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## Impact of Non-Governmental Organizations (NGOs) on Financing Sustainable Economic Development in Nigeria (A Study of Benue State)

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**Abstract:** *The paper investigated the impact of non-governmental organizations on financing sustainable economic development in the face of poverty situation in Nigeria. The nation is well rich in terms of resources, however, massive and pervasive poverty enrobes her citizens. The scourge manifested in the form of: hunger, ignorance, insecurity, malnutrition, unemployment, poor access to funds or credit facilities, diseases, poor health facilities, high mortality rate, high rate of crime, corruption, poor access to social amenities amongst others. NGOs have been intervening in areas mentioned above for over a decade now, yet every measure of poverty ranks the country at the bottom list of nations. One could wonder what impact these numerous NGOs have created. In view of the foregoing therefore, the paper intends to ascertain the causal relationship between NGOs and sustainable economic development in Nigeria using Benue State as a case study. The data for this study was collected from National Living Standard Survey (NLSS) conducted by the National Bureau of Statistics. The data covers the period of 1990 to 2016. The study selected one thousand representative households, and data for the number of households were used to estimate the regression analysis. The result of the finding reveals that though a good segment of the households are extremely poor, that is, they are living below poverty line. There is causality between NGOs and economic development in Nigeria. The NGOs are persistently providing their interventions programmes. Hence gradual steps have to be taken before the nation will attain a stage of full development and overcome the scourge of poverty to some extent like other countries. The study finding shows that majority of the people of the state are unemployed, less educated, and their major occupation is farming, it will take time before they can enjoy their freedom from poverty. It recommends that the people of the state should be given proper orientation, essentially to see the need to be educated in areas like skills acquisition programmes and many should indulge in commercial activities to overcome the challenge of poverty.*

**Keywords:** *NGOs, Economic Development, Poverty.*

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## **1.0 INTRODUCTION**

The continuous and the persistent impact of poverty on the lives of people all over the world is a concern of everybody. The incidence of poverty on people is demonstrated through the waves of economic backwardness, lack of infrastructure, poor health facilities, unemployment, lack of education, lack of proper nutrition, and lack of shelter. According to UNDP (2010), over 1.5 million people of the world population live below the poverty line of one dollar per day, out of which 250 million people are from sub-Saharan African. Ojo (2000) affirms that at least half of the Nigerian populations are in abject poverty. The incidence of poverty kept aggravating according to the National Bureau of Statistics in (2013, 2014, 2015&2016) 15% of the population was poor. In 2010, 28% was poor. In 2011 the spate increased to 46%, but declined to 43% in 2012. Statistics have also shown that 41.6% of the population were living below poverty line in 2013 and slightly increased to 48% in 2016 (NBS, 2016).

The NBS (2006) reported that poverty has been massive, pervasive and engulfs a large proportion of the Nigerian society. Abiola and Olaofa (2008) in EdoumiekumoKarimoand Tombofa (2014)assert that the scourge of poverty in Nigeria is an incontrovertible fact, which results in hunger, ignorance, malnutrition, disease, unemployment ,social vices, poor access to credit facilities, low life expectancy,high rate of infant mortality, lack of access to good drinking water, housing and sanitation. Omotola (2008) opines that the country is rich but the people are poor. He continued that Nigeria is richly endowed with several mineral resources, geographical and socio-economic factors if such is properly tapped and adequately utilized, the issue of poverty can be totally eradicated and the living standard improved.

Abu(2009) surmises that Nigeria has witnessed a monumentalincrease in the level of poverty. This is evidenced through persistent hunger, social diseases, outbreak of wars, attack by the Boko Haram, Fulani attack on farmers, kidnapping, natural disasters among others which worsen the condition of the people more and more. In the words of Mohammed (1991) and Agba, UshieBasseyandAgba(2009), the Nigeria government, international agencies and most importantly,Non-Governmental Organizations (NGOs) are leaving no stone unturned in fighting this socioeconomic problem. As globalization and international businesses affect economic communities,likewise world affairs. They have become major striker in the field of international development essentially performing the functions of eradicating the menace of poverty both in rural and urban settlements.

Despite the operations of the NGOs in eradicating poverty in Nigeria, there seems to be high and increasing level of poverty where many are suffering from the high incidence of poverty. In the words of Edoumiekumo, Karimo andTombofa (2014) for poverty alleviation programme to succeed the questions to be answered are:

- i) What proportion of the people is poor?
- ii) How far are the poor from poverty line
- iii) What is the gap between the average poor and the core poor?
- iv) What are the determinants of poverty in the given society?

By addressing the above questions properly, one can ascertain the impact of NGOs in Nigeria in terms of poverty eradication, sustainable economic development. Despite the relevance of NGOs to the nation, its responsibility in fighting poverty and its relationship with economic development, many still raise questions of doubt that: NGOs have significant impact on the socioeconomic wellbeing of the people? Does it positively impact on the economic development in Nigeria? Many researchers espouse the fact that NGOs have impact on poverty situation in Nigeria but not empirically confirm. There is lack of well documented literature in this area the, few existing literature although exploratory, could not empirically study the relationship between NGOs and economic development. This study wishes to find out the relationship between NGOs and sustainable economic development then fill the existing knowledge gap in literature.

In view of the foregoing, the paper hypothesized that:

Ho<sub>1</sub>. NGOs do not eradicate the spate of poverty in Nigeria

HO<sub>2</sub>. NGOs have no significant impact on socioeconomic activities of people in Nigeria

HO<sub>3</sub>. NGOs have no significant impact on the economic development in Nigeria

## **2.0 REVIEW OF RELATED LITERATURE**

### **2.1 Conceptual Clarification**

#### **2.1.1 Non-Governmental Organizations (NGOs):**

NGOs are private organizations that pursue activities to relieve sufferings, promote the interest of the poor people, protect the environment, and provide health, educational facilities, and other developmental programmes. NGOs are non-profit making organizations they are independent from government, they are not directly affiliated with government. They create a remarkable impact on the socio-economic and political activity of people. They are value-based organizations which depend in whole or in part on charitable donations and voluntary service. A large number of them operate in developing countries (Akpanudoedehe, 2006). UNDP, (2008) and as well as World Bank (2001) state that NGOs refers to organizations not base on government, and not created to earn profit. Its term varies, in America for instance; it is refer to “private voluntary organizations” and in Africa it is called “voluntary development organizations”. NGOs include many groups and institutions that are entirely or largely independent of government and that have primarily humanitarian or cooperative rather than commercial goals. They are private agencies in industrial countries that support international development. Indigenous groups organized regionally or nationally, and members group in local communities and promote community organizations. They also include independent cooperatives community associations. Citizen groups that raise awareness and influence policy decisions are also NGOs.

NGOs have a high network of activities in Nigeria and many countries for example, networking with national and international agencies with the aim of meeting national economic empowerment development strategy and the millennium development goal. As can be seen, it

contributes to national development in terms of democracy and good governance, poverty alleviation, women empowerment, primary health care, (sexually transmitted diseases, acquire immune deficiency syndrome) and other health related matters, education and functional literacy, development of the girl child, environment, conflict resolution, drugs abuse, and human rights (Akpanudoedehe, 2006).

### **2.1.2 Sustainable development**

The concept of sustainable development is defined according to Brundtland in 1987 in Jhingan (2007) as “meeting the needs of the present generation without compromising the needs of future generation”. Sustainable development means that development should “keep going”. It emphasizes the creation of sustainable improvement in the quality of life of all people through increase in real income per capita, improvement in education, health and general quality of life and improvements in quality of natural environment resources. This sustainable development is closely linked to economic development. It is a situation in which economic development does not decrease over time. Sustainable development is development that is everlasting and contributes to the quality of life through improvements in natural environments. Natural environments in turn, supply utility to individuals, inputs to the economic process and services that support life. Pearce and Markandaya (1990) surmise that “sustainable development describes a process in which natural resources base is not allowed to deteriorate. It emphasizes the hitherto unappreciated role of environmental quality and environmental inputs in the process of raising real income and the quality of life.

The world development report 1999-2010 emphasizes the creation of sustainable development in the quality of life for all, people as a principal goal of development policy. According to it, sustainable development has many objectives. Besides, increasing economic growth and meeting basic needs, the aim of lifting living standard includes a number of more specific goals: “bettering people’s health and educational opportunities, giving everyone the chance to participate in public life, helping to ensure clean environment, promoting international equity, and much more”. Meeting the needs of the people in the present generation is essential in order to sustain the needs of future generations.

One of the policies for sustainable development is reduction of poverty. This policy provides greater employment opportunities to the poor. The government should expand health and family planning services and education so as to reach the poor that will help reduce population growth. Further, making investments in providing civic amenities like the supply of drinking water, sanitation facilities, alternative habitations in place of slums, and other social investment opportunities etc. will not only improve welfare but also environment (Jhingan, 2007).

## **2.2 Theoretical Framework**

There exist different permutational ways of redressing poverty situation in Nigeria. One of the ways could be through the review of some theories of poverty that offer a better opinion of the problem of poverty and reduce it to minimum. This study essentially reviewed the theories of poverty and employment to provide a better insight into the study.

### **2.2.1 Situational Theory of Poverty**

This theory looks at poverty from the perspective of one that result from imposed constraints of low income, unemployment and illness (Haralamb&Herid, 2004; O'Donnell, 1997). They opine that the poor share the same culture with that of the society with the difference being their inability to translate opportunities into realities due to imposed constraints.

The theory extrapolate that people are poor due to the fact that they find themselves in a situation of “no resource” and opportunities for them to advance their welfare. It lays credence to poverty at the same time focuses on the individual response to the objectivesituation of poverty (Islam, 2002). That if the situation the poor finds themselves alter they are likely to escape frompoverty.

### **2.2.2 The General Theory of Employment, Interest and Money**

The protagonist to this theory was John Maynard Keynes. The theory stipulates that to bring about a revolution especially in relation to the proposition that the market economy tends naturally to restore it to full employment after temporally shocks. The theory advocates full government intervention in employment generation. But situation where government cannot offer employment to her citizens for upliftment, an alternative agencyshould intervene; NGOs efforts in this direction can be considered so viable and supportive to the government.

### **2.2.3 Kenneth Kaunda's humanism theory**

It was Kenneth Kaunda who propounded this theory.The theory holds that whatever changes that take place in the society, whatever sacrifices that are made by government, it agencies and other organizations (including NGOs), in the task of fighting to preserve the man centered society, the government and other organizations must remember that it is “people above ideology and man above institutions”. They should promote activities that place man at the front of all human activity (Damachi, 1976).

The study anchored on the general theory of employment, interest and money because it is the responsibility of government to take care of her citizens, but where government cannot meet up, NGOs can complement government.

## **2.3 Empirical Review**

Adalemo (1987) discussed the rural development: New imperative with emphasis on the impact of NGO on rural communities in Nigeria. The study aimed at identifying the steps adopted by the NGO, for project development in rural communities and their roles. The results of the finding reveals that NGOs adopt several steps in project development prominent among them includes: community sensitization, project sustainability plan, community contribution, and capacity building and continuous stakeholders meeting.

Asolo (2000) researched on development issues in Nigeria with particular focus on the challenges of NGOs in the new millennium. The studyexamined the role of NGOs in participatory rural development. Frequency tables and simple percentages were used as analytical tools. The results of the analysis show that NGOs performed certain roles and

encounter challenges in the same areas as follows: community mobilization/employment, gender awareness and participation, health programmes, micro credit scheme and poverty alleviation, human rights among others.

Aliyu (2003) investigated on NGOs sustainable efforts towards reducing rural poverty in developing countries. The study adopted survey design through primary data and data were analyzed using descriptive statistics and Pearson product moment test. The results reveal that NGOs activities significantly influence health, job creation, education and economic development in rural communities.

Akpanudoedehe (2006) examined the effects of NGO towards reducing rural poverty in developing countries using Nigeria as a case study, evidence in Benue state. The study adopted multiple regression as tool of analysis using SPSS package. The result of the analysis reveals that NGOs operations in the study area has positive influence on certain basic aspects of human development essentially in the areas of educational development, health and socio-economic development in rural areas.

Zakaria (2011) evaluated NGO-led development interventions and their sustainable management in the savelugu-nantong district, Within the arena of development, sustainability is increasingly becoming a central issue. The sustainability of NGO led interventions has been challenged. Their activities within the study area have been noted for not living up to expectation. The prevailing circumstances in the study area reveals that these organizations, like the governments institutions they come to collaborate with, have had no significant impact on sustainability. It is this growing trend that takes center stage in this study. The study was qualitative in nature. Questionnaires were administered, focus group discussions were held. Along with these, respondents were observed and engaged in open discussions for further insights for inferences to be made from their statements and conclusions drawn. The study revealed how the work environment of NGOs impact on the delivery of interventions. The attitude of political regimes and socio-cultural values were not hostile to NGO led interventions. Rather prevailing economic conditions, donor commitment and the manner in which NGOs form groups were not seen as supportive to ensure sustainable interventions. Key findings have been presented and analyzed from a qualitative view point. Analyses have been made of intervention areas of NGOs, factors affecting sustainability, management approaches of interventions and areas of intervention that need emphasis.

Hassan and Forhad (2013) investigated on the role of NGOs in the sustainable development in Bangladesh. Non-governmental organizations are claimed to have impacts on the sustainable development in rural areas of the developing countries and the Bangladesh Rural Advancement Committee (BRAC) is identified as an example. This study considered BRAC as the case and has been aimed to critically outline the roles of this selected non-governmental organization (BRAC) in sustainable development process. With this particular aim, this study has also explored the trends of current poverty situations in Bangladesh. In addition, impacts of the BRAC sustainable development initiatives have also been analyzed, to some extent. This study has selected two villages of the Chandpur district of Bangladesh, where BRAC has been operating intense programmes. This study has used both the qualitative and quantitative methods of research. Results suggest that programmes undertaken by NGOs are capable of having

positive contributions in the sustainable development process to a certain level. The fact is that the programme implementation, where efficiency of the NGO employees is an indicator of success factor. The research is empirical and is expectedly to fill the gap of literature.

Utuk (2014) examined the role of non-governmental organizations (NGOs) in participatory and sustainable rural economic development in Nigeria which is predominantly a rural economy. It was descriptive essay. If development is to take place and become self-sustaining, it must therefore, emphasis more on rural transformation. The results of the finding reveal that; 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 are involved in the design and implementation of development programmes meant to improve their welfare.

From the reviewed works one can understand that the literature in respect to the topic in question is scarce. Most of the works are not empirically investigated.

### **3.0 METHODOLOGY AND MODEL SPECIFICATION**

The common method of analysis was adopted for the purpose of comprehension because the topic researched affects the spectrum of life. Moreover in line with the objectives and hypothesis of the study that the simplest tool of analysis was chosen. The study used both primary and secondary data. The primary source of data was generated through the use of questionnaire. It was carefully developed and administered randomly to the public to elicit relevant information essentially from those who are poor and are privileged to benefit from NGOs intervention. The data collected was analyzed using descriptive statistics and inferential statistics. The study also made use of secondary data. This constitutes already published works of other researchers on this subject matter.

The measure of poverty used for the study is one exponential by Foster, Greer and Thorbecke (PGT). This measure of poverty is consistent and decomposable. According to Foster, Greer and Thorbecke (1984), the index is given as follows;

$$P_{\alpha} = \frac{1}{N} \sum_{i=1}^q \left( \frac{z - yi}{z} \right)^{\alpha} \dots (i)$$

Where:

- i)  $Z$  = is the poverty line defined as  $2/3$  of the mean per capita household expenditure (MPCHHE).
- ii)  $Yz$  =Is the value of poverty indicator/welfare index per capita.
- iii)  $q$  = is the number of poor people in the population of size  $N$ .
- iv)  $a$  =Is the poverty aversion parameter that take value of zero, one or even two.
- v) Income poverty line is constructed as  $2/3$  of mean per capita household total expenditure when  $a=0$ ,
- vi)  $P_a$  Measures the depth of poverty. That is, how deep is the poverty, below the poverty line, whether the people are averagely poor.

Whenever  $a = 2$ ,  $P_a$ , measures how further the core poor are from the poverty line compared to the averagely poor.

A logit model was adopted to extrapolate the probability that a household is income poor if and only if its per capita consumption expenditure is below the constructed poverty line given her socio-economic characteristics according to Edoumiekumo Karimo and Tombofa (2014).

Following the logit model specification by Edoumiekumo, Karimo and Tombofa (2014) the model is stated thus:

$$\ln L(Y_i) = \beta^1 x + u_i$$

This equation simplifies that it is a long-likelihood which provide that a household is poor given its socio-economic characteristics  $x$ ,

Where:

$Y_i = 1$  If per capita expenditure  $< Z$  and  $Y_i = 0$  otherwise.

$\beta^1$  =a vector of parameters to be estimated.

$X$  =a vector of explanatory variables, made up of sex, sector, experience, occupation, household size, NGOs grant in terms of health, education, food, security, credit facility and other social amenities. Note that; sex is a dummy variable that takes the value of  $1$  if household is headed by male, and  $0$  otherwise; occupation is a dummy variable that takes the value of  $1$  if the household head is working and  $0$ , otherwise, NGOs intervention in key areas like; health, education, provision of employment, food security and other social amenities etc are dummy variables that take the value of  $1$  if such are provided and  $0$ , otherwise.

#### **4.0 PRESENTATION OF RESULTS AND ANALYSIS**

**Table 1: Socio-economic characteristics of respondents**

<b>Characteristics</b>	<b>Variable</b>	<b>Frequency</b>	<b>Percentage</b>
Gender	Male	356	36
	Female	644	64



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Age (Years)	21-30	108	10.8
	31-40	228	22.8
	41-50	439	43.9
	51-60	225	22.5
Marital Status	Single	298	30
	Married	702	70
No per household	1-3	109	10.9
	4-6	118	11.8
	7-9	332	32.2
	10 above	441	44.1
Religion	Christianity	741	74
	Islam	259	26
Educational	FSLC	228	22.8
Qualification	WAEC/GCE	336	33.6
	OND/NCE	222	22.2
	HND/B.Sc	111	11.1
	Others	103	10.3
Occupation	Dependent	116	11.6
	Unemployed	442	44.2
	Civil servant	1081	10.8
	Businessmen	112	11.2
	Artisan	222	22.2

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**Source:** Field Survey, 2018

From table 1, we can understand that majority of the respondents are female (64%) and most of them are married (70%) are within the age bracket of 41 – 50 years (43.9%). The result also shows that majority are Christians (74%) because of the dominance Christian religion in the State. 44.1% constitute the highest percentage of households with high number of dependents above 9 persons. Mostly (33.6%) of the respondents had only secondary education. The majority

(44.2%) of the respondents that benefited so much from the NGOs' programme are the unemployed.

**Table 2:Logit Regression of the Impact of NGOs**

<b>Variable</b>	<b>Coefficient</b>	<b>Odds ratio</b>	<b>Standard Error</b>	<b>Z</b>	<b>P</b>
Sex	0.1012	0.2431	0.1671	0.605	0.543
Age	0.0421	1.5449	0.2524	0.668	0.211
Household size	0.5846	1.6581	0.1221	0.013	0.049
Occupation	- 0.1674	0.8842	0.1678	0.041	0.000
Health	0.4612	0.9263	0.1336	1.006	0.010
Education	0.5567	0.1448	0.0124	0.012	0.021
Food	- 0.1984	1.7443	0.0645	-1.525	0.000
Credit facility	0.3784	1.3654	0.0249	0.148	0.033
Social amenities	- 0.1821	1.4682	0.0214	-3.836	0.000
Constant	1.0267		0.1431	7.175	0.003

Number of observations: 1000.

Log likelihood	322.5684
LRX <sup>2</sup> (9)	286.83
Prob>X <sup>2</sup>	0.000
Pseudo R <sup>2</sup>	0.3746

**Source: Author's Computation from 0 to 1**

**Table 3: Marginal Effect after logit**

Variable	dy/dx	Standard Error	Z	P>Z	X
Sex	0.0341	0.0841	0.41	0.341	0.7452
Age	0.0411	0.0663	0.62	0.562	0.6984
Household size	0.0200	0.0431	0.46	0.621	0.2458
Occupation	-0.0101	0.0900	-0.11	0.042	0.7483
Health	0.0032	0.0086	0.37	0.000	0.5449
Education	0.0106	0.0124	0.85	0.005	0.3455
Food	-0.0098	0.0186	-0.53	0.001	0.8271
Credit facility	0.1006	0.1004	0.99	0.026	0.4863
Social amenities	-0.2103	0.2804	-0.75	0.045	0.6978

dy/dx is change of dummy variable from 0 to 1.

#### 4.1 Discussion of Results

The logit regressions of Table 2 shows that the coefficient of household size, health, education, credit facility, among others have a positive signs. This is an indication that majority of the families have larger size of households and the larger the size of the family, the poverty incidence. It is on the basis of this that called for NGOs intervention essentially in the aspect of provision of basic physiological needs in the areas of health, education and moreover, provision of credit facility or grant. On the other hand, variables like occupation, food, and social amenities

have negative signs. These show that majority of the people under study are extremely poor, they lack sustainable occupation, adequate food, and also social amenities. These constitute the condition of the people that demand for NGOs intervention in the State.

Considering also the values of the odds ratios of the logit estimates which state that the households with large family sizes are bound to be 1.6 times likely to grow larger and to be poorer as against those with smaller family size. The odds ratio also point clear that the occupation of the people are 0.88 times less likely to be idle because of the intervention of NGOs. It also reveals that with the support of NGOs spending large on per capita expenditure on health are 0.16 times less likely to be poor due to NGOs intervention. The odds ratios of the logit estimates also revealed that the food, access to credit facility, and social amenities are: 1.7, 1.3, and 1.4 respectively more times likely for the people to be poor because of the less intervention of NGOs and government in these areas.

The analysis can continue by considering the marginal effect after logit from Table 3. The result shows that if the population of female folk continues to increase as against male despite the intervention of NGOs the probability that the household become poor is inevitable. Increased by 3% given that such families continued to be empowered by NGOs and they commit 74% of the resources provided by NGOs in productive ventures. If the population of the aged or the household size increase more than the size range of 10 and above per family the probability that such a household will become poor increase by about 2%. Same apply if the dependent population of the family size increase as against working population, the tendency of such a household becomes poor increase by 4%. Similarly, if the household size continues to increase as against the fixed income, such household will continue to use its scarce resources on education, health among others. The probability that such families become poor increase by 3% (health), 1% (education) despite the intervention of NGOs in those areas.

In another development, if there is a serious diversification in terms of occupation, that is from agriculture to other sectors of the economy. The probability that the household will be poor reduces by 1%. Supposing if the household head moves from female to male head, the probability that the household will be poor in terms of food will reduce by 9%. As a result of constant provision of social amenities in most of the communities by NGOs and government. The probability that the people become poor will reduce by 2% because most people will not only depend on agriculture but also on other means of livelihood.

## **5.0 CONCLUSION**

The study discussed the imperative of NGOs on financing sustainable economic development (a study of Benue State). In view of the foregoing, one can conclude that even though poverty seems to be severe, however, there are palliatives measures in place offered by government and most importantly by NGOs who are providing funds and other measures to cushion the effects of poverty on the people. NGOs provide strategies that promote the sustainable economic development whose emphasis is meeting the needs of the present generation without compromising the needs of future generation. This conclusion is in consistent with that of Akpanudoedehe, (2006), Edoumiekumo, Karimo and Tombofa (2014) and Omotola (2008). Regardless of the efforts of NGOs in the state in specific areas like: Educational

development, Health improvement, economic development and many others as confirmed by the study that poverty incidence is so severe in the land strongerefforts need to be mounted against the fight of poverty to maintain sustainable economic development.

## **6.0 RECOMMENDATIONS**

In view of foregoing conclusion, the following recommendations are stated:

- i) NGOs should adopt more local based strategies to fight for sustainable economic development and reduce poverty to the minimal level. The current approach though helpful, but minimally.
- ii) Government should enshrine an edict prohibiting the number of children per household in Benue State in order to avert the possible population explosion.
- iii) Government should encourage diversification from agriculture to other sectors of the economy like commercial activities, artisan and many others.

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