

IMPROVING THE SOCIO ECONOMIC DEVELOPMENT OF THE PEOPLE OF JASIKAN IN GHANA: THE ROLE OF THE CATHOLIC DIOCESE

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Abstract

The study was conducted to find out how the establishment of Catholic Diocese had impacted positively or otherwise on the lives of the people in the Northern part of the Volta Region. The survey used research tools including questionnaire administration, interviews, personal observation and the review of related literature. The findings of the research showed a number of important issues. The study showed that the Diocese was vigorously pursuing programmes and projects such as in education, health, agriculture, and women's 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. Among the recommendations is the need to orientate and inculcate the concept of self-reliance in the people. 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. 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.

Keywords: Catholic Diocese, Jasikan, Socio-economic, Development, Volta Region

INTRODUCTION

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 marginalized 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 et al, 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 instance, Pope Paul VI in 1967 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. According to Banahene (2004), 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 (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. Banahene (1996) cites 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. However, unless the socio-economic infrastructure is improved in the country 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.

Research Objectives

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

1. 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. find out what implementation strategies have been adopted.
3. find out what effects these strategies have had on the development of Jasikan Diocese so far.

LITERATURE REVIEW

The Meaning of Development According to the Catholic Church

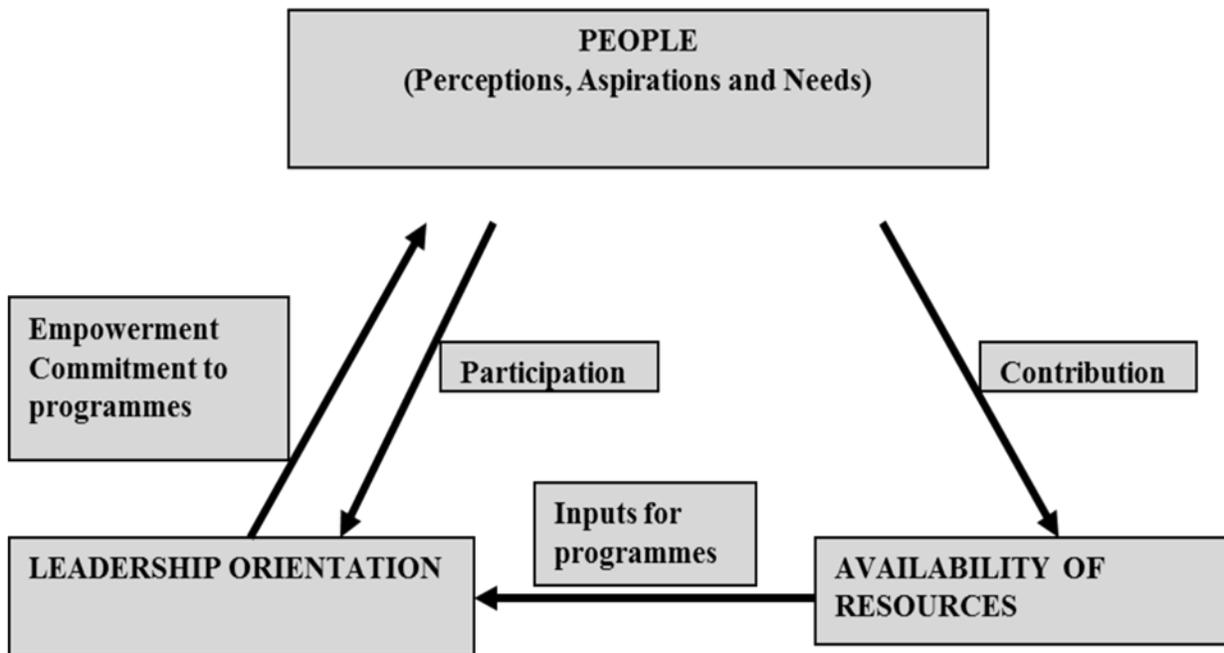
To the Catholic Church, development means human development or advancement, which implies the movement of people “from less human conditions to those which are more human (Paul VI, 1967). This is expressed in the Konongo-Mampong Diocesan Development Policy (2004) document as a people oriented process 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. 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 every developmental 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, center and purpose of all socio-economic life” and therefore people should be at the heart of every development effort. Sustainability is an important aspect of the development process which cannot be ignored, since there cannot be any meaningful improvement in the human condition if the resources, both natural and human to sustain the beneficial change for a long-time 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. 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 (Paul VI, 1967).

The Conceptual 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.

Figure 1. Conceptual Framework for the Development of Jasikan Diocese



The People as the center of development

It is important to indicate that every development effort must put the people at the center. 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 instance, the Church's evangelization mission can be misconstrued to mean that once a Diocese has been created, then they will see the 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 the process to ensure that their needs and aspirations are well articulated and captured.

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, 2002). Gary Yukl (2006) defines leadership as "the process of influencing others to understand and agree about what needs to be done and how to do it, and the process of facilitating individuals and collective efforts to accomplish shared objectives" (p.8). According to Susan Ward, 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. 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.

Availability of Resources

This is very important in carrying out holistic development in any area. 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 (Definitions of inputs in DAC Glossary).

Link between the People, Leadership and Availability of Resources

The Church realizes 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 to 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. 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 of the private sector, civil society at the 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.

The Church and Socio-Economic Development in Ghana

The Concept of Socio-Economic Development

The term development has been viewed to have many different meanings to different people. Development is a normative concept referring to a multi-dimensional process. Some scholars argue that development must be relative to time, place and circumstance, and dismiss any universal formula (Udochukwu, 2010). According to Todaro and Smith (2003) in Obi & Nwanegbo (2006), 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. They 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 Seers (1969), the questions to ask about a country's development are therefore "what has been happening to poverty? What has been happening to unemployment? What has been 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”. 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, 2003).

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 (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 (Banahene 2004).

BRIEF PROFILE OF JASIKAN DISTRICT AND JASIKAN CATHOLIC DIOCESE

The Jasikan District was one of the oldest districts in the Volta Region of the Republic of Ghana established in 1989. The District, which have Jasikan as its capital is situated 260 km north-east of Accra and 135 km from Ho, the regional capital of the Volta Region. Jasikan District begot Kadjebi, Nkwanta and lately Biakoye districts. It is one of the major agricultural production areas in the Volta Region of Ghana. The Jasikan District, which covers the whole of Buem traditional area. The stable local district assembly administers the economic, development and political of the district of a potential labour force (62 % of district population) with a population density of 81.5/km². The majority of the local population are farmers with some involved in commerce and other works. Agriculture is the dominant sector in the district and the main source of employment and income. The Jasikan District had a population of 82,494 in 1984 and 111,285 in the year 2000 with an annual growth rate of 1.9 percent, which is the same for the region, but lower than the national rate of 2.7 according to the 2000 Population and Housing Census. The Diocese of Jasikan is situated in the Volta region. It is established in the year 1994 December 19th. It has a Catholic population of 1, 48,120, Ghanaian priests is 40 and missionary priests 1 (Fr. Varghese of Cap, Missionary Deacon 1, Cletus) and the number of parishes in the district is 15. According to the Ghana Poverty Reduction Strategy (GPRS, 200 I), in terms of economic

activities, poverty is by far higher among food crop farmers. About 49% of rural Ghana is classified as poor, and by implication, since the district is an agrarian one, and that, over 70% of the population is in agriculture, it suggests a deepening level of poverty. 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 since most of such facilities are concentrated in the southern part of the region.

METHOD

Data collected 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 cognizance was given to ethnicity, socio-economic status as well as educational status. The interviewees were selected using the simple random sampling method in order to give equal opportunities to all respondents. In all, seventy (70) 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. Both qualitative and quantitative data analysis methods were employed. Descriptive statistics such as tables and charts were used by the researcher to illustrate the appropriate data in order to make a comprehensive analysis in the presentation of the data gathered from the field.

DATA ANALYSIS / FINDINGS

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.

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 23rd National Best Farmer Award for grass cutter farming in the Jasikan District in December 2007. The project is located at Jasikan, the Diocesan Headquarters.

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 the 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 is shown in table 1, while tables 2 and 3 show educational facilities completed of the Diocese after thirteen years of its creation as indicated on next page:

Table 1. Educational Facilities before creation of the Diocese

Type of Institution	Quantity	Enrolments
Kindergarten	31	1,537
Primary Schools	55	9,329
Junior Secondary Schools	21	2,380
Vocational Schools	3	500

Table 2. Educational Facilities after creation of the Diocese

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

Source: Field Survey (2008)

Table 3. Growth of WADEP-MFI

YEAR	NO. OF CLIENTS		KIND OF INVESTMENT	RESULTS/IMPACT
	Female	Male		
1998-99	220	20	<ul style="list-style-type: none"> - Backstopping - Motorbikes (3) - Training – staff & clients - Maintenance - Consultancy 	<ul style="list-style-type: none"> - Women self-confidence increased - Family diet, health improved - Acquired knowledge and skills utilized by clients for poverty reduction at grass root levels
2000– 2004	560	140		
2005	1,2000	300		
2006-2008	1,778	445	<ul style="list-style-type: none"> - Office Building €50,000 - Seed capital - €126,126 - Vehicle - €40,327 - Motorbikes (4) €13,591 - Staff training - €60,000 	<ul style="list-style-type: none"> - Improved business management and entrepreneurial skills, raised profit margins, savings, create jobs - MFI adopted global best practices and standardized reporting formats
	3,150	350		
2009	4,000	500	<ul style="list-style-type: none"> - Establish 3 new branches - New vehicle - Motorbikes - Technical back-stopping - Human resources maintenance 	<ul style="list-style-type: none"> - Good governance: females in decision making processes
2010	7,200	800	<ul style="list-style-type: none"> - Motorbikes - Technical back-stopping - Human resources maintenance 	<ul style="list-style-type: none"> - Financial sustainability of MFI due to full cost recovery and client satisfaction

Source: Field Survey (2008)

The significance of these educational facilities 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.

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.

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. The 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 with the following objectives:

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

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 programme. 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. Tables 3 above and 4 below show growth of WADEP-MFI and coverage of WADEP-IMF respectively.

Table 3. Coverage of WADEP-MFI

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

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

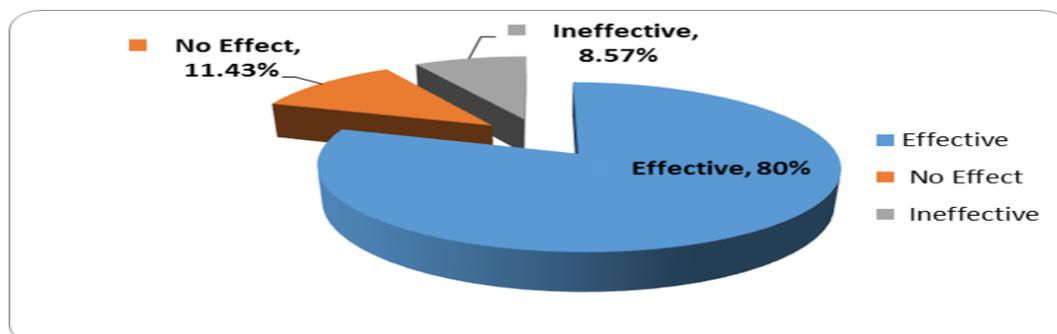
- There is high female illiteracy rate in the area – about 70%
- Inadequate loanable funds to give more loans to those qualified
- There is competition among traditional “susu” groups
- Lack of storage facilities for perishable goods

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 profitable, 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.

Respondents’ Perceptions on Strategies & Their Effectiveness of The Diocese for Poverty Reduction

The study revealed that the Diocese has adopted various strategies such as Agricultural development, Education, Health, 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 Woman and Development (A Training Institute and a Micro Finance Institute) has 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 2 shows how respondents gave their opinions on the effectiveness of the strategies being adopted by the Diocese.

Figure 2. Respondents’ Perception about Effectiveness of Diocesan Strategies



56 out of the 70 respondents representing 80% indicated that the strategies of the Diocese significantly helped in reducing their level of poverty. Some 8 respondents or 11.43% also saw no effect at all in their lives and 6 respondents denoting 8.57% 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 centered 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 significantly reduce poverty in the Diocese.

CONCLUSION

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 inculcation of self-reliance drive into people 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 inculcate the self-reliance concept into 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 instance, 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.

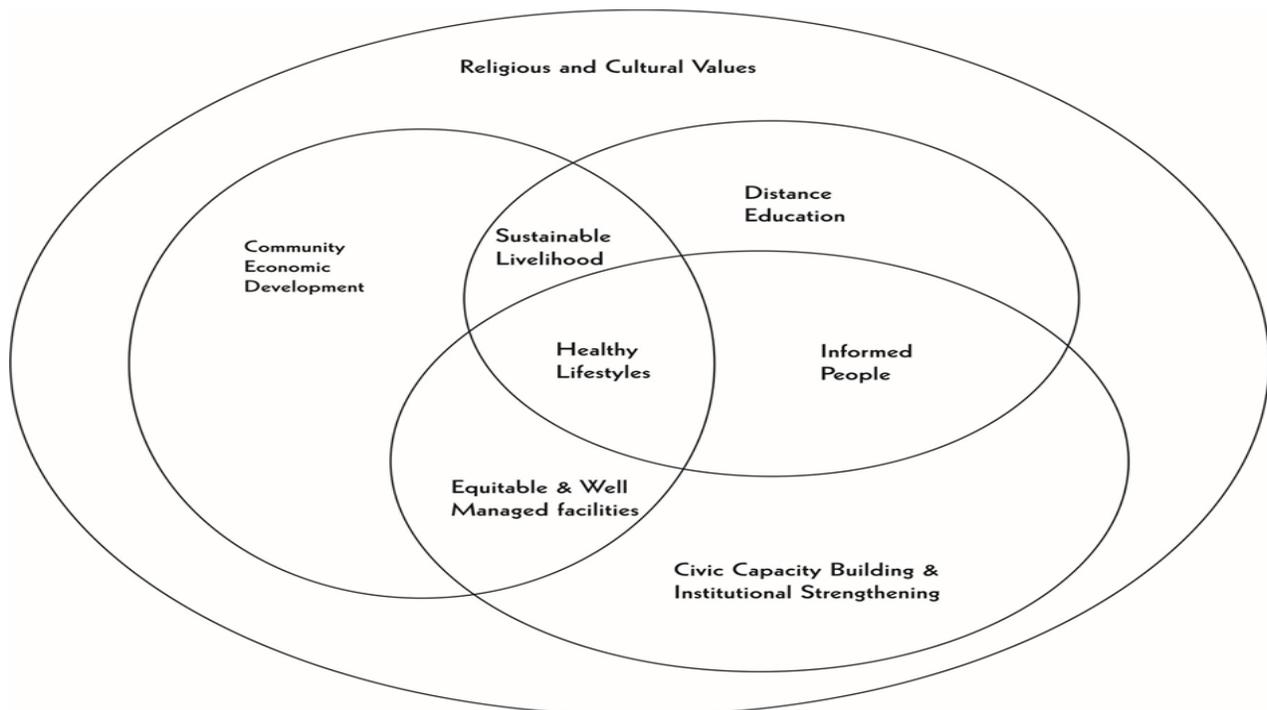
The Diocese can encourage all parishes to embark on a "green revolution" where more farms could be established and maintained. This is because the Diocese is an agricultural area with large tracks of land abound. This will help cut down the excessive use of imported produce for local ones. This can certainly 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 self-reliance 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. 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 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, Figure 3 below is a model which is recommended for adoption by the Diocese to take care of the holistic development of the Diocese. 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 coordinated well, would bring about sustainable livelihoods, healthy lifestyles, equitable and well-managed facilities and informed people.

Figure 3. Model showing holistic development proposal for the Catholic Diocese of Jasikan



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 enroll 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 center. 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 center 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.

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