

Rewriting The Future

Page 1

A Request

Page 4

News in Brief

Page 5

Rewriting The Future

by Mavis Bobie
transcribed by Penny David

‘Our Future’ translates as ‘Yen Daakye’¹ in the Ashanti language and is the name the Ashanti women chose for the microcredit project when it was first set up in 2009. Its aim was to provide women with micro-business training and loans that would enable them to be economically independent and improve their lives.

For the last nine years, it has been managed by Mavis Bobie, Ashanti Development’s Microcredit Manager. Mavis has a BA in Integrated Development Studies and has always wanted to work for a charity. She says she likes the work very much, even loves it. ‘Looking at the success of some of the women inspires me, particularly when I realise how some of them are having their lives turned around and working themselves out of poverty,’ she says.

Ashanti Development’s Ghana headquarters is surrounded by tiny villages, many of which have sprung up only recently. Some are peopled by native Ashantis but others are migrant villages, consisting of people who have moved south from the Sahel in the last ten or fifteen years to escape the worse effects of climate change.

Ashanti Development is a volunteer charity, paying no wages or salaries in the UK. It was set up by London-based Ashantis who were concerned at the quality of life of people in their home villages.

Mavis approaches new villages with caution, since she never knows who will be living there, what their tribes or customs will be, what reception she’s likely to get.

Her first port of call is always the Chief and Elders, to whom she explains that she’d like to offer microcredit to the village women. If all goes well, a date is agreed for her to introduce the project to the whole community. Among other things, she tells the women that if they wish to participate they should divide themselves into groups of five, and the four they choose to work with must be permanent settlers, people they have confidence in, people ready to enter into mutual guarantees for any loans they are given.

Perhaps twenty small groups will be formed, but at first Mavis will only take four or five. Some women are already running businesses: others are starting from scratch. She will look carefully at their business plans and help them estimate income and expenditure as well as offering advice before giving them loans.

Later, if all goes well, Mavis will add another two or three groups, and later still more. By then she will know how rich or poor each woman is, whether they can afford school for their children, how much land they own, and what level of risk is involved in making them loans.

¹ Pronounced ‘yen daachy’

The women are then offered three consecutive, loans which roughly equate to £27 for the first, £39 for the second and £56 for the third. Loans are taken for a period of six months or a year, depending on the preference of the whole group. Many are repaid early, because the borrower knows that having repaid it she will be offered a second, larger loan. The same applies to the second loan, but women are less eager to repay the third and final loan.

To overcome this, Mavis has begun to offer those who repay early or on time the chance to re-group and she may then offer the new groups, exceptionally, a fourth loan. In the village of Bresua, this resulted in one woman, who knew she was unlikely to be included in a new group, to threaten to default and leave the rest of the group to cover her loan. This problem has been solved as new loans are now based on the individual performance rather than the wishes of past members.

Women are usually given two weeks grace, after which they make repayments every week. Exceptions may be those who use the money for farming, when there is a long lead time before any profit is accumulated. Mavis says that repayments are “small, small,” so there’s no stress in having to make them. For example, a £27 loan, would require weekly payments of £1.20.



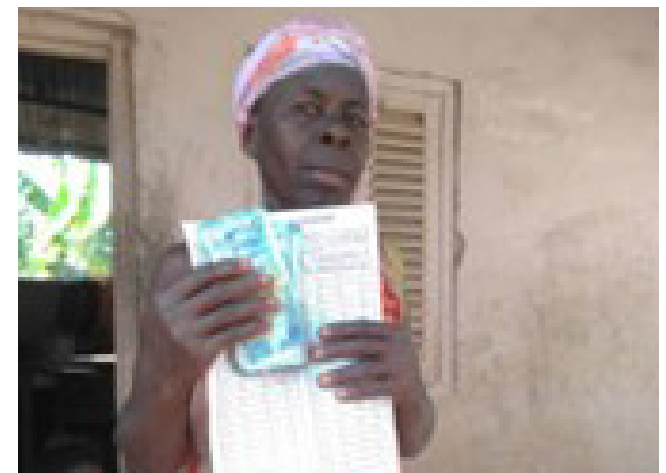
Afua Gyamfua of Benim village

To put these figures in context, Mavis estimates that before they start receiving loans, one in three women would have a weekly income of around £2.70; for one in two it would be around £5.50; and for one in five it would be £11.

Among the success stories is Afua Gyamfua of Benim village who is shown on the far left of her group of four. She used to farm cassava, plantain, aubergine and cocoa, but with the help of the loans she now has a small cocoa farm.

Another is Janet Owusu Peprah of Nkwanta village, who before receiving a loan sold fast food to hungry farmers coming home from the fields. The food was mainly spaghetti. She repaid her first loan in half the time allowed, and then did the same with the second and third. Today she owns a small restaurant. She is very grateful, and often thanks Mavis for giving her a chance to make some money.

Sarah Boadu of Brengo village was a kenke seller. Today she still sells kenke but her business is three times bigger. She sells in



Veronica Boatemah of Brofoyedru

Mampong and Kofiasse Markets, including to some of the stall holders who sell her kenke on.

Veronica Boatemah of Brofoyedru was a small scale cassava grower. She dried the cassava and sold it on ready to be processed into long-life cassava. Her operation is now at least three times larger, thanks to the Yendaakye loan.

Mavis believes the project also impacts on husband/wife relationships. The husband no longer needs to feel the pressure of being the only breadwinner in the family, and tends to respect his wife more for her ability to contribute to the family finances.

So far, Yendaaye has covered 33 villages. Progress is slow because each woman needs time to pay back three or four loans before the project moves on. Other villages often ask for the project to be extended to them.



Comfort Serwaah, of Bimma

Comfort Serwaah, of Bimma, is one of the most successful microcredit ladies we've had. She started by selling smoked fish and was so successful that we bought her a fridge/deep freeze and gave her training and a loan. This enabled her to change from being a smoked fish retailer to a wholesaler. Later she handed her fish business to her daughter and relocated to Mampong, where she now sells clay pots in the market.

A Request

We know this is a mega ask, but we also know if you don't ask you don't get. We're looking for a donor who will undertake to make a grant of £277 a year for four years, or a one-off payment of £1,108, to pay for an Ashanti student to go through university.

In 2021, volunteer Y Bill Kim created a scholarship scheme providing for one boy and one girl from each senior high school in the District to continue their studies for three years. This meant he paid for twelve students in the first year, twenty-four in the second year, and thirty-six in the third year at a total cost of around £1,000 a year. This is the fourth year, and Bill is currently supporting no less than forty-eight students to continue their education.

He wanted the students to come from among the poorest families as well as being talented and hard-working and we set up an elaborate system for their selection. It is now carried out by a committee consisting of (the equivalent to) local authority councillors, officers from the department of education, and representatives of Ashanti Development.

Results show that at the end of these studies all the sponsored students would qualify



for university if they'd applied, but their funding ended and so too did their education. Nonetheless they have all achieved far more than they could have expected without the grants. Without them they would probably have had no option than to become farmers, whereas now they are more likely to be teachers or public servants. They are infinitely grateful and so are their families.

Bill is happy to continue his contribution every year but wishes we could find a partner donor to take up the burden where he leaves off by funding one or more students through university each year. We are publicising our need as far and wide as possible, in the hope that someone will hear and respond.

"The educational outlook of many students is still grim since many need to support their families at the same time as meeting the costs of attending school. I believe that continued education through senior secondary school and eventually through university is the key that ... will eventually lift large parts of the community out of poverty," says Bill.

News in Brief

1.



Our annual sponsored walk will take place on Saturday 28 September 2024.

It will start at 2.30 pm from St Pancras Old Church, Pancras Road, London NW1 1UL

It will follow the Regent's Canal for 6-7 miles to Limehouse, returning by bus, tube or river.

All proceeds will go toward buying medical equipment for Dome clinic.

2.



Gill and John Griffith funded construction of a clinic in the village of Dome, situated in a migrant area where we're just starting work. The picture shows them on a visit. The villagers made them Honorary Citizens and gave them a celebratory durbur to show their thanks. We at Ashanti Development in the UK share their gratitude for Gill and John's amazing generosity and the enormous benefits it will give to hundreds (soon to be thousands) of migrant people.

3.



Congratulations are due to Kofi Nakoja of Dome. At an inspection of farms participating in our Farm Support Scheme, he was able to show a harvest of nineteen bags of maize. He should probably be in the Guinness Book of Records.