

Malawi: How to Craft a Winning Grassroots Advocacy Program

by CIPE

One of Africa's poorest countries, Malawi is finally beginning to emerge from the political and economic underdevelopment to which it was subjected during the 30-year reign of former President-for-Life Kamuzu Banda that ended in 1994. The government of President Bingu wa Mutharika, who has won two elections since then, is grappling with the challenge of creating civil society groups that are involved in the policymaking process. As a result, Malawi is beginning to experience a vibrant civil society in which women's business groups play a strong role.

Because of its aggressive advocacy efforts, the National Association of Business Women (NABW) has been the driving force behind the growing empowerment of Malawi's women entrepreneurs. Businesswomen elsewhere may want to emulate NABW's multi-pronged advocacy strategy in order to become active participants in shaping their nation's economic strategies.

Established in 1990, NABW already can boast of a membership roster that lists more than 15,000 women entrepreneurs. Its ability to attract members is due to several factors. One is that the association offers its affiliates a wide variety of essential services including training and financing. As of last year, 12,000 Malawi businesswomen had participated in the association's training programs, and it had disbursed approximately \$2 million in loans to qualifying member businesses.

NABW also helps members navigate through the tortuous process of securing loans from financial institutions. As in other emerging markets, Malawi's women entrepreneurs must overcome many obstacles including the requirement that they obtain their husband's signature in order to qualify for commercial bank loans.

For NABW's members, the association's successful advocacy program may be its greatest attraction. The program has been grounded on the sound principle that the members must be active participants in deciding the kinds of policy changes that would be most beneficial to their business undertakings. In line with this bottom-up, consensus-building approach, NABW first held regional meetings throughout Malawi to learn what the most pressing needs of women entrepreneurs are. Meeting attendance exceeded expectations, with some drawing well over 100 participants. Just as important, it included a large proportion of women from rural areas where the majority of Malawi's women-owned businesses are located.

NABW has complemented the information it obtained at the grassroots level with detailed studies of its own. These focused on the four sectors in which Malawi's women entrepreneurs are most active: agribusiness, manufacture of soft-goods (e.g., clothing, textiles and handicrafts), the hotel/tourism industry, and professional services such as accounting. The studies contain not

only specific data on the problems businesswomen confront in these sectors, they also include specific recommendations on the legal and institutional policies that must be changed if women-owned businesses are to prosper.

Armed with this data, NABW has invited key government officials and agencies to participate in its membership meetings where the sectoral development plans and recommendations have been discussed and fine-tuned. An impressive array of policymakers have par-

and the Ministry of Finance has increased the funding of several ministries to carry out programs that benefit women entrepreneurs. A new land policy law also has been drafted, which is now up for parliamentary review. One of its key provisions would enable women to get property titles that they could then use as collateral to secure commercial loans.

NABW is keeping close tabs on the reform process. With financing from the Center for International Private Enter-

prise, it has launched a watch-dog communications service that reports on its own efforts and those of other stakeholders in implementing the sectoral development programs it has drafted. The service consists of periodic newsletters called *Business Alerts*, that are distributed to NABW's members as well as to all key government officials and agencies, NGOs and—for good measure—to the local media. The newsletters also contain information in Chichewa to ensure that the large number of women entrepreneurs in rural areas are kept abreast of policy changes and improvements that benefit their activities.



ticipated including officials from the ministries of commerce, finance, labor and vocational training, agriculture, and lands; the small enterprise development organization; and the Malawi Government Stores.

Making government officials stakeholders in the reforms NABW advocates is paying off handsomely. Several laws and policies that negatively affected Malawi's businesswomen have been changed. For example, special government extension services are now available to women running agribusinesses,

Not surprisingly, NABW has gained considerable clout in official circles. The government has included the association's executives in the high-level task force that is studying changes to the country's small- and medium-size enterprises under a major program with the United Nations Development Program. NABW also has representatives on the boards of parastatal organizations that affect women-owned businesses and participates in both local and international trade fairs through the Malawi Export Promotion Council. 🇸🇩