

The Role of Non-governmental Organisations in Rural Development: A Case Study of Christian Rural Aid Network

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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 study in the towns of Duakor and Abakam, Cape Coast. Simple random sampling was used to identify 188 households using their house numbers. The study identifies 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. Some of the things the community members expected from the NGO included the need to provide sanitary facilities, clinics and loans. 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. In the light of the findings of this study, the activities of CRAN as an NGO are helping to promote rural development. Consequently, traditional authorities and custodians of lands in Abakam and Duakor areas should kindly make enough land available to CRAN. They should give the necessary support to CRAN to champion development for their communities.

Keywords: *Non-governmental organisations, rural development, CRAN*

INTRODUCTION

People have been interested in development for centuries. Philosophers including 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), sees development as the vision of a better life; a life materially richer, institutionally more modern and technologically more efficient. 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. 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 organizations (Clark, 1991). 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 Non Governmental Organisations maintains that the end of the Cold War has made it easier for Non Governmental Organisations 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 Non Governmental Organisations (NGOs). 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). CRAN as a Non Governmental Organisation 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, 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). Another common problem has 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) observes that leaders of some Non Governmental Organisation (NGOs) often lacked management skills. Some NGOs were found to be weak at staff career development (Billis and MacKeith, 1992). Dependency, modernisation, neo-liberalisation, community development 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 historical context.

The general objective of the study is to examine some of the roles Christian Rural Aid Network (CRAN) as a Non Governmental Organisation (NGO) play to promote rural development in Ghana. Specifically, the study aims to:

- i Examine some of the activities and programmes being initiated by CRAN in these communities.
- ii Determine the impacts of programmes and activities on beneficiary communities.
- iii Ascertain whose duty it is to maintain the programmes being initiated by CRAN.
- iv Identify some of the challenges facing CRAN.
- v Make recommendations to help CRAN improve its rural development contributions.

METHOD

The study was conducted in the villages of Abakam and Duakor. Abakam with a population of about 1000 people is about 9 kilometres west of Cape Coast. It lies just along the main highway that links Accra, the national capital with Takoradi (CRAN, 2007). 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 who came to find better sources of livelihood and greener pastures. Fishing forms the core of Duakor's economy and most residents derive their income from fishing-related work (CRAN, 2007). A descriptive survey is used for the study. Population for this study includes 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 (Republic of Ghana, 1992). 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 DK1 - DK150 for Duakor village and AK1 - AK100 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 on 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 and 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. RAND function in excel was used to generate random house numbers that eventually became the houses contacted to obtain data. The study adopted the probability sampling methods. After data have been reviewed for consistency, a coding manual was constructed for the translation of categorical responses in the questionnaire into numbers to facilitate analysis.

Collection of data began on the 10th of October 2007 and ended on 15th November, 2007. The response rate was 100%. This was due to the fact that all was done to retrieve all the copies of questionnaire issued. Statistical Product and Service Solutions (SPSS) was used for the analysis of data. SPSS enabled the study run frequency and cross tabulation tests. 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 copies of the questionnaire were delayed by the respondents beyond the two weeks stipulated period.

RESULTS AND DISCUSSION

Activities of Christian Rural Aid Network (CRAN): On table 1, it is seen that granting of loans (44.1%) counseling (15.4%), payment of school fees (14.9%) and employment (4.8%) are some of the activities of the NGOs. Table 2 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 Plates 1, 2, 3, and 4. Granting of loans (18%) is depicted by Plate 6. Corn milling machines was provided (13.8%) with reference to Plate 5. Other services to the community include counseling (7.4%) employment services (5.8%). These activities in no small way confirm what Singh (1986) notes 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. Table 3 shows that it takes 1 week to 2 -3 weeks for assistance to be received from NGOs. Most of the rural folks are not organized for the purposes of granting of loans and other services. In view of this more time is painstakingly taking by the service providers to get things right including formalizing all paper works before loans and grants or any assistance is granted and disbursed so as to ensure sustenance of the schemes.

Impacts of CRAN'S Activities: Table 4 shows that loans granted enabled some to start businesses (56.3%), counseling was done (8.5%), education was given (10.6%) and employment opportunities (4.8%) offered. Table 5 shows that many of the respondents (44.1%) said that to some extent that the efforts of the NGOs were meeting their needs. Access to microfinance is expected to enable the poor increase their household incomes, build assets, and reduce their vulnerability to crisis (Littlefield, Morduch, and Hashemi, 2003). 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).

The State according to Singh (1986) bound by the constitution to provide improvements in the quality of life in rural areas have not been 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) writes 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. Table 6 shows that majority of the respondents agreed that the NGOs activities are beneficial (80.3%). 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.

Programme maintenance responsibility: Table 7 shows that majority of the respondents indicated that CRAN and the community do the maintenance in a collaborative manner. 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 8 looks at the level of support from the communities to CRAN. It can be seen that many of the respondents 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*.

Problems facing CRAN: Problems that were mentioned are seen on table 9. These include that of land acquisition, refusal to pay back loans and lastly the case of little collaboration between CRAN and the community members. 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. The ease or difficulty in accessing CRAN's assistance potentially ties in to the problem and as Table 10 shows that more than one quarter of the respondents say 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 too easy so that a good balance can be maintained.

Suggestions by Respondents to improve Rural Development Contributions

Suggestions to the problems faced by NGOs include the need to take legal action on loan defaulters, encourage loan beneficiaries to pay back, the need to talk to opinion leaders to get enough land and lastly improve collaboration with community members. Respondents were asked to identify some of the roles they wanted CRAN as an NGO to play. The responses received on table 12, include the need for the latter to provide sanitary facilities, operate micro-credit schemes, support education, provide clinics, and provide jobs.

Others are the need to support children, should support farmers and fishermen and lastly the need to help people establish businesses. 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) observes that the provision of credit and other financial services has become increasingly seen as the answer to the problems facing poor people. 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 1: 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 percentage. *Source:* Field survey, 2007.

Table 2: 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)
Total	108 (57.4)	80 (42.6)	188(100)

Note: Figures in parentheses are row percentages. *Source:* Field survey, 2007.

Table 3: The length of time (weeks) it takes to seek CRAN's 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
Total	188	100.0

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.

Table 4: Impact of CRAN's activities on individuals

How CRAN's activities help	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)	16(8.5)
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 5: Whether CRAN meets respondents at their point of need

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.

Table 6: Whether the activities of CRAN are beneficial

How beneficial	Duakor	Abakam	Total
Very beneficial	23(12.2)	7(3.7)	30(15.9)
Beneficial	79(42)	2(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 7: Maintaining the activities of CRAN

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 8: 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.

Table 9: 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 10: 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

Table 11: 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 12: 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
Total	188	100.0

Source: Field survey, 2007.

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

Note: "N" is population size "S" is sample size. *Source:* Krejcie, R.V and Morgan, D. W, 1970.

CONCLUSION AND RECOMMENDATIONS

The activities of CRAN as an NGO aimed at promoting rural development include the running of micro-credit schemes, supporting educational needs; providing facilities and machinery such as that for corn milling; creating employment opportunities, providing counseling services; establishment of churches and helping people to start and expand their businesses. 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. This is solely directed to those responsible for maintaining the programmes being initiated by CRAN. The verdict here is that both CRAN and the communities are responsible for maintaining the programmes. The study dwells on the problems facing CRAN. 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 seen that there is the need for CRAN to make tangible and workable efforts towards 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. Based on the above, the following recommendations are made:

- i CRAN should use its good offices to provide sanitary facilities like toilets and bath houses, clinics and health centres.
- ii CRAN should liaise with opinion leaders such as chiefs in the communities to get enough land for its developmental activities. Also, CRAN has to increase its collaboration with members of the community to win the full trust of the latter.
- iii CRAN should encourage loan beneficiaries to pay as scheduled
- iv CRAN should periodically review the needs of the people of Abakam and Duakor through social science research to ascertain what their present needs are.
- v Residents of Abakam and Duakor communities should make land easily available to CRAN
- vi Those who benefit from the loans scheme should do all they can to pay back on schedule.
- vii Residents of Abakam and Duakor villages 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. In addition, residents of Abakam and Duakor villages should not hesitate to make their contemporary needs known to CRAN for assistance.
- viii Finally, traditional authorities and custodians of lands in Abakam and Duakor areas should kindly make enough land available to CRAN. They should give the necessary support to CRAN to champion development for their communities.

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