

Participation of Rural Dwellers in Selected Non-Governmental Organisations (NGOS) Activities in South West Nigeria

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KEYWORDS Participation; rural dwellers; non-governmental organisations; activities

ABSTRACT This study focused on the participation of rural dwellers in selected Non-governmental organisations (NGOs) activities in south-west Nigeria. Variables considered in the study include demographic characteristics of rural dwellers such as age, gender, marital status, religion, and educational attainment in NGO activities, level of participation of rural dwellers, the perceived benefit derived from NGOs activities were determined and the constraints faced by the rural dwellers in NGOs activities were investigated. Three hundred and eighty seven rural dwellers were randomly selected from three NGOs operating in south west Nigeria. The selected NGOs were Nigerian integrated Rural Accelerated Development Organisation (NIRADO), community Women and Development (COWAD), and Farmers Development Union (FADU). Quantitative and qualitative data were collected through interviews and focus group discussion (FGDs) respectively. The result showed that majority (95.6%) of the rural dwellers were youth, particularly in the case of NIRADO, COWAD and FADU rural dwellers were mostly females and married. Most of the rural dwellers had limited formal education, but NIRADO rural dwellers were generally of lower education than COWAD and FADU rural dwellers. NIRADO activities were directed to mainly education and training while those of COWAD and FADU focused upon health, agriculture, skill development, basic education and training and income generating activities. The constraints experienced by rural dwellers in NGO activities were lack of finance and transportation. The results revealed further that the total benefit derived from the NGO activities had a significant relationship with transportation, lack of land and labour and access to infrastructure among FADU rural dwellers (χ^2 1439, 5.25, 9.07, $P < 0.05$ respectively), while among COWAD rural dwellers, the total benefit derived had a significant relationship with inability to attend meeting ($\chi^2 = 9.75$, $P < 0.05$). Rural Dwellers in NIRADO activities benefited in education and training, thereby improving their vocational skills. COWAD and FADU rural dwellers benefited in area of income-generating activities, improved agricultural technology and credit, thereby increasing their production and productivity. It is clear from the study, that NGOs assist people in rural development activities. However, greater emphasis needs to be directed towards provision of credit, infrastructure and programme enlightenment so that rural dwellers can have tangible improvement in their lives.

INTRODUCTION

NGOs are the promoters of alternative development strategies to those provided by the government. The economic recession being witnessed in developing countries like Nigeria and the poor performance of many government development programmes had made NGOs relevant than ever. (Olujide, 1999). NGOs are basically an association with a legal status which is financially independent of government and is actively engaged in the political, social and economic transformation of society. The essence of the association is to mobilise people for self and national development beyond mere basic needs (Akinyele, 1994).

NGOs have positive characteristics which make their impact more readily felt and their activities result oriented. They emphasise self-reliance and underline popular participation in their activities. Since they operate outside the

government bureaucracy, they are more flexible in their programmes and have the advantage of working directly with grassroot groups. Most NGOs are voluntary in nature and are legal entities with internal dynamics for accountability. Some are development-oriented in practice, self-governing and self-reliant as well as being independent of government. Group participation and commitment is adopted as a guiding philosophy in the association.

Integrating non-governmental organisations (NGOs) in the development process has been viewed as an important instrument for empowerment (Drabek, 1987). The emphasis of many NGOs is purposively organising people for reaching their common objectives. Thus, NGOs are putting people first in their work as a goal (McCormack, 1986) particularly an embodiment of this principle. They organize people to make better use of their own resources and services, to provide equity and alleviate poverty, to influence

government action towards these same objectives and establish a new institutional framework that will sustain the people.

The NGOs priority on first organising the embodies a philosophy that recognises the centrality of people in development policies and action programmes and importance of self organization. This is contrary to the conventional approach that focuses on technology alone or on financial resources alone and deal with people virtually as an after thought. Putting the people first is a reversal of that trend, because it means making a social capacity building, starting with the people, in the very thinking, planning with and organising them for development activities.

The majority of NGOs are grassroots organisations that grow out of local communities and committed to having an impact on their constituent lives (Ojo, 1993, Olujide, 1999). By activity and content NGOs are often typologies as “developmental”, “environmental”, “Vocational training”, “research” and “advocacy”.

Statement of the Problem

In many developing countries including Nigeria, a number of rural development programmes have been embarked upon. Some of these development programmes are agriculture oriented, while others are non-agricultural. These development programmes were established with the aim of raising the living standard of rural people as well as boosting their share of the Gross Domestic Product (GDP). Despite these efforts, several studies have continued to indicate the inadequacy and ineffectiveness of development programmes in Nigerian rural communities (Olayide, 1975, Akpabio, 1982, Rondinelli, 1983 and Ewuola, 1992). Considering the huge resources involved in these projects, there is need for new interventions. However, while the efforts of government in carrying out development is usually noticeable in the urban areas, the NGOs are expected to concentrate their efforts on the rural communities to complement the efforts of government. There is, therefore, the need to find out if this is so.

In spite of the fact that NGOs play a leading role in rural development, their efforts in providing a better meaningful life for people in their communities still face considerable setbacks and constraints in implementing their objectives. Finding out these constraints and their efforts

on the efficiency of the NGOs, therefore becomes necessary.

Some of the NGOs are not well organised. They tend to embark on projects without consultation and discussion within the group. Sometimes, the citing of infrastructure is determined by influential members with the result that some areas are neglected. This discourage the popular participation of members in programme implementation. Furthermore, there is no effective supervision from the higher level authorities to help co-ordinate their development efforts.

It is against this background that the following questions are posed in the study.

- i. What are the demographic characteristics of rural dwellers such as age, gender, marital status, religion and education attainment?
- ii. What are the various activities carried out by the selected NGOs?
- iii. What are the level of participation of rural dwellers in NGO activities?
- iv. How do rural dwellers perceive the benefits derived from NGOS activities?
- v. What are the constraints faced by the rural dwellers in NGO activities?

METHODOLOGY

The study area is South West Nigeria, specifically six states (Oyo, Ogun, Osun, Ondo, Edo and Delta States). These states were selected due to the similarity in their socio-economic and ecological characteristics. The area lies between Latitude 4° 14' south, 6° 9' north and longitude 2° and 8° East. It is bounded in the south by the Atlantic ocean, in the East by River Niger, in the west by the Republic of Benin and in the north by Kwara and Kogi states. The area covers about 114,271 km² (approximately 12% of Nigeria's total land area), according to National Agricultural Research Project (NARP, 1996).

The rainfall in the area ranges from 3,000mm in the coastal areas to 2,000mm in the extreme Northern parts and occurs mainly between April and November with a dry period between late July and early August. The rainfall pattern is bimodal with the peaks in June/early July and September, while December to February is characterised by harmattan, brought about by the effect of the North East trade winds from the Sahara region.

The “engine of growth” in the Nigerian

agricultural sector has traditionally been export crops such as cocoa and palm produce which were historically the major sources of government revenue and foreign exchange earnings. Agriculture in the zone is practiced under a largely traditional system of cultivation in which farm holding are small, averaging about 1.2 hectares per farmer (NARP, 1996)

The target population for the study is the registered rural dwellers (both men and women) of the selected NGOs in the six states of operation. From the list of NGOs in Nigeria, obtained from the United Nations Children Educational Fund (UNICEF), it was found that two hundred NGOs are listed but only twenty are known to be field based (UNICEF, 1995). From this group, three NGOs were purposively picked for the study, these are: Community Women and Development (COWAD), Farmers Development Union (FADU), Nigerian Integrated Rural Accelerated Development Organisation (NIRADO) representing, 15% of the field based NGOs. The criteria used in selecting these three organisations include (i) the NGOs are field based, working directly with rural population (ii) they have on-going activities in southwest Nigeria and (iii) they have been in existence for over seven years.

The study revealed that the NGOs under study, did not have activities in all the six states. It is however, observed that each has activities in at least three states that are not necessarily the same. Two states were thereafter randomly selected from each NGO's activity area. The selected states for the NGOs are:

NIRADO : Edo and Oyo States

COWAD: Ogun and Oyo States

FADU: Ondo and Osun states

For each of the selected states for the NGOs, one activity was randomly selected. From the list obtained from the NGO offices, ten percent of the rural dwellers of the selected activities were randomly chosen to form the sample for the study.

This makes the rural dwellers sample size of 387, as shown in Table 1. The rural dwellers were selected through systematic sampling with a random start.

RESULTS AND DISCUSSION

The demographic characteristics in this study included age, gender, marital status, religion and educational attainment.

Age: Age is a very important consideration in NGO activities, since implementation requires people of different age groups that possess the energy to carry out NGO activities. The age (in years) of the rural dwellers were grouped to reflect the level of individual responsibility, expected physical strength for farm and non-farm work. The age distribution of the rural dwellers is shown in Table 2 which reveals that NIRADO rural dwellers are generally younger than COWAD and FADU. The age of the rural dwellers ranged from twenty to seventy-nine years.

The findings show that the majority of the rural dwellers from the three organisations fall within the ages of 20-39 years which signifies that the majority of the respondents (62.7 percent) are youths. The selected rural dwellers fall within the active labour force and they are capable of undertaking vigorous activities.

The age distribution in Table 2 has some implications for policy formulation with regards to adoption of innovations and labour supply. Younger people tend to be less risk averse and as such adopt new practices more readily than older ones. This indicates availability of able-bodied persons for agricultural production. It is, therefore, encouraging that NGOs integrate the younger able-bodied rural dwellers of the community. The involvement of youths in rural development activities also helps to check rural-urban migration and the quest for white collar jobs.

Table 1: Analysis of sample selection

<i>Selected NGOs</i>	<i>States where activities are located</i>	<i>Number of activities per selected states</i>	<i>Number of activities selected</i>	<i>Number of rural dwellers of selected activities</i>	<i>Number of sample per state (10%) {rural dwellers}</i>
NIRADO	Edo	1	1	600	60
	Delta	1		300	30
COWAD	Ogun	2	1	400	40
	Oyo	5		1010	101
FADU	Ondo	3	1	540	54
	Osun	3	1	1020	102
Total		15	6	3870	387

*Membership strength as contained in each NGO register

Table 2: Frequency distribution of rural dwellers activities of each NGO by age

Age (Years)	NIRADO		COWAD		FADU		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
20-29	54	60	19	13.5	22	14.1	95	24.5
30-39	32	35.6	57	40.4	59	37.8	148	38.2
40-49	3	3.3	41	29.1	48	30.8	92	23.8
50-59	1	1.1	16	11.3	20	12.8	37	9.6
60-69	-	-	8	5.7	5	3.2	13	3.4
70-79	-	-	-	-	2	1.3	2	0.5
Total	90	100.0	141	100.0	156	100.0	387	100.0

Gender and NGOs Participation: Gender is considered as important variable, especially as it relates to gender-specific rights and obligations within the rural family and the division of tasks and activities by gender. The distribution by gender of the rural dwellers is shown in Figure 1.

The findings show that an overwhelming proportion of the respondents were females, indicating that the reach of the NGO activities tend more towards women than men, also demonstrating the current emphasis by development agencies upon assisting rural women. This agrees with Saito and Weidemann (1990) that women in Africa participate more in activities instituted by development agencies in that it helps them to secure access to production resources that they usually lack due to socio-cultural reasons.

Marital Status: Marital status is a variable that determine an individual's resolve to demonstrate or show a mark of social responsibility and sometimes indicates a complementary source of labour input. Also, the age range of the rural

dwellers (20-79 years) indicates adulthood and therefore, accounts for the fact that most of the rural dwellers (67.2 percent) are married as shown in Figure 2.

This finding also shows that by customs and traditions a married person in the area covered is more highly respected and considered responsible. However, it can also be inferred that married applicants were probably more favoured than the unmarried during application for membership. The exception of NIRADO rural dwellers is explained by the younger age of most of the participants.

This finding should be considered in introducing innovations and change to the area. Decision-making may rest on more than one respondent alone, and include the family as a unit. In the case of married female rural dwellers their husbands are likely to make decisions for them. The situation probably contrast with those of single, divorced and widowed statuses who may be faster in making unilateral decisions.

Religion: The issue of mode of worship may

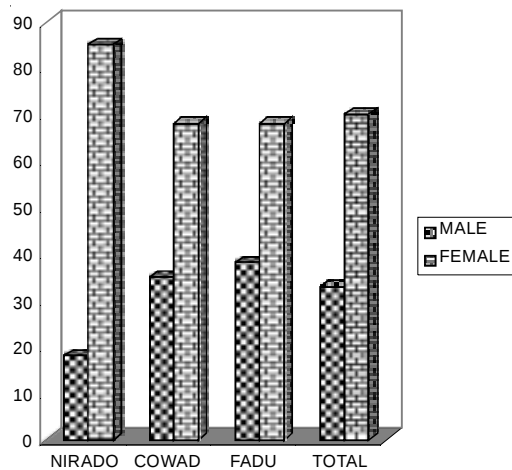
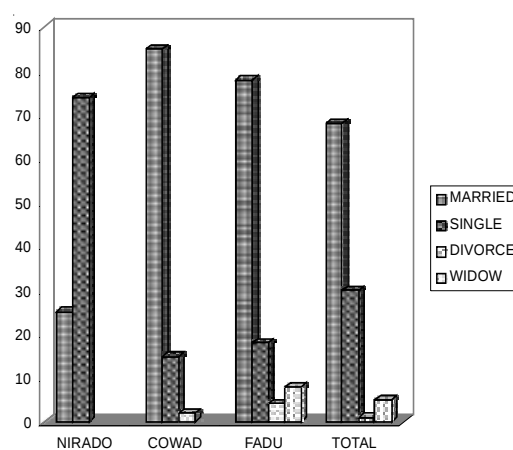
**Fig. 1. Distribution of rural dwellers of each NGO by gender.****Fig. 2. Distribution of rural dwellers of each NGO by marital status**

Table 3: Frequency distribution of rural dwellers of each NGO by religion

Religion	NIRADO		COWAD		FADU		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Christianity	60	66.7	93	66.0	98	62.8	251	64.9
Islam	30	33.3	48	34.0	58	37.2	136	35.1
Traditional	-	-	-	-	-	-	-	-
Total	90	100.0	141	100.0	156	100.0	387	100.0

be crucial in rural areas. It is on this note that the rural dwellers religion was examined and the findings are shown in Table 3. The common religions among rural dwellers were Christianity and Islam. As presented in Table 3, 64.9 percent of the rural dwellers were Christians, while 35.1 percent were Muslims.

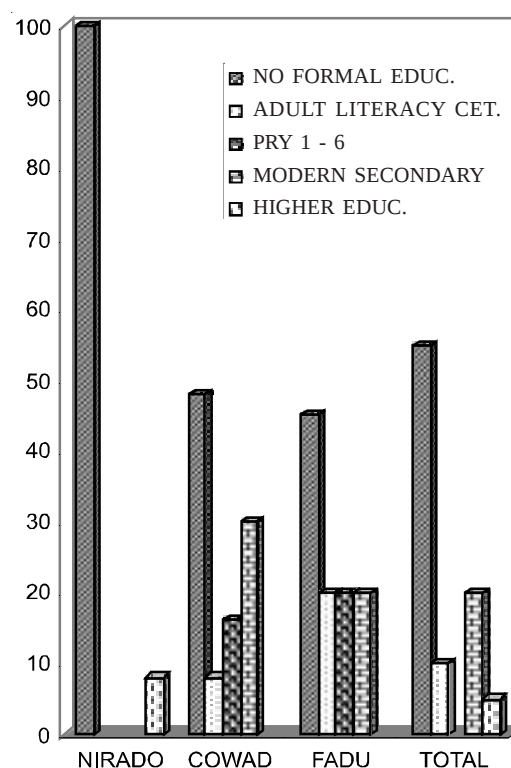
The major finding was that Christianity clearly dominated the religious practices of the rural dwellers. Islam, however, attracted a substantial proportion, while traditional mode of worship was not reported to be practiced at all by the rural dwellers. This is due to the fact that people preferred to be identified more with Islam and Christianity. Both Christians and Muslims do warmly embrace the NGO activities and participate fully in.

Educational Attainment: Education has often been regarded as a major factor of influence on the personality of the individual. It predisposes the respondents to new ideas, widens mental horizons and develops a system of assessment of new ideas (Rajagopalan and Singh, 1971). Education is particularly singled out as the “magic wand” to enhance participation of the rural people in development activities and improve the socio-economic conditions of the individuals and groups. It changes the respondents’ overt and covert tendencies and predisposes the individual to favour adoption of innovations. Education is, however, attained hierarchically and its influence, therefore, varies according to the level acquired. The rural dwellers are categorised into five groups according to the level of education they attained as shown in Figure 3

The findings show that majority of the respondents 55.8 percent had no formal education, 7.5 percent had adult literacy certificate, while 17.3 percent had primary school certificate, 19 percent had modern school certificate and 1.1 percent of the respondents had tertiary education. The majority of the respondents were non-literate, but they have positive attitude to education. They realised this through experience, training and re-training, that

education provides a stepping stone to greater heights in life.

The fact that 44.2 percent of the rural dwellers are somewhat formally educated, shows that they could read and write, interpret findings and make use of better farming methods. However, the findings further revealed that the NIRADO’s rural dwellers were generally of lower education, compared to COWAD and FADU. This is because, NIRADO is involved in the basic

**Fig. 3. Distribution of rural dwellers of each NGO by educational attainment**

education and training of rural people. It can, therefore, be inferred that to make educational role effective, they focused on illiterate participants.

The level of education attained would enhance rural dweller's productivity and influence their rate of assimilation in various vocational skills. However, the major implication that the attained level of education may have on the area is that improved agricultural production technology was easily embraced when introduced. Virtually none of the respondents is trained in advanced science and technology, hence, directly involving them in such innovative practices is disdained or counter productive.

Types of Activities Embarked Upon by the NGOs: NGOs carry out activities within the community with the approval of the people (rural population) and without the attendance bureaucratic bottle necks that government intervention experience. The various activities embarked upon by the selected NGOs are presented in Table 4.

The findings show that almost all of them focus on the provision of rural development activities. These activities were health, agriculture, credit skill development, basic

education and training and income generating activities. NIRADO activities are mainly on basic education and training in areas such as skill development and income generating activities. All the rural dwellers indicated that they had undergone training on all these activities areas. COWAD and FADU are involved with several activities in all areas mentioned in Table 4. This implies that the NGOs are fulfilling the mandate for which they were established.

Participation of Rural Dwellers in NGO Activities: Different activities and projects stimulate participation in development programmes and also determines the level of participation. Overall, the areas in which most rural dwellers participated was by cash donation, followed by the role playing in leadership and physical labour. The reason for the participation is due to the fact that rural dwellers felt that they needed basic amenities that could make them more comfortable like their urban counterparts. However, the areas in which the rural dwellers least participated were in helping to make contacts

Table 4: Frequency distribution of rural dwellers according to activities embarked upon by each NGO

Types of activities	NIRADO		COWAD		FADU		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Health	-		3	2.1	2	1.3	5	1.3
Agriculture	-		4	2.8	60	38.5	64	16.5
Provision of credit	-		22	15.6	54	34.5	76	19.7
Skill development	-		6	4.3	10	6.4	16	4.1
Basic education and training	90	100.0	94	66.7	21	13.5	205	53.0
Income generating activities	-		12	8.5	9	5.8	21	5.4
Total	90	100.0	141	100.0	156	100.0	387	100.0

Table 5: Frequency distribution of rural dwellers according to their level of participation in NGO activities

Activities in NGO projects	NIRADO		COWAD		FADU		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Cash donation	7	7.8	60	42.6	40	25.7	107	27.7
Leadership role	12	13.3	20	14.2	30	19.2	62	16.0
Physical execution of work	21	23.3	28	19.9	10	6.4	59	15.2
Donation of materials land and labour	20	22.3	5	3.5	20	12.8	45	11.6
Getting support of other people	10	11.1	11	7.8	20	12.8	41	10.6
Giving advice or direction	8	8.9	10	7.1	16	10.3	34	8.8
Joining in decision making	8	8.9	5	3.5	12	7.7	25	6.5
Help to make contacts	4	4.4	2	1.4	8	5.1	14	3.6
Total	90	100.0	141	100.0	156	100.0	387	100.0

and joining in decision making as indicated in table 5.

Benefits Derived From NGO Activities: The overall objectives of many NGO interventions is to enable disadvantaged groups to share more fully in the benefits of development. They help the people to identify their wants and needs in rural development programmes and work effectively at satisfying themselves.

From the total sample of rural dwellers, enhanced income-generating activities, increased agricultural production, basic education and training, improved technology, access to infrastructure, access to credit, better marketing, transportation and improved standard of living were considered as the benefits derived from NGO activities. The reason for this is that the NGOs have been able to assist the rural people in developing and promoting their well being, within its immediate environment through activities for rural transformation, enhanced production and socio-economic activities which have been identified as the first and most important reason or aim of existence of any NGO. The rural dwellers in the FGD's basically agreed with the stated benefits as presented in Table 6.

With respect to NIRADO, the rural dwellers recognised that they have benefited in education and training which improved their vocational skills and enhanced their income-generating activities. For COWAD, the rural dwellers consented that they have benefited most in the areas of income generating activities, agriculture and credit, which has increased their production and productivity,

through basic educational and training. As regards FADU, they benefited in income generating activities, credit, improved technology, which has also improved their standard of living.

From foregoing, all the benefit-derived from NGO activities stressed the need for social participation. A large percentage of the rural dwellers especially from COWAD and FADU joined the organisations in order to get credit for their vocational skills/occupations

Constraints Faced by the Rural Dwellers in NGO Activities: The constraints faced by the rural dwellers in NGO activities were examined. These constraints do affect the rate of production and yield as well as discourage rural dwellers from participating in NGO activities and rural developments programmes in general. The frequency distribution of the rural dwellers according to their constraints is shown in Table 7.

From the total sample of rural dwellers, the major constraints identified are finance, transportation and inability to attend meetings. This is due to the socio-economics situation of the people and their educational attainment. However, unavailability of infrastructure and lack of land and labour were not considered serious problems by a large part of the rural dwellers because of the rural settings, where land is in abundance.

In order to further analyse the influence of demographic characteristics on the benefits derived from NGOs the following null hypothesis were tested.

Table 6: Frequency distribution of rural dwellers of each NGO by benefit derived from NGO activities

Benefit derived from NGO activities	NIRADO				COWAD				FADU				Total			
	Yes		No		Yes		No		Yes		No		Yes		No	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Enhanced income generating activities	89	98.9	1	1.1	134	95.1	7	5.0	154	98.7	2	1.3	377	97.4	10	2.6
Increased agriculture production	89	98.9	1	1.1	111	78.7	30	21.3	136	87.2	20	12.8	336	86.4	51	13.2
Improved standard of living	64	71.1	26	28.9	134	95.1	7	5.0	136	87.2	20	12.8	334	86.3	53	13.7
Basic education and training	80	88.9	10	11.1	103	73.0	38	27.0	135	86.5	21	13.5	318	82.2	69	17.8
Improved technology	89	98.9	1	1.1	97	68.8	44	31.2	118	75.6	38	24.4	304	78.6	83	21.4
Access to infrastructure	88	97.8	2	2.2	116	82.3	25	17.7	98	62.8	58	37.2	302	77.0	85	22.0
Access to Credit	23	25.5	67	74.4	121	88.7	20	14.2	154	98.7	2	1.3	298	77.0	89	23.0
Better marketing	78	86.7	12	13.3	119	84.4	22	15.6	92	59.0	64	41.0	289	74.7	98	25.3
Better transportation	89	98.9	1	1.1	76	53.9	65	46.1	75	48.1	81	51.9	240	62.0	147	38.0

Table 7: Frequency distribution of rural dwellers constraints according to NGO activities

<i>Constraints of the beneficiaries to participate in NGO activities</i>	<i>NIRADO</i>				<i>COWAD</i>				<i>FADU</i>				<i>Total</i>			
	<i>Serious problem</i>	<i>Not a problem</i>	<i>Serious problem</i>	<i>Not a problem</i>	<i>Serious problem</i>	<i>Not a problem</i>	<i>Serious problem</i>	<i>Not a problem</i>	<i>Serious problem</i>	<i>Not a problem</i>	<i>Serious problem</i>	<i>Not a problem</i>	<i>Serious problem</i>	<i>Not a problem</i>	<i>Serious problem</i>	<i>Not a problem</i>
	<i>Freq</i>	<i>%</i>	<i>Freq</i>	<i>%</i>	<i>Freq</i>	<i>%</i>	<i>Freq</i>	<i>%</i>	<i>Freq</i>	<i>%</i>	<i>Freq</i>	<i>%</i>	<i>Freq</i>	<i>%</i>	<i>Freq</i>	<i>%</i>
Lack of finance	88	97.8	2	82	52.6	74	47.4	2.2	61	43.3	80	56.7	231	59.7	156	40.3
Inability to attend meeting	88	97.8	2	18	11.5	138	88.5	2.2	39	27.4	102	72.6	145	37.5	242	62.5
Transportation	88	97.8	2	60	38.5	96	61.5	2.2	56	39.8	85	60.2	204	52.7	183	47.3
Lack of land and labour	8	8.9	82	18	11.5	138	88.5	91.1	29	20.6	112	79.4	55	14.2	332	85.8
Lack of access to infrastructures	15	16.7	75	49	31.4	107	68.6	83.3	45	31.9	96	68.1	109	28.2	278	71.8
Co-ordination	4	4.4	86	24	15.4	132	84.6	95.6	19	13.5	122	86.5	47	12.1	340	87.9

- (i) There is no significant relationship between age and benefits derived from NIRADO, COWAD, and FADU.
- (ii) There is no significant relationship between gender and benefits derived from NIRADO, COWAD and FADU.
- (iii) There is no significant relationship between marital status and benefits derived from NIRADO, COWAD and FADU.
- (iv) There is no significant relationship between religion and benefits derived from NIRADO, COWAD and FADU.
- (v) There is no significant relationship between educational attainment and benefits derived from NIRADO, COWAD and FADU.

Table 8 shows the chi-square tests of relationship between demographic characteristics and total benefits derived from the three NGO activities. The following observations and inferences were made with respect to Hypothesis 1.

For NIRADO, COWAD and FADU as shown in Table 8 age is tested as related to benefits derived. Comparing the figure with χ^2 tabulated, showed that there is no significant relationship between the total benefits derived and age of the respondents in the three NGOs ($\chi^2=0.04$, $\chi^2=1.81$, $P=0.05$). The low values of these associations could be responsible for the non-significance of the χ^2 values. It therefore, indicates low association between age of the rural dwellers and benefit derived from three NGO activities. The implication of this, is that NGO activities are not targeted toward specific age group. Consequently, the null hypothesis was accepted, that is, there is no significant relationship between age and total benefits derived in NGO activities.

For gender as related to benefits derived from

NIRADO, COWAD and FADU, chi-square values of 0.18, 3.37 and 1.27 were observed. When compared with the χ^2 tabulated, values of the findings were not significantly. The null hypothesis was therefore accepted, that is, there existed no significant relationship between gender and the benefits derived from the NGO activities.

The implication is that, though females are more than males in these NGOs but benefits derived is not based on gender rather it depend on other factors such as participation, ability to attend meetings and types of activities embarked upon.

The chi-square analysis was used in the contingency table to determine the relationship between marital status and the total benefits derived from NIRADO, COWAD and FADU. The χ^2 analysis showed that there is no significant relationship between the total benefits derived from NGO activities and marital status by the three NGOs ($\chi^2 = 0.36$, $\chi^2=0.13$, $\chi^2 = 0.03$, $p=0.05$). The null hypothesis is therefore accepted, implying that benefit derived from the three NGO activities is not significantly related to marital status. This implies that marital status cannot determine benefit derived from three NGO activities.

Religion was compared with total benefits derived from NIRADO, COWAD and FADU using χ^2 statistics. Comparing the χ^2 value of 0.50, 3.87 and 16.48, the χ^2 analysis showed that there is no significant relationship between the total benefit derived from NIRADO and the religion of the rural dwellers but there is a significant relationship between the total benefits derived from COWAD and FADU and religion of the rural dwellers. The null hypothesis is therefore, accepted in respect of NIRADO, but rejected in respect of COWAD and FADU. This implies that certain activities

are favoured by a particular decision to join may be through religious activities/programmes.

The table further showed the findings of the test between educational attainment and total benefits derived from NIRADO, COWAD and FADU activities. The chi-square values of 0.04, 0.76 and 0.050 were observed respectively. Comparing both figures with χ^2 tabulated, indicated that χ^2 analysis was not statistically significant. The null low values of these associations could be responsible for non-significance of χ^2 values. It makes the NGOs to be involved in the basic education and training of the rural populace.

This implies that age, gender, marital status and educational attainment do not significantly affect the total benefits derived from NGO activities, while religion does not affect their total benefits derived for NIRADO but significant for COWAD and FADU, that is, religion affects the total benefits derived for their (COWAD and FADU) activities as shown in Table 8.

Constraints faced in NGO activities and benefit derived by rural dweller was tested. There is no significant relationship between constraints faced by participants in NGO activities and level of

benefits derived by the rural dwellers.

Table 9 shows that the chi-square tests of relationship between constraints faced by rural dwellers in NGO activities and level of benefits derived by the rural dwellers. The following observations and inferences were made with respect to the above hypothesis.

Finance as a constraint versus level of benefits derived gave chi-square values of 0.04, 0.85, 2.30, $p=0.05$ for NIRADO, COWAD and FADU respectively. Comparing the figure with χ^2 tabulated, showed that there is no significant relationship between level of benefits derived and the finance of the respondents in the three NGOs. The contingency coefficient were 0.02, 0.07 and 0.12 for NIRADO, COWAD and FADU respectively. The low values of these associations could be responsible for the non-significance of the χ^2 values.

For inability to attend meeting as a constraint versus level of benefits derived from NIRADO, and FADU, the chi-square values of 0.02, 1.10, $p=0.05$) respectively were observed. When compared with the χ^2 tabulated χ^2 analysis showed that it was statistically not significant but it was significant in respect of COWAD ($\chi^2=$

Table 8: Chi-square tests of relationships between demographic characteristics of rural dwellers and total benefits derived from the three NGOs.

Characteristics	NIRADO				COWAD				FADU			
	df	χ^2 Value	Significance level	Decision	df	χ^2 Value	Significance level	Decision	df	χ^2 Value	Significance level	Decision
Age	1	0.04	0.82	NS	2	5.09	0.07	NS	2	1.81	0.40	NS
Gender	1	0.18	0.66	NS	1	3.37	0.06	NS	1	1.27	0.25	NS
Marital status	1	0.36	0.54	NS	1	0.13	0.70	NS	1	0.03	0.84	NS
Religion	1	0.50	0.47	NS	1	3.87	0.04	S	1	16.48	0.05	S
Educational attainment	1	0.04	0.82	NS	2	0.76	0.68	NS	2	0.50	0.77	NS

Table 9: Chi-square tests of relationships between constraints faced by rural dwellers and the level of benefits derived

Characteristics	NIRADO					COWAD					FADU				
	df	χ^2 Value	Cont. Coeff.	Significance level	Decision	df	χ^2 Value	Cont. Coeff.	Significance level	Decision	df	χ^2 Value	Cont. Coeff.	Significance level	Decision
Finance	1	0.04	0.02	0.82	NS	1	0.85	0.07	0.35	NS	1	2.3	0.12	0.12	NS
nability to attend meeting	1	0.02	0.01	0.87	NS	1	9.75	0.25	0.01	S	1	1.1	0.08	0.29	NS
Transportation	1	0.02	0.01	0.87	NS	1	2.59	0.13	0.1	NS	1	14.3	0.29	0.01	S
Lack of land and labour	1	0.09	0.03	0.75	NS	1	2.78	0.13	0.09	NS	1	5.25	0.18	0.02	S
Lack of access to infrastructure	1	0.2	0.04	0.65	NS	1	1.95	0.11	0.16	NS	1	9.07	0.23	0.03	S
Co-ordination Management	1	0.04	0.02	0.82	NS	1	0.76	0.07	0.36	NS	1	1.11	0.08	0.29	NS

9.75, $p > 0.05$). The contingency coefficient values for NIRADO, COWAD and FADU were 0.01, 0.25 and 0.08 respectively. The associations recorded low contingency coefficient in respect of NIRADO and FADU. For COWAD, fairly high contingency coefficient was recorded. This implies that there exist no significant relationship between the rural dwellers inability to attend meetings and their level of benefits derived for FADU and NIRADO while a significant relationship exist between the rural dwellers inability to attend the meetings and their level of benefits derived for COWAD. This shows that COWAD meetings is important if the beneficiaries want to derive more benefits.

The chi-square analysis was used on the contingency table to determine the level of benefits derived from NIRADO, COWAD and FADU on lack of transportation. The χ^2 analysis showed that there is no significant relationship on the level of benefits derived from NIRADO and COWAD ($\chi^2 = 0.02$, $\chi^2 = 2.59$, $P = 0.05$), while there is a significant relationship in respect of FADU ($\chi^2 = 14.39$, $p > 0.05$). The contingency coefficient of NIRADO, COWAD and FADU were 0.01, 0.13, and 0.29 respectively. NIRADO and COWAD showed low values due to non-significance of χ^2 values, while FADU is significant due to easy transportation provided for their goods and services.

In the case of lack of land and labour versus level of benefits derived from NIRADO, COWAD and FADU, the chi-square analysis showed that there is no significant relationship between the level of benefits derived from NIRADO and COWAD ($\chi^2 = 0.09$, 2.78 , $p > 0.05$) and lack of land and labour, but a significant relationship exists for FADU ($\chi^2 = 5.25$, $p > 0.05$). The contingency coefficient of NIRADO and COWAD were 0.03 and 0.13 respectively. NIRADO and COWAD showed low values due to non-significance of χ^2 values. NIRADO and COWAD activities do not have land labour as the principal resources for their execution. The contingency coefficient of FADU is 0.018, showing fairly high contingency coefficient. The null hypothesis was therefore accepted in respect of NIRADO and COWAD, but rejected in respect of FADU.

The effect of no access to infrastructures could not be used to explain the benefits derived by rural dwellers in NIRADO and COWAD. The chi-square are not significant and thus low contingent scores ($\chi^2 = 0.020$, $\chi^2 = 1.95$, $p > 0.05$,

0.04 and 0.11 respectively). However, the lack of access to infrastructure was significant with the benefits derived by FADU rural dwellers. The derivation of benefits could then be explained by this constraint. The contingency coefficient value of 0.23 is fairly high to be able to explain the benefits derived by members.

Co-ordination and management is a constraint that would not affect the benefits derived. This is evident by the non-significance of the χ^2 value and the non-significance of the χ^2 values and the low contingency coefficient scores. It could be inferred that due to small sizes of projects and the volume of credit involved as well as relatively small size of the activities involved co-ordination and management could pose no problem to the execution of these activities.

SUMMARY AND CONCLUSION

The overall objective of many NGO interventions is to enable disadvantaged groups to share more fully in the benefits of development. They help the people to identify their wants and needs in rural development programmes and work effectively at satisfying themselves.

The result show that the rural dwellers are young, mostly females and married except for NIRADO where the younger age resulted in more respondents being single. The three NGOs focus on the provision of rural development activities. These activities were health, agriculture, credit, skill development, basic education and training and income generating activities.

The constraints identified by rural dwellers are predominantly finance and lack of transportation, which may lead to other constraints such as inability to attend meetings and low contribution to NGO activities. The rural dwellers participated in NGO activities by donating cash and taking part in physical execution of work.

The study revealed further that the rural dwellers are willing and able to contribute their time and materials needed for activities to help themselves. It is evident that NGOs is able to mobilize and reach the rural people in their programmes.

On the basis of the findings of the study, the following recommendations are made:

- NGOs should create more awareness about their activities in their localities
- NGOs should be more flexible in their

objectives to address the basic needs or felt needs of the people.

- Training by NGOs should be complemented with provision of other assistance such as Credit and infrastructure

Development agencies should use the NGOs that have experience in field work and the needed manpower to execute the development programmes and activities.

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