



NATIONAL ACTION PLAN FOR WOMEN ECONOMIC EMPOWERMENT

2025 - 2030





KEY USERS

Mandatory for: Government Ministries, Departments and Agencies; Development Partners.

FOUNDATION POLICIES

National: Malawi 2063; Malawi 2063 First 10-Year Implementation Plan (MIP-1)

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ABBREVIATIONS AND ACRONYMS

ADC	Area Development Committee	MSMEs	Micro, Small, Medium Enterprises
AEO	African Economic Outlook	MUST	Malawi University of Science and Technology
CAT	Committee Against Torture	MWK	Malawian Kwacha
CBO	Community-Based Organization	NAPWEE	National Action Plan for Women Economic Empowerment
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women	NSO	National Statistics Office
COMSIP	COMSIP Cooperative Union Limited	NEEF	National Economic Empowerment Fund
CSO	Civil Society Organization	NGO	Non-governmental Organization
DDP	District Development Plans	NPC	National Planning Commission
DHIS	District Health Information System	NSO	National Statistics Office
EMIS	Education Management Information System	PPP	Public-Private Partnership
EP&D	Economic Planning and Development	RBM	Results-Based Management
EPA	Environmental Protection Agency	RGA	Rapid Gender Analysis
EU	European Union	SACCO	Savings and Credit Cooperative Organization
FAO	Food Association Organization	SDG	Sustainable Development Goals
GBV	Gender Based Violence	SHRS	School Health and Reproductive Services
GDI	Gender Development Index	SP-GEAR	Social Protection for Gender Empowerment and Resilience
GEWE	Gender Equality and Women Empowerment	STG	Sub-technical Group
GGGI	Global Gender Gap Index	SWG	Sector Working Group
GII	Gender Inequality Index	TBE	To Be Established
IHS	Integrated Household Survey	TEVET	Technical, Entrepreneurial, Vocational and Education Training
LUANAR	Lilongwe University of Agriculture and Natural Resources	TRG	Technical Working Group
MDA	Ministries, Departments, and Agencies	UN	United Nations
MDHS	Malawi Demographic Health Survey	UNDP	United Nations Development Programme
MEL	Monitoring, Evaluation and Learning	UNICEF	United Nations Children's Fund
MGCDSW	Ministry of Gender, Children, Disability and Social Welfare	USD	United States Dollar
MIP	Malawi Implementation Plan	VAWG	Violence Against Women and Girls
MNSPS	Malawi National Social Protection Strategy	VDC	Village Development Committee
MPHC	Malawi Population and Housing Census	VSLAs	Village, Savings and Loan Associations
MPI	Multidimensional Poverty Index	WEE	Women Economic Empowerment

FOREWORD



I am honored to present the second edition of Malawi's National Action Plan for Women Economic Empowerment (NAPWEE) 2025-2030, a testament to our government's steadfast commitment to creating a more equitable and prosperous society for all Malawians. This second edition emerges at a pivotal moment in our nation's history. While we celebrate the progress made since our first plan, including increased women's participation in formal financial services, expanded access to agricultural inputs through targeted programs, and growing numbers of women-led enterprises, we acknowledge that much more work remains. The global pandemic has reminded us of women's particular vulnerabilities and the urgent need to build more resilient economic systems that protect and empower women.

Our approach is holistic and multi-sectoral. We are not merely seeking to increase the number of women in the economy but working to ensure their meaningful participation across all sectors and at all levels. From the rural farmer expanding her agricultural productivity to the urban entrepreneur scaling her technology startup, from the young woman entering the workforce to the experienced professional advancing to leadership positions to which this Plan speaks to. We have learned from our first edition

that effective implementation requires strong partnerships. It is for this reason that this Plan calls for unprecedented collaboration between government institutions, development partners, civil society organizations, the private sector, academic institutions, and communities themselves. Each stakeholder brings unique strengths and resources that, when combined, create a multiplier effect for women's empowerment.

Realizing this vision requires commitment, collaboration, and accountability across all sectors including Government, Private Sector, Civil Society Organisations, Non-Governmental Organisations and communities themselves. The NAPWEE provides a roadmap for coordinated action, ensuring that policies, programs, and investments are aligned to create meaningful and lasting change.

Under the visionary leadership of His Excellency President Lazarus McCarthy Chakwera, our government has placed women's economic empowerment at the heart of our national development agenda. We recognize that when women thrive economically, our entire nation prospers. The evidence is clear as countries that invested in women's economic participation have experienced faster growth, reduced poverty, and enhanced social cohesion.

This is our moment. This is our Plan. This is our commitment to the women of Malawi and to our nation's future. Together we can make a difference in the lives of the vulnerable women that we all strive to uplift. Play your rightful role.

Honourable Jean Muonaouza Sendeza, MP

Minister of Gender, Community Development and Social Welfare

PREFACE



It is with great pleasure and renewed commitment that I present the second edition of the National Action Plan for Women Economic Empowerment (2025-2030). This updated framework represents a critical milestone in Malawi's journey towards achieving gender equality and inclusive economic growth, building upon the foundation established in our first edition (2016-2021) while addressing emerging challenges and opportunities.

Women's economic empowerment is a fundamental driver of sustainable development, poverty reduction, and inclusive growth. When women have equal opportunities to meaningfully participate in and benefit from economic activities, entire societies prosper.

The National Action Plan for Women's Economic Empowerment (NAPWEE) therefore is a bold and comprehensive strategy designed to create an enabling environment where women can thrive as entrepreneurs, farmers, wage earners, and leaders. Grounded in evidence and built on multi-sectoral collaboration, this plan outlines clear, measurable, and actionable steps to ensure that women not only participate in but also shape the economic future of our nation.

The Action Plan is structured around six priority issues, each with defined outcomes, outputs, and indicators to track progress, namely: Skills Development for Decent Employment; Finance and Market Opportunities; Improving Agricultural Productivity; Transforming Harmful Social Norms and Gender-Based Violence; Ownership and Control of Productive Assets; and Coordination, Monitoring, and Evaluation.

The Ministry of Gender, Community Development and Social Welfare cannot achieve these ambitious goals alone. The Plan therefore calls for coordinated action across all Ministries, Departments, and Agencies and Partners. The Ministry depends on the active partnership of development partners, civil society organizations, the private sector, traditional leaders, and communities themselves. Most importantly, we call upon all women to seize the opportunities this Plan creates and to support one another in breaking barriers and achieving economic independence.

Our success will be measured not merely by statistics and indicators, but by the transformation in the lives of individual women, the smallholder farmer who expands her business, the young graduate who starts her technology company, the widow who secures her land rights, and the market vendor who accesses formal credit. When women prosper economically, families thrive, communities flourish, and our nation advances.

As we embark on this renewed journey, I am confident that through collective effort, political will, and sustained commitment, we will achieve our vision of a Malawi where every woman has equal opportunity to participate in and benefit from economic growth. Let us work together to transform this Plan from aspiration to reality.

A handwritten signature in black ink, reading 'Nertha Semphere Mgala'.

Nertha Semphere Mgala, PhD

Secretary for Gender, Community Development
and Social Welfare

ACKNOWLEDGEMENTS

The Ministry of Gender, Community Development and Social Welfare extends its profound gratitude to all stakeholders who contributed to the development of the National Action Plan on Women's Economic Empowerment. We acknowledge the invaluable input from the Technical Reference Group (TRG), led by Fred Simwaka, Deputy Director responsible for Women Economic Empowerment, Peter Mwale, Chief Economist and George Juwawo, UNICEF Social Protection Specialist, whose technical expertise and dedication were instrumental in steering the development process. Special thanks go to the UNICEF Malawi Country Office and European Union (EU) Delegation to Malawi and the Embassy of Ireland for their strategic guidance and financial support. The Ministry appreciates the contributions of the private sector, women business groups, civil society organizations, community leaders, and all individuals who participated in consultations, providing insights that enriched the plan. This collaborative effort reflects our shared commitment to advancing women's economic empowerment in Malawi.

It matters more to economically empower women as it does for men. Several studies show that enabling women to fully participate and benefit from the economy is smart economics because it can boost economic growth and ultimately reduce poverty.



BACKGROUND INFORMATION



Closing the gender gap in agricultural productivity in Malawi could lift more than 238,000 people out of poverty and increase the country's total GDP by 2.1%.



Introduction

It matters more to economically empower women as it does for men. Several studies show that enabling women to fully participate and benefit from the economy is smart economics because it can boost economic growth and ultimately reduce poverty. It is reported that the annual cost of the gender gap in agricultural productivity in the country is estimated at \$100 million in Malawi; and that closing it could potentially lift as many as 238,000 people out of poverty in Malawi.¹ It is also found that one key economic benefit derived from ending child marriage is higher earnings for women in adulthood, estimated at \$167 million (PPP) for the country as of in 2015.²

Given such compelling evidence, the Government of Malawi continues to put to the fore issues of women economic empowerment in its longer-term development blueprints and sectoral policies and plans. In scope, the Malawi

2063 envisions a youth-centric inclusive wealth creating and self-reliant nation, highlighting agricultural productivity, industrialization and urbanisation as key pillars. The current NAPWEE, building on its previous one, including other sectoral policies, rallies the Government of Malawi and its key partners to continue investing in women economic empowerment programmes. The NAPWEE focuses on skills development for decent employment; financing, credit and market opportunities; agricultural productivity; access to productive assets and social safety nets; as well as social cultural norms and prevention of gender-based violence. The priority areas are a culmination of extensive literature review and stakeholder consultations. Noting that issues to be addressed span across different sectors, it is expected that implementation will follow a multi-stakeholder approach.

¹ UN Women, UNDP, UNEP, and the World Bank Group (2015): The Cost of the gender gap in agricultural productivity in Malawi, Tanzania, and Uganda.
² World Bank, 2018, Malawi Economic Monitor: Investing in Girls' Education.



Understanding Women Economic Empowerment

Summary foundational framework

The Constitution of Malawi lays a strong foundational understanding for women economic empowerment. Chapter 4, Section 24 guarantees women full and equal protection under the law, explicitly prohibiting discrimination based on gender or marital status. The Section also states that women have the right to enter into contracts as well as to acquire and maintain rights in property, independently or in association with others. It mandates the elimination of customs and practices that discriminate against women, particularly in work, business, and public affairs. Section 29, affirms every person's right to freely engage in economic activity, work, and pursue a livelihood anywhere in Malawi. Section 31 ensures the right to fair and safe labour practices and fair remuneration, emphasizing equal pay for work of equal value without discrimination of any kind, particularly on the basis of gender. Section 30 recognizes the right to development, obligating the state to take measures ensuring equality of opportunity in access to basic resources, education, health services, employment, and infrastructure, with special consideration for women.

In addition to the Constitution, the other key foundational instrument is the Gender Equality Act of 2013. The Act promotes gender equality across all sectors. Specifically, the Act prohibits sex-based discrimination in employment, ensuring that women have equal rights to employment opportunities, promotions, and remuneration. It also guar-

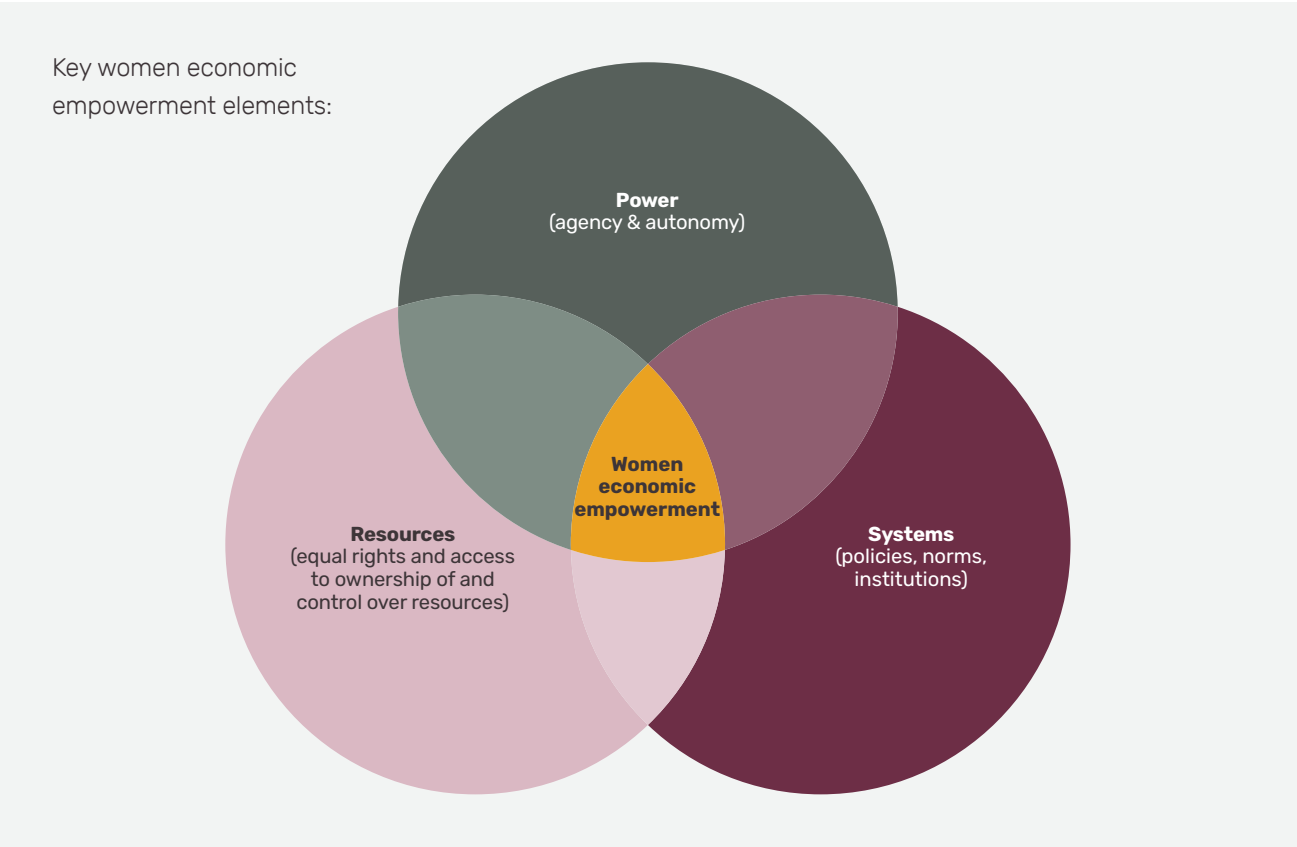
antees equal access to education and vocational training for all genders, recognizing education as a fundamental tool for economic empowerment.

Further, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), adopted in 1979, provides another key normative framework on women economic empowerment. Article 13 of the Convention underscores the importance of removing economic barriers and promoting equal participation for women in all facets of society. It specifically mandates State Parties to ensure that women have access to social security and welfare programs; have equal opportunities in financial services; as well as full inclusion in societal and cultural engagement. The Convention also place emphasis on rural women, urging State Parties to put in place tailored policies which address the unique challenges faced by rural women, aiming to enhance their quality of life and economic status. Other key international instruments such as the Maputo Protocol adopted during the second ordinary session of the African Union Assembly of 11th July 2003, of the African charter on human and people's rights on the rights of women in Africa, emphasizes in article thirteen the Economic and social welfare rights of women. The African Union Agenda 2063 also advocates for enhancing women's contribution and benefit from formal agriculture, agribusiness and value chains among others.

Summary definition of women economic empowerment

The NAPWEE plan defines women economic empowerment a transformative process by which women gain the ability to participate equally in the economy; have equal (with men) access and control over productive resources, decent work; have control over their own time, lives, and bodies; and have increased voice and agency. This understanding is reflected in the previous NAPWEE and other key literature documents. For example, the 2024 UN Women global strategy on women economic empowerment which

states that: ‘women’s economic empowerment is a transformative, collective process through which economic systems become just, equitable and prosperous, and all women enjoy their economic and social rights, exercise agency and power in ways that challenge inequalities and level the playing field, and gain equal rights and access to, ownership of and control over resources, assets, income, time and their own lives.’³



This understanding guided the literature review and stakeholder consultations which were conducted to inform the priorities identified and the actions framed. The understanding isolates three critical elements: a) women’s

equal rights and access to, ownership and control over resources; b) ability to make decisions; and c) economic and institutional systems.⁴

³ <https://www.unwomen.org/en/what-we-do/economic-empowerment/faqs-economic-empowerment>.
⁴ <https://www.unwomen.org/en/what-we-do/economic-empowerment/faqs-economic-empowerment>.



Progress on Women Economic Empowerment

The 8th periodic report on the Committee on the Elimination of Discrimination against Women commended Malawi on its efforts to improve gender equality, including legislative reforms, national plans, and international treaty ratifications. However, it raised concerns about the persistence of some discriminatory laws and practices, limited awareness of women’s rights, and challenges in access to justice, education, and health for women, especially in rural areas (UN Nations Common Country Analysis, 2024).

The Malawi Country Report (2024) on the implementation of the Beijing Declaration and Platform for Action (2024) acknowledges that there has been progress on gender equality and women empowerment in several areas however several challenges have been identified during implementation. Among others, these include Gender discrimination, deep rooted harmful norms and practices, Inadequate funding for GEWE programs, and limited collection and use of gender disaggregated data.

According to the UNDP Human Development Report (2024), Malawi ranks 173 out of 188 countries on the United Nations Gender Inequality Index⁵ and 116 out of 153 countries on the Global Gender Gap Index.⁶ Women in Malawi fare worse than their male counterparts on socio-economic indicators related to literacy, gender-based violence, highest level of education, attained economic opportunities (i.e., access to credit, ownership of registered enterprises,

access to justice services and access to social safety nets), and ownership of assets (i.e., land for farming, dwelling units, durable goods, farm implements).⁷

The Gender Development Index (GDI) which measures gender gaps in achievements in three basic dimensions of human development between men and women⁸ shows that in Malawi, gender gaps are marginally differentiated. However, the incidence of poverty and ultra-poverty shows a disproportionate burden on women. Gender-based inequalities in access to and control of productive and financial resources inhibit agricultural productivity and reduce food security.

Selected programmes and projects

Women economic empowerment in Malawi is a priority for the government and other organizations. The goal is to help women and girls access education, employment, and entrepreneurship opportunities. Several programs and projects on women empowerment in Malawi have been implemented by the government and development partners. The ministry of Gender has implemented several projects in relation to women economic empowerment inter alia; Promotion of Women Entreprises in Rural Areas (PWERA) funded by GTZ; Women In Development (WID-PHN) project funded by the World Bank; Women in Development

5 UNDP. 2024. Human Development Report.
6 UNDP. 2019. Human Development Report 2019: Inequalities in Human Development in the 21st Century; WEF. 2020. Global Gender Gap Report 2020. See also: <https://evaw-global-database.unwomen.org/en/countries/africa/malawi>.
7 NSO (2020), 5th Integrated Household Survey and NSO (2020) Thematic Report on Gender. See further Committee on the Elimination of Discrimination against Women, Concluding observations on the seventh periodic report of Malawi CEDAW/C/MWI/CO/7 (2015) paras 38-39 regarding the economic empowerment of women in Malawi.
8 Health (measured by female and male life expectancy at birth), education (measured by female and male expected years of schooling for children and mean years of schooling for adults aged 25 years and older) and living standards (measured by female and male estimated GNI per capita).

BACKGROUND INFORMATION

Project (WID/ADB) funded by the African Development Bank; Skills Development and Income Generating Project (SDIG) funded by ADB; Economic Activities Programme (EAP) funded by DFID and GTZ, Gender Equality and Women Empowerment (GEWE) funded by the European Union. Over and above this, to consolidate gains made in implementation of various projects, the government has an overarching program on gender equality and women empowerment within the Ministry of Gender, Community Development and Social Welfare, where it runs a sub-program specifically on women economic empowerment.

The government has passed and implemented several policy reforms which have supported greater gender equality and women's empowerment in terms not only of education, health, and protection from GBV, but also in terms of employment and access to assets. Some government efforts have already brought positive impacts, such as reducing the total fertility rate and increasing the rate of family planning use, currently about double that of other countries in the region. Findings from the Ministry of Gender El-Nino Rapid Gender Analysis (RGA) show that the drought has overburdened women by adding to their existing gendered household and community roles, especially WASH-related.⁹ The study further observed an upward trend in child marriages due to increased economic vulnerability and higher food insecurity.

Malawi continues to mobilise girls and women and facilitate education and capacity building in entrepreneurial skills, vocational skills and supporting market linkages. For example, through the National Economic Empowerment Fund (NEEF) had by February 2025 disbursed MK207 billion in loans for self-employment opportunities to 206,218 clients (of which 81,330 are women, 81,225 youth and 43,663 men). COMSIP Cooperative Union Limited (COMSIP) has also been pivotal working with government in supporting women on savings and investment, financial literacy and business training, access to credit, among others.

The Technical, Entrepreneurial, Vocational and Education Training (TEVET) Authority has also played a key role in providing technical, entrepreneurial, and vocational and education training in Malawi to women. There has been an increased interest of late to enrol more girls and young women in skills development.

The Government of Malawi has been implementing several interventions to support ultra-poor households. For instance, the Social Cash Transfer Program, also known as the Mtukula Pakhomo Program, is currently benefiting a total of 297,138 ultra-poor and labour constrained households of which 205,025 are female headed households. Through this program, several positive outcomes have been achieved including improved health and nutrition of up to 80% of the beneficiary households, increased school enrolment from 87% to 95% leading to reduced stigma, high school retention rates, improved food security, and improved housing conditions of the beneficiary population. The SP-GEAR, which is being implemented with support from UNICEF, operationalizes the Malawi National Social Protection Strategy (MNSPS), the Social Cash Transfer Programme, and targeted socio-economic empowerment activities, which are expected to benefit more than 500,000 people between 2024 and 2026. The program is being implemented in Mzimba, Ntcheu, Balaka, Chikwawa, Mulanje, Mwanza, Neno, Nsanje and Zomba.¹⁰

Notwithstanding, the Malawi Gender Assessment conducted by the World Bank Group (March 2022)¹¹ observes that the country is unlikely to reach its ambitious goals without closing gender gaps in economic opportunities. The report further states that, recognizing this, the government has put forth policy reforms promoting women's empowerment in education, health, protection from gender-based violence, employment, and access to productive assets.

⁹ Ministry of Gender. 2024. Malawi El Nino Rapid Gender Analysis. Lilongwe.

¹⁰ <https://www.unicef.org/malawi/press-releases/malawi>.

¹¹ World Bank. March 2022 Malawi Gender Assessment.



The Malawi Gender Assessment conducted by the World Bank Group (March 2022) observes that the country is unlikely to reach its ambitious Malawi 2063 goals without closing gender gaps in economic opportunities.

CONTEXT AND SITUATION ANALYSIS

In 2018, the Malawi Population and Housing Census noted that 6.6 million people were economically active, with 1.2 million unemployed, of whom 56% were female.



Demographic Context

The 2018 Malawi Population and Housing Census (MPHC) noted that the country's population was 17.5 million, with the female population comprising 51% and the male population 49%. Based on the annual growth rate of 2.9% the country's population stood at 20 million in 2024 and is likely to be 22.5 million by 2030. Based on the census, the population was largely youthful, with children and youth (0-35 years) comprising 79.5% of the population

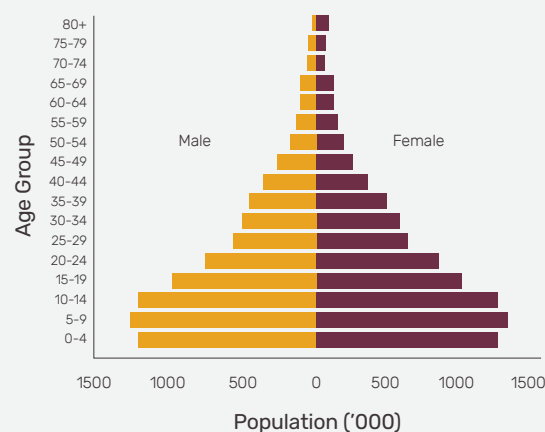
(13.9 million). Further, most of the population was residing in rural areas 84%, with only 16% in urban areas, especially in the four major cities of Mzuzu, Lilongwe, Blantyre and Zomba. The census also noted that 6.6 million people (3.3 million female, 3.2 million male) were economically active (total labour force) in Malawi. Of these, 5.3 million were employed (49.8 % female, 50% males) and 1.2 million were unemployed (56% female and 44% male).

FIGURE 1
Urban & Rural Population, 2018



Source: NSO, 2018 MPHC

FIGURE 2
Malawi Population Pyramid



Source: NSO, 2018 MPHC



Socio-Economic Context

Situation of girls/young women

The 2020 Malawi National Statistical Office (NSO) thematic report on children and youth, indicates that out of every 10,000 children aged 10-17 years, female household heads were more (63 per 10,000 children) than male (36 per 10,000 children).¹² The report also revealed that there were 226 children living as married for every 10,000 children aged 12-17 years. A Rapid Assessment on Child Marriages and Teenage Pregnancies report¹³ indicates that Malawi registered a total of 13,067 cases of children living as married and 40,667 teenage pregnancy cases in 2020. Nearly half of the girls in Malawi are married and drop out of school by their 18th birthday which increases the risk of early pregnancy, fistula, and high fertility rate. The Committee Against Torture (CAT) has noted an increase in child marriages in Malawi since the start of the Covid-19 pandemic.¹⁴ Poverty, humanitarian disasters, religious and cultural norms, and low levels of education are amongst the leading drivers of child marriages.¹⁵ Adolescent girls belonging to the poorest wealth quintiles have the highest share of entering a marriage between 15 to 18 years of age.

Women and poverty

The poverty situation for women in Malawi remains critical. According to the African Economic Outlook (AEO, 2024), the severe drought experienced in 2024 has worsened macroeconomic imbalances, compounding issues such as poor harvests and rising food prices. These factors have significantly contributed to food insecurity, hindering efforts to reduce poverty. Currently, nearly three-quarters (71%) of the population lives in extreme poverty. The 2021 Multidimensional Poverty Index (MPI) report further highlights that the incidence of multidimensional poverty is higher in female-headed households, with 72.3% of these households being classified as poor compared to 58.1% in male-headed households. Key factors contributing to this disparity include access to electricity, literacy, education, food security, asset ownership, access to credit, social protection, and economic opportunities.

¹² Ibid.

¹³ https://careevaluations.org/wp-content/uploads/MoG-Malawi-COVID-19-RGA-Report-21052020-GiE-Signed-Off_.pdf

¹⁴ Committee against Torture, Concluding observations on the initial report of Malawi CAT/C/MWI/CO/1 (2022) paras 31-32.

¹⁵ The right to education is guaranteed in Article 13 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) which Malawi has ratified. Regarding the persistence of child marriage and related harmful practices, see further Committee on the Rights of the Child, Concluding observations on the combined third to fifth periodic reports of Malawi CRC/C/MWI/CO/3-5 (2017) paras 24-25.

Data from the 2019/2020 NSO Malawi Poverty Report shows that 56.8% of individuals in female-headed households were considered poor, compared to 48.5% in male-headed households. While the proportion of people in female-headed households living in poverty has decreased from 58.3% in 2016/2017 to 56.8% in 2019/2020, the gap in poverty rates between male and female-headed households remains a significant concern. The World Bank Malawi Economic Monitor Report (January 2025) predicts that Malawi's economic recovery remains fragile due to the slow implementation of macroeconomic adjustment reforms and a series of recent shocks. It therefore means women, especially those heading households, will continue to be disproportionately affected by poverty.

Women and agriculture

While women in Malawi are integral to the country's agricultural sector, gender-based inequalities in land rights, access to resources, and domestic responsibilities continue to significantly hinder their productivity.¹⁶ Agriculture, a sector where many women are employed, has been

severely affected by El Niño-induced droughts, leading to reduced crop yields and higher food prices. This not only affects women's income but also exacerbates food insecurity in female-headed households. These disparities are further exacerbated by climate change, making it crucial to address gender-specific barriers in agriculture to improve food security and promote sustainable development. Women in Malawi play a crucial role in agriculture, producing 70% of the food consumed locally.

Women's limited role in agriculture is further constrained by a combination of factors: lower education levels, reduced access to financial resources, and the heavy burden of domestic duties. Gender norms dictate that women bear most household responsibilities, such as child-rearing, fetching water, and preparing meals, which reduces their availability for farm work. Additionally, women's limited access to financial resources restricts their ability to purchase agricultural inputs that could improve farming efficiency. These constraints limit women's ability to adopt improved production practices and more labour-intensive methods that could increase agricultural yields (UN Women, 2023).¹⁷

WORLD BANK, 2021, MALAWI ECONOMIC MONITOR, ADDRESSING MACRO AND GENDER IMBALANCES

In 2017, agriculture contributed 26% of the country's GDP; and around 59% of employed women and 44% of employed men were working in agriculture. However, large gender productivity gaps remain, and plots managed by men produce an average of 25% higher yields than plots managed by women. Estimates suggest that closing the gender gap in agricultural productivity in Malawi could lift more than 238,000 people out of poverty and increase the country's total GDP by 2.1%.



¹⁶ <https://www.futureclimateafrica.org/wp-content/uploads/2017/04/gender-agriculture-climate-services-brief-umfula-final.pdf>.
¹⁷ A joint Report on Factors Driving the Gender Gap Agricultural Production in Malawi (2018) by UN Women ESARO and UNDP.

Women and financial exclusion, MSMEs

Women continue to face greater obstacles in accessing financial services compared to men, including limited access to credit, savings, insurance, and other financial products. It is reported that women had lower access and usage rate of bank savings accounts, 19.1%, compared to 25.8% of their male counterparts, giving a financial access gender gap of 6.0%. Reasons identified for why women are disadvantaged include: strict requirements and emphasis on immovable property as collateral affects as most have

less opportunities to own assets; inadequate credit facilities/products that are suitable for the seasonal nature of most rural women’s entrepreneurship activities; as well as financial illiteracy. It is further noted that the MSME sector in the country is made up of 74.0% micro-businesses, 23.0% small-businesses, and 3.0% medium-businesses; and of these only 19.0% of the MSMEs had access to formal financial services as of 2019.¹⁸



FINSCOPE MALAWI, 2019, MICRO, SMALL AND MEDIUM ENTERPRISE (MSME) SURVEY

Female business owners make up the majority of micro-enterprises owners (84% compared to 64% male). But only 15% of females own small enterprises compared to 30% males and a mere 1% of medium-sized enterprises are owned by females, compared to 6% males. The same applies to business life cycle where a higher proportion of females operate in the start-up phase (61%), lowering to 49 and 41% in the growth and established phases respectively. Fewer female-owned enterprises are recorded in the mature phase with 35%. The fact that most MSMEs are either micro or small enterprises implies limited employment potential of that sector in Malawi.

Women and health

The 2015-16 Malawi Demographic and Health Survey has demonstrated increased women empowerment over time by various attributes. For example, the percentage of women involved in decisions about their health care increased from 55% in 2010 to 68% in 2015-16 and women’s involvement in decisions about major household purchases increased from 30% to 55% over the same period. Married women in Malawi are most likely to have sole or joint decision-making power about visiting family

or relatives (78%) and their own health care (68%) and less likely to make decisions about major household purchases (55%).¹⁹ High rates of child marriage among girls, and limited control over their sexual and reproductive health contributes to high maternal mortality ratio (381 per 100,000 live births), Malnutrition among women and children is still a major public health and development issue. For every 100,000 live births, 439 women die from pregnancy-related causes.

18 2019 FinScope MSME Survey.
19 MDHS 2025/16.

Women participation in labour market and unpaid work

Female participation in the labour market is 72.6% compared to 81.2% for men.²⁰ Women continue to face persistent discrimination in the labour market, including the continuing horizontal and vertical occupational segregation of the labour market; the overrepresentation of women in low-paid jobs; a failure to implement the principle of equal pay for work of equal value; the persistent gender wage gap; and insufficient maternity protection.²¹ Further women are overburdened with care work which is not valued.²²

Women and employment

While the employment rate in Malawi is 55.2% for individuals aged 15–64 years, the employment rate of women is lower (48.6%) than the employment rate of men (78.0 per cent).²³ Unemployment rate is higher among females than males with 26% females and 14 % males, and 59% of females reported that they are not paid for their labor than 26% of men. Women are more likely to be employed in the informal sector than males with women constituting only 30% of total wage employment in non-agricultural sector.²⁴

Leadership and political participation of women

Over the past five years, Malawi has continued to be actively enforcing Gender Equality Act, 2013 which provides for 60/40 of either sex during recruitment, appointment, and promotion in the public service to address the

structural barriers that limit women's access to socio-economic opportunities. Currently, Malawi has 41% female Cabinet Ministers; 22.7% of the 193 legislators in Parliament are females; and 14.6% of the 462 wards are occupied by female Ward Councillors in local government.

Social and cultural norms

The persistence of deep-rooted social and cultural norms, customs and traditions have a bearing on unpaid care work impacting on men and women's participation in economic opportunities, decision making, and perpetration of violence against women and girls (VAWG) resulting in women's lack of or disproportionate access, ownership to property and control of productive resources. According to the Malawi Demographic Health Survey (MDHS) 2015/16, the percentage of women who experienced physical violence since age 15 had risen from 28% in 2004 and in 2010 to 34% in 2015, while the percentage of women who experienced physical violence 12 months before the study remained unchanged across the three time periods. Further that 21% of women (15–49) have experienced sexual violence: and 42% of ever-married women suffer from intimate partner violence.²⁵

Women and productive resources

Women's access to and ownership of productive resources—particularly land and property—remains limited due to entrenched socio-cultural norms and systemic legal barriers. Although the Constitution of Malawi and the Gender Equality Act (2013) affirm women's rights to own and inherit property, customary law, which governs

20 <https://hdr.undp.org/sites/default/files/Country-Profiles/MWI.pdf>.

21 Committee on the Elimination of Discrimination against Women, Concluding observations on the seventh periodic report of Malawi CEDAW/C/MWI/CO/7 (2015) paras 32–33.

22 Ibid.

23 Why Women earn less: Gender Pay Gap and Labour-market inequalities in Malawi https://africa.unwomen.org/sites/default/files/2024-03/un_women_malawi_gender_pay_gap_report.pdf.

24 AfDB Malawi Country Gender Profile, 2020.

25 Ibid.

CONTEXT AND SITUATION ANALYSIS

about 80% of land in the country, often contradicts these protections (Government of Malawi, 2013; FAO, 2018).^{26 27} In patrilineal communities, especially in the north, land is passed through the male line, and women’s access is generally mediated through male relatives, leaving widows and divorced women particularly vulnerable to disinheritance. Further, in matrilineal systems where inheritance may favour women, land administration and decision-making are still dominated by men.²⁸

As a result, less than 20% of women in Malawi have documented ownership of land or property.²⁹ This restricted

access undermines women’s ability to invest in agriculture, secure credit, and build resilience against economic shocks. Despite the passage of the 2016 Land Laws, including the Customary Land Act, which sought to formalize land rights and promote gender equality, implementation remains weak and awareness among rural women is low. Addressing these disparities requires not only legal reform but also sustained community engagement, gender-sensitive land governance, and economic empowerment programs that enhance women’s control over and benefits from productive resources.



NSO, 2016, MDHS REPORT

Ownership with a title or deed is rare in Malawi; only 3% of women and 4% of men have a title for their house with their name on it, and only 2% of women and 5% of men have such a title for their land. More than 90% of women and men have no title or deed for their property.

26 Government of Malawi. (2013). Gender Equality Act.
27 FAO. (2018). Gender and Land Rights Database: Malawi Country Profile.
28 USAID. (2021). Property Rights and Resource Governance – Malawi.
29 World Bank. (2020). Women, Business and the Law 2020.

PRINCIPLES OF THE ACTION PLAN

The national action plan is founded on the respect for human rights for all people in all their diversity.

The national action plan is founded on the respect for human rights for all people in all their diversity. The plan recognises that all human beings are born free and equal in dignity and rights, and should be free to live their chosen life, thrive socially and economically, and participate in public affairs. By following this approach, the national action plan will ensure the following key principles:

Meaningful and inclusive participation

The national action plan promotes active, inclusive and meaningful participation of women, girls, men and boys in all development processes affecting their rights. For the national action plan, participation means putting rights-holders at the centre of the plan by empowering women and girls to identify and help address the main obstacles and structural barriers impeding them from enjoying their human rights. The national action plan will be implemented with the explicit active engagement of all women and women groups. The principle also entails giving due attention to issues of accessibility, including access to information in a form and a language which can be understood.

Non-discrimination and equality

This principle means respecting human beings in all their diversity and entitlement to the protection of and enjoyment of their human rights. This means that priority should be given to people in the most marginalised or vulnerable situations who face the biggest barriers to realising their rights. Thus, this entails identifying those who are facing unequal access to and control of resources, goods and services. Non-discrimination is a legal obligation and requires the state to address it with specific laws, policies and institutional measures, including budget allocations.

Accountability

Accountability means upholding state institutions to their highest standards in realising and protecting people's human rights, and promoting accessible, transparent and effective mechanisms of accountability. Further, the principle also entails ensuring that rights-holders can claim their rights and seek justice, redress or compensation for violations, through effective accountability mechanisms, including through the justice system for all. Accountability is effective if there are appropriate laws, policies, institutions, administrative procedures and mechanisms of redress to secure human rights.



Transparency and access to information

The national action plan is guided by the principle of transparency and access to information. This means making information on policies and interventions understandable and accessible to all stakeholders. The national action plan calls for more transparent, reliable and trustworthy information, available through accessible channels. The principle also entails making information available in various formats (written, audio, easy-to read, sign language, etc.) to ensure accessibility for persons with disabilities.

KEY WOMEN ECONOMIC EMPOWERMENT PRIORITY ISSUES

The NAPWEE 2025-2030 will prioritize six key issues which have been informed through literature review as well as stakeholder consultations: The six issues are diagrammatically represented below:



Immediate, underlying and structural causes

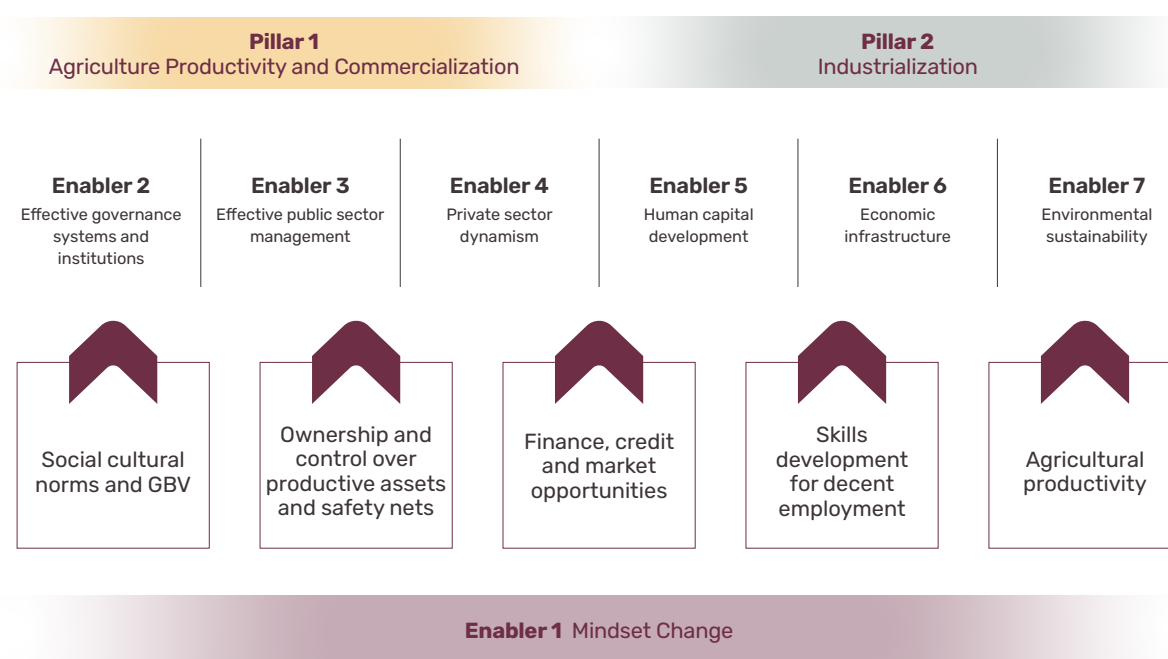


ALIGNMENT WITH M2063 AND SDGs

In 2020 the Government of Malawi introduced the Malawi 2063, a long-term development vision which aims for wealth creation and inclusion; self-reliance and industrialization by the year 2063. The vision is implemented through the Malawi 2063 First 10-Year Implementation Plan (MIP-1), running from 2021 up until 2030. The vision commits to promote inclusiveness in human capital development by promoting gender transformative approaches that aim to reduce gender power imbalances which hinder the economic empowerment of women.³⁰ It further commits to reinforce gender equality as well as the empowerment of women and girls as a critical step to shaping decisions at the household, community, and national level.³¹ It also commits to advance gender equality at all levels through multi-sectoral approaches and the in-depth multi-disciplinary analysis of issues at the household, community, and national level. In the Malawi 2063, gender is principally discussed under the human capital development “enabler”

section. To meet the goals set out in the Malawi 2063, human capital development, private sector development, economic infrastructure, and environmental stability have been highlighted as critical drivers to be addressed.³²

This current NAPWEE is cast to propel the ambitions set in the Malawi 2063. The plan specifically aligns with Pillar 1 – Agriculture Productivity and Commercialization; and Pillar 2 – Industrialization. Further, the plan directly aligns with six of the seven enablers, and these are: Enabler 2 – Effective Governance systems and institutions; Enabler 3 – Effective Public Sector Management; Enabler 4 – Private Sector Dynamism; Enabler 5 – Human Capital Development; Enabler 6 – Economic Infrastructure; as well as Enabler 7 – Environmental Sustainability. In line with Malawi 2063, Enabler 1 will be foundational and mainstreamed across all the focus areas of the action plan.



30 Malawi vision 2063: An Inclusively Wealthy and Self-reliant Nation.

31 Ibid.

32 Ibid.

ALIGNMENT WITH M2063 AND SDGs

The NAPWEE has been developed knowing it is central to achieving the Sustainable Development Goals (SDGs). It directly links to SDG 5 (Gender Equality) but also contributes significantly to multiple other goals across the economic, social, and environmental spectrum. Under SDG

5, the plan matches with targets 5.a on ownership and control over land, 5.b on technology use as well as target 5.4 on unpaid care work. The plan also corresponds with the following SDG goals.



SDG 1: No Poverty – women that are economically empowered can earn income, build assets, and support households, reducing poverty rates; and breaking inter-generational poverty, especially in female-headed households.



SDG 3: Good Health and Well-being – economically empowered women have more autonomy to access healthcare for themselves and their families.



SDG 2: Zero Hunger – equal access and ownership over productive resources such as land, inputs, credit, and markets improves agricultural productivity and food security.



SDG 4: Quality Education – educated women are also more likely to invest in their children's education, especially daughters.

The NAPWEE has been developed knowing it is central to achieving the Sustainable Development Goals (SDGs).



SDG 5: Gender Equality – achieving full and effective gender equality and empowering all women and girls, fostering their equal rights and participation in all spheres of life.



SDG 10: Reduced Inequalities – women economic empowerment reduces gender and income disparities, particularly for marginalized women.



SDG 8: Decent Work and Economic Growth – women’s participation in the formal and informal economy boosts the overall country’s productivity.



SDG 13: Climate Action – economic empowerment gives women the tools and voice to engage in sustainable agricultural practices.

THEORY OF CHANGE

IF

More women, particularly those from marginalized and underserved communities, have equitable access to decent employment opportunities



AND IF

systemic barriers such as unequal access to skills development opportunities, financial services, and markets are removed



AND IF

Women are supported to enhance their agricultural productivity through resources, property rights, and decision-making power



AND IF

discriminatory social, cultural, and gender norms that reinforce unequal power relations, unpaid care responsibilities, and gender-based violence are actively challenged and transformed



THEN

by 2030, more women especially those marginalized will have increased control over productive assets, improved and sustainable incomes, and greater agency to make informed choices about their lives and livelihoods



WHICH WILL ULTIMATELY LEAD TO

more gender-equitable, inclusive, and resilient communities, a reduction in gendered and economic inequalities, and progress toward just and sustainable development for all

RESULTS MATRIX

Outcomes/ Outputs	Indicator	Baseline	Target	Means of Verification	Frequency of reporting	Lead Responsibility
Overall Goal: More women and girls particularly the marginalized achieve improved incomes, greater economic empowerment, and increased agency over their lives						
IM1	Gender pay gap - Average earnings of women compared to men in the agricultural and non-agricultural sectors	36% formal employment (WB, 2021 MEM); 28% unconditional gender gap in agriculture (WB, 2015)	TBE	National Statistical Office	At the end of the implementation period	Ministry of Gender
IM3	The percentage of women who report making independent or joint decisions regarding the use of their earnings or household income.	5% women having no control over	TBE	National Statistical Office	At the end of the implementation period	Ministry of Gender
PRIORITY ISSUE 1 - SKILLS DEVELOPMENT FOR DECENT EMPLOYMENT						
Outcome One: By 2030, More women and girls, particularly those from marginalized and underserved communities, have equitable access to dignified and decent job opportunities.						
01.1	Percentage of women in formal, non-agricultural sectors.	48.5% all women (2019)	TBE	National Statistics Office	Annually	Ministry of Labour
01.2	Average women earnings compared to men	64% (2021)	TBE	National Statistics Office	Annually	Ministry of Agriculture
01.3	Labour force participation for women	58% (2021)	TBE	National Statistics Office	Annually	Ministry of Agriculture
Output 1.1 Market-relevant, digital, and technological skills training programmes implemented with integrated gender-based violence awareness and safeguarding						
01.1.1	Number of female participants (especially from marginalized groups) enrolled and completing market relevant, digital and technological vocational or skills training	TBE	30,000	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector		Ministry of Labour
Output 1.2 Inclusive job placement and entrepreneurship support mechanisms established and implemented						
01.2.1	Number of women linked to job placement services or internships	TBE	25,000	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Trade and Ministry of Gender
01.2.2	Number of women and girls who received business start-up kits, mentorship, coaching, or seed capital under targeted support programs.	TBE	2,000,000	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Trade and Ministry of Gender

RESULTS MATRIX

Outcomes/ Outputs	Indicator	Baseline	Target	Means of Verification	Frequency of reporting	Lead Responsibility
Output 1.3 Legal, policy, and institutional reforms promoting decent work for women strengthened and enforced						
01.3.1	Number of government agencies, private companies, or institutions that adopt and implement gender-sensitive labor policies (e.g., addressing workplace gender-based violence, flexible working hours).	TBE	1,000	Progress Reports submitted by MDAs, CSOs/NGOs and the private sector	Annually	Ministry of Gender
01.3.2	Number of laws or policies introduced or amended that promote equal pay, maternity leave, workplace safety, or other labor rights for women.	TBE	3	Progress Reports submitted by MDAs, CSOs/NGOs and the private sector	Annually	Ministry of Gender
PRIORITY 2: FINANCE AND MARKET OPPORTUNITIES						
Outcome Two: Systemic barriers such as unequal access to financial services, and markets are removed, enabling women and girls, particularly those from marginalized groups, to participate equitably in economic and social life						
02.1	Percentage of women and girls accessing financial products, such as bank accounts, loans, or insurance.	86% women access to formal financial service (2023)	90%	FINSCOPE Consumer Survey	At the end of the implementation period	Ministry of Trade
02.2	Percentage of women owning mobile phones, disaggregated by location.	33% National (rural 26%, urban 64%)	60% (rural 50%, urban 90%)	National Statistical Office	At the end of the implementation period	Ministry of Trade
Output 2.1 Improved access to financial services tailored to women's needs (loan products, savings groups, mobile banking, and financial literacy education)						
0.2.1.1	Amount of funding capital allocated to women-owned businesses	TBE	MK500 billion	Progress Reports submitted by MDAs, CSOs/NGOs and the private sector	Annually	Ministry of Trade and Ministry of Gender
Output 2.2 Strengthened and safe access to markets for women entrepreneurs and producers						
0.2.2.1	Number of women entrepreneurs and producers participating in organized trade fairs, exhibitions, or market linkages platforms.	TBE	250,000	Progress Reports submitted by MDAs, CSOs/NGOs and the private sector	Annually	Ministry of Agriculture
0.2.2.2	Number of women participating in cooperatives, producer groups, or collective market initiatives that enhance bargaining power and access to larger markets.	100,000 (ref to COMSIP)	500,000	Progress Reports submitted by MDAs, CSOs/NGOs and the private sector	Annually	Ministry of Agriculture
0.2.2.3	Number of women who complete training or capacity-building programs on market analysis, branding, packaging, or sales strategies.	TBE	500,000	Progress Reports submitted by MDAs, CSOs/NGOs and the private sector	Annually	Ministry of Agriculture

RESULTS MATRIX

Outcomes/ Outputs	Indicator	Baseline	Target	Means of Verification	Frequency of reporting	Lead Responsibility
PRIORITY 3: IMPROVING AGRICULTURAL PRODUCTIVITY						
Outcome Three: By 2030, there is enhanced agricultural productivity among women and girls particularly from marginalized communities						
03.1	Percentage reduction in gender gap in agricultural productivity.	TBE	TBE	National Statistical Office	At the end of the implementation period	Ministry of Agriculture
03.2	Number or percentage of women with documented or recognized rights to use, own, or lease agricultural land.	TBE	30%	National Statistical Office	At the end of the implementation period	Ministry of Agriculture
Output 3.1: Access to productive agricultural resources for women improved						
03.1.1	Number of women farmers accessing improved agricultural inputs and technologies.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Agriculture
03.1.2	Number of women practising irrigation farming.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Agriculture, Ministry of Gender
03.1.3	Number of women and girls training in modern agricultural methods including climate smart agriculture.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Agriculture, Ministry of Gender
Output 3.2: Women's participation in key agricultural decision-making bodies, forums and platforms increased						
03.2.1	Number of women elected or appointed to leadership or representative roles in farmer associations, irrigation committees, or marketing boards.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Agriculture, Ministry of Gender
03.2.2	Number of structured mentorship programs pairing emerging women leaders with experienced professionals in the agricultural sector.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Agriculture, Ministry of Gender
Output 3.3: Competitiveness and profitability of priority agro-value chains for women smallholder producers ((e.g., groundnuts, soybeans, sunflower, macadamia nuts, cassava, livestock chilli, horticulture)						
03.3.1	Number of women-owned agro-enterprises operating along the agro-value chains (e.g., production, processing, input supply).	0	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Agriculture, Ministry of Gender

RESULTS MATRIX

Outcomes/ Outputs	Indicator	Baseline	Target	Means of Verification	Frequency of reporting	Lead Responsibility
03.3.2	Number of women groups trained in value addition for agricultural products.	0	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Agriculture, Ministry of Gender
PRIORITY 4: SOCIAL CULTURAL NORMS AND GENDER-BASED VIOLENCE						
Outcome 4: By 2023, discriminatory social, cultural, and gender norms that reinforce unequal power relations, unpaid care burdens, and gender-based violence are actively challenged and transformed						
04.1	Proportion of ever-married women aged 15–49 reported experiencing physical or sexual violence by a current or former intimate partner in the 12 months preceding the survey.	18.5% (2024)	13%	National Statistical Office	At the end of the implementation period	Ministry of Gender
04.2	Number of community leaders and influencers actively promoting gender equality and non-violence.	TBE	6,000	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
Output 4.1 Community engagement initiatives implemented to shift harmful social cultural norms						
0.4.1.1	Number of community dialogues or awareness sessions conducted on harmful norms.	TBE	7,500 (all GVHs)	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
0.4.1.3	Number of local leaders (e.g., chiefs, religious leaders, teachers) trained and mobilized to advocate for positive gender norms.	TBE	6,000	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
Output 4.2 Comprehensive gender-based violence (GBV) prevention and response mechanisms strengthened						
0.4.2.1	Number of community action plans developed and implemented to address GBV.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
0.4.2.2	Number of community-based organizations (CBOs) or youth groups supported to lead on implementing GBV initiatives.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
0.4.2.3	Number of stakeholders receiving training in GBV prevention and response mechanisms.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender

RESULTS MATRIX

Outcomes/ Outputs	Indicator	Baseline	Target	Means of Verification	Frequency of reporting	Lead Responsibility
Output 4.3 Capacity-building on gender equality and rights delivered across sectors						
0.4.3.1	Number of capacity-building sessions conducted on gender equality and rights (disaggregated by sector and region).	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
PRIORITY 5: OWNERSHIP AND CONTROL OF PRODUCTIVE ASSETS AND SAFETY NETS						
Outcome 5: By 2030, women benefit from secure and equitable access to productive assets and productive social safety nets, enhancing their economic resilience and empowerment						
0.5.1	Proportion of women with documented land ownership (title deed).	2%	10%	National Statistical Office	At the end of the implementation period	Ministry of Agriculture, Ministry of Gender
0.5.2	Proportion of women graduating or becoming self-reliant from social protection programmes.	0.38%	2%	MIP Annual Progress Report	At the end of the implementation period	Ministry of Gender
Output 5.1: Duty bearers (government and local leaders) support and enforce gender-equitable property rights						
0.5.1.1	Number of local leaders and government officials trained on gender-equitable land and property rights.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
0.5.1.2	Number of community by-laws or local governance instruments enacted or revised to promote women's property rights.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
0.5.1.3	Number of awareness sessions conducted by duty bearers on women's legal rights to land and property.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Annually	Ministry of Gender
Output 5.2: Women supported with productive social safety net initiatives such as input support, cash-for-work, asset transfer schemes						
0.5.2.1	Number of women receiving input support (seeds, tools, fertilizers, etc.) through safety net programmes.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Gender
0.5.2.2	Number of women receiving assets (livestock, equipment, or cash) through asset transfer schemes.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Gender

RESULTS MATRIX

Outcomes/ Outputs	Indicator	Baseline	Target	Means of Verification	Frequency of reporting	Lead Responsibility
Output 5.3: Policies and legal frameworks implemented to support women's ownership and control over productive assets						
0.5.3.1	Number of policies or legal frameworks revised or developed to promote women's ownership and control over land and productive assets.	TBE	TBE	Progress Reports produced by the Ministry of Justice	Biannually, quarterly	Ministry of Justice
0.5.3.2	Number of government institutions or local authorities trained on gender-sensitive property and land rights.	TBE	TBE	Progress Reports produced by the Ministry of Justice	Biannually, quarterly	Ministry of Justice
0.5.3.3	Number of court cases on land disputes and or inheritance reported in favor of women, indicating that legal frameworks are being applied effectively.	TBE	TBE	Progress Reports produced by the Ministry of Justice	Biannually, quarterly	Ministry of Justice
PRIORITY 6 (CROSS-CUTTING): COORDINATION, MONITORING AND EVALUATION						
Outcome 6: By 2030, coordination, monitoring, and learning systems are strengthened to support evidence-based implementation of women's economic empowerment programmes						
06.1	Number of government or multi-stakeholder coordination platforms regularly reporting on WEE progress.	1 (Gender Technical Working Group)	3 (labour, education, agriculture, trade, health)	Malawi Government – Technical Working Group Reports	Annually	Ministry of Gender
06.2	Availability and accessibility of up-to-date WEE knowledge products and data dashboards.	TBE	Yes	Websites for the Ministry of Gender, Agriculture, Health and Education	Annually	Ministry of Gender
Output 6.1: National and subnational coordination mechanisms established or enhanced for gender-responsive planning and implementation						
0.6.1.1	Number of functional national or district-level platforms (e.g., working groups, task forces) that meet regularly and produce WEE status reports.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Gender
0.6.1.2	Number of Government officers trained on gender-responsive planning and implementation.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Gender
0.6.1.3	Number of gender-responsive planning tools and guidelines developed and disseminated.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Gender

RESULTS MATRIX

Outcomes/ Outputs	Indicator	Baseline	Target	Means of Verification	Frequency of reporting	Lead Responsibility
Output 6.2: Real-time data systems and digital platforms implemented to track progress and inform decision-making						
0.6.2.1	Number of stakeholders generating real-time data for decision-making and program adjustments.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Gender
0.6.2.2	Number of training sessions conducted for users on how to utilize real-time data systems and platforms.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Gender
0.6.2.3	Number of policies or program strategies that have been modified or adapted due to insights gathered from real-time data.	TBE	TBE	Progress Reports submitted by MDAs, CSOs/ NGOs and the private sector	Biannually, quarterly	Ministry of Gender
Output 6.3: Government, NGOs, CSOs have capacity on gender-sensitive data collection, analysis, and use (planning, budgeting, implementation)						
0.6.3.1	Number of institutions trained on gender-sensitive data collection analysis and use (planning, budgeting, implementation).	TBE	TBE		Annually	Ministry of Gender
0.6.3.2	Number of national surveys that include defined indicators on women's economic empowerment (ref. MDHS 2016, Finscope Surveys, Labour Surveys, IHS).	TBE	TBE		Annually	NSO
0.6.3.3	Number of Ministries, Departments, and Agencies (MDAs) with active Gender Focal Points and that report gender equality data annually.	TBE	TBE	MDAs annual reports	Annually	MDAs

COORDINATION ARRANGEMENTS



The Ministry of Gender, Community Development and Social Welfare will provide the overall leadership and coordination of the action plan, promoting gender equality through women empowerment and gender mainstreaming.

The new NAPWEE appreciates the importance of having a coordination and institutional framework. It is important that a robust coordination structure exists to ensure effective planning, modest utilization of resources and shared responsibilities based on institutional competence. It further embraces the constitutional principles and functional collaboration of human resource technical support between the central and local governments. In that regard, various MDAs and local councils have a responsibility to implement interventions outlined herein. The action plan recognizes the need to enhance existing synergies between different stakeholders working to support women's efforts to uplift themselves economically. As such, the plan will be coordinated through established structures in line with the Malawi 2063. Working through existing coordination structures promotes sustainability over the long term. As such the sections below highlights structures and mechanisms already existing at national and local level that will be utilized to coordinate implementation of the plan.



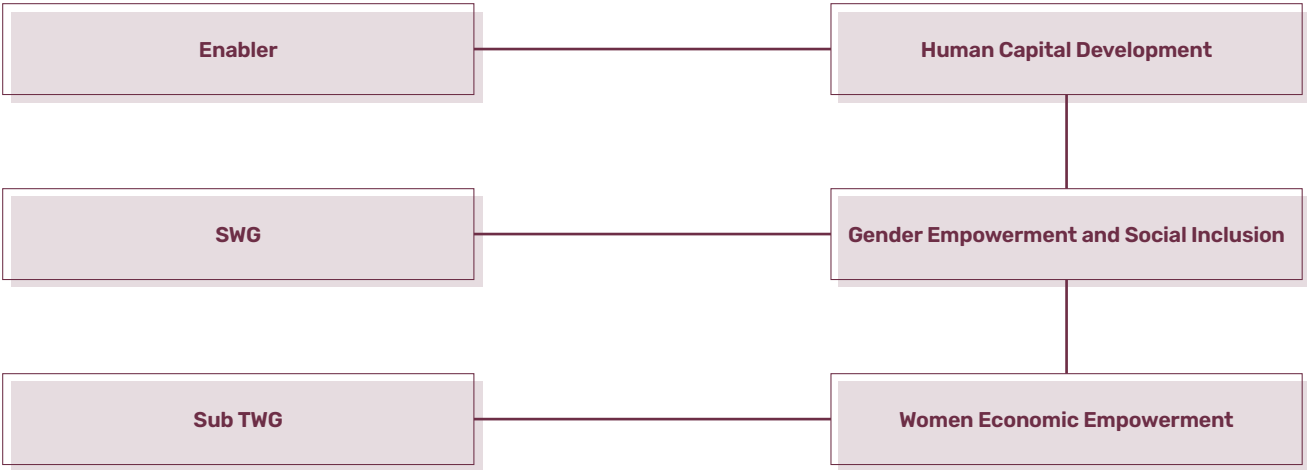
National Level Coordination

The Ministry of Gender, Community Development and Social Welfare will provide the overall leadership and coordination of the action plan. In the ministry, this responsibility falls within the gender affairs department. The department's mission is to promote gender equality through women empowerment and gender mainstreaming. It achieves this through undertaking initiatives to reduce gender inequalities and enhance participation of women, men, girls and boys in socio economic development processes. The department has a specific programme called women economic empowerment which will spearhead implementation of the national action plan.

As earlier noted, the plan will be coordinated through structures set up by the Malawi 2063's guidelines for pillar and enabler coordination groups. To promote stronger coordination between sectors and key stakeholders, the guidelines propose a sector approach aligned to the Malawi 2063 pillars and enablers. According to the guidelines, the primary objective of the pillar and enabler groups is to foster coordinated planning, management and prioritization of issues in the Malawi 2063. While recognising how intersectoral women economic empowerment issues are, the current set-up is that the lead Sector Working Group (SWG) falls under the Human Capital Development enabler.

The plan will therefore be coordinated through the Gender Empowerment and Social Inclusion SWG under this enabler. Under this, there is the Women Economic Empowerment Sub-Technical Working Group (WEE-SubTWG).

The primary role of the Gender Empowerment and Social Inclusion SWG is to provide strategic, policy-level coordination across gender and inclusion. On the other hand, Women Economic Empowerment SubTWG will ensure technical and programmatic guidance for the implementation of the NAPWEE. Below are the detailed roles in line with the NAPWEE.



GENDER EMPOWERMENT AND SOCIAL INCLUSION SECTOR WORKING GROUP

- Provide strategic guidance and high-level coordination for the implementation of gender equality and inclusion policies, including women economic empowerment.
- Ensure that women economic empowerment is integrated into national development frameworks, sector policies, and budgeting processes.
- Serve as a platform for dialogue among government, development partners, civil society, and private sector on gender issues.
- Monitor sector-wide progress on gender-related targets, including women economic empowerment outcome/outputs and indicators.
- Advocate for resource mobilization and increased financing for women economic empowerment programmes.
- Liaise with other Sector Working Groups to mainstream gender and economic empowerment across sectors.
- Support harmonization of data and reporting mechanisms across ministries and partners.

WOMEN ECONOMIC EMPOWERMENT SUB-TECHNICAL WORKING GROUP

- Provide technical input, coordination, and oversight specifically on the implementation of the NAPWEE.
- Track progress on all NAPWEE outcomes and output indicators.
- Review and provide feedback on programmes, tools, training materials, and data collection instruments related to women economic empowerment.
- Promote knowledge-sharing and best practices among implementing partners and stakeholders.
- Support capacity building of ministries, districts, and implementing partners on gender-responsive economic empowerment.
- Facilitate stakeholder engagement, including women's organizations, cooperatives, and private sector actors.
- Serve as the primary body for monitoring implementation bottlenecks and proposing adaptive strategies.



District Level Coordination

It is expected that existing district level mechanism will be utilized to coordinate the plan. Where need be, councils will determine the best way to coordinate interventions related to women economic empowerment, under the guidance of the Ministry. Below are key coordinating platforms for women economic empowerment programmes at district level, where it is expected more action will take place.

DISTRICT COUNCIL

- Ensure political commitment to gender equality and women’s empowerment initiatives.
- Approve district-level plans and budgets that include women’s economic empowerment interventions.
- Promote advocacy and accountability for gender-responsive governance.
- Engage with Area Development Committees (ADCs) and Village Development Committees (VDCs) to ensure women economic empowerment priorities.

DISTRICT EXECUTIVE COMMITTEE

- Provide technical guidance for integrating women economic empowerment plan into District Development Plans (DDPs).
- Coordinate all sectors to harmonize women economic empowerment interventions and avoid duplication.
- Oversee monitoring and reporting on the implementation of women economic empowerment programmes.
- Facilitate multi-stakeholder engagement, including NGOs, CSOs, private sector, and development partners involved in women economic empowerment programmes.
- Serve as a forum for identifying resource gaps and mobilizing support for women economic empowerment interventions.

COORDINATION ARRANGEMENTS

GENDER SECTOR WORKING GROUP

- Lead the design, planning, and review of women economic empowerment programmes in the district.
- Conduct analysis to inform economic empowerment interventions in line with the NAPWEE National Action Plan.
- Provide capacity building and technical support to sectors on gender mainstreaming.
- Track and report on women economic empowerment indicators.
- Identify barriers facing women and propose targeted interventions.
- Promote coordination with different sectors at different level.

AREA/VILLAGE DEVELOPMENT COMMITTEES

- Identify women's economic needs and priorities within their villages.
- Mobilize women's groups and cooperatives to participate in programmes.
- Support awareness raising and sensitization on women's rights and economic opportunities.
- Promote inclusion of marginalized women (e.g., youth, widows, persons with disabilities) in development activities.
- Work with District Councils and Gender Sector Working Groups to ensure women's issues are reflected in district planning and budgeting.

IMPLEMENTATION ARRANGEMENTS

The implementation of the action plan is based on multi-sectoral approach given the diverse focus areas to be addressed. During implementation, collaboration will be key between government agencies, development partners, civil society organizations, and private sector stakeholders. It is also important to note that some of the proposed interventions mirror other sectoral action plans. It will therefore be important to embed this plan with already existing interventions – or draw synergies between such

actions. To ensure subsidiarity, district councils will play a crucial role in the successful implementation of the action plan. District councils will need to tailor the interventions in this plan to meet local needs effectively. The councils will also need to ensure that the multiplicity of players working in their respective jurisdictions are rallied to align their interventions to the action plan. Below are key roles by a selection of MDAs and other stakeholders.

Lead agency	
Ministry/Department/Agency	Key roles
Ministry of Gender	Overall leadership and coordination of the strategy implementation; resource mobilization; information gathering and dissemination; stakeholder mobilization and engagement; technical guidance to key stakeholders in developing programmes, projects and activities from the plan
Key agencies (aligned to identified issues)	
Ministry/Department/Agency	Key roles
Ministry of Education	Implement interventions related to education and professional skills development
Ministry of Agriculture	Implement interventions related to agriculture, irrigation; agribusiness
Ministry of Justice	Implement interventions related to access to justice (GBV, Child maintenance etc)
District Councils	Turn the plan into detailed implementable programmes, projects and activities for the district (district development plans); mobilize resources; engage local structures and chiefs on social/cultural/ norms.
Ministry of Labour	- Implement activities related to implementation of gender sensitive and fair labour practices - Implements activities related to formal and informal skills development
Ministry of Trade	Mobilize private sector to support supply chain and value addition; MSMEs development; formation and support cooperative development
National Statistical Office	Support in providing real time data through nation-wide surveys (to aid in evaluating progress on results)
TEVETA	Implement interventions related to formal and informal vocational skills development
Department of Disaster Management Affairs	Disaster response and recovery that prioritize both women and men (gender sensitive response and recovery measures (access to services, livelihood, GBV protection)
Ministry of Finance	Promoting gender responsive budgeting (gender sensitive revenue-raising/tax policies, gender sensitive budget allocation)

IMPLEMENTATION ARRANGEMENTS

Key agencies (aligned to identified issues)	
Ministry/Department/Agency	Key roles
Reserve Bank of Malawi	Implement activities related to financial literacy, setting finance policy rates, advisory to finance institutions on MSME financing
Ministry of Local Government	Implements activities related to local government planning and development, community cultural institutions and activities
Ministry of Foreign Affairs	Implements activities related to linkages with Government of Malawi embassies and consulates abroad for international business opportunities
Other key implementing & support agencies (aligned to identified issues)	
Agency/Organization	Key roles
UN Women	- Support on gender mainstreaming in policies and plans, gender statistics, data collection, and monitoring, women's leadership, UN system and government coordination - Mobilize resources for implementation of the NAPWEE
UNFPA	Support reproductive health and rights, youth, and gender-based violence (GBV)
UNICEF	Support on children's rights, girls' empowerment, education, and child protection
UNDP	Support on policy, governance, and inclusive development
ILO	Provide support on decent work, labour rights, and employment policies
FAO	Provide support on women in agriculture and rural livelihoods
EU	Provide support on policy influence, financing, and multisector development
WB	Provide support on large-scale financing, systems reforms, and data
ADB	Provide support on infrastructure, private sector, and financial inclusion
Foreign Government Embassies	Provide bilateral support, diplomacy, facilitating international trade
Universities	Implement training programmes to expand access for women, girls; undertake research to inform policy on women economic empowerment and innovations on new technologies
Media	Promoting gender equality and equality campaigns as part of awareness raising
NGO (local/international)	Provide support on activity implementation, advocacy/engagement, community mobilisation, monitoring and reporting, research, and capacity building.
Civil Society	Raise awareness, policy and practice advocacy/engagement, implementation.

MONITORING, EVALUATION, ACCOUNTABILITY & LEARNING

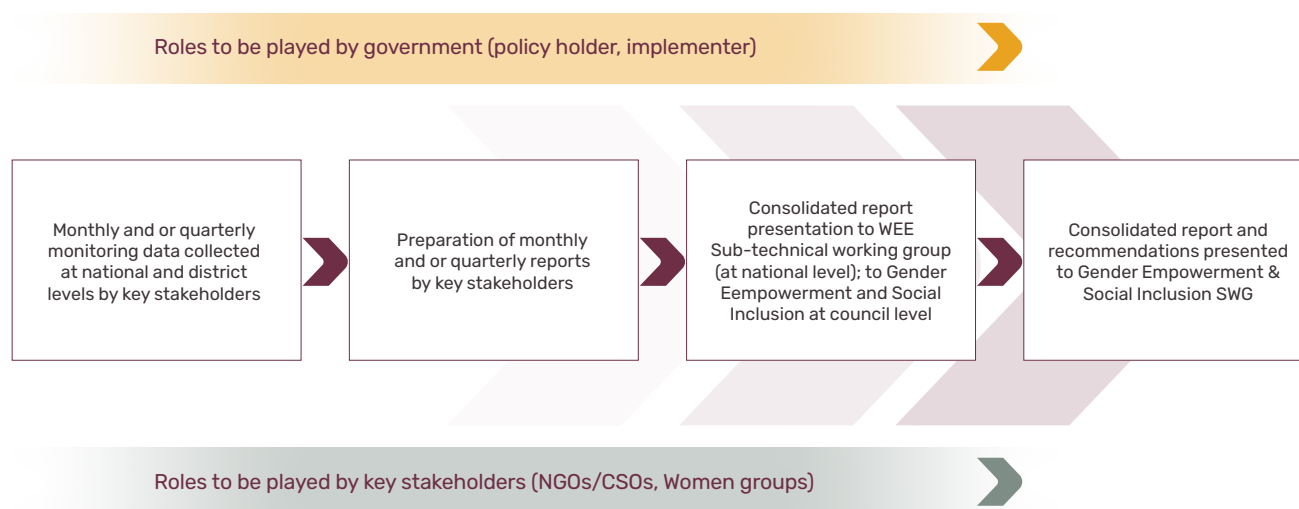
Effective monitoring and evaluation are crucial for this plan's success, informing accountability, service delivery, resource allocation, and policy direction.

It is important that a systematic and periodic tracking of progress on interventions and results is put in place for this plan. The success of this plan depends significantly on how effectively activities and outputs are monitored and evaluated. This will inform decision making for accountability, effective service delivery, resource allocation and policy direction. Given that the plan will be implemented at both national and district levels; monitoring, evaluation and reporting should therefore be done at both levels.



Monitoring and Reporting Mechanisms

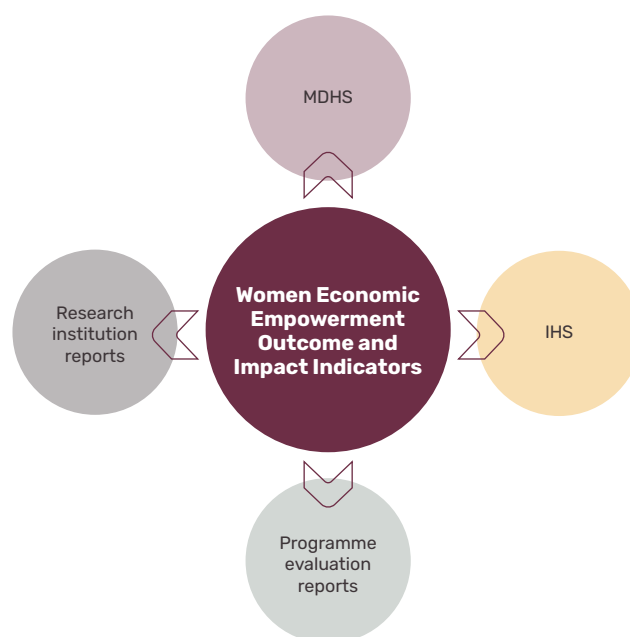
The action plan shall be monitored quarterly, with progress also reported on a quarterly basis through already existing platforms. The intention to monitor actions in this plan is to measure progress towards the set goals, identify implementation and coordination gaps and provide data for decision making. On the other hand, the plan will require a well-structured, consistent, and transparent communication of progress and challenges. Existing coordination platforms (refer to earlier discussions) should be utilized to report on progress. Sector-led service monitoring data (e.g. EMIS, DHIS2) should be integrated as part of tools for monitoring progress. This is in addition to actual monitoring activities for the plan.



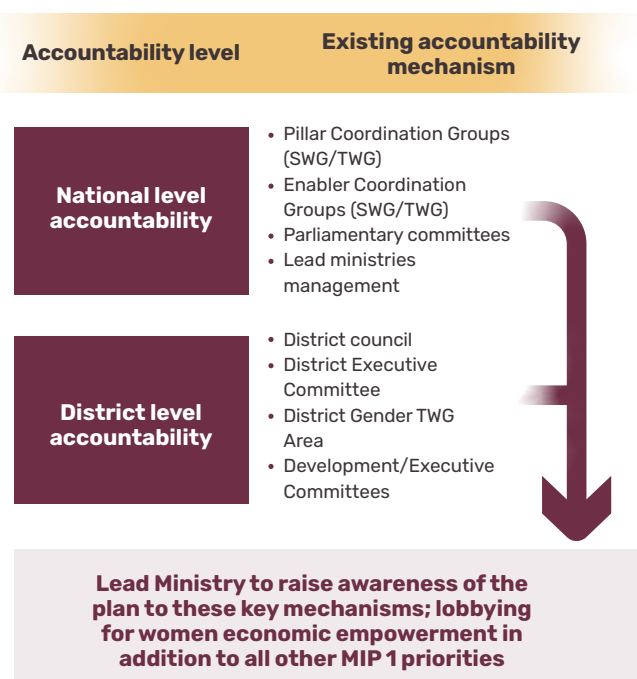


Evaluation Mechanisms

The action plan will require a clear and structured evaluation approach, that is mainstreamed within existing ministry mechanisms, to capture, analyse and apply lessons throughout implementation. Evaluation mechanisms of the action plan will include national statistical office surveys/ reports (e.g. Malawi Demographic Health Survey, Integrated Household Survey, Malawi Poverty Report among others); programme evaluation by key stakeholders implementing women economic empowerment and related interventions; reports from multilateral institutions, and research institutions. Deliberate efforts will be put in place to discuss these as part of progress tracking.



Accountability and Learning Mechanisms



Accountability mechanisms at both central and local levels will ensure that the plan is implemented effectively, transparently, and with measurable results. Without accountability, the action plan may deviate from achieving its intended results due to lack of oversight. In view of the same, the action plan intends to utilize existing accountability platforms which are in place in line with the Malawi 2063 and the decentralization framework. For example, the Malawi 2063 has put in place key platforms/mechanisms (i.e. pillar and enabler groups) to track progress on its goals, including all attended goals in respective sectors. It is hoped that, like all other key government plans, results of the new NAPWEE will be monitored through these platforms. Further, it will be important that existing accountability mechanisms encourage stakeholder (including women groups) active participation.

FUNDING PRINCIPLES AND ESTIMATES

In line with the Malawi 2063, the government will take a leading role in financing this plan, guided by principles of subsidiarity, transparency, and accountability.

In line with the Malawi 2063, it will be imperative that government takes a leading role in financing this plan. As such, in addition to existing government funding modalities, new innovative public-private partnership funding mechanisms will be explored to finance women economic empowerment projects. Development partners, non-governmental organizations, civil society organizations and the private sector will also be key in financing the action plan. Resource mapping will be undertaken regularly to assess existing internal (government) and external investments (stakeholders) resource gaps and opportunities. In view of this, the following two principles will guide financing of this plan:

- a. **Subsidiarity:** The most funding should be channelled where it is most needed; national plans are put in place at the level most effective and closest to people who will benefit.
- b. **Transparency and accountability:** Making funding information available and accessible for key stakeholders at both national and district levels. Therefore, there will be need for frequent and collaborative monitoring and reporting of funds targeting women economic empowerment activities.

The summary budget estimates are presented below. Full estimates are in the Annex. At best, the estimates are meant to skew towards skills development for decent employment and agricultural productivity. However, not all interventions for these priority areas have funding estimates in this plan. The agriculture sector, for instance, has large scale investments underway and in the pipeline, and the expectation of this plan is that both men and women will benefit equally. Overall, this strongly aligns with MIP 1. It also reflects the need to invest more in skills development for young women (to break intergenerational poverty) in the country's predominant sector, which is agriculture. Further, while funding estimates under access to finance and markets appear to be lower, the actions under this priority are expected to lobby for funding of up to MK500 billion (in total) as capital portfolio for women-led businesses from various financing streams.

Since the plan is multi-sector, it is expected that all the key stakeholders will endeavour to source and allocate funding accordingly. MGCDSW's role will largely constitute policy leadership, coordination, oversight, advocacy, and capacity building.

Summary per outcome and output

PRIORITY AREAS	Estimated total budget
PRIORITY 1 - SKILLS DEVELOPMENT FOR DECENT EMPLOYMENT	
Outcome One: By 2030, More women and girls, particularly those from marginalized and underserved communities, have equitable access to dignified and decent job opportunities	
Output 1.1 Market relevant vocational skills training programmes implemented	45,450,000,000.00
Output 1.2 Inclusive job placement and entrepreneurship support mechanisms established and implemented	973,800,000.00
Output 1.3 Legal, policy, and institutional reforms promoting decent work for women strengthened and enforced	1,056,600,000.00
Total Priority 1	47,480,400,000.00
PRIORITY 2: FINANCE AND MARKET OPPORTUNITIES	
Outcome Two: Systemic barriers such as unequal access to financial services, and markets are removed, enabling women and girls, particularly those from marginalized groups, to participate equitably in economic and social life	
Output 2.1 Improved access to financial services tailored to women's needs (loan products, savings groups, mobile banking, and financial literacy education)	2,007,000,000.00
Output 2.2 Strengthened access to markets for women entrepreneurs and producers (business development services, market linkages, value chain enhancement, buyers-producer linkages/off takers)	11,777,400,000.00
Total Priority 2	13,784,400,000.00
PRIORITY 3: IMPROVING AGRICULTURAL PRODUCTIVITY	
Outcome Three: By 2030, there is enhanced agricultural productivity among women particularly from marginalized communities	
Output 3.1 Access to productive agriculture resources for women improved	3,430,800,000.00
Output 3.2 Women's participation in agricultural decision-making bodies increased	4,068,000,000.00
Output 3.3 Competitiveness and profitability of priority agro-value chains for women smallholder producers ((e.g., groundnuts, soybeans, sunflower, macadamia nuts, cassava, livestock chilli, horticulture)	1,872,000,000.00
Total Priority 3	9,370,800,000.00

FUNDING PRINCIPLES AND ESTIMATES

PRIORITY AREAS	Estimated total budget
PRIORITY 4: SOCIAL CULTURAL NORMS AND GENDER-BASED VIOLENCE	
Outcome 4: By 2023, discriminatory social, cultural, and gender norms that reinforce unequal power relations, unpaid care burdens, and gender-based violence are actively challenged and transformed	
Output 4.1 Community engagement initiatives implemented to shift harmful gender norms	2,520,000,000.00
Output 4.2 Comprehensive gender-based violence (GBV) prevention and response mechanisms strengthened	15,912,000,000.00
Output 4.3 Capacity-building on gender equality and rights delivered across sectors	783,000,000.00
Total Priority 4	19,215,000,000.00
PRIORITY 5: OWNERSHIP AND CONTROL OF PRODUCTIVE ASSETS AND SAFETY NET	
Outcome 5: By 2030, women benefit from secure and equitable access to productive assets and productive social safety nets, enhancing their economic resilience and empowerment	
Output 5.1 Duty bearers (government and local leaders) support and enforce gender-equitable property rights	1,008,000,000.00
Output 5.2 Women supported with productive social safety net initiatives such as input support, cash-for-work, asset transfer schemes	522,000,000.00
Output 5.3 Policies and legal frameworks enforced to support women's ownership and control over productive assets	792,000,000.00
Total Priority 4	2,322,000,000.00
PRIORITY 6 (CROSS-CUTTING): COORDINATION, MONITORING AND EVALUATION	
Outcome 6: By 2030, coordination, monitoring, and learning systems are strengthened to support evidence-based implementation of women's economic empowerment programmes	
Output 6.1 National and subnational coordination mechanisms established or enhanced for women economic empowerment-responsive planning and implementation	2,505,600,000.00
Output 6.2 Real-time data systems and digital platforms implemented to track progress and inform decision-making	343,800,000.00
Output 6.3 Government, NGOs, CSOs have capacity on gender-sensitive data collection, analysis, and use	22,680,00.00
Total Priority 6	3,076,200,000.00
TOTAL COST	95,248,800,000.00

ANNEXES

Activity implementation plan & budget

	Milestone Description	Milestone Year						End Plan Target	Key Responsible	Estimated Total Budget
		1	2	3	4	5	6			
PRIORITY 1 - SKILLS DEVELOPMENT FOR DECENT EMPLOYMENT										
Outcome One: By 2030, More women and girls, particularly those from marginalized and underserved communities, have equitable access to dignified and decent job opportunities										
Output 1.1 Market-relevant, digital, and technological skills training programmes implemented with integrated gender-based violence awareness and safeguarding										
Expand market-relevant, digital and technology skills training programmes for both rural and urban young women and girls	Community Colleges	14	16	20	24		28	28	Ministry of Youth, TEVETA and NGO/CSOs	TBE
Provide bursary and scholarship support to young women and girls to stay in school and enrol in training programmes	Young Women	TBE	6,000	6,000	6,000	6,000	6,000	30,000	Ministry of Youth, TEVETA and NGO/CSOs, Ministry of Education	43,200,000,000.00
Design and implement apprentice and mentorship programs for young women and girls	Council Specific Mentorship/ Appreciate Project	TBE	32	32	32	32	32	32	Ministry of Youth, TEVETA and NGO/CSOs	TBE
Promote inclusion of entrepreneurship education, vocational skills development education at all levels of schooling	Council Specific Skills And Innovation Shows	TBE	TBE	32	32	32	32	160	Ministry of Youth, TEVETA and NGO/CSOs	1,440,000,000.00
Capacity development for educators to drive skills development and entrepreneurship at all levels of education	Teachers	TBE	200	200	200	200	200	1,000	Ministry of Education	810,000,000.00
Life skills and SRHR education for adolescent girls in school and out of school	Improved Curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Ministry of Education	TBE
Integrate SRHR and life skills in vocational training programs	Improved Curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Improved curriculum	Ministry of Education	TBE
45,450,000,000.00										
Output 1.2 Inclusive job placement and entrepreneurship support mechanisms established and implemented										
Conduct labour market assessments, skills gap analysis and mapping	Comprehensive Labour Survey	TBE				1		1	Ministry of Trade, Private Sector, Min of Gender, CSOs/NGOs	TBE
Partner with private sector employers to provide internship, apprenticeship, and employment opportunities	Meetings	TBE	32	32	32	32	32	128	Ministry of Trade, Private Sector, Min of Gender, CSOs/NGOs	864,000,000.00
Facilitate collaboration between government, private sector, training institutions, and NGOs.	City Council Meetings	TBE	4		4		4	12	Ministry of Trade, Private Sector, Min of Gender, CSOs/NGOs	64,800,000.00
Create digital job-matching platforms accessible to youth, women, and persons with disabilities.	Platform	TBE	1	2	3	4	5	5	Ministry of Trade, Private Sector, Min of Gender, CSOs/NGOs	45,000,000.00
973,800,000.00										

	Milestone Description	Milestone Year						End Plan Target	Key Responsible	Estimated Total Budget
		1	2	3	4	5	6			
Output 1.3 Legal, policy, and institutional reforms promoting decent work for women strengthened and enforced										
Engage government agencies and private sector companies to put in place gender-sensitive labour laws e.g. anti-harassment policies, flexible working hours, maternity and paternity leave among others.	Meetings	TBE	4		4		4	12	Ministry of Labour, Ministry of Gender, Ministry of Trade, MHRC, Employee Associations	64,800,000.00
Conduct public awareness campaigns on gender sensitive labour laws.	Public Campaign	TBE	32	32	32	32	32	160	Ministry of Labour, Ministry of Gender, Ministry of Trade, MHRC, Employee Associations	864,000,000.00
Undertake assessments on labour practices in public and private sector institutions – to identify best practices and disseminate	Assessment	TBE	1					1	Ministry of Labour, Ministry of Gender, Ministry of Trade, MHRC, Employee Associations	63,000,000.00
Lobby for improvement in labour practices among public and private sector institutions (promote equal pay, maternity/ paternity leave, work nurseries, among others)	Meetings	4		4		4	12		Ministry of Labour, Ministry of Gender, Ministry of Trade, MHRC, Employee Associations	64,800,000.00

1,056,600,000.00

PRIORITY 2: FINANCE AND MARKET OPPORTUNITIES

Outcome Two: Systemic barriers such as unequal access to financial services, and markets are removed, enabling women and girls, particularly those from marginalized groups, to participate equitably in economic and social life

Output 2.1 Improved access to financial services tailored to women's needs (loan products, savings groups, mobile banking, and financial literacy education)

Lobby for the introduction of new business financing facilities to support individual women MSMEs	Meetings	TBE	4		4		4	12 meetings - target established fund MK300 billion	Ministry of Gender, Ministry of Trade,	64,800,000.00
Lobby for establishment of banking services and or products for rural areas	Meetings	TBE	4		4		4	12 meetings - target established of atleast 5 new banking branches in selected rural growth centres	Ministry of Gender, Finance Companies, Ministry of Finance, RBM, NGOs, Bankers Association of Malawi	64,800,000.00
Advocate for loan products with flexible collateral requirements, repayment terms, and interest rates suitable for women (especially informal workers and rural entrepreneurs).	Meetings	TBE	4		4		4	12 meetings - evidence number of loan products	CSOs/NGOs, Min of Trade, RBM	64,800,000.00
Capacity building to Village Savings and Loan Associations (VSLAs) and other women-led savings groups.	Capacity Building Workshop	TBE	TBE	TBE	TBE	TBE		187	Min of Trade/ CSO/NGOs, Ministry of Gender	1,683,000,000.00
Capacity building for banks and microfinance institutions on gender-inclusive practices and customer service.	Meetings	TBE	2		2			4 all 8 bank, over 21 microfinance service institutions	Min of Trade, CSO/NGOs, Ministry of Gender	21,600,000.00

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	Milestone Description	Milestone Year						End Plan Target	Key Responsible	Estimated Total Budget
		1	2	3	4	5	6			
Establish/Scale up 'Start-up Credit Guarantee Fund' under the Ministry of Finance or Reserve Bank or NEEF	Meetings	TBE	2		2			4 meetings to aim 1000 women led businesses guaranteed	Ministry of Trade, Private Sector, Min of Gender, RBM, Min of Finance	21,600,000.00
Conduct engagement meetings with NEEF to create new tailored products to support women-led MSMEs	Meetings	TBE	1		1	1	1	4 increase total women portfolio MK69 billion to MK200billion	Ministry of Trade, NEEF, Min of Gender, CSOs/NGOs	21,600,000.00
Scale up innovative MSMEs business financing instruments programs with development partners and the private sector (e.g. Build Malawi Facility; Growth accelerator initiatives, Innovation Fund, Public-Private Partnerships)	Meetings	TBE	1		1	1	1	4	Ministry of Trade, Development Partners, Private Sector, Min of Gender, CSOs/NGOs	21,600,000.00
Engage SACCOs to initiate innovative MSME financing products	Meetings	TBE	1		1	1	1	4 meeting for SACCOs to establish MK30 billion	Ministry of Trade, SACCOs, Min of Gender, CSOs/NGOs	21,600,000.00
Engage mobile companies to explore use mobile data and credit scoring to reach under-served MSMEs, especially youth and informal women traders.	Meetings	TBE	1		1	1	1	4 meetings (TNM & Airtel to establish each)	Ministry of Trade, Mobile Companies, Min of Gender, CSOs/NGOs	21,600,000.00
2,007,000,000.00										
Output 2.2 Strengthened access to markets for women entrepreneurs and producers (business development services, market linkages, value chain enhancement, buyers-producer linkages/off takers).										
Support performance improvement of cooperatives to enhance business profitability and sustainability.	Cooperative Members	TBE	400	400	400	400	400	2,000	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	1,620,000,000.00
Support the creation of more secondary cooperatives to compete in international markets	Secondary Cooperatives	TBE	1	1	1	1	1	5	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	90,000,000.00
Provide training to women business associations (business development services training package)	Women Business Associations	TBE	1	1		1	1	5	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	45,000,000.00
Support establishment of agro-processing hubs in rural settings through provision of equipment (e.g. mills, dryers, grinders, shellers etc) and starter kits (scales, sealers, labels etc)	Agro-processing Hubs	TBE		2	2	2	2	8	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	TBE
Promote gender quotas in public procurement and awareness campaigns on creating safe, inclusive market spaces for women	Meetings	TBE	3	3	3	3	3	12	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	64,800,000.00

ANNEXES

	Milestone Description	Milestone Year						End Plan Target	Key Responsible	Estimated Total Budget
		1	2	3	4	5	6			
Advocate for more off-takers for women led businesses and produce	Meetings	TBE	3	3	3	3	3	12	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	64,800,000.00
Provide awareness and training on digital marketing and mobile money products.	Workshop	TBE	1,000	1,000	1,000	1,000	1,000	5,000	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	9,000,000,000.00
Provide market information through different media platforms	Radio Jingles	TBE	5	5	5	5	5	25	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	225,000,000.00
Support participation of women in national trade fairs, exhibitions and buyer forum	National Fairs	TBE	1	1	1	1	1	5	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	90,000,000.00
Support participation of women in international trade fairs, exhibitions and buyer forum	International Fairs	TBE	1	1	1	1	1	5	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	225,000,000.00
Support establishment of women-led business groups focusing on high value products	Business Groups	TBE						32	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	172,800,000.00
Establish 2 more business development service centres	BDS Centres	TBE		1		1		2	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	TBE
Support women entrepreneurs access international export markets (market intelligence/ information; export readiness and simplifying trade procedures; trade missions in liaison with embassies, attaches; access to financing; product quality)	Workshop/ Meetings	TBE	50		50			100	Ministry of Trade, Private Sector, Min of Gender, Business Associations, Cooperatives	180,000,000.00

11,777,400,000.00

PRIORITY 3: IMPROVING AGRICULTURAL PRODUCTIVITY

Outcome Three: By 2030, there is enhanced agricultural productivity among women particularly from marginalized communities

Output 3.1: Access to productive agriculture resources for women improved

Provide targeted agricultural input subsidies and loans (e.g. fertilizers, improved seeds among others)	Amount In Loans/Subsidies	TBE	TBE	TBE	TBE	TBE	TBE	TBE	Min of Agric, UN Agencies, CSOs/NGOs	TBE
Provide training in climate-resilience farming practices	Capacity Building Workshop	TBE	TBE	TBE	TBE	TBE	TBE	187	Min of Agric, UN Agencies, CSOs/NGOs, Universities (MUST, LUAR-NAR)	1,683,000,000.00

ANNEXES

	Milestone Description	Milestone Year						End Plan Target	Key Responsible	Estimated Total Budget
		1	2	3	4	5	6			
Promotion gender-sensitive agricultural technologies	Meetings	TBE	TBE	3	3	3	3	12	Min of Agric, UN Agencies, CSOs/NGOs, Universities (MUST, LUAR-NAR)	64,800,000.00
Promote farmer field schools.	Capacity Buiding Workshop	TBE	TBE	TBE	TBE	TBE	TBE	187	Min of Agric, UN Agencies, CSOs/NGOs	1,683,000,000.00
Provide support to women to engage in high value agriculture production (such as subsidized agriculture machinery)	TBE	TBE	TBE	TBE	TBE	TBE	TBE	TBE	Min of Agric, UN Agencies, CSOs/NGOs	TBE
3,430,800,000.00										
Output 3.2: Women's participation in agricultural decision-making bodies increased										
Conduct community dialogues and media campaigns to challenge gender norms that limit women's leadership in agriculture.	Meetings	TBE	TBE	TBE	TBE	TBE	TBE	160	Min of Gender, Min of Trade, Ministry of Agriculture	864,000,000.00
Facilitate the formation and registration of women-led farmer groups or cooperatives.	Meetings	TBE	TBE	TBE	TBE	TBE	TBE	160	Min of Gender, Min of Trade, Ministry of Agriculture	1,440,000,000.00
Organize forums for women farmers to share experiences and best practices in leadership and governance.	Meetings	TBE	TBE	TBE	TBE	TBE	TBE	160	Min of Gender, Min of Trade, Ministry of Agriculture	1,440,000,000.00
Facilitate regional or district-level exchange visits between women in agricultural leadership roles.	Trips	TBE	TBE	TBE	TBE	TBE	TBE	36	Min of Gender, Min of Trade, Ministry of Agriculture	324,000,000.00
4,068,000,000.00										
Output 3.3: Competitiveness and profitability of priority agro-value chains for women smallholder producers (e.g. groundnuts, soybeans, sunflower, macademia nuts, cassava, livestock chilli, and horticulture)										
Train smallholder farmers and cooperatives on post-harvest handling and storage and quality grading and sorting.	Capacity Buiding Workshop	TBE	TBE	TBE	TBE	TBE	TBE	187	Min of Agri, Min of Gender, NGO and CSOs	1,683,000,000.00
Establish community-based storage facilities, aggregation centres, processing units (e.g. peanut butter processing for groundnuts)	TBE	TBE	TBE	TBE	TBE	TBE	TBE	TBE	Min of Agri, Min of Gender, NGO and CSOs	TBE
Develop and disseminate knowledge products (in local languages) such as agro-product fact sheets; farmer guides and manuals; market briefs; videos or radio programs showcasing best practices in value addition and market opportunities	Knowledge Product	TBE						5	Min of Agri, Min of Gender, Min of Trade, NGO and CSOs, Universities (MUST/LUAR-NAR)	135,000,000.00
Create/Enhance/Support digital information platforms such as mobile apps or SMS platforms, Agri-Market portal, social media and WhatsApp groups to share information on high-value crops and market trends and tips.	Digital Platform	TBE		1		1		2	Min of Agri, Min of Gender, Min of Trade, NGO and CSOs, Universities (MUST/LUAR-NAR)	54,000,000.00
1,872,000,000.00										

ANNEXES

	Milestone Description	Milestone Year						End Plan Target	Key Responsible	Estimated Total Budget
		1	2	3	4	5	6			
PRIORITY 4: SOCIAL CULTURAL NORMS AND GENDER-BASED VIOLENCE										
Outcome 4: By 2023, discriminatory social, cultural, and gender norms that reinforce unequal power relations, unpaid care burdens, and gender-based violence are actively challenged and transformed										
Output 4.1 Community engagement initiatives implemented to shift harmful gender norms										
Facilitate inclusive dialogues with men, women, boys, and girls to openly discuss harmful social and cultural norms and their impacts.	Dialogue Meeting	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
Capacity building of Community Change Agents	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
Integrate gender equality education into school clubs and extracurricular activities.	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
Train peer educators to engage youth in discussions on gender roles and healthy relationships.	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
Collaborate with faith-based organizations and cultural institutions to reinterpret teachings and practices that perpetuate gender discrimination	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
										2,520,000,000.00
Output 4.2 Comprehensive gender-based violence (GBV) prevention and response mechanisms strengthened										
Train law enforcement officers, judiciary, and local authorities on gender-sensitive case handling and survivor-centered approaches.	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
Train frontline service providers (health workers, police, social workers) on GBV case management and coordination.	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
Establish male champions or mentor groups to advocate against GBV.	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
Link survivors of GBV to economic empowerment programs such as vocational training, savings groups, or small grants.	Referral Meetings & Support	TBE	TBE	TBE	TBE	TBE	TBE	3200	Min of Gender, CSO and NGOs, Faith based	14,400,000,000.00
										15,912,000,000.00
Output 4.3 Capacity-building on gender equality and rights delivered across sectors										
Conduct assessments across government ministries, local authorities, civil society, and private sector to identify knowledge and skills gaps on gender equality and rights.	Assessment	TBE			1			1	Min of Gender, CSO and NGOs, Faith based	27,000,000.00
Build a pool of qualified gender trainers within ministries, NGOs, and institutions to ensure sustainability and replication	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	28	Min of Gender, CSO and NGOs, Faith based	252,000,000.00
Organize targeted workshops and trainings for staff in, education, agriculture, justice, and other relevant sectors.	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	56	Min of Gender, CSO and NGOs, Faith based	504,000,000.00
										783,000,000.00

ANNEXES

	Milestone Description	Milestone Year						End Plan Target	Key Responsible	Estimated Total Budget
		1	2	3	4	5	6			
PRIORITY 5: OWNERSHIP AND CONTROL OF PRODUCTIVE ASSETS AND SAFETY NET										
Outcome 5: By 2030, women benefit from secure and equitable access to productive assets and productive social safety nets, enhancing their economic resilience and empowerment.										
Output 5.1: Duty bearers (government and local leaders) support and enforce gender-equitable property rights										
Conduct community awareness on existing laws and policies related to property ownership	Workshop						56	56	Ministry of Gender, CSOs, NGOs, Ministry of Justice, Legal Aid	504,000,000.00
Provide legal protection to women against forced dispossession of property	TBE	TBE	TBE	TBE	TBE	TBE	TBE	TBE	Ministry of Gender, Ministry of Justice, MHRC, Legal Aid	TBE
Engage local leaders on current property ownership laws and policies	Workshop						56	56	Ministry of Gender, CSOs, NGOs, Ministry of Justice, Legal Aid	504,000,000.00
										1,008,000,000.00
Output 5.2: Women supported with productive social safety net initiatives such as input support, cash-for-work, asset transfer schemes										
Scale up productive social safety nets to reach more vulnerable women	Tbe	TBE	TBE	TBE	TBE	TBE	TBE	TBE	Min of Gender, CSO and NGOs, Faith based	TBE
Promote agricultural input pass-on interventions amongst vulnerable women	Tbe	TBE	TBE	TBE	TBE	TBE	TBE	TBE	Min of Gender, CSO and NGOs, Faith based	TBE
Put in place effective coordination mechanisms for different productive social safety nets (government led and NGO led)	Interface Meetings	TBE	TBE	TBE	TBE	TBE	TBE	58	Min of Gender, CSO and NGOs, Faith based	522,000,000.00
										522,000,000.00
Output 5.3: Policies and legal frameworks enforced to support women's ownership and control over productive assets										
Lobby for enforcement for gender-equitable laws (equal inheritance rights for daughters and sons; joint spousal property ownership registration; legal recognition of women's ownership of marital and family property)	Workshop	TBE	TBE	TBE	TBE	TBE	TBE	58	Min of Gender and Min of Lands, Min of Justice	522,000,000.00
Conduct nationwide awareness campaigns using radio, drama, and community forums on women property rights to land and assets	Campaigns	TBE	TBE	TBE	TBE	TBE	TBE	5	Min of Gender and Min of Lands, Min of Justice	135,000,000.00
Develop and distribute simplified knowledge products (in local languages) to help women understand property rights to land and assets	Knowledge Product	TBE	TBE	TBE	TBE	TBE	TBE	5	Min of Gender, Min of Lands, Min of Justice	135,000,000.00
										792,000,000.00

ANNEXES

	Milestone Description	Milestone Year						End Plan Target	Key Responsible	Estimated Total Budget
		1	2	3	4	5	6			
PRIORITY 6 (CROSS-CUTTING): COORDINATION, MONITORING AND EVALUATION										
Outcome 6: By 2030, coordination, monitoring, and learning systems are strengthened to support evidence-based implementation of women’s economic empowerment programmes.										
Output 6.1: National and subnational coordination mechanisms established or enhanced for women economic empowerment-responsive planning and implementation										
Strengthen national-level women economic empowerment coordination forums, with clear terms of reference.	Meetings	TBE						20	Councils, CSO and NGOs, Faith based	72,000,000.00
Strengthen district-level women economic empowerment coordination forums, with clear terms of reference.	Meetings	TBE						560	Min of Gender, CSO and NGOs, Faith based	2,016,000,000.00
Facilitate joint work planning between ministries (e.g., Gender, Agriculture, Education, Labour) and CSOs to incorporate women’s economic empowerment priorities	Meetings	TBE						29	Min of Gender, CSO and NGOs, Faith based	104,400,000.00
Provide capacity building to members of coordination platform members on gender-responsive and women’s empowerment-focused planning, budgeting, and monitoring	Workshop	TBE						116	Min of Gender, CSO and NGOs, Faith based	208,800,000.00
Support line ministries and district councils to mainstream women’s economic empowerment goals into policies, strategies, and budget frameworks.	Meetings	TBE						29	Min of Gender, CSO and NGOs, Faith based	104,400,000.00
										2,505,600,000.00
Output 6.2: Real-time data systems and digital platforms implemented to track progress and inform decision-making										
Capacity building in data collection using online platforms	Workshop	TBE						116	EP&D, NPC, Ministry of Gender	208,800,000.00
Develop or enhance digital platforms and dashboards to collect, process, and visualize gender- and age-disaggregated data (gender equality statistics portal)	Portal	TBE						5	EP&D, NPC, Ministry of Gender	135,000,000.00
										343,800,000.00
Output 6.3: Government, NGOs, CSOs have capacity on gender-sensitive data collection, analysis, and use.										
Capacity building in data collection, analysis and reporting on gender for national and district level key stakeholders	Workshop	TBE						116	Min of Gender, CSO and NGOs,	208,800,000.00
Lobby for inclusion of women economic empowerment indicators in key national surveys (e.g. MDHS, IHS among others)	Meetings	TBE						2	NSO, EP&D, Reserve Bank, Ministry of Gender, Ministry of Trade	18,000,000.00
										226,800,000.00
TOTAL COST										95,248,800,000.00

SWOT Analysis

Strengths	Opportunities
Progressive constitution that advocates for women economic empowerment	A highly vibrant and economically active women population
Existence of a well-defined national vision (long and medium term)	Existing local and international Partners
Existence of a well-defined coordination structure at national and district level	Supportive international and regional instruments on women empowerment
Interest from partners to provide financial and technical support	Business financing windows e.g. from NEEF, Commercial Banks, Microfinance institutions and development partners
Existing policies and legal framework on women empowerment	Penetration of mobile technologies (to ease business and information sharing)
Existence of flagship programme/projects that can lead to women economic empowerment in MIP 1	Reduction in fertility rates
Weaknesses	Threats
Weak coordination mechanisms due to funding (over-reliance on donor funding to coordinate activities) at both district and national level	Retrogressive social and cultural practices that impede the implementation of women empowerment
Inadequate gender responsive budget tracking mechanism at the national and county government.	Inadequate funding from the central government to local government
Slow implementation of gender legislations at local and national level	Low financial literacy amongst rural women
Limited awareness on gender related legislations	Inability of women to fully exercise their right to own property (which can be used to unlock other opportunities).
Inadequate/consistencies in gender and sex disaggregated data on women economic empowerment	Zero recognition for unpaid care work in policies and programmes
Inadequate financing for women economic empowerment programmes by government	Unfair and gender insensitive labour practices
	Economic instability
	Climatic disasters

Investing in women

Driving economic growth,
reducing poverty, and building
a resilient nation.

