



# FEED <sup>THE</sup> FUTURE

The U.S. Government's Global Hunger & Food Security Initiative



Photo credit: AgDiv Malawi

## WOMEN'S EMPOWERMENT IN BEYOND PRODUCTION IMPACT ASSESSMENT

### FEED THE FUTURE ADVANCING WOMEN'S EMPOWERMENT ACTIVITY

Report  
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# CONTENTS

- CONTENTS ..... I
- ACKNOWLEDGEMENTS ..... II
- ACRONYMS AND ABBREVIATIONS ..... III
- EXECUTIVE SUMMARY ..... IV
- INTRODUCTION ..... I
- OVERVIEW OF THE INTERVENTION ..... I
  - Agriculture Diversification Activity ..... I
- METHODOLOGY ..... 3
  - Impact Assessment Objectives ..... 3
  - Methods Employed ..... 3
  - Research phases ..... 5
- CONTEXT ..... 6
  - National Context ..... 6
  - Gender in Malawi ..... 7
  - The Gender Gap in Agricultural Productivity in Malawi ..... 7
  - Barriers to meaningful participation in agriculture ..... 8
- THE SOYMILK BUSINESSWOMEN IN THE SOY KIT INTERVENTION ..... 10
  - Socio-economic background of businesswomen ..... 10
  - Soymilk business intervention ..... 11
- FINDINGS ..... 12
  - Domain 1: Decision-Making Power in Agricultural Processes ..... 12
  - Domain 2: Control Over, Ownership of, or Access to Resources ..... 18
  - Domain 3: Control Over Income ..... 23
  - Domain 4: Time Use ..... 26
  - Domain 5: Strong Social Relations and Involvement in Leadership Positions in the Community ..... 28
- CONCLUSIONS AND RECOMMENDATIONS ..... 34
- ANNEXES ..... 37
  - Annex 1: Methodology ..... 37

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# ACRONYMS AND ABBREVIATIONS

AgDiv	Agriculture Diversification Activity
AWE	Advancing Women’s Empowerment Program
FGD	Focus group discussion
GALS	Gender Action Learning Systems
GDP	Gross domestic product
GIF	Gender Integration Framework
PRM	Participatory Ranking Methodology
PRO-WEAI+MI	Project-Level Women’s Empowerment in Agriculture Index for Market Inclusion
RCT	Randomized control trial
RFS	Bureau for Resilience and Food Security
VSLA	Village savings and loan association

# EXECUTIVE SUMMARY

## BACKGROUND

While interventions that increase women’s engagement in agriculture-based income earning activities can lead to economic advancement, **this does not automatically result in empowerment.** Often, the responsibilities of women who start businesses increase without any corresponding decrease in their domestic or agriculture-based duties. Men resist taking on “women’s work,” resulting in a “triple” burden for women who attempt to run a business and participate in public life while maintaining their home. Additionally, traditional gender norms often prevent women from accessing, using, and controlling resources and earnings from their labor, further constraining empowerment gains. **These impacts show that improving access to economic opportunities (through skills and resources) is not sufficient to materialize empowerment outcomes for women.** Changes in agency are imperative and require addressing the root of harmful norms and power relations that prohibit women from expanding their choices and strengthening their voices.

## RESEARCH RATIONALE

The Feed the Future Advancing Women’s Empowerment (AWE) Program is a five-year Activity to enhance women’s empowerment and gender equality in agriculture systems. One of AWE’s key learning topics is identifying and assessing the impact of good practices for women’s empowerment in beyond production activities. AWE used the Feed the Future Malawi Agriculture Diversification (AgDiv) Activity’s soy kit intervention as a case study to assess the impact of beyond production interventions on women’s empowerment. The objectives of the research were to investigate how beyond production components of the selected USAID Activity have affected women’s empowerment and to identify the drivers of empowerment outcomes and the extent to which a package of beyond production agricultural interventions has proved impactful for the selected USAID Activity. Additionally, insights from this research will be used to inform a learning brief that will provide recommendations on the process for determining how and what to measure in women’s empowerment in similar beyond production interventions in agricultural market systems.

### Research questions:

1. To what extent does the soy kit intervention lead to empowerment outcomes for women?
2. What is the range of empowerment outcomes that are affected?
3. How are these outcomes best measured and tracked?

## INTERVENTION

To foster sustainable empowerment for women, the AgDiv Activity **used an integrated approach that enhanced women’s access to resources, while also redefining gender norms and roles.** Through its intervention, AgDiv facilitated access to resources that increased women’s human (skills, training), financial (loans), social (networks), and physical (machinery) capital, all of which resulted in economic advancement for women. AgDiv combined this approach with other interventions that

challenged gender norms and roles, promoted the position of women, and challenged the distribution of resources and allocation of duties between men and women, aiming to foster increased empowerment for women through greater control over their lives.

## RESEARCH APPROACH

To understand the degree to which AgDiv contributed to those changes and how meaningful the changes were, the AWE team used Feed the Future’s Gender Integration Framework and select measurement guidance from the Project-Level Women’s Empowerment in Agriculture Index for Market Inclusion (PRO-WEAI+MI) survey tool. AWE grouped findings by the WEAI’s five domains: decision-making, access to control over resources, control over income, time use, and leadership and social capital.

## RESEARCH FINDINGS

Women selected for the AgDiv soy kit intervention experienced changes in both their access to resources and agency. Specifically, the study found that AgDiv contributed to the following changes:



### Increased decision-making power in agricultural processes

- ✓ Prior to the intervention, women’s involvement in agricultural processes was restricted to vegetable production—on a very small scale—and contributing labor to higher value crop farming activities. Women’s influence over important agricultural decisions, such as what to produce, where to source inputs, and where and how much to sell, was minimal.
- ✓ Through greater contributions to household income and shifts in gender norms, women’s participation in various agricultural processes has increased, as has their ability to contribute to decisions related to these processes. However, their ability to fully participate in some processes remains restricted by social norms.
- ✓ Women exert control over their soymilk enterprise, despite soymilk businesses being typically run as a “family business.” Overall, other household members’ involvement in the soymilk business appears to be beneficial.



### Increased control over, ownership of, and access to resources

- ✓ Prior to the intervention, women had limited access to and control over key productive resources such as land and livestock. Additionally, they had limited access to information that affected their productivity in agriculture and business. Although women had access to informal finance, they could only access inconsequential amounts, largely used to cover basic household needs.
- ✓ As a result of the intervention, women have acquired greater decision-making power over key productive resources; they demonstrate an ability to use family land and rented land to produce soybean used for their business. Additionally, women have been able to acquire livestock and control its use.
- ✓ Although women's access to finance has remained largely unchanged and limited to informal finance, women are increasingly using loans for productive purposes. Women's ability to scale their enterprise and achieve greater empowerment is restricted by the lack of formal finance available to rural micro-entrepreneurs, especially women.



### Increased control over income

- ✓ Prior to the intervention, women had limited input in household financial decision-making because of their inability to contribute to household income. Moreover, women were restricted in their ability to contribute to financial decisions because of limited financial literacy and gender norms that position men as key decision makers.
- ✓ The intervention has contributed to shifts in decision-making roles at the household level, with women increasingly participating in key financial decisions.
- ✓ Soymilk businesswomen demonstrate control over income derived from their soymilk businesses, and are able to make important financial decisions, albeit with input from their husbands. Men and women alike generally agree that joint financial decision-making is beneficial.



### Increased time-use agency

- ✓ Prior to the intervention, perceived domestic roles and responsibilities significantly limited the amount of time women were able to engage in income-generating activities.
- ✓ Although women are describing greater agency over time use, they are still expected to fulfill their domestic roles in addition to their productive roles. To do this, women have shifted some of their responsibilities onto other household members and hired workers.
- ✓ Men are reluctant to take on more domestic responsibilities, resulting in men becoming increasingly involved in soymilk activities, while women focus on their domestic tasks.
- ✓ Women's greater engagement in household decisions around the use of income has allowed women to have greater influence over their time, as they are now able to hire laborers to fill some of their roles. These types of strategies have also enabled women to allocate more time to other activities, such as participation in groups and public spaces, which contribute to their greater social and economic empowerment.



### Increased social capital and leadership

- ✓ Prior to the intervention, women's participation in leadership and decision-making was limited by socio-cultural norms, limited time-use agency, and lack of confidence.
- ✓ Group membership for soymilk businesswomen has increased and deepened. Participation in groups and public spaces has intensified, expanding into mixed-gender groups. The intervention has also contributed to increasing women's influence over group decisions through increased leadership opportunities. However, this is mostly restricted to female-only groups.
- ✓ Women are also more confident in expressing their views in various forums, showcasing increased voice and influence. Women's relationships within the household and community have improved significantly as a result of the intervention.

## RECOMMENDATIONS

Although AgDiv’s intervention has resulted in significant empowerment gains for soymilk businesswomen, more can be done to further strengthen their control over key decisions, participation in productive processes, and access to resources, thus fostering greater empowerment outcomes. Drawing on the results of this study, AWE has identified various ways in which AgDiv can continue to improve its programming approach to women’s empowerment, including:

1	<b>Ensuring that the types of financial products and services available to female entrepreneurs respond to their specific business and financial needs.</b> Currently, businesswomen’s access to finance is restricted to village savings and loan associations, which do not meet the financial needs of businesswomen. As a result, AgDiv should continue scaling its Capital Injection project to enable more businesswomen to access higher value loans. Beyond that, AgDiv should bolster its efforts to link women, either as individuals or groups, to formal finance so that they can access business loans.
2	<b>Continuing to address harmful norms and unequal power relations at the household level as a way to increase women’s decision-making roles in other spaces or systems, such as the workplace and markets.</b> AgDiv should continue implementing approaches/programs/interventions that engage men and women in households to address key norms, perceptions, attitudes, behaviors in order to promote gender equality.
3	<b>Identifying markers of male take-over.</b> While there is no indication, at present, that men have co-opted women’s soymilk businesses, global evidence suggests this may happen as enterprises become increasingly profitable. As a result, AgDiv should, to the extent possible, put in place systems that can help detect early signs of male take-over.
4	<b>Embedding women’s empowerment metrics within monitoring, evaluation, and learning systems.</b> Although AgDiv’s monitoring, evaluation, and learning system currently tracks a few empowerment-related indicators, AgDiv should consider revisiting and adapting these indicators. AgDiv may consider using some of the indicators that were used for this assessment such as decision-making over agri-enterprise related decisions, time-use agency, etc.

# INTRODUCTION

Many Feed the Future implementers engage in activities with both men and women in their beyond production roles (e.g., as formal and informal workers and enterprise owners in agro-processing, retail, trade, input, and financial service provision, and in transport and logistics). However, little is known about the gendered dimensions of these efforts—the nature, scope, and scale of women’s engagement, benefit, and empowerment, and the methods and indicators through which these outcomes are monitored, analyzed, and reported. To fill this knowledge gap, the Feed the Future Advancing Women’s Empowerment (AWE) Program, in coordination with the USAID Bureau for Resilience and Food Security (RFS), conducted an impact assessment. **The primary objective of this impact assessment was to better illustrate how Feed the Future efforts in beyond production activities are affecting women’s empowerment.**

The impact assessment builds on AWE’s [gendered landscape analysis](#) of Feed the Future activities engaging substantially in beyond production agriculture. The landscape analysis summarizes beyond production efforts in current and recently closed Feed the Future programs (limited to Global Food Security Strategy target countries<sup>1</sup>) and shares common approaches (e.g., activities and groupings/phasing of activities, tactics, and frameworks) used to integrate gender into projects’ implementation, monitoring, and learning.

This impact assessment aimed to assess the gains and experiences of women involved in one selected case from a current Feed the Future Activity featured in the landscape analysis that employs approaches to empower women in beyond production activities. To identify the most suitable case study for this impact assessment, AWE assessed 20 Feed the Future Activities against a set of criteria: project location, target beneficiary group, project implementation status, data availability, alignment on outcomes of interest, project capacity for/interest in impact assessment, and alignment with research priorities/objectives. Among the six shortlisted projects, AWE identified the Feed the Future Malawi Agriculture Diversification (AgDiv) Activity as the most suitable project for this impact assessment.

AWE used a qualitative, exploratory, and formative approach for this impact assessment to identify a range of contextual factors that play a role in women’s empowerment.

## OVERVIEW OF THE INTERVENTION

### AGRICULTURE DIVERSIFICATION ACTIVITY

The AgDiv Activity contributes to USAID/Malawi’s Feed the Future goal of sustainably reducing poverty and stunting in eight districts of Central and Southern Malawi. The AgDiv Activity was awarded to Palladium International by USAID for a period of five years, starting in 2017; the Activity has since been

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<sup>1</sup> The current Feed the Future target countries are: Bangladesh, Ghana, Ethiopia, Guatemala, Honduras, Kenya, Mali, Nepal, Niger, Nigeria, Senegal, and Uganda (<https://www.feedthefuture.gov/>).

extended to a sixth year. The Activity seeks to increase the competitiveness of high-value, nutrient-rich value chains through support for agricultural enterprises and increased access to markets and finance. It also aims to foster inclusive and sustainable growth of Malawi's agriculture sector and improve the nutritional status of women and children under five through a proven nutrition-sensitive approach of layering agriculture and nutrition behavior change interventions in rural communities.

AgDiv's approach to improving nutrition follows the general principles of simultaneously increasing supply and demand for nutritious and safe foods. Specifically, AgDiv aims to increase access and consumption of three nutrient-rich crops, including soy. Although soy is widely produced throughout Malawi, it is not widely consumed.

AgDiv identified soy processing, particularly soymilk production, as a way to increase income generation and improve nutrition by providing an inexpensive source of protein in rural Malawi. AgDiv has promoted and supported soy processing through two models: high-capacity "Soy Cows," which are suitable for cooperatives and small businesses, and low-capacity soy kits, which are suitable for microenterprises run by individuals. These technologies can be used to transform locally grown soybeans into high-protein, affordable products, including soymilk, soy yogurt, and tofu.

In 2018, AgDiv started piloting the soy kit intervention, mostly targeting women. In Malawi, women are typically responsible for cooking and food preparation, and already have the necessary skills and know-how to process soymilk. Soy kits, which cost about \$80 to procure in Malawi, allow a microenterprise or household to produce small quantities of soymilk from soybeans. The soy kits consist of tools and supplies for each step in the soymilk process, including a grinder, a heat retention bag, a thermometer and scale, various cooking equipment, and food hygiene products such as gloves.

AgDiv initially piloted the intervention with 30 entrepreneurs, then with an additional 200. Upon realizing the economic and nutritional benefits of the intervention, in 2021, AgDiv scaled the intervention further, and had reached nearly 1,500 entrepreneurs by August 2021 (over 80 percent of whom were women). AgDiv plans to scale the intervention further, targeting up to 3,000 total entrepreneurs.

AgDiv's support for soymilk processing microenterprises includes providing entrepreneurs with soy kits on credit, giving them access to affordable finance, often through village savings and loan associations (VSLAs), and giving them training and mentorship support to learn how to process soy into milk, apply safe food handling practices, and market their products. Entrepreneurs are also trained to keep financial records. These financial records help the entrepreneurs manage their businesses.

Beyond improving the nutritional status of women and children, AgDiv also aims to empower women at the household, community, and institutional levels. Consequently, AgDiv has implemented activities that promote increased female participation and leadership in household decision-making and control over credit, income, and productive assets. AgDiv identified a pathway of impact through which increased access to and control over resources for women can result in improved productivity, household nutrition, and food security. Thus, AgDiv has integrated interventions that promote women's empowerment through all outcome areas of the Activity.

AgDiv has implemented several training programs to improve women’s empowerment, such as the Gender Action Learning Systems (GALS) training (an interactive approach that focuses on helping couples improve cooperative household decision-making and gives families tools to set and achieve goals), Business Skills and Financial Literacy training, and Village Savings and Loans management training.

Many households that have received a soy kit have also participated in all or several of these training programs. The use of integrated programming has proved particularly useful in ensuring the success of the soy kit intervention by addressing key barriers (e.g., limited access to finance, unfavorable social norms, and limited business capacity) that often impede entrepreneurship efforts.

## METHODOLOGY

### IMPACT ASSESSMENT OBJECTIVES

Using the AgDiv soy kit intervention as a case study, the overarching goal of this impact assessment was to generate evidence around the impact of beyond production interventions on women’s empowerment. Specifically, this assessment aimed to:

- Investigate how beyond production components of the selected USAID Activity have affected women’s empowerment
- Identify the drivers of empowerment outcomes and the extent to which beyond production agricultural interventions have proved impactful for the selected USAID Activity
- Generate recommendations on the process for determining how and what to measure in women’s empowerment in similar beyond production interventions in agricultural market systems

In line with the above objectives, the research questions this impact assessment endeavored to address were:

- To what extent does the soy kit intervention lead to empowerment outcomes for women?
- What is the range of empowerment outcomes that are affected?
- How are these outcomes best measured and tracked?

### METHODS EMPLOYED

#### MEASURING WOMEN’S EMPOWERMENT

Although women’s empowerment has been defined in many ways, “resources” and “agency” are central to many conceptualizations of empowerment. “Access to resources,” though a critical element of empowerment, is seldom perceived as empowerment in itself, but rather a conduit to achieve empowerment.

USAID defines empowerment as **“the expansion of people’s ability to make strategic life choices within their households and their communities, particularly in contexts where this ability has been limited,”** underlining the importance of agency.

A useful tool for measuring changes in women’s empowerment in agriculture is Feed the Future’s Gender Integration Framework (GIF), shown in Exhibit 1. This framework comprises seven key domains, two of which are closely linked to “access” and five of which are closely related to “agency.” Together, the seven GIF domains are:

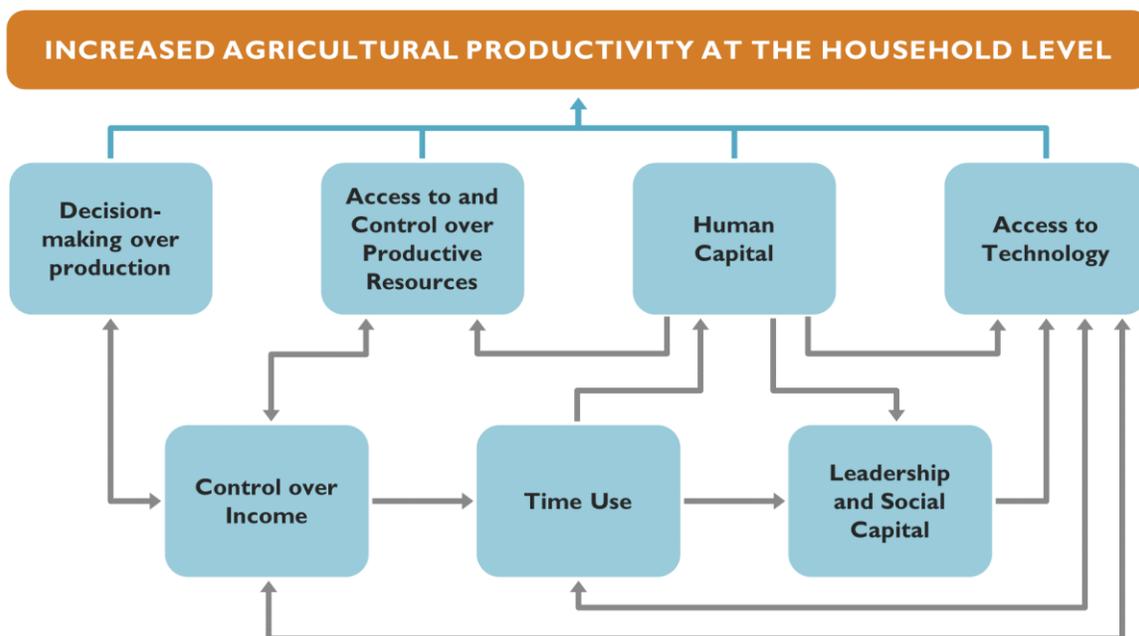
- (1) **Production:** Decision-making power over agricultural production
- (2) **Resources:** Access to and decision-making power over productive resources
- (3) **Income:** Control over the use of income and expenditures
- (4) **Leadership:** Leadership in the community and ability to voice opinions in public
- (5) **Time:** Control over one’s own time and satisfaction in available time for leisure activities
- (6) **Human capital:** Possessing the adequate skill and knowledge of activities that could improve the household’s economic situation
- (7) **Technology:** Access to beneficial technologies

**Based on the GIF, a person is considered empowered in agriculture if they (1) have the resources and opportunities to engage in agricultural activities that are productive, (2) have a role in deciding how to engage in agricultural management decisions, and (3) receive and control the benefits and returns from their efforts in agriculture.**

The AWE team decided to use the GIF as an analysis framework to identify and assess the outcomes and impacts related to women’s empowerment resulting from the AgDiv soy kit intervention. The GIF provides the framework to assess how interventions address empowerment in agriculture by facilitating discussion around key problems and/or constraints that commonly affect the agriculture sector and the desired outcomes of addressing them. Given that the link between agricultural interventions and the impact on women’s **access** to skills and income-generating opportunities has been explored widely, this study focuses largely on the link between the intervention and women’s **agency**.

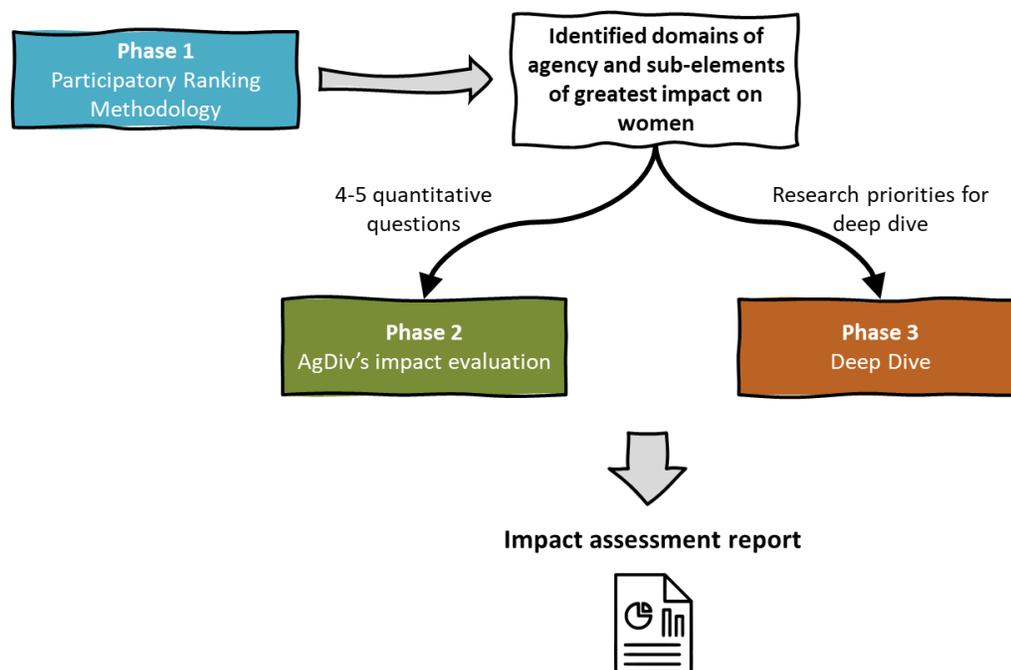
In its initial design, the impact assessment proposed to use qualitative methods first, followed by quantitative surveying in identified areas to capture aspects of empowerment. Given that several of the GIF agency domains are closely linked to some of the Project-Level Women’s Empowerment in Agriculture Index for Market Inclusion (PRO-WEAI+MI) indicators, the AWE team also integrated several PRO-WEAI+MI themes and lines of questioning on the research methods for this study.

Exhibit 1. Feed the Future Gender Integration Framework<sup>2</sup>



## RESEARCH PHASES

Exhibit 2. Impact assessment research phases



As shown in Exhibit 2, the study employed a multi-stage approach, with data collection spread over three research phases. The first phase of the research was exploratory and focused on understanding

<sup>2</sup> This graphic was adapted from the Feed the Future [“Gender Integration Framework \(GIF\) 101 Workshop.”](#)

women’s conception of empowerment and was used to formulate initial hypotheses about which domains of empowerment had been most affected. This phase was qualitative and used a participatory ranking methodology (PRM). The participatory ranking process involved soymilk businesswomen, men, and community members through focus group discussions (FGDs).

Following the PRM, AWE planned to carry out a quantitative survey to gauge the quantifiable impact in the prioritized domains. AWE took advantage of a simultaneous randomized control trial (RCT) conducted by AgDiv and the Soybean Innovation Lab that aimed to understand the broader impact of the intervention on income, consumption, and nutrition at the household and community level to integrate a number of empowerment and agency-related questions into the RCT tool. Unfortunately, several challenges faced during the implementation of this RCT resulted in reduced confidence that the results were unbiased. Therefore, while AWE drew on the findings to inform the design of the qualitative data collection, the RCT data are not included in the impact assessment findings. (See the [Limitations section](#) for more detail).

Lastly, AWE carried out a qualitative deep dive to collect in-depth and nuanced information on the extent to which women who have participated in the soy kit intervention have benefited. The deep dive prioritized conversations and reflections around the elements of agency that were discussed during the first phase of data collection: decision-making and control over resources and income, improved time use, leadership and social capital, and other, unintended consequences. **This report relies primarily on data collected during the PRM and the deep dive.**

The full methodological approach used for this study can be found in Annex I.

## CONTEXT

### NATIONAL CONTEXT

Despite considerable gains in human capital and other development indicators in recent years, Malawi remains one of the world’s poorest countries. Its gross national income is estimated at roughly \$580 per capita and over 70 percent of the population is considered poor.<sup>3</sup> Over the last few decades, Malawi has experienced periods of economic growth, largely corresponding to periods of positive agricultural productivity. However, this has failed to translate into sustained poverty reduction.

Agriculture is a critical industry in Malawi, constituting over 40 percent of the gross domestic product (GDP), employing around 85 percent of the total workforce, and contributing about 75 percent to foreign exchange earnings.<sup>4</sup> Despite representing a large portion of the economy, agricultural productivity remains sub-optimal; the country’s agricultural output per capita is one of the lowest globally. There are numerous challenges hampering the productivity of the agriculture sector in Malawi,

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<sup>3</sup> World Bank, “World Bank Poverty & Equity Data Portal,” accessed 2022. <https://povertydata.worldbank.org/poverty/country/MWI>

<sup>4</sup> USAID, “Malawi Food Security,” 2021. <https://www.usaid.gov/malawi/our-work/food-security>

including vulnerability to climatic shocks; low adoption of agricultural technologies; low access to finance and farm inputs; low mechanization; lack of technical training, information, and knowledge; poor irrigation systems or under-exploited irrigation opportunities; poor management of land and soil resources; and weak market linkages.

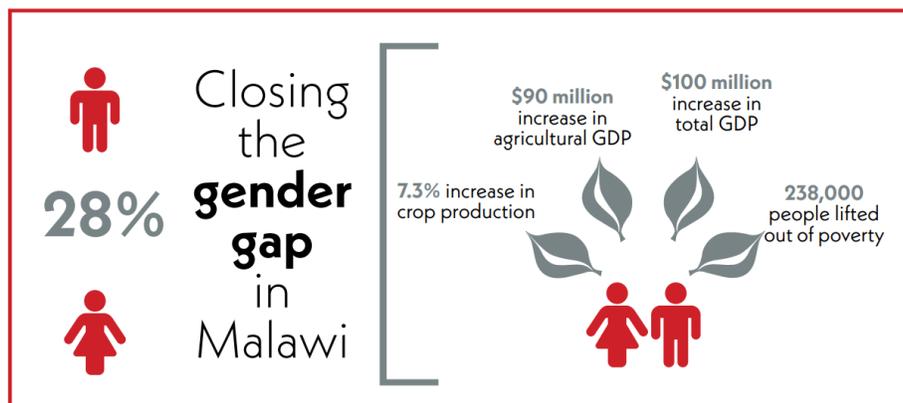
## GENDER IN MALAWI

Malawi faces high levels of gender inequality and ranked 115 out of 156 countries in the 2021 Global Gender Gap Index.<sup>5</sup> Structural inequalities are deeply entrenched and persistent in Malawi and continue to curtail progress toward women’s empowerment. This is reflected in women’s involvement in low-income activities and disproportionate unpaid care burden, restricted access to productive sources, reduced access to education and formal employment opportunities, inadequate access to services and institutions, and limited ability to contribute to decision-making across all spheres. Malawi’s patriarchal society means that, in most spaces, men assume more “important” roles. These roles are tightly defined and heavily enforced: “Men are seen as providers, and their identity and position in the family are tightly bound by their control of money. Women are seen as ‘utilizers’ of what men provide, and typically have limited influence over decision-making and little control or ownership of assets.”<sup>6</sup>

## THE GENDER GAP IN AGRICULTURAL PRODUCTIVITY IN MALAWI

Women in Malawi experience fewer opportunities and less integration into economic systems compared to men, including in agriculture. In a 2015 report, the World Bank suggested that closing the gender gap in agricultural productivity in Malawi would result in significant economic gains, as shown below.

Exhibit 3. Closing the gender gap in Malawi



SOURCE: Adapted from UN Women, UNDP-UNEP PEI and World Bank, 2015.

<sup>5</sup> Lovell, E. “Gender Equality, Social Inclusion and Resilience in Malawi.” Building Resilience and Adapting to Climate Change (BRACC) Programme. 2021. [https://bracc.kulima.com/sites/default/files/202107/Gender%20equality%20social%20inclusion%20and%20resilience%20in%20Malawi\\_BRACC%20July%202021.pdf](https://bracc.kulima.com/sites/default/files/202107/Gender%20equality%20social%20inclusion%20and%20resilience%20in%20Malawi_BRACC%20July%202021.pdf)

<sup>6</sup> Vincent, K., L. Venable, C. Sullivan, and E. Meador. “Gender equality and social inclusion in PROSPER: Intervention design and impacts.” Building Resilience and Adapting to Climate Change (BRACC) Programme, 2022. <https://bracc.kulima.com/sites/default/files/2022-03/GESI%20brief.pdf>

Despite this, rural women in Malawi continue to face a range of barriers—both structural and normative—that impede their ability to meaningfully participate in agricultural processes. Key constraints include unequal and gendered division of labor, inadequate access to productive resources, training, and technologies, and restricted mobility. These are further exacerbated by various socio-demographic disadvantages including illiteracy, lower educational attainment, and limited access to generational wealth and assets.

## BARRIERS TO MEANINGFUL PARTICIPATION IN AGRICULTURE

### LACK OF OWNERSHIP AND CONTROL OVER LAND

Land tenure security, particularly through inheritance regimes, has great bearing on agricultural investment decision-making and productivity. In Malawi, both matrilineal and patrilineal systems are widely used. Matrilineal arrangements are predominantly practiced in the southern and central regions, while patrilineal

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*Even when land legally belongs to women, they do not typically have decisive control over how the land is used.*

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systems are more prevalent in the northern region.<sup>7</sup> Although land is vested to women through matrilineal systems, this does not necessarily translate into control over land use. Most of the time, male household members assume dominant control over decisions around land use and allocation. Lack of social ownership over land, irrespective of legal rights, reduces women's land tenure security and disincentivizes them from making investments in land. Moreover, women's limited control over land restricts their ability to secure credit and access technologies that require capital, for which land is often used as collateral.<sup>8</sup>

### INTRAHOUSEHOLD DIVISION OF LABOR AND DECISION-MAKING POWER

Over 80 percent of women in Malawi are involved in care and domestic work, compared to less than 20 percent of men, resulting in significant time poverty for rural women relative to the amount of productive and unpaid work they engage in.<sup>9</sup> In the Malawian context, rural women are expected to do most, if not all, household chores, including cleaning, cooking, fetching water, collecting firewood, and taking care of children. Although it is common for children, particularly girls, to help with domestic work, women bear the brunt of this work. This diminishes the time available to engage in on- and off-farm activities. The burden of unpaid labor for women stems from social norms and expectations that tie women to the home and assign them a primary caretaker role responsible for most unpaid domestic work.

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<sup>7</sup> Benjamin, E. O. "Smallholder Agricultural Investment and Productivity under Contract Farming and Customary Tenure System: A Malawian Perspective. *Land*, 9, no. 8 (2020): 277.

<sup>8</sup> Djurfeldt, A. A., Hillbom, E., Mulwafu, W. O., Mvula, P., & Djurfeldt, G., "The family farms together, the decisions, however, are made by the man"—Matrilineal land tenure systems, welfare and decision making in rural Malawi," *Land use policy* 70, (2018): 601–610.

<sup>9</sup> UN Women, "Factors Driving the Gender Gap in Agricultural Productivity: Malawi." 2018.

In addition to unpaid care and domestic work, women are often expected to provide unpaid family farm labor, despite not having decision-making power over farming outputs. Men typically decide how land is allocated, quantities that should be kept for household consumption or sold, and how cash generated through crop sales will be used. Women generally receive a fraction of farm-based revenue generated.<sup>10</sup>

## LIMITED ACCESS TO FINANCE

Rural women's ability to invest in agricultural processes is often hindered by limited access to financial products and services. Although credit access in Malawi is generally limited, rural women are disproportionately affected by collateral requirements and conditions for borrowers. Other factors, including women's limited financial literacy and gender norms dictating that men are responsible for managing finances also constrain women's ability to access credit.<sup>11</sup>

Lower rates of access to finance result in women in agriculture having less decision-making authority in terms of spending and reinvesting revenues generated from agricultural outputs, choice of farm inputs, and agribusiness development including whether to access finance and through which avenues (i.e., informal or formal financial institutions or other means).<sup>12</sup>

## REDUCED ACCESS TO TRAINING, INNOVATIONS, AND TECHNOLOGY

Women in Malawi have lower levels of education than men; literacy levels for Malawian women stand at 44 percent compared to 72 percent for rural men.<sup>13</sup> This hampers their access to information, technology, and financial and business support services. Because of prevailing gender relations, men and women access agricultural extension services differently, with women receiving fewer interventions, particularly training. Some of this may be explained by the perception, by both women and men, that women act as “helpers” rather than farmers, and are often responsible for growing garden crops for household consumption rather than having access to markets and cash crops.<sup>14</sup> Additionally, men are more likely to have mobility and access to public spaces, granting them less restricted access to shared agricultural knowledge and information.

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*Women are often perceived as “helpers” rather than “farmers,” despite their contribution of labor hours.*

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<sup>10</sup> UN Women, “Factors Driving the Gender Gap in Agricultural Productivity: Malawi.”

<sup>11</sup> AGRA. “Synthesis Report: Value4Her.” Alliance for a Green Revolution in Africa (AGRA), n.d. <https://agra.org/wp-content/uploads/2021/07/03-Value4HerMalawi.pdf>

<sup>12</sup> Djurfeldt, A. A., Hillbom, E., Mulwafu, W. O., Mvula, P., & Djurfeldt, G., ““The family farms together, the decisions, however, are made by the man’—Matrilinial land tenure systems, welfare and decision making in rural Malawi.”

<sup>13</sup> AGRA. “Synthesis Report: Value4Her.”

<sup>14</sup> Mudege, N. N., Mdege, N., Abidin, P. E., & Bhatasara, S., “The role of gender norms in access to agricultural training in Chikwawa and Phalombe, Malawi,” *Gender, Place & Culture* 24, no. 12 (2017): 1689–1710.

## RESTRICTED ACCESS TO DOWNSTREAM AND UPSTREAM VALUE CHAIN ACTIVITIES

Rural women involved in agricultural processes are largely concentrated in agricultural production and are often excluded from horizontal and vertical linkages in agricultural value chains. As discussed above, women's ability to engage in agribusinesses is often restricted by gender norms that associate men with the cash economy and women with the domestic economy.<sup>15</sup> Women are perceived as caregivers and homemakers rather than businesswomen. Moreover, women's limited mobility is closely linked to time poverty, and limited access to infrastructure, including transport, further results in less market access to sell agricultural outputs or purchase agricultural inputs. Cumulatively, the behavioral, normative, legal, and structural barriers (lack of access to finance, decision-making, land ownership/control, training, and innovations, etc.) restrict women's ability to engage in value chain nodes and agribusinesses.

## THE SOYMILK BUSINESSWOMEN IN THE SOY KIT INTERVENTION

### SOCIO-ECONOMIC BACKGROUND OF BUSINESSWOMEN

Soymilk businesswomen that participated in this impact assessment were, on average, 40 years old and had four children. The majority of soymilk businesswomen were married, and over 75 percent indicated that the head of their household was a man. The rest lived in female-headed households, and, despite acting as the head of the household, reported that other male household members—mostly sons—played an important role in decision-making.

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#### *Characteristics of soymilk businesswomen*

- *Average age = 40 years*
  - *Household size = 3.8*
  - *Household head = 75% male-headed household*
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The box below provides an overview of soymilk businesswomen's characteristics prior to starting their soymilk business. Although there were variances in women's involvement in agricultural processes, income-generating activities, and household decision-making, this information reflects the role (activity profile) and agency of an "average" woman prior to involvement in the intervention.

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<sup>15</sup> AGRA. "Synthesis Report: Value4Her."

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- **Focused largely on housework**, caring for the family and children.
  - **Provided unpaid labor for “family” farm.** Men were responsible for purchasing inputs and marketing crops, while women spent a considerable amount of time in the fields.
  - **Seasonally produced and sold vegetables on a small-scale** within their community. Prepared and sold baked goods and *thobwa* (sweet beer) locally, year-round. Men were not involved in these income-generating activities because of their low earning potential.
  - **Exhibited limited business skills** and did not keep records. Profits were marginal.
  - **Had very limited influence over household financial decisions.**
  - **Had limited participation and influence** over groups they belonged to.
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## SOYMILK BUSINESS INTERVENTION

The recruitment and selection process to participate in the soymilk intervention was carried out through AgDiv’s partner organizations. These partners identified and selected potential soymilk businesswomen from existing groups, primarily VSLA groups. A limited number of businesswomen were selected in each community, to avoid too much competition between the soymilk businesses. Soymilk businesswomen were selected based on spatial location, proximity to consumers, accessibility for further training, and capacity to keep business records.<sup>16</sup>

The soymilk businesswomen received a soy kit and training on:

- How to produce soy milk using the kit
- Food hygiene and safety during soymilk processing and marketing
- Business management, including keeping business records and soymilk gross margin calculation
- Soy nutrition—covering the nutrition benefits of soybean (including soymilk)
- Training on use of soy residue to make other healthy snacks

All of these training sessions were one-off and were conducted in one day, after which beneficiaries were ready to start their business. After operating the kit for 6–8 months, AgDiv conducted review meetings that enabled soymilk businesswomen to share individual experiences and encourage each other as they conduct their businesses.

In the majority of cases, women who participated in soymilk intervention also participated in other AgDiv interventions aimed at increasing women’s empowerment. This is because AgDiv employed an integrated approach, combining the soymilk intervention which provided women with the resources needed (e.g. skills, training, machinery) with other interventions that challenged gender norms and roles at the household level, such as the GALS. In addition, the majority of participants in the soymilk

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<sup>16</sup> Chungmann, K. and P. Goldsmith, “The Economics of the Soy Kit as an Appropriate Household Technology for Food Entrepreneurs,” *Food and Nutrition Bulletin* 42, no. 1 (2021): 104–115.  
<https://journals.sagepub.com/doi/pdf/10.1177/0379572120981183>

intervention belonged to VSLA groups supported by AgDiv’s capital injection program, thus in a position to access more ‘transformational’ loans.

AgDiv collected data from the soy kit businesses on a monthly basis to monitor their profitability. Data from the pilot soy kits showed that the businesses earned around \$10–20 per month on average, and a recent study that assessed the appropriateness of soy kits as a household technology for food entrepreneurs found that, on average, soymilk businesswomen generated a gross margin of \$16 per month, based on an average production of nearly 60 liters. This represents significant cash earnings in Malawi, where GDP per capita was recorded by the World Bank as only \$637 in 2020 and many households rely on subsistence agriculture for their livelihoods; some soymilk businesswomen earned as much as \$100 per month.

## FINDINGS

Women selected for the AgDiv soy kit intervention experienced changes in both their access and agency. As described in the previous section, AgDiv wanted to facilitate more and better opportunities to improve agricultural productivity in Malawi by providing access, especially to women, to technical skills and knowledge in activities that could improve their economic and social situation (training and technical assistance) and to resources and technology to improve their productivity (the soy kit and finance). AgDiv’s hypothesis was that providing these treatments in the realm of access would lead to changes in women’s agency (their ability to act on and affect changes in spheres important to them) that would further empowerment outcomes with measurable achievements.

To understand the degree to which AgDiv contributed to those changes and how meaningful the changes were, the AWE team used the GIF and select measurement guidance from the PRO-WEAI+MI survey tool, as detailed in the Methodology section, to organize the following findings. Specifically, AWE identified findings under the five WEAI domains: decision-making, access to control over resources, control over income, time use, and leadership and social capital. The study primarily assesses changes in levels of agency across these five domains. Each domain includes a brief background and discussion of constraints, followed by findings associated with that domain.



### DOMAIN 1: DECISION-MAKING POWER IN AGRICULTURAL PROCESSES

**Background.** In Malawi, women have limited voice, choice, and control in agricultural processes. According to the Ministry of Agriculture, even though women constitute 64 percent of the country’s agricultural labor force, producing food needs for home consumption, they have little control over production and benefit less than men from the income earned.<sup>17</sup> According to USAID’s WE3 Dashboard, which provides a snapshot of women’s inclusion in the economy across different dimensions, Malawian women’s decision-making score is 2.09 out of 5, which is lower than the

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<sup>17</sup> Ngwira, R., “The Face of Malawi Women in Agriculture,” *Face of Malawi News*, 2020. <https://www.faceofmalawi.com/2020/03/31/the-face-of-malawian-women-in-agriculture/>

Sub-Saharan Africa average of 2.88. The women’s business score in Malawi of 2.11 out of 5 is also lower than the regional average, indicating that it can be challenging for women to start and operate enterprises.<sup>18</sup>

**Addressing constraints through the soy kit intervention.** Wider research on Malawian women’s roles in agriculture indicates that there are a few key constraints that could be addressed to contribute to increased decision-making power in agricultural processes for women. These include:

- The roles and activities in **agricultural processes Malawian women participate in are small scale**, generating small quantities of produce (subsistence crops) or participating in activities of low value (e.g., beverages or vegetable sales). If women’s contribution to agricultural production, processing, trading, or marketing income is perceived as minor, they won’t be consulted, involved, or have power to determine which processes they or other household members are involved in and/or how much time they can dedicate to them until such contributions are significant (in volume and/or value) to the household.
- **Culturally, the male head of household is expected to make crucial/strategic decisions within a household.** “No matter what capacity a woman has, she still seeks clarity of issues from the head.”<sup>19</sup> Culturally, communal life is emphasized over the individual targeted within a household, as “development is about developing our households and it is also something that people do together.” While this notion of the communal may be viewed as a constraint because it involves working with more than just a targeted individual, like a woman in her household, it also presents a potential normative opportunity to encourage more joint decision-making.<sup>20</sup>

In the context of this study, given Malawian cultural norms that position male household members as heads of household and key decision-makers, changes from decisions made by a sole spouse and toward joint decision-making reflect greater agency and empowerment. Therefore, this study takes the position that women have greater decision-making when they make sole **or** joint decisions. This can mean that women play roles in influencing or consulting on a decision, but men may still make the final decision. The AgDiv program activities contributed to the following findings.

### **FINDING 1: Soy milk businesswomen have greater decision-making power over household-level farming activities.**

Prior to the intervention, women had limited involvement in decisions related to the types of crops the household should produce and how much land should be dedicated to each crop. Although most women managed the production of low-value crops—such as vegetables for household consumption—

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<sup>18</sup> USAID, “Women’s Economic Empowerment and Equality (WE3) 2021: Malawi,” 2021. <https://idea.usaid.gov/women-e3/malawi/>

<sup>19</sup> Kathewera-Banda, M., V. Kamanga-Njikho, G. Malera, G. Mauluka, M. Kamwano Mazinga, and S. Ndhlovu. “Research Report: Women’s access to land and household bargaining power: a comparative action-research project in patrilineal and matrilineal societies in Malawi.” Prepared for the Women’s Legal Resource Centre. The International Land Coalition, 2011. [https://landportal.org/sites/landportal.info/files/wlr\\_9\\_malawi.pdf](https://landportal.org/sites/landportal.info/files/wlr_9_malawi.pdf)

<sup>20</sup> Adolfsson, J.S. and S.M. Moss. “Making Meaning of Empowerment and Development in Rural Malawi – International Individualism Meets Local Communism.” *Journal of Social and Political Psychology* 9, no. 2 (2021): 623–636. <https://jspp.psychopen.eu/index.php/jspp/article/view/7549/7549.pdf>

this was on a relatively small scale, and women had limited input into how much farmland was allocated to the production of these crops. Men managed the production of cash crops, controlled the allocation of resources for agricultural production, and typically made key marketing decisions independently.

As a result of the intervention, soymilk businesswomen have gained greater decision-making power over the following agricultural processes: the types of crops that should be produced, allocation of land, household members' roles within agricultural processes, hiring of laborers, and use of crops.

Prior to the intervention, because of smallholder farming households' relatively small landholdings, cash crops were prioritized because they generated the majority of household income. Additional income generated through the soymilk business has enabled households to decrease their reliance on certain crops and make more strategic choices about what to produce. Because of the large quantities of raw soybean required for soymilk processing and rising prices of raw soybean in markets, women successfully advocated for greater production of soybean on household farmland.

*"We can now make decisions on what crop to grow on our farm. For example, most of us have started growing soybean because we want to use it for soymilk processing." (Soymilk businesswomen)*

In cases where available land has been too small to produce sufficient quantities of soybean, soymilk businesswomen have suggested renting additional land to ensure that adequate volumes of soybean are produced. Women could do this using income derived from their soymilk business.

*"Last year, I grew one acre of soybean and this year, I have rented an additional piece of land (1 acre) to expand production." (Soymilk businesswoman)*

Women's increased ability to participate in decisions related to agricultural production stems from two observable changes resulting from the intervention: first, there has been a shift in household members' mindsets, with women now perceived as "collaborators," thus enabling them to have a greater voice. Second, women's contribution to household income now grants them more influence over the allocation of household resources, including farming land.

*"Due to increased income, we are now more respected by our husbands. Such respect has resulted into women taking a big part in decision-making like how big cultivation land should be and what crop to grow on the land." (Soymilk businesswoman)*

Additionally, soymilk businesswomen demonstrate increased agency over the types of agricultural activities they participate in. Specifically, women have been able to decrease their involvement in laborious agricultural activities (e.g., planting, weeding, harvesting) by hiring casual laborers to fill these roles. This reflects both greater control over income (further discussed under Domain 3) and greater time-use agency (further discussed under Domain 4).

*"My wife is now hiring laborers to work in our field unlike in the past where she was physically involved in all the activities from cultivating to planting and harvesting." (Spouse)*

The intervention has enabled women to further transcend their typical roles in agricultural production and expand their influence over typically male-dominated decisions, such as the use of inputs and crop marketing. Many women reported that they are now consulted on key decisions related to the types and volumes of inputs (e.g., seed, fertilizer) their household should purchase for agricultural production.

Moreover, women appear to play an important role in deciding how much soybean should be kept for their soymilk business and how much should be sold as a cash crop. Beyond exerting decision-making power over the use of soybean, women are increasingly consulted in decisions regarding other crops. Male household members and soymilk businesswomen alike reported that they now jointly decide when to sell their crop. While most households used to sell their crop immediately upon harvest, driven by the need for quick cash, the additional household income generated through the soymilk business has enabled households to make more strategic marketing decisions. Households are now able to store their crop and sell it at a more opportune time when prices are higher because of lower supply on the market.

*“The families no longer rush to sell their harvest because they have regular income from soymilk that is used to fulfil their other financial needs hence they wait for prices to go up before taking their crops to the market.” (Community member)*

## **FINDING 2: Despite greater decision-making power over productive activities, soymilk businesswomen are still constrained in their ability to fully participate in the same productive activities.**

Soymilk businesswomen’s involvement in and decision-making over productive activities has increased considerably because of the intervention. Soymilk businesswomen report being engaged in all soymilk business-related processes, including sourcing raw materials, processing, marketing, and business management. While the business training provided through the intervention has enabled women to acquire the required skills (e.g., record keeping, price setting, advertising) to effectively engage in these processes independently, they seldomly manage these on their own. In most cases, women’s soymilk businesses are perceived as a family business, demonstrated through other household members’ participation in various soymilk business activities and decisions. Numerous factors seem to have contributed to this:

- Women are unable to fulfill their triple role in productive, care, and social spheres; as a result, they delegate some of their responsibilities to other household members.
- As soymilk businesses become profitable enterprises, male household members have a vested interest in ensuring the success of the business and therefore involve themselves in key activities and decisions.
- Women value the benefits of involving other household members in business activities because it enables them to maximize economic returns and make sound business decisions.

Although there is clear evidence that AgDiv’s household and community-based methodologies (i.e., GALS) have contributed to greater gender equality at the household level, particularly in terms of more participatory decision-making, gender norms around women’s domestic and caregiving roles appear to

remain largely unchanged. Women are still expected to perform domestic and care work, thus limiting the amount of time women can allocate to productive activities (further discussed under Domain 4). Consequently, in some instances, women prioritize domestic work and delegate soymilk activities to other household members.

*“I am capable of going out to sell and look for customers on my own, but because I am a woman, I am usually engaged with other household chores that limit my movements.” (Soymilk businesswoman)*

*“I would like my family members to get more involved in this business. This will help the business to grow because we will be able to produce more liters. As we already know, most of the chores are done by a woman, this affects milk production because by the time I would want to start processing the milk I am already exhausted with other household chores. Their involvement will allow us to share responsibilities and be able to promote the business.” (Soymilk businesswoman)*

Although there is no clear indication of male take-over as businesses continue to demonstrate improved revenue, men are increasingly asserting their position in women’s soymilk businesses. Recognizing that soymilk businesses can contribute significantly to household income, men wish to participate in key decisions to ensure profitable outcomes. In many instances, soymilk businesses require fewer resources—both in terms of labor and capital requirements—yet are more lucrative than other household income-generating activities. In addition, when men are involved in soymilk activities, it becomes permissible for them to use income generated from soymilk businesses. As a result, men are shifting their focus from other enterprises toward soymilk businesses.

*“He is involved because the business is profitable, and the proceeds helps us as a family to support the needs that we have. If the business was not profitable, he wouldn’t have been supporting me in any way.” (Soymilk businesswoman)*

*“I would want the business to grow. If it grows then I will stop doing my other business ventures and concentrate on this business because it is easy to operate.” (Spouse)*

While this may suggest that women lack control and power over their enterprise, the majority of soymilk businesswomen welcome male participation. Most agreed that involving other household members enables them to run their business more efficiently and helps them scale activities more quickly.

*“I would want my husband to get even more involved, especially in helping me sell the milk and find customers. It is really helpful when we are working as a team, whereby I am at home processing the milk and he goes around supplying milk to our customers as well as finding customers. This promotes the business and makes it grow.” (Soymilk businesswoman)*

The intervention has enabled soymilk businesswomen to participate in various processes from which they were previously excluded, including purchasing inputs and marketing. Although women

demonstrate a newfound ability to contribute to key business processes, their ability to fully participate remains somewhat constrained.

Soymilk processing requires several inputs, including raw soybeans and flavorings (sugar, salt, vanilla). The business training provided through the intervention has equipped soymilk businesswomen with the skills to determine volume and quality requirements to produce high-quality soymilk. As women start their enterprises, they source inputs in small quantities that can be acquired locally. Some women have also established business relationships with farmers within their communities who provide them raw soya. While sourcing soybean from local farmers is convenient for soybean businesswomen—because they operate their business out of their homes—several factors affect the long-term viability of this sourcing mechanism: the availability of raw soya is inconsistent throughout the year, prices are typically fixed, and the quality is lower than the soybean sold in trading centers and larger markets.

To mitigate some of these challenges, and as women expand their businesses, requiring larger quantities of raw materials, many either decide to start producing their own soybean or to start sourcing raw soybean from trading centers, where they can access quality product in bulk, at an optimal price. At this stage, many soymilk businesswomen involve their husbands and other male household members (e.g., sons) to identify appropriate markets from which to source and buy the inputs. This shift in responsibility stems from women's limited mobility and the perceived benefits of involving men in this process. Women noted that although it is deemed acceptable for businesswomen to travel to distant markets to purchase soybean, the time required to do so is the largest constraining factor. As a result, women prefer to send their husbands or sons, and instead, focus on other household chores and activities.

*“My husband is the one who goes to buy soya for me because most of the times I am engaged with household chores.” (Soymilk businesswoman)*

Additionally, soymilk businesswomen perceive male household members to have more influential negotiation skills. Given that most commodity traders found in trading centers are men, some soymilk businesswomen suggested that male household members are better able to negotiate with them. This also stems from the perception within markets that women have limited business skills, and therefore are deliberately offered below-market prices for products. These findings suggest that, although women are involved in key decisions related to the purchase of inputs, social norms continue to hamper women's ability to fully participate in this process.

The intervention has also resulted in women's increased involvement and decision-making power over marketing processes. The majority of businesswomen demonstrate the ability and power to determine effective marketing strategies and to target customer segments and channels or points of sales at which to reach them. The intervention has enabled soymilk businesswomen to apply the marketing skills they acquired through the business training. There is clear evidence that women have honed these skills over time, demonstrated by more experienced businesswomen expressing greater confidence in their ability to market their product and expand their customer base compared to newer soymilk businesswomen. Soymilk businesswomen's ability to effectively communicate with a range of customers reflects true empowerment gains for businesswomen.

*“There is a big positive change in her. Before this business, her interaction skills and customer care service were poor, but there has been a positive change in how she relates with people and customers around her since she started the milk business. This has helped her business to grow.” (Community member)*

*“This business has helped me to build my confidence, a trait that was missing before. I am now able to speak and articulate facts among different groups of people. This business has taught me how to persuade and convince people about its importance hence I have improved my communication skills.” (Soy milk businesswoman)*

While soy milk businesswomen are largely responsible for soy milk marketing activities, many have leveraged their husbands’ networks and positions within their communities to attract more customers. Jointly participating in this process has enabled them to expand their customer pool, providing access to specific customer segments and locations that would otherwise be inaccessible to women.

*“Initially, I was only targeting other villagers and school-going children. Now with the support from my husband, we shifted our target to beer drinking places where the market is equally good.” (Soy milk businesswoman)*

*“I help my wife run this business because as a woman she cannot manage to sell the milk to places that are far from where we stay. So I travel to those places to sell on her behalf. These places include schools or wherever there are potential customers.” (Spouse)*

These findings suggest that while women have acquired the skills to effectively participate in marketing processes and decisions, their ability to expand their marketing efforts remains constrained by norms that prevent women from accessing certain spaces, resulting in women involving male household members.



## DOMAIN 2: CONTROL OVER, OWNERSHIP OF, OR ACCESS TO RESOURCES

**Background.** In Malawi, women have limited voice, choice, and control in how land is used, even though legally, women, particularly in the matrilineal systems in the southern region, have ownership. This means that women have limited to no input in how much land is dedicated to the cultivation of specific crops, or whether land can be rented, sold, used as capital, mortgaged, or even acquired through purchase. The inability to use land to secure credit also limits the investment decisions women have the power to make in terms of equipment, transportation vehicles, real estate, and other assets. In fact, Malawian women’s limited access to credit

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*Women cook and are “in charge” of the kitchen, but not permitted to control the land to produce the food.*

is a major constraint to their empowerment in agriculture, and is one of the largest gaps in Malawi between women's and men's empowerment.<sup>21</sup>

**Addressing constraints through the soy kit intervention.** Research indicated that there are a few key constraints that could be addressed to contribute to increased control over productive resources for women. They included:

- **Women tend to receive less agricultural information and extension support than men.** Since women have less access to agricultural knowledge or information, it is easier to limit their decision-making power or control over land use and other productive resources.
- **Women have lower levels of education and skills training in business and financial literacy than men.** Since men are expected to know more and serve as the head of the family as a breadwinner, women have limited decision-making power over purchase, sale, or transfer of assets, credit, loans, and other financial services.

Access to resources, including land, credit, assets, and information, greatly influences women's level of participation in productive activities. Consequently, the study sought to explore changes in soymilk businesswomen's access to and control over productive resources. AgDiv's programmatic activities contributed to the following findings.

### **FINDING 3: Soymilk businesswomen exhibit greater bargaining power over agricultural resources.**

Land is often one of the most important household assets for supporting agricultural activities. Yet, most women lack adequate access to and control over agricultural land. As discussed under Domain I, agricultural land is an important resource used in soymilk businesses, as it enables women to access more affordable raw soybean through their own production. While women were previously allocated marginal portions of household farmland for production of food crops, the AgDiv intervention has enabled women to exert greater control over how household land is used. Many women reported having jointly agreed with their spouse or other male household members to allocate significant portions of farmland to soybean production.

*“For the first time I have grown 1.5 acres of soya beans on our land. I explained to my husband that I wanted to grow soya beans and he gave me the go ahead. His explanation was that this was a good idea because the price of soya keeps increasing every time we try to purchase from other farmers and vendors.”*  
(Soymilk businesswoman)

In addition to land, the intervention has also contributed to greater access to and control over livestock for women. Although livestock is not a productive resource directly used in women's soymilk businesses, it is an important resource that women often use to reinvest in their business. Ownership of

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<sup>21</sup> Malapit, H.J., K. Sproule, C. Kovarik, R. Meinzen-Dick, A. Quisumbing, F. Ramzan, E. Hogue, and S. Alkire, “Measuring Progress Toward Empowerment – Women's Empowerment in Agriculture Index: Baseline Report,” Washington, D.C.: International Food Policy Research Institute, 2014.  
<https://ebrary.ifpri.org/utis/getfile/collection/p15738coll2/id/128190/filename/128401.pdf>

livestock contributes to empowerment gains for women, both economic and social, because it enables them to generate additional income and serves as a saving mechanism, thus improving their financial resilience and elevating their social position, as asset ownership is typically associated with greater social status.

*“I have bought 3 goats; my goal is for these to multiply so I can sell some of them in the future and invest the money in my soymilk business in I case I find myself in a financial crisis.” (Soymilk businesswoman)*

While soymilk businesswomen who had acquired livestock indicated that they informed their husbands about both the purchase of the livestock and the intended use, the majority noted that they could decide when and how to use their livestock. This suggests that women have acquired greater control over productive resources and greater control over income, as demonstrated through their ability to use income derived from their soymilk business to purchase livestock (this is discussed further under Domain 3).

#### **FINDING 4: Soymilk businesswomen have greater access to information.**

Access to information and knowledge are key drivers of social and economic transformation. In agriculture, information and knowledge can help boost productivity and competitiveness, and are typically accessed through social networks that include other farmers, peers, value chain actors, and extension service providers. Prior to the intervention, women had limited access to information channels. This affected their agricultural productivity and their ability to manage profitable micro-enterprises.

The intervention, directly and indirectly, has facilitated greater access to information for soymilk businesswomen. The business training and ongoing mentorship provided by AgDiv partners has enabled women to access information relevant to their business, including pricing and marketing information.

*“All of us women worked on the pricing with the program officer [AgDiv partner] after we had explored the cost of ingredients and analyzed the profits that one could possibly get from selling the milk at Mk200. From this we noted that selling the milk for less than Mk200 was not going to yield good profits.” (Soymilk businesswoman)*

Additionally, women have gained greater access to agricultural information, particularly as it relates to soybean production, an important process in soymilk production. While women are typically excluded from accessing agricultural extension services, many soymilk businesswomen indicated that they have actively sought support and advice from agricultural extension officers, increasing their access to important information. Women’s newfound ability to “demand” a service or information—which has traditionally been accessed only male smallholder farmers—demonstrates improved confidence and agency.

*“We have been in close contact with extension agents for advice on how to take care of our crops. Sometimes, we invite the extension agents to get more information on which variety of soya to grow and which one yields more milk.” (Soymilk businesswoman)*

*“She is able to seek advice from extension agents for agriculture advice. Before, she never took part in agriculture activities but now she is very active and engages [agricultural extension officers] all the time for advice and knowledge.” (Spouse)*

Additionally, women report greater access to information through peers. Soymilk businesswomen reported that they share important market information within their group of soymilk businesswomen. Women noted that they frequently seek advice from one another, particularly when facing challenges with pricing or identifying suitable markets for their product. These findings suggest that women have improved social networks, which they can leverage in ways that benefit their businesses (this is discussed further under Domain 4).

*“We all had to discuss [beneficiaries of soy kit machine] and agreed amongst ourselves on the price to be using.” (Soymilk businesswoman)*

#### **FINDING 5: Although soymilk businesswomen’s use of credit for productive purposes has increased, access to higher value financing mechanisms remains constrained.**

In Malawi, rural women typically access credit through group-based micro-finance or lending options, such as VSLAs. Soymilk businesswomen indicated that access to these groups had not changed as a result of the intervention, as the majority of women already belonged to these types of groups. Although access remains unchanged, women’s control over credit appears to have increased. Women expressed an increased ability to decide to borrow, decide how to use the loan, and use loans as intended.

Prior to the intervention, most women were taking out loans to cover basic household needs (e.g., food, clothes), and at times, shared part of their loans with their husbands. While there is no evidence that male household members had been coopting women’s loans, some soymilk businesswomen noted that, at times, men influenced their decisions to take out loans from VSLAs.

Since participating in the intervention, nearly all businesswomen have used credit or profits from the VSLAs to support their soymilk business, including investments in their enterprise, purchase of inputs or other productive assets, or leasing agricultural land for soybean production. Most of the time, women are using their loans to purchase soybean in bulk, when the prices are most affordable. Others also mentioned that they have started their own soya production and have used capital acquired through the loans to either rent land or to purchase agricultural inputs for soybean production (e.g., seeds and fertilizer).

*“When I get this [VSLA loan], I invest into my business. I do not use the money for anything else apart from growing my business.” (Soymilk businesswoman)*

Women noted that while they have control over how much to borrow and for what purpose, they often inform and consult their husbands or other male household members. This is particularly the case in instances where the soymilk business is managed as a family businesses. In all cases, men appear to support and approve of women’s decisions because they perceive these to be worthwhile investments.

*“I have already taken a loan of MK40,000 (~USD \$35) from the VSLA group which I re-invested into my business. Of course, I informed my husband, and he didn’t have any objection because he knew the money was to help with the business.” (Soy milk businesswoman)*

While credit accessed through VSLAs has enabled women to invest in their business’ growth, limited access to higher value loans is hampering businesswomen’s ability to further scale their operations. Female soy milk businesswomen noted that, in order to significantly scale their business—including increasing production and producing other soya-based products—they would need to purchase equipment. A large proportion of soy milk businesswomen shared that purchasing a refrigerator would enable them to increase production considerably and increase the quality of the milk. Several women added that:

*“Most members of this group have the same goal of buying a fridge. This is a common need for all of us. The fridge will enable us to have already processed milk ready to be sold at any time. Sometimes I would have customers wanting to buy milk and yet I have not processed it on that particular day, If I had a fridge, I would have been able to store and sell it at any time.” (Soy milk businesswoman)*

Although the purchase of a productive asset, such as a refrigerator, would enable women to scale their operations, their ability to do so is curtailed by limited access to larger loans. There is a general consensus among women that current VSLA groups do not have sufficient savings to satisfy the needs of group members, as demonstrated through loan sizes that range from \$3–\$10. This is further compounded by a paucity of financial services available outside of savings groups. Even in instances where formal institutions are available, women struggle to benefit, primarily because the terms of borrowing and repayment are unfavorable for microentrepreneurs, because women typically lack collateral required to secure loans (e.g., land title), and because mobility restrictions affect women’s ability to access the financial institutions.

*“I would want to grow my business by having a big machine that would increase production and enable me to be supplying to big shops. The challenge is lack of loans that can provide enough capital.” (Soy milk businesswoman)*

*“I want to open an institution where I will be training my fellow women on how to produce milk. I want to empower women so that they can be self-reliant just as I am. I am failing to achieve this because my capital is still too small, and I cannot access the funds I need through loan providers.” (Soy milk businesswoman)*

To facilitate greater access to finance for businesswomen, AgDiv launched its VSLA capital injection program, which has enabled some businesswomen to access more “transformational” loans. These loans are larger in value (\$25–\$50) and have more attractive repayment terms. Moreover, through its capital injection program, AgDiv aims to create linkages between group members and formal finance providers. Although this initiative has potential to support the growth of businesswomen’s soy milk businesses, to date, only a few have benefited.

Despite structural barriers constraining women’s access to substantial credit, women’s ability to use available credit to make considerable investments in their business, including purchasing productive assets—traditionally considered the responsibility of the male head of household—demonstrates empowerment gains for women.



### DOMAIN 3: CONTROL OVER INCOME

**Background.** In Malawi, although women comprise a significant proportion of the agricultural workforce, traditional norms and gender roles in the household result in women having minimal influence over the use of household income. In instances where women are successfully engaging in income-generating activities, it is common for male household members to take over control of the enterprise and the income generated from it.

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*Women and men tend to work together in agricultural processes. However, once the fruits of their labor are sold, women tend to have minimal influence over the resulting cash.*

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**Addressing constraints through the soy kit intervention.** Research indicated that there are a few key constraints that could be addressed to contribute to increased control over productive resources for women. They included:

- **Women tend to only have input in inconsequential financial household decisions**, typically relating to their traditional roles (e.g., cooking).
- **Women’s lack of contribution to household income** means that they are unable to contribute to significant household financial decisions.
- **Women are not trusted with important financial decisions** because of their perceived inability to manage finances and lack of financial literacy.

In this context, control over income is defined as having input into most or all decisions relative to a household domain (e.g., education) and having input into most or all decisions regarding the use of income from her enterprise. AgDiv programmatic activities contributed to the following findings.

#### **FINDING 6: Soymilk businesswomen have greater influence over financial decisions at the household level.**

Prior to the intervention, women were not consulted in household financial decisions. They ascribed their prior exclusion from decision-making to their inability to contribute to household finances. Although the majority of soymilk businesswomen were involved in income-generating activities prior to starting their soymilk business, earnings from these micro-enterprises were too negligible to translate into bargaining power. This was compounded by the perception that important household decisions are the responsibility of the male household head.

*“My husband and I were selling charcoal and groceries, I was assisting him in the shop, but I was also growing tomatoes on my own. The income from the tomatoes was for the entire household and my husband had control over the money. Decisions on spending the money were done by my husband. By then*

*I could not spend any money without his consent. I had to wait on my husband to make all the decisions.”  
(Soymilk businesswoman)*

Overall, there is clear evidence that women are increasingly consulted on key household financial decisions. While women concede that men retain the final say in important decisions, women are, nonetheless, able to influence decisions and indicated that they are generally satisfied with the outcomes of these decisions. As is the case with women’s increased decision-making power over agricultural processes, women’s greater control over income stems from their newfound ability to assert their position in the household, both financially and socially. Women’s increased financial contribution to household income has enabled them to seek greater input in financial decisions, while shifts in gender roles have resulted in men allowing and valuing women’s contributions to financial decision-making.

*“We first discuss on what we would want to do with the income in our house. I do not just remain silent when it comes to decision making. I also make sure that each person’s ideas are put into consideration before we decide on what to do next. I have contributed to the flow of income in my household. I think this is a huge change that I have brought into my house. Because of this I am now involved in all financial transactions in my household.” (Soymilk businesswoman)*

*“There is a change in terms of financial decision-making in our household. At first, I would dictate to her how money should be spent, and all she could do is accept, now she is able to question my decisions and instead we can opt for joint decision making.” (Spouse)*

Among soymilk businesswomen, there is a shared perception that women tend to make financial decisions that benefit the wider household while men’s decisions tend to be more self-serving. Consequently, soymilk businesswomen feel that their increased ability to influence household financial decisions has not only contributed to their own empowerment, but has also had a wider positive impact on the household as a whole.

*“The importance of discussing together with my husband is that, for example, previously, when my husband was making decisions on his own, mostly they were self-centered decisions and not a priority to the entire household for example he would buy a radio when there is no food. When we are able to jointly discuss, we know what to prioritize and not to.” (Soymilk businesswoman)*

## **FINDING 7: Soymilk businesswomen demonstrate control over their income.**

While the wider literature suggests that, as enterprises become profitable, male household members take over control of the enterprise and the income derived from it, this does not appear to be the case with soymilk businesses. Rather, women have considerable control over their income; this is demonstrated through the majority of soymilk businesswomen reporting that they spend their income on expenditures they deem important, including soymilk-related investments.

Women indicated that they are able to make small financial decisions and purchases on their own and only involve their spouses or other male household members in more important financial decisions.

*“I can now make decisions on small expenses on my own without first explaining to my husband. I just tell him what I have decided to do with the money and sometimes I first use the money and later inform him what I have done with the money.” (Soy milk businesswoman)*

Even in cases where women wish to make large purchases, and thus involve their husbands, men appear to support women’s financial decisions, as these generally benefit the wider household. Some women indicated that they have used their income to pay for school fees, livestock, and home improvements, all of which contribute to better economic, social, and emotional outcomes for all household members.

*“The money is used to cater to the household needs such as paying school fees for our children, and other needs like household items.” (Soy milk businesswoman)*

Male household members echoed this and noted that it is important for soy milk businesswomen to inform them of financial decisions they are making. When making large purchases or investments, men indicate that they need to be involved, both because of their role as the head of household, and in many cases, because of their involvement in the women’s soy milk businesses. Additionally, although male household members acknowledged that soy milk businesswomen’s ability to manage finances had increased drastically as a result of their soy milk enterprises and the business training they received, they nonetheless feel that, at times, women cannot be fully trusted to make significant financial decisions on their own. This sentiment was particularly prevalent among spouses and male household members of newer soy milk businesswomen. This suggests that changing men’s perceptions and mindset regarding women’s financial capabilities requires time.

The majority of women did not perceive male household members’ involvement in decisions related to the use of income as a detriment. Women felt that they have sufficient control over their income and are able to make financial decisions that benefit their businesses and their families. Moreover, women valued increased financial transparency and inclusivity for various reasons. They noted that it helps maintain intra-household harmony and helps ensure that financial decisions are beneficial to all. Soy milk businesswomen highlighted that operating their soy milk business as a family business means that all those involved should be able to reap the benefits and contribute to key decisions. Moreover, soy milk businesswomen, many of whom rely on their husbands for support with their business, explained that keeping them informed about the profitability of the business incentivizes them to continue supporting their wives’ enterprises.

*“After the sales, I show my husband the money that I have made. I usually do this just to inform him the amount I have made and to motivate him to continue helping me.” (Soy milk businesswoman)*



## DOMAIN 4: TIME USE

**Background.** In Malawi, as in many developing countries, women tend to have overly burdensome workloads, which

confine them to the household and limit their ability to access other opportunities that can help advance them socially and economically. Data from Malawi's latest

Integrated Household Survey (2020) highlights the gap in the division of labor, with men dedicating the majority of their time to productive work, while women disproportionately bear the brunt of domestic activities. Women's perceived domestic roles and responsibilities significantly limit the amount of time women have to engage in income-generating activities.<sup>22</sup>

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*When paid work and unpaid care and domestic work are combined, women tend to work longer hours than men, leaving little time for self-care, leisure or rest.*

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**Addressing constraints through the soy kit intervention.** Research indicated that there are a few key constraints that could be addressed to contribute to improved time use/decreased time poverty for women. They included:

- **Normative expectations about how women and men use their time to fulfill gender-specific responsibilities.** In Malawi, men tend to be expected to allocate their time to productive work that results in providing for the household, while women are expected to assume care roles and unpaid domestic labor. This constrains women's time-use agency by limiting their ability to make strategic decisions about how to spend their time, particularly on income-generating activities.
- **Limited resources and social capital constrain women's ability to act on strategic decisions related to time use.** There is a clear link between a woman's socio-economic status and her ability to access paid and unpaid assistance with domestic responsibilities.

Although none of the soy kit-related interventions endeavored to directly improve women's time use or reduce time poverty, together, these activities have elevated soymilk businesswomen's status in their household and communities and increased their decision-making power over productive resources and income, which, in turn, has culminated in increased time agency for soymilk businesswomen. AgDiv programmatic activities contributed to the following findings.

**FINDING 8:** While women have gained some agency over their time use, they are still expected to fulfill certain roles.

Although soymilk businesswomen demonstrate greater agency and participation in productive activities, women are still expected to fulfill their domestic and caregiving roles. Given this, the soy kit and associated soymilk business appears to be gender- and context-appropriate as it enables businesswomen to operate largely out of their homes and when they wish, creating space for them to continue fulfilling their various roles.

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<sup>22</sup> Government of Malawi, "The Fifth Integrated Household Survey (IHS5) 2020 Report," National Statistical Office, 2020. <https://microdata.worldbank.org/index.php/catalog/3818/download/49046>

The most time-intensive aspect of the soymilk business is the processing of raw soybeans into milk. Soymilk businesswomen estimate that this process, on average, takes 4–6 hours, and includes soaking soybeans followed by grinding, cooking, filtering, and packaging, all of which is done within women’s homes, and is perceived as an extension of their domestic responsibilities. Many women start the process around 4 a.m., when they typically wake up, and complete all processing tasks by 9 a.m., at which point the milk is ready to be sold.

*“When I soak the soybeans, it takes few hours. During this time, I focus on other household chores. I then grind the soya and put it on the fire. After this I put the milk in the wonder bag for 40 minutes. I then sieve the milk and pack. Approximately, it takes me close to 5 hours to process the soy milk.” (Soymilk businesswoman)*

While the whole process extends over many hours, women’s actual labor contributions only amount to a few hours. For instance, while the beans are soaking or cooking, women shift their focus to other household responsibilities. As a result, the soymilk processing does not appear to cause significant additional labor burden for women. Nonetheless, in some instances, women seek support from their children, other relatives, or remunerated workers to help them with domestic work and soymilk processing. Children’s involvement in domestic chores is typically restricted to tasks normally assigned to children in Malawi, including washing dishes, sweeping, and fetching water. This redistribution of tasks does not appear to infringe on children’s education because they contribute to household chores in the morning, before going to school. In cases where children are unavailable or soymilk businesswomen require more support, they have hired domestic workers to support them.

For the most part, male household members’ contribution to domestic work has remained unchanged, with very few taking on domestic responsibilities. Instead, men support their wives with processing the milk. Male household members expressed reluctance to take on domestic responsibilities because this is deemed “women’s work.”

*“My husband does not help because these roles are for women.” (Soymilk businesswoman)*

*“I do not help her with the household chores but rather I concentrate on the soymilk business. More specifically, with purchasing the soybeans and operating the machine.” (Spouse)*

Although for the most part, gender norms around domestic responsibilities have not changed, a few instances of male household members taking on greater domestic roles emerged. This was particularly the case for more “successful and empowered” soymilk businesswomen, suggesting that social norms may shift over time.

*“I already assist my wife with household chores such as fetching water, cooking and many more, if she would be more committed to the business, then I would continue to help her with the housework.” (Spouse)*

*“My husband only started supporting after I started the milk business. I presume he noted that my life is very busy now unlike in the past.” (Soymilk businesswoman)*

In addition to processing the milk, soymilk businesswomen also dedicate some of their time to purchasing inputs and marketing. While sourcing inputs happens more sporadically, soymilk businesswomen generally spend several hours per day marketing and selling their milk. Although the amount of time spent on marketing activities can vary significantly based on quantities produced and distance to customers (among other factors), on average, soymilk businesswomen spent 2–3 hours on selling their milk. Women largely manage this process on their own but do sometimes seek support from their husbands, relatives, or hired workers. This becomes more prevalent as women grow their business and expand their customer base.

Beyond increasing women’s participation in productive activities, the intervention has also indirectly resulted in women becoming increasingly involved in various groups and public spaces (discussed further in Domain 5). To meaningfully participate in these groups while also ensuring that domestic and productive responsibilities are fulfilled, some women have adopted strategies that enables them to reduce the amount of time spent on specific tasks. For instance, soymilk businesswomen have hired casual laborers to support them with various domestic, agricultural, and productive responsibilities. As discussed under Domain 1, some women have hired casual laborers to work on their farms, reducing women’s involvement in laborious tasks. Others have also hired workers to help with livestock rearing and other tasks. As discussed under Domain 3, this further demonstrates women’s control over their income, which they can choose to use in ways that alleviate demands on their time.

*“I have employed a young man who helps with my piggery and chicken farming. I have also employed a woman who helps with fetching water.” (Soymilk businesswomen)*

These findings suggest that while women are still expected to shoulder most domestic activities, they are gradually gaining latitude in deciding how to spend their time and have the agency to adopt strategies that enable them to do so.



## DOMAIN 5: STRONG SOCIAL RELATIONS AND INVOLVEMENT IN LEADERSHIP POSITIONS IN THE COMMUNITY

**Background.** Women’s participation in leadership and decision-making remains limited in Malawi. Women are consistently underrepresented in elected office and other types of traditional leadership. Recent statistics estimate that women in Malawi make up less than 20 percent of chiefs and less than 15 percent of district- and national-level seats.<sup>23</sup> Women are also underrepresented in community leadership and public spaces, and, in instances where they are involved, they typically have limited influence. For example, although women make up almost half of village development

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<sup>23</sup> Clayton, A., Robinson, A. L., Johnson, M. C., & Muriaas, R., “(How) do voters discriminate against women candidates? Experimental and qualitative evidence from Malawi,” *Comparative Political Studies* 53, no. 3–4, (2020): 601–630. <https://doi.org/10.1177/0010414019858960>

committees—citizen-led committees that play an active role in supporting development processes at the local level—women hold less than 15 percent of leadership positions within these roles.<sup>24</sup>

**Addressing constraints through the soy kit intervention.** Research indicated that there are a few key constraints that could be addressed to contribute to increased social capital and leadership in the community for women. They included:

- **Systemic and cultural barriers** prevent and dissuade women from meaningfully participating in community leadership and decision-making.
- **Women’s limited participation in community leadership** often stems from women’s lack of confidence with public speaking and expressing their views and low self-esteem.
- **Women’s opportunities to assume meaningful leadership positions** is often compromised by time poverty. Women may struggle to fulfil both private and public sphere roles.

To assess changes in women’s social leadership, the study explored women’s participation and representation in formal and informal groups, women’s leadership within these groups, women’s comfort level with speaking up in public about important issues, and the quality of women’s relationships. AgDiv programmatic activities contributed to the following findings.

#### **FINDING 9: Soymilk businesswomen’s participation in groups and public spaces has increased and deepened.**

The large majority of women reported participating in at least one formal or informal group within their community. This is not surprising given that one of the criteria for participating in the soy kit intervention is group membership. In terms of the types of groups that women belong to, women unanimously reported being a member of at least one VSLA, which are predominantly female-only groups. The majority of women belonged to these groups prior to the intervention. Since participating in the intervention, soymilk businesswomen report having joined additional VSLAs, trade and business associations, community committees, and farmer cooperatives, most of which are comprised of female and male members. This depicts a transition from membership in predominantly female-dominated group to participation in mixed-gender groups. This also suggests that women are purposely joining groups that can increase their access to resources, information, and markets.

*“Almost all the women with soy kits belong to other groups like farmer clubs or VSLAs. They have become source of knowledge. For example, Arkange’s sister is now member of an irrigation scheme and produces rice. Before she was not part of the scheme before [the soy kit intervention]. She used income from soymilk to rent a piece of land at the scheme. She is also member of multiple VSLAs because of her financial capacity.” (Community member)*

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<sup>24</sup> Maiden, E., Guzman, D., Bleck, J., “Who leads? Village development committees and local governance in southern Malawi.” *Governance* 34, (2020): 855–873.

Women’s participation in public and governance structures through village development committees and other committees is particularly impressive. Men and women are elected into these groups based on their perceived status in their community and ability to mobilize their networks to contribute to development-based activities in labor, goods, or cash. This underlines the impact the intervention has had on elevating women’s positions within their communities. Women’s ability to financially support their families through soymilk income has enabled them to garner greater respect from their peers. Moreover, through their business activities and greater involvement in groups, women have expanded their social capital. Together, these factors have culminated in some soymilk businesswomen being recognized as “eligible” to contribute to important community affairs.

*“[The soymilk businesswomen] have learned some leadership skills and some of them have been incorporated into executive leadership. One of them is also vice chairperson of a Village Development Committee and she is also vice chairperson of a VSLA group. These positions have come about because she is now recognized as someone with status because of the money she makes from her business. People have confidence in them, and they are relied upon.” (Community member)*

In terms of participation, the majority of soymilk businesswomen agreed that their participation and involvement in both existing and new groups and community activities has deepened. Many reported that they were attending meetings and activities more frequently and felt more engaged. As mentioned above, soymilk businesswomen explained that the most salient drivers of women’s increased participation in groups include the opportunity to gain additional knowledge and experience, access to information, ability to socialize with others, and access to inputs and capital. Some women also suggested that they had bolstered their involvement as a way to increase their social networks, thereby widening their potential customer base.

*“At the end of the meetings, I market and advertise my soy milk by teaching them about the benefits of this milk hence I find customers from the gathering.” (Soymilk businesswoman)*

Soymilk businesswomen’s increased ability to participate in groups and public spaces can be ascribed to improved time-use agency (discussed in Domain 4) and economic empowerment (discussed in Domain 3). Beyond this, women’s newfound sense of self-esteem and ability to communicate with various types of people has resulted in women feeling more comfortable participating in public spaces, including those largely dominated by men. This suggests significant empowerment gains for women.

#### **FINDING 10: Although soymilk businesswomen are better able to influence decision-making within groups, this is largely restricted to female-only groups.**

Among women belonging to groups, the proportion holding leadership positions is relatively high. While some held these roles prior to the intervention, the majority were elected to these positions since they had started their soymilk business. Most held leadership roles within VSLA groups.

*“I am a chair lady for my VSLA. I was chosen because of my hard-working spirit. I also think the soymilk business played a role because of how I operate my business. If it wasn’t for this business, I could not have*

*earned the respect I have from most of the people, they would have kept looking at me as a nobody.”*  
(Soy milk businesswoman)

Generally, soy milk businesswomen noted a strong correlation between shifts in leadership roles and their involvement in their soy milk business. Soy milk businesswomen explained that their business and related training have enabled them to develop strong financial management and interpersonal skills, both of which are generally regarded as attributes of effective leaders. One soy milk businesswoman further explained that:

*“Yes, I was appointed as the head of treasurer for 9 different churches. I believe they appointed me on this role because my economic status has improved, and they have the trust that I can be accountable for the church money. The fact that I run multiple businesses might have also made them to realize that even though I am a woman, I can still manage to hold this role.”* (Soy milk businesswoman)

Community members also acknowledged a change in women’s participation and roles in various groups and within their communities. Many attributed these changes to soy milk businesswomen’s financial stability and newfound ability to interact with different segments of the population. Some noted that:

*“Prior to this project, women were not given leadership positions because they were not able to articulate ideas in front of people. This business has given them a platform to learn how to expressively engage people as they are marketing their product. The persistence in marketing the milk to different people has enabled them to open up and learn how to express themselves to different people of different social groups.”* (Community member)

While women’s leadership roles have clearly increased, only a few soy milk businesswomen—primarily more “empowered” businesswomen—noted that they had been elected in a leadership role within a mixed-gender group, such as a farmer cooperative or business association. This likely suggests that gender roles and norms are still holding in mixed-gender groups and that these gains have not fully shifted women’s leadership in these spaces.

## **FINDING 11: Soy milk businesswomen’s ability to comfortably speak publicly has increased considerably.**

Women’s comfort with public speaking is often used as a proxy to measure women’s agency. Overall, nearly all soy milk businesswomen report that their level of comfort with public speaking has increased. Moreover, women expressed confidence in their ability to clearly express themselves and their views, especially in female-only forums.

*“Prior to joining this business, I never had the confidence to speak out like we are doing now, not just in groups but even at home, as I thought it was not important to actively contribute to discussions. Now I am the one who speaks out when we have people visiting at the cooperative.”* (Soy milk businesswoman)

*“Before this business, I had low self-esteem and was full of fear. Due to the lack of knowledge, exposure, and social interactions, I had no idea that a woman is capable of voicing out her ideas or concerns. Through this business I have gained confidence and courage, and I am able to speak out when needed.” (Soy milk businesswoman)*

Soy milk businesswomen noted that participation in the intervention has empowered them to assert themselves in various spheres. Through experience marketing their milk to a range of customers, they have gained greater confidence in their ability to express themselves. Additionally, through increased participation in female-only groups, such as VSLAs, women have become more comfortable speaking within groups. This has served as a stepping stone for many women, who indicated that the confidence and public speaking skills they have fostered within their female-only groups have enabled them to feel comfortable in other spheres, including mixed-gender groups.

#### **FINDING 12: Soy milk businesswomen have greatly expanded their social networks and have strengthened their relationships at the household, community, and market level.**

Soy milk businesswomen’s involvement in the soy milk businesses appears to have contributed to greater social status within their families and their communities. Many noted that they have been able to garner respect from others, and attribute this to their ability to generate money and contribute to their households’ well-being. Several soy milk businesswomen stated that they have been called upon to act as role models to others within their communities, particularly other women. Some soy milk businesswomen further shared that:

*“When external people have come into our community to get some information, our chief refers them to me. I believe the community sensitization I did for the soy milk helped to put me on the map in my community because they are now aware that I am a confident person and capable of speaking even when there are so many people.” (Soy milk businesswoman)*

Community and household members confirmed this phenomenon, and further added that:

*“These women are a center of attraction because of the experience they have gained in milk production. They are considered to be enlightened and a lot of women are eager to learn from them. Previously, they were just community women as anyone else is. In addition to this, their families are exemplary because they are healthier than before.” (Community member)*

*“These women have helped other women in our communities by posing as role models who have portrayed that women are capable of being self-reliant and independent. They have taught their fellow women that they can be productive by having an income-generating activity. In addition to this, they have also been able to train other women how to process soya beans into milk.” (Community member)*

Female soy milk businesswomen reflected positively on the impact their involvement in the soy milk business has had on their status within their household. Many noted that they have garnered more respect from their husbands and other relatives, and that incidences of household conflict had

decreased. This can be attributed to women's increased ability to contribute to household income, but also greater gender equality within the home resulting from shifting gender norms. The intervention has increased men and women's ability to discuss different issues within the family and has promoted greater acceptance of women's opinions and contributions to family matters.

*"This business has reduced the financial abuse that we used to face from spouses who deliberately did not provide for their family's household needs. We have become self-reliant, and we are able to provide for our basic needs." (Soy milk businesswoman)*

*"My inability to provide for myself allowed my husband to abuse me emotionally and verbally because I had no source of income. This business has empowered me and put an end to this behavior." (Soy milk businesswoman)*

Soy milk businesswomen highlighted that their relationships with other soy milk businesswomen had deepened, and that they often relied on each other as a support system. They provide advice to each other on how to grow their business and encourage one another during difficult times. Soy milk businesswomen expressed a deep sense of appreciation for this network and the impact it has had on them and their business.

*"Women within the soy milk group motivate me. When we meet, we encourage each other on how best we can make this business work." (Soy milk businesswoman)*

*"Much of the influence came from one of the ladies who started making her soy milk in 2019. I have approached her several times to learn more from her after I started this business. For instance, there was a time when people were complaining about the taste of my milk, I had to take courage and asked her how to improve on this. I find her to be hard working and well organized in her business dealings. I am inspired by her and would love to get to her level one day." (Soy milk businesswoman)*

Women's wider social networks also appear to have expanded. Soy milk businesswomen explained that female community members, many of whom they had seldom interacted with before, come to them for advice and mentorship. They further noted that, having witnessed the impact of the intervention on their empowerment, they intentionally support the empowerment of other women within their communities.

*"I advise other women in my community to be economically empowered through establishing of business, I do this because when a woman is not empowered there are a lot of fights in the home, but when everyone is busy trying to make money, the fights are not there." (Soy milk businesswoman)*

Generally, soy milk businesswomen agreed that while they had built stronger and deeper connections with other women since their involvement with their soy milk business, they also noted that their interactions with other men in their communities had also improved. Some soy milk businesswomen shared that men had come to them seeking advice on how to manage a business successfully and on

health-related issues. Overall, there is clear evidence that the intervention has indirectly resulted in deepening women's social networks and improving their relationships across many spaces.

## CONCLUSIONS AND RECOMMENDATIONS

While interventions that increase women's engagement in agriculture-based income earning activities can lead to economic advancement, this does not automatically result in empowerment. Often, the responsibilities of women who start businesses increase without any corresponding decrease in their domestic and/or agriculture-based duties. Men resist taking on "women's work," resulting in a triple burden for women who attempt to run a business and participate in public life while maintaining their home. Additionally, traditional gender norms often prevent women from accessing, using, and controlling resources, further constraining empowerment gains. These impacts show that improving access to economic opportunities (through skills and resources) is not sufficient to materialize empowerment outcomes for women. Changes in agency are imperative and require addressing the root of harmful norms and power relations that prohibit women from expanding their choices and strengthening their voices.

To foster sustainable empowerment for women, AgDiv used an integrated approach that enhanced women's access to resources while also redefining gender norms and roles. Through its intervention, AgDiv facilitated access to resources that increased women's human (skills, training), financial (loans), social (networks), and physical (machinery) capital, all of which resulted in economic advancement for women. This approach was combined with other interventions that challenged gender norms and roles, promoted the position of women, and challenged the distribution of resources and allocation of duties between men and women, aiming to foster increased empowerment for women through greater control over their lives.

To better understand the impact of AgDiv's intervention on women's empowerment, this study used the GIF framework, combined with elements of the PRO-WEAI+MI, to assess empowerment gains across the following domains: decision-making in agricultural processes, control over productive resources, control over income, time use, and social capital and leadership. Overall, the study found that the intervention has resulted in impressive empowerment gains, both in terms of the level of empowerment of soymilk businesswomen and the number of women who have benefited from empowerment gains. Nevertheless, deeply entrenched social norms and structural barriers continue to constrain women's ability to fully benefit from empowerment outcomes across several domains.

Generally, the study found positive links between women's increased roles in income generation and changes in household dynamics, with emerging patterns on decision-making. The study found clear evidence of shifts in intra-household decision-making power relating to agricultural processes and the use of income, changing away from decisions made by a sole (male) spouse and toward joint decision-making. Moreover, the intervention has positively affected women's position in the household, shifting from subordination to collaboration. In this study, increased joint decision-making aligns with soymilk businesswomen's own empowerment definitions and aspirations and reflects a positive first step in a longer process of strengthening women's agency within the home. Soymilk businesswomen showed

greater agency in making decisions about the types of agricultural processes they wanted to be involved in, and to what extent. They expressed having adequate decision-making power over soymilk-related decisions, and willingly involved others in the business, both in activities and decisions. However, evidence shows that social norms around women's mobility restrict soybean businesswomen from fully participating in some processes. Soymilk businesswomen also gained greater decision-making power related to household income, enabling them to exert more power over important household financial decisions. This change also applied to income generated through soymilk sales. Men and women appear to be involved in most decisions, regardless of the source of income, further suggesting a shift toward equitable joint decision-making at the household level.

Evidence of other indicators of agency also emerged through this study, including aspirations, self-efficacy, and attitudes toward gender norms. Women were able to clearly articulate their goals—both professional and personal—and had a clear vision of how to enact them. Women's increased sense of self-esteem contributed to greater empowerment outcomes across many domains.

Together, these findings highlight the interconnectedness between domains and the impact of household dynamics on dynamics within other spheres, including the workplace, markets, and communities. This further underlines the importance of improving women's roles within the household in order to expand their position outside the bounds of the household.

Another important finding that emerged from this study is that businesswomen, despite participating in the same intervention, are not homogenous. Interventions that aim to engage women in entrepreneurship activities should consider that growth pathways for female entrepreneurs will vary based on a range of factors. Consequently, it is paramount to ensure that support provided along their business journey is tailored to their specific needs. This is particularly relevant for entrepreneurs' financial needs. For example, the types of financial products and services made available to female entrepreneurs should respond to the individual financial needs of women and the size of their business. As highlighted in this study, while loans provided through VSLAs have enabled some soymilk businesswomen to scale their business, in many cases, these do not fulfill the financial needs of entrepreneurs. Therefore, alternative financing mechanisms should be considered to further support business investment and growth.

While the evidence indicates considerable empowerment gains for soymilk businesswomen, more can be done to increase their ability to fully exert control over their lives. Despite progress toward addressing harmful social norms at the household level, soymilk businesswomen remain constrained by norms that affect their ability to fully participate in their communities and markets. Other structural barriers, such as the lack of access to formal finance, further restrict women's ability to expand their businesses, thus hampering their economic empowerment.

Consequently, and drawing on the results of this study, the following recommendations are intended to help AgDiv further improve its programming approach to women's empowerment:

- **The types of financial products and services available to female entrepreneurs should respond to their specific business and financial needs.** Currently, businesswomen's access to finance is restricted to VSLAs, which do not meet the financial

needs of businesswomen. As a result, AgDiv should continue scaling its Capital Injection project to enable more businesswomen to access higher value loans. Beyond that, AgDiv should bolster its efforts to link women, either as individuals or groups, to formal finance so that they can access business loans. However, these efforts should be targeted at businesswomen who demonstrate real needs for higher value financial products.

- **Continue addressing harmful norms and unequal power relations at the household level as a way to increase women’s decision-making roles in other spaces.** AgDiv should continue implementing household methodologies that promote gender equality. Household methodologies appear to have greatly contributed to shifts in gender norms at the household level, resulting in greater empowerment for women. However, social norms, particularly around women’s domestic roles and mobility, continue to constrain women’s ability to fully benefit from empowerment outcomes. As a result, AgDiv should ensure that, at a minimum, all households participating in the soy kit intervention, or similar interventions that aim to economically empower women, should also participate in the GALS training. Secondly, AgDiv should identify ways to continuously reinforce messages that promote gender equality, with a particular focus on fostering more equitable distribution of labor.
- **Identify markers of male take-over.** While there is no indication, at present, that men have co-opted women’s soymilk businesses, this may happen as enterprises become increasingly profitable. As a result, AgDiv should, to the extent possible, put in place systems that can help detect early signs of male take-over. Additionally, as new soymilk businesswomen are onboarded, AgDiv might consider sensitizing women about ways in which male take-over materializes so that they can also detect early signs.
- **Embed women’s empowerment metrics within MEL system.** Although AgDiv’s MEL system currently tracks a few empowerment-related indicators, AgDiv should consider revisiting and adapting these indicators based on findings from this study. Additionally, AgDiv should ensure that both qualitative and quantitative research methods are used to assess changes in empowerment; this is particularly important in measuring decision-making and control. Current quantitative empowerment tools that classify decision-making as “sole or joint” do not allow AgDiv to identify barriers to decision-making or control with precision. As a result, continued and frequent exploration of changes in decision-making, for example, should be done through qualitative approaches (e.g., FGDs, case studies).

# ANNEXES

## ANNEX I: METHODOLOGY

### PARTICIPATORY RANKING METHODOLOGY

#### OBJECTIVES

Given the different domains of empowerment that the GIF covers and the many aspects of a woman's life that could be affected by the soy kit intervention, the participatory mapping and ranking exercise was used to ensure that women's own experiences and voices informed the definitions of empowerment outcomes and assessment approaches. Through this process, the following research questions were explored:

- Which domains of the GIF have businesswomen experienced the greatest change in since participating in the intervention? Why and at what point?
- How have other household members and community influencers' perceptions of businesswomen evolved since they started participating in the intervention? How do they see women's agency and empowerment evolving?

#### APPROACH

The PRM was administered in an FGD format, during which participants were guided through vignettes, asked to share their reactions, and identify, support, and at times, rank or vote on specific issues. The size of the FGDs ranged from 5–8 participants and were designed to be small enough to facilitate focused, in-depth conversations, but large enough to capture varied perspectives on the impact of the soy kit intervention on women's empowerment. FGDs were facilitated by an experienced qualitative researcher, who was supported by a note-taker.

#### SAMPLE AND SELECTION PROCEDURES

The PRM exercise took place in May and June 2021 in three districts where AgDiv and its partners have implemented the soy kit intervention: Lilongwe, Mchinji, and Dedza. These districts were purposely selected for two main reasons: 1) they contained the highest proportion of women who had received soy kits, and 2) they contained a good representation of women who had received the soy kits at various times since 2019.

The PRM targeted women who had received the soy kits as well as male household members and community members. In total, AWE conducted four FGDs with women who had received the soy kits, two FGDs with male household members, and two FGDs with community members. A breakdown is included in Exhibit 4.

Exhibit 4. PRM sample composition

FGD Type	Quantity	Sample Characteristics	Location	Selection of Respondents
 Soymilk businesswomen	4 FGDs (28 participants in total)	For each FGD the following was ensured: <ul style="list-style-type: none"> <li>Diversity of age</li> <li>Diversity of marital status/household head status</li> <li>Diversity in terms of when they received soy kits</li> </ul>	Dedza, Mchinji, Lilongwe (x2)	Purposive
 Male household members	2 FGDs (13 participants in total)	For each FGD the following was ensured: <ul style="list-style-type: none"> <li>Diversity of age</li> </ul>	Dedza, Lilongwe	Snowball
 Community Members	2 FGDs (14 participants in total)	This included community members such as other farmers, agro-dealers, and key influencers in the community	Mchinji, Lilongwe	Snowball
<b>Total</b>	<b>8 FGDs</b>			

The selection of soymilk businesswomen who participated in FGDs was done purposively. As an initial step, the AWE team randomly selected a sample of soymilk businesswomen from each targeted district using AgDiv’s database of beneficiaries. This preliminary list of participants was then sent to AgDiv, which contacted the relevant partner organization working directly with these soymilk businesswomen. Partner organizations, most of which had additional information on these women including age, marital status, and household head status, were then responsible for mobilizing participants and ensuring socio-demographic diversity across each group.

Male household members and community members were selected through a snowball sampling approach. Following each FGD with soymilk businesswomen, the AWE team asked participants to identify either male household members or community members who met the following criteria:

- **Male household member:** Head of household (i.e., someone who the soymilk businesswomen identified as a person who helps or makes decisions for everyday household activities. If married, then husband or elder sons. If unmarried, then maternal uncle, father, elder brother).
- **Community member:** Key influencers in the community (i.e., someone who the soymilk businesswomen identified as a key influencer in their community. This could be other farmers, agro-dealers, leaders, etc.).

## QUANTITATIVE SURVEY

### OBJECTIVES

Following the PRM, AWE planned to conduct a survey among a sample of soymilk businesswomen to quantify the degree of change across identified empowerment outcomes. Independent of this impact assessment, AgDiv, in partnership with the Soybean Innovation Lab, planned to simultaneously conduct an evaluation using an RCT design to assess the impact of the soy kits on income and nutrition at the household and community level. Consequently, AWE leveraged this opportunity and integrated several agency-related questions into the questionnaire instead of conducting its own survey.

### APPROACH

AgDiv conducted a randomized phase-in design to evaluate the impact of the soy kits on women who had received them. This took place in July and August 2021. The evaluation was designed to compare the intervention's impact on two randomly assigned groups of soymilk businesswomen, one of which received the soy kits and business training a few months before (Group 1) and one of which had recently received the soy kits but had not undergone the business training yet (Group 2). Additionally, a questionnaire was administered to community members to gauge the impact of the intervention at the community level and observe any spill-over effects.

The questionnaire for both soymilk businesswomen and community members included questions related to household demographics, household income, time use, investments, subjective welfare, decision-making, soy consumption, diet, nutrition, and food security.

The impact of the soy kit intervention on participants was observed by comparing the outcomes for the Group 1 soy kit recipients to the outcomes for the Phase Group 2 soy kit recipients at the point where Group 1 had been rolled out but Group 2 had not. Similarly, the impact of the soy kit intervention on community-level outcomes was assessed by comparing the outcomes for the Group 1 communities to the outcomes for the Group 2 communities at the point where Group 1 had been rolled out but Group 2 had not.

### SAMPLE AND SELECTION PROCEDURES

The evaluation design was initially based on a proposed sample of 400 soymilk businesswomen and 400 community members. This sample size was designed to result in minimum detectable effect sizes small enough to capture realistic impacts on at least some key indicators (e.g., income, dietary diversity score), while taking into consideration limited resources for data collection. The final sample included about 300 soymilk businesswomen and 270 community members. There were several factors that affected AgDiv's ability to meet the sample requirements. These are discussed in the Limitations section.

## DEEP DIVE

### OBJECTIVES

Following the quantitative survey, AWE conducted a final "deep dive" research phase. This research focused primarily on the domains and elements of empowerment that were identified by the PRM and aimed to gauge the depth and breadth of changes in women's empowerment across key domains.

Additionally, this phase enabled AWE to explore and learn about additional elements and domains of empowerment that did not emerge from the PRM.

## APPROACH

This research phase consisted of key informant interviews and FGDs with soymilk businesswomen, male household members, community members, and other market actors including customers and input suppliers. The FGDs enabled the AWE team to assess the collective impact of the intervention on women’s empowerment, while the key informant interviews helped the team better understand women’s individual empowerment journeys and the factors that contributed to/constrained them. This research approach also enabled the AWE team to capture more in-depth and nuanced information about soymilk businesswomen’s level of empowerment in specific domains.

## SAMPLE AND SELECTION PROCEDURES

The deep dive exercise took place in March 2022 in five districts where AgDiv and its partners had implemented the soy kit intervention. The five districts where the PRM took place were Lilongwe, Mchinji, Dedza, Blantyre, and Balaka. The first of three districts are in Malawi’s central region while the other two are located in the southern region. As was the case with the PRM, these districts were purposely selected for two main reasons: 1) they contained the highest proportion of women who had received soy kits, and 2) they contained a good representation of women who had received the soy kits at various times since 2018.

The deep dive targeted women who had received the soy kits as well as male household members, community members, and market actors. In total, AWE conducted ten FGDs with women who had received the soy kits, three FGDs with male household members, and three FGDs with community members and market actors. Additionally, AWE conducted ten key informant interviews with ten women who had received the soy kits. A breakdown is included in Exhibit 5.

Exhibit 5. Deep dive sample composition

Type	Quantity	Sample Characteristics	Location	Selection of respondents
 Soymilk businesswomen	10 FGDs (70 participants in total)  10 KIIs (10 participants in total)	For each FGD the following was ensured: <ul style="list-style-type: none"> <li>• Diversity of age</li> <li>• Diversity of marital status/household head status</li> <li>• Diversity of when they received soy kits</li> </ul>	Dedza (x2), Mchinji (x2), Lilongwe (x2), Blantyre (x2), Balaka (x2)	Purposive
 Male household members	3 FGDs (18 participants in total)	For each FGD the following was ensured: <ul style="list-style-type: none"> <li>• Diversity of age</li> </ul>	Blantyre, Lilongwe, Mchinji	Snowball

Type	Quantity	Sample Characteristics	Location	Selection of respondents
 Community members and market actors	3 FGDs (19 participants in total)	This included community members such as other farmers, agro-dealers, key influencers in the community, input suppliers, and customers	Mchinji, Dedza, Balaka	Snowball
<b>Total</b>	<b>10 FGDs + 10 KIIs</b>			

The sampling approach for the deep dive was similar to that of the approach employed for the PRM process. The AWE team selected soymilk businesswomen purposely, while it did the sampling of male household members and community members using a snowball sampling approach. AWE used the same recruitment approach as the PRM for the deep dive, ensuring that the same participants had not been involved in any of the other research phases. In addition to ensuring diversity across FGDs groups in terms of age, marital status, and household head status, the AWE team intentionally ensured that there was adequate representation of soymilk businesswomen who had received the soy kits at different points in time since the intervention started. The intent was to assess how empowerment evolves over time. A breakdown by year is provided below.

Exhibit 6. Distribution of soymilk businesswomen by year

YEAR RECEIVED SOY KIT	% OF PARTICIPANTS
2019	40%
2020	10%
2021	50%

## LIMITATIONS

The AWE team faced a number of challenges that affected the implementation of the impact assessment. Salient limitations are summarized below:

### GENERAL SAMPLING CHALLENGES

The various data collection phases drew samples from different cohorts of soy kit recipients in terms of how long they had been operating their soymilk business. While the qualitative research phases included soymilk businesswomen who had received the soy kit at various points since 2018, the design of the RCT called for a sample of soy kit recipients who had received the soy kits only a few months before the study, at most. The focus on newer soymilk businesswomen as the treatment group for the RCT made it difficult to observe any significant changes in empowerment outcomes. This also made it difficult to compare quantitative and qualitative data findings.

Additionally, the AWE team faced challenges with the initial sampling approach used for the deep dive. The initial sample of soymilk businesswomen selected to participate in the FGDs consisted of some soymilk businesswomen located in the same communities. Early in the study, the AWE team realized

that having soymilk businesswomen from the same community within the same FGD group affected participants' willingness to speak candidly and openly because of fear of potential retribution should the information reach other community members or participants' household members. Consequently, the sampling strategy was adapted, and the AWE team ensured that all FGD participants originated from different communities.

### **SAMPLING CHALLENGES WITH THE RCT**

In addition to these sample challenges, there were other RCT-related sampling issues that affected the study. AgDiv faced several challenges during the implementation of the RCT, resulting in considerable deviations from the original evaluation plan and a diminished ability to reliably detect the impact of soy kits. Key challenges included:

- **Sample size:** The targeted sample size was 400 soymilk businesswomen and 400 members from the soymilk businesswomen's community. Because of no-shows and partners changing their soymilk businesswomen lists without informing AgDiv, the actual sample only included about 300 soymilk businesswomen and 270 neighbors.
- **Mismatch between sample and sample list:** A number of the names appearing in the sample data could not be matched to the list of soymilk businesswomen randomly selected for interviews. It is unclear if they are different people, or just used a different name. These were excluded from impact analysis.
- **Non-compliance with random assignment:** At the time data were collected, a number of Group 1 soymilk businesswomen reported they did not yet have a soy kit or soy business; while some Group 2 soymilk businesswomen already did. As a result, the methodology for estimating impact of soy kits was adjusted (Wald estimator used to estimate impact of treatment on treated.)

Collectively, these issues affected AWE's ability to use RCT data to assess the impact of the soy kit intervention on women's empowerment. To mitigate this, the AWE team used alternative data sources and relied heavily on the qualitative data to draw conclusions on empowerment outcomes.

### **COVID-19 PANDEMIC**

COVID-19-related lockdowns and movement restrictions interrupted and delayed some of the research phases.