



NAME OF ORGANISATION: Center for Community Organisation and Development
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The Malawi Homeless People's Federation (Federation) is a grassroots network of poor communities involved in community savings programs. The Federation was established in 2003 and to date has over 50,000 members in 26 districts across Malawi. Women are central to the organization and about 80% of the members are women. The majority of members live in poor urban and rural communities and their incomes are below the national poverty level. Community savings groups are the cornerstone of the Federation, as daily savings teaches members how to manage their finances and the importance of saving. Demonstration of savings and financial prudence in these groups enables them to access loans through a national revolving fund that is financially administered by CCODE, their technical support organization, and which is managed by the Federation members themselves.