



ACHIEVING SUSTAINABLE LIVELIHOODS

*Livelihoods Support Programme of the
SSRLP in Malawi*



ABSTRACT

This Success Story Picture book was prepared by COMSIP Cooperative Union Limited, an implementing partner in the Social Support for Resilient Livelihoods Project – SSRLP, a government of Malawi initiative implemented with funding from the World Bank and Social Protection Multi Donor Trust Fund through the National Local Government Finance Committee. COMSIP Cooperative Union Limited is implementing the Livelihoods Support Program, a core sub-component of the SSRLP. The program which mobilizes beneficiaries and participants into Savings and Loan Groups, is increasing the income earning capacity of 525,859 beneficiaries of Social Cash Transfer in 11 districts, Climate Smart Enhanced Public Works Programme in 28 districts and the urban poor in the country's four cities, through a cash-plus model. This is done by enhancing the productive capacity of beneficiaries and participants through sustainable multi-sectoral income-generating investments and linkages designed to increase poor households' incomes and assets, build human capital, and promote social inclusion. The program is providing basic livelihood training, enhancing productive skills and graduating households into sustainable livelihoods through seed capital injection.

The publication, therefore, tells transformative stories and quotations of the beneficiaries of the Livelihoods Support Program following these interventions.



ACKNOWLEDGEMENTS

This Picture book is a product of commitment and collaborative efforts of dedicated individuals that worked together to come up with a publication to showcase the successes of the Livelihoods support Program under the SSRLP. First, is the team that travelled in all the districts, taking pictures and getting the stories from COMSIP members. The Team was made up of Photojournalists: Temwa Mhone, Raymond Midaya, Yamikani Banda, Jordan Phiri, Mercy Chaluma and Vincent Khonje.

The main editor of the work Chimtawa Mwale and his sub-editor Precious Kumbani ensured the clarity and conciseness of the publication.

The overall preparation was done by Mercy Chaluma, Development Communication Officer at COMSIP Cooperative Union Limited who was the Chief Editor of this production. Advisory was provided by the Team Leader of the SSRLP at COMSIP Tenneson Gondwe and the Project Manager, Susan Kondowe.

Designing was done by Maks House Designs.



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ACRONYMS

COMSIP: COMSIP Cooperative Union Limited

CS-EPWP: Climate Smart Enhanced Public Works Program

CUCI: Covid-19 for Urban Cash Intervention

EPWP: Enhanced Public Works Program

LESP: Legumes Enterprise Structured Program

LIRUP: Livelihoods Restoration for Urban Poor

NLGFC: National Local Government Finance Committee

SCT: Social Cash Transfer

SCTP: Social Cash Transfer Programme

SLG: Savings and Loan Group(s)

SSRLP: Social Support for Resilient Livelihoods Project

T/A: Traditional Authority

YSCS: Youth Skills Challenge Support

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COMSIP
Signature Gesture



Members of Matsimbe COMSIP SLG, T/A Champiti Ntcheu, pose while showcasing the COMSIP Signature Gesture symbolising poverty elimination

What are COMSIP Savings and Loan Groups and who joins them under SSRLP?

Savings and Loan Groups (SLGs) are small and manageable groups that are formed for the purpose of enhancing savings and investment.

The objective of SLGs is to provide a platform for service delivery in form of trainings in areas such as Rule Book; Nutrition, Health and Sanitation; ACSA, DRM, GRM, E&S Safeguards and Entrepreneurship.

For members to join the groups in this project they have to be a beneficiary of the SCT, or a participant of the CS-EPWP. Joining of the SLGs is voluntary.

The eligibility criteria to join COMSIP SLGs are; willingness to join a group and follow group constitution, willingness to save money from the transfers and wages received, willingness to work in a group, willingness to attend meetings and participate in trainings and ability to start a business and operate it using the training skills provided.

The stories that you will read in this booklet, are of individuals that made the decision to join COMSIP SLGs to save and invest the transfers and wages that they get from the project, thus benefiting from trainings and cash plus interventions provided by the Livelihoods Support Program.





Members of Matamando Cluster in T/A Somba, Blantyre intermediating their money

“

The journey began with the K28,800 wages in CS-EPWP which I saved in our SLG for three months, after which I ventured into maize, groundnuts and beans selling business. Today, I own 50 local chickens, 13 guinea fowls, 12 pigeons, 3 rabbits, and three goats. Our home is powered by solar energy and I also own a plasma screen. My family is thriving and we can now afford nutritious meals, and also provide for our children's needs.”



Toffious Mhango, 35, Viyeyo village, Traditional Authority Nthalire, Chitipa



Basic Livelihoods

THESE are initial activities within the livelihoods sub-component. These are meant to empower SCTP and CS-EPWP beneficiaries through a package consisting of a programme of interventions designed to equip beneficiaries with skills for additional livelihoods opportunities through farm and off-farm income generation activities. The activities include Sensitization meetings and Savings and Loans Groups (SLGs) formation, Trainings on Transformative or Mind-set change (Business management, financial literacy and record keeping, Environmental and social safeguards, and Group dynamics), Savings mobilization, WASH, Actionable Climate Smart Agriculture (ACSA) and Community Based Disaster Risk Awareness (CBDRA). The training under the Basic Livelihoods help to promote social capital bonding among the project beneficiaries, who are usually excluded from the community activities, by building their self-confidence, making them credit worthy, financially and economically included. The trainings support is provided through the Savings and Loans Groups (SLG). The package has, by the time of this publication, mobilized 525,859, into Savings and Loan Groups. This membership comprises 99,076 from SCTP including (39,834) Price shock beneficiaries, and 426,783 from CSEPWP participants, organized into 25,682 Savings and Loan Groups (SLGs). These groups have cumulatively mobilized MK16.25 billion (USD 9.36 million) into savings intermediated at their group level. 316,934 (90%) households under the programme are currently running different IGAs.

Under this segment are stories of livelihood improvements effected by basic livelihoods, most of which are from businesses that were established from access to loans and proceeds of good farming practices under ACSA.

COMSIP instills financial discipline in Longwe

EMELIA LONGWE'S journey began with the CS-EPWP, a social protection initiative aimed at restoring degraded land and supporting vulnerable communities.

Through the programme, the 40-year-old, from Luvwere in Traditional Authority Mthwalo in Mzimba, joined a SLG under the Luvwere COMSIP cluster. She invested her earnings in inputs for Mbeya manure, which she used to rejuvenate her maize field. This effort yielded a bumper harvest, and from the proceeds she spared K100,00 enabling her to mould bricks.

She then borrowed K75,000 from the SLG and achieved her dream of building a grocery shop to secure her livelihood.

Equipped with business management and financial literacy skills from the programme, as well as access to loans, Longwe's journey to success accelerated.

By June 2024, her shop was fully stocked, marking a significant achievement for the single mother of five.

"Before joining the cluster, I earned money but lacked financial discipline," she reflects. "Now, I manage my finances wisely, meet my family's needs, and send my children to school. After years in a dilapidated home, I am also building a new house."



Longwe inside her shop



Wrapping herself in success: Margret Wizilamu's thriving duvet business



I joined Misesa Savings and Loan Group and invested the K28,800 I received from the programme in shares, I then took a loan from the SLG and invested part of it in farming inputs and the balance on my duvet business. My current working capital stands at K800,000, and I earn a profit of approximately K120,000 per month. Using my profits and savings, I managed to procure a motorcycle which is operating as a taxi”



Zanga Khomba (Left) serves a customer at Golomoti Trading Centre



The K70,000 loan I got from my SLG has been crucial in sustaining my pork butchery and the proceeds have helped me cater for my son's school fees at Dedza Secondary School currently at K35 000 per term. With the proceeds, I bought a bicycle at K250,000, and 40,000 bricks worth K600,000 for construction of a Four-bedroom house. Life has never been this great."

COMSIP SLG Thrives In Salima



The positive impact of the SLG is evident in the faces of its members.

IN January 2023, 13 visionary individuals from Tsogolo village, Traditional Authority Maganga in Salima district, came together to form the Tsogolo COMSIP SLG under Tithandizane COMSIP cluster.

Currently the SLG has achieved remarkable success, saving a staggering K1.7 million.

With 10 female and 3 male members, the SLG has become a symbol of empowerment and economic growth in the community. COMSIP has helped members to have access to

resources and support to diversify their income streams to improve their livelihoods.

The Actionable Climate-Smart Agriculture intervention has provided members of Tsogolo COMSIP SLG with the tools and knowledge to adapt to climate change, improve their agricultural practices, and increase their income. By working together, the members have created a thriving financial institution that benefits the entire community.

Remarkable transformation in just two years



An economically empowered Banda

ESMIE BANDA from Boli Village in T/A Maganga, Salima reflects on her remarkable achievements in the past two years. The 49-year-old woman attributes her economic transformation to Mchenga COMSIP Savings and Loan Group which has transformed all aspects of her nine-member household. In 2023, she borrowed K150,000 from the group to start a fish business. Proceeds from the business enabled her to buy

a two-acre plot at K450,000. Additionally, the mother of seven invested in farming, significantly improving family food and nutrition security, while generating additional income from selling surplus farm produce. Banda is now able to pay K45,000 in school fees for her two children at Parachute Battalion Community Day Secondary School. To improve hygiene and sanitation, she has installed tap water at her compound.



Biyasi and his wife, Margret having a good time



Mwangajuni COMSIP SLG helped me to get a plasma TV, battery, solar panel, and two satellite TV providers worth K1.2 million. With these investments, I established a successful entertainment business in my area. I earn between K10,000 and K15,000 per day. This income has significantly improved my family, I am able to meet our basic needs including paying K35,000 in school fees for my son at Katema Community Day Secondary School.”



Kamanga inside her shop

CUCI gave me a second chance - Tinashe

THE CUCI PROGRAMME gave Tinashe Kamanga, 33, a second chance in education and in building business success.

With just K105,000 she got in 2021, Kamanga from Chiputula in Mzuzu City transformed her small vegetable stall into a thriving grocery business while going back to school in form three.

“Today, I am a qualified teacher, no longer financially dependent on my husband, and I have hired a shopkeeper to help manage the growing business,” said Kamanga.

This, she achieved through small profits from her business besides savings and loans from Timasilila COMSIP Cluster.

Kamanga is also a mobile money and a multiple bank agent.

More than one path to success: The power of business diversification



Fraction leans towards his motorcycle in front of his house

TONEX FRACTION from Naluwade Village in Traditional Authority Sunganinzeru, Mulanje is amazed with his remarkable progress since he joined Chigombe COMSIP Savings and Loan Group in 2023. His 2023 dividends of about K300,000 helped him construct a three-bedroom modern house roofed with iron sheets, which got connected to the national electricity grid. The father of two started selling clothes with a K285,000 loan he received from the group. With his capital now at K700,000, Fraction earns K85,000 in profit per month. The proceeds are allowing him to diversify his sources of income by investing in photography business, which adds K50

000 per month to his income. Fraction also invested K300,000 into the mobile money business that generates K40,000 each month.

Apart from providing for his family, he bought a motorcycle to ease his transportation challenges to the market. The 46 year-old also acquired three goats at K45,000 each, 22 feral pigeons, 23 chickens and six rabbits. Fraction also accessed a K261,000 loan from the revolving fund designed to help group members recover from the impacts of Cyclone Freddy, giving his businesses an additional boost.

Achieving household transformation through Comsip SLGs

SINCE joining an 18-member Timvane COMSIP Cluster in 2022, Brenda Kamuyanga from Mbemba Village in T/A Champiti, Ntcheu has successfully transformed her life. The 38-year-old mother of four took a K50,000 loan to start selling fritters (zigumu) and opened a restaurant which has improved her six-member household's well-being.

Through the cluster, Brenda has seen improvement in her household's food and nutrition security, and hygiene practices, both contributing to sustained transformation. "We have tap water, fruits and a backyard vegetable

garden. We use soap and tippy tap after answering the call of nature," she boasts.

Kamuyanga's family now affords meals four times a day with all her children having their basic needs. She recently managed to save K187,000 to install solar power in her home. The woman is able to pay K35,000 in school fees for her daughter at Nsipe Community Day Secondary School. Additionally, She is building a semidetached rental house.



Kamuyanga shows off her fritters



Kamuyanga admires her banana bunch



Her house project



Sitolo and his wife, Tiyamike arranging fish on a rack

The power of family teamwork

NELIO SITOLO from Dalamkwanda Village in T/A Maganga, Salima was not satisfied with a single source of income that his seven-member household depended on. The 50-year-old kabaza operator at Senga Bay struggled to make ends meet. However, life changed for the better when he joined Tsogolo COMSIP Savings and Loan Group, where he borrowed K100,000 to help his wife,

Tiyamike, start a fish business. The additional income has allowed the household afford four meals a day and meet all basic needs including paying K45 000 and K35 000 in school fees for their two children at Parachute Battalion Community Day Secondary School. Sitolo plans to increase his fish business capital to K1 million by the end of the year.



Grecia serves tea to a customer

K50,000 capital for tea room business

TWENTY-THREE-YEAR-OLD Grecia Austin from Nachiye Village, Traditional Authority (T/A) Salima in Salima district provides for her family through her tearoom and bakery business. She belongs to a 25-member Zibalo COMSIP Savings and Loan Group formed in February

2023. Grecia borrowed K50,000 from the cluster and opened a tea room where she earns K80,000 daily.

The fifth-born in the family of six, is also diversifying her sources of income by investing some of the proceeds from the tea room into farming. She grows maize and tomato.

Felister's Resilience Pays

AFTER a year of saving, Felister Enock, 42, a participant of CS-EPWP from Malili village, T/A Mpando in Ntcheu, earned K120,000 in dividends.

The member of Mvaye COMSIP Cluster since 2022 is a model of how determination, hard work and resilience can transform one's life.

She has now expanded her maize and beans business, raising her capital to K1.2 million.

"I used to run my business blindly," she admits, "but COMSIP's business management training equipped me with skills that enabled me to prosper."

Beyond her entrepreneurial success, Felister has diversified her income sources. A loan from the SLG helped her purchase a goat, which has since multiplied to nine. Additionally, her Irish potato farm provides both sustenance and income.

Felister's improved financial situation has allowed her to prioritize her children's education. Her eldest is now in Form 3, while the youngest is in Standard 7.



Felister Enock's goat herd is a testament to her entrepreneurial spirit and financial acumen



She prioritizes her children's education, ensuring they have the opportunities she never had.



Manyozo (R) and Chikuse (L) doing the COMSIP SHARP gesture



Friendship goals: Uplifting Inspiration

AGNES MANYOZO, a 51-year-old widow from Likungwe Village, Traditional Authority Mavwere in Mchinji, has been sailing through rough waters since she lost her husband, the family's sole breadwinner, in 2017.

Struggling to provide for her four children, Agnes qualified for the government's Climate-Smart Enhanced Public Works Program (CS-EPWP). Through the initiative, she received K28,800, which helped her address some of her household's pressing needs.

However, motivated by the remarkable transformation she witnessed in her neighbor, Consolate Chikuse, who moved from poverty to sustainable livelihood through her SLG, Agnes joined Sangalalani COMSIP Savings and Loan Group in 2022. "I saw Chikuse's life improving from a beggar to abundance because the group made her more productive," she recalls.

This marked her breakthrough and things became much better. With an initial loan of K6,000, she started a thobwa (sweet beer) business, which has since grown, increasing her capital to approximately K150,000. The profits from her venture have allowed her to diversify into poultry and goat farming.

Agnes has also been able to support her children financially, including funding her son's driving lessons.

For Chikuse, who fell into the poverty trap following her divorce in 2010, her journey to success began when she joined the COMSIP Group in 2018 after participating in the public works programme. The 51-year-old woman accessed a K14,000 loan from the 24-member group, which she invested in vegetable and banana business. Now, her capital is approximately K200,000. With the profits from her businesses, she is able to support her three children and she has bought three farm plots.

"I acquired two-acres for K250,000, an additional acre for K150,000 and a dambo land for K50,000. These fields allow me to grow more vegetables and maize ensuring both income and food security," she says.

Chikuse has also ventured into beekeeping, hanging three beehives on one of her fields to harvest honey. She also has a pigs and several chickens.



Juma feeds some of his goats



My family enjoys four meals a day. I have improved my assets, I own 12 goats, a motorcycle and three bicycles for Kabaza business, and I bought two farm fields for K250,000 and K300,000 each and I am food secure. All these are possible because of the fish business which I started in 2023 courtesy of a K72,000 loan I accessed from Thamanda COMSIP Savings and Loan Group”

Reaping Commercial Farming Rewards

LUCY JAMES, a farmer from Ngwangwanya Village, Traditional Authority Makawa in Zomba, joined Makawa Cluster in 2022, where she borrowed K150,000 and invested in rice farming.

The CS-EPWP participant yielded 63 bags of rice and used her profits to purchase two goats, which multiplied to seven, and bought land where her family's house is built. By the end of 2022, Lucy had earned K270,000, as dividends

and she used the funds to improve her living standards. "Being a COMSIP SLG member has changed my life - my hygiene, diet, and finances have improved," Lucy said.

After Cyclone Freddy's devastation, COMSIP interventions helped Lucy to get back on her feet. She now practices irrigation farming and applies self-made Mbeya manure.

She is determined to educate her three children and upgrading from a bicycle to a car in the near future.



Lucy admiring a maize cob in her farm.



Grace Mkandawire, 52 and her son Joshua, Chajumpha COMSIP Cluster, Mzanya Village, T/A Mthwalo.



In 2022, I joined Chajumpha COMSIP Cluster after participating in the CS-EPWP. By 2023, I had saved over K200,000, which I used to purchase three goats. These goats have since multiplied, enabling me to sell some and cover essential needs, including paying school fees for my son, Joshua, who is in Form Two at Luvwere Community Day Secondary School. As a single mother of five, supporting their education was a significant challenge but now I can provide for them.”



Some of the members pose on the maize mill

Milestone Achievement: COMSIP Savings and Loan Group Secures Maize Mill

THE 27-member Vilemba COMSIP Savings and Loan Group in Songwele Village, T/A Nyalubanga in Nkhata Bay has embraced a culture of savings and investment that is significantly increasing household incomes and enhancing productive assets through diversified businesses. With a total savings of approximately K2.7 million, the group has procured a maize mill to provide milling services to Chikwina Area. During the 2022/2023 farming season, they used 40 bags of Mbeya

Manure on five acres and harvested about 2,020 kilograms of maize, generating about K1.7 million. Community Facilitator George Kalua narrates that the group received a revolving fund of K6.6 million which is helping members access loans for promoting individual small-scale businesses, ultimately increasing their group's capital which enabled them to procure the maize. According to Kalua, livelihoods have improved tremendously for members' households.



“

As a former board member of COMSIP, I have many businesses that are doing very well. I have always been exemplary and I am a mentor to new COMSIP members in my area.”- Felix Ben Chikuni

Felix Ben Chikuni, 41 Years Old, Standing Next to His Bike and Shop

Dzimhiri's midas touch on an allowance

MARGARET DZIMBIRI, 27, from T/A Mwadzama, Nkhotakota, belongs to a 24-member Bango COMSIP Cluster. She serves as a proxy for her grandmother, a beneficiary of the SCTP. Dzimhiri, her daughter and the grandmother form a family of three.

In April 2024, Margaret attended a coaching and mentorship training under COMSIP. Demonstrating her innovative spirit she saved K20,000 from her allowances and invested

it in purchasing 16 empty plastic oil containers. She traded these containers for rice, receiving seven tins in return. Selling the rice earned her K105,000, which she reinvested into the same rice business.

Six months later, her business is valued at over K920,000. This remarkable success has enabled her to support her family by providing food and covering school expenses for her child. She also proudly owns three goats and is saving to buy land to build a better house.



Dzimhiri is benefiting from her rice business



“

I was able to venture into a small business, selling vegetables and fruits after joining a COMSIP SLG. My small business is doing well and hopefully, it will continue to grow. I earn enough to afford my basic needs.”

Monica Mumba, 44 years old, SCTP beneficiary, Masasa Ward, Mzuzu



Mponda excited with his thriving maize crop

Mponda's Commercial Farming Success

WITH a K70 000 loan from Misesa 1 COMSIP Savings and Loan Group, 51-year-old Enock Mponda from T/A Bwananyambi in Mangochi ventured into farming as a business in 2023. The father of 8 uses irrigation farming to grow

maize, tomato and vegetables three times a year, earning K300,000 in profits per crop cycle. The proceeds have significantly improved his family's livelihood. Mponda now affords to pay K75,000 for his son's studies at Mchinji Teachers' Training College.



“

I started selling fish with a K150,000 loan from the group. I also run a Chambiko business with a monthly capital of K100,000. These ventures have enabled me to pay school fees for my child at Mhuju Secondary School and purchase a cow and a pig.”

Colida Kisyombe, 45, of Phapha COMSIP Cluster in Senior Chief Mwirang'ombe in Karonga District.

Securing Children's Future Through Comsip SLGS



Proud mother, happy son: Fainness Andrew celebrates her son's academic success made possible through her hard work

FIFTY-ONE-YEAR-OLD FAINESS ANDREW, from Samuti Village, Traditional Authority Boyd in Thyolo, has been struggling to pay school fees for her children due to poverty.

However, things began to change when she joined Chimvu COMSIP Savings and Loan Group (SLG) in 2022.

First, she went through training in business and finance management and after saving a substantial amount, she qualified for a K30 000 loan, part of which she used to pay school fees for her child and invested the balance in cooking oil business. With the profit from her business, she was able to successfully repay the loan.

Building on her initial success, Fainness obtained another loan of K50,000 in 2023. She allocated K15,000 towards her son's school fees and invested the rest in a vegetable business. Additionally, she purchased a pig for K35,000, which eventually multiplied to seven. Fainness sold five piglets, to cover her son's examination fees, rent, and repay her loan. Fainness hails COMSIP for not only improving her financial situation but also empowering her to make informed decisions about her family's future. She has learned how to manage her finances effectively and has ensured her children's access to quality education.

She plans to expand her agricultural ventures beyond vegetable production by exploring new business opportunities, such as selling clothes.

Cutting poverty, one haircut at a time



Akidu (Right) of Mtuwa Village, T/A Chowe in Mangochi with his mother

FRANK AKIDU, 46, borrowed K50 000 from Chikondi COMSIP Savings and Loan Group and opened a barbershop in January 2024. He earns K10,000 per day

from the business, the money that is improving his family's life. Akidu not only supports his wife and four children by covering their basic needs, but he also provides for his elderly mother.



Margret Mangani, 24, Chilonga village, T/A Namkumba in Mangochi.



My clothing business has transformed my life... I'm now self-sufficient. - Margret Mangani



Margret's gift of iron sheets to her husband's shop is a symbol of their shared prosperity



As a participant of the Climate-Smart Enhanced Public Works Program, I was encouraged by my husband to join Alinafe SLG. We were struggling to feed our family and pay our child's school fees. However, after joining the group, the situation began to change. I was trained in actionable climate-smart agriculture, focusing on good agricultural practices. Additionally, through the group, I am able to save money and access loans for investment. After getting K400,000 in share outs, I started selling legumes, vegetables, and Zitenje (traditional clothing). Now my capital has risen to K900,000, providing my family with a stable income."

Cultivating success: James's journey to a decent livelihood

JAMES MANUEL, a resident of Dumani Village, Traditional Authority Mkukula A in Dowa, has transformed his life and secured a brighter future for his family through his participation in the Livelihoods Support Programme.

After joining the Simwankhwa SLG in 2021, James borrowed K30,000 and started buying and selling tomatoes. Servicing his loan while growing his business, he saved close to K1,000,000. With his profits, James built a house for his family of six in 2022.

James's entrepreneurial spirit didn't stop there. In 2023, he invested K100,000 in growing his own tomatoes on a half acre land. His harvest yielded an impressive K800,000. He also purchased a bicycle, which serves as both personal transportation and a "kabaza" (bicycle taxi) business.

"I'm grateful for COMSIP's support," James said. "My goal now is to buy a maize mill to expand my business and create more opportunities for my community."

James's story exemplifies the power of entrepreneurship, determination, and community-driven initiatives in breaking the cycle of poverty.



A symbol of progress and growth: James Saika in front of the house he built



This bicycle serves as both a means of personal transportation and a kabaza (bicycle taxi)



Growing her empire, one goat at a time: Patuma James's livestock success



I joined Bububu Comsip Cluster in February 2023, I accessed an initial loan of K50,000 to establish a flitters business. With the profits from this business, I bought a goat and used the balance to buy fertilizer for my 1-acre maize field. Additionally, I rented four plots of rice where I successfully harvested eight bags. The knowledge and skills gained from COMSIP have made this year exceptionally productive. I now own three goats, I have eight bags of rice, and operates a successful flitters business.”



Chalera (R), Kamuleti (C) and Kalumbi (L) sort out the bottles

Three incredible women defy the odds to earn a living

FOR the past three years, Mervis Chalera, Mercy Kamuleti and Fydess Kalumbi from Kabwabwa Ward, T/A Chitukula in Lilongwe have been running a thriving eco-friendly business that enables them to meet their basic needs. The three women, members of Mwalanga COMSIP Savings and Loan Group, collect plastic waste, including broken plastic utensils and plastic paper waste, and sell in

Kanengo and Lilongwe Old Town. The women started the business with a K100 000 loan from the group, but now their capital has risen to K500,000. The business has economically empowered them as they generate K120,000 per week enabling them to also invest in individual businesses. The women plan to buy land for operating the business and employ four workers for packaging.



Kondwani Kanyemba, 30, of Chilimunthaka COMSIP Cluster, Mlongoti Village, Senior Chief Mwirang'ombe in Karonga District.



With K53,000 in shares and K400,000 in purposive savings, I ventured into tobacco farming and harvested six bales, which earned me K2.3 million. This income allowed me to construct a decent house, transforming our lives for the better. My wife, who used to sell fritters, has now transitioned to selling fish, and her capital has grown to K750,000.”



Mpando in her shop

SLGs empowering education

JESSE MPANDO'S economic situation improved for the better courtesy of Chisomo COMSIP Savings and Loan Group. The 41-year-old woman in Likwawa Village, Traditional Authority Sitola in Machinga started selling popcorn in 2023 with a K20000 loan from the group. Proceeds from the business enabled her to pay K150,000 in school fees

per term for her son at Grema Private Secondary School until he completed his Malawi School Certificate of Education (MSCE) in 2024. She later borrowed K100,000 to open a shop at Mpotola Trading Centre, where she is selling wrappers, clothes and kitchenware, among other commodities. With a monthly income of K100,000, Jesse has transformed her household.



Robin Mlenga, 40, of Twafwane COMSIP Cluster from Traditional Authority Mwenemisuku in Chitipa District



With the K28,800 I received from CS-EPWP, I invested K10,000 in shares and used K18,800 for household expenses. I later took a K50,000 loan, which I invested in tomato and onion irrigation farming—earning K150,000 and K200,000 in profits, respectively. I bought land where I want to construct rooms for students to rent. I managed to buy a television set, a decoder, a solar panel, an inverter and a battery. I have 10 chickens and two goats. My children have almost every basic need.”

Jason Praises COMSIP Business, Finance Management Trainings

AFTER joining Mpeka COMSIP Cluster in 2022, Patrick Jason from Malo village Traditional Authority Chidzuma in Kasungu received a grant of K150,000, which he invested in livestock.

He purchased three goats and they have now multiplied to twenty. Leveraging his newfound knowledge and skills from COMSIP, Jason expanded his business by acquiring chickens and more goats.

“The business and finance management training I received from COMSIP has been instrumental in transforming my life,” Jason said. “I have learned valuable business and agricultural practices that have enabled me to achieve success.”

Jason’s enterprises have yielded substantial profits. He sold one goat at K70,000 and used the proceeds to purchase iron sheets for his house. Additionally, he harvested eight bags of soya, earning K700,000, which he used to complete the construction of his house.

The 40-year-old father of three is also running a motorcycle (Kabaza) taxi business which he started after selling four goats at K70,000 each.

Jason plans to expand his business further by acquiring cattle.



Jackson and his wife, feeding livestock



“With COMSIP’s support, I’ve improved my livelihood and secured a brighter future for my children.” - Patrick Jason

Selemani's Journey Of Resilience And Growth



A Father's dedication to providing for his family: Selemani Mbatira with his daughter and wife

SELEMANI MBATIRA, from Toleza Village, Traditional Authority Toleza in Balaka, shares his inspiring journey with Thundu COMSIP Cluster, supported by the SSRLP.

He joined the Cluster in January 2023 and underwent training in business management and entrepreneurship. By August 2023, he secured a K40,000 loan to start a dried fish business. Despite challenges such as the seasonal nature of the trade and currency devaluation, Selemani's resilience stood firm.

In November 2023, he expanded his ambitions, taking another loan of K60,000 to diversify into grocery business. Operating from his veranda, his entrepreneurial efforts yielded remarkable results, with his capital growing to an impressive K552,000.

Recently, the 40-year-old father of three accessed a K250,000 revolving fund through the Joint Skills Group (JSG) initiative, which he plans to use for further business diversification. His next move includes venturing into rice and beans business, aiming to meet the local market demands.

"With this grant, I aim to expand my business and increase my income," Selemani said. "I'll purchase rice and beans in bulk and sell them to customers in my area, creating a steady demand and supply chain."

Looking ahead, he envisions purchasing a commercial plot to construct a shop, acquiring a motorbike to streamline his grocery operations, and continuing to grow his poultry farming enterprise.



Howard Mawira (CS-EPWP) is now constructing a grocery shop thanks to purposive saving

Purpose Savings Life Changing results; Mawira's experience

IN just four months, Howard Mawira, 34, from Luvwere in Traditional Authority Mthwalo, Mzimba, saved K240,000 in purposive savings in Chajumpha COMSIP Cluster enabling him to purchase five goats. He also invested in groundnuts production and fertilizer for producing

Mbeya manure, which he applied to his maize field. He yielded a remarkable K360,000 from his harvests, which he reinvested to grow his assets. Today, Mawira proudly owns an iron sheet-roofed house, nine goats, and 27 chickens, and is close to completing the construction of his shop.



Malenga on the veranda of her house

76 and still dreaming big: The power of determination

IN 2021, Gloria Malenga from Fitizalimba Village in T/A Kalumo, Ntchisi borrowed K150,000 from Chipa COMSIP Savings and Loan Group to start selling mandazi (fritters), tomatoes, and Irish potatoes. This venture has greatly

improved the 76-year-old woman's life. The social cash transfer beneficiary's capital has grown to K343,000. The mother of five has since started investing towards the procurement of construction materials for a three bedroom modern house.



Winnie Banda, poses in her beauty Boutique, a business which she was able to establish from her shareouts and loans from her savings group

COMSIP on Likoma Island

IN Implementing the Livelihoods Support Programme, a Sub- Component of the Social Support for Resilient Livelihoods Project, COMSIP Cooperative Union Limited has mobilized 426,783 participants of the Climate Smart – Enhanced Public Works Program into SLGs. These

include 1024 participants on Likoma Island who were mobilized into 90 SLGs.

SLGs have provided chance of business capital to groups and individual members, enabling them to run businesses that are improving their livelihoods.



Raphael on the steps of her house



With COMSIP, dreams turn into reality

UPON arrival at Rachel Raphael's compound in Malili Village, Traditional Authority Mpando in Ntcheu, you are greeted by a three-letter word: 'Zotheka ndi COMSIP' meaning 'It is possible with COMSIP'. The mother of two attributes her transformation to the Mvaye COMSIP Savings and Loan Group, which she joined in 2022. The 32-year-old accessed K50,000 loan from the group and started fish and tomatoes business, significantly improving her financial stability.

Rachel is leveraging her skills in Mbeya manure production to enhance her household's food security and transform farming into a profitable business with lower production costs and improved yields. Her maize harvest has increased significantly, tripling from 10 to 32 bags. She has also upgraded her home by replacing the leaky grass-thatched roof with iron sheets. Furthermore, she purchased a goat at K50,000, and now she owns four goats and eight pigs, diversifying her sources of income.



Sharly Williams, 33, (CS-EPWP), Misesa Village T/A Bwananyambi, Mangochi.

“

I am committed to further investing in agriculture. With the unwavering support of my husband, and with the entrepreneurial skills I have gained through COMSIP, I am determined to succeed. I have transformed my household from extreme poverty into one that is economically resilient and food secure.”

Sophia Chanika's Inspiring Journey

SOPHIA CHANIKA, from Mbemba village of T/A Champiti in Ntcheu district, has defied adversity to transform her life. After receiving K28,800 in the Climate-Smart Enhanced Public Works Program (CS-EPWP), she embarked on a journey that changed her destiny.

She invested her initial funds in the Timvane COMSIP Cluster Savings and Loan Group, later securing a loan to purchase a goat. This seemingly small step ignited a chain of success. Her goats multiplied, and her savings grew exponentially, to K228,000.

Sophia also ventured into fish business. Starting with a

K50,000 investment in December 2023, her capital grew to K150,000 within a short period.

Beyond financial success, Sophia has dedicated herself to providing for her three grandchildren, ensuring they receive quality education. Her youngest child has recently completed secondary school, a milestone made possible by her unwavering support.

“COMSIP has been a lifeline. I've been able to lift myself and my family out of poverty. I encourage others to seize the opportunities and never give up on their dreams,” she shares.



Sophia Chanika's entrepreneurial spirit shines with her fish venture



She ensures her animals are fed



Malowa's kombucha business thrives

Kombucha Opens Malowa's Door To Success

EFFIE MALOWA, a 48-year-old single mother of three from Mgoni Township, T/A Chitukula in Lilongwe, is now a thriving entrepreneur.

In 2018, Malowa joined Chigwirizano SLG in the Mwachipha cluster.

Malowa borrowed K70,000 in 2019 to expand her kombucha making business. Today, her business has flourished, and

she has recently secured another loan of K200,000 to further increase production. Effie's dedication and hard work have enabled her to increase production from 100 bottles per month to 500.

"This business has transformed my life," Effie says. "I am able to pay my rentals, support my children's education, and even save for the future."

“

With the COMSIP cash plus interventions, I started a farm produce-selling business. I am economically empowered and able to afford nutritious meals.”



Tryness Ziba, 74 Years Old, SCTP Beneficiary, Luwinga Ward-Mzuzu City

Enhanced Livelihoods Packages

The Enhanced Livelihoods Packages provide a more comprehensive value addition and innovative set of livelihood support activities to SCTP and CS-EPWP households sequenced as a follow-up to the basic livelihoods package. They are targeted at cluster/cooperative level as well as at individual household level. The package targets 354,000 members who will have transitioned from Basic Livelihoods to Enhanced livelihoods and currently 293,034 has been achieved.

The package comprises capacity building in financial inclusion for the Savings and Loans Groups, Skills training, e-payments, and linkage to financial institutions including COMSIV Limited, a financial subsidiary of COMSIP; group livelihood Value Chain; Market Linkages, Cooperative Development and Management.





“

Njonjo COMSIP Savings and Loan Group has been my main source of capital since 2021. Recently, I received a revolving fund of K200,000, which I have used to expand my businesses of selling clothes, and farm produce like legumes. Each of these businesses generate approximately K100 000 per day. With the additional proceeds, I opened a barber shop bringing in an extra K30,000 per week.”



Haleema Kasindasi in front of her shop and barbershop - She is a member of Njonjo SLG in Chinamwali Ward, Zomba



1. JSG's

Joint Skills Groups are activities implemented under Enhanced Livelihoods Package. These are beneficiaries engaged in similar businesses organized into sub set of the SLGS. They are supported with grants to venture into their businesses and currently 96,316 has been achieved out of 109,200 households.



Kasindasi on her farm produce shade



Zeless Nkhoma, CUCI Beneficiary, Chikanda, Likangala Ward, Zomba



The K250,000 grant I received significantly transformed my salon business. With the funds, I was able to purchase a hair dryer, mesh, and Brazilian wool, which elevated the services I offer. Before receiving the grant, I relied solely on customers bringing their materials, limiting the scope of my business. Now, my next step is to expand further by adding a display of cosmetics to attract more clients, including students from the University of Malawi.”

“

The revolving fund of K200,000 I accessed from Tadala COMSIP Savings and Loan Group has helped me to revive my poultry business and I am excited.”



Grace Longwe - Chikopa of Tadala COMSIP SLG in Michiru Ward, Blantyre

Kasinje's Journey To Prosperity

IN March 2022, Amon Kasinje a participant of CS-EPWP from Group Village Headman Khulungira, T/A Kachere, Dedza, embarked on a life-changing journey.

Initially, the member of Kasiya COMSIP SLG struggled to make ends meet, but after joining the SLG, he discovered a new way of managing his finances. Starting with a modest K25,000

in shares, Kasinje 's savings grew, and he eventually received a revolving fund of K330,000 from COMSIP. He added K80,000 from his savings to make it K410,000, which he invested in clothing business.

The business flourished, and Kasinje purchased a motorbike for K1,500,000, enabling him to travel to markets across the



Kasinje and his family

district. His profits allowed him to expand his venture, ordering zitenje worth K600,000.

Kasinje kept going; he invested K80,000 in barbershop equipment and K1 million in an oxcart, which he is using to carry farm inputs as well as hiring out for income.

“Now, we are food secure, and we can afford three meals a day,” Kasinje said. “I wish COMSIP had come earlier, perhaps I

would be driving my own car by now.”

His wife, Ellen, echoes his sentiments, “Our lives have changed for the better. Our diet, hygiene, and overall well-being have improved. He even surprised me with a cellphone, which has made communication easier.”

Kasinje purchased two cattle in December 2024 for his Ox-cart and is confident that his hard work will yield even more rewards.



Some of the wrappers the family sells



“

I joined Gwirizano—Chilupsa COMSIP Savings and Loan Group to gain financial literacy skills. Then, a revolving fund came and I took a K200 000 loan which I invested in the rice business. I am now more productive, and I earn K30,000 per week”

Wallace (Left) of Likangala Ward in Zomba



Eveless Manda, 38 years old, CUCI Beneficiary, Zolozolo Ward, Mzuzu City.



Through the revolving fund provided to our Umodzi Cluster, I accessed a K250,000 loan, which I used to order school and travel bags for resale. I am deeply grateful to the Livelihood Support Programme for setting me on this path. Using my savings and the profits from selling 100 tins of maize, I was also able to purchase a piece of land in Nkhorongo for K400,000, where I plan to build my dream house. Currently, my zitenje and groceries business is doing well and I know I will realise this dream”

Chingumbo Overcomes Challenges, Thrives In Business

LIFTON CHINGUMBO, 38, from Chimphakati Village in Traditional Authority Chanthunya in Balaka, has experienced remarkable transformation through entrepreneurship, thanks to SSRLP-Tidzidalire.

Before joining Chikasweka COMSIP Cluster in January 2023, Chingumbo engaged in small-scale business but lacked the skills to grow. However, after undergoing training in business management, things began to change.

Chingumbo took a loan of K60,000 and purchased three bags of maize making K150,000 after reselling. He then used the earnings to open a hardware shop.

In a drive to expand his business, Chingumbo sold three goats at K180,000, and used the proceeds to secure space at Wakwatiwa Wabesa Market in Tsamba Village.

In July 2024, he accessed a loan amounting to K200,000 through a revolving fund under the Joint Skills Group (JSG) initiative. He reinvested part of this amount into his hardware shop, and used the balance to open a grocery store.

Today, Chingumbo's commitment and entrepreneurial spirit has yielded impressive results. With a working capital of K700,000, his business continues to thrive.



Lifton and his wife in their hardware shop



Never underestimate the power of a dream. Lifton Chigumbo puts things in place in his wholesale shop

“

“We are moving out of the house our parents built for us because we have managed to build our own, thanks to COMSIP interventions. The K330,000 first tranche of seed capital from the Graduation Pilot, 4 kg of white maize seeds, 2 kg of orange maize seeds from LESP, and the K290,000 Revolving Fund have been instrumental in helping my family become economically active and overcome extreme poverty. We managed to purchase land at K1.5 million, where we are building a six-bedroom house. Additionally, we operate a mobile money business with a capital of K450,000. Today, we are financially stable.”



Salomy Sylvester, 29, of Mtayankhwangwa COMSIP Savings and Loan Group in Khulungira Village, T/A Kachere in Dedza



2. LESP

LEGUMES ENTERPRISE AND STRUCTURED PRODUCTION, LESP is a value chain programme that supports beneficiaries with agricultural inputs grants.

LESP implementation follows a Productive alliance approach where COMSIP is an off taker as part of linking the clusters to markets. A total of 758 clusters with 23,013 members have been supported in the last two farming seasons with various farm inputs costing MK1.5 billion with a gross sale from the harvest at MK5.1 billion representing a Mk3.58billion gross margin.

This income generation has improved livelihoods of participating households with some investing in other businesses and offers improving livelihoods, i.e. Paying for children school fees, Improving and developing homes as well as achieving food security.



Sylvester and Grant at the house they are building



Banda poses with some of her bags of maize and fertiliser

Reaping rewards of hard work

THIRTY-FIVE-YEAR-OLD Elina Banda from Kapelula-Chidaola Village in Traditional Authority (T/A) Wimbe, Kasungu, says joining Mtendere COMSIP Savings and Loan Group in 2021 was the best decision she ever made as a beneficiary of SCT. She looks back at how the initiative has transformed, empowered her economically and helped her combat poverty.

With a K100,000 loan from the group, Banda ventured into tomato and fritters business. Additionally, through the LESP intervention during the 2022/2023 growing season, she received 50 kilograms of white maize seed and 35 kilograms of orange

maize seed. From her 6-acre plot, she harvested approximately 285 bags of maize, earning a profit of K1.5 million.

The income from maize sales and her fritters business have enabled Banda to start building a new house. She has also invested in her future farming activities by purchasing 10 bags of fertiliser and acquiring four goats at K135,000 each.

Further expanding her skills, the mother of four, underwent training in tailoring through the Youth Skills Challenge Support (YSCS). Her tailoring business flourished in June and July, earning her between K60,000 and K70,000 every two days, and around K30,000 per week in other months.



Tionge Kayuni, 27, of Juma village in Paramount Chief Kyungu, Karonga and her family

“

I invested my first payment of K28,800 from the CS-EPWP into a small business while saving K8,000 through shares in the SLG. Later, I invested my K150,000 dividends in growing two acres of groundnuts under LESP from which I made K1.8 million. I purchased two cows for K800,000 and a plough for K190,000. I used the remaining balance to pay my husband's school fees as he upgrades at Malawi Assemblies of God University.”

“

Coming from a child-headed household I was enrolled into the SCTP and later joined Chivala Kamkwamba COMSIP Cluster. As a youth in the group, I benefitted from YSCS. Since then, my life and my family's life have transformed. Moving from selling mandasi to becoming an established welder earning over K600,000 a month is no small feat. I have purchased land, supported my brothers, and now train others in welding. Organisations even hire me to train youths, and I am set to sign an agreement with 'There is Hope' from Dzaleka to train more youths.”



Damiano Kachala, 30, YSCS Beneficiary, T/A Nkukula A, Dowa

3. YSCS

THE Youth Skills Challenge support provides mentorship and training to selected youths in technical skills development and entrepreneurship. It supports trained Youths with startup tools and operational grants in order to boost their productivity. Target by the end of the project is 4,300 and by the time of this publication 2,004 had been achieved.



Kachala at his craft



Gloria Paulo, 27, (EPWP), Kabango Cluster, Mandevu Village, Traditional Authority Toleza, Balaka



I was among 19 individuals selected for tailoring training under the YSCS Programme. This training taught me sewing skills and after the training, I got start-up equipment to support my tailoring business. Now, I earn over K50,000 per month, enabling me to meet my children's school needs too. I now own 11 goats, 22 pigeons, 15 chickens, and seven ducks, thanks to smart financial planning and the mindset change training we received from COMSIP."



Queen Mwandira, from Chimudzi Village, Rumphi District

Inclusive Youth Program Transforms Queen

QUEEN MWANDIRA, from Chimudzi Village in Paramount Chief Chikulamayembe, Rumphi District, is a physically challenged youth member of Chankhulamu COMSIP SLG.

She was among the youths in the district who underwent a six-month tailoring training courtesy of COMSIP.

“I was given a sewing machine and other accessories after the training and my financial situation transformed for the

better,” she says.

The Form Two student at Mwazisi Community Day Secondary School boasts of making K10,000 per week.

“I am now able to buy toiletries and school learning materials,” she says.

Queen plans to transform her place of business into a training centre for fellow youths, especially girls, to become economically independent.



I am economically empowered with my welding skills. Despite being relatively new on the market, I earn K15,000 per week, which is helping me meet my 7-member household's basic needs."

Rachel Bwanali, 24, of Tisaonenge COMSIP Savings and Loan Group in Ntalika Village, T/A Chitera, Chiradzulu.

Mkandawire Dreams Big

LIVING IN CHAKAKA, Rumpfi, where roads are challenging and distances long, Mc Donald Mkandawire, 29, has always dreamed of serving his community while building a better life for his family.

This dream began to take shape through the SCTP and COMSIP SLG.

“I joined the group in 2021 to save my earnings. I later my invested in a grocery business,” said Mkandawire.

By 2023, the dream grew bigger, he qualified for COMSIP’s YSCS initiative to learn carpentry and joinery, while the wife continued managing the grocery shop.

“After graduating and receiving start-up tools, combined with a K390,000 seed capital for Graduation Pilot, I opened a workshop and hired an assistant to help me meet the growing demands. I earn around K450,000 from carpentry and K650,000 from the grocery shop,” said Mkandawire, who now employs two assistants.



Macdonald Mkandawile, 29 years old (Right), and his employee, SCT Beneficiary, at his workshop, in Chakaka, Rumpfi



Arnold Enock, TEVETA approved Master-craft –Tailoring, Malovu Trading Centre, T/A Dzoole A, Dowa.



YSCS is an incredible programme that has brought hope to many young people who once felt hopeless, often coming from child-headed families or being cared for by elderly guardians. As a trainer, I see their optimism about becoming productive citizens. From my experience with previous cohorts, I have witnessed how, after training and receiving equipment, they quickly establish themselves. Their gratitude for the work I do reflects the profound impact this program has had on their lives.”



Three beneficiaries of YSCS Cohort 2, from T/A Dzoole A, in Dowa during training.

“

My goal is to build a modern house with electricity, scale up my chicken business and ensure a steady supply of eggs and income. I have also invested in quail farming for food and income. My children's future is secured.”



Grace Frazier, a 40-year-old mother of two from Kamphinda 1 cluster T/A Chitukula in Lilongwe.

Graduation

THE graduation intervention is a sequence of unique and holistic activities that are specifically designed for improvement of food security status, economic resilience, nutrition and health status and housing structure of the ultra-poor households. It targets selected social support beneficiary households with an upward resilience building pathway towards realizing sustainable improvements in economic and multidimensional welfare thereby helping the beneficiary households move out of extreme poverty. The interventions aim at provision of productive assets in addition to creation of opportunities that would enhance knowledge and skills for beneficiaries to engage in sustainable livelihoods as catalyst or push factors in building resilience and eventually graduate the ultra-poor from extreme poverty. The intervention targets 18,400 households and at the time of the publication 11,810 had already received their \$300 asset transfers enabling them to venture into lucrative income generating activities whose proceeds are effecting sustainable livelihoods.





COMSIP gave me the tools to succeed.' - Emilida Nkotomgwa, proud owner of a thriving cloth business

Prospering Through Dried Fish Business

EMILIDA NKOTOMGWA, 40, in T/A Dzoole B, Dowa district has transformed her life through business ventures. After joining Khwema cluster COMSIP SLG in 2021, Nkotomgwa secured a K20,000 loan and started a dried fish business. Building on her success, she received K300,000 seed capital for the Graduation Pilot in 2022 and invested it in a zitenje business. Today, she boasts of a K600,000 working capital.

“I am grateful for COMSIP’s support,” Nkotomgwa said. “It has transformed my life, allowing me to build a secure future for my family.”

Nkotomgwa has built a new three-bedroomed house, supports her daughter’s education, and has also invested in livestock farming. Looking ahead, she plans to expand her agricultural ventures and purchase a bicycle to ease transportation challenges.

“

I received K300,000 seed capital from the Graduation Pilot and invested K50,000 in my beans business and K250,000 in a barbershop managed by my last-born son. Additionally, he sells cellphone accessories. I no longer worry about basic necessities. Thanks to the Livelihoods Support Programme, I can now afford food, clothing, and other essential needs.”



Anezia Peta, 74 (SCT) from Kantondole Village, T/A Njewa in Lilongwe who joined Kabulu COMSIP cluster in 2022



Moses Jeffrey, 36, from Mlezi Village, T/A Njewa, Lilongwe.



In 2018 I joined Kabulu COMSIP SLG, and borrowed K50,000 from the group which I invested in tomato farming. This investment earned me a profit of K750,000. I used the funds to purchase land where I further expanded my agricultural ventures, cultivating maize, pumpkins, and more tomatoes. My life has changed tremendously, my business is flourishing, and I have purchased land where I am building my house. I plan to complete my house by the end of the year and expand my farming business by purchasing more land and a motorized pump for irrigation,”



Musiba on her makeshift grocery shop at home

Bouncing back from loss to a thriving business

IN MARCH 2023, thieves broke into Mary Musiba's grocery shop leaving her with nothing. She struggled to support her seven-member household. At 30, and residing in Nabayoti Village, T/A Malenganzoma in Nkhata Bay, Mary faced significant hardship after losing her primary source of income. However, as a member of COMSIP Savings and Loan Group, under the

graduation Pilot, the mother of three received K330,000 as the first tranche of her seed capital that she reinvested in the grocery shop and started operating from her house's veranda. She makes K100 000 profit monthly. She is now able to pay for part-time lessons for her three children at K15 000 each and supporting her household. Musiba says life is slowly getting back to normal.



Barbra Nyimbiri, 44, of Kapiribawa COMSIP Cluster from Senior Chief Chikulamayembe in Rumphi District, poses with her husband in their grocery shop.



I received K300 000 seed capital from the Graduation Pilot of the Livelihoods Support Programme and I opened a big shop stocked with all essential items. Proceeds from this business have transformed my family's life of seven for the better. We have most of the basic needs, and I am no longer struggling to pay school fees for my two children in secondary school."



Chrissy Mmangisa (SCT) of Kamphinda 1 COMSIP SLG in Mwenye village, T/A Likoswe Chiradzulu serving a customer at her shop



I opened a grocery shop with the K390,000 seed capital I received from the Graduation Pilot and on average I earn K400 000 in monthly profits. I am confident, I have secured my pathway out of poverty and it will never come my way again. Even in a challenging economy, I cannot go out of business because I know how to manage my finances well as a result of the trainings that I underwent.”



“

The seed capital of K390 000 under the Graduation Pilot, allowed me to grow my banana production business from 120 to 560 planting stations, which is generating income for my four-member household now and for generations to come.”

Leticia Simika, 31, (SCT) of Likoswe, Chiradzulu.

Breaking The Poverty Cycle

AT 51, Agness Levson, from Traditional Authority Dzoole B in Dowa district, has broken the poverty cycle in her family.

After joining Khwema COMSIP Cluster under SSRLP, Levson started a tomato business with an initial investment of K30,000. With the K300,000 seed capital from the graduation Pilot, she diversified her business by investing in dried fish business. The profits from her ventures have enabled her to make significant improvements in her life.

For example, Levson purchased two goats, which have since multiplied to five. She also wants to improve her house, she has already started moulding bricks and plans to purchase iron sheets.

To ensure food security, Levson has purchased 14 bags of

maize worth K245,000. She has also ventured into irrigation farming, cultivating Irish potatoes on an acre of land.

Levson's life has been transformed, she is no longer struggling to access basic necessities. "I was poor before COMSIP, but now I have utensils, I afford three meals a day, and do not struggle to pay school fees for my children."

Looking ahead, she plans to sell her maize to invest in piggery to expand her livestock business. She also aims to plaster her house and complete the construction of her commercial building.

"COMSIP empowered me to take control of my life," Levson added. "I am grateful for the opportunity to create a better future."



I will plaster my house soon!



A happy 66-year-old Millet Lare (SCT) gets a drink from a refrigerator in his grocery shop



The K300,000 seed capital from the Graduation Pilot significantly boosted my grocery shop. This steady income flow is improving the socio-economic status of my eight-member household. My house has electricity. I have bought a plasma TV, refrigerator, speakers, and sofa set, among others. I have also diversified my income sources by becoming a mobile money agent, investing an additional K200 000 in capital.”



Duwa (SCT) in front of her new house

Rebuilding life after Cyclone Freddy

FLORENCE DUWA of Kammata Village, Traditional Authority Kuntaja in Blantyre narrates how seed capital under the Graduation Pilot sustained her after the devastation of Cyclone Freddy in 2023, which destroyed her house completely. The mother of four invested K300,000 in tomato farming, earning K500,000 cumulative

profit. With this income, Duwa started building a new three-bedroom house roofed with corrugated iron sheets, bought two goats and installed a solar power system. She is also able to support her son at Maoni Technical College, where he is studying plumbing, covering all his basic needs.

Irrigation Farming Yields K900,000



With his profits, Finiyasi purchased building materials and, leveraging the knowledge gained from COMSIP, built his own house.

FINIYASISEVEN, from Chimangasa cluster in Traditional Authority Mkukula B in Dowa, has transformed his life through the Livelihoods Support Programme.

In 2021, Finiyasi received K390,000 seed capital for Graduation Pilot, which he invested in irrigation farming. He planted beans and harvested three bags, generating approximately K900,000.

With his profits, the 37-year-old father of three purchased building materials and, leveraging the knowledge gained from

COMSIP, he built his own house.

“My dream is to expand my farming business and open a retail store. I want to create jobs and opportunities for others in my community. With COMSIP’s guidance, I know I can achieve anything,” he said.

Finiyasi didn’t stop there, he reinvested in irrigation farming, expanding his crops to include Irish potatoes and cabbage. This bold move scaled up his capacity, positioning him for even greater success.



Ireen Kuntaja (Middle) (EPWP), 42, of Chisomo COMSIP Savings and Loan Group in Mjojo Village, T/A Nkhulambe in Phalombe and her two daughters



I invested the graduation seed capital of K300,000 into fish business which my husband manages. Our capital has now grown to K580,000. From the profits, I started other businesses such as selling maize flour, beans and groundnut powder after investing K200 000, from the fish business proceeds. Life is much better now that I managed to purchase three crop fields for K100 000 each; I pay K45 000 in school fees for my two daughters at Bright Future Secondary School, and I am building a four-room rental property.”



COMSIP changed my mindset.. My kids no longer go to school hungry.' - Frank Mataka is now an AirtelMoney and Mpamba agent

Mataka's Journey To Success

FRANK MATAKA, from Mlezi Village, T/A Njewa in Lilongwe is a beneficiary of the Social Cash Transfer Program.

He joined Kabulu COMSIP SLG in April 2019, embracing the program's mindset change lessons. With a K50,000 loan, he started his chiwaya business (selling chips), and few months later he was able to repay the loan, and started saving for building materials.

In 2021 Mataka received a K300,000 seed capital under the graduation pilot program, which he invested in Mobile Money business. Today, he earns K92,000 a month in profits.

"I have managed to construct my house, pay school fees for my children, I bought two goats and four pigs and I am growing beans, groundnuts, and maize on my three-acre land.

Mataka plans to open a hardware shop. "COMSIP changed my mindset," he adds.



A 62-year-old Tommy Mhango (EPWP) of Tiyanjane COMSIP Cluster in Kammata Village, T/A Kuntaja in Blantyre



The K300,000 seed capital from the Graduation Pilot has helped me cultivate 8 farming plots where I am growing tomato, eggplants, maize and cassava. I earn approximately K5.6 million quarterly, which has allowed me to build a five-bedroom house valued at K4.8 million. I have also invested in livestock, bought three cows each at K450,000, five goats each at K60,000, six chickens (now 40) each at K6,000, and eight turkeys each at K14,000. Life for my 8-member household has improved for the better. My next goal is to buy a lorry to help in transporting my farm produce.”

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