

Maria Manda's Inspiring Journey with Umphawi Watha Group

In 2020, a group of determined individuals in Mpimbi village, Traditional Authority Fuka Mapiri, embarked on a journey to alleviate the burden of poverty in their community.

Calling themselves "Umphawi Group," the 20 members, predominantly women, faced challenges without a clear vision or proper guidance. Little did they know that their fate was about to take a remarkable turn.

Fast forward to 2021, and Opportunity International Malawi (OIM) initiated the Inclusive Rural Financial and Sustainable Livelihoods Project with support from the Financial Access for Rural Markets, Smallholders, and Enterprise Programme (FARMSE). This project aimed to empower Community-Based Financial Organizations (CBFOs) and enhance their social, environmental, technical, and financial capacities.

Through this project, the group learned valuable skills in developing collective and individual visions, business management, and income-generating activities. They also gained knowledge on safeguarding their finances through account opening, establishing links with formal financial institutions, and accessing loans to boost their businesses. The transformation had begun.

"In 2021, the group managed to get K250,000, which we decided to invest in rice farming," shares Maria Manda the group secretary.

The following year, the group harvested 32 bags of rice, translating to K670,000 in revenue. With this newfound prosperity, they invested in cattle, solar batteries for rent, and further expanded their rice farming ventures. By 2023, their success had continued, yielding 20 bags of rice and a total income of K732,000.

Buoyed by their accomplishments, Umphawi Group rebranded themselves as "Umphawi Watha," signifying the transformation in their lives. Members were now able to pay school fees, meet daily needs, and live contentedly.

One shining example of individual success within Umphawi Watha is Maria Manda, who realized her dream of building an iron-sheet house. "In 2021, I received K200,000 from my village bank shares and used it to make bricks," Maria proudly states. With K400,000 from her shares in 2022, she purchased iron sheets. In 2023, Maria received K300,000, investing some in cement and diversifying into the usipa business for sustainable income.

"Thanks to FARMSE and OIM, my dream of a comfortable home has become a reality," expresses a grateful Maria.

Cosmas Mhango, the OIM Project Officer, commends the project for its profound impact on the community's livelihood. "This project has truly changed the lives of the people in this community," he remarks, emphasizing the positive transformation brought about by Umphawi Watha Group's hard work and dedication.