

**UNIVERSITY OF CAPE COAST**

**THE ROLE OF NON-GOVERNMENTAL ORGANISATIONS IN RURAL  
DEVELOPMENT: THE CASE OF CHRISTIAN RURAL AID NETWORK**

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DEVELOPMENT: THE CASE OF CHRISTIAN RURAL AID NETWORK

BY

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## DECLARATION

### Candidate's Declaration

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature.....Date:.....

Name: David Benti

### Supervisor's Declaration

I hereby declare that the preparation and presentation of this dissertation were supervised in accordance with the guidelines on the supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature:..... Date:.....

Name: Dr. Patrick Agbesinyale

## ABSTRACT

This study examines some of the roles non-governmental organisations (NGOs) play in promoting rural development in Ghana using Christian Rural Aid Network (CRAN); an NGO in Cape Coast as a case for study. The study identified some of the programmes and activities of CRAN in two of the communities it operates in, namely Duakor and Abakam, all suburbs of Cape Coast. Simple random sampling was used to identify 188 households using their house numbers for the study.

The study identified some of the roles CRAN is playing in rural development to include the running of micro-credit schemes, providing counseling services, helping people to establish and expand businesses, supporting education, assisting farmers and fishermen, establishing of churches and providing employment opportunities. The study also revealed what the community members expected from CRAN as an NGO and this included the need to provide sanitary facilities, clinics and loans; some of which are already being met by CRAN. Programme maintenance responsibilities of the activities of CRAN have also been discussed.

Some challenges in the area of land acquisition and refusal to pay loans on the part of those who have benefited from the credit schemes were identified as threats to the credit schemes. Suggestions to problems here include the need for CRAN to acquire enough land and the taking of legal measures to retrieve loans given out to beneficiaries who default. At the end of the study it came to light that the activities of CRAN as an NGO are helping to promote rural development.

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## DEDICATION

To all engaged in teaching and research to address problems confronting  
humanity.

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## LIST OF ACRONYMS

BINGO	Business Oriented International NGO
CRAN	Christian Rural Aid Network
CRS	Catholic Relief Services
DWM	December Women's Movement
ENGO	Environmental NGO
GDP	Gross Domestic Product
GLSS	Ghana Living Standards Survey
GONGO	Government Operated NGO
GPRS	Growth and Poverty Reduction Strategy
HIPC	Highly Indebted Poor Country
ILO	International Labour Organisation
INGO	International NGO
LDCs	Less Developed Countries
MDCs	More Developed Countries
MDGs	Millennium Development Goals
MSA	Metropolitan Statistical Areas
NetTel	Network for capacity building and knowledge exchange in ICT policy, regulation and applications
NGOs	Non Governmental Organisations
ODI	Overseas Development Institute
OXFAM	Oxford Committee for Famine Relief

PVO	Private Voluntary Organisation
QUANGO	Quasi –Autonomous NGO
RINGO	Religious International NGO
SARDF	South African Rural Development Framework
SPSS	Statistical Product and Service Solutions
SSA	Sub-Saharan Africa
U.S.A	United States of America
UK	United Kingdom
UN	United Nations
USAID	United States Agency for International Development

## CHAPTER ONE

### INTRODUCTION

#### **Background to the study**

Poverty in the countryside is growing and the gap between the rich and the poor is widening all the time. The neglect of the rural areas notwithstanding their indisputable potential for development is reflected in the steadily diminishing proportion of public investment going into rural development. The same applies to the proportion of donor funds going to rural development. In 2000, it reached an all-time low. Added to this, national policies have failed to establish the requisite framework that would enable existing potentials to be tapped for development and productivity purposes (De Haas, 2001).

Edwards and Hulme (1995) maintain that non-governmental organisations (NGOs) in the last decade have moved to the forefront of development, bringing with them considerable influence in shaping development policy, planning and implementation. Bob-Milliar (2005) notes that the two fastest growing businesses in the Ghanaian economy currently are the non-governmental organisations (NGOs) and the neo-charismatic churches.

The term NGO is used to describe a number of organisations and groups that work in poverty alleviation and these organisations vary in size, structure, areas of operation and geographical location (Clark, 1991).



Globalisation during the 20th century gave rise to the importance of NGOs as many problems could not be solved within a nation. In an attempt to counterbalance this trend, NGOs have developed to emphasize humanitarian issues, developmental aid and sustainable development (Wikipedia, 1998). Concerning some reasons for the exponential growth of NGOs Salamon (1993) opines that the ascendancy of neo-liberalism in the late twentieth century created a global environment for their rise. Neo-liberalism is an ideology that seeks to minimize the role of the state for non-state actors to champion development and other activities. Robbins (2002) on the rise of NGOs maintains that the end of the Cold War has made it easier for NGOs to operate, communications advances, especially the Internet have helped to create new global communities and bonds between like-minded people across state boundaries and increased resources, growing professionalism and more employment opportunities in NGOs.

Among the wide variety of roles that NGOs play, the following six can be identified; development and operation of infrastructure, supporting innovation, demonstration and pilot projects, facilitating communication, technical assistance and training, research, monitoring and evaluation, advocacy for and with the poor (Wikipedia, 1998).

Some NGOs in Ghana include Daughters of Africa Foundation, Forestry Information Network, Friends Of Ahotokurom, Ghana Education Project, Ghana New Ventures Competition Incorporated, Ghana Nurses Association of the Midwest, Catholic Relief Services, Action Child Mobilization, Alliance for African Women Initiative, Save Them Young Mission Incorporated, Voluntary Child Health Organisation, World Partners

for Development, Vision Awake Africa For Development, Ghana Resources Center For Human Development, World Vision, Action Aid, and Christian Rural Aid Network (CRAN) ([www.ghanaweb.com](http://www.ghanaweb.com)). CRAN is the focus of the present study as it is a rural development oriented NGO (CRAN, 2007). CRAN was also selected because of the proximity of its offices in Cape Coast to the researcher and the University where he studies.

CRAN as an NGO was established 1993 in Cape Coast. It is registered as a Christian non-governmental development organisation committed to poverty reduction and rural development as well as rural evangelism. The overriding goal of CRAN is to support the development initiatives of rural communities, initiate and undertake rural development projects. CRAN's vision as well as aims and objectives derive principally from the Christian philosophy which obligates all to provide for the total development and wellbeing of the poor and the needy. The main objectives of CRAN are to initiate, plan and execute rural community improvement projects jointly with the target group, promote formal education among rural children, initiate programmes in practical non-formal training for people in rural communities with a view to equipping them with employable skills, work towards the economic and social empowerment of rural women, promote and undertake actions towards environmental protection, organize and raise funds locally and internationally for rural community development projects, work closely with both private and governmental agencies and churches in bringing about development to the rural communities in Ghana (CRAN, 2007).

NGOs obviously have some limitations in their operations. Some of these are in the decision-making processes (Billis and MacKeith, 1992, Billis

and MacKeith 1993; Brown and Covey, 1989). Some tensions often occur between staff and senior managers because of the staff's expectations that they would be equal partners in the decision-making process (Billis and MacKeith, 1992).

Another common problem was to do with the governance of the organisations and the relations between board members and staff (Hodson, 1992). These stemmed largely from the boards' inability or unwillingness to carry out its responsibilities of governing the organisations (Harris, 1993). Board members often lacked the time or the expertise to be able to carry out these responsibilities effectively (Harris, 1989 and Hodson, 1992). Biddle (1984) observed that leaders of some NGOs often lacked management skills. Some NGOs were found to be weak at staff career development (Billis and MacKeith, 1992). Often organisations lacked a career structure in which staff could develop. In addition they were not good at budgeting for staff training (Biddle, 1984). In situations where the organisations were expanding rapidly, it created problems for many who were unable to keep up with the demands of their work (Billis and MacKeith, 1992).

At this point it is appropriate to present some background information on the problem of poverty. According to the World Bank (1989), Africa's development and growth agenda has in recent times been threatened by mass and intractable poverty and social deprivation. In the developing world, poverty is fast eroding the little economic gains, with a substantial percentage of the populace being poor. It is estimated that people in Sub-Saharan Africa (SSA) and South Asia are among the poorest in the world. The World Bank (2000) argues that poverty is a pronounced or acute deprivation in well-being

where well-being can be measured by an individual's possession of income, health, nutrition, education, assets, housing, and certain rights in a society such as freedom of speech. It also means a lack of opportunities, powerlessness, and vulnerability. Poverty leads to the inability to function in society and makes an individual more vulnerable to income, weather shocks and almost any slight shock in society. Thus, poverty reduces the individual to limited choices (Watts, 1968). Poverty is quiet endemic in rural areas in Ghana and in the view of Christian Rural Aid Network (2007), the prospects for Ghana's rural poor are dim and the cycle of poverty is difficult to break with the call for non-state actors and other bodies to come on board to help promote development.

Poverty entails living in a state of deprivation involving either:

- material deprivation - lack of income, resources and assets.
- physical weakness - malnutrition, sickness, disability, lack of strength.
- isolation - illiteracy, lack of access to education and resources, peripheral locations, marginalization and discrimination.
- vulnerability - to contingencies which increase poverty (e.g. war, climatic changes, seasonal fluctuations, disability).
- powerlessness - the inability to avoid poverty or change the situation (Sowa, 2008).

Poverty in Ghana, like in most other Sub-Saharan African countries is predominantly a rural phenomenon. Out of 35% of Ghanaians classified as poor, 75% lived in the rural areas (World Bank, 1995). Rural poverty is estimated to contribute approximately 90% to national poverty (Oduro, 2001). Yeboah (2007) argues that with the advent of liberalisation and the new

institutional economics perspectives, emphasis is increasingly being shifted from the poverty reduction objective to institutional sustainability, which employs the market mechanism and basically assumes that access to microfinance services results in poverty reduction.

Ghana, a SSA country is a victim of poverty and its devastating consequences. Coupled with debt sustainability problems, Ghana has had to embark on the Highly Indebted Poor Income Countries Initiative (HIPIC) by the Bretton Woods Institutions, which focuses on poverty reduction policies. It is imperative in this regard to examine into finer details the poverty situation in Ghana, and to find out why people are poor as well as their general characteristics thus unearthing enough arsenals for fighting poverty (Adjasi and Osei, 2007). More than half of the population living in the rural Savannah regions of Ghana continue to be extremely poor. Poverty is highest among self-employed households cultivating agricultural crops and has decreased only slightly compared to self-employed households engaged in export-crop agriculture and wage employees in the public and private sectors. In spite of these, agriculture, which is mainly rural-based and the core of the Ghanaian economy, remains the principal sector for the development and growth of the economy. The importance of the rural sector to the economy and the extent of poverty in this sector make the application of microfinance interventions essential.

Trying to explain the concept of development, De Haas (2005) observes that development generally means the improvement of people's lifestyles through improved education, incomes, skills development and employment. Development also means that people should have decent housing

and that they should have security within those houses. Development means too, that people should be able to read and write, and in Africa this is a problem as most people are still illiterate (NetTel, 2004).

On the need to define the word 'rural', Deavers and Brown (1985) argue that there are many ways to define areas that are 'rural' and added that it is a commonly held belief that farming is a mainstay of most rural economies. They further opine that fewer than one-fifth of rural counties in North America now have a significant economic dependence on farming, and the 20% of non-metro counties that have farming as their principal economic base is less than 10% of the non-metro population. The South African Rural Development Framework (SARDF) (1997) defines rural area as a sparsely populated area in which people farm or depend on natural resources. The SARDF (1997) defines rural development as helping rural people set the priorities in their own communities through effective and democratic bodies, by providing the local capacity; investment in basic infrastructure and social services, justice, equity and security; dealing with the injustices of the past and ensuring safety and security of the rural population, especially that of women.

### **Statement of the problem**

In Africa, poverty is known to be vast, deep and almost chronic and has been found to be dominant in rural areas more than the urban populace (Sahn, Dorosh and Younger. (1997). The most current Ghana Living Standards Survey (GLSS 4) indicates that half of the 10 regions in Ghana had more than 40% of their people living in poverty in 1999 (Ajasi and Osei, 2007).

In spite of the numerous policies in the past decade, the reduction of poverty is not as impressive as the array of policies and plans. 4 out of 10 Ghanaians still live in poverty, with many of them working in agriculture, mostly as food crop farmers while others engage in micro and small enterprises (International Labour Organisation) (ILO, 2004).

Poverty is significantly higher in rural areas than urban areas thus making poverty a truly rural phenomenon in Ghana. The Ghana Poverty Reduction Strategy document (GPRS) hopes to reduce poverty from its current base rate of 39-32% as well as increase Gross Domestic Product (GDP) growth and reduce mortality rates amidst the improvement in other social amenities like education and economic infrastructure building as well (Ajasi and Osei, 2007).

The above problems of poverty call for a new approach to fight it and though it is the duty of the state to fight poverty and promote development it has not being able to do so and as Singh (1986) argues, the state bound by the constitution is to provide communities with better alternatives; social, educational and economic but has not being able to do so to the fullest. Consequently this may call for non-state actors to play roles in the

development process and it is worth acknowledging Edwards and Hulme (1995) for saying that non-governmental organisations (NGOs) in the last decade have moved to the forefront of development, bringing with them considerable influence in shaping development policy, planning and implementation. One of the major reasons for the increasing use of NGOs in developmental activities is to find an alternative and better channel for development aid in the third world countries (Edwards and Hulme, 1992).

The *ratio dicendi* for undertaking the current study is to find out how CRAN as an NGO is contributing to the development of rural areas in Ghana in two selected communities with respect to their activities.

### **Objectives of the study**

The general objective of the study is to examine some of the roles CRAN as an NGO is playing to promote rural development in Ghana with respect to the villages of Abakam and Duakor.

Specifically, the study seeks to:

- examine some of the activities and programmes being initiated by CRAN in these communities.
- determine the impacts of programmes and activities on beneficiary communities.
- identify some of the challenges facing CRAN and those in charge of maintaining programmes.
- make recommendations to help CRAN improve its rural development contributions.



### **Research questions**

The research questions are:

- What are some of the activities being initiated by CRAN in the communities under study?
- How is the impact of the activities of CRAN on the communities being felt?
- What are some of the challenges CRAN face in its rural development efforts and who takes charge of maintaining the programmes?
- How best can CRAN improve its rural development contributions?

### **Significance of the study**

The thrust of the study is aimed at unveiling some of the roles CRAN as an NGO is playing in promoting rural development in Ghana. It seeks to identify the impacts of some of these roles and activities on beneficiary communities.

The study also looks at whose duty it is to maintain these programmes and some of the problems confronting the operations of these organisations. Recommendations are also made in the light of how best CRAN can improve on its rural development activities.

It is believed that the findings of the present study will enhance knowledge in the field of NGO roles in rural development.

### **Scope of the study**

The study would have wished to examine all the activities of all NGOs in all the 10 regions of Ghana in terms of their rural development contributions. However as a result of the impossibility of undertaking this complete survey due to time and financial constraints, a sample has been used to study only CRAN a rural development oriented NGO and the communities of Duakor and Abakam. It is believed that findings would be useful for making generalisations.

### **Organisation of the study**

The study is divided into five chapters. Chapter One deals with introduction to the study. The second chapter reviews literature related to the study. Chapter Three presents the research methodology. Chapter Four contains analysis of data from the field, whilst Chapter Five presents the summary of findings, conclusions and recommendations.

## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

This chapter reviews literature and concepts related to the role of non-governmental organisations in rural development. In view of this, the concepts of development, rural, rural development and NGOs are examined. Theories of modernisation, neo-liberalism, dependency, community development and the principle of subsidiarity are also examined. The relevance of the reviewed literature is summarized and presented in a concluding section.

#### Development

People have been interested in development for centuries. Philosophers from ancient Greece to the modern era have given much attention to understanding change and progress. Heraclitus, for instance, believed everything to be in a continual state of change and that one cannot put his or her foot in the same river twice (McEntire, 1981). Goulet (1992), argues that development is both an ambiguous term and practice and the word is used descriptively or normatively to depict a present condition or to project a desirable alternative. He sees development as the vision of a better life; a life materially richer, institutionally more modern and technologically more efficient and an array of means to achieve that vision. Stiglitz (1999) views development as a transformation of society, a movement from traditional

relations, traditional ways of thinking, traditional methods of production to more modern ways.

Development does not mean the same thing in different countries or in developed and developing countries. Jussawalla (1992) supports the discussion of the different meanings of development as he states that there is a difference in the meaning of development between developed and developing countries; that in developed countries the provision of telecommunications or information infrastructure leads to increased economic activity and innovation, while in developing countries a lack of the telecommunications and information infrastructure hampers economic development and innovation. Mansell and Wehn (1998) also supports the view that development means different things in different countries and states that development in more developed countries (MDCs) and less developed countries (LDCs) does not mean the same thing, and that development has been understood since the second World war to involve economic growth, increases in per capita income, and attainment of a standard of living equivalent to that of industrialized countries.

Development should be viewed as a multi-dimensional process involving major changes in social structures, popular attitudes and a national condition of life from unsatisfactory to satisfactory (Servaes 1999). In this regard Servaes (1999), argues that satisfactory means materially well to do and spiritually happy or content with what one or a country has got.

From the above definitions of development, there is the implication that development brings about improvement in the lives of people for the better.

## **Models and approaches to development**

Mintzberg (2003) suggests three models or approaches to development. The first one is the forced or planned development as it is basically driven by the state. This approach is also called the top-down model. With the fall of communism, planned development has become unpopular. State intervention in matters of development has not been seen to bring balanced development, hence the need for another approach to development called international or global development or the outside in approach.

With the global approach foreign corporations descend on the host economy with money, capital and expertise. With the liberalization of most of the world economies many business concerns from outside the boundaries of a country come as investors and purport to develop or help to develop the host country sometimes engaging in businesses that could render the local competitors in same or similar industries out of business as they cannot compete with the amount of capital they come along with.

Stiglitz (1999) argues that globalisation ideology or approach to development is flawed and not working in many of the places in greatest need of development. Mintzberg (2003) also does not believe that globalisation can bring about development and points out that there is nothing in globalisation that responds to most countries needs except cosmetic modifications to the products and the ideology for local consumption.

The third model is known as indigenous development, “Bottom-up” or Alternative development. According to Mintzberg (2003), this approach holds the key to a healthy development of the economic, social and the political systems. This is also called the inside-up approach or model to development. It

is called the inside-up approach to development because domestic enterprises grow out of personal enterprises. An example is the United States of America (U.S.A) that does not depend on an imposed ideology or outside expert for its development and it is on the contrary developed significantly through the efforts of its own people and in their own way. Likewise indigenous development played a key role in developing Japan, Germany, South Korea and Great Britain. Mintzberg (2003) further wonders whether any country has ever developed primarily through the outside in model or approach to development, the equivalent of globalisation today. The point here is development through a great deal of indigenous activity supported by the concerted intervention of the state, reinforced by the appropriate use of outside help.

### **Rural development**

Rural development in the view of Bierschenk (1997), is an arena within which are found various centres of activity and a place of concrete confrontation between social actors interacting on common issues. . Wikipedia (2008) indicates that rural development denotes the actions and initiatives taken to improve the standard of living in non-urban neighbourhoods, countryside and remote villages and the actions of rural development mostly aim at the social and economic development of the areas and these programmes are usually top-down from the local or regional authorities, regional development agencies, NGOs, national governments or international development organisations.

From the above, it can be observed that rural development entails the improvement in the standard of living in deprived areas to uplift the economic and social circumstances of the people living there.

According to Whitaker (1982), "rural" was first used by the U.S. Bureau of the Census in 1874 when it was defined as indicating the population of a county exclusive of any cities or towns with 8,000 or more inhabitants. The Department of Housing and Urban Development, the Social and Rehabilitative Services, and several agencies under the U.S. Department of Agriculture define rural as areas outside Metropolitan Statistical Area (Pressler and Swenson, 1984).

According to Blakely (1984), rural is increasingly defined by examining numerous broad categories of information. Horn (1985) looks at values, socio-economic factors, political structure, locus of control, and priorities for schools.

Deavers and Brown (1985) have developed seven categories of rural areas based on social, demographic, and economic information. Economic categories include agriculture, manufacturing, mining, and government; social dimensions include persistent poverty and growth of retirement population; proportion of land in federal ownership comprises the final category. Croft (1984) suggests that an ecological approach to the concept of 'rural' is comprised of cultural values, number of people and an ambiance that can be used to work toward a definition of rural. Whitaker (1982) also supports the complex and multidimensional definitions of 'rural' and cites 10 category based on 15 indicators, which include number of year-round residents, persons per household, degree to which jobs are concentrated on a few industries,

percentage of resident workers in farming or fishing, monthly fluctuations in employment and percentage of housing built before 1940.

Rural areas are home to up to 80 per cent of the population of the developing countries and about 75 per cent of the people living in absolute poverty and the majority are women. The living conditions of these people are characterized by low income (or none at all), malnutrition, low levels of education, inadequate economic opportunities, inadequate social services, and exclusion from political decision-making processes (De Haas, 2001).

The objective of rural development is to improve the living conditions of men, women and children in the rural areas and towns in a way that is sustainable in the long term (De Haas, 2001). De Haas (2001) argues that the increasing challenge of rural development is evident when one considers the fact that up to 80 per cent of people in the poorest countries still live in rural areas and are dependent directly or indirectly on agriculture and that by the year 2050 the worldwide demand for food will have more or less doubled, even though the land area available to agriculture is limited and water resources are likely to diminish. Narasaiah (2003) notes that rural development is seen as a major strategy for economic development in India because 70 per cent of the population is in rural areas, several strategies to improve the living conditions of the rural poor are an integral part of the planning process in India.

### **Non-governmental organisations**

NGOs are generally registered organisations, community groups, professional associations, trade unions, cooperate charity organizations whose



aim is to improve the well being of their members and of those areas in which they exists. (Turner and Hulme, 1997). The World Bank (1995) defines NGOs as private organisations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services and undertake community development. Wikipedia (1998) notes that an NGO is an organisation that is not part of a government and was not founded by states and are therefore typically independent of government. The United Nations Department of Public Information (2008) defines NGOs as a non-profit citizen's voluntary entity organized nationally or internationally. NGOs are generally registered organisations, community groups, professional associations, trade unions, charity organisations whose aim is to improve the wellbeing of people in areas in which they operate (Turner, M. and Hulme, D., 1997).

According to Wikipedia (1998), the phrase “non-governmental organisation” came into use with the establishment of the United Nations in 1945 with the provisions in Article 71 of chapter 10 of the United Nations Charter [1] for a consultative role for organisations that are neither governments nor member states. Wikipedia (1998) points out that a United Nations report on global governance estimates that there are nearly 29,000 international NGOs. The United States has approximately 2,000,000, Russia has 65,000 and in Kenya alone 240 NGOs are created every year.

The emergence and growth of NGOs in Ghana was very slow at the beginning and by 1930 only three had been officially registered. The number of NGOs increased steadily in the 1960s and 1970s and by December 1996, more than 320 NGOs; both foreign and local were operating in Ghana. Today,

NGOs are springing up all over the place and it is impossible to say how many NGOs are operating in the country because the literature on NGOs in Ghana is inadequate. This handicap notwithstanding the number of NGOs both local and foreign currently operating in Ghana is in the region of 900 to 1500 (Bob-Milliar, 2005).

Wikipedia (1998) indicates that the types of NGOs according to the topology of the World Bank include operational and advocacy. Operational entails the designing and implementation of development-related projects. Advocacy aims at defending or promoting a specific cause and awareness creation.

Fowler (1988) has identified two key distinctive characteristics of NGOs. Firstly, the relationship of NGOs with intended beneficiaries is based upon principles of voluntarism rather than those of control which is typical of government. This means that intended beneficiaries are involved in programme design and management and if this happens, the programmes stand a better chance of success as they are more likely to be relevant and attractive. Secondly, NGOs have a task oriented approach that permits them to achieve appropriate organisational development which encourages change and diversity rather than control and uniformity which may hamper progress.

Wikipedia (1998) lists some of the acronyms used in reference to NGOs and this includes BINGO that stands for Business Oriented International NGOs, INGO that stands for International NGO. RINGO means Religious International NGO. ENGO stands for Environmental NGO. GONGO means Government Operated NGO whilst QUANGO stands for Quasi –Autonomous NGO. Wikipedia (1998) also indicates that many NGOs

now prefer the term “Private Voluntary Organisation (PVO) as the label “NGO” may cover anything that is non-governmental.

Korten (1990) points out three stages of NGO evolution. First of all he mentions the fact that a typical development NGO focuses on relief and welfare. The second generation realizes the orientation of the NGO towards small-scale, self-reliant local development. Korten (1990) calls the third stage “Sustainable Systems Development” where the NGO tries to advance changes in policy and institutions at the local, national and international level when they move away from their operational service providing role towards a catalytic development NGO.

### **Activities of NGOs**

Some of the activities of NGOs are discussed here. A large number of NGOs have been working in Bangladesh since the last three decades with the aim of alleviating poverty of the mass population of rural Bangladesh. The largest NGOs in Bangladesh have been able to cover only a fraction of population under its programmes. It is estimated that the big NGOs reach only 10-20 per cent of the landless households (Zaman, 1996).

According to Yeboah (2007), the extent of poverty and the importance of the rural sector to the economy make it a pivotal for microfinance interventions and some NGOs run microfinance programmes in this regard. According to Gugerty (2007), non-governmental organizations play an increasingly important role in public service provision and policy making in Sub-Saharan Africa giving rise to needs for new forms of regulatory oversight of such entities

Many NGOs are undertaking a number of activities in agriculture, health, education, science and technology, research and most importantly women's development. In some deprived rural areas, the only important and very common names known to the dwellers is either 31<sup>st</sup> December Women's movement (DWM), World Vision, Action Aid, Catholic Relief Services (CRS), Adventist Development and Relief Agency because it was the NGO that provided them with clean drinking water, the clinic in the village centre, the afforestation project, credit facilities, school building or extension services (Bob-Milliar, 2005).

The activities of some of the local and foreign NGOs operating in Ghana have transformed whole communities and have been beneficial to a lot of the rural dwellers. Some NGOs by virtue of their activities have replaced perpetual misery with some smiles to those poverty-stricken and almost forgotten groups of rural dwellers. Had it not being for that health post in the village many women might have died through child bearing; and for the numerous boreholes in many rural areas a lot of rural dwellers would still be suffering from preventable guinea worm disease (Bob-Milliar, 2005).

NGOs have the capacity to experiment and learn from experience, linking processes to outcomes and are also able to enlist the energies and commitment of intended beneficiaries. According to Littlefield, Morduch and Hashemi (2003), few recent innovations have held so much hope for reducing poverty in developing countries as microfinance has become one of the crucial driving mechanisms towards achieving the Millennium Development Goals (MDGs).

The more specific claimed advantages of NGOs or not for profit organisations over governments include some of the following; achieving the correct relationship between development processes and outcomes, reaching the poor and targeting their assistance on chosen groups, obtaining true meaningful participation of the intended beneficiaries and working with the people and then choosing the correct form of assistance for them (Tredt, 1998).

### **Challenges facing NGOs**

There are some limitations confronting the operations of some NGOs and in this regard Henderson (1997) argues that some NGOs in the south are not carefully structured in organizational terms and have the features of social or political movements. Owing to the nature of their funding, hardly any NGO projects in Afghanistan have been long term or geared to the future development of the country. “Donor fatigue” and the fact that much of the previous aid was politically motivated, has led NGOs to begin to question the value of their existing work and to consider how they might do more to promote peace and long-term reconstruction and development (Barakat, 1994).

The recent Indian Ocean tsunami crisis has also elevated the issues of accountability and transparency faced by NGOs through the intense public interest and scrutiny over how aid efforts have been directed and distributed to those in need (Overseas Development Institute , 2005).

Other challenges NGOs face according to Twigg (2004), include the lack of clear dialogue and communication between different organizations

(including governments, NGOs and the UN) and a culture of competitiveness and professional jealousy often fuelled by competition for donor funds.

Despite the fact that there are more than 20,000 NGOs operating in Bangladesh with aims such as alleviating rural poverty and empowerment of the women, the incidence of poverty in Bangladesh is much higher compared to the East Asian countries and the South Asian neighbours (Siddiqui, 2000).

In the view of Bob-Milliar (2005), the benefits that communities are deriving from NGOs cannot be said to be a general phenomenon regarding all NGOs operating in the country and further argues that some NGOs have lost focus on their main objectives being the desire to help. Some NGOs focus on making money out of the Ghanaian poor. They are being turned into money making organisations with profit making being their main objective. Besides the profit making NGOs, the other prominent category of NGOs emerging are the political NGOs. These NGOs are either directly or indirectly linked to some political parties in Ghana (Bob-Milliar, 2005).

Most NGOs in Africa in general and Botswana in particular lack clearly defined structures in terms of organisational charts, buildings, facilities, equipment and human resources (Lekorwe, 1999). As noted by Molomo and Somolekae (1999), a key weakness of NGOs in Africa is the inappropriate organisational structures which impact upon NGOs carrying out their core business. Most if not all NGOs depend on voluntary staffs to run their activities and programmes. Lack of well trained and experienced human resources affects the extent to which NGOs manage their daily affairs and capacity to effectively plan, appraise, implement and monitor their projects and programmes (Lekorwe, 1999).

Molomo and Somolekae (1999) give an example of undemocratic practices of some NGOs in Botswana where periodic elections are a rare occurrence. Issues of lack of accountability have been exposed by the media recently. For example, some NGOs dealing with the HIV/AIDS in Botswana have been accused of mal-administration, financial mismanagement and misuse of donor and public funds channeled through them. There has also been criticism on the use of the funding and other monies that NGOs have received or raised. Criticisms range from pointing out that only small percentages go to people in need and some are even used to pay very high salaries to the staff (Rieff, 1999).

According to Lewis and Wallace (2000), NGOs are inadvertently doing more harm than good and cited instances where many food aid groups in non-emergency situations having in their stock food delivered from rich countries for either free or virtually free and may end up under-cutting local producers and hence have a negative effect on local farmers and the economy. NGOs have limited capacities for agricultural technology development and on how to create effective demand-pull on government services (Shah, 2005)

According to Bob-Milliar (2005), with a typical profit making NGO in Ghana, the founder of such an NGO is the executive director and president as well. The composition of such an NGO takes the form of bogus board members drawn from family members or in some cases church members.

The difficulties of managing NGOs with operations in several countries also raised concerns. The difficulties came from the inability to define proper lines of autonomy on policy issues (Biddle, 1984; Billis and MacKeith, 1993; Butler and Wilson, 1990). Field staff often felt isolated,

unsupported and felt there was a lack of understanding of the issues they were dealing with at field level (Brooke, 1984). The theme at the heart of these difficulties is that of centralisation juxtaposed in some way with other concepts such as autonomy or participation. Balancing the needs of the different stakeholders who each feel they have an equal right to the decision-making process has created a number of management problems for these organisations (Rochester, 1995).

Governments and international organisations at times find NGOs a nuisance or even threatening to their interests but officials nonetheless look to NGOs for innovative ideas and information. Officials also grudgingly recognize that consultation with and support from NGOs gives their public decisions more credibility (Bob-Milliar, 2005).

According to Schiavo-Campo (2001), some NGOs do not have the time and expertise to manage all of the funded programmes, or even to ensure full involvement by all of the communities as is normally claimed. In some cases, where there are many departments trying to deal with the NGOs, the problems may be created by the governments themselves. Also, staff at the local level may not be familiar with government policies and this affects efficiency of the NGOs because of tensions which may arise.

### **Towards a more efficient role for NGOs**

There is a need for a thorough review and establishment of criteria for NGOs to secure required standards of management skills and quality in their project implementation. NGOs that do not meet the agreed standards should



not receive funds for emergency, rehabilitation and development work in Afghanistan (Barakat, Ehsan and Strand 1994).

There is the need to empower NGOs' ability to source funds and help them realize their goals. Alternative sources of funding will assist particularly small NGOs which are not well established but work closely with the needy such as the poor, orphans, children and the marginalized (Lekorwe, 1999).

Training and development in areas of organisational, project and financial management as well as capacity building are some of the measures to improve NGO management (Lekorwe, 1999).

Lekorwe (1999) further suggests that NGOs should also play their role in practicing good governance through transparency, equity and timely reporting regarding their achievements and areas where they need assistance.

In the opinion of Bob-Milliar (2005) a regulatory body is needed to monitor the activities of all NGOs both local and foreign operating in the country. He also called for annual auditing of the accounts of all NGOs operating in Ghana.

### **Theoretical framework**

This work is guided by some theories, notably dependency theory, modernisation theory, community development theory, neo-liberalism and the principle of subsidiarity. They have accordingly been examined in the following section.

## Dependency theory

Dependency can be defined as an explanation of the economic development of a state in terms of the external influences-political, economic, and cultural on national development policies (Sunkel, 1969). Dos Santos (1971) argues that dependency is a historical condition which shapes a certain structure of the world economy such that it favors some countries to the detriment of others and limits the development possibilities of the subordinate economies; a situation in which the economy of a certain group of countries is conditioned by the development and expansion of another economy to which their own is subjected.

Frank (1972) indicates that research suggests that contemporary underdevelopment is in large part the historical product of past and continuing economic and other relations between the satellite underdeveloped and the now developed metropolitan countries. Ferraro (1996) opines that dependency theory attempts to explain the present underdeveloped state of many nations in the world by examining the patterns of interactions among nations and by arguing that inequality among nations is an intrinsic part of those interactions.

The premises of dependency theory according to Wikipedia (2008) are as follows:

- poor nations provide market access to wealthy nations (e.g., by allowing their people to buy manufactured goods and obsolete or used goods from wealthy nations), permitting the wealthy nations to enjoy a higher standard of living.
- wealthy nations actively perpetuate a state of dependency by various means. This influence may be multifaceted, involving economics,

media control, politics, banking and finance, education, culture, sport, and all aspects of human resource development (including recruitment and training of workers).

- wealthy nations actively counter attempts by dependent nations to resist their influences by means of economic sanctions and/or the use of military force.

From the dependency theory that suggests that the under-development of third world countries have been conditioned by their interactions with the developed worlds, it is worth discussing modernisation theory that holds a different view to the understanding of under-development with the call for the transformation of the economies of LDCs.

### **Modernisation theory**

Modernisation theorists argue that capitalism was historically responsible for the growth of the developed countries and that it is potentially capable of impelling the third world to higher standards of living and the only problem the modernisation theorists suggest here is that it has not really been tried in the third world (Giddens, 1991). Giddens (1991) shows that a modern society is characterized by time-space distantiation and disembedding mechanisms. Traditional society is based on direct interaction between people living close to each other. Modern societies stretch further and further across space and time using mass media and interactive media.

Modernisation calls for the need for transformation in the contemporary ways of doing things and it is believed that development can be promoted when there is dynamism in all that happens in countries in contrast to static societies. From the discussion on the need to modernize, the next section explores some of the issues involved in community development that has some affinity to rural development.

### **Community development**

According to Sanders (1958), there are two main theories on which community development can be examined namely the practitioner level and social scientist level. Practitioner level focuses upon getting the job done and upon what works and does not work. The practitioner's theory comprises list of principles which prove to be a mixture of policy statement, objectives, procedures as well as empirically validated generalizations. Social scientist level deals with various social science disciplines related to important aspects of community development.

Sanders (1958) further opines that community development may be seen as a process, a method or a movement. As a process it focuses on sequences of interaction to examine how the community moves from one predetermined condition to another and involves a progression of change. The people decide how to achieve desired results for their own development. The participation of the people is very important here. The local people mostly make the decision on how to achieve desired results for their own development.

Mayo (1975) suggests that the British colonial administrators concocted the term “Community Development” out of their attempts to develop basic education and social welfare in the UK colonies. Community development was defined in one UK government publication as active participation, and if possible on the initiative of the community, but if this initiative is not forthcoming spontaneously, by the use of techniques for arousing and stimulating it in order to achieve its active and enthusiastic response to the movement (Colonial Office, 1958). The next section examines the theory of neo-liberalism and how it is related to the present study.

### **Neo-liberalism**

Neo-liberalism seeks to expand governmental power, effectiveness and authority by actually divesting the centre of its grip on direct control (Foucault, 1991). Salamon (1993) notes that neo-liberalism seeks to minimize the role of the state in areas such as health and education. Harvey (2000) observes that neo-liberalism has become hegemonic world-wide, sometimes by coercion and also that neo-liberalism is the implementation of global capitalism through government/military interventionism to protect the interests of multi-national corporations. Neo-liberalism, he explains, is a theory of political-economic practices that dedicates the state to championing private property rights, free markets, and free trade, while deregulating business and privatizing collective assets. Harvey (2006) argues that governments have increasingly adopted neo-liberal inspired policy solutions to pressing challenges. The association between risk and neo-liberalism comes about because, as a policy response, it prioritizes private property rights, free

markets and free trade. The state has a role in creating and preserving supporting institutions, structures and functions but should otherwise keep intervention to a minimum and allow the workings of markets to provide solutions to social and economic problems. This effectively disperses risk from being the responsibility of government to local communities and individuals within those communities.

According to Pick, Dayaram and Butler (2008), neo-liberal policy has had a profound and largely negative effect on communities. Rather than reaping the benefits of the wealth being generated in the region, there is social breakdown and un-met social needs, and the local democratic institutions are weak and ineffective.

From the discussion on neo-liberalism that argues for the retreating of the state and the minimization of intervention and the need to allow local units and markets to determine the way forward in terms of development; the next section looks at another theory namely that of subsidiarity.

### **Subsidiarity**

Subsidiarity according to Wikipedia (2008), is an organizing principle that argues that matters ought to be handled by the smallest, lowest or least centralized competent authority and that the concept is applicable in the fields of government, political science, cybernetics and management. This principle is presently known as the fundamental principle of European Union law. According to this principle, the EU may only act (i.e. make laws) where member states agree that the action of individual countries is insufficient.

Sinnott (2002) indicates that the principle of subsidiarity regulates the use of authority within a political order where there is no unitary sovereign. The principle holds the view that powers or tasks are to rest with the sub-units unless a central unit is more effective in achieving certain specified goals. The principle of subsidiarity reduces the risks for members of being overruled in common decisions, by limiting the common agenda. McIlroy (2003) argues that over-centralization of power degrades the dignity of the human being and that this justifies the need for subsidiarity as a principle.

Aroney (2007) notes that the supreme authority of the state ought, therefore, to let subordinate groups handle matters and concerns of lesser importance, which would otherwise dissipate its efforts greatly so that the state will more freely, powerfully, and effectively do all those things that belong to it alone because it can alone do them namely directing, watching, urging, restraining, as occasion requires and necessity demands. Therefore, those in power should be sure that the more perfectly a graduated order is kept among the various associations, in observance of the principle of "subsidiary function," the stronger social authority and effectiveness will be the happier and more prosperous the condition of the state.

### **Summary of the review**

The review of related literature on the role of NGOs in rural development has led to a conceptual understanding of NGOs and development. Rural development has also been conceptually explained as the improvement of the living standards of people in rural and underdeveloped areas. Approaches and models to development have also explained to show

how development can be brought about in a very effective and efficient manner.

Dependency, modernisation, neo-liberalisation, community development and subsidiarity theories were reviewed for the study. Neo-liberalism and subsidiarity theories seek to minimize the role of the state or central administration in favour of local actors. Dependency and modernisation theories aimed at explaining under-development in a historical context. Community development theory guided the study on how communities or rural areas could be developed. The reviewed literature has in no small way guided the study in the sense that it has provided the needed conceptual and theoretical framework that was needed for the study.



## **CHAPTER THREE;**

### **METHODOLOGY**

#### **Introduction**

This chapter describes the procedures that were adopted in conducting the study. Issues discussed here include study area, study design, study population, choice of sampling method, data collection methods, data processing, data analysis techniques and limitations of the study. There is no such thing as a right or wrong research method, rather all methods are potentially useful, relevant and effective (Sarantakos, 1998).

#### **Study area**

The study was conducted in the villages of Abakam and Duakor, suburbs of Cape Coast in the Central Region of Ghana.

The village of Abakam with a population of about 1000 people is about 9 kilometres west of Cape Coast, the capital of the Central Region, Ghana. It lies just along the main highway that links Accra, the national capital with Takoradi in the Western Region. It is a village of small, thatch-roofed, mud-floored huts.

The historical origins of Abakam village can be traced to the 1920s when some Ewes in the Volta Region of Ghana migrated to this Fanti-dominated region in search of greener pastures. The main source of livelihoods of the residents are fishing, farming and trading. There are few social amenities like schools and vocational centre (CRAN, 2007).

The village of Duakor with a population of 1200 lies on Ghana's southern coast, between the towns of Cape Coast and Elmina. The residents of Duakor are mostly descendants of migrants from the Volta Region in eastern Ghana who came all over to find better sources of livelihood and greener pastures as a matter of course.

Fishing forms the core of Duakor's economy and most residents derive their income from fishing-related work. Others also engage in petty trading. There is a church, school and vocational centre in this community (CRAN, 2007).

### **Study design**

A descriptive research methodology and a survey were used for the study. The term 'survey' refers to a research methodology designed to collect data from a specific population, or a sample from that population, and typically utilizes a questionnaire or an interview as the survey instrument (Robson, 1993). Surveys are widely accepted as a key tool for conducting and applying basic social science research methodology (Rossi, Wright, and Anderson, 1983).

### **Study population**

A population in the context of research is a group of individuals, persons, objects, or items from which samples are taken for measurement (Mugo, 2008). Population for this study included all adults from 18 years and above according to the interpretation of the Ghanaian Constitution in Article

42 concerning the age one qualifies as an adult to vote. The population of Abakam village is about 1000 while that of Duakor is about 1200.

The choice of these study areas or population was done advisedly since the study did not intend to go too far from Cape Coast where the researcher is schooling and where the office of CRAN is located and CRAN is known to associate with the communities under study very much.

### **Sampling**

Sampling is the act, process, or technique of selecting a suitable sample, or a representative part of a population for the purpose of determining parameters or characteristics of the whole population. (Mugo, 2008). Sproull (1998) also argues that sampling is the process of selecting subgroups from a population of elements such as people, objects or events.

The researcher would have intended to use the entire study population but as a result of time and financial constraints and the intention of not conducting a census, a sample was used. The advantage of using a sample in research includes the fact that taking a sample requires fewer resources than a census or complete survey (Mugo, 2008).

The population of Abakam village is about 1000 whilst that of Duakor is about 1200 (CRAN, 2007). House numbers were used to construct the sampling frame and this varied from house numbers DK 1- DK 150 for Duakor village and AK 1- AK 100 for Abakam village. This gave a total population of 250 households from which a sample of 188; 108 from DK1-DK150 and 80 from AK1-AK100 were randomly chosen.

Table in Appendix 1 endorses the choice of the sample size of 108 for a population of 150 and 80 for a population of 100 giving a total sample size of 188 that was used for the study. This Table presents the sample size values that will be appropriate for many common sampling problems. This includes sample sizes for both continuous and categorical data assuming alpha levels of 0.10, 0.05 and 0.01. The margins of error used in the Table are 0.03 for continuous data and 0.05 for categorical data. The margin of error shown is appropriate for the present study as the social sciences discipline normally use margin of error of 0.05%.

The alpha level used in determining sample size in most educational research studies is either 0.05 or 0.01 (Ary, Jacobs, and Razavieh, 1996). The general rule relative to acceptable margins of error in educational and social research is as follows; for categorical data, 5% margin of error is acceptable, and, for continuous data, 3% margin of error is acceptable (Krejcie & Morgan, 1970). Sarantakos (1998) in a similar vein opines that many researchers use a minimum of 100 subjects to allow statistical inference, but this is not always correct.

A simple random sample is a subset of the population in which each individual is chosen randomly and entirely by chance (Wikipedia, 2007). RAND function in excel was used to generate random house numbers that eventually became the houses contacted to obtain data.

### **Choice of sampling method**

The study adopted the probability sampling methods. In the view of Sarantakos (1998), this method affords each subject or unit in the population a

non-zero probability of being included in the sample. Types of probability sampling include simple random sampling, systematic sampling, stratified sampling, multi-stage sampling and cluster sampling (Sarantakos, 1998).

The present study adopted the simple random type of probability sampling. Gay (1987) reports that simple random sampling is the best single way to obtain a representative sample; however no technique, not even random sampling, guarantees a representative sample, but the probability is higher for this procedure than for any other. Random selection is a basic requirement to set better and comparatively accurate information (Babbie, 1992).

### **Data collection methods**

Instruments used for the data collection were questionnaires and interview schedules. Questionnaire is a method in which questions are written and distributed to the respondents to solicit their views. Interview schedule denotes sitting down with the respondents and asking them predetermined questions (Sproull, 1998). Interview schedule was used for respondents who could not read and respond to the questions and had to be assisted while those who could read and write were handed the questionnaires personally and retrieved at a later day.

Walonick (1993) argues that questionnaires is one of the most popular methods of conducting scholarly research as they provide a convenient way of gathering information from a target population. According to Leary (1995), advantages for using a questionnaire include the fact that they are less expensive and easier to administer, they lend themselves to group

administration and among other things they allow confidentiality to be assured by the researcher.

On the limitations of using questionnaires Leedy and Ormrod, 2005 argue that questionnaire construction is a very demanding task, which requires not only methodological competence but also extensive experience with research in general and questioning techniques in particular. Sarantakos (1998) on the limitations of questionnaires argues that the identity of the respondents and the conditions under which the questionnaires were answered are not known and researchers are not sure whether the right people answered the questions or not.

Closed and open-ended questions were used. A closed-ended question is a form of question which can normally be answered with a simple "yes/no" or where there are multiple choice answers. Open-ended question cannot be answered with a simple "yes/no" or multiple choice answers as respondents answer in their own words and language (Wikipedia, 2008).

### **Data types and sources**

Leedy and Ormrod (2005) note that data is said to be primary if it is collected first hand by an inquirer for a determinable purpose where as secondary data refers to data that has been selected by an inquirer who is not one of the original data creators for a purpose that may be different from that of the original purpose. Sproull (1998) also maintains that primary data is data collected by the investigator or the researcher himself or herself from the research subjects or original source.

There was the need to get adequate data from primary and secondary sources. Primary sources of data were the ones gotten from the administration of questionnaires that provided the needed first hand information whereas secondary data were retrieved from review of documented literature that served to provide the needed conceptual and theoretical framework needed to guide the study.

### **Data processing**

Denzin and Lincoln (1994), note that in qualitative analysis simultaneous activities engage the attention of the researcher; collecting information from the field; sorting information into categories; formatting the information into a story or picture of the event; and actually writing the qualitative narrative report. After data have been reviewed for consistency, a coding manual was constructed for the translation of categorical responses in the questionnaires into numbers to facilitate analysis.

### **Field work**

Collection of data began on the 10<sup>th</sup> of October 2007 and ended on 15<sup>th</sup> November, 2007. The response rate was 100%. This was due to the fact that all was done to retrieve all the questionnaires. Table 1 below shows the response rate.

**Table 1: Respondents and response rate**

Village	Sample size	Total respondent	Response rate (%)
Duakor	108	108	100
Abakam	80	80	100
Total	188	188	100

Source: Field survey, 2007.

### **Data analysis techniques**

In a qualitative study, the researcher generally forms categories of information and attaches codes to them. These categories and codes form the basis of the emerging story to be told by the qualitative researcher (Kirk and Miller, 1986). Statistical Product and Service Solutions (SPSS) was used for the analysis of data. SPSS enabled the study run frequency and cross tabulation tests. The data analysis consisted of coding and keying data into an SPSS database file that was created for the purposes of analysis of primary data. Frequency Tables, Charts and descriptive statistics were the forms some of information were presented.

### **Limitation of the study**

Some of the limitations encountered in this research were that people were reluctant to give out information but as they were convinced that it was purely an academic exercise they became forthcoming and this ensured a



response rate of 100%. It also took a lot of time to get all the 188 target number of respondents as the field workers were only two.

As some of the houses were abandoned structures, there was the need to re-sample other houses for replacement.

Some of the questionnaires were delayed by the respondents beyond the two weeks stipulated period but the field workers had no choice than to be ethically patient throughout the exercise.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSIONS**

#### **Introduction**

This chapter contains discussion and analysis of data that were gathered from the field. The issues discussed here include background information of the respondents, the activities of CRAN, impacts of CRAN activities, programme maintenance responsibilities, problems facing CRAN and suggestions to help CRAN improve its rural development contributions.

#### **Background information of respondents**

On the gender distribution of respondents it was observed that most of the respondents are females (61.7%) while 38.3% are males as seen in Table 2. This means that there is the likelihood of the study area to have more females than men. It can further be opined that any developmental initiative in this area must get the full support of women in the sense that they form the majority of the populace.

Table 2 also shows the occupation of respondents. It is observed that majority of respondents (67.6%) are traders of which many are females (46.2%). Other category of professions captured include students (13.6%), public servants (11.6%), the unemployed (4.2%) and fishermen (3.2%). CRAN as an NGO operates a micro-credit scheme where some of these residents are able to apply for loans to undertake trading activities. The

occupational distribution therefore suggests that trading is a familiar occupation that goes on in the study area. There is a primary school and vocational school in the study area so we can expect some students here as well. The proximity of the study area to the Gulf of Guinea also calls for some fishing activities.

Age of respondents as shown in Table 3 ranges from 18 to over 58 years. The researcher chose 18 years and above to capture only adults defined by the Constitution of Ghana in Article 42 with respect to the right to vote in general elections to be the focus of the study. It can further be seen in Table 3 that age 28-38 years topped this list with 30.9% of respondents. This is followed by 49-58 years that formed 27.1%, 39-48 years formed 23.9% whilst age 59 and above formed 10.1%.

Though all levels of educational attainments were registered as seen in Figure 1, which is from primary to tertiary, majority of the respondents did not continue their education beyond the primary level. Those who had primary education formed 36.7%. This is followed by those with secondary and vocational education (23.4%), illiterates (18.1%), tertiary (12.8%) and Junior High School (9.0%). Many of the respondents (36.7%) having primary education implies that most people in these rural areas are likely to have primary education.

Admittedly, people in rural areas are not likely to have all the needed support to advance their education beyond the primary level and as such may be compelled to drop out of school after the primary level which is not enough for them to be very effective in promoting development for themselves and the nation.

The number of children respondents have is of interest to the study because all things being equal the more children one has the more one has to spend in terms of meeting their daily needs. On the number of children that respondents have, Figure 2 indicates that many of the respondents do not have children yet (27.6%). This is followed by 1-2 (21.2%), 6 and above (19.1%), 3-4 (18.6%) and 5-6 (13.2%). The mean number of children is 2.75 with the implication that on the average respondents in the study area have about three children.

**Table 2: Occupation by sex**

Occupation	Male	Female	Total
Fisherman	6 (3.2)		6 (3.2)
Trader	40 (21.4)	87 (46.2)	127 (67.4)
Public Servant	18 (9.5)	4 (2.1)	22 (11.6)
Student	4 (2.1)	21 (11.3)	25 (13.6)
Unemployed	4 (2.1)	4 (2.1)	8 (4.2)
Total	72 (38.3)	116 (61.7)	188 (100)

Note: Figures in parentheses are row percentages.

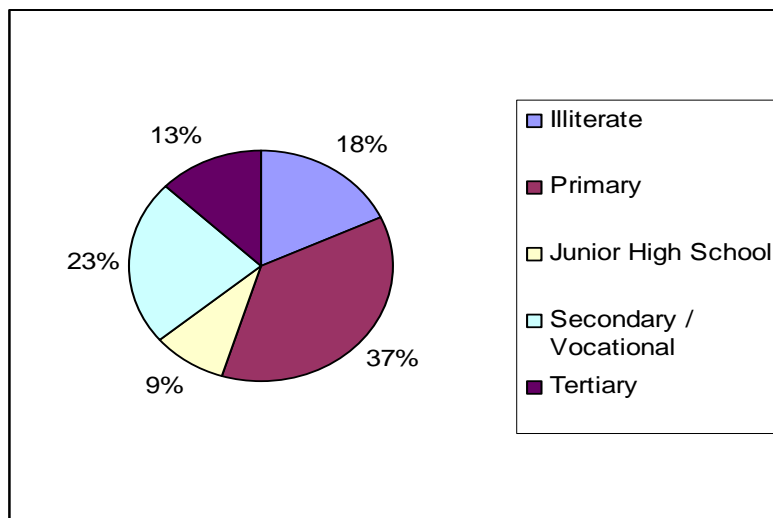
Source: Field survey, 2007.

**Table 3: Age of respondents in years.**

Age in years	Frequency	Percent
18-28	15	8.0
29-38	58	30.9
39-48	45	23.9
49-58	51	27.1
59 and above	19	10.1
Total	188	100.0

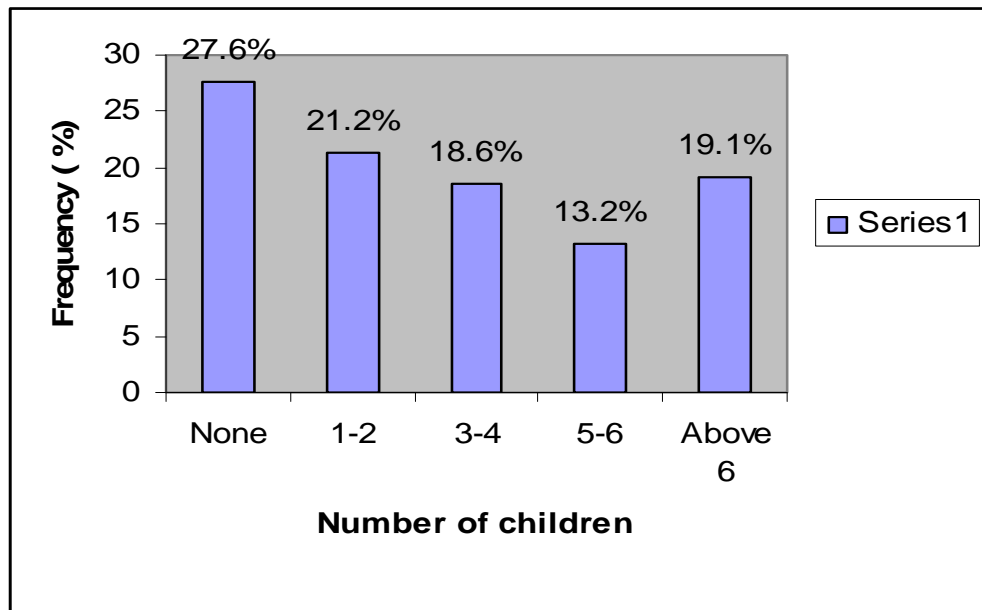
Source: Field survey, 2007.

**Figure 1: Educational background of respondents**



Source: Field survey, 2007

**Figure 2: Number of children of respondents**



Mean :2.75

Source: Field survey, 2007.

### **Activities of CRAN in the communities**

From Table 4, one can identify some of the activities of CRAN as an NGO in the communities that are of direct benefit to individuals. Granting of loans (44.1%) to members of the community was mentioned and some of the respondents have received counseling (15.4%). Those whose school fees have been paid formed 14.9%. Those who got employment through the efforts of CRAN formed 4.8% whilst 20.7% opined that they have not yet received anything that benefited them personally. The study also sought the views of respondents on the activities of CRAN that was of direct benefit to the community.

Table 5 shows that communal benefits of CRAN's activities include the establishment of church (28.1%), schools and vocational centres (26.5%),

reference can be made to Plate 1, 2, 3, and 4. Granting of loans (18%) was also mentioned and reference can be made to Plate 6 showing one of CRAN's micro-credit blocks. Corn milling machines provided by CRAN formed 13.8% and reference could be made to Plate 5. The rest of the respondents pointed out that counseling activities (7.4%) and the provision of employment opportunities (5.8%) was of direct benefit to the community.

These activities of CRAN to all intents and purposes confirm what Singh (1986) noted to the tune that NGOs play a vital role in demonstrating interventions towards improving the quality of life of rural communities and through their activities they attempt to break the cycle of deprivation and poverty to enable the rural poor lead dignified quality of life. Singh (1986) further points out that NGOs have been active in areas where the market would not and the state fails to reach. It is of interest to know how long it takes for members of the community to access these benefits. Table 6 shows that opinions ranged from 1 week through not sure to above 6 weeks. However, many of the respondents agreed that it takes 1-2 weeks to be sorted out or to get whatever one asks from CRAN.

The calculated mean is 2.77 weeks and on account of this it can be said that on the average it takes about 2 -3 weeks for one to seek help from CRAN.

**Table 4: CRAN's activities that benefit individuals by community**

Activities	Duakor	Abakam	Total
Nothing	21 (11.8)	18 (9.6)	39 (20.7)
Loans	48 (25.5)	35 (18.6)	83 (44.1)
Paid school fees	18 (9.6)	10 (5.3)	28 (14.9)
Counseling	14 (7.4)	15 (7.8)	29 (15.4)
Employment	7 (3.7)	2 (1.1)	9 (4.8)
Total	108(57.4)	80 (42.6)	188(100)

Note: Figures in parentheses are row percentages.

Source: Field survey, 2007.



**Table 5: CRAN's rural development contributions by community**

Contributions	Duakor	Abakam	Total
Church	26 (13.8)	27 (14.3)	53 (28.1)
School & Vocational Centre	34 (18.1)	16 (8.5)	50 (26.5)
Granting loans	21 (11.1)	13 (6.9)	34 (18)
Corn mill	13 (6.9)	13 (6.9)	26 (13.8)
Employment	7 (3.7)	4 (2.1)	11 (5.8)
Counseling	7 (3.7)	7 (3.7)	14 (7.4)
<b>Total</b>	<b>108(57.4)</b>	<b>80(42.6)</b>	<b>188(100)</b>

Note: Figures in parentheses are row percentages.

Source: Field survey, 2007.

**Table 6: The length of time (weeks) it takes to seek CRAN assistance**

Length of time (Weeks)	Frequency	Percent
1-2	50	26.6
3-4	49	26.1
5-6	31	16.5
Above 6	10	5.3
Not sure	48	25.5
<b>Total</b>	<b>188</b>	<b>100.0</b>

Mean: 2.77 weeks

Source: Field survey, 2007.



**Plate 1: CRAN's vocational school building**

Source: CRAN, 2007.



**Plate 2: Pupils being refreshed by CRAN**

Source: CRAN, 2007.



**Plate 3: Vocational school students conferring with an instructor**

Source: CRAN, 2007.



**Plate 4: A student doing dressmaking in the vocational school**

Source: CRAN, 2007.



**Plate 5: Corn milling centre in Abakam**

Source: CRAN, 2007



**Plate 6: Micro Credit Unit**

Source: CRAN, 2007.

### **Impacts of CRAN's activities**

Table 7 shows that the activities of CRAN helped respondents in diverse ways. Loans granted enabled some to start businesses (56.3%), counseling went down well with some (8.5%), educational needs were met and made pupils and students to stay in schools (10.6%), the provision of employment opportunities was also helpful to some respondents (4.8%) whilst 19.7 % claimed that they have gained nothing from CRAN.

The study on finding out the impact of the activities of CRAN on respondents needed to find answers to the question as to whether the former was reliable. It is observed from Table 9, that many of the respondents (44.1%) said that to some extent they are. Those who said that CRAN was very much reliable formed 22.3%, others who were not sure formed 25.5% whilst those who found CRAN unreliable formed 8.0%.

Access to microfinance is expected to enable the poor increase their household incomes, build assets, and reduce their vulnerability to crisis. These advantages should enable the poor invest in education, health, overcome vulnerability and meet a variety of other cash requirements. This should translate into better nutrition, and improved health outcomes, reduction in illiteracy rates and in greater empowerment (Littlefield, Morduch, and Hashemi, 2003). In the rural communities, providing productive microfinance services to the poor, usually small-scale farmers is perceived as a means of increasing food production and raising incomes and permitting greater consumption and savings, culminating in further investment (Meyer, 2001). El-Solh (1999), however, argues that micro-finance cannot by itself generate income but should be perceived as an important input in the process of

developing micro-enterprises. The state according to Singh (1986) bound by the constitution to provide improvements in the quality of life in rural areas have not being able to do so very well in many developing countries and NGOs and other non state actors are those who are on the ground in these unattractive areas promoting bottom-up development. Bob Milliar (2005) wrote that some activities of some local and foreign NGOs in Ghana have transformed whole communities and have been beneficial and helpful to a lot of rural dwellers in contradiction to what Lewis and Wallace (2000) said that NGOs are inadvertently doing more harm than good.

The study in an attempt to find out the impact of CRAN activities sought the views of respondents on how beneficial these activities are to the communities. Table 8 shows that majority of the respondents agreed that these activities are beneficial (80.3%). This is followed by 15.9% who said that these activities are very beneficial whilst the remaining 3.7% noted that the activities are not beneficial. The positive impact of the activities of CRAN is in accord with the World Bank (1995) definition of NGOs as private organisations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services and undertake community development.

**Table 7: Impact of CRAN’s activities on individuals**

How CRAN’s activities helps	Duakor	Abakam	Total
Loan helped to expand my business	56 (29.8)	50 (21.2)	106(56.3)
Counseling was beneficial	6 (3.2)	10 (5.3)	
Paid school fees	13 (6.9)	7 (3.7)	20 (10.6)
Gained employment	7 (3.7)	2 (1.1)	9 (4.8)
Gained nothing	28(14.9)	18 (9.6)	37(19.7)
Total	108(57.4)	80 (42.6)	188(100)

Note: Figures in parentheses are row percentages.

Source: Field survey, 2007.

**Table 8: Benefits of CRAN’s activities**

How beneficial	Duakor	Abakam	Total
Very beneficial	23 (12.2)	7 (3.7)	30 (15.9)
Beneficial	79 (42)	72 (38.3)	151 (80.3)
Not beneficial	6(3.2)	1(.5)	7 (3.7)
Total	108 (57.4)	80 (42.6)	188 (100)

Note: Figures in parentheses are row percentages.

Source: Field survey, 2007.

**Table 9: The reliability of CRAN**

Responses	Frequency	Percent
Very much	42	22.3
To some extent	83	44.1
Not at all	15	8.0
Not sure	48	25.5
Total	188	100.0

Source: Field survey, 2007.

### **Programme maintenance responsibility**

The need for the programmes being run by CRAN to be maintained was of interest to the study. Consequently, the study wanted to find out who really does the maintenance. Table 10 shows that many of the respondents indicated that CRAN and the community do the maintenance (51.6%).

It is important for both parties to be actively involved in the maintenance activities so that to a very large extent it will be holistic in approach. The need for maintenance calls for support from the communities involved with CRAN. Table 11 looks at the level of support from the communities to CRAN. It can be seen that many of the respondents (42%) indicated that support for CRAN is very much. Without the necessary support and collaboration there will be little that CRAN can do to contribute to rural development *inter alia*.



**Table 10: Programme maintenance responsibility**

Responses	Frequency	Percent
CRAN alone	29	15.4
Community alone	4	2.1
CRAN and community	97	51.6
Not sure	58	30.9
Total	188	100.0

Source: Field survey, 2007.

**Table 11: Community support to CRAN**

Level of support	Frequency	Percent
Very Much	79	42.0
A Little	38	20.2
Not At All	11	5.9
Not Sure	60	31.9
Total	188	100.0

Source: Field survey, 2007.

### **Problems facing CRAN**

CRAN as an NGO or civil society organisation all things being equal has its share of limitations. When these limitations are identified and suggestions are made; then we can expect the NGO in question to improve its contributions to society. Problems that were mentioned and can be seen in Table 12 included that of land acquisition and having enough of it (40.9%),

refusal to pay back loans on the part of beneficiaries (38.3%), thus creating a lot of problems for the micro-credit schemes and lastly the case of little collaboration between CRAN and the community members (20.7). Land problems confirm what Ratcliff (1976) said that land is required for various uses in both the urban and rural areas of all society and there is increasing competition for various purposes. Land acquisition has always being a problem facing development and it is no wonder that it was pointed out here.

The ease or difficulty in accessing CRAN’s assistance potentially ties in to the problem and as Table 13 shows many of the respondents (36.2%) saying that it is very difficult to seek assistance from CRAN. This is followed by 26.6% who said that it is easy to be assisted. It is possible that in the camp of CRAN as an NGO at the service of the public it might not be too easy to get what you want that makes things look cheap; however it is necessary not to make things too difficult and not to easy so that a good balance can be maintained.

**Table 12: Problems faced by CRAN**

Problems	Frequency	Percent
Land acquisition	77	40.9
Refusal to pay back loans	72	38.3
Little collaboration with the residents	39	20.7
Total	188	100

Source: Field survey, 2007.

**Table 13: The ease or difficulty in accessing CRAN assistance**

Ease or difficulty	Frequency	Percent
Very difficult	68	36.2
Difficult	46	24.5
Very easy	17	9.0
Easy	50	26.6
Not sure	7	3.7
Total	188	100.0

Source: Field survey, 2007

### **Suggestions to improve rural development contributions**

On the suggestions to minimize the problems faced by CRAN, Table 14 shows the courses of action that respondents thought CRAN could embark upon. These included the need to take legal action on loan defaulters (30.9%), encourage loan beneficiaries to pay back (25.5%), the need to talk to opinion leaders to get enough land (22.3%) and lastly improve collaboration with community members (21.3%).

Every developmental activity obviously requires land and space and as the respondents have rightly suggested there is the need for CRAN to do all it can do to have enough to prosecute its agenda. When loans are not paid back then we can expect the collapse of the credit and loan schemes and as such all must be done whether through encouragement or legal force as it has been pointed out here to reclaim the amount given. It is also alright for there to be enough collaboration between CRAN and the community so that the former

would be in a way motivated to champion development for and on behalf of the latter.

Respondents were asked to identify some of the roles they wanted CRAN as an NGO to play. The responses received in Table 15, include the need for the latter to provide sanitary facilities (19.7%), operate micro-credit schemes (19.1%), the need to support education (17.6%), should provide clinics (12.2%), should provide jobs (11.2%), the need to support children (9.6%), should support farmers and fishermen (5.9%) and lastly the need to help people establish businesses (4.8%). Some of these roles like the provision of micro-credit facilities, support to children and education and the provision of employment opportunities are being met by CRAN as an NGO. However what is lacking is the need to provide sanitary facilities and clinics. The issue about the need to operate micro-credit scheme is in line with what Johnson (1997) opined that the provision of credit and other financial services has become increasingly seen as the answer to the problems facing poor people. CRAN as an NGO is meeting this and other expectations of respondents for instance it is helping people to establish businesses through the running of micro-credit schemes.

All the issues raised by respondents are something the government both central and local is bound by the constitution to provide but as Singh (1986) puts it, the state, bound by the constitution, is to provide communities with better alternatives, social, educational and economic and has not being able to do so to the fullest and in this regard NGOs are playing a vital role in improving the quality of life in rural communities.

**Table 14: Suggestions to the problems faced by CRAN**

Suggestions	Frequency	Percent
Talk to opinion leaders to get enough land	42	22.3
Take legal action on loan defaulters	58	30.9
Improve collaboration with community	40	21.3
Encourage loan beneficiaries to pay back	48	25.5
Total	188	100.0

Source: Field survey, 2007.

**Table 15: Opinion on roles NGOs could play**

Perceptions	Frequency	Percent
Should support children	18	9.6
Should operate micro credit schemes	36	19.1
Should help people establish businesses	9	4.8
Should support education	33	17.6
Should provide sanitary facilities	37	19.7
Should assist farmers and fishermen	11	5.9
Should provide jobs	21	11.2
Should provide clinics	23	12.2
<b>Total</b>	<b>188</b>	<b>100.0</b>

Source: Field survey, 2007.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **Introduction**

The present study looked at some of the roles CRAN as an NGO is playing to promote rural development. It is on account of this that this chapter presents the summary of findings, conclusions and recommendations of the study.

#### **Summary of findings**

The summary of the findings is based on the specific objectives of the study. These include the activities of CRAN as an NGO, the impacts of the activities of CRAN on beneficiary communities, programme maintenance responsibilities, challenges facing CRAN and suggestions on how CRAN can improve its rural development contributions.

Some of the roles and activities of CRAN as an NGO aimed at promoting rural development include the granting of loans, providing counseling services, supporting education and especially paying school fees, providing employment opportunities, establishing of churches, schools and vocational centres and providing machinery for corn milling and milling in general.

Secondly, the impact of the activities of CRAN was also revealed by the study. Loans granted to some of the beneficiaries enabled them to start and

expand their businesses, the counseling services went down well with some, educational needs were met to enable students and pupils stay in school. Others were able to get employment opportunities. It was also revealed that CRAN as an NGO was to some extent reliable. It was also an overwhelming majority decision that the activities of CRAN are beneficial to the communities it associates with.

Thirdly, the study was interested in knowing those in charge of maintaining the programmes being initiated by CRAN and the problems facing CRAN as well. It came out of the study that CRAN and the communities involved take collective responsibility for maintenance. Related to the issue of maintenance is that of community support to CRAN and it came to light that support for CRAN from the community was very much. Three main problems came out here in the area of land acquisition and having enough for developmental activities, refusal of loan beneficiaries to settle their indebtedness and lastly the case of the existence of little collaboration between CRAN and the community.

Finally, suggestions to resolve the problems facing CRAN were also revealed. These include the need for CRAN to liaise with opinion leaders to acquire enough land for development, the institution of legal measures to compel loan beneficiaries to pay back sums owed to the micro-credit scheme, encouragement of loan beneficiaries to pay back and lastly the need for CRAN to do all it takes to improve collaboration with members of the community. Related to the suggestion is the issue of what the respondents thought should be the role of CRAN as an NGO in promoting rural development. What was



mentioned here included all the activities that CRAN is currently initiating with the exception of the need to provide sanitary facilities and clinics.

### **Conclusions**

Based on the summary of findings of the study the following conclusion can be made:

Firstly, the activities of CRAN as an NGO aimed at promoting rural development include the running of micro-credit schemes to give out loans to people, supporting educational needs; providing facilities and machinery such as that for corn milling; creating employment opportunities, providing counseling services; establishment of churches to cater for spiritual needs of the community members and helping people to start and expand their businesses.

The second conclusion is on the impacts of the activities of CRAN. It can be concluded that the impacts of these activities are positive in the sense that loans granted to some of the beneficiaries enabled them to start and expand their businesses, the counseling services were helpful, educational needs were met, whilst others got employment. Another conclusion relating to the impact is that CRAN is meeting rural dwellers and people to some extent at their point of need and that its activities in the communities are beneficial.

The next conclusion is on those responsible for maintaining the programmes being initiated by CRAN and the problems facing CRAN. The verdict here is that both CRAN and the communities are responsible for maintaining the programmes. Problems mentioned here include that of land

acquisition and having enough of it for development, the refusal of loan beneficiaries to pay back and the incidence of little collaboration with CRAN and the community members.

Finally, it can be concluded that there is the need for CRAN in addressing its rural development limitations in these communities to liaise with opinion leaders to get enough land for development, take legal action on loan defaulters, encourage loan beneficiaries to pay back as soon as possible and the need for CRAN to improve collaboration with members of the community. The need to provide sanitary facilities and clinics are also worth taking note-of.

### **Recommendations**

The following recommendations are tabled to CRAN, residents and traditional authorities of Abakam and Duakor communities. These recommendations are to enable the effective promotion of rural development activities as a matter of course.

### **CRAN**

- CRAN should use its good offices to provide sanitary facilities like toilets and bath houses, clinics and health centres as they are being requested by the residents of the study area.
- The activities of CRAN are beneficial and to some extent meeting respondents at their point of need. As a result of this CRAN should stay the course and even try to do more.

- CRAN should liaise with opinion leaders such as chiefs in the communities to get enough land for its developmental activities.
- CRAN should encourage loan beneficiaries to pay as scheduled and if they do not then they can institute legal actions to compel them to do so.
- CRAN has to increase its collaboration with members of the community to win the full thrust of the latter.
- It is also recommended to CRAN to periodically review the needs of the people of Abakam and Duakor through social science research to ascertain what their contemporary needs are.

#### **Residents of Abakam and Duakor villages**

- Residents in these communities should make land easily available to CRAN for the purposes of development.
- Those who benefit from the loans scheme should do all they can to pay back so that the scheme can be sustained.
- They should do all it takes to collaborate with CRAN and other NGOs so they would be motivated to do more for and on their behalf.
- Finally, residents here should not hesitate to make their contemporary needs known to CRAN for assistance.

#### **Traditional authorities in Abakam and Duakor**

- Traditional authorities and custodians of lands in Abakam and Duakor areas should kindly make enough land available to CRAN to improve its rural development contributions.

- They should give the necessary support to CRAN to champion development for their communities.

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**APPENDIX 1**

**Table for determining sample size from a given population**

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Source: Krejcie, R.V and Morgan, D. W, 1970.

Note: “N” is population size

“S” is sample size.



## APPENDIX 2

### QUESTIONNAIRE FOR RESIDENTS OF ABAKAM AND DUAKOR

#### VILLAGES

The researcher, a student at the Institute for Development Studies, University of Cape Coast is conducting a study on the role of NGOs in rural development with respect to the activities of CRAN.

Your views are hereby solicited to enable the study gather data. As it is purely an academic exercise you are assured of utmost confidentiality.

#### INSTRUCTIONS.

Please tick the boxes where appropriate and where spaces are given you are to respond in your own words.

#### SECTION A.

##### BIOGRAPHIC DATA

1. Sex: Male [ ] Female [ ]

2. Occupation:

Farmer [ ] Fisherman [ ] Trader [ ] Public servant [ ]

Student [ ] Unemployed [ ] Other (please specify).....

3. Age in years: 18 – 28 years [ ] 29 – 38 [ ] 39-48 [ ] 49-58 [ ]

Above 59 [ ]

4. Number of children: None [ ] 1-2 [ ] 3-4 [ ] 5 – 6 [ ]

Above 6 [ ]

5. Educational Background

Illiterate [ ] Primary [ ] Junior High School [ ]

Secondary /Vocational [ ] Tertiary [ ]

Other (Please Specify).....

6. Marital Status: Single [ ] Married [ ] Divorced [ ]

7. Town of residence: Duakor [ ] Abakam [ ]

## SECTION B

### KNOWLEDGE ABOUT CRAN

8. Have you heard about CRAN in your town? Yes [ ] No [ ]

9. If yes, how many years now? Please indicate below?

1-2 years [ ] 3-4years [ ] 5- 6 years [ ] Above 6 years [ ]

10. How did you hear about CRAN?

Through a friend [ ] Through the radio [ ] Through their operation

When I needed assistance [ ] Other (please specify).....

## SECTION C

### IMPACT OF CRAN ON RESPONDENTS.

Please tick as many as applicable.

11. What are some of the things CRAN has done or is doing for you?

Loans [ ] School fees [ ] Employment [ ] Counseling [ ]

Others (please specify).....

12. Have these activities helped you? Yes [ ] No [ ]

13. How have these activities helped you personally or not below

.....  
.....

14. How hard is it to ask for some assistance from CRAN?

Very difficult [ ] Difficult [ ] Very easy [ ] Easy [ ]

15. Please explain further below

.....  
.....  
16. How long does it take to be assisted by CRAN?

1-2 weeks [ ] 3-4weeks [ ] 5-6 weeks [ ] Above 6 weeks [ ]

17. What are some of the procedures you undergo before being assisted?  
.....  
.....

18. Does CRAN meet you at your point of need?

Very much [ ] To some extent [ ] Not sure [ ] Not at all [ ]

19. Please explain further below  
.....  
.....

**SECTION D**

**IMPACT OF CRAN IN THE COMMUNITY.**

Please tick as many as applicable

20. What are some of the activities CRAN has initiated in your town?

Church [ ] Schools & Vocational Centres [ ] Clinics [ ] Granting loans

Corn mill [ ] Others (Please specify).....

21. In your view are these programs beneficial to your town?

Very beneficial [ ] Not beneficial [ ] Beneficial [ ] Not sure [ ]

22. Who maintains these programs?

By CRAN alone [ ] Our community alone [ ] CRAN and the community

[ ] Not sure [ ] Others (please specify).....

23. Does your town offer CRAN the necessary support to undertake its programs?

Very much [ ] A little [ ] Not sure [ ] Not at all [ ]

24. Does CRAN have offices in your town? They have [ ] They do not have [ ] Not sure [ ]

25. Apart from CRAN which other NGOs work in your town?

.....

26. What are your opinions on the roles NGOs should play in rural development?

.....

27. CRAN is doing well in bringing development to your town

Strongly agree [ ] Agree [ ] Strongly disagree [ ] Disagree [ ]

Not sure [ ]

## SECTION E

### CHALLENGES AND WAY FORWARD.

Please tick as many as apply

In your view what are some of the problems CRAN face in bringing development to your area?

Land acquisition [ ] Refusal to pay loans [ ] Little collaboration with the people of the town [ ] (Please specify).....

29. Kindly suggest some solutions to the problems facing CRAN in your town

.....

31. Do you agree that NGOs are relevant in rural development in Ghana?

Strongly agree [ ] Agree [ ] Not sure [ ] Strongly disagree [ ] Disagree [ ]

Thanks so much for responding to these questions.