

Bio: Mike Turner

Mike has had the wonderful opportunity of working as the financial planner for Valley Credit Union for the past twelve years. He has been in the financial services industry for seventeen years. Mike enjoys helping member / owners reach their financial goals and achieve their retirement plans. He has spent some time in Africa volunteering for the Canadian Cooperative Association in Uganda and Ghana. This partnership has allowed Mike to be able to spread the success of CCA and its development programs to various organizations in Nova Scotia. Mike and his spouse Nancy enjoy travelling and spending time at their cottage at Trout Lake , Nova Scotia. He feels that he has been blessed with the people he has met in Africa and the hope that they have for the future.

Speech:

My dear old dad used to say: Behind every man is a good woman!

That certainly is the case in Ghana and most of the other countries in Africa. Women are an integral part in the family unit and they contribute greatly to the income and the very existence of the family.

My story this evening is about an 18 year old girl by the name of Elizabeth Azekaro who grew up in a small village 30 km. outside the northern city of Tamale. Elizabeth's life and upbringing is very typical of most rural Ghanaian women who struggle to better themselves in an environment that is often very unforgiving.

THE WALKING WOMEN OF GHANA:

My first memories are: of me strapped to the back of my mother who seemed to be always walking. My mother was the main provider for my father was often away working in the city to help provide the income we needed to survive.

My mother's day started early in the morning as soon as the sun came up. She would walk miles to get firewood in order to have wood for the days cooking. I never quite realized how she carried me on her back and yet carried a large load of dried firewood on her head.

Walking was the only way we had to get the things we needed. Walking to get charcoal, walking to get water at the community well, walking to wash the clothing, walking to dig yams and other vegetables. In the dry season it was often 40-50°C and in the rainy season the mud was unbearable.

In Ghana you begin to walk as soon as you are able – usually 11-12 months. It was no different for me. As soon as I turned 11 months, I was expected to walk on my own. Of course my older brothers and sisters were in charge, but I was expected to behave and walk for myself. When I turned 4 years old I began to walk for water and firewood. My whole day was spent walking with a purpose in order to keep my 7 brothers and sisters from going hungry.

God acts in mysterious ways; a new catholic school was built only 5 kilometers from my village when I was 6. I now was fortunate to be able to go to school. What a great privilege.

Walking the 5 kilometers each way in all sorts of weather was not a hardship but a great adventure every day. Mind you, my other chores were still there after school. School was my safety net; it gave me all the things that were missing in my local village life. But in Africa this all ends at age 15 unless you have wealthy parents. My school days were finished; I was expected to go to work and earn an income for the family.

There were no local jobs so the only place to go was the city of Tamale. I had many jobs at first until I noticed the street vendors selling things to people in cars and buses. With some financial help from my parents I began a career on the streets of Tamale. I walked the busy streets of the city from early morning to late at night selling everything from matches to dried fish. I was a good vendor and I saved some money every day and sent the rest home to my family.

I walked many kilometers daily. Heat, torrential downpours, sandstorms, pollution, traffic, loud car horns, sickness, NOTHING stopped me from WALKING. I needed to be able to walk in order to sell my goods.

Every day I walked past a small store front building called a Credit Union. Many women would go in and out daily. An older vendor told me about the Credit Union and how you could save your money in a good safe environment.

I joined the small Credit Union. Once I became a SAVER I was encouraged to expand my business. I noticed the rich people would often buy fresh fruit over the other things the street vendors offered. I applied for and got a small loan in order to change my business. Business became very good, I paid back my loan and I eventually had enough money to have my own fresh fruit stall in the local market. Hard work and encouragement from the Credit Union was helping me become successful.

No, life has not been easy for me or my family. It is not easy for most people in Ghana. The annual income for most Ghanaians is approximately \$650 CDN, the life expectancy is around 56 for both men and women. The infant mortality rate is huge; in Northern Ghana, one in three children do not make it to the age of 7.

We have large families for a reason; we need them to be able to work.

My fruit stall is growing and I have four women walking and working for me now. I know the future will be better.

I know there is HOPE!

TOMORROW: I will walk NO MORE!! For I am getting a loan from my small local Credit Union to buy my own BICYCLE.

TOMORROW: I will ride to the market and to work.

TOMORROW: I will ride to night classes at the university.

TOMORROW: I will ride to my new job at the Credit Union.

TOMORROW!!