

# Rural Enterprise Assistance Project (REAP) Malawi, 2022-2025

**Malawi is one of the poorest countries in the world. In the southern region of the country, where this project will be implemented, more than 19% of people live in extreme poverty, surviving on less than \$1.90 a day. This is simply not enough for families to meet their basic needs.**

People living in extreme poverty in rural communities have few assets and cannot afford to take risks in developing new businesses or livelihood options, instead prioritising the immediate needs of their families. Further barriers, including limited access to loans and land, and discrimination due to gender, ethnicity and religion, also fuel a lack of opportunity. Life is especially tough for female-headed households, due to the multiple barriers and disadvantages girls and women face in Malawi. This includes a disproportionately high care burden, discriminatory laws and practices, and high rates of gender-based violence.

Meanwhile, the country continues to bear the brunt of the climate crisis, with erratic weather patterns on the rise, including droughts and flooding. Cyclone Freddy, one of the deadliest on record, struck the country in March 2023, causing widespread damage and destruction to homes, infrastructure, crops and livelihoods.

Hundreds died and more than 500,000 people were displaced.

**‘The impact of this cyclone on families has been crushing, coming after a severe cholera outbreak’**  
 Luke Thieu, Country Director, Christian Aid, Malawi

Worryingly, another deadly cholera outbreak may follow, due to a lack of adequate water, hygiene, health and sanitation systems. Christian Aid is assisting those affected to recover and rebuild in the cyclone’s aftermath.

**More than ever, the people of Malawi need our support to carve out new opportunities and hope.**

Through the Rural Enterprise Assistance Project (REAP), Christian Aid and its partners are doing just that.

This year, we invite you to make a difference by supporting this vital project. You will help households in Mulanje and Phalombe districts lift themselves out of extreme poverty and will support them as they rebuild their lives and livelihoods in the aftermath of the deadly cyclone.

And the best part? **All donations will be matched pound for pound by AquAid and the Africa Trust, up to £500,000.** Let’s work together to transform lives and make a lasting impact.

Thank you for your support.



**Women meeting at their savings and loans group in Malawi.**

**REAP: Lifting families out of extreme poverty**

REAP aims to support families to lift themselves out of extreme poverty in Mulanje and Phalombe districts, southern Malawi, by helping them to develop sustainable livelihoods and increase their incomes. The two districts were badly impacted by Cyclone Freddy, with many of the targeted households losing their assets, crops and houses.

The project is being delivered together with our local partner Alliance Development Africa Foundation (ADAF), alongside local district community development and agriculture offices. We will support the targeted families to access vital savings and loan by establishing a network of village savings and loans associations (VSLAs) and giving them business training and support.

**A snapshot of REAP**

<b>Project summary</b>	To support families out of extreme poverty by helping them to develop sustainable livelihoods and increase income.
<b>Project location</b>	Mulanje and Phalombe districts, Southern Malawi
<b>Project end date:</b>	October 2025
<b>Local partner</b>	Alliance Development Africa Foundation (ADAF)
<b>Total direct project participants</b>	5,250 households (70% women and 30% men)
<b>Total project participants</b>	26,250 individuals



Esther Saizi and the village saving and loans group meet to discuss their finances.

This will equip households with the resources, networks and skills they need to establish or strengthen existing small businesses. Through this work, we aim to support 5,250 households, of which 70% are women and 30% are men, to lift themselves out of extreme poverty by 2025.

### Overarching objectives and planned activities of the project

#### Objective 1: Increased financial inclusion and economic opportunities.

- The project will support the formation of 350 VSLAs. These small, community-led associations enable people who often do not qualify for formal banking services to save and take out interest-free loans. They work by each member contributing small amounts of savings into the association regularly, with profits used to provide loans to each member to establish or grow their businesses. Members then repay these loans over time. VSLAs will prove especially valuable to households who have been impacted by Cyclone Freddy.
- The project will support 100 minority rights civil society organisations, 73 advocacy networks and 292 individual change agents to represent minority groups and address local concerns, participating in decision-making processes and policy implementation.
- Training and technical assistance will be provided to civil society organisations and change agents on legal rights, paralegal and mediation skills, and advocacy support to protect and claim these rights.

#### Objective 2: Increased and diversified livelihood practices.

- The project will promote and support 50 best performing groups in developing businesses of their choice. Popular options include fish farming and beekeeping.
- VSLAs will be supported to produce and implement business plans.
- Loans will be provided to businesses set up by community members.

### Project impact

This project is expected to have a significant impact on the lives and opportunities of the targeted households. In particular, the project will:

- **Improve and diversify livelihood practices**, leading to greater financial resilience and reducing household vulnerability to external shocks, including price increases and disasters.
- **Increase income and income sources**, resulting in improved living standards and an increased ability to meet basic needs (such as food, shelter and education).
- **Improve the status and opportunities of marginalised groups**, especially for girls and women. Evidence continues to show that being financially active and independent is a key route to women's empowerment.



Esnart Daza selling dried fish, tomatoes and fruit.

## Sustainability

**All REAP activities have been designed with sustainability in mind. Through this project, we will equip the households with the skills, knowledge, capital and networks they need to thrive long after the project comes to an end.**

Our experience shows that VSLAs are sustainable structures that enable families to evolve and grow their businesses over time.

Through our Breaking the Barriers programme in Malawi, we established a revolving funds scheme to support 875 women to build sustainable energy agro-businesses. We have worked previously with ADAF in other locations in southern Malawi to support more than 3,370 farmers to develop alternative businesses to diversify their income through 200 savings groups.

In REAP, these growing and revolving funds will be managed jointly by ADAF and Christian Aid to support communities within the lifecycle of the programme and beyond. Groups will also be linked to a government programme if they need to access further capital to grow their businesses and gain additional vocational skills.

## Esnart's story

Married with eight children, Esnart Daza was already running a *mandasi* (fritters) business, baking and selling the snacks locally. When Christian Aid's Wealth Creation for Pigeon Pea Smallholder Farmers (Malonda) project started, she saw the advantages and became involved.

Through the Malonda project, Esnart was encouraged to diversify her business activities to boost income. She received training on how to run her businesses, helping her to gain vital new knowledge and skills, such as how to calculate cost price and loss. Esnart was also supported to access an interest-free flexible loan through her local VSLA. She used the loan to start another new business selling dried fish, tomatoes and fruit.

Esnart has now established and grown several other businesses, enjoying new income and status as a result. She is a savvy and ambitious entrepreneur, and has already begun investing additional money back into her thriving businesses. This has included purchasing additional seeds and tools for her farm, boosting crop production. Her family are now enjoying improved food security and nutrition.

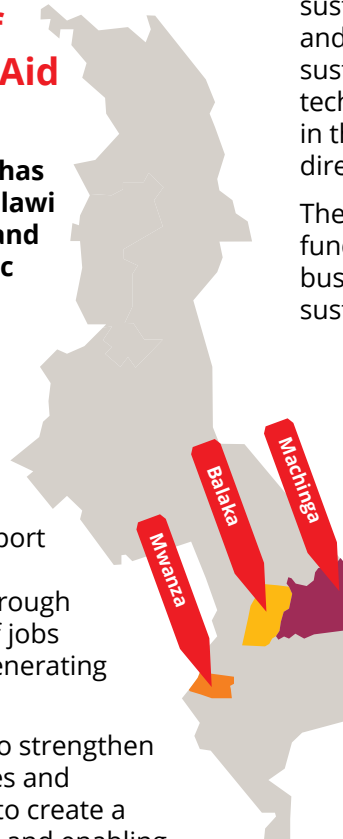
She is planning to buy a refrigerator to start a business selling cold drinks. Esnart also hopes to save enough to improve her home.

## History of Christian Aid in Malawi

**Christian Aid has worked in Malawi for 20 years, and a key strategic focus for the country programme is economic justice.**

Through this programme, we aim to support the poorest households through the creation of jobs and income-generating opportunities.

We also seek to strengthen market linkages and opportunities to create a more inclusive and enabling environment for everyone.



A recent example of Christian Aid's approach is reflected in the EU-funded Breaking the Barriers programme.

This €6.17 million project was delivered by Christian Aid in 2018–2022 across some of the poorest and most remote off-grid communities in Burkina Faso, Ethiopia, Honduras and Malawi.

Breaking the Barriers aimed to increase rural women's jobs and incomes in the sustainable energy sector, improve working and living conditions and promote gender equality. Christian Aid supported women to establish women-led sustainable energy enterprises, and provided business training, sustainable energy products and technologies, and financial support in the form of grants and loans directly to support business growth.

The programme set up revolving funds to enable loans to establish businesses and for people to adopt sustainable energy technologies.



**Esther Saizi baking pigeon pea bread to diversify her income.**

Christian Aid is also currently supporting **more than 3,000 pigeon pea farmers** in the Machinga, Mwanza and Balaka districts of Malawi through the Malonda project.



## Monitoring, evaluation and learning

Christian Aid ensures that its work is evidenced through rigorous, robust and responsible monitoring and evaluation and data management.

The Malonda project is monitored via quarterly community participatory visits, review meetings and regular visits to the projects.

Christian Aid will also include counterparts from district government departments in the monitoring, evaluation and learning process to increase the sustainability of the actions beyond the lifecycle of the project. Pre-and post-intervention interviews will be conducted to gather evidence of how the project has changed lives.

## Malonda project

This project is working to reduce poverty through the creation of sustainable domestic and export markets, while providing an affordable financing mechanism to boost household income.

We have supported farmers to access training and VSLAs to diversify their livelihoods and income-generating activities.

The Malonda project has facilitated new market opportunities for the farmers to sell their produce to new markets and at a better price.

Our partner also created a colourful cookery booklet with 17 delicious recipes to increase in-country consumption of pigeon peas and improve family nutrition.

As a direct result of this project:

- The number of households with diversified income has grown from 28% to 45%.
- Food security at a household level has increased from 19% to 38%.
- Financial literacy among smallholder farmers who received financial literacy training has increased.

**‘This project is about eradicating poverty through economic empowerment’**

Robert Thindwa,  
Economic Justice Specialist,  
Christian Aid, Malawi



**Malawi is the largest producer of pigeon peas in Africa. A drought-resistant legume that thrives in the dry fields of southern Malawi, the pigeon pea is a dietary staple for millions of people around the world.**

## Join us in supporting families in Malawi to build brighter futures

We are asking you to join us in helping to transform the lives of vulnerable families in Malawi. Together, we can give them hope, and the tools and knowledge they need to build brighter futures.

**AquAid and the Africa Trust will generously fund 50% of this £1,000,000 three-year project.**



**They will match donations made to our appeal, pound for pound, up to £500,000.** This means any contribution you make will be doubled.

**Please join us in making a difference today.  
Thank you for your support.**

15% of your gift will go towards Christian Aid's indirect costs. This includes Christian Aid global information and financial systems, global procurement, global support to country staff, and support for global governance, accountability and strategic operational development – the vital infrastructure which ensures that your donation is used as it intended and track and maximise impact. If we secure the total co-funding amount, any additional funds will be put towards other important work at Christian Aid.

**[caid.org.uk/malawi](https://caid.org.uk/malawi)**

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