

**Certificate of Publication**  
**International Journal of Humanities Social Science**  
**and Management**  
ISSN: 3048-6874



This is to certify that  
**Kalama Hopeson Styter**  
Published following article

**Sustainable Rural Financing and Microfinance Initiatives in Malawi A Narrative Review  
and Policy Implications**  
Volume 5, Issue 3, pp: 281-289

[www.ijhssm.org](http://www.ijhssm.org)

Publication Head

IJHSSM is peer reviewed International Refereed Journal.