## AN ASSESSMENT OF THE IMPACT OF THE CATHOLIC DIOCESE OF JASIKAN ON THE SOCIO-ECONOMIC DEVELOPMENT OF THE NORTHERN PART OF THE VOLTA REGION

By

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## DECLARATION

I hereby declare that this submission is my work towards the MSc degree in Development Policy and Planning and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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### ABSTRACT

The Catholic Church in Ghana has been growing over the years. It is for this reason that the Catholic Diocese of Jasikan was created to meet the needs of the faithful in the way that God loves them. The Church is God's agent of transformation in communities. However, over the years, churches have interpreted their mission to meet the needs of the people in different ways. For example, some Churches have focused only on the spiritual aspects of poverty. Their expression of love to the community has been in proclaiming the gospel. Some have expressed love through focusing on people's material needs without giving enough attention to spiritual needs. They demonstrate the gospel without necessarily proclaiming it.

The survey was conducted to find out how the establishment of the Diocese had impacted positively or other wise on the lives of the people in the Northern part of the Volta Region. The survey used research tools including questionnaire administration, interviews, focus group discussions, personal observation and the review of related literature.

The findings of the research showed a number of important issues. The research showed for example that the Diocese was vigorously pursuing programmes and projects such as in education, health, agriculture, women and development and youth development. The research showed that the policies being pursued were also contributing to the poverty reduction programmes of the various District Assemblies in the Northern part of the Volta Region.

The study concluded with some recommendations. On the issue of self-reliance it is important to indicate that for proper self-reliance, the Diocese must take local economic planning very seriously. This means there must be a re-thinking of the whole structure of the church. The Diocese can encourage all parishes to embark on a "green revolution" where more farms could be established and maintained.

Networking is also an important tool that is suitable for the Diocese to improve on her performance and enhance their impact in poverty reduction. As a rural Diocese, Networking is therefore seen as a very effective means to share useful information and the spread of knowledge about the needs of the people, the solutions and best practices.

On education, it is highly recommended that the Diocese should come up with a 5-year strategic plan for the development of education in the Diocese.

It became clear from the study that the process of reducing poverty in any community is not an easy task and so the Diocese having taken it upon itself to contribute to the reduction of poverty in the Northern part of the Volta Region would need the unflinching support of all stakeholders especially the District Assemblies in bringing about the needed change in the life of the people.



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## LIST OF ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
CRS	Catholic Relief Services
DANIDA	Danish Development Assistance
FBO	Farmer Based Organization
GPRS	Ghana Poverty Reduction Strategy
HIV	Human Immune Virus
MFI	Micro Finance Institute
NGO	Non Governmental Organization
SMA	Society of African Missions
SNV	Netherlands Development Organization
WADEP	Women And Development Project



#### **CHAPTER ONE**

#### **1.0 INTRODUCTION AND BACKGROUND TO THE STUDY**

It is important to note that the Catholic Church Worldwide has over the years been known for her humanitarian work. The Church serves and takes care of marginalised groups. The social teaching of the Catholic Church as a doctrine include attending to the needy by providing them with shelter, meals, clothing, teaching them to read and write and health care. It is important to emphasize here that the Social Teaching of the Catholic Church has not been manifested clearly as compared to the spiritual doctrine. This lack of clear manifestation has made it possible for some well-meaning Scholars of the Church to label this doctrine "our best kept secret" (Schultheis, Michael J., Edward P. DeBerri and Peter J. Henriot. 1988).

It must be clearly emphasized that even though the faith should be expressed through direct and practical involvement in the service of mankind, the Catholic Church, has always expressed deep thoughts on the Social Teachings of the Church by issuing powerful messages to the faithful through what is called encyclicals which are issued from time to time. For example, in 1967 Pope Paul VI issued his major encyclical titled, "Populorum Progressio" which is one document which expresses a complete statement of the Catholic Church's teaching on human development. For instance, according to F. A. Mensah Banahene who wrote on "The Catholic Social Doctrine, Some perspectives" the Pope in that encyclical distinguishes between charity and justice and said that "when countless men, women and children are ravished by hunger, the granting of aid should be seen as justice, not charity".

The encyclical calls for the creation of a world fund that will be used to relieve the poverty of the poor nations. He went further to say that no one is justified in keeping for his exclusive use what he does not need when others lack necessities. According to the vision of the encyclical, development cannot be limited to mere growth but it has also to promote the good of every man and the whole man. It states clearly that development is about people and not things. It seeks to correct the mistaken notion that development is solely about economic and material progress. In fact, "Populorum Progressio" can be said to be the summation of the Catholic Church's thinking on what development is all about and it leaves no one in doubt that man is the reason for all that the Church does in development (Mensah Banahene, 2004).

It is important to note that the Church's Social Teaching takes into consideration all areas of man's activities apart from the spiritual aspects. According to F. A. Mensah Banahene on 'Approach to the Church's Development Work in African Rural areas, a practitioner view', he states "obviously, human progress has since time immemorial been a concern of mankind, and the church which affirms that the individual person is the purpose of all created things, has not been left behind in this business of sensitizing the minds of people on the authentic way to attain human progress".

To see to it that social development work is facilitated in the Church, structures and systems have been set up in all the dioceses in the country. There are Offices set up for socio-economic development, usually referred to as Diocesan Development Offices where there are Departments for Health, Agriculture, Education and Women and Development. There is also a national office that co-ordinates the work of the Diocesan offices. The Church in Ghana for example also receives assistance from international organisations of the Church such as Misereor and Missio (Germany), Catholic Relieve Services (USA), Manos Unidas (Spain) and others to support poverty-stricken Diocese which enables all people in those areas to benefit from the Church's assistance towards improvement in their conditions.

The Diocese is generally characterized by many problems which include the following:

- i) Poor road network from the major marketing centres to the food producing communities. This situation has made it very difficult for farmers in the Krachi and Nkwanta areas to for instance get value for their produce due to market inaccessibility. They produce more but cannot get the produce to the market for sale.
- ii) Pipe born water is a luxury in a greater part of the Diocese. A greater number of the communities in the Diocese draw their drinking water from unimaginable sources with

attendant water related diseases such as bilharzias and guinea worm. As a result of the scarcity of water the productive capacities of the people especially women and children are affected because they usually have to wake up as early as 4'oclock in the morning and queue for hours before they can get some water for the house.

- iii) Inadequate health facilities is another problem in the diocese. The gravity of the situation is seen in the fact that people die from "preventable diseases" such as malaria, snake bites, water-borne diseases and so on and so forth.
- iv) Lack of adequate educational opportunities particularly with secondary education. It is worse in the Krachi and Nkwanta Districts of the Diocese.
- v) Telecommunication network in the Diocese is also very poor. Not all the areas are connected with telephone facilities and as a result communication in those parts becomes very difficult.

It must be emphasized that unless the socio-economic infrastructure is improved to make the area attractive for private investors, the cost of investing in the area will become unreasonably high. The result will be that potential investors will look elsewhere. Surely with the decentralization policy of the Government, the District assemblies are supposed to take the initiative with their common funds as well as their internally generated funds to develop their various communities. However, this is not the case in most of the Districts especially because the Government does not release the funds early enough to carry out development plans. That is to say that because of this difficulty development plans are always in arrears. The Church is only a suppository to government's development efforts.

#### **1.1 STATEMENT OF THE PROBLEM**

Poverty is a multi-dimensional concept. It is about lacking basic needs. Often, people think of basic needs as merely physical – such as food, clothes and shelter. But it must me noted that there are other dimensions of poverty, such as social poverty (lack of opportunity to interact with other people), political poverty (lack of ability to influence people in positions of authority and spiritual poverty (lack of relationship with God). By looking at poverty like this, we can say that most people in the world are poor in one way or the other. For example, someone who is materially rich could lack social networks or may be in spiritual poverty. On the other hand, someone who is materially poor could have a supportive family and is a Christian, and therefore feels socially and spiritually rich.

It is for this reason that the Catholic Church in the Jasikan Diocese was created to meet the needs of the faithful. However, over the years, churches have interpreted their mission to meet the needs of the people in different ways. For example, some Churches have focused only on the spiritual aspects of poverty. Their expression of love to the community has been in proclaiming the gospel. Some have expressed love through focusing on people's material needs without giving enough attention to spiritual needs. They demonstrate the gospel without necessarily proclaiming it.

The creation of a diocese in the Catholic Church has two main purposes. Firstly, to make it easy for the local ordinary (i.e. the Bishop) to see to the needs of the faithful spiritually and secondly to see to their socio-economic needs. Before the creation of the diocese of Jasikan, the whole area was under the apostolic jurisdiction of the Bishop of Ho Diocese. It was clear that the leadership of the Church at the time did not give priority attention to the Northern part of the Volta Region and so development infrastructure was not evenly spread.

This therefore made it difficult for the present Jasikan Diocese to get its share of development both by the state and the Catholic Church in terms of education, health and other socio-economic activities. For example, all the well endowed schools built by the Church were located in the southern part of the then Ho Diocese as well as a good number of health facilities. The state also had all the well endowed schools located in the southern part of the Region

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This situation accentuated the plight of the people in this part of the Volta Region, now the Jasikan Diocese and made them to continue to wallow in abject poverty. The basic concern has been that the poverty situation appeared deepening over the years. The need therefore arose for the division of the Ho Diocese into three and a new Bishop was appointed to have apostolic oversight responsibility over the Jasikan Diocese which is now 15 years old.

This study is intended to find out how the creation of the diocese has impacted on the socio-economic development of the people in the Diocese as compared to when it was part of the Ho Diocese.

#### **1.2 RESEARCH QUESTIONS**

To attain the purpose of the study the following questions were produced, namely:

- 1. What are the causes of poverty in the Jasikan Diocese?
- 2. What programmes or policies have been implemented towards poverty reduction in the Diocese?
- 3. What institutional structures have been put in place at the Diocesan level to reduce poverty?
- 4. To what extent are these structures capable of reducing poverty?

#### **1.3 OBJECTIVES OF THE STUDY**

The objectives of this study which seek to assess the impact of the Catholic Diocese on the Socioeconomic development of the northern part of the Volta Region would be:

1. To find out what policy is being pursued with regards to the contributions of the Jasikan diocese towards poverty reduction in the Northern part of the Volta Region?

- 2. To find out what structures are being put in place to implement these policies which are propoor?
- 3. To find out what implementation strategies have been adopted?
- 4. To find out what effects these strategies have had on the development of Jasikan Diocese so far?
- 5. Based on the findings make recommendations for the guidance of development policy of the Bishop.

#### **1.4 JUSTIFICATION OF THE STUDY**

After the study the researcher hopes to bring into focus how the establishment of the Diocese of Jasikan has impacted on the development of the people of the area. In doing so, the study will assess the relevance of the agenda of the Catholic Church in the area of reducing poverty. It has been a well known fact that the Northern part of the Volta Region has not had its fair share of development from both the State and the Church and since the Church apart from seeing to the needs of the faithful also has the responsibility of seeing to their socio-economic needs, it will be highly justified to assess the impact of the establishment of the Jasikan Diocese on the socio-economic development of the people of the area.

The Ghana Poverty Reduction Strategy Paper has made it clear that the goal of the Country is to achieve sustainable equitable growth, accelerated poverty reduction and the protection of the vulnerable and excluded within a decentralized, democratic environment (GPRS, 2003). From the above indications, it can be inferred that, the contributions of other stakeholders such as the Church in the development process becomes very important. However, where there are no linkages among the key players in the development process as is the case in the Jasikan Diocese, the achievement of this overall goal of the country will be difficult to realize. This therefore makes the study very relevant as it will look at the effect of the establishment of the Diocese and the effectiveness of the development strategies the Diocese is using to promote accelerated community development.

Finally, the findings of this study will also increase the theoretical knowledge of development practitioners and policy makers in the Diocese with the view to giving them a better insight into the socio-economic potentials in the Jasikan Diocese and the opportunities they present for the poor and will help create a sustainable development agenda for the people of the Diocese.

#### **1.5 SCOPE OF THE STUDY**

The focus of this research was the Catholic Diocese of Jasikan and it was limited to the socio-economic activities in the Diocese. These activities include the provision of educational, health and other facilities that promote the development of the people in the area. The study also aimed at analysing the causes

and nature of poverty in the Jasikan Diocese including an analysis of theories of poverty and Church development. The study also sought to identify and examine the effectiveness of the Diocesan Development Office towards poverty reduction and the extent of its capacity to sustain its approaches to poverty reduction. Finally, an attempt was made to propose alternative policy options for effective and sustainable approach to poverty reduction in the Jasikan Diocese. The work was both a desk study and collection of field data.

#### **1.6 ORGANISATION OF THE STUDY**

The study has been organised into four main chapters. Chapter one consists of the introduction and background of the study, statement of the problem, objectives of the study, research questions, justification, scope and methodology used for the study.

The second chapter presents the conceptual and analytical framework and the review of related literature. The relevant concepts and terminologies have also been defined.

The third chapter has been devoted to the analysis of the data on how the Diocese is contributing to the socio-economic development of the Northern part of the Volta Region.

The fourth chapter was also devoted to discussions on the major research findings and offers some policy recommendations to ensure the Diocese's effective contributions to the development of the northern part of the Volta Region and finally, the conclusion.

#### **CHAPTER TWO**

#### CONCEPTUAL FRAMEWORK OF THE STUDY

#### 2.0 THE MEANING OF DEVELOPMENT ACCORDING TO THE CATHOLIC CHURCH

To the Catholic Church, development means human development or advancement, which implies the movement of people "from less human conditions to those which are more human (Paul VI, Pope 1967; Populorum Progressio). This is expressed in the Konongo-Mampong Diocesan Development Policy (2004) document as a people oriented process of transformation that gives the people the opportunity to live a good and abundant life which implies having a long, healthy and creative life, a decent standard of living, freedom, dignity, self-esteem and the respect for others as presented in the 1997 Human Development Report. The policy document further gives four key principles of human development namely holistic, participation, sustainability and peace.

#### a) Holistic

Holistic development simply means human development with equity and social justice. The term can also be defined as systems perspective for the development of the entire society or an area. In other words Holistic development means how the entire society or economy can achieve development as a whole. In developing the concept of a holistic development for the Diocese of Jasikan, the Catholic Church's meaning of development was evaluated. This means emphasizing on the dignity of the total human person who is a complex being with many aspects that are interacting. These are spiritual, social, economic and cultural. On this note, for every development to be authentic and to be seen as achieving the desired results, it should promote the good of every person and the whole person. This underscores the importance of pursuing simultaneously both economic and social development since social development enhances economic development, while economic development reinforces social development and the participation of the people in the development process.

#### b) Participation

In every development process, participation of all stakeholders is very critical if any development effort would become relevant and meaningful. The essence of participation rests on the fact that the human person, as Pope Paul VI put it in populorum progressio No. 20 "is the source, centre and purpose of all socio-economic life" and therefore people should be at the heart of every development effort. This makes participation to serve as both a concept and a tool. As a concept, it embodies the idea that poor people are capable and can be creative if those responsible for change put in place the necessary policies that will help them achieve their goals and aspirations. Thus, when poor people are given the opportunity, they can articulate their own needs and concerns and try to find sustainable solutions to address them. As a tool, we can say participation enables the poor to rediscover their potential and strengthen their capacities to enable them mobilize resources for their own development. Strategically also it helps in community building, group cohesion and consensus building that are critical in the development process.

#### c) Sustainability

This is an important aspect of the development process which cannot be ignored, since there cannot be any meaningful improvement in human condition if the resources, both natural and human to sustain the beneficial change for a long-term are inadequate or unavailable, implying that the future generation will be denied such benefits. In other words the utilization and consumption of resources to meet the present needs of a community should not be done at the expense of future generation.

There are also two other principles which are related to the principle of sustainability. These are the principles of solidarity and subsidiarity. The essential elements in all of these are the need to reduce the dependence on external sources and aspire towards self-reliance. This Self-Reliance idea has been given prominence by the Catholic Church in Ghana today and information available suggests that people are

embracing the concept. This therefore calls for more systematic ways by the communities in the Dioceses of the Church in the whole country to strive to provide for their needs and consider external resources as only necessary for the purpose of helping them to build their human and institutional capacities (Ecclesia in Africa, John Paul II, 1995). This simply means it is important to allow, encourage and challenge poor people to do the little things that they are capable of doing for the promotion of self-reliance and selfhelp.

According to Fr. Tony Byrne on 'The Church and Development Delima' "we cannot talk about self-reliance without talking about power relationships. Self-reliance is not merely a way of organizing the Church, and it cannot be at the expense of the self-reliance of others by trying to do to the centre what the centre has always done to the periphery" for Byrne, self-reliance means relying on your own resources in local communities as pertained in the early times in history.

### d) Peace

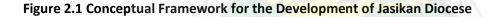
Peace is a precondition for development. This is a world-wide fact and there is evidence to show that in countries where there is war, poverty is high. Without peace, no development can be initiated; the outcome of any development intervention should not also result in confusion, conflict, tensions and factions. Therefore, as Pope Paul VI put it in his encyclical populorum progressio "No one doubts that development is synonymous with peace". Pope Paul VI in his encyclical introduces a new thinking in the meaning of development. He says "development is the new name for peace". This means that if you want peace, you have to work for development.

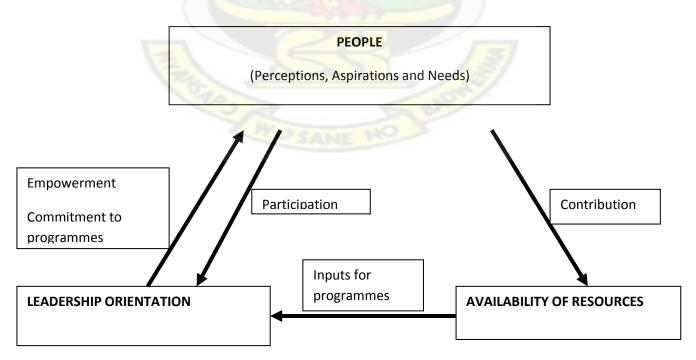
#### **2.1 THE FRAMEWORK**

Development forms an integral and indispensable part of the mission of the Church whose preaching of the Good News must take into serious consideration the total well-being of the human person. Integral human development therefore needs to be carried out properly, and for this to happen, there are three critical factors to be considered. The factors are people, leadership orientation and availability of resources. Figure 2.1 illustrates the relationship among the factors.

#### 2.1.1 The People as the centre of development

It is important to indicate that every development effort must put the people at the centre. People should be considered as both the means and the end, that is to say the architects and the beneficiaries at the same time of any development effort. Therefore, their perceptions and understanding about development have a direct linkage with holistic development. How they perceive development can bring about holistic development or not. For example, the Church's evangelization mission can be misconstrued to mean that once a Diocese has been created, then they will see holistic development automatically in the area. As architects of development, target people have to conceive the development interventions as a means to improve their lot, and therefore, it is important that they participate actively and contribute in process to ensure that their needs and aspirations are well articulated and captured.





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#### 2.1.2 Leadership

Leadership has been described as the "process of social influence in which one person can enlist the aid and support of others in the accomplishment of a common task" (Chemers, M.M. 2002). According to Alan Keith (Locke et.al, 1991) "Leadership is ultimately about creating a way for people to contribute to making something extraordinary happen." Leadership is "organizing a group of people to achieve a common goal" or put even more simply, the leader is the inspiration and director of the action. He or she is the person in the group that possesses the combination of personality and skills that makes others want to follow his or her direction (Susan Ward, About.com Guide). The role of leadership in the holistic development process is to empower the people, especially the poor and powerless, to assume power or have confidence in them and become masters of their own destiny, in accordance with their God-given talents, culture, environment and aspirations irrespective of structural impediments and constraints. Also critical is the commitment of leadership to ensure development and implementation of programmes to meet the needs and aspirations of the people.

#### 2.1.3 Availability of Resources

This is very important in carrying out holistic development in any area. The management of the resources is also very important in development. Resources are the inputs that are used in the activities of a program. Broadly speaking, the term encompasses natural, physical, financial, human, and social resources, but the vast majority of the resources that make up the inputs to the development of an area such as the Diocese of Jasikan are financial resources. There are some resources that can also be given in kind such as the provision of office space and seconded staff from partner institutions which could be termed a second level of resources.

Resource mobilization is the process by which resources are solicited by the organization for the development of the area and are usually provided by donors and partners. This is particularly important for the Diocese since it is typically a rural setting. The process of mobilizing resources begins with the formulation of a resource mobilization strategy, which may include separate strategies for mobilizing financial and in-kind resources. Carrying out a financial resource mobilization strategy includes the following steps: identifying potential sources of funds, actively soliciting pledges, following up on pledges to obtain funds, depositing these funds, and recording the transactions and any restrictions on their use. The process is generally governed by legal agreements at various stages.

#### 2.1.4 Link between the People, Leadership and Availability of Resources

The Church realizing that the Catholic population was growing and therefore the existing Dioceses were becoming too large for effective management decided to promote some kind of decentralization to make the governance of the jurisdiction more efficient. The fact is that, this arrangement brings about people empowerment, democracy and poverty reduction which are goals that are pertinent with the Church's holistic development agenda. Obviously, whichever way one looks at this process, when it is implemented it puts in place structures at the Diocesan level that provide layers of leadership thus providing a field for leadership development in terms of knowledge, skills, attitudes, networks, institutions, vision and values.

Local level or community development has a direct relationship with the leadership, the people and the availability of resources in the sense that for that kind of development to be realized at the local level, it requires a commitment of the leadership at the central and local level that trusts in the power of the people at the local level. Good leadership would normally provide the grounds for the people to be part of the decision- making process including problem identification, policy and strategy design, transparency and accountability, and in general managing resources which will also focus on leadership efforts from

private sector, civil society at national and local level that will converge to manage resources to developing the local communities.

When the leadership is conscious of community level development, a process through which poverty reduction interventions can be conceived, planned, implemented, monitored and evaluated. This is because it is hoped that the process of community development will facilitate greater participation of the people in the communities in project identification, planning and implementation, which in turn increases ownership and the likelihood of sustainability.

#### **2.2 HISTORY OF CHRISTIANITY IN GHANA**

The Orthodox Christian Churches led the evangelization crusade in Ghana in the 19<sup>th</sup> Century onwards. Europeans led these religious demonstrations and their impact on the Ghanaian Society cannot be overemphasized. Here an attempt would be made to bring out the advent of Christianity in Ghana and the role played by these Christian denominations in the development of Ghana. It is a fact that two Christian denominations – Catholic and Methodist have had significant influences on the total development of Ghana and this may be because of their size in terms of membership and their geographical reach. However, this is not to say that the other religious denominations did not have any role to play in the socio-economic development of Ghana.

By the mention of orthodox Christian Churches in Ghana, one refers to the Roman Catholic, Anglican, Presbyterian, Evangelical Presbyterian and Methodist missions (Ahiable-Addo, 2001). Since the coming into the country these churches have contributed in varying dimensions to the cultural, economic, moral, social, spiritual and political transformation of the people of Ghana. The fact remains that the Catholic Church is one of the mainstream Christian religious missions in Ghana. In fact, it is the premier Christian religious organization in the country, for it is the first mission that was established by Europeans on the Ghanaian soil. This was done at Elmina Castle in 1482 by some Catholic Priests who accompanied the Portuguese immigrants into the Gold Coast in January 1482 to build Fort St. George which is the present day Elmina Castle. However in 1642, the Calvinist Dutch proscribed the Catholic Church. This action was necessitated by the capture of all Portuguese possessions throughout the west coast of Ghana between, 1637 and 1642. The presence of the Dutch (between1637-1872) in Ghana forced Catholicism into recession for two hundred and thirty eight years. The Catholic Church however re-emerged in Ghana in May 1880 this becoming the last of the major Christian denominations of the 19<sup>th</sup> century to be established in Ghana

Two French Catholic priests, Rev. Frs. Auguste Moreall (33) and Eugene Murat (31) from the Society of African Missions (S.M.A) are credited with the re-introduction of the Catholic Church in Ghana. After a mission station at Elimina by 31<sup>st</sup> March, 1882, the S.M.A Missionaries decided to extend the Catholic faith to Kumasi and other communities (Ahiable-Addo 2001).

Before the re-entry of the Catholic Church into the evangelization field, other religious denominations had already established their bases along the coastal regions of Ghana .One such religious missions was the Methodist Church of Ghana formerly the Wesley Methodist. In terms of membership strength and geographical reach, the Methodist church in Ghana (ibid; in TJCT VOL. VI, NUMBER 2, July, 1996, p.5) the church was established in Cape Coast by the Rev. Mr. Joseph Rhodes Dunwell in 1835.

The Christian missions established several socio-economic institutions in Ghana as a medium of evangelization and conversion of the people to Christianity. These institutions were educational facilities at the basic and second cycle levels, health-care delivery units and industrial or economic institutions. These activities of the Christian missions had a tremendous impact on the people of Ghana both positively or negatively. However, obviously, the positive influences outweighed the negative ones.

Many Ghanaians became formally educated through the work of the Christian missions. Many acquired skills which they used to acquire skills which they used to get decent means of likelihood as they contributed to local, regional and national development at various levels. These Christian missions led the way in health-care provision. They provided western health facilities for the rural folk. The bookshops

and printing presses opened throughout Ghana promoted education or literacy in general. Agriculture also received great attention from the Christian missions.

## **2.3 THE CONCEPT OF A DIOCESE**

In the Latin Rite of the Roman Catholic Church, a diocese is an administrative territorial unit administered by a Bishop, hence also referred to as a bishopric or Episcopal area or Episcopal See though more often the term Episcopal see means the office held by the bishop. The diocese is the key unit of authority in the form of Church governance known as Episcopal polity. In the Roman Catholic Church an important Diocese is called an Archdiocese, (usually due to size, historical significance, or both) which is governed by an Archbishop, who may be excerpt from or have metropolitan authority over the other Dioceses within a wider jurisdiction called an Ecclesiastical Province (www.en. Wikipedia.org).

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In the later organization of the Roman Empire, the increasingly subdivided provinces were administratively associated in a larger unit, the diocese. The name diocese is a Greek term which means "administration". With the adoption of Christianity as the empire's official religion in the 4<sup>th</sup> century, the clergy assumed official positions of authority alongside the civil governors (<u>www.en</u>. Wikipedia.org).

A formal church hierarchy was set up, parallel to the civil administration, whose areas of responsibility often coincided. With the collapse of the Western Europe in the 5<sup>th</sup> Century, the Bishops in Western Europe assumed a large part of the role of the former Roman governors.

However, modern usage of 'diocese' tends to refer to the sphere of a bishop's jurisdiction. This became commonplace during the self-conscious "classicizing" structural evolution of the Carolingian empire in

the 9<sup>th</sup> century, but this usage had itself been evolving from the much earlier parochial (parish), dating from the increasingly formalized Christian authority structure in the 4<sup>th</sup> century (<u>www.en</u>. Wikipedia.org).

#### 2.4 THE CHURCH AND SOCIO-ECONOMIC DEVELOPMENT IN GHANA

#### 2.4.1 The Concept of Socio-Economic Development

The term development has been viewed to have many different meanings to different people. According to Todaro and Smith (2006), in economic terms, development has traditionally meant the capacity of a long time, to generate and sustain an annual increase in its gross national income which must be at rates between 5 percent and 7 percent or more. Todaro and Smith (2006) go further to explain that another common alternative economic index of development has been the use of rates of growth of income per capita to take into account the ability of a nation to expand its output at a rate faster than the growth rate of its population. Levels and rates of growth of real per capita Gross National income are normally used to measure the overall economic well-being of a population. This means how much of real goods and services is available to the average citizen for consumption and investment.

According to Dudley Seers, the questions to ask about a country's development are therefore "what has being happening to poverty? What has being happening to unemployment? What has being happening to inequality? If all three of these have declined from high levels, then beyond doubt this has been a period of development for the country concerned. If one or two of these central problems have been growing worse, especially if all three have, it would be strange to call the result "development" even if per capita income doubled. It can be explained that this assertion was not a description of a hypothetical situation since many developing countries experienced relatively high rates of growth of per capita income during the 1960s and 1970s but showed little or no improvement in employment and a decline in equality. The World Bank during the 1980s has also championed economic growth as a goal of development, and so in its World Development Report in 1991, it asserted that "the challenge of development is to improve the quality of life. Especially in the World's poor countries a better quality of life generally calls for higher incomes – but it involves much more. It encompasses as ends in themselves better education, higher standards of health and nutrition, less poverty, a cleaner environment, more equality of opportunity, greater individual freedom, and a richer cultural life" (World Development Report, 1991).

Development must therefore be seen as a multidimensional process involving major changes in social structures, popular attitudes, and national institutions as well as the acceleration of economic growth, the reduction of inequality, and the eradication of poverty. Development, in its essence, must represent the whole gamut of change by which an entire social system, tuned to the diverse basic needs and desires of individuals and social groups within that system, moves away from a condition of life regarded as materially and spiritually better. (Todaro & Smith, 2006).

#### 2.4.2 The Role of Change Agents such as the Church in the Development Process

As a change agent, the local Church should see development as part and parcel of their ministry and since the Church is part of the community, it should take up community mobilization programmes that will enable people to identify, analyze, plan and take action to solve their problems so that people can live fulfilled life as God intended for everyone. If local churches are involved in this way, then the role of church development departments would then need to change from direct involvement with communities to building the capacity of local churches to carry out holistic development programmes.

Given the principles and essential elements of the human development process, the role of change agents, managers or coordinators of development programmes and projects is simply to facilitate "a process by which the members of a community can increase their personal and institutional capacity to mobilize and manage resources to produce sustainable and justly distributed improvement in their

quality of life consistent with their own aspirations" (Korten, D.C., 1990). Anything contrary is the hijacking of the development process by change agents for their personal interest to the detriment of the authentic development of people.

In an article on the local church as a primary development agent, Danladi Musa, wrote "For the local church to effectively minister to members of the surrounding community, it must first of all be a model of the kingdom of God in every aspect of life. This must be characterized by love for one another which should result in social justice, righteousness and economic prosperity" this shows clearly that the Church indeed is a primary agent in the development in the community as evidenced by the role the Catholic Church plays in the mobilization of resources for the development of the communities in which she operates.

It is important to emphasize here that the Catholic Church has been strong in her efforts at playing significant roles as agents in the development process. The Church does this by issuing documents referred to as encyclicals on the social teachings of the Church. These proclamations often state the Church's position on development and the role she can play in the development process. One of such encyclical was issued by Pope Paul VI in 1967 and became a major document that could be described as the complete authority of the Church's teaching on human development. According to Pope Paul VI, the encyclical focuses on the human development through the relationship between the rich and the poor nations and condemns the system that continues to make it possible for the rich nations to be richer and the poor nations poorer (Mensah Banahene, 2004).

According to the vision of the encyclical, development cannot be limited to mere growth but it has to also promote the good of every man and the whole man. The encyclical states clearly that development is about people and not things. It seeks to correct the mistaken notion that development is solely about economic and material progress (Mensah Banahene, 2004).

#### 2.4.3 The meaning of poverty

Poverty, which has over the years been and continues to pose as the greatest challenge to human development, has many meanings. That is why it is a complex and multidimensional phenomenon. It is important to examine some of the characteristics of poverty. They include the following:

- i. Poverty is a discernable and fundamental enigma to development efforts.
- ii. Poverty means deprivation; it can be described as an "unacceptable physiological and social deprivation" (GPRS 1, 2002), which is associated with the deficiency of the necessities required for human survival and welfare. It includes living without fundamental freedoms of action and choice, lack of adequate food, shelter, education and health and issues such as low incomes, malnutrition, ill- health, illiteracy, deprivations that keep the poor from leading the kind of life that every one cherishes. It also includes poor access to potable water and sanitation, insecurity, and a sense of powerlessness and isolation.
- iii. The complexity of the poverty concept lies in the fact that its dimensions do interact in a causal relationship.
- iv. Poverty is predominantly a rural phenomenon and has a strong relationship with the economic activities in which the households are engaged. It is important to note that poverty is more prevalent among food crop farmers and non-farm self employed people.

#### 2.4.4 Measurement of Poverty

Two issues stand out clearly in the characteristics of poverty. These include the lack of the necessities for material well-being which can be described as physiological deprivation and the denial of opportunities and choices that are considered as most basic to human development which can also be described as social deprivation. These two issues therefore should be given the same attention they deserve in the assessment of poverty, and also they indicate the need to pursue both economic and social development simultaneously.

With respect to social deprivation, education and health are the two critical areas, but this does not imply that there should be no attention to the other non-focal but cross-cutting areas such as gender, environment, water, sanitation, capacity building, HIV/AIDS control and population management. They certainly have to be mainstreamed in all the development efforts. It is important to now examine the two critical areas in the development efforts.

#### Education

As we all know education is the most effective way to develop human potential, and serves as a privileged instrument of economic progress and development. As Pope Paul VI put it in Populorum Progressio No. 35, education creates awareness, promotes critical thinking and reflection, increases the level of acceptance and implementation of modern ideas and technology, and recovers confidence in people in order to discover that they can progress along with others. Catholic education is a means of evangelization that enables children to realize their vocations to serve God and mankind according to their respective talents.

#### Health

Good health is a requisite for all people to live in happiness and to maximize the utilization of their talents and creative abilities. It is a function of three interrelated factors which include the following:

- i. Health behaviour (life style information and choice)
- ii. The environment in which people live including levels of poverty, access to nutritious food and safe drinking water, sanitation, educational attainment and social cohesion, and
- iii. Good quality health care

#### 2.5 A BRIEF PROFILE OF THE CATHOLIC DIOCESE OF JASIKAN

The Catholic Diocese of Jasikan was carved out of the then Ho Diocese in 1995 by His Holiness Pope John Paul II of blessed memory. The northern part of the Volta Region is made up of seven administrative districts stretching from Jasikan in the South to Kete-Krachi in the North. The Districts are Jasikan, Kadjebi, Nkwanta North, Nkwanta South, Krachi West, Krachi East and Nkonya. These districts cover a total land area of 10,700 km<sup>2</sup>, which is approximately 53 percent of the total land area of the Volta Region.

The Diocese experiences two main types of vegetation namely a moist semi-deciduous forest in the Jasikan and Kadjebi Districts and savannah woodland with tall grasses and scattered deciduous trees in the other Districts. The diocese experiences two raining seasons annually with major rainfalls in March

through to July and minor rainfalls in September. The average annual rainfall varies between 76cm and 152cm. Together with the soil conditions, the climate favours the production of crops such as cocoa, yam, cassava, cowpeas, maize, rice, guinea corn and vegetables. There is also the production of livestock such as cattle, sheep, goats, pigs and poultry.

The Diocese is also endowed with forestry, fishery and mineral including clay resources. Enormous potentials exist for aforestation to enhance both crop and livestock production. Similarly, the Volta Lake which is the major source of fresh water fish in Ghana offers opportunities for the development of integrated fishing industries. Whilst the Volta Region can boast of a fair share of the total national infrastructure, the concentration of such facilities in the southern part of the Region shows that the Jasikan Diocese is greatly deprived of such social infrastructure as good access roads, potable water supply, electric power supply, educational facilities, health facilities, telecommunication facilities and financial services. Indeed, it is important to emphasize the fact that compared to the other two Dioceses in the Volta Region (Ho and Keta-Akatsi), Jasikan Diocese has its peculiar development challenges, and by all indications, it is the most deprived Diocese among the three as far as socio-economic infrastructure is concerned.



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**CHAPTER THREE** 

**RESEARCH METHODOLOGY** 

## 3.0 DATA COLLECTION

In this research both primary and secondary sources of data collection were employed.

#### **3.1 PRIMARY SOURCES**

The primary sources included those from observation and interviews using the questionnaire method and community participatory analysis. A set of questionnaires was designed for the respondents. The interview schedule was also used. The reason for using this method is because the destination communities are predominantly illiterate. This involved discussions with the Parish Priests, Church Council Chairmen, opinion leaders and local chiefs.

Household heads and other individuals including women's groups in low class and rural communities, a cross-section of identifiable groups and societies in the Church and young people from rich and poor families were also interviewed. In selecting all these people, due cognisance was given to ethnicity, socio-economic status as well as educational status. The interviewees were selected using the simple random sampling method in other to give equal opportunities to all respondents.

#### **3.1.1 Selection of Respondents**

In all, seventy respondents from the whole Diocese were selected for the study. Observation and direct inspection were undertaken by the researcher in terms of the projects that have been put up in the Diocese. There are 15 Parishes in the Diocese and as a result the 15 Parish Priests were selected from all the Parishes. The Diocesan Development Office had 5 staff made up of the Development Co-ordinator, the Agric Extension Officer, the Women and Development Co-ordinator, the Youth Co-ordinator and the Executive Secretary of the Diocesan Health Service. The Church Council Chairmen and Opinion Leaders/Local Chiefs were selected from 10 Parishes in Jasikan, Nkwanta, Dambai, Katanga, Kete-Karchi, Wurupong,Baglo Kadjebi Dodi Papase and Teteman.

NO.	RESPONDENTS	QUANTITY
1.	Parish Priests	15
2.	Officers of the Diocesan Development Office	5
3.	Church Council Chairmen	10
4.	Opinion leaders and local Chiefs	10
5.	Household heads and other individuals	15
6.	The youth	15

#### Table 3.1: Distribution of sample size

Source: Author's own Field Survey, August 2008

#### **3.2 SECONDARY SOURCES**

The secondary sources of data were collected from textbooks, previous related work done in the area, journals and periodicals as well as the internet. A lot of these materials were basically relevant literature on the Catholic Church and poverty reduction. Reports of both Governmental and Non Governmental agencies and institutions were also reviewed.

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### 3.3 DATA COLLECTION TOOLS

#### 3.3.1 Survey Questionnaire

The survey questionnaire was made up of opened ended questions and was administered to both male and female respondents in the sampled areas of the research. The questionnaire focused on the personal characteristics of respondents, their views on the socio-economic impacts of the Diocese on the development of the communities, the relationship between the Diocese and general poverty reduction in the communities and the relationship between the Diocese, other NGOs and the District Assemblies in the various districts.

#### 3.3.2 Semi-Structured Interviews

Semi-structured interview guides were used to gather relevant information from the officials of the Diocese, Church leaders and Parish Priests.

#### **3.3.3 Focus Group Discussions**

This tool was used with Church leaders and other opinion leaders and it provided a congenial atmosphere to cross check information collected from Church members.

#### **3.3.4 Direct Observation**

The researcher visited project sites to observe directly some ongoing and completed projects that were initiated by the Diocese to improve the socio-economic development of the area.

#### **3.4 DATA ANALYSIS AND PRESENTATION METHODS**

Both qualitative and quantitative data analysis methods were employed. These included descriptive and correlation analyses. Correlation analysis was done to determine the relationships between responses on poverty reduction situations and the effectiveness of the policies of the Diocese towards poverty reduction. The data was represented using tables and graphs.



## CHAPTER FOUR

#### **4.1 ANALYSIS OF DATA**

This Chapter looks at the analysis of data collected on the main objectives of the research namely the policy being pursued by the Diocese with regards to its contributions towards poverty reduction in the northern part of the Volta Region, what the implementation strategies have had on the development of the Diocese so far and make recommendations for the guidance of development policy of the Bishop.

#### 4.2 POLICIES PURSUED BY THE DIOCESE TOWARDS POVERTY REDUCTION

The study revealed that the Diocese is pursuing socio-economic policies that have a direct impact on the development of the peoples' lives in the Diocese. These policies include agricultural, economic, social intervention programmes such as education, health and women development policies.

#### **4.3 PERCEPTIONS OF PARISHNERS ABOUT POVERTY**

It is a fact that the best people to describe what poverty is are those who experience it. In the case of 28 percent of the respondents who were sampled in the parishes, poverty lends itself to various descriptions and differs in terms of intensity depending on its causes. It relates to advancement in age, poor health and disability especially where there is no support from extended family members.

According to 35 percent of the respondents especially the youth, the major cause of poverty in the area is laziness among the young and middle aged. They contend that the land is not a problem in the Diocese but the young ones are not willing and ready to take advantage of the availability of land in the area to farm. They also cited drunkenness, womanizing and mismanagement of resources as the major causes of the incidence of poverty in the area.

Other descriptions of poverty were people's inability to meet their food, shelter and medical needs, lack of access to jobs, lack of family support, inadequate clothing, terminal sicknesses and a general sense of hopelessness in which the best option left to them is to leave the area for greener pastures elsewhere.

#### 4.3.1 Strategies Being Pursued Towards Poverty Reduction

#### **Agricultural Strategies**

The study revealed that the Diocese has put in place programmes that will help Farmer Based Organizations (FBOs) to improve on their methods of farming and also to subsequently increase their incomes. There were 14 Farmer Based Groups in four Parishes. The Diocesan Agricultural programme is coordinated by the Diocesan Development Office. The FBOs were assisted in the preparation of lands for experimental or demonstration plots and also the distribution of farm inputs such as seed maize, cowpea seeds, weedicides and they were also taught new and modern methods of farming such as the benefits of cover crops in weed control. The groups were also advanced loans ranging from Fifteen Ghana Cedis (GH¢15 to about GH¢200).

The Diocese has also established various farms and plantations whose proceeds are used to support the development of the Diocese. For instance, the study revealed that the Diocese has a 40 acre palm oil plantation located in Jasikan, Akaa, Domaben and Tokroano. The oil palm plantation has made it possible for the Diocese to seek assistance from SNV (Dutch Development Assistance) to construct a palm oil extraction factory in Jasikan. The project has just taken off with the arrival of the machines.

There is also a timber plantation made up of 15,000 tree species that was established by the Diocese under the supervision of the Bishop. The Diocese has also put in place a grass cutter project which won them the 23<sup>rd</sup> National Best Farmer Award for grass cutter farming in the Jasikan District in December 2007. The project is located at Jasikan, the Diocesan Headquarters.

#### 4.4 PROVISION OF SOCIAL SERVICES IN THE DIOCESE

#### 4.4.1 Education

It is an undeniable fact that education is the most significant social intervention projects that the Catholic Church has provided since its inception in the country more than 10 decades ago. It has also become a priority for every Diocese when it is created to establish educational projects in the Diocese. When the Jasikan Diocese was created in 1995, the Bishop made it a priority to improve upon the education facilities in the Diocese. The study revealed that before the creation of the Diocese all the well endowed second cycle institutions were all located in the southern part of Volta Region. This means that the Northern part of the Region did not have any Catholic Secondary School. Many Catholic youth had to travel to the south of the Region to attend good schools that are usually characterized with Catholic education.

When the Bishop took over the administration of the Diocese in 1995 the educational facilities in the diocese comprised the following:

Type of Institution	Quantity	Enrolments
Kindergarten	31	1,537
Primary Schools	55	9,329

#### Table 4.1: Educational Facilities before the creation of the Diocese

Junior Secondary Schools	21	2,380
Vocational Schools	3	500

Source: Field Survey, August 2008



Thirteen years after the creation of the Diocese, the educational facilities comprised the following:

Type of Institution	Quantit	y	Enrolments
Kindergarten	WJSAN	35	4,914
Primary Schools		65	10,622
Junior High Schools		26	5,824
Vocational Schools		5	800

Table 4.2: Educational Facilities after the creation of the Diocese

Source: Field Survey, August 2008

Since the creation of the Diocese there have been some school buildings that were started and completed with some rehabilitated.

No.	Name of School	Туре	Location
1	St. Peter Claver JHS	JHS	Jasikan
2	Lake Side JHS	JHS	Dambai
3	St. Peter Claver Primary	Primary	Jasikan
4	Holy Family JHS	JHS	Jasikan
5	R.C. Primary School	Primary	Nkonya Bumbula
6	Early Childhood Development Centre	KG	Wurupong
7	Nkonya Secondary Basic School	Primary	Nkonya
8	R.C. Primary School	Primary	Ahenkro
9	R.C. Primary School	Primary	Tapa Abotoase
10	Adekyee School	Basic	Okadjakrom
11	R.C. Primary	KG	Teteman
12	R.C. Primary	Primary	Bodada
13	K.G. Block	KG	Bodada
14	KG Block	KG	Brewaniase
15	R.C. Primary	Primary	Dodi Papase
16	KG Block	KG	Tokuroanu
17	KG Block	KG	Akaniem

#### Table 4.3: School projects started and completed.

Source: Field Survey, August, 2008

The significance of these educational projects cannot be overemphasized. This is because it is a universally accepted fact that education is the key to success and the development and promotion of the good of a person and the whole person. The Catholic Church has therefore made it a priority to give education to the people in the area they operate thus the major investment that is being undertaken in the socio-economic development agenda of the Diocese. It is important to state here that the study also revealed that the church's educational institutions are established to benefit all manner of people living in the area and not only Catholics.

### 4.4.1.1 Analysis of teachers' qualifications and ranks in some of the basic schools in the Catholic Diocese of Jasikan

Seventy-seven (77) teaching staff with different qualifications and ranks are helping to promote the education of the youth in the Diocese. Appendix 1 shows the teachers' qualifications and their ranks in the various schools under the Diocesan Education Unit.

The Diocese has also started something significant in the educational development of the Diocese as a strategy to fully develop the child from kindergarten to the senior high school level and then the opportunity will be created for them to enter the tertiary institutions. It is for this reason that the Diocese has established a new model school at Okajakrom in the Jasikan District with the aim of introducing quality education for the children of the area from the kindergarten to the senior high school level. The other aim is to instil discipline and self respect into the children. The school has already ended their first academic year with a total of 36 students at the kindergarten and 16 at the junior high school classes respectively.

#### 4.4.2 Health

On the health sector, the study revealed that the Diocese had only one Hospital at the time of its establishment located at Dodi Papase in the Kajebi District and two clinics. As at the time of the research the number of Hospitals had gone up to two; St. Mary Theresa at Dodi Papase and St. Joseph's at

Nkwanta. The clinics also increased by two; one in Chinderi in the Krachi West District and another one located at Tapa Abotoase in the Jasikan District.

In the year 2007, the two hospitals gave services to 37,012 patients out of which 25,009 were females. The clinics also served 11,938 patients out of which 9,204 patients were females.

There are two resident Medical Doctors in each of the two hospitals. One significant improvement that has been made in the health department is that the Diocese sponsored the Medical Doctor throughout her training as a medical student. She therefore came to serve the Diocese for a five year bond. Another medical student is also being sponsored by the Diocese for his medical course with the aim of coming back to serve the Diocese for a five year bond. These are the measures the Diocese has put in place to sustain the human resource base of the health sector in the Diocese.

#### 4.4.3 Women and Development

Since the establishment of the Diocese the Bishop has also taken the issue of women's development very seriously. For this reason the Diocese set up a Women and Development Project (WADEP) located at Nkwanta.

WADEP was established as an intermediary organization providing socio-economic development services including financial services, business education to micro entrepreneurs and producers to tackle poverty and create opportunity for economic growth and development of the women in the northern part of the Volta Region. This was a joint initiative between the Diocese and SNV-Netherlands Development Organization. The project started in 1995 with an initial pilot phase in the Nkwanta District with a population of 143,000 people.

The major occupation of the women in the Diocese is agriculture of which about 80 percent of them are engaged in it which is also the main occupation in the Diocese. These women use manpower and primitive tools to work. Crops they cultivate include oil palm, cocoa, rice, maize, cassava and so on and so forth. As a result of financial difficulties, the women are unable to increase the production level to a large extent, as an insurance mechanism. The women are also engaged in some agro-processing activities such as cassava into gari, groundnuts into oil and paste and extraction of palm oil from palm nuts which are undertaken with very simple tools. The WADEP is presently located at the Nkwanta District.

The objectives of the project are:

- i. The sustainable improvement of the economic and socio-political conditions of women in the Diocese.
- ii. The promotion of female participation in social and political decision making processes in order to improve their living conditions.
- iii. To create and improve possibilities for the rural poor women to increase their income.

#### 4.4.3.1 The Impact of WADEP Intervention

The Women and development project has two main social and economic intervention programmes. These are the micro Finance Institution and a training institute. The MFI started in June 1998 as a savings and credit scheme. This was a collaborative effort between the SNV, a Netherlands Development Organization and the Jasikan Diocese. The initial seed money was five hundred Ghana Cedis (GH¢500.00) but was increased as the demand for the credit facility kept rising. Thus, since 2000, CORDAID, a Dutch financier accepted to sponsor the progamme. CORDAID provided Two Hundred and Forty-two Thousand, One Hundred and Two Euro (€242,102.00) for investments such as the Banking Hall and Offices, vehicle, motorbikes including loanable funds to the tune of one hundred and twenty-six thousand one hundred and twenty-six Euros to augment the existing revolving funds.

It is also important to note that the programme beneficiaries usually are taken through education and training on gender, human rights, HIV/AIDS, group formation and development, credit and savings administration, and conflict prevention and management. These skills which are acquired are utilized to ensure success and sustainability of the interventions. The products being offered by the MFI include

loans between GH¢50 and GH¢1,000 per borrower. However, the borrower must save compulsorily 25 percent of the future loan amount with the MFI. The loan types are as follows:

- (i) Larger groups with members 25 and above will get Gh¢2,000 with interest rates of 36 percent per annum
- (ii) Micro group with members 5-12 will get Gh¢500.00 with interest rates of 40 percent per annum and
- (iii) Small Business with members 5-7 will get GH¢100.00 with interest rates of 40 percent per annum. The loan terms are 6 to 10 months for the repayment of the principal and interest by instalments with one month grace period

#### 4.4.3.2 Overview of WADEP - MFI (Growth & Coverage)

#### Table 4.4: Growth of WADEP-MFI

YEAR	NO. OF CLIEN	ITS	KIND OF INVESTMENT	RESULTS/IMPACT
	Female	Male	C T	120
1998-99 2000– 2004	220	20 140	<ul> <li>Backstopping</li> <li>Motorbikes (3)</li> <li>Training – staff &amp; clients</li> </ul>	<ul> <li>Women self-confidence increased</li> <li>Family diet, health improved</li> <li>Acquired knowledge and skills utilized</li> </ul>
			- Maintenance - Consultancy	by clients for poverty reduction at grass root levels
2005	1,2000	300		
2006-2008	1,778	445	<ul> <li>Office Building €50,000</li> <li>Seed capital - €126,126</li> <li>Vehicle - €40,327</li> <li>Motorbikes (4) €13,591</li> </ul>	<ul> <li>Improved business management and entrepreneurial skills, raised profit margins, savings, create jobs</li> <li>MFI adopted global best practices and</li> </ul>
	3,150	350	- Staff training - €60,000	standardized reporting formats
2009	4,000	500	<ul> <li>Establish 3 new branches</li> <li>New vehicle</li> <li>Motorbikes</li> <li>Technical back-stopping</li> <li>Human resources maintenance</li> </ul>	- Good governance: females in decision making processes
2010	7,200	800	<ul> <li>Motorbikes</li> <li>Technical back-stopping</li> <li>Human resources maintenance</li> </ul>	<ul> <li>Financial sustainability of MFI due to full cost recovery and client satisfaction</li> </ul>

Source: Field Survey, August 2008

#### 4.4.3.4 Coverage

Geographical area: Nkwanta South, and Nkwanta North districts of the Diocese. Plans are far advanced to cover the Kete-Krachi East and Kadjebi North Districts by 2010.

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#### Table 4.5: Coverage of WADEP-IMF

Year Ending	2008	2007	2006	2005	2004
Number of villages	41	35	25	20	22
Number of branch offices	3	3	3	3	3
Number of members	3,500	2,200	1,700	1,500	1,500
Number of active clients	2,400	1,600	1,200	1,100	800

Source: Field Survey, August 2008

As at June 2008, the WADEP-MFI had disbursed GH¢196,465.80 with outstanding loans amounting to GH¢211,146.40. The value of collection also reached GH¢32,321.21. The impact of the intervention, that is, the seed capital on the socio-economic situation of the women entrepreneurs in the Diocese especially the Nkwanta District by WADEP-MFI and its partners can be summarized as follows:

i. The income of the women has increased. For instance, available data from the WADEP-MFI indicates that about 1,500 women (60 percent of the target group) had their incomes increasing from GH¢48.00 to GH¢120.00 per annum, that is their net savings. Also, clients with repeat loans

of 6months cycle had improved their personal savings from between GH¢0.50.00 and GH¢1.00.00 to between GH¢1.00.00 and GH¢3.00.00 monthly.

- ii. The level of their self-confidence has also increased. They now have a sense of belonging to a saving and credit group. Here they have solidarity, enlightenment, and exposure. They also gain leadership skills training, gender empowerment talks, self-actualization and personal dignity. The women are now able to share domestic bills with their husbands. Also, single mothers and female headed-households now face life with confidence with a can do spirit.
- iii. The health status has improved as a result of balanced diets, good nutrition and healthy lifestyles. Here there have been fewer cases of diseases such as diarrhoea, malaria, respiratory track infections and malnutrition among children. There are also significant reductions in pregnancy and child birth related deaths.
- iv. More children are now in school. School records indicate that there has been a 70 percent increase in school enrolment especially the retention of girls. There is only a 15 percent dropout rate at the primary and Junior High School levels. This is as a result of the intensive education and sensitization of the women in the communities on the need to send the girl-child to school as part of the WADEP-MFI non-financial products.
- v. There is love and respect among couples
- vi. There is more involvement of women in family and community decision-making processes.
- vii. As a result of the viability of their enterprises, more employment is generated. Information available indicates that about 2-10 young women are engaged by small enterprises. Here trade and agro processing clients of the MFI also engage between 1 and 3 new hands. Some of these people work as track pushers, porters, warehouse keepers and others in the distribution chain who make daily wages of between Gh¢10.00 and Gh¢30.00.
- viii. 70 percent of the women interviewed indicated that their poverty levels had also reduced and as a result there has been a significant reduction in social vices. There have been fewer cases of domestic violence due to the increased sensitization by WADEP-MFI. The incidence of parental child neglect, abortion, rape, defilement, child labour, drug abuse, child trafficking, illicit sex, prostitution among young girls, early childhood bethrodal, forced marriages, teenage pregnancy and broken homes have all reduced significantly.

The Project has identified the following challenges that are working against the programme. These include the following:

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- 1. There is high female illiteracy rate in the area about 70%
- 2. Inadequate loanable funds to give more loans to those qualified
- 3. There is competition among traditional "susu" groups
- 4. Lack of storage facilities for perishable goods

Generally, the impact of the project has been very overwhelming. This is because the study revealed that the women have through the intervention expanded their micro-enterprises more profitably, they now share domestic bills for example, paying their children's school fees, clothing and so on and so forth with their husbands and this has also fostered love and happiness among families, and reduced domestic violence.

#### 4.4.3.5 Relationship between the parishes and the Diocese in the development process

The study sought to find out the relationship between the parishes and the Diocesan Development Office in the development of the Northern part of the Volta Region since the development of the people and the whole person is central to every development initiative. As a result, efforts should be made to include many people in the Diocesan development process since they are the ultimate beneficiaries. The study revealed that there was a relationship between the parishes and the Diocesan Development Office in terms of the allocation of projects. The Diocesan Development Co-ordinator visits the parishes to collate their concerns on what kind of development project they require in their parishes. It is important to emphasize that the relationship was very strong and cordial.

## 4.4.3.6 Contributions of the Diocese, the parishes and other stakeholders to the funding of development projects

The study revealed that when there is collaboration among stakeholders with regards to funding and implementation of development projects it helps to generate synergy and ensures sustainability. This also promotes the distribution of benefits fairly. Respondents indicated that the Church and other development stakeholders such as NGO's like Sight Savers International based in the Nkwanta, Jasikan and Kete-Krachi Districts, World Vision International based in Nkwanta and DANIDA based in all the

Districts in the Diocese contribute more funds towards their development projects more than the District Assemblies in the Diocese.

Forty percent of the 70 respondents interviewed in the parishes indicated that the projects in their communities had been funded by the Diocese and other NGO's. According to them the District Assemblies did very little in the funding of development projects in their communities. The Diocese also makes sure that the communities also contribute their quota for the funding of Development projects. Thirty One percent of the respondents also indicated that projects implemented in their communities were funded only by their District Assemblies whiles 29 percent said that the projects were funded by all the Stakeholders.

This is an indication that if the Diocese is given the needed resources, more projects could be undertaken and managed better than if the District Assemblies took the centre stage. The study revealed for example that the Diocese had started a water project where 20 villages in the Nkwanta South District are benefiting from the provision of boreholes. These are the villages where guinea worm infestation is very high in the Diocese. DANIDA is giving the Diocesan Development Office the technical support whiles the Diocese is providing the funding.

#### **4.5 PARISH SURVEY**

Respondents of the Parish Survey questionnaire came from 10 Parishes who were randomly selected in each of the six districts. Parishners answered questions ranging from their relationship with the Diocese, the District Assemblies and other NGOs, in the socio-economic development process, the poverty situation and the effectiveness of the strategies of the Diocese in helping to reduce poverty in the area. The aim was to get the right information on the effectiveness of the strategies the Diocese is adopting towards contributing to poverty reduction.

#### 4.5.1 Personal Information of Respondents

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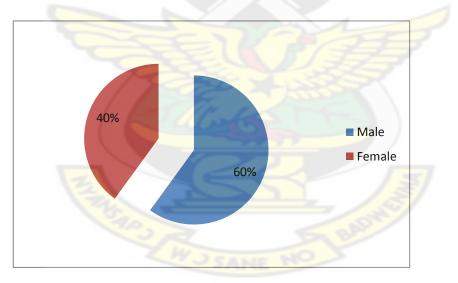
#### **4.5.1.1 Sex Distribution of Respondents**

Questionnaires were administered in 10 parishes and all were given equal chances to give their opinions about the issues. Out of the 70 respondents interviewed, 40 percent of them were female while 60 percent were male. This is shown in Figure 4.1 below.

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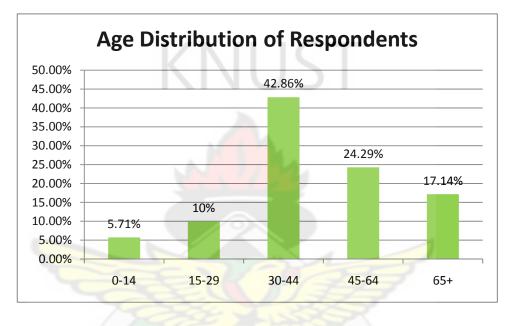
Figure 4.1: Sex Distribution of Respondents



Source: Field Survey, August 2008

#### 4.5.1.2 Age Distribution of Respondents

Out of the 70 respondents over 75 percent formed the economically active group that is between 15-60 years, 17 percent were 65 years and above with only 5.71 percent being under 15 years. This is shown in Figure 4.2.



#### Figure 4.2 Age Distribution of Respondents

Age Range in years

Source: Field Survey, August 2008

#### 4.5.1.3 Relationship of Respondents to the Diocese in Development Decision-Making

For resources to be equitably distributed in any community, the community must be seen to be effectively participating in the decision-making process. The study therefore revealed that out of the 70 people interviewed 75 percent indicated that the Diocese involved them in decisions regarding the development process in the Diocese especially when the projects are to be located in the Parishes. Table 4.6 shows how the people are involved in Decision-making.

#### Table 4.6: Involvement in Diocesan Decision-Making

Relationship	Respondents
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	Number	Percentage
Diocese consults community leaders in	7	10
decision-making		
Diocese consulting Parishners	53	75.71
Diocese takes decisions alone	10	14.29
Total	70	
Source: Field Survey, August 2008		U

The implication of these statistics is that decentralization is a process that the Church is using to help bring development closer to the people at the grass roots. The process of involving the community members in the decision-making regarding the development of their areas is necessary to ensure that the intended benefits of decentralization are held by all the people. If this is not achieved, some of the people in the communities would use inappropriate information that would not help them to make the right choices.

### 4.5.1.4 The Relationship between the Diocese and other development organizations such as the District Assemblies and other NGOs in Poverty Reduction

Since the Diocese of Jasikan is a predominantly rural Diocese, different development agents including the various District Assemblies always try to bring one form of development or another in the area. The study sought to find out how all these agents helped in poverty reduction in the Diocese in a collaborative effort.

However, the sampled respondents from parishes in Jasikan, Nkwanta and Kete-Krachi when they were asked about whether their poverty levels had decreased indicated that their poverty levels had not changed positively in spite of the presence of these development agents. It can be seen in table 4.8 that only 35.71 percent of the respondents said their poverty levels had reduced. Fifty percent thought their

poverty levels had rather gone up and 14.29 percent were of the opinion that there was no change at all in their poverty levels.

Perception of Poverty	Respondents		
Reduction	Number Percentage		
Highly improved	5	7.14	
Improved	20	28.57	
Bad	35	50	
No Change	10	14.29	
Total	70	100	

Table 4.7: Perception of the Level of Poverty Reduction among the respondents

Source: Field Survey, August, 2008

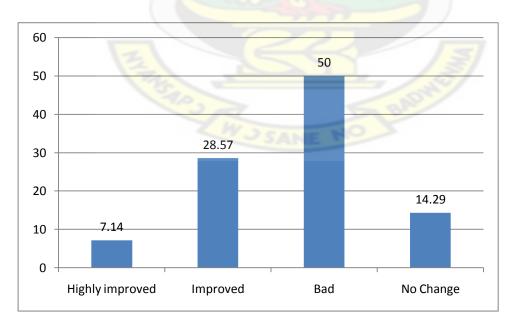


Figure 4.3 Perception of the Level of Poverty Reduction among the respondents

#### Percentage of Perception of Poverty Reduction

#### Source: Field Survey, August, 2008

The results show clearly that in spite of the efforts by the Church in the area only 35.71 percent of the respondents had their poverty level improved. It therefore indicates that more still needs to be done by all the development agents if the high level of poverty among the people is to be reduced significantly.

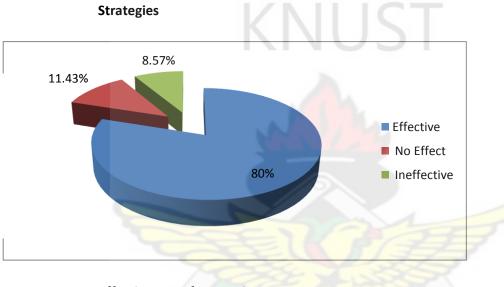
The study also sought to find out how the respondents spent their income as a way of analyzing their poverty levels. The study revealed that those who said their poverty levels had increased actually had spent less than GH¢10.00 in a week. They also spent more than 85 percent of their incomes mostly on food, clothing, shelter, medical care, purchase of books and school uniforms for their children. The implication of this situation is that nothing is virtually left for other expenditures such as against eventualities. This also means that the respondents interviewed cannot have a saving for future investments leading to the vicious cycle of poverty in the area.

#### 4.5.1.5 The Perceptions of Respondents on Strategies and their Effectiveness of the

#### **Diocese for Poverty Reduction**

The study revealed that the Diocese has adopted various strategies such as Agricultural development, Education, Health, Youth and Women Development to help reduce poverty in the area. These interventions are mostly long term projects that include infrastructure provision like schools, water and health facilities.

Respondents gave two main reasons why they thought the strategies were effective in reducing poverty. In the first place, they said that the Diocese's support in the area of potable water provision, clinics, schools and the establishment of a Women and Development (A Training Institute and a Micro Finance Institute) have been very significant in affecting their lives positively. The Diocese had also succeeded in bringing back the communal spirit that had been lost by making the communities contribute both in cash and in kind in the execution of infrastructural projects in the Diocese.



#### Figure 4.4: Respondents' Perceptions about the Effectiveness of Diocesan

Effectiveness of Strategies

Source: Field Survey, August, 2008

Figure 4.4 shows how the respondents gave their opinions on the effectiveness of the strategies being adopted by the Diocese. 80 percent of them indicated that the strategies of the Diocese significantly helped in reducing their level of poverty. Some 11.43 percent also saw no effect at all in their lives and 8.57 percent said the strategies were ineffective.

The reasons that the respondents gave for the lack of effectiveness on the strategies of the Diocese for poverty reduction centred on the fact that in the first place most of the interventions did not cut across the whole Diocese. This assertion by the respondents was seen to be true since only a few Parishes had development interventions.

It must however be noted that the Bishop has tried over the years to spread development projects across the entire Diocese. The aspect that their perception was wrong relates to the fact that if the Church did not provide the basic infrastructure such as schools, hospitals and clinics and other social intervention programmes, the poverty levels in the area would have been more serious.

Secondly, the respondents were of the view that the number of people who benefited from the social intervention projects of the Diocese was rather inadequate as compared to the population of the area. They also believed that the interventions were not pro-poor enough. Those who also felt that the strategies were ineffective cited poor co-ordination, lack of information regarding the social intervention programmes and lack of income generation activities in the Diocese's poverty reduction programmes as the reasons why their poverty situation was still serious.

What this implies is that what respondents expected from the Diocese by way of intervention that would help them reduce their poverty was higher than what was being done. However, it was revealed that some progress was being done in the areas of education, health, youth development and women and development. But not withstanding this general evaluation, respondents emphasized that the Diocese could have done better. As already indicated by them the major causes of their poverty situation differed and therefore they required different ways of addressing them in order to achieve the goal of reducing the poverty levels significantly in the Diocese.

#### 4.5.1.5 Relationship between the Diocese and Other Development Organizations

#### Such as the District Assemblies and other NGOs

The study sought to find out which NGOs were operating in the Diocese either in a collaborative effort or on their own. The study revealed that there are two NGOs in collaborative effort in helping to reduce poverty in the area. These are World Vision and Sight Savers. World Vision is involved in technical assistance in the Women and Development Department where they assist the girls to acquire start up capital and entrepreneurial skills in batik tie and dye, confectionaries, soap making and bead making. The funds for these activities were provided by World Vision but they were managed by the Women and Development Project. So far twenty girls have benefited from this collaboration.

The study also revealed that the NGOs in the Diocese had come together to form a coalition with the aim of putting pressure on the District Assemblies in the Diocese to create an enabling platform for all NGOs to strive and also as a way of putting a check on the District Assemblies to provide the necessary interventions for the development of their various areas.

Furthermore, the NGOs have also been collaborating with the Diocese in the area of HIV/AIDS, peace building and conflict resolution. The reason for this collaboration in these areas is to give the people the needed education on the importance of protecting themselves from acquiring the deadly disease AIDs and also helping to eliminate any tensions that will bring conflict in the area. The study also revealed that this collaboration is done in consultation with the opinion leaders so that the development interventions that are being undertaken will be done in a peaceful and free environment.

The Diocese has also been working with Sight Savers International in the area of Community Based Rehabilitation of the blind and other physically challenged persons. Here they give assistance for the blind who are hard working as well as their care givers. In 2007, Sight Savers contributed GH¢1,000 into a revolving fund which is being used to give financial and technical assistance to those who need them.

#### 4.6.1 The effectiveness of Strategies of other NGOs in reducing poverty

#### in the Diocese

The study sought to find out from the staff of the Diocese what their views are on the effectiveness of the strategies the NGOs in the District were in the reduction of poverty. According to them the strategies being adopted by the NGOs were not producing all the desired results in reducing poverty. They claim that some of the NGOs had interests other than making sure that the meaningful contributions are made towards poverty reduction in the area.

#### 4.6.2 The Diocese's Investment in Development Projects in the Diocese since

#### its Establishment

The Bishop indicated that investment expenditures were more than six hundred thousand dollars (\$600,000) as at June, 2008. This amount was mostly given to the Diocese as aid from the Church in Rome and other Catholic Aid Agencies such as Miserreo, Missio, Manos Unibas, Cordaid and so on and so forth.

#### 4.6.3 Community participation in the development planning process of the Diocese

Many communities in the diocese have played various specific roles in the diocese's development process which include provision of baseline data, projects identification and personal or group contributions in cash or in kind towards project implementation. The study revealed that the communities where the church operates have put in their contributions to bear in the development of the area with the church taking the lead. They are also consulted on the type of development project that they should be brought to their community.

The Church has performed well in the areas of community empowerment, provision of basic services and accountability; on this note the communities rated the general performance of the development by the diocese as good and the reason is that the poverty levels have not been significantly improved. They also said the low levels of poverty could be attributed to low investments by NGOs and the District Assemblies, corruption on the part the District Assembly staff and the over-reliance of the people on Spoon-feeding which stemmed from the initial evangelization concept of the Church were cited as the reasons for the poverty situations in the area.

#### **4.7 PERCEPTIONS FROM FOCUS GROUPS**

Focus Group discussions were held among four groups made up of church leaders, the youth in Krachi opinion leaders in Jasikan and Nkwanta Parishes and a Women's group also in Nkwanta parish. Each of the three groups had 10 members.

The focus group discussions revealed that all the participants agreed with the perceptions given by the sampled respondents. Participants of the Focus Groups described poverty in different ways. The Church leaders group indicated that poverty includes among other things the inability of the people to eat twice a day and the fact that most families are unable to support their members in terms of need. They also indicated that poverty could be described as the inability of one to pay his or her medical bill and meet their basic needs such as food, shelter and clothing.

The opinion leaders group also described poverty as a situation of hopelessness. The youth group also had interesting revelations about their perceptions of poverty in the area. According to them ill-health, unemployment and laziness were the cause of poverty in the area. The women's group also indicated that the causes of poverty in the area are low crop yields and poor marketing of their crop yields and other things that they sell in the area.

During the discussions, it became clear that the support they receive from the Church has been limited to a few infrastructural developments and the provision of micro credit to women. However, they were of the opinion that the interventions of the church were helping to reduce poverty significantly more than what the District Assemblies were doing. They indicated that the Assemblies did not put the limited resources to judicious use since they rather looked at party affiliations to give the necessary support.

With regards to the relationships between Focus Group and the Diocese in the development planning process all the groups contended that, they were consulted. But they all indicated that the relationship between them and the District Assemblies was very poor when it came to consultations during the planning processes. On their relationship regarding the funding of education, water and sanitation,

health and agricultural production the consensus was that the Church consulted them before any projects could be conceived and executed.

The four groups rated the performance of the Diocese in delivering educational, health, water as well as information sharing as very good. They also rated micro credit provision as good since not the whole Diocese benefited from the scheme.

## 4.7.1 Relationship between the Diocese and other Development organizations such as the District Assembles and other NGOs

Two NGOs were interviewed to determine how effectively their strategies were contributing to poverty reduction in the Diocese. Both NGOs had indicated that their target population in the Diocese was the poorest of the poor. These were World Vision International and Sight Savers International.

#### 4.7.2 Description of Poverty by the NGOs

According them, poverty meant the inability to satisfy life-sustaining needs, deprivation, inability of the people to live decent lives and lack of opportunities to make life worth living. The following table gives the details as follows:

Table 4.8 Description of Poverty, its causes and intended solutions by the two NGOs
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No	Description of poverty	Causes of	Prescribed	NGO
		Poverty	Solution	Contribution
1	Inability to satisfy life's sustaining needs	Unemployment, illiteracy and gross mismanagement of resources	Capacity building creation of jobs and education	School infrastructure

2	Deprivation of all sorts	Low agric Production	Increase agric production through irrigation	Capacity building
3	Inability of people to live decent lives	Unemployment And ignorance	Creation of more job opportunities	Capacity building
4	Lack of opportunity to make life worth living	Inequitable distribution of resources and corruption	Ensuing that resources are distributed fairly	Creating Awareness on community rights

Sources: Field Survey, August 2008

#### 4.7.3 Effectiveness of the strategies of the NGOs

The two NGOS interviewed indicated very strongly that their strategies were very effective in reducing poverty in the Diocese. The reasons they gave for this assertion included the fact that their partnership with the Diocese has contributed immensely to the fight against poverty. For instance World vision indicated that the collaboration has helped to train 20 Girls in Batik Tye and Dye bead making, confectionaries entrepreneurship training. Sight Savers international have also contributed significantly in the area of rehabilitation of the blind and their care givers, they have established community based rehabilitation centres where they give assistance in terms of business skills to the Blind. As a result of these interventions more girls have gained business skills which they are using to improve their living standards.

#### 4.7.4 The Perception of the People on the overall performance rating of the NGOs

The study revealed that the two NGOs were working in the areas of women and Development and for the physically disadvantaged. The two NGOs rated their performance in the areas they are engaged in as very good. They also rated their performance in the area of community participation as good. From the analysis given, it is clear that the poverty situation of the people in the Diocese had not reduced significantly in spite of the strategies adopted by the NGOs to fight poverty.

The people were however of the view that the NGOs were doing well except that more of their kind would be needed in the area to complement the efforts of the existing ones.

#### 4.7.5 The Concept of Self-Reliance in the Church

The study sought to find out from all the stakeholders in the Diocese their perception of the concept of Self-reliance in the Church and their responses were very similar. According to the Diocesan Development office staff, Self-reliance means being on your own and being able to support yourself without external aid. They indicated that the Church had introduced the concept of self-reliance to the faithful and efforts were being made to increase the education and the awareness of the faithful for them to embrace the concept easily. On whether the faithful were embracing the concept, it was revealed that in all the parishes the faithful had accepted the concept in principle but only ten parishes were actually practising the concept to the fullest in terms of their contribution to the development of the church.

One significant innovation the Diocese has introduced in the self-reliance drive is the fact that all the parishes have been requested by the Diocesan development administration to prepare annual budgets for consideration and approval by the Diocesan finance committee. This development has made it possible for the parishes to indicate how they would fund some of the items in the budget. To this end, the self-reliance concept has been embraced by ten parishes and a lot is being done to get all the parishes to get on board; for example, a look at the 2007/2008 budget shows that out of a proposed income of GH¢238, 384.3, about GH¢19, 450.00 was to come from the parishes as their contribution to the development of the Diocese.

#### 4.7.6 Priests Perception of the Self-reliance Concept

All the priests interviewed indicated that self-reliance consisted principally in the people, and the people alone, being the motive force in the development of the Diocese. According to them when we go back to history we see that there was self-reliance in small communities. The people relied on their own resources to develop. They conceded that the people must be sensitized to know and to realize the urgency of a dynamic society so that they realize that their community must be made self-reliant by them and they must enjoy a certain degree of self-fulfilments through their own efforts at becoming selfreliant. When they were asked whether the concept was being practised in the Diocese and how effective it was, they said that the concept has been introduced to the communities; it is taking the people a longer time to embrace the concept as a result of the Church's initial step in evangelization.

According to them, the people still hold the notion that the Church has more resources and that it is the Church's responsibility to provide what the community needed. They were however of the view that some of the parishes have embraced the concept. It was clear among the priests that they had the responsibility to prepare the minds and hearts of the people to embrace the concept. For this reason they have made it a point to encourage the people to put their expertise in the planning and development of their communities for example: That is to say instead of having to hire experts from outside when there is a project, those who have certain expertise in the projects area could offer their service for free. Also, instead of always relying on physical cash as donations for parish activities, the people are encouraged to bring local products in kind.

Another way to help in the self-reliance drive according to the priests is that the parishes should start projects that are income generating at the parish level. The study revealed the concept was being practised in two of the parishes. At Nkwanta, the priest has been able to start a farming project where he cultivated five acres of maize farm, two acres of yam farm and a piggery project. These were meant to raise funds for the development of the parish. In Jasikan, the parish is also involved in some farming activities including a 10 acre maize farm, 20 acre oil palm plantation and a 40 acre cassava farm.

#### 4.7.7 People's Perception of the concept of Self-reliance

The study also sought to find out what the people in the parishes perceived about the self-reliance concept. Out of the 70 people interviewed, 40 percent were of the view that the concept is good and must be pursued vigorously. Thirty Five percent (35%) had no idea about what its purpose was and another 25 percent did not understand how it operates at all.

Those who understood the concept advocated a vigorous campaign among the faithful since they believed the concept could help mobilise the needed resources for the development of their communities. They were also of the view that the parishes could start farms since the Diocese was predominantly agricultural based. They believed that the proceeds could be used to support the development efforts of the Church. They emphasized that the farms if established should not be seen as the property of the Priests in-charge of the parish but rather they should be farms for the communities.

They also indicated that the people should be encouraged to work together as brothers and sisters on the farms as this may not only bring about self-reliance but will also assist in community building and make the people more aware that they are the church. As far as possible, they indicated that the farms should have maximum local interests and investments.

All the people interviewed agreed that it would be the responsibility of the Bishop, the Priests and community members to preach the concept of self-reliance to the faithful since that will be the surest way to get all the people on board in other for them to contribute their quota for the development of the area.



#### **5.1 DISCUSSIONS OF FINDINGS**

For the past thirteen years since the Diocese of Jasikan had its autonomy, several attempts have been made by the Church to also contribute its quota to the development of the people in the Northern part of the Volta Region. It is important to note that Christianity must be understood as a way of life and not a cloak one puts on when going to church on Sunday. Our sanctification must come not only from our prayer life but also from our work and service to our neighbour.

There is the need to use Bible themes to illustrate the reason why the Church engages in development work wherever she finds herself. For example the dedication of the Church to the service of mankind stems from a theme such as "whatever you do to the least of my brethren that you do unto me". This shows how the church tries to show concern for its faithful and the willingness to share what she has with the needy. The study revealed that it is becoming very clear that one of the best foundations of good development work is a sound Christian formation based on love.

The study also revealed that community participation in the development process was very encouraging, especially in the areas of identification of needs and implementation of projects. The Diocese always consulted the communities before projects were initiated and implemented.

On Agricultural development, it became clear from the study that the Diocese had paid particular attention in that area. This is because, in an area where over 80 percent of the area is rural and almost every individual in the area has his or her livelihood directly linked to agriculture, it is expected that particular attention would be given to that sector. It is for this reason that the Diocese has increasingly shown commitment in that area. By this commitment the Diocese is seen as having done well in the reduction of poverty. It must however be noted that the development of agriculture in the Diocese cannot see much improvement if agricultural extension services are not given the necessary support by the Diocese. The Farmer Based Organisations can only be seen to be active and contributing to the development of the agricultural sector if only they are given attention by the extension officers in the Diocese.

The study again confirmed that poverty was still a major constraining factor in the lives of the people in the Diocese. The description of the poverty phenomenon by the communities certainly differed from the definition given by the Diocesan staff. The Communities described poverty with emphasis on low agricultural output, inability to feed their families twice a day, lack of external support, laziness, and mismanagement of resources. The Diocesan staff indicated among other things that poverty was a state of mind among the people and in some cases laziness were some of the root causes of poverty.

The study also revealed the relationship between the Diocese and other NGOs in the fight against poverty was very cordial but that between the District Assembly and other NGOs was very poor. For instance, it was clear that the District Assemblies and the NGOs did not trust each other. This has made it possible for the local community to conclude that the District Assemblies were not accountable to the people and therefore not championing their cause for effective development.

Discussions with the focus groups indicated that the Church had targeted the poor appropriately which has made it possible for remarkable poverty reduction in the area to be achieved. The fact is that since the poor are the target of any poverty reduction programme, they must be properly identified. It was also clear from the study that the investments the church had made in the area was huge compared to that made by the other NGOs in the Diocese. This also shows clearly how NGOs in the area maintained a low investment profile in the areas. This also implies that there is the need for more investments in the life of the diocese in order to make some significant impacts in the reduction of poverty.

In spite of the good work by the Diocese, some weaknesses have been identified. The weaknesses were basically lack of financial sustainability. It became clear that the Diocese was over relying on foreign donors to fund their projects.

Also, it became clear from the study that, the self-reliance drive of the Diocese was only catching on slowly with the people. Many of the faithful had little or no idea of how the concept operates. This therefore made the mobilization of financial resources by the Diocese locally inadequate and therefore major development projects in the Diocese had to take too long to materialize.

In all, the study revealed that all the stakeholders in the Development Planning Process in the Diocese agreed that although the strategies adopted by the Diocese to reduce poverty are quite wonderful, a lot still needed to be done in the area of Education and Health. This is because the number of good schools especially at the Senior High School level was inadequate. That is to say there is no Catholic Senior High School in the Diocese. The Health facilities are also inadequate with the quality being very low in spite of the efforts the Diocese is putting in the health sector.

#### **5.2 RECOMMENDATIONS**

Sustainable development cannot be achieved without giving the human capital of the area concerned a strong foundation. This means the people must be empowered by giving them knowledge and skills which would have the needed effects on poverty reduction. Poverty cannot be reduced if they continue to depend on only external aid. There is the need to sustain the self-reliance drive and to do this the Church can play a significant role in this.

To work for self-reliance in the Diocese means there must be a re-thinking of the whole structure of the Church. The thinking should be in terms of self-reliance of the local Church in the Diocese. If national self-reliance is so difficult to achieve, then it is necessary to consider the possibility of regional or sub-regional self-reliance. One other way to sustain the self-reliance concept among the people is to include them in the whole process. This can effectively be carried out by the Bishop, the Diocesan Development Office and all Parish Priests.

How can the faithful be expected to be interested in the self-reliance concept if, for example, they are not allowed to know the exact financial position of the Diocese? Thus, it is recommended that the Diocese's practice of preparing annual budgets where income and expenditure items are taken care of must be continued since this will allow the people to know how and where the funds for the development of the Diocese are coming from. What is happening is that the faithful always, have grants coming from Rome or outside but they do not really know how much these grants amount to. The Bishop, the Diocesan Development Office and all Parish Priests should always involve the faithful in knowing how funds from donor agencies for the Diocese amount to. Similarly, the Internally Generated Funds aspects should also be made known and discussed.

The Diocese can encourage all parishes to embark on a "green revolution" where more farms could be established and maintained. This is because the Diocese is an agricultural area with large tracks of land abound. This will help cut down the excessive use of imported produce for local ones. This can certainly allow the people to become managers of their own resources. It is also important to indicate that for proper self-reliance, the Diocese must take local economic planning very seriously.

It is important to indicate here that in establishing the farms, it would be important for the Parishners to work together on the farms. Working together as brothers and sisters will not only bring about selfreliance but will also assist in community building and also make the people more aware of the fact that they are the Church. This can effectively be carried out by the Bishop, the Diocesan Development Office and all Parish Priests.

Networking is also an important tool that is suitable for the Diocese to improve on her performance and enhance their impact in poverty reduction. As a rural Diocese, Networking is therefore seen as a very effective means to share useful information and the spread of knowledge about the needs of the people, the solutions and best practices. The Diocesan Development Office should take up this recommendation.

On education, it is highly recommended that the Diocese should come up with a 5-year strategic plan for education in the Diocese. Included in this plan should be an immediate establishment of an education fund that will have an objective of giving financial support to brilliant but needy students who after their training should be made to come and serve the Diocese in areas that are most pressing. The Diocesan Development Office and the Regional Manager of Catholic Schools can take up this recommendation and see its implementation.

Furthermore, the Diocese should set up a Diocesan Education Management Unit which will have oversight responsibility over the schools the Diocese has control over. Even though the state has control

over the educational institutions, the bulk of the management and supervision falls on the Diocese. This should be the responsibility of the Regional Manager of Catholic Schools.

For effective management therefore, the management unit must be well resourced to enable them to embark on effective supervision. Since the Diocese is a rural one, it will be important to provide the Unit a vehicle to enable them travel the length and breadth of the Diocese.

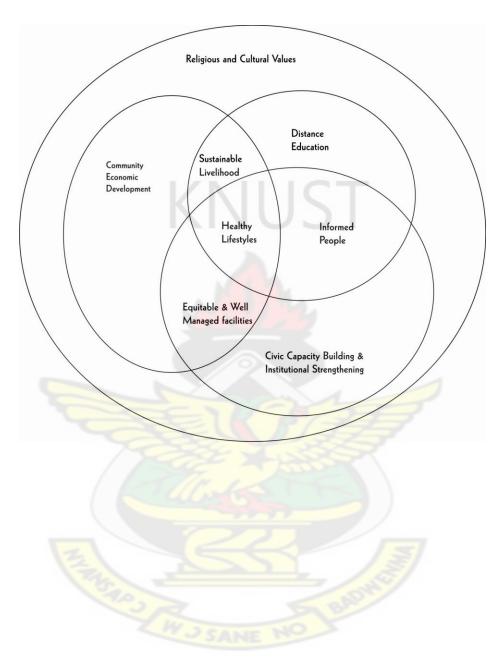
On health, it is recommended that the practice whereby students have been supported to study medicine and other related courses should be continued. More clinics should also be built in most of the remotest villages especially in the Krachi West and East Districts.

On Youth Development, it is recommended that the Youth Development Centre being constructed at Dambai in the Krachi East should be facilitated early enough to give the youth in the Diocese the opportunity to learn skills that help them improve their living standards and increase their knowledge levels. By so doing they will be empowered and then take their destinies into their own hands and also prepare themselves for future positions in the area. This should be the responsibility of the Diocesan Development Office in collaboration with the Diocesan Youth Co-ordinator with support from the Bishop.

On women and Development, it is recommended that the micro finance institution should also be set up in the other Parishes to enable more women to access credit to expand their businesses and in effect better their standards of living and that of their families. They will also assist many girls who could not continue their education after the Junior High School to acquire vocational skills and in effect it will enhance their living standards and those of their families.

On the whole, the following model is recommended for adoption by the Diocese to take care of the holistic development of the Diocese.

Figure 5.1: Model showing holistic development proposal for the Catholic Diocese of Jasikan



Source: Author's own construction, August 2008

The model should set out the agenda for total and holistic development of the Diocese.

It is important to note that Religious and Cultural values encompass all aspects of life in the community. The model seeks to instil Religious and Cultural values in the people since without these values all efforts the Diocese would put in the Development of the area would come to naught.

The Diocese should focus on the model where they will emphasize on all the areas indicated which are all inter-related with the ultimate aim of developing the whole person and every person.

Community economic development is the main area which when well coordinated, would bring about sustainable livelihoods, healthy lifestyles, equitable and well-managed facilities and informed people.

Another area which can help bring about total development is when the people are given the chance to be educated. However, because of the difficulty of getting all who are interested in pursuing further studies into the traditional school system, the best way to help this situation is for them to learn by distance. This means that all qualified young men and women would remain in their parishes but would enrol from the Diocesan Headquarters in any programme they may be interested in.

Civil capacity building and institutional strengthening is an area the Diocese could also include in its social service and education activities at the pastoral and social centre. The various District Assemblies and other NGOs could take advantage to get training for their staff in the area. This will help strengthen the institutions in their civil capacities and this could be a centre of excellence for the whole of the Northern part of the Volta Region.

It is the understanding of the researcher that when this model is well articulated and implemented the Diocese and by extension the whole Northern sector of the Volta Region will certainly see development in the not distant future. Finally, it is important to note that since the concept of self-reliance is catching up well with the Church in Ghana, it is recommended that further research should be conducted into how the faithful and the clergy in the Jasikan Diocese are bracing themselves to implement the concept effectively and with dedication.

#### **5.3 CONCLUSION**

In the face of the increasing global economic and social challenges most Governments in the world are increasingly finding it difficult to feed their people and also give them holistic development. Ghana for example is also facing these challenges. For this reason, it has become necessary for other development partners to step in to help plug the gaps by contributing to poverty reduction.

The Catholic Church and for that matter the Diocese of Jasikan has demonstrated beyond measure their commitment to helping in the effort of the District Assemblies to reduce poverty in the Northern part of the Volta Region.

One significant revelation of the study was that it was clear that the Northern part of the Volta Region has been neglected and could be considered as one of the poorest areas in the country. It was also clear that intervention by both the Church and other NGOs on one hand and the District Assemblies on the other hand have not been very encouraging in spite of the efforts the Diocese is putting into the Development of the area.

The research also showed that the people can be self-reliant when they are given the right motivation and empowerment and the right education about the effectiveness of the concept; it will bring about the desired results in the Diocese. It is important to indicate that the concept of self-reliance could gain grounds in the diocese if there is serious collaboration between the Diocese, NGOs and the District Assemblies and this will certainly make a significant impact on poverty reduction in the area. It became clear from the study that the process of reducing poverty in any community is not an easy task and so the Diocese having taken it upon itself to contribute to the reduction of poverty in the Northern part of the Volta Region would need the unflinching support of all stakeholders especially the District Assemblies in bringing about the needed change in the life of the people.

The people need to realise that they have to take advantage of the little support being given by the Church to take their destiny into their own hands and also work hard to get themselves out of the burdens of poverty.

### **5.4 AREAS FOR FURTHER RESEARCH**

The researcher recommends that firstly, it would be necessary for further research in the new area of Self-Reliance concept which the Church is trying to introduce to the people in the area.

Secondly, it will be necessary to further research into the level of women participation in the Development of the Church in the Northern part of the Volta Region.



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APPENDIX 1

TABLES SHOWING QUALIFICATIONS AND RANKS OF TEACHERS IN SOME OF THE BASIC SCHOOLS IN THE DIOCESE OF JASIKAN

TABLE 1: ST. PETER CLAVER JUNIOR HIGH SCHOOL

QUALIFICATIONS OF TEACHER	RS	RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NUMBER OF TEACHERS	TYPE OF RANK	NUMBER OF TEACHERS

Degree Holders	4	Assistant Director I	1
Diploma holders	5	Principal Superintendent	2
3 Year Post sec	4	Senior Superintendent I	1
City & Guilds Advance	1	Superintendent I	2
		Superintendent II	4
		Principal Instructor	1
	Total 11		Total 11

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### TABLE 2: ST. PETER CLAVER PRIMARY SCHOOL

QUALIFICATIONS OF TEACHERS		RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NUMBER OF TEACHERS	TYPE OF RANK	NUMBER OF TEACHERS
Degree Holders Diploma holders 3 Year Post sec A 4 Year	2 1 5 6 Total 14	Assistant Director I Principal Supt Senior Superintendent I Superintendent I Superintendent II	- 5 4 1 4 <b>Total 14</b>

Source: Author's Field Survey, August, 2008

### TABLE 3: R.C. PRIMARY SCHOOL, NKONYA BUMBULA

QUALIFICATIONS OF TEACHERS		RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NUMBER OF TEACHERS	TYPE OF RANK	N UMBER OF TEACHERS
Degree Holders	-	Assistant Director I	1
Diploma holders	-	Principal Superintendent	-
3 Year Post sec	3	Senior Superintendent I	2
A 4 Year	2	Superintendent I	-
SSSCE	7024	Superintendent II	2
	1	Principal Instructor	1
	1 Clister		Total 6
	Total 6	37	

### TABLE 4: EARLY CHILDHOOD DEVELOPMENT CENTRE, NKONYA BUMBULA

QUALIFICATIONS OF TEACHERS		RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NUMBER OF TEACHERS	TYPE OF RANK	NUMBER OF TEACHERS

Degree Holders	-	Assistant Director I	-
Diploma holders	-	Principal Superintendent	-
3 Year Post sec	-	Senior Superintendent I	-
A 4 Year	-	Superintendent I	-
SSSCE		Superintendent II	-
MSLC	2	Attendant	4
	2		
	Total 4		Total 4
		NUIGT	

Source: Author's Field Survey, August, 2008

TABLE 5: NKONYA SECONDARY BASIC PRIMARY SCHOOL, NKONYA

QUALIFICATIONS OF TEACHE	RS	RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NUMBER OF TEACHERS	TYPE OF RANK	NUMBER OF TEACHERS

Degree Holders	-	Assistant Director I	-
Diploma holders	-	Principal Superintendent	1
3 Year Post sec	4	Senior Superintendent I	1
A 4 Year	-	Superintendent I	1
A level		Superintendent II	1
	1	Principal Instructor	1
		-	Total 5
	Total 5		

# TABLE 6: R.C. PRIMARY SCHOOL, TAPA ABOTOASE

QUALIFICATIONS OF TEACHERS		RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NO OF TEACHERS	TYPE OF RANK	NUMBER OF TEACHERS
Degree Holders Diploma holders	225	Assistant Director I Principal Superintendent	1 1
3 Year Post sec	1	Senior Superintendent I	4
A 4 Year	8	Superintendent I	1
Gce O' level		Superintendent II	$\frac{2}{2}$
SSSCE	1	Teacher	2
			Total 11
	Total 11	E show	

Source: Author's Field Survey, August, 2008

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### TABLE 7: R.C. PRIMARY SCHOOL, TETEMAN

QUALIFICATIONS OF TEACHERS		RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NO OF TEACHERS	TYPE OF RANK	NO OF TEACHERS
Degree Holders	- 17.	Assistant Director I	-
Diploma holders	-	Principal Superintendent	-
3 Year Post sec	-	Senior Superintendent I	-
A 4 Year		Superintendent I	-
MSLC		Superintendent II	-
	3	Teacher	3
	Total 3	LAVE NO BADT	Total 3

### TABLE 8: R.C. PRIMARY SCHOOL, BODADA

QUALIFICATIONS OF TEACHERS		RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NUMBER OF TEACHERS	TYPE OF RANK	NUMBER OF TEACHERS
Degree Holders Diploma holders 3 Year Post sec A 4 Year MSLC O' level	- 1 - 3 1 1 1 Total 6	Assistant Director I Principal Superintendent Senior Superintendent I Superintendent I Superintendent II Teacher	1 - 3 - - 2 <b>Total 6</b>

Source: Author's Field Survey, August, 2008



TABLE 9: R.C. KINGDAGARTEN, BODADA

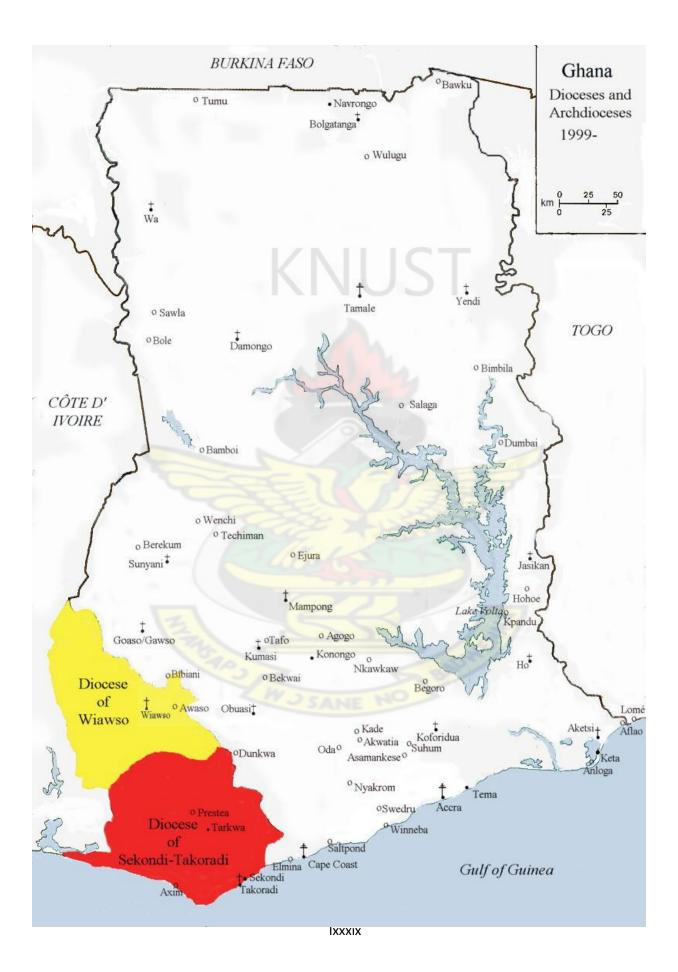
QUALIFICATIONS OF TEACHERS		RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NO OF TEACHERS	TYPE OF RANK	NO OF TEACHERS
Degree Holders Diploma holders 3 Year Post sec A 4 Year MSLC GCE O' level SSSCE	- 1 - 4 1 1 Total 7	Assistant Director I Principal Superintendent Senior Superintendent I Superintendent I Superintendent II Teacher Attendant	- - 1 - 2 4 <b>Total 7</b>

### TABLE 10: ADEKEE CATHOLIC BASIC SCHOOL, OKAGYAKROM

QUALIFICATIONS OF TEACHERS		RANKS OF TEACHERS	
TYPE OF QUALIFICATION	NO OF TEACHERS	TYPE OF RANK	NO OF TEACHERS
Degree Holders Diploma holders 3 Year Post sec A 4 Year SSSCE	1 2 4 - 3	Assistant Director I Principal Superintendent Senior Superintendent I Superintendent I Superintendent II Teacher Attendant	- 1 2 2 2 2 2 1
	Total 10		Total 10

Source: Author's Field Survey, August, 2008







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### **APPENDIX 4**

### Survey Questionnaire for parishes

- 1. Name of parish-----
- 2. Name of Respondent-----
- 3. Sex (i) Male (ii) Female (Tick one).
- 4. Age of respondent-----

### A. RELATIONSHIP BETWEEN PARISH & DIOCESE

- 1. What is your parish's relationship with the Diocese of Jasikan on the following issues?
- a. Decision making relating to development projects?
- b. Information sharing?
- c. The funding of development projects such as

i. Education

- ii. Water-----
- iii. Health------
- iv. Agric production------
- d. Planning------
- e. Implementation of the projects----
- f. Monitoring and evaluation of the projects-----
- 2. Please rate the Diocese's performance in the provision of the following?
- i. Water
- ii. Educational facilities
- iii. Health facilities
- iv. Agric production
- v. Other areas
- a) bad = 1 b) very bad = 2 c) fair = 3 d) good = 4 e) very good = 5
- 3. What role do you expect the Diocese to play that it is currently not playing? -----

### **B. PEOPLES PERCEPTION OF POVERTY IN THE DIOCESE**

- 1. How would you describe the poverty situation in your parish? ------
- 2. What are the causes of poverty in this community? ------
- 3. What can be done to change the poverty situation? ------
- 4. What have you done on your own to change the poverty situation? ------
- 5. What do you expect the Diocese to do about the poverty situation in your parish? ------

6. How are projects initiated in your parish by Diocese? ------

7. Are you consulted whenever a project is initiated in your area by the Diocese? ------

8. Can you enumerate some interventions of the Diocese in this parish? -------

9. How would you describe the extent to which these interventions are helping to reduce poverty in your parish? ------

a. Very effective = 1 b. fairly effective = 2 c. Just normal = 3 d. Less effective = 4

10. Please rate the Diocese's overall performance in reducing poverty in your community based on the following criteria

a. Very good = 1 b. Good = 2 c, Fair = 3 d. Bad = 4 e. Very bad = 5

### C. DIOCESE'S STRATEGIES AND RELATIONS WITH THE PARISHES

### Diocesan Development Office

1. Total number of communities being served with development projects-----

2. What is your staff strength? ------

3. Which of these groups is your target? a) Men = 1 b) women = 2 c) children = 3

d, the youth = 4 e, the aged = 5 f, poorest of the poor = 5

4. What are the causes of poverty in the Diocese? ------

5. What are you doing as the development office of the Diocese to enhance the poverty situation in the area? ------

6. What has been your major contribution to the development of the Diocese? ------

7. How much resources have you pumped in to your development projects in the last ten years? ------

8. What has been the trend of your operational cost? ------

9. What is the reason for this trend? -----

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10. What are your main funding sources? ------

11. What strategies have you adopted in achieving your goals as a development office of the Diocese?

12. How would you describe the effectiveness of these strategies in reducing poverty? ------

13. Would you say the creation of the Diocese of Jasikan has brought about some development in the northern Volta area?

14, Give reasons for your response-----

15. What role do communities you support play in project conception, planning, implementation and monitoring and evaluation? -----

16. What other development organization operates in the Diocese? ------

17. What is your relationship with them? -----

18. What do you expect the communities to do that they are not doing? ------

19. Please rate the Diocese's performance on the areas below based on the following criteria:

a) Bad = 1 b) very bad = 2 c) fair = 3 d) good = 4 e) very good = 5

i. Basic services ------

ii. Community participation------

iii. Empowerment ------

iv. Accountability------

20. What are the major contributions of the Diocese to the economic development of the parishes in the Diocese? ------

### RELATIONSHIP BETWEEN THE DIOCESE AND OTHER DEVELOPMENT ORGANIZATIONS SUCH AS THE DISTRICT ASSEMBLIES AND OTHER NGOS

1. What relationship exists between the Diocese and the District Assemblies and other NGOs in the Diocese? -----

2. How are they involved in the development of the Diocese? ------

3. How many NGOs are involved in a collaborative effort in the Diocese's development programmes? -----

4. Why are other NGOs not involved? ------

5. Does the Diocese engage the District Assemblies in any collaborative efforts in the development agenda of the Diocese? ------

6. Give reasons for your answer -----

7. What role do you expect the NGOs and the district Assemblies to play in the development of the Diocese? -----

8. What are the major contributions of the NGOs and the District Assemblies to the development of the Diocese? ------

9. What role do you expect them to play? -----

10. Which of the above roles are they playing? ------

11. What are the main challenges does the Diocese face in its efforts at reducing poverty? ------

12. What do you think should be done to overcome these challenges and constraints? ------

### FOCUSED GROUP DISCUSSION GUIDE (FOR PARISHES)

Name of Group -----

Number of people in the group ------

Date of meeting ------

Moderator -----

1. What is your perception of poverty in this parish? ------

2. What are the causes of poverty? -----

3. What are you doing about this situation? ------

4. What is being done by the Diocese about the situation? -----

5. Has the establishment of the Diocese brought about any changes in the poverty situation in your Parish? ------

6. What is your parish's relationship with the Diocese on the following?

a) Decision making relating to development projects? ------

b) Information sharing? -----

c) Funding of development projects on

- i. Education
- ii. Water and Sanitation
- iii. Health
- iv. Agriculture extension services

7. Are you usually consulted during the planning, implementation, monitoring and evaluation of development projects of the Diocese? ------

8. Please rate the performance of the Diocese on the following areas based on the following criteria:

(a) Bad = 1 (b) Very bad = (c) Fair = 3 (d) Good = 4 (e) Very Good = 5

i. Educational infrastructure

- ii. Health infrastructure
- iii. Water and sanitation
- iv. Agric extension services

9. What role do you expect the Diocese to play in the development of your parish that is currently not playing? ------

10. What will you say can be done to improve the Church-State relationship in the Socio-economic development of your parish? ------

11. What in your opinion should be done to accelerate the pace of poverty reduction in the Diocese? -----

12. What are the developments challenges facing your parish? -----

13. Which of the problems do you consider more pressing and why? ------

14. What do you think should be done to solve these problems? ------

### THE CONCEPT OF SELF-RELIANCE IN THE CHURCH

The Diocesan Development Administrators (Diocesan Development Office)

- 1. What do you understand by the concept of self-reliance? ------
- 2. Has the Diocese introduced the concept to the Faithful? -----
- 4. Are the Faithful embracing this concept in the Church? -----
- 5. Do you face any challenges? -----
- 6. What challenges do you face? -----
- 7. What are the reasons for these Challenges? ------
- 8. Are there any success stories to tell about the concept in the Diocese? ------
- 9. What are they -----
- 10. What do recommend can be done to improve the situation? -----
- 11. Who are involved in the preaching of the concept of self-reliance to the Faithful? ----
- 12. What are the contributions of all the stakeholders in the concept of self-reliance? ----

### **The Parish Priests**

- 1. What do you understand by the concept of self-reliance? ------
- 2. Are the Faithful embracing this concept in your Parish? -----
- 3. Do you face any challenges? -----
- 4. What challenges do you face? -----
- 5. What are the reasons for these Challenges? ------
- 6. Are there any success stories to tell about the concept in the Parish? ------
- 7. What are they -----
- 8. What do recommend can be done to improve the situation? -----
- 9. What are the contributions of all the stakeholders in the concept of self-reliance? ----

#### **Focused Group Discussions**

- 1. What do you understand by the concept of self-reliance? ------
- 2. Has the Diocese introduced the concept to the Faithful? ------
- 3. What efforts are you making to introduce the concept to the Faithful? ------
- 4. Are the Faithful embracing this concept in the Church? ------
- 5. What are some of the obstacles of self-reliance? -----
- 6. What challenges do you face? -----
- 7. What are the reasons for these Challenges? ------
- 8. Are there any success stories to tell about the concept in the Diocese? ------
- 9. What are they -----
- 10. What do recommend can be done to improve the situation? ------
- 11. Who should be involved in the preaching of the concept of self-reliance to the Faithful? -------
- 12. What are the contributions of all the stakeholders in the Church on the concept of self-reliance? -
- 13. Do you think the Church can ever be self-reliant? -----
- 14. Suggest ways by which you think the Church can become self-reliant? ------