



# DOE NEWS FLASH



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# **FROM THE HEAD OF DEPARTMENT'S DESK**

The idea behind the concept of resilience is that there is resistance to proceed. Resilience resists resistance, defies defiance and raises to the top of the ladder as if they are being pulled with a rope. Resilience is what we in the Department of Economics are learning in the face of Covid-19. And as a department, we are geared up to take the challenge.

The COVID-19 pandemic is challenging our ways of doing things. The pandemic is challenging our ways of teaching. The COVID-19 crisis is challenging our ways of engaging the society at large on economic issues. While we all face these challenges, the department is learning to be resilient. This News Flash is a glimpse of what has been happening in the midst of the challenges imposed by the pandemic. In this publication, we present a variety of activities that have happened since the beginning of 2020. You will learn from the publication efforts made on research, collaboration and community outreach from this publication.

Allow me to invite you, our readers to walk with us as we take you through a journey of some of the exciting moments that the department has enjoyed despite the challenges faced. Should you have any feedback, please do not hesitate to contact the Department using the email address: [economics@cc.ac.mw](mailto:economics@cc.ac.mw)

**Dr Jacob Mazalale**  
Head Of Department

# **FROM THE EDITOR'S DESK**

At last, enjoy reading...

**Dr Gowokani Chijere Chirwa**  
Deputy Head of Department

# Elections

The Department of Economics held elections in December 2020.

**Dr Jacob Mazalale** was elected as the new head of the department, and **Dr Gowokani Chijere Chirwa** as his deputy. Congratulations to the new team. In a special way, the Department of Economics is thankful to out-going head Associate Professor Chiwaula for his service to the department during his tenure of office.



**Dr Jacob Mazalale**  
Head of Department



**Dr Gowokani Chijere Chirwa**  
Deputy Head of Department

# CONFERENCES



*Photo of the participants the conference*

1. Between February 24-March 6, 2020, Mr Lucius Cassim attended an AERC facilitated workshop on Advanced Panel Data Econometrics at Golf Course hotel, Entebbe, Uganda.

2. Dr Gowokani Chijere Chirwa presented a paper at the University of York, Centre for Health Economics. The presentation focused on inequalities in Cervical Cancer screening in Malawi.

3. Between 19th-21st October 2020, Dr Exley B.D. Silumbu and Mr Laston P. Manja attended The Seventh COMESA Annual Research Forum. The two coauthors presented on “The Comparative Potential Growth-Enhancing Effects of the AFCFTA and COMESA Trade Regimes”.

4. On 30<sup>th</sup> September, 2020 Mr Lucius Cassim, together with Dr. Levison Chiwaula, Mirriam Matita and Tayamika Kamwanja Zabula presented a policy brief on Promoting mobile money use through training and text-messages in Malawi at ECAMA facilitated National Policy Research Dissemination Conference. The policy brief can be downloaded here:

<https://portal.pep-net.org/document/download/35307> or here <http://www.ecamamw.com/posts/national-policy-research-dissemination-conference>.

5. On 7th July 2021, the same work on Promoting mobile money use through training and text-messages in Malawi was presented at the BREAD conference on the economics of Africa which was held virtually between 7th to 9th July 2021.

# THE DEPARTMENT HAS A NEW HOME



The DoE moved to its new home following the completion of the first phase of the construction of the new School of Economics building. Among other things, the building features spacious and modern offices, PhD student rooms, master's classrooms as well as a library. The second phase of the project is in progress. It includes state-of-the-art lecture theatres, computer rooms and restaurants. This phase is scheduled for completion in December, 2021



# The Mangochi Work Shop

# The Mangochi Work Shop

From 9 – 11 June , 2021 the DOE had a workshop in Mangochi. The aim was to finalise the initial review of the DOE Strategic plan and also the programme document for the MA in Regional Integration. The Programme is to be implemented by University of Malawi (UNIMA) in collaboration with the Common Market for Eastern and Southern Africa (COMESA)

# Women in Economics

A Conversation with  
**Dr. Angella Lapukeni Montfaucon**



Dr. Angella Montfaucon is a Malawian economist who is currently working at the World Bank Macroeconomics Trade and Investment Global practice. Her passion for economics started at a tender age when she was in secondary school. Hence, when she passed her GCSE exams, she only applied for economics related programs. Fortunate enough, she was selected to study Bachelor of Social Sciences at the University of Malawi, Chancellor College where she majored in Economics.

**Q: What qualifications do you have and in what year did you obtain them?**

**A: I have a Ph.D. in Economics (2019), Master of Arts in Economic Policy Management (2015) and Bachelor of Social Sciences (2011) majoring in Economics and Psychology.**

**Q: What was it like to do economics as a girl back in the days?**

A: When I did my bachelor's, I didn't take much notice of the gender gap in the profession among students back then, probably because the best student in our economics class was a girl but it was there among the lecturers. I don't believe I had even a single economics class with a female lecturer and my exposure was still quite limited at the time. When I started working I met with some inspiring women in the Economics profession, though they were still far and apart. I did my best to get advice from them and it helped me a lot. During my postgraduate years, it started becoming even more apparent, especially after my master's as I started attending research conferences and workshops and interacting with more people within the profession.

**Q: What are you working on currently research wise?**

A: My current research interest is in the field of international trade, but I also work in other topics such as international finance, financial inclusion and fiscal policy. I am the acting President and co-founder, Indigenous Economics Society of Malawi (IESM), Research Fellow at the Southern Africa Institute for Economic Research (SAIER), a Junior Fellow at the Pan-African Scientific Research Council (PASRC) and Economist at the World Bank Macroeconomics Trade and Investment Global practice, focusing on the East Asia region.

**Q: What has been the challenge of being a female economist?**

A: The biggest challenge is that there are a few role models and mentors in the field. It can really feel like a man's world when you are in professional circles. Even when you study, women would be less likely to be featured in a business or policy setting in Economics books. Only 2 of the 51 Nobel Laureates in Economics are women (First awarded prize is 1969 then 2019!). Economics has a worse gender balance than other sciences and as they say, the less you see, the less you believe you can become (vicious cycle perhaps?). The challenge has been trying to break that cycle, to reach further, go higher and outdo myself while hopefully inspiring others in the process.



**Q: What can you say to encourage girls so as them too can follow in your footsteps?**

A: I would encourage them to go ahead if they have the opportunity and the interest. It's very important to have more women in the field. The discipline needs representation, but beyond that, it's not only for the benefit of the women but the benefit of the profession. Gender diversity inevitably brings in a diversity of perspectives, topics that may not be normally tackled by male economists, and ultimately policy that may have otherwise been overlooked. Men and women in economics have different opinions and therefore complementary in shaping economic policies. Women would be more represented, and the voices heard and there would be more focus on the issues that women care more than men. So go for it! You can do it!

**Q: Any other reflections on being a female economist?**

A: Some have suggested that Economics fundamentals may be what may make it unattractive to women, i.e. the Science of "self-interest", we have "the father" of Economics (Adam Smith) but we know the discipline has evolved from this rationale and more can be done to highlight this. Newsletter features such as these are definitely helpful in inspiring others. Finally, it's about equal treatment, not about asking for favors. The opportunity to prove oneself and brilliant minds in Malawi certainly exist to do so.

# CONGRATULATORY MESSAGES



**Associate Professor Winford Masanjala** was appointed as **Principal secretary** to the Ministry of Economic Planning and Development. We say **CONGRATULATIONS!** His work ethic and skills have enabled him to be seconded to the government for another period. This is not the first time, in 2012 he also worked as Principal secretary in the Ministry of Energy. We wish him all the best in his new role.

## **Dr Gowokani Chijere Chirwa**

Finished his PhD in Economics at the University of York, UK. He has since reported for work. His thesis focused on health insurance in low-and middle-income countries. The thesis is a blended multicountry study which used data from Malawi, Indonesia, Ghana and Rwanda. It tackles issues to do with equity, impact and the demand of national health insurance and community-based health insurance.







We are pleased to announce that **Laston Manja** has been awarded a pre-doctoral fellowship at the University of Michigan, Ann Arbor. He is the first Malawian to join the University of Michigan African Presidential Scholars (UMAPS) Program in the 2021/22 cycle (with Professor Dean Yang as his collaborator). His research will dwell on issues of access to finance in Malawi.

**Congratulations and best wishes** for your next adventure!!!

### **Mr Lucius Cassim**

who was selected to lead a project on “Eye care landscape analysis: African region” funded by SEVA Organisation. This project is being carried out in Benin, Burundi, Malawi, Tanzania, Kenya, and Uganda. He was sub-contracted by SEVA to conduct the landscaping analysis for Malawi. The aim of the landscape analysis is to identify potential opportunities for eye care services in non-eye care domains (e.g. education sector and job-force training). Specifically, SEVA is looking for synergies where it can collaborate with other organizations to increase access to eye-care..



On 6th July, 2020 Mr Lucius Cassim was awarded a research grant to conduct research on Drivers of Youth Transitions to Employment in Malawi funded by International Institute of Tropical Agriculture (IITA). In this project he wants to understand how students transition from school (from University)/unemployment/self-employment to their first labour market experience



The department is pleased to announce that **Innocent Makuta**, a lecturer in the Department of Economics, has been awarded a scholarship by the African Economic Research Consortium (AERC) to enable him pursue his PhD in Economics at the University of Cape Town (UCT), South Africa. This scholarship has been offered under the AERC's Collaborative PhD Programme (CPP) in Economics arrangement. The PhD is a four-year programme involving coursework in the first two years and research in the subsequent two years. He is scheduled to commence his studies in January 2022. Congratulations Innocent and wishing you all the best!!!

## PROMOTION TO ASSOCIATE PROFESSORSHIP

The Department of Economics is pleased and proud to announce that Dr. Spy Mbiriyawaka Munthali has recently been promoted to the rank of Associate Professor. Dr. Munthali received a Master of Economics Degree from the Collaborative Master Programme (CMAP) between University of Malawi and the African Economic Research Consortium (AERC) and a Ph.D. in Economics from Rhodes University in South Africa in 2009. He has over 20 years of teaching and research experience at University of Malawi (formerly known as Chancellor College). Dr. Munthali specializes in Health Economics and is also a trained Resource and Expenditure Tracking Analyst and a Trainer of Trainers (TOT) for the Eastern Central and Southern Africa (ECSA) region in Resource Tracking and National Health Accounts. He is a Global Health Fellow, member of the Immunization Economics Network, Economics Association of Malawi and the American Public Health Association.



In terms of research, Dr. Munthali has been a lead researcher and co-investigator in a number of high profile collaborative research projects with R4D, Avenir Health, Johns Hopkins University (USA), University of Cologne (Germany) and London School of Hygiene and Tropical Medicine (LSHTM) in UK, PATH (NGO) and Abt. Associates (NGOs) in USA. He has received more than 10 research grants. He has successfully supervised more than 15 Master's students at the University of Malawi.

## **New Members of Staff**

The department is pleased to welcome Leaticia Pemba and Bertha Nguluwe as new members of staff. We welcome them to the DoE family and wish them the best.



**Bertha Nguluwe**



**Leaticia Pemba**

# DEPARTMENT OF ECONOMICS

## Signs Two Important MoUs

### 1. RBM and DOE (2021 -2025).

The current MOU is a renewal of the previous one signed in 2014. This MOU aims to foster research between Reserve Bank of Malawi and Department of Economic. Among others, workshops and journal articles will be produced as part of the MoU.

### 2. The DOE and COMESA

The MoU has established a new MA in regional integration, of which Unima is one of the schools to host the programme. The Memorandum of Understanding (MoU) was entered into in February 2021. The implementing department of the Programme is the Department of Economics (DoE). The background to the MoU and the Programme is that in 2010, the 28th COMESA Council of Ministers meeting decided to establish a professional postgraduate school on Regional Integration to foster cooperation in research and development in the COMESA region in line with Articles 127 and 128 of the COMESA Treaty. Subsequently, the COMESA Virtual University was endorsed by the 34th COMESA Council of Ministers meeting which was held in Addis Ababa, Ethiopia from 26th to 27th March, 2015. In the same year, the first Annual COMESA Research Forum convened in Entebbe, Uganda and resolved that the University be a medium to long term goal. It was further resolved that, as a starting point, the MARI Programme be established and delivered collaboratively among universities in the COMESA region through an e-learning platform. In July 2016, 22 universities agreed to participate in the programme. The programme is hosted by Kenyatta University and is to be offered in collaboration with 21 other universities in COMESA member states. As of December 2020, COMESA had signed a memorandum of understanding with 6 universities, including Kenyatta University (Kenya), University of Mauritius (Mauritius), Open University of Mauritius (Mauritius), ISGE (Burundi), University of Zambia and University of Zimbabwe.

# KHONJE SHINES AT ANISHA AWARDS

Ian Chimango Khonje, is a 21-year-old Malawian Entrepreneur in his final year of Bachelor of Arts in Economics. He is the founder of IK Foods and Oasis Brands. He has made the department proud for being the 2021 Tony Elumelu Foundation (TEF) entrepreneur, a 2021 South African Ideas Festival (SAIF) Mentor, a 2020 Anzisha Fellow and a 2020 top 20 African Entrepreneur founders under the age of 22 award recipient by the Anzisha prize, the Mastercard foundation and the African Leadership Academy (ALA). He got his inspiration after attending a lecture on introduction to micro-economics and specifically about international trade in his first year in 2017. Questions kept coming in his minds, and he remembers walking out of the Great Hall constantly asking himself what resources and expertise Malawi had comparative advantage over. He quickly remembered an article he had read a few weeks back about the Malambe fruit. Boom! That was his light bulb moment! Eventually he founded Ian Khonje food processors on 27th July 2018 to service this niche



opportunity and out came his first product, Malambe. The company was founded on a capital of MK30,000 and a big Dream. Well Done Ian for putting the department on the global scale.

**ISHA RIZE** International Students' Homecoming Awards

**10 YEARS** CELEBRATING

Meet this year's **Top 20 Anzisha Prize African entrepreneurs**

**Ian Khonje** is the founder of an innovative agri-business called Ian Khonje food processors (IKF). His business procures raw produce from smallholder farmers - both within Malawi and from Mozambique - and produces and packages Jabobab jam. The jam is the first of its kind in Malawi, and is sold directly to customers, as well as to wholesalers and to restaurants.

**Ian Khonje, 20**  
MALAWI

**Sector:** Food Processing and manufacturing

# STAND UP FOR THE CHAMPIONS!

## UNIMA JOURNEY TO UNIVERSITY STUDENTS' DEBATES GRAND FINALE

By Jennifer Mwenibanda



The consortium of ECAMA, Oxfam in Malawi, European Union Delegation in Malawi and LUANAR organized the 2021 University Students' Debates under the "Enhanced evidence-based research to inform policy decision making in Public Finance Management (PFM)" project. The inaugural debate took place on the 20th of August between the University of Malawi (UNIMA) and the Malawi University of Business and Applied Sciences (MUBAS) at MUBAS campus in Blantyre. With Fatso Makuluni, Samuel Mphande, Precious Bengo and Jennifer Mwenibanda on the panel representing UNIMA, the university God loves the most carried the day, claiming their spot in the semi-final of these debates to take place in October 2021.

UNIMA maintained its momentum in the semi-final round against The Lilongwe University of Natural Resources (LUANAR). And after a heated debate on whether it is good for the country or not to tax the informal sector UNIMA won the judges' hearts sending them off to the finals to meet Blantyre International University (BIU). The final round came with its own pressure as not only was the assignment to be crowned champions but also to defend the pride of our prestigious university, which our opponents swore to destroy. On the 29th of October, the final was at The Sunbird Capital Hotel, Mulanje Room, to witness the two teams argue on the opposite sides of the motion with all they are made of. Debaters from both sides and their teams were left on the edge of their seats from the word go until the results were announced. After judges briefing that took forever with their consensus, UNIMA were crowned champions of the 2021 University Student' Debates testifying that they are indeed the university God loved the most on the land.

The project funded by the EU to Malawi under the Chuma cha Dziko project on PFM targeted eight public and private universities as a way of getting the youth involved through the debates with the theme "Youth engagement in Public Finance Management: A catalyst for a transparent, accountable, efficient and effective PFM system". And just as Oliver Holmes Jr once said, a mind that has been stretched by a new experience can never go back to its old dimensions", these debates indeed stretched our knowledge on PFM issues in Malawi from laws to the workings on the ground and that has been quite an educative, informative and eye-opening journey.

# Students' thoughts on COVID-19

## Mobile money and banking services in a covid-19 era

By Ungumiwe chimilamawe

Normal life as we used to know it, is never going to be the same again. Covid-19 has challenged and questioned our way of life to its core. Every aspect of our lives has been affected, from how we live and interact with each other, how we work and communicate to how we move around and travel in public transport. Covid-19 has stamped its mark on every sector of the economy. It has reshaped our society in lasting ways and called upon us to embrace some of the things we thought were optional as our norm.

We are living in a world which is changing in every blink of an eye, and one of the catalysts of this change is digitalization. Before the havoc caused by the pandemic, mobile money and banking services were merely one of those products provided to customers to enhance service delivery. Mobile banking is a connection between a mobile phone and a bank account which allows the user to access banking services without their physical presence at the bank. On the other hand, mobile money works in a similar way, only it does not require a bank account as long as your number is registered with your service provider.

These two products allow customers to transact at the comfort of their sofa wherever at any time. Apart from this, these fintech products also allow customers to transfer money from a mobile wallet to a bank account with a few clicks on your mobile phone. With Covid-19 came government's restrictions

on travelling, Lockdowns were initiated by different countries worldwide and large gatherings of people were prohibited. All this fanned with public concerns that Covid-19 can be transmitted through hard cash, meant mobile money and banking services could be crucial than never before in the functioning of the economy. According to last year's Reserve Bank of Malawi fourth quarterly report, an increase in the uptake of digital financial services (DFS) was recorded. The report attributed this surge in the adoption of DFS to restrictions on physical transaction and logistics, including business hours. The report further specified that the number of registered mobile money agents increased by 6.4% to a total of 80,642 with the total number for registered mobile money subscribers at 7.6 million.

What Covid-19 has done is to simply accelerate the use of these products which were slowly becoming a necessity. Even though we are slowly returning to normal life, with the first roll out of the vaccine, life as we knew it will not be the same. Mobile money and banking services have demonstrated without doubt to be the way forward in the post-Covid 19 era. As one writer wrote, "Instead of asking is there any reason to do this online? We will be asking "is there any reason to do this in person?" Such is the world we will soon be face. However, the penetration and usage of these fintech products in the country's rural areas remain low as stipulated in a study by ECAMA titled "Promoting Mobile money use through training and text messages". This is in conflict with the National financial inclusion agenda, hence more has to be done by the necessary authorities to make sure that we are all moving forward together.



# PUBLICATIONS

2020 - November 2021

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15) Qattan, A.M.N., Alshareef, N., Alsharqi, O., A.I., Rahahleh, N., **Chirwa, G.C.**, and Al-Hanawi, M.K. (2021) Acceptability of a COVID-19 Vaccine Among Healthcare Workers in the Kingdom of Saudi Arabia. [Frontiers in Medicine.](#) 8:644300

16) Maganga, AM., **Chiwaula, L.**, & **Kambewa, P.** (2021). Parametric and non-parametric estimates of willingness to pay for weather index insurance in Malawi. [International Journal of Disaster Risk Reduction](#) 62(2):102406

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19) **Chirwa, G.C.**, Suhrcke, M, and Morreno-Serra, R. (2020). Socioeconomic inequality in premiums for a community-based health insurance scheme in Rwanda. [Health Policy and Planning](#)

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## DOE Newsflash 2021

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