

Sarah rises to the challenge to confront COVID-19

BY NORA TOBIN
Self-Help International

By March 15, Ghana had six confirmed cases of COVID-19. That evening, the President Nana Akufo-Addo addressed the nation about a series of measures related to preventing the spread of COVID-19. Two weeks later, as more cases were spread by community transmission, the President again addressed the nation to announce a lockdown to stop the spread.

There were so many unknowns. Sarah Bernie had spent the last 15 years building her business in the village of Nerebehi outside of Kumasi, one of the areas affected by the lockdown. She had come so far from the time that she accessed her first loan from Self-Help International and started sewing clothing to sell. She'd used subsequent loans to purchase a newer sewing machine and to expand her sewing shop.

As she mastered the craft, she began hiring aspiring seamstresses and tailors as apprentices and taught them the trade from her shop. As business grew, she secured electricity for her shop and added electric sewing machines to her fleet alongside the treadle machines.

Over time, Sarah was able to achieve financial independence. She is highly regarded in her community. She takes pride in having been able to support both of her daughters to follow in her footsteps toward self reliance. The younger daughter is now a fully qualified hairdresser and a small business owner as well, operating a well-equipped salon.

As one of the most enterprising women Self-Help International had worked with, Sarah and one of her apprentices were invited to a special training session for highly skilled seamstresses to learn how to make reusable Days for Girls menstrual hygiene kits in February 2017. She'd recently completed a follow up training course and has been filling new orders, and even built a new store to diversify into grocery sales as well.

But what would this global pandemic and lockdown mean for her? For her family? For her business? For her daughter's business? For her apprentices? For her community?

Her life had not been without challenges. Sarah had overcome adversity, large and small. Many times. She had practiced resilience.

Her elder daughter, in whom she had so much confidence, had completed high school and was about to join the Ghana Police Service when disaster struck and she died at just 21 years old. Sarah was shattered. Yet somehow, in spite of the crippling grief, she found a way to move forward.

She had seen her community recover from tragedy as well. In 2012, her village had experienced an unusual power surge, which killed some of her neighbors, burnt houses, and affected every person, family and business in the community. They rose up from that devastation.

And her own business was not without risks. Sometimes she would take orders from clients, she would sew the commissioned pieces, and never see them again, and never get payment. That too she overcame.

But even after all she had overcome before, could her family, her businesses, her community survive this global pandemic?

Among so many unknowns, one thing was clear: this was a time of market disruption. Self-Help's micro-credit program officers reached out to Sarah to see how she was doing. They discussed precautions she could take in her household and in her business to reduce chances of being infected or spreading COVID-19.

Small business owners like Sarah would need to adapt to find ways to



COURTESY PHOTOS

Sarah Bernie, a client of Waverly-based Self Help International, sews facemasks. Self Help loaned Bernie funds to obtain materials to produce the masks.

sustain their livelihoods while effectively social distancing. They asked Sarah how her business was faring and discussed how the market was likely to change and what new factors to consider in determining what would be best for her business. They talked about trends, and the risks and rewards of adapting your business model ahead of or after arrival of a trend. Handmade masks were likely to be in demand in the weeks and months ahead, perhaps briefly, perhaps for a sustained period of time, perhaps not at all.

As a seamstress, Sarah was well-suited to begin making and selling masks for her neighbors. She could be part of the solution to helping support the health and hygiene of her community. What factors would she need to weigh in deciding whether and when to add masks to her business?

Use of washable fabric masks was still a bit of a gray area. The World Health Organization guidance referred only to the use of disposable masks, and the Ghana Health Service did not have a policy on the use of reusable masks at the time. It was unclear how recommendations would evolve over time. It was possible that when properly used, handmade masks could keep people safer.

When sewing Days for Girls kits, Sarah incorporated an element of education to ensure her clients could properly use the kit that went beyond simply sewing the materials together properly and selling the kit. What could that education component look like for how to properly use a mask?

In early April, the CDC began recommending wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain especially in areas of significant community-based transmission. Sarah observed medical personnel on TV wearing masks and decided that she would begin making masks for sale.

She created three designs for face masks and began sewing them in anticipation of future orders. She thought that Ghana Health Service was providing good education on the basic dos and don'ts of face mask usage, and decided she could also play a role in providing some basic education about how to put the masks on safely.

Then on April 19, President Akufo-Addo addressed the nation again. He announced the easing of restrictions. And he encouraged all citizens to wear face masks in public.

Sarah was already prepared. Orders for reusable masks were pouring in, including from Self-Help Country Director Benjamin Kusi, who placed an order for 30 masks to distribute to staff members. Sarah was ready to rise to the



A collection of masks that Sara Bernie, a Nigerian woman who has worked with Self Help International, has sewn to help minimize the spread of COVID-19 in her homeland.

challenge.

But when Kusi arrived at her shop in Nerebehi, Ghana on Saturday to collect the masks, she refused payment. "She was rather full of gratitude to SHI," Kusi reported. Sarah donated the face masks to SHI staff instead, along with a piece of fabric and patterns to train members of the teen girls clubs that Self-Help supports to produce and sell face masks.

The idea to sew masks has helped her prepare for the sudden influx in demand. She could ensure that her neighbors and friends would be able to access the masks they need to go out in public now that the lockdown restrictions have been eased. "Sarah says a big thank you to SHI."

Nora Tobin is the Executive Director of Self-Help International, Waverly's own international non-profit working to alleviate hunger by helping people help themselves. Self-Help regularly shares accurate, reliable information to help our clients make informed decisions about what is best for their households, their businesses, and their communities. This knowledge to make informed decisions empowers our clients with greater agency and combats feelings of helplessness and vulnerability. With COVID-19 causing disruptions to daily life worldwide, access to reliable information is important now more than ever. Thank you to all who participated in Self-Help's virtual spring gala last month. The funds raised will support small business owners like Sarah adapt their businesses and meet their families' and communities' needs in the months ahead. Learn more at www.selfhelpinternational.org.



Sarah Bernie poses with her apprentices in front of their shop.

Bremer Co. treasurer's office reopening

As the Bremer County officials prepare to unlock the doors to the Bremer County Courthouse on June 3, Bremer County Treasurer Sue Shonka has laid out guidelines for how her office will operate.

Shonka and her staff encourage everyone to use the online, mail or drop box for as many transactions as possible to ensure the safety of the staff and the customers while still following the CDC recommendations and practicing social distancing.

The numbers to contact for the different departments are: Driver's License 319-352-2615, Motor Vehicle 319-352-0164 and Property Tax 319-352-0242

"It's been a challenging time to provide our constituents with many of the services everyone needs," Shonka said. "We're working to catch up all services that were delayed due to the closure of Bremer County Treasurer's Office due to the COVID-19 disruption."

DRIVER'S LICENSE – SERVICES AVAILABLE BY APPOINTMENT ONLY.

Appointments can be scheduled by calling 319-352-2615.

6 MONTH EXTENSION: If your driver's license has an expiration date prior to March 28, 2020 it becomes invalid for driving purposes beginning May 28, 2020. You are encouraged to apply online for a 6 month extension, on your current license by submitting DOT form #430027 online or print and mail or email it to the Iowa Department of Transportation. The form is available at <https://iowadot.gov>.

RENEW ONLINE: You may be able to renew your driver's license or Iowa ID online at <https://iowadot.gov/mvd/driverslicense/renew>; you do have 60 days after the expiration date to renew.

SKIP THE TRIP: Teen drivers have the option to take the web-knowledge test at home. Parents will need to apply to administer the test by visiting www.iowadot.gov. Once the student has passed the test they can schedule an appointment to be issued their permit.

UPGRADE ONLINE: Minors can upgrade online from permit or minor school license to the Intermediate License or from Intermediate License to a Full Privilege License. Minors can reinstate from a MSL or GDL suspension

PROPERTY TAXES: Property taxes can be paid online at www.treasurers.org.

The fee for an e-check is 25 cents.

Other methods of payment are to mail the payment to: Bremer County Treasurer, 415 E Bremer Ave., Waverly IA 50677, or use the drop box located on the north side of the courthouse, by the sidewalk.

If you would like a receipt, please provide a self-addressed, stamped envelope.

Penalty will be imposed beginning May 28, 2020.

MOTOR VEHICLE: Motor Vehicle registrations can be done online at www.iowatreasurers.org. The fee for an e-check is 25 cents.

Other methods of payment are to mail the payment to: Bremer County Treasurer, 415 E Bremer Ave., Waverly IA 50677, or use the drop box located on the north side of the courthouse, by the sidewalk.

If you purchased a new or used vehicle you can obtain a title and registration from our office by calling 319-352-0164 and we will guide you through the process.

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