



Micro Savings and Loans—and Pumpkins—Change Lives



Photo credit: Jacqueline Bass/FHI 360

Thanks to a loan from her local VSLA, Iness Sukuma was able to start growing and selling pumpkin leaves as a commodity crop which provides enough income to cover food and living expenses for her and her son.

The **Livelihoods and Food Security Technical Assistance II (LIFT II)** project was launched in 2013 by USAID as a follow on to the LIFT project (2009-2013). LIFT II's primary goal is to build the continuum of care for people living with HIV and other vulnerable households by increasing their access to high quality, context appropriate, market-led economic strengthening, livelihoods and food security opportunities to improve their economic resilience and lead to better health. LIFT II is implemented by three core partners—[FHI 360](#), [CARE](#) and [World Vision](#).

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In the United States, autumn provides pumpkins their moment in the spotlight, most notably in the form of pie and carved jack-o-lanterns. But in a small village in the Lilongwe District of Malawi, pumpkin is no mere fleeting seasonal favorite. For Iness Sukuma, pumpkin is a game changer—providing her with an opportunity to create a livelihood.

Until recently, Iness grew winter maize, a crop that requires fencing for protection from animals. However, she found herself unable to build a fence on her own, once her husband moved away to Mchinji District in pursuit of better job opportunities to sustain the household. Thus far he has been unable to find a stable job and send money home. Even with his modest salary and her part-time work in others' agricultural fields, she was unable to cover food and living expenses for herself and her 10-year-old son. They rarely had enough to eat and were subsisting mostly on the charity of friends and on the maize she was given in return for her work in the fields.

Iness decided to begin growing pumpkins for their leaves—a popular food and less labor-intensive crop that she could tend on her own—and other vegetables. But first, she needed money to put her idea into practice, and friends didn't want to give her loan should she not be able to repay them. Thus, Iness turned to her local village savings and lending association (VSLA), which receives technical support from the Livelihood and Food Security Technical Assistance II (LIFT II) project. VSLAs are self-managed groups that provide people with a safe place to save their money and access small loans. Through a LIFT referral to the VSLA, Iness was able to join the group. She sold the fertilizer that she owned—her only asset—and used the 300 Kwacha (\$0.75) to start a savings account in the VSLA. In turn, the VSLA invested in her, and she received the loan she needed. Now Iness grows a new commodity crop, sells a portion of the food she grows to cover her expenses, and uses the rest to feed herself and her family.



A local village agent addresses the VSLA of Chioza Group Village Headman. VSLAs provide members with a means of saving money and accessing small loans when needs arise.

Increased food security and decreased vulnerability has provided Iness, who is living with HIV, with even more than the obvious health benefits. Food insecurity among people who are living with HIV is associated with increased opportunistic infections, lowered immunity and overall health, and decreased adherence to antiretroviral therapy (ART). But Iness reports that she feels well: "I keep taking my medication although I feel well" and "I just went to my clinic appointment on July 31 and will be going to the next appointment on October 30—I go every three months with my guardian." She takes her medication as instructed, and never misses a clinic appointment. It's no wonder that she feels optimistic that ART will extend her life.