

Business Women in Malawi: An Oral History



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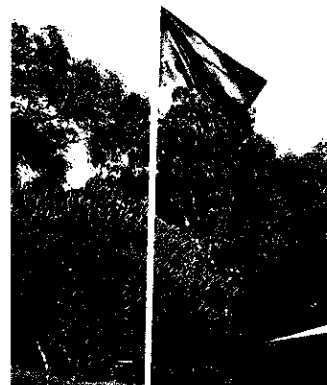
CONTENTS

03

I. Overview

1. Geography
2. History, Politics, Economy
3. Status of women in Malawi

Ministry of Gender, Children, Disability and Social Welfare Interview
One Village One Product (OVOP) Secretariat Interview
National Association of Business Women (NABW) Interview



08

II. Grabbing Opportunities through Detailed Work

Production Leader, Chisenga Honey Producers and Marketing Cooperative Society

Ms. Edina Silungwe



14

III. Supporting improved health in Malawi

Secretary General, Kamiwendo Cooking Oil Cooperative Society Limited

Ms. Zelifa Stain Banda



1. Geography

The Republic of Malawi is a landlocked country located in the southeastern African continent.

Lilongwe is the capital and the city of Blantyre is the commercial center. Covering an area of 118,000km², the country is long and narrow, stretching 850km to the north and south, while only 150km, east and west. It is rainy season from November to April and the dry season is from May to October.

Many of the regions have elevations of roughly 1,000m, making them comfortably low in humidity.

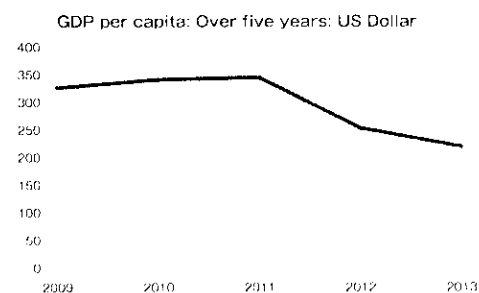
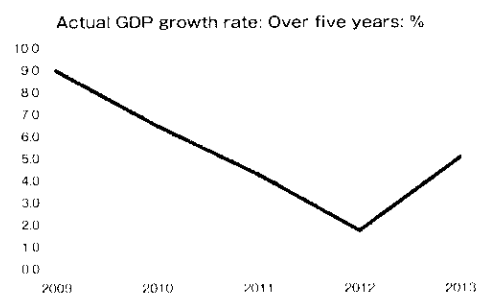
In the east, Lake Malawi, the 9th largest lake in the world, makes up one-fifth of the entire nation with an area of 29,600km²



Chisenga Village, Chitipa Prefecture

Basic Data on Malawi

Indicators	Data	Year
Population	16.36 million people	2013
Ethnic groups	Bantu, with major tribes Chewa, Tumbuka, Ngoni, Yao	
Languages	Chewa, English (official language) Tribal languages	
Religions	About 75% of the population is Christian [others include Muslim and traditional religions]	
Economic growth rate	5.0%	2013
GDP	3.705 billion US\$	2013
Per capita GDP	242.18 US\$	
Life expectancy at birth	54.72 years	2012
Major industries	(Agriculture) tobacco, maize, tea, cotton, nuts, coffee, sugar (Engineering) fiber, soap, shoes, beer, matches, cement	
Adult literacy rate	73.7%	2009
Infant mortality	49.2 per 1,000 births	2011
Human Development Index (HDI)	0.415	2011



Sources

- 1) Basic data, Ministry of Foreign Affairs of Japan, Republic of Malawi
- 2) Nation-specific ODA data book, Ministry of Foreign Affairs of Japan
- 3) Poverty profile, JICA and NFC International Co., Ltd.

I. Overview



I. Overview

2 History, Politics, Economy

On July 6, 1964, Malawi gained independence as a member of the Commonwealth. Two years later, in 1966, under the Malawi Congress Party the country became a republic as a one-party state. Hastings Kamuzu Banda was the first president, with many long years of dictatorship. However, accusations for the economic downturn in the first part of the 1990s domestically and abroad forced him to lose status as President for Life. In June 1993, a referendum ended his one-party state, shifting the nation to a multiparty system.

Now Malawi is a republican constitutional state with a presidential government. The present constitution was promulgated on May 18, 1995. The people choose the president by direct election for a term of five years, with a maximum of two terms, and the president appoints the ministers. The position of prime minister has been discontinued as of 1966.

Malawi is traditionally a country of agriculture, with 80% of its population employed in the industry. Tobacco, tea, and sugar, among other products, make up 80% of exports. Because the foreign currency balance greatly influences these prices on the international market, structural reform of the economy, in addition to the creation and maintenance of a new source of foreign exchange is now an issue.



The countryside of Karonga District



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③ Status of women in Malawi

For a long time, the women in Malawi were expected to excel in housework and farming. If the family had many children, education for boys was a priority. Girls were allowed elementary education, which was free, but not many were able to continue to higher education that required tuition. As a result, women greatly depended on men financially and ended up in a relatively vulnerable position in the home and in society, without being allowed to participate in major decisions.

Lately however, legislations to protect women's rights and other improvements are underway for better financing in support of women who wish to

start businesses.

Stable incomes will improve living standards by empowering women and allowing better education for their children without worrying about food issues due to poor harvests.

More women are slowly but surely participating in politics. In April 2012, the country's first female president, Ms. Banda took office.



Ministry of Gender, Children, Disability and Social Welfare
Chief Gender and Development Officer, Gender dept.

Mr. Innocent Hauya

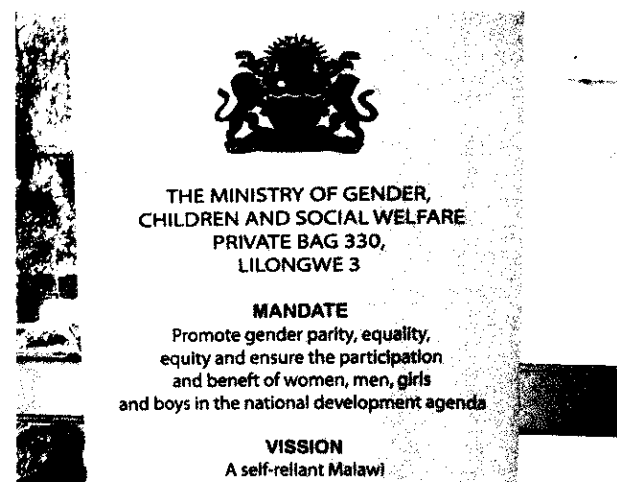
to promote the participation of women in politics.

We understand that a great many women are becoming active in the One Village One Product (OVOP) project supported by JICA. I have visited actual producers who take part in this project, and got the strong feeling that participation in the project leads to the empowerment of women.

I am hoping to see women involved more in the tourism industry in the future. I look forward to working together with Malawian women to develop our country while giving full consideration to the balance between men and women.

The Ministry of Gender was established to promote gender mainstreaming, and to improve the status and capabilities of women. We cooperate with other ministries, and work to ensure women are appointed to roles in a broad range of fields, and provide advice and make requests on all types of policy from the gender viewpoint. We are also working towards implementing legislation and creating institutions to protect the rights of women. Additionally, a postgraduate course in "gender and development" has been established in national universities to help promote the understanding of gender issues. However, there are many problems such as differences in how schools and churches look at gender issues, and we feel it will still take a long time for our work to permeate society as a whole.

The ministry has established a "Gender Technical Working Group" which invites experts and donors to meet four times a year to create action plans, etc. for enabling women to engage more easily in economic activities. Currently a "50/50 Campaign" is being held



I. Overview

People making
soap under
OVOP assistance



National Coordinator (From 2007),
One Village One Product (OVOP) Secretariat

Ms. Kamia Kaluma Sulumba



Malawi's One Village One Product (OVOP) Program began as a national project based on Oita Prefecture's One Village One Product initiative to revive villages, after the Malawi president at the time visited Oita, Japan in 2003. The OVOP Secretariat was established within the Ministry of Industry and Trade the following year and JICA technical cooperation project began. The basic concept of the Project is to add value to

products made in each region to achieve economic empowerment and to reduce poverty.

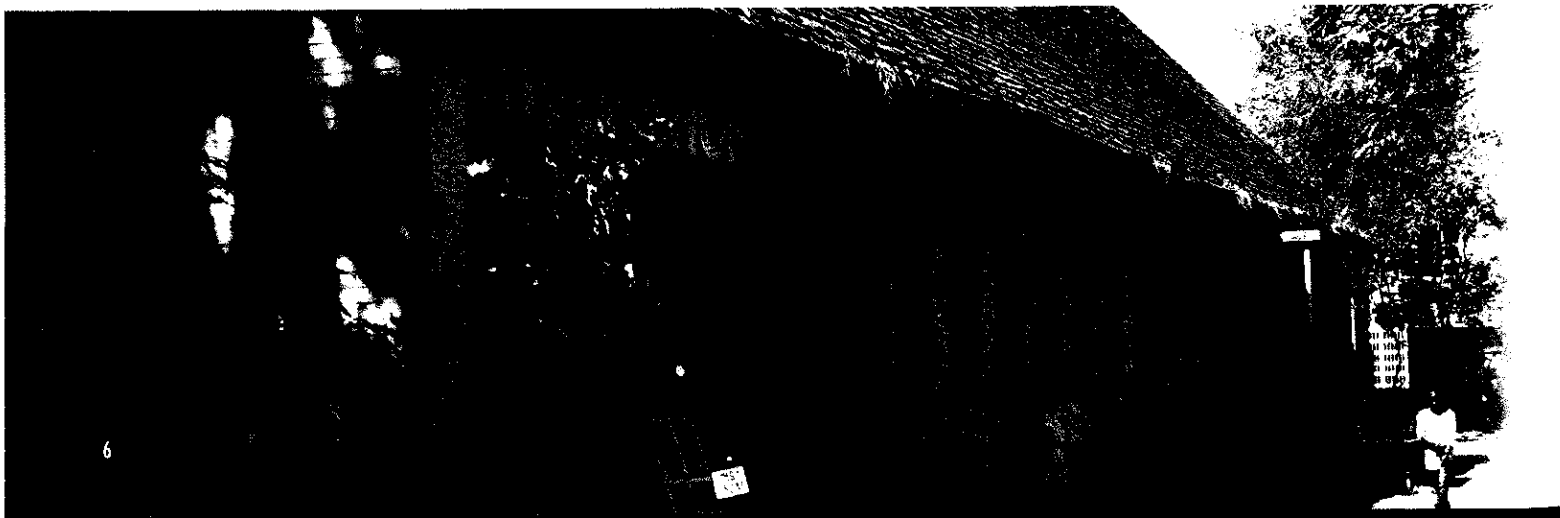
The OVOP Program is community-focused and does not particularly specialize in the support of women, but we are aware that it benefits women by improving living standards of the community.

We provide training through lectures to teach skills such as conducting market research and calculating costs and profits, as well as practical training.

The power of the OVOP Program is that it greatly contributes to poverty reduction because small-scale production cooperatives use local materials to manufacture products from which profit is returned directly to the producers.

I hope that more people come to understand the basic concept of the OVOP Program so that we can further expand it. My wish is for the women of Malawi to create their own businesses through their own efforts.

Exterior of an OVOP shop (about 30,000 people participate in more than 150 production cooperatives)





Women in the village



Chairperson (from 2012),
National Association of Business Women (NABW)

Ms. Towera Jalakasi

The National Association of Business Women (NABW) was established in 1996 for the purpose of economic empowerment of women. We are mainly dedicated to enhancing growth opportunities for women already involved in informal and small-scale businesses.

NABW provides training in business skills with an emphasis on agricultural and technical instruction. To date, more than one million people have taken our courses.

The rate of women's employment in Malawi is said to be from 20 to 40 percent. The NABW is presently urging the government to raise the ratio of female staff members of the organization to an acceptable level.

Women aiming to start their own businesses are at a disadvantage because even if they acquire skills, without access to the market it is very difficult to get bank loans. To improve this situation, we established an NABW Commercial Center to support female entrepreneurs. The Center gathers women aiming to start business and after checking organizations and ensuring product quality, encourages banks to make it easy for women to take out loans.

Additionally, compared to men, women are more likely to want to help others. For instance, more women were engaged in businesses that handle food products, they can deliver safe food.

It is extremely gratifying to see women who were supported by the OVOP Program active across the nation. In the future, if OVOP support can be expanded beyond production cooperatives to individuals, I have great expectations that the OVOP Program will continue to grow.

Women at work in the marketplace



Grabbing Opportunities through Detailed Work

Foreword

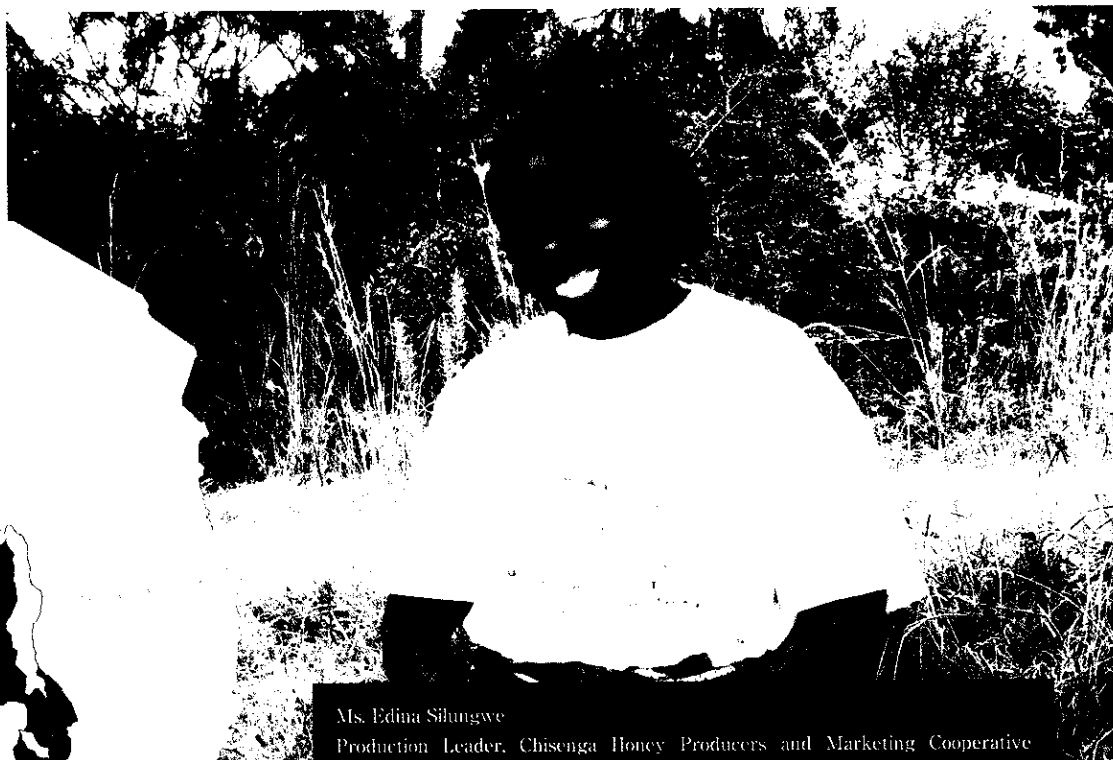
Since the olden days, beekeeping has been a thriving business of Chisenga (Chitipa Prefecture) in northern Malawi near the Zambian border. In 2008, the bee farmers established the Chisenga Honey Producers and Marketing Cooperative Society, which has since been selling honey on the market with support from the OVOP Secretariat. One of the members, Ms. Edina Silungwe (47) is one of the largest investors of the production cooperative. She is also the head of the section that manufactures honey. We asked how she came to take on such an important role in the organization.



History 01

1968

Chisenga



Ms. Edina Silungwe
Production Leader, Chisenga Honey Producers and Marketing Cooperative Society, Chisenga, Chitipa

She spent some of her elementary school years in Zambia. After returning Malawi she was married at the age of 19. She was blessed with three children but through divorce became a single mother. She became involved in the establishment of an unregistered farmers' group formed by neighboring bee farmers, which later became the Chisenga Honey Producers and Marketing Cooperative Society and is now active as the leader managing production.

Malawi

Grabbing Opportunities through Detailed Work

Ms. Silungwe is the youngest of ten children. Her father couldn't love her enough and always spoiled her. On the other hand, her mother was very strict with her and gave her household chores to do as soon as she returned from school. She remembers her brothers pleading to their mother to let her eat before doing housework because she was so weak. "Still," Ms. Silungwe says, "I am grateful to my mother for being strict. If she had not taught me the skills to live, I don't think I would have been able to overcome the troubles I have been through."

—Mother's death, marriage, and then...

When Ms. Silungwe was in elementary school, she moved to Zambia. Her father had been earning a living making hoe handles and grass mats, but the income was not enough to feed a large family. For this reason, Ms. Silungwe was sent to Zambia, where her elder brother worked so that he could look after her.

Being a neighboring country, the customs and lifestyle were similar to those of Malawi, but the language and educational system were very different. Ms. Silungwe struggled with the new language and was faced with difficulties in paying tuition. Although she repeated a number of years, she somehow passed her exams and continued on to high school. However, while she was doing so, she got word from home that her mother had fallen ill.

Ms. Silungwe went back to Chisenga to care for her mother in vain. Her mother passed away soon after she returned. Her father asked her to remain in Chisenga. Because the educational system is different from Zambia, she would have to go back to school from the start. With nobody around to support her continued studies, she gave up on school altogether. She was already 19. With nothing to do other than household chores, she began feeling impatient from day to day, and decided to marry the man that she saw while fetching water or at the store. "It wasn't that I particularly wanted to get married. I was hoping that it might be a step for me to move forward."



Harvesting beehives

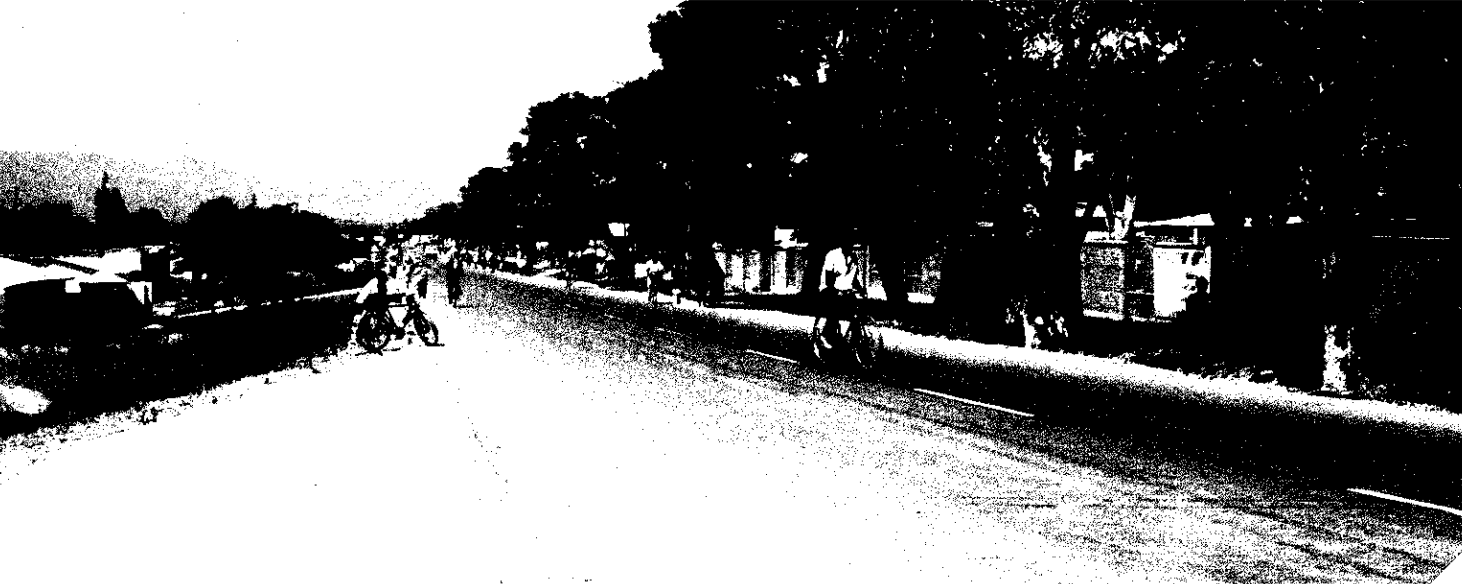
—Physically weak as a child

Ms. Silungwe was born in the village of Chisenga in 1968. "In those days the village did not have an elementary school so we had to travel two to three hours each way to commute. Walking the distance was extremely hard for small children and many gave up part way. In my case, my elder brothers took my hand and pulled me along so I could get to school."

Ms. Silungwe, who says that her childhood dream was to become a doctor, was not a healthy child. She often contracted malaria and spent many days going to the hospital. Watching how the doctors kindly cared for her, she decided that she would like to help people in the future, too.



Ms. Silungwe's home



Center of Chitipa

"Thinking back now, I realize it was too early," says Ms. Silungwe. Her husband's farm was very small and even if they sold the entire harvest surplus, the income was not enough to provide what they needed to live on. It is not in the Malawi culture to ask about the partner's property before marriage. The two had three children, but they were constantly bickering. Finally, when Ms. Silungwe was 31, the couple suddenly divorced. Ms. Silungwe, who had sensed that her husband might be seeing another woman, asked him about it. He became angry and took her back to her family. He said that he would return in a few days to get her, but he never showed up. The following weekend, he was in a wedding ceremony with his new wife.

According to Malawi law in those days, when a husband and wife got divorced, the children were considered to be the father's property. Ms. Silungwe was not sure if she could raise the children by herself. What made up her mind however, was what they said. "We want to live with you, Mother."

▶ Starting from scratch

Ms. Silungwe looks back on her state of impoverishment. "When I got divorced, I was not given even a spoonful of property."

The Marriage, Divorce, and Family Relations Act enacted in 2015 clearly states that after divorce, property must be split equally. However, at the time, there was no way to recover anything. Ms. Silungwe's only choice was to

work and make an income, but she couldn't very well leave the children at home while she worked outside for long hours.

Just as she was feeling deadlocked in her miserable life of collecting firewood to sell, construction of a new elementary school began in the neighborhood. She saw men piling bricks and asked if she could do that work too. She wanted that work because it would keep her close to home.

To become a bricklayer, it was necessary to receive vocational training. Ms. Silungwe asked some relatives to take care of her children once a week while she went up north to the state capital Mzuzu to attend vocational school. She says the people around watched her in surprise. "I think the elderly found it difficult to comprehend. In the beginning, I wrapped a cloth over my slacks ('in Malawi, women have a custom wrapping a scarf around their hips like a skirt), but it got in the way of work so I braved it and took the cloth right off. I decided that I would work in coveralls just like the men. Even today, you don't often see women wearing coveralls, and back then it was unheard of. The children in the village used to make fun of me. But I didn't give heed to what others thought. I was confident that I was doing what I needed to do."

In fact, bricklaying was the ideal job for her in order to earn an income while looking after the children. She could work in the village and as long as she completed the work she was given, she had a stable income. Her work with attention to detail and precision soon earned her a reputa-

Grabbing Opportunities through Detailed Work

tion in the town and she was getting more and more orders by nomination. Ms. Silungwe laid bricks and when she had time, she made and sold fried donuts known as mandazi with the village people. She used that income to purchase farm animals. She gradually increased the number of things she could do.



Weighing harvested beehives

► An investment she believed in

In 2004 Ms. Silungwe participated in the launching of an unregistered farmers' group: a gathering of neighboring beekeepers in the village of Chisenga. Bricklaying was not something that she could physically continue and it was necessary to find work that would not be so hard on the body. Beekeeping was a business that had been thriving since the olden days in Chisenga. However, because individual farmers sold the harvested beehives the buyers bartered the prices until they were very low. The farmers' group aimed to sell the beehives at favorable prices by combining all of the bee farmers' beehives and negotiating with the buyers.

In 2008 a rural development officer of the Ministry of Industry and Trade that oversees the OVOP Program suggested that the farmers' group establish a production cooperative that would be authorized by the Ministry. This would bring about a major change for the bee farmers. After receiving an explanation about the benefits of establishing a production cooperative and

information about the OVOP program, members of the farmers' group decided to officially launch a production cooperative. To join the production cooperative, each farmer was to pay a set registration fee and contribute some capital. The production cooperative would then use the collected capital together with a loan from the OVOP secretariat operated with JICA assistance, to purchase equipment, and extract honey from harvested beehives to create and sell merchandise. To add value to locally picked materials for sale embodies the basic OVOP concept. In addition, the production cooperative would buy beehives from farmers who invested at a higher price than non-members. The profit from the manufactured honey would first go towards repaying the loan and other operational expenses such as equipment maintenance. Any surplus would be paid in dividends according to investment ratio. "When it was an unregistered farmers' group, there were 107 members. Nobody opposed becoming an official production cooperative but there were only 19 members who actually invested," reflects John, the leader of the production cooperative.

Registration was 2,000 kwacha (about 4 USD) and one unit of investment was 3,000 kwacha (about 6 USD). This was not an easy amount to pay for Ms. Silungwe, but she paid the registration with the money she got from selling one of her chickens and she made enough money selling mandazi to pay for the investment.

Ms. Silungwe has continued investing since and is now one of the three main investors. She says, "I continued to invest because I believed that one day I would receive dividend."

► As a leader

Ms. Silungwe's new challenges began. As one of the first members of the production cooperative, Ms. Silungwe started doing her job as a leader in the manufacturing process, from removing impurities by filtering the collected honey, to bottling. Ms. Silungwe guesses that it was her serious work attitude that was appreciated, but John says that's not all.

"Ms. Silungwe is a leader with a vision. There are people who put their own interests first and try to exploit the organization, but she always takes the initiative to offer money and labor. Furthermore, she is also very good at teaching others what she learned. Whenever the OVOP Secretariat holds a training program, we always send Ms. Silungwe to represent our production cooperative."

What Ms. Silungwe especially finds useful is the product processing and financial management. "Because I was able to participate in product processing training, we were able to improve the quality of our honey. Our purpose is to sell it on the market so it is most important that we work carefully to prevent any impurities from getting in."

While member are crushing the beehives and filtering the honey, Ms. Silungwe watches quietly from behind. If she needs to caution or recommend something, she speaks casually so as not to damage anyone's pride. Her leadership is quiet, believing that maintaining high motivation among members is the key to better quality.

In financial management training, she learned both theory and practice. Also, in addition to accounting skills, she learned that in the long term, putting part of the profits into investments would increase revenue.

For example, after crushing honeycombs to filter honey, they were left with beeswax, so they



She checks the quality herself

purchased a machine that could process the wax to make candles. This created a new source of income.

Her efforts were answered when in 2014 the Chisenga Honey Producers and Marketing Cooperative Society was awarded the OVOP Group Award, given to the most outstanding cooperative active in the OVOP program, along with the prize of 15,000 kwacha (about 300 USD). The trophy sits proudly in the office.

In 2014, the production cooperative members received dividends for the first time since their establishment. In the same year, the investment unit was lowered from 3,000 kwacha (about 6 USD) to 500 kwacha (about 1 USD) to allow more farmers to invest. As a result, the number of production cooperative has grown to double of what it was in 2008, to 39 (as of 2015).



Family time with her children

Grabbing Opportunities through Detailed Work

Still, Ms. Silungwe thinks that there's a long way to go. "I don't think that the production cooperative should be satisfied at this level. I would like for us to receive food hygiene standard certification from the Malawi Bureau of Standards (MBS) so that we can export our honey overseas. I'm hoping that we can continue to grow. I want my children to be proud that their mother was one of the founding members of the production cooperative."

—The family's pride

"The business theory that I learned in the training program of OVOP Secretariat has been helpful for me personally as well," says Ms. Silungwe. Currently, she is growing corn and beans on her own farm. She is doing this in addition to honey production, pig farming, and selling small fish. When asked if all of this work was a bit much to handle on her own, she responded calmly, "My children help me. As for selling small fish, I can afford to hire someone and still make a profit." She has even started saving money in the bank. Whether investing in the production cooperative or saving money in the bank, Ms. Silungwe has no hesitations.

"I need to change with the times. Life isn't going to get better by sitting and waiting. By participation in the OVOP training, I get the opportunity to visit other parts of the country and Kenya, too. The effects of broadening my view are quite significant."

Thanks to Ms. Silungwe's relentless challenges, she was able to break away from her "hand-to-mouth" lifestyle. Her three children have been able to attend school. Ms. Silungwe says that the happiest time of her life so far is "when I was able to send my children to school and celebrating Christmas with the money I got from selling a pig." "I could not finish school myself, but my dream of living a better life with my family is about to come true."

Living standards have markedly improved, but she still teaches her daughter how to do every single household chore. Even if she has enough money to buy firewood for example, she still

makes her go to the mountain to fetch some. Her two sons sometimes help her with harvesting honey.

"Before the divorce, I expected their father to discipline the children, but now I teach them everything. I tell them to concentrate on studying when they are studying, and to concentrate on housework when they are doing housework. I want them to be prepared with skills other than studies so that they can live on in case I die tomorrow, or they are not able to find their dream job in the future."

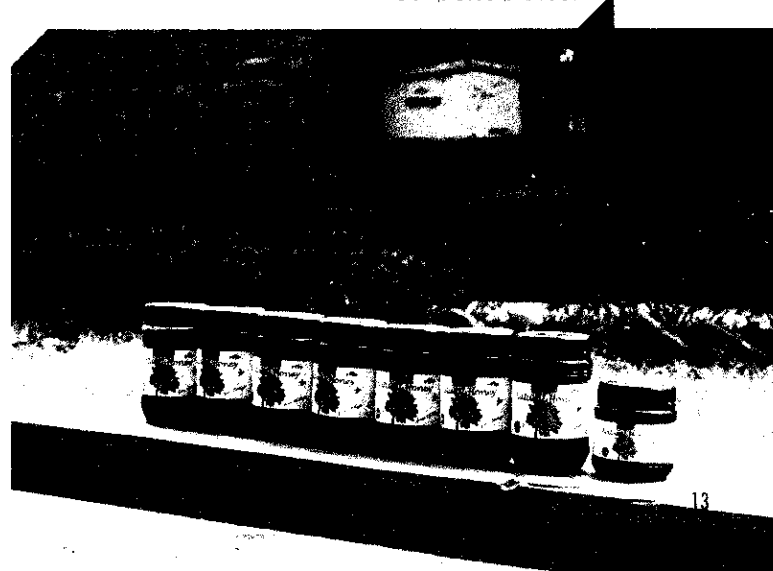
It is what Ms. Silungwe's mother taught her in the past.

Her brothers and sisters who live nearby gently watch over Ms. Silungwe. "She has changed. She started over from scratch but that has made her strong. When something new comes to the village, participation contributes to the development of the village," says Mackson, a brother one year older than her.

"I hope that Ms. Silungwe continues to do her best and that one day she is in the position to teach other women and to tell them about how she got to do what she wanted to do," encourages her elder sister Mele.

Ms. Silungwe's immediate goal is to finish building her new home. Now that she has injured her elbow, she cannot continue working as a bricklayer. However, for her own home, she intends to take her time and slowly stack the bricks that she baked herself. You might say that the house she will complete will be a representation of Ms. Silungwe herself, who piled one challenge over another to overcome difficulties.

Completed product



History 02

1972

Mchinji

Malawi



Ms. Zelifa Stain Banda
Secretary General, Kamwendo Cooking Oil Cooperative Society Limited,
Kamwendo, Mchinji

Ms. Banda was born the second oldest of ten children in Nyozwe Village in the capital, Lilongwe.

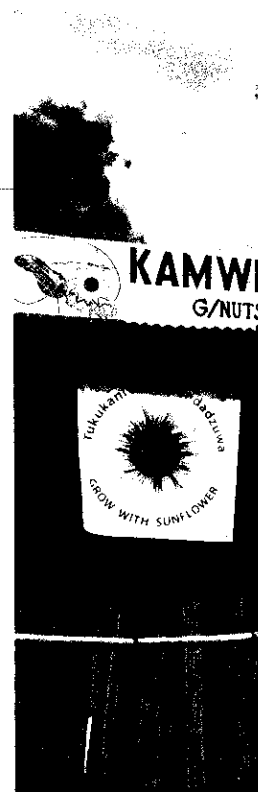
After getting married, she moved to Sirombe Village, Mchinji. She had been selling small fish and cooking oil with her husband, but they relocated to Kamwendo, a more populated town in Mchinji in search of a business opportunity. She has been involved in both production and operations in the Kamwendo Cooking Oil Cooperative Society Limited from its establishment and is now the secretary general.

Supporting improved health in Malawi

Foreword

Kamwendo, Mchinji is about two hours by car from Lilongwe, Malawi's capital city. This is where Thanzi Cooking Oil* that uses absolutely no additives is produced. Here, neighboring farmers first gathered as an unregistered farming group. Then, with support from the OVOP Secretariat, they became a production cooperative approved by the Ministry of Industry and Trade, which set their production on track. They are the Kamwendo Cooking Oil Cooperative Society Limited, navigated with significant leadership by Ms. Zelifa Stain Banda (43). We asked her about life as a successful businesswoman after taking the plunge from household chores and farming - as expected of a woman.

(*thanzi is the Chewa word for health)



—Poor childhood

She began by talking about her childhood. "When I was a child, my family lived in poverty. That's what motivates me to raise the living standards."

Ms. Banda was raised in Lilongwe, where 8 years of primary education is mandatory. Because her family was poor however, out of ten brothers and sisters, she was the only one who was able to successfully complete the mandatory education. "I wanted to attend school so badly. I persuaded my parents to let me go," she recalls with a mischievous grin.

Of course, she could attend, but if her tuition for the school year wasn't paid, she could not be promoted to the next grade level. Repeating year after year, Ms. Banda continued going to school "on a tightrope" until she finally gave up at 18. After that she spent three years working on her parents' farm at home.

She met her husband while visiting her grandparents in Sirombe Village, near Lilongwe. They hit it off immediately. He had also been raised in a poor family and had given up going to school during the third grade. That didn't bother Ms. Banda. "I felt strongly that with effort, you could overcome poverty." The two married in 1992 and



Life in Kamwendo

settled in Sirombe, her husband's hometown.

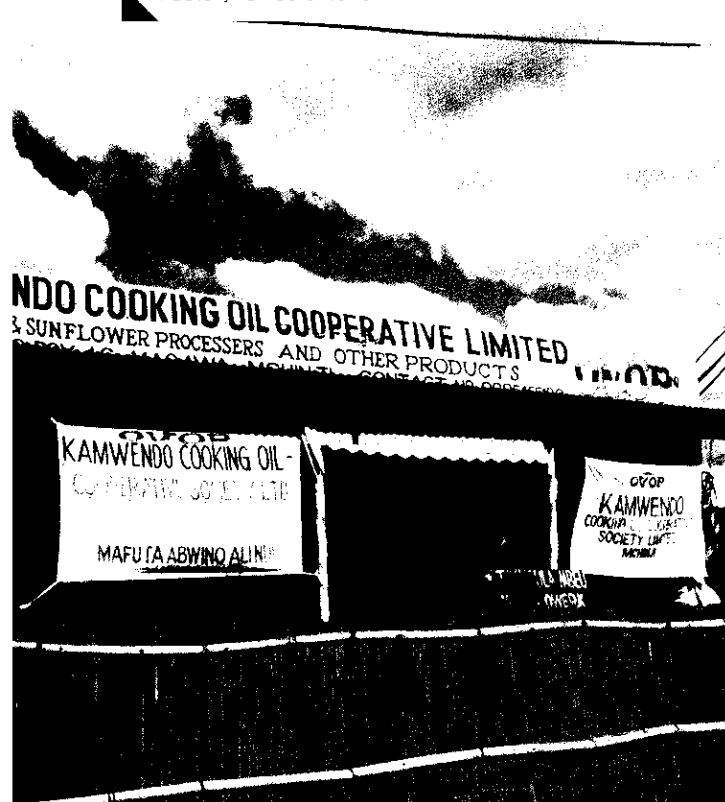
—Farm work and business

Sirombe, her new home, was a small village with no more than 50 households. Her husband owned a farm, but started selling peanuts when they got married and later switched to small fish. After he started selling the small fish, he realized that there was a limit to the amount he could sell in the village but he could probably expand the business in Kamwendo. In 1996 the couple took their chances and moved out of Sirombe to rent a house in Kamwendo.

"In Sirombe, you could get almost anything by trading goods, but in the city you need money. That was hard for us in the beginning."

The couple rented a farm and started farm work, too. Ms. Banda reflects, "I respected my husband's willingness to make his business a success and I was confident that he could do it. At the same time though, I kept telling him that he mustn't take farm work lightly."

Factory/Office exterior





Sun-drying sunflower seeds

Then her husband received 10 liters of oil from one of his friend. He took that as an opportunity and began selling cooking oil. There had been some trouble while he had been selling peanuts and small fish when a relative who had come to help embezzled money by cheating on sales. When it came to cooking oil, he set up a stable structure: He would be in charge of sales and procurement and Ms. Banda's younger brother would help. This gradually set them on their way. In approximately one year after moving to Kamwendo, Ms. Banda's husband was able to open his own shop.

► Joining the production cooperative

For a while, cooking oil sales and farm work would put food on the table, but paying tuition to consecutively send five children to school became a burden. Wanting to make cash income herself too, Ms. Banda started making fried donuts called mandazi to sell on the street. Her husband supplied funding for the ingredients, but that level of funding would not pay for very much flour, making it difficult to increase the family income with mandazi sales.

The Kamwendo Cooking Oil Cooperative Society Limited originally began in 2004 as an unregistered farming group of neighboring farmers who grew produce such as sunflowers. In 2009, a rural development officer from Cooperatives Department of the Ministry of Industry and Trade suggested that they launch a production cooperative certified by the Ministry of Industry and Trade. Cooking oil is a necessity in Malawi, whe-

re stir-fried and deep-fried foods make up a large part of the diet. Trading in seeds only, brokers would knock the price down. However, if the farmers could process the cooking oil and sell it themselves, they could expect a stable income. Training offered by Cooperatives Department of Ministry of Industry and Trade taught them how to establish a production cooperative and they learned how to run a business through training offered by the OVOP Secretariat. Ms. Banda says that when she told her husband about it, he said that a production cooperative wouldn't work. "He also seemed to be anxious about housework being neglected if I was out frequently."

Still, Ms. Banda had a feeling that she could produce good results. Without the understanding of the people around her, she paid the 2,000 kwacha (about 4 USD) with the money she made selling mandazi donuts.

"The Malawi people cannot live without cooking oil. Because it is something that they use every day, not having any additives included is a great advantage. I was positive that it would sell, as long as there was strict quality control." By making the investments she could afford and holding on to her conviction to create high-quality cooking oil, she grew to become a central figure in the production cooperative.

► Getting the production rolling

Currently, the Kamwendo Cooking Oil Cooperative Society Limited has 21 members, of which six are women. They work in shifts and the members on duty that day meet in the office at

7:30 in the morning.

The Kamwendo Cooking Oil Cooperative Society Limited was established in 2009, but they actually started cooking oil production one year later, in 2010. The production cooperative took out a loan of 1.5 million kwacha (about 3,000 USD) from the OVOP Secretariat and furnished the necessary equipment for production. However, the machine that was supposed to extract the oil did not function properly. They had a mechanic come to look at it but still it wouldn't move. Finally, through repeated trial and error, Ms. Banda got the machine moving.

"I would take the whole thing apart and put it all back together again, repeatedly. Now when other organizations have machine trouble, I sometimes get called out to do the repair."

With cooking oil production interrupted because of machine failure and tardy loan repayments there were times when they had to temporarily borrow from a high interest moneylender to get by. Now if the machine breaks, Ms. Banda can fix it. She is a valuable member.

Her importance doesn't stop at machine repair and maintenance. She is very much needed for her role in the manufacturing process of oil. During filtration, if any impurities get mixed in, the oil will discolor after it is packed in a container and cannot be sold as a product.

While she was learning about quality control in the training offered by the OVOP Secretariat, Ms. Banda was trying all sorts of ways to perfect high-quality oil. Extracted oil is strained by alternately using thick and thin fabric. The exact timing and amount poured into the fabric is critical. Without hesitation, Ms. Banda instructs other members of the production cooperative about this and other things she knows.

—As the secretary general of the cooperative

Mr. Zembeni, the leader of the production cooperative puts all of his trust in Ms. Banda. He says, "If it weren't for Ms. Banda, we could not have produced cooking oil of this quality. Perhaps it was because she already had experience selling

cooking oil at her husband's shop, but she is very familiar with oil."

"I can talk to Ms. Banda whenever I feel uncertain about management as well as technical aspects. She has the vision to see way ahead. At times I think she was born with this sense for business."

In 2012, 2013, and 2014, the Kamwendo Cooking Oil Cooperative Society Limited was consecutively awarded the OVOP Group Award that only one out of more than 100 cooperatives in Malawi is chosen for, at which time it received 100,000 kwacha (about 200 USD), 150 kwacha (about 300 USD), and 50,000 kwacha (about 100 USD) respectively.

The cooperative also won the Hiramatsu OVOP Group Award in 2012 at the annual OVOP International Seminar, with 350,000 kwacha (about 700 USD) in prize money. (This prize is named after former Governor Morihiko Hiramatsu of Oita Prefecture, Japan and advocate of the OVOP movement.) Members of the cooperative discussed how the money should be used and decided to purchase sunflower seeds. All the members of the cooperative gather to discuss all important matters regarding management, not just how to spend prize money.



Such productive efforts earned the cooperative the prestigious cooking oil quality certification by the Malawi Bureau of Standards (MBS) for Thanzi Cooking Oil in 2012. By obtaining this certification of quality suitable for export, the product came to be widely handled by local brokers and regional retailers.

At first, the oil was mostly made from peanuts. Switching to sunflower seeds was a major decision. Peanut growth is easily affected by weather and the seeds are expensive. In comparison, sunflowers grow quickly without much heed to weather conditions. They yield a great amount of oil and the seeds are inexpensive. This decision led to a steady increase in profit, as expected. The production cooperative's total sales from when they began in 2010 to the first part of 2011 was 840,000 kwacha (about 1,600 USD). In the following year, this increased to 2 million kwacha (about 4,000 USD, an increase of 2.5 times year on year). At the present rate, sales for 2015 is expected to reach 4 million kwacha (about 8,000 USD, 5 times 2010).

"Because I'm in charge of recording production volume and sales, I have an overall view of the business. That's what probably makes it easy for me to decide the next step. When discussion is necessary, I think it's important that we all come to a consensus."

Ms. Banda is the secretary general, which is the third highest position after the production coop-



Ms. Banda and her husband outside their home

erative leader and vice-leader. As such, she continues to prepare minutes and records daily production volume. The fact that she nonchalantly takes leadership from an inconspicuous position could also be one of her charms.

In the future, the production cooperative will face a great number of management decisions. For example, competition with other companies. Compared to the market price of goods sold by other domestic companies, competitive pricing is high. However, when compared to cooking oil sold by foreign companies, it is quite affordable. Also, because it has no additives and high nutritional value, it is now being used in schools in the community. Meanwhile, having to compete with imports from neighboring Zambia is an issue. From now on, it will become necessary to further increase competitiveness.

The production cooperative has two main goals for the future. One is to get a barcode for the cooking oil package. The barcode will allow the oil to be sold in more supermarkets, for example. The other is to own a factory, as rent for the present factory is quite high. Profits for the past four years have been saved to purchase land and bricks rather than paid back as dividends. They are getting closer to their goal of building a new factory.

"Our activities have put Kamwendo on the map and I believe that our ability to provide high quality cooking oil is helping the people in our community from a health standpoint. In the future, I'm hoping that I can find a way to increase employment opportunities for the local people." Ms. Banda and Leader Zembeni are both eager.



Working in the shop

Supporting improved health in Malawi

says her husband with a smile.

► Aiming for further progress

We visited Ms. Banda's home and found the spacious entranceway lined with houseplants. On the huge premises also stood her eldest son's home. With both of their incomes put together, Ms. Banda and her husband were able to build their own home and buy new farmland. All five children have been schooled. Their next plan is to start a rice wholesale business by selling their motorcycle. If they make a profit, they will buy a car. Ms. Banda has a bank account in her own name at a local village bank. She is thinking about buying land and getting into the leasing business one day.

"The training program offered by the OVOP Secretariat especially taught me time management. I think I've been able to apply it not only at work, but also with household chores." To make better use of their time, the couple decided to hire people to do the farm work that takes time. Ms. Banda pays 40% of that cost. "It makes me happy that I can contribute to every aspect of the family budget," she says.

It wouldn't be an exaggeration to say that the husband and wife who took a chance by moving to this land had foresight. The trunk road has newly been completed and now goes through Kamwendo. Their shop that is easily accessible from the road attracts many people who come to buy cooking oil.

On women starting businesses, Ms. Banda says, "Women have a great responsibility in the home. Their job is to educate children and watch over the family. All of this costs money. In terms of making a steady income throughout the year in addition to farming as well, I think it is important for women to get into business." Apparently a great number of women come to see her, seeking advice on starting a business.

Even though they were poor when they got married, Ms. Banda's and her husband lift each other up as they expand their range of activities. For many people of Malawi, her existence surely shines a light on bright opportunities.



"In order for us to continue our challenges, we need considerable upfront investment, but this will lead to long-term growth," says Ms. Banda calmly. Her role will likely continue to expand as the cooperative grows.

► Husband and wife support each other

"Joining the production cooperative has enabled me to make products and to conduct market research. I am enjoying business now," says Ms. Banda. How does her husband see "the working wife"?

"At first I couldn't imagine a production cooperative being successful. What impressed me was how her look changed, as she got involved in the training. Watching her steadily acquire knowledge about the business was encouraging for me. My wife is my business advisor. She often gives me good advice."

The two are like an ideal couple; they have respect for each other and lift each other up. Also, the production cooperative Ms. Banda belongs to is a major "trading partner" for her husband.

Because Ms. Banda is a member, she can get the production cooperative to buy the sunflower seeds she and her husband cultivated at a high price. In return, she can buy the oil manufactured by the production cooperative at a member discount. She has stopped buying from Lilonwe and now focuses on selling Thanzi Cooking Oil. Ms. Banda contributes greatly to the production cooperative, but she gains greatly from them too. "My wife has the business captured in a big picture. She is good at knowing where to stand."

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