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Publication date

2009

Document Version

Final published version

[Link to publication](#)

Citation for published version (APA):

van Klaveren, M., Tijdens, K., Hughie-Williams, M., & Ramos Martin, N. (2009). *An overview of women's work and employment in Malawi. - rev. ed.* (AIAS Working Paper; No. 82). AIAS. http://www.uva-aias.net/uploaded_files/publications/WP82-Klaveren,Tijdens,Hughie-Williams,Ramos-Malawi.pdf

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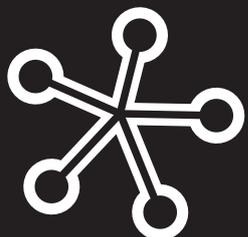
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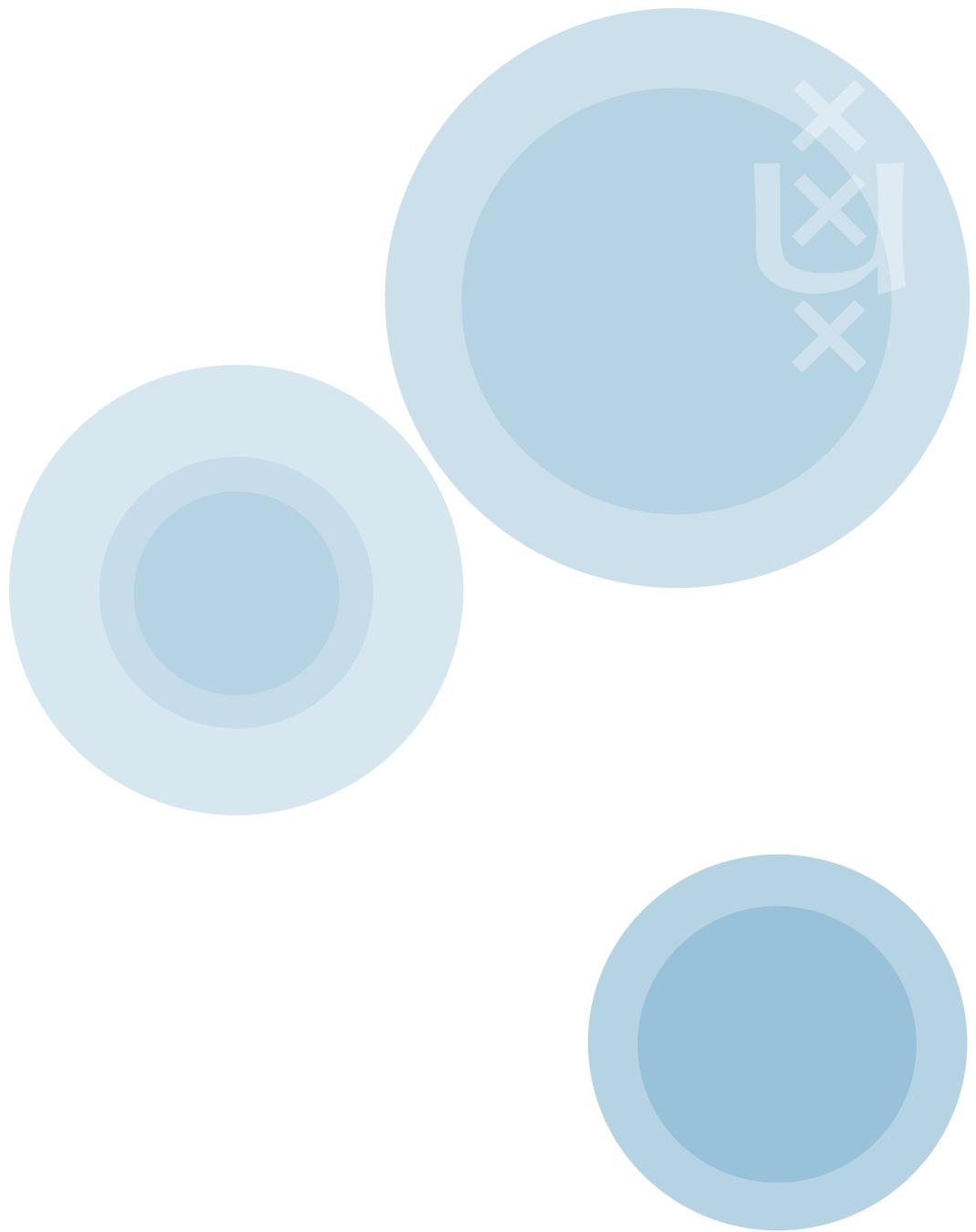
An overview of women's work and employment in Malawi

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Working Paper 09-82

December 2009



December 2009

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An overview of women's work and employment in Malawi

**Decisions for Life MDG3 Project
Country Report no. 6**

REVISED EDITION

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WP 09/82

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Management summary

This report provides information on Malawi on behalf of the implementation of the DECISIONS FOR LIFE project in that country. The DECISIONS FOR LIFE project aims to raise awareness amongst young female workers about their employment opportunities and career possibilities, family building and the work-family balance. This report is part of the Inventories, to be made by the University of Amsterdam, for all 14 countries involved. It focuses on a gender analysis of work and employment.

History (2.1.1). Malawi is one of the world's least developed and most densely populated countries. After 30 years of dictatorship after independence in 1964, the country's population in 1994 voted for a multiparty democracy. The successive administrations till recently maintained a pro-western line.

Governance (2.1.2). The government generally respects human rights, though restrictions of freedom of assembly, speech and press occur. Traditional justice forums have been formally suspended, but they continue to throw a shadow over women's emancipation. The physical integrity of women is not sufficiently protected. Press reports of rape arrests and convictions are an almost daily occurrence. Sexual harassment is not specifically prohibited by law.

Prospects (2.1.3). In 2008-09, Malawi's economy shows a growth spurt. It seems largely insulated from the global downturn, most likely due to a small financial sector and limited FDI inflows.

Communication (2.2). In 2008, 15% of all inhabitants were cell phone users. Internet coverage is rapidly growing, though with in 2008 2.3% as users still low. Nearly 15% of the population may have access to the Internet. Unless government restrictions, independent (paper) media are active. TV coverage is low.

The sectoral labour market structure (2.3). In 2005, nearly 90% of all employed women worked in agriculture, against 9% in services, broadly defined. About 13% of the labour force worked in the formal sector. Female unemployment nearly doubled male unemployment, and was with 28-38% highest in the two largest cities. Also, unemployment was high among those with completed secondary and higher education, again especially among females.

Legislation (2.4.1). Malawi has ratified the core ILO Labour Conventions, but recognition procedures may hamper union organizing. Strike procedures are cumbersome. Labour of children under the age of 14 is forbidden, but widespread.

Labour relations and wage-setting (2.4.2). Wage setting is traditionally heavily influenced by governmental

pressure for wage restraint. 2008 estimates point at a union density of about 25%, if potential union membership is limited to the formal sector.

The statutory minimum wage (2.5.1). There are two statutory minimum wage rates, of which the urban rate accounts for 20-25% of average wages in the urban formal sector. Between 2000-2008, the SMW upratings did nearly keep pace with consumer price inflation.

Poverty (2.5.2). Whereas in 1997-98 65% lived below the national poverty line, this share gradually fell to 40% in 2007. In 2005, 22% lived below the ultra poor poverty line, and could not meet daily food standards. Poverty is gendered: on average, female-headed households earned only 60% of the annual income of male-headed households.

Population and fertility (2.6.1). Population growth has fallen slightly, to an expected 2.4% in 2009. With 6.6 children per woman the total fertility rate in 2006 was very high, though some sources project a fall to below 6. The adolescent fertility rate, 178 per 1,000, also remains high. The average marriage age is low: by 2006 about two third of the girls and young women 15-29 of age were married.

HIV/AIDS (2.6.2). Malawi has a rather high HIV/AIDS infection rate, though it fell from 14.4% in 2003 to 11.9% in 2007. In that year, 930,000 inhabitants lived with HIV. There is some evidence of behaviour changes than can reduce the risk of HIV infection, mainly among young people.

Women's labour market share (2.6.3). In 2005, women's overall share in employment was 48%. Women's share in larger private companies was highest in construction, and low in manufacturing. It was 20-28% in commerce, finance and business, and 30% in social and community services, including government. The share of women in wage employment in the non-agricultural sector was in 2008 15%.

Agriculture (2.6.4). Agricultural productivity is low, slowly rising and extremely vulnerable to climatic extremes. Young women with more education living in urban areas and trying to make a career cannot rely on a "fall-back scenario" in which they can go back to their families living from agriculture.

Mining and manufacturing (2.6.5). There is no significant manufacturing sector, industry is mainly based on agro-processing and textiles.

Commerce (2.6.6). Paid female employment in formal sector commerce is rather limited, but 30-35% of women working informally in urban areas do so in commerce, implying that 27-31% of all females employed in urban settings may work in this sector.

Services (2.6.7). About 30% of the total female urban workforce do so in commercial services and in

finance and other business. The sector at large may offer interesting job opportunities for young women, also because of the relatively high earnings.

Government (2.6.8). Government in Malawi has always been regarded as an attractive employer, and for young women that still may be the case. Yet, in the near future vacancies will be limited.

Literacy (2.7.1). The adult literacy rate –those age 15 and over that can read and write-- was in 2006 66%, but for females 10%points lower. In that year the youth literacy rate was 78%, and 73% for females aged 15-24 years.

Education of girls and young women (2.7.2). In 2005, the net enrollment rate in primary education was 73%, with girls 6%points higher than boys. The primary completion rate was with 55% in 2007 much lower, with girls just 1%point higher than boys. In 2006, secondary education enrollment was only 11%, with girls at 13%. Although Malawi has four universities, the total enrollment rate in tertiary education may be 1-1.5%. Women to men parity at universities is only about 50%.

Female skill levels (2.7.3). The average skill levels of the population are low. Malawi is an exception, where skill levels of women are even lower than those of males. In 2006, 22% of all males aged 15 and over had at least secondary education completed, against 12% of females. We estimate the current size of our target group at about 10,000 girls and young women, working in urban areas in formal labour in commercial services; including informal labour may add an additional 30,000.

Wages (2.8.1). An overview of yearly remuneration in larger private companies revealed huge differences, with earnings in financial services 25 times those in agriculture, construction and real estate.

Working conditions (2.8.2). Data on working conditions in Malawi is missing. The official labour inspection capacity is minimal, and the lack of governmental expertise in the working conditions area is immense.

1. Introduction: The Decisions for Life project

The DECISIONS FOR LIFE project aims to raise awareness amongst young female workers about their employment opportunities and career possibilities, family building and the work-family balance. The lifetime decisions adolescent women face, determine not only their individual future, but also that of society: their choices are key to the demographic and workforce development of the nation.

DECISIONS FOR LIFE is awarded a MDG3 grant from the Netherlands Ministry of Foreign Affairs as part of its strategy to support the United Nations' Millennium Development Goals no 3 (MDG3): **“Promote Gender Equality and Empower Women”**. DECISIONS FOR LIFE **more specifically focuses** on MDG3.5: “Promoting formal employment and equal opportunities at the labour market”, which is one of the four MDG3 priority areas identified in Ministry's MDG3 Fund. DECISIONS FOR LIFE runs from October 2008 until June 2011 (See <http://www.wageindicator.org/main/projects/decisions-for-life>).

DECISIONS FOR LIFE focuses on 14 developing countries, notably Brazil, India, Indonesia, the CIS countries Azerbaijan, Belarus, Kazakhstan, Ukraine, and the southern African countries Angola, Botswana, Malawi, Mozambique, South Africa, Zambia and Zimbabwe. Project partners are International Trade Union Confederation (ITUC), Union Network International (UNI), WageIndicator Foundation, and University of Amsterdam/AIAS.

This report is part of the Inventories, to be made by the University of Amsterdam, for all 14 countries involved. These Inventories and the underlying gender analyses are listed in the Table. All reports will be posted at the project website. In this country report on Malawi the sequence of the sections differs from the table. The report covers mainly Activity no 1.03, the Gender analysis regarding pay and working conditions (or, as Chapter 2 is called here, work and employment). Partly included (in section 2.4.1) is Activity 1.01, Inventories of national legislation; partly the analysis of national legislation has resulted in a separate product, the DecentWorkCheck for Malawi. Activity 1.02, Inventories of companies' regulations, will take place through a company survey. Preparations for Activities 1.03a and 1.03b have resulted in a number of lists, to be used in the WageIndicator web-survey for country-specific questions and their analyses (Chapter 3). References can be found in Chapter 4; Chapter 5 gives more insight in the WageIndicator.

Table 1 Activities for DECISIONS FOR LIFE by the University of Amsterdam

No	Inventories
1.01	Inventories of national legislation
1.02	Inventories of companies' regulations
1.03	Gender analysis regarding pay and working conditions
1.03a	Gender analysis start-up design of off-line gender analyses inventory
1.03b	Gender analysis data-entry for off-line use inventories

2. Gender analysis regarding work and employment

2.1. Introduction: the general picture

2.1.1. History

Established in 1891, the British protectorate of Nyasaland became the independent nation of Malawi in 1964. It is among the world's least developed and most densely populated countries. After independence, Malawi became a one-party state, ruled by the Malawi Congress Party (MCP) with Dr. Hastings Kamuzu Banda as its first president. In 1971 he consolidated his power and declared himself president for life. Banda's dictatorship degenerated into tyranny, snuffing out any sign of dissent, murdering dissidents, and incarcerating thousands of Malawians in detention centres. Yet, notably World Bank reports cited Malawi as an example of how a poor, small country, landlocked, heavily populated and lacking in mineral resources, could achieve progress both in agriculture and in industrial development (Record 2007). Using his control of government, Banda constructed a parastatal business empire that eventually accounted for one-third of Malawi's GDP and employed 10% of the wage-earning work force (Meredith 2005, 285, 380). Later research learned that this "progress" privileged the estate sector at the cost of smallholder farmers, in the end revealing the vulnerability of an import-dependent estate sector as well as marginalising smallholders. Between 1986-1997, the income distribution turned against the poorest 25%, in the late 1990s worsened due to the HIV/AIDS pandemic (Harrigan 2003; Peters 2006).

Under domestic pressure for increased political freedom, sparked by the Malawian churches, and with donor countries having suspended all non-humanitarian aid, Banda in 1993 agreed to a referendum, where the populace overwhelmingly voted for a multiparty democracy. In late 1993, a presidential council was formed, the life presidency was abolished and a new constitution was put into place, effectively ending the MCP's rule. In 1994 the first multi-party elections were held, and after 30 years in power, Banda was defeated by one of his former ministers, Bakili Muluzi, leader of the United Democratic Front (UDF). It has been observed that Banda's years of political repression and indoctrination that one should not challenge authority have left a clear legacy within Malawi, with a strong system of hierarchy and an acceptance of male authority over women integral to that hierarchy. Muluzi remained president until 2004, when Dr. Bingu wa

Mutharika was elected. The UDF, however, did not win a majority of seats in parliament, as it had done in 1994 and 1999 elections. Though party chairman Muluzi secured a majority by forming a “government of national unity”, Mutharika left UDF, and started the Democratic Progressive Party (DPP) in 2005. As president, Mutharika has overseen substantial economic improvement but his minority party has been unable to pass significant legislation, and the adoption of the 2007-08 and 2008-09 budgets was delayed for several months. Malawi held presidential and parliamentary elections on May 19, 2009. Mutharika was declared the winner, as was DPP, gaining 112 of 193 seats in parliament. For his second term in office, Mutharika has prioritized agriculture, education, transport, rural development, irrigation and water development, and anticorruption (CIA World Factbook, US Dept of State 2009a; Meredith 2005, 379, 408; wikipedia; World Bank 2009c; UNISON/ACTSA 2009; ITUC 2009).

Agriculture is the backbone of Malawi’s economy, accounting for about 36% of its Gross Domestic Product (GDP). Its competitive position is weak, even in Southern Africa. Malawi produces much of what neighbouring countries produce but it does not have the land, minerals and coastline they have. The country has massive trade deficits with Southern African countries (NSO website). Malawi’s exports are principally tobacco, sugar and tea, accounting for more than 80% of export earnings; tobacco alone accounts for 60-70% of export earnings. Diversification of the export base is critical for economic growth, but as yet efforts in this direction have not met with much success. Until the 1980s, Malawi has been self-sufficient in its staple food, maize, but food insecurity is growing. Between 1985 and 1995 the country accommodated more than a million refugees from Mozambique. The refugee crisis placed a substantial strain on Malawi’s economy, but also drew significant inflows from international aid. The successive administrations have continued the pro-western policies established by former president Banda. Currently, the economy depends heavily on substantial inflows of aid from the IMF, the World Bank, and individual donor countries, notably the US, the UK and Norway. Donors contribute about 40% to Malawi’s annual government budget (Record 2007; World Bank 2009c). In 2008, Malawi decided to break diplomatic relations with Taiwan and establish relations with China. The latter country is expected to bring an influx of capital (ITUC 2009).

The Malawian government faces many challenges, including improving education and health care, fighting the HIV/AIDS pandemic, trying to develop a market economy, and satisfying foreign donors that fiscal discipline is being tightened. In 2005, as the government had exhibited such discipline, the IMF approved a three-year Poverty Reduction and Growth Facility (PRGF). In 2006 Malawi successfully reached the completion under the Heavily Indebted Poor Countries (HIPC) Initiative, resulting in over USD 2 billion in

debt cancelled (CIA World Factbook; US Dept of State 2009b; wikipedia). Earlier, it has been questioned whether Malawi's leadership has been really committed to the conditions i.e. agreed benchmarks of PRGF; for example, senior government officials claimed that the targets set were too ambitious from the outset (Claussen et al 2006, 24). The recent successes may strengthen the position of more daring politicians and public officers.

The Malawian economy in the 2000s showed a rather volatile growth pattern. GDP growth per person employed was negative in the early 2000s: -1.3% in 2000, -7.8% in 2001, -6.1% in 2002, followed by a recovery, a dip and another recovery: 4.3% in 2003, 3.2% in 2004, -0.3% in 2005, 5.7% in 2006, 4.3% in 2007 and 5.0% in 2008. Thus, the GDP growth rate per person employed for 2001-2006 of Malawi in the end averaged 0.3%, while the average for 2003-2008 was 3.2% (MDG Indicator 1.4, derived from UN MDG Indicators). The IMF corrected Malawi's 2008 GDP growth upward, to 9.7%, "boosted by an expansion of the telecommunication industry, high tobacco sales and a strong maize harvest" (Banda 2009). This correction implied 7.2% GDP growth per person employed in 2008, whereas the GDP growth rate per person employed for 2003-2008 went up to an average 3.5%; consequently, the 2006-2008 growth rate per person employed even reached 5.0%.

In 2006 Malawi's GDP per capita reached USD (PPP) 703, ranking 167th in the world. In that year the country's estimated per capita earned income was USD 810 for men and USD 596 for women. Thus, the ratio of the average female to male income was 0.74 (UNDP 2008a).

2.1.2. Governance

As said, Malawi is a multiparty democracy. Suffrage is universal at 18 years of age. Constitutional power is shared between the president and the National Assembly. Over 2008, the government generally respected the human rights of its citizens; however, arbitrary arrest and detention, including politically motivated arrests, lengthy pretrial detention, societal violence against women, and corruption were problems. The government restricted freedom of assembly and, at times, limited freedom of speech and the press. Government efforts to combat trafficking in persons and child labour continued, but problems remained (US Dept of State 2009a). For quite some time, analysts and political activists have criticized the alleged disproportional power of the executive compared to the other branches of government. It has been argued that the extensive intervention of international donors in the return to democracy in 1994, in the end has impeded democratization: "In fact, in Malawi, with the main opposition parties working mainly for their

own interests, there is virtually no one to defend the public's interests or ensure that the government follows democratic rules" (Brown 2005, 190).

The Malawi public service has a history of corruption. Especially in the latter periods of the Muluzi administration serious questions on the quality of political governance arose (Record 2007). For example, the 2002 maize scandal, when grain consignments had gone missing, embroiled the Ministry of Agriculture in a very public altercation with the IMF (Moyo 2009, 55-6; also Brown 2008). The US Dept of State (2009a) states over 2008 that the law provides criminal penalties for official corruption, but that the government did not implement the law effectively, and officials sometimes engaged in corrupt practices with impunity. The World Bank's Worldwide Governance Indicators reflect over 2008 that corruption was a serious problem and noted a slight decline in the control of corruption from the previous year. The public also perceived corruption as a problem, although some informed observers, including leaders in the business and banking community, claimed a significant reduction in corruption under the current government. A financial disclosure law exists but only applies to members of parliament and was voluntary.

Concerning Non-Governmental Organisations (NGO's), it can be noted that a variety of domestic and international human rights groups generally operated without government restriction, training civic educators, advocating changes to existing laws and cultural practices, and investigating and publishing their findings on human rights cases. Government officials often were cooperative and responsive to their views. In recent years private individuals were generally free to criticize the government without fear of reprisal. However, after the May 2008 arrest of nine members of the opposition for treason, several prominent NGO leaders and clergy stated that police and other government officials threatened them with arrest unless they stopped commenting on governance issues (Dept of State 2009a).

The Constitution of Malawi upholds the principle of equal rights for men and women and prohibits any discrimination based on gender or marital status, including in the workplace. Though the country has been profoundly modernised since it embraced democracy in 1994, it remains a very traditional society. The position of women in politics is weak, though the representation of women in parliament has progressed somewhat. Between 1999-2004, 18 members of parliament were women (9%), rising between 2004-2009 to 27 (14%), whereas since the recent elections women occupy 42 seats (22%). In 2009, 150 women candidates contested for the 193 parliamentary seats (Semu-Banda 2009). A comment argues that the growing number of female MPs is "largely due to the level of support of female DPP women candidates by the president, and the relentless 50-50 campaign mounted by Civil Society Organisations alongside the Ministry of Gender

and Community Development” (NN 2009b). In the new 42-member cabinet, 11 women are represented, of which five (was: four) heading ministries (NN 2009b).

Discrimination against women is pervasive, and women do not have opportunities equal to those available to men. Women have significantly lower levels of literacy, education, formal and nontraditional employment opportunities, and access to resources to increase agricultural productivity. The country has a dualist law system, with a wide discrepancy between the declarations in the Constitution and the actual relationship between men and women, whereas customary law acts as a norm in the socialisation process. A UN report as of 2006 said that a majority of Malawians have more confidence in traditional justice forums –though formally suspended in 1994-- over bodies provided for by the Constitution. In the UN General Assembly many experts emphasized that Malawian traditional law was discriminatory in many ways against women (UN 2006b). Polygamy is prohibited by the Malawian Penal Code, yet is estimated to affect 20% of married women. The law on civil marriage is based on the former British legal system, in which marriage is monogamous, but the predominant form of marriage in Malawi is based on African customary law, which allows polygamy. Husbands and wives share parental authority and have joint child custody rights. In the event of divorce, custody is generally awarded to the mother, particularly if the children are young. When couples are not married, the mother has parental authority and custody rights. By contrast, women in Malawi regularly encounter discrimination in matters of inheritance, even though a law passed in 1998 sought to strengthen widows' rights, particularly in relation to the deceased husband's family. That law awards half the deceased's assets to his wife if the couple were married under the matrilineal system, but only two-fifths if they married under the patrilineal system (OECD-SIGI website).

Women in Malawi face wide-ranging discrimination in relation to property ownership. Their access to land typically derives only through men, who take the lead in deciding how land allocated to the family is used. Women encounter problems in relation to access to property other than land because of their lack of resources and de facto discrimination. There are no specific laws governing ownership rights within marriage in Malawi. The Constitution recognises equal ownership rights for men and women, whatever their marital status, but these rights are closely linked to gender: kitchen utensils belong to women whereas other property, such as land or cars, generally belongs to men. Women's access to bank loans has improved in recent years thanks to the development of specific micro-credit programmes, which have been encouraged by the government. Yet, women in rural areas still face obstacles obtaining credit because of the requirement to provide security, as well as their own low level of education and a general lack of information.

Even though it is illegal, many financial institutions continue to ask women to provide a man as a guarantor (OECD-SIGI website).

The physical integrity of women in Malawi is not sufficiently protected. Again, the contradictions between both legal systems and between modern law and everyday practice are large. In 2006 the Prevention of Domestic Violence Act has been enacted. However, violence against women, particularly domestic violence, remains common and even appears to have increased in recent years, not least in the workplace. Domestic violence against a wife is acceptable within customary law (UN 2006b). Male employers or leading staff tend to press for sexual favours when offering jobs to girls and young women, or in exchange for better working conditions, schedules or financial improvement (cf. Kateta 2009c). Data on the prevalence of rape was unavailable; however, press reports of rape arrests and convictions are an almost daily occurrence. The law criminalizes rape with a maximum penalty of life imprisonment. Spousal rape is not explicitly mentioned but could be prosecuted under the same rape laws. Police regularly investigated cases of rape and sexual assault, but hardly intervened in domestic disputes (OECD-SIGI website; US Dept of State 2009a).

Sexual harassment is not specifically prohibited by law, but can be prosecuted under existing sections of the penal code such as indecent assault on a female, or insulting the modesty of a woman. There is no data available on the extent of sexual harassment or the effectiveness of government enforcement. There is a national strategy in place to combat violence against women: the press plays a role by frequently publishing articles on rape and other forms of abuse (OECD-SIGI website; US Dept of State 2009a; Republic of Malawi 2008). In a stakeholder survey, both employer and union representatives felt there was no legislation in place to prevent sexual harassment, discrimination against HIV positive individuals and violence in the workplace. Employer representatives (!) mentioned that penalties were not enough to act as deterrent (Mbewe 2008, 45).

The Ministry of Gender, Child Welfare and Community Services has responsibility for promoting and protecting women's rights and welfare, including the MDG3 goals. It relies heavily on a NGO gender coordination network functioning as a lobby group. The department provides grants to NGOs working on women's issues. In 2004 it launched a National Gender Programme that focused on gender mainstreaming and women's empowerment. In 2006 the Minister explained for the United Nations that Malawi faced a persistence of stereotypical attitudes, negative cultural norms, beliefs and practices, which she said has undermined women's advancement. The country also faced limited resources to scale up best practices in disseminating, promoting and protecting women's and children's human rights, she added (UN 2006b). In

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early 2009, the Ministry took the lead in a MDG3 National Call to Action Campaign, in an effort to inspire accelerated actions across sectors (UN Malawi website). In October 2009, Malawi signed the SADC Gender and Development Protocol. At that occasion, president Mutharika asked women to be careful when pursuing gender issues. He argued that the way Africa perceives the gender issue is different from the perception in the west (Mkula 2009).

2.1.3. Prospects

A World Bank research note as of July 2009 clearly states: “The global economic crisis is exposing households in virtually all developing countries to increased risk of poverty and hardship”, adding “While in the short-run, the non-poor may be the most affected by the crisis, experience from past economic and financial crises suggests that the adverse impacts are likely to spread in the medium-term to poor households.” The World Bank note ranks Malawi among the 14 developing countries with medium-level exposure to the poverty effects of the crisis but with an already high poverty level; moreover, the country has rather limited fiscal space to take counteracting measures (Cord et al 2009). Its official reserves cover less than three months of imports (IMF 2009a). Nevertheless, in November 2009 an IMF staff team concluded that “Malawi has weathered the global economic storm relatively well” (IMF 2009b). Obviously, the country has been largely insulated from the global downturn; understandable, as the financial sector is small and Foreign Direct Investment (FDI) limited: in 2006-08, the yearly FDI inflow was on average USD 40 million (UNCTAD 2009). The growth forecasted remains robust, reflecting continued strong tobacco and maize crops, the start of uranium production, and expanding wholesale and retail trade, though the IMF earlier warned that weaker global demand could lead to lower prices of some of Malawi’s export commodities. The IMF added that inflation trended downward during 2009, reflecting moderation in food and fuel prices and restrained credit growth (IMF 2009b; Banda 2009). The World Bank projects GDP growth at 6.9% in 2009 (World Bank 2009c).

Nevertheless, the social prospects may well be quite worrisome for women. At a May 2009 Conference, the World Bank vice president for the Africa Region, Obiageli Ezekwesili, gave an alarming, but research-based account of the impact of the current crisis on women and girls in Africa: “Poverty has a female face and the global economic downturn will have a significant impact on women as more of them lose jobs and are forced to manage shrinking household incomes”, she said. Ms Ezekwesili argued that the global crisis is likely to hit African women on two fronts. First, it will arrest capital accumulation by women, and second, it will drastically reduce women’s individual incomes as well as the budgets they manage on behalf of their

households. This would have damaging consequences notably on the girl child; in case of a fall in income from agriculture, girls will be the first to be pulled out of schools, as evidence from Uganda and Madagascar already shows (World Bank 2009a). These warnings may closely connect to risks in the situation of girls and (young) women in Malawi. For the large majority of girls and women their market income-earning capacity, based on agriculture, remains very low.

2.2. Communication

Adequate communication facilities are absolutely essential for the DECISIONS FOR LIFE project. In Malawi, the fixed telephone network is regarded as rather outdated and rudimentary; though its coverage expanded considerably in the 2000s, the coverage rate in 2008 was only 17 per 1,000 people (236,000 people). The privatisation of Malawi Telecommunications (MTL), widely regarded as a necessary step to improve telecom services, was completed in 2006. With USD 1.70 per month on average in 2008, a residential fixed line is comparatively cheap (World Bank 2009d; CIA World Factbook). Like in Africa at large, in Malawi the future is on cellular telephone services. There are two cellular telephone providers, Telekom Networks Malawi (TNM) and Celtel; they expanded their services rapidly in 2007. In that year the cellular network already covered 93% of the population (World Bank 2009d). By 2008, 1,781,000 mobile phones were in use; by then, the CIA (World Factbook) estimated the mobile phone subscribership to approach 150 on each 1,000 inhabitants, doubling the 2007 coverage reported elsewhere (World Bank 2009d). With USD 10.50 on average monthly, the price basket for mobile service, though slightly below the sub-Saharan average, was for Malawians rather costly (World Bank 2009d).

In 2007-2008 Internet use doubled, though it remains quite limited. In 2008 about 316,000 internet users were reported in Malawi, 2.3% of the population. In mid-2009, the country had 741 Internet hosts and by December 2008 12 secure Internet servers (World Bank 2009d; CIA World Factbook). The US Dept of State adds that by 2008 less than 15% of the population had access to the Internet, also via Internet cafes and offices in the major cities; few individuals could afford Internet access in their homes. There are up till now no government restrictions on access to the Internet or reports that the government monitored e-mail or Internet chat rooms. Individuals and groups could engage in the peaceful expression of views via the Internet, including by e-mail (US Dept of State 2009a). With only two personal computers per 1,000 people in 2007, the incidence of PC's remains very low (World Bank 2009d).

The Malawian law provides for freedom of speech and of the press; however, in recent years at times

the government attempted to limit these rights. Journalists are reported to practice self-censorship, especially at government-owned media outlets such as the Malawi Broadcast Corporation (MBC) and Television Malawi (TVM) (US Dept of State 2009a). A 2006 report of the Friedrich Ebert Stiftung concluded that Malawi suffered from wide-spread corruption among media workers. Thus, in Malawi the indicator used in the reported media barometer, “salary levels and general working conditions for journalists and other media practitioners are adequate to discourage corruption”, was not met in any way: average salaries were below the minimum required to feed a family. The report goes on in stating that the country scores better in the protection of press freedom in the constitution, the economic professionalism of the media, and media diversity (Schnellschmidt 2006).

Indeed, over 2008 the US Dept of State (2009a) reported that the independent media were active and expressed a wide variety of views, though the government imposed some restrictions during the year. A broad spectrum of political opinion is available in the country's newspapers. In 2008 there were 11 independent newspapers available, including two dailies, one tri-weekly, seven weeklies, and one monthly. There were 19 private radio stations with limited coverage and which broadcast only in urban areas. MBC dominated the radio market with its two stations, transmitting in major population centers. State-owned TVM was the sole television broadcaster. TV coverage is limited; in 2007 only 5% of households had a television set (World Bank 2009d). Like in the 1999 and 2004 electoral campaigns (Brown 2008), in 2008 news coverage and editorial content of MBC and TVM clearly favoured the president and his party; coverage of other political parties was more critical, and they received less airtime (US Dept of State 2009a). The main trade union confederation, MCTU, has been running programs on MBC radio 1 to sensitise the public, and this has been reported as leading to a large increase of people joining the union movement (NN 2009c).

A very recent audit of women and men in Malawi media houses showed that women constituted only 23% of their workforce, whereas this was 41% in all 14 SADC countries researched. Women made up less than 30% in most departments, including in senior management positions. In Malawi men dominated heavily in technical/IT (94%), finance and administration, production and design departments, all with more than three in four men. Compared with the other SADC countries, there was a much lower share of women in the editorial departments of media houses: 28% against 42%. The gendered division of labour is still pronounced in reporting, with male journalists dominating in the “hard” beats and females in lifestyle, gender equality, religion, health and education. 40% of Malawian media houses had gender policies, compared

to only 16% for the 14 countries. Only 40% offered maternity leave, and 10% had paternity leave. None of them offered child-care facilities, but 80% offered flexi-time (Morna et al 2009).

2.3. The sectoral labour market structure

We first have to note that employment statistics are quite limited for Malawi. The authorities and the National Statistical Office (NSO) clearly prioritize statistical information on population, poverty, education, and health. However comprehensible it may be in view of the country's condition, it implies that we are lacking quite some information that is essential for our subject. For the most extensive information we still have to rely on the 1998 Census. Some preliminary outcomes of the 2008 Census have recently been published.

Table 2 presents an overview of employment in large sectors and categories for 1998 and 2005. The table shows that a constant share of less than one in seven (13%) of all employed, currently about 840,000 people, works in the formal labour economy. A large majority is informally employed, with Mlimi (subsistence smallholder farmers) making up 84% of this category. Though comparisons over time are not that easy (in 1998 also 10-14-year olds were included in the labour force!), we can conclude that the structure of the labour force has hardly changed. The main change is the rapid growth of unpaid family workers, related to the growing number of tenants at tobacco estates (see section 2.6.4).

Table 2. Labour force participation and type of employment, Malawi, 2005

		1998*)	2005**)
labour force participation		73%	77%
Unemployed in % of labour force		1%	8%
Employed in % of labour force		99%	92%
	formal labour market in % employed	13%	13%
	employee	13%	13%
	employer	0%***)	0%***)
	informal labour market in % employed	87%	87%
	self-employed	6%	7%
	unpaid family worker	3%	7%
	subsistence farmer (Mlimi)	78%	73%

Source: authors' calculations based on NSO 1998, 2005a

*) persons 10 years and over ***) 0.1%

***) persons 15 years and over

Table 3 shows our rather rough estimation for 2005 of the Malawian sectoral labour market structure, based on various sources. At the level of industries we were not able to divide between formal and informal labour. The table reveals that nine of ten women 15 and older in employment were still employed in agriculture (nearly 90%), against three in four men (76%). National statistics (not shown) indicated that in 2005 92% of all households grew crops; in 2006 this share fell to 89% (NSO 2006b). With less than 5%, the contribution of commerce (trade, wholesale and retail) to female employment in international perspective is rather low. The contribution of the other service industries, including government, stopped at 4.2%, thus leaving the percentage of females working in services broadly defined at 9%. By contrast, and though of course far from indicating a “service economy”, services broadly defined contributed nearly 18% to male employment.

Table 3 Sectoral labour market structure, Malawi, 2005, x 1,000 headcount

	all workers		women		men	
	x 1,000	%	x 1,000	%	x 1,000	%
agriculture, forestry	5,250	82.6	2,730	89.5	2,520	76.4
manufacturing and mining	110	1.7	25	0.8	85	2.5
utilities	12	0.2	2	0.1	10	0.3
construction	130	2.0	20	0.7	110	3.3
transport, communication	120	1.9	18	0.6	102	3.1
trade, wholesale and retail	380	6.0	146	4.8	234	7.1
finance and business	55	0.9	15	0.5	40	1.2
real estate	85	1.3	20	0.7	65	2.0
education	77	1.2	25	0.8	52	1.6
health	28	0.4	13	0.4	15	0.5
other government	53	0.9	21	0.7	32	1.0
other social and community services	50	0.8	15	0.5	35	1.1
Total	6,350	100.0	3,050	100.0	3,300	100.0

Sources: authors' calculations based on NSO 2005a, 2006a, 2006b; IMF 2007; Mbewe 2008, and sources used for sections 2.6.4-2.6.8.

We now turn to unemployment. The last time unemployment was measured in detail in Malawi, was through the 2005 Household Survey. This survey indicated the rather low total unemployment rate of 7.8%, but unemployment of women (10.0%) nearly doubled that of men (5.4%). Unemployment in Malawi was (and most likely is) first and foremost an urban phenomenon, though its size dwarfs against the backdrop of temporal unemployment created by the seasonality of work in subsistence agriculture (section 2.6.4). Urban unemployment was, with 19%, considerable, especially for women: by the time nearly one of three

economically active women in urban areas (31%) was unemployed, against about one of eight men (12%). The highest rates were found in Blantyre city, with 38% of women (men: 12%) unemployed, followed by Lilongwe city, with 28% of women (men again 12%) unemployed. By contrast, the rural unemployment rates were much lower, 8% (females) and 4.5% (males) respectively (NSO 2005a).

As for age, unemployment was highest among the 15-24 of age: overall 12.6%, but one third higher for girls and young women: 14.4%, against 10.6% for boys and young men. For the 25-34 and 35-49 of age, unemployment was rather low but, with 9.7% and 6.5% respectively, for females threefold the male rates. Remarkably, in 2005 unemployment in Malawi was by far highest for the skilled and the better-off. The unemployment rates of those with completed secondary and higher education more than doubled those of economically active with no education, whereas the female rates were higher than those of males at all levels: 21.9% of females with secondary and higher education were unemployed (females with no education: 10.1%), against 9.7% of males at the same educational level (males with no education: 4.5%). Unemployment rates of those with completed primary education were, with 14.1% for females and 6.2% for males, in between. Likewise, unemployment increased by the increase of income level, and reached its top among the richest 20%, with 16.1% for females and 6.9% for males (NSO 2005a).

2.4. National legislation and labour relations

2.4.1. Legislation

Malawi has ratified the eight core ILO Labour Conventions 29, 87, 98, 100, 105, 111, 138 and 182. After 1995, some of the standards have been directly incorporated into labour legislation (Ng'ong'ola 2002). The right to freedom of association is laid down in section 32 of the Constitution. Workers have the right to form and join trade unions. This includes civil servants, with the exception of army personnel and the police. The law prohibits anti-union discrimination and requires that workers sacked because of union activities must be reinstated; yet, the law does not explicitly prohibit retaliation against strikers. Unions must register with the Ministry of Labour and Vocational Training (MOLVT), although this is mostly a formality. An exception was the case of MUFIS, the informal sector workers' union, that has been affiliated to the main MCTU union confederation (see next section), as the Ministry claimed the union had no negotiating partner (ITUC 2009).

Collective bargaining is recognised in law, provide the union represents at least 20% of employees at

enterprise level. At sectoral level, unions must represent at least 15% of employees. In the 1990s, a number of unions actually in existence have struggled for recognition under this regime (Dzimbiri 2008, 158). In the absence of collective agreements, the law provides for industrial councils to set wages and conditions and resolve disputes. The ITUC concludes that, since barely 10% are in informal employment, the labour legislation automatically excludes the vast majority of workers in the informal economy (We found 13%, but that does not alter the case). For the small minority in formal jobs, the resistance of some employers, and the government, towards respecting workers' rights, limits freedom of association and collective bargaining, according to the ITUC (2009). Leaders of two larger Malawian unions recently said that unions normally ask for permission to visit workers in their workplaces but that many employers turned down such requests. Yet, they also noted an improvement in the way the general public is responding to the trade union presence and programs (NN 2009c).

Registered unions may strike, but strike procedures are cumbersome. However, strike action can only be taken after all dispute settlement and conciliation procedures have been exhausted. The employer and the MOLVT must be given at least seven days' notice after the lapse of the 21 days' notice and upon the declaration by the Ministry that the dispute is unresolved. Workers in essential services have a limited right to strike, but the law does not specify which services are essential, enabling the authorities to declare strikes illegal. The labour laws apply in the Export Processing Zones (EPZs) of Malawi, but it is reported that many companies in EPZs resist union activities, while the unions complain that they have little access to workers in the zones. Also, according to the ITUC particularly poor situations exist in most Chinese establishments where wages are paid at the national minimum wage (see section 2.5.1), workers are locked in factories and trade unions are not guaranteed (ITUC 2008, 2009).

The Constitution of Malawi (No. 24 of 1994) is specific in mandating gender equality (section 13) and prohibiting discrimination (section 23). Section 24 elaborates the rights of women. However, the means of enforcement of these rights are not specified other than in the general provisions of section 46 of the Employment Act, referring to the Ombudsman and the Human Rights Commission.

In accordance with section 21 of the Employment Act no person under the age of 14 shall be employed or work in any public or private agricultural, industrial or non-industrial undertaking. Moreover, the Act prohibits the employment of persons less than 18 years of age in work that is hazardous, harmful or that interferes with their education. Yet, with over 1 million children in the ages 5-14 (29%) in 2006 involved, child labour¹ turned out to be widespread in Malawi, though somewhat less than in 2004 (37%). There was no difference in the total child labour rates between boys and girls. Yet, children engaged in work in rural areas (30%) almost doubled the share of children working in urban areas. Nearly one third of working children were able to attend school. Children belonging to the 20% richest were less likely in child labour, but still one in five was (NSO/UNICEF 2006).

The Employment 1999 Act (No. 6 of 2000) is the comprehensive legislation on employment in Malawi. Of particular relevance for the young female target group of the DECISIONS FOR LIFE project are the following articles in this Act:

- (maternity leave and maternity allowance) A female employee shall be entitled, within every three years, to at least 8 weeks maternity leave on full pay (section 47)
- (paid holiday) Every employee (...) shall be entitled to a period of annual leave with pay of not less than (a) 18 working days if he works six days a week, and (b) 15 working days if he works five days a week, of paid leave is given per year (section 40)
- (paid sick leave) An employee shall be entitled, after completing 12 months' continuous service, to at least four weeks sick leave on full pay and eight weeks sick leave on half pay during each year (section 46)
- (overtime payment) For each hour of overtime an employee shall be paid at the hourly rate of no less than one and one—half his wage for one hour and four each hour of day off overtime, an employee shall be paid at the hourly rate of no less than twice his wage for an hour (section 39)
- The maternity leave provision (8 weeks) is less than the 14 weeks prescribed by ILO Convention No. 183 from 2000, and even less than the 12 weeks of maternity leave prescribed by the earlier Convention No. 103 from 1952. Neither are there any legal provisions on maternity and work, on the safeguarding

1 A child was considered to be involved in child labour if during the week preceding the survey (ages 5-11) at least 1 hour of economic work or 28 hours of domestic work per week; (ages 12-14) at least 14 hours of economic work or 28 hours of domestic work per week were carried out (NSO/UNICEF 2006, 26). Earlier ILO research in 1999-2000 found that 32% of children aged 10-14 in Malawi were working, in the urban informal sector and in the agricultural sector, often alongside their parents on commercial farms. The incidence of child labour was particularly high on commercial tobacco farms. Young girls in urban reportedly worked as domestic servants for little or no wages and in a state of indentured service (US Dept of Labor 2001). Many of these practices seem to have hardly changed, including the related dangers of sexual abuse (cf. Kateta 2009a).

of pregnant women against nightshifts or hazardous work, nor on equal opportunities of parents (like parental leave). It has to be added that there are no social security systems or social insurance schemes in place in Malawi. The main elements of social protection are subsidised / free food distribution, public works (cash-for-work) and subsidised / free agricultural inputs (website US Social Security Administration).

2.4.2. Labour relations and wage-setting

We combine our story on labour relations and unionism in Malawi with that on wage-setting, the latter in other country reports to be found in section 2.5.1. A few years after independence, in 1969, an official National Wages and Salaries Policy was introduced, with strict wage restraint as its main objective. In 1971 this was reinforced by a Wage Restraint Policy, requiring employers wishing to make wage increases over 5% yearly to apply for approval to the Wages and Salaries Restraint Committee. Five minimum wage rates were set, for four different urban areas and for the rural areas. Though in the 1970s nominal wages of urban workers grew way above the minimum wage rates, this was not quite advantageous for workers. Real wages fell because there was no way they could keep up with large price inflation. Under Banda, collective bargaining was non-existent and satrikes forbidden. The same happened with minimum wages. With only eight upratings in three decades, the real value of the minimum wages between 1970-1992 was halved (Livingstone 1995; Dzimbiri 2008). In practice, in the 1990s small urban employers proved to have difficulties in complying with the minimum wage rates, whereas large firms had no problems paying above these rates, maintaining a stable and more contented workforce. Reinforcing this labour market segmentation were the public and parastatal sectors which served as wage leaders (Livingstone 1995).

In 1994, with the advent of multi-party democracy, unions were revitalised. Six new unions emerged, making up 11. At the time they jointly had a membership of 63,000, 36% of private formal sector workers. However, the unions could not convert their efforts in the democratization struggle, like the general strike of textile workers, in a strong position in the national labour relations. At the time they had a membership of 63,000, 36% of private formal sector workers. They had difficulties to find a legitimate position in the new labour relations system. It did not help that it took six, seven years before a new legal labour relations framework was functioning. In only about 20% of the manifold strikes of the 1990s, unions were involved: wildcat strikes made up the large majority (Dzimbiri 2008, 132, 158). In 1995, the Malawi Congress of Trade Unions (MCTU) was registered with the Ministry of Labour, as yet the most representative of the two union

federations. Around 2000, the federation was reported to have a membership of 45,000 (ILO 2001), but membership growth speeded up in the 2000s.

Collective bargaining in the public sector is hampered by the very limited mandate of the employer representatives (Khanya College 2004, 46). In the private sector the unions' counterpart at the negotiating table, also active in various industries, is the Employers Consultative Association of Malawi (ECAM). Interestingly, ECAM takes an active stand in the struggle against HIV/AIDS. It has also spoken out fiercely against child labour, co-ordinating a project 'Employers Fight Against Child Labour in Commercial Agriculture' (ECAM/ILO leaflet).

Actually there are 26 registered trade unions in Malawi. MCTU is affiliated with the ITUC. In 2009, MCTU reported to have 22 affiliates representing approximately 200,000 members (UNISON/ACTSA 2009; ITUC information. See Table 8, section 3.2). MCTU tries to organize informal sector workers as well. In recent years the Malawi Union for the Informal Sector (MUFIS) became affiliated with MCTU. In 2006, MUFIS engaged in a conflict with the government, when that imposed a deadline on traders to vacate the streets. In the name of "restoring order", police launched a harsh campaign during which it fired tear gas to disperse protesting street vendors. MUFIS campaigns for an end to stigmatisation of street vendors and argues they should be treated as contributing to the economy (NN 2009a). Another union that recently affiliated with the MCTU is the National Organisation of Nurses and Midwives of Malawi (NONM). NONM organised 5,400 out of the 8,000 nurses and midwives registered with the Nurses & Midwives Union; its orientation is a highly interesting combination of professionalism, the taking up of socio-economic welfare responsibilities, notably in the struggle against HIV/AIDS ("Caring for Carers"), and trade unionism (UNISON/ACTSA 2009; leaflet NONM).

The other trade union federation, the Congress of Malawi Trade Unions (COMATU), has two affiliates, with jointly 7,000 members. Two small unions are independent (UN Malawi website; Global Union Directory). If we confront the total union membership of approximately 210,000 with the estimated current labour force in the formal sector of about 840,000, this represents a trade union density of about 25%. If one also includes the currently about 550,000 paid employees and self-employed in the informal sector as potential union members, union density would fall to about 15%.

We found hardly any recent items on the position of women in the Malawian trade union movement. From 2001-2005, Public Services International (PSI)² ran subsequently two women's projects in which

2 In co-operation with the FNV (Netherlands), IMPACT (Ireland), SASK (Finland) and LO and TCO (Sweden) union confederations.

the three Malawian affiliates of this global union federation –of in total seven public sector unions-- were involved, CSTU, MAMWU, and WETUM. A project report noted that in CSTU there were no women in leadership positions at the national level. CSTU had a women's committee that played a role in the collective bargaining process. In the small MAMWU union, approximately 20% of the union's members were women, but women occupied 8 of the 16 positions of leadership in the union. Women's attendance of union meetings is described as very encouraging. The union's women's desk played a role in collective bargaining. In WETUM, women occupied 4 of the 10 leadership positions, as members of the executive. This union too had a women's desk (Khanya College 2004).

2.5. Minimum wage and poverty

2.5.1. The statutory minimum wage

By 2008, the statutory minimum wage (SMW) was set at 142 Malawi Kwacha (MWK) per day in urban areas and 105 MWK per day in all other areas. To our knowledge, in 2009 no uprating has taken place, though consumer price inflation over 2008 was 9% and between September 2008-September 2009 9.3% (UN MDG Indicators; NSO 2009a). In Convention 131 (1970) it is laid down that the minimum wage must cover the living expenses of the employee and his/her family members. Moreover, it must relate reasonably to the general level of wages earned and the living standard of other social groups. According to section 54 of the Employment Act, the Ministry of Labour and Vocational Training sets at least once every three years separate urban and rural minimum wages based on recommendations of the Tripartite Wage Advisory Board (TWAB), composed of representatives of labour, government, and private employers. Livingstone's characteristic of a "top-down 'administered' minimum wage system with periodic erratic changes" (1995, 750) still seems to hold.

In mid-2009, the SMW rates are equivalent to respectively USD 1.03 per day (urban) or USD 0.75 per day (rural). As we are lacking 2008-09 average wage information, we are not able to precisely compare the SMW rates with real wage rates; combining various statistics suggests that the minimum wage accounts for 20-25% of average wages in the urban formal sector. The ILO (2008) found for 2007 that the level of the Malawian SMW was 81.5% of the GDP per capita. According to an official planning paper, "Minimum wage rates do not provide a decent standard of living and wage earners often supplement their incomes through farming activities" (Republic of Malawi / EC 2007, 10). Between 2000-2008, the SMW upratings

nearly kept pace with the rather strong consumer price inflation. If 2000=100, the 2008 indices for both SMW rates are 258, against a consumer price index of 281 (NSO 2009a). It stands to be seen whether the minimum wage for rural areas in its current format contributes to improving the situation of agricultural workers, especially against the background of the seasonal alternation of abundant and short labour supply (cf. Livingstone 1995).

2.5.2. Poverty

In 2000-06, 90.4% of the Malawi population lived below the common UN yardstick of USD 2 a day (in PPP terms), and 73.9% of the population had to make ends meet with an income below USD 1 a day (MDG Indicator 1.1, derived from UN MDG Indicators).³ In 2005, a lower share, 52.4%, remained below the national poverty line, defined as MWK 16,165 per person per year and based on the cost-of-basic-needs approach including food and non-food needs.⁴ Compared with the 1997-98 outcomes, 65.3% below the national poverty line (UNDP 2008), this already indicated a fall in poverty incidence. And though there are some problems of interpretation, preliminary outcomes suggest a further fall, via 45% in 2006 to 40% in 2007 below the national poverty line (NSO 2006b; NSO website). The 2005 figure implies that by the time 6.3 million Malawians lived in poverty as nationally defined, a number that may have fallen to 5.2 million in 2007. In 2005, the poverty line for 'ultra poor' –those below a minimum level of dietary energy consumption-- was defined as MWK 10,029 per person per year, and by then 22.3% of the population lived below that line. Thus, over one in five or Malawians lived in such dire poverty that they could not even meet the minimum standard for daily-recommended food requirement ((NSO 2005a).⁵

Like elsewhere in sub-Saharan Africa, poverty concentrates heavily in rural areas. In those areas, by 2005 56% lived below the national poverty line, against 25% in urban areas. Worst was the situation in the rural part of the Southern region, with 64% poor and 32% ultra poor. Whereas by 2005 11% of Malawi's population lived in urban areas, these areas contributed less than 6% to Malawi's poor. Yet, official figures may well underestimate poverty in the cities (NSO 2005a). Already in 2001, 91% of city dwellers, or nearly 1.6 million Malawians, were counted as to live under slum conditions; this may have fallen to 1.46 million or 66% of the

3 In fact, the 2000-2006 figures are those for Malawi in 2004-05, and are on expenditure base. Though using the same source, with 28.0% the National Statistical Office (NSO) came to a much lower share of the population with expenditure below USD 1 per day (PPP adjusted) (NSO 2005a, 143). Due to changes in the survey design, these figures are not strictly comparable to earlier ones, notably those for 1998.

4 The NSO/UNICEF 2006 survey estimated 54% below the national poverty line, UNDP (2008) mentions 65.3% in this respect.

5 The NSO/UNICEF 2006 survey found 17% below the national poverty line for ultra poor.

urban population, but that decrease seems mainly a matter of change of statistical definition⁶ (UN MDG Indicators). It has to be noted that the scores on physical conditions were not that low, neither in urban areas nor in rural ones. For example, in 2006 in Malawi's rural areas 72% of the population had access to a safe (in UN terms improved) drinking water source and 51% to improved sanitation, while these proportions in urban areas were respectively 96% and 62% (WHO 2009).

Poverty is also gendered. In 2005, 59% of the people in female-headed households were poor, against 51% in male-headed households. This gap was about the same in rural and urban areas. On average, the annual income of male-headed households was about MWK 56,000 yearly, whereas female-headed households had an average yearly income of MK 34,000, or just 60%. As a result, female-headed households spent more on food: nearly 60% of their expenditure on average was on food, whilst this share for male-headed households was 54% (NSO 2005a, 69, 73, 138-144). Malawi's income distribution is unequal, though not extremely. In terms of the Gini coefficient, an income distribution measure that rates 0 as perfect equality and 100 as perfect inequality, inequality among households in Malawi (based on consumption instead of income⁷) was for 2005 estimated at 0.39, across low-income countries a rather modest score. With a Gini coefficient of 0.48, inequality in urban areas was much larger than in rural areas (0.34)(NSO 2009b). In 2004-05, the share of the poorest 20% was estimated at 7%, by international comparison a rather high outcome (UN MDG Indicators, based on 2005 Household Survey).

On the Human Development Index (HDI) Malawi ranked in 2006 162th on a total of 179 countries with a score of 0.457. Among the Southern African countries only Zambia and Mozambique ranked lower. In 2007, the IMF still characterized the development of Malawi's HDI since the mid-1990s as in stagnation (IMF 2007, 8). Between 2000-2006 the country's HDI score went up very slightly by 0.012%-points, and the longer term (1980-2006) witnessed a somewhat larger but still quite modest advance of 0.071%-points. On a number of physical indicators, Malawi's scores have recently improved. Through joint efforts of government and international donors, improvement speeded up in various fields where progress earlier went slow or stagnated. For example, in percentages of the total households surveyed the use of improved water sources increased from 41% in 1990, 63% in 2000, 64% in 2004, 74% in 2006, to 76% in 2007. In 2006, 96% of households in the cities could use such water sources, and 71% in rural areas, the latter against 58% in 2000 (NSO/UNICEF 2006; UN MDG Indicators; UNDP 2008; World Bank 2009b). Child malnutrition,

6 "The decrease in the percentage of slum dwellers is mostly due to a change in the definition of adequate sanitation. In 2005, only a proportion of households using pit latrines were considered slum households, whereas in 1990 and 2001 all households using pit latrines were counted as slum households"(UN MDG Indicators).

7 This may underestimate income differentials, as savings of the higher income groups are by definition left out.

though still widespread, fell from 25% underweight children below 5 years of age in 1999, via 20.5% in 2005, to 18% in 2007. There may be a shift to malnutrition of adults: in 2007, 35% of Malawians consumed insufficient amounts of calories (NSO 2005a; World Bank 2009b, 2009c).

In 2006, Malawi's GDP index ranking was just 7 places higher than its HDI ranking. Its position in the Gender-adjusted Development Index (GDI) was, with a no. 139 rating among 157 countries, in 2006 slightly higher. Its GDI value was 99.2% of its HDI value (UNDP 2008a). For 2008 the Gender Gap Index of the World Economic Forum ranked Malawi no. 81 of 130 countries, with a score of 0.666. For the position of women in economic participation and opportunity, Malawi ranked 46th, in educational attainment 107th, in health and survival 112th, and concerning political empowerment 65th. In recent years the country showed some improvement on this index (Hausmann et al 2008).

2.6. Demographics and female labour force

2.6.1. Population and fertility

By mid-2009, the CIA estimated the population of Malawi was estimated at 14,268,000, composed of 7,132,000 men and the near-equal amount of 7,136,000 women, with a growth rate of 2.4% per year (CIA World Factbook). The national Population and Housing Census, conducted in June 2008, however, came to much lower numbers: 13,066,000, composed of 6,366,000 males (49%) and 6,701,000 females. Between 2000-2007 the population increased at an annual growth rate of 2.6%, the labour force at 2.3% (World Bank 2009b). The country's population density rose from 105 to 139 people per square kilometer. The annual growth rate for Lilongwe city was 4.3%, for Blantyre city 2.8% (NSO 2008).

A very large share of the Malawian population is 0-14 years. In 2004, according to the statistical office (NSO) this share was 46.2% of the total population, 46.6% of males and 45.8% of females. In the rural areas, the share of these young cohorts was even 47.0%, against 40.8% in urban residences. For 2009, the CIA World Factbook estimates the share of the 0-14 of age with 45.8% slightly lower. On the other hand, a small part of the population was 65 of age and older: 3.8% of the total population, only 3.5% of the males and 4.0% of the females. Here, the CIA estimates for 2009 are, with 2.7%, considerably lower. Consequently, the median age is very low: 16.8 years overall, with hardly any gender difference: for females 16.9 and for males 16.8 (CIA World Factbook).

With in 2008 19% of the total population living in urban areas, Malawi at first sight displays a low urbanisation rate. Yet, the definition of 'urban' used seems quite limited. Moreover, with 5.2% growth annually, the urbanisation rate is rising quite rapidly (UNDP Malawi website). In 1998 the urbanisation rate was still 14% (NSO 1998). From 1977 on, the population of the capital Lilongwe City has multiplied sixfold, from 99,000 to 669,000 inhabitants according to the 2008 Census; in 2008 rural Lilongwe added another 1,228,000 inhabitants. At the same time, Blantyre city expanded threefold, from 219,000 to 661,000 inhabitants, with rural Blantyre adding 338,000. Though showing a strong growth as well, the other cities remained below 130,000 inhabitants in 2008 (NSO 2008; 2009b).

The share of female-headed households, 23% according to the 2005 Household Survey, is rather low; among the poorest 20% it is, with 26%, somewhat higher, and among the richest 20% with 19% lower (NSO 2005a). In 2006, from all persons aged 12 years and above 35% was never married (28% of all females), 54% were married (the same for both sexes), 5% were divorced or separated (9% of females), and 6% widowed (10% of females). The "never married" resided more in urban settings (40%) than in rural areas (34%). In the age cohort of 20-24, already 55% was married, 7% divorced/separated and 1% widowed. Among the 25-29 of age, these shares were 84%, 7% and 2% respectively (NSO 2006b). Another survey of the same year confirms the very young ages many Malawian females tend(ed) to marry. Nearly 11% of the women aged 15-49 years answered to have been in marriage or in union before their 15th birthday, with higher proportions in rural and lower literacy groups. Half of all women aged 20-49 reported being married or in union before their 18th birthday. Among women with secondary or higher education, however, this latter share fell to less than 20%. As the survey report rightly notes, schooling offers a key strategy to delayed marriage (as well as numerous other benefits -- NSO/UNICEF 2006, 26). By combining various statistics we estimate that by 2006 in our target group, the girls and young women 15-29 of age, about two thirds were married. In the urban areas this share of the married may be lower, at 50-55%.

Birth and death rates in Malawi are high, even for African standards. The birth rate estimated for 2009 is 41.5 births per 1,000 population, the death rate 17.6 deaths per 1,000 (CIA World Factbook). The infant mortality rate (the probability of dying by the exact age of 1 year) estimated for 2009 is a rather high 89 deaths per 1,000 live births (CIA World Factbook), suggesting a negative development. As a matter of fact recently this rate was at a considerably lower level: 76 in 2004, 69 in 2006, and 71 per 1,000 in 2007 (NSO 2006b; UN MDG Indicators). It has to be noted that infant mortality rates widely differ across space: in 2004 the rural rate was 98, the urban rate 60 per 1,000 (NSO 2009b). The under 5 mortality rate (under 5

of age births per 1,000) showed a regular long-term downward trend, from 209 in 1990, 202 in 1995, 170 in 2000, 133 in 2004, 127 in 2005, 122 in 2006 to 111 in 2007. Again, developments in the rural areas are lagging behind: in 2004 the U5 mortality rate for children born in rural areas was 164, for those born in urban centres 116 (UN MDG Indicators; NSO 2005a; 2009b). Though developments are in a positive direction, the current rate is still high in international perspective. As a consequence of these developments, child mortality (the probability of dying between 1st and 5th birthdays) continued to fall during the 2000s, to 53 in 2006 (NSO 2009b).

The total fertility rate (TFR, the number of births per woman would have if she survived to age 50) is extremely high in Malawi. Yet, it has even been higher: in 1977 the country's TFR was 7.6, and in 1998 still 6.5 (NSO 2009b). In the 2000s, the decrease first continued, though with an average of 6.0 in both 2004 and 2005, the rate remained quite high, especially in rural areas (in 2004 6.4 births per woman); with 4.2 in 2004, the urban TFR was considerably lower (NSO 2005b). Since then, the available figures seem to contradict each other. The NSO/UNICEF survey as of 2006 found 6.3 children per women, with both rural (6.6) and urban (4.6) rates higher than the 2004 outcomes. By contrast, the CIA World Factbook estimates that for 2009 the Malawian TFR will come down to 5.6. For an indication of the situation of our target group, the adolescent fertility rate (births per 1,000 women 15-19 of age) is of special importance. In Malawi, this rate seems to have stabilized at a rather high level. Whereas in 1992 it was 159, the 2005 Household Survey found 160, and the NSO/UNICEF 2006 survey traced even a rise to 178 (in urban areas 137, against 186 in rural areas). About three in five women give birth before the age of 20 (NSO 2005a; NSO/UNICEF 2006; WHO 2009).

Life expectancy at birth in the 2000s remains rather constant. According to the Human Development Indicators, in 2006 life expectancy at birth in Malawi was 47.2 years for females and 46.7 for males, bringing women to men parity at 101.1%. This seems a rather high estimation; for 2009, the CIA World Factbook estimates life expectancy at birth for the total population at 43.8 years, 44.1 years for males and slightly lower, 43.6 years, for females, implying 99% gender parity. For 2005, the probability of not surviving to age 40 was a rather high 44% (UNDP 2008).

2.6.2. HIV/AIDS

The demography, economy and social life of Malawi are heavily influenced by the widespread incidence of the HIV and AIDS pandemic, including smallholder agriculture as the basis of the economy. Here, those affected may not be able to prepare the ground for planting or to be able to husband their crops (Republic

of Malawi / EC 2007, 19). Estimates on the overall HIV/AIDS adult (15-49 years) prevalence rate vary a bit, but they have a decrease over time in common. The 2003 prevalence estimate stood at 14.4%, that for 2005 at 14.0 (UNAIDS 2008), whereas for 2007 the prevalence rate was estimated at 11.4% (11,367 per 100,000); the number of people living with HIV at 900,000, and the number of deaths due to HIV/AIDS at 68,000 (WHO 2009; CIA World Factbook). Already in 2005-07 studies suggested that in some urban areas –with in 2007 an average HIV prevalence of 18%, compared with 11% in rural areas—HIV prevalence among women attending antenatal clinics was falling (UNAIDS 2008). More generally, HIV infection levels among pregnant women attending antenatal clinics in Malawi decreased, from 20% in 2003 to 17% in 2006 (IMF 2007). There is also some evidence of behaviour changes that can reduce the risk of HIV infection, be it mainly among young people (UNAIDS 2008).

Women remain particularly vulnerable to infection for both biological and cultural reasons, including their limited room to negotiate safe sex because of their lower status and fear of violence, domestic and otherwise. The percentage of condom use by women at the last high-risk sex increased from 32% in 1998 to nearly 40% in 2005, and among men from 38% in 1998 to nearly 58% (NSO 2005a; UN MDG Indicators). Figures for young people aged 15-24 indicate about the same trend. In the 2006 NSO/UNICEF survey, the share of women in this age who used a condom at last sex with a non-marital, non-cohabiting partner, was nearly 40%, against nearly 60% of the young men. Some even advertise Malawi as “a regional success story in the fight against HIV/AIDS”, especially pointing at the number of HIV positive Malawians alive and on Anti Retro-Viral Therapy (ART). That number has increased dramatically from 3,000 in 2003 to over 147,000 in 2008 (UK DfID 2009).

Differences in the spread of HIV are considerable, by region and gender notably. In the mid 2000-s, infection levels in the south were as high as 20-22%, but they were considerably lower in the rural north (8%) and centre (7%). Overall, it appears that young women have higher risks of acquiring HIV than young men. Among young people (15–24 years) nationally, women are much more likely to be infected with HIV than men (prevalence of 9% versus 2%). Regionally, such gender-related differences also show up. HIV prevalence among young females in the north was higher than among young males (9% compared with 0.7%), while in the southern and central regions it was four and three times higher (13.4% compared with 3.2%, and 3.9% compared with 1.2%, respectively --UNAIDS 2008). It has to be emphasized that the risk of other diseases in Malawi is very high: besides tuberculosis (TB), food or waterborne diseases like bacterial and protozoal diarrhea, hepatitis A, and typhoid fever, and vectorborne diseases like malaria and plague. As

noted in our DECISIONS FOR LIFE country report on South Africa, research shows the baleful combination between HIV and AIDS and TB, as one of the main opportunist infections – but largely curable. It is estimated that about 77% of TB patients are also infected with HIV. In Malawi, the TB incidence rate per year per 100,000 of the population has increased from 258 in 1990 to a top of 414 in 1999, and then decreasing to 346 per 100,000 in 2006. The TB death rate per year per 100,000 followed the same pattern, rising from 62 in 1990 to 126 in 1999, and then decreasing to the -- still high-- level of 102 (NSO 2005a; UN MDG Indicators). In 2005, the country's TB cure rate was 75%; the stated aim is to bring that to 80% by 2011 (IMF 2007; UN 2008).

In a 2004 Malawian survey, misconceptions about HIV transmission were found to exist among some target groups. For example, over 85% of police officers agreed that HIV can be transmitted through sharing a meal. Almost 50% of all target groups had full knowledge about methods of HIV prevention, except police officers. 46% of all in the target groups had accepting attitudes towards those who had HIV/AIDS, yet female sex workers and males were highly stigmatized as it was perceived that "they reaped what they sowed". Awareness of confidential HIV testing sites was high (90%). However only 30% of all targeted were willing to get tested for HIV. The NSO concluded that despite more than a decade of consistent HIV/AIDS messages in Malawi, misconceptions about transmission persisted, risky behaviors remained high in some population groups, and condom use remained low particularly among regular sex partners (NSO 2004). In 2006, in the last 12 months prior to a nation-wide survey about 13% of Malawians had undergone an HIV/AIDS test; 19% of males and 21% of females had ever got such a test (NSO 2006b). UNAIDS (2008) endorses the message that there is considerable room for strengthening HIV prevention in Malawi. The UN organisation confirms that comprehensive knowledge about HIV is low. In 2005, only one in five adult women (22%) and less than two in five adult men (39%) demonstrated such knowledge when surveyed; proportions were similar for young men and women.

Orphanage is one of the most ugly effects of the HIV/AIDS pandemic, and a huge problem in Malawi. The 2006 Welfare Monitoring Survey (WMS) traced 1,110,000 orphans in the country, 15% of all persons aged 0-20 years, of which about 222,000 (20%) had lost both parents. About half, 560,000 orphans, were due to the HIV/AIDS pandemic (NSO 2006b). One year earlier, the 2005 Household survey traced 706,500 orphans aged 15 years and below, of which nearly the same share (19%) of both parents had died. As we argued in our DECISIONS FOR LIFE Country Report No. 1 on Mozambique, orphanage will definitely ruin the prospects in life of many girls. According to the WMS 2006, the net primary school enrollment

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among orphans, with 82% in 2005 still above average enrollment, in 2006 fell dramatically to 69%, 4%points below average (NSO 2006b, 10). More recent figures are lacking, as is a gender division of orphans / school leavers. It would not surprise when in Malawi --like in other Southern African countries-- many orphans, in large majority girls, are leaving school to work as caregivers for sick relatives, but the available figures are inconclusive at this point.

2.6.3. Women's labour market share

As indicated, a very large share of the Malawian population is 0-14 years. On the other hand, a small part of the population was 65 of age and older: 3.8% of the total population, only 3.5% of the males and 4.0% of the females. In the ILO statistics by 2008 7,608,000 persons were counted as economically active, of which 430,000 in the age of 65 and older. If we leave out this last group in order to comply with the internationally comparable Labour Participation Rate (LPR) or Employment-to-Population ratio (EPOP) that only takes stock of the 15-64 of age, we can calculate the over-all LPR or EPOP at 77.1%: 78.6% for men and a slightly lower LPR, 75.6%, for women (MDG indicator 1.5 -- ILO-Laborsta, EAPEP calculations, and own calculations based on this source). Concerning labour participation, the figures imply a position among the 14 countries in our project at the top.

Except for the 15-19-year old females (48.5%) and the 20-24-year-olds (75.0%), women in all five years' age cohorts had a labour participation rate of over 80%, till 90.8% among the 55-59 of age. By 2008, the LPR of women aged 25-29 was 93.5%. We could calculate that the 2008 LPR for 15-29 year old females was 66.0%: by then, 1,311,000 women of total 1,985,000 in this age group were economically active. Among their male counterparts of the same age, this rate was, with 63.8%, slightly lower. After 1999, the EPOP's of both males and females went up slightly. From the age of 25 on, in all five years' cohorts males had LPR's with 6 to 13%points consistently higher than those of females. From 1999 on, the EPOP's (LPR's) for the respective male 5-years' groups remained about the same; in the same period the LPR's of the females aged 25 to 55 fell slightly and those for the female 55-64-year-olds remained the same (ILO-Laborsta, and authors' calculations based on this source).

In 2005, women's overall share in employment was 48% (cf. Table 3). More detailed data on the share of women in employment across sectors could only be derived from a 2005 survey on paid employees in larger private companies (140,000 persons) and social and community services, including government (125,000): Table 4A (next page). One has to be aware that jointly these figures cover about one third of all in the for-

mal (!) economy. Of course, it excludes employers (an estimated 30,000 in the formal sector), but also the majority of paid employees in small and medium-sized enterprises (SMEs).

With 23% females (also excluding agriculture), the larger private companies employed a larger share of women than that found for all females in wage employment in the non-agricultural sector (in 2006 15% -- UN MDG Indicator, based on UN 2008). The table shows that in 2005 female paid employees in Malawi did not form a majority in any sector. Surprisingly, according to these statistics their share was highest in construction (35%), followed by social and community services and government (30%), and finance and business (commercial services, 28%). Surprising, again, is the low female share (20%) in wholesale and retail (NSO 2005a).

Table 4A Female employment shares by sector, paid employees in larger private companies and government, Malawi, 2005

	%
agriculture	20
mining	0
manufacturing	10
utilities	10
construction	35
transport, communication	16
wholesale and retail	20
finance and business	28
social and community services, incl. government	30
Total	23

Source: authors' calculations based on NSO 2005a

Table 4B shows the female shares in paid employees in larger private companies for 2005 across occupational groups. Though again in no occupational group forming a majority, paid female employees were comparatively well represented in groups on top and at the bottom of the organisational hierarchy, administrators and managers (32%) and labourers not elsewhere classified (27%), and moreover especially in the clerical and related occupations (41%). Perspectives for qualified women may well be found in the professional and technical occupations. While 13% of all were employed in this group, this share was 35% for those with completed secondary or higher education (NSO 2005a).

Table 4B Female employment shares by occupational groups, paid employees in larger private companies and government, Malawi, 2005

	%
administrative and managerial	32
(ass.) professional and technical	22
clerical and related	41
sales	17
services	22
production and related	11
agricultural workers, fishermen	18
labourers n.e.c.	27
Total	23

Source: authors' calculations based on NSO 2005a

Table 5A shows the importance of social and community services, including government, accounting for nearly as much employment for women as all larger private enterprise. Concerning men paid by larger companies and government, with 32% social and community services also was the largest employer, followed by agriculture (23%) and manufacturing (20% -- NSO 2005a).

Table 5A Shares of industries in female employment, paid employees in larger private companies and government, Malawi, 2005

	%
agriculture	18.0
mining	0.0
manufacturing	7.4
utilities	0.6
construction	17.5
transport, stor., communication	2.5
wholesale and retail	6.8
finance and business	2.1
social and community services, incl. government	45.1
Total	100.0

Source: NSO 2005a

Table 5B (next page) clarifies that labourers not elsewhere classified are the largest occupational group in female paid employment (29%), followed by services (21%), professional and technical occupations (17%), and clerical and related occupations (12%). Adding up services-related occupations leads to a 53% share. Concerning men in paid employment, with 23% labourers not elsewhere classified also showed the largest

incidence, followed by service occupations (23%) and production and related occupations (20%) (NSO 2005a).

Table 5B Shares of occupational groups in female employment, paid employees in larger private companies and government, Malawi, 2005

	%
administrative and managerial	1.2
(ass.) professional and technical	17.3
clerical and related	11.6
sales	3.4
services	20.6
production and related	8.2
agricultural workers, fishermen	9.3
labourers n.e.c.	28.5
Total	100.0

Source: NSO 2005a

Below, we shortly describe developments in large sectors with special attention to the position of women.

2.6.4. Agriculture

Agricultural productivity in Malawi is low, and increases in productivity do not match population growth: soil fertility is declining, due to over-dependence on rain-fed farming and a low level of irrigation development. Poverty, inequality and food insecurity are inextricably linked. Land distribution is highly unequal, with more than 40% of smallholder households cultivating less than 0.5 hectares. Most smallholder Malawian households are unable to achieve food and income security in an average year. It is estimated that 70% of all households run out of their self-produced food by December, some three to four months prior to the harvest. As a result, the majority of rural farming households are net purchasers of maize, and highly dependent on market supply to obtain food. Though labour is assumed to be in surplus supply, with extensive underemployment, at the peak of the cropping season labour shortages abound (Republic of Malawi/ EC 2007; Wodon and Beegle 2006; World Bank 2009c). Forms of “ganyu” labour, hired on a daily basis, are used as mechanisms to cope with this time gap and to meet short-term needs (Whiteside 2000). Extreme vulnerability to climatic extremes such as droughts and floods, aggravated through weak food reserve management and conflicts between government and international donors, even led to a full-blown famine in early 2002, in which between 500 and 1,000 died of hunger. In 2005 Malawi had another very difficult year with more than 4.7 million inhabitants experiencing food shortages (Menon 2007; Govt of Malawi 2008).

By December 2005, the extremely high share of 81% of all Malawian households were food insecure (NSO 2006b).

Over half (52%) of full-time farmers are women. They have limited access to land, capital, extension services, markets, and training. Regardless of households size, women grow crops for home consumption to a much larger extent than men, who are more likely to cultivate cash crops (Republic of Malawi/EC 2007, 12). Across activities, while men have higher hours in income-generating work (though still at a low level as links to markets remain weak), chores like firewood and water collection are more extensively done by women such that their total hours are higher (Wodon and Beegle 2006, 115; Winters et al 2008). We already indicated that poverty is relatively high in female-headed households. These households have less resources to use “ganyu” labour effectively (Whiteside 2000). Food insecurity was also higher for female-headed households: by December 2005 for 88%, against 79% in for male-headed (NSO 2006b). Recently projects of NGO’s have been rather successful in the area of food security. Gender training for agricultural extension workers and the gradual introduction of rural credit programs for women have increased; however, few women have succeeded in participating in the limited formal labor market in agriculture and to accumulate even modest amounts of money (Republic of Malawi/EC 2007, 15; US Dept of State 2009a).

Paid employment in agriculture remains rather limited, and concentrates in the large-scale tobacco and tea estates. A large part of the workforce here consists of tenants, including tenant family labour, who are not remunerated through wages (Livingstone 1995). Nevertheless, paid employment in agriculture remains important for young (female) workers: exactly one in three of all paid workers in Malawi aged 15-24 formally worked in this sector, against an overall percentage of 22%. Also more than average represented were –besides males—those with no education (29% of this group) and the poorest 40% (also 29%, against only 12% in agriculture among the 20% of paid workers with the highest incomes) (NSO 2005a). Under the current conditions in agriculture it is, however, quite unlikely that young women with more education living in urban areas and trying to make a career can and will rely on a “fall-back scenario” in which they can go back to their families living from agriculture.

2.6.5. Mining and manufacturing

Mining in Malawi is in its infancy. An international consortium is planning the expand the Kayelekela Uranium Mine. There are widespread worries that the energy company is not doing enough to protect water

sources from uranium deposits. The start-up of the mine project, early in 2009, was characterized by grave work accidents and labour unrest (website New Uranium Mining Project).

Malawi lacks a significant industrial sector. What little industry there is, is mainly based around agro-processing and is affected by the variability of the agricultural sector, high transport costs, a small domestic market and a dependence on imported resources. Other industries include textiles and clothing, footwear, cement, soap and detergents, fertilizer compounding, leather processing, brewing, distillery, sawmill products and metalworking. Apparel and clothing manufacturing are developing; investment in apparel takes place mainly in EPZs (IMF 2007; UN 2008; website Chamber of Commerce). Concerning paid employment, in 2005 manufacturing was especially important for males: exactly one in five men worked in industry, against an overall percentage of 17%. Also more than average represented in manufacturing were those with no education (20% of this group) and the poorest 40% (20%, against 13% among the 20% with the highest incomes) (NSO 2005a).

2.6.6. Commerce

Surprisingly, as for paid employment in 2005 wholesale and retail was slightly more important for male than for female employment: 8.0% of male paid employees worked in this sector, against 6.8% of females. The 15-24 of age (10% of this age cohort) were also more than average represented, those with secondary or higher education (also 10% of this group) and the 20% with the highest incomes (11% of this income category) (NSO 2005a). Various indications, however, lead us to conclude that 30-35% of the women working informally in urban areas do so in commerce. If the share of 7% females in formal employment working in commerce can be applied to urban areas, then 27-31% of all females working in urban settings may work in commerce.

2.6.7. Services

As already indicated, the financial sector is comparatively small and not quite sophisticated. Though Table 4A shows that the female share in “finance and business” is 28%, this only implies a formal female workforce of just over 2,000 (Table 5A). Social and community services, including government, were considerably more important for (paid) female employment than for males: in 2005 45% of all paid females could be found here, against 32% of males and an average 35%. Also more than average represented in this sector were those of 35 and more of age (39% of these age cohorts), notably those with secondary or higher education (also 53% of this group) as well as the 20% with the highest incomes (48% of this income

category) (NSO 2005a). Various indications lead us to conclude that about 30% of the total female urban workforce works in commercial services and in finance and other business, like tourism, except government (and, of course, commerce). The sector at large may offer interesting job opportunities for young women, also because of the relatively high earnings (see section 2.8.1 -- though it is uncertain whether a gender pay gap may play a role here, leading to lower female earnings).

2.6.8. Government

In 2005, the Malawian government employed 122,800 persons, of which 9,100 (7%) in local government. The largest share was taken by those in education (54,100 persons, 44%), followed by agriculture and forestry staff (18,000 or 15%), health staff (16,600 or 14%), and the police service (13,600 or 11%) (authors' calculations based on IMF 2007). Five years earlier, in 2000, the number of civil servants was 130,000 (Khanya College 2004); in between, obviously the civil service has been downsized to a certain extent. Especially in the 1990s, government in Malawi was regarded as an attractive employer, also because it acted as a wage leader. This attractive image of government will still be there, notably for (young) women, though in the years to come the number of vacancies will most likely be quite limited. As we will show, across industries the government in Malawi has by far the highest educated workforce.

2.7. Education and skill levels of the female labour force

2.7.1. Literacy

The adult literacy rate --those age 15 and over that can read and write--for Malawi in 1999-2006 was, according to the UNDP Human Development Indicators, 70.9%: rather high for sub-Saharan Africa, but hiding a large gender gap: while the male literacy rate was 78.7%, the female was only 63.3%, resulting in a women to parity rate of 80% (UNDP 2008a). The national 2006 Welfare Monitoring Survey (WMS) delivered lower figures, resulting in an even wider gender gap: an adult literacy rate of 66%, with a male rate of 76% and a female rate of 56% -- bringing women to men parity down to 74%. The spatial and income distributions are skewed as well. In urban areas, the literacy rate was 83%, against 64% in rural areas. Literacy among the poorest 20% was 52%, but among the 20% with the highest expenditure per capita 82%. Overall between 1998-2006 literacy in Malawi has increased, but mainly for men and hardly for women. The total

literacy rate increased by 8%points and the male rate even by 14%points, whereas women's progress was only 2%points (NSO 2005a; NSO 2006b).

According to the 2006 Welfare Monitoring Survey, the youth (15-24-year-olds) literacy rate was 78%: 83% for males and 73% for females, implying a women to men parity ratio of 88%⁸. Compared with 2005, the female literacy rate for youngsters decreased by 1%point whereas the male rate went up by 2%, resulting in a decline of the women to men ratio by 3%points. Again, in 2005 among the poorest 20% these figures were much lower as was the gender gap larger: overall, in this category 62% was literate, among males 75% and among women only 52%, making up for 69% women to men parity. By contrast, the richest 20% attained 85% literacy level, 90% for men and 81% for women, implying 90% women to men parity (NSO 2005a; NSO 2006b) (MDG Indicator 2.3).

The 2005 Household Survey also gathered information on whether an individual has ever attended school or not. In 2005 one of four (25%) adult Malawians proved to have never attended school; one in three women (34%) against less than one in six men (16%). As also could be expected, this rate was much lower in urban areas (8.5%) than in rural areas (27%), and among the richest 20% much lower (15%) than among the poorest 20% (39%). Poverty clearly plays a major role here, with orphanage coming second. The most common reason for having never attended school was lack of money for fees and school uniform (45%), followed by orphanage (21%) (NSO 2005a, 9, 16-7).

2.7.2. Education of girls

Combined gross enrolment in education in Malawi was in 2006 overall 61.9%, with a small gender difference: females 61.7%, males 62.1%. Compared to the neighbouring countries, the average figure is in the middle range, while the figure for women indicates a level of participation of girls and young women in education somewhat above average (UNDP 2008).

Malawi is not on track to achieve universal primary education (UPE) (UK DfID 2009). According to the 2006 Welfare Monitoring Survey, net enrollment in Malawian primary education was overall 73%, divided into 70% for boys and 76% for girls, bringing girls to boys parity to 109%. By gender of household head, the net enrollment rate was 2%points higher in pupils from male-headed households relative to those from female-headed households. The rates were also 2%points higher in urban centers compared to rural areas, but even girls with a rural background (75%) did better than boys from both urban and rural background

8 For 2007, UNESCO gives a quite high estimate of the literacy rate for 15-25-year old females (82.3%), against 83.7% for boys lifting women to men parity to 98% (UN MDG Indicators).

(69%). Comparing along employment status of the heads of their households, girls consistently had a higher enrollment rate than boys. The same was true for the rates according to highest level of education completed by the household head: girls consistently had a higher enrollment rate. With 83%, the highest rate of all categories was that of girls from households with a head with secondary or higher education completed (NSO 2006b).

With 22% in 2005, the Malawian rate of primary school drop outs was quite high compared to other sub-Saharan countries; the rate was 23% for girls and 21% for boys. The primary completion rate as calculated by the UNESCO confirmed this disquieting picture: the most recent available primary completion rate (2007) was only 55.4%: 54.8% for boys and 55.9% for girls – a women to men parity rate of 102%. The UNESCO figures reveal that especially for boys the primary completion rate shows a declining trend, with a decrease of nearly 17%points between 1999-2007, against a 7%points decrease for girls (UN MDG Indicators). In 2005, the combined primary and secondary drop-out rate was slightly (1%point) higher in female-headed households than male-headed households, as well as in rural areas compared to urban settings (1%point). In that year was hardly any difference between the rates of the five income categories, but the 2006 survey showed more pronounced differences, along the lines (NSO 2005a, 2006b). Pull factors from (subsistence) farming are often supposed, but there is hardly any evidence in this direction. The drop-out and repetition rates of children of Mlimi, for example, were average (NSO 2006b). The main reasons for dropping out of school given were, in this order, “no longer interested” (32%), no money for fees and uniform (28%), “had to work home” and other reasons (22%), and married or became pregnant (11%) (NSO 2005a).

Secondary education is a source of anxiety in Malawi. Again according to the 2006 Welfare Monitoring Survey, by then net enrollment in secondary education was a low 11%, divided into 10% for boys and 13% for girls, bringing girls to boys parity to 130%(NSO 2006b). By gender of household head, the net enrollment rate was 3%points higher in pupils from male-headed households relative to those from female-headed households. As to be expected, other differences across background characteristics were much larger. In 2006 the urban enrollment rate was 30%, against 10% in rural areas. Boys and girls with an urban background showed the same rate, girls from the rural areas did 3%points better than their male peers. Comparing along employment status and highest level of education completed of the heads of their households, girls nearly consistently had a higher enrollment rate than boys (The exceptions being the children of unemployed and not economically active). The highest enrollment rate in secondary education was that of

girls from households of which the head had secondary or higher education completed (48%), followed by girls from households of which the head worked in the public sector (47%) (NSO 2006b).

Malawi has four universities: two public universities, the University of Malawi (UNIMA), with about 5,000 students enrolled, and Mzuza University, with 1,600 enrolled, as well as two Catholic universities, the University of Livingstonia (500 students), and the Catholic University of Malawi (350 students) (university websites). These numbers suggest an enrollment rate of 0.4% of all Malawian 18-25 years of age. Even at this low level, female enrollment seems to lag far behind male. The UN (MDG Indicators) indicates for 2006 only 51% women to parity at tertiary level. The available figures at university level (for UNIMA) point in the same direction. Already in 2002, the Malawi Poverty Reduction Strategy Paper advocated Technical, Entrepreneurial Vocational Education and Training (TEVET). As yet, this does not show up as a major success. The available statistics (NSO 2005a, 2006b) seem to allow the conclusion that another 0.5 to 1% of the labour force enjoys TEVET in any form; this may include in-company training.

2.7.3. Female skill levels

Table 6 presents the division of the population aged 15 years and above by gender and educational attainment, based on the 2006 Welfare Monitoring Survey and following the ISCED division (see also Table 9, section 3.3). The available statistics do not allow to differentiate –like we could in our other country reports– between the total population and the economically active population by level of education. Yet in the case of Malawi is unlikely that the respective shares would differ much. It is even unlikely that the shares of the skilled and high-skilled in the economically active population will be much higher than the shares presented in the table, considering the relatively high unemployment among skilled and high-skilled Malawians. We combined the categories junior secondary education and senior secondary education into “first level” education.

Table 6 Population aged 15 years and above by highest level of education completed, by gender, Malawi 2006 (x1,000 headcount)

	all		women		men	
	x 1,000	%	x 1,000	%	x1,000	%
no education (ISCED X-0)	1,400	22	930	30	470	14
first level (ISCED 1)	3,900	61	1,780	58	2,120	64
second level, first stage (ISCED 2)	470	7	180	6	290	9
second level, second stage (ISCED 3-4)	530	8	145	5	385	12
tertiary level (ISCED 5-6)	50	1	15	1	35	1
Total	6,350	100	3,050	100.0	3,300	100.0

Sources: NSO 2006b

The table shows that women lag clearly behind men at the levels above first level (= primary education). Whereas males at these levels in 2006 accounted for 22% of the total male population, the equivalent share of females was 12%. As could be expected, the education levels of the 15-24 of age and the 25-34 of age were clearly higher than those of the older Malawians, though not at the highest level: whereas 1% of the other cohorts had completed post secondary education, this share was 2% among the 35-49 aged. 12% of the 15-24 of age had completed junior secondary education (25-34 aged: 8%), and 9% senior secondary education (25-34 aged: 14%) (NSO 2006b).

Unfortunately, NSO does not present overviews by age and gender. Nevertheless, other figures are telling as well. For example, across industries public sector employees had by far the highest education level, with 14% completed junior secondary education (private business: 10%), 48% senior secondary education (private business: 23%), and even 11% completed post secondary education (private business: 2%). As for marital status, the “never married” were most highly educated, with 13% having completed junior secondary education (married: 6%), and 12% with senior secondary education (married 8%), whereas 1% in both categories had post secondary education. Finally, the urban population had a large educational advantage, with 16% having completed junior secondary education (rural areas: 6%), 24% with senior secondary education (rural 6%), and 4% with completed post secondary education (rural 0%) (NSO 2006b). Based on such figures, we estimate that in 2006 about 23% of the girls and young women in urban areas had at least completed junior secondary education, a share that may have increased to 25% in 2009.

We can now estimate for Malawi the size of our target group, the girls and young women aged 15-29, working in urban areas in commercial services (that is, wholesale and retail as well as commercial services more narrowly defined, like finance and tourism -- though a number of those working elsewhere, like in community and social services and in government as well as currently unemployed, may also be interested). The total size of the female group aged 15-29 in Malawi was in 2008 1,970,000, nearly 27% of the total female population. Of these 1,970,000, about 22% or 433,000 lived in urban areas. Of this urban group, we assume that two-thirds were employed, of which in turn about 25% had at least completed junior secondary education. This jointly made up (in 2009) about 70,000 skilled and high-skilled girls and young women on which we now focus. Most likely about 15% of this group (about 10,000 girls and young women) worked in the formal economy. Including informal labour may add an additional 30,000 girls and young women.

Some 15-18,000 (depending on the economic conditions) girls and young women will enter into commercial services employment in the next five years, of which most likely 5-6,000 in formal employment.

2.8. Wages and working conditions of the target group

2.8.1. Wages

Wage information is hardly available for Malawi. We found for 2005 and 2006 information on yearly average remuneration in larger private companies: see Table 7. Other available wage information, as of 2000, is outdated, and its statistical basis anyway is questionable (cf. ILO Laborsta).

Table 7 Average yearly remuneration by industry, Malawi, 2005 and 2006, larger private companies (in 1,000 MWK)

	2005		2006	
		obs.		obs.
Agriculture and forestry	55.2	29	59.7	27
Manufacturing and mining	252.3	116	313.1	114
Electricity, water supply	534.9	7	283.8	7
Construction	68.9	14	59.0	15
Wholesale and retail trade	310.6	63	309.5	64
Restaurants, hotels	272.2	24	311.8	24
Transport, telecommunication	576.5	29	658.5	30
Banking and intermediation	1,617.5	10	1,910.5	10
Leasing and credit granting	1,997.7	4	928.2	4
Insurance and pension	1,520.1	15	1,547.9	15
Auxiliary financial intermediation	1,532.1	4	2,024.6	4
Real estate and other business	63.6	22	49.7	21
Regulatory activities	255.4	3	377.2	3
Education and health	376.2	22	561.3	22
Recreation, sports, laundry	322.8	7	369.9	7
Total	234.4	369	250.2	367

Sources: NSO 2006a

obs. = number of observations

Our table shows huge wage differentials. The average remuneration in financial services is about 25 times the averages in agriculture and forestry, construction and real estate (mainly to be understood as letting out lodgings). Most employment in these three sectors may be contracted out to the informal sector on behalf of larger companies (but often included in their wage bill i.e. labour costs). Though we also expected contracting to happen in wholesale and retail trade, this may have been less so (or less included in

larger firms' labour costs) considering the earnings level we found: nearly five times that of the three sectors mentioned above. Unless a substantial rise in 2006, the low earnings level in education and health is at first sight surprising. Of course, government is the main employer here (with the churches second), and not the private companies under scrutiny: most likely the education and health workforce included in these statistics is mainly auxiliary staff.

2.8.2. Working conditions

Very little is known on working conditions in Malawi. There is no data available on occupational diseases and working conditions. Fatal occupational accidents are not reported systematically, and that is also true for work-related injuries and diseases (Mbewe 2008, 36, 40-1). In this respect, data from the WageIndicator survey will be very welcome.

The Occupational Safety, Health and Welfare Act 1997 is in place, but legal penalties are quite small. Moreover, the official inspection capacity is minimal: the Directorate of Occupational Safety and Health of the Ministry of Labour (MOLVT) has a very limited budget and recently had nine labour inspectors for the whole country.⁹ Coupling low penalties with few inspection visits, some employers are likely to (continue to) violate the law on occupational health and safety. On the side of the government, the lack of expertise in the working conditions area is immense. According to a recent investigation, there is one doctor trained and board certified in Occupational Medicine in Malawi. The researcher in question did not come across any data on the number of doctors, nurses, clinical officers or health assistants that practice occupational health in the country (Mbewe 2008, 29-32, 36).

⁹ The Registrar of Trade Unions and Employers Organisations at the Labour Ministry recently admitted to a Scottish trade union delegation, that the Labour Ministry was facing resource challenges such as a lack of personnel, equipment, and IT, and that there was a sense that other Government activities were given a higher priority (STUC 2008).

3. Basic information for WageIndicator Questionnaire

3.1. Introduction

Preparations for the DECISIONS FOR LIFE Activities 1.03a and 1.03b have resulted in a number of lists, grouped in this Chapter and to be used in the WageIndicator web-survey for country-specific questions and their analyses. This basic information can be used on-line, but if needed also off-line. The lists contain information on Malawi's trade unions (section 3.2), educational categories and ISCED levels (3.3), regions (3.4), and languages (3.5).

3.2. List of trade unions

The country's trade union movement has already been introduced under Labour relations (section 2.4.2). Below, a full list can be found of the trade unions, designed for use in the web-survey.

Table 8 List of trade unions in Malawi (by 1/1/2009)

en_MW	Source label	Translation
454101	MWI MCTU Building, Construction, Civil Engineering and Allied Workers	Building, Construction, Civil Engineering and Allied Workers
454102	MWI MCTU Central East African Railway Workers Union (CEARWU)	Central East African Railway Workers Union (CEARWU)
454201	MWI COMATU Civil Servants Trade Union (CSTU)	Civil Servants Trade Union (CSTU)
454103	MWI MCTU Commercial, Industrial and Allied Workers Union (CIAWU)	Commercial, Industrial and Allied Workers Union (CIAWU)
454104	MWI MCTU Customs Union	Customs Union
454105	MWI MCTU Electricity Supply Commission (ESCOM) Workers Union	Electricity Supply Commission (ESCOM) Workers Union
454106	MWI MCTU Electronic Media Workers Union (EMWUM)	Electronic Media Workers Union (EMWUM)
454107	MWI MCTU Hotels, Food Processing and Catering Workers Union (HFCWU)	Hotels, Food Processing and Catering Workers Union (HFCWU)
454108	MWI MCTU Informal Sector Union	Informal Sector Union
454109	MWI MCTU Local Government Employees Union	Local Government Employees Union
454110	MWI MCTU Malawi Housing Workers Union	Malawi Housing Workers Union

454202	MWI COMATU Malawi Municipal Workers Union (MAMWU)	Malawi Municipal Workers Union (MAMWU)
454122	MWI MCTU National Association of Nurses and Midwives of Malawi (NONM)	National Association of Nurses and Midwives of Malawi (NONM)
454111	MWI MCTU Plantation Allied Workers Union	Plantation Allied Workers Union
454112	MWI MCTU Plantation and Agriculture Workers Union	Plantation and Agriculture Workers Union
454113	MWI MCTU Private Schools Employees Union (PSEUM)	Private Schools Employees Union (PSEUM)
454203	MWI COMATU Quarries, Mines and Informal Workers Union	Quarries, Mines and Informal Workers Union
454114	MWI MCTU Sugar Plantation and Allied Workers Union (SPAWU)	Sugar Plantation and Allied Workers Union (SPAWU)
454115	MWI MCTU Teachers Union of Malawi (TUM)	Teachers Union of Malawi (TUM)
454116	MWI MCTU Telecommunications Workers Union	Telecommunications Workers Union
454117	MWI MCTU Textile, Garment, Leather and Security Services Workers (TGLSSWU)	Textile, Garment, Leather and Security Services Workers (TGLSSWU)
454118	MWI MCTU Tobacco Tenants and Allied Workers Union (TOTAWU)	Tobacco Tenants and Allied Workers Union (TOTAWU)
454119	MWI MCTU Transport and General Workers Union (TGWU)	Transport and General Workers Union (TGWU)
454120	MWI MCTU University Workers Union	University Workers Union
454121	MWI MCTU Water Employees Trade Union of Malawi (WETUM)	Water Employees Trade Union of Malawi (WETUM)
9999	MWI Other	Other

3.3. List of educational categories and ISCED levels

Below, a full list of the educational categories used in Malawi, designed for use in the web-survey, can be found.

Table 9 List of educational categories in Malawi (by 1/1/2009)

en_MW	en_MW	Translation	ISCED
454012	MWI No formal education	No formal education	0
454001	MWI Primary School	Primary School	1
454002	MWI Junior Secondary School	Junior Secondary School	2
454003	MWI Senior Secondary School	Senior Secondary School	3
454004	MWI Technical/vocational certificate - 1 year of study	Technical/vocational certificate - 1 year of study	3
454005	MWI Technical/vocational certificate - 2 years of study	Technical/vocational certificate - 2 years of study	3
454006	MWI Technical/vocational certificate - 3 years of study	Technical/vocational certificate - 3 years of study	4
454007	MWI Technical/vocational certificate - 4 years of study	Technical/vocational certificate - 4 years of study	4
454008	MWI University diploma	University diploma	5
454009	MWI Bachelors Degree	Bachelors Degree	5
454010	MWI Masters degree	Masters degree	6
454011	MWI Doctors Degree	Doctors Degree	6

3.4. List of regions

Below, a full list of the regions in Malawi, designed for use in the web-survey, can be found.

Table 10 List of regions in Malawi (by 9/11/2009)

en_MW	en_MW	Source label	Source label	Translation	Translation
4540100000	4540100399	MWI Central	MWI Central Dedza	Central	Dedza
4540100000	4540100232	MWI Central	MWI Central Kasungu	Central	Kasungu
4540100000	4540100131	MWI Central	MWI Central Lilongwe	Central	Lilongwe
4540100000	4540100399	MWI Central	MWI Central Nkhotakota	Central	Nkhotakota
4540100000	4540100499	MWI Central	MWI Central Salima	Central	Salima
4540100000	4540100599	MWI Central	MWICentral Another District	Central	Another District
4540200000	4540200232	MWI Northern	MWI Northern Karonga	Northern	Karonga
4540200000	4540200432	MWI Northern	MWI Northern Mzimba	Northern	Mzimba
4540200000	4540200332	MWI Northern	MWI Northern Rumphi	Northern	Rumphi
4540200000	4540200599	MWI Northern	MWI Northern Another District	Northern	Another District
4540300000	4540300131	MWI Southern	MWI Southern Blantyre	Southern	Blantyre
4540300000	4540300332	MWI Southern	MWI Southern Mangochi	Southern	Mangochi
4540300000	4540300232	MWI Southern	MWI Southern Zomba	Southern	Zomba
4540300000	4540300499	MWI Southern	MWI Southern Another district	Southern	Another District

3.5. List of languages

Below, a list of the languages spoken in Malawi, designed for use in the web-survey, can be found.

Table 11 List of languages in Malawi (by 1/1/2009)

en_MW	Source label	Translation
454001	MWI English	English
454002	MWI Chichewa	Chichewa
454003	MWI Chinyanja	Chinyanja
454004	MWI Chiyao	Chiyao
454005	MWI Chitumbuka	Chitumbuka
454006	MWI Chisena	Chisena
454007	MWI Chilomwe	Chilomwe
454008	MWI Chitonga	Chitonga
454997	MWI Other African language	Other African language
454999	MWI Other language	Other language

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What is WageIndicator?

WageIndicator has websites in 50 countries. In every country, a national website has a free Salary Check. This Check provides detailed information about the wages, on average earned in a wide range of occupations, taken into account personal characteristics, such as tenure/age, education, supervisory position, region and alike.

Apart from the Salary Check, the websites in many countries have attractive web-tools, such as Minimum Wage Checks, DecentWorkCheck, Gross-Net Earnings Check, and alike. In addition, most websites have content about wages, working conditions, labor standards and related topics. Each country has at least one website. Multilingual countries have two or more websites. In addition, many countries have websites for target groups, for example women or youth. The project website is www.wageindicator.org.

Worldwide, the national WageIndicator websites attract large numbers of web-visitors; in 2007 in total more than 10 million. The websites are consulted by workers for their job mobility decisions, annual performance talks or wage negotiations. They are consulted by school pupils, students or re-entrant women facing occupational choices, or by employers in small and medium sized companies when recruiting staff or negotiating wages with their employees.

In return for all free information provided, the web-visitors are encouraged to complete a web-survey, which takes 10 to 20 minutes. The survey has detailed questions about earnings, benefits, working conditions, employment contract, training, as well as questions about education, occupation, industry, and household characteristics. This web-survey is comparable across all countries. The web-survey is continuously posted at all WageIndicator websites, of course in the national language(s) and adapted to country-specific issues, where needed. The data from the web-survey are used for the calculations, underlying the Salary Check. For occupations with at least 50 observations in the national database a salary indication can be calculated. The Salary Checks are updated annually.

The project started in 2000 in the Netherlands with a large-scale, paper-based survey to collect data on women's wages. In 2001 the first WageIndicator website with a Salary Check and a web-survey was launched. Since 2004, websites were launched in European countries, in North and South America, in South-Africa, and in countries in Asia. All large economies of the world currently have a WageIndicator website, among which the USA, the Russian Federation, China, India and Brazil. From 2009 onwards, websites will be launched in more African countries, as well as in Indonesia and in a number of post-soviet countries. More information about the WageIndicator Foundation and its activities can be found at www.wageindicator.org.

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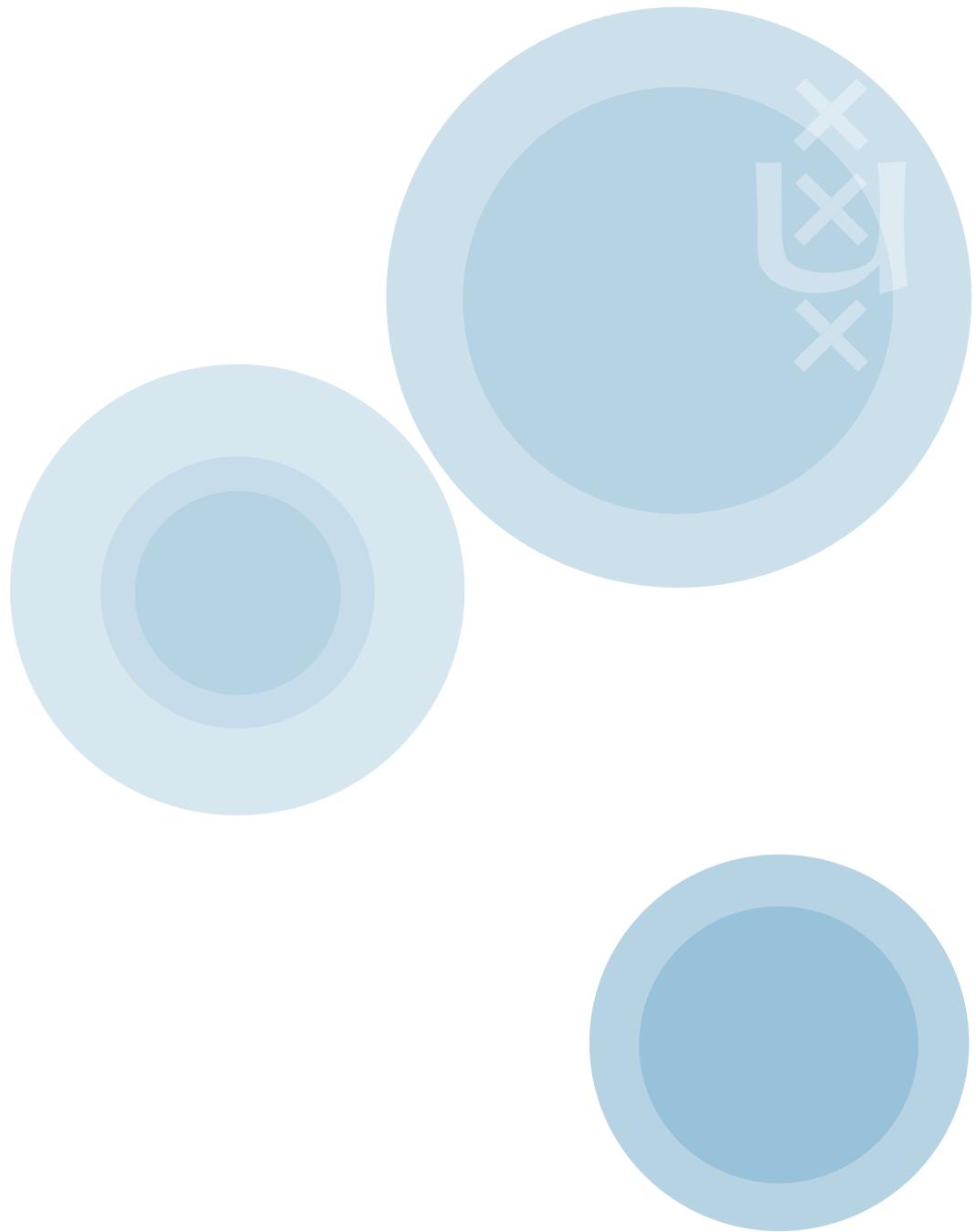
Information about AIAS

AIAS is a young interdisciplinary institute, established in 1998, aiming to become the leading expert centre in the Netherlands for research on industrial relations, organisation of work, wage formation and labour market inequalities. As a network organisation, AIAS brings together high-level expertise at the University of Amsterdam from five disciplines:

- Law
- Economics
- Sociology
- Psychology
- Health and safety studies

AIAS provides both teaching and research. On the teaching side it offers a Masters in Comparative Labour and Organisation Studies and one in Human Resource Management. In addition, it organizes special courses in co-operation with other organisations such as the Netherlands Centre for Social Innovation (NCSI), the Netherlands Institute for Small and Medium-sized Companies (MKB-Nederland), the National Centre for Industrial Relations 'De Burcht', the National Institute for Co-determination (GBIO), and the Netherlands Institute of International Relations 'Clingendael'. AIAS has an extensive research program (2004-2008) on Institutions, Inequalities and Internationalisation, building on the research performed by its member scholars. Current research themes effectively include:

- Wage formation, social policy and industrial relations
- The cycles of policy learning and mimicking in labour market reforms in Europe
- The distribution of responsibility between the state and the market in social security
- The wage-indicator and world-wide comparison of employment conditions
- The projects of the LoWER network



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