

Stephen, the Inspiration for Tour de Ghana



Stephen is a farmer living deep in the forest near a small village called Bonkwaso.

After learning about the Self-Help International microcredit program for local women, Stephen began calling the Self-Help office every single day, asking for a loan to buy a tricycle. The microcredit team met with him and conducted a risk assessment. They returned with a firm no—he did not meet the criteria.

But Stephen kept calling. So one day in mid-October, a Self-Help International staff member in Ghana planned to visit him. The road leading to the place was in very bad shape, and the bridge had been flooded, making it impassable. Instead, his home could only be reached by walking through the jungle—cocoa farms, palm plantations, orange plantations—for more than an hour.

Stephen had no transportation. He had gallons of palm oil that he couldn't sell. He couldn't take his crops to market. His children struggled to attend school safely. His neighbor, Barikisu, had recently lost her baby after she couldn't reach the hospital in time. **All because of the lack of something as basic as transport.**

That December, Self-Help International gave Stephen an in-kind loan of a tricycle. At roughly \$1,700 USD, it was significantly higher than most first-time loans. **The risk was worth it.**

“I never imagined my life could be easier like this,” Stephen told us. “Thanks to the tricycle, I am able to make extra income. Every week, I transport people’s goods to market for a fee. After everything, I’m able to save GHS 200 from every visit.”

That’s about \$15 USD each market day—an amount that may seem small, but it’s the difference between survival and stability for a family like Stephen’s.

Stephen’s tricycle also allows him to sell his farm produce at a competitive rate, save money, repay his loan, and provide for his family. And it is transforming his family’s life beyond income, too.

“I’m so relieved I get to take the kids to school every morning,” he told us. “For them to have any form of brighter future, they must receive proper education. **Thanks to this tricycle, our dream is becoming a reality.**”

Stephen’s tricycle is also helping others in the community—neighbors like Barikisu and Fatimatu, who are now using the tricycle to transport their own goods to market, access clean water, and get their own children safely to school.

Reflecting on the impact of having motorized transportation in the community, Barikisu offers, “I’m very sure I wouldn’t have lost my baby if the tricycle was here then.”

Adds Fatimatu, **“This machine is serving all of us here in this jungle.”**

Now Stephen is building a livelihood, bringing hope to his neighbors, and paying it forward by repaying his loan so another family may one day do the same.

This is how food security begins. This is how dignity is restored. This is how hope spreads in even the most remote corners of the world.

There are so many more people like Stephen—waiting for someone to believe in them.