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SELF HELP GROUP APPROACH

e-Newsletter

JUNE, 2023



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ABOUT POINT OF PROGRESS

Point of Progress is local Non-governmental organization which is committed to empowering young people and children to act around youth issues that affect their lives and play an active role in the development process. The organization also gives a forum to young women and young men from different backgrounds to share ideas, exchange experiences and learn from each other in the struggle for a better life. Point of Progress is registered with Malawi Government, Council for Non-Governmental Organisations (CONGOMA) and NGO Regulatory Authority (NGORA).

The organization enables young people and women to create programs and influence policies in the areas of child rights, environment/climate change and agriculture, gender, sexuality, health, education, governance. The organization promotes, protects and advances children's and young people's rights by building their leadership skills, and strengthening the scope of the youth through the clubs that the organization establishes in different communities so that they can actively participate and be involved in all issues that affect their day to day lives.

OUR BELIEF

We believe that the youth of Malawi, if equipped with the necessary knowledge and skills, are a force of change to be reckoned with. We believe that our youths have the energy to create a more powerful and more united Malawi.

MISSION

We empower youths in Malawi by offering access to relevant skills and knowledge that help them make more informed decisions that create better futures for them and their families.

PURPOSE

We exist to create a more united Malawi, one where both men and women are equally active in building a better future for themselves and their communities.

POINT OF DIFFERENCE

Three key factors set us apart from other youth led organizations and clubs:



Our belief that 'young people' are the key to unlocking the key challenges that keep Malawi behind (dated beliefs / gender disparity / poor education)



Our belief that providing youth with relevant knowledge and skills addresses 3 key pillars; Decision making, confidence and leadership, new ideas and innovations which inspire and equip young people to make positive change.



Our model methodology

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SELF HELP GROUP APPROACH PROJECT SUMMARY



The SHG Approach is grounded in the belief that poverty is a violation of fundamental rights, and its alleviation is a journey of reclaiming those rights. Addressing the multi-dimensional nature of poverty, this transformative strategy places equal emphasis on economic, social, and political empowerment.

Central to achieving these goals is the establishment of a people's institution, providing a nurturing environment of trust and cooperation. Here, individuals realize their innate ability to pursue and attain their self-defined economic, social, and political aspirations.

In 2019, Point of Progress embarked on the implementation of the Self Help Group Approach, fortified by the unwavering support of **Kindernolthilfe** of Germany. Encouraging women to save as little as MK 200 per week without immediate sharing, the approach opens doors to borrowing funds at a minimal interest rate, as low as 10 percent. As a result of this empowering strategy, Point of Progress has made remarkable strides in reducing household poverty within Chiradzulu, particularly in Traditional Authority Mpama.

Through the SHG Approach, dreams take flight, hope flourishes, and communities are uplifted, shaping a future of limitless possibilities. Together, they walk a path of progress, unity, and resilience, redefining the very essence of empowerment. Typically, a Self-Help Group would:

- Comprise of 15 to 20 women, generally homogenous and made up of members that are bound by affinity.
- The group uses savings and credit, social involvement and group cohesion as instruments of empowerment.
- Principles of self-help, mutual help and self-reliance are encouraged in Self Help Group Approach.

BENEFITS OF SELF HELP GROUP APPROACH

At its core, the SHG approach is driven by a noble mission – to diminish economic and social exclusion while cultivating a culture of monetary saving, solidarity, and collaboration. This transformative approach empowers individuals with small endowments, enabling them to establish their own small or micro-enterprises.

Crucially, the SHGA's strength lies in its commitment to resolving conflicts through open dialogue and collective leadership. By nurturing an environment of cooperation and shared decision-making, it forges a path towards sustainable progress.

With a resolute focus on supporting the most vulnerable members of society, the SHGA dedicates special attention to women-headed households facing the hardships of limited access to affordable financial resources.

Through targeted assistance and empowerment, the initiative seeks to create a ripple effect of positive change, one that resonates throughout communities and uplifts the lives of those in need.

In the spirit of unity and hope, the SHGA initiative endeavors to create a future where opportunities abound, and individuals stand hand in hand, forging a brighter tomorrow for all.

Empowering inclusion, fostering solidarity, and unleashing the transformative power of collective leadership.

SHGA is all about:

- Improvement in the quality of life in families and households which has greatly benefited children
- Holistic empowerment of poor women to equally see themselves as capable and also engage in community development through advocacy and collaboration with other stakeholders
- Improvement in child protection in the communities
- Reduced incidents of gender based violence as women are more productive and contribute to household income.

Cluster Level Association Formation

In May 2023, Point of Progress took a significant step in advancing the SHG Approach by facilitating the establishment of a Cluster Level Association (CLA) – the second tier of this transformative strategy, with the first tier being the Self-Help Groups (SHG).

Project Duration: January 2019 - December, 2024

Impact Area: Chiradzulu (T/A Mpama)

Goal: To contribute to the reduction of child marriage rate at district and national levels in Malawi.

Target Group: This project is targeting 87,041 CAYs (in 189 schools, 102 communities) as direct beneficiaries and 1,656 norm setters (chiefs, religious leaders, government officials and initiators) as indirect beneficiaries.

Summary Of Achievements 2019 - 2023

INDICATOR	TARGET	ACHIEVED	EXPLANATION
Number of SHG established	96	56	COVID-19 pandemic and cyclones (Freddy, Idai and Gombe) have contributed a lot to the variances
Number of children accessing good health care services	7560	2458	COVID-19 pandemic and cyclones (Freddy, Idai and Gombe) have contributed a lot to the variances
Total savings	MK 3,102,100	MK 3,555,416	COVID-19 pandemic and cyclones (Freddy, Idai and Gombe) have contributed a lot to the variances
Total loans issued	MK 11,100,000	MK 13,705,155	
Total number of existing CLAs	7	1	COVID-19 pandemic and cyclones (Freddy, Idai and Gombe) have contributed a lot to the variances
Number of community facilitators	14	4	COVID-19 pandemic and cyclones (Freddy, Idai and Gombe) have contributed a lot to the variances
Number of SHG members in businesses	752	451	COVID-19 pandemic and cyclones (Freddy, Idai and Gombe) have contributed a lot to the variances
Number of SHGs that have collapsed	11	25	COVID-19 pandemic and cyclones (Freddy, Idai and Gombe) have contributed a lot to the variances
Savings/Loan ratio	3.1	4.7	

Point Of Progress Efforts in the Drive of Uplifting the Economic Status of Ultra-Poor Families in Chiradzulu

CONTEXTUAL UPDATE

Malawi grapples with income inequality and social exclusion, leaving many struggling to make ends meet. The vision of a thriving middle class, as outlined in Agenda 2063, seems distant and challenging to achieve. Chiradzulu district, located in the Southern region of Malawi, faces similar challenges, with a significant portion of its population living on less than one dollar a day.

The district's socio-economic profile reflects the stark reality, revealing that 27.5% of its inhabitants fall into the category of ultra-poor.

In response to this pressing issue, Point of Progress (POP) has taken action by implementing the Self-Help Group Approach (SHGA) in Chiradzulu's T/A Mpama. This initiative aims to bolster the resilience of ultra-poor families against economic shocks. Resilience, in this context, refers to the capacity of individuals, households, and communities to cope, adapt, and transform in the face of challenges.

Self Help Groups play a pivotal role in building the resilience of their members and households, resulting in meaningful improvements in psychosocial outcomes. These groups prove effective in enhancing overall resilience to various shocks, be they short-term and acute crises or chronic, community-wide challenges.





While substantial evidence highlights the economic impact of Self Help Groups, their influence on psychosocial factors and subjective resilience capacities has garnered less attention.

By fostering collective strength and support, the Self-Help Group Approach in Chiradzulu offers a glimmer of hope in the pursuit of a more resilient, inclusive, and prosperous community.

Self Help Groups, comprising 10-25 members, convene regularly, typically on a weekly basis, to share their time and resources—be it labor, money, or assets—while working towards individual and collective aspirations. The essence of these groups lies in nurturing mutually supportive relationships, achieved through collective decision-making, transparent rule-setting, and promoting accountability, all fostered during face-to-face meetings.

These groups embody a modern adaptation of traditional savings circles, incorporating various methodologies such as Village Savings and Loans Associations (VSLAs), Savings for Life (SfL), Savings and Internal Lending Communities (SILCs), Savings for Change (SfC), and Women Organizing Resources Together (WORTH). Embracing the spirit of unity and empowerment, Self Help Groups stand as a beacon of hope, driving positive change within communities across the globe.

EMPOWERING ESMIE PILINGU: EMBRACING THE JOURNEY OF DISABILITY DEINSTITUTIONALIZATION



In Malawi, individuals living with disabilities encounter a myriad of challenges that hinder their rights and full participation in society. Sadly, these members of the community often face discrimination, burdened by prevailing taboos attached to disability. According to the 2018 Population and Housing Census, a significant 1,734,250 persons in Malawi live with disabilities, comprising approximately 11.6 percent of the population aged over 5 years.

Amidst this backdrop, Esmie Pilingu from Nacho Village in TA Mpama stands as a testament to resilience and determination. As a single parent facing the hardships of making ends meet and meeting household needs, she has confronted numerous obstacles. Moreover, being a woman living with a disability, Esmie has endured the additional burden of reliance on handouts to support her siblings.

Esmie's story speaks volumes, illuminating the challenges faced by many living with disabilities, while also inspiring hope and igniting the drive for greater inclusion and understanding within society. Her journey, one of triumph and tenacity, serves as a call for compassion and support, fostering an environment where all individuals can thrive and flourish, regardless of their abilities.

A pivotal moment arose when Point of Progress engaged with the Nacho community, where Esmie eagerly participated. Introducing the transformative SHGA concept, Esmie embraced the idea wholeheartedly, making her the first woman to join the Yankho SHG in Nacho village in 2021. The enriching social discussions within Yankho SHG further fueled Esmie's synergy, empowering her to fully engage in community life beyond the realm of economic empowerment.



“The shame I experienced because of my disability was the feeling that I do not always feel welcome to express now. I had a feeling that people would always come to my rescue in terms of basic need provision as I lived in the hand to mouth life.”

"I embarked on my savings journey with just K200, and that small step enabled me to secure a loan of MK5,000. With this initial boost, I launched a tomato-selling business at Mbulumbuzi market. Today, I proudly stand with a thriving business worth MK203,500, providing for my siblings' food and education expenses. Moreover, the social discussions within our SHG honed my advocacy skills, propelling me to become an influential member of the Mpama I Area Development Committee (ADC). In this role, I passionately advocate for the women's development needs in our community," shared Esmie, brimming with pride.

Point of Progress initiated the process by engaging district stakeholders, including the District Gender Officer, before involving the ADC. Utilizing participatory rural appraisal tools and community mapping, vulnerable women were identified and integrated into the SHG. These groups then embarked on essential modules covering record-keeping, child protection, nutrition, and advocacy for women's active participation.

Esmie's remarkable journey showcases the transformative power of SHGs, empowering individuals to create thriving businesses, effect positive change, and become advocates for their community's development needs. Point of Progress continues to be a catalyst for such remarkable transformations, fostering resilience and progress within the heart of Malawi's communities.

NO SWEET WITHOUT SWEAT



As you stroll through Chilemba Village in TA Mpama, Chiradzulu, it may initially appear that economic empowerment for women is a distant dream. However, this perception swiftly dissipates when you encounter the remarkable Rose Chilemba. A true inspiration, Rose embodies the belief that with calculated determination and a viable business plan, anyone can build their financial success from the ground up.

Rose's journey took a transformative turn when she joined Tithandizane SHG, recognizing it as the missing piece in her life. Liberated from crippling high-interest loans that left her with little to show year after year, she harnessed the SHGA concept to propel her agribusiness forward. With a cumulative loan of MK 85,000, her venture has blossomed into a thriving enterprise worth MK 250,000. Supported by the group, Rose effortlessly procures farm inputs and anticipates sales of MK 300,000 from her bountiful harvest.

Now armed with economic prowess, Rose effortlessly provides for her children's education and nourishment, ensuring all six food groups grace their plates.

Not only has she secured a chair and five chickens, but her enterprising spirit has multiplied her poultry to a total of 17.

As an energetic member of Tithandizane SHG from Chimtengo village, Rose joined the group in 2021, captivated by the potential of SHGA to uplift her life from the financial crisis she once faced.

The success stories like Rose's demonstrate the power of SHGs, empowering women to achieve economic independence and prosperity. Point of Progress has played a pivotal role in facilitating this transformative journey, engaging district stakeholders, including the District Gender Officer, and utilizing participatory rural appraisal tools to identify and empower vulnerable women within the community.

Through modules covering record-keeping, child protection, nutrition, and advocacy for women's participation, the path to empowerment continues to unfold, one woman at a time.

GERTRUDE MAKUPA FLOURISHES WITH THE SELF-HELP GROUP APPROACH

In a world where many women feel disheartened by the limitations of their economic strength in supporting their families, Gertrude Makupa stands as a shining example of resilience and empowerment through SHGs. A proud member of Chimwemwe SHG from Mitawa village, under the guidance of Village Headman Ulaya in TA Mpama, Gertrude joined the group in 2021, marking the beginning of her transformative journey. Since then, she has accumulated an impressive MK 121,200 in savings.

Venturing boldly, Gertrude secured a loan of MK 90,000 from the group, capitalizing on the demand for food following the impacts of cyclone Freddy. Diving into maize and rice sales, her business flourished, soaring to a remarkable MK 398,000. As a result, she comfortably supports her two children, one of whom is currently pursuing plumbing at Aida Chilembwe Community Vocational Training College. Additionally, Gertrude nurtures a thriving poultry venture, raising 22 chickens that she sells to further enhance her economic strength. The profits from her business endeavors also allowed her to make improvements to her home, cementing the foundation of her family's future.

In the past, Gertrude faced challenges with loans, at times risking her household assets due to burdensome interest rates. However, her life took a turn for the better when she embraced the SHGA concept. Drawn to the SHG group by its attractive 10% interest rate and a minimum weekly savings contribution of K200, she found her path to financial stability.



Furthermore, the group equipped her with valuable business management skills, enabling her to navigate her ventures skillfully, making informed decisions and calculating profits with ease.

Gertrude's inspiring story showcases the transformative power of SHGs, empowering women to break free from financial constraints and build a secure future for themselves and their families. With Point of Progress leading the way, more women like Gertrude are discovering the strength of unity, fostering resilience, and unleashing their full potential, proving that they can thrive even amidst economic challenges.

Before engaging the ADC, Point of Progress consulted with district stakeholders, including the District Gender Officer. They used participatory rural appraisal tools to conduct community mapping and identify vulnerable women who could benefit from the SHG. The groups were then trained on modules covering record-keeping, child protection, nutrition, and advocacy for women's participation.

"I transformed a MK90,000 loan into a thriving maize and rice business, generating MK398,000. It has provided for my children's education, allowed me to raise 22 chickens, and even improved my home."



Embracing Dreams and Shaping Hope: The Inspirational Journey of Lisa Njiwa



Introducing Lisa Njiwa, a remarkable member of Yankho SHG from Nacho village, under the guidance of Group Village Headman M'manga, TA Mpama, in Chiradzulu. Lisa's life took a transformative turn in March 2022 when the Point of Progress project officer introduced the SHG concept to her village.

"The arrival of SHG in our community marked a turning point in my life—and for others. The old notion of painting men as sole breadwinners and holding a monopoly on community leadership vanished, replaced by a vision of empowering both men and women equally, forging a poverty-free, sustainable, and promising future. The group equipped us with vital skills in leadership, group management, nutrition, business, child protection, and women's participation," narrates Lisa with fervor.

With Point of Progress actively engaging district stakeholders, including the District Gender Officer, and utilizing participatory rural appraisal tools for community mapping, vulnerable women were identified and incorporated into the SHG.

Modules covering record-keeping, child protection, nutrition, and advocacy for women's participation further enriched the groups' journey.

Lisa's determination and hard work bore fruit, elevating her fish and tomato business capital from a modest MK10,000 to an impressive MK195,000. Her wise investments allowed her to acquire two piglets and enhance her home with new glasses. Embracing winter cropping, she anticipates further success, aiming to realize MK250,000. With her thriving business and savings from the group, Lisa now confidently secures household essentials and cares for her two children.

Lisa's story stands as a testament to the transformative power of SHGs, instilling hope, fostering equality, and driving economic growth within communities. As Point Of Progress continues its impactful work, more lives like Lisa's are set to be uplifted, creating a brighter, more inclusive future for all.

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