

Malawi: Perseverance and Progress

Your Program Impact Report, Fall 2024

ENABLING SELF-SUFFICIENCY IN MALAWI

- ▶ Reaching people living in the deepest poverty and equipping them with the skills and resources they need to build sustainable livelihoods.
- ▶ Helping farmers diversify their crops and lessen their dependence on growing tobacco.
- ▶ Connecting farmers to fair markets, buyers, and suppliers via in-person and digital support.

OUR GRATITUDE

The people of Malawi have faced so many challenges, including last year's Cyclone Freddy, one of the most powerful and longest lasting cyclones ever. Precious resources like farmable land and homes were wiped out. The people of Malawi are also driven by a desire to provide for their families, and to live in cohesive and healthy communities. With the support of Opportunity International, families are rebuilding stronger than before, with a clear path out of poverty to sustainable livelihoods. What a blessing it is to witness such hard work and deep faith.



Rose, farmer and participant in the Rural Graduation program in Blantyre, Malawi

WORKING TOWARD SUSTAINABILITY

In our continued desire to reach people who have been overlooked, who are living in the deepest areas of poverty, we are focused on lifting up the people of Malawi through specific interventions including livelihood training, financial literacy, and improved agricultural practices.

- ▶ The **Rural Graduation** program provides two years of training, support, and resources—two years of work that will impact literal generations to come.
- ▶ Our **Agriculture Finance** work equips farmers with the tools and knowledge they need to diversify their crops, increase their yields, and better support their families.
- ▶ Opportunity's **Digital Innovation Team** has partnered with the Agriculture Finance team to identify innovative tech solutions to meet the specific needs of local smallholder farmers.

Graduation: Moving out of Extreme Poverty

Opportunity has over fifty years of experience working with people in poverty; we continue to extend our outreach to and deepen our impact on people living under subsistence poverty: families that can barely afford one meal a day; parents who have no job skills or income-generating activities; homes that barely

protect families from the elements. In Malawi, many of these families live in geographic and/or social isolation. Poverty is cyclical and generational, as families scramble to meet immediate and basic needs with no plans or resources for the future.

The Graduation program (also known as “The Rise” in Malawi) is a proven intervention that provides:

- Financial help to kickstart a business
- Business coaching and training
- Financial skills training
- Expert local support
- Basic needs covered for the family so they can focus on building an income-generating business

Graduation Pillars



In 2023, we launched a second cohort of the Rural Graduation program in Malawi, supporting 200 women-led households. As these programs focus on rural women who learn to earn incomes via smallholder farming and livestock, the AgFinance team manages this robust 18–24-month program that has long-term effects on the communities. Opportunity caseworkers provided regular, consistent training on financial

literacy, skills training, and family wellness. Within the cohort, twelve savings groups were formed to provide accountability, encouragement, and hope to participants.



Graduation participant Elina demonstrates the handwashing station she built

This past April, we celebrated 103 women who completed this robust, life-changing program. For many of the women, the celebration was also a recognition of their own personal strength and determination. Only a few months into the program, Cyclone Freddy devastated Malawi. Known as the most powerful and longest lasting cyclone ever, thousands were displaced—including many within the program.

Thanks in part to other local program members and Opportunity International, Graduation participant Elina and her family received enough materials and help to rebuild her home quickly. A year and a half later, Elina and her family have been able to build a latrine, grow a pumpkin garden, and raise five goats. Elina’s intuitive know-how and resilience have been fundamental to her survival for her whole life, and thanks to the program’s support, she can now use those qualities to find markets for her produce and establish a pathway to prosperity for her family.

In June 2024 we welcomed a third cohort of 120 additional, women-led households in the rural areas of the Lilongwe district, which is getting underway with monthly consumption support and financial literacy training. In August 2024, savings groups will be formed, and business/enterprise training will be offered on how to keep records, how to manage cash flow, how to care for livestock, what a secondary enterprise might be (e.g., selling groceries, secondhand clothes).



Alinafe, one of the recent graduates

Opportunity International supporter Jeff Keuss participated in Team Opportunity's [climb of Mount Kilimanjaro](#) to raise funds for the women of Malawi's graduation program. In the months leading up to this trip, Jeff worked closely with the Opportunity team to learn about the people they were fundraising for. After hiking Mount Kilimanjaro, Jeff and the other seven climbers traveled to Blantyre, Malawi, to visit women in Opportunity's graduation program who were starting new businesses and learning foundational financial skills to help them work their way out of poverty. Women like Jennipher, who lived on less than 50 cents a day and said she was once mocked by her neighbors. With Opportunity's training and support, Jennipher was empowered to start her own grocery stand and began to change every area of her life, from sending her kids to school to putting food on the table, to standing proud in her community. "The people who were laughing at me are now buying from me," she said.



Jeff Keuss, third from right, with staff, fellow travelers, and Graduation clients, Blantyre, Malawi

"I still remember walking into one of the villages we were supporting after all those months of prayer and preparation," Jeff recalled. "Nothing could have prepared me for the joy and hope I saw in the faces of the women we were walking with and learning from. It was truly humbling, life-changing, and inspiring." (Jeff shared [his experience](#) with Opportunity's Director of Marketing Tontheall Walters)

Agriculture Finance: Helping Farmers Grow More and Earn More Income



Annah Chimalizeni, Farmer Support Agent, making a house call for a farming client on the outskirts of Lilongwe, Malawi

Farmer Support Agents (FSAs): These local agriculture leaders continue to use smart phones and tablets to train farmers in successful, sustainable farming. **As of June 2024, in Malawi we have 594 Farmer Support Agents supporting 150,150 farmers, representing the largest FSA program of our countries;** program-wide, 39% of FSAs are women. More than 343,000 farmers have attended local trainings on agricultural best practices including climate resilience strategies.

Financial institution partners: AgFinance also plays a central role in increasing access to financial training and resources for smallholder farmers. Via digital channels, farmers can repay loans using mobile money and rural bank agent networks without traveling long distances to bank branches. Between October 2023 and June 2024 in Malawi, **30,000 ag loans had been disbursed at a value of \$8M.**

Farmer-centric Digital Innovations

In Malawi, we built and tested an AI-powered tool (called “Ulangizi,” meaning “Advice”) that can answer farmers’ questions about caring for their crops and animals. The system is populated with content from local sources—the government’s agriculture manual of best practices and Opportunity’s Agriculture Finance training material—together with ChatGPT-like conversational interface in WhatsApp. Well-received by farmers, the AgFinance and Digital Innovations teams will customize this solution for farmers in other countries and communities.



Adding Digital to Dirt

“My pigs developed small wounds, and I did not know how to describe this. Our Farmer Support Agent suggested we just take a picture and send it. We did and the app explained in detail what the pig was suffering from and what medicine to buy. If we had this app last year, I may not have lost so many of my pigs.”- Grace Kalembera, farmer, Lilongwe, Malawi

We are inspired every day by the perseverance and progress shown by the people we serve. Seeing families celebrating their hard work and their hope for the future—knowing their dedication changes not only their lives but the lives of their children—what a blessing to know that together, we’re a small part of that journey. Thank you for your belief in the people of Malawi.