Tsatilani COMSIP Cooperative Union Limited pa

COMSIP Shapu!

Chichewa Vol. 2 | April, 2026

World Bank iyamikira pulojekiti ya SSRLP-Tidzidalire

Atukuka kudzera mukusula katundu

Ngongole ya MEDF itukula gulu la Timweretu

www.comsip.org.mw

UK International Development
Partnership | Progress | Prosperity

THE WORLD BANK
IBRD • IDA | WORLD BANK GROUP

Ireland

Embassy of Iceland
Lilongwe

COMSIP
Community Savings and Investment Promotion
COOPERATIVE UNION LIMITED

TIPEZENI PA INTANETI

Tsatilani COMSIP
Cooperative Union Limited pa

www.comsip.org.mw

ZAM KATIMU

AYAMIKILA PULOJEKITI YA SSRLP-TIDZIDALIRE 6
LUSO LA MANJA LISINTHA MOYO WA ELEMIAH 8
ANALI MPHAWI, PANO ALI NDI GOLOSALE YODZADZA 11
KUGWIRA NTCHITO LIMODZI PANSI PA SSRLP KUKONDWERETSA MKULU WA NORAD 13
PETROS APINDULA NDI UKALIPENTALA 16
FLORA AKUSOKA TSOGOLO LAKE NDI MAKINA 18
ABWERETSA MAPHUNZIRO KUFUPI NDI ANA 20
KUCHOKERA KU BIZINEZI YA NSOMBA, ATSEKULA MA SHOPU KU LIKOMA 22
ATSEGULA MALO ODYERA KUCHOKERA MU CHIWAYA 25
ADULA MSINGA ZA UMPHAWI 28
KADYEDWE KOYENERA MZITHUNZI 30
ACHINYAMATA 'KUOTCHERERA' TSOGOLO 33
APINDULA KUDZERA M'LUSO LAMANJA 37
COMSIP: CHIYAMBI CHOTUKULA MIYOYO 42
COMSIP ITHETSA UMPHAWI KU SALIMA 43
NTHUMWI ZIYENDA ULENDO OKAPHUNZIRA KU KENYA 45
AYAMBA BIZINEZI YA CHIGAYO NDI KHAMA PA BIZINESI 47
ASIMBA LOKOMA NDI COMSIP 51
MOYO WA AGNES WASINTHA NDI COMSIP 54

21

14

7

Uthenga kuchokera kwa mkulu wa bungwe la COMSIP

TAKULANDILANI ku COMSIP Sharp! Nyuzipepala yathu ya COMSIP yomwe yatsindikizidwa m'chichewa.

Mmenemu tikukamba mwachindunji ntchito zomwe ife a bungwe la COMSIP tikuchita pansi pa ndondomeko ya SSRLP-Tidzidalire, yomwe cholinga chake ndi kuthandiza maanja osaukitsitsa kutuluka mu umphawi ndikukhala odziyimira paokha pachuma ndi chakudya nthawi zonse.

Maanjawa ndi omwe ali mu ndondomeko za boma za Mtukula Pakhomo komanso M'bwezera chilengedwe omwe anapanga chisankho cholowa mmagulu a COMSIP. Pakadali pano, mu ntchito imeneyi, ife a bungwe la COMSIP takhazikitsa ndipo tikugwira ntchito ndi magulu osunga ndi kuchulukitsa ndalama momwe muli maanja 470,090.

Magulu amenewa ali mmaboma onse 28 a mdziko lino ndipo pofika lero kuchokera mchaka cha 2020 pomwe ndondomeko ya SSRLP – Tidzidalire idayamba, ma membala akwanitsa kusunga ndalama zosachepera 29.9 billion kwacha zomwe akusungitsa ndi kubwereketsana, komanso kuchulutsa kudzera m'ma business osiyanasiyana.

Pakutha pa zaka zisanu chikhazikitsire ndondomekayi, ife a COMSIP taphunzitsa ma membala athu luso losiyanasiyana lopezera ndalama komanso kuwapatsa thandizo losiyana siyana lopititsila patsogolo bizinesi zawo.

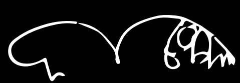
Zina zomwe tachita ndi; kuphunzitsa achinyamata luso la manja komanso kuwapatsa zipangizo zogwirira ntchito, kuphunzitsa magulu mu ulimi wamakono komanso kuwapatsa zipangizo za ulimi, kuthandiza magulu kuti akhale makopaletivi, kuphunzitsa ma membala kasulidwe ka katundu kuti adzimugulitsa pa mitengo yokwera, kukhazitsitsa ma membala a luso lofanana mmagulu ang'onoang'ono ndi kuwaphunzitsa momwe angayendetsere bizinesi zawo komanso kuwathandiza ndi mpamba wa bizinesi, kupereka ndalama kumagulu kuti ma membala apeze mwayi wangongole, ndikumabweza kuti enanso apeze mwayi otere, kulimbikitsa ma bizinesi powaonjezera ma membala athu mpamba ndi zina zambiri.

Pakanali pano mathandizowa afikiranso magulu athu osiyanasiyana mmaboma onse a mdziko lino kuphatikizanso a mmizinda, omwe adapindula ndi Mtukula Pakhomo wa mmizinda.

Monga ena mukudziwira, ife a COMSIP takhazikitsanso ntchito yotukula kadyedwe kabwino mmaboma a Rumphi ndi Dowa yomwe pakanali pano taigwira moyeselera kuti ikatheka ifikilenso mmadera ena mdziko muno.

Cholinga cha ntchitoyi, ndikupitsitsa patsogolo kadyedwe kabwino kwa anthu omwe ali mmagulu a COMSIP komanso kupititsa patsogolo bizinesi zawo za zakudya powaphunzitsa kasulidwe kakatundu.

Izi ndi zina mwa nkhani zomwe mupeze mu nyuzipepala yathuyi ndipo ndili ndi chikhulupiliro kuti muphunziramo nzeru zina zopititsira miyoyo yanu patsogolo.



Tenneson Gondwe
COMSIP CEO

Mercy Chaluma

Mau kuchokera kwa Mkonzi

MONI, takulandilani ku nyuzipepala yathu ya nkhani zomwe zikuchitika mu ntchito zomwe a COMSIP tikugwira mu SSRLP – Tidzidalire yomwe ikugwiridwa ndi thandizo lochokera ku banki yaikulu padziko lonse ya World Bank ndi maiko ndi mabungwe omwe amathandiza dziko lino.

Mu ntchito ya SSRLP - Tidzidalire, bungwe la COMSIP likugwira ntchito yodula umphawi mmaanja 470,090 a anthu omwe ali mu ndondomeko ya Mtukula Pakhomo, komanso ntchito za m'bwezera chilengedwe. Anthuwa pokwana mmwezi wa March 2026, nkuti atasunga ndalama zokwana MK29.9 billion Kwacha.

Pofuna kuthetsa umphawi, COMSIP imayamba ndi kuwaphunzitsa anthuwa maphunziro osiyanasiyana omwe cholinga chake ndi kusintha kaganizidwe ndi kachitidwe ka zinthu komanso kuwaonjezera luso lawo chi cholinga choti adzichita bizinesi zosiyanasiyana zowathandiza kutuluka mu umphawi wa dzaoneni, komanso ena kuwapatsa mpamba oyambira bizinesi.

Mkatimu, mukhala mukuwerenga nkhani za ena omwe akuchita bwino chiyambire ntchitoyi, komanso m'mene asinthira miyoyo yao pokhala mmagulu a COMSIP.

Mwa zina, mmenemu timva za mmene achinyamata apindulira ndi ntchito zophunzira luso, momwe 2004 anamaliza maphunziro awo nkulandilanso katundu ogwilira ntchito, komanso mpamba wa ndalama zokhazikitsira bizinesi.

Nawonso omwe analandira mpamba okulitsila business akuchita bwino ndipo bizinezi zawo zikupindula popeza akuchita bizinesi zosiyanasiyana za phindu.

Mchaka chathachi ambirinso aphunzitsidwa luso losula katundu kuti akhale wa makono ndi cholinga choti adzipeza phindu lochuluka pa biziness zawo, ndipo alandila thandizo lochitira bizinesi zawo kuphatikizanso maphunziro.

Enanso apindula mu zinthu zosiyanasiyana monga ulimi wa Mbeya, ulimi wa mbeu omwe amalandila thandizo losiyanasiana la kumunda mu LESP, ndalama ya mpamba oti mamembala adzibwereketsana nkumachita bizinesi komanso magulu ena pakanali pano ndi makopaletive atatha kuphunzitsidwa maphunziro oyenera ndi kulandira zikalata zowayenereza.

Tiyeni tiwerenge nkhanizi kuti timve zambiri, komanso tiphunzirepo.

Ngati muli ndi mafunso ndi ndemanga, tumizani ku; comsip@comsip.org.mw kapena ku masamba athu a mchezo.

AKONZI

Mlangizi
Tenneson Gondwe

Mkonzi Wamkulu
Mercy Chaluma

Mkonzi
Chimtawa Mwale

Othandizira Mkonzi
Precious Kumbani

Olemba
Wanangwa Tembo
Kingsley Jassi
Temwa Mhone
Mellie Bayani
Leonard Masauli
Mercy Chaluma
Jordan Phiri
Manasse Nyirenda
Aliko Munde
George Bulombola
George Mponda

Dizayinala
Mak's House Designs

TIPEZENI PA ADILESI IYI
COMSIP Cooperative Union Limited
Private Bag 105
Lilongwe
COMSIP House, Area 6, Lilongwe.

Ayamikila pulojekiti ya SSRLP-Tidzidalire

Wolemba: Mercy Chaluma

Akuluakuluwa kuyendera zomwe COMSIP imapanga

WAPAMPANDO wa thumba la Social Protection Multi-Donor Trust Fund (MDTF) yemwenso amayimilira bungwe la European Union ku thumbali, Arnold Chikavanga wati abwenzi omwe akuthandiza pulojekiti ya SSRLP –Tidzidalire, kudzera m'thumba la MDTF ndi okhutira ndi momwe miyoyo ya maanja opindula ndi pulojekitiyi yatukukira, ponena kuti kwa zaka zomwe boma lakhala likugwira ntchitoyi, maanja ambiri atuluka mu umphawi wadzaoneni.

Chikavanga wanena izi pa ulendo omwe nthumwi za World Bank ndi Social Protection Multi-Donor Trust Fund zinali nawo m'maboma a Nkhata Bay ndi Mzimba, kukaona momwe maanja omwe akulandira mtukula pakhomo komanso kugwira ntchito za m'bwezera chilengedwe pansi pa SSRLP –Tidzidalire, akugwilira ntchito yobwezeretsa chilengedwe komanso mmene ntchito za COMSIP zikuyendera.

Paulendowu, nthumwizo zinakumana ndi adindo a m'makhonsolowo, kuyendera malo omwe kukuchitika ntchito za m'bwezera chilengedwe, ndi kukumana ndi maanja omwe akulandira mtukula pakhomo komanso magulu osunga ndi kuchulukitsa ndalama a COMSIP pofuna kumva momwe maguluwa akuthandizira miyoyo ya maanjawa.

Chikavanga anatinso zotsatira za ulendowu zikuwonetseratu poyera kuti abwenziwa apitilira kugwira ntchito limodzi ndi boma komanso kuthandiza ntchito zotukula miyoyo ya anthu m'dziko lino.

World Bank, mabungwe a European Union, ndi UK International Development, komanso maofesi a akazembe a mayiko a Iceland, ndi Ireland, kudzanso boma la Norway ndiwo akuthandiza pulojekitiyi kudzera mu thumba la Social Protection Multi-Donor Trust Fund.

Alimbana ndi umphawi wamu mzinda

Wolemba: Temwa Mhone

ALICE MLELEMBA, wa kwa Thom Allan ku Zomba wati umoyo wake unasintha m'nthawi yochepa atangolowa gulu la COMSIP losunga ndi kuchulukitsa ndalama la Mango.

Mlelemba ndi m'modzi mwa maanja 39 omwe adalandira mtukula pakhomo wa mmizinda m'chaka cha 2024 pofuna kuchepetsa mavuto omwe maanja a m'matawuni amakumana nawo kaamba ka kukwera mntengo kwa katundu ndipo banja liri lonse lidalandira K150,000.

Bungwe la COMSIP lidakhanzikitsa magulu kuphatikizapo la Mango, ndicholinga choti maanjawa aphunzile za kusintha kaganizidwe komanso asungeko gawo lina la ndalamayi, komanso kupeza ngongole zoyambira ma bizinezi chifukwa adali atalandiranso maphunziro a momwe angachitire bizinezi, mwazina.

Mayiyu yemwe ali ndi zaka 45, adayamba bizinezi ya tomato ndi K15,000 yomwe inali gawo limodzi la ndalama ya mtukula pakhomo. Adatenga ngongole ya K60,000 ku gululi ndi kuyamba kugulitsa chimanga. Sadasiyire pompo, koma kutenganso ngongole ina ya K200,000 yomwe adayambira ulimi wa nkhuku ndi mbuzi.

Mai Mlelemba ati bizinezi yawo ya tomato ndi chimanga ikuyenda bwino ndipo akupeza ndalama zothandizira banja lawo. Pakadali pano, iwo ali ndi mpamba wokwana K500,000 wa bizinezi ya chimanga ndi K100,000 ya tomato.

Alice kudyetsa nkhuku zake

Alice Mlelemba (kumanzere) kugulitsa

"Phindu lomwe ndikupeza ku mabizinezisiwa ndi kuwumbitsa njerwa zomangira nyumba ya zipinda 15 m'dera la Chikanda, yomwe muzigona ophunzira aku sukulu ya ukachenjede ya Malawi ndipo azilipira K45,000 pa mwezi," iwo anatero.

Luso la manja lisintha moyo wa Elemiah

■ Wolemba Wanangwa Tembo

A ELEMIAH MGAWI, a m'mudzi wa Kapelula-Chidawola, mfumu yayikulu Wimbe ku Kasungu omwe ali ndi zaka 33 ndi chitsanzo chabwino cha m'mene maphunziro a luso la ntchito zamanja angachepetsere ulova pakati pa achinyamata.

Zaka zapitazo, a Mgawi anali m'modzi mwa achinyamata omwe moyo wawo unali mu umphawi waukulu, kotero analembedwa mu ndondomeko ya mtukula pakhomo yomwe imathandiza maanja ovutikitsitsa omwe alibe kuthekera kogwira ntchito pansi pa pulojekiti ya boma la Malawi ya SSRLP-Tidzidalire.

"Ndalama timalandira koma, vuto linali kusadziwa momwe tingayigwiritsire ntchito moyenera. Zikabwera ndimangogula zosowa za pakhomo osaganizira kuti ndalamayi titha kusunga kapena kuchitira bizinezi," atero a Mgawi.

Koma khalidweli linasintha atalowa mu gulu la COMSIP momwe anaphunzira za kusunga ndi kuchulukitsa ndalama, ndipo m'chaka cha 2023 ndi pomwe anasankhidwa ndi COMSIP kuti akachite nawo maphunziro aluso la manja. Kwa miyezi isanu ndi umodzi, a Mgawi anaphunzira luso lokonza mafoni lomwe ndiye gwero la kutukuka kwa banja lawo.

Atamaliza maphunzirowa, a Mgawi analandira zida zokonzera mafoni kuchokera ku COMSIP komanso anapatsidwa mpamba wa K390,000 womwe anayambira bizinezi ya Aitel Money komanso kukonza mafoni.

"Poyamba ndimaona ngati ndalamayi inali yochepa koma chifukwa cha kudekha komanso maphunziro amene ndinapatsidwa, ndinayamba kuyichulukitsa. Kufikira lero, ndimakonzabe mafoni uku ndikuchitanso bizinezi yotumiza ndi kulandira ndalama ndipo ndayambanso ma bizinezi ena chifukwa cha phindu lomwe ndikupeza."

Chifukwa cha kuchuluka kwa phindu lomwe akupeza, a Mgawi anagula njinga ya moto pa mtengo wa K4 million yomwe ikuwathandizira kuwoda katundu wa golosale yawo. Iwo amanganso nyumba yamakono yomwe akukhala ndi banja lawo.

"Ndinkalakalaka kukhala m'nyumba yabwino. Panopa ana anga amagona mosavutika, amapita ku sukulu osada nkhawa ndi ndalama yolipira sukulu kapena yunifolomu."

Nawo ulimi wathandiziranso kusintha moyo wa a Mgawi. Kudzera mu ndondomeko ya LESP, analandira mbewu ya chimanga

Elemiah ndi mkazi wake kuonetsa njinga komanso nyumba

Elemiah kudyetsa zina mwa mbuzi zake

Poyamba ndimaona ngati ndalamayi inali yochepa koma chifukwa cha kudekha komanso maphunziro amene ndinapatsidwa, ndinayamba kuyichulukitsa..."

Elemiah amakonzanso foni zammanja

komanso fetereza yemwe anapangira feteleza wa Mbeya ndipo anakolola matumba 190 olemera makilogilamu 50 liri lonse.

"Ndinakololanso matumba 25 a soya, ndipo chaka chino ndagula kale matumba 18 a fetereza omwe ndithire m'munda wa chimanga okula ma ekala asanu ndi imodzi."

Iwo ali ndi masomphenya awa: "Maloto anga ndiwoti ndikufuna kutsekula shopu yowodetsa katundu komanso kugula galimoto ya lole. Izi zithandizira kuti anthu ena apeze mwayi wa ntchito ndi kumapindulira dela langa. COMSIP sinandipatse maphunziro okha koma inandipatsanso cholinga."

A Mgawi alinso ndi ziweto zosiyanasiyana. Anayamba ndi mbuzi imodzi m'chaka cha 2022 koma lero zakwana 18. Alinso ndi nkhuku 16, kuwonetsa kuti moyo wawo ukutukuka.

"Anthu akapatsidwa mwayi wa maphunziro komanso mpamba, moyo wawo umasintha komanso dera lonse limapindula."

Ngati munthu woti ankadalira mtukula pakhomo, ulendo wa a Mgawi ukuonetseratu momwe maphunziro a luso la manja angathandizire achinyamata kukhala odzidalira.

World Bank iyamikira pulojekiti ya SSRLP–Tidzidalire

Wolemba: Mercy Chaluma

Akuluakuluwa kuyendera ntchito za COMSIP Union pa mwambowu

MODZI mwa akuluakulu a World Bank m'chigawo cha kummawa ndi ku mmwera kwa Africa, Loli Arribas-Baños, wati pulojekiti ya SSRLP-Tidzidalire ndi imodzi mwa ntchito zomwe World Bank ikuthandiza zomwe zikuyenda bwino m'dziko lino.

Arribas-Baños wanena izi m'boma la Zomba pa ulendo wokaona momwe miyoyo ya maanja opindula ikutukukira pachuma. Pa ulendowu, womwe anali limodzi ndi nduna yoona za kusasiyana pakati pa amayi ndi abambo, ana, ulumali ndi chisamaliro cha anthu, wolemekezeka mai Mary Navicha MP, anayendera ntchito zosiyanasiyana za pulojekitiyi.

Poyankhula ndi atolankhani, Arribas-Baños wayamikira momwe maanjawa apindulira ndi pulojekitiyi maka kudzera mu ntchito zotukula miyoyo zomwe bungwe la COMSIP likugwira, ponena kuti zathandiza maanja kukhala odzidalira ndi kukweza chuma m'maanja awo, chifukwa cha maphunziro akusunga ndi kuchulukitsa ndalama komanso momwe angachitire mabizinezi.

Arribas-Banos

"Ntchitozi zathandiza kwakukulu chifukwa maanjawa akhala akugwiritsabe ntchito maphunziro omwe anaphunzira, pochita ntchito zokweza chuma m'maanja awo, zinthu zomwe mapeto ake zidzathandiza miyoyo yawo kukhala yodzidalira mpaka kale," Iye anawonjezeranso kuti World Bank ipitilira kuthandiza ntchito zotukula miyoyo ya a Malawi.

Poyankhula kwa maanja opindulawa pa bwalo la Pilimiti–Makawa, nawo mai Navicha anati ntchito za SSRLP –Tidzidalire zasintha miyoyo yochuluka. Ndunayi inati, kupatula kuti pulojekitiyi yathandiza kubwenzeretsa chilengedwe kudzera mu ntchito za m'bwenzera chilengedwe, maanja omwe akugwira ntchitozi apindulanso pokhala nawo m'magulu osunga ndi kuchulukitsa ndalama a COMSIP.

A Navicha anayamikanso bungwe la COMSIP, kaamba kophunzitsa maguluwa za momwe angasulire katundu kuti akhale ndi chikoka komanso mtengo wokwera pa msika, ponena kuti ali ndi chiyembekezo kuti magulu ochuluka apindula ndi lusoli.

Bungwe la COMSIP likugwira ntchito yotukula miyoyo m'maanja opindula, yomwe ndi gawo limodzi la pulojekiti ya the SSRLP – Tidzidalire pokhanzikitsa magulu osunga ndi kuchulukitsa ndalama omwe mamembala ake ndi maanja opindulawa.

Kupyolera m'maguluwa, maanjawa amalandira maphunziro a momwe angasungire ndi kuchulukitsa ndalama komanso momwe angachitire mabizinezi kuti athe kutukula maanja awo ndi kuvuuka mu umphawi.

Anali wovutika, pano ali ndi golosale yodzadza

■ Wolemba Kingsley Jassi

MONGA mwa dzina lake, Tsanzo Thabwa wa m'mudzi mwa Fayifi, mfumu yayikulu Dzoole m'boma la Dowa, ndi chitsanzo chabwino cha momwe ntchito zomwe bungwe la Comsip likugwira, zikuthandizira maanja opindula kutuluka mu umphawi.

A Thabwa, womwe ali ndi zaka 50 komanso ana anayi, amalandira mtukula pakhomo pansi pa pulojekiti ya boma la Malawi ya SSRLP-Tidzidalire.

"Ndidali mu umphawi wadzaoneni. Timakhalira maganyu kuti tipeze chakudya chatsiku ndi tsiku ndipo ganyu akasowa timakhala ndi njala," a Thabwa kufotokoza.

Nawo mayi Thabwa akuvomereza za umphawi womwe udakuta banja lawo m'nthawiyo koma chifukwa cha khama posunga ndi kuchulukitsa ndalama ku gulu la COMSIP, lero banjali likukhala moyo wodzidalira ndipo ali ndi malingaliro womathandiza ana osowa m'deralo.

A Thabwa ali ndi golosale yodzadza ndipo amapanga ndalama yodutsa K1 million pa tsiku zikayenda kwambiri kapena K200,000 zikavuta.

Ntchito yomwe bungwe la COMSIP likugwira idathandizira a Thabwa kusintha kaganizidwe ndipo adayamba kuzindikira ubwino wogwiritsa ntchito zinthu zomwe zawazungulira monga malo potukula moyo wawo. Iwo adachilimikanso kusunga ndalama ya mtukula pakhomo kugulu komwenso amatha kubwerekako ngongole ndikumachitira ulimi ndi ma bizinezi ena.

Bungwe la COMSIP lidakhazikitsa gulu lawo la Kapanje m'chaka cha 2021 ndipo liri ndi mamembala 33. Malinga ndi wapampando wa gululi a Yamikani Kanzindikiro, chimodzi mwa zinthu zomwe zidathandizira mamembala a gululi kutukuka ndi luso lopanga feteleza wa Mbeya.

"Membala aliyense amakwanitsa kulima pogwiritsa ntchito feteleza wa Mbeya yemwe salira ndalama yochuluka ndipo ambiri amakwanitsa kukolola chakudya chokwanira komanso mbewu zina zomwe amagulitsa," iwo akufotokoza.

Nawo a Tsanzo, moyo wawo unasintha kwambiri atayamba kugwiritsa ntchito fetereza wa Mbeya mu ulimi wawo wa chimanga, chomwe adalima limodzi ndi soya komanso fodya ndipo atagulitsa adapeza phindu la ndalama yokwana K3.5 million yomwe anagwiritsa ntchito yogula malo ndikumanga gulosaleyi.

Pano bambowa ndi mlimi wa chitsanzo m'dera lawo ndipo adayamba kugula ndi kugulitsa mbewu ndipo akukonza zosindikiza bukhu lofotokoza mbiri ya moyo wawo pofuna kumapereka phunziro kwa ena.

Tsanzo kufotokoza za mbiri yake

Madera ovuta kufikirika asimba lokoma

Wolemba Leonard Masauli

ULENDO wopita ku Chididi, m'dera la mfumu yayikulu Malemia m'boma la Nsanje ndi wofunika kuleza mtima chifukwa cha mapiri omwe ndi umboni wakuti anthu amakumana ndi mavuto amayendedwe ochuluka.

Pamene ena amaona malowa ovuta kufikirika, malowa ndi nkhokwe yachilengedwe chabwino komanso chuma kwa anthu okhala kuderali ndi madera ena ozungulira ndipo ena mwa omwe akupindula m'derali ndi mamembala a gulu la COMSIP losunga ndi kuchulukitsa ndalama la Tiyanjane.

Mlangizi wakumudzi wa gululi a Master Zibophe wati mamembala ambiri apindula kudzera ku maphunziro a COMSIP monga kusunga ndalama ndi kayendetsedwe ka bizinezi. Kupatula kusunga ndalama, gululi limachitanso bizinezi yogula ndikugulitsa mbewu monga chimanga ndi nandolo komanso kuchita ulimi wa njuchi.

"Ndife okondwa chifukwa tikudziwika ndi bungwe la WFP ngati gulu limodzi loperekera zakudya. Timaperekeranso zakudya m'sukulu za m'boma lino komanso kwathu kuno ku Chididi.

"Izi, zathandiza kutukula miyoyo yathu. M'chaka cha 2023, tidapeza ndalama yokwana K2.2 million ndipo mu 2024, tidapeza ndalama yokwana K7.2 million kuchokera mu nandolo. M'chaka cha 2025, tidapeza K20.5 million titagulitsa chimanga, nyemba ndi nandolo," atero a Zibophe.

Mlembi wa gululi, a Esther Edward wati masomphenya awo akufuna kuyamba ntchito yosula katundu kuti akhale ndi mitengo yokwelerapo komanso kukhala ndi fakitale yopanga zakumwa za zipatso ndi mkaka kuti zithandizire kutukula gulu lawo.

M'modzi mwa mamembala a Tiyanjane, a Mphatso Lopa wati iwo anayamba kugulitsa madonasi ndi mpamba wa ndalama yokwana K100,000 yomwe idali ngongole kugululi.

Atamaliza kubweza, anagwiritsa ntchito phindu lomwe adapeza ndi kugula mbuzi zinayi ndi nkhuku khumi. Iwo anayamika upangiri wa COMSIP, kudzera m'maphunziro abizinezi komanso kusunga ndalama kuti zasintha moyo wawo.

Mlangizi wa bungwe la COMSIP m'derali, Loveness Montford wati maanja ambiri atukuka kuchokera m'maphunziro a COMSIP ndipo ena amanga nyumba zamalata komanso kugula ziweto.

Mamembala a gulu la Tiyanjane

www.comsip.org.mw

Kugwira ntchito limodzi pansi pa SSRLP kukondweretsa mkulu wa NORAD

Wolemba: Mercy Chaluma

MKULU wa bungwe la Norwegian Agency for Development Cooperation - NORAD, Gunn Jorid Roset, wati ndi wokondwa ndi momwe boma komanso nthambi zina zomwe sizaboma zikugwilira ntchito limodzi pofuna kukwaniritsa cholinga cha pulojekiti ya SSRLP-Tidzidalire.

Roset wanena izi pomwe amayendera dera la Kachitsa komwe maanja osiyanasiyana akugwirako ntchito za m'bwezera chilengedwe komanso ali m'magulu a COMSIP osunga ndi kuchulukitsa ndalama m'boma la Salima.

Uwu unali ulendo wokaona momwe pulojekitiyi, yomwe boma la Malawi likugwira ndi thandizo lochokera ku banki yaikulu pa dziko lonse komanso mgwirizano wa maiko

Mai Roset

ndi mabungwe omwe amathandiza dziko lino, kuphatikizirapo NORAD, ikuyendera.

"Ndine wokhutira chifukwa maanjawa tsopano ndi odzidalira ndipo ndikuwalimbikitsa kuti apitilize kugawana ndi kuchita zomwe akuphunzira kuti kudzidaliraku kukhale kokhanzikika m'makomo awo. Ndibweranso posachedwapa kuti ndidzaone ngati kudzidaliraku kwakhazikika m'maanja awo," a Roset atero.

Mkulu woona zochepetsa umphawi mu unduna wazachuma a Kate Langwe, anagwirizana ndi mawu a Roset, polimbikitsa maanja omwe akugwira ntchito za m'bwezera chilengedwe kuti alowe m'magulu a COMSIP osunga ndi kuchulukitsa ndalama kuti miyoyo yawo itukuke.

"Tikulimbikitsa maanjawa kulowa m'magulu a COMSIP kuti atuluke mu umphawi. Ndife okhutira ndi mabizinesi omwe maguluwa ayamba kuchita chifukwa chokhala amodzi mwa ogwira nawo ntchito za m'bwezera chilengedwe," atero mai Langwe.

SSRLP –Tidzidalire ndi pulojeki ya zaka zisanu ndi ziwiri yomwe boma la Malawi likugwira ndi thandizo lochokera ku Norway, World Bank, Iceland, UK AID, European Union ndi Ireland ndipo ikuyembekezeka kufika kumapeto m'mwezi wa December, 2026.

Akuluakulu kuyendera ntchito za COMSIP

Kudula zotchinga, kuthetsa umphawi

Wolemba: Mellie Bayani

THANDIZO lomwe bungwe la COMSIP likupeleka kwa mamembala ake mu pulojeketi ya SSRLP – Tidzidalire likusintha miyoyo, kuchotsa anthu mu msinga za umphawi ndikuwathandiza kukhala odzidalira pawokha.

Mayi Lucy Juyo azaka 39 ndi chitsanso chabwino chifukwa moyo wawo wasintha kwambiri kudzera mu ntchito zosiyanasiyana za malonda. Lero, ali ndi matumba 30 a feteleza, matumba 160 a chimanga chomwe anakolola atapindula ndi ndondomeko ya LESP, ndipo ali ndi malo okula mahekitala 10, komanso akutha kumalipira sukulu ya ana awo.

Mayiyu yemwe ali ndi ana anayi omwe akulera yekha, amachokera m'mudzi mwa Chikhutu kwa Senior Chief M'bang'ombe m'boma la Lilongwe ndipo amagwira nawo ntchito za m'bwezera chilengedwe kudera la Kambilimbili.

"Ndidalowa gulu la COMSIP losunga ndi kuchulukitsa ndalama la Tikondane m'mwezi wa December, 2022. Kuchoka apo, ndidatsekula malo odyera zakudya, kugula tebulo yochitira masewero a pool, kumanga ma shop 6 oti ndichititse lendi, nkhuku 15, mbuzi 5, komanso ndinayamba ulimi," iye watero.

Lucy adatsekula golosale ndi restaurant m'chaka cha 2023 ndi ndalama yokwana K300,000 ndipo pogwiritsa ntchito phindu lomwe amapeza adagula mabelo a fodya khumi a ndalama yokwana K2.5 million.

Atagulitsa fodyayo, adapeza phindu lokwana K3 million, yomwe adayigwiritsa ntchito poyambitsa ntchito za malonda zomwe akuchita pakadali pano.

"Nditazindikira kuti bizinezi zanga zikuyenda bwino, ndidaganiza zozikulitsa poonjezera tebulo kuti ndizichita bizinezi ya masewero a pool, kumanga ma shopu ena asanu pamwamba pa imodzi yomwe inalipo kale, kuphatikizapo malo odyera. Bizinezi ya pool imandipatsa ndalama yokwana K10,000 pa tsiku, malo odyera ndimapanga K100,000 pa sabata, ndipo golosale yanga imapanga K300,000 pa mwezi," iwo atero.

Kupita chitsogolo, masomphenya awo ndiofuna kugula galimoto kuti iziwathandiza kunyamula katundu osiyanasiyana.

Lucy kuyendera mashopu omwe amapangitsa lendi

Mofolo m'munda wake wa tomato

Mofolo pa njinga yake ya moto

Atukuka ndi ulimi wa mthilira

Wolemba: Temwa Mhone ndi Leleni Bingala Chigwata (Mlangizi wa COMSIP)

MOYO wa Bornface Mofolo wa m'mudzi mwa Sapuli kwa mfumu yayikulu Machinjiri ku Blantyre wakhala ukutukuka chilowereni gulu la COMSIP losunga ndi kuchulukitsa ndalama la Madalitso.

A Mofolo ali ndi zaka 25 ndipo ndi m'modzi mwa maanja ogwira ntchito za m'bwezera chilengedwe m'dera la Zemba. Iwo, limodzi ndi maanja ena 14, adalowa m'gululi ndi kulandira maphunziro akusunga ndi kuchulukitsa ndalama, komanso momwe angachitire bizinezi, mwazina.

Mofolo adabwereka K30,000 ku gulu ndikuyamba ulimi wa tomato womwe unawapatsa phindu la K300,000. "Ndalamayi idasintha moyo wanga ndipo ndikutha kusamalira banja langa," iwo atero.

Kuchoka apo, m'chaka cha 2024, a Mofolo adatenga ngongole ya K150,000 ku gululi ndi kukuza ulimi wawo wa tomato ndi anyezi, mbewu zomwe atagulitsa adapeza ndalama yokwana K1.9 million.

"Pofuna kukweza chuma pa banja panga, ndidagula njinga yamoto pa mtengo wa K950,000 yochitira kabaza ndipo imandipatsa K7,000 tsiku liri lonse. Ndalama yotsalayo ndidayilowetsanso mu ulimi ndi kugula zofunikira pa banja panga," iwo atero.

Pakadali pano, akufunitsitsa kugula zipangizo zoyendera magetsi a mphamvu ya dzuwa kuti azichitira ulimi wa tomato ndi anyezi wa mthilira komanso kumanga nyumba ya malata.

Mofolo, yemwenso ndi mlangizi wakudera wa gululi, akulimbikitsanso amnzake kuchita mabizinezi kuti athe kukweza chuma m'maanja awo.

Petros apindula ndi ukalipentala

Wolemba Wanangwa Tembo

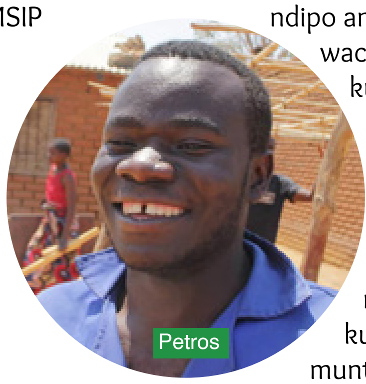
ATALANDIRA mtukula pakhomo koyamba, Petros Kafulafula wazaka 27 m'mudzi wa Tchale, mfumu yayikulu Chilooko m'boma la Ntchisi, sanadziwe kuti tsiku lina ndalamayi idzakhala mpamba woyambira bizinezi yawukalipentala.

Iye anayamba kulandira mtukula pakhomo m'chaka cha 2019 ndipo wakhala akuthandiza bambo ake komanso ang'ono ake awiri omwe m'modzi mwa iwo ali ndi ulumali. Koma chifukwa adalibe ukadawulo wa kusunga ndalama ndi bizinezi, ndalama yomwe amalandira imalephera kubweretsa kusintha kulikonse pakhomo.

Koma m'chaka cha 2021 bungwe la COMSIP kudzera mu ntchito ya mtukula miyoyo, linayamba kukhazikitsa magulu osunga ndi kuchulukitsa ndalama kuti anthu omwe amalandira mtukula pakhomo adzitha kusunga ndi kuchulukitsa ndalamayo, uku akuchita mabizinezi.

"Maso athu anatsekuka chifukwa cha kubwera kwa COMSIP ndipo ndinazindikira kuti ndimaononga mpamba," watero Petros.

COMSIP inalimbikitsa kuti anthuwa akhale m'magulu osunga ndi kuchulukitsa ndalama kuti apeze mpamba oyambira ma bizinezi.


Petros

Kupatula maphunzirowa, COMSIP inayambanso kuphunzitsa achinyamata luso la ntchito zamanja ndipo Petros anachita mwayi ndi kukaphunzira luso la ukalipentala.

Petros anaphunzira lusoli kwa miyezi inayi ndipo COMSIP inamupatsanso zida zogwilira ntchito atamaliza maphunziro ake. Lero, Petros ndi kalipentala wodziwika ndipo amakhoma katundu monga ngolo, mabedi, zitseko, matebulo ndi zina pa msika wa Tchale.

Bizineziyi ikuyenda bwino ndipo phindu lomwe amapeza linamuthandizira kutsekula golosale ndipo analembanso ntchito wachinyamata wina ntchito kuti azimuthandizira.

"Mwezi wa April ndinapeza phindu lokwana K700,000 kuchokera mu bizinezi ya ukalipentala. Ndipo ndine wosangalala kuti ndinalemba ntchito munthu wina," iye watero.

Chifukwa cha chikhumbokhumbo chothandiza anthu osowa, Petros anayamba kuphunzitsa mnyamata wina luso lake ndipo akufuna ataphunzitsa anthu ochuluka makamaka omwe ali ndi ulumali."Ndibwino kuti anthu ambiri apindule kusiyana ndikuti ndipindule ndekha."

Mlangizi wa COMSIP kudelali Lucy Phiri wati zomwe akuchita a Petros ndi chitsanzo chabe cha achinyamata ochuluka omwe apindula ndi ndondomeko yophunzitsa achinyamata luso la ntchito zamanja kuti akhale odzidalira.

"Ambiri apindula. Ma bizinezi akupita mtsogolo komanso umphawi ukuchepa m'makomo," mlangiziyu watero.

Pakadali pano Petros anasiya kulandira mtukula pakhomo ndipo ndi wodzidalira chifukwa cha ma bizinezi omwe akuchita monga golosale komanso ukalipentala. Chaka chatha, iye anakolola matumba 20 a chimanga atapindula nawo mu ndondomeko ya LESP.

"COMSIP inandipatsa tsogolo lowala. Sindimadziwa kuti ndidzafika mulingo umenewu," watero Petros.

Kudzera mu ntchito zokhomakhoma, moyo wa Petros wasintha ndipo banja lake komanso dera lake lapindula.

Petros mu shopu yake

Mateyu pa njnga yake atagwira licence yake

COMSIP ithetsa umphawi wa m'matawuni

■ Wolemba: Kingsley Jassi

A **MATEYU** Matias, a ku Kampala, m'boma la Blantyre pano saali mu umphawi wadzaoneni ndipo akulingalira zogula galimoto.

A Matias analowa nawo mu gulu losunga ndi kuchulukitsa ndalama la Mayamiko lomwe bungwe la Comsip linakhanzikitsa m'chaka cha 2024 potsatira Mtukula pakhomo wammizinda ndipo anaphunzira za bizinezi, mwazina.

"A mfumu athu ndiwo adandilimbikitsa ataona kuthekera kwanga kopita patsogolo ndi bizinezi. Atandiwunikira za ubwino wa gulu sindinaganizenso kawiri, koma kulowa gululi," a Matias atero.

Mlangizi wa COMSIP m'dera la kummwera kwa boma la Blantyre Pempho Redson wati chiyambi cha gulu la Mayamiko chinachokera pomwe maanja ena okhala mu mzinda wa Blantyre analandira thandizo la ndalama mu Mtukula Pakhomo othandiza anthu a mmizinda pa kukwera kwa zinthu.

"Banja liri lonse linkalandira K150,000, choncho ife monga alangizi a COMSIP, tinalimbikitsa maanja opindulawa kuti akhale m'magulu osunga ndi kuchulukitsa ndalama," kufotokoza kwa Redson.

Pomwe izi zimachitika, a Matias adali akugwira ganyu woyendetsa kabaza wa njinga ya moto ndipo banja lawo linalandira nawo ndalamayi.

"Ndinabwereka ngongole ya K300,000 ku gulu ndipo gawo lina la ndalamayi ndinampatsa mkazi wanga kuti ayambe kuchita bizinezi ya kaunjika," a Matias kufotokoza.

Bizineziyi pamodzi ndi kangachepe komwe amapeza, a Matias anakwanitsa kugula njinga yawo ya moto ndipo pano amapeza ndalama yokwana K30,000 pa tsiku.

Pakadali pano a Matias amakwanitsanso kusunga K12,000 tsiku ndi tsiku ku gulu la oyendetsa njinga zamoto, kupatula ndalama yomwe amakasunga ku gulu la COMSIP la Mayamiko.

Loto lawo ndikusunga ndalama yokwanira kugula njinga ina yamoto kuti bizinezi yawo ya kabaza ikule, uku akuchilimika kuti agule galimoto.

Pakadali pano a Matias, womwe ali ndi ana awiri, anayiwala za umphawi wawo ndipo amakwanitsa kukhala m'nyumba yomwe amalipira K50,000 pa mwezi, zinthu zomwe poyamba analibe kuthekera kotere.

Flora akusoka tsogolo lake ndi makina

By Wanangwa Tembo

UKAMAYANDIKIRA milingo ingapo, phokoso la makina limamveka m'kachipinda kenakake pa msika wa Lisasadzi. Ili si phokoso wamba, koma ndi chizindikiro cha kulimbikira, chikhulupiliro komanso nkhondo yolimbana ndi umphawi pa moyo wa Flora Banda.

Flora ndi mayi wa zaka 31 amene amachokera m'mudzi wa Chipokolo, mfumu yayikulu Kaomba m'boma la Kasungu ndipo ali ndi ana awiri.

Flora anapindula nawo m'ndondomeko ya bungwe la COMSIP yophunzitsa achinyamata luso la ntchito za manja ndipo anaphunzira luso losoka. Awa ndi maphunziro omwe bungwe la COMSIP limapereka kwa achinyamata omwe amalandira mtukula pakhomo kapena omwe akuchokera m'maanja opindula.

"Uwu unali mwayi waukulu pamoyo wanga. Ndakhala ndikulandira mtukula pakhomo koma panalibe kusintha kwenikweni. Ndi chifukwa ndinasangalala kwambiri nditapeza mwayi wokhala telala," mayiyu watero.

Flora anachita maphunzirowa kwa miyezi inayi ndipo atamaliza, analandira makina ndi zipangizo zonse zoyambira bizinezi yake kuchokera ku bungwe la COMSIP.

Iye anatenga ngongole ya K50,000 ku gulu la COMSIP losunga ndi kuchulukitsa ndalama lomwe analowa ndipo anapikulira malitaka omwe amagulitsa kwinaku akusoka zovala.

"Pang'ono ndi pang'ono, bizinezi inayamba kuyenda bwino mpaka ndinagula makina ena," watero Flora.

Iye adatenganso ngongole ina yokwana K300,000 ndipo adapikula nsalu zambiri ndi kumasoka zovala, makamaka ma yunifolomu a ana a sukulu. Phindu lomwe anapeza linali lochuluka ndipo anakwanitsa kugulanso makina ena kuti akwane

Flora kunyadira ntchito yake yosoka

> **"Bizinezi ikuyenda bwino zedi. Makasitomala amabwera ambiri makamaka sukulu zikamatsekulira. Panopa ndikusamala ana anga ndi aballe anga, ndikutha kusunga ndalama ndipo ndalembanso munthu ntchito,"**

Zina zosoka za Flora

atatu.

"Bizinezi ikuyenda bwino zedi. Makasitomala amabwera ambiri makamaka sukulu zikamatsekulira. Panopa ndikusamala ana anga ndi aballe anga, ndikutha kusunga ndalama ndipo ndalembanso munthu ntchito," watero Flora.

Justina Banda wa m'mudzi womwe Flora amachokera naye ndi wachinyamata yemwe ankadalira maganyu koma analimbikitsidwa ataona momwe moyo wa Flora wasinthira ndipo pano naye ndi telala.

"Nditaona zomwe wachita Flora, ndinalimbikitsidwa kuti inenso nditachita zomwezo. Anandiphunzitsa kusoka moti pano ndimapeza ndalama zomwe zina ndimasunga. Ndikufunitsitsa ndi tatsekula shopu yanga," watero Justina.

Izi zikusonyeza kuti ntchito yomwe anayamba Flora yayamba kupindulira dera chifukwa achinyamata ena ayamba kulimbikitsidwa.

Flora anachitanso maphunziro a kayendetsedwe ka bizinezi komanso zokhuza ndalama kuchokera ku bungwe la COMSIP. Iye akuti izi ndi zomwe zathandizira kuti bizinezi yake ipite patsogolo.

"Ndinaphunzira kuyendetsa bizinezi yanga mwa ndondomeko ndipo ndimatha kusunga ndalama."

Naye mlangizi wa COMSIP m'derali Eliza Saidi wati kusintha kwa moyo wa Flora ndi chitsanzo chabe cha zomwe zimachitika achinyamata akapatsidwa luso komanso zida zoyambira.

"Ichi ndi chitsimikizo kuti miyoyo ya achinyamata ambiri itha kusintha ngati tingawathandize. Achinyamata ambiri amene apindula pano akuchita ma bizinesi osiyanasiyana zomwe zikuchepetsa kusowa kwa ntchito komanso umphawi," watero Saidi.

Brighton kujambulitsa chithunzi ndi ana

Abweretsa maphunziro kufupi ndi ana

Wolemba: Temwa Mhone

GANIZANI Brighton wa m'mudzi wa Malata, mfumu yayikulu Makhwira ku Chikwawa ankalakalaka zobweretsa maphunziro kufupi ndi ana a ku dera kwawo koma ankasowekera mpamba wotsekulira sukulu.

Mu 2022, Brighton, wazaka 29, adayamba kugwira nawo ntchito za m'bwezera chilengedwe pansi pa pulojekiti ya boma la Malawi ya SSLRP -Tidzidalire.

Limodzi ndi anzake ena 34 adayamba gulu la COMSIP losunga ndi kuchulukitsa ndalama la Mkina ndipo adalandira maphunziro a kusunga ndi kuchulukitsa ndalama ndi momwe angachitire bizinezi.

Gululi lidawapatsa danga losunga gawo lina la ndalama yomwe amalandira akagwira ntchito komanso mwayi wa ngongole zoyambira mabizinezi.

Bamboyu akufotokoza: "Ngati mphunzitsi wosulidwa bwino, ndimadziwa kufunika koyambitsa mwana sukulu mwachangu. Zimathandizira kuti mwana achite bwino pa maphunziro ake chifukwa ubongo wake umakhazikika msanga komanso amakula mwathanzi."

Atatenga ngongole yokwana K200,000 ku gululi, Brighton adatsekula sukulu ya Success Academy yomwe ili ndi gawo la mmera mpoyamba komanso pulayimale kuyambira sitandade 1 mpaka 7. Sukuluyi idayamba ndi ana 23 koma pano pali ophunzira 123 ndipo adalemba ntchito aphunzitsi 7.

"Ndine wokondwa kuti ana m'dera lino ali ndi maziko abwino pa maphunziro awo. Komanso ndi kuthandizira kuchepetsa ulova pakati pa achinyamata amnzanga omwe pano akutha kusamalira maanja awo chifukwa cha ntchito ya uphunzitsi," iye watero.

Brighton ali ndi masomphenya wokuza sukuluyi kuti idzakhale ndi gawo la sekondale. "Ndidagula malo mu 2024, koma ndi wosakwanira nde ndikusakabe malo wokwanira pomwe ndidzamangepo pulayimale ndi sekondale," iye wawonjezera.

Gulu lipindula ndi kuchulukitsa ndalama

Wolemba Leonard Masauli

ZOMWE zidayamba ngati maloto chabe ndimaphunziro ochokera ku bungwe la COMSIP, m'gulu la Zathuzomwe m'boma la Nsanje, tsopano zayamba kubala zipatso.

Gululi lomwe lili ndimamembala 29 omwe amagwira ntchito za m'bwezera chilengedwe, lidayamba kusunga ndi kuchulukitsa ndalama m'chaka cha 2022 ndipo pakutha pa chakachi, iwo adali atasunga ndalama yokwana K1.8 million.

Msungichuma wa gululi, a Mazombwe Bingala Tchale wati kufika m'chaka cha 2024, ndalamayi idachuluka kufika pa K3.5 million.

"Kupita chitsogolo, COMSIP idatilimbikitsa kuchita mabizinesi ngati gulu ndipo m'chaka cha 2025 tinasonkha ndalama yokwana K60,000 membala aliyense ndipo tidamanga khola ndi kuguliramo nkhuku zokwana 60," atero a Tchale.

Iwo ati padakali pano, nkhukuzi zikuyikira mazira. "Tsopano tili ndi nkhuku 120 ndipo maloto athu tikufuna kuzakhala gulu loyamba loperekera nkhuku m'madera ambiri a m'dziko lino," a Tchale atero.

Membala wina m'guluri, a Aida Justice ati awona mphamvu muumodzi, ponena kuti kugwira ntchito ngati gulu ndi kopindulitsa kwambiri komanso mwachangu kuyerekeza ndi kugwira ntchito pawekha. Iwo anati apindula kwambiri kudzera m'guluri chifukwa tsopano akwanitsa kumanga nyumba ya zipinda zitatu komanso kugula ziweto.

"Ndikukwanitsa kulipira sukulu fizi ya ana anga omwe ali ku sekondale komanso ku sukulu ya ukachenjede popanda vuto liri lonse," a Justice adatero.

A Dophia Meke womwenso ndi membala wa guluri, adaonetsa chimwemwe chawo ponena kuti chiloweréni gulu la Zathuzomwe m'chaka cha 2022, akwanitsa kugula ziweto monga mbuzi 12, komanso nkhuku 26.

"Nditha kugulitsa nkhuku imodzi pamtengo wa K25,000 yomwe ndi ndalama yambiri. Ndili ndimalingaliro ogula Njinga ya moto, matilesi ndi bedi komanso ngolo kuti izindithandizira ntchito zakumunda," Iwo atero.

Mlangizi wa bungwe la COMSIP m'boma la Nsanje, Mickson Mwale wati powunika momwe magulu akupindulira, zikungoonetsa kuti anthu ku derali akusintha kaganizidwe kawo ndipo akuyesetsa kugwira ntchito potukula maanja awo.

Mamembala a gulu la Zathuzomwe

Ena mwa mamembala kudyetsera nkhuku

Kuchokera ku bizinezi ya nsomba, atsekula ma shopu ku Likoma

■ Wolemba: Mercy Chaluma

BWANAMKUBWA wa chilumba cha Likoma, Abubakar Nkhoma, wayamika bungwe la COMSIP kaamba ka ntchito yomwe likugwira potukula miyoyo m'maanja opindula pansi pa pulojekiti ya boma la Malawi ya SSRLP-Tidzidalire.

Poyankhula pa ulendo womwe akuluakulu a bungwe la COMSIP anali nawo pachilumbacho, a Nkhoma ati maphunziro a kusintha kaganizidwe komanso kusunga ndi kuchulukitsa ndalama omwe bungweli lakhala likupereka kwa magulu ake, athandiza kutukula miyoyo ya maanja ochuluka omwe poyamba amkangodalira usodzi, womwenso pano ukukumana ndi mavuto akuchepa kwa nsomba m'nyanja.

"Monga mukudziwa kuno ku Likoma anthu ochuluka amadalira usodzi, komabe pano bizinezi ya nsombayi inalowa pansi zinthu zomwe zabweretsa mavuto aakulu m'maanja omwe amadalira bizineziyi pamoyo wawo," atero a Nkhoma.

"Komabe, taona kuti iwo omwe ali m'magulu a COMSIP osunga ndi kuchulukitsa ndalama akukhala moyo odzidalira ndipo ndi mpamba omwe akupeza kugulu, ayamba kuchita ma bizinezi ena monga kugula ndi kugulitsa mbewu zakumunda."

Bwana DC

Apa a Nkhoma apempha bungwe la COMSIP kuti likhanzikitse magulu ochuluka kuti maanja ambiri apindule. "Ndikupempha a COMSIP kuti aonjezere chiwerengero cha maanja omwe ali m'magulu osunga ndi kuchulukitsa ndalama kuti miyoyo ya anthu ochuluka itukuke pachilumba pano."

Mwachitsanzo, Winnie Banda mayi wazaka 32, anasiya bizinezi yogulitsa nsomba ndi kutsekula shopu yogulitsa mafuta odzola komanso ophodera yomwe akuyitcha Aunt Winnie Boutique. Mayiyu adapeza ngongole kugulu, pano wakwanitsa kupikulanso katundu wina monga ma wivi ndi mawig komanso ndolo.

"Ndakhala ndikuchita bizinezi yogulitsa nsomba koma mkupita kwa nthawi, kupikula nsomba kunayamba kulira ndalama zochuluka chifukwa nsombazo zinayamba kusowa m'nyanja. Izi zinachititsa kuti bizineziyi isiye kupereka phindu, kotero ndinasiya ndi kutsekula shopuyi yomwe pano ndiyodalirika," anatero Winnie.

Yemwe akutsogolera ntchito za COMSIP mchigawo cha kumpoto a Lloyd Ngwira, wati bungweli ndi lodzipereka mu ntchito yotukula miyoyo ya maanja opindula

pachilumbapo.

"COMSIP ndiyodziperela kutukula miyoyo ya maanja opindula omwe ali m'magulu pachilumbachi ndi chifukwa chake takangalika kusula achinyamata ndi luso lamanja, kutukula magulu ang'onoang'ono ochita bizinezi zofanana komanso kupereka ndalama yowonjezera mpamba wa bizinezi kwa maanja omwe afika gawo lovuuka mu umphawi," iwo atero.

"Ntchito izi ndi zothandiza maanja opindulawa kukweza chuma m'makomo awo kupyolera m'mabizinezi osiyanasiyana omwe akuchita, zinthu zomwe zikuwapatsanso kuthekera koti azitha kupewa kuvutika kotheratu pomwe kwagwa ngozi zogwa mwadzidzidzi."

Pakadali pano, chilumba cha Likoma chili ndi maanja1,024 omwe ali m'magulu a COMSIP osunga ndi kuchulukitsa ndalama 90, uku akugwira ntchito za m'bwezera chilengedwe ndipo pofika pano akwanitsa kusunga ndalama yokwana K230.8 million. Maguluwa akuthandiza mamembalawa kukhala ndi mwayi osunga ndalama ndi kupeza ngongole zochitira mabizinezi.

"Ntchito izi ndi zothandiza maanja opindulawa kukweza chuma m'makomo awo kupyolera m'mabizinezi osiyanasiyana omwe akuchita, zinthu zomwe zikuwapatsanso kuthekera koti azitha kupewa kuvutika kotheratu pomwe kwagwa ngozi zogwa mwadzidzidzi"

Charles Mbewe membala wa Lisochi COMSIP Cluster yemwe ndi telala wa bizinesi ya gulu lake

Gulu la Phululu kuvina ndi alangizi

Gulu la Phululu lipita patali

■ Wolemba Kingsley Jassi

MWEZI wa November ndi wosayiwalika kwa a Nason Leonard, bambo wazaka 44 yemwe amachokera ku Malomo m'boma la Ntchisi. M'chaka cha 2020, iwo adagwira ganyu yemwe amayenera kulandira K8,000 koma mwatsoka sadalandire malipirowo.

Izi zinachititsa kuti a Leonard alephere kupeza chakudya ndipo banja lawo linakhala osadya kwa masiku angapo, zomwe zinachititsa ana nawo kujomba ku sukulu.

"Zinali zowawa kwambiri kuona ana anga akujomba ku sukulu kwa sabata ziwiri chifukwa cha njala," a Leonard anatero.

Koma lero, moyo wa a Leonard wonwe amalandira mtukula pakhomo unasintha ndipo gwero lake linali kulowa m'gulu losunga ndi kuchulukitsa ndalama la Phululu, lomwe bungwe la COMSIP linakhazikitsa m'chaka cha 2021.

A Leonard, amapikula ndi kugulitsa masikono, ndipo amatha kupeza pafupifupi K150,000 pa tsiku zikayenda bwino. Bizineziyi anayamba atalandira ndalama yokwana K600,000 yomwe guluIi linapeza ngati phindu la pachaka kudzera m'kusunga ndi kuchulukitsa ndalama.

Malingana ndi mlangizi wa gululi a Matias John, atayamba kulandira mtukula pakhomo, bungwe la COMSIP linawalimbikitsa kuti ayambitse gulu losunga ndi kuchulukitsa ndalama.

"Pomwe tinkayamba gululi, tinagwirizana zothetsa umphawi m'makomo athu komanso m'dera lathu ndipo titayamba kusunga ndi kuchulukitsa ndalama, mpamba wathu unafika K1.2 million m'chaka cha 2022," a John atero.

Pakadali pano chuma cha gululi chafika pa K8 million uku mamembala ake akuchita ma bizinezi osiyanasiyana ndipo bungwe la COMSIP linawathandizanso ndi ndalama yowonjezera mpamba wawo komanso kusula achinyamata luso la ntchito zamanja.

"Apa tinagulanso ma sheya ku COMSIP Cooperative Union Limited komanso tinagula munda wa gulu," kufotokoza kwa a John.

Kupatula ulimi, gululi limachitanso bizinezi yogula ndi kugulitsa mbewu komanso kupha ndi kugulitsa nyama ya mbuzi.

Pakadali pano gululi liri ndi masomphenya wokhala kopaletivi kuti adzakhale ndi kuthekera kopeza misika yabwino ya zokolola zawo komanso ngongole zogwirika.

Atsegula malo odyera kuchokera mu chiwaya

Wolemba: Aliko Munde

KUPILIRA komanso kugwira ntchito molimbika ndiye gwero la kutukuka kwa a Mashaka Munkhondya azaka 48, womwe moyo wawo wasintha kwambiri kudzera mu mabizinezi omwe akuchita.

A Munkhondya, womwe amachokera m'mudzi wa Amon Kameme 7 m'dera la mfumu yayikulu Kameme ku Chitipa, moyo wawo unali ovutika ndipo amadya kamodzi patsiku. "Monga banja, tinkadya kamodzi patsiku," afotokoza motero.

Moyo wawo unayamba kusintha atangolowa mu gulu la COMSIP losunga ndikuchulikitsa ndalama la Titukulane m'chaka cha 2022. Lero, a Munkhondiya ndi mmodzi mwa anthu omwe akupindula chifukwa chotenga nawo mbali mwakhama pa ntchito za gululi m'bomalo.

"Mu 2022–2023 ndalama yonse yomwe ndinapeza ngati phindu kuchokera ku ndalama zomwe ndimasunga kugulu inali K500,000, ndipo ndinagula malata 15, thumba limodzi la feteleza, komanso ndalama zotsalazo ndinazilowetsa mu bizinezi yanga ya tchipisi.

Mu 2023–2024 ndinapeza K700,000 yomwe ndinagwiritsa ntchito kugula matumba awiri a feteleza, matabwa, misomali komanso waya wogwiritsira ntchito pa nyumba ya alendo yomwe ndikumanga," iwo anafotokoza motero.

Kuchokera pa kugulitsa tchipisi pa msika wa Budonda m'deralo, bizinezi ya Munkhondya inakula ndipo mwezi wa February chaka chatha anatsekula malo wodyera.

"Kale ndinkapeza pafupifupi K60,000 pamwezi pogulitsa tchipisi m'mbali mwa msewu. Koma nditatsekula malo wodyerawa, phindu langa la pamwezi linakwera kufika pafupifupi K150,000," iwo atero.

Pakadali pano akukwanitsa kupeza zosowa za banja lawo mosavuta, kuyambira chakudya ndi zovala mpaka kulipira sukulu ya ana awo.

Mkulu woona ntchito za chitukuko cha m'madera m'boma la Chitipa, a Haddy Mlenga wati COMSIP ndi akatswiri polimbikitsa chikhalidwe chosunga ndalama.

"Anthu ambiri ku Chitipa tsopano akumvetsa kufunika kosunga ndalama," atero a Mlenga.

Iwo anawonjezera kuti anthu ambiri a m'madera akumidzi akugwiritsa ntchito ndalama zawo popeza chuma chokhadzikika monga nyumba ndi ziweto.

"Kudzera mu COMSIP, mamembala amanga nyumba komanso kuyambitsa mabizinezi osiyanasiyana, ena akupita ngakhale kunja kukapikula ndi kugulitsa katundu, ena atsekula malo odyera, pomwe ena akuchita ulimi, mwazina," iwo anafotokoza motero.

Munkhondya kupereka chakudya kwa kasitomala

COMSIP idzetsa kulingalira kwakuya m'maanja

Wolemba: Mellie Bayani

BANJA LA A RICHARD CHILEMBWE a m'mudzi wa Kandota, mfumu yayikulu Kandota m'boma la Ntcheu, lakhala chitsanzo cholonzeka cha momwe ntchito za mabizinezi ang'ono ang'ono zingasinthire miyoyo.

Ulendo wawo udayamba pang'onopang'ono ndipo bizinezi yawo ya ulimi wa njuchi yakula mochititsa chidwi.

A Chilembwe, azaka 69 amagwira nawo ntchito za m'bwezera chilengedwe kudera la Mkonde komanso ndi membala wa gulu la COMSIP losunga ndi kuchulukitsa ndalama la Nanjati ndipo pamodzi ndi akazi awo, akusamalira banja lawo la ana asanu.

A Chilembwe adalowa gululi m'chaka cha 2023 ndipo kwa nthawi yoyamba adapeza K250,000 ngati phindu la ndalama yomwe amasunga ku gululi kwachaka chonse.

Ndalamayi adayambira bizinezi ya ulimi wa njuchi womwe adayamba ndi m'ng'oma umodzi koma pano yachuluka kufika pa ming'oma 7.

"Bizineziyi yabweretsa kusintha kwakukulu m'nyumba mwathu. Tayika magetsi oyendela mphamvu ya dzuwa, kuyamba ulimi wa nkhuku, kugula feteleza, komanso kulipira sukulu zitatu mwa zidzukulu zathu," a Chilembwe atero.

"Bizineziyi ndiyopindulitsa. M'masiku okolola, timapeza pafupifupi K55,000 ndipo anthu ogula amakhala ochokera madera oyandikana ndi dera lathu," kufotokoza kwa a Chilembwe.

Nzeru zawo zakuya ndizomwe zikuchititsa bizinezi yawo kukula mochititsa chidwi. M'malo mogwiritsa ntchito njira za makolo popanga ming'oma, iwo amagwiritsa ntchito mabigili ndi madilamu a pulasitiki akale, kuti apange ming'oma yosawononga mitengo komanso yabwino.

"Sititaya zidebe za pulasitiki zikuluzikulu, timazigwiritsa ntchito kupanga ming'oma. Chidebe cha pulasitiki chimodzi chimapanga pafupifupi mabotolo 19 a uchi."

Banjali likusamaliranso nkhalango yaying'ono pofuna kuthandizira kupezeka kwa malo abwino ochitira ulimi wa njuchiwu. Posafuna kudalira mpanda wochita kumanga, nkhalangoyi ikutetezedwa mwachilengedwe chifukwa anthu amachita mantha ndi njuchizo.

"Anthu sayerekeza kudula mitengo mu nkhalango yathu chifukwa amaopa njuchi. Kudzera m'njirayi, tikusamalira chilengedwe komanso kupeza chuma," a Chilembwe adaonjezera.

Popita chitsogolo, khumbo la a Chilembwe ndikukweza bizinezi yawo poonjezera ming'oma yochuluka komanso kugwiritsa ntchito phindu pokonzanso nyumba yawo.

www.comsip.org.mw

A chilembwe ndi akazi awo akuonjezelanso ming'oma ina ya matabwa

Agwirizana zothetsa umphawi m'mudzi mwawo

■ Wolemba Wanangwa Tembo

ZAKA zitatu zapitazo, mudzi wa Mzamya Jere kwa Inkosi Mthwalo ku Mzimba unali mu umphawi waukulu. Anthu ochuluka ankakhalira kuchita maganyu komanso kuchita ulimi omwenso sumawapindulira kwenikweni ndipo ankasowa chakudya.

Koma pano moyo unasintha chifukwa ukafika m'mudziwu, umalandiridwa ndi kafungo kabwino ka masikono komanso kulira kwa nkhuku zomwe anthuwa akuweta

"COMSIP isanafike kwathu kuno zinthu sizinali bwino chifukwa sitimadziwa kuti kukhala m'magulu titha kusintha miyoyo yathu. Ambiri tinalibe chikhulupiliro choti tidzachoka mu umphawi," atero a Elizabeth Mkandawire, msungi chuma wa gulu la COMSIP losunga ndi kuchulukitsa ndalama la Chajumpha ndipo mamembala ake amagwira ntchito za m'bwezera chilengedwe ku Sonjo.

Gulu la Chajumpha linayamba m'chaka cha 2023 ndipo liri ndi mamembala 80 omwe amasunga ndi kubwerekana ndalama sabata iliyonse ndipo COMSIP inaphunzitsa gululi kayendetsedwe ka bizinezi.

"Tinaphunzitsidwa kuti tisinthe kaganizidwe kathu. Tinayamba kugulitsa shuga komanso ziwiya zophikira. Bizinezi idachita bwino ndipo tinagawana phindu lochuluka," atero a Mkandawire.

M'chaka cha 2024, kulimbikira kwawo kunapindula chifukwa anachita mwayi opindula nawo mundondomeko ya LESP pomwe anasonkha ndalama yokwana K534,000 ngati chikole ndi kulandira

Amayi a Chajumpha kuotcha masikono

zipangizo za ulimi za ndalama yokwana K1.8 million ndipo feteleza yemwe analandira anapangira Mbeya.

"Ulimi umavuta chifukwa timalephera kugula fetereza. Koma titaphunzitsidwa kupanga Mbeya, tinayamba kukolola zochuluka. Chomwe tinkasowekera chinali kaganizidwe kamakono," atero a Ausin Manzi, mmodzi wa mamembala a gululi.

Naye mlangizi wa kumudzi wa gululi a Howard Jere wati masomphenya aguluii akukwaniritsidwa.

"Tinali ndi masomphenya woti mu 2025 tiyambe bizinezi yophika masikono komanso kuweta nkhuku. Zonsezi takwanilitsa."

Iwo anayamba ndi nkhuku 60 za mikolongwe zomwe zimawapatsa mazira osachepera 60 pa tsiku.

Mamembala nawo akukamba za kusintha kwa maanja awo monga momwe akufotokozera a Iret Qoma womwe akuti analandira mpamba woonjezera pabizinezi wokwana K520,000 kuchoka ku COMSIP. Iwo anayamba kuweta nkhuku, mbuzi, nkhumba komanso amagulitsa mandazi ndi katundu wina.

"Ndikupeza phindu lochuluka ndipo ndikukwanitsa kupeza zosowa za pakhomo komanso kulipira sukulu ya ana anga. Koma poyamba, ndinkakanika kupeza sopo weniweni. Pano ndikutha kusunga ndalama."

Kusintha kwa maanja a m'mudziwu ndi umboni woti anthu akagwirizana ndi kuchilimika pa ntchito, umphawi umatha.

Adula msinga za umphawi

Wolemba: Temwa Mhone

EMMANUEL MHLANGA, bambo wazaka 35 wa m'mudzi wa Kabwazi mfumu yayikulu Mlonyeni ku Mchinji, wakwanitsa kugonjetsa umphawi ndipo moyo wake sulinso wosowa kanthu mpaka kale.

Kwa zaka, bamboyu wakhala akuvutika kusamalira banja lake la anthu asanu, kufikira m' chaka cha 2022, pomwe banjali linayikidwa m'kawundula wa maanja ogwira ntchito za m'bwezera chilengedwe pansi pa pulojekiti ya boma la Malawi ya SSLRP -Tidzidalire.

A Mhlanga womwe amagwira ntchitozi m'dera la Mwenda ndi membala wagulu la COMSIP losunga ndi kuchulukitsa ndalama la Chilembwe komwe amasungako ndalama ndi kumapeza ngongole zoyambira ma bizinezi.

Mhlanga wati: "Ngakhale ndimachita maganyu, ndimalephera kupeza ndalama zokwanira zosamalira banja langa tsiku ndi tsiku. M'malo mogwira ntchito kumunda kwanga, ndimataya nthawi kulima m'minda ya anthu ena, zinthu zomwe mapeto ake timakolola zochepa ndipo njala imativuta chaka ndi chaka."

Moyo wa a Mhlanga udasintha atatenga ngongole ya K200,000 ku gululi mu 2022 yomwe anachitira ulimi wa nthilira wa nyemba, mbatatesi ndi chimanga, ndipo adapeza phindu lochuluka.

Kuchokera pompo, a Mhlanga adayamba kuchita mabizinezi osiyanasiyana ndipo adakwanitsa kugula malo mphepete mwa msewu wopita ku Lilongwe, pomwe akulingalira zomangapo mashopu ochititsa lendi.

M'chaka cha 2023, adagula nkhumba ya K50,000 yomwe idaswa ana 7 ndipo atagulitsa nkhumbazo adapeza K450,000 yomwe adagulira malo kumalire a dziko lino ndi Zambia komwe akufuna kumanga nyumba. Kutakatakaku kwathandizira a Mhlanga kumasamalira banja lawo mosavuta.

Mhlanga

Bambo wa ana atatuyu adakonzanso nyumba yake yomwe idagumuka ndi namondwe wa Freddy posadalira thandizo la boma kapena mabungwe. "Sindinadandaule chifukwa ndinali ndi ndalama, ndipo ndidayikonzanso mwamakono kuposa kale," iye watero.

Mhlanga akuwetanso mbuzi zomwe zimathandizira kulipira sukulu mwana wawo yemwe ali ku sekondale ya Mchinji Mission. "Ndidagulitsa mbuzi ziwiri pa K120, 000 iliyonse ndikulipira sukulu komanso kugula zofunikira pa maphunziro ake," kufotokoza kwa a Mhlanga.

Bamboyu adawonjezera njira zopezera ndalama poyambanso bizinezi yotumiza ndi kulandira ndalama kudzera pa phone ndi mpamba wa K600,000 ndipo adagulanso ng'ombe ziwiri pa mitengo ya K600,000 ndi K800,000. "Ndikugula zinthu zondipatsa ndalama pogwiritsa ntchito bwino luso lomwe bungwe la COMSIP lidatiphunzitsa," adamaliza motero Mhlanga.

Mhlanga patsogolo pa nyumba yomwe adakonza

NTCHITO ZOMWE COMSIP IMAGWIRA

01

MAPHUNZIRO

Kuphunzitsa magulu maphunziro osiyanasiana kuti atuluke mu umphawi

02

NGONGOLE

Kuthandiza magulu kupeza ngongole ya Bizinesi ku COMSIV Microfinance Limited imene ili nthambi ya COMSIP yopeleka ngongole

03

MISIKA

Kupezera magulu ake omwe amalima mbeu/kupanga zinthu zosiyanasiyana misika, komanso kuwagula wina mwa katundu wawo

04

KULONDOLOZA ZACHUMA

Kuchita kauniuni mmene chuma chikuyendera mmakopaletivi kuti adziyenda bwino

05

ZA INSHULANSI

Kulimbikitsa ma membala ake kuti adzikhala pa inshulansi yomwe amapeza kudzera ku COMSIV Limited, zomwe zimathandiza membala akatisiya

06

KUSUNGA KATUNDU

Kulimbikitsa magulu kuti adzisunga mbeu zawo akakolora ndi cholinga choti azizigulitsa mitengo ikakwelerako

KADYEDWE KOYENERA MZITHUNZI

Wolemba: Mercy Chaluma

BOMA la Malawi kudzera ku bungwe la COMSIP Cooperative Union, likugwira ntchito ya Kadyedwe koyenera kandondomeko yoteteza anthu ku umphawi (Nutrition Smart Social Protection), m'gawo loyeselera m'maboma a Dowa ndi Rumphi ndi thandizo lochokera ku World Bank pansi pa Rapid Social Response -Adaptive and Dynamic Social Protection- Food and Nutrition Security Multi Donor Trust Fund Grant.

Ntchitoyi, cholinga chake ndi kuthandiza kupereka mwayi wa kadyedwe koyenera kwa anthu omwe amalandira thandizo la mtukula pakhomo komanso kupereka mwayi wamaphunziro wosintha kaganizidwe ndi kachitidwe kazinthu kumbali ya zakudya zopatsa thanzi komanso kuti anthu adzitha kukolola zakudya zopatsa thanzi kudzera ku sukulu za mmera mpoyamba ndi magulu osunga ndikuchulukitsa ndalama omwe ma membala ake ndi anthu olandira mtukula pakhomo.

Ntchitoyi ikuthandizira ndondomeko ziwiri zina za boma zomwe zikulandira thandizo kuchokera ku banki yaikulu pa dziko lonse zomwe ndi SSRLP – Tidzidalire komanso Investing in Early Years Project (IEYP).

Izi ndi zina mwa zithunzi zomwe zinatoledwa:

Mlangizi wa ku dera kwa T/A Mwahenga, Rumphi, kuonetsa njira ina yosungira chakudya ya Chikwatu pophunzitsa ma membala a gulu lake

Maanja akulimbikitsidwa kuweta ziweto

Mkulu woyang'anira ntchito zosamalira anthu ku World Bank Malawi, Chipo Msowoya (Kumanja) kucheza ndi ma membala omwe ankaonetsa zakudya za magulu sikisi ku Mwahenga, Rumphi

Mamembala akupha makwacha ndi bizinesi yopanga zokumwa zosiyanasiyana

Alangizi omwe ayendetsa ntchitoyi mchithunzi ndi Mlangizi wamkulu ku COMSIP a Tenneson Gondwe (Akhala pakati kumanzere)

Alezi omwe ayambitsanso sukulu za nkomba phala kwa T/A Mwankhunikira ku Rumphi

Maguluwa anaphunzitsidwa kusula katundu. Apa akupanga vinyo.

Magulu ena akupanga ma juwisi

Mu pulojekitiyi ma membala amalandilanso ma uthenga a pa phone owakumbutsa zomwe anaphunzira

Mai Mphatso Magombo a dipatiment yoona za chitukuko cha mmadera kugwiritsa ntchito mpondagiya ku Rumphi

Mlangizi wa ku dera ku Mkukula A ku Dowa kuonetsa zina mwa zakudya zomwe anaphunzira kuphika mu pulojekitiyi

A Francisco ali pa shopu yawo

Francisco apeza chiyembekezo mu luso lokhoma matabwa

Wolemba: Jordan Simeon-Phiri

LEONARD FRANCISCO, mnyamata wazaka 23, wa m'mudzi wa Chimwemwe m'dera la mfumu yayikulu Mwabulambya m'boma la Chitipa, akusimba lokoma atapeza chuma chobisika mu luso lopala matabwa komanso kukhoma zinthu zosiyanasiyana.

Francisco wati zonsezi ndi chifukwa cha bungwe la COMSIP kudzera mu gulu losunga ndi kuchulukitsa ndalama la Mposya lomwe liri m'dera la Kaseye limene lidasankha achinyamata 14 kukachita maphunziro a miyezi inayi a luso la ntchito za manja pa sukulu yosula luso la manja ya Lufita m'bomali.

Kusula achinyamata ku luso la ntchito zamanja ndi gawo limodzi la ntchito zomwe bungwe la COMSIP likugwira potukula miyoyo ya chinyamata omwe akupindula ndi pulojekiti ya boma la Malawi ya SSRLP-Tidzidalire.

Achinyamatawa akatsiriza maphunziro, bungwe la COMSIP limawapatsa zipangizo zoyambira ntchitoyi ndi cholinga chakuti ayambe mabizinezi ndi kukhala odzidalira pa chuma.

"Nditamaliza maphunziro anga a ukalipentala pa sukulu ya Lufita, omwe ndinachita kuchokera October m'chaka cha 2024 mpaka January m'chaka cha 2025, ndidalandira zipangizo zimene zidandithandizira kutsekula shopu imene ndikugwilira ntchito," iye adatero.

Francisco wati achinyamata onse amene adapindula ndi maphunzirowa ku derali adakhazikitsa gulu lawo la Vitumbiko Youth Cooperative pansi pa COMSIP kumene mwa zina, amasunga ndi kuchulukitsa ndalama komanso nthawi yambiri amakambirana nkhani yopititsa patsogolo bizinezi zawo.

"Ku gulu la COMSIP limeneli, timasunga ndalama komanso kupeza ngongole ya chiwongola dzanja chochepa imene timapititsira patsogolo bizinezi zathu ngati pena pake pasokonekera. Komanso tili ndi thumba lina limene timasungako ndalama ya cholinga," iye watero.

Mwezi wa October chaka chatha, Francisco adatenga ngongole ya ndalama yokwana K50,000 imene adagulira matabwa ndipo adamubweretsera phindu la ndalama yokwana K385 000.

"Ndisanayambe bizineziyi, moyo udali olimba kwambiri. Koma tsopano ndine mfulu chifukwa ndikutha kugula chakudya, zovala komanso kupeza zosowa zonse za banja langa.

"Ndikunena pano, ndagula malata khumi, matumba anayi a fetereza, mbuzi zinayi, ndagulanso munda okwana ma ekala anayi komanso ndawumba njerwa 6,000 kuti ndimange nyumba yamakono," watero Francisco, bambo wa mwana m'modzi.

Ngakhale izi zili chomwechi, Francisco wati ali ndi chidwi chobweleranso ku sukulu chaka chino kuti akapitilize maphunziro ake ndikuwonjezera luso lina.

Francisco adapitiriza kunena kuti anthu a midzi yozungulira akupindulanso ndi luso la manja ake.

"Mbiri ya luso langa yafika patali moti ntchito yokhoma denga nyumba za anthu akudera kuno komanso kukonzanso zinthu zowonongeka zikudalira ine. Komanso ndaphunzitsa ntchitoyi anyamata awiri a m'mudzi muno kuti nawonso akhale odzidalira pa chuma," iye watero.

Wapampando wa gulu la Mposya a Tenson Mbamba wati kuchita bwino kwa achinyamataku kukupereka chithunzithunzi chabwino chimene chili mu ubwino okhala m'magulu amene akulimbikitsa achinyamata kukhala odziyimira pawokha pa chuma.

"Ndikunena pano, ndagula malata khumi, matumba anayi a fetereza, mbuzi zinayi, ndagulanso munda okwana ma ekala anayi komanso ndawumba njerwa 6,000 kuti ndimange nyumba yamakono."

Kukhoma nyumba monyadira luso lawo

Achinyamata 'kuotcherera' tsogolo

Wolemba: Temwa Mhone

KWA zaka zambiri, Leonard Austin analibe chiyembekezo chokhazikika pa moyo wake. Ankangodalira ntchito za maganyu pa msika wa Mwansambo m'boma la Nkhotakota. Koma zonsezi zinasintha pamene anasankhidwa kuti aphunzire luso lowotcherera zitsulo, pokhala kuti mai ake anali membala wa gulu la COMSIP losunga ndi kuchulukitsa ndalama la Kanzanga, lomwe linakhazikitsidwa pakati pa opindula ndi mtukula pakhomo.

Austin akuti maphunzirowa amupatsa mwayi wodzidalira pa chuma, pomwe tsopano amapeza pafupifupi K100,000 pa sabata kuchokera ku bizinesi yowotcherera. Mnyamata wa zaka 29'yu adapatsidwanso zipangizo zofunika monga chodulira, chobowolera ndi nyundo, zomwe zinamuthandiza kuyambitsa bizinesi yake.

Kuyambira mu March 2024 mpaka pano, Leonard akukwanitsa kusamalira mkazi wake ndi mwana wake, komanso kuthandiza amayi ake.

"Ndagula njinga ya kapalasa pa mtengo wa K120,000. Ndalima mpunga ndi chimanga pa malo okwana maekala atatu. Ndili ndi matumba a chimanga okwanira mpaka nyengo yotsatira yokolola. Ndagulanso matumba awiri a feteleza pokonzekera ulimi ukubwerawu," iye akufotokoza.

Austin kupenta mawindo

Pilirani kupenta mawindo

M'mudzi wa Kamdalira, kwa Mfumu Yaikulu Kanyenda, pali winanso wachinyamata, Pilirani Phiri, amene akuchita bwino ndi ntchito yomweyi yootcherera. Iye amapeza ndalama osati m'boma la Nkhotakota lokha, komanso m'maboma ena monga Mangochi.

"Ndimapanga ndalama yosachepera K50,000 pa sabata pa khomo, koma ndimapanga zoposera K100,000 kapena K220,000 pakutha pa masiku atatu ndikakagwira ku Mangochi ndi maboma ena komwe amanditenga a Icelandic Embassy," iye watero.

Mnyamata wa zaka 25 yu ali ndi maloto okulitsa bizinesi yake pogula zipangizo zina, kuti athe kulemba ntchito achinyamata anzake a m'mudzi.

"Ndimayenda nthawi zambiri ndipo nthawi zina ndimatha masabata awiri ndisanabwere. Ndikufuna kulemba anzanga kuti azipitiriza ntchito ndikakhala kulibe, kuti anthu kuno azipitirizabe kupeza chithandizo," iye akufotokoza.

Kuphatikiza pa kuotcherera, Pilirani akuchitanso ulimi wa chimanga ndi mpunga, komanso kuweta mbuzi ndipo zonsezi zikuthandizidwa ndi phindu limene amapeza kuchokera ku luso limeneli.

Nkhani za Leonard ndi Pilirani zikuwonetsa mmene achinyamata, akapatsidwa mwayi ndi luso, amatha kusintha miyoyo yawo komanso kuthandiza madera awo kupita patsogolo.

Mai Robert pa shop yawo

Apindula ndi ngongole; Mbiri ya moyo wa mai Esnart

Wolemba Leonard Masauli

ESNART ROBERT, mayi wazaka 28, ndi m'modzi mwa anthu omwe akugwira nawo ntchito za m'bwezera chilengedwe m'mudzi wa Symon, mfumu yayikulu Symon m'boma la Neno.

Moyo wa Esnart udayamba kukumana ndizovuta atasenza udindo osamalira ana, zomwe zidali zovuta ngakhale kupeza zofunika za tsiku ndi tsiku pa moyo wawo.

Ngakhale amakumana ndi zopinga, iwo amasilira atalowa gulu la COMSIP losunga ndi kuchulukitsa ndalama ndipo zidathekadi. M'chaka cha 2023, adalowa gulu la Titukulane lomwe mamembala ake amagwira ntchito za m'bwezera chilengedwe m'dera la Thundu.

Atalowa gululi, Esnart anapeza mwayi wobwereka K10,000 yomwe adayambira bizinezi yogulitsa ufa uku akupitilizanso kusunga ndalama zawo ku gululi. Pakutha pachaka, adali atapindula ndipo adapeza ndalama yokwana K80,000.

"M'chaka cha 2023 chomwecho, ndidayamba bizinezi ya golosale. Ndipo kupatula golosale, ndidayambanso ulimi wamthilira. Ndidalima chimanga, kabichi ndi masamba ena ndipo pomwe chaka cha 2024 chimatha, ndidapeza K200,000 ngati phindu kuchokera m'kusunga ndalama kugulu," anatero a Esnart.

"Kufika lero, bizinezi yanga yakula ndipo muli ndalama zoposa K1million. Ndikufuna ndigule malo pamsika wa Lisungwi wochitirapo bizinezi. Ndidagula ng'ombe, ndikukwanitsa kulipilira mwana sukulu. Ndikuthokoza bungwe la COMSIP chifukwa chondigwira dzanja.

Ndikukwanitsanso kupanga feteleza wa Mbeya yemwe ndikugwirisa ntchito mu ulimi wanga wa mthilira zomwe sizinali zotheka poyamba. Masomphenya anga ndi wofuna kuvuuka mu umphawi ndi kukhala moyo wodzidalira," atero mayiwa.

Mlangizi wa COMSIP ku derali, Charity Muyawa wati kupatula mabizinezi apayekha payekha, maguluwa akuchitanso ma bizinezi awo ngati gulu pofuna kuchulukitsa phindu komanso ndalama zomwe amasunga.

Apeza phindu lochuluka kupyolera mu kusula katundu

Wolemba: George Mponda

KUCHOKERA m'mudzi mwa Mwaisondola kwa mfumu yayikulu Mwakaboko m'boma la Karonga, gulu lina la COMSIP losunga ndi kuchulukitsa ndalama lachilimika pothana ndi umphawi, uku likulimbikitsa anthu ena m'deralo.

Gululi ndi la Kapembe lomwe liri ndi mamembala 32 omwe amagwira ntchito za m'bwezera chilengedwe. Pakali pano gululi ndi lodalirika pa bizinezi ndipo likupanga sopo, vinyo wa nthochi, feteleza wa Mbeya komanso kugulitsa mpunga.

Gululi lomwe linayamba m'chaka cha 2023, poyamba linali banki khonde ya m'mudzi chabe, ndipo ma membala amayika pamodzi ndalama zawo nkumabwerekana uku akuthandizana mbali za chuma. Koma kusintha kwenikweni kunayamba bungwe la COMSIP litaphunzitsa gululi maphunziro osiyanasiyana monga momwe angachulikitsire ndalama.

"Ndinalimbikitsa ma membala a gululi kuti azisunga kangachepe komwe amapeza ku ntchito za m'bwezera chilengedwe chifukwa ndinaona kuti ndiolimbikira koma amangosowa utsogoleri. Ndinawalangiza kuti ndalamazo azichitira ma businenezi osiyanasiyana kuti azipindulabe ngakhale ntchito za mbwezera chilengedwezi zikadzatha," anatero a Francis Buleya, womwe ndi mlangizi wa chitukuko m'deralo. "Kupyolera mu COMSIP anazindikira kuti malipiro awo atha kukhala mpamba wa bisinezi."

Wapampando wagulu la Kapembe a Ackim Linda ati gululi

Mamembala m'munda wa nthochi

litangoyamba, ma membala onse 32 anasonkha K35,000 aliyense, yomwe inawathandiza kugula zipangizo zopangira sopo komanso vinyo wanthochi.

"Anatiphunzitsa mmene tingapangire sopo komanso ukadawulo wa buzinezi. Ndipo poonjezera apo, mmodzi mwa ma membela athu anapita ku Magomelo ku Chiradzulu kukaphunzira momwe tingasulire katundu kuti akhale ndi mitengo yokwelerapo pa msika," anatero a Linda.

Lero, gululi limapanga sopo yemwe limagulitsa pa mtengo wa K5,000 mmodzi ndipo vinyo wa nthochi m'botolo la 300ml amagulitsa K10,000. Vinyoyu amapanga kuchokera ku nthochi zomwe amalima m'derali.

"Dera lino limatchuka kwambili ndi ulimi wa nthochi, ndipo kunangoyeneradi kuti businezi yathu ikhale yogwiritsa ntchito zinthu zosavuta kupeza m'dera lathu. Tikuwonjezera upangiri pa zinthu zomwe tilinazo kale kuti anthu azizikonda komanso zizitipezetsa ndalama zochuluka," a Linda anafotokoza.

Gulu la Kapembe liri ndi masomphenya okhala kopaletive ngati njira imodzi yofikira misika ikuluikulu, kupeza mwayi wa ngongole za bizinezi komanso maphunziro osiyanasiyana.

Iwo akufunanso kugula chipangizo chopangira zokumwa zochokera ku zipatso. Kuphatikiza apo, gululi likukonzanso zosandutsa nyumba yawo yosungira katundu yomwe anamanga ndi thandizo lochokera ku Agricultural Commercialisation (AGCOM) project kuti ikhale ndi malo ozizira kwambiri osungiramo juwisi komanso vinyo.

Mlangizi wa bungwe la COMSIP m'boma la Karonga a Elizabeth Mwakilama anaonjezera kuti m'bomali muli ma gulu a COMSIP 336.

Iwo atinso COMSIP imaphunzitsa maguluwa za chuma, ukadawulo wa bizinezi komanso momwe angasulire zokolora zawo pogwiritsa ntchito njira zamakono.

"Magulu onse a COMSIP anaphunzitsidwa kusunga ndalama, momwe angagwiritsire ntchito ndalama zawo komanso kuchita mabizinezi osiyanasiyana. Gulu la Kapembe laonetsa kuti ndi upangiri oyenera, madera atha kuyamba kuzidalira pawokha," iwo anatero.

Ena mwa mabizinesi omwe gululi limachita

Emma kuwonetsa ntchito zake panja pa shopu

"Ndinali munthu opanda kalikonse pakhomo panga, koma tsopano moyo wanga ulibwino. Ndikukwanitsa kulipilira sukulu fizi ya ana komanso kugula chakudya pakhomo..."

Apindula kudzera m'luso lamanja

Wolemba Leonard Masauli

KWA zaka zochuluka, Emma Michael wakhala akulakalaka kuphunzira luso la utelala pofuna kusintha moyo wake.

Komabe, maloto ake samakwaniritsidwa kwenikweni chifukwa amadalira makina osokela wobwereka kwa anthu ena m'mudzi mwawo, zomwe zimachititsa kuti asamapeze phindu lokwanira.

M'chaka cha 2024, moyo wa Emma udasintha atasankhidwa ngati mmodzi wamaanja ogwira ntchito za m'bwezera chilengedwe ndipo adalandira K48,000 ngati malipiro a ntchitoyi. Iye anatenga ndalama yokwana K35,000 kugulira nsalu zomwe adasoka zovala, zomwe zidamupezetsa phindu lochuluka ndipo mpamba wake udakula.

Kupita chitsogolo, moyo wa Emma udasinthiratu pomwe adasankhidwa kukaphunzira nawo luso kudzera mu pologalamu ya COMSIP yophunzitsa achinyamata luso la ntchito zamanja ndipo atatsiriza analandira zipangizo zoyambira kugwira ntchito.

Pambali pa lusoli, anaphunziranso za kayendetsedwe ka bizinezi, kagwiritsidwe ntchito kabwino ka ndalama, mwazina kudzera m'gulu lawo la COMSIP losunga ndi kuchulukitsa ndalama.

Iye analandiranso ndalama yokwana K520,000 yowonjezera mpamba wake. Atalandira K366,000 mugawo loyamba, anagula zipangizo zoonjezera ndipo anatsekula malo ochitira bizinezi yake ya utelala.

"Ndinali munthu opanda kalikonse pakhomo panga, koma tsopano moyo wanga ulibwino. Ndikukwanitsa kulipilira sukulu fizi ya ana komanso kugula chakudya pakhomo. Masomphenya anga tsopano ndikufuna kugula malo pomwe ndimange nyumba yokhalamo ya zipinda zitatu, kumanga nyumba yochitira bizinezi, komanso kuyamba ulimi wa nthilira,"

Emma wati kudzera m'maphunziro a COMSIP, moyo wake wasintha kwambiri. "Ndaphunzira zambiri, monga kupanga feteleza wa mbeya komanso kusunga ndi kuchulukisa ndalama ndipo pano moyo wanga suli chimodzimodzi kuyerekeza ndikale."

Kuchoka ku umphawi kufika ku ulemelero-Ulendo osayiwalika wa Muyombe

Wolemba: Jordan Simeon-Phiri

A Aaron Muyombe womwe ndi membala wa gulu la COMSIP losunga ndi kuchulukitsa ndalama la Kasano m'dera la mfumu yayikulu Kyungu m'boma la Karonga ayamikira bungwe la COMSIP chifukwa chosintha moyo wawo kuchoka ku umphawi wa dzaoneni.

A Muyombe, a zaka 47 zakubadwa, adati iwo adalowa gululi m'zaka za pakati pa 2022 ndi 2023 limene pa nthawiyo lidalibe ganizo liri lonse kupatula msonkhasonkha wamamembala komanso kubwerekana ndalama.

"Mchaka cha 2024, bungwe la COMSIP lidatikhazika m'magulu ndikutipatsa maphunziro amene adasintha kotheratu maganizidwe athu. Tidaphunzitsidwa kabwezedwe ka ngongole, kusunga ndalama, kachitidwe ka bizinesi komanso kayendetsedwe ka ndalama.

A Muyombe womwe ali ndi ana asanu ndi awiri ati gulu lawo lidapindulanso ndi ndondomeko ya LESP kumene adalandira thandizo la zipangizo za ulimi membala aliyense atapereka ndalama ya chikole.

Malinga ndi a Muyombe, ndalamayi adagwiritsa ntchito pogula mbewu ya mtedza, mankhwala okulitsa komanso oteteza mtedza ndipo membala aliyense adalandira ma kilogalamu 14 a mbewuyi.

A Muyombe ati atakolola, mamembala onse adabweretsa mtedza wawo pamodzi ndikupeza msika kuti apeze phindu lochuluka ndipo a Muyombe adapeza ma thini 186 amene adagulitsa ndalama yokwana K3.8 million, ndalama yomwe kadali koyamba kugwira m'moyo wawo.

"Ndi ndalama imeneyi, ndidachita machawi pokagula malata 38 a ndalama yokwana K836 000 ndipo ndidakonzanso nyumba yanga kuti igwirizane ndi ukhumucha wanga. Kuwonjezera apo, ndidagulanso matumba anayi a fetereza pa mntengo wa K536 000 ndi khasu lolimira ndi ng'ombe la K250 000.

"Komanso ndidagula ng'ombe yolima imodzi. Pano ndikutha kugula chakudya cha banja langa komanso kulipilira fizi ana anga awiri amene akuphunzira pa sekondale yoyendera ya Mpata," iwo adatero.

Naye mlangizi wa COMSIP wa dera la Mpata Annie Mkandawire wati kuchita bwino kwa a Muyombe ndi chifukwa cha upangiri ndi maphunziro akayendetsedwe ka bizinesi, mabwezedwe a ngongole komanso kusunga ndalama omwe bungweli lidachititsa.

Malinga ndi a Mkandawire, thandizo la LESP lathandizira mamembalawa kuti akhale odzidalira pa chuma komanso chakudya m'mabanja awo.

"Ndondomekoyi yasintha kwambiri miyoyo ya mamembala ndi mabanja awo omwe tsopano akutha kukweza chuma komanso kukhala ndi chakudya chokwanira," atero a Mkandawire.

Pothilirapo ndemanga, othandizira ntchito za chitukuko ku Khonsolo ya Karonga a Simeon Ndhlovu ati ofesi yawo imagwira ntchito mothandizana ndi bungwe la COMSIP pophunzitsa ma membala komanso kuthandizira kupeza misika yabwino kuti mamembalawa apeze phindu.

Banja la a Muyombe

Chulukitsani ndalama zanu

POSUNGITSA KUGULU KOMANSO KUZIIKA MUBIZINESI

Lisimbwi kopaletivi itukuka kudzera mu kusula katundu

Wolemba: Mellie Bayani

KUCHOKA m'chaka cha 2022, ma membala a Lisimbwi kopaletivi m'dera la mfumu yayikulu Kanyenda m'boma la Nkhotakota akhala akulandira maphunziro osiyanasiyana kuchoka ku bungwe la COMSIP.

Pomwe limafika mu gawo lolandira thumba loti mamembala adzikongola nkumachitila bizinesi, ndi cholinga chotuluka mu umphawi, gululi lidalandiraso maphunziro osula katundu kuti akhale ndi mitengo yokwelerapo pa msika, pambali popindula ndi ndondomeko ya LESP.

"Kuchoka ku maphunziro osula katundu, pano tikupanga juwisi wa bwemba, vinyo wa nthochi, juwisi wa mandimu, jamu wa bwemba, masikono, yogati, mkaka wa soya, ndi zina," kufotokoza kwa a Grace Buleya, m'modzi mwa mamembala a kopaletiviyi.

Kopaletiviyi ikuchita bwino ndipo ikumapeza ndalama pafupifupi K300,000 pa tsiku akagulitsa katundu wawo, ngakhale kuti katunduyu akumagulitsidwira m'makomo a mamembala a gululi pomwe akusakasaka misika yabwino.

Kuchita bwinoku kukupinduliraso mamembala onse ndipo mmodzi mwa iwo ndi Halima Yusuf yemwe akufotokoza: "Ndinkavutika ndipo sindimakwanitsa kulipira fizi ya ana anga. Nditalowa gululi, ndinabwereka K650,000 kuyamba bizinezi ya golosale, pano ndikukhala moyo wabwino."

Chimodzimodziso, Emily Mwale wati moyo wake wasinthika chifukwa pano ali ndi njinga zamoto zitatu zomwe amapangira bizinezi yakabaza, wamanga nyumba, komanso akukwanitsa kulipira sukulu ana ake popanda chovuta.

Grace Buleya kuchita chizindikiro cha COMSIP chodula umphawi

Mamembala kuwonetsa katundu wawo

Lisimbwi kopaletivi pakadali pano ili ndi ndalama zokwana K9.5 million mu bukhu lake la banki ndipo ikulingalira kuyamba bizinezi ya ulimi wa mpunga.

"Malo apezeka kale kuti tilimepo ndipo tikufuna kugula chigayo cha mpunga, ndikumapakira mpunga m'matumba okhala ndi dzina lathu," atero a Buleya.

Lemisoni kunyadira munda wa chimanga

Ngongole ya MEDF itukula gulu la Timweretu

Wolemba Kingsley Jassi

KOPALETIVI ya COMSIP ya Timweretu ya m'mudzi mwa Chimwanjati, mfumu yayikulu Chiwere m'boma la Dowa ikusimba lokoma itagulitsa dowe okwana ma lorry atatu a 7 tonne kudzera mu ulimi wa mthilira.

Kuchita ulimi wa mthilira m'madera omwe kuli mapiri, nkukhalanso m'mwezi wa October sikophweka, koma kopaletiviyi idakwanitsa kuchita ulimiwu chifukwa cha makina ogwiritsa ntchito mphamvu ya magetsi adzuwa, ndipo adakolola chimanga chochuluka.

Iyi ndi kopaletivi yomwe mamembala ake amagwira ntchito za m'bwezera chilengedwe pansi pa pulojekiti yaboma la Malawi ya SSRLP -Tidzidalire.

Wapampando wa kopaletiviyi a Moses Lemison wati anakwanitsa kukhala kopaletivi kaamba ka ulangizi omwe akhala akulandira kuchokera ku bungwe la COMSIP, lomwe poyamba linawakhanzikitsa ngati gulu losunga ndi kuchulukitsa ndalama.

"Bungwe la COMSIP lakhala likutiphunzitsa kuti ndalama yomwe timalandira tikagwira ntchito za m'bwezera chilengedwe tisamadye yonse koma kumasungako ndi kuchulukitsa ku gulu ndipo takhala tikuchita izi kufikira gulu lakula kukhala kopaletivi," atero a Lemison.

Kopaletivi ya Timweretu ikuyesetsa kusakasaka misika yodalirika komanso kugwira ntchito limodzi ndi mabungwe obwereketsa ndalama monga la MEDF, lomwe lidawapatsa kale ngongole ya makina aulimi wanthilira a ndalama yokwana K24 million kuti azikwanitsa kulima malo aakulu.

Malinga ndi mlangizi wa COMSIP m'dera la Chewo Emily Mtelemuka, kubwera kwa makina wothililira woyendera mphamvu ya magetsi adzuwa kwatukula ntchito za malimidwe m'gululi.

"Adindo a zamalimidwe ku khonsolo ya boma la Dowa ataona momwe mamembala a kopaletiviyi akuvutikira ndi makeni pothilira, adawalimbikitsa kuti atenge ngongole ya makinawa ku MEDF," mlangiziyu kufotokoza.

Mwaichi, bungwe la MEDF litayendera kopaletiviyi, lidakhutitsidwa kuti litha kukwanitsa kubwenza ngongoleyi ndipo mapeto ake bungweli lidapereka ngongoleyi.

Pano kopaletiviyi yomwe ili ndi mamembala 63, ili ndi chuma chokwana K15 million ndipo m'masophenya ake, ikufunitsitsa itagula chigayo pambali poweta nkhuku ndi kuchita ulimi wa mbewu zosiyanasiyana.

COMSIP: Chiyambi chotukula miyoyo

Wolemba: Temwa Mhone

MARTHA BEFORE, wochokera mu wodi ya Masongola mu mzinda wa Zomba, amalakalaka adakapeza upangiri wa bungwe la COMSIP mofulumira.

M'chaka cha 2024, iye adalowa gulu la COMSIP losunga ndi kuchulukitsa ndalama la Umodzi Wachisomo pokhala m'modzi mwa maanja a m'matawuni omwe analandira mtukula pakhomo wa mmizinda ngati gawo limodzi lochepetsa mavuto odza kaamba ka kukwera mtengo kwa katundu pamsika.

Bungwe la COMSIP lidaphunzitsa mamembela a gululi za kusintha kaganizidwe, momwe angasungire ndi kuchulukitsa ndalama komanso momwe angachitire bizinezi, mwazina.

Martha adasungako gawo lina pa K150,000 yomwe adalandira m'ndondomeko ya mtukula pakhomoyi, ndipo adapeza phindu lokwana K350,000 kuchokera kugulu. Ndalamayi, kuphatikiza ina yomwe anapeza ku bizinesi idamuthandiza kugula malata asanu, mbuzi zisanu ndi imodzi ndi kuyamba ulimi wa mthilira wachimanga.

"Ndimalakalaka ndidakakumana ndi COMSIP mofulumira, makamaka maphunziro omwe adandithandizira kugwiritsa ntchito ndalama mwa nzeru ndi kukhala wotakataka. Ndachita zambiri mu chaka chimodzi kuposa momwe ndimaganizira ndipo sindidzasaukanso," iye watero.

Martha m'munda wake wa chimanga

Martha kuchita chizindikiro cha COMSIP chodula umphawi

COMSIP ithetsa umphawi ku Salima

Wolemba Wanangwa Tembo

DZUWA langotuluka kumene m'boma la Salima ndipo kununkhira kwa masikono komanso mbatata kwadzadza m'chipinda china chodyera m'mbali mwa nyanja. Mkati mwa chipindachi, a Tikhalanawo Jelasi a zaka 35, ali kalikiliki kugulitsa chakudya kwa anthu ochita malonda, asodzi komanso alendo ena. Umu ndi m'mudzi wa Kalembo, mfumu yayikulu Ndindi.

Zaka ziwiri zapitazo, moyo wa a Jelasi unali ovuta. Banja lawo linatha ndipo anali ndi ntchito yayikulu yosamalira ana awo atatu. A Jelasi amadalira maganyu kuti apeze zosowa pa banja pawo. Chifukwa cha umphawi wadzaoneni, iwo anataya chikhulupiliro kuti moyo wawo udzasintha.

Koma m'chaka cha 2024, zinthu zinayamba kusintha chifukwa anapeza mwayi ogwira nawo ntchito za m'bwezera chilengedwe, ndondomeko yomwe anthu a kumidzi amatenga nawo gawo kusamalira nthaka, madzi komanso mitengo.

Ndondomekoyi ndi mbali imodzi ya pulojekiti yaboma la Malawi ya SSRLP -Tidzidalire ndipo thandizo lake limachokera ku banki yaikulu padziko lonse komanso maiko ena omwe amathandiza dziko lino, momwe anthu amalandira malipiro akamaliza gawo liri lonse la ntchitozi.

A Jelasi amagwira ntchitozi ku dera la Mtika ndipo atagwirako magawo anayi, anapeza ndalama zokwanira kuti ayambe kukhala moyo odzidalira.

Pamodzi ndi ogwira ntchito anzawo, anayambitsa gulu la COMSIP losunga ndi kuchulukitsa ndalama la Lakeside kuti adzichulutsa ndalama zawo.

Lackson kuowonetsa nsomba zomwe amagulitsa

"Poyamba ndinalima mbatata yomwe nditagulitsa, ndinapezapo phindu la K60,000. Ndinabwerekanso K50,000 kugulu ndikuyamba kugula komanso kugulitsa nsomba, mpunga ndi nyemba,"

Phindu linabwera mwansanga kwambiri moti kufika mu January chaka cha 2025, a Jelasi anatsekula malo odyera komwe amapeza ndalama zosachepera K90,000 patsiku.

"Kwa nthawi yoyamba, sindinavutike kulipira sukulu ya mwana wanga wamkazi yemwe ali fomu 2. Ndagulanso munda pafupifupi ekala ndi theka pa mtengo wa K600 000. Mundawu ndizilimapo mbewu zosiyanasiyana,"

Kuwonjezera apo, mayiwa agulanso njerwa pamtengo wa K300,000 zomwe akufuna amangire malo wodyera amakono. Iwo akuti zonsezi zatheka chifukwa cha upangiri omwe unachokera ku bungwe la COMSIP.

"Tinaphunzira mmene tingasungire ndalama, kagwiritsidwe ntchito ka ndalama komanso kuchita bizinezi. Izi zinasintha moyo wanga. Ndisanalandire upangiriwu ndimachita zinthu zanga mopanda ndondomeko kapena cholinga,"

"Mu miyezi 11, ndalama zosunga zinafika K250,000, komanso ndinalemba ntchito mayi wina kuti azindithandizira pa bizinezi yangayi.

Masomphenya anga ndikufuna bizineziyi itakula komanso kuti ndigule zipangizo zabwino zochitira bizinezi. Ndili ndi chikhulipiliro kuti ana anga sadzavutika mmene ndinavutikira ine."

Ulendo wa mayi Jelasi ndi umboni wa kusintha kwa maanja komwe kukuchitika m'boma la Salima, monganso momwe akufotokozera a Grant Lackson.

Iwowa amagwiranso ntchito za m'bwezera chilengedwe ku dera la Mtika.

"Ndisanayambe kugwira nawo ntchitozi, ndinali munthu ovutika. Ndimadalira maganyu ndipo masiku ambiri timagona osadya. Ndinalibe nyumba, ndinalibe ndalama. Ndimangokhala ndi nkhawa kuti banja langa ndilisamalira bwanji,"

Koma atalandira maphunziro a zachuma ndi kuchita bizinezi kuchokera ku COMSIP, a Lackson anawona njira yosinthira moyo wawo.

Anabwereka K160,000 kugulu lawo ndikuwonjezerapo K40,000 yawokha ndikuyamba bizinezi.

"Bizinezi yanga yakula. Pano ndimapikula nsomba kwa asodzi nane ndi kumapikulitsa. Ndili ndi ma kasitomala ambiri."

Bizinesi yawo yakula ndipo ali ndi mpamba woposa K800,000, uku akupeza phindu lomwe lawathandiziranso kutsekula malo wokonzera tsitsi.

COMSIP inasintha kaganizidwe kawo komanso momwe amachitira zinthu zawo ndipo maphunziro omwe adalandira ndiwo mpamba wawukulu.

Mmene dzuwa likulowa, anthu omwe adzadza pa malo wodyera a mayi Jelasi komanso ku malo womangira tsisi a bambo Lackson ndi umboni kuti miyoyo ya anthu m'mbali mwa nyanja kwa Kalembo, ikusuntha kupita chitsogolo.

NTHUMWI ZIYENDA ULENDO OKAPHUNZIRA KU KENYA

Wolemba: Mercy Chaluma

M'CHAKA cha 2025, nthumwi zochokera m'dziko lino zinapita m'dziko la Kenya, kukaphunzira momwe amalonda ang'onoang'ono angathandizire kupereka mwayi wa ntchito pakati pa maanja ovutika.

Ili ndi gawo limodzi la ntchito ya INSPIRE O "Jobs NOW for the Poor" yomwe boma la Malawi likuyembekezeka kugwira, kulowa m'malo mwa pulojekiti ya SSRLP-Tidzidalire yomwe imalandira thandizo kuchokera ku World Bank ndi Social Protection Multi – Donor Trust Fund.

Nthumwi zochokera ku World Bank m'dziko lino, adindo a bungwe la COMSIP Cooperative Union, ndi ena kuchokera m'maunduna ndi nthambi zaboma ndiwo anali nawo pa ulendowu.

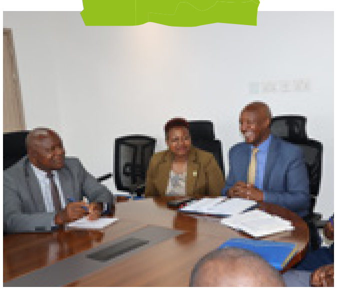
M'dziko la Kenya, nthumwizo zinachita mikumano ndi adindo omwe akutsogolera pulojekiti ya National Youth Opportunities Towards Advancement (NYOTA) komanso akuluakulu ena aboma.

Boma la Kenya likugwira ntchito ya NYOTA, yomwe ndi yazaka sizanu ndi thandizo lochokera ku World Bank ndipo ikuthandiza kutukula miyoyo ya achinyama pachuma, kupereka mwayi wa ntchito komanso kulimbikitsa kusunga ndi kuchulukitsa ndalama.

Pa ulendowu, nthumwizo zinayenderanso ntchito zomwe kampani ya Bottle Logistics East Africa Limited ikugwira ndi thandizo la ndalama lochokera m'pulojekiti ya NYOTA, pothandizira kupereka mwayi wa ntchito kwa achinyamata.

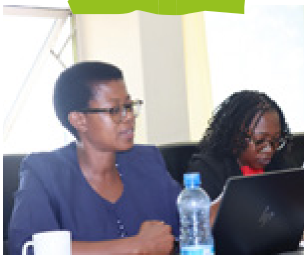
Pakadali pano, kampaniyi yakwanitsa kulemba ntchito achinyamta 420 ndipo 85 pa achinyamata 100 aliwonse ndi amayi achichepere komanso yakwanitsa kupeza makina aakulu ogwilira ntchito, kupyolera mu thandizo la ndalama yokwana 2 million Kenyan shillings yomwe analandira m'pulojekiti ya NYOTA.

Pa tsambali, zina mwa zithunzi zomwe zinatoledwa pa ulendowo.



Ulendowu unayamba ku Unduna wa zachinyamata mdzikoli

Mmodzi mwa akuluakulu a Nyota kufotokozera za pulojeketi yawo



Mai Susan Kondowe a ku COMSIP kufotokozera za pulojekiti ya SSRLP - Tidzidalire

Zokambilana zili mkati ku bungwe la Nyota

Nthumwi zochokera ku Malawi mkati mwa zokambirana

Chithuzi cha gulu cha a ku Kenya ndi a ku Malawi

Nthumwizi zinakafika ku kampani ina yokonza ma botolo yomwe inapindula ndi Nyota

Nthumwi kuona mmene ntchito yokonza mabotolo imayendera.

Mkulu woyang'anira ntchito za SSRLP ku World Bank Chipo Msowoya kuyankhula ku kampani yokonza mabotolo

Pomaliza nthumwi zinapitanso ku unduna wa zaachinyamata kukatsanzika komwe mkulu wa ulendowu a Robins Gausi anapeleka mpunga wa COMSIP kwa akuluakulu a undunawu

Ena mwa ma membala a gulu kuwonetsa momwe amapangira sopo

Gulu lopanga sopo lisimba lokoma ku Kasungu

Wolemba Kingsley Jassi

M'MAYIKO ena, ntchito zopanga katundu m'midzi ndi zomwe zinathandizira kuthetsa umphawi potukula ntchito za malonda komanso kupereka mwayi wa ntchito m'maderawo.

M'boma la Kasungu, gulu la COMSIP losunga ndi kuchulukitsa ndalama la Chilalika Cluster likuonetsa poyera momwe ntchito zopanga katundu m'madera a kumidzi zingabweretsere kusintha ngati zitalimbikitsidwa ndi kufalikira m'madera ochuluka.

Gululi limapanga sopo ndi kumagulitsa m'mudzi wa Chipekwe ndi m'midzi ina yozungulira m'dera la mfumu yayikulu Kaomba m'bomalo.

"Sopo wathu ndiwotsika mntengo zomwe zimachititsa kuti anthu ochuluka adzikwanitsa kugula poyerekeza ndi sopo wina," atero a Prescott Chiyasi, mlangizi wakudera wa gululi.

Mlangizi wamkulu wa bungwe la COMSIP m'boma la Kasungu a Christina Josiah wati mamembala a gululi amalandira mtukula pakhomo ndipo atalandira maphunziro a bizinezi kuchokera ku COMSIP, anasankha kupanga sopo ngati ina mwa bizinezi yomwe azichita.

Poyamba, mamembala anayi omwe adalandira maphunziro opanga sopo ankalephera kupanga sopo wabwino, kotero anapatsidwanso mwayi wokaphunzira mozama ku malo wophunzitsira ntchito za manja a Magomero m'boma la Chiradzulu.

Atayamba kupanga sopo wabwino anaphunzitsanso mamembala ena, zomwe zathandizira gululi kumapeza phindu lochuluka ndi kuchulukitsa mpamba wawo, uku gawo lina laling'ono akugawana.

Mayi Leah Tayuza a zaka 58 womwe amuna awo adamwalira, ndi membala wa gululi ndipo akukwanitsa kusamalira ana awo asanu komanso akwanitsa kumanga nyumba yabwino kudzera mu phindu lomwe akupeza akagulitsa sopoyu.

"Tikagawana phindu sitimadya ndalama yonse koma m'malo mwake timasungako ku gulu, zomwe zimatithandiza kuti tizitha kubwereka ndalama yochitira ma bizinezi ena," iwo akufotokoza.

Nawo a Jeffrey Banda, womwenso ndi membala wa gululi ati moyo wawo watuluka mu umphawi chifukwa cha mabizinezi omwe akuchita ndipo akukwanitsa kulipira K400 000 ku sukulu komwe mwana wawo ali ku Blantyre.

Ali ku Magomero, mamembala a gululi anaphunziranso kupanga masikono, zakumwa, komanso chiponde cha mtedza ndipo ndi khumbo lawo kuti ayambe kupanga katunduyu ndi kumagulitsa.

Ayamba bizinezi ya Chigayo ndi khama pa bizinesi

Wolemba: Joel Phiri

NDI lachinayi m'mawa, ndipo gulu la anthu makamaka amayi, lasonkhana mozungulira chigayo cha dizilo m'mudzi wa Samuel Chakwira, m'dera la mfumu yayikulu Kampingo Sibande m'boma la Mzimba. Anthuwa abwera kudzagayitsa chimanga chawo.

"Zaka zonsezi, ndakhala ndikulakalaka kukhala ndi chigayo, koma sindinkakhala ndi ndalama zoyambira," atero mayi Esther Lukhere azaka 57. "Khumbo langa lidakulirakulira chifukwa cha mitunda italiitali imene tinkayenda kupita ku chigayo ku Thundwe, mtunda wa makilomita pafupifupi khumi ndi awiri."

Lero, loto limenelo lakwaniritsidwa. Chigayo chomwe a Esther anatsekula chathandiza kuchepetsa mitunda yomwe anthu ankayenda kuti akagayitse chimanga ku Mzimba Boma, komanso chawonjezera ndalama zomwe mayiwa amapeza.

Iwo anayamba bizinesi yawo kuchokera ku malipiro amene amalandira akagwira ntchito za m'bwezera chilengedwe. Kudzera m'ntchitozi, anthu m'derali amagwira ntchito zothandiza kuteteza nthaka, madzi, kuteteza m'mphepete mwa mitsinje komanso kukhazikitsa ndi kusamalira nkhalango, mwazina.

"Ndinayamba kugwira nawo ntchitozi m'chaka cha 2023. Nditamaliza ntchito ya masiku 24, ndinalandira K28,800. Ndalama imeneyi ndiyo inayala maziko a

Mai Lukhere pa chigayo chawo

bizinezi yanga ya chigayo," anafotokoza motero.

Poyamba, mai Lukhere anagwiritsa ntchito zina mwa ndalamazi kulowa gulu la COMSIP losunga ndikubwereketsana ndalama la Dwambazi.

"Pambuyo pake ndinabwereka K150,000. Ndinawumba njerwa zomwe ndinagulitsa K550,000," anatero m'kufotokoza kwawo.

Ndi ndalama imeneyi, iwo anagula injini ya chigayo pa mntengo wa K350,000. Kenako anabwerekanso K200,000, ndikuwumba njerwa zina ndipo atagulitsa anapeza K700,000.

"Nditagulitsa njerwa, ndinabweza K240,000 kuphatikizapo chiwongola dzanja. Ndalama zotsalazo zinakwanira kugula zipangizo zonse zofunika kukhazikitsa chigayo," anatero maiwa.

Kukhala ndi katundu wogwirika monga ziweto, nyumba yabwino komanso mabizinezi ang'onoang'ono, ndi chizindikiro chachikulu chosonyeza kutuluka mu umphawi ndi kukhala moyo wodzidalira pa chuma.

Mai Lukhere tsopano ali m'gulu la anthu omwe miyoyo yawo inasintha moteremu.

Chigayo chawo tsopano chikuthandiza anthu m'mudziwo komanso madera ena ozungulira, popeza anthu sakuyendanso mtunda wautali

"Ndinayamba kugwira nawo ntchitozi m'chaka cha 2023. Nditamaliza ntchito ya masiku 24, ndinalandira K28,800. Ndalama imeneyi ndiyo inayala maziko a bizinezi yanga ya chigayo,"

kupita ku Mzimba Boma kuti akagayitse chimanga.

"Pano tinapuma," anatero Tionge Mkandawire wa m'mudzi mwa Chinthechi. "Bolako pano sitikuvutika kugayitsa chimanga chathu."

Mai Lukhere alembanso ntchito mwana wawo wamwamuna, Solomon kuti aziyendetsa bizineziyi yomwe ikukula, ndipo pano akumapeza pafupifupi K200,000 pamwezi, ndalama zokwanira kupeza zofunika pa moyo wawo komanso kugula zipangizo za ulimi.

"Tsopano titha kugula feteleza, chakudya, komanso kulipira antchito akumunda pogwiritsa ntchito ndalama zaku chigayo," anatero maiwa. "Tikukonzanso zomanga nyumba ya njerwa ya chigayochi m'malo mwa kanyumba ka udzu komwe tikugwiritsa ntchito pano."

Iwo alinso ndi chiyembekezo chomanga nyumba yamakono ya malata kuti azikhalamo ndi banja lawo.

"Tsopano titha kugula feteleza, chakudya, komanso kulipira antchito akumunda pogwiritsa ntchito ndalama zaku chigayo."

Malinga ndi Solomon, chigayocho sikuti changosintha miyoyo yawo yokha, komanso chamupatsa chiyambi chatsopano.

"Ndisanayambe kugwira ntchito kwa amayi anga, ndinkagwira ntchito mu chigayo china ku boma ku Mzimba komwe malipiro anali ochepa, koma ndinapitirizabe kugwira ntchito kwa zaka zinayi. Kenako ndinachotsedwa ntchito ndipo moyo unakhala wovuta. Amayi anga atatsekula chigayo ichi, anandipatsa ntchito ndipo mavuto anga a kusowa ntchito anatha," anatero Solomoni.

Mmodzi mwa akuluakulu woona za chilengedwe ku khonsolo ya Mmbelwa, a Olive Nyalira, womwenso amatsogolera ntchito za m'bwezera chilengedwe, ati nkhani ngati ya Mai Lukhere ikusonyeza mmene ndondomekoyi ikuthandizira kuchepetsa umphawi kwa omwe akutenga nawo mbali.

"Maiwa akuyimira opindula ambiri ku Mzimba omwe akugwiritsa ntchito bwino ndalama zimene akulandira posintha miyoyo yawo, zomwe zikugwirizana ndi zolinga za ndondomekoyi. Ena akwanitsa kumanga nyumba ndipo ambiri akuchita bizinezi zomwe zikutukula miyoyo yawo," anatero a Nyalira.

Mwana wa Lukhere amawathandiza kuyendetsa bizinezi'yi

Comsip itukula miyoyo ya opindula

Wolemba: Temwa Mhone

M'ZAKA za m'buyomo kulekeza chaka cha 2023, a Clement Chimtali, bambo wazaka 43 wa m'mudzi mwa Namboya ku Ntcheu amalephera kusamalira banja lawo mokwanira.

Banjali ndi la anthu asanu ndipo chifukwa cha umphawi, adasankhidwa ngati limodzi la maaanja omwe akugwira ntchito za m'bwezera chilengedwe pansi pa pulojekiti ya boma la Malawi ya SSRLP –Tidzidalire.

Chimtali adali m'modzi mwa anthu 17 m'dera la Mkutumula omwe adalowa m'gulu losunga ndi kuchulukitsa ndalama la Nankhombe, lomwe bungwe la COMSIP lidakhanzikitsa. Atalowa m'gululi, anayamba kusungako ndalama ndi kumatenga ngongole zoyambira bizinezi.

A Chimtali ati: "Titalandira maphunziro a kusintha kaganizidwe ndi kayendetsedwe ka bizinezi, tinayamba moyo wotakataka ndipo pano ndi kukwanitsa kusamala banja langa."

Bamboyu yemwe ali ndi ana awiri, adapeza ndalama yokwana K800,000 ngati phindu kuchokera mu ndalama yomwe amasunga kugulu kwa chaka chonse cha 2024 ndipo zinathandizira kukweza chuma pa banja pake.

"Ndidagwiritsa ntchito K216,000 kulimira chimanga, mtedza ndi nyemba kuti ndi khale ndi chakudya komanso kugulitsa zina. Ndidalowetsa K500,000 mu bizinezi ya nsomba yomwe imandipatsa phindu lokwana K120,000 pa sabata. Ndakwanitsanso kugula nkhumba 8 ndi mbuzi zitatu zomwe ndizigulitsa pakafunika kutero," iwo atero.

Pano banjali likukwanitsanso kukuza nyumba yawo ya zipinda zitatu kukhala ya zipinda zisanu ndipo ayifolera ndi malata.

A Chimtali adagulanso njinga yakapalasa ya K80,000 kuti kunyamula katundu popita ku misika kukhale kophweka, uku akukuza mpamba wa bizinezi yawo ya nsomba kuti ufike pa K700,000.

Mayi wa banjali naye akupeza phindu pa ulimi chifukwa cha feteleza wa Mbeya. "Kudzera m'gulu la COMSIP, taphunzira kupanga mbeya. Kupatula kuwonjezera michere mu nthaka, mbeya amathandiza mbewu kupilira kung'amba. Tili ndi matumba 24 a chimanga omwe atifikitse nyengo yokolola inayo."

Chimtali

A Chimtali ndi Mkazi wawo, kuona mbalawala

Kusintha kaganizidwe kudzetsa kutukuka pa chuma

Wolemba: Temwa Mhone

Vincent kucheza ndi mkazi wake pa khonde la nyumba yawo

NDI anzawo ena 50 ogwira nawo ntchito za m'bwezera chilengedwe m'mudzi mwa Chauluka, mfumu yayikulu Njolomole ku Ntcheu, bambo Amos Vincent adalowa m'gulu la COMSIP losunga ndi kuchulukitsa ndalama la Linkhuwe m'chaka cha 2022.

A Vincent ati anachita chiganizo chabwino kulowa m'gululi chifukwa banja lawo lapindula. "Maphunziro omwe ndalandira ndili m'gululi anandisintha kaganizidwe pa kagwiritsidwe ntchito ka ndalama ndi kukweza chuma pa banja panga. Ndinaphunzira kufunika kosunga ndalama kugulu komwenso ndidapeza ngongole yoyambira bizinezi," kufotokoza kwa Vincent.

Bamboyu yemwe ali ndi zaka 37 ndi ana atatu adapeza ngongole ya K100,000 ku gulu ndi kuyamba kugulitsa mtedza ndipo atapeza phindu la K150,000 adatenganso ngongole ya K150,000 kugulu ndi kuyamba kugulitsa nsomba.

Malinga ndi a Vincent, phindu lomwe akupeza latukula banja lawo la anthu asanu. "M'chaka cha 2023 ndidagula njinga ya moto ya K400,000 yomwe ndinayambiranso bizinezi ya kabaza. Ndakonza nyumba yanga, kugula mipando komanso kuonetsetsa kuti ana anga ali ndi zonse zofunika pa moyo wawo," a Vincent kufotokoza.

Pano banjali linayambanso kuchita ulimi wa ziweto ndipo ali ndi mbuzi zitatu, nkhunda 26 ndi nkhuku. "Ndimagulitsa ziwetozi pakafunikira kutero komanso zimandithandizira pa nkhani ya kadyedwe koyenera pakhomo panga," iye adawonjezera.

Asimba lokoma ndi COMSIP

Wolemba: Jordan Simeon-Phiri

MAMEMBALA a gulu la COMSIP losunga ndi kuchulukitsa ndalama la Mithi Tikondane m'dera la Masasa mu mzinda wa Mzuzu, adayalula mphasa ya umphawi chifukwa cha phindu limene alipeza mu nyengo yochepa atalandira maphunziro osiyanasiyana kuchoka ku bungwe la COMSIP.

Malinga ndi mlangizi wa gululi a Lennie Gwayi, zipatso zabwino zidayamba kuwoneka pomwe gululi lomwe liri ndi mamembala 22 omwe analandira mtukula pakhomo wa mmizinda mchaka cha 2024 lidayamba kulandira maphunziro a COMSIP.

A Gwayi ati pamene gululi linkayamba mu May chaka cha 2024, lidali ndi abambo atatu komanso amayi 22 amene adalibe mlozo weniweni wa kayendetsedwe ka gulu koma adali ndi chikhulupiliro kuti tsiku lina, zinthu zidzayenda.

Ndipo pofuna kukwaniritsa malotowa, gululi lidagawa zochitika-chitika zawo pawiri mu miyezi isanu ndi umodzi iliyonse pa chaka poganiza kuti kudikira kuchita zonse ku mapeto a chaka, zitha kusokoneza kayendetsedwe ka chuma ndi phindu m'guluI.

Iwo adafotokoza motere: "Titakhazikitsa gululi, bungwe la COMSIP lidatipatsa maphunziro a kasungidwe ka ndalama komanso mabwezedwe a ngongole,

Ena mwa mamembala kudyetsa nkhuku

Ma membala a Mithi Tikondane kunyadira COMSIP

kayendetsedwe ka bizinezi ndi mmene tingasamalire ndalama. Maphunzirowa adatithandiza kukwaniritsa ma pulani ndi zolinga za gulu lathu.

"Aliyense atalandira ndalama yokwana K150,000 ya mtukula pakhomo, membala aliyense adasonkha ma sheya. Ndalamayi tidayambira gululi kuti tizitha kumabwereketsana ndalama uku tikuchita zotheka kuti tidzakhale kopaletivi".

A Gwayi ati mpamba wa gululi udafika K9.3 million mu gawo loyamba limene gululi lidayamba.

"Tikunena pano ndalama zathu zama sheya zafika pa K28 million ndipo tili ndi chiyembekezo kuti zichuluka kuposa apa chifukwa kupatula kuti ndalamazi timabwerekana, tikuwetanso nkhuku.

"Padakali pano tikupanga ma soseji komanso jamu wa malambe ngati bizinezi ya gulu. Kuwonjezera apo, tikufuna tigule

"Ine ndikukwanitsa kugula zipangizo za ulimi monga mbewu ndi fetereza, chakudya komanso kulipilira ana anga sukulu chifukwa ndimatha kutenga ngongole ya pompopompo ndikashota. Padakali pano, ngati gulu tikuganiza zokhala ndi munda waukulu kuti tichulukitse mwayi okhala ndi zipangizo zopangira katundu wathu,"

munda waukulu kuti tizilima mbewu zosiyanasiyana," atero a Gwayi.

Komabe nkhani yochititsa chidwi ndi yomwe akufotokoza wapampando wa gululi a Peter Nyirenda womwe ndi m'modzi wa abambo anayi amene adalowa gululi limene mamembala ake ambiri ndi amayi.

A Nyirenda ati kulowa gulu la Mithi Tikondane chidali chiganizo cha mtengo wapatali pa moyo wawo, ponena kuti moyo wawo wa tsiku ndi tsiku wasintha kwambiri chifukwa pakhomo pawo tsopano ndipa mwana alirenji.

"Ine ndikukwanitsa kugula zipangizo za ulimi monga mbewu ndi fetereza, chakudya komanso kulipilira ana anga sukulu chifukwa ndimatha kutenga ngongole ya pompopompo ndikashota. Padakali pano, ngati gulu tikuganiza zokhala ndi munda waukulu kuti tichulukitse mwayi okhala ndi zipangizo zopangira katundu wathu," iwo adafotokoza motero.

Mlangizi wa bungwe la COMSIP ku dera la Masasa a Miracle Kachaje, ati kuchita bwino kwa gululi kwadza chifukwa cha kumvera upangiri ndi malangizo zomwe zachititsanso kuti ntchito zawo zipite patsogolo komanso kukhazikika.

Athana ndi njala pochita ulimi wodalirana

Wolemba: Temwa Mhone

KHOMO la a Emily Sauka a m'mudzi wa Lemba, mfumu yayikulu Champiti ku Ntcheu omwe amagwira ntchito za m'bwezera chilengedwe, tsopano ndi la mwana alirenji chifukwa cha ulimi odalirana.

Mayiyu yemwe ali ndi zaka 45 anaphunzira za ulimiwu m'gulu la COMSIP losunga ndi kuchulukitsa ndalama la Matsimbe lomwe chilowereni m' chaka cha 2022, latukula moyo wake.

"Kudzera m'gululi, ndaphunzira ulimiwu womwe ndimabzyala ndiwo zamasamba, zipatso ndi zina koma malo amodzi womwe ndimathilira komanso kupanga feteleza wa mbeya yemwe salira ndalama zambiri koma zokolola zimakhala zochuluka," mayiyu watero.

Pano, a Sauka akukwanitsa kukolola matumba 58 a chimanga pa munda wokula ekala imodzi pomwe poyamba munda womwewo amapeza matumba 25.

Mayiyu amagwiritsa ntchito ndowe za ziweto zomwe akuweta ndi kumapangira manyowa omwe amagwiritsa ntchito pa ulimiwu, zinthu zomwe zathandizira kukweza chuma komanso kuthana ndi njala pakhomopo.

"Ndikulima chakudya, kuteteza chilengedwe ndi kuchepetsa zinyalala. Manyowa akubwezeretsa chonde m'nthaka zomwe zikuthandizira mbewu kuchita bwino," iwo akufotokoza.

Kupatula kuchita ulimiwu, anaphunziranso kasamalidwe ka ndalama ndi kayendetsedwe ka bizinezi zomwe zinawathandiza kuchita mabizinezi osiyanasiyana. Anatenganso ngongole ya K100,000 ndi kuyamba bizinezi yogulitsa masikono ndi mpunga ndipo amapeza phindu la K50,000 pa sabata.

Akuweta ziweto monga akalulu

Nkumapangira manyowa

Nyemba

Mbatata (kholowa)

Alinso ndi nthochi

Mango mwa zipatso zina

Bonongwe

Masamba

Ndi mbuzi zomwe amakolola ndowe zake

Omwe akulimira tomato

Moyo wa Agnes wasintha ndi COMSIP

■ Wolemba Mellie Bayani

"**NDINKAGANIZA** kuti anthu a m'matawuni ndi omwe ali ndi kuthekera kogula malo komanso kukhala ndi katundu ofunikira, koma ayi ndithu pano ndili ndi malo anga, mbuzi zitatu, ndagula matumba awiri a feteleza, komanso ndidamanga malo ogona ana asukulu omwe ndimatolerako ndalama ya lendi. Zonsezi zatheka chifukwa chokhala m'gulu la COMSIP losunga ndi kuchulukitsa ndalama," atero mayi Agness Mwale,

Mayiwa ali ndi zaka 34, ndipo amachokera m'mudzi wa Chinkhale mfumu yayikulu Pitala m'boma la Mchinji. Iwo amagwira nawo ntchito za m'bwezera chilengedwe ndipo ndi membala wa gulu la Mboni lomwe linayamba m'chaka 2022.

"M'chaka cha 2022, ndidapeza K830,000 ngati phindu ku ndalama zomwe ndimasunga kugulu ndipo ndinagula mbuzi imodzi, mbewu ya soya komanso kupeza munda wolimapo. Nditalima, ndidapeza phindu la K1.3 million, lomwe ndidagwiritsa ntchito kugula malo a ndalama yokwana K1.1 million, feteleza komanso komanso mbuzi m'chaka cha 2023.

Mayiyu wati moyo wake wasintha ndipo ndi wodzidalira, chifukwa akukwanitsa kulipira sukulu ana, komanso kuchita bizinezi yogula ndi kugulitsa mbuzi, yomwe imamupatsa phindu lomwe lathandizira kukweza chuma cha banja lake.

"Panopa zinthu zikundiyendera. Ndikuganiza zogula njinga ya moto komanso malata a nyumba yanga," watero mayi wa ana atatuyu.

Mai Mwale kuwonetsa ena mwa matumba a feteleza omwe agula

COMSIP COOPERATIVE UNION LIMITED

DZIWANI ZA COMSIP

Bungwe la COMSIP linakhazikitsidwa motsatila malamulo a dziko lino ndi cholinga chothandiza anthu omwe amakhala mmagulu osunga ndi kuchulukitsa ndalama kuchokera mma project kapena mwa kufuna kwawo kuti atuluke mu umphawi pokhala mma kopaletivi odalilika.

CHOLINGA

Cholinga cha bungwe la COMSIP ndi kukweza magulu komanso makopaletivi ake kudzera mu ntchito zosiyanasiyana zowathandiza kukhala odzidalira

MASOMPHENYA

Kukhala bungwe lotsogola pogwira ntchito zotukula miyoyo ya anthu kudzera mma kopaletivi ake mdziko muno

NTCHITO 8 ZA MEMBALA WA COMSIP

COMSIP imaphunzitsa ma membala ake kuti adzitsatila njira zili mmusimu zomwe zingawasonyeze kuti iwowo akuthetsa umphawi, zomwe zimadziwika kuti ntchito 8 za membala wa COMSIP:

1. Kutukula chuma m'banja
2. Kukweza chuma ndi ziwiya m'banja
3. Kukhala ndi chakudya chokwanira komanso a thanzi
4. Kutukula umoyo ndi kukwanitsa ukhondo wa pathupi ndi wa pakhomo
5. Kupititsa patsogolo maphunziro a ana ndi akulu m'banja
6. Kuthetsa nkhanza ndi kupondelezana komanso kubwezeretsa chilengedwe
7. Kudzetsa umodzi pagulu kapena kopaletivi
8. Kutenga nawo mbali pa ntchito zachitukuko ku dera

The Chief Executive Officer
COMSIP Cooperative Union Limited
COMSIP House
Plot 6/172
Private Bag 105
Lilongwe
Telephone: +265(0) 111 759 322
Email: comsip@comsip.org.mw

www.comsip.org.mw

Tsatilani COMSIP Cooperative Union Limited pa