

*Capital of*

**H O P E**



A visual documentary on the  
effects of microfinance in Africa

Mark Tuschman

© 2009 Mark Tuschman. All rights reserved.

Designed by Paul Pruneau | Teamworks Communications, Inc.

- 2 Consequences of neglect
- 18 Imagination, improvisation, inspiration
- 28 Hard reality, crushing poverty
- 36 Turning despair into confidence
- 86 Educate a woman and you educate a family
- 121 Acknowledgements

CAPITAL **HOPE**



the consequences of neglect.

During the course of 2007 and 2008, I made several trips to Ghana to document the **effects of a microfinance program** in Pokuase, a small town approximately one hour outside the capital of Accra. I had traveled to Ghana for various photographic assignments and found the poverty pervasive and daunting, but it was offset by the ever-present kindness and warmth of the wonderful Ghanaian people. Because poverty in the Third World is so endemic, I wanted to see for myself if microfinance offered a possible solution — a pathway out of the endless cycle of hardship.

WomensTrust, a microfinance program founded by Dana Dakin, afforded me the opportunity to document their projects. There were several advantages in working with WomensTrust. Dana had come from a successful business career in investment marketing. At the age of sixty, she made a commitment toward service: she traveled to Ghana to start a micro-credit program for women that would fuel entrepreneurship and economic development. She was highly motivated and approached microfinance in a very holistic way, attending to healthcare and educational needs in the community as well.



The photographic essay that follows captures my **visual impressions** of the effects of WomensTrust microfinance on the community of Pokuase. The photographs are grouped into several chapters that, as a whole, attempt to tell a story that transitions from the harsh reality of poverty to the far horizons of hope. The first two chapters' images are taken throughout Ghana and illustrate the environment of poverty. Ironically, the textures of decay and disrepair provide a rich visual landscape, which is in stark contrast to the reality of actual living conditions.

















imagination, improvisation, inspiration.

Ghanaians make do with very little material resources, and I was consistently impressed with people's creative solutions in response to daily needs; this is well exemplified by children's substitution of trash for toys in their game playing.

Some of the most basic infrastructure and services, such as safe drinking water, sewage systems, clean cooking energy, and reliable sources of electricity, are starkly absent. Poverty also has **devastating consequences** for the environment; forests are routinely destroyed because wood is the main fuel used for cooking.









An aerial view of an open-pit mine in Ghana. Two workers are seen carrying heavy loads of large rocks on their heads, walking along a dirt path within the mine's excavation. The terrain is rugged and reddish-brown, with large piles of rocks and debris scattered throughout. The workers are dressed in simple, worn clothing, highlighting the harsh conditions of their labor.

hard reality, crushing poverty.

In the town of Pokuase, poverty is not quite as pervasive as in other areas within Ghana. But in the open-pit mine, located several miles out of town, people with no source of income work for one dollar a day in the blazing sun, carrying heavy loads of large rocks, and spending endless hours smashing them into gravel usable for construction projects. Without any other economic opportunities, this is the kind of grueling physical labor that people are forced to do in order to survive.







turning despair into confidence.







The loan recipients in Pokuase embody the **heart of opportunity**. Over 2,200 loans, totaling nearly \$200,000, have helped more than 1,000 women expand their businesses. Most loans enable women entrepreneurs to provide goods and services to the local community. Women receive loans for providing baked goods and bread, preparing cooked food and drinks, sewing clothing, selling charcoal, and offering hair styling services.





At first glance, the economy of Pokuase appears to be essentially based on barter. But the process of receiving a loan and paying it back has a profound psychological impact. The small loans that these women receive allow them to grow their businesses, and the difference between earning \$2 a day and \$2.50 to \$3.00 a day can be enormous. However, the most important impact of WomensTrust is providing a sense of **hope and confidence** to the loan recipients. It is hard to underestimate the positive effects of this change in attitude. It is my hope that these images portray a sense of the self-determination and assurance that these women embrace in each of their ventures.















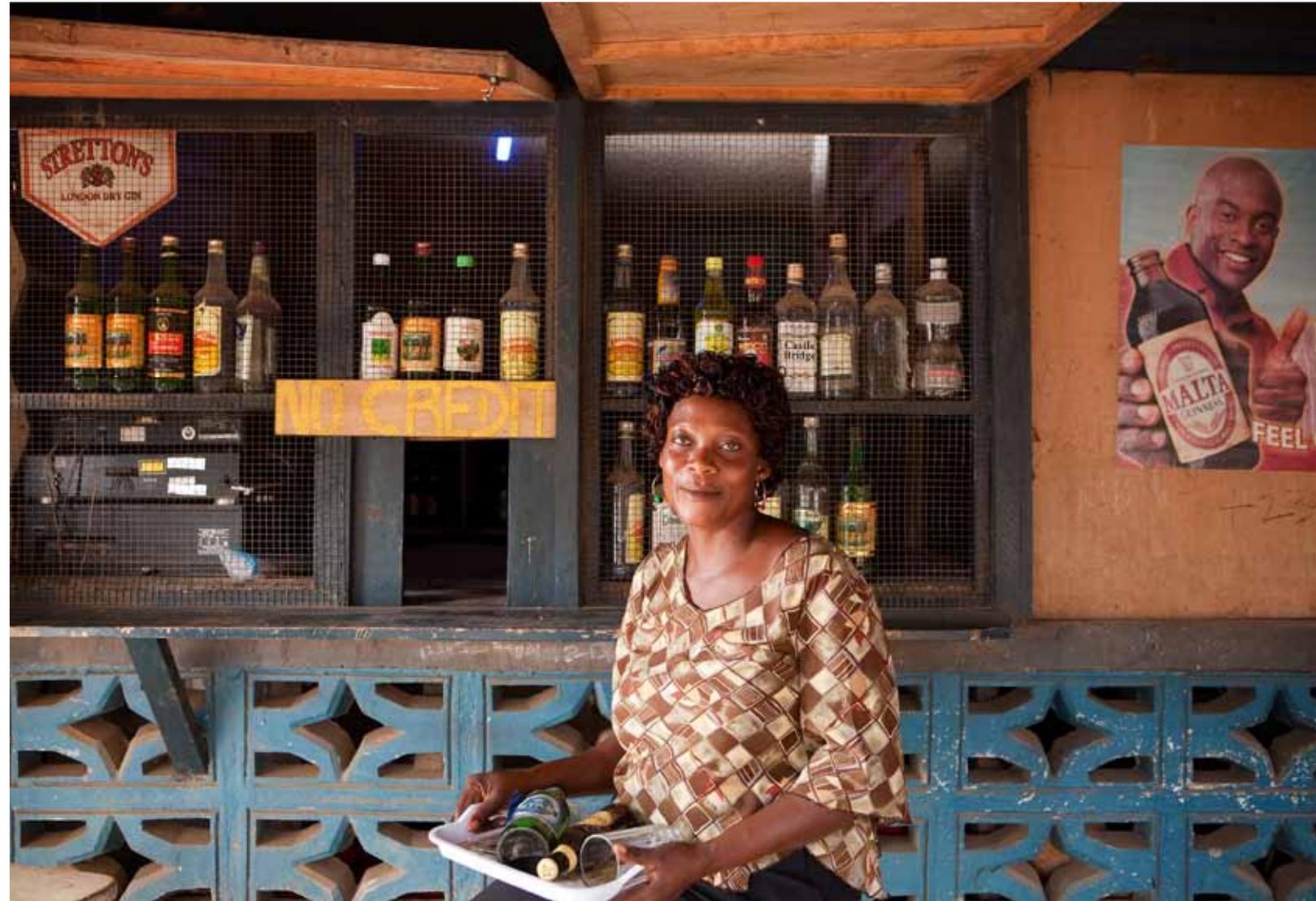










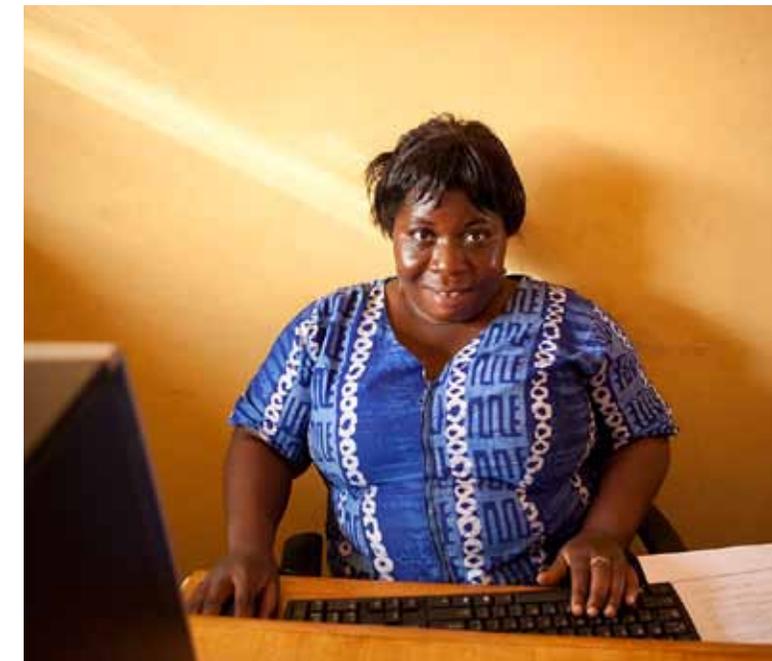








An **Entrepreneurs Club** was founded within the WomensTrust, which grants larger loans of up to \$3,000 to help businesses reach the next level of growth. Loan recipients have learned to place a monetary value on their labor, to keep business records, and to actually pay themselves each week. Not surprisingly, this group has a 100% loan-repayment record.













What is even more inspirational in the village of Pokuase is the specialized WomensTrust program that grants scholarships exclusively to girls, enabling them to attend school and receive an education.

Statistics have shown that education, and educating girls in particular, is a vital component to economic development and achieving a long-term reduction in poverty. In a speech to his fellow Ghanaians in the early 1900s, the visionary educator Dr. J. E. Kwegyir Aggrey declared, “The surest way to keep a people down is to educate the men and neglect the women. If you educate a man you simply educate an individual, but if you educate a woman, you educate a family.”

educate a woman

and you educate a family.



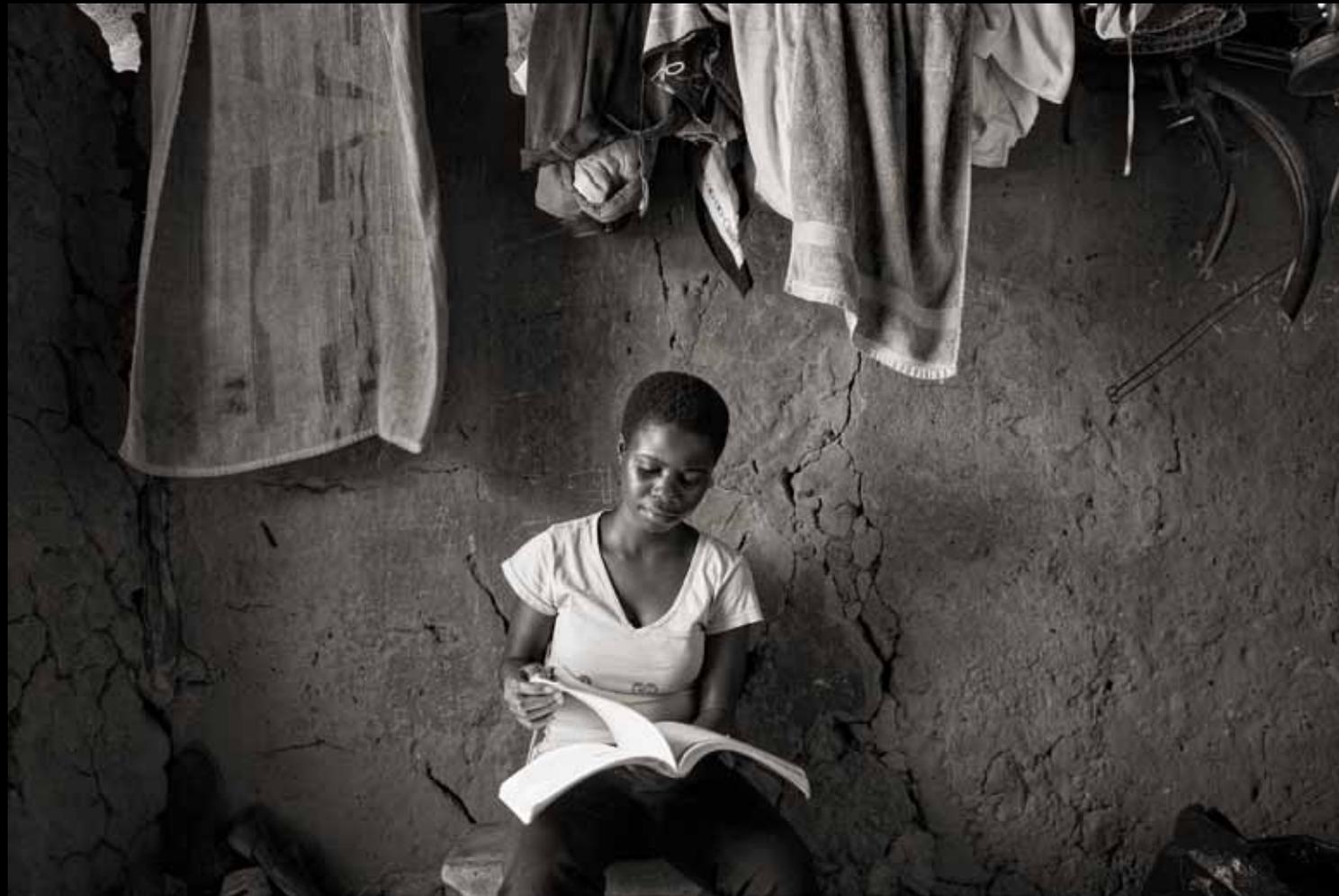


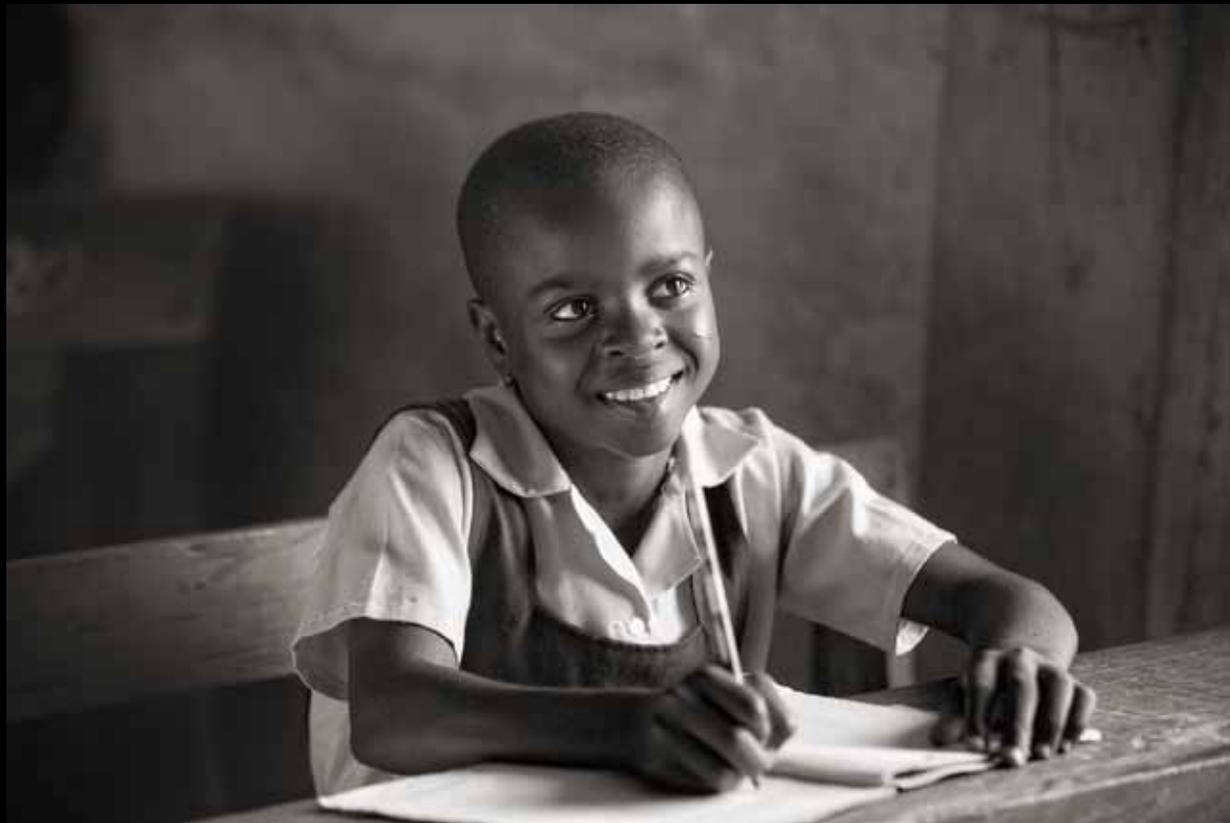




Girls' education is a vital key to lasting development. Even in these times of global financial crisis, rising uncertainty, and increasing unemployment, the economic case for continuing to invest in girls' education is beyond question. A recent report from the World Bank on poverty reduction stated: "Women's economic empowerment is essential for economic development, growth, and poverty reduction – not only because of the income it generates, but also because it helps to break the vicious cycle of poverty."

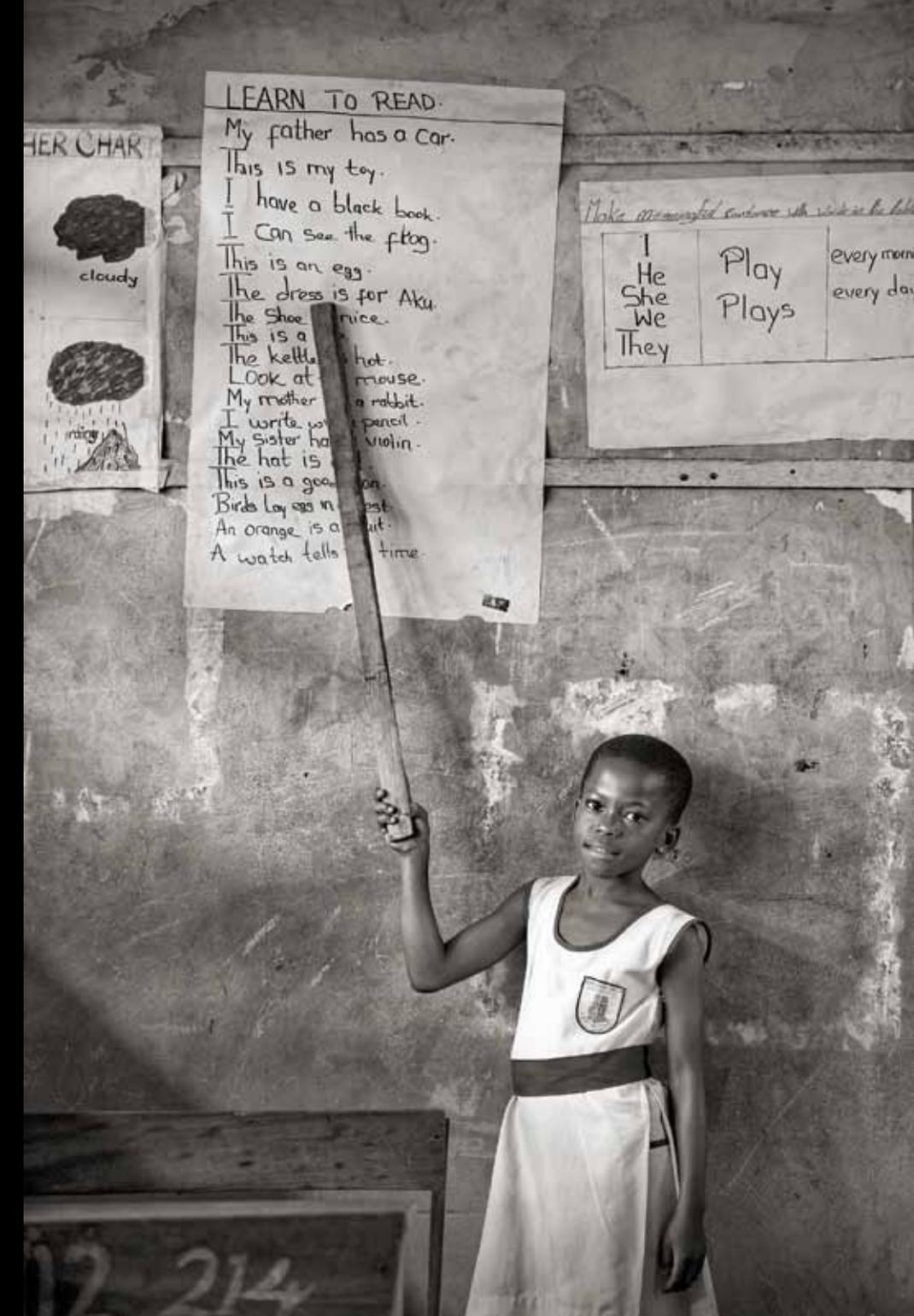








An educated girl will of course have better economic opportunities, invest more resources in fewer children, and insure that her own daughters and sons are educated. It is also to the credit of Dana Dakin and WomensTrust that they provide these very important scholarships to the talented young girls of Pokuase, since education is clearly the best investment in the future of this community. They have also established a Girls' Exploration and Empowerment Club (GEEC), a three-year program that empowers young girls approaching secondary school. Its curriculum is structured to provide critical thinking skills, cultivate imagination, and provide role models.







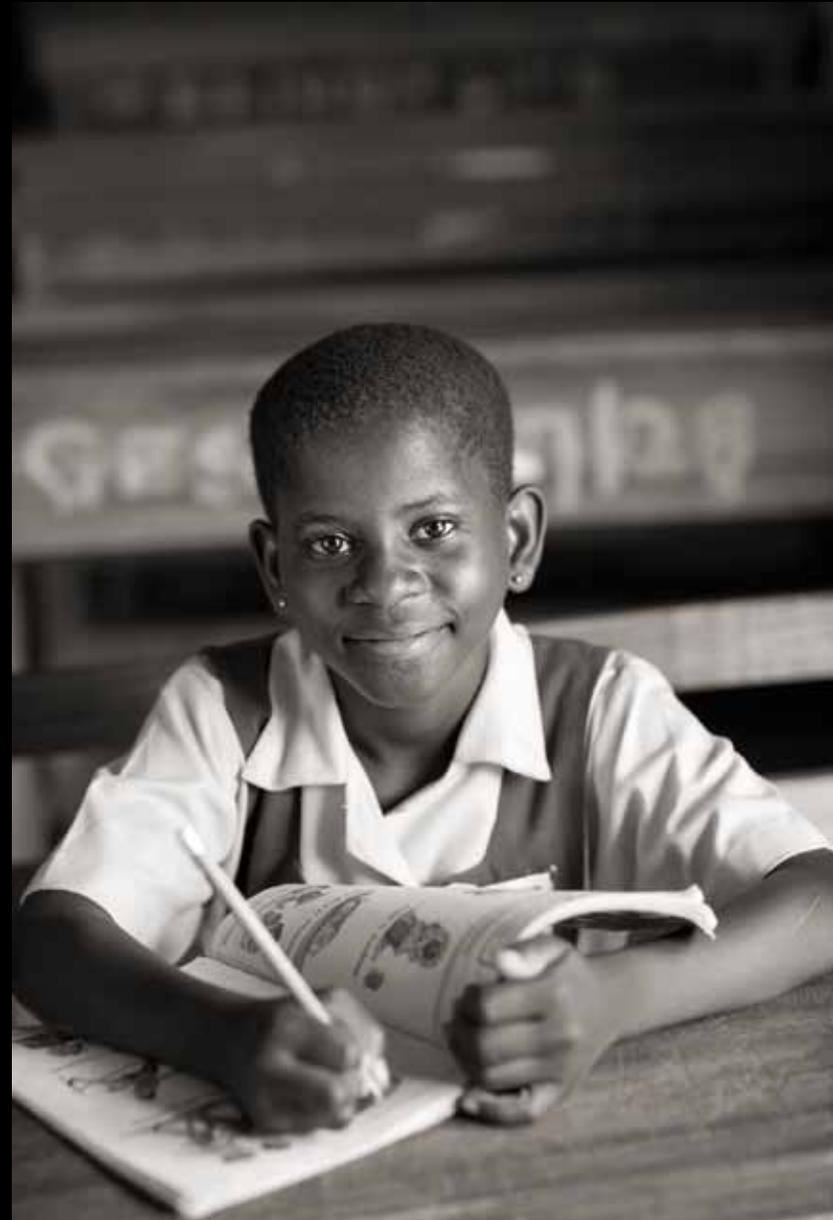
The spirit, determination, and eager and open minds of these young girls stirred me with optimism: one can only imagine the possibilities and potential they have to change the future in Pokuase and beyond. If the grantees make just enough extra money to send their children to school, then perhaps this outcome is truly the capital of hope.













The end. Their beginning.



I am very fortunate to have such a supportive family whose artistic editing and writing skills are far better than mine. My wife Jana, my daughter Eva, and my son Avi have all given me wonderful feedback and suggestions that have helped bring this book from concept to reality. My friend Paul Pruneau of Teamworks Communications is truly a brilliant marketing and communications professional, and his skill is evident throughout this book; in particular, he came up with a perfect title for this work.

Above all, I have to thank Dana Dakin who trusted me to document the WomensTrust project. I am really humbled by so many of the women and young girls that I photographed in Pokuase. Their hard work and motivation to improve their lives is truly inspirational. It is no small matter that they opened up their homes and schools for me to document their lives, and I thank them for that. Gertrude Ankrah, director of the program in Pokuase, was a great help in arranging all of the logistics.

I also have a wonderful group of friends who have been so supportive, and I would like to acknowledge them here. For the last several years I have been involved with a group of photographers, including Robert Kato, Marvin Wax, and Larry Stueck. I have learned much from all of them. I also want to acknowledge our close family friends who have been a main audience for my personal work; I am especially grateful for the encouragement from Bruce Beron and Diane Jordan Wexler, Bob and Naomi Mindelzun, Irwin and Ceevah Sobel, and Paul and Berta Rovner. I am also grateful to Roy and Carol Blitzer, Herman and Renee Winick, Joe Tuschman, Marcy and Jeff Abramowitz, Julie and Kent Brown, and Dov and Cathy Rosenfeld. And a special thanks to Doniece Sandoval, who organized a fundraising exhibit that allowed me to continue my work in global health and development.

## Acknowledgments

# CAPITAL **OF** HOPE

As I have grown older, I have become increasingly motivated to use my photography to communicate in a more socially conscious way—to expose people to both the degree of human suffering that exists in today’s world, as well as to the courage and fortitude that people manifest to overcome it.

Over the course of working professionally for 30 years, it has been easy to imagine having been born into completely different circumstances in which I would have been shaped by radically different environments, cultures and worldviews. Indeed, I know that I have been privileged and fortunate to have been born into an affluent culture with tremendous opportunities. I believe that it is especially important for people in our society to understand other cultures and the enormous difficulties that people in other countries face daily in order to simply survive. The human condition is wrought with great uncertainty and suffering and yet, the human spirit and hope for a better life can grow even stronger in the face of adversity I am constantly inspired by the profound fortitude of people living in difficult conditions and the empathy and commitment of the many people who aid and give counsel to the those less fortunate.

I believe that is my moral obligation to use whatever talents I have as a photographer to transcend our limited worldviews and to help bridge the gap between cultures of affluence and poverty. Since photography is a universal language, I hope that my images will move viewers to respond not only with empathy, but also with action. I try to photograph people with compassion and dignity in the hope of communicating our interrelatedness. In the words of Sebastiao Salgado, whose work I greatly admire. “If you take a picture of a human that does not make him noble, there is no reason to take this picture. That is my way of seeing things.”

*Mark Tuschman*

Award-winning photographer, seasoned story teller, visual artist, supportive contributor to causes that improve the human condition, global traveler, and citizen of the world, Mark Tuschman, is available to help you tell your visual story and share the effects of your organization on the people you serve. Just contact him at your convenience to discuss your needs.



**Mark Tuschman**

300 Santa Monica Avenue  
Menlo Park, CA 94025

Office 650-322-4157

Mobile 650-867-6364

[mark@tuschmanphoto.com](mailto:mark@tuschmanphoto.com)

[www.tuschmanphoto.com](http://www.tuschmanphoto.com)

# H O P E

*Capital of*



Mark Tuschman