Strategy To Develop Small-Scale Income-Generating Programs among Seventh-day Adventist Lay Members in Ghana

David Sarfo Ameyaw
Andrews University

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ABSTRACT

STRATEGY TO DEVELOP SMALL-SCALE INCOME-GENERATING PROGRAMS AMONG SEVENTH-DAY ADVENTIST LAY MEMBERS IN GHANA

by

David Sarfo Ameyaw

Adviser: Werner K. Vyhmeister
Title: STRATEGY TO DEVELOP SMALL-SCALE INCOME-GENERATING PROGRAMS AMONG SEVENTH-DAY ADVENTIST LAY MEMBERS IN GHANA

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Date completed: April 1996

The call for self-reliance and self-support in the operation and mission of the SDA Church worldwide presents a great challenge to the churches in developing countries. Many of the members in developing countries such as Ghana are unemployed and fall within the low-income bracket. In order for such membership to contribute to support the church, there must be a program to improve members' standard of living and their contributions and commitment to the church. Making the church in Ghana self-reliant and self-supporting is not a matter of how to motivate members to sacrifice and give, but how to empower them to earn in order to sacrifice and give.

To address this problem, this research project
proposes the establishment of church-facilitated and church-supervised small-scale income-generating programs by the lay members of the SDA Church in Ghana. Small-scale income-generating programs (SSIGPs) are tools of development. They are proven methods of empowering people in developing countries to improve their livelihood and the standard of living of their communities.

This research project report deals with the concepts of SSIGPs from a development perspective. It uses development principles as a foundation in developing a strategy to improve the living standards of the members of the SDA Church in Ghana. It brings out the fact that development principles are Bible-based and are reflected in various themes of the Bible. Models used in both the Old and New Testaments to assist the poor and needy are in line with the principles of development.

Case studies of SSIGPs of both SDA and non-SDA Church members and groups in Ghana are given to show the impact of such programs on the lives of individuals, their communities, and their churches. Based on all of the above, a strategy is developed to enhance the abilities of the members of the SDA Church in Ghana and to empower them to establish their own SSIGPs.

The aim is that the church members would be able to increase their income, improve their standard of living, and contribute to making their communities and the church self-reliant and self-supporting.
Andrews University
Seventh-day Adventist Theological Seminary

STRATEGY TO DEVELOP SMALL-SCALE INCOME-GENERATING PROGRAMS AMONG SEVENTH-DAY ADVENTIST LAY MEMBERS IN GHANA

A Project Report
Presented in Partial Fulfilment
of the Requirement for the Degree
Doctor of Ministry

by
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Date approved

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<th>Full Form</th>
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<tr>
<td>ADRA</td>
<td>Adventist Development and Relief Agency</td>
</tr>
<tr>
<td>AID</td>
<td>Africa-Indian Ocean Division</td>
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<tr>
<td>CCFI</td>
<td>Collaborative Community Forest Initiative</td>
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<tr>
<td>GLSS</td>
<td>Ghana Living Standard Survey</td>
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<tr>
<td>ILO</td>
<td>International Labor Organization</td>
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<tr>
<td>IMC</td>
<td>Interim Management Committee</td>
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<tr>
<td>NCWD</td>
<td>National Council on Women Development</td>
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<tr>
<td>NGOs</td>
<td>Non-Governmental Organizations</td>
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<tr>
<td>PISCES</td>
<td>Program for Investment in Small Capital Enterprise Sector</td>
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<tr>
<td>PODA</td>
<td>Potential Development Agency</td>
</tr>
<tr>
<td>PVOs</td>
<td>Private Voluntary Organizations</td>
</tr>
<tr>
<td>ROSCA</td>
<td>Revolving Savings and Credit Association</td>
</tr>
<tr>
<td>SDA</td>
<td>Seventh-day Adventist</td>
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<tr>
<td>SED</td>
<td>Small Enterprise Development</td>
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<tr>
<td>SSIGP</td>
<td>Small-Scale Income-Generating Program</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Program</td>
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<td>UNICEF</td>
<td>United Nations Children Emergency Fund</td>
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<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
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<td>WID</td>
<td>Women in Development</td>
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ACKNOWLEDGMENTS

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CHAPTER I

INTRODUCTION

Background of the Study

The Seventh-day Adventist (SDA)1 Church in Ghana, like many other Christian churches in developing countries, is faced with socioeconomic problems such as unemployment, poverty, illiteracy, malnutrition, and a high mortality rate. Nevertheless, amid these problems there is a strong growth in membership. Most of the new members who join the SDA Church come from the low-income groups.

The SDA Church in Ghana has a baptized membership of approximately 150,000.2 The 1993 statistical report, published by the General Conference of Seventh-day Adventists, shows the annual per capita contribution of tithe and offerings by church members to be $6.05.3 This makes it difficult for the Ghanaian churches to be financially self-supporting. Presently the church depends

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1In the rest of the study "SDA Church" is used for the Seventh-day Adventist Church.


3131th Annual Statistical Report (Silver Spring, MD: General Conference of Seventh-day Adventists, 1993), 5.
heavily on subsidies and appropriations from the Africa-Indian Ocean Division, which is the highest organizational body representing the world headquarters of the SDA Church in the western and central parts of Africa, for some of its operations.1

The SDA Church in Ghana has an important role to play, not only in religious and moral matters, but also in the socioeconomic development of the country. In a country where the poverty level has been estimated to be as high as 80 percent,2 the church faces the burden of how to assist members in raising their living standards. In an effort to become self-supporting and self-reliant, it should adopt strategies that will increase the per-capita contribution of its members. This can be done by creating avenues for the members to increase their income.

In Ghana more than 80 percent of the heads of poor households are self-employed.3 A program to help the poor to increase their income should place emphasis on self-employment, both in the agricultural and in non-agricultural

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1The total appropriations received from the Africa-Indian Ocean Division by the West African Union Mission in 1993 was US$155,754.

2Alan Roe and Hartmut Schneider, "Adjustment and Equity in Ghana," in Adjustment and Equity in Developing Countries (Paris: Development Centre of the Organization for Economic and Development, 1992), 33.

areas. This will create income-earning opportunities for the poor, through a pattern of growth that encourages the efficient use of labor.¹

By adopting the principles of development as a means of empowering the unemployed and low-income earners in its membership, the SDA Church in Ghana can assist them in improving their living standard. These principles have a biblical foundation. They are also in line with the SDA Church's approach to mission work. Through them the church can enable its members to better provide for their own needs, and to improve their communities and relationships with dignity and justice.²

A true Christian relief and development program provides for the physical as well as the spiritual needs of people. A holistic approach to relief and development can reveal the presence of God and result in transformation of lives. Christian relief and development can change the attitudes of people and improve their quality of life physically, socially, mentally, and spiritually. This approach enables the poor to experience the joy of being able to make use of the resources that God has made available for the enhancement of life.


Small-scale income-generating programs (SSIGPs)\(^1\) as tools of development can be very effective in assisting the poor in Third World countries. They give the poor and needy a sense of dignity, self-worth, and improvement in the quality of life. These programs help the poor to have a sense of ownership and give them the opportunity to manage their own resources. They help the poor by making available to them access to capital in the form of credit, economic opportunities, and entrepreneurship training. They are essential to improving the livelihood of poor people in Third-World countries.

**Statement of the Task**

The task of this study is to develop a strategy for establishing sustainable small-scale income-generating programs (SSIGPs) for members of the Seventh-day Adventist Church in Ghana based on sound development and biblical principles.

**Justification of the Project**

The following points list some reasons for this study:

1. The SDA Church in Ghana is well placed to play

\(^1\)Small-scale income-generating programs are known as Small Enterprise Development in some development circles. Others call them the informal sector and micro-enterprise development. In this study the acronym "SSIGP" is used. It represents the program this study is addressing. This is defined in chapter 5 of this project.
an important part in assisting its members and their respective communities to participate in meaningful development programs. These programs will enable them to be economically and socially self-supporting and self-reliant.

2. Ghana is faced with increased unemployment, underemployment, and under-utilization of resources. Therefore for a church to maximize the potential resources available to them in the preaching of the gospel, it needs to create employment for its members.

3. There is a biblical mandate for the poor and needy to be assisted to improve their living standard. This can be done by empowering them to develop their own resources and be responsible for the natural and acquired possessions given by God.

4. Establishing sustainable SSIGPs for church members, both in rural and urban areas of Ghana, is part of the Christian development concept. It contributes to the economic and social growth of the church. Youth and new converts who are assisted with jobs in their home areas will be less inclined to migrate. They will stay and support their local churches. This ensures church growth and proper stewardship, as well as stabilization of community and family.

5. Motivating, facilitating, and enabling church members to organize themselves to undertake meaningful and

\[\text{\textsuperscript{1}}\text{Isa 58.}\]
productive programs is part of a holistic ministry that embraces the concepts of stewardship, mission, and development.

**Organization of the Project**

Chapter 1 presents the general background, the justification, organization, and limitations of the study.

Chapter 2 describes Ghana, its economic situation, the status of religion in the country, and the socioeconomic contributions of the SDA Church.

Chapters 3 and 4 discuss the principles of relief and development as seen in secular and Christian literature. Attention is given to biblical models of assisting the poor and needy, and methods by which the SDA Church can apply the principles of relief and development in its mission work.

In chapter 5 the concepts of SSIGPs are introduced. The chapter includes definitions, general characteristics, the role of SSIGPs in Third World development, and SSIGP models applicable to this study.

Chapter 6 analyzes four SSIGPs: the history, organization, target groups, and social and economic benefits derived by the participants in Ghana.

A step-by-step strategy to organize the membership of the SDA Church in Ghana to embark upon SSIGPs is developed in chapter 7. The focus is on how to incorporate the principles of development into the mission thrust of the Ghana SDA Church. A structure is proposed to organize and
monitor SSIGPs among the church's poor and unemployed members.

Chapter 8 presents a summary, conclusions, and recommendations.

Limitations

This study has some limitations. The first is that it is not based on personal, on-the-spot field experience in Ghana. Although there was a visit to many sites of SSIGPs in Ghana, a detailed evaluation and analysis of these programs would go beyond the scope of this study. During my visit to Ghana I had the opportunity to interview personnel involved in the implementation and monitoring of some SSIGPs. An overview of some of the findings has been presented in chapter 6 of this study. Most of the lessons learned from the visits and my own knowledge of the culture, customs, and traditions of Ghana were used in shaping my development strategy in the context of the mission of the SDA Church.

Second, relief and development in this study are only briefly discussed. The strategy being proposed is based on general principles of relief and development. An in-depth discussion of the principles of secular and Christian relief and development is beyond the scope of this project. Also it should be noted that the elements of the strategy outlined in chapter 7 are generalized; the specific application may vary depending on the special needs and
The general objectives of a locality, culture, and population group who will be involved in the SSIGPs.

The strategy being developed in this project is solely targeted to the laity of the SDA Church in Ghana. The anticipated hope is that it will eventually have a ripple effect in the communities. This limitation derives from the recognition that the Adventist Development and Relief Agency (ADRA) is already responsible for the overall community development programs of the church. The strategy here developed will be applied in cooperation with ADRA's efforts and will complement ADRA's development role in Ghana.

The principles and strategies presented in this study are not intended to be a conclusive and final treatment of this subject. They are not presented as the sole approach to poverty by the SDA Church in Ghana.
CHAPTER II

DESCRIPTION OF SOCIETY AND RELIGION
IN THE REPUBLIC OF GHANA

Profile of Ghana

Physical Geography

Ghana, formerly known as the Gold Coast, gained independence from the British in 1957. The name "Ghana" means "Black" in the Barbar language spoken by the people in the ancient Ghana empire. It is believed that the Akan tribe, which is the largest tribe in Ghana, descended from that empire. Ghana is bordered on the east by the Republic of Togo, on the west by the Ivory Coast, on the north by Burkina Faso, and on the south by the Gulf of Guinea. The country has an area of 238,540 square kilometers (approximately 92,100 square miles). It has many characteristics of sub-Saharan Africa: large plateau areas and mountains that range from 300 to 900 meters above sea level.¹ (See fig. 1). Ghana has an abundant supply of water. The largest river is the Volta. It has been dammed

to supply electricity for Ghana and neighboring countries. This dam forms one of the largest man-made lakes in the world.

Fig. 1. Topography and drainage.

Other rivers and lakes in the country serve as sources of drinking water and are used for agriculture. Most of them have the potential for irrigation and for small-scale hydroelectric power projects. The rivers and lakes provide employment for fishermen. Most of the fish
products in the country are from these rivers and lakes.

Ghana has tropical weather, with a comparatively dry climate along the southeast coast, and heat and humidity in the southwest region. The north part of the country is hot and dry. It has two main seasons, dry and rainy. Annual rainfall averages 1,250-2,000 millimeters. The mean temperature is between 26°C and 29°C. There are two vegetation zones in the country: the forest belt and the savannah. The vegetation of each region is dependent on the amount of rainfall per year. Evergreen forests cover the middle of the country, while savannah and shrubs cover the northern and southern parts.¹

The vegetation of the country is deteriorating due to poor farming methods, overgrazing, bush burning, erosion, and timber exploitation. According to the World Development Report of 1992, the annual deforestation rate between 1981-1985 was 0.7 percent.² The Saharan drought has also spread to the Upper West, the Upper East, and the Northern regions. This has affected agricultural activities of these regions.³

The distance from north to south is 716 kilometers (445 miles), and from east to west, 499 kilometers (310 miles). The coastline stretches for 539 kilometers (335 miles).

¹Boateng, 511.
³Ibid.
The country is divided into ten regions: Western, Central, Greater Accra, Eastern, Volta, Ashanti, Brong Ahafo, Northern, Upper East, and Upper West. It has six principal ethnic groups: Akan, Mole-Dagbani, Ewe, Ga-Adangbe, Mossi, and Gurma. The major cities are Accra, Kumasi, Tamale, Tema, Sekondi-Takoradi, Cape Coast, Koforidua, Sunyani, Ho, and Bolgatanga (see fig. 2.)

Fig. 2. Administrative divisions of Ghana, 1994.

Population

According to the latest official (1984) census, the population of Ghana was 12,296,081. The rate of population growth was 3.5 percent. Based on World Bank estimates, the population figure for 1991 was 15,336,000. The projected population figure for the year 2000 is 20,736,000. It is also estimated that the Ghanaian population will double every twenty-two years. The population density of the country is sixty-seven persons per square kilometer (173 per square mile), with 67 percent in the rural areas.

The average life expectancy in Ghana is 54.6 years. About 46.8 percent of the population are between the ages of six and fifteen. Those ages from fifteen to sixty-four account for 51.9 percent of the population. There is a high influx of youth from the rural areas to the urban centers. The censuses of 1960, 1970, and 1984 show a steady increase of population in the urban centers. In 1960 the figure was 23.0 percent; it increased to 28.9 percent in 1970, and in 1984 it rose to 31.3 percent. The rate of increase in population and urbanization growth are creating economic and social problems for the country.

The 1984 census estimated that the labor force of

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the country stood at 5.6 million people, of which 41 percent were in the agricultural sector. Current unemployment in the country stands at 12-15 percent, with many more underemployed. These figures show the need to create employment, both in rural and in urban areas, that would improve the livelihood of the people in Ghana. Before discussing this issue we have to explore the present economic development policies of the country.

Economic Situation in Ghana

Economic Development Policies

Ghana's economy has been in decline and stagnation since the early 1960s. At that time, the Ghanaian economy was one of the best in Africa. It was thought to be "one of the richest, most successful and politically mature regions of Black Africa, having substantial pound sterling reserves and well-formulated development plans." There was growth in all sectors of the economy. The annual average Gross Domestic Product (GDP) growth rate rose to more than 6 percent. The per-capita national income was far higher than that of most African countries. However, administrative corruption, a high rate of inflation, and poor planning and management resulted in an unprecedented decline and

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stagnation in the economy.

In the early 1980s, due to a worldwide recession, many developing countries suffered severe blows to their economic growth and living standards.\(^1\) Ghana became one of the poorest countries in the world. This period is described as the abyss of Ghana's economic history. Huq called this period a time of "complete mismanagement."\(^2\) A World Bank Report (cited in Rimmer, 1992) describes this period in the following words:

Economic growth in Ghana was decisively reversed in the period covered in this chapter. According to the World Bank mission that visited the country at the end of 1982, since 1970 incomes per head had fallen by three-tenths, real wages by four-fifths, import volume by two-thirds, and real export earnings by one-half; the ratio of exports to GDP had been reduced from 21 to 4 per cent, the domestic savings rate from 12 to 3 percent, and the investment rate from 14 to 2 per cent; and the government's deficit had risen from 0.4 to 14.6 per cent of GDP and now constituted 65 per cent of its total spending.\(^3\)

Poverty became commonplace in all the regions of Ghana.\(^4\) The deteriorating economy and poverty were so


\(^{2}\)Ibid., 16.


prevalent that many people migrated to neighboring countries. This exodus, coupled with low living standards, brought nearly all sectors of the economy to a standstill. The economy subsequently collapsed in the latter part of 1982. The situation became worse in 1983 when bush fires destroyed many farms and when thousands of Ghanaians were deported from Nigeria.

In 1984, the government of Ghana, in conjunction with the World Bank and the International Monetary Fund, embarked on an economic recovery program. The goal was to get the economy back on track again. The first phase, from 1984 to 1986, was called the stabilization phase. Its main objective was to arrest long-term decline in production, control inflation, rehabilitate social and productive infrastructures, and restore confidence in the economy of the country. The second phase began at the end of 1986. Its aim was to sustain economic growth, stimulate savings and investment, and improve public-sector management.¹

The World Bank Report of February 1993 said that "Ghana's economy stands at a crossroad. Its economic adjustment program is by any yardstick one of the more successful ones in sub-saharan Africa."² Published socioeconomic indicators in the country showed an improved

¹Roe and Schneider, 115.

economy. Nevertheless, the economic recovery programs have not been without socioeconomic burdens. The cost of implementing these recovery programs was hard on individual households and the society in general. Therefore, a program was drawn up in 1987 to address the concern of the vulnerable groups. This program became known as PAMSCAD (Program of Action to Mitigate the Social Costs of Adjustment).

PAMSCAD was specifically planned to target the workers who were affected by the economic adjustment program, the urban and rural poor, and women and malnourished children. The main focus of PAMSCAD was to address social issues. It was to create community initiative projects and employment, to provide basic needs (i.e., water, health, nutrition, and shelter), and finally to provide aid to educational institutions. These activities were intended to alleviate poverty and to help those affected by the economic recovery program. Yet, despite this and other recovery programs, the rate of economic growth in Ghana is very slow. In a report by Ajay Chhibber and Chad Leechor, it was noted that

Ghana's adjustment program is one of the more successful ones in Sub-Saharan Africa. Even so, with per capita income growth at 2 percent per annum, the average poor person would not cross over the poverty line for another

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¹Roe and Schneider, 117.

²Ibid.
This statement means that the economic recovery program has not changed the basic living standards of the masses. The majority of the people are continuing to live in poverty. The following poverty profile illustrates this further.

Poverty Profile

Poverty is defined as "the inability to attain a minimal standard of living." It can be categorized as absolute and relative. Absolute poverty is when the income is below the level at which an individual household can meet its basic needs. Relative poverty can be defined as the difference in levels of living between the top and bottom strata of a society. A household in Ghana is said to be absolutely poor when its per-capita annual income is less than US$307.

Poverty has many dimensions: inadequate income, malnutrition, lack of access to social services, and lack of social and political status. In this study, no distinction

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1 Chhibber and Leechor, 1.
2 Walton, 2.
4 Walton, 2.
is made between the various dimensions.¹

In Ghana, poverty is not only a rural phenomenon. There is a high incidence of poverty in the urban areas as well.² Oti Boateng and others, in the Poverty Profile for Ghana 1987–1988, noted that

the incidence of poverty in rural areas is more than eleven times the incidence of poverty in Accra, and around 80 percent of the national incidence of poverty is accounted for by the rural incidence of poverty. Moreover, this disparity becomes even more marked as we move to poverty measures that emphasize the depth of poverty.³

Rimmer, referring to the same study, concluded

36 percent of Ghanaians to be living in poverty as defined by household expenditure per head of less than two-thirds of the mean expenditure in the sample of 3,200 households, and nearly 7.5 percent to be living in 'hard-core poverty' as defined by household expenditure per head of less than one-third of the mean expenditure in the sample.⁴

Most studies done on poverty in Ghana arbitrarily divide the poor into two groups: the poorest 10 percent and the poorest 30 percent.⁵ There is no official poverty line in Ghana. In the "Ghana Living Standards Survey" (GLSS), Paul Glewwe and Kwaku A. Twum-Baah found that the average


²Chhibber and Leechor, 8.
³Boateng et al., 1.
⁴Rimmer, 5.
⁵Glewwe and Twum-Baah, 44.
expenditure level per year of the poorest 10 percent was less than a third of the national average, and the average expenditure level of the poorest 30 percent was less than half the national average. They also found that the level of per capita food consumption, compared to the national average, was 29.2 percent for the poorest 10 percent and 42.4 percent for the poorest 30 percent. They concluded that poverty in Ghana is not due to lack of work but to low income for work done. Labor force participation among poor households is higher than the average for the country as a whole.1

In Ghana more than 80 percent of the heads of poor households are self-employed. Agriculture accounts for a large percentage of the income of the self-employed. Of this group 65 percent are poor.2 Heads of households who are engaged in farming activities other than cocoa farming accounted for 66 percent of the total number of the poorest 10 percent, and 58 percent of the poorest 30 percent.3

Education plays a major role in determining the economic status of a household in Ghana. There is a direct relationship between education and standard of living for a household in Ghana. It is estimated that 80 percent of the poorest 10 percent, and 70 percent of the poorest 30

1Ibid.
2Boateng et al., 21.
3Glewwe and Twum-Baah, 49.
percent, have no education. This is an aggregate of about 52 percent of the total poor population in Ghana.¹

Women in Ghana

In Ghana, 25.5 percent of total households are headed by women. Women in Ghana constitute 51 percent of the total population. They play active roles in the economy. They represent 38.6 percent of the economically active population. While most of the rural women are engaged in farming and other agro-based industries, those in the urban areas are in the informal sector. The 1984 census showed that women constitute 89 percent of all persons engaged in occupations involving sales and a slightly lower percentage (86 percent) of all those engaged in wholesale and retail trade. In small-scale and cottage industries, women constitute 51 percent of the total, including those engaged in personal service.²

The productive activities of women in Ghana have been supported by many government agencies and non-governmental organizations.³ Female-headed households in Ghana compared to male-headed households are not all that poor. It is estimated that only 19.1 percent of the poorest 10 percent and 23.1 percent of the poorest 30 percent live

¹Ibid.

²Republic of Ghana and United Nation Children's Fund, 84.

³Ibid., 81.
in female-headed households. Glewe and Twum-Baah concluded that "it does not seem that female-headed households need particular attention as they are about as well off as male-headed households." A majority of the small-scale income-generating work of these women has been supported and financed by both governmental and non-governmental organizations.

Solutions to Poverty

A program to alleviate poverty and to ensure a sustainable growth in the economy of Ghana should be geared toward "more direct anti-poverty policies which would raise the production capabilities of the poor majority themselves." More emphasis should be placed on helping the self-employed, both in the agricultural and non-agricultural areas. They should be assisted in getting access to factors of production such as land, capital, entrepreneurship, and labor. Since agricultural and non-agricultural self-employment account for 83.8 percent of the total source of income for Ghanaians, Boateng et al. concluded that

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1Ibid., 47.
2Glewwe and Twum-Baah, 69.
4Boateng et al., 21.
there is very little scope for helping the poor by raising either government wages or the wages paid by government-owned corporations. Only 2.9 percent of the poorest 10 percent and 7.6 percent of the poorest 30 percent live in households headed by such workers. . . . A measure to help the poor is to focus on the income earning activities of Ghanaian farmers, especially those who do not cultivate cocoa.¹

Furthermore it was noted that a higher level of education for young children in poor households will open opportunities for better paid jobs that would help to improve their living standard.² The World Development Report of 1990 supports this view. It concluded that the most effective strategy for reducing poverty involves two, equally important, parts: creation of income-earning opportunities for the poor, through a pattern of growth that encourages the efficient use of labor; and increasing the current welfare of the poor and their capacity to respond to opportunities through the provision of social services.³

In addition, by making capital available to the poor in the form of credit, economic opportunities, and entrepreneurship training, most of them would be able to establish SSIGPs that would help them improve their livelihood. This would help them to provide a better livelihood for their household, and also contribute effectively to the socioeconomic development of their communities.

Religious groups have played an important role in

¹Glewwe and Twum-Baah, 47-49.
²Ibid., 49.
³Walton, 2.
the socio-economic development over the years. Historically, they have been initiators and supporters of the socioeconomic development of the country. They have contributed to the community's development programs of all the regions in the country.

Religion in Ghana

Religion forms the basis of the culture and tradition of the people in Ghana. The daily life experience of the people and their worldviews have been interwoven with religion. Religion underlies every aspect of life of the people in Ghana. All the ethnic groups of Ghana had ideas about God before there was any contact with the outside world. It is said that "the Ghanaian religious system is one of the purest of the religions of nature. . . . God is evidently more than a mere idea for the African."1 This is evident in the value system of the people, their proverbs, customs, and traditions.

Ghana is officially considered a secular country with religious freedom for all its citizens. The population is divided among Christians, Muslims, and traditional religious groups. Traditional religionists form about 20 percent of the population. There are still some Christians and Muslims who adhere to a number of these traditional

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practices. These two major world religions and the traditional Ghanaian religions have played a major role in the practices and beliefs of the people.

Islam

Islam has been with the people of Sub-Saharan Africa for more than a thousand years. The people of modern-day Ghana were exposed to Islam by means of the trans-Sahara trade. Evidence of these contacts is the mention of ancient Ghana by an Arab geographer of the eighth century.¹ There is also some evidence that the northern part of the forest belt of modern Ghana came under the influence of the Islamic civilization from North Africa in the period between the fourteenth and sixteenth centuries.²

Muslims account for about 16 percent of the population of Ghana. There are two Muslim sects in Ghana: the Sunni and the Ahmaddiya. The Muslim religion is prevalent in the northern part of Ghana, mainly among the Dagombas and Walis. Through aggressive proselytism, economic incentives, and migration of the northern population to the south, Islam is becoming increasingly visible in areas of the south, which were traditionally Christian strongholds.

Christianity

Christianity was first brought to the shores of Ghana by the Portuguese in the 1470s. Presently it accounts for about 64 percent of the population. Of this figure, 19.8 percent are nominal Christians, and 44.3 percent are affiliated with churches. The annual growth rate is 5.3 percent. The church attendance rate is about 12 percent. Christians in Ghana can be subdivided into four main groups: Protestants, Roman Catholics, foreign marginals, and indigenous marginals.

Christianity has played a major role in the social, political, and economic development in Ghana. Early missionaries started educational projects, medical services, social welfare, and women's development programs. They contributed to the improvement of farming techniques and introduced crops like cocoa, which became the main cash crop of the country. It is said that by both supplying technical support and, more extensively, by the provision of training and the demonstration that

\[ \text{Ibid., 22.} \]

\[ \text{Patrick Johnstone, "Ghana," in Operation World:} \]
\[ \text{The Day-to-Day Guide to Praying for the World (Grand Rapids,} \]
\[ \text{MI: Zondervan Publishing House, 1993), 241-244.} \]

\[ \text{Ibid.} \]

\[ \text{Robert T. Parsons, The Churches and Ghana Society} \]
\[ \text{1918-1955: A Survey of the Work of Three Protestant Mission} \]
\[ \text{Societies and the African Churches Which They Established in} \]
\[ \text{Their Assistance to Societary Development (Leiden: E. J.} \]
\[ \text{Brill, 1963), 119.} \]
technical change could be profitable, the mission played a focal role in a development that changed the course of economic and political history in West Africa.¹

Christian missions contributed to the transformation in the lives of people. Parsons said that the churches were (by the end of the first World War) responsible for more than 90 percent of all educational effort in the country and in some areas had established a pattern of education for well-rounded community development that has not been achieved since.²

The Christian churches were able to educate many Ghanaians in cookery, laundry, domestic and personal hygiene, nursing and welfare, and ornamental gardening that helped to improve the livelihood of all those who went through the system.³ The Ghana Living Standard Survey, cited earlier, showed that Christian households, due to the better education given to its members by the church, are better off economically than Muslims and followers of traditional African religions.⁴

²Parsons, 116
³Ibid., 121.
⁴Glewwe and Twum-Baah, 64.
The Seventh-day Adventist Church in Ghana

Status of the SDA Church

The SDA Church was established in Ghana in 1888, and officially celebrated its one-hundredth anniversary in 1988. Today the SDA Church in Ghana is part of the West African Union Mission. The Union Mission is within the administrative territory of the Africa-Indian Ocean Division (AID). The churches in Ghana have been divided into four administrative areas: Central Ghana Conference, South Ghana Conference, Mid-West Ghana Mission, and North Ghana Mission. These four Ghanaian organizations, together with the Liberia, Sierra Leone, and Gambia Missions, form the West African Union Mission. The total Sabbath School membership of the churches in Ghana by the end of 1993 was 332,502, while the total baptized membership was 161,887. There were 1,623 congregations, of which 469 were organized churches.¹

The SDA Church in Ghana has a total of 107 ordained ministers and a total working force of 1,160. The tithe and offerings in 1993 totaled US$980,196, with a per-capita contribution of US$2.95.²

Appropriations received from the Africa-Indian Ocean Division


²Ibid. The per-capita contribution figure given in this study was obtained by dividing the total amount of offering and tithe given within the year by the total Sabbath School membership. If only the total baptized membership is counted, the per-capita contributions would be US$6.05.
Division by the West African Union Mission in 1993 totaled US$155,754. The Union in turn passed on to the local organizations US$99,325. The total income received by the Union in 1993 totaled US$111,998, and the total operating expenses were US$131,187. This led to a deficit balance of US$19,188 before the Division appropriation.¹ A critical analysis of the church shows that many SDA Church members in Ghana are not earning enough to contribute to the financial operation of the church. This makes self-support and self-reliance difficult for the church.

True to its mission of proclaiming the three angels' message of Rev 14:7-14, the SDA Church is currently operating in all ten regions in Ghana. It is officially working among the five main language groups, all the six ethnic groups, and almost all the seventy-five different dialects and people groups in the country. It has a membership ratio to the population of approximately 1:46.²

The Seventh-day Adventist Church and Socioeconomic Development

The SDA Church has contributed to the socioeconomic development of Ghana through its educational, medical, welfare, and relief programs.

¹The West African Union Mission of SDA, "Financial Statement for the Period Ended 30th September, 1993." The figures used in the report were in Ghana Cedis. They were converted at the rate of US$1.00 = C630. This was the official denominational exchange rate at that time.

Education

The level of education of an individual in Ghana sets his or her economic status in society. It has been said that "the living standard of members of a household is closely related to the education, occupation, and type of employment of the head of household."¹ The literacy rate in Ghana, according to the last census (1984), was 56.5 percent. Households whose heads had no education accounted for 51.7 percent of the poor in Ghana. In contrast, only 0.4 percent of post-secondary school graduates were poor, and only 1.2 percent of university graduates were classified among the poor in the country.²

The SDA Church operates 285 primary schools, with a total enrollment of 51,062 pupils. It also runs three secondary schools, one teacher-training college, one girls' vocational school, and one two-year college. The church in Ghana built its first post-primary school in the 1930s and its first teacher-training school in 1939. The church's innovative teacher-training program was so outstanding that the government adopted the approach for its own teacher-training program in the country in 1941.³ Currently there are more than 1,500 students in the three secondary schools

¹Ghana and United Nation Children's Fund, 98.
²Glewwe and Twum-Baah, 48.
³Kofi Owusu-Mensa, Saturday God and Adventism in Ghana, Archives of International Adventist History: Bd 6 (Frankfurt, Germany: Verlag Peter Lang, 1993), 88.
operated by the church, and about 500 students in the
teacher-training program. Valley View College (established
in 1983) has an enrollment of approximately 200 students.¹

The SDA Church has educated many young people, whose
lives have been transformed and improved with a subsequent
higher living standard. Many graduates from the church
school system have become leading figures in society and the
church. Many of them are ministers, teachers, health
professionals, and leading workers in many occupations in
Ghana.

The SDA Church educates not only men but also women.
It takes the education of women seriously. The literacy
rate of females in Ghana is 23 percent, according to the
1989 GLSS Report.² There is therefore a need for a training
program that can help women to improve the opportunities for
employment and to increase their income.

The Adventist Girls' Vocational School was officially
opened in Takyiman on March 18, 1984, with the objective of
educating young women in cookery, homemaking, domestic
science, needlework and housecraft, improved gardening, and
dressmaking. This institution is currently providing yearly
a post-elementary education to 400 young women who cannot
attend the traditional secondary school system.

Medical Work

In the GLSS conducted in 1987-88, it was found that 35.2 percent of the population were reported to be ill or injured during a period of four weeks. It was also found that about 52.4 percent of the population who were ill did not consult a health-care provider. Moreover, as many as 64.6 percent of the poorest 30 percent, and 73.2 percent of the poorest 10 percent, do not seek medical assistance when they are ill.¹ These incidences of neglect are due to the inaccessibility of health-care facilities, the high cost of medical care, and the lack of medical personnel. This led to the conclusion, by Boateng et al., that "poor Ghanaians, once ill, are less likely to consult health personnel, and if they do, it is more likely to be a medical assistant, and to take place in a clinic."²

Access to health facilities is defined in the 1990 UNICEF report as "the ability to reach a health facility within one hour of travel time or location within an 8-kilometer radius of a facility."³ Access to and provision of health facilities are inadequate in Ghana. About 60 percent of the entire population have no access to health facilities.⁴ This in some way affects productivity and

¹Glewwe and Twum-Baah, 51-54.
²Boateng et al., 26.
⁴Ibid., 147.
earnings to support a household. Obviously, there is the need for a proper health-care system in the country, especially in the rural areas, to improve the lives of the poor and needy.

The SDA Church in Ghana has endeavored to provide medical assistance to rural Ghanaians. Medical work started in 1895 when American missionary George Thomas Kerr and his wife, Eva Moore, came to Ghana as missionaries. They were professional nurses and "came to help promote the medical missionary sector of the Adventist gospel crusade."¹

Atibie Adventist Hospital was officially opened on July 14, 1957, to continue the medical ministry work of the church. The hospital provided health-care services for the people of Kwawu and the surrounding rural areas. This Seventh-day Adventist hospital and its attached nursing school provided for the health-care needs of people from different walks of life until it was nationalized by the military government of Ghana in 1973.²

The church built a medical clinic at Assamang in 1977. Today the SDA Church operates two hospitals, at Assamang and Dominase, and two clinics, at Onwin and Kokoma.³ These medical institutions cater to the health-care needs of the rural areas where there are no government-

¹Owusu-Mensa, 63.
²Ibid., 93.
operated medical services. They have contributed to the physical and mental health of the communities.

ADRA Ghana

The SDA Church has been involved in relief services since it started in Ghana in the latter part of the nineteenth century. Through the "Dorcas Societies," local churches distribute clothes, food, firewood, and medicines to poor and needy families. Ministers and lay members of the church have provided temporary shelter for the homeless and strangers. They have also helped victims in times of natural disasters.

Most of the church community development work is currently being done by ADRA Ghana. ADRA Ghana is involved in an agriculture and reforestation program designed to help "disseminate sustainable technologies such as crop rotation, organic gardening, and agro-forestry." The objective of the program is to "encourage selected farmers in rural areas to adopt appropriate agricultural practices to ensure a continuous and adequate supply of food and regular sources

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1ADRA Ghana, "1991-1992 Annual Report," Oct. 1, 1991-Sept. 30, 1992, 5. In addition to this report, I visited Ghana for six weeks and had the opportunity to interview the officers and other workers of ADRA Ghana. Some of the officers interviewed were the director, the deputy director of compliance, the deputy director for finance, assistant director Health/WID, and the Sector coordinator of South Ghana. I also made field visits to some ADRA Ghana projects in North, Central, and South Ghana.
of income." This was done through dry season vegetable gardening. This project has stopped since the beginning of 1993. Tree nurseries are currently part of an ongoing project between ADRA Ghana and other agencies under a Collaborative Community Forestry Initiative (CCFI) program.

Another area of ADRA Ghana's community development initiatives is in the field of health care. The main goal of this program is "to assist selected groups in the country to improve their health status through an integrated approach comprising water, sanitation and maternal and child health." Through this program, ADRA Ghana has provided hand-dug wells to many rural communities, building materials for the construction of toilets in selected communities, and growth monitoring of children accompanied by supplementary food rations and health education. Through its Primary Health-Care Education program, ADRA Ghana has provided oral rehydration therapy, diarrhea prevention, family planning activities, and AIDS education in various communities.

Currently ADRA Ghana is involved in a forest conservation project. It also assists rural communities in developing social infrastructures through the "Food for Work

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1Ibid., 7.
2Ibid., 7-9.
3Ibid., 9.
4Ibid., 7-9.
Most of the current development programs of ADRA Ghana are financed through grants from the United States Agency for International Development (USAID).

**Summary**

Ghana, like other developing countries in Africa, is faced with the problem of poverty. Currently, as many as 30-35 percent of urban households and 60-65 percent of rural households are living under the poverty line. This has made it difficult for most families to support themselves, their communities, and other auxiliary organizations they are associated with, such as their churches.

The government and other international bodies have tried to find solutions to the problem of poverty since the country became independent in 1957. The Christian churches in the country have contributed to the socioeconomic development of the country. The SDA Church has assisted many communities to improve their livelihood. Nevertheless, many people are still living in economic and social degradation. Therefore, in our continuous ministry to the people, there is the need to develop strategies that can help alleviate some of the economic and social problems.

1"Food-for-Work Program" is an incentive program designed by ADRA by which people who are doing community-development programs receive food as a compensation for the working hour spent on a project.
CHAPTER III

RELIEF AND DEVELOPMENT: A RESPONSE
TO THE NEED OF SOCIETY

Chapter 2 provided some basic information about the structure of Ghana's society, its economic realities, and government development policies. It also described the economic and social conditions in which the vast majority of Ghanaians are living. It outlined the status of Christianity as well as the socioeconomic contribution of the SDA Church in Ghana.

This chapter discusses the principles that guide both secular and Christian relief and development. The main objective of this chapter is to establish a theoretical basis for developing a strategy for SSIGPs among the lay members of the SDA Church in Ghana.

The Concepts of Relief and Development

The concepts of relief and development have been used by both secular and Christian organizations that attempt to assist the poor and needy in so-called Third World countries. To understand how effective these concepts are, we need to explore their meaning as used in both secular and Christian contexts. Many terms are used to
describe the concept of relief and development, including: "social concern," "social justice," "economic growth," "liberation," "transformation," "reconstruction," and "rehabilitation." In this report the terms used are "relief," "secular development," and "Christian development."

Definitions

Relief

The term "relief" refers to "the urgent provision of resources to reduce suffering resulting from a natural or man-made disaster."¹ Both secular organizations and Christian institutions use this definition in their endeavor to help the poor and needy.

Relief is described as

The direct delivery of services to meet an immediate deficiency or shortage experienced by the beneficiary population, such as needs for food, health care or shelter.²

Relief is a humanitarian assistance program, and its duration is short. It is an immediate response to an emergency. It "grew out of a long history of international voluntary action aimed at assisting the victims of wars and natural disasters, and providing welfare services to the


poor."\(^1\) It is a straightforward act of charity done to make available basic necessities to those who are "temporarily deprived from them due to events beyond their control."\(^2\)

Relief is a response to "an immediate and visible need."\(^3\) "In relief, we minister to victims of natural or social disaster, seeking to provide immediate handouts of food, shelter, and other necessities so people survive."\(^4\)

**Development**

In the secular world the term "development" is used for social, political, and economic growth and freedom. Its meaning has evolved from the early years of the post-Second World-War period to the 1990s. In the 1990s, development is seen as a process that takes place in a social, economic, and political context. In the 1990 *Report of the South Commission*, development was defined as

a process which enables human beings to realize their potential, building self-confidence, and lead lives of dignity and fulfillment. It is a process which frees people from the fear of want and exploitation. It is a movement away from political, economic, or social oppression.\(^5\)

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\(^1\) Ibid.


\(^3\) Ibid., 116.

\(^4\) Ronald J. Sider, *One-Sided Christianity? Uniting the Church to Heal a Lost and Broken World* (Grand Rapids, MI: Zondervan Publishing House, 1993), 139.

\(^5\) The *Report of South Commission*, 10.
Development can also be defined as
a process by which the members of a society increase
their personal and institutional capacities to mobilize
and manage resources to produce sustainable and justly
distributed improvement in their quality of life
consistent with their own aspirations.¹

**Christian Development**

Christian development has been defined in many ways
by organizations, conferences, and groups. There is no
single accepted definition for Christian development today.
The following are some definitions given from the 1970s to
the early 1990s.

The All-India Christian Consultation on Development,
held in 1974, defined development as
the liberation of people from the various forces that
constrict and strife their human existence so that they
are free to grow to fullness. Development provides
opportunity for a spontaneous creativity assuring
everyone access to all necessities of life including
knowledge and culture.²

The Mennonite Central Committee defines development
as
the process by which persons and societies come to
realize the full potential of human life in a context of
social justice. It is essentially a person's struggle
in which the poor and the oppressed are active
participants and beneficiaries. . . . Development is the
conscientization process by which people are awakened to
opportunities within their reach. Development is people

¹Ibid., 67.

with an increased control over their destiny. Development is freedom, wholeness and justice.¹

The "Consultation on Theology of Development" defines development as

a process by which people gain greater control over themselves, their environment and their future, in order to realize the full potential of life that God has made possible.²

Christian development was defined at "Wheaton 1983" as follows:

Every biblically-based activity of the body of Christ, his church, that assists in bringing human beings toward the place of complete reconciliation with God and complete reconciliation with their fellows and environment.³

Illustrating what "every biblically-based activity" means, Moffitt gives the following list:

A whole range of spiritual, social and physical ministries, including specific ministries like evangelism, discipleship, teaching for literacy, medicine, community health, community development, relief, agriculture, church planting, and worship.⁴

Development is seen as "a movement of an individual

¹Edgar Stoesz, Thoughts on Development (Akron, PA: Mennonite Central Committee), 3-4.


⁴Ibid.
or group in the mental, physical, spiritual, and social arenas toward God's present and future purposes for us."¹

It is seen as

the challenge to help (poor and needy) people to see hope—for the abundant life here on earth as well as for eternal life. After hope comes the need for the local people to become motivated to contribute to their own development. Then comes the adequate assessment of their own talent, abilities, and resources and the natural resources about them.²

Principles of Secular Development

Development as a Process

Development is seen as "a process enabling a community to provide for its own needs, beyond former levels, with dignity and justice."³ It is also described as a process of growth that is self-reliant, self-initiated, self-directed, and self-sustaining.

According to John F. Robinson, the term "development" has been used to designate three processes of change. They are: (1) the agent of change, which is often called "development assistance"; (2) the actual change process which occurs in a community or nation; and (3) the outcomes or the results of the change process, that is, the

¹Ibid., 235.


³Sine, 258.
Development is "an effort of, by, and for the people. . . . It has to be directed at the fulfillment of human potential and the improvement of the social and economic well-being of the people." The South Commission sums up secular development as a process of self-reliant growth, achieved through the participation of the people acting in their own interest as they see them, and under their own control. Its first objective must be to end poverty, provide productive employment, and satisfy the basic needs of all the people, any surplus being fairly shared. According to E. F. Schumacher, there are two approaches in development: (1) static development and (2) dynamic development. The static approach is development that measures success in terms of output or income, without consideration of the number of jobs. "The dynamic approach pays heed to the needs and reaction of people."

Goals of Secular Development

The ultimate goal of secular development is to

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2The Report of South Commission, 11.

3Ibid.

increase production\(^1\) and to increase the economic growth and status of the world's poorest countries, which will raise the standard of living and provide a "good life" for as many as possible.\(^2\)

**Principles of Christian Development**

Christians approach development from a different point of view. The Christian church has been indirectly involved in the work of relief and development since biblical times. It has always seen relief and development as part of its mission to the world. Throughout history the Christian church has been a channel of social change and economic development.

**Scope**

The scope of Christian development embraces both humankind and the environment. Christian development is seen as demonstrating the good news of Jesus Christ. It is an integral part of the gospel. It is a component of the holistic ministry that Christians are engaged in for the salvation of humanity. It plays a vital redemptive role in the kingdom of God.


Development in a Christian perspective is equated with the biblical term *shalom*, which describes the condition of well-being resulting from the sound relationships among people and between people and God. It includes social justice: protection of widows, orphans, and society's dependents; the struggle against exploitation and oppression; the protection of life and property.¹

The approach to development, being "both Christian and holistic emphasizes revealing God's presence and empowering people to experience the principle of the Kingdom that Shalom embodies."² It is more a spiritual and moral endeavor than a physical concern. It is a part of the ways and means chosen by the followers of Jesus Christ to "complete the task of reaching a very hurting world in His name."³ It combines the principles of *shalom* in the Old Testament and the kingdom of God in the New Testament. It is said to "present a view of these right relationships lived out here and now, as well as a preview of the eschatological future where balance and harmony will be


²Ibid.

fully restored."

Christian development begins when the heart and mind of people are changed. It is a change of attitude and spirit of doing things. It is also the provision of opportunity and justice.

True development begins as an attitude in the hearts and minds of people. People need resources but the key is their minds and wills. Money and technology produce disappointing results if a development attitude is missing. Where this attitude is present, the people will ultimately make progress. The only true measure of development is how it affects people, their attitude and quality of life.

True Christian development is a process; it requires the regeneration of the heart and mind of the people by the Spirit of God. The presence of the fruit of the Spirit produces true Christian development.

From Development to Transformation

Christian development is also referred to as transformation, which is seen as "a part of God's continuing action in history to restore all creation to himself and to its rightful purpose and relationships."  

In the "Wheaton '83 Statement" the term "transformation" was suggested as an alternative to Christian development. "Transformation is a change from a

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2Stoesz, 4.

3Bragg, "From Development to Transformation," 39.
condition of human existence contrary to God's purpose to one in which people are able to enjoy fullness of life in harmony with God."\textsuperscript{1} It occurs when human beings accept Jesus Christ and become obedient to the gospel. It is a release from the power of guilt and the consequence of sin. It is the passing away of the old nature and the making of a new creature in Christ.\textsuperscript{2}

Bragg, in discussing transformation from a Christian perspective, states that it is a new way for "understanding human and social change."\textsuperscript{3} He sees transformation as a "concept that permeates the biblical record, from the Old Testament images of shalom and the reign of God in Israel to the New Testament church and the kingdom of God."\textsuperscript{4} Transformation is seen as "part of God's continuing action in history to restore all creation to himself and to its rightful purposes and relationships."\textsuperscript{5} He goes further to say that transformation is a joint enterprise between God and humanity in history, not just a mechanistic or naturalistic process. It involves a transformation of the human condition, human relationships, and whole societies.\textsuperscript{6}

\begin{itemize}
\item \textsuperscript{1}Samuel and Sugden, eds. \textit{The Church in Response to Human Need}, 257.
\item \textsuperscript{2}Ibid.
\item \textsuperscript{3}Ibid., 38.
\item \textsuperscript{4}Ibid.
\item \textsuperscript{5}Ibid., 39.
\item \textsuperscript{6}Ibid.
\end{itemize}
Transformation is seen as "taking what is and turning it into what it could and should be." The characteristics of the concept of transformation, as discussed by Bragg, are presented as a table on the next page.

Goal of Christian Development

The goal of Christian development is to help people to regain the image of God and to reestablish a relationship with God. Christian development challenges people to see hope through the redeeming grace and love of God. When people see hope for "abundant life here on earth as well as for the life eternal, they become motivated to contribute to their own development." 

Christian development seeks to set people free from all constraints of life and gives them the impetus to use their God-given talents, abilities, and resources to improve their living standard and that of their community. It aims to promote a fundamental change in the life of individuals and their community. It demonstrates in practical ways the gospel of the kingdom of God, and models the life of Jesus Christ to the world.

Summary

Through relief and development, attempts have been made to find solutions to assist the poor and needy of

1Ibid.

2Winter and Hawthorne, 750.
<table>
<thead>
<tr>
<th>Transformation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Sustenance</td>
<td>Any plan for transforming human existence must provide adequate life-sustaining goods and services to the members of society.</td>
</tr>
<tr>
<td>Equity</td>
<td>Distribution of material goods and opportunities among the peoples of the world must be equitable.</td>
</tr>
<tr>
<td>Justice</td>
<td>Justice goes beyond mere distribution. Unjust relationships and power structures need to be transformed into just ones, eliminating privileges for the few that are bought at the cost of many.</td>
</tr>
<tr>
<td>Dignity &amp; Self-worth</td>
<td>There is a need for the establishment and the affirmation of all people's dignity and self-worth. People need self-esteem to become fully human.</td>
</tr>
<tr>
<td>Freedom</td>
<td>Freeing people from servitude; To work to liberate people from bondage, and also from bondage to themselves.</td>
</tr>
<tr>
<td>Participation</td>
<td>The affected people need to play a meaningful part in their own transformation. If people participate in the process of their own transformation, it becomes meaningful, effective, and lasting.</td>
</tr>
<tr>
<td>Reciprocity</td>
<td>Progress and social change result both from independent discovery within a culture and from intercultural contact and the transfer of innovation.</td>
</tr>
<tr>
<td>Cultural Fit</td>
<td>Transformation must always be appropriate to the culture that is to be transformed.</td>
</tr>
<tr>
<td>Ecological Soundness</td>
<td>It must be environmentally sensitive.</td>
</tr>
<tr>
<td>Hope</td>
<td>It is hope. Without an attitude of expectation, even optimism, change rarely occurs.</td>
</tr>
<tr>
<td>Spiritual Transformation</td>
<td>The core of human and social transformation is spiritual. Without the change in attitude and behavior implicit in metanoia (conversion), human beings remain self-centered creatures.</td>
</tr>
</tbody>
</table>
Third World countries. The goal and objectives of secular organizations involved in relief and development have been the attainment of economic growth and material prosperity. Christian churches, on the other hand, have gone further, seeking the restoration of the dignity and honor that humankind lost in Eden, and the hope and peace attained when the kingdom of God shines in the lives of people.
CHAPTER IV

THEOLOGICAL REFLECTION ON THE PRINCIPLES
OF RELIEF AND DEVELOPMENT

The concepts of relief and development as discussed in Chapter 3 are part of God's activity in history. They are in line with God's intention for this world. They reach to the final consummation of history and the restoration of Eden. They are part of the redemptive process in the restoration of the image of God in man.

This can be seen in various biblical themes such as creation, Sabbath, salvation, stewardship, mission, and the kingdom of God. They are also demonstrated in the various biblical models of assisting the poor and needy. In this section, a brief discussion of biblical themes and models related to relief and development is presented as part of the theoretical foundation of this study.

Biblical Themes Reflecting Christian Development Principles

Christian Development and Creation

The concept of development is rooted in the biblical doctrine of creation. The image of God, the dominion role, and the commission to "dress and keep" given to man at
creation reflect the essence of Christian development principles.\(^1\) Humankind finds dignity, self-worth, and sustenance in these three elements that Christian development seeks to achieve. A statement on the doctrine of creation issued at the end of the evangelical mission conference on social responsibility at Wheaton in 1983 says that

the doctrine of creation speaks of the worth of every man, woman and child, of responsibility of human beings to look after the resources of nature and to share them equitably with their neighbors.\(^2\)

Human beings were created in the image of God. By dressing and keeping the garden, there would be a constant supply of basic needs.\(^3\) "The Great Work-Master, which the creation of the world and man reveal him to be, fashioned man in His image and ordained him to work."\(^4\) It was a means ordained by God for humanity to continue the work of creation. It was to help in the development of the physical, mental, social, and spiritual faculties of humankind. "Human beings are part of the whole creation, but God gave us a unique role in continuing and caring for

\(^1\)Gen 1-3.

\(^2\)Samuel and Sugden, The Church in Response to Human Need, 257.

\(^3\)Gen 1:28-2:15.

\(^4\)Herbert Lockyer, All the Trades and Occupations of the Bible (Grand Rapids, MI: Zondervan Publishing House, 1964), 11.
the creation function of the *imago Dei*, the image of God.¹

The aim of Christian development is to help restore the divine image in humanity. It is to empower all people to utilize their God-given potential to reflect the image of God.

The work of Christian development is an act of recreation. "Creation is a continuing process in which humans have a key participation, especially after the disorder and violence that resulted from rebellion."²

Christian development empowers humanity to understand its self-worth, be responsible for the environment, find dignity in manual work, and fully assert the position of dominance on earth. Like the intended purpose of God in creation, Christian development helps regenerate the innate nature of humanity to see the richness and meaningfulness of life.³

The purpose of the plan of redemption is the recreation of the original nature of humanity and the environment. The concept of Christian development seeks to restore to humanity the life that was lost in Eden. The two Hebrew words 'abad and shamar (to "dress and keep")⁴ have a

¹Bragg, "From Development to Transformation," 33.

²Ibid., 55.


⁴Gen 2:15.
development connotation.

The objective of Christian development as it relates to creation is to bring joy and peace to humanity. It empowers humankind to enjoy effectively the role of dominance. It restores the image of God in humanity. It is said that "to be created in God's image means, in part, that people have the capacity to work, to fashion, to create."¹

Development and the Sabbath

The Sabbath themes in the Bible also support the concept of Christian development. The meaning of the Sabbath and its importance to humanity cannot be overlooked in a Christian development program. The Sabbath was given to mankind as a perpetual memorial of creation, a symbol of redemption, a sign of sanctification, a sign of loyalty, a time of fellowship, a sign of righteousness by faith, and a symbol of resting in Christ.²

The worship of God on the Sabbath leads people to recognize their Creator and their relationship to Him. It gives humankind a sense of freedom and redemption, which Christian development programs seek to achieve. Like the Sabbath, Christian development endeavors to release humankind from the bondage of economic and social

¹David Chung et al., Holman Bible Dictionary for Windows, s.v. "Work" (Hiawatha, IA: Parsons Technology, 1994).

²For a detailed discussion of the meaning of the Sabbath, see Seventh-day Adventists Believe, 255-58.
depression. This relationship is best described in the following words:

The Lord intended that the weekly Sabbath rest, if properly observed, would constantly release man from the bondage of an Egypt not limited to any country or century but which includes every land and every age. Man today needs escape from the bondage that comes from greediness, from gain and power, from social inequality, and from sin and selfishness.¹

The bond between Christian relief and development and the Sabbath theme in the Bible is also stated clearly in Isa 58. In this chapter the call to assist the poor and needy precedes the call for the restoration of the Sabbath. Christian development includes assisting humanity to be restored to the dignity and honor of worshipers of God the Creator.² The purpose of our worship is to glorify God. The act of assisting the destitute and the disenfranchised is a precondition for a true worship of Yahweh. Worship on the Sabbath and Christian development seek in different ways to achieve the same goal, which is the glorification of God the Creator of heaven and earth. The observance of the Sabbath in the Bible gives fallen humanity "hope, joy, meaning and courage."³ These are goals that true Christian development programs seek to achieve. The Sabbath, according to Jesus, is a day of doing good, a day that brings happiness and hope to people, a day made for man to

¹Ibid., 255 (emphasis supplied).
²Isa 58.
³Seventh-day Adventists Believe, 256.
fellowship and to do "deeds of mercy."\textsuperscript{1} Like the Sabbath, the aim of a true Christian development program is to lead humanity to have a "foretaste of heaven."\textsuperscript{2}

Development and Stewardship

Christian stewardship "involves the wise and unselfish use of life."\textsuperscript{3} It is the "position, duties, or service of a steward."\textsuperscript{4} Christian stewardship designates the position of humanity as the managers of God's resources. It is the recognition of the sovereignty of God as the owner of all created things, visible and invisible.\textsuperscript{5} It also gives mankind a responsibility as stewards who are held accountable.\textsuperscript{6} The purpose of a Christian development program, as it relates to the concept of stewardship, is to elevate and empower fallen humanity to a responsible and respectable position in life. This would enable humankind to recognize the "responsibility for, and use of, everything entrusted to him by God . . . to be of service to others,

\textsuperscript{1}Ibid., 264; Matt 12:1-12; Mark 2:27-28; Luke 6:9.
\textsuperscript{2}Ibid.
\textsuperscript{5}Ps 24:1; Col 3:21-4:2; Gen 1:1; Lev 27:30,32.
\textsuperscript{6}Deut 8:18; Gen 1:28; 2:15.
and his knowledge of truth."¹ A true Christian development
program, like the elements of Christian stewardship,
empowers people everywhere and gives them, as it has been
said, the

privilege to develop their physical and mental abilities
and opportunities. In so doing they bring honor to God
and can prove a greater blessing to fellow beings.²

Christian stewardship and Christian development
principles aim at reasserting the position of humankind as
the regents of creation. As Bragg states it:

to take care and bring order into the whole of creation,
in a real sense as co-creators, increasing and filling
the earth, not just predators caring for the source of
food in a selfish way.³

The principle of Christian stewardship should
empower all Christians to use the faculties and capabilities
given by God to enhance their livelihood and improve the
environment in which they live. A true Christian
development program should recognize, cultivate, and nurture
the talents and abilities given to humanity for the wise and
unselfish use of life.

Development and the Kingdom of God

The kingdom of God on earth now, and its final
consummation and realization, are the wish of Jesus Christ

"Stewardship."

²Seventh-day Adventists Believe, 270.

³Bragg, "Theological Reflection," 54.
for His disciples. In the Lord's Prayer, He taught His disciples to pray: "Thy Kingdom come, thy will be done on earth as it is in heaven. Give us this day our daily bread" (Matt 6:10-11). The implication of this prayer is interpreted as follows:

To the degree that kingdom values are implemented here and now, economic and socio-political values will be transformed, wounded relationships will be healed, and the purposes of God for humanity and all of the created order will be fulfilled. The implementation of the kingdom depends on the mission of Christ and our mission here on earth.¹

Jesus' miracles and parables provide special help in the understanding of how the kingdom is revealed in this world. John's gospel considers the miracles as signs that point to the approaching kingdom and the majestic character of the Messiah. These miracles address every human need: poverty, sickness, hunger, sin, demonic temptation, and the threat of death. Each of them demonstrates that wherever and whenever, in God's name, human needs and problems are being addressed and are overcome, the kingdom of God shines through.² Christian development makes the light of the kingdom shine in the dark corners of the world.

God wants to heal, restore, and set free all men and women to godly, healthy lives. The kingdom has come when people's most urgent physical needs are met and when they

¹Ibid., 69.

hear and respond to God's voice. This was embedded in Jesus' inaugural address found in the Gospel of Luke.¹

This privilege of the poor inspires them with hope, not only because the end of their suffering is in sight, but because Jesus' proclamation of the kingdom also implies the announcement that the judgment of God is at hand. He will reinstate the path of justice, and restore the damage done to human and social relationships by sin.²

The truth is that the first time many people will hear His voice or see His handiwork will be through the lives of those serving in development and in emergency relief settings.³ The work of Christian development is the gospel put into action. "Here we have the kingdom whose coming Jesus proclaims: this is precisely the good news which is announced especially to the poor."⁴

As it was stated in chapter 3, the "Wheaton '83 Statement" used the term "transformation" as an alternative word for Christian development. It says,

we have come to see that the goal of transformation is best described by the biblical vision of the kingdom of God. This new way of being human in submission to the Lord of all has many facets. In particular, it means striving to bring peace among individuals, races, and nations by overcoming prejudices, fears, and preconceived ideas about others; it means sharing basic resources like food, water, the means of healing and

³Milham, 264.
knowledge. It also means working for a greater participation of people in the decision which affects their lives, making possible an equal receiving from others and giving of themselves. Finally, it means growing up into Christ in all things as a body of people dependent upon the work of the Holy Spirit and upon each other.\(^1\)

In a published article, entitled "Toward a Theology of Social Change," Samuel and Sugden wrote:

The Kingdom of God is seen not only as God calls men in repentance and faith to join the church, but also as the just relationships that belong to the kingdom are established in society. These just relationships are seen clearly in Jesus' own ministry, as he announces the kingdom as good news to the poor, as he declares that the bias of the kingdom is to invite the outcast and the oppressed to the king's feast, as he castigates the religious leaders for ignoring the injustice, as he gives a priority to the poor, sick and oppressed in his ministry.\(^2\)

Wherever the gospel is preached to the poor, and the brokenhearted are healed, the kingdom of God is at hand. Wherever those who are blind to the opportunities around them are helped to recover their sight, and those who are bruised are set at liberty, through a Christian development program, the kingdom of God is at hand.\(^3\)

Development and Christian Mission

Throughout the Bible there is a divine mandate to the people of God to go out and proclaim the good news of

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\(^1\) Samuel and Sugden, *The Church in Response*, 257.


the kingdom to all the people of the earth. Jesus, in His earthly ministry, demonstrated this mandate. It was given with greater clarity and authority before His ascension.1

The foundation of Christian development programs was laid upon the mission of Jesus and the apostles. Jesus' mission was a fulfillment of a prophecy given by the prophet Isaiah.2 Jesus identifies His ministry as healing the sick and preaching the good news to the poor.3 It was a practical ministry, which needs to be emulated.

Christ's commission to His disciples on their first missionary journey was to proclaim the good news of spiritual as well as physical redemption.4

The essence of Christ's mission is encapsulated in the passage just preceding the mission of the disciples, and the parallel is striking. Indeed, we need to see the mission of the disciples as inextricably linked to the mission of Jesus on earth. Matthew 9:35-10:1 is the modus operandi of the Kingdom.5

Even years after the death of Christ the work of caring for the poor and needy was included in the mission of the church. The instructions given to Paul about his mission to the Gentiles stressed the need to care for the

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3Matt 11:2-6.
4Matt 9:35-10:1.
5Bragg, "Theological Reflection," 69.
poor. True Christian mission work has always gone hand in hand with social and economic uplift. Bragg writes:

Jesus' mandate comes to his disciples across the centuries, but remains startlingly relevant. The mission of Christian relief and development is to proclaim the Good News of the Kingdom and minister to the needs of the weak and oppressed. To do so we must walk through their dusty roads, feel their pain, identify with their sorrows, and experience their powerlessness, just as Jesus did.

Today, wherever the good news of the kingdom has been preached, there has been social and economic transformation. Christian development is part of the mission of the church of Jesus Christ. It balances the equation of the vertical relationship to God and the horizontal relationship to our fellow neighbors.

**Biblical Methods of Assisting the Poor and Needy**

In God's original plan there was no provision for poverty. Poverty is part of the sin problem. Poverty has become very prevalent because of progressive human degradation. It has become a social and economic phenomenon in all societies. In biblical times, provisions were instituted to deal with the immediate, temporary, and emergency needs. Methods were also established to improve the potential and ability of individuals and the community to sustain and to meet their long-term needs in a dignified

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1Acts 15; Gal 2:10.

manner. These were intended to help those in poverty to become self-sufficient and self-supporting.

In this section, biblical principles and methods of dealing with the poor and needy will be briefly identified and described. The objective is to give, in a summary, a basic biblical foundation and support for developing a strategy in assisting the poor and needy in the SDA churches in Ghana.

The Old Testament Principles in Assisting the Poor

The King James Version of the Old Testament translates many Hebrew words to designate people who are poor. The most notable terms used are "the poor" or "the needy." Hebrew words such as 'ebyon, dal, chelekah, machsor, misken, 'ani, rush, 'anow are used for poor and needy. The word "poor" appears 205 times in 192 verses in the King James Version of the Old Testament.

The concern for the poor in the Old Testament was so crucial that they are mentioned throughout. In the Pentateuch, laws were written to assist them (Exod 22:25; 23:3-11, Lev 19:10; Deut 15:4-9). Later on, the prophets defended them (Jer 22:16; Zech 7:8-10; Ezek 18:12-17). Divine protection and assurance were given to them in the writings and wisdom literature (Pss 10:1ff; 12:5; 109:31; Prov 31:9). Kings were condemned for their treatment of the poor (Jer 20:13; Isa 11:4). Nations were rejected and given
to captivity because they failed to show mercy to the poor (Isa 3:14-17; Ezek 16:49; 18:12-17; Amos 2:6-7; 8:4, 6). People were rebuked for exploitation of the poor and needy (Ezek 18:29; Amos 4:1; 5:11, 12). In addition, there were divine proclamations of blessing to nations and people who seek justice for the poor and assist them in their time of need (Ps 41:1; Isa 29:19; 58:7-8; Dan 4:27).

Incidences of poverty were prevalent in Old Testament times. The causes of poverty were much the same as the causes of poverty today in many Third World countries: personal, social, economic, and natural factors, including individual folly and greed, bad weather, raids and invasion, land-grabbing, overtaxation, forced labor, extortionate usury, and poor harvest.\(^1\)

Throughout the Old Testament, different laws and codes were given to the people of God for dealing with poverty. These laws provided "positive and concrete measures to prevent poverty from becoming established among the people of God."\(^2\) It is said that these provisions "displayed a very humane spirit."\(^3\) It must again be "recognized that poverty for them had an unquestionable religious significance; it called them to open themselves to

\(^1\)Dictionary of the Bible, S.v. "poverty."


\(^3\)Dictionary of the Bible, S.v. "Poverty."
God and prepared them to receive the demands and the gift of Jesus."

Following is a summary of some of the poverty alleviation programs found in the Old Testament.

Gleaning

The right to glean from the field was a provision made by God to assist the hungry and the unfortunate. The poor and needy had the privilege of collecting the remains of the harvest and could remain in the field after the harvest. In addition, the fields were not to be harvested to the edge, so that those in need could harvest them for their families. Another provision gave the poor the privilege of plucking and eating from the farms of their neighbors. These laws were instituted to prevent "debilitating poverty among the people of God and sojourners in the land."

Tithe

According to Deuteronomy, the triennial tithes were

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1A. George, "La Pauvrete' dans L'Ancien Testament," in La Pauvrete' Evangelique, 14-18, quoted by Santa Ana, 7.
2Deut 24:10-22; Lev 19:9,10; 23:22.
3Lev 23:22.
4Deut 23:24,25.
to be given to the poor and needy. God made this provision so that His people would be able to provide funds for "charity and hospitality." Matthew Henry comments that the second portion from the produce of their land was required. The whole appointment evidently was against the covetousness, distrust, and selfishness of the human heart. It promoted friendliness, liberality, and cheerfulness, and raised a fund for the relief of the poor. They were taught that their worldly portion was most comfortably enjoyed when shared with their brethren who were in want.

This shows that the second tithe was to serve a twofold purpose: to guide against selfishness, and to assist the poor to have a means to better their livelihood. It was an innovative approach to assist the "poor and needy" to regain their lost dignity and self-worth.

The Sabbatical Year

In addition to the daily provisions that were made for the relief of the poor, there were laws that provided for rest of the soil, slaves, and aliens. One such legislation was the sabbatical year. The law stated that (1) the land should be left fallow after six years of cultivation, (2) slaves should be given their freedom, and

1 Deut 14:28-29.

2 Ellen G. White, Patriarchs and Prophets (Boise, ID: Pacific Press Publishing Assn., 1988), 492. For selected quotations in the writings of Ellen G. White, one of the founders of the SDA Church, on helping the poor and needy, see Appendix A.

3 "Deuteronomy," Matthew Henry's Concise Commentary of the Whole Bible for Use with QuickVerse, Supplementary Information (Hiawatha, IA: Parsons Technology, 1995).
(3) loans or debts should be canceled.\(^1\) These were designed as "institutionalized structures to reduce poverty."\(^2\)

According to Sider, they were intended to show that "great economic inequality is not God's will for his people."\(^3\)

The observance of the sabbatical year was to be a benefit to both the land and the people. The soil, lying untilled for one season, would afterward produce more plentifully. The people were released from the pressing labor of the fields; and while there were various branches of work that could be followed during this time, all enjoyed greater leisure, which afforded opportunity for the restoration of their physical powers for the exertions of the following years. They had more time for meditation and prayer, for acquainting themselves with the teachings and requirements of the Lord, and for the instruction of their households.\(^4\)

The sabbatical years were thus instituted for the spiritual, mental, social, and physical growth of the people. It was a year to reestablish relationships with both man and nature. It was also a year for recreation and redistribution of economic resources.

**The Year of Jubilee**

The Year of Jubilee also helped provide for the poor and needy a means to care for themselves. Every fiftieth year, all slaves were to be set free and all lands reverted to their original owners.\(^5\)

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\(^3\)Ibid.

\(^4\)White, *Patriarchs and Prophets*, 494.

\(^5\)Lev 25:8-22.
The Year of Jubilee was instituted so that there would be "a general emancipation . . . of all the inhabitants of the land." According to Sider, the jubilee principle also provides for self-help and self-development. With his land returned, the poor person could again earn his own living. The biblical concept of jubilee underlines the importance of institutionalized mechanisms and structures that promote justice.

The Jubilee gave the people a head start to reestablish themselves and also restore their dignity and self-worth as a chosen people of God. "The purchaser's right of ownership was subordinate to the original owner's right to earn a living." The Year of Jubilee began with the Day of Atonement. Thus, for God, atonement appears to be linked with the act of providing for the needs of the poor.

God was concerned to avoid extremes of wealth and poverty among his people. He wanted each family to possess the means to earn its own way. These human rights, even of the less advantaged who regularly fell behind the more aggressive, more prosperous persons, were more significant than the property rights of the person able to pay the market price for land. Thus, the rights of the poor and disadvantaged to possess the means to earn a just living have precedence over the rights of the more prosperous to make a profit.

This shows that the year of Jubilee was for equal

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1Gutierrez, 360. 
2Sider, Rich Christians, 89. 
3Ibid., 117. 
5Sider, Rich Christians, 117.
rights, equal justice, and re-creation of wealth among all the people. It was also a year that recognized God’s ownership of all resources, and the temporary managerial position given to human beings.

Loans to the Poor

Another innovative program established in the Pentateuch was the low-interest and no-interest loan programs for the poor.\(^1\) It was a law promulgated to protect the right of the poor and to provide for their welfare.

The principles inherent in Moses’ law on "usury," of not taking advantage of someone beset by adverse circumstances, remain valid in our day. One man should never exact more than is just from another, whether "poor" or wealthy. It is the spirit of avarice, extortion, sharp practice, and the passion for gain, even at the disadvantage of others, that is condemned. We are to be sympathetic to the needs of others, and never to turn a deaf ear to their cry or to take advantage of them when they are confronted with difficulties.\(^2\)

The low-interest and the no-interest loans were a means to help the poor from the burden and the pressure of high repayments. It was an approach to ensure fair and equitable re-creation of resources.

Justice

Justice for the poor was a concern for the Lord.

God warned His people against the oppression of the poor and

\(^1\)Exod 22:25-27.

the needy in any way.¹ Justice was demanded in the courts of law. A man's case could not be determined by his financial status.² God declared that He was Yahweh and that He avenged the cry of the oppressed poor and needy. "He shall defend the cause of the poor of the people, and give deliverance to the needy, and crush the oppressor" (Ps 72:4). He wanted His people to have a compassionate and unselfish heart for the unfortunate among them. Prophets like Isaiah, Ezekiel, and Amos reproved all forms of oppression and perversion of justice against the poor.³ "They thus denounce all forms of oppression which are implicit in economic growth."⁴

The New Testament Model of Assisting the Poor

The New Testament uses the Greek terms ptochos and penes for the poor. Ptochos occurs about thirty-three times in the New Testament. It refers to someone who is

¹Exod 22:22-27.


³Isa 14:28-32; Amos 2:1-7; Ezek 18:12, 17, 29.

⁴Santa Ana, 4. Some of the oppressive methods listed by Santa Ana are: taxes and suffocating tithes (Amos 4:1; 5:11-12; Isa 3:14-15), fraudulent trade (Amos 8:4-5), the seizure of land (Mic 2:1-3), the selling as slaves of those who cannot pay their debts (Amos 2:6; 8:6), unjust judgments (Amos 5:12; Isa 10:1-2; 32:7; Jer 5:28; 22:16), the implicit violence of the injustice of the oppressor (Ezek 16:49; 18:12-13; Zech 7:10).
destitute, mendicant, or leading a life of a beggar. It also refers to "the weak, the deprived, the helpless and needy." Most of the references in the New Testament concerning the poor show how God identifies with them, and how those who have more should relate to them. The New Testament teachings on the poor reaffirm the Old Testament admonitions and call for assistance.

In the New Testament, there are three main models of assisting the poor: (1) the Jesus model; (2) the community development model; (3) the mission-offering model. These models are discussed below as guidelines for the church to assist the poor and needy.

The Jesus Model

The first model of assisting the poor in the New Testament is one that was taught and exemplified by Jesus Christ in His ministry. It is found basically in the Gospels. This model incorporates the principles of relief, although it is intended to have a long-term effect on the community. Jesus' ministry laid the foundation for Christian relief and development work. His ministry was full of compassion for the sick, the sorrowful, the needy, and the degraded. The theme of Jesus' ministry for the poor and needy was introduced by quoting the prophecy of Isa 58:6-10:

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2Santa Ana, 25.
Is not this the fast that I have chosen? to loose the bands of wickedness, to undo the heavy burdens, and to let the oppressed go free, and that ye break every yoke? Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou seest the naked, that thou cover him; and that thou hide not thyself from thine own flesh? Then shall thy light break forth as the morning, and thine health shall spring forth speedily: and thy righteousness shall go before thee; the glory of the LORD shall be thy reward. Then shalt thou call, and the LORD shall answer; thou shalt cry, and he shall say, Here I am. If thou take away from the midst of thee the yoke, the putting forth of the finger, and speaking vanity; And if thou draw out thy soul to the hungry, and satisfy the afflicted soul; then shall thy light rise in obscurity, and thy darkness be as the noon day:

"The teaching of Jesus on responsibility is clear and remains a model to this day."¹ After almost two thousand years,

the same needs exist. The world is in need of workers who will labor as Christ did for the suffering and the sinful. There is indeed a multitude to be reached. The world is full of sickness, suffering, distress, and sin; it is full of those who need to be ministered unto—the weak, the helpless, the ignorant, the degraded.²

The model was also taught by Jesus when He admonished the young ruler to give away his possessions to the poor.³ E. G. White wrote:

The ruler's possessions were entrusted to him that he might prove himself a faithful steward; he was to dispense these goods for the blessing of those in need. So God now entrusts men with means, with talents and opportunities, that they may be His agents in helping the poor and the suffering. He who uses his entrusted

¹Edgar Stoesz, Beyond Good Intentions (Akron, PA: Mennonite Central Committee, 1972), 25.


³Matt 19:21.
gifts as God designs, becomes a co-worker with the Savior. He wins souls to Christ, because he is a representative of His character.  

The teaching of Jesus associated discipleship with assisting the poor and needy.  

If we fail in doing the works of mercy, in manifesting true love and sympathy, in helping and blessing others, whatever else we may do, we shall fail of pleasing God. But to those who regard every Christian duty, and manifest kindness and love to the sorrowing, the poor, and the afflicted, for Christ's sake, the promises are rich and abundant. He says, "Then shall thy light break forth as the morning, and thine health shall spring forth speedily: and thy righteousness shall go before thee; the glory of the Lord shall be thy reward."  

The work of assisting the poor and needy was exemplified by Jesus and His disciples. According to Sider,  

the common purse of Jesus' disciples symbolized that unlimited liability for each other. In the new community there would be genuine economic security. Each would indeed have many more loving brothers and sisters than before. The economic resources available in difficult times would in fact be compounded a hundredfold and more. The resources of the entire community of obedient disciples would be available to anyone in need.  

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4Cf. Matt 26:8-11; Mark 14:5-7.  
The Community Model

The community model of assisting the poor came to the church as a result of the outpouring of the Holy Spirit. It is called here "the community model" because it started within the new Christian community in Jerusalem. Sider refers to it as "the Jerusalem Model." This model involves the holding in common of all that belongs to the members. It is the practice of sharing and of oneness among members of the community, which is attained only by the outpouring of the Holy Spirit. "And all that believed were together, and had all things common; and sold their possessions and goods, and parted them to all men, as every man had need" (Acts 2:44-47; see also 4:32-37; 6:1-7).

Sider, in his vision for the church today, comments:

Redeemed economic relationships in the early church resulted in an increase of the Word of God. What a sobering thought! Is it perhaps the same today? Would similar economic changes produce a dramatic increase of believers today? Probably so. Are those who talk most glibly about the importance of evangelism prepared to pay that price?

The New Testament church as seen in its inception never separated economic from spiritual development. Both went together as they sought to establish a new community in Christ Jesus. The total welfare of the new believers was the concern of the church.

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1Ibid., 98.
2Ibid., 100.
The Mission Offering Model

The "mission offering" model of assisting the poor is based on the practice of Paul in his missionary journeys and writings to the churches. The model is also called the "Koinonia Model,"¹ and it takes into account the oneness and fellowship of the worldwide church of Jesus Christ.

It became the model in the early church as the gospel extended outside the boundaries of Jerusalem. It appears to have been initiated by the church in Antioch.

And in those days came prophets from Jerusalem unto Antioch. And there stood up one of them named Agabus, and signified by the Spirit that there should be great dearth throughout all the world: which came to pass in the days of Claudius Caesar. Then the disciples, every man according to his ability, determined to send relief unto the brethren which dwelt in Judaea: Which also they did, and sent it to the elders by the hands of Barnabas and Saul (Acts 11:27-30).

Throughout the ministry of Paul the "mission offering" model was maintained. In his letter to the church in Rome he wrote:

For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem. It hath pleased them verily; and their debtors they are. For if the Gentiles have been made partakers of their spiritual things, their duty is also to minister unto them in carnal things (Rom 15:26-27).

Paul emphasizes the oneness of the worldwide church and the fellowship among the members as the basis for this model of assisting the poor.² According to Paul, it not

¹Ibid., 103.
²1 Cor 1:9-12; 10:16-17.
only assists the poor and needy, but it also glorifies God.

By the experiment of this ministration they glorify God for your professed subjection unto the gospel of Christ, and for your liberal distribution unto them, and unto all men (2 Cor 9:13).

The Old and the New Testament models that we have briefly reviewed were divinely inspired plans for the people of God to assist the poor and needy in their midst. The principles of relief and development outlined in these models were all aimed at helping to live a dignified life. None of the children of God were to be downtrodden and dehumanized.

**Summary**

Christian relief and development are seen as biblical concepts. They are interwoven in the various themes of the Bible. The care of the poor and needy is seen as a divine concern. It is an act that should be demonstrated in the ministry of the church. In both the Old and the New Testaments the methods of empowering and enabling the poor and needy are clearly outlined. They are methods that are to be reproduced in the Christian churches today. In an effort to develop a strategy for the establishment of SSIGPs among the poor members of the SDA Church in Ghana, these principles should be a guide and a base.
CHAPTER V

SMALL-SCALE INCOME-GENERATING PROGRAMS

Chapter 4 briefly discussed the principles of relief and development. It attempted to present principles based on some selected biblical themes. In this chapter and the next the focus will be on a component of development which I would like to call Small-Scale Income-Generating Programs (SSIGPs). This tool of development has been chosen as one method for empowering and assisting members of the SDA Church in Ghana.

The objective of this chapter is to show that through SSIGPs a holistic ministry can be provided to empower the people in developing countries. SSIGPs can be seen as a development tool that promotes the dignity and upgrades the living standards of the poor and needy.¹ The chapter will define SSIGPs, and will explore the characteristics and elements of SSIGPs that make them a tool of development. It will also discuss the role that SSIGPs play in empowering the poor and needy.

¹Bruce Bradshaw, Bridging the Gap: Evangelism, Development and Shalom (Monrovia, CA: MARC, 1993), 121.
Definition and Scope

The term "Small-Scale Income-Generating Program" (SSIGP), as used in this study, can be defined as the lending of a small amount of money to a poor person who has been trained to use it and to invest it in a productive enterprise. The term can be taken generically to include all economic activities undertaken by poor people, such as small enterprise development projects, small-scale development projects, and informal sector projects. These terms are functional and relate to the purpose at hand at a particular time. It is said that most definitions of these activities "appear to be governed by the interest of the perceiver, the purpose of the definition, and the stage of development of a particular environment in which it is to be employed."2

SSIGPs that "support the cooperative principle of holistic Christian development"3 can be defined to include all forms of small-scale business, including agricultural and non-agricultural activities, in rural as well as urban sectors. The aim of SSIGPs is to improve the livelihood of the poor and to give them "dignity, meaning, empowerment and


3Bradshaw, 121.
control over their own destiny."^1 It is a biblical principle based on the concept of Christian development and stewardship. The focus is to empower the poor and needy to regain hope and assurance.

SSIGPs may include small-scale manufacturing such as processing of primary products and services related to them: agrobusiness, craftwork, retail enterprise, and repair services. The operation of SSIGPs may be done in a semi-permanent location or site, in urban or rural areas, and may have a working force of one to ten workers.

Traditionally small-income generating activities are "direct offshoots of the perverse capitalist economy prevailing in a poor developing country . . . and crowded with people forced by low income, unemployment, and desperate poverty to engage in any kind of income generating activity for substance."^2 But the importance of SSIGPs goes farther than ensuring survival activities. They are creative programs for the improvement of the quality of life.

Christian SSIGPs, according to Dr. Remenyi, are a people-based approach to the problem of poverty, having the highest priority and offering a fundamental and enduring

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^2Ninsin, 2.
solution to the problem of poverty. It could also be said to be a solution that is fully compatible with achieving the true dignity and self-respect of the poor.¹

**General Characteristics**

In discussing the general characteristics of SSIGPs and the elements that make them successful, account has to be taken of the list established by the International Labor Organization (ILO)² in their definition of informal sectors. The ILO defines the informal sectors as "a way of doing things." They list the following characteristics of the informal sector, which are applicable to SSIGPs:

1. Ease of entry
2. Reliance on indigenous resources
3. Family ownership
4. Small scale of operation
5. Labor-intensive and adapted technology
6. Skill acquired outside of formal schooling
7. Locally-based
8. Low capital
9. Flexibility in operation.

Besides these general characteristics, SSIGPs may seek (1) the promotion of human dignity and (2) commitment


²Neck and Nelson, 19.
to God's plan of redemption for humankind.\(^1\)

There are some general elements that ensure a successful SSIGP in Third World countries. The success of any program depends on factors such as environment, culture, and locality. In addition, there are other elements that can be a guide in planning SSIGPs in most developing countries. Remenyi examined the secrets of success in credit-based income-generating programs.\(^2\) Some of the conclusions that he reached are briefly listed as follows:

1. The poor are an asset.
2. A clear statement of program goals is necessary.
3. People-skills are critical.
4. Use a businesslike approach.

Edgecomb and Cawley also stated that "there is a growing consensus that a sustainable small enterprise development program is built on a vision, methodology, a cost-consciousness, and a commitment to growth."\(^3\)

**The Role of SSIGPs in Development Programs**

SSIGPs are important tools of Christian development activities. In developing countries, SSIGPs employ between one-third and four-fifths of the non-agricultural labor

\(^1\)Ewert, 11.
\(^2\)Remenyi, 120.

force. They are avenues for job creation for the masses, and a means to offer the poor and needy the opportunity to manage their God-given talents and resources properly. SSIGPs seek to enhance people's ability to strive for the attainment of opportunities that make them human.

In addition to the above, the following are some of the roles played by SSIGPs for the poor people in developing countries:

1. They restore and re-create the image of God in people.

2. They seek to put people first.

3. They are community-based activities and seek total community participation.

4. They are family-oriented programs.

5. They provide a source of employment and income for the poor. They are the major source of employment in many Third World countries, where they employ between 20 and 50 percent of the workers in major urban areas.

6. They are the only business activities in which most poor people can engage.

7. They are the means by which the poor and needy,

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3 Neck and Nelson, 13.
who traditionally have been excluded from participating in the monetary system, can be introduced into the income distribution of their country.¹

8. They provide an opportunity to work with the people instead of for the people.

9. They empower the poor and needy to identify their skills and talents and to put them to productive use.

10. They give people the opportunity to employ the natural resources available to them in their own localities for productive purposes.

Models of SSIGPs

There are various models and types of SSIGPs in many developing countries. Most of these models have the same basic characteristics and are structured to suit the culture, the people, and the locality. Each model addresses a fundamental issue facing needy people. The effectiveness of a particular model in a locality depends on the planning, administration, implementation, and commitment of the initiators and the participants.²

Models of SSGIPs are grouped under three main

¹Ibid., 12.

²Remenyi, 52. Remenyi has grouped the models of income-generating projects into three: (1) pure credit group, including the personal integrity model, the Umbrella model, and the board-driven model; (2) saving-linked credit group, comprising the solidarity-group model, the RoSCA model, and the credit-cooperative model; and (3) welfare-oriented credit group, with the community development model, the broker model, and the merchant models under it.
categories: (1) individual-based, (2) group-based, and (3) community-based models.

Individual-based Models

Individual-based programs are SSIGPs designed for sole proprietors to generate enough income to meet their basic needs. This model is known also as the "personal integrity model."\(^1\) It is based on individual self-integrity and personal credit-worthiness as testified by the people within the community. The individual may or may not own his or her own business. He or she may be a skilled or unskilled person in a rural or urban area. The focus of assistance is to motivate individuals to improve their livelihood and to increase their self-esteem and self-worth through productive ventures.

Assistance can be in the form of credit, training, supply of implements, technical advice, or all of these. The place of business can be in the home, shop, or a separate location outside the place of residence. The type of business may be an agricultural or a non-agricultural venture, and the production process can be simple or sophisticated. This model is the simplest form of SSIGPs and can be the most cost-effective if "properly designed and managed."\(^2\)

\(^1\)Ibid.

\(^2\)Charles K. Mann, Marilee S. Grindle, and Parker Shipton, eds., *Seeking Solutions: Framework and Cases for*
The advantage of this model is that it is not labor-intensive. It is a very low-cost operation and allows for direct interaction and service to individuals. It is said to be "generally appropriate only for already existing businesses."\(^1\) The model has a "considerable potential for scaling up."\(^2\)

It has the possible disadvantage of misappropriation of loans by the individual, misrepresentation, and default.\(^3\)

Group-based Model

The group-based SSIGP is a model that assists and promotes business activities among families or individual members within a group in a community. The aim is to improve living standards and also to raise the dignity and self-worth of those involved. In the group-based model the "group provides the essential loan guarantee and allows most individuals to be reached with a relatively small number of staff."\(^4\) It focuses on the promotion of small-group formation with the objective of providing a security for loans, giving business, and finding solutions to individual

Small Enterprise Development Programs (West Hartford, CT: Kumarian Press, 1989), 61.

\(^1\)Ibid.
\(^2\)Ibid.
\(^3\)Ibid.
\(^4\)Farbman, 30.
business problems.¹ It is said that the model is "appropriate for very low income entrepreneurs or those who are termed pre-entrepreneurs."² There are various types of group models of SSIGPs operating in Third-World countries. Some of them are mentioned below.

**Solidarity**

The solidarity group model is an organization of five to ten individuals who have joined together to support and interact with each other to find a common solution to their business problems. Its goal is the empowerment of its members in their business undertakings. It enforces credit discipline and serves as a vehicle of education and training of its members.

The members of a group collectively assess loan applications, apply for loans, and guarantee such loans for its members. The group assumes the collective responsibility for repayment of all loans. The governing rule is that "borrowing rights are based on a group rather than individual performance."³ The priority of the solidarity group is to support individual business activities through access to credit facilities.⁴

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¹Mann, Grindle, and Shipton, 64.
²Ibid., 65.
³Remenyi, 59.
⁴Ibid.
Cooperative Unions

This model of SSIGPs is in the form of social organizations. Each is the organization of a group of poor and needy people who have joined to participate in income-generating programs. The cooperative model of SSIGPs is the blending of the untapped skills, assets, and talents of the poor and needy for productive purposes. It is the coming together of the poor and needy for collective action. In a cooperative model, the participants come together to write a charter and to elect officials. The officials represent the members in negotiating loans, training participants, doing market research, and keeping records. The cooperative model helps the poor and needy who are participating in SSIGPs to have a collective voice and bargaining power in matters affecting their income-generating operations.

"Nnobia" Model

The "Nnobia" model of SSIGPs consists of a group of people who come together to assist each other in the planning, implementation, and execution of income-generating activities.¹ This model works well in the agricultural sector. A group of young farmers come together to take

¹Nnobia is a vernacular word used by the Akan people of Ghana in West Africa. The word is literally translated as "Helping to weed" and refers to people coming together to help each other to clear a forest for farming. This system has operated among the Akan people for centuries; people in a community rotate on different days of the week in helping each other in their farm work. It has been adopted as a model for SSIGPs.
turns in the clearing, planting, and harvesting of members' farms. This system is cost-effective and labor-saving. It ensures large-scale farming and effective use of labor and land. Credit given to members in a group goes toward purchasing tools for farming, seeds for planting, and the feeding of the helpers. Each member of a "Nnoboa" group participates in the operational activities of all members. They contribute their skills and talents to support each other.

The advantage of this model is that it ensures a collective responsibility in the income-generating activities of members. It helps members to apply various skills and approaches to the task at hand at very low cost. It makes available to members the expertise of others in their community. It saves cost and encourages higher productivity and community involvement in various income-generating programs.

Community-based Model

In the community-based model of SSIGPs, the people of a particular community come together to undertake an income-generating program to improve the community standard of living. It is an income-generating program that empowers a community to take charge of their own situation by developing a sense of community dignity and self-worth. It is an effective tool for the poor and needy in a community "to deal with forces that are destroying their community and
consequently causing them to be powerless.\textsuperscript{1} Community-based SSIGPs typically serve as income- and employment-generating programs. Concrete examples of community-based programs are the village banking system and community-integrated development projects discussed below.

**Village Banking**

The village bank model of SSIGPs is based on a community. It is a group in a village or community coming together to guarantee, assess, and process loans for members to generate income to improve their living standard. In the village banking system, the community acts as a bank. They acquire funding for development in the form of a grant or loan, and allocate it to the members of the community who are engaged in small-scale income-generating activities. The village or community as a whole decides who the beneficiaries of the loan are. The eligibility for subsequent loans depends on the payment of the original loan amount.

**Community-Integrated Programs**

This model of the community-based program involves members of a given community coming together to undertake a joint income-generating program. The community-integrated development programs consist of various types of income-

\textsuperscript{1}Robert C. Linthicum, *Empowering the Poor: Community Organizing among the City's `Rag-tag and Bobtail'* (Monrovia, CA: MARC, 1991), 31.
generating projects that are planned, organized, and managed by a community. All or a majority of the members of the community are active participants in its operations. Each member of the community contributes time and resources for the operation of the program. Profits from the program are used for community development projects after allowances have been made for individual input.

**SSIGP Constraints**

SSIGPs have the potential of alleviating poverty. They create employment and increase the income of the poor and needy. They also lead to the improvement of the living standards of many people in developing countries. Notwithstanding the advantages of the SSIGPs, there are many inherent problems and constraints in their implementation and adaptation. In the "PISCES Studies," Michael Farbman discusses four main constraints of small-enterprise development that are also applicable to SSIGPs: (1) lack of capital; (2) lack of business skills; (3) restrictions, regulations, and harassment by local authorities; and (4) lack of reliable sources for raw materials and supplies.¹

¹For further discussion on the constraints facing the implementation of SSIGPs in Third-World countries, see Farbman, 12-13.


Summary

Overall, looking at the various elements of SSIGPs, we can say that they are an important avenue for the economical, social, and spiritual development of the poor and needy in developing countries. They form one of the vital development tools that the SDA Church in Ghana can use to empower the poor among them to undertake meaningful income-generating programs and to raise their standard of living. Every model of SSIGP, when thoroughly planned and designed, can be a process toward self-reliance and self-support for those living in poverty.

Farbman, 12-13.
CHAPTER VI

AN OVERVIEW OF FOUR INCOME-GENERATING PROGRAMS IN GHANA

The concept of SSIGPs is not new in Ghana. SSIGPs have been a vibrant and viable economic activity in most communities in the country. In this chapter, an overview of four such income-generating activities is presented. They were programs that I had the opportunity to visit for this research project.

Information for this chapter was gathered through group discussions and interviews with the people involved at the project sites. Two of the programs are being carried out by members of two local SDA churches, the third one is an organization of non-SDA women in a town called Essam, and the fourth is a community-development program that was sponsored by ADRA Ghana. The programs are the: (1) Potential Development Agency (PODA) of Asanta, (2) Essam Women's Development Project, (3) Asokore Area Tree Planting Association, and (4) Zangum Irrigation and Development Project.

1For a sample of the leading question used in the group discussions and interviews, see Appendix B.
The purpose of this chapter is to give a general overview of how these groups and communities in Ghana are using the concepts of development to improve their standard of living. The lessons learned are used as a foundation for the development of a strategy in establishing SSIGPs among lay members of the SDA Church in Ghana.

The presentation of each of the four programs covers the history, administration, target group, model, process of operation, sources of finance, and impact of these projects on the participants and their communities.

**Potential Development Agency (PODA)**

**History**

PODA is an income-generating program, operated and run by the 160 members of the Asanta SDA Church. It was established in 1989. The idea was initiated by an elder of the local church, J. K. Asiem. In his search for a way to retain and maintain a strong church membership, he and other elders of the church developed the idea of establishing a business venture that would cater to the financial needs of the church and its members, and would sustain continuous growth in church membership.¹

¹The information about PODA in this section was taken from a recorded interview with some executive members of the agency headed by Elder J. K. Asiem at Asanta in the Western Region of Ghana on November 11, 1993, and from an article by Kwabena Twum, "PODA--The Adventists' Paradise," *Southern Trumpet*, January-February 1973, 1-12.
Administration

PODA is managed by a five-member management team consisting of a chaplain, director, general secretary, treasurer, and project manager. These five officers form a management committee that oversees the operation of the program. They plan the overall strategy of the agency, acquisition of funding and land, coordinating of the various units, bidding for contracts, and public relations. Besides the management team, there are leaders for the various projects operated by the agency. The project leaders are responsible for the day-to-day operations of their respective projects. Participants are under the direct supervision of these unit leaders.

Model

PODA is a group-based community-development program. It has various types of projects where members with skills and talents are called to serve. The projects that are presently in operation are a fishing enterprise, livestock and poultry farming, oil extraction and processing industry, construction and carpentry unit, a bakery, and a dressmaking venture. Almost every member of the local church serves in one or two of these projects.

Target Group

The participants of the PODA programs are the 160 (both men and women) of the Asanta SDA Church. They have
structured the program in such a way that it ensures that every member of the church has a livelihood, whether skilled or unskilled. PODA has designed programs where unskilled members can learn a trade or vocation by means of apprenticeship. The youth who have the zeal to learn are sponsored to go to vocational training institutions in other parts of the country to improve their skills. Those who have been trained become trainers in their fields.

Process of Operation

Participants in the PODA programs work in units. Each unit works in a specialized project. Capital investments and raw materials are supplied by PODA, and the participants work to pay off the capital as well as the cost of the investment. They also contribute one-third of their profit to a centrally managed fund for PODA expansion programs. Manufacturing and production are done either on PODA-acquired land or in other parts of the town. Marketing is done by the sales representatives of the agency. The participants are compensated with two-thirds of the profits they make.

Source of Finance

PODA was initially financed by Elder and Mrs. J. K. Asiem. An amount of GHC6,500,000 (US$6,500.00) was invested as initial capital for the program. The chief of the town released about thirty acres of land for farming and the
building of the infrastructure. The South Ghana Conference also invested some money into the fishing industry. Materials for construction were donated by ADRA Ghana. Expansion of the project has been done with the one-third of the profits that the members return to the agency's funds.

Impact

PODA has transformed the lives of the men and women of Asanta town and especially the lives of the members of the SDA Church and surrounding communities. It has created employment opportunity for all the 160 members of the church as well as other people in the community. This has led to the improvement of the standard of living of the people engaged in the program.

It was learned from our discussion that the program has discouraged young people from migrating to the cities for employment. PODA has helped the youth to provide financial support for their families. The basic necessities of life, such as food, clothes, and shelter, are not difficult for them to provide. Most of the members work with dignity and self-assurance without the fear of being laid off, dismissed, or supplanted during their lifetime.

The program has helped the community and the SDA Church to undertake community projects like construction of a modern school structure for their children. The Asanta SDA Junior Secondary School has an enrollment of eighty-nine students and six teachers, the Primary School has 450
pupils, and the Nursery School has seventy-two children in attendance. The PODA members are also involved in pavement and construction of streets in the town, provision of a modern toilet system, and a community scholarship scheme for young people who want to enroll in vocational schools. They are in the process of building a community recreational center for the children in the community.

The SDA Church has also benefited greatly from the PODA program. Almost 160 members are engaged in income-generating projects. This has helped the church to sustain consistent growth with an average baptism of twenty new members a year. The members have been able to build healthy families and educate their children. The Asanta Church's per-capita tithe and offerings are more than three times the national average. They have been able to build a modern church with a well-stocked library. The members have also built a guesthouse with modern facilities for all church officers who visit the area.

Essam Women Integrated Development Project

History

The Essam Women Integrated Development Project is an income-generating program owned and operated by the Essam women's cooperative group. The program started in 1983.

1The information on the Essam Women Integrated Development Project was recorded and transcribed by me during a group discussion when I visited Essam on November 10, 1993. The discussion was done at the project site in
with funding from the United Nations Development Program (UNDP) in Ghana. The cooperative began with thirty women. Their original aim was to come together to generate income through the production and marketing of locally made soap during the period when Ghana was experiencing a shortage of essential commodities. During their development, they received additional assistance from the International Labor Organization (ILO) and the National Council of Women and Development (NCWD). The project is based on the organizational ability and vision of one man, George Oduro, who took the initiative to mobilize women in his community for that productive venture.

Administration

The group is registered with the ministry of local government as a local cooperative organization. All members come together annually to elect officers in a democratic way. The management committee consists of a president, vice president, treasurer, organizer, saleswoman, and procurement officer. They also have a project identification and planning committee with a general secretary who coordinates all activities of the group. The Essam group has also assisted thirteen other communities in their district to form similar development groups. All these groups combine the Ashanti-twi language. Mr. Oduro, the initiator and organizer of the project, provided most of the answers. It was done in the presence of some personnel of ADRA Ghana who accompanied me to the project site.
their efforts and resources to undertake a number of community-development programs in the district. The leaders of these branches in the surrounding communities come together to form an Interim Management Committee (IMC), which supervises the overall community development program of the area.

Model

The Essam women's group operates as a community cooperative organization. Each member is responsible for owning and operating the project. They all contribute their time and money for the procurement of equipment, the building of shelters for the machinery, repairs, and acquisition of raw materials and production. They come together as a group to collect and spend money, as well as allocating various tasks to its members. Some work as machinists, grinders, pounders, and shimmers. Finished products, which are the palm and kernel oils, are given to members to sell. The difference between the cost price and the selling price is the profit for the members.

Target Group

The target group for the project is the women in the community. Currently forty-five women are registered as full and official members of the central cooperative organization. Ten young ladies are being groomed to become members. The group has also sponsored seven young ladies
for higher industrial training in various vocational institutions in the country. New members from the community are always welcome, but admission is subject to payment of dues and entry fees.

Process of Operation

Although the Essam women's development project is run by the women's cooperative group, it integrates all the farming labors in the area. The main work of the group is done by members. But they have the support services of the non members in the community who sell their farm produce to them for processing. The group has expanded its production activities over the years, and the finished products of the manufacturing industry consist of local soap, palm oil, and processed cassava (gari).

The average income for the individual member is GHC18,000.00 (US$18.00) per week. This amount is considered as part-time income. There are ready markets for the group's products. Buyers from all over the country come to buy these products. They sell the products wholesale through the members.

Source of Finance

The Essam women's cooperative group has benefitted from funding by ILO, UNDP, and ADRA-Ghana. The group is operating two bank accounts with a combined savings of about two million cedis, (US$2,000.00). They do not have a loan
from any bank. They are now a self-reliant group with long-term sustainable plans.

Impact

The main objective of the members of the group has been the improvement of their standard of living. This objective has been achieved. The average income of the group is equivalent to about 100 percent of the production cost of goods sold. They have been able to establish a common fund to help members in contingencies such as funerals, weddings, and payment of children's school fees.

The group has initiated many community projects in the town. They have been able to build a clinic, a post office, an agricultural shop, a guesthouse, a community center, and community offices for visiting dignitaries. They have mobilized the community to undertake road construction, to build modern toilet facilities, and to establish an educational hostel in a nearby city for their children.

The program has generated employment in the agriculture sector in the area. Young men work as hired laborers for the group. They earn about 300 cedis for two hours of labor. Through the motivation and initiative of the group, the young men in the area have been trained in bricklaying, well-drilling, and steel binding. They accept contract work from other communities, which gives them extra income.
The group has also provided a ready market for the men who are engaged in palm plantations and other cash crop production. They buy produce from the plantations and use them for production.

They encourage similar development of groups in other villages. They assist them in community mobilization and training. They have been able to energize these communities in setting up development programs.

**Asokore Area Tree Planting Association**

**History**

The Asokore Area Tree Planting Association started as a tree-planting and agro-afforestation project in 1991. It is an income-generating and community-development program of the local SDA Church district. The goal was to mobilize the women of the district for some development programs that would improve their living standard and help their financial contributions to the church.¹

It started as a local SDA Church women's organization, but expanded soon to include other women from the communities. They started with the planting of seedlings for a woodlot. They later added the cultivation

¹The information written about the Asokore Tree Planting Association is based on a transcribed message recorded during my visit to Ghana and subsequent visits to the project site of the association in the company of the district pastor, Akuoko Konadu, and Ashanti Regional ADRA Ghana Coordinator, Mr. Opoku. All the information written here was obtained during a group discussion with the members at the project site and recorded by me.
of vegetables, maize, cassava, and other cash crops. They have cultivated about 300 acres of food crops, and 220 acres of woodlots. Currently they are involved in the processing of perishable food crops. The main products from their processing factory are palm oil, kernel oil, and processed cassava (gari).

The initiator and facilitator of the program was the district pastor of the local SDA Church in the area. The association has a membership of 160 women from eight different communities. They have registered and have been issued a certificate of incorporation by the government of Ghana. A constitution drawn up by the members governs the activities of the association.

Administration

The administration consists of a chairperson, project coordinator, secretary, treasurer, business manager, project supervisors, chapter representatives, technician, and a porter. They form a management committee, and have overall control and supervision of all the projects.

Model

The Asokore Area Tree Planting Association has been structured following the community-development model. Each member of the group contributes time and labor to the program. They have grouped the members into units based on skills and talents. Each unit is responsible for a specific product.
Target Group

The association's main target group is the women in the area. They also collaborate with the men, who support the women with their farm produce and labor. It is an open association, and any woman in the community can join, after she has paid a specific fee, whether she has the skills or not.

Process of Operation

The members of the association have been organized into work units. Each unit is assigned a specific task, and its members are responsible for the acquisition of raw materials, operation of the machinery involved, and the production of the assigned product. All units join on certain days of the week to work in the community farm and the agro-afforestation project.

The association receives purchase orders for its products, and assigns them to the units for supply. Some of these products are also stored, in order to sell them at higher prices during the lean season. Members receive allowances, after they pay all expenses, for their labor and time. This serves as an extra income-earning opportunity for the women in the participating communities. Members are also encouraged to bring their own produce for processing in order to earn some extra income.
Source of Finance

The program started with individual contributions in the form of labor and farm produce and with no working capital. The Forestry Department of Ghana supplied seedlings for the tree-planting and agro-afforestation projects. Additional support came from the men in the area, who donated materials and labor. They later obtained a loan of about 4.7 million cedis (US$4,700.00) for processing machinery from a local bank. The farming produce of the association, and that of the men in the community, supply the processing industry with the necessary raw materials.

ADRA Ghana supported the project with building materials for the construction of the buildings of the processing industry. They also helped by allowing the women to participate in the national food-for-work program.

Impact

The Asokore Area Tree Planting Association started as a local church-development project but has now expanded to include other women from the community. They have mobilized groups in the area to identify their common needs and find common solutions to them.

The association has taken the initiative to organize community-development programs such as construction and renovation of schools, building of public toilets, and construction of roads.

Environmentally, the association is helping in the
reforestation of the area. It is involved in community projects like planting of shade trees in the streets of the community. It has also accepted the responsibility of planting trees along the banks of rivers in the area. They often organize educational programs for the public on conservation and sustainable management of natural resources.

The association has achieved its initial goal. The women have gained confidence in their ability to earn an income. It has given them a positive self-image and dignity. They see themselves as contributors to the budget of their families and the development of their community.

Moreover, the association has become an outreach avenue for the local church. The local SDA members in the group and the district pastor, who is the facilitator and initiator, have been given an opportunity to witness to the non-SDA members about their doctrines and their faith.

Zangum Community Development Project

History

The Zangum Community Development Project is a rural development project initiated by ADRA Ghana in June of 1992. The project was started after the ADRA Ghana field officer in charge of the district had created awareness of the need for community development among the people in the
The purpose of the project was to provide an income-generating program for the community. This was to stop the constant migration of the youth to the southern parts of the country for income-earning opportunities, offering them an opportunity to earn their livelihood in their own community. It was also intended to solve some social problems associated with unemployment and poverty in the area, such as divorce, drinking, illiteracy, and school dropouts.

Administration

According to the people of Zangum, the ADRA Ghana district coordinator was managing the overall project. He initiated the idea after consultations with elders of the town. He was responsible for contracting the damming of a river for irrigation purposes, and hiring of machinery for the project. He was also responsible, during the development stage, for the acquisition of materials and farming tools. The control of the land was in the hands of the local chief, and the daily upkeep of the dam was under the management of the village planning committee. The planning and operation of the farms were left to the individuals. The government of Ghana provided two members from the Ministry of Agriculture to give technical advice.

1 I recorded this information during a town forum with the people and the chief of Zangum. The information was given to me in responses to questions I asked them. The discussions were done in their native language.
and extension services to the community.

Farming implements such as water cans, rakes, donkey carts, donkeys, and bullocks were supplied by ADRA Ghana. They were all under community ownership with no individual responsibility and accountability.

Target Group

The chief of the village released the land around the dam as a community property with no restriction or fees. Farming or gardening on the irrigated land was opened to the over five hundred members of the community with no respect to gender or marital status. There was no limitation to the number of acres a person could work on.

Model

The Zangum project was planned as a community-development project, but the people operated it as an individual-based project. Individuals were responsible for farming, planting, and using the dam for irrigation without any charge or fee. Each one was also responsible for the harvesting, transportation, and marketing of his/her own products. The members were the sole beneficiaries of the profit earned from the sale of their produce. They were not accountable to anyone, and they operated according to their ability and with the resources they could afford.

Process of Operation

The whole project was centered around an irrigation
dam funded by ADRA Ghana. Since the traditional occupation of the people in Zangum is vegetable gardening, they decided to use the irrigated land for dry-season-vegetable farms. Individuals were responsible for deciding the time, acreage, and method of farming. Marketing of the products was done in local markets and other nearby communities.

Source of Finance

The entire project was financed by ADRA Ghana. ADRA Ghana purchased the machinery for the dam construction and the farming tools. The community assisted in providing labor for the construction work. The chief and elders of the town released about two hundred acres of land for the project. The district government extension office gave technical advice to the community on a limited scale.

Impact

Although the project lasted for about three years, it had a social, economic, and spiritual impact on the people of Zangum and the surrounding community. The construction of the dam brought the people together and helped them find common solutions to their needs.

The youth in the Zangum area, who were prone to migration to the large cities for employment and other income-earning activities, chose to stay and use the dam for farming. This helped them to have time at home for their families and improved family relationships.
The dam contributed to the health of the people by giving them a constant and continuous water supply throughout the year. The nutritional content of their food improved because they could add more vegetables to their daily food intake than before.

Many people who used the facilities at the dam saw increase in their income. An average income per planting period (those using the dam for irrigation had four planting periods per year) was GHC200,000.00 (US$200.00). They were able to send their children to school and buy them the necessary textbooks and clothes.

Since the project was initiated and carried out by ADRA Ghana, it gave the local SDA Church a good image in the district. There was an increase in membership during and after the project.

Lessons Learned from the Four Projects

Several lessons were learned from observing and having discussions with the people who were involved in these projects. Some of the lessons learned from this crosssection of projects in Ghana are:

1. Clarification of a vision is a crucial element in starting income-generating programs. In all these projects an individual had a vision and created an awareness. He or she took the initiative to organize and mobilize the people for action.

2. Group-based projects were found to be the
sustainable and viable method of initiating income-generating programs. They were in line with the concepts and principles of community development.

3. In order to ensure self-reliance and sustainability, financial assistance was given to group or community projects for about two years.

4. Groups and communities achieved better results and had greater success with projects in which they had previous knowledge and which were supported by a pool of local raw materials.

5. Due to the cost of transportation, products that had local markets were more profitable.

6. Programs were not gender-biased. All the projects visited were supported by all members of the community.

7. There was always an organizational structure to manage the project. The members of the community or group elected officers to supervise the general operation of the project.

8. Outside agencies—PVOs and NGOs—were only facilitators and mobilizers; they were not directly involved in the day-to-day running of the projects.

9. Government, regional, and local facilities in a region were not physically involved on any level of the planning and implementation of the project.

10. Development programs were not only for economic
growth, but for the development of the social, mental, and spiritual aspects of life.

11. Training in entrepreneurship, and technical, and managerial skills were not offered to participants in the initial stages. Many were encouraged to use indigenous technology and skills.

12. Finally, it was learned that church groups increased the possibility of economic success, since they had a built-in source of support and accountability. The faith and teachings of the church made people responsible and accountable to whatever was entrusted to their care. The church that encouraged income-generating and community-development programs among its members gained not only economic advancement but also sustainable growth.
CHAPTER VII

SUGGESTED STRATEGIES FOR SMALL-SCALE 
INCOME-GENERATING PROGRAMS

The 1993 Annual Council of the SDA Church approved a 
document entitled "Stewardship, Self-reliance, and Sacrifice." In that document the leadership of the SDA 
Church was challenged with two pressing issues:

1. The great opportunity of proclaiming the gospel 
message to economically depressed countries

2. The difficulty of financially supporting the work 
and mission of the church because of "redirected giving or diminishing financial support" in some developed countries.

The church voted to adopt a proposal on stewardship, self-reliance, and sacrifice.¹

As the worldwide membership, leadership, and 
organizations seek to increase the financial resources of 
the SDA Church, it should be noted that the "gospel plan for 
the support of the work of God in preaching the everlasting 
gospel is by the tithes and offerings of His people. The 
Seventh-day Adventist Church has followed this plan from its

¹For the General Conference Annual Council action on 
"Stewardship, Self-reliance, and Sacrifice," as it appeared 
in the Adventist Review, May 26, 1994, see Appendix C.
earliest days."¹ It is the people who should support the church to become self-reliant. Any method that seeks to relieve the financial burden of the church and to help carry its mission is partly based on the improved livelihood of the members and faithful tithing and contributions from their income. One method to increase incomes, and improve the standard of living of the membership in developing countries like Ghana, is through the empowerment of the laity to establish their own income sources.

Any development program "does not start with goods; it starts with people and their education, organization, and discipline. Without these elements, all resources remain latent, untapped potential."² A strategy to empower the members of the SDA Church in Ghana to establish their own income-generating programs, based on Christian development principles, must include identification of the needs, education and training, and an efficient organization. In order to accomplish this the following strategy has been suggested.

1. Clarifying a vision
2. Stating a basic goal
3. Developing an organizational structure
4. Targeting an area of operation

²Schumacher, 140.
5. Identifying resources for the program
6. Developing criteria to select those who will participate in the program, and the projects, and
7. Defining the area of assistance.

The specific steps of this strategy are discussed in detail below.

**Clarifying a Vision**

The first step in SSIGP development is to have a vision and to clarify it. SSIGPs start when a vision is articulated and carried out with a passion.

A vision is "the ability to articulate and generate commitment to the mission, goals, clients' population, and approach the organization pursued."¹ It is like a window that provides a panoramic view of a situation and of what can be done about it. It is "the core statement that expresses what it sets out to do, for whom, and why."² A vision expresses concern for people, recognizes their situation and problems, and seeks to design solutions for them.

Edgecomb and Cawley outline the characteristics of a vision for small-enterprise development as follows:

1. Emotional commitment
2. Perception of those served

¹Edgecomb and Cawley, 13.
²Ibid., 22.
3. Integration of small-enterprise development principles.

SSIGPs at any level, whether national or local, depend on the vision and initiative of someone or a group of individuals who care enough to act. A vision should be articulated to others, to give hope to individuals, change systems, and empower people.

The members of a local SDA Church in Ghana that is considering the establishment of SSIGPs must first identify an individual who will have the vision of what community development is about. That person must be willing to lead and share the vision with individuals or groups. Individuals with such a vision should be willing to see their world as it is, and be ready to lead in the transformation of that world if necessary. They should have the passion and emotional commitment to empower people for action.

**Stating a Basic Goal**

In establishing SSIGPs, another priority is to state a goal for what is to be achieved and when.¹ This goal is a yardstick to measure the success or failure of a program.

In a church structure the goal should be in line with the biblical ideas of mission, development, and

stewardship. The goal of empowering Christians should not be a means for economic development only, but it should also lead people to recognize their abilities and potentials. It should give them self-confidence and boost their dignity and self-worth. It should lead to the restoration of the image of God in humankind that poverty distorts.

Developing an Organizational Structure

SSIGPs operate well in a planned and structured environment where the components of institutional development can be well defined. Institutionalization limits the risk of making poor management decisions. A structured environment can be a key factor to influence the performance of a private development organization that implements small enterprise development projects. The lack of a well-planned and structured parent institution can adversely affect the development, growth, sustainability, and expansion of SSIGPs. SSIGPs by the members of the SDA Church will be potentially more efficient if they are facilitated and monitored by a supervisory body made up of members associated with the SDA Church in Ghana.

The SDA Church in Ghana operates a three-level organizational structure: congregation (local church),

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1Mann, Grindle, and Shipton, 36.

2Maria Otero and Elizabeth Rhyne, The New World of Micro Enterprise Finance: Building Healthy Financial Institutions for the Poor (West Hartford, CT: Kumarian Press, 1994), 76.
regional (conference/mission), and national (union). See figure 3 for a proposed supervisory chart for SSIGP development in the context of the SDA Church in Ghana.

National Level (Union)

It is being proposed that a full-time development director should be appointed at the union level to facilitate the establishment of SSIGPs among the laity in the SDA Church in Ghana. Such a development director will be responsible for planning, training, coordinating, networking, and fund-raising at the national and international level.

The overall program will be supervised by a board of directors composed of officers of the SDA Church in Ghana, the development director, and selected SDA business people, professionals, and experts within Ghana. The board will meet each quarter to review programs, develop and approve policies and goals, guide in strategic planning, assess fund-raising results, and evaluate the work of the supervisory staff. It will also serve as a link to the church administrative body, constituency, the national government, private sectors, and the donor community.
Fig. 3. A supervisory chart of SSIGPs for the lay members of SDA Church in Ghana.
Local Church Level

Every local SDA congregation in Ghana will be encouraged to form a church-development committee and to select a development secretary. The committee membership will be selected from the local church. The committee members and the secretary will be trained and motivated by the national development director to have a vision for Christian development. The committee members and the elected secretary will in turn create the awareness among the people. They will be responsible for the mobilization of local resources, planning, and coordination. The church pastor/elder will be the facilitator and moderator of the program.

Individuals or groups that will become participants of the program will need to be approved by the local church development committee. Proposals and programs will be generated from this level. Loans will be approved by the local church committee. The committee will evaluate whether there are local resources to finance the project. Proposals that cannot be financed from local resources will be forwarded to the development director's office. The local church-development committee will be the grassroots decision-making body for the implementation of the SSIGPs.

Targeting an Area of Operation

Another important step in designing a strategy for the establishment of SSIGPs is to select in advance an area
of operation. This is known as a "target approach." A whole country, a region, a district, a city or a town, a community, or a specific group of people can be targeted for the program. An area of operation can be either an urban area or a rural area with special emphasis on agricultural or non-agricultural business.¹

Using the target approach helps in planning programs, coordinating activities, mobilizing resources, designing policies of operation, and demonstrating clear results. Such an approach affects the organizational structure and decision-making process of a program. It involves a feasibility study and analysis of an area to ascertain the basic needs as well as resources that can contribute to the success of SSIGPs. Targeting the area of operation is the work of the development director, the technical advisors, the church pastors, and more importantly, the local church members themselves.

Since a large proportion of the SDA membership in Ghana is in rural areas, development initiatives should be taken on this level. However, urban areas that would like to participate in such a program should not be excluded. The programs would be owned and operated by the lay members. They would be the final decision-making body of where a

Identifying Resources

As stated in chapter 5, some of the constraints in SSIGP development are lack of capital, lack of basic business skills, restrictions, regulations and harassment by local authorities, and lack of reliable sources for raw materials and supplies. The ability to identify these resources and to offer assistance that can help participants overcome these constraints is vital for the success of SSIGPs.

Through planning and coordination, resources for SSIGP development can be generated locally, nationally, and internationally. They can be identified and generated by the people, as individuals or groups, in their own locality, or by an organization and institution. SSIGPs that are able to overcome these constraints and have broad-based resources can be assured of long-term sustainability and growth.

One of the important resources that needs to be generated for SSIGP development in the SDA Church in Ghana is finances. In raising funds for church-development programs, careful planning is needed. Funding should not require recipients to compromise their vision and their ultimate goals. Second, funds generated should be used effectively and efficiently to ensure accountability. Third, there should be a consideration of how to make the program sustainable and self-supporting.
The importance of fund raising should be recognized in the early stages of SSIGP establishment. Critical fund-raising skills cannot be underestimated for an SSIGP.\(^1\) According to Edgecomb and Cawley, successful fund raising depends on the following elements:

1. Proposal and report writing
2. Donor research
3. Public relations
4. Negotiation
5. Accounting methods.

Fund raising for the SSIGPs of the SDA Church in Ghana would be on four levels: (1) participants' investments and savings, (2) individual, corporate, and national government agencies' grants, donations, and investments;\(^2\) (3) church-development program donations and offerings (once every quarter); and (4) external grants, loans, and aid.

**Selecting Participants and Projects**

The process of selecting participants and projects for SSIGPs is a task that should be given the highest priority. For each SSIGP there should be a plan from the very beginning to match a particular population group with an appropriate type of business venture. The identified population group may be women, men, or both. The type of

\(^{1}\)Edgecomb and Cawley, 69.

\(^{2}\)For directory of institutions providing services to small and cottage industries in Ghana, see Appendix D.
business could be the expansion of an existing business, or
the start of a new industry or business. The businesses
could be individually or cooperatively owned. They could be
of a formal or informal type. A well-defined policy on
selecting participants and projects in SSIGPs ensures an
effective program implementation, monitoring, and evaluation
system.

Criteria for Participant
and Project Selection

The participants of SSIGPs should come from the low-
income-bracket and unemployed members of the SDA Church in
Ghana. In addition, the participants would have to meet the
following criteria:

1. Demonstrate a willingness to be involved
2. Have a positive reputation in the community
3. Possess job skills and some technical knowledge
4. Be recommended by members of the church-
development committee
5. Attend a job-training program or seminar
6. Make a firm commitment to comply with agreements
7. Have a well-stated objective and clarity of
purpose

The projects to be established by the participants
should be:

1. Easy to set up
2. Community-based
3. Reliant on local raw materials and resources  
4. Oriented to the needs of people  
5. Oriented to the local market  

**Defining the Areas of Assistance**

An important strategic step in SSIGPs is to define the areas of assistance. This will keep the program on track without many diversions. The area of assistance should be in line with the goals of the program and should be the vehicles through which the purpose of the program is carried and translated to the target population. Assistance in a SSIGP should be guided by the following questions:

1. Is the project adaptable to the local situation?
2. What will be the social, economic, and environmental impact?
3. What potential is there in helping to achieve the desired goal?
4. How cost-effective is the assistance?
5. What is the number of people who will benefit from the assistance?
6. Is there an effective structure that can utilize such assistance?
7. How compatible is the stated goal of the program?

Areas of assistance in SSIGPs may be in the form of training, financial services, individual awareness and group mobilization, technical and managerial services, and
research and marketing.

Training, financial services, and technical and managerial services can be offered in an integrated and sequential manner. In such an approach, participants must attend training sessions, help in obtaining financial assistance, and be given on-the-job technical as well as managerial training. A detailed discussion on such an integrated and sequential approach is presented below.

Training Program

Providing training in SSIGP development is very crucial for the sustainability and growth of the program. It is said that

the transfer of knowledge and skills through training and extension work is one of the most important prerequisites for the promotion of economic, technological, and social progress among working people.¹

Training creates awareness. It gives confidence to people who participate in the SSIGPs. It provides ideas and brings up-to-date skills.

SSIGP training for the members of the SDA Church in Ghana will be structured to meet local and cultural needs. It will also be holistically and biblically based. It will not be a one-way flow, but rather an interactive approach. It has been noted that "development promotion inevitably

involves a meeting between the two levels of knowledge of the teacher and the trainee, the extension worker and the farmer.¹ The training will be a combination of formal, informal, and nonformal activities. It will involve the development and activation of the mental, physical, social, and spiritual dimensions of all participants.²

According to Hoke and Voorhies, seven dynamics are crucial in training by Christian agencies. They are applicable to this program also, and are summarized as follows:

1. Based on need, not on theory
2. Experiential and action-oriented
3. Realistic and practical for the tasks
4. Biblically grounded
5. Owned by and accountable to management
6. Contextualized—compatible with the local context(s)
7. Facilitative rather than authoritative.³

Areas of instruction will vary widely, depending on the locality, program involved, objectives of the training, and the participants. Course elements will include

¹Ibid., 50.

²See Appendix E for "Proposed SSIGP Training Program: Aim, Method, Curriculum and List of Training Resources."

Christian stewardship, concepts of development, principles of Christian entrepreneurship, leadership, technical skills, and business skills development. Some of these training programs will be done in formal settings and others in informal setting. The training duration will range from three weeks to one year, depending on the skills, knowledge, place, and the type of projects the participant wants to be involved in. In all the training programs, the underlying objective will be to lead the people to recognize their God-given talents and potential. It is to help them know how to use their acquired and inherited resources effectively to become self-reliant and to reflect the true image of God.

Financial Service

The success of SSIGPs depends largely on the effective provision of financial assistance in the form of credit to individuals who want to make a lasting improvement in their standard of living. Financial assistance in SSIGPs can be in the form of working capital provided to the poor and the needy to set up a business venture. This can be done in the form of assistance to individuals who cannot obtain financial help from normal lending institutions. It is intended to empower individuals to develop income-generating projects. It is not a handout venture but rather a partnership program that allows the participants to be more responsible for the financial side of their lives, the economic development of their community, and the growth of
their church. It is a service that allows individuals to believe in themselves and to reach for higher dreams.

The provision of credit facilities to participants of SSIGPs should be guided by basic business principles.\textsuperscript{1} It should be noted that financial assistance in SSIGPs is not like

coming in some place with cash in hand because we feel sorry for people. \textit{It is} working as partners with clients who are for the success or failure of the program. It allows for dignity and respect for all sides.\textsuperscript{2}

The PISCES studies on assisting the smallest economic activities of the urban poor outline several general criteria that should be considered in the approval of, and collecting of, very small loans.\textsuperscript{3} They are as follows:

1. Loan amount: Loan amounts vary depending on the type of income-generating activity being financed. They also depend on the stage of the project development. First-time loans are very small. Loan amounts increase as the project builds up.

2. Staging: Loans to SSIGPs are given in stages.

\textsuperscript{1}For sample guidelines for loan policies and procedures for small-enterprise development see Appendix F. This material is taken from Edgecomb and Cawley, ed., 237-47.


Loans are paid back before the next loan is given.

3. Terms: Loan terms for SSIGPs range from three to six months. They are given in series, with a rapid payback period. It is a way of minimizing risk and ensuring accountability.

4. Interest rates: The interest rate should cover the cost of risk and management, and other services related to the operation of SSIGPs. But it should not be more than the conventional rate charged by the government.

5. Frequency of loan payback: The type of income-generating program operated by participants of the program and the cash-flow cycle determine the payback period. Some activities require daily payment to be made; others require weekly. In some agrobusinesses, payback is due at harvest time.

6. Loan collection: Loan collection should be done in a businesslike fashion. Collection policies should be consistent and fair. Good loan payback habits ensure continuity of the program and growth in the number of beneficiaries. At times there would be a need to reschedule loans, but in such instances there should be a genuine reason acceptable to all.

Poor people in Third World countries have the potential to succeed. They are important assets in development. When properly motivated and empowered, their
contributions can be a foundation for sustainable success.\textsuperscript{1}

Technical and Managerial Assistance

Another area of assistance for SSIGPs is in the field of technical and managerial services. Technical and managerial services can be defined as non financial assistance given to participants of income-generating projects right where they are.\textsuperscript{2}

SSIGPs are not homogeneous. They cover large areas of activities and require various types of technical and managerial services. SSIGPs may be an agrobusiness, a processing and manufacturing enterprise, a retail enterprise, or a service enterprise. The type of assistance given must be relevant to the participants in their field of operation.

Technical and management services can be provided through on-site visits, seminars, and workshops. They can be given informally through daily interactions and conversations between staff members and participants and other members of the community. Technical and managerial services that are given in such programs include services like registration of enterprises, establishment of basic managerial and accounting systems, operating of bank accounts, marketing and blending of products, and legal

\textsuperscript{1}Remenyi, 120.

\textsuperscript{2}Neck and Nelson, 141.
counseling.

In Ghana, technical and managerial services are often provided by regional and local government institutions and extension services. Other para-governmental agencies like the National Board of Small Scale Industries, which is the official governmental body responsible for the development of small and medium industries, offer such services. Also international organizations like the International Labor Organization (ILO) and the United Nations Development Program (UNDP) can be of help. The structure of these organizations and institutions makes it impossible for the poor and needy to benefit individually from their services. However, when they are mobilized and coordinated at the grassroots level, it will be possible for the supervisory body of the SSIGPs to liaison and network with these institutions and tap their resources.

Technical and managerial services can be tapped at the local levels. This can be done by recognizing indigenous knowledge and technology. This knowledge is usually obtained by using unconventional approaches, such as participating in the work of indigenous people, observing and learning from daily activities, and stimulating the creativity of indigenous people.¹ This experience and know-how accessible in the communities can easily be

transferred and assimilated by the participants of SSIGPs.
CHAPTER VIII

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This chapter is divided into three sections: the summary of the findings, the conclusions drawn, and the recommendations derived from the studies.

Summary

This project challenges lay members of the SDA Church in Ghana to be involved in income-generating projects that will improve their standard of living. It is an approach to Christian stewardship based on development principles and biblical models. In this approach the church takes the initiative to mobilize, generate, and utilize resources in order to empower its members to improve their living standard. The members in turn help the church through their per-capita tithes and contributions to become self-reliant and self-supporting.

In developing a strategy to achieve this goal, the first part of this study presented the social, economic, and religious conditions of Ghana. The definitions and concepts of relief and development were presented. Furthermore, reflections of development principles on selected biblical themes and models in both the Old and New Testaments to
assist the poor and needy were added. The second part developed a strategy for the mobilization and empowerment of the members of the SDA Church in Ghana to participate in SSIGPs.

Conclusions

SSIGPs, seen in the context of Christian development, can be a form of wealth-creation in the churches of developing countries. There is a call to the SDA Church worldwide to be self-reliant and self-supporting. The church can answer this call if it empowers members to establish income-generating projects in their communities.

In the past, the concepts of Christian stewardship have been presented as a motivation to give in support of the mission of the church. Stewardship has placed emphasis on the benefit and reward of faithful tithing and offerings. Nevertheless, in developing countries like Ghana, where the majority of the church members are low-income earners and/or unemployed, their tithes and offerings, no matter how faithfully given, will not be able to support the operations and mission of the church. For the church to become self-reliant, there is a need to approach stewardship on a different front. There is the need to train and assist members to mobilize, utilize, and manage their God-given resources, abilities, and potential for maximum benefits. This is to be done on both the personal and corporate levels. When individuals are empowered and mobilized to use
their talents and skills to increase productivity, they can be motivated also to contribute for the missions of the One who gives them power to get wealth (Deut 8:18).

**Recommendations**

The following are some recommendations developed from this research project:

1. The SDA Church in Ghana and other developing countries must face the reality that the time for self-reliance and self-support in the operation and mission of the church is now. It should understand and accept the fact that the only way to finance the work of the church is through tithes and offerings of its members. It is only when members are enabled to increase their earnings and to improve their standard of living that they can increase their tithes and offerings.

2. The members and leaders of the SDA Church in Ghana and in other developing countries should study the principles of development from a biblical perspective. There should be retreats or workshops at which church members meet to study systematically the principles of development as reflected in different biblical themes and models.

3. There is a need to create a department within the church structure that is responsible for the promotion, coordination, and monitoring of development projects in local SDA churches. A SSIGP director should be appointed at
the national level to coordinate the work and resources of 
the stewardship, health, and temperance departments for the 
education of the local members in development principles.

4. The church should launch an extensive education 
program for its members and pastors on Christian development 
principles. These principles can be promoted in church-
organized workshops, seminars, retreats, revival meetings, 
and campmeetings. The members should be educated to see the 
principles of Christian development as a biblical concept. 
The lay members of the church should be made aware that full 
utilization of the resources and potential that God has 
entrusted to them brings glory and honor to God's name.

5. The laity should be empowered and assisted to 
identify and utilize the locally available resources at 
their disposal to obtain a higher return on them.

6. The SDA Church in Ghana should offer training 
and technical assistance to the unemployed and low-income 
members who are willing to participate in SSIGPs. The 
approach should be integrated and sequential, and it should 
be structured to meet the local and cultural needs of the 
people.

7. The church in Ghana and other developing 
countries should coordinate the operation of the SSIGP 
department and ADRA in such a way as to avoid conflict and 
duplication.

8. Lessons on Christian relief and development
principles should be taught in SDA church schools. There should also be an introductory course in community development and mission in our institutions of higher learning in Ghana. In addition, the leaders and officials of the church should encourage students to enroll in vocational, industrial, and technical programs being taught in our schools.

9. Committees are to be formed, in all local churches that are willing, to supervise and plan for the implementation of such programs. Also the national church should consider the possibility of promoting, in all local churches, a special development offering once every quarter for such development programs.

10. Finally, it is recommended that the facilities at the Techiman Vocational Training Center in Ghana be utilized for community development and SSIGP training. That center should become an experimental site for development programs.
APPENDICES
APPENDIX A

SELECTED QUOTATIONS OF ELLEN G. WHITE ON HELPING THE POOR AND NEEDY
SELECTED QUOTATIONS OF ELLEN G. WHITE
ON HELPING THE POOR AND NEEDY

Comments on Methods to Help the Poor

The Lord's poor subjects are to be helped in every case where it will be for their benefit. They are to be placed where they can help themselves. We have no question in regard to the cases of this class of poor. The best methods of helping them are to be carefully and prayerfully considered. ("The Secret of our Success," Manuscript Releases, 4:421)

God wants His people to reveal to a sinful world that He has not left them to perish. Special pains should be taken to help those who for the truth's sake are cast out from their homes and are obliged to suffer. More and more there will be need for large, open, generous hearts, those who will deny self and will take hold of the cases of these very ones whom the Lord loves. The poor among God's people must not be left without provision for their wants. Some ways must be found whereby they may obtain a livelihood. Some will need to be taught to work. Others who work hard and are taxed to the utmost of their ability to support their family will need special assistance. We should take an interest in these cases and help them to secure employment. There should be a fund to aid such worthy poor families who love God and keep His commandment. (Testimonies for the Church, 6:261-272)

Attention should be given to the establishment of various industries so that poor families can find employment. Carpenters, blacksmiths, and indeed everyone who understands some line of useful labor, should feel a responsibility to teach and help the ignorant and the unemployed. (The Ministry of Healing, 194)

Instead of encouraging the poor to think that they can have their eating and drinking provided free or nearly so, we should place them where they can help themselves. We should endeavor to provide them with work, and if necessary teach them how to work. . .Let boys and girls be thoroughly taught some useful trade or occupation. We are to educate the poor become self-reliant. This will be true help, for it will not only make them self-sustaining, but will enable them to help others. (Testimonies For The Church, 6:278-279)

Missionary families are needed to settle in the waste places. Let farmers, builders, and those who are
skilled in various arts and crafts, go to the neglected fields, improve the land, to establish industries, to prepare humble homes for themselves, and to help their neighbors. *(Ministry of Healing, 194)*

By instruction in practical lines we can often help the poor most effectively. As a rule, those who have not been trained to work do not have habits of industry, perseverance, economy, and self-denial. They do not know how to manage. Often through lack of carefulness and right judgement there is a wasted that which would maintain their family in decency and comfort if it were carefully and economically used. 'Much food is in the tillage of the poor; but there is that is destroyed for want of judgement. Proverbs 13:23. *(Ministry of Healing, 195)*

Jesus calls for rich and poor to unite in service together. What a transformation of character would be seen upon those who have lived simply to please themselves, were their hearts touched with the love of Christ! What a change would be wrought in the life and actions of the wealthy who have consulted but their own ease, should they feel the power of redeeming love! They would then minister to those who need their help. They would then see the necessity of helping the youth to obtain an education, so that they might be fitted to go forth and labor for those who are near and those who are far off. But the selfish, pampered, spoiled children of fashion are miserably unhappy. Their lives are unsatisfactory, because they are depressed with a sense of their uselessness. Had it been their lot to be poor, and to be under the necessity of earning their own livelihood, they would have been far happier. God has given to rich and poor a work to do in blessing others. "Who Are Partners With Christ?" *(Advent Review and Sabbath Herald, July 17, 1894)*

When we give to the poor we should consider: "am I encouraging prodigality? Am I helping or injuring them?" no man who can earn his own livelihood has a right to depend on others. *(Testimonies for the Church, 6:278)*

There are youth, and men and women, who need to be taught how to employ their ability just where they are. This is no pleasant duty; but every church is responsible for its individual members, and it should not allow a class who cannot obtain a living where they are in the country, to move to . . . . Brethren in the country have farms and can raise their own supplies. It is therefore much less expensive for the poor to be supported in the country, where provisions are cheap, than to have them come to Battle Creek, where, instead of helping the church and our institutions, means must be continually drawn from the
treasury to help them. Those living in the city have to buy nearly all their provisions, and it costs something to take care of the poor. ("The Lord's POOR," Testimonies for the Church, 4:509,510)

Frequently the gifts bestowed on the poor, only confirm them in indolent, reckless pauperism. Money is given, but not instruction. We do not bring ourselves to the task of employing and teaching the poor and ignorant, thus helping them to help themselves. Such aid is often the most useful that can be given. ("Thy Father Which Seeth in Secret Shall Reward Thee Openly," The Youth's Instructor, November 3, 1898)

Comments on Solutions to the Problem of Poverty

There are largehearted men and women who are anxiously considering the condition of the poor and what means can be found for their relief. How the unemployed and the homeless can be helped to secure the common blessing of God's providence and to live the life He intended man to live, is a question to which many are earnestly endeavoring to find an answer. . . . If men would give more heed to the teaching of God's Word, they would find a solution of these problems that perplex them. Much might be learned from the Old Testament in regard to the labor question and the relief of the poor. In God's plan for Israel every family had a home on the land, with sufficient ground for tilling. Thus were provided both the means and the incentive for a useful, industrious and self-supporting life. And no devising of men has ever improved upon that plan. To the World's departure from it is owing to a large degree, the poverty and wretchedness that exist today. . . (Welfare Ministry, 195, 196)

Various industries were taught in the school of the prophets, and many of the students sustained themselves by manual labor. (Ministry of Healing, 186)

Many who are upright and well meaning become poor through lack of industrial training. (Ministry of Healing, 190)

Some who ought to put means into the treasury of God will be receivers from it. There are those who are now poor who might improve their condition by a judicious use of their time, by avoiding patent rights, and by restraining their inclination to engage in speculations in order to obtain means in some easier way than by patient, persevering
labor. If those who have not made life a success were willing to be instructed, they could train themselves to habits of self-denial and strict economy, and have the satisfaction of being distributors, rather than receivers, of charity. There are many slothful servants. If they would do what it is in their power to do they would experience so great a blessing in helping others that they would indeed realize that "it is more blessed to give than to receive." (Testimonies for the Church, 3:400, 401)

All are to be rightly educated as in the schools of the prophets. . . . Let another teacher . . . educate how to do work in helping some of the worthy poor about us. There are houses that can be built. Get your students under a man who is a builder and see if you cannot find something that can be done in the lines of education and in the lines of holiness.—MS 92, 1900. ("The Australian Years 1891-1900," Ellen G. White, 4:444, 445)

Even from the viewpoint of financial results, the outlay required for manual training would prove the truest economy. Multitudes of our boys would thus be kept from the street corner and the grogery; the expenditure for gardens, workshops, and baths would be more than met by the saving on hospitals and reformatories. And the youth themselves, trained to habits of industry, and skilled in lines of useful and productive labor—who can estimate their value to society and to the nation? (Education, 218, 219)

In acquiring an education, many students would gain a most valuable training if they would become self-sustaining. Instead of incurring debts, or depending on the self-denial of their parents, let young men and young women depend on themselves. They will thus learn the value of money, the value of time, strength, and opportunities, and will be under far less temptation to indulge idle and spendthrift habits. The lessons of economy, industry, self-denial, practical business management, and steadfastness of purpose, thus mastered, would prove a most important part of their equipment for the battle of life. And the lesson of self-help learned by the student would go far toward preserving institutions of learning from the burden of debt under which so many schools have struggled, and which has done so much toward crippling their usefulness. (Education, 221)

Make the Word of God your guide in the education of your children, ever considering what will be for their future good. . . . The mother may bestow upon her daughters an education that will be invaluable, by training them to bear their share of the family burdens. The father may give
his sons a capital of more worth than gold or lands, by
teaching them to love useful employment, instead of seeking
happiness in idle amusements or dissipation. Parents, now
is the time to form in your children habits of industry,
self-reliance, and self-control; to cultivate economy and
business tact. Now is the time to teach them courtesy and
benevolence toward their fellow men, and reverence and love
for god. . . . Home should be the most sunny and attractive
spot on earth; and it may be made such by pleasant words and
kind acts, and, underlying all, a steadfast adherence to the
right. . . . (Our High Calling, 263)

Comments on Helping the Poor
to Help Themselves

How can they be awakened to the necessity of
improvement? How can they be directed to a higher ideal of
life? How can they be helped to rise? What can be done
where poverty prevails and is to be contended with at every
step? Certainly the work is difficult. The necessary
reformation will never be made unless men and women are
assisted by a power outside themselves. It is God's purpose
that the rich and the poor shall be closely bound together
by the ties of sympathy and helpfulness. Those who have the
means, talents, and capabilities are to use these gifts in
blessing their fellow men. (Ministry of Healing, 193)

We have a supply of poor families that must be
kindly cared for and helped to help themselves. We have
these poor as a legacy from God to us. Inasmuch as ye do
this to one of the least of these, my brethren, ye do it
unto me. Then we will work on, doing our level best to
alleviate the care of the poor, helping them when we can and
strengthening them all we can in correct methods. ("The
Australian Years 1891-1900." Ellen G. White, 4:326)

Comments on the Work of
Christ among the Poor

The true worshipers of God will work the works of
Christ. They will be liberal to the needy; they will not
turn the poor from his right, nor frame an excuse to avoid
helping those who need help; they will love their neighbors
as themselves, not hiding themselves from their own flesh,
but considering the condition of the poor, the fatherless,
and the widow; they will not appropriate to themselves any
portion of the just earnings of those who may be under their
control. "Thou shalt not oppress a hired servant that is
poor and needy, whether he be of thy brethren, or of thy strangers that are in thy land within thy gates: at his day thou shalt give him his hire, neither shall the sun go down upon it; for he is poor, and setteth his heart upon it: lest he cry against thee unto the Lord, and it be sin unto thee."

"The righteous considereth the cause of the poor: but the wicked regardeth not to know it. ("The Blessed of the Father," The Home Missionary, July 1, 1891)

We are probationers, placed upon trial. God has furnished us with opportunities by which we may copy the highest pattern of character. Christ is to be our pattern. He was rich in heavenly treasure; but although He was rich, for our sake He became poor, that we through His poverty might be made rich. The Lord has made human agents His stewards, and the whole universe of heaven is interested to see what use men make of that which has been given them. God has entrusted his blessing to men for the purpose of helping their fellow men who are in actual necessity. No one is to feel that his fellow man is of less value in the sight of God because he is poor. Those who are hungry, naked, and suffering, are committed by God himself to the mercy, the love, and the tender care of those whom he has made his stewards. Men misapply their blessings when they use their riches in an extravagant outlay for selfish indulgence, for the gratification of themselves, for lifting up their hearts in pride and vanity. They misapply their blessings when they hoard up their riches, and leave their fellow men destitute of even the necessities of life. The world favors the rich, and looks upon them as of greater value than the honest poor man; but the rich are developing their characters after the manner in which they use their entrusted gifts. They are making manifest whether or not it will be safe to trust them with eternal riches. Both the poor and the rich are deciding their own eternal destiny and proving whether they are fit subjects for the inheritance of the saints in light. Those who put their riches to a selfish use in this world are revealing attributes of character that show what they would do if they had greater advantages, and possessed the imperishable treasures of the kingdom of God. The selfish principles exercised on the earth are not the principles which will prevail in heaven. All men stand on an equality in heaven; for there is no caste with God. Christ said, "all ye are brethren." ("Wealth an Entrusted Talent," Advent Review and Sabbath Herald, March 31, 1896)

Christ met with the greatest success among the poor. Thus every human being, learned and unlearned, may find abundance to do. In doing this work they will fulfill their commission. This is the highest credential of the gospel
ministry. If the gospel had been of men, it would have been popular with the rich and mighty. But it pours contempt upon human greatness, and calls upon all who accept it to work the works of Christ, helping those who are destitute, despised, forsaken, afflicted. (Manuscript Releases, 4:307)

The ruler's possessions were entrusted to him that he might prove himself a faithful steward; he was to dispense these goods for the blessing of those in need. So God now entrusts men with means, with talents and opportunities, that they may be His agents in helping the poor and the suffering. He who uses his entrusted gifts as God designs becomes a co-worker with the Saviour. He wins souls to Christ, because he is a representative of His character. (The Desire of Ages, 523)

He who came from heaven to be our example spent nearly thirty years of his life in common, mechanical labor; but during this time he was studying the word and the works of God, and helping, teaching, all whom his influence could reach. When his public ministry began, he went about healing the sick, comforting the sorrowful, and preaching the gospel to the poor. This is the work of all his followers. (Education, 267, 268)

I was pointed to the majesty of heaven. When he whom angels worshiped, he who was rich in honor, splendor, and glory, came to the earth, and found himself in fashion as a man, he did not plead his refined nature as an excuse to hold himself aloof from the unfortunate. In his work he was found among the afflicted, the poor, distressed, and needy ones. Christ was the embodiment of refinement and purity; his was an exalted life and character; yet in his labor he was found not among men of high-sounding titles, not among the most honorable of this world, but with the despised and needy. I came, says the divine teacher, "to save that which was lost." yes; the majesty of heaven was ever found working to help those who most needed help. May the example of Christ put to shame the excuses of that class who are so attracted to their poor selves that they consider it beneath their refined taste and their high calling to help the most helpless. Such have taken a position higher than their Lord, and in the end will be astonished to find themselves lower than the lowest of that class whom their refined, sensitive natures were shocked to mingle with and work for. True, it may not always be agreeable to unite with the master and become co-workers with him in helping the very class who stand most in need of help; but this is the work which Christ humbled himself to do. Is the servant greater than his Lord? He has given the example, and enjoins upon us to copy it. It may be disagreeable, yet
duty demands that just such a work be performed. (Testimonies for the Church, 2:467)

Jesus lived in the home of a peasant, a poor man. Faithfully and cheerfully He did His part in helping to support the family. As soon as He was old enough, He learned a trade, and worked in the carpenter's shop with Joseph. (The Story of Jesus, 34, 65)

Comments on Spirituality of the Poor

While helping the poor in temporal things, keep always in view their spiritual needs. Let your own life testify to the Saviour's keeping power. Let your character reveal the high standard to which all may attain. Teach the gospel in simple object lessons. Let everything with which you have to do be a lesson in character building. (The Ministry of Healing, 198, 199)

Comments on Relief Work

When all has been done that can be done in helping the poor to help themselves, there still remain the widow and the fatherless, the aged, the helpless, and the sick, that claim sympathy and care. Never should these be neglected. They are committed by God Himself to the mercy, the love, and the tender care of all whom He has made His stewards. (The Ministry of Healing, 201)

We are God's servants, doing His service. Into the great web of life we are to draw no thread of selfishness; for this would spoil the pattern. But, oh, how thoughtless men are apt to be! How seldom do they make the interests of God's suffering ones their own. The poor are all around them, but they pass on, thoughtless and indifferent, regardless of the widows and orphans who, left without resources, suffer, but do not tell their need. If the rich would place a small fund in the bank, at the disposal of the needy ones, how much suffering would be saved. The holy love of God should lead every one to see that it is his duty to care for some other one, and thus keep alive the spirit of benevolence. . . . With what goodness, mercy, and love God lays His requirements before His children, telling them what they are to do. He honors us by making us His helping hand. Instead of complaining, let us rejoice that we have the privilege of serving under so good and merciful a Master. (S.D.A. Bible Commentary, 1:1118, 1119)
Comments on the Test of Faith

In placing among us the poor and the suffering, the Lord is testing us to reveal to us what is in our hearts. We cannot with safety swerve from principle, we cannot violate justice, we cannot neglect mercy. When we see a brother falling into decay we are not to pass him by on the other side, but are to make decided and immediate efforts to fulfill the word of God by helping him. We cannot work contrary to God's special directions without having the result of our work reflect upon us. It should be firmly settled, rooted, and grounded in the conscience, that whatever dishonors God in our course of action cannot benefit us. (Testimonies for the Church, 6:261, 262)

Comments on Reward for Helping the Poor

With those who engage in this work, speaking words in season and out of season, helping the needy, telling them of the wonderful love of Christ for them, the saviour is always present, impressing the hearts of the poor and miserable and wretched. When the church accepts its God-given work, the promise is: "then shall thy light break forth as the morning, and thine health shall spring forth speedily: and thy righteousness shall go before thee; the glory of the Lord shall be thy rearward." Christ is our righteousness; he goes before us in this work, and the glory of the Lord follows. (Testimonies for the Church, 6:267)

Comments on Helping the Poor
in our Mission Work

There are many souls to be saved. Often you will need to begin your work by feeding the hungry, by ministering to their bodily necessities. This will give you an opportunity to minister to the necessities of the soul. Thus the way is prepared for the uplifting of Christ. With those who do this work because the Lord has given it to them to do, hunting for the lost sheep, speaking loving words in season and out of season, helping the needy, telling them of the wonderful love that Jesus has for them, the Saviour is always precious, impressing the hearts of the poor, the miserable, the wretched, with their need. True Missionary Work: ("Go, Work To-Day in My Vineyard," The Signs of the Times, May 30, 1900)

Christian farmers can do real missionary work in helping the poor to find homes on the land and in teaching them how to till the soil and make it productive. Teach
them how to use the implements of agriculture, how to cultivate various crops, how to plant and care for orchards. (Welfare Ministry, 197)

The work of gathering in the needy, the oppressed, the suffering, the destitute, is the very work which every church that believes the truth for this time should long since have been doing. We are to show the tender sympathy of the Samaritan, ... feeding the hungry, bringing the poor that are cast out to our homes, gathering from God every day grace and strength that will enable us to reach to the very depths of human misery and help those who cannot possibly help themselves. In doing this work we have a favorable opportunity to set forth Christ the Crucified One. (A Call to Medical Evangelism and Health Education, 24)

Those who, so far as it is possible, engage in the work of doing good to others, by giving practical demonstration of their interest in them, are not only relieving the ills of life in helping them to bear burdens, but are at the same time contributing largely to their own health of soul and body. Doing good is a work that benefits both giver and receiver. If you forget self in your interest for others, you gain a victory over your own infirmities. The pleasure of doing good animates the mind, and vibrates through the whole body. If thou clothe the naked, and "bring the poor that are cast out to thy house," and "deal thy bread to the hungry," "then shall thy light break forth as the morning, and thine health shall spring forth speedily. (Christian Temperance and Bible Hygiene, 102, 103)

Never should the laborer who raises up little companies here and there give the impression to those newly come to the faith, that God does not require them to work systematically in helping to sustain the cause by their personal labors and by their means. Frequently those who receive the truth are among the poor of this world; but they should not make this an excuse for neglecting those duties which devolve upon them in view of the precious light they have received. They should not allow poverty to prevent them from laying up a treasure in heaven. The blessings within reach of the rich are also within their reach. If they are faithful in using what little they do possess, their treasure in heaven will increase according to their fidelity. It is the motive with which they work, not the amount they do, that makes their offering valuable in the sight of heaven. (Gospel Workers, 269, 270)
Comments on the Church and the Poor

Are the souls for whom Christ has given his life cared for as they should be? Are those to whom he has entrusted his means moving consistently in relieving the oppressed? Are not the cries and complaints of the poor and needy entering the ears of the Lord God of hosts because his stewards are remiss in the work that they should do as his helping hand? Is not this evil in every church? "Cry aloud, spare not, lift up thy voice as a trumpet, and show my people their transgression, and the house of Jacob their sins." Let the present order of things be changed. ("Timely Instruction," The Gospel Herald, April 4, 1905)

In securing treasure in heaven, we place ourselves in living connection with God, who owns all the treasures of the earth, and supplies all temporal mercies that are essential for life. Every soul may secure the eternal inheritance. The Lord opens the fact before his people that there is full room for the exercise of their faculties, for the fulfilment of their loftiest aims, for the acquisition of the choicest and most enduring treasure. They may lay up treasures where neither fire nor flood nor any manner of adversity can touch. It is the highest wisdom to live in such a way as to secure eternal life. This may be done by not living in the world for ourselves, but by living for God; by passing our property on to a world where it will never perish. By using our property to advance the cause of God, our uncertain riches are placed in an unfailing bank. But it is not riches alone that is accounted as treasure. We are to dispense our wealth of thought, to use our God-given wisdom in devising and executing plans to honor and glorify God. We are to make to ourselves friends by relieving the distress of the poor and by building up every interest we possibly can in the earth, to keep heaven and God continually in view, and to lift up the standard of righteousness among men. In so doing we are using the means and the influence that the householder has lent us in trust to make for ourselves friends of the mammon of unrighteousness. The world may condemn us for using our means in building meeting-houses, in feeding the hungry, in helping the oppressed and suffering out of their difficulties; but the Lord says that this is the very work that should be done with his intrusted capital. Those who make friends with the mammon of unrighteousness will be received into everlasting habitations. Every sacrifice made for the purpose of blessing others, every appropriation of means for the service of God, will be treasure laid up in heaven. ("Treasure Laid Up in Heaven," Advent Review and Sabbath Herald, April 7, 1896)
We have everything to be thankful for. Never ought Christians to move along like a band of mourners in a funeral train. God does not require this of his followers. He does not ask them to spread sackcloth and ashes under them. "Is it such a fast that I have chosen?" he asks; "a day for a man to afflict his soul? Is it to bow down his head as a bulrush, and to spread sackcloth and ashes under him? Wilt thou call this a fast, and an acceptable day unto the Lord?" God tells us what kind of a fast he has chosen. "Is not this the fast that I have chosen? to loose the bands of wickedness, to undo the heavy burdens, and to let the oppressed go free, and that ye break every yoke?" this is the fast he wishes us to observe. "Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou seest the naked that thou cover him; and that thou hide not thyself from thine own flesh?" (Isa. 58:5-7). In these words our duty is outlined. God shows us where we should place our treasures. As we follow in the path of self-denial and self-sacrifice, helping the needy and suffering, we shall lay up treasure before the throne of God. (Sermons and Talks, 1:322)
APPENDIX B

LIST OF ORGANIZATIONS AND PROJECTS VISITED AND QUESTIONS FOR GROUP DISCUSSIONS DURING STUDY TRIP TO GHANA
OCTOBER 17, 1993 - NOVEMBER 24, 1993
A. PROJECTS AND PLACES VISITED DURING STUDY TRIP TO GHANA.
OCTOBER 17, 1993-NOVEMBER 24, 1993

1. ADRA Ghana office, Accra
2. West Africa Union Mission of SDA Church office, Accra
3. Central Ghana Conference of SDA Church office, Kumasi
4. CCFI Workshop on Afforestation/Agroforestry, Tamale
5. Zangun Community Project site, Zangun
6. Kparigu Women Association farm site, Kparigu
7. Asokore Tree Planting and Cottage Industry, Asokore
8. Essam Community Development, Essam
9. Asanta Development Project (PODA), Asanta
10. Technoserve office, Accra
11. World Vision Country Office, Accra
13. UNICEF regional office, Accra
14. UNDP regional office, Accra
15. Ghana National Catholic Secretariat, Accra
B. LEADING QUESTIONS FOR GROUP DISCUSSION

Name of community__________________________

Date________________________________________

Approximate population_______________________

1. Name of the project, group, association__________

2. Type of project________________________________

3. How did the project start?

4. How many people are involved?

5. What are the goals and objectives of the project?

6. What made you decide on this type of project and the site of the project?

7. What are the criteria for becoming a member, and who are the target group?

8. Is there any administrative body for the project?

9. What policies govern the operations of the project?

10. What natural resources do you have in your community for this type of project?

11. How much working capital is available for the project?

12. What financial institutions operate in the community? What services do they provide for the type of projects they are involved in?

13. What agencies, institutions, or organizations have worked with the community since the start of their project, and what type of service or assistance have they offered?

14. What are the policies that govern the project operations?

15. Are there any government policies on the establishment and operation of such projects?
16. What measures have they set up to ensure the sustainability of the project?

17. Are the projects replicable in other communities?

18. What type of technologies are they using, and who taught them these technologies?

19. What are the impact of the project on
   1. The members
   2. Their families
   3. The community
   4. The church

20. Suggested ways for improvement and efficiency

NOTE

NAME OF THE LEADER OF THE GROUP _______________________
TITLE OF THE LEADER _________________________________
LOCATION OF THE GROUP AND PROJECT ________________
TIME SPENT WITH THE GROUP _________________________
APPENDIX C

GC ANNUAL COUNCIL ACTION: DOCUMENT ON STEWARDSHIP, SELF-RELIANCE, AND SACRIFICE
Stewardship, Self-reliance, and Sacrifice

This document was voted at the 1993 Annual Council of the General Conference Executive Committee.

Preparing for the Future

The Seventh-day Adventist Church and its leadership are presently challenged with two realities. First, because of unprecedented sociopolitical changes sweeping the world, some countries that recently remained closed to the penetration of the gospel now stand completely open. Opportunity has never been greater for the possibility of proclaiming the three angels' messages in economically depressed countries where resources are limited, facilities sometimes nonexistent, and where thousands are accepting the invitation to faith in Jesus, which results in keeping the commandments of God.

The church is confronted by a second reality: in some developed countries of the world where membership growth has been small, it is becoming increasingly difficult to maintain the church and its institutions because of redirected giving or diminishing financial support. Financial burdens, both personal and organizational, are restricting giving on the one hand and causing administrative burdens on the other. The tensions created by these realities are not superficial. They are real! They are felt! They are bewildering!

Increased marketing and organizational skills may be helpful to a certain extent, but offer only temporary assistance in addressing new opportunities. Today developed regions of the world are also struggling to support their existing infrastructure, to preserve previously established institutions, to provide spiritual nurture to members, and at the same time, to support a burgeoning world mission program.

Exploding church membership in some locations presents challenges and opportunities unprecedented in our history. At the same time, economic shifts—particularly in major provider territories—present new financial realities. On one hand, the church seeks eagerly to reach out to new possibilities, but at the same time must maintain a solid foundation of support for established work.

There is no need to fear this delicate balance, however, for it is certain that when Christians cooperate with God, good things happen. It has been demonstrated that when leaders take the initiative in this commitment and lead their constituents by the example of their own lifestyles and administrative decisions into a covenant relationship with God, members will respond in positive affirmation. Higher levels of church growth and self-reliance will be the result.

Personal Stewardship

From the biblical perspective, stewardship describes the primary relationship of the Creator and His created beings. In its broader context, stewardship recognizes the responsibility, authority, and accountability for resources belonging to a superior; and describes the careful management of the Lord's assets in such a trustworthy manner that blessings are received from God and confidence is generated in the members of the body of Christ.

Jesus speaks of the lofty concept of stewardship and of the important trust deposited in the hands of stewards in these words: "Who then is the faithful and wise manager ("steward." KJV), whom the master puts in charge "of all his possessions" (Luke 12:42, 44, NTV). This reaffirms the Old Testament concept of the exalted relationship of the steward to the master (Gen. 41-47). Other scriptural passages remind stewards that the Master is the owner of all entrusted gifts and that infidelity will result in removal of that sacred trust (Ps. 8: 50:10-12; Hag 2:8; Isa. 22:15-22; Luke 16:1, 2; 1 Cor. 4:2).

Paul's writings broaden the dimension of stewardship. He uses oikonomia to mean:

- the responsibility for preaching the gospel in a comprehensive manner (1 Cor. 9:17, 18);
- the administration of God's divine plan and purpose (Eph. 1:9-11: 3:2; Col. 1:25, 26; NIV); and
- the participation as partners in the plan of salvation (1 Cor. 1:9, Eph. 1:9-11).

Unfortunately, stewardship can become commercialized and lose its sacred meaning of cooperation with God in the fulfillment of His mission. Stewardship, in the highest sense, is a partnership with God. From this noble perspective one does not regard stewardship as a promotional program or a mechanical method of fund-raising to enrich the church.

Ellen G. White identifies the work of stewards in the following words:

"A steward identifies himself with his master. He accepts the responsibilities of a steward and he must act in his master's stead, doing as his master would do were he presiding. His master's interests become his. The position of a steward is one of dignity because his master trusts him. If in any wise he acts selfishly and turns the advantage gained by trading with his lord's goods to his own advantage, he has perverted the trust reposed in him." (Testimonies, vol. 9, p. 240).

"If He sees you use your entrusted means as a faithful steward, He will register your name in the books of heaven as a laborer together with Him, a partner in His great firm" (Counsels on Stewardship, p. 299).

In the parable of the talents there are profound implications of stewardship (Matt. 25:14-30; Luke 19:12-27). The master judges faithfulness, not by the number of talents bestowed on the steward, but rather by what the steward has done with what he or she has been given. In the Lord's plan there is always a diversity in the distribution of talents. At the conclusion of the parable we see Christ placing His blessing upon faithful stewards whose primary responsibility has been to multiply entrusted talents. He says, "Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord" (Matt. 25:21).

"With the blessing of God, the one talent through diligent use will be doubled, and the two used in the service of Christ will be increased to four; and thus the humblest instrument may grow in power and usefulness" (Review and Herald, Oct. 26, 1911).

Corporate Stewardship

The officers of church organizations, chosen as they are to guide church affairs, are in a special and unique sense and most importantly the Lord's stewards. They are "entrusted by our absent Lord with the care of His household and His interests" (Testimonies, vol. 8, p. 37). While the individual church member has been powerfully blessed with "life-changing" stewardship principles, it is time now to apply these principles to those who administer the affairs of God's church. For the global mission of the church to succeed, church leaders must demonstrate faithful stewardship at every church level.

The church is responsible and accountable before God to work together as a corporate body of stewards. In His Great Commission our Saviour commands: "Go and make disciples of all nations" (Matt. 28:19, NIV). As a body of stewards, the corporate church must fulfill this divine command and proclaim the good news about Jesus to the unreached peoples of our world. The church must move forward country
It is important that procedures be recommended that will move the church from a state of financial dependence (mission status) to financial independence (mission autonomy status) in a community of mutual sharing and sacrificing for the good of the body. Fields that have grown accustomed to receiving funds from higher organizations to meet basic operational expenses must develop the ability to provide for their own needs and increase their self-reliance to the place where they are able to share with others in the global mission of the church. It is easy to remain in comfortable dependence. God has provided the resources with which the church may accomplish its mission, and every field must seek ways to discover and multiply those resources.

For some fields the great challenge is to become self-reliant, while the rest of the church faces mounting obstacles created through economic pressures not always of their own making. Rising debt on institutions and church buildings, and increased costs incurred from routine operations, are major concerns for administrators in parts of the world. It is only by a miracle of God, the sustained faithfulness of donors, and greater levels of commitment that the needs of a growing church can be met.

Importance of Self-reliance

Why self-reliance? First, the concept of self-reliance is biblical. Jesus urged that all of His servants make the best use of what is at hand. He says, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things" (Matt. 25:21, NIV). Second, the principle of equality is involved here.

SELF-RELIANCE IS . . .

For members—multiplving spiritual, physical, and material resources by living practical ways to maximize participa­tion in the divine commission of Jesus to carry the gospel to all the world; personal commitment that will lead members and churches to self-reliance objectives that are not from a state of financial dependence to full participation and partnership within the world church.

For leadership—enlisting and empowering of lay mem­bers in witnessing, income generation, multiplication of local resources, and involvement in strategic planning; the administration and reporting of church funds in ways that will build member confidence.

For church organization—reaching higher levels of maturity in leadership, fiscal responsibility, and accountability; locally supporting denominational poli­cies, achieving the objective of postponing 100 percent of operating expenses from local sources and main­taining the denominational standard in working capital; educating membership to share in the support of world missions.

For many years faithful giving on the part of the world church body has made it possible to establish the church in new regions of the world. Now it is time for this same spirit of equality to rise out of those missions/fields/sections to assist other areas that have not yet been reached. "Our heart is not that others might be relieved while you are hard pressed, but that there might be equality. As the present time your plenty will sup­ply what they need, so that in turn their plenty will supply you what you need. Then there will be equality, as it is written: 'He who gathered much did not have too much, and he who gathered little did not have too little'" (2 Cor. 8:13, 14, NIV).

Third, self-reliance is a valid concept for the church, for it brings about greater "ownership" of the mission of the church. As constituencies make the transition to greater self-reliance, there is a greater sense of satisfaction and of accompl­ishment, of believing that what is happening within that territory is determined by the collective commitment and involvement of the members. And finally, self-reliance is crucially important, for it will liberate resources and enable the church to redistribute funds for unentered areas of the world.

Self-reliance occurs when administrators develop and multiply existing spiritual gifts and inherent resources within their fields. Through planned stages of development, member confi­dence increases, a sense of well-being develops, and the church becomes stronger. When constituencies are empowered by their leaders to engage in strategic planning, goal-setting, and funding, this latent force brings about powerful renewal and vigor in accomplishing the mission of the church globally. While the church recognizes the urgent necessity of making this transition to self-reliance, it knows that it is a minimum objective in the growth process of the church, and that reality every member and each organizational unit should seek to reach higher levels of self-reliance in completing the work entrusted by God.

Sacrifice and the End-Time

God's stewards will demonstrate to the world in the end-time "the power that there is in the religion of Christ for the conquest of self" (Testimonies, vol. 9, p. 190). Jesus said, "If any­one would come after me, he must deny himself and take up his cross and follow me. For whoever wants to save his life will lose it, but whoever loses his life for my sake will find it. What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?" (Matt. 16:24-26, NIV).

SACRIFICE IS . . .

For members—demonstrating the power of Christ in the conquest of self, choosing to honor Christ above personal gain or personal pleasure, and choosing to live a simple lifestyle that deliberately decides to forgo cer­tain pleasures, conveniences, and comforts for a higher purpose.

For leaders—setting the example in selflessness by honoring God in personal decisions and corporate decisions, and deliberately foregoing advantage in decisions that affect the well-being of the church.

For church organizations—setting aside regional self­interests and surrendering policy privileges for the global mission of the church.

"Life is too valuable . . . to be wasted in pleas­uring self" (The Ministry of Healing, p. 198). Instead, we will be willing to lose our identity in Jesus Christ and subordinate our interests to God's interests. The Lord makes it clear that self­ish interests will not take priority in His people or His church in the end-time. "Gather to me my scattered ones, who made a covenant with me by sacrifice" (Ps. 50:5, NIV). Ellen G. White said it quite pointedly, "They will act out all the faith of their lives. They will really possess" (Testimonies for the Church at Olcott, New York, p. 20) and further offered this prayer of commitment:

"Our heavenly Father, we come to Thee at this time just as we are, needy and dependent, but we know, Lord, that Thou art a compassionate Saviour. Thou hast made an infinite sacrifice, that we might have eternal life, if we will only cooperate with Thee. We ask Thee to put it into our hearts today, to renew our covenant with Thee by sacrifice. Help us this day that we may lay hold upon Thee by living faith. Separate from us everything that would separate us from Thee" (Manuscript Releases, vol. 7, p. 413).

Church members and church leaders living in the end-time will model selflessness, both personally and in the corporate church, in order to complete Christ's mission for the church.

Summary

1. The Seventh-day Adventist Church recognizes its divine commission to share the gospel with all the world.

2. Members and leaders accept stewardship principles and reaffirm their partnership with God in the management and multiplication of His assets.

3. The selfless sharing on the part of developed territories and progression toward maturity and self-reliance on the part of developing territories is basic to stewardship.

4. Systematic and regular returning of tithes and giving of offerings are the foundation for church financial support and world mission outreach.

5. Designated giving (project giving) is also a blessing to both donors and the church. It is vitally important to maintain a balance in emphasis and promotion between systematic and design­ated giving.

6. When the church becomes self-reliant in the established areas, this in turn will provide means for continued growth in the unentered areas of the world.

7. Members and constituencies who are encouraged to participate in the decision-making and planning process and are extended greater responsibility/accountability develop greater ownership and partnership in supporting the church's mission.

8. Higher levels of self-reliance among church members and constituencies are dependent on significant increases in the percentage of members (family units) faithfully returning God's per­sonal giving of offerings are the foundation for church financial support and world mission outreach.

9. The reduction and elimination of debt, both personal and corporate, will free funds to provide added resources for God's church.

10. Selflessness that leads to a covenant relationship is the basis for practice of personal and organizational stewardship.

11. Administrators need to set an example in efficiency and economy in administrative de­cisions.

In harmony with the urgent needs for renewal of stewardship, increased self-reliance, commit­ment, and faithful support of God's work, it was

VOTED, To adopt the following steward-
ship, self-reliance, and sacrifice proposal:

1. Fideism and Sacrifice:
   a. To request church leadership to demonstrate by personal example a reformed covenant relationship in personal stewardship commensurate with the mission of the church and in harmony with the prophetic message for the end-time.
   b. To request all churches, conferences, unions, and divisions to maintain current giving records which will indicate the percentage of faithful units who faithfully return God's tithe and give voluntary offerings (congregational fidelity).
   c. To encourage all local churches, conferences, unions, divisions, and institutions to set objectives for debt reduction and liquidation.
   d. To encourage all church-owned institutions to return a tithe to their local conference based on the operating gains. less appropriations (net profit).
   e. To request all denominational workers to model, by personal example, faithful stewardship in the returning of tithes and giving of offerings (General Conference Working Policy V Os 15) and annually reaffirm their commitment.
   f. To request local church officers to return God's tithe to recognize the importance of a consistent example (cf. General Conference Working Policy V Os 15 and Church Manual, p. 133).
   g. To request building project planners for churches, offices, and institutions to avoid extravagance and to "observe neatness, order, taste, and plain beauty" (Testimonies, vol. 2, p. 257).
   h. To celebrate an annual Covenant of Sacrifice Sabbath in every local church in recognition of the fact that "the work of evangelization of the world has been greatly hindered by personal selfishness. . . . Perfection of character cannot possibly be attained without self-sacrifice" (Ellen G. White, in Review and Herald, Jan. 12, 1905).

2. Self-reliance:
   a. To appoint a General Conference Stewardship Commission and request that similar commissions/finance committees be formed at the division and union levels.
   b. To appoint the General Conference Stewardship Commission (GCStewComm) as follows:
      Members: Folkenberg. Robert S., chairman; Bediako, Matthew A., vice chairman; Griffin, Charles J., secretary; Crane, Donald E.; Patterson, Gary B.; Rick, Rowena R. (Treasury representative); Tolhurst, Athal H. (Secretarial representative); Tohbur, Athal H. (Secretariat representative); stewardship director, Inter-American Division; stewardship director, North American Division.

Terms of Reference

(1) Provide structure for leadership development. Approve curriculum and materials to be used for stewardship certification and for transitioning missions to conference status and union missions to union conference status. Certify stewardship educators.
(2) Provide approval of manuals and other core materials.
(3) Provide structure for resource development. Serve as consultants for the Calendar of Special Days and Offerings. Serve as consultants for General Conference offerings and world mission offerings.
(4) Provide design for organizational development. Provide models for monitoring congregational fidelity. Receive plans and monitor the progress of division self-reliance (conference status) and financial accountability objectives. Report to the General Conference Committee at the time of Spring Meeting and/or Annual Council on the status of self-reliance and financial accountability within the territories of each division.
(5) Provide initiatives and models for member development. Approve income-generation programs. Recommend the Seventh-day Adventist Giving System.

Authority and Responsibility

(1) Power to act. (These numbers correspond with the preceding numbers.)
(2) Recommend to the Department of Church Ministries for financing.
(3) Power to act.
(4) Power to act.
(5) Power to act.

For Divisions With Mission Territories

(1) Provide direction and models to member development. Approve income-generation models. Recommend the Seventh-day Adventist Giving System.

(2) Approve content of manuals and other core materials. Recommend the Seventh-day Adventist giving system and other offerings to ensure self-reliance objectives and conference status.
(3) Evaluate and make recommendations for nonoperational items such as evangelism, Global Mission, and special projects.

For Divisions With Union/Conference Territories

(1) To appoint a General Conference Stewardship Summit consisting of representation from the General Conference and divisions with the request to report to the 1994 Annual Council on the following assignments:
   a. To appoint a General Conference Stewardship Commission and request that similar commissions/finance committees be formed at the division and union levels.
   b. To appoint the General Conference Stewardship Commission (GCStewComm) as follows:
      Members: Folkenberg, Robert S., chairman; Bediako, Matthew A., vice chairman; Griffin, Charles J., secretary; Crane, Donald E.; Patterson, Gary B.; Rick, Rowena R. (Treasury representative); Tolhurst, Athal H. (Secretariat representative); Tohbur, Athal H. (Secretariat representative); stewardship director, Inter-American Division; stewardship director, North American Division.

   Terms of Reference

   (1) Provide structure for leadership development. Approve curriculum and materials to be used for stewardship certification and for transitioning missions to conference status and union missions to union conference status. Certify stewardship educators.
   (2) Provide approval of manuals and other core materials.
   (3) Provide structure for resource development. Serve as consultants for the Calendar of Special Days and Offerings. Serve as consultants for General Conference offerings and world mission offerings.
   (4) Provide design for organizational development. Provide models for monitoring congregational fidelity. Receive plans and monitor the progress of division self-reliance (conference status) and financial accountability objectives. Report to the General Conference Committee at the time of Spring Meeting and/or Annual Council on the status of self-reliance and financial accountability within the territories of each division.
   (5) Provide initiatives and models for member development. Approve income-generation programs. Recommend the Seventh-day Adventist Giving System.

   Authority and Responsibility

   (1) Power to act. (These numbers correspond with the preceding numbers.)
   (2) Recommend to the Department of Church Ministries for financing.
   (3) Power to act.
   (4) Power to act.
   (5) Power to act.

For Divisions With Mission Territories

(1) To request each division, in cooperation with its unions that have not achieved full self-reliance status, to appoint a permanent division Stewardship Commission/Strategic Planning and Budgeting Committee (General Conference Working Policy B 06 10, sec. 3) that will recommend strategic objectives and action plans for fiscal responsibility, determine present levels of self-reliance, receive progress reports from the fields, and in cooperation with the unions, make recommendations for conference-status candidacy.
(2) To regard as positive trends of growth and maturity corresponding reductions in appropriations made by higher organizations to the fields where proposed developmental stages of self-reliance are to occur.
(3) To request mission/fields/sections that accomplish their projected incremental steps toward growth and self-reliance (conference status) that they continue to be eligible to receive appropriations for nonoperational items such as evangelism, Global Mission, and special projects.
(4) To encourage divisions, where appropriate, to plan similar activities within their territories.
(5) To authorize the General Conference Stewardship Commission clearly defined steps, including incremental objectives and action plans for fiscal accountability and self-reliance with timetables, by which their fields plan to accomplish their objectives for fiscal responsibility and self-reliance through faithful stewardship, at the 1994 Annual Council.
(6) To recommend the following structure of the Division Stewardship Commission/Strategic Planning and Budgeting Committee division leadership: chair, division president; vice chair, division stewardship director; secretary; treasurer; two members as designated, member as designated union representative.
(7) To perform annual audits as indicated in the General Conference Working Policy S 85 25 and Church Manual, page 138, to increase member confidence at local church, mission/union/union/field/section, and union levels, and to make regular reports to the respective constituencies on the use of church funds.
(8) To authorize the General Conference Department of Church Ministries (Stewardship Ministries), in conjunction with the previous administrative actions, to assist in the following:
   a. Preserve the emphasis on stewardship principles.
   b. Continue the self-reliance certification process of equipping division and union stewardship directors, pastors, and church leaders.
   c. Consult with administrators in the formation of plans and increasing member faithfulness (congregational fidelity) in tithes and voluntary offerings.
   d. Support administration(s) in strategic planning and performing self-reliance evaluations.
   e. Facilitate the development of an appropriate Seventh-day Adventist giving system and other programs that enhance sacrificial giving and self-reliance.
(9) General:
   a. To appoint a General Conference Stewardship Committee consisting of representation from the General Conference and divisions with the request to report to the 1994 Annual Council on the following assignments:
      (1) Give direction to the restructuring of stewardship ministries and determine the resources, both personnel and materials, needed to assist divisions, unions, conferences, and missions/fields/sections, in performing the function of stewardship.
      (2) Inspire faithful giving and the achievement of self-reliance objectives.
   b. To encourage divisions, where appropriate, to plan similar activities within their territories for union and conference mission stewardship personnel.
   c. To include in the curriculum for ministerial training at colleges, universities, and seminaries, instruction in stewardship principles, methodology, and practice, including personal finance and procedures for increasing self-reliance, thus ensuring that entrants to ministry, whether by diploma or through certification, are qualified to educate members in total stewardship.
APPENDIX D

PROFILE OF INSTITUTIONS PROVIDING SERVICES TO SMALL AND COTTAGE INDUSTRIES IN GHANA
Directory of Institutions Providing Services
to Small and Cottage Industries in Ghana
## PROFILE OF INSTITUTIONS

### □ Agricultural Development Bank

**ADB, P.O.Box 4191, Accra (Tel: 021-228453)**  
**Location: ADB Headquarters, North Industrial Area, Accra**

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1965</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
</tbody>
</table>
| Aim of Institution | i. Provision of credit facilities for agricultural and allied industries  
ii. Identification and promotion of agricultural enterprises singly or jointly with foreign and local persons or institutions  
iii. Initiation of, and participation in, research and training  
iv. To promote agriculture in general  
v. Mobilisation of financial resources to meet country's development needs in agriculture |
| Main cottage industry activities | i. Provision of credit facility  
ii. Supply of equipment  
iii. Provision of technical service  
iv. Technical and management training |
| Type of Industries promoted | i. Metal works  
ii. Handicraft  
iii. Agro-industries  
iv. Textiles |
| Head of Institution | Dr P.A. Kuranchie (Ag. Managing Director) |
| Head of small-scale Industry section | Mr Mark Owusu-Ansah |

### □ Agricultural Engineering Department, U.S.T.

**AED, Faculty of Agriculture, University of Science and Technology, Kumasi (Tel: 051-5351/5360)**  
**Location: U.S.T. campus, Kumasi**

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1960</th>
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<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>i. Training professional agricultural engineers and offering services whenever and wherever required</td>
</tr>
</tbody>
</table>
AED (contd)

- ii. Research into all matters relating to agricultural engineering and industry
- iii. Promoting the application of agricultural engineering in Ghanaian agriculture and industry

Main cottage industry

- i. Technology development and transfer
- ii. Manufacture of equipment
- iii. Supply of equipment
- iv. Technical training

Type of Industries promoted

- Agro-industries

Head of Institution

- Mr Alexander Twum

Agricultural Engineers Limited

AGRICO, P.O.Box 12127, Accra-North (Tel: 021-228260)
Location: Head Office, Ring Road West Industrial Area, Accra

- Year formed: 1966
- Type of Institution: Private
- Aim of Institution: Manufacture of agricultural inputs and agro-based industrial machinery

Main cottage industry

- i. Technology development and transfer
- ii. Manufacture of equipment
- iii. Supply of equipment
- iv. Provision of technical service
- v. Technical training
- vi. Advisory service
- vii. Marketing

Type of Industries promoted

- i. Metal works
- ii. Building materials
- iii. Agro-Industries
- iv. Manufacturing of agricultural inputs

Head of Institution

- Dr N.D. Wadhwa
PROFILE OF INSTITUTIONS

□ Bast Fibre Development Board

BFDB, P.O.Box 1992, Kumasi (Tel: 051-665337, Accra Office)
Location: Mbrom 5, Kumasi

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1970</th>
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<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>Promoting the development and cultivation of basic fibre crops and processing into fibre (as a local raw material) to feed GIHOC Fibre Products Factory for the manufacture of cocoa sacks</td>
</tr>
</tbody>
</table>
| Main cottage industry | i. Supply of equipment  
  ii. Provision of technical service  
  iii. Technical training  
  iv. Advisory service  
  v. Marketing |
| Types of Industries promoted | i. Handicrafts (doormats and ropes)  
  ii. Agro-industries  
  iii. Textiles - supply raw materials for manufacture of Hessian cloth for carpet and textile industries |
| Head of Institution | Mr K. Ofose-Appiah |

□ Building and Road Research Institute

BRRI, P.O.Box 40, UST, Kumasi (Tel: 051-4221/2)
Location: UST campus, Kumasi

<table>
<thead>
<tr>
<th>Year formed</th>
<th>(WABRI 1952): BRRI 1965</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To research into all aspects of building, road design and construction to assist the construction industries to achieve greater efficiency, and to develop building materials</td>
</tr>
</tbody>
</table>
| Main cottage Industry activities | i. Technology development and transfer  
  ii. Supply of equipment  
  iii. Provision of technical service  
  iv. Technical and Management training |
PROFILE OF INSTITUTIONS

☐ BRRI (contd)

- Advisory service
- Planning and design
- Construction

Types of Industries promoted

- Building materials
- Wood-based Industry

Head of Institution
Dr. M.D. Gidigasu

☐ Bureau of Integrated Rural Development

BIRD, P.O.Box 40, University of Science and Technology, Kumasi (Tel: 051-5351)
Location: U.S.T. campus, Kumasi

- Year formed: 1978
- Type of Institution: Government
- Aim of Institution: Promotion of rural development
- Main cottage industry
  - Technology development and transfer
  - Provision of technical service
  - Technical training
  - Advisory service
- Type of Industries promoted
  - Agro-industries
  - Building materials (bricks and tiles)
  - Wood-base industries
- Head of Institution: Mr. Akwasi Owusu-Bi

☐ Canadian International Development Agency

CIDA, Canadian High Commission, P.O.Box 1839, Accra (Tel: 021-228566)
Location: Labone Estates, Accra

- Year formed: 1960
- Type of Institution: International
- Aim of Institution: Funds GRATIS, but does not influence its areas of operation
PROFILE OF INSTITUTIONS

□ CIDA (contd)

Main cottage Industry

- Technology development and transfer
- Provision of technical service
- Supply of equipment
- Technical training

Types of Industries promoted
Not applicable

Head of Institution
Mr Roger Ehrhardt

□ Centre for National Culture

CNC, P.O.Box 2738, Accra (Tel: 021-664099/662581)
Location: 28th February Road, opp. Department of National Lotteries, Accra

Year formed
1961

Type of Institution
Government

Aim of Institution
To promote, preserve and educate the Ghanaian on his/her cultural heritage

Main cottage Industry

- Marketing
- Cultural and artistic management

Types of Industries promoted

- Metal works
- Handicrafts
- Textiles
- Leather works
- Bamboo, rattan etc
- Woodworks
- Ceramics

Head of Institution
Mr K.A. Yeboah Nyamekye
### Compagnie Francaise de l’Afrique Occidentale

**CFAO Services Division, P.O.Box 2714, Accra (Tel: 021-664111/4, 663075)**  
**Location:** Multi Stores, No 8 High Street, Accra  

<table>
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<tr>
<th>Year formed</th>
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<tr>
<td>Type of Institution</td>
<td>Private</td>
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<tr>
<td>Aim of Institution</td>
<td>Commercial</td>
</tr>
<tr>
<td>Main cottage industry</td>
<td></td>
</tr>
</tbody>
</table>
  1. Marketing  
  2. Meat processing |
| Types of Industries promoted |  
  1. Livestock  
  2. Vegetable farming  
  3. Agro-industries  
  4. Poultry |
| Head of Institution | Mr O.F Grandi |

### Department of Community Development

**DCD, P.O.Box M 266, Accra (Tel: 021-664588)**  
**Location:** Behind Internal Revenue Services building, Accra  

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1948</th>
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</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>Educate rural communities, especially women, to be aware of their problems and assume responsibility to solve them</td>
</tr>
<tr>
<td>Main cottage industry</td>
<td></td>
</tr>
</tbody>
</table>
  1. Technology development and transfer  
  2. Provision of technical service  
  3. Training |
| Types of Industries promoted |  
  1. Handicrafts  
  2. Agro-industries  
  3. Food processing |
| Head of Institution | Mr J.N. Arthur |
| Head of small-scale Industry section | Mrs M.A. Abrokwa |
PROFILE OF INSTITUTIONS

☐ Department of Co-operatives

DC, P.O.Box M150, Accra (Tel: 021-666212/3)
Location: Near Ministries P.W.D. (Head Office), Accra

- Year formed: 1944
- Type of Institution: Government
- Aim of Institution:
  i. Promote co-operative activities - viz registration of co-operative institutions
  ii. Audit accounts of co-operative institutions and settle disputes of co-operative societies
  iii. Liaise between co-operatives and government
- Main cottage Industry:
  i. Provision of technical service
  ii. Training
  iii. Consultancy
- Types of Industries promoted:
  i. Metal work
  ii. Handicrafts
  iii. Agro-industries
  iv. Textiles
  v. Leather works
  vi. Distillation of akpeteshie
  vii. Bakery
- Head of Institution: Mr R. Buachie-Aphram, Registrar of Co-operative Societies

☐ Department of Mechanical Engineering, U.S.T.

DME, University of Science and Technology, Kumasi (Tel: 051-5351)
Location: U.S.T. campus, Kumasi

- Year formed: Not available
- Type of Institution: Government
- Aim of Institution:
  i. Institution of high learning
  ii. Research and consultancy
  iii. Production units
- Main cottage Industry:
  i. Technology development and transfer
□ DME (contd)

ii. Manufacture of equipment
iii. Supply of equipment
iv. Technical training
v. Advisory service

Types of industries promoted

i. Metal work
ii. Agro-Industries
iii. Block-making machine manufacture
iv. Hand-pump manufacture

Head of institution
Professor K.O. Kessay

□ Department of Rural Housing and Cottage Industries

DRHCI, P.O.Box 55, Accra (Tel: 021-666694/5, 662989)
Location: Ministries, opposite Public Services Commission, Accra

Year formed
1973
Type of Institution
Government

Aim of Institution
i. Promote income generating activities in rural areas
ii. Co-ordination of inputs from expert institutions to cottage enterprises
iii. General promotion of cottage industries

Main cottage Industry

i. Supply of equipment
ii. Provision of technical service
iii. Technical and management training
iv. Advisory service

Types of Industries promoted

i. Metal works
ii. Handicrafts
iii. Agro-industries
iv. Textiles
v. Building materials
vi. Leather works
vii. Wood based industries

Head of institution
Mr S.Y. Effah
Head of small-scale industry section
Mr E.O. Lamptey
## PROFILE OF INSTITUTIONS

### Development and Application of Intermediate Technology

DAPIT Project, P.O.Box M402, Accra (Tel: 021-66789)  
Location: Ministry of Industries, Science and Technology, Accra

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1979</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To identify, develop, test, produce, demonstrate and deliver appropriate technologies to rural sector of the economy</td>
</tr>
<tr>
<td>Main cottage Industry</td>
<td>Technology development and transfer</td>
</tr>
</tbody>
</table>
| Types of Industries promoted | i. Agro-industries  
ii. Building materials  
iii. Post-harvest operations |
| Head of Institution | Mr O.K Dzidzieny |

### Energy Associates Limited

EA, P.O. Box 306, University of Science and Technology, Kumasi  
Location: U.S.T. campus, Kumasi

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1989</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Private</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To conduct studies in energy technologies and applications; bias to renewable energy systems for rural areas</td>
</tr>
</tbody>
</table>
| Main cottage Industry | i. Technology development and transfer  
ii. Provision of technical service  
iii. Advisory service  
iv. Technical management training |
| Types of Industries promoted | i. Agro-industries  
ii. Energy systems in cottage industries (small-scale) |
| Head of Institution | Dr F.O. Akuffo |
PROFILE OF INSTITUTIONS

Farmers’ Technical Services and Training Centre
FATECO, P.O.Box 9899, Accra
Location: Agbogba Village, Near Kwabenya, Accra

Year formed: 1984
Type of Institution: Private
Aim of Institution: To promote development and production of small and medium scale machines for processing agricultural products
Main cottage industry:
   i. Technology development and transfer
   ii. Manufacture of equipment
   iii. Supply of equipment
   iv. Provision of technical service
   v. Technical training
Types of Industries promoted:
   i. Metal works
   ii. Agro-industries
Head of Institution: Mr Robert Woods

Food Research Institute
FRI, P.O.Box M20, Accra (Tel: 021-777330, 777647)
Location: Broz Tito Avenue (formerly Rangoon Avenue) behind Police HQ, Accra; also at Okponglo, Legon

Year formed: 1965
Type of Institution: Government
Aim of Institution:
   i. To carry out research into problems relating to food technology, industries and food marketing
   ii. To advise government on its food policy
   iii. To do other things relevant or conducive to the attainment of all or any of the above
Main cottage industry:
   i. Technology development and transfer
   ii. Supply of equipment
   iii. Provision of technical service
   iv. Marketing
   v. Technical and management training
PROFILE OF INSTITUTIONS

□ FRI (contd)

- Types of Industries promoted: Agro-industries
- Head of Institution: Mr K.K. Eyeson

□ Ghana Assoc. of Private Voluntary Organisations in Development

GAPVOD, P.O.Box A17, Labadi, Accra (Tel: 021-777656)
Location: 44 Labone Crescent, Labone, Accra

- Year formed: 1981
- Type of Institution: Non-Governmental Organisation
- Aim of Institution:
  i. Facilitate the development of member organisations by assisting them achieve their objectives
  ii. Collect, share and disseminate information, e.g. on government policies and programmes, relevant to the development process and practice in rural and urban areas
  iii. Co-ordinate activities of members and liaise between members, government and business sector
  iv. Seek funding from both local and international donor agencies for development projects

- Main cottage Industry:
  i. Technical training management
  ii. Advisory service

- Types of Industries promoted:
  i. Encouraging members to undertake activities

- Head of Institution: Dr E.O. Laryea (Chairman)
- Head of small-scale Industry section: Mr T.K. Ollenu and Mr E. Tengey

□ Ghana Commercial Bank

GCB, P.O.Box 134, Accra (Tel: 021-664666/9)
Location: Head office, opposite Bank of Ghana, Accra

- Year formed: 1953
- Type of Institution: Government
- Aim of Institution:
  i. Assist Ghanaian entrepreneurs in small and medium scale industry
  ii. Assist general development process
PROFILE OF INSTITUTIONS

□ GCB (contd)

Main cottage Industry
i. Provision of credit facility
ii. Advisory service

Types of Industries promoted
i. Metal works
ii. Handicrafts
iii. Agro-industries
iv. Textiles
v. Building materials
vi. Leather works

Head of Institution
Mr K.N. Owusu

Head of Development Finance Unit
Mr V.A. Ofosu-Amaah

□ Ghana Co-operative Bank Limited

CO-OP Bank, P.O.Box 5272, Accra-North (Tel: 021-220336)
Location: Near National Investment Bank and COCOBOD buildings, Accra

Year formed
-

Type of Institution
Private

Aim of Institution
Commercial and development bank, assisting small/medium scale entreprises and co-operative societies

Main cottage Industry
i. Provision of credit facility
ii. Supply of equipment
iii. Provision of technical service
iv. Advisory service
v. Marketing

Types of Industries promoted
i. Metal works
ii. Agro-industries
iii. Bakery
iv. Carpentry

Head of Institution
Mr Okoe Nikoi-Dsane

Head of small-scale Industry section
Mr S.N.O. Osei-Bonsu
# PROFILE OF INSTITUTIONS

## Ghana Export Company Limited

**Address:** P.O.Box 7663, Accra-North (Tel: 021-223555)  
**Location:** 2 Manyo Plange Street, off Sobukwe Road, Accra

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year formed</td>
<td>1969</td>
</tr>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To market made-in-Ghana goods on commission basis</td>
</tr>
</tbody>
</table>
| Main cottage industry        | i. Advisory service  
                                | ii. Export marketing                                                   |
| Types of Industries promoted | Agro-industries                                                        |
| Head of Institution          | Mr H. Bentil                                                            |
| Head of small-scale Industry section | Mr E.K. Tawiah                              |

## Ghana Export Promotion Council

**Address:** P.O.Box M148, Accra (Tel: 021-228813/228830)  
**Location:** Republic House, Tudu Road, Accra

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year formed</td>
<td>1969</td>
</tr>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To develop and promote non-traditional export</td>
</tr>
</tbody>
</table>
| Main cottage industry        | i. Provision of technical service  
                                | ii. Technical training  
                                | iii. Export marketing  
                                | iv. Advisory service                                                  |
| Types of Industries promoted | i. Metal works  
                                | ii. Handicrafts  
                                | iii. Agro-Industries  
                                | iv. Textiles  
                                | v. Leather works  
                                | vi. Carvings  
                                | vii. Wood-based industries  
                                | viii. Ceramics                                                        |
| Head of Institution          | Mr Kwesi Ahwoi                                                          |
□ Ghana Institute of Management and Public Administration

GIMPA, P.O.Box 50, Achimota, Greenhill (Tel: 021-667684/5/6)
Location: Greenhill, Achimota

Year formed: 1961
Type of Institution: Government
Aim of Institution: To promote the study of Public Administration and Management in Ghana; and to strive to develop in management a greater awareness of the changing needs of the community and the means of effectively responding to those needs
Main cottage industry: i. Management training
ii. Advisory service
Types of Industries promoted: Agro-industries
Head of Institution: Dr T.B. Warsko

□ Ghana Investment Centre

GIC, P.O.Box M193, Accra (Tel: 021-665125/9)
Location: Northern wing of Public Services Commission building, Central Ministries area, Accra

Year formed: 1963 (as Capital Investments Board); redesignated Ghana Investments Centre in 1981
Type of Institution: Government
Aim of Institution: The promotion and co-ordination of private investments in the Ghanaian economy, except mining and petroleum sector
Main cottage industry: Promotion of activities in the four priority areas specified below
Types of Industries promoted: i. Agriculture
ii. Manufacturing
iii. Building and construction
iv. Tourism
Head of Institution: Dr K.G. Erbynn
# PROFILE OF INSTITUTIONS

## Ghana National Trading Corporation

**GNTC Head Office (Industry Section), P.O.Box 67, Accra(Tel: 021-664871)**  
**Location: Ghana House, High Street, Accra**

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1962</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
</tbody>
</table>
| Aim of Institution | i. Importing and exporting  
ii. Warehousing  
iii. Distribution and sales  
iv. Manufacturing |
| Main cottage Industry | i. Provision of credit facility for GNTC orders  
ii. Manufacturing of equipment  
iii. Supply of equipment  
v. Advisory service  
vi. Marketing |
| Types of Industries promoted | i. Metal works  
ii. Handicrafts  
iii. Agro-industries |
| Head of Institution | Mr S.K. Kumah |
| Head of small-scale Industry section | Mr Mawuli Akpenyo |

## Ghana Organisation of Voluntary Associations

**GOVA, P.O.Box 01449, Osu (Tel: 021-775856)**  
**Location: 44 Labone Crescent, Accra**

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1976</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Private</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To concentrate its efforts intensively on a number of small-scale projects in selected rural communities/area with suitable models which would be replicable in other parts of Ghana</td>
</tr>
</tbody>
</table>
| Main cottage industry | i. Technology development and transfer  
ii. Supply of equipment |
□ GOVA (contd)

<table>
<thead>
<tr>
<th>Types of Industries promoted</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>i. Community development</td>
<td></td>
</tr>
<tr>
<td>ii. Small business development</td>
<td></td>
</tr>
<tr>
<td>iii. Technical assistance</td>
<td></td>
</tr>
</tbody>
</table>

| Head of Institution         | Mr E.T. Sawyer |

□ Ghana Regional Appropriate Technology Industrial Service

GRATIS Project, P.O.Box 151, Tema (Tel: 0221-4243)
Location: Opposite Cocoa Processing Company, Industrial Area, Tema

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1987</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>The establishment of Intermediate Technology Transfer Units (ITTUs) in all the ten regions of Ghana to promote grass-root industrialisation</td>
</tr>
<tr>
<td>Main cottage Industry</td>
<td>i. Technology development and transfer</td>
</tr>
<tr>
<td></td>
<td>ii. Manufacture of equipment</td>
</tr>
<tr>
<td></td>
<td>iii. Supply of equipment</td>
</tr>
<tr>
<td></td>
<td>iv. Provision of technical service</td>
</tr>
<tr>
<td></td>
<td>v. Technical training</td>
</tr>
<tr>
<td></td>
<td>vi. Advisory service</td>
</tr>
<tr>
<td>Types of Industries promoted</td>
<td>i. Metal machining</td>
</tr>
<tr>
<td></td>
<td>ii. Founding</td>
</tr>
<tr>
<td></td>
<td>iii. Textiles</td>
</tr>
<tr>
<td></td>
<td>iv. Beekeeping</td>
</tr>
<tr>
<td></td>
<td>v. Food processing</td>
</tr>
<tr>
<td></td>
<td>vi. Alley cropping</td>
</tr>
<tr>
<td>Head of Institution</td>
<td>Dr K Prakah-Asante</td>
</tr>
</tbody>
</table>
PROFILE OF INSTITUTIONS

Ghanaian Enterprises Development Commission

GEDC, Morocco Road, P.O.Box M189, Accra (Tel: 021-221537)
Location: Opposite Ministry of Finance & Economic Planning, Accra

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1970/71</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Quasi-governmental organisation</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To promote financial and technical assistance as well as advisory services for the development of small scale enterprises</td>
</tr>
<tr>
<td>Main cottage Industry</td>
<td></td>
</tr>
<tr>
<td>i. Provision of credit facility</td>
<td></td>
</tr>
<tr>
<td>ii. Provision of technical service</td>
<td></td>
</tr>
<tr>
<td>iii. Training</td>
<td></td>
</tr>
<tr>
<td>iv. Advisory service</td>
<td></td>
</tr>
<tr>
<td>Types of Industries promoted</td>
<td></td>
</tr>
<tr>
<td>i. Metal works</td>
<td></td>
</tr>
<tr>
<td>ii. Handicrafts</td>
<td></td>
</tr>
<tr>
<td>iii. Agro-industries</td>
<td></td>
</tr>
<tr>
<td>iv. Textiles</td>
<td></td>
</tr>
<tr>
<td>v. Building materials</td>
<td></td>
</tr>
<tr>
<td>vi. Manufacturing ventures which have local raw material input</td>
<td></td>
</tr>
<tr>
<td>Head of Institution</td>
<td>Mr P.K. Akomaning</td>
</tr>
<tr>
<td>Head of small-scale Industry section</td>
<td>Mr K. Yeboah-Duah</td>
</tr>
</tbody>
</table>

Industrial Research Institute

IRI, P.O.Box M32, Accra (Tel: 021-776991/775202)
Location: CSIR compound, off Augustino Neto Rd, Airport Residential Area, Accra

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1964</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To carry out research into all aspects of industrial problems in order to enhance the performance of local industry</td>
</tr>
<tr>
<td>Main cottage Industry</td>
<td></td>
</tr>
<tr>
<td>i. Technology development and transfer</td>
<td></td>
</tr>
<tr>
<td>ii. Provision of technical service</td>
<td></td>
</tr>
<tr>
<td>iii. Technical and management training</td>
<td></td>
</tr>
<tr>
<td>iv. Advisory service</td>
<td></td>
</tr>
</tbody>
</table>
□ IRI (contd)

Types of Industries promoted
i. Metal works
ii. Agro-industries
iii. Building materials
iv. Ceramic industries

Head of Institution
Mrs A. Amoako-Mensah

□ Integrated Community Centres for Employable Skills

ICCES, P.O.Box M45, Accra (Tel: 021-664646)
Location: 1st floor, Ambassador Hotel Annex, Accra

Year formed 1986
Type of Institution Government
Aim of Institution i. To provide intensive handicraft and vocational training to school leavers and to make them employable
Main cottage Industry i. Training
Types of Industries promoted i. Metal works
ii. Handicrafts
iii. Agro-industries
iv. Textiles
v. Building materials
vi. Leather works

Head of Institution Mr J.K. Glover
PROFILE OF INSTITUTIONS

☑ JICA, P.O.Box 6402, Accra-North (Tel: 021-772216)
Location: North Labone, Accra

- Year formed: 1974
- Type of Institution: Bilateral
- Aim of Institution: To offer technical co-operation related to development in developing countries
- Main cottage Industry: i. Supply of equipment  
                        ii. Provision of technical service
- Types of Industries promoted: Handicrafts
- Head of Institution: Mr T. Nagakura

☑ Management Development and Productivity Institute

MDPI, P.O.Box 297, Accra (Tel: 021-665598)
Location: Near Riviera Beach Hotel, Accra

- Year formed: 1967
- Type of Institution: Government
- Aim of Institution: i. Introduction of suitable management practices and techniques  
                        ii. Promoting and increasing productivity
                        iii. Improving and developing the standard of management in all sectors of the economy
- Main cottage Industry: i. Technical and management training  
                        ii. Advisory service
- Types of Industries promoted: Advisory and consultancy service to all kinds of small-scale industries
- Head of Institution: Dr Akuako Frimpon
- Head of small-scale/private sector development management section: Mr K.E. Hanson, Chief Consultant
### Metal and Motors Engineering Company Limited

**MEMO, P.O.Box 6233, Accra-North (Tel: 021-223805)**

Location: 1st Light, Off Kaneshie-Odorkor Road, Accra

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1976</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Institution</td>
<td>Private</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>Manufacture of agricultural machinery and general products</td>
</tr>
</tbody>
</table>
| Main cottage Industry | i. Technology development and transfer  
ii. Manufacture of equipment  
iii. Supply of equipment  
iv. Provision of technical service  
v. Technical training  
vi. Advisory service |
| Types of Industries promoted | i. Metal works  
ii. Agro-industries |
| Head of institution | Mr Saad El-Ashkar, Managing Director |

### National Board for Small Scale Industries

**NBSSI, c/o Ministry of Industries, Science and Technology, P.O.Box M39 Accra (Tel: 021-666142)**

Location: Room 9, 3rd Floor, Ministry of Industries, Science and Technology, Accra

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1985</th>
</tr>
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<tbody>
<tr>
<td>Type of Institution</td>
<td>Government</td>
</tr>
<tr>
<td>Aim of Institution</td>
<td>To promote and co-ordinate activities of all agencies which interact with small scale industrialists</td>
</tr>
</tbody>
</table>
| Main cottage Industry | i. Provision of credit facility  
ii. Technical and management training  
iii. Advisory service |
| Types of Industries promoted | i. Metal works  
ii. Handicrafts  
iii. Agro-industries  
iv. Textiles  
v. Building materials  
vi. Leather works |
<p>| Head of Institution | Dr Edmund K. Abaka |</p>
<table>
<thead>
<tr>
<th>Name:</th>
<th>DAVID SARFO AMEYAW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date and Place of Birth:</td>
<td>October 20, 1962, Kumasi, Ghana</td>
</tr>
</tbody>
</table>

**EDUCATION:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Degree and Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>Doctor of Ministry (Missions and Development) Andrews University, Berrien Spring, MI.</td>
</tr>
<tr>
<td>1984-1986</td>
<td>Associate Degree in Theology Adventist Missionary College, Adanta, Ghana May 1986</td>
</tr>
</tbody>
</table>

**EXPERIENCE:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Position and Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995</td>
<td>Youth Treatment Specialist, Family &amp; Children Center, Inc., Mishawaka, IN</td>
</tr>
<tr>
<td>1991-1992</td>
<td>Student Chaplain, Mercy Memory Hospital, South Bend, IN</td>
</tr>
<tr>
<td>1989</td>
<td>Youth Director Central Ghana Conference of Seventh-day Adventist Church.</td>
</tr>
<tr>
<td>1989</td>
<td>District Pastor Wassa Akropong District of Seventh-day Adventist Church.</td>
</tr>
<tr>
<td>1986-1987</td>
<td>Pastor and Evangelist Central Ghana Conference of Seventh-day Adventist Church, Kumasi.</td>
</tr>
<tr>
<td>1982-1984</td>
<td>Pastor/Accountant Central Ghana Conference of Seventh-day Adventist Church, Kumasi.</td>
</tr>
</tbody>
</table>
PROFILE OF INSTITUTIONS

☐ National Council on Women and Development
NCWD, P.O.Box M53, Accra (Tel: 021-229119)
Location: Ministries Annex, near Ministry of Information, Accra

Year formed 1976
Type of Institution Government
Aim of Institution
i. To create awareness of needs and potentials of women in general and the need to develop such potentials
ii. To raise standard of living of Ghanaian women
iii. To integrate women into the development process at all levels
Main cottage Industry
i. Provision of credit facilities
ii. Technical development and transfer
iii. Provision of technical service
iv. Technical and management training
v. Advisory service
Types of Industries promoted
i. Handicrafts
ii. Agro-industries
iii. Textiles
iv. Leather works
v. Food processing
vi. Pottery
Head of Institution Mrs Getrude Zakaria Ali

☐ National Investment Bank
NIB, P.O.Box 3726, Accra (Tel: 021-221312)
Location: Head office, Liberty Avenue, Accra

Year formed 1963
Type of Institution Government/Private
Aim of Institution
i. Assisting in the establishment, expansion and modernisation of small scale enterprises
ii. Encouraging and facilitating the investment of internal and external capital in such enterprises
### PROFILE OF INSTITUTIONS

#### □ NIB (contd)

| Main cottage Industry | i. Provision of credit facilities  
|                       | ii. Supply of equipment  
|                       | iii. Provision of technical service  
|                       | iv. Advisory service  

#### Types of Industries promoted

| i. Metal works  
| ii. Agro-industries  
| iii. Textiles  
| iv. Wood-based industries  
| v. Ceramics  

#### Head of Institution

| Mr Osato-Marfo  

#### Head of small-scale industry section

| Dr Ben Adu-Amankwa  

### □ National Vocational Training Institute

NVTI, P.O.Box M21, Accra (Tel: 021-2217725/223972)  
Location: No. 9 Star Avenue, Kokomlemle, Accra

| Year formed | 1970  
| Type of Institution | Government  

#### Aim of Institution

| i. Organise apprenticeships in plant training  
| ii. Provide vocational guidance and career development  
| iii. Develop training standards, trade testing and certification  

#### Main cottage Industry

| Technical and management training  

#### Types of Industries promoted

| i. Metal works  
| ii. Handicrafts  
| iii. Textiles  
| iv. Building materials  
| v. Leather works  

#### Head of Institution

| Mr G. Abban, Acting Director  

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23
PROFILE OF INSTITUTIONS

□ Opportunities Industrialisation Centre

OIC (Ghana), P.O.Box 6241, Accra-North (Tel: 021-220176)
Location: Behind Nima Police Station, Accra

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1971</th>
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<tbody>
<tr>
<td>Type of Institution</td>
<td>International</td>
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<tr>
<td>Aim of Institution</td>
<td>To offer vocational training and job placement to the underprivileged youth</td>
</tr>
<tr>
<td>Main cottage Industry</td>
<td>Technical and management training</td>
</tr>
<tr>
<td>Head of Institution</td>
<td>Mr K.A. Kelson</td>
</tr>
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□ Post Harvest Development Unit

PHDU, Food and Agriculture Organisation, P.O.Box M37, Accra (Tel: 021-662401)
Location: Near Riviera Beach Hotel, Accra

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1985</th>
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<tr>
<td>Type of Institution</td>
<td>Government (FAO/UNDP project)</td>
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<tr>
<td>Aim of Institution</td>
<td>Assemble appropriate post-harvest technology with a view to introducing it to small-scale farmers, to prevent post-harvest losses</td>
</tr>
<tr>
<td>Main cottage Industry</td>
<td>i. Technology development and transfer ii. Provision of technical service iii. Technical and management training iv. Advisory service</td>
</tr>
<tr>
<td>Types of Industries promoted</td>
<td>Agro-industries</td>
</tr>
<tr>
<td>Head of Institution</td>
<td>Mr A.T. Ocansey</td>
</tr>
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</table>
### Rural Finance Department, Bank of Ghana

RFD, BOG, P.O.Box 2674, Accra (Tel: 021-223466/228725)

**Location:** 2nd & 3rd Floor, NCR Building, Adabraka, Accra

<table>
<thead>
<tr>
<th>Year formed</th>
<th>1984</th>
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<tr>
<td><strong>Type of Institution</strong></td>
<td>Government</td>
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<tr>
<td><strong>Aim of Institution</strong></td>
<td>Promoting the provision of loans to small-scale industries</td>
</tr>
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</table>
| **Main Cottage Industry** | i. Provision of credit facilities  
                             ii. Provision of technical service  
                             iii. Supply of equipment |
| **Types of Industries promoted** | i. Handicrafts  
                                      ii. Agro-industries  
                                      iii. Soap making  
                                      iv. Wood based industries |
| **Head of Institution** | Mr Y.O. Adjepong-Boateng |

### Solar Energy Laboratory, U.S.T.

SEL, University of Science and Technology, Kumasi

**Location:** U.S.T. campus, Kumasi

<table>
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<tr>
<th>Year formed</th>
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<td><strong>Type of Institution</strong></td>
<td>Government</td>
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</table>
| **Aim of Institution** | i. To conduct research and projects in solar energy technology  
                             ii. Training solar energy specialists |
| **Main Cottage Industry** | i. Technology development and transfer  
                                      ii. Manufacture of equipment  
                                      iii. Provision of technical service  
                                      iv. Training  
                                      v. Advisory service |
| **Types of Industries promoted** | i. Metal works  
                                         ii. Agro-industries  
                                         iii. Solar refrigeration  
                                         iv. Solar distillation |
PROFILE OF INSTITUTIONS

SEL (contd)

v. Solar water heating
vi. Solar water pumping
vii. Cookstoves

Head of Institution
Prof. K.O. Kassey

Technology Consultancy Centre, U.S.T.
TCC, University of Science and Technology, Kumasi (Tel: 051-5350/9)
Location: U.S.T. campus, Kumasi

Year formed: 1972
Type of Institution: Government
Aim of Institution: Promotion of small-scale industries through the use of appropriate technologies
Main cottage Industry:
   i. Technology development and transfer
   ii. Manufacture of equipment
   iii. Supply of equipment
   iv. Provision of technical service
Types of Industries promoted:
   i. Metal works
   ii. Agro-industries
   iii. Textiles
   iv. Food processing
   v. Soap making

Head of Institution: Mr. Sosthenes Buatsi

Technology Transfer Centre
TTC, P.O.Box M32, Accra (Tel: 021-775351)
Location: Airport Residential Area, near Water Resources Research Institute, Accra

Year formed: 1982
Type of Institution: Government
Aim of Institution:
   i. To carry out research into legal, socio-economic and technological aspects of technology transfer in Ghana
PROFILE OF INSTITUTIONS

□ TTC (contd)

ii. To help in the diffusion and assimilation of technology among users through the provision of information from an information bank

Main cottage Industry
Technology transfer

Types of Industries promoted
i. Food processing
ii. Energy
iii. Capital goods

Head of Institution
Dr Ayiku, M.N.B. (Project Co-ordinator)

□ Technoserve Incorporated

TNS, P.O.Box 135, Accra (Tel: 021-775651)
Location: East Cantonments, near NAFTI, Accra

Year formed
1971

Type of Institution
Private

Aim of Institution
Improving the welfare of rural people through self-help community based enterprises

Main cottage Industry
i. Provision of technical service
ii. Training
iii. Advisory service

Types of Industries promoted
i. Agro-industries
ii. Agricultural service co-operatives

Head of Institution
Mr Paul Warmka

□ Union Trading Company (Ghana) Limited

UTC Department Stores, P.O.Box 186, Accra (Tel: 021-664861)
Location: Liberty Avenue, Accra

Year formed
1956

Type of Institution
Private

Aim of Institution
Retail and import/export trading
PROFILE OF INSTITUTIONS

□ UTC (contd)

Main cottage Industry
i. Manufacture of equipment
ii. Supply of equipment
iii. Marketing

Types of Industries promoted
i. Metal works
ii. Handicrafts
iii. Agro-industries

Head of institution
Mr M. Taylor

□ United Nations International Children's Education Fund

UNICEF, P.O.Box 5057, Accra-North (Tel: 021-221416)
Location: Airpot Residential Area, Accra

Year formed 1945
Type of Institution International
Aim of Institution Help children and women in developing countries
Main cottage Industry
i. Technology development and transfer
ii. Supply of equipment
iii. Training
iv. Advisory service

Types of Industries promoted Agro-industries
Head of Institution Mr Saidi Shomari

□ Voluntary Service Overseas

VSO, P.O.Box 5626, Accra-North (Tel: 021-220471)
Location: Wawa Road, near Accra Technical Training College, Kokomlemle, Accra

Year formed 1958
Type of Institution Non-Governmental Organisation
Aim of Institution To send men and women to share their professional skills with people in the Third World
Main cottage industry
i. Technology development and transfer
PROFILE OF INSTITUTIONS

☐ VSO (contd)

- Technical and management training
- Advisory service

Types of Industries promoted

- Metal works
- Agro-industries
- Building materials (ceramics)
- Machine tool and engineering

Head of Institution
Ms Patricia Scotland

☐ Women Farmers’ Extension Division, Ministry of Agriculture

WFED, Dept. of Agricultural Extension Services, P.O.Box M37, Accra (Tel: 021-662253)
Location: Ministry of Agriculture, opposite Dept. of Game and Wildlife, Accra

- Year formed: 1969/70
- Type of Institution: Government
- Aim of Institution: To reach and improve agricultural skills of farming women
- Main cottage industry:
  - Technology development and transfer
  - Provision of technical service
  - Training
  - Advisory service

Types of Industries promoted: Agro-industries

Head of Institution: Miss R. Tebebo

☐ Women’s World Banking (Ghana) Limited

WWB, P.O.Box 2989, Accra (Tel: 021-667748)
Location: 2nd Floor, GNTC Technical, Pagan Rd, Accra

- Year formed: 1983
- Type of Institution: Non-Governmental Organisation
- Aim of Institution: To link as a bridge to bring organised credit within easy reach of entrepreneurial women
## PROFILE OF INSTITUTIONS

### WWB (contd)

Main cottage Industry

- i. Provision of credit facilities
- ii. Technology development and transfer
- iii. Provision of technical service
- iv. Technical and management training
- v. Advisory service

Types of Industries promoted

- i. Handicrafts
- ii. Agro-industries
- iii. Textiles
- iv. Building materials
- v. Afforestation
- vi. Ceramics
- vii. Fish smoking

Head of Institution

Mrs Comfort Engmann (Chairperson)

### World Vision International

**WVI, Private Mail Bag, Accra-North (Tel: 021-776621/774351)**

Location: Near the Japanese Embassy, Accra

- **Year formed**: 1979
- **Type of Institution**: Non-Governmental Organisation
- **Aim of Institution**: Assistance to poor and needy of all ages in remote areas through health, community development, education, water, etc.

Main cottage Industry

- i. Technology development and transfer
- ii. Supply of equipment
- iii. Provision of technical service
- iv. Technical and management training
- v. Advisory service
- vi. Marketing

Types of Industries promoted

- i. Handicrafts
- ii. Agro-industries
- iii. Textiles (batik; tie and dye)

Head of Institution

Rev. P.F. Quaye
APPENDIX E

SMALL-SCALE INCOME-GENERATING TRAINING PROGRAM
AIM, METHODS, CURRICULUM, AND LIST
OF SSIGP TRAINING RESOURCES
PROPOSED SMALL-SCALE INCOME-GENERATING TRAINING PROGRAM
FOR LAY MEMBERS OF SDA CHURCH IN GHANA

Introduction

Training for participants is an important prerequisite for the promotion of small-scale income-generating programs among the unemployed and low income earners of the SDA Church in Ghana. Training helps to transfer knowledge and skills needed in SSIGPs. Training creates awareness and motivates individuals to have a vision for development programs.

OBJECTIVE

The objective of SSIGP training program for the lay members of the SDA Church in Ghana is:

1. To empower individuals or groups to establish and efficiently manage their own income-generating programs.

2. To lead participants to identify their God-given talents and potential in business management.

3. To equip them to use their acquired and inherited skills effectively and efficiently.

4. To develop in them financial management skills.

5. To inspire them to recognize the value of
adopting biblical stewardship principles in their business practice.

**Duration of Training**

There will be two tracks of training programs. A short term training and long term training.

**Long-term Training Programs**

Long-term training is for those who want to learn a trade or job skill in order to establish their own business venture. The duration would range from six months to two years. Long-term training programs would be in the form of apprenticeship. Areas of apprenticeship could be in food farming, livestock keeping, fisheries, baking, handicrafts, woodwork, construction, repairs and manufacturing or processing industries. Participants of long-term training programs would contribute to the cost of their training by participating in the production activities of the training center. They will be offered the opportunity of having on-the-job training in their chosen field of specialities. They would be given assignments requiring the demonstration of skills. Long-term training in the would include courses of studies that generate the creativity of the trainees, motivate them to take initiative, and enhance their business management skills. Also, Christian business values and stewardship concepts would be a fundamental part of the training.
Short-term Training Programs

Short-term training could be in the form of workshops, seminars, retreats, or intensive on-the-job instruction. It can be in a formal or informal setting, and it can be given in a training center or as an extension service. Duration will be from one week to three weeks depending on the educational level of participants, projects they are involved, local situation, and individual basic needs. Short-term training is usually given to people who possess skills and knowledge of their projects. It could also be a refresher course for people who have graduated from long-term training programs. Course elements are in areas that directly affect the operation and sustainability of projects, such as entrepreneurship, leadership, marketing, and business skills development. Short-term training, if properly planned and structured, can be an educational opportunity for a larger number of people at a lower cost.

Courses of Instruction

Programs of instruction will include the following courses:

1. Christian stewardship
2. Concepts of community development
3. Principles of Christian entrepreneurship
4. Income-generating principles
5. Business skills development
6. Job skills training
7. Agricultural technology and economics

Course Descriptions

Stewardship

The teaching of the principles of stewardship will include topics like; introduction to the order of creation, the majesty and power of God, the position and value of human beings on earth, the relationship between God and humanity, humanity's responsibility and accountability as related to life and the environment, the importance of tithe and offering and the elements of Christian stewardship—the proper management of our time, talents, treasures, body temples.

Christian Entrepreneurship

The area of instruction under this course will be biblical approach to business and risk-taking, a study of the biblical concepts of success, examples of entrepreneurs in the Bible, Christian ethics and values in business, principles of honesty and integrity, witnessing avenues in a business world.

Concepts of Development

The course content of this topic will cover areas, such as a study of the definition of development and its
elements, the process of creating awareness of community needs and finding solutions, techniques to identify talents, skills, and local resources.

**Income-generating Principles**

A study of the characteristics of SSIGPs. Their role in community development. Resources, opportunities, and constraints in their implementation.

**Business Skills Development**

A study of appropriate business techniques, the importance of banking, record keeping, bookkeeping, and marketing. Labor control laws and regulations.

**Job Skills Training**

This will be a career development program on specific vocational training, including courses and apprenticeships in food farming, livestock keeping, baking, fisheries, handicrafts, woodwork, carpentry, construction, repairs, and manufacturing and processing industries.

**Agricultural Technology and Economics**

This course will cover topics that deal with the application of appropriate technology in starting and managing agricultural enterprises, and the identification of resources and professionals available for agricultural projects.
List of SSIGP Training Resources


GUIDELINES FOR LOAN POLICIES AND PROCEDURES FOR SMALL ENTERPRISE DEVELOPMENT

DEFINITION:
Many PDOs have established loan funds to provide credit finance to poor people to expand or upgrade existing economic activities and/or start new ones. These guidelines are presented for PDOs to use in formulating loan policies and procedures for their loan schemes, whether newly planned or existing. PDOs will have to closely review any policies or procedures formulated to ensure that they contribute to rather than inhibit their project goals.

SOURCE: Partnership for Productivity International (PIP) and CARE
These guidelines were written by James Hochschwender, formerly of Partnership for Productivity (PIP) International. They have since been successfully used in several regional workshops by CARE.

THE TOOL:
This tool consists of a series of questions organized into three sections. The questions can be used as a planning tool, both before the program is started, and while it is ongoing to pinpoint areas in which the program might be strengthened. While it might be accompanied by alternative loan policies and procedures, we have not found this useful in our training. There are an almost infinite variety of acceptable policies and procedures based on client aspirations, expectations, and the local economic context. The intention of this tool is to aid PDO Boards and staff in thinking through the issues related to credit projects.

HOW THE TOOL WORKS:
The list of questions is laid out in a manner that will make thinking and deciding about loan policies and procedures simpler. The list is divided into three sections. In the first, “Client Characteristics,” policies which pertain to the people to whom you intend to make loans are considered. These policies identify those people and the types of economic activities (income generation and/or small enterprise) which you will want to assist.

The second section, "Loan Characteristics," identifies the conditions and limits within which you will make loans to those borrowers. None of these should be arbitrary; they should be determined by what will meet the clients' needs. We all know we are not in a position to respond to everyone's request for assistance. We have to make decisions that will help us optimize what we can do with the limited funds at our disposal. You will have to think carefully about the questions in this section of the guidelines so that the types of loans offered to clients are appropriate to the people you want to assist.

The third section consists of questions on "Credit Program Procedures." These questions help outline the steps in the process of assisting clients, from initial contact through success of the economic activity and the repayment of the loan. When thinking about these steps you will be thinking about how you will go about providing loans. Also, consider how you will keep track of what you are doing in order to learn from your experience, and from the changing needs of your clients and their economic activities.
GUIDELINES

I. CLIENT CHARACTERISTICS

In project planning, you will have to decide who it is you wish to assist and in what economic activities you wish to assist them. You need to define a strategy that indicates what you would like your overall client group to be. Indicate the proportions of female and male clients, the proportion of group enterprises, client groups or individual enterprises, the proportions of clients of different income levels, and other possible characteristics of the people and their enterprises. This strategy reflects the aims and goals of your organization as well as the resources it has to work with. It also reflects the types and sizes of businesses that your area economic assessment revealed as the best opportunities, and reflects the needs and values of the people.

In this section, as well as section II and III, review the following policy areas, first one at a time and then as a whole. Draw upon your knowledge of the people, their needs, and realistic opportunities available to them for improving their lives. Then draw up your policies related to client characteristics.

A. Age and Sex — The guidelines you will have with regard to the age and sex of clients, i.e., maximum and/or minimum age and women and/or men.

To consider:
- how age of persons involved might affect the viability of the economic activity or the learning process;
- what are the legal implications in defining age limits, e.g., lending to minors;
- possibly others.

B. Location — Where the enterprises are located.

To consider:
- in what geographic areas do you plan to focus your lending;
- do you plan to work in rural or urban areas or both;
- what areas can you realistically reach with your staff and resources;
- does the activity have to have a fixed locale and, if so, what is the basis for determining a fixed locale. This is particularly relevant for very small enterprises.

C. Type of Business or Activity — The types of economic activities that will be financed; commerce (vendors, traders, wholesalers, retailers), services (repair, construction, transport, clinics, food, storage, mechanics, distributors, etc.), manufacturing (milling, furniture making, etc.), and agribusiness (grain millers, food processors, resources extractors, woodcutters, and possibly others). Another criteria for type of business could be those that meet unmet demands for key products in rural markets.

To consider:
- local, regional or national market needs and resources;
- how will your policy on types of business to be financed affect local economic development;
• will supporting those types of business make the local market/economy more dynamic;
• what types of business can your program adequately serve given its technical and
management assistance resources, or what types of business can other local or
regional programs adequately serve.

D. Status of Business — The legal and operational conditions clients must meet.
To consider:
• must the client have all necessary licenses/registration?
• must the enterprise be functioning before a loan can be made; if so, for how long?
• if the client will be a new business, then under what conditions can a loan be made?
• must the business be for-profit, not-for-profit, or can it be either?

E. Group and/or Individual Enterprises — The restrictions regarding different kinds of
enterprises. A group enterprise is one in which all participants have ownership in com-
mon. Individual enterprises are those in which ownership and management tends to be
concentrated in one or two persons. Groups of individual small enterprises are not con-
sidered group enterprises in this context.
To consider:
• what restrictions will govern whether group enterprises, individual enterprises,
and/or groups of individual enterprises will receive loans?

F. Size of Enterprise — How big or small will the enterprises be that you assist?
To consider:
• what limits will define the size of the enterprises eligible for loans. These limits
might be defined by amount of total assets, total fixed assets (with or without land
and building), number of employees, total sales, net income, others.

G. Experience/Training of Business Persons — The background clients should have in the
enterprises you will support.
To consider:
• what will be the borrower’s requirements for technical and/or managerial experi-
ence or training. These could be defined by certain training courses, years experi-
ence in a technical or management capacity, or combinations thereof, either before
they receive the loan or while they are using the loan.

H. Reputation — Generally, this is an unwritten criteria which looks for references on the
client’s character.
To consider:
• honesty and integrity — do they honor their commitments;
• capacity — are they seen as being able to do things;
• industriousness — are they consistently hard-working;
• other indicators of creditworthiness.

(continued on next page)
I. Involvement of Borrower in the Enterprise Being Financed.

To consider:
- what are the requirements for day-to-day involvement of the borrower in the business' decision making and management of the business, such as a certain number of hours per day, days per week, certain activities of the enterprise, etc.

J. Lack of Access to Other Credit.

To consider:
- what limits will be placed on lending to persons who could borrow or have borrowed from sources other than the project (i.e., banks and financial institutions), including supplier credit.

II. LOAN CHARACTERISTICS

The loan portfolio strategy needs to be determined. What sort of loans will you want to make to the clients you have described above? Consider the preferred proportions of different size loans; proportions of short, medium, and long-term loans; proportion of loans to different types and sizes of enterprise; and for different uses in those enterprises.

The definition of the following policy areas will be based on what you have determined (i) will respond to the needs of your clients; (ii) will prudently allow them access to loans in their present condition, and (iii) will enable you to extend your loan funds to as many of them as possible. Follow the same procedure as suggested under Client Characteristics for drawing up these policies.

A. Purpose/Use — For what purpose are the loans to be used?

To consider:
- for what purpose can your loan funds be used; e.g., to finance working capital (day-to-day operating costs), equipment, building or land purchases, refinancing other debt (if so, under what conditions would you lend for this purpose)?

B. Amount — How much you will lend to any group and/or individual.

To consider:
- what are the limits for the amount of money to be lent; maximum and minimum? This alternatively could be defined as a percentage of the revolving load fund; should there be a graduated series of limits for first-time borrowers, and second and third time borrowers? This will, to a certain extent, be affected by the people being served, their experience with credit, and the objectives of the project. For example, the minimum loan amount for a fund which was lending to individual microentrepreneurs would probably be lower than for one lending only to group enterprises.
- how might the minimum be determined by the economics of administering and following up individual loans (which is why some PDOs have chosen to make loans only to a group of microenterprises instead of dealing with them individually)?

(continued on next page)
C. Term — The length of time an individual or a group can borrow money. 
To consider:
• how this varies for the type of business, the use of the loan, and the size of the loan;
• how different it is for clients without prior credit experience, or for first-time versus second or third time borrowers.

D. Repayment Schedules — The amounts to be repaid for each period of time (weekly, monthly, quarterly, etc.), which include interest and principal payments.
To consider:
• whether they are fixed (an equal amount for each period) variable, or lump sum (the total amount, either principal or principal plus interest, is paid at the end of the loan period);
• whether it is the same for all loans or variable, depending on the use of the loan and the financial ability to repay (cash flow of the enterprise);
• how repayment amounts will be determined;
• what the limits are for any grace periods (period of time before the first payment is due);
• what is the payment grace period. If a payment is received within a certain number of days after it is due, for instance 5-20 days on a monthly payment, whether it is still considered to be “on time” and no additional interest is charged.

E. Rescheduling/Renegotiation — Changing when the loan must be repaid after the loan has been made, or changing other terms of the loan agreement.
To consider:
• under what circumstances will the project reschedule loan repayments or renegotiate the terms of a loan such as in cases of robbery, sickness, and possibly others?

F. Interest Rate — What is the cost to the borrower of the money as expressed by a percentage of the amount of money borrowed.
To consider:
• whether it will be the same for all loans or variable depending on the clients, the use of the loan, the amount of the loan, the cost of making the loan, or other reasons;
• how the interest charges are determined; (simple interest declining balance basis, discounted in advance, collected in advance, compounded interest, and possibly others);
• Real effect of interest rate on (a) business, (b) area, and (c) sustainability of program.

G. Other Fees — What the charges could be for the loan application, processing, penalties for late payment, and related services (training, management assistance, etc.).
To consider:
• whether they will be flat, graduated, or variable fees depending on size of the loan, client, services provided, location, and other considerations to be defined;
• what fees are necessary for program stability (economic, client seriousness, and other factors);
• what is the best mix of fees and interest for meeting program and client needs.

H. Security — The tangible assets, if any, that are pledged as collateral on a loan so that in case the borrower does not repay, the proceeds from the sale of these assets can be used to pay off the debt.
To consider:
• what assets are acceptable for collateral?
• what legal procedures/formalities are required for registering the collateral?
• what amount of collateral is required as a percentage of the loan?
• at what percentage of market value or cost are assets valued as collateral?
• what security is needed to motivate clients to repay their loans responsibly?
• whether the project will take the pledged assets from a client who is not repaying (if not, any security policy will be ineffective).

I. Guarantees — Agreements and mechanisms by which individuals or groups certify willingness to pay off the loan and interest if one borrower refuses or is unable. These guarantees can be personal (individual) or by group (each member of a group guarantees the loans for all other members of the group).
To consider:
• who are acceptable guarantors (their characteristics)?
• what are conditions for calling on a guarantor to pay the loan? (Some laws indicate the evidence that must be submitted before a guarantor is obliged to pay.)
• in what instances will a moral guarantee be used in the absence of a legal one? (a PDO "guarantees" to a bank that its borrower will repay because the PDO is providing other necessary technical or managerial support to that enterprise).

J. Conditions of Default — When a borrower is not meeting the terms of the loan agreement.
To consider:
• what indicates that the terms of the loan agreement have been broken; for example, number of days after a payment is due, sale of assets, changes in management, etc.

K. Client Contribution — The portion of the activity being funded by the loan that must come from other sources.
To consider:
• what a client must put into enterprise to show good faith. This can be defined by a loan/equity or loan/assets measure or some other measure of contribution, such as hours spent developing the business or doing various tasks to start up the business.
L. Reporting — What are the periodic reports, containing certain information that borrowers are required to submit.

To consider:
- what is the necessary financial information about the business and family income?
- what changes should be tracked in the business, family, and community?
- what is the easiest system for borrowers to provide the needed information?

III. RELATED PROCEDURES

You have looked at what you will do (Loan Characteristics) and with whom (Client Characteristics). It is now necessary to look at how to implement your client and loan strategies. Decisions need to be made covering each of the areas listed below. The purpose of this part of the process is to come up with effective and quick ways to assist clients: effective in that the process does meet clients' needs, and quick in that the process is streamlined while still having the steps necessary to be effective.

A. Application — How clients come to the project and ask for assistance.

To consider:
- how potential clients will find out about the project and its services;
- how they will apply for loans;
- what information they will be required to provide;
- how they will provide the information (through interviews, filling in an application form, or possibly others);
- what other requirements they must meet before they can apply for a loan (e.g., training/orientation courses, site visits of field extension officer, active members of a group, etc.);
- who in project will be responsible for:
  (1) informing potential clients about the project;
  (2) orienting/assisting them in the application process;
  (3) receiving applications and reviewing preapplication qualifications;
  (4) packaging applications for further review;
- how loan applications/applicants are tracked so there is a record of what has been done;
- what preparation/training are borrowers given for credit.

B. Review/Approval — This process involves making the decision to lend or not to lend.

To consider:
- what are the criteria upon which the decision will be based?
- once potential borrowers have met policy guidelines, then what other benchmarks will be used to judge their projects and loan applications?
• how will the project/loan applications be completed (e.g., site visits, interviews, analysis of information, reference checks, investigation of previous debt, and other activity)?
• who and which job positions have what authority in reviewing and approving/rejecting loan applications?
• what limits there are as to the amount each individual or each level of staff and Loan Review Committee can approve;
• what checks or controls are there to avoid misuse of lending authority;
• what records are kept of these steps in the process.

C. Disbursement — This covers the steps in actually giving loan proceeds to clients.
To consider:
• what are these steps?
• what kind of agreement there is between the PDO and the clients; formal and legal, written, etc.;
• what tasks must be completed by the borrower and by project staff?
• whether the loan is extended in cash or in kind;
• whether it is extended through a bank, financial institution, the PDO, or some other agency;
• who actually delivers the loan to the borrower, and where is it done?
• what records and receipts are used/kept on disbursements, i.e., loan ledger card indicating amount of loan, repayment period and amount, date loan disbursed, plus relevant vouchers and other records.

D. Repayment — How the client actually makes payments of interest or other fees and repays principal (the amount loaned).
To consider:
• If payment is made at offices (of PDO, bank, etc.) or in the field (at place of business, at particular place designated for repayments, etc.);
• who receives the payment;
• what receipts and records are kept of repayments;
• how loan repayment is monitored by management;
• if payments are in cash and/or in-kind; if they are in-kind, how the value of in-kind payments is determined.

E. Collection — What is done when a borrower is not meeting the terms of the loan (not repaying loan, not using loan for intended purpose, closing the enterprise, selling assets, changing key staff, moving out of project area, etc.).
To consider:
• what steps are taken to contact borrower and serve notice of default, collect repayment, foreclose on collateral, notify loan guarantor of the default, and any other necessary steps?
• who is involved in collection (field staff, headquarters staff, outside collection agent/company community or group leaders, other agents)?
• what records are kept of the collection process.

F. Renegotiation — When a borrower is having legitimate difficulty repaying a loan according to agreement, the steps the project takes to bring the loan back in line, in accordance with the rescheduling/renegotiation policy.

To consider:
• what is the process for reviewing the condition of the enterprise and client?
• what is the process for deciding on a course of action?
• what is the process for approving changes in original loan agreement?
• who will be involved in each step (field staff headquarters loan committee, outside consultants, group leaders, community leaders, etc.)?

G. Documentation/Reporting — Documentation process required for booking loans and follow up of repayments.

To consider:
• what legal formalities must be followed with respect to loan agreements and collateral taken to secure the borrowing, e.g., guarantees, charges, liens and others?
• what information needs to be recorded on individual loan ledgers and loan lists for monitoring purposes?
• what progress reports are to be submitted by PDOs to their management and Board and how often, e.g., progress reports on a monthly basis, quarterly reports on loan disbursement, repayment status, and others;
• what progress reports are to be obtained from enterprises by PDOs for monitoring business performance (income statements, balance sheets, cash flow, production records and others).

H. Related Services — Those other services (group formation, management training or assistance, technical training or assistance, information, legal, etc.) that are provided to clients who are potential and actual borrowers.

To consider:
• what technical assistance and/or management assistance clients require in preparation for loan assistance, e.g., planning assistance, cost analysis, inventory control, marketing advice, identifying appropriate tools and machinery, etc.:
• when the loans are granted, what services are provided to clients to facilitate efficient utilization of credit?
• what are the steps in providing these related services, and who on staff will do what to provide them?
• what are the frequency and nature of contacts by staff after loans are extended?

(continued on next page)
• since follow up is a key to the success of the loan program, how will the staff
determine that loan funds are being well maintained by the borrower, and how
often will they make the follow-up visits?

I. Inter-Institutional Relations — Working with other agencies or projects.
To consider:
• how are existing financial institutions used within the areas of program operations
such as loan disbursement, collection and/or administration?
• what agreements between the financial institution and PDOs will be required, and
what will be their terms and conditions?
• what are the terms and mechanics of services provided by training, management
and/or technical assistance organizations which are linked to loans; whether they
are formal or informal?
• what are the steps in the process for integrating/coordinating the provisions of
those services as they are needed by borrowers?

J. Use of Interest and Other Loan Income — How you will apply these funds.
To consider:
• how interest earnings from loans and other loan income (service charges, etc.)
will be utilized, such as for default coverage; as an inflation hedge (to maintain real
value of loan fund); to cover loan administration costs, training, other assistance,
and/or overhead costs, to make investments; or for other purposes.

K. Writing-off Bad Debts — Removing unpaid loan amounts from the project books that
will not be repaid from the loan fund.
To consider:
• how you will go about removing uncollectible loans from loans outstanding records;
• after how long and after what efforts of collection will a loan be considered uncol-
lectible, and therefore be charged off in project books?
• who will recommend/approve such write-offs;
• what records will be maintained of charged-off loans for purposes of follow up,
and by whom will they be maintained and reviewed?
• how will borrowers whose loans have been written off the project books be dealt
with?.

L. Training — The activities related to ensuring that the staff are prepared to do what is
called for in your plans.
To consider:
• what are the steps in orienting/preparing staff to understand and implement the
project according to the above policies and procedures.


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