I-H Income Generation for Improving Livelihood

H. Income Generation for Improving Livlihood

H - 1	Present Income Generating Activities Supported by EPA	H- 1
H - 2	Present Income Generating Activities Supported by MOWICS	H- 2
H - 3	Number of Maize Mill in the SA	H- 3
H - 4	Current Microfinance Program in Malawi	H- 4
H - 5	Commodity Prices of Selling / Buying at Village Level in the SA	Н- 6
H - 6	Market Access, Loan Access and Problems at Village Level in the SA	H- 8
H - 7	Map of Present Maize Mill Distribution	H- 10

ANNEX H-1. Present Income Generating Activities Supported by EPA

Total				3	0	4	27	10	56	21	303	44	T	469
6	ıbezi	Mpama			ı	2	3	4	8	4	35	16	1	72
8	Mombezi	Chitera		1		1	4	2	14	3	64	19		107
7	Ntonda	Machinjiri			ı		T	1	9	5	10	9		28
9		Makata Machinjiri			1	1	4	-	4	-	18	1	ı	26
5		Lundu		1	ī	1	1	_	2	1	12	1	П	16
4	we	Kapeni		1		1	9	-	8	-	112	3	1	130
3	Lirangwe	Kuntaja Kunthembwe		-	-	_	1		1	-	21			22
2		Kuntaja		-			4	1	8	8	17	_	-	38
1		Chigaru		1	-	2	3	3	9	1	14	-	-	30
Number	EPA	TA	Type of IGAs	1 Chiken Rearing Club	2 Gunia Fowl Club	3 Milk Bulking Group	4 Vegetable Club	5 Goat Rearing Club	6 Pure Women Club	7 Seed Multipilcation Club	8 Mixed Ordinary Club	9 Mudzi Seasonal Club	10 Tikolole Club	Total

Remaks: Number of clubs are for whole TA.

Problem of IGAs

1. Farmers are afraid to get loans. High interest rate (52%) of MRFC is charged. 2. Fertilizer is expensive. 3. Feed of livestock is expensive.

4. Fund is limited.

5. Too many people doing the same business 6. High transport costs.

7. Womens programme activities are not going on well because Farm Home Assistants are very busy with sections. 8. Planned activities are not always achieved because of low attendance.

Soruce: Lirangwe EPA, Ntonda EPA & Mombezi EPA

ANNEX H-2. Present Income Generating Activities by Women's Club Supported by MOWYCS

Г	Γ	Г	П	S	4	S	7	7	7	П	-	Н	7		37
Total															.,
6	Mpama			1	1	_	-	1	_	1	1	1			5
8	Chitera												ı		0
7	Machinjiri			T	9	T			2				1	T	12
9	Makata			-		1	1					-	-	-	1
5	Lundu		ı	П	1	1		1		ı	_	-	1	-	3
4	Kapeni			2	3	2	П	Τ		-	1	-	-		6
3	Kunthembwe		1		2		1		_	_	_	_	_		4
2	Kuntaja		-	_	1	-	-	-			_	1	1	-	1
1	Chigaru		_	_	-	I	_	1	-	-	1	-	-	ı	2
Number	TA	Type of IGAs	1 Maize Mill	2 Soap Making	3 Bakery	4 Sisal Bags Making	5 Mat Making	6 Bee Keeping	7 Petty Trading	8 Cushion Making	9 Chair Making	10 Cane Furniture Making	11 Batik Making	12 Vegetable Growing	Total

Remaks: Number of clubs are for whole TA.

Problem of IGAs
1. need funding
2. need training for improving.

Soruce: District Office, MOWYCS

ANNEX H-3. Number of Maize Mill in SA

			1998			
			61		9	ı
	Source		ζ,	٦	ΪŽ	ı
	ΙĦ		æ	ΡA	a	ı
Unit: Number	Š		25 Map,	43 EPA	aī	
윤			S	3	ω	
Ę			1	4	S	
Z				İ		
Ξ:	Total					
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Source: Map, 1998 & Lirangwe EAP, Ntonda EPA, Mombezi EPA
Remarks: Number of maize mill might be larger than the analized, because the distributers sell several tens a year.

ANNEX H-4. Current Microfinance Programme in Malawi

CURRENT MICROFINANCE PROGRAMMES IN MALAWI

	Type	Begin Year	Outreach Clients	Portfolio (KW)	Portfolio (KW) available (origin fund)	Repayment Rate	Area	Max. Loan Amount	Loan Term months	Interest Rate	Admin. Fees
=	ce Company)	1995/96		19,276,717 For 1999: (July 99) KW19,356		85%	All districts	US\$100-500	6-18 months	52%	1.5%
	S				current clients KW2,500,00 for new clients (FAD)				average: 6 months	daily reduing balances	
		1995/96	25,455	: :		77%	All districts	KW3,500 -	one season	52%	1.0%
	Agricultural group loans to groups of 20 farmers			(July 99)	KW53,449,000 for current clients		Concentration	4000 per farmer	(Oct Sep.)	daily reduing	
					KW86,000,000 for new clients (IFAD)		in Machinga ADD 38%	average: KW2.600		balances	
:	3 Collateralised Business Loans	1994	11,000	:	117,700,000 KW130,000,000	82%	National	US\$100-30,000	1-36 months	52%	1.5%
	20% cash collateral + 130%			(July 99)	(World Bank)			average:	average:	daily reduing	
<u>. </u>	Agricultural Loans	1994	160,000	478,921,307	478,921,307 KW650,000,000	%06	National	000	one season	52%	1.0%
	20% cash collateral + 130%			(July 99)	(World Bank)		Concentration	78% famrers	(Oct Sep.)	daily reduing	
	pledging assets						75% ADD	borrow less		balances	
							Mzuzu, Kasungu	than KW6,000			
25	2 SEDOM (Small Enterprise Development Organisation of Malawi	rganisation	of Malawi								
		Nov. 1997	Nov. 1997 Over 6,000	30,000,000	000,000	40%	National	KW15,000 per	12 months	15%	
	Solidarity group approach with		(Dec. 98)		(GOM)	(May 99)		group memeber		flat	
	ers, or eral					,		KW20,000 per individual			
<u> </u>		Early 1998	1,500	5,000,000	ı	100%	National	KW10,000	6-18 months	30%	3.5%
	Solidarity groups of 10-20 members		(May 99)			(Dec. 98)				flat	
<u>:</u>	3 Individual Loans	1991	4,000	152,000,000	-	%02-09	National	KW250,000	12 months	47%	3.5%
	with collateral requirement							-		flat	
31	3 DEMAT (Development of Malawian Enterprise Trust)	prise Trust)									
	1 Solidarity Group Approach	Feb. 1999	962		0	%56	Dedza, Mangochi,	KW5,000 per	8 months	48%	7%
	with a UNCDF guarantee at NBM/CBM 20% forced savings		(June 99)		(CBM/NBM)		Thyolo, Nkhatabay, Mchinji, Nsanje	individual		reducing balances	reducing balances
4	4 MUSCCO (Malawi Union of Savings and Credit Cooperatives)	Credit Coop	eratives)	000 000		2000				,	
	I Inational Credit Omon	1	950,65	000,000,56		%2%	SACCOS:	Varies per	Varies per	48% + mark	1.0% +
							North: 22	SACCO	SACCO	up of 3-4%	form
							Central: 45			Hat	costs
1							Southern: 44				

ANNEX H-4. Current Microfinance Programme in Malawi

CURRENT MICROFINANCE PROGRAMMES IN MALAWI

r					F	T		1
Fees	2%			1	l	1		1
Interest Rate	48% flat		54% flat	54% flat	40% flat	15% flat	54% reducing balances	54% reducing balances
Loan Term months	16 weeks	-	6 months	6 months	12 months	6-12 months	6 months	9 months 3 graces
Max. Loan Amount	KW2,500-4,000 per individual KW12,500 - 24,000 per bank	•	KW500-12,000 per individual	KW1,500-12,000 6 months	KW10,000 per individual	KW1,000-4,000 average: KW2,000	KW10,000 - 35,000 per group	group
Area	Blantyre, Zomba Chiradzulu, Balaka, Mulanje, Chikwawa	Lilongwe Northern Region	Mulanje, Machinga, Balaka, Chiradzulu, Blantyre, Kasungu, Lilongwe, Nebeu, Zomba, Karonga,	10 distrcts	Mohinji, Mzuzu, Doa, Nkhatabay, Blantyre, Zomba, Chiradzulu, Mwanza, Kasungu	Mchinji, Tholo, Nsanje	Rumphi, Mangochi, Nkhotakota	Karonga, Mzimba, kasungu, Doa, Mchinji, LL, Dedza, Mangochi, Machinga, Chiladzulu, Thyolo, Zomba
Repayment Rate		100%		40-90%	%56-08	35-55%	%86	1
Total loan fund Portfolio (KW) available (origin fund)	KW18,000,000	KW17,500,000 (DfID) US\$700,000 (DANIDA)	4,524,388 KW6,205,378 (World Vision)	(World Vision)	6,500,000 KW7,500,000 (EU)	2,500,000 KW5,000,000 (some donors)	KW1,714,285 (CBM) GTZ gaurantee of MK1,200,000 at CBM	(WB)
Portfolio (KW)			4,524,388	5,500,000	6,500,000	2,500,000		
Outreach Clients	tance)	000,6	2,170 (Aug. 99)	2,500	1,200	3,006	y Services)	
Begin Year	munity Assis	1998 Early 2000	1997	1992	Woman) 1997	velopment)	d Communit	End 1997
Туре	5 FINCA (Foundation for International Community Assistance) 1 Village Banks		6 WV (World Vision) 1 Village Banking Approach 15-35 members, 10% forced savings at CBM/NBM	2 Solidary Scheme minimal 5 memebers, Phasing out	7 NABW (National Association of Business Woman) 1 Solidary Group Approach 5-8 members, 20% forced savings at CBM	8 CARD (Churches Action in Relief and Development) 1 Credit Revolving Fund 1 Seeds, ferilizer and livestock are given on credit to farmers with less than 15 hectares.	9 MOWYCS (Ministry of Women, Youth and Community Services) 1 PMERW Promotion of Mirco Enterprises for Rural Women Solidary Group Approach with GTZ gaurantee at CBM 10-25 members, 20% forced savings at CBM	2 PHN Population Health and Nutrition credit mechanism Solidarity group 5-10 members
			L					

ANNEX H-5 Commodidy Price of Selling Buying at Village Level in SA

PRICE OF SELLING & BUYING AT TA & VILLAGE LEVEL

	M					٢			F	·					ļ				ŀ	,
	Name of TA		Chiman			Kunt	tois			Kunthembure					Vanoni				ĺ	, I
	Name of Villave	1Ve		Kuntaia	Zimba	Salimu	Kalombola	Wilson	Ave.		Mania 08	Kaipa	Time	Nvambachi	\vdash	Wotala	Peter N	Manvenie	Ave	Tenera
		Unit	0	2		1				T			Т		+-	Kapich	1	Chindeni	十	BIO
I. Buying Price	rice												-		Н		1			
1	1 Fertilizer	50kg	700.0	0.069	695.0	675.0	695.0	750.0	701.0	695.0		- 00006	Ė		İ		650.0	0.669	8.662	670.0
2	2 Compound	50 kg	970.0	×	895.0		895.0	800.0	863.3	895.0			-			X		1,000.0	975.0 x	
3	3 Urea	50kg	650.0	675.0	840.0	895.0	840.0	650.0	780.0	840.0	895.0	750.0 -	1	1	-		800.0	0.006	836.3	650.0
4	4 Local maize seed	kg	X	×	6.1 x		6.0 x	- 1	6.1	6.1	×	-			4.5	+	,	7.3	5.9 x	
2	5 Hybrid maize seed	LUKB	3/0.0	0.000	2 0 28		83.0	800.0	00.0	/00.0	495.0	150.0			- 3		0.000 ×	0.00	415.0	000.0
	6 Insecticide	2000	< ×	< ×	4 ×	4		*	ŀ			< >	« »		4.5 A	* -	99		40.0 ×	
		sachet		* *	7.5 x		7.5		7.5	7.5	* ×				X X		2	>	€ ≯	T
		actellic		×	14.5 x		14.5 x	<u> </u>	14.5		×								< >	
7	Herbicide				×			×			×								×	
8	8 Fungicide		×	×	×					×									×	1
6	9 Animal manure	ton	×	×	100.0 x		100.0		100.0 x								200.0		200.0 x	
10	10 Corn stalk		×	×	×	×	×	×	×		x		×			×		×	×	
11	11 Orange seedling	seedling	×	×	×			×	×		×		×						×	
12	12 Abocado seedling	seedling	×	×	×	×					×		×						×	
13	13 Mango seedling	seedling	×	×	×			×		2	×		×						×	
14	Lemon seedling	seedling	×	×	×		×	×		1	×		×						×	
																			r	Γ
II. Selling Price	rice																			
1	Maize	kg	5.0	7.0	3.3 -		3.3	5.0	4.7	3.3	7.5	3.5	-		3.5	×	×		4.8	5.0
2	2 Sorghum	plate	×	×	x		x	x x		x	x x	-	-		0.3	5.0	×		2.7 x	
3	3 Millet	plate	×	×	×	,	×	-	-		x	-	-		0.3 x	<u> </u>	2.0 x		1.2 x	
4	4 Groundnut	plate	×	×	× -			-	-		×	-	-		1.0 x	-	X		1.0 x	
5	5 Cotton		×	×	×	×	×	×		×	×	×	X y		x	X y	X	x	X	
9	6 Sunflower		×	×	×		×	×		×	×		×		x x	X y	x	x	x	
7	7 Cabbage	bc	×	×	×	×		×			×	4.0	×		x x		7.5 x		5.8 x	
8	8 Tomato	ьс	×	×	0.8 x		0.8 x		0.8	8.0	×	Ţ		``	x	Į,	X	×	×	
		heap		×	×	×	×	×									10.0 x		10.0	
	5	kg																		
2 6	y Cauliflower			×															×	
110	10 Broccon																		×	
11	Oronge	3	< ;	× ;							×	2						×		
13	13 Amendo				< ;	4 ;						C.O			×			1		
2	14 Manoo	hocket										<u>* </u>			1.0				T.O.X	T
1	тиапро	Dasket	⟨ ;	<u>,</u>	0.0		× ;	<u> </u>	4 0	100	×	9			×			×	×	
15	15 Lemon	CaCII	× ×	<u> </u>	0.2 ×	1	0.0		0.0	0.7	××	0.8 x			7.0				1.4 x	
16	16 Ranana	٤			11.	<u> </u>			1.		,	+ +			× 20				4.0 X	
17	17 Panaw				3.0		30 %		202	30		4 C			X C.O				0.5 ×	T
181	18 Live cow		7 000 0	7,000,0	6,000,0	4 000 0		2 000 0	5,600,0		x 0 005 V		<u>* -</u>		7.0	×			\sim	. 00
10	10 I in most		500.0	1	ľ	5000	650.0	2,000.0	0,000.0	0,000.0		1	0000		× O S S	1	×	0 00,		10,000.0
20	20 Live chicken		100.0	110.0	125.0	200.0	125.0	100.0	132.0	125.0	200.0	100 0	100.0	110.0	1000	200.0	150.0	200.0	1175	950.0
21	Live pig			1	Г		1,000.0	700.0	975.0	1,000.0	1,	2			×	1.000.0	900.0 x	1	1,200.0	400.0
2	22 Live sheep		700.0	450.0	×	500.0 ×		500.0	483.3 x	2	700.0 x	×			×	x 0.009	×		650.0	950.0
Legend:	x = no trading																			1

Legend: x = no trading
- = not sure
Source: Survey by Study Team

ANNEX H-5 Commodidy Price of Selling Buying at Village Level in SA

W. I.	,																	,		
Name of TA	of T.A		Makata	effe	+			Machiniili	iiii		+			Chifers				Manage		V TO TO TO
Name of Villave	Villave	Makata	-	L	Ave.	Undi	Padoko	\vdash	le Chilembwe	nbwe Ave.	Ť	Nakhwala	Chitera	Malinga	Mauwa	Ave.	Matengo	<u> </u>	Ave.	Avelage
	Unit		-		-			┢	r -	ŀ		_	╁							
Buying Price				Н	H											П				
1 Fertilizer	50kg	750.(- 1		775.0	695.0			775.0 x	7,7		750.0	700.0	695.0			- 8	1,040.0	1,040.0	
2 Compound	50kg	900.0	7		950.0	735.0	895.0	×	×	<u>8</u>		900.0	0.006	995.0				_	_	913.
5 Urea	T	\$00.	- [;	840.0	0.028	U.CI/		1	300.00 x	×		800.0	800.0	/80.0	800.0	0.5%			-	773.
4 Local marze seed	kg,		×	×	-			×	×			-	×				×	×	×	9.0
5 Hybrid maize seed		×			0.009	700.0		-	345.0 x		522.5	500.0	200.0	665.0		541.3	3 x		-	556.1
	Kg	×	×	×	×	0.00	×	×	×	×	- 0		×		×	-	×	x	×	317.9
o Insecticide	200g	×	×	×	+	/0.0	×	×	×		× 0.0/	+	×		×		×	×	×	36.8
	sachet	×	×	×	+			_	+	-	×	+	×		×		×	×	×	7.5
	actellic	×	×	×				1	1		×	+	×		×		×	×	×	14.5
7 Herbicide		×	×	×	+	Ī	×	×	×	×	×	×	×		×	×	×	×	×	×
8 Fungicide		×	×	×	+		×	×	×	×	×	×	×		×	×	×	×	×	×
9 Animal manure	ton	×	×	×	×		×	×	×	×	×	×	×		×	×	×	×	×	150.0
10 Corn stalk		×	×	×	×		×	×	×	×	×	×	×		×	×	X	X	×	×
11 Orange seedling		×	×	×		15.0	×	×	×	1	15.0	2.0	5.0 x			5.0	x 0	x	x	10.0
12 Abocado seedling		×	×	×		15.0	×	×	×	1	15.0	5.0	5.0 x			5.0	x 0	×	×	10.0
13 Mango seedling	seedling	×	×	×		15.0	x	×	x	-	15.0	5.0	5.0 x		_	5.0	×	×	×	10.0
14 Lemon seedling	seedling	x	x	×		15.0	×	×	х]	15.0	5.0	5.0 x			5.0	×O	×	×	10.0
			1	+	+							+								
n. Seming l'rice	1	,	\downarrow	4	0	6.0	2.2		2,65	1	7 7	0 9		5.7		1				
7 Sorghum	Kg 21045	× ;	\downarrow	0.0		0.0	;	,		1	0.4		0.0			5.9	×	0.0		
2 Minot	plate	×					× ;	×	×	×	×	×	×		×	×	×	×	×	3.8
J. Invited	pidte	<	× I	× I	4		×	×	*	×	*	×	×		×	×	×	×	×	1.2
4 Groundanii	ріате	×	×	×	×		×	×	×	×		+	7.0 x		×	2.0	×	×	×	1.5
S Cotton		×	×	×	×		×	×	×	×	×	×	×		×	×	×	×	×	×
6 Suntlower		×	×	×	×	,	×	×	×	×	×	-	×		×		×	×	×	·
/ Cabbage	ьс	×	×	×	+	10.0	×	×	×	-	10.0	8.0	8.0 ×		×	8.0	×	×	×	7.9
8 Tomato	SC.	×	×	×		2.5	0.8	× 8	×		1.7 x	+	×		٠	١	×	×	×	1.1
	heap	×	×	×					1		×	+	×		×	-	×	×	×	10.0
5	kg		\downarrow	+							1	1	2.5 x		×	2.5	×	×	×	2.
9 Caulitiower		×	×	×	×		×	×	×	х	×	×	×		×	×	×	×	X	×
10 Broccoli		×	×	×	×		×	×	×	×	×	×	×		×	×	×	×	x	×
11 Lettuce	bc	×	×	×		2.5	×	×	×	_	2.5 x	×	×		×	×	×	×	×	2.5
12 Orange		×	×	×	×		×	×	x	x		2.0	2.0 x		×	2.0	×C	×	×	1.3
13 Avocado	bc	×	×	×	_	2.3	×	×	x		2.3	2.0	2.0 x			2.0	× C	×	×	1.8
14 Mango	basket	×	×	×		30.0	,	x	x	.,	30.0 x	×	×				×	×	×	30.0
	each	×	×	×	-		0.2	2 x	x		0.2	1.0	1.0 x		×	1.0	×C	×	×	0.7
15 Lemon		×	×	×	×		×	×	x	х	x	×	×		×	×	×	×	×	0.2
16 Вапапа	ьс	×	×	×		1.0	×	×	×		1.0	1.0	1.0 x		×	1.0	×C	×	×	8.0
17 Papaw		×	×	×	×		×	×	×	×		4.0	4.0 x			4.0	×		×	2.8
18 Live cow		×	×	×	×		×	4,50	,500.0 x	4,50	,500.0 7,	7,000.0	7,000.0	4,000.0	7,000.0	6,250.0	0 12,000.0		12,000.0	6,981.3
19 Live goat		500.0			500.0	600.0			700.0 x	.9		0.009	0.009	400.0	700.0	575.0	0.007	800.0	750.0	
20 Live chicken		100.	- 1		110.0	60.0	100.0		200.0 x	12		110.0	110.0	170.0		138.8	8 165.0	170.0	167.5	
21 Live pig		×	1,000.0		$1,000.0 \times$		950.1		1.300.0 x	1.12	1.125.0	0.006	0.006	2.500.0	1.000.0	1.325.0	0.000.0	×	1 000 0	1 003 1
								l	1					2,000	ı	ı		/ 1/4		

Legend: x = no trading
- = not sure
Source: Survey by Study Team

ANNEX H-6. Market Access, Loan Access and Problems at Village Level in SA

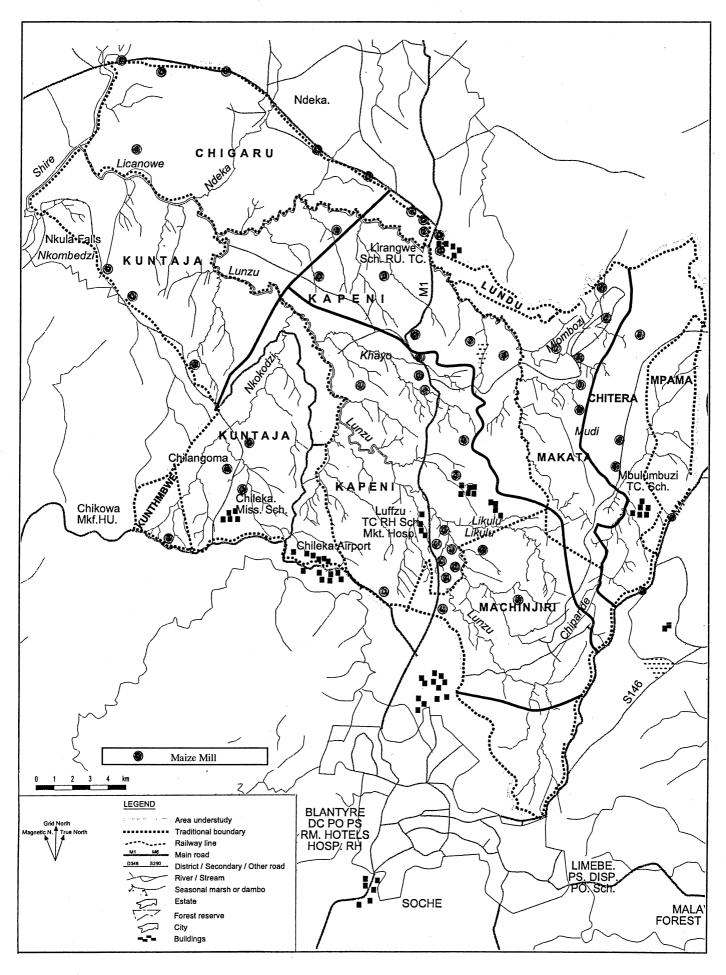
	Number		1			.,				3					4				
	Name of TA	1	Chigaru			Kunt	ıtaja			Kunthembwe					Kapeni		-		
	Name of Villave	ve	Mwangeni	Kuntaja	Zimba	Salimu	Kalombola	Wilson	Ave.	Jumbe	Manja 08	Kaipa	Time	Nyambachi	Chimai-	Wotala	Peter	Manyenie	nie.
		Unit											Mbera	Mponda	mba	Kapich	Bilila	Chindeni	<u>اق</u>
I. MAi	MARKET ACCESS																		t
	1 Market	km	3.0	5.0	3.0	11.0	3.5	0.6	6.3	2.0	2.5	4.0	19.0	5.0	15.0	3.5	8.0	4	4.0
	port	km	3.0	5.0	2.0	11.0	3.5	15.0	7.3	2.0	2.5	2.5	10.0		3.0	2.5	8.0	101	2.0
	3 Grinding mill	km	0.3	3.0	2.0	11.0	1.0	0.6	5.2	5.0	2.5	3.0	7.0	5.0	0.5	3.0	8.0	0	0.5
,																			Н
11. LO.	LOAN ACCESS																		
	1 NABW		0	0	0	0	0	0	0.0	0	0	0	0	0	0	0	0		0
	2 FINCA		0	0	0	0	0	0	0.0	0	0	0	0		1	0	0		0
	3 SEDOM		0	0	0	0	0	0	0.0	0	0	1	0	-	0	0	0		0
	4 ADMARC		1	1	0	0	0	0	0.2	0	0	1	0		1	0	0		10
	5 Village Bank (WV)		0	0	0	0	0	0	0.0	0	0	0	0	0	0	0	0		0
	6 MRFC		0	1	1	0	1	0	9.0	0	0	0	0	0	0	0	1		Н
																			t
III. PR	II. PROBLEM																		t
	1 Lack of land		0	1	0	1	0	0	0.4	1	1	0	0	0	1	1	0		-
	2 Lack of fertilizer		1	1	1	1	1	1	1.0	1	1	1	1	1	1	1	1		0
	3 Soil erosion			0	0	0	0	0	0.0	0	0	1	0	0	1	0	0		0
	4 Lack of extension services	ices	0	0	0	0	0	0	0.0	0	0	1	0	0	0	1	0		1
	5 Lack of water		0	0	0	0	0	0	0.0	0	0	0	0	0	0	0	0		-
	6 Lack of seed		0	0	1	0	0	1	0.4	0	T	0	0	0	0	0	1		0
	7 Lack of new technology	şy	0	0	0	0	0	0	0.0	0	0	1	0	1	0	0	0		0
	8 Lack of food security		٥	0	0	1	1	0	0.4	0	0	0			0	0	0		0
	9 Shortage of labour		0	0	0	0	0	0	0.0	0	0	0	0	0	1	0	0		0
	10 Lack of credit		0	0	0	0	0	0	0.0	0	0	0	0	0	0	0	0		Ξ
	11 Thief			1	0	0	0	0	0.2	0	0	0	0	0	0	0	0		0
	12 Low yield		°		-	1	1	1	0.8	0	0	0	0	0	0	0	0		0
-	13 Lack of equipment		0	0	0	0	-	C	0.0	U	0	C			0	0	(ta

Source: Survey by Study Team

ANNEX H-6. Market Access, Loan Access and Problems at Village Level in SA

-	Number			9				7					∞				6		
	Name of TA			Makata				Machinjili					Chitera				Mpama		Average
	Name of Villave		Makata	Namwa-	Ave.	Undi	Padoko	Daniele (Chilembwe	Ave.	Nakhwala	Chitera	Malinga	Mauwa	Ave.	Matengo	Sadi	Ave.	0
		Unit		lisiyo															
. MARKE	MARKET ACCESS																		
1		km -		12.0	12.0	8.0	5.0	3.0	0.5	4.1	1.6	_	15.0	5.5	7.4	3.5	3.0	3.3	5.19
2	2 Nearest transport km	- u		11.0	11.0	0.9	0.9	2.5	0.5	3.8	8.0	_	8.0				3.0	1.7	4.57
3	3 Grinding mill kn	km	1.0	1.5	1.3	5.0	0.5	0.5	1.0	1.8	1.6	1	15.0				3.0	1.7	2.99
I. LOAN	II. LOAN ACCESS																		
1	1 NABW		0	0	0.0	0	1	0	0	0.3	0	0	0	0	0.0	0	0	0.0	0.03
2	2 FINCA		0	0	0.0	0	1	1	0	0.5	0	0	0	0	0.0	1	0	0.5	0.13
3	3 SEDOM		0	0	0.0	0	1	0	0	0.3	0	0	0	0	0.0	0	0	0.0	0.04
4	4 ADMARC		1	0	0.5	П	0	1	0	0.5	0	0	0	1	0.3	0	0	0.0	0.3
5	5 Village Bank (WV)		0	0	0.0	0	0	0	1	0.3	1	I	1	1	1.0	0	0	0.0	0.14
9	6 MRFC		0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0.0	0.09
III. PROBLEM	ILEM																		
1	1 Lack of land		0	0	0	0	0	0	1	0.3	0	0	0	1	0.3	0		0.5	0.32
2	2 Lack of fertilizer		1	1	1.0	1	1	1	1	1.0	1	1	1	1	1.0	1	1	1.0	0.99
3	3 Soil erosion		0	1	0.5	0	0	1	0	0.3	0	0	0	0	0.0	0	0	0.0	0.22
4	4 Lack of extension services	S	0	0	0.0	0	0	0	1	0.3	0	0	П	0	0.3	0	0	0.0	0.21
5	5 Lack of water		0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0.0	0.13
9	6 Lack of seed		0	0	0.0	0	0	0	1	0.3	0	0	0	0	0.0	0	0	0.0	0.1
7	7 Lack of new technology		0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0.0	0.03
×	8 Lack of food security		0	0	0.0	1	-	0	0	0.5	0	0	0	0	0.0	0	0	0.0	0.13
6	9 Shortage of labour		0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0.0	0.0
TO	10 Lack of credit		0	0	0.0	0	0	0	1	0.3	0	0	0	0	0.0	0	0	0.0	0.04
11	11 Thief		0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0.0	0.02
12	12 Low yield		0	0	0.0	0	0	0	0	0.0	1	1	0	1	0.8	0	0	0.0	0.1
13	13 Lack of equipment	_	0	0	0.0	0	0	0	0	0.0	0	0	0	С	00	C	<	0	0.00

Source: Survey by Study Team



Education and Extension Activities

I. Education and Extension Activities

I-1	Schools Education	I-1
I-2	Agriculture Extension	I-2
I-3	Forestry Extension	I-10

ANNEX-I Education and Extension Activities

I-1 School Education

Enrolment of Student in Blantyre Rural

Year	Total	Boys	Girls	_	Year	Total	Boys	Girls
1988/89	12,103	6,088	6,015		1994/95	111,299	58,174	53,125
1991/92	28,768	26,320	2,448		1995/96	104,974	53,729	51,245
1992/93	84,026	54,141	29,885		1996/97	99,153	50,851	48,302
1993/94	98,304	51,438	46,866	_	1998/99	94,038	47,804	46,234

Source: Blantyre Rural District Education Office

Number of School and Enrolment of Primary School (1999)

TA	Number of School	Enrollment	Teacher	Qualified Teacher	Unqualifie d Teacher	Pupil/Teacher Ratio
Chigaru	12	6,974	109	45	64	64
Kuntaja	32	22,456	368	139	229	61
Kunthembwe	15	8,306	104	24	80	80
Kapeni	. 22	18,314	347	158	189	53
Lundu	16	11,477	154	60	94	75
Makata	10	6,469	101	34	67	64
Machinjiri	10	6,551	137	37	100	48
Chitera	11	8,325	143	83	60	58
Mpama	12 ·	13,341	250	153	97	53
Total	140	102,213	1,713	733	980	60

Source: Blantyre and Chiradzulu District Education Office

Number of School in Blantyre Rural (1988-1999)

District / year	1989	1992	1994	1995	1996	1998	1999
Blantyre	92	105	105	116	124	131	146

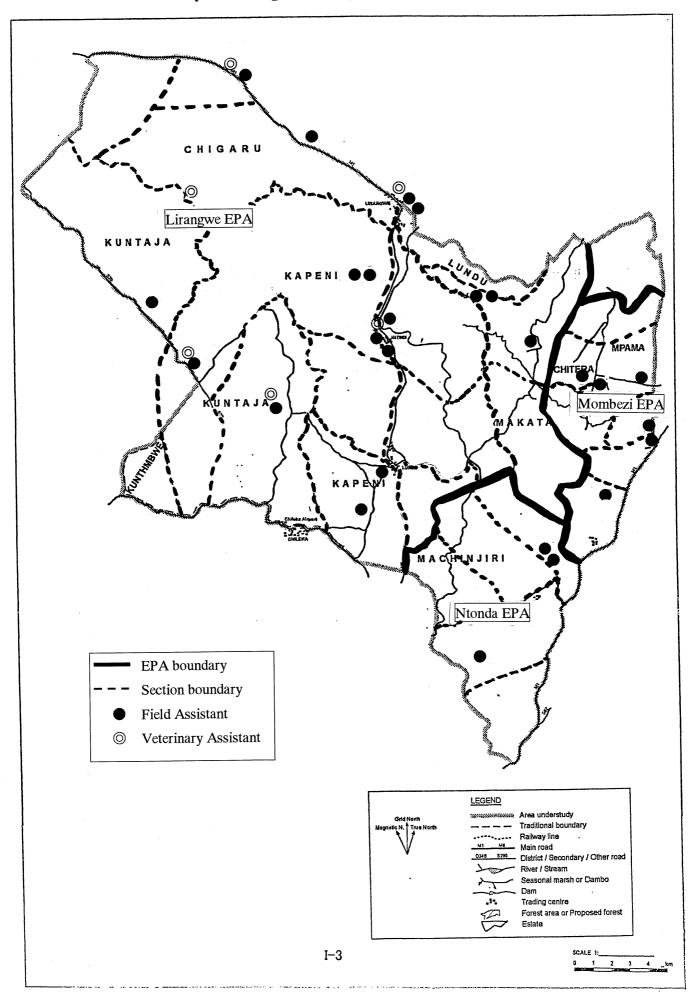
Source: Blantyre Rural District Education Office

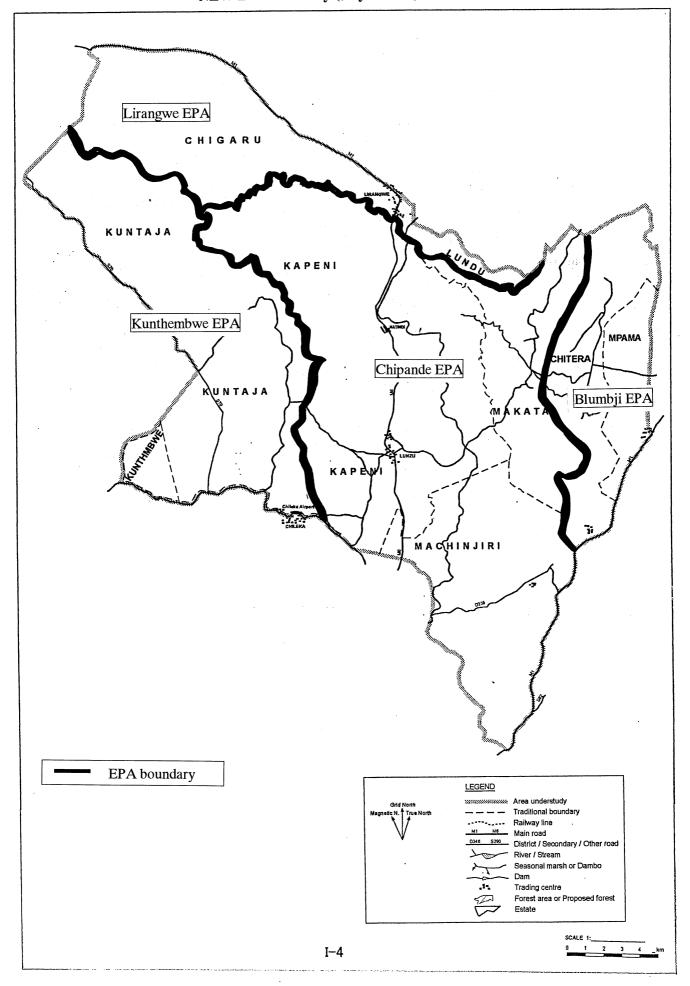
I-2 Agriculture Extension

Number of EPA and Extension Staff

					L	irangwe	EPA						Nto El	nda PA	M	omb	ezi EI	A
	Chi	garu	Kur	ıtaja	Kuntl	nembwe	Kaj	peni	Lui	ndu	Mal	kata	Mach	injiri	Chi	tera	Mp	ama
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Development Officer	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1	0
Assistant Development Officer	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1	0
Field Assistant (FA)	4	1	2	0	4	2	8	0	2	0	3	0	16	1	2	0	2	3
Farm Home Assistant (FHA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FA/FHA	0	0	0	1	0	0	0	5	0	1	0	0	0	7	0	0	0	3
Veterinary Assistant	2	0	2	0	0	0	0	1	1	0.	0	0	4	1	1	0	4	1
Land Husbandry Assistant	0	0	0	0	0	0	0	0	1	0	0	0	2	0	0	0	0	0
Irrigation Assistant	1	0	0	0	0	0	0	0	.0	0	0	0	0	0	0	0	1	0
Total	8	3	5	5		6	1	4	,	7	3	3	3	3	3	3	16	
Motor Cycle	()	1	L		0	()	2	2		L	1		()	(5
Bicycle	7	7	5	5,		6	1	4	3	3	3	3	2	4	3	}	Ş)

Source: Lirangwe, Ntonda and Mombezi EPAs Note: M= male, F= Female





Number of Participants of Training Course at EPA (1999)

EDA		Staff Course	е	Fa	rmer's Cou	rse
EPA -	Total	Male	Female	Total	Male	Female
Lirangwe	187	142	45	87,927	39,376	48,551
Ntonda	75	47	28	5,055	3,832	1,223
Mombezi	65	43	22	9,912	7,134	2,778

Source: Lirangwe, Ntonda and Mombezi EPA

Number of Training Course and Participant at Lunzu Residential Training Center

1		Farmers	Course			Staff C	ourse	
Year	NII- a	Pa	articipants	3	Name have	P	articipants	3
	Number -	Total	Male	Female	Number -	Total	Male	Female
1992/93	2	175	10	165	8	870	565	305
1993/94	1	-	-	-	29	2,654	2,344	310
1994/95	0	0	0	0	31	654	438	216
1996/97	2	223	124	99	22	1,766	1,440	326
1997/98	5	277	129	148	29	2,649	2,265	384
1998/99	0	0	0	0	26	2,585	.2,252	. 333
Total	10	675	263	412	145	11,178	9,304	1,874

Source: Lunzu Residential Training Center

Training Course at Ntonda EPA

Title of the Training Course	Teacher	1995	5	1996	96	1997	7.	1998	86	1999	66		TOTAL	
THE OF THE TRAINING COMISE	1 Cacaro	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Staff Course		69	15	58	11	332	84	111	43	47	28	617	181	798
Burley Tobacco Manager	DO	40	10	31	7	314	83	<i>L</i> 9	6	-	ı	452	109	561
Irrigation	ADO	1	I	1	ı	ı	•	17	21	18	14	35	35	70
Land Resource Conservation (Month Campaign)	DO	29	5	27	4	18	1	27	13	29	14	130	37	167
Farmers' Course		416	211	599	388	1,674	1,142	19,279	15,260	3,832	1,223	25,800	18,224	44,024
Land Resource Conservation (Month Campaign)	FA	416	211	518	314	614	312	614	391	1,477	588	3,639	1,816	5,455
Daily Production	FHA	ı	ı	81	74	146	18	211	344	894	321	1,332	757	2,089
Maize Productivity	DO/FA	I	l	ı	l	914	812	1,043	399	1,461	314	3,418	1,525	4,943
Starter Pack	DO/FA	l	1	-	I	l		17,411	14,126	•	,	17,411	14,126	31,537
TOTAI		485	226	657	399	2,006	1,226	19,390	15,303	3,879	1,251	76 117	l-	
		711		1,056	56	3,232	32	34,693	593	5,130	30	71,477	10,403	770,44

Source: Ntonda EPA

Note: DO; Development Officer, ADO; Assistant Development Officer, FA; Field Assistant, FHA; Farm Home Assistant

Training Course at Lirangwe EPA

Title of the Training Course	Toocher	1995	35	1996	96	1997	1.6	1998	80	1999	60		TOTAL	
The of the Haming Course	1 CACITO	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Staff Course		72	22	81	21	94	27	123	31	142	44	512	145	657
Food and Nutrition	Government	23	7	16	4	22	8	21	9	23	7	105	32	137
Seed Multiplication	Government	5	1	5	1	5	1	23	7	23	7	61	17	78
Compost/Manure Making	Government	20	9	16	4	22	8	21	9	23	7	102	31	133
Tobacco Crop Management	Government	10	9	15	3	12	4	22	7	23	7	82	27	109
Cotton Crop Pest Control	Government	7	ł	7		7	-	8	1	23	7	25	7	59
Vegetable Management	Government	4	1	5	1	9	2	4	1	2	2	21	7	28
Irrigation	Government	I	T		1	1	T	2	ı	2	•	7	3	10
Gross Margins	Government	2	-	16	7	19	3	22	4	23	7	82	21	103
Farmers' Course		14,730	11,806	19,499	18,837	24,277	31,263	33,346	40,015	39,376	48,551	131,228	150,472	281,700
Food and Nutrition	FA, FHA	3,764	4,031	5,563	4,928	6,092	9,153	7,611	10,968	8,944	11,278	31,974	40,358	72,332
Group Dynamics	FA, FHA	1,248	2,276	2,915	6,187	3,741	7,019	4,833	8,179	6,114	9,346	18,851	33,007	51,858
New Castle Prevention	VA, AHA	696	411	1,372	887	3,787	6,104	8,151	9,314	10,417	11,851	24,696	28,567	53,263
Tabacco Crop Management	FA, FHA	621	485	829	616	1,026	814	728	318	612	203	3,816	2,436	6,252
Cotton Pest Control	ҒА, ҒНА	602	287	200	58	150	15	675	372	715	289	2,342	1,021	3,363
Crop Rotation	ҒА, ҒНА	513	655	718	866	1,093	1,825	1,477	2,182	1,751	2,977	5,552	8,637	14,189
Seed Multiplication to all Crops	ҒА, ҒНА	ı	ı		ı	209	86	317	111	426	274	952	483	1,435
Compost/Manure Making	ҒА, ҒНА	7,013	3,661	7,902	5,163	8,179	6,235	9,554	8,571	10,397	12,333	43,045	35,963	79,008
TOTAL		14,802	11,828	19,580	18,858	24,371	31,290	33,469	40,046	39,518	48,595		262 968 301 089 564 057	264 057
		26,630	530	38,438	138	55,661	199	73,515	15	88,113	13	202,300	201,005	204,027

Source: Lirangwe EPA Note: FA; Field Assistant, FHA; Farm Home Assistant, VA; Veterinary Assistant

Training Course at Mombezi EPA

Title of the Tourisies	F	1995		1996	9,6	1997	74	1998	86	1999	66		TOTAL	
Tue of the Training Course	i cacilei	Male F	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Staff Course		1	1	1	1	107	34	70	30	43	22	220	98	306
Group Dynamics	MAI	1	ı	-	-	15	4	5	1	5	5	25	10	35
Crop Estimates	MAI	1	-	-	-	20	7	18	7	15	L	53	21	74
Seed Production	Action Aid	ı	ı	ı	ı	2	3	2	1	2	. 3	9	<i>L</i>	13
Tobacco Grading	MAI	1	t	1	1	10	1	3	1	I	1	13	1	14
Seed Storage	Action Aid /Ministry	1	ı	1	1	2	3	4	ı	1	1	2	3	5
Business Management	MRFC	ı	ı	ı	1	ļ	. 1	1	3	I	ı	0	3	3
Maize Production Tech.	MAI	1	1	1	1	20	7	20	7	10	2	50	16	99
Bean Pests/Diseases	MAI	-	1	I	ľ		-	1	1	æ	1	3	0	3
PRA techniques	Action Aid	ı	ı	. 1	ı	2		2	3	1	-	5	3	8
Livestock Management	MAI	ı	ı	ı	-	9	1	5	1	5	5	16	7	23
Irrigation	MAI	ı	1	ı	ı	ı	1	-	ı	1	-	1	0	. 1
Vegetable/Fruit Production	MAI	1	ı	I	1	15	4	1	1	1	1	16	4	20
Soil/Water Conservation	MAI	ı	1	1	1	15	4	15	7	1	ı	30	11	41

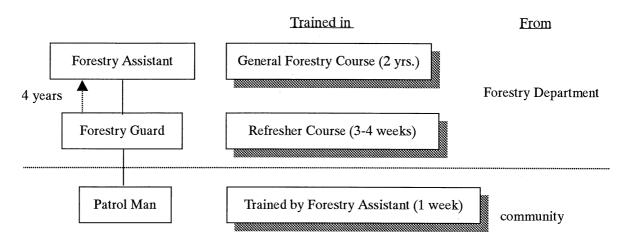
Farmers' Course		2,600	1,039	999	1,096	6,888	2,114	7,295	2,848	7,134	2,778	24,582	9,875	34,457
Tobacco Nursery Management	MAI	I	1	I	-	873	309	694	471	902	398	2,273	1,178	3,451
Tobacco Field Management	MAI	1	1	1	1	701	276	648	398	664	303	2,013	116	2,990
Tobacco Grading	MAI		-	ı	-	241	86	403	112	453	106	1,097	316	1,413
Group Dynamics	MAI	1	ı	1	,	648	113	363	104	405	122	1,416	339	1,755
Record Keeping	MAI		ı	ı	-	1	ı	91	36	I	l.	91	36	127
Compost Making	MAI	436	78	641	202	404	115	354	86	298	179	2,133	672	2,805
Gross Margin Analysis	MAI	I	1	I	ı	I	-	244	101	-	•	244	101	345
Livestock Management	MAI	ı	ı	1	1	143	36	314	109	396	173	853	318	1,171
Seed Production	Action Aid	-				12	40	12	40	22	61	46	141	187
Soya Bean Processing	MAI	1	1	ŧ	1	12	40	12	40	ı	I	24	80	104
Seed Storage	Action Aid	1	1	ľ	ı	t	1	40	09	80	130	120	190	310
Agroforestry Tree Management	MAI	1	ı					40	09	80	130	120	190	310
Vegetable Production	MAI	ı	1	ı	· 1	213	89	173	46	217	93	603	207	810
Maize Production and General Crons	MAI	2,164	961	24	894	3,641	1,019	3,907	1,173	3,813	1,083	13,549	5,130	18,679
TOTAI		2,600	1,039	999	1,096	6,995	2,148	7,365	2,878	7,177	2,800	10 384	10.836	066 03
		3,639	39	1,761	51	9,143	13	10,243	.43	9,977	77	43,304	13,030	03,440

Source: Mombezi EPA
Note: MAI: Ministry of Agriculture and Irrigation. MRF

Note: MAI; Ministry of Agriculture and Irrigation, MRFC; Malawi Rural Finance Company

I-3 Forestry extension

Area Control Unit

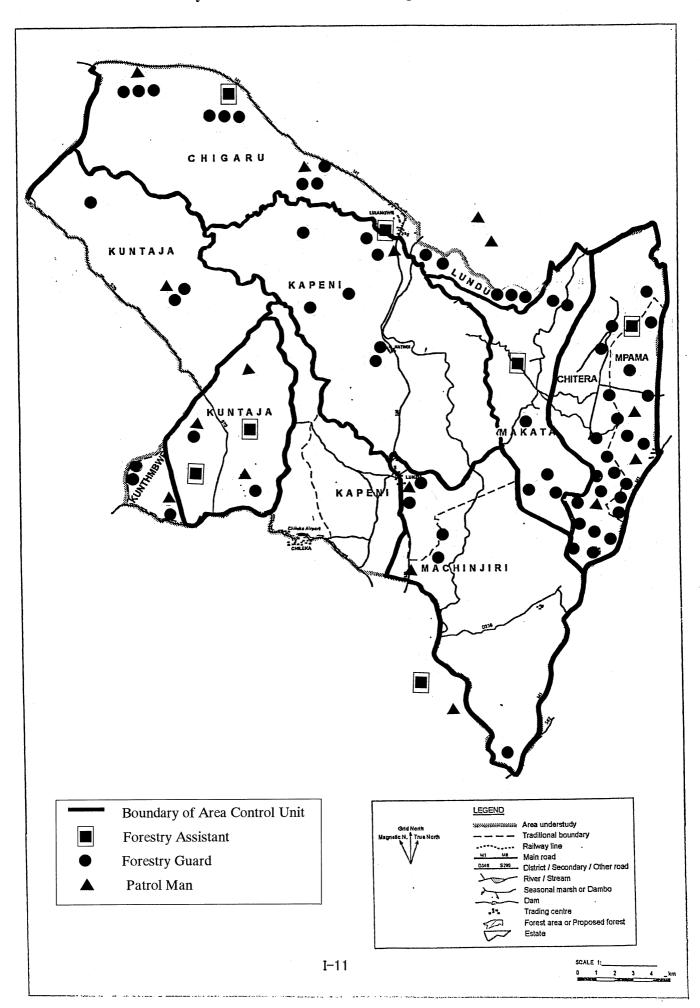


Number of Field Staff

					114	HIDCI	OLL	iciu i	Juli									
						Blan	tyre	Dist	rict						C		ıdzul trict	
	Chi	gar	Kur	ıtaj	Kunt	them	Kaj	peni	Lui	ndu	Mal	kata	Mac	hin	Chi	tera	Mp	ama
	1	u		a	b	we							ji	ri			-	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Forestry Assistant	1	0	1	0	1	0	1	0	0	0	1	0	1	0	0	0	1	0
Forestry Guard	4 0 3 0 2 0 2 0 0 1 0 2								0	0	0	2	1					
Patrol Man	9	0	6	0	5	0	5	2	5	0	6	1	4	1	0	0	25	1
Nursery Man	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0
Total	1	4	1	0		8	1	0	4	5	9)	8	3	()	3	4
Motor Cycle		1	()		1	()	()	1	[()	()	()
Bicycle	()	()	1	0	()	()	()	()	()	()

Source: Blantyre and Chiradzulu District Forestry Office

Note: M= male, F= female



Training Course at Forestry Department Southern Region

						-								
Title of the Training Course	Teacher	1995	95	1996	9(1997	24	1998	86	1999	66		TOTAL	
osino Siminati om 10 onit	1 Cacallol	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Staff Course		0	0	. 0	0	45	11	24	9	24	9	93	23	116
TOT T-Training for Trainers	BCFP					21	5		. "			21	ν.	26
PRA	BCFP					24	9					24	9	30
Gender	BCFP							24	9			24	9	30
Monitoring and Evaluation						-				24	9	24	9	30
Farmers' Course		71	26	56	59	84	41	53	27	0	0	264	153	417
Leadership Skill	BCFP	71	56					53	27			124	53	177
Nursery and Woodlot Management	Forestry Extension Service Div.			56	59							56	59	115
Leadership Skill	BCFP					84	41					84	41	125
TOTAL		0	0	99	59	129	52	24	9	24	9	222	, ,	220
		0		115	5	181	1	30	0	30	0	CC7	571	220

Source: Forestry Department Southern Region

Note: BCFP; Blantyre City Fuelwood Project

I-4 Community Development

Number of CDA and SWA

	TA	N	umber of Cl	DA DA	Number
	1A	Total	Female	Male	of SWA
Blantyre District	Chigaru	2	1	1	4
	Kuntaja	5	4	1	
	Kunthembwe	4	4	0	_
	Kapeni	8	8	0	
	Lundu	5	4	1	
	Makata	2	2	0	
	Machinjiri	9	9	0	_
Chiradzulu	Chitera	1	0	1	2
District	Mpama	3	1	2	
Total		39	33	6	6

Source: Blantyre and Chiradzulu District Community Development Office

Note: SWA; Social Welfare Assistant

Enrolment of Adult Literacy Class

TA	Numb er of Class	Enrolment			Assesse - d Class	Dropouts			Assessed (finished all course)			Literate (passed final exam)		
		Tota l	F	M	u Class	Tota l	F	M	Tota l	F	M	Tota l	F	M
Chigaru	5	84	82	2	1	5	5	0	11	9	2	11	9	2
Kuntaja	13	258	243	15	7	105	92	13	27	27	0	22	22	0
Kunthemb	9	174	173	1	8	85	77	8	36	33	3	26	23	3
we														
Kapeni	8	160	153	7	3	35	35	0	41	38	3	38	35	3
Lundu	12	249	246	3	7	98	95	3	46	46	0	32	32	0
Makata	8	154	149	5	3	38	33	5	20	20	0	20	20	0
Machinjiri	12	217	215	2	8	87	87	0	60	58	2	43	42	1
Chitera	2	18	18	0	0	_	-	_	_	-	_	_	-	-
Mpama	11	178	178	0	. 0	_	-	-	-	-	-	-	-	_
Total	80	1492	1457	35	37	453	424	29	241	231	10	192	183	9

Source: Blantyre and Chiradzulu District Community Development Office

Note: F= female, M= male