus on gender equality and empowerment of girls and women.

The Malawi Growth and Development Strategy

The Malawi Growth and Development Strategy (MGDS) III (2017-22) prioritizes gender equality as means of achieving socio-economic development in Malawi. One of the strategic goals under the MGDS II and MGDS III is the transformation of subsistence farming into commercial farming (GoM, 2017).

The National Action Plan Women Economic Empowerment

The National Action Plan Women Economic Empowerment (NAPWEE, 2016) is the Malawi's policy document that provides direction to government institutions, the donors and private institutions towards addressing women economic empowerment issues within their programmes and activities. The goal of the NAPWEE is to promote the participation of women in economic activities in a meaningful and sustainable manner in order for them to live a quality and decent life. *"..It aspires for an economically empowered society where women are able to access and control means of and resources for production, fully benefit and actively participate in development of the country"* (NAPWEE, 2016:16).

NAPWEE Priority Areas

NAPWEE has identified four priority areas for implementation to increase the economic status of women in Malawi. These areas are: a) promotion of women/girl education and financial literacy, b) facilitation of women's labour and employment, c) enhancement of property rights of women, and d) support business/entrepreneurial activities done by women.

Support of women's business/entrepreneurial activities

The policy (NAPWEE) seeks to support women's business/entrepreneurial activities by creating conducive legal environment that promotes women businesses, increasing women's involvement in business ventures, and strengthening capacity of actors and structures promoting women in business (Appendix-Table 2).

National Gender Legislation

At national level the country has regulations that also enforce the rights of women. The Malawi's 1995 Constitution embodies the rights of women in section 24, right to equality in sections 13(a) and 20, right to economic activity in section 29 and the right to development section 30 (GOM,

1995). These clauses not only ban discrimination of persons due to their gender but also obligate the state to actively support gender equality. In pursuance of the same, the Gender Equality Act was effected in 2013 which also prohibits prejudice on the basis of gender. However, the act falls short of the provisions that promote women's economic empowerment specifically on their access to credit (GOM, 2013).

National Financial Legislation

Several pieces of legislation that provide guidance to financial institutions in Malawi, including the Reserve Bank of Malawi Act (Cap 44:02) establishes the RBM as the central bank responsible for fiscal policy as well as financial institution supervision and regulation, the Banking Act of 2010, Financial Services Act 2010, Micro Finance Act 2010 and Financial Cooperatives Act 2011 provide for the establishment and regulation of the commercial banks, micro-finance institutions and financial cooperatives respectively. Furthermore, the Credit Reference Bureau Act establishes the requirements for operation of a credit reference bureau which allows for the collection of background and credit history of account holders of financial institutions. The Financial Crimes Act sets the standard for Customer Due Diligence and Know Your Customer requirements for all financial institutions and select "designated non-financial businesses and professions" including legal professionals, accountants, estate agents and others.

The legal and regulatory analysis of these pieces of legislation, shows that the laws and regulations in and of themselves are gender neutral. However, the viewpoint critical point is that laws in and of themselves, no matter how well intended, are inadequate in addressing gender equality. In addition, the bodies that are tasked with the promotion of gender equality often have inadequate funding, are chronically understaffed and have a limited voice beyond the public sector.

National Gender Policy of 2015

The policy focuses on addressing gender gaps by providing guidance. The aim is to steer "empowerment of women and mainstreaming of gender in Malawi". On access to credit, the policy recognizes the low access to credit (10% to 15%) by women but does not spell out concrete policy recommendations on how this can be addressed.

National Agricultural Policy

The policy promotes Agricultural transformation agenda from the predominance of subsistence to commercialization of the sector. The policy recognizes the specific gender issues that are affecting the sector and refers directly to women's access to finance and credit. Key policy objective that are particularly important for women's agribusiness development is increased agro-processing and value addition of agricultural products, particularly by women and youth by 50 percent by 2020. In its execution the Ministry of Agriculture will collaborate with other relevant ministries, the banking sector and microfinance institutions to increase financial access and financial inclusion through, amongst other things, the facilitation of trade, receivable financing, trader credit, lead-firm financing, government guarantees and warehouse receipting.

National Export Strategy

This Strategy is being implemented to boost capacity for Malawi for a healthy balance of trade. The strategy emphasizes economic empowerment of vulnerable groups such as women and youth through deliberately targeted support. One of the strategic priority areas is to build capacity of the women and youth through skills training and mentoring so that they can profitably engage in the export value chains.

National Trade Policy

This policy aims at governing all policies related to trade so that Malawi remains competitive in the regional and global trade. The Government of Malawi' committed itself to make trade a tool for economic growth and poverty reduction. The policy makes provision for deliberate efforts to support women entrepreneur move goods to markets in the neighbouring countries. It also provides for support to small scale agribusinesses to meet the standards of destination markets.

National Industrial Policy

This policy charts a path for Malawi's transformation into a manufacturing, productive economy. It recognizes barriers to small scale businesses participation as a key constraint to growth and has as one of its objectives the inclusion of small scale business in manufacturing and to establish gainful market opportunities.

Despite these multiple interventions by government, non-governmental organization to support growth of MSEs, MSEs are reported to be marginalized. The 2012 MSE research showed that nearly two thirds of small businesses (62%) were ignorant of any of this formal public institutional support. The 2012 MSE survey also established that only about 31% were formally served by some sort of financial system, with 59% of MSEs were excluded from formal financial services, relying on informal services (GOM, 2012). This study, therefore, seeks to explore the factors that hamper women's small scale agribusinesses. The next subsection provides definitions of terms as used in this study.

1.1.2 Definition of terms

Agribusiness

Agribusiness is the sum of all operations involved in manufacture and distribution of farm supplies, production operations on the farm, and the storage, processing and distribution of farm commodities”.

Business performance in agribusiness

Business performance refers to success of the business or failure of a business either at the beginning or its growth, where success means continuing business operations (survival) while failure means closing up the business. Key indicators of business success for small scale enterprises include turnover and net profit

Small scale business

These are privately owned enterprises with a small number of employees and low sales volume.

Afrocentric

Afrocentricism is an ontology or a branch of knowledge tasked with logic, reality and the values of social, human and natural science for people of African descent.

Motif

Motif comprises of characters, items and events in a story and how they are connected to produce the end result.

Metaphors

Are words or phrases used in a way that is not literally applicable and usually carry hidden meanings and it is left to the audience's job to decipher and connect their meaning to the story on the table.

Journey motif

The journey motif is a powerful representation of a character's self-exploration leading to some sort of self-realization.

Micro-business

A micro-business is a business that operates on a very small scale with not more than two employees.

Small scale businesses

Globally, there is no one definition of micro, small and medium-size enterprises. As such, Dababneh and Tukan (2007) note that each country has adopted its own definition that conforms with its economic circumstances. According to OECD, the variation in definition and size of enterprises indicates the variations in the, cultural, social dimension and economic activities of the countries (OECD, 2005). In Malawi, the classification of size of business is based on levels of employment and annual turnover (GOM, 1999). Micro enterprises employ up to four persons and have an annual turnover of up to MK0.120 million (USD167), while small medium enterprises employs between five and 20 people including working owners and have an annual turnover of above MK0.120 million (USD167) but less than MK4 million (USD5,560.81). Medium enterprises employs of between 21 and 100 employees including working owners and an annual turnover of more than MK4 million (USD5,560.81) but less than MK10 million (USD13,902) (GOM, 1999; Mulaga, 2013; GoM, 2012). Table 1.1 below provides summary of business classification in Malawi.

Table 1.1: Official classification of size of businesses in Malawi

Business size	No. of people employed	Annual turnover (million)
Micro	1- 4	< MK0.120
Small	5 - 20	> MK0.120 , < MK4
Medium	21-100	> MK4 , < MK10
Large	100+	> MK10

Source: GOM (1999)

Mulaga (2013) note, however, that it is difficult to delineate micro and small enterprises because huge temporal and commodity-specific variations in employment and turnover levels. As such, in this research, the term small scale agribusinesses shall denote both micro and small enterprises.

1.2 Statement of a research problem

Looking at the important role that women's small agribusinesses play in contributing to poverty reduction by producing incomes and social welfare to poor families, women still lack support to help them sustain their agribusinesses. Malawi Growth and Development Strategy (MGDS) III (2017-22) prioritizes gender equality as means of achieving economic and social growth in Malawi. One of the strategic goals under the MGDS II and MGDS III is the transformation of subsistence farming into commercial farming (GoM, 2017). However, historically, women's small scale agribusinesses do not thrive due to challenges ranging from limited capital, limited access to finances (collateral), lack of infrastructural facilities, low levels of education and limited experience of agribusiness; these challenges inhibit their viability for survival and growth. These challenges have been there despite several interventions by government of Malawi, private sectors and NGO's to empower women through various strategies. This study, therefore, focused on finding out why despite the Malawi government interventions women still face challenges in their small scale agribusinesses. The study explores, analyzes and assesses the problems that women in small scale agri-business grapple with, in order to inform the implementation of the MGSD III in Malawi.

1.3 General objective

The general objective of this study is to explore factors affecting performance of women's small scale agribusiness in Malawi.

1.3.1 Specific objectives

- i. To establish factors that affect progress of women's small scale agribusinesses in Lilongwe, Malawi.
- ii. To examine whether women in small scale agribusiness get support from governmental institutions.
- iii. To assess knowledge and skills women have in small scale agribusiness.

1.3.2 Research questions

- i. What are the factors affecting women's performance in small scale agribusiness?
- i. Are women supported by the government or other stakeholders?
- ii. How much knowledge and skills do women have in small scale agribusiness?

1.4 Justification of the study

The practical reason for conducting this study is to explore the factors that affect the performance of women in small scale agribusiness. A lot of studies have been done on the same topic, but there are some specific characteristics that make it different from the other studies. This study focuses mainly on the challenges that women face in small scale agribusiness and the outcomes of this study helps unpack the injustices that women in small scale agribusiness face and gives evidence to the policy makers to change, design and implement new policies that will create a conducive environment for women. From the previous literature reviewed, it shows that the previous studies on this topic were using either qualitative or quantitative method; this study has a different method of study the mixed method (qualitative and quantitative) and Afrocentric theoretical framework. The mixed method gives a clear explanation to help understand the findings of the study, the Afrocentric theoretical framework helps in probing the life experiences of women in small scale agribusinesses using the oral story telling as a way of expressing themselves in their own language and in accordance to their cultural values and beliefs, thus makes this study unique.

1.5 Scope of the study

This study specifically focuses on factors that affect the performance of women in small scale agribusiness in Lilongwe City, Malawi. The research was restricted to widowed women, married and single, who were owners of small scale agribusinesses operational in the location of study. The study uses the mixed method of research and Afrocentric theoretical framework and the two

feminist theories Marxist and African feminist theory Stiwanism by Molaria Ogundipe to explore the factors that hinder women's small scale agribusinesses.

1.6 Limitations of the study

The first limitation that the researcher went through was gaining access to the research participants. This was difficult because this was the first contact between the researcher and the informants and, consequently, the researcher spent more time to create comfortable working relationships with the respondents. The interviews mostly took place at the same time when the women were also busy with the selling of their produce this made it difficult for the respondents to concentrate on answering the survey questions. At several occasions, the researcher had to negotiate with those informants who were willing for evening interview sessions. In addition, the researcher spent several days interacting with the women in their market kiosks, where the researcher got a chance to engage herself deeply in the lives of the study population; by joining their daily activities in the market. Oke (1990:58) stated that through the process of engagement the researcher goes deeply into their lives and that of local social relationships and the researcher notices details of the respondents' daily life and activities performed by the study population.

Not all women at the market were the agribusiness owners. This was a challenge because the researcher had to make arrangements to come to the market for interviews on appointments with women agribusiness owners; as a result, the researcher had to wait sometimes for several days to get an appointment, some of which did not materialize. In order to meet more women small scale agribusiness owners, the researcher volunteered as a note-taker for a workshop organized by the Civil Society Agriculture Network (CISANET) on "Policy support to women's agribusinesses in Malawi", that took place in Lilongwe from 6th to 8th September 2018.

Few informants expressed their unwillingness to answer questions for academic purposes especially to unfamiliar person. The researcher had to discuss with the market committee on the objectives and process of the study and after that it was the market committee who introduced the researcher to the selected informants.

Lastly, as the women had different cultural background, they understood the different words and phrases metaphors, proverbs and legends, differently. As such the researcher had to rephrase the questions or probe more to get a shared meaning.

1.7 Delimitations of the study

The researcher limited the population to women only so as to get the in-depth experiences of women only without interference of Men in the study. Other studies on Men and Youth should be conducted to get their experiences too.

1.8 Significance of the study

The results of this study contributes evidence for developing and designing better policy interventions for promotion of women's social and economic status, through working directly with the women doing small scale agribusinesses, this study collected vital experiential and evidential information that, after analysis, will be useful for the Malawi Government, development partners, financial institutions and NGOs in designing policies, programmes and products that facilitate development and survival of women's small scale agribusinesses in Malawi. This will uplift social economic status of women, and their families, communities and the whole nation at large.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The chapter outlines the two feminists' theoretical frameworks that support the study, the Marxist feminist theory and Stiwanim as an African feminist theory. It then reviews the relevant literature applicable to the study. The literature specifically explores factors that affect performance of women's small scale agribusinesses. And these factors are access to land, access to credit and education. In this chapter the argument is that, historical factors such as land, education and credit remain fundamental issues to survival and growth of women's small scale agribusinesses.

2.1 Theoretical framework

The study is informed by two feminists' theories that are adopted as lens through which this study is designed. The Marxist feminist theory and an African feminist theory, the Stiwanim are used in the study to examine the injustices encountered by women in agribusinesses. These two feminist theories will help) to explain and understand the characteristics of women's oppression or inequality in agribusiness, and b) to establish equal opportunities for women in agribusinesses. Rather than looking at women as oppressed or degraded, the African feminist theory as a framework of analysis used in this study views women as brilliant and gifted people in a community (Mekwe, 2008). Women in small scale agribusinesses in this study are set as capable in their career through African feminism theories (Marxist and Stewanism), but there is need to probe the problems they face in their agribusinesses.

Marxist and Stewanism theories both are endowed with the power of nature to safeguard equal opportunities for achievement and self-development of the objectives while strengthening partnership in associations (Usen, 2014). Feminist theories offer means of conceptualizing, defining and analyzing the experiences of African women, therefore, help to detect, understand and examine the structures and origin of gender inequality and propose ideas, policies and laws, thereby assist in dismantling gender inequality as well as extending a vision for gender equality(Watson, 2013).

While most studies have used the Marxist theory to study challenges of women in business, however, Mekgwe (2008) argues that the Marxist theory does not give us tools to help tackle the problems encountered by African women in small scale agribusiness, particularly in African

context, African feminists like Mekgwe (2008), contend that Western feminism is conformist and cannot help understand the liberation of African women. African feminists hold the perspective that Western feminist frameworks are entrenched within a western culture and version of reality (Beoku-Betts & Njambi, 2005; Nkomo & Ngambi, 2009; Ampofo, Adjei, & Brobbey, 2015). Such doctrine may authentically and for women from Africa and this argument was the basis for the decision to adopt an African theory, the Stewanism, complemented by the Marxist feminist theory.

By feminism, I refer to a pro-woman movement that attempts women's liberation from oppression (Mbabuike, 2002). Significantly, feminism can be explained or defined as both "activist movement and a body of knowledge" that shape the need for a change positively in a society (Boateng, 2016: 17). Being a body of knowledge, feminism has evolved into various shapes to address the difference among women (Beoku-Betts and Njambi, 2005; Boateng, 2016; Holvino, 2010).

2.1.1 The Marxist feminist theory

Marxist feminist theory is a theory and method of study developed by Marx (1859) as cited in Marx (1972: 3). Mainly, the theory acknowledges the mechanisms by which economic systems shape the society as a whole and determine everyday life. It focuses on exploring and describing the means by which women are subjected through the systems of capitalism.

Marxist feminists argue that women's liberation can only be achieved through the radical reconstruction of the contemporary capitalist economy, in which, they assert, much of women's labour is not paid. According to the theorists in this tradition, like Margaret Benston (1969:78) and Peggy Morton (1971:56), assert that there are two main types of divisions of labour in the capitalist system. First division is productive, whereby the labour is used to produce goods and/or services that have monetary value and remunerated with a wage. Second form of division of labor is reproductive, this is associated with family and home including all what people do for themselves, not meant for earning a wage, for example, domestic activities like cleaning, cooking, and bearing children. The two forms of labor are both important; the only thing is that people have different access to both forms of labour rooted from determined aspects of their identity (Utah Education, 2017). Women are allocated the private sphere where the labour is reproductive, unpaid and uncelebrated for in a capitalist system and utilizing the labour of women as cheap source of a workforce is in the best interest of both the public and private institutions and for the manufacturers, this yields higher profits (Engels, 1990). For a family that consist of parents and

children, the power dynamic demand that domestic work is to be fulfilled by women of the household, thus extricating the other members from their own essential reproductive labour. The argument from Marxist feminists is that the exclusion of women from productive labour propels male control in both private and public spaces(Engels, 1990).

2.1.2 The African feminist theory

In addition to the Marxist, this study adopts an African Feminist Theory called Social Transformation Including Women in Africa (also called Stiwanism) created by Molaria Ogundipe Leslie(1994). Stiwanism is an alternative to Western feminism with a prominence on social and economic equality with men in Africa. It is distinctive in its own way as it is African centered, and “it provides a way to study African feminisms as they relate to history, race, politics, gender, social and economics (Ogundipe-Leslie, 1994: 34). According to Ogundipe-Leslie (1994:45) “African women must theorize their own feminisms” there can be no liberation of African society without the liberation of African women. She contends that the question of gender has not been adequately tested and examined by theoreticians of African liberation and change. She insists that there must be a new re-ordering of society in order to have a successful transformation. Ogundipe further argues that women and men must be colleagues in the social transformation of Africa, and women in Africa must move past their false perception and disillusion of their minds, and activate their personal interest in their society(Ogundipe-Leslie 1987). According to Ogundipe-Leslie (1987), women can surrender self-indulgent aspects of gender constructs.

At the core of this theory is rather a simple idea of including women in the discussions and involvement in decision making processes alongside change in their environment. If women are not included in decision-making on issues that affect their lives and livelihoods, Ogundipe-Leslie (1987) argues that those decisions will not work, and women will continue to suffer and operate in informal sector without formal public support and protection such as small scale agribusinesses in most developing countries.

Women predominate ownership and operations of small agribusinesses that often operate in informal sector. These agribusinesses face many hindrances to thrive and survive including limited capital, poor access to infrastructure and services that hamper their growth and survival. Few studies have been done to investigate why women dominate small scale agribusinesses (Alam et al, 2011;Raman et al., 2013) also on hindrance to success of women’s small scale agribusinesses

(Ilhaamie et al., 2014). The few done in developing countries have mostly used quantitative methods. While these studies have contributed to the growing literature, less is known from a feminist perspective. There is need to fill this intellectual gap, hence this study. I use the African feminist theory, the Stiwanism complemented by the Marxist theory as analytical as the lens to help unpack the limitations faced by African women in small scale agribusinesses in Malawi, a case study of Lilongwe City.

2.2 Empirical review

2.2.1 Historical Factors hindering women in small scale agribusinesses in Malawi

Historically, there have been factors that hinder women from running their daily agribusinesses and additionally, systematic gender-based differences in the types of agribusiness activities that in turn hinder growth of women's agribusinesses. Women tend to dominate food related agribusinesses including production, marketing and retail. Men on the other hand, dominate manufacturing, construction, metal works, and carving (Coughlin and Thomas, 2002). This gender-based segregation is the push factor for women's small scale agribusiness to operate in the informal sector (Mendomo, 2005). Chen (1996) noted that most women's agribusinesses in many regions of the world are characterized by informality, slow growth, invisibility, low return, small-scale, and under capitalization and that this is driven by the dominant cultures in the respective regions.

Several factors have been highlighted in literature to affect growth and survival of women's small scale agribusinesses. Key ones being ownership and access to land for production and space for selling their produce, low access to credit, low education levels and government regulation and policies.

2.2.2 Ownership and access to land

According to Majali(2012) limitations women agribusiness owners face vary from society to society. For instance, in patriarchal societies such as Malawi, women lack rights to land. They only derive rights from the land owned by men, it can be a son or husband. In contrast, in matrilineal communities, women remain the custodians of land, and land ownership is passed on from mothers to daughters, however, this is fading away in most of such societies (Majali, 2012).FAO (2009)

asserts that if women were granted access to land either directly or indirectly, agricultural activities would be more pro-poor.

An empirical study done by Kachika (2009) in Malawi and Zambia indicated that while women did three-fourths of farm work, they owned less than one tenth of the land and benefited less than one-fifth of the proceeds from the sale of their farm produce. Being owners of land men make decisions of land allocation, rent and sale. For example, in Malawi, women from Mzimba district, where they practice matrilineal, indicated that in some cases, women farmers failed to improve their farming businesses because their husbands declined to reinvest farming proceeds to expand their farming businesses. On the other hand, in Machinga District where they follow matrilineal, men fail to support their wives to expand their agribusinesses because that area is not 'his home', therefore, he is not willing to developing it (Kachika, 2009).

A study by Naylor (1999) in northern Ghana, a predominantly patrilineal society, found that Ghanaian women did not own land, which they accessed land through their husbands, parents or sons and that women were often assigned infertile land. In South Africa, Blaai (2009) observed that a key problem woman in agribusiness in rural areas face is that their agribusinesses were often set off on plots that were subleased by their husbands, whom after marriages breakdown also means death of the business. Land administration, was still under the authority of the tribal leader, operating under customary law, that outlaw women's ownership to land (Mutangadura, 2004). In addition to the discriminatory customary law of patriarchy, lack of women delegates on community land committees and other traditional decision-making structures compounded the challenge of access to land for their agribusinesses. Again, even if the new laws provide for women to own and access land like men, most women are ignorant of their land rights as in the provisions of the constitution due to lack of awareness and illiteracy (Mann, 2000 and Cross et al, 2001).

Recognizing the importance of land ownership to success of livelihoods and to control gender based violence, the 2013 Land laws of Malawi provide for equal right to own land for women and men, individually or jointly. This study therefore also explored if land issues continue to affect women's agribusinesses and in what ways. In the republic of Zimbabwe, due to limited land allocated to them by their husbands, Hargreaves (1999) found that women cultivate small patches

of land with grains mostly for home consumption and vegetables for sale, while their husbands cultivated cash crops on large areas.

Women also face problems of access to capital for either establishing or expanding their agribusinesses. This is especially so because most credit institutions and cooperatives limit membership to heads of households, excluding women (Manuh, 1998). This does not only limit women to access to credit, but it also limits their participation in rural cooperatives, training and agricultural extension services that are offer through those cooperatives.

Since legislation on these cooperatives and access to credit are gender neutral, these limitations are mere discriminatory norms in the society that arise from cultural practices. Again, access to credit is also hampered by limited access to dignified employment, women's higher illiteracy rates and lack of information about credit programmes, prohibition from credit cooperatives, and lack of land ownership to be offered as collateral, and (FAO, 2005). In addition to lack of collateral and illiteracy, in Nigeria, Onguonu (2010) found that security also negatively impacted women's access to credit. A study done by Arun (1999) indicated that women do not have collateral in the form of land or farm machinery, were denied the right to loan from the banks.

2.2.3 Education

Education is one of the most important factors affecting the participation and contribution of women in agribusiness development. FAO/UNESCO (2002:12) noted that education and training are important for sustainable development and also for rural economies to survive. According to the UNESCO (2016) 65.6 percent of Malawian adults aged 15 years and above were literate, with adult men 73 percent and adult women at 59 percent. In African countries, parents prefer sending boys to school, they see no need of sending girls to school(Ravinder et al., 2009).Ravinder et al (2009) note that, socio-cultural factors such as early marriage are a great hindrance to girls' advancement in education. Rad et al (2010) note that education is important for business communication and accumulation of knowledge to successfully manage agribusiness operations. Again, education raises level of participation in the generation of new knowledge by strengthening the capability to obtain, decode and assess useful information for agribusiness operations (Ani et al., 2004).

Penin (1999) argues that education has a relationship with farming advancement. Education enables farmers to procure improved seeds, obtain more information in the form of printed material such as, newsletters, gazettes and instruction pamphlets, on improved seeds, fertilizers, pesticides, and others (Penin, 1999). Anselm et al (2010) note that that better education increases women's chances of making more and higher contribution to farm decision making. Aniet al (2004) note that education in women farmers promoted high rate of adoption of technology in Nigeria. In Zimbabwe, Gundu (2009) reveals that illiteracy among women farmer limits women's access to information that is useful for upgrading their business. In Malawi, Chirwa (2004) showed that women's illiteracy makes it difficult for the largest part of women to successfully participate in skills training for farming and agribusiness, contributing to failure of their agribusinesses.

2.2.4 The state of women's small scale agribusinesses and Malawi government interventions

Due to their potential in poverty reduction, small scale agribusinesses have gained traction in Malawi's contemporary development policies. The Malawi Growth and Development Strategy I and II single promotion of small scale agribusinesses (in which women are to play a significant role), as a key strategy for achieving pro-poor growth (Chirwa, 2004;GOM, 2002). The 2012 national policy for promotion of micro, small and medium enterprises seeks "to promote a competitive small scale agribusiness sector that will create sustainable employment and generate income for social and economic growth of Malawi" (GOM, 2012:6).

Globally, the number of women-owned small-scale agribusiness continues to grow very fast. Harper and Harper (2012) observed that, women own about three-fourth of all micro-enterprises worldwide, up from about half percent in 1978. In the USA for example, women-owned small scale agribusinesses have increased from around 25 percent in 1990 to about 57 percent in 2010 (Sexton, et al., 2011). In Uganda women's participation in micro entrepreneurship has recently witnessed growth in trend; this is due to the understanding that men can no longer maintain their families' single handedly (World Bank, 2015).

In Malawi women pre-dominate small scale agribusiness sector (GOM, 2012). In a study of small scale agribusiness enterprises in 1987, only seven percent of the enterprises included in the sample were owned and operated by women (USAID, 1987). However, according to Chirwa (2004), a 1992 survey of small scale enterprises, indicated that about 45.5 percent of the agribusiness were

owned by women (Daniels and Ngwira, 1993). The most recent study, the 2000 MSE study, found that 34 percent of MSEs were owned by women, 35 percent by men and 31 percent co-owned by married couples (ECI and NSO, 2000).

Government of Malawi has for the past years introduced the extension services which mean advisory and other services put in place to help women or rural farmers to be able to use the productive resources available to them, these services provides very important information to the farmers e.g information on varieties of seeds, management practices, marketing and some training in new technologies Farmers are made aware of what technologies work well and how they can be used to generate effectively (Gundu 2009). The government through rural support programs, support the dairy farmers in production process by providing them with agriculture extension officers in the field of animals and veterinary to help care for animals. Extension workers provide skills to the farmers that help them yield more than expected (Chirwa 2004).

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presents the methodology and tools that were used to collect data, analyze and present the finding. This study adopted (mixed method) qualitative and quantitative research design, specifically making use of African Oral Storytelling coupled with participant observation, focus group discussion and individual oral interviews. The data in the study was analyzed using the content analysis technique.

3.1 Study area

The area of study was mainly capital city Lilongwe which is in Lilongwe District in the central region of Malawi. The City is located at latitude 13.59 degrees South and longitude 33.47 degrees East and has a surface area of 393 square kilometers. It has a population of approximately 674,000 according to the latest 2008 Population and Housing Census. Economically, Lilongwe is dominated by activities in the tertiary sector (78%), principally dominated by the government and public institutions, then primary (13%) and secondary (9%). The civil service employs about 26 percent; private sector employs 41 percent and seven percent are self-employed. The main tertiary economic activities in the private sector include financing, banking, retail trade construction, transport and tourism. The primary sector, chiefly agriculture in Lilongwe comprises commercial farming, mainly horticulture, poultry, beef and dairy agribusinesses. Seasonal cropping is illegally done some planned settlements is also a common agriculture activity. The secondary sector activities are concentrated in northern part of the City called Kanengo where food processing, sales and storage of tobacco, maize and farm equipment and inputs dominate(GOM, 2010).

3.2 Research design

The study attracted 40 women owning small scale agribusinesses. Ten individual oral interviews were conducted at Lilongwe City Market. Two focus group discussions, comprised of ten women each were also conducted at Lilongwe City Market. Ten individual oral interviews were also conducted on women from different regions and districts of Malawi who participated in a three-day workshop on “Policy Advocacy for Women Empowerment in Agribusiness” that took place in Lilongwe from 6th to 8th September 2018 organized by the Civil Society Agriculture Network (CISANET).All participants in the research are women who owned small scale agribusinesses for

at least one year from the date of interview. A little bit of survey and observation was conducted while waiting for women to attend to their activities in the market before interviews.

In order to collect uniform and similar data, the researcher developed and used a checklist to guide the discussion across all interviews. Using the interview guide, the researcher then asked specific questions that the stories did not address.

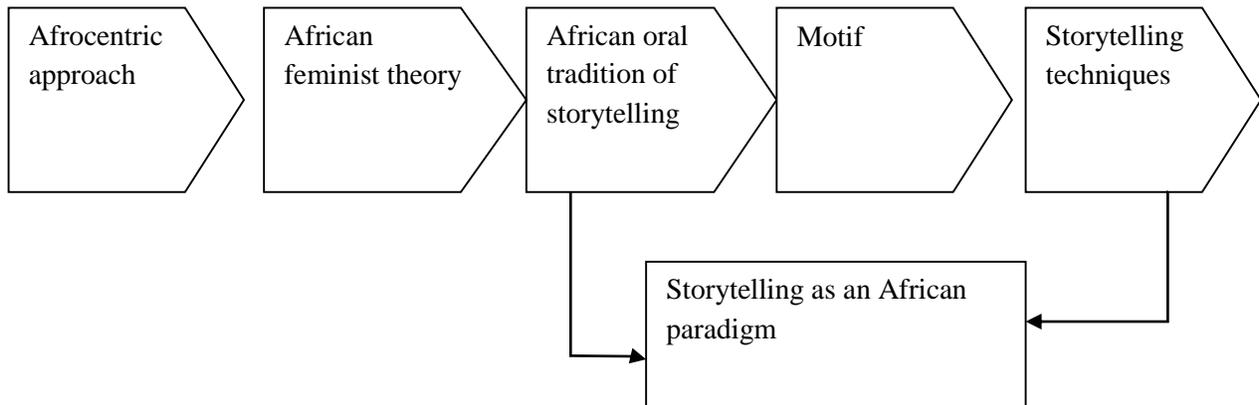
This study adopted and used an Afrocentric oral traditional storytelling (AOTS) for collecting and as an Afrocentric approach (jealous peer motif, journey motif) for analyzing data. With the use of Afrocentric approach, the study provided a deeper analysis of the lived conditions that retard growth of women's agribusinesses in Malawi. The AOTS has been used to share through stories, lived experiences of African women who participated in this study as well as their communities' experiences. The AOTS framework is a kind of knowledge created out of traditional practice embedded in the literary image and interest of the people of African descent. The foundation of this framework is immersed in an African philosophy of life and conception of the world (Carroll, 2008). This African philosophy of life and conception of the world plays a pivotal role in the storytelling role of African communities as they narrate their experiences in their day-to-day lives (Kambon 1992, Bishop, 1998). Tables and graphs have been used to analyze data and present descriptive statistics for some of the variables taken from the interviews to compliment the AOTS.

The next section of this chapter discusses the Afrocentric as an approach for advancing new knowledge and the viewpoint that have shaped the philosophy of life and conception of the world within an African context. An AOTS is further explored in the third section of the chapter, including its elements and an explanation of how it was used in this research for data collection and analysis.

3.2.1 Afrocentric approach

As depicted in Figure 3.1, an Afrocentric approach comprise a set of concepts of African domain, their properties and the relations between them (Krenceyova, 2014; Mpofu, Mushayika and Otulaja, 2014; Mkabela, 2015). According to Naamwintome and Millar (2015) and Nwoye (2015) Afrocentricism is an ontology or a branch of knowledge tasked with logic, reality and the values of social, human and natural science for people of African descent.

Figure 3. 1: An Afrocentric theoretical framework model



Source: Adapted from Davis et al. (2010:10)

3.2.1.1 African oral tradition of storytelling

African knowledge is conceived, communicated, perceived and understood by taste, touch, smell, sight, and hearing (Cruz, 2015). Comprehension of oratory in storytelling is the means of knowledge passage from one generation to another (Cruz, 2015). Through storytelling, the culture and ways of African lives are maintained across generations (Adelowo, 2012).

As argued by Owusu-Ansah and Mji (2013), African indigenous research methods can be applied to study issues applicable to what appears to be a marginalized group in an African context. These indigenous research methods are already part of the ways people of African descent share intimate information (Mkabela, 2005). Mpofo et al. (2014), therefore, concludes that an Afrocentric approach is a powerful qualitative technique and through the storytelling, a researcher can find deeper meanings of the conditions that specific groups experience in their career or day-to-day lives. Agan (2006:33) argues that oral storytelling is the sharing of the real and abstract experiences of the teller and the audience "...For it is in stories and storytelling that the ways in which human beings lived and interacted with the changing landscapes, and mindscapes, were preserved" (p.76).

3.2.1.2 Storytelling as an African paradigm for data collection

This study conducted individual oral interviews using the AOTS to collect the data in the form of stories that women shared with the researcher or shared amongst the women themselves or with their customers in the market place as they plied their businesses. The AOTS is an art of narrating stories as per African custom. Thackwray (2014:23) defines storytelling as "the art of telling stories", and Banks –Wallis (2002) states that storytelling offers valuable insights into qualitative

research. Embodied in Afrocentric philosophical domain, African oral tradition holds that “knowledge is created through our lived experiences and shaped by culture” (Adelowo,2012:36).

In this research, women owners of small scale agribusiness told the researcher their stories of life and agribusinesses using the AOTS, in both individual oral interviews and focus group discussions. Two focus group discussions were a rewarding learning on the daily life experiences of women in their small scale agribusinesses while offering the researcher an opportunity to interrogate the meanings of terms and words that were not clear in the individual interviews.

3.2.1.3 Motif of the stories

A motif comprises of the characters, items and events in the story and how they are connected to produce the end result Harun and Jamaludin, (2013). Using motifs, content of stories can be made easier for the audience to follow and understand. Within the AOTS, storytellers have used motifs such as the *Journey Motif* in Adelowo (2012) and the *Jealous Peer Motif* in Njururi (1966: 86-9 as cited by [Finnegan, 2014,pp. 348-350]).

3.2.1.4 Journey motif

The journey is a powerful representation of a character's self-exploration leading to some sort of self-realization (Finnegan, 2014).In his prose, *We Come in Peace*, David Mulwa (2014) reflects the experiences that Africans went through as a result of slavery. In the story, Mulwa takes the audience into the footsteps of African slaves including the disenfranchisement that almost destroyed their(African slaves) identities. Further disenfranchisement is seen in another Mulwa (2014)'s novel *Flee, Mama Flee*, when the coming of white settlers into African land deeply disoriented the “natives” principally because “Europeans and Africans themselves in the colonial period lacked due view of the distinctive features of African culture” (Page 3). In particular, it made the place of women worse than it already was under traditional patriarchal structures. In an introduction to her text, *Gender in the Making of the Nigerian University System* (2007), Charmaine Pereira notes that “colonial administrators implanted in African colonies Victorian ideas about ... a particular gender ideas of domesticity for women” in which “a woman’s place was supposed to be in the home, caring for her children and husband” (xii).

In summary, these events formed terrible hurdles on the paths of women, the hurdles Molara Ogundipe-Leslie (1993) refers to as the “Mountains on the Woman’s Back”; the hurdles that have been placed on the woman’s path in her strive for self-determination. The institutionalization of

these mountains (colonialism, patriarchy, race and the woman herself), has led to difficult circumstances for women, forcing them to seek means through which to disentangle themselves from these societal bondages. Women have had to get on physical, psychological and emotional journeys (Molara Ogundipe-Leslie (1993). One of the journeys has been engagement in small scale agribusinesses, whose journey motifs can only and effectively be told in the stories by the women in small agribusinesses themselves. The journey motif is, therefore, an essential means that facilitates the exploration of the emotional, psychological and physical paths that women are bound to walk in their efforts to steer through the labyrinths created by the aforementioned mountains.

By examining the journey motif, this study explores the existence of these mountains, their impacts on the women agri-entrepreneurs particularly their effects on their identity and finally their contribution towards pushing them to undertake steps that eventually lead to longer strides towards mediating spaces that are free and that result to new identity (re)formation.

In this study, the stories of Malawian women in small scale agribusinesses are analogous to the protagonist in the jealous peer motif stories (Njururi 1966: 86-9 as cited by [Finnegan, 2014, pp.348-350]) or journey motif (Adelowo, 2012; Mulwa, 2014). Using the journey motif, the researcher developed story lines for the stories of Malawian women in small scale agribusinesses interviewed and gained deep understanding of the conditions that hamper the growth and survival of their agribusinesses.

3.2.1.4 Storytelling techniques as data analytical tools

According to Banks-Wallace(2002), each story needs to be analyzed based on the texts and phrases used by teller because to emphasize a point and transfer ideas, as well as to capture attention of the audience, storytellers deliberately maneuver words using oral ‘narrative devices’ such as metaphors, dialogues and proverbs(Omuteche, 2011).

As such, the texts and phrases used in this study describe the motives and challenges that women face in their day to day operations of their agribusinesses. Therefore, metaphors, proverbs and dialogue will be explored as special features of texts and phrases in the stories to establish themes in the study.

a) Metaphors

Are words or phrases used in a way that is not literally applicable and usually carry hidden meanings and it is left to the audience's job to decipher and connect their meaning to the story on the table (Omuteche, 2011). By using metaphors, storytellers are able to convey emotionally sensitive areas of their stories more comfortably than they could if they did not use the metaphors (Banks-Wallace,2002: 411). On the other hand, with metaphors storytellers relate with their audience more imaginatively, hence the audience is strongly engaged as they discover the respective meanings (Omuteche, 2011). The researcher collected all the metaphors that the respondents used and sought clarification in where she could not immediately understand from the storyteller.

b) Proverbs

Proverbs are short sayings of wisdom that have hidden meanings, and are mostly used to counsel and teach. Storytellers use proverbs to intellectually stimulate the audience, leaving them anticipating more in the story. The researcher collected all the proverbs that the respondents used and sought clarification where she could not immediately understand from the storyteller. It was essential to find the meanings that women in small scale agribusinesses attach to proverbs when they use them in their stories.

c) Dialogue and monologue

A dialogue is a conversation between two or more characters often to resolve a problem or reach an understanding, whereas, a monologue is when a character engages in self- reflection(Miruka, 2011). Dialogues and monologues directly express “what was said, by whom and how they said it” (Omuteche, 2011,p xv). By following dialogues and monologues both in the storytelling sessions and observing the interactions in the market place, as well as through following some of the conversations among women traders, and between women traders and their customers and other actors in the market, the researcher was able to directly connect actions to words thereby unearthing the meanings of the words and phrases.

d) Legends

Legends are historical but often not authenticated stories about important people or events that are believed to have made far-fetched contributions to a people of a certain society (Banks-Wallace, 2002). Storytellers often use legends as benchmarks to relate the depth, severity and magnitude of current events or their current situations to historical milestones (Banks-Wallace, 2002). The researcher noted all the legends and studied them in order to attach symbolic metric values to the issues raised by the research participants.

e) Repetition

Repetition refers to the recurrence of words, phrases or action by respondents (Banks-Wallace, 2002). In AOTS, repetition helps to analyze the issues that appear in the metaphors, proverbs and dialogue, as well as legends when these occur. Banks-Wallace (2002:37) argues that reviewing stories should focus on conspicuous absences and silences of words and phrases and establishing the probable causes. In this study, repetitions were an essential metric used in ranking issues as said by the women in small scale agribusinesses. Analysis of the stories revealed the commonality of the risks and challenges faced by women in small scale agribusinesses.

3.2.2 Sources of data/ collection

The study made use of primary and secondary data. Primary data was gathered from the respondents of the study through storytelling during the individual oral interviews and focus group discussions. Banks-Wallace (2002:22) argues that “using data collection methods based on oral traditions helps to bridge the gap between the participants and the researcher”. Based on this argument, storytelling was adopted in this study as the primary data collection method. At two occasions focus group discussions were conducted with the women representatives of the market associations. Participant observations were another data collection method employed where the researcher spent seven whole days with the women in the market.

Secondary data sources such as academic journals and periodicals, business journals and government policy documents were used as sources of official statistics, policy statements and programmes.

3.2.3 Selection criteria of participants

A total of 40 women were selected for this study to tell their experiences through story telling. Women in small scale agribusinesses were the target study population, using the following recruitment criteria.

Must be the age of 20 years and older

Must be a native Malawian woman

Must have over one year's agribusiness experience

3.2.4 Sampling technique

This study used purposive sampling techniques where research participants were selected based on characteristics that enable full exploration of a phenomenon to achieve the aims of the study (Tracy, 2013). The purposive sampling method is useful “when the researcher aims to reach a “cross-section” of a population under study” (Gray, 2013:9). In a case where this purposive sampling technique fails, for example in a case where the participants were “inaccessible”, the snowballing sampling technique was used. Snowballing is a technique where willing participants consent to help in the researcher by providing information about possible target participants (Atkinson and Flint, 2001).

3.2.5 Sampling size

The sample size for this study was 40 women owners of small-scale agribusinesses. These women operated various types of agribusinesses ranging from petty trading in foodstuff to commercial farming in poultry, horticulture and bee/honey. The other qualification was that the women employed between 1-4 persons depending on the size of their business. The researcher also made deliberate plan to target most of the small-scale agribusiness women who have been in business the longest. The reason for this approach was to find out why despite their long time in agribusiness, it still remains on a small scale and what was hindering them from getting bigger.

3.2.6 Storytelling interview process

All participants were requested to choose a convenient place of their choice for the interview in the city of Lilongwe. This provided them with ease of access and a public space. The researcher allocated one hour to complete each interview and three hours for focus group discussions. The participants were also provided with snacks and drinks as a token of appreciation. Within an

African oral tradition, after storytelling sessions, a simple “thank you” is appreciated. Kovach (2010) postulates that researchers should strive to appreciate participants by gifting. Acceptance of gifts is not a tradition as the value in stories is considered most important (Adelowo, 2012). The participants were reminded to feel free to opt out of the study if they feel like doing so. Consent on the use of audio recording was taken from the participants just in case they feel uncomfortable with the recording.

3.2.7 Data analysis

The analysis of the stories in this study was guided by Banks-Wallace (2002, p. 143). In her proposed method for story analysis, the following are the sequential steps in analyzing stories in qualitative research.

“Analyzing the immediate storytelling circumstances or context

Provision of summary information about the historical settings for the study

Thematic analysis and functional analysis of stories

Grouping stories together according to themes and functions across sessions

Reviewing stories for conspicuous absence and silence”

The five steps above were essential in analyzing the women in small scale businesses ‘stories. The steps were refined to suit the design of the study. The most critical stage before analyzing the stories was managing the data sets, which consist of memos, the voice recordings and the demographic forms filled out by participants. This data needed to be checked to see that the data sets were consistent.

This research used the dialogue and monologue storytelling technique as data analytical tool to describe and help women to express the challenges encountered by women in the running of their agribusiness. The researcher was able to interpret the dialogues and monologues in interviews, discussions and conversations among women and was able to connect actions and getting meanings of words and phrases.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION OF FINDINGS

4.0 Introduction

The chapter explores the nature of the study population by focusing on the characteristics of the informants who happens to be women. It further examines the personal characteristics of the informants by specifically looking at their gender, educational levels and marital status. Also, the chapter explores sizes and profitability of small scale agribusinesses operated by the informants, the nature of challenges they experienced. It assessed whether these factors play a role in limiting growth and survival of women's small scale agribusiness in area studied. From the findings of this study, women are struggling with mountains of problems, they start small scale agribusinesses as a way to cope with the mountains of problems they face in their homes, their agribusinesses offer avenues to meet other women to share struggles of day to day life while other women engagement in the small scale agribusiness is a determination to move on with life of independence after abusive marriage, so the business is used as a safety valve or escape route. Other women take the market place as a social market for marriage and self-valuation, where women meet different people whom they would not meet in their domestic sphere. While other women it's a way of building capital through savings and credit schemes that insures their future amidst the troubled present time.

The Mixed method (qualitative and quantitative) used in this study helped to give a clear explanation on the findings of this study. The use of Afrocentric theoretical framework helped to understand the women experiences through their storytelling, they were able to express themselves deeply in their own language.

Based on the feminist perspective this study advocates for women's justice by breaking down the injustices that women face in their agribusinesses, using the argument by Marxist feminist that the exclusion of women from productive labour propels male control in private and public sphere, Molaria Ogundipe in Stewanism argued that if women are not included in decision making processes on issues that affect them, those decisions will not work. As such, there is need to see that women get space and resources to utilize in their agribusiness. Dismantling these injustices will give equal rights to men and women. As a feminist research, this study focused on showing the experiences of women with the aim to raise women consciousness and encourages women to share their experiences. The feminist approach brought women together in the circle of their

agribusinesses to discuss issues that hinder the growth of their agribusiness and helped in increasing an understanding of the world. Feminist approach has helped in generating knowledge to empower women.

4.1 Demographic data of the respondents

This part of the chapter outlines the characteristics of respondents. The aim is to frame a picture of women participating in small scale agribusinesses in the sample in order to create a base for the study findings. It is divided into subsections: age of the informants, marital status of the informants, family size, land and level of education of the informants. The study comprised of 40 women in small scale agribusinesses who participated to find out the challenges that women face in small scale agribusinesses in Malawi.

4.1.1 Age of the respondents

As shown in Table 4.1, three-quarters of women in small scale agribusinesses interviewed were aged 40 years and below, and 90 percent were in the reproductive ages (below 45 years). Only 10 percent were above the age of 46 years.

Table 4. 1: Age distribution of respondents

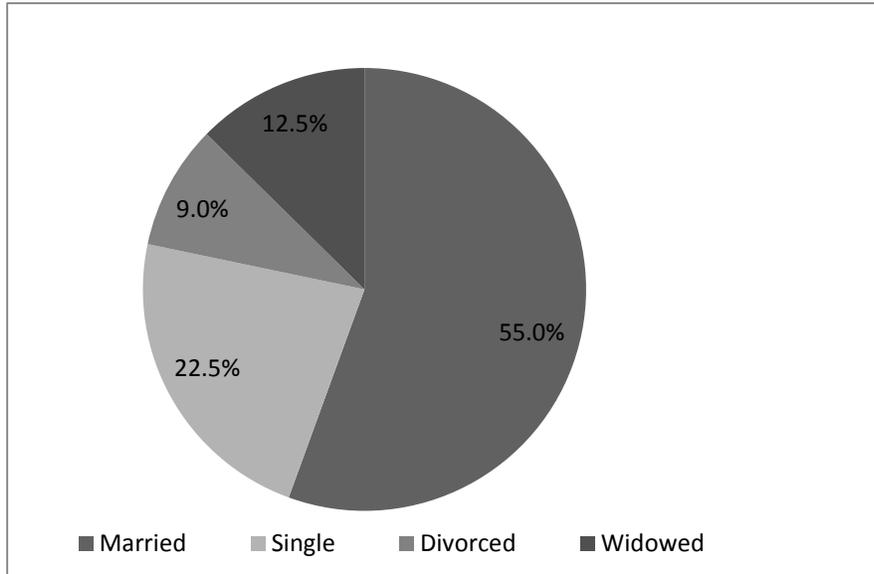
Age (years)	No of women	Percent
Up to 30	5	12.5%
31-35	10	25%
36-40	15	37.5
41-45	6	15%
46 and above	4	10%
Total	40	100 %

The age distribution may be indicative of the physical demands that these small scale agribusinesses put on owners. It may also mean that owners pass on the mantle to their daughters as they age. It may also mean that these small scale agribusinesses are transitory ventures that women engage at their youthful ages and as they grow, they either quit or graduate to different forms of businesses.

4.1.2 Marital status of the respondents

From Figure 4.1 below it can be observed that a high number of women in small scale agribusiness were married (55%) followed by single women respondents at 22.5 percent. The remaining 9 percent and 12.5 percent were divorced and widowed respectively.

Figure 4. 1: Marital status of the respondents



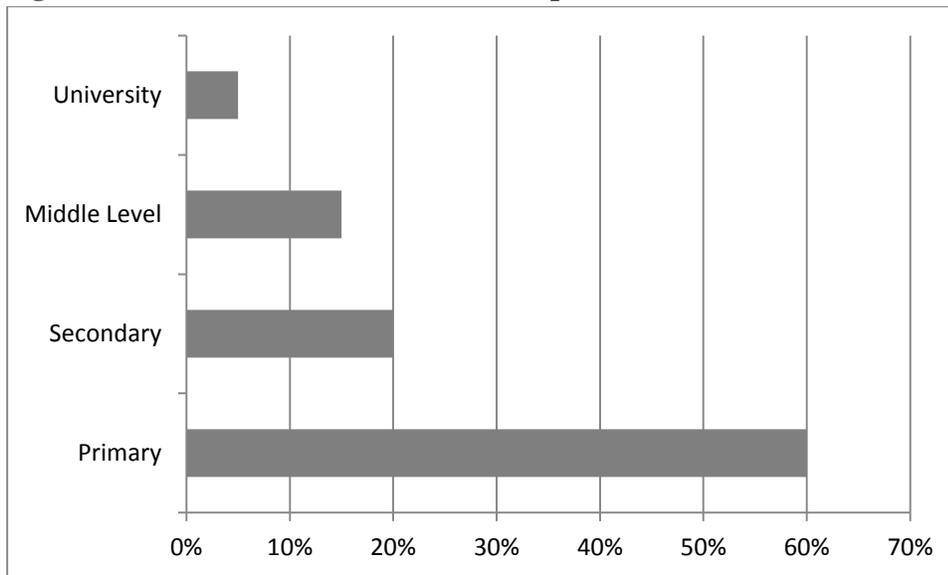
The fact that the majority of the respondents are married is also vindicate of the fact that the majority were in the ages below 45 years. This means that family issues have a great bearing, whether positive or negative, on the operations of small scale agribusiness by women in Malawi. Marital status is a key factor in access to family labour and support to operations of small scale agribusinesses. Those married reported that their husbands and/or elder male children assist in hauling merchandise to the market thereby enable them to go and open their business places earlier to catch morning buyers. Again, access to land was less reported as a problem among those in the category of married. This also speaks to the fact that those married were able to access customary land without challenges through their husbands. On the other hand, however, having a family exerts extra labour burdens on young women and this negatively affects the performance of their enterprises. Women with large young family are reported to face multiple challenges in running their businesses properly because of the burden they have in combining agribusinesses and the other household roles that makes up the triples roles of women (GOM, 2012). Again, there are also reports of uncooperative husbands who either do not want their wives to be engaged in

agribusinesses or actually abuse the agribusiness funds for alcohol and other non-business related expenditures.

4.2.3 Level of education

Findings in Figure 4.2 show the education levels of women respondents. The study showed that the majority respondents had primary education (60%), approximately 20 percent secondary school education, about 10 percent middle level college education and five percent had university education.

Figure 4. 2: Level of education of the respondents



This clearly shows that the level of education among the sampled group of women owning small scale agribusinesses is low. This finding collaborates well with findings of the study done earlier (GOM, 1999; 2012) that low education levels is a key characteristic of women in small scale agribusinesses in Malawi, illiteracy hinders women performance in small scale agribusiness as they lack confidence and skills to help them participate in different agribusiness forums. For the women to fully participate and contribute to discussions they need to have writing and reading skills.

4.2.4 Family size of the respondents

Table 4.2 shows six women respondents, representing 15 percent had less than three children, 21 respondents represented by 52.5 percent had 4-5 children and 13 respondents with 32.5 percent representation had a family size of greater than five.

Table 4. 2: Family size of the respondents

No. of children in the family	Number of women	Percentage
Less than 3	6	15
Between 4-5	21	52.5
5 and above	13	32.5
Total	40	100

As majority of the women interviewed were relatively young and married, it is no surprise that majority had four to five children. Average fertility for Malawian women is five children (GOM, 2017). This means that majority of owners of the small businesses are young mothers and possibly carrying on double burden as mothers and care-givers of their families as well as agribusiness operators, this burden hinders women active participation in the productive areas. Having a large number of children means more burden to the woman, taking care of these children consume more time that could have been used to do productive work.

4.2 Characteristics of businesses of the small scale agribusinesses owned by women

4.2.1 Types of produce sold by agribusinesses owned by women

Table 4.3 below shows a higher number of respondents were engaged in fresh food vegetable (27.5%) and fruit (20%) production and selling, followed by grain and legumes (25%), the animal products, poultry (7.5%), fish (10%) and honey (10%).

Table 4. 3: Types of produce sold by agribusinesses owned by women

Type of agricultural produce	Number of respondents	Percentage
Fresh vegetables	11	27.5
Poultry products	3	7.5
Fish products	4	10.0
Fruits	8	20.0
Honey	4	10.0
Grain and legumes	10	25.0
Total	40	100

Fruits and vegetable are very perishable but are in high demand in the urban areas of Lilongwe. They are sources from farms on the outskirts of the city, so are the other products that the women sale. Some women are involved in bee-keeping type of farming and they produce honey which is sold throughout Malawi. According to the findings it shows that the number of women in poultry farming is lower than the other businesses, this is due to the prices of chicken feeds which is higher, the prices keep on increasing as a result a lot of women drop out of the agribusiness.

4.2.2 Size of the agribusinesses owned by women

In this study, it has been found that majority of the women respondents were operating small scale agribusiness with no business employees except the owners. Table 4.4 below shows that 52.5 percent own and operate their agribusinesses with no employee in the running and management of the agribusiness, 27.5 per cent employed between 1-5 employees.

Table 4. 4: Number of employees in the sampled agribusinesses

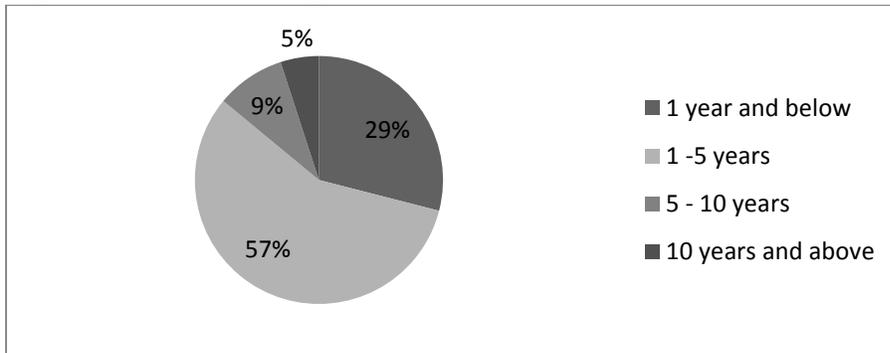
Number of agribusinesses	Number of employees	Percentage
21	none	52.5
11	1-5	27.5
5	6-15	12.5
3	16-30	7.5
40	-	100

From the findings of this study, lack of employees to help manage women agribusinesses stifle continuous flow of ideas thereby reducing the potentiality of women owned agribusinesses to grow and gain competitive advantages in markets. Women fail to employee more people because their agribusiness is small, they do not make more money to pay a lot of people, this affect their agribusinesses to grow since they lack flow of ideas from others and lack of management skills.

4.2.3 Age of agribusinesses owned by women

From the Figure 4.3 below, it was found that majority of the agribusinesses were young (below 5 years old). Twenty-nine percent of the agribusinesses had existed for less than one year, while 57 percent had existed for one to five years and only five percent had existed for more than 10 years.

Figure 4. 3: Years of agribusiness existence

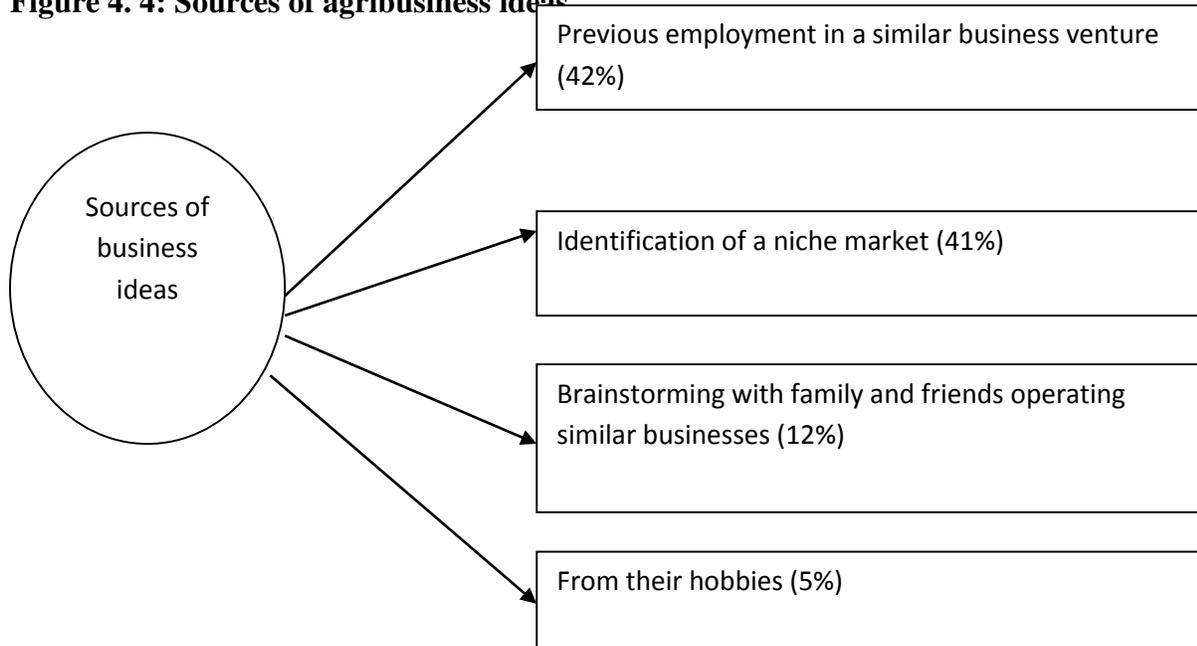


This indicates that most agribusinesses do not reach 10 years and above there is a drop out in the process. This can be due to lack of resources e.g lack of collateral because women do not own assets to help them use to secure loan from financial institutions, lack of infrastructure and or lack of access to productive resources making women to give up in their agribusiness.

4.2.4 Sources of agribusiness ideas

From Figure 4.4 below, for the respondents, the agribusiness idea for their ventures came from their employment experience mostly (42%) as a result of having worked in a similar venture before they set up their own. However, for some of them in the identification of a niche market (41%). Other (12%) respondents also got their agribusiness ideas from brainstorming with family and friends operating similar agribusinesses and a few (5%) of them from their hobbies. This means that the majority of the respondents, the on-the-job learning significantly influenced both the motive to start their own agribusinesses and also the type of their agribusinesses.

Figure 4. 4: Sources of agribusiness ideas



4.2.5 Levels of capital

The levels of capital to start agribusinesses were fundamental issues explored in this study. From Table 4.5, the findings show the women's small scale agribusinesses are principally micro-businesses. Close to 80 percent had a working capital of less than MK80,000 (slightly more than USD100).

Table 4. 5: Levels of capital

Capital	No. of women respondents	Percentage
MK10,000	2	5
MK11,000 – MK20,000	10	25
MK21,000 – MK50,000	15	37.5
MK51,000- MK100,000	5	12.5
MK100,000 – MK150,000	6	15
MK150,000 and above	2	5
Total	40	100

Women in small scale agribusinesses have constraints of raising funds from financial institutions. Capital is a major factor of production and cannot be overlooked. The respondents mentioned lack of capital as a limiting factor to small scale agribusiness and survival. The finding in this study is in agreement with the observation made by Hadiya (1998) who indicates that women were engaged in small agribusinesses with little potential for growth. In this study it shows that women were neglected by financial institutions.

From the findings, more than 70 percent of the women respondents depend on informal sources for agribusiness capititation. This is because they are not able to borrow from banks due to the collateral requirements. Hadiya (1998) attributed that inability by women entrepreneurs to borrow from banks is a handicap to their agribusiness development. To sustain their agribusiness, they use traditional forms of finance like village banks, the traditional money lenders whose interest rates is very high curtailing the chances of women in small scale agribusinesses to expand and grow, these sources of finances have various shortcomings, which limit the development, and diversification of agribusinesses owned by women.

4.2.6 Profitability of women's small scale agribusinesses

The findings of this study showed that the profits made by women in small scale agribusinesses were small as shown in Table 4.6 below.

Table 4.6: Profits made per day by women in small scale agribusinesses

Number of women	Profits made per day	Percentage
3	Below MK2000	7.5
7	MK2001- MK3500	17.5
21	MK3501- MK7000	52.5
9	MK7001 – MK 9500 above	22.5
40		100

The findings showed that the profits made from these small scale agribusinesses were small, 78 percent of the respondents got a profit of less than MK7,000 per day. This can be concluded that small agribusinesses make small profits due to their size of agribusiness and the small amount of finance invested in the agribusiness. This explains the reason as to why most women in small scale agribusinesses cannot afford to employ employees to assist in the management of their agribusinesses, with the small profit made cannot pay a lot of employees. Table 4.7 above indicates that only nine out of the 40 women interviewed can be classified as operating profitable agribusinesses with a gross margin above the break-even point (just being able to cover the operating costs).

4.3 Household factors affecting profitability of women's small scale agribusiness

Cross-tabulations (Table 4.7) were performed to decipher the relationship between the variables of household characteristics (marital status, age, household size and level of education of the respondent) and level of profitability of their agribusiness. As shown in the results, high performers were women who were married, aged between 31 years and 35 years, had four to five children and had just primary education. This might explain the fact that these married women possibly had support of their families, with some significant experience in the agribusiness since they are primary school drop outs, they may have started the agribusinesses earlier either as assistants to their mothers or employees of similar agribusinesses. Due to the nature of operations of the agribusinesses, higher education may not be a significant factor in profitability as it demands more experience of operations of particular market than general education provides for.

Table 4.7: Cross tabulations of marital status, age, HH size and level of education with level of profitability

Categories	No. of women	%	Level of profitability			
			Very high	High	Medium	Low
<u>Marital status</u>						
Married	22	55%	5	14	2	1
Single	9	22.5%	2	5	2	1
Widowed	5	12.5%	1	1	2	1
Divorced	4	10%	1	1	1	0
Total	40	100	9	21	7	3
<u>Age</u>						
25-30	5	12.5%	1	2	1	1
31-35	10	25%	5	1	3	1
36-40	15	37.5%	1	11	2	1
41-45	10	15%	2	7	1	0
Total	40	100%	9	21	7	3
<u>Family size</u>						
Less than 3	6	15%	1	1	3	1
4-5	21	52.5%	5	13	2	1
5 and above	13	32.5%	3	7	2	1
Total	40	100%	9	21	7	3
<u>Level of education</u>						
Primary	26	65%	6	16	3	1
Secondary	8	20%	2	3	2	1
Middle level	4	10%	0	2	1	1
University	2	5%	1	0	1	0
Total	40	100%	9	21	7	3

4.4 Factors affecting women's progress in agribusinesses

4.4.1 Lack of collateral

This study shows that lack of collateral limited credit accessibility of over half of the women interviewed in the survey for their small scale agribusinesses. On the other part of commercial banks, the women small scale agribusinesses that chiefly operate in the informal sector are seen as risky. To mitigate against this risk of default, commercial banks often serve loans to small scale agribusinesses at a higher rate of interest and given a shorter period to repay. Most women in small scale agribusinesses receive their finances through informal sectors like village banks, because they do not require collateral as security for loan.

In Malawi, it has been very difficult for women in small scale agribusinesses to access credit. While women are more efficient in paying loans than men, ironically, it is still hard for them to secure loans without collateral. Therefore, this makes it difficult for them to access inputs needed in their farms to succeed in their farming operations. In Malawi most credit facilities require that the agribusiness be registered or incorporated. Women agribusinesses however are mostly unregistered and unincorporated which further affects their access to markets. The problem is that such registration and incorporation is done under sophisticated regimes calling for the need for legal assistance, with the result that most of small scale agribusiness women are excluded from benefiting from the advantages of registration. In this study women indicated that it is very hard for them to register their agribusinesses.

“We do apply for registration, but the process is long, the Malawi Bureau of Standards takes time to come and inspect the agribusiness premise, when they inspect they also take a long time for them to release the results and give recommendations. This has also led to a lot of corrupt practices, that forces some women bribe the Malawi Bureau of Standards officers to get their agribusiness registered.”(Alice Jere, a vegetable farmer, Lilongwe).

4.4.2 Gender discriminatory factors

Women are facing financial constraints because of the biases in the financial institutions. Women agribusinesses are considered as small and less experienced; therefore, do not attract a lot of customers compared to bigger agribusinesses. A lot of financial institutions do not have knowledge

to help offer products that are tailored to suit women's preferences. The conditions, rules and regulations put in place by these institutions are not women friendly and they place women at a disadvantage.

A number of financial institutions refuse to take female guarantors, as their requirements are not clear. Financial lending companies lack clarity and transparency; they frame the women in small scale agribusiness as special cases in that woman are often unable to pay back the loan. Women have limited control of resources to use as a collateral and also lack information, women lack powers to control the society to be able to dismantle these cultural norms in order to gain access to resources. Women have a higher need to participate in productive activities, but the conditions under which they live deny those chances.

Women also raised an issue of marginalization, lack of control over land and proceeds from their farm and yet they are the main care takers of the farm. Women farmers are unable to make decision on how to utilize the land and proceeds. Women have completely nothing to do with the marketing of products. Women only watch their husbands going to sell the products and coming back late while drunk without money. Women attributed the problems emerge from cultural connotations where each has a role ascribed by societies. Women also raised the issue of lack of coordination and corporation between men and women in their families. This explains the level of marginalization of women. They insisted there was need for gender sensitization as a way forward in tackling the gender issues in their area.

“Women do a lot of work for free, I wake up each morning to go and work the garden, yet there is no single day that I have been allowed to make decisions on what to grow or where to sell the farm produce. When harvesting time comes, my husband collects the produced without my knowledge, takes it to the market and come back home with no coin in the pocket but drunk and full of different stories to defend himself. I suffer a lot with my kids as if I don't work on my farm.” (Martha Kamanga, poultry farmer).

4.4.3 Cultural norms

Women in farming activities have been affected by socially accepted norms in their societies. people they interact with, including places and time available to do their business activities are

affected due to the cultural norms. Traditionally, in African culture a woman is restricted and placed in the private sphere; women are mostly involved in care giving activities than productive activities where they can be able to finance themselves. Some societies restrict women mobility. This hinders them from interacting with the outside world, where they can be able to get information and skills to help them boost their agribusiness.

“I have potential to grow, but my society hinders me, when time comes for me to attend a training workshop, am not allowed to go. My in-laws ask me whom are you living your husband and kids with? Who will be cooking for them? As a mother you are supposed to take care of your family not going out to do agribusiness”. (Mercy Nkhoma, dairy farmer).

4.4.4 Access to markets

One factor that determines the growth of agribusinesses is the market. Women lack information about potential markets. They have problems in finding, accessing and growing markets (Gemini Survey Report 2000, NAPWEE 2016).

Access to markets is further worsened by conditional ties that are put in place by countries where small scale farmers export part of their produce. Women in small scale agribusinesses are failing to export their produces because of export bans. In this study women raised concern of policies that are restricting them in doing cross boarder agribusiness. They pointed out that the regulatory authorities put harsh measures on them than foreigners who are doing same agribusiness in the name of investors and are running big companies, these investors are allowed to export their produces without any problems.

A group of horticulture farming women have decided to come together to convince the government, by putting their produces together and export to Dubai, this is one of their strategies to help them enter into this market. An example was given of how honey bee wax is exported to other countries, use it to make soap and body lotion outside the country, this is due to lack of machinery and skills that would help these women add value to their products and sell, this will help women in small scale agribusinesses to break even. However, this could also be related to a liberalized market in Malawi where there are no efforts whatsoever to protect the interest of the small scale women farmers and lack of export policies that favor such small-scale farmers.

The main problems associated with marketing as identified by women in small scale agribusiness farmers included; low prices for their produce, one lady indicated that she sold 3 tonnes of tomatoes for Mk46,000 which is less than a US\$100. High costs of transport, variations in price depending on seasonality, poor road networks from their farms to the markets, poor quality products due to lack of farming machineries internal competition among farmers and middle men who take half of the profits and leave the farmer with low prices.

“As women, we do a lot of work in our gardens, but it’s very sad to see that we don’t enjoy the fruits of our sweat because the middlemen (traders) take advantage of desperate need for urgent cash and market information deficit. They know that we don’t have money to pay fees for our children and also to feed them, ... they know we can’t go home without anything. The middlemen dictate the prices for our commodities. They offer and stick at lower because they know we (farmers) have literally no other option than just give them at a lower price, even without making any profit. Myself, I grow tomatoes, if the government can reduce excise duty on farm machinery spare parts, this will enable me to add value to my produce by making tomato puree and tomato jam and still sell them at a profit rather than selling at a lower price because its perishable”.
(Karen Manguluti, vegetable farmer).

4.4.5 Access to and control over productive resources

An inequity in access to and control over resources and benefits between men and women within farming business, worsens women’s already vulnerable situation. Women have limited access to and control over agricultural assets, resources and services such as land, credit, extension and training. This worsens their poverty and creates a cycle of dependency on men

Land is one of the resources that are paramount in empowerment dimensions. According to literature, Access to and control over land defines 90% of someone’s establishment in a particular land (Oxfam, 2004). However, the situation in Malawi is a very paramount example where land tenure is greatly skewed by gender. To make matters worse, 90 percent of the population acquires land through inheritance from parents. For example, in the Northern Region of Malawi and parts of the Southern Region (Chikhwawa and Nsanje districts) where the society is patriarchal, women do not own land at all as they are expected to get married off the family hence they cannot inherit any of the parent’s land. In the Central Region of Malawi, where the society is matriarchal, women

remain the custodians of the land. However, according to Oxfarm 2004, the decision making power of land use (including titling) rests in the hands of the men leaving the women with no chance, this though comes at the background that women are responsible for 85 percent of Agriculture production in Malawi (GoM, 2006). Thus, access to land by women under the patriarchal society is only through marriage (husband) while control is non-existence. On the other hand, under matriarchal society, access is by default while control is low.

During focus group discussions in this study, a woman complained bitterly

“Much as I have potential to grow and be independent, I lack land to control and grow what I know can give me much profit. I don’t own land, the land belongs to my husband and this doesn’t give me powers to control and make decisions over it.”(Jessie Banda, grain and legumes farmer).

4.4.6 Access to infrastructure and services

4.4.6.1 Access to infrastructure and services

Small scale women agribusiness owners find it hard to access services. Even though the Lilongwe City Council has put in place regulations, intended to protect the health of consumers, most open markets where the women pry their agribusinesses lack the basic sanitation infrastructure and services.

Input (based) infrastructure: Women farmers experience problems to access seeds, fertilizer, pesticides, and farm machinery that can boost their farm yields. The women respondents in this study indicated that several different barriers prevent female farmers from using fertilizers, including price of fertilizers, women’s inability to obtain credit to purchase fertilizers and lack of access to a fertilizer market. The women respondents also indicated that they are not able to buy improved seeds due to lack of knowledge and confidence in the quality of seeds available on the market. Furthermore, limited income limits their widespread use and application of modern technologies that have a potential to grow their businesses. The respondent women complained that they fail to work along with technology because of illiteracy, they are not able to read the instructions on manuals, and are not able to use computers to access other information that they need.

On farm inputs women said they don't have access to or control over the inputs, since they are registered under the name of the head of the house, who happens to be a man. This normally happens where the NGO's are distributing free inputs, the man gets the coupon and sale it for a bottle of beer.

The woman narrated her story *“when it's time for input registration I am always the first person to remind him to go for registration, he gets the coupon, but when the fertilizer comes for distribution he sells the coupons and use the money to buy beer, I don't benefit anything, I end up cultivating lower yields because of lack of fertilizer.”*

4.4.7 Access to training

Training of women is a power tool to economic empowerment. Because it provides women with knowledge and skills and self-confidence needed to seek out economic opportunities. Business success needs a more educated person to be able to acquire information for the growth of agribusiness. In this study, women expressed their concern over the use of English language in trainings, those who have a chance to attend to this training fail to participate fully because of the language barrier, they fail to write and express themselves in English.

“I have always been having chances to attend to these trainings, but there is nothing I benefit from the discussions since it's done in English, they know we are farmers and a lot of us have not been to school, they take us to workshops where English is the language of communication, some of us cannot even fill the forms but we are only told to sign for things we do not know. We have always been complaining but they don't take this as a serious matter, why do they involve us? They give us a test at the end of each workshops session; I have never written that test since I started attending these workshops. I always put the question paper in my bag and take it home to show my children”. (Jane Chiumia, dairy and honey farmer).

4.4.8 Literacy

Education and training is a powerful tool for women economic empowerment. This is because it provides the women with knowledge, skills and self-confidence which they need in order to seek out economic opportunities. Education is also critical to the success of the other areas of women economic empowerment identified in this work. For example, quality and better employment is often based on good educational qualification. Business success also needs a more educated person to be able to acquire and use information for the growth and access of agribusiness opportunities.

On the other hand, financial literacy is also vital for women economic empowerment as it enables women to acquire and preserve property, employment and agribusiness benefits. However, according to the Malawi Strategic Country Gender Assessment Report of 2003, there is a high level of illiteracy in Malawi which also contributes to household poverty status.

About only 16.2 percent of the males and 6.2 percent of the females in Malawi were able to complete primary school education. As of the year 2003, 88 percent of the people of Malawi were over the age of 55 had no education qualification. Of these, the percentage of females was much lower as compared to that of males. This is despite the drastic increase in number of children enrolling for primary schools from the year 1994 due to the introduction of the free primary school education. There is evidence that in most primary schools, girls outnumber boys in lower classes but their numbers drop on each level of their primary school education up to the senior primary school classes where the numbers of boys are mostly above those of girls. One of the commonest causes of the dropping numbers of girls as they advance in their primary school education is the great demand for their labour at home and the preferences for boys' education on the part of the parents (NAPWEE, 2016). On literacy, during group discussion women pointed out problems they face because of illiteracy, one of them described illiteracy as a setback, it hinders her agribusiness growth.

“Illiteracy is a disease that hinders my agribusiness from growing, I get a lot of opportunities for training, but since I cannot read and write English as such often end dropping out of the training session. I also find it hard to communicate with extension workers since I speak my local village vernacular language, I sometimes end up signing documents that I don't understand, only to realize later that am being deducted money from my account, when I question them, they say I gave a consent to do that. I have lost a lot of money in this way.” (Jane Chiumia, dairy and honey farmer).

4.4.9 Regulations and laws

A majority (52%) of respondents indicated that regulations and laws were among the constraint to the growth of their agribusiness. Environmental laws were seen to be constraining the growth this study reveals that respondents see regulatory compliance as a hindrance to growth and an expensive burden; compliance costs are also not evenly distributed amongst size classes of enterprises. This research study shows that regulatory compliance costs are regressive: small

agribusinesses bear the heaviest burden in relation to their size. For very small agribusiness, more than 8% of turnover is spent on annual regulatory compliance. Therefore, I conclude that women fail to perform well in their agribusinesses because of the rigid regulations and laws that hinder them from performing other activities that can help their agribusiness grow. The Government of Malawi should remove some of the regulations that hinder women and introduce laws that will benefit their agribusiness especially that women agribusinesses are small in scale, some of the rules and regulations are too harsh on their agribusiness there is need for special laws that will suit small scale agribusinesses.

Taxation

Tax was a serious hindrance to the growth of their agribusinesses. The majority of respondents cited Vat and income tax as impediments to growth. Taxation was seen as a constraint the tax payment take money out of agribusiness hence impacts on the cash flow of the agribusiness. Also the money taken out of the agribusiness hinders further investments in the agribusiness. These findings corroborate with those of other studies that rated tax rates as the fourth constraint to agribusiness survival and growth (Investment Climate Survey, 2004: 9). In conclusion, women fail to involve themselves in import and export trading because the taxes are too high that with their small scale agribusinesses they cannot manage to pay tax and duty, this is a draw back on their agribusinesses. the Government of Malawi in its National gender policy has put in place a strategy; to advocate for improved legal services, psycho social support and vocational and agribusiness skills (NGP, 2015). There is need for the government to introduce awareness programs so that women can know of this existing strategy.

4.4.10 Work-family conflict

Almost all respondents regardless of the age, marital status and family size, reported to have been confronted with a work-family role conflict related problem. Women occupy several roles in their agribusiness and family affairs. The respondents (100%) indicated that work-family conflict was a major limitation to the success of agribusinesses. This is further compounded by the fact that, unlike their male counterparts, the society expects women to do more for family's social reproduction, even when it is at the expense of their agribusinesses. Key issues relate to time management as one woman lamented *"time is really a problem for me. One, day last month I had a problem with the committee of our local primary school. We were supposed to go to the school*

for school development meeting, while at the same time, I was supposed to go for delivery of vegetables to my clients on standing orders. The committee did not understand how and why it was important for me not to lose my customers. I eventually went to the delivery and made time to meet the committee and paid for non-attendance”(Participant X, Lilongwe City Market).

Although women struggle to fetch for their families through economic activities, at the same time they have a lot of community work to attend to, it's high time community embrace the women potential power in economic activities and spare them time to do their agribusiness.

What made women say all these is the oppression that they face in the society. In the struggle to claim their public space women involve themselves in activities that would allow them to voice out their views and in the process their voice is heard. This is the only way women show their concern on marginalization. Women movements are created through such gatherings and discussions to bring liberty to African women.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter analyzes the results presented in previous chapter by summarizing, examining and providing interpretations to the research questions posed with respect to factors affecting the performance of women in small scale agribusinesses in Malawi. It provides the discussion and summarizes the results, then highlights the salient recommendations and conclusions.

5.1 Summary discussion of key challenges

Summary: Women's small scale agribusiness continue to face challenges along gender lines

Compared to men, women's small scale agribusiness owners were more likely to:

- Be less educated, with less relevant skills and less work experience;
- Be single mothers heading households and bread winners;
- Have higher dependency burden;
- Sleep less, work more, learn less, relax less.
- Poor access to market infrastructure;
- Operate on the floor of market street rather than a stall;
- Operate from legally unprotected spaces;
- Trade in small quantities;
- Generate a low turnover;
- Work as employees of other agribusinesses;
- Employ less people; and
- Have lower income.

These challenges are compounded by the local conditions in which these owners of small scale agribusiness operate, including the political, economic, physical, socio-demographic, international and technological factors over which are further compounded by gender factors in individual women. In part to address these challenges, NAPWEE (2016) suggests that improving the regulatory environment can have a positive influence on the growth and survival of new and small enterprises. Gnyawali and Fogel (1994: 46) argue that small agribusinesses require more policy

support than large agribusinesses which have a better chance of influencing the policy. Among policy support factors, Gnyawali and Fogel highlighted tax incentives, agribusiness skills training, and security. Tax incentives, agribusiness training and counseling promote mushrooming and growth of new agribusinesses (Dana, 1998 cited in Kozanet *al.*, 2006: 118). On the other hand, soaring inflation rates, high taxation, weak agribusiness information and lack of financial assistance are killers of small scale women's agribusinesses.

5.2 Government support to women in small scale agribusiness

In this study, the majority of women in small scale agribusinesses do not know of any business support available to them from the Government of Malawi. Although there are many government initiatives and support programmes available for small agribusinesses, 66 percent of the respondent indicated that they have not heard or benefitted from any government programme in support of their agribusinesses. This corroborates with the results of survey conducted by Orford (2004: 46) who found low awareness and use of public business support Malawi, with that less than 12 percent of the sampled agribusinesses, reporting to have made use of business support. Malawi national gender policy (2015), in its policy priority area number 6; gender and economic development under the objective: "To support women entrepreneurs with access to land, and create a special fund to support women's entrepreneurship". However, none of the women under the study either participated or knew someone who participated or was consulted in the policy development. This finding confirms the earlier finding that most policies and programmes are drawn without consultation of the women (Chirwa, 2004). Women lack support because they are not involved in policy development, the policy makers do not really know the needs of women in small scale agribusiness, there is need to involve women in policy drafting and implementation.

Operating outside the rim of public support and lack of collateral, almost all the women under this study do not have business licenses and are not registered by the local district council or national registrar of companies. As such, they have no business name and operate in the informal sector. While operating in informal set up enables the small scale agribusiness avoid paying license fees, which can be a significant cost for some of these small scale agribusiness, it has serious challenges associated with operating outside the rim of public support. About half of the respondents reported to have been harassed by police or city council patrols for lack of licenses or selling their produce

at a non-designated location. On the other hand, the city officials indicated that women who are failing to come to the city council to register their agribusinesses are operating illegally and will have their agribusiness shut down. Sprawling of non-registered agribusinesses makes it difficult for the City Council to place for their needs and serve them better. However, the traders feel that the city authorities are just finding an excuse as they collect market fees on daily basis from the traders. Respondents indicated that the city authorities are only interested in collecting daily market fees without taking care of their needs at the market. This blocks the proper running of daily business activities for women and hinder their active performance as a result they fail to grow and succeed.

Lilongwe City Council (LCC) authorities should take proactive measures for registering traders in the market. Rather than waiting for them to come to the LCC offices, LCC should register the traders as they enter the market on daily basis to build the data base that can be used for planning. LCC should also embark on civic education that should include messages on the importance and benefits of all traders to be registered with the LCC and also messages on government programmes available for small scale agribusinesses and establish information boards at all markets in the city for the relaying of vital information and communication messages.

Another key challenge that comes with informality is access to credit. Most of the women in the sample (92%) do not have a bank account and main reason is that banks do not have products suitable for their small frequent operations. Again, forty percent of the respondent indicated that the time the bank operates conflicts with the business time. All commercial banks operate from 9 am in the morning to 2 pm in the afternoon. This is the very same period of the day that business for the agribusinesses is at peak. As a result, most women (95%) save with local informal SACCOs in their settlement areas. These operate at flexible time as women meet in the evening after business hours. Again, the women indicated that they can get a quick loan to boost their supplies in case of a surge in demand, a thing that is difficult to do at the commercial bank. Collateral security at the local SACCOs is the social ties among the women themselves, unlike at the commercial banks they are asked to answer many questions, fill in many forms and pledge a tangible capital good as collateral security. These are the very same challenges that have been reported in literature over the past decades Nkonoki (2010).

Although the government of Malawi in its National Action Plan for Women Economic Empowerment (NAPWEE) policy through the Ministry of Gender, CSOs and NGOs has put in place priority areas to enlarge women participation in business ventures, still women are left without proper information about the implementation of this policy. Women have no idea as to whether or when this policy will be implemented. In this Action plan, there is an area of creating a women specific loan, provide direct cash transfers and provide meaningful soft loans to women in business. In this study women pointed out that this action has just been on the paper, they have never seen or heard about them being implemented. Absence of specific guidelines for promoting targeting of rural women with credit facilities by the micro-financing institutions, The RBM (Reserve Bank of Malawi) should consider issuing gender responsive guidelines with timelines on implementation of NFIS objectives on financial inclusion for women to ensure it becomes a priority area for all financial institutions.

Strict requirement or emphasis on immovable property as collateral affects women's access to credit since most women have less opportunity to own assets, there is need for RBM to diversify collateral requirements from immovable property/assets to more user-friendly collateral conditions to rural and agribusiness women.

5.3 Women's knowledge and skills

Technology: The use of technology has potential to boost the operation of the agribusinesses and competitive advantage of the small scale agribusinesses. Michael Gardias (2006) argued that modern technologies save money, time and energy, and can be used to link agribusinesses to suppliers and buyers along the value chain. There are many growing internet and mobile phone based applications and platforms where farmers and other small scale agribusinesses can advertise their merchandise and search for supplies (GOM, 2012). However, because of low level of education, women in small scale business in Malawi see it as a disadvantage to invest in this technology since its benefits are not easily realized in the short run (GOM, 2012). There is need for the government and other stakeholders to put in place computer training facilities on entrepreneurship. The technological tool (computer) is capable of running the business, provided that the necessary research, software, and installation have been professionally done. With regards to technology, only less than 10 percent of respondents indicated that they have accessed and used a mobile phone based platform. Most of the respondents indicated that they did not have a working phone (43%),

others said that they do not know any platform ((47%). The study shows that a lot of women in small scale agribusiness are computer illiterate (94%), they are not able to advertise their products online, this hinders the performance of their businesses. Women need to learn these computer skills since a lot of business these days is done through social media and other technological platforms. The government should integrate life and skills building programmes that support rural women to be self-confident and proactive in seeking information about credit facilities on offer by lending institutions.

The Government of Malawi and other stakeholders should introduce training centers with technological expertise especially for rural women farmers to help them learn computer skills. This will help them advertise their produces and gather more information on farming activities on internet, this will boost their agribusiness.

Training

Only 22 percent of the women in the study have participated in some agribusiness related training. These training were one to two days on agribusiness development courses offered by NGOs in their areas of residence. While they found some aspects of the training useful to their agribusinesses, half of the women who participated in these trainings found them not suitable with the modus operandi of their agribusinesses. “The training sessions focuses on formal business transactions, while we deal with a lot of informalities in the day-to-day operations of our agribusiness operation” said one of the respondents. The majority (78%) had never participated in any formal training. Much of the skills of their trade are learnt on the market place building on day to day experiences. This therefore, put to question as to who do the various government programmes target and reach? Nkonoki(2010), also find that many government programmes and policies fail to reach the actual intended target group because those designing and implementing such programmes have themselves not been market traders. Low literacy and educational levels among women in agribusiness need to link rural women functional literacy programmes that government and non-governmental organizations provide to increase their chances of accessing credit. The government policy makers should put much effort on entrepreneurship education in institutions of learning by introducing agribusiness centers to help students practice and sharpen their entrepreneurial skills; this will help women entrepreneurs look more practical as learners.

5.4 Other recommendations

There is a gap existing in the national gender policy and gender equality act framework in terms of promoting access to credit, and there is a great need to advocate the review of the national gender equality act to include an article specific to women economic empowerment where access to credit by women should be clearly spelt out.

Government should review the Reserve Bank of Malawi Act to make an official requirement or law that financial services should submit gender-disaggregated data to central bank to enable it tracking of progress on access to financial services for the different gender groups. This would allow for tracking of progress of specific parameters for financial inclusion for women.

An analysis of the various government policies to support women's agribusinesses in Malawi indicates that there is still more to be done despite the effort shown. For example, the Agricultural Policy falls short because it lumps women with youth and yet they are discrete groups with differing need and tastes. So even though it makes reference to assisting with access to finance, without a distinct understanding of the target recipient, efforts could be inadequate. The Commercialization drive sounds to be a good idea, however it could potentially exacerbate patterns of systematic segmentation based on gender that already exist if deliberate efforts are not employed to move women out of the less dynamic or shrinking non-commercial sectors while men dominate in the expanding commercial sectors. Perhaps as a first step agricultural productivity could be enhanced with a special focus on supporting women farmers with irrigation infrastructure, better inputs, access to improved production techniques, credit and extension services which will then allow for a more equitable approach to commercialization. For instance, initiatives should be explored to establish a credit facility targeting women farmers to support their in high value agricultural value chains.

There is also need for a concerted effort to deliberately incorporate women farmers into global supply chains and link them to off-takers in developed countries not as a theoretical exercise but with in-depth understanding of their abilities, needs, limitations and so on. The Trade, Industrial and Export Policies also puts women at a lower level where they tend to be micro and artisanal in nature. The policies as they stand neither take cognisance of this or indeed single out women as a

specific focus group. Rather than broad stroke policy, perhaps an approach more geared towards micro entrepreneurs is to create policies that increase their financial literacy, creates access to finance structured to suit their needs and equips them with technical and technological know-how to increase their productivity. Strong policies that protect them from downstream transporters, traders, wholesalers or border officers (for those who engage in cross border trade) who tend to be male would also be a welcome development.

5.5 Conclusion

The contribution of women's small scale agribusiness to the national's economic and development plans has been acknowledged as important in a country like Malawi to achieve economic development in all sectors. From this research finding, I conclude that women in small scale agribusiness suffer due to the challenges that threaten the growth and survival of their agribusinesses. The study findings reveal that the factors such as collateral, cultural norms, illiteracy, access and control over productive resources, entry to market and gender discrimination threaten the women's performance for their agribusiness to grow.

Most women in small scale agribusiness are unaware of government support available for them to grow their agribusinesses. They lack support from financial institutions to help them with loan to fund their agribusiness, their support is mainly sourced from informal sources such as family and women groups such as village banks. Additionally, small scale agribusiness has impacted negatively on the lives of women as they work around community and family(reproductive) activities, this is linked to low profitability and lack of machinery and facilities/infrastructure to make their work easier. The most common challenge was lack of collateral to secure finances from institutions. Malawi government and the Reserve bank of Malawi should speed up the implementation of the policies put in place and create awareness so that women can be aware of the existing policies

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APPENDIX 1: Plan of Action for Support of Women's business/entrepreneurial activities

Results	Priority Actions	Timeframe	Responsibility
Conducive legal environment that promotes women businesses created	Review of business statutes and policies	2016-2018	GoM ministries, NGOs, local leaders, local governments
	Mainstream gender in all business laws and policies	2016-2021	
	Enact laws and policies on WEE	2016-2021	
	Conduct community sensitization programmes on business laws and policies	2016-2021	
	Publicise business laws and policies	2016-2021	
Women involvement in business ventures increased	Revamp adult literacy programmes with more emphasis on women participation	2016-2021	Ministry of Industry and Trade, Ministry of Gender, CSOs, INGOs, NGOs, GoM
	Provide meaningful soft to women in business	2016-2021	
	Create a women specific loan fund	2016	
	Create more women business forums	2016-2021	
	Provide business training to women in management, skills and financial knowledge	2016-2021	

	Strengthen business counseling avenues	2016-2021	
	Conduct a comparative study on existing women friendly financial products in the region	2016-2017	
	Engage men, the community at large on women's right in business	2016-2021	
	Lobby and advocate for provision of friendly and appropriate financial products and services for women	2016-2021	
	Mobilize women into community led savings and credit groups	2016-2021	
	Provide direct bank transfers to vulnerable groups of women	2016-2021	
	Train women in financial savings mechanisms and business management skills	2016-2021	
	Strengthen the technology capacity of women in business/cooperatives	2016-2021	
	Strengthen women business partnerships	2016-2021	

	Lobby and advocate for provision of friendly and appropriate financial products and services for women	2016-2021	Government ,NGO's, Community leaders
	Mobilize women into community led savings and credit groups	2016-2021	
	Provide direct bank transfers to vulnerable groups of women	2016-2021	
	Train women in financial savings mechanisms and business management skills	2016-2021	
	Strengthen the technology capacity of women in business/cooperatives	2016-2021	
	Strengthen women business partnerships	2016-2021	
Capacities of Actors and structures promoting women in business strengthened	Strengthen the capacity of business training institutions	2016-2021	Government ministries , NGO's, Community leaders
	Provides market for women business	2016-2021	
	Strengthen cooperatives with a gender dimension	2016-2021	

	Lobby for the creation of banking facilities in rural areas	2016-2021	
	Simplify loan acquisition procedures	2016-2018	
	Train service providers in gender, women and business	2016-2021	
	Simplify registration and incorporation of business procedures	2016-2021	
	Subsidize business consultant's loans	2016-2021	
	Provide business education subjects in all schools	2016-2021	
	Lobby for the introduction of affirmative action measures in tender awards	2016-2021	
	Strengthen the independence of public funds bodies	2016-2021	

**APPENDIX 2: Checklist for women in small scale businesses on factors affecting business
Performance: challenges and enabling factors**

BACKGROUND INFORMATION

- 1) What is your age bracket? Please tick
 - a) 20-24 years
 - b) 25-29 years
 - c) 30-34 years
 - d) 35-39 years
 - e) 40 years and above

- 2) What is your capital bracket? Please tick
 - a) Below MK10, 000
 - b) MK10, 000-MK20, 000
 - c) MK20, 001-MK50,000
 - d) MK50, 001-MK100,000
 - e) MK100, 001 and above

- 3) What is your marital status? Please tick
 - a) Married
 - b) Single
 - c) Windowed
 - d) Divorced

- 4) How many children do you have? Please tick
 - a) Less than 3
 - b) Between 4-5
 - c) More than 5

- 5) What is your average profit in a day? Please tick
 - a) Below MK2000

- b) Between MK 2001-MK3500
- c) Between MK 3501-MK7000
- d) Between MK 7001-MK9500
- e) More than MK 9501

6) How long have you been in this business?

Time	(0-1) years	(1-3) years	(4-7) years	>8 years
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7) What type of business do you do?

.....

8) What were you doing immediately before you started this business? Please tick.

- a) Student
- b) Employed
- c) Unemployed
- d) In another business specify
- e) Housewife
- f) Other specify.....

9) That women tend to be found trading in certain areas of business that are often labeled as “feminized”? Please tick

- a) Disagree strongly
- b) Disagree somewhat
- c) Neither agree nor disagree
- d) Agree somewhat
- e) Agree strongly

10) From where do you operate your business? Please tick

- a) Business premises owned by you
- b) Rented business premises
- c) Home
- d) Other (specify).....

11) Who initiated and started the business you are doing? Please tick

- a) Myself alone
- b) With the family
- c) With a friend/partner
- d) Other (specify).....

12) Do you face any resistance from the family while operating this business?

- a) Yes
- b) No

13) What were the reasons for starting this business?

- a) Unemployment
- b) Provision of family
- c) Make money and gain control of life
- d) Gain control of life

14) What is your highest level of education? Please tick

- a) Degree holder
- b) A-Level Diploma
- c) Form four
- d) Standard 8

- e) Below Standard 8
- f) Illiterate

15) Do you have any training on entrepreneurship and self-employment?

- a) Yes
- b) No If no give reasons why

16) Do you apply any new technology in your business?

- a) Quite often
- b) Not often
- c) Rarely

17) At what time do you open your business?

.....
Give reasons why

18) At what time do you close the business?

Give reasons why

19) Do you have time to join business organizations?

- a) Yes if yes what are the benefits that you derive from the business organization(s) that you are a member.....
- b) No If no, give reasons

20) How many employees do you have in this business? Please tick

Number of employees	0	1-5	6-15	16-25	26-50
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21) How did you get capital to start your business?

- a) Own savings
- b) Friends

- c) Family
- d) Bank

22) What are the fixed assets that your businesses have? Please tick

- a) Land
- b) Motor vehicle
- c) Premises
- d) None of the above

23) Do you have control of these assets?

- a) Yes, If yes, to what extent
- b) No
- c) Always
- d) Often
- e) Sometimes
- f) Rarely
- g) Never

24) Have you ever tried to get loan from the bank?

- a) Yes, If yes, did you succeed?
- b) No

25) If no, what was the problem? Please tick

- a) Cumbersome procedures
- b) High interest rates
- c) Small loan sizes offered by Micro Finance Institutions
- d) Lack of collateral
- e) Inability to write business plans
- f) Other (specify

26) If yes to Q24, was it enough to meet your financial needs?

27) What are the critical and important issues that are affecting your business?

28) What recommendations do you think should be put in place by women entrepreneurs, local government, national government and NGOs to ensure that women do well in their businesses?

Kindly

explain

.....
.....

Thanks for your time

APPENDIX 3: Participant information sheet

Factors affecting performance of women in small scale Agribusiness: A case of Lilongwe, Malawi

Investigators: Rhoda Bianca Mkumbwa, **Supervisors:** Prof Wanjiku M. Kabira and Dr Marygorety Akinyi, African Women's Study Centre of the University of Nairobi, Nairobi, Kenya.

Dear Participant

Please take some time to read through the following information. If at any point you have any questions, please do not hesitate to ask the researcher, Rhoda, or contact her a later date at: Tel: +2651761301, Email: rhoda.mkumbwa@gmail.com

Overview

You have been kindly invited to take part in a Master Of Arts research study titled: *Factors affecting performance of women in small scale Agribusiness: A case of Lilongwe, Malawi*. The purpose of this research is to investigate and analyse the factors that performance of women's small scale

What you have been asked to do

You have been asked to participate in a confidential and anonymous face-to-face interview session, lasting around 60 minutes. This will be arranged for a time, date and location of your convenience, prior to the end of August 2016. You will be asked questions about yourself and your business operations. You are not obliged to, but you might find it useful to have a think about some of these prior to the interview.

Your data

For the purposes of enhancing the accuracy of the qualitative analysis of the data from our interview session, with your consent I will record the audio of the session. Also with your permission, I may include selective quotes from the transcription to illustrate points in my thesis and any resulting publications. These will be anonymized and great care taken to ensure that any quotes cannot be attributed to you. Your interview responses will be confidential. Notes and recordings will be anonymized and stored within an encrypted folder, accessible only to the lead researcher, Rhoda Mkumbwa. Your responses will not be discussed with any fellow interviewees in the study and your identity will not be discussed with either of the researcher's MA supervisors, Prof Wanjiku M. Kabira and Dr Marygorety Akinyi. Your participation in this study is completely voluntary. You may choose not to answer any of the questions asked of you. You may withdraw your participation at any time during or after the interview session up until any potential publication of the findings.

Compensation

In exchange for your time, you will be provided with any refreshments that you would like and reimbursed for any reasonable travel costs (equivalent of public transport bus fare) incurred as a consequence of participating.

As a reminder, if you have questions, please do not hesitate to contact me, Rhoda Mkumbwa, on the contact details provided below.

Thank you for reading this information sheet and we hope to speak with you soon!

Rhoda Bianca Mkumbwa, African Women's Study Centre of the University of Nairobi, Nairobi, Kenya., Tel: +2651761301, Email: rhoda.mkumbwa@gmail.com

APPENDIX 4: Informed Consent Form

I, the undersigned, confirm that (please tick box as appropriate):

1.	I have read and understood the information about the project, as provided in the Information Sheet dated _____.	<input type="checkbox"/>
2.	I have been given the opportunity to ask questions about the project and my participation.	<input type="checkbox"/>
3.	I voluntarily agree to participate in the research project.	<input type="checkbox"/>
4.	I understand I can withdraw at any time without giving reasons and that I will not be penalised for withdrawing nor will I be questioned on why I have withdrawn.	<input type="checkbox"/>
5.	The procedures regarding confidentiality have been clearly explained (e.g. use of names, pseudonyms, anonymisation of data, etc.) to me.	<input type="checkbox"/>
6.	I voluntarily agree to use of audio forms of data collection, for which procedures regarding confidentiality have been clearly explained have been explained and provided to me.	<input type="checkbox"/>
7.	The use of the data in research, publications, sharing and archiving has been explained to me.	<input type="checkbox"/>
8.	I understand that other researchers will have access to this data only if they agree to preserve the confidentiality of the data and if they agree to the terms I have specified in this form.	<input type="checkbox"/>
9.	Select only one of the following:	
	<ul style="list-style-type: none"> • I would like my name used and understand what I have said or written as part of this study will be used in reports, publications and other research outputs so that anything I have contributed to this project can be recognised. • I do not want my name used in this research study. 	<input type="checkbox"/> <input type="checkbox"/>
10.	I, along with the Researcher, agree to sign and date this informed consent form.	<input type="checkbox"/>

Participant:

Name of Participant Signature Date

Researcher:

Name of Researcher Signature Date