

## **Ng'oma's Remarkable Journey with FARMSE**

Have you ever witnessed a remarkable transformation that transcends the boundaries of adversity? Meet Blessings Ng'oma, a 29-year-old resident of Chilerawana village in Nkhatabay district, whose journey from the brink of economic vulnerability to success stands as a testament to the impact of the Poverty reduction of vulnerable beneficiaries through community-based financial organization support and small-scale enterprise development (PROVED) project.

In a world where economic challenges often dictate the course of one's life, Blessings Ng'oma took the reins of his destiny into his own hands. Struggling to meet his daily needs, Blessings recognized that dependence on relatives or parents for everything was not a sustainable option at his age. Despite engaging in small piece works in the village, the income fell short of meeting even the most basic necessities.

However, his fortunes began to change in 2020 when the Direct Aid to People from People (DAPP) initiated the implementation of the PROVED project funded by Financial Access for Rural Markets, Smallholders and Enterprises Program (FARMSE) in his community. The project, aimed at reducing economic vulnerability and contributing to poverty reduction in Malawi, brought a lay of hope for Blessings.

Undeterred by the financial challenges, Blessings joined a village bank as part of the project but securing money for weekly shares remained a significant hurdle. With resilience as his guide, he managed to accumulate K110,000 from his village bank shares, a sum that he considered a fortune.

This marked a turning point in his life. "The project was a lifeline for me. It offered the opportunity to break free from the cycle of poverty," Blessings reflects.

With this modest sum, Blessings ventured into chicken farming. His village bank group, which also engaged in pig farming, operated on a pass-on system, distributing offspring to members for mutual benefit.

From this collaborative effort, Blessings acquired two pigs that, in turn, gave birth to six piglets. Selling three pigs at K450,000, he reinvested the proceeds to purchase a valuable asset – a cattle. Building on this success, in 2022, he sold another pig and combined the funds with his village bank proceeds to establish a liquor shop.

Blessings Ng'oma acknowledges that the Farmse initiative, facilitated by DAPP, has been a catalyst for transformative change in his life. Grateful for the motivation and support from his team members, he now stands as a living testament to the project's success.

Farmse District Coordinator, Jessy Njikhoo, underscores the broader impact of DAPP's support, stating, "DAPP has supported many beneficiaries to open income-generating activities and provided financial literacy training. Through the linkages established by DAPP between Community Based Financial Organizations (CBFOs) and financial institutions, there is now increased access to financial services, resulting in heightened asset accumulation, livestock ownership, and agricultural productivity."

Blessings Ng'oma's journey epitomizes the triumph over adversity, underscoring the transformative power of community-based initiatives in the pursuit of economic prosperity.