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AN APPRAISAL OF CHURCH ECONOMIC ACTIVITIES TOWARDS RURAL DEVELOPMENT IN BENUE NORTH - WEST SENATORIAL DISTRICT

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ABSTRACT

The Church, though a religious institution is seen to have extended its activities to other aspects of society including education, health, and economic activities. This paper has appraised Church economic activities in relation to their effects on rural development, with particular reference to the welfare of the rural people. The objectives of the work were: to assess the economic activities of the church in the rural areas and how such activities have impacted the lives of the rural people, and to examine the challenges faced by the church in carrying out economic activities. Applying Social Action theory, structured interviews, in-depth interviews, and non-participant observation were used to collect data which was presented and analysed using tables, percentages, and descriptive interpretive analysis. Findings revealed that the Church has set up business ventures like savings and loan schemes, and the Rural Agricultural Training Centre among others, which improved the living standard of the rural people. However, these economic ventures suffer challenges like poor management, embezzlement, and inadequate capital. It was therefore concluded that the activities of the Church have impacted positively on the rural economy. Recommendations were made among other things that, well-meaning individuals in the various rural communities should partner with the Church to fund its economic ventures for maximum productivity.

KEYWORDS

The Church, Rural, Economic Development.



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Introduction

Before the advent of Christianity in Tiv land, traditional Tiv society was purely agrarian in nature, most of its economic activities were limited to farming and poultry. Food crops were produced by almost all able bodied members of the community particularly for feeding. However other special products like hoes, weapons, cooking utensils, clothes, and many other things were produced by those who specialised in some specific skills. These were sometimes exchanged for other items of need through trade by barter, thus Tiv traditional society was not a money economy. Social stratification and social mobility were also very minimal in Tiv land hence economic opportunities were not diversified. Wealth was measured in terms of ones number of wives, Children and farm size. This was the nature of the society the church came to evangelize. As money economy was introduced by the colonialists, the church made use of this opportunity to bring in commerce through the sale of provisions which were exchanged for agricultural products, this brought about the expansion of economic activities in Tiv land and Benue State in general.

Rural economy is viewed as the totality of the means of survival of the rural people; it is the process, structure, pattern and means of accessing, producing, processing and distributing rural resources in other to cater for the demands of the rural society. People living in the rural areas have peculiar ways they produce what it takes for them to survive, these may involve agricultural or non-agricultural activities. Therefore what is produced, how it is produced and processed and the various ways through which the resources are distributed is revered to as rural economy. By implication, it is the economy of the people residing in the rural areas

The word Church has multiple meanings, it means a place where believers of Christian faith meets on designated days and times for worship. This is the meaning that comes to mind easily when the word "Church" is mentioned. However, Onwuka (2010), views the Church as a bride of Jesus Christ saved and sanctified by Him for union with Himself. To him therefore Church means more than a building or place of worship. Church refers to a congregation of believers, whether the description of the Church is real in the view of the Church we have today is another thing to consider.

To be more analytical, Donovan (1995), views the Church as a group of people who have trusted in Jesus Christ as their lord and saviour, regardless of their race, nationality, denomination or position in life. Church can be seen as a congregation of the Christian faith whose membership is by faith through conversion of people, that organise themselves into denominations, sect and associations generally referred to as Christians

In Tiv land, Missionary activities began as far back as 1911 by the Dutch Reformed Christian Mission, Sudan United Mission, and later the Roman Catholic Church, these made use of different methods to spread the gospel and get adherents. Utor (2011) observed that, many techniques were used in preaching the gospel, some missionaries operated what was referred to as Bible Schools in the rural areas with the aim of teaching the converts how to read the Bible, others render free medical services to those who agreed to be baptised, all these were done to ensure increase in the number of adherents to Christianity.

To this effect, the Church has now permeated Tiv Society for more than a century. The empirical questions then are, after several years of church existence in this area, what are the developmental activities of the church in the land and in which ways have such economic activities influenced rural development of rural Tiv society? These searching questions necessitated this study.

Statement of the problem

The Church has come to stay in Tiv and by extension Benue State and has spread to almost all parts of the rural societies for more than a century, with its teachings imbibed by most adherents. Though a faith based institution the Church is observed to have engaged in economic activities in the state including the rural areas under study, though many scholars view the Church as not having anything to do with economic development. The issue worth researching is how relevant these economic activities are to the development of the rural societies and to what extent the rural societies have been improved by the Church economic activities. The work is then set up to:

- i. Examine the economic activities of the Church in rural areas of Benue North–West Senatorial District of Nigeria.
- ii. To assess the impact of church economic activities on economic wellbeing of the rural people in Benue North–West Senatorial District of Nigeria.
- iii. To examine the challenges faced by the church in the bid to develop rural areas of Benue North –West Senatorial District of Nigeria.

Theoretical framework

This work is supported by Social Action Theory which is discussed and its assumptions explained as a bases upon which the analysis of the study is anchored.

2:3:2 Social Action Theory

This theory originated from the works of Max Weber, in his attempt to explain the best way through which human behaviour could be studied. Weber in this theory was concerned with actions that clearly involve the interaction of thought process and the resulting meaningful action between occurrence of a stimuli and the ultimate response. In Weber's work on religion and capitalism he discovered comparative complicated relationship between religious beliefs and economic forces. The tenets of Weber's action theory include the following ; Attitude involved in the spirit of capitalism is derived from religion, Economic forces influenced Protestantism, Religious ideas and system have been influenced throughout the world, Protestantism have had the unique effects in the West of helping to rationalize the economic sector and virtually every other institution. By this Max meant to say that religious teachings influenced economic activities leading to capitalism.

A more specific example of Weber's thinking about action is found in his discussion on economic action which he defined as a conscious primary orientation to economic consideration. For Weber, what matters is not the objective necessity of making economic provision, but the belief that it is necessary. (Ritzer 2008) This theory then maintains that, for a full causal explanation, it is necessary to determine what has given rise to the motives that led to the actions. Weber attempted to discover connections between events and to establish causal relationship as can be seen in his study on the protestant ethics and the spirit of capitalism.

Using this explanation, he showed how the rise of capitalism as an economic ideology was occasioned by the protestant ethics. In order to establish this link, Weber tried to understand the motives of ascetic Protestants for adopting capitalist behaviour. He believed their main motive was to convince themselves that they were predestined to go to heaven. Protestant Ethics upheld hard work, productivity, and reinvestment in order to create more wealth while ostentatious living was disdained. With this, people were motivated to work hard, produce much, and earn much income which was meant for reinvestment. This principle gave rise to increase in savings and capital creation for massive production which served as a good foundation for capitalism. (Haralambos& Holborn 2004)Weber's work on the rise of capitalism illustrates his belief that social action particularly those involving larger numbers of people behaving in similar ways could lead to large scale social change such as the advent of capitalism.

The ideas of the social action theory are relevant in explaining the relationship between the Church economic activities and the rural development in that; it has shown how religious ideas had great impact on the growth and development of capitalism which in turn leads to mass production of goods and services and then development. This theory has emphasised how religious ideas can change human orientation towards productivity. The Church in Nigeria provided social services as a means of bait influencing membership, however, these activities brought about improvement in the state of the nation.

The Church as a religious institution has its function and responsibilities to preach the gospel and win soul for Christ. In the process of doing this, the physical lives of the people had to be affected; hence human beings are not only spiritual but physical. Adherents of Christianity had to read Bible in order to believe its teachings and by implication formal education and the establishment of Schools became necessary. To attract members and ensure that they were healthy and comfortable enough to see the goodness of God and follow

Christianity, provision of health facilities became important giving raise to the establishment of Health Clinics in the land.

In the same vein, Church members needed to have something in order to give to God and the poor to attract more blessings upon them and as a mark of devotion to Good's command. They also had to produce much food to cater for their families and feed those in need as a mark of hospitality as good Christians. For this reason, labour and productivity was encouraged why laziness disdained. Planting of economic trees and improved varieties of crops was a mark of discipline and hard work. The end result of all these was increased agricultural production and the wellbeing of Church members. In most rural areas, people who embraced Christianity and followed the teachings of the missionaries had a higher living standard than other members of the community.

All these practices were not carried out for the sake of it, neither was it merely to develop Tiv land. The major aim was to draw people to Christianity just like the astatic protestant teachings, but the latent advantage of it was that the society was improved upon. In as much as these good deeds were done to appease God as a mark of religious responsibilities and commitment on the part of the Church, it promoted rural development in no small measure. The social action theory has therefore given sufficient explanations to the causal relationship between Church economic activities and rural development.

Methodology

Survey research design was used for this study since it warrants sampling of respondents from the selected Local Government Areas round the various Local Government Areas within the Senatorial district. The research work was carried out in Benue North West Senatorial district, (Zone B) comprising seven local governments Areas, within Tiv society. However to ensure a detailed investigation, the study was limited to four Local Governments Areas which includes Buruku, Gwer-west, Tarka and Gwer Local Government Areas. The choice of these four local governments was motivated by the fact that they were rural local governments as designated by the Benue State Urban development Board, as such they best described the main concern of the study

All these four local governments were located within Benue North West Senatorial District, however the concern of the work was not just the local government but the various Roman Catholic and NKST Churches located within the local governments and that formed the population of this study. The two church denominations were preferred because they have stayed long enough in the land to be assessed than the new generational denominations.

Populations of Study

The population of this work is six hundred and ninety seven(697) people drawn from different categories. These includes; One hundred and one (111), leaders of the thirty seven (37) Parishes and consistories within the study area. One hundred and sixty two (162) managers of the fifty four (54) church established economic ventures in the study area and three hundred and seventy (370) elderly beneficiaries within the host communities, in the various Local governments studied. However, only a sample of these was considered.

Sampling Techniques

Stratified random sampling was used to select fifteen consistories and parishes out of thirty seven located within the four Local Governments. Respondents were then purposively drown from four categories of respondents, three (3) Church leaders from each of the fifteen (15) Consistories and Parishes studied totalling 45 respondents, three workers from each of the 26 Church established economic ventures making 78 respondents and 10 elderly beneficiaries from each of the communities hosting the 15 Churches studied making 150 respondents. These respondents total up to 273.

Techniques for data collection

Structured interview, questions were used in this work, these, were arranged sequentially and written down. Such were followed by the interviewer in the course of the interview. This gave room for precision in the

course of eliciting data from the respondents. The technique was relevant in a rural research of this kind since a good number of rural residents could not write clearly; it was easier to record their responses than allowing them to fill in their responses.

In-depth interview was also used to complement information gotten through the structured interview. With the use of guided interview questions, this type of interview was granted to some few key individuals in the study area like selected clergies and some elderly persons in the rural communities studied in order to get more information on issues of concern in the work, these were part of the selected sample.

Techniques for data analysis

The information in this work was presented both quantitatively, and qualitatively in the sense that, while data collected through structured interview was presented quantitatively, data elicited by the use of in-depth interview was presented qualitatively. As a result of this, descriptive interpretative analysis has been employed to complement the quantitative analysis of this study. To this effect, tables and percentages were used appropriately to present and analyse the data collected.

Data Presentation, Analysis and Discussion of findings

Information in respect to the economic ventures set up by the church in the study area, how they operate and its impact on the economy of the rural people is presented and analysed under this section.

Economic Activities of the Church in the Study Area

Data were presented to show the various types of economic ventures operated by the various NKST consistories and Roman Catholic parishes, and its impact on the economic development of the rural people. Economic ventures operated by the Church were savings and loan scheme, market stores, Transport business, rural training centre, and commercial farming as presented on the table below.

Tale 1 Church Established Economic Ventures In the Study Area

LGA	Parish/Consistory	Type of Economic Ventures	Total	
Buruku	Iyolikristu	Market stores		
		Rural Training Centre		
	Abwa	NKST Garagbough	Commercial motor cycles	
			Savings and loan Scheme	4
		NKST Sev-av	Saving and loan Scheme	1
			Savings and loan Scheme	1
		NKST Wuna	Savings and loan scheme	
			Orange Orchard	2
		NKST Biliji	savings and loan scheme	1
			Our lady queen of peace Agwabi	Savings and loan scheme
Commercial farming	2			
Gwer-West	St. Theresa's Parish Naka	Savings and loan scheme	1	
		NKST Atukpu	Savings and loan Scheme	
Gwer	NKST Taraku	Commercial Market Stores	2	
		Savings and loan Scheme		
	St. Patrick's Parish Taraku	Chair rentals services	2	
		Savings and loan scheme		
	NKST Alliade	Chair rentals services	2	
		Savings and loan scheme		
	NKST Central Anune	Commercial market stores	2	
		Savings and loan Scheme		
Tarka	St. Christopher	Market Stores	2	
		Anune Commercial Bus		
		Commercial Stores	2	

Field Survey 2016

The table above illustrates massive economic activities of the Church in the rural areas as it involved in setting up economic ventures in different villages within the rural areas. The Roman Catholic parishes and NKST Consistories hosted 24 economic ventures in different communities within the study area, many of them were savings and loan schemes while others includes Commercial market stores, chair rentals services, Transport business, commercial farming including Rural Agricultural Training centre. These show that, the Church was part and parcel of the economic activities of the rural societies in the study area.

The Operations of the Church Established Economic Ventures

Information was presented to show the operations of Church business ventures in the rural communities. Data were collected from managers of these economic ventures about their operations in the various communities and it was revealed that, the savings and loan scheme was the most viable economic venture of the church within the study area, however many of the ventures were faring well, making profit and income for the church and providing various services to the rural communities. The operations of each of economic venture was therefore presented and discussed separately for more clarification.

Saving and Loan Scheme

Savings and loan scheme otherwise called (Bam) was the most prominent of all the business ventures involved in by the Church in the rural areas. Fourteen (14) out of fifteen (15) Churches studied operated the scheme. In some consistories and Parishes, different Church associations like the Catholic Youth Organisation of Nigeria (CYON), Makeranta u Yange I Memen (MIM) Catholic Women Organisation (CWO), Choir, Women Wing (Mzugh u Kase) organised different Savings and Loan Schemes apart from those organised by the entire Parishes or Consistories. However attention was given only to the schemes set up by the entire Parish or consistory which was usually more vibrant. Thereby detail information was gathered about its membership strength, operation, and the economic impact it had on its members.

Data presented and analysed revealed the high membership strength of the savings and loan schemes that enabled it to be viable in operation. 71.4 % of the schemes had membership of 151 people and above, 14.3% had a membership of between 101 to 150 people, 7.1% of them had membership of 51 to 100 members and the other 7.1% had a membership of 10 to 50 members. This shows strong membership strength as seen in the table below.

Table 2 Membership Strength of the Church Established Savings and Loan Scheme

S/N	Membership strength	Frequency	Percentage
1	10-50	1	7.1
2	51-100	1	7.1
3	101-150	2	14.3
4	151-above	10	71.4
	Total	14	100

Field Survey 2016

Data presented in the above table indicates high participation of the people in the savings and loan scheme set up by the Church., 10(71.4%) of the Scheme had membership of 151 and above, 2(14.3 %) had membership of 101 to 150 members, 1(7.1%) had the membership of between 51 to 100, while 1(7.1%) of the scheme had membership of between 10 to 50 people. This indicates that greater number of the Church established savings and loan scheme (Bam) had membership of 151 people and above. By implication, the

scheme was well patronised by members of the community signifying its relevance to the lives of the people. In many of the consistories and Parishes visited, non- church members within the rural communities were also part of the savings and loan scheme. This shows the level at which the scheme was widely accepted by the rural communities.

Data were also presented to show the maximum amount of money loaned by the savings and loan schemes to its members, It was discovered that, only one saving scheme had a maximum capacity of only 50,000 naira, majority of them had a maximum capacity of 100,000 naira while only 2 of them had up to 300,000 naira as maximum amount of money loaned by the scheme to loan out money to its members as it is in the table below.

Table 3 Maximum Amount of Money Loaned by the Savings and Loan Scheme

Amount loaned in naira	Frequency of Savings and Loans Scheme	Percentage
50,000	1	7.1
100,000	7	50.0
200,000	4	28.6
300,000	2	14.3
Total	14	100

Field Survey 2016.

The table above indicates the capacity of the Church organised savings and loan schemes to loan to its members. 7(50%) of the schemes loaned out a maximum of 100,000 naira, 4(28.6%) of the schemes loaned out a maximum of 200,000, 2(14.3%) of the schemes loaned out a maximum of 300,000 naira to members while 1(7.1%) of the savings and loan schemes loaned out a maximum of 50,000 naira to its members.

This shows that, majority of the Church established savings and loan schemes had the capacity to give out loans to its members to the tune of 100,000 naira, indicating that it was viable to assist its members to operate small businesses, or even carry out certain projects within the rural communities.

Commercial farming

Another business venture involved in by the church was the commercial farming. 3 Churches engaged in this economic venture namely;Iyol I KristuAbwa,Our Lady Queen of Peace Agwabi Parish and NKST Church Wuna. The Parish of the Roman Catholic Church at Abwa established a Rural Agricultural Training Centre, in Buruku Local government Area, which engaged in the production of several crops, including rice, soya beans, water melon, and cucumber. They also reared cows and planted orange orchard. In the same way, Our Lady Queen of Peace Agwabi Parish and NKST Church Wuna were found to have engaged in the production of rice, soya beans and planting of oranges.These were produced in large quantities and had high level of demand from members of the community. With this the church generates income and provides food for rural community consumption, It also serves as a means of survival since other members of the rural area buy these produce from the church farm to resale in other parts of the State on retail prices to make a living.

Interview with one of the operators at Agricultural Training Centre Abwa revealed that farm products were majorly purchased by middle men in bulk who in turn resale in towns to make gain. By this members of the host communities of such ventures benefits from the operations of church commercial farms as they earn income which helps to improve their living standard. Availability of food stuffs at these commercial farms also served as a source of cheap food for members of host communities.

At the Rural Training Centre set up at Abwa Mbagen, it was observed that, crops production was mechanised and crop produced massively, as hectares of rice, soya beans, water melon, and cucumber were seen at the time of the research. The activities of the Rural Training centre were extended to training of rural youths on new ways of agricultural production. An earth dam was constructed which provided water for irrigation during dry season farming and a source of water for members of the community. The Centre also lease out tractors and harvesters, to farmers within the community which boost agricultural production.

In response to an interview question seeking to find out the relevance of this centre to the rural people in the community, one of the community elders revealed that the Centre impacted on the economy of the rural people through provision of employment opportunities because some members of the community were gainfully employed on the farm as, supervisors, labourers and guards. The centre also provides agricultural extension services to the rural communities, who were taught different methods of farming. The Rural Training Centre also made available the mechanised agricultural services like tractors and planters to the host community, thereby improving agricultural production. Some people even labour on the farm to get food stuffs for their family meals. It then shows that, commercial farming generated much crops and income for the rural communities and individual members of the Church, bringing about rural development.

Commercial Market Stores

Information on the commercial market stores built by the Church shows that four Churches constructed 84 market stores of which 67 were rented to the people to carry out various businesses as seen in the following table.

Table 4 Commercial Market Stores in the Rural Communities.

No	Place of Operation	N0 of Stores	No. Rented	Income per month
1.	AbwaMbagenBuruku LGA	74	55	Not certain
2.	AtukpuIhyarev Naka Gwer-west LGA	5	5	25,000
3.	Mbanouhg, Mbakor, TarkaLoLGA	3	3	18,000
4.	Masev, AlliadeGwer LGA	6	4	Not certain
Total		84	57	43,000

Data presented in the above table shows that, the various Churches built a total of 84 commercial market stores in four communities within the study area, out of which 67 were rented out at the amount of 18,000 naira and 25, 000 naira realized as rent from 8 of the stores respectively. Though in two communities the care takers of the stores were not willing to disclose the average income realised from the business, it was observed that many of the stores did not lack tenants

It was also gathered that, the availability of these market stores increased the growth of rural markets as traders from other places easily access business accommodation for their businesses. This also attracted the sale of valuable products like building materials, furniture, boutique, vehicle parts, fertilizers and herbicides needed by the rural people. This situation brought market closer to the rural people, some youths who are employed as sales boys and girls learn the act of business while the churches which own such store earn income through rent. This indicates the stores were valuable in boosting businesses in rural markets which enhances rural development.

Rentals Services

Another business venture engaged in by the church was commercial renting of plastic chairs, tables and canopies. This venture was carried out by St. Patrick Parish and NKST Church all within Taraku Gwer Local Government Area. These was carried out on small scale because they had only few of such material to rent, a

maximum of one hundred chairs (100), 12 canopies and 30 tables, however the churches were earning income from such business and it also provided services to the rural people. Members of the rural communities were saved from the burden of travelling to other far places in search of these during occasions, it has become easy to access chairs and canopies during marriage and funeral ceremonies in rural areas as part of development in the rural areas.

Transport Service

It was also discovered that, St. Christopher Parish Annune in Tarka Local Government had a commercial Bus while Iyol I Kristu Abwa a Roman Catholic Parish from Bururku Local Government Area had many motor-bikes as commercial vehicles operating as part of their economic ventures. Interview with those managing these vehicles indicates that, the vehicles were a source of income to those churches and at the same time the vehicles served as a means of transportation for the church any time they have need to travel. Though the exact amount of money realised through these ventures was not disclosed, observation shows that, the transport business was generating money since they were well maintained and functional on the road. These vehicles also provided services to the rural people as means of transportation, carrying their produce to rural markets.

It then became convincing enough to accept that, the church successfully carried out many economic activities in the rural areas, since the saving and loan scheme, commercial farming, transport business and rural market store were faring well, generating income for the Church and rendering the desired services to the rural populace.

Impact of Church Economic Activities on the lives of the Rural People

Information was elicited from managers of the economic ventures and beneficiaries of the ventures in the host communities, using an open ended question, the findings were presented for clear understanding.

An open ended question seeking to find out the economic value of the savings and loan scheme to its members was directed to 105 members of the schemes within the host communities. The responses pointed out that, the schemes has provided the opportunity to save money in bites and accumulate it for investment, it enabled access to loans, obtain funds and many other things, the responses were however continuous in nature since most of the respondents kept repeating words already echoed by others as represented in the table below.

Table 7 Members of the Saving and Loan Scheme on its Economic Impact.

S/N	Impact of Savings and Loan Scheme	Frequency
1	Promotion of saving culture.	88
2	Purchase of grinding Machines and vehicles	9
3	Promotion of business activities	54
4	Accumulation of funds for farming.	20
5	Building of houses.	12
6	Access to dividends at the end of the year.	60
7	Financial security against sickness, school fees, burial and child delivery	77
8	Major source of borrowing in the community.	90

Field Survey 2016

From the table above, majority (90) of the respondents were of the view that, the saving and loan scheme was the major source of borrowing in their community where they can easily get money to solve problems. Mentioned having used money from the scheme to purchase grinding machine for commercial purpose, others (88) of the respondents said that, the savings and Loan scheme provided them with the opportunity to save money in bits according to the nature of their earnings which enable them to accumulate capital for investment. Some (54) of the of the respondents stated that, they collect money from the scheme to start businesses. While (20) of them confessed that the scheme provided the money they use for farming. Only twelve (12) of the respondents made use of money realised from the scheme for building of houses. Other (60) respondents emphasized the fact that interest received per savings at the end of every year serve as again to

them. Many (77) of the respondents maintained that money released from the scheme either in form of loans or accumulated savings sometimes help to addressing pressing needs like school fees, hospital bills and burial expenses.

This substantiates the fact that the saving and loan schemes organised by the Church in the rural areas were functional, and members of the scheme were benefiting economically from it. One of the respondents in Atukpu Naka Gwer-West LGA in appreciation to this scheme said:

This Scheme has made it possible for me to sleep in a zinc house today, cost of building a modern house is enormous and it takes years of farming before one may be able to raise a structure from foundation to roofing and fittings. I took loan three times before this my house was roofed. I can even point hand on other members of this savings and loan Scheme who have built houses as beneficiaries of this loan scheme.

This has confirmed the views of other respondents who view the scheme as been of value to rural development in the study area.

Members of the rural communities on the impact of church economic venture

To have a balanced view about the value of these ventures to the lives of the rural people, some members of the host communities were requested to comment on the relevance of Church economic ventures to their economic lives through an open ended question and they responded variously in specific ways the communities have been improved through the saving and loan scheme. Some of the people were of the view that, community members work in these ventures to earn a living, there is increased agricultural production, increased in income through improved saving, some purchase grinding machines and generator sets. Others talked about increased access to capital which increased businesses, general improvement in living standard and .increased construction of modern houses. Access to loan through Church Bam boost purchase of commercial motor cycles popularly called (Baja) which has become a very lucrative business in the rural areas. Some of them emphasised increased access to capital which helped some people to be self-employed reducing poverty in the community. Moreover, services from economic ventures like transport business and chair rentals services helped during weddings, burial ceremonies, retreats, conferences and workshops in the communities, which makes life easier for the rural people. This indicates rural development. It is therefore not out place to state that church economic activities have contributed immensely to the development of the rural areas in the study location.

Challenges faced by the Church in the operation of economic venture in rural areas

Information was gathered from the forty-five Church leaders within the study area on the challenges encountered in the process of operating economic ventures. Most of them lamented about corruption and lack of experts in managing the businesses, since the church makes use of her members who are not experts to operate most of its business, they find it difficult to expand and make the desired profit, more so, some of these people even feel free to miss use resources and equipment meant for such businesses limiting its growth and expansion. Some leaders complained about embezzlement of funds by those managing the ventures, to them money realised from these ventures is usually channelled into private accounts of those managing the ventures and this hampers it operations and rendering of the expected services. Other leaders talked about inadequate capital to diversify economic ventures, since the church is does not operate in collaborated with any other organisation, funding it economic ventures become a challenge. Few of the church leaders talked about low patronage from the rural people, due to low population density in the rural areas, some business like renting of chairs were not viable since the demand for such was only occasionally.

Since the economic ventures of the church are seen to have been of value to the lives of the rural people, it is proper to work against these challenges so that these ventures be made viable to ensure rural development.

Conclusion

In as much as the church has the primary objective to preach Christ and win souls, it has become clear that, the church is fully involved in providing social services to the society especially the rural areas. Since the church is resident in the rural areas, the needs and problems of the rural people are better understood by the church. With this diverse efforts are made by the church to address problems facing the rural people. Rural societies were discovered to have been impacted in diverse ways by the economic activities of the Church in the rural areas by bringing markets and business transactions closer, diversifying means of getting income and hence rural development. Church savings and loan scheme was noted to have brought about improvement in the saving among the rural people, leading to rural development. Loans from the saving and loan scheme helped some rural people to set up business which served as a means of livelihood to some people. Others have used the loan to purchase commercial motor cycles which serve as means of transportation. This has improved transportation and at the same time served as a source of income to the rural people. The construction of rural commercial market stores by the church has brought about the structural development of the rural markets, beautifying the environment. It also encourage the sale of many items which were not obtainable in rural markets. With this it has become clear that, apart from the Government the Church is another agent of rural economic development.

Recommendations

- i. Cases of corruption and embezzlement of fund should be handled with seriousness to deter others from doing same, so that these ventures can be expanded.
- ii. The church should involve experts in the management of its economic and other ventures, irrespective of denominational affiliation, to ensure proper management.
- iii. The government should channel its rural development funds and programmes through the rural Church, because as an institution located in the rural areas, it is in a better position to know the needs of the rural people who are also part of the Church. Moreover, the Church can easily be held responsible for whatever goes wrong.
- iv. Wealthy individuals who are indigenes of various communities should partner with Church savings and loan schemes to make such buoyant enough for members of the community to access more loans for investment

With all these done, the rural societies will be developed and become attractive even to the urban dwellers.

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