

Area Organization Helps Women In Africa

By Heather Makechnie
For the Beacon

Dana Dakin could have rested on her laurels. She's had enough success and helped enough people in her career as an investment counselor to now retire into obscurity and solitude. But she hasn't retired and she doesn't rest.

"While I am not ready to retire, I choose my clients very carefully," she admits. "But I believe that we live our lives in thirds. The first third is spent learning, the next third we earn, the last part of our life is spent returning ... returning to others what we have in abundance. It's time for me to return."

From her home in Wilmot, Dana has created a magnificent return, one that, like a good investment, keeps growing. Along the way, many have been persuaded by their own innate goodness and concern for others to join her. Women like Andover residents Lois Mageneau and Anna Hanlon.

What Dana has done could fill a book, but in a nutshell she has created an acclaimed micro-lending program for women in the West African nation of Ghana. Dana was uniquely prepared by her formal schooling and business experience to found a non-profit organization, WomensTrust, Inc., which has made capital available to poor women in the village of Pokuase, a town with a population of 10,000 located 20 miles outside the capital city of Accra.

The money is lent to over 1,000 women (one tenth of the population) to improve their small businesses. They form small groups of four to five members in order to apply for small loans from WomensTrust. They repay their loans with 13% interest, and apply peer pressure to make sure that others in their lending group do the same. When all loans are repaid, the group is then eligible for further loans, and so forth.

By small increments they improve their returns, directly affecting the economic stability of themselves, their families and their community. In Pokuase, where the average income was \$1 a day, raising the income to a stable \$2 per day

is a 100% increase in the standard of living. WomensTrust has been so successful that other micro-lending organizations are using it as a model around the world.

The capital for this effort initially came from the sale of one of Dana's cars, supplemented by donations from individuals in Wilmot and Andover. Lois Mageneau, who lives at Ragged Mountain Fish and Game Club in Potter Place, was one of the first to donate, as were Nan Kaplan, Anna Schultz, and Betsy Woodman. "They were the first group I ever went and talked to about my project," says Dana. "And they were the first to add money to my own small contribution. That seed money has grown to a large tree."

Dana explains that in the US today, many are yearning for a way to give back. "We hear about the suffering and problems in the world, but it all seems so far away. We wonder what we can



Dana Dakin, founder of WomensTrust
Photo: Heather Makechnie

do, how we can do it, in the belief that it would have to be something big. We are amazed to find that by small but well-timed and well-placed applications of what we might consider inconsequential resources, we can actually change the course of the world."

That's what Anna Hanlon did. Anna lives in Andover and works at Proctor Academy's computer lab. All students at Proctor have a clamshell computer that fits in their backpack. All those computers are maintained and programmed in the computer lab.



Students from Dartmouth College helped Ghanaian students master the laptops that Proctor Academy donated to WomensTrust.

Occasionally some of the computers malfunction and are "retired." When Anna met Dana and learned of WomensTrust, she began to think about those computers. In the past, after being refurbished, they have been donated to libraries or schools. "Why not donate them to WomensTrust?" thought Anna.

After receiving permission, Anna did what she does so well ... troubleshoot and repair, patiently sleuth out glitches, reformat, and rebuild. Each of 15 computers was overhauled to near new condition. Then they were donated by Proctor Academy to WomensTrust.

As it happened, five Dartmouth business students, who were very interested in micro-lending, took the clamshells with them to Pokuase during spring break and taught sixth and seventh grade village girls how to use them. This one small act will have ramifications for generations. Proctor hopes to donate more computers.

"Everything connected with [micro-lending] is a challenge," says Dana. "We have learned not to collect stories of best practices. We collect stories about mistakes - and learn from them."

"One lesson we learned is that while lack of capital is a critical factor in creating poverty, the root causes include lack of educational options and lack of basic preventative healthcare. Unless all three of these needs are met, a loan to a business will not create lasting economic stability."

So with micro-lending as its core idea, WomensTrust began to incorporate healthcare and education.

"Now educational support is provided to more than 250 women and girls through scholarships and enrichment courses, adult literacy classes (most were signing their names with a thumbprint) and skill-building workshops. And close to 800 women and children have improved access to diagnostic and preventative healthcare, medicines, and education to address critical health issues, with a focus on maternal mortality rates that are among the world's highest."

Dana adds, "Research definitively shows that educating girls dramatically improves all social indicators in

a developing country. WomensTrust provides scholarships annually - more than \$20,000 to date - to more than 116 recipients so that girls can stay in school. After-school support includes computer training and other enrichment programs that assist girls in transitioning from primary to secondary school and beyond."

Not only have individuals and organizations donated money to WomensTrust. Most of the additional educational and health services have been made possible because of volunteers who go to the village and set up these classes and clinics, and then keep returning. College students, retired professionals, healthcare workers, all have donated time and money to be a part of the program at ground level.

"At first the most common comment from women in the program was, 'We've been praying for you, what took you so long?'" says Dana. But now the most common comment is, "You came back. We trust you."

WomensTrust is a successful model now of how individuals and groups can bring their small resources to another part of the world and make a huge difference, one village at a time. Plans are underway to construct, in 2009, a Women's Resource Center in Pokuase that will not only enhance delivery of services there, but also serve as a base for training and mentoring the replication of the Women's Trust model in other villages and countries.

If you would like to contribute to this momentum in any way, contact WomensTrust at PO Box 15, Wilmot Flat 03287, or call 526-4366. To learn more, go to WomensTrust.org.

Avalon from page 30

shire, and trained at Tufts, Gaff joined the Pleasant Lake Veterinary Hospital of Brian Prescott, DVM, upon graduation. "Brian Prescott is an amazing, accomplished surgeon and a great teacher. I would not be the professional I am today were it not for Brian as a mentor. I am looking forward to expanding upon what I learned from him in my new practice."

AMY SCHNEIDER M.D. FAMILY MEDICINE

8 Lawrence Street
PO Box 120
Andover

735-4363 phone • 735-4364 fax

SERVING
ANDOVER'S FAMILIES

Same Day Appointments Available