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Wilmot / Ghana

The global village

\$20 at a time, one woman lends to others

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Children's laughter rolls in over the windowsills of Dana Dakin's home in the old Wilmot firehouse. Just on the edge of her property, construction is under way for the new community center. Beyond that, children play outside the Learning Place preschool.

Dakin scans the construction site where the preschoolers will soon have better classrooms and the rest of Wilmot will have a comfortable place to gather. The sense of community found in towns like Wilmot is a feeling the native Californian wants to spread, not to the West Coast but east of here. To Africa.



Dana Dakin (Courtesy photo)

Dakin has begun a microlending project with the village of Pokuase, near the capital of Ghana. The project, called the Women's Trust of Pokuase Village, lends women in the village between \$20 and \$40 to begin or augment their businesses. Dakin began the project with her own money

but individuals and organizations in Wilmot and the New London region have taken up her cause, giving donations that range from \$5 into the thousands.

"I like the idea of my village here, helping another village somewhere," she said.

Dakin has spent the last 30 years as a consultant who assists money managers wanting to acquire pension fund accounts.

She moved from California to Lake Sunapee 10 years ago. Two years later she bought the firehouse in Wilmot. Here she became involved with the Wilm-



Dana Dakin recently started a microlending program for women in Africa in a village in Ghana called Pokuase. This woman works from a kiosk storefront in Pokuase and provides daycare as a sideline for other mothers who have to take their goods on the road. (Courtesy photo)

ot Community Association, was selected as a board member for the Women's Fund of New Hampshire and got connected with the New Hampshire Writers' Project. Here she found her village.

Last January Dakin turned 60. When a woman, especially a single woman, reaches that point, she can feel "discarded," Dakin said. But she was determined to make her 60s be the youth of old age. She decided, after being successful in her career, it was time for her to give back. But where? And how?

A friend had introduced her to the concept of microlending, which was developed by Muhammad Yunus, a professor of economics at Bangladesh's Chittagong University. The concept is most commonly applied to women because of their needs for maintaining families and their tendency to reinvest in the community. Microlending has been recognized for its success in alleviating poverty by giving direct help to the individuals who need it.

"The money goes on the ground, right to the people," Dakin said.

Dakin decided she wanted to work in Africa and picked Ghana because it is English-speaking and relatively safe. She found a connection in Pokuase through her personal trainer in New York City, whose father still lived in Ghana. Dakin now had a destination and a tentative plan.

"I was determined," she said. "I just said 'Okay, when are you going?' Booking the flight was one of the most scary things."

In March 2003 she was on her way. When she arrived she found a village where people struggled to make enough to survive. Wages were often just \$1 a day, but a meal could easily cost \$2 and families needed about \$200 a year to keep a child in school.

Dakin met with the chief of the village. He accepted her plan but told her she could go on with the project only if she worked through him. Dakin refused. She would only work woman to woman.

"I don't think anyone's ever said that to him," she said. "But I think he understood, intrinsically understood."

Dakin met with different organizations in the village. She visited churches and asked the women to come meet with her at the home office of Agnes Badoe, a woman in the village Dakin found to run the fund from that side of the Atlantic.

The women's businesses mostly consist of hairdressing or making and selling goods such as soaps, beans and rice, or baked goods. She explained to them that the loans were not handouts. They had to be paid back with about 10 percent interest.

The women would be grouped with four to six others in the program. Each would receive a loan, but the group as a whole would be responsible for the repayment of their collective loan amount. She left them, promising to return again with money.

Back in the United States, Dakin discovered the Microenterprise Development Institute at the Southern New Hampshire University and enrolled in courses. She began the paperwork to register as a nongovernmental organization and sold one of her two cars, a 2000 Volvo. It provided her with \$18,000 of seed money.

Dakin returned to Africa in September 2003, and the first round of loans were granted. With more money to work with the women found they could buy raw supplies in bulk and sell their goods for the same prices but with more return.

The trust received a 99.5 percent loan return the first time around and about 95 percent on the second round.



Selling pots and pans: Selling is the most prevalent enterprise for women in the village, much of it door-to-door. Goods range from pots and pans, shown here, to soap, used clothing, plus food staples including eggs and baked goods. (Courtesy photo)

If loans are not repaid, Badoe and other leaders work with the women one on one to resolve any problems preventing repayment. Dakin said a non-payment can actually provide an opportunity to assist a woman in other aspects of her life.

There is also a collaborative pressure that works to make sure the loans are repaid. If one group member does not return her loan even after receiving individual help, the whole group will not be allowed to continue with the program.

While the program is a test of discipline, it "is not about coming down hard on people," said Dakin, who will visit the village twice a year.

Now that the Women's Trust is rooted in Pokuase, Dakin is working with leaders there to expand efforts. The trust has started two new programs in which money is donated to villagers.



Pokuase has a quarry owned by the chief where breaking rock by hand brings \$1 a day. Many have worked there all of their lives. (Courtesy photo)

One gives stipends of about \$7 a month to elderly members of the community to take pressure off the younger generations supporting their families. Another pilot program pays the school fees and costs of books and uniforms for 20 girls, ages 8 to 14, in one of the village's 10 schools.

Lois Magenau, Dakin's administrative assistant, said that the Women's Trust has been well-received in Wilmot. Donations from New Hampshire and from her friends around the country have increased the investment in Pokuase to about \$30,000, according to Magenau, who lives in Andover. The New London Rotary has been a major contributor, donating more than \$2,000.

Others find different ways to contribute. Emily Drew, the librarian at Kearsarge Middle School, washes lost and found items and gives them to Dakin to bring with her to Pokuase.

Magenau said most contributors have the same initial question: Why Africa?

The United States has areas of need, but as a country it has been blessed with abundance, Dakin said. There is so much need in Africa and many opportunities for building new relationships.

She said people too often think Africa is far away and the struggles there are not their problem. But in reality, Ghana is only four time zones east of New Hampshire during daylight savings time.

"These are our neighbors," Dakin said, "and there's so much to do."

For more information about the Women's Trust of Pokuase Village visit www.womenstrust.org or contact: Dana Dakin at (603) 526-4366.

To donate, sends checks made out to Women's Trust of Pokuase Village to P.O. Box 15, Wilmot Flat, NH 03287.

For more resources on international assistance and microlending check out these online resources:

Freedom from Hunger: www.freefromhunger.org

Council on Foreign Relations: www.cfr.org