JULY 2026

Microbusiness Incubator

Malawi & South Sudan
Project Report

July, 2026

For many families living in poverty, the difference between surviving and building a better future often begins with a single opportunity.

At Business for Better Society, we believe that lasting change happens when people are given the chance to create their own path forward. That belief is at the heart of our Microbusiness Incubator Programme, which is now operating in Kenya, Malawi, and South Sudan. Together, these programmes have supported more than 300 women to start and grow small businesses, creating opportunities for themselves, their children, families, and communities.

The impact reaches far beyond increased household income. Women who once had few economic opportunities are now earning a living, making financial decisions, and investing in what matters most to their families. Time and again, we have seen that their first priorities are paying for healthcare and ensuring their children can attend school. These are investments that improve lives today while opening doors for the next generation.

Our goal has never been simply to help women start businesses. It is to help break the cycle of generational poverty. When a mother can earn a sustainable income, children are healthier, education becomes more accessible, and families gain greater stability and resilience. Stronger families contribute to stronger communities, creating benefits that extend well beyond a single business owner.

What makes this programme remarkable is not the size of the businesses, but the determination of the women behind them. With practical training, mentorship, encouragement, and the basic tools needed to succeed, these entrepreneurs have demonstrated extraordinary resilience, creativity, and commitment. They have taken charge of their own futures, proving that when opportunity is paired with support, lasting transformation is possible.

This report marks an exciting milestone in the growth of our Microbusiness Incubator Programme as we celebrate its launch in Malawi and South Sudan. It captures the first steps of the first cohorts who are beginning their entrepreneurial journeys and lays the foundation for what we believe will be lasting change. Together with our partners, we are investing in a future where opportunity replaces poverty and where women shape their own destinities.

Kelly Brantner
CEO
Business for Better Society

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Executive Summary

This report presents early results from the Microbusiness Incubator initiative funded by the Tingari-Silverton Foundation and implemented in Malawi and South Sudan beginning in July 2025 and continuing to date. The program initially directly supported 45 women and reached over 300 additional community members. Since its launch, a further 20 women have also joined the incubator cohort (10 per location).

The incubator model combines entrepreneurship training, access to capital, savings groups, and mentorship. Across both contexts, women have built businesses, increased income, and strengthened financial resilience.

In Malawi, 35 women established three group enterprises and created, or solidified, individual businesses, with savings and business ownership increasing significantly. In South Sudan, 10 women operating in a conflict-affected setting generated approximately USD 3,600 in revenue through group enterprises and a revolving fund model, which they recommended.

Across both countries, the program demonstrates that when given the opportunity and support, women regardless of their circumstances can establish viable enterprises, strengthen financial resilience, and contribute meaningfully to social cohesion and local economic development.

The next phase will focus on scaling impact and strengthening sustainability.

PROGRAMME IMPACT DASHBOARD

Women's Economic Empowerment

● Malawi ● South Sudan

PROGRAMME REACH

45
Women directly supported

Malawi	35
S. Sudan	10

300+
People reached indirectly through households & communities
Both countries

BUSINESS CREATION & GROWTH

5
Collective enterprises established

Malawi	3
S. Sudan	2

35
Individual businesses started or strengthened
Malawi

100%+
Business ownership
↑ from 30% baseline

INCOME & FINANCIAL INCLUSION

USD 3,600
Revenue generated — South Sudan (4 months)

Multiple streams
Income streams per participant — Malawi

Weekly Savings Growth — Malawi
MWK 2,500 → **MWK 6,000**
+140% increase

2
SILC groups formed & operational
Malawi

100%
Loan repayment in first SILC cycle
Malawi

Revolving fund
Start-up capital repaid & reused across groups
South Sudan

SOCIAL IMPACT

- Increased financial independence and decision-making power among participants
- Strengthened peer networks and collective support systems
- **Cross-clan collaboration established in South Sudan** — a notable peacebuilding outcome extending beyond economic goals

● Malawi ● South Sudan ● Both countries

Program Overview

The Women's Microbusiness Incubator responds to a well-documented gap: women in fragile, conflict-affected, and low-income settings are often excluded from formal financial systems, entrepreneurship support, and skills development, despite demonstrating high levels of resourcefulness and community commitment.

The incubator model, as introduced in the project proposal, brings together several evidence-based interventions, as detailed below. Uniquely, both programs also placed an explicit emphasis on social cohesion by bringing women from different backgrounds, clans, or vulnerability categories into shared enterprises.

While built around the above, each program location was intentionally adapted to its context. Program design and delivery were customised based on direct input from participating women, ensuring that training and support reflected their lived realities, priorities, and constraints. In addition, local implementing partners (CHICOSUDO in Malawi and SPEAK Uganda in South Sudan) played a central role in shaping each site's approach, drawing on their deep understanding of community dynamics to prioritise and adapt key elements.

The two sites that were selected were chosen to test the model in distinct operating environments:

Lunzu, Blantyre District, Malawi: A peri-urban setting with extreme youth unemployment, limited access to financial services, and high rates of gender-based vulnerability among young women.

Bor, Jonglei State, South Sudan: A conflict-affected, post-displacement context with active security risks, currency instability, and communities recovering from recent violence.

Context & Beneficiary Profiles

Lunzu, Blantyre District in Malawi remains one of the poorest regions in the world, with rural poverty rates more than double those of urban areas and nearly half the rural population living below the poverty line. In districts like Blantyre, household incomes fall well below the national average. Women, particularly young women and single mothers, face compounding barriers: limited educational opportunity, lack of employable skills, restricted access to financial services, and heightened exposure to gender-based violence and HIV/AIDS.

The 35 women selected in Lunzu, under Senior Chief Kapeni, reflect this reality. The group includes single mothers, widows, survivors of gender-based violence, school leavers, young mothers, and women living with disabilities, including mothers of children attending CHICOSUDO's community rehabilitation centre. Before the programme, 70% of participants had no savings capacity and 70% had no formal business of any kind (30% were running adhoc informal businesses).

Bor, Jonglei State of South Sudan remains one of the world's most fragile states, and the resurgence of violence in 2025 has further intensified existing vulnerabilities, particularly in Jonglei State. The renewed escalation has compounded longstanding patterns of recurring inter-clan conflict, mass displacement, and severe economic disruption, deepening food insecurity and further weakening already limited local markets and infrastructure. In this context, women participating in the South Sudan incubator are predominantly widows and single mothers who are recovering from both recent and historical cycles of displacement and bereavement, while operating in an environment where access to markets, supply chains, and financial systems cannot be assumed or consistently relied upon. When South Sudan was selected for this program, the situation at the time was assessed as relatively stable, with conditions considered sufficiently secure to support community-based implementation.

A distinctive feature of the South Sudan program is its explicit peacebuilding dimension, which has become even more significant in light of the 2025 resurgence in violence. The two women's groups, Mat ku Wo cin and Tang Piir, were intentionally composed of women from different clans in an effort to foster cooperation across entrenched social divides. In a region historically shaped by inter-clan tensions, and again strained by renewed conflict, their collaboration in shared economic enterprise represents a deliberate and practical form of reconciliation and social cohesion.

Malawi Incubator

Implementation Partner: Chitani Community Sustainable Development Organisation (CHICOSUDO)

Project Overall Goal

To empower 35 marginalised women aged 18–30 years in Lunzu and Chileka areas, Traditional Authority Kapeni, Blantyre District, to build and sustain viable businesses through entrepreneurship training, mentorship, and access to financial services.

Specific Objectives

1. Build entrepreneurial skills for 35 marginalised women using the Street Business School (SBS) curriculum.
2. Support the creation and growth of 35 women-led individual businesses and 3 group enterprises through structured incubation.
3. Facilitate access to financial services through Village Savings and Loans (SILC) and a start-up revolving loan fund.

Activities Implemented

Activity 1: Orientation and Community Mobilisation

Three orientation meetings were conducted with 10 staff and volunteers from the local implementation partner and 50 community stakeholders, including traditional leaders, women's groups, health service providers, and business community representatives. The sessions aligned stakeholders on project goals and established a monitoring and evaluation committee of 10 members comprising traditional leaders, youth leaders, village development committees, women's groups, and implementing partner representatives.

Beneficiaries were identified using an agreed-upon selection criteria that focused on the most vulnerable women, including mothers of children with disabilities, single mothers, widows, GBV survivors, and school leavers.

Through participatory discussion, three business streams were prioritised for group enterprises: Hot Sauce Processing and Bottling; Shopping Bag Production; and Soap Making.

Malawi Incubator

Activity 2: Baseline Survey and Initial Mentorship

CHICOSUDO conducted a baseline survey using the Street Business School Impact Tracker tool with all 35 beneficiaries. Key findings included:

- 70% of women spent approximately MWK 3,000 per day with no savings capacity.
- 30% of participants ran adhoc informal small businesses.
- 70% expressed a strong desire to start a business if provided with skills and knowledge.

The baseline confirmed that group business models were likely to yield stronger outcomes than purely individual approaches, as peer-learning and group practice reinforced skills such as record keeping.

Activity 3: SILC (Savings and Internal Lending Community) Training

A two-day workshop on Savings and Internal Lending Community (SILC) was delivered. Topics covered included individual self-screening, group formation and governance, savings policies, social fund management, written record-keeping, and share-out processes. Participants were divided into two SILC groups (20 and 15 members). Each group received a cash box and passbooks for financial transactions.

Activity 4: Street Business School (SBS) Entrepreneurship Training

The six-module SBS program was delivered by certified trainers at CHICOSUDO.

Upon completion of the SBS modules, participants worked to formalise and develop business plans for their adhoc businesses or conducted market research to identify viable business ideas. At the same time the three group enterprises were established.

Malawi Incubator

Activity 5: Start-Up Capital and Revolving Loans

Following the learning sessions, initial start-up capital was provided to each of the three business groups in the form of loans, disbursed through procurement of goods for their intended businesses:

- Hot Sauce Group (15 women): MWK 500,000
- Soap Making Group (15 women): MWK 500,000
- Sewing/Bag Production Group (5 women): MWK 500,000

Total loan capital deployed: MWK 1,500,000. The group as a whole served as surety for repayment.

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Activity 6: Business Incubation and Skills Training

Each enterprise stream received specialist one-day training as follows:

- Hot Sauce Production & Bottling: Covered preparation, cooking, packaging, and additional sales techniques.
- Soap Making: Covered bar soap production, personal hygiene, materials, process, and protective equipment.
- Bag Production: The five seamstresses, received advanced training in bag design, costing, pricing, quality assurance, teamwork, and marketing using cloth materials as alternatives to plastic bags.

Results and Achievements

Result 1: Enhanced Entrepreneurial Capacity

The proportion of women-owned businesses increased from 30% to 107% at endline, reflecting both the creation of new businesses and women supporting more than one enterprise.

The participants demonstrated improved confidence, decision-making ability, teamwork, and basic financial record-keeping skills, particularly reinforced through the group business model.

Malawi Incubator

Result 2: Establishment and Growth of Women-Led Enterprises

Three group enterprises were established and became operational:

Hot Sauce Business (15 women):

With initial investments of MWK 500,000 in form of loans, the group of women are actively producing and selling branded hot sauce within the community. The other part of the loan were used for paying the specialised product training and other part for buying start up materials. According to the monthly business records, it clearly indicates growth. Early profits have been recorded, and members demonstrated strong teamwork, basic bookkeeping, and reinvestment of income.

Soap Making Business (15 women):

The initial start-up loan of MWK 500,000 was used similarly to that of the hot sauce group, including for product-specific training and the purchase of start-up input materials. The group began production and established sales channels, with each member taking a number of soap products to sell within their homes and local markets to generate demand. While initial performance was slow, the business has shown steady improvement, with increased customer acceptance, growing material capital, and early signs of profitability. Members have also reported improved confidence and stronger group decision-making.

Shopping and School Bag Production (5 women):

With the initial loan investment of MWK 500,000, these experienced seamstresses received advanced training in bag design, costing, pricing, quality control, and marketing. The group began by producing 62 bags and, after selling them, reinvested the proceeds to purchase additional materials. Despite challenges related to market access and group dynamics, the enterprise has established a customer base and demonstrated strong production capacity.

Individual Businesses (35 women):

In addition to the three group enterprises, 35 individual businesses were established or strengthened across the cohort. These businesses are rooted in the local economy and reflect a diverse range of businesses from vegetable or fruit stands, selling local snacks and drinks, or selling household items such as dishwashing tubs.

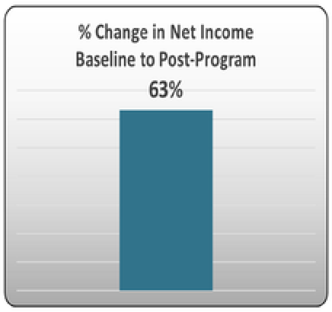
Malawi Incubator

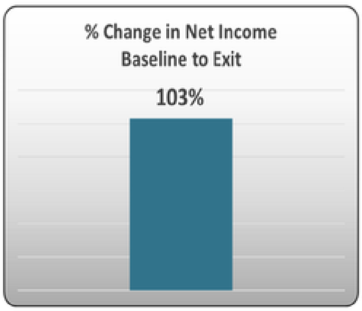
Result 3: Improved Access to Financial Services

The SILC group became fully operational, with consistent weekly savings and internal lending. Individual savings contributions grew from MWK 2,500 per week in the first month to MWK 6,000 per week by January 2026, a 140% increase. By the end of the reporting period, total projected savings pool across SILC members reached over MWK 3,359,720 at a 20% interest rate on internal loans.

Participating women gained reliable access to affordable credit outside of exploitative informal lenders. Daily household expenditure also increased from an average of MWK 3,000 at baseline to MWK 5,000 by endline, alongside the emergence of regular savings, which is a significant shift from a baseline where no savings capacity existed.

The incubator has contributed to growth in household incomes. At baseline, 30% of participants reported having informal businesses, while 70% reported daily household spending of around MWK3,000 with no savings. By the end of the programme, average household spending had increased to approximately MWK5,000 per day, alongside a rise in savings from MWK2,500 in the first month to MWK6,000 in the final month. SBS Impact Tracker data also indicates an increase in the proportion of participants meeting the income-related indicator, from less than 30% at baseline to 63% at midline and reaching 103% at exit, reflecting achievement slightly above the target benchmark.





Challenges

- Market access for the bag production enterprise remained limited, requiring continued support to develop sales channels beyond immediate networks.
- Group dynamics within the bag production group required additional facilitation during the early months.
- Some participants faced competing domestic commitments that limited full engagement in certain activities.

Malawi Incubator

Village SILC Group Cycle 1 March 30, 2026 General Meeting Summary

Savings and Internal Lending Community (SILC) groups operate in defined cycles (typically 6–12 months), during which members save regularly and access small loans. At the end of each cycle, all savings and profits are distributed back to members in a “share-out,” after which the group begins a new cycle. Therefore, cycle completion marks a transition point rather than the end of the group.

The Tadala SILC Group successfully completed its first cycle on March 30, 2026 with the share-out event.

Financial performance saw total member savings of MWK 2,225,500 and a fully repaid loan portfolio of MWK 2,925,490, achieving a 100% repayment rate and zero outstanding balances. The group also maintained a social fund of MWK 548,550. Individual share-outs ranged from MWK 70,350 to MWK 244,250, reflecting varying savings contributions.

Key achievements included high member engagement, strong financial discipline, and increased participation of women in financial decision-making. Members demonstrated a shift toward investment-oriented behaviour, with many planning to reinvest their share-outs into micro-enterprises such as retail, agriculture, and food processing. Governance was strengthened through the democratic election of new leadership for the upcoming cycle.

Despite these successes, several challenges were identified, including some loan repayment difficulties linked to non-productive use of funds, member attrition (three members exited), and limited loan sizes for lower-saving participants.

Looking ahead, cycle two will focus on scaling impact through higher savings targets, expanded loan products, integrated training, and potential expansion to additional groups, particularly women.

South Sudan Incubator

Implementation Partner: SPEAK Uganda

Project Overall Goal

To empower 20 marginalised women to build and sustain viable fishing businesses through entrepreneurship training, mentorship, and access to financial services.

Activitives Implemented

Activity 1: Orientation Meeting

During the initial orientation discussions, the women recommended that the incubator shift from individual to grouply owned businesses, which was done.

The rationale presented by the participants is that by operating grouply they can share financial risk and pool resources, enabling them to invest in larger quantities of stock. In addition they believed that they would be able to negotiate better prices with suppliers and buyers. Many of the women are sole caregivers for their children, and the group structure allows them to balance business responsibilities with household and caregiving demands. By sharing roles and responsibilities, members can ensure continuity of operations even when individual availability fluctuates. This is particularly valuable in a context where daily demands are unpredictable. The group model also enables women to build confidence, develop practical skills, and support one another, while strengthening overall business resilience.

The shift toward dried fish and local market sales was also based on the women's own recommendations. Although they initially expressed interest in participating in the fishing industry, a key livelihood sector in South Sudan, they highlighted the dried fish as a more suitable option due to reduced physical demands, more stable and predictable income, longer shelf life of the product, and improved market access.

With the incubator adjustments finalised, the women were organised into two groups:

- Mat ku Wo cin Women Group – 5 women
- Tang Piir Women Group – 5 women

Both groups were deliberately composed of women from different clans as a strategy to promote peaceful coexistence in a region historically affected by inter-clan tensions. The women organised themselves voluntarily, attended consistently, and maintained accountability within their groups despite periods of insecurity and displacement.

South Sudan Incubator

Revised Objectives

The revised objectives reflect the shift to the group businesses model from the orientation session.

- Build entrepreneurial skills for 20 marginalised women using the Street Business School (SBS) curriculum and the Finnish Refugee Council financial literacy program.
- Support the creation and growth of 4 group fishing industry businesses.
- Creation of a start-up capital fund where the original start-up loan is repaid and then forwarded to the next group.

Activity 2: Financial Literacy Program

This program was developed by the Finnish Refugee Council (FRC) and supported through the World Food Programme in refugee and host community settings. SPEAK Uganda's team is certified by the FRC to deliver this program.

This program provided participants with basic money management skills such as budgeting, saving, and using financial services. It also promoted household-level financial planning and encouraged open dialogue around financial decision-making, particularly in contexts where cash-based assistance is provided. In humanitarian settings, cash-based assistance means money provided to refugees or displaced people instead of goods, so they can choose what they need most and manage day-to-day expenses more flexibly

The program strengthened participants' ability to manage limited resources effectively, reduce financial stress at the household level, and support more informed economic decision-making. Key takeaways included improved financial record-keeping, better price negotiation with suppliers, and a clearer separation between business capital and household consumption funds.

Activity 3: Street Business School (SBS)

During the initial reporting period, the curriculum was partially implemented, with several factors identified that were serving as facilitation barriers. Namely, SBS is designed for women with little to no formal education. However, in South Sudan, participants not only faced limited education but also struggled to relate to the examples used in the workbooks, which were often unfamiliar to their local context.

South Sudan Incubator

It was therefore recognised that the full SBS programme needed to be translated into Juba Arabic to ensure clarity and inclusivity. Juba Arabic is a relatively uncommon, primarily spoken language. While it is derived from Arabic, it differs significantly in structure and vocabulary and is written using the Latin alphabet. This makes it highly practical for local communication and well suited to simplified, accessible learning materials. Translating the SBS curriculum into Juba Arabic therefore represents a critical step in ensuring that participants can fully engage with and apply the content.

The translation has now been completed by Business for Better Society and SPEAK Uganda. The materials were further adapted to reflect local realities, incorporating relatable examples and simplified concepts.

SPEAK Uganda will now deliver the revised and translated SBS curriculum to all participants. This will include structured vision-setting, step-by-step business planning, and use of the SBS Impact Tracker.

Activity 4: Revolving Start-Up Capital Fund

The shift to group owned businesses meant that the funds originally allocated for individual start-up assets, such as fishing nets, were repurposed into a revolving start-up capital fund, enabling broader access to resources and strengthening group-based economic activity. Through this model, the first women's group, Mat ku Wo, was able to procure essential inputs including dried fish stock, record-keeping materials, and basic financial management tools.

Crucially, the group committed to repaying the initial capital through a percentage of profits generated from their sales. This approach not only reinforced financial accountability and business discipline, but also ensured that the same funds could be reused to benefit additional groups. Following repayment, the capital was successfully redeployed to Tang Piir.

As a result, the initial investment has evolved into a self-sustaining, revolving fund that continues to generate opportunities for new groups of women. This model has amplified the reach of the original funding, strengthened group enterprise, and created a lasting mechanism for ongoing economic empowerment within the community.

South Sudan Incubator

Achievements and Results

Result 1: Mat ku Wo cin Women Group

The group generated 11,000,000 South Sudanese Pounds (approximately USD2,000), despite significant supply chain disruptions. The group maintained consistent operations and, after stabilising their capital base and generating profit, took the group decision to distribute profits among members, with each woman reinvesting in her individual business while maintaining group solidarity and shared resources.

Result 2: Tang Piir Women Group

The group generated 9,600,000 South Sudanese Pounds (approximately USD1,600). Through disciplined stock management and flexible pricing strategies, the group maintained turnover across the period. After meeting operational costs and returning the core fund, the group similarly agreed to distribute income among members to enable individual business growth.

Result 3: Individual Businesses Founded

The decision by both groups to distribute profits into individual businesses marks a strategic transition from purely group trading toward a hybrid group-and-individual enterprise model, signalling growing business maturity and confidence. Investments have been made in a range of individual enterprises, including vegetable and grocery kiosks, cross-border fish trade (Uganda and Congo), and household commodities. The SBS Impact Tracker will measure changes in household income over the next six months, with findings to be reported to Tingari-Silverton.

Challenges

In addition to the SBS implementation challenge, two other key challenges should be noted. The first is deteriorating security conditions. Conflict in northern Jonglei State disrupted fish supply routes, resulting in increased commodity costs, supply shortages, and the temporary displacement of members, all of which directly affected revenue and operational continuity. The second is currency volatility. Funding passed through three currency conversions (USD to UGX to SSP), each incurring losses due to exchange rate instability. This remains a major constraint on program effectiveness in South Sudan, and local registration to enable direct receipt of funds is now underway.

South Sudan Incubator

Next Steps

Despite the ongoing unpredictable security environment, the micro-business incubation initiative continues to demonstrate strong relevance and tangible impact. From the perspectives of the participants, the project remains crucial not only as a source of livelihood support but also as a platform for fostering unity, rebuilding trust, and empowering disadvantaged groups.

The initial two groups, Mat ku Wo cin Women Group and Tang Piir, have paid back into the incubator's rotating start-up capital fund their initial investment and the next two groups have begun the program. The two new groups, each consisting of five women, are currently engaged in a learning exchange phase with members of the original cohort. This structured peer-learning approach allows new participants to gain practical insights, build confidence, and strengthen group cohesion before initiating their own activities. The experience of the initial group serves as a valuable reference.

A key shift moving forward is business diversification. The project will move beyond the primary focus on the dried fish market businesses and support a broader range of economic activities. This includes the integration of small-scale vegetable farming, as several members of the new groups are already engaged in this area. Supporting a variety of livelihoods is expected to enhance resilience, reduce dependency on a single income source, and improve both income stability and household food security.

All four groups will participate in the Juba Arabic Street Business School program. The program will be facilitated by Koul Arou Koul, founder of SPEAK Uganda, who is a South Sudanese refugee and a certified Street Business School trainer. He is committed to delivering the program in a customised format that reflects the realities and opportunities within South Sudan. Feedback will be collected from participants as they progress through each module to inform any further customisation required for future incubator intakes.

To address the challenges of operating in an insecure environment, SPEAK Uganda will engage a security expert to deliver training on the safe conduct of business in volatile contexts. This will equip participants with practical skills to assess and mitigate risks, supporting safer operations and the continuity of their businesses despite ongoing instability.

Given the fluid and volatile operating environment, implementation will remain flexible and adaptive. This includes adjusting activity schedules based on security conditions, decentralising engagements to minimise risk, and continuously monitoring the context to respond effectively to emerging challenges.

Cross-Cutting Themes

Women's Agency and Resilience

Women demonstrated far greater resilience, initiative, and entrepreneurial discipline than the contexts might have predicted. In Malawi, women rapidly applied business skills to both group and individual enterprises, with savings rates growing over the programme period. In South Sudan, the groups' maintained operations and generated significant revenue despite armed conflict, displacement, and currency collapse. Both locations confirm that the central constraint is not the capacity of women but it is their access to structured support and capital.

The Power of Group Models

Both locations validated the group enterprise model as a powerful vehicle for learning, accountability, and risk-sharing. In Malawi, group business practice reinforced bookkeeping and financial discipline that women then applied to their individual enterprises. In South Sudan, the group structure helped maintained motivation and operations, even during periods when individual members were displaced.

Social Cohesion as a Programme Outcome

The South Sudan pilot explicitly leveraged women's economic collaboration as a peacebuilding intervention by bringing together women from historically conflicting clans into shared enterprise. The Malawi pilot similarly united women across lines of disability status, marital status, and economic background. In both contexts, the programme yielded social dividends alongside economic ones.

Contextual Adaptation is Essential

Both programmes were adapted from the original Kenyan incubator concept. In South Sudan, the SBS curriculum required translation and simplification for participants with no formal education. In both contexts, delivery timelines and modalities were adjusted in response to local realities. This flexibility was essential to programme effectiveness and should be built into future designs from the outset.

Cross-Cutting Themes

Lessons Learned

Group Enterprise is Most Effective in Fragile and Constrained Environments

Group enterprises are an effective starting point for entrepreneurship in contexts marked by instability, limited market access, and heavy household burdens. In South Sudan, women chose group models to manage risk, maintain continuity during disruption, and balance caregiving responsibilities. In Malawi, these enterprises accelerated learning and strengthened financial discipline among economically vulnerable participants. This contrasts with more stable settings like Kenya, where incubator models have successfully supported individual businesses from the outset. The evidence suggests that the most appropriate approach to entrepreneurship is context-dependent: in fragile environments, group enterprise provides a critical foundation for building capacity and confidence before transitioning to individual ownership.

Integrated Models Deliver Superior Outcomes

The incubator's success is directly linked to its integrated approach, combining training, access to capital, savings mechanisms, and mentorship. These elements worked together to reinforce business performance and financial behaviour. Evidence from both countries confirms that standalone interventions are less effective; impact is strongest when these components are delivered as a coordinated system.

Adaptation to Context is Essential

Program effectiveness depended on the ability to adapt to local realities. In South Sudan, this included shifting to group enterprises, translating training materials, and adjusting business models to reflect insecurity and market constraints. In Malawi, adaptation ensured alignment with local demand and community structures. Embedding flexibility and local partner input is critical to success in diverse and dynamic environments.

Economic Programs Can Strengthen Social Cohesion

Beyond income generation, the incubator contributed to social cohesion. In South Sudan, group enterprises brought together women from different clans, supporting trust-building in a conflict-affected setting. In Malawi, the programme fostered collaboration across diverse vulnerable groups. This demonstrates that economic empowerment initiatives can also serve as effective platforms for strengthening community resilience.

Sustainability & Moving Forward

Malawi

- Continue monitoring and supporting the three group enterprises through structured monthly coaching and business review sessions.
- The next round of 10 women has been identified and invited to join the group enterprises, SILC group and begin the program's learning components.
- Expand the SILC to enable members to access larger loans for business growth.
- Develop market linkages for the bag production enterprise, including potential corporate and institutional buyers.
- Demand for the soap business is very high and growing. Local businesses, such as restaurants, have started to purchase soap from our group enterprise.
- The hot sauce business demand continues to build with local businesses as well as households.
- The sewing business has received an opportunity through Business for Better Society to quote on a special-order product for a Belgian business. The product is a drinking glass cover that is made of fine mesh and decorated on the edges with beads. Samples are now in Belgium along with a quote for 1,000 and 2,000 pieces. The decision on the contract is scheduled for early May.

South Sudan

- Local institutional registration in South Sudan is underway to enable direct fund receipt in-country.
- The next round of 10 women has been broken into two groups and started the program learning components.
- Sustainability is significantly impacted by the revolving fund, which will enable future cohorts to access start-up capital for diversified enterprises that are aligned with the local economy.
- Moving away from reliance on dried fish and toward a broader mix of locally viable enterprises is a key step toward long-term sustainability. In the context of ongoing violence that continues to disrupt supply chains, depending on a single source of income leaves households particularly exposed to shocks. Diversifying livelihoods strengthens resilience by reducing this risk and creating more stable, adaptable income opportunities within the local economy.
- A key element of sustainability lies in the interdependence of these businesses. In Kenya, programme graduates often build local value chains, such as samosa vendors sourcing vegetables from nearby stalls run by other women who completed the same training. This mutual reliance reduces dependence on external supply chains and keeps value circulating within the community, strengthening the programme's durability and long-term sustainability. In Malawi and South Sudan, implementing partners will continue to emphasise this principle of local economic interconnection.

Sustainability & Moving Forward

- The UN agency IOM (International Organisation for Migration) has closely followed the program and is now in discussions with SPEAK Uganda to expand the incubator further within refugee communities.

Local Implementation Partner Learning Exchange

A cross-country learning exchange will be established between the Malawi and South Sudan teams to share best practices. The Business for Better Society microbusiness incubator partner in Homa Bay, Kenya, Activate Action, will also participate in this exchange. Their input will be particularly valuable given their experience supporting both individually owned businesses and a highly successful women's group emerging from the program.

BBS Next Steps

We'll continue to provide support and monitoring to ensure the effective implementation and expansion of the Microbusiness Incubator across both existing and emerging contexts.

Key priorities:

- Continued implementation support and monitoring for the Malawi and South Sudan incubator programmes as both locations continue to add more women into the current locations.
- Support Malawi team with the aim to expand the incubator to a new county.
- Work with SPEAK Uganda to gather structured feedback and further refine the Juba Arabic Street Business School curriculum.
- Work with both groups for further application of the SBS Impact Tracker.
- Support the discussions between the Belgian partner group and the Malawi sewing business regarding the proposed drinking glass cover order, and, if successful, provide coaching to the Malawi group on next steps following contract award.
- Exploration and early-stage development of a new potential program in Ndegeya, Uganda, focused on establishing a community-owned maize milling business led and operated by women and youth. This milling operation will serve Ndegeya, seven surrounding villages and farmers throughout the region.
- Set-up the implementation partner learning exchange (South Sudan, Kenya and Malawi).

Participants Stories

Ms. Martha Master

Before joining the incubator, Martha Master relied on small, irregular income activities that could not consistently support her household.

Through the Street Business School training, Martha gained confidence in business planning, record keeping, and savings discipline. She expanded her small food-selling activity into a structured microbusiness and began saving regularly through the SILC group. Martha reports increased daily income and improved ability to provide food and school support for her children.

She now serves as a peer motivator within the group, encouraging other women to save and reinvest profits.

Ms. Shailet Steven

Shailet Steven joined the project with strong motivation but limited access to capital. Through entrepreneurship training and participation in the SILC group, she learned how to manage money and separate business income from household expenses.

Using savings and group loan support, Shailet strengthened her small trading business and increased stock turnover. She reported improved financial stability and reduced dependence on relatives.

Shailet has since become an active advocate for women's economic independence within her community.

Ms. Magret Nyasulu

Magret Nyasulu actively participated in the group hot sauce enterprise. Through teamwork and mentorship, she gained new skills in production, pricing, and customer engagement.

The group business enabled her to earn income while learning in a supportive environment. Magret reports improved confidence and stronger social networks among fellow women entrepreneurs. The group business model allowed her to transition from economic dependency to active income generation.

Ms. Febe Walasi

Febe Walasi joined the program with very limited financial resources and no savings history. Through SILC participation, she gradually developed a savings culture starting with small weekly contributions.

With mentorship support, she started a small home-based business that now contributes to her household income. Febe emphasizes that the program helped her believe in her own potential and demonstrated that even small savings can lead to meaningful economic change.

Ms. Edina Nyozani

Edina is a young mother facing economic hardship, had no previous business experience before the project. Through mentorship and group business participation, she developed practical skills in sales and customer relations. Participation in the soap-making enterprise enabled her to generate regular income for the first time.

Edina reports improved self-confidence and decision-making power within her household, highlighting the program's role in restoring dignity and hope for vulnerable young women.

Ms. Agness Chatha

Agness depended on inconsistent piecework that offered limited income security. After completing the entrepreneurship training, she started a small retail business and applied record-keeping skills learned during the incubation sessions.

Through regular savings and reinvestment, Agness expanded her business inventory and increased profits. She now contributes consistently to household expenses and has begun planning for further business expansion, demonstrating the long-term potential of the incubation model.

Group Photos


MICRO BUSINESS
INCUBATION PROGRAM
EMPOWERING WOMEN THROUGH ENTREPRENEURSHIP TRAINING, ACCESS TO FINANCIAL SERVICES AND MENTORSHIP
BLANTYRE MALAWI


bbs
EMPOWERMENT
DIGNITY


INCUBATION PROGRAM
EMPOWERING WOMEN THROUGH
ENTREPRENEURSHIP TRAINING,

Individual Businesses




Sewing Business

Soap Business

Hot Sauce Business

Dried Fish Business

Implementation Partners

South Sudan - SPEAK Uganda

SPEAK's mission is to facilitate peacebuilding approaches that foster relationships across tribal divides while addressing poverty and unemployment as conflict triggers. The organisation aims to achieve this through various objectives, including facilitating inter-tribe relationship building, creating safe spaces for youth innovation, promoting peaceful coexistence through cultural and community activities, increasing access to girl child education, supporting skill development for self-reliance, and promoting environmental protection for sustainable peace.

SPEAK Uganda, led by founder Mr. Kuol Arou, will serve as the local implementation partner for all proposed work. Kuol, who holds a bachelor's degree in procurement and logistics, has extensive experience in peacebuilding and leadership, having participated in various prestigious programs. His personal background, significantly affected by war and displacement, drives his commitment to working with South Sudan's displaced and vulnerable groups, particularly youth.

Malawi - Chitani Community Sustainable Development Organisation (CHICOSUDO)

CHICOSUDO is a Malawian non-profit organisation founded in 2004 and registered with the Malawi Government in 2007. The organisation's mission is to alleviate poverty, hunger, disease, injustice, and illiteracy among marginalised women and children through information development, empowerment, and advocacy. CHICOSUDO was established in response to the increasing rates of pregnant girls in the Lunzu area, high HIV rates among women and youth, and the challenges faced by widows, orphans, and vulnerable children in meeting their basic needs.

CHICOSUDO focuses on empowering disadvantaged and unemployed women, survivors of child marriages, and single mothers through various initiatives. The organisation provides vocational skills training, such as stitching, tailoring, and embroidery, as well as business training to help women become self-reliant. Additionally, CHICOSUDO conducts community health education, raises awareness about women's rights, and implements savings programs to support women in starting their own businesses. With a team of 5 staff members and 20 volunteers, CHICOSUDO works to improve the economic status of women and break the cycle of poverty and child marriages in Malawi.