

Lucky and Tiyamike Njirambo (“Give Praise”) Empowerment Groups, Malawi Partnered with Stonebridge UMC, October 2017 – September 2020

The Zoe program facilitators who work with your groups provided the following reports on the activities and achievements of households supported by your partnership. Although each child is unique, these reports reflect the challenges and progress of every household as they move through Zoe’s empowerment model.

Lucky Empowerment Group

Head of Household: Gadabwali (20)

Dependents: brother Anock (14) and sister Lucy (9)

Challenges: Gadabwali lost his father when he was 12 years old. Before his death, Gadabwali’s father was a successful small scale farmer and he was able to provide for his family. Together with his two siblings, Gadabwali was getting all he needed from his father. He was attending school and had access to good quality food and clothes. However, the demise of his father marked an end to all this. His mother married another man and she left the children under the custody of their uncle. The family started facing a lot of challenges including



shortage of food, lack of good clothes as well as failure to meet their school expenses. Because of this, Gadabwali dropped out of school and started doing piece works to support the family. Life was very difficult for the family and worse still the community was not there to support them. They lived in isolation.

The Dream: Training in the Dream process teaches the children how to develop a plan for achieving self-sufficiency and creating a Dream chart provides daily inspiration to work towards the goal. The following are Gadabwali’s most recent responses to the Dream questions:

- What makes you feel sad? *The death of his father.*
- What makes you happy? *Playing football and working in his barbershop.*
- What happens in the community that you do not like? *Seeing people quarreling and fighting as is common in his community.*
- What is your dream for the future? *Gadabwali has always been dreaming of owning a very big wholesale so that people of his community should easily access various items.*
- What will be your guiding principles to achieve your dream? *Hard work and savings.*

Family Specific Achievements Because of Your Partnership

Income Generation: Gadabwali has managed to make a name in the business industry since he joined Zoe. His good hair shaving services have helped him attract many customers hence making a lot of profits. Soon after he received the barbershop start-up kit from Zoe in early 2018, Gadabwali has been able provide food, clothing and educational materials for his family. He has also purchased a bicycle and two additional hair-shaving machines - he is planning to open another barbershop in another area. Gadabwali also trains his young brother Anock in hair shaving business enterprise. Through his profits, Gadabwali has established a tomato garden for commercial purpose. He has also ventured into livestock farming and currently owns two pigs. His income base has grown tremendously and living conditions at his home have improved.



Gadabwali with his pigs and at his tomato farm.

Food Security: Gadabwali's recruitment into the Zoe Empowers program has meant the family no longer struggles to get food for their meals. In addition to the income he earns from his business and the tomatoes he is growing, Gadabwali also plants a crop of maize from which he is able to harvest three tonnes. For the first time since his father's death, the family has enough food to take them through the next planting season.

Group Projects: Gadabwali's empowerment group engages in two income projects: table banking and farming. The table banking initiative enables the children in the group to invest money in each other's businesses and also get loans for boosting their individual businesses. The fund continually grows as loans are returned with interest so that dividends can be periodically paid out to members. The group also plants maize. In the previous planting season they harvested two tonnes some of which they sold and some was kept for future use. These activities strengthen the interaction that exists among children in the group.

Health and Housing: The health and hygiene training that Gadabwali attended early in 2018 helped him greatly improve the living conditions of their home. Previously, their family was sharing a toilet with neighbors and this was not sanitary. However, soon after the health training Gadabwali facilitated the construction of a well-covered toilet and bathroom at their home. He also ensured that the house had a rubbish pit and a dish drying rack, and he managed to repair the roof of their house.

Education: Before Zoe, it was difficult for Gadabwali and his siblings to attend school due to lack of basic necessities. Now that Gadabwali is financially strong to support the family, his two siblings are now back at school. He meets their school expenses including uniforms and exercise books.

Community Connections and Faith: The relationship between the family and the surrounding community has now turned positive as compared to the time before Zoe. Previously, most community members were isolating the family due to their poor economic status. This also affected their spiritual life as they stopped attending church services. The family was also blaming God for the situation they were in and their faith was diluted. Things have changed now that Gadabwali's business enterprises attract a lot of customers and friends. They are attending church regularly and Gadabwali is an active member in one of the church singing groups.

Prayer Request: For God to continue protecting his family and his business so that his goal should be achieved.

Tiyamike Njirambo Empowerment Group

Head of Household: Tikhala (20)

Dependents: sister Gloria (17) and brother Latwel (12)

Challenges: Before his death in 2009, Tikhala's father was the sole breadwinner and was able to meet his family's daily needs through the work he did for a tobacco company. On top of this, Tikhala's father was a farmer and produced both food and cash crops on a piece of land he owned. Things like food, clothes and school materials were not a problem for the family. Tikhala and her younger sister Gloria were happily attending primary school. However, things changed after her father's death.

It all started when the relatives of her late father grabbed the piece of farm land which the family had been using before the demise of their father. With no land, it was hard for the family to produce food which they could store for the year. Her mother started doing piece works on people's farms in exchange for food but still more things did not work out. They started experiencing shortages of food and other basic necessities, a thing that forced Tikhala and Gloria to drop out of school and join their mother in doing piece works. Their relatives and members of the surrounding community did not give them any assistance.



Tikhala's Dream Chart:

- What makes you feel sad? *The death of her father. She always remembers the love her late father showed to the family.*
- What makes you happy? *Listening to the word of God at church.*
- What happens in the community that you do not like? *As a Christian, Tikhala does not like seeing people fighting each other in her community.*
- What is your dream for the future? *Buying land and building a house.*
- What will be your guiding principles to achieve your dream? *Trusting in God and working hard.*

Family Specific Achievements Because of Your Partnership

Income Generation: After joining Zoe, Tikhala was trained in business management as a way of equipping her for the journey to total empowerment. She expressed an interest in running a grocery shop business and once her plan was approved, she received a Zoe grant. She opened her grocery shop in January 2018. The business generates a lot of profits and she has managed to buy a bicycle. At the same time, Tikhala has diversified her income flow to include raising livestock (ducks and goats), doing crop production, and agro-dealing (whereby she purchases farm produce from rural farmers at a very low price and later sell it to people in urban areas at a high price) She now owns three goats and five chicken and as the planting season draws nigh, Tikhala has already started preparations by purchasing fertilizer and maize seed. As a successful young girl in her community, a lot of girls and even boys come to her seeking business advice.



Food Security: There is a great improvement regarding food availability at Tikhala's home. Through the revenues she collects from her business, Tikhala now manages to buy food items of their choice. The family is not only having enough food for three meals a day, but the food is also of good quality. To ensure that her home has enough food in store, she practices crop production. During the previous planting season Tikhala harvested 30 shelled bags of maize. She has made her family food secure.



Left: Tikhala with some of her remaining harvest.



Right: With the seed and fertilizer she bought for the next season.

Group Activities: As a group, Tikhala and her fellows have been doing farming and table banking initiative as their income projects. Since their first year in the Zoe Empowers program, they have been involved in maize crop production. The previous agricultural season saw the group harvest four tonnes of maize. They sold some of the harvest to fund group's activities. The table banking initiative allows members of the group to make savings and obtain loans in order to improve their businesses.

Health and Housing: Tikhala's enrollment in the Zoe program has brought a positive change in her family. Unlike before, the living conditions have tremendously improved. They now have a well-covered pit latrine, a bathroom and a rubbish pit. Tikhala used some of her revenues to renovate window frames of their house.

Education: With her income, Tikhala is able to provide for her two siblings' school expenses. Before Zoe, the two were not able to attend school as they lacked the necessary support.

Community Connections: Tikhala now feels more valued by her community than ever before. Due to their poor economic status before Zoe, Tikhala had a low self-esteem. She was not associating with others as she was always afraid of being insulted. However, the business she received from Zoe has re-installed her self-esteem and she associates with members of the community frequently. Also, Tikhala previously wore clothes that exposed her body, but after life skills and evangelism training, her eyes were opened on how she can dress appropriately, thus improving the community's perception of her.

Faith: The family's faith in God has improved as compared to the time before Zoe and the family now understand that God really loves them. They are regulars at their local church.

Prayer Request: That God continues blessing her business and giving her a healthy life so that she accomplishes her dream.

A Summary Report on Second Year Groups in Malawi As of August 2019

The following report written by the Zoe Malawi office provides a summary of the activities and achievements experienced this past year by the 14 empowerment groups formed in October 2017. The groups include; Chifuniro, Tiyamike Njirambo, Future, Gift, Victory, Mayankho Madziada, Glory, Watiyankha, Lucky, Goodwill, Favoured, Chilimbikitso, Blessings and Mwai.

TRAININGS: During their second year in the program, members from all 14 empowerment groups participated in trainings which built upon those received in the first year. Two of the more significant trainings included one held in October 2018 which sought to revive and transform the spiritual lives of the children (this was an optional, not a required training). A training session held in November 2018, served to reinforce and expand on previous agricultural and food security training. Everyone attended this training as it took place in their respective neighborhoods. The main aim of the training was to equip the children with necessary skills and knowledge on topics such as land preparation, planting, fertilizer application, weeding, and harvesting in order to maximize crop production and profits.



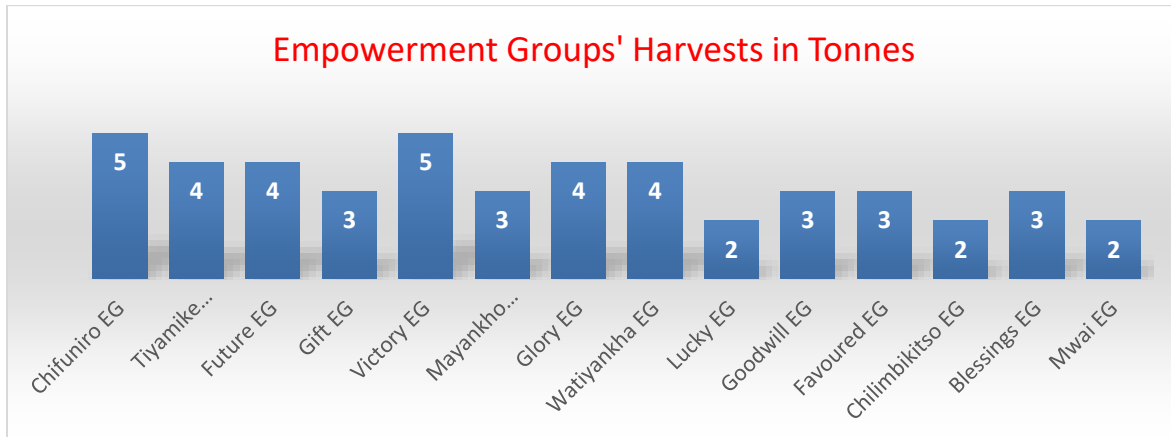
Above: Youth attending an evangelism seminar.



Right: A regional agricultural training.

FOOD SECURITY

All 14 empowerment groups practiced crop production of maize during the 2018/19 planting season. Zoe provided all groups with fertilizer which they used on their farms in addition to the what they purchased on their own. By following good agricultural practices, most groups from this class managed to get bumper harvests. Among the empowerment groups, only Mwai, Lucky and Chilimbikitso harvested less than three tonnes of maize as they each used only one acre of land for their farming instead of the two or three acres which are more commonly planted by group.



Some members of Glory Group with their harvest.

Some individual households also engaged in crop production. Most of them managed to purchase farm inputs on their own and Zoe supported them with minimal resources. In total, there are 308 households who planted maize crop and all of them have had good harvests. This represents almost 60% of the total households in all the groups.

Right: Chifundo of the Gift Group showing his harvest.



Apart from maize, about 20% of the household have vegetable gardens. Some of them have the gardens around their homes whereas others established the gardens beside riverbanks in their respective areas. The common vegetables planted are cabbages, mustard greens, and tomatoes. Unlike maize production, most households practices vegetable farming for commercial purposes although they use some for food in their homes.

Since August 2018, 70 households from all the groups have started livestock farming; 60% of these are into piggery whereas the rest are doing goats. Zoe provided grants in October 2018 and February 2019 which they used to purchase the livestock. Most of the families also have small livestock like chickens or rabbits which they purchased either with their own money from their income activities or through Zoe grants they received. Generally, the youth do not have even small livestock when they first join Zoe.

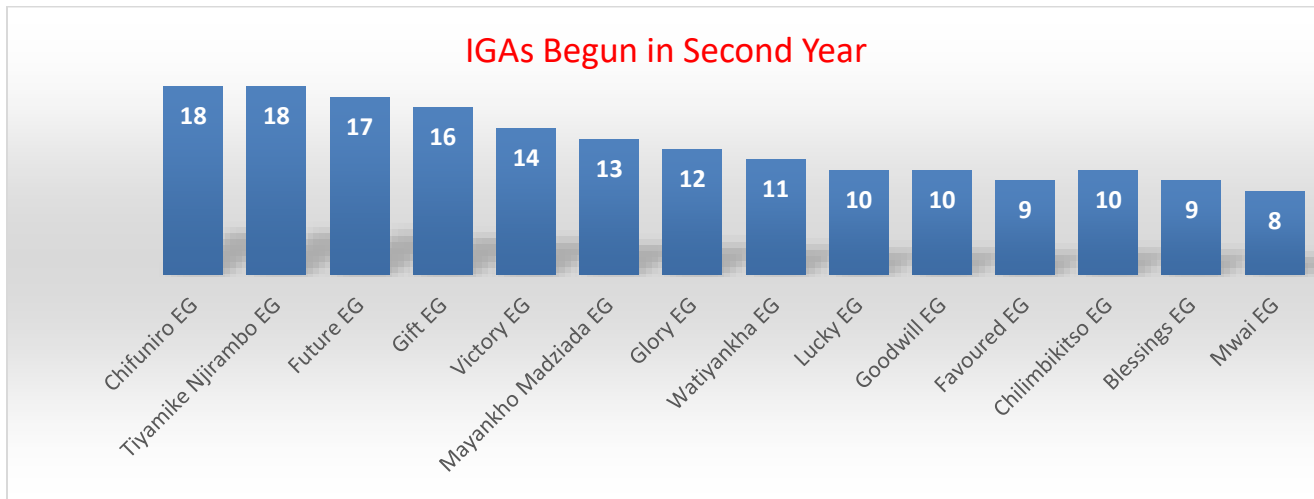


Felix of Future Group with his pigs.

In general, the households in all the 14 empowerment groups are food secure. They have enough food and balanced nutrition.

INCOME GENERATING ACTIVITIES

In the last year, 175 households from groups received grants (83%) or startup kits (17%) to start various businesses. The startup kits were given to the youths following successful completion of vocational training in the trades of carpentry, tailoring, hair dressing and barbering. Zoe met all the training expenses for the children.



The groups with lower IGA numbers like Mwai, Favoured and Blessings have a number of households which prefer farming to other income generating activities. In addition to the trade businesses mentioned above, common income activities include running grocery shops, tearooms or butcheries; breeding pigs to sell; buying and selling agricultural products.

In addition to crop production, all groups are practicing table banking (a group created loan fund which pays dividends) as a way to support each other and also generate additional income.

HEALTH AND HYGIENE

A lot of improvements have been registered regarding health and hygiene among the households. As compared to their first year in the program, all the households now have the necessary sanitation facilities in place. This includes a well-covered toilet with traditional water taps outside, bathrooms, drying racks, and rubbish pits. At times, members of a group join efforts and support their colleagues to construct sanitation facilities. The Zoe youth want everyone in their respective groups to put into practice the health and hygiene training they have received.



Members of Victory Group (left) assist their colleague to repair a toilet as Clara of the same group demonstrates how to use a traditional tap after visiting a toilet

NETWORKING AND COMMUNITY CONNECTIONS

There is a symbiotic interaction both within and between the empowerment groups. Within the groups, activities like farming and table banking always bring the members together as they all have a sense of ownership. This positively improves the relationship among members. At times, groups located in the same neighborhood converge at a convenient place and exchange ideas regarding their groups' undertakings. Through these initiatives, the children live as one family. Sometimes they also embark on community services such as helping the elderly and other disadvantaged people.

In December 2018, all the groups held Christmas parties in their respective neighborhoods which included groups from different years. Apart from celebrating, they also used this opportunity to share their successes with others.

CHALLENGES AND SOLUTIONS

Unlike in their first year, the 14 groups from the October 2017 class did not face any challenges pertaining to agriculture, health, or other areas of their lives. Their journey in their second year has been successful and they are well prepared for their final year in the program.

Examples of Income Generating Activities



Left: Livingstonia of Lucky Group at his butchery



Above: Deborah of Victory Group in her salon



Left: Mala of Goodwill Group serving a customer in her tearoom

Right: Olipa of Goodwill Group in her grocery shop



The ZOE program facilitator who works directly with your groups provided the following write-up about the activities and achievements of a household from each group supported by your partnership. Although every child is unique, most of the children have faced similar challenges and are making comparable progress through the ZOE empowerment model.

Lucky Empowerment Group

Head of Household: Sankhulani, 18

Dependents: sister Falesi, 14 and brother Osmani, 10

Challenges: Since the death of his father in 2004, 18-year-old Sankhulani has been raised by his grandmother – Agata. This was the case because after his father’s death, his mother left for her home village and got married to another man. Agata had been relying on beer brewing business as her only source of income to support her family, however, the revenue collected from the business could not satisfy all the needs of the family. This put the elderly-cared for family in a tight corner as nobody would come to their rescue. Sankhulani dropped out of school because he lacked a lot of things including good clothes and enough food. Together with his grandmother, Sankhulani started doing temporary jobs, knowing that it was their only way to overcome poverty. Despite facing many difficulties, Sankhulani could not give up on his dream to become a successful business person in his area. The coming of ZOE to enroll him in its empowerment program in 2017 pushed him closer to his dream.



The Dream: Training in the Dream process teaches the children how to develop a plan for achieving self-sufficiency and creating a Dream chart provides daily inspiration to work towards the goal. The following is a summary of Sankhulani’s responses to the Dream questions.

Sankhulani has always been saddened by the death of his father. However, he gets relief everytime he plays and watches football. Sankhulani does not like the tendency to quarrel and fight that is on the increase in his community. His dream is to establish a big grocery shop and a tearoom in addition to the video showing and tomato selling enterprises that he is currently running. He is confident this will come to pass through hard work and saving.

“Success is achieved by those who try and keep trying,” Sankhulani always says. This is what has lifted Sankhulani to his current status.

Family Specific Achievements Because of Your Partnership

Within a year of his participation in the ZOE family, Sankhulani has achieved what it would take others many years to do - he owns a plasma television screen, DVD player, a goat, and tomato business. *“Because of ZOE, I have now understood and experienced what it feels like to be your own boss. I am now doing my own things in my own time. Life is now wonderful as compared to the time when ZOE was not here.”* – Sankhulani

Income Generation: Sankhulani started from humble beginnings. After he received a grant from ZOE in February 2018 he started buying farm produce like soy beans and ordinary beans. He did not rush into selling the produce. Rather he waited for a good time when the produce's prices would go up. Then, he sold the produce and



managed to collect a revenue amounting to K300, 000. He then used K170, 000 to purchase a plasma screen and DVD player which he used to start a video showing business. On a good day, Sankhulani generates a total of \$4 from the video show business. Through the savings he has been making from the video showing, Sankhulani also ventured into livestock (goat) farming and a tomato selling business. The two business enterprises have put him at a better place to provide for his grandmother and family. Sometimes, Sankhulani employs others on temporary basis to help him run his businesses, to the left is Charles who is paid to help run the video showing business.

Agricultural Projects and Food Security: Sankhulani and his family are now able to have plenty of nutritious food, including meat and other food items of their choice. They can now afford three meals per day as compared to the two meals they were having before ZOE. In addition, he has also ventured into livestock farming, a development which could have not been achieved if it was not for ZOE.

Group Activities: As a group they have been involved in a number of income generating activities. The group engaged in maize production during the previous planting season and managed to have a good harvest despite the bad weather. They also run a table banking initiative through which members of the group, including Sankhulani, have the opportunity to save money and obtain short-term, low-interest loans. [Table banking involves the members contributing money or “shares” into a single fund which is then lent out per request. The money is repaid with interest which accumulates in the fund until the group decides to distribute dividends – hence the savings aspect of the project.]

Health and Housing: A lot of things have improved at Sankhulani's house regarding sanitation. After attending the health and hygiene training organized by ZOE, he has taken the responsibility of mobilizing his family members to ensure that their home has a well-covered toilet and a good bathroom. Currently, Sankhulani's home has all it takes to be a model in as far as health and hygiene is concerned.



Education: All his siblings were still attending school before ZOE despite lacking some necessities. Nowadays Sankhulani is managing to provide food, clothes, and other school needs for his siblings so that they are enjoying their school days. Sankhulani also has plans to cover all educational expenses including fees for his siblings when they make it to secondary school.

Child Rights and Protection: Sankhulani is now one of a few role models in his community and so he receives a lot of respect from the community and his groupmates. Unlike before, people no longer mock or insult the family.

Spiritual Strengthening: Before ZOE, Sankhulani was busy searching for small jobs so he could find money to support his family. This forced him to stop going to church as he thought it was a waste of time. Now that he is his own boss, he goes to church every Sunday together with his siblings.

Prayer Requests: Sankhulani asks God to continue blessing his businesses so that he can achieve his dreams. He also asks God to bless his grandmother as she has been the one encouraging him to never give up in life.

Tiyamike Njirambo Empowerment Group

Head of Household: Rosiano, 17

Dependents: brothers Lenard, 15 and Lukas, 9;
sister Fowosta, 12

Challenges: Rosiano hails from Njirambo village in the area of Traditional Authority Chakhaza – Dowa district. He is the first born in a family of four children. His mother and father are both alive but living with HIV/AIDS and chronically ill. According to Rosiano, his father left the family three years ago and they have not seen him since.

Because of her illness, his mother has been unable to support their family, thus negatively affecting the family's productivity in various endeavors. Rosiano had no other option but to drop out of school and start providing for the family. Unfortunately, there



were some days when Rosiano could not find work and the family would go without food. There were also times when Rosiano would work and not be paid. Instead of being supported by the surrounding community, the community had been giving them a cold shoulder until ZOE came in and enrolled Rosiano in its empowerment program.

Rosiano's Dream Responses: Rosiano is always saddened by the health condition of his parents. He however feels happy when he attends church services and prays to God. Rosiano does not like the *gule wamkulu cult* [a secret male cult often involving spirit masks to hide identity] which is commonly practiced in his community. He is dreaming of buying a piece of land where he wants to build classic houses to rent out. He said this can only be achieved if he works extra hard in his tailoring business and other enterprises he is currently running.

Family Specific Achievements Because of Your Partnership

Income Generation: Because Rosiano wanted to be a tailor, ZOE enrolled him in a vocational training program which ran for three months starting in November 2017. After successfully completing the training, ZOE provided Rosiano with a sewing machine and other necessities in May 2018. Rosiano is now one of the best tailors in the community so it is no wonder that he receives huge business orders from singing groups of various churches in the area. For instance, he received an order to make 60 dresses and shirts for men and women of a particular gospel singing group. According to Rosiano, each dress and shirt was charged at \$2.



Food Security: There has been a great improvement in food availability at Rosiano's home. Before ZOE, the family was managing only one or two meals per day. However, with his tailoring business and other enterprises, Rosiano now buys enough food so that they are eating three meals per day involving all six food groups for good nutrition.

In addition, Rosiano has used profits from his tailoring business to invest in livestock farming. He has bought buy two pigs, two rabbits (which have multiplied) and a female goat.

Group Activities: Currently, as a group they have been doing a table banking initiative as well as farming. On farming, the Tiyamike Empowerment Group planted maize and had a good harvest despite drought and pests that hit most parts of Malawi during the previous planting season.

Health: Before ZOE, Rosiano's younger brother, Lukas, had been suffering from malnutrition. This was due to lack of enough food. However, with the tailoring business provided by ZOE, Rosiano is now able to buy the necessary food for the family and the problem of malnutrition in the family is now water under the bridge.

Housing: Currently, there have not been any major improvements or repairs on their house. However, he has created a traditional water tap outside their pit latrine to improve their personal hygiene.

Education: With their previous family situation, all his siblings had dropped out of school due to lack of school materials such as uniform, exercise books, and breakfast meals. However, the coming of ZOE has helped all his siblings to go back to school since the needed support is now available through Rosiano's tailoring as well as livestock enterprises.

Child Protection/Rights: Unlike before, the community has now started embracing the family. This has come about due to the good tailoring services being provided by Rosiano to the people of the area. The community has also seen that the family is now being able to meet its daily needs.

Spiritual Strengthening: According to Rosiano, his family's previous status caused him to stop believing that God really cares. However, with the coming of ZOE he has now felt the hand of God working and doing wonders in his family. *"As I have already said, my father left us three years ago and until now we have not set our eyes on him. With my mother living with HIV/AIDS, I was thinking that God does not care about us. We were living in hell and if it was not for ZOE I do not know what could happen to us. I shall always praise God for this and it is why I frequently attend church services and listen to God's words,"* Rosiano said.

Prayer Request: Rosiano wants God to continue blessing his business enterprises to accomplish his dream of buying a piece of land and building houses.

A Summary Report on First Year Groups in Malawi

As of July 2018

The following report written by the ZOE Malawi office provides a summary of the activities and achievements experienced this past years by the four empowerment groups that began meeting in October 2017.

14 empowerment groups were formed in October, 2017. These groups are from two traditional authorities; Chakhaza and Mponela. The groups include: Lucky, Glory, Favoured, Chifuniro, Victory, Blessings, Chilimbikitso, Future, Gift, Goodwill, Mayankho Madziada, Watiyankha, Tiyamike Njirambo and Mwai.

TRAININGS

The groups have been trained in health and hygiene as well as business and entrepreneurship. The trainings were scheduled at different times so as to accommodate all the groups. Through the entrepreneurship training, the children acquired skills in how to start a successful business. Over 65% of them are now in different types of businesses. Their personal and household hygiene has also changed for the better.

To the right, a business expert imparts knowledge to children during one of the business training sessions.

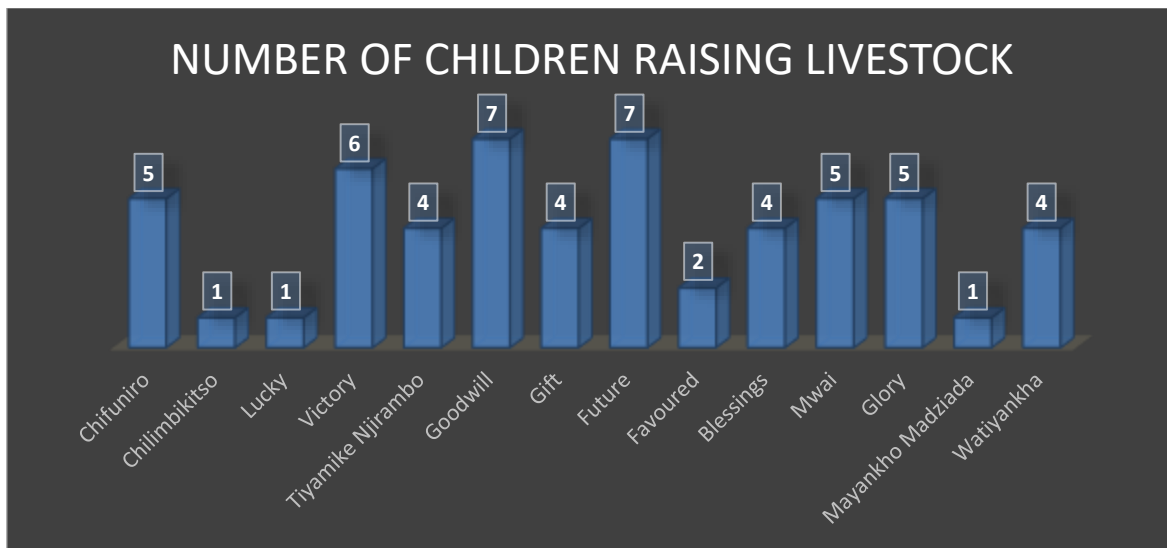
FOOD SECURITY

All the 14 empowerment groups planted maize in the just ending season. However, their yields were heavily affected by drought and pests that hit most parts of Malawi.

Apart from group agricultural activity, some individuals within the groups also planted maize on their own after they received fertilizer and seeds from ZOE. In total, there were 38 households from all the October 2017 groups who individually planted maize. In addition, 56 households from all the groups are raising livestock.



The bar chart below shows the representation of the households from each group in numbers.



From the chart above, Goodwill and Future empowerment groups have the highest number raising livestock, followed by Victory Empowerment Group. In general, the number of children raising livestock is dropping as many are choosing to do business in buying and selling. This is because it is more profitable than raising livestock which takes time before they can start having profits.

There are also 32 households who planted vegetable gardens. This only applies to children from the following 9 groups: Chifuniro, Lucky, Victory, Favoured, Blessings, Mwai, Glory, Mayankho Madziada, Watiyankha. The groups with the highest number of planted vegetable gardens are Victory and Watiyankha with a total number of 6 households in each group, followed by Mwai and Mayankho empowerment groups with 5 households each.

OTHER INCOME GENERATING ACTIVITIES

Apart from crop and livestock production, 70% of the households among all the empowerment groups also run other business enterprises for income generation. These business activities include: grocery shops, hair shaving in barber shops, tailoring, beauty salons, tea rooms, carpentry and joinery workshops, bicycle taxis, butchery, and agro-businesses. All the business activities are successful.

HEALTH AND HYGIENE

Following the health and hygiene training conducted, almost every house of ZOE children has all necessary sanitation facilities like a toilets, dust bin as well a good kitchen. This has tremendously contributed to a reduction in disease incidents.

NETWORKING

Within the groups there are initiatives that enable them to network from time to time. These include group weekly meetings as well as table banking initiative. ZOE empowerment groups that are close to each other also meet and share experiences.

CHALLENGES: Drought and pests that hit most parts of the country have been the only challenges these groups faced during the just ending planting season. However, most of them have planned to also include drought resistant crops during the 2018/2019 planting season.



Goodwill members packing their shelled maize in bags for storage.



Rute of Blessings Group in her salon.



Sinthani, a sibling to Biziyoni of Mwai Group working in their barber shop.



Tamandani, a sibling to Julita of Glory Group, in their tailoring shop.

Janet of Glory Group in her tea room serving a customer.



Isaac, Chifuniro Group, at his carpentry workshop.

Name List: Before an empowerment group name list is created, ZOE staff members take time to get to know the youth. They make home visits to record information about the children, their dependents, and caregivers. They assess if any emergency interventions are required to alleviate health issues, abusive conditions, or inadequate shelter. Once they have confirmed who is eligible for the ZOE program, and have allowed time for children who are not interested to drop out and others to join, then the staff creates the name list. Please note, children joining the ZOE program often have no parents or birth documentation, and have suffered multiple traumas in their young lives. Sometimes they are suspicious of the outsiders asking questions. For these reasons, the children occasionally provide erroneous information which we later correct.

On the following pages are the name lists and pictures of your specific groups. The names in bold are heads of household, followed by their siblings and dependents. Although ZOE records both first and second names, we use only first names in public lists to preserve the privacy of children in the program. The ages of the orphans and vulnerable children in the ZOE program range between infant and college age; however, the youth who is the head of household must be old enough to manage a small business and so is usually between 14 and 21 years old.

Some of the children live with an elderly grandparent or disabled caregiver. Most often such arrangements include shelter only and the caregiver is unable to provide food, education, health care or other support which children need. Child rights are especially important in such situations so that the children are not abused.

The children are encouraged and strengthened by the knowledge that their partner is not only supporting them with resources, but also with prayer and in the belief that they are capable of great things. Thank you for making this journey of transformation with them.

Lucky Empowerment Group: 37 households and a total of 116 children



(Please note, this picture was taken during the week day when some members were at school.)

Gezina (f) 17

Tiuzeyani (f) 14
Everes (f) 10
Abgelo (f) 1

Jamison (m) 19

Elestina (f) 18

Betcha (f) 16
Reuben (m) 16

Chikaiko (m) 19

Yosefe (m) 17
Valentina (f) 12

Magret (f) 15

Mphatso (f) 18

Memory (f) 15
Ulemu (m) 8
Luke (m) 12
Talandira (f) 6
Mayankho (f) 4

Mary (f) 15

Jenifa (f) 10

Takonwa (m) 17

John (m) 11

Alifonsina (f) 17

Scolastica (f) 15

Menis (f) 19

Monica (f) 16

Rabecca (f) 13
Tamandani (m) 9
Confidence (m) 3

Finiyasi (m) 20

Kosamu (m) 17
Alfred (m) 14

Hezwick (m) 15

Tionge (f) 9
Blessings (m) 12

Angella (f) 15

Edna (f) 17
Precious (m) 12
Shalon (f) 8
Jene (f) 6

Promise (m) 15

Kapineti (m) 8
Shakira (f) 5

Nomiya (f) 15

Hendrina (f) 9
Ivy (f) 7
Laurent (m) 3

Nyozanani (f) 15

Yobu (m) 17
Finasi (f) 10
Chinsisi (m) 6

Yosefe (m) 17

Chikakaiko (m) 19
Mawunsamathe (f) 9

Preciuos (m) 15

Pricilla (f) 6
Evelyn (f) 12

Saimon (m) 19

Valentino (f) 15

Florence (f) 18

Zelesi (f) 15

Catherine (f) 5

Gadabwali (m) 18

Anock (m) 12
Lucy (f) 7

Thomas (m) 16

Nomia (f) 9
Samuel (m) 3

Ethiel (f) 16

Kondwani (m) 19
Milazi (m) 11
Enock (m) 10

Haward (m) 18

Mackson (m) 14

Nekha (m) 18

Andrew (m) 19
Bridget (f) 9
Blessings (m) 9
Chikumbutso (m) 16

Anderson (m) 18

Catherine (f) 10
Peshani (m) 17

Stella (f) 18

Dagalasi (m) 14
Dinala (f) 11

Stephano (m) 16

Sophlet (f) 12
Juniour (m) 8
Zangale (m) 17

Sankhulani (m) 18

Osmani (m) 10
Falesi (f) 14

Noel (m) 16

Falesi (f) 14
Cervin (m) 10
Madalitso (m) 7

Lucy (f) 16

Likisina (f) 12
Manuel (m) 19

Livingstonia (m) 15

Gemezwane (m) 21
Harry (m) 20
Bright (m) 18

Doreen (f) 16

Venia (f) 22
Samuel (m) 20

Maliseni (m) 17

Deborah (f) 15
Happy (m) 12
Zione (f) 9
Hilida (f) 8
Thokozani (m) 7
Spiwe (f) 5

Samuel (m) 17

Yamikani (m) 20
Lucy (f) 14

Tiyamike Njirambo ("Give Praise") Empowerment Group:

33 households and a total of 97 children



Atina (f) 16
Fulaziyasi (m) 18

Prisca (f) 15
Noel (m) 19

Zakeyo (m) 19

Devison (m) 15
Andreya (m) 12
Teleza (f) 9
Chipiliro (m) 6
Wikitala (m) 4

Brenda (f) 20
Chinsisi (f) 13
Philimon (m) 2

Leniya (f) 18
Maunsamathe (f) 17
Thomas (m) 13
Ndeleya (m) 13
Gidion (m) 7
Mika (m) 6

Dokotal (m) 18

Maria (f) 17
Bridget (f) 18

Owen (m) 17
Jenifa (f) 15
Linda (f) 12

Austin (m) 15

Jona (m) 15
Jimmy (m) 20

Chisomo (m) 15

Divales (f) 18

Dzatifuna (f) 16
Suzana (f) 10
Angela (f) 6
Natalia (f) 4

Madalitso (m) 20
Ethel (f) 16
Fawusta (f) 13
Brenda (f) 9

Lontia (f) 17
Tamandani (m) 11
Miracles (m) 6

Lavina (f) 15
Collings (m) 14
Loyd (m) 6
Elas (f) 2

Rosiano (f) 17
Lenard (m) 15
Lukas (m) 9
Fowosta (f) 12

Yosefe (m) 20

Tikhala (f) 18
Gloria (f) 15
Latwel (m) 10

Bleston (m) 19
Jacob (m) 15
Coloren (f) 11

Misozi (f) 15

Malekano (m) 19
Zekeliya (m) 8
Lidiya (f) 16
Patricia (f) 6

Florence (f) 16
Chisomo (m) 20
Filesi (f) 14

Khumbize (f) 15
Limbikani (m) 9
Grace (f) 6

Thokozani (f) 15
Elinati (f) 10
Eliko (m) 10

Anastaziya (f) 18
Kondwani (m) 15
Dorothy (f) 12
Holesi (m) 7
Yankho (m) 2
Pulicila (f) 1

Geneleti (f) 16
Agness (f) 13

Fleja (m) 14
Hastings (m) 7
Harriet (f) 5

Sofilek (f) 17
Maurine (f) 12
Anold (m) 10
Lasten (m) 14
Aubrey (m) 6

Colerene (f) 17
Tionge (m) 13
Lonjezo (f) 9
Faith (f) 6

Betsaida (f) 16
Innocent (m) 19
Enelesi (f) 12
Grifin (f) 14

Daniel (m) 15
Alinafe (f) 18
Christina (f) 16

The following is an overview of how ZOE empowers orphans and vulnerable children to move beyond the need for charity by comprehensively addressing the multiple challenges faced by those in living in extreme poverty.

Group Formation

When ZOE first enters a community to help children, we begin by engaging the local leaders. Staff members explain how ZOE is an empowerment program, enabling children to move from crippling poverty and dependency to economic and social self-sufficiency. Although different from the usual relief approach, it resonates with leaders who want to see sustainable change in their village. Since staff are indigenous to each country in which ZOE operates they understand local customs, challenges, and resources available.

During the first meeting the youth elect leaders, make rules to guide their meetings, choose a group name, and decide when and where to hold weekly gatherings. To strengthen peer bonds, groups begin shared income activities and agricultural projects. Nearly all groups immediately establish a “merry-go-round” fund to encourage meeting attendance and provide financial benefits. During meetings, group members contribute a small amount into a single pool of money which is then given in full to a different member each time. A variation involves saving the money until there is enough to make bulk purchases of small livestock, groceries, or housewares to be distributed to each member.

The youth complete training on topics of food security, health and disease prevention, business management, and child rights within the first six months. If they have access to land they receive seeds to start gardens and plant crops. If siblings are not attending school, ZOE provides uniforms and other resources to get them back into classes. Children who have skills are provided grants so that they can start small businesses, others begin vocational training. Most importantly, all begin to experience God’s love and they realize that though many are orphans, they have a Father in heaven who loves them.

The Dream

One of the first tasks new members complete is the creation of their “Dream” chart. Most orphans and vulnerable children entering the ZOE empowerment program face a daily struggle to survive; there is neither time to think about the future nor reason to hope for something better. But through ZOE and your partnership, the children learn to imagine a new life and prepare to make it a reality.

The ZOE program facilitator leads members through an exercise called the Dream process where they examine their current situation and then set their goals. After considering their family’s hopes and needs, the youth who is considered the head of the household and is the primary member of their empowerment group creates a poster of responses to a standard set of questions.



This youth then presents the Dream to the rest of the group members who express support and give feedback, especially concerning the primary goal. These Dream documents help the program facilitators better understand the conditions of the children’s lives so they can address specific needs or traumas suffered. The family keeps a

copy of their Dream, often displaying it in their home to provide daily motivation as they strive to create their new life. As they progress through the empowerment program they will often update their Dream.

Connections

One of the biggest disadvantages orphans and vulnerable children face is isolation from peers and the larger community. Struggling on their own, the children lack moral support, access to community resources, and a network of people to help them progress and face challenges. ZOE creates connections.

Peer group. The youth served by ZOE have often dropped out of school and stopped attending church or community events. They do not even realize how many others share their plight, but at the first group meeting, when each new member tells their story, the bonding process begins. By working together on group projects and helping each other make improvements to their homes, friendships form and the group becomes an extended family committed to helping each other face challenges and achieve their dreams. New ZOE group members are also introduced to youth who have graduated from ZOE or been a member of another group for a couple years. These relationships provide advice based on experience, networking possibilities, and inspiration.

Program facilitator and mentor. ZOE program facilitators usually hold a diploma in social work or related fields and have experience working with children. They care deeply about the children and are available to provide counseling as needed, but they do not fill a role of guardian nor do they attend all the group meetings. This is important so that the youth develop their own problem solving abilities and can become fully self-reliant. Each group has a local mentor which they select to help represent and guide the group within their community. Mentors receive training from ZOE and then attend weekly meetings, make home visits, and help resolve challenges in the community.

Community leaders and government officials. This includes school administrators to help children return to classes; local leaders who can address cases of abuse and improperly seized property; government officials and specialists who can provide expert advice on business development, agriculture and higher education; and health service providers.

And a powerful connection is you! All ZOE groups know the opportunities they receive are from God, through the love and concern coming from their partners far away. They are amazed that you would care for them without ever having met them. This powerful connection is further strengthened if a partner can visit the country to witness what the youth have achieved.

Child Rights

A major focus of ZOE's empowerment program is teaching children about the rights their local government and international laws promise. Such training is often conducted by the local officials in charge of enforcing child rights so the children get to know those who are responsible for their protection. Additionally, ZOE's group-based model creates crowd support through which the youth can defend each other from all forms of abuse; physical, financial or emotional.

In the many communities where ZOE works, young girls are particularly vulnerable to abuse and often feel they are powerless to resist. Protecting the rights of girls includes educating the entire community about the dangers and harm inherent in all forms of mistreatment, especially child marriage, sex trafficking, and female genital

mutilation. ZOE's emphasis on forming gender-mixed groups strengthens the support available to girls within their groups and creates leaders who will encourage fair and just treatment for all.

ZOE's goal is to ensure that all children are able to stand up for themselves and their rights in the community. Often children in the ZOE group learn these lessons so well that they not only defend their own rights, but also the rights of others who may be abused or neglected in their communities.

Food Security

Children entering the ZOE empowerment program struggle every day to alleviate their hunger. Usually they try to find work, but because they lack status or an adult advocate in their community, they are paid extremely low wages or small amounts of food. They might try growing their own food, but they do not have the resources or knowledge to succeed. It is not unusual for these children to go two or three days without eating. Occasionally they must resort to begging or even taking from a neighbor's field just to survive. Even those children who do manage to eat daily suffer health consequences from the poor nutritional quality of their meals.

With guidance from ZOE program facilitators, new groups learn what foods they need to eat as well as explore different ways to attain a stable food source. Because ZOE is an empowerment program, the children are not told what to do, but are instead given options and training so that they can devise their own approach to becoming food secure and self-sufficient.

Children in rural areas who can access land will learn about the best agricultural practices for their region and then be given the seeds, fertilizer, and tools to begin vegetable gardens and/or plant crops like corn. Other ZOE households might start with raising small animals, like rabbits or chickens, after learning about animal husbandry. In Malawi, people do not usually plant vegetables surrounding their homes. Instead, there is special land (Dambo area) set aside where they plant vegetables. In addition to location, another challenge is that people must walk long distances to fetch water. Often the Malawi groups will raise maize as a group project, but only a small number of households will have vegetable gardens or their own crops. All children are encouraged to begin earning money as soon as possible to increase their food security.

Income Generation

ZOE helps the children generate an income at both the group and household level. A group project might involve growing a cash crop, raising small livestock, or producing and selling a product like soap. These projects provide experience, foster group cohesion, and produce profits for the group's savings and loan fund. Individual households also start small income generating-activities like buying and reselling food items, phone calling cards, clothing, etc. Some youth who are already skilled immediately receive resources to begin businesses in trades like tailoring, auto mechanics, or hairstyling. ZOE urges youth to continue growing their wealth and financial security by completing vocational training, expanding their business into new markets, or starting multiple businesses.

Before distributing resources, ZOE trains all empowerment group members on how to craft a business plan and manage money. After this training, the group members take the following steps:

- Brainstorm what businesses could succeed in their community
- Create individual and group business plans and present these to the group for discussion
- Vote to approve the proposals or help the members create a better plan

Once the business plan is approved, the individual receives a micro-grant and/or a start-up kit. Throughout this process the ZOE program facilitator is available to provide guidance but does not tell the group what to do or make decisions for them. If a poor decision is made, the youth will learn from the experience, but still have the support of their group and ZOE to try again.

To provide money for business expansion and also generate group income, many groups establish “table banks.” Members start the fund by all contributing a set amount of money which is immediately made available for short term loans with the interest paid up front. This pre-paid interest is also available for loans. The fund grows fast. Some groups pay dividends to all members, others use it for something that benefits the whole group like their Christmas party.

Health and Disease Prevention

ZOE’s goal is to address immediate health needs, teach the children how to live healthy lives, and connect them to medical resources. Preventative education includes:

- Basic hygiene practices such as hand washing, boiling water, and keep their home and surroundings clean
- Nutrition, especially important since the children have often had very limited diets
- Diseases transmission and treatment; especially for malaria and HIV/AIDS
- Dangers of substance abuse
- Specialized training for girls’ personal health and safety

Many of the children have lost a parent to HIV infection and often the children too are suffering from the virus. Because of the associated stigma, they are usually reluctant to discuss their status and sometimes even avoid treatment. ZOE provides supportive opportunities for children to be tested, helps them access medications, and educates to counter the many misconceptions held in the community.

After youth achieve basic health and hygiene standards in their homes, ZOE provides the first distribution of items like mosquito nets, sleeping mats, blankets, and hygiene products. ZOE helps families enroll in health insurance plans and/or access medical care by providing assistance. For continued self-care, the youth learn to budget their own money for insurance, emergencies, and health related products.

Training also includes teaching the children about the importance of improving their physical appearance and keeping their home clean and attractive in order to increase their status in the community. When the children look “smart” their confidence increases, they feel better about themselves, and others in the community begin treating them with respect and acceptance. In the second and third years of the program it is possible to pick out the once-ragged ZOE children because they are often the cleanest looking children in the village and carry themselves with pride and dignity.

Housing

Often, children entering ZOE are living in houses left by their deceased parents that are in disrepair or are homeless without a permanent residence. It is also common for orphans and vulnerable children to work in exchange for a room, this leaves them vulnerable to abuse and with little time for other activities or to earn money for food. In general, ZOE does not provide housing for the children, but it does give the group funds which they can use to help out those members in greatest need by providing temporary rent assistance or materials to

make emergency repairs. In some programs, ZOE is able to provide basic construction materials like roofing materials or windows. Usually, the youth save money to improve their housing and their groupmates provide labor assistance as needed. ZOE Malawi has built a relationship with the Malawi Habitat for Humanity NGO to build some houses for the ZOE participants. Only one house per group is usually built, who receives that house is determined by the group based on greatest need.

Education

ZOE does not need to teach the children and young caregivers who join empowerment groups about the importance of education. These children desperately want to attend school. Prior to joining ZOE, many children participated in school, but were forced to drop out due to chronic illness, hunger, social ostracism, lack of clothing, and/or lack of money. Once in the program, the young heads of households (many of whom have been out of the educational system for too long to be reintegrated) are eager to see their younger siblings back in school as soon as possible.

So that children can quickly return to school, ZOE will meet with school administrators and assist with some of the expenses such as uniforms, fees, and materials. The group may also pay for some of these materials when there is a special need. As with all other aspects of the ZOE program, the emphasis is on empowering the children to pay for their own educational expenses. It is a great source of pride and self-esteem for the youth who are the heads of their households to be able to share how they are able to work to send their younger siblings to school. It is like hearing parents brag about the accomplishments of their children and it is very moving to see in a sibling.

Faith

Often the isolation that the children feel when they begin the ZOE program extends to their thoughts about God. Because they are abused and discriminated against by their community - and often this includes Christians in their village - they believe God has also abandoned or even cursed them. At other times they believe that maybe God does not exist, or if God does exist that they are somehow beyond God's love. In the very first meeting a ZOE staff member often shares the Lord's Prayer with the children, and talk about how they are not truly orphans because they have their heavenly Father who loves them.

Meetings begin with Scripture readings, prayer, and devotions led by a group member, but while this is available to the children they are never coerced into the Christian faith. ZOE's program is religiously non-restrictive, yet offers a compelling view of the love Christians show to others. One of the most powerful parts of the empowerment program is the way these children put their faith into action in their own community. They forgive those who have harmed them; feed others who are even poorer than themselves; adopt other children and share their resources and knowledge with them; pray and care for one another; and pay fair wages to those who had once taken advantage of their situation with hard labor and poor pay. These children return good for evil and can be examples to all of what it means to live as Christians.