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Dear CRAN friends,

Certain things are bad, yet hardly to avoid and therefore they happen again and again, accidents e.g. even without any faults of CRAN people. Some time ago the car accident in VR (see CRAN letter of May 2004). Then the following summer a write-off of Elijah Danso, the chairman of the Board of Directors. And this June a motorbike accident (page 3). More than with us. Protection from this - a current concern. We here can hardly do anything about it, but our thoughts are with you.

There are other events we have to pay attention to: The village Abakam was seriously affected by a flood (pages 2/3). Of course the buildings of the kindergarten and the school were included. Though they can still be used they should be restored. When and how this will happen cannot yet be said. But it is important for the children as the daily affected and for CRAN as the supporting organisation.

Ghana is affected by the neighbourhood. Togo, the eastern neighbour has experienced persecution in the time of transition after the death of the ruler who had been in power for more than 30 years. So for several months there have been refugees in Ghana. As one of the very few development organisations in Hohoe, in the middle part of the border region, CRAN has taken over part of the help for the refugees. There is a report of the initiators (pages 4/5) about success - but also about limits.

Does it burden to hear all these news? No: "An anxious heart weighs a man down." That is not just and not necessary, because: "A kind word cheers him up." (Proverbs 12, 25). May you experience the latter.

Hans Wallhaeuser

Ghana Education Service (GES) visits the Atabu School

A team of inspectors from the Ghana Education Services District Directorate (Hohoe District) paid a courtesy call at CRAN's Vocational Training Centre for Woodwork and Metalwork at Gbi-Atabu in the Volta Region recently. The purpose of the Visit was to assess the adequacy of equipment and staff, among others, as a pre-requisite to the formal registration of the school. At the end of the day, the team was very much impressed as to what was on the ground as a nascent institution. We can hope that CRAN's application for a formal registration shall see the light of day.

A Jinx broken?

CRAN's consistent educational drive to target the girl-child to go to school received a great boost as the first female student registers at CRAN's Vocational Training Centre for woodwork and metalwork at Gbi-Atabu. Miss Celestine Ameworwor mustered all the courage to register at the school with carpentry as her major. Her heroic moves attracted the attention of Miss Rita Tse who joined her a week later. Currently we have seven female regular students at the school. This is against the traditional backdrop of females opting for carpentry as a lifetime profession. Indeed a jinx has been broken. In appreciation of the courageous moves of these ladies, DAZ, one of CRAN's development partners and sponsors of the school, has offered a full scholarship to these first two female students as a moral booster to their courageous initiative.

CRAN's Block Farming Concept – An Emerging Innovation

The block farming model is a new farming strategy to be adopted by CRAN for its several farming groups as a matter of necessity. It is a farming system meant to bring together both maize and rice farmers in particular under one umbrella within a common geographical location so as to enhance effective extension delivery and monitoring in some target areas. It also allows for the full utilization of resources and economies of scale. This model is bound to engender positive interactive effect among farmers with the result of increased productivity. The first pilot plot of 15 acres of maize has been established at Gbi-Godenu in the Hohoe district of the Volta Region. It is hoped that this new model would produce the needed and desired results.

Staff Development and Training

Stanley Darkey, the Assistant Programme Officer of CRAN and Miss Beatrice Mattah, the Head of the Duakor Women's Resource Center (DWRC) as well as Miss Esme Boateng, the fashion instructor of the Centre had the privilege to participate in a five day training workshop in project proposal writing, organized jointly by the French Embassy and the University of Cape Coast. They hope to bring the knowledge gained to bear on their job.

Hard Pressed but not Crushed

The month of June was full of challenges and storms in the history of CRAN. On Saturday 3rd June, there was a very heavy downpour in Cape Coast and its environs which lasted well over 12 hours into the next day Sunday. Very few could defy the heavy downpour to their various places of worship. Later on Monday afternoon, eyewitnesses from the Duakor and Abakam string of villages said, there were floods all over chasing them from nowhere into their houses and classrooms. The speed of the flood was so amazing that parents had to come in to help

the school evacuate items from the classrooms. Before day break, it was a different story. At the time the press was at Abakam to ascertain the level of destruction for themselves, they had to be ferried in a canoe to the classrooms. Few items left in the cupboards were well soaked and they had to use the canoe to salvage some of these items. Well, the floods are gone now and all is back to normal except that some damage on the school blocks needs to be rectified in order to make the classrooms safe for the children. We need some funds for this repair works.

In Danger in the City, in Danger in the Country, in Danger on the Highways but the Angels do bear us up always

On the first June Tuesday, the Assistant Programmes Officer and the school Head of the Duakor Women's Resource Center (DWRC) who were then at a training workshop in the University of Cape Coast were called to the flood scene which has inundated the Duakor women centre. On their way back towards the university, the two of them on motorbike were knocked down by a taxi which pulled up from the west gate of the University. Stanley who sustained bruises all over his body was since treated and discharged. Beatrice on the other hand had a fracture and a dislocation in the knee and has since been referred to the St. Joseph specialist hospital at Koforidua for treatment.



Road Cape Coast – Duakor – Abakam at the Atlantik coast

Togolese refugees in Volta Region

DAZ (in Greifswald) is much engaged in Volta Region and in Togo. Thus an action of aid for refugees from Togo came up in the areas in which CRAN is working. For that you find parts of a report about that from Hohoe, about end of August.

Refugees living in Ghana are surviving under the most difficult of conditions. Lack of basic provisions and their essential needs on a sustained basis threatens their very lives and has the tendency to undermine the peace and stability in the host communities in which these refugees are residing. Relief efforts put forth by the United Nations High Commission on Refugees (UNHCR) and the National Disaster Management Organization of Ghana (NADMO) have been insufficient in meeting the needs of the refugees and their host communities.

Having inundated most of CRAN's traditional project areas in the Volta Region, we as an NGO working in these areas are very much concerned about the plight and indeed the well being of these refugees and has moved forward to provide aid and relief. CRAN has secured €10,000 from DIAKONIE Emergency Aid in Germany to begin its relief efforts. They have used this money to provide food, blankets, and medical care for the refugees. Medical care is of utmost importance as no other organization is paying attention to these needs, which has cost several refugees their lives.

CRAN staff has observed that the greatest needs for the refugees are in terms of basic provisions are food, blankets, and clothing. To meet these needs CRAN :

- * 29 bags of maize and 29 bags of rice which was distributed in the quantity of two and a half kilos of each per person which could feed that person for two weeks
- * 300 Blankets that were distributed to people who did not receive blankets during the first distribution with priority given to the aged, pregnant and sick.
- * Used clothing to be given out on an as-and-when-needed basis.

CRAN recognizes the refugees as the best source for identifying their needs as well as identifying the true refugees in the community. Then it was discovered that the most necessary needs do not have changed (food, covers, medical treatment), but that medical treatment is coming more and more to the centre.

There have been some problems with Togolese citizens registering as refugees, but living in Togo only to return to Ghana when they hear of a distribution. Similarly, some Ghanaian citizens have posed as refugees to receive aid. To mitigate these problems, we are working with committees comprised of refugees in each of the villages we are serving to identify needs, ensure goods are only distributed to legitimate refugees, and distribute provisions. In each village, the provisions were given to the refugees committees under the supervision of the chiefs or assemblypersons. The committees are charged with equitable distribution of the goods to the refugees. It is our belief that this system provides the best control for ensuring that the right people receive aid as well as maintains the dignity of the refugees by involving them in the solutions to their problems.

CRAN is convinced that this is the best way to reach a distribution of aid material in a controlled and justified way. Above that the refugees can be actively bound by the structure of coordination so that they can work for their own wellness.

Current problems include:

- The applications for help and support of the several villages for the refugees from Togo have not been conceded by the Government.
- There are perpetual complaints that assistance by UNHCR and NADMO (governmental support) are just sporadic and incomplete.
- Medical support is insufficient.
- Refugees fear to be persecuted in Ghana and to be arrested by the Togolese Government
- Problems by registration of Togolese refugees are remarked.
- Working together with other aid organisations is sometimes problematic.

But there are also positive effects:

- At a meeting the German Ambassador stated his impression about the help as it is done
- Some times a medical care as some might have died without that assistance
- Effective collaborations while working with the rural communities

Without support from DIAKONIE Emergency Aid, CRAN would not have had the capacity to provide the relief aid we have given to this point. However, our relief efforts are not exhaustive or even sufficient to meet all of the needs in the area. Our resources are quickly depleting and refugees from our catchments area continue to knock on our door for help. We are constantly made aware of communities outside of our catchments area that have not received any aid and are in dire situations, and even the local hospital is appealing to us for much needed medical supplies including syringes, gloves, and bedsheets.

As CRAN projects are running in rural areas and are concerned about the welfare of rural communities, CRAN will also in future look for the refugees in this working area.

June – short visit to us by Patrick Agbesinyale

In the mid of June we had the chance to meet Patrick. However the reason was not to talk about CRAN but to visit Hans Wallhaeuser in Aachen. After some time reading in the Bible, singing and praying we said good-bye to Hans who at next day awaited an operation.

On the way through the entangled paths of University Clinic and at the parking place we still had the chance to hear a bit from Ghana.

One part was that Patrick had brought with him two big reports: „CRAN: Looking Ahead. A Business Plan 2005-2009. For Microcredit Scheme” and “CRAN in 2015 and Beyond: A Strategic Plan 2005-2015”.

This set in life – without having read in its detailed parts – the impression,

- that CRAN is going ahead,
- that they are planning far-sighted,
- that they trust in God while doing their work and yet are trying to assess realistically what is possible and what is not running.

On the other hand I have asked about the Befinden of Cosmos Abiwu, the Regional Director for CRAN Volta Region and about Stanley Darkey, CESS coordinator for CRAN Ghana (my exchange partner in CESS concerns). Both of them are fine, and their work is running fine on. CRAN is growing and thriving. An exchange about work Situationenen was added.

(By the way, that is also my impression through internal monthly reports. At least to me this shows „the face” of CRAN.)

So we have shortly spoken about Patrick’s visit to Europe and sent greetings to his family and all the staff of CRAN.

In total it was an unusual meeting. I did not have the impression that we had not met for long time; on the contrary it was like a meeting of good friends who despite of a longer time not having seen each other still are talking and working on one line.

I feel joy that despite of limits and differences we are together working at one thing, believing in our one God.

Mathias Rusert

Small credits with great effects

In June an international Micro Credit Symposium of Oikocredit took place in Bonn on the occasion of 30th birthday. CRAN does not receive any money from there and is not connected to it apart from individual contacts. But with regard to contents we are close, and so it is interesting to note here some thoughts from there.

“The banks gave the rich credit, and so the Micro Finance Pioneers gave the poor credit. The banks gave men credit, so *they* gave women loans. The banks asked for securities, *they* gave loans without securities. The banks demanded a lot of bureaucratic paperwork, *they* accommodated the illiterates credits. The clients had to come to the banks, so *they* went to the clients.”

These positive experiences are the same with CRAN. (By the way the men involved in car repair at the skirt of Cape Coast are doing very well!)

How is it that positive effects appear?

“Micro Finance Institutions above all see the persons behind the credit. How does she or he work, is she or he reliable?... We have experienced that commercial banks cannot handle micro credits. MFI advise and follow up their clients, banks are only interested in profits.”
Will the banks - also those in Ghana - get into it further, more targeted, and relevant? Micro Credit as it is presently going is recognized in African society:

“Disadvantaged people found work and were strengthened, families were helped to acquire possessions, self-esteem of poor people was raised and a process of education and sensitization initiated.”

So these credits have already - far-reaching and positive - effects. How are these recorded and processed? CRAN's recording of such results is still in the process of being built up:
“... to define a series of standardized, generally acknowledged data and indicators, that can be collected at a reasonable amount of cost and time and used by the whole Micro Finance Sector.”

A final report summarised what is necessary for the growth of Micro Finance Institutions:
“... reasonable regulations, good management, competent leadership, good systems and adequate financial resources.”

CRAN Micro Finances is not (any longer) supported by our friends' circle. The volume is far too big. The above mentioned conditions for growth are put into practice, acknowledged and included in the desired objectives. We wish God's blessings for this work.