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NEWSLETTER | March, 2023 Issue

Sharp!

100 clusters trained on Cooperative member education towards coop registration

COMSIP trains 54,000 in manure making

COMSIP interventions give the elderly dignity

Clusters build dreams on LESP

Reaping COMSIP fruits in times of retargeting



CEO'S NOTE

Tenneson Kalizga Gondwe

A Happy new Year to all our readers.

Welcome dear reader, to the second edition of the COMSIP Sharp! newsletter, a publication focusing on success stories in the implementation of the Livelihoods Support Program, a sub component of the Social Support for Resilient Livelihoods Project, a government of Malawi project implemented with funding from the World Bank. The project runs up to 2027, necessitated by additional financing from the World bank. It has therefore up scaled to all 28 districts from the initial 14 districts.

Dear reader, this edition comes at a time when we have intensified the implementation of activities under Enhanced Livelihoods package and when we have also started disbursing seed capital for pilot graduation.

The Enhanced Livelihoods package focuses on capacity building in financial inclusion for the Savings and Loans Groups SLGs, Skills training group livelihood value chains; market linkages, and cooperative development and management. The skilling of the Youths is also emphasised in the package.

The aim of this package is to build and enhance sustainable productive skills of beneficiaries at both household and group level which will in turn increase income generation capacity and improve livelihood

and you will see in this publication how livelihoods are changing through this intervention.

The pilot graduation aims at providing support to social cash transfer beneficiaries and Climate Smart Enhanced Public Works Programme participants to graduate from extreme poverty into sustainable livelihoods through diversified income generating activities.

The publication of this newsletter also coincides with the mobilization of participants of the CS-EPWP into Savings and Loan groups and the target is 16,600 groups from 415,000 participants. This is not a small feat as it will require a lot of work from us at COMSIP to achieve such unprecedented numbers into groups. However, we are ready for the challenge and have put strategies in place which includes the recruitment of 238 caseworker interns as ground staff and engagement of government extension staff especially from department of Community Development who will champion this work.

As we continue to implement the livelihoods sub-component of the SSRLP, which now targets 590,000 beneficiaries, we at COMSIP have already witnessed the improvement of livelihoods, and as the project continues upscaling we hope that by the end of 2027, we would have achieved the objective of this component of the project which is to building the capacity of SCTP and CSPWP beneficiary households, with emphasis on women and youth by instilling in them the culture of savings and investment, which helps beneficiary households to grow savings that eventually cushion them in times of shocks.

Enjoy the reading and make a date with us the next quarter.



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Mercy Chaluma

EDITOR'S NOTE

Hello! Welcome once again to *COMSIP Sharp!* a newsletter that COMSIP introduced in 2022 to provide a platform to highlight success stories in the Livelihoods Support Programme, a sub component of the Social Support for Resilient Livelihoods Project (SSRLP).

SSRLP is a Malawi Government project funded by the World Bank and will run up to 2027.

Under the project, COMSIP is working with beneficiaries of the Social Cash Transfer and Climate Smart-Enhanced Public Works Programmes by mobilising them into COMSIP groups to train them on savings and investment and identify them for enhanced livelihoods aimed at building and enhancing sustainable productive skills to the beneficiaries as a way of increasing income.

In this issue of *COMSIP Sharp!*, we get updated on the upscaling of the livelihoods sub-component from 14 to 28 districts and the targeted beneficiaries from 70,000 to 590,000 which includes Social Cash Transfer for the urban poor.

The upscaling of the project in two phases has been categorised as additional financing one covering the upscaling of CS-EPWP participants to 415,000 and additional financing two which covers additional 120, 000 SCT beneficiaries in the livelihoods support programme. The programme will run up to 2027. The component cost has also moved from USD33 million to USD 48 million

In this issue, you will also read about the launch of the Climate Smart Enhanced Public Works Programme as well as activities that COMSIP has undertaken to afford the mobilisation of all 415,000 participants of the programme into COMSIP groups so that they are equipped with the culture of savings and investment and that they benefit in the other project interventions like youth skills challenge support, value chains and LESP.

With focus on implementation of components in enhanced livelihoods in the third year of the project, and the first disbursement of the seed capital in pilot graduation package, expect to read about progress in cooperatives education training, actionable climate smart agriculture, youth challenge support and others.

As we continue implementing the livelihoods component of the SSRLP, the stories in this newsletter are testimony that lives are already being impacted for the better and we believe by the time we publish the next edition, more would have been achieved.

Enjoy the read!

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



IN THIS ISSUE

- 6** Government applauds COMSIP for beneficiary resilience
- 7** Senga Bay COMSIP Cooperative excites World Bank
- 8** COMSIP empowers women to build savings
- 9** Spinning SCT into millions through savings and loans
- 11** Reaping COMSIP fruits in times of retargeting
- 12** LESP groups commended for “good work”
- 14** Clusters build dreams on LESP
- 15** 100 clusters trained on Cooperative member education towards coop registration
- 16** SLG improves hygiene and nutrition in Chiradzulu village
- 17** COMSIP interventions give the elderly dignity
- 19** With canes, Mubisa walks to riches
- 20** CEO Questionnaire on SSRLP
- 21** Pictorial
- 22** Chambwe cluster gets innovative to preserve the environment
- 24** COMSIP trains 54,000 in manure making
- 25** Breeding rural entrepreneurs, the COMSIP way
- 26** Q&A Graduation pilot
- 28** TEVETA rolls out implementation of Youth Skills Programme
- 29** A day in the life of Esinala, the baker
- 30** Tales of the 11 who stood firm against poverty in Chiradzulu
- 32** Simeza thrives with zitenje business
- 34** CW-CDA relationships: A drive for the Livelihood Support Programme
- 36** COMSIP shines at 2022 Trade Fair





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Government applauds COMSIP for beneficiary resilience



The Honourable minister touring COMSIP displays at the launch

MALAWI GOVERNMENT has commended COMSIP Cooperative Union Limited for ensuring ownership in Social Protection by safety net programs' beneficiaries.

Minister of Finance and Economic Affairs Honourable Sosten Gwengwe, MP, was speaking in Chiradzulu during the launch of the Climate Smart Enhanced Public Works Programme (CS-EPWP), a Government of Malawi initiative funded by the World Bank.

CS-EPWP is a core programme in the Social Support for Resilient Livelihoods project, SSRLP, a project whose livelihoods component COMSIP is implementing

The Minister said it is through COMSIP that participants to the program build ownership as they are

trained on mind set change skills that help them realize their potential to move out of extreme poverty.

Gwengwe said through COMSIP's interventions, participants in the project are being graduated from extreme poverty.

"Through joining COMSIP groups, participants are graduating from extreme poverty into sustainable livelihoods, hence we are urging participants in the Climate Smart Public Works Program to join COMSIP groups so that they benefit from these interventions" he said.

In his remarks World Bank Country Manager Hugh Riddell reiterated the bank's commitment in supporting social protection programs to enhance people's resilience to shocks.

In the CS-EPWP, participants

will be paid wages for climate smart public works in their catchments and COMSIP will be mobilising them to be in savings and loan groups for mind-set transforming trainings in savings and investment and general livelihood skills.

Also in attendance at the event which was organised by the National Local Government Finance Committee (NLGFC) were minister of local government and his deputy, District Commissioners, government officials, staff from the World Bank and COMSIP as well as project participants themselves.

Before the commencement of the event, the honourable ministers and stakeholders toured displays mounted by project implementing partners including COMSIP.





Ridell making his speech

Senga Bay COMSIP Cooperative excites World Bank

THE WORLD BANK COUNTRY MANAGER FOR MALAWI HUGH RUDELL has expressed satisfaction with the sustained impact MASAF Three and Four left through COMSIP Cooperatives five years after the programmes closed.

He recently visited Senga Bay COMSIP Cooperative which is being self-supported after the program was closed in 2017.

“All this is inspiring to us. It is inspiring to see the resilience you’ve shown even after the project finished. But these experiences are also giving us lessons on sustainability of our programs to ensure beneficiaries still carry on after they close,” Rudell said.

COMSIP Cooperative Union Limited Chief Executive Officer Tenneson Gondwe said an assessment showed COMSIP cooperatives’ survival rate stood at over 80 percent across the country.

“This survival rate is an indication that the beneficiaries welcomed these initiatives wholeheartedly. The other encouraging thing is that these groups are dominated by

women who are the ones to bear the pressure of poverty in their households. Empowering them has direct [positive] impact on their families,” he said.

The visited COMSIP cooperatives were established out of MASAF Three and Four when beneficiaries of public works programmes were set up in savings and loan groups.

Olivia Katanga, a member of Senga Bay Cooperative, said through the cooperative, that provides loans to members, she got capital and opened a bar as well as fish supply business.

“Before joining this cooperative, I was unable to send my children to school but now I’m even able to pay for my son’s university studies because of these businesses,” she said.

Senga Bay Cooperative started with 32 members in September, 2017 but some dropped off during the peak of COVID 19 pandemic, remaining with just 15 but now it is growing back as it has 20 members.

According to Salima District Commissioner Grace Kanyimbiri-Chirwa, the impact of MASAF Three and Four programmes is still showing in the district, especially among COMSIP cooperatives’ members.



COMSIP empowers women to build savings

BEFORE JOINING THE SOCIAL CASH TRANSFER PROGRAMME (SCTP) IN 2016, life was unbearable for Manesi Chimaimba and her family from Khwisa Village, Group Village Headman Chiwalo in Traditional Authority Kapeni in Blantyre.

The family lived in abject poverty with no hope for the future until the day

she was introduced to the Livelihoods Support Programme implemented by COMSIP with funding from the World Bank.

She says she did not go far with her education, a fact that worsened her poverty levels. Her family did not have access to loans as no one dared to take the risk of giving their money to people who did not even have collateral. The

family could not even afford a balanced diet. Maness felt hopeless until the programme stepped in.

“The COMSIP programme started in our area in 2021 and I was able to join the savings group. Overtime, with my savings from SCTP, I am able to borrow from the group and set up my own spot where I sell groceries in my village,” she explains.

“I now have a shop and other assets through the money I borrowed from Ntenjera COMSIP Cluster” Chimaimba says.

She further says that through the group, she has gained a lot of knowledge on how to do business because members were trained in business management, environment and social safeguards, nutrition, health and sanitation and climate smart agriculture.

“My living standards have improved as I was just receiving cash transfer money only for food without thinking of doing business and savings,” says Chimaimba.

She is one of the successful members of Mtenjera COMSIP cluster whose lives have changed tremendously through savings.

“I am able to borrow K200,000 from the group to boost my business and pay in time now, which was not possible in the past,” she says.

Chimaimba urged those who are beneficiaries of SCTP to save money through groups so that they can be independent once they graduate from the initiative.

“Even if SCTP ends today, I will survive because I have gained adequate knowledge on how to do business, farming using manure from my livestock and nutrition compared to past,” she explains.

Chimaimba is married with two children and three grandchildren.



Manesi Chimaimba





Khalani Odzidalira Pa Chuma Ndi Chakudya Nthawi Zonse



Spinning SCT into millions through savings and loans

REUBEN BANDA is a youthful farmer with a dream larger than life. Married and a father of four children, he comes from Kamgwandali Village, Group Village Head Kamgwandali, Traditional Authority Msakambewa in Dowa District.

At 37, he is dreaming of purchasing an irrigation pump this year and a three-ton lorry by 2024. He is also harbouring ambitions to become an agro-dealer to supply a variety of farm produce and inputs to fellow farmers in the area and beyond.

Banda's dream is not without basis. He is a successful tomato farmer who is raking enough cash from his tomato farming to make him anticipate owning the water pump, lorry and an agro-dealing shop in the nearest future.

"This season alone, I have already earned over K800,000, but I'm still harvesting over two dozens of buckets full of tomato every week," said Banda during a recent visit. "I'm very certain that I'll hit K1.5 million at the close of the season."

Proceeds from Banda's tomato farming business for the season in question are likely to double compared to the previous season when he earned K720,000 despite the fact that the size of the land was twice bigger than the present.

"The trick of the game lies in the prices on the market which are determined by demand and supply," explained Banda. "Last season the prices were as low as K2,500 per bucket and as high as K7,500 per bucket."

"But this season, the same bucket of tomato could fetch as high as K30,000 at one point and the lowest price is now at K12,500 per bucket."

Banda, who is a beneficiary of the Malawi Government's Social Cash Transfer (SCT) programme, has been a tomato farmer for years, but with little benefits until lately.

His breakthrough came in 2021 after joining the Community Savings and Investment Promotion (COMSIP) group in March 2021 where he was elected as community facilitator for Chiwale Cluster which comprises two savings and loans groups (SLGs), Kakonda and Kazondo.

Before joining COMSIP, Banda did not know how best he could grow the K23,000 that he was receiving every two months.

Banda, together with fellow members joined a savings and loan group where they received three trainings which covered the areas of financial literacy, record keeping, gender, business management, disaster and risk awareness and nutrition and health.

Following the trainings, they started saving and investing in business.

On average, Banda invested up to K320,000 into his tomato farming for the previous and current seasons and the returns have



Banda with his dish of harvested tomatoes

been astronomical.

The financial literacy and book keeping lessons have enabled Banda keep track of his proceeds and manage the same to see his capital and profit bases grow.

"Knowledge is power, indeed," reckoned Banda. "I cannot believe that it's the usual K23,000 that I have been getting from the social cash transfer every two months that has multiplied to all this wealth."

"The culture of savings that COMSIP instilled in us has been worthwhile and the sure way of beating poverty."

Inspired by their leader, the 39 members of Chiwale Cluster are equally busy investing in various businesses including vegetable farming and livestock.

"Chiwale cluster is one of the best performing clusters and they have also been earmarked for other programs like value chain," explained Dowa District Community Development Officer (DCDO), Stella Mvalo in an interview.

"They have good group records keeping; and they know their constitution," she added: "The individuals are also doing fine, and Reuben Banda, being a community facilitator is a good example and a great influence to the group members."

Banda and his cluster's members are just part of a bigger picture of social cash transfer beneficiaries that COMSIP Cooperative Union Limited has mobilised and trained under the SSRLP.



Reaping COMSIP fruits in times of retargeting

IT has been argued before that there is a difference between those on Social Cash Transfer (SCT) belonging to COMSIP groups and those not on the arrangement. Those outside the COMSIP network tend to have nowhere to lay back on in times of shocks while the former have already established groups where they can fall to when they need support and even after the transfers in SCT have ended.

Such is the case of Esther Kamtande of Chawe Cluster in Chauma Village, Traditional Authority Chauma in Dedza District who belongs to a COMSIP Cluster and managed to survive the discontinuation of the SCT pending retargeting in the district.

Kamtande, a mother of four, joined COMSIP in June 2021 after sensitisation of social cash transfer beneficiaries by the area's COMSIP case worker. She

says she joined the group because it gave her hope on the ability to save and invest for the future.

“After we were sensitized on the need to join COMSIP groups, I decided to join because then I was living from hand to mouth, not able to save anything,” says Kamtande who says there was resistance from fellow beneficiaries to join the group then.

“Some did not want to join the groups as they thought SCT is forever. It is now that they regret not joining COMSIP as we were exited from the SCT program and no longer receive transfers, but we in COMSIP are still going strong as we still save in our groups and borrow when need arises. The other difference also is that we have businesses that are able to sustain us financially when most who didn't join COMSIP groups don't have businesses to fall back on”.

Since she joined Chawe COMSIP Cluster, Kamtande has managed to purchase pigs which are now multiplying. She also diversified in farming and also runs a seasonal tea room business that increases her income during the dry season and above all she is able to pay for her daughter's fees in secondary school.

“I had my child in primary school here. She could go to school without eating breakfast, without uniform and I would fail even to provide exercise books much as I was on SCT. Now I afford to pay secondary school fees in Lilongwe and support her daily needs in school” said Kamtande saying her expectations when joining COMSIP groups have been fulfilled.

She is now a community facilitator for her group whose 48 members are all into business and a beacon of change in their area.



Kamtande



Kamtande's pigs





LESP groups commended for “good work”



The board chair interacts with a farmer from Mkwachi Cluster

COMSIP COOPERATIVE UNION BOARD OF DIRECTORS has commended COMSIP groups implementing Legumes Enterprise and Structured Production, LESP under the Social Support for Resilient Livelihoods Project for their dedication in the program.

Board Chair Leftan Kamanga was speaking after a tour of different COMSIP groups that are growing soy beans, ground nuts and yellow maize under LESP.

The Livelihoods Support Programme is engaging selected groups into production of orange maize and legume crops under LESP intervention as a way of promoting farming as a business and improving food security and nutrition among participants.

Under the programme, COMSIP is supporting farmers with agricultural inputs to enhance production of the crops and will be the off taker of the produce.

In his remarks after the tour, Kamanga said him and members of the board are impressed seeing the dedication of the groups in using their gardens to grow the crops which will change their lives after the market season.

“We are very impressed with the crops that we have seen and as a board we are sure that when COMSIP offtakes their harvest

their lives will change for the better, which is the core value of COMSIP: Changing people’s livelihoods for the better through the works of their hands”

Kamanga encouraged members of the groups to utilize the money realized from their labour for the betterment of their households.

One of the groups visited was Mkwachi from T/A Wimbe in Kasungu cluster which got one tonne of soy seed and is doing well in their fields.

A group of Social cash transfer beneficiaries, Mkwachi Cluster was formed in 2018 and was revamped in 2021.

The community facilitator for the group Edward Kwatani thanked the board members for the visit assuring them of continued investment in the improvement of their livelihoods.

Apart from visiting LESP COMSIP groups, the board also visited the COMSIP farm and Permaculture Paradise Institute in Mchinji where they appreciated activities being implemented and drew lessons.

COMSIP Cooperative Union Limited is a member-owned union of savings and investment cooperatives registered in 2007 and has a Board of Directors elected from amongst its primary cooperative members.





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Clusters build dreams on LESP



One of the soy fields under Longwani cluster

C HISOMO COMSIP CLUSTER is a 53-member grouping located in Yohane Village in the area of Traditional Authority Kalumo in Ntchisi District who are all fired up to kill it in soy bean farming in the next harvest season. Their optimism stems from a promise of good prices this year.

Thanks to Legumes Enterprise and Structured Production (LESP) project, they got 10 bags of seed and expect to harvest a minimum of 150 bags of 50 kilogrammes each.

An upbeat Rabson Mangulenje, chairperson of the cluster, said: “These people prepared their gardens to grow soya. There shouldn’t be any doubt about delivery. The members were well trained in modern and efficient soybean production and that is what they will deliver.”

However, he said the cluster had

prepared to grow more soybeans, but were given less seed than their desired production scale.

“Since this is just our beginning to grow soybean under LESP, we understand with hope that next growing season we will get more seed,” Mangulenje said.

LESP provides legumes production support and market for COMSIP cooperatives with intent to enhance their agricultural commercialization drive and boost their incomes.

Under the facility, the clusters are given farm inputs such as seed, fertiliser, pesticides, production trainings and are contracted to sell their produce at an agreeable price.

“LESP targets clusters that have graduated into cooperatives and they are members of COMSIP, but those clusters that are already doing this before graduating into cooperatives are also

considered,” explains Paul Kamwendo who is COMSIP’s Cooperatives Development and Investment Officer.

In the Dowa district, Longwani Cluster of T/A Dzoole B, which has 65 members, is growing soybeans and expects to use proceeds after selling the produce to build a warehouse that will cater for group and individual members’ harvests for safe storage.

“There is a committee that is stirring soybean production under LESP to ensure we should not fail on our obligation to supply at least 150 bags after receiving 10 bags for seed and other inputs,” said Daless Moloko, Lead farmer.

The cluster, with savings worth close to K4.2 million, is very ambitious and entertains the idea of value addition in future to produce cooking oil and other soybean products that are on high demand in their area.



100 clusters trained on cooperative member education towards coop registration

WITH TECHNICAL SUPPORT from the Ministry of Industry and Trade, COMSIP has trained 100 clusters in the SSRLP in Cooperative Member Education (CME) to facilitate their registration as cooperatives in a bid to enhance their economic activities and improve livelihoods.

The 100 clusters are the first to be trained, being the target for the 2022/23 financial year out of the targeted 478 that the livelihoods support programme is targeting by the end of the project in 2027.

Ministry of Industry and Trade Assistant Registrar for Cooperatives Henry Mandele in an interview stressed the power of cooperatives in reducing poverty and increasing

economic productivity, saying members become economically empowered to sustain better livelihoods and it was government’s wish to get more people into cooperatives to accelerate poverty reduction.

Mandele commended COMSIP for the approach of using cooperatives to sustainably improve livelihoods, saying “this is the best approach to achieve economic growth and sustainable development as more vulnerable people become economically empowered.”

In her remarks, Annie Nyirenda, the Desk Officer for

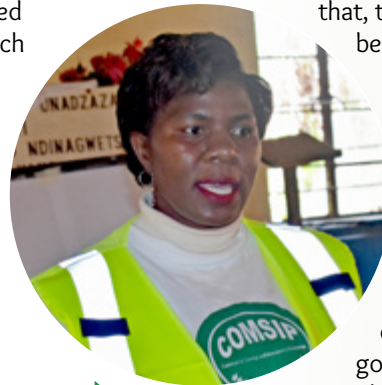
Cooperative trainings at COMSIP said with the experts from the Ministry of Trade and Industry, there is a number of training modules that are covering all important areas to prepare the clusters into highly productive cooperatives so that, that way, their trade will be formal, with efficiency in production and marketing.

The five-day trainings cover introduction to cooperatives and how they operate, roles and responsibilities of the registrar’s office in cooperative development, cooperative governance structures, qualification for membership, rights and responsibilities of a member, reasons for cooperative successes and

failures, cooperative financing, how to develop a cooperative constitution, registration and application among others.

According to Nyirenda after the training in Cooperative Member Education, Cooperative Management trainings will follow as most trained groups have already applied for Cooperative registration with the ministry of trade and are just awaiting certification.

One member of Simwira Cluster, which underwent the CME trainings, Mervin Banda, testified that they had already acquired skills and knowledge that would help them become a force in business, weaning off some opportunistic vendors who he said have been robbing them of their produce through piteous prices.



Annie Nyirenda



Assistant registrar of cooperatives in the ministry of trade Henry Mandele



SLG improves hygiene and nutrition in Chiradzulu village



Martha Gunde

Members of Tadala COMSIP Cluster in Njelema Village, Traditional Authority Likoswe in Chiradzulu District

believe the COMSIP concept is to empower communities to live better lives and have good nutrition.

The clusters' members are among the communities in Malawi that have healthy families trained on how to save and invest in businesses and ensure that they live better lives through eating well balanced

food from the recommended six food groups. They are also believers in hygienic practices

According to Martha Gunde, chairperson of the group, their genesis dates back to 2021 when a case worker from COMSIP in the area enlightened them on the importance of saving and investment. The COMSIP Case worker told the community members how to reap fruits from money they receive from the Social Cash Transfer Programme by investing in business.

Apart from business trainings, the case worker for the area having noticed a surge in diarrhea cases, trained the group on hygiene practices through WASH.

One household one toilet campaign

After the training, the cluster organised themselves to sensitise their village on the need for every household to have their own toilet and it was from this campaign that, after being hit with facts, one by one households started constructing pit latrines.

Concurring with Gunde is Edith Shayibu, a subsistence farmer and a business lady who disclosed that before COMSIP intervened, many households were hit by cases of cholera and diarrhea because of lack of good hygiene as the practice of open defecation was high in the area.

"A lot of houses have their own toilets today; they don't share toilets anymore as it was in the past. It was obvious that the knowledge which we acquired from the trainings and shared with those who were not members, performed wonders and we are happy that we were agents of change in our area," she said.


Improved nutrition, improved hygiene Shayibu said the training did not border on hygiene alone. It also included components on how to prepare locally produced available foods so that families can eat well-balanced diet that is good for their immunity.

"If you go around the village you will see that almost every household owns a small vegetable garden as fresh vegetables are a source of good health. We are now able also to diversify. We are eating well balanced food than it was in the past," she said.

Case worker for T/A Likoswe, Pacharo Ndalama, agreed with Shayibu, saying it is encouraging that while some households in the village did not join the group, they are flexible to adapt to the teachings of COMSIP.





 Maulidi Baloni with his wife outside their Bigsty

COMSIP interventions give the elderly dignity

DEALLY, grey hair should bring pride as it is regarded as a sign of a life experience long enough to offer wisdom to society’s younger generations. But this is not often the case, though, as some of the senior citizens see their old age bring misery.

With no strength to work for their sustenance, they are often neglected and regarded as a burden to their own families. In some cases, they become easy targets for witchcraft accusations that have cost many lives through mob justice.

Thanks to COMSIP, some senior citizens are beginning to regain their pride with new purpose in their old age as they turn into entrepreneurs.

At Kayembe Market within Nambuma Trading Centre in

Dowa District, 87-year-old Donaless Nyango is a hawker. She spends time in her grocery she named Kautsa Shop.

She is helped by her grandson, Gibson, who is 23. He finds something of value in her grandmother that even assures him of a better future and so he proudly helps around, co-running the shop.

“At my age, I can’t do much so he is the one who does all the errands to ensure the shop is operating,” admits Nyango.

She is a Social Cash Transfer beneficiary who got the opportunity to join COMSIP. She is a proud member of Champhande Cluster in Kayembe Village, Traditional Authority Kayembe.

All the 53 cluster members were beneficiaries of Social

TO NEXT PAGE...



...FROM PREVIOUS PAGE

Cash Transfer under MASAF IV who were adopted by COMSIP's Livelihood Support Programme under the World Bank-funded Malawi Social Support for Resilient Livelihood (SSRLP) that succeeded MASAF IV.

The cluster members underwent trainings in various areas to prepare them for transformation into self-sustaining households with macro businesses and eventually graduate from extreme poverty.

The trainings have helped the group to grow and have a savings portfolio worth K3.5 million that stands as capital for loans that are disbursed to the members.

Their growth as a cluster qualified the group to benefit under graduation pilot which earned 36 members seed capital from COMSIP. The members received between K150 000 and K200 000 as first disbursements ahead of a K300 000 total.

Donales chose to re-stock her grocery shop which had run down and now earns her enough income to live a decent life. Today she is no one's burden and with such a solid source of income she cannot be neglected.

Donales is not the only lucky senior citizen. Maulidi Balon, in his mid-80s, stays with his wife and they are both members of Champhande Cluster where they received initial seed capital of

K150 000 which they invested in piggery. They have two piglets which they are keeping in a well-built and traditionally decorated kraal standing in front of their grass-thatched house.

They hope to build a more decent house with iron sheets once the pigs start earning them some income. It's a business that keeps their hope and brings purpose to their life. All this is told in the song they sing together as a couple to welcome journalists who visited them under the auspices of COMSIP to hear their story.

In Kasungu, Chambwe Cluster also boasts of the elderly as its members. They include Nelia Chambwe aged 76 and Clara Lameck Mwale aged 65. The two are among the members that are in business after getting training from COMSIP and the proceeds are going beyond supporting daily lives to educating children.

"I am glad that my grandson became the first in our family to go to secondary," expressed Chambwe.

Chambwe's grandson, Yamikani Chidambo, was selected to Mtendere Secondary School in Dedza District and is among 10 children whose parents and guardians get the financial muscle for education from the cluster.



The elderly of Tisinthike COMSIP cluster in Karonga , all of them have businesses



With canes, Mubisa walks to riches

A 54-year-old physically challenged tailor, Steve Mubisa, who hails from Mwangala Village, Group Village Headman Kapiyira in the area of T/A Mwirang'ombe in Karonga District is an inspiration to those who just can't resign to disability.

He has mobility challenges that started after his achy legs let him down, just a week following his admission at Chilumba Secondary

School in 1988, when he fell badly and broke the legs.

His dream of becoming an Agricultural Specialist was shattered. He never returned to school and his future became blank, at that point.

"In 1998 I applied for vocational training at Magomero (Rehabilitation Centre) where I did tailoring," recalls Mubisa.

His first job was at Livingstonia where he worked at Khondowe

Orphanage Centre as a tailor, making uniforms for the children. However, after three years he could not endure the cold weather anymore and he quit the job, returning home.

"I opened a tailoring shop here at Wovwe (Trading Centre). The income was just enough for survival as I hardly made K3 000 a day which I needed to support my family," he says.

Using a manual sewing machine was a challenge for Mubisa with his problematic legs and that meant working too slow to cope with competition and his eight-member family lived in poverty.

In 2019, as a beneficiary of MASAF IV Social Cash Transfer, Mubisa reached a turning point when he joined Tisinthike COMSIP group.

The group was chosen for graduation pilot project, receiving trainings in business management that helped him manage his tailoring business better.

As a graduation package, Mubisa and his fellow members qualified for a K300 000 business capital financing from the livelihoods support programme and he initially received K150, 000 in late 2022, which he invested in an electric sewing machine and sewing materials.

That changed everything for Mubisa who started receiving more business, owing to improved quality and speed in sewing. The purchase changed his income dramatically. On a good day he goes home with up to K50,000, he claims.

"I also operate as a mobile money agent here and that supplements the daily business income I make from tailoring," he says.

This turn of events has transformed his life completely and he plans to connect his house to grid electricity and further plans to expand his tailoring shop to have more machines that can open opportunities for young aspiring tailors who can find space for internships and trainings.



Mubisa in his shop





CEO questionnaire on Livelihoods Support Program

COMSIP Cooperative Union Limited has been implementing the Livelihoods Support Programme of the Social Support for Resilient Livelihoods Project for three years now. In the three years the project has witnessed additional finances that has upscaled the target beneficiaries from 70,000 to 590,000. This Publication caught up with Tenneson Gondwe, the Chief Executive Officer of COMSIP to hear more on the programme progress and achievements so far.

Q¹ COMSIP has been implementing the SSRLP livelihoods support program for almost three years now, what would you say has been achieved so far?

A A lot has been achieved through the interventions that are delivered to beneficiaries in Savings and Loans Groups. Beneficiaries are able to put to practice the lessons learnt during the trainings. Most of them have established businesses, are able to buy and raise small livestock, improve their houses, support their children with education needs and have been linked to reliable markets as well as Financial service providers for extra financial support.

Q² We have witnessed the rolling out of group mobilization for Climate Smart Enhanced Public Works Programme participants into COMSIP savings and loan groups. With a target of 415,000 for this programme, how prepared is COMSIP to mobilize these participants into SLGs?

A In preparation for this programme, COMSIP in collaboration with other stakeholders worked on the approach and modalities to deliver the required works without compromising on quality. Proper guidelines and training manuals to be used by extension workers were prepared before work commenced. COMSIP as usual is working with the Department of Community Development in the Ministry of Gender, Community Development & Social Welfare as key stakeholder where CDAs are key extension workers at community level in community mobilization. In addition to these extension workers, COMSIP recruited Case Worker Interns and placed them in all catchments to assist in group formation and capacity building of the SLG members. These reduced the workload on CDAs and made the workload manageable.

Q³ In encouraging members to join COMSIP groups under the CSEPWP, what key messages are you reaching out to them with and so far, what has been the response?

A Key messages include the importance and benefits of being SLG members which include savings and investment resulting in improved livelihood, graduating from poverty and building resilience against shocks. The participants' response towards joining groups has been very good as seen from the reports from the field which indicate that 295,541 participants have been mobilized into 12, 588 SLGs. This is 71% of the targeted 415,000 participants. Group formation is still taking place as enrollment into the CSEPWP is taking place.

Q⁴ We are in the third year of implementation of the Livelihood Support sub component of the SSRLP, so far

in terms of monetary value, how much have the groups saved?

A The cumulative savings as at December, 2022 is MK 1,169,959,387.00 (\$1,376,422)

Q⁵ There have been two additional finances to the project which has seen the number of targeted beneficiaries increasing from the initial 70,000 and the project lifespan extended by two years, can you tell us more about these developments, what COMSIPs targets are and how prepared are you for implementation?

A The targeted beneficiaries for the Livelihood Support has indeed increased from 70,000 to 590,000 with the coming in of Additional Financing 1 and 2. The increase in targets is due to the inclusion of 400,000 CSEPWP beneficiaries who were not part of the initial roll out of the SSRLP program. These CSEPWP participants are targeted in all the 28 districts in the country whereas SCT is only covering 11 districts that are funded by World Bank.

Secondly, the Additional Financing 2 is meant to support more SCT in addition to ones being supported in the initial funding. Livelihoods is therefore supporting 120,000 of these with cash plus interventions.

COMSIP is well prepared for the delivery of livelihood interventions to cover the extra beneficiaries. As per design in SSRLP, the approach empowers extension workers and local animators (Community Facilitators) with capacity building and skills knowledge to help in delivery of the interventions. This also help in sustainability of the SLGs and interventions beyond the project life.



PICTORIAL FOCUS

Livelihoods Support Program stories in pictures



👍 Livelihoods champions at last year's Social Protection week. Second from left is CEO at COMSIP Tenneson Gondwe



👍 A world bank mission in Phalombe recently to monitor progress on CS-EPWP and seed capital utilisation under pilot graduation



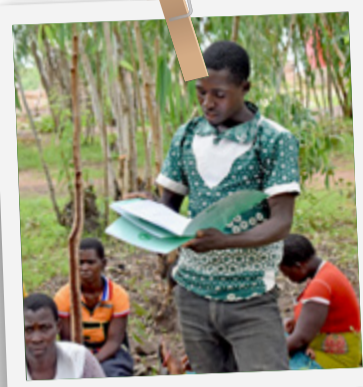
👍 Project Manager for the Livelihoods Support Programme Susan Kondowe explaining displays at the COMSIP pavillion during the launch of the CS-EPWP in Chiradzulu



👍 World Bank Country Manager for Malawi Hugh Ridell in a handshake with the Chief Executive Officer for COMSIP Cooperative Union Limited Tenneson Gondwe during an event



👍 Joint Skills group training for asset transfer recipients in T/A Kadewere, Chiradzulu



👍 A COMSIP cluster secretary under the CS-EPWP in Phalombe briefs a team on ISM on the progress made so far



👍 Members of Naphini cluster of T/A Mponela in Dowa pose with some of their trades in this picture. The group qualified for the first phase in graduation pilot



👍 100 COMSIP clusters have undergone cooperative member education trainings conducted by the ministry of trade. On this picture Chiwale Cluster members in Dowa taking notes.



👍 Students from Pheleni CDSS join COMSIP women during social protection week



👍 Under Actionable Climate Smart Agriculture, training of Mbeya Manure making at a COMSIP group in T/A Kayembe, Dowa



👍 A demonstration plot for Mbeya Manure performance on maize at Mkundi Cluster in T/A Dzoole B, Dowa



👍 Christina Kachala, from Mtuwakale Village, T/A Njewa in Lilongwe gets the last half of her seed capital under graduation pilot



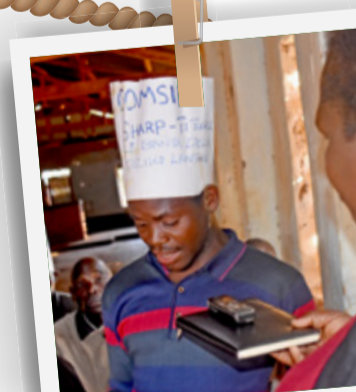
👍 Members of Chambwe COMSIP cluster on the day they donated 200 tree seedlings to Chambwe primary school



👍 Gladys Kalimila a member of Namgoneka COMSIP Cooperative weaves a chair for the group. She says group members have been able to sustain their livelihood through the group business over the years



👍 Community radio producers interview members of Chibothera cluster in Nkhotakokota on the sidelines of their radio messages development training



👍 Radio programme recording in progress at Longwani cluster



👍 Catherine Gondwe from the department of Community Development has been busy for the past month teaching clusters in bakery under value chains



👍 COMSIP Wine supplied by Twitule COMSIP Cooperative in Karonga. Twitule produces wine from different fruits like banana, baobab, tamarind and guava.



👍 Amad Mkwandwire, 74, from Mbatamira Village in Traditional Authority Mwirang'ombe in Karonga with his two cows he bought through his SLG



👍 Lucy Thupa of Tisinthike cluster in T/A Mwirang'ombe feeds her goats which she bought with her first chunk of the seed capital



👍 Margaret Nawani sells sweet potatoes, at her stall in T/A Kapeni Blantyre.



Chambwe cluster gets innovative to preserve the environment

CHAMBWE COMSIP CLUSTER is a prime example of creative thinking in environmental conservation as it has taken a step further to protect the environment by collecting used plastic milk and yoghurt packs to use them as tubes to grow tree seedlings.

Besides saving money to uplift their families, members of the group have also ventured into environmental safeguards to protect the surrounding environment.

The group which comprises social cash transfer beneficiaries got support for capacity building and skills development in financial literacy, business management, environment and social safeguards, nutrition and health.

The passionate group's members have managed to venture into small scale business individually but they have collectively realised that taking care of the

environment they live in is a core part of improving lives.

The group's enthusiasm to protect the environment made the members to contemplate on finding means of raising the seedlings, however, resources were always a setback.

The littered plastic milk bags that flooded Chambwe Trading Centre would be ideal for the task of raising seedlings.

Polythene tubes are expensive and not readily available in areas like Chambwe and opting for alternatives to yield same desired results was the only option.

Chambwe COMSIP cluster was encouraged to look for locally available resources and still realize their dream of raising seedlings.

COMSIP case worker Vincent Mbewe says where resources would be a problem turning to what the community can provide works wonders.



Ethel Kanyenda

TO NEXT PAGE...



Sub-T/A Chambwe led the tree planting on planting day



...FROM PREVIOUS PAGE

“The members were encouraged to search their community and see what locally available resources can be found and be used. The seed for seedlings and the tubes were locally and readily available in their vicinity,” he said.

The members had even killed two birds with a stone as they cleared the community off the plastics which are a threat to the environment and also used the same to raise the trees.

Member of the group, who is also community facilitator for the group, Ethel Kanyenda, who is also a community facilitator, says as a savings group they organised themselves to look into environment management by raising tree seedlings.

“We decided that we should replenish forest cover and thought of raising tree seedlings, however with lack of funds to buy polythene tubes we decided to use locally available materials and thought of empty milk pouches,” she said.

Kanyenda said it was cheaper to look for locally-found resources for the tubes to be used for raising seedlings.

“We organised the group by dividing ourselves in smaller groups to go at the trading centre and look for empty plastic milk and yoghurt bags while some were responsible of collecting seeds locally to plant in the tubes,” he said.

The innovation has not only given the group a chance to raise seedlings but has also helped in removing plastic bags that take too long to decompose.

Members of the cluster managed to establish a tree nursery which has 3,275 seedlings and most of the seedlings have plastic

empty plastic milk bags as substitute for polythene tubes that are mostly used for the purpose.

As the group’s passion to save the environment grew, they decided to share 200 seedlings with a primary school in the area and 100 seedlings with Chambwe Dispensary.

Chairperson of the group Malekano Makaka said the group’s ambition is to do more of investment as they continue to save and they plan to open a bakery.

He said with the kind of investment they want to undertake, conserving the environment seems ideal.

“With our future plans to open a bakery it is only proper to have a good forest cover which will help us with firewood for us to run the bakery business,” said Makaka.

On the day of the launch of their tree planting season, Sub Traditional Authority (STA) Chambwe commended members of the cluster and requested that other clusters in the community should borrow a leaf.

“In my area, there are numerous COMSIP clusters, they must emulate this group. For donating seedlings to our primary school and the health centre, which don’t have many trees, I am so impressed with their environmental management initiative,” says STA Chambwe.

The group has 32 members of which 23 are women, seven are men and two are youths, and together they have savings of K660,700 and K375,000 which has been loaned out to members making a total of K1,035,000.



The tree seedlings in milk sachets in the clusters’ garden



Someone was responsible for collecting used papers



COMSIP trains 54,000 in manure making



Mbeya manure maize field in Kabvumbiri cluster, T/A Santhe, Kasungu



Ching'amba's crop in her Mbeya Supported field

MARY CHING'AMBA, 62 of Khwisa Village, Traditional Authority Kapeni in Blantyre District, has been on Social Cash Transfer (SCT) since 2018 and she gets K5,000 every month from the programme.

While on SCT, she has over the years also been a beneficiary of the Affordable Inputs Programme (AIP) where she could buy affordable fertilizer and seed in the government programme aimed at cushioning smallholder farmers on farm inputs to achieve household food security.

Her situation, however, changed this year when it was announced that there will no longer be double dipping for those on social protection programmes of CS-EPWP, SCT and AIP. This meant a beneficiary can only get into one of these programmes.

For Mary, and all beneficiaries of the SCT, this meant that while they get cash transfers, their names can no longer

appear on the AIP list.

The situation left Ching'amba worried and not sure how things would turn out.

Mary was not the only worried previous multiple beneficiary. There were thousands of others in her shoes as they were not sure where they would afford to procure a bags of fertiliser at K65,000 or more per 50 kilogrammes (kg).

Thanks to COMSIP, Ching'amba and other beneficiaries in COMSIP groups under the SSRLP have been trained on the production of Mbeya manure which they have afforded to make and apply in their fields.

A tour of her maize field shows where her confidence is emanating from as she has a healthy crop.

A similar story is told of Janet Nyirenda, 42 of Mbatamira Village, T/A Mwirang'ombe in Karonga who is the only member of her group to have prepared manure after finding herself in a situation that she could not afford to buy chemical

fertilisers.

She says she decided to make the manure for her maize garden and is optimistic that she will harvest by using the manure only because she followed all the steps that she was taught at training.

COMSIP has trained 54,000 beneficiaries of the livelihoods support programme in manure making under Actionable Climate Smart Agriculture.

The trained are those that are on social protection programs of Social Cash Transfer and Climate Smart-Enhanced Public Works Program and are in COMSIP groups.

The 54,000 were trained in 66 Extension Planning Areas (EPAs) in the 11 districts of Karonga, Rumphi, Nkhatabay, Nkhatakota, Lilongwe, Dowa, Kasungu, Ntchisi, Dedza, Blantyre and Chiradzulu which are the main implementing districts of the livelihoods support component of the SSRLP.

Speaking in an interview with this publication, the Environmental and Social Safeguards Officer at COMSIP, Febron Mwiba, said the trainings were necessary to equip beneficiaries with climate smart agriculture skills that when applied, can help them improve their household's food security.

"The manure making training focuses on using readily available materials and this has helped beneficiaries who cannot afford purchasing fertilizers at the commercial prices to have something to improve soil nutrients this farming season," he said.

Apart from the making of manure, Mwiba added that the beneficiaries were also trained in soil fertility, utilisation of adaptable crops to climate change, livestock diversification and its management, land conservation and livestock diversification as well as its management.

According to Mwiba, the diversification of livestock is expected to help beneficiaries have organic manure which is a raw material for the process.



Generating rural entrepreneurs, the COMSIP way



Chaphongo and other members of the Champhande cluster

A 42-year-old father of four, Wilson Chaphongo, operates a bicycle taxi, locally called kabaza at Kayembe Trading Centre in Dowa District. He makes up to K6 000 on a good day which helps him cover daily needs for his family.

At the time of the interview, he was in his first month of business and things were looking up despite being the lean season when business is normally on the low as people focus on agricultural production and reduce spending.

“I make between K2 500 and K6 000 a day which is enough for my daily expenses,” he says.

He is one of four members of Champhande COMSIP Cluster who ventured into bicycle taxi business after receiving seed capital from COMSIP to venture into businesses of their choice following intensive training in business management.

In the cluster that has 53 members, 36 were supported either with K150,000 or K200,000 each depending on the nature of the business. This is part of the K300 000 total seed capital each beneficiary is expected to get from COMSIP.

This cluster consists of beneficiaries of Social Cash Transfer under Masaf IV who were nurtured into savings and loans groups that eventually formed the budding cluster it is today.

Champhande Cluster had K5.9 million total savings as of December 2022. Besides the four who ventured into bicycle taxi businesses, 11 members went into piggery, eight members are doing goat farming, five opened grocery shops, four are doing irrigation farming, two have butcheries and two are into tailoring and mobile money business.

Fred Josofati is also into bicycle taxi business and expresses that his family's living standards are currently improving.

“We are already enjoying better living standards. Every day I earn a little something that buys some necessities at home,” says Josofati

Most men in the area drink alcohol excessively and often neglect their families. The burden of fending for the children is, thus, left with women.

But for Liviness Kapusa, this cannot affect her and the children because of the bicycle taxi business she has.

“I envy those that have children who go to boarding secondary schools. When the children come on holidays it gets me and that's what I want to see for my children. With this business, I will definitely see my child coming on holidays from secondary school,” hopes Liviness.

Bitina Dyton is already living Liviness's dream as she has two children at secondary school and one is still at primary school.

Before joining COMSIP, she used to survive on piece works that were not earning her enough to take care of the household. But now she does various businesses, including selling sweet beer (thobwa) and has invested in goat farming using the K150,000 business capital she received from COMSIP under graduation pilot.

She is able to borrow money from the group when something pressing befalls her, including paying for school fees for her children. Most importantly, she is able to pay back the loans in time.

People in Kayembe Village, Traditional Authority Kayembe are no longer scorning members of Champhande Cluster who used to be described as lazybones for depending on Social Cash Transfer stipends. Their social status improved greatly since they joined the savings and loan group and doing businesses that earn them decent incomes.



Graduation pilot

COMSIP COOPERATIVE UNION LIMITED has started disbursing funds to households that qualified for seed capital under the Livelihoods Support Programme. The funds are being disbursed under the pilot graduation package and aimed at providing business support to social cash transfer and public works programme beneficiaries in COMSIP groups. The package targets 18,400 households nationwide by the end of the project in 2027. COMSIP Sharp! caught up with Fred Kazombo, graduation specialist at COMSIP, to give more details. Excerpts:

1. What is the status of the pilot graduation in general?

Currently we have two cohorts. There is Cohort 1 comprising the initial 3,000 beneficiaries and Cohort 2 comprising of the newly identified 5,000 beneficiaries. We remain with 2,400 to reach the initial target of 10,400. This Cohort 3 will be identified between April and June 2023.

Cohort 1 is therefore undergoing post-disbursement trainings as well as life skills coaching while Cohort 2 is undergoing skills training in preparation for disbursement of seed capital.

2. Since the first 3,000 got their transfers, how do you rate the adherence to the utilisation of the transfers?

It is shown that 94 percent of the households invested the funds in their business of choice while six percent invested less than half of the seed capital and the rest was used for consumption.

3. When is the next cohort getting their transfers?

We have this far disbursed about K900 million to 3,000 beneficiaries. We recently, completed second payment to beneficiaries under Cohort 1. First payment for Cohort 2 is expected by end of March, 2023.



Fred Kazombo

4. How was the disbursement done?

The disbursement was through digital financing where COMSIV Limited, a microfinance company, was tasked to open disbursement accounts (temporary savings accounts) for each beneficiary and these accounts were linked to mobile money platforms. This arrangement enabled beneficiaries to transact between the two platforms and has contributed towards financial inclusion of beneficiaries.

5. There is an element of improving nutrition and health of beneficiaries in graduation pilot. What is being done under this component?

We have embarked on distribution of nutri-feed flour to all participating households under Cohort 1. This is aimed at improving state of nutrition in the participating households. Secondly,

households have been trained in nutrition enterprising with the idea that part of the seed capital or proceeds from business could be invested in such enterprises as a way of expanding their income generating capacity.

6. Recently we witnessed AF2 which has up-scaled the number of beneficiaries of all components in this project. What is the current target of pilot graduation up to 2027?

Additional Financing 2 has brought along 8,000 additional beneficiaries for the Graduation Pilot. This implies that the total target to 2027 is 18,400 beneficiaries

7. Share any lessons learnt?

Firstly, is the disbursement of seed capital in tranches with unequal amounts that was based on business plans. This enabled households to invest in their business of choice and reduced the likelihood of misuse of funds. Secondly, is the infusion of micro-finance and mobile money which led to timely disbursement of funds as well as efficient audit trailing and reconciliation of transactions. And lastly, is the importance of familial approach in business operations which assisted in ensuring division of labor which is contributing towards better performance of businesses.

8. In winding up, what else would you want to say about the pilot graduation?

The intervention has impacted positively on improving sanitation and hygiene. There has been moderate improvement in improved economic resilience particularly improved savings levels and diversification of income generating activities. However, more effort must be directed towards addressing food security issues as well as social inclusion indicators



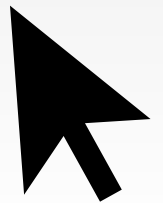


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TEVETA rolls out implementation of Youth Skills Programme

COMSIP has engaged the Technical, Entrepreneurial and Vocational Education and Training Authority (TEVETA) as the capacity building partner in the implementation of the Youth Skills Challenge Support Programme.

The Livelihoods Specialist at COMSIP, Enyrst Jumbe said the YCSC component is using Master Craft (MCs) approach, which is an informal trainings sector of TEVETA and mapping of the MCs has already been done to establish their ability in the skills chosen by the youth in the project.

Under this intervention, COMSIP, working with the department of youth in the Ministry of Youth and Sports is targeting 3,500 youths in COMSIP groups under the SSRLP districts by 2027 and to date, 721 comprising 362 female and 360 male have been placed to attain different skills.

According to Jumbe, who is also the Youth Desk Officer, in preparing for the first placements, TEVETA also inducted MCs in competency-based education training and trained the targeted

youths on modalities and approaches of their scheduled vocational and skills training.

“This is like an orientation of the training before the actual skills training,” he said.

Placements of the first 721 has is done and Jumbe said “the next identification of the second cohort will begin soon.”

“We [COMSIP] are going to empower these young people with vocational skills and provide them with business starter packs to set up small scale businesses in their respective communities so that they are able to provide social services while improving their livelihoods,” he said.

Jumbe describes the programme as a deliberate effort to empower youths from vulnerable households to be able to improve their livelihoods and support their families and communities through their own businesses.

He said through the programme COMSIP also hopes to contribute to employment, as some of the young people in the program will be employing others.



A master craftsman on the Youth Challenge Support takes his student through the basics of motorcycle repairing in Blantyre district



A day in the life of Esinala, the baker

ESINALA DYSON, 22, from Kachulu Village, Traditional Authority Mponela in Dowa District is one of the beneficiaries who received seed capital in November 2022 under the graduation pilot in the Livelihoods Support Programme of the SSRLP.

A second-born in a family of six, she is a member of Naphini COMSIP Cluster, which participated in the pilot Enhanced Public Works Programme under Chipeka Catchment in 2020. She received

K150,000 which is half of her seed capital in November and started a bakery business on 5th December 2022 with the mentorship of her uncle who had been in the business before.

Esinala started with baking buns with a 50 kg bag of flour per day in her uncle's local oven, where she was getting a profit of K8,000 everyday, but by Christmas she had doubled her production to two 50 kg bags given the demand that she was getting from the nearby Mponela Trading Centre and surrounding villages.

She hopes to grow her business into a fully-fledged bakery at Mponela and her first step will be injecting the remaining K150,000 of her seed capital into her business as she plans to open two more baking points in other surrounding areas to enable the production of more buns per day.

She also hopes to diversify her confectionaries from just buns to bread, scones yellow buns and cakes.

In the pictures, Esinala on a normal baking day.



Moulded buns ready for the oven



Distributing the fire for even heat



Time for trays to get in the oven



10 trays in; time to close the oven



Esinala poses as we await the buns to be ready. It takes two hours



Ready for tea



Tales of the 11 who stood firm against poverty in Chiradzulu



Namaona with his cow. He hopes to have more in the near future

THEY say all days are not Sundays, but November 20, 2021 is the day James Namaona wishes never existed. The 50-year-old father of 11 saw the wrath of poverty reduce him to a failed father that day.

Walking back home empty handed that afternoon, he cursed a Mr Chikaomba who had all the money to lend him just the K3,000 he needed to feed the family. But the loan shark saw poverty all over Namaona's face and was sure he would not manage to pay back. He refused to extend the loan to him.

Namaona smiled as he recalled his November 20, 2021 ordeal. His life changed courtesy of COMSIP through an initiative called Livelihood Support Programme, a \$48 million sub-component of the World Bank-funded Social Support for Resilient Livelihood Project (SSRLP).

He is one of the 11 remnants of what used to be a 50-member COMSIP Cluster called Tadala in the area of Traditional Authority

Likoswe in Chiladzulu District.

The members are beneficiaries of Social Cash Transfer who are targeted by COMSIP. They are encouraged to form savings and loans groups, the first step towards self-reliance and entrepreneurship to graduate beneficiaries of SCT and CS-EPWP out of extreme poverty into sustainable livelihoods.

Pachalo Ndalama, is one of the hundreds of COMSIP Case Workers deployed across the country as field staff to form savings and loan groups and build capacity of members.

"This group was formed in 2019. Upon the formation we trained the members in various areas that include group dynamics, nutrition, health and sanitation, environmental and social safeguards, actionable climate smart agriculture, financial literacy and, business management, among others," she said.

Ndalama does not work alone. During the process of establishing the clusters in her jurisdiction she worked with

TO NEXT PAGE...



...FROM PREVIOUS PAGE

Chiradzulu District Council Community Development Assistant Martin Chilimbika.

According to COMSIP’s Development Communications Officer, Mercy Chaluma, it yields more when the two work together because they complement each other and that brings better results.

“Actually, where a COMSIP Case Worker is working closely with the CDA there is so much progress unlike the areas where the two are in isolation,” says Chaluma.

At one point, Tadala Cluster was fast dying due to a misinformation campaign allegedly perpetuated by some influential person in the area who warned the cluster members that they risked losing their savings if they continued with the group.

It took the intervention of Community Development Assistant who liaised with the Group Village Headman to dispel the propaganda. However, the damage had been done to the extent that only 11 members stood firm to stay.

One remaining member, Martha Mgunda, is now proud of

economic strides she has achieved so far.

“There is a big difference between those that left the group and us, who remained. I built a house with iron sheets roofing and burnt bricks, something no one who left the group has achieved. In fact, one of them approached me for piecework and I was able to pay her K4,000 a week for drawing water for my house project,” she said.

Mgunda further said with knowledge gained from COMSIP groups, she is now able to yield up to 15 bags of maize from the same piece of land she used to harvest just three bags.

On his part, Namaona is no longer a failed bread winner who could not even get a loan of K3,000 as he is now able to borrow as much as K150,000 from the cluster and ably pay back.

He bought a dairy cow from which he expects to get milk for sale and manure to improve soil fertility in his garden. He has already seen his harvests increase to 12 bags from six bags on the same piece of land, of less than an acre in size. The achievements are all attributed to modern farming methods he learnt through the trainings under the livelihoods support programme.



COMSIP case worker Pacharo Munthali



Simeza thrives with zitenje business

LOVE SIMEZA, 54, from Masoyafwile village in Traditional Authority Mwirang’ombe, Karonga district is a model of a substantial improvement in one’s life.

Her life was initially filled with hardships due to her inability to support her family of eight.

In 2018, she was introduced to social cash transfer programme and the amount she was receiving helped her to be resilient economically.

Although she was managing to pull through, there were still some struggles. But with social cash transfer, Simeza said her life fairly improved. However, she was not satisfied with the level she was at.

“I felt that social cash transfer had improved my life, but I was still lacking something since I believed that I could do more,” she said.

With the cash transfers she was getting, she only managed to improve her dwelling house by buying cement and

apply some wall plaster.

In 2021, a visit by extension workers in the area was a relief for her and her colleagues as they were introduced to the idea of saving for investment through COMSIP savings and loan groups.

As a result, a COMSIP cluster called Pulumbwe was born and trainings in business management, financial literacy, nutrition, health and sanitation among others were conducted.

From this she became financially prudent where she was able to pay school fees for her children and also started accumulating livestock like goats.

COMSIP Cooperative Union Limited disbursed seed capital for businesses to beneficiaries in the graduation pilot component of the Livelihoods Support Programme of which Simeza qualified for the startup capital.

The members qualified for seed money amounting to K300,000 with the aim of providing them a framework

for the graduation of their households from extreme poverty into sustainable livelihoods.

She got K150,000 out of the entitled K300,000 as the first disbursement.

“I decided that I should start a business of selling rice and zitenje (wrappers) with the money that I received. It actually paid off as I made K54,000 profit from my first order,” she proudly says.

Out of the profits of her business, she has managed to provide for the needs of her daughter who is at Karonga Secondary School.

Simeza says she is proud of what the seed capital has achieved for her household in a short period of time, and hopes to boost her business when she gets her second transfer of MK150,000

She dreams of purchasing a motorcycle for a motorcycle taxi business, an enterprise she aspires to start when her money is right.



Simeza





COMSIP

COOPERATIVE
UNION LIMITED



CAPACITY BUILDING



MARKET LINKAGES



WAREHOUSING
SERVICES



FINANCIAL LINKAGES



AUDIT SERVICES

OUR SERVICES



Emily and Chithope (hands in pockets) inspect displays during an event in their area

CW-CDA relationships: A drive for the Livelihood Support Programme

IT IS 9:15 AM and we have just arrived at Nambuma Trading Centre to pick Emily, the then COMSIP case worker for Traditional Authority Kayembe in Dowa District to visit Champhande Cluster which is one of her clusters under the Livelihoods Support Programme of the SSRLP.

To get Emily to the field we have to pick her from her house which is around the trading centre to T/A Kayembe's headquarters where the group meets at Kayembe Primary School.

As team leader, when I call to inquire where we are going to pick her from, she says: "Behind the Assemblies of God Church after that big modern house."

We had discussed this fancy house before. That made it easy to know exactly where to pick her from.

There she is, as always, with the Community Development Assistant for T/A Kayembe, Roshed Chithope.

Having been familiar with a lot of success stories from T/A Kayembe, one thing that is certain is that Emily will always notify her colleague, Mr. Chithope, even if I don't remind her of the need to do so because they work together like that.

After picking them we head straight to meet Champhande Cluster whose members have recently received seed capital.

In implementing the SSRLP's Livelihoods Support Programme, COMSIP is working in collaboration with the Department of Community Development in the Ministry of Gender, Community Development and Social Welfare.

COMSIP Project Manager Susan Kondowe and the Ministry's Deputy Director of Community Development Jane-Rose Kantikana agree that it is out of good working relationships that the targets set for the two institutions can be achieved,

Kondowe said: "The working relationship between a

TO NEXT PAGE...



...FROM PREVIOUS PAGE

caseworker and a CDA also enhances team work in implementing the project at grassroot level, supervision and monitoring (sharing of ideas and experiences)” which is evident in the working relationship of the two.”

The two supervisors also agree that the relationship is also crucial for continuation of project structures as sustainability of projects efforts will get greatest support within or after project life and the CDAs as government change agents will be required to continue with the groups long after the project would have wound up and the caseworkers left the project areas.

Members of Champhande Cluster have bought bicycles, others have bought livestock, one has opened a mobile money kiosk, and they are very excited with their purchases, all of them pregnant with good expectations of getting out of poverty through their businesses.

Our interaction with the group lasts almost two hours. Emily and Mr Chithope are still there, chipping in where necessary until we are done.

I have always admired the working relationship between the two. In all the activities that I have held in T/A Kayembe’s area, they are always together, coordinating and organizing, and they always know each other’s roles.

Just recently, they worked together to mobilise all COMSIP groups in their area to donate cement in a community project where T/A Kayembe was constructing a community hall. Together they executed their initiative, reminding group members of their duty to the community. This is according to job number eight of a COMSIP member which talks of a member’s duty to participate in community development.

Through discussions, the groups managed to bring their money together and bought 26 bags of cement which they donated to Senior Chief Kayembe, earning praise and admiration from their community and COMSIP, and obviously portraying the livelihoods support programme in a good light. These are things that can only be achieved with a good working relationship.

Emily can be seen as a successful COMSIP case worker in the SSRLP, for having some of the most vibrant groups with the most savings and high implementation drives in the SSRLP. This is



Emily and Chithope handing over a symbolic bag of cement to Senior Chief Kayembe

evidenced by her recent promotion from a case worker to a project district coordinator for Dowa district.

However, one thing that is clear is that she has always had the support of a veteran community development worker who has helped to mentor her to the heights of the achievements that she has been able to accomplish.

Emily and Mr. Chithope are not the only pair of a COMSIP caseworker and a CDA that are working well together. Almost in all the clusters that the media team that did this publication visited, there are superb teams that are working well together that it transpired to me that perhaps it is the good working relationships that have made it possible for those areas to have success stories that are worthy following up on.

We have Pacharo Ndalama and Martin Chilimbiko in T/A Likoswe Chiradzulu, Clement Ziba and Blessings Bunaya in T/A Mwirangombe, Karonga and Vincent Mbewe and Mai Kauzanani in T/A Chilowamatambe in Kasungu. All these areas are full of success stories, achieved out of good working relationships.



COMSIP shines at 2022 Trade Fair

COMSIP COOPERATIVE UNION LIMITED left its mark at the 2022 Malawi International Trade Fair held at the Chichiri Trade Fair Grounds in Blantyre under the theme 'Achieving business resilience through market diversity'.

COMSIP Cooperative Investment and Development Officer Paul Kamwendo said the participation of the Union at the 32nd Malawi International Trade Fair was mainly

to achieve market linkages for the affiliate cooperatives of the union.

He said through the participation at the trade fair, the union has been able to enhance visibility, learn best practices from others as well as get linkages to markets.

"After a two-year break because of COVID-19, we are excited to be at the trade fair again and in line with this year's theme, our affiliates have been resilient

enough and been able to supply products for display. We hope as a union to find them markets through this platform," said Kamwendo.

At the fair, COMSIP displayed products that included the famous Twitule wine from Karonga, Tilimbike-Kilombero rice from Mtakatika in Dedza, curios, soybeans, kidney beans, and yellow maize, all supplied by COMSIP affiliated cooperatives.



Former minister of Finance Ken Lipenga and his wife at the COMSIP stand during the fair



CASEWORKER CORNER



How Banda escaped from the poverty trap

By Anthony Harawa

IN HER EARLY 30S, Janet Banda from Chibaku Village, T/A Fukamapiri in Nkhata Bay District has four children with her husband. The family has experienced the worst form of poverty.

But today, living in a grass-thatched house that leaked when it rained and sleeping on empty stomachs is now water under the bridge.

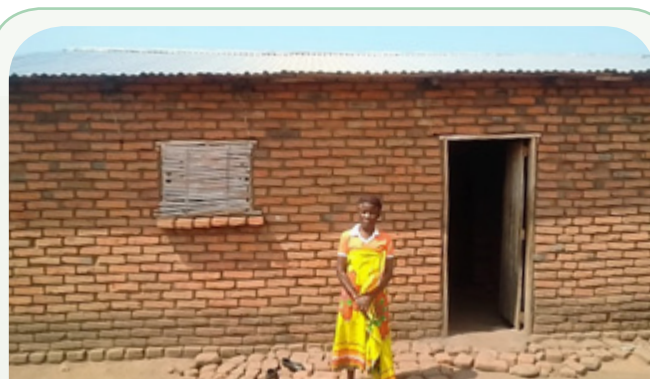
Her life took a turn when she joined Tiyanjane COMSIP Group in May 2021 under the Social Support for Resilient Livelihoods Project.

Previously she was doing business, but her margins were not enough to cushion her household from poverty.

Through the group, she learnt how to do her business correctly and she eventually started making profits, part of which she saved and invested back in the business while building a property base.

She managed to build a new four-bedroom house roofed with corrugated iron sheets and was set to do the finishing touches by December 2022.

Banda's fortunes changed following trainings she received from the COMSIP group where she learnt financial literacy, gender, record keeping, business management and nutrition, among others.



Mary Mhango prospers through savings

By Chikondi Ngwaya

MARY MHANGO, aged 68, is one of the members of Lwezga Cluster who joined a COMSIP group in March 2021. She is a mother of four and comes from Chisiza Village, Group Village Headman Mwaungulu, Traditional Authority Wasambo in Karonga District.

Before joining the COMSIP group, she used to live in a leaky grass-thatched house. However, her life got transformed after joining the group which enabled her to obtain loans to start a business.

The group equipped her with business management skills and she is able to manage her rice business well to the point that she is making profits which she has invested in building a better house with iron sheets roofing. Besides, Mhango is able to pay school fees for her three children.

SSRLP inspires woman to venture into pig farming



Joyce Mvula standing beside her pigs

By Ruth Mhango

IN HER MID-30S, Joyce Mvula is a mother of five who comes from Kapuju Village, Group Village Headman Semeon, Traditional Authority Kilupula in Karonga District.

Alongside her husband, they earned a living from selling vegetables for a long time, but the earnings were not enough to make them realise their dreams.

In April 2021, the couple learnt that SSRLP will be implemented in their area targeting beneficiaries of SCTP and that one of the interventions is formation of SLGs.

She joined Tivwirane COMSIP group which is under Kapuju Cluster. Her membership has helped her to start saving from the cash transfers as well as earnings from the vegetable business.

Mvula attributes her success story to a changed mindset after being exposed to the saving culture and the encouragement to set household goals.

The training sessions she attended on mindset change inspired her to obtain a loan from her group to start buying and selling rice. From the earnings, she managed to buy two pigs in January 2022 in her pursuit to have a pig farm. She believes the businesses will help to educate her children.

Mvula encouraged her fellow members who are in COMSIP groups to set their goals and achieve economic independence.

COMSIP initiative turns around man's fortunes

By Victoria Kachule

BORN ON 10TH OCTOBER 1961, Hopeson Kalikokha Nkhoma hails from Mphunzi Village, Group Village Headman Mphunzi in the area of Traditional Authority Masumbankhunda in Lilongwe District.

He is married with six children, five of whom are married. Nkhoma lives with his wife and one child and the family used to survive on a vegetable selling business.

Nkhoma took advantage of an awareness session about the Social Support for Resilient Livelihoods Project (SSRLP) and alongside other beneficiaries of Social Cash Transfer they established a savings and loans group in 2021. This marked a turnaround in his fortunes to improved livelihood as they underwent mind-set change training sessions provided by COMSIP that equipped them with financial literacy and business management skills.

The training sessions gave Nkhoma the confidence to aspire for greater things with his improved income. He managed to access loans from the group for investment and profits from his business enabled him to start constructing an improved house, saying goodbye to his old grass-thatched house.

Beaming with pride, he said he was able to borrow about K30 000 from the group and topped up with earnings from his business to pay for brick moulding as he launched his dream to have a decent house.

What previously appeared impossible became possible courtesy of COMSIP interventions. Nkhoma's house is nearing completion as he remains with some final touches.

When done with the house project, Nkhoma said he plans to build a structure to operate a tea room from.

He expressed gratitude to COMSIP for making him realise his potential. He said lessons on the power of dreams and financial management have made a big difference to his family.



Mr Nkhoma's old house



Mr Nkhoma's new house

Lifupa community hails COMSIP for livelihood programme

By Jeremiah Ngwaru Phiri

PEOPLE OF LIFUPA IN NKHATA BAY SOUTH have hailed COMSIP's Climate Smart Enhanced Public Works Programme (CS-EPWP) as a game-changer that will transform their lives.

Speaking during a group formation exercise in Group Village Headman Chavula, Traditional Authority Fukamapiri, one of the participants, Chrispine Gong'ontha, described the livelihoods component as a practical means to fight poverty among the grassroots.

"It is only through the mindset change message that COMSIP is giving that communities can develop the sense of ownership of the CS-EPWP and the true comprehension of savings and investment which are vital in fighting extreme poverty and hunger," he said.

Chavula expressed hope that with the business management and financial literacy skills imparted by COMSIP, cases of participants spending their CS-EPWP earnings carelessly will be a thing of the past as they now know the importance of saving and investing.

Another participant, Chrissy Manda, said she has learnt that saving money is not a preserve of the elite as even the low-income earners can do the same and make a difference by pooling together their resources through groups.

"Through the sensitization exercise, we have seen that local people can come together in groups to save and achieve a lot," she said.

CS-EPWP is a Malawi Government initiative that falls under the Social Support for Resilient Livelihoods Project (SSRLP) funded by the World Bank.





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