

## Project Evaluation 2015

### So Memu Project, Offinso, Ashanti Region/Ghana

Evaluation is by the number and value of loans, as well as by payment defaults and, more importantly, by continued business activities one and two years after having received their loans.

So Memu Project	2015	2014	2013
Number of loans	213	195	175
Value of loans granted in EUROS	13,255	11,076	9,450
Borrowers in 2014 still in business in 2015	166	149	--
Borrowers in 2013 still in business in 2015	138	81	--
Number of defaults in the reporting year	4	1	0

*Note: Recording of the women after their loan period is not feasible in all cases, as some of them moved away without letting us know and, therefore, we don't know if they're still in business or not. This explains the noticeable difference between the 29 loan borrowers from the previous year and the 37 loan borrowers from the year before that.*

*Apart, since 2014 the project pays for itself by the interest income and now serves as blueprint for future projects.*

### Baddibu Project

Evaluation is by the number of residents, project participants, yield and migration.

Baddibu Project	2015/2016	2014/2015	2013/2014
Residents in participating villages	2,000	2,005	1,824
Number of female participants	400	400	320
Total yield in tons	n/a	115	n/a
Total earnings in EUROS	n/a	38,766	8,922
Earnings per woman in EUROS	n/a	97	28
Net-Migration	-16	-7	-71



Tomato harvesting in the Baddibu Project

*Note: Because of a change in the operational management of the Gambian partner organization the yield of the harvested vegetables was no more recorded from April to May 2016. Based on the recorded yield from December 2015 to March 2016 we estimate more or less the same amounts as in the previous season 2014/2015.*

*All in all the project seems to help to improve the life situation of the participants. An additional per capita income of roughly 100 EUROS could be generated only by the sales of vegetables in a 6 months' season. This is also shown in the number of illegal migrants; although there was an increase in 2015, migration is much lower than in 2013.*

### **Anoshe Women Project, Chereponi District/North-East Ghana**

Evaluation is by the number of residents, project participants, yield and migration.

Anoshe Women Project	2015	2014	2013
Residents in participating villages	7,250	7,150	7,050
Number of female participants	450	450	350
Total yield in tons	157.5	151	n/a
Total earnings in EUROS	43,470	39,798	16,613
Earnings per woman in EUROS	97	88	48
Net-Migration	-41	-70	-165

*Note: Most of the women do mixed cropping not only of soybeans, but also of different sorts of millet. Because the organization restricts on the marketing of soybeans, other crops are not recorded.*

*Apart, the income generating activities evidently help to reduce poverty. Per capita income generated by the sales of soybeans within a 5 to 6 months' period roughly amounts to 100 EUROS, and thus essentially contributes to improve the life situation of the women. In addition, we record again a downward trend in youth migration in the project villages. It needs to be understood that this area is dealing mostly with seasonal migration. During the dry season, many of the young men move to the wealthier areas in the south and work in the illegal and life-threatening gold-mining industry. Some of them never return.*