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Rural Producer Organisations
and Policy Formulation
in Malawi

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Abstract: This report is one of four reports in the series of policy reports from the Business Experience Exchange Programme. It analyses the role of rural producer organisations in national policy development and the influence of national policy on the development of the rural institutions in Malawi.

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Preface

The Business Experience Exchange Programme - BEEP – is a collaborative effort of African rural producers' organisations and research institutions to develop small scale commercial agriculture within the national and international economic framework.

The overall objective of BEEP is to enable the participating rural producers' organisations (RPOs) in Malawi, Tanzania, Uganda and Zambia to exchange business experiences between them, enhance their business performance and thereby contribute to increase income and reduce poverty at farmer level.

A key component of BEEP is to document success stories and failures of the RPOs through applied research and thereby enhance the exchange of information qualitatively and quantitatively. Another objective of BEEP is to strengthen the national research and training capacity in the fields related to commercial agriculture. This can result in improved supply of relevant candidates for the agricultural sector in general and agrobusiness in particular.

The regional research programme for the period 2003-2006 was designed in collaboration with national RPOs during the first workshops held in 2003. The 2003 research programme focus on gender and policy issues facing the RPOs.

The programme is financed by Norges Vel and NORAD. NIBR is the co-ordinating research institution. More information about BEEP, the involved institutions and research reports can be found and downloaded from the programme web site www.beepafrica.com.

Arvid Strand

Research Director
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Acronyms

ADMARC	Agricultural Development and Marketing Corporation
ALDSAP	Agriculture and Livestock Development Strategies and Action Plan
ASSMAG	Association of Smallholder Seed Multiplication Action Group
CISANET	Civil Society Agricultural Network
GDP	Gross Domestic Product
HODEZA	Hills of Dowa Enterprise Zone Association
LIEZA	Lilongwe East Enterprise Zone Association
LIWEZA	Lilongwe West Enterprise Zone Association
MALEZA	Malawi Enterprise Zones Association
MASAF	Malawi Social Action Fund
MPRS	Malawi Poverty Reduction Strategy
MPRSP	Malawi Poverty Reduction Strategy Paper
MRA	Malawi Revenue Authority
MUSCCO	The Malawi Union of Savings and Credit Cooperative
NASFAM	National Association of smallholder Farmers
PAP	Poverty Alleviation Program
PER	Public Expenditure Review
PIAM	Poultry Industry Association of Malawi
RBM	Reserve Bank of Malawi
RPO	Rural Producer Organisation
SAPs	Structural Adjustment Programmes
SACA	Smallholder Agriculture Credit Administration
SACCO	Savings and Credit Cooperatives
SCC	Swedish Centre for Cooperatives
TAMA	Tobacco Association of Malawi
VEZA	Village Enterprises Zone Association

1 Introduction

Malawi's agricultural sector is classified into two sub-sectors namely the estate sub-sector and the smallholder sub-sector. For quite a long time, the estate sub-sector has been the principal producer of export crops while the smallholder sub-sector has predominantly been subsistence in nature producing basically food crops¹. Deliberate government policies during both the colonial and post colonial periods² contributed to the wide gap between the two sub-sectors with respect to contribution to the economic performance of the country. This was achieved through selective policies that favoured the estate sub-sector in terms of access to resources such as financial capital, land and agricultural markets.

Although the smallholder sub-sector focused on food crop production, it still enjoyed the privilege of producing some selected cash crops such as cotton, groundnuts and dark fire cured tobacco. Marketing of these crops was 100 percent controlled by government through the Agricultural Marketing and Development Corporation (ADMARC), a parastatal organization.

This paper outlines the role of farmer organizations in economic development and agricultural policy formulation and advocacy. However, in order to appreciate the role of rural producer organisations in policy formulation, advocacy and as a mouth piece for the rural smallholder farmers in Malawi, it is important to understand how the concept of rural producer organisations evolved in Malawi, what public and private institutions existed and still exists that promote or hinder the development and performance of rural producer organisations. This paper therefore discusses the evolution of such organizations in Malawi, how they function, constraints faced and government's and other stakeholders' perception on rural producer organisations with respect to economic development, agricultural productivity and poverty alleviation. The paper also presents a few examples of existing organizations that have succeeded in organizing farmers into groups for purposes of producing for the market and policy advocacy in areas that affect performance of the farmer organisations³.

¹ Literature indicates that up to date, the smallholder sub-sector contributes about 80 per cent of the country's food production.

² Up to the early 1980s.

³ The word Rural producer Organisations and farmer Organisations are used interchangeably in this paper and is defined as all types of organizational and institutional arrangements that regulate individual and collective actions by rural producers to safeguard and promote their economic, social, and political interests. Examples of such organizations in Malawi are farmers' clubs, cooperatives and associations.

1.1 Structural Adjustment Policies

Malawi has implemented a series of structural adjustment programmes (SAPs) since 1981. The SAPs have aimed at addressing structural weaknesses and adjusting the economy to attain sustainable growth and poverty reduction. Being an agricultural based economy, most of the structural adjustment reforms focused on the agricultural sector with price decontrol and removal of subsidies as some of the key reforms in the agricultural sector. The price decontrol was aimed at allowing market forces to drive resource allocation in production. The reforms were also intended to foster competition and to ensure that smallholder farmers get good input and producer prices. The repeal of the Special Crops Act in 1995 implied lifting restrictions on smallholder burley production thereby allowing smallholder farmers to generate more income

Within the financial sector, the Reserve Bank of Malawi (RBM) and Banking Acts were reviewed to allow among other things, easy entry of new banking institutions into the financial sector and to give the Reserve Bank greater independence in the formulation of monetary policies. It was envisaged that entry of new banking institutions would increase competition and ease access to financial credit by entrepreneurs including smallholder farmers. In order to promote the country's competitiveness in international trade, the exchange rate system was liberalised. The Malawi Kwacha was floated in February 1994 with the aim of enhancing flexibility in the exchange rate towards achieving competitiveness.

Liberalisation of interest rates began in 1987 when lending rates were freed. Deposit interest rates were deregulated in 1988 together with the abolition of preferential interest rates to the agricultural sector. By May 1990, all interest rates became fully liberalised. Because of indiscipline in monetary and fiscal policies, inflation rates soared, this led to increased interest rates and made borrowing expensive. This resulted in reduced investment in the agricultural sector.

Industry and trade reforms were implemented in 1988 through the Industrial and Trade Policy Adjustment Programme. This eliminated quantitative restrictions and rationalised trade taxes. The foreign exchange market was also liberalised to ensure efficiency in foreign exchange allocation. Privatisation of public enterprises was also part of the reforms. This was achieved through enactment of the Privatisation Act in 1995. The Privatisation Act was aimed at improving efficiency, fostering competition and establishing a wider base of share ownership.

As a way of offering protection to local producers, locally produced goods were exempted from surtax in 1992. The rationalisation of trade taxes ensured that only import duties were used as instruments of protection, while domestic taxes emphasised taxing consumption rather than production.

1.1.1 Effects of Structural Adjustment on Poverty

The Malawi Poverty Reduction Strategy Paper (MPRSP) notes that the impact of the wide ranging policy reforms implemented during the adjustment period has been mixed and mostly unsatisfactory insofar as poverty reduction is concerned. Although there have been periods of macroeconomic stability, sustainable growth has proved elusive, this is evident from some basic macro-economic indicators presented in Table 1.1.

Table 1.1 *Basic Macroeconomic Indicators*

% unless otherwise indicated	1994	1995	1996	1997	1998	1999	2000
GDP growth rate	-10.2	9.6	8.2	4.9	2.0	4.0	1.7
Average Annual Inflation	34.7	83.1	37.7	9.1	29.8	44.8	29.6
Fiscal deficit/GDP inc. grants – Fiscal Year	15.0	5.7	4.4	5.2	3.4	5.6	5.7
Domestic Saving/GDP	-3.0	-3.0	3.0	0.9	6.0	3.1	3.1
Investment/GDP	29.1	17.0	11.6	12.2	13.3	14.8	15.9
Current Account Deficit/GDP inc. grants	-13.4	-1.7	-7.7	-10.5	-2.5	-8.3	-4.9
Exchange rate (MK:1USD, average)	8.7	15.3	15.3	16.4	31.1	44.1	59.5
External debts/GDP	150.6	139.1	88.6	90.8	142.7	144.0	150.3

Source: MPRSP 2002

It is noted that the macro-economic instability has, to a large extent, arisen from external shocks, inconsistent implementation of reforms, fiscal policy slippages and the narrow base of production capacity. The macroeconomic instability has aggravated the poverty situation implying that the majority of the population have either experienced no change or in some cases they have been worse off in their economic status due to the poor economic growth performance. The situation has been more serious among the poor which include smallholder farmers whose household consumption even in times of relative growth has stagnated. It is therefore widely recognised that the economic performance during the adjustment period from 1981 to date has had minimal impact on poverty reduction.

The MPRSP notes that the initial impact of the reforms implemented in the agricultural sector led to a substantial increase in the production of tobacco as well as private sector participation in marketing of agricultural produce. The liberalisation of burley tobacco production alone generated around US\$185 million of revenues for the rural sector, which stimulated growth in trading, transport and other income generating activities. However, over time, these benefits have been offset by rising input prices which have been increasing more than producer prices. The lifting of price controls and elimination of fertiliser subsidies have contributed to increased input costs at the expense of increased production especially within the smallholder sub-sector. Even during years of bumper harvests, farmers have tended to lose out because producer prices have often collapsed without any remedial Government interventions. The failure to foster competition in both the input and output markets in response to the liberalisation has compromised the agricultural sector's ability to consolidate and sustain the benefits accruing to the poor.

The MPRSP also recognizes the weaknesses in institutional and policy framework which has contributed to farmers' inability to participate in the formulation of agricultural programmes. This is attributed to lack of coordination between farmers, the Ministry of Agriculture and other stakeholders. It is noted that the respective roles of government and the private sector are not clearly defined or understood leading to confusion and wastage of resources.

1.2 New Approach to Poverty Reduction

The preceding section has highlighted the fact that the various structural reform programs have not translated into poverty reduction amongst the poor. Attempts to address this situation resulted in the institution of the Poverty Alleviation Program (PAP) in 1994. The PAP was envisaged to be the main strategy for addressing poverty in Malawi. The PAP emphasised the need to raise national productivity through sustainable broad-based economic growth and socio-cultural development. Projects under the PAP included Free Primary Education, Malawi Social Action Fund (MASAF), the European Union (EU) Micro-Projects and the Bakili Muluzi Health Initiative.

The main constraint of the PAP as noted in the Malawi Poverty Reduction Strategy Paper (MPRSP) was the absence of a well-articulated action plan to ensure a holistic approach during implementation. In addition, the PAP Policy Framework was silent in terms of setting poverty targets that needed to be achieved either in the medium or long-term. The result was the existence of disjointed initiatives, which lacked proper co-ordination.

It is against this background that Malawian stakeholders, including Government, recognised the need for balanced actions between measures to promote medium and long-term growth and policies to reduce the short to medium term plight of the majority of the population. It has also been noted that for poverty reduction to be achieved, pro-poor economic growth must be stimulated whilst investing in social sector development and ensuring that Government intervenes to help those who cannot benefit from growth. It is also envisaged that the strategy must also address a number of cross-cutting issues, such as the HIV/AIDS epidemic, gender equality, the sustainable use of natural resources, and the creation of a science and technology culture.

It is however noted that even with the best strategies for pro-poor growth, human capital and safety nets, poverty will not be reduced unless there is development-oriented governance. Good governance in this sense consists of three elements namely, political will and mindset, security and justice, and responsive and effective public and private sector. The poor and the marginalised must be protected from crime, violence, arbitrary state power and injustice. There is need also for public and private institutions to be transparent, accountable and responsive to the needs of the poor in implementing their functions.

Realising that smallholder farmers constitute the majority of the poor, the MPRSP recognises the importance of farmer organisations as avenues for empowering the smallholder farmers to undertake their farming activities with a commercial orientation and to be able to voice their concerns through the farmer organisations.

The MPRSP outlines the Malawi Poverty Reduction Strategy (MPRS) which is the overarching strategy that will form the basis for all future activities by all stakeholders, including Government. The MPRS is the product of a consultative process involving a broad range of stakeholders and represents a consensus about how Malawi can develop and achieve its core objective of poverty reduction. The overall goal of the MPRS is to achieve “sustainable poverty reduction through empowerment of the poor”. Rather than regarding the poor as helpless victims of poverty in need of hand-outs and passive recipients of trickle-down growth, the MPRS therefore considers the poor as active participants in economic development and it is built around four pillars which are the main strategic components grouping the various activities and policies into a coherent framework for poverty reduction. The first pillar is aimed at promoting rapid sustainable

pro-poor economic growth and structural transformation⁴. The second pillar is aimed at enhancing human capital development while the third pillar aims at improving the quality of life of the most vulnerable and the fourth pillar is aimed at promoting good governance. The MPRS also mainstreams key cross cutting issues such as HIV/AIDS, gender, environment and science and technology.

The Malawi Poverty Reduction Strategy therefore spells out that formation of agricultural rural producer organisations will be a deliberate move within Malawi's Poverty Reduction Strategies in order to bring the rural poor into the mainstreams of the economy.

The New Extension Policy (2002) states that "the transformation for the agricultural sector into one that is market oriented needs strong and dynamic farmer organizations which include farmer groups, clubs, cooperatives and association. They must be promoted in order for them to adequately represent the interest of farmers and provide services to their members".

Government recognizes cooperatives as private enterprises that play a very important role in achieving national development objectives. The broad policy objective in the development of the cooperative movement is to improve income levels and create employment opportunities. However, the ultimate goal of the policy is to enable cooperatives to become efficient business institutions for mobilizing human, financial and material resources. Strategies towards achieving this include:

1. Creating an enabling environment for the development of sustainable cooperative enterprises in Malawi;
2. Endeavouring to raise productivity of the poor by mobilizing communities into cooperatives;
3. Promoting the development of sustainable cooperative societies in Malawi;
4. Enhancing participation of the poor in the socio-economic development process through cooperatives;
5. Providing the necessary institutional framework for promotion, registration, monitoring, auditing, human resource development, technology development and transfer to the cooperative movement;
6. Addressing gender issues through specific policy interventions;
7. Promoting the establishment of insurance schemes to support development of cooperatives;
8. Encouraging cooperatives to diversify their investments in all sectors of the economy; and
9. Setting up of mechanisms for arbitration and settlement of disputes by Government.

The 1997 cooperative policy defines a cooperative as an autonomous association of persons united voluntarily to meet their common economic and social needs through a jointly owned and democratically controlled enterprise. This means that cooperatives are recognized as economic organisations whose activities are devoted primarily to the promotion of economic and social welfare of members by providing services which enable them to realize and appreciate the objectives, benefits and values of their cooperative. Cooperative values include self-promotion, mutual responsibility, voluntarism, equality and equity. These values should be demonstrated by members

⁴ It is under this pillar that the importance of forming and empowering of farmer organisations is recognised.

through honesty, openness and social responsibility in their activities. In pursuit of economic benefits, cooperatives are expected to uphold human dignity and social welfare of their members in line with the universally accepted cooperative values and principles such as:-

1. Open and voluntary membership and leadership without political, religious, gender or social discrimination to all who contribute to and benefit from their activities.
2. Democratic administration and control based on 'one person one vote' irrespective of shares held by individual members.
3. Members contribute to the capital of their cooperatives and share equitably in the economic results arising out of their society's operations. Cooperatives will need to retain a portion of their surplus to further the long term purpose for which the cooperatives exist.
4. Cooperatives have a responsibility to educate their members, leaders and employees and to inform the general public particularly the youth and opinion leaders about the nature and benefits of the cooperative movement.
5. Cooperation with other cooperatives locally, nationally, regionally and internationally.

With respect to the agricultural sector, the cooperative development policy stipulates that the objective of promoting cooperatives in the agricultural and livestock sector is to improve earnings of producers through better access to technologies, improved extension and training, markets for farm inputs and outputs, and market information. It is envisaged that the liberalisation process which the Government continues to implement will allow the cooperatives to take advantage of various opportunities including: collective bargaining for better prices; exploration of new markets for their commodities; and diversification of their products. Various types of agricultural and livestock cooperatives will be promoted including: horticulture, and crops such as maize, tobacco, coffee, rice, cotton and others; livestock such as beef, dairy, pigs, goats, poultry; and agro processing. Strategies for implementing the cooperative policy in the agriculture sector include the following:

1. Encouraging farmers to form cooperatives;
2. Encouraging farmers to organise the procurement and distribution of farm inputs through cooperatives;
3. Encouraging cooperatives to establish or facilitate the acquisition of credit for procuring farm inputs and purchase of produce from members;
4. Encouraging the use of market information in order to determine the best prices for commodities and inputs;
5. Assisting cooperatives to access knowledge and skills available from various agricultural research and extension institutions in order to raise productivity;
6. Assisting cooperatives in setting up efficient storage facilities where produce can be stored while awaiting favourable adjustments to commodity prices;
7. Encouraging the creation of wholesale and retail market facilities;
8. Assisting cooperatives to establish external and internal markets for their produce;
9. Encouraging cooperatives to deliver services competitively and coordinate research and extension services;
10. Facilitating training of members in leadership and management;

11. Encouraging processing of produce in order to add value and enhance prices for commodities; and
12. Encouraging diversification into non-traditional crops by providing information on production, processing, storage, packaging, marketing etc.

1.3 Impact of Government's Budgetary Allocations and Expenditure on Performance of various Sectors

Government's allocation of resources to various sectors of the economy through the budget plays a major role in the sectors' performance and their contribution to poverty reduction. From the mid 1990s, Government has been allocating the largest share of the total budget to Social and Community Services such as education, health and security with the education sector receiving the highest share within the category of social services, Table 1.2.

Table 1.2 *Percentage Estimates Total Government Expenditures (1995/96-1999/2000)*

Percent	1995/6	1996/7	1997/8	1998/9	1999/2000
General Administration	21.8	37.0	35.1	22.9	30.7
General Public Services	15.6	29.3	27.5	16.9	24.3
Defense	3.2	4.0	3.5	2.5	2.8
Public Order and Safety	3.1	3.8	4.1	3.5	3.7
Social and Community Services	40.6	24.3	38.9	40.5	41.7
Education	17.4	11.1	17.5	14.9	15.6
Health	11.1	6.0	9.6	12.2	11.6
Social Security	7.6	4.9	6.7	5.4	7.2
Economic Services	15.6	9.3	9.5	20.0	20.2
Agriculture	9.2	6.2	4.7	12.4	11.0
Unallocable	22.0	29.4	16.5	16.6	7.4
Total	100.0	100.0	100.0	100.0	100.0

Source: MPRSP 2002

Despite increased budgetary allocations to priority areas, it appears the intended benefits have not fully reached the targeted beneficiaries. The 2000 Public Expenditure Review (PER) demonstrates that resources within the priority sectors of education, health and agriculture have not been used efficiently and effectively. For example, in the agriculture sector, the highest share of the agriculture budget is spent on administration, with the headquarters receiving a significant proportion of the budgetary allocation. This is partly attributed to the centralised type of administration whereby all funds including donor funds are channelled through the central administration at the ministry's headquarters. Expenditures on agricultural research and extension as a percentage of GDP have fallen, with extension spending declining from 0.6 percent in 1995/96 to 0.3 percent in 2000/01.

Detailed analysis in the PER shows that although Government has reallocated funds to Ministries that have direct impact on poverty reduction, the funds have not always been directed to particular sub-sectors and activities that directly benefit the poor. This also partly explains why the overall reallocations in expenditures have had a limited impact on poverty reduction in the 1990s.

2 The role of Rural Producer organizations in Poverty Alleviation

Sustained economic growth is an essential component of poverty alleviation for most of the developing nations. For over a decade Malawi has been engaged in restructuring its economy thus, moving away from state controlled economy to a decentralized economy. The restructuring process principally aimed at encouraging the private sector to be in the forefront in economic activities.

Pillar 1 of the Malawi Poverty Reduction Strategy Paper emphasises the importance of the agriculture sector to the economy of the country and considers it as one of the key sectors that would contribute to poverty reduction amongst the majority of the rural poor. One of MPRSP's proposed strategies to enhance productivity in the agricultural sector and among the rural masses is the formation of Rural Producer Organizations in the form of production and market oriented clubs, associations and cooperatives. It is perceived that such organized farmer groups will contribute to increased farmers' access to inputs and output markets agricultural credit and that they can also be used as a mouth piece for the smallholder farmers in lobbying for better policies.

In line with MPRSP's goals, the Ministry of Agriculture Irrigation and Food Security recognizes the fact that transformation of the agricultural sector into one which is vibrant and more market oriented requires well organized, strong and dynamic farmer producer and marketing organizations. Such organizations can take the form of farmer groups such as clubs, cooperatives and associations. The ministry points out that such groups must be able to represent the interests of the farmers and provide service to their members (MOAI, 2000). Rural Producer Organizations are therefore considered to be an important component for farmers to gain greater control over their own development endeavours and improving rural livelihoods.

Rural Producer Organisations take many different forms. They vary in terms of both size (of membership) and the services they provide. According to the definition used by the International Federation of Agricultural Producers, farmer organisations include any of the following:

- farmer groups and pre-cooperatives⁵
- farmers' associations, federations and unions
- agricultural cooperatives owned and controlled by their members
- chambers of agriculture having a general assembly elected by farmers

⁵ Pre-cooperatives are usually informal associations that are not formally registered as cooperatives but which may be in the process of becoming cooperatives.

Some of the roles that the Rural Producer Organizations are supposed to play include:

- i) Stimulating change in attitudes and behaviour,
- ii) Reducing transaction costs through collective action
- iii) Encouraging environmentally sound management of natural resources
- iv) Helping to mobilize resources and assist some groups to access new productive resources.
- v) Offer training and advisory service to their members
- vi) Developing the capability and entrepreneurship of their members
- vii) Contributing to policy formulation
- viii) Improving the flow and access to information
- ix) Facilitating the creation of wealth in the community and its equitable distribution
- x) Encouraging reinvestment in other community initiatives
- xi) Providing a framework for cooperative action
- xii) Advocacy on behalf of the community

3 Evolution and Role in Policy Formulation and Advocacy of Rural Producer Organisations in Malawi:

3.1 Evolution (colonial days)

The history of Farmer Organizations (cooperatives, associations and Unions) in Malawi dates back to the 1940s. During the early days of Farmer Organisations in Malawi, their establishment was mainly under the influence of the colonial administration with the motive of incorporating the native Africans into the cash economy for purposes of boosting production and export of cash crops and to pay taxes. Most of the Farmer Organizations formed were therefore producer based with export marketing as a sole responsibility of the colonial administration. Individual Malawians did not voluntarily agree to pool their material and financial resources to form the Farmer Organizations through which their socio-economic status could be improved. The administrative structure of the Farmer Organizations was provided by the Department of Cooperative Development which was headed by the Registrar and Commissioner of Cooperatives while the legal framework supporting the development of cooperatives was through and Cooperative Ordinance Act enacted in 1946. The first development phase saw a rapid rise of Associations and Unions in areas of agricultural production, processing, marketing and general merchandise trading. A cooperative college was established in 1962 to address education and training needs of the cooperatives. This phase was however noted for the relatively high mortality rate of cooperative societies (Lynx Associates, 1996). Numerous reasons contributed to the high failure and these included:

- i) Low levels of education and exposure by the members;
- ii) Inadequate resource allocation and time for pre-formation education by the Cooperative Department so that members could be taught their rights and obligations;
- iii) Society management was not taught proper business management and leadership skills;
- iv) Management was often appointed by the administration rather than being elected by members;
- v) Poor financial supervision and auditing which resulted in embezzlement and misappropriation of funds and loan delinquency;
- vi) Nepotism.

Despite these setbacks, people remained enthusiastic about forming and joining societies, this kept registration of societies to remain high. For instance, at independence in 1964, membership of cooperatives stood at 48, 000 in a total of 181 registered cooperatives.

These were not necessarily all agricultural based cooperatives, some were consumer cooperatives while others were savings⁶ and credit cooperatives as presented in Annex 1.

The post independent period saw the dismantling of the cooperative movement by the new single party government. Initially, some of the cooperatives were used as state owned enterprise to produce, semi-process and transport produce at prices dictated by the state owned enterprise. In later years, the cooperatives were deregistered and replaced by the Agricultural Development and Marketing Corporation (ADMARC). The cooperative college was also closed by government in 1966.

3.2 Post Colonial Days⁷

During the 1970s, there was an emergence of Savings and Credit Cooperatives (SACCOs⁸) with the encouragement of government, Non-Governmental organisations and the donor community. The SACCOs filled the gap left by commercial banking system through the provision of personal and business loans to the majority of low income individuals with little or no collateral. These were encouraged by government because they posed no threat to the state structures such as ADMARC and Smallholder Agriculture Credit Administration (SACA) which specialised in input and production credit only. The Malawi Union of Savings and Credit Cooperative (MUSSCO) was formed in 1980 as an apex body to coordinate and promote the development of SACCOs in the country. MUSSCO provides the SACCOs with services such as education and training, audits, banking and insurance services.

These SACCOS did not have any influence on policy since their formation was largely to mobilize savings that were used as a revolving fund for credit to their members. Credit obtained from the SACCOs was not necessarily restricted to agricultural activities. In fact some of the SACCOs were solely for employees of certain companies or government institutions. It was therefore difficult for such SACCOs to have one voice in terms of policy advocacy for agricultural related activities. At that time, no efforts were also made to mobilize the SACCOs falling in related categories so that they could work as a team for purposes of devising strategies lobbying for better policies from the government.

The post-colonial government's economic policy shifted from smallholder to estates, large private industries and parastatals as engines of growth. The state established itself as the dominant player in virtually every economic and social aspect. In this regard, cooperatives had clearly no role to play in the economy. The smallholder sector was monopolised by the state owned enterprises with ADMARC as the monopoly provider of inputs, purchaser and marketer of smallholder agricultural produce. The Special Crops Authorities such as the Smallholder Tea Authority and the Smallholder Coffee Authority focused on smallholder production of export crops.

During the same period, numerous pre-cooperative self-help groups in the form of farmers clubs emerged with the encouragement of government. These pre-cooperative groups focused on a single enterprise such as tobacco and milk bulking. These were seen by government as convenient vehicles for delivery of credit and extension services to

⁶ Some of the savings were however used for agricultural purposes such as purchase of inputs (fertilizers, pesticides and farm implements/tools).

⁷ This was during the one party rule of government.

⁸ These are unions in which members pool their savings and provide loans to each other at low interest rates .

farmers. It appears however, that many members to these clubs were mainly interested in the clubs for social security and credit acquisition. Once they obtained the credit, most members lost interest in the clubs' activities. Most often the clubs were initiated with the influence of officials from the Ministry of Agriculture and local leaders (Village Headmen). The clubs lacked horizontal and vertical linkages and had limited capital and business skills essential for their expansion. Since there was a lot of government influence in formation of such groups, they literally had no influence or voice on matters of policy.

3.3 Recent Developments⁹

The Agriculture and Livestock Development Strategies and Action Plan (ALDSAP)-1995, states that "in view of serious resource constraints on the part of government, increasing emphasis has to be on local initiatives and participation. This entails an increase in self-reliance and use of local resources to meet local needs". The Review of Policy and Strategies (1999) recognizes the need for support and incentives for farmer organizations and recommends the following strategies:

- i) Encourage farmers to be more independent. Let them decide what they can do alone, and what they can do in partnership with others as members of the group or organization
- ii) Encourage farmers to look at farming as a business, and always think how to maximise profit from their enterprises
- iii) Provide extension services in response to farmers' demands and not what is perceived as farmers' needs.

In light of the discouragement that cooperatives and other farmer based groups faced prior to 1994, the post 1994 political dispensation (multiparty) coupled with the liberalisation of the economy opened the way for Farmer Organizations (cooperatives, associations and unions) to play a more prominent role in national development. In this regard, the cooperative development policy was developed by the Ministry of Commerce and Industry in 1997. The Cooperative Development Policy focuses on community needs and participation and its main strategy is to mobilize human, material and financial resources for the socio-economic development of the country. The goal of the policy is to create an enabling environment that will encourage the sustainable development of cooperatives with an ultimate aim of enhancing the economic and social well-being of the members (Malawi Government, 1997).

As noted earlier on, one of the recent developments is the recognition of the importance of Farmer Organisations in the Malawi Poverty Reduction Strategy Paper (MPRSP) which recognizes the Farmer Organisations as avenues for the development of agriculture through provision of services such as credit input and output marketing and technology transfer. The MPRSP therefore places emphasis on establishment and promotion of Farmer Organisations.

⁹ In the period during the multiparty rule of government.

3.4 Farmer Organisations and Policy Formulation in Malawi

Malawi is one of those countries that does not have a track record of success stories with respect to farmer organisations' successful lobbying and advocating for policy changes in favor of efficient operations of the farmer organizations and to the benefit of the smallholder farming community. This is largely attributed to the fact that for a long period of time the government administration suppressed the active participation of smallholder farmers' organizations in matters concerned with policy.

However, with the enabling environment that has been created through democratic changes of government and the internal and external pressure on issues of governance, human rights and transparency, Malawi seems to have taken the right course towards promoting establishment and active participation of farmer organizations. To date, there are several farmer organizations that have been formed in the areas of field crops, horticultural crops, and also the livestock sector. Examples of such organisations include:

1. The Poultry Industry Association of Malawi (PIAM)
2. Tobacco Association of Malawi (TAMA)
3. Association of Smallholder Seed Multiplication Action Group (ASSMAG)
4. Chikwawa Livestock Association
5. Cassava Association of Malawi
6. Mchinji Horticulture Association
7. Cotton Growers Association of Malawi
8. Malawi Milk Association of Malawi
9. Zipatso Association of Malawi
10. Paprika Association of Malawi
11. Water Users Association of Malawi
12. Legumes Association of Malawi
13. Smallholder Cane Sugar Authority
14. Smallholder Coffee Authority
15. Smallholder Tea Authority

Some of these organizations are working as independent entities in their own right while others have apex or umbrella bodies to which they affiliate their membership. An example of apex or umbrella bodies for some of the farmer organizations are the National Association of smallholder Farmers (NASFAM) and the Land 'O' lakes and the Malawi Enterprise Zones Association (MALEZA). Experience has shown that those organizations working or formed under some apex bodies are more organized and are better placed to lobby for some policy changes. A typical example is that of NASFAM which has a Policy and Governance Department. Through this Department, NASFAM, on a yearly basis goes to the rural areas to talk to its members about the problems they face. These issues are built into a policy platform that is communicated to all stakeholders in an annual policy symposium and followed up throughout the year at targeted stakeholder meetings. NASFAM is also keen on issues of governance whereby through its Policy and Advocacy programmes, it empowers its members to have a broad and popular participation in democratic processes. NASFAM members are empowered through their very organisation into democratically elected clubs and associations. Through this approach,

NASFAM has become the mouthpiece/voice of its smallholder members. Through such efforts, NASFAM continually lobbies and advocates policy changes for the benefit of not only its members but also for the entire smallholder farming community. One of the most successful stories of NASFAM with respect to policy advocacy is the issue of withholding tax whereby NASFAM launched a campaign to have the 7 per cent withholding tax on tobacco sold through the auction floors removed. This has been one of the major achievements and benefit not only to members of NASFAM but also the entire smallholder community that sells its tobacco to the auction floors through clubs.

The Malawi Enterprise Zones Association (MALEZA) originated from the Village Enterprises Zone Association (VEZA) concept initiated by an American Peace Corps Volunteer in the name of Frank Giarrizzo who worked in district of Dowa West in the early 1990s. Under the guidance of VEZA international, the Hills of Dowa Enterprise Zone Association (HODEZA) was established followed by Lilongwe West Enterprise Zone Association (LIWEZA) in Malingunde and Lilongwe East Enterprise Zone Association (LIEZA) in Nkhoma. Due to increasing demand of the VEZA concept in other parts of the country coupled with the fact that there has been no umbrella body to guide the performance of the VEZA's, the MALEZA concept was initiated and registered as a Non Governmental Organisation under the Trustees Act of Malawi in the year 2001. MALEZA is therefore a Malawian NGO and it is an umbrella body aiming at promoting the establishment of smallholder farmer associations and cooperatives under the Enterprises Zones Association (EZA) concept/phenomenon. Despite having the potential to extend its services to other parts of the country, MALEZA is currently operating in only two districts of Dowa and Lilongwe in the central region of the country. MALEZA's objectives among others include:

- a) Promoting the establishment and development of viable smallholder farmers' producer associations or agricultural co-operatives in Malawi.
- b) Promoting the construction of rural granary structures where communities will resort to in times when they have depleted their food stocks in their local granary storage bins.
- c) Complementing government efforts in the mitigation of the chronic hunger being faced by the majority of rural population in Malawi during the 3-4 months of each year, by way of providing improved farm inputs eg seed, agroforestry technologies, better land husbandry practices, and eventually turn the farming communities into high crop producing zones.
- d) Promoting the enterprise zone concept called 'VEZA' in which private and public funds may be solicited for the development and benefit of the entire community.
- e) Establishing a link between the various smallholder producer associations in order that they may benefit from common commercial off-farm and on-farm production, processing and marketing objectives.
- f) Representing the interest of the members of the general public, government, business sector, voluntary organizations, national and international organizations on issues relating to day to day activities concerning the livelihood of the members of the VEZAs.
- g) Maintaining uniformity in bookkeeping among member associations and foster education and training of officials and employees, especially in the VEZAs i.e capacity building.
- h) Improving the internal management in the producer association and ensure uniformity in their manual and computerized accountancy operating methods and practices.

Despite being a registered organization, one of the main constraints facing MALEZA has been the absence of a well-articulated action plan which would ensure a holistic approach in its programme of activities including policy advocacy and lobbying for positive changes to the benefit of its members.

Another example of organizations actively involved in policy lobbying and advocacy is the Civil Society Agricultural Network (CISANET). This is a group of civil society organizations (interested individuals, farming communities, farmer organizations, NGOs working with rural communities, faith-based organizations and private sector organizations serving the agricultural community) in the agricultural sector. CISANET was formed in the year 2001 with the aim of promoting sustainable livelihoods for the rural poor by influencing policy, practice, attitudes of Government, donors and civil society through advocacy, networking, monitoring, research and capacity building. One of the successes of CISANET is that in the year 2002, CISANET successfully lobbied for the development of a national multi-stakeholders task force to manage the 2002 Malawi Food Crisis, which gave birth to the National Food and Nutrition Security Policy development.

Based on the few years experience whereby organized farmer organizations have been successful in lobbying for certain policy changes, and based on the recognition of the intrinsic weakness in acting as individual associations. The Farmers Union of Malawi has recently been formed¹⁰ to strengthen the position of the Farmers' organizations. Formation of the Farmers Union of Malawi has had technical assistance and financial assistance from the Ministry of Agriculture and the Swedish Centre for Cooperatives (SCC), respectively. One of the ultimate goals of the Farmers Union and that of the older organizations such as NASFAM, CISANET, Land 'O' lakes is to see an active participation of farmer Organisations in the actual process of policy formulation and not just in lobbying for policy changes. This will ensure that whatever policies are formulated, farmers concerns are taken on board right from the on set.

3.4.1 Constraints in Establishing RPOs

The Malawi Cooperative Policy observes that the private sector in Malawi has been dominated by public corporations and foreign firms. The direct contribution of indigenous Malawians in the private sector has been minimal. The cooperative sector which would have made a significant contribution to private sector development has remained small with only about 200 cooperatives and a membership of 40,000 as of 1996. The policy realizes that Malawian enterprises lack critical factors such as capital, credit facilities, technical skills and a supportive institutional environment. However, the policy document also realizes that cooperatives can play an important role in mitigating these constraints by pooling resources together. Furthermore, cooperatives can increase the bargaining power of their members, hence the need to create an appropriate policy environment for cooperatives to prosper in the process of national development.

While a lot has been achieved in setting the framework needed for the new economic structure, there still remain a lot to be done to create an environment in which the various stakeholders are encouraged to actively participate and invest in the productive sectors of the economy especially the agriculture sector which is the mainstay of the economy. However, in a liberalized economy this requires that the various stakeholders involved in the economy are active participants in the process. In this context past tendencies such as

¹⁰ Formed in the year 2004

centralised control of the economic activities are no longer seen to be appropriate for providing an enabling environment considered necessary for improving the livelihoods of the poor. There is need to design appropriate institutional structures at central and local levels and their respective relationship with the private sector and other institutional structures. Rural Producer Organizations, be it clubs, associations and cooperatives are some of the structures that can play a key role in the development of the agriculture sector. However, there are a number of constraints that affect formation and performance of various institutions. With particular regard to Rural Producer Organizations, the following are some of the factors that constrain their performance:

- i) Lack of a sense of ownership amongst most of the members. This results from the fact that most of the RPOs are initiated by external agents such as government personnel, NGO and sometimes local leaders with minimal participation of the local communities. The ordinary members are not given prominence with respect to decision making on the management of the organizations.
- ii) Limited capacity building with regard to leadership and entrepreneurial skills
- iii) Absence of clear policies and guidelines,
- iv) Difficulties in accessing improved productive technologies
- v) Difficulties in accessing agricultural credit due to lack of collateral acceptable in commercial banking institutions and inadequacy of alternative credit institutions serving the needs of rural communities.
- vi) Limited opportunities for producers to market their surplus production in most rural areas due to inadequate and underdeveloped market facilities and also due to low levels of market integration and transparency which hinders promotion of vibrant competitive markets.

4 Conclusion

The issue of forming and empowering rural producer organization is gaining momentum in Malawi because of the political changes and will that have created a conducive environment for the establishment and promotion of farmer organizations. In addition to the political will, the mere recognition of the importance of the farmer organizations in creating social capital for promoting production and marketing of agricultural commodities has also contributed to various initiatives towards the promotion of the rural producer organisations.

However, much as the government, through various government documents such as the MPRSP and the cooperative policy recognize the importance of the RPOs, no clear modalities are mentioned with respect to how the RPOs can influence policy change in favour of their activities. Only when the constraints faced by RPOs are addressed will the RPOs be fully empowered to make independent decisions with regard to their production and marketing activities and also in lobbying for positive policy reviews and changes.

Having RPOs fulfill their ascribed role is an enormous challenge. It requires considerable investment in terms of capacity building in group dynamics, leadership, financial and resource management, education and training. This calls for strengthening of both government and private support structures for Rural Producer Organisations development and accepting them as entities that have a crucial role to play towards the socio-economic development of the country.

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Appendix 1

Savings and Credit Cooperatives formed from the Early 1970s

NAME OF SOCIETY	Reg. No.	Date of Reg.
Mzuzu Consumer Co-operative Society Ltd	190	11-07 -67
Munjili Savings & Credit Co-operative Society Ltd	192	17-01-73
Madisi Savings & Credit Co-operative Society Ltd	193	10-08-73
Euthini Savings & Credit Co-operative Society Ltd	194	21-09-74
Umodzi Savings & Credit Co-operative Society Ltd	196	21-08-75
Champhira Savings & Credit Co-operative Society Ltd	197	23-08-75
Malawi Railways Employees Savings & Credit Co-operative Society Ltd	198	16-12-75
Mikoko Savings & Credit Co-operative Society Ltd	199	24-03-76
Kampini Savings & Credit Co-operative Society Ltd	201	02-12-76
Ekwendeni Savings & Credit Co-operative Society Ltd	202	04-12-76
Nkhamenya Savings & Credit Co-operative Society Ltd	203	11-05-77
Lunyina Savings & Credit Co-operative Society Ltd	204	04-09-77
Mjinge Savings & Credit Co-operative Society Ltd	205	02-10-77
Kafukule Savings & Credit Co-operative Society Ltd	206	28-02-78
Chilumba Savings & Credit Co-operative Society Ltd	208	22-06-79
North Lukuru Savings & Credit Co-operative Society Ltd	209	22-06-79
Chiputu Savings & Credit Co-operative Society Ltd	210	22-06-79
Chipini Savings & Credit Co-operative Society Ltd	211	15-08-79
Chipiri Savings & Credit Co-operative Society Ltd	212	05-02-80
Chimwabvi Savings & Credit Co-operative Society Ltd	213	07-03-80
Thekerani Savings & Credit Co-operative Society Ltd	214	07-03-80
Morele Savings & Credit Co-operative Society Ltd	215	07-03-80
Chinzama Savings & Credit Co-operative Society Ltd	216	09-08-80
Malawi Union Savings & Credit Co-operative Society Ltd	217	15-09-80
Malingunde Savings & Credit Co-operative Society Ltd	218	15-09-80
Tsangano Fruits & Veg. Farmers Savings & Credit Co-operative Society Ltd	219	22-09-80
Kasungu Savings & Credit Co-operative Society Ltd	220	26-01-81
Limphasa Savings & Credit Co-operative Society Ltd	221	08-06-81

Yamba Savings & Credit Co-operative Society Ltd	222	27-04-82
Kaning'a Savings & Credit Co-operative Society Ltd	223	10-06-82
Enukweni Savings & Credit Co-operative Society Ltd	224	05-10-82
Mphara Savings & Credit Co-operative Society Ltd	225	02-10-82
Mlamba Howe Consumer Farm Equip Savings & Credit Co-operative Society Ltd	226	20-12-82
Phirilamnjuzi Savings & Credit Co-operative Society Ltd	227	01-12-82
Chinseu Savings & Credit Co-operative Society Ltd	228	13-01-83
Kasinthula Savings & Credit Co-operative Society Ltd	229	13-01-83
Nchalo Savings & Credit Co-operative Society Ltd	300	13-01-83
Chigwirizano Savings & Credit Co-operative Society Ltd	301	15-03-83
Kalipiri Savings & Credit Co-operative Society Ltd	302	25-04-83
Mulanje Savings & Credit Co-operative Society Ltd	303	25-04-83
Usisya Savings & Credit Co-operative Society Ltd	304	04-08-83
Chitedze Savings & Credit Co-operative Society Ltd	305	03-12-83
Nsanama Savings & Credit Co-operative Society Ltd	306	28-01-84
Makungwa Savings & Credit Co-operative Society Ltd	307	19-06-84
Chintheche Savings & Credit Co-operative Society Ltd	308	28-12-84
Chithandizo Savings & Credit Co-operative Society Ltd	309	13-03-85
Stagecoach Malawi Savings & Credit Co-operative Society Ltd	310	06-03-85
Usisya Savings & Credit Co-operative Society Ltd	311	18-03-85
Mlale Savings & Credit Co-operative Society Ltd	312	01-06-85
Chikangawa Savings & Credit Co-operative Society Ltd	313	12-06-85
Kachawa Savings & Credit Co-operative Society Ltd	314	29-06-85
Mpheza Savings & Credit Co-operative Society Ltd	315	30-09-85
Thondwe Savings & Credit Co-operative Society Ltd	316	17-12-85
Seventh Day Adventist Savings & Credit Co-operative Society Ltd	317	17-12-85
Chitukuko Savings & Credit Co-operative Society Ltd	318	06-02-86
Kambenje Savings & Credit Co-operative Society Ltd	319	20-02-86
Bvumbwe Savings & Credit Co-operative Society Ltd	320	20-02-86
Mahala Savings & Credit Co-operative Society Ltd	321	09-06-86
Mponda Savings & Credit Co-operative Society Ltd	322	17-06-86
Mponela Savings & Credit Co-operative Society Ltd	323	17-06-86
Embangweni Savings & Credit Co-operative Society Ltd	324	25-08-86
Lilongwe ADD Savings & Credit Co-operative Society Ltd	325	17-06-87
Kadziyo Savings and Credit Co-operative Society Ltd	326	17-06-87
Kakombwe Savings and Credit Co-operative Society Ltd	327	17-06-87
Mwansambo Savings and Credit Co-operative Society Ltd	328	17-06-87
Lobi Savings and Credit Co-operative Society Ltd	329	17-06-87
Liwonde Savings and Credit Co-operative Society Ltd	330	17-06-87
Bangwe Savings and Credit Co-operative Society Ltd	331	30-01-87
Nathenje Savings and Credit Co-operative Society Ltd	332	28-01-87
Rumphu Savings and Credit Co-operative Society Ltd	333	18-10-86
Migowi Savings and Credit Co-operative Society Ltd	334	12-01-87

Balaka Savings & Credit Co-operatives Society Ltd	335	02-02-87
Tigwirizane Savings & Credit Co-operatives Society Ltd	336	19-05-87
Mkaika Savings & Credit Co-operatives Society Ltd	337	13-08-87
Chakwina Savings & Credit Co-operatives Society Ltd	338	04-09-87
Winga Savings & Credit Co-operatives Society Ltd	339	23-09-87
Eswazini Savings & Credit Co-operatives Society Ltd	340	28-07-87
Oilcom Savings & Credit Co-operatives Society Ltd	341	16-11-87
Chats ala Savings & Credit Co-operatives Society Ltd	342	06-01-88
Mbabzi Savings & Credit Co-operatives Society Ltd	343	10-02-88
Mbalachanda Savings & Credit Co-operatives Society Ltd	344	14-03-88
Chinkhandwe Savings & Credit Co-operatives Society Ltd	345	08-07-88
Natural Resources College Savings & Credit Co-operatives Society Ltd	346	20-06-88
Zomba Teachers Savings & Credit Co-operatives Society Ltd	347	07-07-88
North Lake Field Savings & Credit Co-operatives Society Ltd	348	13-06-88
Lambulila Savings & Credit Co-operatives Society Ltd	349	15-07-88
Ming'ongo Savings & Credit Co-operatives Society Ltd	350	24-08-88
Madzi Savings & Credit Co-operatives Society Ltd	351	01-08-88
Nyerere Savings & Credit Co-operatives Society Ltd	352	17-08-88
Ntchisi Savings & Credit Co-operatives Society Ltd	353	22-08-88
Malawi Book Service Employees Savings & Credit Co-operatives Society Ltd	354	05-10-88
Hewe Savings & Credit Co-operatives Society Ltd	355	24-07-89
Mtsunji Savings & Credit Co-operatives Society Ltd	356	24-07-89
Takumana Savings & Credit Co-operatives Society Ltd	357	24-07-89
Kasiya Barley Growers & Businessmen Savings & Credit Co-operatives Society	358	24-07-89
Blantyre Water Board Savings & Credit Co-operatives Society Ltd	359	24-07-89
Kapolo Savings & Credit Co-operatives Society Ltd	360	24-07-89
Kavuzi Employees Savings & Credit OJ-operatives Society Ltd	361	24-07-89
Wood Industries Co-operation Savings & Credit Co-operatives Society Ltd	362	24-07-89
Midima Savings & Credit Co-operatives Society Ltd	363	19-12-89
Lilongwe Rural Teachers Savings & Credit Co-operatives Society Ltd	364	29-12-89
Mpemba Savings & Credit Co-operatives Society Ltd	365	06-03-90
Mzuzu Teachers Savings & Credit Co-operatives Society Ltd	366	06-03-90
Industrial Gases Savings & Credit Co-operatives Society Ltd	367	06-03-90
Air Malawi (QM) Savings & Credit Co-operatives Society Ltd	368	06-03-90
Kalimbuka Savings & Credit Co-operatives Society Ltd	369	06-03-90
Tsapa Savings & Credit Co-operatives Society Ltd.	370	06-03-90
Matenje Savings & Credit Co-operatives Society Ltd	371	29-03-90
Matipula Savings & Credit Co-operatives Society Ltd	372	11-05-90
Thyolo Teachers Savings & Credit Co-operatives Society Ltd	373	23-07-90
Mayala Savings & Credit Co-operatives Society Ltd	374	29-08-90
Chambe Savings & Credit Co-operatives Society Ltd	375	29-08-90
Chikowa Savings & Credit Co-operatives Society Ltd	376	29-08-90
Dwangwa Savings & Credit Co-operatives Society Ltd	377	29-08-90

Salima Savings & Credit Co-operatives Society Ltd	378	29-08-90
Kapiriuta Savings & Credit Co-operatives Society Ltd	379	29-08-90
Mtenthera Savings & Credit Co-operatives Society Ltd	380	29-08-90
Mzuzu City Council Employees Savings & Credit Co-operatives Society Ltd	381	02-10-90
Min. of Works Savings & Credit Co-operatives Society Ltd	382	19-12-90
Tilimbe Savings & Credit Co-operatives Society Ltd	383	28-12-90
Namwera Savings & Credit Co-operatives Society Ltd	384	28-12-90
Malawi Bureau of Standards Savings & Credit Co-operatives Society Ltd	385	28-12-90
Nsalu Savings & Credit Co-operatives Society Ltd	386	28-12-90
Chikupila Savings & Credit Co-operatives Society Ltd	387	10-01-91
Mchenga Coal Mine Savings & Credit Co-operatives Society Ltd	388	01-03-91
Malawi Broadcasting Co-operation Savings & Credit Co-operatives Society Ltd	389	01-03-91
Zomba Municipality Employees Savings & Credit Co-operatives Society Ltd	390	20-05-91
Regional Surveys (Centre) Savings & Credit Co-operatives Society Ltd	391	42-05-91
Machinga ADD Employees Savings & Credit Co-operatives Society Ltd	392	04-06-91
P .E.W. Savings & Credit Co-operatives Society Ltd	393	26-07-91
Lilongwe Urban Teachers Savings & Credit Co-operatives Society Ltd	394	26-07-91
Chingoli Savings & Credit Co-operatives Society Ltd	395	26-07-91
Escom Savings & Credit Co-operatives Society Ltd	396	26-07-91
Fosena Savings & Credit Co-operatives Society Ltd	397	26-07-91
Shire Highlands Poultry Farmers Savings & Credit Co-operatives Society Ltd	398	18-12-91
Nafisi Savings & Credit Co-operatives Society Ltd	399	31-12-91
Malawi Hotels Savings & Credit Co-operatives Society Ltd	400	31-12-91
Reserve Bank Employees Savings & Credit Co-operatives Society Ltd	401	31-12-91
Malawi Dairy Industries Savings & Credit Co-operatives Society Ltd	402	13-03-92
Thuchila Savings & Credit Co-operatives Society Ltd	403	04-05-92
Lunzu Savings & Credit Co-operatives Society Ltd	404	04-05-92
Kamuzu College of Nursing Savings & Credit Co-operatives Society Ltd	405	28-09-92
Phalula Savings & Credit Co-operatives Society Ltd	406	27-10-92
K F C T A Farmers Savings & Credit Co-operatives Society Ltd	407	27-10-92
M'mbomba Savings & Credit Co-operatives Society Ltd	408	15-10-93
Soche Poultry Farmers Co-operatives Society Ltd	409	31-05-93
Chisawani Poultry Farmers Co-operatives Society Ltd	410	01-07 -93
Mpemba Poultry Farmers Co-operatives Society Ltd	411	13-07-93
Chisombezi Poultry Farmers Co-operatives Society Ltd	412	28-09-93
Whitex Savings & Credit Co-operatives Society Ltd	413	28-09-93
PTC Employees Savings & Credit Co-operatives Society Ltd	414	09-02-94
Trim Savings & Credit Co-operatives Society Ltd	415	12-04-94
Tobacco Processors Savings & Credit Co-operatives Society Ltd	416	12-04-94
Malawi Pharmacies Savings & Credit Co-operatives Society Ltd	417	12-04-94
Kadulamalimba Savings & Credit Co-operatives Society Ltd	418	19-04-94
Rumphu Teachers Savings & Credit Co-operatives Society Ltd	419	03-05-94
Blantyre City Teachers Savings & Credit Co-operatives Society Ltd	420	27-05-94

R Machinga Teachers Savings & Credit Co-operatives Society Ltd	421	23-05-94
Press Agriculture Employees Savings & Credit Co-operatives Society Ltd	422	03-08-94
Press & Sire Clothing Employees Savings & Credit Co-operatives Society Ltd	423	03-08-94
Blantyre ADD Employees Savings & Credit Co-operatives Society Ltd	424	03-08-94
Capital Hill Employees Savings & Credit Co-operatives Society Ltd	425	01-11-94
DW ASCO Employees Savings & Credit Co-operatives Society Ltd	426	01-11-94
Chitipa Teachers Savings & Credit Co-operatives Society Ltd	427	07-11-94
Mzimba Teachers Savings & Credit Co-operatives Society Ltd	428	24-11-94
Hardware & General Dealers Savings & Credit Co-operatives Society Ltd	429	26-01-95
SUCOMA Employee SACCO Society Ltd	430	26-01-95
Enterprise Container Employees Savings & Credit Co-operatives Society Ltd	431	26-01-95
Chonde Savings & Credit Co-operatives Society Ltd	432	26-07-95
Karonga Teachers Savings & Credit Co-operatives Society Ltd	433	18-08-95
Mayaka Savings & Credit Co-operatives Society Ltd	434	19-09-95