

ZAINAB WOODIE

YOU ARE ONLY LIMITED WHEN YOU LIMIT YOURSELF

"At 24 years, I was already looking like a 45-year-old person, but now I feel and breathe like my age mates," remarked Zainab with a laugh as she narrated her story."

At age 24, Zainab Woodie was a mother of 3 with her first child been born while she was a teenager. She was a victim of circumstance no doubt as she grew up in a home without a father and mother who had both passed away in her early years. Living with her grandmother did provide her some sense of family but her circumstance was no better as she had to drop-out of school to support her grandmother hawk on the streets to provide income to support the up-keep of her younger siblings. Zainab succumbed to the pressures of society and the lack of sufficient knowledge on sex education amongst the youth, and was impregnated at the tender age of 17. Already a school drop-out struggling to feed her siblings by her hawking trade, Zainab was certainly not ready to cater for a baby whose father had abandoned them when she eventually gave birth to her first child at the age of 18.

"This wasn't the life I dreamt of having! I had dreams of becoming a nurse and enjoying the opportunities that come with saving lives! I was abandoned and left devastated. My life was a total mess," Zainab explained as tears rolled down her eyes.

A mother of one at the age of 18, Zainab was determined to cater for her child to the best of her ability and this time around she was not going to let circumstances define her. Starting with a backyard farm, Zainab cultivated staple crops like "krain krain", corn, groundnuts and sold them to petty traders in the Waterloo market to earn an income to provide for herself and her child. Determined to have an



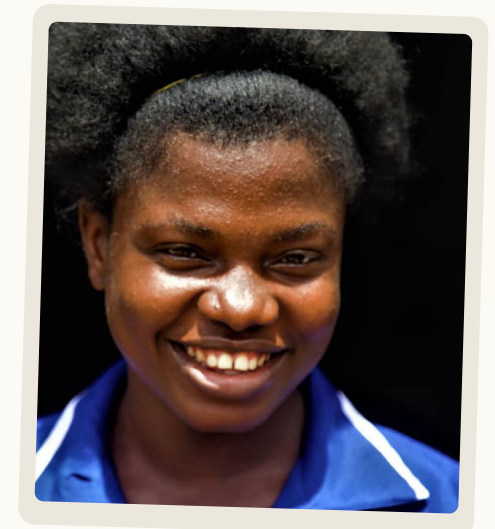
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education, she enrolled into high school again in 2015 after saving enough to pay for her tuition from her backyard farming trade. Pursuing an education, would prove not to be easy, as Zainab had to write the final examination "WASSCE" twice to attain the required certification to enrol into the University. After attaining the required certification on her second attempt, Zainab was unable to continue into University as she did not have the resources to finance her University education and so, she returned to her trading business which was providing an income for her family.

In 2018, now a mother of three and a petty trader in the market, Zainab listened attentively as officers of SEND Sierra Leone who had visited Kpoubu village located at 4-mile Newton in Koya rural spoke about how women can empower themselves economically. The officers explained to the market crowd, that Irish Aid through Trocaire- an Irish International NGO was supporting the activities of SEND Sierra Leone to provide women with the necessary support to create sustainable businesses to ensure their self-reliance and empowerment through a project called Women Igniting the Spirit of Entrepreneurship (WISE).

Together with 19 other young women, Zainab contacted the officers and expressed their interest in being a part of the WISE project. All twenty women, participated in training sessions which explained the Village Savings and Loans Association (VSLA) model and provided necessary business management, resource mobilization, financial management, leadership and record-keeping skills training. The officers encouraged the women to form solidarity groups called VSLAs in order to access the VSLA support provided by the WISE project. The formation of the VSLA meant that the women would save money together on a weekly basis for personal and group investments. Zainab and the other 19 women formed the "Tawopaneh" VSLA which means "Let us hold ourselves". The WISE project provided the "Tawopaneh" VSLA with the VSLA toolkit which includes stationery items such as calculators, ledger books, passbooks, pens and the VSLA box (a metal box with padlocks) for the safe keeping of their weekly contributions.

Now a member of the VSLA and a beneficiary of the WISE project in 2019, Zainab applied the business skills she had acquired during the VSLA training to improve the management of resources in her petty trading business as she began to see more profits. The increased profits allowed her to increase her weekly saving contributions into the VSLA box. At the end of the 2019, Zainab received 800,000 Leones an equivalent of \$80 as the money she had been able to save into the VSLA box from her petty trading. She then reinvested all her savings into her petty-trading business by purchasing more condiments for sale and deciding to become a stationary trader by selling in front of her home as opposed to hawking the streets.



This move according to Zainab allowed her to have more time to raise and train her three children appropriately.

The investment of her savings into her petty trading business and strategic relocation would prove to be decisive as her business flourished thereby increasing her weekly profits. As her weekly profits increased in 2020 despite the incidence of COVID-19, so did her weekly contributions into the VSLA box which encouraged her not to forget her dream of becoming a nurse. In August 2020, Zainab requested for a loan of Le 1,500,000 an equivalent of \$150 from her VSLA to be used to pay for her tuition fees to enrol in the Universal Institute of Management Science and Technology in Newton to pursue a 3 year nursing degree.

"I am very determined to ensure I become a nurse, secure a better job and with my business still ongoing, take care of my basic needs. I have a very supportive partner who is a Mason, but I have to do more to secure a stable financial future for myself and my children," Zainab expressed with so much enthusiasm.

However, just as it has been throughout her life, challenges soon befell her when she started attending university full-time. Her business returns began to dwindle due to her absence and the lack of diligence from the caretakers she had left in charge of the business during her hours of study. Realizing this and committed to not lose her dream of been a nurse or the gains she had made through the VSLA, Zainab re-strategized her trading business and began to operate a more tailored trading business, where she would purchase and deliver specific items requested by clients on a credit basis at an agreed daily repayment rate. She accessed a second loan

from the VSLA of Le 1,000,000 equivalent to \$100 as start-up capital to purchase the items needed for her first set of new clients. She now expanded her trading activities to include trading in cooking utensils, water heater, culinary sets, etc which provide larger income gains. This action to her reduced her losses at her shop, provided her with more income but it also had its own challenges.

"This is not sustainable as some community members don't pay their debts on time and causes delay in purchasing more goods", she explained.

In 2021 is very much confident that at the end of her nursing course she would be able to find a stable job to provide her family the security they need and is certain that her commitment to pursuing an education, managing her trading business, saving into the VSLA and taking care of her three children will surely pay off one day. She is determined to see her small trading enterprise grow into a big enterprise to provide goods at wholesale and retail to traders in her community and its environs. To her, the VSLA is the way of securing this future.

"I am entirely grateful to the WISE project with support from Irish Aid through Trocaire for such initiatives to empower women. I encourage my fellow women not to lose hope and work hard". She noted with gratitude.