Malawi, one of the world’s least developed countries, has held democratic elections since 1994. After three decades of rule by a president-for-life, the country is beginning to emerge from political and economic underdevelopment and an acute lack of civil society. Women’s groups in particular are beginning to play an important role in the development of civil society and the private sector. One of the most successful organizations has been the National Association of Business Women of Malawi (NABW).

NABW was established in 1990 with a mission to advocate for and support the social and economic empowerment of women in business activities. With the support of the Center for International Private Enterprise (CIPE), the association’s membership has grown to approximately 25,000 women from both rural and urban areas who are interested in learning about and advocating for greater women’s involvement in the economy. CIPE provided professional and organizational development to NABW and delivered strategic advice on advocacy. Through the association’s services in five areas – training, provision of credit, policy advocacy, information dissemination, and networking – NABW has made a significant contribution to private sector development in Malawi.

Women in Malawi face a number of obstacles to taking ownership of their economic future. At least 34 percent of Malawi women are the head of their household. At the same time, those who are married and seek to establish a business must have their husband’s signature to qualify for a commercial bank loan. Furthermore, 64 percent of women in Malawi live under the poverty line.

NABW’s founder and executive director, Joyce Banda, has not been shy in promoting the organization’s ability to help
Women overcome these and other obstacles to success. “In fact,” she says, “when I took the figures [of a recent set of surveys] to the President, he couldn’t believe it – that 73 percent of our members come out of poverty. He said, ‘Joyce, it can’t be done.’ I said, ‘It can be done.’ You just need to allocate more money for that project – it can be done!”

**A National Call to Action**

NABW has achieved success because of its unique multi-level approach to advocacy. The combination of a bottom-up, consensus-building approach with focused research and government engagement has drawn women entrepreneurs into the political process and yielded government responses on issues that matter to them. From 1998 to 1999, NABW sponsored three regional forums that allowed women to discuss the constraints they face and learn about small business opportunities in areas such as agribusiness. The forums were attended by women entrepreneurs, policymakers, and government officials, and gave participants the opportunity to make recommendations to government agencies. These recommendations were later reinforced by NABW position papers that contained data and policy recommendations for four sectors in which Malawi’s women are active: agribusiness, soft goods manufacture, tourism, and professional services.

The year-long advocacy effort culminated in the “National Call to Action,” a blueprint for private sector development. The document compiled the position papers with simple explanations of each sector and NABW’s policy advocacy program. The National Call to Action was launched with the approval of over 100 women business leaders and with the support of the Minister of Commerce and Industry. While simple in form, the National Call to Action has played a pioneering role in defining the private sector for policymakers. In fact, in a young democracy where
policymakers were unfamiliar with the requirements of a market economy, such a simple document was an ideal instrument to initiate advocacy.

To follow up on commitments made at the launch conference, NABW initiated a watchdog communication service to verify and report on the progress of NABW and government agencies in implementing the plans that were set out. Part of this service is a quarterly “alert” describing recent business and policy developments. Notably, the alerts provide information in Chichewa, the language of many rural communities.

Changing Women’s Lives
NABW’s programs have made a difference to its members. Members have established businesses such as fruit tree and flower nurseries, poultry farms, bee farms, bakeries, and vegetable farms with the help of small business loans and training. More significantly, NABW’s advocacy programs have influenced several government policies that potentially affect all women entrepreneurs in Malawi.

Women had concerns about corruption and gender discrimination in the allocation and titling of customary land. Traditional chiefs would sometimes give the same land to three or four applicants, understandably causing disputes. NABW broached this issue in regional forums and invited a representative from the Ministry of Lands, Physical Planning, and Valuation to participate in the discussion. The ministry responded by requesting NABW’s participation in the formulation of the final draft of the new land policy. The new policy included provisions to allocate more land to women heads of household. In rural areas, village committees were set up to oversee the distribution of customary land, bringing transparency to the process. The new laws had particularly beneficial implications for women venturing into the tourism sector along the shores of Lake Malawi.

Women were also uncertain about how they would be taxed. At the regional forums, NABW urged the Malawi Revenue Authority (MRA) to do a better job of educating the public
about taxes, and recommended that the MRA provide services to illiterate women running small-scale businesses to assist them in estimating their profits. The MRA appointed NABW to serve on a committee charged with disseminating information about a surtax bill scheduled to take effect in 2002.

Munday Makoko, a UNDP official, has praised the efforts of NABW, saying, “I think for Malawi, the best way to target and reach out to women is to work with a well-organized association like NABW, which stretches all the way down to the grassroots.” The association and its network do have such a reach. More and more women are being asked to sit on boards and commissions in communities across Malawi, and women – many of them NABW members – are being appointed to more high-level government positions than ever before. Several members have become Cabinet ministers, including Joyce Banda, who served as Minister of Gender, Child Welfare and Community Services, and has since become Foreign Minister. NABW works to develop women not only as entrepreneurs but also as community leaders. Judith Nyalugwe, who participated in NABW training, became chairwoman of a 23-member group of women lime miners in the village of Lirangewe. She taught the miners to build a maize mill, a bakery, and a grocery.

Perhaps the most significant result of NABW’s efforts has been the change in attitudes of both women and policymakers. NABW has empowered hundreds of women to take ownership of their economic future. Furthermore, NABW has developed a reputation as a practical, effective organization that can be trusted and emulated as a model for grassroots economic development.

The activities described in this case study were funded by the National Endowment for Democracy.

Source

Promoting a Business Community through Radio

by Sariah Toze

In the decade since the overthrow of the authoritarian Marxist Derg Regime, Ethiopia’s government has implemented an economic reform program designed to stabilize the country’s finances, promote private sector participation in the economy, and attract foreign investment. Yet decades of poverty, civil conflict, highly centralized authority, and unfamiliarity with democratic concepts are not easily overcome. Ethiopia’s transition to democracy depends on strengthening alternative sources of information and broadening political debate.

Civil society groups increasingly engage the government and the public in dialogue on political and economic issues. The Addis Ababa Chamber of Commerce and Sectoral Associations (AACCSA) has done its part to increase access to alternative viewpoints on the economy through the Voice of the Addis Chamber, a radio program serving the country’s business community. The Center for International Private Enterprise (CIPE) has helped keep this independent voice on the air in the face of government resistance and has aided continual improvement of the program.

Radio as Mass Advocacy
Since 1947, AACCSA – the largest and oldest chamber of commerce in Ethiopia with over 10,000 members – has been working to advance progress in Ethiopia. Its projects support economic, political, and social systems that are based on individual freedom, initiative, opportunity, and responsibility. With support from CIPE, AACCSA began a bi-weekly radio broadcast in April 2001 on Radio Ethiopia’s FM97.1 as part of its advocacy efforts. The purpose of the radio program was threefold: educate the business community on pertinent regulatory issues and procedures, provide business and trade information and training, and provide a forum for improved dialogue between the public and the government on issues concerning the private
sector and Ethiopia’s economy. Using radio to communicate its message was a key strategic decision by AACCDSA: radio is the number one means of mass communication in Ethiopia.

By implementing the bi-weekly program, AACCDSA exponentially increased its ability to communicate its message, not only to its members but to important government players as well. The radio program served as a locus where members rally to have their voice heard at the highest levels of government. The broadcasts enabled both the government and the business community to clarify policy issues and become more versed in each other’s positions on the issues. These conversations would most likely not have taken place without AACCDSA’s efforts.

**Responses to Alternative Viewpoints**
The radio programs focused on current business news and views and issues such as: trade and investment, business success stories, women in business, science and technology, HIV/AIDS in the workplace, and civic education and awareness. In several notable programs, prominent government officials were interviewed on pertinent topics. Among these officials were Prime Minister Meles Zenawi, former President Dr. Negasso Gidada, the Minister of Trade and Industry, the head of the Women’s Department at the Ministry of Trade and Industry, and candidates for the chamber’s president and vice president positions.

These topics and guest invitations evoked a positive response. One listener responded to a broadcast in which successful female entrepreneurs were interviewed by saying, “I commend your program on women entrepreneurs. All listeners were able to appreciate the fact that women entrepreneurs, if given the opportunity, can truly succeed. I hope I can listen to more such programs in the future.” Another program, an interview with the former President of Ethiopia, discussed HIV/AIDS in Ethiopia and government mismanagement of funds for AIDS prevention. As a result of the program, the government took steps to better control the use of these funds. The interview with the head of the Women’s Department of Trade and Industry led to increased support for the establishment of a women’s business association.
The programs discussed weaknesses in the existing regulatory environment and stimulated demand from the private sector and the public for the reform of laws and regulations. The government has responded by, for example, accelerating the licensing and registration of businesses. These procedures, which used to take months, now take only a few days since a broadcast highlighted this concern. The Customs Authority stopped implementation of a new goods shipment directive only 24 hours after a string of protests made by the business community through the radio program. Furthermore, the regular dialogue between public and private sectors via the *Voice of the Addis Chamber* led to the establishment of the Public-Private Consultative Council. The council is co-chaired by the Minister of Trade and Industry on behalf of the public sector and the President of the Ethiopian Chamber of Commerce representing the private sector.

A series of segments on the implementation of the VAT in Ethiopia led to positive changes by government as well as the private sector. One program included a discussion with the Minister of Revenues on the importance of tax reform for Ethiopia’s economy, while another presented research highlighting the consequences the VAT would have on consumers and suggesting that food stuffs be exempt. The results: when the VAT was implemented, more than 6,000 businesses registered as VAT payers, enforcement by the Ministry of Revenues became more even-handed, and the ministry exempted food stuffs from the VAT.

**Tools for Success and Obstacles to Overcome**

For the program to be successful it was important that the topics be relevant and current. AACCSA regularly solicited feedback from its members and listeners through post-broadcast surveys and annual questionnaire surveys. After each program, AACCSA contacted a diverse set of listeners from the business community, civil society, government, and AACCSA membership. In the annual survey, AACCSA asked its members what topics they would like to hear about in the future and what they have gained from the radio broadcasts already taking place. In addition, AACCSA used its contacts in the business community and government to collect suggestions and maintain the quality of its programming. The five-person editorial board – consisting of the
deputy secretary general of AACCSA, the program coordinator, and the producers – kept abreast of the most important issues concerning the business community and the economy, reviewed the transmitted radio programs, and reported the program’s progress to AACCSA’s board of directors.

The *Voice of the Addis Chamber* initiative has not been without its obstacles. AACCSA’s program is carried on a state-owned radio station, and is usually able to broadcast without government interference in the program content. However, AACCSA’s independence is not guaranteed, demonstrated by the fact that it was shut down for six weeks in 2004 when a controversial program offended the government. After protests by the business community via AACCSA and local newspapers, the government reinstated the program. Another challenge has been a ban on running advertisements during the broadcast. Prior to the six-week closure in 2004, AACCSA ran advertisements from various companies and sponsors. These have been banned since the program was brought back on the air, preventing it from becoming self-sustaining.

**A United Voice**

Despite these challenges, the *Voice of the Addis Chamber* successfully uses radio to strengthen advocacy in two ways. First, the business community is now better informed and more involved in important issues. Second, the increased involvement of the business community was acknowledged by the government, which led to a dialogue. Radio serves as a tool for the business community to communicate its message to the government and as a forum for public discussion and education. In this public forum, members of the business community have a stronger, more cohesive voice. When concerns are voiced through the *Voice of the Addis Chamber*, the government can more easily be held accountable for its response to the issues. As a result, specific regulations have been changed to be more conducive to a market-oriented economy, strengthening the democratic principles of free speech, dialogue, and legislative process.

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