



## **Building Community Resilience**

# Foreword

Dear reader,

On behalf of CARD, I greet you all in the name of our Lord Jesus Christ.

In 2022, our implementation plan for 2018-2022 came to end. During this period, our projects and our reach increased as a result of the coming in of more donors and funding towards projects. These projects made significant impacts in the lives of many people. The projects increased access to food and nutrition, income, clean and safe water, and saved thousands of households affected by disasters. We have also played our role in environmental management very well, in line with our biblical mandate of stewardship of our creation as people of God.

The last five years marked a great improvement in our systems and policies, that enabled CARD to manage increasing project funding and demonstrate a high sense of accountability to our donors. This also made us more attractive and helped bring in more resources to CARD.

Despite these programme successes, we still face a number of challenges. Firstly, the period was characterised by unprecedented disasters such as COVID-19, and Tropical Cyclones Idai, Anna and Gombe, which resulted in the loss of lives, properties and livelihoods. These calamities saw many gains erode away. Secondly, generation of our own resources has still not taken place as CARD remains an organisation heavily dependent on donors. The future of our organisation depends on our ability to generate our own resources.

Against the achievements, challenges and changing context, it was indeed befitting that in 2022, we took a moment of reflection to re-strategise and reposition our organisation for the next 5 years. The Strategic Plan review and development process enabled us to develop this successor Strategic Plan for 2023-2028.

We would like to thank all partners who supported us in the development of this new Plan. Notably, we especially thank All We Can, Bread for the World and Plan International Malawi for their financial resources. In addition to the financial support, All We Can provided us with technical expertise in the facilitation of the Strategic Plan review and development process. The facilitators were wonderful and helped to make our reflection very successful.

It is, therefore, my belief that implementation of this Strategic Plan, will make CARD a better organisation and bring positive significant changes in the lives of many people who the organisation has a mandate to serve.

**Rev Canon Francis Matumba**  
Board Chairperson



#### Photo credit and information:

This strategic plan was developed within a one week workshop by a selected group of CARD's staff in December 2022. It will be launched in July 2023.

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# Strategy 2023-2028



Churches Action in Relief and Development (CARD) is a church membership organisation that was registered on 6 May 1997 with the NGO Board of Malawi (now the NGO Regulatory Authority-NGORA), and in 2003 with the Council for Non-governmental Organisation in Malawi (CONGOMA) as NGO/R/002/05. At the time of inception, CARD's role was to provide emergency relief, assistance and rehabilitation support to victims of natural and manmade disasters.

Currently CARD is a member of the Action by Churches Together (ACT) Alliance, a worldwide consortium that works under a shared family name to promote the visibility of development works, humanitarian assistance and advocacy initiatives. CARD is one of the founding members of the ACT Malawi Forum which was founded in 2002, by a group of concerned Christian organisations to coordinate the approach for disaster and emergency response in Malawi.

In addition to providing relief and emergency services, CARD implements development programmes in the areas of food security, economic empowerment, environmental management and climate change, good governance, health, and water and sanitation. CARD currently works in nine districts: Balaka, Dowa, Lilongwe, Machinga, Mchinji, Mulanje, Nsanje, Phalombe, and Thyolo.

**Vision:** An inclusive, resilient and socio-economically self-sufficient community, living in a well-managed environment.

**Mission:** Inspired by the Gospel message of love and hope, and a life of compassion, stewardship and service, CARD seeks to empower the most vulnerable communities in Southern Africa through capacity strengthening and enhancement of community led solutions for improved wellbeing and resilience

#### Values Participation

CARD will ensure communities and other stakeholders' involvement in decision making, planning and implementation of activities. This will be done by developing interventions, institute processes, and systems that will enhance stakeholders' involvement.

#### Dynamism

Recognising that the organisation is working in a fast-changing environment, CARD will be proactive in following trends and learning in order to adjust and respond to changes responding to emerging issues with a focus to achieving its mandate and sustainable institutional development.

#### Accountability and Transparency

CARD will be open, responsible/answerable to the communities and other relevant stakeholders, in the way it operates as an organisation, how it implements its work and uses resources entrusted to it.

#### Learning

CARD will develop and institutionalise learning systems, processes and activities in order to use the lessons and experiences both internally and in the implementation of its projects and the environment to innovate, acquire new knowledge, ideas and skills in order to sustainably improve its work and develop as an organisation.

#### Compassion

With conviction and hope to fight the causes of human suffering and injustice CARD will provide a caring response to alleviate people's distress and challenging the status quo.

#### Non-discriminatory

CARD will offer assistance to all people regardless of gender, disability, religion, political affiliations, race, and creed.

In the context of evolving dynamics with the environment, geopolitics, internal organisational changes, and the funding terrain, CARD engaged in a strategic plan review exercise to refine and reposition the scope of work for the next five years.

# Building Community Resilience

- Food Security and Nutrition**
  - Promote development and adoption of sustainable food production systems and resilient agricultural practices
  - Promote agricultural diversification
  - Enhance capacity on food processing and utilization
- Economic empowerment**
  - Promote entrepreneurship, value addition and access to markets
  - Enhance access to finance
- Climate and Disaster Risk Management**
  - Enhance capacity in Natural Resource Management (focus on soil, water and trees)
  - Promote development and access to alternative energy sources
  - Enhance capacity of communities in Disaster Risk Management
  - Strengthen support towards Loss and Damage
- Gender and inclusive development**
  - Enhance access to economic resources and ownership and control over productive assets for women, youth and persons with disability.
  - Promote full and effective participation and equal opportunities for leadership at all levels of decision making for women, youth and persons with disability.
- CARD's financial sustainability**
  - Fostering of new partnership
  - Enhance communication and visibility
  - Diversifying CARD's funding base through social enterprises
- Organizational learning and internal relationships**
  - Enhance internal communication, finance and human resource systems
  - Enhance mechanisms for monitoring policy implementation

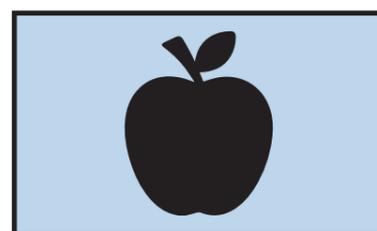
In Malawi, agriculture remains the main pillar of the national economy. Maize is the most important staple food.

Due to climate shocks, limited capacity building and policies that favour smallholder farmer's dependencies, the risk of a intensifying food insecurity is high. Monocropping over agricultural diversification, hybrid seeds over farmer saved seeds and chemical rather than organic inputs has been promoted over the last decades, making the soils and the people especially vulnerable towards these challenges.

Over a third of the infant population is affected in its physical development because of malnutrition or insufficient food.

The focus of our strategy lies in climate-friendly approaches relating to agricultural diversification as well as economic resilience for smallholder farmers with focus on women. Moreover, building alliances to advocate for a mindset change, capacity building for our staff as well as lead farmer and communities, and seeking rural independence and resilience are a few goals we are pursuing.

# 1 Food Security and Nutrition



## Strategic Focus

- ◆ **Promote development and adoption of sustainable food production systems and resilient agricultural practices**
- ◆ **Promote agricultural diversification**
- ◆ **Enhance capacity on food processing and utilization**

## Context

The agriculture sector remains the main driver of economic growth in Malawi. It includes about 80 % of the total workforce and contributes to over 80 % of foreign exchange earnings and 35 % of gross domestic product (GDP). Maize remains the main staple for Malawians.

In all districts CARD is implementing its projects, food insecurity is high. This is mainly caused by inefficient production, a limited capacity to adapt to climate shocks, and limited capacity in food processing. According to data from the 2022 Malawi IPC Acute Food Insecurity Analysis Report, the highest number of acutely food insecure people (3,818,554) is in 2022/2023, followed by 2018/2019 (3,306,405), and 2021/2022 (1,496,394). Moreover, Malawi Vision 2063 Environmental degradation, increasing adverse climatic conditions, low adoption of CSA technologies, low access to land and farm inputs, low mechanisation, poor land management practices, insufficient access to finance as well as limited irrigation among most farmers are the most striking setbacks for food security according to Malawi Vision 2063.

Inefficient production systems and monocropping in most districts are one cause of food insecurity and malnutrition. Despite efforts to promote soil and water conservation practices through promotion of CA, adoption of these practices has not been very successful. The challenges consist in policy conflicts, whereby the Government of Malawi (GoM) promoted chemical fertilisers over organic fertilisers in the Farm Input Subsidy Program (FISP).

A survey from IHS5 2020 showed that despite the efforts to reduce morbidity and mortality, 33.7 % of children aged 0-59 months were stunted. Among these, 14.2 % were severely stunted, 19.5 % were moderately stunted, 12.4 % were underweight, 3.2 % were severely underweight, 9.2 % were moderately underweight, and 3.7 % were affected by wasting.

## **Our Objective: Enhance access to safe, nutritious and sufficient food all year round**

Our programmes will aim at enhancing access to safe, nutritious and sufficient food all year round for the targeted households.

## **Our Strategy**

### **1.1 Promote development and adoption of sustainable food production systems and resilient agricultural practices.**

**We promote** agroecological practices such as inclusive, climate-resilient agriculture, agroforestry, bio-intensive farming and Climate Smart Agriculture (CSA).

**We build** alliances in order to facilitate research and advocacy with academic and political institutions.

**We push** for structural changes in political frameworks and policies and advocate for an agroecological transition in Malawi.

**We organize** exhibitions, field days and conferences on regional and national level in order to visualize positive changes.

**We build** alliances to facilitate research and advocacy with academic and political institutions.

### **1.2 Promote agricultural diversification**

**We support** capacity building for staff, farmers and communities in agricultural diversification for enhanced environmental protection and increased food security.

**We promote** livestock production as one way of reducing farmer's overreliance on crop production that is very prone to weather related disasters. and sensitize for the inclusiveness of the most vulnerable community members.

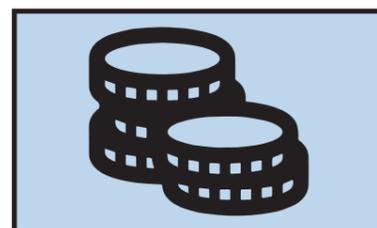
### **1.3 Enhance capacity on food processing and utilization**

**We support** capacity building of farmers, particularly women, in food preparation, processing, utilization and preservation in order to improve overall health status of communities.

**We strengthen** capacity in post-harvest management, specifically physical and biological methods, will safeguard the availability and accessibility of food by reducing post-harvest losses.

**We mobilise** communities for the adoption of good and recommended nutritional practices.

## 2 Economic Empowerment



### Strategic Focus

- ◆ Promote entrepreneurship, value addition and access to markets
- ◆ Enhance access to finance

### Context

About 51.5% of the population in Malawi lives below the poverty line (World Bank 2016), with 84 % of this group living in rural areas (Malawi Census, 2018) where household incomes are typically low. Findings from a CARD 2020 survey of income levels in five districts (Nsanje, Mulanje, Thyolo, Mchinji, and Dowa), revealed low earnings and an average annual income of MK190, 931 against a national average of MK 286,740 (PPP, 2019).

Very few targeted beneficiaries are engaged in income generation activities, beyond the sale of surplus crops. The proportion of households operating non-farm enterprises in Malawi is 39 % (IHS5). This reduces the ability of farmers to generate revenue for consumption or livelihood improvement, and the problem is more pronounced for women and youth who fail to engage in viable income generation due to limited access to loans. The limited number of financial institutions who provide agricultural loans require collateral and offer unfavourable loan terms or high interest rates.

Most of the target beneficiaries live in remote areas with poor road networks and limited access to profitable markets. There is limited capacity in business management or value addition skills and this prevents farmers from reaching more structured profitable markets that require consistent supply of large volumes of high-quality produce. Other marketing problems include: low producer prices, cheating by some buyers and intermediate buyers who manipulate scales, and a lack of proper storage facilities for produce before it is sold.

Since most farmers/people work individually, marketing produce becomes a struggle as off takers require consistent and large supplies of produce, reducing the ability of farmers to secure profitable markets through collective marketing.

**Our Objective: Increase household income for the targeted households**

CARD's projects will aim to empower vulnerable members of smallholder farmer communities to help them build a dignified life.

### Our Strategy

#### 2.1 Promote entrepreneurship, value addition and access to markets

**We facilitate** more intensively the formation of farmer's organisations and cooperatives. Especially, we aim to build capacity on skills and entrepreneurship for vulnerable women and youth to raise their earning capacity.

**We support** capacity building in value addition for farmer groups/SME sand communities. The support includes trainings, coaching and mentoring.

**We support** access to start-up capital, equipment and infrastructure value addition.

**We build** capacity of farmers, farmer groups and communities to access profitable markets. The support includes facilitation and support on market assessments and value chain analyses, facilitating creation of market linkages for the farmers and structures.

**We promote** branding and certification of products with Malawi Bureau of Standards (MBS).

#### 2.2 Enhance access to finance

**We support** the targeted households and enterprise groups with an asset transfer package (in form of raw materials) within our graduation approach.

**We facilitate** linkages between small scale enterprises and micro-finance institutions, to enhance access to financing for their sustainability and growth.

**We promote** Village Savings and Loans (VSLs) as primary sources of credit for farmers and smaller groups and/or link SMEs to microfinance institutions.

**We promote** entrepreneurship, value addition and access to markets, as well as access to community-centred drought and flood early warning preparedness.

# 3 Climate and Disaster Risk Management



## Strategic Focus

- ◆ Enhance capacity in Natural Resource Management (focus on soil, water and trees)
- ◆ Promote development and access to alternative energy sources
- ◆ Enhance capacity of communities in Disaster Risk Management
- ◆ Strengthen support towards Loss and Damage

### Context

Of Malawi's 94,708 km<sup>2</sup> of land forest covers 23,677km<sup>2</sup> (25%). From a total population of 19.9 million (World Bank, 2021), 19.1 million (96%) use firewood or charcoal to cook. From 2000 to 2017, the loss of forest cover was at 1% per year (CEPA Fact Sheet 2019) At this rate of degradation, the demand for fuel will exceed the sustainable supply between 2019 and 2025, unless something is done to preserve the forests or find alternative fuel sources for Malawi's growing population.

Especially African countries are more vulnerable to the effects of climate change, largely attributed to a low capacity of adaptation (Thomas and Twyman, 2005). In the last two decades, Malawi has experienced a number of adverse climatic hazards including intense droughts, intense rainfall, riverine floods, and flash floods. Some have since increased in frequency, intensity and magnitude, and they have adversely impacted on food and water security, water quality, energy and sustainable livelihoods for most rural communities. Malawi's economy relies on agriculture. Cyclones Ana and Gombe in January and February 2022, brought heavy rains and caused severe flooding throughout the country. More than 995,000 people from across 16 districts were affected, with 190,000 people displaced, 46 deaths, 18 missing, and 206 injuries. Total damage was estimated at \$192 million USD, alongside 740 hectares of crops were destroyed (Learning Brief Tropical Storm ANA Response, Trocaire, 2022).

In addition to that, energy supply is deficient and cannot cover the growing demand. Only 11 % of the population has access to electricity 2.5% to clean fuels or technologies for cooking. Overall, climate change is expected to reduce the food supply and have major implications for human welfare and progress across the sectors of Malawi (2017-2020 USAID Malawi Climate Change Fact Sheet).

### Our Objective: Mitigate Climate Change and build Community Resilience

CARD promote environmentally friendly concepts and strengthen community awareness and their ability to adapt to climate change.

### Our Strategy

#### 3.1 Enhance capacity in Natural Resource Management

We are especially committed to adequate environmental management. We conduct community mobilisation in the promotion of agroforestry, perennial crops and afforestation. For that sake, we facilitate establishment/revamping and capacity building of inclusive Village Natural Resource Management Committees (VNRMC).

We facilitate strengthening or establishment of forest management by-laws.

We support access to raw materials and capacity building on natural resource management including Forest Based Enterprises (FBEs) such as bee keeping

#### 3.2 Promote development and access to alternative energy sources

We conduct community mobilisation and awareness on alternative sources of energy (i.e., solar, briquettes, efficient energy cook stoves, biogas, etc.). Simultaneously, we document and disseminate case study stories on the use of clean energy and especially support the most vulnerable and marginalised

community members in their transition.

We build capacity on use of alternative energy sources.

We create linkages with key stakeholders promoting use of alternative energy.

We document and disseminate case study stories on use of alternative sources of energy.

We support development of rural electrification initiatives i.e., solar min grids and energy hubs.

### 3.3 Enhance capacity of communities in Disaster Risk Management (Disaster Risk Reduction and preparedness)

We support the strengthening of communities' disaster risk reduction systems, through capacity building in effective early warning systems, response and recovery.

We facilitate development of inclusive early warning systems with communities in a participatory approach and advocate for community involvement in disaster preparedness initiatives including for persons with disability.

We promote inclusive access to climate and weather information to enhance farmers' adaptive capacity to weather and climate related disasters. In this, we leverage and strengthen the existing use of social media platforms i.e. WhatsApp, in disseminating weather and climate forecasts from DCCMS to communities.

We support and facilitate participatory development and implementation of inclusive Anticipatory Action, Early Action protocols and Contingency plans at both community and district levels.

We facilitate and support farmers' access to climate insurance facilities.

### 3.4 Strengthen support towards Loss and Damage, disaster response and recovery

We support provision of lifesaving items in Shelter, Food Security, WASH and Health sectors. These include tents, cash, food, Non-Food Items (NFIs), construction of sanitary structures, Personal Protective Equipment (PPEs), and hygiene awareness messages and products.

We support access to agricultural inputs and equipment (such as crop seeds, livestock, solar mobile irrigation kits) to enhance early recovery.

We scale up implementation of "Build Back Better Initiatives" aimed at assisting the most vulnerable members of the communities affected by the disasters to build/rebuild stronger, safer and more disaster-resilient livelihoods and assets.

We support protection of the vulnerable, particularly women, children and persons with disability through awareness and establishment of safe and accessible complaints and reporting mechanism.

We enhance community awareness on Loss and Damage.

We support provision of psychological support during and after emergency.

We carry out research and advocacy on inclusion of Loss and Damage within climate change policy.

## 4 Gender and inclusive development



### Strategic Focus

- ◆ **Enhance access to economic resources and ownership and control over productive assets for women, youth and persons with disability.**
- ◆ **Promote full and effective participation and equal opportunities for leadership at all levels of decision making for women, youth and persons with disability.**

### Context

Women and girls in Malawi face multiple challenges, including discrimination, limited access to education and healthcare, and economic marginalisation (UN Development Programme, 2020). The challenges are particularly acute in rural areas, where most people rely on subsistence farming and face a range of environmental risks.

Gender disparities are negatively affecting agricultural productivity and economic growth. Women have restricted control over family assets and limited access to information, technology for production and marketing of their goods and services. In addition, there is constrained participation of women in agricultural decision-making processes, putting women at a disadvantage when it comes to benefiting from the proceeds of their agricultural produce. Women are also overburdened with a triple role (reproductive, productive and community managing), which affects their agricultural productivity.

While environmental changes hamper everyone, they affect men and women differently.

Women's and girls' traditional responsibilities as food growers, water carrying, fuel gatherers and caregivers connect them directly to natural resources and the climate. While men tend to deplete natural resources for economic survival, the effects of such action are mostly felt by women. For instance, women headed households are mostly affected by climate change related disasters such as floods and droughts, which results in loss of property, food, crops and safe drinking water. This pushes more of such vulnerable women into engagement of undesirable coping strategies such as prostitution for the sake of survival. However, although women possess the knowledge and skills that are critical to finding local solutions to their problems, the decision-making process remains dominated by men.

Therefore, identifying and addressing women's needs, as well as promoting women as partners in decision making are critical for successful implementation and programming.

Therefore, identifying and addressing women's needs, as well as promoting women as partners in decision making are critical for successful implementation and programming.

**Our Objective: Enhance gender equality and empowerment for women, youth and persons with disability**

### Our Strategy

#### 4.1. Enhance access to economic resources and ownership and control over productive assets for women, youth and persons with disability

**We organise** and facilitate engagements with local leaders and decision makers on the structural and cultural barriers that affect women access and control over productive resources.

**We conduct** gender analyses and sensitisation sessions for women to stand up for their own rights.

**We support** formation of community and district structures (i.e. Gender Champions) that promote gender equality.

**We support** reviewing of policies and laws regulating access to economic resources for women (including customary land).

**We build** capacity of staff in gender mainstreaming and programming.

**We support** creation/strengthening of referral systems for the violence against women.

#### 4.2 Promote women's full and effective participation and equal opportunities for leadership at all levels of decision making

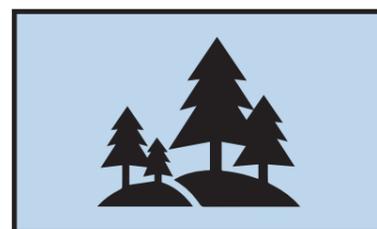
**We support** boot camps for women to excite them as potential candidates in political elections. We organize radio programs, theatre, dialogue sessions and social-cultural talks about social norms.

**We lobby** the political parties to encourage them to support women, youths and persons with disability as candidates in elections.

**We organize** school outreach sessions to encourage girls on leadership.

**We develop** and disseminate policy briefs on women participation in leadership.

## 5 CARD's financial sustainability



Strategic Focus

- ◆ **Fostering of new partnership**
- ◆ **Enhance communication and visibility**
- ◆ **Diversifying CARD's funding base through social enterprises**

### Context

CARD is mostly dependent on donor funding and has inadequate funding for organisational sustainability and growth. Despite an increase in donor funding, money for administration remained low. It dropped as a percentage of programme funding from 20% in 2018 to 1% in 2021. As a result, support for operations has not been adequate to support all operational functions, including transport services and staff development.

CARD was not able to adequately implement its Staff Development Policy or offer competitive remuneration. This resulted in increased staff turnover and unfilled vacancies for important positions. Exit interviews revealed that staff left for financially more attractive opportunities or due to a work environment that was not conducive. Staff turnover led to delays in project implementation and work overload for the remaining staff. Even where CARD planned to revise its staff remuneration package to increase standards of living as stipulated in the policy, without adequate administration funding the revisions could not be affected. Important vacancies need to be filled to provide expertise in project implementation and accelerate achievement of project objectives.

The Board played a limited role in resource mobilisation for the organization. The board did not also have an opportunity for annual self-evaluation throughout the strategic period. Not having an annual reflection limited opportunities for the board to assess itself, learn from and strengthen its governance practices and effectiveness.

In addition, the limited funding and limited capacity to develop a successful communication strategy led to insufficient visibility of CARD's work and impact. This and the above-mentioned aspects resulted in reduced funding opportunities from national and international donors.

Therefore, CARD will focus on strengthening communicational, entrepreneurial and fundraising skills.

**Our Objective: Enhance the financial sustainability for CARD**

**Our Strategy**

#### 5.1 Fostering/strengthening partnerships

**We strengthen** our relationship with current donor partners.

**We increase** our pro-activeness in engaging new and potential partners. We engage private sector, individuals, trusts, INGOs, NGOS, and foundations for possible partnerships on specific areas which the organisation shall need some support.

**We develop** proposals for organisational development and create strategic partnerships.

**We review** our policies and guidelines to ensure that we maintain our high levels of transparency and accountability and remain compliant with partner requirements, while sustaining our identity as CARD, in line with our vision, mission and values.

#### 5.2 Enhance communication and visibility

**We update** our website and use the available social media platforms to enhance our communication and visibility.

**We develop** our Communications Policy.

**We build** capacity of our staff in communication and documentation.

**We develop** documentation and visibility plans.

**We organise** open days to showcase our work.

#### 5.3 Diversifying CARD's funding base through social enterprises.

**We develop** separate social enterprises capable of generating income for the organization, leveraging from our existing capacities.

**We develop** Climate Innovation Centres and other Resource and Training Centres.

## 6 Organizational learning and internal relationships



### Strategic Focus

- ◆ **Enhance staff collaboration and networking**
- ◆ **Strengthen systems that enhance organizational learning**
- ◆ **Enhance motivation and career development for staff**

### Context

One of the challenges CARD is facing is its limited communication systems and procedures for team development and strengthening.

While CARD staff have worked quite well as a team and their relationships and communication has been improved through social media platforms, the organisation's internal horizontal and vertical communication systems of fostering good staff relationships remain limited.

CARD did not have mechanisms/strategies to consciously strengthen team work, leverage each other's expertise, ideas, perspectives and learning among the staff. This, in a way, limited full participation of staff in decision making and thereby prevents the organisation from benefiting from employees' diversity in expertise, ideas and perspectives.

Despite the many strengths that CARD had, one of the fundamental weaknesses preventing CARD from achieving some of its objectives, was its limited systems and processes for organisational learning and development.

CARD did not have clear systems and processes to enable consciously/effective learning, in line with its value of learning. Despite the many achievements registered during the 2018-2022 implementation period, therefore, the organisation failed to learn much from its achievements, scale up and develop as an organisation.

Internally, there are inadequate and/or ineffective information sharing and feedback systems on programming, meetings, procedures, staffing and financial resources. This has contributed to challenges within the organisation that include poor tracking of documents, delayed or no communication with regards to project updates, staffing and organisational policies. This brought frustration and low morale among some staff. There is potential for CARD to improve on its internal communication systems, among others, passing on of vital project information at all level within the organisation. CARD can also improve on its staff grievance and complaints/ feedback, reporting and handling systems, to help it continuously learn and improve.

**Our Objective: Enhance organizational learning and internal relationships within CARD**

### Our Strategies

#### 6.1 Enhance staff collaboration, networking and communication

**We support** investment in team building initiatives for our staff.

**We build** capacity on leadership and effective communications.

**We establish** and circulate an organisational newsletter.

**We develop** suitable on-line communication tools.

**We improve** the CARD Management Information System (MIS).

**We establish** a safe staff grievance and feedback mechanism.

#### 6.2 Strengthen systems that enhance organizational learning

**We establish** and support an Organisational Learning Centre (OLS) and build capacity of staff on management of the OLS.

**We develop** a counselling system suitable for CARD and train staff in counselling.

**We integrate** learning into our M&E systems and plans. This includes organising quarterly learning sessions on topical issues.

**We provide** access to a digital CARD library where knowledge, experiences, policies and good practices are shared amongst our staff.

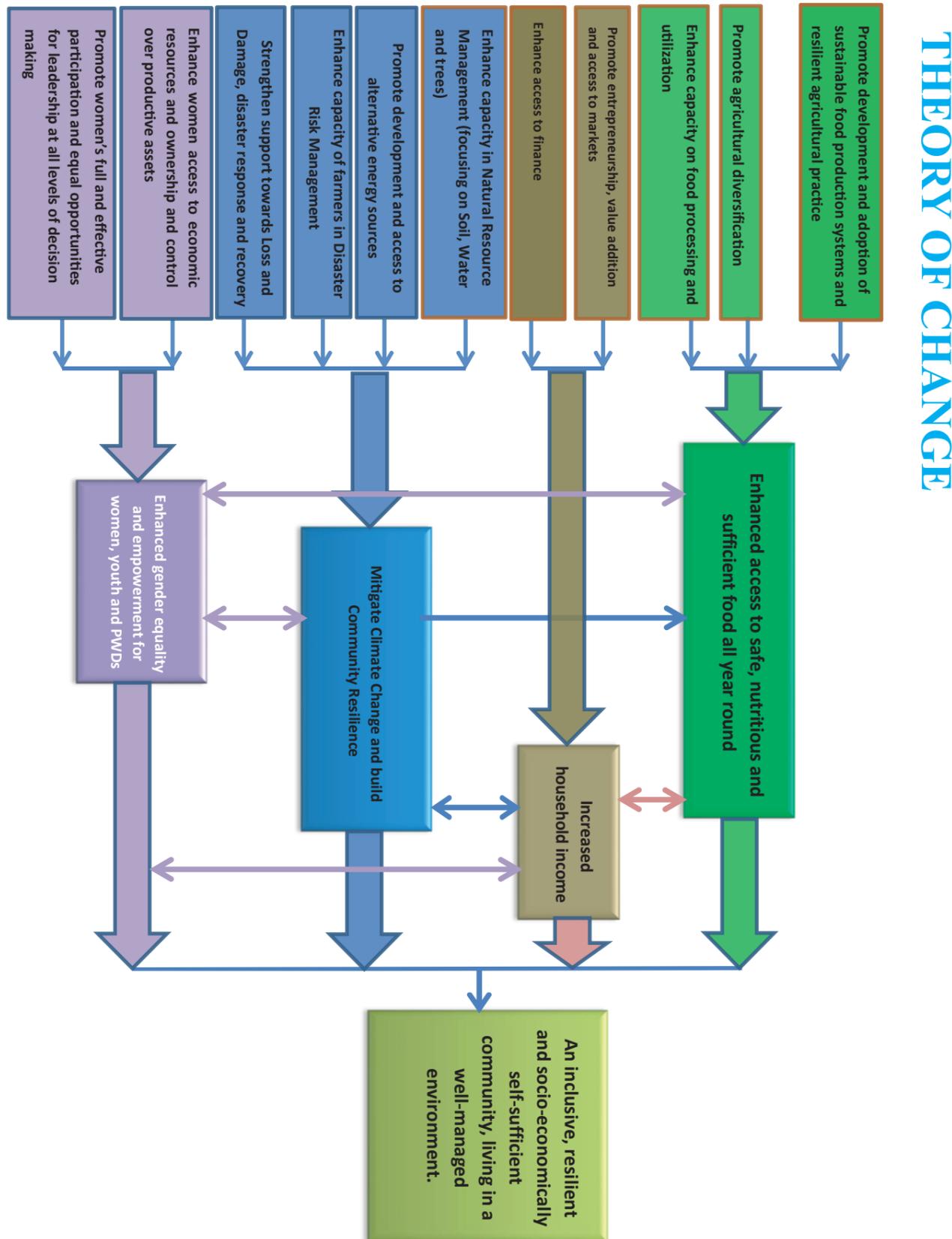
#### 6.3 Enhance motivation and career development for staff

**We acknowledge** strong staff performance and provide competitive remuneration packages.

**We support** staff career advancement.

**We provide** adequate resources for staff, such as laptops, airtime, and motorcycles, to ease their work.

# SECTION EIGHT: IMPLEMENTATION, MONITORING AND EVALUATION



## 1 Implementation of the strategic plan

The implementation of this Strategic Plan will be the responsibility of CARD Management through different Projects and Action Plans from all three departments; programmes, Finance and Administration. After the approval of the final documents, an annual implementation plan will be developed from which departmental managers will pick interventions/activities assigned to their departments and elaborate departmental priorities for each year. It is on the basis of these annual priorities that the Annual Action Plans will be made by identifying clear and detailed activities to be carried out each year with their respective budgets. These managers, and their teams within their respective departments, will be responsible for implementation of their annual plans. Their status of implementation will be reflected in their job descriptions and subsequently their performance assessments.

## 2 Monitoring and evaluation

CARD will draw out an implementation plan for the SP that will be broken into annual operational plans which will be monitored and evaluated by the Executive Director and approved by the Board.

As for the departmental Action Plans, the monitoring and evaluation will be the responsibility of all managers who will follow up the daily activities of their departments and report to the Executive

Director. The follow up will be re-enforced through improved quarterly and annual reports. A baseline

survey will be conducted to gather baseline information on the set indicators in order to establish bench-marks for evaluation. After two and half years of implementation, a mid-term evaluation/review will be conducted. This will be followed by an end of strategy evaluation at the end of the five years.

The evaluations will be conducted to assess the achievement of the strategic plan implementation against the set indicators in the logical framework as indicated in Appendix 2.

## 3 Review of the strategic plan

The strategic Plan will be reviewed and rolled over every year in order to make it dynamic and accommodate emerging issues and unforeseen events that are important to the development of CARD.

For this, the executive board will monitor the implementation of the Strategic Plan and evaluate the achievements annually.

They will also be kept informed about the eventual changes in the task and general environment of CARD.

**APPENDIX 2: LOGICAL FRAMEWORK FOR THE 2023 TO 2028 CARD STRATEGIC PLAN**

ORGANISATIONAL GOAL	STRATEGIC OBJECTIVES	KEY OUTCOME INDICATORS	Baseline	Target
	1. Enhanced access to safe, nutritious and sufficient food all year round	1.1 Prevalence of undernourishment	TBD	
		1.2 Prevalence of moderate or severe food insecurity in the population, based on the Food Insecurity Experience Scale (FIES)	TBD	
		1.3 Percentage change in household dietary diversity scores (minimal acceptable diet for women and children)	TBD	
	2. Increased income and reduced poverty for the targeted households	2.1 Average income of small-scale producers, by sex and indigenous status	TBD	
		2.2 Proportion of targeted population living below the national poverty line, by sex and age	TBD	
	3. Mitigate the impact of Climate Change and build Community Resilience	3.1 Land under improved tree plantation management	TBD	
		3.2 Land under degraded forest restoration	TBD	
		3.3 Percentage reduction in population vulnerable to the impacts of drought and floods	TBD	
		3.4 Number of deaths, missing persons and directly affected persons attributed to disasters per 100,000 population	TBD	
	4. Enhanced gender equality and women empowerment	4.1 Women Empowerment in Agriculture Index (WEIA)	TBD	

STRATEGIC OBJECTIVES	STRATEGIC OBJECTIVES	KEY OUTCOME INDICATORS	Baseline	Target
An inclusive, resilient and socio-economically self-sufficient community, living in a well-managed environment.	5. Enhanced financial sustainability for CARD	5.1 Total annual income for CARD	TBD	
		5.2 Total Administration Funding		
	6. Enhanced organizational learning and internal relationships	6.1 Status of stakeholders' recognition of CARD's work	Limited stakeholder recognition of CARD's work at all levels (community, district, national and regional levels)	Limited stakeholder recognition of CARD's work at all levels (community, district, national and regional levels)
		6.2 Level of staff performance/productivity		
		6.3 Proportion of staff who report lack of motivation as a reason for leaving CARD		

**FOOD SECURITY AND NUTRITION**

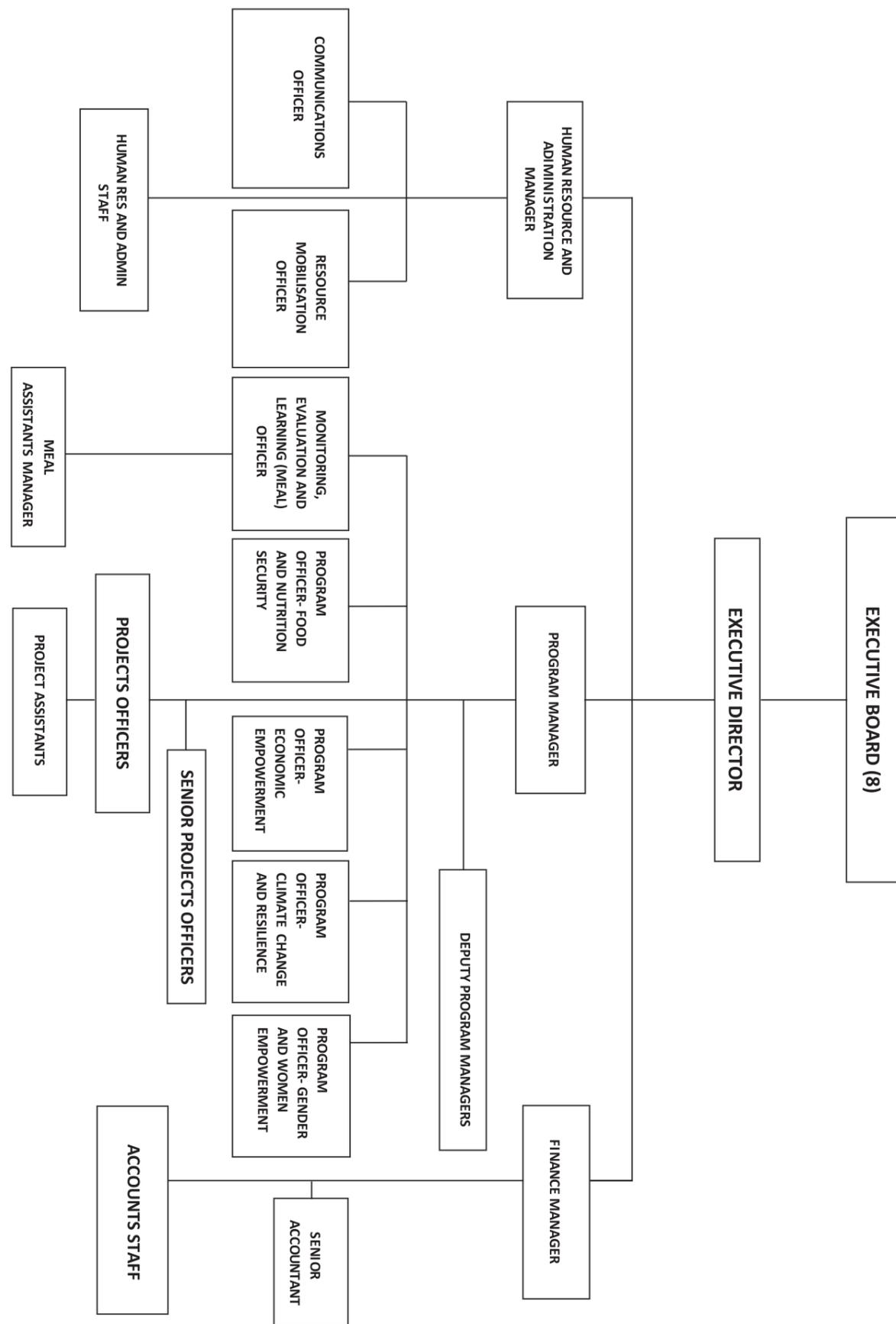
STRATEGIC OBJECTIVES	STRATEGICS	KEY OUTPUT INDICATORS	Baseline	Target
1. Enhanced access to safe, nutritious and sufficient food all year round	1.1 Promote development and adoption of sustainable food production systems and resilient agricultural practices	1.1.1 Number of irrigation schemes developed and Percentage of targeted farmers practicing small scale TBD irrigation.	TBD	
		1.1.2 Percentage of targeted farmers practicing TBD recommended CSA technologies	TBD	
		1.1.3 Number of partnerships created with private sector/research institutions	TBD	
		1.1.4 Area under soil and water conservation	TBD	
	1.2 Promote agricultural diversification	1.2.1 Percentage of households that are growing 2 TBD or more recommended type of crops	TBD	
		1.2.2 Average number of livestock units owned per household	TBD	
		1.3.1 Percentage of households adopting recommended nutritional practices	TBD	
	1.3 Enhance capacity on food processing and utilisation	1.3.1 Percentage of households adopting recommended nutritional practices	TBD	

**ECONOMIC EMPOWERMENT**

STRATEGIC OBJECTIVES	STRATEGIC	KEY OUTPUT INDICATORS	Baseline	Target
2. Increased income and reduced poverty for the targeted households	2.1 Promote entrepreneurship, value addition and access to markets	2.1.1 Number of cooperatives/farmer associations formed and functional	TBD	
		2.1.2 Number of groups engaged in some form of value addition to their products	TBD	
		2.1.3 Percentage of farmers accessing markets TBD	TBD	
		2.1.4 Proportion of the targeted households not in education, employment or training	TBD	
	2.2 Enhance access to finance	2.2.1 Proportion of adults (15 years and older) with an account at a bank or other financial institution or TBD with a mobile-money-service provider	TBD	
		2.2.2 Percentage of farmers participating in VSL/SHG groups	TBD	
		2.2.3 Proportion of households and producer groups with access to loans	TBD	

CLIMATE AND DISASTER RISK MANAGEMENT					
STRATEGIC OBJECTIVES	STRATEGICS	KEY OUTPUT INDICATORS	Baseline	Target	
3 Mitigate Climate Change and build Community Resilience	3.1 Enhance capacity in Natural Resource Management (focusing on Soil, Water and Trees)	3.1.1 Rate of afforestation in the targeted area	TBD		
		3.1.2 Percentage of households utilising planted trees	TBD		
	3.2 Promote development and access to alternative energy sources	3.2.1 Proportion of population with primary reliance on clean fuels and technology	TBD		
		3.3 Enhance capacity of farmers in Disaster Risk Management	3.3.1 Proportion of communities that adopt and implement local disaster risk reduction strategies in TB line with national disaster risk reduction strategies	TBD	
	3.3.2 Existence and functionality of community based Early Warning Systems among communities		TBD		
	3.3.3 Proportion of communities with mechanisms for Early/Anticipatory Action		TBD		
	3.3.4 Proportion of households with access to crop insurance		TBD		
	3.4 Strengthen support towards Loss and Damage, disaster response and recovery	3.4.1 Percentage of disaster affected households with timely access to basic needs for survival (food, TBD shelter, NFI, WASH)	TBD		
		3.4.2 Percentage of disaster affected households that have restored/rebuild their livelihoods after the TB disaster	TBD		
		3.4.3 Percentage of disaster affected households that have received compensation from climate change loss and damage funding	TBD		
	GENDER AND INCLUSIVE DEVELOPMENT				
	STRATEGIC OBJECTIVES	STRATEGICS	KEY OUTPUT INDICATORS	Baseline	Target
4 Enhanced gender equality and empowerment for women, youth and persons with disability	4.1 Enhance women access to economic resources and ownership and control over productive assets	4.1.1 Percentage of women participating in projects	TBD		
		4.1.2 Percentage of women with access and control over productive resources	TBD		
	4.2 Promote women's full and effective participation and equal opportunities for leadership at all levels of decision making	4.2.1 Proportion of women in leadership positions	TBD		

CARD'S FINANCIAL SUSTAINABILITY				
STRATEGIC PILLARS	STRATEGIES	KEY OUTPUT INDICATORS	Baseline	Target
5.1 Enhanced financial sustainability for CARD	5.1.1 Enhance engagement of new potential donors	5.1.1.1 Number of new donor TBD partnerships created	TBD	
		5.1.1.2 Status of new CARD's Resource Mobilization Plan.	TBD	
		5.1.1.3 Status of implementation of the fundraising strategy	TBD	
	5.1.2 Enhance communication and visibility of CARD's work	5.1.2.1 Status of CARD No Communication policy in place	TBD	
		5.1.2.2 Status of the CARD MIS under development	TBD	
		5.1.2.3 Status of the CARD website	TBD	
		5.1.2.4 Status of the CARD Not developed and documentation and visibility plan not in use	TBD	
	5.1.3 Diversify the funding base through commercial social enterprises	5.1.3.1 Number of social 0 enterprises developed	TBD	
ORGANISATIONAL LEARNING AND INTERNAL RELATIONSHIPS				
STRATEGIC PILLARS	STRATEGIES	KEY OUTPUT INDICATORS	Baseline	Target
5.2 Improve organizational learning and internal relationships	5.2.1 Enhance staff collaboration networking and communication	5.2.1.1 Level of staff exchange of knowledge and skills within CARD	TBD	
		5.2.1.2 Number and existence of systems and platforms for staff interactions	TBD	
		5.2.1.3 Existence of safe TBD complaints mechanism for staff	TBD	
	5.2.2 Promote systems that enhance development, use and sharing of new knowledge, thinking and practices within CARD	5.2.2.1 Status of CARD TBD organizational learning site	TBD	
		5.3.1 Enhance staff motivation and career development	5.3.1.1 Status of staff TBD development policy	TBD
	5.3.1.2 Number of staff on medium to long term trainings		TBD	
5.3.1.3 Percentage of staff who feel motivated working with CARD	TBD			



APPENDIX 3: CARD ORGANOGRAM FOR THE IMPLEMENTATION OF THE STRATEGIC PLAN 2023-2028.

## Picture Credits

 <p><b>Front Cover</b> Alinafe James, lead farmer and member of Chimwala irrigation scheme, Mulanje, standing in front of her field.</p>	
<p><b>Strategic objective 1: Food Security and Nutrition</b></p>	
 <p>Leah Kanali at Chaliwa Irrigation Scheme (near Dzaleka), a producer of high value crops in her tomato field harvesting tomato for sale at Dzaleka Tuesday market.</p>	
<p><b>Strategic objective 2: Economic Empowerment</b></p>	
 <p>At Dzaleka selling point proudly displaying Dzaleka peanut butter. From left to right: Angela Kondwerani, Chifundo Tembo Mphamvu, John Wenenge Masa and Prisca Makalichi.</p>	 <p>Alice Kaleso (22) at her tailoring workshop in Matewere Village, TA Juma, Mulanje District. Alice was among the project participants that were empowered economically through vocational skills in 2021. Through the savings she was making, Alice managed to open up a nursery school called Chiyambi.</p>
<p><b>Strategic objective 3: Climate and Disaster Risk Management</b></p>	
 <p>Magret Billy, standing in front of her new flood resistant house, GVh Masukambiya, TA Ngabu, Chikwawa</p>	 <p>At Mguda camp. Left: Alinafe Andrea, from Chiguli village TA Tengani; Right: Ambress Davide from Mtolo village, TA Tengani.</p>
<p><b>Strategic objective 4: Gender and inclusive development</b></p>	<p><b>Strategic objective 5: CARD's financial sustainability</b></p>
 <p>Hanawema Esperance, a beneficiary of Mphamvu, tailoring a customer's cloth with a smile in the margin of the UNHCR project of Dzaleka Refugee Camp.</p>	 <p>Picture for illustrative purposes only.</p>
<p><b>Strategic objective 6: Organizational learning and internal relationships</b></p>	
 <p>Chifundo Macheke, CARD district officer in Mponela, Dowa. Here celebrating her graduation of her degree (Bachelor of Science in agriculture extension).</p>	 <p>CARD Dzaleka staff poses during the Executive Director's monitoring visit to Dzaleka refugee camp, after appreciating the livelihood project. From left to right: Donald Maferano, Chifundo Tembo Mphamvu, Regina Chentila, Hannah Mwamba, Joselyn Uwimana, Melton Luhanga, Noah Tomoka, Everiste Twahirwa Sebutozi, Mediator Chizumila, Jeremiah Manyamba and Prisca Makalichi.</p>



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