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ECONOMIC AND DEMOGRAPHIC FORMATIONS OF INEQUALITY IN THE ERA OF
EDUCATION FOR ALL (EFA) IN SUB-SAHARAN AFRICA

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Abstract

In Sub-Saharan Africa (SSA), rapid educational expansion at the primary and secondary levels has garnered much international attention. Policy-makers and scholars often presume that education is a positive force, and much of the empirical literature supports this assumption. However, my work directs new scrutiny at this assumption by examining the oft-neglected social consequences of educational expansion and its implications for inequality across various life outcomes. I treat education as a multi-dimensional mechanism connecting demographic processes with economic inequalities and study its effect using three different perspectives. First, I examine the effect of education as a population composition rather than an individual-level outcome to better capture the effect of shifting opportunity structure in Sub-Saharan Africa at the onset of rapid educational expansion. Next, I examine the effect of education as a positioning process to which individuals continuously anchor and readjust their actions and strategies for social mobility. Finally, I examine the effect of education as a social relation through which people ascribe contrasting values and uses to material resources in order to stabilize marital unions.

This dissertation consists of three empirical chapters, exploring each of three dimensions of education mentioned above. I begin by providing a comprehensive analysis on how educational expansion alters wealth inequality in SSA, focusing on the effect of changing educational composition on inter-group and intra-group inequality. Then, I show how education—and people’s life trajectories surrounding it—shapes social mobility in contemporary SSA using street vendors in Malawi as a case study. Finally, I investigate how

educational differences in divorce are affected by the different uses of wealth within marriages. The overall goal of this dissertation is to combine demographic methods and perspectives with inequality literature to provide empirical and theoretical insights for those who strive to meet social expectations with their education in the era of Education for All (EFA).

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CHAPTER ONE: INTRODUCTION

The 2018 World Bank Report *Facing Forward: Schooling for Learning in Africa* highlighted that Sub-Saharan Africa (SSA) is behind other regions of the world in developing its human capital (Bashir et al. 2018). The timing of the report was critical as many parts of the continent were bracing for the demographic dividend, a temporary boost in the economic growth driven by the favorable changes in the age structure of the population. Many pages had been spent estimating the massive economic potential of Africa's demographic dividend and most of them underpinned the importance of education as a key driver in light of a huge success in educational expansion in the region (Cuaresma, Lutz, and Sanderson 2014; Lutz et al.2019). In fact, the number of students enrolled in primary school more than tripled between 1990 and 2019, rising from 62 million to 187 million across SSA. It is no doubt many policymakers believed education as the best investment in development (Knight and Sabot 1983; Jerrim and Macmillan 2015).

Unfortunately, the African demographic dividend is yet to be realized as the influx of educated labor force is simply not at work. According to the report from the International Labor Organization (ILO), employment prospects in SSA are presently stagnating due to low productivity, lack of economic diversification, and lack of formal employment opportunity (ILO 2017). In many SSA countries, economies are predominantly concentrated in agriculture with limited manufacturing. The service sector is growing, yet with limited prospects for formal employment. Consequently, the demand for the educated labor force in Africa is quite low due to a dissuasive investment climate, putting a large supply of workers into unregulated employment at the informal sector. Defined as any economic activities that are not covered by governmental

arrangement or regulations, the informal sector puts its works in a marginalized position vulnerable to labor exploitation and underpayment (ILO: Informal Economy, A Hazardous Activity).

The working crisis of the newly educated population is further summarized in Table 1.1. The proportion of working population classified as *working poverty* and *extreme working poverty* has increased since 2000. Even though the unemployment rate seems stable over the past two decades, accurate statistics are hard to come by, reflecting the high informality of the African labor market. Using alternative definitions of unemployment such as NEET (not in employment, education, or training) and LU3¹ (labor under-utilization rates), experts say that these figures could easily go up to 40% (ILO 2020).

Table 1.1: Sub-Saharan African Labor Market Outlook, 2000–2017

	2000–07	2008–13	2014	2015	2016	2017
<i>Labor force participation rate</i>	69.8	69.9	70.0	70.2	70.3	70.4
<i>Unemployment Rate</i>	8.1	7.6	7.4	7.4	7.5	7.5
<i>Employment growth</i>	3.0	3.0	3.4	3.0	3.0	3.1
<i>Vulnerable employment (<\$1.90)</i>	72.9	71.4	68.9	69.9	69.7	69.6
<i>Extreme working poverty (<\$3.10)</i>	49.3	39.9	35.2	34.3	33.1	31.7
<i>Working poverty</i>	23.8	27.7	29.6	29.7	30.0	30.4

Source: International Labor Organization

Young people in SSA who have benefited from educational expansion are now facing tighter labor market concentrations in services, commerce, etc., which often widens the wealth gap. Educated women are especially vulnerable as they face higher levels of unemployment and are much more concentrated in the informal sector (ILO 2017). The average duration for the school-to-work transition is between 17 to 53 months (Alam and de Diego 2019) in SSA, instigating many social and demographic problems. Socially, unemployed and underemployed youths are seen as a major source of social and political unrest that is prevalent throughout the

¹ The LU3 indicator is a broadened unemployment rate including both the unemployed and the potential labor force comprised of those who would like to work but are not actively looking for jobs.

African continent (Ighobor 2017). Demographically, a prolonged duration between school and work obscures the meaning and consequences of the “coming of age” experience among African youth (Lloyd 2005), which leads to an array of unfavorable outcomes such as impulsive marriage (Bertrand-Dansereau and Clark 2016) and HIV/AIDS infections (Mojola 2014). It is in these circumstances that many Africans aspire to achieve education in order to better their lives and their families’.

This dissertation project aims to understand how educated Africans experience inequality and formulate their social identities and demographic behaviors accordingly. Using Malawi as a case study, my work poses three central questions. First, how does educational expansion in Sub-Saharan Africa shift between and within class inequality over time? Second, how is inequality manifested within the communities in this new environment? Third, how do people incorporate the problems of money and status within their intimate lives? The focal sample of this study is “young” African women who are most affected by the rapid expansion of primary and secondary education and who have undergone (or are undergoing) school-to-work transitions. Roughly, these are young adults between the ages of 20–35. Although educational expansion happened at all levels of education, I focus on individuals who completed primary education or obtained some years of secondary education as they represent the “average” workforce across Sub-Saharan Africa. I exclusively study the experiences of women as their economic activities and their implications for wealth inequality in SSA are relatively understudied, despite remarkable progress in girls’ educational attainments (Lopus and Frye 2018).

Field Site: Balaka, Malawi

Malawi, located in the southern part of SSA, is a poor country even by African standards: its GNI per capita is \$360 USD in comparison to a Sub-Saharan mean of \$1,507 (The World Bank, 2018). The country has an estimated population of 18.6 million as of 2019, which is expected to double by 2038. The total fertility rate—the average number of children each woman is expected to bear in her lifetime—is 4.30. The economy of Malawi is heavily dependent on agriculture, employing nearly 80% of the population. As a matter of fact, many people’s livelihood is vulnerable to external climatic and economic shocks. Most notably, a sudden devaluation of Malawian currency in 2012 as well as severe famines in 2012 and 2019 had left thousands of people scrambling for their day-to-day lives.

Figure 1.1: Map of Malawi



Source: Embassy of the Republic of Malawi in the United States

However, the Malawian government has been welcoming foreign aid and investment, and is praised as one of the success stories when it comes to educational expansion. In 1994, the Malawian government abolished school fees for primary education, making the first eight years of education compulsory for the entire population. Of course, “success” does not mean it is perfect. The Malawian education system is still suffering from poor quality and high drop-out rates; the average education attainment of the cohort affected by the 1994 policy is a little over 7 years of education, even though the law requires eight years of education. However, Malawi is, undoubtedly, one of the few African countries which achieved a primary net enrollment of 99% and presents itself as an ideal field site to study the impact of educational expansion and its social and demographic impact for three reasons.

First, despite its educational success story, the labor market in Malawi has staggered behind to incorporate the newly educated population, producing a typical challenge to those who seek to better themselves through education. Second, kinship relations and support networks are integral parts of people’s lives, as evidenced by missionaries, ethnographers, and more (Kerr 2005; Mtika and Doctor 2002; Weinreb 2007). Yet, a series of labor migrations, both rural-to-rural, rural-to-urban, and to international destinations such as South Africa, have been compromising the capacities of those kinship networks and have further deprived people of their essential social and economic resources. Finally, Malawi has experienced dynamic demographic shifts in relation to the changes in education and migration (Behrman 2019; Reniers 2003).

My research will primarily use data from Balaka, Malawi, a main township in the Balaka district in Southern Malawi. Over the past few years, the Balaka township has mirrored much of the changes in educational and residential arrangements happening throughout Malawi. As a center for education within its district, Balaka hosts many high-performing secondary schools in

its proximity. With increasing educational opportunities, many young people have migrated to Balaka from rural areas in search for a job. As a result, Balaka has become a burgeoning peri-urban center for business and commercial agriculture (Krishnankutty and Krishnan 2013). Due to its proximity to schools, residents in Balaka are slightly more educated compared to the national average (7.81 and 5.33 years, respectively); however, Balaka is typical of any burgeoning township in Malawi in other key socioeconomic measures such as household wealth and the availability of electricity, as shown in Table 1.2.

Table 1.2: Comparing Balaka to Malawi in Key Socioeconomic Characteristics

	Malawi (DHS sample)	Balaka (TLT sample)
Years of Education	6.33	7.81
Improved Floor	0.28	0.35
Have electricity	0.12	0.14
Household Goods Index (0–6)	1.26	1.58
Never Married	0.42	0.50
Ideal Family Size	3.39	3.27

Source: Data are retrieved from the 2010 Malawi Demographic and Health Survey (DHS) and Tsogolo la Thanzi (2011).

Objectives

The social realities of Balaka holistically capture the experiences that many young women face in contemporary SSA, where increasing educational opportunities are coupled with shrinking job prospects. In order to realize the promise of education, these young women seek social mobility through a vibrant, but often precarious, market. However, as African markets feature a structural lag, acute status incongruence—the mismatch between related status dimensions (Hannum and Buchmann 2005; Lutz, Cuaresma, and Sanderson 2008)—is rampant among its participants. Swidler (1986) sees these rapid educational transformations and associated social changes as creating “unsettled” social lives, wherein new ideologies and systems could emerge to challenge our prior understandings of how education and the corresponding demographic behaviors reshape stratification (Bourdieu 1985; Frye 2012). My

dissertation seeks to investigate how educational wealth gradients are formed when people's perceptions and expectations for education are fundamentally shifting.

The rest of the dissertation is organized as follows. The first analytic piece offers a comprehensive account on how educational expansion has affected household wealth inequality in 17 SSA countries using the Demographic and Health Survey (DHS). I use decomposition and counterfactual analyses to show the changes in educational composition of the labor force and its effect on wealth inequality. I also look at the relevance of women's work in the informal sector in shaping population-level inequality. The second analytic piece situates Malawi in the broader inequality trend identified in the first piece to provide a contextualized analysis of how inequality is manifested in SSA. Using in-depth interviews from street vendors in Balaka, I show how education shapes social (im)mobility in a social context where the return to education is dubious. I present and discuss four unique utilities of education in the informal sector and its effect on women's economic standing. Finally, the third analytic piece utilizes longitudinal data from Malawi to examine how women's use of resources, in turn, generates divergence in marital outcomes.

CHAPTER 2: EDUCATIONAL EXPANSION, WOMEN'S WORK, AND HOUSEHOLD WEALTH INEQUALITY IN SUB-SAHARAN AFRICA

A sizeable body of research has investigated the linkage between educational expansion and wealth inequality with the premise that an expansion in educational opportunities would reduce levels of inequality (Jacobs 1985, Knight and Sabot 1983, Lam and Levinson 1992, Nielsen and Alderson 1997). This message is particularly salient in the literature from developing countries where educational expansion was, in part, planned and administered to achieve equitable growth. Despite this optimism, Sub-Saharan Africa remains one of the most unequal regions of the world (Oduola et al. 2017). This paradox draws our attention to two questions: (1) how does educational expansion affect wealth inequality? and (2) what are the sources of changing inequality?

Of particular import is women's work and its implications for household wealth. Along with the rapid expansion of education at the primary and lower-secondary level, many women have benefited from expanding educational opportunities, surpassing boys in school enrollment and academic performance in many parts of Africa (Lopus and Frye 2018). The link between women's education and wealth inequality is particularly interesting for two reasons. First, African women often maintain a social status independent from that of their partners (Okeke 2000). The importance of women's work has long been documented in qualitative and ethnographic work (Clark 1994; Clark 2010; Hodgson and McCurdy 2001), yet its consequences on household wealth inequality are not widely studied.

Second, educational expansion among women has highlighted the significance of so-called "informal" work for economic development in Sub-Saharan Africa. The informal sector has been an outlet for many women with primary and secondary education who were unable to

find stable occupations. Combining various forms of subsistence, the informal market not only affects national GDP but also shapes economic inequality at large (Krstic and Sanfey 2010). Recent studies show that female labor force participation rates in Sub-Saharan Africa have increased among women with primary and secondary education, and the vast majority of them are employed in the informal sector (Backhaus and Loichinger 2022). This finding, along with the long-held concern over the “feminization of the informal market” redirects our attention to the relationship between educational expansion and wealth inequality through women’s work.

Using Demographic and Health Surveys from 15 SSA countries between the 1990s and 2020, this study investigates whether household wealth has become increasingly unequal in Sub-Saharan countries that have experienced educational expansion. To accomplish this goal, I use decomposition analysis to measure changes in between and within group inequality over time. To further investigate the source of changing inequality across Sub-Saharan Africa, I use step-wise counterfactuals to identify the individual and contextual determinants of wealth inequality. I focus on women’s employment type—particularly, self-employment—to investigate how women’s work and the labor market structure affects educational gradients in wealth.

This study contributes to the existing literature in several ways. First, it provides a new analysis of wealth inequality at the household-level across Sub-Saharan African countries. Second, it also sheds light on the importance of shifts in educational composition at the population level for aggregate trends in wealth inequality. Lastly, this study illuminates how the effects of educational expansion on wealth inequality intersect with women’s employment in the informal sector of the economy.

WEALTH INEQUALITY IN SUB-SAHARAN AFRICA

The available evidence suggests that Africa is the second most unequal continent in the world, next to Latin America (Ravallion and Chen, 2012). While several recent studies have shown signs of declining inequality in some African countries, high levels of inequality remain widespread and have largely persisted over time (Bigsten, 2014; Maliti 2019; Milanovic, 2003). The most widely studied determinants of inequality involve political and macro-economic factors, including governmental spending on education (Castro-Leal et al. 1999), poverty reduction policies (Harber 2010; van der Berg 2002), international remittances (Adams, Cuecuecha, and Page 2016), and international investments (Asongu and Tchamyou 2016; Asongu 2013). Nevertheless, the degree to which these factors explain levels of inequality within and across SSA is unsettled and remains the subject of debate (Batuo, Kararach, and Malki 2022).

Education is among the most powerful determinants of inequality in Africa (Abdullah, Doucouliagos, and Manning 2013). The overall impact of education on inequality is a complex relationship, and education's full impact depends on numerous factors. With rapid educational expansion, drastic changes in educational composition have shifted the socioeconomic landscape across SSA (Chisholm 2004; Reddy 2004). Despite its importance, the effect of rising education on inequality in developing countries has only recently gained scholarly attention (Zhou 2014; Pesando 2021; Oh 2019). In the section below, I discuss how changes in educational composition have shifted the overall inequality trend in SSA and are linked with women's work and other contextual determinants of inequality.

CONTEXTUALIZING WEALTH INEQUALITY IN TIMES OF RAPID EDUCATIONAL EXPANSION

Classic literature from Knight and Sabot (1983) suggests that educational expansion has two offsetting effects on wealth inequality: the “composition” effect increases wealth inequality when the educational expansion leads to an increase in the proportion of more-educated workers while the “wage compression” effect reduces wealth inequality when the supply of educated labor exceeds the demand as a result of educational expansion. Yet, the relationship between educational attainment and wealth inequality is not always clear in theoretical and empirical studies. While educational investments in Africa are motivated by a variety of considerations besides the hope of economic growth, the belief in the instrumentality of education as a potential equalizer seem to be among the most fundamental driving forces behind the widespread international support for educational expansion in SSA. Hence, many endeavors have focused on alleviating poverty through education (Omoniyi 2013; Mundy and Menashy 2014), advocating a strong message that shifting educational composition upwards would unequivocally decrease inequality.

Determining the wage compression effect in Sub-Saharan Africa has added challenges, earning the term, “African exceptionalism,” among development economists. Demand for labor is often dependent on the levels of human and social capital as well as technological advancement (Galor and Moav 2004; Ehrlich and Kim 2007) as they determine the productivity of the labor force (Becker and Chiswick 1966; Mincer 1974). However, educational expansion in SSA was largely driven by globalization rather than a demand for an educated workforce (Lloyd and Hewett 2009; Meyer, Nagel, and Snyder 1993), hence challenging the theoretical operation between the composition effect and the wage compression effect. It is estimated that the return to education at the primary education level is especially low in SSA compared to other developing

countries due to massive imbalances between the supply of and demand for an educated workforce (Bennell 1996). A more recent study also attests that the return to primary education in SSA is still the lowest in the world and the return to tertiary education has also decreased due to high joblessness among the highly educated labor force (Barouni and Broecke 2014).

As shown in the above studies, education rarely possesses an absolute value during rapid educational expansion (Bol 2015; Araki 2020; Triventi et al. 2016) and studies on the relationship between education and income inequality across the globe often present contradictory results due to different labor market characteristics (Park 1997; Jaumotte, Lall, and Papageorgiou 2013; Ram 1984; Checchi 2001). Markets in Sub-Saharan Africa are often described as dual economies with the “central” sector regulated by the government and the “periphery” sector which encompasses unregistered economic activities occurring on the streets. Often referred to as the “informal” sector, this periphery market accounts for the vast majority of economic activities in Africa in the absence of strong industrial and government sectors. In the case of Benin, 64% of national trade is made within the informal sector and the GDP value added has consistently exceeded other sectors (United Nations Economic Commission for Africa, 2015), no longer marking it a secondary market where lower-cost labor and products are distributed (Rosser et al. 2000).

Whether the size of the informal sector increased along with educational expansion is unclear. For a long time, market structure was regarded as a passive receiver of market demand. However, some recent studies have found a causal relationship between educational expansion and the labor market structure (Rauscher 2015), suggesting that educational expansion can generate demand for labor and increase the proportion of the corresponding labor force. Given the peculiarities of the informal market, it is hard to decide whether educational expansion has a

causal influence on the size of the informal sector. However, educational expansion surely has shifted educational composition within the informal sector. A lot of ethnographic evidence seems to suggest that the newly educated population is more likely to be drawn into the informal market in Sub-Saharan Africa (Gerxhani and van de Werfhorst 2013). Other empirical studies tracing school-to-work trajectories among African youths observed that the wage employment rate is considerably low among people with primary and some secondary education, where most of the educational expansion efforts were concentrated, which results in a rise in self-employment among this particular group since they are not incorporated into the formal labor queue (Al-Samarrai and Bennell 2007).

WOMEN'S WORK AND WEALTH INEQUALITY IN SUB-SAHARAN AFRICA

With the large-scale shift in educational composition and inadequate market structure to absorb newly educated labor force, men's economic contribution across SSA has diminished in the recent decade (O'Laughlin 1998; Milazzo and van de Walle 2017). Consequently, the importance of women's economic role has risen, especially in the informal sector. The informal sector in SSA is often characterized as "feminine" since as high as 84% of women are "employed" in informal employment as opposed to 63% of men (Malta 2019).

Despite women's high participation rate in the informal sector, their economic activities are hard to measure, posing challenges in determining whether and how the informal sector serves as a source of economic opportunity for a growing cohort of educated women. Even though it is empirically unclear whether overeducated workers are put into more disadvantaged positions in relation to individuals with a matching educational level in the informal market, it is reasonable to assume that increasing educational attainment within the informal sector has a lasting impact on wealth inequality.

Recent studies on the gendered operation of the labor market highlight the tendency of informal employment to concentrate women in a narrow range of increasingly saturated, low-income activities, owing to women's domestic responsibilities, and unequal access to skills and resources. Given the differences in resources distributions as well as the cultural norms around gender, it is still hotly debated among scholars whether women's participation in the informal sector represents their empowerment or simply exacerbates their exposure to poverty trap, and consequently, leads to wealth inequality. Some argue that the effect of stripping away gendered constraints to informal employment has been more disempowering rather than liberating, particularly for poor women, as targeted programs and institutions often increasingly transfer financial burdens onto women in the face of diminishing male household contributions (Ojong et al. 2021).

Unfortunately, few studies have looked into the social landscape surrounding women's education, employment context, and overall inequality. A recent study focusing on Sub-Saharan Africa has shown that, in general, women's education and labor force participation are positively correlated (Backhouse and Loichinger 2022). Yet, without clear knowledge on the employment context and cultural norm surrounding women's labor force participation, it is difficult to assess where increasingly educated African women are headed to. One exceptional study from India (Chatterjee 2018) finds that women's education and labor market participation follow a U-shaped relationship mainly due to highly educated women's selection out of the labor market and the general lack of suitable employment opportunities among poorly educated women.

Looking at the social context of women's labor market participation is particularly important as recent studies show that within-group inequality is on the rise across the globe (Lemieux 2006; Western and Bloome 2009). Since within-group inequality is attributable to

insecure employment conditions as well as the return to unobserved skills in the market (van Heuvelen 2018), women in the informal sector may be more directly exposed to market competition, where variations in unmeasured skills translate into different economic outcomes. Moreover, women in the informal sector are more heterogeneous in key demographic traits compared to employees at the formal sector where certain levels of education and skills are required. This would lead to greater inequality in the informal sector, which also hinders economic growth (Khoug, Shabbir, and Sial 2021) and exacerbates wealth inequality (Chong and Gradstein 2007). With a shifting educational composition within the population, the increasing significance of informal work, and changing gender norms, SSA provides a unique case in investigating how educational expansion influences wealth inequality and class structure over time.

DATA

To examine the relationship between educational expansion and wealth inequality, I leverage data from the Demographic and Health Surveys (DHSs). DHSs are nationally representative household surveys focusing on women of reproductive age (15–45) which provide data for a wide range of topics including population, health, and nutrition. They provide one of the few reliable cross-country datasets available in the Sub-Saharan African context which dates back to the 1990s when many countries launched educational expansion policies. As of 2023, DHSs collected at most 8 waves of surveys from 44 Sub-Saharan African countries, from Phase 1(1984–1989) to Phase 8 (2018–2023). Of the 44 countries, I restrict my analysis to 21 SSA countries which participated in Phase 3 (1992–1998), when detailed questions on employment were first collected. I further restrict my analysis to 15 countries with at least two phases of

surveys available since Phase 3 to investigate changes within countries over time.¹ Table 2.1 summarizes the list of countries and the number of phases included in the analysis.

Table 2.1: List of Countries and the Number of Survey Phases Included in the Analysis

Western	Central	Eastern	Southern
Benin (4)	Cameroon (4)	Comoros (2)	Namibia (4)
Burkina Faso (3)		Kenya (4)	
Cote d'Ivoire (2)		Madagascar (3)	
Ghana (5)		Malawi (3)	
Niger (3)		Uganda (5)	
Togo (2)		Zambia (5)	
		Zimbabwe (5)	

MEASURES

To accurately compare wealth across educational groups between the 1980s and 2010s, I constructed the International Wealth Index (IWI). IWI is a comprehensive measure for the overall level of material well-being and standard of living based on the information collected on the possession of common consumer durables,² widely used in developing countries to measure household wealth as well as an access to basic services,³ and housing characteristics⁴ entered into a principle component analysis. IWI ranges from 0 to 100 depending on the quantity and quality of household assets and infrastructure (Smits and Steendijk 2005). The major advantage of the IWI over wealth indicators presented in DHS lies in its comparability across multiple countries and times in the absence of valuable information on income, land, and cattle ownership (Pesando 2021). Since the IWI scale is additive and weighted by the relative importance of each household

¹ Three eligible countries were dropped from the analysis due to lack of occupational variations across educational level, especially among highly educated women.

² Household goods items such as television, refrigerator, phone, car and bicycle.

³ Access to electricity and water source

⁴ Floor and roof materials

asset, IWI widely captures the basic needs for survival as well as the possession of goods for material comfort while allowing for the variations in asset combinations.

The measure of inequality I use is the Theil index. If household wealth (IWI) is x and households are indexed as i , then the Theil index is given by the following:

$$T = \frac{1}{N} \sum_{i=1}^N \frac{x_i}{\bar{x}} \ln\left(\frac{x_i}{\bar{x}}\right)$$

where \bar{x} is the overall mean IWI and n is the total number of households. One of the most appealing properties of the Theil index is its additive decomposability. This means that if the population is split into mutually exclusive sub-groups, then the index can be perfectly decomposed into a between-group and a within-group component.

Each woman included in the analysis was categorized into one of the eight groups based on their educational attainment and employment status. For education, I use a simplified, four-category measure provided in the DHS. Although a detailed categorical variable offers a more comprehensive measure of schooling achievement, especially when measuring the credentials of education, it undermines the proportional shift across academic boundaries (Frye and Lopus 2018). Given the high drop-out rates at the primary and secondary level, the proportion of women who completed primary and secondary school is far smaller than the proportion of the population who were exposed to educational expansion. Since I focus on exposure to educational expansion in general, I chose more simplified educational categories based on the highest grades attained: no education, primary education (either some or complete), secondary education, and higher.

For employment status, I distinguish whether or not women are engaged with informal work for living. Participation in the informal sector is formally defined as any income-generating activities that are not reported in a tax nor registered for tax purposes (IMF). However, only a handful of surveys administered in SSA specifically ask for business registration and labor contract. Therefore, I rely on a more technical definition of the informal sector provided by the ILO and ICLS which relies on the size of the establishment in which a given individual is employed. Workers who are self-employed or who work in firms of five or fewer workers are considered to be part of the informal sector. In this study, I utilize non-agricultural self-employment as a proxy for informality. Informality ranges widely across occupational groups, including professional managerial work to sales, services, and both skilled and non-skilled manual work. Table 2.2 shows the breakdown of occupations classified as informal based on women’s report of their employment status.

Table 2.2: Occupational Breakdown among Self-employed Women

Occupation Type	Percentage (%)
Professional, Technical, & Managerial	4.78%
Clerical	1.12%
Sales	58.12%
Household & domestic	3.21%
Services	10.57%
Skilled manual	16.09%
Unskilled manual	6.11%

This modified classification, which includes both women’s educational attainment and employment type, is more effective than the classification solely based on educational attainment as we could consider the effect of increasing education on the propensity to participate in the

labor force—or the type of labor force—women are engaged with. Hence, the refined Theil Index is calculated as follows:

$$T = \sum_{ij} p_{ij} \frac{\bar{x}_{ij}}{\bar{x}} \ln\left(\frac{\bar{x}_{ij}}{\bar{x}}\right) + \sum_{ij} p_{ij} \frac{\bar{x}_{ij}}{\bar{x}} T_{ij}$$

Here, p is the proportion of women of each educational group i and employment type j . The first term measures the between-group inequality component while the second term measures the weighted average of the within-group inequalities. The first term is the between-group inequality while the second term is a weighted average of the within-group inequalities.

METHOD

I carry out decomposition and a step-wise counterfactual analysis to identify contributing factors for the changing wealth inequality over time. In the first decomposition analysis, I use a specification developed by Mookherjee and Shorrocks (1982):

$$\Delta T = \sum_{ij} \Delta \varphi_{ij} \bar{p}_{ij} + \sum_{ij} \Delta p_{ij} \bar{\varphi}_{ij} + \sum_{ij} \Delta p_{ij} \bar{\gamma}_{ij} + \sum_{ij} \Delta \gamma_{ij} \bar{p}_{ij}$$

where:

$$\varphi_{ij} = \frac{\bar{x}_{ij}}{\bar{x}} * \ln\left(\frac{\bar{x}_{ij}}{\bar{x}}\right)$$

$$\gamma_{ij} = \frac{\bar{x}_{ij}}{\bar{x}} * T_{ij}$$

Using this specification, changes in Theil index could be decomposed into four components: (1) the effect of a change in mean earnings on between-group inequality; (2) the effect of a changing distribution of household types on between-group inequality; (3) the effect

of a changing distribution of household types on within-group inequality; and (4) the effect of a change in the weighted Theil value for each household type on within-group inequality. So (2) and (3) show the impact on inequality (between and within household types, respectively) of a change in the distribution of household types, while (1) and (4) measure the impact of changes in earnings between and within household types.

I further carry a step-wise counterfactual analysis to explore the relative importance of each contributing factor for wealth inequality that is associated with educational expansion. Since women's educational attainment is also highly correlated with the probability of participating in the informal sector, I first allow women's educational attainment to take their $t+1$ value while keeping the remaining terms at their t value. This method, derived from the Deming-Stephan algorithms, allows the marginal distributions and the odds ratio to vary independently of each other (Breen and Salazar 2011). My strategy is to (1) allow for the marginal distribution of women's education to take its $t+1$ value while holding all else constant at their t values; (2) then to allow for the marginal distribution of women's informal market participation to take its $t+1$ value while holding that others at t value. In step (3), I impose changing associations between education and the labor market participation to take a $t+1$ value, allowing both women's education and informal market participation to vary.

Results from the decomposition can be used to construct counterfactual levels of inequality, enabling us to assess the utility of competing explanations (Western and Bloome 2009). For example, to evaluate the effect of changing educational composition, I estimate what would have happened to wealth inequality had there been only a change in women's education while keeping others—employment type, return to education, etc.—constant (Step 1). Step (2)

accounts for the changes in the proportion of self-employed women without accounting for the changing association between education and employment type, estimating the effect of demand for education. Finally, step (3) captures the effect of the changing association between educational attainment and employment type on wealth inequality to capture the changing norm of women's labor force participation.

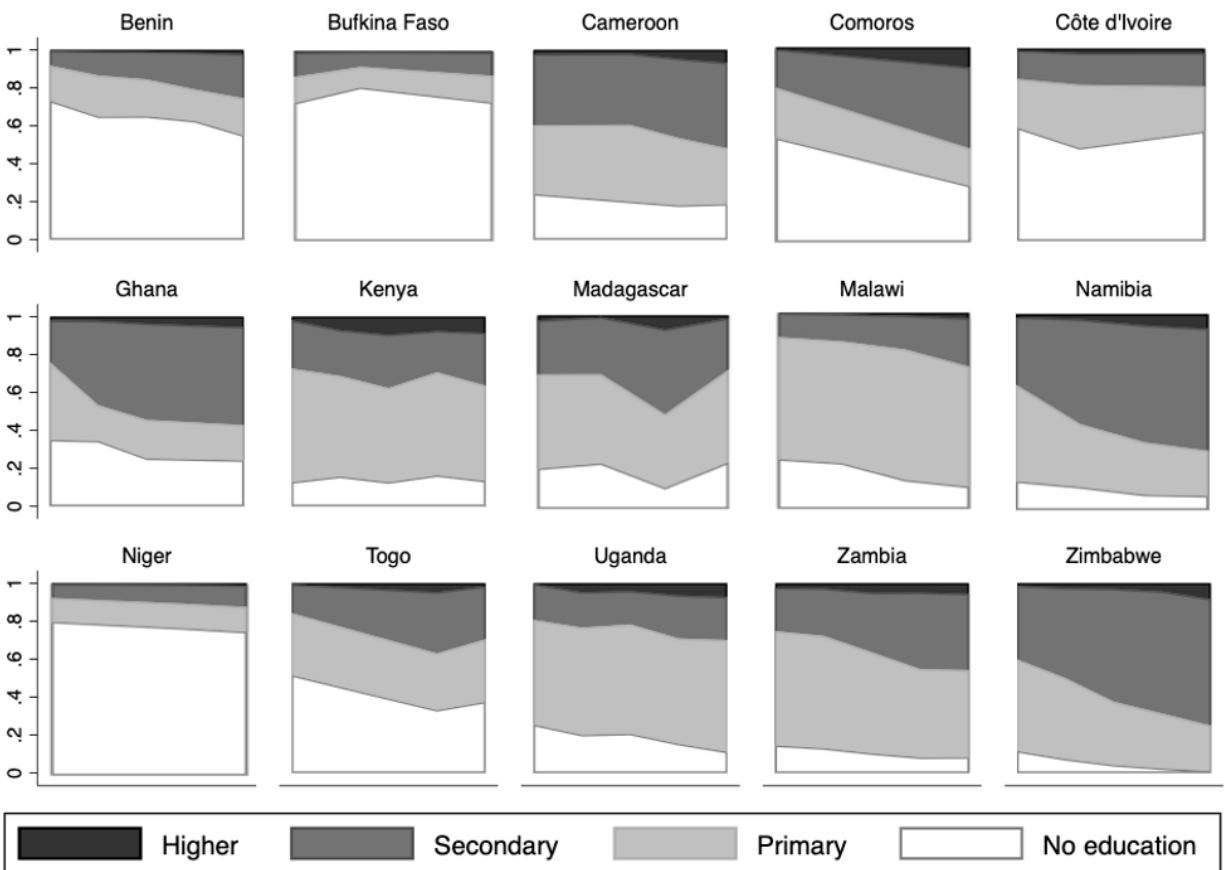
RESULTS

Trends in Educational Attainment

I begin with an overview of the trends in educational expansion in Sub-Saharan Africa. Figure 2.1 shows the categorical breakdown of educational attainment by country. The dominant pattern across time is of a decrease in the proportion of women without any formal education as well as an increase in the proportion of women with secondary or higher education. At the primary level, the most remarkable change was observed in Malawi, Namibia, and Zimbabwe, where the proportion of women who received no formal education effectively reached close to 0 in the most recent survey phase. Also, these countries achieved a substantial increase in the share of women with secondary education and higher education. Comoros also experienced a steep decrease in the proportion of women with no education. However, the corresponding changes among women with primary education are yet to be observed at the secondary level, indicating that the vast majority of women who have moved up from “no education” to primary education did not necessarily complete school. With countries that already have high primary enrollment rates such as Kenya, Madagascar and Zambia, we see a slight increase in the proportion of women with secondary and higher education. Namibia also had a remarkable expansion at the secondary level.

It is notable that a few of the countries have slower/stagnant educational expansion compared to the others. Benin, Niger, and Burkina Faso lag behind other countries as the average educational attainment only mounts up to 2 years. This is partly due to the fact that educational policy which promotes universal primary education was implemented relatively late in these countries—2006 in Benin, 2012 in Niger, and 2007 in Burkina Faso—and its full effect is yet to be observed among women of reproductive age. However, the most recent reports suggest more favorable trends for these countries. In Niger, for example, roughly 50% of the school-aged children in Niger now attend school (UNICEF Niger), which marks a 30% decrease from the latest DHS survey.

Figure 2.1: Changes in Educational Composition in Sub-Saharan Africa



Trends in the Market Structure

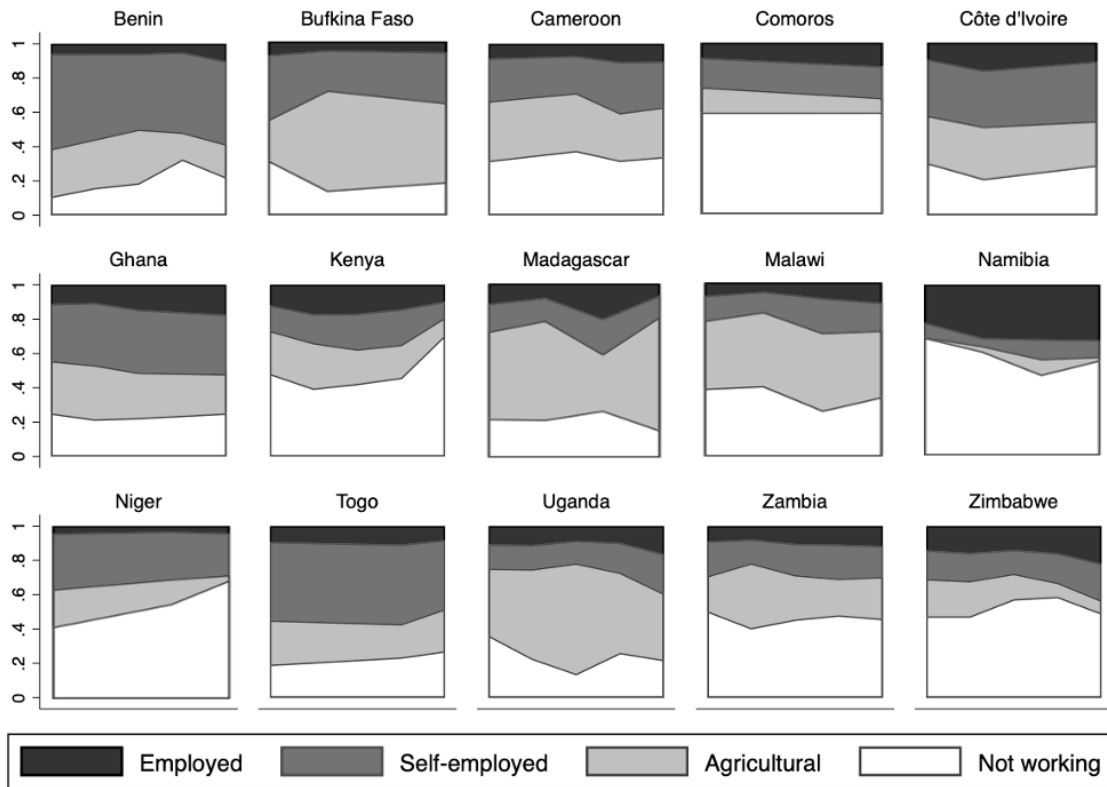
Despite stark educational expansion, the labor force structure across SSA has remained relatively constant over time. On average, roughly 25% of women above the age of 25 remained out of the labor force across all time, with high overall labor participation rates among women in Madagascar and Togo to low participation rates in Comoros and Zimbabwe. The proportion of women whose main means of living are in agriculture has also remained relatively constant at 35%, yet a sharp decline in the agricultural sector is observed in a number of countries. The remaining 40% of women are either self-employed (30%) or employed by others or family members for non-agricultural jobs (10%).

Women's self-employment is the highest in Benin and Togo where more than 50% of women report having worked in the past 12 months. Women's self-employment rates tend to be higher in countries where women's general labor participation rates are also high. On the other hand, women's self-employment is the lowest in countries where women's labor participation rates are generally low, such as Comoros, Niger, Namibia, and Zimbabwe. Overall, Figure 2.2 highlights two distinct characteristics of the African labor market. First, women are most often located in marginalized economic sectors such as agriculture (Burkina Faso, Malawi, and Uganda) or self-employment (Benin, Cote d'Ivoire, Ghana, and Togo), especially in places where women's labor force participation is high. Second, since the labor force participation rates in the agricultural sector among educated women are generally low (Fox 2021), most of the gains from increasing educational attainment are concentrated into the informal sector (self-employment), if not out of the labor force altogether.

To illustrate the second point, Figure 2.3 further shows the percentage of self-employed women by their educational status and country. Once disaggregated at the country-level, cross-

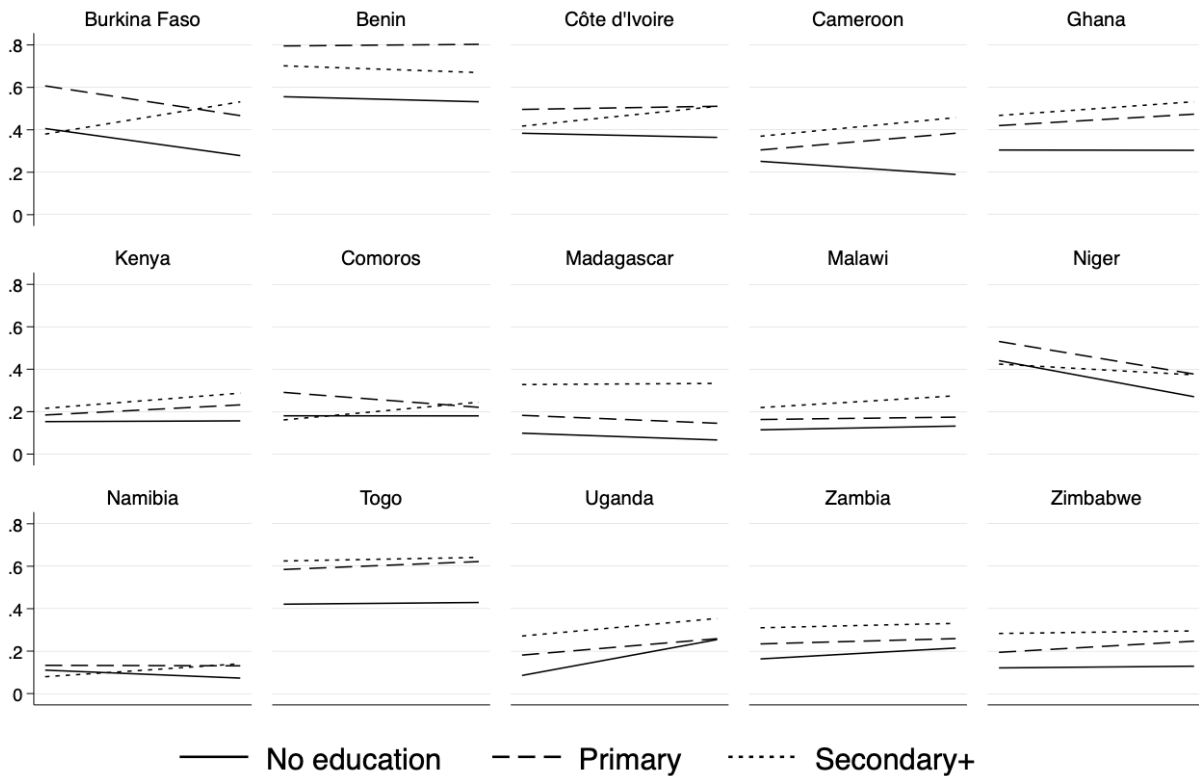
country variations in women’s labor force participation and its type is quite stark, with the highest overall percentage of self-employed women in Benin which involving roughly 60% of women to a small informal sector in places such as Namibia, Zambia, and Zimbabwe where a little above 20% of women are self-employed. Observed changes in the labor market structure are diverse as well. Despite widespread concerns that the informal sector is growing across SSA, the percentage of women who are self-employed remained relatively constant across SSA. However, several exceptions are worth mentioning. Niger experienced a clear decline in the percentage of women who are self-employed almost by 20 percentage-points. On the other hand, countries such as Cameroon and Uganda experienced an increase in the percentage of self-employed women.

Figure 2.2: Changes in the Labor Market Structure in Sub-Saharan Africa



What is striking from this figure is that the probability of self-employment is clearly stratified along the educational level, with the highest probability among women at the 50th percentile followed by women at the 75th percentile. These observations are in parallel with the recent findings that education, in general, is positively correlated with women’s labor force participation. However, we see that these educational gradients are clearly at odds in many countries. In Burkina Faso, for example, the percentage of self-employed women decreased among less-educated women, while it increased among highly educated women. Cote d’Ivoire and Comoros also experienced similar changes in their labor market structure.

Figure 2.3: Percentage of Self-employed Women by Education



Changes in the proportion of self-employed women across educational groups either created educational convergence or divergence within the labor market. In Burkina Faso, Cote d’Ivoire, Comoros, and Uganda, we now see the convergence in women’s self-employment rate

among women across educational backgrounds. In Comoros, for example, the percentage of self-employed women is virtually similar across educational groups. However, many other countries also exhibit a stubborn educational gradient in the informal sector. While the size of the difference is relatively constant in places like Zambia and Zimbabwe, the educational gradient in self-employment is growing in Cameroon, Ghana, and Kenya. Overall, these trends identify either a growing stratification, or a converging educational background within the informal economy at the onset of educational expansion.

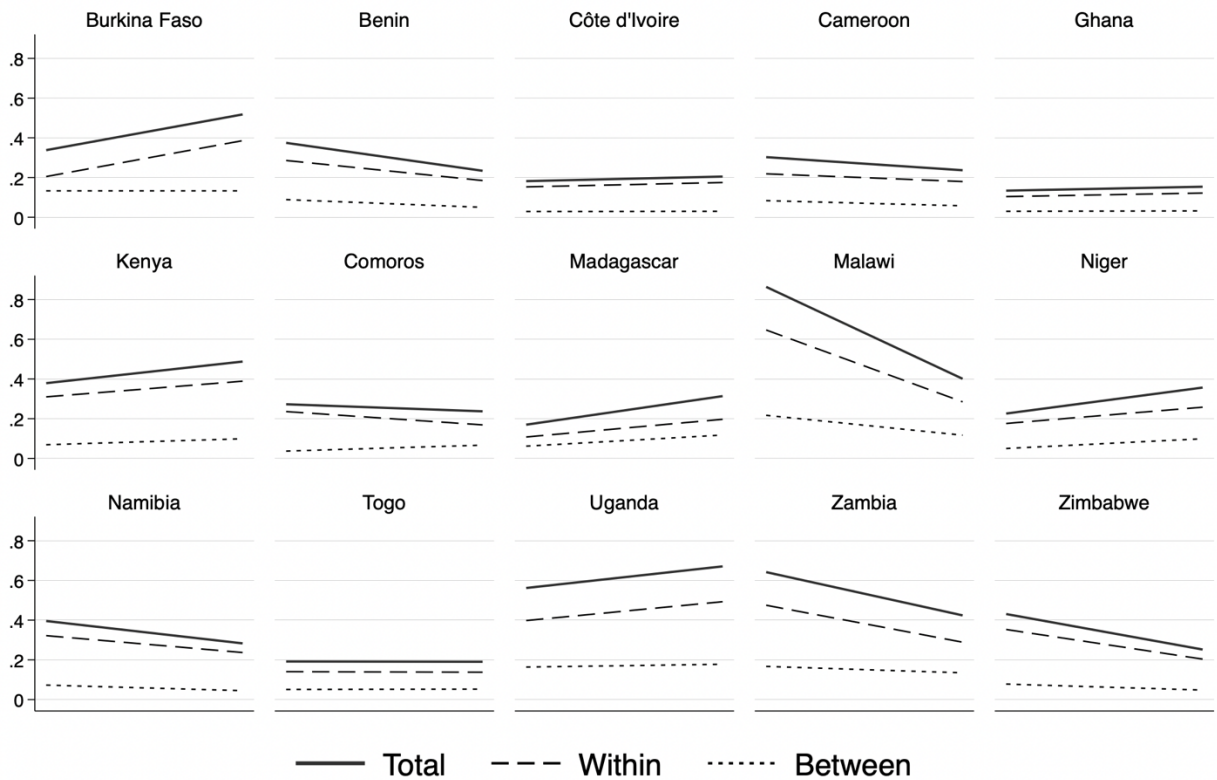
Changes in Between-Group and Within-Group Wealth Inequality

Given these changes in educational composition, I now investigate trends in wealth inequality, both between and within educational groups. Figure 2.4 shows the changes in wealth inequality across time by country. The population-weighted average across Sub-Saharan Africa indicates that wealth inequality across Sub-Saharan Africa decreased by 0.08 points over time. However, each country displays a considerable variation in inequality patterns. The overall wealth inequality increased over time in five countries—Burkina Faso, Kenya, Madagascar, Uganda, and Niger, with the steepest increase observed in Burkina Faso and Uganda. On the other hand, the overall wealth inequality decreased in Benin, Cameroon, Comoros, Malawi, Namibia, Zambia, and Zimbabwe. In Cote d'Ivoire, Togo, and Ghana, the overall inequality level remained relatively constant.

Interestingly, most of the changes in wealth inequality are coming from within-group wealth inequality, accounting for roughly 70% of the changes in total wealth inequality. This indicates that most wealth inequality in Sub-Saharan Africa is attributable to within-educational-group inequality. Most of the time, within-group inequality behaves similar to the overall wealth inequality trends. Between-group wealth inequality, however, shows distinct patterns in a few

countries. In Burkina Faso, for example, between-group inequality slightly decreased despite an increase in both within-group and total wealth inequality. In Comoros, the opposite trend is observed—between-group inequality increased while total and within-group inequality decreased.

Figure 2.4: Changes in Within- and Between-group Wealth Inequality by Country



Decomposition Analysis: Explaining Changes in Between- and Within-group Inequality

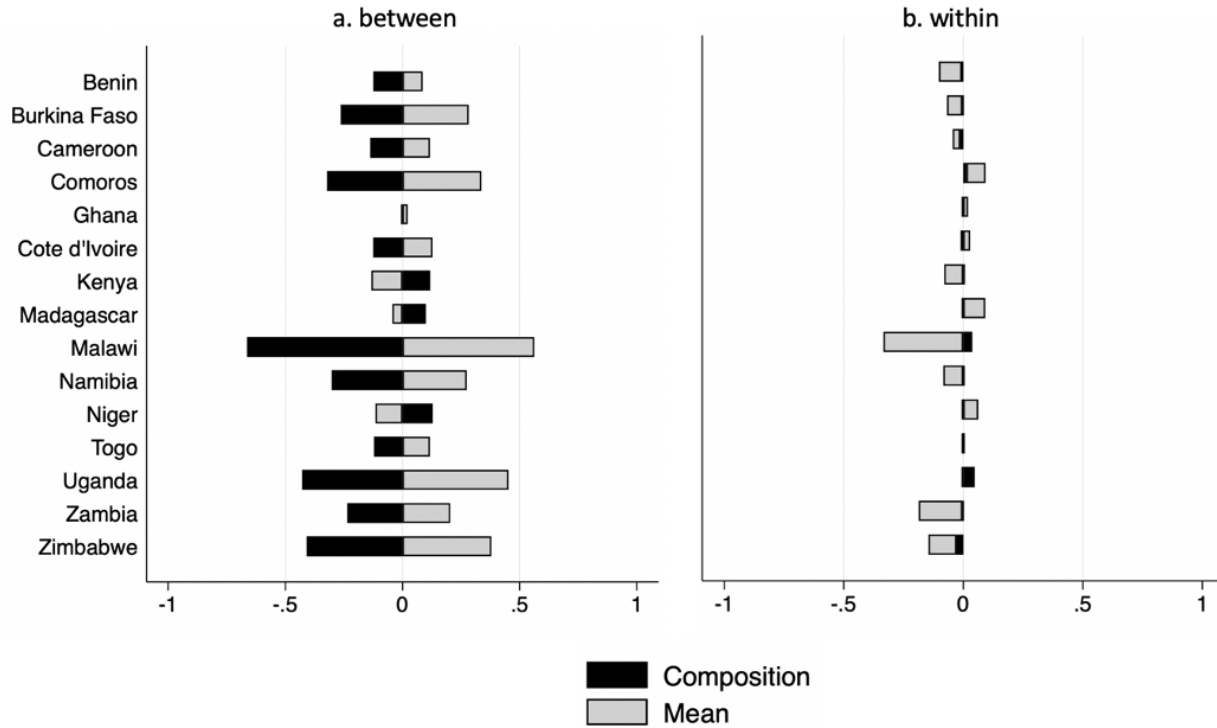
Table 2.3 first looks at the percentage of changes in total inequality attributed to the changes in population composition. On average, changes in population composition accounts for half of the total changes in inequality. The magnitude of change ranges from 19.72% in Madagascar to 76.6% in Kenya.

Table 2.3: Percentage of Changes in Total Inequality Explained by Compositional Effect

Country	Changes attributed to:		Percentage of total change:	
	Composition	Mean	Composition	Mean
Benin	0.0789	-0.2199	26.4%	73.6%
Burkina Faso	0.2780	-0.3275	45.9%	54.1%
Cameroon	0.1034	-0.1682	38.1%	61.9%
Comoros	0.3496	-0.2425	59.0%	41.0%
Cote d'Ivoire	0.0193	0.0136	58.8%	41.2%
Ghana	0.1168	-0.0964	54.8%	45.2%
Kenya	-0.1260	0.0385	76.6%	23.4%
Madagascar	-0.0469	0.1910	19.7%	80.3%
Malawi	0.5998	-0.9983	37.5%	62.5%
Namibia	0.2740	-0.3858	41.5%	58.5%
Niger	-0.1198	0.1908	38.6%	61.4%
Togo	0.1166	-0.1179	49.7%	50.3%
Uganda	0.5000	-0.4355	53.5%	46.5%
Zambia	0.1999	-0.4181	32.4%	67.6%
Zimbabwe	0.3502	-0.5261	40.0%	60.0%

Further looking at the major driving forces by inequality type, Figure 2.5 presents results from the decomposition analysis for between- and within-group inequality. Bars on the right-hand side indicate forces that increase inequality, bars on the left-hand side indicate forces that contribute to the decrease in wealth inequality across time. Despite heterogeneous economic outcomes across SSA, changes in educational composition have, in general, decreased between-class wealth inequality in all SSA countries except for Madagascar, Kenya, and Niger. The largest changes in wealth inequality accountable for the changes in educational composition was observed in Malawi, a country which underwent the most extensive educational expansion over the decade. However, most of the changes in between-class wealth induced by the changes in educational composition were offset by the changes in between-group wealth gaps.

Figure 2.5: Decomposition of Between- and Within-group Inequality



On the other hand, changes in within-group inequality show more diverse results. Unlike between-group inequality, the compositional effect on within-group inequality is minimal and most of the changes were driven by changes in within-group wealth variations. Overall, these findings suggest that educational expansion has altered wealth inequality through three major factors: (1) the compositional effect decreased between-group inequality across Sub-Saharan African countries, (2) which was, in turn, offset by the changes in mean wealth such that (3) the overall country-level inequality trend was largely determined by the directions of changes in within-group wealth variations. The variations on the within-group wealth gap shows that educational expansion does not always reduce wealth inequality in Sub-Saharan Africa and opens up an array of questions to understand variations across countries: what forces are responsible for such diverse economic outcomes across Sub-Saharan Africa? Does increasing

educational attainment—and its subsequent effect on women’s employment type—affect wealth inequality? If so, which educational level is driving these changes? The next section utilizes a series of counterfactual analyses to evaluate competing mechanisms.

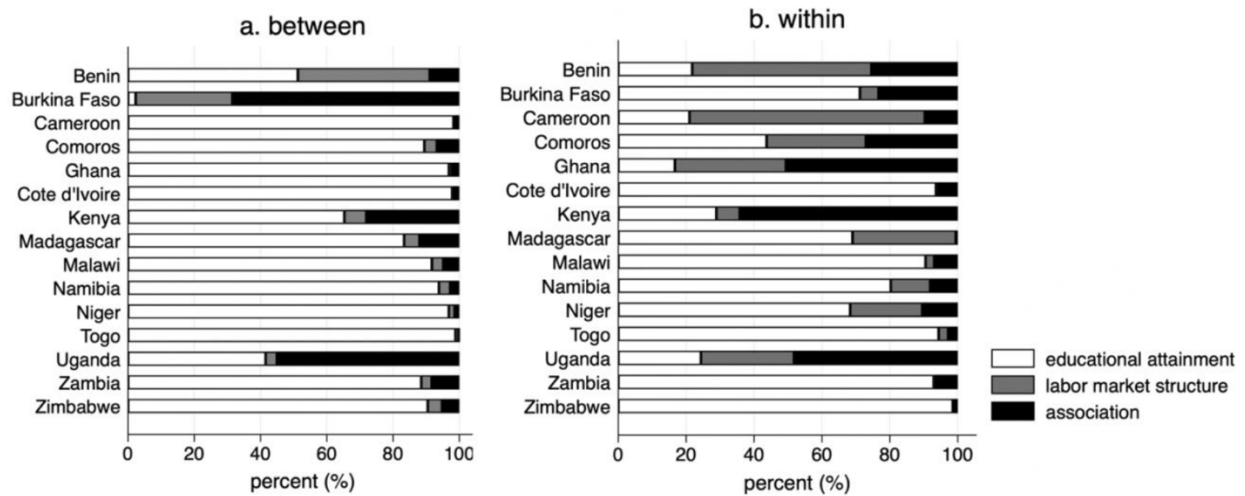
Counterfactual Analysis: Disentangling Competing Mechanisms

In order to explore the role of women’s labor force participation and employment type on wealth inequality, I use step-wise counterfactuals to assess the utility of each compositional shift in education and labor force structure. The first step only allows for the educational composition to change across time while keeping other variables constant in order to isolate the pure effect of increased educational attainment among women across all employment types. The second step allows for changes in educational composition as well as the proportion of self-employed women while keeping other variables constant to capture the effect of any changes in the labor market structure. Finally, the third step allows for the changes in educational composition, proportion of self-employment, and the changing association between education and self-employment to capture the changing social norm around women’s labor force participation.

First, by looking at the effect of compositional changes by between- and within-group inequality, Figure 2.6 shows that the vast majority of compositional changes for between-group inequality stem from changes in educational attainment. Exceptions were observed in Burkina Faso and Uganda, where much of the changes in between-group inequality are explained by the association between education and employment type. For within-group inequality, we see a more diverse set of results. While increase in educational attainment accounts for the majority of the changes in within-group wealth inequality as with between-group inequality, the importance of the labor market structure and the association between education and self-employment is greater, especially in countries with a steep increase in wealth inequality. In summary, increasing

educational attainment among women, in general, has decreased between-group inequality. However, proportional changes in women’s self-employment and the changes in the propensity to participate in the informal sector following changes in educational attainment have contributed to within-group inequality in some countries.

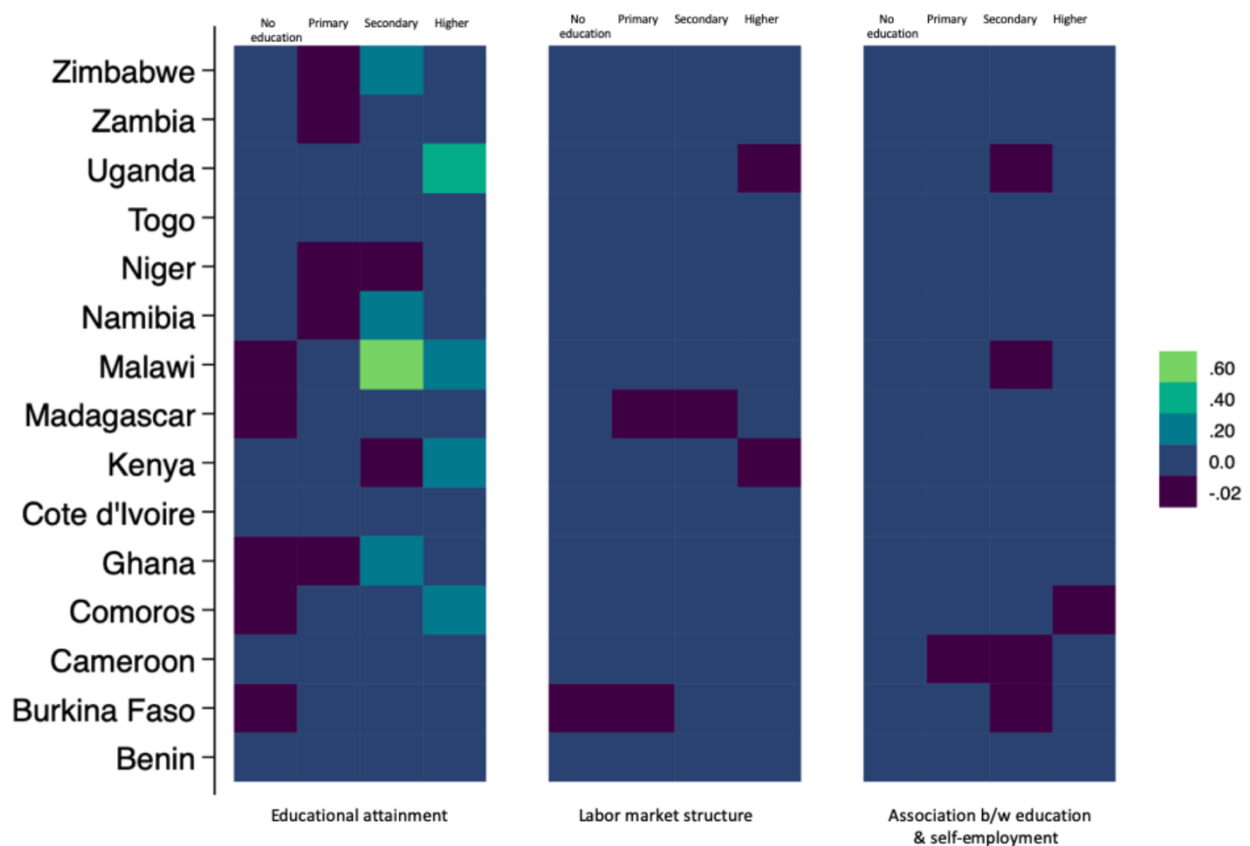
Figure 2.6: Sources of Compositional Changes by Inequality Type



Which educational group is driving these changes? Further looking at the effect of the educational group, Figure 2.7 shows results from a step-wise counterfactual analysis to isolate the effect of each variable and their association. Each grid in the figure shows the changes in inequality under each counterfactual analysis relative to the earlier step. Increasing the proportion of primary education while holding all others constant generally decreases total wealth inequality (Step 1). On the other hand, an increase in the proportion of women with higher education has contributed to an increase in wealth inequality. The effect of educational composition is particularly strong in Malawi where the universal primary education had been achieved, as well as Ghana where extensive educational expansion happened at the secondary

level. This finding is in line with the poverty reduction literature which states a dual role of educational expansion, with higher education increasing inequality and primary education decreasing inequality. The effect of secondary education is generally mixed—expansion of secondary education increases overall inequality in Ghana, Zimbabwe, and Malawi, while it decreases in countries such as Niger and Kenya.

Figure 2.7: Stepwise Counterfactual Analysis Predicting Wealth Inequality by Educational Attainment



When allowing for the changes in distribution of self-employment as a proxy for labor market structure and demand, there is no evidence that the labor market structure has significantly affected wealth inequality. Few exceptions are notable in Burkina Faso, Madagascar, Kenya, and Uganda, where the proportion of self-employed women had steadily gone up. Given that the increase in the proportion of self-employment was mostly observed at

the secondary level, this result further suggests that increasing educational attainment among self-employed women decreases wealth inequality, independent of changes in average wealth.

Finally, allowing for changes in the association between women's education and self-employment further decreases wealth inequality, especially among women with secondary education. Although it contributes to a decrease in the overall inequality, its effect mainly stems from the decreasing return to education at the secondary and higher levels, as educational attainment within the informal sector has increased.

Together, the counterfactual analyses show that the changes in wealth inequality in SSA are driven primarily by (1) an increase in the proportion of women with primary education; (2) less so by the changes in sectoral structure; and (3) decreases in return to education at the secondary and tertiary level among self-employed women.

CONCLUSION AND DISCUSSION

This paper provides a brief overview of the trends in educational expansion and women's employment type, and its implications for overall wealth inequality in Sub-Saharan Africa. Despite many claims predicting that educational expansion would decrease wealth inequality, results show that educational expansion has a mixed impact on household wealth over time, increasing wealth inequality in some countries while decreasing inequality in others.

A vast majority of the changes in wealth inequality were explained by changes in educational composition. In countries with a decreasing inequality trend, a large proportion of the decrease in inequality is attributable to the increase in the proportion of women with primary education. On the other hand, in countries with increasing wealth inequality, most of the changes are driven by educational attainment at the secondary and tertiary level.

It is notable that the largest gains in wealth are concentrated among women with primary education. On one hand, this reflects a favorable market condition for moderately educated women where the changes in market regulations enable women with disadvantaged backgrounds to maximize their potential at the market (Hansen 2010). This is also in line with other findings that education had been particularly effective in reducing poverty across SSA (Abdullah, Doucouliagos, and Manning 2013). On the other hand, it may suggest that more “able” women with secondary education or higher opt out of the informal sector, which results in a decreasing return to education among highly educated women despite an increase in average educational attainment within the informal sector (Shimeless and Nabassaga 2018).

These findings, of course, should not be taken at face value due to several limitations. Because of the nature of decomposition analysis, this paper does not account for the selection effect into the labor force among women. As women’s labor force participation in Sub-Saharan Africa may indicate dual realities—both of women’s self-realization and/or marginalization (Chingono 2016)—the results from this paper should not be taken as a causal relationship. In fact, many other unobserved factors may have influenced household wealth among self-employed women, including but not limited to educational assortative mating (Pesando 2021) and diverging fertility patterns (Kristen et al. 2021). Also, since educational composition was broken down by the highest levels attended, the analysis may have missed subtle changes in educational attainment which happened within the same educational level. Despite widespread international efforts to realize universal primary education, primary education completion rates are still relatively low and the utility of one or two additional years of education on wealth inequality is still under debate. Future studies should look into the marginal return to education and its impact on overall wealth inequality.

With the absence of required educational credentials necessary to advance in the informal market, the informal sector is subject to increasing educational variance along with educational expansion if the employment opportunities at the formal sector remain stagnant. This is more so a class structure as Sub-Saharan Africa is traditionally described as unstructured (Duflo 2004; Pritchett 2001). Counterfactual analysis suggests a positive outlook for the increasing educational attainment within the informal sector, yet rising within-class inequality warrants a more nuanced investigation into the effect of the informal sector on wealth inequality as the known causes of within-class inequality—such as insecure employment conditions—closely mirror key characteristics of the informal sector (van Heuvelen 2018).

CHAPTER 3: EDUCATION AND SOCIAL MOBILITY AMONG STREET VENDORS IN MALAWI

With educational opportunities expanding in Sub-Saharan Africa, the concept of education-based meritocracy has gained prominence in popular minds as well as scholarly investigations, with education appearing as the authoritative allocator of social status (van Noord et al. 2019; Batruch et al. 2022). However, its explanatory power for wealth outcomes and disparities is relatively weak across SSA. While most observational studies show a positive association between education and wealth, there is substantial variation across countries and cohorts in terms of how well education predicts wealth. In some cases, education only accounts for half of the income variance in Africa, even after controlling for other relevant factors (Brunori et al. 2019).

Many studies have attempted to explain the reasons behind the distinct patterns of returns to education in this context (Bennell 1996; Barouni and Broeck 2014). One major contributing factor is the general lack of a clear class structure in Sub-Saharan Africa (Foster 1988; Noret 2017). This is especially evident as many educated individuals have opted to join the informal sector, where a significant portion of income-generating activities occurs outside the realm of formal employment opportunities. Historically, the informal market has served as a pathway for upward mobility, particularly for the uneducated women who face barriers in accessing formal employment. However, with the expansion of primary and secondary education, highly educated youth are also drawn to the informal sector in pursuit of more flexible employment prospects (Porter and Ayman 2015). As a result, the informal sector has evolved into a diverse conglomerate of actors with a wide range of educational and economic backgrounds, further blurring the class differentials.

To better understand the relationship between education and social mobility in this context, I use the concept of “precarious prosperity” to capture the diverse economic trajectories, both across and within different educational groups. In this chapter, I aim to explore the mechanisms that contribute to this variability. Specifically, I use both population-representative survey and in-depth interviews to investigate how educational-based status is formed among street vendors in Malawi, examine the circumstances under which education delivers promised upward mobility, and explore instances when it fails to do so.

PRECARIOUS PROPSEITY AS THE BASIS FOR STUDYING SOCIAL MOBILITY IN SSA

Class structure in Africa is notoriously ambiguous (Cohen 1972; Foster 1980). The ongoing debate surrounding the classification of the rising “African middle class” has led many scholars to assert that the economic position of conventional income strata in Africa is profoundly diverse, with varying social and political interests that impede the development of a unified class consciousness (Melber 2022; Noret 2017). Furthermore, the fluidity in and out of these classes is also noteworthy in SSA, making it challenging to categorize individuals into specific class categories and to measure social mobility.

In describing this fluid movement between different class strata, the socioeconomic structure in SSA has been described by some scholars as “precarious prosperity,” where a significant proportion of the population fluctuates into and out of poverty rather than ever reaching a fixed state of prosperity (Camfield and Monteith 2019). The term was first developed by Hubinger (1996) to describe social mobility within poverty-stricken laborers in western Germany. In Hubinger’s words, ‘prosperity’ refers to the economic and life circumstances that provide more choices and an improved quality of life, encompassing both material and social

aspects. The term ‘precarious’ refers to the uncertainty in maintaining a given level of material prosperity that allows for more than mere survival but facilitates a range of opportunities for upward mobility. Capturing these two key characteristics, precarious prosperity is seen as an interplay between 1) the structural restrictions that hinder people from achieving more secure status, and 2) the individual means to cope with uncertainty surrounding life contingencies that could push them out of the “prosperous” state.

Indeed, the precarious nature of material comfort in SSA was widely documented, even before the first usage of “precarious prosperity” by Camfield and Monteith (2019). Swidler and Watkins (2017) document how fragile “success” is in Africa among the educated elites due to many unforeseen misfortunes such as accidents, illnesses, and “witchcrafts.” Clark (1994) also documents similar experiences among Ghanaian market women, where years of entrepreneurship could go to waste with sudden changes in governmental regulations, crop failure, and even changes in marital status. Paret (2016) uses the word “precariat” to describe the situation of South African manufacturers, who have been forced to rely on informal income-generating activities at the height of unstable employment status.

Despite the ubiquity of precarious prosperity across multiple social groups in SSA, prior studies are limited in two main ways. First, some of the literature only analyzes individual anecdotes. Second, much of the literatures only examines a single dimension of vulnerability – such as gender and age – without elaborating on the roles of, and interconnections among, various mechanisms that shape social mobility patterns in this context. These limitations have hindered further investigation into the structural impact and origins of social inequalities and how the dynamics of upward and downward mobility work within qualitatively similar social groups.

Given high fluctuation in and out of the “prosperous” state and the perpetual threat of downward mobility, precarious prosperity focuses on the zone surrounding the poverty line as a decisive structural boundary for understanding social mobility among the marginalized population rather than those who barely made it above the line. Due to this structural characteristic, many scholars exploring social mobility in SSA have focused on the social position of individuals to understand the effects of multiple social attributes, the interplay between these social properties, and the changing relations between different forms of capital (Camfield and Monteith 2019; Noret 2017).

Treating social position as an analytic concept provides solutions to two major limitations of prior studies. First, it allows us to investigate social mobility from multiple angles, encompassing both vertical and horizontal differences. Instead of solely focusing on whether individuals hold relatively advantageous or disadvantageous position in a social hierarchy (vertical inequality), it also enables an exploration of how individuals fare compared to others with similar backgrounds (horizontal inequality). Second, by focusing on the relative standing rather than its absolute/nominal values (Collins 1979, Checchi 2006), the social position captures the intersection of different mechanisms that shape the contours of class such as gender, ethnicity, and age. Consequently, it highlights how various resources associated with one’s social position are enacted, including social networks as well as other cultural, social, and economic capitals, in generating both objective social standing and subjective interpretations of it.

EDUCATION AS A SOCIAL POSITION

As educational expansion has become a major international phenomenon, it has increasingly become a legitimate means of classifying individuals to higher or lower positions of status globally (Hollander and Howard 2000). Consequently, some scholars have started viewing

education as a positional good, akin to other status symbols such as luxury cars and housing (Hirsch 1977). The positional effect of education had been well documented. In an exemplary study, Bol (2015) finds that an individual's education has an independent impact on labor market outcomes, and the effect of the population distribution of education outweighs the effect of education at the individual-level. Subsequent studies have also confirmed the significant effect of education as a relative measure (Horowitz 2018), further supporting the idea that the relative position of one's education not only influences employment status but also shapes skill utilization throughout one's working life course.

The positioning effect of education is particularly strong in SSA given its cultural significance as a sign of modernity and morality (Mojola 2014; Frye 2012). However, the changing relations between education and the associated capitals (i.e., social, cultural, and economic) are also noted, as many educated young people across Africa find that the distinctive advantage of their education (cultural capital) has partially faded away and been devalued due to the general increase in the level of formal education and the diffusion of school titles (Camfield 2011). Furthermore, the staggering economic growth throughout SSA has diminished economic returns to education, decreasing the economic capital associated with education across all levels (Bennell 1996).

While bridging the concept of precarious prosperity to education as a social position holds promise, there is limited empirical research exploring the relationship between education and social mobility. This leaves two important questions unanswered: 1) What factors influence the varying returns to education within the same educational group? 2) How does individuals' subjective positionality translate into actual economic outcomes that contribute to social (im)mobility? To fill this gap in the literature, I draw on three positioning properties of education

to establish its relevance for studying social mobility in SSA: 1) projectability of future trajectories, 2) multidimensional identity, and 3) flexibility to cope with unforeseen life events.

EDUCATION AND PROJECTABILITY

Education is often thought to play a crucial role in determining one's social position by providing a projectable life course for individuals to prepare themselves for. The impact of education on shaping career pathways is well established. Studies have shown that the effects of education manifest early in one's educational journey, as children align their future expectations with those of their parents and peers (Bozick et al. 2010; Wu and Bai 2015). Through the accumulation of both internal and external expectations, students gradually develop a sense of their future prospects in relation to significant others and make informed decisions to realize their projected life trajectories (Bozick et al. 2010; Reynolds and Johnson 2011).

However, studies have also found considerable inconsistencies when predicting educational attainment with educational expectations (Pinquart and Ebeling 2020). Some speculate that this may be due to an unchallenged assumption that students' educational expectations differ based on socioeconomic status and other demographic factors such as race and ethnicity (Kim et al. 2017). Nevertheless, Ferrante (2009) demonstrates that individuals across different social backgrounds tend to overrate their socioeconomic prospects relative to actual opportunities, highlighting the significance of one's educational attainment relative to initial expectations in studying the adverse psychological effects of education (Lee and McLeod 2023).

In a social context where educational aspirations are uniformly high but opportunities to achieve them are limited (Frye 2012), the disjuncture between education and realities tends to be more pronounced (Brunori, Palmisano, and Peragine 2019). As a result, individuals need to

readjust their expectations in response to significant life changes (Andrew and Hasuer 2011; Morgan 2005). However, adjusting one's expectations often requires access to new types of resources, and changes in educational expectations themselves may act as a resource of their own, as it they satisfaction to some individuals (while leading to frustrations and increased mental distress for others) (Michalos 2008).

EDUCATION AND IDENTITY

Across both Francophone and Anglophone Africa, educational systems are deeply rooted in colonial and religious frameworks (Mosweunyane 2013). African students and teachers view education as transformative experiences; educational attainment shapes not only their economic identities but also their roles as parents and partners (Johnson-Hanks 2005; Mojola 2014), community members (Blakemore and Cooksey 1980), and, ultimately, as moral human beings (Frye 2012). The assertion of multiple identities based on education offers a significant foundation for exploring the varying effects of education. Previous studies have highlighted that African students often employ two strategic adaptations to navigate their identities and cope with challenging circumstances. For many girls who leave school, becoming mothers allows them to redefine their values and identities as caretakers (Smith-Greenaway and Yeatman 2019). Similarly, for individuals who move between precarious, contract-based jobs that frequently involve voluntary work in their communities, presenting themselves as moral guides and proponents of "better" values provides a much-needed sense of security for highly educated Africans who have been unable to attain social mobility through formal employment (Swidler and Watkins 2017).

These studies all suggest that the identities are not inherent but rather shaped by educational and occupational trajectories. When and how these different identities are enacted in

relation to one's education warrants further investigation, as variabilities in one's identities can be interpreted in two contrasting ways. On one hand, having multiple identities may induce uncertainty and psychological distress stemming from contrasting expectations. On the other hand, it may signify fluidity in identities that reduces the negative impact of an unpredictable future and provide individuals with varying means to cope with their realities (Burke 2020). This is particularly important in the context marked by the need to survive (De Boeck and Plissart 2014), where flexibility in a person's identity is essential in grasping social advantage (Trefon 2004).

EDUCATION AND FLEXIBILITY

The significance of sudden, unexpected life events (such as illness, unemployment, and family dissolutions) in explaining inequality has been widely acknowledged (Cheng 2014). The crucial aspect is to comprehend how these variances can be both systematic and random. Flexibility accounts for both anticipated and unanticipated occurrences throughout the life course, which can impact one's socioeconomic status and individuals' response to such events, accounting thereby contributing to both between- and within-group inequality.

Education grants individuals with various additional resources that can be leveraged according to their needs. The availability of these sources, such as parental support, cultural capital, and social networks, provides a flexible means to offset adverse life outcomes. Furthermore, flexibility plays a fundamental role in generating within-group differences as it enables individuals to navigate life uncertainties (VanHeuvelen 2018). The flexibilities of the labor market itself have been shown to reduce within-group inequality, particularly among low- and medium-skilled workers (Gebel and Giesecke 2011).

In Africa, where flexibility is a vital strategy to cope with numerous uncertainties (Johnson-Hanks 2005), it can either serve an asset or a handicap to achieve social (im)mobility. For example, many individuals working in the informal sector are self-employed, allowing for significant flexibility in terms of work location and timing. However, these jobs often lack social services and protection (Dharmalingam and Balakrishnan 2016). As women often typically shoulder a disproportionate share of household work, childcare, and care for elderly dependents, flexible work could help them navigate these additional responsibilities. However, it can also impose an additional burden (Clark et al. 2019). To date, the extent to which the informal economy affects women's overall workloads, their choices regarding work–life balance, and how education informs their decisions remains unclear.

The preceding arguments evoke the idea that, in the state of precarious prosperity, social position is a crucial factor in understanding patterns of social mobility. This raises the question of how individuals navigate their social positions to overcome structural hinderance, as Budowski et al. (2010) describe precarious prosperity as “the paradox of a certain level of material wellbeing, allowing for a certain scope of agency and planning, on the one hand, and by an inherent insecurity and perceived threat of downward mobility, on the other hand” (16). In this study, I focus on the outcomes of such paradox by assessing the relationship between the objective conditions and subjective interpretations of people's educational position and how these inform distinct life trajectories among street vendors in Malawi. In doing so, this study offers an opportunity examine more nuanced view of the stratification processes within the informal sector beyond the conventional focus on poverty (Dhembha 1999) and gender inequality (Krstic and Sanfey 2011).

CASE OF MALAWI: EDUCATION AND ENTREPRENEURSHIP AMONG WOMEN

To address the unemployment problem in SSA, many countries have actively incorporated entrepreneurship education and training as a means to promote socioeconomic development, positioning it as an “engine of economic development and job creation” (Sriram and Mersha 2010). These programs range from national-level policies promoting entrepreneurship to grass-roots NGOs encouraging small-scale vendors in villages (Akanji 2016). Often, women are the primary target of these programs due to structural and economic reasons. Women are more likely to be excluded from formal employment and are therefore overrepresented in the informal sector. Moreover, as women have increasingly been seen as central to economic development (Duflo 2012; Mammen and Paxson 2000), numerous programs aimed at improving women’s economic empowerment have encouraged small-scale entrepreneurship among women (World Bank 2019). In Malawi, women’s participation in the market economy is particularly high, with approximately 40% of women working in non-agricultural, market-based, income-generating activities such as selling food and providing other domestic services (Hyder, Behrman, and Kenan 2014).

Often, entrepreneurship training begins at school, with many educational institutions incorporating the basics of trading into their curriculum. Success stories are frequently featured locally and internationally to foster an entrepreneurial spirit among students (Ojong, Simba, and Dana 2021). However, it remains uncertain whether education leads to better economic outcomes among entrepreneurs. A study from Kenya has demonstrated that education provides a range of cognitive skills and knowledge vital for running businesses (Bosire and Gamba 2003). Yet, other research suggests that higher levels of education do not necessarily contribute to entrepreneurial success, particularly in the informal economy (Otoo et al., 2012). This presents the operation of

women's business and its long-term effects on the economic growth as a black box, warranting further investigation.

Despite widespread support for women's entrepreneurship, in particular, scholars note the numerous challenges small-scale business owners face in African settings. These challenges include the unavailability of start-up seed money, as well as uncertainty surrounding the political and economic contexts in which businesses operate, making business operations in most African countries cumbersome, time-consuming, and costly. The informality of many of these businesses compounds these problems, as does the general lack of infrastructure such as road networks and power shortages in the region. Political corruption also complicates business operations as small-scale businesses are exposed to weak governance and abuse (Ouedraogo 2017). Moreover, the cultural context for women's entrepreneurship is often hostile (Hovorka and Dietrich 2011). Women still bare the majority of childcare responsibilities, limiting their time and mobility to work outside the household (Clark 2019). Due to these limitations, businesses operated by women are more likely to fail compared to those operated by men (Singh and Belwal 2008). Consequently, women's choice of business and the ways in which they operate them are heavily influenced by these norms, as women strive to meet multiple social obligations.

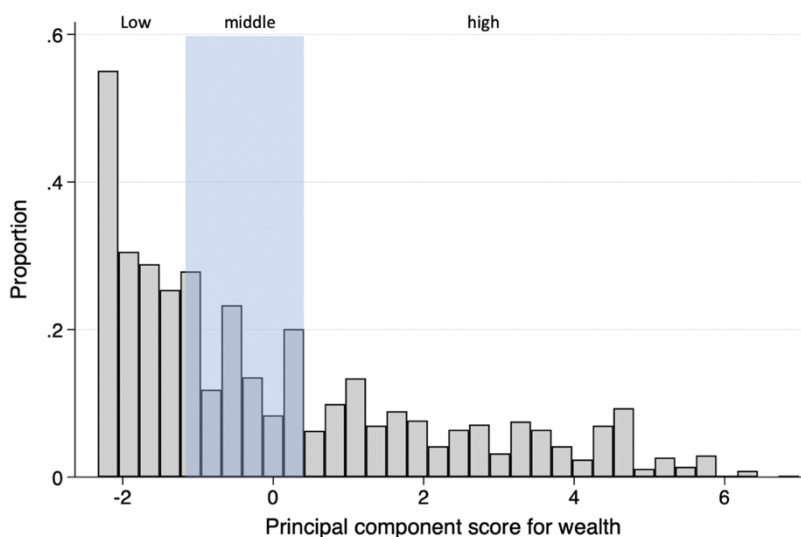
SURVEY DATA AND MEASURES

This study draws on multiple nested data sources based on Tsogolo la Thanzi (TLT) study, a community-based longitudinal survey located in Balaka, Malawi. Starting in 2009, TLT recruited approximately 1,500 women between the ages of 15 and 25 and interviewed them every four months through 2011. TLT conducted two rounds of follow-up surveys in 2015 and

2019 (Yeatman et al. 2019). For this study, I use the 2019 TLT follow-up survey, which includes 1,235 returning (47%) and 1,382 new respondents (53%).

Socioeconomic Status (SES) is a summary measure which combines the quality of household infrastructure (roof, floor, and toilet materials) with an asset-based index of nine modern household goods such as bed, television, radio, phone, refrigerator, bicycle, motorcycle, animal-drawn cart, and truck. Since each item possesses different monetary values, I used principal component analysis to reweight each item. Based on the reweighted household goods index, respondents I assigned respondents to SES tertiles—low, middle, and high. Figure 3.1 shows the distribution of wealth scores and the thresholds for the tertiles. Typical of poor settings, the distribution of wealth among TLT respondents is left skewed, with the vast majority of women clustered below a score of 0. In more tangible terms, this indicates that more than half of the women own fewer than three household goods mentioned above. It suggests that many women are in the state of precarious prosperity and only those women at the extreme right side of the distribution likely have secure livelihood.

Figure 3.1: Principal Component Scores for Women’s SES



Education is measured as a three-group categorical variable: (1) some and complete primary (1–8 years), (2) some and complete secondary (9–12 years), and (3) tertiary education, including vocational training. Since less than 1% of women report no formal education, I included women with no education with the lowest educational category, even though they are a qualitatively different group.

Employment: Measuring women’s work in developing contexts poses significant measurement challenges (Desai and Jain 1994; Langsten and Salem 2008). To address these issues, I classify women’s employment into three broad categories based on women’s major economic activities: formal employment, informal employment, and agriculture. Formal employment includes occupations such as teachers, nurses, accountants, polices, and other government and professional workers. Informal employment encompasses various market-based activities that are less clearly defined, including skilled and unskilled manual work such as carpeting and gardening, petty trades, small businesses, and workers at the bar/inn. Farmers are categorized as a distinct employment type. Women who are students, housewives, and other unemployed women were classified as not working.

In addition, I also include a list of other sociodemographic measures that are relevant to women’s social standing, education, and employment type. *Ethnicity* is coded into four categories, which includes the three most dominant ethnic groups represented among respondents (Yao, Lomwe, and Ngoni) as well as an “all other” category. *Age* is treated as a continuous variable, with all respondents falling between the ages of 21 and 36. *Currently married* is coded as 1 if a respondent is currently in a union and 0 if they are not (e.g., never married, widowed, separated/divorced). Parity is a continuous variable measuring the number of living children women ever had. Lastly, self-rated health is assessed using a Likert scale measure

that asked women to rate their health status into five categories: excellent, very good, good, fair, and poor. The variable is reverse coded for the analysis, so that increasing values indicate better health.

WORK HISTORY INTERVIEW DATA

In 2020, I conducted 54 in-depth interviews with a stratified random sample of individuals who indicated that they are working at the informal sector in the 2019 TLT survey. First, I stratified the TLT sample based on educational attainment and socioeconomic status to leverage the distribution of women’s SES across and within educational groups. Due to the small number of women with tertiary education (4.5% of the sample), I combined secondary education with tertiary education to create a 2x3 table, as shown below (Table 3.1).

Table 3.1: Sample Distribution by Educational Attainment and Socioeconomic Status

	<u>Low SES</u>	<u>Middle SES</u>	<u>High SES</u>
Primary education (1–8)	767 (29%)	618 (24%)	167 (6%)
Secondary+ (9–15)	248 (9%)	365 (14%)	452 (17%)

Based on the contingency table, I subdivided women into three groups based on the match between their educational attainment and socioeconomic status. Along the diagonals of the table, the first group includes respondents whose educational and socioeconomic status match. These include low SES women with less than primary education and high SES women with secondary education and above. The second group includes women whose educational and socioeconomic status do not match: these include high SES women with less than primary education and low SES women with secondary education. Lastly, there is a ‘middle’ group where educational attainment varies widely with average levels of wealth.

I drew a strategic sample of 75; 25 women from each group. Out of those 75 women, three respondents had migrated to other cities, one respondent died, and 16 were not found. A total of 54 respondents (response rate: 72%) participated in the interview.

Because my aim was to investigate when and how education influences women's socioeconomic status, my sampling strategy loosely follows the analysis of "anomalous cases" where educational attainment does not predict socioeconomic status. As mentioned earlier, measuring women's work is difficult in a setting where educational and wealth variances are high, leaving a methodological challenge to fully capture the relationship between education and socioeconomic status via parametric analyses. The analysis of anomalous cases allows for the improvement of existing theory, measures, and methods by drawing statistically meaningful cases from the survey for further scrutiny (Pearce 2002). Descriptive statistics for both the survey and interview respondents are presented in Table 3.2.

Table 3.2: Descriptive Statistics for Survey and Interview Respondents

	Full		Informal		Interview Sample	
	Mean	CI	Mean	CI	Mean	CI
Education						
Primary	0.593	[0.57, 0.61]	0.603	[0.57, 0.63]	0.640	[0.52, 0.75]
Secondary	0.362	[0.34, 0.38]	0.383	[0.35, 0.41]	0.360	[0.25, 0.48]
Higher	0.046	[0.04, 0.05]	0.014	[0.01, 0.02]	---	
Wealth tertile						
Low	0.388	[0.37, 0.41]	0.366	[0.34, 0.40]	0.267	[0.17, 0.30]
Medium	0.376	[0.36, 0.39]	0.361	[0.33, 0.39]	0.333	[0.23, 0.45]
High	0.237	[0.22, 0.25]	0.235	[0.25, 0.30]	0.400	[0.29, 0.52]
Demographics						
<i>Ethnicity</i>						
Yao	0.277	[0.26, 0.30]	0.272	[0.25, 0.30]	0.310	[0.21, 0.43]
Lomwe	0.175	[0.16, 0.19]	0.168	[0.15, 0.19]	0.160	[0.09, 0.26]
Ngoni	0.426	[0.41, 0.45]	0.446	[0.42, 0.48]	0.480	[0.36, 0.60]
Other	0.122	[0.11, 0.13]	0.114	[0.10, 0.14]	0.050	[0.01, 0.13]
N of children	2.340	[2.28, 2.40]	2.450	[2.35, 2.55]	2.770	[2.46, 3.09]
Age	28.09	[27.93, 28.26]	28.54	[28.29, 28.79]	29.65	[28.72, 30.58]
Currently married	0.749	[0.73, 0.77]	0.713	[0.68, 0.74]	0.710	[0.59, 0.81]
Self-Rated Health						
Self-rated health (1-5)	3.600	[3.55, 3.64]	3.620	[3.55, 2.68]	3.760	[3.52, 3.99]
Employment type						
Formal	0.047	[0.04, 0.06]				
Informal	0.394	[0.38, 0.41]				
Agriculture	0.159	[0.14, 0.17]				
Not working	0.401	[0.38, 0.42]				
N	2617		1031		54	

The interview team included three local interviewers. I worked together with the interviewers to translate the original interview guide from English to Chichewa. This collaborative process allowed for important revisions, clarifications of question meanings, and appropriate translations. To ensure gender-matching between interviewers and interviewees, all three interviewers were recruited from a pool of experienced female interviewers who had previously worked with TLТ. Each interview was conducted in Chichewa and lasted 45–60 minutes. All interviews were audio-recorded and later transcribed and translated by two

dedicated transcribers. Following each interview, I conducted debrief sessions with the interviewers to address any questions or concerns.

The interview questions focused on the respondents' employment histories and life trajectories, aiming to contextualize their decisions in relation to their family backgrounds, educational histories, and other significant life circumstances. This approach allows for an understanding of women's experience as a sequence of events rather than as isolated occurrences (Abbott 1983, 1995). Additionally, I explored how respondents navigated various social and economic constraints while conducting business in the market. Furthermore, I asked them several questions about the role of education within the informal sector and how the market contributes to wealth inequality. Prior to participating in the study, all respondents provided written informed consent. The Interviewer guide is attached in Appendix B.

METHODS AND ANALYTIC APPROACH

I analyze these two distinct data sources to understand the similarities and discrepancies in the relationship between education and women's socioeconomic status while addressing the limitations associated with each data source (Creswell et al. 2011). Initially, I examined the interview data to identify widely held beliefs regarding the utility of education among women in the informal sector. Subsequently, I utilized the survey data to investigate whether these claims align with statistical trends. I conducted an ordinal logistic regression model to establish whether (1) education significantly predicts women's socioeconomic status, and (2) whether its effect is particularly pronounced in the informal sector. I then triangulated these findings with women's accounts for their work history, exploring potential factors contributing to variations in this relationship.

During the initial coding of the interview data, I examined the similarities and differences across respondents' educational and work trajectories. Subsequently, I focused on identifying underlying themes that explain the stratification processes among my respondents. These themes ranged from their individual interpretations of their situations to the commonly held beliefs surrounding status acquisition in contemporary Malawi. Finally, I compared the two sets of coding to develop distinct status groups within my sample and to develop theoretical explanations for these categories.

RESULTS

Educational Gradients on Wealth: Myth and Realities

The belief that better education is associated with higher socioeconomic status is a prevailing cultural paradigm among women in the informal sector. When asked about the key determinants of success, a majority of the respondents emphasized the importance of education and hard work. Zera, a second-hand clothes vendor with secondary education, highlighted this belief:

There are some who have been successful because they are hardworking and also some have been successful because they went far with school.

Towera with primary education echoed the same view:

Interviewer: What defines success?

Towera: The person who has good education are successful if he has a good job that is well paying.

As seen in the quote above, education is understood as the most prominent indicator of social status, not only for the women themselves but also for their children. Many women explicitly mentioned that they engaged in business endeavors specifically to support their

children's education. Jenipher, a mother of two, emphasized the significance of providing for her children:

I have two children who I am caring for because their father divorced me and I need money for their school fees. Of course, my parents help me with food but they cannot be doing everything for me. That is why I started the business.

These data demonstrate that education is considered the pathway to achieving stable, high social status in Malawi. However, when it comes to their personal experiences, many of these women who valued education held negative views about the specific role of education. Mercy, a secondary school graduate, noted:

Interviewer: Do you think the educated businesswomen do better than the businesswomen who are not educated?

Mercy: No.

Interviewer: Why?

Mercy: It is all out of luck because someone can have education and fail in business and someone cannot have education and succeed in business.

This seemingly contradictory view about the value of education is widespread in Balaka. When prompted to elaborate on their previous statements about the role of education in deciding people's success, Synab (primary education, high SES) explained how education could help others but not with her own life circumstances:

Interviewer: But didn't you say that education makes a person to be successful? If it is only luck that matters for business, help me understand this why you are saying education can help.

Synab: When you have gone to school you can find a good job and also from the money you are earning at work use it to start a business in that you will be making much profits.

The above quote from Synab illustrates why so many women do not experience the expected outcomes of education, despite firmly believing in its potential for success. The belief in the strong association between education and the subsequent opportunities to pursue high-skilled careers has already been observed among elite students in Malawi (Frye 2012). Although my respondents come from varied educational backgrounds, they all expressed the impact of education in terms of securing well-paying jobs, as exemplified by Tereza's (secondary education, middle SES) words:

Interviewer: Do you think with higher education could have improved your business?

Tereza: Yes.

Interviewer: Can you explain the reason?

Tereza: I could have been working [formally] while doing business, My [formal] employment could have supported my business—if my business is down, my salary could have supported the business.

Even success within the informal sector is often associated with whether women have a stable source of income to support their businesses. As demonstrated in the excerpts above, skepticism about education and its benefits is widely shared among women in the informal sector, as education was rarely accompanied by stable employment. However, what these women perceive differs from the reality documented in the TLT survey data. Educational disparities in wealth persist, even within the informal sector. Table 3.3 presents four ordinal logistic regression models that predict women's socioeconomic status based on their education across economic sectors. Models 1–3 show the results from women in the formal, informal, and agricultural sectors, respectively. Model 4 presents the results from the full sample, including those who are not working. The coefficients are presented in log-odds form, where positive values indicate a

higher likelihood and negative values a lower likelihood of belonging to a higher socioeconomic status (SES).

Table 3.3: Ordinal Logit Models Predicting Women's Socioeconomic Status

	(1) Formal	(2) Informal	(3) Agriculture	(4) All
Years of Education	0.926*** (3.56)	0.293*** (11.79)	0.164*** (3.79)	0.284*** (17.90)
Age	-0.0109 (-0.12)	0.0938*** (5.09)	0.157*** (4.94)	0.106*** (8.86)
Parity	0.807 (1.76)	-0.252*** (-4.06)	-0.245* (-2.37)	-0.261*** (-6.43)
Currently married	-0.636 (-0.86)	0.567*** (4.07)	1.380*** (-0.33)	0.463*** (4.85)
Self-Rated Health	0.690* (2.56)	0.104 (1.84)	0.00103 (0.01)	0.0883* (2.44)
Ethnicity				
Lomwe	-0.169 (-0.22)	0.309 (1.60)	0.869** (2.73)	0.380* (3.18)
Ngoni	1.095 (1.35)	0.0283 (0.19)	0.786** (3.10)	0.0749 (0.79)
Other	0.495 (0.60)	0.644** (2.89)	1.032* (2.38)	0.490*** (3.54)
Formal				1.283*** (4.73)
Informal				0.370*** (4.26)
Agriculture				-0.691*** (-5.82)
cut1	10.70** (2.90)	4.152*** (7.23)	6.720*** (6.67)	4.661*** (12.85)
cut2	12.79*** (3.36)	5.946*** (10.07)	9.123*** (8.59)	6.443*** (17.22)
N	123	1031	415	2616

Note: Model 4 includes all women, including women out of the labor force. T-statistics in parentheses.
* p<0.05, **p<0.01, *** p<0.001

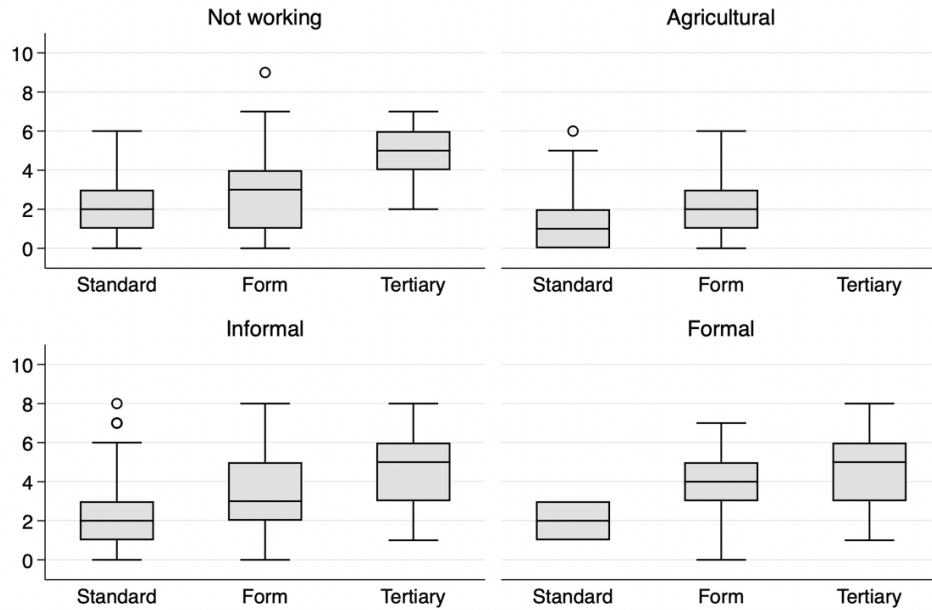
Across all economic sectors, education is positively associated with the likelihood of belonging to a higher SES group. Even an increase in a single year of education increases the odds of belonging to a higher SES group by 34% in the informal sector (see Model 2). One interesting aspect to note in the analysis using the full sample (Model 4) is that “not working” does not offer any economic advantage over working in the informal sector. This observation highlights that women’s employment, regardless of its formality, significantly contributes to household wealth. In a social context characterized by precarious prosperity and decreasing economic opportunities for men, it becomes exceedingly challenging for women to find husbands who can provide for all their needs (Bertrand-Dansereau and Clark 2016; Smith 2017). Consequently, women’s work becomes an essential component of household economics.

Even though educational wealth disparities persist within the informal sector, the survey data show that women’s observations that education does not matter much for their businesses are partially true. Education does play a significant role in predicting relative socioeconomic standings. However, the effect of education is significantly less pronounced in the informal sector compared to the formal sector ($p=0.01$). Furthermore, when considering the absolute measure for household wealth, we also observe a substantial variance in wealth across different educational groups. The variance is particularly high among women employed in the informal sector, as depicted in Figure 3.2.

The results from the ordinal regression models and the seemingly contradictory women’s accounts present two empirical puzzles. First, why do educational gradients still persist in a setting where school-to-work trajectories are not well-established? Second, despite the presence of a significant educational gradients on wealth, what factors can explain the high variance in wealth within the educational groups? In the next section, I delve deeper into the interview data

to address these two questions by investigating the intersection between women’s education and their socioeconomic positions.

Figure 3.2: Distribution of Household Goods by Educational Groups across Economic Sectors



Source: Tsogolo la Thanzi (2019)

Educational Expectations and Projected Futures

One of the most significant roles of education in determining women’s socioeconomic status is its capacity to present them with projected futures for which they can prepare. For highly educated women, a predictable future through education entails securing formal employment that offers a steady source of income, as demonstrated in the previous section. However, in a social context where stable jobs are scarce, what becomes even more important is their ability to recognize that their prospects in formal employment may be short-lived.

Coming from an advantaged family background, Ez completed her secondary education without significant interruptions. Upon graduating, Ez briefly worked at a local company for

about a year, but the job was seasonal and contract-based. Realizing that job prospects were limited in Balaka, she swiftly shifted her focus to running her own business. With the support of her parents, who provided her with seed money, Ez started a second-hand clothing business. She was a shrewd entrepreneur and as soon as she noticed a decline in profits, she made the decision to stop restocking and eventually closed the business.

With enough money saved from her previous successful business, Ez decided to pursue her passion for baking, which had been a hobby since her school days. She enrolled in a catering school to hone her baking skills, and her proficiency in digital technology, particularly social media, played a significant role in further developing her abilities. She shared her plans with relatives and friends residing abroad, who extended their support. For instance, a friend from Zambia, whom she met through a social medial platform, provided fine linen for her to sell in her new shop. Her cousin who lives in the United States suggested that she also offer rental services for party dresses along with catering cakes. On occasion, her cousin would even ship high-quality dresses that are not readily available in Balaka.

Ez's business in baking has flourished, providing her with a comfortable and confident lifestyle where she can adequately provide for her young children. The case of Ez exemplifies an ideal school-to-work transition among women in the informal sector. She experienced success as a student and even better fortunes as an entrepreneur, demonstrating a proactive approach to her work trajectories. She carefully sought out the best business opportunities and meticulously planned her expenses and strategies to expand her fortunes. What is particularly noteworthy in her story is the seamless trajectories from school to work. This smooth trajectory was possible because of her prior knowledge and preparation for her career in the market, following her somewhat insecure working experience in the formal sector. Reflecting her decision to venture

into the informal sector, Ez recalled that her business “is more reliable and not comparable to employment” in terms of profitability. She found that she could generate a more secure profit through her entrepreneurial endeavors.

The concern over the decreasing employment opportunities in the formal sector is not exclusive to Ez. Secondary school students have long been aware of this issue (Noret 2020). Ez’s life story serves as an example of a successful transition across economic sectors, enabling her to maintain her socioeconomic status by understanding how her future opportunities would unfold. However, not all women are equally well equipped to navigate unpredictable downturns. For other highly educated women who solely focused on obtaining formal employment through their education, unforeseen life events such as prolonged unemployment and lay-offs pushed them, unprepared, into the world of street vending.

Chawezi, a secondary school graduate who had previously worked as a consultant for an international NGO, now operates a small vegetable stand in her compound. While she had a stable income during her employment, she did not have any savings, which led her to pursue the most accessible business opportunity available to her—selling vegetables—after experiencing a financial downturn. Chawezi is aware that selling vegetables yields relatively small revenues, particularly because they need to be sold by the end of the day to avoid wastage. Moreover, selling vegetables such as tomatoes and beans in season is highly competitive as there are many other vendors who offer similar products.

Similar to Ez, Chawezi initially secured a formal employment opportunity after completing her education. However, being laid off was an unexpected turn of events for her. While many students are aware of the challenging labor market conditions that often limit their employment prospects to seasonal or contract-based white-collar jobs, there are other economic

circumstances such as the financial stability of companies or the availability of funding from international donors that profoundly affect their career paths without their knowledge.

These unforeseen factors can have a profound impact on women's expectations of stable employment and their perceptions of the formal sector as the only viable option. Chawezi's case is indeed representative of the experiences of many highly educated women who face challenges and turn to the informal sector as a mean to support themselves. The sudden downturn in formal employment often leaves these women with limited options and little time to seek financial assistance or guidance from their families.

The shift from an initial expectation of working exclusively in the formal sector following secondary school also involves confronting social biases and redefining their understanding of success. For Chawezi, starting a business, which is "taken as a job for the poor people," was far better than facing with people who "laughed at [her] because [she has] education but now she has nothing." Unable to translate their relatively advantageous educational background into tangible resources, highly educated women in the informal sector often lack the experience and expertise necessary to establish stable, high-profit businesses.

In contrast, some less-educated women have spent more time in the informal sector and have developed a deeper understanding of the market dynamics. In fact, many women with primary education have achieved meaningful economic mobility through informal work. In many cases, their success can be attributed to their awareness of the limited opportunities available to them and their careful planning for the future based on their educational expectations. Tamara, who now owns a hair salon, noted how her career started while she was still in school:

Interviewer: How did you start your bench business?

Tamara: This is a very long time ago. I used to do people's hair at school since my parents couldn't pay my school fees. I had to contribute. This when I was taught these

business skills.

During her time in school, Tamara quickly realized that her parents did not have the necessary resources to support her education. This realization played a role in her decision to venture into the market rather than continuing her schooling. It is common for poorly educated yet highly successful women in the informal sector to enter this line of work through family connections. Many of these women often have parents or relatives who are already engaged in informal sector activities, providing them with valuable business skills and resources to start their own businesses. These resources do not always have to be significant; sometimes, simply access to a family member's refrigerator to store ingredients and confectionaries enables market women to launch their own enterprise. With years of preparation and experience, these women establish stable and more profitable businesses such as selling cookware or second-hand clothing, as their capital accumulates over time.

The diverse experiences of women in the informal sector underscore the complex nature of socioeconomic mobility. While education is often seen as a pathway to higher status and greater opportunities, it also leads to varied socioeconomic outcomes depending on how women perceive their educational trajectories and the subsequent economic opportunities. The inability to adapt and adjust these positions can present significant challenges for some women in social contexts where resources are generally limited. Conversely, for others, it provides new opportunities to pursue their economic goals outside of the formal sector.

Education and Multiple Social Identities

Education also plays a crucial role in shaping women's chance of upward social mobility by providing a foundation for formulating their identities. When women's educational

expectations are not met, they often develop identity-based narratives to make sense of their current socioeconomic situation. These narratives not only serve as a coping mechanism, helping individuals to reconcile the disparities between their aspirations and reality, but also further consolidate their social position by influencing their subsequent courses of actions.

Successful women in the informal sector, irrespective of their educational backgrounds, embrace the identity of a “modern woman,” financially independent from her husband. This self-defined identity enables women to negotiate conflicts within their families and advocate for their businesses. Nzeru (primary education, middle SES) attributed her identity as a working woman and actively employed it to convince her husband of the necessity for her to work at the market:

I talked to my husband that I should be supporting the house as well. I told him that I should not be staying at home. Luckily, he understood me and later he gave me the money, so I started tomato business.

Judith, another vegetable vendor, reflected on her decision to go into the market as she strived to achieve economic independence from her husband:

Interviewer: What was the reason for you to establish business?

Judith: As you know, as a woman asking your husband for money is not a good. That's when I decided to start a beans business.

With a firmly established identity as business owners, these aspiring women devote their full attention to their businesses, often traveling far to acquire high-quality goods from neighboring countries. They describe running a business as a transformative experience that not only impacts their lives but also shapes their ability to navigate through other unexpected challenges, such as marital dissolution, by wholeheartedly dedicating themselves to their work.

These affirmations of identities often stem from a close-knit group of friends or relatives, as women experience a sense of respect and belonging when they are in a favorable economic

position. However, an acute status mismatch can also reinforce one's identities. Highly successful businesswomen with low education often encounter strained social relationships, as they are labeled as "stubborn" and "too proud" by others from their own social backgrounds. This can result in social isolation and feelings of jealousy, as Margaret highlighted:

Interviewer: What do you think your relatives and friend? How do they view you?

Margaret: Some of my friends are happy with me while others are not happy.

Interviewer: Others are happy with you while others are not happy? Why?

Margaret: They are jealous, according to how I earn my money. Not everyone is happy when you are doing something well.

These adverse peer interactions serve as motivation for women who have embraced the identity of entrepreneurs to further pursue their work. Chaima (primary education, high SES) also recalled the negative interactions she had with her sister who is struggling to make ends meet:

Interviewer: What about the relatives? How do they look at you?

Chaima: There are others who don't talk to me out of jealousy. [My sister] had been telling me that our parents did not like her. Instead, they like me. But she just feels that way. Instead of changing the business which can make her more profit, she kept the same one. And now she is gossiping about me to other people and I know that it is jealousy.

She attributed the conflict with her sister, in part, to the fact that she readily embraced her identity as an entrepreneur while her sister refused to do so:

I don't know what my sister had been thinking, maybe she thinks that business is difficult or that it is a disgraceful business. But when you want to do something then you just go for it and move on with your life. For me, everything was alright. Since I am not educated, I had no money for a decent business. But I moved around between places looking for my customers.

Chaima's case underscores the contrasting experiences of women with low levels of education but a favorable socioeconomic status (at least temporarily), and how these diverging trajectories

can create social tensions. For highly educated women who had not met the expectations of others, disapproval from their close social network also triggered them to adopt alternative identities. Charity (secondary education, low SES) expressed her experiences and the strained relationships she had with her relatives as she left school:

Interviewer: Okay; how do your friends and relatives look at you?

Charity: When my relatives look at me, they think I am not important because I don't have anything and when there are contributions to be made, they say, "Don't bother to ask her because she doesn't have anything." As a result, some of my relatives do not see me as important, someone who needs to be assisted. So I am excluded most of the times.

Many women mentioned that obtaining financial assistance after completing their education becomes even more challenging, as societal norms often dictate that a woman's husband should be responsible for providing for her. This expectation can lead highly educated women to prioritize finding a husband and fully embracing their identities as good mothers and wives, even if it means giving up their own stable business. Stella, for example, chose to quit her business of selling mandasi at the marketplace after getting married:

Interviewer: Why did you stop selling mandasi?

Stella: The time my husband was getting married to me, I was doing mandasi business; I don't know whether it was jealousy, he told me that you should stop selling mandasi. I saw that he is not working and I was not working; I decided that we should do something to meet the basic needs of our home. That was when I started doing ganyu (piecework).

Challenging gender roles and pursuing business often comes with resistance and backlash from husbands. In the case of Stella, she had to give up her own business and instead engage in less profitable piecework to appease her husband. Managing both business and household responsibilities can also pose financial challenges for women. In some cases, husbands may cease providing financial support, placing an additional burden on women to support themselves

and their children. Lucia shared her experience of struggling to expand her businesses as much of her earnings are spent on her children:

Sometimes the husband will push all the responsibilities of running the house in terms of buying food just because you are doing business when it is not supposed to be like that.

For women who identify themselves as entrepreneurs, they are not hesitant to acknowledge that engaging in market activities is fundamentally conflicting with their family roles, as some business women even “[despise] their husbands because they have started making money” (vegetable vendor, primary education, middle SES). However, those who have adopted an identity primarily as mothers adjust their behaviors instead of directly confronting their partners. Enita, for instance, shifted to working from her compound because she was accused by her husband of cheating. Infidelity—and the anxiety surrounding it—is a prevalent issue in Malawi (Trinitapoli 2023), and it often leads to conflicts for women who spend a significant amount of time away from home due to their business commitments:

My husband failed to believe that I was at the market, due to time of arriving at home. I could leave the market at 6pm – for me to walk home it takes time – and I could arrive home late at night, so my husband gets upset.

Enita’s attempt to assert her identity as a good mother and wife in order to balance her precarious economic situation with her fragile family life has resulted in increased risks for her business as her work was frequently disrupted by unexpected family needs, conflicting demands, and lack of support. Enita’s experience underscores the complexities that many women face as they try to reconcile multiple identities as educated women who provide for themselves and also as wives who are faithful. Women like Enita are far from experiencing the transformative power of running an independent business, as many of their actions were limited to the domestic sphere.

As illustrated in these cases, the interplay between education, social expectations, and identities is dynamic and offers significant barriers or opportunities for women across educational groups.

Flexibilities and Diverse Life Trajectories

Lastly, flexibility plays a crucial role in understanding social mobility within the informal sector, given the highly unpredictable and insecure economic conditions in Malawi. Therefore, having a predictable and immediate source of income provides a significant advantage in securing one's socioeconomic position, especially when frequent misfortunes quickly push individuals from a state of "precarious prosperity" to abject poverty. Flexibility encompasses two key components: (1) the availability of various forms of resources, and 2) whether those resources could be accessed in times of need. As Chifundo from the previous section highlighted, these factors are crucial for navigating the challenges in the informal sector:

When you are employed you rely on a monthly salary while business money is made daily; there is a difference...When you're working and you get sixty thousand a month it means your salary will not change. You will be getting the same money every month. I could have been working while doing business. My employment could have supported my business. If my business is down, my salary could have supported the business.

To enhance the flexibility of her financial standing, Chifundo aspired to run a business alongside her formal employment, aiming to boost her economic standing. Education, in this regard, reinforces women's social standing by providing both predictability—access to a regular source of income via formal employment—with temporality—readily available money via informal businesses. By combining the stability of formal employment with the potential for additional income through businesses, Chifundo seeks to create a more secure and adaptable financial situation for herself. However, the ability to pursue both formal employment and entrepreneurship is often more accessible to women with secondary education compared to those with primary education. The

limited availability of formal employment opportunities at the primary level restricts the options for less-educated women in terms of securing a stable income.

However, flexibility in income may not always be guaranteed, even for highly educated women who have multiple sources of income. Upendo, who sells vegetables door to door, experienced stress due to some of her well-educated customers who frequently buy products on credit:

It is true, they have been coming to buy from me and ask me that they will pay later. The people who make you run out of money are not your fellow poor people but those rich people. An employed person would come to me to buy items and then would say, "My sister when I receive my salary, I will pay back the money, But I should just get these items now." They do not realize that the small amount of money not paid can cost you a business. That's why I do both work and business at the same time. Even if I do not make a profit, I still sell the goods since I know that I will top up with the payment from my manual work that I occasionally do.

Even individuals with stable employment may not receive their salaries on time due to overcrowded banks and overdrawn balances (Trinitapoli 2023). This creates a source of stress for both customers and vendors, as untimely payments, to borrow Upendo's words, could "cost a business."

For others who are unable to secure formal employment due to their educational background, the informal market offers a fluid income that is highly unpredictable. Rebecca noted how she entered the market because the only job she could get as an uneducated, rural woman was restricting, and, sometimes, diminishing.

For the poor people when we get employed we are abused by our boss while when you are doing businesses, you are your own boss. As for you, you can get a good job. But for the rural poor like me, I will be told to clean the toilets.

For Rebecca, running a small snack stall provided much flexibility and autonomy over her actions. While the flexibility of the market may be advantageous, she also acknowledged that the profit from it is far less predictable.

Sometimes our sales are far below our expectations and we are discouraged because we could not do what we planned to do for that day.

Although the majority of women express an interest in having both employment and business, women who actually juggle two jobs are extremely rare (4 out of 54 respondents). For highly educated women, it may be a result of having other viable employment options available to them, prioritizing their employment and dismissing business as a secondary endeavor. For poorly educated women, this is mainly due to the lack of resources and support to run their businesses alongside other work.

Whether or not women deeply endorse their identity as mothers, domestic duties nonetheless limit their economic flexibilities. Going back to Chawezi, her case illustrates how domestic responsibilities limit women's economic flexibility, regardless of their identification as mothers. Despite being aware that she could potentially earn higher profits by selling her products at the market, Chawezi chose to stay home to take care of her young children. She viewed reconciling those two roles as her major challenge:

As a woman, when you are doing business, you have less time to take of your home so the home is not well looked after. It doesn't matter even if you have a business—you are not mobile and problem happens when you spend most of your time at the market.

Sometimes, men talk nonsense when we are doing our business and some will say, "You are doing the business because you want men to be proposing you."

Agnes (primary education, low SES) who operates a small beer house pointed out that bringing children to the market could be a disadvantage, as the presence of a child is less likely to attract customers, particularly men.

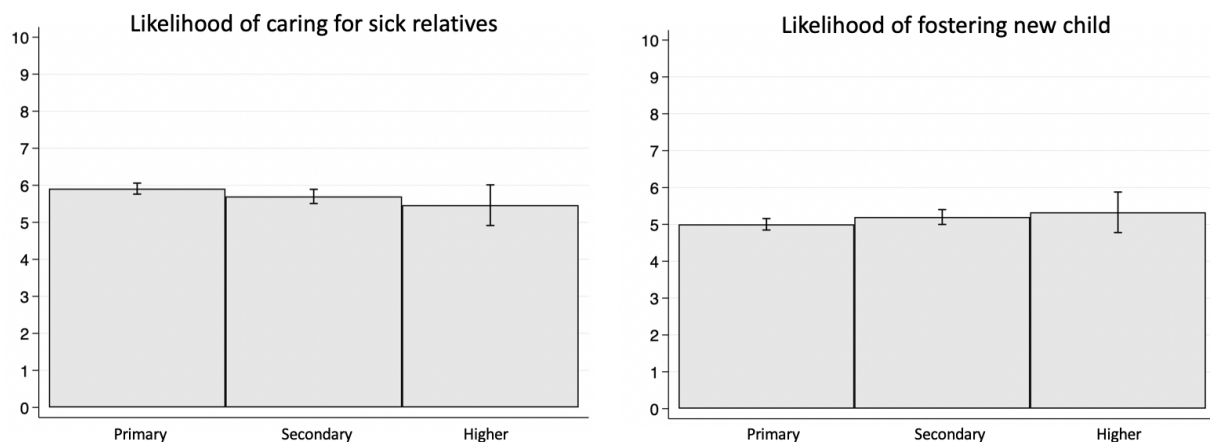
Agnes: Women should not bring children to place where they are selling beer. They should not be breastfeeding because men don't buy the beer from the breastfeeding mothers.

Interviewer: Why?

Agnes: Because you have to breastfeed the baby and at the same time handle a bottle of beer so men feel you are not hygienic.

The descriptive analysis of the survey data reveals that women across all educational groups face a high burden of anticipated responsibilities to care for sick relatives and children, which can pose challenges to their flexibility and ability to seek extra support when needed (see Figure 3.3). However, when controlling for other important factors such as wealth levels, marital status, and the number of children, the differences between educational groups become statistically significant. This suggests that the availability of assistance, such as financial support or the presence of healthy relatives to help with caregiving, is all a function of education, which can potentially limit women's economic activities.

Figure 3.3 Women's Likelihood of Providing Care by Educational Attainment



Source: Tsogolo la Thanzi (2019)

To mitigate these risks, women often rely on informal collaborations and support networks. Simple acts of asking nearby vendor to keep an eye on their shops while they attend to household affairs allow many women to maximize their flexibilities. These informal safety nets also enable women to reestablish their businesses after experiencing unfortunate events. In some cases, these informal ties develop into more systematic collaborations. Women who need to travel frequently often form groups to share transportation costs. They also establish money-lending groups with trusted friends to provide social and financial protection in the face of uncertainty. Unlike widely available microfinance organizations where procedures to open up an account is often too complicated and time-consuming (Lee and Huruta 2022) or illegal money lenders who charge high interests (James 2014), these money-lending networks among friends offer crucial financial protections on short notice.

However, as previously mentioned, forming these collaborations can be challenging due to high levels of jealousy and status mismatch within the informal sector. Therefore, it becomes extremely important for women to maintain positive interactions within their social circles, even if it means making sacrifices for their own businesses. Bertha, who owns a cookware shop in the market, noticed that her neighbor was intentionally doing her wrong since she was making more profits. To address this issue, Bertha took the initiative to offer business advice and support to her neighbor.

Yes. I sell household items, while this woman she was selling cheap utensils and women's trousers, and those kinds of items do not make profits. But I was just observing her then we become friend. I noticed that there was a jealousy. I noticed her behavior when I left my business to go somewhere, she was supposed to sell my items on my behalf. Instead, she told my customers that the owner has gone somewhere and that they should come back later. If she left her business with me, I would have looked after her shop. One day, I had a conversation with her telling that when she ever goes to buy items for her business, she should not buy the same items again since people don't buy such items. Instead, I

advised her to buy linen or plates or pots. She understood me then decided to buy plates, linen and pots. Now, she is making more profits.

Bertha's experience is an exceptional case of a peaceful resolution.. Without a well-organized market committee, many conflicts are left unresolved and women are often left to handle their own problems. Marriam's experience highlights the challenges she faced due to jealousy within the market, as she had to relocate her *thobwa* (local alcoholic beverage) stall to a different location:

There were several women who sold thobwa, and people always bought from me because I made the best thobwa. So, other women got angry, later they told me, "you not come back tomorrow because it is not your place therefore find a new place."

Without her old customers, Mariam's business was in decline at the new location at the time of the interview. Mariam's and other women's stories highlight the complex nature of operating in the informal sector. Uneducated women, with fewer resources at their disposal, are particularly susceptible to these challenges, exacerbating the educational gradients in wealth within the informal sector. Despite this, the informal sector still provides more appealing employment opportunities compared to the limited job options available to them, offering a chance for social mobility. Educated women may appear to have more flexibility, but they too face constraints that prevent them from fully leveraging their education for economic mobility. In summary, social mobility within the informal sector is equally challenging for both educated and uneducated women, as factors such as jealousy and lack of structural support hinder wealth accumulation.

CONCLUSION AND DISCUSSION

In this chapter, I have examined the relationship between education and the socioeconomic trajectories of women in the informal sector in Malawi. By considering education

as a positional good, I showed how educational gradients in wealth are manifested through an interaction between subjective reactions to the objective realities and resources that women's education had made available. Despite a decreasing return to education observed in the African context, I have shown that education still influences women's life courses and outcomes by shaping their school-to-work trajectories, defining their identities, and offering flexibility in pursuing their preferred identities and actions. However, it is important to recognize that the socioeconomic status varies considerably among women with similar educational backgrounds, as these mechanisms could also lead to vastly different life trajectories in response to individuals' circumstances.

Women's narratives regarding their daily activities and work experiences in the informal sector shed light on additional factors that contribute to variations in social status. Unlike the previous assertion that the education–status trajectory is unidimensional, these accounts demonstrate that social mobility is a function of multiple aspects of lives. The differences in women's experiences at the market as well as the available resources they could garner are contingent on each woman's unique social position, including but are not limited to, their family backgrounds, gender expectations, marital experiences, and the social identities women build upon their positions. Consequently, how women manage to navigate their positions vis-à-vis education determines their social positions within the informal sector.

The analyses in this paper also highlight the need for sociologists to revisit the meanings of educational categories and what they measure. Conventionally, educational categories have been treated as nominal and discrete, independent of external forces such as market conditions and other social changes (Massey 2007; Lamong and Molnar 2002; Tilly 2017). However, this approach overlooks the dynamics and complexities of social life, including the intersectionality

of inequality (Monk 2022). My study demonstrates that people’s perceived and actual return to education is deeply intertwined with their relative positions within society and highlights the importance of adopting a positionality framework in studying education, as it provides a valuable starting point for understanding the inconsistencies in socioeconomic status across and within educational categories. Focusing on educational categories is vital in the Sub-Saharan African context where reliable indicators of socioeconomic status are often lacking and education is frequently used as an all-encompassing measure. This might bring challenges to interpret as the effect of education often depends on the question of “relative to whom?” (Furey 2021).

While this study contributes valuable theoretical and empirical insights into the stratification processes within the informal sector, it is important to acknowledge its limitations. Because I focus exclusively on women in the informal sector where both education and wealth vary substantially, I am not able to compare the stratification processes in the informal sector to those in other sectors. Some studies have shown that wealth variance in the agricultural sector and formal sector may be less prominent, as education strongly determines entry into these sectors altogether (Kay 2011). However, as my respondents’ stories suggest, it is worth noting that the boundaries between the agricultural, formal, and informal sectors are blurry and interconnected (Spring 2009). The observations from the informal sector in this study may provide valuable insights into how education-based status operates in other sectors as well.

Although this research is focused on one trading town in Balaka, Malawi, it is likely that these findings could be extended to other settings. The concept of precarious prosperity is mirrored in social lives across the globe in various forms—downward mobility, a precarious middle class, and the working poor, to name a few. Previous literature has predominantly focused on the transient life outcomes such as temporary unemployment and mishaps instead of

focusing on the consolidation of classes among a dynamically mobile population (Kalleberg 2009; Budowski et al. 2010). As recent inequality literature starts to question the very process of categorization and its effect on measuring group differences (Monk 2022), insights from the dynamic states that precarious prosperity entails are more vital than ever. This is more so since within-group inequality has risen across various socioeconomic contexts, reducing the explanatory power of many variables widely used in past research (van Heuvelen 2018; McGall 2000; Xie, Kellewald, and Near. 2016).

Despite the mixed returns to education in SSA, the cultural significance of education may be increasing as it continues to function as a positional good. Further research is needed to examine the role of education in shaping intergenerational mobility in developing contexts, particularly as educational opportunities expand. Existing studies have shown that educational inequalities persist even during the period of rapid educational expansion in Africa (Grant 2015; Lloyd and Hewett 2009). More research is needed to explore the impact of education on various phases of inequality to fully project its effect. This is particularly important in light of rapid educational expansion, where parents unanimously emphasize the importance of education in advancing their children's socioeconomic status, despite their own uncertainty about its utility in their own lives.

CHAPTER 4: WEALTH AND DEMOGRAPHIC DIVERGENCE AMONG YOUNG WOMEN IN MALAWI

Wealth inequality remains a persistent challenge in Sub-Saharan Africa (SSA), casting a shadow over the region's economic and social development (Niño-Zarazua et al. 2023). As wealth inequality intensifies in certain regions, recent studies have identified notable divergences in family formation patterns, particularly concerning the age at first marriage and first birth (Stoebenau et al. 2021; Batyra and Kohleer 2022). These differences in demographic behaviors have profound implications for both wealth distribution and children's socioeconomic outcomes, as family structure plays a central role in reproducing inequality (McLanahan 2004).

However, our understanding of the dynamics between wealth and union dissolution in SSA remains incomplete, primarily for two reasons. First, the majority of theoretic frameworks explaining the relationship between wealth and marriage are derived from studies in industrialized societies, offering limited theoretical and empirical insights into how economic and cultural contexts impact marriage within a “transitioning” society where couples seek to reconcile old and new practices of love (Cole and Thomas 2009; Dakin and Wampler 2008). Second, obtaining accurate measures for wealth in SSA is challenging due to data limitations (Poirier, Grepin, and Grignon 2020; Rutstein, Johnson, and Measure 2004). Moreover, establishing their relevance for demographic analyses is further complicated as different forms of wealth, often dichotomized as modern and traditional, exert contrasting effects on demographic behaviors (Garenne 2015).

To address this gap in the literature, I use two datasets to investigate how different forms of wealth influence the way women interpret and decide to end their romantic relationships. This chapter has three major goals. First, I examine the association between types of wealth and the

risk of divorce using a longitudinal survey. Second, I compare these wealth measurements with educational attainment — a widely used proxy for wealth in SSA — to evaluate their comparability. Finally, I use in-depth interview data to explore the cultural usage of wealth within marriage to further determine which populations can be accurately assessed with educational attainment when studying demographic processes.

Malawi is an ideal setting for studying this topic for two reasons. First, marital institutions are precarious in Malawi, as both marital and nonmarital relationships suffer from uncertainty and frequent dissolutions due to economic stagnation and HIV/AIDS pandemics (Trinitapoli 2023; Reniers 2003). Second, the effect of materiality on intimate relationships is particularly salient in Malawi. Often described as transactional love (Poulin 2007; Stoebenau et al. 2016), monetary transactions within intimate relationships are prevalent and follow culturally defined scripts. However, this tradition is challenged by the increasingly precarious economic situations of men who face difficulties earning money and the international development agents who diminish the act of gifting to prostitutes due to the high risk of HIV/AIDS in the region (Swidler and Watkins 2007). Finally, despite decades of sustained effort to promote economic development, Malawi remains one of the poorest countries in the world, posing extreme economic challenges to its young population who wish to achieve the status of adults by securing employment and marriage (Lloyd 2005). These factors provide an optimal opportunity to observe when and how wealth works to sustain intimate relationships.

WEALTH AND MARRIAGE IN THE GLOBAL CONTEXT

Conceptualizing the role of wealth within marital relationships in SSA is stalled due to the long-held belief that marriages in the Global South are deprived of love (Allendorf and Thornton 2015). The bias against money and intimacy is well reflected in the dominance of the

transactional love framework to analyze emerging romantic relationships in SSA. Within this framework, romantic relationships based on any provision of money are often labeled as unhealthy, unstable, and even as prostitution (Bene and Merten 2008; Wamoyi et al. 2016).

However, transactional love — whether in the form of labor or money — has long prevailed in the continent and made romance and exchange inseparable aspects of intimate relationships since the precolonial era (Cole and Thomas 2009). Gifting luxury items such as clothes and shoes is a common way to initiate intimate relationships in SSA, and the continuation of relationships is contingent on men’s provision of other essential and nonessential goods women need. The amount and the frequency of these gifts are considered to reflect how much men love their women and grant women much leeway in meeting their diverse financial needs (Groes-Green 2013; Masvawure 2010). Consequently, in recent literature, transactional relationships are no longer described as disempowering or economically dependent exchanges. Instead, they are portrayed as relationships that provide women with considerable agency in selecting partners and expressing their identity as “modern” women (Leclerc-Madlala 2008; Stoebenau et al. 2016).

In contrast, the role of wealth within marriages in industrialized countries has garnered much attention from demographers and family scholars, especially given the growing wealth inequality (Pfeffer and Schoeni 2016; Eads and Tach 2016). Three dominant views explain how wealth determines marital quality and dissolution. The materiality framework views wealth as a source of financial strain that can induce cognitive and emotional distress, which may lead to a deterioration of relationships over time (Rogers 2004). Negative economic shocks, such as unemployment (Amato and Beattie 2010; Tumin and Qian 2015), housing price shocks (Klien 2017; Farnham, Schmidt, and Sevak 2011), and economic recessions (Cohen 2014), have all

shown to increase the risk of divorce. The materiality framework suggests a nonlinear relationship between wealth and the risk of divorce, with its effect gradually stabilizing beyond a certain wealth threshold (Killewald et al. 2023). Consistent with this idea, increased income or favorable economic conditions do not necessarily enhance marital satisfaction or happiness. Notably, marital quality across the globe has changed little over the past three decades, while divorce rates have increased despite increases in absolute levels of wealth (Rogers and Amato 1997).

The symbolic framework emphasizes wealth's cultural significance rather than its financial value. According to this perspective, asset accumulation is one way for couples to perform and meet expected marital roles (Dew 2007). The most recent study on wealth and divorce in the United States found support for this argument, as the importance of home ownership and the possession of other status symbols, such as cars, outweighs other types of wealth, regardless of their financial value (Killewald et al. 2023).

Lastly, the economic dependence framework views material necessity through the lens of gender relations within marriage. According to this framework, financially dependent couples tend to maintain stable relationships by conforming to gender norms and expectations. Previous studies have shown that economically dependent women are less likely to seek divorce (Ruggles 1997; Schoen et al. 2002). However, due to its gendered nature, the relationship between wealth and the risk of divorce in the economic dependence framework is deeply contextual. Killewald (2019) highlighted that unproviding husbands have a more detrimental effect on marriage than breadwinning women, given the increasing prevalence of women's labor force participation in recent marriage cohorts. Despite these findings, women's income continues to affect marriage negatively, particularly if it challenges masculinity (Munsch 2015).

To date, no research has investigated the direct effect of African women's economic resources on the risk of divorce. Few studies highlight the increasing importance of women's financial role as household providers (Simtowe 2010), complicating the economic dependence and gender norm frameworks used to assess marital dissolution in industrialized countries. Decades of sustained focus on international development have propagated the idea that providing food and financial support is no longer solely within the realm of masculinity. A recent study also observed a small number of affluent African women taking on the role of "sugar mommy" to support young aspiring men who lack economic resources (Mojola 2014), opening opportunities for women to utilize their wealth to initiate and sustain various forms of intimate relationships.

Yet, with the growing deinstitutionalization of marriage, other empirical observations signal that wealth has also become an increasingly important determinant of marital experiences in SSA. For one, the rhetoric of economic prosperity within marriage is a widespread desire among African youth, as material wellbeing has become a symbol of the modern family (Thornton et al. 2014). Meanwhile, shrinking employment opportunities for men decrease the prospects of such stable marriages as young couples lack liquid money to carry out social roles (Vorbrich 2013). In sum, the rise of independent, romance-based love as a basis for assessing the quality of a marriage is in tension with the notion that marriage is a form of social, and often financial, exchange between partners that has long prevailed in the region, further complicating the role of wealth within marriages.

WEALTH INDICATORS IN SUB-SAHARAN AFRICA

Assessing the role of wealth in marital dissolution in SSA is further complicated by the limited availability of pertinent data. Income information is scarce and is often substituted with

household expenditures (Ucar 2015) or other metrics, such as the number of household goods owned or the quality of housing, which are more widely available in demographic surveys (Garenne 2015). Yet, wealth comes in diverse social forms and uses. It not only serves economic functions as a medium of exchange, but it also operates as a social indicator, conveying cultural and social significance associated with its different forms and uses. For example, cattle are widely regarded as a significant source of wealth and as the only acceptable form of payment for bride wealth in Kenya due to their cultural significance. Yet, this type of wealth is rarely used to assist relatives in need. Conversely, modern vehicles such as cars carry as much symbolic power as cattle for displaying wealth and status, but they are more frequently used to assist those in need (Kusimba 2018). As demonstrated in these cases, distinct types of wealth and their applications hold profound implications for wealth inequality and social relations.

Perhaps the most widely used indicator of wealth in transitioning societies is household goods (Bingenheimer 2007). Often regarded as “modern” wealth, these items include televisions, mobile phones, and bicycles, which have tremendous effects on couples’ day-to-day activities and romantic relationships (Garenne 2015). For example, having a smartphone directly affects the quality of interactions in intimate relationships (Rotondi, Stanca, and Tomasuolo 2017). Owning a television and radio serves similar purposes, diffusing Western ideals of romance (Barber and Axinn 2004). Relatedly, household infrastructure has shifted the economic context of intimacy in Africa. Traditional African residences are made with readily available natural resources, requiring only a man’s labor to show his commitment to a relationship. However, modern housing requires expensive materials such as a tin roof and bricks, which necessitate substantial savings and often require money to acquire them. Consequently, building a house has

become a collective investment African couples undertake together, with a new cultural meaning attached to this process (Kalabamu 2005).

In addition to “modern” household goods, social status has become increasingly associated with income and cash, especially as the cash economy permeates agricultural societies. The growing importance of cash has been documented in recent studies, setting it apart from household expenditure, despite challenges associated with accurately measuring income in transitional societies (Donahoe 1999; Langsten 2008). However, income in the form of cash holds a specific significance within marriage apart from its material benefits. For instance, mobile money has facilitated women’s economic participation (Suri and Jack 2016; Kim 2021) and husbands’ labor migration (Aker et al. 2020).

Women’s income, in particular, carries a distinct ascribed meaning and usage within the household, separate from men’s income (Zelizer 1989). However, its impact on marriage is mixed. It is common for women to use their own money to buy food but to defer larger expenses, such as school fees, to their husbands, as those are considered men’s responsibilities (Pettifor et al. 2012). Even in Western contexts, women’s income is deeply gendered and does not exert the same effect on marriage as men’s income. In the U.S., an increase in women’s share of income elevates the risk of infidelity among men while reducing it among women (Munsch 2015), indicating that income operates under culturally accepted gender norms.

Finally, “gifts” by men to their romantic partners also serve as a unique financial resource specific to the African context. As mentioned earlier, gifts continue to play a central role in how African couples navigate their relationships, yet determining their effect on their marital experiences is not easy. For instance, gifts can foster intimacy between men and women according to the established tradition of “provider love.” However, the nuanced nature of gifting

can also contaminate relationships, as gender codes suggest that fulfilling these financial obligations gives men a pretext for exerting masculine privileges that often involve infidelity and violence (Behrman 2019; Smith 2010). In sum, each form of wealth bears distinct cultural significance, and its use within marriage is not isolated as it intersects with other social and gender expectations.

EDUCATION AS A MEASURE OF WEALTH

Numerous studies examining the relationship between demographic behaviors and economic disparities in SSA have used education as an indicator of wealth due to education's pivotal role in fostering change in attitudes, behaviors, and preferences related to family formation and dissolution (Thornton 2001). Moreover, education is relatively easy to measure and is widely available in demographic surveys, rendering it a convenient alternative for intranational and intracohort comparisons (Rotman, Shavit, and Shalev 2016). However, since education is commonly used to encompass various facets of individuals' socioeconomic positions and preferences, its overall effect on marital dissolution is largely mixed; while positive associations have been found in Ghana (Takyi 2001), negative relations characterize other parts of the continent (Lopus and Frye 2020).

Women's education is often a key "modernization" variable. Evidence from Ethiopia shows a positive correlation between women's education and marital happiness as educated women increasingly self-select their marriage partners (Neetu et al. 2017). Women's education is also used as an indicator of empowerment (Adolfsson and Madsen 2019), which shapes gender dynamics within romantic relationships. However, these findings are contingent on factors such as the quality of education, which compromises the positive effect of education (Grant 2015). Most importantly, the expansion of education has outpaced the growth of wage employment in

many African countries, hindering the integration of larger cohorts of educated young people into the labor market (Filmer and Fox 2014). The economic reality for women is particularly harsh as their economic opportunities are often limited by the persistence of gender-segregated labor markets. As a result, women have substantially lower rates of wage work than men (Backhaus and Loichinger 2022).

Despite these realities, education remains a significant predictor for various demographic outcomes, including the age at first marriage and birth (Stoebenau et al. 2016). While its impact on marital dissolution has not been definitively established, the growing significance of educational assortative mating in SSA implies that educational disparities in marital experiences will likely persist (Pesando 2021). This trend also mirrors growing wealth disparities in demographic behaviors, underscoring the necessity to investigate the unique roles of different types of wealth within marriage and their consequences.

MARITAL RELATIONSHIPS IN MALAWI

Marriage in Malawi is dynamic and represents traditional and modern values. Both men and women are expected to select their partners, and romantic relationships follow a culturally based script used to assess relationship quality and stability (Frye and Trinitapoli 2015).

Marriage is universal in Malawi and occurs in early adulthood: the average age at first marriage is 18 for women and 23 for men (Baruwa et al. 2020). However, marriages in Malawi are often “impulsive,” lacking institutional protection based on kinship networks. It is common for a young woman to marry a stranger who proposes at the marketplace, only to find the suitor already has a family in another part of town (Bertrand-Dansereau and Clark 2016).

Consequently, marital bonds in Malawi are often undefined and relatively weak, with cohabitation replacing formal marriage in some cases. However, marriage is not totally detached

from the social safety network. Marital affairs are often brought to the village elders or other respectful women in the community who serve as marriage guardians — called *ankhoswe* — for validation and counseling (Wanda 1988).

Marital dissolution in Malawi ranks among the highest in SSA, with estimates indicating that 40–65 percent of first marriages end in divorce (Reniers 2003). Marital instability in Malawi is not new; as early as the 1940s, marriage in southern Malawi was described as an “institution in crisis” (Kaler 2001). While studies attribute Malawi’s high divorce rates to its matrilineal traditions (Mwambene 2005), more recent studies highlight women’s concerns over men’s commitment to marriage, with the predominant reason for divorce being infidelity (Conroy 2014; Schatz 2005). The risk of AIDS/HIV infections has led many women to adopt a “now-or-never approach” to marriage (Grant and Soler-Hampejsek 2014; Trinitapoli 2023), contributing to impulsive marriages and early divorces (Bertrand-Dansereau and Clark 2016).

Despite making significant economic and structural reforms to sustain economic growth, Malawi remains one of the poorest countries in the world (Conroy 2006). The nation’s economy is heavily dependent on agriculture and is vulnerable to external shocks. The national poverty rate has remained at 50 percent since 2010, driven by rapid population growth, low productivity in the agriculture sector, and limited labor market opportunities in the formal economy. Consequently, young men’s heavy alcohol consumption and their inability to secure jobs make marriages in Malawi more vulnerable (Matabwa and Umar 2021). Roughly 42 percent of ever-married Malawian women report experiencing some form of violence within their marriage (Chikhungu et al. 2019), and having extramarital partners for transactional sex is a common coping mechanism among women who otherwise cannot support themselves (Treibich et al. 2022).

DATA

I use data from Tsogolo la Thanzi (TLT), a longitudinal, population-based study conducted in Balaka, Malawi. Respondents were randomly sampled using a complete household listing of the Balaka catchment area. Then, TLT conducted a baseline interview in 2009 and followed them every three months until 2011 (Yeatman et al., 2019). Two additional follow-up surveys were collected in 2015 and 2019. Because the main focus of the study was family formation and sexual partnerships among young women, TLT collected detailed relationship status measures for every survey wave. With its detailed records of relationship transitions among young women every three months, TLT provides a unique opportunity to identify the dynamic, and often hard-to-capture changes in wealth and relationship status during the early adult stage when women actively venture into the labor market and romantic relationships.

To better understand the role of wealth within marriages, I conducted 57 semi-structured interviews in 2020 with women who had participated in TLT to assess their weekly expenditures, social safety networks, and financial obligations. The primary objective of these interviews was to capture the various types of financial resources that women utilize as they navigate their social relationships. To ensure a comprehensive sample of women with independent sources of income, I predominantly sampled women who were actively working.

From a pool of 75 randomly sampled women across all socioeconomic and educational strata, 54 agreed to participate in the interviews. During the initial meeting, each woman was provided a small booklet and an instruction on how to record every financial transaction she made during a two-week period. After two weeks, women were interviewed for the second time, discussing the listed transactions with the interviewers in more detail. This process involved explaining the social occasions associated with each transaction and exploring the women's

emotional responses to them. Additionally, interviewers asked questions to assess women's financial obligations and their preferred payment method. One woman did not return for the second interview, resulting in a total sample of 53 (a response rate of 70 percent).

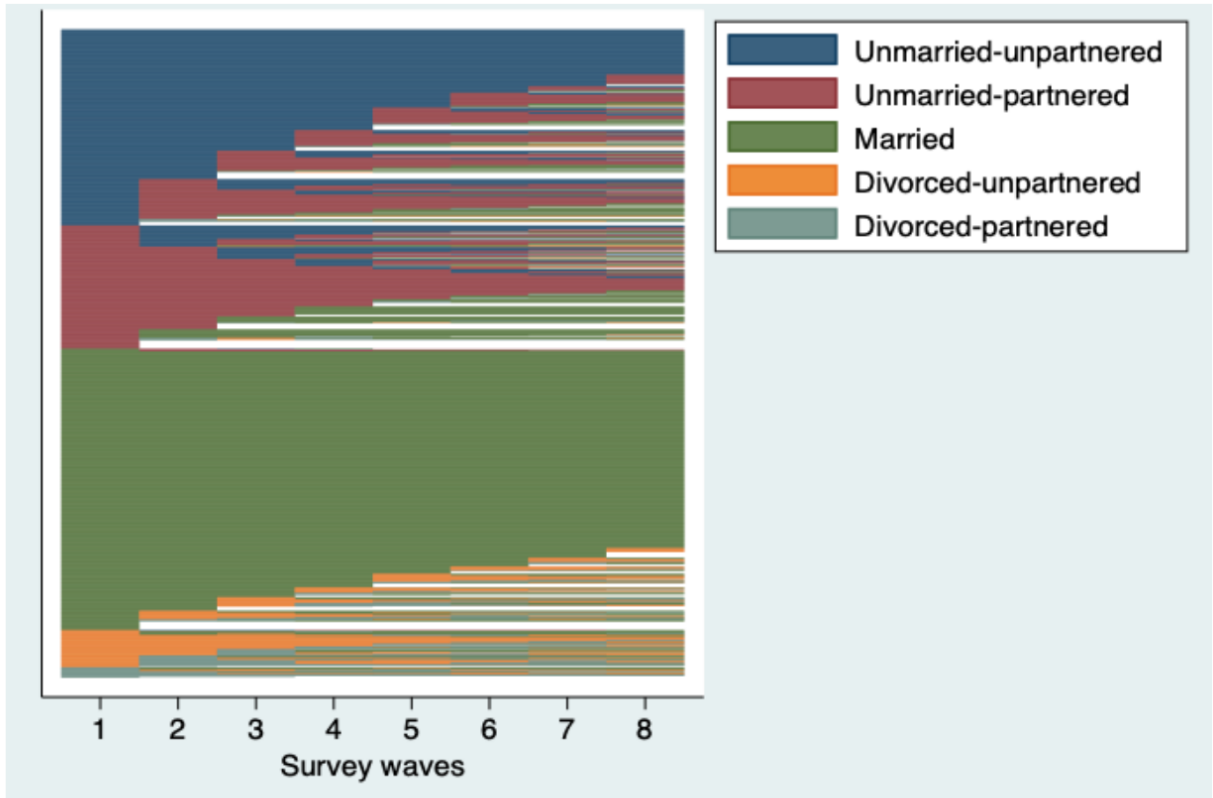
Outcome Variable: Divorce

The main outcome variable is whether marriages end in divorce or separation. Since relationship transitions in Malawi are difficult to determine as many of them are short-lived (Chae 2016), I use data from 2009–2011 TLT survey in the analysis as the participants were most frequently monitored during this phase of the survey.

Figure 4.1 details women's marital status and partnership changes over the observation period. At Wave 1 (June 2009), roughly half the women had never been married, whereas the other half were either currently married (43 percent) or beyond their first marriage (7 percent). Over two years, these women underwent dynamic relationship transitions; by Wave 8 (October 2011), only 30 percent of the sample remained never married, while the percentage of those who had been married at least once had increased to 70 percent. Relationship transitions were common as well. Of all person-waves observed, 17 percent of them recorded either transitioning into or out of relationships. Relationship transitions were most common among divorced, partnered women, followed by partnered women who are not married. Only 6 percent of the total sample remained unpartnered throughout the observation period.

At each survey wave, I identified whether each respondent was married and, therefore, at risk of divorce. Once a marriage had ended, the respondent exited the risk set until she partnered again, at which point she reentered the risk set and analytic sample. I censored individuals if they left the study during the observation period. Thus, my analytic sample includes 5,588 person-wave observations from 952 women and 1,081 marriages. The sample includes 219 divorces.

Figure 4.1: Marital Sequence among TLT Sample, 2009–2011



Source: Tsogolo la Thanzi (2009–2011). White cells indicate missing observations.

Predictor Variable: Household Goods, Income, and Gifts

I use three distinct measures of wealth to fully capture the degree to which wealth affects women’s marital relationships. First, *household goods* is an additive index composed of nine household items commonly used in developing countries to measure living standards. These items — bed with mattress, television, radio, telephone, refrigerator, bicycle, motorcycle, animal-drawn cart, and car — are often considered “modern” commodities and have a strong association with various demographic behaviors independent of other traditional forms of wealth, such as land and cattle (Garenne 2015). However, the household goods index should be treated with caution, as it does not capture the different social and financial values associated with each item. For example, the proportion of households that own a radio dropped significantly from

2010 to 2019, from 71 to 46 percent, while the proportion of households that own a landline and television increased from 63 to 85 percent and 14 to 19 percent, respectively. Contrary to what the index would suggest, this means households that lose radios are not necessarily losing wealth. Rather, these households accumulated other goods of higher value. Thus, the household wealth index is treated as a time-stamped measure to capture the relative socioeconomic standing of women's households at a given point in time, not as an indicator of changing levels of wealth over time.

I include a logged income measure to capture women's financial circumstances apart from their material wellbeing. Given the importance of the cash economy, many Malawian women now earn a small income independent of their husbands (Simtowe 2010). The most common livelihoods for respondents were off-farm wage labor known as *ganyu* and petty trade at the marketplace. Formal employment is still relatively rare among young women in Malawi (roughly 3 percent of the sample). Finally, *gift from partner* is the logged amount of economic support, either through financial transfers or monetary values of gifts women received from their partners in the past month. All monetary values are converted to U.S. dollars based on exchange rates at a given time to facilitate comparison across different points in time. See Appendix C for the distribution of each wealth measure and their relation to one another.

Finally, *Years of education* is a continuous variable ranging from 0 to 15. In Malawi, tertiary education includes degree-granting four-year colleges and vocational and professional training pursued after finishing secondary school. Because it is difficult to differentiate between the two, I uniformly assigned a value of 15 to respondents who pursued education beyond the secondary level (1.21 percent of the analytic sample).

Controls

I account for several variables known to influence marital dissolution. The *number of living children* is a count of the respondent's biological children at each wave. Respondent's age at first marriage was measured using three categories: younger than 18, 18–21, and older than 21. Finally, I control for prior marital history with an indicator set to 1 if the respondent was previously married.

METHODS

I use discrete-time logistic regression to predict the log odds of a married respondent divorcing before the subsequent survey wave. The baseline model describes the association between each wealth type and the hazard of relationship dissolution, controlling for relationship duration and other confounders. These models show how relationship dissolution is stratified by each wealth type. Next, I estimate the full model, which includes all previously tested wealth indicators. This nested model aims to investigate whether the risk of divorce is partially mitigated by different types of wealth. The model specification is shown below:

$$\log[P_{it}/(1-P_{it})] = \beta_{0i} + INCOME_{(it-1)} + GIFT_{(it-1)} + HHGOODS_{(it-1)} + X_{it} + \epsilon_{it}$$

where the discrete-time hazard of divorce is evaluated for each person-wave of marriage, t , contributed by respondent i . Key predictors are lagged, allowing wealth levels from the previous wave to predict the relationship outcome at wave t . X_{it} represents a vector of time-varying indicators of socioeconomic variables and marital characteristics.

Next, I construct a household asset index using principal components analysis to assess the comparability of wealth measures and educational attainment. The extent of comparability is analyzed based on the percentage of respondents falling in the same tertiles. After identifying the percentage of the intersection between each wealth and educational level, I leverage in-depth

interviews to examine how women utilize each wealth type within their marriages. My primary emphasis is on identifying whether and how each wealth type fulfills material, symbolic, and relational functions. Additionally, I aim to identify any educational discrepancies in the usage and prevalence of particular types of wealth.

RESULTS

Descriptive Statistics

Table 4.1 shows the characteristics of survey respondents between 2009 and 2011 at the person-wave level. Roughly 4 percent of the married respondents observed at a given wave divorce before the next survey wave in which they participated. The vast majority had married before age 21 (88 percent). Remarriages are common, with 21 percent of married women reporting having previously married. The average duration of marriage measured at each person-wave is 3.65 years.

The average number of years of education is 6.87, and only a small proportion of women have finished secondary school and beyond (5 percent). Respondents mostly come from modest family backgrounds, owning an average of 2.93 household goods out of nine total items. Roughly half of the married women report having an independent source of income, earning, 4.55 USD per month. On the other hand, the proportion of women who receive financial gifts from their partners is over 90 percent, with an average amount of 1.78 USD.

Table 4.1: Summary Statistics for the Analytic Sample

	Mean	(SD)
Marital Outcomes		
Divorce	0.04	
Marital Duration (years)	3.65	(3.13)
Economic Characteristics		
Household Goods Index (0–9)	2.93	(1.59)
Have Independent Income	0.48	
Income (logged)	3.76	(3.95)
Received gift in 2009	0.90	
Gift (logged)	6.25	(2.29)
Women's Characteristics		
Educational Attainment	6.87	(2.73)
Age	21.61	(2.40)
Number of Living Children	1.65	(0.98)
Relationship Characteristics		
Age at first Marriage		
less than 18	0.46	
18–21	0.43	
over 22	0.12	
Previously married	0.21	
Number of Respondents	952	
Number of Marriages	1081	
Number of Observations	5588	

Comparison between Education and Three Wealth Indicators

To assess the comparability between education and three forms of wealth, Figure 4.2 illustrates the average wealth levels by years of education. Educational attainment is linearly associated with household goods (solid), with each additional year of education substantially increasing the average household goods index. Similarly, the relationship between education and the amount received as a gift is also linear (dashed). In contrast, the relationship between women’s income (dotted) and educational attainment is difficult to define due to high variations in average income across all years of education. These variations are the highest among women

with no formal education and those who have finished secondary school. Although the general trend suggests that women with higher levels of education earn, on average, higher income, the marginal difference across each additional year of education is minimal, especially among women with primary and lower-secondary education.

Figure 4.2: Average Household Goods Index, Gift, and Income by Years of Education

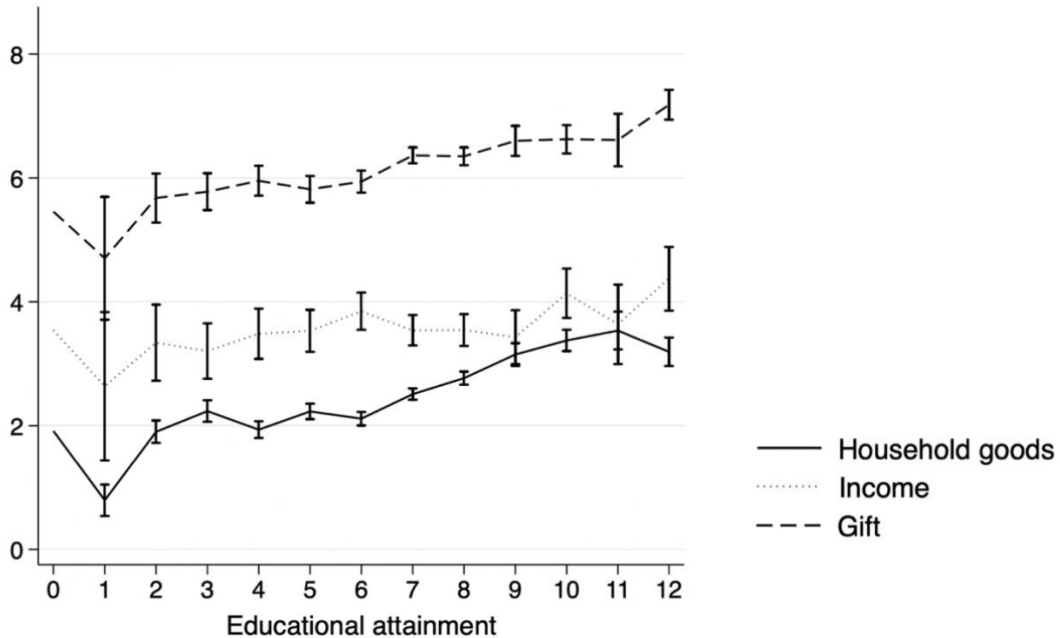
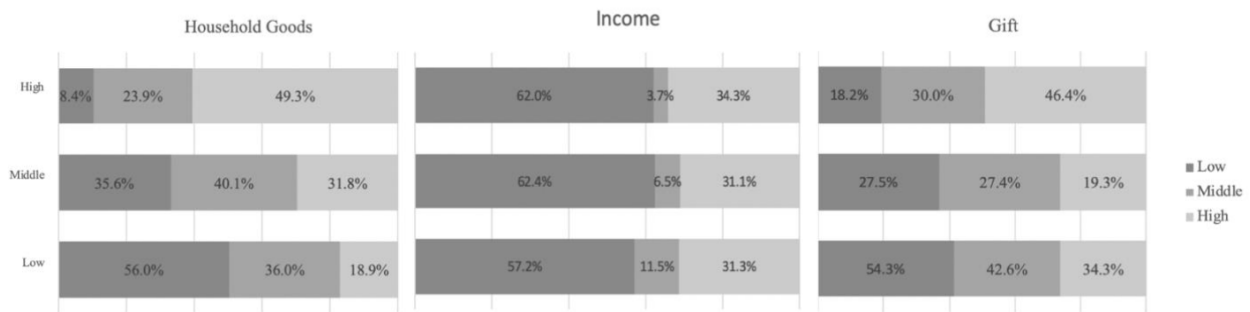


Figure 4.3 presents the percentage of women who fall within the same tertiles for both education and each wealth type. Among women in the lowest tertile based on educational attainment, 56 percent also belong to the lowest tertile for household goods ownership. However, the alignment in the middle tertile is comparatively weak, with only 40 percent of women overlapping in terms of both their educational attainment and household goods ownership. The alignment slightly improves among women in the top tertile, with a 49.5 percent overlap.

Similar trends are observed for gifts from partners. Among women in the lowest tertile for both education and the amount they receive as gifts, more than half overlap (54.3 percent). In the highest tertile, the overlap among women is slightly less than that observed among women in

the lowest tertile (46.4 percent). Again, substantial variations are observed among women in the middle tertile (27.4 percent). For income, the overlap among women in the middle tertile is as low as 6.5 percent and the degree of overlap among women in the highest tertile is still lower compared to other wealth measures (34.3 percent). In sum, education and the three types of wealth are roughly comparable for those in the lowest and the highest tertiles, but the comparability is ambiguous for those in the middle. Women’s income, in particular, is more difficult to capture with educational attainment alone.

Figure 4.3: The Percentage of Overlap between Wealth Types and Levels of Education



Association Between Education, Wealth, and Relationship Dissolution

Given these different degrees of overlap between education and other wealth indicators, I now investigate the predictive power of education and three different wealth types. Table 4.2 shows the logit coefficients predicting the risk of relationship dissolution. Model 1 predicts the risk of divorce by educational attainment, controlling for sociodemographic characteristics. Then, Models 2–4 add each wealth measure — household goods index, women’s income, and gift from partners — to examine whether different types of wealth partially explain the association between education and the risk of divorce. Lastly, Model 5 include all key predictors to test various pathways that might explain the association between wealth and relationship

dissolution. Since first marriages are qualitatively different from higher-order marriages, I first present the results of first marriages only (Panel A).

Among women in first marriages, educational attainment significantly reduces the risk of divorce, with each additional year of education lowering the odds of marital dissolution by 4 percent. However, this figure declines to 1.9 percent when the household goods index is added to the model. This suggests that the wealth represented by household goods accounts for most of the variations in the risk of divorce that was initially assessed by education. As with education, the household goods index significantly decreases the risk of divorce, underscoring the importance of possessing a collective form of durable wealth in women's marital experiences.

In contrast, women's income increases the risk of relationship dissolution, albeit to a lesser degree. Interestingly, women's education retains statistical significance, and the change in the coefficient is minimal when only women's income is included in the model. These results indicate that women's income additionally accounts for the variations in women's risk of divorce that education alone could not capture. As with household goods, gifts from partners significantly reduce the risk of divorce. While including gifts somewhat attenuates the impact of education, gifts still capture a unique dimension of women's wealth that is not entirely explained by education. This underscores the importance of gift-giving in sustaining marriages within this context, even when many women have their own sources of income.

Table 4.2: Discrete-Time Hazard Models of the Association Between Wealth Type and Divorce

	(1)	(2)	(3)	(4)	(5)
First Marriage					
Educational attainment	-0.0932** (-2.64)	-0.0451 (-1.16)	-0.0975** (-2.75)	-0.0810* (-2.26)	-0.0409 (-1.05)
Household Goods Index		-0.214** (-3.25)			-0.209** (-3.15)
Income			0.0423† (1.77)		0.0500* (2.05)
Gift				-0.0799* (-2.18)	-0.0686 (-1.84)
N	4387	4387	4387	4387	4387
All Marriages					
Educational attainment	-0.0549 (-1.94)	-0.0101 (-0.32)	-0.0602* (-2.12)	-0.046 (-1.61)	-0.00981 (-0.31)
Household Goods Index		-0.185*** (-3.56)			-0.181*** (-3.43)
Income			0.0302† (1.59)		0.0372† (1.93)
Gift				-0.0659* (-2.29)	-0.056 (-1.89)
N	5186	5186	5186	5186	5186

Note: Key regression coefficients are presented. Full results are available in the Appendix.

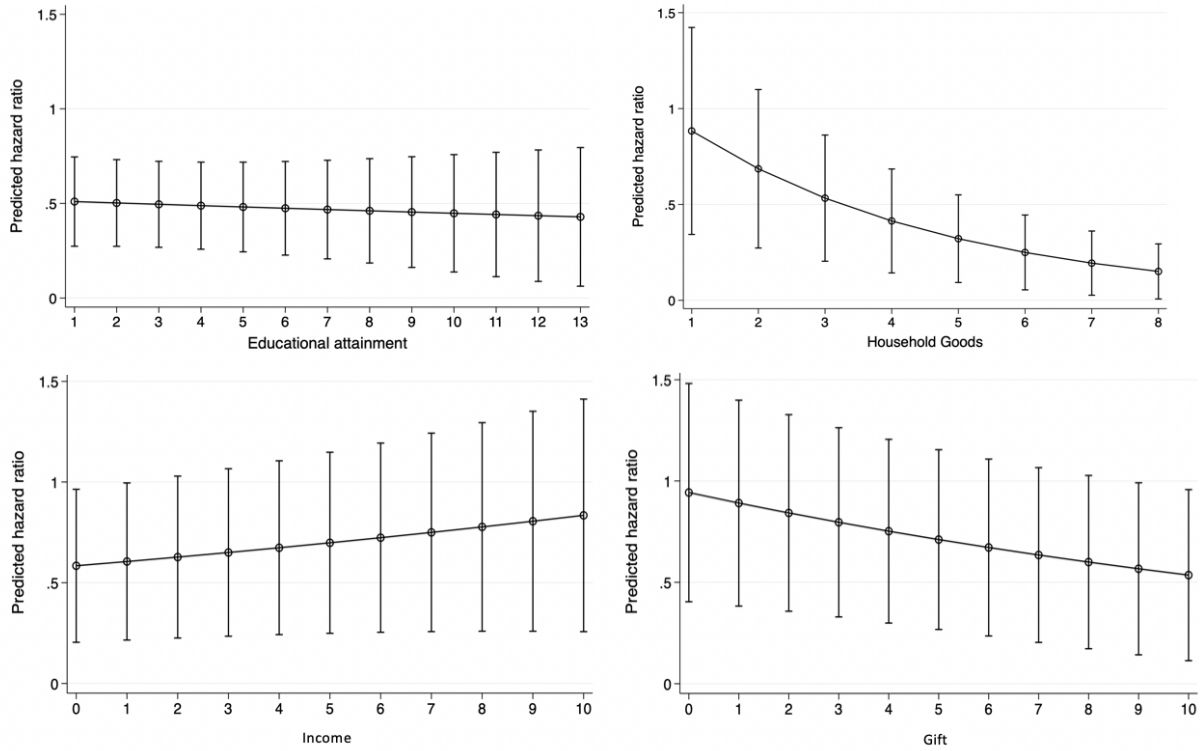
† $p < 0.01$; * $p < .05$; ** $p < 0.05$; *** $p < .001$

The full model attests that household goods and women's independent source of income are the predominant predictors of marital dissolution when all wealth indicators are considered. The size of the effect of education is further diminished when higher-order marriages are considered (Panel B). Compared to the predicted probability of divorce among first marriages, these results suggest that the independent effect of education was effectively erased. These analyses highlight some notable findings. First, the household goods index and women's educational attainment are highly comparable, especially for those in the bottom and top tertiles. Nevertheless, women's income has an independent impact on the risk of marital dissolution that

is not fully captured by educational attainment. Gifts from partners are an important dimension of women's financial resources. Still, their effects on the risk of divorce are less pronounced compared to other dimensions of wealth measured via the household goods index and income.

To describe the magnitude of the association between these wealth types and the risk of divorce, Figure 4.4 shows the predicted margins of divorce for each wealth type for the full sample. Compared to the direct measures of wealth, the marginal effect of education is much more conservative, with the predicted risk of divorce among the most highly educated women (43 percent) not so different from that among women with less than primary education (47 percent). On the other hand, the average predicted probability of divorce is 88 percent when the household goods index is set to 1, yet it is reduced to 75 percent when the household goods index is at the population average. The divorce risk continues to fall exponentially as the household goods index increases and starts to even out when women's household goods index is at five. Among the women with more than eight household items, the average probability of divorce is 25 percent. Given that the distribution of household goods is skewed to the right, these patterns highlight the substantial differences in marital stability between women with poor housing quality and shared wealth and those with quality housing and smaller differences across the top of the household goods distribution.

Figure 4.4: Predicted Margins of Divorce by Wealth Types



The relationship between financial gifts and the risk of divorce is more linear — a 1 percent increase in the logged amount of gifts is associated with a 2–3 percent decrease in the risk of divorce. Yet, its overall impact on the risk of divorce is less pronounced than that of household goods and women’s income, as shown in the earlier analysis; that is, even among women who receive the highest amount of gifts from their partners, the risk of divorce is still high (52 percent), net of other controls. In contrast, the difference in the risk of divorce between the lowest earning women and the highest earning women is 25 percentage points, linearly increasing from 50 percent among women with no income to 75 percent among women with the highest level of income, net of other controls. The average increase in the predicted probability of divorce associated with having the highest income is almost parallel to that of having below-

average household goods. In sum, each type of wealth is independently associated with divorce risk, and their effects are often contrasting.

Usage of Wealth within Marriage

To gain a deeper understanding of the relationship between wealth and education and their roles in determining the risk of divorce, I analyze in-depth interviews to elucidate the social and cultural values attributed to them within marriage and explore potential educational gradients across different types of wealth.

Household Goods

The importance of quality housing and accompanying household goods is well illustrated by many interview respondents. When asked about their ultimate life goals, many women responded that they wanted to build a house. Household goods are often durable and not easily converted into other resources, thus imposing high opportunity costs in the event of marital dissolution. As a result, investing in household goods often signals a couple's collective commitment to a relationship. However, this can also lead to conflicts, particularly if disagreements emerge over who provides what. One woman (29 years old, secondary education) shared her frustration as she and her husband disagreed about acquiring household goods:

The same day I had made the MWK10000 my husband said, "we don't have some items at home," and I had to buy the items reluctantly. I was planning to save more money out of the profit that I made on that day.

Although women did not explicitly detail expectations regarding responsibility for acquiring household goods, a significant number of divorced women reported their husbands' refusal to "build a house for them" as a primary reason for leaving the relationship. This suggests that many women view obtaining quality housing the husband's responsibility.

While household goods are not readily exchangeable for cash once acquired, the process of acquiring them leaves room for other social obligations to intervene, as they require significant savings. One respondent (middle education, middle household goods tertile) recalled when she purchased a mobile phone:

The time when my husband was in South Africa, he sent me MWK 15,000 to buy a phone and the phone which I had reserved cost MWK 14,000. My husband told me that his brother will be coming to collect some money and when he came, I told him that there is no money because the money I had was not even enough to buy the phone. So when I told him about this, he went back and reported to my husband. My husband called me and shouted at me for not giving his brother the money. But I told him that the money was meant to buy the phone and we didn't agree on sending money to his brother. I could not do otherwise because I also needed money to buy food for the family.

As seen in the case above, the process of acquiring household goods frequently involves multiple transactions with various social actors, and such interactions can pose challenges to planning and managing tight household budgets. As a result, household goods do not neatly fit into either the symbolic or material domains of wealth. Instead, they represent the complex interplay between social dynamics and financial factors, which can discernibly impact dynamics within marriage. Despite these complexities, the Pearson's coefficient between women's educational attainment and their average household goods index is the highest (0.39), firmly establishing its meaning as a "modern" source of wealth (Garenne 2015).

Women's Income

Despite its potential to increase the risk of divorce, many women expressed a favorable attitude toward having an independent source of income in an effort to gain financial autonomy from their husbands. However, this newfound financial independence was not without its social costs, especially when it challenged gender roles. This dynamic was particularly evident among women who worked outside the home, who often face accusations of infidelity as their work requires frequent travel.

Women occasionally use their income to escape adverse relationships, as shown in the study by Takyi and Broughton (2006). However, women's earnings also unveiled a discomfoting reality — men's inability to support their families — that potentially endangers marital stability. Consequently, women's employment has emerged as a double-edged sword, simultaneously introducing marital tensions by challenging gender dynamics while alleviating poverty and easing the financial pressures on their partners. This phenomenon is particularly salient among uneducated, economically marginalized women, for whom income often signifies precarious marriages and unproviding husbands. In contrast, their better-educated counterparts fully embraced the empowerment and confidence that comes from having their own source of income.

In fact, women's labor market participation is frequently cited as a reason for seeking marriage counseling in Malawi. Husbands often retrospectively acknowledge the importance of women's work, particularly when women step in during emergencies. However, women's economic contribution is not always acknowledged by their in-laws. Another woman (middle education, high income) whose husband works in South Africa described a conflict with her mother-in-law when splitting the remittances he had sent back home:

My mother-in-law was the one who was against me, and she made sure that I did not get the correct amounts from my shares. When I questioned, she said that I have been eating her son's money for a long time. But I am the one who did everything to have her son go to South Africa; I had given my husband all the money I had so he could travel to South Africa. But his mother does not appreciate how much I sacrificed to have my husband go to South Africa.

While conflicts with in-laws might not directly impact marital quality, they are nonetheless non-negligible factors contributing to marital dissolution. As a result, women who rely heavily on their own income as a primary financial resource (48 percent of the survey respondents) often found themselves between the need to earn cash and appease others to ensure relationship stability.

Gifts

The majority of interview respondents affirmed that it is the role of their husbands to “provide for them,” describing such transactions as “happy” and “feel loved for.” For many women who do not have a steady source of income (52 percent), the pocket money they receive from their partners plays an essential role in covering their daily necessities. However, such economic dependence often left women frustrated and financially constrained as they had to manage their needs within a limited budget. One respondent (low education, low gift) recalled:

I was given money by husband that I should buy relish, the money was three hundred MWK. When I saw the money I did know how to divide the money to buy relish since the money was not enough and I become angry.

Although the practice of gifting is often synonymous with women’s financial dependence and their marginalized economic position, gifts from men can provide women with a certain level of discretion. Women commonly express the intention to “use the money for [their] own needs.” Even when men specify particular uses for the money, such as buying food for the family, women often save a portion for themselves. Moreover, many women leverage this pocket money to initiate small business ventures. However, such financial leeway is contingent on husbands’ sustained support, as these day-to-day businesses are not sustainable. As a result, the amount of the gift often mirrors the financial resources available to both men and women, as illustrated in a street vendor’s (middle education, middle gift) case:

My husband used to send me money every month but later he changed and stopped sending me the money so I was not able to do the things I used to do. After he wasted his money, he came back without anything and we are here suffering together.

The practice of gifting also reflects women’s economic standing within the broader social support network, where the exchange of modest financial assistance among relatives and neighbors is a common social practice. Women often continue to receive considerable amounts of money from their relatives. Yet, many noted that seeking assistance from their relatives

becomes more challenging after marriage as the husbands are responsible for supporting them.

This is well illustrated in a farmer's (low education, low gift) case:

Yes, I had a disagreement with my husband and when I told him that I needed money to buy fertilizer he told me that he will not send the money. So I asked my brother to help me. He also said that he cannot give me money for fertilizer because my husband is working and has much money.

In sum, gifts can foster intimate bonds between men and women according to the long tradition of “provider love.” However, the impact of gifts on marriage should be understood within a broader framework that encompasses the support network as well as women's own economic activities, as gifting is often determined by the availability of other sources of financial support women rely on.

DISCUSSION

With growing wealth inequality and demographic divergence, the considerations of wealth in demographic research have taken on greater importance. Following the qualitative evidence, this study examines how different forms of wealth influence marital dynamics among young women in Malawi. Specifically, this paper investigates the independent effects of three types of wealth — household goods, women's income, and financial gifts received from men — on women's risk of divorce. By expanding existing frameworks on the role of wealth, this study seeks to incorporate the diverse social meanings and implications of wealth on marriages in a context where economic circumstances and expectations around intimate relationships are rapidly changing.

The results show that the gift economy — the prevalent form of transactions among couples in Malawi — is not significantly associated with the risk of relationship dissolution. Women's income, however, has a significant negative effect. This is indicative of the African economic reality, where disadvantaged women are forced out of the domestic sphere to play dual roles as providers and caregivers. Despite the importance of “liquid money,” the persistent

importance of household wealth, which measures the degree of pooled resources couples jointly accumulate, reaffirms the finding the traditional transactional bonds between husbands and wives prevail in modern marriage. Economic resources have distinct uses, which directly affect women's marital relationships. In-depth interview data show that gifts from men play a culturally significant role in expressing intimacy, and household goods substantiate mutual dependence and commitment that women can use as financial leverage to assert their agency. Women's income, on the other hand, is largely used as survival money.

Using education as a proxy measure for wealth comes with its own advantages and disadvantages. Education is highly comparable to wealth measured by the household goods index, with high overlap among women in the top and bottom tertiles. Yet, the comparability between education and other forms of wealth is more complex, especially for women's independent source of income. Overall, these observations suggest that women utilize both old and new codes of exchange to stabilize their marriages. Although both the materiality and symbolic frameworks capture women's economic dependence in SSA, rich ethnographic data from the region also attest that obtaining financial autonomy is an important aspect of becoming "modern" women (Wilcox and Nock 2006; Rogers and Amato 1997). Whether and how education captures these clashing expectations and realities are key to analyzing wealth gradients' demographic patterns. Future studies should further explore the changing nature of money and romantic relationships in this context and how women, from advantaged and disadvantaged backgrounds, fare under the new economic and familial systems.

A few limitations are worth noting. First, a two-year span is long enough to capture the dynamics of family formation processes at the individual level, but it is insufficient to effectively determine the changing role of wealth at the macro level. Demographers mostly agree that it

requires roughly 20 to 30 years to effectively investigate differences in generations (Ryder 1965); such longitudinal data, however, are not readily available in SSA. Yet, the discourse over marital affairs and instability in Malawi is not new, even though some work suggests a mythical earlier time of greater stability (Kaler 2001). In that sense, a longitudinal analysis of relationship transitions among young women captures an aspect of women's experiences during social change, both visible and invisible. Second, this study assesses the impact of wealth on relationship dissolution among married women but does not test whether the same association would hold for unmarried women. As indicated by the findings from in-depth interviews, the availability and magnitude of women's primary financial resources are largely shaped by their marital status. For instance, unpartnered women are more likely to work, while married women often receive more financial support from their husbands. Consequently, the identical wealth measurement captures qualitatively different population subgroups among married and unmarried women, making a direct comparison unfeasible. Finally, given that Malawi is a high-divorce setting where having multiple partners is not uncommon, findings from Malawi may not be generalizable to other transitioning societies where union dissolution and remarriage are socially stigmatized. This limitation points to a need for comparative studies to adapt existing theories to better understand the diverging trends in family formation patterns across SSA.

Despite these limitations, the results of this study clearly indicate that previous theoretical frameworks for explaining the relationship between wealth and demographic divergence, including marital dissolution, are insufficient to fully understand the role of wealth in marriages in transitioning societies. To my knowledge, this study provides the first evidence of how women utilize various forms of wealth within their romantic relationships. Monetary transactions in romantic relationships are a contested topic in contemporary Africa due to their implications for

transactional sex and HIV-related risks. These issues have led researchers to focus on single-event outcomes, such as intimate partner violence, infidelity, and HIV/AIDS transmission (Stoebenau et al. 2016). This paper attempts to provide a new perspective to think about wealth and marriage at the intersection between larger societal transitions and changes in people's interpretation of these phenomena.

CHAPTER 5: CONCLUSION

In Ethiopia, 2015, I was working at the outskirts of the national capital, Addis Ababa to recruit thirty women who would digitize survey data that I was collecting as part of the women's economic empowerment project. Since this job required basic knowledge on computers such as opening the Excel file and inputting numbers across the row but not necessarily on advanced coding, I advertised our openings to recent graduates from the local secondary schools. In about days, I was surprised to find hundreds of applications piled on my table, to which women traveled in-person to submit as most of the applicants did not even have email accounts. Many of them were from far away districts where we did not even bother to circulate flyers. But what was surprising the most was that the vast majority of the applicants had college degrees or certificates, which were overqualifications for data entry clerks.

Four years later when I visited Africa again to pursue my own research project on educational expansion, the situations weren't any better for those with secondary school education. This time in Malawi, I quickly made friend with a young man who works at the printing shop. Conveniently located in the middle of the marketplace, I often stopped at his shop in between my informal conversations with other vendors at the market. He told me his life story whenever he got a chance as he entertained himself with the idea of being a study participant, which was reserved only for women. He is in college, he said, and was doing this job only temporarily until he could find enough money to go back to college. But "temporary" seemed more like an optimism than a reality as he had been there for two years already. And he suggested that I interview his fellow brothers as well – a man with secondary school education who sells traditional clothes and another man who barely finished primary school selling vegetables.

In 2001, the World Bank published a seminal report on the economic consequences of educational expansion in sub-Saharan Africa (Pritchett 2001). Famously titled, “Where has all the education gone?” this report elaborated the missing economic values of education which should have materialized in a tangible outcome. As many previous studies and reports had focused on the positive effect of education only, this report provided a new perspective to examine the socioeconomic consequences of educational expansion and to reconsider some of the unfavorable consequences if educational policy is not accompanied by other efforts. Universal primary education is far from complete and even in places where primary education has been achieved, secondary education enrollment rate is still insignificant. Numerically, we are dealing with a population whose average educational attainment was little over six years which now has an average educational attainment of eight years. This project was designed in part to understand what an increase in two years means for the individuals and the societies they are embedded in.

My interest for the informal sector came from my previous observations as well as my frustrations reading over the literature. In much of the theoretical literature, the informal sector is viewed as an inferior and unproductive sector, serving merely as a receiving station for many who had not benefitted from the educational expansion. However, what empirical evidence showed was a dynamic social space with people from various educational and socioeconomic backgrounds. It deeply informed my framings of inequality and educational gradients on wealth and to explore the effect of education outside of immediate variables of interest.

One single study cannot fully explore the complex relationships between education and inequality, especially if there are many other confounders at play. Although I was not initially planned to look at gender as a major mechanism of inequality, unique challenges of women had

repeatedly come out throughout the analyses. To that end, I wish I had interviewed male vendors as they occupy very distinct sector within the market. Mostly owners of hardware stores or electronics, I am sure they have their own perspectives on education, inequality, and status acquisition within the informal sector.

To build on this project, my next research agenda seeks to understand the intergenerational mobility in sub-Saharan Africa from the children's perspectives. The blind optimism for education and the success it had promised are long gone and children under the Education for All (EFA) era are very much aware of their slim chances in the formal sector. Many schools also acknowledge these limitations and have actively incorporated business training as part of their curriculum and their parents also started to adjust their expectations. I would like to investigate how intergenerational transfer of status plays out in this very setting, where education had become more ubiquitous yet the means to achieve economic standing had significantly changed across generations.

I also plan to further explore the role of inequality perceptions such as subjective social status on more tangible demographic outcomes. Despite hosting some of the most unequal countries in the world, GDP growth across SSA has gone up to 3.4 percent, highlighting six African countries among the world's ten fastest growers (African Development Bank Group 2020). In more relatable terms, these numbers indicate more education, more human capital, and more opportunities for wealth across the continent. Most importantly, these numbers signify structural changes to women's social positions, from their economic participation to the domestic role as new providers for the family. Given these changes, my next research agenda seeks to understand demographic behaviors as an indicator of social status and how it had changed along with the prospect for intergenerational wealth transfer.

Appendix A: Decomposition of the Changes in Wealth Inequality (Theil Index)

	IWI (earliest)	IWI (latest)	Theil (earliest)	Theil (latest)	between-group		within-group	
					mean	distribution	mean	distribution
Western								
No educ	26.803	30.902	0.302	0.307	-0.030	-0.027	-0.014	0.025
Primary	45.379	49.415	0.153	0.155	-0.033	0.011	-0.003	0.020
Secondary	61.512	58.596	0.086	0.083	-0.076	0.011	0.000	0.085
Higher	79.498	76.760	0.036	0.020	-0.014	0.001	0.000	0.155
Central								
No educ	14.386	12.743	0.490	0.558	-0.014	-0.039	0.013	0.033
Primary	30.767	27.869	0.353	0.402	-0.046	0.000	-0.018	0.005
Secondary	57.592	51.551	0.143	0.152	-0.161	0.037	-0.013	0.136
Higher	83.605	70.495	0.025	0.035	-0.046	0.002	0.001	0.078
Eastern								
No educ	11.656	13.188	0.609	0.664	-0.010	-0.063	-0.008	0.068
Primary	20.756	19.336	0.526	0.555	-0.094	0.009	-0.068	0.010
Secondary	48.919	44.254	0.223	0.258	-0.288	0.073	-0.033	0.251
Higher	70.411	66.500	0.082	0.086	-0.100	0.009	-0.003	0.143
Southern								
No educ	24.028	24.873	0.452	0.520	-0.004	0.058	0.001	-0.044
Primary	33.234	29.786	0.454	0.468	-0.037	0.069	-0.024	-0.088
Secondary	65.852	53.866	0.177	0.234	-0.287	0.162	-0.010	0.112
Higher	83.124	81.730	0.068	0.049	-0.030	0.027	-0.003	0.003

Appendix B: Interviewer Guide

I want to know about how you think about the Malawian society and your position within it. But first, let me ask you about yourself.

1. *Can you tell me how you take care of your daily needs? What do you do for work? How about other people in your household?*

Probe for:

- Duration of work – *How long have you been working?*
- Hours of work – *How many hours do you work in a week? Do you work every day?*
- Location of work – *Where do you work most of the times?*
- Other household members – *What do they do for living?*

2. *How did you start your current business? Why did you start it? Did you always want to run your own business?*

Probe for:

- N of previous work – *Is this your first time working? Do you currently have another work?*
- Reasons for changing jobs – *Why did you choose to work your current job? QR Why did you choose to stop working your last job?*

3. *When you told other people that you are going to run a business, what did they say? What do people generally say about running a business? Do people think it's easy or difficult? Profitable or waste of money? Do you agree?*
4. *Did you get any support when you started your own business? Any professional training or advice? Overall, do you think these were helpful?*
5. *What are some of the skill sets you wish you had known before starting your own business?*

Thank you for your responses. Now, I would like to ask few more questions about your business and other business owners to understand how market operates in Balaka.

6. *Not all businesses are alike in terms of their prestige, capital, and profits. Can you list out some of the businesses you commonly see in Balaka and rank them in order of desirability – from the most desirable to the least desirable businesses?*
7. *In your opinion, why is there such a huge difference in wealth among business owners?*
8. *Do you think businessmen with more education are more successful than businessmen with less education? Why/why not?*

9. *What about you? Do you think more education would have helped you to make more profit from your business? Why/why not?*
10. *[If women have worked other jobs] How is running a business different from other jobs you had in the past?*
11. *Do you like your current job? Do you plan to take up a new job if you find better opportunity? Why?*

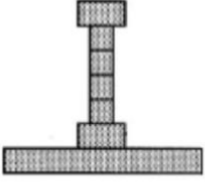
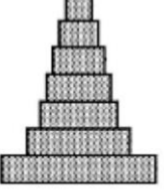
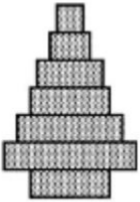
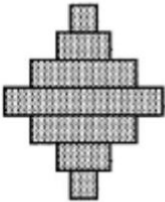
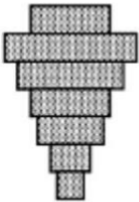
Now, I want to ask you about your experiences working at the market, especially how you handle conflicts that may arise among people because of jealousy, competition, and unfairness.

(for Q12-14, if Rs don't have any relatable personal experiences, ask them to talk about what they heard from others).

12. *Can you tell me about people in your business network such as your suppliers and landlords? How would you describe your relationships with these people? Did they ever treat you poorly?*
13. *How about with other business owners? Have you ever experienced competition or other conflicts with them? What about collaboration?*
14. *How about with your customers? Did they ever take advantage of you? What do you do to keep your customers?*
15. *Overall, how would you describe working at the market? Do you think market provides equal opportunity for everyone? Why/why not?*
16. *Running a business as a woman comes with extra challenge. What are some of the challenges you faced as a woman? If a fellow woman wants to start her own business and comes to you for an advice, what would you say?*

Thanks for sharing. Now, let's talk about Balaka and Malawi in general.

17. Here are five different diagrams and each of the diagram shows different type of society. Which do you think best describes the Malawian society in general?

				
Type A	Type B	Type C	Type D	Type E
A small elite at the top, very few people in the middle and the great mass of people at the bottom.	A society like a pyramid with a small elite at the top, more people in the middle, and most at the bottom.	A pyramid except that just a few people are at the bottom.	A society with most people in the middle.	Many people near the top, and only a few near the bottom.

18. Who are the “elites” in Malawi? Who are the people in the middle? People at the bottom? Can you give me an example of these groups? Are there other groups in between?

19. In your opinion, what puts people at the top? In other words, what makes people successful?

20. In your opinion, what group do you belong to? Why?

21. What about other business owners? Which group do you think they belong to? Why?

22. What about other kids who went to school with you? Which group do you think they belong to? Why?

23. Do you think you could have better life if you had chosen other occupation?

Thank you for sharing your experiences with me. Let me ask you few more questions about yourself.

24. How do you feel about your life so far? Do you feel accomplished? Frustrated?

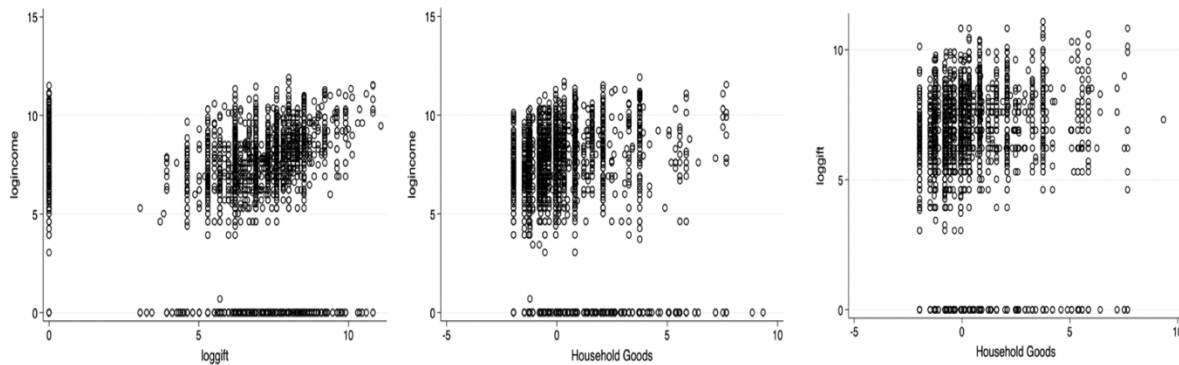
25. What would you say are the most important thing in your life these days?

26. How do you think your friends/family see you?

27. Thank you. Is there anything else that you think might be helpful for me to know?

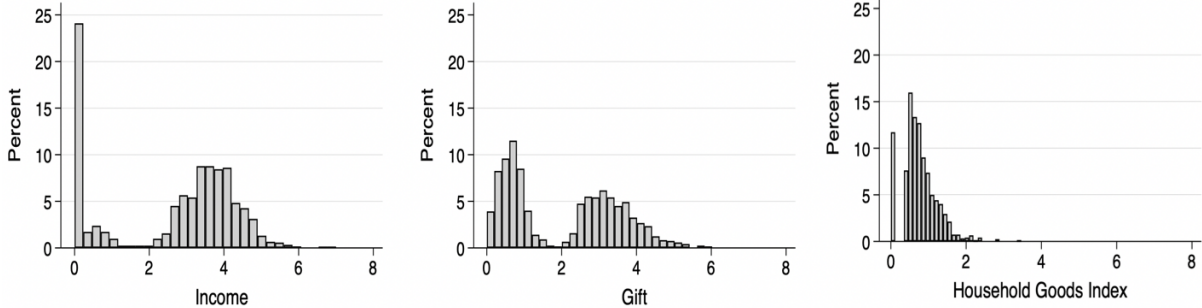
Appendix C: Wealth Measures

Figure below summarizes the correlation between women's income, gift they received from the partners, and household goods. Despite general positive correlation among three variables, the relationship between these three measures of wealth are loosely correlated. As indicated in the descriptive statistics, the proportion of women engaging with income-generating activities is relatively low – thus, 60% of women report no independent income at any given wave. Gifting from the partner is far more common source of cash for women, however, this is not universal either. Roughly, 17% of women report that they did not receive cash gift from their partners in the past month. The prevalence of “no gifts” and “no income” happens across all household wealth level measured via household goods index, although it's more prevalent among disadvantaged households.



Looking at the variations in women's wealth across waves, income and household goods are normally distributed with vast majority of women without income remain as full-time housewives. However, income is less variable than household goods, which often require more targeted investment. On the other hands, there are considerable variations in the amount of gift women receive from their partners across waves. This suggests two possibilities. – For one, men

may provide more as they progress through the relationships, or this may simply reflect the fact that women leave unproviding men in search of better partners.



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