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BUSINESS ADVISORY SERVICES FOR WOMEN PROJECT

DP/MLW/88/027

MALAWI

Terminal report*

Prepared for the Government of Malawi
by the United Nations Industrial Development Organization,
acting as executing agency for the United Nations Development Programme

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LIST OF ABBREVIATIONS

BASW	Business Advisory Services for Women Project
BAS/TAS	Business Advisory Services/Technical Advisory Services Programme
CCAM	Chitukuko Cha Amai MMalawi
CTA	Chief Technical Adviser
DEMATT	Development of Malawian Traders Trust
DEVPOL	Government of Malawi Statement of Development Policies (1987-1996)
GOM	Government of Malawi
GTP	Group Training Programme
IGA	Income Generating Activity
INDEFUND	Investment Development Fund (Development Bank)
MEDI	Malawi Entrepreneurship Development Institute
MIS	Management Information System
NABW	National Association of Business Women in Malawi
NBD	New Business Development Programme
NGO	Non-Government Organization
NPC	National Project Coordinator
READI	Rural Enterprise and Agro-Business Development Institutions Project
SEDOM	Small Enterprise Development Organisation of Malawi
SME	Small and Medium Scale Enterprises
SSI	Small Scale Industry Unit (Ministry of Trade and Industry)
UNDP	United Nations Development Programme
UNIDO	United Nations Industrial Development Organisation
UNV	United Nations Volunteer
WPC	Women's Programme Consultant

ABSTRACT

The Business Advisory Services for Women Project (DP/MLW/88/027) was established to build within DEMATT the capability to provide business advisory services to women entrepreneurs in Malawi. Technical assistance support in the amount of US Dollars \$ 678,144 is provided by UNDP with UNIDO as the executing agency. GOM counterpart contribution is MK 319,477. The project started operations in July 1989. UNDP/UNIDO technical assistance will end on September 30, 1992.

The BASW Unit in DEMATT is managed by a National Project Coordinator assisted by a Chief Technical Advisor. The field staff operating in the three regions of the country have 3 women programme consultants supported by 1 Associate Expert and 2 UNV volunteers.

To achieve project objectives and outputs, the Unit launched two main programmes - Group Training on Business Skills Upgrading (GTP) and a New Business Development Programme (NBD). Under the GTP were established other sub-programmes: Industry Attachment and Technical Skills Upgrading and Formation of Functional Groups. The Promotion of Non-traditional businesses for women entrepreneurs is a sub-programme under the NBD.

Project experience has shown that women are responsive to programmes addressed specifically to them. Through the group training approach, the project has managed to bring 1,608 women entrepreneurs as participants to workshops, seminars and training programs. Four hundred thirteen (413) of these women have gone through formal, long or short-term training with the project. Individual consultancy services were provided to 213 women who have attended either a GTP or an NBD training.

Studies have also been conducted on issues and constraints within the existing SME framework affecting the development of small enterprises owned by women in Malawi including access to credit. Results of the study will be presented in a round table discussion to be organized in September with the purpose of drawing a plan of action which the BASW Unit will monitor.

The BASW Project has made a positive contribution to the development of women entrepreneurs in Malawi. It has paved the way for women to have access to training and business advisory services. These services, however, need to be complemented with a conducive policy environment and comprehensive package of assistance which should include: skills training, upgrading of basic skills, product development and design, quality control, technology, market development, common service facilities, and a responsive financial assistance package. The role of the GOM and donors in providing these interventions is sought.

The project has accumulated a wealth of experience in assisting women entrepreneurs. It is recommended that UNDP draw on the experiences of the BASW Unit and tap its resources and staff in the implementation of the Small Enterprise Development Programme in the UNDP 5th Country Programme.

The BASW Unit as a core programme in DEMATT will continue providing group training programmes and advisory services. It will include as part of its core activities the provision of consultancy services and training of trainers to NGOs or community based organizations. Organization of more functional groups and business/industry association of women in the same type of businesses will also be done. This strategy would enable the BASW Unit to reach out to a greater number of women in a cost effective way.

Work plan for the operations of the BASW Unit after UNDP/UNIDO technical assistance ends has been prepared. The realization of these plans, however, could only materialize if the Government of Malawi ensures the sustainability of the Unit in DEMATT.

INTRODUCTION

A. Project Background

The Government of Malawi in its Statement of Development Policies (DEVPOL), 1987-1996 recognizes the role of small and medium scale enterprises in creating employment and stimulating industrial development in the rural areas. The GOM is also strongly committed to enhancing the direct participation of women in the modern economy.

During the project formulation stage, it was found that only 22% of the loan portfolio of SEDOM were held by women. INDEFUND accounted for only 7% of the loan financing; and training institutions such as MEDI had only four women graduates in 1989 from their on campus course and the Rural Trade School in Salima does not offer training for women. DEMATT itself only had 10% women of its total client base.

From the above, it was clear that women entrepreneurs particularly those in the rural areas have little access to institutions providing assistance to small entrepreneurs.

Judging from experience in Malawi, there is much potential for women to develop small and medium scale enterprises as has been demonstrated by their good credit repayment performance and their entrepreneurial ability. In this respect, women entrepreneurs could make a considerable contribution to the economic development of the country. However, the development of this

potential and involvement of women entrepreneurs in SMEs is hampered by the absence of a locus of technical and management expertise on which women can draw to guide their operations.

It is with the foregoing reason that the Business Advisory Services for Women Project was launched in July 1988 by the Government of Malawi with technical assistance support from the United Nations Development Programme with the United Nations Industrial Development Organization (UNDP/UNIDO) as the executing agency. The Ministry of Trade, Industry and Tourism through the Development of Malawian Traders Trust (DEMATT) has been designated as the Government Implementing Agency.

B. Official Arrangements

The original project document was signed in 31 May 1988 by the Honourable Minister of Finance in behalf of the Government of Malawi and the Resident Representative in behalf of the United Nations Development Programme. The revised project document was signed by the same parties in November 1990.

DEMATT designated a National Project Co-ordinator in May 1988 and the three women programme consultants were recruited in March 1989. The first Chief Technical Advisor of the project arrived in February 1989 and left February 1990. The second Chief Technical Advisor assumed her post in February 1991. The project became operational in July 1989. UNDP/UNIDO technical assistance will end on September 30, 1992.

C. Contributions

Budgetary contributions were provided both by the Government of Malawi and UNDP/UNIDO. Initial UNDP-/UNIDO inputs was at US \$ 667,695. Subsequent budget revisions made to reflect adjustments in costs covering UNVs, project travel, national professionals, training and miscellaneous components had increased UNDP/UNIDO inputs to US \$ 678,144.

The GOM counterpart contribution in the form of salaries for the national staff was initially MK 135,000 but was revised to MK 319,477 to reflect increased personnel costs under the DEMATT conditions of service and costs for vehicle operations from March 1991. Contributions in kind were in the form of office premises and utilities.

D. Objectives of the Project

The first project document had the following immediate objectives:

1. Enhanced opportunities to launch and sustain successful SMEs by women particularly in consumer goods such as foodstuff processing, tailoring, knitting, ceramics and dairy products;
2. Promote the awareness of the services of the BASW Unit among groups and organizations, with particular attention to women in rural areas; and

3. Strengthening the capability of the organizations and institutions in private and public sectors, involved in SMEs to meet business, technical and financial needs of women

The above objectives were revised as agreed in the first Tripartite Review Meeting held in November 1989. DEMATT Management felt that the immediate objectives, outputs and corresponding activities did not directly address the needs of the target groups and that the BASW Unit's activities as spelled out in the project document are not within the mainstream of DEMATT's core activities i.e. providing business and technical advisory services and training to small businesses, in this case for women entrepreneurs by the BASW Unit.

The objectives were revised as follows:

- a) Establishment of the capability of DEMATT to provide business advisory services for women to meet the business, technical and financial needs of women entrepreneurs in Malawi; and
- b) Establishment of capability in DEMATT to analyse shortcomings of the SME environment with respect to women and prepare recommendations to the policy makers in Government.

The above objectives were achieved by the project as discussed in Chapter II.

E. Training

Fellowships and study tours were organized by the project for the national staff. (Annex 3). After each of these activities, the staff gave a feedback on what they learned and recommendations for adaptation of findings into the project. The project has found these feedbacks useful in improving the training manuals as well as planning for the future activities of the BASW project.

The BASW Quarterly Review Meetings are always seen as an opportunity for informal training. Topics such as: how to train effectively, how to make good reports, financial analysis of business plans, diagnosing business problems, analyzing group behaviours and handling group conflicts as well as assisting functional groups are incorporated in the agenda.

F. Equipment

The project is adequately equipped with vehicles and office equipment (Annex 7). However, two of the dot matrix printers delivered were 110 volts which were not within the specifications of purchase order no. 15-1-1562N for 220 volts. Outstanding equipment to be delivered from the same purchase order is a TI laser printer. The UNIDO Purchasing Section has been notified regarding this problem. The National Project Coordinator will receive and inspect future deliveries.

Formal transfer of non-expendable equipments to the Government will be effected before September 30, 1992.

G. Subcontracting

The BASW project subcontracted DEMATT to undertake a survey on female entrepreneurs in Malawi to find out the characteristics, level of operation and problems of women entrepreneurs. Following this survey, a data base on women entrepreneurs in Malawi has been established. Total cost of the subcontract is US Dollars \$ 5,046.00.

Based on the result of the survey, a technical report on Female Entrepreneurs in Malawi and Their Businesses (May 1991) was prepared by Ms. Elisabeth Pape, UNIDO expert and formerly Associate Expert of the project in collaboration with the project staff, the NPC and the CTA.

H. Recommendations

1. The BASW Project has made a headway in providing women access to consultancy services and training for the development of their small businesses. This is an important contribution to the DEVPOL's objective of "enhancing the participation of women in the modern economy." Government should continue supporting the BASW Project within DEMATT.
2. UNDP should tap the experience, resources and staff of the BASW Unit in the implementation of Programme II of the UNDP 5th Country Programme.

3. Continuous effort is being made by Government to improve the macro policy environment for the development of small enterprises. These efforts should also attempt to look at policy issues which affect women entrepreneurs in particular.
4. Government and donors in establishing credit programmes for small enterprises should attempt to remove constraints faced by women in accessing credit funds.
5. The BASW Unit should consider promoting community based credit groups which would be more responsive to the needs of the rural women.
6. The BASW Unit should consider as part of its core activities provision of advisory services to and training of trainers for community based groups and non-government organisations involved in promoting women in businesses. It should also develop such kind of a formal institutional support to the National Association of Business Women. This is to extend its outreach specifically to the poor, rural women in the informal sector.
7. The promotion of non-traditional businesses among women entrepreneurs should be encouraged. However, an attempt should be made by government and donors to develop a comprehensive package of assistance for women in traditional and non-traditional businesses especially in the field of technical skills development and investment finance.

I. ACTIVITIES AND OUTPUTS

A. OUTPUT 1

**An operational Business Advisory Services Unit
for Women (Operating in three regions of the country)**

1. Project Strategy

To achieve Output 1, the following activities were undertaken by the BASW Project:

- a. Developed policies, procedures and system of operation for the BASW Unit.**

The BASW Project was seen from its inception as an integral part of the core activities in DEMATT under the supervision of the Field Services Department. In February 1991 management, therefore, formally decided that the BASW Unit be integrated as a core programme in DEMATT. With this transfer, it meant that even when UNIDO/UNDP funding is ended, the BASW Unit would continue to operate. This has ensured the institutionalization of the BASW Unit in DEMATT.

The process of integration called for the BASW Project to coordinate closely with other DEMATT staff in implementing programmes and activities for women entrepreneurs. It did not operate out of a vacuum. The resources of the regional field

offices were called upon to assist in project implementation specifically in the areas of technology assistance and training.

Policies, procedures, guidelines (methodologies) on how to implement the project's main programmes - the group training programme and the new business development, were prepared. Included in the guidelines were also forms required for the centralized Management Information System (MIS) in DEMATT. Experience has, however shown that the forms for the MIS system were more for the BAS/TAS Programme and information from the MIS did not fully reflect the extent of work and outputs of the BASW Project. Management has recognized this problem and a different management information system will be developed for the women's programme.

As the project closes in September 1992, a planning workshop will be held among the DEMATT Management, BASW staff, UNIDO/UNDP, and the Regional Managers to discuss implementation modalities when the project ends. Proposed Work Plan for BASW Phase II is in Annex 10.

b. Schedule training of national staff

A three-month Induction Course was organised for the BASW field staff where they were exposed to the skills in business management and DEMATT field methodologies in providing business advisory services.

To upgrade the skills and widen the exposure of the national staff, external training and study tours were arranged by the project. Please refer to Annex 3 for fellowships and study tours organized.

The staff has brought back with them fresh insights on methodologies which could be adapted not only by the project but by DEMATT and other institutions involved in small enterprise development in Malawi. Please refer to reports on: Study tour (Nyang'wa, N. 1989), Study Tour (Nyang'wa, N., Chirwa, J. and Banda, J., August 1992) and Study Tour Report (Viray, J.C., Grimm, I., Mangisoni, E., August 1992).

c. Collect Data Base on Women Entrepreneurs in Malawi

The project commissioned DEMATT in 1990 to conduct a survey on women entrepreneurs in Malawi focusing on the characteristics, level of operation and problems experienced. A total of 225 women were interviewed. Information gathered was used in setting-up the project's data base which will be updated periodically. A technical report using this data base has been produced and cleared by UNIDO.

d. Institutional Linkages

Linkages with institutions have been through provision of training and advisory services. The BASW Project coordinates closely with the National Association of Business Women in Malawi. 184 NABW

members have been trained by the BASW Project in the areas of small business management and functional groups. Through the NPC, it has participated in the survey of its members.

The Chairperson of the NABW has also joined the Asia Study Tour organized by the BASW Project but with funding assistance from Human Resource Institutional Development.

Through the NPC, the project has assisted the Ministry of Community Services to develop a curriculum on training women engaged in income generating activities. The NPC is also an active member of the National Commission on Women in Development - Small Enterprise, and the Women's World Banking.

BASW field staff have assisted in training members of CCAM, and trainers of the Ministry of Women and Children's Affairs and Community Services. Close working relationship with SEDOM has been established in an effort to solicit support for project clients.

e. Training Materials Developed

To implement its programmes effectively, training materials were designed, developed and necessary training materials translated into two local languages - Chichewa and Tumbuka. Training materials developed are as follows:

- Marketing and Product Pricing Training Module
- New Business Development Programme Guideline for Trainers
- Functional Group Formation

f. **Liaise with other DEMATT staff**

Project staff have worked very closely with other DEMATT field officers in the implementation of training programmes and follow-up services especially the technical staff in providing technical training and technical advisory services to BASW clients. Support from the regional offices has been very commendable specifically in providing manpower resources to assist the BASW project in carrying out its activities. The regional offices in cases where the WPCs are on a long leave of absence on account of training or annual leaves, have also assigned a temporary staff in the region to the BASW Unit.

2. **Project Constraints**

- a. The process of the BASW integration within the DEMATT core programme did not come easy to the BASW field staff. Some form of resistance came from the other DEMATT field staff when called upon to assist in BASW activities as this would mean taking time out from their usual programmes wherein which they themselves have target outputs. This was, however, rectified when a system of sharing credits and time allotment was designed.

- b. The new BAS/TAS methodology adapted by DEMATT was also found not suitable for small business women. The methodology called for providing assistance only to entrepreneurs which would be able to show 50% growth in turnover and networth over a period of six months. Majority of the women entrepreneurs require assistance to help them sustain their present businesses, and growth within this time period would be difficult for them to achieve.

This was again rectified by management whereby BASW was allowed to use a different approach and women clients not falling within the criteria for the new BAS/TAS would fall under the category of general consultancy if they require further assistance from the mainstream programmes. Clients from the BASW Unit are then eligible for assistance from the BAS/TAS Programme.

- c. While the BASW Unit is considered a core programme in DEMATT, operating funds for training of clients and in-country travel are not provided for as a government counterpart. DEMATT therefore has to expand its operating funds budget line to enable the BASW Unit to continue its activities.

3. Lessons Learned

When designing an assistance programme for women, one has to be sensitive to the organizational culture and programmes of operations. Creating a separate and an independent unit within a dynamic organization providing vital services for small enterprise development only alienates the programme from other resources which it could tap to carry out its objectives.

B. OUTPUT 2

Existing business women (approximately 90) assisted to improve business skills and effectiveness

1. Project Strategy

The project's main activity in achieving this output is to provide group training on business skills upgrading and provision of consultancy services for women who have existing businesses.

a. The Needs Assessment Workshops

In order to design a responsive programme, Needs Assessment Workshops were conducted in April and May 1990 attended by 249 women entrepreneurs.

One day workshops were conducted in all the three regions covering 3 cities and 19 trading centres. During the workshops, the women were divided into

groups according to their business type. In these groups, they discussed the problems which affects them as a sector and made presentations during the plenary sessions. Each of the participants were also given a form in which they put their personal details and the problems that affect their specific business.

Results of the survey showed the following outstanding problems women face in their businesses:

- Lack of marketing skills and very high competition in most of the sectors
- lack of technical and quality control skills
- lack of working capital and investment capital
- shortages of essential raw materials and/or high cost of raw materials
- low productivity as a result of using unmechanized production processes and shortage of spare parts for those with mechanized production.

b. Training Strategy

Based on the results of the survey, two types of assistance packages for women clients were developed:

- Group Training on Marketing and Product Pricing
- Industry Attachment

Marketing and Product Pricing Training Programme

This is a five day training programme which explains in practical terms the concepts of marketing and pricing. Training methodology used are group games, workshops and role playing. During this five day course, simple bookkeeping is also introduced.

At the end of the training programme, the participants are asked to prepare a three month action plan for their business based on what they have learned. This action plan is used by the BASW staff in monitoring the progress of the clients on a monthly basis. After the three month period, the clients undergo a one day consolidation workshop to assess whether further assistance is required. During the workshop, they share with each other their experiences and learning. If a client is found to require further assistance, they are then turned over to DEMATT'S regular Business Advisory Services/Technical Advisory Services (BAS/TAS) Programme.

Outputs

Twelve (12) group training programmes were conducted respectively in Chitipa, Karonga, Nkhata Bay, Rumphi, Mzuzu, Kasungu, Salima, Lilongwe, Dedza, Zomba and

Blantyre. (Annex 2) A total of 143 women have been trained on Marketing and Product Pricing and provided individual consultancy services on needs basis.

Industry Attachment and Technical Skills Upgrading

This training strategy was conceived to respond to the problem of technical skills and product upgrading. Since most of the women clients were engaged in bakery, knitting and poultry, these three sectors were selected to pilot the skills training scheme.

Bakery Industry Attachment

In the Bakery industry, the project has found that most of the women have very limited number of products or that their products do not meet the standards required by the customers (e.g. hard doughnuts). A medium sized bakery based in Blantyre was approached for the possibility of the company to train some women entrepreneurs on the basics of baking and production of other products. The company agreed to train five women entrepreneurs.

The project selected from among its clients five women entrepreneurs who have enough entrepreneurial drive and their business have a large potential for growth based on their existing market. The industry attachment took place for a period of five days.

Output

Five women had undergone an industry attachment with a medium sized bakery in Blantyre. After the attachment, the impact of the programme was monitored by the staff. It was found that after the training programme, average turnover of four of the trainees increased by 200%.

One of the participants, stopped her small bakery operations in the meantime and instead concentrated in setting-up a medium sized mechanized bakery in Karonga.

Knitting Skills Upgrading Course

A large number of women embark in the knitting business. Knitting skills are either learned through self-study or by experience from working with another knitting firm. Their major skills problem is design, pattern and sizing.

A two-week training programme to upgrade these skills was therefore organized in Blantyre. Eight (8) women from the three regions came to attend the training course. The course had to be aborted on the third day, as based on the daily training evaluation, the project found out that the trainer had only training skills for basic knitting course and not the level required by the training programme.

Attempts to revive the training course have not been successful for lack of good trainers.

Poultry Management Workshop

The BASW Project has over 50 clients engaged in or are intending to go into poultry operations. These clients have either joined the group training programme or the new business development programme. For these clients, a poultry management workshop was organized to provide them additional technical skills in their poultry operations.

The training programme was conducted in conjunction with the Ministry of Agriculture (Blantyre Agricultural Development Division) and the TAS Programme in DEMATT.

Output

Sixteen (16) women from the three regions attended the five day residential training held at the Chilema Lay Training Center in Zomba.

Other Training Programmes Conducted

The BASW project has also organized group training programmes for the following institutions/groups:

- National Association of Business Women (NABW)
- Ekwendeni Mission Hospital
- Bolero Oil Expelling Group

The project has conducted training on Business Management Skills Upgrading, Group Strengthening, and Leadership for 148 members of the National Association of Business Women (NABW); and 6 members of the Bolero Oil Expelling Group organized under the Rural Growth Centre Project. Forty (40) members of the NABW have also attended a Needs Assessment Workshop in Ntchisi.

To service all the women entrepreneurs being assisted by the Ekwendeni Mission Hospital IGA Project, the BASW instead of conducting GTPs for the clients, took the strategy of training its staff. A training of trainers was therefore conducted for 6 of its staff in June 1992. Follow-up consultancy services will also be given to Ekwendeni to assist them further in implementing their IGA Project for women.

c. Functional Group Strategy

As an off-shoot of the Group Training Programme, women entrepreneurs engaged in the same type of businesses are encouraged to form informal or formal groups. Their purpose or objectives may range as follows:

- provide mutual support in terms of sharing ideas and problem solving
- collective marketing efforts
- collective raw material procurement

The project assists the formation of each group.
Range of services provided are as follows:

- assistance in the formulation of rules and regulations.
- training on how to conduct meetings; organizational strengthening and group cohesion, planning and implementation of group projects
- preparation of project proposals and business plans for collective marketing and raw material procurement or other group projects
- consultancy assistance in implementing the groups' activities and projects

Outputs

As a pilot scheme, the project has assisted in the formation and training of four (4) Functional Groups with a total of 33 members.

2. Project Constraints

- a. The project and to some extent DEMATT as a whole does not have an internal capacity to provide skills training which has proved to be one of the major problems women are facing. This is also exacerbated by the fact that there are no or very few nationals with capability to conduct skills (basic and/or upgrading) training in the fields where most women have their businesses i.e. tailoring, baking, knitting.

- b. The training materials developed during the project period had some limitations when it comes to training women with very low literacy levels.

3. Lessons Learned

- a. The group training approach is a cost effective way of reaching out to a greater number of women entrepreneurs. However, training should not be an end in itself. It is important that the trainer is able to monitor the performance of the participants after the training to see whether there has been some improvement in her business as a result of the training. The use of the action plan prepared by the trainees is a good tool in monitoring the performance of the participants after the training.
- b. If one were to take a look at the women entrepreneurs are engaged in traditional businesses i.e. tailoring, bakery, knitting, poultry, and vending and trading one could see that there is still much room for improvement.
- c. To service women entrepreneurs with very low literacy levels a different approach and training methodology has to be developed.

C. OUTPUT 3

An increased number (approximately 25-30) of new women owned businesses established

1. Project Strategy

a. The New Business Development Training Programme

To achieve this output, a New Business Development Training Programme was designed for women who want to start their own business. Prior to conducting an NBD Programme in a selected area, decision on where to hold the training programme in the region is done by the BASW Staff in consultation with the Regional Manager and the Senior Business Consultants of DEMATT. Criteria for selection include the following:

- large potential for new businesses in the area
- potential businesses are within the funding criteria of financing institutions
- potential women trainees have some equity funds to establish their proposed businesses.

The NBD Programme involves four (4) main stages:

1. One day Promotional Seminar to publicize the programme among potential trainees.

Preparatory activities for the promotional seminars involves: contacting women's orga-

nizations and local government in the districts, and putting up of posters publicizing the programme.

The promotional seminar covers the following topics:

- Institutional Assistance Available to Women Entrepreneurs including BASW Project and DEMATT
- Introduction to Entrepreneurship
- How to Generate Business Ideas
- Overview of the NBD Programme and Administrative Arrangements and Schedule of Interviews

2. This is followed by an Interview and Selection Process.

Women who are interested to join the NBD Programme undergo an Interview and Selection Process. The DEMATT panel interview is made up of 3 to 5 majority of whom are the BASW staff. Basis of selection are:

- * presence of entrepreneurial qualities
- * feasibility of the business idea
- * ability to put up some counterpart funds

3. Once potential trainees have been identified, they go through an Idea Refining Process where the business idea is discussed in detail and preliminary assessment as to the viability of the project is further verified.

Individual visits are also made to the homes of the potential trainees to verify claims made during the interview.

4. Successful candidates then undergo the NBD Course which is a six week training programme spread over a period of 4 months.

The following topics are covered during the NBD Training:

- * Entrepreneurship
- * Market Assessment and Market Research
- * Production Assessment
- * Simple Bookkeeping
- * Financial Assessment and Management
- * Setting-up Your Business and Family Support
- * Business Plan Preparation

Under the training module, Setting Up Your Business and Family Support, the husbands are invited to join the sessions. In the BASW Survey (1991) husband and family support has been found to be one of the key factors for the success of a business woman. In this module, therefore, an attempt is made to involve husbands and/or key members of the participant's family. The objective for this exercise is for them to be able to appreciate the woman's efforts and contribution to the family from the business. In so doing, it is hoped that the husband or the family would be able to identify and provide necessary support to the woman entrepreneur.

Outputs

Each of the three regions have conducted two (2) NBD Training Programmes with a total of 82 participants. The first round of the NBD Training Programme was conducted in 1989 and the second round started in the second half of 1991. Areas covered per region are as follows: Southern Region - Zomba and Mulanje; Central Region - Kasungu and Mchinji; Northern Region - Karonga and Mzimba. The number of women reached out through the NBD Process is contained in Annex 2.

Out of the 33 participants who have attended the first NBD training, 20 women have actually established businesses. Fifteen (15) women were funded by SEDOM and the rest started with their own funds. Out of the 47 NBD participants in the second round, thirteen (13) have already established their businesses.

b. NBD One-on-One Strategy

For women who are not able to join the NBD Training Programme for lack of time, or where no NBD Training Programme is on-going in their own localities, the BASW staff assists them prepare their business plans on an individual basis.

Five (5) women were assisted in the preparation of their business plans for financing purposes and two (2) have actually started their businesses.

2. Project Constraints

- a. A large number of women always show up during the NBD Promotional Seminars. Some of them come with the expectation that the project provides some financial assistance since they have no other means to get financial support for their proposed businesses.

Out of the 313 women interviewed, only 26% were selected to attend the training. Reasons for these are as follows:

- A large majority of the women want to start small vending and retailing activities which do not have any funding opportunities. As such, they are left out of the NBD Programme in favour of those who have more chances of starting up. Women who want to start vending or trading businesses with their own funds are considered for training.
- Some women who want to start a small manufacturing business can not or do not have the equity requirements of the financing institutions. The project was compelled to put availability of equity as a requirement for joining the NBD Training Programme based on the experience from the first round of NBD.

Twenty seven percent (27%) of the clients in the first NBD were not given mini-loans by SEDOM simply because they were not able to meet the equity requirements. In the case of

the poultry operations, the clients have to establish their own chicken coop. This would cost from MK 2,000 - MK 4,000 depending on the number of chickens.

Loan processing procedures also proved to be major drawback. SEDOM required the women to put up the chicken coops prior to the approval of the loan. The project did not quite agree with this methodology as there is no point for women to put up the chicken coop only to find out later that the loan application was not approved. Representations were made with the Loans Manager in SEDOM regarding this issue. He explained that this procedure is a case of misinterpreting implementation of the policy.

- b. Women would want to start new businesses in traditional areas such as tailoring, poultry, knitting, bakery, vending and trading activities. A large proliferation of such businesses in a given area would be detrimental to the entrepreneurs as the market may not be large enough to absorb the products.
- c. For the second round of the NBD Training Programme, the project faces the constraint of available loan funds for clients who intend to borrow for start-up capital. SEDOM, which is the main source of financing for the women entrepreneurs has laid back in processing loan applications for over a year now.

d. Gender Related Issues

- Financing institutions require married women to have their husbands co-sign or act as the guarantors of the loans. In some cases, some husbands refuse to co-sign the loan giving the woman no other option. In some cases, husbands feel that the mere act of co-signing the loan gives them the "right" of ownership or control of the business. This is an issue which a number of women clients have put forward to the project as it deprives them the feeling of having taken out a loan in their own right being the responsible person in the business.

- The issue of collateral and/or equity has also been a major problem among women clients. Traditionally, women do not own properties. If they are married, it is assumed that all properties accruing during marriage belong to the husband.

Women who therefore want to borrow from the bank are put at a disadvantage as they do not have their own properties to speak of as a collateral.

- When clients are turned over to the BAS/TAS Programme in DEMATT where majority of the business consultants are male, the male business consultant does not feel very comfortable visiting the women client who operates out of her house. In the same

manner, the husbands of women clients tend to deal more directly with the male consultant leaving the female entrepreneur on the side.

- Some women clients whose businesses have grown have found themselves "out" of business since the husbands tend to take over the business once it has flourished. In cases of separation between husbands and wives, if the business is not in the maiden name of the woman entrepreneur, she also tends to lose her business.

3. Lessons Learned

In the course of implementing the NBD Training Programme and follow-up of the NBD clients, the project has the following insights:

- a. The project has taken the approach that promoting women in business means that the woman plays the most crucial role in the business. It is recognized that the role of the husband or the family is critical to the success of the business woman.
- b. Women clients and their husbands tend to be more at ease with women business consultants. However, given the reality that there are a few women consultants in DEMATT, prior to the turn-over of the women clients to male consultants, a dialogue should take place among the following parties: women client and her husband, women programme consultant, and the male business promotion consultant. This is to explain to the couple the purpose of the turn-over, further assistance to be

given to the women client, and expectations from the parties concerned.

- c. Demand for training from women entrepreneurs is quite high as seen from the turn-out of the promotional seminars. As the likelihood of expanding the project staff is very small, the BASW Project in the next phase has to link up with community based organizations such as NGOs or church groups and train its staff to conduct training on small business management. This is the only way by which a greater number of women entrepreneurs could be assisted.
- d. The module on Setting-up Your Business and Family Support where husbands are invited to join, has opened up an avenue for a dialogue and communication between the husband and wife concerning issues related to the activities of the women who is in business. Expectations from one another are therefore clarified.
- e. The Entrepreneurship Self-assessment Scale has given the project insight on the entrepreneurial qualities of its women clients. It was found out that the average entrepreneurship profile of the women clients trained in the NBD Training Programme are quite low in the following qualities:

- Achievement Motivation

This is explained for the fact that most women choose to go into business for financial reasons rather than the more enduring inner motivating factor of self-actualization.

- Self-Confidence and Self-Reliance
- Managerial Ability
- Innovativeness
- Persuasive Ability

It is interesting to note, however, that the clients have scored very high in the following:

- persistence and hardwork
- use of feedback
- personal responsibility

This shows that the women entrepreneurs are continually seeking to find ways and means to improve their businesses which they feel is necessary to grow or sustain because it is a major source of income to meet basic family needs.

Based on this finding, the NBD Training Programme has included training methodologies to address these deficiencies. Incorporation of some self-confidence building exercises into the Group Training Programmes and Functional Groups Training will also be done in the future training programmes to be undertaken by BASW.

- f. In order for programmes like NBD to be successful, they should be linked to a reliable source of funding to avoid frustrations on the part of the trainees.

D. OUTPUT 4

New potential areas of investment identified and
(approximately 10) women established in non-traditional
business areas

1. Project Strategy

- a. Prior to the formal launching of activities to promote businesses in the non-traditional sector, the BASW project had consciously sought out clients engaging in the non-traditional sectors during the NBD Promotional Seminars and Interview and Selection Process. Some women intending to go into non-traditional businesses have also been assisted under the NBD one-on-one approach.
- b. Launching of activities for new potential areas for investment in non-traditional sectors were done in February of 1992. Two national consultants were hired to undertake the field survey and prepare 20 pre-feasibility studies. Prior to the field survey, a clarification on the definition of a "Non-traditional business area" had to be made.

Non-traditional business area was defined along the following context "any business which is not commonly done by women in the area and has potential to develop into a viable business". It is in this context that the BASW staff together with the consultants prepared a long list of possible business ideas. They were also given among others the

following resource materials: survey undertaken by the SSI Unit at the Ministry of Trade and Industry, DEMATT's Resource Survey, READI Project Agri-business Opportunities, UNIDO materials on "How to Start Manufacturing Businesses".

During the field survey in the three regions, they looked into the feasibility of the businesses in a given area. For list of potential businesses and recommended areas for establishment, refer to Annex 9.

Initially, the project intended to use the PROSPIN Programme developed by UNIDO for the financial projections. We have found it however more useful for more sophisticated and higher level small enterprises. The project therefore used a Project Appraisal Development computer programme in the financial projections.

- c. Three Non-traditional Business Promotional Workshops were held in Blantyre, Lilongwe and Mzuzu. In recognition of the present problem of lack of financial assistance available to small entrepreneurs from institutions such as SEDOM and INDEFUND and equity requirements, the project has chosen to screen the participants.

It was imperative that the posters prepared to invite women entrepreneurs carried the message that the women invited to the workshop had "some money to invest but did not have any business idea."

During the workshop, the 20 pre-feasibility studies prepared by the consultants were presented. In addition, other business ideas which they could consider were also presented. The latter, however, did not have any pre-feasibility studies but in the event that a client would take on the business idea, a pre-feasibility study will be prepared by the BASW Project working in conjunction with the BAS/TAS Programme in DEMATT.

Feedback from the workshop participants showed that they appreciated the workshop as it is the first of its kind they have attended. They were all aware that the businesses which they tend to go into are the traditional sectors thereby creating a very stiff competition among themselves.

- d. After the promotional workshops, copies of the pre-feasibility studies were given to the regional offices. The BAS/TAS Programme with support from BASW in the regions and Head Office will assist individual clients prepare their business plans.

Outputs

- a. There are currently 14 women who have been trained in the NBD who plan to establish non-traditional businesses. They are now in the process of preparing their business plans. These non-traditional businesses are as follows: ice-cream making, irrigated vegetable farming, stall feeding, pig-gery, feedmill, coffin workshop, haitian bags

manufacturing, garage, zipper manufacturing, concrete blocks, paraffin pump service, and motel operations.

- b. Under the NBD one-on-one approach, five (5) clients have been assisted in preparing business plans for non-traditional businesses. These businesses are as follows: cane furniture manufacturing, carpet making, motel, under garments manufacturing, and maize mill. The cane furniture and maize mill businesses are now in operation.
- c. The Promotional Workshops were attended by 189 women, 120 in the Southern Region, 24 in the Central Region and 45 in the Northern Region.
- d. Among the women who have attended the promotional seminars, more than 58 women have approached the DEMATT field offices and have given serious indications of establishing some businesses promoted during the workshop. High on the list are: mini-bus operations, leather goods manufacturing, silk screening, nursery school, irrigated vegetable farming, mushroom production, and ice-cream making.

2. Project Constraints

- a. Technology choices for the businesses promoted was very limited. As there are only a few machinery and equipment suppliers in the country, we had to rely on the replies sent through fax by machinery and equipment distributors outside the country.

- b. Some project ideas identified during the course of Project Identification proved to have some potentials for development in the country (i.e. pottery, loom weaving, household furnishings, handicrafts and fashion accessories from available raw materials). The only drawback is that it requires an integrated type of assistance from skills and technical training, product development, quality control, technology, marketing and finance. This is beyond the project resources and capability. These sectors could, however, be areas worth exploring for any future development assistance for women entrepreneurs.

While the above has not precluded some entrepreneurs assisted under the NBD one-on-one approach in establishing their businesses, one could still observe that the clients would require further assistance specifically on product development and quality control.

- c. As the project winds up in September 1992, follow-up activities such as the preparation of business plans and assisting women establish the non-traditional businesses have to be undertaken by the BASW Unit and the BAS/TAS Programme in DEMATT. These follow-up activities would require some operating funds i.e. hire technical consultants, training, and expenses for client visit. Such operating funds may not be available within DEMATT for the BASW Unit.
- d. It is also envisioned that business establishment might be delayed if the situation with funding institutions does not improve.

3. Lessons Learned

- a. Promotion of non-traditional businesses requires more than project ideas and pre-feasibility studies. The activity should be backed up with a pool of technical persons knowledgeable with various types of technologies and good data bank. The technical persons would specifically be required when the women entrepreneurs would start preparing their business plans and setting-up their businesses.
- b. Non-traditional businesses require technologies and skills which may not be familiar among women entrepreneurs. Technical consultants likewise would have specializations in some areas. With this lesson, in promoting non-traditional businesses in the future, a key industrial sector(s) should be chosen and within this sector identify small businesses which could be established. With this strategy, the project could hire a technical person who would be familiar with the industry and the related technologies. An integrated form of assistance from technical and skills training, product development, marketing, technology and finance could also be developed for the sector.
- c. Non-traditional business promotion also requires a technical training back up for the participants since a lot of the technologies are also new.

E. OUTPUT 5

Revolving loan fund scheme designed

1. Project Strategy

- a. This output falls under the immediate objective of building within DEMATT the capability to analyse the SME environment with respect to women and prepare recommendations. The project perceived that the above output would not be enough to start building in this capability in DEMATT.

As such, during the Tripartite Review held in November 1991, it was proposed and approved that a study be undertaken to review issues and constraints within the existing SME framework affecting the development of small enterprises owned by women in Malawi. The study also reviewed the constraints faced by women in accessing credit. (Refer to A Study of Issues and Constraints Affecting the Development of Small Enterprises Owned by Women in Malawi, Kandoole, B.F., and Nyirenda, M. 1992)

- b. A round table discussion would be held in September 1992 to present the findings of the studies and draw plans of actions which the BASW Unit will monitor.
- c. A study tour has also been organized by the project for the BASW Staff to the following countries: Kenya, Botswana, Bangladesh, Philippines

and India. One of the objectives of the study tour was to identify some cost effective credit mechanisms which could be adapted for women entrepreneurs in Malawi.

Based on the observations made during the Study Tours, a community based lending and savings scheme could be implemented among the BASW clients. A scheme will be developed and pilot tested by the Unit with the functional groups.

2. Project Constraints

Timetable for the study and round table discussions had to be moved to a later date as the consultants were not able to come up with the final report as scheduled.

3. Lessons Learned

- a. Access to credit is one of the major problems faced by women entrepreneurs. The presence of financial institutions with programs for small enterprise development is not enough. Much too often, women entrepreneurs are not able to access these funds because the institutions' requirements are not within the means of the women entrepreneurs or precludes them from accessing the funds.

Establishing a separate credit fund just for women only half solves the problem. What is needed is a policy change which gives women equal access to credit as men.

- b. Most of the incentives for small enterprises e.g. fiscal incentives, are made available only to corporations. Majority of the women entrepreneurs could not avail themselves of these incentives as their operations are very small to warrant registration as a corporate entity.

- c. The many constraints which women face in their businesses stems not only from the institutional and policy framework but also as a result of the socio-cultural environment.

II. ACHIEVEMENT OF IMMEDIATE OBJECTIVES

A. Project Objectives

The two objectives of the BASW Project are as follows:

1. Establishment of the capability of DEMATT to provide Business Advisory Services for Women (BASW) to meet the business, technical and financial needs of women entrepreneurs in Malawi, and
2. The establishment of capability in DEMATT to analyse shortcomings of the SME environment with respect to women and prepare recommendations to the policy makers in Government.

B. Achievement of Objectives

The establishment of the capability of DEMATT to provide business advisory services for women entrepreneurs in Malawi has been satisfactorily achieved. The BASW Unit has staff in place and is now in operation in each of the regional offices. Being a part of the core programme of DEMATT its continuity even after UNIDO-/UNDP technical assistance ends, is assured in principle. The national staff through fellowships, on-the-job training, and study tours have developed the capability to provide training and consultancy services to women entrepreneurs. The BASW Unit has also been viewed within DEMATT as a major resource for training design and materials development as well as gender related issues faced by business promotion consultants in their daily interactions with women entrepreneurs.

Consultancy services and training were provided to 413 women entrepreneurs. Please refer to Annex 2 for summary of clients reached and type of service rendered.

The second immediate objective of establishing the capability in DEMATT to analyse shortcomings of the SME Environment with respect to women entrepreneurs has only been adequately achieved. The building of this capability is an on-going process and tied-up with the core activities of BASW/DEMATT. Activities to meet this objective will continue even after project funding.

Indicators of performance in achieving the second objective are the preparation of studies on credit and the SME Environment and prepare recommendations to the government. The outputs will be achieved by the project before September 30, 1992. However, the crux of the matter is to get the macro policy environment conducive for women entrepreneurs. Alone and by itself, the BASW Unit/DEMATT would not be able to achieve this objective. It has identified the National Association of Business Women and the National Commission on Women and Development as its key partners in achieving this objective.

III. CONCLUSIONS AND RECOMMENDATIONS

Based on the experience of the BASW Unit, women entrepreneurs in general respond favorably to any form of assistance which is geared specifically for them. In the past, when DEMATT would publicize a training programme, turn-out of women would be very low. However, when BASW training programmes were publicized then they show up in great numbers as seen from the figures of the NBD Promotional Seminars and Needs Assessment Workshops. This is also indicative of the clamor for training and additional knowledge from women entrepreneurs.

The group training approach strategy of the BASW Unit has afforded the project to reach out to more than 1,600 women, with 413 women having gone through formal short and long-term training with the project. Individual consultancy services were provided to 213 women who have attended either a GTP or an NBD training. One-day workshops were attended by 832 women. This approach was found to be a cost effective strategy in reaching out to a greater number of women.

The operationalization of the BASW Unit in DEMATT has made a headway in providing women access to consultancy services and training for the development of their small businesses. This is a small but important contribution to the DEVPOL's objective of enhancing the direct participation of women in the modern economy. These services need to be complemented with a conducive macro policy environment and other micro interventions such as skills training, upgrading of basic skills, product development and design, quality control, technology, market development and a responsive financial assistance package.

RECOMMENDATIONS

To further enhance the participation of women in the modern economy, and as a result of the lessons learned in the BASW Project, the following recommendations for consideration by institutions specifically addressed are made:

a. BASW/DEMATT

1. It is recognized that the requirement for services from the BASW Unit is far more than its available resources and manpower. To extend its outreach further, the Unit should try to develop "counterpart units" based at non-government or community based organisations involved in promoting women in small businesses. This could be done by continuing to develop the capability to provide advisory services and training of trainers to these types of organisations. The unit should consider this as part of its core activities.

With the above approach, the BASW field staff could indirectly service women in the informal sector through the community based groups or NGOs and directly service women in the formal sector (higher level micro and small enterprises).

2. The relationship with the National Association of Business Women should be formalized and further strengthened. Through the NABW, the Unit could extend its outreach and make better representation for policy reforms.

3. As discussed in the earlier chapters, availability and access to funding is a major constraint faced by women entrepreneurs in Malawi more specifically for poor women in the rural areas. There is a need for the BASW Unit to seriously consider promoting community based credit groups which would be more responsive to the needs of the women in the rural areas.
4. The BASW Unit should consider organizing more functional groups of women in the same type of businesses or assist in the formation of business/industry associations. For example, women engaged in poultry operations are numerous. They could be organized into an association. Through and with this association, technical and business management training could be provided to members. As a group they could also develop some projects/strategies which would be able to solve some of the constraints which they now face i.e. supply of feeds and day-old-chicks. This could be a cost effective way to providing services to women in the poultry business.

B. GOVERNMENT AND DONORS

1. The continuous efforts of Government in improving the macro policy environment for the development of small enterprises is recognized. Women in business are making a positive impact on the economy. It is therefore, recommended that these efforts should also attempt to look at policy

issues which affect women entrepreneurs in particular because of the size, nature, and characteristics of their businesses and the socio-cultural environment in which they operate.

2. The demand for the New Business Development Programme has been high but achievement of objectives was only minimal as its success was premised on the availability of and access to funding by women entrepreneurs.

Government and donors in establishing credit programmes should address issues which hinder women from having access to available funds.

3. The promotion of non-traditional businesses among women entrepreneurs should be encouraged. This effort, however, has to be backed up with a good pool of technical resource and manpower. It also has to be complemented with an appropriate financing scheme. Such a scheme could be a loan and/or equity financing package. For the introduction of new or adapted technologies, the scheme could also incorporate funds for the pilot commercialization of the technology under a grant and/or equity package.

Along with programmes like these, the GOM and donors should consider providing a comprehensive package which includes: technology choices, technical skills training, business management, business advisory service, fiscal incentives and financial assistance.

4. Women who are engaged in the traditional sectors (i.e. tailoring, baking, knitting, and, vending and trading) should not also be overlooked. These sectors still require a lot of assistance most of are as follows:
 - o Tailoring and Knitting - product development, quality control, raw materials procurement and technical skills improvement such as pattern making, cutting, designing, etc.
 - o Bakery - raw material procurement, technology improvement and technical skills in baking
 - o Vending and Trading - training on simple financial management, and small amounts of credit funds should be made available.

5. Majority of women owned businesses are very small. They can not afford to buy machinery and equipment to improve their productivity. GOM and donors should explore the possibilities of establishing common service facility programmes or funding mechanisms to enable functional groups or business and industry associations to establish common service facilities.

C. UNDP

Women in Development is a cross programme strategy adapted in the UNDP 5th Country Programme. It is highly recommended that the UNDP should draw on the wealth of experience of the BASW Project and tap its resources and staff in the implementation of the Small Enterprise Development Programme in the six local impact areas specifically in promoting women in business.

CONCLUSION

The socio-cultural environment plays a strong influence in enabling the participation of women in the modern economy. It is recognized that adapting change within this environment would take a long process. It is therefore important, that government, non-government organizations and projects such as BASW take every opportunity to discuss gender sensitization.

In this crucial time when all sectors of the society need to make a positive contribution to the economy, the role of women in this effort could be further enhanced with projects such as the Business Advisory Services for Women. It is therefore recommended that Government ensures the sustainability of the project within DEMATT and actively solicit donor support for on-going and future programmes of the BASW Unit.

ANNEXURES

ANNEX 1

OUTLINE OF THE BUSINESS ADVISORY SERVICES FOR WOMEN PROJECT DP/MLW/88/027

A. DEVELOPMENT OBJECTIVE

Stimulate development of small and medium scale domestic enterprises and enhance the direct participation of women in the modern economy.

B. IMMEDIATE OBJECTIVES

To establish the capability in DEMATT to:

1. provide business advisory services for women
2. analyse shortcomings of the SME environment with respect to women and prepare recommendations to the policy makers in Government

C. OUTPUTS

1. Operationalization of the BASW Unit in three regions
2. Assist at least 90 women improve their businesses through training and consultancy
3. Assist at least 25-30 business women establish new businesses
4. Assist at least 10 women establish businesses in non-traditional areas
5. Develop a revolving loan fund scheme

D. MAJOR PROGRAMMES

1. Group Training Programme (Business Management Skills Upgrading)
2. New Business Development Programme

E. SUB-PROGRAMMES

1. Functional Group Formation
2. Industry Attachment
3. Promotion of Non-traditional Businesses
4. Training of Trainers

F. PROJECT INPUTS**UNDP/UNIDO TECHNICAL ASSISTANCE (1988-1992)**
(As per MANDREV I)

International Experts	\$ 288,009
Administrative Support Personnel	27,352
UN Volunteers	83,236
Official Travel	38,228
Mission Costs	8,682
National Consultants	24,339
Subcontracts	5,046
Training	86,024
Equipment	85,575
Sundries	36,297

Total UNDP/UNIDO Inputs	\$ 678,144
	=====

GOVERNMENT OF MALAWI INPUTS (1989-1992)

Salaries	MK 282,777
Office Furniture	3,900
Vehicle Operations	104,800

Total GOM Inputs	MK 391,477
	=====

ANNEX 2

**SCHEDULE OF TRAINING/WORKSHOPS CONDUCTED
AND NUMBER OF PARTICIPANTS**

TYPE OF TRAINING/WORKSHOP PLACE	DATES	NO. OF PART.
A. NEEDS ASSESSMENT WORKSHOPS		
Blantyre	11/04/90	112
Lilongwe	07/04/90	10
Salima	10/04/90	7
Dedza	19/04/90	48
Kasungu	24/04/90	27
Rumphi	04/05/90	30
Karonga	10/05/90	3
Mzuzu	25/05/92	12
TOTAL PARTICIPANTS - NEEDS ASS. WORKSHOP:		249
B. NED PROMOTIONAL SEMINARS		
Mzimba	July 1989	78
Mchinji	July 1989	105
Mulanje	July 1989	36
Zomba	May 1991	106
Kasungu	Dec 1991	34
Karonga	Jan 1992	35
TOTAL PARTICIPANTS NED FROM. SEM.		394
C. NED INTERVIEWS		
Mzimba	July 1989	57
Mchinji	July 1989	47
Mulanje	July 1989	46
Zomba	May 1992	96
Kasungu	Jan 1992	77
Karonga	Jan 1992	47
TOTAL INTERVIEWED		313

ANNEX 2 (contd)

TYPE OF TRAINING/WORKSHOP PLACE	DATES	NO. OF PART.
D. NED TRAINING		
First Round NED		
Mzimba	:Aug 1989	: 12 :
Michinji	:Aug 1989	: 12 :
Mulanje	:Aug 1989	: 11 :
First Round NED Participants		: 35 :
Second Round NED		
Zomba	:Aug 1991	: 19 :
Kasungu	:Jan 1992	: 12 :
Karonga	:Feb 1992	: 16 :
Second Round NED Participants		: 47 :
TOTAL NED PARTICIPANTS		: 82 :
E. NED PROMOTIONAL SEMINARS		
Blantyre	:June 1992	: 120 :
Lilongwe	:June 1992	: 24 :
Mzuzu	:June 1992	: 45 :
Total Participants to Non-traditional Business Promotion Workshop		: 189 :

ANNEX 2 (contd)

TYPE OF TRAINING/WORKSHOP PLACE	DATES	NO. OF PART.
F. GROUP TRAINING PROGRAMME		
MARKETING AND PRODUCT PRICING		
Central Region		
Dedza	:Dec 1990	: 10 :
Kasungu	:Jan 1991	: 11 :
Lilongwe	:Feb 1991	: 11 :
Salima	:March 1991	: 6 :
Northern Region		
Mzuzu	:Dec. 1990	: 17 :
Rhumpi	:Jan. 1991	: 12 :
Nkhata Bay	:June 1991	: 9 :
Karonga	:March 1991	: 10 :
Chitipa	:May 1991	: 10 :
Southern Region		
Zomba	:Feb 1992	: 18 :
Blantyre	:Feb. 1991	: 17 :
Blantyre	:Nov. 1990	: 12 :
Total Participants Mktn & Prod. Pric.		143
POULTRY MANAGEMENT WORKSHOP		
(Held in Blantyre)		
Representation/Region		
Southern Region		
		: 8 :
Central Region		
		: 4 :
Northern Region		
		: 4 :
Total Participants Poultry Mgmt.		16
INDUSTRY ATTACHMENT (BAKERY)		
(Held in Blantyre)		
Representation/Region		
July 1991		
Southern Region		
		: 3 :
Central Region		
		: 1 :
Northern Region		
		: 1 :
Total for Industry Attachment		5
TOTAL TRAINED UNDER GTP		164

ANNEX 2 (contd)

TYPE OF TRAINING/WORKSHOP PLACE	DATES	NO. OF PART.
G. GTPs for INSTITUTIONS		
TRAINING FOR NABW MEMBERS (Gen. Business Management, Group Strengthening, Leadership)		
Northern Region		
Mzuzu	March 1990	53
Karonga	Oct 1991	12
Chitipa	Nov 1991	12
Mzimba	Jan 1992	38
Nkhata Bay	June 1991	12
Nkhata Bay (Regional Committee)	Nov 1991	10
Sub-total - Northern Region		137
Central Region		
Needs Assessment Workshop - Ntchisi	March 1992	40
Gen. Business Management - Ntchisi	March 1992	11
Sub-total - Central Region		51
Total NABW Members Trained		188
OTHER GROUP TRAINING PROGRAMMES ORGANIZED		
Ekwendeni Mission Hospital (Training of Trainers)	June 1992	6
Jando Women's Group of NABW (Group formation, business mgmt. and starting group businesses)	April 1992	6
Rolero Oil Expelling Group (RGC) (Group formation, business mgmt. and starting group businesses)	May 1992	12
TOTAL TRAINED (OTHER INSTITUTIONS)		24

ANNEX 2 (contd)

TYPE OF TRAINING/WORKSHOP PLACE	DATES	NO. OF PART.
H. FUNCTIONAL GROUPS		
Southern Region		
Alpha Group - Blantyre		13
Central Region		
Quarry Women's Group - Kasungu		9
Soap Making Functional Group		6
Northern Region		
MDEGO Vegetable Growing Group		5
TOTAL FUNCTIONAL GROUP MEMBERS TRAINED		33
TOTAL NUMBER OF PARTICIPANTS TO TRAINING/WORKSHOPS		
		1,608

ANNEX 3

LIST OF TRAINING FOR NATIONAL STAFF

Fellowship/Training Course, Study Tours	Duration	Name of Fellow/Sex Training Institution/Country	Started (date)	Completed (date)
A. FELLOWSHIP				
Development Management Course for Development Officers and Non-Government Organizations	1 month	Judy Chirwa Female Eastern and Southern Africa Management Institute Arusha, Tanzania	23/4/90	18/5/90
Training of Trainers for Entrepreneurial Development	5 weeks	Judy Chirwa Female Eastern and Southern Africa Management Institute Arusha, Tanzania	08/7/91	16/8/91
Industrial Officer's Training Course	6 weeks	Enifer Mangisoni Female UP Institute of Small Scale Industries Metro-Manila, Philippines	01/10/92	12/11/92
B. STUDY TOURS/COUNTRIES VISITED				
Austria, Kenya, Tanzania	2 weeks	Bellie Nyang'wa Female		
Kenya, Botswana	2 weeks	Enifer Mangisoni Accompanied by: Ingeborg Grinn - AK Jovita Culaton Viray - CTA	12/7/92	25/7/92
Bangladesh, Philippines, and India	3 weeks	Bellie Nyang'wa Judy Chirwa Accompanied by: Joyce Banda - Chairperson NABN (funded by HBID)	10/7/92	01/08/92
Kenya (Attachment to Tototo Home Industries)	1 week	Dorothy Hbene	13/9/92	19/9/92
C. IN-SERVICE TRAINING				
DEHATY Pre-Service Training (Induction Course)	3 months	Judy Chirwa Enifer Mangisoni Dorothy Hbene	Mar 1989	June 1989

ANNEX 4

TECHNICAL COOPERATION PERSONNEL

Name	Post	Nationality	Sex	Entry on Duty	Departure Date
Lynn Muller	Chief Technical Adviser	British	F	Feb. 1989	Feb. 1990
Jovita Culaton Viray	Chief Technical Adviser	Filipino	F	Feb. 1991	Oct. 1992
Klizabeth Pape	Associate Expert	German	F	Nov. 1989	Apr 1991
Ingeborg Grinn	Associate Expert	German	F	Feb. 1992	Mar 1993
Kibibi Nassoro	UN Volunteer	Tanzanian	F	Dec. 1990	Dec. 1992
Grace Kanita	UN Volunteer	Kenyan	F	Oct. 1990	Sept 1992

ANNEX 5

NATIONAL STAFF PROJECT PERSONNEL

Post Title	Name	Sex	Full or Part-time	Entry on Duty	Departure Date
PROFESSIONAL STAFF					
National Project Coordinator	Hellie Nyang'wa	F	Full	Oct 1988	-
Women's Programme Consultant - North	Dorothy Nbene	F	Full	June 1989	-
Women's Programme Consultant - Center	Knifer S. Nangisoni	F	Full	June 1989	-
Women's Programme Consultant - South	Judith Chirwa	F	Full	June 1989	-
ADMINISTRATIVE SUPPORT STAFF					
Secretary	Grace Nampota	F	Full	Feb 1989	-
Driver - H.O.	C.D. Chanza	M	Full	Mar 1989	-
Driver - North	C. Nsooya	M	Full	Nov 1989	-
Driver - Center	F. Khung'ande	M	Full	Mar 1990	-
Driver - South	R. Malikita	M	Full	Mar 1991	-

ANNEX 6

**LIST OF NATIONAL CONSULTANTS
HIRED BY THE PROJECT**

EXPERT	TERMS OF REFERENCE
1. Dr. Benson F. Kandoole (3 months)	a. Prepared final and integrated report incorporating analysis of constraints and recommendations to improve the SME Policy Environment for women entrepreneurs in Malawi b. Assessed the nature and extent of the constraints particularly relevant to women and present policy options/reforms needed to spur the growth of SMEs particularly those owned by women entrepreneurs
2. Mrs. Margaret Nyirenda (1.5 months)	a. Examined lending policies and criteria of existing finance and credit programmes for small enterprises as they affect women entrepreneurs b. Analyzed constraints faced by women entrepreneurs in accessing credit from financing institutions c. Provided recommendations and designed mechanism to address credit needs of women entrepreneurs
3. Mr. Joe Makawa Mr. Emmanuel Makuka (3 months)	a. Identified and studied non-traditional businesses for women b. Prepared 20 pre-feasibility studies of non-traditional businesses which could be owned and managed by female entrepreneurs

ANNEX 7

LIST OF NON-EXPENDABLE EQUIPMENTS

PURCHASE ORDER NO.	NON-EXPENDABLE EQUIPMENT	QTY	COST US \$	DELIVERY DATE
A. VEHICLES				
15-8-00983	Toyota Corrola 1300 4-Door Sedan, Model EE90R-AEKRS Engine Number - 2E-1489856 Registration No. 33-SC-6	1	7,621	Mar 1989
15-8-00983	Toyota Hi-lux Pick-up 4 x 2 Double Cab, Model YN85R-PRKRS Chassis Number - YN85-0002203 Engine Number - 2Y-0481513 Registration Number - 33-SC-8	1	8,758	Mar 1989
15-8-00983	Toyota Hi-lux Pick-up 4 x 2 Double Cab, Model YN85R-PRKRS Chassis Number - YN85-0002160 Engine Number - 2Y-0481769 Registration Number - 33-SC-7	1	8,758	Mar 1989
19-0-08629	Mitsubishi L300 Mini-bus Chassis Number - 0240 Engine Number - 2463 Registration Number - 33-SC-18	1	17,000	Mar 1991
B. OFFICE EQUIPMENTS				
19-8-0875	IBM PS/2/30/W/20 MB, EPSON FX 1000, 1/6 KVA Stabilizer	2	9,500	Nov 1989
19-9-08746	Photocopier SHARP SF 8100	1	5,400	Oct 1989
15-1-1562N	PC desk top 16 mhz 286, 2MB DRAM, 80 MB HD, 3.5" (1.44MB) and 5 3/4" (1.2MB) drives, VGA monitor	2	2,820	Jne 1992
15-1-1562N	UPS (Rex Computer Power) 500-600 KVA 15 min. back-up	2	ND	May 1992
ND	PC desk top 16 mhz 286, 2MB DRAM, 80 MB HD, 3.5" (1.44MB) and 5 3/4" (1.2MB) drives, VGA monitor	1	ND	Jne 1992
ND	UPS (Rex Computer Power) 500-600 KVA 15 min. back-up	1	ND	May 1992
ND	Cannon Fax 80 Model H11224 SN QCF 02725	1	ND	Jne 1992

ANNEX 8

PROJECT DOCUMENTATION

- A. **Technical Report: Female Entrepreneurs in Malawi and their Businesses, Pape, Elizabeth in cooperation with DEMATT/BASW Staff, February 1991**

This is a report based on the survey conducted by DEMATT/BASW among 225 women entrepreneurs in Malawi. It describes the profile of Malawi female entrepreneurs, their business profile, factors affecting their business performance and recommendations.

- B. **Technical Report: Issues and Constraints Affecting the Development of Small Enterprises Owned by Women in Malawi, Kandoole B.F and Nyirenda, M., August 1992**

This is a report based on a study made on broad policy issues affecting women entrepreneurs in Malawi. It also delves into the constraints faced by women entrepreneurs in accessing credit funds. Proposals for remedial action are recommended.

- C. **New Business Development Programme Manual, Culaton-Viray, J. and Nyang'wa, N., November 1991. (unpublished)**

This manual was developed as a guideline for the BASW Staff on how to implement and conduct the New Business Development Training Programme of the project.

- D. **Guideline in Assisting Functional Groups, Culaton-Viray, J. and Nyang'wa, N., August 1991 (unpublished)**

This manual was developed as a guideline for the BASW Staff in assisting the formation and strengthening of functional groups.

- E. **Profile of Women Entrepreneurs in Malawi (Selected BASW Clients), Grigg, I. September 1992**

This is a compilation of twelve case studies on individual women entrepreneurs and women's groups assisted by the BASW Project. It provides information on constraints and strengths of women entrepreneurs with regard to their specific social and economic environment.

ANNEX 9

LIST OF NON-TRADITIONAL BUSINESSES PROMOTED

TYPE OF BUSINESSES	PROPOSED LOCATIONS
1. Leather Products Manufacturing	Lilongwe, Blantyre, Zomba Liwonde
2. Hatchery	Lilongwe and Mzuzu
3. Rice Milling	Karonga, Salima, Zomba, Chilumba, Nkhotakota
4. Ice Cream Making	Mangochi, Nchalo, Zomba, Luchenza, Karonga, Mzuzu
5. Dry Cleaning Services	Zomba, Balaka, Mzinba, Karonga
6. Butchery & Sausage Making	Mzuzu, Lilongwe, Zomba, Blantyre
7. Irrigated Vegetable Farming	Luchenza, Ntcheu, Mzuzu
8. Nursery School	Karonga, Rhumpi, Salima, Mchnini, Mangochi, Zomba
9. Plastic Toys Manufacturing	Lilongwe and Blantyre
10. Mini-bus Operation	Mzuzu, Ntchisi, Karonga, Mchinji, Blantyre
11. Poultry and Livestock Feed Manufacturing	Mzuzu and Lilongwe
12. Sportswear Manufacturing and Silk Screening	Mzuzu, Lilongwe, Blantyre
13. Picture Frame Making	Mzuzu, Lilongwe, Blantyre
14. Tyre Retreading	Lilongwe and Mzuzu
15. Mushroom Growing	Blantyre, Lilongwe, Mzuzu
16. Secretarial Services Bureau	Mzuzu and Karonga
17. Pre-packing and Distribution (i.e. beans)	Luchenza, Dedza, Ntcheu
18. Freezes Making	Karonga, Mzuzu
19. Dried Fruits and Vegetables	Mulanje, Nsanje, Chickwawa,
20. Piggery	anywhere in the country

ANNEX 10

PROPOSED WORK PLAN FOR BASW PHASE II (1993 - 1997)

I. BACKGROUND

The first phase of the Business Advisory Service for Women Project will successfully wind up in September 1992 when the UNIDO/UNDP funding is concluded. Project activities initiated under the first phase would, however, continue to be implemented and monitored.

Being also a core programme in DEMATT, it will continue to provide specialized service to both potential and existing women entrepreneurs based on identified needs. Drawing on its experience in the last four years and other learning as it implements the programme, the BASW Unit will continually refine its programmes as well as its approach.

II. PROBLEM STATEMENT

Women in the micro and small enterprise sector face a varied type of problems some of which would be beyond the scope of this programme to address. However, the 4 year experience of Business Advisory Service for Women Project in dealing with women shows that women are still experiencing the following problems:

1. There is a big gap between technical skills the women have and the skill level required to achieve required levels of efficiency in production.
2. Lack of proper management skills remains a problem in a lot of women in the field of marketing, production and finance.
3. Not as many women as men are in business and experience has shown that a lot of women would like to go into business or up-grade their present income generating activities.
4. Women have also experienced a big handicap when it came to starting new businesses, and that is investment finance. The finance sector is not easily accessible by a lot of women. As a result, this has hampered the success of our New Business Development Programme.

5. There is also a growing demand for information on various issues like: where women can get any kind of assistance; how to choose a good business idea; what ideas are available, etc. These issues have often been addressed through general consultancy and promotional seminars for non-traditional businesses but only in the periphery.
6. Institutions assisting women, have also continuously sought the assistance of BASW in training trainers as well as women entrepreneurs.
7. Because women entrepreneurs generally have very small businesses, they have problems in accessing raw materials, the export market as well as meeting local big orders.

III. TARGET BENEFICIARIES

Target beneficiaries of the BASW Programme are female entrepreneurs engaged in income generating activities and micro, small and medium scale business.

The number of women entrepreneurs in Malawi are numerous. It is beyond the staff resource of DEMATT to reach each and everyone. The challenge, therefore is for the project to be able to reach a greater number of women at the least possible cost. It is for this reason, that the project will also include as beneficiaries institutions, non-government organizations, and community based associations promoting women entrepreneurship.

IV. PROGRAMME OUTLINE AND OUTPUTS FOR 1983/84

A. CONTINUING ACTIVITIES FROM BASW PHASE I

Major activities initiated in the last 6 months of the project which need to be continued, followed-up and strengthened are as follows:

o Promotion of Non-traditional Businesses Among Female Entrepreneurs

Three Promotional Workshops on Non-traditional business were held in June 1992 attended by a total of 189 women. The purpose of the workshop was to create awareness among women in other business possibilities they can go into.

Women who have chosen a particular business would be assisted in the preparation of business plans and business start-up. A condensed New Business Development Training Programme will also be conducted for these women.

This process usually takes six months to a year as the feasibility of the project would have to be studied thoroughly based on project location, target market, technology available and financing requirement.

o SME Environment Study

The second objective of the project document is to build in DEMATT the capability to analyse shortcomings of the SME Environment with respect to women and prepare recommendations.

The BASW Project has initiated a study on Issues and Constraints Affecting the Development of Small Enterprises Owned by Women in Malawi. Results of the study will be presented at a round table discussion to be held in August/September 1992. Action Plans to monitor developments as a result of the study will be identified during this workshop.

Continuing activities to implement and monitor this action plan will be undertaken in 1993/94.

o New Business Development Training Programme

Three New Business Development Training Programmes would have been concluded by September 1992. The project, however, has to provide follow-up service to the clients in terms of updating business plans to be submitted to financing institutions, business start-up and monitoring for a period of six months after start-up.

o Functional Groups

The project has pilot tested the organization of functional groups in the three regions. Continuing assistance to the groups currently being assisted is envisioned to ensure group sustainability and achievement of objectives set by the groups.

An attempt will also be made to organize more functional groups or business/industry associations of women engaged in the same type of businesses.

Pilot credit and savings schemes drawing from lessons learned during the study tours will be tested within the functional groups.

B. PHASE 2 PROGRAMMES AND OUTPUTS FOR 1983/87

As a core programme in DEMATT and continuing effort to assist the women entrepreneurs develop and promote their businesses, the Women's Programme plans to run the following programmes in the second phase of the programme:

1. Technical Skills Development (TSD)

This programme would assist women improve their technical skills in selected few sectors.

Strategy

It is recognized that the programme does not have internal expertise to provide technical skills training for women. As such the programme will start with development of 3 sectors: Poultry, Bakery, and Textile Industry. These have been chosen as a continuation of current programmes.

In carrying out the training BASW will continue to utilize the TAS Programme of DEMATT; medium scale enterprises for industrial attachment and other National Consultants.

Expected Output

It is expected that at the end of four years, 90 women would have been assisted.

2. **Business Management Skills Training (BMS/GTP)**

Through this programme, women will be assisted to up-grade their Business Management skills based on identified needs.

Strategy

A needs assessment will first be conducted among women entrepreneurs following which a group training program on identified common problem will be organized and run.

Expected Output

At the end of four years, 180 women would have been trained.

3. **New Business Development (NBD)**

Through this programme, women will be assisted to set-up new businesses both traditional and non-traditional.

Strategy

The NBD will be conducted on a one-on-one basis for clients who have some guaranteed funds for investment.

If training funds are available to the BASW Unit, and if a group of individuals have guaranteed funding, two (2) NBD Group Training Programmes will be conducted in each region over the four year period.

Expected Output

It is expected that 24 projects will have been successfully promoted on a one-on-one basis.

4. General Consultancy

General consultancy may come in the following forms:

- o Information Dissemination - this will involve giving specific data to women clients who come to the office to ask for information i.e. requirements of financing institutions, technologies available, possible business ideas, institutions they can tap for assistance, etc. This would also involve assisting the clients link up with the institutions.
- o Provision of business advice - this will involve giving some general advice to women concerning business development and its environment.

Expected Output

It is expected that the project would have provided general consultancy services to 200 women.

5. Institutional Support

This programme will actively provide assistance to other institutions, non-government organizations, community based groups dealing with women in business like National Association of Business Women, Ministry of Women, Children Affairs and Community Services, Ministry of Agriculture, World Relief International etc.

Businesses assisted by this organizations would normally be in the income generating activities and lower level micro enterprises category. Services to be provided to these institutions will vary from client training to training of trainers.

consultancy support in terms of providing technical advise on how to run Income Generating Programmes, giving out of loans, project appraisals, group formation, community based lending and savings schemes and the like. This will help the programme to widen its outreach and strengthen its relationship with other institutions.

Strategy

In the past the Women's Programme Consultants have been providing this assistance but it has not been viewed as an integral service which the project provides. This programme assistance will be provided to institutions promoting entrepreneurship development to female entrepreneurs. The programme will put priority on requests which could be fully funded by the requesting institutions including transport and per diem of the consultants. In cases, where the organization could not bear the full extent of the costs, DEMATT can share the cost of transport and per diem.

Expected Output

It is expected that through institutions, the project would have indirectly assisted 600 women.

V. OPERATING PROCEDURES

The Women's Programme is an integral part of the Field Services Department of DEMATT. It forms part of the DEMATT core programmes.

The Women's Programme Coordinator shall be responsible to the Field Services Manager for the development and implementation of the Women's Programme in all the three regions. In close coordination with the Regional Managers, she shall be responsible for determining the resource requirements for the effective implementation of the programme activities in all the three regions. She shall be responsible for developing plans and advising the Field Services Manager, Regional Managers and Women's Programme Consultants in the implementation of the programme.

The Regional Manager is responsible for the day to day implementation of the Women's Programme at the regional level and is responsible for supervising the work of the Women's Programme Consultant. He/she shall ensure that regional resources are available to carry out the Women's Programme activities.

The Women's Programme Consultant shall report to the Regional Manager on all programme issues with copy to the Women's Programme Coordinator.

VI. RESOURCES AVAILABLE TO THE BASW PROGRAMME

Personnel

- 1 Women's Programme Coordinator
- 3 Women's Programme Consultants

Office Equipments

- 5 Personal Computers
- 1 Fax Machine
- 1 Photocopying Machine

Vehicles

- 1 Saloon Car
- 2 Pick-ups
- 1 Mini-bus

VII. PROGRAMME LIMITATION

The continuity of the BASW Unit is assured in principle being a core programme of DEMATT. As long as donors and the Government of Malawi continue to support DEMATT then there would be funds available to pay for the BASW staff and the operation of its vehicles. Other BASW direct operating costs such as expenses for training/workshops for women entrepreneurs, per diem, office supplies, and office equipment maintenance are however, not included in the operating budget provided by Government to DEMATT. These costs are covered presently under the UNDP/UNIDO budget. Unless government will increase its funding support to BASW to cover direct operating costs now covered by UNDP/UNIDO, then the scope of its activities will be very limited.

A N N E X 11

MEDIA COVERAGE

<u>Newspaper:</u>	<u>Date:</u>	<u>Title of Article:</u>
- Woman Now	Number 1,1989	"Women to smile all the way to the bank"
- Daily Times	November 28,1990	"UNDP, Malawi, in driver's seat for women's development" by Antony Palika
- Daily Times	December 10,1990	"Mzuzu mayor commends
- Daily Times	August 19,1991	"Managing poultry business" by Rankin Nyekanyeka
- Daily Times	May 4, 1992	"Women attend poultry workshop" by George Ntony
- Daily Times	May 12, 1992	"Promote Business" Dematt"
- Daily Times	June 15, 1992	"Viable, beneficial businesses" - a challenge by Norman Phiri
- Financial Post	June 24 - July 7, 1992	"In Aid of Women" - Interview with Mrs. Nyang'wa
- Daily Times		"Potential businesswomen in Zomba benefit from Dematt's know-how"