



Agricultural Commercialisation Programmes in Malawi

Exploring Women's Agency and Inclusion

Edith Mwaiwao Mithenga

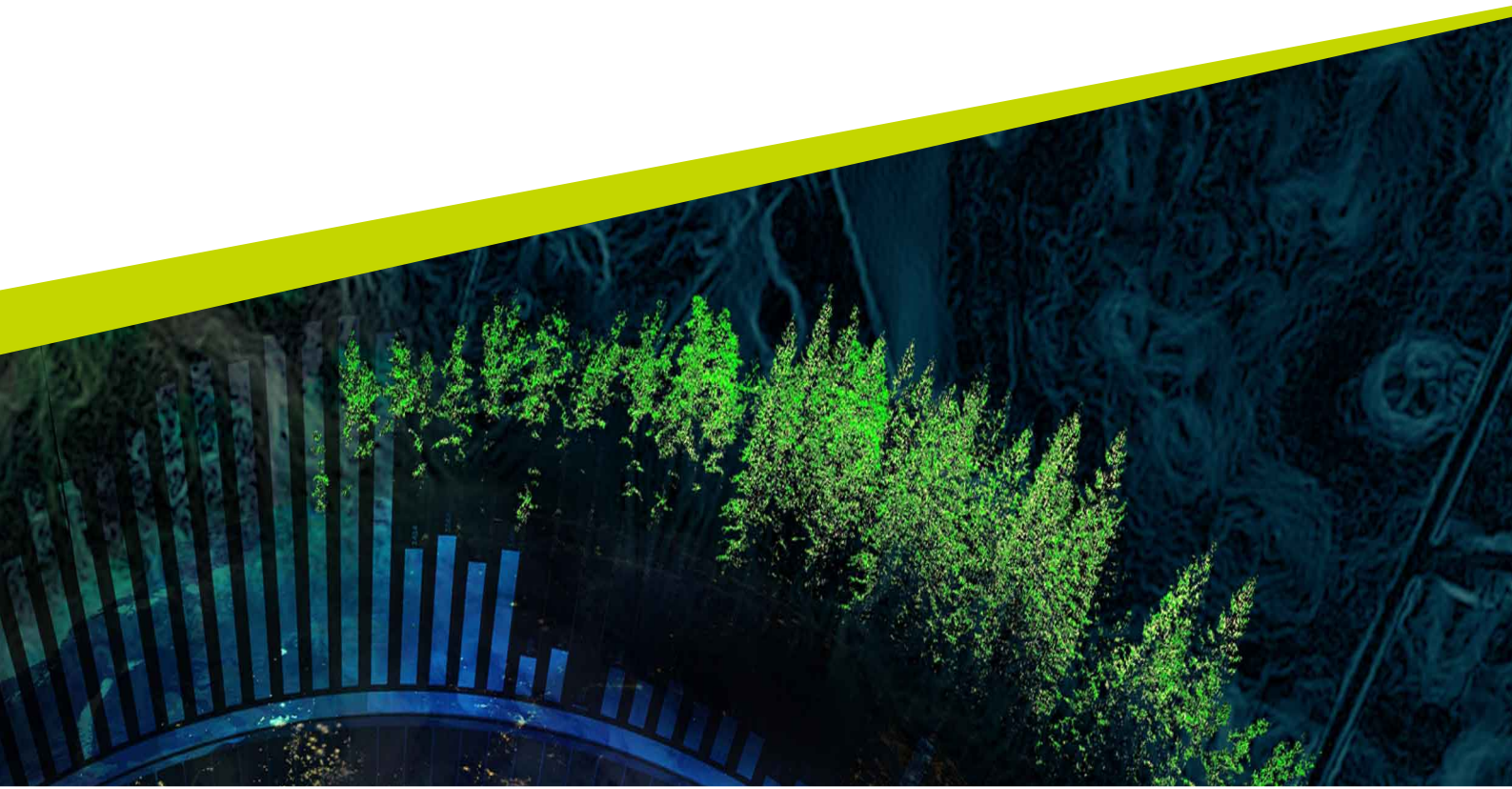
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Abstract

Smallholder agricultural commercialisation is one of the trajectories in development policies and programs in sub-Saharan Africa. It involves transitioning smallholder farmers, who are predominantly subsistence producers, to market-oriented production. In Malawi, the agricultural commercialisation project is one of the initiatives targeting smallholder farmers in producer organisations to achieve this trajectory. By using matching grants, the project provides access to finance, productive assets, and structured value chains. It aims to integrate smallholder farmers into markets and turn them into profit-driven producers. However, there is limited evidence on how inclusive the commercialisation trajectory is for women farmers and whether such inclusion contributes to women's agency and empowerment.

This study examines how AGCOM-operationalised agricultural commercialisation processes interact with gendered power relations to influence women's agency within the commercialisation of agriculture in Mzimba district. The study uses Mzimba district as a qualitative case study. It focused on three producer organisations that received matching grants from the AGCOM project. Using the members of the identified producer organisation, the thesis collected data through six focus group discussions with women-only groups and executive committees, sixteen women-only semi-structured interviews, and four key informant interviews.

By using feminist political economy and empowerment theories, the thesis reveals that women included in commercialisation processes have access to productive assets provided by AGCOM, as well as cooperative resources such as input loans and market linkages. However, this inclusion is characterised by labour intensification, indebtedness to meet the requirements of commercialisation, and dependence on male authority for participation in cooperatives and other commercialisation processes.

Gendered land tenure systems and inadequate marketing capacity shape the scope of women's agency in commercialisation processes, limiting them within the provisions of patriarchal power structures and cooperative capacity. In contexts of perceived production value, patriarchal authority is reinforced as male household members reassert control over production, marketing, cooperative membership, and income.

The thesis's findings reveal that agricultural commercialisation policies and programs, including cooperatives, need to recognise that women farmers are structurally and institutionally constrained from participating in commercialisation processes on equal terms. While intentions to include them may exist, these intentions also need to be accompanied by mechanisms and interventions that change the power structures and relations embedded in cooperatives, labour, finance, and markets. In relation to scholarly debates, the thesis contributes by arguing that commercialisation processes need to be examined for their social and gender implications.

Keywords: women, commercialisation, agency, inclusion

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Abbreviations

Abbreviation	Description
AGCOM	Agricultural commercialisation project
ADMARC	Agriculture Development and Marketing Corporation
CAADP	Comprehensive African Agriculture Development Programme
GDP	Gross Domestic Product
GIS	Geographic Information System
FDG	Focus Group Discussion
FPE	Feminist Political Economy
F	Female
FHH	Female Headed Household
Ha	hectares
HH	Household
LUANAR	Lilongwe University of Agriculture and Natural resources
M	male
MHH	Male Headed Household
VSLA	Village Saving and Loan Association
UNCTAD	United Nations Conference on Trade and Development

1. Introduction

Agriculture plays a critical role in Sub-Saharan Africa as a source of rural livelihoods, employment and food security (Tambe 2022; Hickey 2018). Despite this significance, poverty and food insecurity are widespread among rural populations (Sassi 2023; Wudil et al. 2022). Scholars such as Hinderink and Sterkenburg (2022) argue that smallholder commercialisation has the potential to transform the agricultural sector in Sub-Saharan Africa. Its proponents, such as Saha et al. (2024), note that it contributes to improved nutrition and enhanced food security. Schulte et al. (2023) and Yeboah et al. (2020) reported that it enhances asset accumulation and poverty reduction. At its core, commercialisation entails the transformation of predominantly subsistence-oriented farming systems into market-oriented production systems that are driven by market demand and profit incentives (Zhou et al. 2013).

Commercialisation is attributed to the modernity paradigm, which views agrarian change towards market integration and the increased role of private actors in agricultural development as desirable (Ngalamadzi et al. 2024). The Agricultural Commercialisation Project (AGCOM) exemplifies this paradigm by integrating smallholder farmers into commodity value chains through productive alliances and matching grants for the accumulation of productive assets. This aims to modernise the predominantly smallholder subsistence systems to market-oriented systems (World Bank 2023; 2017). However, scholars question whether such changes are inclusive of all social groups in rural areas (Li et al. 2025; Dzanku & Tsikata 2022; Prügl et al. 2021; Yeboah et al. 2020). Feminist political economy studies have shown that pre-existing social and power structures contribute to commercialisation processes to result in gender differentiation (Dzanku & Tsikata 2022). Within this differentiation, women are subordinated in terms of access to productive resources, labour provision and control over benefits. (Ngalamadzi et al., 2024; Beharne et al. 2022)

Studies in Malawi highlight that women farmers participate in and benefit from commercialisation processes to a limited extent due to inadequate decision-making power within households and communities (Ngalamadzi et al. 2024) and limited access to inputs (Chirambo 2024; Karamba & Winters 2015). Commercialisation programs may incorporate women farmers and try to address these inequalities. However, Silvert et al. (2025) argue that gender mandates that include women in projects are not sufficient to ascertain that they result in equitable benefits and enable agency of women. In relation to this, Awiti (2022) notes that such measures risk reproducing inequality if they remain narrowly defined, superficially implemented, or disconnected from the patriarchal structures that shape agrarian relations.

The Agricultural Commercialisation Project in Malawi illustrates these tensions. The gender-related narratives highlighted in the project's appraisal documents focus on improving women's agricultural productivity, market participation, and entrepreneurial opportunities. At the same time, the project serves as a mechanism for incorporating smallholder farmers into market-oriented production systems under specific institutional arrangements (World Bank 2023; 2017). Such arrangements may create opportunities for women farmers to achieve the project's gender intentions. Alternatively, they may reproduce or reinforce gendered inequalities which may contribute to gendered differentiation in commercialisation processes. As a result, questions remain: Does the AGCOM project include women farmers in a way that enhances their ability to exercise agency and address the power relations that contribute to women's differentiated engagement within agricultural commercialisation processes?

By drawing on feminist political economy and empowerment theories, this study examines how agricultural commercialisation processes, as operationalised through AGCOM in Mzimba district, Malawi, interact with gendered power relations. It sought to understand how these interactions shape the scope of agency that women farmers exercise as they navigate commercialisation processes. Using these theoretical frameworks, the study examines whether women's inclusion in commercialisation initiatives addresses the social and institutional factors that limit their ability to participate in and benefit from agricultural commercialisation processes on equal terms.

1.1 Research problem

The Agricultural Commercialisation Project acknowledges that women farmers in Malawi face lower productivity, limited decision-making power, and disproportionate labour burdens in their agricultural livelihoods, which affect their ability to participate effectively in agricultural commercialisation (World Bank 2023; 2017). However, there is limited evidence on how the AGCOM project addresses these challenges and ensures that women farmers are able to engage in and benefit from commercialisation processes on equal terms. Existing studies suggest that the participation of women in commercialisation processes is shaped by deeply embedded social and gendered power relations. For instance, scholars such as Ngalamadzi et al. (2024) demonstrate that deeply entrenched gender norms, unequal household power relations and limited control over productive resources influence the choices that women make within commercialisation processes in Mchinji and Ntchisi districts in central Malawi. However, limited research has examined how commercialisation processes interact with entrenched gendered power relations in the Mzimba district of northern Malawi. There is insufficient understanding of how women farmers in Mzimba navigate the

opportunities and constraints associated with commercialisation as implemented through AGCOM. As such, the central research problem of this study is to critically examine how agricultural commercialisation, as operationalised through AGCOM, interacts with existing gendered power relations. Specifically, the study sought to examine whether the project creates opportunities for women's inclusion that enable their agency in commercialisation processes. It also investigates whether the AGCOM project influences gendered social norms and power relations, thereby enabling women's equitable access to and control over resources, decision-making and outcomes.

1.2 Research questions

The thesis addresses the question: how do agricultural commercialisation processes, as operationalised by AGCOM, interact with gendered power relations to shape women farmers' agency within these processes in Mzimba District? By answering this question, the thesis highlights the extent to which agricultural commercialisation policies and AGCOM project change gendered social norms and power relations to enable women's equitable access to and control over resources, decision-making processes, and outcomes.

Specifically, the thesis answers the following questions:

- How do agricultural commercialisation policies and AGCOM conceptualise and operationalise women's inclusion, and how is it experienced in practice by women farmers?
- How do social, cultural, and institutional dynamics influence the agency women exercise as they navigate commercialisation processes?
- What recommendations can be drawn from women's experiences to inform women-inclusive agricultural commercialisation policies and programmes

1.3 Justification and relevance of the research

Drawing on women's lived experiences, the thesis examines whether women's inclusion in the AGCOM project extends beyond nominal participation to address structural inequalities or to reinforce them. The study explores how gendered power relations shape the engagement of women farmers in commercialisation processes and the AGCOM project. Understanding this informs policymakers, development practitioners, and value chain actors on gaps and inequalities that they can use to strengthen gender-inclusive agricultural commercialisation policies and interventions. It informs how interventions can be designed and packaged to address the structural inequalities that women farmers encounter as

they navigate agricultural commercialisation processes. Theoretically, the thesis contributes to debates on agricultural development and gender by highlighting the role of agency in determining women's ability to access resources, participate in decision-making processes, and control outcomes, thereby contributing to substantive inclusion.

2. Background of the thesis

This chapter provides the background to the thesis, focusing on the understanding of smallholder commercialisation; the theoretical debates on commercialisation, agency, and inclusion; the historical and policy landscape of commercialisation in Malawi; and the gendered dynamics that underpin commercialisation in Malawi.

2.1 Conceptualising smallholder commercialisation

Although agricultural commercialisation has been conceptualised in various ways by different scholars and institutional frameworks, this thesis draws on Zhou et al. (2013), who argue that commercialisation entails farmers producing agricultural commodities in response to market demand and profit incentives. Farmers can participate in commercialisation at different scales; as argued by Schulte et al. (2023), some sell surpluses after subsistence use, while others sell the whole production. Commercialisation is characterised by smallholder farmers producing marketable surpluses, participating in input and output markets, adopting improved technologies, intensifying production, intensifying labour, and integrating into agricultural value chains (Martignoni et al. 2022, Zhou et al. 2013). Besides, this study adopts the argument advanced by Sen (1987), who argues that smallholder commercialisation does not necessarily constitute fully capitalist accumulation. Rather, it represents a transition from subsistence-oriented and semi-feudal forms of production towards more market-oriented production systems characterised by processes of rural accumulation (*ibid*). In this case, agricultural commercialisation is understood as the gradual process of agrarian transformation in which smallholder farmers are integrated into markets while remaining within social and institutional relations that may not be fully capitalist.

2.2 The broader perspectives of agricultural commercialisation

International and national development agendas have reinforced the importance of agricultural commercialisation. At the global level, Sustainable Development Goal 2 emphasises ending hunger through achieving food security, improving nutrition, and promoting sustainable agriculture. At the regional level, African governments and development institutions have skewed agricultural policy and programmes toward commercialisation as a driver of rural transformation. This can be attributed to the emphasis of the African Union on

increased productivity and integrating into the regional and global market, a trajectory informed by the Malabo Declaration and the Comprehensive Africa Agriculture Development Program (CAADP) (Ubah & Nagabhatla 2025; Makombe et al. 2020). Similarly, Malawi's development agenda and policies align with these broader frameworks, in which the commercialisation of agriculture is a key pillar for developing the agricultural sector. Both the 2024 national agriculture policy and the Malawi Agenda 2063 include the commercialisation of agriculture as a means of increasing agricultural productivity and achieving agriculture-led industrialisation. (GoM 2020; 2024a). Initiatives such as the Agricultural Commercialisation Project (AGCOM) stand out as examples of how this development trajectory is operationalised. The project provides matching grants to smallholder farmers organised into producer organisations for commercial agricultural investment (World Bank 2023; 2017).

2.3 Historical and policy landscape of agricultural commercialisation in Malawi

The pre-and post-colonial agrarian policies in Malawi have played a significant role in shaping the country's agricultural development trajectory and the integration of smallholder farmers, including women, into agricultural markets. From a historical perspective, agricultural policy interventions in Malawi have addressed productivity enhancement and market access as separate issues. Policies have either assumed that farmers would automatically produce marketable surpluses or that markets would function efficiently for smallholder farmers (Knorr et al. 2017; Chinsinga et al. 2021). However, Mngomezulu et al. (2024) argue that the commercialisation of smallholder farming depends on the effective integration of production and marketing systems. However, former policies, while included increasing productivity, they provided limited guidance on strengthening market infrastructure. For instance, following independence in 1965, the country saw a proliferation of agricultural development strategies that positioned smallholder agriculture as central to national goals of food security and poverty reduction (Knorr et al. 2017). However, complementary policies such as land, fiscal and taxation policies favoured large-scale farmers over smallholders. They were largely confined to selling produce through the Agricultural Development and Marketing Corporation (ADMARC) at comparatively low, heavily taxed prices (Lele 1989; Pryor 1990).

The marginal smallholder commercialisation was exacerbated during the structural adjustment era of the 1980s and 1990s. The reforms resulting from recommendations from the International Monetary Fund and the World Bank led to the removal of agricultural subsidies, the liberalisation of commodity prices, a

reduction in public investment in ADMARC, and the deregulation of smallholder marketing systems (Knorr et al. 2017; Green 2000). By 1996, following the enactment of the Agriculture (General Purposes) Act, Malawi's agricultural sector had become fully liberalised. ADMARC subsequently closed many rural markets, while private traders dominated agricultural marketing. However, private traders failed to replicate ADMARC's extensive rural reach and price-stabilising functions due to weak rural infrastructure and high transaction costs (Chinsinga et al. 2021).

In the absence of coordinated marketing institutions, many farmers have been compelled to sell produce to roadside vendors at low farm-gate prices, resulting in unfavourable output–input price ratios and weakened incentives for market-oriented production (Knorr et al. 2017). Consequently, as posited by Mngomezulu et al. (2024), smallholder farmers have remained uncompetitive in agricultural markets, as these markets are poorly aligned with their productive capacities, asset base, and socio-economic realities (ibid).

In recent years, contemporary national development frameworks, such as Malawi's Agenda 2063 and the National Agriculture Policy, encourage smallholders to operate as commercially oriented, profit-seeking producers. (GoM 2020; 2024). Aiming at modernising and transforming smallholder farmers into producers that are capable of accumulating capital, adopting modern technologies, and integrating into value chains. This aligns with Mngomezulu et al. (2024), who argued that the commercialisation of smallholder farmers needs to enable them to access reliable markets and institutional support, and to engage effectively with the private sector.

However, commercialisation is not an entirely new development but a continuation and reconfiguration of earlier efforts to integrate smallholders into market systems under changing political and economic conditions. However, historical patterns of unequal market integration and access to productive resources suggest that the opportunities and benefits of commercialisation may remain unevenly distributed. This has particularly differentiated effects on women farmers whose agricultural livelihoods are mediated by patriarchal norms, unequal access to resources, and limited ability to make productive decisions (Ngalamadzi et al. 2024 and Akram Lodhi 2025). It is within this broader historical and policy context that this thesis examines how contemporary commercialisation policies and interventions interact with gendered power relations to shape women's experiences and outcomes.

2.4 Situating agricultural commercialisation within feminist political economy and empowerment debates

While literature on commercialisation and empowerment demonstrates that women farmers engaged in market-oriented production tend to achieve financial independence and accumulate assets (Behera et al. 2024), Radchencko and Corral (2018) show that commercialisation may harm some households while benefiting others. This is particularly the case among low-income households that cannot afford to commit their land to commercialised production and therefore remain food insecure. Studies also show that women farmers are more likely to produce food crops (Tufa et al. 2022). Therefore, women would limitedly trade off commercialisation opportunities for food crops.

Social norms and practices are key to understanding agricultural livelihoods within the context of commercialisation. Ndhlovu (2025) argues that women's engagement in agricultural markets and value chains is influenced by cultural norms and practices that restrict mobility and access to productive resources. They argue that these norms and practices discourage women's inclusion in initiatives that support commercialisation. Similarly, women's roles in the community as mothers and wives undermine their ability to commercialise agriculture, as they are framed as helpers in household or male members' agricultural ventures and as caregivers and primary providers of care work (Adebayo and Worth 2024). Akram Lodhi (2025) notes that these roles within agrarian relations limit their control over agricultural labour, contribute to low productivity, and diminish market participation.

Similarly, patriarchal power relations determine the extent to which women farmers participate in the commercialisation process. For example, McVay et al. (2019) show that male farmers and male household members tend to take over lucrative farm enterprises as they become more valuable. This shifts control of enterprises and income dominated by women away from them. This shows how commercialisation can strengthen male control over productive resources and commercialisation outcomes while at the same time improving women's livelihoods. In contrast, Orr et al. (2016) demonstrate that women in Zambia were willing to welcome male participation and control over commercialisation and mechanisation processes to obtain help with mechanisation, which they deemed beyond their own capabilities. These scholars show that the agricultural commercialisation process is contested and that opportunities for women farmers' inclusion do not necessarily entail substantive autonomous engagement. This indicates that women's participation in commercialisation processes can create inclusion that is embedded with unequal patriarchal relations.

Tavenner et al (2019) also show that commercialisation often diminishes women's control over incomes and food. Commercialisation within developmental contexts is characterised by intensification, capital accumulation and the production of high-value commodities. These processes systematically exclude female farmers (Regmi & Paudel 2024).

Broader debates on agrarian change likewise show that commercialisation and agrarian transformation are socially differentiated processes of accumulation. Scholars argue that agrarian transitions are linked to the emergence of agrarian capitalist classes and differentiated social groups. Within this differentiation, some accumulate wealth while others are dispossessed, subordinated or proletarianised (Zhang & Zeng 2021; Bernstein 2010; Cousins 2022). In this context, Akram-Lodhi (2025) shows that class relations within smallholder farming systems can be examined through a gendered lens. He argues that this analysis may reveal how women farmers are subordinated within rural labour and capital relations. These debates suggest that commercialisation processes alter social relations in ways that may reinforce patriarchal agrarian structures.

Debates on commercialisation and women's empowerment highlight conceptual contradictions. Tsusaka et al. (2016) argue that commercialising women's crops, such as groundnuts, can empower women by enabling them to engage more autonomously in commercialisation processes. Nkhanyizira and Nkhanyizira (2025) and Behera et al. (2024) agree that commercialisation benefits women by enhancing their productivity and increasing their access to farm income. However, Ntakyo and Van den Berg (2022) show that autonomy in agricultural commercialisation can be better understood by examining power relations. They argue that, through the lens of power and agency, commercialisation programs in Uganda contributed only limited economic and social empowerment, as men increasingly assumed control over production and commercialisation income.

These debates reveal conceptual tensions that are key in understanding women's empowerment and inclusion in commercialisation processes. These studies show that examining women's empowerment by interrogating power relations provides nuanced contexts that inform women's lived experiences of participation in, and the outcomes of, commercialisation. In relation to this, Dancer and Hossain (2018) argue that women's empowerment must be understood through the lens of social differentiation. They argue that this can be done by examining how power relations, as embedded within institutional structures and broader political-economic processes, shape differentiated agricultural livelihoods. This approach interrogates how women's agency is enabled or constrained within social, institutional, and cultural dynamics. Within this understanding, this thesis interrogates power relations within commercialisation processes to examine how they change as women farmers navigate

commercialisation and to ascertain whether the AGCOM project empowers women through its institutional arrangements

2.5 Gendered dynamics under which agricultural commercialisation occurs in Malawi

Women constitute the backbone of Malawi's agricultural sector, accounting for 70% of full-time farmers and producing more than 80% of subsistence crops (Mangani et al. 2020). However, their capacity to transition into market-oriented systems is constrained by a lower productivity than men, whose gap is estimated at approximately 28 per cent (UN Women et al. 2015; Torkelsson & Onditi 2018). As reported by Akram Lodhi (2025), women's ability to achieve proportionate yields is constrained by limited access to inputs, labour poverty on their managed farms, and limited access to land. Similarly, women's differentiated access to extension services, credit facilities, and cooperative membership often remains lower than that of men (Kandi et al. 2025; Chirambo 2024; Ebiyamu & Kaudza Masina 2023). This contributes to women's limited production of marketable surpluses and capital accumulation needed to engage in market-oriented production

Labour dynamics further highlight the gendered dimensions of agricultural commercialisation. Women's farms are estimated to be 44 percent less labour-productive than men's, due to the "triple burden" of productive, reproductive, and community responsibilities (Chinsinga et al. 2021; Bryceson 2019; Akram-Lodhi 2025). This makes it difficult for women to meet the labour, and productivity demands of market-oriented agriculture. Similarly, cultural norms that shape women's mobility and decision-making authority constrain their ability to participate independently in markets or to exercise control over income generated through commercialisation (Quisumbing et al. 2019). Limited access to market information and capacity in agricultural marketing further constrain women's engagement with agricultural markets. These constraints contribute to women's continued confinement within subsistence production systems.

Evidence from scholars such as Chinsinga et al. (2021) shows that women rarely become beneficiaries of support programs targeting commercialisation engagement. Ngalimadzi et al. (2024) highlight that women's agency to engage in market-oriented agriculture is often undermined by restrictive social norms in Malawi. Women who actively seek such commercialisation opportunities are sometimes perceived as rebellious, while men who involve their wives in production decisions are viewed as weak. Therefore, male farmers, who often exercise greater control over land, labour, and capital, may be better positioned to access high-value commercial opportunities, while women are more likely to

remain concentrated in subsistence production or lower-value market segments (Tufa et al. 2022).

Thus, understanding how these gendered dynamics underpin the terrain in which women farmers are integrated into commercialisation processes provides a starting point for justice and equity in agricultural development. This illuminates the women's realities that need to be considered in policy and development programs. Which, according to Quisumbing et al. (2021), would contribute to women's empowerment within agricultural development.

2.6 The Agricultural Commercialisation Project (AGCOM)

The Agricultural Commercialisation Project (AGCOM) is an intervention designed to support smallholder farmers in transitioning from subsistence-based to market-oriented production systems by providing matching grants for productive assets. Launched in 2017 with a loan from the World Bank, the first phase of the project (AGCOM I) aimed to promote market-oriented agricultural production among organised smallholder farmers. In 2023, the initiative transitioned into its second phase under the Food Systems Resilience Programme (also known as AGCOM 2.0), which is expected to run until 2029. The project provides financing opportunities for productive assets and market-driven investments for small-scale farmers organised into Producer Organisations (POs), which include cooperatives, farmer associations, and farmer groups. To strengthen participation in structured markets, these organisations are required to form productive alliances with private companies or commodity buyers who commit to purchasing farmers' produce (World Bank 2017).

Commercialisation processes implemented by the project involve farmers applying for matching grants to acquire productive assets needed to produce or intensify production to meet market demands. To access the grants, eligible producer organisations are required to contribute 10% of the total grant in cash and 20% in kind. Additionally, the projects promote buyer-seller formal linkages through productive alliances, which are usually small-medium scale private companies or commodity buyers who commit to purchasing farmers' produce (World Bank 2017), and cooperative membership for collective action in marketing, production, and co-financing arrangements.

The AGCOM project ensures that women farmers are included by encouraging women-dominated producer organisations to apply for the matching grant. The grant also features a women-only matching-grant application window to include as many women farmers as possible in the project. While that is the case, this thesis questions what this inclusion means to women farmers and what their

experiences with the project reveal about the power relations that shape their engagement with commercialisation processes. The institutional arrangements and implementation modalities may serve as sites of inclusion or exclusion, depending on how women farmers interact with them in the context of their social, cultural, and local institutional dynamics. It is within this context that the project provides an important empirical case for examining how agricultural commercialisation policies and interventions interact with gendered and patriarchal power relations to shape women's inclusion, agency, and empowerment.

3. Conceptual Framework

The thesis uses feminist political economy and empowerment theory to analyse the data. It employs inclusion and agency as central analytical lenses to explore how women farmers are integrated within Malawi's agricultural commercialisation processes through the AGCOM project. It also explores women's engagement with the project to understand whether it enhances their agency as they engage in commercialisation processes.

3.1 Feminist political economy and inclusion

The thesis employs Feminist Political Economy (FPE) to examine the inclusion of women in agricultural commercialisation processes as operationalised through the Agricultural Commercialisation Project. The theory conceptualises that gender inequalities are integral to the broader political and economic processes (Rao & Akram-Lodhi, 2021). According to Bernstein (2010), the theory interrogates four interrelated questions: who owns what, who does what, who gets what, and what they do with it. Akram-Lodhi (2025) adds that these questions are understood as fundamentally gendered in the way that they interrogate how access to resources, labour responsibilities, the distribution of benefits and control over outcomes are shaped by patriarchal social relations and structures of power.

FPE theorists argue that capitalist accumulation is inseparable from hierarchies of social difference. This entails that the theory examines how systems of production generate and reproduce gendered inequalities by assessing labour relations, resource distribution and patterns of accumulation (Rey-Araujo 2024; Weiss 2022; Werner et al. 2017; Bernstein 2010). Similarly, Akram-Lodhi (2025) and O'Laughlin (2022) demonstrate that analysis of social relations of rural capital and rural labour within smallholder agricultural systems may reveal differentiated experiences of inclusion and exclusion within rural accumulation processes.

FPE further foregrounds social reproduction. It emphasizes the role of women's unpaid and underpaid reproductive labour in sustaining households, labour systems, and rural production processes (Akram Lodhi 2025). The FPE theorists argue that women's productive and reproductive labour subsidises production. However, women contributions are often rendered invisible within development policies and development narratives (Rao & Akram-Lodhi 2021; Weiss 2022). Therefore, this thesis analyses social reproduction to explore the conditions and costs of commercialisation by examining patterns of labour intensification, time poverty, and the trade-offs between productive and reproductive responsibilities.

From FPE perspective, agricultural commercialisation can be understood as political-economic process. This process constitutes gender power relations, labour relations, institutional arrangements, and rural accumulation dynamics that mutually shape women's inclusion and experiences within smallholder agricultural commercialisation processes.

By applying feminist political economy, the thesis defines women inclusion as a process through which women farmers are integrated in commercialisation processes implemented by AGCOM in a way that they are able to exercise agency, control productive resources and influence outcomes. By answering Beinstern's (2010) questions: who owns what, who does what, who gets what and what they do with it. The thesis establishes how women's inclusion is structured, the conditions under which it occurs and the implications that it has on women's lives within Agricultural commercialisation processes.

This concept further recognizes the intersectionality of women. Women's inclusion in commercialisation processes may be experienced differently by different categories of women as a result of marital status, age, asset ownership, household headship and social capital (Rao & Akram-Lodhi 2021). Consequently, commercialisation may create opportunities for some women while simultaneously reinforcing unequal labour burdens, unequal resource access and benefit distribution, and existing gender inequalities for others. Feminist political economy and inclusion.

3.2 Empowerment theory and agency

The thesis employs empowerment theory to complement FPE as a framework. Drawing on Kabeer's (1999) empowerment framework, empowerment is understood as the process through which individuals gain the capacity to make strategic life choices in contexts where such capacity was previously denied. The framework conceptualises empowerment through three interrelated dimensions namely, resources, agency, and achievements. While all these dimensions are applied in the analysis, the thesis focuses on agency as the key conceptual lens of the study.

Resources refer to the material, human and social preconditions that enable individuals to make choices. According to Kabeer (1999), resources are socially mediated and accessed through institutional arrangements and social relations. These structures reflect existing power dynamics that determine who can access, use and control the resources. In the context of this thesis, resources refer to the productive and institutional conditions that enable participation in agricultural commercialisation. These include land, labour, agricultural inputs, productive assets, markets, cooperative membership, extension services, productive alliances and matching grants by AGCOM project. This thesis explores how patriarchal

household relations, social norms and institutional arrangements shape access to and control over these resources.

Agency refers to the ability to define goals and act upon them (Kabeer 1999). Quisumbing et al. (2021) argue that it encompasses visible decision-making processes as well as less visible negotiation, resistance and bargaining within social and institutional structures. Similarly, Kabeer (1999) conceptualises agency as encompassing the meanings, motivations and aspirations that individuals bring to their actions. This entails that agency extends beyond observable actions and decisions to include what people perceive as possible, legitimate, and attainable. Giddens (2005) argues that agency is shaped by social, institutional, and historical contexts. This thesis employs agency as a key analytical lens within empowerment theory by exploring how choices within commercialisation processes are imagined, negotiated, enacted and constrained. It critically questions how patriarchal norms, household power dynamics, institutional structures, and everyday realities shape the scope of agency women exercise within commercialisation processes.

In this thesis, women's agency refers to their ability to define commercialisation aspirations, livelihood priorities, and interests, and to act upon them. Women's agency is understood as socially embedded and institutionally mediated. It is influenced by patriarchal household relations, social norms, and commercialisation institutional arrangements.

The agency is operationalised by employing Gaventa's (2006) dimensions of power. He identifies different forms of expressing power including power within, referring to self-confidence and a sense of entitlement to act. power with, referring to collectively exercised power through solidarity and collective action; power to, referring to the capacity to pursue goals and act upon choices; and power over, referring to the capacity to shape or constrain the agency of others. These expressions of power provide analytical lens for examining how agency is operationalised in practice as women farmers navigate commercialisation processes

The third dimension of the framework is achievements which refers to the outcomes derived from the exercise of agency (Kabeer 1999). The observable achievements within commercialisation processes include increased productivity, market participation and income. However, this thesis extends to the less observable achievements which include women's ability to influence household and commercialisation decisions, strengthen bargaining power, exercise control over productive resources and income, and improve wellbeing (Kabeer 1999).

3.3 Analytical framework

The illustration below highlights the analytical visualisation of the theories and concepts that informs this thesis. It shows how the researcher visualised the Integration of feminist political economy and empowerment theories as applied to analyse how power embedded within commercialisation processes interact with the patriarchal power structures to shape the nature of women inclusion and agency in agricultural commercialisation.

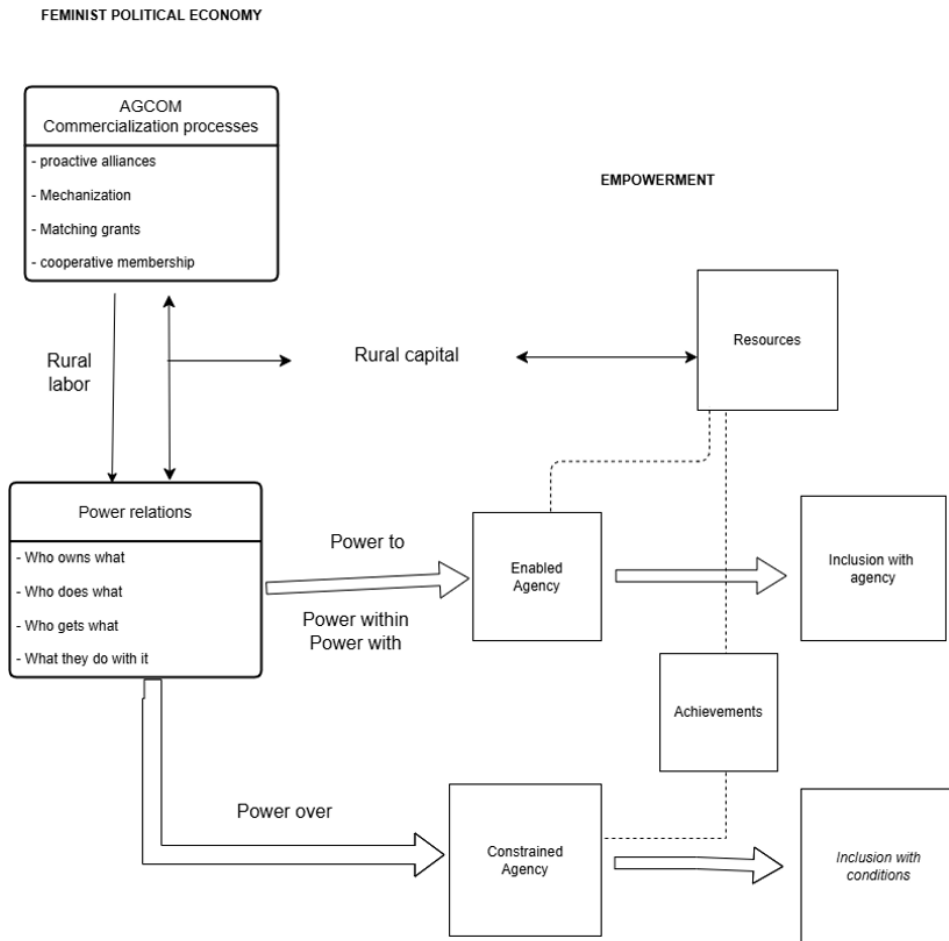


Figure 1 shows the analytical framework, which includes the empowerment and feminist political economy theories as visualised by the researcher for the thesis. drawn by the researcher using draw.io application

By applying feminist political economy questions as posited by Bernstein's (2010) questions: who owns what, who does what, who gets what, and what they do with it the thesis identifies gender differentiation in relation to AGCOM project's institutional arrangements such as matching grants, productive alliances and cooperative membership. Thereafter, the thesis examines the identified differentiation between men and women through the lens of agency and empowerment by using four expressions of power (power to, power with, power

over and power within). This revealed whether women inclusion in AGCOM is accompanied with Agency or not.

4. Methodology

This chapter outlines the research process for this study. The chapter discusses the research design adopted, the fieldwork process, and the data collection methods used to generate empirical data

4.1 Research Design and Approach

The This study adopts a qualitative case study design and is conducted in Mzimba District, Malawi. A case study approach is suitable for this research because it enables an in-depth investigation of complex social phenomena within their real-life context. (Bryman 2012). The thesis seeks to explore the power relations embedded in commercialisation processes. Focusing on one district will provides grounded insights into how the specific social and cultural structures within Mzimba influence the lived experiences of women as they engage in commercialisation processes. This will help interrogate how commercialisation processes, as implemented by the AGCOM project, interact with these power structures to ascertain whether the AGCOM project addresses the forms of differentiation that exist within the case to achieve an inclusive commercialisation intervention.

4.2 Case and Study sites selection

The agricultural commercialisation project is implemented across Malawi, the thesis chose Mzimba district as a case study to examine in depth how women farmers are included in the commercialisation processes. The district is located in the northern region of Malawi. It is strategically located near Mzuzu, the economic hub of the northern region. This provides relatively better access to agricultural buyers, transport networks, and structured markets (M'mbelwa district council 2017). Its proximity to structured markets makes Mzimba a suitable case for studying agricultural commercialisation processes.

Agriculture is the main livelihood in the district. The major cash crop is tobacco, but most women produce groundnuts and soybean. In the area, these crops are considered women's crops markets (M'mbelwa district council 2017). This thesis will focus on women farmers who produce these crops and take an active part in most of the production and marketing processes. It means they have in-depth, personal experiences of the functions of commercialisation processes for crops.

The district is largely inhabited by the Tumbuka and Ngoni ethnic groups, whose social organization is patrilineal and, in some cases, polygamous. Within these systems, women's access to land is through marriage and male relatives because women move to their husbands' villages upon marriage and do not bring productive assets into marriage (Munthali et al. 2024; Akram-Lodhi 2025). This reflects deeply entrenched power relations that govern women's agricultural livelihoods. This is relevant to the thesis, as it provides the social and institutional contexts whose social norms, cultural practices, stereotypes, and institutional practises become objects of examination and analysis. The existence of patriarchal power relations and structures is relevant to the study, as it allows the application of feminist political economy and empowerment theories to illuminate how broader political-economic processes interact with local power structures and processes. It allows to explore how these interactions shape women's inclusion and agency in agricultural commercialisation processes. Analytically, it provides a framework through which women's experiences can inform changes in the power relations within the commercialisation processes.

The thesis focuses on three producer organizations. These producer organizations were selected from the three different agro-ecological zones in the district. For ethical research purposes, they are given pseudonyms as Cooperative 1, Cooperative 2 and Cooperative 3. The cooperatives were selected because they have received matching grants under AGCOM. Cooperatives 1 and 2 received the matching grants in the first phase, AGCOM I, while Cooperative 3 is a beneficiary of AGCOM II. All three producer organizations have similar business plans that were funded by AGCOM project. Cooperatives 1 and 2 procured productive assets, such as warehouses, tractors, and their implements. Cooperative 3 has constructed a warehouse and is awaiting the procurement of a tractor.

All selected organizations also produce grains such as soybeans and groundnuts. These crops are largely grown by women as cash crops in the area. These women farmers have a long history of producing and marketing these crops, even before the introduction of AGCOM project. Methodologically, this made the producer organisations suitable for the study as they provided access to research participants who have nuanced lived experiences related to the production and marketing of soybeans and groundnuts. The thesis uses these lived experiences to examine how AGCOM project has changed women's engagement in the production and marketing of these crops.

Therefore, the Mzimba district and the three selected producer organisation provide suitable contexts to apply the theoretical and methodological approaches employed in the thesis. They are sites with extensive experiences of agricultural commercialisation. They also have the social, institutional and gendered contexts that are relevant for examining how commercialisation processes interact with power relations.

4.3 Maps illustrating the case study and the study sites

The maps below show the Mzimba district on the Malawi map, which also includes the study sites where the three producer organisations are located. I acknowledge that I am not familiar with GIS, so Chikondi Msyali used the coordinates I collected from fieldwork to develop the maps for me. She used Python to web scrape the map using the initial coordinates in Google Colab.

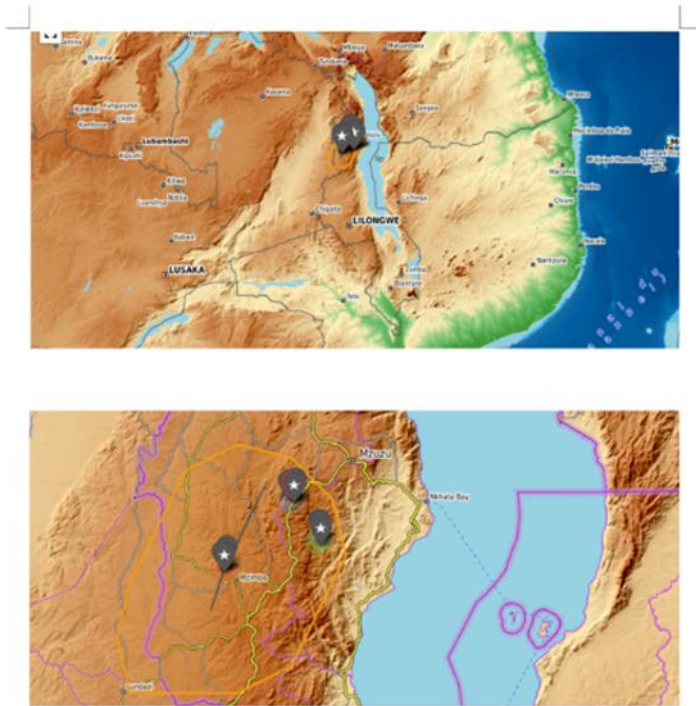


Figure 2 shows maps of the Mzimba district from the map of Malawi

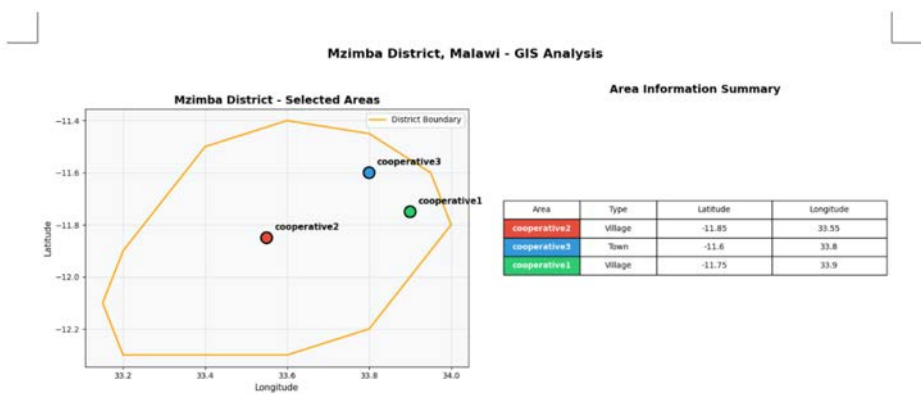


Figure 3 shows map of the study sites

4.4 Ethical consideration.

The following are the ethical considerations that were employed in the study by applying ethical guidelines as proposed by Bryman (2012) and Creswell and Creswell (2018):

Firstly, together with the supervisor, I identified another scholar at LUANAR whose research focused on gender, livelihoods, and agrarian change in Malawi. The researcher was invited to be part of the supervisory team, and they accepted. Thus, thesis has been undertaken in collaboration with LUANAR and has therefore adhered to the rules and policy for research through LUANAR.

Secondly, the fieldwork engagement with the participants began with seeking their consent. Verbal consent was used to accommodate participants' varying literacy levels. The researcher read the information on the consent form aloud to ensure they understood, and they were allowed to ask questions before they took part. While participation was voluntary, the thesis acknowledges potential ethical limitations relating to participant recruitment. The researcher sought assistance from local agricultural extension workers and cooperative leaders to identify participants. This may have created subtle pressure, which may have made it difficult for some individuals to decline or withdraw. To mitigate this, the researcher emphasised participants' right to refuse participation, skip questions, or withdraw from the study at any time without consequences.

Thirdly, confidentiality and anonymity were carefully considered throughout the research process. All audio recordings were securely stored on the researcher's password-protected computer and labelled with anonymised identifiers. However, it is acknowledged that complete anonymity is difficult to guarantee, particularly within organisational structures that track the progress of implementation of AGCOM-supported matching grants by the participating producer organisations.

In the thesis report, anonymisation may be effective for individual participants, while key informants and cooperatives may still be identifiable to those familiar with their roles, relationships, and cooperatives' operations and profiles. Nonetheless, for the sake of anonymisation, the individual participants are anonymised as participant 1 to participant 16, the producer organisations as cooperative 1 to cooperative 3, and the key informants as KI 1 to KI 4.

Lastly, A gender-sensitive approach informed the ethical conduct of this study. The researcher acknowledges that women in general experience leisure-time poverty, and that the conduct of this study could have been seen as one more task among their many other tasks. As such, the women's interviews were scheduled for the afternoons, when most women had completed household responsibilities. They were conducted either near participants' homes or within their homesteads. This reduced mobility constraints and time burdens, and it created a space for research that is more adaptive to women's realities.

4.5 Data Collection Methods

The thesis used qualitative research methods to collect data: semi-structured interviews, focus group discussions, and Key informant interviews. Using multiple sources helped provide a richer understanding of power structures at the cooperative, household, and district levels, and of how they intersect to shape women's agency and women's inclusion in commercialisation processes. It helped validate the data and triangulate the findings across the data sources (Robson & McCartan 2016). The data collection included two focus group discussions from each participating producer organisation, one with the executive committee and the other with the women-only group. It also included 7 interviews for each of the cooperatives 2 and 3, and 2 for cooperative 1. 4 key informants were also interviewed.

The data collection was conducted between February and March 2026. The data collection process began with a pretesting phase conducted with cooperative 1. This phase included one focus group discussion with a women-only group, one with the executive committee, and 2 individual interviews. The phase helped to refine the data collection tools. It also generated substantive data used in the thesis analysis.

The data collection was guided by semi-structured interview guides, which provided room for probing for more responses and adding questions to comprehensively explore participants' meaning-making (Robson and McCartan 2016; Bryman 2012). These interview guides were iteratively refined during the data collection processes. The insights from prior interviews and focus group

discussions informed adaptations to the interview guides. This process helped to improve the depth of the data collected.

4.6 Focus Group Discussions with Executive Committees

Data collection at each participating producer organisation (PO) started with focus group discussions with executive committee members. The focus group discussions provided collective accounts of the producer organisations' operations. They illuminated the institutional and governance dynamics of the producer organisations, the implementation of the AGCOM subproject, and the support that the producer organisations provide to their members (Bryman 2012). The discussions for each FDG took approximately 1 hour to 1 hour and 30 minutes. A total of 3 FDGs were conducted.

Table 1. Details of socio-economic characteristics of the focus group discussion with producer organisation's executive committee committees

date of interview and time spent	name of Producer organisation	Sex	household type	age
2026-02-08 (1 hour, 40 minutes)	cooperative1	9(3f, 5m)		
	member 1	M	MHH	
	member 2	F	FHH	56
	Member 3	M	MHH	28
	Member 4	M	MHH	62
	Member 5	M	MHH	59
	Member 6	F	MHH	62
	Member 7	F	MHH	46
	Member 8	M	MHH	26
2026-02-19 (1 hor, 30 minutes)	cooperative2	11(6f, 5m)		
	Member 1	F	FHH	55
	Member 2	M	MHH	44
	Member 3	M	MHH	50
	Member 4	F	MHH	52
	Member 5	M	MHH	50
	Member 6	F	FHH	55
	Member 7	F	MHH	56
	Member 8	F	MHH	49

8th March 2026 (1hr, 19 minutes)	Member 9	M	MHH	39
	Member 10	F	MHH	42
	cooperative	10(9m, 1f)		
	3			
	Member 1	M	MHH	42
	Member 2	M	MHH	48
	Member 3	M	MHH	53
	Member 4	M	MHH	47
	Member 5	M	MHH	66
	Member 6	M	MHH	87
Member 7	M	MHH	45	
Member 8	M	MHH	40	
Member 9	M	MHH	63	

4.7 Women-Only Focus Group Discussions

Three focus group discussions were conducted with only women, drawn from each of the three participating producer organisations. The meetings were attended by eight, nine and 10 members, respectively. The researcher sought the support of the extension workers who work with the groups to identify the focus group participants. Attention was paid to ensuring the participants' intersectionality. Therefore, the extension workers were advised to include younger and older women, executive members, and people from a variety of social and economic backgrounds. As members of cooperatives come from several villages in the area where the cooperatives are located, the women who participated in the discussions were those living closer to the meeting place. The discussions were guided by a semi-structured interview guide to facilitate in-depth and collective discussion. The data collected included insights into women farmers' experiences of participating in cooperatives and engaging with AGCOM institutional arrangements, their experiences of commercialisation processes, and the challenges and opportunities they encounter

Table 2 Socio-economic characteristics of the participation of the women only focus group discussions

date and time	name cooperative and participant	household type	age	land holding size
2026-02-08 (1 hour, 30minutes)	Cooperative 1	10 participants		

	Member 1	FHH	60	4
	Member 2	FHH	56	4,5
	Member 3	FHH	29	3
	Member 4	MHH	26	2
	Member 5	MHH	32	2
	Member 6	MHH	52	2
	Member 7	FHH	46	5
	Member 8	MHH	34	2
	Member 9	FHH	55	1
	Member 10	FHH	64	1
2026-02-19 (1 hour, 23 minutes)	cooperative 2	9 participants		
	Member 1	FHH	55	1
	Member 2	FHH	51	1
	Member 3	MHH	60	2
	Member 4	MHH	53	1
	Member 5	MHH	40	1
	Member 6	FHH	42	2.1
	Member 7	FHH	46	1
	Member 8	FHH	74	1
	Member 9	MHH	42	1
8th March 2026 (1hr, 43 minutes)	cooperative 3	8 members		
	Member 1	FHH	51	2.8
	Member 2	MHH	66	1.9
	Member 3	FHH	60	3.0
	Member 4	FHH	39	2.9
	Member 5	MHH	44	0.8
	Member 6	FHH	37	1.0
	Member 7	MHH	21	0.4
	Member 8	FHH	57	1.3
	Member 9	MHH	48	1.0

4.8 Individual Women's Interviews

The thesis included two initial in-depth semi-structured interviews with women from Cooperative 1. Semi-structured interviews were used in the thesis, following Bryman's (2012) recommendation that they enable participants to articulate their experiences in their own terms while allowing emerging themes to be probed by researcher. The first two interviews were treated as a pretest, and using the

reflections from the pretest, the interview guide was refined to add life histories. The women's life histories provided a nuanced and comprehensive understanding of participants' experiences regarding commercialisation. Including life histories added depth to women's accounts of how they began producing for the markets, the actors and processes they have been engaged with over the years, how the AGCOM project fits within their trajectory, and the decision-making patterns over the years, including how they have changed and which actors, institutions, and norms have influenced them.

Building on the pretest, I conducted a further 14 in-depth individual interviews with women farmers, seven from Cooperative 2 and seven from Cooperative 3. Each interview lasted approximately 30–40 minutes. Completing individual interviews with women for one producer organisation required two to three days, as scheduling was based on participants' availability. To ensure participant comfort, interviews were conducted at locations convenient to them, most often at their homestead. Participants were identified in liaison with the executive committee of the producer organisation and extension workers supporting the Producer Organisations.

Table 3 showing characteristics of women individual interviews

pseudonym of participant	Age	household type	Land ownership	Land use for Cash crop	Labour source
participant 1	42	MHH	2	1	family and hired
participant 2	59	MHH	4	1.67	family and hired
participant 3	52	MHH	1.9	1.1	family and hired
participant 4	50	MHH	2.8	2	family and hired
participant 5	27	MHH	3	1	family labour
participant 6	44	FHH	2	1.6	family labour
participant 7	39	MHH	2.4	0.4	family and hired
participant 8	52	FHH	0.8	0.4	family labour
participant 9	44		1	0.4	family and hired
participant 10	47	FHH (polygamous family)	3	0.2	family and hired
participant 11	50	MHH	1.9	0.8	family and hired

participant 12	55	FHH	1.9	0.7	Hired and family
participant 13	51	FHH (polygamous family)	0.9	0.5	family and hired l
participant 14	65	FHH	2.9	2	hired and family
participant 15	66	FHH	1.9	1	family
participant 16	50	MHH	2.9	1.4	Family

4.9 Key Informant Interviews

The data collection also included four key informant interviews. The interview participants included two national-level key informants and two district-level actors. The national actor provided insights into the institutional framework of the Agricultural Commercialisation project and how women’s inclusion is operationalised in the project. The district actors provided a more grounded understanding of how commercialisation processes are implemented, how women’s inclusion is reflected in different contexts, and how women’s empowerment and agency are either enabled or constrained. In addition to in-depth interviews, I often conducted informal interviews with district actors to clarify emerging gaps in the data during data collection and analysis.

Table 4: details of the key informants

Pseudonym	position	Date of interview
KI1	District informant	20 February, 2026
KI2	National informant	2 nd March 2026
KI3	District actor informant	13 th March 2026
KI4	National informant	8 th April 2026

4.10 Secondary Data Collection

In addition to primary data sources, I conducted document analysis to complement the data collected and triangulate the findings. The documents

included policy documents, AGCOM district reports, and datasets detailing the production and marketing by the participating producer organisations. The following are the sources:

1. The national agriculture policies and strategies (GoM 2020; 2024)
2. The Malawi Vision 2063 Development Agenda (GoM 2020)
3. Agricultural Commercialisation Project Appraisal Documents for 2017 and 2023 (World Bank 2023; 2017)
4. AGCOM district reports
5. AGCOM reports and documents that are found on the World Bank website (AGCOM 2026)
6. The AGCOM data sets at the district level
7. The district socioeconomic profile (Mzimba district council 2017)

4.11 Reflexivity and positionality

Before my studies in Sweden, I was working in Mzimba district as a gender officer responsible for gender mainstreaming in agricultural programmes. This positioned me along the insider–outsider continuum, with partial insider status due to familiarity with relevant institutional and socio-cultural contexts of the district. At the same time, I remained an outsider to participants’ specific lived experiences and localised realities, which required continuous reflexive engagement throughout the research process. (Long et al. 2016).

This positioning required ongoing reflexivity. Rather than taking assumed familiarity for granted, I drew on my knowledge of the area and context to foster a dialogical, reciprocal research environment that encouraged the co-construction of knowledge. Through reflexive engagement, participants were encouraged to further explain and clarify their experiences and perspectives. This engagement enabled the women farmers to articulate their experiences with agricultural commercialisation in their own terms. It also enabled the research to create room for reciprocity and mutuality (Alasuutari et al. 2008).

In addition, despite efforts to foster a participatory and dialogical research process, the researcher retains interpretive authority in representing findings (Alasuutari et al. 2008; Bryman 2012). My familiarity carried the risk of influencing interpretation and emphasising some thematic areas while leaving out others. This interpretive power was balanced through careful, transparent, and reflexive analysis. One way this was done was by recording my reflections during data collection, which I engaged with reflexively during analysis to limit the overshadowing of participants’ perspectives and ensure that data collection and analysis aligned with the research questions. This ensured that participants’ perspectives were represented as much as possible while maintaining analytical rigour.

4.12 Limitations of the Study

This study has the following limitations.

Firstly, the study was conducted in Mzimba District, which has specific social and cultural contexts that may differ from those in other parts of Malawi or other countries.

Secondly, the study focuses on women farmers participating in AGCOM-related activities, which implies that commercialisation may be conceptualised differently in other projects or among nonparticipants. This entails that the thesis may not fully capture the experiences of nonparticipants or men within the same communities.

Thirdly, all the producer organisations in the study have similar business plans funded by AGCOM to procure tractors, build warehouses, and procure vehicles for transportation. They are also all engaged in grain production (soybeans, groundnuts, and maize) for marketing. This means the study's findings may differ from those of farmers engaged in other enterprises.

Fourthly, the thesis has multiple dimensions such as land, markets, labour, cooperative participation and finance, which were interrogated as resources and institutions for women's inclusion and as sites where women's agency can be exercised. However, the scope of the thesis is limited to a deep exploration of the functionality of these dimensions. This requires further research to explore in depth how each of these dimensions interacts with women's engagement in agricultural commercialisation processes.

4.13 Data Analysis

The data was manually translated from Tumbuka and transcribed into English. I manually identified the codes, subthemes, and broader themes from the dataset. Coding and theme development occurred iteratively throughout both the data collection and analysis phases. This helped ensure that the data collection and analysis inform the subsequent stages of analysis. To support this process, I maintained a field notebook in which I recorded preliminary observations, recurring ideas and key themes identified from each interview and focus group discussion. These notes were compared across interviews and discussions to identify similarities, differences and recurring patterns. This also helped to refine categories and develop themes (Creswell & Creswell 2018; Bryman 2012).

Following the identification of initial codes and themes, the data were systematically organised according to similarities, differences, and recurring patterns across participants and data sources. Key patterns identified include land tenure insecurity limiting women's access, use, and control of land; labour sources

and the role of mechanisation; decision-making patterns in commercialisation processes; and control over farm produce and income. Other themes were women's engagement with co-financing arrangements and patterns of smallholder intensification within agricultural commercialisation processes. Thereafter, the themes were analysed to situate them within theoretical contexts by applying empowerment and feminist political economy theories.

5. Results and discussions

The chapter presents empirical evidence derived from document analysis, key informant interviews, individual interviews, and focus group discussions.

5.1 Women's inclusion within agricultural commercialisation processes and AGCOM project

This chapter answers research question 1, which examines how women farmers are included in commercialisation processes in Mzimba district. The chapter includes assumptions about women's inclusion embedded in the agricultural commercialisation project; the strategies the project uses to include women in its activities; and the lived experiences of women farmers in relation to those activities or institutional arrangements as implemented in Mzimba district. The chapter starts with a description of the results from each theme and later discusses them in relation to the theories in the thesis.

5.1.1 Women's inclusion in agricultural commercialisation through cooperatives

The first emerging theme is that women are included in commercialisation processes through women's membership in cooperatives. The evidence from the thesis reveals that cooperative membership is the starting point for inclusion of women farmers in smallholder commercialised agriculture (GoM 2024; 2020; World Bank 2017). In this case, women's inclusion is conceptualised through collective action that allows the women to benefit from cooperative opportunities such as markets, extension services, linkage to credit, etc., to be able to engage in commercial agriculture. As noted by KI1, "The problem for us is to bring them (women) into the cooperatives... once they are part of the cooperative, they have that opportunity to increase productivity...thereby participate in collective production and marketing. "Agricultural commercialisation project operationalises this logic by promoting women's participation in producer organisations that access matching grants from the project. Through cooperative membership, women are expected to gain access to the resources that the project provides to farmers such as matching grants, training, productive assets, and markets (World Bank 2017; 2023).

This aligns with the general view of women farmers, whose responses to the question: "When do you think you started producing crops for marketing?" Most women responded to the year they joined the cooperative. While this is the case, the findings of the thesis further indicate that women's entry into cooperatives is

shaped by social norms that restrict women's mobility to engage in activities far from home and, at times, by spouses' mistrust. Therefore, women are required to seek permission from male or older family members to join a cooperative. As one participant noted: "My neighbour had an interest in joining the cooperative when I joined in 2014, but her husband did not allow it." (Participant 16).

Similarly, evidence shows that women farmers, instead of joining the cooperative for themselves, are sometimes allowed to join on behalf of male household members. In Cooperative 2, for example, participants highlighted that some women participate as proxies for male household members. As Participant 5 explained, "the money we contribute to the cooperative belongs to our husbands and we are here to represent them." In a similar way, Participant 13 reported registering in the cooperative on behalf of her brother, who resides in a different village far from the cooperative. She narrated that, as a representative, she comes to the cooperative and reports on her cooperative activities whenever needed. However, all the money contributions required by the cooperative are shouldered by the brother.

Notwithstanding, cooperatives provide opportunities to access markets, input loans and extension services, as Participant 9 explained: "I would not have engaged in the production of soya beans for marketing purposes if it were not for the seed that I get from the cooperative." Similarly, women highlighted that cooperative membership facilitated easier market participation and helped them retain some control over marketing decisions and the income generated from sales. As participant 10 noted, "The crops that we produce, my spouse already knows will be sold through the cooperative, so they do not have any say on how to market the produce." Across all the cooperatives, women reported that they are able to learn new methods of producing soyabeans and get access to extension services that they were not able to get when they were not members of the cooperative.

Consistent with Agarwal (2021), the experiences that women have as members of cooperatives demonstrate that they are shaped by existing social norms, power relations, and gender hierarchies. The results show that women are underrepresented as members of committees in the cooperatives, and when they are committee members, their engagement and influence are often undermined. For instance, only two women serve on the 11-member executive committee at Cooperative 3. Focus group discussions at Cooperative 2 revealed that the differentiation in leadership positions is embedded within broader patriarchal norms that position men as leaders, decision-makers, and controllers of cooperative narratives and operations. As one participant explained:

This differentiation can be attributed to cultural norms and practices that position men as leaders and decision-makers. Men do not want to be subordinate to women, so the same expectations they have as heads of household carry over

into the cooperative. When women question men's actions, they do not really like it.

These gendered power relations were also reflected in access to productive resources within the cooperative. For instance, participants in Cooperative 3 noted that men were often able to access larger input loans than women, even when they had previously defaulted on repayments. As one participant in the focus group discussion narrated, men would want to acquire more input loans than women, even when they had previously defaulted on loan payments. For this year, we have to engage our extension worker to restrict some men from dominating the acquisition of input loans and allow women to get the loans. This suggests that cooperative structures and practices may reproduce broader social inequalities, which reinforces men's privileged access to resources, authority, and decision-making power within agricultural commercialisation processes.

Discussing the findings in relation to literature and theory, the study shows that women farmers' inclusion in commercialisation processes and projects such as AGCOM begins with their participation in cooperatives. However, the study reveals that this inclusion depends on patriarchal structures, as it is dependent on men's approval for women to be members and their engagement in the cooperatives. The findings of this study relate to those of Theeuwes et al. (2021) in Uganda, who observed that men often dominate and control women's business engagements with external structures such as cooperatives. The study shows that women's participation is restricted by social norms governing mobility, unequal access to resources, and mistrust from men. This entails that women farmers have limited autonomy over their membership and the decisions they can make as they engage with commercialisation processes.

Although the AGCOM project and commercialisation policy frameworks interpret the increasing number of women in cooperatives as evidence of expanded pathways for women to commercialise agriculture, this study demonstrates that such participation is deeply embedded in power relations that are not always visible from the practitioners' perspectives. In this regard, Atieno (2024) argues that women's participation in cooperatives in Kenya is mediated by differentiated decision-making capacities and gendered socio-cultural norms. Consistent with these insights, the findings in this study, show that women's level of engagement, agency, and autonomy within cooperative activities is systematically shaped by both household and institutional dynamics. Within these structures, men often retain control over women participation, the distribution of resources, and key decision-making processes. In this way, women's ability to participate on equal terms is limited.

Thus, women's cooperative participation cannot be understood simply as a linear pathway to commercialisation. Instead, it reflects a contested process of inclusion in which women gain access to opportunities that cooperatives may

offer. Yet, these remain embedded within patriarchal structures that condition and constrain their agency in agricultural commercialisation processes. This implies that the presence of women in cooperatives cannot be considered a key indicator of women farmers' independent or effective engagement in the commercialisation process. The results show that women have to negotiate and sometimes contest within patriarchal structures to become members of cooperatives or to engage effectively within them.

5.1.2 Commercialisation contributing to women's labour intensification despite the availability of mechanisation alternatives

The second emerging theme from the evidence concerned mechanisation, as the producer organisations that participated in the thesis procured machinery using the matching grant from the AGCOM project. They all bought tractors, ridgers, ploughs, and harrows. They purchased this machinery so that the technologies would replace labour-intensive land preparation practices and thereby improve productivity. The AGCOM project and commercialisation policies perceive tractors as labour-saving technologies that can reduce the workloads of women, increase farm efficiency and allow the farmers to cultivate on a larger hectareage necessary for market-oriented production (GoM 2024; 2020; World Bank 2023; 2017). However, the findings of the study demonstrate that while tractor-based technologies save labour in the preliminary land preparation activities, they leave out labour often done by women, which is unmechanised. This contributes to an increase in women's workload in production processes.

The evidence from this research indicates that while tractor-based technologies reduce labour in land preparation tasks such as tilling and ridge-making, the subsequent tasks required for soyabean and groundnut production largely remain the responsibility of women. As Participant 1 explained, "once the tractor completes land preparation, all the remaining tasks such as planting, weeding, harvesting and post-harvest handling become my responsibilities." This account corroborates the findings of UNCTAD (2020), which notes that mechanisation substitutes for labour often undertaken by men while intensifying women's labour in tasks deemed "minor" but essential to productivity. Similarly, Kansanga et al. (2019) found that tractor-based technologies in Uganda favour men as they reduce men-dominated tasks while leaving women's production tasks, such as weeding, harvesting, and post-harvest handling, unmechanized. This demonstrates that mechanisation does not eliminate labour burdens but rather redistributes them along existing gendered lines by reducing labour in early stages while leaving intact the work performed by women.

In practice, women's access to tractor services is affected by economic and institutional constraints. The accounts from women farmers reveal that the prices to use the tractors were unaffordable to most women. This is evident, as only 5 women in Cooperative 1 and about 28 in Cooperative 3 being able to use the tractor during the 2024/2025 growing season. The charges of the tractor use encompass fuel costs and the operator's allowance. For Cooperative 1, the charge was estimated at MK 55,000 (approximately USD 30) per hectare, while in Cooperative 3, the cost rose to MK 167,500 (approximately USD 97) per hectare. Accounts from those who were able to utilise the tractor indicate that they were able to access them through financial support from spouses, borrowing from Village Savings and Loans Associations, income from off-farm activities, or discreet personal savings. This aligns with Kansanga (2023), who found that economic factors, including access to informal and formal credits and remittances, are key factors to the adoption of tractor-based technologies by smallholder farmers in Uganda.

In addition, cooperative rules restrict tractor use to fields cleared of trees and stumps. In Mzimba, as revealed in the interviews, land clearing and tree removal are socially constructed as men's responsibilities, and decisions regarding trees in crop fields are controlled by men. Similarly, it was noted that women are often allocated to marginal lands where tractor use would not be possible. Consequently, women farmers lack the authority and ability to prepare land in ways that would enable them to use tractor services. This consequently makes the tractor and mechanisation within the AGCOM project predominantly masculine. The governance of mechanisation further elucidates this, as none of the producer organisations' mechanisation committees had women members. As noted in one focus group discussion, men actively gatekeep women's involvement by dismissing their capacity with remarks such as, "Can you really understand when it breaks down...you only know pots and cooking stick (commenting that women are only conversant with care work and tractors are outside women's domains).

The evidence further reveals that cooperatives use the tractors as a way of revenue generation by renting them out to non-members at a relatively higher rate than that they charge the members. For instance, Cooperative 3 charges non-members an extra MK120,000 (approximately 70 USD) per hectare. The cooperative tends to prioritise these clients in order to generate revenue over its own members. Consequently, this contributes to a long waiting list for members to access the tractor. As expressed by participant 9, 'I used the tractor once last year, but the tractor delays production because you have to wait for your turn. So, this growing season, we just started cultivating by hand with a hoe. This account reveals that the existence of a tractor in the cooperative does not entail that it is accessible to the members whenever they need it, even when they can afford it. This entails that women farmers still rely on using labour-intensive, simple tools.

At the same time, mechanisation was noted to benefit men within households disproportionately. Some women reported that their membership in cooperatives enables their spouses to secure access to tractor services. This illustrates how women's formal inclusion in cooperatives is used as a proxy for male interests, even when men don't need to be members of the cooperative to access its opportunities and productive resources.

At the same time, beyond women's engagement in productive work, their lived experiences highlight that they must provide labour for male-managed crops such as tobacco, in addition to managing their own plots, household food production, and household care work. As participant 16 noted, "I am the only one to work on my soya bean farm... I also have to help on the tobacco field... and work on the food crop farm so that we have food.... domestic work awaits me too." These accounts align with Akram-Lodhi (2025), who illustrates that women in smallholder farming systems provide labour across multiple domains, which include productive and reproductive responsibilities. The multiple women labour provision affects the availability of labour in women-managed farms. This affects their ability to intensify production and increase productivity for commercial purposes. More importantly, it affects household food security.

Taken together, the study shows that, while mechanisation is intended to encourage commercialisation by reducing drudgery and enabling more land to be cultivated for commercial purposes, the machinery purchased is rarely used by cooperative members, particularly women. Hiring labour could be a better alternative for women, as it enables them to balance care work with providing labour on other household farms and in soyabean or groundnut fields for commercial purposes. However, not all women can afford to do so, and some tasks on the farm still remain their responsibility even when they can afford to hire labour. The study shows that women farmers bear the labour burden required to achieve commercial yields of soybeans and groundnuts, as these crops are predominantly cultivated by women. Consequently, their involvement in commercialisation processes intensifies their labour burden.

Relating these findings to feminist political economy debates on who does what? Akram-Lodhi (2025) argues that differentiated gendered roles in production and reproduction within smallholder systems generate class relations that position women farmers in subordinate locations. This study corroborates that women's subordination is reproduced through unequal power in labour allocation, limited economic capacity to secure mechanisation or hired labour, and stereotypical and institutional constraints that restrict women's control over mechanisation. In this case, commercialisation restructures labour relations, in which women's labour is mobilised to deliver productivity outcomes, such as expanded hectareage and yield gains. However, it is simultaneously intensified in ways that disproportionately increase their workload.

The study shows that mechanisation does not liberate women's labour; rather, it changes it by removing some of the labour previously done jointly with household members and concentrating the remaining labour on women farmers. This reconfigures rather than reducing women's burdens. In relation to this, Heiss (2022) indicated that women's labour is central to production as it helps to reduce production costs, but its contribution is often not considered significant. This is evident in the study, as women's labour contributes to both commercial and food crop production, even as mechanisation expands.

Critical analysis of National Agricultural Policy discourses on agricultural commercialisation and mechanisation in Malawi pays limited attention to the incorporation of women's labour into mechanisation strategies (GoM 2024). Current mechanisation initiatives largely focus on technologies such as tractors, ridgers, and tillers for land preparation. In contrast, many tasks predominantly undertaken by women remain largely invisible within mechanisation policies and interventions. An interview with KI 4 highlighted that, at the policy level, much needs to be done to incorporate mechanisation policy directions that align with women's labour realities. Noted market failures can also be attributed to the prioritisation of mechanisation options that exclude women's labour. Proper linkages with machinery suppliers may reveal technologies that align with women's work. On this, it can be argued that the priority farmers may give to mechanisation options depends on which tasks in production processes are considered worthy of mechanisation. However, most labour predominantly done by women is equally intensive and demanding. Participant 10 noted, "My husband would not survive plucking groundnuts. When he comes to the field, he would only stay for a few minutes and go back home." But how smallholder farmers know which labour is worthy of mechanisation can also be attributed to the dominant mechanisation hiring scheme run by the Ministry of Agriculture, where machinery options are limited to land preparation tasks such as ridgers, ploughs and harrows.

Therefore, instead of reducing labour, mechanisation initiatives leave intact the structural pattern identified by Bryceson (2019), in which women's labour functions as an invisible subsidy sustaining agricultural commercialisation. In this case, one can argue that women are included in commercialisation processes, but they do not have the corresponding gains in labour authority, access, or recognition. Undeniably, this study confirms the findings that women's labour is the hidden foundation of smallholder accumulation and commercialisation.

5.1.3 Women's inclusion is characterised by increased women's financial risks and indebtedness

A third theme that emerged from the data concerns the co-financing requirements embedded in agricultural commercialisation projects. The study findings reveal that women farmers included in commercialisation processes under the AGCOM project are those who can contribute the 10% matching funds required for producer organisations to access matching grants. These grants are to use to buy productive assets and facilitate engagement in commercialisation practices.

The findings of the thesis show that producer organisations struggled to contribute the 10% needed to meet co-financing requirements. All three participating producer organisations highlighted that it was most difficult for members to contribute to the grant. They highlighted that most failed to contribute because of the limited time they were given to do so. Some also mentioned that the time they were supposed to contribute was outside the marketing season, when most members had no income. As such, all three groups resorted to alternative methods, such as borrowing from wealthy community members, banks, and VSLA, and seeking help from politicians and microfinance institutions. This is evident in Cooperative 1, which took a loan from a local bank in 2022 to match the grant but has since failed to repay it. The same thing happened at Cooperative 2, where members were encouraged to borrow from informal local lenders or VSLA within the area to meet co-financing requirements. At the time of data collection, Cooperative 3 was engaging its members of parliament to help pay for the grant. Women's accounts further highlight the gender dimension of the debt as men associated women's participation in the cooperative with indebtedness. For instance, participant 11 reported that her husband dismisses her participation in the cooperative, saying he does not want her to be involved in what he described as “debt-stuck engagements.” These accounts highlight how co-financing requirements situate women as debt-bearers within both formal and informal financial systems

The findings also reveal that co-financing requirements act as a filtering mechanism that determines who can access commercialisation opportunities. Interviews and focus group discussions consistently highlighted that women farmers struggle more than men to mobilise the required funds for co-financing. This is due to limited access to and control over independent income, restricted control over household resources, and inadequate access to formal credit. This is evident in Cooperative 3, which started with 35 female members, but 18 (47%) failed to contribute and subsequently withdrew from the cooperative. Key informant interviews presented similar narratives, as KI3 reported that in one women's cooperative in Mzimba district, out of approximately 147 women

members, only 79, more than half the original number, remained active after contributing MK400,000 (230 USD) each toward the co-financing requirement. While some women engaged in off-farm small businesses were able to contribute gradually through instalments, female-headed households were more likely to contribute than married women. This dynamic was evident in Cooperative 3, where 17 women members contributed K125,000.00 (71.8 USD) each, 10(59%) of whom were female household heads.

By asking Bernstein's question, "Who gets what?" The findings of the thesis indicate that women who are able to accumulate the money needed to contribute towards financing the grant are most likely to be included in commercialisation processes. The evidence entails that not every rural woman capable of being a member of a cooperative can participate in commercialisation processes. Women with the capacity to accumulate income, bear the risks associated with debt, and control some income, such as those engaged in micro-off-farm businesses or female household heads, are more likely to participate in commercialisation processes. However, this entails that commercialisation processes are exclusionary of most women farmers, as the findings of this thesis indicate that women's ability to accumulate the income needed to meet commercialisation requirements, such as contributing to matching grants, is constrained by structural limitations. Women's dependency on household and kinship networks, exposure to financial risks, cycles of indebtedness, and experiences of exclusion characterise women's engagement within the AGCOM project. The findings reveal that women farmers depend on precarious financial sources that are easily accessible to them. This contributes to the inclusion of women in commercialisation processes that are associated with financial risks and heightened vulnerability.

The findings from this study also indicate that the AGCOM matching grant does not have adequate linkage with financial institutions capable of supporting smallholder farmers and producer organisations in ways that align with their contextual realities. This finding aligns with Paolo de Salvo (n.d.), who reported that World Bank matching grant projects across Latin America and the Caribbean had limited inclusion of financial institution linkages with project participants. However, Sberro-Kessler (2019) argues that the effectiveness of matching grants depends on linking beneficiaries to contextually secure and reliable financial services for both co-financing and future investments. The study shows that the absence of safe and reliable financial services puts women farmers at risk of financial vulnerability, as they have to rely on alternative, often precarious and exploitative forms of finance, such as local informal lenders and socially mediated borrowing. These ultimately risk perpetuating cycles of poverty and indebtedness among women farmers.

These findings indicate that farmers in rural areas are limitedly included within the formal financial systems in Malawi. The findings of this study align with the World Bank (2021) and the Reserve Bank of Malawi (2021), which report that formal financial inclusion in Malawi is low amongst the rural population due to poor infrastructure and internet connectivity. Therefore, the matching grant is provided to farmers within a broader context of financial exclusion and, more to the point, without an adequate mechanism to address the limited access to finance. Chirwa (2004) notes that financial institutions consider lending to farmers as highly risky because of the seasonality and unpredictability of rainfed agriculture. Thus, as reported by Salima et al. (2023), rural populations often rely on informal financial sources rather than formal credit facilities.

Broadly, the evidence from this study aligns with Sberro-Kessler (2019), who argues that the failure of formal financial markets can contribute to elite capture, as informal actors substitute for commercial credit provision under extreme exploitative conditions. This results in indebtedness and heightened financial vulnerability among beneficiaries. Accounts from the key informant interviews support this claim, highlighting that several producer organisations in Mzimba district report reliance on borrowing from wealthy individuals and “loan sharks,” resulting in spiralling indebtedness among beneficiaries. It disproportionately burdens women due to their severely limited control over household finances. Ibid highlights that the World Bank frames matching grants as a compliant and relatively safe mechanism for subsidising agricultural investment. She highlights that it aligns with World Trade Organisation regulations on subsidising farming systems. However, the findings of this study show that the AGCOM project lowers the entry barriers to commercialisation, such as the acquisition of productive assets that farmers would otherwise be unable to access. However, it also transfers the financial vulnerability associated with the grants to farmers.

The results also show that when women need income or want to save money from commodity sales, VSLA emerges as a socially appropriate and easily accessible financial inclusion mechanism. This aligns with Dawuni et al. (2021), who noted that VSLAs are an alternative to formal financial institutions, enabling smallholder farmers to invest more in agricultural livelihoods.

5.2 Social, Cultural, and Institutional Factors Shaping Women’s Agency and Empowerment in Commercialisation Processes

This sub-chapter directly addresses Research Question 2, which seeks to understand women’s agency and empowerment within agricultural commercialisation processes. It explores how women farmers participating in

agricultural commercialisation project navigate the constraints and opportunities embedded in commercialisation processes. The results and discussion draw on women's perspectives to highlight the social norms, intra-household dynamics, and institutional arrangements that enable or constrain women's agency within agricultural commercialisation processes.

5.2.1 Women's agency limited by insecure land rights

The first theme that emerged from the data was that women's access to and control over land constitute a key determinant of their engagement in agricultural commercialisation. By answering Bernstein's question, who owns what? The evidence in the thesis shows that social norms, marital status, and intra-household power dynamics influence women's ability to access land for commercial purposes. Mzimba district is a patrilineal society in which socio-cultural norms grant male household members and traditional leaders' authority over land (Munthali et al. 2025). Akram Lodhi (2025) highlights that the patrilineal marriage system limits women's agency over land to the boundaries set by male household members. The results include that women farmers are more likely to be allocated land for subsistence food production as compared to commercial purposes. One participant narrated that "my husband would easily rent out land to others rather than let me use it for soya bean production for business purposes" (Participant 4).

The study further establishes that the land often allocated to women is marginal and sometimes requires extensive clearing. These pieces of land are often the least productive and sometimes far from the village. Focus group discussions at Cooperative 2 note: they give you land that looks like a forest for you to clear. After some years, they take it back when they see that it is cleared enough to grow other crops. As highlighted by participants in focus group discussions at Cooperative 1 and 2, this land further limits their ability to engage in mechanisation, as clearing the stumps and removing trees is required for machinery use. As noted above, land owned by women is not suitable for mechanisation, contributing to an increased workload for women farmers, who are also primary providers of care work. This suggests that for women to access and control over land and to engage in commercialisation, it is conditional upon patriarchal approval and negotiation within the patriarchal customary land governance structures.

The evidence for the thesis indicates that insecure and conditional land tenure rights contribute to the extent to which women farmers engage in commercialisation. In relation to this, Meinzen-Dick et al. (2019) argue that insecure land rights reduce incentives to invest in productive resources. It undermines women's ability to make autonomous decisions regarding hectareage

expansion, crop diversification, and long-term investment. Comparative evidence from Rwanda similarly demonstrates that secure land rights are critical for increasing productivity among women farmers and strengthening their decision-making power over agricultural production (Mukamakuza et al. 2025; Lengoiboni et al. 2015).

This study shows that women often have to negotiate or adopt land security practices that align with their social position to strengthen tenure claims and enable engagement in commercialised agriculture. For instance, the study's evidence reveals that women access land through male heirs, rental arrangements, or polygamous relations, where co-wives are allocated plots to support their separate households. These strategies align with Tsikata's (2016: 5), who observed that women farmers use practices that align with their social position to strengthen their tenure claims. Similarly, Akram-Lodhi (2025) found that women farmers in Mzimba provide labour on husbands' or family farms as a way of securing land use rights. These practices are among the ways women exercise agency within patriarchal structures by finding alternative ways to have claims over land for commercial purposes when direct control is limited.

Women's integration into the AGCOM project is proposed to close the gender productivity gap in Malawi (World Bank 2017; 2023). One key finding of this study is that secure land rights for women are central to achieving this goal. While the World Bank (2025) indicates that the project aims to register the land of all its beneficiaries, the results of this study show that in patrilineal societies such as Mzimba, land registration needs to be accompanied by innovative mechanisms that would grant women the right to land despite them not being socially recognised as having this right. Tsikata (2016) notes that titling alone does not eliminate patriarchal control over land, as kinship systems and customary norms often persist. This reinforces women's subordinate position in land access. Thus, the thesis shows that interventions to improve women's access to and control over land need to confront the social and cultural norms that underpin tenure insecurity.

5.2.2 Women's agency in productive alliances shaped by cooperative marketing capacity and market functionality

The evidence from this study shows that women farmers considered productive alliances more reliable than unstructured market arrangements prevalent in the study area. They are preferable to women because they sell their commodities through cooperative-mediated collective marketing, in which cooperatives assume key market functions such as price negotiation, market analysis, and buyer coordination. Suh et al. (2025) relate these findings to the literature and highlight the potential of producer organisations to strengthen agricultural marketing

through collective action, improved access to market information, and stronger linkages with buyers.

Consistent with Magakwe and Olurunfemi (2024), Externalising market decisions and functions from cooperatives allows women to reduce barriers to marketing, such as mobility limitations, limited access to distant markets, and the need for specialised market negotiation skills. In terms of women's agency as revealed during the fieldwork, collective marketing allows women to receive lump sums of income directly from sales, creating temporary spaces of control over proceeds before engaging the returns in joint household decision-making structures. However, limited marketing skills constrain their ability to engage strategically with markets or to independently assess the profitability and competitiveness of market participation.

Similarly, the study found that not all producer organisations have the capacity to serve as market mediators for their members. This study finds that productive alliances become ineffective when producer organisations lack the capacity to engage with off-takers or to incentivise members to aggregate produce collectively. This is evident at Cooperative 1, which has not collectively sold its commodities to any off-taker since it participated in the AGCOM project in 2022, despite being in a productive alliance. In the absence of reliable predictable market outlets, farmers have little motivation to aggregate and store commodities collectively. The findings indicate that uncertainty about the functionality of productive alliances leads male household members to influence how crops will be marketed. This was evident in Cooperative 1, which failed to secure a market for its members. For instance, Participant 2 explained that her husband prohibited her from aggregating produce at the cooperative warehouse, citing his lack of trust in the producer organisation's ability to secure favourable market opportunities. This aligns with Kampanje et al. (2025), who argue that the intra-household decision-making processes influence women's participation in agricultural markets. In this case, weak and unreliable market structures exacerbate household power asymmetries, further limiting women's agency.

Findings on women's agency in productive alliances reveal that women farmers exercise it through cooperatives in market participation. In this context, cooperatives are responsible for market research, price negotiations and direct engagement with buyers, while individual members contribute by delivering their produce to the cooperative once a buyer has been found. While this enables women to participate in markets through collective structures, their agency is constrained by the cooperative's centralised control over marketing processes and outcomes. According to Giddens (2005), agency involves not only the ability to decide and act, but also the capacity to do so knowledgeably and reflexively, informed by an understanding of rules, resources, and practices. The interviews and focus group discussions revealed that women farmers had limited skills in

record-keeping, setting prices, negotiating prices, and analysing gross margins. These capacity gaps constrain their ability to independently assess market outcomes. This implies that they participate in markets without full awareness of pricing structures, profitability, or whether they are securing competitive returns.

Comparing the results to those in other contexts, Castillo et al. (2022) highlight that the productive alliances in the Chilean productive alliance programme were accompanied by iterative capacity-building programmes and a monitoring mechanism. These activities strengthen beneficiaries' marketing skills. In contrast, the thesis findings show that both farmers and producer organisations have inadequate marketing capacity to operate effectively as commercial actors. The findings of the thesis show that productive alliances are not static arrangements and their functionality is uneven. They change due to shifts from both the supply and demand sides. Therefore, farmers require the capacity to engage alternative markets and make informed marketing decisions in order to realise competitive returns from their commercialisation efforts

5.2.3 Men capture commercialisation returns

The third emerging theme from the data is that women's increased participation in agricultural commercialisation does not necessarily translate into control over the benefits generated, by answering Beinstern's question on what they do with it. The evidence shows that, despite women farmers realising gains in productivity and income, they have limited claims over them due to patriarchal structures that privilege men's authority.

Across all three participating producer organisations, male household members asserted ownership of crops produced on household land. A woman from Cooperative 1 recounted that her male relatives questioned her authority, asking, "Did you come with land here?" This narrative indicates that control over commercialisation outcomes is embedded in gendered agrarian relations.

Similarly, the study shows that income from the sale of soybeans or groundnuts is under male control. Women are expected to disclose their earnings to their spouses, who often decide how to use the money. One executive committee member at the cooperative 2 noted that some women members request false receipts with some money deducted to keep some money under their control.

In general, the results show that women farmers have limited control over the commercialisation gains they generate. One participant explained: "The money I made from selling soybeans was used to rent land for tobacco production that my husband manages." (participant 7). Accounts like these illustrate how male-controlled interests appropriate the value that women create through agricultural commercialisation. This differentiation is captured in the frustrations expressed during focus group discussions at Cooperative 1, in the phrase "tikupyoka pa waka" ("we work hard on the farm for nothing"). As such, women farmers use

alternative methods to save money discreetly at VSLAs as a strategy to retain some control over their earnings. This could have serious implications if their husbands or other men discover it. While some do not sell all the commodities, they keep some to sell later when money is needed for household expenses or reinvestment in the farms. Other women reported withdrawing from the AGCOM project completely.

Findings reveal that women's overall agency within commercialisation processes is shaped by male authority through the control of earnings from these processes. These findings point to a disconnect between women's inclusion in commercialisation processes and their ability to exercise agency over the outcomes. Increased productivity and income may constitute "achievements" within Kabeer's (1999) empowerment framework, but limited control over outputs and income undermines empowerment by restricting women's agency to define and pursue their own priorities regarding the returns from commercialisation processes. This challenges arguments by Khanyizira and Khanyizira (2025), who posit that agricultural commercialisation under the Agricultural Commercialisation (AGCOM) Project empowers women through increased production and income. Instead, the findings suggest that women's labour is incorporated into commercialisation processes while the benefits are appropriated through patriarchal household relations. This resonates with Akram-Lodhi (2025) and Slavchevska et al. (2020), who argue that women farmers often have limited say over farm outputs as men exercise control over allocation and use.

In this context, as commercialisation intensifies the value of agricultural production, it attracts greater male control over income and decision-making. Similar trends were particularly observed at Cooperatives 2, where participants reported that a growing trend of men entering soybean production as a cash crop, an enterprise previously dominated by women. This reflects what Tavenner et al. (2019) and McVay et al. (2022) describe as the "male takeover" of high-value crops, whereby men assert control over production and marketing once commercial returns of farm enterprises rise

5.3 Key lessons learnt from women's experiences to inform inclusive commercialisation processes

The section highlights key lessons from the evidence to inform the design and implementation of institutional frameworks and programmes that promote inclusive smallholder agricultural commercialisation. The subchapter answers research question 3.

- Financial inclusion mechanisms that work for rural women. farmers. In the thesis, VSLA emerged as one of the local financial institutions that women use to meet their financial needs during commercialisation processes. Besides, there is a need for financial inclusion policies and lending frameworks that are aligned with the realities of rural smallholder farmers
- Capacity gaps in marketing limit their ability to identify or engage alternative markets for profit maximisation. Thus, the thesis suggests the need for capacity building for women, focusing on market literacy, price negotiation, market research, etc., integration of market information systems within productive alliance structures, and monitoring and evaluation mechanisms for productive alliances.
- The results of the thesis show that women's inclusion in the agricultural commercialisation process needs to be accompanied by strengthened access and control over land. Therefore, the thesis recommends that land registration policies include mechanisms that address the social and institutional norms that shape women's claims to land in agricultural livelihoods.
- To address the gender differentiation identified in the study, the thesis recommends the incorporation of explicit gender responsive interventions and policy actions that commercialisation programmes such as AGCOM and policies can address the social norms, household power asymmetries, institutional biases and cultural practices that shape women's agency and inclusion in agricultural commercialisation processes.

6. Conclusion

In broad terms, the study found that agricultural commercialisation projects play a key role in incorporating women farmers into the processes of agricultural commercialisation. These processes include participation in cooperatives and improving women's access to productive assets, such as mechanisation and formal markets, through productive alliances. The analysis of the cultural, social, and institutional contexts shows that power within commercialisation processes is concentrated in men's authority at the household level and within cooperatives. These dynamics position women as subordinate in commercialisation processes, where their membership in cooperatives, provision of labour for production, use of land, access to seed credits from cooperatives, and marketing of farm produce and outputs are all shaped by male-centric structures that disproportionately limit the agency women can exercise within commercialisation structures.

6.1 Key findings on women's inclusion

The study reveals that women's inclusion in the commercialisation process is characterised by the following:

- Inclusion is through producer organisation membership, through which they can access opportunities such as input loans, collective marketing, extension services, and peer support. However, for most women, membership in cooperatives requires approval from male or older household members, limits participation in key leadership positions, and confers differentiated access to productive assets and resources from the cooperatives.
- The commercialisation process includes mechanisation such as tractors, tillers, ridgers, harrows, and ploughs. This was supported by matching grants from AGCOM. While this machinery is supposed to help women reduce drudgery, other tasks remain unmechanized, such as planting, weeding, harvesting, and post-harvest handling, which are mostly done by women. Financial limitations, gender norms, and stereotypes associated with tractors reduce women's ability to use the machinery. This is further accentuated by the labour women provide in food crops, other cash crops, and household work. Thus, women's inclusion in commercialisation processes is associated with labour intensification.
- Co-financing requirements for producer organisations to access the matching grant act as a filtering mechanism that includes women who can afford to contribute money and excludes those who are poor. The study also establishes that inadequate inclusion of linkages to safe financial institutions that align

with rural realities exposes women to debt and heightened financial vulnerability when meeting co-financing requirements. Therefore, women farmers who can be included in commercialisation are those with the resources and capacity to absorb the financial risks associated with debt.

6.2 Key findings on the social, cultural and institutional factors influencing women's agency in commercialisation processes

Besides, the study establishes that women's agency in commercialisation is constrained by insecure land tenure, limited capacity in agricultural marketing, and patriarchal control over commercialisation returns. Although institutional mechanisms such as productive alliances and collective marketing create access to markets and temporary agency over income, decisions regarding land use, marketing, and income allocation remain under male authority. The study indicates that as commercialisation increases the value of agricultural production and income, male control over the enterprises intensifies. This leads to the appropriation of women's labour and men capturing of commercialisation benefits. In this case, increased productivity and income do not necessarily translate into empowerment.

6.3 Summary of key recommendations to inform inclusive commercialisation policies and interventions

Based on the evidence of the thesis and the analysis, the following are the key recommendations that can inform inclusive agricultural commercialisation policies and interventions:

- Inclusion of gender responsive strategies that directly address the gender inequalities in labour distribution, land and other productive resource distribution and marketing.
- Strengthen financial institution linkage with farmers and producer organizations that are aligned with rural realities, such as VSLAs or community-based financial institutions.
- Strengthen the capacity of women and cooperatives in marketing and farm business through training, monitoring, and improved access to market information in rural areas.
- Strengthen women's land rights.

6.4 Contribution to knowledge

Theoretically, this study contributes to scholarly debates in gender and agricultural development scholarship. By foregrounding feminist political economy and empowerment, it argues that gender differentiation in development programs can be better understood by examining how the capacity of women included in those programs to make decisions and influence development outcomes is enabled or disabled. These lenses can be applied to understand gender responsiveness and inclusiveness of development programs and policies.

In terms of policies and development programs, the thesis highlights gaps and blind spots embedded in agricultural commercialisation policies and projects. These gaps inform areas that need to be considered when designing rural agricultural transformation programmes and policies. This will help to address the gender inequalities that limit women's participation and ability to benefit from agricultural development programmes.

The thesis also contributes to the literature that can be debated within Malawi and sub-Saharan Africa regarding women's inclusion in development policies and programs. In addition, it adds to the empirical evidence for Mzimba District, which has had limited studies conducted in the area regarding gender and agricultural livelihoods.

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Popular science summary

Agricultural commercialisation is one of the mechanisms that inform the agricultural development trajectory in Malawi. It is conceptualised as the shift of smallholder subsistence production systems toward market- and profit-driven production systems. In Malawi's contemporary policies and programs, it is positioned as key to transforming rural communities and improving rural incomes.

The Agriculture Commercialisation Project is one of the initiatives in Malawi that aims to transition smallholder farmers, who are predominantly subsistence producers, toward market-oriented production. It provides matching grants for agricultural investments in productive assets. The project aims to link smallholder farmers organised in producer organisations, such as cooperatives, farmer associations, and farmer groups, to structured markets through productive alliances.

Mzimba District is one of the participating districts in the project. However, there is limited research in the district examining how women farmers are included in the project and whether this inclusion contributes to their empowerment. This thesis explores these questions by interrogating how commercialisation processes, as implemented by the AGCOM project, interact with power relations to shape women's agency. The study uses Mzimba as a case study, as its patrilineal marriage system reflects a patriarchal society that best suits the nature of this thesis, which asks how these power structures and relations are changed or reinforced to enhance or undermine women's agency in commercialisation processes.

Using focus group discussions and interviews, the thesis shows that cooperatives are the key entry points for women farmers to participate in commercialisation processes. Through this membership, they have access to productive assets provided by the AGCOM project and other opportunities for agrarian accumulation, such as input loans. However, women have to negotiate within patriarchal household structures to become members of cooperatives. Within the cooperatives, access to productive resources such as mechanisation is limited due to inadequate income to hire tractor services. They are also constrained by institutional factors, such as the exclusion of women from mechanisation governance and cultural practices that restrict women's access to prime land suitable for tractor use. The AGCOM project's co-financing requirements for matching grants pose a barrier to inclusion for women with low incomes and limited control over household income in contributing to the grant. It also introduces risks of indebtedness among beneficiaries. Social factors, such as land control concentrated within male household members, limit women's agency in commercialisation processes. Patterns of collective agency were found to enable women's participation in structured markets; however, this is accompanied

by limited capacity in marketing processes, contributing to women's participation in markets unquestioningly, without understanding whether they are making a profit.

These findings inform policy and development programs, indicating that mechanisms and strategies to address gender differentiation in commercialisation processes need to be considered in their design and implementation. Power relations embedded in the use and access to cooperative, land, markets, labour, and finance need to inform these policies so that women's inclusion in development programs does not perpetuate gender inequalities.

Appendix 1

The thesis aligns with the AI policy of the Division of Rural Development at level 2, which allows the use of AI during preparation, and not to be part of the submitted thesis document.

In this thesis, I used Grammarly during the drafting phase of the thesis report to correct spelling and grammar. This tool has two options: revise with AI and proofreading, which only provides suggestions for correcting punctuation and word spelling. I only used the proofreading option and verified the suggested corrections by comparing them with the proofreading as provided by Microsoft Word. Grammarly is compliant with EU GDPR legislation.

References

Grammarly (n.d) Grammarly. Version 1.2.260.1887 Grammarly: Free AI Writing Assistance

8. Appendix 3: Producer Organisation Executive Committee Focus Group Discussion Guide

General information about the participants

name	Position in PO	sex	Marital status
	Age	Land holding size	

- The general profile of the producer organisation (when it started, how it started, membership, enterprises engaged in, stakeholders working with the group, its general operations, any other relevant information, governance arrangements)
- The overview of the AGCOM project in the Producer organisation (how the producer organisation got engaged in the AGCOM project, who was involved in developing the application for the grant and other processes involved in the grant, why?)
- Producer organisation engagement with AGCOM requirements, institutional arrangements and women's involvement in them (probe for co-financing, productive alliances, matching grants, role of extension workers)
- The assets and resources that the producer organisation has, and how women farmers access and control them
- Decision-making structures in the producer organisation and women's participation
- social norms, practices, activities in the community or in households that affect how women engage in the AGCOM project and producer organisation.
- Project/PO rules, requirements, or practices that enable or prevent women from engaging in the project or using and benefiting from its resources
- Areas to change or be strengthened in the producer organisation or AGCOM to improve women's inclusion and decision-making in commercialisation processes?

9. Appendix 3: Profiles of the producer organisations participating in the thesis

- Key areas identified from Cooperative 1 are included in this thesis.
 - Started in 2018, has a membership of 89 (54female, 35males) and more are in leadership positions.
 - Got a matching grant from AGCOM amounting to MK126,090,000.00 (USD 72,060.57). Of this amount, AGCOM provided MK88,263,000.00, while the producer organisation contributed 10% in cash (MK12,609,000.00) and 20% in kind (MK25,218,000.00). Using these funds, the group procured productive assets, including a 2WD, 75 HP Farmtrac tractor, a 4-disc ridger, a 3-disc plough, a 16-disc harrower, and constructed an aggregation centre.
 - Never aggregated and sold commodities collectively despite having a signed agreement with an offtaker
 - Limited capacity to identify alternative markets
 - Failed to mobilise money for co-financing and got a loan from a local, and failed to repay it
 - They are at risk that the bank would confiscate the tractor that they bought using the matching grant if they fail to pay back the loan
 - Underutilization of the project assets (never aggregated commodities, and only 15 of the members used the tractor)
 - Women use the tractor less than men due to cultural Practices governing land, stereotypes of women tractor use and inadequate income to hire the tractor.
 - Potential buyers do not prefer to buy from the group because of poor roads and a long distance to the nearest cities.
 - Erratic rains led to poor quality groundnuts, and the buyer they are in alliance with did not want to buy.
 - Male household members discourage women from aggregating commodities as they fear that the cooperative does not have the capacity to sell the produce to better markets
- Key areas that were identified from Cooperative 2 that informed the thesis
 - The group has 360 members out these only 112(69female, 31 males) contributed towards the matching grant.
 - MK65,500,000.00, of which the producer organization contributed MK6,500,000.00 in cash and MK13,000,000.00 in kind. Each member contributed MK 70,000.00
 - Using the matching grant, the group bought a tractor

- They got a loan from a microfinance institution to match the grant. However, they were not able to repay on time, and as such, they pushed each member to get a loan from wherever they could so that they could reimburse the loan to the micro financial institution
- They can give the members seed loans and link members to input suppliers on credit
- They have the capacity to identify markets and engage with multiple markets at the same time. However, they still struggle to secure a stable market because off takers do not buy at the time of sale or offer competitive prices. Most women prefer to sell collectively, as the cooperative provides transport to collect commodities from their villages.
- The group has more women than men. Regarding the matching grant, more women contributed money to match the grant than men. So, they said the tractor belongs to the women. Despite the rhetoric, women use the tractor less than men do due to poor farm parcels with tree stumps, located closer to impassable roads. Men hold all the positions in the tractor managing committee
- Women are present in executive committees, but often their authority is undermined
- Men dominate the governance of mechanisation
- Selling through a cooperative is also used as a mechanism to pay back the input credits.
- Key areas that were identified from the cooperative 3 that inform the thesis
 - The group has fewer women than men (only 17 females and 54 males), and few women in leadership positions
 - The matching grant of their sub-project supported by AGCOM is worth MK190,000,000.00 (USD 109,410.60). The group was required to match MK19,000,000.00 (USD 10,941.00) in cash and MK38,000,000.00 (USD 21,880.38) in kind. So far, the group has constructed a warehouse, but it has yet to contribute the required 10 per cent towards procuring a tractor. Each member contributed MK 125, 000.00
 - 18 women out of 35 withdrew from the group because they could not afford to contribute money to co-finance the matching grant
 - While they were able to match the grant, they relied on local rich people due to the limited time they were given to match the grant
 - Women farmers participate in the cooperative mainly through monetary contributions and labour, with limited decision-making power

- They were able to aggregate commodities and sell collectively even before they built their own warehouse
- They have a stable market with local schools where they sell for the school feeding programme

- Areas to change or be strengthened in the producer organisation or AGCOM to improve women's inclusion and decision-making in commercialisation processes?

11. Appendix 5: The Women's Interview Guide

Women's interview guide

Background Information

- Complete name (optional)
 - Name of producer organisation
 - Position in the PO
 - Village
 - Year of birth.
 - Marital status
 - Level of education
 - Average annual income
 - Landholding size
 - Cash crops/food crops
 - Off-farm income-generating activities
 - Main labour source
-
- When did you start producing for the market
 - (Probe: What motivated you? What changed? Any support you received to start producing for the markets? What do you do differently in your farming than before?)
 - What role do different actors play in your processes of producing and marketing your soya beans or groundnuts? (probe role of AGCOM, cooperative, household members, extension workers)
 - Which resources or assets do you use in your production and marketing? What kind of decisions do you make regarding the resources and why (probe for sources of the resources, ability to access, use, and control, who else is involved in these resources and their decisions)
 - Which of the commercialisation processes are you engaged in? How? and why?
 - (probe for AGCOM project/ producer organisation commercialisation processes such as membership in cooperative, productive alliances, co-financing, matching grants functions, input credits, mechanisation, labour provision)
 - Which decisions are you able to make for these processes? Which norms, practices, rules, and requirements enable or disable you from making these decisions?

- Which actors, institutions or practices shape how these decisions are made? And why?
- What has changed since you started producing for the markets (any gains, any losses), and who makes decisions about them?

12. Appendix 6: Consent form

Introduction and Consent

Study title: Agricultural Commercialisation Programmes in Malawi: Exploring Women's Agency and Inclusion.

Researcher: Edith Mithenga

MSc Rural Development and Natural Resource Management, Swedish University of Agricultural Sciences

I am Edith Mwaiwao Mithenga. I am currently a master's student studying rural development and natural resource management at the Swedish University of Agricultural Sciences. I am here to conduct research as part of my academic requirements. The research examines the gendered implications of agricultural commercialisation in Mzimba District. The purpose of the research is to explore how commercialisation processes, as implemented by the agricultural commercialisation project, include women farmers and whether such inclusion contributes to women's empowerment. The research seeks to identify the opportunities and barriers that women farmers face as they participate in commercialisation processes, and to explore how development processes and initiatives address or reinforce these barriers.

Participation in this research is completely voluntary, and you are free to decline or withdraw at any time. Confidentiality is highly considered in this research; therefore, know that all the information provided will be kept confidential, and your identity will be concealed in all the records of the research, including the reports and publications.

Are you willing to participate in this interview? (tick if yes). Signature

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