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International Educator

The UNH Center for International Education Newsletter

Spring 2012

SPRING BREAK IN GHANA IMMERSES STUDENTS IN CUTTING-EDGE MICROFINANCE

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by William Maddocks, SMDP Coordinator



Siddharth Prabhakar '10, third from left, visits Women's Trust in Pokuase, Ghana in March 2010

Each March, UNH's [Carsey Institute](#) co-sponsors a two-week intensive training workshop for microfinance professionals in Accra, Ghana. Microfinance is perhaps best known in relation to the work of the Grameen Bank, making small business development loans to poor women in Bangladesh. In Ghana, microfinance is a broader endeavor, encompassing lending, savings, insurance, and other financial services to a range of customers, from poor rural farmers to somewhat more affluent urban traders who belong to savings associations. Carsey partners with the Ghana Microfinance Institutions Network to present the Sustainable Microenterprise and Development Program (SMDP) — a world-class training program serving people from all over Africa.

The March SMDP training coincides with spring break at UNH, and for the past three years, UNH undergrads have had the unparalleled opportunity to travel to Ghana and be part of the team that makes this unique training program possible. With financial support from the President's Office, students visited small microfinance banks and savings groups in greater Accra, led focus groups to collect marketing data from participants, and learned first-hand about the diverse and dynamic economic development programs which

challenge systemic poverty in Africa.

This short but powerful experience in Ghana clearly makes a lasting impression on the students who participate in this spring break African adventure. Economics major Siddharth Prabhakar traveled to Ghana with us in March 2010. A few months after graduation, he returned to Africa as an intern at a South African microfinance institution. The internship turned into a full-time job with the Small Enterprise Foundation, the oldest and most-respected microfinance organization in South Africa. Brittany Hill, a 2011 UNH graduate who joined the Ghana SMDP training last year, went on to join the Peace Corps and currently works in local economic development in Moldova.

The Carsey Institute is proud to directly engage students in its development activities abroad. The spring break program not only gives UNH students knowledge and understanding of the social, economic, and cultural richness of Ghana, but also a wider insight into the challenges and positive contribution microfinance initiatives give poor women there and throughout Africa.



Brittany Hill '11, interviews a microentrepreneur in Accra, Ghana in March 2011

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