
Center for International Private Enterprise
Evaluation Report



ECONOMIC EMPOWERMENT FOR WOMEN

A Report on the National Association of Business
Women (NABW)
Project "A Private Sector Agenda for Economic
Empowerment of
Women: A National Call to Action"

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Interview transcripts and the materials listed below are available upon request.

NGO reports and files:

1. DEMAT Annual Work Plan - 1999-2000
2. The Final Report on NABW Impact Assessment, 9/98
3. NABW A Private Sector Agenda for Economic Empowerment of Women: A National Call to Action
4. NABW Clip File

U.S. & Foreign Commercial Service and Department of State:

1. Country Commercial Guide
2. Malawi - 1999 Investment Climate Report
3. Malawi
4. Malawi Vision 2020
5. Malawi - Draft Policy Framework Paper, 9/99
6. Malawi - Industrial Sector Opportunities, 11/94

Executive Summary

“They have put women in business on the map in Malawi,
there is no doubt about that.”

Munday Makoko, UNDP

The National Association of Business Women (NABW) submitted an original grant proposal to CIPE in October 1997 to develop a private sector agenda for the economic empowerment of women in Malawi. As an NGO, NABW's principal goal is to improve the economic status of Malawian women through development of programs that promote and expand productivity and profitability of women-owned businesses. Established in 1990, membership has grown about 15,000 people throughout Malawi. Today, Malawi as a democracy is a young rambunctious five year old. It is important to recognize the excruciatingly difficult political, economical, social, and cultural obstacles NABW has confronted during their funding period.

A. Completion of Activities

CIPE's role, both financially, supportively, and training-wise has been crucial to the development of NABW's public policy advocacy programs. NABW could not have reached its current standing in the community without CIPE financial assistance and guidance. The grants were administered to achieve the major activities listed below. The “✓” following the activity indicates that the objective was successfully completed.

First Year Project Activities

- Hire a full-time business and policy advisor/economist to develop position papers and conduct subsector surveys ✓
- Convene four sector-specific forums ✓
- Produce, publish, and disseminate a newsletter entitled, the *Alerts* ✓
- Organize four regional seminars ✓
- Publish and distribute 5,000 copies of the National Call for Action ✓
- Conduct monitoring activities and continue advocacy for reforms/changes in its bimonthly Women in Business publication ✓

Second Year Project Activities

- Define strategies for improving specific sectors in which women have economic potential, based on facts found in the National Call to Action ✓
- Compile and publish a business directory of its membership ✓
- Publish 6 status reports in the *Alerts* ✓
- Organize three regional forums ✓
- Produce regular follow-up meetings with stakeholders ✓
- Contract a short-term consultant to assist in developing and installing a management information system ✓

As an organization, NABW is an NGO that keeps its word. If goals, objectives, and activities are delineated, then they are achieved. However, the timing for the achievement of each activity may not always be punctual. For instance, in the first set of activities four of the six were completed on time with the final two finishing in the next grant period. In the second year the project activities were all

successfully, timely completed. Timing is relative to the development of Malawi's civil society and not reflective upon the credibility of NABW.

B. Highlights of Major Impact

A team spirit permeates NABW as an organization, and the spirit glides into the community at large. With the leadership of Mrs. Joyce Banda, the NGO is flexible, creative, and appears to meet and exceed goals they set for the association. Banda's strong interpersonal communication and executive competency skills hold her in high esteem with her colleagues throughout Malawi.

Stakeholders in Blantyre and Lilongwe, Malawi affirm the usefulness, substance, and vibrant value of the advocacy programs generated by the National Association of Business Women (NABW). The program "A Private Sector Agenda for Economic Empowerment of Women: A National Call to Action" has touched women far and wide in Malawi. Should CIPE continue to assist NABW? Absolutely! This opinion is sustained by all stakeholders and by these highlights which evidence the project's major impacts:

- Stakeholders note that NABW has garnered a prestigious, credible, and highly visible position in Malawi.
- NABW has enhanced the economic conditions for women and has empowered women to move toward business ownership, participate in advocacy, and increase their voice in the political process.
- NABW is trusted and respected by her donors. Further, NABW is continually requested by UNDP, USAID, EDEP, DEMAT, and others to participate in enterprise development schemes.
- Ministries and governmental agencies seek out NABW to participate on high level committees and decision making processes.
- Forums, regional seminars, and follow-up meetings with stakeholders were welcomed and well attended by a broad representation of the community.
- Documents such as the National Call to Action and the *Alerts* are actively read by the stakeholders, members, and colleagues; additionally, the community encourages even wider distribution claiming that 5000 copies are too few to reach all of Malawi.

Stakeholders and field observations confirm a few weak spots. Detailed recommendations are located in Section IV. Herewith are abbreviated suggestions to suspend weaknesses. NABW's could subsequently improve their overall performance by:

- Developing a better understanding of lobby and legislative processes which would increase NABW's effectiveness even further in promoting economic empowerment for women.
- Obtaining assistance to produce evaluative, tracking, and management reporting mechanisms.
- Strategizing to disengage from donor dependence.

Full economic empowerment and full participation in Malawian governmental processes for women are far too vast an assignment for NABW to achieve alone. With a mere five years of democracy underway, realistic expectations must be set with respect to recent political and economical trends in Malawi. It should be recognized that the two grant projects have achieved a great deal in a short period of time. The projects should not be judged too precipitously on short-term results. NABW has set into motion an advocacy process to empower women that will yield future long-term results. Applaud NABW as its contributions are influential and significant as played against their formidable circumstances.

Introduction

The National Association of Business Women (NABW), registered in 1990, is a multi-faceted non-governmental organization (NGO) that strives to encourage and promote women business owners through advocacy, business and technical skills training, micro-credit loans, and information. Per the NABW Impact Assessment Study, the association mission is to promote businesses belonging to women and to assist many more women enter business. NABW's principal goal is to improve the economic status of Malawian women through development of programs that promote and expand productivity and profitability of women-owned businesses thereby increasing employment opportunities for women. From 1990 to 1999, membership has grown and is currently stabilized at about 15,000 people.

From July 1, 1996 to January 1999 CIPE funded the National Association of Business Women (NABW) in their efforts to promote "progress, success, and prosperity for all women." It is important to recognize what political, economical, social, and cultural obstacles NABW has been confronted with during this funding period. A brief look at Malawi's current political status will draw attention to the hurdles facing a new democracy and an infant civil society in a country that has shaken off the shackles of a dictatorship in only the past five years.

Current Political Status in Malawi

Landlocked in sub-Saharan Africa, Malawi is geographically small at about 48,000 square miles. Densely populated with 9.8 million people, the annual GDP is estimated at US\$200 per person, thus revealing Malawi to be one of the poorest nations on our earth. More than 50% of Malawi's inhabitants live below the poverty line. The United Nations Development Program's (UNDP) 1998 Human Development Index ranks Malawi at 161 out of 174 countries. A democracy since May 1994, Malawi has held only two multi-party elections to date with President Bakili Muluzi re-elected to serve a second five-year term on June 15, 1999. The government is moving forward on its multi-sectoral privatization program, yet, it has been noted that Malawi's infrastructure has significantly deteriorated in recent years.

As pointed out in previous CIPE reports, agriculture forms the mainstay of Malawi's economy, accounting for nearly half of its GNP. Tobacco, tea, sugar, and coffee, the primary cash crops, together generate over 80% of export earnings with tobacco providing the lion's share of over 60% and U.S. companies purchasing about 95% of annual tobacco crops. Real GDP grew by 3.3% in 1998, but was a bit lower than the 5.0% growth in 1997. Inflation has spiraled from 15.2% in 1997 to 53% in 1998. Interest rates continue to rise with commercial rates capping out at 49%, but even at this high range the rate is at a lower level than past years. The overall economy showed small signs of improvement during the first half of 1999.

Malawi has a relatively free investment environment. Accounting, banking, and legal systems are relatively well-rooted. Accounting systems conform to international accounting standards as adopted by the Society of Accountants in Malawi. Banking is a sound sector offering a variety of credit, regulated by the Reserve Bank of Malawi, and offering five full-service commercial banks. Legal systems derive its procedures from English Common Law and are considered a fairly independent, albeit overburdened, judiciary. Malawi has sound diplomatic, commercial, and social ties with the United States. Finding partners or agents and distributors for U.S. products should not be difficult. The Government of Malawi is working to reduce and/or eliminate various tariff and non-tariff barriers.

Although legal frameworks exist, corruption remains a problem as allegations in the customs, excise tax, and government continue to surface. The Corrupt Practices Act provides the ability to combat corruption; however, use of the Act has been insignificant. The Anti-Corruption Bureau (ACB) is constitutionally mandated to investigate and prosecute, but has done very little with their powers.

Telecommunications, particularly the Internet and an overburdened infrastructure, are at the center of problems facing budding entrepreneurs and their business associations. The country's second GM cellular telephone network began service in the city of Blantyre in July this year. Malawi has one Internet gateway provider and several e-mail service suppliers, but charges remain prohibitive. Efforts are underway by United States Agency for International Development (USAID) in Malawi and the Government of Malawi to implement the Leland Initiative (a U.S. government project extending low cost, full Internet connectivity to several African countries). This move will break up the heretofore de facto monopoly on Internet provider services held by Malawinet Inc.

An overview of Malawi would be incomplete without comment on the HIV/AIDS epidemic. Personal conversations, newspapers, and radios cite continuously the entangled human, social, and economic damages caused by the AIDS plague. In October 1999, President Muluzi launched his five year national strategic plan aimed at fighting the spread of HIV/AIDS. "At least a million people have already been infected by the AIDS virus and a quarter of that million have already developed AIDS," Dr. Wilfred C. Nkhoma, Malawi's National AIDS Control Program Manager reported on October 22, 1999 in *The Nation*, Blantyre's daily newspaper. Africa's burial grounds, her political and economic turmoil, and her exhausted people reveal the devastating destruction of AIDS.

Transparency remains a hotly discussed subject at all levels of society. Building the private sector is a forefront issue in order to create jobs and diversify an agrarian economy. Discussions with ministers, NGO leaders, bankers, journalists, and entrepreneurs energetically endorse the importance of advocating for and creating small businesses. Unquestionably, strong institutions which can advocate free market policies in Malawi and train people to establish their own small businesses are essential to ensure that economic progress proceeds. The National Association of Business Women (NABW) has emerged as a vital voice for public policy and a trusted NGO partner offering small businesses forums, training, credit, and support.

NABW's Organizational Background

Related to the organizational background of NABW, the NGO itself has been discussed in detail in previous reports. Currently, the staff size is 18, board size is 11, membership remained static the past three years at 15,000, and the donor dependent annual budget is approximately 1.9 million kwacha (\$42,222 at an exchange rate of 45 kwacha:1US\$). Mrs. Joyce Banda remains as NABW's charismatic founder and executive director. As evidenced by news clippings, stakeholder interviews, staff esteem, board input, ministerial appointments, and global awards, Banda, as a leader, is enterprising, committed, dynamic, and a formidable personality.

I. Economic Empowerment of Women

“NABW has made women in this country aware of their economic opportunities and business opportunities.”

Hastings M.S. Chunga, Technical Advisor, Women’s World Bank

Economic opportunity flows toward women by empowerment through self-sufficiency. After numerous field trips through Malawi, Joyce Banda, NABW’s Executive Director, was determined it was time to make a difference in Malawian economics. Mrs. Joyce Banda discovered through field visits and through a NABW survey that:

- 80% of Malawians live in rural areas,
- 70% of Malawians couldn't read and write,
- 64% of Malawians are living in poverty, and
- 40% of families are headed by women.

As a result of extensive field visits, about March 1991, NABW’s founding members decided economic conditions were not what they should be for women. Malawi’s situation, they believed, had to change. NABW’s programs and activities were soundly influenced by the early findings. Mrs. Banda didn’t stop at collecting initial data; her next step was to take her revealing findings to President Muluzi. Banda reflected:

“In fact, when I took the figures to the president, he couldn't believe it -- that 73% of our members had come out of poverty. He said, Joyce, that [project] can't be done. I said, it can be done. You just need to allocate more money for that project - it can be done! After that survey, what women said they needed was credit, training, information, marketing, time saving devices.”

Armed with the results from the early surveys, NABW founders set about developing a mission safeguarded by ambitious training and informational programs in as many villages as staff could reach. These early intervention steps led NABW to CIPE where the original proposal was born.

A. Components of the Original Proposal

The main objective of the original proposal was:

to increase NABW’s capacity to speak with authority, both to and on behalf of its membership and within policy and business circles, through an effort to involve Malawi women in a consensus-making process to improve economic opportunities

Joyce Banda pointed out in her October 1999 interview that she had shared her ideas for making NABW a spokesperson for women’s business issues in 1992 with CIPE’s Howard Wallack. Mrs. Banda recalled telling Mr. Wallack that her vision was for her association to be able to have a dialogue with the government of Malawi, and that the ministers and officials would listen. Wallack clearly heard Mrs. Banda’s vision, supported it, and urged her to write a grant proposal to delineate her concept. From Banda’s straightforward idealism a plan was formulated and two subsequent grants were funded that contained the following project activities:

First Year Project Activities

- Hire a full-time business and policy advisor/economist to develop position papers and conduct subsector surveys
- Convene four sector-specific forums
- Produce, publish, and disseminate *Alerts*
- Organize four regional seminars
- Publish and distribute 5,000 copies of the National Call for Action
- Conduct monitoring activities and continue advocacy for reforms/changes in its bimonthly *Women in Business* publication

Second Year Project Activities

- Define strategies for improving specific sectors in which women have economic potential, based on facts found in the National Call to Action
- Compile and publish a business directory of its membership
- Publish 6 status reports in the *Alerts*
- Organize three regional forums
- Produce regular follow-up meetings with stakeholders
- Contract a short-term consultant to assist in developing and installing a management information system

These two sets of project activities support not only NABW's original proposal, but also NABW's mission and motto as well as more broadly societal elements of democratization, building of a civil society, and support of a free market economy. Moving from a dictatorship in force for 30 years to the new multi-party democratic system, privatization, and freedom dawned a difficult transitory period which heavily impacted women. NABW's proposals for "A Private Sector Agenda for Economic Empowerment of Women" and "Economic Empowerment of Women" were necessary, timely, well-conceived, and visionary. CIPE deserves real credit for endorsing the importance of NABW's efforts to improve economic conditions.

B. Prerequisites

Strong empirical evidence exists indicating that several aspects of economic crisis could be overcome if women were an integral part of the solution. NABW has organized as a voice venue and a support mechanism for energizing and affecting economic reform benefiting women, and thus benefiting Malawi as a whole. Mobilizing NABW's efforts to achieve proposal objectives and activities necessitated certain conditions be in place. At the time of initiating the project, these existing prerequisites were:

1. People's support for a market economy appears influenced by three factors: their need for social guarantees, their attitude towards economic differentiation, and their desire for freedom of economic activity.
2. People's entrepreneurial spirit had need to be satisfied.
3. Cultural and social incongruities play a large role in determining who within a society becomes an entrepreneur.
4. NABW was positioned to expand present knowledge of entrepreneurship by specifically exploring the experiences of women as business owners.

5. Mrs. Joyce Banda, as Executive Director of NABW, brought a highly respected profile, leadership, credibility, energy, respect, and commitment to the organization's mission, vision, values, and goals.

Societal dimensions define entrepreneurs within a one's civilization and often mitigate against the development of women as entrepreneurs. With the prerequisites firmly entrenched in Malawi as outlined above, NABW recognized that it should not be a matter of "can she" but "how does she" evolve as an entrepreneur. As an NGO, NABW embodies commitment to the struggle to give women equal access to economic resources and opportunities. Working toward economic empowerment for women, NABW created a bridge of hope between women's economic needs and women's economic barriers. Needs are as simple as the desire for daily maize porridge for their children; barriers are as complex as economic, political, societal, and cultural restraints -- all menacing constraints preventing women from achieving economic sustainability. How NABW constructed their proverbial bridge connecting women to economic empowerment will be described below in the sections titled Regional Forums, The National Call to Action, Public Policy Advocacy, Financial Sustainability, and Related Topics.

C. Scope of Work for Evaluation of NABW

The scope of work regarding the evaluation of NABW delineated three principal objectives. The primary objectives of this consultancy were to:

1. assess the extent to which the stated project objectives were achieved by NABW,
2. assist in the development of the 2000 Women's conference and the agenda of Malawian business women by holding focus group interviews with NABW members, and
3. strengthen NABW's institutional development by identifying program strengths and weaknesses to be addressed in future initiatives.

Item number 1 above, is fully explored and documented by the interview comments made by NABW's stakeholders in the Section II titled: Stakeholders Speak Out, and will cover six topical areas: Regional Forums, The National Call to Action, Public Policy Advocacy, Financial Sustainability, Related Topics, and Lessons Learned. Item 2 is addressed thoroughly in Section III: Agenda Issues for the 2000 Women's Conference as based on focus groups, board and staff input. In Section IV: Recommendations related to Item 3 above explore not only NABW's strengths and weaknesses, but also explicit outcomes resulting in definitive recommendations.

My task was neither to audit nor monitor operations. These forms of accountability were performed through other evaluative mechanisms, and such results are documented by CIPE. Rather, CIPE requested that I achieve the above objectives by conducting an on-site evaluation of the effectiveness of the regional forums, the National Call to Action, public policy advocacy, financial sustainability, and related topics. The period of the evaluation comprised October 18 to 22, 1999. A qualitative methodology of data collection employed in-person interviews with a variety of stakeholders including: NABW key personnel, board members, NABW formal women's groups and individual members, key government agencies and officials, and NGO's, the Chamber of Commerce, US Embassy, and others. During the course of the evaluative interviews, the overriding question was: what has the project accomplished given the political circumstances?

Projects centered on public policy, advocacy, and effectiveness inquiry often defy results measurable in a quantitative form. However, from the intangible of opinion and speculation, grew tangible evidence that NABW is making an extraordinary difference in Malawi. Personal attitudes and informed perceptions of the stakeholders bear heavy weight that NABW's actions and activities were, indeed, measurable, needed, important, and significant.

With the exception of the specific quotes gathered during the personal interviews from the stakeholders, all opinions expressed in this report are mine alone. Therefore, all responsibility rests squarely upon my shoulders for any possible inaccuracy or misinterpretation.

D. Methodology

The procedures were purely qualitative. The methods for data collection were to: 1) identify the appropriate stakeholders to be interviewed, 2) conduct interviews, 3) assure validity and reliability by listening to tapes after the interview, 4) determine that adequate data had been obtained before leaving Blantyre and Lilongwe, 5) transcribe interviews, 6) analyze transcripts, and 7) prepare the evaluation report of NABW activities.

Broad categories of stakeholders to be interviewed were originally suggested by Howard Wallack in a faxed letter to Vennie Kapalamula, program operations manager of NABW. Upon arrival Mr. Kapalamula provided me with a proposed schedule. I, then, identified and recommended additional stakeholders to interview. Twenty-seven experts from government agencies, NGOs, media, NABW staff and board provided informative interviews. Interview questions and procedures were developed prior to departing from the U.S. to Africa. The questions were typed, copied, and readily available to each stakeholder to facilitate a comfortable interview.

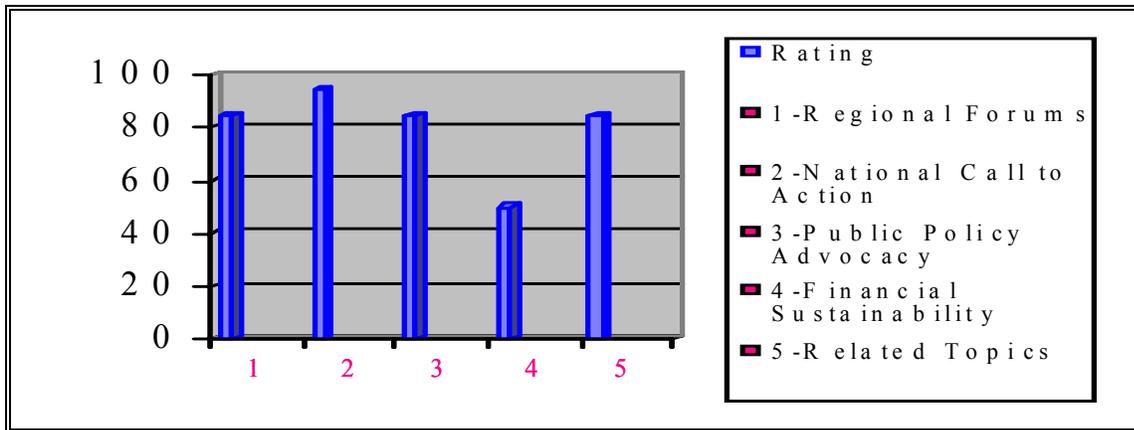
The data collection and some analysis occurred concurrently while still in Malawi with the stakeholders. Interviews opened by asking permission of each interviewee to audio tape, explaining the taping process and reasons for the interview, questioning by following the prepared questions or expanding upon issues that arose, thanking the stakeholders for participating in the study, and preparing observation notes. It was imperative to rely heavily on the audio tapes of interviews rather than field notes, as it was essential that the interviewer be fully involved in the interview in order to give the interview credence.

Each stakeholder was asked the interview questions (see addendum A in the appendices section). Subjects resonated extreme variety in length of answers, depth of discussion, and reaction to the questions. Interviews averaged from 45 minutes to 1 1/2. Transcription averaged 4 hours or more per tape due to diction indistinctness, difficulty in hearing accents, translation, and needed repetitions of listening to the tape due to prohibitive noise, and interview interruptions. Each transcription was studied and thereby followed the process of identifying and logging key portions of the transcription texts to HyperResearch to identify the strongest comments for each activity being evaluated. It was also helpful to print a second version of the transcripts, highlight key points by hand, or bold portions of the text. This system gave me the opportunity to use the constant comparison method in looking for emerging stakeholder themes.

II. Stakeholders Speak Out

Economic literacy is a tool that equips women to design appropriate, viable, and sustainable alternatives for economic survival. Are NABW’s efforts on behalf women business owners effective? Can NABW offer the substantive apparatus for economic literacy, survival, advocacy, and sustainability? Stakeholders were culled from a variety of sectors and asked their opinions related to NABW overall effectiveness in their community. How an organization is characterized by its community, how credible an organization is perceived to be, and how effective the community deems what an NGOs activities are then sets the stage for what the NGO can actually accomplish in its future. Based on the current conditions of Malawi, stakeholders were asked to speak out frankly on these five topical areas: Regional Forums, The National Call to Action, Public Policy Advocacy, Financial Sustainability, and Related Topics. Their aggregate points are recapped in Chart 1 below.

Chart 1 - Stakeholders Ranking of NABW Activities



Assume that the interview questions (see Appendix A) posed to 27 stakeholders during the October 1999 on-site evaluation were recorded and averaged upon an actual score card and then summarized on the chart above. The scores are indicators for NABW’s program performance ranked as outstanding (nearly 100%), superior (85-90%), good (50%), fair (30%), and unacceptable (less than 10%). Stakeholders voiced no unacceptable rankings whatsoever. NABW’s collective rating mean was superior. Divided into five sections and rated in sum by the stakeholders the score card would resemble this chart. The more detailed, actual, collective stakeholders opinions follow.

A. Regional Forums

The proposal directed NABW to conduct regional forums in Lilongwe, Blantyre, and Mzuzu. The question was not whether or not the forums were held, because in fact they were, but in actuality the question was how effective were the forums in the stakeholders’ opinion to focus attention upon NABW’s agenda, attract and include key women’s groups, and promote economic empowerment of women. In this area, five questions were asked:

1. How effective were these events in focusing attention on the NABW’s agenda?
2. How do you measure effectiveness?
3. Did the forums attract and include key women’s groups?
4. Was there broad representation? Describe and discuss representation.

5. How important were events in promoting economic empowerment of women?

Each of the stakeholders had different degrees of awareness concerning the regional focus groups. Some, like Dorothy Luka, Isabel Chakhumbira, and Josophat Mphuwani, had actually participated as a panel presenter or speaker at the forums. Others, like Rachael Kawawa as a participant and Charles Randolph as a presenter, attended the CIPE sponsored association training program. Naomi Kuluwani and Judith Nyalugwe were participants in district meetings. Even if interviewees had not participated in substance at the forums, trainings, or meetings, all stakeholders had ample knowledge of the NABW's regional forums either by word of mouth, or newspaper, or radio.

Stakeholders reported that NABW produced high quality forums by:

- mobilizing the stakeholders to participate as presenters to describe existing programs beneficial to potential entrepreneurs, such as land reform, deed and titling issues, micro-credit, and technical trainings,
- cultivating awareness of women's economic possibilities by explaining sectoral opportunities,
- showing how women could progress in their own enterprises by acquiring business training courses,
- involving a broad spectrum of women which included urban and rural women, politicians and existing business women, radio and TV personalities, and
- demonstrating by example what economic empowerment means for women.

Taking into consideration all 27 interviews nary a negative word was uttered in conjunction with the development of the regional forums. Comments centered on participants of the forums including representation of rural and urban women, women of upper, middle, and poor classes, women from government agencies, and elected female politicians. Stakeholders repeatedly underscored that all women came away with information about what micro and small business is and how business can positively impact their lives. Consensus reflected that appropriate sectors were identified like agri-business, soft goods manufacture, tourism, and professional services. Further, with the participation of various governmental agencies women discovered and actually started many entrepreneurial activities that they had not considered previously. Examples of new business initiated as a direct result of the forums were: a flower nursery, poultry farm, beekeeping, fruit tree nursery, bakeries, and vegetable growing.

In general, most of the sectors were lauded by the stakeholders as being entirely appropriate for Malawian budding business women to explore. The only sector that fell under harsh criticism was professional services which comprises legal, accounting, health, and consulting. The criticism was levied at current cultural conditions, not toward a misjudgment on NABW's part. Dorothy Luka epitomized stakeholder's perceptions best for those who criticized the professional sector. Luka's examples illustrated how Malawi's social structure separates and isolates women in the school system and in the home environment. The notion of having women enter the professions is a neoteric idea and a very uncomfortable idea in an entrenched patriarchal, male-dominated society. Luka predicts that change is in the wind. She sees moderate reorganization in the education system and more equal opportunity in the community. Luka says, "I know that this will have a better future."

Luka's misgivings about the professional sector were reiterated by several stakeholders. NABW identified a sector that is culturally and socially weighted down. Considering Luka's points, NABW must be accredited as a vanguard NGO for recognizing and promoting women in an underrepresented business sector. Joyce Banda pledged that she is making "women in the professions" a priority in the new millennium by looking for ways to implement programs for girls in elementary schools encouraging them to explore math and science more aggressively. Thus, in the future young girls will mature into women with more choices who can then readily seek to enter any and all professions.

Mr. B. P. Mbundungu, Acting Field Services Manager for the Development of Malawian Entrepreneur Trust (DEMAT) posed remarks that well characterized the stakeholders' overall dispositions. Mbundungu highlighted how indispensable the regional forums were. He emphasized that women were well briefed on activities, where they could access such activities, and that the forums presented opportunities for women to interact and communicate. In conclusion, beyond a shadow of doubt, stakeholders clearly stated that the NABW's regional forums proved to be consequentially effective vehicles for promoting the economic empowerment of women. As I see it, based on the stakeholders outspoken opinions, the regional forums launched NABW as an NGO forerunner aiming to empower women in a broad variety of sectors and circumstances.

B. The National Call to Action

“Women are coming up the ladder as business people...
because of the NABW association.”
Robert Mbeza, Acting General Manager, MUSCCO

NABW's executive director, staff, and board member's extensive travel in remote districts, work with urban and rural women, and interaction with community leaders unraveled a puzzling set of questions needing immediate attention. The executive director and board members wondered:

- Does the NABW message reach the major categories of actors in Malawi's economic and political spheres?
- Do governmental agencies, NGOs, and the business community understand what NABW aches to achieve?
- Does NABW have the ability to advocate, to take action, and to create strategies that benefit women entrepreneurs?

With these pressing questions in mind, NABW devised a compelling, document recapitulating their public policy advocacy program entitled: “A Private Sector Agenda for Economic Empowerment of Women: A National Call to Action.” According to the organization, the overall goal was (and continues to be) to increase the nature, number, and types of contributions made by women to the economic, political, and social development of the new Malawi. Armed with 5,000 copies of the paper, NABW proposed the project would “break through rhetoric and generalities which threaten to cloud the path to progress and to produce a kind of private sector manifesto . . . with guidelines for specific actions which [the actors] can take to increase the involvement and participation of Malawian women in the country's development.”

The document, “A National Call to Action” is a simple document drawn by an organization with no previous experience in public policy advocacy. The opening two pages describe the organization, the policy advocacy program, and their funding sources. The remainder of the entire document is comprised of four position papers representing the sectors:

- Agri Industry
- Soft Goods
- Handicraft
- Hotels and Tourism

In general, the position papers are four to five pages in length. The discussion of each paper is informative directing the reader's attention to the definition of the sector, key players and/or stakeholders in the sector, industry constraints, action priorities, finance, production capacity enhancement, technical training, and marketing. Each discussion paper varies slightly in topics, but follows a similar pattern. The document, "A National Call to Action" is not designed or written as a legislative bill, rather it is an informational device intended to acquaint the community at large about problems existing in sectors that have potential economic growth for budding women in business.

The document was formulated with the assistance of a policy advisor who focused on four sectors (agribusiness, soft goods manufacture, tourism, and professional services). It was eagerly copied. It was widely distributed. What was the stakeholders' opinion of the National Call to Action narration? To elicit their deductions, the next set of questions correlated specifically to the efficacy of the program.

1. What is the economic potential for women in the agribusiness, soft good manufacture, professional services, and hotels/tourism sectors identified by NABW?
2. What is the methodology or data that defines economic potential?
3. Did the original document correctly identify the sectors in which women have economic potential?
4. Could you assess the strategies for improving these sectors? Are the strategies widely accepted as being appropriate and able to be implemented?
5. Has NABW been able to successfully implement the Call to Action? If yes, what have been the results? If no, why not?
6. What obstacles have impeded successful implementation?

When NABW's document the "National Call to Action" was referred to by name, 16 of the 27 stakeholders interviewed indicated that they were not familiar with the paper. However, as questions progressed as to the document's content such as economic potential in the sectors, appropriateness of the sectors identified, strategies for improving these four sectors, and implementation and/or obstacles, the stakeholders were knowledgeable and contributed in depth their perceptions of NABW's attempts. Therefore, a gap exists between recognition of the actual name, "A National Call to Action" and the public's absorption of NABW actions. It is an unimportant gap as the essence of NABW's efforts was well assimilated by all stakeholders as demonstrated by these interviewee's comments.

With the exception of professional services, stakeholders agreed that NABW did identify the appropriate sectors in which women's businesses can and will develop. Stakeholders expressed that there is indeed tremendous economic potential for women in agribusiness, soft good manufacture, handicrafts, and tourism sectors. NABW strategies for improving these sectors are based on current membership needs. To meet membership needs services such as credit, business skills training, technologies training, and access to information are routinely upgraded, augmented, of course, by advocacy efforts.

"A National Call to Action" is an inaugural advocacy diagram for private sector change. In a country only five years underway as a democracy, infrastructural reconstruction is enormous. Changes in property rights, banking, legal, accounting, and taxation abound. Ministers are grappling with what a private sector really looks like. They are asking themselves what policies, registration rules, and accountabilities are needed to support a free market economy. NABW created their policy papers as a guideline to assist the government and the business community with private sector development. This initial advocacy plan has achieved its objectives to increase the nature, number, and types of contributions made by women to the economic, political, and social development of the new Malawi. It is a striking beginning.

Has NABW's responsibility to implement "A National Call to Action" been successful? Positively! No stakeholder could cite a problem or obstacle that impeded successful implementation of the National Call to Action, nor could I detect otherwise. In fact, stakeholders entirely embraced NABW's communiqué. NABW's message encompassed in "A National Call to Action" and in her widespread cultivation of the community is reaching the most women possible given the status of Malawi's current communication systems.

The "National Call to Action" must be evaluated in the Malawian context. To do so we take into account the age of democracy, a brief five year span. Add in the age of the organization, only nine years old. Temper the age equation by poor economic conditions, faulty infrastructure, and persistent governmental corruption. The new Malawi hasn't been an active democracy long enough to have embedded formal lobby and legislative bodies into its political system. NABW is a avant-garde NGO trying to do just that - - implant lobbying processes into a new democratic system, but NABW hasn't the sophistication, experience, or knowledge, yet, to do so. Therefore, the organization must be judged on its capabilities and successes based on the current condition of Malawi.

For instance, picture the legislative strategy as five steps containing these processes:

- Developing position papers,
- Disseminating the position papers as information to the community as a whole,
- Designing new legislation and actually writing the bill,
- Creating formalized coalitions with like-minded NGOs to move (i.e. lobby) a bill through the legislative process into enacted law, and
- Returning to the community to disseminate how the new law will affect and/or benefit constituents.

Has NABW been successful in implementing each of these six processes? No, but was NABW charged with implementing all six of these steps? NABW was not mandated to fulfill all six steps because under the current conditions of a new democracy this young NGO couldn't be expected to possess all the necessary skills. NABW's mandate under the "National Call to Action" was to develop the position papers, disseminate the position papers, and convey the information to stakeholders, members, and the community at large. The first two steps above were definitely successfully executed, and the next three steps will ensue as NABW develops a higher political understanding and grasps what the next steps should be.

Could NABW do more in relationship to the "National Call to Action?" Yes, unquestionably the future holds much work for NABW. NABW is not now a formal legislative body; however, NABW has laid the groundwork carefully and could build upon the past to move forward as a formalized lobby framework in the future. "A National Call to Action" represents baby steps in the new Malawi. For specific suggestions on what NABW's next steps could comprise refer to Section IV: Recommendations. However, first, let's take a close look at particular components of NABW's public policy advocacy.

C. Public Policy Advocacy

"NABW has potential to do a lot of advocacy!"

Grasiono Bulla, Project Director, World Learning, Inc.

What is known about the nature of female entrepreneurs is for the most part based on male centered notions and little attempt has been made, until very recently, to “discover” the underlying constructs of the experiences of women business owners. NABW has looked into its culture and identified by way of a quantitative survey the sectors that women are interested in pursuing as is appropriate for their social setting. The findings were debated publicly and a platform for public policy advocacy evolved, thus supported by two rounds of funding from CIPE.

Stakeholders sincerely understood the premise of NABW’s public policy advocacy attempts. Following the guiding questions below lively discussions ensued.

1. What have been the results of NABW’s efforts to change the economic and political framework affecting women? Please describe tangible results or intangible results.
2. What is the status of any NABW legislative recommendations?
3. How effective of a tool has the “Alerts” been in informing women in general?
4. How effective of a tool has the “Alerts” been as an advocacy tool?
5. Have economic reforms advanced? If yes, explain how. If no, explain why not.

Based on the questions above which focus pointedly on embracing the cause of economic empowerment for women, the stakeholders were actively articulate. Because most had lengthy, detailed recitations about NABW’s advocacy efforts, I have culled from the transcripts comments that reflect the general temperament of the actors (see Edited Comments in the appendix). Although some suggestions were made for more community outreach, or more circulating of the *Alerts* throughout the country, or broader distribution to a wider audience, or a larger publication with more informational categories like entrepreneurial profiles, business suggestions, and marketing tips, in general, more than 90% of the comments were laudatory.

The *Alerts*, also known as NABW Business Alert, is a newsletter averaging in length of four to eight pages. Its purpose is to call attention to the private sector agenda for the economic empowerment of women. The newsletter is more widely distributed than the document “A National Call to Action” and acts as a voice for that program. The front cover typically features a board member, the executive directors, or a member promoting business ownership for women. Articles restate the policy papers, discuss upcoming events, offer a message from the executive director, or give advice about pressing business issues. Of late, the *Alerts* have been published in English and Chichewa.

Hastings M.S. Chunga (WWB), Grasiono Bulla (World Learning, Inc.), Munday Makoko (UNDP), and Minister Mary Shawa acknowledged that the *Alerts* were an important piece of NABW’s advocacy program. They also pointed out that perhaps even more importantly is NABW’s hands-on, grassroots approach for reaching both the rural and urban populations. Makoko noted that NABW is “known countrywide.” Makoko continued, “You go into the villages and if you ask them what association do they know, they are likely to mention NABW.” As confirmed by Bulla and Shawa as well, Mr. Makoko said, “my view on NABW is that they are a main conduit for reaching women.”

With economic opportunities and business opportunities on the rise for women as a result of NABW’s endeavors, Bulla realized that these trends made the government suddenly pay more attention to an undeveloped populace. Bulla said that the government now “openly admits that they can actually look to women as economic beings.” What a shift in governmental mentality that previous considered women to be only chattel.

Journalists were in agreement with the stakeholders that NABW had achieved a boundlessly energetic job in advocating for economic and political changes. James Chipofya, Alick Nyasulu, and other stakeholders brought to light rich illustrations of village visits with NABW staff. Both Nyasulu and Chipofya were significantly impacted by their NABW village experiences. When asked if women business owners have more of a voice now because of the association's efforts, Chipofya excitedly replied, "Yes, yes, yes, precisely. And there is a lot [more voice], especially with the advent of democracy, they are freer to express themselves and to make their demands and needs known. NABW is definitely doing it better."

The questions about whether or not NABW's efforts to change the economical and political frameworks affecting women were accomplished are answered best and most succinctly, by women who have been assisted by NABW. I was fortunate to visit two NABW village group projects, women who were direct recipients of membership services both in terms of training and in terms of micro-credit finance. In BCA Hill, six village women initiated and operated a maize mill, bakery, and grocery store, and are planning to establish three more businesses. In Lirangewe, 23 women owned, managed, and physically labored in a cavernous lime mine, recently completed construction of a lime processing building, and had just purchased a new lime grinding mill. Both visits were enlightening and inspirational.

For Naomi Kuluwani, Chairperson of the Ukeya Group in BCA Hill public policy advocacy means village grassroots action. Kuluwani related her ardent feelings and profound thanks to NABW. Kuluwani described how NABW came every week to see her group's progress in building the maize mill. She says abundant encouragement came from NABW. Ukeya Group suggested creating only one business in the village, but Joyce Banda advised, "If you think you can stretch, go ahead, and stretch wisely." Kuluwani incredulously gives appreciation to NABW for giving Ukeya Group the freedom to build the maize mill, grocery, and bakery, for giving the Ukeya group knowledge, and for teaching them how business runs. With much emotion, Naomi Kuluwani said, "If it wasn't for NABW, we wouldn't have achieved this; we wouldn't have learned."

In Lirangewe, Judith Nyalugwe is chairwoman for a 23 member women's lime mining group. Three-fourths of these women have never been to a school of any kind. The official name of the group is "Zikomo Kwambiri" which was chosen to honor NABW and the support the group has garnered. Advocacy in Lirangewe is delivered by word of mouth or sometimes by radio. Nyalugwe said, "If it wasn't for NABW, we wouldn't have experienced or achieved our big building." In addition to the micro finance the group received, it was one of NABW's technical training that showed them how to process lime. Now the main wish from the Lirangewe group is that NABW carry out more training programs. Nyalugwe would like NABW to do so because, "at the moment we still feel we want to learn more. We don't know everything." The next issues the women lime miners want to solve are marketing problems, more efficient kilns to burn the lime, and environmental issues related to gathering firewood for the kilns.

Advocacy has taken on different definitions in different environments. The word "advocate" is a simple expression meaning only to urge by argument or recommend publicly. Somehow over the course of time and development of our own democracy the connotation has developed that advocacy refers strictly to a sophisticated kind of lobbying for legislative bills. For the Ukeya and Zikomo Kwambiri Groups, advocacy is tangible at the village level for not only can the members see the results, but their entire communities can see the material outcomes as well. Both groups told me that women from surrounding villages come to observe their work. These visiting village women stand in awe, shake their heads, and wonder aloud how they too can start a business. Naomi Kuluwani tells the onlookers to start with a bakery. She tells them what materials they need, where to get the technical training, and how to contact NABW. What a superb example of a business woman at a grassroots point advocating for another, sharing information, and offering support.

If you stand back and look at NABW's public policy advocacy efforts on two fronts: 1) impact nationwide on legislators, ministers, NGOs, banks, donors, established business, media, and urban dwellers as well as 2) rural women in the heart of a grassroots movement, you can interpolate from the stakeholders responses that the association is positively affecting the economic and political framework in Malawi. The tangible results are reflected in the achievements of the women's businesses. The businesses are surviving, growing, and heartening others to follow in their sister's footsteps. The intangible results are emulated by the stakeholders who report how known, respected, and needed NABW's advocacy efforts are. Although the stakeholders could not cite specific NABW legislative recommendations, they felt that NABW often led the charge of promoting legislative changes. However, they were quick to add that changes occurred at legislative levels because of collective NGO efforts, and due to that fact advances had been made in overall economic reforms such as land reform, property rights, business licensure, tariffs, and taxes.

D. Financial Sustainability

Often NABW feels that their resources are dwarfed by the magnitude of problems facing the women of Malawi. Like NABW, Malawi as a nation, feels huge financial pressures since donor aid is a large portion of spendable budget. NABW relies heavily on donor funding for credit schemes, training programs, recurrent costs, and their advocacy programs. Since 1993, the NGO has generated on average only 23% of its total annual budget from membership fees, earned bank interest, and fundraising activities. The remaining 77% of the budget is donor dependent.

NABW staff, board members, and donors had straightforward replies to these questions:

1. Has NABW been successful in increasing its revenue?
2. By what mechanisms has NABW attempted to supplement its financial resources during the grant period?
3. Has membership increased or decreased during the grant period?
4. Are these changes taking place at the rural or urban level?
5. In what (sub-)sectors of the economy are new members engaged? Does this correspond with the 4 sectors identified by the NABW surveys?
6. How has NABW's position with other key constituencies (possible donors/contributors) improved or worsened?

Financial questions were directed to NABW chief financial officer, the program operations manager, board members, and the executive director. Each is cognizant of how precarious their financial situation is by being dependent upon donor funding. In the short-term, they see no immediate solution to donor dependency. This opinion is not unusual in a newly forming democratic state where the economy is not strong enough to support large-scale corporations who contribute and support generously the activities of NGOs. When the questions turned to NABW's position with donors and contributors, I queried how their disposition had improved or changed over the past few years, Gideon Mwenifumbo, NABW CFO, explained that NABW's position is evolving and continually improving. His opinion was supported by NABW donors including Makoko, Vili, and Bulla who expressed that they looked forward to positive, enduring, and growing relationships.

One would expect that women in remote villages would be removed from the activities of donors. Not so with the Ukeya Group. These village women are quite well aware that NABW is donor dependent. Naomi Kuluwani surmised that NABW depends heavily on donors, but that was okay in Kuluwani's view

because as a direct recipient of both micro credit and technical training she strongly believes in NABW's work and expects that donors would as well.

Emily Kapeta, board member, added with concern, "Donors do come and do go. So, if they go, what are we going to do?" Kapeta then turned her attention to the importance of fundraising as a revenue generating solution. NABW has an active board committee of four including Mrs. Joyce Banda. In the past, they have tried a number of fundraising activities including running a shop, buying sugar at wholesale and then reselling it, making and selling specialty material, and other smaller fundraisers. Other revenue generating ideas Kapalamula shared that as yet are untried were opening bakeries in various districts, running a trucking transport business, buying a building to rent out retail and office space and opening a business bureau where NABW can type, copy documents, bind documents, and charge a fee.

When Kapalamula and Mwenifumbo were asked directly if NABW had been successful in increasing its non-donor revenue, they answered honestly, "Not yet." Mwenifumbo placed particular attention on membership fees noting that membership had remained static the past few years averaging 15,000 members. He felt that fees were much too low even relative to the poor standard of living. To improve NABW's resources, Mwenifumbo suggested that the time is right to increase membership fees. Of course, this isn't something Mwenifumbo can do alone. Approval will take a board vote and support from the executive director.

Donors, like Makoko of UNDP, Mbundungu of DEMAT, Bulla of USAID/World Learning, Inc., did not speak directly to NABW's financial position, but, nevertheless, all spoke highly of NABW as a stable organization. Makoko, at UNDP, had the best synopsis noting that UNDP would like to continue working with NABW because of NABW's vast national outreach to the micro and small enterprises. He pointed out that NABW has a 100% focus on women whereas other NGOs may have only 50-60% extension to women. Makoko concluded by capturing the other donor's sentiments, "I think probably 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."

Although the media was not asked to comment on NABW's financial situation, James Chipofya, Malawi Broadcasting Corporation, had this unsolicited comment, "As a journalist, I wouldn't say how the finances of NABW's office run, of course, I wouldn't know. I am talking about what I am able to see and do with them as we go out [to the field]. These things I know about. I am not from the board of NABW, you know, but from the side of the recipients who are the beneficiaries of the program."

As a whole, NABW is adjudged by her community as financially stable, well organized, and well run NGO. Evaluator observations confirm that NABW is well organized and well run. However, with a 23% to 77% income ratio, the 77% representing donor revenue, I worry about future financial potential. In a developing country ranked in UNDP's bottom quadrant, it is not unusual for an NGO to be donor dependent as economic indicators, government support, and corporate sponsorships are not yet evident in Malawi. Financial sustainability outside donor contributions is a major task for NABW. Economic literacy applies not only to NABW's members, but also to NABW itself if it wants to be a viable and visionary organization functioning in Malawi's future. Breaking the deadlock of donor dependency is a long way away for NABW. Goals for developing sustainable revenue generating activities are a principal area that CIPE could assist in the future.

E. Related Topics

The nine remaining questions piggybacked on the previous larger issues breaking them down for expanded detail. The questions revisited women's productiveness in the targeted sectors, movement from the informal to formal sector, and whether or not women were perceived to have more policy-making voice. The questions asked were:

1. Have there been any increases in the number of women employed in the productive activities within the sub-sectors targeted by the project? If so, how much of this might be attributable to the project?
2. Has there been any movement of women members from informal to formal sector activities? By what mechanism has NABW monitored this?
3. Does NABW possess documentation indicating the sector in which women began?
4. In the case where women have moved into more formal activities, what do women cite as the reason for this move?
5. What implication, if any, has this had on the financial stability of NABW?
6. Does the women's business community have more voice in policy-making? If yes, explain how. If no, explain why not.
7. Is the public, particularly women business owners, any better informed about economic policy issues?
8. As a result of your association's efforts, have economic reforms benefiting women business owners advanced? If yes, explain how. If no, explain why not.
9. Has the project had negative effects or engendered opposition?

According to the stakeholders, visually they can easily see increases in the number of women employed in productive activities in the sectors identified. They also profess that there are tangible results for women who become business owners and for the Malawian economy as a whole. However, recording actual results is another matter entirely. The government isn't doing it. NGOs are overburdened with actual field work and limited resources to be able to do it.

For Issac M.C. Chimutu tangible measurement means that NABW should be able to know where they were before and where they are after, but having written or computerized documentation was inconsequential in his opinion. Other stakeholders would toss out percentages, like Mr. B. P. Mbundungu, Acting Field Services Manager at DEMAT, who said that there was an increase of at least 20% of women employed in productive activities. Mary Shawa, deputy director of the Ministry of Gender, Youth, and Community Services stressed that tourism had shown substantial growth. Did Mbundungu from a leading NGO or Shawa a government minister have statistics to cite? No, they did not, and therein lies a specific weakness of NABW which I will discuss in greater detail in Section IV: Recommendations.

Discussions related to women moving from the informal to the formal sector in Malawi pointed out that the concept is not simple, rather, it was commented upon by the stakeholders that many factors: political, economical, social and cultural, determine how, when, and whether an entrepreneurs progresses. Grasio Bulla, Project Director, World Learning, Inc. said that to move from the informal to the formal sector is not something that NABW alone can do. It is the community as a whole that has to support, encourage, and develop an entrepreneur fully. Bulla also placed responsibility on women business owners themselves saying that how quickly movement between sectors occurs depends upon how sensitive or how great the desire that particular business women may have to move their businesses forward.

The challenge is that most of the women operating in rural areas are in the informal sector, and their technical knowledge is, as yet, very limited. Moving a business from the informal to the formal sector, in a rural area, presents quite a number of challenges including lack of credit, lack of technical and business skills, lack of formal education, and a general lack of support from their community, family, and spouse. Yet, in the span of a five year democracy NABW has made its presence felt. Stakeholders agreed that here is a continuing need for NABW to provide training, support and to advocate for resources from the government and from other providers so the capacity of women business owners is improved. It was agreed that NABW's work has only just begun.

Mr. Vennie Kapalamula felt that women having more of a voice in policy making was predicated on NABW efforts, but also on the changes in the demographics of women holding higher positions throughout Malawi. Kapalamula remarked that he has personally witnessed more women being appointed to power positions. For example, in the current cabinet three or four of the ministers are women, and these women are NABW members. On top of that, a number of women have been appointed as ambassadors, top commissioners, and other important political positions. Many of these women, Kapalamula pointed out, are NABW members.

Other stakeholders like Chakhumbira, Cheppe, Kabambe, Joaquim, and Manda credited NABW with raising women's consciousness to see themselves as leaders in numerous political, business, and professional spheres in Malawi. Perhaps in regard to the changes in the community, political framework, and voice in policy-making the best summarizing remark comes from NABW's Executive Director, Mrs. Joyce Banda, "We feel like we have been knocking on the wall and we just brought the wall down."

F. Lessons Learned

For NABW the lessons drawn from these recent years of activism in attempting to economically empower women are many-sided. Three key areas have especially advanced their advocacy acumen. The main lessons arise from NABW's involvement with micro credit systems, the importance of a holistic advocacy approach, and the significance of strategic planning.

If any criticism was levied by the stakeholders upon NABW it was for mismanagement in collecting micro loans that NABW disbursed for various donor agencies. In a land that has always been a cash or barter system, credit came to NABW and to the borrowers with severe consequences. Mainly, borrowers did not grasp the concept of repayment and NABW did not grasp the concept of consistent collection methods. Nearly every interviewee had extensive views to express on credit even though this topic was not examined in the scope of this evaluation. No other grim negative comments were exhorted.

For Joyce Banda, it was important for her to describe and explain her holistic approach to advocacy. Banda explained that in the past three year, she had especially learned that if NABW did not take a holistic concentration at the grassroots level then change could not occur. By holistic, Banda means that changing the economic status of women also means integrating credit and training mechanisms with education systems augmented by information about HIV/AIDS, family planning, water, fuel, health, hunger, and hygiene. In the beginning, her aggregate approach startled many of the stakeholders. Munday Makoko at UNDP clarified, "I had problems with that [holistic approach] but I think over time I have realized that is probably the best way to go." Grasono Bulla, Project Director at World Learning, Inc. acknowledged that NABW's approach was in its entirety fairly proficient, but required more standardization. Bulla said, "If they had a more systemic program that is properly grounded in the communities, it would be a movement that would be difficult to forget. NABW could probably double their amount of effectiveness." With these words, Bulla has thrown gauntlet to Banda to take her holistic system to even greater heights.

The significance of strategic planning weights heavily upon the staff of NABW. Unlike many NGOs, NABW is an organization that creates strategic plans, updates them annually, and implements them. Mr. Vennie Kapalamula, NABW's program operations manager, pointed out that the association's priorities for the year 2000 are to:

- decentralize operation by strengthening district offices,
- increase non-due income, and
- concentrate on continued public policy advocacy.

He pointed out during his interview that contemporary technology presented obstacles in two ways: 1) that lack of access to the Internet kept the NGO isolated from new ideas and a constant flow of information, and 2) that the internal computer system was not up to speed in compiling field data particularly in tracking transition from the informal to the formal sector.

Developing economies pose perplexing problems for emerging NGOs. Although economic advocacy is admittedly needed, the instability of fluctuating politics and insufficient infrastructures makes pushing forth an agenda extremely tough. NABW has demonstrated through the program "A Private Sector Agenda for Economic Empowerment of Women: A National Call to Action" that constituent demand for advocacy exists and that the stakeholders support their advocacy work. Entrepreneurs need and want good solid economic information, representation at the governmental ministries, legislative analysis, and legislative change to support free enterprise infrastructures conducive to building a strong small business community. Observation confirmed that some of the best benefits and lessons of the advisory program are:

- how superbly attuned stakeholders and members were to NABW goals,
- how well NABW has established its credibility and identity,
- how reputable and respected NABW's executive director, Mrs. Joyce Banda has become,
- how economically and politically astute Mrs. Joyce Banda is,
- how well the process of systematic surveying is working to identify sectors, legislative issues, and required programs,
- how NABW has learned to initiate public debate and propose legislation,
- how readily NABW can organize public forums to raise awareness and involve various layers of society, and
- how NABW reflects good management, an upbeat esprit de corps, and an entrepreneurial exuberance.

Interviewees repeatedly commented that, despite the economic and political problems currently existing in Malawi, NABW has effectively advocated on behalf of women entrepreneurs. NABW's empowerment project is an excellent example of how sector specialization can be made accessible and understood to all levels of society, i.e. government, other NGOs, existing business community, urban and rural women, educated and uneducated. The three main lessons stakeholders cited were connected to micro credit systems, the importance of a holistic advocacy approach, and the significance of strategic planning. Each of these three lessons is a fraction of NABW's collective knowledge today. NABW should only be encouraged to expand, to grow future programs, and to continue building up their existing advocacy program.

III. Agenda Issues for the 2000 Women's Conference

To assist in the development of "Women: The Emerging Economic Force - 2000 Conference" NABW personnel contributed ample opinions. Facts compiled from the "Planning for the Year 2000: Association Needs Identification Survey" and the NABW association stakeholder interviews construct a Malawian agenda. Information indicates that the NGO places high value on all areas of training. The training topics of financial resource management, staff development, program development, and public affairs advocacy rated high priority rankings of "4" and "5" consistently. The executive director, program operations manager, financial officer, and two board members indicated that advocacy rates as high as their training programs. They strongly suggest that the CIPE 2000 Conference delve deeply into strengthening advocacy programs.

The association currently advocates and seeks assistance with their public policy advocacy program. Thus far, they have made significant impact and change upon these issues:

- land reform,
- forestry acts,
- credit schemes,
- competitive policy, and
- research of council reform.

NABW believes that the greatest challenges facing women in the business community in Malawi today are: 1) access to export markets, 2) high import duties and taxes, 3) access to credit, 4) market penetration, and 5) breaking male dominance over the economy. They suggested that the three most important topics to be addressed at the upcoming 2000 Women's Conference are:

- roles and strategies for grassroots public policy advocacy,
- membership development, retention, capacity, and
- trade promotion and international trade.

Board member, Emily Kapeta, added a special note about women moving into the international trade arena. Kapeta reflected that NABW is trying to encourage women to move toward globalism. She also reminded me on two separate occasions during the focus groups that credit remains a major obstacle. Kapeta emphasized, "Access to funds is still a great challenge; sometimes it is just too difficult to access banks because as a small entrepreneur there is no capital available and you must contribute 20% of what you have acquired."

NABW staff and board members also wanted to stress that their targeted audience is not only the informal sector but also a newly emerging formal sector. Mr. Vennie Kapalamula, NABW program operations manager, added that women are at two entrepreneurial levels, "women who are out in the streets serving apples, peanuts, sweets as well as those who own small stores or supermarkets or dressing stores or vendor stores or tailoring shops." Kapalamula's message was that both levels of entrepreneurship require different kinds of membership services. NABW is in the process of identifying what the different types of services should be.

In planning for the conference 2000, NABW asks to have assistance in developing separate services for the two distinctly segregated sectors they serve. They ask CIPE to help in defining divisions or levels of services particularly in terms of skills and technical training. Additionally, NABW also desires CIPE's assistance in pricing the services that they currently provide. These are the main areas that NABW hopes to gain answers and insights to at the meeting "Women: The Emerging Economic Force - 2000 Conference."

IV. Recommendations

To assess the strategies for improving NABW's advocacy of the National Call to Action, firstly, the organization's program strengths and weaknesses must be inspected. Was there in actuality an organized system at local, regional, and national government levels to effectively influence policy and advocate the views of members by way of making their position known to legislators? The answer is, unequivocally, yes. What then were the strengths and weaknesses of the advocacy program?

A. Strengths and Weaknesses

Stakeholder Munday Makoko, Program Officer-Private Sector of UNDP determined NABW's strength to be organizational soundness. Makoko said, "In my opinion, NABW is, of all the associations that I know, the most well established." Makoko assessed that NABW is well established because its structure goes all the way down to the grassroots level while most of the associations in Malawi have a structure only at the national level.

Makoko said, too, that other NGOs will tell you that they have members and quote the same number of members as NABW about 15,000 members, but other NGOs cannot show a list of their members, cannot verify how many people are paid up members, whereas NABW is capable of doing maintaining this basic data. "NABW is probably one of the strongest associations that I know," Makoko concluded.

Makoko's opinion is confirmed by stakeholders in both Blantyre and Lilongwe. Interviewees mentioned repeatedly that NABW as an organization that effectively reaches the highest levels of government and the most remote rural villages. Additional strengths of NABW's advocacy program are the organization's depth of knowledge and experience affecting women business owners, ability to influence private sector legislative issues and elected officials, aptness to encourage women to move into the political arena, and capability to disseminate their advocacy activities to a broad constituency.

With regard to weaknesses, most of the stakeholders had no harsh criticism toward NABW's advocacy efforts, grassroots work, or organizational abilities. As mentioned earlier, most reproof was oriented toward collection of micro credit loans which is a topic outside the scope of this evaluation. Here were a few suggestions from stakeholders on areas NABW could improve that would strengthen even further their position as advocate for women business owners.

- Journalist James Chipofya advised NABW to devise a system of asking women "what can we do for you" and then creating new programs based on entrepreneurs' views.
- Tourism minister Isabel Chakhumbira predicted that two separate programs should emerge from NABW's existing trainings. Chakhumbira thought there should be specific rural and urban services because the educational levels were so extremely differentiated.
- World Learning, Inc. director Grasiono Bulla suggested that NABW do more with their advocacy program.
- Women's World Bank Technical Advisor Hastings Chunga encouraged NABW to deliver even more informational programs related to Banda's holistic approach.

Additional research about women involved in developing and implementing legislation affecting women is necessary -- always. As Makoko said collecting views from urban and rural women will be an on-going task. Chakhumbira placed attention on important cultural aspects. NABW is fully aware of these concerns although both Makoko and Chakhumbira raise important points. Field observations note that the primary weaknesses are the small percentage of revenue from income producing activities, poor documentation of movement from the informal to formal sector, overcrowded administrative and staff

facilities, and lack of technology to support an Internet connection and membership tracking. CIPE can assist in discharging many of the above weaknesses as cited in the next section.

B. Areas CIPE Can Further Fortify NABW

Mr. Makoko at UNDP didn't let NABW off the hook with their consequential accomplishments to date. He quickly added in his interview, "They could have done more. I think more involvement in policy development." Makoko wasn't saying that NABW hadn't done enough, simply that there is more to be done, and that NABW has the expertise, passion, and motivation to do more. Forthwith is a list of recommended areas that CIPE could assist NABW to further growth in development of private sector advocacy:

- Define divisions or levels of services in terms of skills and technical training for dissimilar domains (i.e. formal vs. informal; rural vs. urban; educated vs. illiterate)
- Price current services and show NABW how to collect money from offering differentiated services
- Execute culturally appropriate, income generating fundraising events. Fundraisers have netted small amounts of income. Major training is needed on how to develop real income generating activities, how to garner community support, how to vest the board in fundraising activities, how to publicize fundraisers, and most importantly how to identify activities that are significantly profitable
- Fund NABW for wider distribution of the *Alerts*; more copies and more recipients
- Teach NABW how to design new legislation; training and direction on wording, language, and format for new legislation; training to "push" a bill; reminder to date all policy papers and related materials
- Assist in writing a highly strategized, updated "Plan of Advocacy Action" for five years
- Explain how to create coalitions with NGOs on like-minded legislative pieces
- Show NABW how to research new policies enacted and compose analysis papers on the impact upon the private sector
- Link NABW to other publications, magazines in particular, to disseminate advocacy articles by showing NABW Internet techniques to find SADC regional magazines, newspapers, radio, and television contacts
- Fund technological progress in two areas: 1) Internet hardware and software, and 2) management information systems to track various ambient factors about membership
- Prepare NABW staff and board for succession planning, as the current executive director cannot lead indefinitely
- Establish an evaluation mechanism in the form of a report or computer generated tracking devise to assist with monitoring and evaluating specific activities, movement of women from the informal to formal sector, and economic increases in sectors and sub-sectors

Of the recommendations above two categories require the most attention 1) assisting NABW to reach financial sustainability and 2) moving NABW to a higher level of economic advocacy. Related to financial stability, the greatest concern is donor dependency. Although much aid money is flowing into Malawi presently and channeling down to NABW for credit and technical training programs, the life of donor income is unpredictable and ultimately short-term. The long-term prospects of member generated income is bleak. Three primary avenues to raise income are being contemplated by the NABW board and staff; they are: services and appropriate pricing of services, fundraising, and increasing membership dues. In discussions with NABW staff and board, I could detect that there is not a clear-cut strategy for implementation of an income generating plan. With all primary resources tied at approximately 77% to donors, NABW's financial position is weak and subject to the whims of her major donors. I highly recommend specialized training in financial stability, income generation activities, and methods to reduce donor dependency.

With regard to advocacy, NABW is ready for the next step. NABW's program "A National Call to Action" has proved to be an excellent introductory step. The program has alerted urban and rural women alike of economic possibilities; harvested attention from high governmental officials; and enlightened the stakeholders. It is time for a more sophisticated, harder-edged program. NABW needs tremendous assistance in the how-to-steps, such as in answering the questions below:

- How is a policy affecting the tourism industry formulated?
- How should the policy be written?
- What does the policy actually look like?
- If monitoring SMEs is requested in a suggested policy, then how should the monitoring be achieved? What is the measurement? Who produces the measurement?
- If quality and standards should be met, how are the qualities and standards defined?
- How is a policy suggestion turned into a legislative bill?
- How is a bill moved through the political process?
- How does an NGO lobby for passage of a bill?
- What are the tracking mechanisms to see a policy convert to a legislative bill?

NABW needs and wants more of the nuts and bolts, hands-on procedures of advocating for their programs. This NGO has the beginning expertise, understanding of their membership and stakeholders, and is acutely aware of Malawi's economical, political, social, and cultural conditions. NABW should proceed now to a long-term, strategically planned advocacy program with integrated legislative processes. CIPE needs to explain how to assemble a long-term public policy advocacy program, how to move it from the NGO level to the community level forward to actual implementation at the governmental level, as well as how to vest members, boards, and stakeholders. The time is right to formulate a program from inception to implementation to conclusion, and thereby include resources of time, people, and money for a powerful, future focused, advocacy program.

NABW is considered by the stakeholders to be a paramount organization. The above recommendations fall basically into three categories: 1) helping with becoming financial sustainable; 2) maturing advocacy programs; and 3) technology. CIPE can surely find many creative solutions to assist with advocacy and technology; however, the financial side is troublesome. Developing revenue generating activities is rudimentary for NABW to retain a dynamic future. By providing concentrated revenue generating training, as well as enlarging the advocacy platform, CIPE could significantly assist NABW.

V. Conclusions

What has the NABW project accomplished given the political circumstances? Frankly, the project “A Private Sector Agenda for Economic Empowerment of Women: A National Call to Action.” achieved far more than I would have thought possible given that Malawi is an inexperienced five year old in the democratic playing field. Based on input from the stakeholders a good portion of NABW’s success is unquestionably due to the artful leadership of Mrs. Joyce Banda. Her vision and tenacity earned NABW tremendous credibility in Malawi. Quoting Makoko of UNDP once again, since he summarized sentiments so very well, “other institutions can't guarantee reaching the women where as NABW can.”

With Joyce Banda’s outstanding, exemplary leadership, we must also recognize NABW as not only an organization that builds women entrepreneurs, but also an organization that builds leaders in their respective communities. The village women’s groups of Ukeya (maize milling) and Zikomo Kwambiri (lime mining) are two mere examples among a membership of 15,000. NABW is therefore building thousands of leaders throughout Malawi. Women who are finding confidence in owning and operating a small business will next test their newly found skills in the amphitheater of village, district, and national politics. NABW has the ability to listen, learn, and lend credence to the voices and visions of women business owners, future leaders, of Malawi.

The one area I would like to press for further development outside NABW’s advocacy is collection of accurate gender segregated data about women entrepreneurs. Although Malawi’s situation as far as data collection is not unique to the situation of women entrepreneurs worldwide, little can change without the facts to force change. Lack of statistical information and lack of research on women-owned businesses limits analysis, induces estimates, produces ready-made hypothesis, and conceives anecdotal conjecture. Bertrand Ducheneaut (OECD, 1997) emphasized that it is particularly important to promote research on women entrepreneurs and their enterprises so that the actors creating business opportunities can have a clearer picture. Once the picture is drawn we will all understand the social and economic phenomenon. Emergence of accurate data can then lead to real discoveries for innovation and employment in the twenty-first century. Perhaps NABW can become a premier collector and disseminator of data that can eventually dispel gender myths and improve even further the approaches NABW advocates for women’s economic advancement.

Mrs. Banda was heavily influenced by her early findings while visiting the remote villages of Malawi. She had the forbearing to take her astonishing discoveries to President Muluzi who was as shocked as Banda at the levels of poverty in their country. When Banda declared that her vision and defined her mission, the tides of change began to rise for Malawian women. NABW’s main objective of the original proposal was to increase NABW’s capacity to speak with authority, both to and on behalf of its membership and within policy and business circles, through an effort to involve Malawi women in a consensus-making process to improve economic opportunities. Reflecting upon this original objective and upon the voices of the stakeholders, it can be said, without hesitation, that NABW today speaks with new found authority, NABW has distinctly increased its capacity to speak, NABW has involved Malawi women in consensus-making processes, and NABW has improved economic opportunities.

NABW is a pre-eminent organization giving hope, power, and resources to women business owners throughout Malawi. The opportunity to evaluate NABW gave me a first hand view of an organization’s dedication and courage to attempt change in the face of, often unresponsive and dispassionate, political, economical, social, and cultural obstacles. The plea voiced by donors, governmental agencies, NABW staff and board members, as well as by the journalists was that CIPE continue to receive its CIPE funding

of existing advocacy programs. I second their motion, and so did Naomi Kuluwani. At the closure of the Ukeya Group interview Kuluwani said, “What you have seen here is important. Now you are going to be the voice of NABW, like the voice of us women in Malawi. Please help NABW because NABW has helped the women.” We can only hope that NABW’s consolidated hard work and struggles of past years will bear more fruit for women entrepreneurs in the form of a legally just, economically equitable, and empowered collective voice.

VI. Acronyms and Terms

CONGOMA - Council of Non-Governmental Organizations of Malawi Association
DEMAT - Development of Malawian Entrepreneurs Trust
EAM - Exporters Association of Malawi
EDEP - Enterprise Development and Employment Creation Program (UNDP project)
FCM - Finance Corporation of Malawi
MCCI - Malawi Chamber of Commerce and Industry
MUSCCO - Malawi Union of Savings and Credit Cooperative
NABW - National Association of Business Women
NGO - Non Governmental Organization
NAHIBA - National Hawker's and Informal Business Association
SEDOM - Small Enterprises Development Organization of Malawi
UNDP - United Nations Development Program
USAID - United States Aid for International Development
WWB - Women's World Bank

Cities, Villages, and Districts:

Blantyre - location of NABW
Lilongwe - capital of Malawi
BCA Hill - location of women's group who own the maize mill, grocery, and bakery
Lirangwe - location of women's group who are miners (mine lime)

Districts with NABW offices:

Zomba
Mzuzu
Kasungu

Language of Culture:

English (Malawi's official language)
Chichewa (Malawi's national language - spoken in most all villages)

Terms: Zikomo Kwambiri means thank you very much!!!

VII. Recognition

Although English is the official language in Malawi it does not penetrate to remote villages where often there is not even a school. Chichewa is spoken predominately. In Chichewan, thank you very much translates to zikomo kwambiri. So to CIPE and NABW large thanks are due for the remarkable opportunity to become acquainted with the trend-setting organization NABW. This trip to Africa was captivating; it was a fabulous cultural journey, compiled with great experiences, and productive work.

Insights into the operations of NABW were purposefully assisted by CIPE. Much thanks is due to Howard Wallack and Geoffrey Geurts for providing all the NABW reports and Malawi briefing data before departure. These materials set the stage for the interview instruments, interviewing methodology, organizational structure, as well as economic, political, social, and cultural conditions.

For a consultant, CIPE is a well-tuned, well-timed team endeavor. It was a pleasure to work together with and to feel the long arm of team support in a place as far away as Malawi. In particular, Geoff's organized approach and affable manner made everything run smoothly, and Howard's candid thoughts about NABW operations, personnel, and programs were extraordinarily clear-sighted.

On the Malawi side, it was a pleasure to interact with Joyce Banda's courteous staff. With special thanks to Vennie Kapalamula, NABW's program operations manager, the interview sessions felt smooth, well organized, well received, and comfortable in all aspects. Malawi's own very sharp, intelligent group of stakeholders was extremely responsive; all were open and anxious to contribute their thoughts, opinions, and recommendations. They made choices to share time in their busy schedules, listen attentively, respond openly, and interact affably. Their comments are liberally included in the following evaluation.

I appreciate also my top quality lodging and transportation accommodations. The convenience of being at a hotel that provides business services makes traveling abroad much less stressful.

To all at CIPE and NABW, thank you, but most especially, I express gratitude to Geoff Geurts and Vennie Kapalamula, who both worked tirelessly, competently, and with a ready smile coordinating all the minute details. I enjoyed my consulting opportunity with CIPE immensely. Working with gifted professionals, an enthusiastic grantee, and eager stakeholders made my work gratifying, stimulating, and satisfying. Zikomo Kwambiri.

VIII. Annex

- A. Interview Questions
- B. Contact List
- C. Stakeholders' Edited Comments
- D. Summary and Final Report for CIPE grant to NABW 1998-1999 (written by CIPE)

**Malawi: Program Evaluation of
The National Association of Businesswomen (NABW)**

Interview Sessions

Overriding question kept in mind throughout the interviews:

What has project accomplished given the political circumstances?

Regional Forums

1. How effective were these events in focusing attention on the NABW's agenda?
How do you measure effectiveness?
2. Did the forums attract and include key women's groups?
Was there broad representation?
Describe and discuss representation.
3. How important were these events in promoting the economic empowerment of women?

The National Call to Action

1. What is the economic potential for women in the agribusiness, soft good manufacture, professional services, hotels/tourism (including handicraft/ embroidery) sectors identified by NABW? What is the methodology or data that defines economic potential?
2. Did the original document correctly identify the sectors in which women have economic potential?
3. Assess the strategies for improving these sectors. Are the strategies widely accepted as being appropriate and able to be implemented?
4. Has the NABW been able to successfully implement the Call to Action? If yes, what have been the results? If no, why not? What obstacles have impeded its successful implementation?

Public Policy Advocacy

1. What have been the results of NABW's efforts to change the economic and political framework affecting women?
Please describe tangible results.
Please describe intangible results.
2. What is the status of any NABW legislative recommendations?

3. How effective of a tool has the “Alerts” been in informing women in general?
How effective of a tool has the “Alerts” been as an advocacy tool?
4. Have economic reforms advanced?
If yes, explain how. If no, explain why not.

Financial Sustainability

1. Has NABW been successful in increasing its revenue?
By what mechanisms has NABW attempted to supplement its financial resources during the grant period?
2. Has membership increased or decreased during the grant period?
Are these changes taking place at the rural or urban level?
In what (sub-)sectors of the economy are new members engaged?
(Does this correspond with the 4 sectors identified by the NABW surveys?)
3. How has NABW’s position with other key constituencies (possible donors/ contributors) improved or worsened?

Related Topics

1. Have there been any increases in the number of women employed in the productive activities within the sub-sectors targeted by the project?
If so, how much of this might be attributable to the project?
2. Has there been any movement of women members from informal to formal sector activities?
By what mechanism has NABW monitored this?
Does NABW possess documentation indicating the sector in which women began?
In the case where women have moved into more formal activities, what do women cite as the reason for this move?
What implication, if any, has this had on the financial stability of NABW?
3. Does the women’s business community have more voice in policy-making?
If yes, explain how. If no, explain why not.
4. Is the public, particularly women business owners, any better informed about economic policy issues?
5. As a result of your association’s efforts, have economic reforms benefiting women business owners advanced?
If yes, explain how. If no, explain why not.
6. Has the project had negative effects or engendered opposition?

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Stakeholders' Edited Comments

I. Economic Empowerment of Women

“NABW has made women in this country aware of their economic opportunities and business opportunities.” Hastings M.S. Chunga, Technical Advisor, Women’s World Bank

Mrs. Banda didn’t stop at collecting data; her next step was to take her findings to President Muluzi. She said:

“In fact, when I took the figures to the president, he couldn't believe it -- that 73% of our members had come out of poverty. He said, Joyce, that [project] can't be done. I said, it can be done. You just need to allocate more money for that project - it can be done! So anyway, after that survey, we then decided that what women said they needed was credit, training, information, marketing, time saving devices.”

II. Stakeholders Speak Out

A. Regional Forums

A representational statement by Issac M. C. Chimutu, operations director of the Malawi Chamber of Commerce and Industry about the NABW regional forums was this: “Well, I think . . . they actually did quite a good job in those forums. I think the effectiveness of it could be understood as a sort of giving them [women] more awareness of their own empowerment. After the forums the women became more aware of what is there for them and how they can actually progress on their own.”

Mrs. Dorothy Luka, senior assistant land registrar, from the Ministry of Lands and Valuation offered her insight on the regional forums. Luka said that the forums, “included a spectrum of women which included even politicians and some of the business women who were typical villagers and I do believe those were the main women so it included the whole spectrum.”

Alick Nyasulu, a business reporter for Nation Publications Limited, noted, “I think the approach that they have taken is quite beneficial if we are going to complete the task which we want which is to economically empower women.” James Chipofya, a principal reporter for Malawi Broadcasting Corporation, added, “My impression is that this is one organization which has benefited many women of Malawi . . .” Chipofya went on to say that he could cite several successful entrepreneurial examples, and he did just that by discussing at length group activities such as cattle operations, poultry projects, and bakeries in different districts.

Dorothy Luka epitomized feelings best for those who criticized this sector,

“With our background as women, we are being separated in schools and the home. You know this sort of thing [women in the professions] is just coming but as it is coming up, maybe . . . this will advance, yes, because in most cases, women were left behind [in the professions] but now, because of this gender issue everyone knows that this has to be taken seriously. Women are given more equal opportunities now so even in school, everywhere, people are taking us [women] seriously. So, I know that this will have a better future from now on.”

Mr. B. P. Mbundungu, Acting Field Services Manager for the Development of Malawian Entrepreneur Trust (DEMAT) highlighted how indispensable the regional forums were,

“They are really very, very important in the sense that people are briefed on what activities that are taking place and what the role of each and every person there was and that they will have access to whatever is there, whatever service is available. So, they [the forums] have been very, very important the way I see it, because in that way, you help interact with the people on the ground. Now writing, you can also communicate but I can assure you, you will get better communication, better results, when you are face to face, like you are now.”

B. The National Call to Action

Gideon Mwenifumbo, Chief Financial Officer for NABW: “These four sectors, in one way, I would say they are the right for now. In the other way, I would say they are not. For instance, I pick tourism, handicrafts and embroidery, those are quite viable. Viable in a sense there is a lot of potential for tourism in Malawi and handicraft goes side by side with the tourism industry. And, if these should actually given an upper hand for development . . . I would say they are properly identified. On the other hand, when we come to professional services and soft goods manufacturing, because they are probably the least developed because there are no women who are actually in these actively. We should leave them to die naturally, then we need to pick them up later so that they get developed.”

Frank Mbendera, Director, Tabwera Investments: “Yes, the [sectors] are good. We are also directly involved in this handicraft stuff, embroidery and so on. In fact, I have inquiries from USA, from UK and from South Africa.”

Mary Shawa, Deputy Director of the Ministry of Gender, Youth, and Community Services remarked, “The sectors are fine. For example, crafts are something which the majority of the women go into.”

Robert Mbeza, Acting General Manager, MUSCCO: “Yes, for NABW, I think what I can say is the leader, the person in charge of NABW, I think she is a very strong woman and she is really working hard to try to reach the women. Maybe through her efforts, the women now, most of the women are coming up the ladder as becoming business people, they are doing quite well so I think in terms of the leadership of the association, the NABW association, I think we are satisfied with the performance.”

C. Public Policy Advocacy

Hastings M.S. Chunga, Technical Advisor, Women’s World Bank: “I think they have been very, very good in [advocacy]. They have made women in this country aware of their economic opportunities, business opportunities and all that kind of thing.”

Grasiono Bulla, Project Director, World Learning, Inc.: “I think they have, yes. If you look at the number of other organizations that have, you know, come up to be modeled along NABW, that to me is an indication that other people have seen this organization and their achievements. The other thing is that the government itself, openly admits that they can actually look to women as economic beings not just as homemakers. To acknowledge that women can also run businesses and women need to be supported, I think that has also been one of their achievements. However, they do have potential to do a lot advocacy! They do have a network, therefore they have potential to be able to do advocacy even at the grass roots level.”

Munday Makoko, Program Officer-Private Sector, UNDP, “Yes. They have put women in business on the map in Malawi, there is no doubt about that. I think they have been effective.” He went on to say that NABW is “known countrywide. Makoko continued, “You go into the villages and if you ask them what association do they know, they are likely to mention NABW.” As confirmed by Bulla and Shawa as well, Mr. Makoko said “my view on NABW is that they are a main conduit for reaching women.”

Mary Shawa, deputy director of the Ministry of Gender, Youth, and Community Services, “In any advocacy program we are just raising awareness and somebody else has to take action. So, in that one, yes, they have raised the awareness.”

Journalists Nyasulu and Chipofya were significantly impacted by their NABW village experiences. Chipofya said, “Yes, I think it [the advocacy] has been effective. I think as a result of government and political support, the organization has moved forward. They have those blessings.” When asked if women business owners have more of a voice now because of the efforts because of the association, Chipofya excitedly replied, “Yes, yes, yes, precisely. And there is a lot [more voice], especially with the advent of democracy, they are freer to express themselves and to make their demands and needs known. NABW is definitely doing it better.”

Naomi Kuluwani, Chairperson of the Ukeya Group in BCA Hill considered creating only one business in the village, but Joyce Banda advised, “If you think you can stretch, go ahead, and stretch wisely.” Kuluwani thanks NABW for giving them a chance to build the maize mill, grocery, and bakery, for giving the Ukeya group knowledge, and for teaching them how business runs. With much emotion, Naomi Kuluwani said, “If it wasn't for NABW, we wouldn't have achieved this; we wouldn't have learned.”

In Lirangewe, Judith Nyalugwe is chairwoman for a 23 member women’s lime mining group. Three-fourths of these women have never been to a school of any kind, “If it wasn't for NABW, we wouldn't have experienced or achieved our big building.”

D. Financial Sustainability

Gideon Mwenifumbo, Chief Financial Officer of NABW, broached sustainability first. Mwenifumbo responded, “You see, one of the problems is the profit issue; it is a big impingement on the question [of sustainability]. The membership fees are still very low now because women still pay in the categories of 10 kwacha per member. 10 kwacha is something less than 2 cents.” To improve NABW’s resources, Mwenifumbo suggested, “It is time the fees were pushed up a little bit.”

Emily Kapeta, an entrepreneur and a NABW board member, described a typical board meeting discussion “Yes, I would say yes, because that [sustainability] was our main issue or main topic when we meet each and every board meeting, we try to discuss how we are going to sustain our organization.”

Vennie Kapalamula, NABW’s Program Operations Manager, answered, “We are still working on various plans to see how we can reach that level of sustainability. We have been tossing around ideas that we should open a business bureau where we can type, copy documents, bind documents, and charge a fee.”

Emily Kapeta, board member, added with concern, “Donors do come and do go. So, if they go, what are we going to do?” She then turned her attention to the possibility of fundraising. “So right now, we are relying much on the fundraising. There is a section within our organization which is aided by some

of the [board] members, including Mrs. Banda. We had four members [on the committee] but we lost one.” Kapeta then gave some interesting examples of NABW’s fundraising enterprises, “We tried to run a shop, but for some reason we closed it because we thought something was not going well there. We do buy some sugar at wholesale and then sell it and there is a very good profit there. These are the main [fundraisers], but sometimes we have very, very small ones. We made some material. Out of that we had a profit after selling that material.” Kapeta was open to new fundraising ideas and thought the committee would be as well.

Donors did not speak directly to NABW’s financial position, but, nevertheless, spoke highly of NABW as an organization. Munday Makoko, at UNDP, had the best synopsis, “We would like to continue working with them [NABW]. Because of their involvement, our outreach to date for the micro and small enterprises is something like 80%. So 70-80% are women and that is certainly because of [NABW’s] participation. We know that every time they do something, it is 100% women. In the other [NGOs] it may be 50-60%. For me, I think probably 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.”

Although the media was not asked to comment on NABW’s financial situation, James Chipofya, Malawi Broadcasting Corporation, had this unsolicited comment, “As a journalist, I wouldn’t say how the finances of NABW’s office, of course, I wouldn’t know, but I am talking about what I am able to see and do with them as we go out [to the field], and these things I know about. I am quite comfortable with the views I am giving you. I am not from the board of NABW, you know, but from the side of the recipients who are the beneficiaries of the program.”

E. Related Topics

Dorothy Luka, “Tangible results? Here in Malawi, as I say, there are a very gritty bunch of women. Most of the women did not know some facilities like banks, but now with these NABW people who came in with loans, most of the women have their own money now and they foresee better things and some of them now are open-minded, they have opened their ears and they can see what is happening.”

Issac M.C. Chimutu: “Now, to say whether they are able to measure effectiveness or not, it means that they should be able to know where they were before and where they are after.”

Grasiano Bulla, Project Director, World Learning, Inc., “It is possible [to move from the informal to the formal], I think many have done it but, you know, the thing is that it is not something that NABW can do on its own. It is the community that has to do that. Any organization can communicate that and how quickly this happens would depend on how sensitive or the desire that the various business women have to move their businesses forward from the informal sector to maybe the formal sector. Perhaps the challenge they have is likely that most of the women who are operating in rural areas, the ones who are in the informal sector, and their technical knowledge is as yet very limited. So, I do see that they have, there is a continuing need, for them to provide training and other support and also advocate for such resources to government and other providers so that the capacity of these people [women] to perform is improved. But moving the business from the informal to the formal sector, in a rural area, there are quite a number of challenges.”

Mr. B. P. Mbundungu, Acting Field Services Manager at DEMAT, “At least, there are more than whatever it was before. I think now we are maybe talking about 20% more, yes, there has been [more].”

Mary Shawa, deputy director of the Ministry of Gender, Youth, and Community Services rendered a discerning dialogue, “In terms of the tourism [hotels and professions] those are new areas. In

fact [those areas are] preparing women who have been in craft for some time to upgrade themselves to go into a more advanced type of business. So depending on how you are looking at it, definitely this showed progression in terms of what business women can do from the beginning up to where they are going. So, yes they [NABW] are a good group. It shows progression in which women can move from one stage to the next stage. So at least it gives one a clear picture on exactly what can happen.”

Mr. Vennie Kapalamula felt, “Yes. I would say as of now, we will see even more women being appointed to power positions. For example in the current cabinet, out of the women ministers, three, if not four of those, are NABW members. In the last cabinet, there was only one holding a cabinet position. On top of that, a number of women have been appointed as ambassadors now and most all of them are NABW members--NABW members and we are proud!!!” Kapalamula also wanted to note that is also many women are now serving on boards or committees or have been appointed to special commissions. Proudly he added, “And for your information, even the chief executive of the city of Blantyre is a lady. The chief executive is also a member of NABW -- Oh yes!”

Best summarizing remark: NABW’s Executive Director, Mrs. Joyce Banda, “We feel like we have been knocking on the wall and we just brought the wall down.”

F. Lessons Learned

Pertaining to a holistic advocacy approach Joyce Banda explained, “We have discovered during these years, as a lesson that is learned, is that if we don't take a holistic approach, particularly at grassroots level, we are not going to change the institutions of this country . . . in most areas in the country, they don't have education, they don't even have structures for schools, they don't have clean water, they don't have information on AIDS or how to prevent it, they are in polygamous marriages. No, no, no, credit alone is not enough.” Banda and Chunga both explained the importance of advocating for women at all levels of societies. Chunga gave the example of planned parenthood, “They [NABW} have also advocated in the field of reproductive health and there too, they have been very, very successful because they have been teaching women that you cannot successfully run a business if you have a very large family.”

Munday Makoko at UNDP clarified, “Yes [the holistic approach] is what they are doing. I had problems with that, but I think over time I have realized that is probably the best way to go.” Grasiono Bulla, Project Director at World Learning, Inc. acknowledged that NABW’s approach was in its entirety fairly proficient, but required more standardization. Bulla said, “I think if they had a systemic program that is properly grounded in the communities, it would be a movement that would be difficult to just forget. They could probably double their amount of effectiveness.”

III. Agenda Issues for the 2000 Women’s Conference

Kapeta reflected, “We are trying towards that because we are increasing international trade numbers in terms of the contributions made by women in economic, political, and social spheres of the new Malawi. We are saying the new Malawi because we are just out of a dictatorship so that is why we call it the new Malawi.” She also reminded me on two separate occasions during the focus group that credit remains a major obstacle. Kapeta emphasized, “Access to funds is still a great challenge; sometimes it is just too difficult to access banks because as a small entrepreneur there is no capital available and you must contribute 20% of what you have acquired.”

Mr. Vennie Kapalamula, NABW program operations manager, added, “that would be both women at [two] community levels, and women who are out in the streets serving apples, peanuts, sweets

as well as those who own small stores or supermarkets or dressing stores or vendor stores or tailoring shops.”

IV. Recommendations

A. Strengths and Weaknesses

Makoko said, “Well, in my opinion, NABW is probably, of all the associations that I know, it is probably the most well established. Its structure goes all the way down while most of the associations that we have only have a structure at the national level. Basically, just a secretariat and they can hardly talk about members. They will tell you that they have members and they usually quote the same number of members as NABW. They will be talking about something like 15,000 members. But, they cannot show you the list of their members, they cannot tell you how many people are paid up members, and so I think NABW is probably one of the strongest associations that I know.”

Journalist James Chipofya advised, “I think one of the things NABW should be doing is to monitor some of the needs of the women in the world. [NABW} should not be saying, do this, do that, no, but there should be some kind of approach where the women can be asked, ‘what can we do for you?’ So that they can be able to say, okay, now I hear you, and we should be dealing with the problem of the minute. So what can be done in this part of Malawi is not necessarily what can be done in that part of Malawi. So they should be getting views.”

Chakhumbira thought there should be specific rural and urban services. She explained, “First of all, I think they should differentiate the rural woman and the urban woman. From what I have seen [women] residing in the rural areas are illiterate, most of them. So, I think it is very important to find a strategy of how to deal with these women because most of them are illiterate and maybe their husbands are not willing to have a woman who is financially independent according to our tradition.”

Chakhumbira suggested this strategy, “So, it is very important {NABW} should send both a male and female. Probably send a woman who is very independent financially in front of the women, their counterparts, and send in their spouse. I see a problem for the rural Malawian woman to indulge in business solely independent without the assistance of the husband.”

B. Areas CIPE Can Further Fortify NABW

Mr. Makoko at UNDP didn’t let NABW off the hook with their consequential accomplishments to date. He quickly added in his interview, “They could have done more. I think more involvement in policy development.”

V. Conclusions

Makoko of UNDP once again, since he summarized sentiments so very well, "other institutions can't guarantee reaching the women where as NABW can.”

“NABW has potential to do a lot of advocacy!” Grasiono Bulla, Project Director, World Learning, Inc.

Summary and Final Report for CIPE grant to NABW 1998-1999**MALAWI**

TITLE: A Private Sector Agenda for Economic Empowerment of Women

DATES: February 1, 1998 – October 31, 1999

OBJECTIVES:

The overall goal of NABW's project is to increase the nature, number and types of contributions made by women to the economic, political and social development of democratic Malawi. Broadly, NABW seeks to "break through rhetoric and generalities which threaten to cloud the path to progress and produce a private sector manifesto...with guidelines for specific actions [different groups] can take to increase the involvement and participation of Malawian women in the country's development."

Specific objectives include NABW's intention:

- To complete and implement a National Call to Action, an agenda for economic empowerment of women.
- To monitor and focus attention on actions being taken, or not taken, in support of the agenda through public fora and other dissemination activities.
- To develop and promote specific changes in the programs and projects of government agencies, donors, and other non-governmental organizations and private businesses that result in increased participation by women in economic development activities.
- To increase the capacity of NABW to speak with authority both on behalf of its membership and within policy and business circles.
- To position NABW with key constituencies in ways that leverage direct support to the organization's revenue generation and strategies for financial sustainability (increases in membership, corporate contributions and participation).

ACTIVITIES:

National Call To Action. NABW will continue to promote its National Call to Action, published in January 1998 (under the previous grant).

Sector Development Plans. NABW will define strategies for improving specific sectors in which women have economic potential, based on possible solutions contained in the National Call to Action.

Business Directory. NABW will compile and publish a business directory of its membership by sector, to facilitate establishment of linkages with mainstream businesses and women-owned businesses as subcontractors. The need for such a directory was identified in the regional forums conducted in the first year of the project.

Publish Business Alerts. NABW will publish 6 status reports, identifying those actions in the National Call to Action that have been completed, those which are in progress, and those which are yet to start or are lagging in implementation, as a watch-dog communication service on its own efforts and those of

other stakeholders, and to inform members and others to mobilize them to action. NABW will print 5,000 copies of each alert.

Regional Forums. NABW will organize three regional forums to review the “Alerts” and solicit from Malawian women specific directions for NABW in promoting economic empowerment of women, to culminate in a final, National Call to Action. As noted in its proposal, “in the Malawi context, where rural businesswomen are excluded from most of the policy dialogue, this step is critical and extremely important. The National Call for Action will outline and make public specific steps to be taken within each sector of the economy -- and by different entities (like donors, NGOs, business) to improve the position of women in business within that sector.” Each forum will have approximately 90-100 participants.

Follow-Up and Follow-Through Meetings. In addition to the forums, NABW proposes regular follow-up meetings with stakeholders to sustain momentum for change and fine-tune advocacy or policy actions.

Consultant. NABW will contract a short-term consultant to assist NABW in developing and installing a management information system that supports its efforts at producing the business directory (above), as well as its internal monitoring and evaluation functions.

STATUS:

Final Report: February 1998 – October 1999

NABW reports a number of major achievements for the February 1998-October 1999 period towards meeting its goals. By way of background, NABW held its National Forum and the official launching of the “National Call to Action.” in Blantyre on January 16, 1998. The event was attended by more than 120 participants from NABW’s board, secretariat and members, and from various government ministries, NGOs, parastatals, financial institutions, business associations, and the media.

Dr. Matebo Nzunda, Minister of Commerce and Industry, officially launched the National Call to Action by giving a speech and introduction at the National Forum on January 16. Dr. Nzunda called upon each participant to take an active role in the dialogue between the government and the private sector. He assured the stakeholders in attendance that the government was committed to the economic empowerment of women.

The National Call to Action comprised a series of 5 sectoral position papers basis. Each paper described the sector, its structure, key players, current constraints, and finally, presented policy recommendations and ‘action priorities.’ A summary follows:

Agro-industry

This sector covers animal feed mixing, saw milling, grain milling, bakeries, butcheries (including meat processing), fruit juice extraction, fish smoking/processing and edible oil extraction. The industry recognizes that fruit juice and edible oil extraction are two areas which need further development and are currently under-exploited.

The action priorities for this sector included:

- securing of micro-finance by the government, in addition to individual equity financing;
- initiation of technology transfers by the Malawi Investment Promotion Agency (MIPA) to enhance production capacity;

- training of women entrepreneurs by Development of Malawian Entrepreneurs Trust (DEMAT), Malawi Entrepreneurs Development Institute (DEMI), NABW, and Women's World Banking (WWB) to increase access to information, business management skills and extension of staff availability; and,
- marketing through government and private sector sponsorship of buyer/seller meetings and exhibitions for importers/exporters of women-produced goods.

Soft Goods

This sub-sector covers clothing (garment manufacturing), textiles, embroidery and knitted material products. Reports have indicated that this SME sector comprises 570,000 to 660,000 enterprises, employing over one million people.

The action priorities for this sector included:

- initiation of incentives to rural based industries such as 'export villages';
- requirement of Government Stores (large buyer of goods from medium- and large-scale industries) to buy a proportion of soft goods from women owned SMEs;
- increased availability of funds for women entrepreneurs initiated by Small Enterprise Development of Malawi (SEDOM) and NGOs and establishment of more justified collateral requirements for women;
- the establishment of village polytechnics (such as those that exist in Dowa and elsewhere in Africa) where local entrepreneurs share access to facilities, machinery and equipment, to be initiated by the Ministry of Labor and Vocational Training; and development of a business directory organized by sector, to be initiated by NABW.

Handicrafts

This subsector encompasses activities such as cane and fabric weaving, embroidery, pottery and woodcarving. There is currently a large local market for utility goods and external markets for wood carving in Zimbabwe and South Africa. The sector survey found that the proportion of men to women-owned businesses in this sub-sector is extremely low.

The action priorities for this sub-sector include:

- development of well tailored residential training courses by DEMAT to encourage skills and knowledge development;
- hiring of a local craft advisor with assistance from SEDOM to advise on the fast changing industry; survey of the regional market by the Malawi Export Promotion Council (MEPC) to complement efforts of the advisor;
- development of export promotion to Germany (large market); DEMAT and the Malawi Bureau of Standards to monitor the quality assurance standards of SMEs in the sector.

Hotels and Tourism

This sector covers all lodging and tourist related attractions and activities. Currently, women do not comprise a large share of this sector, due in part to lack of adequate capital, cultural barriers, and lack of technical and professional skills.

The action priorities for this sector include:

- creation of a loan facility to encourage women to enter the sector and promotion of joint ventures through the Malawi Development Corporation (MDC), INDEBANK, etc;
- training in opportunities for women in the sector, sponsored by Hotels and Tourism Board, Ministry of Tourism, and Ministry of Commerce and Industry;
- general improvement of infrastructure by Ministry of Works; creation of Malawian cultural centers in conjunction with the Ministry of Culture and Heritage;
- review policy of allocation of plots/land for commercial tourism activities to encourage small entrepreneurs, including women, to develop businesses.

Professional Services

This sub-sector covers those enterprises established for purposes of providing professional services in the areas of legal, medical, quantity surveying, estate agents, engineering and computer technology. The main barrier to women's participation as entrepreneurs in this area is lack of education in the specific professions and in business skills in general.

The action priorities for this sector include:

- educational development on the part of the Ministry of Education to encourage women to enter business profession studies and introduce business curriculum and career advisory services in secondary schools;
- conduct gender sensitization and capacity building training seminars, sponsored by DEMAT, WWB and NABW; facilitate greater networking among current women professionals, to be undertaken by NABW;
- review the current financial requirements for women starting businesses, by the Ministry of Commerce and Industry and Ministry of Finance.

IX. Specific Accomplishments

NABW advocacy of its National Call to Action resulted in a number of specific policy and/or program changes.

Tourism & Hotels:

- Draft tourism policy prepared by the Ministry of Tourism.

Handicrafts:

- The Department of Forestry has adopted a forest-friendly policy beneficial to handicraft producers.

Professional Services:

- The Ministry of Labor has implemented an apprenticeship program that reserves 25% of the slots for women, with the aim of encouraging women to pursue professional studies.

- The Ministry of Labor has also launched a technical training program with financial and technical support from GTZ and DANIDA.
- “Through the Malawi Chamber of Commerce and Industry and Customs Department, the government has provided various incentives under the Export Processing Zone Scheme (EPZ), bonded warehouses scheme and industrial rebate scheme to encourage investors, especially women (investors), to go into manufacturing.”

NABW Partnerships and Linkages

As a result of its strong linkages and national advocacy efforts, NABW was able to undertake a number of international and national partnership programs.

International Donors

- *UNDP*: NABW is participating in the first GOM/UNDP “Country Framework of Cooperation.” The framework includes partnering on the GOM’s Enterprise Development and Employment Creation Program that helps entrepreneurs, particularly women entrepreneurs, have greater access to skills training, business management, and appropriate technology as identified in NABW’s initial sector studies.
- *European Union*: Implementation of a Kwacha 10 million (approximately US \$233,000) three-year, credit scheme for women.
- *USAID*: Financing of an impact study to assess the impact of NABW programs over the past eight years. USAID also financed fundraising workshops for NABW and training for NABW board members.
- *DANIDA*: DANIDA will provide assistance to decentralize NABW’s operations. DANIDA will support the creation of 4 NABW district offices, and will provide agricultural skills training to NABW members.
- *GTZ*: Has provided training to NABW members.
- *World Bank*: Provided entrepreneurial training to NABW members through an SME Support Fund administered by Malawi’s Ministry of Commerce and Industry.
- *UNFPA*: “Funded a Gender Population & Development Project which incorporates gender and reproductive health issues in enterprise development. This project has been popular in bringing men and women to work together in business.”

Government & National Partnerships

- NABW was a taskforce member in the First Country Framework of Cooperation – a joint program between the GOM and UNDP.
 - NABW has worked in partnership with the Ministry of Women and Community Services in group formation, training and credit provision.
- Ministry of Commerce and Industry provided skills training to NABW members through the ministry’s SME Support Fund.
- The President of Malawi includes NABW in his business delegations on international trips.

- Closer cooperation with other SME Support institutions such as Development of Malawian Entrepreneurs Trust (DEMAT), FINCA, Small Enterprise Development Organization of Malawi (SEDOM), Malawi Investment Promotion Agency (MIPA), Malawi Chambers of Commerce and Industry, National Association of Small and Medium Enterprise (NASME), and the National Hawkers and Informal Business Association (NAHIBA).
 - NABW became a member of the Malawi Microfinance Network, and the Enterprise Development and Employment Creation Program's Steering Committee.
- GOM asked NABW to co-host the 1998 Africa Prize Announcement Ceremony for the Hunger Project. (The Hunger Project opened a Malawi office in March 1999, and NABW is a member of the Malawi Council.)
- NABW participation in GPPP and BUPAD programs administered by DEMAT which link producers to buyers under a government preferential scheme.
- NABW participates in local and international trade fairs through the Malawi Export Promotion Council and the Malawi Chamber of Commerce and Industry.

Other Accomplishments

- NABW has published three Business Alerts highlighting the implementation of NABW's "Private Sector Agenda for the Economic Empowerment of Women: A National Call to Action." (These are follow-up publications to continue advocating for the January 1998 program summarized above.)
- NABW hosted CIPE's first Business Association Management Training Program in the country, March 1999. (Previously reported in the January-March 1999 and April-June 1999 quarterly submissions to the NED.)
- NABW's Executive Director during this period was awarded the AFWE special honor award for her contributions towards informal sector development in Malawi. She was also awarded the "100 Heroines" Award in 1998 for her "outstanding contributions towards achieving equality for women."

Press Coverage

NABW reports that its advocacy program received coverage in the following media outlets: The Malawi Broadcasting Corporation, Television Malawi, Malawi News Agency, Nation Newspaper, and the Business Telegraph

Impact of NABW Program

NABW has provided the following impact indicators. In addition, CIPE has commissioned an independent evaluation of the program by Dr. S. Jalbert.

- NABW credits its work with enabling women to have greater access to information on technology, funding sources, and government incentives for women entrepreneurs.
- Women entrepreneurs are being linked to buyers through meetings organized by the Malawi Export Promotion Council.
- Linkages to large companies through the IMPACT Program. NABW has a seat on the IMPACT board.

- Women have greater access to credit through the UNDP/GOM credit guarantee scheme that operates in five districts in Malawi, and through a credit scheme financed by the European Union and administered by NABW (previously noted above).
- An impact study conducted with NABW members at the end of 1998 cited the following results of NABW's interventions:
 - Nearly 2,000 members have moved into the mainstream
 - 73% have had their standard of living improved
 - 82% acquired assets
 - 73% had their health standard improved, and
 - 88% had their entrepreneurial attitudes changed for the better.