Chapter IV:

Eroding Salaries and Doing Business

Introduction

The emphasis in this chapter shifts from the "vertical slice" (Nader 1980) of the implementation process to civil servants' everyday experiences. This chapter, then, takes a horizontal slice and explores the interconnections between the sphere of work, the sphere of private business enterprises and farming in order to understand the motives, desires and dilemmas of Malawian civil servants in the time of "good governance" and the free market. In this context, civil servants are not any longer able to rely exclusively on their monthly salary and are being forced to explore a multitude of other means to regain lost security. Salaries and benefits have eroded, making many keen to visit workshops to supplement the salary. Business and the cultivation of crops for extra income have become more important than they were in the past. Seemingly, some are in a better position to deal with the rapid changes than others. Those with social and cultural capital have benefited from the democratisation and free market while others have found it more difficult "to make ends meet".

First, this chapter juxtaposes the World Bank's ideal of "African entrepreneurship" with the reality of doing business "to make ends meet" in a setting characterised by crisis. It continues with two case studies of two junior civil servants who exemplify the "business-minded" civil servant. Both cases deal with mundane concerns such as salary, allowances, farming and business. Second, this chapter expands on prominent themes in the case studies, addressing the interconnectedness between employment in the civil service and private endeavours to supplement income. This is placed further in the context of the famine of 2002. The chapter concludes by examining both case studies in the context of the growing divide between those who have benefited from the changes and those who have struggled to regain security.

1. "African Entrepreneurship" and the Crisis in Malawi

The same World Bank report that identified "bad governance" as one of the causes of lagging African economic growth praised the potential of African entrepreneurship as a main force for stimulating economic growth. The report sketched an especially favourable picture of the "dynamism of the informal sector". The authors considered the informal sector as a "seedbed" for a capitalist free market economy that "thrives because of its responsiveness to market forces" (World Bank 1989:135-147).

While I was conducting research in government offices in Lilongwe and Zomba I had the privilege to observe this African entrepreneurial spirit so generously hailed by the World Bank. The offices were hubs of all kinds of commercial transactions, places where deals were made, goods were sold, where merchandise was spread over files and desks, and where boys employed by civil servants were roaming the grounds selling soft drinks and food. Virtually all civil servants I met in the course of my fieldwork were engaged in some kind of side line commercial activity – often informally and usually during working hours. Business was one of the buzzwords on everybody's lips and formed, together with advances and allowances, "the Holy Trinity of the good civil servant" as one of my friends sarcastically phrased it.

This was certainly not the kind of entrepreneurial spirit the authors of the World Bank report had in mind though they had mentioned "public service employees seeking to supplement their official incomes" as an important group of entrepreneurs (World Bank 1989:139). A World Bank study of the Malawian civil service in 1994 lamented the poor performance of the official duties of civil servants. It stated:

Until about 1992, such indicators of low productivity as idleness, late arrival and early departure to and from the office, absenteeism and moonlighting were much less in evidence in Malawi compared to many other sub-Saharan African countries. However, there is increasing evidence that these negative attitudes to work are gaining ground. This new trend is confirmed in the recent management audit... The study revealed that slack time among the staff ... exceeds 30 percent. Therefore, there may still be significant opportunities for improving the manning levels and productivity in the Malawian civil service. (World Bank 1994b:27)

Instead of discharging their official duties many Malawian civil servants moonlighted and spent time in their gardens to grow foodstuff. However, this display of the African entrepreneurial spirit did not stimulate economic growth as predicted by the authors of the World Bank report. To the contrary, for most of my informants business had become one of the primary means to fend off the effects of a severe economic crisis that had deepened since democratisation in 1994. Several devaluations of the Kwacha and a high inflation rate of about 30 percent had eroded salaries. Jobs and privileges once taken for granted were threatened. For most civil servants doing business was a desperate attempt to maintain a dream of modest wealth and material security. The scope of this dream was clearly *bourgeois*: building a house, acquiring furniture, providing the children with a good education so that they might have a better life, and enjoying the amenities of "modern" or "civilized" life in town.

Under Kamuzu Banda's rule, government employment was the prime avenue for realizing these goals but, in the second half of the 1990s, civil servants had turned to business as a means to achieve their dream of a house, good furniture, a television set, a car, a good private school for the children, and maybe one day even a satellite dish to receive one of the numerous channels that had not been accessible to Malawians in the past. A government job did not command the same respect as it had in the past. Many of my informants complained about the loss of respect since democratisation, even "the vendors at the market look down on us civil servants and the little money we earn". The link between income and status is extremely important in a setting where a job is primarily understood in terms of privilege and status. A loss of income and constricted access to resources limits the respect one can command in relation others. Instead of acting out the Banda ideal of the diligent, obedient and loyal servant, many civil servants began to see the cunning and successful entrepreneur as a role model.

The high inflation rates, the general economic malaise and civil service reform have all contributed to a profound sense of insecurity among civil servants, a stratum of the population that had previously enjoyed the privilege of state employment and the security that came with it. The experience of crisis seems to be a dominant feature of

¹ Television is a recent phenomenon in Malawi; until 1999 Malawi was one of the few countries in the world without a national television station and a broadcasting net.

everyday life in sub-Saharan Africa in the 1990s. Mbembe, for example, sketches everyday life in Cameroon in terms of a deep anxiety caused by "economic depression, chain of upheavals and hibulations, instabilities, fluctuations and rupture of all sorts (wars, genocide, large—scale movements of populations, sudden devaluations of currencies, natural catastrophies, brutal collapses of prices, ...)" (1995:323). The decay of the "entire material and symbolic architecture" resulted in "surprise, perplexity and stupor" of people who struggle to make sense of the crisis (Mbembe 1995). Ferguson (1999) describes the same experience of crisis and loss with regard to retrenched mineworkers in Zambia who experienced economic and social decline during the 1980s. He also emphasises the experience of crisis and the dream of material wealth that never came true: "when the Copperbelt mineworkers expressed their sense of abjection from an imagined modern world 'out there', then, they were not simply lamenting a lack of connection but articulating a specific experience of disconnection, just as they inevitably described their material poverty not simply as a lack but as a loss" (Ferguson 1999:238).

It seems that the *avantgarde* of modernisation in sub-Saharan Africa including mine workers, urbanites and civil servants finds itself at the receiving end of neo-liberal reforms. Those who expected to benefit from modernisation are disappointed that a dream, which seems to be within their grasp, dissolves like a *fata morgana*. Both, future and present have become less predictable, and any kind of anomaly or contingency might trigger acute crisis. The precarious situation of all strata of the population was sharply revealed during the food crisis in 2002. In February and March 2002 the mood in the country was grim and desperate, food shortages had turned into a full-blown famine and many people died by the beginning of 2002. Outright despair reigned among those who did not have enough money to supplement their depleted granaries and among the populations of some rural areas where no maize was available for months.

It is tempting to interpret the private business activities of civil servants in terms of the deepening economic crisis and growing insecurity. However, it should not be overlooked that civil servants' commercial activities were also a sign of the new freedoms enjoyed in Malawi since 1994. The introduction of the free market was visible everywhere: in Lilongwe, Zomba or Blantyre, privately owned mini-busses crowded the streets, private schools of often dubious quality were mushrooming, and the side-walks

were lined with stalls where hawkers sold everything from drinks to stamps. The free market had reached the rural areas where the licensing system had been deregulated, and everybody was free to cultivate tobacco and sell it on the market. Previously smallholders had been excluded from the cultivation of cash crops, and ADMARC, the agricultural marketing board, held a monopoly on all agricultural produce.

The deregulation of the market and crumbling discipline in the civil service created opportunities for a small emerging class of influential businesspeople cum public officials who used their high positions in the civil service to establish promising business contacts and to secure lucrative travels abroad and workshops. Even junior civil servants who were offspring of the people "up there" or "at the top",² or were otherwise related to them could use the new freedom to their advantage, as the one of the following case studies shows. In Malawi the political elite, the bureaucratic elite, the senior staff of banks and private companies, and big businesspeople seemed to converge, forming an elite that dominated economic life, the civil service and national politics.³

Two case studies exemplify the intricate interconnections between the public office, their private business activities and their social relations. The first focuses on an older civil servant who holds a subordinate position, having enjoyed only a little formal education. The second civil servant is young and occupies a junior position in spite of a more privileged background. The first one struggles to "make ends meet", whereas the second one is a successful businesswoman. The cases underline the fact that only those with connections and access to resources are able to benefit from their status as civil servants. For many people salaries earned from employment in the civil service alone no longer sufficed to meet their needs. By juxtaposing these cases I want to highlight the growing divide between those who face social decline and those who benefit from the new liberties.

2. "I am Business-minded"

In February 2000 I was conducting fieldwork in Zomba where I accompanied two extension workers of the Ministry of Health, so-called Health Surveillance Assistants

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² The Chichewa word for the bureaucratic and business elite is *apamwamba*, those at the top.

³ The only exception is the small but influential business elite of Indian and Pakistani decent that dominates commerce, usually referred to as "Asians".

(HSA), who were posted at a health post in a peri-urban township near Zomba.⁴ They formed a team that had the task of providing education about health and hygiene, administering drugs and vaccines and supplying chlorine to clean drinking water. They also assisted the Clinical Officer and the staff in the health post, a dilapidated compound of three buildings dating back to colonial times. Two to three days a week they were supposed to tour the surrounding villages assigned to them with bicycles provided by the government. Both were from the area and belonged to the Yao ethnic group.⁵

a) Mr. Kabula⁶

Mr. Kabula was typical of junior civil servants of the older generation, with only little formal education and no connections to people with wealth and influence. He was engaged in various small-scale business endeavours and subsistence farming to secure his and his family's livelihood. His business enterprises had experienced mixed success and he barely managed to "make ends meet" even in years with a good harvest such as 2000. He was 47 and had been working as an extension worker for the Ministry of Health since 1975. He served as an extension officer in various health posts in Zomba district. From 1975 until 1993 he had served as a Grade 3 Industrial Class employee, earning daily wages and no retirement benefits. In 1993 he was integrated into the civil service establishment and became a civil servant, Subordinate Class Grade 2, with a monthly salary and pension benefits. He earned about MK 2000 (about US\$ 25 at that time) per month, including a housing allowance that was 15 percent of his basic salary (MK 300).

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⁴ Both informants spoke Chiyao, Chichewa and English. Interviews were conducted in Chichewa and English.

⁵ Yao are descendants of various groups originating in present-day Northern Mozambique that entered the territories south of Lake Malawi in the beginning of the 19th century as slave and ivory traders acting as intermediaries with Arab and Swahili traders on the Eastern African coast. When they settled in present-day Malawi they mixed with the local Nyanja population and adopted local customs. Yao are organized matrilineally with the *mbumba*, the local sorority group of sisters and their children, as central unit. Their brother, usually the oldest one, acts as their guardian or warden, *asyene mbumba*, and is responsible for his sisters' and their children's well-being, he settles quarrels within the *mbumba*, is responsible for his sisters' children, distributes the family land among his sisters and their daughters and represents the *mbumba* (Mitchell 1956). Marriage is said to be generally uxorilocal although virilocal residence patterns seem to replace uxorilocal residence patterns, especially among people who live in towns and are employed the formal sector.

⁶ All names in the case studies are fictive to protect my informants' privacy.

He was a widower and had four daughters and three sons who all lived with him and depended on him for financial support. He commanded considerable respect in the village and he acted as advisor, *nduna*, to his village headman. Once he had had higher aspirations. He expressed regret that he was not able to finish secondary school because of health problems in his adolescence. He had dropped out after two years at Likuni Secondary School, a Catholic boarding school considered to be one of the best secondary schools in the country. Since he had left school without a certificate, his career opportunities were limited and he was never promoted in all the years that he had worked as an extension worker.

Nevertheless, he was dedicated to his work. For example, he planned his trips to the villages carefully: "I always make a plan, I am the only person at the hospital who does that". He complained about his colleagues and superiors at the health post who were jealous and preferred to stay at home attending to their private business. According to Mr. Kabula "a good HSA should be interested in his work, should be dedicated to his or her duties, should be knowledgeable and have skills, he or she should be co-operative, show respect to villagers and superior officers (*ulemu*) and should know what she or he wants to do. Otherwise he could not manage to work with the community. A good HSA should know the community". In his judgement, extension workers "are lacking education, they don't have much skills, when they go there [to the village] they feel superior". Mr. Kabula makes a subtle distinction between different styles of extension work, "it is not good to work *at* people, you have to work *with* them".

Mr. Kabula lived in a compound consisting of several houses on customary family land about two kilometres from the health post. The houses were ordinary village houses, built of mud-bricks with grass-thatched roofs, stamped mud-floors, and no glass-windows. All the houses had only one room. He had almost no furniture, only a few chairs and a bed-frame, cooking was done with firewood in a small shed and there was a pit latrine close by. None of the houses had electricity or water. Close to the compound were two gardens of about one acre each where Mr. Kabula cultivated maize for subsistence. Under ideal circumstances the two gardens produced enough food for himself, his children and grandchildren, and even provided reserves for relatives in need until December. In a good year he was able to harvest ten bags of maize (50 kg each).

Occasionally he would buy a bag of maize from ADMARC for MK 250 a 50 kg bag to keep reserves for the hungry months of January and February when food prices would soar. Subsistence farming, however, requires considerable investments. For his gardens he needed at least two bags of fertiliser at about MK 800 each and he had to employ casual labour, *waganyu*, for weeding and harvesting. In addition he had to buy fertilizer for frail mother's garden and pay for *waganyu* working there.

Mr. Kabula had not remarried after the death of his wife about one year ago. He lived in one house together with his youngest son of six years. A fifteen-year-old daughter and her child lived in the second house. The father of the child, sixteen, had deserted them and stayed at his brother's in Blantyre. Two younger daughters and one son who attended primary school lived in the third house. His fourth daughter who attended a Distance Education Centre (DEC)⁷ in a nearby trading centre had left Mr. Kabula recently and moved to her husband's village nearby where he had operated a maize-mill for a short time. The young couple was in financial dire straits, so her two children lived in Mr. Kabula's household as well. The fourth daughter visited him frequently and often stayed several days in his compound. Thus all his children and grandchildren depended on him.

His children and grandchildren were not the only relatives he had to support. Mr. Kabula had eight sisters who lived in the same village, some of them married, and all of them with children living with them. His only brother, who was older, lived in Mangochi and had severed his ties with his family. Mr. Kabula, therefore, also acted as a guardian for his sisters and their children, the sorority group referred to as *mbumba*. In this capacity he mediated if there was quarrel among his sisters and also represented them externally. Being the *asyene mbumba* was not easy: "sometimes the sisters are rude, if you do not assist them (*kuthandiza*) they hate you (*kudananaye/kudananao*)". Mr. Kabula lamented the ingratitude of his sisters who "hated" him even if he helped them. His mother also lived close by, in her own house just a few hundred meters away. She was very old and frail and depended on his care and support. His relationship with his parents was expressed in somewhat ambiguous terms. On the one hand, he felt strongly attached

⁷ A type of secondary school without its own facilities usually housed in the buildings of primary schools. DECs were introduced in 1995 to expand secondary education.

to his mother who could not live on her own but, on the other hand, he built his own compound because "it is better to isolate yourself and stay away from your parents. If someone stays with his parents it is difficult to prosper". It appeared that the few hundred meters distance to his mother's house was not sufficient to "isolate" him. His attachment to his mother also had a material dimension. He wanted to protect his family's usufruct rights on customary land and was afraid he would not be able to protect the land rights of his *mbumba* if he moved away. Access to land was crucial for his survival since he and his matrikin depended on the food crops grown in their gardens. Land had become a very scarce commodity around Zomba, and he did not have the means to rent a plot to cultivate enough food to secure his and his dependants' livelihood.

Mr. Kabula's compound was a monument to his various often ill-fated business endeavours. One old house, the first one built in 1984, used to function as a grocery store where he sold matches, soap, batteries, and razor blades that he bought wholesale in Zomba town. The grocery store came to an abrupt end in 1990 when burglars stole all his money and goods. He was not able to raise enough money to start the business again. Another simple building served as "bar" where he sold Chibuku-beer (popular commercial mass-produced beer made of maize and millet): "Chibuku has its ups and downs, at the moment [February] the bar is not operating. In the hungry season all money goes into the garden." In the hungry season between December and March it was pointless to sell beer because most people in the surrounding villages had nothing left to spend and even those who had jobs were in a situation similar to Mr. Kabula and could not afford to spend a single Kwacha. In good times Mr. Kabula bought ten crates of Chibuku. Usually he was able to sell all and earn a profit of MK 400. When he had been able to buy more crates his profit had been higher. Chibuku, however, cannot be kept longer than two to three days without cooling, and a refrigerator cost at least MK 10.000, well beyond his financial capabilities.

Two other buildings in his compound were only partly completed, one was supposed to serve as a "restaurant" and the other contained five very simple and small rooms he intended to let out to primary school teachers. He had been unable to complete these buildings due to a lack of capital. It was impossible for him to get credit: his requests for a loan from the office had been rejected and he had no collateral for a credit

from the bank. There were also informal moneylenders, so-called *katapila*, who offered loans, but Mr. Kabula did not want to borrow money from *katapila* because they charged 50 percent interest. None of his friends lent him money and his older brother, who used to work as a fish-trader in Mangochi, had stopped working due to old age and did not provide any support. In spite of these setbacks Mr. Kabula had an ambition to erect yet another building to function as a shop, though it was unlikely he would muster the necessary financial resources.

Two central issues emerge from Mr. Kabula's case. The first is his job, at which he works diligently but which offers no access to benefits other than his monthly salary. Because he lacks a formal education he was never promoted. Furthermore, he did not enjoy the protection of senior officers who could have provided him with access to lucrative workshops or fieldwork where he could earn allowances for accommodation and subsistence. Most civil servants were able to save part of their allowances and thus supplement their salaries. In a bid to supplement his income, Mr. Kabula engaged in various small business enterprises and to a considerable extent relied on food from his own gardens. However, these businesses did not flourish because he lacked access to financial capital.

His lack of connections and resources can be linked to the second issue that emerges from Mr. Kabula's case. He was the most successful member of his family and a large number of relatives depended on his support. In case of mishap there was no relative he could rely on to, for example, lend him money. His mother, his sisters, his children and his grandchildren depended on his financial support. His relatives, however, did provide one vital resource, the access to customary family land which he was free to cultivate without paying rent. The access to land, however, seemed to be a double-edged sword since he had to stay in his family's spatial proximity to effectively claim it. In order to expand his business endeavours he would have needed access to a patron or relatives who could grant him access to financial resources. His salary was not sufficient for him and all his dependants. Hence, he had to fall back on the only resource to which he had access, the land of the family in the village where he was considered to be a provider of support in spite of his subordinate position.

b) Ms. Malula

Ms. Malula was 27 when I met her; she had joined the civil service in 1996 and since then had been posted at the health post. Like Mr. Kabula, with whom she formed a team, she was a HSA, Subordinate Class Grade 2. She netted about MK 2000 per month including a housing allowance of MK 300. Unlike Mr. Kabula she had enjoyed a good education, as a child she had lived with an aunt in Blatyre and attended primary school there. When she was older she attended a highly regarded missionary secondary school in Malosa, about 30 kilometres north of Zomba, where she obtained the Malawi School Certificate for Education (MSCE). She finished school in 1994 and lived with her grandmother in Blantyre for two years. The grandmother had reportedly been a successful businesswoman. When I met Ms. Malula her grandmother was already very old and had moved to her home, the place where Ms. Malula was posted. Ms. Malula looked after her grandmother who lived in an adjacent house. The grandmother had been a primary school teacher before she went into business in the 1980s and earned her fortune. She had bought land and built several houses in Blantyre and her home village near Zomba.

Ms. Malula lived in a comfortable house, made of burnt bricks, with concrete floors, glass windows and a corrugated iron roof – quite luxurious when compared to Mr. Kabula's more modest dwelling. Her house had a kitchen, a bathroom, a living room, and two bedrooms. The house was connected to electricity and water. She possessed a lot of furniture, including two fauteuils, a couch, a cupboard, two beds with mattresses and a dining table with several chairs. In the cupboard she had plates, cutlery, cups, and a thermos flask on display. The living room was decorated with some posters and the windows had curtains. She also had a stereo-set and a cooking plate. She lived together with two younger brothers, two daughters, one of them a toddler of couple months, and a classificatory sister, *cemwali*. Her younger brother worked as teacher at a private secondary school and the youngest brother attended the Training Centre in Zomba town where he was being trained to be an electrician. The classificatory sister attended primary school. Her older daughter lived with her maternal aunt in Blantyre. This aunt had a good job as branch executive for Malawi Telecom and was married to the executive director of a private company. Ms. Malula's mother was divorced and worked as secretary for the

District Health Officer in Zomba. She also paid school fees for the younger brother attending the Training Centre. The mother had six sisters and one brother, most of whom lived in Blantyre and had well-paid jobs at banks or the government. Ms. Malula had a cordial relationship with her relatives in Blantyre and visited them regularly.

Ms. Malula was not married; the father of her daughters was a student at the Malawi College of Accountancy in Lilongwe. They planned to marry as soon as her grandmother passed away so they could move to Lilongwe or Blantyre where he hoped to find employment as an accountant. She had taken on the responsibility of looking after the grandmother and together with her mother she managed the family land in the village. Ms. Malula supervised other relatives who looked after the grandmother when she was on duty but she would prepare dinner for the grandmother in the mornings and stayed with her until her bedtime. The grandmother was highly respected by her daughters and her grandchildren. The grandmother had financed the houses where Ms. Malula and she lived. She referred to her grandmother with the Yao-word *likolo*, the word for the founding ancestress of a village, underlining her central role in the family.

The grandmother had acquired several gardens, *minda* (pl.), nearby where Ms. Malula and her mother cultivated maize employing wage-labour, *waganyu*, mainly for subsistence. In a good year the harvest was about 15 to 20 bags (50 kg each) that provided her household with maize porridge, *nsima*, through December. Her aunts had their own gardens. The younger aunt from Blantyre had a large garden on family land close by, and the aunt from Lilongwe rented a large garden near Lilongwe. Whenever Ms. Malula fell short on food she could rely on the support of her aunts.

Ms. Malula participated in a small-scale credit scheme with FINCA, a microfinance scheme run by an international NGO financed by Western donor agencies. Together with 28 other women she formed a group called *Tupochere* (we are happy). She was one of the leading members of this group. She invested the money from FINCA loan, rarely more than US\$ 10, in second-hand clothes trade, *kaunjika*. Usually once a month she bought one or two bales of second-hand clothes (donated in European countries) to resell in nearby villages and markets, often on one of her tours of duty. Through this trade she earned about US\$ 20 per month, thus doubling her total cash income. Furthermore, she had started a women's group with eight other women, mainly primary school

teachers. This group had received a loan from the Malawi Rural Finance Company (MRFC), another micro-credit organization. Ms. Malula planned to use this credit to buy stationery in South Africa and sell it in Malawi.

Sometimes she did business together with one of her aunts. For example, together with the aunt from Lilongwe, a rich businesswoman, she travelled to Tanzania by bus to buy textiles, kitchenware, plastic slippers and other items to sell them among acquaintances and relatives. Apparently these goods were not readily available in the South of Malawi and could be sold for high prices. The aunt provided the money for this travel and the goods and allowed Stella to sell a share of the goods and keep the earnings without paying her a commission. Trips like the one to Tanzania are lucrative but require a lot of time and money. A bus trip to Mbeya in the Southwest of Tanzania takes twenty hours and accommodation there is expensive. Ms. Malula cannot leave her work too often and besides she would have difficulties raising enough cash for the trip by herself.

Ms. Malula pointed out that she was "business-minded". Her work, on the other hand, did not figure prominently in her stories. She perceived of her job mainly as social security, providing her with a regular salary but leaving enough time to do business. Her mother had helped her find her job at the health post in order to have a family member close to the grandmother and ensure her access to the property in the home village. With her education and social background Ms. Malula could have found a better job but her obligation to her family weighed heavier, so she had accepted the subordinate position in the civil service to be able to look after the grandmother. Furthermore, she was not unhappy with the arrangement: she enjoyed a regular salary, she lived rent-free in a comfortable house, she had enough time to run her various businesses, and she maintained intense relationships with her mother and her maternal aunts on whom she counted on for support for her business enterprises.

Since her mother worked as a secretary of the Clinical Officer in the District Health Administration she was in a position to help Ms. Malula. Once, for example, she had pulled a few strings and secured her daughter's participation at a donor-funded workshop on HIV/AIDS education in Lilongwe. The workshop lasted three days and she earned a MK 880 per diem subsistence allowance. She saved the whole amount of MK 2640 by staying with her aunt in Lilongwe. With the extra money earned from the

allowances she bought more bales *kaunjika* than usual. It was quite unusual for an officer holding such a junior rank to be selected to attend a workshop since there were always more applicants than places in workshops for the junior grades.

A different picture emerges from Ms. Malula's story than from Mr. Kabula's. She depended less on her salary than did Mr. Kabula. She lived in a house paid for by her grandmother. For her business endeavours she relied on support from her aunts who also helped with financial inputs or food when needed. She knew how to access credits through the micro-finance schemes, how to write proposals and how to submit them. Through her mother's intervention she even participated in a workshop. Her close relatives did not seek assistance from her as did Mr. Kabula's sisters. Instead, she could always count on the support of her wealthy relatives in Blantyre and Lilongwe who paid for her education, provided support when she needed, it and helped her in her business endeavours. Ms. Malula had the necessary financial, social and cultural capital to make use of the free market opportunities in the "New Malawi", whereas Mr. Kabula's social and cultural capital were not suitable to be exploited for his business plans but rather served as a burden on his limited resources. As *nduna* and *asyene mbumba* he had a high status in his village. Through his status he gained access to customary land where he cultivated foodstuff. His high social status was a mixed blessing though, since his relatives expected his assistance. His social status did not grant him access to the sorts of financial capital that he needed to invest in business ventures. Ms. Malula, on the other hand, had access to financial capital through her relatives. The second part of this chapter expands on the themes that have emerged from these case studies, examining issues such as salary, allowances, benefits, business and subsistence farming in an attempt to flesh out the differences between winners and losers of neo-liberal reform.

3. The Meaning of Having a Job in the Civil Service

Mr. Kabula and Ms. Malula were both subordinate civil servants with meagre salaries and quite limited access to state resources. Yet they occupied extremely privileged positions compared to the majority of the population in Malawi. To draw a regular monthly salary in a setting in which not only incomes but the whole economy fluctuate extremely due to the seasons of the agricultural cycle is an asset, the importance of which

cannot be exaggerated. Already in the colonial period civil servants held privileged positions; Vaughan (1987) notes that government employees were not affected to the same degree as the rest of the population by the famine in 1949. According to World Bank figures, one in three employed in the formal, non-agricultural, non-estate sector is employed in the civil service, about 2.5 percent of the economically active population in 1994 were employed in the civil service (World Bank 1994b:2-3).

Generally, salaries are more than the amount paid for services rendered or more than a means to meet one's material needs. According to Mbembe salaries in Africa should be conceptualised as allocations. Hence, the salary is not perceived as "remuneration obtained for work done or service or duty performed". Instead, salary "acted as a resource the state could use to buy obedience and gratitude" (Mbembe 2001:45). Employment in the civil service constituted one of the scarce benefits from the very limited social security offered by the state. Thus only a few civil servants quit even though they often complained about low salaries and unfavourable work conditions. Many informants in all salary grades pointed out that government employment constituted a form of social security. Being employed and drawing a regular salary were also a central element in the construction of civil servants' subjectivities, i.e. the way they gave meaning to their person- or selfhood in relation to the world in which they lived.⁸

In addition to salaries, government employment also gives access to other benefits. Civil servants are eligible for salary advances or government loans under specific circumstances. During my fieldwork civil servants made extensive use of this service, sometimes becoming so indebted to the government that 80 percent of their salary was deducted for loan repayment. When loan possibilities were exhausted at the office many turned to informal moneylenders to borrow money with interest rates of 50 percent or more, a phenomenon known as *katapila*. Other important benefits of government employment included a pension, paid maternity leave, payment of salary during sick leave, payment of funeral costs of a deceased officer and his or her dependants, payment of terminal benefits to the deceased's spouse and payment of a

⁸ See Mbembe (1995) for a further discussion on the discrepancy between everyday experience and available meanings.

housing allowance. These benefits were notable, especially considering that Malawi has only rudimentary legislation on labour rights and social security.

A job in the civil service also provided access to workshops and field trips, a considerable source of income for many civil servants. Allowances from workshops and trips to "the field" were considered part of the "Holy Trinity of the good civil servant", and every civil servant I met considered the per diems paid for workshop attendance or during trips away from the service station as necessary salary supplements. Salaries have eroded continuously due to high inflation rates. Real income has fallen drastically: according to government estimates, the urban inflation rate between November 1998 and March 1999, for example, was more than 60 percent; in April 1999 and May 1999 it dropped a little and stood at 59 percent; and in June and July inflation was at 56 percent (GoM 1999b:46). The inflation rate has rarely dropped below 30 percent since 1994. This loss in real income has intensified a trend that has been observable since the 1980s: according to the World Bank real basic salary in 1992 remained about 50 percent below the levels in 1982 (World Bank 1994b:38). The following paragraphs discuss the importance of employment in the civil service and civil servants' attempts to handle the erosion of their salaries by engaging in business, production of cash crops and subsistence farming.

a) Salary and Advances - The End of the Month

Zomba is a town that offers little more than employment in a government department, the university or the army. Usually the sleepy town livened up at month's end when the government paid out monthly salaries, an event greatly anticipated among civil servants. At such times the banks were crowded with civil servants, university employees and soldiers who waited in long queues while clutching pay slips and money orders in their fists and others searching for a desk and a pen to fill out a withdrawal slip. In the weekend after salaries were paid soldiers from the army base flocked to town to spend their money on drinks and female company in one of the bottle-stores (bars) or "resthouses", as brothels were euphemistically called. The aisles of the supermarkets of Kandodo and PTC were crowded with civil servants' wives buying necessary household items such as soap and cooking oil. The market was busier than usual at month's end as people bought

and bargained for meat, vegetables and other foodstuffs. The wholesalers and Asian shopkeepers did good business with government employees replenishing the stocks of their private business enterprises. The streets were crowded with private cars and government vehicles transporting civil servants and their purchases to and from the town. The bus-station was teeming with people who wanted to travel to Limbe and Blantyre to buy goods from wholesalers there who offered better prices than those in Zomba, while others went to visit their relatives, making it difficult to find a seat in the packed buses.

At the time of this research, the situation in Malawi was still far removed from that described by Mbembe in Cameroon in the early 1990s where "one of the most flagrant signs of the decline of public power is what surely appears to be 'the end of the salary' and its substitution by occasional payments, the amounts of which are steadily declining" (Mbembe 1995:347). Generally salaries were paid more or less on time, although there had been occasional delay, especially for primary school teachers' salaries. These delays could be explained by the difficulty of managing the tens of thousands of teachers that are spread out over the whole country. The prompt protest of the teachers during these delays, however, stresses the importance of the salary being paid on time. Although salaries in Malawi were generally on time, civil servants experienced an insecurity of existential dimensions. Inflation was eroding salaries at an alarming speed, prices went up on an almost weekly basis, and it became more and more difficult to "make ends meet". Most civil servants, especially those in junior and middle positions, had spent their month's salary within two weeks. During the hungry season between January and March, when food prices were high and granaries depleted, the situation was even worse, and it was not exceptional for people to spend a month's financial reserves in the first week of the month. During the last two weeks of the month the bars and rest houses in town were empty. It was also the time that many of my acquaintances went "hunting" for loans as they said.

Many relied on salary advances paid by the government. All ministries and departments operated loan facilities for salary advances for specific purposes such as an emergency, the purchase of furniture or a car. Interest on the loans was very low (about 15 percent at the time) and rates of repayment were very generous compared to private

moneylenders or commercial banks. Yet it had become more and more difficult to obtain a salary advance. Under the impact of endemic diseases and widespread poverty, demand for salary advances had outstripped available resources. For civil servants outside the ministerial headquarters, like primary school teachers, these loan facilities were never really accessible, but since the late 1990s it had become extremely difficult even for officers at the headquarters to get a salary advance. Since the government had introduced the so-called cash-budget system to improve budgetary discipline, it had become virtually impossible to obtain salary advances. The negative effects of such austerity measures and the overwhelming demand was compounded by the high inflation rate that not only eroded salaries but also the ministerial funds for loans.

The cost of living has exploded since 1994. Prices for electricity and water went up after the privatisation of the electricity and water provision. People had no financial reserves in times of illness or accident. It was virtually impossible for people to plan ahead, as any day a new misfortune might drain savings that were already under heavy pressure from high inflation rates. A friend of mine, for example, who occupied a relatively senior position in the civil service, had planned to build a house for years and finally saved enough money to buy a plot and begin construction. Right after the foundations had been laid, however, his mother-in-law was attacked by burglars and needed support and medical care. Shortly afterwards his own mother was diagnosed with cancer and had to be treated at an expensive private clinic in Blantyre. Again he had to step in to cover the costs of medical bills and drugs. At that time he was forced to apply for a salary advance of more than MK 100.000 to meet all costs. He told me he was only able to get the advance after pulling some strings at the office because the funds had been almost depleted.

Indebtedness was a common phenomenon among civil servants. It was no exception that two thirds of their basic salary was deducted to pay back salary advances and interest. For example, one of my informants showed me his payslip of 30 September 1998 in which more than two thirds of the basic pay had already been deducted. Basic

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⁹ Malawi Public Service Regulations (1991) 1:701-708 (Part A: Advances of Salary Generally), 1:710-715 (Part B: Education Advances), 1:718-722 (Part C: Emergency Advances), 1:725-731 (Part D: Bicycle Advances), 1:733-745 (Part E: Motor Vehicle Advances).

pay was MK 2,937 (at that time about US \$ 80) plus MK 15 duty allowance. The following items were deducted: MK 67.30 rent for a house leased by the government from the Malawi Housing Corporation (MHC), MK 547,99 income tax, MK 85.72 interest on a General Purpose Advance, MK 84.72 interest on an Emergency Advance, MK 78.39 interest on a Motor Vehicle Advance, MK 385.97 arrears for the salary advance for the vehicle, MK 500 arrears for the Emergency Advance, and MK 422.75 repayment of the General Purpose Advance, leaving him with MK 806.16 for the whole month. According to government sources the urban inflation rate in September 1998 was 42.9 percent and one month later 51.9 percent (GoM 1999b:46). I was not surprised to hear that he experienced serious difficulties "to make ends meet" after having lost two thirds of his salary before payday.

Few options were available for the average civil servant. Under pressure from loans and interest and the increasing difficulty of securing a salary advance, people resorted to so-called welfare committees in offices or schools, revolving funds for funerals and emergency loans or grants, which had been established to compensate for the loss of government loans. However, many of these funds had collapsed as well: firstly, funds shrank under influence of the high inflation rate and, secondly, demand for advances was growing due to the general crisis. Especially junior civil servants who could not activate a resourceful network to raise money were often forced to resort to informal *katapila*, who charged at least 50 percent interest. Commercial banks were not an option either since they demanded collateral and also charged 50 percent interest. Many of my informants were so indebted that they serviced loans with other loans, never breaking even. Mr. Kabula, for example, had no other access to credit than the informal moneylenders, whereas Ms. Malula did not have to borrow any money since she could count on the support of her wealthy aunts in Lilongwe and Blantyre.

b) Funeral Benefits

Employment in the civil service gave access to a number of benefits such as paid sick leave, maternity leave, pension benefits, death benefits and the provision of housing or a

¹⁰ Cash-budget is a measure to check overspending and means that a department cannot spend more money than allocated by the annual budget.

housing allowance. According to the Malawi Public Service Regulations (MPSR) a civil servant was entitled to six months of sick leave with full pay, a pension after 20 years of service or upon reaching the age of 55, payment of costs for a funeral in case of death, payment of death benefit to heirs, and female civil servants were eligible for paid maternity leave of up to three months. The Workers' Compensation Act provided that in case of injury sustained or illness contracted during work the employer is obliged to pay compensation to the injured civil servant or the dependants and medical expenses. One of the vital benefits was the payment of funeral costs. The payment of funeral costs was even more important than the salary for many civil servants in Malawi. I limit my discussion to funeral benefits here as the prime example for the significance of benefits.

According to popular opinion, the employer was duty bound to pay the funeral costs of a deceased employee. This attitude was reflected in the MPSR that provided for payment for a coffin and the provision of a maximum of four vehicles "for the purpose of transporting, by the most direct route, the body of the deceased and the accompanying persons and personal effects from the mortuary or other place where the body lies to the place of burial" (MPSR 1:192.1). The same provision applied to a civil servant's family members "living at the service station". For a family member, however, only two vehicles were allowed (MPSR 1:192.2). The government differed in this respect from employers in the private sector who often tried to avoid the payment of funeral costs for employees or their dependants. Angry relatives and co-workers regularly "dropped" corpses in front of company buildings to force the employer to pay funeral costs. In the end the employer usually gave in to get rid of the corpse and restore peace among the employees again (Otanez 2000).

Funerals were a dominant feature in people's lives during my fieldwork. The mortality rate among all segments of the population was very high and life expectancy was estimated to be less than 40 years. About 20 percent of the population were HIV/AIDS positive. The army, police and the civil service were believed be among the professions most affected by HIV/AIDS (Only truck drivers and prostitutes had higher infection rates). Death was ubiquitous and hardly a week passed without the funeral of a friend, colleague, relative or neighbour. Obituaries where the cause of death was a "long sickness", a euphemism for HIV/AIDS, filled several pages in the newspapers. Road

accidents also took a heavy toll, hardly a week passed without an accident killing and injuring dozens of people. Drunken and reckless driving was common among drivers and caused havoc on Malawi's roads.

Funerals were part of my daily fieldwork routine. Whole departments closed down for one or two days when the staff was attending the funeral of a colleague or a colleague's family member. On more than one occasion I arrived at an office or a school only to find the premises deserted because most of the staff were attending a funeral. Usually a viewing would take place at the family's house in town before the corpse was transported to the home village for burial. Most funerals in Malawi take place in the home village and it a source of great concern to people whether they can be buried in their home village after they have died. According to my informants, mainly people who could not afford the transport to the home village buried their deceased relatives in town. Therefore the provision of the MPSR was highly valued by civil servants since the costs for a coffin and the transport to the home village were prohibitive for most urbanites. Through burial in the home village ties with kin and ancestors were reproduced, and for the villagers it was seen as an important sign of respect if a successful son or daughter who had worked for the government was buried on the village graveyard or manda. The manda is the home of the ancestral spirits and considered to be part of the village, the people buried there still belong to the village, and funeral rites reproduce the unity between the world of the living and the dead.

Funerals have become so much part of everyday life that people have started using them as an opportunity. If the deceased was buried in a village near an urban centre such as Lilongwe more colleagues would attend the ceremony than in case of a funeral in a more remote village. Funerals provided them with the opportunity to pay respect to the deceased but also to visit their own relatives and friends or attend to other matters. This has always been the case but lately funerals have gained in importance as sites where deals are struck and purchases are done.

One of my friends wrote me about these practices that have burgeoned in the shadow of funerals:

A new phenomenon of late is that people collect maize from the villages when escorting the body of the dead office mate, friend or relative from town to the village. It is more common than not that those residing in town when they die or when they get seriously sick, should be taken to their home village for burial or 'treatment' or to wait for their last day. As such, it is common practice that a lorry (3 toner and above) is provided for colleagues, townmates, relatives and ferrying of some goods from town to the village. Those coming from far away places (the existing stereotype is that this practice is more common among Northerners than any other group in Malawi, though it is practised too by others) to collect maize, fish, relatives, etc. on the return journey. This is a cost saving mechanism as they cannot go on their own funding to most of their remote villages to collect maize. (e-mail July 2001).

According to my friend there was a direct link between people's attendance at funerals and the present economic crisis. Due to the high inflation rate people were not any longer able to visit their home villages. Prices for bus tickets had been continuously going up: in 2001 the trip by mini-bus from Zomba to Lilongwe cost about MK 250 and the trip from Lilongwe to Mzuzu in the North cost about MK 500. Substantial amounts given that the monthly salary was MK 2000 and that at least half was deducted to service debts.

Funerals of civil servants and their family members placed a heavy burden on the government budget: the costs for coffins, the use of government vehicles, and the loss of working time were substantial. A senior officer in the OPC complained that "half of the government vehicles drive through the country carrying corpses", and I was told that the ambulances in Zomba were mainly used for the transport of deceased employees of the Ministry of Health or their deceased relatives instead of being made available for the transport of patients and victims of accidents. Even the IMF expressed concern about the cost of funerals of government employees and their families. At the end of March 2002 an IMF-mission sent a confidential memo to the government of Malawi that urgently "recommended" more controls on expenditure for funerals and restrictions on civil servants attending funerals, and the provision of vehicles. In Zambia, for example, the government had introduced a rule that funerals were to be held on Saturdays only. According to a Deputy Secretary at OPC a similar measure was not being considered in Malawi in 2002 as it was assumed that any infringement on the payment of funeral costs

would be met by fierce resistance from civil servants and trade unions. He said the government was not prepared to deal with "dropping dead bodies" and face resistance from the civil servants.

c) Allowances - Workshops and the Per Diem

Civil servants in Malawi were obsessed with the allowances they received for attending workshops, field trips and for travels abroad. In principle, the allowance or per diem is meant to compensate the civil servant for extra expenses incurred while away from the service station. In practice, however, allowances were considered to be a necessary supplement to salaries in difficult times of economic crisis and insecurity. Often civil servants stayed with relatives or friends to save allowances. The amounts paid for per diem were considerable, for the attendance of a workshop or a trip to "the field" an officer could earn as much as his or her monthly salary in one day: in 1999 an officer received about MK 800 (US\$ 20) per diem to cover expenses for accommodation, meals and "incidentals" when attending a workshop.

The top officials of the Superscale grades¹² benefited most from workshops and travel allowances. The foreign travel allowances paid to the Superscale grades on trips abroad were as high as US\$ 260 paid in foreign currency. Of course civil servants had to use to the money to cover their expenses on the trip but people were usually able to save some money. A possibility to save foreign currency when the national currency was being heavily devalued due to inflation was very attractive indeed. Considering that the annual salary of an officer holding a Superscale-post was less than US\$ 2000 and that of officers in the professional, the executive and technical classes rarely exceeded US\$ 1000,¹³ it should not come as a surprise that travels abroad, workshops and "field trips" were very popular among civil servants. Allowances were paid as a lump sum, thus providing the civil servant with a considerable sum that could be invested in a business venture or used to buy a plot, for example. In the houses of my informants, all luxury

¹¹ There were no official statistics or estimates available at the time of writing. My information on the issue of funerals was provided by senior civil servants in the OPC who were in a position to assess the impact of civil servants' funerals on the government resources.

 $^{^{12}}$ S5/P5 and below, Superscale officers in the grades P4/S4 and above who participate in the contract scheme earn more than US \$ 36,000 per annum.

items such as fans, refrigerators, television sets, video-recorders or cupboards signified a field trip or a workshop.

I could observe the almost redemptive force of allowances in any of the usual workshop venues such as the Capital Hotel in Lilongwe, the Mount Soche Hotel in Blantyre, or one of the lakeside resorts near Mangochi. The arrival of the accountant with brown envelopes with the per diem was anticipated with tension and excitement that dissolved into laughter and banter after the envelopes have been handed out. To be deprived of one's allowances and to be forced to rely exclusively on the salary was almost as threatening as losing the job. There was a significant difference between the monthly salary and allowances for workshops and field trips that is worth noting. Every civil servant is entitled to receive a monthly salary, whereas it depends to a large extent on the grace of the superior officer whether a civil servant is granted permission to attend a workshop or go on a field trip. A superior officer who is unwilling to send a subordinate to a workshop can easily deny permission on grounds of indispensability, for example. Hence, civil servants depended on the goodwill of their superior officers for allowances, which, for most, had become a necessary part of their remuneration. The reliance of many civil servants on allowances opens possibilities for misuse and corruption which will be addressed in greater detail in Chapter Six. At this point I want to draw attention to the significance of allowances as a source of income for many civil servants.

After the democratic elections in 1994 many donor agencies and NGOs flocked to the country to promote development. The main means employed to transmit the necessary knowledge to the civil servants who were supposed to implement the reforms and to inform the "stakeholders" involved workshops: workshops on HIV/AIDS, on management, on human rights, on accounting, "sensitising" workshops, workshops for traditional leaders, workshops for extension workers, workshops for controlling officers, etc. Most workshops were organised and paid for by one of the donor agencies operating in Malawi. Hotels and resorts filled on weekends with civil servants who attended workshops, and many hotels depended on the income generated by hosting workshops for civil servants and NGOs. Often civil servants could choose from several parallel

¹³ Revision of Salaries and Wages in the Civil Service, Circular of the Sectretary for Human Resource Management and Development 12.7.1999.

workshops and would attend the workshop in the best hotel or where the highest rates were paid.

Rates for per diems were not standardised and there were considerable differences between the rates paid by different donor agencies. Most workshops were fully paid for by the donor agency organising the event including the per diem for attending civil servants. From time to time the government issued a circular setting the allowances paid for the attendance of workshops and training. The donor agencies, in turn, set their own rates. Some would pay the minimum rates set by the government, whereas other agencies paid more. From these discrepancies arose disagreements. In 1999 the government and the donor agencies had agreed that the donor agencies would pay a minimum of MK 600 daily subsistence allowance. On 12 January 2000, however, the government revised subsistence allowances and set the rate for the per diem at the minimum of MK 880 without consulting the donor agencies. Consequently the civil servants demanded payment of the new rates. Several donor agencies initially refused, arguing that the government could not revise allowances for the workshops without prior consultation. In the end the donor agencies had to give in because the civil servants simply refused to attend workshops where lower rates than those set by the government were paid.

It proved to be difficult to meet with civil servants, especially those in higher positions, because they were constantly "temporarily out of office", attending workshops or travelling "to the field" or abroad. Of course, it should be expected that top functionaries will be extremely busy, but it was still striking how many workshops they attended. The report of an external consultant hired to assess the civil service reform captures this phenomenon:

The main drawback to his [i.e. the consultant] work programme was the general non-availability of Principal Secretaries during the visit. The Principal Secretary at the Department for Human Resource Management and Development (DHRMD) ... was absent for the entire week in South Africa together with one of his Deputy Secretaries. The Deputy Secretary to the President and Cabinet..., together with most other Principal Secretaries, was committed to attending a workshop in Mangochi. All of senior management of the Ministry of Education were on a visit to Mozambique until early June, Ministry of Agriculture top management was committed to a World Bank mission for the week, and the Secretary to the Treasury was in South Africa for the week. (KPMG 1996:4)

By 2000 the situation had gotten so out of control that donor agencies and the government took action. In May 2000 the Cabinet issued a directive that in the future all workshops and seminars should be held in Lilongwe and Blantyre. At a workshop in Blantyre the Community Services Minister announced that the measure was intended to "check the movements of civil servants as they carry out their duties and thus to improve efficiency and productivity in the public sector." The newspaper ironically reported that the meeting was poorly attended because half of the NGO community was having a policy meeting in Mangochi" (Nation 18 May 2000). A few days later the newspapers reported that representatives of the tourism industry had warned of the negative effects of this measure for the national tourism industry since the hotels and holiday resorts of the country depended on the workshops as a source of income and that the implementation of the measure would result in the collapse of Malawi's tourism industry. It might not be coincidental that this measure was announced in the same week that the meetings of the consultative group were held in Lilongwe where all representatives of the donor agencies had urged the government to stop wasteful spending. According to my information the directive was never implemented and the lake resorts continued to host workshops for civil servants.

Workshops were not only a source of income for many civil servants, they also constituted a refuge. Workshops were seen as places to drink alcohol and have extramarital sex with one of the numerous "bargirls" that crowded the hotel bars. Workshops provided one of the few ways to have a good time and escape from the depressing reality of inflation, illness and death. I was present on more than one occasion where the laughter of civil servants who had drunk themselves into oblivious stupor seemed to create some distance to the experience of the crisis, but usually their celebrations were tinged with despair and hopelessness instead of joy and sociability.

Drinking and sexual encounters often started on the way to a workshop and it was not exceptional for civil servants to already be drunk by the time they arrived at the workshop venue. In March 2002 the literary section of the newspaper, *The Nation*, published a short story by someone who obviously had inside knowledge. The title of the story was "A night in Zomba" and described the journey of a civil servant and his boss

from Blantyre to a workshop in Mangochi at the lake. The author's boss, Mr. Deseki, had quite a reputation, he "was at home at almost all entertainment places along the road to Mangochi. A letter addressed to one of those places was bound to arrive safely." The boss announced that they would make several stops on the way to Mangochi, "we need to enjoy sometimes, after all we only live once". And indeed the boss decided to make a stopover in Zomba, about 60 km north of Blantyre on the M 3 road to Mangochi.

The atmosphere in the restaurant was inviting, "we found everybody as busy as a bee, taking drinks of their choice. They played beautiful *kwasakwasa*-music [dance music from Zaire] that made most of us forget that we still had a long way to get to our destination". The civil servants watched a soccer game on the television set and stayed till 10.30 pm at the bar, "at 10.30 pm the bar was full. Young ladies had outnumbered men. Mr. Desiki was already engaged in a serious talk with one of the ladies. The mood was tempting. Suddenly a feeling landed in me to get myself closer to a lady sitting at the entrance". However, the author resisted, he thought his boss might decide to proceed to Mangochi. This fear, however, was unfounded, the boss "advised us that it was not safe to travel in the night. He directed that we spend the night in Zomba, and proceed the next morning".

All officers received money from the boss to pay for accommodation and everybody went to bed in a nearby guesthouse. The author almost falls asleep to the sounds of "happy noisy voices of young men and women". But then the evening started to turn foul, a lady returning from the ladies' room only dressed in a blanket mistakenly entered his room which he had forgotten to lock. While he was discussing her mistake with her he heard a "strong bang on the door. A male voice shouted angrily: 'What are you doing with that woman? I am not the type of person to play with. Ask anyone. Open the door!' When the author opened the door he found a drunk and angry man holding the woman's clothes and shoes. The man thought that the woman had abandoned him in favour of the author, threw her belongings into the room and went away. The author locked the door but the man knocked again at the door pleading with the woman to come back, "the woman quickly went out, believing that the man had come to his senses. Out there, the man held her tightly as I looked on. 'You thought you would sleep with my lady,' he said. 'Do you know how many *Zingombingos* (beer bottles) I have spent on

her?' he asked me. As I tried to find an answer I could hear the voice of another man calling Joyce's [the woman's] name, also laying claim on her." The story ends when the author locks himself in the room "wishing we had proceeded to Mangochi."

The reforms and the crisis had fuelled a sense of insecurity and unpredictability among civil servants. In the government offices the atmosphere was tense and frenzied. Everybody was hoping to attend workshops and be sent to the field or to training courses outside the country. The growth of workshops must be seen in the context of democratisation and the increased activities of international donor agencies in Malawi. Often civil servants did not save their allowances to invest or redistribute but rather indulged in escapism and consumption of alcohol and sex. In this sense the workshop constituted a place of inversion where everything that usually was forbidden was allowed. Although workshops were spaces of excess they still constituted a major source of income for civil servants. Other important means to compensate for the loss of real income were business, cultivation of cash crops and subsistence farming. The following sections address these other sources of income that gained more significance due to the high inflation rates.

4. Moonlighting or "How to Make Ends Meet"

Virtually all civil servants were engaged in business and trade such as selling second-hand clothes, *kaunjika*, raising poultry, owning restaurants, bars and resthouses, taxis, mini-buses, maize-mills, saw-mills and tailor-shops while others trade tobacco or travel to neighbouring countries and South Africa to buy goods wholesale. Most reported that they did so "to make ends meet". It was also common practice to cultivate a plot or "garden", either in the home village or near town, where they grew maize and vegetables mainly for subsistence.¹⁴ Some had more land and cultivated maize and cash crops. Many senior civil servants owned estates where they cultivated tobacco and maize, especially in the Central region and the north.

¹⁴ A "garden" denoted a plot of land where people cultivated cash crops and foodstuffs, in Chichewa *munda* (sg.), *minda* (pl.). Gardens were of widely varying size, in the Southern Region only rarely bigger than two acres. Gardens were distinguished from estates where maize and cash crops such as tobacco or tea were produced.

This engagement in other income-earning activities was not a new phenomenon and has been observed since colonial times. Vaughan, for example, mentions a "small group of clerks and retired clerks [in Domasi Area] who were also involved in timber trading" and maize-traders in the Blantyre district who were retired government employees in the 1940s (1987:104-105). This pattern did not change after independence. A civil servant would set up a business such as a maize-mill or a grocery store after retirement. Retirement age was 55, but after 20 years of service a civil servant could opt for retirement and the payment of his retirement benefits. The payment of a gratuity as a lump sum after retirement enabled the pensioner to invest in a business and start a second career at a relatively young age. In the 1990s the emphasis seemed to have shifted from business after retirement to business parallel to the official function. From a type of insurance for life after retirement the business had become a means to compensate for eroding salaries.

Agriculture was the other pillar on which many civil servants relied. Virtually all people had gardens where they cultivated maize, groundnuts, pumpkins, or cash crops such as tobacco and cotton. Between 1999 and 2002 agricultural production had become more important than before. For many civil servants it had become necessary to grow foodstuffs to ensure food supply for their families. Hence, people tried to spread the risk by combining their job with various business endeavours and cultivation of foodstuffs and cash crops.

a) Business and Cash Crops

Business was a buzzword among civil servants in Lilongwe and Zomba. In Zomba "Asians" dominated the commercial sector but the few businesses owned by African Malawians were mainly in the hands of civil servants or university staff. One night, for example, I went out with a couple of friends. We went to a club at Three Miles, a township and trading centre three miles southwest from Zomba town at the road to Blantyre. The club consists of a large building with a parking lot and spacious porch. When we arrived the place was already crowded, a lot of cars were parked outside and groups of men were outside chatting, drinking beer, and eating roasted goat and beef meat. Inside there were two rooms, a bar and a large dance-floor. The sound system

played *kwakasa* and *kwaito*, South African rap, men and women were dancing and chatting. The owner turned out to be an army posted major at the barracks who had set up the nightclub a few years ago. He did not intend to stay in Zomba after his retirement but wanted to open a nightclub in Lilongwe because Zomba was too poor, "there are only civil servants, they have no money you know!" as he pointed out.

The term "business" denoted any private or informal commercial activity and covered a wide range of activities. After 1994 many civil servants invested in commerce and trade. This was not possible before. Under Banda the economy had been strictly regulated and left only little and strictly circumscribed room for individual commercial endeavours. Civil servants were considerably restricted in their out-of-office activities, they lived in constant fear of being arrested or dismissed from service as suspected dissidents. Any form of individual initiative, even within the boundaries of the regulations, was potentially dangerous since it could attract attention and could be interpreted as subversion. Civil servants had to live up to Banda's credo of diligence, obedience, loyalty and unity, the four cornerstones of Malawi nationalism, and had only limited time for private commercial activities.

After the economy had been liberalized in the early 1990s and the strict discipline that had been enforced under Banda had loosened considerably in the wake of democratisation civil servants entered the private economy en masse, both the formal and the informal sector. They did so because they had a favourable starting position. By virtue of their employment they enjoyed a regular salary and access to monetary benefits such as salary advances and allowances. Furthermore, their employment gave them privileged access to infrastructure such as vehicles and telecommunication that was utilized for private ends - not to mention the valuable contacts that come with a privileged position in the civil service. All these assets functioned as capital that could be invested in private business. There was only little competition from other entrepreneurs in Malawi since there was no other group outside government employment, except for the Asian traders, with access to the necessary capital to start business enterprises.

It is impossible to give an exhaustive list of businesses of civil servants. Examples for relatively large scale businesses include vehicles like minibuses, taxis or pick-up trucks, private schools, fishing boats; medium scale businesses include the breeding of

poultry, selling of second-hand clothes, a restaurant, a bar, a shop or a maize mill; while small scale business included the sale of *mandazi* (local donuts), *samosas* (local pastries), soft drinks, potato chips, or *freezies* (water ice). The scale of a business operation depended on the amount of money invested: a bar could be a hut with thatched roof such as that of Mr. Kabula or it could be bottle-store in town with music, bottled beer, soft drinks, and food owned by a senior civil servant. The scale of the business reflected the social status and wealth of the civil servant: high-ranking civil servants ran large-scale businesses that required a substantial investment and know-how while junior civil servants were engaged in small-scale business requiring only a small investment. Civil servants did not work personally in their businesses, they only supervised the work of employees and relatives. Yet many civil servants devoted a considerable amount of time to managing their businesses. Many government employees owned more than one business, often together with their spouse. The income from these activities could be the equivalent to a month's salary or even more.

Apart from subsistence farming many civil servants cultivated cash crops. Common crops were maize, cassava, vegetables and tobacco. This was done on any scale, from very small to large farms or estates, from the junior civil servant who sold cassava to earn some extra money to the senior civil servant who owned a large tobacco estate in the Central Region. Between those extremes government employees ran farms of any size where they grew maize, vegetables, or groundnuts. Others raised cattle or poultry. It was well known that many high-ranking officers from the ministerial headquarters in Lilongwe owned large tobacco estates in Kasungu district. The background was Kamuzu Banda's decision to promote tobacco as Malawi's main cash crop. He had promoted the expansion of the large-scale tobacco sector as national development strategy and had acquired large estates in Kasungu district where he established tobacco estates to produce high-quality flue-cured tobacco. He urged the elite of party officials and bureaucrats to follow his example and hundreds of party officials and top managers in the civil service and parastatals received soft loans from the Agricultural Division of the Commercial Bank. They established large tobacco estates on former Crown land that had been confiscated by Banda, which were to become by far the greatest earner of foreign exchange (by the end of the 1980s tobacco accounted for about 70 percent of Malawi's export earnings) (GoM 2001:70, Williams 1978:280).

b) Subsistence Farming - Maize and Nsima

Nsima, the porridge made from maize flour (*ufa*), is at the centre of every Malawian meal and according to Malawians one has not eaten without a serving of nsima. 15 "We Malawians are proud to grow our own food" was an often-heard statements. To be able to grow one's own food was a source of pride in Malawi and symbolized respect for tradition. Even people in wage employment who lived in urban areas cultivated maize along with cassava and vegetables. To grow one's own maize was a means to increase household food security and to reduce dependency on the dwindling cash incomes. There was a wide variety with regard to the location of civil servants' gardens: Some rented a garden close to their service station, whereas others had a garden on family land in the home village. Others lived close to their home village, such as Mr. Kabula and Ms. Malula. Junior officers were often posted close to their home area whereas civil servants in the senior grades were posted at considerable distance from their home district. Types of landholding also varied widely: some rented a plot from private landowners or village authorities while others cultivated a plot that had been acquired by relatives or allocated to the family by the village headman. Landholding was only rarely officially recognised. The village headmen did not keep written records of the land under their authority and most of my informants rented outside the municipal boundaries from villagers who required the consent of their village headman or from the village headmen directly.

I distinguish two types of garden. The first is located in the home village and the second is close to the town where the civil servant is posted. The former are usually on what people refer to as "family land", while the latter are usually bought or rented on individual title against payment. Family land is a broad term that covers customary land allocated by the village authorities to the family and land that is bought. In a village the village headman has the authority to allocate gardens to the families that make up the village. This is their right as members of the village and they do not have to make any

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¹⁵ Nsima is served with a side-dish or "relish", ndiwo. Typical ingredients are pumpkin leaves, peas, cassava leaves, sweet potatoes, cabbage, eggs, fish, meat, fungi and insects such as ngumbi.

payments for the rights to use the land. Family members with traditional authority such as the *asyene mbumba* (Yao) or the *mwini mbumba* (Chewa) allocate plots of the family land to individual family members. It is important to note that it is legally impossible to acquire ownership of customary land according to the Customary Title Act. The village headmen and the representatives of the families can only confer usufruct rights. An individual's claim to a certain plot is only effective when the person cultivates the plot, uncultivated and thus unclaimed land may be assigned to other individuals or families by the village authorities.

Mr. Kabula's case is instructive in this regard. He was anxious to keep his family's claim on the garden because the land was customary land, which had been allocated to his maternal relatives¹⁶ by the village headman. Ms. Malula's gardens were also on family land but unlike Mr. Kabula's gardens this land had been acquired by her grandmother and had been passed on in the family. This land was neither freehold nor leasehold but customary land, which had been sold by the village headman to Ms. Malula's grandmother. It is not possible to acquire legal title of customary land and the sale of the land was therefore legally void. Nevertheless, the land was considered to be the land of Ms. Malula's family and their rights were recognised by the village headman. Although she considered the land to be "owned" by her family it was subject to the same rules as "ordinary" customary land allocated by the village headman. Therefore she had to claim the land by cultivating it. Otherwise other villagers might claim the land or the village headman might decide to "sell" or "let" it to someone else. The informal sale or lease of land by village headmen and traditional authorities was common practice in Malawi. The village headmen often asked exorbitant prices for customary title land especially in attractive locations close to towns or the lake. The corrupt practices surrounding the illegal sale and lease of customary land by traditional leaders caused considerable resentment and was a hotly debated issue in parliamentary debates on the new land policy (GoM 2001). Land was scarce in Zomba district and neither Mr. Kabula's and Ms. Malula's fear of encroachment on their family land was unfounded.

Having access to family land in the home village has many advantages and has high symbolical significance. It is tangible proof of belonging to the village and the rural

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¹⁶ Remember that Mr. Kabula and Ms. Malula live in a setting with matrilineal inheritance pattern.

kin. Economically maintaining a garden on family land was very attractive because it caused no fees. Neither Mr. Kabula nor Ms. Malula had to pay for their gardens. A possible drawback may be the distance to the service station: if the garden is too far away the transport costs are too high and it is too difficult to protect the harvest from thieves. Mr. Kabula and Ms. Malula were both lucky since they were posted in their home village. It is a long-standing policy to employ junior civil servants such as teachers and extension workers as close as possible to their home area to enable them to make use of the customary land in their home village. Of course, an important variable is distance, if the garden in the home village is too far away the costs for transporting inputs to the village and to transport at least a part of the produce to town becomes prohibitive.

Even junior civil servants such as Mr. Kabula and Ms. Malula rarely performed manual work in their own gardens. Usually civil servants hired waganyu¹⁷ to do the actual work in the garden such as weeding and harvesting. Waganyu were never relatives since it carried the stigma of extreme poverty. Of course, relatives would help in the garden for food or cash but they would not be referred to as waganyu. Cordial relations with the relatives in the village were vital for civil servants with gardens in the home village. Those who lived farther away than Mr. Kabula and Ms. Malula were not able to supervise the work on their gardens. They relied on their relatives to keep an eye on their gardens in their absence. The role of the relatives in the village was ambivalent with regard to the gardens. Surely they were the people who looked after the civil servant's garden during his or her absence and they helped in the garden when necessary. And yet there was a good deal of distrust between the civil servants from town and their rural kin. Stories of thefts of crops from the garden or whole harvests by relatives in the village who were supposed to look after the garden had wide currency in the circles of my informants.

Because of these problems many civil servants decided to rent or buy a garden closer to town. A garden close to town had many advantages: it was easy to supervise, transport costs were low, and one did not have to deal with jealous and stealing relatives. Many civil servants in Lilongwe and Zomba rented one or more plots in one of the

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¹⁷ Waganyu are casual labourers hired for piecework and paid in kind or cash. Ganyu is the source of cash for many subsistence farmers and constitutes a last resort for the poor who have exhausted their food reserves. In times of hunger ganyu is in ample supply, competition is tough and wages are low.

surrounding villages. This land was either let by the village headman or by villagers with the permission of the village headman. Without the permission of the village headman it was not possible to rent a plot in territory under his jurisdiction. I have already pointed out that these transactions were unofficial since it is not possible to acquire legal title to customary land. Nevertheless, the lease and sale of land was common among the traditional authorities in the vicinity of Lilongwe and Zomba.

The size and location of the plots depended to a large extent on social status and income. Junior civil servants with little capital like Mr. Kabula depended exclusively on the produce of the garden in the home village while others who were wealthier were able to have one or even more gardens close to town in addition to their garden in the home village, which they kept to display their attachment to the village rather than to produce food for themselves. Many civil servants had abandoned their claim on land in their home village and relied exclusively on their gardens close to town for their food supply.

The motives for the decision to focus on the garden close to town were very diverse but gradually a few basic patterns emerged. Often it just seemed to be practical to have a garden within easy reach. One of my informants observed:

Because of migration to towns in search for work or 'greener pastures', many people have developed the attitude of 'home is where you are comfortable and you have your own land'. As such, many have bought land elsewhere and built their homes there, too. Because of this they can't go home to collect maize which they didn't cultivate.

Many civil servants in town decided to rent a garden close to their service station because of high transportation costs to the home village and the rapidly rising prices for inputs such as fertilizer and seeds. The gardens close to their service station were more accessible and easier to monitor than the plots at the "traditional home".

For some it was necessary to rent a garden because of the scarcity of land in the home village. In many districts, especially in the Southern region, land had become an extremely scarce commodity. Population growth was so high in many areas that individual plots had become too small to produce sufficient yield for people's livelihood. Due to their relatively privileged position many senior civil servants were in a position to buy land in districts where more land was available and where prices were lower. Of

course this option was only available to senior civil servants who had the necessary resources. Junior civil servants like Mr. Maulana were not in a position to acquire additional land elsewhere.

Another important factor in the decision to pull back from the home village and focus instead on the gardens closer to the service station in town was the ambivalent relationship with the rural kin. This relationship seems to be the key to understand civil servants in Malawi. The following chapter will address the nature of the relationship between civil servants in town and kinsfolk in the village in greater detail. Before I turn to this issue, however, I want to return to the various income sources of civil servants in the second half of the 1990s and the severe food crisis that affected both the rural poor and their wealthier relatives in town.

c) Food Security in Times of Hunger

Malawians' dream of food security proved to be precarious during the famine that affected large parts of the country in 2002.¹⁸ The famine revealed the importance of a regular income and the limits of subsistence farming. Generally people employed by the government and the formal sector did not experience substantial food shortages although many people encountered serious difficulties paying high prices for maize. In February and March 2002 I was staying with a friend in Biwi, a township in Lilongwe. The hungry villagers who flocked to the towns in a desperate search for help had nothing to fall back on: their granaries had been depleted a long time ago and they had no money to buy food. Almost every day a hungry relative from the village would find his or her way to the house of my friend where they would receive a warm meal and some money to buy one of the little five kg bags of *ufa* that were sold at exorbitant prices in town. Everybody complained about the high prices that had quadrupled since the beginning of the food crisis in September 2001, but those with a regular salary could get by whereas those with no regular cash income had nothing else than the pity of their relatives to fall back on.

The famine revealed the risks of subsistence farming. One year the harvest might be excellent but already the next year a season's labour might be destroyed by floods or draught. I was curious to learn how my informants handled the food crisis. In February

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¹⁸ On the famine see Chapter One. The most comprehensive study of the famine is by Devereux (2002).

2002 I visited Mr. Kabula to learn what had happened since my last visit in 2000. He was in dire straits and had many dependants to look after. The two young sons, four daughters and three grandchildren depended on his support. Furthermore he occasionally supported his mother, his five sisters and their children, the *mbumba*. In the 2000-2001 season he had had a good harvest that lasted till November 2001. In November 2001 he bought two bags (each 50 kg) for MK 850 (compared to MK 450 in July 2001 and MK 250 in 2000) from ADMARC. Since his mother and his sisters did not have any food left at that time and had no money to buy food he shared the maize he had purchased from ADMARC with them and by the end of December nothing was left. In December 2001 he went again to ADMARC to buy more maize but by this time the reserves of ADMARC were almost exhausted and it was only with the help of a friend of his late father who worked for ADMARC that he was able to buy 75 kg maize. During our conversations in February 2002 he told me "the maize will be finished next week". His situation was especially dire because he had to buy fertilizer for the 2011-2002 crop. He had bought two bags of fertilizer for MK 1200 and half a bag for his mother. Unlike earlier years he was not able to buy fertilizer for his sisters, "they were disappointed because they depend on me; I promised them to share my harvest with them". He expected a bad harvest for April 2002, "people in the village have no fertilizer, this year there is a lot of adult malnutrition, people are dying from hunger!" Mr. Kabula was lucky, by means of his salary he was able to buy food and still be able to buy inputs for his gardens and even provide support for his relatives.

Because of the crisis the dream of affluence and stability was well beyond the reach of those who had once hoped to realise it. In February 2002 furniture like a sofa, a cupboard, a dining table and chairs cost between MK 10,000 and MK 50,000. A mattress cost between MK 2,000 and MK 5,000, a television set MK 20,000 and a stereo set MK 10,000, a refrigerator MK 15,000. Private school fees cost between MK 4,000 and MK 10,000 per term, depending on the school, and a plot in one of the outskirts of Lilongwe cost about MK 80,000. For a middle-ranking civil servant who earned MK 10,000 including all allowances per month these things had always been almost out of reach. Through discipline and salary advances many civil servants had succeeded in making this dream come true. However, in February 2002 not one of my acquaintances could even

think of buying a refrigerator or a television set. Confronted with a bad harvest and the demands from starving relatives in the home village they were forced to buy *ufa* for MK 800 to MK 1000 per 50 kg bag. All other plans had to be shelved and all resources had to be used to fend off the effects of the food shortage.

The neo-liberal reforms of the 1990s reconfigured the borders between those included and those excluded and it seemed that only a happy few were included in the "New Malawi" of the 1990s. Employment in the civil service was no longer sufficient for a secure existence. People like Ms. Malula who had kinship ties with the *apamwamba* were also able to profit form the freedom in the "New Malawi". She was the proof that it was no longer sufficient to have a job in the government to prosper. Without the social capital provided by wealthy and influential relatives it became very difficult to strive for the dream of material wealth. To them democratisation and economic liberalisation meant freedom: they could buy furniture, television sets and other luxury goods while the rank and file lived on advances and *katapila*, they could send their children to expensive private schools while the government schools were overrun by pupils, they could invest money in a large-scale business that promised profits and they did not depend on maize grown in the home village.

Conclusions

The aim of this chapter was to present a horizontal slice of the everyday life of civil servants in Lilongwe and Zomba. Just as in real life, the various aspects of everyday experience were lumped together to imitate the complex and unexpected ways the job and private enterprises were interwoven. Due to the high inflation rate, salaries had been eroded and civil servants explored a variety of means to regain their lost security. They relied on salary advances and workshop allowances to supplement their salaries. Employment in civil service ceased to be the main source of income for many civil servants who were "business-minded". The deregulation of the market and the end of Kamuzu Banda's autocratic regime had created room for civil servants who started businesses to become less dependent on their job in times when they could no longer count on lifelong employment. Subsistence farming was also a popular means to reduce

the dependency on cash although the famine of 2002 revealed that subsistence farming was not without risks.

My discussion of the location of the garden brought another important issue to the surface. The relationship between the civil servant who had a garden in the home village and the kinsfolk there was characterised by distrust and ambivalence. Mr. Kabula had access to the land in the village by virtue of his status as warden of his *mbumba*, but his sisters were also a constant source of irritation and a considerable burden on his limited resources. Many informants complained that their rural kin provided only little assistance, stole the harvest, and had exaggerated expectations. Hence, many civil servants preferred to rent a garden close to town out of reach of their relatives in the home village. The relationship with kin was of vital importance and the source of great anxiety for civil servants. Of course, African civil servants are famous for their "primordial" affiliations that have negative effects on their functioning as servants of the public good. As the following chapter will show, this simplistic representation of African civil servants ignores the anxieties and ambivalences that shape the relationship between civil servants and their rural kin.