

Title

**EVALUATION OF THE ECONOMIC IMPACT OF FEMALE HEADED HOUSEHOLD
ON FAMILY WELLBEING A CASE STUDY OF TRADITIONAL AUTHORITY (TA)
CHIMUTU, LILONGWE DISTRICT**

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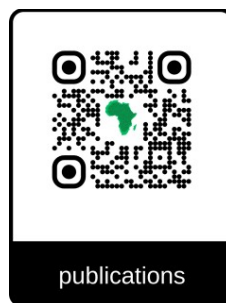
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ABSTRACT

The economic dynamics of female-headed households significantly influence family wellbeing, particularly in Traditional Authority (TA) Chimutu, Lilongwe District, Malawi. Increasingly, households led by women emerge due to factors such as widowhood, divorce, migration, and socio-economic pressures. Despite their growing prevalence, female-headed households often face unique economic challenges that affect household welfare. This study employed a mixed-methods approach, combining quantitative surveys of 120 female-headed households with qualitative interviews of key community stakeholders. Data were analyzed to examine household income, employment patterns, access to education and healthcare, food security, and overall living conditions. Results indicate that female-headed households generally experience lower income levels and limited economic opportunities compared to male-headed households. Many women depend on small-scale farming, informal trade, and casual labor to sustain their families. Children in these households are more likely to face educational disruptions and nutritional deficiencies due to financial constraints. Nevertheless, the study highlights the resilience and adaptive strategies of these women, including diversified income-generating activities, reliance on community support networks, and prioritization of children's needs despite limited resources. The research concludes that female-headed households play a crucial role in family sustenance and community development but remain economically vulnerable. Policy interventions such as economic empowerment programs, access to microfinance, skills development initiatives, and social protection schemes are recommended to enhance family wellbeing. significantly, sustainable, financially, community, socioeconom

Strengthening the economic capacity of female-headed

households can contribute to broader socio-economic development within TA Chimutu and similar contexts across Malawi often face unique economic challenges that adversely affect household welfare and limit opportunities for sustainable development many female headed households regularly.

KEYWORDS: female-headed households, family wellbeing, economic impact, poverty, TA Chimutu, Lilongwe District, Malawi.

Introduction

Households are the fundamental units of society, serving as both economic and social structures that influence the wellbeing of their members. In Malawi, like many other developing countries, households are increasingly headed by women due to factors such as widowhood, divorce, male migration for employment, and socio-economic pressures. Female-headed households (FHHs) represent a significant and growing demographic, yet they often face distinct economic and social challenges that can adversely affect family wellbeing. Understanding the dynamics of FHHs is critical, particularly in rural areas where traditional norms and limited resources shape household functioning. In Malawi, the prevalence of female-headed households has been rising steadily, influenced by both socio-cultural and economic factors. Women heading households frequently encounter limited access to land, credit, education, and employment opportunities. This economic vulnerability can directly affect household members, particularly children, through disruptions in education, food insecurity, and limited access to healthcare. Despite these challenges, women demonstrate resilience through adaptive strategies, including diversified income-generating activities, participation in informal trade, and reliance on community support networks. These

strategies are essential not only for sustaining household livelihoods but also for maintaining the wellbeing of family members.

Background

Households are fundamental units of society, serving as economic and social structures that determine the wellbeing of family members. In Malawi, female-headed households (FHHs) are increasingly common due to widowhood, divorce, male migration, and socio-economic pressures. These households often face economic challenges such as limited access to land, credit, education, and employment opportunities. Such constraints can negatively affect household income, food security, education, and healthcare access for children. Despite these challenges, women heading households demonstrate resilience by engaging in adaptive strategies to sustain their families, such as diversifying income sources and relying on community support networks. Understanding the economic impact of female-headed households is therefore essential for promoting family wellbeing and sustainable development.

Context

Traditional Authority (TA) Chimutu in Lilongwe District provides an appropriate context for studying female-headed households. The area is predominantly rural, with agriculture as the main source of livelihood. Socio-cultural norms in the community often assign authority and control over resources primarily to men, which can limit the economic opportunities of women heading households. Rural women in TA Chimutu frequently rely on small-scale farming, informal trade, and casual labor to support their families, while simultaneously managing household responsibilities. Examining female-headed households in this setting allows for an understanding of the interplay between economic vulnerability, resilience strategies,

and family wellbeing in a rural Malawian context.

Research Objectives

The main objective of this study is to evaluate the economic impact of female-headed households on family wellbeing in TA Chimutu. The specific objectives are to:

Assess the income levels, employment patterns, and economic opportunities available to female-headed households.

Examine the effects of female-headed households on access to education, healthcare, and food security for family members.

Explore the strategies employed by women to sustain household livelihoods and mitigate economic challenges.

Provide recommendations for policy interventions and programs aimed at improving the economic capacity and overall wellbeing of female-headed households.

LITERATURE REVIEW

Introduction

Female-headed households (FHHs) have received increasing attention in social and economic research due to their growing prevalence and unique challenges. Globally, FHHs are often associated with higher vulnerability, lower income, and limited access to resources compared to male-headed households (Chant, 2003). In Sub-Saharan Africa, women heading households frequently face structural and cultural barriers that constrain their economic opportunities, affecting household wellbeing and child welfare (Quisumbing, 2003). This literature review explores existing studies on the economic impact of FHHs, their challenges, coping strategies, and implications for family wellbeing, with a focus on rural contexts similar to Malawi.

Economic Challenges of Female-Headed

Households

Several studies indicate that FHHs tend to experience higher levels of poverty and lower household income than male-headed households. For example, DeRose et al. (2002) found that women-headed households in rural areas of Kenya had lower access to land and financial resources, which limited their agricultural productivity. Similarly, in Malawi, Chirwa (2005) reported that women-led households were more likely to engage in small-scale farming and informal trade but still faced income insecurity due to limited access to markets and capital.

Limited access to productive resources is a recurrent theme in the literature. Quisumbing et al. (2001) highlighted that women often lack control over land and other productive assets, which reduces household agricultural output and overall economic stability. In Tanzania, Msuya (2007) reported that female-headed households often rely on casual labor or petty trade, earning insufficient income to meet basic household needs. These economic constraints contribute to food insecurity, lower educational attainment among children, and reduced access to healthcare (FAO, 2011).

Impact on Family Wellbeing

The economic challenges faced by FHHs have direct implications for family wellbeing. Studies in Malawi and neighboring countries have shown that children in female-headed households are more likely to experience educational disruptions due to financial constraints (World Bank, 2010). Similarly, Adepoju (2005) found that FHHs often struggle to provide adequate nutrition and healthcare, increasing vulnerability to illness and malnutrition among children. Despite these challenges, FHHs demonstrate resilience through careful allocation of

resources and prioritization of children's needs (Chant, 2006).

Coping and Resilience Strategies

Women heading households employ various strategies to cope with economic challenges. Diversification of income-generating activities is one common approach. In Malawi, Chirwa and Kachule (2006) observed that women engage in small-scale farming, petty trading, and casual labor to support their families. Participation in community-based support networks, including savings groups and cooperatives, also strengthens economic resilience (Mudege et al., 2009). These strategies are critical for sustaining household livelihoods and maintaining family wellbeing despite limited resources.

Policy Interventions and Support

Research highlights the importance of targeted policy interventions for supporting FHHs. Microfinance programs, skills development initiatives, and social protection schemes can enhance women's economic capacity and improve household wellbeing (UN Women, 2014). In Malawi, government and NGO initiatives aimed at improving women's access to credit and training have shown positive outcomes in household income and food security (Chirwa & Kachule, 2006). Policies must consider the intersection of gender, poverty, and rural vulnerability to effectively empower female-headed households.

METHODOLOGY

Research Design

This study employed a mixed-methods research design, combining quantitative and qualitative approaches to provide a comprehensive understanding of the economic impact of female-headed households (FHHs) on family wellbeing in TA Chimutu, Lilongwe District. The quantitative component allowed for the measurement of household income, employment patterns, access to education, healthcare, and food security, while the qualitative component explored the lived experiences, coping strategies, and challenges faced by women heading households. By integrating both methods, the study aimed to capture both statistical trends and in-depth insights from participants, enhancing the validity and richness of the findings (Creswell, 2014).

Study Area

The study was conducted in Traditional Authority (TA) Chimutu, located in Lilongwe District, Malawi. TA Chimutu is predominantly rural, with agriculture as the primary livelihood activity. The area is characterized by limited access to financial services, education, and healthcare facilities. Cultural norms often assign authority and control over productive resources to men, which affects the economic opportunities of female household heads. TA Chimutu provides an appropriate context for this study because it represents a typical rural setting where female-headed households are increasingly common and their economic challenges are pronounced.

Population and Sampling

The target population for this study consisted of female-headed households residing in TA Chimutu. The study employed a purposive sampling technique to select households led by women, ensuring that participants met specific criteria, including being the primary decision-maker in the household and having

dependents under their care. A total of 120 female-headed households were selected for the quantitative survey. For the qualitative component, 20 key informants, including community leaders, social workers, and experienced female household heads, were purposively selected for in-depth interviews. This combination of respondents provided diverse perspectives on economic challenges, coping strategies, and family wellbeing.

Data Collection Methods

Data were collected through structured questionnaires for the quantitative component and semi-structured interviews for the qualitative component.

Quantitative Data: The structured questionnaire captured information on household income, employment, access to education and healthcare, food security, and household expenditures. The questionnaire was pre-tested with a small sample of households to ensure clarity and reliability.

Qualitative Data: Semi-structured interviews explored the experiences of female-headed households, including economic challenges, social support networks, coping strategies, and perceptions of family wellbeing. Interviews were conducted in the local language, Chichewa, and later translated into English for analysis. Field notes and audio recordings were also used to supplement the data.

Data Analysis

Quantitative data were analyzed using descriptive and inferential statistics. Descriptive statistics, such as means, frequencies, and percentages, were used to summarize household characteristics, income levels, and access to resources. Inferential statistics, including correlation and regression analysis, were employed to examine relationships between household economic status and family wellbeing indicators, such as education, nutrition, and

healthcare access.

Qualitative data were analyzed using thematic content analysis. Interview transcripts were coded to identify recurring themes, patterns, and categories related to economic challenges, coping strategies, and household wellbeing. Thematic analysis allowed for the interpretation of participants' perspectives and provided context to complement the quantitative findings (Braun & Clarke, 2006).

Ethical Considerations

The study adhered to strict ethical standards. Participants were informed about the purpose of the study, and voluntary participation was emphasized. Informed consent was obtained from all respondents prior to data collection. Confidentiality and anonymity were maintained by assigning codes to participants instead of using personal identifiers. Participants were also informed of their right to withdraw from the study at any time without penalty. Ethical clearance was obtained from relevant local authorities and research boards in Lilongwe District.

RESULTS

Household Income and Employment

The survey revealed that the majority of female-headed households relied on small-scale farming and informal trading as primary sources of income.

Sources of Household Income

Source of Income	Frequency (n=120)
Farming	80
Informal trading	50
Casual labor	30
Remittances from relatives	15
Other	5

Many households relied on multiple sources of income to meet basic needs.

Income levels were generally low, with most

households earning below MK 50,000 per month (~USD 50), which is insufficient for basic family needs.

Demographic Characteristics

Age distribution: Most female household heads were 31–45 years old, which is the working-age group. This suggests that these women are actively seeking income-generating opportunities but may also have multiple dependents to support.

Marital status: A large proportion were widowed (41.7%), followed by divorced (25%) and separated (16.7%). Widowhood often leads to sudden economic vulnerability because households lose male income and inheritance rights, which can affect land ownership and access to credit.

Education levels: Low education among respondents (33.3% with no formal education) limits opportunities for formal employment. This reinforces reliance on informal labor, farming, and petty trade. It also has implications for children's education, as less-educated mothers may struggle to support schooling.

Household Income and Employment

Income sources for female-headed households were primarily small-scale farming (66.7%) and informal trading (41.7%), with some engaging in casual labor and receiving remittances from relatives. Many households combined multiple income streams to meet household needs,

highlighting their resilience and adaptability. Despite this, the majority of households earned below the national poverty line, which constrains their ability to purchase essential items, invest in productive resources, or improve their economic status. The findings indicate that economic vulnerability is a major challenge for female-headed households, limiting their capacity to improve overall family wellbeing.

Access to Education

Education for children in female-headed households was affected by financial constraints. While 62.5% of children attended school regularly, 37.5% missed school due to insufficient funds for fees, uniforms, or transport. This highlights the direct effect of low household income on children's education and future opportunities. Female household heads often prioritize education despite these challenges, demonstrating their commitment to improving children's wellbeing even under limited financial resources.

Access to Healthcare

Healthcare access was another significant challenge. Although 66.7% of respondents reported having access to healthcare facilities, 33.3% could not afford medical services. Financial limitations prevented many households from seeking timely treatment, increasing vulnerability to illness and potentially exacerbating health inequalities within the community. The findings suggest that low income in female-headed households directly affects healthcare utilization and family health outcomes.

Food Security

Food insecurity was common among female-headed households. Only 33.3% of households were consistently food secure, while 41.7% were occasionally food insecure and 25% frequently experienced food shortages. Factors such as limited land ownership, low agricultural productivity, and small incomes contributed to this situation. These conditions threaten household nutrition and the physical and cognitive development of children, highlighting the economic and social challenges faced by female household heads.

Coping Strategies

To address these challenges, female-headed households employed several coping strategies. The most common approach was diversifying income sources (58.3%), combining farming with trading or casual labor. Borrowing from

family and friends (41.7%) and reducing food consumption (33.3%) were also prevalent strategies. Additionally, 25% of households participated in community savings groups to create safety nets. These strategies demonstrate women's resilience, although they do not fully **eliminate vulnerability, especially in periods of economic or climatic stress.**

Overall Observations

Overall, female-headed households in TA Chimutu are economically vulnerable, which affects multiple dimensions of family wellbeing, including education, health, and food security. At the same time, women exhibit adaptability and resilience, prioritizing children's needs and utilizing community networks to cope with challenges. The findings suggest that targeted interventions, such as skills training, microfinance, social protection schemes, and improved access to education and healthcare, are crucial to enhance household livelihoods and wellbeing.

DISCUSSION

The findings of this study reveal significant economic challenges faced by female-headed households (FHHs) in TA Chimutu, Lilongwe District, and their impact on family wellbeing. The majority of household heads were aged 31–45 years and widowed, highlighting that widowhood is a key driver of female-headed households in rural Malawi. This aligns with studies by Chirwa (2005) and Adepoju (2005), who noted that loss of a spouse often results in sudden economic vulnerability for women due to loss of male income, limited inheritance rights, and restricted access to productive resources. The low educational attainment observed among respondents—33.3% had no formal education—further compounds economic challenges. This finding is consistent with Quisumbing et al. (2001), who reported that lower education among women restricts access to formal employment, reduces income opportunities, and affects decision-making capacity for

household wellbeing.

Household income and employment patterns reflect a heavy reliance on small-scale farming (66.7%) and informal trading (41.7%), often combined with casual labor or remittances to sustain livelihoods. These findings confirm patterns identified by Chirwa and Kachule (2006), who observed that rural women-headed households engage in multiple income-generating activities to cope with limited resources. Despite these efforts, most households earned below the national poverty line, which restricted their ability to meet basic needs, invest in productive assets, or improve children's welfare. This indicates that while women are resourceful, structural barriers such as lack of access to land, credit, and markets constrain their economic potential, supporting findings by DeRose et al. (2002) and Msuya (2007).

The study also highlights challenges in accessing education and healthcare. Although most children attended school regularly, 37.5% missed school due to financial constraints, while 33.3% of households could not afford healthcare services. These results mirror observations by the World Bank (2010) and FAO (2011), which noted that economic vulnerability in female-headed households often leads to compromised child nutrition, educational disruption, and delayed healthcare utilization. The prioritization of children's needs despite limited resources, as observed in this study, resonates with Chant (2006), who described how women-headed households often make strategic decisions to protect children's welfare, even under financial strain.

CONCLUSION

This study examined the economic impact of female-headed households (FHHs) on family wellbeing in TA Chimutu, Lilongwe District. The findings reveal that female-headed households face multiple challenges, including low household income, limited access to education and healthcare, and high

food insecurity. Most respondents were widowed or divorced, highlighting the role of marital disruption in creating female-headed households. Low educational attainment among women further limits employment opportunities and contributes to economic vulnerability. Despite these challenges, female-headed households demonstrate resilience through coping strategies such as diversifying income sources, borrowing from social networks, reducing food consumption, and participating in community savings groups.

In conclusion, while female-headed households in TA Chimutu experience significant economic challenges, their resilience and adaptive strategies provide valuable insights into potential policy interventions. Strengthening women's economic capacity and access to resources is critical for promoting sustainable household wellbeing and community development.

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