



CRAN Freundeskreis, H. Wallhäuser, Purweider Winkel 82, 52070 Aachen

CRAN letter no 39/February 2005

Dear CRAN friends,

compared to the last letter there is not only a new year but also a new address. Since the end of January our new address is:

CRAN Freundeskreis e.V.

c/o Hans Wallhäuser

Purweider Winkel 82

52070 Aachen

Phone 0241 - 9107764

www.cran.org / hw@cran.org

<new adresse>

<new postcode>

With CRAN Ghana at least the address has not changed... And we invite to our annual meeting, where we have already met before: 14th May in St. Augustin near Bonn.

In December 2004 there were elections in Ghana. The previous government was confirmed, the leader remains. It is very helpful that this country is stable and that its people in a poor but involved and supporting environment are so engaged.

Shortly before DAZ (Greifswald) friends were in Ghana and also with CRAN. We are pleased that we are allowed to add news about CRAN from their observations.

Concerning world politics the question of debt relief is presently stirred up again due to British contributions. So far it has not been solved. We as CRAN with regard to content will be further involved in the Jubilee 2000. Once again current information at the end.

“Trust in the Lord forever, for the Lord, the Lord, is the Rock eternal.” (Jes 26:4)
We wish CRAN and all its friends clarity and strength from this word.

Hans Wallhäuser

1. Visit of the projects in Ghana/ November 2004

Recently family Kuessner and Eugen Keteku were on a trip for some weeks and also visited CRAN. From their observations quite a lot of very good comments concerning CRAN are added:

“... After conversations in Accra we go to the main office of our partner organisation “Christian Rural Aid Network” (CRAN) in Cape Coast in the coastal area. We live with family Agbesinyale. There is a lot to discuss with Doris and Dr. Patrick Agbesinyale. Our cooperation has become intensive during the last year. We want to see the computers in the school of Abakam. More than 10 years ago this school was founded by CRAN in a poor fisher village. Then the villagers were not enthusiastic that their children should go to school and no longer be fully available for the work of the family.

In 2003 the first children of grade 10 had their final exams. This year 95% of the students passed the exams that were carried out along standard guidelines. This is a very great success especially for a village school.

The computers are from Patrick’s friends. They are greatly appreciated in Abakam. Even the parents are interested in classes. The students recognise that they improve their career prospects a lot with computer knowledge. The implementation of computer technology in Ghana’s public administration and economy is rapidly progressing. In bigger places you find Cyberspace everywhere. The government has trained IT teachers for school lessons and pays their salaries when they are employed in recognized schools. In Abakam the teacher is paid by government. For computer lessons students have to pay an additional amount of 4.000 Cedis (0,35€) per year. School fees in Abakam for children to the 5th class are 30.000 Cedis per year, and from class 6 to 10 they are 49.000 Cedis. In addition to these costs there are further expenses for school uniforms, writing materials, food...

Good teaching software is available for the computer lessons. The disadvantage of the computers in Abakam is their small memory capacity. The introductory course needs at least 3 gigabyte, advanced programs 6 gigabyte. Abakam is an encouraging beginning.

Cosmos Abiwu and Kofi pick us up in Accra. Soon we see the first mountains with rocks and big stones on their tops. Due to the humidity of the Volta Lake and river everything grows luxuriantly. About 6 pm it gets dark. Many villages are hardly or not at all supplied with electric light. By now we have a lot of CRAN friends in Hohoe. We know each other from mutual visits and are happy to meet again. Eugen Keteku’s home is in Gbi-Atabu near Hohoe. The centre of our attention during our visit in Volta Region is the inauguration of the first section of the training centre for carpenters and locksmiths in Gbi-Atabu.

CRAN has enlarged its area of work in Volta Region. In the neighbour districts Kpando and Kadjebi offices of CRAN Micro Credit Bank were opened. In Kpando CRAN had taken the initiative. In Kadjebi the World Bank had asked CRAN to put an appropriate programme into practice. The World Bank made 50.000 Dollars, 70 bicycles and a Yamaha moped available. The moped is for the CRAN staff, the bicycles for various cooperatives. We are present at the ceremonial handing over of the bicycles. In the following discussion with the District Chief Mister Kofi Adjei Ntim it turned out that he knows Isaac Obuba from school time. David Awornyo assumes the field of work in Kadjebi as consultant.

The micro credit system together with good expert advice is a very good instrument to fight poverty. At least CRAN is using this instrument very successfully. Poor people cannot open an account with a regular bank. The same is true for cooperations of poor women and men.

That also means that commercial banks do not grant them any loans. By the system of micro credit banks groups or single persons - mainly groups of women - can get micro credits. The condition is that they save a daily amount for three months with CRAN Micro Credit. In the beginning it is often a very small amount, e.g. 5.000 Cedis that is paid in daily. And a guarantee is required from the spiritual leader of their community, for Christians it is the preacher, for Moslems the Imam and for members of the traditional religions the Queen Mother. Then a loan is applied for. The applicants are given advice how to use of the loan. CRAN also helps to obtain machines, tools or seed. In future CRAN will also provide storage facilities, so that then the products can be sold when they are demanded and prices are favourable for the farmers. The construction of a warehouse is financed by GTZ.

In November CRAN had 2.600 clients in Hohoe District, 92% of them were women. More applications have come in, but due to capital shortage they cannot be granted.

During our presence came the good news from Australia that two organisations would make 250.000 Dollar available as capital for micro credits. This money was obtained through Daniel Moore. After his studies of business management he was a trainee with CRAN for 6 months and afterwards worked as a trainee in Australia.

CRAN is also involved in new products for marketing. The palm oil production plays an important role. The quantity of production shall be increased, so that the transport to the markets in the big cities of Ghana becomes profitable. There sales are bigger and prices are higher. A woman in Hohoe has started soap production from palm oil. For this also more palm oil is needed than produced in this area at present. Therefore CRAN has bought land and planted 600 oil palms. 900 more seedlings in Liati Wote are yet to be planted. Before the first crop the trees have to grow for three years. In the meantime vegetables and corn grow between the seedlings. In Liati Wote a beekeeping house was built. The honey production is to grow and the beekeeping training shall be intensified.

For the transport to the markets the cars delivered by us are used. Especially the HGV W50 earns money by carryings. Grant George Nkansah drives it. The box of the van will soon be converted. The workshop has already been removed. It is important that this money is earned, because CRAN had to take out a loan of 80 million Cedis (about 6.840€) to pay the port fees and customs duties. The interest is 25.6% for one year duration of the loan. The cars are all in action. With the VW bus we are on our way a lot. The tractor will soon have to stand its test when the time to cultivate the land will come.

Gudrun Kuessner is responsible for the Child Education Support Scheme at DAZ. She suggests that the children write postcards to their sponsors. We buy postcards and stamps in Hohoe. Postage for the cards to Germany only costs 2.000 Cedis. But this project reveals a problem. The children speak Ewe at home, their local language. Many parents did not attend school and do not speak English at all or only a little. Though English is the official language in Ghana for the people of this region it is a foreign language as it is for us. The children of the village speak English only at school. They do not have mastered well. But classes are in English. Therefore they cannot always follow the lessons. Especially in science this is a problem. In Liati Wote no student of grade 6 passed the final exams this year. Examination requirements are the same all over Ghana. In church services and other public events in Volta Region English is always translated into Ewe or even only Ewe is spoken. Thus many children learn poor English late (...)"

2. Jubilee 2000 goes on...

...and we are part.

As mentioned at the last CRAN meeting this alliance jubilee.de was initially valid until 2004. In the meantime the assembly of the responsible bodies has decided that the work - now for an unlimited time - shall go on. This work will only come to an end, when it will no longer be necessary, that is when politics will meet the demands to a large extent (how probable this will be in the near future everybody may decide for him- or herself...)

Following areas will be the main priorities for the work:

Debts load-bearing capacity

What subsistence income do debtor nations need before debt service can be made? Or from which rate of debt service are especially the poor strained as there is no money left for education and infrastructure? These rates are highly disputed because estimations of future gross national product come in leading to positive assumptions that can hardly be justified. Therefore relatively high payments seem to be justified. All parameters defined by creditors are high above those fixed for Germany after the Second World War in the Debt Treaties of London. But these made a real new beginning possible, so they are used as basis for discussion by jubilee.de.

Illegality of debts

How can debts of dictators or debts for absurd projects, in short detestable debts be cancelled? At present especially the debts of Saddam Hussein in Iraq are discussed. Must this money be fully paid back, although the money flew into palaces, armament while the population did not benefit from it? And do creditors not share in the blame when they lend money to "such people"? They definitely cannot claim that they did not know anything.

Abolition of conditions

Since 1999 the International Monetary Fund and the World Bank have demanded that the debtor nations make up PRSP (Poverty Reduction Strategy Papers) together with the World Bank, the International Monetary Fund as well as civil societies and other donors. These papers are the precondition for favourable credits as well as for debt relief in the context of HIPC (High Indebted Poor Countries) initiative. These documents define the macroeconomic, structural and social measurements that a country will set about to stimulate economic growth and to reach poverty reduction. Further financial needs and the most important financing sources are described. Unfortunately the participation of the civil society especially in working out the PRSP was very insufficient in Ghana. Here remains a lot to do.

FTAP (Fair and Transparent Agreement Process)

In the CRAN letter of 2002 this problem was presented at length - since then there have been no essential changes.

I think it is good and important to continue the support of jubilee.de because the political pressure that jubilee.de can exert has something to do with the size of the organisation (before the last development there were more than 1000 supporting groups). CRAN or rather the people in Ghana are directly affected by the debts and PRSP and would also directly benefit from improvements in this area. I also believe that jubilee.de gives another opportunity for structural changes that enable changes for many while CRAN in the end only reaches individuals.



Shama Kedzi School