

# woman to woman

Written by Larry Clow

The WIRE Wednesday, 21 September 2005

## five new hampshire women make international aid a grassroots effort...

After a tsunami devastated much of Sri Lanka last year, Terry Moher worked with her brother-in-law, a Sri Lankan native, to raise money for the thousands of people displaced by the disaster. Moher asked others to donate money to the group, so that orphanages could be built and aid could be sent to families whose homes and belongings had been washed away. But after visiting the island last month and meeting the children she was helping, Moher came to an important realization. "It became clear I couldn't just keep asking people for money," she says. Fighting poverty is a monumental task, one that's almost impossible to grasp. Asking for donations and holding fundraisers can help, but throwing gobs of money at the problem rarely makes for long-term change. So Moher and a group of New Hampshire women are trying a new tack: work from the ground up. They eschew sending money down through layers of cumbersome governmental procedures, politics and graft, instead help straight to the people. The Internet and globalization have connected them with other women in a way never before possible. They're tackling poverty one locality at a time, moving from village to village in Afghanistan, Ghana, Niger and other places, giving people the tools they need to reinvent their lives. This idea of reinvention is one already practiced by the women—many have left jobs in academia, financial services and law to devote their lives to global philanthropic work. It's a small, tight circle. They have lunch together and attend the same yoga classes, each aware of the other's work. While their endeavors take them to disparate points on the globe, they're united by a common state and a common cause.

### Dana Dakin

As Dana Dakin approached her 60th birthday, she wasn't planning to slow down or to retire. In fact, her goal was to work even more, preferably in a village far away from her home in Warner. Dakin, a marketing consultant, had previously done pro-bono work for a 60-year-old friend who did philanthropic work in Nepal. "I was overwhelmed by what one woman could do," Dakin says. "I said, when I turn 60, I'm going to do something like that." The only questions that remained were where and how she would do it. Three months after hitting the six-decade mark in January 2003, she ventured to Ghana, on the western coast of Africa. Armed with only a "loose network of contacts," Dakin started looking for a village where she could help out. As she tells it, during her research a contact called and said, "We're waiting for you. We have a village." That's how Dakin found Pokuase, which soon became home to the Women's Trust, a micro-lending program that works directly with local women. Pokuase is a small village about one half hour away from Accra, Ghana's capital city. Most of the buildings are made of mud and wood, though there are some constructed out of cement. Women sell everything from fruit to charcoal in tiny kiosks that line the village's dusty streets. Though it was an entirely new world for Dakin, "it looked familiar," she says. "I'm coming to know American roots are African roots," she says. "Some of the rhythm in the way people work, the spirit of the conversations. I was surprised how comfortable I felt." She was the first white woman to stay in the village. On her first trip to Pokuase, she met with the village's chief to discuss her plans. He told her there was definitely poverty in the village, and "he also said, 'you will work through me,'" according to

Dakin. "I said, 'Oh no, this is woman to woman, but I will keep you informed.'" Focusing the program on women is a guarantee for social change to happen, according to Dakin.

"Women have the whole responsibility for the family," she says. "There's a saying in Africa: 'If you educate a girl, you educate a family and a country.'" To meet women, she started going to the village's evangelical churches. Being the only white person in town, she attracted enough attention that the Pokuase women were curious about her. When the services wrapped up, Dakin would take to the pulpit and explain her micro-lending plan. "It was easy to get the concept across," she says. "And they were very interested and could see I was enthusiastic." The concept of microlending involves the disbursement of small loans to people in developing countries who are too poor to borrow from large banks. The loans are usually less than \$100, with a 15 percent interest rate, and are lent out to small peer groups, in this case four to six women. The interest may seem high, but it's low compared to the typical Ghanaian bank rate of 35 percent, according to Susan Kraeger, Dakin's administrative assistant. Unlike typical loans, the micro-loans do not require collateral, and the interest payments are used to pay for the Women's Trust offices and staff in Pokuase. Because members of the group cannot qualify for another loan until everyone has paid back their initial amount, there's a very low default rate. Dakin chose a woman in the village to act as loan administrator and returned to New Hampshire, where she sold her 2000 Volvo to provide seed money for the project. Six months later she returned, and the Women's Trust took off. Dakin and her partners in the village wrote a constitution for the group, registered as a non-governmental organization (NGO) with the country, opened a bank account, established procedures for granting loans and interviewed prospective clients. "After I left, they started parsing out the loans," she says. Dakin started out providing loans of a minimum of \$20 to the women, though that amount has increased to about \$30 now, with a maximum of \$150. In America, that won't get you very far, but in Pokuase, it's enough start-up capital for a small business. Work options for the women in the village are limited. For the most part, they sell necessities like fruit or charcoal, either in a kiosk or door to door. Some work as hairdressers or seamstresses or bakers, but few earn more than \$1 a day to support their families, according to Dakin. A loan from the Women's Trust can help them purchase better goods, avoid high-interest loans, or purchase their wares in bulk so they don't have to travel outside the village as often. Dakin estimates that between 150 and 200 women are receiving loans now; she hopes to double that number within the next year. A woman in the village, Mrs. Badoe, helps administer the loans, and the repayment rate is over 90 percent. The ultimate goal, according to Dakin, is to help these women become self-sufficient, giving them the tools necessary to provide for their families and themselves into the future. As the program has grown, Dakin has added a scholarship program for girls in the village and small stipends for the elderly. "Each program we build, we try to build it to suit (their needs)," she says. "We do focus groups, we ask them ... (and) they participate in the building. They start having a totally different attitude about what their prospects are and what their children's prospects are." As the Women's Trust has grown in Pokuase, others in America are starting to take notice. Dakin says women who want to help "without just giving money out," have been contacting her. "We feel this is percolating up. There's a real way an individual can help in a meaningful way at the village level," she says.