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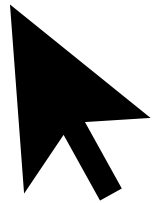
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ENSS I S I H T N I I N T H I S I S S U E





CEO'S REMARKS

Welcome dear reader, to the third edition of COMSIP Sharp! newsletter, a publication focusing on success stories in the implementation of the Livelihoods Support, a sub component of the Social Support for Resilient Livelihoods Project (SSRLP).

Currently the Livelihoods Support -subcomponent has mobilised 16,142 Savings and Loan Groups (SLGs) with 351,482 beneficiaries who have over time since 2020 mobilised over MK5.7 billion. These are beneficiaries drawn from Social Cash Transfer Program and participants of Climate Smart Enhanced Public Works Program (CSEPWP) who are ultra-poor without labour and with labour respectively.

Dear reader, this edition comes at a time when we have intensified the implementation of activities under Enhanced livelihoods package and when businesses under graduation pilot are flourishing.

The Enhanced Livelihoods package complements the basic livelihood package and focuses on capacity building tailor made to specific skills for productive and productivity enhancement, ensuring financial inclusion and market linkages. The packages also provide Youth Skills development to boost their productive capacity and access to financial services and the promotion of cooperatives.

As some of you might be aware, we have since released 673 youth artisans on the labour market having trained them in vocational skills in partnership with

the Ministry of Youth and the Technical Education, Vocational and Entrepreneurship Training Authority - TEVETA.

The first cohort of youths was also supported with start-up tools and established youth pre-cooperatives from which they were able to access soft loans for business establishment.

Similarly, under graduation pilot we have seen the flourishing of businesses that are well established and are contributing to improved and sustainable livelihoods.

Meanwhile in responding to the aftermath of Cyclone Freddy, recovery interventions for groups and members affected have rolled out that focus on livelihood restoration including support for a revolving fund mechanism through digitisation to boost their on lend portfolio. Responding further to the price shock with the recent devaluation of the Malawi kwacha especially in Urban areas, mobilisation of beneficiaries to form savings and loan groups have also commenced. This builds on the success of the groups mobilised during CUCI program that have been resilient over the years.

As you can see our esteemed readers, the implementation of the livelihood support sub component is at its peak with more focus on support to households to move out of poverty. The response from the beneficiaries and participants is encouraging.

I hope you enjoy the read, see you in the next edition.

Tenneson Gondwe
COMSIP CEO



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Mercy Kayuni

EDITOR'S NOTE

Hello! Welcome once again to COMSIP Sharp! A newsletter that highlights success stories in the Livelihoods Support Programme, a sub-component of the Social Support for Resilient Livelihoods Project (SSRLP), a government of Malawi initiative funded by the World Bank and the Social Protection Multi-Donor Trust Fund.

In the program, COMSIP is diligently working to enhance the income-generating capacity of 590,000 beneficiaries from both the Social Cash Transfer and Climate Smart Public Works Programs by instilling in them the culture of Savings and Investment through a mindset transformative approach. The Livelihoods Support sub-component encompasses a range of interventions including; basic livelihoods training, productive skills enhancement and graduating households into sustainable livelihoods through seed capital injection.

In this issue of COMSIP Sharp! we are excited to share updates on the different project-defining interventions implemented from late 2023, project progress updates and most importantly get to read livelihood improvement success stories from across the country.

The period under coverage witnessed the pass out of the first cohort of youths under the Youth Skills Challenge Support, them getting startup tools and forming cooperatives from which they got startup loans from COMSIV Limited.

As you will appreciate, beneficiaries of the YSCS have gone all out in their trades, earning income that sustains their livelihoods and supporting their families. Some are even employing others, while others are already getting contracts from government institutions.

This is encouraging to the Livelihoods Support sub-component. Therefore, this issue features more stories from this intervention.

Businesses established under the Graduation Pilot also flourished during this period alongside other interventions under Enhanced Livelihoods.

Unlike the previous publications, we have shifted our focus to highlight household success stories, because that is where the impact is most profound, and so we hope you enjoy the reading!

For feedback, email us at comsip@comsip.org.mw or write us through our social media pages.



Ministers urge urban beneficiaries to join livelihoods support groups



The Ministers on the COMSIP pavillion during the launch of Urban Cash Transfers in Zomba

THE Minister of Gender and Social Welfare Honourable Jean Sendeza, MP has encouraged beneficiaries of the Urban Social Cash Transfers programme to join COMSIP groups for cash plus interventions.

The Minister was speaking during the launch of the government initiative that will see 105,000 households receiving a one off payment of 150,000 in the cities of Zomba, Blantyre, Lilongwe and Mzuzu to cushion them to rising prices and ease access to food.

The initiative is being implemented under the Social Support for Resilient Livelihoods Project, whose Livelihoods Support Program component is implemented by COMSIP Cooperative Union Limited.

The Minister asked the beneficiaries to utilize the money for its intended purpose and join COMSIP groups that will be formed under the programme for their economic independence.

In his remarks the Minister of Finance and Economic Affairs Simplex Chithyola Banda, MP commended COMSIP for its financial literacy

interventions saying if beneficiaries can utilize them, they would change their livelihoods forever.

“I am impressed that COMSIP has financial literacy in its trainings, and that the manuals are translated in Chichewa which all of us here understand. I would like you to utilize these trainings so that your livelihoods can be transformed,” he said.

The urban social cash transfer is being implemented by the government of Malawi with financial support from the World Bank and Multi Donor Trust Fund amounting to MK15 billion.



COMSIP drives digitization for Savings and Loan Groups

COMSIP COOPERATIVE UNION LIMITED has introduced digitization for its savings and loans groups (SLGs) as it recapitalizes loanable funds to groups affected by Cyclone Freddy.

The digitization of the groups was preceded by the training of 74 extension workers drawn from nine districts in the southern region- Balaka, Blantyre, Chikwawa, Chiradzulu, Mulanje, Nsanje, Phalombe, Thyolo and Zomba

The extension workers have since trained animators drawn from 202 clusters with a membership of 6, 518.

Chief

Executive Officer of COMSIP Cooperative Union Limited Tenneson Gondwe explained that the introduction of digitization to its savings and loan groups is to among other things safeguard and achieve real time access to group records.

“When the cyclone happened most of our groups lost their records because they used paper. Membership also lost their savings. This could not have happened had there been digitization of records, hence this time we would like to introduce digitization to the groups that we are going to work with under Cyclone Freddy Livelihoods restoration” he said.

According to Gondwe, digitization is a shift from manual system of recording financial transactions of the SLGs to a digitalized system and that the

cyclone Freddy livelihoods recovery programme will be used as a pilot, after which it will be rolled to all COMSIP SLGs.

Under the Cyclone Freddy Livelihoods Recovery Programme, COMSIP has invested MK178 million kwacha in the revolving grant that will see members of Savings and Loan Groups from Climate Smart Enhanced Public Works Programme (CS-EPWP) under the Livelihood Support Sub component of the SSRLP having access to the funds that will establish them in business so that they recover their productive and income generating activities.

The cyclone freddy recovery programme is being implemented with funding from the World Bank and Multi Donor Trust Fund while the digitization technical support is being implemented by Einsibuuko, with funding from the United Nations Capital Development Fund.

COMSIP Cooperative Union Limited is digitizing its savings and loan groups to safeguard records and improve access to funds, with the Cyclone Freddy recovery program as a pilot.

COMSIP
CEO
Tenneson
Gondwe



MK1 billion investment in LESP

The CEO of COMSIP Tenneson Gondwe touring a LESP maize farmer in T/A M'bwana, Nkhatabay. On his left is COMSIP Caseworker for the area



According to Mwiba, all the crops are earmarked for sale except the orange maize which is for consumption.

“We are encouraging beneficiary household to adopt orange maize as their staple food as it has more nutrients than the white maize, so those groups that opted for maize production got two types, the orange one being for consumption,” he said.

COMSIP Cooperative Union Limited is expected to be the off taker of the produce under LESP, and will identify other markets so that the participants get fair prices for their labour.

Through LESP, the program is supporting the participants with wholesale farm inputs needed for their crop of choice.

“We are given funds for every farm input from fungicides, pesticides, masks, sprayers, fertilizers, to best seed varieties. We are also embracing actionable climate-smart agriculture practices, including producing and applying Mbeya manure in our fields that replenish fertility and moisture for our crops to do better as you can see,” says Hagai Chiwere, community facilitator of Tikondane cluster of T/A Kabudula in Lilongwe one of the participating SLGs.

“As a group, we produced more than enough in the 2022/23 season and made K2.4 million from selling 85 bags of maize alone. This helped to improve lives of members. The project has a steady market for our produce at good prices than the government’s farm gate prices. We got farm inputs worth K2.8 million from COMSIP this year and we have used the inputs on 10 hectares, we hope for the best” he says.

THE livelihoods Support Programme being implemented by COMSIP Cooperative Union Limited has invested MK1 billion Kwacha in the Legumes Enterprise Structured Program (LESP) to enhance food security and income generation in participating households under SSRLP.

Coordinator of the program at COMSIP Febron Mwiba says the savings and loan groups involved, are those that showed interest to join the programme and are already involved in farming activities.

Speaking to this publication, Mwiba said “this year the number of participating groups has increased and we have diversified the seeds to be cultivated as we have incorporated more



Offtaking soy and orange maize

districts”

Despite the program initially focusing on legumes, this year groups are producing soy, white and orange maize, beans, pigeon peas, groundnuts and rice.





YSCS:
Developing
skills for
**sustainable
livelihoods**

Ministry for cooperatives among skilled youths

MINISTRY OF TRADE AND INDUSTRY has commended COMSIP for mobilizing Youth Skills Challenge Support beneficiaries into cooperatives saying this will ensure that they effectively benefit from the program and sustain their trades.

The ministry's small and medium enterprises and cooperatives principal secretary Francis Zhuwao was speaking in Dowa District during a meeting with 70 youths trained in various vocational skills under the Program.

Zhuwao said cooperatives should be embraced because they help people to be in charge of their income generating activities.

He said: "They should not operate in isolation. Cooperatives are good models of doing businesses with advantages such as predictable financing, bargaining power on prices, available markets that need huge volumes, have access to loans and value addition on goods for big profits."

He said the initiative will make the skilled youths to effectively contribute to the industrialization pillar of the Malawi Vision 2063.

COMSIP Cooperative Union Limited chief executive officer Tenneson Gondwe said cooperatives empower people to sustain livelihoods.

"We have equipped them with best ways to run their cooperatives that will strengthen their transformation process of eliminating poverty in their households. We gave them the start-up tools, and now 15 of the 31 cooperatives have accessed loans of over 17 Million from our financial subsidiary, COMSIV Limited for the establishment of their businesses. This is the progress cooperatives can



The PS tours YSCS displays



Zhuwao (standing) franked by CEO COMSIP

achieve," he said.

The sentiments from the two resonate with remarks made by the Director of Social Protection and poverty reduction in the ministry of Finance and economic Affairs Kate Langwe, who after touring Youth Skills beneficiaries in the southern region echoed the need to mobilise them into cooperatives for better results.

In the first cohort of YSCS 673 youths qualified for startup tools and are already plying their trades, which have been boosted by the startup loans that they are getting from COMSIV Limited.



As Helen Keller said ‘alone we can do little, but together we can do so much’, four women in Blantyre have pooled their resources together to establish a soap business.

The four—Agnes Bamusi, Chimwemwe Goliati, Esther Maunde and Lisse Chiwale—are from Traditional Authority (T/A) Kapeni in Blantyre and belong to the 22-member Mpesa COMSIP Cluster.

They benefitted from the graduation Pilot of the Livelihood Support under the SSRLP, which is being implemented by funds from the World Bank and the Social Protection Multi Donor Trust Fund.

The cluster was established for beneficiaries of SCTP a Malawi Government safety net that provides the poor with monthly cashouts to meet their needs and curb household poverty.

Under the Graduation Pilot, the women and other members received K300,000 each as seed capital and were trained in skills specific to business of choice, in a quest to eradicate their households’ extreme poverty.

Realising that their business of choice was the same, namely soap production and selling, the four joined forces.

Bamusi, who is the cluster’s facilitator, says they believed they could do better together.

“It is too involving to make good quality soap that wins the hearts of more customers, which became easier to do as a group,” she says.

Each of the quartet received K200,000 as the first payment of the seed capital that allowed them to have K800,000 as seed capital which they used to buy raw materials.

Since August 2023, every month they have been producing a minimum of 2,000 and a maximum of 4,000 tablets of soap, which they have named Thandizo.

The women said they make between K400,000 and K800,000, respectively, from the business that has made them productive and self-reliant.

Bamusi, a mother of four, says with about K96,000 profit from the soap

Women team up for sustainable livelihoods



With the equipment they use

business, she started selling fritters and popcorn which gives her a profit of K150,000.

“This has changed my family’s life for the better. I provide my children with every basic need easier than before the intervention,” she says while smiling.

Goliati, 30, invested K45,000 from her soap business profits into flitters-making, and fried Irish potato coated in wheat flour (Zibwente). The mother of two says she has achieved food security and overcome extreme poverty successfully.

On the other hand, Maunde, 40, spent her dividend of about K33,450 from the soap business to start maize flour production which gives her K10,000 profit.

“If we were engaged by COMSIP 15 years ago, we could have been millionaires by now because our lives would have changed and we have had peace of mind in terms of money since 2023,” she said.

Chiwale, a mother of five, pumped



The finished product

in K102,000 dividends from the soap enterprise into kanyenya business which gives her about K50,000 in profit in a month.

The 58-year-old woman says the proceeds from her kanyenya business have allowed her to go into goat farming.

“I am diversifying my sources of income. I do sell the goats when I want fast cash to address household challenges. Life is easier now,” she boasts.



How Graduation Pilot Seed Capital changed Chapondera's livelihood

WHEN Mtiuze Chapondera, 30, joined a COMSIP SLG to grow the cash she was getting from the Social Cash Transfer Program (SCTP), popularly known as Mtukula Pakhomo, people in her village mocked her.

In fact, the mocking had started long before she started receiving the cash on behalf of her 55-year-old mother, Mwatitha Chimbowa, who is both physically challenged and chronically ill.

"We received a lot of insults for being beneficiaries of Mtukula Pakhomo," explained Chapondera, who hails from Chikavala Village,

Group Village Head (GVH) Chimwendo, in Traditional Authority (T/A) Masumbankhunda, Lilongwe.

"People dubbed our grouping Kalabu ya Amanjalende (a club for lazy people who survive on handouts). But that did not discourage us even an inch: we forged ahead, with close supervision

from COMSIP, who had initiated the formation of the Clubs in the first place."

Chapondera, a married mother of 3 children, is among SCTP beneficiaries who are on the Graduation Pilot of the Livelihood Support sub-component. She got the first payment of K200,000 as capital for a business of her choice in response to the market research that she had earlier conducted.

She settled for tea room business and she got it right! She used the K200,000 partial seed capital to mobilise materials for the tea room, including extending her house to accommodate the new business. She rolled out her business on October 25, 2023.

Visiting Chapondera's house-cum-tea room for the first time, one would think there is a serious community activity going on as the tea room is always full.

Due to the good business, Chapondera and her husband Justin Lukiyasi, who helps with serving customers, can look after their ailing mother and their three children.

For a medium cup of tea with a plain

SCTP combined with savings groups can be successful for poverty alleviation



Chapondera (L) welcomes a customer into her Tea Room



Her husband is of great support



“Because I joined a COMSIP savings and loan group, I am now able to support my extended family and we are out of extreme poverty”

medium scone, one pays K500 while a medium scone with peanut butter spread fetches K800. On the other hand, a large cup with a plain large scone is at K700 and K1,000 for the same cup with a peanut-buttered large scone.

Tea sales in Chapondera’s shop know no season as even at the hottest hour of a sunny day customers take a sip. The shop remains open from 7 a.m. to 7 p.m.

Every day, Chapondera orders 5 trays of scones at K7,000 each comprising 3 containing 35 medium scones each and 2 with 24 large scones each). The order also includes 15 packets of sugar each weighing 1 kilogramme.

“From the scones, sugar and other expenses that the business incurs per day, I get a profit of K12,000, but on low business days, I get not less than K9,500 per day, that is with a carryover of scones and sugar for the following day’s start,” she explained.

The household of the once-dubbed ‘member of the lazy bones club’ is now turning into a wealthy and adorable model in the village.

Chapondera, who is also diversifying into farming, has bought two pigs and she has also channeled some of the proceeds from her tea room into maize farming.

Meanwhile, Chapondera has also qualified for the Youth Skills Challenge Support (YSCS), an intervention under the Enhanced Livelihoods package of the Livelihood Support sub-component.

Empowered to 'wash away' poverty

A divorce from her husband in 2015, marked the beginning of Eles Dailesi's struggle as she had to single-handedly meet the needs of her four children.

Like most housewives, Dailesi of Mtembo Village, Traditional Authority Chitera in Chiradzulu District depended on her husband to provide for everything during the seven years of their marriage.

The 39-year-old woman says the livelihood of her family became so miserable that, in 2017, she got enlisted in the Social Cash Transfer Program (SCTP), one of Malawi Government's safety nets for the poor.

Dailesi started receiving about K9,800 per month to meet the needs of her family in a bid to eradicate household poverty.

In 2021, Dailesi and other 17 households under the SCTP in the village were mobilized and they formed Chitera COMSIP Cluster through which they started to save earnings. The cluster also enabled them to start accessing group soft loans to pursue their entrepreneurial dreams.

Thus Dailesi ventured into the selling of thrift clothes at the nearby Mbulumbuzi Market on market days, earning enough for the day to day needs of her household.

Later, COMSIP supported the members to graduate from extreme poverty into sustainable livelihoods through the Graduation Pilot of the livelihood support sub-component of the SSRLP.

Apart from equipping them with skills to run profitable businesses, COMSIP supported the beneficiaries with seed capital.

Dailesi received the first K200,000 of her initial seed capital which she invested in soap making. She named her product Sharp Soap inspired by the



Dailesi with case worker for the area discussing business dynamics



Thovu Tututu



Dailesi showing off her bars of soap

'COMSIP Sharp' slogan, mimicking a sharp tool to cut poverty.

She said in an interview that she produces 144 tablets of soap in two days and sells the product within her village at K300 each.

Every production cycle earns a profit of K24,000 which enables her to pay K25,000 fees for her child at Nkhande Community Day Secondary School every term, including this year's examination fees at K20,130.

Dailesi also bought farm inputs, including fertiliser with proceeds from her business, she further diversified her crop production with tomatoes.

"All things being equal, I will not lack money in my life again. I have two main businesses (thrift clothes and soap) now that have increased my income earning capacity because of the livelihood support program. The clientele for the soap is growing as more people get to know about the product," she said.

The area's COMSIP case worker Catherine Kawerenga said she is pleased that the Graduation Pilot and all interventions are helping to curb extreme poverty by promoting income generating activities among members.

She says: "Members like Dailesi have been empowered economically and are self-reliant by having sustainable livelihoods for improved lives."



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From a beneficiary to an employer

WHEN Noel Banda, a 22-year-old tailor from Traditional Authority (T/A) Chilowamatambe in Kasungu District secured a job on January 22 2024, it came as a huge relief as he had stayed for long without a job since he mastered the trade.

His employer, Mazunzo Kavuwa, 35, offered him a monthly salary of K60,000 which was enough for Banda to take care of his wife, their one child and his needy parents.

“I was jobless until Mr. Kavuwa offered me this job. The salary he offered me was something I never expected, even my friends working at big trading centres are not getting that much,” said Banda in an interview.

Banda’s case is one of the trickle-down effects of Kavuwa’s benefits from Livelihood Support sub-component of the SSRLP.

Kavuwa comes from Kadzimete Village, T/A Chilowamatambe in Kasungu District. Since 2018, Kavuwa has been on SCTP, commonly known as Mtukula pakhomo, due to an ailment that prohibits

him from doing strenuous tasks. He is a member of Kamuzu COMSIP Cluster.

Every month he receives K8,000 which he invests in group savings.

In 2022, Kavuwa borrowed K80,000 from the group and invested it in an agro-business enterprise.

Meanwhile, the father of 3 was successfully enrolled into COMSIP’s Youth Skills Challenge Support (YSCS) in 2023 to join 700-plus other youths across the country in a four-month vocational training

Kavuwa opted for tailoring and, after the training, as he awaited startup tools package from COMSIP, he bought a sewing machine using the proceeds from the agro business and started practicing the new trade.

On December 5 2023, he got a new sewing machine and accessories from COMSIP as startup package following the 4-month vocational training.

The young man became a proud owner of two sewing machines, which created a vacancy Banda filled on January 22.

“I had to employ a tailor for the other machine so I’m glad that I found Banda, who is doing a commendable job,” explained Kavuwa.

The two are operating side by side from the veranda of the same building and, according to the proprietor, between them, they make a minimum of K10,000 per day, which translates to at least MK260,000 per month, taking out Sundays.

Going forward, Kavuwa plans to rent a bigger space where he and Banda would be operating from and, all things being equal, have more machines and more tailors depending on demand.

“My desire is to have a vibrant tailoring shop with a variety of machines,” he explained.

Kavuwa’s first employee, Banda, is determined, too, to work hard and be part of the power behind the growth of his employer’s business.



Determined duo - Banda (L) and his employer, Kavuwa (R)



Kavuwa (Right) takes measurements of his customer



World Bank Manager impressed with Livelihoods Support Program



Riddell in a handshake with one of the beneficiaries

WORLD BANK COUNTRY MANAGER Hugh Riddell says he is impressed with how

beneficiaries of the graduation pilot component of the Livelihoods Support Program in Karonga have invested the seed capital they received for business.

Riddell was speaking during his tour to appreciate progress in the core components of the Social Support for Resilient Livelihoods Project, SSRLP, a government of Malawi Project implemented with funding from the World bank and Social Protection Multi Donor Trust Fund in Karonga district.

Riddell toured business premises of beneficiaries of the seed capital, most of whom have put the funds to good use by growing their businesses.

Under graduation, beneficiaries that have shown interest to get out of extreme poverty are supported with a seed capital of \$300 for business and the intervention targets 18,400 by the end of the project in 2027.

Earlier in the day Riddell visited Twitule cooperative that distils wine from various fruits like tamarind, baobab, pumpkin and banana.

The cooperative benefited from world bank grants in MASAF 3 Public Works Project and the Country Manager said “it was pleasing to see the cooperative is still into value addition, years after the project ended”

Twitule wine is currently going through a certification process by the Malawi Bureau of Standards, a development Riddell said was encouraging.

In his remarks, the factory Manager at Twitule thanked the country manager for the visit and thanked the bank for its support in establishing their facility reiterating the Cooperative’s commitment to growing their production for livelihoods improvement.

“We are focused on growing our production, and currently we are planning on developing an orchard, so that we don’t run out of fruits for our wine,” he said.

During an event later, T/A Mwirangombe of Karonga commended the World Bank for the SSRLP and further commended the bank Manager for the visit, saying it is important for donors to make such visits to appreciate the impact of their support.



Woman soars high with SLGs

WHEN 40-year-old Erivas Simbeye of Simfukwe Village in Paramount Chief Kyungu in Karonga District was divorced in 2013 by her husband, her hopes for a bright future were thwarted as she left her matrimonial home empty-handed.

To worsen matters, Simbeye and her five children had no place to call home.

She had to start from a scratch to settle down. Life was miserable. She had to erect a makeshift house while fending for her children.

“Since I had stayed long at my husband’s place, I struggled with life when I returned home. The environment was almost new to all of us. However, I managed to build a small mud, grass-thatched house that we called home,” she recalls.

Simbeye says raising five children single-handedly was another huge task. However, the gods smiled at her when her name was included on the list of enhanced public works programme (EPWP) participants in April 2020, to receive K7 500 monthly.

But she never received any money for the first four months, which to her, was a blessing in disguise as she ended up receiving a lump sum of K21 000.

All things being equal, this amount was supposed to be enough to help her rebuild her life. But the equation failed to balance, taking into account her family’s other daily needs.



The four cattle that came out of graduation pilot

Luckily enough, the same year there came COMSIP Cooperative Union Limited which provided training in savings and investment culture to all the 22 members under Tionge Cluster.

That was the turning point as part of the next chunk of money she received was channeled towards saving that enabled her to construct a house and buy pigs for business.

She says: “After the training, I started saving K5 500 per week and borrowed K17 000 which I invested in a grocery business at Ipyana along the Karonga-Chitipa M26 Road. Today, the business has grown to about K1 million, with proceeds enabling me to buy four bags of fertiliser for my two acres of maize garden”.

Additionally, Simbeye says she is able to pay school fees for her two secondary school children besides putting well balanced food on the table for the family and buying other household items.

“With profits that I make, I have managed to buy a plasma screen, solar panel, sofa set and I have also built a shop and house for rent which also brings money into my pocket.

“To add ice on the cake, I received a K300 000 graduation package from Comsip which I used to buy two cows which have multiplied to four,” she

narrated.

The EPWP started in April 2020 as a pilot for eight months in the district.

However, for the group to start reaping fruits from their money, it took COMSIP’s initiative to facilitate group formation, training in financial literacy, monitoring to check compliance and business management training.

According to COMSIP caseworker for T/A Kyungu Annie Mkandawire, the first two months were critical to make sure that clusters are vibrant.

She says: “Normally, the first month is for group formation while the second month is dedicated to a training in financial literacy so that participants understand and effectively use various financial skills including loan management, budgeting and investing”.

Mkandawire further said after that training, the groups are inspected to check if they are organised for another training in business management so that they are good to go.

Karonga district community development officer Simeon Ndhlovu attributed the women’s success to team work and proper supervision.

He said: “Our role as a Council is to coordinate, supervise, backstop and provide policy articulation, and here in Karonga it has paid off”.



Simbeye in her grocery store



Kasungu JSG intervention thrives

COURTESY of the spread of the Livelihoods Support subcomponent under the SSRLP to combat rural poverty, there is a platoon called Joint Skills Groups (JSGs) on the rise and further liberating multitudes towards improved resilience.

It emerged that after graduating from Basic Livelihoods, beneficiaries still needed further economic enhancement and the JSGs, which allow them to choose businesses they want to be trained in, come in handy.

In the area of Traditional Authority (T/A) Chilowamatambe in Kasungu District, two women, Tereza Kang'ombe from Lipalazo Village and Anna Mbaluku of Njanje Village, both in their early 50s, testify how goat farming promises to further elevate their economic statuses through JSGs.

Initially, they had received seed capital which Tereza used to kick-start a grocery shop business while Anna ventured into baking business.

"My baking business thrived and it later expanded with a tearoom and this improved my income to a great extent. I don't lack basic needs," explains Anna.

Similarly, Tereza's grocery business keeps growing by the day and has completely changed her livelihood.

However, COMSIP knows this does not guarantee complete graduation of the beneficiaries from extreme poverty as any eventuality can befall them and slide back into the poverty trap. This is where the JSG support is needed to diversify their income bases.

COMSIP Kasungu District Coordinator Christina Josiah said under JSGs, beneficiaries are encouraged to venture into businesses of their choice based on outcomes of their market research, and are trained in skills that would run their businesses as a joint group, which are smaller groups within a cluster.

These businesses are categorised in livestock production, crop production, trading and services.

"After choosing the businesses, we give them training in those specific areas. Those that choose livestock production are given skills on how to rear animals and run that as a business venture," she said, adding that in Kasungu, 126 JSGs were formed, reaching 3,472 households.

Josiah further explained that after giving the training, beneficiaries are encouraged to get loan from their clusters or cooperatives as start-up capital for the businesses, and are also eligible for financial linkages with COMSIV Limited.

Tereza and Anna chose livestock production and they kick-started their businesses using capital they borrowed from their Chindulu cluster.

"I put up a goat kraal enough to accommodate 20 goats and I bought three goats using my savings and some top up which I had borrowed from my cluster. So far, the goats have multiplied to five," Tereza recounted.

Further, beneficiaries are linked to COMSIV Limited, a microfinance institution which is a subsidiary of COMSIP Cooperative Union Limited, to

obtain formal loans.

According to Josiah, 478 beneficiaries in Kasungu have been linked to obtain loans to boost their businesses.

On the other hand, Anna, who also has goats of her own, said it is a promising business because goats are in high demand in T/A Chilowamatambe and fetch good prices.

"With these goats, we are better off because once they multiply, we will be able to sell and handle any emergencies, even paying for school fees for our children will not be a problem," she says.

However, the two women regret that this is happening when their children already failed to pursue tertiary studies.

Tereza says she has a daughter who passed her Malawi School Certificate of Education (MSCE) examinations with 26 points and could not go to college because of financial issues, ending up marrying soon after finishing school.

But she said she still has a chance to make it up for those regrets as she vows to educate her three grandchildren she is raising, left by another daughter who died. She said she wants the grandchildren to attain the highest level possible in their education.



Kang'ombe outside her goat kraal

PICTORIAL FOCUS

Livelihoods Support Program stories in pictures

COMSIP FOR CASH PLUS INTERVENTIONS



This husband came to support his wife during start up tools distribution under YSCS



Chinyama Madalitso women, putting scones in the oven. They were supported with bakery equipment under value Chins



A seed capital beneficiary serves a customer in his grocery store born out of graduation pilot



A YSCS beneficiary's work station



Miracle Christian Workshop at work at Chitenje Community Day Secondary School

COMSIP FOR FOOD SECURITY



A beneficiary of the YSCS signs a community bond to signify his commitment to serve his community



Job Number 8 of a COMSIP member is to ensure their household is food secure. ACSA and LESP and some of the interventions in the program that are making sure of this.

James Saiti of Matepwe Village in TA Kaduya Phalombe is an example of a hardworking participant that is focused on getting out of extreme poverty

COMSIP FOR LIVELIHOODS



Blantyre urban groups have benefitted from financial linkages services from COMSIV Limited and most of them are now running lucrative businesses



Executive members of COMSIP groups formed under CUCI in Blantyre City pose with Chief Executive Officer, Tenneson Gondwe.

CEO for COMSIP Cooperative Union Limited Tenneson Gondwe poses with LIRP Livelihoods caseworkers in Blantyre



From destitution to wealth; the stories of Jasatino, Mwale

Jasatino explains how she plies her business



JOYCE JASATINO AND GERALD MWALE hail from two different villages around Dowa Turn-Off in Traditional Authority Nkukula in the district.

The two have similar stories to share regarding COMSIP's SLGs.

They are seed capital recipients and beneficiaries of the Legume Enterprise and Structured Production (LESP).

Jasatino, a single mother of four children, recalled how needy her family was before she was enlisted for SCTP, popularly known as Mtukula Pakhomo, in 2020.

"Life was very hard before I started receiving cash from the programme," she explained in an interview. "I could not afford to provide enough food for myself and the children, let alone their school needs such as school uniform and exercise books."

At first, Jasatino was getting K16,000 and later K18,000. She is now getting K36,000 every two months from the SCTP.

In 2021, COMSIP came in and trained Jasatino and other SCTP beneficiaries



Mwale in front of his new house

from the area who were mobilized into SLGs, in financial literacy to enable them grow the money they were getting from the government program and improve their livelihoods.

The SLGs that were formed marked a change in Jasatino's life as she could now run a small business using loans and interests obtained from her SLG.

In September 2023, Jasatino got K200,000 from COMSIP as a partial sum for graduation and she used the cash to boost her maize flour business and also

increased her stock of pigs.

"Through this business, I've managed to build a better house with 2 bedrooms, kitchen and store room, and also a special room for my business," she explained.

Her proximity to Dowa Turn-Off, a busy place even on non-market days, is Jasatino's added advantage as she supplies many restaurants with her maize flour.

Sometimes Jasatino gets big orders to supply flour for community activities and to restaurants in surrounding areas such as Dzaleka, Mponela and Chimwaza.

"My business is now well established. Sometimes, I don't even go anywhere as people come right here at my house and buy the maize flour," she explained. "On a very good business day, I make up to K75,000 and K25,000 on a very bad day."

Mwale has a similar story. His journey with SCTP and COMSIP mirrors that of Jasatino, except that the former was enlisted in the SCTP much earlier in 2018.

Through his savings, Mwale has, over the years, been running a hawker. He has also been practicing pig farming and operates a bicycle taxi service (kabaza) around Dowa Turn-off.

As a SCTP beneficiary he also got the partial sum of K200,000 from COMSIP which he used to boost his businesses and maize farming.

"As we speak, I've got 10 bicycle taxis and each one of them earns me K4,000 per day, thus I get K40,000 per day from the 10 bicycle taxis."

Simple calculations indicate that from the Kabaza service, Mwale nets about K1 million per month. It is, therefore, less surprising that he has constructed a house which has already been rented out before is completed.

"My family, which was among the needy families in the area, is now one of the wealthy families by the standards of our community," explained Mwale.



Mbeya fertilizer transforms Thabwa's household



Thabwa with his wife in his jampacked shop

IN THE PAST FOUR YEARS, Tsanzo Thabwa has seen his life dramatically change from utter dearth to a budding hawker at Fayifi Village, T/A Dzoole B in Dowa District.

One may ask how the transformation happened. Well, he owes it to Mbeya fertiliser which created for him an income base of up to K220,000 on a good day.

It all started from the days he was enlisted for the Social Cash Transfer (SCT) Program which targets the poorest of the poor in rural communities. His ganyu (piecework) tendency signified the wretchedness he was in as his family constantly lacked food.

"I was the first go-to person every time somebody had any type of piecework to offer. That's how I survived and that meant no time to attend to my garden, everyone in our village and surrounding areas knew me as Tsanzo wa ganyu" recalls Thabwa.

While being enlisted for the SCT under the SSRLP put him on the path to transformation, his fortunes dramatically changed when COMSIP came into his life.

"A year after being enlisted into Social Cash Transfer, COMSIP came and

encouraged us (beneficiaries) to form SLGs and I took interest to join one," he said while serving customers in his busy grocery shop.

"After joining the group, we underwent some training. I learnt a lot about running a business, new farming methods, making household priorities and planning, among others. The training did not only open my eyes to new opportunities, but it also ushered me into a better lifestyle," a proud Thabwa explained as his wife nodded in agreement.

Thabwa belongs to Kampanje Cluster, which comprises 49 members. In 2023, the cluster members were trained in manure-making, to equip them with knowledge and skills in making low-cost composite fertiliser commonly known as Mbeya. Thabwa took special interest because, he could not afford to buy chemical fertilizer.

His fellow members elected him as a lead farmer, a development that energised him to lead by example. With good financial planning and discipline, Thabwa managed to buy food with his group savings, making him focus on his farm and

not piecework.

"It was like a dream! I harvested six bales of tobacco which was sold for K1.5 million. I also harvested soya and maize and from all that I made a combined K3.5 million," he said.

Next, Thabwa left his Katsukunya Village and relocated to Fayifi in the same T/A where he bought a piece of land, and built a house and grocery shop. Within a year, after learning how to make and apply Mbeya fertiliser, his life catapulted him to rural-level affluence.

The lead farmer now makes between K40,000 and K220,000 a single day in his grocery business, depending on seasons, and now he plans to diversify into an agro dealer. To fulfill this dream, Thabwa spared some land to build a shade to use for his agro-business enterprise.

Thabwa is also planning to support the needy around the area by providing school support for children and basic needs for the elderly, and the sick.

"I know how painful poverty can be and do not wish somebody to go through the life I went through and I dream that one day I'll start this initiative," he stressed.

Tafere's tailoring trade blossoms in Dowa

TAFERE BIYASON is fast becoming a household name at Nkhono Trading Centre in Traditional Authority (T/A)

Mkukula in Dowa District in terms of offering high-quality tailoring services.

The 25-year-old young woman is the go-to tailor in Gomba Village whenever people want their pieces of clothing made, mended and polished to fit their bodies.

"I strive not only to meet my customers' needs but to amaze them. This is helping my clientele to grow," says Tafere.

She started her tailoring business in December, 2023 after being trained in vocational skills for four months under the Youth Skills Challenge Support (YSCS) intervention of the Livelihood Support subcomponent.

The project empowers youths who are members or proxies to members of COMSIP SLGs by training them in income generating skills to end their extreme poverty.

Tafere, whose aged mother Dalesi Phiri is a member of the Gomba COMSIP Cluster, was among three youths from the group to benefit from the project. She was given start up tools at the end of her training which included a sewing

machine to set up her business.

The girl says the business is helping her realise her full potential in life.

"I am empowered economically with a guaranteed sustainability of my livelihood and that of my family. My family is out of extreme poverty now as I make over K40,000 monthly, which we use for our basic needs. I bought farm inputs, including fertilizers and livestock with proceeds from the business," she explains.

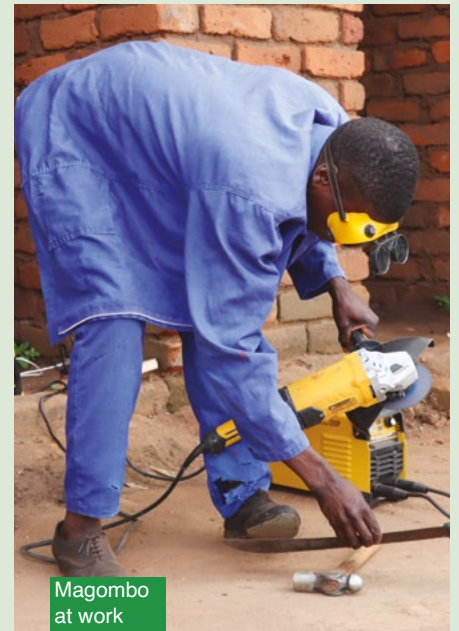
Her expertise in the sewing machine has won her business from as far as the capital city, Lilongwe.

"With support from COMSIP, I showcased my products in Lilongwe during the launch of National Youth Policy 2023-2028. My work got attention and I was given about K150,000 for materials and K70,000 to do seven work suits, I hope for more in future" she says.

Tafere plans to diversify her sources of income by selling cosmetics and shoes in her rented shop in the area.

COMSIP's Mkukula case worker Gift Gadama says they are proud of Tafere's transformed life through the programme.

"She is an inspiration to other youths who dropped out of school due to lack of fees that they too can do better with vocational skills," he says.



Magombo at work

Magombo, a proxy youth plying welding trade

ROSICKY MAGOMBO, 28, from Jekete Village in Traditional Authority (T/A) Mpama in Chiradzulu District is a proxy to his mother, who is a beneficiary of the Social Cash Transfer Program (SCTP) under the SSRLP and a member of Mombezi COMSIP Cluster, mobilized as part of the Livelihood Support.

Through the Livelihood Support, he was equipped with welding skills.

Magombo is one of the 721 youths from COMSIP clusters who received various vocational skills under the Youth Skills Challenge Support Programme to enhance their livelihoods and reduce their household poverty.

The young man received start up tools on January 7, 2024 and has since opened his workshop to ply his trade in the village.

Magombo is using the proceeds from his workshop to provide the basic needs of his family of five while helping surrounding communities get welding services closer to home.



Posing with the President during the launch of the Youth Policy in Lilongwe





James the Tinsmith

Rabson James of Jekete Village, Traditional Authority (T/A) Mpama in Chiradzulu District is one of the beneficiaries of the Youth Skills Challenge Support.

He was the only tinsmith in the first YSCS cohort.

He can now make a steel bucket in under 30 minutes and his mentor has only praises for his dedication.

On this page are step by step pictures of him at work.



Partnering to Prosperity

IN THE AREA OF TRADITIONAL AUTHORITY (T/A) Ntchemba in Chiradzulu District, two youthful women, Gloria Maulana, 29, and Tiwonge Chisale, 23, are determined to drive change.

Their journey from the shadows of poverty to the vibrant glow of entrepreneurship is a living example of determination.

Maulana's story is one of unwavering commitment to her family's well-being.

In 2018, she was enrolled in the Social Cash Transfer Program (SCTP), one of the anchor programs of the Social Support for Resilient Livelihoods Project (SSRLP Tadzidalire) after she shouldered the weight of responsibility as her family's breadwinner when her parents died.

Despite her best efforts, survival remained a daily struggle until she joined Ntchemba COMSIP cluster formed under the Livelihoods Support sub-component of the SSRLP.

Maulana together with other members, got training in among others financial literacy, saving, and business management through a mindset change transformative approach. These aimed to instill in them a culture of savings and investment.

Despite some hurdles, she started selling tomatoes on a very small scale which helped her push through in life.

"I wanted more for my family. I wanted to do something to help us move out of extreme poverty," said Maulana.

Chisale also has a background full of adversities. She was orphaned at a young age and found herself thrust into the role of provider.

The safety net of the SCTP provided stability, but her dreams stretched far beyond mere survival.

Just like Maulana, she joined M'bawa COMSIP Cluster, which would in the future transform her life.

"The circumstances were bad but I thought something could be done to change the situation. I knew there had to be more to life," said Chisale.

Their best opportunity came in the form of the Youth Skills Challenge Support (YSCS) intervention under Livelihoods Support.

COMSIP is implementing the Youth Skills Challenge Support Program in conjunction with the Ministry of Youth and Technical, Entrepreneurial and Vocational Education and Training (TEVETA).

The initiative, designed to empower

youth from disadvantaged backgrounds, offered Maulana and Chisale a lifeline to learn vocational skills and carve out a better future for themselves.

Opting for hairdressing training, they immersed themselves in four months of intensive learning that included basic business administration and financial management skills.

The training was in the form of placing them with TEVETA-certified craftsmen from their communities.

"It was not just about learning a vocational skill, it was about learning to thrive," Maulana reflected.

Armed with newfound skills and a sense of purpose, the duo embarked on their entrepreneurial journey.

For Chisale, another opportunity was presented to her in the form of a seed capital disbursed to members to help them graduate from extreme poverty under Graduation Pilot.

Taking advantage of the training under the YSCS programme, Chisale opened her salon Mputula in her area using the K200,000 seed capital she received while Maulana patiently awaited equipment that would kick start her venture.

In December 2023, the two were given hairdressing tools by COMSIP to put their skills into a profitable business.

Since Chisale was already established in the business, she had both the equipment and materials while Maulana only had the startup tools.

On December 18th, their vision became a reality as they joined forces to open their salon at Ntchemba.

The two ladies decided to put their tools together and welcome customers to their salon as a joint business.

Since its inception, their business has flourished, not only providing sustenance for their families but also serving as a symbol of determination.

The business is yielding fruits with the first month of its inception making about K58,100 a feat the two said was enough to say life changed for the better.

By the end of the SSRLP in 2027, COMSIP would have trained 4,300 youths under this initiative.



Gloria and Tiwonge at work with their customers



COMSIP-trained welders in joint venture

On the day of the launch of tools disbursement



The Duo at work at Chitenje Community Day Secondary School

MIRACLE CHRISTIAN WORKSHOP located at Chitenje Trading Centre in the area of Traditional Authority (T/A) Chilowamatambe in Kasungu District is a unique enterprise and a brainchild of two young men, Yosefe and Paul.

The two have so many things in common, including sharing the Mwale surname. However, they are not biologically related. They, however, realised that they had a shared vision in their business pursuits as welders and established Miracle Christian Workshop as a joint venture company.

Today, the duo is a household name in their locality as they cut short the distances people used to travel in the past to access welding services.

The two young men met at a workshop where they underwent a

welding training in early 2023 and they clicked well to the point of agreeing to start the joint venture business after completion of the training. COMSIP facilitated the training through the YSCS programme.

“Our welding workshop has started well at Chitenje Trading Centre. It is the first welding shop in the area so the community no longer has to go all the way to town for welding services. We do most of what they need right here,” explained Paul.

Within a week after they had opened the workshop, the two were engaged to make an oxcart. This assignment remains their pride and reference to date.

It did not take long before authorities at Chitenje Community Day Secondary School (CDSS) identified and hired the two Mwales to do some work for the school.

The school’s Deputy Head Teacher Cosmas Phiri said they were impressed with the quality of work they had seen at the workshop and decided to contract them to fabricate some window frames for a new classroom block at the school.

“There are more works that the school can offer if the skills are available. Actually, that works as an inspiration to the students here,” he said.

Vincent Mbewe is one of the 365 caseworkers deployed in the areas where COMSIP is implementing the Livelihoods Support program and his jurisdiction is the area of T/A Chilowamatambe which produced 12 young people trained under the YSCS initiative.

“I’ve visited some of them and many are already active in their trades. They didn’t wait to be given startup capital. They had to borrow from their clusters and cooperatives.



Chigodi COMSIP Cluster finds life in livestock

WHAT started as a group dedicated to environmental protection under the pilot Enhanced Public Works Programme (EPWP), has grown into a thriving community of livestock farmers, with a particular focus on goat and pig farming.

Nestled within the landscapes of Traditional Authority (T/A) Kuntaja in Blantyre, Chigodi COMSIP cluster has become synonymous with success, thanks to its members' dedication and perseverance.

As 59-year-old Metina Watson, a resident of Makanani Village, reminisced about her journey, she credited the transformative power of the seed capital in her life.

Watson said after working in the pilot EPWP she was introduced to COMSIP and the component instilled in her the idea of savings and investment, and she decided to start a small business selling beans and finger millet.

Through the graduation Pilot, Watson received K300,000 as seed capital.

With a desire to secure her grandchildren's future and improve the quality of life in her household, she seized the opportunity to invest in livestock, starting with two pigs and later two goats.

"The seed capital made a significant difference as I had always wanted to raise livestock and this initiative gave me a start," she said

Watson bought two pigs and in no time she had nine piglets which after raising she sold, using the proceeds to send her grandson to school, and the rest she bought goats.

Today, her modest livestock venture has flourished, providing not only sustenance but also funding her grandchildren's education.

Madalitso Mercy Kamoto, 38, from Salimu Village, is another determined



Watson with her goats

member of the Chigodi COMSIP cluster.

Together with her husband, Kamoto embarked on a journey fueled by ambition.

From receiving wages under EPWP to being introduced to COMSIP, their path was paved with small victories.

With the seed capital, they invested in pigs, setting off a chain reaction of success, and today, their flourishing tomato garden stands as a testament to their perseverance.

The family now has three goats, a

sow with nine piglets, and a garden full of tomatoes they anticipate will make over half a million Kwacha after selling.

A grocery business they run at their home is also booming making them meet their basic needs.

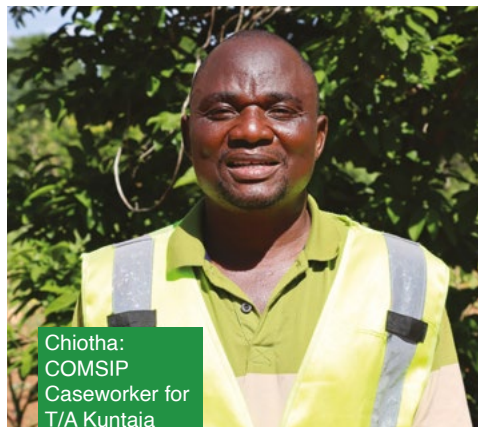
Leading by example is Raphael Master, 55, the chairperson of Chigodi COMSIP Cluster.

Through savvy investments in goat farming and value-added ventures such as finger millet processing, he has not only transformed his own life but also inspired others in the community.

Beyard Chiotha, the COMSIP caseworker in T/A Kuntaja, spoke passionately about the cluster's transformation, beginning from working in the Mombo EPWP catchment to forming an SLG under COMSIP.

"From having nothing to owning livestock, it's a sign of prosperity," said Chiotha.

With diversified business plans ranging from irrigated vegetables to retail shops, the cluster has become a beacon of economic empowerment.



Chiotha:
COMSIP
Caseworker for
T/A Kuntaja



OUR SERVICES



CAPACITY BUILDING

Enhancing the capacity of primary cooperatives as institutions and members' capacity, to improve livelihoods



MICRO INSURANCE

Provide micro insurance to affiliates i.e. funeral cover through COMSIV Limited



FINANCIAL LINKAGES

Provide access to finance and financial services through the Union subsidiary Microfinance organization - COMSIV Microfinance Limited

WAREHOUSING SERVICES

Secure and efficient storage solutions. We'll keep your inventory safe and ensure smooth distribution.



MARKET LINKAGES

To facilitate market linkages for producer organizations (cooperatives) and also act as an off taker for the cooperative produce and products



AUDIT SERVICES

Provide audit services to cooperatives to ensure transparency and accountability and;



CASEWORKER'S CORNER



COMSIP group awards learners

■ By Vincent Mbewe

MEMBERS OF COMSIP from the Social Cash Transfer Program in the area of Traditional Authority Chilowamatambe in Kasungu District, have awarded K22,750 each to four exceptional primary school learners in the area who demonstrated outstanding performance in Primary School Leaving Certificate of Education examinations. These bright students not only excelled in their primary education but also secured placements in national secondary schools, showcasing their dedication and academic prowess.

A sum totalling K91,000 was drawn from Chilundu, Senjere, Kachenga and Mifulu COMSIP clusters. The amount was subsequently allocated to learners from Kakola Primary School in the area as an incentive to motivate them to keep working hard.

Village Headman Chindulu, who graced the occasion, extended his heartfelt appreciation to the clusters for the kind gesture.

Primary Education Adviser Jennifer Chikanda, who also attended the ceremony, conveyed her gratitude for the awards emphasizing their critical role in encouraging a culture of hard work among students in the area.

From beneficiaries to agents of change

■ By Priscilla Kangulu

ROSE KAPOLO, a member of Mwadzama SLG in T/A Mwadzama in Nkhotakota District is a member of a COMSIP SLG.

With the invaluable mindset change training offered by COMSIP, she has emerged as one of the shining stars in her area.

Kapolo narrates her story: "I struggled to provide for my family before joining our COMSIP SLG. But now I run a thriving dry fish business. I also sell tomatoes and mandasi. I am now able to pay for my two children's school fees and afford basic household necessities."

She has become the agent of change, attracting more people in her village to embrace the savings culture, do business and become self-reliant.

"Whenever a person aims high they can get what they desire. I encourage fellow women to believe in themselves. A journey of a thousand miles starts with a single step. We can!" said Kapolo.

Savings and loan group gives man economic freedom

DRIVEN by a desire to support his family, forty-two-year-old Tsogolani Fyson of Kagwa Village, Traditional Authority Kayembe in Dowa District, joined Mwala SLG under Msambamfumu COMSIP cluster in T/A Kayembe.

In April 2023, the Climate-Smart Public Works Programme beneficiary borrowed K40,000 from his cluster after saving about K50,000. He used the loan to venture into the dry fish business and now makes about K50,000 per week.

The father of five says he plans to save up to K500,000 to buy a refrigerator and purchase fresh fish directly from the lake.

Said Fyson: "I have managed to send my daughter to a private secondary school paying K52,000 a term. I am thankful for the efforts from COMSIP. I am no longer a beggar and can ably support my family"



Breaking poverty chains through SLGs

■ By Clement Ziba

For Alick Nyirenda from Group Village Headman Kapiyira in Traditional Authority Mwirang'ombe in Karonga District, farming and Savings and Loans Groups (SLGs) have made a big difference in his life. Today he is earning big and as a farmer and has managed to build a decent house courtesy of his membership in SLGs.

"Last year I managed to harvest five ox carts full of maize, 20 bags of groundnuts and 8 bags of rice each weighing 90 kg. This is something I have never achieved before," he said in an interview.

The proud member of Tisinthike COMSIP SLG under the Social Support for Resilient Livelihoods Project (SSRLP) and a beneficiary of the Social Cash Transfer Programme, Nyirenda was subjected to Basic Livelihoods leading to his profound mindset transformation, embracing modern farming methods.

"Before this project, I could hardly feed my family. Now I have enough maize and livestock, including goats. My next plan is to buy enough cement for the floor of my house" he said.

Like Nyirenda, Webster Msowoya, another Social Cash Transfer beneficiary from Chazovu COMSIP SLG runs a thriving carpentry and joinery business.

"I never realised I could make big money out of this carpentry business. I borrowed money from the group and bought equipment and timber as a starter pack. I am now a well-known carpenter," he said.

Elisha Gondwe from Kalumwezi cluster is currently under Graduation Pilot, one of the



Livelihood Support packages under the SSRLP. Through the intervention, Gondwe received seed capital and invested in a grocery business.

The combination of COMSIP mindset change training and seed capital has ignited his belief in the realm of possibilities.

He said: "I have now managed to buy a plot at Nyungwe Trading Centre and constructed a new house, now at roofing level. This testifies how COMSIP is helping in breaking the intergenerational transmission of poverty."



Woman bakes her way to success

■ By Paul Mtenje

Today, Enita Mwale from Traditional Authority Msakambewa in Dowa District is a proud owner of a bakery business that feeds her community courtesy of her membership to the Tikondane COMSIP SLG under Kanong'ona COMSIP cluster since May 2021.

Upon noting her leadership skills, she was selected to lead Kanong'ona COMSIP cluster members as a community facilitator.

Mwale has so far attended the COMSIP mindset change training covering financial literacy, record keeping, business management, social and environmental safeguards among others.

In addition, she was also trained on how to run a bakery business.

"After being trained by COMSIP on how to run a bakery business, I borrowed money from the group, built two ovens and purchased materials to start up a bakery business," said Mwale.

On a good day, she makes K46,380, including a profit of K14,380 from sales.

Goat pass-on initiative changes lives

■ By Andsen Kapaya

TALANDILA COMSIP SLG in Traditional Authority Mwansambo in Nkhotakota District has bought goats to be passed on among its members to diversify their sources of income.

The group has since encouraged members to take care of the goats under the initiative to ensure sustainability and that they benefit more.

The members agreed to invest K5,000 each in savings and have managed to collect K125,000 which they used to buy seven goats.

"By the end of this year, every member of Talandila COMSIP group will have goats as part of their investments," said the groups' Chairperson.

The group has 20 members comprising 15 women and five men. It started operating on 27th December 2022.



Rose banks hopes on Mbeya fertiliser

■ By Symon Donsa

AMIDST unpredictable weather due to the impact of climate change coupled with escalating prices for chemical fertiliser, it is not easy for many a smallholder farmer to have a bumper yield.

Rose Daniel, a member of Tidalire COMSIP Cluster in Traditional Authority Kadewere in Chiradzulu District is among the farmers previously hard hit by the devastating combination of adverse weather and high fertiliser prices.

However, her turnaround came when she gained skills to make Mbeya fertiliser from COMSIP Limited.

With the K50,000 she borrowed from her group, she managed to purchase the required raw materials and made four 50 kg bags of Mbeya fertiliser.

"I used ashes, maize husks, NPK and Urea fertilisers to make the bags of Mbeya," said the passionate farmer.

In the current growing season, Rose's blossoming maize field gives hope for a bumper harvest.

"The goal is to achieve food security and sustainable income at my household," she said.

The mother of one is a participant of the Climate Smart-Enhanced Public Works Programme.

She has since accumulated K62,000 in savings.

Eluby excels in agri-business

■ By Cathy Kawerenga

FROM her savings of Social Cash Transfer (SCT) earnings, Eluby Misoya, 40, of Traditional Authority Chitera in Chiradzulu District is now an agro trader who buys and sells farm produce to earn a living.

She joined Chitera COMSIP Cluster in 2021.

Eluby also rears goats to supplement her household income.

"I started with two goats and because of the skills gained from COMSIP, I take good care of them and they are multiplying," she said.

Eluby says she plans to continue saving, buy more goats and boost her agro-business enterprise.



James
at work

James owes prosperity to Youth Skills Challenge

RABSON JAMES of Jekete Village, Traditional Authority (T/A) Mpama in Chiradzulu District has a fascinating story. He has risen from poverty to prosperity.

At 25, James has experienced a difficult and limited upbringing.

With few resources at his disposal, putting food on the table was a daily struggle and affording a decent living felt like an unattainable goal.

“Life had not been easy for me and my family, as it was difficult for us to have food on the table, and the overall quality of life was not that good,” said James.

However, in 2018, James was fortunate to be enrolled in the Social Cash Transfer Program (SCTP), one of the anchor programs of the SSRLP, which emphasises moving beyond a primary focus on consumption support to include resilient livelihoods and shock-responsive safety nets.

The lifeline gave James a chance to escape the bonds of poverty. It gave him a ray of hope.

“There were glimmers of hope with the SCTP because the K8,000 we were receiving each month allowed us to at least afford some basic needs,” he said.

As James embraced the support of SCTP, more doors of opportunity opened

through the Livelihood Support sub-component of the SSRLP.

Introduced to the COMSIP SLG concept, James and his fellow SCT beneficiaries eagerly embraced the opportunity to save and access loans, thereby igniting the flames of economic empowerment among them.

As members of the Mwaiwathu COMSIP Cluster, a grouping of 30, James and fellow members took advantage of the opportunity to invest in their future.

For James, this meant pursuing his lifelong aspiration of becoming a tinsmith, a craft he believed would not only sustain him economically but also provide for his family of six.

With limited equipment and knowledge, his initial attempt to do the small business failed despite investing K49,000 which he got as a loan from the group.

But upon being empowered by the support of SSRLP, James’s journey took an auspicious turn with the inception of the Youth Skills Challenge Support.

Designed to foster income generating vocational skills in young people, James was given the chance to refine his skills under the supervision of experienced mentors through this program.

James ventured into tinsmith enterprise, earning tremendous knowledge

and skills in the craft that he already harboured, under the guidance of a local artisan, Francis Kasuto.

He gained priceless knowledge and experience over the four months from February to May 2023, honing his craft and becoming an accomplished craftsman.

James is a living example of how opportunity and resilience can change a person today.

“My life has changed for the better after the training I got. My skills have improved and my earnings are also satisfactory,” he said.

What James got is not only the skills but also the start-up tool for his enterprise.

Armed with newfound skills and determination, he has carved a path towards prosperity, earning a modest income that sustains his family and fuels his entrepreneurial aspirations.

James makes over K20,000 a week and has now partnered with his mentor Kasuto, with whom they are now doing business together,

Kasuto beams with pride at his protégé’s achievements, recognising in him a beacon of promise and potential.

As James’s journey progresses, his tale is a moving reminder of the unbreakable spirit that each person possesses and is only waiting to be released by the spark of opportunity.



Tailoring makes a difference in Martha's life

UPON arrival at Misuku Trading Centre in Kasungu District, we found Martha Chimkango threading a needle on a sewing machine.

She was about to begin sewing a dress for one of her customers in Chikhwakhwa Village, Traditional Authority (T/A) Chilowamatambe when we got her attention for a chat.

Visibly motivated, Chimkango said she is busy every day ensuring that her customers get the best designs of clothes.

She said her zeal has led to the growth of her clientele, a development that has improved her socio-economic development through improved income.

“Customers even come from neighboring villages. I am dressing church choirs. For instance, I just did 16 uniform dresses for women of Abraham International Church. I was paid



Smiling at her workstation knowing her livelihood is secured

K32,000. I also did eight gowns for the installation of Kesiyas’ chieftaincy and I was paid K16,000,” said Chimkango.

The 32-year-old mother added that tailoring has made her productive.

“Unlike before, I am not breaking my back with piecework in crop fields because I am making money by being a tailor,” she said.

Apart from providing basic needs for her family of four, she said she bought farm inputs and invested in groundnuts and maize for sale as well as food.

The mother of two attributed the progress in her life to the Youth Skills Challenge Support (YSCS) that equipped her with the tailoring skills and provided the start-up tools.

The programme, which is meant to empower the youths to curb their household poverty, is being implemented by COMSIP Cooperative Union Limited under the Livelihoods Support subcomponent of the Social Support for Resilient Livelihoods Project (SSRLP).

Chimkango said her life changed for the better from December 4 2023 when she got the sewing machine from COMSIP as part of her starter-pack.

She said she makes about K8,000 per day.

Moving forward, Chimkango plans to diversify her sources of income by opening a butchery to sell goat meat, among others.



Martha on the day of the launch of startup tools distribution



YSCS
beneficiary:
Zawanda

"I'm very excited to be the first female carpenter in my village: I had always wanted a challenging vocation and this is it," explained Zawanda.

COMSIP releases youth artisans into the labour market

IMAGINE being a youth, with little or no formal education at all, and you're given the opportunity to undergo vocational training, graduate, and be given a start-up package – all for free!

Such is the case of 673 youths who have acquired various vocational skills in 14 districts across Malawi, under the Youth Skills Challenge Support (YSCS) initiative, which is being implemented by COMSIP Cooperative Union Limited.

Among these youths are two young women, Naomi Zawanda of Nsulira Village, Traditional Authority Chilowamatambe in Kasungu and Efrem Fredson of Tsavu Village, T/A Kalumo in Ntchisi, who have dared

the odds by opting for vocations generally viewed as being for men only: carpentry, and bricklaying.

For the two young women, and the hundreds of other youths in the cohort across the 14 beneficiary districts, the 2023 Christmas came way too early as they graduated and received start-up tools for their various occupations in early December.

"I'm very excited to be the first female carpenter in my village: I had always wanted a challenging vocation and this is it," explained Zawanda, who dropped out of school at Form 2, due to financial challenges.

The training was for four months and from a class of 22 youths under

Chilowamatambe, Zawanda was the only one taking carpentry, while the rest of the young men and women opted for either tailoring, welding, or other vocational skills.

"I'm very grateful to COMSIP for the training opportunity, and I'd like to encourage fellow young women not to look down upon themselves but to take up such challenging vocational skills and compete with men in the labour market," explained Zawanda.

Elsewhere in Ntchisi, 29-year-old, Efrem Fredson is also treading the men's territory, armed with skills of bricklaying. Fredson, whose husband is also of similar trade, is already proving to be a much-sought-after bricklayer in



her village, Tsavu, and beyond.

“After the training I did not wait to have the start-up tools: I won contracts and went on executing them using hired tools and, so far, I have constructed 3 houses, 2 brick fences, and a vestry at Tsavu CCAP Prayer House,” explained the mother of 2 children.

Fredson’s success story is collaborated by Dalireni Paima of Kawaka Village T/A Kalumo, Ntchisi, who also underwent the four-month vocational training and, like his colleague, graduated as a bricklayer, carting home a start-up tool kit for his job.

Paima, too, has stamped his presence as a bricklayer, with two completed house projects at Mponela and currently, he is part of the bricklayers constructing a new prayer house, Chindewe St. Peter’s Anglican Church, at Chikhwakhwa Village, T/A Kalumo.

“My friend, Efrem and I, have had good training and the works of our hands are already attesting to that. We are very thankful for this program for it has given us something to live on,” explained Paima, when a team of journalists visited him at the construction site of the church.

COMSIP is implementing the YSCS through the Social Support for Resilient Livelihoods Project (SSRLP), a Government of Malawi project implemented with funding from the World Bank, and Social Protection Multi Donor Trust Fund, through the National Local Government Financing Committee (NLGFC).



NLGFC Enterprise Development Specialist: Saiwa

The youths that are targeted in the YSCS program are those who are either on Social Cash Transfer (SCTP) or Climate Smart Enhanced Public Works Program (CS-EPWP) and they are in COMSIP groups, or those youths whose guardians are in COMSIP groups under the SSRLP.

By the end of the SSRLP in 2027, COMSIP would have trained 4,300 youths under this initiative.

The youths are not only given training and start-up tools for their new vocations but they are also supported with financial linkages where they get support for loans to kick-start their businesses from COMSIV Limited, a Finance subsidiary of COMSIP

According to COMSIP Chief Executive Officer (CEO), Tennyson Gondwe, the first cohort comprised 721 youths drawn from 14 districts of Chiradzulu, Blantyre, Phalombe, Balaka, Dedza, Lilongwe, Dowa, Ntchisi, Kasungu, Nkhatakota, Nkhatabay, Karonga, Rumphu and Chitipa, and were trained from March to June 2023.

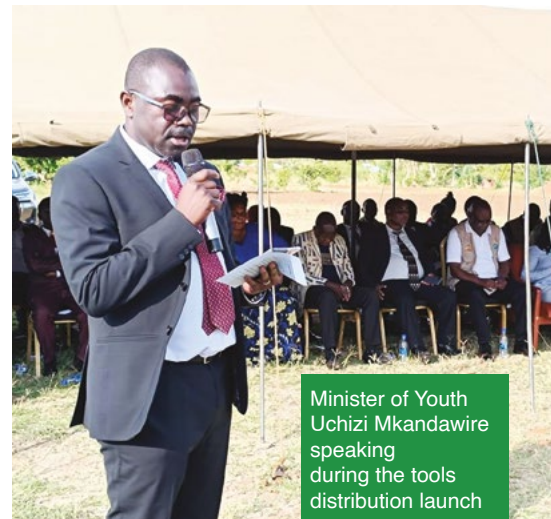
The CEO further disclosed that a total of MK192 million was spent on the procurement of the start-up tools for the first phase, while the total cost, including capacity building of the youths in various fields, is around MK250 million.

Training for the second cohort will commence next this year, targeting 1,789 youths from the said districts, according to Gondwe, who applauded the enthusiasm that the youths have shown so far.

“There’s been a lot of commitment from the youths mainly because we have not set a qualification for this: Anyone who is capable can apply as long as they can defend themselves on the concept they want to pursue, and can read and write,” explained Gondwe.

The progress that the YSCS program has registered, so far, has impressed the NLGFC, the custodian of the funding purse, and according to the Committees’ Enterprise Development Specialist, Miriam Saiwa, the program is going to take on board more youths beyond just the 14 districts it is currently being implemented in.

“We’re very happy as NLGFC because these youths are coming from Social Cash Transfer or Climate Smart Enhanced



Minister of Youth Uchizi Mkandawire speaking during the tools distribution launch

Public Works Program: they had the labour but with nothing to do. So we are very happy that we’ve reached this stage where they’ve been trained and provided with tools to start with,” said Saiwa in an interview, and she added: “This is just a starting point and we are going to go beyond the 14 districts.”

Echoing the NLGFC’s sentiments, Minister of Youth and Sports, Uchizi Mkandawire, said negotiations are, indeed, underway to have the youth program scaled up to the rest of the districts in the country.

“What COMSIP is doing is in line with government policy for the youth: We’ve been training the youth but access to startup packages had been a problem,” explained Mkandawire, further noting that as a country, Malawi has 32.9 percent of youth that are “Not in Employment, Training or Education (NEET)”.

To ensure that the youths’ skills are fully utilized, the minister appealed to district councils where the youths come from to always engage the newly trained artisans in various projects at the councils before engaging contractors from outside.

“Let’s promote these young people: They can ably carry out projects that are supported through different funding mechanism at council level. They are available in the communities as such there is no need to bring contractors from outside the communities for jobs the youths can do,” said the Minister.



Chimbalu's carpentry dream Comes True



Exton is now an established Carpenter around Nsalu trading Centre



Exton's furniture (on front row) during the Youth Policy launch

DURING A VISIT TO Hamza Carpentry Workshop at Nsalu Trading Centre in Lilongwe District, a jovial-looking, but busy youngman was found making a sofa set.

He introduced himself as Exton Chimbalu, a partner at this carpentry business owned by Peter Hamza Chiundeni.

Chimbalu is one of the participants of the Youth Skills Challenge Support Program who underwent carpentry training at the same workshop.

It was a dream come true for him when he was identified for the training that COMSIP, in partnership with Technical, Entrepreneurial and Vocational Education Training Authority (TEVETA), implements to ensure that the youth are economically empowered beyond their dependency on Social Cash Transfer.

"My grandmother is a beneficiary of Social Cash Transfer and a member of a COMSIP SLG, so I was identified along with my colleagues to undergo the training of my choice and I chose carpentry," said Chimbalu.

In 2014, Chimbalu attempted to enroll on carpentry training at the same

workshop where he was charged K150,000 for six-months' training. However, he dropped out after failing to pay the fees.

"I only paid K20,000 and things proved difficult for me to continue, so I dropped out," he recalled.

That was not the first time Chimbalu dropped out of some pursuit under difficult circumstances as he had also dropped out of school in Form 3 at Namitete Secondary School in Lilongwe following the death of his uncle, who was paying school fees.

The young man felt that he was destined for poverty as he struggled to fend for the household through piecework.

But the coming in of COMSIP with the youth programme marked his turning point as he finally got what he had been dreaming of.

"I was so excited when I got selected for the training, more so when I started the training at this very workshop," he said.

Upon completion of the training, Chimbalu received a start-up tool package from COMSIP and he agreed with his mentor to partner for a while

until he is fully prepared to stand on his feet.

Following the agreement, Chimbalu returned to the workshop, this time as a partner.

"Things have changed ever since. I live a better life now and my family is well taken care of, unlike before when we couldn't have enough food, especially during lean periods," he says.

The young man earns about K300,000 a month and, with this income, he has managed to buy six goats. The standard of living for his family of three children has also improved.

He has also gone back to school at Nsalu Secondary School to complete his secondary education.

He said he is now able to support his two younger brothers with school fees in secondary school.

Asked how far he wants to go with education, Chimbalu mentioned with no hesitation that he would want to step into the corridors of the University of Malawi.

However, this will come after training at least 20 young people from his area in carpentry and joinery to help them be economically independent like he is.



Seed Capital for barbershop business

Forty-five-year-old widower **Lifuka Dismas** from Kanyenda Village, Group Village Headman (GVH) Chimwendo, Traditional Authority (T/A) Masumbankhunda in Lilongwe District is a proud owner of a barbershop in her area. It is operated by Bazalieli Malangizo, 22, one of her four children.

The woman has been a participant in the Social Cash Transfer Programme (SCTP) since 2020 and she is among those on the Graduation Pilot. In September 2023, she, alongside other participants were identified as potential recipients of the seed capital under the Graduation Pilot. Before the disbursement, recipient households were capacitated in skills specific to their business of choice.

The skills training was conducted by experts in the respective fields to prepare the participants for the disbursement of the first payment, ranging between K150,000 to K200,000, depending on initial capital requirements.

“I looked around and realised that we do not have a barbershop and a place where people could get their gadgets charged within our area,” explained Dismas in an interview.

“So, when I got the first seed capital, I bought solar equipment, battery, inverter and other related materials for barbershop, and here we are,” she added.

In Kasungu, 24-year-old Chipiliro Gama, from Dambulesi Village, T/A Kaomba, is already making a kill in a similar venture at Mphepo Trading Centre.

Gama, a third-born in a family of eight, is a SCTP beneficiary who took the place of his deceased father, Yeremia Gama. Besides his family, the young man supports his widowed mother and some of his siblings.

Like Dismas, Gama is under Graduation Pilot of the Livelihoods Support a sub-component of the Social

Support for Resilience Livelihoods Project (SSRLP). He was also subjected to skills training that prepared him for an enterprise of his choice before receiving the K200,000 partial seed capital.

“My preferred business, after a thorough market research, was that of barbershop,” he explained during an interview at Mphepo Trading Centre in the area. “So when I got the K200,000, I invested it in the barbershop equipment and opened this shop in September 2023.”

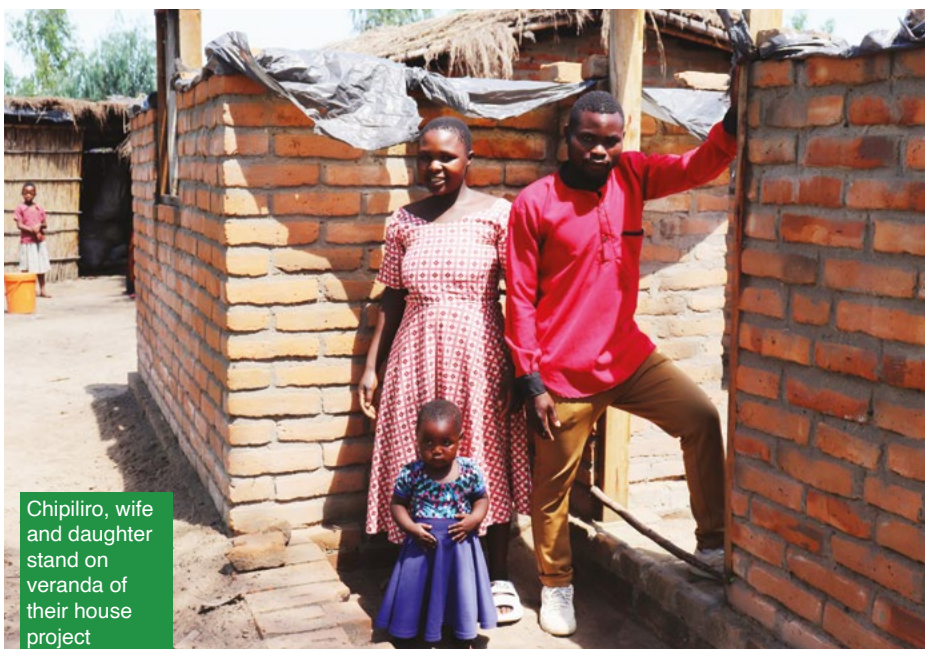
Given its location, Gama’s business is already bringing him a good income of between K5,000 and K8,000 per day, from both the haircut service and charging of electrical gadgets.

“I opened my shop in September immediately after receiving the K200,000 from COMSIP and that month, I netted K150,000,” he said. “For October and December, I got K200,000 and K250,000, respectively.”

Meanwhile, Gama, who is married with one child, is constructing a 3-bedroom house, measuring 9m x 7m, and he is also rearing chickens from proceeds of the barbershop.

The young man said when he finally graduates from the SCTP he will remember the project and COMSIP as the game-changers of his family’s life.

Gama, in Kasungu, and Dismas in Lilongwe are examples of SCTP beneficiaries who are participating in the Graduation Pilot and have prospects of becoming economically independent with a sustainable income from their respective businesses, which is in line with the objectives of the SSRLP.



KNOW ABOUT

COMSIP

COOPERATIVE UNION LIMITED

COMSIP Cooperative Union Limited is a body corporate. It is a member-owned union of savings and investment cooperatives registered in 2007 under the Cooperative Societies Act No. 36 of 1998. It has a Board of Directors elected from amongst the primary cooperative members at an Annual General Assembly (AGM), where on an annual basis others retire and others join the Board of Directors as per the Cooperative Law. It was born out of the need to serve the community members who are organized into COMSIP groups and graduate into multipurpose cooperatives.



VISION

To become a leading organization in building vibrant and sustainable multipurpose primary cooperatives in Malawi.



MISSION

The Union exists to build and enhance the growth and sustenance of member owned COMSIP cooperatives by providing flexible products and services for sustainable development.

CORPORATE OBJECTIVES

- To promote and strengthen COMSIP primary cooperatives
- To mobilize resources for primary cooperatives growth
- To provide a market for primary cooperatives' products
- To promote transparency and accountability in the operations of primary cooperatives




PRODUCTS AND SERVICES OFFERED

COMSIP is offering the following services:

- ✓ Capacity building
- ✓ Market linkages
- ✓ Financial linkages
- ✓ Audit services
- ✓ Warehousing services
- ✓ Micro insurance

COMSIP regards poverty indicators as benchmarks for performance for every member of a group or cooperative compressed into eight points called the 8 Jobs of a member.

- Togetherness
- Community Self-help work
- Improving Incomes
- Creation of Assets
- Improving Health status
- Improving Education and Literacy
- Improving Food security
- Elimination of Social Injustices



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