



WOMENSTRUST
POKUASE VILLAGE

Spring 2008

Greetings All!

WomensTrust has had a very successful six months. Our momentum continues to build, with all three major areas of our mission – microlending, education and healthcare – moving significantly forward. In January, we were in Ghana with eighteen very committed affiliate leaders, potential donors, and volunteers. Ghana was mercifully cool, and we were able to accomplish much.

Microlending

Microlending in Pokuase is the foundation of our success, and the relationships it fosters guide our integrated program. We continue to target poor women with our microloans, helping them to get from an unstable \$1 a day to a stable \$2 a day. Currently 650 of our 830 loan clients are active.

This fall, we added a university-educated chartered accountant, Francis Osei, bringing our Pokuase staff to four. The interest from our microloans covers their base salaries. Plus, at last, we have Internet access in our office.



WomensTrust staff hits critical mass: Kristen, Evans, Gertie, Susan, Francis, Eric, and Dana

Skill Building

Requests for skill building classes have been part of an ongoing dialogue with our Pokuase clients for three years. To meet that need, we are fortunate to have an extraordinary group of volunteers who keep coming back. A perfect example is our NH neighbor and retired Air Force general, Bo Grove. Although all women in Pokuase work, virtually none has any formal business training. Designed specifically for our semi-literate clients, Bo created a course that addresses the basics: income, expenses and profit, in pictures and simple text. In January, he made his second trip to Pokuase and brought along his daughter to assist him. A total of 56 women attended the class, and 24 women received one-on-one afternoon consultations to help apply the course material to their specific businesses. The excitement this course has generated is extraordinary, and this summer Bo and Hannah plan to introduce a marketing component as well as training in basic arithmetic.

Our program innovations create more than just client excitement, and it did not take long for Bo’s class to capture the interest of a group of local university business school students, members of a vibrant Ghanaian chapter of Students In Free Enterprise (SIFE). This international organization encourages entrepreneurial hands-on experience, and we now have an ongoing partnership with SIFE students who teach Bo’s curriculum, with a few of their own innovations, to all our affiliate loan clients.

Microbusiness

Developing a sustainable microloan program in our view necessitates formally supporting microbusinesses – local entrepreneurs with employees. We took our first step with the roll-out of phase one of the “Entrepreneurs Club,” in which we are providing loans from \$400 to \$3,000 to an initial group of twelve women whose businesses meet a regular payroll. We were able to launch this program with a \$10,000 grant award from the United Nations African Mothers Association (UNAMA) – a US-based group of African women connected to the UN – who fund annual grants to women back in Africa.

Trash to Treasure

In January, Vermont-based fiber artist Jackie Abrams traveled to Pokuase to teach women the art of fabricating handbags from the black plastic market bags that litter all of Ghana. Jackie’s classes drew a talented group of women interested in learning how to crochet using this recycled “fiber”. During the first few days of classes, Jackie kept reminding the women to “relax their stitches”. In Ga, this translates to *kami ami* (“keep it loose”).



Jackie launches KamiAmi



KamiAmi women with their bags

Employing business-planning skills from Bo’s class, the women formed a cooperative and unanimously chose KamiAmi as the name of their enterprise. Clearly, a microbusiness can take many forms, and this one – with a trash-to-treasure twist – has the potential of expanding into the global market. The project was made possible with a \$5,000 grant from the General William Mayer Foundation, and we expect a line of KamiAmi bags to be available in the US next year.

Education

Keep Girls in School Scholarship Program

Research definitively shows that educating girls dramatically improves all social indicators in a developing country, and we see a growing positive impact of education on each trip. This year we nearly doubled the number of girls in our Keep Girls In School program from 64 to 115 students on scholarship. As we continue to refine our relationships with teachers, families, administrators and the girls themselves, we ensure the program’s success. We are committed to quality – providing assistance to the brightest of Pokuase’s poorest girls – and will grow this program to a 200-student capacity this year.



GEEC girls explore creative writing.

GEEC

The Girls Exploration and Empowerment Club (GEEC) is an extraordinary three-year curriculum co-authored by two young women who traveled to Pokuase last summer. Designed to address the gender gap that widens dramatically after primary school, GEEC carefully targets the challenges girls face as they

transition from Junior Secondary School (JSS) to Senior Secondary School (SSS). The once-a-week course encourages critical thinking, rewards imagination, hones reading and science skills, and has introduced the girls to the Internet, email, and their own blog: (www.girlslearning.blog.com). The GEEC girls are becoming role models for a new generation of Pokuase girl students, and very intentional about their futures.



GEEC students on their way to the Internet café.

Health Care

Health Screenings

A truly exceptional collaboration of volunteer healthcare professionals drives our health-screening program. Spearheaded by the president of the NH Nurse Practitioners Association, assisted by two adjunct professors from the UMass Worcester Graduate School of Nursing, and joined in January by a student nurse from Colby-Sawyer College, this program collaborates with local healthcare providers to impact the staggering 20-percent maternal mortality rate in Pokuase.



Colby-Sawyer nursing student Kristin LaRoche screens for anemia.

We are finding that simple screenings for anemia, followed by inexpensive interventions in the form of vitamins with iron, result in a significant improvement in hemoglobin levels, which increase positive outcomes for mothers and infants. In just two trips the nurses screened 735 women, built trusting relationships with local healthcare officials, formed a local advisory council, and are working on a community-based model for sustainable healthcare delivery.

Broken promises and lack of follow-through are a recurring theme in international economic development. With trust as our goal, we have long maintained that showing up in Pokuase twice a year is one of the most important things we do. Last summer, a survey conducted by student researchers from Seattle University confirmed our intuition. Their research tells us the women of Pokuase are amazed at the growth of our programs, and are deeply comforted that we keep coming back!

Affiliate Loan Programs in Ghana

Amasaman – Judy Willsey, principal of World Class, our first affiliate loan program, made her third trip to Ghana in January. With over 250 loan clients, they have hired a full-time employee to oversee the day-to-day loan operation as well as drive new initiatives – most notably, the drilling of a very productive 240-foot well in a nearby village. Funded by a group of women in New York City, this much-needed gift of sweet, pure water greatly impacts the lives of villagers who previously only had access to a polluted stream.



How sweet it is!

Ofankor – With 96 loan clients and growing, The Village Net (TVN), our Seattle-based second affiliate, is also testing the replicability of our model with loan programs in two villages in Kenya. This summer, graduate students from Seattle University will accompany TVN founder Professor Harriet Stephenson to Ghana for a study tour with an emphasis on social enterprise.

Medie – In January, we launched our third affiliate loan program with 66 loan clients. Principals Kathleen Gibbs and Kay Farjadi of their California-based Joy2theWorld spent a productive week that began with introductions to the chiefs of the four towns their program will serve, and ended with an official celebration at a tented two-hour event attended by all the local dignitaries and 300 townspeople. Entertainment included a play, in English, performed by a group of Muslim schoolgirls titled “Anything a Man Can Do, A Woman Can Do Better” which we are glad to report was *very* well received!

Village to Village – One Village at a Time

In this our fifth year, the word is clearly out about our successful community development model. Our grassroots approach is working, and many agree it is the power of engaged individuals that creates the most lasting change. In the last two months, Dana has been a featured speaker at the Kennedy School, Dartmouth College, and in connection with the UN Commission on the Status of Women, talking to a variety of audiences eager to hear of our model and its progress. We are keeping very good company. But then, we always have. Your continued generosity is having an extraordinary impact on the communities we serve in greater Pokuase, with women and their families directly benefiting from your support. Please know how very grateful we are to you all.

Warmly,

Susan Kraeger, Executive Director
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