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Ashanti News 8
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In January and February Isebaill Mackinnon and Jennifer Kavanagh spent a month and seven weeks respectively in the village of Gyetiase, in the Ashanti region of Ghana, setting up a microcredit programme.

When we arrived in Ashanti, we were told that microcredit had been tried, and it hadn't worked. In South Africa, even the regulating body said that they were astonished at our programme – they had never heard of anything like it. Which shows how little people understand the term, and how much it has been distorted: from loans given on an ad hoc basis with little expectation of repayment, to highly structured loans of thousands of pounds for small businesses. Concentrating on complete sustainability has pushed many projects away from the original target of the poorest of the poor. But, despite its unattractive name, microcredit is not primarily about money, but about trust and community. Small loans, yes, but a process in which women encourage each other's innate skills to improve their living standards. The women on our programme gave it the name of *Yen Daakye* ("Our Future").

And it is but one tool in reducing poverty. So, it was good to know that our work was one step in an ongoing programme of development work in the region. In the past couple of years, the small UK-based charity, Ashanti Development, has started to build a clinic to serve as a base for visiting doctors to perform eye operations and for Specsavers to issue glasses. A.D. has provided health training and free school meals, dug water bore holes and set up a farmers' co-operative. Gyetiase was already familiar with "obruni" - (white) volunteers like us.

Our visit was full of surprises. From the outset it was apparent that this is an extraordinarily entrepreneurial society. Round every corner was traders selling from little kiosks, or women from bowls carried on their heads - fish, underwear or fast food; others provided hairdressing or dressmaking services. Would there be room for more? The other big surprise was that most of the women owned land – half an acre or so, usually inherited from mothers – called "farms". Microcredit was created for Bangladesh's landless poor. Did these women need us?

But all was not what it seemed. Land, we heard, provided food to eat;

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Sponsored Walk for Bimma Village

The Leigh Rotary Club is organising a Coast to Coast event on June 7-13 to help raise £60,000 for the Ashanti village of Bimma, located three kilometres from Gyetiase. The first leg is a sponsored cycle from St Bees, Cumbria to Shap, followed by five days of sponsored walks from Shap to Robin Hoods Bay in Yorkshire.

The three Rotarians leading the event hope other organisations and individuals will join them, and invite them to retain up to half the money they raise for their own charities.

Money raised will be used to provide Bimma with water, sanitation, health and educational services, a kindergarten and food processing mill and some money making small industries. To sponsor the walk to go www.justgiving.com/leighrotarywalk and gift aided to increase its value by 28p in the pound.

Details of the Bimma programme and the walk can be obtained from Rotarian Barrie Coates at barry.coates@blueyonder.co.uk.

The Christadelphian Meal-a-Day Fund has kindly funded a cassava milling machine for the use of the women of the village of

there was no spare money for medical treatment or sending children to senior school. Apparent self-employment turned out to be something else. In one household Joyce made clothes, Mama Hega sold palm oil and Martha ran a little shop. No, we said, these women could not be part of a programme that was for start-ups. But we found that Joyce had to pay for the use of someone else's machine; that the shop belonged to Martha's brother, and she worked for him; that the palm oil was bought by someone else, and Mama Hega was paid a little for doing it. Working through an interpreter is always tricky, but throughout our visit (even when we learnt a little of the local language, Twi) we had to try hard to overcome our cultural preconceptions and ask the right questions.

Our first task was to introduce our "mission" to the chief and elders; we were concerned that this group of men might try to control what we were doing, but in the event they were completely supportive. The next job was to find a woman to shadow us and to run the programme when we left, plus a supervisor from outside the village to support the worker and keep a dispassionate eye on the finances. With Dorcas, a local farmer and single mother of five children, and Grace, a retired headmistress, on board, we called a general meeting of all the women in Gyetiase and the neighbouring village of Tadiesa, and explained our purpose. We asked everyone interested to form themselves into groups of five and sign up with Dorcas. By the end of the next day 30 groups had signed up, and the programme of weekly meetings with the first ten had begun.

During the next few weeks, meetings with each group established what business each woman would run, what equipment or products were needed to kick-start it, and what were the costs, competition, clientele and likely weekly sales. From the estimated weekly profit was calculated how much the woman could afford per week, and hence how long it would take to repay the loan. The few without the necessary commitment to stay the course dropped out; the others proceeded to apply for loans – a maximum of £60, and in most cases a good deal less. In the last week of our visit, the first three loans were made: to buy and sell church clothes, children's clothes, and cooking pots/plastic ware. Other businesses included selling *kenke* (a popular maize fast food), cooking rice and beans, and selling corn or sandals. Small weekly repayments were to begin two weeks after receipt of the loan.

Wanting to encourage people to make full use of their land, we took the increased risk of giving agricultural loans to one group in each village – an increased risk, as even with a cash crop such as groundnuts there would be three months till the harvest and the possibility of repayment. With these groups, as with the others, we emphasised the responsibility of being the first to take loans. Failure would mean that others would not get a chance.

Mprim.

Mprim's boreholes have dried up and the people have reverted to drinking from a polluted stream. The village has no money to buy tankered water, and nowhere to move to.

Ashanti Development is looking at various options for supplying clean water, but meanwhile the cassava mill will enable the villagers to put aside some money to pay for the tankered water, should this turn out to be their only option.

Candlemas Poetry Reading

In January, over 130 people attended a poetry reading, organised as a fund-raiser by a group of London poets. It was held in the beautiful City church of All Hallows by the Tower (once used to offer comfort for prisoners waiting for the scaffold in the nearby Tower of London) and raised over £2,300 for Ashanti Development.

Volunteers needed

Ashanti Development has vacancies for three UK-based volunteers and one in Ghana:

- one to help set up and run a scheme aiming to fund National Health Insurance costs for five years in the Ashanti villages where we work. This job would suit a good administrator with computer skills and a few free hours a week. This is a permanent post.

- a researcher to assess various methods of applying solar power.

- a fund-raiser/charity organiser. We were recently approached by Philomena Wood, a Ghanaian who begged us to help her village and described the terrible conditions people lived in there. Unfortunately, Ntorso is about 100ks away from the area where we work. We decided we couldn't give her direct

While the group members developed their ideas and their confidence, it was also wonderful to see Dorcas grow into her role as microcredit worker. She rose to the challenges of understanding a new concept, announcing it in village meetings, and in group meetings translating back and forth while taking notes on business ideas, tasks to be done, and financial details. Her new role gave her the chance to practise her English reading and writing skills. It also valued her considerable knowledge of the area, particularly her hard-earned experience as a woman farmer who had saved the profit from her groundnut farm to support her children's education.

"You're leaving me," said Dorcas dolefully on my last day. And indeed it was hard to leave her; hard for her to take over, with all the responsibility that entailed. But she will be able to do it her own way, will not have to translate for us, and Grace is there to support her. It is clear that the women trust Dorcas. We too have to trust her to do her job, and trust the women to repay. We have handed on the baton. Towards the end of the year, it is hoped that Ishy will go back to Gyetiase to see how it is all going and to plan for the next phase: hiring another worker, spreading into other villages; maybe helping some of the failing existing businesses, and maybe introducing a literacy programme. Microcredit is about more than money.

At a gathering of the women on my last day, as I wished them success and reminded them of the women waiting in the wings, I said "I hope that in a year's time, all the women of *Yen Daakye* will have bank accounts and that they will all be able to sign their names. One of the woman called out: "Amen to that".

Isebail Mackinnon is the manager of Quaker Social Action's Street Cred; Jennifer Kavanagh was its founder, and is a member of London West Area Meeting.

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help, but we'd be happy to advise anyone who felt like giving her a hand.

- **in Ghana**, someone to spend several months or more acting as Ashanti Development's liaison officer. The work would include, for example, helping set up agricultural cooperatives, monitoring building work and borehole drilling, and possibly some teaching. Board and lodging would be free of charge.

We interview and take up references for all projects. A CRB report for the Ghana work would also be required.

Ashanti Stall

Produce from the carving school Ashanti Development set up in Gyetiase sells well on the stall we run occasionally in venues like UCLH's reception area.

We're very grateful to artist Patsy Hickman for the pen and ink drawings she reproduced from photographs, which sell out as soon as they arrive, and to the Watlington Mothers' Union for sewing Ghanaian kente printed cloth into items for sale on the Ashanti stall.