

LABOR TRAFFICKING IN MALAWI

Prevalence, Vulnerabilities, and Recommendations
for Financial Capability Intervention



**Labor Trafficking in Malawi:
Prevalence, Vulnerabilities, and Recommendations
for Financial Capability Intervention among
Youth and Young Adults,
A Baseline Study**

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About the Center on Human Trafficking Research & Outreach (CenHTRO)

The Center on Human Trafficking Research & Outreach (CenHTRO) was formally established in 2021 as a collaborative, cross-disciplinary, and international research hub in the global effort to combat human trafficking. CenHTRO draws upon three decades of cumulative research and practice by its faculty in Sub-Saharan Africa. Based in the University of Georgia School of Social Work and led by founding director Dr. David Okech, the center conducts research, develops programming, and influences policies that drastically and measurably reduce human trafficking and other forms of exploitation.

CenHTRO Aims:

- Enhance the science of human trafficking prevalence measurement across the world.
 - Implement policies and programs that protect victims, prevent trafficking, strengthen prosecution, and enhance partnership.
- Equip the next generation of human trafficking researchers with competencies that can enhance social justice for trafficking survivors and victims.

About the Centre on Social Research (CSR) at University of Malawi

The Centre for Social Research (CSR) at the University of Malawi (UNIMA) was established in 1979 with an initial mandate of appraising, monitoring and evaluating Malawi Government projects funded by development partners. CSR's mandate is to conduct and promote excellence in academic and applied social science research. CSR endeavors to pursue fundamental and emerging research questions and problems that align with Malawi's long-term development vision, Malawi 2063, and the national research agenda as well as UN Sustainable Development Goals. Over the 45 years of its existence, the CSR has conducted over 600 research and consultancy projects in these thematic areas and other related other related areas of social sciences.

About Financial Capability and Asset Building (FCAB) Team

For over 25 years, the Center for Social Development (CSD) at Washington University in St. Louis, led by founding director Michael Sherraden has tested innovative strategies to ensure the financial capability of millions of households. FCAB Africa led by Dr. David Ansong (University of North Carolina), Dr. Moses Okumu (University of Illinois at Urban-Champaign) and Dr. Isaac Koomson (University of Queensland, Australia) in partnership with CSD was launched in 2021. FCAB Africa is a multi-country collaboration among African and U.S.-based applied researchers leading the way to generate context-relevant research to inform and expand policy agendas that improve the financial stability and security of socially and financially marginalized African populations.

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Acronyms

CBPR	Community-Based Participatory Research	RA	Research Assistant
CBO	Community Based Organizations	RSA	Republic of South Africa
CenHTRO	Center on Human Trafficking Research & Outreach	TA	Traditional Authority
CSD	Center for Social Development	TVPA	Trafficking Victims Protection Act
CSO	Civil Society Organization	TIP	Trafficking in Persons
CSR	Centre for Social Research	UGA	University of Georgia
FCAB	Financial Capability and Asset Building	UNICEF	United Nations Children's Fund
FGD	Focus Group Discussion	UNIMA	University of Malawi
IDI	In-depth Interviews	UNODC	United Nations Office on Drugs and Crime
ILO	International Labor Organization	USAID	United States Agency for International Development
INESOR	Institute of Economic and Social Research	US DOS	United States Department of State
IOM	International Organization for Migration	YYA	Youth and Young Adult
KI	Key Informant		
KII	Key Informant Interview		
LT	Labor Trafficking		
LTS	Link-tracing Sampling		
MOJ	Ministry of Justice		
MOL	Ministry of Labor		
MGCDSW	Ministry of Gender, Community Development and Social Welfare		
NCCATIP	National Coordination Committee against Trafficking in Persons		
NGO	Non-governmental Organization		
PEMS	Program to End Modern Slavery		
PRIF	Prevalence Reduction Innovation Forum		

Key Terms

Labor trafficking: “Forced Labor, sometimes also referred to as labor trafficking, encompasses the range of activities involved when a person uses force, fraud, or coercion to exploit the labor or services of another person.

“acts” element of forced labor is met when the trafficker recruits, harbors, transports, provides, or obtains a person for labor or services.

“means” element of forced labor includes a trafficker’s use of force, fraud, or coercion. The coercive scheme can include threats of force, debt manipulation, withholding of pay, confiscation of identity documents, psychological coercion, reputational harm, manipulation of the use of addictive substances, threats to other people, or other forms of coercion.

“purpose” element focuses on the perpetrator’s goal to exploit a person’s labor or services. There is no limit on the location or type of industry. Traffickers can commit this crime in any sector or setting, whether legal or illicit, including but not limited to agricultural fields, factories, restaurants, hotels, massage parlors, retail stores,

fishing vessels, mines, private homes, or drug trafficking operations.

All three elements are essential to constitute the crime of forced labor.” (US Department of State, 2025)

Youth and Young Adult: For the purposes of this report, youth and young adult refers to individuals who are between the ages of 18 and 37 years old. This range is based on the national definitions of youth in Zambia (19-35) and Malawi (10-35) (Republic of Zambia Ministry of Youth, Sport and Arts, 2024; Malawi Ministry of Youth and Sports, 2023).

The primary study population for the present study are YYAs who were between the ages of 18 and 37 at the time of data collection. The decision to select 18- and 37-year-olds as the primary YYA age range for this study was the result of collaborative discussions with our partners on how to meet our study goals. Our study aimed to capture data about labor trafficking experiences for young individuals at least two years prior to data collection. Therefore, someone who was 37 years old at the time of data collection could have experienced labor trafficking in the two-year window prior to the study period, when they were 35 years old. Similarly, young adults who were 18 years old at the time of the study could have experienced labor trafficking when they were 16 years old (two years prior to the study period). Setting the eligibility range for YYAs at 18-37 years old enabled our team to capture data about experiences of people as young as 16 and to capture

information about experiences had by YYAs who were older than 35 at the time of data collection, but who had been 35 or younger during the period of interest for the study.

Financial Capability: "The twin foundations of financial capability are financial inclusion and financial literacy (Sherraden, 2013). Financial inclusion describes the extent to which people are connected to mainstream financial institutions and policies, including banking, credit, saving...Financial literacy describes the knowledge and skills to make informed financial choices. Financial capability incorporates what individuals know and can do (agency) along with their real access to financial services, policies, and other opportunities." (Caplan & Sherraden, 2018)

"Financial capability goes beyond just financial literacy—it is the ability to use individual—as well as institutional-level resources to make decisions that are in the interest of one's general economic well-being." (Okech et al., 2018, page 125)

Asset Building: "... asset building (the AB in FCAB) entails programs and policy innovations that support individuals' and families' ability to accumulate resources to safeguard their financial security, particularly during economic shocks, and to allow them to invest in small businesses, human capital development, homeownership, entrepreneurship, and other long-term development needs (Ansong et al., in press; Sherraden, 1991)." (Ansong et al., 2024, Page 648).

Financial Well-being: "...the perception of being able to sustain current and anticipated desired living standards and financial freedom." (Brüggen et al., 2017, Page 229). According to Brüggen and colleagues (2017) key components of the definition are that:

- 1) Financial well-being is subjective, reflecting a view that each person defines their own well-being.
- 2) Is inclusive of "both the present and the coming situation" (Brüggen et al., 2017, Page 230), which means that the person's perception of both their current financial situation as well as their future one is considered to define one's financial well-being.
- 3) Is based on one's desired living standard, which is "how someone would prefer their living standard to be." Where "living standard" means "the combination of wealth, services, comfort, and material goods available to someone that is considered essential to his/her living (Fah, 2010)." (Brüggen et al., 2017, Page 230).
- 4) Includes "financial freedom" as a critical component. "Financial freedom implies that someone does not feel forced or stressed about making choices with regard to his/her necessities or covering his/her baseline expenses (Cazzin, 2011; Choudhury, 2009)." (Brüggen et al., 2017, Page 230).

Youths Not in Employment, Education or Training

(NEET): “NEET youth can be either unemployed or inactive and not involved in education or training.

Young people who are neither in employment nor in education or training are at risk of becoming socially excluded – individuals with income below the poverty-line and lacking the skills to improve their economic situation.” – OECD, nd.

EXECUTIVE SUMMARY

This is the baseline report from a multi-phased, mixed-methods project that aimed to estimate and reduce the prevalence of labor trafficking among young and young adults (YYAs: 18-37 years old) in Malawi¹. Phase I includes a baseline study that is reported here. Phase II is the evaluation, and Phase III includes a final evaluation and endline study. Data collected in Blantyre and Mangochi Districts between September 2023 and March 2024 included:

- 53 semi-structured qualitative interviews with YYAs and Key informants
- 8 focus group discussions with community members
- 1,130 households and 1,863 YYAs within sampled households were surveyed (HHS)
- 1,099 YYAs who worked abroad in the past 2 years surveyed through the LTS (Link-Tracing Sampling: LTS) survey methods

The study fills a significant gap in knowledge about the prevalence and context of labor trafficking in Malawi. Prior to this report, the only available data about human trafficking in Malawi was from anecdotal reports and administrative records. In addition to estimating prevalence, robust mixed-methods approaches were used to capture experiences and context of labor trafficking, as well as financial well-being, inclusion, and capacity among YYAs. Results from this baseline study were used to develop a financial capacity and asset-building intervention with an overall goal to reduce labor trafficking among YYAs. As of the writing of this report, the intervention is underway. Rigorous evaluation will be conducted to identify impacts from the intervention on the risk of and experiences of LT among YYAs in Malawi.

What is Labor Trafficking?

Labor trafficking is “Forced Labor, sometimes also referred to as labor trafficking, encompasses the range of activities involved when a person uses force, fraud, or coercion to exploit the labor or services of another person.” Office to Monitor and Combat Trafficking in Persons (2025)

¹ Note that this Malawi report is one part of the overall SADC study which was conducted in Malawi and Zambia as described in the study overview. Sections of this report which are relevant to both country reports such as key terms, study overview, human trafficking indicators measurement tools and literature about the global background on labor trafficking are largely the same content in both country specific reports. Findings from Zambia baseline research are reported in “Labor Trafficking in Zambia: Prevalence, Vulnerabilities, and Recommendations or Financial Capability Intervention among Youth and Young Adults, A Baseline Study” (Okech et al., 2025).

How was Labor Trafficking Measured for this study?

Prevalence Reduction Innovation Forum (PRIF) indicators (Okech et al., 2020, 2021; Okech & Aletraris, 2025; Okech, Aletraris, & McLaughlin, 2025) were used to estimate labor trafficking prevalence. PRIF indicators were developed through a CenHTRO initiative, which brought together human trafficking prevention experts, stakeholders, and research teams to develop and test the indicators in the field (Okech et al., 2020, 2021, Okech & Aletraris, 2025; Okech, Aletraris, & McLaughlin 2025). This study estimated prevalence using the 12 core PRIF indicators, which include: recruitment, exploitative employment practices, control of personal life and property, degrading working conditions, control over freedom of movement, debt burden used as a means for exploitation, and violence. One example of a PRIF indicator is “losing freedom of movement through surveillance, isolation, or being locked in the workplace or losing freedom to communicate with friends or family” [PRIF Category: Freedom of Movement]. See the methods section of the full report for more information on the PRIF indicators.

Selected Key Findings

Selected findings are presented here, integrating results from the quantitative HHS and LTS surveys, as well as the qualitative interviews and focus groups.

Labor Trafficking Prevalence among YYAs

1. **Cross-border labor trafficking was estimated to be significantly more prevalent compared to domestic labor trafficking among YYAs.** An estimated 75% of YYAs from Mangochi and 65% of YYAs from Blantyre who had worked abroad in the past 2 years experienced labor trafficking outside of Malawi. Among YYAs who had ever worked, 10% of YYAs from Blantyre and 9% of YYAs from Mangochi experienced labor trafficking within Malawi.
2. **Exploitation during recruitment (e.g., “Felt cheated or lied to about the nature of the job or specific responsibilities”) was the most commonly reported indicator among YYAs in Blantyre and Mangochi** who experienced either cross-border labor trafficking or domestic labor trafficking. Exploitation through degrading work conditions (e.g., “working all hours”), exploitative employment practices and penalties (e.g., “withholding compensation”), restriction of freedom of movement (e.g., “confiscation of identity documents”), and physical violence were also commonly reported indicators of labor trafficking.
3. **Most exploitation reported by YYAs who had labor trafficking experiences took place within elementary occupations,** including cleaning and domestic services, agricultural sectors, forestry and

fishery, mining, construction, manufacturing and transport, food preparation, street-based sales and services, and waste management.

4. **Among YYAs who experienced cross-border labor trafficking, 91% (289) in Blantyre and 68% (292) in Mangochi had experienced exploitation in South Africa.** YYAs from Mangochi also commonly experienced labor trafficking in Mozambique, 31% (134).
5. **No better job options, too far from home and nowhere to go, actual or fear of wage loss, concern about losing work status, or fear of having identity documents withheld were the primary barriers to exiting labor trafficking situations among YYAs who had experienced cross-border labor trafficking.**

Vulnerabilities to experiencing LT among YYAs

1. **Economic factors were key drivers of labor trafficking vulnerability according to qualitative respondents.** Experiencing poverty or financial hardship, lacking opportunities (e.g., jobs, education, vocational training), and experiencing loan defaults resulting from a family crisis or economic hardships were described as contributing to entering labor trafficking situations.
2. **YYAs in Blantyre who were women, facing household economic hardship, and who had reported challenges with physical or mental health (pain interfering with work, downhearted and blue) had increased vulnerability to experiencing labor trafficking (LTS survey).**
3. **YYAs in Mangochi who had more children, and who had less trust in mobile money, less confidence in the security of mobile money, and whose physical health interfered with work, were at greater risk of experiencing labor trafficking compared to YYAs who did not have these characteristics (LTS survey).**

Financial Capability and Well-being

1. **Survey results (HHS and LTS) indicate that YYAs tend to borrow from family and friends (over other sources) but that they tend to save and own accounts primarily through mobile money accounts** with telecommunication companies or through informal savings clubs. Most YYAs did not report accessing financial services through banks or formal institutions.
2. **Loans were acquired primarily to buy supplies for their business (such as flour for making Mandasi [fried bread]), or for agriculture (such as soybeans, fertilizer, and potatoes for planting).** Qualitative respondents also reported using loans to pay school fees, fund initiation ceremonies, fund travel to RSA, and also for basic resources such as food for the household. Personal loans were described as often having high interest rates and short payback schedules.

3. **Economic and eligibility requirements, social exclusion, and experiencing potentially traumatic events related to loan access, such as physical violence and sexual harassment, were described by qualitative respondents as key barriers to accessing financial services for YYAs.**
4. **Over half of YYAs in Mangochi and one third of YYAs in Blantyre did not make financial transactions at all in the last 12 months.** YYAs in Mangochi had fewer mobile bank services, either on smartphones or non-smartphones, than in Blantyre.
5. **Skills-building programs are generally seen as important for YYAs' well-being and economic empowerment, but challenges exist with accessing programs, and YYAs struggle to link their skills to actual jobs or entrepreneurship opportunities post completion.** Key challenges for YYAs to access to benefit from skills-building programs include: restrictive eligibility requirements (e.g., education level, or membership in a youth club), potential for gender-based violence, cost of program outweighing benefits, skills developed but no jobs or entrepreneurship opportunities to use the skills, and some reports that external groups providing skills-building programs may lack sustainability in communities served.

Labor Trafficking Response Initiatives and Challenges

1. **Community response to labor trafficking appeared to be limited to awareness-raising activities (such as through social media and the radio) and some reporting of potential cases.** Generally, community efforts were often more broadly targeting to support the well-being of young people or addressing sexual violence or exploitation (especially related to children) rather than specifically related to labor trafficking.
2. **Two out of every three YYAs who were survivors of cross-border labor trafficking did not seek help during or following their experience.** Primary barriers to accessing help were not knowing where to go, being “too scared to seek help,” and being afraid of deportation.
3. **Among the YYAs who did seek help, they primarily reached out to immediate family or friends; YYAs in Blantyre also reached out to law enforcement. Only a handful of YYAs reported seeing help from professional helpers (NGOs, social services).** YYAs who received help shared that they most often received financial services, but receiving psychological services was also commonly reported.
4. **Viewing Labor Trafficking as a personal problem, not having a clear reporting process, placing the burden of proof on survivors, corruption hindering justice response, community frustration with inadequate response after reporting, and insufficient resources for response were described by**

qualitative respondents as the primary barriers to community and justice response to labor trafficking.

5. **General support for anti-trafficking laws and suggestion of coordination across anti-human trafficking organizations, but challenges with awareness and enforcement of the laws were noted by qualitative respondents.** Poor coordination, lack of communication, and infrastructure challenges (e.g., paper-based systems rather than computerized) were described as hampering response to human trafficking.

Recommendations

1. **Creating an enabling environment for YYA's financial well-being through entrepreneurship development and job opportunities.**
 - Streamline administrative and regulatory burdens, such as the long process for business registration, the high cost, and the arduous number of steps/procedures, which were said to have a disproportionately negative impact on youth-owned businesses.
 - Ease loan access requirements for young entrepreneurs to improve access to business capital, which could lead to sustainable livelihoods.
 - Increase micro financing, equity, venture, and credit guarantee schemes backed by the government to improve access to finances for YYA entrepreneurs.
 - Strengthen Impact of Skill Building Opportunities. YYA and community member respondents emphasized that skills-building programs should be more directly linked to job opportunities and access to entrepreneurship resources so that young people who complete skills training programs have an opportunity to use their skills.
 - The government suggested taking a more active role in monitoring activities of skills-building programs, especially facilitated by programs such as NGOs external to communities, to ensure sustainability and program quality.
 - Include Training for Entrepreneurship in Schools. Some respondents suggested that the national education curriculum be adopted to emphasize entrepreneurship.
2. **Strengthen the Implementation of labor trafficking and labor laws through capacity building for justice stakeholders and proactive regulation of labor recruitment agencies**

- Provide capacity building about labor trafficking laws for LT service providers and policy makers, and justice stakeholders
- Strengthen national and district anti-trafficking committees. This includes proactive regulation of labor export, improving security, developing district-level action plans, and increasing coordination on the provision of victim services and investigations. More players should be involved and build their capacity in prevention, protection, prosecution, and reporting.

3. Listen to Young People (Take Young People Seriously)

- For some participants, the key to labor trafficking is listening to YYAs through supporting participation in decision-making. Different stakeholders, including government officials, were encouraged to give a listening ear to the youth. Respondents suggested that policymakers should hear what the youths have to say and align their policies and programs according to their needs.

4. Strengthen Support for Survivors of Labor Trafficking

- Respondents shared a need for increased and comprehensive support for survivors of labor trafficking. Respondents suggested that survivors should be able to access support services to meet their individual needs, which may include case management support, suitable security and safety requirements, medical treatment, counseling, referral to legal and migration advice, skills development training, social support, and access to loan facilities.

Study Overview

The goal of this study is to reduce labor trafficking (LT) prevalence among youth and young adults in Malawi and Zambia through a financial capability (FCAB) intervention. This mixed methods study was led by the Center on Human Trafficking Research & Outreach (CenHTRO) at the University of Georgia under the direction of Director/PI Dr. David Okech in partnership with the Center for Social Research (CSR) at the University of Malawi and the Institute for Economic and Social Research (INESOR) at the University of Zambia. Additional partners include the US-based Financial Capability and Asset Building Group. Research was conducted in Malawi and Zambia within selected study districts. This report highlights results from the Malawi study. Note that some content, such as the overall study overview, key terms, and background about labor trafficking, is shared between this baseline report and the report for Zambia.

Study Aims

1. Estimate the Labor Trafficking Prevalence (and risk for labor trafficking) among 18–37-year-old youth and young adults (YYAs)
2. Understand the Context for Labor Trafficking
3. Contextualize Financial Well-being among YYAs

Following ethics review by the University of Georgia and the University of Malawi Research Committee, and approval by district-level government officials and community leaders, data were collected sequentially. Qualitative interviews and focus groups were conducted primarily in September 2023 – November 2023. Household surveys were conducted in November–December 2023, and link-tracing sampling (LTS) data collection activities were implemented from January 2024 until March 2024.

Overall intervention research study timeline

- Phase 1 (Baseline) aimed to understand the scope and context for labor trafficking and to begin/inform the intervention development process.
- Phase 2 (Intervention phase) aims to develop and implement an FCAB intervention targeted for vulnerable YYAs in study districts.
- Currently, Phase 1 data collection is complete.
- Phase 2, intervention development began in August 2025 and will run for 12 months.

INTRODUCTION

This is an integrated report of baseline findings from the Malawi labor trafficking prevalence study conducted in 2023-2024. The report includes four sections: 1) Background and Context, 2) Methods, 3) Findings, and 4) Recommendations. The report presents findings related to labor trafficking among youth and young adults, as well as financial capability and asset building, which are the two primary research topics for this study. The report integrates mixed-methods analysis and preliminary reports developed by CenHTRO and CSR research teams.

Background and Context

Labor trafficking among youth and young adults is a problem of global importance. Global estimates indicate that 27.6 million people experience labor trafficking, and among those, 3.8 million are in Africa (ILO, 2022). The most prevalent sectors where labor trafficking occurs worldwide are in the service industry, agriculture, construction, manufacturing, and domestic work (ILO, 2022). The ILO reported notable gender differences in exploitation risk by labor sector, where women are more likely to experience labor trafficking in domestic work, whereas men are more likely to experience labor trafficking in construction. Women were more likely to report experiencing violence and threats to family members, as well as withheld wages as a form of coercive control (ILO, 2022). Men more commonly reported threats of violence and financial penalties as forms of coercive control (ILO, 2022). Adult migrants are at three times more likely to experience labor trafficking compared to non-migrants and represent a larger proportion of people experiencing labor trafficking (ILO, 2022). Withholding wages is the most reported form of coercive control, reported by 36% of people who experienced labor trafficking (ILO, 2022). In addition, one in five people who experience labor trafficking are threatened with losing their jobs, prompting them to remain in an exploitative situation (ILO, 2022). Labor trafficking may be especially acute in the Global South, where the population of young people and children is large and the pressures on working-aged adults and young people to provide for children and the elderly are extreme (ILO, 2024; UNCDF, n.d.). These conditions may contribute to risk of experiencing exploitative labor.

Human Trafficking in Malawi

Data about human trafficking in Malawi is sparse and primarily available only through media reports and administrative sources, such as NGOs, as well as some justice-related data (# court cases). According to the 2024 TIP report, around 325 people were identified as people who had experienced human trafficking; among those individuals, 132 were referred for follow-up care (U.S. Department of State, 2024). This information was reported by NGOs, and there is no information available about the individuals (# adults, # children, gender, age, nationalities)

or the forms of trafficking that they experienced. The government reported that there were 46 cases investigated with a total of 11 convictions (U.S. Department of State, 2024). Again, there is no specific information about the survivors who experienced exploitation or the types of trafficking related to each case. The large gap between the number of individuals identified as experiencing trafficking and the number of cases investigated/convictions suggests that survivors routinely experience barriers to justice.

The TIP report indicated that trafficking cases are routinely dismissed due to a lack of evidence and that police officers and other justice stakeholders regularly misclassify human trafficking cases as other crimes, such as gender-based violence (U.S. Department of State, 2024). The report also implied that the situation for survivors is very challenging because they are called upon to testify against traffickers in court but lack basic support to enable safe engagement in the justice process. The result of a lack of support for survivors is that they often choose not to testify, resulting in dismissal cases. Treatment of survivors was a major concern with reports that: 1) survivors often ran away from justice stakeholders due to a lack of food or basic supplies, 2) that survivors were wrongfully detained and penalized for violations committed during the trafficking situation (such as migration without documentation), 3) survivors who were immigrants faced deportation, 4) survivors, including children, were sometimes transported with traffickers in the same vehicle, 5) due to lack of shelter spaces survivors were sometimes kept in police custody (U.S. Department of State, 2024). In addition, despite legislation that supports the rights of survivors to access restitution funds, no funds were provided to survivors (U.S. Department of State, 2024). The Malawian government has committed to addressing gaps in resources (including transportation for law enforcement and shelters for survivors), training and knowledge about human trafficking, and accountability, which are said to be the primary drivers for lapses in access to justice and support for survivors (Ministry of Homeland Security, 2022). The policy section in this report outlines the key initiatives (such as the National Action Plan to Address Human Trafficking) and commitments related to strengthening the response to human trafficking and improving the experience of justice for survivors.

Malawian Population and Demographics

Population. Malawi has a total population of 17,563,749 people (National Statistical Office, 2018). The population of children and youth (aged 0-35) is estimated to be 14,000,000, which is 79.5 percent of the total population (National Statistical Office, 2020). In 2023, the age dependency ratio in Malawi was estimated to be 78, which indicates that for every 100 working-age adults, there are 78 children or older adults (World Bank Data Group, n.d.). The measure suggests that young adults may face significant economic pressures to provide for their families. This rate is high; however, it has drastically declined in the past 20 years and appears to be trending

downward, reducing from 100 in 2007 to 78 in 2023 (World Bank Data Group, n.d). Among neighboring countries, Malawi's dependency ratio is comparable to neighboring Zambia which had the same dependency ratio in 2023 (78) and lower than other neighboring countries, such as Tanzania (84) and Mozambique (91) (World Bank Data Group, n.d.). South Africa nearby has one of the lowest age dependency ratios in the region at 48 (World Bank Data Group, n.d).

Migration/Immigration. Of the population who emigrated out of Malawi, 81% went to South Africa, 8% moved to Mozambique, 4% went to Zimbabwe, 3% went to Tanzania, and 4% went to other destinations (National Statistical Office, 2018). There were many reasons for emigrating from Malawi, but the most common was looking for work at about 38%, 6% left for family, 2% were students, and the rest were other reasons or did not state why they emigrated (National Statistical Office, 2018). The non-Malawian immigration population is very small, <1% of the total population or around 57,211 individuals. Of this population, 21% is from Zambia, 9% from Mozambique, 5% from Zimbabwe, 3% from South Africa, and 2% from Tanzania (National Statistical Office, 2018).

Childhood Vulnerabilities. Nearly 26% of children under 18 years old have birth certificates (National Statistical Office, 2020). Out of every 10,000 children aged 10 to 17, 50 are the head of the household (National Statistical Office, 2020). The literacy rate for children aged 3 to 17 is 53%, with the Mangochi district being ranked among the lowest in literacy rates at 41% (National Statistical Office, 2020). An estimated 14% of children aged 5-17 experience child labor, and 22% endured working under hazardous conditions (National Statistical Office, 2021). Physical punishment is common, with 82% of children aged one to 14 years old experiencing some form of violent discipline (National Statistical Office, 2021).

Youth Employment. Among youth aged 15 to 35, 75% were estimated to be actively employed, with higher employment rates among young men (National Statistical Office, 2020). The most common employment type among young people was self-employed (61%), followed by unpaid family workers (20%), and employed by a person, business, or organization (13%) (National Statistical Office, 2020). More young men had jobs with employers (19% compared to 8% among young women), but more women were self-employed (69% compared to men at 53%) (National Statistical Office, 2020).

Unemployment. The unemployment rate for youth aged 15 to 35 is 25%. Young women have a slightly higher percentage of unemployment (27%) compared to men (24%) (National Statistical Office, 2020). Among the unemployed youths, 74% were not actively looking for work, with rates being higher in rural areas at 76% compared to 67% in urban areas (National Statistical Office, 2020). Of the economically inactive youth, 35% were

students, 19% were non-workers (youth who had never worked), 13% were homemakers, 31% had other reasons, and 1% percent had an illness or disability (National Statistical Office, 2020).

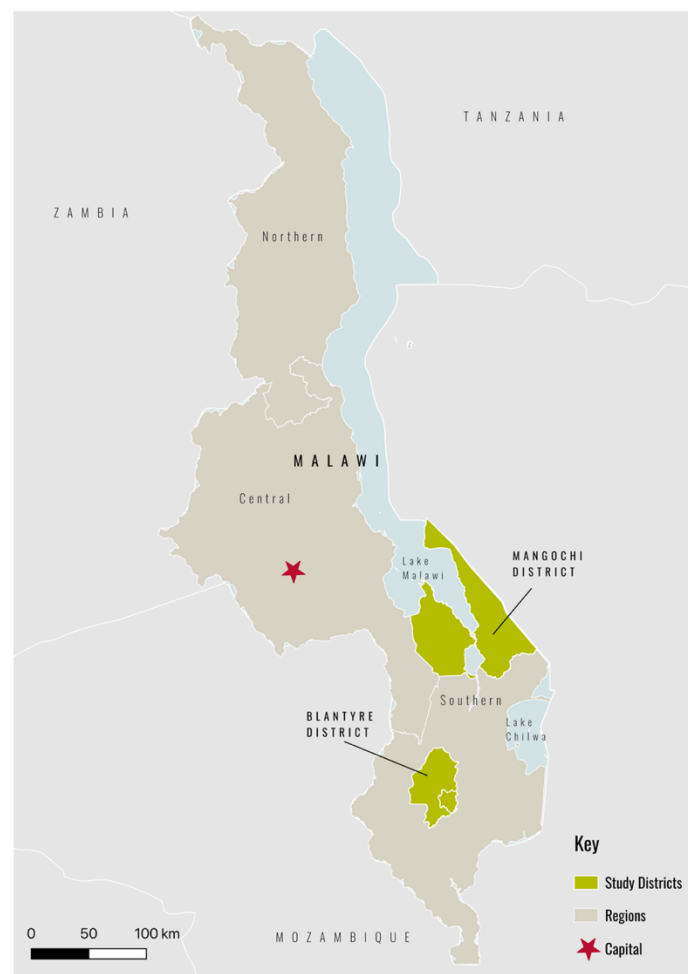
NEET Rate. The NEET rate represents those “Not in Employment and Not in Education or Training”. The NEET population is identified as particularly vulnerable, especially to potential labor exploitation. Recent estimates indicate that 1.147 million youth in Malawi are NEET (Perry, 2022). Young women who are between 20-24 have double the rate of being NEET compared to young men in the same age group (Perry, 2022). Among the population of 20-24-year-olds, 44% are NEET, 40% are employed, 12% are students and 3% are employed and students (Perry, 2022). Women between the ages of 20-49 who had no primary education were 10 times more likely to get married before the age of 18 compared to those with access to education (National Statistical Office, 2021). Being married increases the odds of NEET by 7 among 15-19-year-old women and 6.4 among 20-24-year-old women (Perry, 2022).

Study Districts

Two districts in the Southern Region of Malawi were selected for this research study, Mangochi and Blantyre (Figure 1). These two districts were selected because they are among migration hot spots in Malawi. They have the highest incidence of migration according to the 2018 Malawi Housing and Population Census (NSO, 2019). Mangochi had the highest migration rate among all the 28 districts in Malawi while Blantyre had the highest migration rate among the four cities of Malawi.

Note. Maps (Figure 1 – 3) in this section produced by CenHTRO using QGIS Version 3.28.3. Geodata sourced from Humanitarian Data Exchange managed by the Centre for Humanitarian Data at the United Nations Office for the Coordination of Humanitarian Affairs (<https://data.humdata.org/dataset/cod-ab-mwi>). Data for population of 20-34-year-old youth by district and ward sourced from Malawi 2018 Census (National Statistical Office, 2020).

Figure 1: Map of Baseline Study Districts in Malawi



Mangochi District

Mangochi District has a population of about 1.15 million people, being the second largest district in the country with 6.5% of the national population (Global Data Lab, 2020; National Statistical Office, 2018). An estimated 48% of Mangochi residents are men and 53% are women (National Statistical Office, Mangochi City Report, 2021). The population size of the district increased by 352,000 people from 2008 to 2018 (National Statistical Office, Mangochi City Report, 2021). Among the total population, youths aged 10-35 represented a large proportion at 534,000, children between 6 to 13 years old also represented a large group of 286,000 individuals, the smallest group were adults over the age of 60 at 59,000 individuals (National Statistical Office, Mangochi City Report,

2021). The majority of the population (82.6%) reported primary school education as their highest level of education, two percent reported tertiary school as their highest level of education (National Statistical Office, Mangochi City Report, 2021). Slightly more women attended primary school (84% compared to 81% of men), but more men attended secondary and tertiary school compared to women (National Statistical Office, Mangochi City Report, 2021). Mangochi has an average household size of 4.5 people. The most common employment sectors are agriculture, forestry, and fishing, with 83% of the population in these industries (National Statistical Office, Mangochi City Report, 2021).



Figure 2: 20-34-year-old population by TA in Mangochi District

Blantyre District

Blantyre District encompasses Blantyre city and the surrounding Blantyre rural areas (Figure 3). Blantyre city has a population of approximately 800,000, which represents 4.6% of the national population (National Statistic Office, 2021). The average household size is 4.03 people, and 62% of the population is in urban areas (Global Data Lab, 2020). There is a balance between men and women, 50% men and 50% women (National Statistic Office, 2021). The population has grown by nearly 140,000 people from 2008 to 2018 (National Statistic Office, 2021). In

Blantyre, children and youth between 10 to 35 years old are the largest group, with 442,000 individuals, younger children and youth between 6 to 13 years old also make up a large group of 157,000 individuals. The population of adults over the age of 60 is the smallest group, comprising approximately 22,000 individuals (National Statistic Office, 2021). Nearly half (48%) of the population had primary school education as their highest level of education, and 11% had tertiary school as their highest level (National Statistic Office, 2021). More women attended primary school (52% compared to 44% men), but more men attended tertiary school (12%, compared to 9% percent of women) (National Statistic Office, 2021).

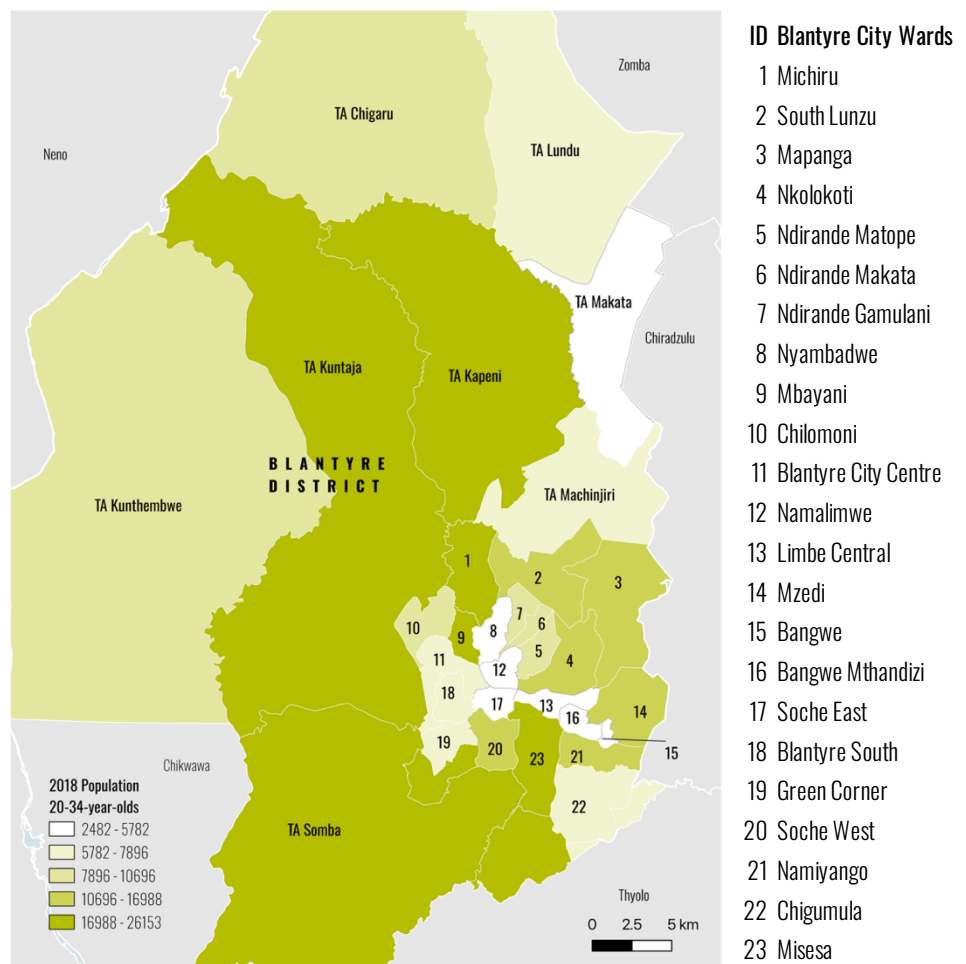


Figure 3: 20-34-year-old population by TA Blantyre Rural and Ward Blantyre City

Blantyre rural has a population of approximately 451,000 people, growing by about 110,000 people from 2008 to 2018 (National Statistic Office, Blantyre Rural Report, 2021). The population density is 253 per square kilometer with an average household size of 4.1 (National Statistic Office, Blantyre Rural Report, 2021). The majority of the

population, 71% reported primary school as their highest level of education, and approximately 3% percent reported tertiary education as their highest level (National Statistic Office, Blantyre Rural Report, 2021).

Policy Context

This section provides an overview of the anti-human trafficking policy context in Malawi and summarize key policy initiatives related to financial inclusion.

Timeline of Major Institutional Efforts to Combat Trafficking in Persons

- 2005: Malawi accedes to the United Nations Protocol to Prevent, Suppress, and Punish Trafficking in Persons of 2000
- 2015: Malawi enacts the Trafficking in Persons Act, No.3
- 2017: Malawi begins implementation of National Plan of Action Against Trafficking in Persons (2017-2023)
- 2019: Malawi develops and institutionalizes Standard Operating Procedures for Identification and Assistance to Victims of Trafficking in Persons and National Referral Mechanism in Malawi
- 2023: Malawi begins implementation of the second National Plan Against Trafficking in Persons (2023-2028)
- 2024: Malawi establishes the Trafficking in Persons Benchbook and Sentencing Guidelines

Relevant National Policies and International Agreements

Trafficking in Persons Act No.3 of 2015

The Trafficking in Persons Act, No. 3 of 2015, is the Republic of Malawi's first comprehensive legislative instrument enacted to combat trafficking in persons. The Act established the legal impetus to criminalize labor and sex trafficking as well as the institutional framework to effectively address the scourge across various sectors. This included the creation of the National Coordination Committee Against Trafficking in Persons (NCCATIP) situated within the Ministry of Homeland Security. The act outlines that 'trafficking in persons' is intended to mean:

“... recruiting, transporting, transferring, harboring, receiving or obtaining a person, within or beyond the territory of Malawi, through (a) threats or use of force or coercion; (b) abduction; (c) fraud or deception; (d) abuse or threats of abuse of power or position; (e) abuse or threats of abuse of a position of vulnerability; (f) abuse or threats of abuse of the law or legal process; or (g) giving or receiving of payments to obtain consent of a person having control of the trafficked person, for the purpose of exploitation of that person.”

Forced labor is not defined explicitly within the legislation, although it is listed as being included within what is meant by the term “exploitation” within the definition of trafficking in persons.

International Protocols and Agreements

The establishment of Malawi’s national legislation was prompted by and is reflective of the Republic of Malawi’s commitment to international protocols such as the United Nations Protocol to Prevent, Suppress, and Punish Trafficking in Persons, Especially Women and Children of 2000, which Malawi acceded to in 2005. Additionally, Malawi is signatory to the International Labor Organization’s Forced Labor Convention No. 29, Abolition of Forced Labor Convention No.105, and Worst Forms of Child Labor No. 182, amongst other international protocols establishing standards for ensuring the protection of human rights for all persons.

Malawi Employment Act of 2000

The Malawi Employment Act of 2000 not only established national minimum standards of employment but also specifically defined the issue of forced labor. The act outlines that forced labor should be understood as any work or service that is exacted from any person under the threat of any penalty and is not offered voluntarily. The legal definition also clarified circumstances that are not to be considered forced labor, including: (a) any compulsory military service or work of purely military character; (b) any work or service that forms part of the normal communal or civil obligations of citizens of Malawi; (c) any work or service exacted from a person as a consequence of a conviction by any court; (d) provided the person is not hired by or placed at the disposal of a private individual, company or association and the work or service is carried out under the supervision and control of public authority; (e) any work or service exacted in emergency situations where the life or well-being of the whole or part of the population is endangered, but only to the extent that the requiring of such labor is reasonably justifiable in the circumstances; or (f) minor communal services of a kind performed by members of the community in the direct interest of the community.

The Employment Act was most recently amended in 2021. The amendment repealed and replaced section 4 of the Act, which set the penalty for perpetrators of forced labor. The legislation now reads that anyone who–

- “(a) exacts or imposes forced or tenancy labor on another person; or
- (b) causes or permits another person to perform forced or tenancy labor, commits an offense and shall, on conviction, be liable to a fine of five million Kwacha and imprisonment for five years.”

Penalties are currently upheld for those convicted of forced labor.

Immigration Act of 1964

Immigration policy frequently intersects with institutional responses to instances of cross-border trafficking. Malawi's Immigration Act of 1964 set the national legal framework for the appointment of immigration officers, production and distribution of identity documents, circumstances of prohibition of immigrants, and the jurisdiction of courts regarding matters such as temporary permits, employment permits, and restrictions on immigration. The Act includes amendments up to 1988. Although trafficking in persons and smuggling of migrants are not specifically mentioned within the act, there are specific provisions for what is indicated as the "repatriation of alien women." It is important to note that the Republic of Malawi has not yet enacted legislation to directly address the issue of smuggling of migrants. The Immigration Act is frequently applied to cases of smuggling, and individuals are treated under the law as those who have immigrated illegally rather than as victims.

Refugees Act of 1989

The Refugee Act of 1989 is the primary legal framework outlining the national approach towards refugees in Malawi. Although the act incorporates components of the definitions of refugee drawn from the UN 1951 Convention and the OAU Convention, the Act is understood to be significantly restrictive of refugee rights and care, considering current international standards. This is an issue of growing interest on an international level. As outlined within the act, refugees are relegated to designated refugee camps and are not to engage in economic activity beyond their designated locations. Refugee camps have been identified as locations for potential victims of trafficking.

Institutional Frameworks to Address Trafficking in Persons

National Plans of Action Against Trafficking in Persons

To ensure implementation of the commitments made within the 2015 Trafficking in Persons Act, Malawi established a National Action Plan Against Trafficking in Persons. The initial plan was set to be implemented between 2017 and 2022. Malawi is now operating under a second National Action Plan, covering the period from 2023 to 2028. Both plans have been intended to be distinctively victim-centered and human rights-based in approach. The second National Action Plan addresses specific gaps identified in the national implementation of the 2017-2022 plan, such as having insufficient baseline information, making it difficult to effectively quantify and measure outcomes. Among the successes noted from the initial plan of action was the enhancement of labor inspections in all employment sectors and the appointment of labor officers and social workers tasked with enforcing protection measures for victims of trafficking. Both National Plans of Action have provided clarification

on the roles and responsibilities of government entities to prevent and respond to instances of trafficking in persons.

Standard Operating Procedures and National Referral Mechanism

In 2019, in collaboration with the United Nations Office on Drugs and Crime, the Ministry of Homeland Security led the process of developing a Standard Operating Procedures for Identification and Assistance to Victims of Trafficking in Persons and National Referral Mechanism in Malawi framework. The Standard Operating Procedures (SOPs) are intended to be an instrument of reference for the systematic investigation of cases of human trafficking and subsequent care for victims of the crime. Aligned with the 2015 Act, the SOPs assist law enforcement and social service providers by outlining appropriate legal and psychosocial responses to uphold the rights of victims. Listed within the SOPs are common indicators experienced by victims of trafficking which include that the person may be: (a) made to work against his/her will; (b) unable to freely leave the work environment; (c) is unfamiliar with the local language/culture where he/she is working; (d) does not know his/her residential address; (e) is forced to work under inhumane conditions (often exploitative), or has no or only partial access to her earnings; and (f) works excessively long hours over long periods without compensation, does not have any days off.

The National Referral Mechanism (NRM) provides a framework for identifying victims of trafficking and the obligations of the government to protect the rights of victims and provide them with appropriate care. The NRM consists of five key stages of engagement, which include the identification stage, addressing immediate needs, addressing mid to long-term needs, repatriation, and reintegration of the victim. The procedures adhere to the basic principles of victim-centered, multi-disciplinary, and human and child rights-based approaches. Intended national monitoring, data collection, and management processes can be found within the NRM.

Trafficking in Persons Bench Book and Sentencing Guidelines

In July of 2024, the Malawi Judiciary released the Trafficking in Persons Bench Book and Sentencing Guidelines intended to support the implementation of the 2015 act by ensuring consistent sentencing and fair handling of trafficking in persons cases. The bench book was established through the support of the Ministry of Homeland Security, Global Hope Mobilization (GLOHOMO), Catholic Development Commission in Malawi (CADECOM), and Plan International. Notably, the bench book outlines the summary of how various rights and freedoms afforded to all persons intersect with the issue of trafficking in persons, such as the right to life, right to human dignity, right to education, right to be free from slavery, servitude, and forced labor, right to movement and residence, and right to access justice. The emphasis of the document is to highlight and clarify all circumstances the judiciary may

encounter in addressing cases of human trafficking and each way in which national legislation can support in the prosecution of perpetrators and protection of victims.

Current Institutional Set-Up to Address Trafficking in Persons

Primary responsibility for the coordination of national anti-trafficking efforts falls on the National Coordination Committee Against Trafficking in Persons, as outlined in the 2015 Trafficking in Persons Act, which is housed under the Ministry of Homeland Security. Further responsibilities to combat human trafficking are delegated to ministries of government according to the ministries' intended functions and powers (Table 1).

Table 1. Anti-Trafficking Policy Landscape

National Coordination Committee Against Trafficking in Persons (NCCATIP)	NCCATIP was established in the passing of the Trafficking in Persons Act of 2015 and is responsible for the proper administration of the Act. NCCATIP leads the state on all anti-trafficking efforts, including those related to prevention, prosecution, and protection. It is also responsible for institutional awareness-raising, prioritization on national agendas, and advocacy on policy change.
Ministry of Homeland Security	Houses NCCATIP and is responsible for the provision of policy direction, coordination, resource mobilization, capacity building, advocacy, and quality control of national efforts to combat the scourge. The ministry is also tasked with the monitoring and evaluation of migration management as it relates to the National Plan of Action (NPA). The ministry also contains the Malawi Police Service and the Department of Immigration and Citizenship Services.
Ministry of Justice and Constitutional Affairs	Delegated responsibility for providing general legal advice pertaining to the administration of the Trafficking in Persons Act of 2015 and for the prosecution of trafficking offenses. The ministry also signs, ratifies, and implements bilateral labor agreements that pertain to potential instances of labor trafficking, both internally and across national borders. The ministry develops regulations pertaining to trafficking in persons, strengthening and improving the application of national law.
Ministry of Foreign Affairs and International Cooperation	Responsible for driving efforts for international cooperation, especially on the management of the movement of persons across borders through oversight of Malawi Embassies, High Commissions, Malawi Consuls General, Malawi Permanent Mission, and Honorary consuls.
Ministry of Gender, Community	Takes the lead on national approaches to victim protection in Malawi's efforts to combat trafficking in Persons. This includes provisions for sheltering, repatriating, and reintegrating victims.

Development, and Social Welfare	
Ministry of Labor	Tasked with the responsibility to conduct detection and investigation processes for trafficking in persons victims during labor inspections across all employment sectors. The prevention of child labor is listed as a core function of the Ministry, though prevention of forced or exploitative labor for adults is not directly mentioned.
Ministry of Local Government, Culture and Unity	Responsible for mainstreaming TIP programs and activities in all the district councils and ensuring the delivery of quality community services to the populations they represent, to reduce levels of vulnerability.
Malawi Human Rights Commission	Responsible for lobbying, promoting, and protecting the rights of trafficking victims.

Current Financial Inclusion Initiatives

Malawi's national approach to expanding financial inclusion can be understood through the recently released National Financial Literacy and Capability Strategy for 2024-2030. In line with the Malawi 2063 Vision, which aims for an inclusive and self-reliant state, this strategy intends to improve financial well-being by the year 2030 through the empowerment of Malawians with skills and knowledge to make informed financial decisions. The strategy was developed through coordination between the Government of Malawi through the Ministry of Finance, the Reserve Bank of Malawi, and the World Bank through the Financial Inclusion and Financial Scaling Project, as well as the German Savings Bank Foundation.

Table 2. Financial Inclusion Initiatives and Policies

Social Cash Transfer Program (SCTP)	Funding and Administration: The Government of Malawi, through the Ministry of Gender, Community Development and Social Welfare, the Ministry of Economic Planning and Development, UNICEF Malawi, the European Union, and the United States Agency for International Development (USAID) Timeframe: 2006- Present Goals: Targets the rural ultra-poor and labor-constrained households in efforts to reduce hunger and poverty and improve child development. The program reaches 7% of the total population of Malawi, 283,000 households, and 1,195,000 individuals.
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National Economic Empowerment Fund (NEEF)	Funding and Administration: Registered state-owned microfinance institution granted a license to operate by the Reserve Bank of Malawi in alignment with provisions of the Company Act of 2013 Timeframe: 2015- Present Goals: Exists to pursue socio-economic empowerment, facilitate job creation, and entrench the entrepreneurial spirit in Malawi through financial inclusion. NEEF provides diversified loan products to micro, small, and medium enterprises, and intentionally seeks to provide support to underserved Malawians.
Financial Inclusion and Entrepreneurship Scaling Project (FInES)	Funding and Administration: The Reserve Bank of Malawi and the World Bank Timeframe: 2021- Present Goals: To increase access to financial services, promote entrepreneurship, and support the capabilities of micro, small, and medium enterprises (MSMEs) in Malawi. FInES programming has four main components: (1) Liquidity enhancement to MSMEs; (2) scaling entrepreneurship and building firm capabilities; (3) enhancing the enabling environment for supporting the financial inclusion and growth of entrepreneurs; and (4) project implementation support.
Support for Digitalization, Financial Inclusion and Competitiveness (DFIC)	Funding and Administration: African Development Fund (ADF) and the Government of Malawi Timeframe: 2021- Present Goals: The project is particularly intended to widen financial inclusion opportunities for youth, women, and rural populations by upgrading infrastructure and making digital payment systems more efficient and transparent. Aligns with the Malawi Digital Economy Strategy (2021-2026) and the Third National Strategy for Financial Inclusion (2022-2026).

METHODOLOGY

This study used a sequential mixed-methods design. Data were collected in Blantyre and Mangochi between September 2023 and May 2024. The study was launched with a qualitative data collection phase, where semi-structured interviews with youth and young adults (YYA), key informant interviews (KII), and focus group discussions (FGDs) at the community level were conducted. The quantitative phase of the study, informed by insights from the qualitative data collection phase, consisted of two sequential quantitative surveys: 1) a household survey of district residents (random sample) and 2) a Link-Tracing Sampling (LTS) survey of district resident YYAs who had worked in the past 2 years.

Prior to any data collection, the study was reviewed and approved by University of Georgia and University of Malawi Research Ethics Committees. Permission for conducting the study was also sought at the district and community

levels. In addition, government officials, community leaders and other key stakeholders were informed about the study through hand-delivered letters and informational meetings.

Field Team Training

Data collection was coordinated and implemented by CSR. Research assistants hired to collect data were required to have previous experience with conducting qualitative and/or quantitative research, as well as experience with using specialized computer programs and tablets for data collection. A minimum of a high school education was required, and fluency in relevant local languages, such as Yao and Chichewa, was preferred.

Research assistants and field supervisors completed training prior to data collection activities. Three comprehensive trainings, corresponding to the phases of the study, were offered over the course of the data collection period for team members involved in each phase. The first training introduced the study, reviewed research ethics (with an emphasis on interviewing potentially vulnerable young people and people who have experienced human trafficking), and prepared the field teams for collecting qualitative data (e.g., review of guides in local languages). The second training took place after the qualitative data collection was completed. This training introduced the quantitative household survey data collection process using ODK/KoboCollect software on Android tablets and reviewed research ethics. The third training took place following the household survey data collection phase and included a review of data collection following the principles of the LTS survey methods as well as a review of research ethics.

Following each training activity, field teams collected data within the target districts. Field teams would often remain in the field over the course of several days or weeks to complete the data collection for each phase. Data were uploaded to secure servers daily or as soon as possible while in the field.

Recruitment Procedures

Respondent recruitment procedures varied depending on the methodology of the study phase. For example, recruitment procedures for YYAs in the qualitative phase of the study involved working closely with local stakeholders and community leaders to identify YYAs who may be eligible to participate in an interview, whereas household survey recruitment procedures used a random sampling statistical procedure to identify eligible households, followed by door-knocking to invite identified households to participate. The LTS recruitment process used a unique peer lead recruitment procedure, where young people who had worked abroad over the past two years were asked to share information about the study with young people they knew who had also worked abroad in the same time period.

Each respondent participated in an informed consent process prior to any study activities. Respondents received transportation reimbursements as compensation for their study participation. For more about the specific recruitment, sampling procedures, and data collection activities employed for each study phase, please see the accompanying methodology report.

Data Collection

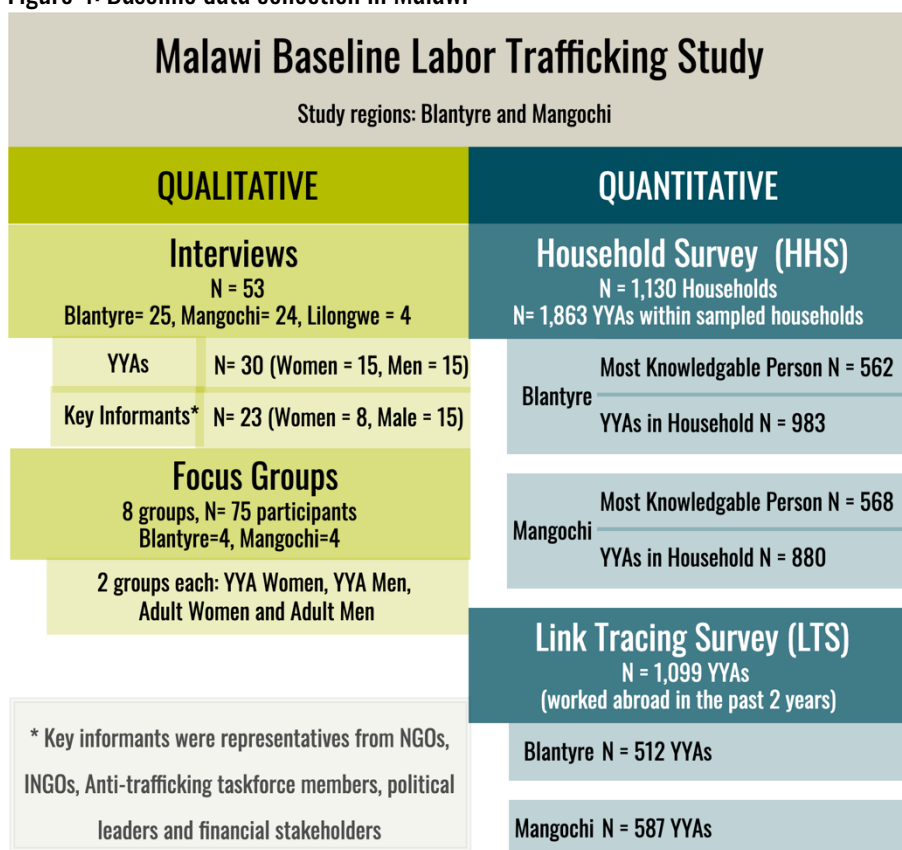
Data were collected from diverse respondent groups during three phases: 1) Qualitative, 2) Household Survey (HHS, quantitative), and 3) Link-Tracing Sampling survey (LTS, quantitative) (Figure 4).

Qualitative Data Collection

A total of 53 interviews were conducted, including 30 interviews with YYAs (18-37) who were survivors of or at risk of experiencing labor trafficking and 23 interviews with key informants with knowledge about labor trafficking prevention initiatives or financial capability initiatives. In addition, there were eight focus group discussions with community members living in target districts. Each focus group was gender and age-specific and had an average of eight participants. There were two groups, each for YYA women, YYA men, adult women, and adult men.

Qualitative interview and FGD guides were structured around six domains: 1) conceptualizations of labor trafficking, 2) perceptions about the causes of trafficking, 3) consequences of trafficking on YYA, families, and communities, 4) current initiatives to address trafficking within each community, 5) recommendations to prevent trafficking of YYA and to support YYA survivors, and 6) perceptions of financial inclusion/capabilities. Interview protocols for YYA and

Figure 4: Baseline data collection in Malawi



KI also included some demographic questions, such as age and current occupation, which were asked prior to the interview. Research assistants wrote summary notes using a notes template immediately after each interview/FGD. Summary notes were submitted by CSR to CenHTRO while data collection was ongoing to enable production of initial qualitative findings to inform the quantitative survey tools and procedures.

Qualitative Data Analysis

Translation and transcription of interviews and FGDs were completed as data collection was ongoing. During transcription, research assistants deidentified the data, removing any potential identifiers. We employed a Rapid Qualitative Analysis (RQA) strategy to conduct a comparative thematic analysis (Gale et al., 2019; Hamilton, 2020; Hamilton & Finley, 2019). Our RQA process was driven by a domain-based qualitative approach, which utilized an autocoding procedure in NVivo (14) followed by a comparative analysis using a matrix. CSR and CenHTRO collaborated during the analysis process. In total, there were 13 key domains targeted for the analysis, including domains focused on labor trafficking perceptions and experiences, and domains related to perspectives about financial well-being among YYAs.

Quantitative Data Collection

We conducted two quantitative surveys sequentially. The first was a conventional HHS to enable direct estimation of domestic and cross-border labor trafficking experienced by YYAs residing in the target districts. The second used an LTS survey method to estimate the prevalence of labor trafficking experiences among YYAs who had worked abroad in the past two years and were residents of the target districts.

Utilizing two quantitative surveys enabled robust prevalence estimation that could capture differences in labor trafficking experiences between YYAs who lived with their families (HHS sample) and those who had returned from working abroad (LTS sample). YYAs who migrated across borders were thought to be particularly vulnerable to experiences of labor trafficking. The prevalence estimates from the HHS were used to highlight how widespread labor trafficking can be among 18–37-year-olds living in the study districts. The LTS, in turn, was used to estimate the prevalence of labor trafficking among YYAs who were international migrants, compared to estimates for the representative district population.

Survey data for the HHS and the LTS were collected using ODK/KoboCollect software on Android tablets. Data were typically collected offline and then uploaded at the end of each data collection day. Supervisors were responsible for reviewing data, debriefing with field teams, and coordinating field activities. After the data were uploaded to a secure server, both CSR and CenHTRO data management staff conducted data quality checks and provided feedback to the field teams for any issues that needed to be reviewed and fixed.

During the data collection period, there was periodic load shedding (i.e., rolling blackouts), which sometimes required the research teams to travel to a different location in order to upload data or to wait until power was restored in the area in which they were collecting data. This was a particular challenge in Mangochi.

PRIF Indicators for Human Trafficking²

The Prevalence Reduction Innovation Forum (PRIF) human trafficking indicators were used to estimate labor trafficking prevalence in both the HHS and the LTS surveys (Okech et al., 2020, 2021; Okech & Aletraris, 2025; Okech, Aletraris, & McLaughlin, 2025). The PRIF set of indicators was developed to standardize the classification and identification of human trafficking experiences with the goal of enabling increased accuracy in prevalence estimation. The PRIF indicators were developed based on the principles of the Trafficking Victims Protection Act (TVPA)/Palermo Protocol along the three key elements of human trafficking (acts, means, and purpose) in 2020 through a CenHTRO initiative which brought together human trafficking prevention experts, stakeholders and research teams to develop and test various trafficking prevalence estimation methods using the PRIF indicators in the field across several international contexts (Okech et al., 2020, 2021; Okech & Aletraris, 2025; Okech, Aletraris, & McLaughlin, 2025).

The PRIF is composed of 39 common indicators covering seven categories, of which 12 core indicators were selected for wide use in estimating the prevalence of human trafficking (Table 3). These 12 indicators cover recruitment, labor practices and sanctions, personal life and property, degrading working conditions, freedom of movement, debt burden, and violence.

For this study, we used two thresholds derived from a set of PRIF indicators to classify experiences as human trafficking. If either of the Thresholds were met by the experience of a respondent, then the experience was classified as human trafficking. We also proposed to utilize the PRIF indicators to estimate the prevalence of those who may be at-risk for human trafficking. That is, if a respondent reported having experienced any of the PRIF indicators but did not yet meet either of the two Thresholds, the experience was classified as at-risk for human trafficking.

Threshold 1: Strongest Indicators of Trafficking

Threshold 1 includes two indicators, which are defined as the strongest indicators of human trafficking:

² As described previously, this Malawi baseline study was part of a larger study which included Zambia. The same PRIF indicators and definitions were used for both baseline studies. Content for this section is shared between the two reports.

1. Losing freedom of movement through surveillance, isolation, or being locked in the workplace or losing freedom to communicate with friends or family [PRIF Category: Freedom of Movement]
2. Made to work or engage in commercial sex to repay outstanding debt or wage advance [PRIF Category: Personal Life and Properties]

These were considered most heinous in violating human rights and dignity and therefore a positive response to either would qualify one as a potential victim of human trafficking.

Threshold 2: Medium to Strong Indicators

Threshold 2 includes the rest of the core PRIF indicators from 7 PRIF categories. Respondents needed to report indicators from at least two (out of seven) categories to qualify as a potential victim.

Table 3. PRIF Categories and Indicators

PRIF Category	Indicator
a. Recruitment Exploitation	1. Coercive recruitment (abduction, confinement during the recruitment process) or feeling obliged during recruitment to work 2. Deceptive recruitment (nature of services or responsibilities required).
b. Employment Practices and Penalties	3. Had your pay, other promised compensation and/or benefits withheld and if you leave you will not get them 4. High or increasing debt related to an employer or other person who controls earnings (by falsification of accounts, inflated prices for goods/services purchased, reduced value of goods/services produced, excessive interest rate on loans, etc.)
c. Personal Life and Property	5. Another individual has control over any meaningful part of your personal life (i.e., blackmail, religious retribution or exclusion from future employment, community, personal or social life, etc.) 6. Made to work or engage in commercial sex to repay debt or wage advance.
d. Degrading conditions	7. Made to be available day and night without adequate compensation outside the scope of the contract.
e. Freedom of Movement	8. Confiscation of or loss of access to identity papers or travel documents 9. No freedom of movement or communication.

PRIF Category	Indicator
f. Debt or Dependency	10. Had a debt imposed on you without your consent
g. Violence and Threats of Violence	11. Physical violence against you or someone you care deeply about 12. Sexual violence against you or someone you care deeply about

In addition to the PRIF indicators, the quantitative surveys included a list experiment related to labor trafficking experiences, items from the Demographic and Health Survey, as well as questions designed by the research team on related issues, such as socioeconomics, most recent employment, post-trafficking services, and financial inclusion capability/wellbeing measurements.

Household Surveys

Households were eligible to participate if they were within the target district and had YYAs who were residents of the household. In each household, two surveys were administered: a “most knowledgeable adult” (MKA) survey and a YYA survey. The MKA survey included questions about the household roster, household economic well-being, as well as perceptions on the local labor market.

The YYA survey was conducted with every YYA of the surveyed household who met the following criteria: 1) was 18-37 years old at the time of the survey; 2) had resided in the household for at least the past 12 months; 3) was able to understand the survey questions; and 4) was able to communicate responses to the survey questions.

In total, 1,130 MKA surveys (592 in Blantyre and 568 in Mangochi) and 1,448 YYA surveys (983 in Blantyre and 880 in Mangochi). Prior to deployment of research teams to local communities, CSR collaborated with the National Statistics Office and CenHTRO to develop maps for each data collection area and to obtain the most recent census data on which to base the household sampling scheme. Research teams, each composed of 4 research assistants and 1 field supervisor, collected data in each district simultaneously. While in the field, the research assistants worked in gender balanced pairs to collect data from households in the target communities. The informed consent process and facilitation of the surveys took about 1.5 hours per survey administered.

Link Tracing Sampling Survey

YYAs were eligible to participate in the LTS Survey if they 1) had worked abroad in the past 2 years, 2) were between the ages of 18 and 37 years old, and 3) resided in one of the target districts at the time of the survey. In total, 1,099 YYAs who had worked abroad in the past 2 years and currently reside in one of the target districts participated in the LTS survey, 512 in Blantyre and 587 in Mangochi.

LTS survey techniques differ from conventional household surveys in that the process of recruitment is respondent-driven, targeting a particular group, rather than a random sample, and respondents travel to a data collection center to participate in an interview, rather than the interviewer coming to the respondent.

For the LTS data collection process, the research teams traveled to each district and set up data collection centers at community centers such as youth development and training centers, health centers, and community clubs. Five data collection centers were established in Blantyre and six in Mangochi. At each site, three CSR field team members were involved in collecting data: a screener, a coupon manager, and an interviewer. Each field team began the data collection process by contacting seeds recruited through qualitative interviews and household surveys, local communities, service providers, NGOs, and other stakeholders. Seeds who participated in the LTS were given a maximum of two recruitment coupons for them to give to YYAs in their network who met the LTSS recruitment criteria. The process continued until a sample of 500 YYAs per district was reached.

Quantitative Data Analysis

CenHTRO and CSR collaborated on data analysis. CSR used Stata (version 17) and SPSS to clean data (removing personal identifiers) and perform descriptive statistics. CenHTRO used R software to calculate prevalence rates and conduct correlation testing.

To identify the vulnerabilities associated with labor trafficking of YYAs, we performed bivariate statistical tests between labor trafficking victimization status and all the potential factors from the LTS survey with respondents who had worked abroad in the past two years. Since labor trafficking victimization status is binary, Student's t test, chi-square test, and Mann-Whitney U Test are adopted for the bivariate statistical tests for continuous, categorical, and ordinal factors, respectively.

The multiple hypothesis tests necessitate the application of adjustments to the bivariate tests to correct the aggregated type-I error. There are many types of multiple hypothesis test adjustment approaches, among which Bonferroni is the most widely used and is known to be conservative, meaning that it tends to detect fewer non-zero effect sizes (i.e., null hypothesis $H_0: \beta=0$) than there actually are. Comparatively, Benjamini-Hochberg (BH) is known to be less conservative, meaning that it has relatively more decent statistical power to detect non-zero effect sizes than Bonferroni; meanwhile, it controls the overall aggregated type-I error at the desired level, e.g., 0.05. We relax the cutoff value for the adjusted p-values based on the BH method to 0.10 to retain enough power at this screening stage. In future work, the research team plans to conduct a follow-up multivariate analysis for the

identification of vulnerability factors (with improved precision and reduced error rate). BH correction is performed by the survey module; that said, the type-I error is controlled for each module.

FINDINGS

In this section, we report on integrated results derived from analysis of data collected from the quantitative surveys, qualitative interviews, and focus groups. The findings are organized into four major sections: 1) Prevalence estimation, 2) Vulnerabilities to experiencing labor trafficking, 3) Financial capability and Wellbeing, and 4) Labor Trafficking Response Initiatives and Challenges.

Section 1: Prevalence Estimation of Labor Trafficking among YYAs

During 2022-2023, we estimated domestic labor trafficking (LT) prevalence among YYAs who have ever worked was approximately 10% in Blantyre and 9% in Mangochi (Table 4). Overall, the urban region showed a higher concentration of domestic LT compared to the rural region. During the same period, cross-border labor trafficking prevalence was estimated to be 65% in Blantyre and 75% in Mangochi (Table 4) among those who worked abroad in the past 2 years. YYAs from rural areas had a higher likelihood of experiencing cross-border labor trafficking than those from urban areas.

Table 4. Prevalence Estimates for Labor Trafficking among 18-37-year-old YYAs who report having ever worked (HHS) or report having ever worked abroad in the past 2 years (LTS)

	Blantyre (N=601)	Mangochi (N=561)
Domestic LT (HHS)	% (CI: 95%)	% (CI: 95%)
Labor Trafficking	9.98% (CI: 7.65%, 12.31%)	9.27% (CI: 6.77%, 11.59%)
At-risk of LT	11.98% (CI: 9.56%, 14.73%)	8.56% (CI: 6.32%, 10.87%)
	Blantyre (N=512)	Mangochi (N=587)
Cross-border LT (LTS)	% (CI: 95%)	% (CI: 95%)
Labor Trafficking	64.67% (CI: 57.69%, 71.66%)	74.49% (CI: 68.51%, 80.47%)
At-risk of LT	16.99% (CI: 13.98%, 20.50%)	13.12% (10.61%, 16.10%)

As mentioned in the methods section, to qualify as a potential labor trafficking experience, two thresholds were established as stipulated by the PRIF indicators³ (such as “felt obligated during recruitment to work for a job”). YYAs who endorsed indicators sufficient to meet either Threshold 1 or Threshold 2 were classified as having labor trafficking experience. We defined those as being “at risk” of LT if they reported one or more experiences in the PRIF indicator questions but did not fall into the classification of victims.

The prevalence of YYAs who were at risk of domestic LT was slightly higher for YYAs in Blantyre (12%) and nearly the same for YYAs in Mangochi (9%) compared to YYAs who were classified as having had a labor trafficking experience (Table 4). However, the prevalence of risk for cross-border labor trafficking among YYAs was significantly lower (17% in Blantyre and 13% in Mangochi) than the rate of YYAs who were classified as having experienced cross-border labor trafficking.

Domestic Labor Trafficking Types (HHS)

Among HHS respondent YYAs who were classified as experiencing domestic labor trafficking experiences (LTE) exploitation during recruitment (e.g., “Felt cheated or lied to about the nature of the job or specific responsibilities”) was the most commonly reported, experienced by 73% of YYAs with LTE in Blantyre and 62% in Mangochi (Table 5).

Exploitation through degrading work conditions was the next most reported, 64% in Mangochi and 58% in Blantyre. Exploitative employment practices and penalties were reported by about half of YYAs with LTE in both districts. One third of YYAs with LTE reported violations of personal life and property and restriction of freedom of movement in both districts, while one in every five YYAs who experienced domestic labor trafficking reported violence or threats of violence in the workplace in Mangochi, and one in six YYAs with LTE reported violence in Blantyre. YYAs with LTE typically experienced multiple forms of victimization (e.g., reported multiple PRIF indicators) with an average number of three.

³ See methods section for a detailed description of the PRIF indicators.

Table 5. PRIF Trafficking Categories reported among all YYAs who have ever worked and YYAs who were classified to experience domestic labor trafficking (HHS). The top three reported PRIF categories among YYAs with LTE are highlighted.

PRIF Category	Blantyre		Mangochi	
	All YYAs	YYAs with LTE	ALL YYAs	YYAs with LTE
	(N= 600)	(N= 60)	(N=561)	(N= 52)
	% (CI 95%)	% (CI 95%)	% (CI 95%)	% (CI 95%)
A. Recruitment	13% (10.52, 16.02)	73% (60.87, 82.61)	9% (6.34, 11.09)	62% (47.27, 74.55)
B. Employment Practices	8% (5.83, 10.52)	49% (36.92, 62.32)	7% (5.28, 9.33)	49% (34.55, 62.77)
C. Violations of Personal Life	4% (2.59, 5.5)	29% (18.84, 40.58)	4% (2.29, 5.46)	38% (27.27, 50.91)
D. Degrading Work Conditions	10% (7.44, 11.97)	58% (46.38, 69.57)	7% (5.28, 9.51)	64% (50.91, 74.55)
E. Control Movement	3% (1.62, 4.21)	26% (17.39, 37.68)	4% (2.29, 5.46)	40% (29.09, 52.73)
F. Debt or Dependency	<1% (0, 0.81)	3% (0, 7.25)	<1% (0.18, 1.76)	7% (1.82, 14.55)
G. Violence or Threats	3% (1.46, 4.05)	16% (8.7, 24.64)	3% (1.76, 4.93)	24% (12.73, 34.55)

Qualitative Descriptions of Domestic Labor Trafficking Experiences

YYAs who participated in qualitative interviews described experiences of labor trafficking within Malawi, primarily in agriculture (sugar cane farms) and domestic workplace labor sectors (e.g., maid in a household). Many YYAs reported traveling away from their home community in search of better job opportunities or because they were promised better working conditions but then ended up in a trafficking situation. YYAs reported experiencing trafficking within Blantyre and Mangochi districts, as well as in other districts such as Machinga, Nkhotakota, Ntcheu, Thyolo, and Lilongwe. Trafficking situations were described as compounded by additional vulnerabilities like poverty, lack of access to food and other basic resources, which made it difficult for people experiencing exploitation to exit. For example, a focus group respondent described being tricked into traveling for a skilled job only to find, upon arrival, that the work they would be doing was unskilled agricultural work:

LT in Agricultural Sector

“I was forced to move from here in Blantyre to Nkhosha district. When we were starting off, the program was I am going to be working as a mechanical engineer. After I stopped working at [an auto repair shop] I met my friends here in Blantyre who told me that we should go to...Nkhosha to work as a mechanic. When we got there, we found that the conditions I was being told were different. We found ourselves in the sugarcane farm and we were told that the job that you wanted to do here was fixing tractors. We have already done its interviews so just started cutting the sugarcanes. Since I was forced to do that work, I stayed there for about a year. I had to run away to come back home here in Blantyre...being in a different district it was difficult to get basic necessities because I had to find a house to rent, find food to eat and also to get out of that place I had to find transport and run away from that place to come back here.” – Participant, Community FGD #2, Adult men, Blantyre

LT in Domestic Service

A young woman from Blantyre describes her experience working as a live-in maid in a city where she experienced wage theft, exploitive working hours, and coercion through withholding food:

“I faced a lot of challenges...Food, I would be given once a day and the quantity was not even enough, they would just give you rice, maybe 5 spoons. My day starting at 5 AM and it would end at 11 or 12 midnight...On salary we agreed that they will be paying MK 75000 so it happened that the first month they paid with no problems but the following months...they started paying less than the agreed amount...They would pay MK 45000 and if you enquire they would say...‘just take the money we have given you.’ [respondent in distress and emotional, tears roll down]. -- YYA Respondent # 2, 26-year-old woman, Piece Work, Blantyre

Forced/Coercive Marriage related to Domestic LT

A young woman in Mangochi described being forced to work in a restaurant after being lured to a city for a false marriage:

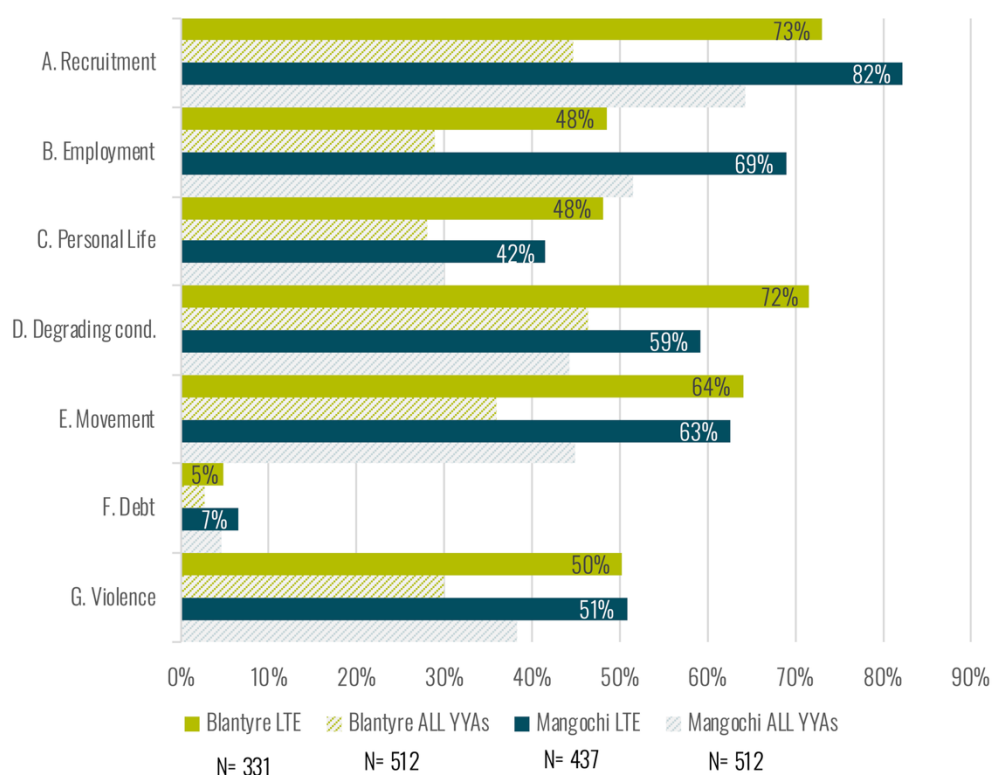
“...I started working in the restaurant and when the first month ended, I asked for my salary...but he did not give it to me, he said I will be keeping for you and give in a tranche...I kept on staying 5 months without pay...” -YYA Respondent #28, 20-year-old woman, Farmer, Mangochi

Cross-Border Labor Trafficking Types (LTS)

Among YYA LTS respondents who had experienced cross-border labor trafficking, exploitation in the recruitment phase (e.g., “Felt cheated or lied to about the nature of job or specific responsibilities”) was reported by 82% in Mangochi and 73% in Blantyre and, degrading conditions by 72% (Blantyre) and 59% (Mangochi (“Employee

required to be available day and night or to work extra hours without adequate pay outside scope of contract”), exploitative employment practices 69% (Mangochi) and 48% (Blantyre) (“Withheld compensation and/or benefits to prevent them from leaving”), Restrictions on Movement (“Employer confiscated identity papers”) reported by around 64% in both districts and Violence (“Physical violence”) reported by around 50% in each district (Figure 5).

Figure 5. PRIF Trafficking Categories YYAs Experienced in Cross-border Labor Trafficking (LTS)

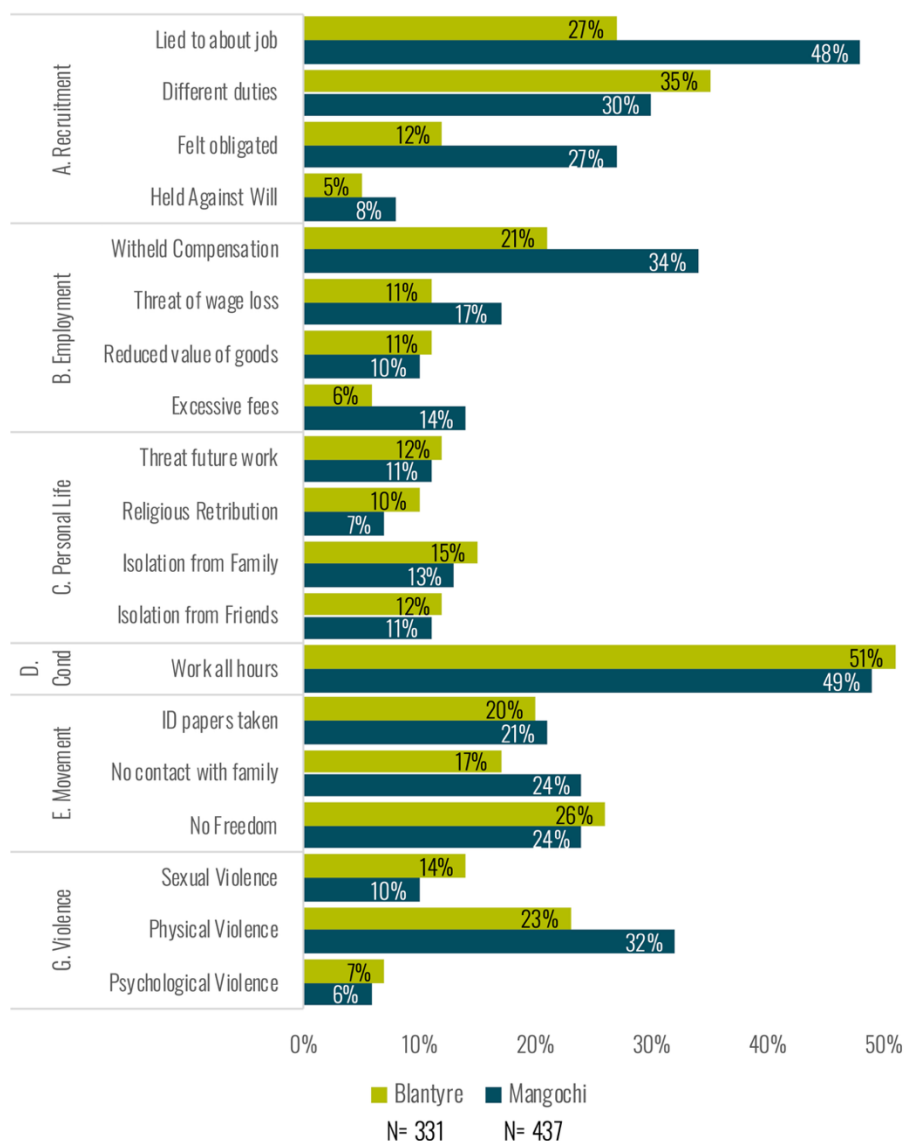


Exploitation Incidents by PRIF indicator (LTS)

YYA respondents who had cross-border labor trafficking experiences (LTE) reported experiencing numerous and multiple forms of abuse and exploitation. Figure 6 shows the percentages of reported labor trafficking experiences by PRIF indicator (LTS survey). Specifically, about half of YYAs with LTE from Mangochi and a slightly lower proportion (a fifth) of YYAs with LTE from Blantyre experienced lies about the job during the recruitment. In either Blantyre or Mangochi, a third of the YYAs with LTE were assigned different duties than promised initially. Being ‘lied to about a job’ was the most commonly reported PRIF recruitment indicator [PRIF Category A] for YYAs with LTE from Mangochi (48%), while in Blantyre, the most common recruitment indicator among this group was “different duties” (35%), which is a form of deceptive recruitment. In both districts, having wages withheld was a

commonly reported exploitive employment practice reported by YYAs who experienced cross-border labor trafficking, 34% in Mangochi and 21% in Blantyre. A third of Mangochi YYAs who experienced cross-border labor trafficking and a fifth of YYAs with LTE in Blantyre reported having their wages withheld. Around one in five YYAs with LTE reported having their movement controlled, such as through having their ID confiscated and being isolated. Physical violence was frequently experienced as reported by YYAs with LTE, especially those from Mangochi (32%). Sexual violence was also commonly reported, 14% in Blantyre and 10% in Mangochi. Psychological violence was less reported to have occurred on approximately 7% of YYAs who experienced cross-border labor trafficking.

Figure 6. Percentage of Labor Trafficking Events by PRIF Indicators Among LTS respondents who experienced Labor Trafficking



Qualitative Descriptions of Force, Fraud, and Coercion

Qualitative descriptions of force, fraud, or coercion contextualize the PRIF incident results from the quantitative surveys. Consistent with the incidents reported through the PRIF qualitative respondents described experiencing: wage theft (being paid less than the promised amount, unexpected deductions from wages by employer, or having to give part of earnings to pay recruiter), being made to work to pay a debt, locked into a workplace or not allowed to leave their workplace without supervision, or withholding passport and other documents to name a few. For example, some respondents reported being recruited for a skilled job but then found they had been deceived, ending up working in a very different job under inhumane conditions. Respondents described injustices such as neglect and no compensation after they got injured on the job, confiscation of personal property, and documents to prevent them from leaving. Others reported being locked up inside their workplace, being denied communication.

Force (such as physical violence, restrictions of movement)

Some YYA respondents, especially those who experienced trafficking in South Africa, reported being locked into their place of employment. For example, a young woman who experienced labor trafficking in RSA for gardening and domestic work described how her employer restricted her movement:

“The employer would lock the gate using a remote, so that meant that when he goes out nobody would go in or out until he comes with the remote to open.” - YYA Respondent # 23, 32-year-old woman, Farmer, Mangochi

In addition, some respondents described experiencing violence from their employer or within the context of trafficking. For example, a young man described experiencing violence from his employer:

“I was forced to work as a gardener in a city of Cape Town...There was a time that we [YYA and friend] resigned. I slept on that day and did not go to work. I was later called on to go to meet the boss and I was beaten up. Since I was a foreigner, I could not fight back. I was beaten because I did not go to work...” - YYA Respondent #13, 34-year-old man, Brick Layer, Blantyre

Fraud (such as misleading promises of jobs or educational support, wage theft)

Respondents described being misled into entering or remaining in an exploitative situation, for example, parents and young people were misled to move due to claims that they would be able to access an education. Some YYAs described being deceived that they would be employed in an industry of their expertise but ended up working in agriculture estates. For example, in one case, a group of young people were recruited. They were told they were going abroad with the hope of good-paying jobs. They were surprised to end up at a farm in another district within Malawi where they were expected to work in that farm as tenants. Many respondents described some form of wage theft in the context of labor trafficking whereby their wages were stolen by their employer, by a job agent or by their own family or friends.

“Some bosses can have a signed agreement that this one’s payment for the next 7 months will be given to me, the agent, I did everything for him, so you cannot do anything because you are a stranger there, and there is a signed agreement with that boss, so you just endure the problems.”-FGD #3, 35-year-old man, Ganyu (Piece Work) and House Painter, Blantyre, Lived in Community for 30 years

YYAs sometimes reported that their family members (such as an uncle, a parent, or a spouse) were receiving the YYA’s wages from the employer, rather than the YYA directly.

“...my husband was not working. It was only me working, and he had arranged for my employer for him to get the wage from my job. I was getting 500 Rand per week...and I was supposed to give him [husband] the full amount by force...He was telling me that if I did not obey or stop working he would divorce me and that made me afraid because I was a stranger in RSA and living on my own was a daunting prospect.” - YYA Respondent #19, 26-year-old woman, Farmer, Mangochi

Coercion (such as wages paid as agreed at first but then reduced/stopped, relational coercion)

Many respondents also described some form of coercion, such as withholding food or documents, or promising to pay wages owed later on, or through sexual harassment or abuse. For example, while working at a maize mill in Mozambique, a YYA respondent described experiencing coercion to keep working with the promise that the wages they were owed would be paid later on.

“...he gave me MK 25,000 for 2 months later he started giving me MK 15000 and I said what about the deficit, he said keep on adding the accumulation will give you at once, then I said, oh, okay, I stayed and stayed, then I said my money, he said will give to you later unless you want to become my girlfriend and I said I don’t want to be your girlfriend...” - YYA Respondent #24, 27-year-old woman, Farmer, Mangochi

Some respondents, especially those who experienced cross-border labor trafficking, also described being isolated by traffickers and threatened with arrest.

“...sometimes when you are being trafficked, you have no idea where they are taking you. Sometimes they just take you to meet a stranger in town. So, when you get there, you end up being forced to do things which you don’t want to do. If you make a simple mistake while working, you end up in jail.” - YYA Respondent #26, 23-year-old man, Casual Laborer, Mangochi

Discrimination and corruption by authorities

Some YYAs reported that they experienced discrimination, violence, and exploitation related to their immigration status, such as not having a passport or not having a work permit. There were some descriptions of experiences with corrupt border officials who detained and extorted money from YYAs who were trying to cross the border.

“...we do meet the police and they capture you, and tell you make a plan, you have to pay some money, if you do not have, they sometimes take you on a ride around and then drop you in another area, an area far from where you stay and you do not know...” -FGD #3, 35-year-old man, Ganyu (Piece Work) and House Painter, Blantyre, Lived in Community for 30 years, experienced trafficking in RSA

Sexual harassment, exploitation, and abuse

Reports of sexual harassment were common among respondents working in domestic settings (such as employed as maids) and also in service or sales settings.

“[I] started to do the work, all that time he was standing there and just looking at me, then he started touching me, I begged him to stop, ‘you have taken me here to do domestic chores, if you had said this is what you want maybe other girls there would have loved to come and do this’... afterwards he looked at me for a while and got dressed, gave me 35 South African Rands and said that I am so stupid and should have to go.” -YYA Respondent #7, 27-year-old woman, Petty Business, Blantyre

“The last job was at a bottle store...They saw you as something else, never minding you are human...They could force me to sleep with any woman who comes into the bottle store...and when I refused I was not paid...I just ran away when I got the chance and came back to Malawi.” - YYA Respondent #20, 36-year-old man, Farmer and Piece Work, Mangochi

Some respondents described forced or coercive marriage, which was linked to experiences of exploitation within agriculture or for domestic work, as well as for sexual exploitation.

“He was telling me that if I did not obey or stop working he would divorce me and that made me afraid because I was a stranger in RSA and living on my own was a daunting prospect.” – YYA Respondent #19, 26-year-old woman, Farmer, Mangochi

Cross-border Labor Trafficking Occupational Sectors (LTS)

Most exploitation reported by YYAs who had labor trafficking experiences took place within what we termed elementary occupations, which are unskilled or manual labor occupational sectors such as: cleaning and domestic services, agricultural sectors, forestry and fishery, mining, construction, manufacturing and transport, food preparation, street-based sales and services, and waste management (Table 6). In addition, YYAs reported many abuses taking place within professional service and sales occupations and craft and related skilled trades.

Table 6. Occupational sectors where YYAs reported experiencing labor trafficking

	Blantyre (N=331)	Mangochi (N=437)
	% (n)	% (n)
Elementary Occupations	61% (201)	42% (245)
Services and Sales	25% (83)	34% (150)
Craft and Trades	17% (56)	9% (38)
Managers	2% (6)	6% (26)
Other	6% (21)	2% (10)

Cross-border Labor Trafficking Destination Countries (LTS)

South Africa and Mozambique were the most reported destination countries where YYAs went to work and where experiences of cross-border labor trafficking occurred (Table 7). In the last two years, the destination country for the vast majority of young men and women from Blantyre (93%; 470 out of 508) and Mangochi (71%; 418 out of 587) who went abroad for work was South Africa. After South Africa, 6% (30 out of 508) and 28% (167 out of 587) of young people went to work in Mozambique. Other countries that YYAs often went to work abroad, although less reported, include Tanzania, Zimbabwe, Botswana, Zambia, the United Arab Emirates, etc.

Among YYAs who experienced cross-border labor trafficking, 91% (289) in Blantyre and 68% (292) in Mangochi had experienced exploitation in South Africa. YYAs from Mangochi also commonly experienced labor trafficking in Mozambique, 31% (134).

Table 7. Destination countries reported by YYAs in LTS survey: Comparing YYAs with cross-border labor trafficking experiences (LTE) YYAs who did not have LTE (no-LTE) during migration

	Blantyre		Mangochi	
	No-LTE (N=192)	LTE (N=316)	No-LTE (N=157)	LTE (N=430)
	% (n)	% (n)	% (n)	% (n)
South Africa	94% (181)	91% (289)	80% (126)	68% (292)
Mozambique	4% (8)	7% (22)	21% (33)	31% (134)
Other*	3% (5)	3% (9)	0% (0)	1% (6)

* e.g., Tanzania, Zimbabwe, Botswana, Zambia, United Arab Emirates

Percentages in Table 7 denote the proportion of YYAs who experienced labor trafficking and YYAs who did not experience labor trafficking who worked in the respective country in the district. Respondents could have reported multiple countries where they worked abroad in the past two years, although it is not common.

Qualitative Descriptions of Cross-border Labor Trafficking Experiences

Consistent with findings from the LTS survey, YYA qualitative respondents described experiencing labor trafficking and exploitation in RSA (from Blantyre and Mangochi) and Mozambique (from Mangochi only) within a variety of labor sectors including: domestic work (housekeeping services, landscaping), agriculture (farm work, livestock), manufacturing (plastics, textiles), food production (maize mill), construction (digging trenches, building homes) and retail (shop assistant). YYAs described wanting to travel to Mozambique or RSA for job opportunities, sometimes

promised by friends or family, and sometimes because they heard that there were jobs available and felt they had no viable options in Malawi.

Manufacturing

“...I went to work in a factory that manufactures plastic bottles used for filling juices...It was a painful experience because even the time that I was leaving they did not pay me my dues...I collapsed and was sick for a time it was hard for me to follow-up...[my friend] said that they don’t pay you if you are such situations...” - YYA Respondent #1, 34-year-old man, Piece Work, Blantyre, experienced labor trafficking in RSA

Shop attendant

“...I found a new job in a shop. I also had a problem with this job because it’s a container made of iron sheets which is connected to electricity, and I was sleeping inside the shop. I was sleeping behind the refrigerator which was so close to an electrical switch and imagine you are locked inside; the keys are with your boss, so it was a huge threat on my life...So I had two concerns, ‘what if the shop caught on fire’ which means I will die on the spot. The second thing that bothered me was the thieves, the owners were not staying in the shops because they were afraid of the thieves but because we are foreigners, they [shop owners] don’t care and they now if you get killed by thieves, they will replace you with someone.” - YYA Respondent #30, 23-year-old man, Farmer, Mangochi, experienced labor trafficking in RSA

Agriculture

“We were taken to a farm which was isolated from the community...we stayed for 8 months...we were not allowed [to leave the farm]...He [farmer] thought we would run away...The most painful thing was that we were not allowed to call our relatives and we were told that if we get caught making a call we will be chased the same day...Our agreement was that each of us would get MK70,000 but to our surprise he started deducting the money saying that we are paying for the foods that we have been eating...in the end we received MK 20,000 each.” - YYA Respondent #26, 23-year-old man, Casual Laborer, Mangochi, experienced labor trafficking in Mozambique

Barriers to Exiting Labor Trafficking Situations

Using data from the LTS survey (Table 8), the most notable factors for barriers to exiting labor trafficking situations were: (1) No better job options, (82% in Blantyre and 75% in Mangochi); (2) Too far from home and nowhere to go (43% in Blantyre and 46% in Mangochi); (3) Actual or fear of loss of wages (39% in Blantyre and 37% in Mangochi); (4) I would have lost my work status (26% in Blantyre and 10% in Mangochi); and (5) Actual or fear of withholding of ID cards (24% in Blantyre and 12% in Mangochi).

Table 8. Barriers to Exiting Labor Trafficking

	Blantyre (N=317)	Mangochi (N=431)
	% (n)	% (n)
Fear of or Actual Experience of:		
physical violence	19% (59)	10% (44)
physical restraint	11% (34)	7% (29)
deprivation of food, water and/or sleep	16% (50)	13% (57)
sexual assault	9% (29)	5% (21)
emotional violence/verbal abuse	18% (56)	11% (46)
harm to family or someone you care about	9% (28)	3% (13)
legal action (including being arrested)	11% (34)	8% (34)
withholding of ID cards	24% (75)	12% (51)
loss of wages	39% (125)	37% (161)
confiscation of savings or other valuables	16% (52)	10% (45)
being kept drunk/drugged	9% (29)	5% (22)
Other barriers		
Too far from home and nowhere to go	43% (136)	46% (197)
No better job options	82% (259)	75% (322)
I would have lost my work status	26% (81)	10% (44)
Nothing would have happened	19% (60)	8% (35)

Section 2: Vulnerabilities to experiencing LT among YYAs

Economic hardship was the primary vulnerability to experiencing labor trafficking among YYAs, according to results from analysis of qualitative interviews/FGDs and quantitative surveys.

Perceptions of Labor Trafficking Causes and Vulnerabilities (Qualitative)

“I think the first factor can be lack of financial activity to generate money to support my daily life...I had a wife and child who were also waiting my support. So when the idea of migrating to RSA was presented to me I failed to refuse, I forced myself to go even though I didn't want to go. In my life, all I wanted was to start [a] small business in my community...Due to lack of capital forced me to accept jobs I never wanted to do.” - YYA Respondent #30, 23-year-old man, Farmer, Mangochi, Survivor of labor trafficking in RSA

Qualitative respondents described economic factors, such as experiencing poverty, lacking opportunities (e.g., jobs, education, vocational training) within the community, and loan defaults resulting from a family crisis or economic hardships, as contributing to labor trafficking situations. Overall, qualitative reports describe how the intersecting circumstances of economic hardship, community-level resource deprivation, and family pressure to financially provide led to migration being seen as one of the only viable options for meeting economic and resource needs, which often resulted in exploitative situations for YYAs in this study. There were mixed views among respondents about what role gender played in terms of influencing economic drivers for migration and for labor trafficking vulnerability. Some suggested that men face more pressure to support their families economically, because society perceives them as being the head of the household, however, there were reports that women were often the breadwinners for their families (especially if they were single moms, unmarried, or supporting relatives), and that they too faced enormous pressure to provide financially for their families and extended families.

Poverty and Lack of Opportunity

Poverty was described by respondents as being produced and exacerbated by a lack of opportunity within communities, resulting in situations where young people and their families lacked resources to provide for basic needs (food, shelter). Lack of opportunity was discussed by all respondent groups and often was described as lacking access to educational and vocational training and jobs. When respondents described poverty, they often highlighted

inadequate social and economic conditions within their communities, moving beyond describing poverty and the effects of poverty at an individual level.

“Economic reasons that young people might be vulnerable [to labor trafficking], in short we can just say the problem is poverty because of how I explained earlier that young people do not have access to business, we do not have skill development school where we can learn skills that can empower us economically.” - YYA Respondent #10, 34-year-old man, Welder, Blantyre, survivor of labor trafficking in RSA

The interrelated factors of poverty and lack of opportunity were perceived by respondents as leading to conditions where someone may be more vulnerable to experiencing labor trafficking. For example, some respondents described how the economic conditions within rural communities may increase exploitation:

“The way we live in rural communities, we don't have a lot of things, we live in poverty, and it's for people to take advantage of us to fulfill their desires...poverty is the cause of labor trafficking.” - YYA Respondent #26, 23-year-old man, Casual Laborer, Mangochi, Survivor of labor trafficking to Mozambique

Lack of job opportunities. Respondents reported that despite having educational or skills training credentials, some youth and young adults often have “nothing to do to earn a living”, which then may lead to them seeking opportunities that may be risky.

“Some, after completing school have nothing to do to earn a living so they resort to looking at opportunities which may trap them into labor trafficking. But we also have, as I already said, some who have academic qualifications but they are not getting employment and they decide to look for other opportunities. In the process of looking for opportunities they come across these labor traffickers.” - KII LT Respondent # 10, Male, District Youth Officer, Mangochi

“Like in this community, you can find that for example there are 100 young women and those that have something to do maybe can be fifteen or even ten but the rest just survive by doing piece works like carrying sand to a building site, but they do not have a tangible thing to do, just like we young men who are present here today, it is the same...” - FGD #1, Participant #7, 26-year-old man, Piece Work, Blantyre, born in community

Some respondents reported that the lack of job opportunities, in conjunction with peer pressure to attain high status in society, was another potential factor that could increase a YYA's risk of experiencing labor trafficking. In the

pursuit of material success to attain a certain status in the community, YYAs become vulnerable to labor trafficking, given the lack of income-generating opportunities in their communities.

"Some of the young people don't have some of the things needed in their lives, for example they need to have a phone. So once someone promises them these things then they easily accept it because they want to make money and buy the things they want in their lives. In the end they find themselves in bad situations like working without being paid or not being given food. Some of them do it because of peer pressure, they see their friends have phones and they want to buy phones as well." - FGD #2, Participant #10, 42-year-old women, Teacher, Mangochi, Lived in Community Since Birth

Lack of Educational Opportunities

Lack of access to education and training was often described as related to limited job opportunities for YYAs. Respondents reported that in some communities, especially rural areas, there is limited access to secondary schools, and vocational training centers are not available; these conditions were described as limiting YYAs' access to employment opportunities.

"The main factor is lack of opportunities, the youth are not given opportunities in the society, people take them for granted, and a lot of communities exclude these young people...the young people...lack skills that are marketable...in Blantyre rural...you will find that...[TA] has no community college, there are only three community development secondary schools, now there is a high population of people there and some of these young people do not have access to an education..." - KII LT Respondent #4, Male, District Youth Officer, Blantyre

Lack of access to education, such as not having funds to pay school fees, also came up as one of the perceived factors contributing to the risk of experiencing labor trafficking.

"Sometimes boys may have the heart to learn but due to lack of school fees they end up getting involved in labor trafficking and meet such problems." - FGD #3, Participant #4, 25-year-old man, Businessman, Blantyre

Loan default as a vulnerability to labor trafficking

Related to the intersecting experiences of poverty and lack of opportunities, many respondents reported on having to obtain loans to pay for basic expenses, and in times of a family crisis⁴. However, some respondents reported that loan default sometimes led to potentially exploitative situations and could increase vulnerability to experiencing labor trafficking. For example, young people described situations where a family member had to obtain a loan to pay for expenses, such as those related to a family crisis, and then were unable to pay the loan back, resulting in someone in the household having to get involved in a potentially exploitative situation, such as debt-labor. One young man described a potential debt-labor situation which happened when his brother was unable to pay for medical expenses related the respondent's nephew 's illness:

“...[my brother] had a problem, his child was sick and was referred to the main hospital, so there was a problem in transportation and money to use for care while there, so he went to obtain a loan there...so when [my nephew] was discharged...[my brother] was having difficulties to pay back the money, so the end result was that he was told [by the loan provider] to go and cultivate farm land until [the loan provider felt] the work done is equivalent to the money.” - YYA Respondent #11, 34-year-old man, Businessman, Blantyre, Survivor of labor trafficking in RSA

Another respondent described the difficulty that her family experienced in paying back a loan and how this challenge led to a potentially exploitative situation for her brother, as well as a hurried migration to RSA.

“...my mom had to settle a debt. Since my mom was under arrest by the police. My brother volunteered to work to redeem my mom from the loan. Since it was very difficult to find a job, the debtors were threatening my brother that they can do anything on his life to recover the money, or take him out or sell him. Out of fear and safety of the family, he left to [town] for quarrying stones...the money was paid back but not in full...then my parents sold land so that money should be used as transport from here to RSA.” - YYA Respondent #14, 21-year-old woman, unemployed, Blantyre, Survivor of labor trafficking and sexual harassment in Malawi

Pressure to Provide for Family, Migration, and Labor Trafficking

Many respondents described risky migration resulting from pressure to provide for a family, within the conditions of poverty and community deprivation, as factors contributing to labor trafficking vulnerability. For example, some

⁴ See section 3 for more details about YYA experiences obtaining loans.

respondents shared how migration was viewed as a viable option for getting out of situations of economic hardship and to improve access to opportunities.

"I had financial challenges. I had married at that time and for me as a man it was a challenge to be providing for my family. I already had a passport at that time so I just decided to look for transport so that I could travel. I had to sell the family farmland so that I would be able to raise the money. I asked my mother to do that so that I should go to RSA to get a job and to at least better our life and that when things work out there, I will buy another land for the family" - YYA Respondent #1, 34-year-old man, Piece Work, Blantyre

Many conversations about social pressures to provide for families emphasized the role of men as heads of their households. There was a suggestion that men might face greater vulnerability to labor trafficking through economic migration because they may experience greater social pressure to provide for their families.

"Briefly what I can say on culture, here in Africa we take a man as a head of the family, this make[s] some men who don't work...regarded as failures. As such if these opportunities come they don't think twice but to go. For instance, some promised to return with a motorcycle and he will be using it for business. So this is all what I can say on cultural factors, it's just because of that mentality. These make many men [get] trapped into these false promises. As a result, many men die right there, never return or returning with empty hands."
– KII LT Respondent # 2, Male, Police coordinator, Blantyre

Early marriage was also described as related to vulnerabilities to experiencing labor trafficking through economic migration for young men and women.

"In Mangochi, culturally child marriages are allowed. So when young boys marry they take responsibility for taking care of the family. For a long period young men have been migrating to South Africa and leaving their spouses behind. Even girls have been migrating to search for jobs. This makes them leave their wives for South Africa to look for greener pastures. So sometimes things do not go as they expected. They end up being used when they go there. So it is cultural values that tolerate child marriages that create vulnerability because they take on the responsibility at a tender age instead of working on their personal development." - KII LT Respondent # 12, Male, Youth Empowerment District Coordinator, Mangochi

Although many respondents shared a view that young men were particularly impacted by immense social pressure to provide for their families, many young women in this study described how they were often in

the position of being the primary breadwinners for their households and also had limited options for employment or for regular sources of income. Situations where young women were expected to maintain the household, care for children and the elderly, and financially support their families within the context of poverty, resource deprivation, and lacking employment opportunities, were described as a challenge, with migration viewed as the primary solution, potentially increasing the risk of experiencing labor trafficking for young women:

“Most young women are independent so that they migrate to look for ways of earning money to help their children...For instance, my husband died in RSA, I am independent. My children look up to me for food and clothing and other support.” - YYA Respondent #23, 32-year-old woman, Farmer, Mangochi

One young single mom in the study who supports her two children independently described the cycle of exploitation that some women may find themselves in:

“[traffickers] see the kind of person they are using and they know that no matter what, tomorrow they will come again...they know that this one with her issues, even if I give her a small amount of money for the work done she will come back...they know that for you to eat at your house you are depending on them and its nearly impossible for you to go elsewhere to find food without doing piece work, so you will still come back to them...” - YYA Respondent # 3, 25-year-old woman, Piece Work, Blantyre

Vulnerability Factors for Cross-Border Labor Trafficking (Based on LTS Survey)

Bivariate tests between labor trafficking victimization and the possible pull/push factors were conducted using the LTS survey data. The specific test conducted in each case concerning the type of the factor (e.g., continuous, categorical, or ordinal) and the binary response variable (i.e., labor trafficking victimization) is denoted in the table, along with the test statistics, degrees of freedom, and the p-value derived from the test. Within each table and within each district, we provide original p-values.

Vulnerability Factors Among Blantyre YYAs

Women in Blantyre were more likely to experience labor trafficking while working abroad than men in Blantyre (Table 9). YYAs who had lost their mother, as well as those who had been in an informal foster care arrangement, were also more likely to experience cross-border labor trafficking.

Household economic status, such as not having a refrigerator (odds ratio: 2.20), television (odds ratio: 1.58), electric iron (odds ratio: 1.62), wardrobe (odds ratio: 2.47), microwave oven (odds ratio: 3.40) was indicative of the

likelihood of the YYAs being trafficked (with $p < 0.001$ for Blantyre, for example). Having social support was found to be critical of to lower the vulnerability of YYAs to labor trafficking, such as having a special person around when in need ($p = 0.05$).

Regarding financial capabilities, having saved money with a bank/formal financial institution was associated with a lower risk of labor trafficking ($p = 0.02$). On the use of devices in mobile banking services, non-smartphone users turned out to be associated with a lower risk of labor trafficking ($p = 0.03$).

Cross-border labor trafficking of YYAs in Blantyre was also found to be associated with physical and mental health conditions, such as being limited in the kind of work or other activities due to physical health ($p = 0.08$), pain interfering with normal work ($p < 0.001$), having felt calm and peaceful ($p = 0.01$), having had a lot of energy ($p = 0.03$), having felt downhearted and blue ($p < 0.001$), having physical health or emotional problems interfered with social activities ($p < 0.001$).

Table 9. Statistically Significant Vulnerability Factors, Blantyre (LTS survey)

	P-value	Test Statistic	df	Test
Demographics				
Gender	0.03	4.5	1	Chi-squared
Biological Mother Alive	0.05	3.99	1	Chi-squared
Formal or Informal Care Arrangement	0.05	3.89	1	Chi-squared
Household Items				
Television	0.02	5.89	1	Chi-squared
Refrigerator	<0.001	11.92	1	Chi-squared
Electric Iron	0.02	5.08	1	Chi-squared
Power Generator	0.04	4.37	1	Chi-squared
Wardrobe	0.02	5.85	1	Chi-squared
Sofa/Couch	0.05	3.87	1	Chi-squared
Microwave Oven	0.02	5.35	1	Chi-squared
Social Support				
Having special person who is around	0.05	33,551.50	/	Mann Whitney U Test
Financial				
Saved money with bank/formal financial institution	0.02	5.44	1	Chi-squared
Used Non-Smartphone for mobile banking	0.03	5.02	1	Chi-squared
Physical and Mental Health				
Limited in work or other activities due to physical health	0.03	4.63	1	Chi-squared
Pain interfering with normal work	<0.001	22,220.00		Mann Whitney U Test
Felt calm and peaceful	0.01	26,744.50		Mann Whitney U Test
Had a lot of energy	0.03	27,107.50		Mann Whitney U Test
Have felt downhearted and blue	<0.001	35,805.50		Mann Whitney U Test
Physical or emotional health interfered with social activities	<0.001	35,691.50		Mann Whitney U Test
Difficulty with self-care	0.3	30,874.00	/	Mann Whitney U Test
Main Job Abroad				
Not living with someone familiar while working abroad	<0.001	16.05	4	Chi-squared

Vulnerability Factors Among Mangochi YYAs

Cross border labor trafficking among YYAs living in Mangochi was found to be linked with number of children they had ($p < 0.001$), whether they trusted the mobile money service providers to take care of their privacy ($p = 0.05$ for Mangochi), feeling confident about the security of mobile money services ($p = 0.03$ for Mangochi), trusting the information concerning the mobile money ($p < 0.001$ for Mangochi) (Table 10).

In Mangochi, physical and mental health conditions played into the likelihood of labor trafficking when YYAs were working abroad, including accomplished less than they would like due to physical health ($p < 0.001$), limited in the kind of work or other activities due to physical health ($p = 0.01$), the amount of time physical health or emotional problems interfered with social activities during the past week ($p = 0.02$). YYAs who had difficulty seeing ($p = 0.02$) often faced an increased risk of labor trafficking in Mangochi.

Table 10. Statistically Significant Vulnerability Factors, Mangochi (LTS survey)

Variable	P-value	Test Statistic	df	Test
Demographics				
Number of Children	<0.001	39,023.50		Mann Whitney U Test
Adoption of Mobile Money				
Trust mobile money providers to take care of privacy	0.05	16,556.50 /		Mann Whitney U Test
Confident about the security of mobile money services	0.03	16,257.50 /		Mann Whitney U Test
Trust information concerning mobile money account	<0.001	15,098.50 /		Mann Whitney U Test
Physical and Mental Health				
Health limits in moderate activities	0.03	35,020.00		Mann Whitney U Test
Health limits in climbing stairs or a hill	0.04	35,063.00		Mann Whitney U Test
Accomplished less due to physical health	<0.001	12.91	1	Chi-squared
Limited in work or other activities due to physical health	0.01	6.25	1	Chi-squared
Pain interfering with normal work	0.05	27,899.00		Mann Whitney U Test
Had a lot of energy	0.03	29,874.50		Mann Whitney U Test
Physical or emotional health interfered with social activities	0.02	37,305.00		Mann Whitney U Test
Difficulty seeing	0.02	32,009.00 /		Mann Whitney U Test
Main Job Abroad				
Not living with someone familiar while working abroad	0.02	11.9	4	Chi-squared

Section 3: Financial Capability and Financial Well-being among YYAs

In this section, we report findings that contextualize financial capability and asset building (FCAB) among YYAs within the target districts. Highlighted findings include key FCAB-related topics: 1) savings and financing experiences among YYAs, 2) YYA experiences with digital financial services (DFS) or mobile banking, 3) financial resilience among YYAs, and 4) YYA perspectives about and experiences with skill-building and entrepreneurship opportunities.

Savings and Financing among YYAs: Experiences, Access, and Challenges

Overall findings from the LTS surveys indicate that the majority of YYAs have saved money, owned accounts, and borrowed money, primarily through mobile money accounts with a telecommunication company, through informal savings groups, or from family or friends. Survey results indicate that YYAs tend to borrow from family and friends (over other sources) but that they tend to save and own accounts primarily through mobile money accounts with telecommunication companies or through informal savings clubs (Figures 7 and 8). Notably, most YYAs do not report accessing financial services through banks or formal institutions. The small group of YYAs who did indicate engagement with banks or formal financial institutions primarily reported owning accounts or savings, although the type of accounts they owned was unspecified (Figures 7 and 8).

Figure 7. Owning Accounts LTS Survey YYAs

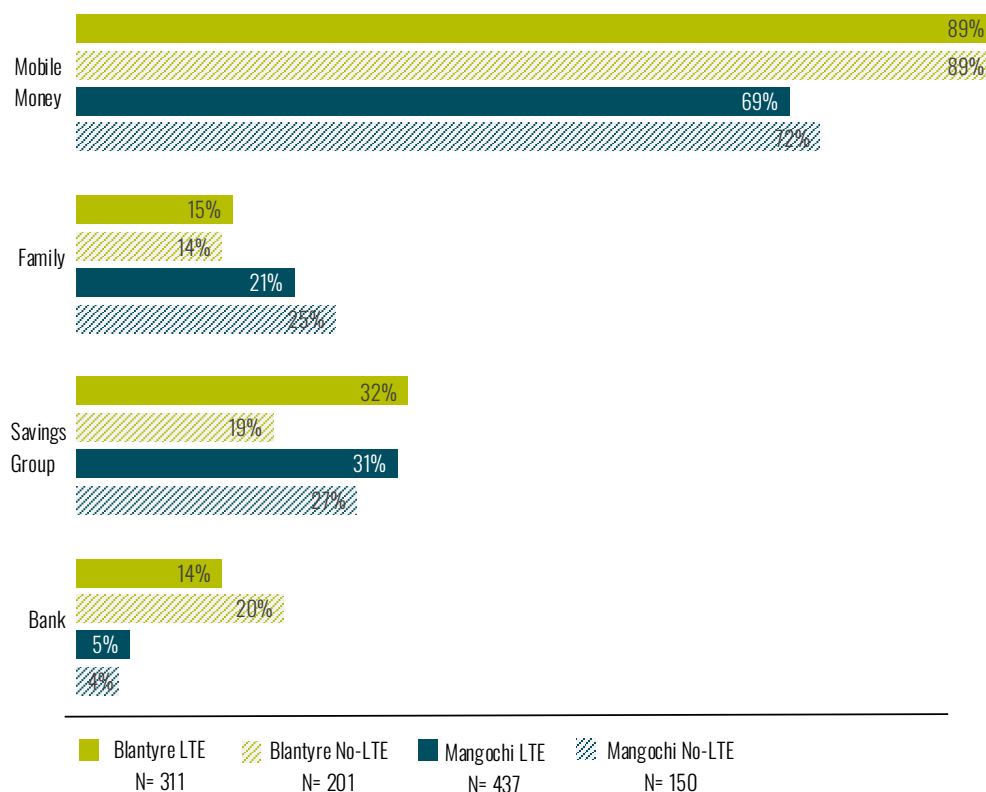
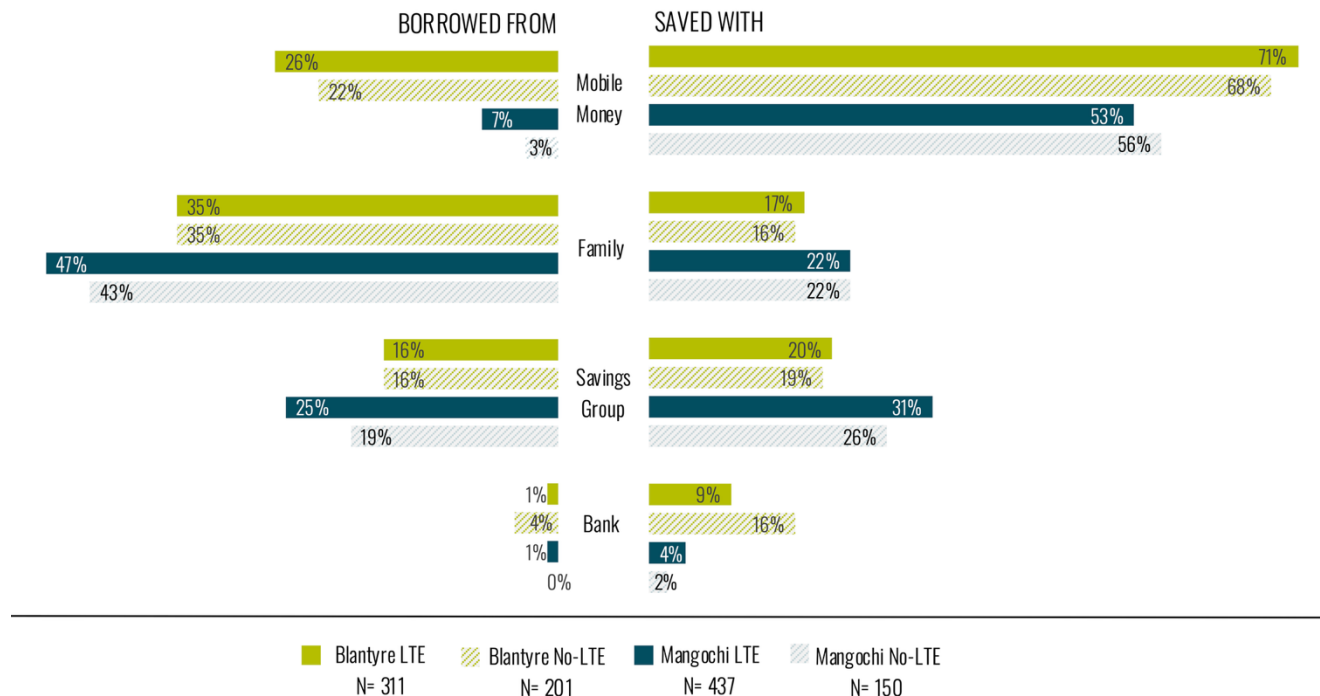


Figure 8. Savings and Borrowing Engagement: LTS Survey YYAs



Consistent with the survey results, qualitative respondents described YYAs accessing credit and loans primarily through informal and personal sources, such as through neighbors and money lenders in their communities. Very few YYAs described attempting to get a loan through a formal banking institution, citing a lack of income and access to collateral as the primary reasons that they did not pursue loans.

Some key informant respondents suggested that it was not difficult for YYAs to access loans through informal sources and community-based groups, and in some cases described accessing formal loans (such as through NEEF) as “easy”. Key informants also described comprehensive financial management, knowledge-building, and training programs that were linked to loan access and reported success with funding YYA businesses, especially through group-based loan programs. Some KILs also reported that financial institutions developed new financial products designed to increase accessibility of some loans for YYAs, especially those who had a particular educational or skills credential.

However, community members in FGDs and YYA respondents consistently shared a perspective that accessing loans, even through informal sources, was very challenging if not impossible for most young people. YYAs who did describe successfully getting a loan shared challenges faced with repayment, experiencing consequences from default and feeling frustrated that after investing the loan into their business the profit was so small that they were forced to get another loan just to sustain their business.

Comparisons in Saving and Borrowing Between YYAs Who Have Experienced Labor Trafficking and Those Who Have Not (LTS & HHS)

When YYAs who have labor trafficking experiences (LTE) were compared to those who did not have labor trafficking experiences (no-LTE), there were few significant differences in their saving and borrowing behaviors, specifically with telecommunication companies, with family, relatives, or friends, with informal savings groups or clubs, and with banks or other types of formal financial institutions. In Blantyre, YYAs who experienced cross-border labor trafficking were less likely to save money with a bank or another type of formal financial institution ($p = 0.02$, chi-square test statistic = 5.44, degrees of freedom = 1) compared to YYAs with no-LTE, while they were equally likely to save money in other means, with a dominance by mobile money account with a telecommunication company [Table 9]. In Mangochi YYAs who had experienced labor trafficking did not have statistically significant differences in borrowing and savings. Overall YYAs reported heavy reliance on owning a mobile account. When it comes to borrowing money, though, YYAs would most likely turn to family, relatives, or friends.

Qualitative Descriptions of YYAs Experiences with Borrowing

YYAs described acquiring loans primarily to buy supplies for their business (such as flour for making Mandasi [fried bread or donuts]), or for agriculture (such as soybeans, fertilizer, and potatoes for planting). Some respondents also reported using loans to pay school fees, fund initiation ceremonies, fund travel to RSA, and also for basic resources such as food for the household. Personal loans were described as often having high interest rates and short payback schedules. YYAs described getting direct loans most often through neighbors rather than through savings groups or formal banking institutions. Some YYAs suggested that there was no other option but to borrow from individuals in their community.

“...I was told that if I get MK 30,000 [17.29 USD], I will pay back MK 60,000. So, it was a challenge for me...I was borrowing from a person...In this community we only get loans from individuals.” - YYA Respondent # 26, 23-year-old man, Casual Laborer, Mangochi

A few YYAs described getting loans from NGOs or financial institutions, especially through membership in a youth club, but although successful in obtaining a loan for business, many reported facing challenges sustaining the business, and also with repaying loans.

“...in our case...we meet at a youth club and there have been people coming for monitoring [NGOs] and they have been asking about our challenges...then we explained that we were able to grow groundnuts and after

selling the output is not enough to share as a group...we asked for help and were assisted...but due to high membership we have to share MK 10,000 each, was not profitable because we would sell zitumbuwa [banana fritters] and...mandasi and every week we were depositing money [group savings]. When we shared the second round, things went bad because of an increase price in commodities, a bottle of cooking oil, MK 3,000, maize prices had gone up...the business had collapsed...” - FGD #4, Participant #1, 27-year-old woman, Farmer, Mangochi, lived in community for 14 years

YYAs more often described getting indirect loans, where their parent or a neighbor would get a loan for the YYA with the expectation that the YYA would pay them back.

“[My parents] took a loan from Bank Nkhonda without any problem. Then I started a business. And the loan they took was enough for the business suggested. Then I found [paying back the loan challenging], according day to day activities, eating and other issues, finally I started paying back the money little by little. It was working indeed till I finished paying back the loan.” - YYA Respondent #14, 21-year-old woman, unemployed, Blantyre

Getting access to loans was described as a challenge, even if going through informal channels, and sometimes had lasting impacts on the YYA and their family, especially if there were difficulties in paying the loan back. For example, a YYA described the difficulty of getting a loan to pay for travel to RSA:

“...our family obtained a loan when I wanted to go to RSA. [My] parents suffered much at the hands of the moneylender the time I was not working in RSA as jobs were scarce...The loans [for travel] were difficult to obtain...You see this loan [was] a loan from a peasant farmer so it was difficult....We have not tried [to secure a loan from a bank or co-op] since we don't have what it takes to get a loan from such...Most of them deal with government employees, like teachers, so it's difficult for people like us to get loans.” - YYA Respondent # 22, 24-year-old man, Freelance painter, carpenter, and builder, Mangochi

Challenges with Repayment. Respondents reported that those who successfully get loans face the challenge of unfavorable repayment plans, difficult repayment conditions, and other regulatory procedures. YYAs described struggling to pay loans back and going to great lengths to avoid default. For example, one young woman described her experience with paying back a loan she used for her business:

“...I once took a loan from a certain bank amounting to MK60,000 [34 USD]...which I used to start the business of selling Mandasi ...[bank officials] used to come to collect the money when I didn't have it...we used to run and hide. Sometimes they could take us from the village and leave us [in] a [TOWN] which is far...and told us to walk back home...that year I didn't harvest a lot of maize but I sold it so that I could service

the loan. I was then left with no food at home.” - YYA Respondent #17, 30-year-old woman, Small Business Owner (Sells Mandasi (donuts), Samoosa), Mangochi

As the respondent described, she was able to pay back the loan, but as a result, was “left with no food at home” and potentially in similar financial circumstances as she was before she got the loan. KIIs interviewed for the study indicated that the challenges with repaying loans, such as those described above, were very common. They shared that YYAs may often experience a cycle where they acquire a small loan, work hard to pay back the loan (resulting in very little, if any, profit), and then feel the need to find another loan to keep their business running. Some respondents reported that short loan repayment schedules may also result in a YYA being at risk of getting trapped in a debt cycle, where they spend their time trying to find a way to pay back a loan rather than being able to focus on their business.

“One time a microloan came to lend us money, the challenge was we were to start paying back in a week or two weeks’ time...the problem is that business is hard and it takes time to make a profit so if you fail to return the money, you were being removed from the group...In the village, if you borrow 20,000, you need to give back 40,000 so for you to find the initial amount and then find additional 20,000 while also trying to meet your own needs becomes a challenge...It’s like you are only being used to earn interest for them [the lender] without you benefitting from the money.” - YYA Respondent #15, 31-year-old woman, Business Owner (Sell Doughnuts), Blantyre

Several YYAs described experiencing property loss from default, such as losing land, houses, roof sheeting, and household goods.

“...I failed to return a loan at a village savings group so they took away my belongings...I took a loan amounting to 30,000 MK...I was supposed to return 55,000 MK...I failed to access the money...The group members [took away belongings]...I did not continue with the village loan savings group...[Village Savings and Loan group] took away land from [friend]...[friend] took a big loan amounting to 100,000 MK...so the group members came and sold their land. They took away their land and told them to move.” - YYA Respondent #12, 23-year-old woman, Hairdresser, Blantyre

KII Perspectives on Loan Provision Initiatives. Key informants described several loan provision initiatives targeting young people within communities in Blantyre and Mangochi. Generally, the initiatives described were community-based, building from engaging with existing community structures (such as youth networks and youth clubs) and involved young people in financial training and group meetings connected to the provision of loans.

Financial management and knowledge building were often described by KIIs as a core component of loan provision for YYAs; however, there were indications that sometimes the training may be rushed or shortened.

“...if we are to give anybody a loan we...take them through...a literacy training...teach people how to do a business...so we train them to do financial management, for the groups we train them how to be organized in a group, how to keep records of a business...it takes some time, it is a detailed training...some people can take the whole day [for training] or take two days depending on whether people understand, and we make sure people understand...The idea is when you teach them they will understand...normally what happens now when people want to borrow money what they do is they are going to rush the training, they want to get the money...” - KII FCAB Respondent # 3, NEEF Manager, Blantyre

Some KII respondents described the process of developing new financial products that were responsive to a market analysis and to young people’s needs. For example, a KII respondent described developing a loan product to make it easier for more YYAs to access financing for businesses.

“...I remember we only had one product...that was a general product, then we learnt that we were excluding some...students from technical colleges who cannot meet the requirements which are needed to access to Youth Enterprise Loan, so we actually designed a product depending on the needs of the market.” - KII FCAB Respondent # 4, NEEF Manager, Mangochi

Financial initiatives beyond the provision of loans, such as grant programs to start a business, which aimed to support youth economic empowerment, were also described by respondents. It was suggested that these grant programs may be more impactful than loans for YYAs who are working to start a business.

“...we have had loans but...we have youth economic empowerment strategy, we basically have...district matching grants so it’s a bit different than providing them with loans...for instance, a group of young people might say we want to run a business, a welding shop and it will cost us about 500,000. So to see that they are serious about it...young people should be able to provide at least 30% of that figure [500,000]...in form of cash so that the rest of the funds we can provide.” - KII LT Respondent # 10, Male, District Youth Officer, Mangochi

Barriers to Loan Access

Overall, respondents described several barriers to loan access for YYAs such as: 1) economic and structural barriers (such as lack of income and narrow eligibility requirements), 2) social barriers (exclusions by lacking membership in

a social group and perceptions about lack of financial knowledge among lenders), 3) experiencing potentially traumatic events related to loan access such as physical violence and sexual harassment.

Economic and structural barriers to loan access. Economic barriers described by qualitative respondents included high rates of unemployment among young people and difficulty in having a reliable source of income. In addition, many reported that high interest rates, especially from village savings and loans groups or from informal loan sources where the interest rates could be as high as 100%, coupled with requirements for collateral, made it exceedingly difficult for YYAs to access loans.

“...there is a certain loan that they call Mwala ku Mwala [Stone to Stone]; maybe you take 20,000 MK and when returning you also return another 20,000 MK on top and give the person who [loaned] you...Or the one whereby you take 10 and return 15...right now it is not possible to do business and make 15,000 MK and give a person at once, then you will end up losing your capital; you return a loan and you have no capital.” - YYA Respondent, 37-year-old woman, Hawker Business, Blantyre

Structural barriers such as the complex application process and narrow eligibility requirements were described by YYAs as making loan access challenging. For example, respondents described lenders, NGOs, and government officials coming to their villages to sign community members up for loan programs, sometimes linked to skill-building opportunities but often for entrepreneurship. YYAs were told to form groups of young people to strengthen their chances of getting a loan by pooling their capital together.

“We signed the forms, everything; the businesses that we were doing and gave them interest [20,000 MK]...but up to now, they are telling us that the forms were just left at the office because there are many people who want...loan opportunities from that organization...But up to now there’s nothing that we have benefitted...it [applying for the loan] disturbed the business that I was doing, the one that was assisting us with hope that I will access the money so that it should boost the business. The business failed...we were thinking that maybe all of us should go to their offices...if it will be difficult [to provide the loan] then they should just reimburse our interest so that we can return it in our businesses so that we can just operate with[out] struggles [rather] than keeping the money there when we are struggling. Yes, that is the solution that we were thinking of...going to their offices and talk to top officials there.” - YYA Respondent # 5, 31-year-old woman, Trader (Sells Sweet Potatoes), Blantyre

Some YYAs expressed frustration with the arduous application process and perceived lack of communication from lenders, sharing experiences where they had gathered a group of young people, completed the paperwork, and then heard nothing back from the lender.

“It just ends in filling forms. We fill the forms, but nothing happens. Money is not given.” - FGD #7, Participant # 5, 25-year-old man, Carpentry and Ganyu (Piece work), Mangochi, Lived in Community since birth

Several YYAs described feeling like they were being lied to or used by lenders, especially lenders coming from outside of the community.

“We have been lied to, they would come and say we want to take your names, after submitting it takes a year without any update...It seems they have been deceiving us, in doing so we can say there is no access to credits... They just come with false promises...the issue of access to loans is a tale because even when we try to apply they just say we will give it to you but we have never received...” - FDG #4, Participant #6, 36-year-old woman, Farmer, Mangochi, Lived in Community since birth

Additionally, loan amounts were often perceived as too small to support and grow a business.

“There was this other group...NGO...they came to say get organized but there is a need of MK 300,000 collateral [174 USD], you don't have anything at home where will you get that, and they say if you pay a collateral of MK 300,000 they provide one million MK [576 USD], and you are 20 in the group, can that work to share? And looking at how expensive things are, can business run? People were left without words, and after they left, they were insulted.” - FDG #4, Participant #1, 28-year-old woman, Ganyu (Piece Work), Mangochi, Lived in Community for 5 years

Social Barriers

Beyond the standard economic requirements to get a loan, such as collateral and some source of income, YYAs described social barriers that presented challenges for loan access, such as requirements for club or group membership and gender-based biases. YYAs described informal requirements for getting a loan, especially through a formal lender (such as a bank or a village savings and loan group), such as having a letter from a community leader vouching for a YYA's character or requiring membership in a youth club or that the YYA have an affiliation with a particular political party. Some YYAs indicated that getting letters from chiefs may be difficult to come by and often involves paying a fee.

“...when [young people] want to get access a loan from us...we ask them to obtain a letter from a chief in their area...so we have seen a number of chiefs who refuse to give them letters...the community leaders do not want to support them because youth, they are not seem to be...serious...so the provision of documentation to use form the youth is always a problem, their mind is to get the money not to get the right things that will help [them] get the money...” - KII FCAB Respondent # 3, NEEF Manager, Blantyre

Some respondents shared that there was sometimes a perception of bias in terms of who may access loans, where authorities were viewed as potentially providing more opportunities for access to family, friends, and members of powerful political parties.

"They usually approach party members, and they are also selective, they choose people who are already rich and poor people are left out." - FGD #3, Participant #4, 25-year-old man, Businessman, Blantyre

Youth club membership was described as necessary to enable loan access, especially through NGOs and government programs, which could be exclusionary for YYAs who are not members of a youth club.

Gender-Based Bias. There were divergent views about whether and how gender-based bias may impact the accessibility of loans and financial services for young people. Several respondents stated that they felt women and men had equal opportunity for financing and suggested that differences in access were based on the individual's economic situation or social connections rather than influenced by gender-based bias.

"There is no difference; the only thing needed is a witness. For someone to get a loan quickly you need a good witness but without a witness, it's impossible to get a loan. It doesn't matter if you are a man or a woman as long as you have a witness you will get the loan." - YYA Respondent #26, 23-year-old man, Casual Laborer, Mangochi

However, many other respondents suggested that a gender-based bias was very influential, although there were considerable differences of opinion about whether men or women had more opportunities. Respondents who suggested that women had more opportunities (and thus implied that women experienced less gender-based bias) often cited that women were more often members of village savings and loans clubs, and that NGO and government-based programs appeared to directly target young women for inclusion in their programs.

"...the difference is there because young men don't have groups, right...but young women can have their groups, like these days they are what they call...Village Loan Savings Groups...like here they do for only young women, maybe meeting on Monday and lending each other money. When one banks money, one will borrow another week and doing small scale business maybe Kamba puffs." - YYA Respondent #6, 37-year-old woman, Hawker Business, Blantyre

Some respondents suggested that women were favored for inclusion in financial programs due to a push for gender equality from NGOs and government, sometimes implying that women need more help because they may be more vulnerable or "weak-minded".

“Yes, differences are there and mostly girls are favored especially with the introduction of gender equality, while for young men to be favored is very difficult which is a challenge for young men.” - YYA Respondent #8, 28-year-old man, Unemployed, Blantyre

This group also suggested that women may be viewed as more reliable by lenders because they are perceived as less likely to squander borrowed money with frivolity (such as drinking) and less likely to seek opportunities abroad compared to men.

“NGOs want to assist, they focus much on assisting ladies...I don’t know why they do that, maybe it is because women are seen as weak minded...maybe they think young men can misuse the loan...but if they give it to a young woman then she can venture even into the smallest business.” - FGD #7, Participant #4, 33-year-old man, Farmer, Mangochi, Lived in Community for 21 years

Among respondents who suggested that men have more opportunities for loans compared to women, gender-biased perceptions towards women by lenders and family members were described as the primary factors explaining why women might experience barriers to accessing financing. For example, a YYA described how perceptions about young women’s vulnerability by lenders may make it challenging for women to access loans:

“most of the time when these organizations are coming they consider a larger number of young men to get the loans than young women, they feel like the young women...lack the capacity to operate a business...they see women as vulnerable and cannot manage to be productive, but with how life is there is a need to balance, if they are taking ten young men they also need to take ten women, there should be a balance.” - YYA Respondent # 11, 34-year-old man, Businessman, Blantyre

Relatedly, some YYAs described that family members and community members may believe that women should not be engaged in business activities because their primary responsibility is to the home, making it difficult for women to access loans.

“Yes, there is a difference [in loan access between men and women]. The people who run businesses most here are the men and are the ones that have collateral for loan access. A married young woman can’t do business, and her husband also [do] business. The husband’s relatives are not happy to see that woman doing business.” - YYA Respondent #29, 27-year-old woman, Business (Burning studio), Mangochi

Sexual harassment and labor exploitation are linked to loan access. Respondents described that young people, especially young women, may experience sexual harassment or potential for exploitation linked to loan access.

These situations were often described in the context of personal, informal loans. For example, one young woman described the impact on herself and her family related to sexual harassment and a potential for exploitation from challenges paying back a personal loan.

“...I was once sent by my mother to go and borrow money so that they could pay school fees...my parents were failing to pay back the loan...so when they failed there was a balance of MK10,000 [5.77 USD]...so when I met [lender]...he told me that for the loan to be forgiven so that he doesn't trouble me anymore...I should have sex with him...[my parents] tried their best and sold their land and paid the loan. They said they can never allow their child to be subjected to that.” - YYA Respondent #2, 26-year-old woman, Piece Work, Blantyre

Another respondent described how she struggled to pay back a personal loan after her child became sick unexpectedly. Her friend's husband, who had provided the loan, tried to convince her to accept loan forgiveness in exchange for a sexual relationship.

“...her husband came to me and said 'you are a fool, I want you [sexual relationship]...I have money, so what you have to know about that money, do not pay it back, and have this MK26000.00...[he said] I should accept his proposal because I am in poverty and I am borrowing money from his family...it is a vulnerability that people see, scrutinize you and see that you do not have anywhere to go, people want to make use of disadvantage.” - YYA Respondent #7, 27-year-old woman, Trader, Blantyre, survivor of labor trafficking and sexual assault

Some respondents indicated that it was relatively common for women to be sexually harassed in relation to getting loans and suggested that young men may experience labor exploitation in the process of getting a personal loan.

“The other challenge is that people demand sex in exchange for loans more especially young women have been victims in this community. I have heard a lot of girls complaining that they have been asked to sleep with men so that they can get a loan. Sometimes they are asked to be in a relationship once they get a loan, and that's a challenge for many girls. While for boys, the challenge is that when you want to get a loan, they ask you to do other things for them like giving you a piece of work so that at the end you can get the loan.”
– YYA Respondent # 30, 23-year-old man, Farmer, Mangochi

Overall, YYAs tended to have negative experiences with accessing loans, facing numerous challenges and hurdles, including economic and social barriers. Loans were primarily sourced from individuals, such as neighbors. There were perceptions of bias, including gender-based bias, which were described as having an impact on loan access.

Also, several YYAs reported loan access linked to sexual harassment, especially for young women, and/or labor exploitation, indicating that sourcing loans could be risky for many YYAs.

Adoption of Mobile Banking Services (Based on Household Survey Data)

Low occurrence of financial transactions among YYAs was identified in both districts, with Mangochi even lower than Blantyre. Nearly one third of YYAs in Mangochi and 20% of YYAs in Blantyre did not make financial transactions at all in the last 12 months (Figure 9). YYAs in Mangochi had fewer mobile bank services, either on smartphones or non-smartphones, than in Blantyre.

Figure 9. Use of Devices for Mobile Banking, LTS survey

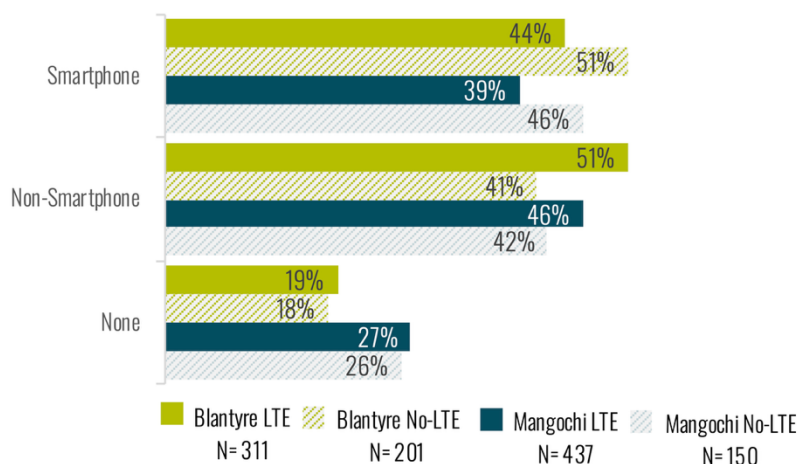


Figure 9 shows the percentage of respondents in the LTS survey who reported making financial transactions in the past 12 months with each of the following devices: “Non-Smartphone”, “Smartphone”, divided by district and Labor trafficking experience (LTE) or no labor trafficking experience (no-LTE). The solid bars indicate the percentage of agreement responses among YYAs with LTE, while the striped bars indicate the percentage among YYAs without LTE. In the chi-square tests between each of these variables and LT victimization, we find that YYAs who have LTE in Blantyre are more likely to have made financial transactions with non-smartphones than YYAs who have not had LTE ($p = 0.03$, test = 5.02, df = 1) (Table 9).

Table 11 shows the percentage of respondents in the LTS survey who responded “Agree”, “Somewhat agree”, or “Strongly agree” to a series of questions about the adoption of mobile banking services in the districts of Blantyre and Mangochi, by labor trafficking experience (LTE) /no labor trafficking experience (no LTE). In the chi-square tests between each of these variables and LT experience, we find that, in Mangochi, YYAs with LTE were more likely

than YYAs with no LTE to agree with the statement “I trust that the information concerning my mobile money transactions will not be known to others” ($p = 0.05$, Table 10).

Table 11. Adoption of Mobile Banking Services among YYA LTS respondents by Labor Trafficking Experience (LTE) /No Labor Trafficking Experience (No LTE) and by District: % agree with statements about mobile money

	Blantyre		Mangochi	
	LTE (N=311)	No LTE (N=201)	LTE (N=437)	No LTE (N=150)
Trust providers	68%	74%	68%	67%
Trust Security	61%	65%	66%	65%
Trust Confidentiality	61%	64%	64%	58%
Willing to Try More	65%	70%	59%	56%
Recommend to Others	72%	76%	69%	71%
Mobile money is Crucial	74%	76%	69%	71%

FCAB Financial Resilience

Overall, YYAs who participated in the LTS survey reported that they were willing to receive financial advice (Figure 10). Around 50% of YYA LTS respondents in each district reported that they have confidence in using financial services and access to financial services. YYAs from Mangochi compared to YYAs from Blantyre more often reported that they were able to save and could raise funds in an emergency, around 50% in Mangochi and 30-40% in Blantyre. Having good financial knowledge and access to credit were reported by fewer YYAs overall. There were a few differences between YYAs who had experienced labor trafficking and YYAs who did not; however, key indicators such as having limited capacity to save, raise funds in an emergency, and access credit indicate a relatively low financial resilience among the YYA population in the two districts.

Figure 10: Financial Resilience Indicators LTS survey respondents

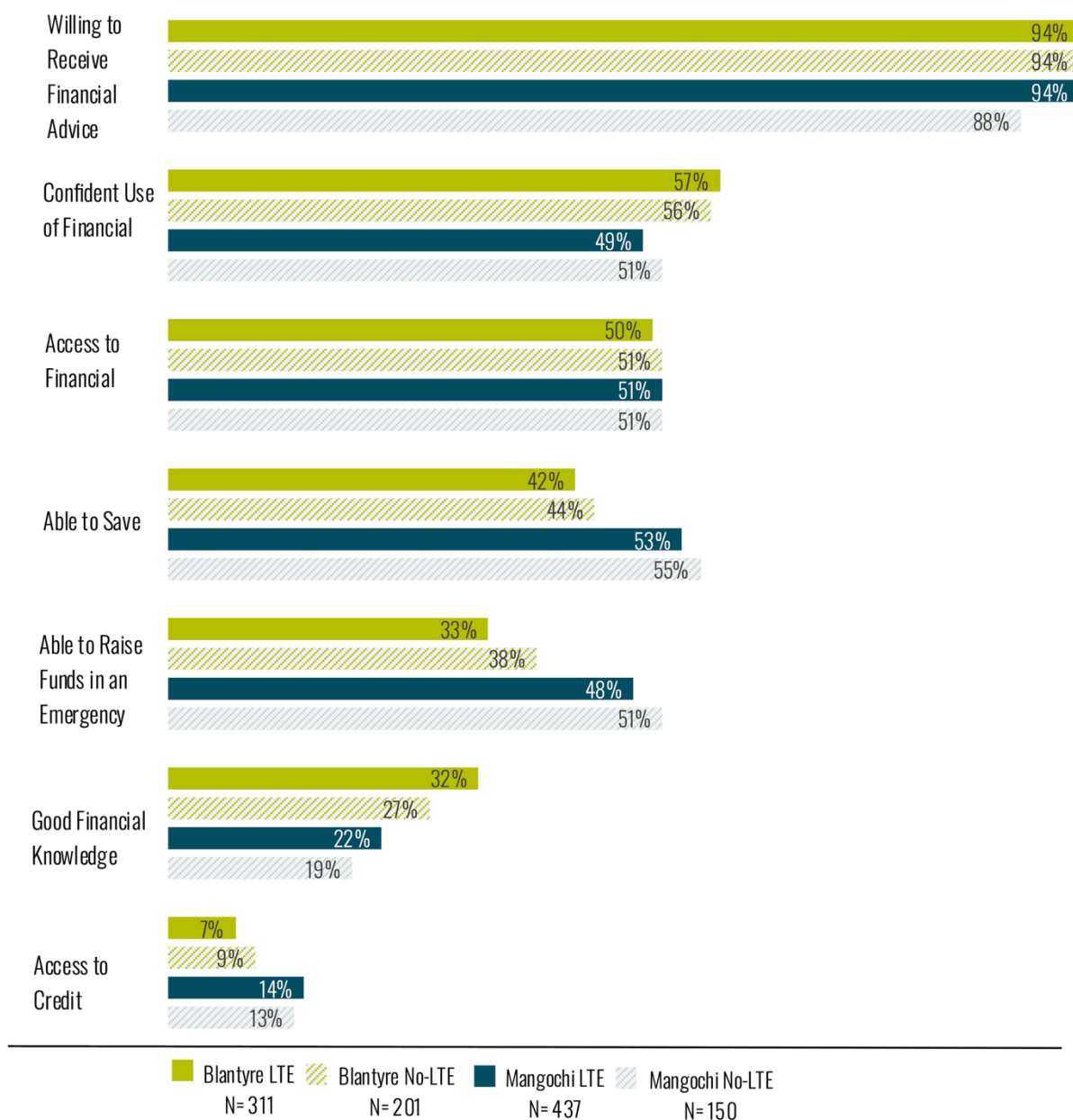


Figure 10 shows responses from LTS survey respondents to items related to financial resilience indicators by the percentage of respondents in the LTS survey that said “Agree”, “Strongly Agree”, and “Somewhat Agree” to each item. The solid rows indicate the percentage of agreement responses among YYAs with labor trafficking experience (LTE), while the striped rows indicate the percentage among YYAs who had no labor trafficking experience (No-LTE).

Perspectives on Skill Building and Entrepreneurship Opportunities

Respondents who participated in qualitative interviews and focus groups perceived skill-building and entrepreneurship opportunities as being especially important for strengthening YYAs' financial well-being and resilience. Discussing the benefits, they highlighted that skills-building opportunities empower young people to become economically independent and may increase the creation of job opportunities, hence preventing young people from going abroad. However, several YYA and community respondents reported being unaware of any skill-building programs in their area. Among respondents who were aware of skills-building programs, they were generally described as helpful but limited in reach. Skill-building programs, which were funded, such as through NGO programs, were described as serving a small group of young people, and the selection of participants was made through youth groups in coordination with community leaders. Skills programs through technical colleges were available in some mostly urban communities; however, enrolling in these programs required education credentials and tuition payments, which were out of reach for some YYAs. Overall, respondents suggested that skill-building opportunities were available for some young people in Blantyre and Mangochi; however, the opportunities were sparse and challenging to access.

Skill Building Initiatives

YYAs in urban areas of Blantyre and Mangochi described skills-building programs available, especially through technical colleges, skills training centers, and NGOs, whereas many YYAs in rural areas often reported being unaware of skill-building programs in their area (especially in rural Blantyre). Young people indicated that they often learn skills informally on the job, from family, friends, or neighbors, rather than through a formal skills training program. Some YYAs described technical colleges and skills centers where young people could access tailoring, hairdressing, welding, and construction programs. There were also a few respondents who described skill-building opportunities through NGO or Government programs, which were linked to entrepreneurship grants or access to equipment (such as sewing machines). These programs were described as selective, targeting specific YYAs, and also tended to involve YYAs traveling to a different community in order to complete the training program.

“...young women who...have given birth before 18 years, they can be taken to learn [skills] and...they come back...they are given 40,000 MK each...the one[s] who returned the loan [were] given 80,000 MK for free, not as a loan...there's a young woman who went to learn tailoring, her parents topped up her money. There is a certain young lady who has done farming, she has rented [farm] land and is growing tomatoes...some are ordering rice, some are ordering cow peas, and some are ordering mangos from Limbe and selling them.”
- YYA Respondent #6, 37-year-old woman, Hawker Business, Blantyre

As indicated above, skills-building programs that were directly linked to grants for equipment or entrepreneurship financing were described as successful; however, they appeared to be available only in a handful of communities and also had narrow eligibility criteria, limiting the number of young people who directly benefited.

Access challenges

Eligibility Requirements. Many respondents described several eligibility requirements for YYAs to access formal (and in some cases even informal) skills training programs. The most discussed requirements were having educational qualifications such as the Junior Certificate of Education (JCE) or the Malawi School Certificate of Education (MSCE) and being a member of a youth club. Some respondents also mentioned age (suggesting eligibility ranges between 10-35 years old or 18 and above), level of financial need, and ability to pay tuition fees as factors considered in relation to program eligibility.

“All young people with capacity, those with Junior Certificate Examination (JCE), Malawi Secondary Certificate Education (MSCE), youth club members, aged 10 to 35 years, un-school going youths "each and every youth is eligible to benefit, there are no discriminations." - KII LT Respondent #9, Male, District Labor Officer, Mangochi

Education. Although some respondents suggested that skill-building opportunities are open to all young people, as above, most respondents described several eligibility criteria as potentially limiting access to programs. For example, educational credentials were often described as a major factor limiting access to skills programs for some youth. As described by a YYA respondent:

“It is few people who have been trained considering the way our community is and the large numbers of youths in our society...Most of the time, what makes young people not to get involved is the requirement for one to have a Junior Certificate of Education [JCE] and because some youths did not go further with their education they fail to be trained in tailoring, for instance...this hinders some youths from being involved because when the interviews are set [for program access], only those with JCE are allowed.” - YYA Respondent #16, 33-year-old man, Volunteer for NGO and Manual Laborer, Mangochi

Some respondents expressed concern that young people without educational credentials or who are illiterate may be more vulnerable to experiencing trafficking and yet may be left out of skills-building programs due to the education requirements.

“Mostly it is youths who have gone to school, those with at least an MSCE. Those are considered for vocational skills training in technical colleges and other opportunities that may arise. However, most youths

don't have such school certification to qualify. Yet it is this group that is left out, that is more likely to be trafficked." –

- FGD #5, Participant #7, 43-year-old man, Village Protection Committee Member and Farmer, Mangochi, Lived in Community Since Birth

Youth Clubs. Youth clubs were described as very important as a hub for young people and a critical place for young people to connect to opportunities, such as skills training. Respondents reported that external groups, such as NGO or government programs, often connected to youth networks at the regional level, then connected to specific youth clubs at the local level, and worked with community leaders through the youth clubs to identify young people to participate in programs. Many respondents described the importance of membership in youth clubs to enable a young person to access skills-building programs. Some suggested that without club membership, access would be difficult, if not impossible.

"...some are lucky and their friends take them into a program and like that you are involved in a club...With the way things are in our community, one needs to have a club so that you are considered immediately. If young people do not belong to any club, it is difficult for them to be identified. If young people belong to clubs, it is not possible not to include them because nowadays programs are happening through clubs."

- YYA Respondent #20, 36-year-old man, Piece work and Farmer, Mangochi

"A person is only eligible when he is educated and attended youth clubs and they get selected through youth clubs...Someone who does not have basic education and does not go to youth clubs doesn't stand a chance."

- FGD #2, 43-year-old woman, Farmer, Mangochi, Lived in Community Since Birth

Gender-based bias. When asked directly if women and men experience differences in access to skills-building programs, most respondents reported that there were no differences and that women and men have equal opportunities. However, despite reporting that there were no differences, several respondents described how gender-based bias may impact access to skills-building programs, especially for young women. The most often described types of bias were views that certain jobs or skills were not appropriate for women or that women were not competent to learn particular skills, and concerns that a married woman acquiring skills would interfere with her responsibilities to her spouse. For example, a key informant described how programs often have intentions of having equal numbers of men and women participating in the skills-building programs; however, gender-based bias within households and communities may limit access for some women.

"..as much as we would like to have a 50:50 [representation] of...girls and boys, experience has shown that in some instances...young women are left out because of cultural and social issues...for a young woman who

is married...we have come across a husband stopping that woman to undergo any skills training or any other empowerment activity because they would say 'akufuna atisokonezere banja' [They want to disrupt my marriage] so they have not been deliberately left out but [left out] because of circumstances." - KII LT Respondent #10, Male, District Youth Officer, Mangochi

Relatedly, there were some respondents who suggested that community members may view excluding women from accessing skills-building programs as protective, because women and girls may be perceived as prone to dangerous, inappropriate behavior if they leave their home community to enter a skills-building program.

"The difference is that young men make their own decisions independently when they want to do things whilst young women are denied opportunities by parents for fear that they will indulge themselves in promiscuous behavior when they go there [to a skills training program]. Some young women who are married are also denied the opportunities by their husbands and they ask them to choose marriage and the skills." - YYA Respondent # 29, 27-year-old woman, Business (Burning studio), Mangochi

Although some respondents suggested that gender-based bias may be influential in impacting women's access to skill-building programs, there were some descriptions of women overcoming these challenges to complete a skills training program and go on to use those skills for business or employment. For example, a key informant described the experience of one young woman:

"We have a certain girl...She joined our program and she was doing electrical installation. So it was a trade which was considered to be loved by men, in short it's a program for men rather than women. There was resistance from her family...and things got worse and her husband chased her...but she started the course despite all the criticism. When she completed she received her tools and then she started her own business...Later on the husband realized that...it was good for his wife to have such an opportunity....I think that's one of the successes that I have seen so far..." - KII FCAB Respondent #2, Male, Livelihood Coordinator at NGO, Mangochi

YYAs Weighing Costs Versus Benefits of Skills Building Programs. According to some respondents, engagement in skills-building opportunities empowers YYA economically, fostering independence and creating job prospects. This, in turn, was said to act as a preventive measure against undesirable scenarios like labor trafficking or engagement in risky behaviors.

"Benefits of the opportunities; they use the skills as a source of income, hence protecting them from some risky behaviors like stealing, and this also reduces the cases of labor trafficking, they create employment opportunities" - KII LT Respondent # 8, Male, Project Officer for At-risk Girls at NGO, Blantyre

However, some YYAs reported that the costs to participate in skills training programs (including both direct and intangible costs) may outweigh the benefits of participating in the programs. For example, since skills programs were available primarily in bigger cities and towns, some YYAs reported that they had to weigh the costs of participating (such as travel, living expenses, and tuition fees) against the potential for future benefits after program completion. Many programs described by YYAs did not include a stipend for living expenses or support for housing, meaning that even if the program itself was “free” (e.g., no fee required), there were several additional costs that YYAs might encounter in order to be able to join in.

“...sometimes girls don’t show an interest in [skills training] programs maybe because of long distances to reach where the trainings are being conducted. It is also challenging for them to rent a house because they don’t have money. Normally these programs they don’t pay you, so you have to find your own accommodation so it’s challenging for them. The other challenge is that most of the young people don’t have something to do to support themselves financially. As a result, they fail to join these programs for the fact that it will take a long period to benefit. They prefer doing piece work rather than doing a training which will take a long time to benefit.” - YYA Respondent #30, 23-year-old man, Farmer, Mangochi

Given the difficult economic situation that YYAs reported, such as lack of regular income, or access to a job or opportunities for entrepreneurship, some YYAs reported that the potential future benefits from skills training programs might not be enough to mitigate the immediate costs (including potential for loss of income while enrolled in the program) to participate in the programs.

Challenges Linking Skill Building Programs to Economic Opportunities. Relatedly, some respondents described difficulty linking skills building to actual employment or business opportunities, reporting that they had participated in sometimes multiple skill-building programs, but due to a lack of equipment, capital for business start-up, or lack of jobs available in the area, they were unable to utilize their skills to improve their economic well-being.

“I was involved in one project where we were learning about grafting. I also did the training of making the plastic tubes which are used at a nursery, so I can say that I have been involved in such programs...I also did a tailoring training but I paid my own money, just like I told you before that I don’t have the tools such as a sewing machine, that’s why I am just staying home.” - YYA Respondent #30, 23-year-old man, Farmer, Mangochi

Relatedly, some key informant respondents expressed frustration with the lost potential when young people have benefited from learning through a program, but the program does not have the capacity to invest in supporting the young person to do something with their new skills.

“...We equip them with knowledge but we can’t manage to fund them with enough resources to start their business. We give them equipment sometimes but startup capital for them is still a challenge. As a result they leave the equipment and start seeking for other opportunities, yet we have invested knowledge in them.” - KII LT Respondent # 12, Male, Youth Empowerment Coordinator, Mangochi

Some KIIs described how bureaucratic processes may also impact YYAs' access to opportunities post skills training. For example, one key informant described how YYAs might experience challenges in getting required paperwork to participate in contract bidding for community development projects, which, according to respondents, could be a good economic opportunity for young people.

"One aspect... one big challenge that we face is that most of our [skills training program] graduates once they graduate they are unable to acquire some documents that make them eligible to participate in contract bidding at the council level and this has made it impossible for some to benefit from other development programs like bidding for contracts to build schools, maintain or supply desks, where they are told to bring documents like PPDA [Public Procurement and Disposal of Assets Authority] and the like and this has been a challenge. And we think that the government should put in place conducive environment so that the graduates' skills equally benefit the programs and projects on the table"

KII LT Respondent # 10, Male, District Youth Officer, Mangochi

Negative Experiences with Previous Skill Building Programs. Unfortunately, respondents described several negative experiences with some skill-building programs, especially ones that were sponsored by or run by groups external to the community, which may impact a YYA's interest in or willingness to engage in future skill-building opportunities. Respondents expressed frustration with program limitations (such as the number of YYAs benefiting, and the lack of depth of some programs), perceived lack of communication and follow-through from external groups promoting skills training programs, and, in some cases, feelings of being deceived by external groups that did not provide promised skill-building programs. For example, one respondent described how some skills training programs may not be robust enough to offer tangible benefits to participants:

“...we had an opportunity to be trained with skills, they [skills program] approach[ed] the village headman who organized people very well, and then unfortunately, the training only happened for 2 to 3 days. So it is impossible to be fully equipped in skills for 3 days. It ended like that. So the opportunities may arise but do not go further. So it is not beneficial to us and we can say that the opportunities are not many.” - FGD #1, Participant #3, 36-year-old man, Motor-taxi driver, Blantyre, Lived in Community Since Birth

Lacking sustainability and follow-through. Some respondents suggested that sometimes programs appear to lack a sustainability plan which may also be problematic, this was seen when respondents described external groups coming into communities and leaving before their program has been able to have an impact.

“...when organizations come, they try their best to be involved. The only challenge is that once organizations come to assist us, they stop midway and expect young people to finish everything on their own without leaving behind any proper procedure. It became difficult for young people to properly follow through since if the trainers are around, there is that fear instilled that forces people to do the right thing and actively get involved and work hard.” - YYA Respondent #15, 31-year-old woman, Business (Sell Doughnuts), Blantyre

Other respondents reported similar experiences of external groups leaving development initiatives related to skills-building programs unfinished. For example, one key informant described empty buildings purported to be “skills development centers”:

“[Infrastructure] is a very big challenge, [there] are no infrastructures, a few here and there...there are other projects where they build some structure for the youth...those structures have got nothing...it is just a building but they say it is a ‘skill development center’ but there is nothing in those buildings, it is just a mere building...There is no equipment at all...not even chairs and these buildings are far apart and I do not even know who supported those, normally we meet youth under a tree.” -KII FCAB Respondent #1, Female, Program Coordinator, Blantyre

Favoritism. Several respondents also shared that there was a perception that some community leaders may funnel opportunities from external NGOs to their own family members or friends, rather than enabling access to the whole community.

“...there is an NGO known as [NGO] which was training people in vocational skills but the youths who were involved in that program were related to the [community] leaders. Even the trainers were also related to [community leaders], because they were supposed to recruit trainers from the community to train the youth in skills such as tailoring but those who are assumed to be expert in this community were not involved.”

– YYA Respondent #30, 23-year-old man, Farmer, Mangochi

Perceptions of favoritism linked to external programs were a source of frustration for some young people and appeared to potentially impact the way that young people may view these kinds of opportunities.

Lack of communication between external programs and community leaders. Some respondents who were community leaders described feeling frustrated with external stakeholders who did not sufficiently communicate about programs being conducted in the communities.

“I feel community leaders are left in the dark [about] what is happening. They young people are trained and “graduate” without community leaders knowing what was happening...Community leaders were not involved in projects like [NGO PROGRAM] where are the skill training young people were demanding that they should be given money instead of a started pack tools. Unfortunately, those who were given money abused it. We only knew of such when this disagreement became so apparent. This is when VDC [Village Development Committees] and ADC [Area Development Committees] leaders knew of the project.” - FGD #5, Participant #7, 43-year-old man, Village Protection Committee Member and Farmer, Mangochi, Lived in Community Since Birth

Potentially exploitative or deceptive programs. A few respondents reported feeling deceived by external groups who were promoting skills training programs that turned out to be different than how they were advertised.

“...here in [Community] we are being used a lot, like there was a certain organization, it took young people from different villages...when we were there they told us to raise your hands, and we found out it was about prayers, so we just went there to do praying and we ate a small portion of rice, a lot of young people were disappointed and were like if we had a real opportunity and learn some skills things can change...we were very concerned and if we had a place to raise our complaints we would have gone there...they use the chief and the chiefs registered a lot of young people from different areas, young people lacking jobs...what they called for us was not done, this would have also put chiefs in danger, like, why did you send us there?”
– FGD #3, Participant #4, 25-year-old man, Businessman, Mangochi, Lived in Community Since Birth

On balance, negative experiences from engaging with external groups during skills-building programs may impact a young person’s decision about engaging with a skills-building program. Some respondents suggested that increasing accountability of external groups, such as by enabling people to share their grievances or concerns regarding the conduct of groups external to their communities, may be helpful to avoid and also respond to these kinds of negative experiences. Respondents also suggested that external organizations, such as NGOs and government programs, try taking a ‘bottom-up approach’ where young people are meaningfully engaged in conversations about what they want to see happen and what they might like to see in their communities.

“The issue could be that these organizations [NGOs] do not quest when they want to assist, rather they just tell [young people] what [NGOs] wanted [young people] to be doing...It could be better if [young people] could be given some chances and [share] their own voices so that they should be heard too. So

these top-down decisions are not good rather there must be a bottom-up approach where these people are engaged fully in the service to be rendered to them.” - KII LT Respondent #7, Male, Investigations manager at NGO, Blantyre

Creating an “enabling environment” for YYA economic empowerment

While discussing FCAB-related topics, such as savings, borrowing, and access to skills-building and entrepreneurship opportunities, many respondents stressed the need to support young people’s economic empowerment, which recognizes the strengths and capacities that YYAs possess. Respondents often remarked that YYAs are capable of managing a business, handling their finances, and also have many useful skills; however, they struggle within an environment with little visible opportunities to utilize their capacities and have difficulty meeting basic needs. Respondents suggested that more be done to develop an “enabling environment” which could support YYAs in having ‘something to do’, linking financial knowledge, skills training, and entrepreneurship training with real jobs and business opportunities as a way to ensure that young people have the basic resources needed for living their lives.

“If [YYAs] are included in [skill and business] opportunities that means this area will benefit in development...When I say ‘development’, I mean you having a good place, having a good house, having a good family, and when I say ‘well’ I mean you are able to find [resources to meet] all the basic need[s] without problems, like food, and to talk about education, you cannot lack school fees if you have a child.”

– YYA Respondent #10, 34-year-old man, Welder, Blantyre

Relatedly, respondents also suggested that young people should have more opportunities to be included in design and implementing community-based initiatives, and that they should have increasing opportunities to be heard and taken seriously by community leaders, authorities, family members, and external groups.

“...young people are capable and have what it takes to do business...because they are strong...What is remaining is to create channels [political and leadership] so that they can have ideas and believe in themselves, that they can also do things like anybody else...young people are limited in expressing their own issues. They are forced to say what they have been told to say [in community forums] ...young people have what it takes, if they are given opportunities.” - KII FCAB Respondent #2, Male, Livelihood Coordinator at NGO, Mangochi

Section 4: Labor Trafficking Response Initiatives and Challenges

In this section, we report findings related to labor trafficking response, including:

- 1) Community Response to Labor Trafficking
- 2) Services for Prevention and Response
- 3) Challenges and Barriers to Response
- 4) Perceptions of the Policy Landscape

Community Response to Labor Trafficking

Community response to labor trafficking appeared to be limited to awareness-raising activities (such as through social media and the radio) and some reporting of potential cases. Generally, community efforts were often more broadly targeting supporting the well-being of young people or addressing sexual violence or exploitation (especially related to children) rather than specifically related to labor trafficking.

Some respondents described community members and family members taking an active role in interventions, such as trying to talk with the trafficker's family about the situation to stop the behavior. It was notable that many of the cases described as being responded to by law enforcement were related to sexual exploitation or exploitative marriage, rather than explicitly related to labor trafficking. For example, a respondent described the community response to a case of forced marriage:

“For those victims who manage to get hold of a phone and communicate secretly to parents back home, the parents may go to the police or to local leaders to report that their girl child was taken by a certain man in the name of marriage. They may go to the man's village to discuss with his family but sometimes the family members deliberately deny knowing him.” - YYA Respondent #17, 30-year-old woman, Small Business Owner (Sells Mandasi, Samoosa), Mangochi

A few respondents described a more active role that community leaders had in taking initiatives to prevent labor trafficking. For example, one respondent described a process that labor agents have to go through when recruiting for a position. They describe how the agents have to work with local leaders and also go through a screening process before they are allowed to recruit workers from within the community:

“In our community, agents who come to seek workers are told to get letters from local leaders after explaining themselves where they are taking the people and where they are coming from. They also meet the police for screening to determine whether they have all the necessary particulars.” - YYA Respondent #18, 28-year-old man, Bicycle Mechanic, Mangochi

However, many respondents seemed to share a view that the community had little that they could do to prevent or respond to labor trafficking, especially cross-border labor trafficking.

“As community members we cannot do anything to such victims. We thank God that they have arrived safely. For some people who were working in RSA say to Asian employers and they are accused of stealing and dismissed without pay, we can’t do anything here. It is up to friends to contribute transport money for them to come back home. The police here cannot do anything, it is too far. For those who migrate to Mozambique, the community cannot do anything as well. People in Mozambique are harsh. They have no time to hear such cases.”- FGD #5, 48-year-old man, Farm Outputs Vendor, Mangochi, Lived in Community Since Birth

Services for Prevention and Response

Some respondents, especially key informants, described various services and supports that were available, especially in urban communities. Referrals, especially to the district social welfare office, were commonly mentioned. Many respondents highlighted services and resources for supporting YYA well-being in general, rather than services specific to labor trafficking survivors, such as vocational training centers and NGO programs. A few respondents, mainly key informants, described access to psychosocial support, shelter services, and medical services for survivors.

Referral and Response Services for Survivors

In general, the government’s social welfare office was the most common referral service for survivors of LT, as reported by all respondents.

“If the person has been victimized it depends, we always coordinate with the social welfare especially because the minors are younger so we just hand them over to the district social welfare office (DSWO) sometimes and then they decide on how they will help them. Otherwise, if the person is in a poor mental state, we give them shelter and manage them until the person is in a perfect state of mind. If they are arrested, we keep them until the case has been taken to court and concluded. We do that in coordination with the DSWO. We can never keep the survivor without letting the social welfare office know, so we inform them every time” - KII LT Respondent #6, Female, Programs Manager at NGO, Blantyre

Some respondents described that the Malawi Police Service in Blantyre offers basic shelter services and psychosocial support as one of the very few services provided to LT survivors. Provision of health care was also one

of the few services offered to LT survivors, mainly facilitated by one of the NGOs operating in Blantyre. Some respondents also mentioned limited reintegration services. Many respondents highlighted how resources to provide services for survivors are generally limited.

“Yes, that is the only support service provided; giving psychosocial first aid; that’s all but mostly a person needs to eat, sleep then we also need to repatriate him/her to go home, we should take him or her to court since we need to protect him/her; the resources are not enough” - KII LT Respondent #1, Female, Social Welfare Officer for Government, Blantyre

In some areas of Mangochi, respondents described a network of community committees, child protection committees, gender champions, social welfare committees, and other stakeholders, who provide psychosocial support and counseling to labor trafficking survivors.

“There are committees in the communities that focus much on ending violence. On violence issues, there are gender champions, child protection committees and child protection workers. Under the department of social welfare, there are community development workers who focus on community empowerment. So there is capability through these committees and structures that the survivors of labor trafficking should get psychosocial counseling since the child protectors and gender champions are well trained to offer support at community level so that the survivors should not feel discriminated and should be incorporated back into the community system as members of that community” - KII LT Respondent #12, Male, Youth Empowerment Coordinator, Mangochi

Respondents also described organizations that were involved with coordinating and implementing anti-trafficking interventions. For example, one key institution described by respondents as set up by the government to facilitate effective response to labor trafficking issues is the NCCATIP, a body that provides policy direction, advice, data management and analysis, repatriation and rescuing mission, supporting survivors and victims of labor trafficking, training law enforcers, among other functions.

“ The committee provides policy direction. Secondly, they advise law enforcement officers during investigation and they also need to certify all public awareness and trainings activities so that they must not mislead or confuse the public...they are also responsible for data management, reporting and analysis and most importantly this committee is responsible for all bilateral discussions, case referrals and repatriation of foreign victims, rescuing of Malawian victims from countries of destination.. Planning of programs required to enforce the TIP Act like the development of action plans is also part of their

responsibility. Monitoring is also part of their responsibility, like monitoring the service providers' work. Supporting the victims of human trafficking is also part of their responsibility...the committee was empowered to establish a fund, so they have a TIP fund to support the work, their work. Some part of the fund will go to the victims and to training of law enforcing officers." - KII LT Respondent #18, Male, Program Officer at NGO and NCCATIP member, Lilongwe

Some respondents described real-time monitoring of labor placement bureaus/agents and YYA migrants by NGOs, which aimed to prevent labor trafficking.

"As an organization, we only work on reducing the number of cases. Ideally, we just reduce the number of YYAs from being trafficked. It's like we provide services like if one is moving from point A to point C and we stand in the middle on point B. So, we ask them where you are going and for what purposes, so if we sense any danger, we tell him/her to return home and explain to him/her about the danger of going there. Sometimes these people tell us that they have already used their own transport so far. As an organization, we provide them with transport to go back home. So, this is how we take a great part. Sometimes when it's late, we have accommodation for a single night and they have to return to their home the following day"

-KII LT Respondent #7, Male, Investigations Manager at NGO, Blantyre

Reintegration and Survivor Sustainability Services

Reintegration services were described by some respondents as being available but operating at a very small scale. For example, respondents shared that some NGOs provide cash to LT survivors as capital for small-scale businesses. However, some respondents suggested that the amount they can offer for a reintegration package may be "too little for survivors to do anything with it".

"Yes, we do, in fact on the empowerment part we have actually taken it out completely, but we would really love to find connections and partner with those that can be empowering the people financially because as I said for us it is only MK50, 000.00 (\$28), which is too little for survivors to do anything with it, but we don't really have the financial capacity at the moment." - KII LT Respondent # 6, Female, Programs Manager at NGO, Blantyre

Some respondents described other services, such as family reunification and link tracing, to support survivors in reintegration and/or repatriation. A few key informant respondents reported that their organization may fund transportation costs for survivors to return to their home community.

"When they cannot trace their home, or relatives we help to find their whereabouts ah... Sometimes we also provide transport. For example, a person from Nsanje has arrived through Mangochi. We search for his relatives if he has no capacity. We do provide transport and send him and upon reaching there, our friends do take over" - KII LT Respondent #14, Female, District Social Welfare Officer, Mangochi

However, many respondents, especially community members and YYAs in rural communities, indicated that they were not aware of any services or supports for reporting or responding to labor trafficking in their area.

"There is usually no help, at least not any that we know of, when we are working in companies and at the end of the contracts which are temporary and we are not even fully paid." - FGD #3, Participant #1, 35-year-old man, Ganyu (Piece work) and house painter, Blantyre, Lived in community for 30 years

Relatedly, some respondents reported that when reports are made, such as to law enforcement, typically nothing is done, and the reporter is simply asked to go home.

"If he has good friends they advise him to report to the community chairperson and then they take the issue to the police and if there are challenges the police advises the employee to go back to his home." - YYA Respondent #1, 34-year-old man, Piece Work, Blantyre

Help-seeking among YYAs who Experienced Labor Trafficking

Two out of three YYAs, 66% (214) in Mangochi and 68% (285) in Blantyre, who experienced cross-border labor trafficking did not seek help of any kind. Among YYAs who did seek help, the respondents were asked where they sought help from (Table 12). Seeking help from a friend or personal contact was the most reported group where YYAs sought help, 34% in both districts. Seeking help from an immediate family member was the next most commonly reported among YYAs who reported seeking help (20% in Blantyre and 19% in Mangochi). YYAs from both districts also reported seeking help from law enforcement (16 YYAs per district).

Table 12. Where YYAs who experienced labor trafficking sought help

	Blantyre (N=103)	Mangochi (N=146)
	% (n)	% (n)
Family		
Spouse/partner	2% (2)	<1% (1)
Immediate Family	20% (21)	19% (28)
Extended Family	9% (9)	12% (18)
Friend/Neighbor		
Friend or Personal Contact	34% (35)	34% (50)
Neighbor/community member	3% (3)	10% (14)
Job related		
Coworker	6% (6)	2% (4)
Employer's HR/EEO office	5% (5)	<1% (1)
Professional Helper		
Healthcare provider	<1% (1)	<1% (1)
Local social service provider	4% (4)	0% (0)
Local advocacy group	2% (2)	3% (4)
Faith-based organization	0% (0)	<1% (1)
Lawyer/legal service provider	2% (2)	0% (0)
Law enforcement	16% (16)	11% (16)
Local government agency	0	3% (4)
Embassy/consulate	3% (3)	0
Other		
Other	6% (6)	6% (8)

Type of help received. YYAs who sought help were asked about the type of help that they received. Financial services, 16% in Blantyre and 23% in Mangochi, were the most reported type of help received (Table 13). Receiving psychological services was also commonly reported, 9% in Blantyre and 15% in Mangochi. Only a handful of YYAs who sought help reported receiving justice-related help, such as from contact with law enforcement or legal services. Nearly half of the YYAs who reported seeking help indicated that they received the help that they wanted. The percentages between the two districts were nearly the same at 42% (49) in Blantyre and 44% (66) in Mangochi.

Table 13. Type of help or services received

	Blantyre (N=116) % (n)	Mangochi (N=150) % (n)
Help Received		
Food, shelter, clothing	6 % (7)	6% (9)
Medical services	2% (2)	1% (2)
Psychological services (counseling)	9% (11)	15% (23)
Contact with law enforcement	2% (2)	<1% (1)
Contact with embassy / immigration	0% (0)	<1% (1)
Legal services	3% (4)	2%(3)
Job placement services	3% (3))	<1% (1)
Financial services	16% (19)	23% (34)
Other help	10% (12)	7% (11)
They didn't end up helping	<1%(1)	0% (0)
Did you receive the help you needed?		
No	56% (64)	53% (80)
Yes	42% (49)	44% (66)
Somewhat	3% (3)	3% (4)

Challenges seeking help. YYAs who reported seeking help were also asked if they experienced any challenges when seeking help. Among YYAs in Blantyre who reported seeking help, social stigma (35%) and lack of travel documentation (24%) were the most commonly reported challenges to help seeking (Table 14). Knowing where to go to seek help and transportation challenges were also noted by YYAs in Blantyre. Mangochi YYAs mostly reported “other”, so it is unclear what challenges they faced. However, a small group reported experiencing challenges with transportation and travel documentation when asked what challenges they faced in seeking help.

Table 14. Challenges seeking help

	Blantyre (N=103)	Mangochi (N=146)
	% (n)	% (n)
Language barrier	6% (6)	5% (8)
Transportation	11% (11)	12% (18)
Lack of travel documentation	23% (24)	8% (12)
Lack of health card or insurance	<1% (1)	0% (0)
Social stigma	35% (36)	3% (5)
Knowing where to go for help	17% (17)	4% (6)
Knowing about programs or services	4% (4)	1% (2)
Other	28% (29)	67% (98)

Reasons for not seeking help. YYAs who did not seek help were asked about the primary reason that they did not seek help (Table 15). The majority of YYAs in both districts reported that not knowing where to go was the primary reason that they did not seek help, 43% in Blantyre and 56% in Mangochi. Being “too scared to seek help” and being afraid of deportation were the other primary reasons that YYAs did not seek help.

Table 15. Reasons that help was not sought

	Blantyre (N=214)	Mangochi (N=285)
	% (n)	% (n)
Lack knowledge about services		
Didn't know where to go	43% (91)	59% (167)
Didn't know what services were available	4% (8)	10% (29)
Lack of confidence/Stigma		
Didn't think I deserved to get help	4% (8)	6% (18)
Feeling ashamed	<1% (1)	0% (0)
Fear what people may say about me	4% (9)	<1% (2)
Resource Constraints		
Didn't have time to go to service or program	7% (15)	3% (9)
Didn't have transportation to get to a service	2% (4)	2% (5)
No money to pay for service	3% (6)	1% (3)
Didn't have any health insurance to get help	<1% (2)	2% (5)
Bad experiences with programs		
Had heard negative things about a program	3% (7)	2% (6)
Providers not friendly	4% (8)	3% (8)
Services not available or accesible		
Wasn't eligible for services/programs	7% (16)	5% (15)
No service in vicinity	1% (3)	<1% (2)
Have a language barrier	1% (3)	6% (16)
Fear		
Worried I would be deported if I sought help	15% (32)	7% (21)
Too scared to seek help	22% (46)	14% (40)
Fear people won't believe me	2% (4)	1% (3)
Lack Autonomy		
Employer/guardians do not approve	4% (8)	4% (10)
Didn't want or need any help	11% (23)	4% (11)

Barriers to Response

Although some responses to labor trafficking were described, many respondents also reported several potential barriers to response, including:

1. Viewing Labor Trafficking as a personal problem
2. Unclear Reporting Process
3. Burden of Proof on Survivors
4. Corruption
5. Community Frustration at Perceived Lack of Response from Authorities

Viewing Labor Trafficking as a personal problem

Some respondents suggested that community members do not address labor trafficking, because it is thought of as a personal problem that a young person or family should deal with on their own:

“...in this community people are not concerned and they just say [it] is up to them [the family], they will see how to handle it.” - YYA Respondent #28, 20-year-old woman, Farmer, Mangochi

“There is nothing they [community members] do, they feel that it’s [labor trafficking experiences] your own battle to fight since it was your choice to go to RSA.” - YYA Respondent # 1, 34-year-old man, Piece Work, Blantyre

Some respondents reported that they wouldn’t choose to report because they don’t want to create enmity with the perpetrators, especially when they are close friends, relatives, or well-known community members.

“There are other people’s behaviors that promote labor trafficking because of fear. The malpractice is being done in either our houses or the neighbor’s houses, yet we are afraid to report to avoid enmity with other people since they want to make money out of it. So, the fears are there making some people fail to report labor trafficking incidents” - FGD #1, Participant #2, 48-year-old man, Unemployed, Blantyre, Lived in Community Since Birth

Relatedly, some YYA respondents described a lack of community intervention that they viewed as resulting from a lack of concern about the situation. There was an indication that in some communities, people may be aware of labor trafficking cases but may often stay silent.

“There was no help, the only help was that person [stranger] who provided transport...he just saw me and asked [where are you from]...I couldn’t hide anymore...I thought to myself that I am ready for anything either this person is to help or harm me...I know as of today I would have still [been] in that slavery, [without] that person...I observed that it is not a concern for them [community].” - YYA Respondent # 28, 20-year-old woman, Farmer, Mangochi

“...frankly speaking nobody takes part...people just observe. They don’t provide any help. Frankly speaking, we don’t handle such cases.” - YYA Respondent # 14, 21-year-old woman, Unemployed, Blantyre

A perspective that poverty is a reason for a lack of community response was also shared by some respondents:

“In this community, there is no such help...There was no one who assisted me [after returning from South Africa] ...because of poverty people don’t do anything, they take it that the person is lucky because they have managed to return. There is nothing that is done to assist in any way.” - YYA Respondent #17, 30-year-old woman, Small Business Owner (Sells Mandasi, Samoosa), Mangochi

Unclear Reporting Process

Although there were some key informants and community member respondents who suggested that reporting was regularly done, many YYA and community member respondents described a lack of clarity about where to report, who to report to, and generally the process of reporting potential cases of labor trafficking exploitation.

“...there is nothing that they [the family of a survivor] can do since they are in need of help at the household...And there is no organization they can go to and raise their concerns.” - YYA Respondent #3, 25-year-old woman, Piece Work, Blantyre

“There’s nothing we do because there’s nowhere they guide us to go and report...” - FGD #6, Participant #6, 49-year-old woman, Piece Work, Blantyre, Lived in Community Since Birth

Burden of Proof on Survivors

Some respondents suggested that the burden of proof falls on survivors to gather evidence about the exploitative situation before there is a response. Relatedly, some respondents shared that there are considerable financial and structural gaps in services, which could impede the ability of service providers to intervene and offer support. For

example, one key informant described a situation where a young person was experiencing exploitation and was offered a phone number to call for help if he needed it. However, when the young person called, they were unable to receive any assistance due to a lack of evidence and a lack of funding for intervention.

“R:...there was one young man in [Southern Town] when we went there we noticed a number of young boys selling snacks...one of them opened up and said when I came I was promised another amount as payment but now he has been underpaid, the first month they did not pay him so I think that he was stuck and he did not have transport to go home. Later on he called, we had given him a phone number to call the investigations department, I think they [investigations department] told him that he should observe the situation if it doesn’t change then...what he [young person] should do is call so that we should have enough evidence...”

I: Was he assisted?

R: It happened at a time when things started going bad at our office, we are lacking funding so we just put the issues at bay but I think we can follow it up now, I hope it is not too late.” - KII LT Respondent #6, Female, Programs Manager at NGO, Blantyre

Corruption

Corruption within systems was noted by some respondents as a factor preventing young people from getting help when they might need it or when they ask for it. Corruption was sometimes described as impacting whether cases of labor trafficking are pursued in a justice setting. For example, several community members suggested that exploiters may bribe officials to avoid sanctions:

“Go to [AGRICULTURAL TOWN] there are companies where you work the whole day with just an hour of rest. If they find you sleeping they beat you up...the police don’t really help even if you go to [AGRICULTURAL TOWN] you will hear that nothing ever happened because once they [FARM OWNERS] give them money the case is never pursued. Even at the labor office the first thing they do is bribe them and off they go. So we just decide to leave it because even if we complain it’s not helping, reporting or not reporting it’s all the same.” - FGD #1, Participant #5, 53-year-old man, Farmer, Blantyre, Lived in Community Since Birth

Some respondents also described how poverty increases vulnerability, leaving young people at increased risk and without means to pay to secure justice.

“In our community, I think corruption plays a huge role [in] it. For example, when such cases happen, it doesn’t go any further because many of the young people have nothing, their parents are poor and the perpetrators have money so the cases cannot go anywhere. Sometimes rich people from Mozambique come in the community to recruit young people but before taking them, they give money to the parents and they agree to let the young people migrate.” - YYA Respondent #30, 23-year-old man, Farmer, Mangochi

Community Frustration at Perceived Lack of Response from Authorities

Some respondents indicated that there may be frustration when there is a perception that authorities do not intervene after an exploitative situation has been reported. In one particularly compelling narrative, a respondent described community anger when the police were perceived not to act after a report of workplace exploitation resulting in a severe injury to a young person.

“Respondent: When the issue [a case of labor exploitation] was reported the police officers just said okay, we have heard you, we will go there, I don’t know if they went there but if the relatives [of the survivor] went to the police to follow up, they were being told that their employers traveled, that’s how it ended.

Moderator: Okay, so how did the people feel?

Respondent: They were disappointed and there were others who wanted to go and burn the police station down, but some people calmed them down and told them the police serves a lot of different people so if you burn it down, it won’t be good.” - YYA Respondent #2, 26-year-old woman, Piece Work, Blantyre

Inadequate Resources for Response

Another reported key challenge is the lack of resources and capacity to act against labor trafficking. Lack of meaningful support to LT survivors and lack of capacity among LT duty bearers: While training of officers involved in LT is ongoing, there is also frequent transferring of officers, including those trained to deal with LT cases, over and above understaffing of offices charged with dealing with LT cases.

“I would go back to the same fact that there is lack of capacity of officers, there has also been frequent transferring [in and out] of officers at the district. You find that those officers who had received some

training are transferred out. Another problem is to do with issues of resources to coordinate" - KII LT Respondent #10, Male, District Youth Officer, Mangochi

Additionally, community-based and grass-roots organizations often reported fewer resources and connections to the larger services. This made it difficult for communities to access training, collaborate with other resources, and meet the community's needs in response.

Perspectives on Policy Landscape

Generally, respondents described that although there are anti-trafficking laws and some coordination across organizations working to prevent human trafficking, there remain challenges with awareness and enforcement of the laws, especially as they relate to labor trafficking laws.

"I think there ... we have laws unfortunately most people are not aware of these laws, we have policies unfortunately most people are not aware of these policies. Some of these policies have loopholes that the perpetrators easily take advantage of." - KII LT Respondent #10, Male, District Youth Officer, Mangochi

As for the effectiveness of prosecution, there were concerns that prosecution efforts of labor traffickers are hampered by delays and corruption, given that labor trafficking is a lucrative venture for the traffickers. On implementation of the laws, most community-level participants said that nothing is done, no laws or policies address labor trafficking, and nothing is being done about it.

"I think the major challenge is the enforcement and the knowledge of the enforcing officers most of them they don't understand the TIP act, most of the times they are blank and that is why most of the times our investigations team gets involved in court cases, with the police officers just because most of the cases don't get finished, they are left hanging if you leave the case for them to handle, this is because they don't understand what human trafficking is." - KII LT Respondent #6, Female, Programs Manager at NGO, Blantyre

At the national level, respondents highlighted that the lack of proper legislation and regulations on the exporting of labor is one of the key challenges in preventing and responding to labor trafficking. In addition, the lack of bilateral labor agreements was mentioned as another challenge regarding the prevention of labor trafficking.

"Generally, I would say the slow pace in establishing relevant legislation creates an enabling environment for safe and orderly migration. So, as a preventative measure for example, I would say the absence of labor export regulations that lead to any agency exporting labor because right now uh, in the absence of regulations, we are not a licensing agency. As a result, everybody is just exporting even when they are not fit to export labor. Then, I would also talk of, uh, maybe absence of labor migration policy. We are in the process of developing it but now there is no specific labor migration policy to give guidance on what is supposed to happen or how we can make it more orderly and legal" - KII LT Respondent #16, Female, Labor Officer and NCCATIP Member, Lilongwe

The issue of poor coordination and communication among the agencies was also mentioned as a challenge in prevention and responding to labor trafficking cases. Further, respondents reported that anti-trafficking stakeholders' systems are not computerized, their work is still paper based, which makes it challenging to communicate and coordinate.

RECOMMENDATIONS

Overall, survey participants across all the categories provided recommendations for preventing labor trafficking and supporting YYA's financial well-being. These included:

1. Economic empowerment of YYAs
2. Strengthen Laws and Enforcement
3. Listen to Young People (Take Young People Seriously)
4. Strengthen Support for Survivors of Labor Trafficking

Economic Empowerment

Economic empowerment through creating an enabling environment for YYA's financial well-being through entrepreneurship development and job opportunities was consistently mentioned by respondents. Some respondents emphasized that specific barriers and burdens faced by young entrepreneurs - especially young women entrepreneurs - are especially important to address. Administrative and regulatory burdens, such as the long process for business registration, the high cost, and the arduous number of steps/procedures, were said to have a disproportionately negative impact on youth-owned businesses. Thus, business environment reforms were viewed as necessary to address these challenges.

Facilitating Loan Access. Easing loan access requirements for young entrepreneurs was described as being important to improve access to business capital, which could lead to sustainable livelihoods. Micro financing, equity, venture, and credit guarantee schemes backed by governments were also suggested as other ways of improving access to finances for YYA entrepreneurs.

"They can help as I explained earlier on that the young people are participating so that they can have money which means they will be independent in terms of finance. They can manage to support themselves as well as their families. Secondly, it will give young people a say on issues affecting them. In that way no one can manipulate them because they have something to do. In that way I believe it's more helpful in prevention of labor trafficking among the young people. Actually, with the skill building program which is being implemented we have seen a decrease in the number of young people who are migrating to RSA. If they migrate, they know that they have a certain skill like tailoring which will help him/her while living abroad." - KII FCAB Respondent #2, Male, Livelihoods Coordinator at NGO, Mangochi

Strengthen Skill Building Opportunities. Many respondents mentioned the importance of skills development, financial literacy skills, and economic empowerment. Such skills would help them to be independent and sustain their day-to-day living as put forward by the NCCATIP member who observed that:

"Skills development. With the skill those people will be able to stand on their own because they have work to do, as of now we have three hundred something that are supported, when you go there some have Hairdressing Salons, and their lives have changed, and there is one girl that have actually graduated with a degree, she is doing business to support herself." - KII LT Respondent #19, Male, NGO Director and NCCATIP Member, Lilongwe

Relatedly, YYA and community member respondents emphasized that skills-building programs should be more directly linked to job opportunities and access to entrepreneurship resources so that young people who complete skills training programs have an opportunity to use their skills. In addition, respondents recommended that the government take a more active role in monitoring activities of skills-building programs, especially facilitated by programs such as NGOs external to communities, to ensure sustainability and program quality.

Include Training for Entrepreneurship in Schools. Some respondents suggested that the national education curriculum be adopted to emphasize entrepreneurship. The recommendation is to include entrepreneurship in a school curriculum, so that learners can acquire business management skills at a tender age. This would enable them to survive even if they are not successful in the labor market.

"In Malawi maybe there should be a program that will come in the curriculum, to say, you know if you go to secondary school there is English, Chichewa, there should be a program at an early stage where people now should learn what is entrepreneurship, how can somebody grow to a certain level quicker than to expect to get a job. You know in Malawi we have a problem to say unemployment rate is high. The reason is that everybody wants to be employed, they do not want to start a business. That is the issue we have. So, youth at an earlier stage should be trained to have an interest in entrepreneurship, and if that happens, they grow with it. When they come to an age where they want to be independent, they will venture into entrepreneurship, their mindset would now be changed, and they can now venture into entrepreneurship. If we cannot do that, we will still face the same problems." - KII FCAB Respondent #3, Male, NEEF Manager, Blantyre

Strengthen Implementation of Laws for Responding to Labor Trafficking and Supporting Decent Work for YYAs

Another recommendation from participants was the development and enforcement of labor trafficking laws and policies. Respondents suggested that this should be augmented by capacity building for LT service providers and policy makers.

"I think the policy holders need capacity building, they should understand issues of labor trafficking that trafficking is this, this and this, because when they see some things, they don't see it as labor trafficking."
– KII LT Respondent #7, Male, Investigations Manager at NGO, Blantyre

Security agencies of the government were particularly identified as critical. If they do not understand issues of labor trafficking, they cannot actively and properly support the fight.

"The second thing is training to the security agencies we have in Malawi for them and us to be speaking the same language. Because if we know and they don't know, then we will be on different pages. A situation that will make them treat such issues of labor trafficking tenderly." - KII LT Respondent #8, Male, Project Officer for NGO Serving at-risk Girls, Blantyre

It was further suggested that there is a need to strengthen national and district anti-trafficking committees. This includes proactive regulation of labor export, improving security, developing district-level action plans, and

increasing coordination on the provision of services for survivors and victims as well as investigations. More players should be involved and build their capacity in prevention, protection, prosecution, and reporting.

"We appeal to the government to help us to shed more lights in conjunction with different organizations around this country on areas affected by labor trafficking and provide strong security measures in those areas" - FGD #1, Participant #2, 48-year-old man, Piece Work, Blantyre

"For the government I think we should endeavor to conclude bilateral labor agreements with receiving countries and also conclude or finalize labor export regulations as well as labor migration policy to allow only licensed agents to export labor; and community level, intensify awareness and make them aware of what safe and orderly migration looks like and for NGOs maybe collaborate more with them for coordinated interventions." - KII LT Respondent # 16, Female, Labor Officer and NCCATIP Member, Lilongwe

Listen to Young People (Take Young People Seriously)

For some participants, the key to labor trafficking is listening to YYAs through supporting participation in decision-making. Different stakeholders, including government officials, were encouraged to give a listening ear to the youth. Respondents suggested that policymakers should hear what the youths have to say and align their policies and programs according to their needs.

"They should inquire from the youth; they should hear what the youths have to say because the youth have a lot of stories. In areas where the NGOs are working, there are youth networks, youth clubs, do they know the youth clubs which are in their area? They should develop a relationship with the youth, there are stories there. They should know what the youths want, as they come up with programs, they should be in line with what the youths want. This kind of information can be found in the youth clubs or youth networks, that's where they can find it, that's where the youth discuss issues." - KII LT Respondent #9, Male, District Labor Officer, Mangochi

Strengthen Support for Survivors of Labor Trafficking

Respondents shared a need for increased and comprehensive support for survivors of labor trafficking. Respondents suggested that survivors should be able to access support services to meet their individual needs, which may include case management support, suitable security and safety requirements, medical treatment, counseling, referral to legal and migration advice, skills development training, social support, and access to loan facilities.

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