



**CHRISTIAN RURAL AID NETWORK
FREUNDESKREIS e.V.**

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Dear CRAN friends,

a severe accident with some of our Volta Region people has happened. The VR leader, Cosmos Abiwu, sent us this information by eMail:

„God is so good to us and His protection over our lives is perfect. He deserves to be praised and worshipped by all. At 24th February 2004 CRAN Volta Region vehicle -Opel Frontera - was involved in a very tragic accident on our way to Accra. In the car were David Avorny, George Grant Nkansah and Daniel Mohr (volunteer from Germany), plus myself. The purpose was to go to the German embassy to work on visas. A car coming behind us at a very fast speed hit the CRAN car from behind, knocking us off the road and our car turning over several times before landing in the bush with all the four tyres upwards. By some miracle of God, all four staff came out with no cuts or injuries. By this note, we want you to rejoice with us for the great thing God has done for us. We shall send you scanned pictures of the accident car.”
So far the missing means of transport leaves serious distress. Some help for that is really needed. The Ghanaian insurance system cannot be compared with Germany, but a bit of help should come.

David and George could in the end come to Germany (a visa problem could still be solved), are trained in Greifswald (North Eastern Germany) and came to our CRAN meeting recently. Then they have reported about the Volta Region work. Parts of that are also the main topic of this newsletter. The complete report can be found at our homepage. Some of that may introduce the VR motives and chances, the aims they want to reach and the current activities.

In the other direction, our member Michael Junk will visit Ghana next July. This is partly linked with other meetings - young people of YMCA Ghana and YMCA Western Germany will visit CRAN in Cape Coast and hopefully animating with positive impressions and observations.

Especially to those of you who contribute to CESS (Child Education Support Scheme), we hope you have received a letter by your kid. Unfortunately letters have already been lost through sending. We hope that this could be solved again.

To all friends I wish joy while reading and helping Ghana, Hans Wallhäuser

CRAN's activities in Volta Region

Parts of the presentation by David Avornyo
at the Annual Meeting of CRAN Germany, May 2004 in Dortmund

1. VILLAGE ENTERPRISES DEVELOPMENT PROMOTION PROGRAMME

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 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.

42 farming communities in the Hohoe district are now beneficiaries of CRAN's VEDPP.

During the 2003 farming season CRAN extended its agricultural operations to cover at least seven 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, among others, production of sweet potato, cowpea, and ginger.

	year 2002	year 2003	
ginger	30 bags / acre	47 bags / acre	56 %
sweet potatoes	15 bags / acre	25 bags / acre	66 %
maize	15 bags / acre	17 bags / acre	13 %
nursery (oil palm)	3.000 seedlings / year	4.500 seedlings / year	50 %
lettuce	10 bags / acre	12 bags / acre	20 %

(one acre ist about 0.4 Hektar)

2. 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 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.

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.

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.

3. How is the programme accepted?

Research results from the field show that the socio- economic life of almost all our clients have improved tremendously. About that, some 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 (about 5,000 Euro) 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".

b) Mawunyo Group (God is Good)

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 (about 4,000 Euro) but with that, our business is improving and we are also creating employment for the local artisans. We are grateful to CRAN."

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 Agbawodzo, 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 (about 9,000 Euro) 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.

4. 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.

5. 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 wining 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? „What can man give to buy his true self back?“ (Mark 8:36). 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.

- * There could be a full time national director of evangelism in Ghana.
- * There could be district volunteer directors who can plan for their localities.
- * Also for this you would need vehicles for rough and muddy roads to be provided.
- * Assistance should be given to existing struggling congregations in the rural areas to put up places of worship. Decent environments attract people!
- * 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.
- * Provide financial assistance to ministers in rural areas.

May you consider these suggestions prayerfully and open –mindedly.

6. Problems and challenges

a) 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 180,000 Euro applications received in the Hohoe District alone, only 29,000 Euro was available in June-August 2003 to be shared among the most deprived.

b) Management Informations System

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.

c) A 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.

d) 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 motorbike still hampers our rate of service delivery.

7. 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 (thank you) to our development partners EED, DAZ, CRAN-D of Germany for their development-mindedness and benevolent support.

God bless you all

DAVID KWAKU AVORNYO



The completely destroyed CRAN Opel Frontera, after having turned again, with the travellers: Daniel Mohr, David Avornyo, Grant Addo, and Cosmos Abiwu

Information about Ghana

US rewards Ghana (AFP May 17, 2004)

Ghana's ambitious economical and political reform campaign by President John Kufour has received further progress by the announcement to have qualified for part of the US American aid help of 3.5 billion Dollars. Ghana is one of 16 countries that were selected for the Millennium Challenge Strategy for good governance. Finance Minister Yaw Osafo-Maafa said that Ghana sailed through the selection process, with top marks in six categories: civil liberties, political rights, voice and accountability, quality of government institutions, rule of law and control of corruption.

Nobel Prize for Environment for Ghana's Water Champion (BBC April 19, 2004)

Privatisation of drinking water prevented by political engagement

A Ghanaian lawyer is one of the winners of this year's Goldman Prize that experts call „Nobel Prize for Environment“. The price of 125,000 Dollar was given to the lawyer for his merit about keeping the public water net in the West African country. In a land like Ghana, in which 70 % of the population do not have access to safe drinking water such a privatisation would be a catastrophe for people. „In some cities it was a decision by the population to use money either for education or for drinking water“, so Amenga- Etego. Last year the Ghanaian government had decided to stop the privatisation project. Water should remain a „public domain“. The initiative of the lawyer was supported by a broad majority of Ghanaians.