

## A Tale of Tripled Harvests and Financial Empowerment



In the heart of Dedza district, Traditional Authority Kaphuka, nestled in the serene Nyombe village, a remarkable success story unfolds.

Berenadina Henderson, a tenacious farmer, has not only tripled her harvests but has also transformed her life through innovative agricultural practices learned in a World Relief Program funded by Financial Access for Rural Markets, Smallholders and Enterprises Program (FARMSE).

Berenadina, a beneficiary of social cash transfer, received a game-changing K100,000, which she wisely invested in a thriving beans business, reaping K75,000 profit. Undeterred, she reinvested and garnered another K50,000 profit, a testament to the program's mission to provide rural communities with capital for sustainable business development.

"The social cash transfer gave me the boost I needed to turn my dreams into reality. I ventured into beans business, and now my business is thriving."

With newfound financial literacy skills, Berenadina diligently saved, accumulating K95,000. Combined with her profits, she raised K420,000 and wisely invested in cattle farming, a move that has turned around her family's fortunes.

"Through financial training, I learned the art of saving and investing. Now, my cattle are not just livestock; they are a beacon of our prosperity."

Berenadina's commitment to organic manure production, utilizing animal dung and decayed plants, has revolutionized her farming. Faced with challenges accessing fertilizers, she successfully harvested an unprecedented 30 bags of maize, bidding farewell to hunger.

"The skills in organic manure production have been a game-changer. My fields are flourishing, and hunger is a distant memory."

Participating in a nutrition program, Berenadina and her family have embraced healthy eating habits. With seeds provided for vegetable production, she not only ensures nutritious meals but also generates income by selling surplus vegetables.

"Thanks to the nutrition program, my family now enjoys a variety of healthy meals. Selling vegetables has become an additional source of happiness for us."

Engaging in the Pass\_On program, Berenadina received goats, further enriching her family's life. Expressing gratitude to FARMSE and its implementation partner, she acknowledges the program's profound impact on her journey to success.

"The Pass\_On program with goats has brought sustained joy to our household. I'm immensely thankful to FARMSE and its dedicated partners for this life-changing opportunity."

Beyond agriculture, Berenadina received comprehensive training, mentoring, and guidance on business management, savings, and investment strategies, contributing to her overall empowerment.

"FARMSE not only provided resources but equipped me with knowledge. Learning how to manage my business and finances has been instrumental in our success."

The FARMSE Nutrition and Social Inclusion Specialist Project Officer, Joseph Maulana has also expressed his gratitude that people are able to embrace project knowledge and utilize it to not only their benefits but to the benefits of the community in general.

Berenadina's story is not just one of agricultural triumph; it's a testament to the transformative power of holistic empowerment. Through FARMSE, she has not only secured abundant harvests but has also paved the way for a brighter, more prosperous future for her family and community.