

How do we drive community change through inclusive Entrepreneurship in Malawi?

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Malawi at a Glance

Location: Southeastern Africa, bordered by Tanzania, Zambia and Mozambique.

Population ~20 million | *GDP per capita*: ~ US\$600 (2024)

Mostly rural, agriculture-based economy contributes 30% to GDP.

High poverty rates, gender inequality persists.

Community-based initiatives like VSLAs critical for livelihoods.

Entrepreneurial landscape: 2.6 million MSMEs, ~40 % women-led.

Key rural driver: Village Savings & Loan Associations (VSLAs)

What is inclusive Entrepreneurship?

“Entrepreneurship that intentionally expands opportunity, resources, and voice to groups traditionally excluded from mainstream economic activity.”

Key Pillars:

Access ,
Capability
Networks and
Agency

Focus: Bringing women, youth, and low-income groups into economic decision-making.

Examples in Malawi: Informal retail, agro-processing, clean-energy micro-franchises, VSLAs



OECD (2019); World Bank (2012)

Women in Agribusiness

Challenges

Limited access to finance

Weak local ted markets

Patriarchal norms (e.g., “Women should stay home”)



Opportunities:

Inclusive financial systems (e.g., VSLAs, microfinance)

Skills training and capacity building

Supportive policies for gender equality and informal entrepreneurs

Building Inclusive Ecosystem

Finance: blended micro-grants, flexible collateral, digital wallets

Capacity: mentorship, peer learning, mobile business clinics

Networks: market-linkage platforms, women-led cooperatives

Policy: gender-responsive procurement, simplified registration

My Work & Real Life/Success Stories

Jane's Seed Business: Agribusiness — buys and sells agricultural products.

Grace's Solar Bakery: Used a VSLA loan to install solar ovens; now employs 8 women.

Mphatso's Mobile Tailoring Hub: Operates in 4 villages, trains 30 girls every year.



VSLA Women Group

Studies: Care International (2020), Ksoll et al. (2016)

Social and Economic Impacts

Increased financial independence for women and marginalized groups

Improved household livelihoods & community resilience

Job creation and income diversification

Strengthened local economies and reduced poverty

Enhanced social cohesion & collective agency

Contribution to achieving SDGs (e.g., gender equality, poverty reduction)

Studies: CARE Malawi (2018), BARA & IFC (2019) and Mayoux (2008)

Call for Action



Reflect: Who is excluded in your context?



Act: Design products & services that include.



Collaborate: Mentor, fund, advocate inclusive ideas.

Thank You



Master of Business Administration
Canterbury Cathedral, Friday 21st May 2022



Let's connect!



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