

# **The Role of Non-Governmental Organizations (NGOs) In Participatory and Sustainable Rural Economic Development in Nigeria**

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**Abstract:** *Nigeria is predominantly a rural economy. If development is to take place and become self-sustaining, it must therefore, emphasis more on rural transformation. It is universally acknowledged that rural areas are very important to a nation. They serve as the base for the production of food and fiber. Yet, despite the importance of the rural areas, they have been neglected for long. Development plans of the country, therefore emphasized on rural economic development. But in the implementation of the planned objectives, the success was rather limited due to some constraints, at the top of which was the lack of participation by the stakeholders, the rural dwellers. The role played by government has failed at addressing the key issues in rural economic development. It is therefore, the responsibility of the Non-governmental Organisations (NGOs) who can penetrate the rural communities to engage them in participatory development process for the rapid development of the rural areas. It is the rural dwellers alone who can effectively identify their own problems and adequately identify their perceived needs. It therefore, becomes imperative that they be involved in the design and implementation of development programmes meant to improve their welfare.*

**Key words:** *bottom-up strategy, democratic principle, Non-Governmental Organizations, participatory development process, sustainable rural development.*

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## **I. Introduction**

Nigeria is predominantly a rural economy. If development is to take place and become self-sustaining, it must therefore, emphasis more on rural transformation. The core problems of widespread poverty, growing inequality, rapid population growth and rising unemployment all find their origins in the stagnation and too often retrogression of economic life in rural areas. Furthermore, most of the rural people are poor and disadvantaged. Their sufferings stem not only from low income but also from illiteracy, ill-health, ignorance and various kinds of deprivations.

It is universally acknowledged that rural areas are very important to a nation. They serve as the base for the production of food and fiber. They are also the major sources of capital formation for a country and a principal market for domestic manufactures, [1]. In general terms, the rural areas engage in primary activities that form the foundation of any economic development.

Yet, despite the importance of the rural areas, they have been neglected for long. Usually, there is absence of infrastructures like (water, electricity supply and motorable roads) which improve quality of life. Indeed, the ongoing neglect of rural areas continues to widen the gap between the rural and urban areas regarding the levels of social and economic opportunities, physical development and available infrastructural services.

Development planners have recognized the fact that the upliftment of the rural economy, vis-à-vis the rural poor and backward masses is a precondition for the overall development of the country. Successive development plans of the country, therefore emphasized on rural economic development. But in the implementation of the planned objectives, the success was rather limited due to some constraints, at the top of which was the lack of participation of the stakeholders-the rural dwellers, who hardly had any influence and control over development initiatives.

The purpose of this paper is to examine the process of rural economic development in Nigeria with special attention to the progress made and problems encountered and to assess the role of NGOs in participatory rural economic development.

The remaining part of the paper consists of four sections. The first section reviews the literature on the concept of rural economic development and also takes an exploration of rural economic development in Nigeria. The second examines the background history of Non-Governmental Organisations and the emergence of Non-Governmental Organization in the development process. The third section examines the meaning of participatory rural development and the steps in project development by a Non-Governmental Organization, while the fourth section concludes with the examination of the role of Non-Governmental Organisations in participatory rural development.

## **II. The Concept of Rural Economic Development**

Rural economic development is a comprehensive concept which addresses the general problems that militate against rural dwellers and affect the quality of rural life. It is concerned with measures which mobilize domestic resources including human resources, to boost production, stimulate employment, raise rural income, reduce poverty and improve the overall standards of living of rural dwellers. Rural development consists of a number of subsets which include agricultural development, rural industrialization development, quality education, health, rural housing and transportation programmes.

Rural development may also be seen as an ideology and a practice. It may mean planned change by public agencies based outside of the rural areas such as the National Government or International Organization. It may also be the bringing in of the country-side into an active state, as well as the transformation of the inferior nature of the country-side into something more superior in terms of activities. Lele [2], Abakare [3] and Moboqunje [4] view rural development as the improvement in the living standard of the rural dwellers by engaging them in productive activities such as the establishment of rural industries that will increase their income. It is seen by these scholars as a means of raising the sustainable level of living of the rural poor by giving them the opportunity to develop their full potentials.

Rural development may imply a broad based re-organization and mobilization of the rural masses in order to enhance their capacity to cope effectively with the daily task of their lives and with changes consequent upon this.

According to the World Bank [5], rural development must be clearly designed to increase production. It recognizes that improved food supplies and nutrition, together with basic services, such as health and education, not only directly improve the physical well-being and quality of life of the rural poor, but can also indirectly enhance their productivity and their ability to contribute to the national economy. Rural development ensures the modernization and monetization of the rural society and the transition from its traditional isolation to integration with the national economy.

### **2.1 Rural Economic Development In Nigeria**

#### **2.1.1. Pre-Independence Period:**

Rural economic development in Nigeria started as far back as 1917 when the colonial government promulgated the Township ordinance. This ordinance classified settlements in the country into three classes, namely, the first, second and third class townships. The first class townships harbored the whites and their workers. There was a heavy concentration of development in these settlements examples are Lagos, Ibadan, Enugu, Port-Harcourt, Calabar etc. They differ from the second and the third class townships, which received little or no attention. There were no infrastructural facilities like electricity, water supply and motorable roads which could improve the quality of life in the second and third class townships. The situation continued until 1952 when the local government councils were established in Western Nigeria.

The local government councils were seen as avenues through which rural development could be enhanced. But then, the funds allocated to the local governments were hardly enough to maintain the council headquarters. Infact little or no fund was available to initiate development programmes in the rural areas.

Yet, ironically in spite of the limited benefits of the colonial policies, rural development initiatives established during the colonial period were further consolidated by subsequent governments after independence. This is evident in all the development plans initiated since 1960.

#### **2.2 Post Independence Plan Period**

We shall attempt to summarize economic development in the post independence plan period under five major eras. The first National Development Plan Period (1962-68). The Second National Development Plan Period (1970-74). The Third National Development Plan period (1975-80). The Fourth National Development Plan Period (1981-85); and the post fourth plan period (1985 to date).

2.2.1. The First National Development Plan (1962-68): The plan made no clear statement on rural development, as agriculture was still an important foreign exchange earner. The plan's objectives were to encourage the assemblage of agricultural produce for export purpose.

2.2.2 The Second National Development Plan (1970-74): The second plan was launched shortly after the end of the civil war. The plan attempted to rehabilitate economic activities in the war- affected areas. The plan spelt out four principal national objectives meant to be achieved. These were a united, just, strong and self-reliant nation. But just as in the first plan, government did not make any clear statement on rural economic development. However, it was stated in the plan that government was committed to spending N500,000 for village regrouping. The sum allocated to rural development looks too paltry, and generally like the previous ones, the plan failed to introduce any radical package towards rural development.

2.2.3 The Third National Development Plan (1975-80): Serious concern for rural development at the national level was first highlighted in the third national development plan. The objectives of the plan were similar to those of the second national development plan. The plan emphasized the need to reduce regional disparities in order to foster national unity through the adoption of integrated rural development.

The plan provided for:

- (a) the establishment of River Basin Development Authorities (RBDAs);
- (b) the establishment of Agricultural Development Projects (ADPs);
- (c) the construction of small dams and boreholes for rural water supply and the clearing of feeder roads for the evacuation of agricultural produce and;
- (d) the supply of electricity to rural areas from large irrigation dams.

2.2.4. The Fourth Development Plan (1981-85): The Fourth National Development Plan exhibits several distinguishing features. First, it was formulated by a civilian government under a new constitution based on the presidential system of government. Second, it was the first plan in which the local government tier was allowed to participate fully in the development process of rural areas. The plan emphasized among other things the need for balanced development of the different sectors of the economy and of the various geographic areas of the country. It emphasized the importance of rural developments as a vehicle for enhancing the quality of rural life. Consequently, various programmes were mapped out for rapid transformation of rural areas. These include, rural electrification, rural water supply schemes, rural feeder roads, farm services centers, rural transportation, and integrated rural development.

2.2.5. The Post Fourth Plan Period (1985 to date): The post fourth plan period witnessed the establishment of many institutions such as the National Directorate of Employment (NDE), Directorate of Food, Roads and Rural Infrastructure (DFRRI), National Agricultural Insurance Company (NAIC), National Agricultural Land Development Authority (NALDA) to assist farmers and promote agricultural development in the rural areas. The DFRRI in particular was charged with the responsibility of providing rural infrastructures such as feeder roads, water, electricity and housing for the enhancement of the quality of life in the rural areas.

The synthesis of government activities reveals that during the years under consideration, series of constructive programmes and far reaching actions were taken by the government to enhance rural economic development, but the problems were far from being solved. This was attributed to flaws in the strategies adopted by the government. Such flaws include: Firstly, the government planners failed to realize that whatever the scope and priorities of the development plans, they could not but have different results for different areas particularly with regards to needs and wants of the different communities. Indeed several rural communities in Nigeria differ in the nature and degree of their needs [6]. Every community may not need the same thing. It was therefore necessary for the government to be sensitive to the different ecological situations and seek to develop the communities along a direction the rural people can well appreciate.

Secondly, the rural economic development programmes were embarked upon without effective programme of action and appropriate institutional arrangements for their execution. For instance, the government established the Directorate of Food, Roads, and Rural infrastructure at the Federal level and only uses the states and the local governments for the disbursements of funds for the implementation of its programmes.

Most of the rural development programmes embarked upon by the government have scarcely had any rural inputs at the planning stages and have therefore never reflected the felt-needs of the rural people. In fact, many of the programmes have never reached the rural people, nor have their impacts being felt by them. There is now an urgent need for an approach to rural development that requires the involvement and participation of the rural people at every stage of the rural development process.

### **III. Non-Governmental Organisations (NGOs)- Historical Background**

#### **3.1 The Meaning of NGO:**

Many diverse types of bodies are now being described as NGOs. There is no generally accepted definition of an NGO and the term carries different connotations in different circumstances. Nevertheless, there are some fundamental features. Clearly an NGO must be independent from the direct control of any government. In addition, there are three other generally acceptable characteristics that exclude particular types of bodies from consideration. An NGO will not be constituted as a political party. It will be non-profit making and it will not be a criminal group, nor a violent group. These characteristics apply in general usage, because they match the conditions for recognition by the United Nations [7]. Hence, for this paper, an NGO is defined as an independent voluntary association of people acting together on a continuous basis, for some common

purpose, other than achieving government office, making money or illegal activities.

### **3.2 Historical Background**

The term, “non-governmental organization” or NGO came into currency in 1945 because of the need for the United Nations (UN) to differentiate in its charter between participation rights for intergovernmental specialized agencies and those for international private organization. Known variously as “private voluntary organizations”, “civil society organization”, and “citizens associations”, they are all called “NGOs” an acronym that stands for “non-governmental organizations”. The United Nations system uses this term to distinguish representatives of these agencies from those of governments.

Charitable and community organizations, separate from the state, have existed in many historical settings, but NGOs are primarily a modern phenomenon. With the extension of citizenship rights in Europe and the Americas in the eighteenth and nineteenth centuries, people founded increasing numbers of these organizations, as instruments to meet community needs, defend interests or promote new policies.

Moreover, the anti-slavery movement, founded in England in the late 18th Century gave rise to many such organizations and eventually led to the World Anti-Slavery Convention in 1840, a milestone gathering to coordinate the work of citizen organization on an international basis. For instance, the international committee for the Red Cross came into being in 1863. During the nineteenth century, independent associations of this kind addressed many issues, including women’s rights, the condition of the poor, alcohol abuse and municipal reform. Today, NGOs address every conceivable issue and they operate in virtually every part of the globe.

### **3.3 The Emergence of NGOs-State and Market Failure**

In the past few years or there about, there has been greater recognition of NGOs as important partners in development. The concept of participatory development, that is conceived not only as society-centered [8] but also as democratic and people-centered [9]; [10], [11], [12], has also led to the redefinition of the role of the Non-Governmental Organisations in addressing national development priorities. This stems from their ability to innovate and experiment with models of executing development programmes, effectively reaching out to under-served and difficult to reach areas and to marginalized sectors and groups of the society. NGO programmes and services exhibit qualities of being efficient and effective, client-centered, community based socially and culturally sensitive, gender responsive and sustainable. In fact, in the past three decades, development agencies, like the World Bank, UNICEF, UNDP and European Union etc, prefer channeling development assistance through them to the Developing Countries because of their ability and capacity in executing sustainable development projects.

The reason is that governments in the developing countries are actually not meeting the needs of their people. And the people on the other hand are completely dissatisfied. Either the government is not aware of the people’s disenchantment or they pretend to be ignorant of the feelings of their people. Therefore, it takes an outsider (NGO) to alert them of their responsibilities to their citizens. In fact, on the whole, the role played by government at various levels-national, state and local have in some or many ways failed at addressing the key issues in rural economic development.

Moreover, the role of market forces and private enterprise in this context is also worth mentioning. Given the rigid structures that govern setting up business mostly raising capital into the commercial economic processes, neither of the resource poor communities could ever be a part of the large profits created. At best, the rural areas have been suppliers of very cheap labor and raw materials to the market. Thus for the market, the rural areas exist at the periphery or even beyond. It is therefore, the responsibility of the NGOs who can penetrate the rural communities to engage them in participatory development process for the rapid development of the rural areas.

## **IV. The Meaning of Participatory Rural Development**

### **4.1. Background History**

In the 1950s and 1960s, it was widely believed that all it took to improve the economic situation of developing countries was financial inputs and modern technology. The Green Revolution is a typical example of such a transfer of technology from the modern industrialized countries to the poorer nations. In the 1970s, however, it became clear that the transfer of technology did not solve the problems of most people in developing countries. Development workers and researchers began to understand the complex relationship between environment, economy, culture and politics in rural societies. They therefore, began to view and tackle the various aspect of rural life as part of an integrated system. It was realized that systems, for example the complex agricultural systems found in most Sub-Saharan Countries develops through adaptive change rather than by linear progress, that is dynamic and its parts interacts by influencing each other [13]. It is not possible to effect a change in one element of the system in isolation without affecting the other parts. Consequently, the system as a whole has to be understood in order to identify and help bring about desired changes.

Along with the emergence of this new development, new research techniques were developed to achieve a more comprehensive understanding of the complexities of rapidly changing and highly uncertain societies and communities. One of the new research methods was Participatory Rural Appraisal (PRA). This research method embodies the principle that different people perceive and understand reality in different ways. PRA is characterized by an applied, holistic and flexible approach of progressive learning conducted by multidisciplinary teams, for example NGOs who emphasized community participation.

#### **4.2. The Meaning of Participatory Rural Appraisal:**

PRA is a way of learning from and with community members to investigate, analyze, and evaluate constraints and opportunities, and make informed and timely decisions regarding development projects. In its simplest form, Participatory Rural Appraisal is one which carries the rural people along at every stage of the development process. In this method, all those who have interest play an active role in decision making and in all activities which affect them. They are involved in the identification and prioritization of activities to be undertaken, decision-making, planning, implementation, monitoring and evaluation. It can be used for:

- i. needs assessments;
- ii. feasibility studies;
- iii. identifying priorities for development activities;
- iv. implementing development activities where new information needs to be collected and;
- v. monitoring or evaluating development activities.

It requires attitudes favoring:

- i. participation;
- ii. respect for community members;
- iii. interest in what they know, say, show and do;
- iv. patience, not rushing and not interrupting;
- v. listening, not lecturing;
- vi. humility, not lecturing;
- vii. methods which empower community members to express, share, enhance and analyse their knowledge.

#### **4.3 PRA versus Survey Research Method**

In order to have a deeper understanding of participatory rural appraisal used for rural development, it becomes necessary to compare it with conventional survey research methods. Survey research is the most popular social research method, and is commonly used by universities and research institutions, as well as government agencies. It derives much of its popularity from its formal and standardized research techniques which produce quantifiable, representative, verifiable and comparable data which can be statistically analyzed. Survey enumerators do not have to make many independent decisions and if well trained can collect the data without requiring the primary researcher to take part in the data collection in the field.

The main advantages of PRA over conventional survey research are its level of community participation, short duration and low costs. While data collection by sample surveys sometimes requires less time, data analysis almost always takes more time. Data must be coded, entered into a computer and then analyzed in separate steps and at places removed from the research site. Once data collection has been completed, it is very difficult and costly to correct missed or wrongly recorded information as this would require sending the team back to the field. The costs of obtaining information contained in formal surveys often exceed the value of the data. Survey research also suffers from the disadvantages of its inflexibility and potential superficiality. Its predesigned and fixed questionnaire do not allow progressive learning during data collection in the field, and make it difficult to gain a deep understanding of social processes.

Participatory Rural Appraisal is especially well suited for application in community rural development as it involves the field team and community members in all aspects of the study, the design of the research tools, the collection of information, and the analysis of the findings. Only data which will actually be used by development workers and community members in their work is collected and high degree of community participation in the study guarantees that the collected information is relevant. On-the-spot analysis ensures that gaps in the knowledge acquired can be filled immediately before leaving the field. In conventional survey research the different steps (design of questionnaire, data collection, data analysis, writing of report) are segregated hierarchically and done by different individual or groups. In a quantitative survey every interview has equal weight, whereas in a PRA every interview or observation is more important than the previous one, as the multidisciplinary team continuously builds on its previously accumulated learning experience. PRA raises people's self-awareness, suggests viable solutions and helps people analyze complex issues and problems. The

differences between the two approaches are shown in Table 1.

**Table 1: The Difference between Pra and Survey Research Method**

	<b>PRA</b>	<b>Survey Research</b>
* Duration	Short	Long
* Cost	Low to medium	Medium to high
* Depth	Preliminary	Exhaustive
* Scope	Wide	Limited
* Integration	Multidisciplinary	Weak
* Structure	Flexible, informal	Fixed, formal
* Direction	Bottom-up	Top-down
* Participation	High	Low
* Methods	Basket of tools	Standardized
* Major Research Tools	Semi-structured interview	Formal questionnaire
* Sampling	Small sample size based on variation	Random sampling, representative
* Statistical analyze	Little or None	Major part
* Individual case	Important, weighed	Not important, not weighed
* Formal questionnaire	Avoided	Major part
* Organization	Non-hierarchical	Hierarchical
* Qualitative descriptions	Very important	Not as important as hard data
* Measurement	Qualitative or indicators used	Detailed, accurate
* Analysis/Learning	In the field and on the spot	At office

Source: [14]

The PRA approach is the reverse of the traditional top-down method of rural economic development. The PRA may be viewed as the label used in describing, monitoring and evaluating a rural development project with the full participation of the potential beneficiaries. Because rural development is based on the needs of the rural communities, it is democratic in philosophy and procedure and places the welfare of the rural people above every other consideration. Rassi [15] has argued that rural development in a democratic society requires more than a matter of mere plans and statistics, targets and budgets, technology and method, material and professional staff, or agencies and organization to administer them. Rather, it requires effective use of these mechanisms as educational means for changing the minds and action of the people in such a way that they help themselves to achieve economic and social improvements. On the basis of this arguments, rural development implies working with and not for the people, helping the people to become self-reliant not dependent on others, and co-operating with the people central actors in the drama, not the stage hands or spectators. In summary, the democratic principle which underlies rural development, requires a system of education, leadership and training that will help the rural people to identify their own problems and opportunities, provide practical research based information that will help to solve the problems and assist them to take advantage of the opportunities to improve their lot [16].

#### **4.4 Steps in Project Development by a Non-governmental Organization (NGO)**

This section presents the various steps in project development by a Non-Governmental Organization (NGO) in a European Union funded micro projects in six state of the Niger Delta (Akwa Ibom, Abia, Cross River, Imo, Edo and Ondo States) between October, 2003 to April, 2008.

##### **4.4.1. Community Sensitization:**

The NGO has the ability and capacity to reach out to the under-served and difficult to reach areas. Hence, the NGO was assigned the responsibility of penetrating the rural communities to mobilize and sensitize the rural dwellers. After a series of visits to a particular community to create awareness, the NGO arrange for a meeting with the community members. The expectation is that a cross section of the community members will be present at the meeting. At the meeting, one project which is the most pressing need of the community is selected for development through pair wise ranking method. At this meeting too, the members of the Project Management Committee (PMC) are selected. From then onward and the throughout the entire life of the project cycle, the subsequent meeting of the NGO with the community is through the members of the Project Management Committee (PMC).

##### **4.4.2. Concept Note and Need Assessment Form**

The NGO with the assistance of the PMC members will produce what is called a concept note. This document highlights the historical background of the community, problem statement, the cost for the project, community contribution and sustainability plan. The Need Assessment form also provides information on the initial situation in the community. The information will act as a baseline data for impact assessment after one year of project completion.

#### **4.4.3. Identification/Verification of Claims**

The project team leader will visit the community to verify/ascertain the claims the NGO and the PMC members have put down on the concept note. When this is done, the NGO can then produce the project proposal and Bill of Quantities (BOQ). The bill of Quantities shows the activities that will be carried out and the amount of money needed for the execution of each of the activities until completion.

#### **4.4.4 Project Sustainability Plan**

The community through the NGO and the PMC members submit to the European Union Team Leader what is called Project Sustainability Plan. This document highlights the plans by the community on how they intend to manage and sustain the project throughout its entire life span.

#### **4.4.5. Community Contribution**

The cost of each project was shared between the European Union and the Community. The European Union contribution was seventy five percent, while that of the community was twenty five percent. The community has to submit to the European Union Team leader the items they would contribute to make up the twenty five percent.

#### **4.4.6. Capacity Building**

The members of the Non-Governmental Organization (NGOs), the main facilitators of the projects were trained on European Union Project implementation procedures, community engagement, proposal writing, concept notes writing, accounting methods and records keeping. Moreover, each of the projects were designed with an in-built training programmes. This was done with a view to improving the capacity of the benefiting communities on project management, maintenance and records keeping so as to ensure the sustainability of the projects.

#### **4.4.7. Continuous Stakeholders Meeting**

The NGO was required to call for continuous stakeholders meeting at the community level. The aim of the meeting was to resolve conflict, assess the level of work done, community contribution and the level of community participation.

The above steps were adopted by the Non-Governmental Organization (NGO) in European Union Project development. The methods were adopted with a view to ensuring sustainable rural development. These were the features of participatory Rural Appraisal/participatory learning and action approach. Since this approach is based on the needs of the rural communities, it is democratic in philosophy and procedure and places the welfare of the rural people above every other consideration. According to Overseas Development Administration[17], this approach is:

- a. more efficient because by involving all interested parties, a wide pool of knowledge that supports better design and implementation is available, also financial and other costs can be shared.
- b. more effective because stakeholders varied interests can be identified and addressed in the design while shared ownership of the project implies that there is a greater chance of achieving the intended outcome;
- c. more sustainable because people are encouraged to use their knowledge and take initiatives. Also, they gain skills and confidence to maintain the benefits of the project.

## **V. NGOs and Participatory Rural Development**

The emergence of the concept of participatory development has also led to the redefinition of the role of the State and Non-Governmental Organisations (NGOs) in addressing national development priorities. The unprecedented upsurge of NGOs and their role in facilitating participatory development has been on the increase since the last three decades. NGOs, according to Tvedt [18] has been very effective in mobilizing their beneficiaries in the process of decision-making, identification, implementation, monitoring and evaluation of projects that affect their beneficiaries lives. Moreover, NGOs are flexible and effective at obtaining true meaningful participation of the intended beneficiaries, as well as achieving the correct relationship between the development process and outcomes. Over the years, NGOs have played various roles in the development processes and these roles are highlighted below.

5.1. Community Mobilization/Empowerment: The NGOs through their effective community mobilization and empowerment, the communities are being made to take their own destiny in their own hands by making them to know that they have the capacity to organize or manipulate their environment for their own end. Through the process of mobilization and empowerment, communities have been able to take control of their circumstances and achieve their own goals, thereby being able to work towards helping themselves and others to

maximize the quality of their lives.

5.2. Gender Awareness and Participation: Although the right to be treated as equals is entrenched in the constitution of most states, there are however several loopholes which have made certain discriminating policies against women. For example, relocating women at the place of their husbands' employment. Regardless of the constitutional right for equality, the state still perpetuates traditional sex role stereotypes through its policies and development programmes. The role of women in the society and the images people have of them are deeply rooted in religion and culture. But the activities of NGOs like the Human Liberty Development Centre and Centre for Community Health and Human Services have gradually changed the situation for the better in the following ways:

- a. They have paved the way for women to exercise their political rights in local governance.
- b. Ensure women participation to certain extent; challenges social stigmas relating to their ability to exercise power and alter the texture of daily politics by injecting different values and perspective.
- c. Women through participation display more integrity, improved political administration because women are more accessible to the community than the men. They are more transparent and more effective in fighting grassroots corruption and problems.
- d. Women have become more enlightened to draw attention to education, water, sanitation, drug and alcohol abuse issues, which are generally not focused by men.

5.3. Health Programmes: Access to qualitative health care has gone beyond the reach of most Nigerians particularly those in the rural areas. But thank God for the activities of NGOs like the Community Partner for Development and Hope Foundation etc who have come in as the saving grace with efforts aimed at encouraging community mobilization for health development activities. They have developed so many community's health care programmes and trained volunteers on various community problems to undertake baseline information and follow up on those who need medical care and attention.

5.4 Micro-Credit Scheme and Poverty Alleviation: The last three decades have been extremely turbulent, poverty becoming endemic as millions of Nigerians without work deteriorate fastly below absolute poverty line. More and more the future seems gloomy as the link between democracy and the poor is increasing with a new stratum, of society ("New Poor") gets impoverished. This new poor include the well educated, without or with jobs earning salaries that cannot finance even minimum living condition for themselves and families.

Transforming the Nigerian society then becomes a major challenge to sustainable development in our new democracy, and more and more policy makers are concurring with the inevitable conclusion that poverty alleviation schemes must be adjusted to reduce or eradicate poverty.

The government has confronted poverty through different approaches which have failed or not yielded the desired result either due to politicization of poverty alleviation programmes, lack of continuity and inconsistency in policy implementation, which inhibit progress and create climate uncertainties and lack of the political will of the leadership to ensure that resources for social development programmes, get to the targeted beneficiaries.

Thus, NGOs have had to intervene with different programmes anticipated to raise the level of wealth creation in the economy, employment, consumption and also wealth distribution both at the rural and national levels through micro-credit schemes with low interest rate and sometimes interest free and also skill acquisition centers which have had greater impact on the lives of the people particularly those in the rural areas.

5.5 Human Rights: NGOs have played a role akin to that of an eye specialist in human right issues. It takes some one (NGO) from the outside to tell the government (democratic or dictatorial) that you are not representing the interest of the citizenry but a few elite. When the vision of government and politicians are blurred as regards respect for human rights, the NGOs who are acting as eye specialist can fit them a pair of appropriate glasses to see properly. The issues of development and democracy is being linked to human right issues because there can be no true economic and political advancement without respect for human beings.

A legal environment must be created in the form of law whereby each individual can flourish and his freedom thrives in a concept of responsibility with rights and duties. There has been pressure exerted on government to ensure respect for those fundamental rules and human rights. NGOs cannot wait for the situation to get out of hand and talk about intervention, which causes a lot of dislocation and human suffering. NGOs move in quickly whenever a problem crops up and take up such issues through dialogue for the interest of all stakeholders. As the world philosophy is shaping, towards democratization, the world is no longer one of confrontation but the rights of human beings to live in peace and to express themselves fully within the society. NGOs have played a major role in the democratic process through dialogue, lobbying and advocacy.

5.6 HIV/AIDS and other Topical issues: There is no doubt that NGOs have been at the fore-front (although in collaboration with government) in fighting the endemic problem of HIV/AIDS. Through various work-shops, seminars, symposiums, media campaign etc, NGOs like Community Partners For Development and Action in Development Centre etc have been able to create awareness of HIV/AIDS and its implications on poverty and development. They have also been involved in other topical issues such as child abuse, early marriage, human trafficking and prostitution, child labor etc. with a view to creating awareness of policy makers to the plight and consequences of these social maladies.

## **VI. Conclusion**

The role played by government at various levels national, state and local have in some or many ways failed at addressing the key issues in rural economic development. In other words, the rural development programmes embarked upon by government to transform the rural economy have minimal impact on the rural economy of the nation. It is therefore, the responsibility of the NGOs who can penetrate the rural communities to engage them in participatory development process for the rapid development of the rural areas. In addition, NGOs are flexible and effective at obtaining true meaningful participation of the intended beneficiaries, as well as achieving the correct relationship between the development process and outcomes.

Rural development has the rural dwellers as the focus of attention. It is the rural dwellers alone who can effectively identify their own problems and adequately identify their perceived needs. It therefore, becomes imperative that they be involved in the design and implementation of development programmes meant to improve their welfare. Therefore, rural development planning should start from the people themselves in a bottom- up strategy.

In conclusion, it should be reiterated that the highly centralized development planning approach of the past five decades has failed to address Nigeria's rural development issues. A new approach and implementation of the development programme is needed and such development programme should be propelled by a multidisciplinary team like the NGOs. By putting trust in the rural people, they may begin to assume responsibilities for their thought and action.

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