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BENEFICIARY PERCEPTIONS OF WOMEN NGO ACTIVITIES IN AKWA IBOM STATE, NIGERIA

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Abstract

The study attempted to document beneficiaries' perceptions on Women NGO (WNGOs) activities in Akwa Ibom State, Nigeria. The specific objectives of the study included: an assessment of beneficiaries' perceptions on factors influencing their participation in WNGOs activities, WNGOs contributions to improvements in beneficiaries' socio-economic activities and constraints affecting beneficiaries' participation in WNGOs activities. A sample size of 120 respondents from 24 Local Women Groups (LWGs), which are affiliated to three active WNGOs in the study area, were utilized for the study. Findings revealed that rural women will participate in the activities of recognized, viable WNGOs, that are managed by a responsive leadership structure and are involved in activities that satisfy their felt needs. WNGOs were revealed to affect beneficiaries' socio-economic statuses through increased income generation, health awareness and acquisition of food processing skills. Constraints affecting beneficiaries' participation in WNGOs activities include: inadequate credit facilities, and poor utilization of credit advances, resulting in poor loan repayment levels. It is believed that WNGOs are capable of more effective inputs into human and community development activities. Recommendations are proffered in this respect

Keywords: Women NGOs, local women groups, constraints, participation, beneficiary perceptions.

Introduction

The necessity to incorporate the generality of humanity, especially the poor and women folk into the development process and the realization that large and centrally administered public organizations may not be able to quickly respond to bottom-up and demand driven approaches, has given rise to the emergence of Non-Governmental Organizations (NGOs). Willett (2006) defines an NGO as an

independent voluntary association of people acting together on a continuous basis for some common purposes other than achieving government office making money or illegal activities. On a more precise note, Wellard and Copestake (1993) refer to NGOs as "registered, private, independent, non-profit organizations" 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) emphasizes that NGOs tend to be more sensitive to the needs and aspirations of poor communities, minorities and women. In that wise, NGOs tend to command more legitimacy in the eyes of the poor than most governmental structures.

A growing perception of the importance of NGOs by the international community and many governments is driven by their role in democratic pluralism and 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). NGOs continue to grow in status and assume higher and diverse dimensions. Steinberg (2001) reports that NGOs as a group deliver more aid than the whole UNO system and disburse more money than the World Bank. With reference to Africa, Ofosu-Appiah (2003) reveals that NGOs operating therein manage nearly 3.5 billion dollars in external aid, compared to under 1 billion dollars in 1990.

NGOs play indispensable roles in the emancipation of the women folk and in ensuring that women participate in the development process. This is an important activity when viewed against the background that about 565 million women inhabit the rural areas and make up about 60 percent of the rural populace (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 being marginalized 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 overemphasized. Karl (1995) asserted that there can 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. Akpabio (2000) opined that the ability of women to contribute to the development process depends on the extent to which they participate in the decision making process of all levels. The Millennium Declaration noted the centrality of gender equality to efforts to combat poverty and hunger and to stimulate truly sustainable development (UNO; 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 enunciate laws and provide the enabling environment for women's integration into national economies, women have been aiding in the integration process by forming themselves into women NGOs for the purposes of empowering themselves. The main target of WNGOs, are the women and the girl-child, and their main objective is to emancipate the female folk, raise their living standards and fight against

gender inequality (Clark 2004). WNGOs co-ordinate and finance women's development programmes. They also help to mobilize the traditional strength of women, in order to promote their participation in the development of human and natural resources for sustainable livelihood, in rural and poor urban areas. In essence, WNGOs mobilize peasant women for the betterment of their means of livelihood through collective action rather than concentrating on individualistic pursuits and looking up to the government for solutions to their problems.

The growing pervasive influence of (W)NGOs has continued to attract a wide range of differing opinions and view points. Their ability to reach the poor and focus on their needs, unprecedented vitality and effective delivery methods (Wellard and Copestake, 1993) have led to their being regarded by Karl (1995) as the political conscience of the world. The author asserts that civil societies cannot exist long without (W)NGOs because of their check on the activities of governments. With specific reference to WNGOs, Ijere and Mbanasor (1998) assert that the independence and success of these female groups have often confounded those who think that women are not capable of organizing themselves into groups for specific goals. On the other hand, Steinberg (2001) opines that (lack of) accountability is central to the debate about (W)NGOs role in global decision making. Ofosu-Appiah (2003) derides (W)NGOs functionaries as seeing their organizations as a business venture and "making illegal money for themselves through fraudulent means". The Wikipedia Encyclopedia lists a couple of misdemeanors against W(NGOs) including co-option by political or other forces, imposing western living standards and mission drift. It is pertinent to note that a lot of WNGOs operate in Akwa Ibom State of Nigeria and are involved in a myriad of activities. These WNGOs reach out to rural women through already existing or ad-hoc groups. Mukute (2001) asserts 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 pertinent to record the perceptions of rural beneficiaries with regards to WNGO operations and activities. It is against this background that this study was conceived, to document beneficiaries' perceptions of WNGOs activities in Akwa Ibom State. On a specific basis, the study attempted to ascertain beneficiaries' perceptions on: factors influencing their participation in WNGOs activities; WNGOs contributions to improvements in their socio-economic activities, and constraints affecting LWGs membership participation in WNGO activities.

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 a land mass of 8,421 sq. kilometers and according to the Nigeria Population Commission, has a population of 2,359, 736. (NPC-2000). The States' population density of about 350 persons per square kilometer is one of the highest in the country.

It has been revealed that 80 percent of the population lives in the rural areas, more than half of which are women (NPC, 2000).

The sample frame for the study consisted of members, of Local Women Groups (LWGs) that are affiliated to the 29 officially registered (with the Ministry of Women Affairs) WNGOs in the state. Three active WNGOs with statewide involvement in agricultural and rural development activities, viz; The Women Health and Economic Development Association (WHEDA), The Women United for Economic Empowerment (WUEE) and Our Ladies Development Centre (OLADEC) were purposefully selected for the study. A multi-stage sampling procedure was thereafter utilized to select 120 respondents from 24 LWGs, which are affiliated to the WNGOs (Table 1).

Table 1: Sampling Procedure

WNGOs	Affiliated LWGs	Sampled Groups	No of Respondents
WHEDA	36	8	40
WUEE	28	8	40
OLADEC	53	8	40
Total	117	24	120

Data was generated with aid of a pre-tested and validated structured questionnaire, and from In-Depth Interview (IDI) sessions. Collated data were analyzed with the aid of descriptive (Frequencies, percentages, means, ranks) statistical tools.

To realize the specific objectives of the study, different questions were raised to reflect the different objectives, after which respondents were requested to indicate their attitudinal disposition to each question item. This was achieved with the aid of a 3-point Likert continuum of Disagree(1), Undecided(2), and Agreed(3) or Disagree(3); Undecided(2) and Agreed(1).; as the case may be. 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 socio-economic status, a cut-off means score of 2.5 (1+2+3/3+0.5) was utilized to demarcate between Effective ($x \geq 2.5$) and Non-Effective ($x < 2.5$) factors. With regards to factors influencing beneficiary participation in WNGOs activities, a cut-off mean score of 2.0 (1+2+3/3) was utilized to differentiate between Likely Factors $x \geq 2.0$ and Non-Likely Factors ($x < 2.0$). A cut off mean score of 2.5 was finally utilized to separate Major constraints ($x \leq 1.5$) and Minor constraints ($x > 1.5$)

Results and Discussion

Factors Affecting Beneficiary Participation in WNGOs

Respondents revealed that 6 of the 10 identified factors positively influenced the participation of local groups membership in WNGOs activities. The three major factors were: level of awareness (x =2.40), objectives of the organization (x = 2.40) and, group leadership and management style (x = 2.40). On a converse note, of the four perceived minor factors affecting beneficiary participation, the three least perceived factors included: occupation (x = 1.28), age (x = 1.45), and family size (x = 1.56) of the women beneficiaries. 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. This it does through a member driven agenda, based on the delivery of benefits that women and their families' value (Dikito-Wachtmeister, 2001) and outside recognition and legitimacy (IFAP1992). The above stated attributes result in a high level of awareness of WNGOs activities. IFAP (1992) also stressed that successful organizations have well defined organization goals and objectives. In essence, Stringfellow, et al., (1997) reveal that people will participate in WNGOs with a high level of technical capacity, which the organization uses to empower its affiliates through education and training. On leadership style, Bebbington et al (1994) and Thomas (1990) emphasize the necessity for a successful NGO to have strong leadership with adequate managerial and administrative skills. The entire above listed attributes, according to Hopley and Shah (1994) will ensure cooperative teamwork (rank no.5) and ultimate continuity of WNGOs and LWG activities. it is also perceived that the high volume of micro-credit advances (rank no. 4) granted to respondents is a sufficient motivation for beneficiary participation in WNGOs activities. This may seem reasonable in the short run, however in the long run Gow and Vassant (1979) caution against a counter productive sense of dependence this trend may induce. Kaplan (1999) and de Klerk (2004) assert that such funds may turn out to serve mainly social (consumption and self aggrandizement) needs and rarely, economic functions. This will ultimately expose beneficiaries to high level of defaults and consequent bad debts, and ultimately destroy the process of self-reliance. It is fervently hoped that WNGOs are aware of the implications of unlimited, unsecured credit advances on sustainable development.

Boyd (2006) reports that a fifth of the Grameen Bank of Bangladesh's loan advances in 2001, were more than a year due .In this regard, the writer accuses the bank of giving new loans and accumulating interests, simply to keep alive the fiction of repayment of old loans. Increased self reliance has been described (de Klerk 2004) as a legitimate goal for income generation activities. Against this background, the World Bank (1996) declared that the most successful groups which can make an impact on rural development are the ones in which a large proportion of lending capital is raised from membership savings. Mukute (2002) revealed that WNGOs motivation to work with LWGs is to help them develop so that they can eventually become self-sustainable. It is fervently hoped that the ultimate aim of the WNGOs is to

empower LWGs to become self-sustainable for qualitative inputs into the rural development process.

Age, occupation and family size of respondents were not perceived as major factors affecting participation in the study area. Reddy and Horton (1973) had surmised that participation reaches a peak in the 40-55 years age range. Akpabio (2000) revealed that middle –aged members predominate in Akwa Ibom rural cooperatives. Ekong (2003) in deference to the above stated assertions, opine that age is even more important than education with regards to the issue of participation in the rural areas. With reference to occupation, Chen, et al (2005) had proffered that one of the most important ways of workers in the informal economy (to which majority of respondents belong) to counter the forces that contribute to their impoverishment is through organization (into groups). Regardless of the above stated opinions, the non-significance status of the above stated factors to beneficiary participation in WNGOs may be attributed to the reason that respondents ages and family sizes were relatively evenly distributed across the various age and family ranges, while all respondents had agricultural production as either a major or minor occupation. In other words, WNGOs cater for all spectrums of indigent women irrespective of age, occupation or family size.

Table 2: Factors Influencing Beneficiary Participation In WNGOs Activities

S/ N	Factors	Response Options			Mean	Ra nk	Rema rks
		Agreed	Un- decided	Dis- agreed			
1	Level of awareness	74(61.7)*	34 (28.3)	12 (10.0)	2.52	1	Ma.F
2	Income level of respondents	50 (41.7)	43 (35.8)	27 (22.5)	2.19	6	Ma.F
3	Age of respondents	12 (10.0)	30 (25.0)	78 (65.0)	1.45	10	Mi.F
4	Family size of respondents	18 (15.0)	31 (25.8)	71 (59.2)	1.56	9	Mi.F
5	Volume of credit facilities	58 (48.3)	42 (34.9)	20 (16.7)	2.32	4	Ma.F
6	Objectives of focal WNGO	69 (57.5)	29 (24.2)	22 (18.3)	2.40	2	Ma.F
7	Educational level of respondents	19 (15.8)	39 (32.5)	62 (51.7)	1.64)	8	Mi.F
8	Occupation of respondents	8 (6.7)	17 (14.2)	95 (79.2)	1.28	11	Mi.F
9	Age of LWG	20 (16.7)	39 (35.5)	61 (50.8)	1.66	7	Mi.F
10	Level of teamwork in LWG	28 (23.3)	44 (36.5)	48 (40.0)	2.20	5	Ma.F
11	Leadership / management style	65 (54.2)	37 (30.8)	18 (15.0)	2.40	2	Ma.F

* Percentages in parentheses. Ma.F = Major Factor
Mi.F – Minor Factor
WNGOs Contributions to Women's Socio-economic Status

Table 3 depicts respondents' perceptions on the different forms of WNGOs contributions to improvements in their socio-economic status. Respondents perceived that WNGOs have made general contributions in the areas of economic enhancement, health awareness and skills acquisition in food

processing. In essence, five of the ten identified items were regarded as contributory factors to their socio-economic improvement. These were: improved record keeping ability (rank 12; $x = 1.60$), improved nutritional status (rank 11; $x = 1.72$) and increased income level (rank 1, $x = 2.85$); increased exposure to credit facilities (rank 2; $x = 2.83$); awareness and utilization of family planning methods (rank 3; $x = 2.80$); increased awareness of female rights (rank 4; $x = 2.70$) and improved processing skills (rank 5; $x = 2.51$). The WNGOs were however perceived as being non-effective in five aspects. The three least effective activities were: use of improved farming methods (rank 10; $x = 1.81$); improved nutritional status

Literature is replete with the positive effects of credit provision on the status of women and their households. It is revealed that credit provision reduces poverty (Hallman, Lewis and Begum, 2003) makes women joint decision makers with their husbands regarding children and overall household expenditure (Skoufias and McClafferty, 2001) improves food nutrition and security, and mitigates impact of AIDS on food security by reducing high risk transactional sex [International Food Policy Research Institute (IFPRI, 2005)]. It also results in improvements in children's health and nutritional status (Quisumbing et al, 1995). Khandler (1998) reveals that credit advances (to women) opens up employment opportunities, ensures increased income, smoothens consumption fluctuations arising from income seasonality and increases options for optimizing the use of available resources (including time) across household and external activities. The efforts of WNGOs to raise the level of awareness of the female folk to basic social and health issues (ranks no. 3 and 4) are well applauded by respondents. This is in consonance with Quisumbing's (2003) revelation 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, continuous inculcation in the target group of their basic rights and obligations, engender more rounded female individuals, who can fit it and contribute constructively to rural community development. The 5th place ranking of improved food processing skills, 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 and there are already many agricultural extension agents representing many governmental bodies, which are involved in raising awareness on improved farming methods. In essence, respondents feel there is nothing new to learn about improved farming practices (rank no. 10). Respondents also attested to the relatively long gestation and low remunerative potential of basic agricultural produce in the study area. The problems of poor infrastructure (access route and improved storage facilities) spoilage, arising from poor post handling problems and low selling prices, result, according to respondents, in about 60 percent of total annual crop harvest losses. These are effective deterrents to agricultural production. Akpabio (2000) had reported that farming does not contribute much to the total income of farmers in the study

area. Other writers had earlier stated this view. Farrington (1998) had asserted that farming makes only a marginal contribution to the livelihood of very poor households. In this wise, Bebbington (1994) had opined that agriculture might not be an ideal starting point to address farmers felt needs. Akpabio (2000) declared that farmers' in the study area derive more income from sale of processed food crops [palm oil, bean cake, garri (processed cassava derivative)] and industrial products (washing soap / detergents). In essence, respondents would prefer an educational activity that will improve their processing skills, add value to their raw food produce and increase shelf life, and hence ensure 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 obvious that WNGOs are familiar with their operating environment. A related very low (11th position) ranking of improved nutritional status ($x = 1.72$) by respondents derive from the above findings. Respondents opine that they are aware of the impact of improved nutrition on healthy living but are constrained by low income to embark on such. Respondents voiced their belief that with increased income levels, they will be more amenable to enlightenment programmes on improved nutrition. The 9th position ranking accorded to political awareness / 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, is predicated on the fulfillment (first) of basic survival needs and overcoming of cultural obstacles. The low ranking (8th) accorded awareness of effect of negative cultural practices ($x = 2.16$) may not be divorced from the problems involved in tackling cultural obstacles like Female Genital Mutilation (FGM). It is however important to observe that due to a lot of stringent advocacy and general enlightenment created by female human rights advocates, this negative trend is actually at very low ebb.

It was finally revealed that an important activity like "improved records keeping (rank 12; $x = 1.60$) was the least perceived WNGO contribution to improved women's socio-economic activities. Lack of record keeping is a bane to rural development activities and this has a negative effect on national statistics. It is an axiom that Nigeria's statistical data are based on guesswork (guesstimates) resulting in varied conflicting statistical indices being released about Nigeria, by its authorities and those of international bodies. The poor state of record keeping ability was manifest during the fieldwork phase of this research work. Respondents had to indulge in a lot of mental calculations before supplying requisite information, especially on their economic activities. WNGOs would need to understudy indigenous record keeping modes, with a view to applying innovative methods to teach beneficiaries improved record keeping activities. This will positively contribute to the sustainability of their socio-economic interventions. For instance, one may wonder at how a woman that does not keep records would remember to religiously adhere to the use of family planning methods (rank 3) she has already adopted.

Table 3: WNGOs Contribution To Women's Socio-Economic Improvement

S/N	ITEMS	RESPONSE CATEGORIES			Mean	Rank	Remarks
		Disagreed	Undecided	Agreed			
1	Improved literacy level	22 (18.3)*	29 (24.2)	69 (57.4)	2.39	6	NEC
2	Higher political awareness /participation	47 (39.2)	39 (32.5)	34 (28.3)	1.90	9	NEC
3	Increased income level	3 (2.5)	12 (10.0)	105 (87.5)	2.85	1	EC
4	Improved food processing skills	12 (10.0)	35 (29.2)	73 (60.8)	2.51	5	EC
5	Improved health status/awareness	20 (16.7)	37 (30.8)	63 (52.6)	2.36	7	NEC
6	Improved nutritional status	54 (45.0)	46 (38.3)	20 (16.7)	1.72	11	NEC
7	Increased awareness of negative health/cultural practices like female genital mutilation	28 (23.3)	44 (36.7)	48 (40.0)	2.16	8	NEC
8	Increased awareness of female rights	9 (15.0)	18 (15.0)	93 (77.5)	2.70	4	EC
9	Use of improved farming methods	50 (41.67)	42 (35.0)	28 (23.3)	1.81	10	NEC
10	Awareness / utilization of family planning methods	7 (5.8)	10 (8.3)	103 (85.5)	2.80	3	EC
11	Increased exposure to micro-credits	6 (5.0)	8 (6.7)	106 (88.3)	2.83	2	EC
12	Improved record keeping ability	62 (51.7)	39 (32.5)	19 (15.8)	1.60	12	NEC

NEC - Non-effective contribution

* = Percentages EC - Effective contribution

Constraints Affecting LWGs Participation in WNGOs

Data in Table 4 reveals that respondents perceived five of the ten identified constraints as major constraints. The three most strongly perceived constraints included: members' inability to repay credit facilities (rank 1; x = 1.19) inadequate credit facilities (rank 2; x = 1.33) and poor loan utilization by beneficiaries (rank 3; x = 1.35). The three least perceived constraining factors were revealed to be 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 issue of finance acting as a major impediment to the success of Nigerian local groups is well documented (Onibokun and Faniran, 1995; Akpabio, 2000). WNGOs act as the major credit sources for these local groups and because of their (WNGOs) large clientele base may not be able to satisfy all enquiries for micro credit advances. It is important to note that a basic objective of WNGOs credit scheme is to empower the benefiting local groups to become self-sustaining, by pooling together their resources to assist needy members, and ultimately embark on community development activities. This is in line with the World Bank's (1996) assertion that "the most successful (local) groups appear to be one in which a large proportion of lending capital is raised from group members' savings. It therefore becomes imperative for the WNGOs to expand their funding base, in order to cater for more LWG clientele in the short run, and in the long run, to capacitate LWGs to take advantage of opportunities in their environment to raise their financial status. The inability of local groups to become self-sustaining through their own activities is confirmed by the fact that loan beneficiaries are unable to properly utilize credit facilities for the intended purposes (rank 4). In essence, there may be lapses in the WNGOs monitoring of loan disbursement and utilization activities. This issue needs to be addressed, as this may be responsible for members' inability to refund credit advances. It is pertinent to note that beneficiaries' inability to repay micro credit advances is not peculiar to the study area. Boyd (2006) revealed that a fifth of the Grameen Bank's (Bangladesh) loans portfolio in 2001 were more than a year past due. A related finding revealed that effect of group pressure constraints beneficiaries to borrow from other sources (money lenders, church women associations or thrift groups) in order to meet up their repayment obligations. This is akin to the situation in the Grameen Bank, as reported by Boyd (2006) who declared that people borrow from one project to repay another "simply to keep alive the fiction of repayment of old loans". In essence, the purposes for which credit advances were granted are never realized and the purposes of WNGOs interventions for women empowerment and ultimate family and community development are not achieved.

Findings revealed that none of the LWGs leadership related factors (items 5 and 8) was perceived as a major constraint. This may be due to the reason that most credit disbursements and repayment activities are done by WNGOs representatives and not by group leaders - who only function to determine the next group of LWG members to benefit from credit facilities. The group leaders would however need to be

exposed to capacity building activities, with regards to impartial choice of group members to benefit from WNGOs initiated micro-credit facilities. This will help to counter the major accusation of "partiality in terms of giving loans and grants" (item 10) leveled against LWG leadership. It was however gratifying to note that members attend meetings regularly (item 6) and are not involved in lawless acts (Item 10). String Fellow et al (1997) and The World Bank (1996) emphasized that these respective attributes ensure internal cohesion and accountability with groups, and will ultimately ensure that these LWGs attract members and patronage more than other local groups in the vicinity.

Table 4: Constraints Affecting LWGs Participation In WNGOs Activities

S/N	ITEMS	RESPONSE CATEGORIES			Mean	Rank	Remarks
		Disagreed	Un-decided	Agreed			
1	Inadequate funding	89 (74.2)*	26 (21.7)	5(4.2)	1.33	2	Major
2	Lawlessness among LWG members	6 (5.0)	5 (4.2)	80 (66.7)	2.13	10	Minor
3	Members refusal to refund loans	103 (85.8)	11 (9.2)	6 (5.0)	1.19	1	Major
4	Members refusal to perform expected duties	90 (75.0)	18 (15.0)	12 (10.0)	1.35	3	Major
5	Corrupt and dishonest leadership	63 (22.5)	30 (25.0)	27 (22.5)	1.70	7	Minor
6	Poor attendance at LWGs meetings	65 (54.2)	28 (23.3)	27 (22.5)	1.68	7	Minor
7	Poor loan utilization	89 (74.2)	19 (15.8)	12 (10.0)	1.35	4	Major
8	Poor accountability by LWGs leaders	10 (8.3)	21 (17.5)	89 (74.2)	2.66	9	Minor
9	Weak linkage between LWGs and other groups	67 (55.8)	39(32.5)	14 (11.7)	1.56	6	Minor
10	Partiality in administering credit facilities	73 (60.8)	35 (29.2)	12 (10.0)	1.49	5	Major

Percentage in parenthesis

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Conclusion and Recommendations

Opinions differ on WNGOs contributions to improvements in the socio-economic activities of their rural women clientele. This study attempted to record the perceptions of WNGOs beneficiaries with regards to WNGOs empowerment activities. It has been revealed that rural women will participate in the activities of recognized viable WNGOs that are managed by a responsive leadership structure and are involved in activities that satisfy their needs for survival and sustenance. WNGOs were revealed to positively affect the socio-economic activities of their beneficiaries' through increased income generation, health awareness and acquisition of food processing skills. Constraints affecting LWG membership participation in the activities of WNGOs were revealed to include, inadequate credit facilities and inability to repay credit facilities, arising from poor utilization. In conclusion, WNGOs beneficiaries perceive that they are deriving some benefits from participating in WNGOs activities. They however perceive that more benefits will accrue to participants if WNGOs are better funded and if credit facilities are targeted at potentially viable projects in the ambient socio-economic environment.

WNGOs are capable of more effective inputs into human and community development activities. The following recommendations will assist in this process:

- (1) WNGOs should focus on a membership driven agenda, as follows:
 - (a) They should concentrate on the sponsorship of potentially successful socio-economic activities that are sustainable within the rural milieu and will meet the needs and desires of a generality of the women populace;
 - (b) they should raise awareness and **conscientize** the rural women populace, as to their existence and operational activities. This should be done through the mass media and physical empowerment activities
 - (c) Fund disbursement procedures and utilization activities should be well monitored in order to prevent diversion and concomitant repayment failures.
- (2) WNGOs should focus on inculcating a record keeping habit in their clientele, so as to engender a more sustained socio-economic empowerment process
- (3) Capacity building is required for LWGs leadership with reference to:
 - (a) how to develop linkage mechanisms, in order to attract outside recognition and legitimacy, and hence derive operating funds from multiple resources
 - (b) identification of potentially viable economic opportunities in their environment, so that they can become financially self-sustaining (and not overly dependent on WNGOs). This will ensure enhanced group cohesion and involvement in community development activities;

- (c) how to be impartial in the choice of group members to benefit from credit facilities;
- (d) how to attract and manage more group members, so as to ensure cohesion, group success and ultimate sustainability.

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