



REPORT ON

The Impact Of The
COVID-19 Pandemic On
Women In The Informal
Economy: The Case Of
Malawi

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This report presents an analysis of the status of women in the informal economy in Malawi and how they have been affected by the corona virus pandemic. Humanitarian crises are not gender neutral. Disasters affect people differently - women, girls, boys and men, have different capacities, strengths, needs and vulnerabilities; each of which can impact how an individual and the wider community are impacted, as well as how they will react, respond and recover to the disaster. What is the status of women in the Malawi informal economy in Malawi? What are the challenges women in the Malawi informal sector are facing in the context of the COVID-19 pandemic? What are the available response mechanisms, i.e. national laws, policies and programmes and what opportunities do this present for women in the Malawi informal economy? Most importantly how relevant and significant are these mechanisms in the context of the COVID-19 pandemic. This informs a set of pragmatic policy recommendations for addressing the plight of women in the informal economy in Malawi in the COVID-19 context.

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Acronyms

AIDS	Acquired Immune Deficiency Syndrome
AU	African Union
GDP	Gross Development Product
HIV	Human Immune Virus
ILO	International Labour Organisation
MCTU	Malawi Congress of Trade Union
MEM	Malawi Economic Monitor
MSME	Micro, Small and Medium Enterprises
NDPRD	National Disaster Preparedness and Relief Committee
RGA	Rapid Gender Assessment
SAT	Sothern Africa Trust
SRH	Sexual and Reproductive Health
UN	United Nations
WHO	World Health Organisation
WIEGO	Women in Informal Economy – Globalising and Organising

1. Executive Summary

1.1 Introduction

1.1.1 This is a Report on an analysis of the status of women in the informal economy in Malawi and how they have been affected by the corona virus pandemic, which has had a devastating impact globally. Humanitarian crises are not gender neutral. Disasters affect people differently - women, girls, boys and men, have different capacities, strengths, needs and vulnerabilities; each of which can impact how an individual and the wider community are impacted, as well as how they will react, respond and recover to the disaster. On this premise, the report interrogates the following critical issues:

- What is the status of women in the Malawi informal economy in Malawi?
- What are the challenges women in the Malawi informal sector are facing in the context of the COVID-19 pandemic?
- What are the available response mechanisms, i.e. national laws, policies and programmes and what opportunities do this present for women in the Malawi informal economy?
- Most importantly how relevant and significant are these mechanisms in the context of the COVID-19 pandemic.

1.1.2 The analysis ends with an outlook of the existing opportunities, and the gaps in the response mechanisms and how these can be turned around through pragmatic strategies for effectively addressing the continuing plight of women in the informal economy in Malawi in the COVID-19 pandemic context.

1.2 Background

1.2.1 The informal sector in developing countries contributes to about 35 percent of GDP and employs more than 75 percent of the labour force. It covers 89% of employment in sub-Saharan Africa.

1.2.2 With the COVID-19 pandemic, people in the informal sector have lost incomes due to the closure of trading places, most of them do not have pensions and unemployment insurance schemes available to them and the disruption of agri-food supply chains and markets due to lockdowns and restrictions of movement, strict quarantine measures, closure of roads,

- disruption of logistics has hurt micro and small intermediaries in aggregation and distribution.
- 1.2.3 The closure of markets and schools has led to the loss of selling and buying opportunities and decrease the demand for agricultural products, thus reducing the demand for agricultural labour.
 - 1.2.4 Informality is especially widespread in agriculture and rural sectors, where more than 80 percent of the self-employed are informal, as well as the majority of wage workers and the totality of contributing family workers (among which women are overrepresented). In developing countries, over 90 percent of agricultural workers are informal.
 - 1.2.5 All of these factors mean that the disruptive influences of the COVID-19 pandemic have devastating impact on different sectors, including the informal sector. Where women in the informal sector are concerned, this makes imperative the need for pragmatic and proactive approaches to gender-sensitive response mechanisms, as disasters always have gendered dynamics. On this basis, a country-specific analysis of the implications of the COVID-19 pandemic for women in the informal economy in Malawi was carried out, on which basis pragmatic recommendations for the response strategies are proffered.

2. Main Findings

2.1 The COVID-19 Pandemic in Malawi and general Impacts

- 2.1.1 The World Health Organisation (WHO) declared COVID-19 outbreak as a pandemic on 12th March 2020. Full or partial lockdown measures are being implemented all around the world as a means of prevention. Malawi declared a state of disaster on 20th March 2020 in respect of COVID-19. As of 12th December 2020, Malawi had recorded 6053 confirmed cases of COVID-19. A second wave of COVID-19 is feared to be looming.
- 2.1.2 Malawi has implemented a number of both containment and delay strategies .These have included: closure of schools and universities; restrictions of public gatherings; rules on social distancing; quarantine measures of all persons with confirmed positive tests; tracing of exposed persons; hand washing and other sanitary hygiene measures; limiting use of public transport; and implementation of remote working policies. A proposed lockdown was not implemented due to a legal challenge that concerned CSOs obtained against this measure.
- 2.1.3 These restrictions exert a burden on provision of public services and has led to significant social and economic impact on people, which is exacerbated by other significant challenges. The pandemic has interrupted the country's trajectory for a third straight year of faster growth and tackling its impacts will present a considerable challenge.
- 2.1.4 The economy was on a trajectory for its third consecutive year of faster growth in 2020 before the onset of the COVID-19 pandemic. Thus, GDP growth in 2020 is expected to slow sharply. Agricultural productivity has slowed down, the fiscal deficit has widened and also led to a serious disruption of supply chains leading to reduced imports of key production inputs, particularly from South Africa and China.
- 2.1.5 The tourism sector including the hospitality industry (where several restaurants closed), has also been severely affected, for example through reduced occupancy rates for hotels. The poverty impact is predicted to be particularly acute in urban areas where the sizeable informal services sector is expected to be heavily affected.
- 2.1.6 Evidence shows that humanitarian crises are not gender neutral. Disasters affect everyone differently - women, girls, boys and men have different capacities, strengths, needs and vulnerabilities; each of which can impact how an individual and the wider community are

impacted, as well as how they will react, respond and recover to the disaster. Inevitably, women who form the majority of the people in the informal economy and also disproportionately bear critical gendered burdens continue to acutely suffer the exacerbated impact of the COVID-19 pandemic in the informal economy. (This is summarised in the ensuing sections).

2.2 The status of the Malawi Informal Economy and the nexus with the COVID-19 Pandemic

- 2.2.1 One of the areas where the impact of the pandemic is more glaring is the informal economy especially where women are concerned.
- 2.2.2 Malawi is a low-income, least developed country, and ranks 166 out of 184 countries in 2019 from position 170 out of 188 countries in 2016 of the UNDP Human Development Index. With a population of approximately 18 million people, almost half, (i.e. 50.7% live below the poverty line and 70.9% live on less than US\$1.90 a day. The population growth rate stands at about 3.1 percent and projections estimate the population to reach 43 million by 2050. This projected high population growth is expected to perpetuate the vulnerability of the population with high poverty levels, inequality, unemployment, and limited access to essential social services.
- 2.2.3 Malawi's informal economy covers a multiplicity of activities and different types of work, including the self-employed, casual workers without fixed employment, street vendors, hawkers and people in the agricultural sector. The broad range of economic activities covered by the informal sector include: commerce; agriculture; construction; transportation and service provision. Agriculture is the backbone of Malawi's economy, and the sector accounts for 64% of employment, 80% of foreign exchange earnings, and about 30% of GDP.
- 2.2.4 Micro, Small and Medium Enterprises (MSME) plays a significant role in the Malawian economy. A 2014 FinScope survey revealed that the micro, small and medium- enterprise sector, in which some 91% of businesses operate informally with no registration, generates at least MWK73 trillion (\$1 billion) in annual turnover, and employs more people than the formal sector. The majority of the MSME's (91%) operate in the informal economy. Micro-business agreements are often made orally, without any official agreements for healthcare, pension schemes, vocational training, etc
- 2.2.5 The proportion of informal employment amounts to 83% of total employment (including agriculture). As of 2018, applying this proportion to total employment results in an estimated number of 6.5 million informal workers in Malawi. New data from MCTU indicate that up to

89% of the workforce operate in the informal economy.

- 2.2.6 With COVID-19 restrictions, some of the informal economy players are scaling down and cutting jobs, particularly affecting women who dominate in the informal sector and are lowest paid. Further, due to limitations in mobility and safety, most small-scale businesses of women (such as selling mandasi, bananas, etc on the roadside) will be more economically challenged compared to organised businesses run mostly by men (such as grocery shops, supermarkets etc). The restrictions on movements may also mean that more women will have even less visibility in the public space and delegate critical productive work to men, which has both short-term and long-term negative consequences for the women. Market closures, trade disruptions, rising transportation costs, and a reduction in demand for certain commodities, particularly cash crops, could cause farmers, particularly subsistence farmers who mostly are women, to face market challenges that drive a decline in their income levels. Traders, often women, migrate daily to city centers and marketplaces on minibuses and via other forms of public transportation. National lockdown or restrictions with respect to public transportation could be problematic as such traders would not be able to move safely around Malawi nor be able to provide and distribute the majority of food to Malawi.
- 2.2.7 The informal sector is not currently legally covered by any type of social protection. All legal and regulatory frameworks put much emphasis on covering those in the formal sector, as most 'protected' schemes are employment related. Generally, informal workers face challenges including job insecurity, irregular incomes, lack of access to social protection and fewer chances to engage in social dialogue. Specifically, for Malawi, with most workers in informal employment, this implies that the majority are in vulnerable employment situations.

3.

3.1 Malawi Women's participation in the informal economy

- 3.1.1 Gender disparities are prevalent in the informal economy with 94 per cent of 2.87 million employed women and 85 per cent of 2.95 million employed men in informal employment. Women are especially disadvantaged due to lower earnings than men and with two-thirds among those of working age in vulnerable employment.
- 3.1.2 With an informal economy that covers a broad range of economic activities in commerce, agriculture, construction, transportation and service provision, women are mostly active in the rural informal economy, particularly in subsistence agriculture, where earnings are low.

- 3.1.3 Women in Malawi fare worse than men on most social and economic indicators, including: wage equality; decent employment opportunities; political participation (16.7% of parliamentary seats are held by women); exposure to violence; secondary and tertiary education enrolment; literacy; and ownership of land and assets. While the implementation of gender-sensitive economic policies has, to a large extent been effective, there is still a number of areas with gaps, consequently, gender inequality remains high, with a gender inequality index (GII) of 0.619, the country ranking 148 out of 160 countries in 2017.
- 3.1.4 Unemployment rate in Malawi is higher among females compared to males, registering about 10 and 5.4% respectively, i.e. the unemployment rate of females in Malawi is almost twice that of men and above the national unemployment rate with 2 percentage points. Similar trend has been observed in reference to their education vis-à-vis unemployment rate where that of females is twice that of men at every education level.
- 3.1.5 Over and above the domestic and reproductive roles of women, they are also expected to provide for their families, creating the “double burden” of work for women. Women and adolescent girls aged 15+ spend 8.7% of their time on unpaid care and domestic work compared to 1.2% spent by men. Women constitute 70% of full-time farmers, carry out 70% of the agricultural work, and produce 80% of food for home consumption.
- 3.1.6 While there is a critical link between women's representation and participation in decision making structures and ability of governance structures to put up effective gender responsive strategies, women in Malawi continue to be marginalised and underrepresented in decision making structures. Women's access to power and decision-making bodies in Malawi is a complex mix of representation; however meaningful inclusion of women's voices, needs and realities remains a challenge. Malawian women face marginalization from lack of constructively participating in various levels of governance.
- 3.1.7 At the cabinet level, female representation stands at 22%. The initial cabinet committee on COVID-19 had no female representation and the Minister for Gender was added later on. The newly constituted Presidential Taskforce on COVID-19 is male dominated with 19% female representation, a slight improvement from the previous committee. Female representation in public senior management (principal secretaries) is at 29%, which implies low female representation in the humanitarian sector clusters as they are headed by principal secretaries. This also results in low female representation at the most crucial technical leadership and policy guidance level in the COVID-19 response governance structure, i.e. the National Disaster Preparedness and Relief Committee (NDPRC) which is

chaired by the Chief Secretary to Government and comprises of Permanent Secretaries from all government ministries, which is the body mandated to provide policy guidance and leadership in implementation of the plan.

- 3.1.8 At household levels, gender inequalities in decision-making are especially significant around women's own health care, agricultural assets and incomes and other major household purchases. Men generally decide how much of the household income will be allocated towards major expenditures. 44.1% of women in Malawi indicated that their husbands have exclusive control over large purchases.

4.

4.1 The major challenges Malawian women face in the informal economy and the nexus with the COVID-19 pandemic

- 4.1.1 A Malawi Rapid Gender Assessment on the impacts of COVID-19 pandemic found that the pandemic would rear a disproportionate impact on women due to an interplay of a number of factors, such as: women and girls having greater impact due to their social responsibilities as primary caregivers, coupled with childcare and nutrition and farm work; majority of health care workers are female especially nurses at 91.5% and these have predominantly been the frontline workers putting them at an increased risk of exposure in the face of limited PPE; limitations with respect to access to sexual and reproductive health services, which with an overstretched health likely results in shift of resources to COVID-19 response at the expense of SRH services; closure of schools has led to escalated child marriages and teen pregnancies, and gender-based violence has also increased; and finally the exclusion of women in decision making structures has been compounded. Women in the informal sector are facing this exacerbated burden given the multiplicity of factors that render them marginalised and vulnerable. The challenges are:

- 4.1.2 Malawi's labour market is divided in a small formal sector and a dominating informal economy. The former is covered by more stable employment that typically pays higher wages and taxed under the existing tax guidelines. The latter often is independent, self-employed small-scale producers who most often are not covered by the labour regulations such as labour inspections, minimum wage or pension and health insurance. Furthermore, the sector is characterized by; low level of organization with no access to organized markets, formal credit, education and training, limited barriers to entry, small scale, self-employment, with a high proportion of family workers and apprentices, little capital and equipment, labour intensive technologies, and low skilled labour force. As majority of women are in the informal

sector, and given their already marginalised positions, they tend to be disproportionately impacted by these factors.

- 4.1.3 These factors are often systemic and structural embedded in the economic environment, i.e. supply-side and infrastructural constraints that limit the potential of growth in the economy such as energy and water supplies; constraints from essentials such as better transport infrastructure (roads, railway and air transport) and logistics, tax incentives to SMEs, and knowledge networks, supportive financing and banking facilities and more investments in mechanized farming and agro-processing are needed.
- 4.1.4 Furthermore, the women working in agriculture informal sector face the structural challenges manifested through a largely underdeveloped industry, low productivity, product quality is poor and weak supply chain logistics prevent smallholder farmers from accessing more lucrative markets through retail, processing and exports.

5.

5.1 Opportunities, Conclusion and Recommendations

- 5.1.1 The analysis has established that there are a number of interventions at the level of policies, laws and programmes that have been or are being implemented to improve the informal economy sector as a whole, and some with a specific focus on women in the informal economy.
- 5.1.2 These interventions provide a huge opportunity for growth for women in the informal economy and are more relevant and significant in the COVID-19 context, given the compounded socio and economic impacts the pandemic is exacting on women. The opportunities present in the form of national legal and policy responses, among other things. These include: the Malawi Growth and Development Strategy (MGDS III) 2017-2022; the Micro, Small and Medium Enterprises (MSME) Policy 2019; the National Industrial Policy; the National Trade Policy; the National Export Strategy; the National Employment and Labour Policy; as well as in sectoral policies such as: the National Agricultural Policy; the Financial Sector Development Strategy and the National Financial Inclusion Strategy amongst others.
- 5.1.3 These policies have been adopted in a bid to boost economic growth, reduce poverty, and support decent job creation whereby the private sector has been designated as the engine for the country's economic growth and poverty alleviation.

- 5.1.4 The majority of MSMEs in Malawi trade informally (89 percent) being neither registered nor licensed with 11 percent being formal and 89 percent being informal, and women are more likely to own micro-enterprises and less likely to own small and medium firms. Two thirds of MSME owners are women but most of them run independent enterprises (no employees). Therefore, the policies in place on growth of MSMEs are critical, these include, the Malawi Agriculture and Industrial Investment Corporation (MAIIC). The current Malawi Growth and Development Strategy (MGDS III), spanning 2017-2022, directly relates to the informal economy through its aim of creating sufficient rural and urban jobs and viable entrepreneurship opportunities for both men and women and widening the tax base to finance Malawi's welfare requirements
- 5.1.5 However, notwithstanding the progressive policies and laws, there are currently no direct national Informal Economy Forum, but the informal economy is one of the agendas included in the Tripartite Labour Advisory Committee (TLAC) forums.
- 5.1.6 Most importantly, with the onset of the COVID 19 pandemic, Malawi adopted the Malawi National COVID-19 Preparedness and Response Plan in order for government to fulfil its primary role of protecting the lives of its vulnerable citizens during disasters and reducing their exposure to risk through preparedness. The plan has four pillars namely: Emergency Preparedness and Capacity-Building; Spread Prevention and Control; Response; and Early Recovery. It is based on the cluster system approach led by the Ministry of Disaster Management Affairs and Public Events and the Ministry of Health.
- 5.1.7 There are 10 operational clusters in the plan namely: Health, Inter-cluster coordination Protection and Social Support, Water, Sanitation and Hygiene (WaSH), Education, Food Security and Transport and Logistics. The following have been included as ad hoc clusters: Communication Cluster, Economic Empowerment Cluster and Enforcement Cluster. Issues of gender and women are primarily covered under the Protection and Social Support cluster, while also adopting a gender mainstreaming approach in the plan (albeit with some limitations).
- 5.1.8 The Protection and Social Support Cluster, in coordination with the Food Security Cluster and the Cash Working Group worked on the design and preparation for a Crisis Urban Cash Intervention (CUCI), which would provide income replacement assistance, in line with the minimal wage (35,000 MWK per household), to vulnerable and income insecure hotspots in urban and peri-urban areas. Household registration of hotspot areas in the four largest cities—Lilongwe, Blantyre, Mzuzu, and Zomba begun as far back as April 2020, for the Urban-based cash response. In the design of this intervention, a gender transformative approach was at the heart of the social protection and cash-based initiatives so that the most vulnerable

women and girls are appropriately targeted and served. Inevitably this would have covered some of the women in the informal sector. However, as Malawi did not go into lock down, this intervention has not been implemented.

- 5.1.9 There are also a number of programmatic interventions on women in the informal economy. These include: expansion of social protection, fiscal and monetary measures, as well as steps to support the financial sector, the expansion of mobile money services, the establishment of an Emergency Liquidity Assistance framework to support banks in the event of worsening liquidity conditions, a moratorium on interest and principal payment for microfinance institutions, facilitating mobile money and e-payments, and establishing a liquidity fund for small-medium enterprises.
- 5.1.10 Furthermore, issues of women in the informal sector are addressed by the employment and labour force protection cluster. The main objective is to develop and protect the labour force through enhancement of labour Relations; Occupational Safety, Health and Welfare; worker's compensation services and skills development in the wake of COVID-19 pandemic as it impacts the workplace. This is targeting employers, workers, job seekers and laid off workers both in formal and informal economy. The specific objectives are: (i) to protect jobs, ii. To protect vulnerable workers iii. To promote safety and health at work iv. To promote people's capabilities through skilling, reskilling and up skilling v. To accelerate setting up of workers compensation fund.
- 5.1.11 5.1.11 While the National COVID-19 Preparedness and Response Plan outlines all these important strategies, some of which would cushion women in the informal sector, as noted in the plan government institutions at the national and district level face many challenges, including the following: Scarce financial resources for maintenance of existing disaster response structures and to ensure effective emergency response; Inadequate Early Warning and Surveillance Systems for many disasters including disease outbreaks; Inadequate transport and communication facilities impeding dissemination of early warning messages, rapid assessments, verifications and emergency response; Inadequate capacity (human, technical, material and financial) for coordination at both national and district levels which negatively impact timely and effective assessment, response and information management during disasters; Inadequate cross border coordination at both national and district level;
- 5.1.12 In addition to the COVID-19 specific measures government of Malawi has a number of other social protection initiatives towards the Informal Sector which are also relevant in the context of COVID-19 pandemic. These include: The Farm Input Subsidy Program (FISP) The FISP; Public Works Programs (PWPs); and Social Cash Transfer Scheme (CTS).

5.1.13 Another opportunity lies in the fact that there is also a growth of organization of informal workers and effectiveness of collective bargaining and social dialogue, in both rural and urban sectors with increasing focus on informal economy and undeclared work for example the Malawi Union for the Informal Sector (MUFIS). There are also a number of programmes on the empowerment of women farmers.

5.2 Conclusion

5.2.1 The informal sector, if well organised, can complement government's efforts in alleviating poverty levels, sustaining economic growth and development of the country. Yet the informal economy continues to struggle and grapple with a multiplicity of challenges. In the context of COVID-19 pandemic these challenges have become compounded with serious economic and social impacts. Due to the various gendered factors as discussed in this Report, women are bearing the disproportionate blunt of these impacts. Thus, the various initiatives for the transformation of the informal economy to formality must be women centric.

5.2.2 In addition, given the worsening situation of the women in the informal economy arising from the COVID-19 pandemic, the response must also adopt a gender-responsive approach. Interventions during a humanitarian response can increase and reinforce, or reduce, existing inequalities. This makes it imperative to address the immediate needs of women, men, girls and boys affected by emergencies, in a way that also addresses the underlying causes of people's vulnerability, especially as a result and cause of gender inequality.

5.2.3 Given the various challenges that women in the informal economy face, first and foremost, there is a need for policy revisions to address the challenges pertaining to the informal economy generally. Going beyond this there is need for putting in place pragmatic measures for addressing the gendered nuances of the operating terrain so that women can compete favorably and perform optimally through enhanced access to markets, affordable finance, business support services and other support services and development of a more competitive and diversified informal economy as well as transformation to formalisation .

5.2.4 In the context of disasters or public health emergencies such as the COVID-19 situation which exacerbates the already precarious situation for women in the informal economy, it is imperative that specific tailor-made measures as well as affirmative action strategies are put in place to ameliorate the challenges the women face. It is important that the gender dynamics of the COVID-19 pandemic where the informal economy is concerned should

be clearly understood and inform more effective and appropriate programming which will ensure that interventions are tailored to the specific and different needs of women, men, boys and girls. The ensuing sub-section puts forth recommendations on some of the pragmatic strategies at the level of legal and policy, as well as gender-specific interventions.

5.3 Recommendations

- i. Enact/improve the legal and policy landscape on trade and industry with a focus on
 - a. financial services inclusion
 - b. Reducing the cost of doing business in Malawi
 - c. policy revision with an industrialisation focus and further understanding of the business environment
 - d. Technical and Entrepreneurship Skills Development and Value chain-based skills upgrading
 - e. Comprehensive Integration of Gender in the COVID-19 National Response

Gender discrimination as an underlying cause of poverty and marginalisation often leads to women and girls being more vulnerable to the effects of disasters than men and boys. Humanitarian programming that fails to account for the differing roles and power dynamics between men and women tends to exacerbate gender inequalities. In the context of Malawi and women working in the informal sector, given the challenges they face, which have become compounded with the COVID-19 situation, government's response to the unique needs of the women should include:

- i. Self-recovery provisions to the women– Where possible, support the self-recovery of the women whose businesses have been affected, paying attention to existing capacities and extent of disruption to the businesses. This should also include overall programmes for stimulating local market resilience where the women's businesses are concerned. Moreover, as aptly argued by ... "policy makers concerned with providing assistance to Malawi's poor should consider 'productivity enhancing safety nets' such as inputs for work to boost agricultural productivity, rather 'food-for-work to compensate for production deficits'".
- ii. Advancing women's empowerment through education in the long term and economic opportunities in the short, medium and long term is essential to ensuring that women in the informal sector are effectively cushioned during the COVID-19 pandemic, as well as other long-term public health emergencies/humanitarian disasters
- iii. While gender mainstreaming in government policies and programmes appear to be one

of the fundamental principles, there is need for pragmatic strategies for ensuring that such gender mainstreamed policy or strategy documents are effectively implemented, including creating systems for monitoring and accountability engagements for concerned duty bearers in the event of non-implementation. In this regard, serious investments should be put in capacitation of appropriate CSOs working on gender-related advocacy.

1.

1.1 Introduction

This research report is covering a detailed analysis of the status of women in the informal economy in Malawi and how they have been affected by the corona virus pandemic. Evidence shows that humanitarian crises are not gender neutral. Disasters affect everyone differently - women, girls, boys and men, have different capacities, strengths, needs and vulnerabilities; each of which can impact how an individual and the wider community are impacted, as well as how they will react, respond and recover to the disaster. It is on this premise that this study is focusing on a critical examination of the challenges women face in the informal economy and the nexus with the COVID-19 pandemic.

The analysis is situated in the broader discourse of the status of women in the Malawi informal economy, focusing on the available response mechanisms comprising of applicable national laws, policies and programmes and the opportunities these present for women in the Malawi informal economy, most importantly how relevant and significant this is in the context of the COVID-19 pandemic. This informs a set of pragmatic policy recommendations for addressing the situation.

The report is structured as follows: section 1 focuses on the preamble and background to this study. In section 2 the paper is presenting an expose of the COVID-19 Pandemic and the state of the informal economy. Section 3 presents an analysis of the status of Malawian women in the informal economy, i.e. how women participate and engage in the informal economy and the gendered nuances that go with this. Section 4 narrows down the discussion to a critical examination of the challenges Malawian women face in the informal economy and the nexus with the COVID-19 pandemic. In section 5 the paper further examines opportunities that are available for the women given their status in the informal economy as this intersects with the implications of the COVID-19 pandemic, zeroing in on national responses that have been put in place to support the women. In the final analysis, this informs the pragmatic recommendations for responding to the situation at a national level which recommendations can as well inform regional level programming.

The main methodology adopted for the study is a literature review/desktop review of the national and regional policy response documents that include prioritisation of women in the informal economy.

1.2 Background

The informal sector in developing countries contributes to about 35 percent of GDP and employs more than 75 percent of the labour force. According to the World Bank, this sector covers 89% of employment in sub-Saharan Africa. During the COVID-19 pandemic, citizens participating in the sector have lost their income due to the closure of trading places. Also, most of them do not have pensions and unemployment insurance schemes available to them. The African Union (AU) assessment of the impact of the coronavirus has estimated that nearly 20 million jobs could be lost in both formal and informal sectors. An urgent response to support citizens in this sector is to provide financial support to provide relief for the loss of income for them to meet their basic necessities during the lockdown period.

According to International Labour Organisation, Informality is especially widespread in agriculture and rural sectors, where more than 80 percent of the self-employed are informal, as well as the majority of wage workers and the totality of contributing family workers (among which women are overrepresented). Agri-food supply chains and markets are inevitably being disrupted due to lockdowns and restrictions of movement. The strict quarantines and the closure of roads disrupt logistics, which may hurt micro and small intermediaries in aggregation and distribution. The closure of markets and schools lead to the loss of selling and buying opportunities and decrease the demand for agricultural products, thus reducing the demand for agricultural labour.

In developing countries, over 90 percent of agricultural workers are informal. Thus, response measures should foster the expansion of social protection coverage to informal workers in agriculture and rural sectors, including timely cash transfers, food or in-kind distributions. Efforts should be made to maintain agricultural supply chains and strengthen the market linkages for local producers, while promoting decent work.

The stark realities of the possible disruptive influences of the COVID-19 pandemic and devastating impact on different sectors, including the informal sector, where women are concerned, demands proactive approaches to gender-sensitive response mechanisms. It is against this background that this analysis was undertaken to provide a country-specific understanding of the implications of the COVID-19 pandemic for women in the informal economy in Malawi, on which basis pragmatic recommendations for the response strategies are proffered.

1.3 Key Definition for Informal Economy

The International Labour Organization (ILO), definition for informal economy has been adopted as the working definition for the term in this analysis. According to the ILO " informal economy refers to all economic activities, except illicit activities, by workers and economic units that are, in law or in practice, either not covered or insufficiently covered, by formal arrangements. This includes both the enterprise someone works for (working in the informal sector) and informal characteristics of the worker's job (informal employment) (ILO 2015). Informal workers thus fall into the two broad categories of (a) self-employment (i.e. informal sector employers and owner-operators, members of informal producer cooperatives, unpaid contributing family workers); and (b) wage employees without formal contracts or social protection from their work, whether they work in the formal or the informal sector (Budlender 2009). The informal economy therefore includes most household domestic workers, street vendors, waste collectors, and hawkers, among others.

2.

2.1 An overview of the outbreak of the COVID-19 pandemic and the state of the informal economy in Malawi

2.1.1 The COVID-19 Pandemic in Malawi and general Impacts

The Coronavirus disease (COVID-19), an infectious disease caused by a newly discovered coronavirus has had a devastating impact globally. The World Health Organisation (WHO) declared COVID-19 outbreak as a pandemic on 12th March 2020. At the end of April 2020, the number of COVID-19 infections had exceeded 2.8 million cases worldwide, with the death toll nearing 195,000, and 210 countries and territories affected. Full or partial lockdown measures are therefore now being implemented all around the world, affecting more than 5 billion people. It is estimated that these measures bear a significant impact on 1.6 billion informal workers, with women over-represented in the most hard-hit sectors.

The Government of Malawi declared a state of disaster on 20th March 2020 in respect of COVID-19. As of 12th December, 2020 Malawi recorded 6053 confirmed cases of COVID-19, 5489 recoveries (+2), 38 active cases , 185 (+0) deaths and cumulatively 78,863 tests have been conducted in the country so far. A second wave of COVID-19 is feared to be looming.

Since the onset of the pandemic Malawi has implemented a number of both containment and delay strategies .These have included: closure of schools and universities; restrictions of public gatherings; rules on social distancing; quarantine measures of all persons with confirmed positive tests; tracing of exposed persons; hand washing and other sanitary hygiene measures; limiting use

of public transport; and implementation of remote working policies. A proposed lockdown was not implemented due to a legal challenge that concerned CSOs obtained against this measure.

The restrictions imposed by COVID-19 and the burden it has exerted on provision of public services has led to significant social and economic impact on people. For Malawi this has been exacerbated due to other significant health challenges that would exacerbate the severity of COVID-19, such as high levels of malnutrition, malaria, anaemia, HIV and AIDS, and tuberculosis.

As rightly noted by the World Bank, Malawi's new Government has inherited a difficult situation: the global COVID-19 pandemic has interrupted the country's trajectory for a third straight year of faster growth, and tackling its impacts will present a considerable challenge. Growth improved to an estimated 4.4% in 2019, up from 3.5% in 2018, reflecting a rebound in agriculture. Improved agricultural production supported stronger performance in the industrial and service sectors. The uptick in growth also indicated resilience in Malawi's economy in light of the impact of Cyclone Idai and considerable political uncertainty. The economy was on a trajectory for its third consecutive year of faster growth in 2020 before the onset of the COVID-19 pandemic. Thus, GDP growth in 2020 is expected to slow sharply, though projections are highly uncertain and evolving as the crisis unfolds, as of July GDP growth estimates for 2020 were revised down from 4.8% to a baseline of 2.0%.

Clearly, the COVID-19 pandemic has unleashed severe economic and social impact, slowed down agricultural productivity, negatively affected the positive economic growth trajectory that Malawi was sustaining, widened the fiscal deficit, and also led to a serious disruption of supply chains leading to reduced imports of key production inputs, particularly from South Africa and China. The tourism sector including the hospitality industry (where several restaurants closed), has also been severely affected, for example through reduced occupancy rates for hotels. The World Bank further noted that the poverty impact will be particularly acute in urban areas where the sizeable informal services sector is expected to be heavily affected.

And yet, evidence shows that humanitarian crises are not gender neutral. Disasters affect everyone differently - women, girls, boys and men have different capacities, strengths, needs and vulnerabilities; each of which can impact how an individual and the wider community are impacted, as well as how they will react, respond and recover to the disaster. Indeed as aptly noted by the ILO, "many women and men in the informal economy need to earn an income to feed themselves and their families, as most of them cannot rely on income replacement or savings. Not working and staying home means losing their jobs and their livelihoods. "To die from hunger or from the virus" is the all-too-real dilemma faced by many informal economy workers" Inevitably, women who form the majority of the people in the informal economy and also disproportionately bear critical gendered burdens as discussed in this study have and continue to suffer the exacerbated impact of the

COVID-19 pandemic in the informal economy.

The Covid-19 pandemic as a public health emergency continues to exert gendered impacts on societies. A Rapid Gender Assessment on the impacts of COVID-19 pandemic found that in the case of Malawi, the COVID-19 pandemic has continued to rear its disproportionate impact on women due to an interplay of a number of factors, such as: women and girls having greater impact due to their social responsibilities as primary caregivers, coupled with childcare and nutrition and farm work; majority of health care workers are female especially nurses at 91.5% and these have predominantly been the frontline workers putting them at an increased risk of exposure in the face of limited PPE; limitations with respect to access to sexual and reproductive health services, which with an overstretched health likely results in shift of resources to COVID-19 response at the expense of SRH services; closure of schools have led to escalated child marriages and teen pregnancies, and gender-based violence has also increased; and the exclusion of women in decision making structures has been compounded.

2.1.2 The status of the Malawi Informal Economy and the nexus with the COVID-19 Pandemic

Perhaps most importantly is the glaring gendered impact of COVID-19 on women in the informal economy. Malawi is a low-income, least developed country, and ranks 166 out of 184 countries in 2019 from position 170 out of 188 countries in 2016 (UNDP Human Development Index). Malawi's informal economy covers a multiplicity of activities and different types of work. Included in this sector are the self-employed, casual workers without fixed employment, street vendors, hawkers and people in the agricultural sector. Further, the informal economy covers a broad range of economic activities in commerce, agriculture, construction, transportation and service provision.

The country has a population of approximately 18 million people of which 50.7 percent live below the poverty line and 70.9 percent live on less than US\$1.90 a day, and a relatively high Gini coefficient, which increased from 39.9 in 2004 to 46.1 in 2010, entailing high inequality levels. The population growth rate stands at about 3.1 percent and projections estimate the population to reach 43 million by 2050. This projected high population growth is expected to perpetuate the vulnerability of the population with high poverty levels, inequality, unemployment, and limited access to essential social services. Agriculture is the backbone of Malawi's economy, and the sector accounts for 64 percent³ of employment, 80 percent of foreign exchange earnings, and about 30 percent of GDP.

The proportion of informal employment amounts to 83% of total employment (including agriculture. As of 2018, applying this proportion to total employment results in an estimated number of 6.5

million informal workers in Malawi. New data from MCTU indicate that up to 89% of the workforce operate in the informal economy. This is more or less in line with other sub-Saharan African countries that tend to have between 85% and 95% of the total labour force in the informal economy.

Around 35% of the country's GDP comes from the informal economy. Micro, Small and Medium Enterprises (MSME) plays a significant role in the Malawian economy. Approximately 81% of all MSME's are micro (i.e. employing 1 to 4 people), 17% are small (i.e. employing 5 to 20) and only 2% are as medium (i.e. employing 21 to 100). A 2014 FinScope survey revealed that the micro, small and medium- enterprise sector, in which some 91% of businesses operate informally with no registration, generates at least MWK73 trillion (\$1 billion) in annual turnover, and employs more people than the formal sector. The majority of the MSME's (91%) operate in the informal economy. The high number of micro-enterprises mirrors the scope of informal businesses. Micro-business agreements are often made orally, without any official agreements for healthcare, pension schemes, vocational training, etc. The dominance of informal MSMEs in Malawi is an expression for the high number of own-account workers and more than one of two (55%) of this segment is informally employed.

The share of informal employment between men and women differ slightly. Of the total workforce among men, 84% were informally employed, while Malawian women who were informally employed represented 76%. Furthermore, nearly two out of three (67%) of the total workforce in urban areas is informally employed. The same statistic concerning rural areas was significantly higher with 85% of the total workforce employed informally. This difference can be explained primarily by the high degree of informality within the agricultural sector in Malawi.

The agriculture, forestry and mining sector accounted for the largest (65 per cent) proportion of people who were employed. In Malawi, like many developing countries, employment in the agricultural sector dominates. Within the agricultural sector, 97% of the 3.78 million workers are in informal employment, non-agricultural sectors employed 1.97 million people. The sector is dominated by smallholders, productivity is low and – with the exception of growers of major commodities such as tobacco and tea – predominantly services local markets. Around 13% of the working age population, mostly without secondary education, work in subsistence agriculture.

With COVID-19 restrictions, some of the informal economy players are scaling down and cutting jobs, particularly affecting women who dominate in the informal sector and are lowest paid. Further, due to limitations in mobility and safety, most small-scale businesses of women (such as selling mandasi, bananas, etc on the roadside) will be more economically challenged compared to organised businesses run mostly by men (such as grocery shops, supermarkets etc).

The restrictions on movements may also mean that more women will have even less visibility in the public space and delegate critical productive work to men, which has both short-term and long-term negative consequences for the women. The informal sector is not currently legally covered by any type of social protection. All legal and regulatory frameworks put much emphasis on covering those in the formal sector, as most 'protected' schemes are employment-related. Generally, informal workers face challenges including job insecurity, irregular incomes, lack of access to social protection and fewer chances to engage in social dialogue (ILO 2018). Specifically, for Malawi, with most workers in informal employment, this implies that the majority are in vulnerable employment situations.

Market closures, trade disruptions, rising transportation costs, and a reduction in demand for certain commodities, particularly cash crops, could cause farmers, particularly subsistence farmers who mostly are women, to face market challenges that drive a decline in their income levels.

Traders, often women, migrate daily to city centers and marketplaces on minibuses and via other forms of public transportation. National lockdown or restrictions with respect to public transportation could be problematic as such traders would not be able to move safely around Malawi nor be able to provide and distribute the majority of food to Malawi. The gendered impact of COVID 19 on the informal economy is discussed further in the ensuing paragraphs.

3.

3.1 Malawi Women's participation in the informal economy

Gender disparities are prevalent in the informal economy with 94 per cent of 2.87 million employed women and 85 per cent of 2.95 million employed men in informal employment. Women are especially disadvantaged due to lower earnings than men and with two-thirds among those of working age in vulnerable employment. With an informal economy that covers a broad range of economic activities in commerce, agriculture, construction, transportation and service provision, women are mostly active in the rural informal economy, particularly in subsistence agriculture, where earnings are low.

Women in Malawi fare worse than men on most social and economic indicators, including wage equality, decent employment opportunities, political participation (16.7 per cent of parliamentary seats are held by women), exposure to violence, secondary and tertiary education enrolment, literacy and ownership of land and assets. The implementation of gender-sensitive economic policies has, to a large extent, been ineffective. Consequently, according to the Human Development Report 2017 of the United Nations Development Programme (UNDP), gender inequality remains

high, with a gender inequality index (GII) of 0.619, the country ranking 148 out of 160 countries in 2017.

Unemployment rate in Malawi is higher among females compared to males, registering about 10 and 5.4 percent respectively. This therefore shows that the unemployment rate of females in Malawi is almost twice that of men and above the national unemployment rate with 2 percentage points. Similar trend has been observed in reference to their education vis-à-vis unemployment rate where that of females is twice that of men at every education level.

Over and above the domestic and reproductive roles of women, they are also expected to provide for their families, creating the “double burden” of work for women. Women and adolescent girls aged 15+ spend 8.7% of their time on unpaid care and domestic work compared to 1.2% spent by men. Women constitute 70% of full time farmers, carry out 70% of the agricultural work, and produce 80% of food for home consumption.

The critical link between women's representation and participation in decision making structures and ability of governance structures to put up effective gender responsive strategies cannot be over emphasised. Yet, women in Malawi continue to be marginalised and underrepresented in decision making structures. As noted in the Rapid Gender Assessment, women's access to power and decision-making bodies in Malawi is a complex mix of representation; however meaningful inclusion of women's voices, needs and realities remains a challenge. Malawian women face marginalization from lack of constructively participating in various levels of governance. At the cabinet level, female representation stands at 22%. The initial cabinet committee on COVID-19 had no female representation and the Minister for Gender was added later on. The newly constituted Presidential Taskforce on COVID-19 is male dominated with 19% female representation, a slight improvement from the previous committee.

Female representation in public senior management (principal secretaries) is at 29%, which implies low female representation in the humanitarian sector clusters as they are headed by principal secretaries. This also results in low female representation at the most crucial technical leadership and policy guidance level in the COVID-19 response governance structure, i.e. the National Disaster Preparedness and Relief Committee (NDPRC) which is chaired by the Chief Secretary to Government and comprises of Permanent Secretaries from all government ministries, which is the body mandated to provide policy guidance and leadership in implementation of the plan.

At household levels, gender inequalities in decision-making are especially significant around women's own health care, agricultural assets and incomes and other major household purchases.

Men generally decide how much of the household income will be allocated towards major expenditures. 44.1% of women in Malawi indicated that their husbands have exclusive control over large purchases.

Micro, Small and Medium Enterprises (MSME) play a significant role in the Malawian informal economy as approximately 81% of all MSME's are micro (i.e. employing 1 to 4 people), 17% are small (i.e. employing 5 to 20) and only 2% are as medium (i.e. employing 21 to 100). With COVID-19 restrictions, some of the informal economy players are scaling down and cutting jobs, particularly affecting women who dominate in the informal sector and are lowest paid. Further, due to limitations in mobility and safety, most small-scale businesses of women (such as selling mandasi, bananas, etc on the roadside) will be more economically challenged compared to organised businesses run mostly by men (such as grocery shops, supermarkets etc).

Market closures, trade disruptions, rising transportation costs, and a reduction in demand for certain commodities, particularly cash crops, have caused farmers, particular subsistence farmers who mostly are women, to face market challenges that drive a decline in their income levels. Traders, often women, migrate daily to city centres and marketplaces on minibuses and via other forms of public transportation.

4.

4.1 The major challenges Malawian women face in the informal economy and the nexus with the COVID-19 pandemic

4.1.1 What challenges are women facing in the informal economy?

Malawi's labour market is divided in a small formal sector and a dominating informal economy. The former is covered by more stable employment that typically pays higher wages and taxed under the existing tax guidelines. The latter often is independent, self-employed small-scale producers who most often are not covered by the labour regulations such as labour inspections, minimum wage or pension and health insurance.

Furthermore, the Malawi informal sector is characterized by; low level of organization with no access to organized markets, formal credit, education and training, limited barriers to entry, small scale, self-employment, with a high proportion of family workers and apprentices, little capital and equipment, labour intensive technologies, and low skilled labour force.

A study on Malawi MSME also established that the sector is impeded by a manifold of systemic

and structural challenges embedded in the economic environment – these include: supply-side and infrastructural constraints that limit the potential of growth in the economy such as energy and water supplies. In addition, constraints from essentials such as better transport infrastructure (roads, railway and air transport) and logistics, tax incentives to SMEs, and knowledge networks, supportive financing and banking facilities and more investments in mechanized farming and agro-processing are needed. Increasing the growth rate will require a combination of deep structural reforms and a number of medium-term investments that would reduce the cost of doing business in Malawi. Some of the major challenges women face in the informal economy in Malawi are:

- Unprotected by labour laws
- little or no job security.
- Odd working hours.
- No pension, insurance or health insurance scheme.
- Summary dismissals.
- Difficult to make any savings due to low wages.
- A brief illness or injury or injury can mean no financial means to survive
- Might be/not registered with the municipality
- Some use personal account for banking thus no financial statements of the business
- Lack of or limited business skills, finance, tools of trade, etc to grow their businesses
- Mostly low levels of formal education
- Limited access to empowerment information and credit/loans
- Lack of access to markets, e.g. government procurement
- Lack of access to markets, e.g. government procurement
- “Most of the employees generally experience poor conditions of work, high illiteracy levels, inadequate skills, low income and with no social security benefits.
- The employees also face severe growth constraints such as lack of access to credit, markets as well as business development services.
- Most employees are subjected to unsafe working conditions and long hours of work since the informal sector has no structures for social dialogue that would lead workers to have their rights being violated by the employers.
- employees in the informal sector economy have little knowledge of their fundamental principles of the rights to work, therefore do not have access to their social needs.

Furthermore, the women working in agriculture informal sector face the structural challenges manifested as the sector is largely underdeveloped, has low productivity, product quality is poor and weak supply chain logistics prevent smallholder farmers from accessing more lucrative markets through retail, processing and exports. Around one out of five (21%) of the population is covered

by at least one social protection benefit in Malawi. Its scope is still not contributing to a significant poverty reduction. Informal workers have access (voluntarily) to schemes with only a few benefits and lack of incentives to enrol, and providers have not yet designed systems to improve the services.

Women bear the exacerbated impact of these challenges. Due to the small-scale nature of the businesses owned by women, women have felt the greatest blunt of the COVID-19 pandemic on businesses. The case studies below from the world back best illustrate the impact of the pandemic on businesses run by women. World Bank notes that while the widespread economic impact of the COVID-19 crisis will be felt in the fourth quarter and beyond, the negative trends have already been observed in many small-scale businesses and businessowners, such as Phiri and Valentini.

“Before the first case of COVID-19 was announced in Malawi, hair salon owner Ebony Phiri would tend to an average of 20 clients a day in the City of Blantyre, bringing home about \$180.

Then the government announced the lockdown to stem the spread of the coronavirus, and business slowed. At the end of a 10-hour day, Phiri had only tended to three customers.

Three weeks after the first COVID-19 case, Priscilla Valentini, director of Golden Opportunity Services employment agency, was grappling with a chaotic situation created by clients who, due to salary cuts and job losses, had failed to pay salaries for their domestic and security workers. There were also more than 100 people loitered on the premises looking for security jobs or domestic or hospitality work. Before the pandemic, she would find jobs for nearly 100 people monthly, but the numbers have significantly reduced by one-third, despite the government's early suspension of the 21-day lockdown.

“When Government announced the lockdown in April, enforcing social distance measures and closing borders, my business significantly shrunk because at that time we had run out of products such as hair creams, hair extensions and other make up products that we normally use in the salon,” said Phiri.

Valentini observed that the demand for domestic workers has reduced because most people are now working from home and schools remain closed. Therefore, families can manage daily household affairs with support from relations and their children. The need for an extra hand is no longer there.

This situation is even worse for domestic workers who used to commute from their homes to work because the threat of COVID-19 is now high,” she said. “About 90% of the households I used to

serve are no longer interested to bring in someone who on a daily basis uses public transport and their movements after work cannot be tracked."

5.

5.1 Opportunities, Conclusion and Recommendations

5.1.1 Opportunities

The analysis has established that there are a number of interventions at the level of policies, laws and programmes that have been or are being implemented to improve the informal economy sector as a whole, and some with a specific focus on women in the informal economy. These interventions provide a huge opportunity for growth for women in the inform economy and are more relevant and significant in the COVID-19 context, given the compounded socio and economic impacts the pandemic is exacting on women. The ensuing sub sections discuss the interventions in detail.

i. National legal and policy responses

The Government of Malawi (GOM) has been working towards development of the Micro, Small and Medium Enterprises (MSME) sector. In a bid to boost economic growth, reduce poverty, and support decent job creation, the GOM has designated private sector as the engine for the country's economic growth and poverty alleviation. The majority of MSMEs in Malawi trade informally (89 percent) being neither registered nor licensed with 11 percent being formal and 89 percent being informal. Women are more likely to own micro-enterprises and less likely to own small and medium firms. Two thirds of MSME owners are women but most of them run independent enterprises (no employees) and also proportionately fewer women own high impact SMEs (10 percent).

Thus, Malawi has a number of policy documents relating to MSMEs, (part of which is relevant for the informal sector). These include overarching policies such as:

- a. the Malawi Growth and Development Strategy (MGDS III) 2017-2022,
- b. the Micro, Small and Medium Enterprises (MSME) Policy 2019,
- c. the National Industrial Policy,
- d. the National Trade Policy,
- e. the National Export Strategy,
- f. the National Employment and Labour Policy

as well as in sectoral policies such as:

- a. the National Agricultural Policy,
- b. the Financial Sector Development Strategy and
- c. the National Financial Inclusion Strategy amongst others.
- d. Micro, Small and Medium Enterprise Development under the Ministry of Industry, Trade and Tourism,
- e. National Youth and TEVET Policies under Labour, Youth, Sports and Manpower Development and,
- f. the National Social Support Policy which is being implemented by Economic Planning and Development.

In a bid to spur access to finance for MSMEs, the GOM has recently launched the Malawi Agriculture and Industrial Investment Corporation (MAIIC) as a development Bank in 2019.

Notwithstanding the above progressive policies and laws, there are currently no direct national Informal Economy Forum, but the informal economy is one of the agendas included in the Tripartite Labour Advisory Committee (TLAC) forums.

However, several policies – the National Labour and Employment Policy (NELP), the Malawi Growth and Development Strategy 2017-2022, and the Malawi Decent Work Country Programme (MDWCP) – are directly dealing with the informal economy and the need to create and promote decent employment. More so, the Industrialization Policy promotes among others, skills development and entrepreneurship in the informal economy.

Further, Malawi has development commitments guided by five-year strategies. As pointed above, the current Malawi Growth and Development Strategy (MGDS III), spanning 2017-2022, directly relates to the informal economy through its aim of creating sufficient rural and urban jobs and viable entrepreneurship opportunities for both men and women and widening the tax base to finance Malawi's welfare requirements.

The Government of Malawi is also committed to strengthening the employable skills of the country's labour force. The latest National Export Strategy (2013-2018) identifies skills development as a fundamental requirement for business to realise the country's growth and export potential. Harnessing this potential to become a regional exporter in agriculture is seen as an avenue for increasing employment and boosting economic growth.

ii. The Malawi National COVID-19 Preparedness and Response Plan

Most notably, since the onset of the COVID-19 Pandemic the government of Malawi in fulfilling its primary role of protecting the lives of its vulnerable citizens during disasters and reducing their exposure to risk through preparedness, led the development of a National Coronavirus Disease (COVID-19) Preparedness and Response Plan. It was developed to establish operational procedures for preparedness and response to COVID-19 based on risks identified by the Ministry of Health (MoH) and the World Health Organization (WHO) and other emerging context-based criteria. It is a multi-sectoral plan aiming at ensuring the prevention of COVID-19 spread, preparedness and readiness for a timely, consistent and coordinated response during the COVID-19 outbreak.

The Plan has got four pillars namely: Emergency Preparedness and Capacity-Building; Spread Prevention and Control; Response; and Early Recovery. It is based on the cluster system approach led by the Ministry of Disaster Management Affairs and Public Events and the Ministry of Health. There are 10 operational clusters in the plan namely: Health, Inter-cluster coordination Protection and Social Support, Water, Sanitation and Hygiene (WaSH), Education, Food Security and Transport and Logistics. The following have been included as ad hoc clusters: Communication Cluster, Economic Empowerment Cluster and Enforcement Cluster. The Government of Malawi (GoM) through the Ministry of Disaster Management Affairs and Public Events is responsible for the overall coordination while the Ministry of Health is the technical lead for implementation of the plan.

iii. Programmatic interventions on women in the informal economy

A number of interventions have been implemented on addressing challenges women face in the informal economy, some of these interventions are COVID-19 specific interventions. The World Bank MEM report notes that while the lockdown never went into effect, the government's initial steps to address the health and economic impact of the epidemic such as expansion of social protection, fiscal and monetary measures, as well as steps to support the financial sector and the expansion of mobile money services, have significantly lessened the impact.

In addition, the establishment of an Emergency Liquidity Assistance framework to support banks in the event of worsening liquidity conditions, a moratorium on interest and principal payment for microfinance institutions, facilitating mobile money and e-payments, and establishing a liquidity fund for small-medium enterprises, are likely going to mitigate the impact.

According to the MEM Report, Government announced various measures including a health response plan, expansion of social protection, fiscal and monetary measures, as well as steps to

support the financial sector and the expansion of mobile money services, the immediate health response focusing on detection, treatment and prevention. Social protection benefits were announced to expand to over 185,000 new urban households (around 35 percent of the urban population) and frontloaded 4 months of the rural cash transfer program for existing beneficiaries. The Reserve Bank of Malawi (RBM) announced several key initiatives, including establishing an Emergency Liquidity Assistance (ELA) framework to support banks in the event of worsening liquidity conditions, directing commercial banks and microfinance institutions to provide a three-month moratorium on interest and principal payments and restructure loans on a case by-case basis, reducing fees and increasing transaction amounts for internet banking and mobile money payments, and increasing the MEDF loans allocation from MWK 13 to MWK 15 billion to help Small and Medium Enterprises (SMEs), which has been increased to MWK 40 billion in July.

The issues of gender, women and other vulnerable groups are covered by the protection and social support cluster in the National COVID-19 Preparedness and Response Plan. The Protection and Social Support Cluster, in coordination with the Food Security Cluster and the Cash Working Group worked on the design and preparation for a Crisis Urban Cash Intervention (CUCI), which would provide income replacement assistance, in line with the minimal wage (35,000 MWK per household), to vulnerable and income insecure hotspots in urban and peri-urban areas. Household registration of hotspot areas in the four largest cities—Lilongwe, Blantyre, Mzuzu, and Zomba begun as far back as April 2020, for the Urban-based cash response in which UN Agencies are providing technical guidance and implementation support to the Government was set to start from 1st June. It is important to note that in the design of this intervention, a gender transformative approach was at the heart of the social protection and cash-based initiatives so that the most vulnerable women and girls are appropriately targeted and served. Inevitably this would have covered some of the women in the informal sector. However, as Malawi did not go into lock down, this intervention has not been implemented.

Under the Protection and Social Support cluster the plan outlines critical interventions for protection of socially marginalised categories, which would include women in the informal sector. The overall cluster objective is to reduce protection threats for affected populations, and to protect all vulnerable groups from violence, exploitation, abuse and neglect during disasters and ensure that human rights are respected. The specific objectives are:

- a. To prevent and address the secondary impact of the COVID-19 outbreak through coordination and support to:
 - i. Mental health and psychosocial support (MHPSS) and stigma prevention for all affected

populations

- ii. Continue social services including child protection services for children quarantined or left without care provider
- iii. Risk mitigation of gender-based violence and all forms of violence, abuse, exploitation and neglect, including the risks for people in isolation and quarantine
- iv. Prevent separation of children from caregivers.
- v. Advocate for inclusion of specific rights, needs and vulnerabilities of women, girls, and children, including the persons with disabilities and elderly in prevention, early detection, care and treatment strategies and programmes implemented by other clusters

The target population for the cluster is populations and families affected by the outbreak of COVID-19 both health-wise and economically, especially those marginalized and vulnerable, including children, women, elderly, people with disabilities, children in institutions, people with HIV/AIDS and chronically ill, and those in hard-to-reach locations or with poor access to services. The design of some interventions under this cluster is for an expanded Malawi National Social Cash Transfer Programme (SCTP) to target the vulnerable households both in rural and urban areas, including but not limited to the current SCTP households. Moreover, there will be need for a strategy to address limited possibility to spend the cash, for example, if markets are closed, particularly in high infection areas or if there is a lockdown in an urban area.

Furthermore, issues of women in the informal sector are addressed by the employment and labour force protection cluster. The main objective is to develop and protect the labour force through enhancement of labour Relations; Occupational Safety, Health and Welfare; worker's compensation services and skills development in the wake of COVID-19 pandemic as it impacts the workplace. This is targeting employers, workers, job seekers and laid off workers both in formal and **informal economy**. The specific objectives are: (i) to protect jobs, ii. To protect vulnerable workers iii. To promote safety and health at work iv. To promote people's capabilities through skilling, reskilling and up skilling v. To accelerate setting up of workers compensation fund.

While the National COVID-19 Preparedness and Response Plan outlines all these important strategies, some of which would cushion women in the informal sector, as noted in the plan government institutions at the national and district level face many challenges, including the following:

- i. Scarce financial resources for maintenance of existing disaster response structures and to ensure effective emergency response;
- ii. Inadequate Early Warning and Surveillance Systems for many disasters including disease outbreaks;

- iii. Inadequate transport and communication facilities impeding dissemination of early warning messages, rapid assessments, verifications and emergency response;
- iv. Inadequate capacity (human, technical, material and financial) for coordination at both national and district levels which negatively impact timely and effective assessment, response and information management during disasters;
- v. Inadequate cross border coordination at both national and district level;

In addition to the COVID-19 specific measures government of Malawi has a number of other social protection initiatives towards the Informal Sector which are also relevant in the context of COVID-19 pandemic. These include:

- a. The Farm Input Subsidy Program (FISP) The FISP
 - being currently implemented by the government aims at increasing food security at household and national levels. Specifically, the program aims at increasing the smallholder farmer's access to improved farm inputs and adoption of improved technologies in maize production systems. FISP is a coupon based scheme, which entitles eligible smallholder farmers receive two coupons, one for 50kg basal dressing and another for top dressing, entitling the holder to purchase the fertiliser at a subsidised rate (approximately U\$ 1.5 instead of the market price of U\$ 48 per bag in the 2012/13 growing season).
- b. Public Works Programs (PWPs)
 - Public Works Programs (PWP's) refer to activities which entail the payment of a wage in return for the provision of labour. In Malawi, PWP's go back to at least 1995, when the Malawi social Action Fund (MASAF) was created. Public works are popular with policy makers because they offer the potential of simultaneously creating useful assets and transferring food or income to the poor because of the work requirements. Examples of PWPs in the country include; food for work, cash for work and inputs for work. The main objective of PWPs is to provide an 'employment-based safety net'.

Both FISP and PWPs demand something from the intended beneficiary; minimum payment for FISP and labour from PWPs, implying that the most vulnerable groups who could not afford a subsidised price, the weak, frail and elderly are technically excluded from the benefit. It is no wonder that cases are rife where targeted beneficiaries sell their coupons in order to raise money for buying food for the day.

c. Social Cash Transfer Scheme (CTS)-

since its inception in 2005, the CTS is being implemented in the country on a pilot basis. Starting with one district at its inception, by 2012, the program was scaled up to 7 districts, benefiting up to 28,864 households (110,345 individual beneficiaries) in the 2012/13 financial year alone (Ministry of Gender, Children and Social Welfare, 2013). Effective July 2013, the program has been extended to a further 8 districts, thus reaching 15, out of the 28 districts of the country.

The CTS is a poverty alleviation program targeting 10% of the ultra poor, incapacitated and labour constrained households. The program receives technical and financial support from UNICEF, the Global Fund, and the Government of Malawi. As indicated in the Social Support Policy document, 250,000 households would require support under the program nationally. This translates to about 1,030,000 individuals. Though still on a pilot basis, the CTS is carried out as a means of providing social security to the elderly and the unemployed in the selected districts of the country. The value of the cash transfer ranged from K1, 200 to K2, 000 (approximately U\$4 to U\$ 6) per individual per month during the 2012/13 financial year.

d. Growth of Informal Workers Organisations

Another opportunity lies in the fact that there is also a growth of organization of informal workers and effectiveness of collective bargaining and social dialogue, in both rural and urban sectors with increasing focus on informal economy and undeclared work. Progress has been made on the working conditions and social protection of different categories of workers, through sectoral and local bargaining. New sectoral collective agreements have been signed and enforced.

A key example here is the Malawi Union for the Informal Sector (MUFIS) at <https://www.wiego.org/malawi-union-informal-sector-mufis>. The Malawi Union for the Informal Sector (MUFIS) first began in 2000 and was officially registered in 2004. As of 2012, MUFIS has approximately 14550 members, who work in the following informal sectors: home-based workers, street vendors, waste pickers, construction workers, domestic workers and small-scale tea farmers.

MUFIS is the national affiliate of StreetNet International in Malawi. It is also a partner of War on Want and an affiliate of the national labour centre of Malawi Congress of Trade Unions (MCTU) and WIEGO. The Union's vision is to assist, represent and educate its members to improve their businesses, and its objectives are to protect the rights and interests of members, encourage full participation by members in the union, promote legislation that is in members' interests, and to affiliate with both local and international organizations that have similar

objectives to MUFIS.

e. Women Farmers Empowerment Programmes

There are also a number of programmes on the empowerment of women farmers. For example, as part of STED implementation, another intervention under the SKILL-UP Malawi Project was designed as an integrated programme to strengthen knowledge and skills among women farmers, with initial implementation in a village called Bvumbwe Chinkwende with a history in horticulture production. Women farmers – who play an important role in the horticulture sector in Malawi – were trained and linked to a local anchor, Roseberry Farms, to help manage their markets and retail distribution. The programme, implemented in collaboration with the Bvumbwe Agricultural Research Station, has provided skills development in areas such as agronomy, pest and disease control, and business, in both open field and greenhouse farming. This has resulted in quality and quantity improvements in production, and the anchor farmer linkage has helped secure a stable market with improved profit margins. Importantly, the programme includes training on gender equality targeted at village leaders and spouses. To ensure the sustainability of the programme, additional partnerships with local agricultural research institutions are being developed in order to extend the approach into other regions of Malawi.

5.

5.1.2 Conclusion

The informal sector, if well organised, can complement government's efforts in alleviating poverty levels, sustaining economic growth and development of the country. Yet the informal economy continues to struggle and grapple with a multiplicity of challenges. In the context of COVID-19 pandemic these challenges have become compounded with serious economic and social impacts. Due to the various gendered factors as discussed in this Report, women are bearing the disproportionate blunt of these impacts. Thus, the various initiatives for the transformation of the informal economy to formality must be women centric.

In addition, given the worsening situation of the women in the informal economy arising from the COVID-19 pandemic, the response must also adopt a gender-responsive approach. Interventions during a humanitarian response can increase and reinforce, or reduce, existing inequalities. This makes it imperative to address the immediate needs of women, men, girls and boys affected by emergencies, in a way that also addresses the underlying causes of people's vulnerability, especially as a result and cause of gender inequality.

As World Bank aptly observes, “Despite the serious challenges the pandemic poses for Malawi’s economy, there is a pathway towards recovery,” “However, finding that pathway will depend on important policy and reform choices and a key priority will be to achieve a critical balance between the need to respond to the crisis, protecting lives and livelihoods while also signalling clear commitment to prudent fiscal management.”

While the pandemic continues to spread and more cases are reported in Malawi, the World Bank through the MEM Report provides three overriding policy actions:

- Protecting lives, which requires containing the spread of the disease through smart containment measures and putting in place the measures needed for the prevention, detection, and treatment of the disease
- Protecting livelihoods by ensuring that essential trade continues where food markets and trade continue. Farmers should continue to have access to critical inputs and support businesses particularly those in the informal sector like that of Ebony and Priscilla so that they are able to provide salaries for their workers and eventually access liquidity support
- Protecting the future which should necessarily go towards promoting a broad-based economic recovery by addressing the immediate crisis and making investment in some sectors that may face long lasting shocks including the tourism industry to create the foundations for a solid recovery

Given the various challenges that women in the informal economy face, first and foremost, there is a need for policy revisions to address the challenges pertaining to the informal economy generally. Going beyond this there is need for putting in place pragmatic measures for addressing the gendered nuances of the operating terrain so that women can compete favorably and perform optimally through enhanced access to markets, affordable finance, business support services and other support services and development of a more competitive and diversified informal economy as well as transformation to formalisation.

In the context of disasters or public health emergencies such as the COVID-19 situation which exacerbates the already precarious situation for women in the informal economy, it is imperative that specific tailor-made measures as well as affirmative action strategies are put in place to ameliorate the challenges the women face. It is important that the gender dynamics of the COVID-19 pandemic where the informal economy is concerned should be clearly understood and inform more effective and appropriate programming which will ensure that interventions are tailored to the specific and different needs of women, men, boys and girls. The ensuing sub-sections puts forth recommendations on some of the pragmatic strategies at the level of legal and policy,

as well as gender-specific interventions.

5.1.3 Recommendations

- i. Enact/improve the legal and policy landscape on trade and industry and intensify programming on:
 - a. financial services inclusion for women

Women face serious limitations with respect to financial service inclusion such as: high transaction costs including relatively high banking and mobile money costs, low financial literacy, and cost of travel to financial services providers, lack of identification, ill-suited financial products retrofitting retail banking, limited income, unavailability or insufficient loan collateral amongst others. The current service provision and need shows a gap which makes financial services expensive if they are accessed at all. Use alternative financing schemes is part of the Micro Finance policy, Financial Sector Development Implementation Plan and National Strategy for Financial Inclusion. Malawi needs to intensify the development and implementation of new and alternative avenues for borrowing for women in the informal sector

- b. Reducing the cost of doing business in Malawi

The Finscope study noted that the need for a combination of deep structural reforms and a number of medium-term investments so as to reduce the cost of doing business in Malawi in order to address the impediments in the productivity of the informal economy. For example, infrastructural constraints e.g. a weak energy and water supplies sector, poor transport infrastructure (roads, railway and air transport) and logistics, poor tax incentives to SMEs, and knowledge networks, supportive financing and banking facilities and more investments in mechanized farming and agro-processing.

- c. policy revision with an industrialisation focus and further understanding of the business environment

On formalisation it is recommended that an awareness strategy should be developed that links the importance of formalisation with other benefits such as financial institutions access. There is also a need to address the compounding, issue at hand: imperfect information. The Finscope study shows that factors discovered from qualitative research found that the reason more women owned businesses were micro is that women entrepreneurs chose more certain businesses likely with low returns and requiring minimal funds and low or no employees. One in five employers are

women-owned enterprises. Thus, it indicates an aversion from formalisation and compliance issues deterring business growth than promoting it. This information gap needs to be addressed through the development and implementation of an awareness strategy on migrating from informal businesses to formal business, accompanied with the necessary empowerment programmes for women traders/entrepreneurs as discussed below.

d. Technical and Entrepreneurship Skills Development and Value chain-based skills upgrading

There is need to keep improving on the implementation of reformed education systems which cover entrepreneurship and vocational skills development in order to improve the employability of women, especially young women, and the entrepreneurship of women generally, particularly in the informal sector. Focus should be put on strengthening initiatives for improved access and equity at all levels of this type of education, including expansion of the initiative establishing community technical colleges to cater more for rural women and to promote technical skills. Furthermore, provision of training and capacity building for women in the informal sector in order for them to improve their business management skills and productivity in their trades is critical.

e. Comprehensive Integration of Gender in the COVID-19 National Response

Gender discrimination as an underlying cause of poverty and marginalisation often leads to women and girls being more vulnerable to the effects of disasters than men and boys. Humanitarian programming that fails to account for the differing roles and power dynamics between men and women tends to exacerbate gender inequalities. In the context of Malawi and women working in the informal sector, given the challenges they face, which have become compounded with the COVID-19 situation, government's response to the unique needs of the women should include:

- vi. Self-recovery provisions to the women– Where possible, support the self-recovery of the women whose businesses have been affected, paying attention to existing capacities and extent of disruption to the businesses. This should also include overall programmes for stimulating local market resilience where the women's businesses are concerned. Moreover, as aptly argued by ... “policy makers concerned with providing assistance to Malawi's poor should consider ‘productivity enhancing safety nets’ such as inputs for work to boost agricultural productivity, rather ‘food-for-work to compensate for production deficits”.
- vii. Advancing women's empowerment through education in the long term and economic opportunities in the short, medium and long term is essential to ensuring that women in the informal sector are effectively cushioned during the COVID-19 pandemic, as well as other

long-term public health emergencies/humanitarian disasters

- viii. While gender mainstreaming in government policies and programmes appear to be one of the fundamental principles, there is need for pragmatic strategies for ensuring that such gender mainstreamed policy or strategy documents are effectively implemented, including creating systems for monitoring and accountability engagements for concerned duty bearers in the event of non-implementation. In this regard, serious investments should be put in capacitation of appropriate CSOs working on gender-related advocacy.

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