



CHRISTIAN RURAL AID NETWORK (CRAN), GHANA

## *CRAN Activities in Volta Region*



*Speech*

*Delivered by Mr. David AVORNYO,*

**the Volta Regional Agricultural Extension Officer  
for CRAN – Ghana,**

**at the CRAN-D Annual Meeting  
in Dortmund, 15<sup>th</sup> May 2004**

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**SPEECH DELIVERED BY MR DAVID AVORNYO, THE VOLTA  
REGIONAL AGRICULTURAL EXTENSION OFFICER FOR  
CHRISTIAN RURAL AID NETWORK (CRAN)-GHANA, AT  
THE CRAN -D ANNUAL MEETING IN DORTMUND,  
GERMANY. 15<sup>TH</sup> MAY 2004**

Mr Chairman, CRAN-D board members, members of CRAN Freundeskries e.V, Our development Partners, Friends, Ladies and gentlemen,

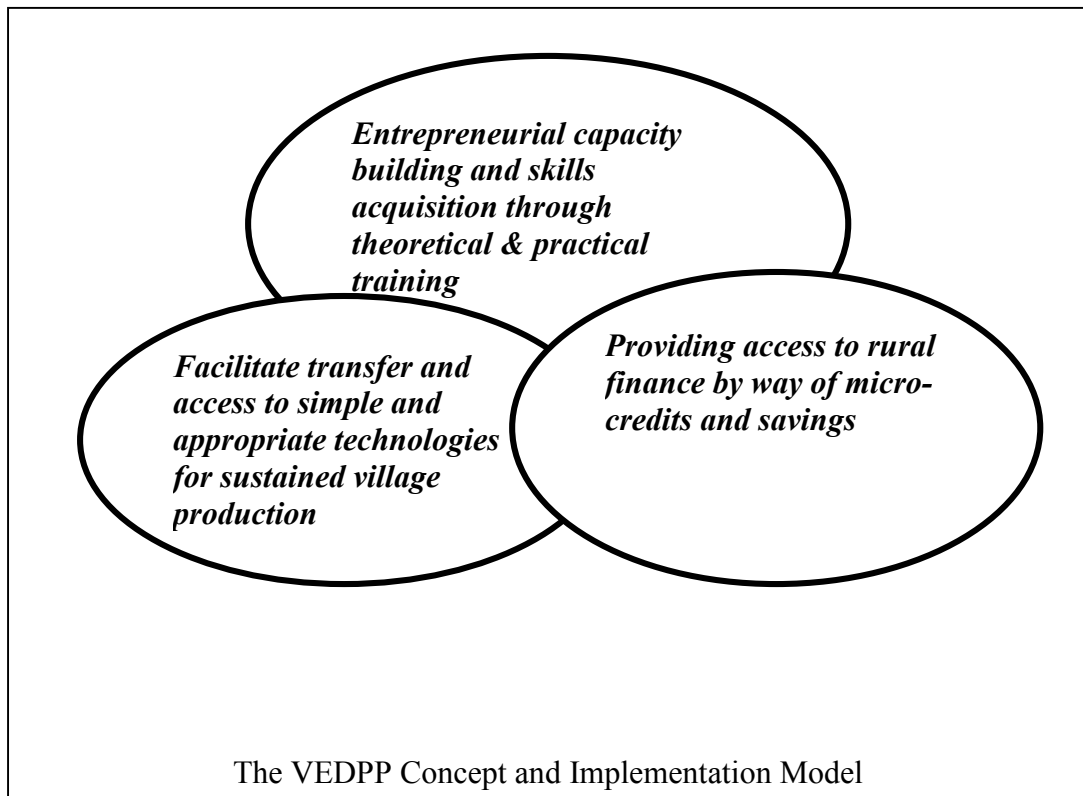
I sincerely acknowledge the honour done my organisation and I for this great opportunity to give an exposition on CRAN's development initiatives in the most distressed and poverty –stricken rural communities in the Volta Region of Ghana (in the continent of Africa).

**1.0 VILLAGE ENTERPRISES DEVELOPMENT PROMOTION PROGRAMME (VEDPP)**

The VEDPP is CRAN's principal development programme activity targeted at and being executed in the Volta Region of Ghana, starting from the Hohoe District. VEDPP represents a build up on and the consolidation of the gains and success so far made on the Liati-Wote employment creation and income generation project in the Volta Region of Ghana.

Essentially, the VEDPP is a broad programme area aimed primarily at tackling rural poverty from a concerted and integrated approach. It represents a marked departure from the single project strategies and approaches that have been applied in the past to address rural poverty which has failed to yield desired results.

VEDPP is aimed at increasing and improving production through the combination of **three (3) major pillars**, namely, appropriate technology introduction, micro-finance and entrepreneurial training for target groups in the project area. This is aimed in the final analysis to improve rural household income levels towards the upliftment of quality of life among the programme beneficiaries in the Volta Region.



A key part of the programme involves the effort of CRAN to improve upon agricultural production and income through various strategies like the introduction of modern farming methods, farm input lending, diversification of crops and production, agro-processing for value addition, efficient marketing through the grain banking concept etc.

The proposed projects being carried out under this programme include

- i. Oil processing company.
- ii. Mushroom and snail farming.
- iii. Irrigated Dry season vegetable farming
- iv. Cassava dough and gari processing company.
- v. Poultry farming company.
- vi. Piggery Production Company.
- vii. Pineapple, cashew and pawpaw for export.

Forty-two (42) farming communities in the Hohoe district are now beneficiaries of CRAN's VEDPP.

### **1.1 EMPLOYMENT CREATION:**

The focus of the VEDPP is to assist the rural productive poor (mostly women) to go into self employment as a result of the village enterprises concept. This concept is catching on well in all the communities in the Hohoe District of the Volta Region.

One important factor is the focus on training for skill and enterprise culture acquisition, which CRAN tries to instil into the clients to make them very effective and productive in the areas of their interest.

### **2.0 THE AGRICULTURAL/ AGRO-PROCESSING SECTOR**

During the 2003 farming season CRAN extended its agricultural operations to cover at least seven (7) additional areas of production in relation to the needs of the people and market availability and suitability of products.

Notable among the new areas are production of sweet potato, (*Ipomea batatas*), cowpea (*Vigna unguiculata*), ginger (*Zingiber officinale*), yam (*Dioscorea cayanensis*), oil palm (*Elaies guineensis*), pig production, Animal feed provision, local soap manufacturing, among others. This is in addition to rice, (*Oryza sativa*) maize, (*Zea mays*) cassava (*Manihot esculentus*) and olericulture (vegetable production) already in existence

**ACTIVITIES SUPPORTED BY CHRISTIAN RURAL AID NETWORK  
(CRAN) UNDER VEDPP AND THEIR COMPARATIVE  
YIELDS/MEASUREMENT  
(YEAR 2002 –2003)**

**Table 2.1**

	<b>Measurements 2002</b>	<b>Units</b>	<b>Measurement 2003</b>	<b>Units</b>	<b>Percentage increase (%)</b>
1. Ginger	30	Bags/acre	47	Bags/acre	56
2. Sweet potatoes	15	Bags/acre	25	Bags/acre	66
3. Cowpea	6	Bags/acre	9	Bags/acre	50
4. Maize	15	Bags/acre	17	Bags/acre	13
5. Yam	400	Tubers/acre	2000	Tubers/acre	40
6. Nursery (oil palm)	3000	Seedlings/ Year	4,500	Seedlings/ Year	50
7. Cassava	72	Bags/acre	72	Bags/acre	0
8. Cabbage	12	Bags/acre		Bags/acre	50
9. Okro	16	Bags/acre	22	Bags/acre	43
10. Garden eggs	18	Bags/acre	24	Bags/acre	33
11. Lettuce	10	Bags/acre	12	Bags/acre	20
12. Sweet pepper	11	Bags/acre	17	Bags/acre	54
13. Rice	27	Bags/acre	30	Bags/acre	11.1
14. Piggery	15	Pigs/year	27	Pigs/year	50
15. Animal feed	250 –400	Bags/season	300 –600	Bags/season	20 –50
16. Oil processing	50	Gallons/ Season	225	Gallons/ Season	35
17. Local soap	6	Cartons/ Quarter	8	Cartons/ Quarter	33

**Source: CRAN's own field Data**

## **2.2 DIVERSIFICATION:**

As a means of spreading the risk over a wider area to offset over-reliance on single crops or animals, some multi-purpose projects were encouraged.

Some of these include:

### **2.2.1 Swine –cassava mixed farming**

This concept deals with the introduction of swine production into cassava farming. Since cassava is lowly priced, integration of this mixed farming could allow the cassava to serve as feed for the swine, aside its other uses.

### **2.2.2 Cassava Processing**

For the first time, some of our clients were empowered technically and financially to process cassava into biscuits, cakes, doughnuts, and pastries, in addition to the traditional gari and cassava dough. This is one major breakthrough in our search for value addition for enhanced income generation for the productive poor.

### **2.2.3 MUSHROOM PRODUCTION/ TRAINING**

Within the last half of year 2003, CRAN's mushroom production complex at Liatu Wote came to desirable completion. We now have in place a composting platform, bagging, sterilization, inoculation and incubation units. In addition to the cropping house, a spawn production laboratory is also in place. The laboratory is valuable in the production and multiplication of mushroom spawns ('seed') using locally available materials, for distribution to farmers all over the Hohoe District and beyond.

This is another breakthrough in bringing spawns to the doorsteps of farmers, who otherwise had to travel to Accra, a distance of about 300km away.

CRAN's main concentration now is the provision of entrepreneurial, technical and financial support for both new and existing and identified mushroom small scale enterprises that have the potential to generate income and create employment.

Within the last quarter of year 2003, CRAN have trained about ten (10) more farming companies in mushroom cultivation and other sustainable farming ventures.

Formidable among them is the Newly formed Gbi Wegbe Multipurpose Company who are fully in oil processing, mushroom cultivation, livestock farming, cassava cultivation and processing.

### **2.3 WOMEN'S MILLS, OIL PROCESSING AND GARI PROCESSING**

It is undeniable fact that poverty cannot be eradicated if women continue to use rudimentary methods to process farm produce.

CRAN further provided and facilitated access to small-scale agro-processing mills and simple machinery, some locally made, to the Gbi-Wegbe multipurpose company.

To promote the income generation capacities of this group, CRAN provided one Lister engine, centralised to propel a palm kernel cracker and a cassava grater, all geared towards value addition for enhanced incomes. Plans are afoot to provide 3 more simple mills to facilitate milling of roasted nuts for this vibrant village company.

### **3.0 CRAN'S RESPONSE TO PRESIDENT'S SPECIAL INITIATIVES (PSI)**

The Presidential Initiative (PSI) on oil palm has served as a moral booster to CRAN's joint-initiative with a number of women oil-processors as well as current efforts in parts of the Volta Region towards promoting the establishment of oil palm plantations as a means to expanding and sustaining the raw material base of these oil processors. Expanded oil palm production and oil processing are undoubtedly viable rural-based income generating activities that can be relied upon to integrate the rural economy effectively into the overall national economy. The industry at the rural and the smallholder farmer-level therefore requires the needed support not only for it to play this role effectively, but also to eliminating poverty and impoverishment and create wealth at the village level. The PSI on oil palm is expected to provide the necessary boost for the sub-sector leading to the creation of jobs for the unemployed and underemployed especially women and the youth in several economically distressed rural communities, particularly in the Volta Region of Ghana.

Apart from responding to an expression of interest in the delivery of extension service on oil palm in the Volta Region, CRAN has outrightly purchased 30 acres of farming land at Teikrom, a renowned farming village in the Hohoe District. We are working on another 100 acres of land at Godenu. The intent is to establish viable oil palm plantations as a means of sustaining the raw material base of our oil processors. The first phase of the oil palm project begins this year with the view to intercropping with pineapples and peppers, intended for export.

In all, this laudable Presidential Initiative on oil palm has received the full support and goodwill of CRAN and if given the opportunity, CRAN has the capacity to take advantage of this opportunity to provide the requisite impulses essential to galvanize development actions at the local levels with the intent to reduce suffering among the country's large and growing rural population.

#### **4.0 PROSPECTS FOR EXPORT**

CRAN's search for enhanced incomes for its clients has surfaced in the area of export of our farmers' produce to foreign countries. Presently, products from the Integrated Rural Development Training and Resource Centre such as the African Beads and Batik, tie and dye have found a fairly good market in Mecklenburg Vorpommern (MV) in Germany. We are also at the concluding stages of contracting a licence to export pepper, ginger and mushrooms produced by our clients to foreign countries. This, if successful, would serve as a major breakthrough in our objective of creating wealth in the rural distressed areas.

#### **5.0 CRAN'S MICRO-FINANCE IN THE VOLTA REGION – TRADE AND COMMERCE SECTOR (AN INTEGRAL PART OF VEDPP)**

In a bid to reverse the trend of economic deprivation and marginalisation, the following specific objectives were to be achieved.

1. Extension of micro credit to reach 6,000 households in the Volta Region by the year 2006.

2. To ensure that at least 89% of the rural poor who receive micro credits under the scheme by 2006 within the targeted areas, are and still remain women.
3. Increase and achieve rural and informal sector savings mobilisation at the rate of 35% per annum.
4. Provide entrepreneurial capacity building training and business advisory services to at least 10 viable and sustainable village income generating enterprises annually under VEDPP.

Preliminary indications have proved that, the above target would be exceeded, provided adequate funds are made available for this scheme.

In 2003 alone a total of Four Hundred and fifty two million cedis (¢452,000,000.00) credit facilities have been granted to a total of one thousand, seven hundred and seventy-two (1772) clients households. This is made up of One hundred and thirty-seven million (¢137,000,000.00) to the agric sector, village enterprises under the VEDPP, covering 885-household, while three hundred and fifty million cedis (¢315,000,000.00) to the trade and commerce sector of village enterprise covering 887 households.

The trade and commerce sector of the village enterprises under the VEDPP took off on the 1<sup>st</sup> of September, 2003 (Thus this sector is only four (4) months old but recorded a tremendous growth over the period. By the end of the fourth month ending 31<sup>st</sup> December, 2003, a total amount of six hundred and fifty-two million, two hundred thousand cedis (¢652,200,000.00) was granted to the clients as a result of the design of the scheme whereby all loans repaid by the clients through the compulsory calculated saving scheme are advanced to others on the list of those who needed to benefit from the scheme.

Credit delivery to the clients was mainly done on group basis, which mainly self-selected solidarity group of five, representing five households. The number chosen is designed in such a way as to reflect the various kinds of enterprises both at the individual and the group levels. These groups may either have individual enterprises within the group or common enterprise, which they run with all the formal structures and trappings in place.

The distribution of the credit facility among the group ranges from ¢200,000 to ¢1,000,000 per household.

## **5.1 THE PROPORTION OF WOMEN**

Researches have revealed that, women are the most vulnerable to the concomitants of poverty in the Ghanaian and the developing economy.

In the family set up, women are seen as propellers of growth. However, the situation in Hohoe District epitomizes the increasingly evident pattern in which rural women are forced to bear the brunt of severe poverty and deprivation. Rural women here are constantly subjected to extra labour burdens, pressures of food insecurity, long working hours and chronic time poverty, drudgery, powerlessness and exclusion from decision-making process etc. this scenario forms an integral part of the general severe poverty and under-development situation in the District and for that matter the Volta Region as a whole. the woman is over-burdened with the provision of educational and other basic economic needs of the entire household.

CRAN's concentration is exact an expected positive socio-economic impact of the micro credit scheme on the lives of the target groups of which women are and still remain at least 89% of total client size. The benchmark is to see a Ghanaian economy free from all the concomitants of poverty starting from Hohoe district and the Volta Region as a whole.

By the end of 31<sup>st</sup> December, 2003, women who were members of the scheme amounted to 819 and male clients summed up to 68 in the trade and commerce sector of village enterprises of VEDPP microcredit. Women therefore hold a share of 92.3% whilst the men accounted for 7.7%.

In the agricultural sector, of the VEDPP, women accounted for 708 whilst the men accounted to 117. This is equivalent to 80% for women, and 20% for men.

On the whole, women accounted for 1,527, representing 86.17% of the total clients size whilst men accounts for 245 representing 13.83% of the total clients size. One can see clearly from the figures that CRAN in the Volta Region is determined to stay focused as far as achieving excellence in economic emancipation among the rural populace is concerned.

The brain behind is to be certain that women, who are considered as positive catalyst to growth, are assisted to push the local economy forward in terms of increased production and promotion of other socio-economic activities.

## **5.2 RURAL AND INFORMAL SECTOR SAVINGS**

A way of measuring the socio-economic impact of the scheme is through physical manifestation of an improved condition of life and clients' attitudes towards savings of their excess profit. It is believed that the more liquid the average households that constitute one major element of the three-macro economic units, the higher the propensity to save. If clients who benefit from the loan, use the fund for their intended purposes and judiciously improve their business or enterprises, then increased profit will result in increased savings (all things being equal), thereby eliciting increase in savings mobilised per annum by CRAN.

Savings for the four months ending 31<sup>st</sup> December 2003, has not yielded as expected. This is due to the fact that, clients have just started seeing the impact of the scheme on their socio-economic lives. Many of the clients' business have just received boosters by the injection of these microcredit capital. The year 2004 is expected to witness a large savings culture, which is being preached newly among the clients, now that they have started realising the full benefits of the scheme.

A total amount of 11.78 million cedis has been mobilised for the last quarter without much effort. Saving per client per day ranges from ₦1000 to ₦20,000 depending on the type of business and the profit margin of the clients per day.

Indicators are that, voluntary savings for 2004 is expected in all cases to rise, abnormally due to the fact that the message of savings is now going down well with the clients after seeing positive changes in the business and their lives.

## **5.3 ENTREPRENEURIAL CAPACITY BUILDING**

The VEDPP is also aimed at transforming targeted groups and communities from rudimentary subsistence level of production through the ranks of income generating activities, through to micro enterprises and then finally graduating into small-scale enterprises.

The overall goal is to create a laudable opportunity for income generation as well as improved income levels for a substantial proportion of the rural population in the targeted areas. The main strategies adopted include entrepreneurial capacity building provision through pre-credit training and business advisory services. This includes performance evaluations, transfer of and access to appropriate technologies

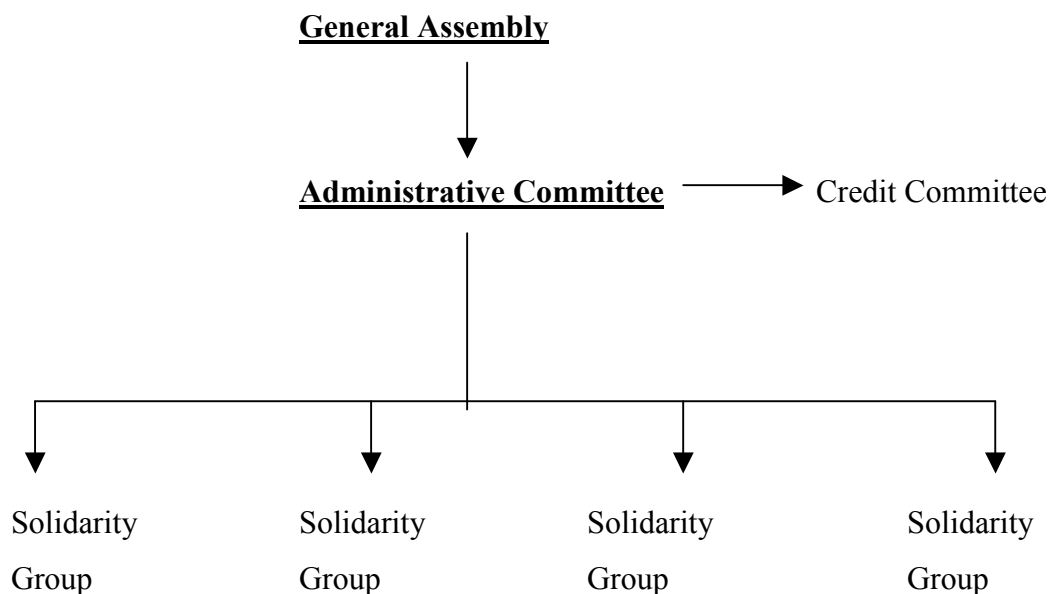
for target groups with the view to equipping them with the requisite entrepreneurial skill and capacities for sustained rural production.

It has been discovered that, the failure of and the low levels of income of the majority of the target groups are reflective factors of lack of the appropriate needed skills, lack of individual initiatives, rudimentary methods of production and general ignorance to translate the resources at their disposal for economic improvement.

Grouping the individuals into micro enterprises facilitates easy access to technological transfers, training to equip them with technical skills, division of labour and building of entrepreneurial confidence in the individuals who are members of the enterprises.

In the trade and commerce sector alone, 169 solidarity groups have been formed which are working well using the model of village companies with all the formal organisational structures in place.

### **Credit Group Organizational Structure**



#### **5.4 MODALITIES: -**

The fund made available for microcredit capitalisation is to be used as a revolving fund from which many more households in the rural communities could benefit.

Repayments of such credit facilities to the various women dominated village enterprises groups have been structured in a way that, such group could pay back without much difficulties.

The Agricultural sector of the village enterprises under the VEDPP is to pay for such credit facilities through CRAN's system of GRAIN BANKING as an answer to the issue of post harvest losses and non marketability of products as has been the experiences of most farmers.

Under this system, a circle of production and credit delivery is being evolved where those in the processing and marketing sector is identified, grouped, trained and assisted to buy the products from the farmers and pay back the debt of the farmers to CRAN after selling the processed product.

Other farming groups are currently being assisted to store their produce to offset the prevailing low prices of their crops as results of increased yields in the Hohoe District owing largely to the introduction of improved technologies by CRAN.

Others are also assisted to find suitable market for their produce. What is heart-warming is the fact that, many clients of CRAN's micro credits have a testimony to share as regards the scheme as they can see positive changes in their socio-economic lives.

Repayment for the clients in the trade and commerce sector of the village enterprises under the VEDPP is through daily and weekly compulsory "susu" system of savings. Here, the total principal plus the interest is divided by the number of weeks/days within the loan cycle.

Clients are expected to start this savings daily and or weekly within the group after one week of receiving the loan. Thereafter, the leaders are then expected to visit the office of CRAN for the savings to be deposited with CRAN. Where the clients cannot get to the office due to the remoteness of their place of business or locality, CRAN's field officers call on them for such savings to be done. The whole system is structured on the very traditional "susu" system, which has been with us from time immemorial.

Clients, by following this system, pays up such loans without having the effect of doing away with larger sum of money at a time.

Savings mobilisation is expected to be contingent on the level of profit gained by clients. On their business.

The trend for the four months ending December 2003 has been very encouraging. The first loan cycle is to end in February 2004. However, a preliminary result shows that, repayment rate through such savings currently stands at 98.8%. The other 1.2% of the clients could not be reached by the two field officers during the eve of the Christmas festivities owing to the problem of transport and the remoteness of the clients in the most marginalized rural economies of the Hohoe District. Currently, a field officer has about 444 clients to attend to in terms of savings mobilisation and the delivery of business advisory services.

## **6.0 SOCIO-ECONOMIC IMPACT (CLIENTS' SATISFACTION SURVEY)**

Research results from the field show that, the socio-economic life of almost all our clients have improved tremendously. Those who could, prior to the loan, not afford or hardly afford one square meal per day can now afford at least two balanced meals for the family. One woman, a single parent, joyfully said –“*My children now have a bite of bread before going to school, an experience which has eluded us for a very long time.*” Another yam farmer gladly said, “*Provided my children would not be fed up with the monotony of eating yam everyday, I now have enough food to feed the family through to the next harvesting season.*” Most women no longer keep their money under their pillows due to the new culture of savings that is being preached all over by CRAN. Some of them have also purposed to use part of their profits to pay their children’s school fees and also to enrol in the National health insurance scheme. The VEDPP, which is demand driven and structured towards alleviating the plight of the rural folks especially women, is still on course and it is seen as the only hope for their survival.

### **6.1 SAMPLE OF TESTIMONIES:**

#### **A. DAVE JOY Batik/Tie & Dye Group:**

This group is made up of five women all resident at Akpafu village The President, Miss Joyce Sekor,

has this to say after our field officers visited their store: - “We thank God for CRAN. Before we took the microcredit loan, we were in great debt hoping against hope to pay

one day. CRAN came to restore our confidence by making good use of our talents in producing batik & tie and dye, coupled with their business advisory services, we are on our road to good business. Although the five million cedis given to us was not enough, we have benefited a lot from the turnover and cleared all our debts while making good business at the same time. In addition, knowledge gained about HIV/AIDS pandemic through your (CRAN)'s integrated education programme has made me to believe that the disease is real and that I can do something to protect myself and family”.



Dave Joy Production Centre  
The President, Joyce Sekor,  
Leaning on her dewaxing table



Picture of the marketing centre

**B. MAWUNYO GROUP** (God is Good) group is made up of women who encourages local artisans to use local available resources like clay, empty Milo tins, iron plates etc to produce useful household items like coal-pots etc. The leader Seth Kofi Emmanuel had this to say “We are so glad that more of our finished products, mostly needed by poor households could be produced at affordable prices. We were given only four million cedis but with that, our business is improving and we are also creating employment for the local artisans. We are grateful to CRAN.”



The President of Mawunyo Group interacting with CRAN's field officer on the state of their business.

### **C. YESUEWOE GROUP:**

This group is a multi-purpose diversified group who are into piggery, production of licensed traditional medicine and retailers in second –hand cloths. The leader, Miss Juliana Agbawodzoe, confirmed that, before the loan, they were convinced that they had the potentials but were not productive because of financial constraints. Prior to the loan, they had one male and two female pigs. After three months of taking the loan, they had fifteen piglets and a net profit of nine million cedis from the other sectors of their business. A second-hand bus has also been acquired for easy transportation of goods and members to the major market centres around the District. The integrated HIV/AIDS education program has reality opened my eyes to the reality of the disease and the group members. Below is the structure housing the pigs.



## **7.0 CRAN VOLTA REGIONAL DIRECTOR'S VISIT TO GERMANY- SOME POSITIVE RESULTS**

Salient issues that cropped up as benefits to CRAN include: - technical and vocational training in the form of exchange program for selected Ghanaians to undertake training in institutions and some industrial houses in Germany, with the intent of returning home to share the skills. Other areas of training include agricultural mechanisation and intensive crop and animal farming/ extension skills, Beekeeping and general agronomic and husbandry practices, hotel Management, among others.

- The possibility of transferring low-level solar and windmill power technology to rural African communities to augment their power development
- A pilot Solar and wind power technology would be sited at Liati-Wote in the Volta Region of Ghana. DAZ has applied for an EU fund to support CRAN's solar energy initiatives.
- DAZ is ready to develop to higher echelons, CRAN VEDPP concept with practical support to the farming projects with the provision of a tractor and accessories and other rural machinery and equipment as well as vehicles for transportation.

- High on DAZ's agenda is the provision of Micro-Finance Capitalization fund and the construction of the Hohoe computer-training centre
- Already CRAN, Volta had taken delivery of (1) container full of assorted items and equipment, being a gift from DAZ to CRAN, to boost CRAN's rural development initiatives.

As part of the fruits of the trip the following developments have so far taken place.

-Two of CRAN staff have gained scholarship to train in Germany in agricultural Mechanisation, Soil Science, Hay & silage preparation, irrigation and drainage. They'll be off a week from now.

-DAZ is supporting pupils 10 pupils & 2 Secondary School Students under CRAN's CESS programme.

-Four basic schools in the V/R have been linked to partner schools in Germany, with its related benefits

-Money has been released for the construction of a modern carpentry & metal workshop at Atabu in the Hohoe District of the V/R.

- DAZ on the other hand submitted that the visit has created a great impact and enhanced DAZ's chances of winning more goodwill and support from the targeted audience.

## **7. 1 THE CHALLENGES**

From the perspective of DAZ, CRAN is an ideal, crystal-clear, all embracing and unparalleled NGO worth working with. CRAN has been put on such a high pedestal with an imposing image such that one needs to work hard to maintain their impressions about us.

May I give the assurance that CRAN's partnership with DAZ is God-sent and needs to be handled with the greatest attention it deserves, considering the huge political clout and popularity surrounding the personality of Mr. Hinrich Kuessner, the President of DAZ. We look forward to great prospects in the coming years. I am confident of fruitful results.

## **8.0 INFORMATION & EDUCATION IN VOLT@REGION**

### **A: Outlook**

#### **- Project: Computer Training Centre at Hohoe**

**Location:** Hohoe Regional Office – 2<sup>nd</sup> Floor

- One large training hall to be separated into a computer training laboratory and an Internet café.
- An office and a reference library (attached)

### **Summary of objectives and activities**

#### **Overall Goal**

- Provide access to quality information technology education through practical computer training and Internet services to the youth and the educated-unemployed in the Hohoe District starting from 2005.

#### **Project Purpose**

- Improved access to quality computer training & information technology by the use of Internet for 500 youths per year

#### **Results/Output**

1. Computer education and or enrolment increased by 15% annually as from 2006.
2. Access to socio-economic, political and general information increased greatly by 50% by year 2006.
3. Poverty status of women and the youth within the project area reduced by at least 5% by the end of 2006.

**Activities**

1. A training hall to accommodate 50 computers is constructed and made available by close of 2004.
2. Office, library for reference purposes and toilet facilities are constructed and made available by close of 2004.
3. Furniture and equipment including computers and accessories are provided and installed by 2004.
4. Internet facilities and connections installed by the close of 2004.
5. Software and hardware teaching and learning materials provided by close of 2004.
6. Computer training and internet services provision commences by beginning of 2005
7. Annual in-service training programme for the instructors starting from 2006.

**Objectives:**

- Improved Business Advisory Services for our clients
- Further increase work efficiency to save god-given resources
- Attain sustainability of MCP to become donor-independent
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**- B: CESS Program**

<p>Before:</p> <ul style="list-style-type: none"> <li>- Paper-based exchange of information</li> </ul>	<p>Now:</p> <p>Electronic application process</p> <ul style="list-style-type: none"> <li>- application forms</li> <li>- children profiles</li> </ul> <p>Planned:</p> <p>Electronic database integrating:</p> <ul style="list-style-type: none"> <li>- application process</li> <li>- child profiles</li> <li>- holistic support for sponsor &amp; child (fee tracking, semi-annual progress reports)</li> <li>- linked and synchronised with CRAN C/R, CRAN-D for closer interaction</li> </ul>
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### **C: IT in MCP Management**

#### **Challenges:**

- limited working capital for high credit demand
- lengthy manual delinquency tracking
- Reporting to HQ and donor organizations paper-based and electronic
- transfer of paper-based records to PC slows down office administration

#### **Responses to be set in place:**

- increase loan-turnover by real-time tracking of Cash-flow
- daily update on repayments and client status thanks to suitable banking software
- Electronic structured and scheduled reporting w/ required information
- Exchange of information within CRAN and with partners electronically

**Problem:** reliable IT infrastructure, protection of critical/confidential information

### **D: Key Factors for Success in Developing IT Knowledge**

#### **- Computer Education:**

Objective: - Every CRAN member will become savvy in using PCs for his work.

Training for 2 Key Groups:

Computer Novices	<ul style="list-style-type: none"><li>- Training in using input devices (keyboard, mouse), word processing and e-mailing.</li><li>- introduction to PC informatics</li></ul>
Experienced Users	<ul style="list-style-type: none"><li>- Training on advanced software (MS Office, Desktop publishing)</li></ul>

	<ul style="list-style-type: none"> <li>- Capacity building to train key users on specialised software</li> </ul>
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**- Secure Data**

- Threats: Daily Power Fluctuations aged second-hand IT hardware
- Responses:
  - o Weekly Backup of critical Information.
  - o Network of Uninterrupted Power Supply

**9.0 HIV/AIDS AWARENESS EDUCATION**

CRAN’s uniqueness in integrating HIV/AIDS awareness component into all our interfaces with clients has been lauded by many. Its impact has been testified by clients, many of whom have come into full grips with its reality. In our sample clients’ satisfaction survey conducted recently, many households have accepted to make conscious effort to work at it towards its eradication, beginning from their houses. CRAN has also facilitated the dissemination of a message dubbed “ True love waits” through “Voice of the Youth”, a vibrant local youth forum, using their youthful exuberance to share knowledge practically among their peers on the effects of the pandemic on the future of our beloved Nation.

**10.0 CRAN’S ROLE IN PEACE INITIATIVES**

No one can make peace for others. Peace must grow from within the society concerned. CRAN is peacefully operating in two local communities that has long standing disputes among themselves. Development-oriented organisations could not dare cross over borders to launch common developments initiatives for fear of attracting escalation. CRAN has been involved in forming alliances for Peace and thus promoting de-escalation through Peaceful collaboration with another NGO, Ghana Wildlife Society, whose activities are dominant in the geographical sphere of operation of the other faction. CRAN’s humane courage in extending its VEDPP and

child education support scheme (CESS) to both communities has engendered peaceful co-existence unknowingly. Beneficiaries from both communities are encouraged to attend common pre-credit workshops including HIV/AIDS awareness creation programmes and before long had to share meals from common plates, jokes and participate in sub-group demonstration activities. Indeed reconciliation is a possibility in all situations.

### **11.0 CRAN AND RURAL EVANGELISM**

It is laudable that when Christian Rural Aid Network (CRAN) was born, it distinguished itself from other Non-Governmental Organisations (NGO's) by prefixing 'Christian' to its name. It is equally commendable that in previous years much has been achieved in rural evangelism.

However, it is quite pathetic to note that CRAN is gradually losing its Christian identity as far as winning more rural souls is concerned. The spread of the gospel is gradually waning into insignificance. If care is not taken, CRAN may eventually become like any other social NGO. Its CHRISTIAN identity will only be a fun-a beautiful decorator of the acronym. When that happens it will be unfortunate.

We can better the lot of people by meeting their felt (social) needs. But of what advantage is that when their real need –their relationship with their Maker is not met? Mark 8:36-37. This is the time for CRAN to thrust out into the harvest field in the rural areas.

I therefore wish to submit the following suggestions.

1. There should be a full time national director of evangelism in Ghana.
2. Full time regional directors should be appointed. Over dependence on volunteers will cripple the work.
3. There could be district volunteer directors who can plan for their localities.
4. Vehicles that can work on rough and muddy roads be provided.
5. Funds should be raised solely for rural evangelism.
6. Assistance should be given to existing struggling congregations in the rural areas to put up places of worship. Decent environments attract people!
7. Rural evangelism must not be seen only in terms of opening new congregations/churches but also in helping already existing ones to get firmly established.
8. Provide financial assistance to ministers in rural areas.

9. Provide means of transport, Public Address System and Cinematography to enhance rural evangelism.

May you consider these suggestions prayerfully and open –mindedly.

## **12.0 PROBLEMS/CHALLENGES**

### **12.1 Inadequate Capitalisation: -**

CRAN's capitalisation base is grossly inadequate relative to the large army of the unemployed youth seeking access to finance for self-employment. From day one, CRAN had never been free from the daily heart-breaking tears of productive and marginalized rural poor, mostly women, who besiege the office for assistance, no matter how small.

Improving the situation of the rural people has called for additional capitalisation to support them. Out of a total of over two billion cedis (183,486 Euros) applications received in the Hohoe District alone, only 315 million cedis (28,899 Euros) was available in June to August 2003 to be shared among the most deprived applicants.

### **12.2 Management Information System (MIS)**

The management Information System in use now is not comprehensive to provide the needed timely information for planning, controlling, reporting and decision making. The Excel accounting system which supplements the manual system of recording is inadequate, hence the undue delays in transaction processing and report generation for management. Efforts are being made to substitute the current system with the loan Performa software as a fitting replacement to enhance effective use of timely information and improved performance standards on the part of CRAN in assisting these clients on time.

### **12.3 High Rate of Illiteracy:**

This is a chronic and a common phenomenon in the Hohoe District.

The aged tested traditional way of doing things is always difficult to change. CRAN is working hard to simplify and pragmatise the well known improved way of doing business to the clients. This is gradually catching up with them and they are seeing the positive results.

#### **12.4 Reaching out to all the clients on time:**

Means of transportation in visiting the clients dispersed at the remotest rural areas has always been a problem. This is consequentially reflected in our cost of capital, timeliness of operations and health of staff. Savings mobilisation in these areas becomes a problem to the staff and CRAN as a whole. The main strategy here has been clustering the villages but the problem of reaching out to all of them with only one (1) motorbike (moped) still hampers our rate of service delivery.

#### **12.5 The loss of our one and only vehicle**

The recent tragedy that took away Volta region's Opel Frontera has had a negative impact on the rate of our service delivery. Reliance on public transport system has crippled our monitoring and inspectorate processes. Keeping dates and accurate time schedules with our clients is now a total flop. Timeliness of all our operations and appointments with our clients has suffered a nosedive. Much as we put in extra efforts walking, doing with few bicycles and motor bikes (mopeds), our efforts cannot meet the required standards and expectations. We cannot continue like this for long else we loose trust with our large army of clients who has kept faith and reposed great confidence in CRAN. The earlier we think of another strong vehicle the better.

#### **13.0 CONCLUSION:**

It is evidently crystal clear for all development- minded people to come to grips with the fact that, CRAN's interventions of providing assistance through VEDPP has so far proved to be a very prudent way for poverty reduction and enhancing the empowerment of the deprived, distressed and marginalized sector of Ghana's economy. This is a timely and a potent way for positive transformation of the Ghanaian economy. We say Ayekoo to our development partners EED, DAZ, CRAN –D of Germany for their development-mindedness and benevolent support.

GOD BLESS YOU ALL

**BY DAVID KWAKU AVORNYO**