

More Than a Loan, A New Beginning



Every market day, Naomi would carefully count her money before making purchases.

The local rice she sold was in demand, but her limited capital meant she could only buy small quantities at a time. Occasionally she wanted to stock dry fish and cooking oil to attract more customers, but she simply could not afford it. Like many women entrepreneurs in the Dantie community of Ghana's Upper West Region, Naomi's ambition was bigger than her resources.

"I wanted to grow my business, but I didn't have enough capital," she recalls.

As a mother, Naomi carried more than the responsibility of running a business. She also dreamed of giving her daughter a brighter future through education. However, with an income that barely covered daily expenses, those dreams often seemed unattainable.

Everything began to change in 2024 when Naomi joined Self-Help International's Microcredit Program and received her first loan of GHS 2,000 (approximately \$135). Naomi invested the funds directly into her trading business, purchasing 50-kilogram bags of locally produced rice and dry fish to sell in her community.

The additional capital allowed her to increase her inventory, attract more customers, and generate higher profits. As her business grew, so did her confidence.

Most importantly, Naomi successfully repaid her loan, demonstrating her commitment and determination. Her strong repayment record qualified her for a second loan of GHS 4,000 (approximately \$345) in 2025, which enabled her to further expand her business.

Where she once struggled to keep basic items in stock, she can now purchase larger quantities of goods and diversify her inventory. One of the changes she is most proud of is her ability to buy cooking oil outright rather than on credit.



"It may seem like a small thing, but it shows how far I have come," Naomi says.

The impact extends beyond her business. Naomi is now able to support her daughter's education at the University for Development Studies (UDS), helping her pursue opportunities that were once uncertain. Knowing that she can contribute to her daughter's future fills her with pride and hope.

For Naomi, the microcredit loans from Self-Help International were more than access to capital. They were an opportunity to build stability, independence, and a better future for her family.

"I am grateful for the support I received [from Self-Help International]," she says. "My business has grown, and I can now support my daughter in school. I have confidence in myself and hope for what lies ahead."

Naomi's story is a reminder that when women gain access to financial resources and opportunities, they do more than grow businesses. They invest in their families, strengthen their communities, and create lasting change for the next generation.