

## From Tenant to Owner

by Paul Nkhata, World Vision Malawi

Ester remembers how frightened she was, especially after she was divorced and took over the responsibility of raising her four boys on her own. Ester hails from Timbiri village in the Chikwina-Mpamba Area Program, some 240 miles north of Malawi's capital city of Lilongwe. As a divorced woman, she struggled to find shelter, food and other basic necessities for her children including paying school fees and other school supplies. "Life was hopeless, and I had no tangible source of income for the home. Fetching (searching for money) for rentals every month added salt to the wound. I really felt the pinch of leading a single headed household. Even to find money to buy fertilizer for farming was a big hassle," says Ester.

World Vision's Transforming Household Resilience in Vulnerable Environments (THRIVE) Project brought a ray of hope to Ester and her community. Ester started participating in the program and learned about savings groups. Together with her nine friends, they formed Chisomo (Grace) Two Savings Group. Unlike her struggles of the past, she began saving a small amount of money. She also had access to loans, which she used for a small scale business baking and selling bread, tomatoes and dried fish within the community. Soon she began making some significant economic strides. To her surprise, by the end of the savings cycle, she had earned 120,000 Malawian Kwacha (\$165) in dividends. "Honestly, I had never handled that amount of cash at once in my life," says Ester. That cash was the beginning of the turn-around in her life.

She used part of the money to buy a female pig and purchased fertilizer for the field. The pig produced nine piglets which she sold. Later the mother pig produced another ten piglets. Soon she had multiple sources of income from businesses: crop production and pig production. She decided to buy a plot of land and build a house for her family. She has since purchased another plot for 130,000 Malawian Kwacha (\$180) where she wants to build a second house to rent out.



Ester feeds the pigs she is raising for income



Ester is proud of the home she has built for her family

Ester is very proud of her accomplishments. She is living in her own house, with furniture and other household items. She has installed electrical wiring and will soon enjoy electricity when the government's rural electrification program arrives in her village. She easily provides for the family and supports the education of her children. She is economically empowered.

Ester shared that she has recently married again. But since she had a house, her husband has moved from the house he was renting and has joined her. Ester is able to live without fear. "Since I do pig production, I can freely do this venture at my house and not a rented one," says Ester with a smile. "Thanks to World Vision for coming to my rescue through its interventions in the Economic Development project," says Ester.