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COMSIP

June, 2022 Issue

Sharp!

NEWSLETTER



COMSIP To Graduate 8,400 Households Out Of Poverty

From Mandasi Seller To **Mobile Money Branch Manager**

A Decent Livelihood, At Last!



Tenneson Kalizga Gondwe

CEO'S NOTE

DEAR READER, welcome to the first edition of COMSIP Sharp! a newsletter that will be published quarterly by COMSIP Cooperative Union Limited to highlight successes and progress being made in the Livelihood Support Program that we, at COMSIP, are implementing under the Social Support for Resilient Livelihood Project (SSRLP), a five-year government of Malawi Project funded by the World Bank.

The Livelihood Support Program is one of the SSRLP core sub-components under Improving Social and Economic Inclusion. This program provides an economic inclusion package to willing Social Cash Transfer Program (SCTP) and Climate Smart Public Works Program (CSPWP) households in the districts of Chitipa, Karonga, Rumphi, Nkhatabay, Nkhotakota, Kasungu, Dowa, Ntchisi, Lilongwe, Dedza, Balaka, Blantyre, Chiradzulu and Phalombe.

The Livelihood Support Program has three packages which are Basic, Enhanced and Graduation and it is designed to meet the needs of the youth and women among its beneficiaries by enabling them to increase their productive assets and incomes which will build resilience in a sustainable manner.

This edition, focuses on the progress made by the program in inculcating a savings and investment culture through a basic livelihoods package. The basic Livelihood package is an initial package to transitioning beneficiaries along the graduation pathways. The stories told by the beneficiaries manifest the progress that COMSIP has made in bringing hope to the hopeless, vulnerable households. These are “Tingathe and Ndizotheka” stories that are inspirational and bring hope and confidence

among the beneficiaries.

COMSIP delivers its products and Services through a Cash Plus model. The beneficiaries are organised into Savings and Loan Groups (SLGs) and are subjected to various capacity building activities through a Mind-set Transformational approach. The rationale of this approach is to change the perceived negative and unsustainable habits to those that are positive, desired, progressive and sustainable especially in understanding the power of thrift and investment. Thrift and Investment are meant to fatten the purse of households in a sustainable income trajectory.

Noticeable impacts that this edition highlights are; rising savings volumes; investing in diversified business enterprises; improving dwelling units; nutrition, health and sanitation improvements among others. All these improvements have been made possible through the Mind-set Change transformations premised on the “Tingathe and Ndizotheka” (Yes, we can and its Possible”) principle.

We envisage that the outcomes of the program will greatly contribute to Malawi Vision 2063 in that a spirit of self-reliance will have been built, generating wealth at household and community level and more importantly the Mindset change that is advocated will have transformed the beneficiaries to think positively and think progressively by the end of the project in 2024.

Enjoy the reading and please make a date with us every quarter to get updated!



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Mercy Chaluma

EDITOR'S NOTE

HELLO! I would like to welcome you to the first edition of COMSIP Sharp! a quarterly newsletter that COMSIP Cooperative Union Limited has introduced to capture success stories in our Savings and Loans Groups SLGs that have been mobilized under the Social Support for Resilient Livelihood Project (SSRLP).

As you will learn in this introductory edition, SSRLP is a government of Malawi Project that is being funded by the world Bank. This project is being implemented by different government Ministries, departments and agencies and we at COMSIP are focused on the RL – Resilient Livelihood.

In this edition you will also learn more about COMSIP Cooperative Union Limited as an institution and what we are doing in this project.

In a nutshell, under this project, the government of Malawi is identifying beneficiaries of the Social Cash Transfer Program and Climate Smart Public Works Program from the United Beneficiary Registry – UBR.

Now COMSIP sensitizes the beneficiaries of this program on the need to be in Savings and Loan Groups. Through these groups, beneficiaries are trained on livelihoods and mindset change elements, opening them up for businesses and life changing trainings.

The trainings include business management, financial literacy, nutrition, health and sanitation as well as gender.

The COMSIP slogan says Titukule: Mabanja athu, Titukule: Dera lathu, Titukule: Dziko lathu, talking about the members' responsibility to develop their families, their communities and then the whole country.

One thing that is clear through the stories that you will read in this publication is that there is a difference between those that are just getting cash transfers and those in COMSIP SLGs as the latter are trained on sustainable life changing skills and businesses while most of the former just wait for the payments, utilize the money for consumption and then wait for the next pay without any cash plus intervention. Thus, they are caught in the poverty circle without any anticipation of escaping.

While it is voluntary for beneficiaries to join SLGs one thing that is clear is that at the end of the project those in COMSIP SLGs will have improved livelihoods compared to those that are not.

I wish you a good reading, enjoy our first edition and welcome!

For feedback email us or write us through our social media platforms indicated in this publication.



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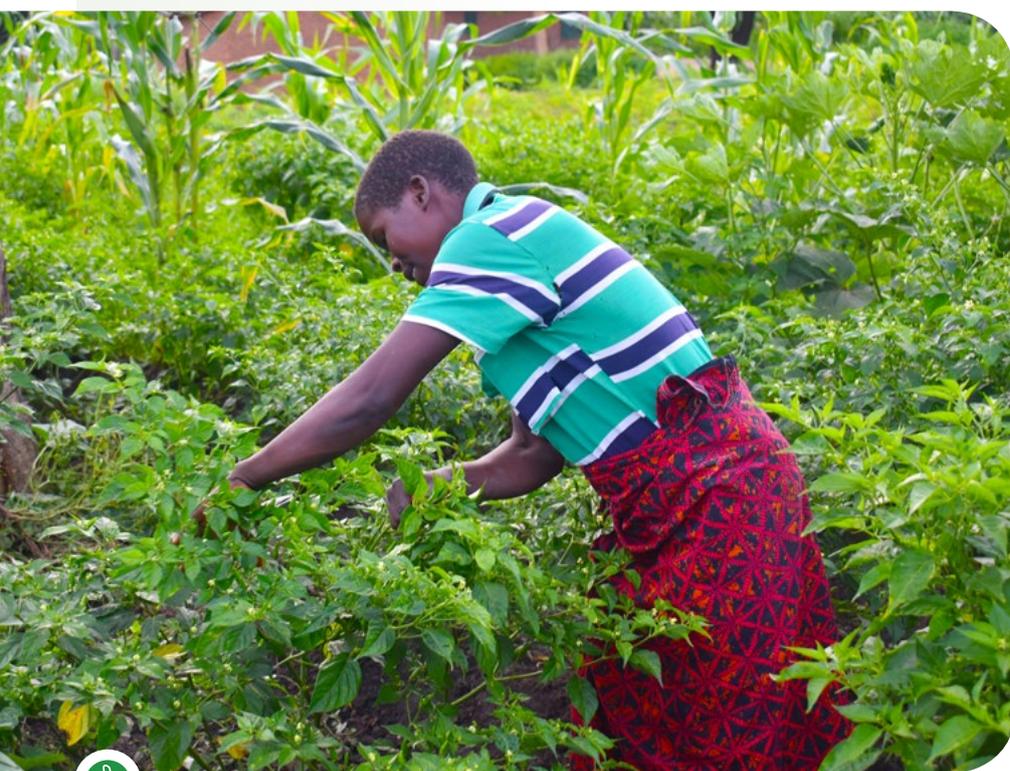


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Savings Culture Moves Vulnerable Family Out Of Poverty



Matilda tending to her chillies garden

LITTLE KNOWLEDGE on savings and investment pushes many people in the cycle of poverty. In communities where poverty is inherited from parents, it is always difficult to break the cycle. The poverty strikes generation after generation, forcing people to depend on handouts.

This is actually the story of 30-year-old Matilda Mvula, from Maxwell village, Traditional Authority (TA) Mwirang'ombe in Karonga district.

Despite being a beneficiary of the social cash transfer program, Mvula had, for long, danced in a cycle of poverty and she did not have any knowledge about saving and investing the little earnings she was getting.

"I kept asking myself questions, wondering if there could be a time

when my family could come out of the cycle of poverty; or whether we were destined to die in poverty," said Mvula. "I used to survive on menial jobs such as working in other people's gardens for a penny."

It became difficult for Mvula and her husband to take proper parental care of their four children as both parents were busy with menial jobs until evening hours.

It wasn't until Mvula was convinced to join Chipula Savings and Loan Group (SLG) under the Livelihood Support Program implemented by Community Savings and Investment Promotion (COMSIP) that she started to see light at the end of the tunnel.

At the SLG members were trained on how they could save and invest the very money they received from

the social cash transfer and grow it through small scale businesses.

"That was the first time to hear that with little savings, one can buy shares in a group and borrow money to start a business," she explained.

Mvula's initial borrowing at the SLG was K10,000 with which she started small scale businesses of a vegetable garden and fish mongering.

According to the 30-year-old woman, the sales from the vegetable garden alone earned her a profit of up to K20,000.

With the profits she made from the vegetable sales and fish business, Mvula has been able to buy two pigs, some chickens and she has since molded some bricks with which she intends to build a house roofed with iron sheets.

"I am also growing chillies which I am hopeful will give me good returns when the marketing season comes," she said.

Looking back, Mvula says her family is among the several that have benefited from COMSIP's savings and investment ideas. She said her household's livelihood has improved because they are able to withstand financial shocks.

"We now plan our finances together with my husband and, as a family, the knowledge we have gained from our SLG, and what we have achieved from the same, has brought peace in our midst," she said.

"We can now afford the required six groups of food and we are now able to send our children to school," she added.

Mvula's journey to prosperity appears to be unstoppable as she is currently planning to build a house, buy iron sheets and some goats by the end of the year, 2022.





72-year-old Ida Gondwe (left) with her group members

SLG Transforms

Elderly Woman's Life

FROM Kapambwatu Village, Traditional Authority Mwirang'ombe in Karonga, 72-year-old Ida Gondwe, is a proud owner of 57 chickens, 4 pigs and 6 goats. For an elderly woman living in a rural area, this is not a mean inventory to own.

Gondwe is a beneficiary of the Malawi government's social cash transfer program, which opened her doors to the Livelihood Support Program which COMSIP Cooperative Union Limited is implementing under the Social Support for Resilient Livelihoods Project - SSRLP.

"When I started getting the cash transfers, I did not know how best to use the money to sustain my livelihood and as a result, I used to live a hand-to-mouth life," explains Gondwe.

"I found myself regularly knocking on my neighbors' doors asking for small things like salt, even though I was on social cash transfer program," she adds.

It wasn't until Gondwe attended a COMSIP sensitization meeting on Livelihood Support under the SSRLP that her mind opened up to new ideas of growing the very funds she gets through the cash transfers.

Following the sensitization, Gondwe joined Muswero Savings and Loan Group (SLG) which was formed in 2021 in her area and she started saving part of her social cash transfers, where she gets K11,000 a month.

The old woman bought some shares and later started borrowing from the group to invest in small scale businesses. She then ventured into a buying and selling of rice and beans business.

"It is from the proceeds of these small-scale businesses that I have managed to acquire the livestock and as I speak, I'm now building a new house whose iron sheets I've already bought," explains Gondwe.



From Mandasi Seller To Mobile Money Branch Manager

SHE is a totally transformed person. From a life of poverty, 26-year-old Leah Mkwandire, from Chinombo Village, Paramount Chief Chikulamayembe in Rumphu, is now an economically independent person running a mobile money branch at Kamphenda Trading Centre.

Mkwandire is a mother of two upon being forced into early marriage at the age of 16 by poverty.

“My parents could not afford my tuition fees and I could not continue with my secondary education. I had to drop out of school and got married,” she explains.

Despite being married, Mkwandire’s poverty worsened and she could not afford even basic necessities.

Her household was consequently, registered on the beneficiary list of the social cash transfer program in 2018 – and that was the beginning of Mkwandire’s journey to prosperity.

She initially received K38,000.00 covering two months of social cash transfer, from which she took K5,000.00 and invested it in mandasi (flitters) business.

Meanwhile, plying her business at the trading centre, Mkwandire had noticed the demand for mobile money transfer services, and she seized the opportunity

and started offering the services using ordinary sim cards for both Airtel and TNM networks.

The overwhelming number of customers who demanded her services made her see an opportunity of growing bigger as a mobile money agent.

Mkwandire formally registered herself with the mobile money service providers, TNM and Airtel to ply her business as a formal agent at Kamphenda Trading Centre.

However, she narrates that her lack of business management skills impeded on growth of her business. “I could not ably calculate the profits I was making, record keeping was a major problem of my business, because I lacked training in financial literacy and business Management.

“This made me join Chatowa Cluster which COMSIP formed in my areas under the SSRLP. I have since benefited from the trainings in financial literacy and business management.

Record keeping is now perfect, and my business has grown since then.

But that was just the beginning of it all: Mkwandire was yet to get another elevation.

“Early this year TNM came again to evaluate my premises and they promoted my business from a Kiosk to a full branch,” she explains, adding with a proud smile: “As I speak now, I am a branch manager for this enterprise.”

She says through the trainings and profits incurred; she has been able to diversify her business.

Apart from running the mobile money business, which had grown to MK600,000 at the time this story was compiled, Mkwandire is also into farming.



TO NEXT PAGE...



Lea serves a customer in her shop



...FROM PREVIOUS PAGE

She grows tobacco, ground nuts, soya beans and maize; and Mkandawire’s house is one of the decent houses in the area.

“I started with a very little amount in my business but I have grown. Today people wonder why am on Social Cash transfer, but at the time of registration I needed to be included because of my poverty levels at that time” she explains.

Mkandawire explains that it is through hard work that she has done well for herself to extents that she has achieved much, but it was through her first K38,000 Mtukula pakhomo payout four years ago that she laid the foundation for the changed fortunes in her household, supported by the mindset change trainings by COMSIP. She hopes to buy a three tonne lorry before the end of 2022 to start off a transportation business.



Lea with family in front of their tobacco harvest

From ‘Beggars’ To Livestock Owners

SINCE she became a member of a Savings and Loan Group (SLG) under the Social Support for Resilient Livelihoods Project (SSRLP) in April 2021, Elifasi Kayuni, from Njalakwenda Village, Senior chief Mwirang’ombe in Karonga has gone through a transformative process on financial management.

Kayuni, a fish and doughnuts seller, has been getting lessons from the COMSIP on how to manage her finances and she now proudly boasts of having diversified her business.

“I had been thinking of how I can help myself with the money I was getting from the social cash transfer program; So, I ventured into fish business in March 2021,” said Kayuni.

After her first fish sales, Kayuni realized that she needed to invest her profits in something that could naturally multiply. She decided to buy a goat, and currently, she has three goats.

Kayuni is not the only person who has managed to buy livestock from the COMSIP initiated SLGs under the Social Support for Resilient Livelihoods Project (SSRLP).

Similarly, Bester Harawa of Kaluli Chisiza Village in TA Wasambo, Karonga, managed to buy two goats which have now multiplied to eight after she started participating in COMSIP activities.

She intends to grow her livestock rearing into a big business.

Elsewhere, at Madziabango, in the area of Traditional Authority Somba in Blantyre, Daster Kapingasa and Anna Kuntiule, both members of Tiyanjane Cluster are now proud owners of livestock.

The two, who are also beneficiaries of the Social Cash Transfer Program, managed to buy their

livestock after joining an SLG which COMSIP trained under the SSRLP initiative.

Just like the rest of the 30 members of Tiyanjane Cluster, the two also share a story of poverty and deprivation before they joined the COMSIP-SSRLP SLG.

Kapingasa recalls that before he joined the SLG he could hardly make ends meet with the little money he was getting from the social cash transfers.

“The money I was getting from the social cash transfers wouldn’t suffice on its own: I could use the money within a day and soon I would be up and down hunting for menial jobs,” he explained.

Today, Kapingasa’s story is different: he is now a proud owner of a pig and a goat which he has bought from his SLG savings. The man is also engaged in a small-scale business, which he said is helping him afford balanced meals for his family on a daily basis.

On the other hand, Kuntiule who has been saving since April 2021 said she has been able to buy a goat and now she looks forward to increasing the number of goats when she gets the proceeds of her savings at the end of the savings season.

“My ambition is to keep a heard of goats for business, which will enable me to increase my shares at our SLG as well as enable me build a good house for my family,” said Kuntiule.

Be it in Karonga, Chirazulu, Dowa or Rumpfi, all beneficiaries of the Social Cash Transfer Program participating in COMSIP SLGs agree on one thing: they have been socially and economically empowered.

The life changing economic empowerment lessons they have been getting from the project has not only changed their mindset on how to manage funds, but also to live a healthy life.



Some, like Bester Harawa of Kaluli Chisiza village in Karonga, have bought livestock as a business.





Mverani

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Legumes Promise Sustainable Livelihoods

SOY farming at Diwala COMSIP cluster in the area of Group Village Headman Gogode, Traditional Authority Kaomba, in Kasungu is proving to be a very promising enterprise.

The farmers behind it are members of Diwala Cluster under the COMSIP Livelihood Support Program.

The cluster members' ambition is to graduate into a cooperative so that they qualify to sell their harvest to COMSIP under the Legumes Enterprise and Structure Production (LESP) programme and meet their purposive savings needs through LESP's steady and readily available market.

"We have cultivated three and half acres of soy and our aim is to turn the proceeds from the harvest into shares for every member and invest in purposive savings for the group," explained Brifix Mwale, community facilitator for the cluster.

Besides the group's farming garden, the 62 members of the group are all actively engaged in individual businesses which, according to Mwale, are improving their respective family incomes.

Another cluster that has expressed

interest to graduate into a cooperative soon is Simwila in Traditional Authority Kayembe Dowa.

The cluster has since started the process of establishing a group business and it is currently engaged in ground nuts cultivation.

The cluster's Chairperson, Yereimiya Chakwera, said the group, which has 118 active members, will soon complete all the necessary trainings to start benefiting from the soft loans and to easily market their products as a cooperative.

Each member of the group has cultivated soy this year and, according to the chairperson, the group has agreed that after harvesting, each member should contribute a 50 KG bag of soy which will go towards their purposive savings.

"We have a group farm where we have grown ground nuts and, with our purposive savings, we plan to buy a three-ton truck to be hiring out, besides transporting the group members' harvests," explained Chakwera.

Although Diwala and Simwila



Paul Kamwendo of COMSIP



clusters, and many other clusters are yet to graduate into cooperatives to qualify for LESP markets, all is not lost as COMSIP has a special consideration for them, according to the organization's Cooperative Development and Investment Officer, Paul Kamwendo.

The officer said COMSIP will still buy the produce from the clusters that have ventured into legume cultivation but are in the process of graduating into cooperatives as they have demonstrated an interest in doing group businesses, despite having no structured market.

"LESP is targeting clusters that have graduated into cooperatives and they are members of COMSIP, but those clusters that are already doing this before graduating into cooperatives will be considered," explained Kamwendo.

Kamwendo disclosed that COMSIP is this year alone, targeting to buy 500 metric tons of soy; 100 metric tons of beans; 250 metric tons of orange maize; and 50 metric tons of rice.



Members of Diwala cluster in their Soy field





COMSIP To Graduate 8,400 Households Out Of Poverty



Susan Kondowe, COMSIP Operations Manager

COMMUNITY Savings and Investment Promotion (COMSIP) Cooperative Union has launched the implementation of the Graduation Pilot targeting 8,400 households in COMSIP Savings and Loan Groups in all the districts under the Social Support for Resilient Livelihoods Project (SSLRP).

COMSIP Operations Manager, Susan Kondowe, disclosed this in an interview with COMSIP Sharp! saying the graduation pilot aims at providing a framework within which ultra-poor households could graduate into sustainable livelihoods.

She said in the first phase of the graduation pilot, COMSIP is targeting 3,000 beneficiaries from 12 districts of Phalombe, Blantyre, Chiradzulu, Balaka, Lilongwe, Dowa, Ntchisi, Kasungu, Nkhotakota, Rumphu, Karonga and Chitipa, targeting clusters formed under the MASAF IV project and the Enhanced Public Works Program.

She added that in this phase, all clusters formed under the two projects will be subjected to a selection procedure that will, first of all, identify well performing clusters, then households from these clusters will be subjected to a score card performance rating in order to identify those with potential to graduate.

“COMSIP will facilitate the identification of livelihoods for each selected household, after which households with same businesses will be placed in Joint Skills Groups where they will undergo specialized skills training of their selected options before and after disbursement of funds,” explained Kondowe.

She continued: “The trainings will focus on procurement procedure, record keeping and management, for sustainability of the businesses.”

The Operations Manager further said COMSIP will identify the channel for the disbursement of funds, after which Asset

Management Committees will be established at each cluster to assist in the procurement process.

“Each of the selected household will receive \$300 (about 245,000 Kwacha) for investment in the selected livelihood option,” she said, adding, “To ensure that the funds are well utilized, after the disbursement, performance tracking of businesses will be done periodically and those that will need more funding will be linked to other formal financial service providers like COMSIV Limited, for the boosting of their capital.”

Kondowe said the intervention is derived from the COMSIP Social Protection Graduation Model that emphasizes on mindset transformation through coaching and mentoring of the households, with specific focus on improving food security status, economic resilience, nutrition, health and sanitation structures.

She further said during the implementation of the pilot graduation, households will go through a comprehensive selection process based on their willingness to participate in groups, their capacity to participate, availability of household members with partial business skills and ability to utilize cash transfers in a manner that conforms to graduation requirements among others.”

The SSLRP is a government of Malawi project that is being implemented with funding from the World Bank and the project will run from July 2020 to 2024.

The project has five sub components, including the livelihood support program which is being implemented by COMSIP.

In the overall Livelihood support program, COMSIP targets 70,000 beneficiaries from the main safety net programs of Social Cash Transfer and Public Works in 14 selected districts across the country.



MSSRLP

LIVELIHOODS FACT SHEET



Social Support for Resilient Livelihoods Support (SSRLP) is a five-year Government of Malawi project funded by the World Bank. The Project supports the Malawi National Social Support Program II (MNSSPII) in its strategy and Implementation Plan. The Project Development Objective (PDO) is: *To improve resilience among the poor and vulnerable population and to strengthen the national platform for safety nets in the Republic of Malawi. Specific objectives are:*

- To improve resilience among the poor and vulnerable population, and
- To strengthen the national platform for safety nets.

SSRLP (Livelihoods)

The Livelihood Support Programme is one of the core sub-components under Improving Social and Economic Inclusion, and is being implemented by COMSIP Cooperative Union Limited, which is building capacity of beneficiaries of Social Cash Transfer (SCT) and Climate Smart Public Works Program (CSPWP) to instill in them the culture of Savings and Investment, and effect mindset change.

Project lifespan:

5 years up to 2024

Target districts:

Chitipa, Karonga, Rumphi, Nkhatabay, Nkhotakota, Kasungu, Dowa, Ntchisi, Lilongwe, Dedza, Balaka, Blantyre, Chiradzulu and Phalombe.

Target beneficiaries 70,000

Component Cost **US\$20,000,000**

Statistics as at 31st March, 2022

Savings and Loan groups formed:
2,592

Beneficiaries in SLGs:
47,090

1140 Youths identified for business concept development towards vocational skills training

627 Community Facilitators trained as local animators

Savings:

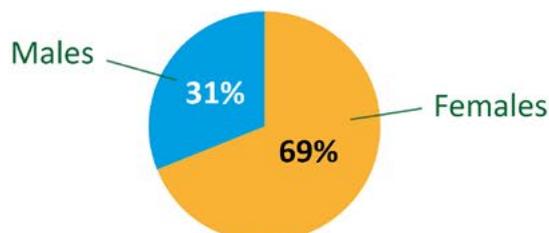
MK442,461,966.99
(US\$545912.36)

Average savings per beneficiary:

MK9,396.09
(US\$11.67)

Graduation Pathways:

3,000 Identified for asset transfer



• 22% of the membership by this time are the youths.

Packages of the Sub Component:

Basic Livelihoods
Enhanced Livelihoods
Pilot Graduation

Livelihood Support Program Promoting Environmental Awareness



Community Facilitator for Kamphenenga cluster admiring trees they planted

MELODI SANTHE, chairperson of Chigodi savings cluster in the area of Traditional Authority Mwadzama in Nkhotakota district understands the connection between unsustainable use of natural resources and climate change.

As the cluster leader, Santhe has been encouraging members of his group to regenerate the forests that are almost depleted because of unsustainable use of the environment.

The regeneration entails taking care of the tree shoots, as well as planting new trees. Today, Santhe can proudly say that his group has managed to play an important role in environmental conservation.

But Santhe and his 48-member savings cluster did not just start caring for the environment by chance.

The group's passion for environmental conservation was sparked after being trained on Environmental and Social Safeguards by COMSIP under the Livelihood Support Program under the Social Support for Resilient Livelihoods Project (SSRLP).

"Apart from giving us financial literacy lessons, COMSIP has also been encouraging us to take care of the environment as there is a strong linkage between environmental sustainability and socio-economic development," he explained.

Chigodi savings cluster is not alone in this environmental conservation feat under the SSRLP. At Simwila

savings cluster in the area of Traditional Authority Kayembe in Dowa, group members have also embarked on a tree planting project.

Although the cluster has a woodlot where they have planted assorted species of trees, each member of the group was encouraged to plant at least five trees at their respective compounds by the end of the 2021/2022 tree planting season.

"We came to realize that some of the problems we were facing as a community were due to climate change which is brought about because people are not sustainably using natural resources," explained Yeremia Chakwera, Chairperson of the group.

"Domestic violence, for instance, can be catalyzed by women travelling long distances to search for firewood," he added.

Under the same initiative, at Kamphenenga cluster in the area of Group Village Headman Chimkwita, Traditional Authority Kachere, in Dedza district, members have also established a blue gum woodlot.

The group comprises the youth as a way of encouraging young people to take a leading role in environmental conservation.

"We want to instill the environmental conservation attitude among the youth so that they pass it on to future

generations," the cluster's chairperson, Francisco Pitala explained.

COMSIP has described the clusters' efforts in the implementation of environmental conservation as encouraging and impressive.

According to the Environmental Social Safeguards Officer at COMSIP, Febron Mwiba, different business

ventures and activities

undertaken by the beneficiary households may pose some risks to the environment and the lives of people hence the intervention.

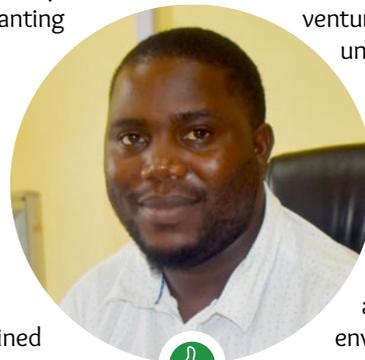
Integrating safeguards into the SSRLP is, therefore, aimed at mitigating such envisaged risks.

He said the environmental and social safeguards component is part of the mind-set change

trainings where beneficiaries are supposed to commit themselves to activities that are environmentally friendly and hold the social values of the community.

The COMSIP Officer added that as positive change indicators, beneficiaries are coming with safeguards management plans at both household and group level.

"We have seen beneficiaries planting trees at household level and group level and we have seen them planting trees or adopting a forest within their community to manage it," he said, adding that this is evidence that beneficiaries have embraced the idea.



Febron Mwiba



SLGs Up Against Covid-19 Spread

THE atmosphere is very welcoming when we arrive at Madziabango Primary School, Traditional Authority Somba, Blantyre in the late morning hours of a Monday.

A team of journalists on a mission: to appreciate and compile success stories in the Livelihood Support Program that COMSIP is implementing under the SSRLP

We make our way straight to the shelter which the cluster has set for our interaction.

As we are entering the shelter, with our masks on of course, we are stopped by a man who we later learn is Milleti Lalli, the clusters’ ‘Covid-19 discipline master’.

“You can’t proceed into the shelter without washing your hands, there is Covid-19 out there,” he warns as he directs us to a spot behind the shelter where handwashing materials are placed.

The washing area is very organized. The case worker for the cluster, Faith Mathias, offers us a bar of soap and, one by one, we wash our hands.

As a media team, the cluster’s strictness in observing Covid-19 measures takes us aback. We have heard a lot of talk that people in rural areas hardly adhere to Covid-19 preventive measures, presumably because they believe the pandemic affects the urban folks only but here is a different case.

Having been ‘cleansed and certified fit’ to access the meeting shelter, we go on with the mission of our visit. It is more of an interactive session with cluster members who, by the program’s design, are social cash transfer beneficiaries.

Needless to say that in the shelter, every participant is putting on a mask, removing it partially only when

it is their turn to tell a story on how their livelihood has changed after being trained by COMSIP on business management, financial literacy, safeguards, disaster awareness and nutrition among others.

As a media team, we already have beforehand information about the cluster’s membership and we know a few names and what stories to expect from them. One such name is that of John Chimwenje, whom we know has established a grocery business from the savings of this SLG.

The response that we get when we inquire about Chimwenje’s whereabouts does not just make us laugh, but it stamps how serious the cluster is in adhering to the Covid-19 preventive measures.

“He has been sent back home because he came without a mask and we could not allow him anywhere near this meeting!” says one of the cluster members amid laughter from the rest.

Now that is very interesting, we all seem to be thinking as we look at each

other in awe.

Chimwenje, of course, comes in later: an elderly man, probably in his 60s. We learn that he has had to walk over 2km to his house to get the mask. As Chimwenje approaches the meeting shelter, he fishes out a mask from his pocket and puts it on. But it is, perhaps, of no use because by this time the meeting is almost over!

“Group rules are group rules: we agreed as a group that everyone should have a mask on when coming here,” explains Lalli, in a non-apologetic tone. “He had to be sent back despite the distance he had to walk. We just have to follow the rules.”

But since Chimwenje has a successful SSRLP story to tell, we give him the platform to share his story before we leave.

His story is that of a man who has been resilient in the fight against poverty. Through Tiyanjane cluster, Chimwenje has improved his life and he expects to boost his business even further through group savings and loans.

As we conclude our business at Tiyanjane COMSIP cluster and having visited other clusters by this time, one thing engraved on our respective minds is that Tiyanjane COMSIP cluster stands out on Covid-19 prevention adherence which is in line with the fourth statute of the eight jobs of a COMSIP member – good health practices!



Members of Tiyanjane COMSIP cluster know too well to have their masks on





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Q & A

Understanding the Livelihood Support Program under SSRLP

COMSIP Cooperative Union Limited is implementing the Livelihood Support Program, under the Malawi Social Support for Resilient Livelihood Project MSSRLP which is a Malawi Government Project funded by the World Bank. In the project COMSIP is working with beneficiaries of the Social Cash Transfer and Climate Smart Public Works Programs to instil in them the culture of Savings and Investment and effect mindset Change. Steve Chilundu caught up with the Chief Executive Officer for COMSIP Mr Tenneson Gondwe to explain more in this interview.

Q 1 Give us a background of your organisation and how you qualified to implement the Livelihood sub-component of the Social Support for Resilient Livelihoods Project (SSRLP)?

A 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 (1998). It was born out of the need to serve the community members who are organized into Savings and Loan Groups (SLGs) to graduate into multipurpose cooperatives

COMSIP has been implementing Livelihood initiatives targeting Public Works Program (PWP) and Social Cash Transfer (SCT) beneficiaries in the World Bank funded projects during MASAF 3 and 4. The rationale was to make these safety net programs to be more productive beyond the goal of smoothing consumption and make beneficiaries more resilient and sustain their livelihoods. This was achieved through COMSIP savings and investment approaches as a Cash plus model and these include a Savings first- to develop a savings culture and savings as a habit, Savings Plus-building capacity to improve household earning capacities and Integrated approach-taking on board other human development indices of nutrition, health, sanitation, education and others. These delivery approaches use the group approach and groups become platform for different development initiatives.

With the positive impacts on beneficiary livelihoods during the MASAF 3 and 4 Livelihood initiative activities affirmed in the end of project evaluation reports, and with vast experience in building capacities among ordinary Malawian in mobilising savings for investment and as its main thrust, during the design of the successor project to MASAF 4, the MSSRLP, COMSIP was asked to design a more productive inclusion project to target the PWP and SCT beneficiaries in the districts that were to benefit from the World bank supported project (MSSRLP). COMSIP developed a Theory of change for the Inclusive Community Resilient support which later was changed to the Livelihood (productive Inclusion) sub component. The theory of change informed the design of three transitional Livelihood Packages that are at the core of the livelihood sub-component in MSSRLP. These are Basic Livelihood, Enhanced Livelihood

and Graduation. The design included building productive vocational skills for the youths in the targeted districts. This design departs from the MASAF 3 and 4 livelihood initiative designs.

Q 2 How are you identifying beneficiaries for the project, from where and how is the project impacting households and individuals?

A Beneficiaries for the PWP and SCT programs are the ultra-poor with labour and without/limited labour respectively and these are identified through the Unified Beneficiary Registry (UBR). COMSIP introduces the livelihood intervention to the PWP and SCT beneficiaries and those willing to join the COMSIP savings and loan groups are registered in the COMSIP MIS system. These beneficiaries in COMSIP groups are subjected to various capacity building activities in group organisation, financial literacy, business management, nutrition and health promotion, climate smart agriculture technologies, Value chains, Cooperative management and record keeping among others. There are some impacts noticed in the way the beneficiaries think- that they can improve their livelihood, savings levels are rising, improvement in their business investment including dwelling houses, improvement in health and sanitation at household level even diversification in food consumption following the nutrition lessons.

Q 3 Malawi largely suffers from lack of savings culture, how are you convincing rural citizens to start savings from the little they get in these programs and what results are you realising?

A As pointed above savings should become a habit and through our Mindset Change or Transformative trainings, beneficiaries are taught the advantages and disadvantages of savings and we introduce the savings products that they can use to save at group level. These are community members who often times have heard or participated in Village Savings and Loans commonly known as Banki Mkhonde. Once they understand our COMSIP savings products savings which are at variant with Banki Mkhonde such as Mandatory savings, Voluntary savings, Share Purchase and Purposive savings, they become convinced that they too can save and improve their livelihoods. Usually our savings first approach- thus savings before any expenditure and the sharing of at least 60% of their share contrary to sharing out all the money realised as it happens with Bank Mkhonde, gives them hope of continuity. There has been tremendous improvement in savings and with purposive savings which is a goal saving, households have managed to purchase fertiliser, household assets and meet basic needs. It must be

mentioned that our savings first approach departs from the conventional understanding of savings which is a residual income. Since wants and needs

surpass the income earned the conventional pattern in savings cannot be fully realised.

Q 4 So far, how many savings groups have you established and in terms of monetary value, how much have the groups saved and what are your targets?

A A total of 2,592 SLGs have been formed to date with 47, 090 beneficiaries, of which 22% are Youths and 69% are females. These beneficiaries in groups have mobilized savings amounting to MK442, 461, 966. 99 as at 31st March, 2022 and this is intermediated at group level. Our target is to reach out to the planned 70,000 households and have a sustained savings per household above the poverty threshold of 1 USD per day.

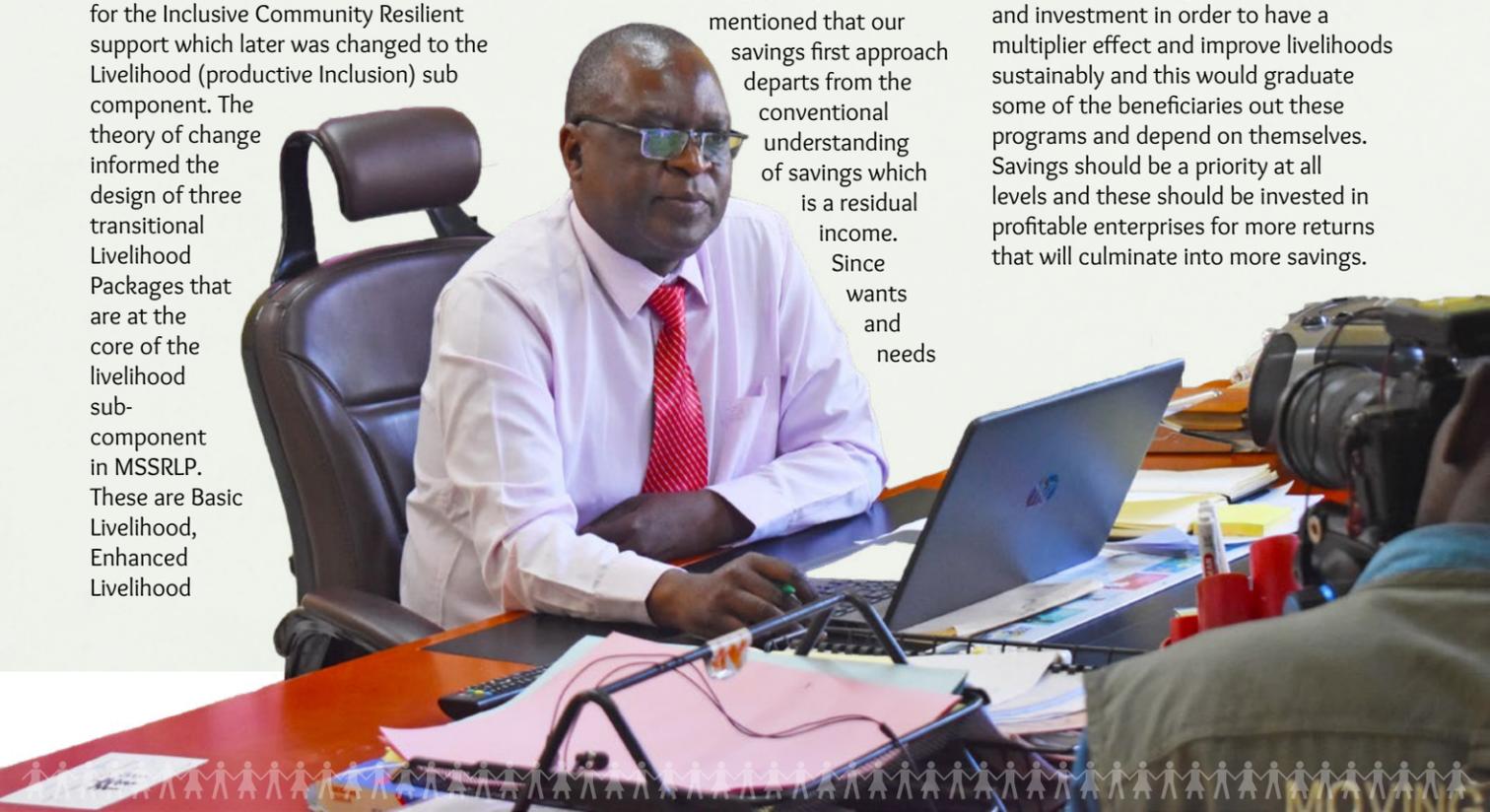
Q 5 At the end of five years of the project, what are your anticipated outcomes and how will this contribute to Malawi 2063 vision attainment?

A At end of 5 years, that is by December 2024 the subcomponent will have achieved as follows; built a savings and investment culture to 70,000 households of which 55,000 and 15,000 are from SCT and PWP respectively and the majority being women. These are also trained in Business management and financial literacy. Improved nutrition and health for the 70,000 households through Nutrition and Health sensitive activities and undertaking climate smart agriculture technologies. At least 1,000 Youths trained in different Vocational Skills and operate their enterprises; At least 200 groups graduate into primary cooperatives and operate cooperative enterprises with business investment plans. At least 8,400 households receive seed capital or productive assets and graduate into sustainable livelihoods. Improved access to finance through financial linkages and improved access to structured markets through a Productive Alliance approach, Value Chains and use of the Hub model in production. At least 35 Hubs established and functional as factory shells or collection centers serving a number of groups in the catchment in the targeted districts.

Meeting the above outcomes will greatly contribute to Malawi Vision 2063 in that a spirit of self-reliance will have been built, generating wealth at household and community level and more importantly the Mindset change that is advocated will have transformed the beneficiaries to think positively and think progressively.

Q 6 Any additional information?

A Instilling a culture of Savings and Investment amongst ordinary Malawians is crucial in making households self-reliant and this will in the long run help save the country's resources that would have gone to bail out the very households who would have fended for themselves. These safety net programs take a lot of resources and when financed by government the resources tend to crowd out other investments in other social sectors. The National budget leans towards these programs. The government should take a bold step to introduce as mandatory a cash plus model to programmes that provide cash to beneficiaries. At least a fraction of the cash should go into savings and investment in order to have a multiplier effect and improve livelihoods sustainably and this would graduate some of the beneficiaries out these programs and depend on themselves. Savings should be a priority at all levels and these should be invested in profitable enterprises for more returns that will culminate into more savings.





HAVE FINANCIAL FREEDOM: Save and Invest

SLG Members Become Successful Shop Owners

At the heart of Nyenje Trading Centre in Traditional Authority (TA) Mwansambo in Nkhatakota district, youthful Chikondi John has become the talk of every member of the community.

John owns Chilinda Grocery, which serves four villages of Kadammanja, Matchipisa, Chinthankwa and Mwangodani.

But John's success has a very humble beginning.

"I started my grocery shop with a few basic items, my dream, though, was to grow my business into a big shop which could supply assorted items to the people from surrounding villages," explained John.

Though it is still in its early phases, Chilinda grocery has become a lifeline of the four villages supplying basic necessities like salt, cooking oil, sugar, matches, candles, confectionaries and soft cold drinks.

John used to live in abject poverty and finding money to feed his family was not an easy task, let alone making his business grow. This was despite the fact that he was a beneficiary of Malawi government's social cash transfer program.

John's turnaround came when he joined a Nyenje COMSIP Group after he attended a sensitization meeting by COMSIP, under the Social Support for Resilient Livelihoods Project (SSRLP).

The meeting opened John's eyes and he understood the importance of investing and saving the little money he was getting from the social cash transfers.

"At that time, I did not meet the community demand because I had little supplies in my shop; but the skills and ideas on money savings, sharing as well as getting soft loans from the SL group gave me the push to grow my business," he said.

With an initial investment of K150,000.00 which he raised from his

farming business and group loans he borrowed from the SLG in July, 2021, John managed to boost his business by buying a refrigerator for soft drinks and he also bought additional supplies for his shop.

John's business is now upbeat and so is his economic status.

"I am now economically empowered and independent; my living standards have tremendously improved and I dare say that I can now withstand economic shocks coming my way," he said.

Apart from the shop and the farming ventures, John has also ventured into agribusiness, buying and selling ground nuts, soy beans, rice and beans. John has also started buying livestock and he has 27 local chickens and 4 goats.

Elsewhere at Group Village Headman Balakasi, Traditional Authority Ntchemba in Chiradzulu district, Esnat Michael, another beneficiary of the social cash transfer programme, shares a story similar to that of John in Nkhatakota.

Michael is a proud owner of a grocery business, which she ventured into after gaining business management skills and ideas from Mibawa SLG in her village, courtesy of COMSIP's Livelihood support program.

"After joining our SLG, I have been able to save and invest the money that I have been getting in social cash transfers," explained Michael, adding: "I got a loan from the group and I used it to set up a small home grocery business."

Michael's small grocery business has positively impacted on the people of her village who are no longer travelling long distances to the trading center to buy basic items like salt and matches.

Michael now plans to boost her business when she receives her dividends at the end of the savings season in June. She is hopeful that her business will grow now that it is the harvest season because, "it is when business reaches its peak."



John standing in front of his shop





COMSIP Sharp! Chirambo with his working equipment



From Analog To Digital Photography

THIRTY-TWO-YEAR-OLD World Chirambo from Juma Village, Paramount Chief Chikulamayembe in Rumphi district never thought that one day he could be a proud owner of a photo studio. Then, Chirambo was using analog film cameras, and he used to travel long distances to develop and print his photographs.

Chirambo, is a beneficiary of the Social Cash Transfer Program where he was enrolled in 2018 after which he started his business. He admits that he was making slow progress in his business as traveling to photo studios in Mzuzu meant that he had to spend a lot of money on transport, and the journeys could also be very challenging.

Besides these long travels, Chirambo was faced with another problem: he was not assured that all the pictures he developed could be redeemed by the clients.

“I was not assured if all the clients that I had photographed could redeem their photographs; at times some clients could pay the deposit but fail to redeem them after they have been developed, and that would be a loss,” he said.

Chirambo continued with his trade and after the years he invested his money in a savings and loans group and he has now managed to buy a digital camera.

“I used the money that I borrowed from our group to buy a digital camera at K48,000.00,” he said.

Chirambo, who taught himself photography, said when he bought the digital camera last year, he got a contract to photograph students at a nearby school and produce their identity cards. According to Chirambo, this contract increased

his savings which led to his next move.

“I initially bought a small photo printer at K90,000.00 and this gadget greatly improved my business as I was now able to print my photographs from home,” explained Chirambo, and he added: “I later managed to buy a bigger photo printer at K150,000.00 and a laptop which I use for picture editing.”

Chirambo says he was able to buy the printer at that amount after selling some of his goats which he was rearing at home.

The 32-year-old father of two, who boasts of living a comfortable life now, is aiming big: his current ambition is to expand his business by buying a bigger high-definition camera, and a better computer which can enable him edit more pictures within a short period.

Chirambo attributes the growth of his business to the training he has been getting from the Community Savings and Investment Promotion (COMSIP) after joining Chatowa savings and loans group.

He says through the group, he has learnt how best to manage the finances of his business and manage his business as a whole.

With the trainings Chirambo says he is now able to make informed financial decisions for his business, and borrow from the group for purchasing of regular raw materials like printing ink.

As a self-taught photographer, Chirambo’s other ambition is to get professional training on photography to enable him effectively deliver his service, which he hopes COMSIP will support him with.



When 'Amanja Lende' Become Entrepreneurs

PICTURE this scenario, a young man is identified in his community as ultra-poor and very vulnerable. He is later enrolled into a government funded social cash transfer program to alleviate his poverty and at least ease his suffering.

At the onset, the young man uses the funds he gets from the social cash transfer program for consumptive purposes, buying food and other domestic needs. Usually, the money does not make him meet ends and he usually goes begging.

A few years later, the man attains some business management skills after joining Chipula COMSIP cluster and establishes his own business.

This is the story of one, Anganile Mhango, of Chikombwe Village, Traditional Authority Mwirang'ombe in Karonga district. Orphaned at a very young age, Anganile with the support of his aunt, had to fend for his two siblings, and the going used to be very tough.

"We could at times sleep on an empty stomach and we were literally very poor," recalled Mhango, adding: "We used to survive on handouts from well-wishers and we used to live a very miserable life."

Mhango said his aunt took the whole responsibility of taking care of him and his siblings and being vulnerable herself, she could not manage to meet all the needs of the family. This forced Mhango to drop out of school and, later, he went into early marriage.

When he was identified as a beneficiary of the social cash transfer program, the development brought some misery despite offering economic relief to the family.

"People used to label us 'Amanja lende' (people who depend on hand outs) and every time we received the money we became a laughing stock. What was meant to be a blessing became a recipe for ridicule," explained Mhango.

The family story was, however, soon to change after COMSIP trained Mhango, and his aunt, Grace Mhango, in business management and financial literacy.

The training was under the Livelihood support programme which is a component of the Social Support for Resilient Livelihoods Project (SSRLP), a government of Malawi initiative that seeks to promote social and economic inclusion of poor people who are benefiting from the social

protection programs.

"When COMSIP case workers visited our village and advised us to join a savings and loans group, I quickly joined one," said Mhango.

He continued: "I can now proudly say that since the time I started saving the money, I have been able to engage in meaningful economic activities.

Mhango has since bought a piece of land where he cultivates some rice and the investment has proven worthwhile.

He explained: "I have now managed to harvest 13 bags of rice and I used the money that I realized from the rice sales to buy another land and a cow.

"I have also been able to buy some fertilizer for my rice and iron sheets for my house."

From the Amanja lende label, Mhango is now doing better than the very people who used to mock him and make fun of his poverty.

Mhango proudly boasts that he does not only afford a balanced diet for his family now, but he has also managed to take care of his two siblings since being enrolled on social cash transfer: one is in secondary school and the other one is about to graduate from the Malawi University of Science and Technology MUST.



Anganile and his Aunt Nyauhangho

PICTORIAL FOCUS

COMSIP Livelihood Support Program success stories in pictures

COMSIP Cooperative Union Limited is implementing the Livelihood Support Program, a sub – Component of the Social Support for Resilient Livelihood Project, a five-year Malawi government Project that is being supported by the world bank through the National Local Government Finance Committee.

The pictures below show some of the success in the program



Cecelia Jimmy of T/A Mwadzama stands before what used to be her house, where she was staying with her six member family



She stands in front of her newly constructed house which she built using funds from her businesses which are being supported by loans from her SLG

Before

After



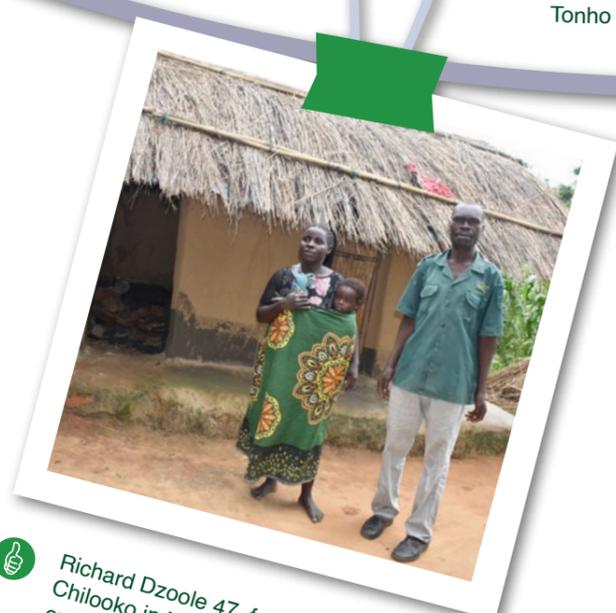
Beneficiaries in the program are encouraged to venture into small scale businesses



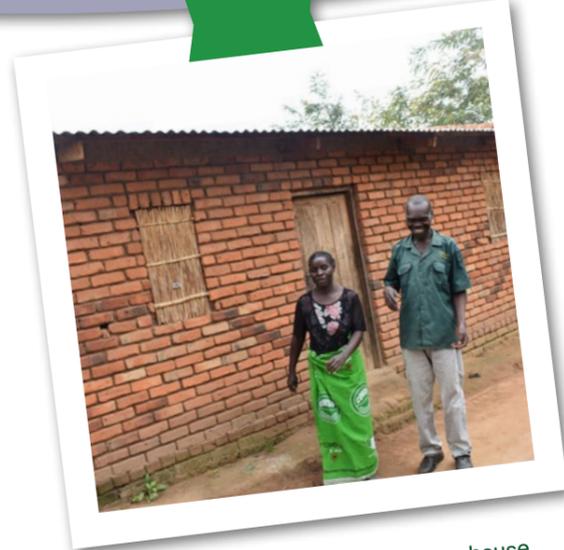
COMSIP Chief Executive Officer Tenneson Gondwe hands over a cheque for Indicative Program Funding IPF to District Commissioner for Nkhoswe Ben Matengeni Tonho



COMSIP Chief Executive Officer Tenneson Gondwe greets a would be beneficiary of the Youth Skills program who has a speech problem. She intends to learn hair plaiting skills to open a salon



Richard Dzoole 47, from Masiya Village T/A Chilooko in Ntchisi, gets 12, 000 Kwacha every Month in Mtukula Pakhomo and he poses in front of his old house with his wife



Dzoole stands before his new house which he was able to complete through a loan from his COMSIP SLG

Before

After



From a Mandasi seller to a Branch Manager, Leah Mkandawire of Kamphenda in Rumphi has grown her business from a capital of 38,000 to 600,000 and now manages her own TNM branch to serve her community.



In the SSRLP COMSIP intends to work with community radios to reach out and get beneficiary feedback. In this picture COMSIP CEO poses with staff of Dowa FM



COMSIP has trained 1140 youths in Business concept note development towards vocational skills training.



Livelihood Support Program Improving Family Incomes



Ndhlovu on beneficiary supervision

IT'S NOT A SECRET: The Livelihoods support programme that COMSIP is implementing under the Social Support for Resilient Livelihoods Project (SSRLP), has impacted positively on many a household in the 14 target districts across the country.

Households which had previously lived in abject poverty are now living better lives after embracing the culture of savings and investment in Savings and Loan Groups (SLGs).

Until COMSIP came in, most beneficiaries of the Malawi government's Social Cash Transfer and Public Works Programs would spend their money anyhow without making any savings and investments.

This tendency led to a continued cycle of poverty among the beneficiaries, who thought it takes huge sums of money to start saving.

Three case studies picked at random across the country's COMSIP target districts are a living testimony of how SLGs have transformed the lives of the target families.

The case studies are of one, Anganile Mhango, of Chikombwe Village, Traditional Authority Mwirang'ombe in Karonga; Ida Gondwe, an elderly woman aged 72, from Kapambwatu Village, Traditional Authority (TA) Mwirang'ombe in Karonga; and Mainess Solobala of TA Somba in Blantyre.

Their stories have different backgrounds but the common thing is that they all did not know how to grow the social cash transfer money until COMSIP came in.

"We could receive the money and spend it the same day; and

start waiting for another month of disbursement," explained Mhango when COMSIP Sharp! visited his savings cluster. "For that, people used to label us 'Amanja lende' (people who depend on hand outs)."

After COMSIP's sensitization, the three separately joined SLGs in their respective areas and they started investing their social cash transfer money into their respective groups and borrowing from the same to invest in other businesses.

From a business of rice farming, Mhango has managed to buy land, a cow and iron sheets for his house.

On the other hand, Gondwe, the elderly woman has managed to acquire 57 chickens, 4 pigs and 6 goats out of her savings and borrowing from her SLG.

Government officials and traditional leaders in the districts where the project is being implemented are equally impressed with the impact that the Program has made on the lives of the people who were ultra-poor at first.

Acting District Community Development Officer for Karonga, Simeon Ndhlovu, acknowledged that the SSRLP has, indeed, through the livelihood program, enhanced a savings culture among

beneficiaries of the social cash transfer who were previously perpetual beggars.

"There is total self-reliance among social cash transfer beneficiaries that have joined SLGs that were formed by COMSIP under SSRLP," said Ndhlovu, adding: "You'll find that the same women who were going around begging for small things like salt are now financially okay and they no-longer beg."

Ndhlovu also observed that the economic base of those SCT beneficiaries that have joined the SLGs with COMSIP's technical advice and trainings is far more stable than their counterparts who do not have the knowhow on investing and growing their money.

Similarly, traditional leaders are also applauding the social change the project is bringing into their communities.

Group Village Headman Gogode, in the area of Traditional Authority Kaomba in Kasungu, for instance, said the Livelihood Program is advancing the government development agenda by promoting the culture of savings which has resulted into financial inclusion of vulnerable and marginalized groups.

"People in my area are happy because they have learned many skills on how they can improve their income bases," said Gogode.

The SSRLP is a five-year government of Malawi project targeting beneficiaries of the social cash transfer and public works programs and apart from encouraging savings and investment, it also promotes participatory approach in community work among its members, thereby encouraging people who were previously excluded in community development activities to participate in social programs.



Outstanding COMSIP Clusters in the Livelihood support program under MSSRLP

Chatowa cluster flex muscles for wealth creation

MEMBERS of Chatowa savings cluster, located in Kamphenda, TA Chikulamayembe in the remotest part of Rumphi district, can proudly say they are slowly, but surely, shaking themselves free from poverty to prosperity.

Like all other such clusters, Chatowa cluster was established under the Social Support for Resilient Livelihoods Project (SSRLP) whose Livelihood component is implemented by Community Savings and Investment Promotion (COMSIP).

Formed just recently, on August 31, 2021, the 32-member cluster has, within the short period of its existence, managed to create a pool of successful business people.

These are people who have generally endured various demeaning names from the public due to their respective poverty levels and vulnerability, which qualified them into beneficiaries of the Malawi government's social cash transfer.

COMSIP Desk Officer for Rumphi, Mulunga Denson Mzunda, reckons the success stories that the cluster has registered, and the cooperation that the members have demonstrated after undergoing the mindset change trainings that the project is advancing.

The Case Worker for the area, Taonga Phiri, also describes the cluster as "very organized" and that it is no wonder that it has managed to register impressive outcomes in a very short time.

According to Phiri, the cluster is planning start raising local breeds of chicken as a group business.

Meanwhile, beyond establishing group businesses, the cluster's biggest ambition is to graduate into a cooperative for them to become part of the COMSIP cooperatives union.

Chipula cluster motivating rice farmers

THEY are a group of members whose livelihoods were once that of abject poverty and vulnerability. After Community Savings and Investment Promotion (COMSIP) inculcated in them the mindset change theory through the Social Support for Resilient Livelihoods Project (SSRLP), the story of the members of Chipula cluster in T/A Mwirang'ombe in Karonga is now different.

It is a story of livelihoods that have been transformed for the better as the individual members, who are all beneficiaries of the social cash transfer program, have something to show for it.

Some of the members have embarked into serious rice farming while others are into livestock rearing, courtesy of the COMSIP savings and loan group they belong to.

As COMSIP members, they underwent all the organization's eight

trainings, which include financial literacy, group savings, wealth creation and good nutritional and hygienic practices.

The story of the cluster members' consistency in their drive to creating their family and community wealth is a common song in Karonga.

The Acting District Community Development Officer for Karonga, Simeon Ndhlovu, acknowledges the impact that COMSIP has made on the individual livelihoods of the cluster savings members, which in turn, has transformed the community.

Ndhlovu also hails the cluster members for embracing the mindset change theory that has helped them enhance a savings culture from the social cash transfers, turning them into self-reliant citizens and not perpetual beggars anymore.

Simwila cluster raises K4.7m in social capital bonding

SIMWILA cluster of Traditional Authority Kayembe in Dowa is one of the outstanding clusters under the Livelihood Support program through Community Savings Investment Promotion in the Social Support for Resilient Livelihood Project (SSRLP).

The 118-member cluster which started in May, 2021 from three Savings and Loan (SLG) groups of Nyatsi, Kachere and Madzi, has so far mobilized K4,799,100.00 in savings.

Comprising a membership of 29 men, 65 women and 24 youths, the cluster has proved that bonding of social capital is a powerful tool to improving the social status of the poor and vulnerable that have been depending on social cash transfers.

Each of the three groups under the cluster has made impressive savings.

Cluster Chairperson, Yemiya Chakwera attributes the cluster's success to the cooperation that exists among the members after undergoing several training sessions on bonding social capital and group dynamics from COMSIP under the SSRLP initiative.

Chakwera acknowledges that the social status of the cluster members has improved both at individual and group levels after embracing the knowledge they have gained through the program.

Each member of the cluster boasts of being engaged in serious agricultural activities such as cultivating maize, soy, groundnuts and rearing livestock such as goats, pigs, chickens.

This is a total contrast to how they used to live before they joined COMSIP groups under the SSRLP initiative, according to Chakwera.

As a group business, the cluster has cultivated 3.5 hectares of groundnuts. On the other hand, every cluster member has grown maize, soy, and groundnuts, and the group agreed that at the end of the harvest season, each member should contribute a bag of soy towards the group's purposive savings.

According to Chakwera, the

proceeds from the group purposive savings will be used to buy a 3-ton truck which will be used to transport members' produce from fields to the markets and it will also be hired out to raise more funds for the cluster.

Simwira cluster has an ambition of becoming a cooperative and the chairperson is confident of the realization of this dream should they proceed as it is now.

Tiyanjane cluster shines

TIYANJANE Cluster, a Savings and Loans Group (SLG) at Madziabango in Traditional Authority Somba, Blantyre, is a shining example of successful savings and loan groups in the Livelihood Support Program under the Social Support for Resilient Livelihoods Project (SSRLP).

Formed in June 2021, the 30-member cluster comprises 19 females and 11 males, and it is made up of three micro savings groups, which as of February 2022 had saved K3,971,120.00 million.

The cluster's chairperson, Mainess Solobala, told COMSIP Sharp that as beneficiaries of the social cash transfer, the members of the group used to use the money they could get only for consumption until COMSIP organized them in savings groups.

With COMSIP guidance on financial management and savings, members are now achieving financial stability both as individuals and as a group, according to Solobala.

The chairperson confesses on how they nearly missed it when they thought COMSIP was just a group of scammers with ill intentions of stealing from the social cash transfer beneficiaries.

She said little by little, they started building trust on COMSIP as the organization's officials continued with their sensitization meetings on how the beneficiaries could invest and grow their money.

Solobala said members of the cluster who get as little as K5000 in social cash transfer program have now been encouraged to save and invest and are now doing their businesses.

According to Solobala, following the peer encouragement and mindset change trainings conducted by COMSIP, group members now have diverse businesses including grocery stores, agribusiness involving crops and livestock, and vocational enterprises such as carpentry, among others.

Members in the group have also improved their livelihood by constructing houses, connecting their homes to electricity, buying home assets and other building materials. This, according to the cluster members, has been achieved through various businesses born out of the group loans.

The cluster is currently nursing an ambition of turning into a Cooperative before the end of the SSRLP project. Meanwhile, the group has plans to buy and run a maize mill as a startup group business before the end of 2022.



A Decent Livelihood, At Last!



 Chissy Singini selling her merchandise at Kamphenda market

CHRISSY SINGINI, of Lusani Village, Traditional Authority Msokwa in Rumphi district can proudly stand up from a group of fellow women and proclaim that she is capable of living a decent life.

Although she is only in tomato, rice and 'zitumbuwa' business, Singini is an epitome of a hard-working woman walking her way out of poverty. Singini is a member of Chatowa COMSIP Savings and Loans cluster which comprises three SLGs of Waliro, Lusani and Kamphanda. Her story is that of identifying business opportunities and embracing the philosophy of mindset change.

While the group has only been in existence for nine months, Singini, just like many members of her group have one clear story to tell; she has been moved from the trap of poverty and she now lives comfortably.

"When COMSIP came to this area and encouraged us to invest the money we get in social cash transfers, we quickly bought the idea and formed groups where we started saving our money," said Singini.

She said after the first savings, her village savings and loan group agreed to lend the money to one member so that they could venture into a good business and she is the one who got it.

"The idea was if we loaned all the money, we had saved to one individual s/he could venture into a serious business which could generate good profits and they could easily repay the loan, than splitting the money in small amounts to different individuals," she said.

Singini, who sells tomatoes, onions, rice, cooking oil and zitumbuwa (flitters), says membership to the SLG has equipped the members with business and entrepreneurial skills. The members are now able to identify business opportunities available in their area.

"For instance, in my case I saw that this area had a lot of potential for tomato business which is a very scarce commodity; so I ventured into the business and the result has been very

rewarding," said Singini, adding: "I can now afford decent clothing and take care of myself" She said.

She further said as a member of a savings and loans group, she has socio-economically advanced and she can even afford 'hi-heel' shoes which she previously felt were for town women only.

Another member, Joyce Moyo, of Lusani Village, Traditional Authority Msokwa in Rumphi, shares Singini's story of how the social cash transfer program has helped to transform the area through COMSIP's Livelihoods Support Program under the Social Support for Resilient Livelihood Project.

"When I was selected as a beneficiary in the social cash transfer program, I went into opaque beer brewing and I save the profits I make from the beer sales at our group. This has enabled me to borrow more money from the group, thereby boosting my business," said Moyo.

Like many other beneficiaries, Moyo is living a successful life and says she's able to buy nice clothes for herself and her family because she has the means.

Another member of Chatowa cluster, Martha Mwanza, adds her voice to the achievements of COMSIP under this project and how it has changed the social status of the SCT beneficiaries in the area.

"I used to be very poor and the poverty was eating me up," she explains, and adds: "Years after qualifying for the social cash transfer program, I joined a savings and loans group and my savings have enabled me to start a millet business, which has changed my life," said Mwanza.

With the profits she made from the millet sales Mwanza said she has been able to install electricity in her house and is now living a happier life.

"Although I am living in the village, I can challenge that I can afford luxuries that even some people living in towns or cities cannot afford," she said.



COMSIP Group Funeral Scheme, Solace To Cluster Members

WHEN his wife died in 2021, Roxen Kalinda of Ntukira Village, Traditional Authority Kayembe in Dowa did not know where he could raise funds to give his wife a befitting burial.

Faced with the grief of losing his beloved wife who had died after a short illness, and the challenge of getting resources to give his wife a decent burial, Kalinda was desperately looking for a loan shark who could lend him money for the funeral.

Unknown to him, Lucy his late wife, a Social Cash Transfer beneficiary who was a member of Simwira savings cluster, had registered for the COMSIP Group funeral plan, which entitles any registered member funeral cover.

The COMSIP Funeral Plan premium is 1,200 Kwacha per year and COMSIP pays out K75,000.00 in the event of death of one of its registered members to assist with funeral costs.

When the chairperson of the Cluster, Yerima Chakwera, learned about the death of Kalinda's wife, he reported the matter to Emily Banda, the area's case worker who in turn promptly reported the same to COMSIV Limited, a microfinance subsidiary of COMSIP Cooperative Union Limited, who manage the scheme.

Before 24 hours, the family had received the funeral benefits from COMSIV, to the relief of the stranded Kalinda.

"This member had been on the scheme for a very short period, she was encouraged to join the scheme after observing the challenges that the family of another member who was not on the group funeral plan faced at the time of his death," said Chakwera.

Chakwera said when the members of his cluster witnessed the challenges that members of the deceased's family

faced to get their relative's coffin, they were moved to register for the funeral scheme.

Implemented by COMSIV Limited, the scheme entitles any policy holder a total sum of K75,000.00 to assist with funeral costs at the time of a member's death.

The sum is released upon production of proof of death in the form of a signed death certificate, or a letter of death notification from the local chief, or hospital, by the deceased's relatives. These documents get reinforced by a letter from the cluster chair.

According to James Chingwaru, COMSIV Limited group funeral scheme desk officer, 1,889 people under the SSRLP have so far registered for the group funeral scheme, with 38 members having so far benefitted from the same.

"We have been experiencing an increase in payment of premiums by members for the insurance due to the availability of case workers



James Chingwaru, COMSIV Limited group funeral scheme desk officer



who are providing necessary information to the groups about the scheme," said Chingwaru.

One cluster whose members have embraced the funeral scheme under the SSRLP is Simwira, which, according to its case worker, Emily Banda, has 118 members, 90 of which have registered on the group funeral scheme.

Banda said many members of her cluster have been encouraged to join the insurance cover after observing how deceased members of the scheme were given a decent burial after getting funeral support from COMSIP.

"Originally the members thought the scheme was some sort of scam and the community facilitators were accused of facilitating it," explained Banda.

She added: "But as if it was by design, this was the first cluster to have a funeral and get the insurance pay-out, and the experience has encouraged others" she said.



Members of Simwira cluster, most of whom are on the funeral scheme





Know About

COMSIP COOPERATIVE UNION LIMITED



The COMSIP Board of Directors

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

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