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**Ashanti Development would like to wish all its supporters a very happy new year.**

It's easy to spot Vivian Danso among the schoolchildren at St Peter's Secondary School. Aged 31, she's twice as old as most of them, seems twice as serious about what she's doing and probably works twice as hard.

Vivian was born in the hilltop village of Gyetiase in central Ghana, where Ashanti Development has its headquarters. As a child, she spent ten years at the village schools but, along with most of her friends, was illiterate when she left. Soon after she fulfilled her childhood ambition of marrying a farmer, and quickly gave birth to four children.

As a farmer's wife, her main occupation was carrying huge buckets of water on her head from the stream that runs round the foot of the hill, up to her home. Each round trip took over an hour. At a minimum, Vivian would make three or four trips each day. On days when she had a little time to spare, she would make six or more, ending the day exhausted with a bad headache and aching body. Then there was the food to cook and the children to care for. "The children seemed to have malaria or diarrhoea the whole time," she says. At weekends, she helped her husband on the farm.

Three big events changed Vivian's life. First, Ashanti Development medics Chris and Helen gave her a mosquito net and showed her how to use it. After that, her children rarely got malaria and a great deal of Vivian's time was freed up. Then in 2013, the charity was able to pipe borehole water to Gyetiase. That meant she no longer had to spend hours fetching water from the stream because there was a tapstand near her house. Better still, water from the tapstand was clean and safe to drink. From then on, diarrhoea became the exception rather than a way of life and the whole family's health improved.

The third and final event came in the shape of microcredit, the provision of business training and small loans to poor women. Vivian joined a group of women who were given business training by Ashanti Development's Ishy McKinnon.

They helped each other work out business plans and, when each one's plan was complete, she was given a loan of around £40 – just enough to enable her to set up a small farming or trading enterprise.



Vivian used some of her money to buy a bus ticket to Kumasi, Ghana's second city. In Kumasi market she bought good value underwear to bring back and sell in Gyetiase. The underwear was like nothing the villagers had seen before – highly coloured, decorated with hearts and lace and probably made in China.

There is an old pagan saying in Ashanti that ‘on Tuesday, the land and the river must rest.’ Broadly speaking, this means that on Tuesday people must leave their normal work and carry out communal labour like clearing the footpaths, cleaning the village, tidying the rubbish dump. So every Tuesday, when everyone was gathered together to work in the village, Vivian put a basket of underwear on her head and walked around selling it.

She was extremely successful, and later set up a stall at markets in the two nearby county towns, Mampong and Nsuta. She also paid back her loan with interest. When the underwear market in Gyetiase reached saturation point, she started taking her basket to the outlying villages of Bimma, Mpantuae, Nkwabrim, Bonkron. She was given a second loan of £60 and, when she had repaid it, a third of £100. She used some of the money to buy the family National Health Insurance.

Vivian’s friends also did well. Some owned small patches of land, and used their loans to buy tubers, seeds, fertilisers and tools to produce better crops. Instead of paying off their debts by small weekly instalments, they were allowed to repay nothing until harvest, and then pay them off all at once. Others set up small trading enterprises, selling clothes, household items or ‘fast food’ to hungry men coming home from their farms.

One of the most successful women is Comfort Serwaa of Bimma. She buys fresh fish from the river and smokes it, so it can be stored till needed. Last year, exceptionally, Ashanti Development sold her a fridge on microcredit terms, enabling her buy more fish at any one time and cut down her trips to the river. By comparison with her friends, Comfort is now a wealthy woman.

Last year, the charity even provided the village of Adutwam with a loan to buy its own cornmill. Adutwam is a well-organised village with a responsible chief and we are confident this collective loan will be repaid with interest.

So far nearly a thousand loans have now been made to 640 women in thirteen villages. For each cluster of two or three villages Ashanti Development trains and employs a microcredit worker to administer the loans.

A supervisor oversees the work of two or three microcredit workers and gives advice and support for what can be a stressful job. Sometimes loans are repaid late, but they are always repaid in full. The only exceptions are if a borrower falls gravely sick or dies.

When the money is returned, it is re-lent as a second or third loan, or lent to women in a new village. Microcredit is now incredibly popular in Ashanti. Whenever we visit a new village we are besieged by woman petitioning us to extend it to their villages, or to other villages where they have friends or relations.

As for Vivian, she says that earning money has given her a degree of independence; relations with her husband, for example, have improved. She also realises now that she is capable of more than she had ever thought. She tells how she came to believe that her life took a wrong turn when, in her youth, she dreamed of being a farmer's wife. She wished that instead she had continued with her education and in particular learned to read and write.

So Vivian took action. She persuaded her parents to look after her two middle children - her eldest was already in school, while the youngest was still being breastfed - and enrolled herself back in school, where she learned alongside children the age of her son. She can now speak, read and write excellent English. Last year, she finished at Junior High School and began to attend Senior Secondary School at Nsuta.

We think that Vivian is a terrific role model for the children of Gyetiase. She tells us she now wants to become a midwife. At Ashanti Development we will do what we can to help her make her dream come true.

Dave Banks is Ashanti Development's volunteer teacher trainer. For the last few years he and Sekyere Central education authority have worked together on a purpose-built method to improve the quality of teaching in Ashanti. Over this period, he has built a close relationship with education officers.

Hearing that the education directorate was to move house, Dave decided to offer them a hand. Below he describes the outcome.

'Sekere Central District have a new education office! The purpose-built accommodation is just outside Nsuta and staff expressed great pleasure and thanks at the chance to move education forward from their new base.





In order to capitalise on this new beginning it was felt that all staff would benefit on agreement over their vision for education, their roles and responsibilities and some basic ground rules for the effective day-to-day operation of the office.

Building on the work done in many junior high schools in the area, I worked with the team to devise a day's training programme to achieve these aims. It was delivered in late November to all forty members of the district education team and I'm delighted to say that reports indicate that it was a great success. Feedback from participants was very positive. Samuel one of the circuit supervisors commented that "above all staff agreed that raising the standard of teaching and learning and raising achievement in class rooms across the district was key to all staff and everyone had a contribution to make in this respect."

Mr Adde the District Director thanked all staff for their contribution and Ashanti Development for their continued interest and input into education in the area.



On Saturday the 20th September a group of stalwart Ashanti Development supporters gathered at St Pancras Old Church at 2pm for the annual sponsored walk. Albert, who organised the walk, asked those taking part to arrive in good time as the vicar, Fr. James Elston, would be there to welcome us and give us his blessing. After a group photo and the blessing we set off in positive mood for the challenge ahead.



The eight mile 'stroll,' which took us along the Regent's Canal to Limehouse, passed through some interesting parts of East London. The architecture is varied including old warehouses, many of which have been refurbished, and smart new developments. I particularly like the old lock houses – a reminder of the past. Although the canal is no longer used commercially, there were lots of houseboats to admire. It is amazing what can be done in a small space and many had a colourful array of pot plants.



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The weather this year was ideal for walking. It was mainly dry and not too hot. We were able to walk at our own pace and had plenty of time to chat to fellow walkers. We also had the opportunity to stop for some light refreshment (Thank you, Paul, for the delicious homemade courgette cake and damson jam.)

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We were pleased to reach our final destination at Limehouse Basin, but we all agreed it had been a very pleasant afternoon. The annual sponsored walk is not only a chance to raise money for Ashanti Development (this year we raised £1,254) but it is also a great opportunity to meet other supporters. It is a wonderful social occasion and if you haven't had a chance to take part, I do hope you will be able to do so next year on September 12th. Make a note in your diary now.

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**Little and Often**

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Paul Kalinauckas, Chair of our Fundraising Committee, recounts how he signed up for a direct debit several years ago – and invites you to do the same:

Little did I realise when I bumped into Ashanti Development, at their Stall at a public conference, that they would help me realise one of my lifetime goals.

Having been born in Kumasi, where my father was Headmaster of Opoku Ware School, I had always planned to return to Ghana to re-visit my childhood haunts. Coming across a volunteer-led micro-charity working in the Ashanti Region inspired me to become a supporter. I offered to take out a Direct Debit on the spot, which was welcomed with gratitude.

Later I sponsored a village, which took me back to Ghana, accompanied by my brother, for a memorable return. Awanya Village even made me a Chief – what an honour.

We all have different charities and other good causes we support but a simple Direct Debit, however large or small, makes a tremendous difference to the ability of Ashanti Development to plan ahead with confirmed levels of income.