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Page 2

## Rodney Bickerstaffe

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Page 4

## Sandra's Story

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Page 4

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## Microcredit: Empowering The Poorest Of The Poor

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Page 5

## Sponsored Walk

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Page 8

**David Williamson**

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## David Williamson



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Toward the end of the last century, climate change hit Ghana. In the Ashanti Region, everything became drier. Streams shrank and became highly polluted. Cocoa could no longer be grown as a commercial crop. Hunger was a way of life. Ghanaians living in London were desperate to improve the lives of people in their home villages and they asked WaterAid for help. Here they met David Williamson, who was working as a consultant. He agreed to fly out to Ghana to see what he could do for one village in particular: Gyetiase.

The Gyetiase community were amazed that anyone should come all the way from England to help. They took David to their hearts and made him a Chief. Not only did David eventually find a way to give them clean water, he also collected a cheque for £10,000 to pay for it from the UK High Commission in Accra.

Back in London, he and friends discussed what a long way a small amount of money had gone towards resolving terrible hardship. In 2005, they set up a charity — Ashanti Development — to help

other villages, deciding that in the UK it should be limited to volunteers and pay no salaries.

David's role was pivotal. He insisted Ashanti Development follow WaterAid's precepts — above everything else to provide clean water, sanitation and training in health and hygiene to the villages. Other assistance — education, healthcare and income generation — could come later. David knew how things should be done, who to speak to, what to expect. Armed with a hairpin and a widget, it seemed he could turn his hand to just about anything.

Thanks to David's work and commitment, Ashanti Development has now provided clean water, sanitation, hygiene training and many other benefits to at least 17,000 people in over fifty Ashanti villages. Because of him, countless lives have been saved. Because his work remains totally relevant, countless others will be saved in future. More than this, he was a rock for the charity, protecting it from false moves, always ready to listen and help. He was loved in both the UK and Ghana where the Chief and Elders of his home village, Gyetiase, are proposing to give him a state funeral.

Back here in London, we in Ashanti Development will miss him more than we can say.





## Rodney Bickerstaffe

Hard on the heels of David's funeral came news of the death of Rodney Bickerstaffe, one of Ashanti Development's most valued patrons.

He was an outstanding trade union leader, honest, clever and thoughtful, as testified by the obituaries that have appeared in many national newspapers. For Ashanti Development, he provided advice and support, and was always ready to act informally to help London-based Ghanaians who were being exploited by unscrupulous employers.

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## Sandra's Story

**Across the developing world, chubbiness is synonymous with good health, in stark contrast to the West where obesity is a widespread problem. In Gyetiase, Chris Hartley-Sharpe and Helen Booth report on a nutritional supplement and its consequences for Sandra, a girl from Ashanti.**

When we first visited Gyetiase in 2009, we met a little girl called Sandra, who was extremely thin. Sandra lived with her single mother, with no obvious financial support, relying on the goodwill of neighbours and distant relatives.

Sandra's mum, like many others, visited the monthly baby-weighing sessions run by the district health authority. Her carefully documented growth chart showed that whilst she had put on weight at a normal rate between birth and four months, she had put on no weight at all between four and sixteen months. Sandra was dangerously underweight.

We arranged to meet the health official responsible for baby-weighing sessions, to find out what is supposed to happen once an underweight child is identified. He explained that when sessions first began an American charity supplied an imported peanut-based nutrition supplement called Plumpy'Nut. But the charity had stopped providing Plumpy'Nut and nothing had been available since.

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After some research on the World Health Organisation website, we found a recipe for a nutrition supplement known as 'Weanimix'. It could be produced using locally sourced ingredients and consisted in equal parts of groundnuts, dried maize and black-eyed beans, ground to a fine powder and served as a paste by mixing with water, or palm oil if available. Sandra's mother was furnished with a fortnightly supply, along with advice about normal feeding for her child.



Sandra gained weight almost immediately, and whilst she'll likely always be a small for her age, she was soon gaining weight at a normal rate. After a few months, we were able to stop the supplementary nutrition.

Facebook: Ashanti Development  
Registered charity no. 1133517  
Company no. 7113261  
Registered in England and Wales



Since then, more than one hundred underweight children have benefitted from this programme, with Weanimix produced in large batches by Ashanti Development staff in Gyetiase and distributed via a network of community health volunteers.

This year, we met Sandra again and were delighted to discover a lively, engaging and healthy nine-year old. We also met her siblings, one or two of whom might best be described as 'chubby'.

***Chris Hartley-Sharpe of London Ambulance and Helen Booth of UCLH are responsible for Ashanti Development's medical work.***

## Microcredit: Empowering The Poorest Of The Poor

**Monitoring and evaluation has convinced us that in Ashanti microcredit is very successful in ending poverty while enhancing the skills and status of women. Ashanti Development has provided business training and some 1,000 loans to women in twenty-eight Ashanti villages.**

Women in rural villages in Ashanti have little chance to earn money. Most are malnourished and debilitated through water-related disease and when times are particularly hard some leave home to work as prostitutes. If they survive and return to their villages, they probably introduce HIV/Aids.

Most women find barter easy, but have no capital for trade. Similarly, they often have access to small pieces of land, but no capital to invest in fertilisers, seeds, tubers, tools and pesticides, and cannot support themselves while they plant and grow enough crops to provide a saleable surplus. By training women in numeracy and budgeting and providing finance<sup>1</sup>, microcredit offers them the chance to find a solution to these problems and work their way out of poverty.

In each cluster of small villages, we train a microcredit worker. She reports to a part-time supervisor, who signs off her monthly reports

and supports her if, for example, she comes under pressure from borrowers to act outside the rules. As borrowers exhaust the three loans they are allowed, the microcredit worker extends the project to new villages, working gradually outwards from her home.

Loans are sometimes made to whole villages which wish to buy, for example, a palm oil press or gari<sup>2</sup> mill. We are always happy to reschedule loans and have no problem with debts which are repaid late. Repayment is rarely a problem. Women only default on loans in exceptional circumstances like severe illness or death.

### Outcomes

The status of women in Ashanti is low. In the 19th century, they were bought and sold for less than donkeys. Microcredit borrowers often tell us that their ability to earn money has served to enhance their social status and to improve their relationship with their husbands. Their families also enjoy better diet, health and education. By local standards, some women even become rich. We know of one who employs seventeen relations to sell fish soup around several villages.

This project also introduces the women to the concept of learning, which sometimes makes them regret their lack of education. In at least two cases, borrowers have decided to learn to read and

write, and now attend Junior High School and learn alongside their children.

We have recently recruited Mavis Bobie to take on overall management for the project in Ghana. She reports by email to UK-based volunteer, Ishy MacKinnon. Below are extracts from one of Mavis' recent monthly reports. Mavis is busy training microcredit workers and setting up new projects in the villages of Brofoyedru, Nkubeta, Nyinampong and Bennim.

**We rolled out the programme of loans in Brofoyedru, Nkubeta and Nyinampong for two, three and four groups respectively. These villages took the loan for six months, so everyone will finish repaying their loans by December 2017.**

Brofoyedru we have 3 traders and 7 farmers.

In Bennim, training has ended but we did not have enough funds to supply loans<sup>3</sup>. There are three groups in Bennim.



**Brofoyedru Group 1**

Two women are traders; one sells fish and will use her loan for buying supplies, transportation costs and poly bags for packaging. The other trader sells cow coats (hides), used for stew and soups and will spend her funds on supplies and poly bags. The other three are farmers; they grow crops such as corn, cassava, yam and vegetables. They will invest in agro-chemicals, labourers<sup>4</sup>, seeds, yam tubers and fertilizers.



**Brofoyedru Group 2**

One of these women sells provisions; the rest are farmers who grow yam, cassava and vegetables. They'll spend their money on yam tubers, stem cutting, vegetable seeds and fertilizers.



#### **Nkubeta Group 1**

One of these women is a trader, who sells provisions such as bread, milk, sugar and gari bread. The rest are farmers.



#### **Nkubeta Group 2**

One woman sells cooked rice, gari (gari is long-life cassava) and beans for school children. With her loan she will buy palm oil, rice, beans, vegetables and spices for food preparation. The others are farmers, who will buy agro-chemicals, labourers, seeds, hoes and cutlasses.

#### **Nkubeta Group 3**

This group has one trader and four farmers. The former sells rice, oil, tin-tomatoes and onions while the farmers grow cassava, yam and vegetables. The farmers use their loans for fertilizers, labourers, seeds, plus hoes, cutlasses and agro-chemicals.

#### **Nyinampong Group 1**

These women are traders; one trades in soap and shower gel. Another makes and sells Kenkey (a staple, made from fermented corn) and will use her loan to buy maize, firewood, water and plantain leaves. One sells fried eggs, bread and oats during the evenings. She will purchase eggs, oil, spices, salt, tomatoes and onions, and cover gas and transportation costs. The fourth woman sells Pampers, the last one makes and sells palm oil. She'll use her loan for palm nuts, water, firewood, labourers and to transport the oil to market.

#### **Nyinampong Group 2**

This group are traders: a hairdresser, water seller, ladies dress seller, smoked fish seller and millet porridge trader.





### Nyinampong Group 3

Traders: two extract palm oil and the others sell soap, Pampers and drinks. Another sells cooked goat meat with pepper and tomatoes sauce and has a drinking bar.

### Nyinampong Group 4

This last group also consists of traders: a provisions seller, two palm oil extractors, a vegetable vendor, a cow coat trader and a dry fish seller.

**The photos are of women in receipt of their loans, holding their repayment sheets.**

In summary, there are 20 traders in Nyinampong village and they'll spend their loans on transport, produce and labourers. Brofoyedru, Nkubeta and Nyinampong have received their first loans and Bennim is ready for its loans.

### Mavis Bobie

- 1 We offer three sequential loans of between £60 and £100, at an annual rate of interest of 15 per cent, about the same as inflation. Money repaid is replaced in the loan fund and lent on.
- 2 Gari is long-life cassava.
- 3 We've since sent Mavis some more money for Bennim.
- 4 Clearing new ground for farming is very hard work and often requires more physical strength than women possess.

## Sponsored Walk

On Saturday 16th September, many of you participated in our sponsored walk from St Pancras to Limehouse.



Part of the route turned out to be closed for repairs, so people made their own way to Limehouse, arriving from all sorts of unexpected directions. After pausing for a drink, we took the riverbus back to central London.

Ashanti Development is extremely grateful to all the walkers and their supporters. The event raised over £2,300 - and the money's still coming in!