

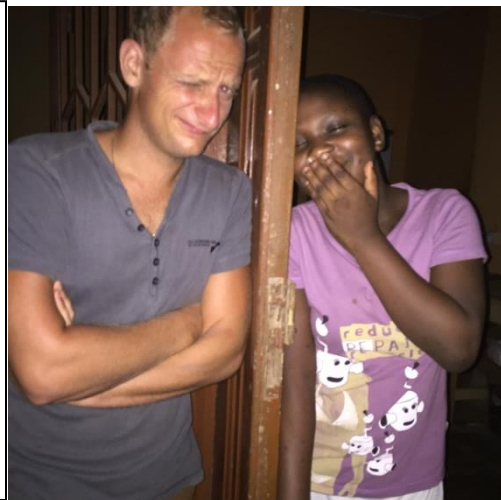
# Lumos Final Report- Haley Culpepper

While it is hard to summarize my experience in Ghana for those who were not there with me, it seems most important to say “thank you” first. Thank you, to all who considered me, chose me, and supported me along the way. Those two months in Ghana were life changing in ways I am still discovering, and my experience would have never happened if it was not for the Lumos award. Now that I am so far from the emotional and mental state of preparing for Ghana, I am really trying to go back and draw out exactly what picture I had in my mind. Before I left, I think I expected to be very necessary in the community, to be busy, and to be learning a lot about micro finance. When I found out I would be living in a rural area (village) that frequently lost power and had no running water, I expected to fail. I began second-guessing myself and trying to discern just how capable I was of “roughing it” for so long. Before going to Ghana, I remember making a point to not have too many expectations, because I knew they would all turn out to be different than what my actual experience was. But regardless of my efforts to not expect anything particular, I hoped that I would be working alongside inspiring women and seeing the fruit of my labor all at the same time.

The reality of Ghana was so much better than I could have ever thought up. There were plenty of challenges — bucket showers, the diet, the language and communication barrier and racial differences — and then there were the opportunities to adapt and overcome those challenges. My reality became going to sleep around 8:30/ 9:00 PM and waking at sunrise to the sound of chickens and our host family bringing in water from the well. My reality became waking up slowly, eating sliced white bread with fake nutella and powdered Nescafe for breakfast, taking a Tro-Tro to work, waiting an hour and a half for women to show up, holding a loan meeting or loan counseling session, and then taking a Tro-Tro back home again for lunch. My reality was naps and reading after lunch, doing all of my laundry by hand outside and hanging it to dry, going for long walks and studying for my next semester in my spare time. Ghana presented me with a lifestyle I could have never come to know in the United States.



On the right, a woman named Hope teaching me to peel cassava root. On the left, fellow volunteer Jos (from Holland) and our host sister, Erica.



Lessons learned from my host community included the importance of spending time with family, rest, and not placing too much value in earthly things that aren't truly satisfying (planning my day around meals, exciting events, etc.). My host "family" consisted of host mother, Naomi, Erica (Naomi's daughter), and Esther (Naomi's cousin), along with volunteers cycling in and out from Holland, Japan, Canada, Denmark, Germany, England and America. The community of Akuapem Hills (our town/ village) taught us the value in investing in and knowing/ caring for your neighbor. Ghanians taught us how easy it is to just say hi to somebody and the importance of always inviting your friends to share a meal with you (to literally eat off of your plate). Pressing social issues that caught my eyes were child labor, lack of a living wage, lack of "developed country essentials" such as proper electricity, the availability of running water and access to medicine, and the corruption that is widely-known and rampant in developing countries. My individual experience with each of those things challenged me to think about just how lucky I am to be born where I was, and motivated me to think critically about what can be done.

My project was rather straight-forward and simple — something I didn't expect. Upon completing "training" for one hour, I was basically handed the reins and told that I was in charge of the micro finance project. My supervisor, Gifty, was still women's main point of contact when they had received loans or were interviewing for a loan, but because I study what I do (economics) and had read up on micro finance before I left, Gifty and Projects Abroad took my observations and suggestions to heart. I was taught how to use the loan book — to literally write by hand a woman's loan and repayment information. I collected the money (20 Cedis or approx. \$4) and documented it each week, informed the women about their progress, and even interviewed/ selected who of the new loan applicants would receive money. We would visit one village daily, M-Thurs., with a total number of four villages that we were operating in. On Fridays the other micro finance interns and I would work in the Projects Abroad office to write a weekly report for Projects Abroad Ghana headquarters and make sure that we had tracked all of the financial information for the week properly.



The pictures above are from two different villages, and are of women from our Tuesday and Thursday groups. The picture on the right, our Tuesday group, blew me away with their dedication to improving their own lives and working hard to pay back their loans. Pictured is their group leader, willingly taking charge of the loan repayment meeting by taking attendance (group-imposed practice on themselves), collecting money and taking notes during our business and health workshops. The impact that Projects Abroad volunteers were making in these communities was very hard to track, as some women were not as open about their business and financial practices as we would have liked. Nevertheless, the attitude of thankfulness for believing in them, trusting them, and helping them with their work was always there. I saw some women begin and complete loans, and that to me was an accomplishment. My personal impact on their lives is hard to understand, as the women from loan groups have no way to stay in touch with me. But hearing that Projects Abroad took my suggestions about how to better use volunteers in the micro finance internship program is a win, and I am hoping that more one-on-one, volunteer-loan beneficiary interactions will increase everyone's chances for success. It was clear that women who received loans were better off in the short run because they were able to stop buying their capital on credit, alternatively paying for goods immediately, so as to not go into debt.

To be honest, I am still trying to discern the ways in which Ghana has impacted me. Immediate impacts that living there made on me are things such as appreciating the little things (hot water, soap, fresh fruit), conserving resources, and thinking twice before complaining about trivial matters. Ghana stretched me to trust the process, be easier going and ready to adapt, and that we have more in common with one another than we have differences. Ghanians inspired me to want less, the importance of long meals and good conversation, and that being giving towards others is rewarding in itself.



My advice to future Lumos travelers begins with this —apply! If you are passionate about whatever project you are hoping to do through Lumos, take the time, put in the work and communicate to everyone about how serious you are about chasing this dream. My second piece of advice is to open your mind and be prepared for anything. Going into your placement open minded is the best possible thing you can do to prepare yourself, because something

crazy will happen without a doubt and you will be better prepared to handle the situation and react accordingly. For future Lumos travelers who have been accepted and are preparing to embark on their adventure, pack a journal and write everything down. Save bus tickets and take too many pictures. My journal and memorabilia that I collected have been the most crucial parts of putting together my Lumos presentation. I took time every day to journal about what was happening, which things I was learning and my shared experiences with friends.

I can't stop recommending my friends with big dreams to apply for the Lumos award because it truly was an empowering, eye-opening and life changing experience. My year would not have been half as beautiful and fruitful had I not been given this opportunity. Again, thank you so much to all of the people who made my micro finance internship in Ghana possible for me.