

# WEALTH CREATION FOR PIGEON PEA SMALLHOLDER FARMERS IN MALAWI

Malonda biannual project report

*January 2021- June 2021*





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**Benson Alick is 32 and lives in Kalambo, 3 hours south of Lilongwe, Malawi's capital city, with his wife and child.**

Before meeting Alliance Development Africa Foundation (ADAF), he worked as a security guard.

However, after the business management and village savings training with ADAF he began exploring new business opportunities and settled on bicycle hire services.

He successfully secured a Christian Aid funded interest free loan of £52.63 and purchased a bike.



Benson also joined the VSL groups that were formed by ADAF and has started to grow his savings. Benson has now managed to buy three more bicycles and employed more people to expand his business.

Benson plans to expand his business by buying a motorbike allowing him to charge greater fees and secure greater profit for his family and staff.

# Executive Summary

## Project overview

The Malonda project is targeting 3361 pigeon peas farming households with an aim of reducing income poverty through creating sustainable market and financing mechanism for the production of pigeon peas.

The project will create sustainable markets through:

- 1) Conducting Market intelligence to identify and securing access to international markets alternative to and including India.
- 2) Creating and strengthening domestic markets by increasing local consumption through
  - (a) Developing pigeon peas nutrition recipes
  - (b) Production of Fish and Livestock feed, using pigeon peas as a raw material
  - (c) Advocacy with Malawi Government to prioritize pigeon peas in Government institutions such as Prisons, Schools and Hospitals.

The project is also establishing Village Savings and Loans Associations (VCSA) and providing access to seed capital to enable businesses growth, access modern farm inputs and cushion them financially in between seasons.

## Report summary

- We have secured a pigeon pea contract of 10,000 MTS with a Dubai Company (FTG). The contract will support the project to achieve its goal of facilitating international market growth and stabilise product sales.
- The project has utilised its information system to ensure farmers are regularly updated on existing project progress and opportunities within the Pigeon Pea Value Chain.
- Malawi government has successful signed an MOU with India which has opened up new market opportunities.
- 2 warehouses have been built with assistance of the project which will promote aggregation and encourage co-operative market offerings.
- The project is also in progress of conducting post-harvest refresher courses to promote quality and reduce wastage through use of hermetic bags.
- 3000 Pics bags have already been bought and will be distributed for use during the peak marketing season.
- The project has procured a dhal making machine for cooperatives to process pigeon peas into dhal and manufacture animal feed.
- The project has cumulatively trained 1357 beneficiaries and disbursed loans to 769 members from 74 VLSAS.
- Cumulatively, over 1855 farmers have received loans and 2634 have been equipped with business and entrepreneurial skills.
- VSLA Cycle 1 Share out (77 VSLA Clubs with 628 members) was at £30,000 and current savings portfolio among all VSLA stands at £13,000.

# Summary OF Achievements.

- The project has **secured a contract with FTG Company for 10,000MT** of Pigeon Peas.
- The project has constructed 2 warehouses at Khamalathu and Nkhonde cooperatives to promote primary aggregation of the commodities and has procured a **small dhal processing machine to pilot micro processing.**
- Successfully conducted market testing of dhal using local outlets.
- Conducted continuous orientations on collective marketing and postharvest refreshers helped farmers to popularised pigeon peas recipes to promote in-country consumption through cooking demonstrations and use of media.
- Promoted animal feed using pigeon peas as a raw material where **5 tonnes** were produced mostly for pig farming.
- Formed 20 new VSLAs and trained 1347 beneficiaries securing an accumulative figure of **2624 farmers on business management and financial literacy.**
- VSLA Cycle 1 Share out (77 VSLA Clubs with 628 members) was at **£30,000** and Current savings Portfolio among all VSLA stands at **£13,000.**
- **80%** of the trained beneficiaries to date are in business and **93 %** of trained are still active in the 194 functional VLSAs.
- **769 beneficiaries received loans** during this period.



**51-year-old Esnat Daza hails from Chiwembu Village, T/A Nthache, Mwanza. She is married and has 8 children to her name. She is a standard 8 drop-out.**

Esnat Daza was already into “*mandas*” (fritters) business by the time Alliance Development Africa Foundation (ADAF) introduced a business project to her area. She baked and sold the fritters locally.

At the time of interview, she indicated that she was still doing the “*mandas*” (fritters) business. But, she introduced a new business in order to broaden her income generating capacity. She ventured into airtime and electronic cash transfer (mobile electronic money transactions) business. Having done that, she started enjoying increased business returns.

When ADAF came up with a business project in the area, she was among those who benefited from their business trainings. Through the training, she acquired important skills in running a business, including the ability to calculate cost price and profit. She was also able to access a **£52.6** ADAF loan which she used to introduce a totally new business of selling dried fish, tomatoes and fruits. The loan, which she described as interest-free and flexible, did not give her any repayment challenges. She actually indicated that she finished paying the loan and her business keeps growing.

At the ADAF training, she also learnt about the importance of being a member of Village Savings and Loans Association (VSLA). After becoming a member of VSLA, she had access to readily available financial services such as loans. Again, this gives her an opportunity to sustain her growing business venture by boosting business capital using her savings.

Thanks to ADAF project, her growing business has enabled her to buy farm inputs. She anticipates a bumper yield in the 2021 harvesting season. Thus, she is assured of food security in her household.

Her dream is to renovate her house and also buy a refrigerator to use for running a business of selling cold beverages.

# Pigeon Pea 2021 Seasonal Market outlook.

At national level, in 2020, it was projected that an estimated 120,000 tons up from 75,000 tons in 2008 would be demanded representing a 63% increase. Similarly, net trade projection for 2020 was expected to be 100,000 tons up from 3,000 tons in 2008 due to high and growing demand for pigeon pea in South Asia. Low use of improved varieties continues to be a constraining factor for productivity growth.

The Malawian Government has secured a 5 year, 50,000MT a year export agreement for pigeon peas for the with the India Government. An MOU was signed in June 2021 at a ceremony which the **Nandolo farmers Association** (our project partner) was in attendance.

The Ministry of Trade has allocated 30,000MT for private traders and 20,000MT for small scale producers including **Nandolo farmers Associations**. Further capital is needed to enable NFA scale to meet this opportunity. This is a long-term market that is aimed at helping the farmers over the next five years. [Read more](#)

The Malawian Government has set a minimum farm gate price of MWK 240/Kg and at the time of reporting in June 2021 the prevailing price of MK 300/Kg . [Read more](#)

Overall, pigeon pea production is expected to reach at 72,707 in 2021 only for Malonda Project Districts namely Mwanza, Machinga and Balaka as compared to about 46,000 in 2020. Farmers from the project have aggregated about **5649 which is expected to bought by Nandolo Farmers Association..**



# Activity Progress

**Outcome 1: To strengthen linkages among value chain actors to increase and sustain access to both local and international markets and enhance equity.**

There is notable progress being made under outcome 1 where most of the indicators have been exceeded as indicated in **Table**. All the 21 cooperatives now can sell their pigeon peas through NFAM who have signed a contract with FTG to sell 10,000 metric tons of pigeon peas. Below, follows description of progress of activities conducted during the reporting period under this outcome.

**Table:** Indicator Table for Outcome 1 for project achievement to date and for reporting period

	<i>Indicator</i>	<i>Project Target</i>	<i>Project Achievement to date</i>	<i>Completion Rate</i>	<i>Jan – Jun 2021 Achievement</i>
1.4	Number of cooperatives who have established linkages with commercial market organizations/buyers	21	21	100.0%	21
1.5	Number of platforms meetings conducted	3	0	0%	0
1.6	Number of cooperatives trained in value addition	21	21	100%	21
1.11	Number of cooperatives producing feed	17	0	0%	0
1.12	Volume of feed manufactured (tons)	30	70	233.3%	30
1.13	Value of feed manufactured and (MWK)	22,000,000	31,000,000	140.9%	9,000,000
1.14	Number of pigeon peas recipes popularized	NA	13/17	100.0%	1

**=Activity 1.1: Mobilising pigeon peas farmers into processing.**

The Malonda project has embarked on a drive to promote local processing of pigeon peas into dhal by cooperatives. During the reporting period, the project initiated the procurement of a dhal machine for the Khamalathu cooperative as one of the cooperatives earmarked as a value addition centre. The project plans to do similar investments to Nkhonde and Mpandazi Cooperatives. It is estimated that Khamalathu will be processing about 500Kgs in a day and indirectly support over 600 farmers in TA Chikweo, Machinga. The machine costed circa £4,000. GBP.

*Machine specifications are indicated below.*



- **Capacity: 80-125kg/hr.**
- **DE husking:** Through horizontal frustum of cone emery roller.
- **Size:** 1575 x 1335 x 1695mm (L x B x H) 8pprox..
- **Splitter:** Splitting of pulses obtained through separate hopper.
- **Husk Separation:** Husk separation through aspirator assembly.
- **Oil Can:** Oil can provided for oil treatment during dal processing.
- **Grades:** To separate whole dehusked pulses, split & broken.
- **Motor:** 2 HP electric motor.

**SALIENT FEATURES:**

- Easier operation, better output, and low maintenance cost.
- Dusking, Splitting, Separation & Grading all in one machine.
- Rectangular large size screens (for better cleaning).
- Interchangeable) Rust proof roller sieves.

**OUTPUTS**

- Dehusked Whole Dal Husk Split Dal Broken:
- Arrangement of collecting the DE husked, Split pulses, husk & broken in separate outlet.
- Low Power consumption. Stable and sturdy machine. Square pipe construction.



## Activity 1.2: Facilitating Development of pigeon peas nutrition recipes.

A total of 17 recipes have been translated from English to Chichewa and rolled out to the cooperatives to use in the production of pigeon pea – based processed foods. Bazare, Namibawa, Mazimboko and Khamalathu members are producing various processed food ranging from cakes, crispy spiral snack locally called Cheula and many more. Members of the cooperatives sell some of these recipes in nearby schools and markets, thereby increasing their household income

## Activity 1.3: Promote use and Access to hermetic bags to the pigeon peas farmers.

The project conducted post-harvest refresher course to promote quality and reduce wastage through use of hermetic bags. 3000 Pics bags have already been bought and distributed to 3000 farmers (2100F: 900M) for use during the marketing season focusing on helping only those cooperatives who will be able to keep the commodity as they await favourable marketing conditions. Farmers were encouraged to buy additional bags on their own

## Activity 1.4: Facilitating linkages to markets & Securing of the contract with FTG

During the reporting period, 21 cooperatives had secured market linkages for their pigeon peas. NFAM successfully secured and signed contract with a Dubai-based company with offices in Malawi called FTG to supply 10,000 metric tonnes of pigeon peas at an average price of MK382.50 per kilogram.

The **Table below** shows that a total of 14 out of 21 cooperatives sold their pigeon peas through NFAM at an average selling price of 324.56 Malawi Kwacha. During the period, middlemen and other traders have been buying pigeon peas at just above the government set minimum price of MK240. This means that farmers had a better market deal selling their pigeon peas through NFAM. For instance, one cooperative in Machinga district, Khamalathu, 86 of its members sold a total of 72.35 metric tonnes of pigeon peas through NFAM making each farmer go away with an average of MK294,447.67 from the sales. Farmers reported that this was a better arrangement than what they have had previously where most of them sold it through the warehousing receipt system at Agriculture Commodity Exchange (ACE) where they incurred more costs such as deduction from warehousing and transportation of the commodity to the ACE centres.

**Table:** Sales of Pigeon Peas by Cooperatives per district

<i>District</i>	<i>Cooperative</i>	<i>Tonnage sold by Cooperative</i>	<i>Average Selling Price /kg (MWK)</i>	<i>Total Value realised from Sold Pigeon Peas</i>
<i>Machinga</i>	Mpapa	25.0	340.00	8,500,000.00
	Chikala	8.5	350.00	2,975,000.00
	Khamalathu	72.35	350.00	25,322,500.00
	<b>Sub-total</b>	<b>105.85</b>	<b>346.67</b>	<b>36,797,500.00</b>
	Khonde	2.94	340.00	999,940.00
	Talandira	3.76	330.00	1,240,470.00
<i>Balaka</i>	Nsamala	1.42	320.00	455,360.00
	Phalula	2.57	330.00	848,100.00
	Sawali	5.00	305.00	1,525,000.00
	Namibawa	13.04	340.00	4,434,960.00
	<b>Sub-total</b>	<b>24.74</b>	<b>330.00</b>	<b>9,503,830.00</b>
<i>Mwanza</i>	Mazimboko	1.69	275.00	464,200.00
	Mpandasi	1.71	300.00	511,500.00
	Tikondane	1.80	300.00	540,000.00
	Lipongwe	1.57	300.00	470,400.00
	Mitseche	1.50	310.00	465,930.00
	<b>Sub-total</b>	<b>8.26</b>	<b>297.00</b>	<b>2,452,030.00</b>
<b>Total</b>	<b>138.85</b>	<b>324.56</b>	<b>47,548,360.00</b>	

### Activity 1.5: Construction of warehouses for cooperatives to promote primary aggregation.

Two warehouses are under construction in Balaka and Machinga districts that will promote aggregation and encourage collective marketing. This is one way of helping farmers to store their produce in proper warehouses as they wait for better prices for pigeon peas. Nkhonde Cooperative's warehouse in Balaka district has been completed while Khamalathu's in Machinga is scheduled to be completed by the end of August 2021.



**Warehouse at Nkhonde Cooperative**



**Warehouse at Khamalathu Cooperative.**

### Activity 1.6: Testing local market for processed pigeon peas (Dhal).

NFAM is currently processing dhal made from pigeon peas. This is part of the testing of the response to the product by the target market. As indicated in the **Table below**, a total of 1.6 metric tons of pigeon peas was processed into dhal and packaged into 25kg, 1kg and 500g packs targeting wholesalers and retailers alike.

**Table:** Pigeon pea dhal processed and sold during the reporting period

<i>Month</i>	<i>Total pigeon peas used (tons)</i>	<i>Cost of producing pigeon peas (MWK) /Kg</i>	<i>Total produced after processing (tons)</i>	<i>dhal after sold (tons)</i>	<i>Total Dhal sold (tons)</i>	<i>Value of Dhal sold to date (MWK)</i>
<i>Jan</i>						
<i>Feb</i>						
<i>Mar</i>	1.43	601.40	1.0			
<i>Apr</i>						
<i>May</i>					0.05	90,000.00
<i>Jun</i>					0.33	594,000.00
<i>Total</i>	<b>1.43</b>	<b>601.40</b>	<b>1.0</b>		<b>0.38</b>	<b>684,000.00</b>

Efforts to have some of the packs sold to major Malawi supermarkets of Chipiku and Sana did not materialise because of the requirement to have the product certified by Malawi Bureau of Standards (MBS) first. The selling price of each kilogram is MK1,200, below other competing brands which sell within the ranges of MK1,300 to MK1,500, to attract target customers considering that it is new on the market. To date, the dhal has made sales of up to MK684,000.00 sold through local outlets.

This means that from the 1 ton of dhal produced which is being sold at MK1,200 per kg, a total of MK1,200,000.00 is expected to be realised from an investment of about MK627,000.00 giving NFAM a markup of just above 50 percent. This demonstrates that venturing into processing and selling dhal has potential for profit realisation.



\*pictures above are showing packaging of dhal both in 500 grams and 1 kg respectively

**From our market analysis and trial, the profitability of processing pigeon peas is clear and the market for dhal is readily available in country making this valuable market offering to meet the programme objectives.**

#### **Activity 1.7: Establish linkages to market information systems for 21 cooperatives**

NFAM has created a database of its farmers and is continuously updating the information to have all those with access to mobile phones to be registered for a platform through which they push in SMSs to farmers to provide market information including prices during the coming marketing season. So far, a total of 617 farmers (234F, 383M) farmers do benefit from the system. NFAM plans to partner ACE who run a similar platform together with Farm Radio Trust, called Zaulimi, to facilitate sustainability of the access to market information.

#### **Activity 1.8: Pilot the production of industrial animal feed e.g., Fish, chicken, pig feeds.**

NFAM member cooperatives have intensified in diversifying their businesses as they add value to their pigeon peas. 9 cooperatives with a total of 437 farmers (169 Male / 268 Females) (Khamalathu, Chikala, Nkhonde, Talandila, Bazale, Namibawa, Mpandazi, Khudze, Kunenekude) are promoting pigeon pea animal feed. To materialize the plans, they have built animal housing and are rearing livestock as a group using pigeon peas to make their feeds. Mpapa cooperative is in the process of securing a dam for fish farming which needs renovation plus Khamalathu has plans of constructing ponds for fish farming while Khamalathu and Nkhonde are also in a process of doing the same. During the reporting period, a total of 40 metric tons were produced by the cooperatives.



*\*Mr Juma busy feeding his chicken using pigeon peas*

**One of the Malonda Programme Participants is Mr Juma, a small holder and pigeon pea farmer; and member of lipongwe cooperative. He has been raising chickens for three years and was using maize bran as the main feed for his poultry.**

“I have been rearing chickens and I was feeding my chicks with the usual maize bran but I realized that they always had stunted growth and a low weight. This discouraged me so much and I thought of quitting animal farming, then being a member of lipongwe Cooperative, I attended a training on feed making organized by the Nandolo Farmers Association whereby I was trained how I can make feed for livestock using pigeon peas.

Little did I know that my chicks could grow healthy by changing feed, so I started using pigeon peas meal in chicken production for 3 months and there was a sudden transformation in terms of weight and health.

NFAM also gave five bags of animal feed which I am currently using and I am anticipating that I will have great returns because my chicks have doubled their size and weight because of this feed. I am very thankful to NFAM through the Malonda Project”

## Outcome 2: To facilitate Access to sustainable financial services and financial literacy.

**Table: Indicator Table for Outcome 2**

	Indicator	Project Target	Project Achievement to date	Completion Rate	Jan-Jun 2021
3.1	Number of smallholder farmers age, sex and disability, participating in VSLAs and using loan facilities for productive investments	3361	2624	78	769
3.2	Number of VSLAs trained in Business Skills and VSLA methodology	150	194	129	74
3.3	Percentage of smallholder farmers disaggregated by age, sex and disability, who have access to agriculture loans	90%	64.5%	72.7	25.4%

### Activity 2.1: Facilitation of formation of Village Savings and Loans Associations (VSLAs).

Cumulatively, the project has formed 194 VSLs translating into 2,624 farming households with 1,773 female and 851 male members against a project target of 3361 members. This means that the project has so far reached 78% of the targeted members who are members of VSLAs.

**Table:** Members who have so far been trained in business management and have accessed loans as of June 2021.

District	Cooperative	Trained in business management	Members Accessed loans	Total loans accessed (MWK)	Proportion accessed loans (%)
Machinga	Chikala	209	194	9,430,000	92.8
	<b>Sub-total</b>	<b>509</b>	<b>194</b>	<b>9,430,000</b>	<b>92.8</b>
	NKhonde	117	99	4,700,000	85.2
	Talandira	113	47	4,580,000	41.6
	Nsamala	361	304	14,800,000	84.2
Balaka	Phalula	138	89	4,435,000	64.0
	Bazare	556	331	16,240,000	59.5
	Sawali	177	57	2,290,000	32.2
	Utale	298	200	9,910,000	69.2
	<b>Sub-total</b>	<b>1760</b>	<b>1127</b>	<b>56,955,000</b>	<b>64.0</b>
	Khudze	22	21	1,030,000	95.5
Lipongwe	29	26	1,270,000	89.7	
Mwanza	Kunenekude	32	23	1,150,000	71.9
	Mwanza	24	23	1,150,000	95.8
	Mpamadzi	77	67	3,260,000	87.0
	Mazimboko	145	119	5,870,000	82.1
	<b>Sub-total</b>	<b>329</b>	<b>279</b>	<b>13,730,000</b>	<b>84.8</b>
<b>Total</b>		<b>2,479</b>	<b>1600</b>	<b>80,115,000</b>	<b>64.5</b>

### **Activity 2.2: Training VSLA in Business skills financial literacy and VSLAs Methodologies.**

Out of the 2,624 VSL members, 2,479 members (1,773 Females and 851 Males) have been trained in business management and VSL Methodology representing 95 percent, 31 of them are persons with disability. A total of 1,357 (405M and 952F) were trained during this reporting period. Following the training, all the trained VSLA members have developed business plans. This training was also designed to equip VSLA members with knowledge and skills to select, plan and manage small scale businesses.

### **Activity 2.3: Provide VSLA interest free loans**

Out of the 2,479 members that have been trained in business management and VSL Methodology, 1600 have received loans of up to MK80,115,000 (£77,603), representing 64.5 percent. Of all those who have accessed the loans so far, 70 percent are from Balaka district. The VSLA loans were planned to be disbursed to all the trained VSLA groups with an aim of empowering the members and giving them more opportunities to access financial resources to grow their business, facilitate pigeon peas production, and further reduce poverty. The project has recovered the whole £56,637 in year 1 representing a 73% repayment rate.

### **Activity 2.4: Providing Technical support and Monitoring of VSLAs including capacity to provide affordable financing to members**

The monitoring visits also focused on **performance of VSLAs**. Areas examined included share contribution, loan circulation, and frequency of borrowing/participation. Some of the outstanding findings include:

- **VSLA Cycle 1 Share out (77 VSLA Clubs with 628 members) £30,000.**
- **Current savings Portfolio among all VSLA stands at £13,000.**
- **80% of the trained beneficiaries to date are in business and 93 % of trained are still active in VLSAs.**
- **All 194 VSLA formed are active and functional.**



# Monitoring, Evaluation and Learning.

## 3.1 Project Review Meetings

During the quarter, Malonda project partners conducted a review and planning meeting which was participated by Christian Aid, ADAF and NFAM to appreciate what has been achieved so far since onset of the project and plan for the following quarter in context of reduced funding. This took place in May at Hippo view Lodge in Liwonde

## 3.2 Project Monitoring Visits

The project team continued to visit pigeon peas farmers in all the targeted areas, assessing them against four main areas:

- 1) **Aggregation.** The successful aggregation of harvests for market access and increased bargaining power.
- 2) **Quality assurance.** Maintaining the quality of the harvest through the stages re-grading at warehouse, proper packaging of bags to maintain shelf life, and ensuring proper storage, ventilation and avoidance of post-harvest losses.
- 3) **Production.** Further assessment of the cooperatives was conducted to understand the market saturation and activities of other enterprises which the cooperatives engage in complementing pigeon peas. 9 cooperatives were identified to be operating are in animal feed production.
- 4) **Safeguarding** The project team addressed safeguarding issues which had been shown to be affecting the collaborative partnership between ADAF and NFAM.

## Project Challenges

The project faced some challenges during the reporting period which had an effect on the progress of the project. Some actions were taken to improve on the situation as follows:

Challenges	Impact on Project	Action Taken
COVID 19 pandemic	At this second stage of project, the main challenge that has affected achievement of planned goals is the Covid-19 pandemic. Among the impacts are reduced funding for the project, limited gatherings for project activities in adherence to Covid 19 prevention measures.	Observing Malawi Public Health Gazzeted Guidelines <a href="#">read more</a>  Re-planning and re-prioritising of activities for year 3 to ensure project makes headway on desired impacts.
Delays in Loan Disbursements (Outstanding)	Delays in disbursements causing resentment among some beneficiaries both old and new.	
Funding/Fundraising	The project has funding limitations due to the COVID-19 pandemic.	Readjusting and re-prioritising key activities is underway so as to maximise impact within the funding climate.

## Lessons Learnt

- Red pigeon peas are best for processing dhal as other varieties of pigeon peas produce greater breakages and product losses.
- Inclusion of community leaders like chiefs, VDC and ADC leaders in project implementation is key to sustainable project and key in conflicts resolutions like VSLA

# Project Plan for The Next 6 Months

Result	Planned Activities	Timeframe (Month)
<i>To strengthen linkages among value chain actors to increase and sustain access to local and international markets and enhance equity</i>	1. Pigeon peas purchase and support processing.	July-Decemeber.
	2. Setting up 3 Value addition centres at Nkhonde, Mpandazi and Khamalathu Cooperative.	July-December
	3. Marketing of pigeon pea products like dhal to supermarkets.	October-December
	4. Support farmers in secondary interventions like Fish farming, Animal feed production for pigs and poultry.	September to November.
<i>To facilitate access to sustainable financial services and financial literacy</i>	5. Loan disbursements and recoveries.	August-October
	6. VSLA performance Monitoring (Continue to Monitor Individual business performance and VSLA performance.	July- December
	7. To conduct refresher courses to beneficiaries who have fully repaid their loans and have finished cycle 1 of the VSLA. This course will focus on business growth and continued VSLA participation for financial inclusion.	July – December.
	8. Training of the remaining 737 should be done in the next period so they can access loans and be monitored within the project time span.	



**Lucy Gomani is married with four children and she is a member of Khamalathu Cooperative in Machinga District. She has been struggling to improve welfare of her children and most of times she was busy working in other people's field to get money to buy food.**



Early this year, she attended recipe training and acquire knowledge to making mandazi. She took a step and started making mandazi by selling to pupils and at the marketing Centre.

“After the training, I decide to invest in mandasi business since using nandolo flour was cheaper compared to flour from shops, early of days of the business, many people were asking what is this and I was explaining to them that I was mandasi made from pigeon peas and they puzzled.

Little by little, they started liking my mandasi and now I have many customers as my mandasi are cheaper compared to others and taste better as well.

From Monday to Friday, I make not less than MK4000 per day and when deduct the cost, I walk out close 2500MK as profit.

This money is helping me to provide all house necessities as well as paying school fees for child who is now at secondary school. I joined Village bank and I am saving money so that I can build an iron sheets house next year, thank so much Malonda project for coming up with such trainings”