



“Funders focus a lot on reach, but the focus on depth is less.”

A Conversation with Madalitso Chipekwe of [ACADES](#)

Carolyn Robinson

March 26, 2025

Carolyn Robinson: Can you please introduce yourself and tell us a little bit about your work?

Madalitso Chipekwe: My name is Madalitso Chipekwe, and I am the executive director and co-founder of ACADES. ACADES is a social enterprise that supports youth smallholder farmers in agribusiness. We help farmers increase their incomes and live a dignified life by providing skills development and access to financing, but also access to markets. So far, we have worked with over 49,000 farmers, and on an annual basis, we are reaching 10,000.

Carolyn Robinson: What's distinctive about your approach in the agricultural assist sector?

Madalitso Chipekwe: It's the model that we are using. We are using what we call the SECO (Service Evaluation Committee) model. We have structured it in a way that we combine income growth, but also sustainability, because from the lessons we have learned over the years is that farmers can grow their income and sustain it. We use a three-year graduation model.

We are providing input financing and everything. At the same time, we are providing savings training. Also, we make farmers work in groups so they can create what we call investment groups. What we have seen is at the end of our programming, farmers increase their incomes. They save, but they also create what we call investment groups. It gives them three layers of income sources.

At the same time, we give input loans to farmers that could not qualify for, for example, the traditional banking system, but when they go through our program, they're able to access financing from other institutions. We de-risk them to become attractive to other institutions.

That's the uniqueness of our approach. It combines growth but also sustainability elements to say, if we're not there, can a farmer still access financing? Yes, because they have gone through a program. Someone can find them credible and say, you were able to work with ACADES, you're able to repay. Also, they have the savings, and they have group investments.

Carolyn Robinson: How does your work benefit the communities you serve?

Madalitso Chipekwe: After I graduated from the university, I started farming as a smallholder farmer. I found it was not working. Because when I graduated, I did not have the required input, and I didn't have enough financing to finance inputs. Also, the market could not work, because when I took my commodity, it was very hard for me to access a high-end market because I couldn't bargain for a good price because they said, commodities are less.

Our model now benefits from that experience. We feel when communities work together, if they work together in groups, they are able to aggregate the commodity together and negotiate better for a harvest. Also, when communities are able to access finance, they can buy good input and they can get higher harvests.

How communities benefit from our work is, one, from the access to input, we have seen increased incomes. That is when maybe initially they would harvest two bags, but when we start weaving them, they harvest 8, 10, 17. It means that their yield has doubled, and when they sell, they see increased incomes and productivity in the community. But also a lot of community members can afford other assets like irrigation equipment just because of the programming.

Carolyn Robinson: Could you share how you've helped someone specifically, or a farm or a community?

Madalitso Chipekwe: An example that comes to my mind is one community. It's Gaba community in Lilongwe, Sundu area. We worked with them from the year, I think, 2020 to 2023. This location, when we were finding them, they're young. It was a youth group that had about 20 farmers.

Malawi is predominantly a rural area. If you are a teacher or you work in town or you simply don't have other employment options, you are in farming. These young people were farming. When we asked most of these club members about how much they could get as an individual from their farming, we had people who had not touched incomes above \$50 or so.

I've converted it to MK (Malawian Kwacha). That is what they were getting from everything they were doing. When we started working with them, they were already farming. We gave them the training for agribusiness to say, you inform me, how much do you sell your crops? We sell it at this price. How do you determine that price? We train them on the business components, the price determination, and the production.

How do you produce? For example, you're producing soya. Are you doing it the right way? We provided those trainings to them, and we also provided input loans to each of them. I think we are providing 20 kgs for 1 acre for everyone. Then, after they had harvested, we provided a market for them. In that community, we saw people getting high incomes. For example, one of the people got about \$250. The other one, I think someone grew seed. They got about \$400.

They were able to buy, for example, livestock for their production. What we have seen in these three years is that once they increase their production, the next year, they increase the land size in which they grew. Now, the community has a group. They have a group farm and a group livestock pen. They have built a livestock piggery unit where they are keeping about 200 pigs.

Here comes a team of young people that were doing their own independent farming, but now they are able to produce in their own fields. They also have this group business. They have three streams of income. Recently, we heard that one of the microfinances in microfinance institutions is called NEEF (National Economic Empowerment Fund). They visited them to say, we would like to give you a financial loan, financial support, because they are seeing that these are people that are able to repay them.

This community has come from becoming excluded to being included. People are seeing them as viable clients. They can do business with other players. This is a missing link in agribusiness: Most institutions do not see farmers as clients. They just see them as a beneficiary, but they don't see them as people they can do business with. That missing link is really what makes farming not work.

Carolyn Robinson: Could you describe something that you tried that didn't work, but you learned from later?

Madalitso Chipekwe: We are facing a lot of issues of climate change in our area. There were two interventions that we tried. This year, we tried crop insurance for the farmers, but it seemed to be expensive. Now I think we are looking for alternatives, maybe a cheaper option. Another thing that we have tried that hasn't worked has been some of our irrigation equipment. What we have seen over the period is that it has failed to work because of the issues of theft in the communities.

When people have installed their kits in the morning, they wake up, and their kits are not there. But the type of irrigation equipment that we have now shows the category of farmers we are working with that there is feasible irrigation they can move and put back in their houses.

Carolyn Robinson: Where do you get most of your funding? And how has your funding model diversified over the years?

Madalitso Chipekwe: When we started getting funding, we got it from two fronts. We started from foundations. We started with the Segal Family Foundation. Then we also started with, I think, the USADF (US African Development Foundation). USADF, we can

categorize it as bilateral. I think now our portfolio has grown, and we work more with the foundations rather than the corporations.

What interested us more in working with foundations rather than corporations is the flexibility with foundations. When you are working with foundations, you're flexible when you are designing the solution to say, this is our solution. This is what we know or what we feel can work on the ground. Maybe even some solutions that you haven't tested to say, okay, we want to test this on the ground. We think it can work this way. The foundations are more receptive to things like that to say, yes, let's do it together.

It's different from corporations. They give you a core of proposals and highlight areas. They also highlight objectives, so it's like everything is there. You have to fit your programming into their rigid framework. It's already a framework that someone has already thought of. They already give you the idea to do like, this is what we think works in local communities, so do this. When you are applying, you are just fitting. It's not like you are becoming more innovative. Maybe there are just some changes, some tweaks here and there.

We feel that foundations were better in that way. Also, there was an issue with the working dynamics. For example, when we worked with a corporation, there was a country office that monitored the funds. The country office also had consultants. As we report to the consultant, the consultant reports to the country office. The country office reports to, for example, the US. What was happening is if you have a problem, like for us, with one of the grants, we were having a problem with the way the disbursement of funds was happening, they were delaying.

Our programming is time-sensitive because we usually plant with rain. If you are supposed to plant in November and money has come in January, you can't shift those issues. For you to make a complaint, you have to talk to this one, and talk to that one. It was just a long system. That's what attracted us to say, no, it's better to work with foundations than the bilateral. My experience has been working more with foundations.

Carolyn Robinson: Do you also get funding from the government of Malawi?

Madalitso Chipekwe: No. However, I should say that when we were starting, we started as a youth organization because we are youth-led. I'm still 33. We started it when I was 25 or so, when we went to the Ministry of Youth and told them the concept. They offered us office space. So we operated in that space for free. That's how we have worked. We can say we have gotten support from them.

Carolyn Robinson: Have you been affected by the USAID freeze in any way?

Madalitso Chipekwe: Not directly. We have been affected indirectly because, as I said, our experience with USAID (United States Agency for International Development) was not as good. We were not eagerly applying for a USAID grant. Last year we were working with Virginia Tech from the US to apply for a grant, and I think the concept note had succeeded. We were going on the proposal phase, and it was two organizations competing. It was our consortium and another consortium, and we were confident that

we were going to win it. I think the day that President Trump announced that the USAID funds were cut was the day that we were going to get feedback on that.

Carolyn Robinson: How has Rippleworks' support differed from the capacity-building support that you've had in the past?

Madalitso Chipekwe: Before I talk about the experience with Rippleworks, I wanted to talk about the fundraising piece and the challenges that we have seen. I talked about the flexibility for corporations, but now I feel like one of the big challenges is the competition for numbers.

What I've seen in the donor world is that they want you to give numbers. For example, if you're looking for new funding, what they want you to tell them is I have reached 1 million people. The issue about numbers is it's taking out the depth at which you are supposed to provide the intervention to beneficiaries.

If you are an organization that is focused on depth, it means that your numbers are sometimes low, but the quality at which you have provided that intervention is high. Then you'll see that you are compared against someone who says, with only \$4, you can reach this and that. But you are saying you want to give education to good men. It will transform this one person forever, but then you can't compete with someone that can do the same with only \$4.

This is the place where funders focus a lot on numbers. They focus a lot on reach, but the focus on depth is less. Another challenge has been the geographic disadvantage for some countries. For example, countries like Malawi are at a geographic disadvantage because if you look at most donors, everyone is in Kenya. But countries like us, because coming to Malawi, you need four planes. You just go to Ethiopia to make all these connections.

One of the challenges, have they looked to say, where is the money going? Maybe we try to go into other areas because I think funding is saturated in other areas.

We are involved in two types of capacity building. We worked with them on a project that we were facing challenges with. Another one was the capacity building training of the management team. It's like an HR training that our management team has to enroll in.

One of the benefits of that is it's not easy to find a network of expertise that has the experience that you need. With the project that we worked on, we were working on quality. We're expanding and increasing our numbers, but how do we ensure that as we're expanding, we're maintaining the quality of our work? That we're still reaching every beneficiary in the right way? That the quality of our services is not being diluted because of our reach?

Under that, we were able to find a very good expert like Alex. I think he worked with a similar organization. If we had to look for them on our own, I don't think it would've been easy to find someone like Alex. Their pool of expertise is really good. It helped us with

that, but the cost for something like that would've been very expensive, something that we would not have been able to manage.

Leaders Studio was the management training that we had, we also benefited a lot because it was like we were learning experiences from other organizations. Also, as a growing organization, sometimes you think of, what is the best use of my money? Mostly, you feel like most of it has to go to the beneficiary. In the end, a course like management training for your managers is not something you prioritize.

Having a training platform was also helpful because they were able to cover for courses that we normally would not have been able to. Maybe it would take us three years to say, let go of our money. It takes more effort, too, because, as an organization, we have to operate on that limit. For example, 70% beneficiary, 30%, but that is also on the high side. Most of us prefer to be between 20 and 80. With those ratios, you cannot afford to do some of the training. That's also one of the benefits that we got.

Carolyn Robinson: How important is the role of trust in the relationship you have with the funders?

Madalitso Chipekwe: I feel like with the funders, trust is the core thing. If they don't trust you or you don't trust them, then nothing works. Mostly, even organizations like us that work with a lot of foundations, we feel like that is what brings magic to, say, we haven't done this, but we want to try it. We can do it. I think trust is very critical in these relationships.

Carolyn Robinson: How do you think a funder can cultivate trust with their grantees?

Madalitso Chipekwe: I feel like apart from just reading reports, the one-on-one relationships with grantees is important, these check-ins. Also, if possible, the site visits are good because at least you're able to see what's happening on the ground. It's not just about reading reports. It's about seeing. When you see, you can say, oh, wow, this is what you're doing. This is amazing work.

Another thing is open dialogue. One rule that funders should work with is they should not assume that, if there's a mistake, that it's because someone had a wrong intention, but that it's a mistake and ask why it happened. Always be positive with the grantees because we are working for the good of the world, and they have the money, but we are the ones that are on the ground, and we have the hands. We're the ones doing the day-to-day work. We should have a positive mutual relationship where they trust that.

Carolyn Robinson: What do you think funders don't understand about capacity building?

Madalitso Chipekwe: That it takes time. I feel like the challenge we face with funders is the need for quick results. This is the hardest one because it's like, they want the impact for the interventions immediately. This thing, even in our personal lives, if something has immediate results, is probably something that is not sustainable. In the funding space,

we have to show it's there. They should understand that capacity building takes time and even driving work that has impact also takes time.

Carolyn Robinson: With the Rippleworks model, was there anything that could be improved?

Madalitso Chipekwe: Mentorship coaching. Increasing the availability for those would be really helpful.

Carolyn Robinson: How can you measure the depth of your impact rather than the numbers of how many that you've impacted?

Madalitso Chipekwe: It will vary based on the organization. Maybe one thing would be the reach should not be so much of a focus. Maybe it should be the actual results to say, okay, if you say that you increase income by this much, is it more? I think it'll vary in the sectors.

Carolyn Robinson: What would you say have been the biggest challenges in the funding that you've received?

Madalitso Chipekwe: The biggest challenge is getting the initial funding, then getting funds now, and being able to talk to donors to scale. Having, for example, early-stage grant funders that are also able to fund organizations is good. I feel like without any fund accelerators, we'd never be where we are now.

Another has been that people fund you because they like you, they love your passion. Then as you are growing, people don't give you money because of that. They want to see numbers and results. How do we build our capacity around that to attract bigger investments?

In regards to donor management, every donor needs their own type of reports. We have other foundations, maybe four, five, that say, okay, we just want your annual report. Everyone has their own template that they want you to use instead of using your report. So it's like, assuming you have 10 donors, you have to get a feel for everyone at different times. It takes a lot of time.

I think where we are, we are at a level where small donors don't like us, but also big donors can't fund us because we are in the missing middle. Rippleworks can't give us money because we're still too small for them. We are big for small donors, so we are in the middle of somewhere where we don't have a lot of funders.

Carolyn Robinson: What are the three main things that you need to scale your work over the next several years?

Madalitso Chipekwe: The first thing is funding. The other thing that we need is capacity building, but I think on our end, we're thinking of more technology. It's also something that maybe funding can help, but also visibility. Visibility is one of the key things that we need. It's hard to get funding because of visibility. If you are not visible,

you will not get funding. Other people easily get funding because maybe they stay in the US or they've learned in the US, but if you don't have those connections, you raise it.

Carolyn Robinson: Do you have multi-year funding, project-oriented funding, or both?

Madalitso Chipekwe: Most of our funders usually give us multi-year commitments. We feel like it's better. We have a mix, but most of them give us two years. That one is good because you're able to plan better. For example, for us now, when we are going to school, I'm not raising funds for this year. As they go, I'm raising funds for next year or the other year, but not for this year. For multi-year funding, it works well.

Carolyn Robinson: What are your plans?

Madalitso Chipekwe: Our plan is to expand in Malawi. For this, we have a five-year strategic plan, and the main countries that we have highlighted working in that strategic plan are Malawi and Zambia.

Carolyn Robinson: What would you say to a funder to help them help social ventures become more successful?

Madalitso Chipekwe: I think having regular meetings would help. Capacity building, even if they have the ability to be on boards, is helpful because it brings a lot of capacity if they have the experience. If they don't, it's not something that they have to be forced to do.

If you are providing funding to an organization on the ground, don't forget to provide capacity building. Otherwise, this organization does not have the capacity to manage. If you want things to work, it has to be a must to provide capacity building because we have had capacity-building grants that help us invest in technology and use better systems.

Funders should also be mindful of refusing to invest in things like expensive infrastructure or technology investments. These are things that help efficiency. It will also help with the sustainability of the organization.

Maybe funders should be flexible to even invest in these areas, because in the past, what we have been facing is a lot of donors that want to provide capacity building, provide trainings for your farmers, and support trainings, but not a lot of funders are interested in supporting access to inputs, or the microfinance aspect.

The funders should also be flexible to start investing in high-cost pay beneficiary programs. I believe that some of these are also about cost reduction. Sometimes, when you reduce costs so much, you don't achieve the impact. They also have to understand why it is that way. So, investing in infrastructure, high-cost pay beneficiary programs, and capacity building is a must. Also, I feel like visibility is important.

Carolyn Robinson: What does high cost per beneficiary mean, and how have you been affected by that?

Madalitso Chipekwe: For example, we want to give a club irrigation equipment. This equipment, maybe it costs, let's say, \$2,000. Then we're going to give it to a club that has 10 people. It will cost maybe \$200 per club per person for that equipment.

This equipment is something that they will use for 5 years, 10 years. It is something that will significantly increase their productivity. However, for me to write a grant project or to propose to a donor that we want to give this type of equipment, when someone looks at \$200, they will say, ah, no, it's expensive. There are equally cheaper programs that will cost per beneficiary, say, \$30. Others, even per beneficiary, there are food programs that cost \$4 per meal.

When you look at that, funders will say, ah, no, the cost per beneficiary is just too high. In the end, I will not buy that. To keep the investment low, we just give them, for example, inputs. But in the end, when you are looking at the environment that beneficiaries are operating in with the climate change, inputs do not safeguard 100% against climate; it's only irrigation. That's what I mean, that funders have to be open to talk with you about why the proposal is expensive, because I think most donors want cheap programs.

Carolyn Robinson: Thank you.

Carolyn Robinson led Solutions Journalism Network's broadcast initiatives for many years. She is an experienced television producer/reporter for global news media such as CNN, BBC and Al Jazeera. As an international media development consultant, she has trained local journalists and directed media programs in two dozen countries around the world.

***This conversation has been edited and condensed.*