

## 7. Female-Headed Households

権利	Copyrights 日本貿易振興機構（ジェトロ）アジア 経済研究所 / Institute of Developing Economies, Japan External Trade Organization (IDE-JETRO) <a href="http://www.ide.go.jp">http://www.ide.go.jp</a>
シリーズタイトル(英 )	Occasional Papers Series
シリーズ番号	42
journal or publication title	African Rural Livelihoods under Stress : Economic Liberalization and Smallholder Farmers in Malawi
page range	121-142
year	2008
URL	<a href="http://hdl.handle.net/2344/00010589">http://hdl.handle.net/2344/00010589</a>

# 7

## Female-Headed Households

This chapter examines characteristics of female-headed households in rural Malawi.<sup>1</sup> According to a government report (Government of Malawi 2000, pp. 17–18), 25 percent of the households in Malawi are headed by women, and 63.5 percent of rural female-headed households live below the poverty line. In the six villages surveyed in the present study, female-headed households accounted for 27 percent of the total households. An understanding of the livelihoods of female-headed households will shed light on the factors behind the widespread poverty in rural Malawi.

Literature on the subject has pointed out that female-headed households in developing countries tend to be poorer than male-headed households (Buvinić and Gupta 1997; Quisumbing et al. 2001), and a similar conclusion was drawn in an earlier study on Malawi (Chipande 1987). The present study also indicates that, overall, female-headed households are in a disadvantageous position relative to their male counterparts in many respects. Nevertheless, as several scholars have pointed out (Jackson 1996; O’Laughlin 1998; Razavi 1999; Chant 2004), we need to go beyond simply equating women and female-headed households with the poor. This chapter highlights the wide disparity that exists within the category of female-headed households, with some of them successful in improving their economic status. Rather than engaging in dualistic comparisons between male- and female-headed households and simply deciding which group is poorer, this chapter provides a contextualized understanding of the reasons behind such disparities and seeks to clarify the

ways in which some female heads succeeded in evading poverty while others failed.<sup>2</sup>

The analysis in this chapter also contributes to the wider literature concerning the effects on women of economic liberalization. Since the 1990s, many studies have focused on the effects of structural adjustment programs and economic liberalization policies on women farmers in Africa (Afshar and Dennis 1992; Palmer 1991; Gladwin 1991) and have pointed out that the benefits of liberalization have not reached rural women. According to Due and Gladwin (1991), the female farmers could not take advantage of liberalization because they had less access to land, labor, and modern inputs than their male counterparts. Moreover, the production of most export crops was in the hands of male farmers and women were excluded from it. This chapter examines the relevance of these arguments in the case of rural Malawi, and also expands the focus of the study to include the off-farm economic activities of rural women.

Following the major literature in this field (Dolan 2004; Peters 1995; Kennedy and Peters 1992), a female-headed household is defined here to include both a *de jure* female-headed household in which a woman is widowed, unmarried, or divorced and has no legal male partner, and a *de facto* female-headed household in which a woman is married but her husband is mostly or permanently away. There were 60 female-headed households among the sample households constituting 32 percent of the total. The next section describes some features of female-headed households by comparing the socio-economic characteristics of male- and female-headed households. This will be followed by an examination of the methods used by female-headed households to acquire land and labor. The third and fourth sections focus on the tobacco production and off-farm economic activities of female-headed households, respectively.

## **7.1 Characteristics of Female-Headed Households**

### **7.1.1 Differences between Male- and Female-Headed Households**

Table 7.1 provides a comparison of demographic characteristics, asset ownership, and own-farm production of male- and female-headed households. In the table, “FHH (A)” represents all female-headed households in the sample, while “FHH (B)” excludes 14 cases of households headed by elderly women whose children resided in the same village. The distinction is made because

elderly women may be economically less active and earn less income, but their welfare is secure because they can receive support from their mature children residing in the same village. Inclusion of households headed by elderly women therefore may distort the picture of younger female-headed households who cannot receive such support from mature children.

Some distinct features of the female-headed households can be seen from Table 7.1. First, the average income per AEU of these households tends to be less than that of male-headed households. Male-headed households earned more income per AEU than their female counterparts in five of the villages, and the differences are statistically significant in three villages. The only exception is Bongololo, where female-headed households earned more income than male-headed households. This stemmed from the fact that many female-headed households in the village earned high incomes from nonfarm activities, which will be discussed later.

Second, the female-headed households possessed lower asset endowments than their male counterparts. For example, the number of household members who were 15 years old or older was less in the female-headed households than in their male counterparts in each of the village. This was due to the absence of husbands in the female-headed households. As a result, the dependency ratios of the female-headed households in five villages were higher than those of male-headed households, and the differences were statistically significant in two villages. A similar tendency can be observed for access to land. As Table 7.1 indicates, male-headed households possessed larger landholdings than their female counterparts. The difference in livestock ownership is not statistically significant between male-headed households and FHH (A), but it becomes significant after excluding households headed by elderly women. This is because the FHH (A) sample includes an elderly woman who inherited six heads of cattle from her late husband, increasing the overall average in the FHH (A) sample. On the other hand, the difference in years of education is statistically significant between male-headed households and FHH (A), but is insignificant between male-headed households and FHH (B). This stems from the fact that the households headed by elderly women who hardly attended school have been excluded in the latter case. Overall, female-headed households in the study villages faced more labor and land constraints, possessed less livestock, and (to a lesser extent) had less education than their male counterparts.<sup>3</sup>

Third, male- and female-headed households showed different performance in agricultural production. Across the six villages, the farm size of male-headed households was significantly larger than that of female-headed households. Better endowments of land and labor in the male-headed house-

**TABLE 7.1** Comparison of Male- and Female-headed Households

	Kachamba		Belo		Horo	
	Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	Female-headed
Number of samples	22	9	23	7	14	18
<b>Income</b>						
Household income per AEU (Kwacha)	9,028*	4,146*	11,400	8,358	4,682*	1,626*
Share of own-farm income (% of total income)	79%	41%	48%	68%	-33%	-64%
Share of off-farm income (% of total income)	21%	59%	52%	32%	133%	164%
<b>Household demography</b>						
Dependency ratio	0.81	0.89	1.01	1.47	0.64**	1.47**
Number of household members 15 years old or older	2.1	1.7	2.1	2.0	2.4***	1.4***
<b>Assets</b>						
Landholding (ha)	1.016***	0.456***	1.639	1.458	0.776**	0.348**
Value of livestock owned (Kwacha)	5,310**	8**	5,384	3,643	2,454	7,768
Years of education (household heads)	5.0***	1.0***	4.2	1.7	3.4	4.8
<b>Own-farm production</b>						
Farm areas (ha, including rented-in land)	1.182***	0.487***	1.811	1.600	0.822***	0.392***
Maize production per hectare (kg/ha)	1,103	688	668***	322***	505***	169***
Maize production per AEU (kg)	308*	123*	239	168	112*	26*
Fertilizer use for maize farming (kg/ha)	84***	7***	26**	0**	117	93
Percentage of households growing tobacco (village total)	100%	11%	39%	10%	86%	47%
Own-farm income per hectare (Kwacha/ha)	10,929	6,092	8,892	5,254	-2,102	-6,145

Notes: 1. Figures for Kachamba and Belo were converted to 2004/05 prices using rural CPI.  
2. Exchange rates in 2005 fluctuated between 115 and 121 Malawi kwacha (MK) per US dollar.  
3. Dependency ratio = (number of household members below 14 years old and over 64 years  
4. Average landholding excludes unopened parts.  
5. "FHH (A)" represents all female-headed households in the sample, while "FHH (B)" excludes  
\* indicates 10% significance level, \*\* indicates 5% significance level, and \*\*\* indicates 1% significance

Bongololo		Mulawa		Mbila		Total		
Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	FHH (A)	FHH (B)
22	11	18	10	27	5	126	60	46
11,577	18,501	9,087	8,574	6,673**	1,431**	8,927	7,025	8,082
32%	17%	73%	40%	1%	-77%	40%	23%	24%
68%	83%	27%	60%	99%	177%	60%	77%	76%
1.31	0.79	1.39**	2.28**	1.19	1.43	1.08	1.39	1.33
2.8	2.4	2.9***	1.4***	2.7	2.6	2.5***	1.8***	1.8***
0.769	0.573	1.202**	0.578**	1.070	0.831	1.098***	0.614***	0.606***
40,964***	4,341***	31,961	9,780	3,606**	32,310**	14,673	7,875	4,860**
8.2	6.7	5.9	4.1	5.7***	1.0***	5.5***	3.8***	4.61
0.904**	0.587**	1.468***	0.660***	0.959	0.831	1.201***	0.664***	0.666***
1,602	1,362	1,441	836	893	546	1,048***	626***	621***
225	243	288**	112**	143***	53***	221***	113***	119***
128**	39**	125	108	129	60	100**	59**	58**
92%	89%	84%	40%	50%	36%	65%	42%	-
15,124	14,984	18,346	10,732	-649	-1,512	8,420*	4,093*	4,621

old)/(number of household members between 15–64 years old).

14 cases of households headed by elderly women whose children resided in the same village. level with *t*-test.

holds may explain the difference in farm sizes.

Tobacco production is more likely to be taken up by male-headed households than their female counterparts. As discussed in the previous chapters, tobacco production requires more labor and working capital than other crops. In addition, the percentage of households growing tobacco increases as landholdings become larger. As the female-headed households had less labor, land, and income per AEU, they faced more entry barriers to tobacco production than their male counterparts. In addition, women tend to avoid labor-intensive crop such as tobacco because they face difficulties in combining productive and reproductive work while few economically active household members are available (Chipande 1987). The exception to these was in Bongololo, where 89 percent of the sample female-headed households grew tobacco. This was made possible by the availability of high-return nonfarm income in the village that enabled female farmers to employ hired labor to compensate for the lack of family labor, and by the high use of formal credit that reduced the liquidity problems in purchasing expensive inputs.

Unlike tobacco production and its high entry barriers, maize was grown by all the sample households. However, the productivity and degree of self-sufficiency in maize were markedly different between male- and female-headed households. Across the sample households, the difference in the average production of maize per hectare between the male-headed households (1,048 kg) and female-headed households (626 kg) is statistically significant. This may partly be explained by the difference in fertilizer application (100 kg per hectare for male-headed households and 59 kg for female-headed households). The degree of maize self-sufficiency was also higher in the male-headed households as they produced 221 kg per AEU, which exceeded the minimum consumption requirement of about 200 kg per year, while female-headed households produced only 113 kg per AEU. Thus female-headed households used less fertilizer and had lower yields of maize production, and achieved lower self-sufficiency in maize than their male counterparts.

### **7.1.2 Disparities among the Female-Headed Households**

Along with the disparities between male- and female-headed households, important disparities were also found among female-headed households. To examine the variability of household income among the female-headed households, we ranked all sample households in each study village according to income per AEU, divided them into four equal groups, and checked the distribution of female-headed households among the income quartiles (Table 7.2). The table indicates that although the majority of female-headed house-

**TABLE 7.2** Ratio of Female-headed Households by Income Quartile

	Kachamba	Belo	Horo	Bongololo	Mulawa	Mbila	Total
No. of sample female-headed households	9	7	18	11	10	5	60
Quartile 1 (richest) (%)	0	14	17	36	30	0	18
Quartile 2 (%)	33	29	11	27	20	20	22
Quartile 3 (%)	22	14	44	27	30	40	32
Quartile 4 (poorest) (%)	44	43	28	9	20	40	28

holds were in the lower quartiles (quartiles 3 and 4), 40 percent of them were in the upper quartiles (quartiles 1 and 2), with 18 percent of female-headed households in the top income quartile. A simple comparison of average income between male- and female-headed households can conceal these important differences within the category of female-headed households.

To examine the factors behind the income disparities among the female-headed households, some cases of the livelihood strategies adopted by the households in the top and bottom income quartiles are presented below. Specifically, we look at the differences in own-farm production, labor deployment, social networks, and nonfarm income.

*Case of a female-headed household in the bottom income quartile (1):* EM was a 60-year-old widow in Belo. EM and her husband had migrated to the village in 1993, but the husband died in 2001. Although EM had two mature sons, she lost contact with them after they left the village some time ago. At the time of the survey, EM lived with four young grandchildren whose parents had died, and she had no relatives in the village. She did all the farm work alone on her 1.55 ha of farm plots growing maize, sorghum, and pigeon pea. She used no fertilizer, and the maize production of her farm per hectare was 161 kg which was much lower than the village average of 485 kg. In order to supplement the low maize yield, she engaged in agricultural wage labor four times during the survey period and was paid in maize. Her own-farm production and agricultural wage income were her only sources of income, and her household's per AEU income was ranked 29th among the 30 samples in the village.

*Case of a female-headed household in the bottom income quartile (2):* MP, 44 years old, was the head of a household with a per AEU income that was the lowest among the Belo samples. She migrated to the village in 1987 with her husband who later married another woman and left Belo. At the time of the survey, MP managed 0.72 ha of farm plots planted in maize and chili pepper.

She used no fertilizer, and the maize yield per hectare of her farm (240 kg) was much lower than the village average. MP lived with her four children whose ages were between 7 and 16 years old. She had another daughter who was married and had put up a house next to MP's house. The daughter's household was relatively better-off with an income that ranked in quartile 2. This was because they managed a relatively large farm of 1.9 ha, and the daughter's husband earned nonfarm income as a carpenter.

The two cases showed some important similarities in the livelihood portfolios adopted by poorer female-headed households. Their income sources were restricted to own-farm production (mainly maize) and agricultural wage labor; no fertilizer was used in their own-farm production; and the households had many dependent members, but the female head was the only income earner. These facts in turn meant that the households lacked conditions that could lead to upward wealth mobility, such as the production of high-value crops, the use of productivity-enhancing inputs, engagement in high-return nonfarm activities, and sufficient family labor.

However, there was a contrast in the possession of social networks. In the first case, the female head had no relatives in the village, and she had lost contact with her two sons. This meant that the household could not expect any support through familial ties. Meanwhile the female head in the second case lived next door to her married daughter's household which could function as a social safety net in times of difficulty. Both female-headed households were poor in terms of household income, but the existence or nonexistence of a social safety net through social networks represented a major difference in their vulnerability to shocks. This suggests that examining female-headed households in isolation from social ties by looking at their income levels alone may miss important information about the degree of vulnerability that the households face.<sup>4</sup>

Looking next at two cases of female-headed households that were ranked in the top income quartile, the purpose here is to understand what made them different from other female-headed households, and why they were able to achieve high income.

*Case of a female-headed household in the top income quartile (1):* TG was a 32-year-old divorced woman in Bongololo who lived with her four young children. She earned a regular wage income by doing housework in a foreign volunteer's house in the adjacent town. In addition, she sold cooked food in town throughout the year. She also grew tobacco and maize on the 0.78 ha of land she had inherited from her mother. Her nonfarm income enabled her to

use hired labor and purchase fertilizer for her tobacco and maize farming. Her younger brothers, who lived in her house, also helped in the farm work, making it possible for her to concentrate on nonfarm activities.

*Case of a female-headed household in the top income quartile (2):* Thirty-year-old NP moved to Mulawa in 1994 when she married her husband. At the time of the survey, the husband worked in South Africa as a gardener and remitted MK 22,500 to NP.<sup>5</sup> NP managed the production of tobacco, maize, and soybeans on her husband's land in Mulawa. With the remittance from her husband, she was able to hire labor and purchase fertilizer for the maize and tobacco production. She lived next door to the households of her husband's family members, and the wives of her husband's brothers helped NP with her farm work.

Common to these two cases of wealthier female-headed households was the importance of nonfarm income in improving household economic status. In the first case, the high income from nonagricultural wage employment and nonfarm self-employment increased the total household income. This nonfarm income also enabled the household to use productivity-enhancing inputs (fertilizer) and hired labor for own-farm production. In the second case, remittances from the husband enabled the household to purchase fertilizer and to hire farm laborers.<sup>6</sup> Social networks also played a role in both cases, as the brothers (in the first case) and the wives of husband's brothers (in the second case) provided labor for own-farm production, supplementing the insufficient family labor caused by the absence of the husband.<sup>7</sup>

Overall, these four cases suggest that social networks, engagement in high-return nonfarm activities, and the achievement of better farm productivity by using fertilizer (which becomes possible with high nonfarm income) play important roles in improving the welfare of female-headed households.

## **7.2 Acquisition of Land and Labor by Female-Headed Households**

This section examines the land and labor endowments of female-headed households. The aim here is to understand how they obtain these two basic assets for agricultural production.

### **7.2.1 Land Rights of Female-Headed Households**

Table 7.3 summarizes the sources of land acquisition among the sample

female-headed households. The following points stand out in the table. First, differences in village history were reflected in the land acquisition methods. In Kachamba, for example, four out of nine female heads were first-generation migrants who obtained land from their brother (the village head) when they first settled in the village. In Belo, where the majority of households settled in the village after the 1980s, three out of seven female-headed households obtained land through allocation by the village head. These sources of land acquisition among the first-generation migrants were different from the female-headed households in the other villages, as the latter obtained land through gifting and inheritance from kin members.

Second, differences in inheritance rules between matrilineal and patrilineal groups characterize the sources of land acquisition among the female-headed households. In matrilineal societies such as the Chewa in Kachamba and the Lomwe in Horo, land is passed down through matrilineal and mostly to female heirs. Although sons also obtained land from their matrikin, as was discussed in Chapter 2, the norm in matrilineal inheritance rules is that daughters have priority over land (Peters 1997). As Table 7.3 indicates, most female-headed households in Kachamba and Horo obtained land from matrilineal kin members.<sup>8</sup> Therefore, female-headed households in matrilineal societies have legitimate access to land and are not excluded from obtaining land under customary inheritance.<sup>9</sup>

On the other hand, inheritance rules of patrilineal societies, in principle, exclude women from access to land rights. The norm in patrilineal societies is that land is passed down from fathers to sons. In Bongololo and Mulawa, however, we found some cases in which women obtained land rights (Table 7.3). One means for women to gain access to land was through widowhood. If a marriage is a legitimate one involving a bridewealth payment, a widowed wife may remain in the late husband's village with her children and continue cultivating the husband's land. This type of land transfer from husband to wife may be called "inheritance" in a sense, but in fact the wife has no right to transfer the land to her patrilineal kin. The land right of a widowed wife in patrilineal societies is that of a custodian: she is expected to take care of the land until the legitimate heirs, her sons, grow up to take over the land. Although the widowed wife's right to cultivate the late husband's land is guaranteed, landholding rights remain with the husband's patrikin and the wife has no right of land disposal. This temporal land right of a widowed wife is in accordance with patrilineal inheritance rules.

Other means for women to obtain land rights that were observed in the study villages did not follow patrilineal inheritance rules. Some women in

**TABLE 7.3** Sources and Methods of Land Acquisition by Female-headed Households

	Dominant Ethnic Group and Inheritance Rule	No. of Female-headed Households	Methods of Land Acquisition				
			Gifting and Inheritance		Use of Absentee Husbands' Land	Borrowed Free of Charge	Rented
			No. of Cases	Sources of Gifting and Inheritance			
Kachamba	Chewa (matrilineal)	9	9	relatives of first generation migrant 4; maternal grand-mother, father, uterine sibling, mother, maternal aunt, 1 each	0	0	1
Belo	Mixed	7	7	allocation by chief 3; father 2; maternal uncle, husband, 1 each	0	2	0
Horo	Lomwe (matrilineal)	18	16	mother 10; father 3; mother in law, maternal uncle, maternal grand-mother, 1 each	4	2	2
Bongololo	Tumbuka (patrilineal)	11	11	father 3; husband 3; mother 2; maternal uncle, paternal uncle, sibling, 1 each	0	1	0
Mulawa	Ngoni (patrilineal)	10	4	husband 3; father 1	6	1	0
Mbila	Chewa (matrilineal)	5	4	husband 2; father, mother, 1 each	1	0	0
Total	-	60	51	mother 14; father 11; husband 9; other 17	11	6	3

Note: Because a household may have acquired land from different sources through different methods, the total number of land acquisition cases may exceed the number of households.

Bongololo and Mulawa obtained land from their father, mother, a maternal uncle, a paternal uncle, and a brother. All of these women were the head of a household, and many of them were returnees from a husband's village after a divorce or husband's death. Although patrilineal inheritance rules, if applied rigidly, would not allow these women to hold land, they managed to obtain a plot of land from one source or another as the following case illustrates. This suggests, as discussed in Chapter 2, that customary inheritance rules can be flexible enough to accommodate individual situations.

*Case of the land right of a divorced woman:* SG was a 45-year-old female and the head of a household in Bongololo. She divorced in 2000 and returned from husband's village to Bongololo with two children. As a divorced woman with no land in her natal village, she initially made a living by brewing and selling local beer. In 2003 her paternal uncle gifted to her a 0.11 ha piece of land on which SG planted maize and tobacco. In 2005 she borrowed another 0.17 ha plot from her younger brother free of charge where she grew maize.

### **7.2.2. Use of Labor by Female-Headed Households**

As discussed earlier, female-headed households, on average, had fewer economically active household members and were in a disadvantageous position relative to their male counterparts in deploying family labor for own-farm production (Table 7.1). However, the amount of family labor used for own-farm production per hectare did not show a significant difference between male- and female-headed households. This was because the female household heads and their children spent more days on farm work than did the heads of male-headed households. As Table 7.4 indicates, the labor input of the household heads in female-headed households was 41 percent higher than that in male-headed households. In addition, female-headed households were more likely to use their children's labor for farm work, and the labor input of children was higher in female-headed households than in male-headed households. Thus female-headed households coped with the problem of insufficient family labor by increasing the work days of the household head and the children.

The availability of mature children's labor is particularly important for own-farm production in female-headed households. In the context of smallholder production in Malawi where farm mechanization is virtually nonexistent, the number of family members available for labor directly affects own-farm production. As discussed in Chapter 3, household farm size and the number of household members whose age was 15 years old or over were positively correlated among the samples. Moreover, labor contribution from siblings and relatives was limited (Table 7.4), as farmers preferred working individually with their families to maximize their own production and profits (Davison 1995). Under these circumstances, the availability of mature children's labor in the household contributed to the expansion of farm size, as the following case illustrates.

*Case:* AB was a 44-year-old *de facto* female head of household in Belo whose husband was living with another woman and made no financial or labor

**TABLE 7.4** Labor Input into Maize Farming per Hectare by Source of Labor and Type of Household

	House- hold Head	Wife	Off- spring	Sibling	Rela- tives	Other	Hired Labor	Total	Average Size of Maize Farm (ha)
Male-headed households:									
Labor input (man days/ha)	64	58	27	1	4	1	24	179	0.69
Share of total labor input	36%	32%	15%	1%	2%	0%	13%	100%	
Female-headed households:									
Labor input (man days/ha)	90	-	47	4	9	8	6	163	0.51
Share of total labor input	55%	-	29%	3%	5%	5%	3%	100%	

Note: Children under 15 years old are counted as 0.5.

contribution to AB's household. She lived with nine children, among whom four were between 15 and 25 years old. With this abundant family labor, she was able to expand her farm plots to 5.42 ha, the largest among the sample households. The land for new plots was readily available, as she had been allocated a large tract of land in 1984 by her father who had been a village head. The abundant family labor enabled her to carry out all farm tasks without using hired labor.

However, most female-headed households with mature children cannot expand their farms. In the above case, the abundance of uncultivated land in Belo and AB's familial ties (her father had been a village head) enabled her to expand the operations of her farm by opening new plots on the unopened portions of her allotted land. This land-abundant situation is not applicable to most rural areas in Malawi where increasing land-scarcity problems have left little uncultivated land. Instead, where household farm size is limited because of land scarcity, a large number of children in a household can result in less own-farm production per capita. It may also lead in future to a further subdivision of (already small) land to share among the children. Thus an increased number of mature children in female-headed households can contribute to farm expansion in a relatively land-abundant situation, but not in a land-scarce situation.

### 7.3 Tobacco Production and Female-Headed Households

As discussed in Chapter 5, tobacco production involves more labor and capital than other crop production. Moreover, the households in the study villages that grew tobacco tended to have more land than those that did not. This

chapter has shown that the sample female-headed households had less family labor, smaller landholdings, and less income than their male counterparts, which meant that they were in a disadvantageous position for entering tobacco production. However, there were some female-headed households in the sample that grew tobacco and garnered a high income from the production. An examination of specific cases of female tobacco growers in this section will show how they obtained the necessary land, labor and capital to engage in tobacco production. These cases will show that the factors enabling female-headed households to grow tobacco were not universal but village and context specific.

*Belo: Abundant land and social networks*

In Belo a shortage of land was not an entry barrier to tobacco production because unopened land was still available at the time of the survey. However, only 2 out of 21 female-headed households in the village engaged in tobacco production. The lack of sufficient family labor to carry out the labor-demanding farm tasks of tobacco production and of capital to purchase the necessary inputs appeared to be the main constraints that female-headed households faced. The following case shows the example of a female-headed household that overcame the constraints through the use of social networks.

*Case:* ST, a 43-year-old divorced woman with no children, had six brothers in Belo who established independent households next to each other. Their father had migrated to Belo together with his children in 1989 and was allocated a large tract of land from the village head. ST was gifted a plot of land from her father and managed a 1.1 ha farm of tobacco, maize, and legumes at the time of the survey. At the beginning of the farming season, she borrowed MK 12,000 from her brother, using it to purchase fertilizer and hire labor for land preparation and barn construction. Also, she and her brothers helped each other with their farm work. After harvesting her tobacco, ST asked a brother who was a member of tobacco club to sell her tobacco to the auction floor on behalf of herself, as she was not a member of a tobacco club. Upon receiving money for the tobacco, she paid back MK 12,000 to the brother with no interest. In this case, familial ties enabled ST to obtain working capital, labor, and access to marketing channels, making it possible for her to engage in tobacco production.

*Horo: Informal tobacco trading*

In contrast to the land-abundant situation in Belo, Horo is representative of Malawi's acute land shortage. The average farm size of the sample households

in Horo was only 0.58 ha, the smallest among the six study villages, and that of sample female-headed households was even smaller (0.39 ha). Such a small farm size makes it difficult for female-headed households to achieve the minimum production level of one bale that is required to sell tobacco through the official marketing channel to the auction floor. This may constitute a major disincentive for them to engage in tobacco production. In reality, however, 47 percent of the sample female-headed households grew tobacco in Horo. The percentage was the second highest among the six villages.

The existence of widely practiced informal tobacco trading explains the relatively high percentage of tobacco-growing female-headed households in the village. As discussed in Chapter 5, many traders engaged in private tobacco trading in Horo, and the farmers were able to sell any quantity of tobacco. Therefore, even those who produced small quantities, such as the female-headed household illustrated below, could easily find a channel for marketing it.

*Case:* LB was a 22-year-old female head of household who had divorced and lived with three young children. She earned her livelihood by making clay pots, engaging in agricultural wage labor, and managing a small farm of 0.16 ha that she had inherited from her late mother. She grew tobacco on a very small plot of land (0.04 ha) and sold the produce in the weekly market in the adjacent village, which brought her an income of MK 800. Her cash expenditure for tobacco production was only MK 100 for chemicals, as she got free seedlings from her nephew, used no fertilizer or hired labor, and the dried tobacco leaves in her house without a constructing barn.

*Bongololo: Nonfarm income and formal credit*

In Bongololo, 89 percent of the sample female-headed households grew tobacco. The high rate of tobacco producers among the female-headed households was made possible by two factors. One was the availability of nonfarm income opportunities due to the village's proximity to a town, which enabled female-headed households to purchase inputs such as fertilizer. The other factor was the high rate of credit use through tobacco clubs in the village. The availability of credit reduced the capital constraints on farmers for purchasing expensive fertilizer. The use of fertilizer in turn increased the productivity of tobacco, enabling female farmers with small farms to produce more than the minimum requirement of one bale to send to the auction. The following two cases illustrate the importance of nonfarm income and credit for tobacco-growing female-headed households in the village.

*Case of nonfarm income and tobacco production:* SN was a widowed female head of household who lived with an unmarried grandson and a 20-year-old divorced granddaughter in Bongololo. The granddaughter engaged in beer brewing throughout the year and earned MK 14,000 from it. This enabled the households to purchase fertilizer for their 0.19 ha tobacco farm and to hire laborers for barn construction and the harvesting of tobacco. Although their tobacco farm was small, fertilizer application increased productivity, and they harvested two bales of tobacco (194 kg) which were sold to the auction floor.

*Case of the use of credit and tobacco production:* AK was a 35-year-old widow who lived with her three children (all of whom were teenagers) and her late husband's mother. After the death of her husband in 2000, AK continued cultivating her husband's land on which she grew maize (0.44 ha) and tobacco (0.31 ha) at the time of the survey. All the farm tasks were done by AK and her children. She was a member of a tobacco club whose members were all women. She obtained credit through the club and purchased 200 kg of fertilizer for her farm. This enabled her to harvest six bales of tobacco.

As shown in the above discussion, factors that enabled female-headed households to engage in tobacco production were multifaceted. The factors included availability of land, use of social networks, opportunities of nonfarm income, access to credit, and the existence of informal tobacco-marketing channels. Some of the factors were village specific, such as opportunities of nonfarm income that were only available in villages in the proximity of towns. Others were household specific, such as social networks that enabled households to obtain labor and capital. Female-headed households that were not fortunate enough to be endowed with these factors could not engage in tobacco production.

## **7.4 Off-farm Income and Female-Headed Households**

This section examines the off-farm income of the female-headed households. A comparison of off-farm income between sampled male- and female-headed households indicates that both types of households earned similar amounts (MK 5,356 and MK 5,409, respectively). On the other hand, the income from own-farm production in female-headed households (MK 1,616) was less than half of that in male-headed households (MK 3,571). As a result, female-

headed households derived a greater percentage (77 percent) of income from off-farm sources than their male counterparts (60 percent).

Table 7.5 shows the percentage of male- and female-headed households that engaged in different off-farm economic activities. The table indicates that, within the off-farm activities, female-headed households were more likely to engage in agricultural wage labor than male-headed households. On the other hand, male-headed households were more likely to earn income from nonagricultural wage labor and nonfarm self-employment. An exception to this was Bongololo, where female-headed households showed a higher rate of engagement in off-farm economic activities than their male counterparts.

Female-headed households exhibited a much narrower range of off-farm economic activities than male-headed households. As Table 7.6 shows, the off-farm activities of female-headed households were largely concentrated in a few areas, such as beer brewing and pot making. In contrast, male-headed households engaged in a wide range of activities. Engagement in skilled jobs, such as carpentry, and activities that required initial capital, such as shopkeeping, were only found among the male-headed households. In addition, those

**TABLE 7.5** Engagement in Off-farm Activities by Village and Type of Household

	No. of Samples	Agric. Wage Labor (%)	Nonagric. Wage Labor (%)	Nonfarm Self-employment (%)
<b>Kachamba:</b>				
Male-headed	22	41	0	59
Female-headed	9	67	0	33
<b>Belo:</b>				
Male-headed	23	39	13	48
Female-headed	7	71	0	43
<b>Horo:</b>				
Male-headed	14	14	0	57
Female-headed	18	78	6	39
<b>Bongololo:</b>				
Male-headed	22	27	27	45
Female-headed	11	36	18	82
<b>Mulawa:</b>				
Male-headed	18	22	11	50
Female-headed	10	30	0	30
<b>Mbila:</b>				
Male-headed	27	59	37	70
Female-headed	5	40	0	60
<b>Total:</b>				
Male-headed	126	37	37	56
Female-headed	60	57	5	47

**TABLE 7.6** Engagement in Nonfarm Economic Activities by Type of Household and Activity

## A. Nonagricultural Wage Labor

	No. of Cases	
	Male-headed Household	Female-headed Household
Regular wage income total	11	1
Civil servant	4	0
Teacher	3	0
Night watchman	3	0
Employee of private company	1	0
Waitress	0	1
Casual wage income total	10	2
Construction work	5	1
Housework	0	1
Other	5	0

## B. Nonfarm Self-employment

	No. of Cases	
	Male-headed Household	Female-headed Household
Trading total	32	5
Fish trading	8	1
Wood/glass cutting and selling	8	1
Tobacco trading	5	1
Shopkeeping	2	0
Maize trading	1	0
Kerosene trading	1	0
Other trading	7	2
Manufacturing total	24	22
Brewing/selling local beer	15	14
Pot making	4	7
Bucket/pail making	1	0
Basket weaving	1	0
Shoe repairing	1	0
Tailoring	1	0
Cooked food selling	1	1
Construction total	30	2
Carpentry	12	0
Brick making	7	1
Stone cutting	5	0
Digging wells/toilets	3	1
Plastering	2	0
Making cattle enclosures	1	0
Other total	6	0
Hunting/fishing	2	0
Prescription of traditional medicines	2	0
Assisting chief on land allocations	1	0
Choir member	1	0

Note: Because a household may have engaged in more than one activity, the total number of cases may exceed the number of households.

**TABLE 7.7** Engagement in Off-farm Economic Activities by Type of Household and Income Quartile

	No. of Samples		Agricultural Wage Labor		Nonagricultural Wage Labor		Nonfarm Self-employment	
	Male-headed	Female-headed	Male-headed (%)	Female-headed (%)	Male-headed (%)	Female-headed (%)	Male-headed (%)	Female-headed (%)
Quartile 1 (richest)	34	11	21	27	21	18	65	55
Quartile 2	33	13	33	46	12	8	61	38
Quartile 3	29	18	62	61	21	0	59	50
Quartile 4	30	18	37	78	13	0	37	44
Total	126	60	37	57	17	5	56	47

who earned income from regular-salaried jobs (such as teachers and civil servants) were mostly male-headed households. Overall, female-headed households tended to engage in a limited range of unskilled, low-return, and low-entry-barrier activities.

When we look at the percentages of engagement in different off-farm activities in male- and female-headed households by income quartile (Table 7.7), several points are noticeable. First, the percentage of female-headed households that engaged in agricultural wage labor increases as the income level decreases. This suggests that agricultural wage labor constitutes one of the major (though low-return) income sources for poorer female-headed households.

Second, three female-headed households who had nonagricultural wage income were ranked in the upper quartiles (quartiles 1 and 2). However, their jobs (construction work, waitress, and housework) cannot be regarded as high-return or skilled activities. The contributions of nonagricultural wage income to total household income in the three cases were 12 percent in the first two cases and 53 percent in the third case. The figures indicate that nonagricultural wage income played only a limited role in increasing income in the female-headed households.

Third, the brewing and sale of beer constituted an important income source for female-headed households. These activities were mostly in the hands of women, and both female heads of household and the wives of male-headed households engaged in the business. It is a low-entry-barrier activity that brings women relatively high income provided that the demand for beer is constant, as the following case in Bongololo illustrates.

**TABLE 7.8** Nonfarm Income Activities Earning more than Ten Thousand Kwacha a Year, by Type of Households and Income Quartile (number of cases)

Activities	Male-headed Households	Female-headed Households
Quartile 1 (richest):		
Brewing/selling local beer	4	3
Cooked food selling	0	1
Trading of agricultural produce	4	0
Shopkeeping	2	0
Prescribing traditional medicines	1	0
Carpentry	1	0
Brick making	0	1
Quartile 2:		
Trading of agricultural produce	3	0
Carpentry	2	0
Brewing/selling local beer	2	0
Brick making	1	0
Quartile 3:		
Brewing/selling local beer	0	1
Wood/glass cutting and selling	1	0
Quartile 4 (none)		

*Case:* BG was a 42-year-old widowed woman who, upon the death of her husband, returned with her two children to Bongololo in 1989. As a female returnee in a patrilineal society, she initially had no land to cultivate and earned her livelihood by brewing and selling beer. At the time of the survey, she brewed beer three times a week throughout the year. Her household was ranked in the top income quartile and most of the income was derived from beer brewing. She also had a 0.34 ha maize farm inherited from her late father. BG did not work on the farm but concentrated on beer brewing, as the income from beer brewing enabled her to employ hired labor for the farm tasks.

As Table 7.8 shows, among the 27 cases of off-farm activities that brought the household more than MK 10,000, 10 cases were the brewing of beer. Among these 10 cases, 7 were ranked in the top income quartile, of which 3 were female-headed households. For the female-headed households, the range of off-farm activities that earned more than MK 10,000 was narrow and concentrated on beer brewing. This contrasts with the male-headed households that showed wide variations in high-return off-farm activities. The high-return self-employment activities engaged by male-headed households included the trading of agricultural produce, shopkeeping, and carpentry. For female-headed households, these activities pose high entry barriers because they either require initial capital (shopkeeping), or skills in a work regarded

as a man's job (carpentry), or involve long-distance travel (trading) which childcare and other reproductive obligation prevent women from engaging in. As a result, brewing beer appears to be one of the few high-return self-employment activities that are open to female-headed households.

## **Conclusion**

This chapter has examined the characteristics of female-headed households. The main findings from the analysis can be summarized in the following three points. First, female-headed households are in a disadvantageous position relative to their male counterparts in terms of labor endowments, farm size, and agricultural productivity. The low productivity in own-farm production among the female-headed households stemmed mainly from the low application of fertilizer which was beyond the means of the poorer households because of the price increases after liberalization in the 1990s. At the same time, the new opportunity of burley tobacco production that was created by liberalization poses high entry barriers to female-headed households because of its labor- and capital-demanding nature. The high cost of inputs, especially of fertilizer, prevented resource-poor female-headed households both from improving maize self-sufficiency through increased productivity and from engaging in high-return agriculture such as tobacco production.

Second, although female-headed households, on average, appeared to have less income than their male counterparts, there were marked disparities within the category of female-headed households. Factors that enabled some female-headed households to achieve high income included the availability of high-return nonfarm income opportunities, the availability of social networks to obtain labor and income opportunities, land acquisition through flexible applications of inheritance rules, and the existence of informal tobacco marketing. However, these factors are individual specific and village specific and are not easily duplicable in other individual cases or in other villages.

Third, livelihood diversification was adopted by both male- and female-headed households, but the female-headed households relied more on off-farm income than their male counterparts. However, female-headed households exhibited a much narrower range of off-farm economic activities than male-headed households, and the types of activities that female-headed households engaged in greatly affect their income levels. Many of the female-headed households engage in low-return and low-entry-barrier activities such as agricultural wage labor and petit trading. On the other hand, some of them

earned high income from activities such as beer brewing. The high off-farm income in the wealthier female-headed households enabled them to purchase fertilizer and use hired labor for own-farm production. This contributed to the better productivity of own-farm production, resulting in further increases in their income levels.

## Notes

- 1 Parts of this chapter are based on Takane (Forthcoming, b).
- 2 Whitehead and Kabeer (2001) provide a good review of gender and livelihoods in rural Africa.
- 3 Nevertheless, one should not jump to the conclusion that adjusting the gender distribution of resources will reduce the overall poverty in rural Africa. O'Laughlin (2007) provides a critique of such an oversimplified, yet influential, view of gender and development.
- 4 Devereux (1999) provides a useful discussion on social safety nets in Malawi.
- 5 Among the sampled households, this was the only case in which remittances were received from somebody working abroad.
- 6 Kennedy and Peters (1992) reported that the de facto female-headed households in Malawi who received remittances from husbands working in South Africa were considerably better off than other households.
- 7 For a discussion of the effects of conjugal relations on the food security and risk behaviour of women, see Jackson (2007).
- 8 One female head in Kachamba obtained land from her father. This father was the village head.
- 9 For a discussion on the possible effects of the proposed land tenure reform in Malawi on male and female landholders, see Peters (2007). Whitehead and Tsikata (2003) provide a useful discussion of the complex relations between land tenure reform, customary law, and women's land rights in sub-Saharan Africa.