HEIFER INTERNATIONAL

CAPACITY STATEMENT



MALAWI



A global development organization on a mission to sustainably end hunger and poverty.

Since 1944, Heifer International has focused on empowering smallholder farmers to sustainably address hunger and poverty in their communities. As of July 2025, Heifer operates in three regions and 18 countries, investing in agricultural value chains to provide farmers the opportunity to earn sustainable living incomes and better integrate rural women, youth and indigenous populations in more inclusive markets. In doing so, vulnerable rural households are more resilient to shocks, allowing them to thrive, not just survive.

Malawi is one of the countries in Africa, where Heifer International works in partnership with smallholder farmers. The long-term, operating framework for the country is called the Malawi Accelerate Signature Program (MASP) whose aim is to contribute to a self-reliant economy in which 500,000 smallholder farmer households, with a focus on women and youth, achieve a sustainable living income and actively participate in environmentally sustainable food systems.

"Having worked with the support of Heifer, our group's savings have grown more than what the group expected due to the linkage with the bank. The group's financial capacity has enabled members to borrow enough to run small-scale businesses."

George Munulo, Groundnut Farmer and Participant, Enhancing Community Based Financial Organizations (ECBFO II)

HEIFER MALAWI'S KEY METRICS

- **Access to Markets**
- **Access to Finance**
- **Technology and Innovation**
- **Climate Change resilience**
- **Women & Youth Empowerment**



Where We Work

HEIFER USA

AMERICAS
- Ecuador
- Guatemala
- Haiti
- Honduras
- Mexico

AFRICA
- Ethiopia
- Kenya
- Nigeria
- Senegal
- Malawi
- Rwanda
- Tanzania
- Uganda

ASIA
- Bangladesh
- Cambodia
- India
- Nepal

Value Chains under Heifer Malawi Country Program



Beef Cattle



Dairy



Rice



Oilseeds



Banana

Alliance House, Off-Presidential Way, 2nd Floor, City Centre • Lilongwe, Malawi • www.heifer.org

HEIFER MALAWI

COUNTRY PROGRAM OVERVIEW

Heifer International's Malawi branch office is registered under the Malawi NGO Board and Council for Non-Governmental Organization. Heifer started work in Malawi in 2006, providing technical assistance to farmers focused on livestock management and crop production. As with projects globally, Heifer Malawi's methodologies operate on the premise that through social capital development, women and youth inclusion, climate-smart agriculture, technology innovation, and access to finance, smallholder farmers will move out of poverty and towards a sustainable living income.

Heifer works with food ecosystem partners to help farmers sustainably overcome hunger and poverty while protecting the environment and transforming food systems. Our programs are based on a sustainable, locally-led development approach that responds directly to the needs and priorities identified by the farming communities we serve. By investing in locally-driven solutions, we empower communities to drive their own development and long-term resilience.

As a facilitator and convener, Heifer International helps farmers access formal markets and strengthens food systems to create sustainable economic opportunities. We work with smallholder farming communities to conduct value chain analyses that identify agricultural products with the greatest potential to generate sustainable household incomes. This process takes into account local resources, production capacity, and market demand, ensuring that farmers are well positioned to participate in profitable and resilient value chains.



Heifer Malawi's program model brings together smallholder farmers, cooperatives, government, the private sector, financial institutions and development partners to build inclusive, resilient and market-driven agricultural systems. Through technical assistance and strategic partnerships, Heifer supports the growth of small and medium enterprises (SMEs), women's economic empowerment, youth employment and entrepreneurship, environmental sustainability, local development, and agricultural value addition, from improved post-harvest handling and packaging to market linkages.

Among several partners Heifer Malawi strategically partners financial institutions such as NBS Bank, Malawi Agricultural and Industrial Investment Corporation (MAIIC), MicroLoan Foundation and Vision Fund Malawi whose aim is to strengthen financial inclusion and value-chain financing for smallholder farmers. Heifer works with a wide range of small and medium enterprises to help strengthen food systems and connect farmers to commercial opportunities.

Heifer also maintains strategic partnerships with donors and organizations such as the Development Fund of Norway, Heifer Netherlands, Embassy of Ireland, Farmers Union of Malawi, Civil Society Agriculture Network, Point of Progress, Centre for Environmental Policy and Advocacy, Farm Radio International, Shire Highlands Milk Producers Association and Water Access Malawi to support farmers in building sustainable livelihoods.
Across its programming, Heifer connects farmers to profitable value chains and broader markets while strengthening access to finance and financial literacy, enabling them to invest in and grow sustainable agri-enterprises.
Climate-smart agriculture is integrated into interventions to increase productivity, build resilience to climate change and care for the Earth.

Heifer also invests in youth and innovation through initiatives such as the AYuTe Africa Challenge, which supports youth-led agritech solutions that address agricultural challenges, create economic opportunities and contribute to the transformation of food systems.

This work is being advanced through the Malawi Accelerate Signature Program (MASP), Heifer Malawi's 10-year development framework for 2025–2035. Implemented across all three regions of Malawi, MASP initially focuses on five priority value-chain areas: dairy, beef, banana, rice and oilseeds—including soybean, sunflower and groundnuts. These were selected for their potential to achieve scale, reduce poverty and expand economic opportunities for women and young people who are often marginalized from agricultural markets. Through this integrated approach, Heifer Malawi will support 500,000 smallholder farmers to diversify their incomes and diets.

Key Thematic Areas and Impact

MASP focuses on crop and livestock production and productivity leveraging technology; access to profitable, structured, and regulated markets; financial literacy and access to innovative finance; climate-smart agriculture; and youth and women empowerment.

Impact

The goal of MASP is to contribute to a self-reliant economy in Malawi, in which 500,000 smallholder farmer households, with a focus on women and youth, achieve a sustainable living income and actively participate in environmentally sustainable food systems.

Outcomes

1. Farmer-owned organisations, agribusinesses, and market system actors achieve economic sustainability.
2. Targeted smallholder farmers, especially women and youth, achieve sustainable livelihoods, increased incomes, and improved employment opportunities.
3. Smallholder farmer households have improved food and nutrition security.
4. Target agricultural market and food systems demonstrate improved performance through enhanced efficiency, profitability, and environmental sustainability.

Intervention Strategies

1. Institutional capacity of smallholder farmer organizations, agribusinesses, and farmer producer organizations is strengthened.
2. Financial literacy and access to traditional and innovative financial services among smallholder farmers and agribusinesses, particularly women and youth, are improved.
3. Crop and livestock productivity are increased through the adoption of climate-smart agricultural technologies and practices.
4. Meaningful participation of women and youth in agricultural value chains and agrifood systems is enhanced.
5. Access to profitable, sustainable, and structured regulated markets for smallholder farmers and agribusinesses is improved.

Enablers

1. Innovative Financing
2. User-centric technologies and ICT4D solutions
3. Gender, Youth and Women inclusion.
4. Climate resilience and environmental sustainability
5. Creative partnerships and localization
6. Supportive policy and regulatory environment



Key Project Insights

Beef and Groundnuts

GAIN Project aim was to unlock the existing potential of 14,000 smallholder farmers (of which 50% were women and 20% youth) in the groundnuts and beef value chains, Heifer used a market-centered approach to address the market-related challenges faced by farmer cooperatives. The project tackled barriers to market access, increased market participation, and sought to significantly improve household income by 13-30% by 2026 To build farmers' capacity to productively engage in and participate in agricultural markets, GAIN implemented a series of activities that increased farmers' access to business development services, strengthened the performance of cooperatives, and facilitated access to finance for farmers and cooperatives.

At the same time, the project worked from the market backwards to pull farmers and their cooperatives into markets through activities that strengthened market dynamics and linkages and enhanced guaranteed market access. The combination of these push and pull factors facilitated farmers' access to well-functioning markets.

Smallholder farmers in groundnut and beef value chains in Kasungu and Mzimba increase access to markets, (**GAIN**) Dec 2020 - 2025

Donors:
Government of Flanders, Heifer International

Partners;
Green Livelihoods

Total Value:
€1.8million

Integrated into this approach was the creation of 3,013 on-farm and off-farm jobs, with a clear focus on addressing the disadvantaged position of women in both value chains.

The project reached 16,532 farming households and improved access to rural finance services for women and youth in Malawi by strengthening informal community-based financial organizations and introducing innovative financial products. The project also enhanced the social, technical and financial capacity of new and existing community-based financial organizations and strengthened their links to the formal financial sector. In turn, women and youth gained increased economic opportunities through equitable financial inclusion that promoted on-farm and off-farm enterprises.

Working through 740 trained community facilitators allowed Heifer to train 9,300 Community Based Financial Organizations with a total membership of 196,590 smallholder farmers in a shorter time span, while building capacity in the communities where Heifer worked. Additionally, project-trained Community Based Financial Organizations gained access to loans from financial institutions to establish viable businesses. Through partnerships with financial institutions such as Vision Fund Malawi, community members accessed loans for their various businesses. By June 2021, participating community members had accessed $598,643 in loans from formal microfinance organizations to expand or diversify their enterprises. Most groups had a balance of youth, men and women in leadership positions. Youth members gained access to appropriate financial services, alleviating some of their financial constraints.

Financial Inclusion

Heifer's work under the Enhancing Community Based Financial Organizations **(**ECBFO) focused on Chiradzulu, Dowa, Kasungu, Lilongwe, Mchinji, Mzimba, Nkhatabay and Thyolo districts and aim was to reduce poverty, improve livelihoods and enhance the resilience of 230,569 rural households. The project had two phases where the first phase reached 212,200 and the second reached 18,469 from 2020 - 2022 and 2022 to 2025 respectively.

Enhancing Community Based Financial Organizations (ECBFO) (2020 - 2022/25)

Donors;
IFAD through Malawi Government
Heifer International

Partners;
Vision Fund Malawi

Total Value;
$2.1 million

Key Project Insights

ECBFO - Continued

Funded through Financial Access for Rural Markets, Smallholders and Enterprises (FARMSE), the project improved access to rural finance services for women and youth by strengthening informal community-based financial organizations and introducing innovative financial products. It also enhanced the social, technical and financial capacity of new and existing community-based financial organizations and strengthened their links to the formal financial sector.

Under ECBFO, women and youth gained economic opportunities through equitable financial inclusion in on-farm and off-farm enterprises. Through 740 trained community facilitators, Heifer trained 9,300 Community Based Financial Organizations with 196,590 smallholder farmers, strengthening community capacity and access to finance. By June 2021, participating community members had accessed $598,643 in loans from formal microfinance organizations to expand and diversify their enterprises.

ECBFO II (Mar 2023 – Feb 2025) built on this work by improving the financial inclusion of 18,000 participants, strengthening the operational capacity of community-based financial organizations and their connections to the formal financial sector. The project also strengthened linkages with private-sector actors and off-takers in the dairy, oilseeds and banana value chains.



Climate-Smart Agriculture and Resilience

The Climate Resilience Rural Livelihood Programme in Malawi and Mozambique II (MAMO) worked with 11,223 rural smallholder farmers in Ntchisi and Machinga districts to increase their resilience to the impacts of climate change and improve the well-being of rural communities. The program promoted diversified and productive food production, enhanced access to sustainably managed land and water resources, supported improved nutrition and care practices, and strengthened the capacity of women, youth and marginalized groups to generate income. It also supported grassroots organizations to advocate for improved government services and legal frameworks and strengthened market access, agribusiness, business development and entrepreneurship.

MAMO II (2021 - 2025)

Donor:
Development Fund of Norway

Partners:
Network for Youth Development
Centre for Environmental Policy
Biodiversity Conservation Initiative

Total Value:
$164,318 for inception program budget

Sustainable Food Systems

The project worked with 24,084 families to improve food security and resilience to climate change. Farmers strengthened their production, marketing and business management capacity and formed savings and loan groups through which they accessed finance to scale their businesses. The project strengthened local structures, including district councils, and supported policy and advocacy efforts to sustain project interventions.

Heifer Malawi provided farmers with livestock, treadle pumps, pushbikes, vegetable seeds, fruit trees and agroforestry trees. Using the Lead Farmer approach, the project helped address gaps in agricultural extension services and enabled farmers to increase production by 0.31 metric tons per hectare. Families used livestock and legumes to improve nutrition and meet market demand, while the percentage of women with control over productive assets increased from 40% to 95% during the project.

Sustainable Agriculture Lead Farmer Program (SALFP) (2014 - 2020)

Donors:
Development Fund of Norway
Heifer International

Partners:
Malawi Union of Savings and Credit Cooperatives
African Institute of Cooperative Citizenship

Total Value:
$1.7 million

Institutional Capacity

Governance, team composition and systems

Heifer International Malawi operates within the Heifer International Leadership Ecosystem, an adaptive and collaborative approach that distributes leadership, ownership, and accountability rather than relying on a strict hierarchy. The country program shared leadership brings together five interconnected areas, Partnerships, Programs, Processes, People, and Presence, strengthening collective accountability, informed decision-making, and achievement of organizational goals. The country program operations are supported by established systems for financial management, procurement, compliance, risk management, safeguarding, knowledge management, and performance management, strengthening transparency, evidence-based decision-making, and responsible stewardship of resources. The approach also reflects Sustainable Locally Led Development principles by promoting representation, collaboration, and shared decision-making across teams while connecting to the different organization's nodes and departments, enabling Heifer Malawi to strengthen partnerships, deliver quality programs, adapt to emerging opportunities, and achieve sustainable results for smallholder farming communities.

Partnership Opportunities

Strategic Partnership Priorities Areas under Malawi Accelerate Signature Program (MASP)

Heifer Malawi seeks strategic partnerships that catalyse inclusive agricultural transformation by strengthening farmer organizations, expanding access to finance, accelerating climate-smart productivity, enhancing market competitiveness, and empowering women and youth. Through these partnerships, Heifer Malawi aims to create resilient food systems, sustainable livelihoods, and vibrant rural economies that contribute to national economic growth and self-reliance.

Market systems transformation

- Strengthen agricultural market systems, improve competitiveness of priority value chains, and create sustainable pathways for farmers and agribusinesses to access profitable domestic, regional, and international markets.
- Inclusive agricultural finance and enterprise growth: unlock innovative financing solutions for smallholder farmers, farmer-owned organizations, and rural enterprises, with a deliberate focus on expanding access to capital for women and youth-led agribusinesses.

Climate-smart agriculture and resilient food systems

- Build climate-resilient agricultural systems through investments in climate-smart technologies, sustainable land management, natural resource stewardship, and low-carbon agricultural development.
- Women and youth inclusion: accelerate economic empowerment, entrepreneurship, leadership, and employment opportunities for women and young people as critical drivers of agricultural transformation and rural economic growth.

Farmer organization strengthening

- Build the institutional and commercial capacity of farmer-owned organizations, producer groups, and rural enterprises to become sustainable, self-reliant, and investment-ready market actors.
- Agricultural technology and digital transformation: increase access to digital solutions, data-driven decision-making, technology-enabled extension services, and innovative business models that enhance productivity, efficiency, and market participation.

Livestock and agricultural systems commercialization

- Drive modernization and commercialization of livestock systems, creating opportunities for increased productivity, value addition, market access, and income growth for smallholder producers.
- Nutrition-sensitive food systems development: connect agricultural development with improved household nutrition outcomes, fostering resilient communities with enhanced food security, dietary diversity, and human capital development.

Environmental Sustainability

- Facilitate investments for regenerative agriculture, ecosystem restoration, circular economy approaches, and nature-positive agricultural development.
- Policy and institutional transformation: support evidence-based policy reform, market-enabling environments, and institutional strengthening that facilitate inclusive agricultural growth and long-term food systems transformation.

Illustrative Grant Opportunities

Technical training for animal health

Complementing Heifer's support to smallholder beef farmers through the GAIN project, funded by the Government of Flanders, the grant **improved the health and nutrition of beef cattle by strengthening access to essential animal health and husbandry services**. Through the grant, local Community Agrovet Entrepreneurs (CAVEs) were trained at the cooperative level, enabling smallholder farmers to access ongoing expertise and advice to improve the health and productivity of their animals. The training covered key areas including disease prevention and management, such as foot-and-mouth disease, as well as improved animal nutrition and best practices in feed production.

These included best practices in fodder production, as well as key feed components produced as byproducts of oilseed production, building on Heifer's extensive work with oilseed cooperatives, among other key animal health considerations and extension services, including Big Data (Machine Learning)-powered advisory services. Heifer worked closely, as it had in existing and previous programming, with the Ministry of Agriculture and its Department of Animal Health to ensure alignment with government policy and leadership and to avoid duplication

Climate Smart Agriculture Best Practices

Complementing Heifer's work under the Development Fund of Norway-funded Climate Resilience Rural Livelihoods Program (MAMO), the grant focused on building the capacity of farmer-led cooperatives to train their members in climate-smart agriculture best practices. Heifer supported smallholder farmers to strengthen resource conservation and regenerative practices that improved biodiversity and climate resilience. These included improved natural resource management, soil conservation, the use of improved seed, and digital services related to weather forecasting, crop insurance, and farm planning.

In Malawi, Heifer International works with strategic partnerships with the Government of Malawi, government institutions, private-sector actors, development partners, farmer cooperatives, small businesses, and other stakeholders to develop locally relevant solutions that address challenges facing smallholder farmers and rural communities. Heifer also leverages financial and technical support from donors and partners to strengthen and scale the impact of its programs.

Partnerships with the private sector strengthen market linkages and agricultural value chains, while engagement with the Government of Malawi supports strategic dialogue, alignment with national development priorities, and an enabling environment for sustainable agricultural development. Partnerships with **government institutions** support coordination, technical collaboration, policy implementation, and the delivery of services to farming communities. Through these values-based partnerships, Heifer promotes sustainable social, environmental, and economic outcomes that contribute to more inclusive, resilient, and prosperous rural economies in Malawi.

Contact us to learn more about partnering with Heifer International

Heifer International Malawi
Alliance House, Off-Presidential Way,
2nd Floor
P.O Box 31508
City Centre
Lilongwe
Malawi

heifer.malawi@heifer.org
Heifer International Malawi
www.heifer.org

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