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IN THIS ISSUE





CEO'S REMARKS

WELCOME to this edition of the COMSIP Sharp! newsletter, a publication dedicated to showcasing success stories from the implementation of the Livelihoods Support Programme, a key sub-component of the Social Support for Resilient Livelihoods Project, SSRP.

To date, the Livelihoods Support Programme has mobilised 470,060 beneficiaries into Savings and Loan Groups across all 28 districts of the country. Since 2020, these groups have collectively mobilised over MK29.9 billion in savings, demonstrating the programme's strong contribution to financial inclusion and household resilience.

This edition comes at a significant time as the Livelihoods Support Programme approaches the close of its implementation period. As we finalise key interventions, including the Youth Skills Challenge Support, Joint Skills Groups, LESP, the Graduation Pilot, and Value Addition initiatives, it is evident that these efforts have transformed lives and improved livelihoods, which remains the core objective of the programme.

Notably, 2,004 youth artisans have been successfully trained and released into the labour market through vocational skills development conducted in partnership with the Ministry of Youth and the

Technical Education, Vocational and Entrepreneurship Training Authority (TEVETA). These youths were further supported with start-up tools and organised into youth cooperatives, enabling them to access soft loans for business establishment and growth and currently 2096 have been identified for the same.

Similarly, under the Graduation Pilot and Joint Skills Groups, we have witnessed the emergence and growth of sustainable businesses that are contributing meaningfully to improved household incomes and livelihoods. Comparable progress has also been recorded under the Value Addition interventions.

In addition, the programme introduced the Social Protection Nutrition-Smart Pilot Project, which aims to provide nutrition education and nutrition-sensitive livelihood opportunities for extremely poor households under the Social Cash Transfer Programme.

The pilot, implemented in Rumphu and Dowa districts, with financial and technical support from the World Bank, integrates social and behaviour change communication on nutrition with skills training, while incentivising small-scale production of nutritious foods through established platforms such as Community-Based Child Care Centres and COMSIP Savings and Loan Groups.

As this edition demonstrates, the Livelihoods Support Programme has remained active and impactful, with tangible progress and positive outcomes clearly visible at the household level.

We trust you will find this edition informative and inspiring, and we look forward to engaging with you again in the next issue. COMSIP Sharp!

Tenneson Gondwe
COMSIP CEO



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Mercy Chaluma

EDITOR'S NOTE

Welcome to another edition of COMSIP Sharp! a newsletter dedicated to highlighting success stories and progress under the Livelihoods Support Programme, a sub-component of the Social Support for Resilient Livelihoods Project (SSRLP). The SSRLP is a Government of Malawi initiative, implemented with financing from the World Bank and the Social Protection Multi-Donor Trust Fund.

Through this programme, COMSIP continues to strengthen the income-generating capacity of approximately 470,060 beneficiaries drawn from Social Cash Transfer and Climate-Smart Enhanced Public Works Programmes. This is being achieved by fostering a strong culture of savings and investment, underpinned by a mindset transformation approach.

The Livelihoods Support sub-component delivers a comprehensive package of interventions, including basic livelihoods training, productive skills enhancement, and the graduation of households into sustainable livelihoods through targeted seed capital injection.

In this edition of COMSIP Sharp! we are pleased to share updates on key programme interventions, progress made during the reporting period, and most importantly, compelling livelihood success stories from across the country.

During the period covered, the programme rolled out value addition trainings, graduated youths into the labour market under the Youth Skills Challenge Support, disbursed seed capital, operationalised Joint Skills Groups and revolving funds, and expanded cooperative development through targeted trainings.

The results are encouraging. Beneficiaries under the Livelihoods Support Programme have demonstrated strong commitment to their trades, generating income that sustains their households and improves overall well-being. Several beneficiaries are now employing others, while some, particularly under the Youth Skills Challenge Support, have secured contracts with government institutions.

This positive performance underscores the effectiveness of the Livelihoods Support sub-component.

We hope you find this edition informative and inspiring.

For feedback, please email comsip@comsip.org.mw or reach out to us through our online platforms.

SSRLP Tidzidalire Project Lauded

By Mercy Chaluma

ARNOLD CHIKAVANGA, Chairperson of the Social Protection Multi-Donor Trust Fund (MDTF) and Representative of the European Union, has said the MDTF is encouraged by the resilience demonstrated by communities benefiting from the Social Support for Resilient Livelihoods

Project (SSRLP–Tidzidalire), citing notable achievements, challenges, and lessons learned over the five to six years of implementation.

Chikavanga made the remarks during a field visit by a delegation from the World Bank and the Social Protection Multi-Donor Trust Fund to Nkhata Bay and Mzimba districts, which aimed to assess progress across

the project's three core components: The Climate-Smart Enhanced Public Works Program, the Social Cash Transfer Program, and the Livelihoods Support Programme implemented by COMSIP Cooperative Union.

During the mission, the delegation engaged with district council officials, toured Climate-Smart Enhanced Public Works Program sites, interacted with Social Cash Transfer beneficiaries, and engaged with COMSIP Savings and Loans Groups to gain firsthand insight into the community-level impacts of the project.

Chikavanga underlined that the visit reaffirmed the development partners' continued commitment to supporting Malawi's social protection agenda through sustained collaboration.

The Social Protection Multi-Donor Trust Fund comprises the World Bank, the European Union, UK International Development, the Embassy of Iceland, the Embassy of Ireland, and the Government of Norway.



Sweeney Ronan of the Embassy of Ireland (far left) inquires about Mbeya manure production



Chikavanga making remarks during an interaction with Nkhatabay district council officials



When everything was done, everyone was happy



Skills Training sparks new beginning for Elemiah

By Wanangwa Tembo

A T KAPELULA CHIDAWOLA VILLAGE, TRADITIONAL AUTHORITY WIMBE,

in Kasungu District, 33-year-old Elemiah Mgawi stands as a compelling example of how skills training can replace dependency among young people.

Just a few years ago, Elemiah's household was among many struggling families enrolled in the Social Cash Transfer Programme (SCTP), which supports the poorest labour-constrained families to meet their basic needs. But despite receiving transfers between 2017 and 2021, Elemiah admits to having little to show for it.

"The money was coming, but I did not know how to use it wisely," he says, recalling his early days as an SCTP beneficiary. "I spent the money on immediate needs and never thought about investing or starting a business."

That changed in 2023, when Elemiah was selected to participate in the Youth Skills Challenge Support initiative. For six months, he was trained in cellphone repairing, acquiring the necessary skills that would later become the foundation for his transformation.

Upon completing the course, COMSIP provided him with a starter toolkit and later he benefitted from the graduation pilot where he received K390 000 as seed capital. He invested the funds in establishing a mobile money transfer business alongside the phone repairing service.

"At first, I thought the money was little," he recalls. "But with discipline and the skills I had gained, I made it grow. Today, I earn from both phone repairs and mobile money services, and the profits



Elemiah and his wife pose with a motorbike they bought and in the background is their house



Elemiah is also into phone repairing

have allowed me diversify into other businesses."

With his growing income, Elemiah purchased a motorcycle worth K4 million, which he now uses to transport goods for his newly established grocery shop. He has also built a modern house for his family.

"I used to dream of living in a decent home," he says. "Now my children sleep comfortably, and they go to school without worrying about fees or uniforms."

Agriculture has also contributed greatly to his progress. Through Legume Enterprise Structured Enterprise Production (LESP), Elemiah received maize seed and fertilizer which he used

to produce bags of Mbeya manure. This resulted in an impressive harvest of 190 bags of maize.

"I also harvested 25 bags of soybeans in my other farming enterprise and this farming season I have used 18 bags of fertilizer which I was able to purchase on my own having expanded my maize field from four to six acres," he says.

He shares his long-term goals and ambitions.

"My dream is to open a wholesale shop and buy a lorry. I want to create jobs for others and give back to my community. COMSIP did not just train me; it gave me purpose."

Elemiah has also diversified into livestock farming. Starting with a single goat in 2022, he now owns 18 goats and 16 chickens, clear evidence of consistent growth.

"When people are trained and supported, they don't just change their own lives; they change their communities too," he says.

From relying solely on cash transfers to becoming a thriving entrepreneur, Elemiah's journey reflects the true power of empowerment, resilience, and the ripple effect of skills development.



Fighting urban poverty head-on

By Temwa Mhone

EVER-SMILING ALICE MLELEMBA of Thom Allan village in Zomba says her life has transformed within a short period, thanks to Mango COMSIP Cluster.

Mlelemba is among the 39 urban social cash transfer beneficiaries who each received K150,000 under the Livelihoods Restoration for the Urban Poor (LIRUP) meant to cushion the urban poor to price shocks.

The beneficiaries were mobilized into Mango cluster, which provided

a platform for members to save and access small loans for investment. The members also benefitted from capacity building, including financial literacy and business management.

The 45-year-old invested K15,000 of the transfer in a tomato business and saved part of the remaining amount in the cluster. She later accessed a K60,000 loan to start selling maize, from which she earned a profit of K25,000. She further accessed a K200,000 loan, which enabled her to expand into poultry and goat farming.

The mother of two, explains that tomato and maize are on high demand in her area, allowing her to generate sufficient income to support and uplift her household. Her current working capital stands at K500,000 for the maize and K100,000 for the tomatoes businesses.

“With the proceeds from my businesses, I am now moulding bricks to construct a 15-room hostel at Chikanda, which will accommodate University of Malawi students at a monthly rental fee of K45,000,” she shares.

Mlelemba: I am now moulding bricks to construct a hostel



Mlelemba (L) offtaking soy and orange maize



Mlelemba feeding her chickens





**Saving with others
in my community
helped me buy
livestock and
expand my
farming activities."**

-Martha Before



SSRLP impact Lauded

By Mercy Chaluma

WORLD BANK PRACTICE MANAGER for Eastern and Southern Africa,

Loli Arribas-Baños, has described the Social Support for Resilient Livelihoods Project (SSRLP) as one of the best-performing World Bank-funded projects in Malawi.

Arribas-Baños made the remarks in Zomba during a visit to appreciate the project's impact in the district alongside the Minister of Gender, Children, Disability and Social Welfare Honourable Mary Navicha, MP, where she toured various SSRLP initiatives.

Speaking to journalists after the engagement, Arribas-Baños praised the project's achievements across all components. She highlighted the Livelihood Support Programmes' focus on economically empowering beneficiaries, noting that it equips participants with productive assets and income-generating skills that enable households to sustain themselves even after the project phases out.

"The livelihoods programme is useful as it gives beneficiaries an opportunity to continue bringing income to the household after

the project has phased out and productive assets that will help them not to fall back into ultra-poverty when the project ends," she said, adding that the World Bank will continue supporting Malawi's social protection programmes.

Addressing beneficiaries at Pilimiti-Makawa ground, Minister Navicha commended the SSRLP for its wide-ranging impact. She noted that beyond restoring the environment through the Climate Smart Enhanced Public Works Programme, the project has empowered communities through participation in Savings and Loan Groups.

The Minister also praised value addition initiatives implemented by COMSIP, and expressed optimism that these initiatives would be scaled up to reach more people.

COMSIP is implementing the Livelihoods Support component by mobilizing social protection beneficiaries into SLGs. Through these groups, participants are trained in financial literacy, business management, and income-generating activities aimed at improving household resilience and reducing ultra-poverty.



Martha feeds her goats



Martha shows her iron sheets

COMSIP: Transforming Livelihoods

By Temwa Mhone

TRUE to her surname, Martha Before, 25, from Masongola Ward in Zomba City, wishes she had accessed COMSIP expertise much earlier.

In 2024, she joined Umodzi Wachisomo COMSIP Cluster as one of the 52 beneficiaries of LIRUP in the area. Through the cluster, COMSIP equipped members with skills in financial literacy and business management, among other mindset change modules.

Martha saved part of the K150,000 she got from LIRUP with the cluster and earned an annual dividend of K350,000. She used these proceeds to purchase 5 iron sheets, acquired 6 goats and invested part of the funds in maize irrigation farming.

"I wish I had encountered this initiative earlier, especially the trainings that challenged me to manage my finances wisely and actively engage in productive activities. I have achieved more in just one year than I ever imagined and I am confident I will never be poor again," she says.



Hon Navicha(L), Arribas-Baños (C) and other officials tour the COMSIP pavillion



Petros in his grocery shop

By Wanangwa Tembo

WHEN he received his first Social Cash Transfer, 27-year-old Petros Kafulafula of Tchale Village,

Traditional Authority (T/A) Chilooko in Ntchisi never imagined it would one day spark a thriving carpentry business.

A beneficiary of SCTP since 2019, Petros is responsible for supporting his father and two siblings, one of whom has a disability. But without financial and business management skills, the support hardly brought long-term change to his household.

That reality began to shift in 2021, when COMSIP introduced the Livelihood Support Programme where SCTP beneficiaries were encouraged to save part of their transfers and engage in productive investment.

“COMSIP training opened my eyes,” Petros says. “I realised I had been wasting capital without knowing it.”

The programme encouraged members to join SLGs and invest wisely. Later, COMSIP rolled out Youth Skills Challenge Support in 2024, and Petros seized the opportunity to pursue his dream of carpentry, a service largely unavailable in his area.

He trained for four months and received free tools from COMSIP. Today, he runs a growing business making oxcarts, beds, doors, drawers, tables, and shelves at Tchale Trading Centre in the area.

Petros Carves his way out of Poverty



On duty, Petros working on an oxcart



An oxcart and a shelf in production

“So far so good,” he says. The success of the carpentry business enabled Petros to open a grocery shop, and he has now employed another young person.

“In April alone, I made K700,000 in profit from carpentry,” he says. “It feels good to give someone a job.”

Motivated by the desire to uplift others, Petros has begun training another young person and hopes to mentor more, especially youths with disabilities.

“I believe community success is better than individual success,” he says.

COMSIP Caseworker Lucy Phiri notes that Petros’ story reflects a

broader transformation among SCTP beneficiaries who received support from the Livelihoods Support Programme.

“People are not just starting businesses; they’re expanding. Households are improving,” she says.

Petros has since graduated from SCTP and now sustains his livelihoods through carpentry, a grocery shop, and farming. Through LESP, he harvested 20 bags of maize last season.

“COMSIP gave me life,” he reflects. “I never thought I would reach this level.”

Having carved more than furniture, Petros has shaped a new path for himself, his family, and his community.



Francisco Builds a Future in Carpentry

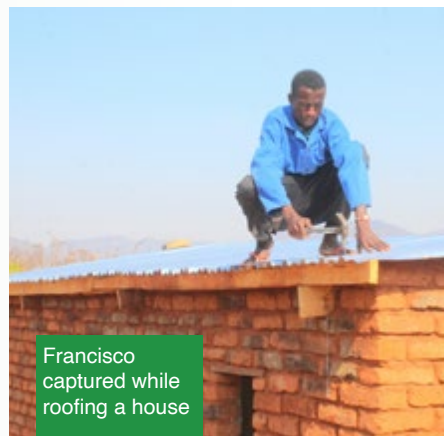
By Jordan Simeon-Phiri



Francisco at his shop



Francisco smoothening timber



Francisco captured while roofing a house

AT JUST 23 YEARS OLD, LEONARD FRANCISCO, from Chimwemwe Village in Traditional Authority Mwabulambya in Chitipa District, stands out among his peers as a young man who has turned vocational training into a pathway to self-reliance.

He attributes his success to COMSIP through Mposya Cluster under Kaseye Catchment Area, which identified 14 young members to undergo a four-month informal vocational training at Lufita

Community Technical College.

The training was part of the Youth Skills Challenge Support, an intervention implemented by COMSIP to empower young people in COMSIP groups under SSRIP - Tidzidalire with practical vocational skills and start-up tools, enabling them to work towards self-reliance and reducing dependency on social safety net programmes.

“After completing my carpentry vocational training at Lufita which run from October 2024 to January 2025, I received a toolbox which helped me open my shop,” he said.

He adds that the benefitting youth have since formed Vitumbiko Youth Cooperative, through which they operate a savings and loan group and regularly discuss entrepreneurship. “We save and access loans for investment from the group as well as COMSIV Limited at a low interest rate and we also have a purposive savings product,” he says adding that the easy access to loans is helping boost their businesses.

In October last year, Francisco accessed a K50,000 loan from his group, which he used to purchase timber and he says the investment significantly boosted his business, earning him a profit of K385,000.

“Before I ventured into this business, life was difficult. Now I am able to feed, clothe and provide for my family,” says the father of one. “I have bought 10 iron sheets, four bags of fertilizer, four goats, rented four acres of land for this farming season and moulded 6,000 bricks to build a house,”

Francisco plans to return to college this year to further upgrade his skills. He also disclosed that his work is benefitting the wider community. “I am now well-known for roofing and maintenance services, and I have already trained two youths in carpentry to help them become economically independent,” he said.

Mposya COMSIP Cluster chairperson Tenson Mbamba says the successes of young people under YSCS in the area reflect broader community progress, and emphasized the need for more youth programmes for sustainable development.



From hardship to a thriving entrepreneur

By Kingsley Jassi

THE LITERAL MEANING OF HIS FIRST NAME IS “EXAMPLE” and true to its meaning, Tsanzo Thabwa, who runs his business in Fayifi Village, Traditional Authority Dzoole B in Dowa district, may be the perfect example of how social protection programmes can transform lives.

His journey is rooted in the Livelihoods Support Program, a subcomponent of the SSRLP, which became Thabwa’s springboard to becoming the successful entrepreneur he is today.

“I was trapped in poverty. Life was extremely difficult, and my family often went to bed without food as I survived on piecemeal,” Thabwa recalls. His wife, he adds, can testify to the hardships they endured. Today, however, perseverance has brought purpose, and Thabwa plans to offer

scholarships within his village to celebrate his achievements.

Now 50 and a father of four, he runs a thriving shop, recording daily sales ranging from K200,000 to as much as K1 million, depending on the season.

Joining a COMSIP SLG was a turning point. It transformed his mindset and enabled him to see and seize opportunities. He began investing part of his social cash transfer into group shares, which opened access to loans and propelled him to new economic heights.

His Kapanje cluster, formed in 2021, has 33 members. The chairperson for the cluster, Yamikani Kanzindikiro, recalls how training in mbeya manure production revolutionized their farming, eliminating dependence on costly chemical fertilizers.

“Every member can now grow crops and harvest for both

consumption and sale. Today, you will not find anyone in our cluster going hungry,” he said, noting that he himself has acquired livestock and other assets through the program.

It was also through Mbeya manure that Tsanzo’s life transformed after he harvested enough Soy, tobacco and maize, making MK3.5 million that enabled him to buy land where he constructed his grocery store that has enabled him to diversify his income generation.

He also serves as a lead farmer; and his expansion includes diversifying into agricultural trading. He has already constructed a warehouse to assist in buying and selling of farm produce, fulfilling one of his many dreams.

Looking ahead, he also plans to write a book to inspire others seeking a pathway out of poverty.



Tsanzo with his wife in their well stocked shop



NORAD DG Impressed with Collaboration on SSRLP

By Mercy Chaluma

DIRECTOR GENERAL of the Norwegian Agency for Development Cooperation (NORAD), Gunn Jorid Roset, has expressed her appreciation for the collaborative efforts of government and non-governmental actors working together in delivering the Social Support for Resilient Livelihoods Project (SSRLP).

Roset made the remarks during a visit to the Kachitsa Micro-Catchment under the Climate Smart Enhanced Public Works Programme and COMSIP Savings and Loan groups in Salima district, where she witnessed project activities firsthand.

The visit aimed to appreciate the progress made in the project, which is being implemented with financial support from the World Bank and the Social Protection Multi Donor Trust Fund, to which NORAD is one of the partners.

“I am impressed by the resilience of the communities and urge them to share

knowledge across all components to achieve sustainability. I look forward to returning to see sustained outcomes,” she said.

Echoing her sentiments, Kate Langwe, Director of Poverty Reduction and Social Protection in the Ministry of Finance, Economic Planning and Decentralization, encouraged participants of the CS-EPWP to join COMSIP Savings and Loan Groups to improve their livelihoods.

“We are impressed with the income generating activities showcased by COMSIP members, whose genesis is the CS-EPWP, and we urge others to join these groups for their own benefit,” said Langwe.

The Social Support for Resilient Livelihoods Project is a seven year Government of Malawi initiative, implemented with funding from Norway, World Bank, Iceland, UK AID, European Union and Ireland and is scheduled to complete in December, 2026.



A cross section of stakeholders during the event



Touring the COMSIP pavillion: Roset (R), her delegation and other stakeholders.





Making hard-to-reach areas valuable: The story of Tiyanjane Cluster in Chididi

Members of
Tiyanjane
COMSIP Cluster

By Leonard Masauli

A drive to Chididi, T/A Malemia in Nsanje district is not for the faint-hearted. The terrain winds through beautifully tree-dressed mountains, reflecting the challenges residents face in accessing daily necessities.

Some may wonder what good can come out of such a hard-to-reach place, but the answer is simple: Chididi is home to a valuable ecosystem that provides the community with a wealth of natural resources.

Tiyanjane COMSIP Cluster, formed under the CS-EPWP, has 60 members; 27 men and 33 women. According to community facilitator Master Zibophe, members have greatly benefitted from COMSIP interventions, especially through

training in saving and financial literacy. Beyond contributing shares, they operate group businesses, including buying and selling maize and pigeon peas, as well as beekeeping.

“Today, we are proud to be recognized by the World Food Programme as one of its food suppliers. We also supply food to schools around Nsanje boma and Chididi. These group initiatives have transformed our lives. In 2023, our group business generated K2.2 million. In 2024, we earned K7.2 million from selling pigeon peas,” Zibophe said. “In 2025, after selling maize, beans, and cassava, we reached K20.5 million.”

Esther Edward, the cluster secretary, explained that their vision includes to venture into

value addition for pigeon peas, establishing a fruit processing factory, and starting dairy farming to further strengthen growth.

One beneficiary, Mphatso Lopa, shared her success story: she started a doughnuts business with a K100,000 loan from the group. After repaying the loan, she used her profits to purchase four goats and ten chickens. She credited COMSIP for the business management and savings skills that have helped make life more manageable.

Case Worker for the area, Loveness Montford, noted that members have benefited from COMSIP interventions, enabling them to acquire livestock and build iron-roofed houses.



Breaking barriers, ending poverty

By Mellie Bayani

THE SUPPORT

provided by Livelihoods Support Programme is transforming lives, lifting people from the brink of poverty and steering them towards self-reliance. One inspiring example is 39-year-old Lucy Juyo, whose life has changed significantly through investing in various businesses. Today, she has 30 bags of fertilizer, 160 bags of maize harvested through the LESP intervention, 10 hectares of land, and can pay school fees for her children.

The single mother of four hails from Chikhutu Village under Senior Chief M'bang'ombe in Lilongwe District and is a participant of the Climate Smart Enhanced Public Works Program in the Kambilimbili

catchment.

"I joined Tikondane COMSIP Savings and Loan Groups in December 2022. Since then, I have established a restaurant, a pool table business, constructed six shops, fifteen chickens, five goats, and I also engage in farming," she said.

Lucy started her grocery and restaurant business in 2023 with a seed capital of K300,000. Using the profits, she purchased ten bales of tobacco worth K2.5 million. From the tobacco sales, she earned a profit of K3 million, which enabled

her to expand and establish her current businesses.

"After realizing that my businesses were performing well, I decided to expand by adding a pool table business and built five more shops on top of the one I already had, alongside the restaurant. The pool table business generates K10,000 per day, the restaurant generates K100,000 per week, and my grocery shop earns K300,000

monthly," she shares.

Looking ahead, her vision is to buy a vehicle to help her transport various goods.



She also cashes in from her pool table



Lucy inspects her commercial structures



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Some of the learners in extracurricular activities

Bringing education closer to children

By Temwa Mhone

GANIZANI BRIGHTON from Malata Village in Traditional Authority Makhuwira, Chikwawa, was inspired to provide children with early access to education but lacked the capital needed to establish a school.

In 2022, Brighton who had just finished his teaching training, was enrolled in the government safety net program, CS-EPWP under SSRLP.

Together with 34 other participants he became a member of Mkina COMSIP Cluster, where members were equipped with financial literacy and investment skills. The cluster allowed them to save part of their wages and access loans to pursue entrepreneurial ventures.

The 29-year-old explains, “As

a qualified teacher, I understand the importance of early childhood education. It lays a strong foundation for a child’s cognitive, social, and emotional development, which in turn contributes to better health, improved education outcomes, and long-term economic growth.”

With a K200,000 loan from the cluster, Brighton established Success Academy, initially offering nursery school and primary school classes from Standard 1 to 3. The school opened with 23 children and has since expanded to 123 learners. It now offers classes up to Standard 7 and employs seven teachers.

“I am happy that

children in this community now have a stronger foundation for a bright future through improved access to quality education. At the same time, I am contributing towards addressing youth unemployment by providing sustainable income to seven teachers who support their families,” he says.

Looking ahead, Brighton plans to expand the school to secondary level. “I bought land for the project in 2024, but the plot is too small. I am still searching for a larger piece of land that can accommodate both primary and secondary schools,” he adds.



Ganizani Brighton in his office



Cutting off urban poverty

By Kingsley Jassi

A **MOTORCYCLE** taxi operator, Mateyu Matias, of Kampala village, T/A Nsomba in Blantyre is off the hook of poverty, and now realistically dreams of buying a car.

The father of two, recalls joining Mayamiko COMSIP Cluster under Chilimbikitso cluster in 2024 where he was oriented in financial literacy and business management.

“I was encouraged by our local leader to join the group after I qualified for the Urban Social Cash Transfer. I think he saw potential in me and when I was told about the objectives, I didn’t think twice,” said Matias.

A COMSIP caseworker for Blantyre South, Pempho Redson,

explains the genesis of Mayamiko Cluster “It started when some people in the urban areas received cash transfers in 2024 to cushion them from price shocks.”

“They were getting K150 000 and as per our mandate as COMSIP, we targeted these beneficiaries and others, encouraging them to form groups with the purpose of saving and investing part of the money.”

Mateyu was at that time employed in motorcycle taxi business by someone else. Joining the group exposed him to loan opportunities and that was how he turned things around.

“I took a loan of K300 000 and gave part of it to my wife to invest in second hand clothes business,” he explains.

The profits from that business and his earnings were used to buy their own motorcycle and that boosted their income, making up to K30 000 a day.

Matias now saves K12 000 a day with his fellow motorcyclists who formed their own savings group. He now saves in two groups.

His goal is to save enough to buy a brand-new motorcycle to strengthen his business, a step he believes will increase his income and eventually help him buy a car.

From a group that began with 25 members, Matias has emerged as one of the rising stars. He now lives in a decent house valued at K50,000 per month, and for him, the sky is the limit.



Mateyu on his Motor Cycle

“ I took a loan of K300 000 and gave part of it to my wife to invest in second hand clothes business.”



By Wanangwa Tembo

FROM a distance, the rhythmic whir of sewing machines fills a small but busy room at Lisasadzi Trading Centre. It is more than just sound; it is a signal of resilience, hope, and transformation for 31-year-old tailor, Flora Banda.

A mother of two from Chipokolo Village, Traditional Authority Kaomba in Kasungu, Flora benefitted from the Youth Skills Challenge Support initiative, which empowers young Social Cash Transfer Programme beneficiaries with vocational skills for self-reliance. For her, tailoring was the perfect choice.

“This was a golden opportunity for me,” she says. “I used to receive cash transfers but never achieved anything tangible. So I was excited to be one of the youths to be supported with tailoring.”

Flora was trained for four months under the guidance of a local master craft. After completing her course, the Livelihoods Support Programme under SSRP supported her with a sewing machine to help her start her business. Determined to grow, she borrowed K50,000 from her Savings and Loans Group and began selling zips and small tailoring accessories.

“Gradually, the business picked up, and I managed to purchase another sewing machine,” she says.

Her breakthrough came when she secured a K300 000 loan from her cluster. She invested the funds in buying cloth in bulk and sewing clothes for sale, including school uniforms for learners at nearby schools. The profits enabled her to buy a third sewing machine.

“Business is good,” Flora says. “Customers come, especially when schools are opening. I can provide for my family, save money, and I now employ others to help me.” one of the employees is Justina

Inspiring fellow peers through hard work



She can now afford a smile, Flora in her shop

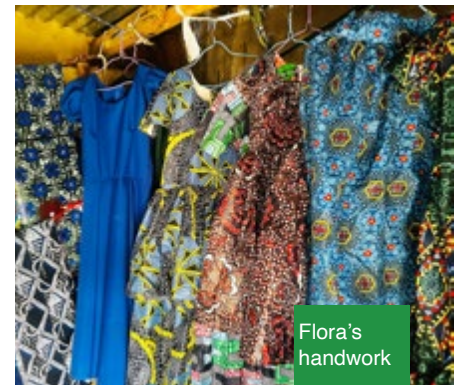
Banda, a young woman from the same village who previously survived on casual labor. Inspired by Flora’s progress, she decided to pursue tailoring.

“When I saw Flora running her business confidently, I wanted to be like her,” Justina says. “She trained me, and now I can sew. I’m learning and saving for my dream to open my own tailoring shop.”

Flora’s mentorship has created a ripple effect of empowerment in the community. What began as a small tailoring venture has grown into a source of income, training, and inspiration for others in her community.

Beyond vocational skills; COMSIP also equipped Flora and her peers with financial literacy and business management training, the support she describes as critical to her success.

“I learned how to keep records, plan my expenses, and save,” she explains. “Success is not just about



Flora's handwork

sewing; it’s also about managing your business well.”

COMSIP case worker Eliza Saidi says Flora’s progress shows what happens when young people receive both training and start-up tools.

“Flora’s story shows that with the right support, youths can turn their lives around,” Saidi says. “More young people in the Livelihoods Support Programme are now engaged in income generating activities, reducing unemployment and poverty.”



By Mercy Chaluma

THE DISTRICT COMMISSIONER FOR LIKOMA ISLAND, ABUBAKAR NKHOMA, has commended COMSIP for its impactful livelihood initiatives under the Livelihoods Support Programme, a core subcomponent of the Social Support for Resilient Livelihoods Project (SSRLP)

The DC made the remarks during a courtesy call by a visiting COMSIP team, where he praised the project’s mindset transformational trainings and Savings and Loans Groups (SLGs). He noted that these interventions have a lifeline for the Island’s fishing communities, who have been struggling with low fish catches in Lake Malawi.

“As you know, Likoma is a fishing district, and the fish business is not as it used to be, with low returns affecting those who rely on fishing for their livelihoods,” said the DC.

“However, I have observed that members of COMSIP SLGs are resilient. Many have diversified into other business ventures such as trading because they have ready capital and easily access loans from their groups.”

The DC further encouraged COMSIP to expand its outreach so

From Nets to Boutiques: Islanders Diversify Their Businesses

that more islanders can benefit from the program. “I call upon COMSIP to increase the number of beneficiaries in its SLGs so that more people on the island can benefit,” he said.

One notable success story on the Island is that of a 32-year-old entrepreneur, Winnie Banda, who transitioned from selling fresh fish to running a thriving beauty store, Aunt Winnie Boutique. With a loan from

her COMSIP Saving group, Winnie diversified her business, expanding into merchandise such as hair extensions and jewelry.

“I did the fish business for some time, but it became too expensive to buy fish here and sell on the main land, and that’s when I changed to a boutique business,” Winnie said. “Because of scarcity, fish prices are very high, making the business unreliable. I am now focused on the boutique and plan to expand into thrift business so that I can build a more stable and reliable source of income,” said Winnie.

COMSIP Project Coordinator for the north, Lloyd Ngwira, emphasized the organization’s commitment to enhancing livelihoods on the island. “COMSIP is committed to enhancing the livelihoods of its members on the island. That is why we have introduced Livelihoods Support packages such as the Youth Skills Challenge Support, Joint Skills Groups, and Graduation Pilot among others,” he said.

“With the implementation of these packages, the impact of the project on the island will double, resulting into more sustainable and lucrative businesses that can cushion communities from the impact of climate change,” he said.

Currently, Likoma Island has 1,024 members in 90 COMSIP SLGs, under the Climate Smart Enhanced Public Works Program (CS-EPWP). Together, they have cumulative savings totaling MWK230.8 million. These savings provide vital capital for members to borrow and grow their businesses.



Likoma DC
Abubakar Nkhoma



Winnie in her boutique



NUTRITION SMART

Pilot in Pictures

By Mercy Chaluma

The government of Malawi through COMSIP Cooperative Union, is implementing the Nutrition Smart Social Protection Pilot in Dowa and Rumphi districts, with financial and technical support from the World Bank under the Rapid Social Response - Adaptive

and Dynamic Social Protection- Food and Nutrition Security Multi Donor Trust Fund Grant.

The pilot aims at reducing food and nutrition insecurity among extremely poor households by leveraging on the Social Cash Transfer Programme and strengthening linkages with nutrition

delivery systems such as Community-Based Child-care Centres and care groups.

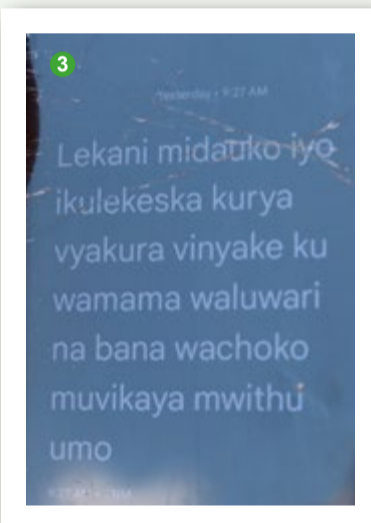
It builds on two complementary World Bank supported Government of Malawi programs: The Social Support for Resilient Livelihoods Project – Tidzidalire and the Investing in Early Years Project.



1 A community facilitator in Mwahenga, Rumphi, showcases a food preservation method that is part of the training

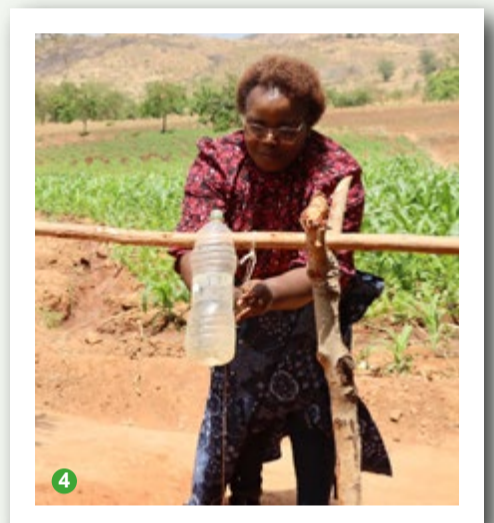


2 Senior Social Protection Specialist at the World Bank Chipso Msowoya interacts with group members displaying six food groups in Mwahenga, Rumphi



3 The pilot also sent project messages through SMSs

4 Mphatso Magombo from the Community Development department using a Mpondagiya facility outside a beneficiary's pit latrine



5 Care givers who have revived a CBCC in T/A Mwanikhunira, Rumphi

6 The ground team posing with COMSIP CEO and M&E Specialist.



7 The groups were trained in value addition and some of them are into wine making



8 Some members are producing malambe juice



9 A CF shows off a one pot dish

Phululu cluster flies high



Phululu cluster members dance in celebration of their success

By Kingsley Jassi

NOVEMBER OF 2020 is a month Nason Leonard, 44, of Malomo in Ntchisi would rather forget. It marked the lowest point in his struggle with poverty, when he was never paid the K8,000 he had earned for making ridges on an acre of land, leaving his family without food for days.

“My children did not go to school for two weeks, it was very painful,” he regrets.

Today, Leonard reflects on that difficult period with pride, having transformed his life and secured a better life for his children. His story is one of the successes of the Phululu Cluster, which started in 2021 with savings of K600,000 raised through members’ share purchases.

According to Community Facilitator Matias John, the

members were drawn from the Social Cash Transfer Program after their caseworker Tressa Banda encouraged them to form a savings and loan group. “When we started, we set clear objectives to transform our lives, our households and our community,” he says.

Their commitment was evident from the outset, they agreed not to share out any proceeds in the first year. As a result, their capital grew to K1.5 million by 2022. “Later, we shared K400,000, bought shares from COMSIP Cooperative Union Limited and established a group farm,” he added.

Today, the group’s assets have grown to over K8 million. Members who transitioned from the basic livelihoods interventions are in Joint Skills Groups, an initiative aimed at advancing their skills and business

capital.

Some members, such as Liness Kachera, have invested in baking, supplying scones to fellow members who retail them. “Through this business, I have increased my income as a single mother with six children, all of whom are in school,” she shares.

Leonard is among the scone retailers and reports making sales of up to K150,000 on a good day. He now watches his children go to school with happy faces.

Beyond farming, the group has diversified into agro-trading after obtaining a trading license, and they also operate a butchery. According to the CF, the next goal is to be trained and register as a cooperative in order to access better financial and market opportunities, a step they believe will further improve lives of all members.

From a roadside chips seller to proud restaurant owner

By Aliko Munde

PERSEVERANCE, determination, and hard work define the journey of 48-year-old Mashaka Munkhondya, a man whose life has been transformed through business and community empowerment.

Munkhondya, from Amon Kameme 7 Village in the area of Senior Chief Kameme in Chitipa District, once survived on a single meal a day; a reflection of the hardship he and his family endured. “As a family, we used to eat one meal a day,” he recalls.

His life began to change after he joined Titukulane COMSIP Savings and Loan Group in 2022. Today, he is among the many members in Chitipa reaping the benefits of actively participating in COMSIP activities.

“In 2022–2023, I earned dividends amounting to K500,000, which I used to buy 15 iron sheets, a bag of fertilizer, and invested the remaining amount into my chips business. In 2023–2024, I earned K700,000, which I used to buy two bags of fertilizer, timber, nails, and wire for a guesthouse wing I am constructing,” he shares.

From selling chips at Budonda Trading Centre in his area, Munkhondya expanded his business by opening a restaurant in February 2025. “Previously, I earned about K60,000 per month selling chips by the roadside. With the restaurant, my monthly profit increased to about K150,000 per month,” he says.

He is now able to

comfortably meet his family’s needs, from food and clothing to paying school related expenses for his children.

Chitipa District Community Development Officer, Haddy Mlenga, describes COMSIP as a game changer in promoting a culture of saving.

“Most people in Chitipa are now able to understand the importance of saving,” Mlenga says.

He adds that many rural community members have used their savings to acquire fixed assets such as houses and livestock.

“Through COMSIP, members have built houses and started businesses like cross-border trade, restaurants, farm produce marketing, and agribusiness, among other ventures,” he explains.

Munkhondya serves a customer in his restaurant



Reaping from Youth Skills Challenge

By Leonard Masauli

FOR YEARS, Emma Michael carried a deep passion for tailoring, a skill she believed could transform her life.

However, without a sewing machine of her own, she relied on renting from others in her village, a challenge that made it difficult to earn enough to support herself.

Her breakthrough came in 2024 when she joined COMSIP through the Climate Smart Enhanced Public Works Programme. From the K48,000 she received in wages, she invested K35,000 into her tailoring work, buying bed sheets and other pieces of fabric to make dresses for

young girls. Gradually, the business grew, and she managed to double her capital.

Emma's life took an even greater turn when she was selected as a beneficiary of the Youth Skills Challenge Support initiative. After four months of training in business management, financial literacy, group dynamics, and other skills, COMSIP equipped her with tailoring skills and a sewing machine to enable her establish her own tailoring business.

She also received seed capital of K520,000 as a graduation package. Using the first instalment

of K366,000, she bought additional materials and opened a small tailoring shop.

"I was a nobody with nothing in my house. Now my life is balanced. I can pay school fees and provide for my family. My vision is to buy a plot, build a three-bedroom house, construct my own shop, and start irrigation farming," she said.

She adds that COMSIP trainings have changed her life completely. "We have been taught so many things, from making Mbeya fertilizer to saving money. My life has transformed. I am no longer the same person I was."

Emma showcases her work



“I was a nobody with nothing in my house. Now my life is balanced. I can pay school fees and provide for my family. My vision is to buy a plot, build a three-bedroom house, construct my own shop, and start irrigation farming.”



From rags to prosperity: Muyombe shares his journey



Muyombe poses with his family

By Jordan Simeon-Phiri

A **ARON MUYOMBE**, member of Kasano Cluster in Traditional Authority Kyungu, Karonga District, commends Livelihoods Support Programme for transforming his life from rags to prosperity.

In an interview, Muyombe, 47, said he joined his Savings and Loan Group in 2022/23, which at the time had no clear objective beyond mobilizing savings from members and lending out the money.

“In 2024, COMSIP mobilized us into groups and provided training that completely transformed our mindset. We were trained in loan management, saving for investment, business management and financial literacy.

The father of seven explains that their group also benefited in LESP, where they received farm input support and each member

contributed K50,000 to achieve the 30% percent group contribution of the total cost of production translating to K1,038,000 while COMSIP contributed the remaining 70 percent.

The funds were used to procure groundnuts seed, inoculant, insecticides etc. Each member received 14kg of seed.

After harvesting, the produce was aggregated and sold collectively to fetch better prices. Muyombe harvested 186 tins, which he sold for K3.8 million; the largest amount of money he had ever earned.

“With that money, I immediately bought 38 iron sheets worth K836,000 and reconstructed my house to reflect my new status. I also spent K536,000 on four bags of fertiliser, a K250,000 plough, and bought a bull. I am now able to provide food for my family and pay

school fees for my two children at Mpata Community Day Secondary School,” he added.

Mpata Catchment Area COMSIP case worker Annie Mkandawire attributed Muyombe’s transformation to the intensive training offered in business management, loan management and savings.

According to Mkandawire, the LESP Support has enhanced food and income security for households under the Livelihoods Support Programme.


“This initiative has transformed livelihoods and socio-economic status of the group members,” said Mkandawire.

Karonga District Community Development Assistant Simeon Ndhlovu said his office has complemented the program’s efforts through community sensitisation and mobilisation, along with facilitating market linkages and value chains.




LIVELIHOODS SUPPORT PROGRAMME: NUMBERS AT A GLANCE

Statistics as at March, 2026


1  **470,060 beneficiaries** mobilized into Savings and Loan Groups, generating **MWK 29.97 Billion** in Savings



2 Gender breakdown



Gender	Percentage
Male	42%
Female	58%



3  **10,458** Joint Skills Groups supported with enterprise grants amounting to **MK900 million**

4  **267** Cooperatives registered in collective enterprises.

5  **6,258 beneficiaries** supported with grants and capacitation under value addition

6  **71,240 Farmers** supported in LESP cumulatively producing **16,400,783 kg** (Maize, soy beans, beans and rice) of Crops Valued at **MWK 19.7 Billion** 

7  **2,004** supported with vocational skills and start-up tool grants.  **Next Cohort: 2,096** Identified for Third Cohort

8  **18,400 households** supported with graduation seed capital valued at **MWK 7.7 Billion** 

Timweretu gets NEEF boost

By Kingsley Jassi

MEMBERS OF TIMWERETU COMSIP COOPERATIVE

at Chimwanjati village, T/A Chiwere in Dowa district beam with pride since they sold their fresh maize three times, each time filling a seven tonne lorry during winter cropping.

Growing maize on a hilly site could be harder in summer but thanks to a K24 million solar water pump system, their maize was green and healthy as in the rainy season.

The beneficiaries of Climate Smart Enhanced Public Works Programs (CS-EPWP) through their chairperson, Moses Lemson, recall how they were oriented into

savings and investment.

“COMSIP encouraged us not to spend all the money received from the public works program. We bought shares to raise capital for members’ business loans,” he says.

Their journey, from economically vulnerable individuals



Some members of Timweretu cannot hide their joy in their venture

organized into small groups that later formed a cluster and now a cooperative, illustrates the concept of the Livelihoods Support Program that COMSIP is implementing.

As a cooperative, Timweretu is a business entity that now seeks business linkages for both financing and marketing, hence the coming in of National Economic Empowerment Fund (NEEF) that provided the K24 million agricultural loan.

This enabled the group to cultivate a 1.5 hectare irrigated maize, whose proceeds they used for loan repayment and lending 20 acres of land on which they have grown maize this rainy season.

According to the COMSIP caseworker for Chewo catchment area who is also the district coordinator, Emily Mtelemuka, the solar equipment idea came following some hardships that the members were going through as they watered crops using watering canes.

“Officials from the department of agriculture at Dowa District Council visited them and when they saw their struggles, they advised them to apply for a loan from NEEF to have a solar powered water pump,” she explained.

NEEF officials were impressed and positively assessed the group’s ability to repay the loan given their financial position. Eventually, the group was supported with a loan for two solar sets.

The 63-member cooperative now boasts capital worth K15 million and plans to invest in maize milling business in the near future, diversifying further from poultry and crop production.



Standing in front of the maize farm, Lemson has all the reasons to smile



26-year-old youth skills graduate excels

By Manasse Nyirenda

A 26-YEAR-OLD beneficiary of the Youth Skills Challenge Support Programme (YSCS), Thomas Botha from Mugwera Village in the area of Paramount Chief Chikulamayembe in Rumphu District, says the skills he acquired through the programme have economically empowered him.

He now runs a motorcycle garage and spare parts shop worth at least MK2 million at Mwazisi Trading Centre in the district.

Botha says his life changed for the better after attending a six-month motorcycle mechanics training in 2023 under the Youth Skills Challenge Support programme implemented by COMSIP at Jenga Community Technical College in Bolero, shortly after completing his Malawi School Certificate of Education, MSCE.

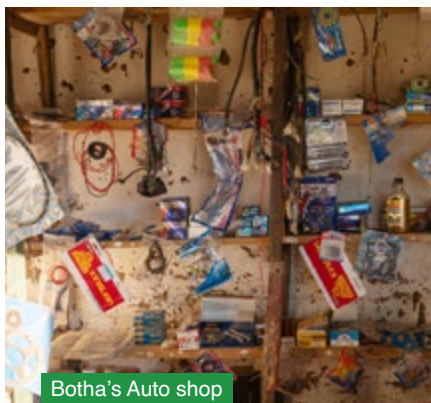
Botha has also been identified as a Master Craft to train other young people in the same YSCS programme which equipped him with the skill.

“I attended the training for six

months, and after graduating, I was provided with a toolkit as a start-up package. I started repairing motorcycles the same year. I earn an average of K30,000 per day, but on a good day I make over K100,000. I am now able to support my grandparents and my wife, whom I married last year,” said Botha.

He added that in order to share his motorcycle repair skills with fellow youths, he has been training them at his garage, and so far more than five young people have benefited from his skills transfer initiative.

He further noted that the



Botha's Auto shop

presence of his garage in the area has contributed to the wellbeing of the community, as some people seek his services even at night to repair motorcycles used to transport patients to hospitals and those plying motorcycle taxi services get prompt services when they encounter breakdowns thereby ensuring the continuation of their income generation.

Rumphu District COMSIP Coordinator, Chindikani Banda, said youths who have acquired vocational skills under the programme are becoming self-reliant in their communities through self-employment.

At least 65 youths from various traditional authorities across the district have so far acquired vocational skills through the programme.

The YSCS is a component of the SSRLP, which is implemented by COMSIP with financial support from the World Bank and the Social Protection Multi-Donor Trust Fund.



Botha repairing a motorcycle

Breaking free from the bondage of poverty

By Temwa Mhone



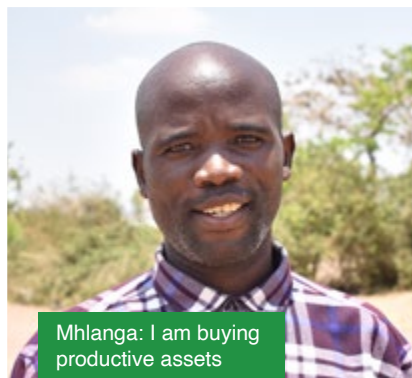
Mhlanga, in front of his house renovated after Cyclone Freddy

EMMANUEL MHLANGA from Kabwazi Village in Traditional Authority Mlonyeni, Mchinji has triumphed over extreme poverty and vows never to experience that kind of life again.

For years, the 35-year-old struggled to support his five-member household. In 2022, he was enrolled on CS-EPWP.

Working alongside 31 other beneficiaries in soil and water conservation, river bank protection and forest establishment and management activities in the Mwenda Catchment, Mhlanga is a member of Chilembwe COMSIP Cluster, where members save and access small loans for investment.

Reflecting on his past hardships, Mhlanga says, “My family survived on piecework I did in the neighborhood, but the earnings were too little to feed us even two meals a day. I spent time working in other people’s fields while neglecting



Mhlanga: I am buying productive assets

my own, which led to low yields and perennial hunger.”

His fortunes changed when he accessed a K200,000 loan from the Chilembwe COMSIP Cluster in 2022, which he invested in irrigation farming of beans, Irish potatoes, and maize. “Proceeds from these cash crops have transformed my life beyond recognition,” he says.

Since then, Mhlanga has made several investments. He bought land along Lilongwe Road, where he plans to build rental shops, and purchased a pig for K50,000 in 2023, which produced seven piglets. Selling pigs earned him K450,000, which he used to acquire land at Mwami Border to

build a house. These ventures have enabled him to provide comfortably for his family.

The father of three recalls renovating his house which was damaged by Cyclone Freddy in 2023, without seeking government or humanitarian aid. “I was not worried because I had money, and I made the house even more beautiful than before,” he shares.

Mhlanga also invested in goats to cover school fees for his son at Mchinji Mission Community Day Secondary School. “I sold two goats at K120,000 each to pay part of his school fees and provide pocket money,” he says.

He has further diversified, investing K600,000 in a mobile money transfer business and purchased two cows for K600,000 and K800,000. “I am buying productive assets to fully enjoy the benefits of skills and knowledge gained from COMSIP trainings,” concludes Mhlanga.



Cluster wins with poultry farming in Nsanje

By Leonard Masauli

WHAT began as a dream for Zathuzomwe Cluster in Nsanje District has become a remarkable reality after receiving training from COMSIP, as the group is already reaping impressive results from putting the lessons into practice.

The 29-member cluster began mobilizing savings in 2022 from its members who were participating in the CS-EPWP raising K1,850,000 by the end of the year.

According to Mazombwe Bingala Tchale, the cluster treasurer, the contributions were raised in 2024, generating K3,500,000.

“Building on this progress, COMSIP encouraged us to venture into group businesses. In 2025, we raised the contribution to K60,000 each and invested the funds realised into poultry farming by constructing a chicken house and stocking 60 local chicks,” said Tchale

He added that all the chickens are now laying eggs, which the cluster plans to hatch locally. “We currently have 120 chickens. Our ambition is to become major suppliers of local chicken in Malawi,” he said.

Another member, Aida Justice, said the experience has demonstrated the power of collective effort, noting that working as a group delivers faster and greater results than working individually. She added that personal savings have transformed her life, enabling her to build a three-bedroom house and buy individual livestock.

“I am now able to pay fees for my

children who are in secondary school and in college without difficulties,” she said.

Sharing similar excitement, Dophia Meke said since joining the group in 2022, she has managed to buy 12 goats and 26 chickens.

“I can sell each chicken at K25,000, which is a lot of money. I plan to buy a motorbike, a mattress

and bed, and an oxcart to help transport my farm produce,” she said.

COMSIP District Coordinator for Nsanje, Mickson Mwale, said the group’s achievements demonstrates that community members have embraced mindset change and are actively working towards improved and sustainable livelihoods.



Members pose for a photo



Members of the group at the chicken pen



Driving innovation at household level

By Mellie Bayani

THE CHILEMBWE FAMILY of Kandota Village, Traditional Authority Kandota in Ntcheu District, has become a shining example of how small-scale entrepreneurship can transform lives. Their journey began with a modest investment and has grown into a thriving success story centred on beekeeping business.

Richard Chilembwe, 69, is a participant of the Climate Smart Enhanced Public Works Program under the Mkonde Catchment and is a member of Nanjati COMSIP Cluster. Together with his wife, they support a family of five grandchildren.

Chilembwe joined Nanjati COMSIP cluster in 2023. Through the group, he accessed K250,000 dividends

from his share-out and used it to start a beekeeping enterprise. What began with a single beehive has now expanded to seven.

“This simple venture has brought tremendous change to our household. We have installed solar electricity in our home, invested in poultry, purchased fertilizer, and paid school fees for three of our grandchildren who are in school,” he shares.

The business is proving profitable. “On harvest days, we earn up to K55,000, with most customers coming from nearby communities,” he says.

Their innovation makes their story even more remarkable. Instead of building traditional wooden beehives, they recycle old buckets and plastic drums to create

affordable, functional hives. “We do not throw away big plastic containers; we use them to make beehives. One large container can produce up to 19 bottles of honey,” he explains.

In their pursuit of sustainability, the household has also established a small forest to ensure a steady supply of materials for beekeeping. Rather than relying on physical fencing, the forest is naturally safeguarded by the presence of the bees. “People do not dare cut down trees in our forest because they fear the bees. In this way, we are conserving the environment while generating income,” he added.

Looking ahead, the Chilembwe’s plan to expand their enterprise by adding more beehives and using the proceeds to renovate their home.

They are adding more beehives in the forest



Chilembwe checks a bee smoker



OUR SERVICES

06



WAREHOUSING SERVICES

Encouraging Grain banking services for rural cooperatives and promote storage in wait for improved prices.

01



CAPACITY BUILDING

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

05



MICRO INSURANCE

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

02



FINANCIAL LINKAGES

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

04



AUDIT SERVICES

Providing audit services to cooperatives to ensure transparency and accountability

03



MARKET LINKAGES

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



SSRLP DELEGATION VISITS KENYA ON A LEARNING TOUR

By Mercy Chaluma

A DELEGATION from Malawi visited Kenya recently to learn how micro and small enterprise (MSE) development can drive jobs creation for the poor, one of the key components of the upcoming INSPIREO “Jobs NOW for the Poor” initiative. The INSPIRE-O will succeed the World Bank and Social Protection Multi – Donor Trust Fund supported Social Support for Resilient Livelihoods Project (SSRLP).

The delegation included representatives from the World Bank Malawi, COMSIP Cooperative Union, and several government ministries, departments and agencies.

During the visit, the team engaged with Kenya’s National Youth Opportunities Towards Advancement (NYOTA) project and relevant government officials. NYOTA is a five-year, government of Kenya initiative, funded by the World Bank, which supports vulnerable youth through jobs creation, income generation and savings promotion.

The delegation also toured Bottle Logistics East Africa Limited to see firsthand how NYOTA grant support is transforming glass waste into job opportunities. With support from a Youth Fund Challenge grant of over KES 2 million, the company expanded its operations and created 420 jobs, 85 percent of which are held by

young women.

Bottle Logistics collects, sorts, cleans and repurposes glass bottles, from beverages, cosmetics or food jars, into reusable containers and high-quality cullet for beverage brands across East Africa.

Below are some of the pictures captured during the visit.



The Leader of Delegation, SSRLP Deputy Project Coordinator Robins Gausi Presented the Kenyan Director of Youth with the aromatic COMSIP Kilombero rice.



The visit started with a tour to the Ministry of Youth



Extensive deliberations took place at the Nyota offices.



Project Coordinator for the Livelihoods Support Programme Susan Kondowe made a presentation of the SSRLP



SSRLP TTL Chipo Msowoya making remarks at the bottling company



The visit to the bottling company



A group photograph of the hosts and visitors after the bottling company visit



Changed mindset sparks economic growth

By Temwa Mhone

WITH other 50 CS-EPWP participants mobilized by COMSIP in Chauluka Village, T/A Njolomole in Ntcheu, Amos Vincent joined Linkhuwe COMSIP Cluster, where they started to save part of their earnings from the CS-EPWP in 2022.

Amos Vincent says joining the group was one of the best decisions of his life, as it has helped him to significantly reduce household poverty. “The training I received through the cluster changed my

mindset around finances and investment. I learned the importance of saving and was able to access loans to invest in businesses,” he explains

The 37-year-old father of three, accessed a K100,000 loan and started selling groundnuts from which he earned a profit of K150 000. He added this to a K150,000 loan which he accessed from the cluster and went into a fish business.

According to Vincent, income from the two enterprises have transformed the life of his five-member household for the better.

“In 2023, I bought a second hand motorcycle worth K400,000, which improved my mobility and allowed me to run a Kabaza business. I have renovated my house, bought new furniture and ensured that my children are provided with all necessary basic needs,” he explains.

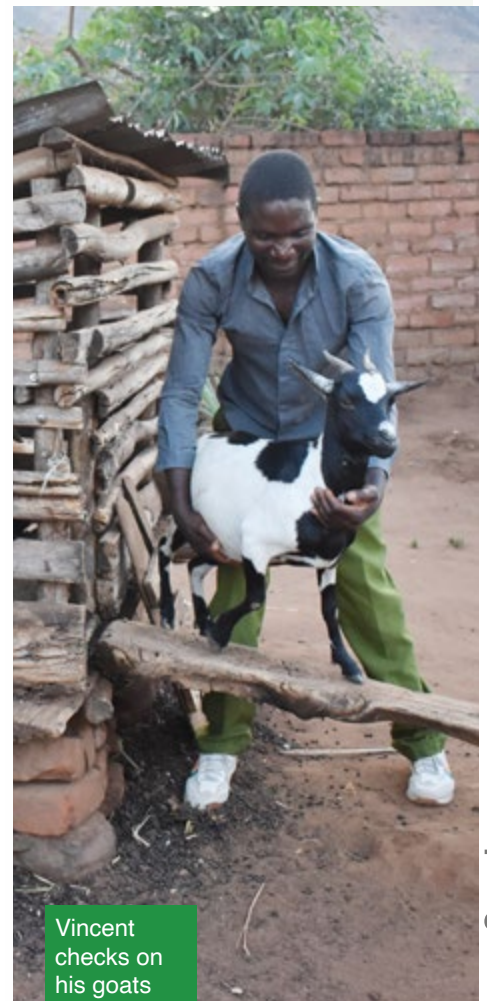
Vincent further diversified his sources of income by investing in livestock including 3 goats, 26 pigeons and chickens. “I sell the livestock when need arises and they are also an important source of protein for my family,” he adds.



The family at their house



Vincent and his wife, Lines, chat on the veranda of their house



Vincent checks on his goats



Youth 'welding' their money

By Temwa Mhone

LEONARD AUSTIN had little to show for the years he was doing back-breaking piecework at Mwansambo Turn off in Nkhotakota.

However, his life took a transformative turn when he was selected to undergo a welding training as a proxy to his mother, who is a member of Kanzanga COMSIP Cluster formed among beneficiaries of Social Cash Transfer Programme.

Austin says the training economically empowered him as he makes K100 000 per task from the welding trade.

The 29-year-old was provided with start-up package comprising of a grinder, drill machine, helmet, tool box and a hammer, among other welding materials.

From March 2024 to date, Leonard easily provides his wife and

child with basic needs, including supporting his mother.

"I have bought a bicycle at K120,000. I grow rice and maize on three-acre land. I have six bags of maize enough to take us to the next harvesting season. I have also bought two bags of fertilisers at K150,000 for the coming season," he explains.

In Kamdalira Village, Traditional Authority Kanyenda, Pilirani Phiri is also thriving with welding as he even gets contracts to work outside of Nkhotakota.

"I make a minimum of K50,000 per week at home, but I make

money about K100,000 or K220,000 after three days when I am hired to work in Mangochi and other districts by the Icelandic Embassy," he says.

The 25-year-old dreams of buying additional machines to provide employment to fellow youth in the village.

"I am too mobile and I go away for weeks. I want to employ others so that they can run the workshop when I am away, for clients to still get services," he says.

Phiri is also investing his proceeds in maize and rice production, and the rearing of goats.

Pilirani Phiri paints a window frame



Leonard Austin holds a drilling machine



Austin paints a window frame



Esnart inside her shop

How a small loan transformed Esnart’s livelihood

By Leonard Masauli

FOR 28-YEAR-OLD **ESNART ROBERT** a beneficiary of the CS-EPWP in Symon village, T/A Symon in Neno district life took an unexpected turn after her divorce. Suddenly alone and responsible for her children, she found herself in a difficult position, unsure how to support her family. Her daily earnings barely covered basic needs, making life a constant struggle.

Despite the challenges, she admired COMSIP Savings and Loan Groups and longed to join one. In 2023, she became a member of Titukulane SLG under Thundu Cluster, buying all the required shares to catch up with the rest of the members.

Shortly after joining, she accessed a K10,000 loan, which she used to start a small business selling flour, all while continuing to save with the group. By the end of the year, her efforts paid off, she earned K80,000.

“In 2024, I used the money to start a grocery business at my house. Besides the grocery, I ventured into irrigation farming along Lisungwi River where I grew maize, cabbage, and other vegetables. That year, I earned K200,000 in dividends from my savings,” she said.

“Today, my business has grown and is now valued at over K1,000,000. I plan to buy land at Lisungwi Market to expand my business. I own two cattle, and I

can afford to pay school fees for my daughter in secondary school. COMSIP has been a great support. I can now make Mbeya manure for my irrigation farming, which was difficult before. I am looking forward to graduating out of poverty into sustainable livelihoods,” she added.

Community Facilitator for the area, Mary Mbalati noted that many members have benefitted from COMSIP groups, and some have benefitted from the graduation pilot while eight more are earmarked for support under the intervention.

Case Worker for the area, Charity Muyawa, added that, in addition to personal investments, members are running group businesses to boost their shares.





Members in their banana plantation

Climate Smart earnings spark thriving enterprise

By George Mponda

In the mountainous and secluded border area of Mwaiondola Village under Senior Chief Mwakaboko in Karonga, a group of dedicated men and women is demonstrating the power of community empowerment.

The Kapembe Cluster, a 32-member group participating in the Climate Smart Enhanced Public Works Programme, has evolved into a vibrant enterprise, producing soap, banana wine, Mbeya fertiliser and rice for sale.

Formed in 2023, the members' transformation began when they were introduced to COMSIP.

"I encouraged them to save part of their wages from the Climate Smart Enhanced Public Works Program and invest in businesses that would continue benefiting them even after the public works ended," said Francis Buleya, Community Development Assistant for the area. "Through COMSIP, they realised that their

wages could be converted into capital for tangible businesses."

Kapembe Cluster chairperson, Ackim Linda, explained that when they joined COMSIP, each of the 32 members contributed K35,000, which allowed them to buy equipment for producing soap and banana wine.

"Our CDA trained us in soap production, and through COMSIP we have also received business management training. One of our members even attended value addition training at Magomelo in Chiradzulu," said Linda.

Today, the group produces soap, selling at K5,000 per bar, and banana wine packaged in 300ml bottles, each priced at K10,000. Their wine is made from locally grown bananas sourced from member gardens and surrounding areas, where banana cultivation is widespread.

"Banana farming is part of our identity here, so it made sense to

start a business that uses what we already have in abundance. We are turning our produce into value-added products that people can buy and use," Linda added.

In addition to soap and banana wine, Kapembe Cluster produces Mbeya fertiliser and grows rice for commercial sale. The group plans to register as a cooperative under the Ministry of Trade to access larger markets, business loans and further training.

Their next goal is to purchase equipment to venture into production of banana juice and convert a storage facility built under the Agricultural Commercialisation (AGCOM) project into a cold room for preserving juice and wine.

District Program Facilitator for CS-EPWP, Austin Kafere, said Karonga has more than 15,000 participants under the Climate Smart Enhanced Public Works Program, each receiving K48,800 every working circle.

"The goal of the CS-EPWP is not just to contribute towards sustainable land management, but also to help participants build sustainable livelihoods. When groups like Kapembe COMSIP Cluster invest their wages into viable enterprises, it uplifts households, strengthens community resilience, and fulfils the programme's vision," Kafere said.

COMSIP District Coordinator for Karonga, Eliza Mwakilama, added that there are 336 clusters across the district supported under the livelihoods support programme, a sub-component of the SSRLP implemented by COMSIP.

She added that COMSIP equips groups with financial literacy, business management skills and opportunities in value addition.

"They learn to save, invest, and run profitable businesses. Kapembe Cluster has shown that with the right guidance, communities can move from dependency to self-sufficiency," she says.



Embracing farming as a business

By Temwa Mhone and
Leleni Bingala Chigwata
(Case Worker)

THE life of Bornface Mofolo of Sapuli Village, Traditional Authority Machinjiri in Blantyre, has been improving since 2023 when he joined Madalitso COMSIP Cluster.

The 25-year-old was among participants of the CS-EPWP in the Zemba Catchment Area. Together with 14 others, they were mobilized by COMSIP to form a savings and loan group, enabling members to save their wages and access small loans for small businesses.

Mofolo borrowed K30,000 and invested in tomato production, earning K300,000 in proceeds.

“That money changed my life as I was able to provide my family with basic needs,” he recalls.

In 2024, the cluster received a revolving fund worth K500,000, which included a smartphone and K340,000 in cash. From this, Mofolo accessed a K150,000 loan and invested in tomato and onion production, making K1.9 million in profits.

“I diversified my income by buying a motorcycle for K950,000 for Kabaza business, which gives me K7,000 per day. I reinvested the remaining money into farming and improved the lives of my family and parents,” he says.

He now plans to buy a solar-powered water pump for his tomato and onion irrigation and to construct a modern house roofed with iron sheets.

Mofolo, who also serves as the cluster’s facilitator, has become a strong influence on fellow members, encouraging them to embrace small-scale businesses and increase their savings. Under his guidance, the cluster has also ventured into tomato production.



Mofolo: That money changed my life



Mofolo on his motorcycle



Mofolo in his tomato field



Soap production transforms lives in Kasungu

By Kingsley Jassi



The soap making team display their product



The final product

COTTAGE INDUSTRIES have long played a role in transforming societies and reducing poverty by engaging the very poor, creating jobs, and providing markets for primary products.

In Kasungu, the work of Chilalika COMSIP cluster offers a glimpse of how such an industry could emerge if their model were replicated across the district.

The group produces soap, supplying communities around

Chipekwe Village under Traditional Authority Kaomba.

“Our soap is actually cheaper, making it more affordable than what is available on the market,” explains the group’s Community Facilitator (CF), Prescott Jhiyasi.

Kasungu District Coordinator for COMSIP, Christina Josiah, says the initiative began when the cluster transitioned from the basic livelihoods intervention under the Livelihoods Support Program (LSP), implemented through SSRLP – Tidzidalire, and qualified for the graduation pilot.

“During the graduation, members had to choose the businesses to pursue after receiving seed capital, and some opted for soap making,” she says.

Initially, four members got basic soap-making training, but their first shot at commercial production flopped. They realised they needed more skills, so they seized another opportunity – value addition training at Magomero Vocational Centre.

After revamping their business, they saw the need for extra hands, so more members were trained, and eventually, the whole cluster jumped in. Now, they’re thriving. They split their profits, reinvesting 60% into the business and sharing 40% among members.

Today, one member, Leah Tayiza, a 58-year-old widow with five children is able to support her family and has constructed a decent house.

“When we share the profit, we don’t just spend it. We buy shares to increase our capital so we can borrow more from the group to finance our individual businesses and meet our needs,” Tayiza explains.

Another member, Jeffrey Banda, testifies to how the cluster has transformed his life from a father with no income base to a businessperson who is able to send his son to secondary school in Blantyre, paying K400,000 per term plus other expenses.

At Magomero, the group also trained in baking, juice making, and peanut butter production. It remains their dream to diversify into these additional value chains.



Lisimbwi Cooperative thrives through value addition

By Mellie Bayani

SINCE DECEMBER 2022, members of the Lisimbwi Cooperative in Senior Chief Kanyenda, Nkhotakota District, have benefited from various trainings provided by COMSIP.

In addition to qualifying for the graduation pilot and LESP, the group also received training in value addition.

“From the value addition training, we now produce baobab juice, banana wine, lemon and tamarind juice, baobab jam, scones, yoghurt, soy milk, and other products,” explains Grace

Buleya, one of the members of the cooperative.

The cooperative is thriving, earning up to K300,000 on market days.

These positive strides trickle down to the group members.

Halima Yusuf shares, “I used to struggle and could not afford school fees for my children. After joining COMSIP, I borrowed K650,000 from the cooperative’s revolving fund, to start a grocery business, and I am now living a better life.”

Similarly, Emily Mwale says her life has changed because she now

owns three bicycle taxis, has built a house, and can pay school fees for her children without difficulty.

The cooperative reinvested the proceeds to purchase inputs for the current farming season and members are looking forward to a bumper harvest.

Lisimbwi Cooperative currently has K9.5 million in savings and plans to expand into rice production.

“Land has already been secured for cultivation and we intend to purchase a rice mill and package rice in bags branded with our name,” said Buleya.

Lisimbwe COMSIP Cluster members



How COMSIP is lifting Salima families out of poverty

By Wanangwa Tembo

As the sun rises over Lake Malawi, the aroma of freshly baked scones blends with boiling potatoes as customers fill a small restaurant along the lakeshore in Salima District. Inside, Tikhalanawo Jelasi, a 35-year-old single mother of three, moves briskly between tables, serving hot meals to fishermen, traders, and travellers passing through Kalembo Village in Traditional Authority Ndindi.

Just two years ago, Jelasi's life looked very different. Divorced and struggling to raise her children alone, she relied on small, irregular piecework that met the most basic needs of her family. Poverty ruled her household, leaving little room for hope.

Her turning point came in 2024, when she was enrolled in the CSEPWP, a World Bank and SP MDTF-funded initiative

where community members engage in soil and water conservation, river bank protection and forest establishment and management and are paid wages after completing works for each phase.

Under Mtika Catchment, she completed four cycles and saved enough to take her first bold step towards financial independence.

Together with the other members of the Lakeside COMSIP Cluster, they saved their earnings, accessing loans to grow their

“ The Business has grown steadily. Now I buy fish directly from fishermen and sell to traders. Demand is always high,”

– Grant Lackson

Lackson - customers are always available



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capital.

“I started growing sweet potatoes and sold them for K60,000. I later borrowed K50,000 from the group and invested buying and selling fish, rice, and beans,” she explains.

Her profits came faster than she anticipated. By January 2025, she opened her lakeshore restaurant, generating sells of up to K90,000 on a good day.

“For the first time, paying school fees for my daughter who is in Form 2 is no longer a struggle. I have also bought one and a half acres of land worth K600,000 where I plan to cultivate various crops,” she says.

Jelasi has also bought bricks worth K300,000 to start constructing a permanent business structure. She attributes progress to the training she benefitted from COMSIP. “We were trained in various savings concepts, financial literacy, and business management from COMSIP. That was the real turning point. Before COMSIP, I used to do things randomly, without a

plan or purpose. That’s not the case now,” she says.

“I have grown my savings to K250,000 in just 11 months and employed another woman to help run the restaurant.

My dream is to expand the business and buy better equipment. I believe my children will never experience the hardship I went through,” she adds.

Her story reflects a broader transformation unfolding along Salima lakeshore, as another beneficiary, Grant Lackson, also testifies.

Lackson (35) is a participant under Mtika Catchment and a member of the Lakeside COMSIP Cluster

“Before I joined, life was very tough. We depended on piecework and sometimes went to bed hungry. I did not own a house and had no steady income. I was always worried about how to provide for my family,” he recalls.

However, after attending COMSIP’s financial literacy and

entrepreneurship training in 2024, Lackson saw a new path.

He accessed a K160 000 loan from the group, added K40,000 of his own, and started buying and selling fish.

“The Business has grown steadily. Now I buy fish directly from fishermen and sell to traders. Demand is always high,” he says.

His business has expanded significantly. From an initial capital of K200,000, his fish business is now valued at K800 000. His profits have enabled him to build a house, open a hairdressing salon, and invest in livestock.

“COMSIP changed the way I think and conduct my day to day activities. They taught me that it is better to learn how to fish than to be given fish,” he says.

As the sun sets along the lakeshore, the laughter from Jelasi’s restaurant and the hum of Lackson’s salon blend with the sound of lake water waves—a fitting soundtrack to lives rising from struggle to self-reliance.



Jelasi - COMSIP Sharp



How K28,800 enabled one Mzimba woman to own a maize mill

By Joel Phiri

Tis a Thursday morning and a group of women are gathered around a diesel-powered maize mill in Samuel Chakwira Village, Traditional Authority Kampingo Siwande in Mzimba District. They have come to mill their maize into flour.

“For as long as I can remember, I have always wanted to own a maize mill, but I never had the capital,” says 57-year-old Esther Lukhere. “My dream grew stronger because of the long walks we made to the nearest mill, located in Thundwe, 12 kilometres away.”

Today, that dream is a reality.

The maize mill has spared the community the long trips to Mzimba Boma and at the same time, increased Esther’s household income.

Esther sourced part of her initial capital from the wages received from the Climate Smart Enhanced Public Works Programme (CS-EPWP), locally known as M’bwezera Chilengedwe, a public works program that engages communities in soil and water conservation, river bank protection and forest establishment and management.

“I was enrolled on the the program in 2023 in Thundwe

Catchment Area. I received K28,800 after completing a 24-day work cycle. That money planted the seed for my maize mill business,” she recalls.

Determined to grow her income, Esther invested some of her earnings in the Dwambazi COMSIP SLG.

“I later borrowed K150,000. I moulded bricks, which I sold for K550,000,” she explains.

Using the proceeds, she bought a maize mill engine for K350,000 and repaid K180,000 to the savings group. She later borrowed another K200,000, moulded more bricks, and



Lukhere, poses inside her maizemill



Lukhere's son assists in running the business

sold them for K700,000.

“After selling the bricks, I repaid K240,000, including interest. The remaining amount was enough for the maize inlet, boots, diesel, and cement needed to set up the mill,” she explains.

Ownership of productive assets such as livestock, small enterprises and other assets like decent housing is a major indicator of upward trajectory from poverty to sustainable livelihoods beyond having cash in hand.

Esther is now among those experiencing such a transformation.

Her maize mill now serves her village and surrounding communities, who no longer have to travel the long distance.

“We feel relieved,” says Tionge Mkandawire from Chintechi Village.

“At last, we no longer struggle to mill our maize.”

Esther has also employed her son, Solomon, to run the growing business, which generates about K200,000 per month, enough to meet basic needs and purchase farm inputs.

“Now we can afford fertilizer, food, and even hire farm workers from the mill’s proceeds,” Esther says. “We plan to construct a brick house for the maize mill to replace the current grass-thatched shelter.”

She also hopes to build a modern iron-roofed house for her family.

Solomon says the maize mill has not only improved their lives but has also given him a new start.

“Before my mother employed me, I had worked at a maize mill in Mzimba Boma where the salary

was very low, but I stayed for four years. I was later laid off, and life became difficult. When my mother started this mill, she offered me this job, and it ended my struggle with unemployment,” he says.

Mmbelwa District Council Senior Land Resource Conservation Officer, Olive Nyalira, who serves as desk officer for the CS-EPWP, says stories like Esther’s show how the initiative is reducing poverty among participants.

“Esther represents many beneficiaries in Mzimba who are using their earnings wisely to transform their lives through COMSIP SLG’s, which is in line with the objectives of the program. Some have managed to build houses,” she notes.



Fish farming turns tides for Kamphimba communities

By Wanangwa Tembo



Members admire fish in the pond

IN KAMPHIMBA VILLAGE, Traditional Authority Msakambewa Dowa, a 72-square-metre fish pond is poised to become a catalyst for improved livelihoods of over 40 households.

Formed in 2024, Kafinya Cooperative has 43 members who are turning to aquaculture as a pathway to boost income and diversify their income generating activities, as they work collectively to break the cycle of poverty.

“We constructed the fish pond at a cost of about K1 million, and we expect to start harvesting the fish later this year,” says Peter Kanzuwa, the chairperson of the cooperative and community facilitator. “We need a fisheries extension officer for technical advice, but we are learning and progressing as we go.”

The decision to venture into fish farming followed repeated setbacks in maize and tobacco farming. “We

realized we needed something different, something that could provide quick and more reliable returns,” Kanzuwa says.

Members of the cooperative hail from Chimalanga and Mwayiwathu clusters and are beneficiaries of the Social Cash Transfer Programme (SCTP). While most of the members were enrolled in SCTP in 2017, limited financial and business management skills meant the support had little lasting impact.

“Before COMSIP trained us, we received money but never improved economically. We did not know how to manage it or invest wisely,” says Tereza Petulo, a cooperative member.

This changed in 2021, when COMSIP provided training in business management, financial literacy and cooperative management. Further, members benefitted from the graduation pilot where each received K390 000 as seed capital. This laid the

foundation for investing in income-generating activities.

Beyond fish farming, the cooperative has diversified into buying and selling maize, with plans to process it into flour and later acquire a maize mill. With K6 million currently in its account, the cooperative also plans to invest in tomato and cabbage farming, targeting 3,000 tomato seedlings and 1,000 cabbages per production cycle.

“We also want to construct commercial hostels for students. We believe these investments will give us quick but sustainable returns,” Kanzuwa says.

The COMSIP training also left a significant mark on the lives of individual members. Tereza Petulo tells it all: “That training changed everything in my life. I’m no longer dependent on my husband because I run some of the ventures on my own. I operate a bakery selling scones, rear pigs and sheep and buying and selling of second-hand clothes.”

From her earnings, Petulo pays K195 000 per term in school fees and has bought a motorcycle.

Another member, Cecelia Daseni says the cooperative has brought independence and food security amongst the group members.

“My children now go to school well-fed, and our household has improved greatly,” she said.

Daseni credited COMSIP trainings as a foundation for her progress

Through training, savings, and collective action, Kafinya Cooperative is helping its members achieve food security, build better homes, and embrace self-reliance.



Building productive lives through COMSIP

By Temwa Mhone



Chimtali and his wife Annie

BEFORE JOINING NANKHOMBE COMSIP CLUSTER IN 2023, Clement Chimtali of Namboya Village in Ntcheu had been failing as a breadwinner for his family.

His five-member household was stuck in poverty, and was eventually enrolled on CS-EPWP under the SSRLP, where selected families are engaged in soil and water conservation, river bank protection and forest establishment and management.

Chimtali was part of a group of 17 beneficiaries from Traditional Authority Mkutumula who were mobilised to form the Nankhombe COMSIP Cluster. Through the cluster, they save their earnings and access soft loans for business.

Chimtali says: “We also got financial literacy and business management training that



Chimtali: The training changed our mindset

changed our mindset on how we could support ourselves. These empowered me to be a productive husband and father that my wife and children are proud of than ever before.”

The father of two got K800,000 dividends from his savings by the end of 2024, which he used to diversify his sources of income.

“I invested K216,000 into

growing maize, groundnuts and beans for food and business. I put K500,000 in the fish business, which gives me K120 000 weekly profits. I used the income to buy eight pigs and three goats as economic backups,” he says.

The 43-year-old man is expanding his 3-bedroom house into a five-bedroom one, roofed with iron sheets.

Chimtali bought a bicycle at K80,000 to ease the mobility of goods to markets and plans to increase his fish business capital to K700,000.

His wife, Anne, boasts of the benefits of Mbeya manure. “Through COMSIP, we also learnt how to make Mbeya Manure. Apart from adding nutrients to the soil, it enhances crops’ resilience to the effects of climate change. We have 24 bags of maize, which will take us to the next harvesting season”.



Joining forces to fight poverty at community level

By Wanangwa Tembo

THREE YEARS AGO, Mzanya Jere Village in Traditional Authority Mthwalo, Mzimba, was gripped by entrenched poverty. The land was dry, families survived on piecework and unreliable rain-fed farming, and many went to bed on empty stomachs.

Today, the aroma of freshly baked scones and the sound of chickens in pens tell a different story: change has arrived.

“Before COMSIP came here, we had no idea that saving and collective effort could transform our lives,” says Elizabeth Mkandawire, treasurer of Chajumpha COMSIP savings and loan group under Sonjo Catchment. “Most of us had resigned ourselves to fate, but the

training taught us that progress begins with ourselves.”

Formed in 2023 with 80 members, the group started mobilizing savings each week. Through the training that was provided, members gained skills in financial management, and entrepreneurship.

“We were taught to think differently,” says Mkandawire. “We started selling sugar and household items among ourselves. The business succeeded, and for the first time, we shared profits.”

In 2024, their commitment paid off. Through the Legume Enterprise Structured Enterprise Production (LESP), COMSIP supported the group with K1.3 million to match their K534,000 contributions,

bringing total capital for the intervention to K1.8 million.

The funds were invested in seed, fertilizer and other inputs. The group was further trained in making Mbeya manure, which assisted in transforming once-unproductive fields into fertile farmland.

“Before, our crops failed because we could not afford fertilizer,” says Austin Manzi, a group member who also runs a grocery shop. “The LESP taught us how to make manure, and we had a good harvest.”

According to the Community Facilitator Haward Jere, their vision for 2025 materialised. “We agreed to open a bakery and venture into poultry farming, and both are now operational,” he says.

The group began with 60 Mikolongwe chickens, collecting up to 60 eggs daily during the peak season.

At household level, individual members are also experiencing tangible transformation. Iret Qoma, another member, used the seed capital of about K520 000 received from the graduation pilot, to start poultry farming, goat farming and piggery, alongside selling fritters and groceries.

“The profits help me provide for my family, including paying school fees,” she says. “Before, I could barely afford a tablet of soap. Now, I save every month.”

Chajumpha Cluster stands as compelling proof that when communities unite around a shared vision, transformation is possible. Their smiles tell the story of a community that has risen from hardship to hope.



Community bakery, the stove that bakes scones



Agness builds a better life with COMSIP

By Mellie Bayani

I used to believe that only people living in towns could afford to buy land and own productive assets, but now that is no longer the case. I have my own plot (72x60), three goats and I have built hostels for rent. I can truly testify to the benefits of COMSIP Savings and Loans Groups,” said 34 year-old Agness Mwale, from Chinkhale Village under Traditional Authority Pitala in Mchinji District, sharing her story with joy after benefiting from a K250,000 revolving fund grant.

Agness, a member of Mboni Cluster, and a participant of the Climate Smart Enhanced Public Works Program (CS-EPWP), explains

how her life has changed since joining the group in 2022.

“In 2022, I earned K830,000 as



Agness: I have my own plot

my dividends from my cluster, which I used to buy a goat, purchase soya, and rent a farmland,” she shares. In 2023, I earned K1,320,000, which I used to buy a plot of land worth K1,100,000 and a goat. In 2024, I bought fertilizer with the K940,000 earned from the group at the end of our financial year.

She proudly notes that she is now self-reliant, able to pay her children’s school fees, and actively runs her business buying and selling goats and fish, which keeps her engaged and financially independent.

“Things are going very well for me now. I am planning to buy a motorbike and iron sheets for my house,” says the mother of three.



Agness shows off some of the bags of fertilizer she bought



Investing with small group loans

By Jordan Simeon-Phiri



Members taking care of the chickens

MEMBERS of Mithi Tikondane Cluster in Masasa, Mzuzu City, have shaken off poverty and turned themselves into millionaires in less than two years, thanks to the Livelihoods Support Programme, which has played a major role in their transformation.

According to the group's CF, Lennie Gwayi, fortunes began to shift when the 25-member group under the Livelihoods Restoration for the Urban Poor (LIRUP), was established as a COMSIP cluster



Nyirenda speaks highly of the group

Gwayi recalls that when the group started in May 2024, it comprised three men and 22 women who had no clear direction, but carried strong hopes for a better future. To turn these hopes into action, the cluster divided its annual calendar into two six-month

cycles, believing that waiting a full year for returns would delay economic independence.

She says: "Immediately after forming the group, COMSIP provided training on savings and loan products, financial literacy and business management among others. These trainings informed our work plan and goals.

Having received K150 000 each from SCTP, members contributed shares which we started this SLG with one goal; to make it a vibrant money lending institution amongst ourselves and possibly turn it into a cooperative," she said.

Gwayi says the shares were turned into capital in the first phase which began in December 2024 and ended on June 7, 2025 with membership swelling to 30.

"Now, our money has grown to over K28 million in group shares and hopefully it will grow more because apart from loaning out the money for individual businesses, we are rearing hybrid and local chickens as a business.

"We are also making sausages and malambe jam as a group business. Above all, we want to purchase a big piece of land for farming," she says.

However, the most compelling story comes from the group's chairperson, Peter Nyirenda, one of the four men in the group largely dominated by women.

Nyirenda says joining Mithi Tikondane Cluster was the best decision, saying that it has significantly transformed his household.

"I am able to buy farm inputs, food, and pay school fees for my children because I can access loans instantly whenever I am short of money. We currently have plans to own a farm and this will help us increase production and secure raw materials for new products," he says.



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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