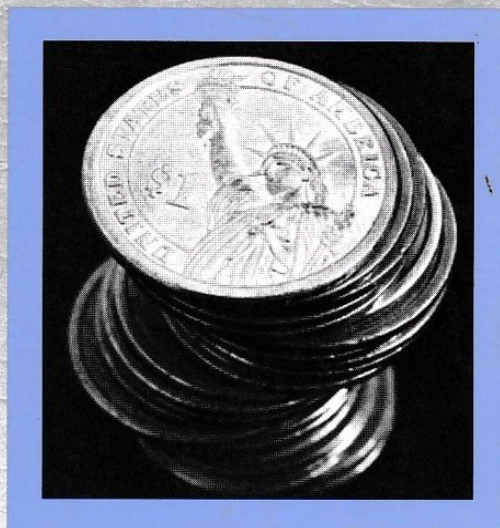


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Women NGOs and rural women empowerment activities in Akwa Ibom State, Nigeria

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Introduction

The necessity to incorporate humanity as a whole, especially the poor and women, into the development process, and the realisation that large and centrally administered public organisations may not be able to respond quickly to bottom-up and demand-driven approaches have given rise to the emergence of non-governmental organisations (NGOs). Willett (2006) defined an NGO 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 activity. More precisely, Wellard and Copestake (1993, p.5) refer to NGOs as "registered, private, independent, non-profit organisations". Against the background of the two definitions above, NGOs are often regarded as a third sector existing between the realms of government and business (Ofosu-Appiah 2003). It is claimed that NGOs tend to be more sensitive to the needs and aspirations of poor communities, minorities and women, and to command more legitimacy in the eyes of the poor than most governmental structures (Ofosu-Appiah 2003).

A growing perception of the importance of NGOs by the international community and many governments is driven by their role in democratic pluralism, by the hope that they might share some of the costs of providing development services and by their perceived ability to reach the rural poor (Wellard and

Copestake, 1993, p.5). NGOs continue to grow in status and assume higher and increasingly diverse dimensions. Steinberg (2001) reported that NGOs as a group deliver more aid than the whole UN system and disburse more money than the World Bank. With reference to Africa, Ofosu-Appiah (2003) estimated that NGOs operating in the continent in 2002 managed nearly US\$3.5 billion in external aid, compared to less than US\$1 billion in 1990.

NGOs play indispensable roles in the emancipation of women and in ensuring that women participate in the development process. This is important when viewed against the fact that about 565 million women inhabit rural areas

in Africa where they make up about 60 per cent of the population (Clark 1994). Although they perform indispensable roles in agricultural, rural and national development, women are subjected to age-old discrimination and bias leading to their marginalisation in society. Also, women's priorities are rarely reflected in agricultural or national development research or policies. The place of women in society can however not be overemphasised. Karl (1995) asserted that there could be no true people's participation in governance and development without the equal participation of women and men in all spheres of life and levels of decisions making. I have argued that the ability of women to contribute to the development process depends on the extent to which they participate in the decision-making process at all levels (Akpabio 2000). The

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Millennium Declaration noted the centrality of gender equality to efforts to combat poverty and hunger and to stimulate truly sustainable development (United Nations 2000). In so doing, the Declaration honoured the vision of the "Platform for action" adopted at the 1995 Fourth World Conference on Women in Beijing, China. While international bodies and governments pass laws and provide the enabling environment for women's integration into national economies, women have been contributing to the integration process by forming themselves into women's NGOs (WNGOs) for the purpose of empowerment. The main targets of WNGOs are women and girls and their main objective is emancipation, higher living standards and struggling against gender inequality (Karl 1995). WNGOs coordinate and finance women's development programmes. They also help to mobilise the traditional strength of women in order to promote their participation in the development of human and natural resources for sustainable livelihoods in rural and poor urban areas. In essence, WNGOs mobilise rural women to improve their livelihoods through collective action rather than concentrating on individualistic pursuits and looking to the government for solutions.

The increasingly pervasive influence of WNGOs has attracted a wide range of differing opinions and viewpoints. The ability of WNGOs to reach the poor and focus on their needs, their unprecedented vitality and effective delivery methods (Wellard and Copestake 1993) have led Karl (1995) to see them as the political conscience of the world. According to Karl, civil societies cannot exist long without WNGOs because of their check on the activities of governments. With specific reference to WNGOs, Ijere and Mbanasor (1998) state that the independence and success of these groups had often confounded those who think that women are not capable of organising themselves into groups for specific goals. On the other hand, Steinberg (2001) noted that their lack of accountability is central to the debate about WNGO' role in global decision-making. Ofosu-Appiah (2003) derided WNGO functionaries for seeing their organisations as business ventures and "making illegal money for themselves through fraudulent means".

For the purposes of this study, it is stressed that many WNGOs operating in Akwa Ibom State of Nigeria are involved in a myriad of activities. These WNGOs reach out to rural women through already existing or ad hoc groups. Mukute (2002, p.138) notes that WNGOs' motivation for working with rural groups is to gain legitimacy and to help local groups develop so that they can become self-sustaining for more effective inputs into the community development process. It is of interest, therefore, to check whether rural beneficiaries have the same view of WNGOs' socioeconomic empowerment activities. This study was conceived precisely to document beneficiaries' perceptions of WNGOs' activities in Akwa Ibom State. Specifically, the study attempted to identify the socioeconomic characteristics of WNGO beneficiaries in the study area and to ascertain beneficiaries' perceptions of the factors influencing their participation in WNGO activities, WNGO contributions to improvements in their socioeconomic activities and constraints affecting the membership and participation of local women's groups (LWG) in WNGO activities. The study also attempted to determine the existence or absence of a significant relationship between the incomes of rural women before and after WNGO participation.

Materials and methods

The study was undertaken in Akwa Ibom State of Nigeria, which is located in the south eastern axis of Nigeria. The state occupies an area of 8,421 sq. km and according to the Nigeria Population (NPC) Commission had in 2000 a population of 2.4 million (NPC 2000, p.46). The state's population density of about 350 persons per sq km is one of the highest in Nigeria. About 80 per cent of the population lives in rural areas, and more than half the rural population is female (NPC, 2000).

The sample frame for the study consisted of members of LWGs that are affiliated to the 29 WNGOs officially registered with the Ministry of Women's Affairs in the state. Three active WNGOs with statewide involvement in agricultural and rural development activities were purposefully selected for the study: the Women's Health and Economic Development Association

TABLE 1: Sampling procedure (N)

WNGO	Affiliated LWGs	Sampled groups	Respondents
WHEDA	36	8	40
WUEE	28	8	40
OLADEC	53	8	40
Total	117	24	120

Notes: OLADEC, Our Ladies' Development Centre; WHEDA, Women's Health and Economic Development Association; WNGO, women's non-governmental organisations; WUEE, Women United for Economic Empowerment.

Source: Author's field survey, 2006

(WHEDA), the Women United for Economic Empowerment (WUEE) and Our Ladies' Development Centre (OLADEC). A multistage sampling procedure was thereafter utilised to select 120 respondents from 24 LWGs affiliated to the WNGOs (Table 1).

Data were generated through a pretested and validated structured questionnaire, along with in-depth interview sessions. Collated data were analysed with the aid of descriptive (frequencies, percentages, means, ranks) and inferential (Pearson product moment correlation and multiple regression) statistical tools. To attain the specific objectives of the study, different questions were asked to reflect the different objectives, after which respondents were asked to indicate their attitudinal disposition to each question item. This was achieved with the aid of a three-point Likert continuum of disagree (1), undecided (2) and agree (3); or disagree (3) undecided (2) and agree (1), as appropriate. Attitudinal scores were thereafter computed for each response item, after which cut-off points were determined, depending on the specific objective under focus.

For the contributions of WNGOs to women's improved socioeconomic status, a cut-off mean score of 2.5 was utilised to demarcate between perceived effective ($x \geq 2.5$) and ineffective ($x < 2.5$) factors. With regard to factors influencing beneficiary participation in WNGOs' activities, a cut-off mean score of 2.0 was utilised to differentiate between perceived likely factors ($x \geq 2.0$) and unlikely factors ($x < 2.0$). Finally, a cut-off mean score of 2.5 was used to separate perceived major constraints ($x \leq 1.5$) and minor constraints ($x > 1.5$).

Results and discussion

Socioeconomic characteristics of WNGO beneficiaries

Noteworthy indications in Table 2 are that only 23 per cent of the respondents were above 60 years of age and 50 per cent were married. About 67.5 per cent of respondents had a family size of between one and six; only 25.8 per cent had not acquired formal education, and farming was the primary occupation of 48.3 per cent of the respondents. Table 2 also shows that 45 per cent of respondents had been affiliated with the WNGOs for a period of 3 years or less, while 65 per cent had benefited only once from the WNGOs' empowerment activities. It is also striking that respondents reported an income effect of WNGO affiliation: the proportion declaring that their income was below NGN10,000 per month after their affiliation to the WNGO was 16.7 per cent, compared with 65.9 per cent before their affiliation to the WNGO. In summary, the beneficiaries of WNGO empowerment activities are women from various strata of rural life, fairly recently affiliated, who have benefited only once from WNGO credit facilities. This has translated into increased earnings from their economic activities.

Factors affecting beneficiary participation in WNGOs

Respondents revealed that six of the 10 factors identified positively influenced the participation of local group member in WNGO activities (see Table 3). The three major factors were: level of awareness ($x = 2.52$), the objectives of the organisation ($x = 2.39$) and group leadership and management style ($x = 2.39$). The three factors given least weight were occupation ($x = 1.27$), age ($x = 1.45$) and family size ($x = 1.56$). It has been stressed by the International Federation of Agricultural Producers (IFAP 1992) that a successful NGO that attracts local group patronage is one that has obtained recognition as a legitimate voice of the rural poor, and has well-defined organisational goals and objectives. This it does through a member-driven agenda based on the delivery of benefits that women and their families value

TABLE 2: Socioeconomic characteristics of women's non-governmental organisations' (WNGOs) respondents (N = 120)

Characteristics	Frequency	Percentage
Age (years)		
Less than 21	12	10.0
21–40	41	34.2
41–60	39	32.5
More than 60	28	23.3
Marital status		
Married	60	50.0
Single	24	20.0
Divorced	6	5.0
Widowed	30	25.0
Family size		
1–3	37	30.8
4–6	44	36.7
7–10	29	24.2
More than 10	10	8.3
Educational status		
None	31	25.8
Primary	45	37.5
Secondary	32	26.7
Tertiary	12	10.0
Major occupation		
Farming	58	48.3
Trading	30	25.0
Civil service	12	10.0
Food processing	20	10.7
Membership (years)		
1–3	54	45.0
4–6	34	28.3
7–9	20	16.7
10 and above	12	10.0
Frequency of benefits		
Once	78	65.0
Twice	32	26.7
Thrice	7	5.8
≥ 4 times	3	2.5
Monthly earnings before WNGO affiliation		
5000	26	21.7
5000–10000	53	44.2
10000–15000	31	25.8
15000–20000	10	8.3
> 20000	–	–
Monthly earnings after WNGO affiliation		
5000	3	2.5
5000–10000	17	14.2
10000–15000	44	36.7
15000–20000	34	28.3
> 20000	22	18.3

Source: Author's field survey, 2006

(Dikito-Wachtmeister 2001) and outside recognition and legitimacy (IFAP 1992). Awareness of WNGO activities is generally connected to recognition and legitimacy. Stringfellow *et al.* (1997, p.4) also note that WNGO participants with a high level of technical capacity enable the

organisation to empower its affiliates through education and training. On leadership style, Bebbington *et al.* (1994) emphasise the necessity for a successful NGO to have strong leadership with adequate managerial and administrative skills. They claim that these attributes ensure cooperative teamwork (a factor ranked fifth in this survey) and ultimate the continuity of WNGOs and LWG activities. Studies also suggest that a high volume of micro-credit advances (a factor ranked fourth in this survey) granted to respondents is a sufficient motivation for beneficiary participation in WNGO activities. The attractiveness of micro-credit may seem reasonable in the short run. In the long run, however, de Klerk (2004) and Kaplan (1999) have cautioned against the counterproductive sense of dependence this trend may induce. Micro-credit may turn out to serve mainly social (consumption and self-aggrandisement) needs rather than economic functions. This will ultimately expose beneficiaries to a high level of default and consequent bad debts, and ultimately destroy the process of building self-reliance, which is a key component of sustainable development, as well as a legitimate goal for income-generation activities.

Boyd (2006) reports that a fifth of the Grameen Bank of Bangladesh's loan advances in 2001 were more than a year overdue. He accuses the bank of giving new loans and accumulating interest simply to keep alive the fiction that old loans were being repaid. Against this background, the World Bank (1996) declared that the most successful groups that can make an impact on rural development are those in which a large proportion of lending capital is raised from membership savings. On this point, Mukute (2002) noted that WNGOs' motivation to work with LWGs is to help them develop so that they can eventually become self-sustaining. One hopes that this is indeed the case; otherwise qualitative inputs into the rural development process may be limited.

Age, occupation and family size of respondents were not perceived as major factors affecting participation in the study area. Ekong (2003), in reference to Nigerian conditions, claimed that age is even more important than education for participation in rural areas. With reference to occupation, Chen *et al.* (2005) suggested that one of the most important ways for workers in the

TABLE 3: Factors influencing beneficiary participation in women's non-governmental organisations' (WNGOs) activities

Factors	Response options			Mean	Rank	Significance of factor
	Frequency (percentage)					
Respondents	Agreed	Undecided	Disagreed			
Level of awareness	74 (61.7)	34 (28.3)	12 (10.0)	2.52	1	Major
Income level	50 (41.7)	43 (35.8)	27 (22.5)	2.19	6	Major
Age	12 (10.0)	30 (25.0)	78 (65.0)	1.45	10	Minor
Family size	18 (15.0)	31 (25.8)	71 (59.2)	1.56	9	Minor
Educational level	19 (15.8)	39 (32.5)	62 (51.7)	1.64	8	Minor
Occupation	8 (6.7)	16 (13.3)	96 (80.0)	1.27	11	Minor
Volume of credit facilities	58 (48.3)	41 (34.2)	21 (17.5)	2.33	4	Major
Objectives of focal WNGO	69 (57.5)	29 (24.2)	22 (18.3)	2.39	2	Major
LWG						
Age	20 (16.7)	39 (35.5)	61 (50.8)	1.66	7	Minor
Level of teamwork	50 (41.7)	45 (37.5)	25 (20.8)	2.20	5	Major
Leadership/management style	65 (54.2)	37 (30.8)	18 (15.0)	2.39	2	Major

Note: LWG, local women's groups

Source: Author's field survey, 2006

informal economy in which most respondents work to counter the forces that contribute to their impoverishment is through organisation into groups. Be that as it may, the fact that age, occupation and family size do not significantly influence beneficiary participation in WNGOs may be a consequence of sample structure: respondents' ages and family sizes were relatively evenly distributed across the various age and family ranges, while all respondents were engaged in agricultural production as either a major or minor occupation. Any differences are thus difficult to pick up.

Significant factors affecting beneficiary participation

An attempt was made to identify significant factors that affect local group members' participation in WNGO activities. Multiple regression analysis (Table 4) revealed that four of the six major variables significantly influenced beneficiary participation. These are: income ($b = 0.528$), WNGO objectives ($b = 0.409$), leadership style ($b = -0.159$), and awareness ($b = 0.879$). With reference to income, we have already seen that pre-participation income level for 65 per cent of respondents was less than NGN10,000 per month, a low figure in this context.

These indications are consistent with the findings of previous research in this area, as

TABLE 4: Significant factors influencing beneficiary participation in women's non-governmental organisations' (WNGOs) activities

Variables	B	t-ratios	Significance
Constant	0.939	0.465	0.643
Awareness	0.879	2.161*	0.033
Income	0.528	3.458**	0.000
Credit facilities	0.413	1.148	0.253
Objectives	0.409	1.990*	0.003
Teamwork	0.401	1.175	0.242
Leadership style	0.159	2.131*	0.002

Note: * $P = 0.05$; ** $P = 0.01$

Source: Author's field survey, 2006

quoted above (Akpabio 2000; Bebbington *et al.* 1994; Chen *et al.* 2005). In essence, with regard to significant predictors of beneficiary participation in WNGOs' activities in the study area, it appears that people are motivated to participate in the activities of recognised and viable WNGOs with responsible management and leadership structures that are involved in activities that meet the needs of low-income individuals in a community.

WNGOs' contributions to women's socioeconomic status

Table 5 shows respondents' perceptions on the different forms of WNGO contributions to improvements in their socioeconomic status. The respondents considered that WNGOs have

TABLE 5: Women's non-governmental organisations' (WNGOs) contribution to women's socioeconomic improvement

Items	Response categories			Mean	Rank	Effectiveness of contribution
	Disagreed	Undecided	Agreed			
	Frequency (percentage)					
Improved literacy level	22 (18.3)	29 (24.2)	69 (57.4)	2.39	6	ineffective
Higher political awareness or participation	47 (39.2)	39 (32.5)	34 (28.3)	1.89	9	ineffective
Increased income level	3 (2.5)	12 (10.0)	105 (87.5)	2.85	1	effective
Improved food processing skills	12 (10.0)	35 (29.2)	73 (60.8)	2.51	5	effective
Improved health status or awareness	20 (16.7)	37 (30.8)	63 (52.6)	2.36	7	ineffective
Improved nutritional status	54 (45.0)	46 (38.3)	20 (16.7)	1.72	11	ineffective
Increased awareness of negative health or cultural practices such as female genital mutilation	28 (23.3)	44 (36.7)	48 (40.0)	2.17	8	ineffective
Increased awareness of female rights	9 (15.0)	18 (15.0)	93 (77.5)	2.69	4	effective
Use of improved farming methods	50 (41.67)	42 (35.0)	28 (23.3)	1.82	10	ineffective
Awareness or utilisation of family planning methods	7 (5.8)	10 (8.3)	103 (85.5)	2.80	3	effective
Increased exposure to micro-credits	6 (5.0)	9 (7.5)	105 (87.5)	2.83	2	effective
Improved record-keeping ability	62 (51.7)	39 (32.5)	19 (15.8)	1.64	12	ineffective

Source: Author's field survey, 2006

made general contributions in the areas of economic enhancement, health awareness and skills acquisition in food-processing. Five of the ten items identified were regarded as contributing to their socioeconomic improvement: an increased income level (rank 1, $x = 2.85$); increased exposure to credit facilities (rank 2; $x = 2.83$); awareness and utilisation of family-planning methods (rank 3; $x = 2.80$); increased awareness of women's rights (rank 4; $x = 2.69$) and improved food-processing skills (rank 5; $x = 2.51$). The WNGOs were, however, perceived to be ineffective in five respects, the three least effective of which were in using improved farming methods (rank 10; $x = 1.82$); improved nutritional status (rank 11; $x = 1.72$) and improved record-keeping ability (rank 12; $x = 1.64$).

The literature is replete with findings pointing to the positive effects of providing credit on the status of women and their households. The International Food Policy Research Institute (IFPRI) has claimed that credit provision reduces poverty, makes women joint decision-makers with their husbands regarding children and overall household expenditure, improves nutrition and food security, especially for children, and mitigates the impact of AIDS on food security by reducing high-risk transactional sex (IFPRI 2005). Khandker (1998, p.2)

suggested that credit advances to women open up employment opportunities, ensure increased income, smooth consumption fluctuations arising from income seasonality and increase options to optimise the use of available resources, including time, across households and external activities. The efforts of WNGOs to raise women's awareness of basic social and health issues (ranks 3 and 4) are applauded by the respondents. This is in consonance with Quisumbing's (2003, p.9) findings that educating women (increased awareness) is a key method for boosting activities that lead to community and national development in sub-Saharan Africa. In other words, reminding the target group of their basic rights helps women to fit in and contribute constructively to rural community development.

The fifth place ranking of improved food-processing skills, regarded as an effective activity by respondents, confirms one of the basic objectives of WNGOs, which is to raise the income-earning capacity of beneficiaries. Agricultural production is a major occupation in the study area, where many agricultural extension agents already represent a number of government bodies involved in raising awareness of improved farming methods. As a result, the respondents felt that there was nothing new to learn about improved farming practices (rank no. 10). The respondents also attested to the

relatively long growing time and low remunerative potential of basic agricultural produce in the study area. The problems of poor infrastructure (access route and storage facilities) and spoilage, arising from post-handling problems and low selling prices result, according to the respondents, in a loss of about 60 per cent of their total annual harvest. These are thus strong deterrents to agricultural production and farming contributes little much to the total income of farmers in the study area (Akpabio 2000), especially for the poorest households. In fact, farmers in the study area derive more income from the sale of processed food crops such as palm oil, bean cake, and *garri* (a processed cassava derivative) and industrial products such as washing soap and detergents (Akpabio 2000). This explains why respondents would prefer an educational activity that will improve their processing skills, add value to their raw food produce and increase its shelf life, and hence ensure a constant income by spreading sales over a longer time period. The findings stated above may have driven WNGOs to focus on processing activities.

It is striking that a very low (11th position) ranking is attributed to improved nutritional status ($x = 1.72$). The respondents declared that they are aware of the impact of improved nutrition on healthy living but are hampered by their low income in actually achieving it. Conversely, respondents claimed that, with increased income levels, they would be more receptive to awareness programmes on improved nutrition. The ninth rank accorded to political awareness and participation is not surprising, because this activity is not a basic objective of the WNGOs under focus. It is assumed that increased political awareness and involvement are dependent on the prior fulfilment of basic survival needs and overcoming of cultural obstacles. The low ranking (eighth) accorded to awareness of the effects of negative cultural practices ($x = 2.16$) may not be unconnected to the problems involved in tackling cultural obstacles like female genital mutilation. It is, however, important to observe that, due to energetic advocacy and general awareness-raising by women human rights advocates, this practice is actually relatively rare.

Finally, such an important activity as improved record-keeping (rank 12; $x = 1.60$) was ranked last among WNGO contributions

to improved women's socioeconomic activities. The lack of record-keeping is a bane to rural development activities and has a negative effect on national statistics. It is an axiom that Nigeria's statistical data are based on guesswork, resulting in varied conflicting statistical indices being released about Nigeria by its authorities and by international bodies. The poor state of record-keeping was manifest during the fieldwork phase of the research reported on here. Respondents needed to employ considerable mental arithmetic before they could supply the information requested, especially on their economic activities. WNGOs need to review indigenous methods of record-keeping with a view to applying innovative methods to teach beneficiaries' enhanced methods. This will positively contribute to the sustainability of WNGO socioeconomic interventions.

Constraints affecting LWG participation in WNGOs

Table 6 shows that respondents perceived five of the ten constraints identified to be major in nature. The three most strongly perceived constraints were members' inability to repay loans (rank 1; $x = 1.19$), inadequate credit facilities (rank 2; $x = 1.33$) and poor loan utilisation by beneficiaries (rank 3; $x = 1.35$). The three factors perceived to be least constraining were lawlessness among members (rank 10; $x = 2.13$) poor accountability by the leaders (rank 9; $x = 2.66$) and corrupt and dishonest leadership (rank 8; $x = 1.70$).

The fact that finance is a major impediment to the success of local groups in Nigeria is well-documented (Akpabio, 2000). WNGOs act as the major credit sources for these local groups and, because of their (WNGOs) large customer base, they may not be able to satisfy all micro-credit enquiries. A basic objective of WNGO credit schemes is to empower the local beneficiary groups to become self-sustaining by pooling their resources to assist needy members and ultimately to embark on community development activities. This is in line with the World Bank's (1996) point that the most successful local groups appear to be ones in which a large proportion of lending capital is raised from

TABLE 6: Constraints affecting local womens' groups (LWGs) participation in women's non-governmental organisations' (WNGOs) activities

Items	Response categories: frequency (percentage)			Mean	Rank	Degree of constraint
	Disagreed	Undecided	Agreed			
Inadequate funding	89 (74.2)	26 (21.7)	5 (4.2)	1.30	2	Major
Lawlessness among LWG members	6 (5.0)	5 (4.2)	80 (66.7)	2.13	10	Minor
Members' refusal to repay loans	103 (85.8)	11 (9.2)	6 (5.0)	1.19	1	Major
Members' refusal to perform expected duties	90 (75.0)	18 (15.0)	12 (10.0)	1.35	3	Major
Corrupt and dishonest leadership	63 (22.5)	30 (25.0)	27 (22.5)	1.70	7	Minor
Poor attendance at LWG meetings	65 (54.2)	28 (23.3)	27 (22.5)	1.68	7	Minor
Poor loan utilization	89 (74.2)	19 (15.8)	12 (10.0)	1.36	4	Major
Poor accountability by LWG leaders	10 (8.3)	21 (17.5)	89 (74.2)	2.66	9	Minor
Weak linkage between LWGs and other groups	67 (55.8)	39 (32.5)	14 (11.7)	1.56	6	Minor
Partiality in administering credit facilities	73 (60.8)	35 (29.2)	12 (10.0)	1.49	5	Major

Source: Author's field survey, 2006

group members' savings. It is therefore imperative for the WNGOs to expand their funding base in order to cater for a wider LWG clientele in the short run and, in the long run, to build the capacity of LWGs to take advantage of opportunities in their environment to raise their financial status.

The inability of LWGs to become self-sustaining through their own activities is confirmed by the fact that loan beneficiaries are unable to properly utilise credit facilities for the intended purposes (rank 4). In this regard, there may be lapses in the WNGO monitoring of loan disbursement and utilisation activities, which may be responsible for members' inability to repay loans. The beneficiaries' inability to repay micro-credit advances is, of course, not peculiar to rural Nigeria, as indicated by the data quoted above from Boyd (2006) on the Grameen Bank in Bangladesh. A related finding is that the fear of group pressure and ultimate peer-group sanction compels beneficiaries to borrow from other sources (such as money lenders, church women's associations or thrift groups) in order to meet their repayment obligations. In such cases, the purposes for which credit advances were granted may never be realised and WNGO interventions in support of women's empowerment and ultimate family and community development may never achieved.

In the research reported here, none of the LWG leadership factors (items 5 and 8) was perceived to be a major constraint. This may be because most credit disbursements and

repayment activities are performed by WNGO representatives and not by group leaders – who only function to determine which group of LWG members would next benefit from credit facilities. The group leaders would, however, benefit from capacity-building activities to be able to make an impartial choice of which group members should benefit from WNGO-initiated micro-credit facilities. This could help to counter the major accusation of partiality in terms of giving loans and grants (item 10) leveled against LWGs leaders. It was, however, gratifying to note that members attend meetings regularly (item 6) and were not involved in lawless acts (item 10). Stringfellow *et al.* (1997) emphasised that these attributes ensure internal cohesion and accountability with groups, and ultimately enable such LWGs to attract members and patronage more than other local groups in the vicinity.

Participation income of LWG membership before and after WNGO participation in Akwa Ibom State

Pearson product moment correlation showed the existence of a significant but weak positive (hence, direct) relationship ($r = 0.230$; $P < 0.05$) between the participation income of LWG members before and after their participation in the WNGO. The implication is that increased beneficiary exposure to WNGO credit facilities tends to result in increased income to them. The

low positive relationship corroborates an earlier finding that most respondents have benefited only once from WNGO credit facilities.

Conclusions and recommendations

Opinions differ on WNGO contributions to improvements in the socioeconomic activities of their rural women clientele. This study has attempted to record the perceptions of WNGO beneficiaries on WNGO empowerment activities. WNGOs cater for the broad spectrum of rural women who participate in the activities of recognised viable WNGOs that are managed by a responsive leadership and are involved in activities that satisfy their needs for survival and sustenance. WNGOs positively affect the socioeconomic activities of their beneficiaries' through increased income generation, health awareness and the acquisition of food-processing skills. Constraints affecting LWG membership participation in the activities of WNGOs include inadequate credit facilities and the inability to repay loans, arising from the poor utilisation of them. A positive relationship was, however, found to exist between the income levels of WNGO beneficiaries before and after participation. In conclusion, WNGO beneficiaries perceive that they are deriving some benefits from participating in WNGO activities. They believe, however, that more benefits will accrue to them if WNGOs were better funded and if credit facilities were targeted at potentially viable projects.

Certain recommendations deriving from this study are consonance with earlier observations of Chen *et al.* (2005), IFPRI (2005), Kaplan (1999); IFAP (1992) and Wellard and Copestake (1993, p.5) on the characteristics of a successful WNGO. If adopted and objectively implemented, these recommendations would help ensure that

WNGOs in the developing world could contribute more effectively to the improvement of human and community development in Nigeria and other developing countries.

First of all, to contribute positively, WNGOs should focus on a membership-driven agenda. This means that they should concentrate on the sponsorship of potentially successful socioeconomic activities that are sustainable in the rural milieu and that meet the needs and desires of the generality of the women residents. They should also raise awareness among rural women about their existence and operational activities through both the mass media and material empowerment activities. Finally, from this point of view, WNGOs should monitor fund disbursement procedures and utilisation in order to prevent diversion and concomitant defaults.

Second, WNGOs should focus on developing record-keeping among in their clientele so as to support more sustained socioeconomic empowerment. Finally, capacity-building is required for LWG leadership. The people involved need to learn how to develop linkage mechanisms in order to attract outside recognition and legitimacy and hence derive operating funds from multiple sources. They also need to be able to identify potentially viable economic opportunities in their environment so that they can become financially self-sustaining, rather than being over-dependent on WNGOs. This will ensure enhanced group cohesion and involvement in community development activities. It is important, furthermore, to ensure impartiality in the choice of group members to benefit from credit facilities. And of course, LWG leadership requires capacity-building in attracting and managing a wider membership, so as to ensure cohesion, group success and ultimate sustainability.

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