



**SMALLHOLDER AGRIBUSINESS**

**DEVELOPMENT PROJECT**

**MALAWI**

## **ANNUAL REPORT**

**October 1997 - September 1998**

**Report No.4**

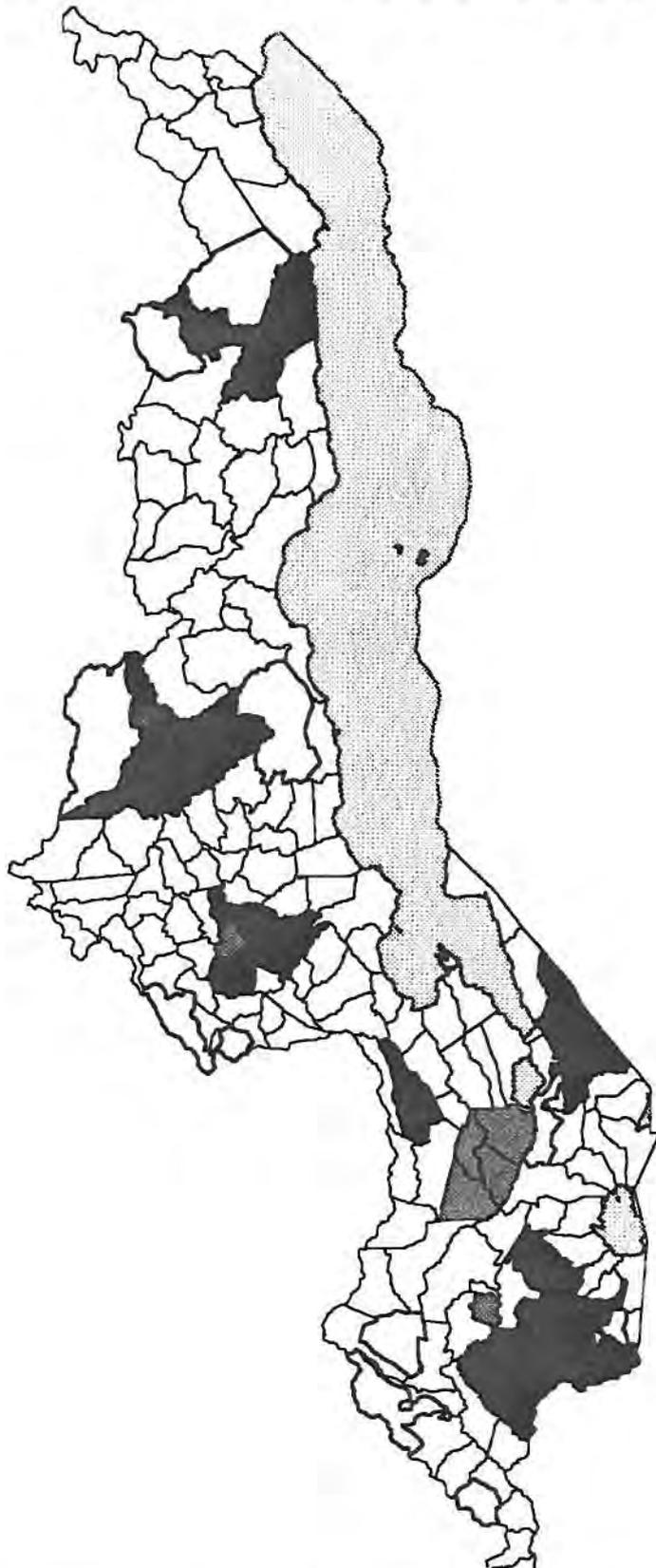
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# NASFAM 1998-1999



## Associations

-  Tobacco
-  Coffee
-  Birds Eye Chillies
-  Spice and Herbs
-  Cotton

# 1997-1998 Annual Report

## Smallholder Agribusiness Development Project

### List of Acronyms

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ACDI/VOCA	Agricultural Cooperative Development International/Volunteers for Cooperative Assistance
ADA	Agribusiness Development Advisor
ADC	Agribusiness Development Center
ADCC	Agribusiness Development Center Coordinator
ADD	Agricultural Development Division
ADMARC	Agricultural Development and Marketing Corporation
AHL	Auction Holdings Limited
ARET	Agricultural Research and Extension Trust
BOT	Board of Trustees
EPA	Extension Planning Area
GAC	Group Action Committee
IB	Intermediate Buyer
LC	Linkage Coordinator (MAFE)
LMA	Land-use Management Advisor
MAFE	Malawi Agroforestry Extension [Project]
MAI	Ministry of Agriculture and Irrigation
MRFC	Malawi Rural Finance Company
MSB	Malawi Savings Bank
MUSCCO	Malawi Union of Savings and Credit Cooperatives
NASFAM	National Smallholder Farmers' Association of Malawi
RDP	Regional Development Project
RTOA	Road Transport Operators Association
SADP	Smallholder Agribusiness Development Project (ACDI)
SSDP	Smallholder Savings Development Project (WOCCU)
TAMA	Tobacco Association of Malawi
TEAM	Tobacco Exporters Association of Malawi
TCC	Tobacco Control Commission
TSA	Technical Services Advisor

## Project Year Highlights

October 1997 - September 1998

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1. NASFAM was registered under Trustees Incorporation Act on February 11, 1998.
2. NASFAM membership grew by 80%; from 18,759 to 33,821 farmer members.
3. Five new agribusiness Associations are formed, bringing the total to seventeen.
4. A total of 4,000 mt of burley was carried by contracted transporters under the association bulk transport program. Contracts were valued at K4.6 million; savings to Associations are estimated at K 6 million (US\$240,000). Due to the multiple benefits of the program, individual member revenue is estimated at 13% higher than non-member.
5. A total of 1,700 metric tonnes of fertilizer was bulk purchased by Associations through cash and credit programs at a cost of K 11 million (US\$728,000). Due to transport agreements and wholesale discounts, associations saved about K827,000 (US\$55,500). Cash purchases saved farmers about K418,000 (US\$28,000). Associations farmers decreased their input costs by about 9%.
6. A total of 37,000 kilograms of Malawi Birdseye chilli peppers were marketed by over 3,000 new farmer members of the Zikometso Association in Mulanje at a value of K1.45 million (\$58,000). Tonnage was 76% over projected target of 21,000 kg. Sales continuing into next year..
7. SADP field staff increased their field workload by 67% by attending and/or conducting over 1,783 meetings and training sessions with over 67,000 participants. Such efforts are measured by improvement in commercial service performance, improved quality and presentation of commodity, and a more professional association management and leadership reflected in sound decision making and increase in member participation in activities.
8. All associations have recruited salaried management who have attended at least two training programs held this year. All associations have been fully audited by the NASFAM field audit team, and financial reports were presented at the annual general meetings. Collective surplus of all twelve associations for FY 1997/98 is K666,000 (US\$15,000).
9. In collaboration with Carlsberg Breweries, a

# 1997-1998 Annual Report

## Smallholder Agribusiness Development Project

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- **SADP Assisted Radio Programs**
- **Summary of ADC Activities**
- **NASFAM Structure**
- **Income/Expenditure Summary of NASFAM Associations**



## 1. Project Objectives and Implementation Approach

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### 1.1 Project Background

September 30, 1998 is the last day of SADP I, a three year effort that has accomplished most and exceeded many of the original project objectives. As we move into SADP II, it is important to understand the breath and scope of these accomplishments so we can best plan and implement our programs for the next two years.

#### **SADP**

The Smallholder Agribusiness Development Project (SADP I) is an expansion of the Smallholder Burley Project implemented by Agricultural Cooperative Development International (February 1994 - August 1995). SADP supports the goals set forth in USAID's Agricultural Sector Assistance Program (ASAP II) which are to increase Malawi's sustainable economic growth through expanded participation of smallholders in the national economy. SADP supports smallholder agribusiness development by (1) improving smallholder access to better returns on agricultural sales; (2) supporting smallholder self-reliance and self-sufficiency through improved business know-how; and (3) promoting collective action through commercially sound and farmer-owned associations.

#### **Clubs to Associations**

SADP works with rural farmer groups ("clubs") to develop commercially viable group businesses linked to farmer association structures through which smallholders realize increasing returns and contribute to economic development through group action. In its first year of operation, SADP aimed to transfer to targeted smallholder clubs the technical know-how to operate successful businesses, and to provide linkages to service providers for improved and sustainable services to smallholder clubs. As farmer needs became more apparent, SADP supported smallholder clubs in taking collective action to solve problems and facilitated development of more structured associations of farmer clubs to acquire economy of size and collective power of voice. These associations are developing capacity to carry out the technical services to farmer clubs currently made available through SADP's technical program.

## Associations to National Organization

Smallholder farmer clubs operate in a highly complex environment which has been in a process of continual change for the past 6-8 years. This element has brought to smallholders both opportunity-- in the form of greater competition and improved access to cash earnings from specialized crops -- and hardship from greater uncertainty related to market failure in the rural credit, input supply and transport markets. Within this environment, smallholders working with the project have chosen to respond to their changing environment through expanded farmer-controlled associations which provide the marketing services and know-how needed by members. To date seventeen farmer associations (up from twelve last year) have been formed (not all incorporated though) and through elected representatives these associations have established the National Smallholder Farmers' Association of Malawi which was incorporated on February 11, 1998.

### 1.2 Program Objectives

In strengthening farmers' ability to increase incomes and to encourage their participation in Malawi's rural economy, the NASFAM/SADP objectives are to:

- Improve the economic and social conditions of the smallholder farmer through direct interaction with, and intervention for, farmer owned organizations;
- directly engage in business activities and services, and to provide linkages with public and private sector service providers which benefit the interests of its members;
- improve the business, financial and marketing management capability of smallholder member organizations;
- facilitate smallholder empowerment through improved information, training and advocacy;
- develop alternative crop marketing, agribusiness, and off-farm income generating initiatives with member organizations;
- promote the participation of women in institutional development, and to improve environmental practices of smallholders; and
- represent and promote the interests of its members nationally, regionally and internationally; and to develop inter-sector acceptance and credibility.

### 1.3 Review of Milestones

As SADP passes its third full year of operation, it is worth reviewing the environment it has been operated in. From 1995 to 1998 several of the major milestones achieved in Malawi which benefited smallholders were:

- Smallholders were allowed to register with the Tobacco Control Commission (TCC) and grow burley legally under certain quota conditions. In 1990/91 smallholders were allowed to sell their product at the auction floor for the first time (first sales actually took place during the 1991/92 season).

- Although club membership (and registration) is still encouraged, smallholders were allowed to access seed and produce tobacco without registering with TCC. Such growers have option to sell to intermediate buyers or estates.
- The production *registration* system has replaced the production *quota* system. Starting in 1997/98, smallholders were allowed to increase production depending on production and delivery history.
- Full-fledged competition commences between input suppliers for smallholder business. Once restricted to purchasing through ADMARC-- a government parastatal -- smallholders can now choose their supplier from a pool of over a dozen companies.
- Expanded rural financial institutions such as MRFC, offering crop production credit and savings services to smallholders, are supported through the donor community.
- Rural farmer associations are formed and registered under SADP in 1997 for the first time since the early 1970s. Associations awarded right to bulk delivery quotas as per large estates by TCC.
- A national smallholder farmer association (NASFAM) is formed in 1997 and incorporated in 1998 and soon votes to leave TAMA, the national tobacco association with an estate focus. NASFAM petitions the government to have its tobacco sales levy transferred from TAMA.

#### 1.4 Methodology

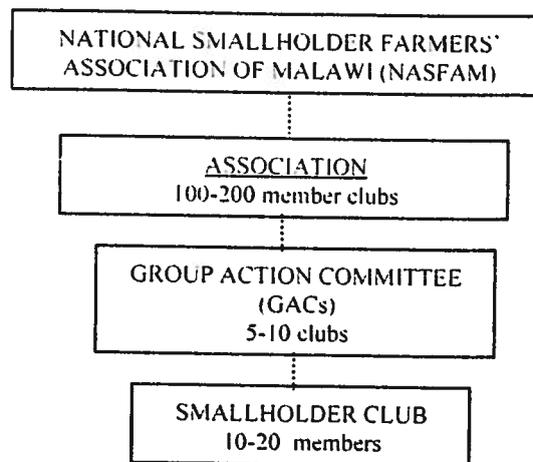
##### **Agribusiness Development Center**

SADP owes much of its success to the emphasis with on-site direct delivery of technical assistance. SADP established six regional Agribusiness Development Centers (ADCs) in areas of high concentrations of active smallholder clubs where marketing performance was better than average. The target areas are approximately 50km in radius and have up to 300 clubs. Each ADC is staffed by four to six professionals with various backgrounds in technical agriculture and business development who work as advisors to clubs, Action Groups, and Associations. They facilitate club strengthening through improved business skills and strategic business planning, and they guide the development of farmer agribusiness associations from conception to delivery of commercial services.

##### **Bottom-up Development with a National Perspective**

Field focus has moved through several growth stages starting with a specific number of *target clubs*, moving on to include *all motivated clubs*; forming *Action Groups* to better accommodate the growing numbers and to better facilitate the field program; and eventually linking these groups together to form *association* structures. This year realized the incorporation of the *national apex organization* - NASFAM - formed

to sustain the field development effort through the provision of services. These associations have already developed capacity to carry out much of the technical services to farmers currently made available through SADP's technical program.



### 1.5. Target Group Baseline Assessment

Prior to the start-up of field operations in 1995, several targeted Economic Planning Areas (EPA) were identified within each operational zone and a survey of well-performing farmer clubs was carried out to identify those with high potential to grow as group businesses. The results of the survey were then summarized to identify general characteristics -- strengths and weaknesses -- found in these farmer clubs and their needs and preferences for technical assistance. The survey also established baseline data on what was envisioned to be a core group of target clubs in each ADC area (approximately 40 per ADC) which would benefit from project technical programs for the length of the project.

Information was compiled on the quality of club leadership and management practices, characteristics of farmer group organization and member participation, financial history, agricultural production and marketing experience, as well as women's participation and perceived technical needs. Collected data was computerized and is used to measure the impact in target areas during the term of the project.

### 1.6 The Scope of Project Impact

The SADP project benefits all Malawi smallholder farmers at varying levels and intensities. On the **national level**, SADP impact is achieved through information dissemination via newsletters and the media, and through efforts to improve policies affecting smallholder farmers. On the **local level, within target areas**, ADC staff influence smallholder activities within the entire EPA through joint activities and hands-on training of extension staff, NGOs and other service providers working with clubs in the area.

In combination with the 'word-of-mouth' promotion from the original (1995-96) target clubs and from the more recently formed associations (1996-97), there is a spill-over to **neighboring EPA farmer clubs** who are beginning to request similar assistance directly to SADP field offices or through their MAI extension personnel. Consequently the project has expanded from the original twelve EPAS to over thirty in a three year period.

On the farmer/member level, ADC staff deliver direct technical assistance to motivated farmer clubs through the association/GAC structures. In 1996, approximately 200 core farmer clubs, and 4,000 farmers, benefited from technical training and advisory services. Now, in 1998, the SADP staff work with 1,800 clubs and 30,000 farmers through seventeen farmer-owned associations.

## 1.7 Project Structure

The backbone of the project is the **six Agribusiness Development Centers** located in Rumphi, Kasungu, Ntcheu, Namwera, Zomba, and Mulanje. Each center is equipped with a double-cab pickup truck, fax/telephones, photocopiers, computers and printers. Each center has an experienced **Coordinator** who oversees a team of **Technical Service Advisors (TSA)** who, with motorcycles, work at the club/GAC levels. As of 1998 all the ADCs have **Agribusiness Development Advisors (ADA)**, two of whom are Peace Corps Volunteers, who are responsible for Association business advisory services, cash crop marketing programs and farmer/club level income generating activities. ( Refer to attached chart).

Under SADP II, in collaboration with the Malawi Agroforestry Extension Project (MAFE), which will provide the coordinator, materials, extension and training, a new technical service for land-use management and farm planning will be provided to farmers in association areas. **Land-use Management Advisors (LMA)** will be contracted under SADP and posted to ADCs under the technical supervision of MAFE to deliver a set menu of agroforestry, land husbandry, conservation, and crop-mix technologies to association farmers. Farm-level food security is a concern that will be addressed under this program. The program is expected to start first quarter of 1998/99.

The **SADP head office** has five main support units to backstop field activities and to manage national programs. These units -- **Information Systems, Field Coordination, Business and Market Development, Finance & Administration** -- were augmented by the **Skill Development Unit** this program year. The program and administrative staff are supervised by the **ACDI/VOCA Project Director** and **Associate Director**. The functions of the units are described in the next chapter.

## 2. National Smallholder Farmers' Association of Malawi (NASFAM)

### SADP to NASFAM Transition & National Programs and Services

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#### 2.1 NASFAM

**The National Smallholder Farmers' Association of Malawi (NASFAM) was formed by smallholder association leaders at a National Conference on July 22, 1997 in Lilongwe and formally incorporated under the Trustees Incorporation Act on February 11, 1998.**

These were important events, but part of a long-term process that has taken over four years, since SADP started in 1995. It involved a staff of thirty working with 1,000 farmers clubs and over 24,000 farmers following the methodologies of building farmer awareness and empowerment, and encouraging self-help and collective action. The formation of NASFAM is critical to the program but it is just one milestone on the way to smallholder farmer empowerment. The developmental process requires a deliberate but phased approach and a long-term commitment.

#### 2.2 NASFAM Secretariat

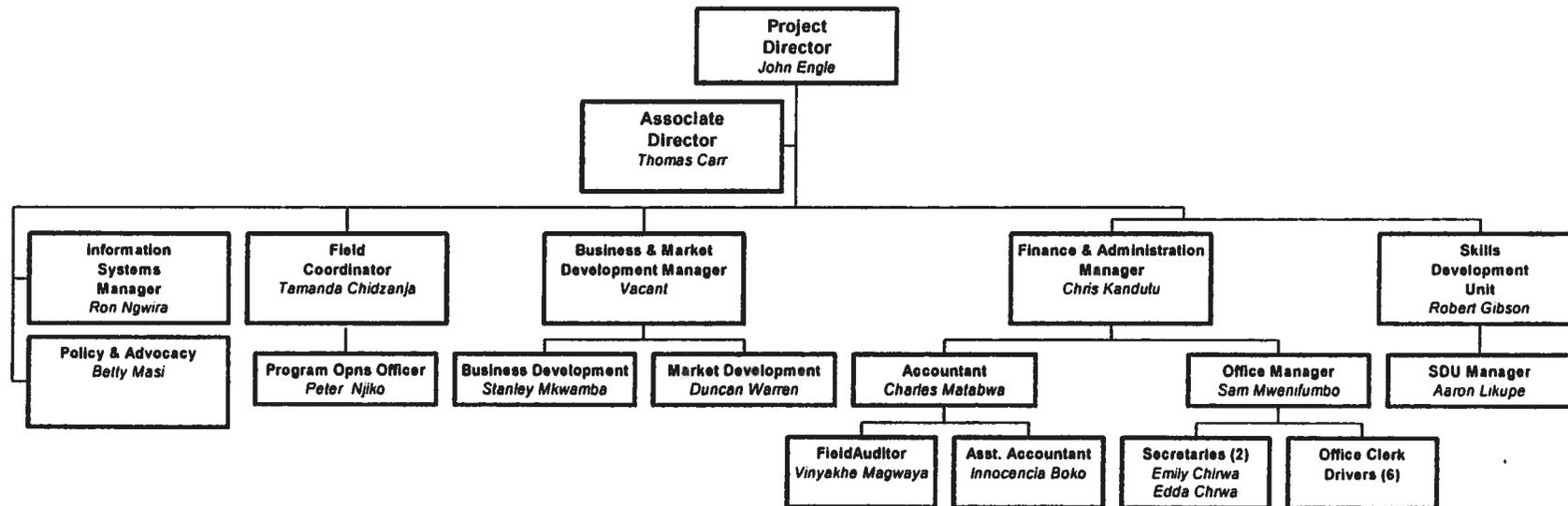
NASFAM has been managed by the SADP project under an interim Memorandum of Agreement between the NASFAM Board of Trustees and ACDI/VOCA. The MOA expired on September 30, 1998, and a new one, which will cover the details of the SADP II transition, is currently being discussed with the Trustees.

Under SADP II, it is planned that the full transition from SADP to NASFAM will take place and that the SADP head office and its field centers will, in effect, become the NASFAM Secretariat and NASFAM Service Centers. Meanwhile, SADP programs are now referred to as NASFAM or SADP/NASFAM programs. The *Titukulane* newsletter is under the NASFAM title, all Secretariat correspondence is on NASFAM letterhead, and radio programs are under the NASFAM label. Betty Masi has been assigned the temporary position of NASFAM "Company Secretary", responsible for Board matters including correspondence, travel, and board and general meetings.

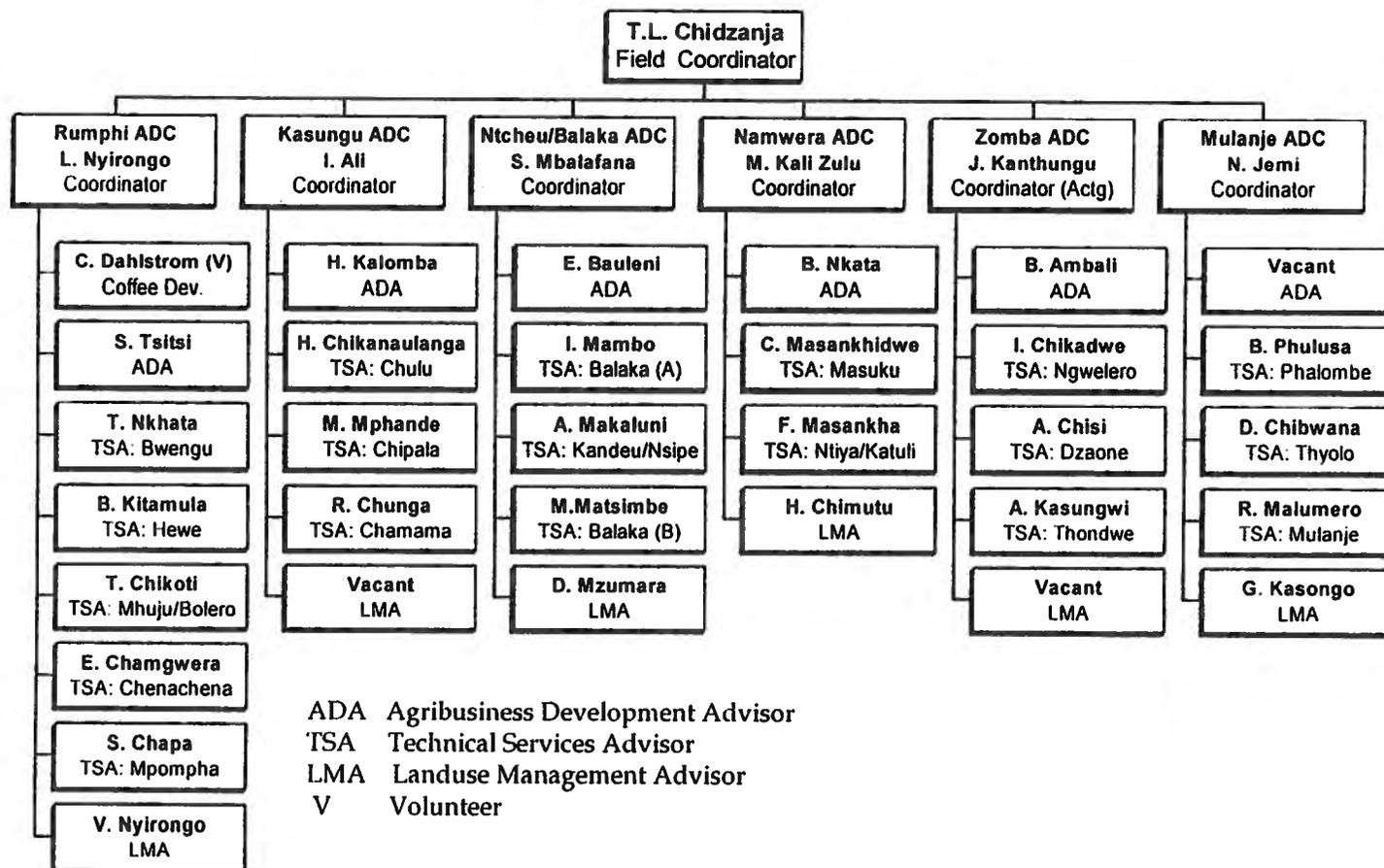
#### 2.3 Policy, Advocacy and Communication Unit (PAC)

To complement the main field activities, and to reach all smallholder farmers, especially those who are not within SADP/NASFAM areas of operation, NASFAM provides news and information services, and serves in a representational capacity for advocacy and policy issues.

# Smallholder Agribusiness Development Project



# SADP Agribusiness Development Centres



2.3.1 **NASFAM's *Titukulane* Newsletters.** Over 9,000 newsletters are published every two months in three languages (English, Timbuka and Chichewa). The content of the newsletter has been adapted to new project initiatives over the past year and is now a multi-crop, agribusiness publication which encourages income generating activities and targets progressive and motivated smallholder farmers and their club/associations. The newsletter is issued to the following client groups:

Target Clients	Distributed by
All active clubs selling to AHL	Through ADD/RDP/EPA
NASFAM Member Clubs	Through ADC/Associations
NASFAM ADC Centers	NASFAM
MAI Field Staff and Officers	Through ADD/RDP/EPA
Leading Agencies/Industry	Through NASFAM HO

Language	Number
English	2,500
Timbuka	1,100
<u>Chichewa</u>	<u>5,500</u>
Total	9,100

Issue	Distributed
Sept/Oct	October 1997
Nov/Dec	December 1997
Jan/Feb	February 1998
Mar/Apr	April 1998
May/Jun	June 1998
July/Aug	August 1998
Sept/Oct	October 1998

2.3.2 **Radio Programming.** NASFAM has increased its use of the media especially the radio for educational and informational programs. Radio is the main source of information for rural farmers and has a much wider audience than newspapers and newsletters. Radio has been given a new priority as NASFAM moves into new crop areas and expands into new areas of operation. Radio programs are prepared and aired twice a month. A summary of all programs aired in 1997/98 is found in the annex.

2.3.3 **Promotion and Publicity.** Press releases are prepared for all major events that involve the project, associations and NASFAM. Publicity, mainly through the radio and newspapers, is conducted in a professional manner with the aim to generate general public knowledge of the objectives of NASFAM and its members. Success stories from clubs, associations and from national programs are emphasized. Articles have also been prepared for regional and international trade magazines to generate interest in commercial collaboration with NASFAM and to promote Malawi's agricultural products (ie. coffee, spice/herbs).

Linkage with private sector service providers is encouraged for a variety of reasons including promotion, collaborative projects, and mutually benefiting advertizing. All *Titukulane* newsletters for example have private sector advertising which defrayed part of the publishing cost.

#### Promotional Linkages with Private Sector

- Fertilizer demonstration plots at Association sites
- Maize seed demonstrations on-farm
- "Green Pack" tree seed program with Carlsberg Brewery, Wildlife Society of Malawi
- ADC Best Club Award with Norsk Hydro
- National Grading Contest sponsored by Auction Holding Ltd and other companies
- Business Excellence Award for an Association sponsored by Agricultural Trading Company (ATC) Ltd.

**2.3.4 Policy, Advocacy and Representative Services.** NASFAM has been invited to participate with several institutional bodies at the national and regional levels. The main purposes of such representation is to present and defend smallholder views and issues, especially those concerning commerce and trade, donor development programs, and human resource development. Special attention is paid to legal and other rights of member clients and the resolution of any infraction on these rights. Problem solving and pro-active advocacy of smallholder empowerment, especially where it concerns gender issues, is critical to for the maintenance of farmer confidence in the NASFAM concept. Although the SADP head office and field centers, through their physical setup and staffing, assume an "up front" position in farmer representation, association leaders and the NASFAM Trustees are playing an ever expanding role in representing themselves.

NASFAM staff and Trustees participate regularly on the following committees and has attended the below listed conferences:

- National Tobacco Delivery Task Force and Technical Committee (AHL)
- MRFC Management Workshop
- Tobacco Quality Task Force (MAI)
- Workshop on Tobacco Policy (TCC)
- Agricultural Sector Policy Agenda (USAID)
- Quarterly Smallholder Tobacco Planning Meetings (MAI)
- African Women and Economic Development Symposium (United Nations)
- Privatization of Smallholder Coffee Authority
- Paprika Association of Malawi Forum (MEPC)
- Pigeon Pea/Groundnut Task Force (MEPC/USAID)
- Horticultural Promotion Task Force (GTZ)
- NGO Food Security Network (SCF-USA)

## 2.4 Information Systems Unit

**Information Systems and Data Dissemination.** A key project activity is to establish linkages with data sources through e-mail, www, publications and inter-agency data systems and to have ready access to information in demand. Systems are in place to assure two-way flow of information between field and NASFAM and with time and further education the system will become truly effective. A comprehensive data storage-retrieval system for tobacco marketing has been established and will be expanded into other market areas as SADP moves into new crops.

### Data Bases and Informational Reports

- Monthly Tobacco Marketing Report
- Data base on tobacco marketing by club/EPA/RDP
- Annual Tobacco Marketing Report
- Annual Directory of registered Burley Clubs
- Policy Paper: Present and Future Role of Smallholder Burley Tobacco (Oct/Mangochi)
- Policy Paper: Issues and Constraints to Smallholder Burley Farmers' Profitability and Continuance in the Tobacco Industry in Malawi
- 1998 SADP Tobacco Transport Program
- Fertilizer Source/Price Bulletin (bi-monthly; August to November)
- Non-Tobacco Commodity Source/Price bulletin (May to November)
- Quarterly and Annual Progress Reports

## 2.5 Business and Market Development Unit

This unit has been understaffed for most of 1997/98, with two different managers coming and going during the year. The unit is to provide technical and material support to the field staff on Association business and management matters. With the arrival of the five new Agribusiness Development Advisors at the ADCs to complement the two volunteer ADAs already posted, the field programs have not suffered too much as a consequence. The head office Field Coordinator and the Program Assistant have filled in the monitoring gaps and program tracking has been kept up-to-date.

The unit will be staffed with a Business Development Manager and a Marketing Development Advisor under SADP II. Refer to the next chapter for field program details.

### The Unit will focus on the following services

- NASFAM and Association Business Management Systems
- Annual business plans - NASFAM and Associations
- Feasibility Studies; benefit-cost analysis for investment opportunities
- Contract preparation and contract negotiation (transport, inputs, etc.)

- Market mapping and research
- Crop export management
- Market systems development
- Market contract/agreement development
- Market monitoring

## 2.6 Skill Development Unit

This unit was started up this year with the recruitment of Robert Gibson, formerly the ADA volunteer at the Kasungu ADC. Robert is on a one-year contract to work with the SDU Manager, Aaron Likupe, who joined the project this year. The first task was the project wide Training Needs Assessment and Training Plan for 1997/98 which were presented at the January 1998 Staff workshop. Both project sponsored courses and externally sponsored courses took place during the 1997/98 program year:

Training Courses	Course Date	Course #	Male	Female	Total
New Staff Workshop	Nov 24-26, 1997	1	7		7
New Staff Workshop	Mar 23-25, 1998	2	10		10
Association Bookkeeping	July 20-24, 1998	3	13		13
Committee Strengthening - Namwera	Sept 1-3, 1998	4	36	8	44
Committee Strengthening - Kasungu	Sept 15-17, 1998	5	40	9	49
Association Agribusiness Development	Sept 21-25, 1998	6	10		10
<b>Total</b>		<b>6</b>	<b>116</b>	<b>17</b>	<b>113</b>

### External Training Courses

Management -Concern	Nov 1997	e1	1		1
Management - Concern	April 1-2, 1998	e2	2		2
Agribusiness - Santa Clara Univ.	July 6-August 4	e3	1		1
Group Process - GTZ	August 10-14	e4	2		2
Conflict Management - GTZ	August 17-21	e5	2		2
Gender Analysis - Concern	Sept 21-25	e6	1	1	2
<b>Total</b>		<b>6</b>	<b>9</b>	<b>1</b>	<b>10</b>
<b>Grand Total</b>		<b>12</b>	<b>125</b>	<b>18</b>	<b>143</b>

The following training materials have been prepared by the SDU since its inception:

- NASFAM Training Needs Assessment (English)
- New Staff Introduction Manual (English)
- Association Bookkeeping Manual (English)
- Association Agribusiness Development Manual (English)
- Committee Strengthening Workshop Facilitators Guide (English / Chichewa / Chitumbuka)
- Committee Strengthening Booklet (English / Chichewa / Chitumbuka)
- Club Constitution Guide Booklet (English / Chichewa / Chitumbuka)
- Member Guide To Your Association Booklet (English / Chichewa / Chitumbuka)
- Development Of Smallholder Farmer's Associations In Malawi Booklet (English)

## 2.7 Administration/Finance

Aside from the standard operations of office management and fiscal control and reporting, the Admin/Finance Unit is also home to the field audit team. One full-time auditor, and two part-time co-opted members of the accounting staff, make up this team which, in collaboration with the SDU, has introduced a standardized accounting system and manual to all associations, and trained management in its use.

The team also audits the Associations on a periodic basis and for the first time, was able to prepare audited financial reports for all associations which were presented at the annual general meetings.

## 2.8 NASFAM Board of Trustees (BOT) - 1997/98

Lawrence Chinyengo	Chairman
Paul Mkanda	Vice-Chairman
Fanny Makina	Secretary
Winston Mhango	Treasurer
Simplex Makandawire	
Augustine Nyasulu	
Salamu Phiri	
Davison Nyirongo	

The NASFAM Board of Trustees, made up of eight people elected from the General Assembly at the annual general meeting, meets four times per year to discuss program issues, determine general policy and to review progress towards goals. This program year the Board met on the following dates:

November	10, 1997	May	19, 1998
February	10, 1998	September	9, 1998

The Board also plays a very useful role in the start-up of new associations by attending formation meetings, and assisting with bylaw development, facilitating group discussion on issues and constraints, and portraying a layman's or farmer/member's view of the association concept.

Trustees also attend AGMs of other Associations, to learn from the experience of others, to provide insight from their own successes and failures, and to assist in monitoring elections and bylaw amendments. It is becoming quite common now for NASFAM Trustees to be invited to workshops and conferences to provide the farmer viewpoint on main agenda topics.

## 2.9 Annual and General Meetings

The first Annual General Meeting of NASFAM was held at the Natural Resources College (NRC), Lilongwe, on the 11 and 12 of November 1997. Forty-two representatives from fourteen associations attended the meeting which was well supported by officials from TCC, AHL, ARET, MUSCCO and MRFC who made presentations to the assembly. The closing function also doubled as the annual award ceremony for the Business Excellence Award sponsored by ATC Ltd. And the National Burley Club Grading Competition sponsored by AHL.

NASFAM held a General Meeting on June 9 and 10, also at the NRC which according to the "traditional" formula, started off with a one-day "Farmers Forum" which provides farmer representatives an opportunity to present association success stories, deliberate program issues and hear from guest speakers on a variety of subjects related to farmers' interests (credit, marketing, savings plans). The second day is reserved for the business meeting covering previous and new business, program reports and finance reports.

## 2.10 NASFAM Support

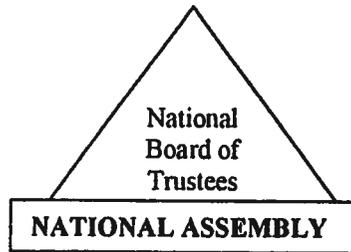
The main focus point for smallholder development in the field is the member clubs and Associations. SADP/NASFAM will focus on providing technical and material support to member associations as stated in the NASFAM objectives. Project resources will continue to be directed at field activities. Efforts are under way to petition appropriate government agencies to transfer smallholder cess deducted at the floors from TAMA to NASFAM. Initially this will provide NASFAM an annual revenue of at least \$35,000 from direct members and an additional \$170,000 to be used on non-member programs.

Because of the enormous amount of development work that still needs to be done, NASFAM will be reliant on external sources of finance for some time to come. It is estimated that another 30,000 farmers belonging to ten more associations will join NASFAM over the next two years. New crop areas will also be targeted in the short term to include cotton and coffee. Participation of other recognized development agencies in NASFAM programs is actively being sought.

# NASFAM INSTITUTIONAL STRUCTURE

NATIONAL  
SMALLHOLDER  
FARMER'S  
ASSOCIATION OF  
MALAWI (NASFAM)

(17 Associations  
participate)

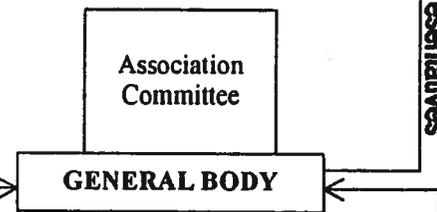


-BOARD elected by National Assembly – Open Nomination- (8 Directors)

NATIONAL ASSEMBLY REPRESENTATIVES elected by Association General Body  
3 Representatives per Association (42 Total)  
Minimum of one Female Representative per Association  
Each Representative has one vote

Association

(All action groups;  
all clubs participate)

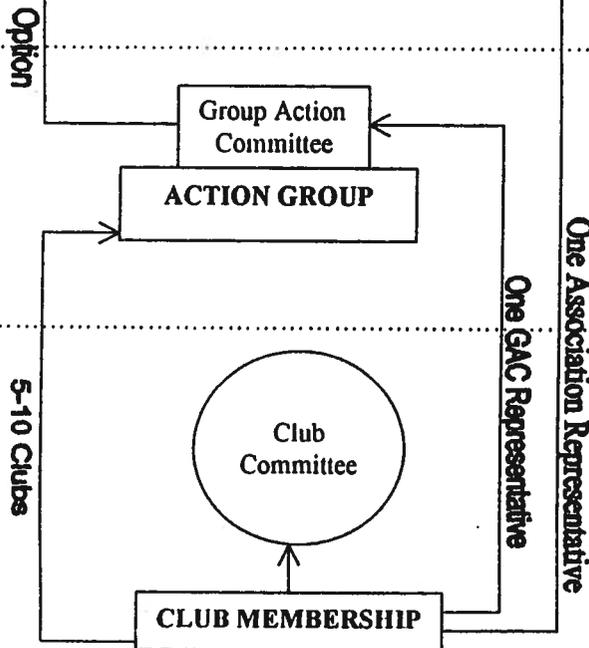


ASSOCIATION COMMITTEE elected from General Body (One or two members  
per GAC/zone or by open election process)  
-Sub Committees formed to coordinate specific Association activities

1 Representative per club make up the General Body  
Each Representative has one vote

ACTION  
GROUPS

(All Association  
clubs participate)



One member per club elected by club membership to be a Group Action Committee  
member  
All club members from 5-10 clubs make up the Action Group

CLUBS  
(Ave 150/EPA)

FARMERS  
(Ave 15 per club)

Club Committee size determined by Constitution (usually about 10)  
Group Action Committee Representative elected by club membership  
Association Representative elected by club membership

Each club member has one vote

### 3. Field Programs and Services

#### Association Development and Services to Members

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##### 3.1 Association Formation

The concept of smallholder associations was identified early in the project and some ADCs started the process informally in mid-1996. Without a clear blue-print for procedure or structure the Kandeu Smallholders Association was formed in June 1996 and the Mtiya and Masuku Associations soon followed. It was soon obvious that a more structured formation process was required and this program was implemented following the Staff Workshop of October 1996. The components of the program include:

- **Clear farmer demand and understanding for association.** This is accomplished through farmer general meetings and workshops. Problem identification and solution exercises are used to emphasize the merits of collective action to address constraints to smallholder farm-business.
- **Farmer participation in planning process.** General meetings passed resolutions to conduct research into association formation and interim planning committees were elected to study and recommend options for association structure, membership, purpose and functions, finance, and bylaws. Planning committees met several times, usually over a four to five month period, sometimes addressing general meetings more than once.
- **Collective decision making.** A somewhat tedious but necessary process whereby all association smallholder members would convene a general meeting to review the recommendations of the planning committee and debate the proposed bylaws. Once approved and adopted, committee members and executives would be elected and the association would enter the next stage of structural formation.
- **Active operational role.** Associations were formed to address problems in an aggressive and business-like manner, and the membership and management structures had to be designed to encourage effective action and results:
  - ▶ Sub-Committee management structure with effective linkage to Group Action Committees. Volunteer, self-help attitude absolutely necessary
  - ▶ Business structure in place with bank accounts, records, and trained management and committee members.
  - ▶ Communication structure through committees, GACS and clubs

- ▶ Legal status important through incorporation under the Trustees Incorporation Act.
- ▶ Membership participation in commercial operation. General meetings important for reporting, communication and transparency. Use of bylaws important to maintain democracy, consistency and order.
- **Ownership and Control.** Farmers must perceive the association as theirs and not as a component of a project. Membership to the association requires an application process with entrance fees and annual dues. Democratic process is used in selection of leaders and decision making.

### 3.2 Association Expansion Program

Five new pre-associations were formed this program year, increasing the total number to seventeen. The real significance of association expansion is found, not in just new organizations, but the expansion of members within the twelve "founding" associations. Membership expansion within the original twelve associations grew by 33%, from 19,000 to 25,000; proof that the associations must be doing something right. Including the new associations, total farmer membership in NASFAM increased by 80% to over 39,000 farmers.

Total number of EPAs in the project area is now 24, up from 12 last year. This is expected to rise to 38 EPAs during the first year of SADP II, and another 8 associations are expected to be formed. Physical Association land-area (EPAs) involved with non-tobacco crop marketing is expected to exceed tobacco land-area by a 21:17 ratio as associations involved in cotton, coffee and chilli [and other spices] continue to form into larger multi-EPA organizations.

Membership Levels	NASFAM 1996/97	NASFAM 1997/98	% Increase
Farmers	18,759	33,821	80%
Clubs	990	1,776	80%
GACs	105	196	87%
Associations	12	17	42%

Associations formed Under SADP (Revised October 1, 1998)					
	ADC	Association	Association Membership		
			GACS	Clubs	Farmers
New this year →	Rumphu	Nkhamanga Smallholder Farmers' Association	7	140	2664
		Henga Valley Smallholder Farmers' Association	5	134	2412
		Bwengu Smallholder Farmers' Association	11	120	2160
Proposed under SADP II		Hewe EPA (Year I)			
New this year →	Coffee	Mphompha EPA - Viphya Hills pre-association	5	15	161
New this year →	Coffee	Ntchenachena EPA- Phoka Hills pre-association	6	14	130
Proposed under SADP II	Kasungu	Lisasadzi Smallholder Farmers' Association	8	91	1820
		Chipala Smallholder Farmers' Association	13	197	3940
		Chamama Smallholder Farmers' Association	8	95	1900
		Chulu EPA (Year I)			
Proposed under SADP II	Ntcheu/ Balaka	Kandeu Smallholder Farmers' Association	9	147	2205
		Nsipe Smallholder Farmers' Association	11	102	1530
	Cotton	Bazale EPA (Year I)			
	Cotton	Manjawira EPA "			
	Cotton	Rivirivi EPA "			
	Cotton	Mpulisi "			
	Cotton	Utali EPA "			
New this year →	Namwera	Masuku Smallholder Farmers' Association	11	63	1335
		Mtiya Smallholder Farmers' Association	12	68	1360
		Katuli Smallholder Farmers' Association	6	52	1102
	Zomba	Thondwe Smallholder Farmers' Association	14	106	2122
Proposed under SADP II		Dzaone Smallholder Farmers' Association	13	127	2545
		Ngwelero Smallholder Farmers' Association	9	66	1320
New this year →	Rice	Mpokwa EPA (targeted)			
	Mulanje	Zikometso Smallholder Farmer's Association (8 EPAs: Msikwanjala, Milonde, Mulanje West, Thumbwe, Nkhulambe, Waruma, Thyolo North, Matapwata,	48	239	5115

New area proposed under SAP II	Associations formed Under SADP (Revised October 1, 1998)			
	Lilongwe	Lilongwe East Smallholder Farmers Spices Assoc. (Year 1; 3 EPAs: Chitsime, Mpenu, Chiwamba)		
	Nyamja EPA (Year 1)			
	Chitekwere EPA (Year 1)			
	Chigonthi EPA (Year 1)			
Totals	18 (pre or full) Associations (Total of 38 EPAs)	196	1776	33821

### 3.3 Association Management Systems

It is the aim of the project that all associations become proficient in managing their own business affairs through the phased process of training, recruitment of salaried staff, and the introduction of sound management systems that ensure fiscal responsibility and profitability.

**3.3.1 Management.** When Associations were first established (during the 1996/97 season), they were "managed" through a farmer participatory committee approach. Sub-committees were set up for each major activity -- input procurement/credit, transport/AHL, finance, and planning -- and were composed of volunteer farmer members, mostly GAC representatives. This system is still working well and complements the recent move to salaried management which has taken place this year for fourteen of the seventeen Associations. The sub-committee approach is providing farmer leaders hands-on experience of managing key association services to members; enabling them to better oversee the new managers of the Associations.

SADP field staff, especially the Agribusiness Development Advisor, continue to monitor and advise both the management and the committees but have relinquished all decision making authority to the Associations and are no longer responsible for day-to-day cash handling and security of Association funds.

The shift to a salaried management, with sub-committees acting in an oversight/monitoring capacity, was carefully initiated by SADP as part of the phased "graduation" process. This key step to eventual association autonomy is determined by volume of business and economic viability. As of September 30, 1998, all but three of the seventeen associations had salaried management on board. The two coffee pre-associations have not yet started commercial operations and the Mulanje Zikometso (Spices) Association has paid staff (warehouse manager, buying clerk and bookkeeper) and will be recruiting a General Manger next season (1998/99).

Two types of management systems seem to be emerging, both with pluses and minuses. The "Joint Association Management" system involves two or more associations sharing the cost and supervision of a manager. This makes sense in the short-run with limited budgets and on-site technical services provided by SADP.

Independent management systems are found at the Kandeu and Nsipe associations where each association rents and maintains an office/supply shop operation which is staffed by the manager with assistance from a clerk. Inter-association disputes are eliminated, but the cost is higher, and there is no "on-spot" SADP assistance from sharing the same office. Refer to the table on page 19 for the summary of management system advancement.

**3.3.2 Financial Systems.** Although associations had opened bank accounts and recruited managers, their accounting systems in 1997 were a hodgepodge of various rudimentary records. In April 1997, SADP recruited an accountant to develop and test a system specifically designed for the needs and limitations of the NASFAM associations. In July 1998 the Skill Development Unit took this one step further and developed a standardized accounting system, manualized it and introduced the new system at a training workshop for all association managers and some SADP field staff. The system has been adopted by all current associations and will be mandatory for all new member associations.

To supplement the accounting program, a field audit program was initiated in October of 1997 with the mandate of assisting associations in accounting system development and to conduct periodic and annual audits. A full time field auditor has been recruited by SADP, who with assistance from the SADP head office Administration & Finance Unit, assists association management and committee members in learning the fundamentals of bookkeeping, financial reporting and fiscal control. All associations with accounting systems were fully audited and Annual Financial Reports were presented to farmers at all Association Annual General Meetings.

**3.3.3 Planning and Budgets.** Annual Work Plans and Budgets for the 1998/99 are prepared by Association Committees with ADC field staff assistance and are approved at the Annual General Meetings (to take place next quarter). Budgets, which must support the work plans, are used to determine fee levels for services, salary levels for recruited staff, and expense levels for committees and office running.

**3.3.4 Annual General Meeting.** Although general meetings were common place with associations, properly conducted annual general meetings were introduced for the 1996/97 fiscal year and held in late 1997. The standard format included:

- Timely announcement and written agenda
- Annual Progress Report by Committee (or by sub-committee chairman)
- Annual Financial Report by Treasurer (Audited)
- Presentation of Annual Work Plan (Chair)
- Presentation of Annual Budget (Chair)
- Elections of committees, officers and representatives (Monitored by SADP staff and NASFAM Trustees)
- Amendments to bylaws if any

Thirteen AGMs were held within this reporting period during the first quarter of the 1997/98 program year. Most were held within weeks of the end of the fiscal year (August 31 for Namwera associations; September 30 for the rest); the main scheduling constraint is having an audit financial report available. One or two NASFAM Trustees and members of the head office staff attended all AGMs, a practice which proved very beneficial and will continue.

**3.3.5 Association Performance** Performance can be rated under two categories: their fiscal bottom line; and how well they implemented their commercial service programs. Program performance is discussed individually in this chapter, and the table below illustrates fiscal performance. All Associations but Kandeu made a surplus (Kandeu almost made it -- they were \$33 in the red due to internal "loans"). Only about 42% of total income was used on operational expenditures. The collective surplus of K666.000 (US\$15.000) will be carried forward to help with cash flow and some equipment procurement for next year.

#### ASSOCIATION INCOME AND EXPENDITURE FOR THE 1997/98 FINANCIAL YEAR

ASSOCIATION	INCOME	EXPENDITURE	SURPLUS/(DEFICIT)
	K	K	K
Nkhamanga	216,043.37	101,315.48	114,727.89
Chipala	129,451.49	26,876.67	102,574.82
Dzaone	122,773.21	29,282.48	93,490.73
Henga Valley	136,614.00	71,571.02	65,042.98
Thondwe	75,897.60	20,493.15	55,404.45
Nsipe	102,242.50	49,433.80	52,808.70
Ntiya	77,682.40	26,038.23	51,644.17
Masuku	75,479.15	34,717.33	40,761.82
Chamama	53,639.88	15,757.86	37,882.02
Lisasadzi	51,705.33	15,509.11	36,196.22
Katuli	40,616.32	23,873.67	16,742.65
Kandeu	63,197.00	64,709.50	(1,512.50)
<b>TOTALS</b>	<b>1,145,342.25</b>	<b>479,578.30</b>	<b>665,763.95</b>

Association Management Systems (as of September 30, 1998)										
Association	Bank A/c	Mgr/ Clerk	Standard Accounts	Audited 97/98	Incorp. Status	AGM 97/98	Annual Report 97/98	Annual Plan-98/99	Election Held	Budget 98/99
Nkhamanga Smallholder Farmers' Association	✓	✓JAM	✓	✓	✓	Oct.	✓	✓	✓	✓
Henga Valley Smallholder Farmers' Association	✓	✓JAM	✓	✓	✓	Oct.	✓	✓	✓	✓
Bwengu EPA	✓	✓JAM	✓	✓	Applying	Oct.	✓	✓	✓	✓
Mphompha EPA (Coffee)										
Nichenachena EPA (Coffee)										
Lisasatzi Smallholder Farmers' Association	✓	✓JAM	✓	✓	✓	✓	✓	✓	✓	✓
Chipada Smallholder Farmers' Association	✓	✓JAM	✓	✓	soon	✓	✓	✓	✓	✓
Chamama Smallholder Farmers' Association	✓	✓JAM	✓	✓	✓	✓	✓	✓	✓	✓
Kandeu Smallholder Farmers' Association	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Nsipe Smallholder Farmers' Association	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Masuku Smallholder Farmers' Association	✓	✓JAM	✓	✓	✓	✓	✓	✓	✓	✓
Mriya Smallholder Farmers' Association	✓	✓JAM	✓	✓	✓	✓	✓	✓	✓	✓
Katuli Smallholder Farmers' Association	✓	✓JAM	✓	✓	✓	✓	✓	✓	✓	✓
Thondwe Smallholder Farmers' Association	✓	✓JAM	✓	✓	soon	✓	✓	✓	✓	✓
Dzaone Smallholder Farmers' Association	✓	✓JAM	✓	✓	soon	✓	✓	✓	✓	✓
Ngweleri Smallholder Farmers' Association	✓	✓JAM	✓	✓	Applying	✓	✓	✓	✓	✓
Zikometso Smallholder Farmers Spice/Herb Association	✓	ADC	✓ADC	CIHK	Applying	✓	✓	✓	✓	✓

### 3.4. Club Strengthening and Business Skill Development

**3.4.1 Change in strategy.** During the first year of SADP, ADC field staff concentrated on the 20 target clubs in each EPA and provided hands on training and problem solving services. But in late 1996, due to increasing demand, it was decided that these clubs would form the core for the expansion of services to include all motivated clubs within selected EPAs. This change in strategy paved the way for association formation which took place in 1997. The number of SADP clients jumped from the original 200 clubs in 1996, to 990 clubs in 1997, and to 1800 clubs in 1998. Another 500 clubs are expected to join the program next year.

During this expansion phase, clubs were organized into action group zones and Group Action Committees (GACs) were elected, usually one or two representatives per club with five to ten clubs per GAC. These formed the critical centers for the implementation of field-level commercial services (transport, inputs, training, communication); carried out through volunteer farmer member committees.

**3.4.2 Field Services to Clubs.** SADP Technical Service Advisors (TSA) provide two main types of services to clubs and GACs. The first is training and advisory services, and the second is operational/organization assistance for commercial service programs. This year a clear and standard training program has been developed, referred to as the Club Training Package which a TSA, in conjunction with farmer-trainers, implements over a set period of time. For new associations, this package is completed for all clubs within a twelve month time frame; for older associations all new clubs, or clubs which have not received the full package, are to be trained by December 1998.

#### Club Training Package

- Club formation and registration
- Record keeping
- Leadership
- Constitution development; democracy
- Market procedures (AHL, rehandlers)
- Market document understanding
- Loan management (MRFC)
- Annual club planning
- Club participation in GAC and Association

In addition to training, the TSAs provide hand-on assistance with association commercial service programs. These programs are planned at both the association and GAC levels but are implemented through sub-committee volunteers at the GAC and club levels.

#### Commercial Service Programs

- Transport planning and implementation

Input procurement with cash and credit  
 Hessian cloth collection  
 Tree seed sales  
 Demonstration plots planning and maintenance  
 Seed multiplication programs  
 Cash-crop marketing

Overall, the SADP field staff carried out an impressive field training and advisory program that involved 200 association meetings (committees and general); 683 GAC level meetings (up from 350 last year), and over 900 club/cluster meetings (up from 500 last year) that involved over 67,000 individual smallholder participants (up from 40,000 last year). About 24,560 or 36% of the participants were women members of mixed and women's clubs which is now a three year statistical trend [last year it was 33%]. Another 4,600 farmers were trained during the tobacco grading training program (see below).

The role of the TSA in "mature" associations, those which are two years or older, is gradually being phased out as Association/GAC sub-committees gain experience and are able to carry out field activities independent of SADP assistance. To augment the volunteer efforts of the farmer, associations will still need to provide technical and communication services to the field in a professional manner. Depending on viability levels, it is expected that for the 1998/99 program year some Associations will recruit Association Field Officers (AFO) to continue the work of the SADP TSA. A six month - to one year overlap is planned before the TSA is eventually transferred to another emerging association area.

### 3.5 Association Burley Market Development

**3.5.1 Grading Advisors and Field Days.** To improve market efficiency and tobacco quality, SADP continued the market development program during 1997/98. Grading advisors were contracted for four months by SADP, provided with bicycles, and assigned to associations to provide hands-on grading advice to clubs and farmers on a daily basis. Grading field day programs were held by all associations this year to train farmers, especially those from new clubs, in the essentials of good grading, baling, and presentation. Over 4,600 farmers from 826 clubs were trained and 30% of the participants were women. SADP will not be funding these programs next year when it is expected that Associations will decide whether to continue them under their own management and budgets or not.

**3.5.2 Auction Floor Representatives.** Since 1995 SADP has been providing monitors on the two auction floors to represent smallholder farmers in the sale of their tobacco. This year a new monitor was recruited for the Mzuzu Floor. Buyers, AHL personnel and smallholder farmers who visit the floors have appreciated the assistance they receive from the monitors. The monitors themselves, tobacco experts with years of experience, have expressed their appreciation of the improved tobacco reaching the floors from the associations.

**3.5.3 Market News - 1997 Sales Report.** Market news bulletins are published every month during the season to provide information on smallholder tobacco sales. The bulletins, very similar to the next section below, are derived from computerized data sent to SADP by AHL. How did smallholder farmers do this year?

**Quantities Sold.** At the end of the season in October, 1998, 19,973,744 kgs of smallholder burley had been sold on the three auction floors representing a 19% increase in smallholder sales over last year (16.7 million kg) and a 56% increase over 1996 sales of 12.8 million kg. Smallholder burley club sales account for 17.6% of the total national sales of 113,779,474 kg, up from the 12.5% of last year (133.5 million kg).

**Price.** The national smallholder average price is \$1.30, same as the national average; but \$ .24 lower than last year's price of \$1.54.

**Quality.** Bale rejection rates have increased a bit from last year with the average for smallholders at 8.3%. Although higher than last year, this is much lower than the 10% rejection rate of 1996, and the 16% rejection rate of 1995. Average bale weights improved slightly 72.6 kg to 74 kg.

#### April 15 - October 1998 Sales Reports for Smallholder Clubs by ADD

ADD	QUOTA	KG SOLD	AVG. PRICE (US \$)	QUOTA FILLED	BALES SOLD	AVG BALE WEIGHT	REJECTION RATE
Karonga	3,110,160	821547	1.25	26.4	10283	80	9.2
Mzuzu	17,928,336	6007405	1.28	33.5	78829	76	5.5
Kasungu	17,517,860	2472950	1.34	14.1	32079	77	7.1
Salima	3,915,669	841015	1.34	21.4	11743	71	9.3
Lilongwe	14,609,418	2932747	1.29	20.0	39396	74	8.5
Machinga	19,590,352	5273296	1.30	26.9	72884	72	10.3
Blantyre	7,802,143	1624027	1.29	20.8	23554	68	11.3
Shire Valley	1,135,800	757	1.30	0.06	17	45	
<b>SH Total</b>	<b>85,609,738</b>	<b>19,973,744</b>	<b>1.30</b>	<b>23.3</b>	<b>268,785</b>	<b>74</b>	<b>8.3</b>
<b>Nat Total</b>		<b>113,779,474</b>	<b>1.30</b>				

### 3.6 Smallholder Bulk Transport Program -1998

**3.6.1 Background.** The Smallholder Bulk Transport Program was started in 1997 in response to farmer complaints that inefficient and costly transport of their tobacco to the auction floors was the major constraint in the marketing of their crop.

#### The main issues involved:

- Independent transporters controlling the farmers: arrangements were often ignored or abused. Pick-up and delivery agreements were often missed.
- Transport remained difficult to arrange especially during the peak of the season when vehicles were in short supply; in frustration farmers would sell to IBs.
- TAMA rates (delivery rates set by TAMA depending on distance), often had to be supplemented by "tips" or bribes of K30 to K50 per bale. Transport remained expensive.
- Bales were redirected to transporter storage locations for sustained periods of time. Many bales were lost, stolen or damaged. Quality suffered and payments to farmers were delayed.
- All bales were delayed by the congestion at the Auction Floors; sometimes for up to three or four weeks.

**3.6.2 Program Design.** Last year SADP contracted the tobacco haulage to the *Road Transport Operators Association (RTOA)* on behalf of all associations. This year Associations were free to negotiate their own contracts but were grouped according to ADC zones. Two ADC zones remained with RTOA and two changed to independent companies. All contracts had a standard template and were adjusted according to the particulars of the zones.

#### Terms of the contract were:

- All vehicles would be 30mt capacity or larger, except where smaller vehicles were required for shunting tobacco over limited weight bridges and impassable roads.
- Haulage rates would not exceed the listed TAMA rates (in all cases the rates were lower).
- Tobacco would be sent directly to the floors and not temporarily stored.
- Transporter would be responsible for lost or damaged tobacco on route to the floors.
- All transport charges were to be deducted at AHL following standard procedures on a per bale basis.

As in 1997, NASFAM once again obtained approval by TCC to deliver in bulk (30 mt loads), beyond the individual club delivery quotas set by TCC, referred to as association **group delivery quotas**, but within pre-determined delivery periods. NASFAM also had to have an agreement with AHL to assign the 30 mt RTOA trucks to the **express delivery gates**. AHL agreed that associations would be **Consolidated**

**Delivery Depots** with express access. This allowed for rapid turn-around times, a critical element for the program to attract professional trucking companies.

The “**association depots**” were key to the success of the program and were managed very differently from the standard TAMA depot. It was this difference that provided the smallholders a very distinct advantage - the smallholder depot did not really exist in physical form. Tobacco was held at either the farm, GAC or collection point until times of pre-determined collections. This minimized truck turn-around time and reduced the time that tobacco remained on the truck in auction floor queues. The main benefit of course was cost - there was none. No rent, no maintenance, no labour, no off-load, re-load, no first-in, last-out, no administration, and no middleman.

**3.6.3 Results.** The 1998 program was better managed than the start-up program of 1997 but not without some problems. A side benefit, but not insignificant, is that farmers are now convinced that *problem solving through associations* is the right direction and not just a SADP invention. The program, despite early skepticism by the industry, achieved significant impact:

#### Impacts of Bulk Transport

- **54, 804 bales;** about 4 million kilograms, were delivered to the three floors representing about 20% of all smallholder club tobacco (20 million kg). This was a 1 million kg increase (34%) over the previous year.
- Thirteen associations and 1100 clubs participated
- Transport rates varied from K62/bale to K110/bale with the average at K84/bale. The average TAMA rate, including depot costs for the same areas is K196/bale, more than twice as much.
- Total cost of the program was K4,586,256 representing a total savings to NASFAM farmers of about K6 million (US\$240,000) or K113 per bale.
- The association commission averaged about K10.6/bale earning associations a total of K580,000.
- No lost, damaged or stolen bales occurred without recovery (one dispute still being investigated).
- No “tips” or bribes were paid, normally an “accepted” charge to the farmer costing him an additional K30/bale above the regular charge. Total savings to the association farmers could be as high as K3 million.
- Speed of delivery was impressive. Contracted transport allowed the clubs to deliver efficiently and quickly - all bales were delivered in 84 days from date of floor opening (versus an estimated 170 days). The effective time of delivery to complete the whole program was 77 days for Zomba, 63 days for Namwera, and 77 days Ntcheu and 84 days for Rumphu and Kasungu.
- Bales were less exposed to the elements and there were almost no cases of damage due to poor storage or long stays on vehicles.

- Last year the bulk of deliveries corresponded to times of favorable floor prices with NASFAM Associations gaining an average of .09 cents above national average. That did not happen this year but associations still earned the same as the national average of \$1.30
- Efficient delivery also meant that clubs with MRFC loans were able to pay loans off much faster. Early deliveries allowed clubs to reduce interest charges from an estimated rate of 26% down to 18%, collectively saving about MK 2 million (US\$80,000).

To better illustrate the benefits of the transport program to association members who participated, it is best to compare end-of-season results against those farmers who did not participate. The numbers below are based on national averages:

### Association Farmer Versus Non-Association Farmer Economic and Other Benefits from the Transport Program

Per Bale Basis	Association Farmer	Non-participant Farmer	Savings of
<i>Economic Benefits</i>			
Cost of Transport	K84/bale	K196/Bale	K112/Bale
Costs of Tips/bribes	K0.00/bale	K50/bale	K50/bale
End-of Season Average price	\$1.30/kg K2,405/bale	\$1.30/kg K2,405/bale	\$0.0/kg K0.00/bale
Cost of K1,500 Loan	K270 (180 days at 18%)	K390 (260 days at 26%)	K120
<b>300 kg Farmer (Net return w/o labour)</b>	<b>K5,332.34</b>	<b>K4,726.34</b>	<b>K 606 (increase of 13%)</b>
<i>Other Benefits</i>			
Delivery periods	180 days	260 days	80 days
Lost bales	none	perhaps one	one
Damaged bales	none	perhaps one	one
Collection Method	Scheduled	Unscheduled	
Bales stored before delivery	none	Very common	
Time on truck/depot	average 5 days	average 20+ days	15+ days longer

**3.6.4 Problems.** The project was not without the usual logistical and timing problems which get sorted out in good time. The main weakness of the program is on the documentation side. Commodity Delivery Notes or CDNs are often illegible, go missing, or are incorrectly submitted creating accounting problems at AHL, transport companies and Associations. Poor tracking and reconciliation also adds to the dimension of the problem. It has been suggested that a NASFAM field auditor be posted to the floors to monitor document flow and accuracy.

### 3.7 Bulk Fertilizer Procurement

**3.7.1 Background.** Cash purchase of inputs was encouraged by the SADP project in late 1996 because of the inefficiencies and disadvantages of the MRFC credit program. Farmers were discouraged with the delay in credit approval, late access of inputs, high interest rates, and the lack of professional treatment by MRFC field staff.

Three associations started the process of cash purchase in 1996. Total value of the 1996 program was about K400,000 (US\$26,000) with a 10-15% savings for farmers on discounted prices. Transport was not provided.

**3.7.2 1997/98 Season.** The input procurement program for the 1997/98 growing season was better planned and executed and involved all twelve associations.

#### Input Program Components

- The program included both cash and "consolidated credit" purchases.
- All twelve associations participated following a national program administered at the association level.
- Program was better advertised among private sector supply companies and farmer members were better educated.
- SADP coordinated with MRFC on consolidated credit purchases.
- For transparency, official tender announcements were made by associations and companies responded in writing

**3.7.3 Cash and Credit** Cash procurement actually started during the last quarter of 1996/97 (July/August/September -1997) with some cash collection starting as soon as tobacco was sold in May and June (1997). Credit applications start in July/August with inputs usually received from September to November. For simplicity, both cash and credit will be analyzed under the 97/98 production season. The cash system is a basic "pay up front" system with clubs paying the Association cash derived from tobacco sales. There are two main advantages of the cash approach:

- Avoidance of loan procedure inconvenience and no loan interest to pay
- Pre-season prices are lower; and supply companies charge lower prices for fertilizer sold for cash.

The main disadvantage to the cash system is cash security and the necessity for a rebate if farmers have a credit after purchase which is often the case. Although farmers view this rebate as extremely favorable, it creates a documentation and cash handling nightmare. Credit procurement involves the "bulking" or consolidation of the MRFC "A" Forms to enable the Associations to negotiate with companies based on a known volume.

## Program Results

- This year all fertilizer was delivered free to all GAC sites; total transport savings estimated at K415,000 (US\$28,000).
- Suppliers offered an average of 4% discount on all sales; discount savings to farmers is about K412,000 or US\$27,500)
- Total sales was 33,889 bags (1,700 metric tonnes) of various types of fertilizers. Total value is K11 million or US\$728,000.
- Cash sales amounted to about 13% of total sales, or K1.5 million (US\$ 100,000). Savings from credit avoidance (interest, fees, etc.) is estimated at K418,000 (US\$28,000).

### 3.8 Hessian Collection

This rather small but significant program takes place between December and February and is the first and easiest program that most associations participated in. Associations contract private transport on behalf of member clubs to collect hessian cloth from AHL locations and deliver to club sites reducing costs to clubs significantly. In addition the program is much appreciated by AHL which can now deal with twelve associations instead of 800 clubs.

Twelve associations and 791 clubs paid an average of K64/club or K50,929 total transporting hessian to clubs sites in bulk. Individual club or farmer arrangements would have averaged out to about K430/club or K340,000 total. Hessian collection program saved an estimated K290,000 (US\$20,000) or K366/club.

### 3.9 Agribusiness Development

Now that Associations have greatly improved their marketing efficiency with tobacco, a program is being put into place to use this experience to market other cash crops. The Associations are well placed for this task with their club-GAC-Association network, salaried management, accounting and banking systems, and a membership well versed in the art of moving a difficult product to market - and a rather tenuous trust that the system will work.

**3.9.1 Agribusiness Development Advisors.** This same market structure can be used to market any crop with only slight adaptations to the peculiarities of that crop (packaging, grading, end-buyer, etc.). Five Agribusiness Development Advisors have been recruited to augment the two volunteer ADAs already in place.

#### Their main activities will include:

- Introduction of cash crop marketing by working with Association leaders and members in the research, planning, and implementation of the program. The scope of the program should be association-wide.
- On/off farm income generating activities focused primarily on the reinvestment of income derived from crop marketing into other business ventures. The target for this program are motivated individual

farmers and progressive clubs. The ADA is to link the investor with technical resources, credit if required, buyers, and if necessary assist in the preparation of feasibility studies and/or loan proposals.

- Technical Library. The ADA, in collaboration with other ADAs and the Business Development Manager (HO), is to establish a technical library of in-demand business ventures.

**3.9.2 Association Farm Supply Shops.** One example of ADA work is the Association owned and managed farm supply shop. The ADA conducts the feasibility study (review by HO), seeks approval from the Committee which presents the program to the General Assembly at the next General Meeting. The shop can have several functions as it retails small input items to the local community. If large enough, it can also serve as the Association office, committee meeting place, storage for supplies or for marketed commodities. Assuming an appropriate location, farmers can use it as their central meeting place, or where they can report problems and access a telephone if available. The project also intend that as TSAs become more widely dispersed, they will use it as their office as well. The shop/office is a physical location, rented perhaps, but still symbolic of permanency and "physical presence" which is an important way for farmers to view their association.

### 3.10 Other Programs - Private Sector Linkage

**3.10.1 Demonstration Plots.** Both the National Seed Company and PANNAR are supplying hybrid maize seed and fertilizer to eight Associations for on-farm maize demonstrations. All NASFAM Associations have been granted "Stockist" privileges but have not started stocking or selling maize seed due to farmer reluctance to buy hybrid seed or apply fertilizer. It is hoped that these demonstrations will promote the commercial sale of both the seed and appropriate fertilizers to association members.

**3.10.2 Environmental Programs: Tree Seed Sales.** In conjunction with Carlsberg Brewery and the USAID agroforestry project MAFE, SADP and the farmer associations participated for the second year in the sale and/or distribution of 10,000 "Green Packs" each holding 250 seeds of five different varieties. Sales proceeds went towards prizes for the best 45 tree growers who received a K400 award voucher for purchases at any ATC branch store. Associations also earned K2 for every pack sold.

**3.10.3 Private Sector Sponsored Awards.** For the second year Norsk Hydro sponsored six Best Club awards for clubs in each of the six ADC zones, including a chilli club for the first time. ADC staff, following standard selection procedures, selected winning clubs which were presented with trophies and prizes of fertilizer.

Agricultural Trading Company (ATC) sponsored the Business Excellence Award to the Association which effectively demonstrates sound and efficient business and management practices over the program year. This year Chipala Association won the award which was presented at the closing function of the NASFAM AGM.

Auction Holdings Ltd. Sponsors the Annual Burley Club Grading Competition which went to Tilimbike Club from Chipala Association.

## 4. Agribusiness Development Programs

### The Start of New Commodity Associations

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#### 4.1 Zikometso Smallholders Farmers' Association - Mulanje

**4.1.1 Background** In mid-1996 SADP had been invited by the USAID project SHARED to work with the Malawi Association of Spices and Herbs (MASH) which was experiencing serious financial and management problems. After some preliminary research into the matter, and following a few meetings with the MASH committee, SADP decided that the sizable MASH debt, pending litigation, its poor field marketing record, and less than positive name recognition, did not make MASH a suitable business partner. SADP developed its own game plan which was implemented in mid-1997.

SADP set up a new ADC field office in Mulanje with one coordinator, three TSAs and one Peace Corps volunteer agribusiness development advisor (ADA). SADP's intention was to pursue a full plan of action to export a minimum of 21 mt (3 FCL) of chilli this year through an organized farmer marketing network. The program entailed the following actions:

- ✓ **Two month field survey** of all chilli production areas provided information regarding chilli volumes, club locations and number of active growers. This information led to the establishment of the Mulanje ADC and the placement of three TSAs and the ADCC in three operational zones covering seven EPAs.
- ✓ **Institutional development:** Club formation and strengthening for over 100 clubs in seven EPAs is an ongoing activity carried out by Mulanje ADC field staff. Clubs are also being formed into GAC collection/marketing centers. It is estimated that 3,000 farmers produced more than 150 mt of chilli for the 1997/98 season.

During and after the 1997/98 market season clubs continued to sign on. As of this report there are 50 buying points, 240 clubs and over 5,000 farmers. Expected volume to be marketed next year is about 100 metric tonnes.

The GACs sent representatives to three regional meetings where a pre-association "Zikometso Smallholder Farmers' Association" was formed. Field staff trained farmers/clubs leaders and GACS in the field market system, instructing them in record keeping, receipt preparation, grading, payment systems and communication.

- ✓ **Marketing preparation:** Field staff prepared for the market season by conducting research on storage facilities, freight forwarders, packing systems, equipment requirements and collection schedules. Club marketing agreements are used to identify motivated clubs which are capable of implementing the field market program. Clubs have developed constitutions as a foundation of club management and registration will be with the pre-association through club agreement submissions. Chilli seeds were sold to farmers throughout the target area and the Mulanje field staff attended a production course at the Bvumbwe Agricultural Research Station.
- ✓ **Market Research:** Through the NASFAM office research was conducted on the export market for chilli by contacting overseas buyers, meeting with financial institutions, accessing Internet information on the chilli industry and investigating alternative selling options both locally and internationally.

**4.1.2 Market Results.** The Mulanje field staff have done a great job preparing the field for marketing, planning the operation, preparing the central warehouse and implement the program. The expected 21 metric tonnes was exceeded by the 37 mt purchased which is sufficient for seven container loads.

Kwacha(@44)

Sales to date:	770,000
<u>Value of inventory</u>	<u>2,086,000</u>
Value: sales/Inventory	2,856,000
<u>Purchase Costs</u>	<u>1,450,330</u>
Gross Revenues	1,405,670
<u>Less Operational Costs</u>	<u>362,385</u>
Net Revenues	1,043,285*

\* Additional costs such as finance charges, export fees and other operational expenditures will be covered by this amount. The balance remaining will be considered for member sales rebate, capital investment, and start-up fund for the 1998/99 season.

#### 4.2 **Coffee: Viphya Hills and Phoka Hills Pre-Associations**

**4.2.1 Background.** Two coffee co-operative study groups from the northern region, Viphya Hills and Phoka Hills, joined NASFAM in 1997 with the expectation that they will receive technical and other assistance to remedy the decline in the smallholder coffee industry in the north. Although such assistance was planned during the 1997/98 season, the program was postponed to the 1998/99 season for various reason. Much depended on the many players in the industry -- Smallholder Coffee Authority (SCA), Ministry of Agriculture and Irrigation (MAI), Privatization Commission, European Community (EU), and ACIDI/SADP. Due to delays, diverse opinions and other circumstances, SADP decided to proceed with its own independent plan involving the two farmer organizations already part of the NASFAM program.

## SADP Assisted Radio Programs 1998

January 98	MAFE	National Project Coordinator Mr. Nanthambwe	What programs they have that specifically target smallholder farmers and their message to the smallholders on Agro - Forestry.
January 98	ARET	Dr. Munthali	Reported on what they are doing to instill good cultural practices in Smallholder farmers, how they are including smallholder farmers in their programs like - training, participation in field days, and accessibility to ARET facilities
February	Grading Field Days Thondwe Association	Field Assistant, Farmer facilitator and SHF Participant	Reported on the objectives of the Grading Field Days, What was covered and how important this is to the smallholder farmers in the area.
February	Smallholder SACCO	Smallholder farmers Dzaone Association	The Logistics involved in becoming a SACCO member and how the program is benefiting smallholders in Dzaone Association
March	Association Transport Program	Mr. Somanje, Transport Sub Committee, Dzaone SHF Association	Talked on the transport program and highlighted on its benefits to smallholder farmer clubs
April	AHL Floor Opening	Mr. Makolo, NASFAM Floor Monitor - Lilongwe	Reported on how the marketing season has started and compared the quality of this year's smallholder tobacco to last year's.
June	NASFAM General Meeting	Participants to the meeting	Discussed the objectives of the meeting, participation, what they have learnt and benefited from attending.
	SADP Activities	Field Coordinator and one ADC Coordinator	Reported on the activities of SADP and the assistance it offers to smallholder farmers in their Associations.
	NASFAM Activities	NASFAM Board Members	Highlighted the activities that NASFAM is involved in and its services to member Associations.

	Chilli Marketing	Mulanje Chilli Growers	Reported on the problems they used to have in marketing their chillies and how they are being assisted by the NASFAM program.
	Smallholder Coffee Production	Viphya Coffee Study Group	Discussed the problems faced by smallholders in the procuring inputs, getting loans and even marketing their coffee and how they think these problems can be alleviated.
	1998 Tobacco Marketing	Association Representativse	How the marketing season has started, how it is comparing to last year and how smallholders are doing.
<b>July</b>	Women's Participation in Association Activities	Chisangalalo Women's Club, Chipala Association - Kasungu, Ulunji Women's Club, Henga Valley Association - Rumphu	Their views on why there is low female participation in other Associations and what should be done to improve the situation
	Local Grading Monitor	Mr. Rodgers Gondwe, LGM for Ng'onga ATC, Henga Valley Association.	Discussed their duties in the areas and their importance in the Associations.
<b>August</b>	Roles and Responsibilities of Association Committee Members	Henga Valley, Nkhamanga and Lisasadzi Commitee Members	Discussed their responsibilities and qualities of good Committee members
	Association Manager	Mr. Sam Mwalwanda, Henga Valley and Nkhamanga Associations Manager	Discussed what the Associations are doing and what his duties are as an Association Manager.
<b>September</b>	Forward Business Planning	TSA, Matthews Nogwe, Zomba	What is involved in training farmers in FBP, objectives and importance of such trainings.
	NASFAM Credit Policy	TSA, Anthony Makuluni, Ntcheu	Is NASFAM discouraging its members from getting loans? Elaborated on the NASFAM credit policy, and NASFAM relationship with Malawi Rural Finance Company.

	Non tobacco marketing	TSA, Isaac Mambo	Discussed what NASFAM is doing to encourage non tobacco production and marketing among smallholder farmers who have always believed in tobacco.
October	Importance of Associations	Minister of Women, children and community services, Lilian Patel, M.P	Discussed how the Association is helping farmers in Masuku EPA, the Associations activities and encouraged farmers who have not yet joined the Association to do so to benefit like their friends are doing.
	Activities of Masuku Association	Association chairman, Mr. Paul Mkanda	Talked about the activities of teh Association in the last year, their benefits and problems and their plans for next year.
	Responsibilities of board members	Mrs. Fanny Makina and Mr. Salamu Phiri	Discussed their responsibilities as board members and why it is necessary for them to be visiting other Associations and attending all Associations AGMs.
November	1998 Grading contest and Business Performance winners	Chipala Association chairman	Highlighted their club/Association activities and factors that have lead to their success
	Government's support	Minister of Agriculture, Hon. Aleke Banda	Reported on what government is doing to support efforts started by smallholder farmers.

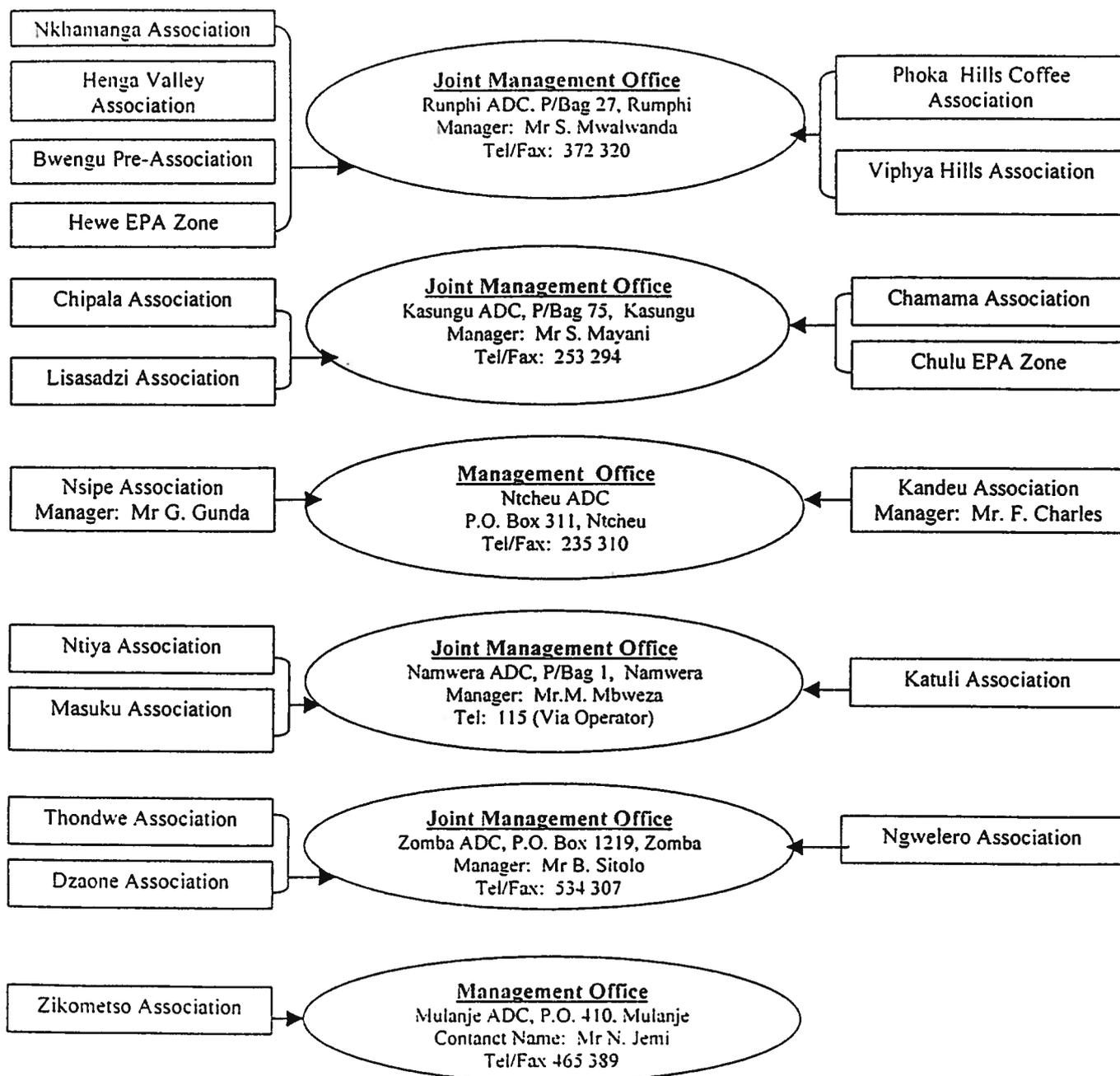
# Contact Addresses For NASFAM Member Associations

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# National Smallholder Farmers Association of Malawi

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Zomba

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Namwera

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Mulanje

Contact Name: *Mr N. Jemi*

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# SMALLHOLDER AGRIBUSINESS DEVELOPMENT PROJECT

## PROGRAM PERFORMANCE INDICATORS

INDICATORS	YEAR	MHUJU		BORERO		CHAMAMA		LISASADZI		CHIPALA		KANDEU		NSIPE		MASUKU		MTIYA		DZAONE		THONDWE		All Target	
		Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
<b>Project Goal:</b>	1993/94																								
1. Real per capita increase in smallholder incomes of 3% per annum (USAID)	1994/95																								
	1995/96																								
	1996/97																								
	1997/98																								
<b>Project Purpose</b>																									
Average annual AHL gross sales returns to smallholders increases by 25% annually Expressed in \$'000 (AHL)	1993/94	196	196	261	261	188	188	57	57	95	95	82	82	43	43	302	302	177	177	339	339	87	87	1827	1827
	1994/95	245	262	325	304	235	166	71	88	119	89	102	88	54	79	377	485	221	330	424	639	109	251	2282	2781
	1995/96	306	471	406	635	294	305	88	230	149	296	128	335	67	218	472	881	277	822	530	1113	136	731	2853	6037
	1996/97	383	790	508	1092	367	188	111	223	186	550	160	543	84	484	590	1056	346	666	662	1004	170	618	3567	7214
	1997/98	479	992	635	1376	459	236	138	326	233	506	200	592	105	434	737	647	432	407	828	1240	212	586	4458	7342
Number of women's clubs selling on AHL will increase by 25% annually (AHL) (defined as >90% membership female)	1993/94																								
	1994/95																								
	1995/96																								
	1996/97																								
	1997/98																								
<b>Project Objectives:</b>																									
1. Improve Business Skills of Clubs																									
Number of clubs in target EPA maintaining well developed written records (ADC) (Target = 300 total or 60 per ADC)	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1995/96	15	29	15	34	0	0	0	0	0	0	15	15	15	21	15	19	15	24	15	42	0	0	105	184
	1996/97	30	65	30	100	15	0	15	0	15	0	30	40	30	45	30	51	30	57	30	120	15	80	270	558
	1997/98	40	80	40	118	30	39	30	40	30	95	40	147	40	102	40	66	40	69	40	94	30	91	400	941
Number of clubs with developed business plans (ADC) (Target = 300 total or 60 per ADC)	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1995/96	20	35	20	30	0	0	0	0	0	0	20	30	20	28	20	54	20	59	20	42	0	0	140	278
	1996/97	40	70	40	90	20	0	20	0	20	0	40	80	40	45	40	63	40	60	40	120	20	80	360	608
	1997/98	60	50	60	90	40	6	40	9	40	3	60	147	60	102	60	62	60	74	60	45	40	40	580	628
No of clubs in EPA with members able to calculate share of proceeds from burley	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1995/96	20	27	20	23	0	0	0	0	0	0	20	23	20	25	20	35	20	33	20	32	0	0	140	198
	1996/97	40	40	40	70	20	25	20	60	20	80	40	90	40	56	40	21	40	60	40	40	20	70	360	612
	1997/98	60	60	60	107	40	40	40	38	40	74	60	147	60	102	60	84	60	83	60	81	40	86	580	902

INDICATORS	YEAR	MHUJU		BORERO		CHAMAMA		LISASADZI		CHIPALA		KANDEU		NSIPE		MASUKU		MTIYA		DZAONE		THONDWE		All Target		
		Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	
No of clubs targeted EPA purchasing inputs at least in part with cash (Target = 150 total or 30 per ADC)	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1995/96	10	24	10	15	0	0	0	0	0	0	10	25	10	20	10	23	10	12	10		10		80	119	
	1996/97	20	21	20	48	10	7	10	15	10	18	20	87	20	22	20	2	20	10	20	3	20	1	190	234	
	1997/98	30	35	30	39	20	10	20	19	20	64	30	97	30	35	30	9	30	7	30	23	30	32	300	370	
																								0		
No of clubs targeted EPA adopting saving/investment schemes (ADC) (Target = 150 total or 30 per ADC)	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1995/96	10	16	10	17	0	0	0	0	0	0	10	17	10	18	10	19	10	15	10	20	0	0	70	122	
	1996/97	20	4	20	9	10	1	10	8	10	0	20	17	20	32	20	22	20	25	20	90	10	30	180	238	
	1997/98	30	40	30	50	20	4	20	0	20	0	30	25	30	12	30	36	30	23	30	47	20	49	290	286	
<b>2 Improve Marketing Skills</b>																										
No of clubs in EPA filling > 90% of quotas increases 25% annually (AHL)	1993/94	7	7	19	19	4	4	2	2	1	1	4	4	4	4	18	18	9	9	9	9	2	2	79	79	
	1994/95	9	13	24	22	5	5	3	3	2	0	5	4	5	4	23	21	11	11	11	19	3	6	101	108	
	1995/96	11	16	30	35	6	12	4	5	3	9	6	20	6	13	28	40	14	34	14	48	4	9	126	241	
	1996/97	14	46	37	77	8	6	6	16	4	35	8	16	8	6	35	23	18	14	18	11	6	7	162	257	
	1997/98	17	47	46	62	10	2	8	12	6	25	10	25	10	12	44	8	22	9	22	23	8	13	203	238	
																								0		
Target EPA bale rejection rate as percent of bales sold (AHL-excluding lorn tickets) declines 10% annually	1993/94	21.1	21.1	26.8	26.8	22.4	22.4	25.8	25.8	21.8	21.8	34.1	34.1	29.8	29.8	22.8	22.8	25.3	25.3	25.9	25.9	24.2	24.2	25.4	25.4	
	1994/95	18.99	15.4	24.12	12.6	20.2	12.9	23.22	8.9	19.62	11.8	30.69	21.6	26.82	20.7	20.52	14	22.77	13.8	23.31	15.7	21.78	17.6	22.86	16	
	1995/96	17.09	4.62	21.71	4.88	18.1	7.63	20.9	5.22	17.66	4.91	27.62	16.96	24.14	15.72	18.47	11.62	20.49	13.4	20.98	13.12	19.6		20.57	11.1	
	1996/97	15.38	7.3	19.54	7.2	16.3	7.5	18.81	7.7	15.89	7.4	24.86	10.9	21.72	7.8	16.62	7.7	18.44	7.6	18.88	7.7	17.64	7.2	18.52	7.8	
	1997/98	13.84	6.4	17.58	9.9	14.7	7.2	16.93	10.7	14.3	8.6	22.37	13.1	19.55	13.6	14.96	9.6	16.6	9.6	16.99	12.5	15.88	12.9	16.66	10.5	
No of EPA clubs with average price per kg above national average increases 25% annually (AHL)	1993/94	20	20	19	19	8	8	1	1	0	0	6	6	0	0	17	17	19	19	15	15	8	8	113	113	
	1994/95	25	15	30	17	10	13	3	5	4	6	8	6	4	4	21	31	24	26	19	44	10	24	158	191	
	1995/96	31	39	37	65	13	13	6	13	5	4	10	29	5	18	27	40	30	49	23	46	13	39	200	355	
	1996/97	39	64	46	115	16	18	8	39	6	75	12	86	6	68	33	106	37	76	29	88	16	63	248	798	
	1997/98	49	66	58	111	20	31	10	44	8	86	15	53	8	38	42	102	46	61	37	146	20	81	313	819	
<b>3. Facilitate Smallholder Empowerment</b>																										
Procedures for legalising smallholder clubs (SADP)	1993/94																									
	1994/95																									
	1995/96																									
	1996/97	yes	yes	yes	yes	yes		yes		yes		yes														
	1997/98						yes		yes		yes												yes			
No of clubs in target EPA with well developed constitutions (ADC) (Target = 300 total or 60 per ADC)	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1995/96	20	27	20	35	0	0	0	0	0	0	20	30	20	29	20	11	20	11	20	43	0		140	186	
	1996/97	40	66	40	77	20	20	20	15	20	20	40	45	40	45	40	2	40	35	40	170	20	161	360	656	

INDICATORS	YEAR	MHUJU		BORERO		CHAMAMA		LISASADZI		CHIPALA		KANDEU		NSIPE		MASUKU		MTIYA		DZAONE		THONDWE		All Target	
		Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
	1997/98	60		60		40		40		40		60		60		60		60		60		40		580	
No of clubs transporting through Associations and/or GACs	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(Target = 300 total or 60 per ADC)	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1995/96	20	43	20	40	0	0	0	0	0	0	20	100	20	40	20	61	20	61	20	14	0		140	359
	1996/97	40	66	40	77	20	34	20	44	20	81	40	137	40	80	40		40	75	40	109	20	90	360	793
	1997/98	60	88	60	108	40	36	40	39	40	107	60	147	60	102	60	85	60	86	60	127	40	106	580	1031
No of clubs participating in Assoc/GAC	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(Target = 300 total or 60 per ADC)	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1995/96	20	32	20	61	0	0	0	0	0	0	20	60	20	31	20	70	20	59	20	86	0	101	140	500
	1996/97	40	73	40	100	20	40	20	42	20	86	40	80	40	45	40	63	40	67	40	106	20		360	702
	1997/98	60	63	60	126	40	40	40	65	40	100	60	147	60	102	60	89	60	86	60	100	40	93	580	1011
<b>4. Crop Diversification</b>																									
Number of EPA clubs with agroforestry activities involving association structures	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(Target = 150 total or 30 per ADC)	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1995/96	10	0	10	0	0	0	0	0	0	0	10	24	10	21	10	10	10	0	10	25	0	0	70	80
	1996/97	20	55	20	50	10	50	10	35	10	40	20	51	20	54	20	17	20	20	20	6	10	40	180	418
	1997/98	30	130	30	74	20		20	60	20	120	30	147	30	102	30	70	30	86	30	114	20	102	290	1005
Number of EPA clubs participating in diversification schemes through assoc.	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(Target = 150 total or 30 per ADC)	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1995/96	10	0	10	10	0	0	0	0	0	0	10	20	10	16	10	2	10	1	10	5	0	50	70	104
	1996/97	20	30	20	15	10	15	10	0	10	0	20	26	20	15	20	4	20	4	20	0	10		180	109
	1997/98	30		30		20		20		20		30		30		30		30		30		20		290	0
<b>5. Women's Participation</b>																									
Share of women leaders in association structure (club reps to Assoc.)	1993/94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Target +15%	1994/95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1995/96	10	19	10	17	0	0	0	0	0	0	10	8.3	10	15.6	10	21.4	10	24.6	10	17.9	0	0	10	17.69
	1996/97	12	30	12	37	10	15	10	13	10	11	12	27	12	30	12	39	12	15	12	20	10	23	12	23.64
	1997/98	15		15		12		12		12		15		15		15		15		15		12		15	

Ntcheu ADC

Mon	Assoc Name	Assoc G Meeting			Assoc C Meeting			GAC			Cluster			Club Comm			Club Genera			Othe			Total															
		#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T													
Oct	Kandeu Nsipe					1	10	1	11	6	248	69	317	9	345	104	449							25	603	174	777											
Nov	Kandeu Nsipe					1	8	2	10					2	34	107	141	1	16	4	20	2	98	44	142	6	156	157	313									
Dec	Kandeu Nsipe					2	18	5	23									2	41	5	46	3	17	6	25	7	76	18	94									
						1	11	2	13	4	173	57	230	4	78	66	144	1	18	11	29	1	72	39	111	11	352	175	527									
						6	56	13	69	19	786	249	1035	18	520	312	832	0	0	0	0	4	75	20	95	8	226	115	341	64	1663	709	2372					
Jan	Kandeu Nsipe					0	1	9	3	12				5	108	52	160					1	10	0	10	1	34	0	34	8	161	55	216					
Feb	Kandeu Nsipe	1	114	20	134	3	31	7	38	1	14	5	19				0	0			0	3	173	48	221	8	332	80	412									
Mar	Kandeu Nsipe	2	20	3	23					0	9	334	117	451	1	69	8	77				0	7	196	32	228	19	619	160	779								
		2	23	1	24					0	8	323	67	390				0				0	5	117	27	144	15	463	95	558								
		6	239	39	278	7	70	13	83	22	750	214	964	11	334	117	451	0	0	0	0	1	10	0	10	22	754	236	990	69	2157	619	2776					
Apr	Kandeu Nsipe					0	2	21	6	27	5	137	46	183				0				0				0	7	158	52	210								
May	Kandeu Nsipe					0	2	20	4	24	2	49	13	62	1	18	2	20				0				0	5	87	19	106								
Jun	Kandeu Nsipe					0								0				0				0				0	0	0	0	0								
Jul	Kandeu Nsipe					0	1	9	3	12				0	5	119	88	205				0				0	6	128	89	217								
Aug	Kandeu Nsipe					0	3	29	5	34				0	6	214	21	235				0	2	30	3	33	0	11	273	29	302							
Sep	Kandeu Nsipe					0								0				0				0				0	0	0	0	0								
Oct	Kandeu Nsipe					0	4	40	8	48	8	326	135	461				0				0				0	12	366	143	509								
Nov	Kandeu Nsipe					0	1	16	2	18	8	266	89	355				0				0	1	21	0	21	1	46	25	71	11	349	116	465				
Dec	Kandeu Nsipe					0	0	0	0	0	13	135	28	163	23	778	283	1061	12	351	109	460	0	0	0	0	3	51	3	54	1	46	25	71	52	1361	448	1809
Jan	Kandeu Nsipe					0	2	20	5	25				0				0				0	2	11	6	17	0	4	31	11	42							
Feb	Kandeu Nsipe					0	1	6	2	8	5	135	85	220				0				0	1	15	6	21	0	7	156	93	249							
Mar	Kandeu Nsipe					0								0				0				0				0	0	0	0	0								
Apr	Kandeu Nsipe					0	1	9	5	14	4	148	103	251				0				0				1	37	15	52	6	194	123	317					
May	Kandeu Nsipe					0	2	14	3	17	7	189	99	288				0				0	3	67	10	77	2	344	194	538	14	614	306	920				
Jun	Kandeu Nsipe					0								0				0				0				0	0	0	0	0								
Jul	Kandeu Nsipe	1	235	81	316	2	13	3	16	7	178	90	268				0				0	3	68	11	79	2	350	180	530	15	844	365	1209					
Aug	Kandeu Nsipe	1	184	98	282	1	10	5	15	4	150	102	252				0				0				0	1	40	16	56	7	384	221	605					
Sep	Kandeu Nsipe	2	419	179	598	9	72	23	95	27	800	479	1279	0	0	0	0	0	0	0	0	9	161	33	194	6	771	405	1176	53	2223	1119	3342					

KASUNGU ADC

Mon	Assoc Name	Assoc G Meeting			Assoc C Meeting			GAC			Cluster			Club Comm			Club Genera			Othe			Total										
		#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T								
Oct	Chipala					1	9	1	10	1	21	5	26	3	78	54	132								5	108	60	168					
	Lisasadzi	1	147	89	236	1	6	2	8	1	37	20	57	1	21	0	21	1	17	2	19	1	27	3	30	6	249	116	363				
	Chamama					1	6	2	8					11	263	120	383	7	107	31	136				19	376	153	529					
Nov	Chipala																																
	Lisasadzi																																
	Chamama					1	4	2	6					4	59	42	101	5	53	52	105				10	116	98	212					
Dec	Chipala					1	6	1	7					1	28	8	36	3	18	13	31				5	52	22	74					
	Lisasadzi	1	46	7	53	1	7	3	10					1	28	8	36	3	47	4	51				6	128	22	150					
	Chamama																																
		2	193	96	289	5	29	10	39	1	37	20	57	18	399	178	577	0	0	0	0	19	242	102	344	1	27	3	30	46	921	409	1328
Jan	Chipala	1	63	24	87									3	52	11	63	2	4	18	22			0	6	118	53	172					
	Lisasadzi	1	12	6	18									1	12	12	24								0	2	24	18	42				
	Chamama	1	40	15	55					4	93	13	106					4	27	34	61			0	9	160	62	222					
Feb	Chipala			0	1	8	1	9	1	29	13	42	6	193	86	279		0						0	8	230	100	330					
	Lisasadzi			0	1	7	3	10						0	3	43	37	80	0				0	1	8	0	8	5	58	40	98		
	Chamama			0	2	10	1	11						0	7	166	68	234	1	5	0	5	0	4	57	1	58	14	238	70	308		
Mar	Chipala	1	4	1	5	1	114	36	150					0	2	43	16	59					0	7	318	71	389	11	479	124	603		
	Lisasadzi	2	9	3	12	1	38	22	60					0				0					0		0	3	47	25	72				
	Chamama	1	5	2	7					0	1	6	6	12	5	147	43	190	0	2	14	0	14	1	15	0	15	10	187	51	238		
		7	133	51	184	6	177	63	240	6	128	32	160	27	856	273	929	1	5	0	5	8	45	52	97	13	398	72	470	68	1542	543	2065
Apr	Chipala			0	1	10	0	10						0				0						0	1	10	0	10					
	Lisasadzi			0	1	8	3	11						0				0						0	1	8	3	11					
	Chamama	1	39	14	53	2	10	3	13					0				0					0	1	30	15	45	4	79	32	111		
May	Chipala			0	1	8	0	8	6	133	102	235		0				0						0	7	141	102	243					
	Lisasadzi			0	2	11	2	13	3	130	102	232		0				0						0	5	141	104	245					
	Chamama	1	185	50	235	1	7	1	8	4	89	114	203					0	1	24	4	28		0	7	305	169	474					
Jun	Chipala			0		1	67	23	90					2	21	10	31		2	1	2	3		0	5	88	35	124					
	Lisasadzi			0	1	2	2	4						0	4	94	39	133	0	1	3	0	3		0	6	99	41	140				
	Chamama			0	1	7	1	8						0	8	356	145	501	0	3	8	62	70		0	12	371	208	579				
		2	224	64	288	10	63	12	75	14	419	341	760	14	471	194	665	0	0	0	0	7	38	68	104	1	30	15	45	48	1243	694	1937
Jul	Chipala			0		1	6	0	6	4	318	109	427	2	49	44	93						0	1	24	21	45	6	397	174	571		
	Lisasadzi			0	1	5	1	6	1	41	8	49	2	43	62	105		0	1	3	1	4	2	230	119	349	7	322	191	513			
	Chamama			0		5	40	19	59	6	266	130	396					0	4	15	58	71	2	388	67	453	17	707	272	979			
Aug	Chipala	1	62	18	1	1	7	0	7	6	231	166	397	6	205	95	300						0	14	505	279	784						
	Lisasadzi			0	1	2	5	7	3	109	73	182	5	149	95	244		0	1	4	2	6		0	10	264	175	439					
	Chamama			0	2	10	7	17	14	462	289	751						0	1	0	15	15		0	17	472	311	783					
Sep	Chipala	1	377	126	503	2	19	4	23					0				0					0	1	14	4	18	4	410	134	544		
	Lisasadzi	1	130	59	189	1	3	0	3	2	59	36	95					0					0	1	8	4	12	5	200	99	299		
	Chamama	1	140	51	191					0	3	52	24	76				0					0	1	6	1	7	5	198	78	274		
		4	709	254	884	9	52	17	69	38	1312	724	2036	21	712	428	1138	0	0	0	0	7	22	74	96	8	688	216	884	87	3475	1711	5186

NAMWERA ADC

Mon	Assoc Name	Assoc			GAC			Cluster			Club Comm			Club Genera			Othe			Total													
		#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T								
Oct	Katuli																																
	Masuku					8	173	65	238					1	6	7	15					9	181	72	253								
	Ntiya																																
Nov	Katuli																																
	Masuku					9	226	95	321													9	226	85	321								
	Ntiya					10	212	52	264													10	212	52	264								
Dec	Katuli	1	75	3	78	1	12	0	12													2	87	3	90								
	Masuku	1	103	16	119	1	11	3	14									1	73	23	96	3	187	42	229								
	Ntiya	1	105	17	122	1	12	0	12	3	85	12	77									5	182	29	211								
		3	283	36	319	3	35	3	38	30	676	224	900	0	0	0	0	0	0	0	0	1	8	7	15	1	73	23	96	38	1075	293	1368
Jan	Katuli					1	8	1	9	1	20	0	20									2	28	1	29								
	Masuku					1	8	1	9	1	10	4	14	1	3	2	5	1	7	0	7	4	28	7	35								
	Ntiya					2	44	18	62													2	44	18	62								
Feb	Katuli					0	5	72	4	78				0				0			0	5	72	4	78								
	Masuku					0	1	8	1	9	7	103	33	136					0		0	8	111	34	145								
	Ntiya					0	1	15	2	17	6	143	45	188	5	100	5	105			0	4	54	18	72	16	312	70	382				
Mar	Katuli	1	32	2	34	0	1	26	1	27				0							0	2	58	3	61								
	Masuku	0	1	152	23	175	2	145	44	189				0				0	1	7	0	7	4	304	67	371							
	Ntiya	0	1	132	32	164	1	7	1	8	6	88	29	117				0			0	8	227	62	289								
		1	32	2	34	6	323	60	383	26	570	150	720	11	188	34	222	1	3	2	5	2	14	0	14	4	54	18	72	51	1184	266	1450
Apr	Katuli					0				0				0							0	0	0	0	0								
	Masuku					0				0				0							0	0	0	0	0								
	Ntiya					0				0				0							0	0	0	0	0								
May	Katuli					0	4	29	6	35	4	60	0	60	0	2	7	0	7		0	10	96	6	102								
	Masuku					0	1	13	0	13	3	37	9	46						0	1	17	6	23	5	67	15	82					
	Ntiya					0	2	30	3	33	5	86	13	101					0	2	23	1	6		9	141	17	158					
Jun	Katuli					0	8	110	0	110					0				0	1	15	0	15	9	125	0	125						
	Masuku	1	108	17	125	0	8	124	25	149					0	1	12	0	12	1	8	0	8	11	252	42	294						
	Ntiya					0	5	83	7	90					0	9	103	7	110	3	31	7	38	17	217	21	238						
		1	108	17	125	7	72	9	81	33	502	54	556	0	0	0	0	2	7	0	7	12	138	8	128	6	71	13	84	81	698	101	999
Jul	Katuli	1	95	13	108	1	14	0	14	2	17	0	17	1	7	0	7			0	1	6	0	6	6	139	13	152					
	Masuku					0	2	26	9	35	4	102	25	127					0	2	16	3	19	1	13	2	15	9	157	39	196		
	Ntiya					0	8	118	11	129	1	8	1	9					0	4	29	7	36	0	13	155	19	174					
	Ntiya					0				0				0							0	0	0	0	0	0	0	0					
Aug	Katuli					0	2	21	3	24	10	190	30	220							0	12	211	33	244								
	Masuku					0	9	244	55	299					0	2	15	9	24		0	11	259	64	323								
	Ntiya					0	19	509	343	852					0						0	19	509	343	852								
Sep	Katuli	1	61	8	69	2	16	1	17	6	69	11	80						0	1	11	2	13	10	157	22	179						
	Masuku	1	96	30	126	2	24	1	25	4	147	47	194						0	3	14	10	24	2	20	3	23	12	301	91	392		
	Ntiya	1	103	23	126	1	15	2	17	4	52	23	75						0	3	31	2	33	9	201	50	251						
		4	355	74	429	10	116	16	132	66	1448	545	1993	2	15	1	18	0	0	0	0	12	80	29	109	7	75	9	84	101	2089	674	2763

RUMPHI ADC

Mon	Assoc Name	Assoc G Meeting				Assoc C Meeting				GAC				Cluster				Club Comm				Club Genera				Othe				Total			
		#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T
Oct	Nkhaman									10	253	100	353									1	26	19	45					11	279	119	398
	Henga	1	28	6	34					4	80	41	121																	5	108	47	155
	Bwengu																																
Nov	Nkhaman	2	275	256	531					2	33	23	56	1	29	28	57													5	337	307	644
	Henga	1	119	81	200	1	6	2	8	3	34	28	62					4	43	5	48									9	202	116	318
	Bwengu																																
Dec	Nkhaman																																
	Henga									1	29	16	45	4	51	26	77					2	0	24	24	4	54	24	78	11	134	90	224
	Bwengu																																
		4	422	343	765	1	6	2	8	20	429	206	637	5	80	54	134	0	0	0	0	7	69	48	117	4	54	24	78	41	1060	679	1739
Jan	Nkhaman													2	23	16	39					1	16	5	21					3	39	21	60
	Henga													7	54	33	87					3	22	20	42	3	25	17	42	13	101	70	171
	Bwengu																																
Feb	Nkhaman				0				0				0	4	89	47	146					3	26	27	53					7	125	74	199
	Henga	2	41	12	53				0				0	8	76	37	113					1	0	8	8	3	79	97	176	12	155	142	297
	Bwengu				0				0				0																	2	41	12	53
Mar	Nkhaman				0	1	38	13	51	2	65	35	100	2	54	25	79					3	10	17	27	1	12	1	13	9	179	91	270
	Henga	2	18	6	24				0	1	21	21	42	8	81	51	132									10	1034	735	1769	19	1136	607	1943
	Bwengu				0				0				0																	2	18	6	24
		4	59	18	77	1	38	13	51	3	86	56	142	31	387	209	596	0	0	0	0	11	74	77	151	17	1150	850	2000	67	1794	1223	3017
Apr	Nkhaman	2	119	57	176				0				0	8	175	63	238									2	16	2	18	14	250	83	333
	Henga	1	53	19	72				0				0	7	121	78	199									2	45	23	68	11	285	158	443
	Bwengu				0				0				0																	1	53	19	72
May	Nkhaman	1	45	15	60				0	6	94	32	126	5	51	50	101					5	20	50	70	1	30	10	40	17	195	142	337
	Henga				0				0	5	160	80	240	4	77	19	96					4	23	16	39					14	305	130	435
	Bwengu				0				0				0																	0	0	0	0
Jun	Nkhaman	1	65	43	108	1	29	15	44				0	12	189	139	328					5	21	40	61					18	249	194	443
	Henga	1	94	37	131	1	18	8	24				0	5	69	37	106													7	150	88	238
	Bwengu				0				0				0																	1	94	37	131
		6	378	171	547	2	45	23	68	11	254	112	366	41	692	386	1078	0	0	0	0	14	64	100	170	5	91	35	126	63	1581	851	2432
Jul	Nkhaman				0				0				0																	6	378	171	547
	Henga	2	88	44	132				0				0	12	173	98	271													12	173	98	271
	Bwengu	1	53	23	76				0				0	8	126	55	181													10	214	99	313
	Bwengu				0				0				0	15	438	244	682													16	491	267	758
Aug	Nkhaman	1	71	53	124	1	41	22	63	1	11	12	13	17	282	315	597	5	32	46	78									24	360	395	751
	Henga	1	52	17	69				0				0	7	165	60	225													8	236	113	349
	Bwengu				0				0				0	11	318	174	492													12	370	191	561
Sep	Nkhaman	1	23	7	30	1	11	0	11	12	364	238	602	7	87	116	203													20	462	354	816
	Henga	1	42	21	63	1	19	10	29	3	80	27	107	3	62	40	122													8	204	84	288
	Bwengu				0				0	15	288	128	416																	16	330	149	479
		7	329	165	432	3	71	32	103	31	743	405	1138	80	1071	1102	2773	5	32	46	78	0	0	0	0	0	0	0	0	132	3222	1921	5143

MULANJE ADC

Mon	Zone	Assoc		GAC			Cluster			Club Comm				Club Genera				Othe				Total											
		G Meeting		C Meeting		#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T								
		#	M	F	T																					#	M	F	T	#	M	F	T
Oct	Mulanje					5	124	120	244							2	14	26	40						7	138	146	284					
	Thyolo					7	164	119	263							1	12	22	34						8	176	141	317					
	Phalombe					9	95	116	211							2	25	19	44						11	120	135	255					
Nov	Mulanje					4	90	97	187	3	15	56	71			4	51	58	109						11	158	211	367					
	Thyolo									2	56	94	150			1	16	7	23	3	509	806	1415		6	581	1007	1588					
	Phalombe					7	86	92	178							2	27	7	34	1	4	7	11		10	117	106	223					
Dec	Mulanje					3	14	75	89	1	9	2	11			4	32	43	75	3	15	25	40		11	70	145	215					
	Thyolo									3	24	45	69												3	24	45	69					
	Phalombe					6	74	71	145	1	8	0	8			4	38	17	56	1	8	7	15		11	129	95	224					
						41	647	690	1337	10	112	197	309	0	0	0	0	20	216	199	415	8	536	945	1481	78	1511	2031	3542				
Jan	Mulanje					3	32	52	84	1	10	8	18			10	118	74	192	3	17	30	47		17	177	134	341					
	Thyolo					5	79	96	175	5	83	82	185			3	30	16	46	1	12	14	26		14	204	208	412					
	Phalombe					5	57	48	105							4	48	27	75	1	15	3	18		10	120	78	198					
Feb	Mulanje	0		0		6	93	72	165				0		0	8	139	52	191	5	176	36	212		19	408	160	568					
	Thyolo	0		0		16	239	324	583	4	56	36	92			0	1	5	1	6				0	21	300	361	661					
	Phalombe	0		0		15	300	195	495				0		0	4	34	26	60					0	19	334	221	555					
Mar	Mulanje	0		0		3	7	72	79	5	65	61	126			10	195	82	287	6	130	101	231		24	397	326	723					
	Thyolo	0		0		5	80	86	166	6	156	143	299	1	9	6	15	2	22	30	52	3	108	73	181	17	375	338	713				
	Phalombe	0		0		12	218	140	358				0		0	1	6	3	9	2	55	10	65		15	279	153	432					
		0	0	0	0	0	70	1105	1085	2190	21	370	330	700	1	9	6	15	43	597	321	918	21	513	267	780	156	2594	1979	4603			
Apr	Mulanje	0		0		9	125	144	269	3	30	39	69			0	12	147	80	227	15	118	88	206		39	420	351	771				
	Thyolo	0		0		10	193	227	420	4	68	49	117			0	10	81	102	183	4	131	156	287		28	473	534	1007				
	Phalombe	0		0		7	108	60	168				0		0	3	34	18	52	15	322	254	576		25	464	332	796					
May	Mulanje	0		0		8	135	110	245				0		0	4	57	17	74	12	268	149	417		24	460	276	736					
	Thyolo	0		0		2	57	33	90	2	27	15	42			0	9	70	104	174	4	101	106	207		17	255	258	513				
	Phalombe	0		0		7	112	93	205	1	13	6	19	1	7	3	10	1	13	5	80	5	148	68	214		15	293	173	466			
Jun	Mulanje	1	30	8	38	0	6	71	93	164	4	35	75	110			0	8	86	86	152	9	192	213	405		28	414	455	869			
	Thyolo	1	25	7	32	0				0	12	251	227	478			0	9	116	142	258	8	136	206	342		30	528	582	1110			
	Phalombe	0		0		0	19	536	290	826			0			0	6	88	37	125	2	55	10	65		27	679	337	1016				
		2	55	15	70	0	0	0	0	68	1337	1050	2387	26	424	411	835	1	7	3	10	62	692	571	1305	74	1471	1248	2719	233	3986	3298	7204
Jul	Mulanje	1	33	7	40	0				0			0			0	13	200	100	300					0	23	334	237	571				
	Thyolo	0		0		0				0	7	129	218	347			0	20	173	180	333					0	27	302	378	680			
	Phalombe	0		0		0	11	76	21	97			0			0									0	11	78	21	97				
Aug	Mulanje	1	38	23	61	0	7	98	110	208			0	6	94	47	141	16	187	191	378				0	30	417	371	788				
	Thyolo	1	35	48	83	0	7	150	118	268	2	22	16	38			0	7	65	81	146				0	17	272	263	535				
	Phalombe	0		0		0	8	237	130	367			0			0	1	19	6	25					0	9	256	136	392				
Sep	Mulanje	0	1	13	2	15	26	465	574	1039	4	67	95	162			0	11	133	154	287	2	17	13	30	44	695	838	1533				
	Thyolo	0		0		0	8	197	208	405			0			0	1	6	12	18					0	9	203	220	423				
	Phalombe	0		0		0	13	419	207	626			0			0	4	38	13	51	4	93	15	105		21	550	235	785				
		3	106	78	184	1	13	2	15	88	1737	1470	3207	14	224	357	581	6	94	47	141	73	821	717	1538	6	110	28	138	191	0	2689	5804

Zomba ADC

Mon	Assoc Name	Assoc G Meeting				Assoc C Meeting				GAC/ATC				Cluster				Club Comm				Club Genera				Othe				Total				
		#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	
Oct	Thondwe Dzaone	1	70	19	89	1	10	0	10													2	24	19	43					4	104	38	142	
		2	515	310	825					1	4	1	5	1	28	15	43					2	25	9	34					6	572	335	907	
Nov	Thondwe Dzaone	3	39	7	46																									3	39	7	46	
Dec	Thondwe Dzaone	1	35	16	51	1	12	3	15	2	37	13	50									2	18	2	20	1	90	41	131	7	192	75	267	
		7	658	352	1011	2	22	3	25	3	41	14	55	1	28	15	43	0	0	0	0	6	67	30	97	1	90	41	131	20	907	455	1362	
Jan	Thondwe Dzaone					2	29	0	29	1	28	14	42									1	14	0	14	4	21	16	37	8	92	30	122	
						1	11	2	13					2	19	24	43									1	7	2	9	4	37	28	65	
Feb	Thondwe Dzaone					0	1	10	0	10	8	188	86	274					0				0	1	2	7	9	0	10	200	93	293		
		1	71	26	97	2	25	2	27	8	575	341	916									0				3	528	275	803	14	1199	644	1843	
						0				0												0				0	0	0	0	0	0	0	0	
Mar	Thondwe Dzaone					0				0												0				0				0	0	0	0	
						0				0												0				0				0	0	0	0	
						0				0												0				0				0	0	0	0	
		1	71	26	97	6	75	4	79	17	791	441	1232	2	19	24	43	0	0	0	0	2	16	7	23	8	556	293	849	26	1528	795	2323	
Apr	Thondwe Dzaone					0	1	14	1	15	7	141	73	214																	8	155	74	229
						0	1	19	3	22	1	16	4	20																	2	35	7	42
						0				0																				0	0	0	0	
May	Thondwe Dzaone					0	1	10	1	11	6	129	95	224									0	1	10	3	13	0	6	149	99	240		
						0				8	143	51	194	4	66	34	100													12	209	85	294	
						0				0																				0	0	0	0	
Jun	Thondwe Dzaone					0	1	13	1	14					12	181	130	311													13	194	131	325
		1	654	346	1000	2	21	6	27													4	0	35	35		7	675	387	1062				
						0				0												0				0				0	0	0	0	
		1	654	346	1000	6	77	12	89	22	429	223	652	16	247	164	411	0	0	0	0	5	10	38	48	0	0	0	0	50	1417	783	2200	
Jul	Thondwe Dzaone					0				0																				0	0	0	0	
		8	317	140	457	0				0																				8	317	140	457	
						0				0																				0	0	0	0	
Aug	Thondwe Dzaone					0				0																				0	0	0	0	
	Ngwerero					0				0																				0	0	0	0	
Sep	Thondwe Dzaone					0				0																				0	0	0	0	
	Ngwerero					0	3	41	6	47	4	119	113	232																	7	160	119	279
						0				0																				0	0	0	0	
		8	317	140	457	3	41	6	47	4	119	113	232	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	477	259	736	

### NASFAM Quarterly Summary

	Assoc G Meeting				Assoc C Meeting				GAC/ATC				Cluster				Club Comm				Club Genera				Other				Total			
	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T	#	M	F	T
	Qt 1 Oct-Dec	16	1557	827	2384	17	148	31	179	114	2616	1405	4021	52	1139	756	1695	0	0	0	0	57	677	406	1083	23	1006	1151	2157	287	7137	4576
Qt 2 Jan-Mar	19	534	136	670	26	683	153	636	144	3430	1978	5408	103	1954	987	2941	3	17	8	25	67	756	457	1213	85	3425	1736	5161	447	10799	5425	16254
Qt 3 April-Jun	12	1417	613	2030	38	392	84	476	171	3719	2063	5782	109	2185	1264	3449	3	14	3	17	103	991	794	1809	87	1709	1336	3045	527	10486	6175	16661
Qt 4 July-Sep	28	2235	890	2984	35	365	96	461	254	6159	3736	9885	117	2622	1886	4508	11	126	93	219	101	1084	853	1937	27	1624	658	2282	579	11486	8383	22974
Annual Total	75	5743	2466	8068	116	1588	364	1952	683	15924	9182	25096	381	7900	4893	12793	17	157	104	261	328	3508	2510	6042	222	7764	4881	12645	1840	39908	24559	67600