

**FACTORS INFLUENCING WOMEN PERCEPTION OF NON-
GOVERNMENTAL ORGANIZATIONS EMPOWERMENT PROGRAMS IN
MAKURDI LOCAL GOVERNMENT AREA OF BENUE STATE, NIGERIA**

BY

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DECLARATION

I declare that the work in this thesis titled. ‘Factors influencing women perception of non-governmental organizations empowerment programs in Makurdi Local Government Area of Benue State, Nigeria.’ has been carried out by me in the Department of Agricultural economics and rural sociology. The information derived from literature has been duly acknowledged in the text and a list of references provided. No part of this project thesis was previously presented for another degree or diploma at this or any other institution.

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CERTIFICATION

This thesis titled ‘Factors influencing women perception of non-governmental organizations empowerment programs in Makurdi Local Government Area of Benue State, Nigeria’ by Onyema Anitalizy OJILE, meets the regulations governing the award of the degree of master of science of the Ahmadu Bello University, and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to God Almighty who I believe in even when he is silent. For his mercy and grace saw me through to the completion of this Thesis and program

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ABSTRACT

The study was carried out to examine the factors influencing women perception of non-governmental organizations empowerment program in Makurdi Local Government Area of Benue State, Nigeria. A multi-stage sampling technique was used for this study. A primary data was used for this study through the administration of a structured questionnaire, a casual focus group discussion (FGD) that is a participatory methodology approach and a casual interview schedule. Combinations of purposive and random sampling techniques were used for this study. Tools for analyses were descriptive statistics such as frequency, tables, percentages and multiple regressions. The study revealed farming as the only activity that the women can easily and conveniently undertake because of high level of illiteracy. Findings from the study shows that credit services has to some extent empowered the women economically as it has increased their activities and also strengthen their potentials. The respondents disagreed with the statement that says non-governmental organizations activity empowers women. This is due to the multiple roles that women play at home; they do not come to fully benefit from programs or activities of non-governmental organizations. The results from the multiple regression analysis revealed that age, extension contact, perception of women about non-governmental organizations and level of education were significant at 1%, 5% and 10% levels of significance respectively. Majority about 67% of the respondents ranked limited fund as constraints to implementation of non-governmental organizations programs. The study is an empirical examination of factors influencing women perception of non-governmental organizations empowerment programs that focuses on the relevance of enterprise in improving the lives of women hence empowering women for enterprise development will enhance economic growth and promote non-governmental organizations programs. It was therefore recommended that non-governmental organization agents should also consistently sensitize loan beneficiaries to promptly repay credit facilities in order to ensure a wider spread of credit.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Non-Governmental Organizations (NGOs) are continually increasing and gathering momentum in their activities. These non-governmental organizations are largely seen as important agents in improving the quality of life and fostering economic development. The term non-governmental organization varies. It is for example, what most Africans refer to as voluntary development organizations. According to the World Bank (2000) non-governmental organizations include many groups and institutions that are largely independent of government and that have a primary humanitarian or cooperative rather than commercial activities. Non-governmental organizations are free associations of individuals or group of people who share common interests and ideals or identical objectives. Their central goal is empowering the powerless particularly women folk, or helping them to strengthen their hidden potentials with a view to helping them to participate in the socio-economic development for their emancipation from less to a more better human condition (Islam and Sultana, 2005).

Non-governmental organizations (NGOs) refer to independent voluntary associations of people acting together on a continuous basis for some common purposes, other than achieving government office, making money or illegal activities (Willett 2006). NGOs have gained increasing recognition because they tend to be more sensitive to the needs and aspirations of poor communities, minorities and women. As a result, NGOs tend to command more legitimacy in the eyes of the poor than most governmental structures (Ofosu-Appiah, 2003). The international community and many governments are increasingly recognizing NGOs because of the belief that they help to share in the costs

of providing development services and because of their perceived ability to reach the rural poor. Steinberg (2001) reports that non-governmental organizations as a group deliver more aid than the whole United Nations System and disburse more aid than World Bank. Korten (1998) reported that non-governmental organizations have been looked upon as a means of getting women the economic benefits they need more directly and cheaply than governments have been able to accomplish. Non-governmental organizations may include charitable and religious associations that mobilize private funds for development and promote community organization. According to the World Bank (2003) the concept of empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

1.2 Problem Statement

Over the years, different international fora have long recognized the importance of women empowerment for development. In many societies, women have always been considered inferior to men. Women have been marginalised economically, politically, culturally and socially. This has contributed to undermining the full potentials of women for enterprise development in Nigeria. (UNICEF, 2003). As a result, in recent times, formulating an appropriate intervention for transforming the status of women both within and outside their homes has become one of the major preoccupations of development.

Enterprise development is defined as the act of investing time and capital in helping people establish, expand or improve businesses. Enterprise development helps people to earn a living; it helps them out of poverty; and it leads to long-term economic growth for themselves, their families and their communities. The potential of women

entrepreneurs remains largely untapped in developing and emerging markets, with many lacking access to the financial services, skills and opportunities they need to become successful business owners. Some recent studies have shown that in developing countries, women own only around 30% of small businesses and as little as 17% of medium enterprises. Women are also three times more likely to operate within the informal economy. The Enterprise Development Programs addresses these challenges by enhancing women's access to capital and markets, delivering tailored business training, and facilitating business registration.

Consequently over the years in Makurdi, Benue State, different non-governmental organizations have emerged to empower women for enterprise development. These non-governmental organizations have been operating in order to facilitate effective women empowerment through community mobilization, vocational training, delivery of agricultural services, delivery of credit services and delivery of health services. These non-governmental organizations in Makurdi include Jireh-Doo foundation whose goal is to improve the lives of the under-privileged through delivery of resource, mobilization and capacity development. Jojo-Shaahu foundation whose goal is to help individual to achieve their full potential. Pearls care initiative whose goal is to raise awareness on women and implement programs towards a healthy living for sustainable development. Osa foundation whose goal is to help individuals in communities to reach their goals. Rohi-Nissi health care foundation whose goal is to improve the lives of women through quality health services delivery and Centre for empowerment and development whose goal is to envision a better life for women in urban and rural communities.

However, there is insufficiency empirical studies and knowledge on the socio-economic characteristics, roles perception of women on effects and factors influencing women

participation in these non-governmental organizations enterprises development programs in Makurdi Local Government Area (LGA) of Benue State, Nigeria. This study therefore sought to address the following research questions:

- i. what are the socio-economic characteristics of women in the study area?
- ii. what role(s) is non-governmental organization playing in empowering women?
- iii. what are the women's perception on improving the performance of non-governmental organizations ?
- iv. what are the factors influencing the level of participation of women in the enterprise development programs?
- v. what are the constraints to implementation of non-governmental organizations women empowerment programs?

1.3 Objectives of the Study

The main objective of this study was to examine the factors influencing women perception of non-governmental organizations empowerment programs in Makurdi Local Government Area of Benue State Nigeria. The specific objectives were to:

- i. describe the socio-economic characteristics of women in the study area
- ii. describe the role(s) of non-governmental organizations in women empowerment programs
- iii. examine the women's perception on improving the performance of non-governmental organizations for enterprise development
- iv. describe factors influencing the women's perceptions about enterprise development programs of the non-governmental organizations and
- v. describe the constraints to implementation of non-governmental organizations women empowerment programs

1.4 Justification of the Study

The concept of empowerment is of increasing interest to researchers, practitioners and citizens concerned about mental health issues. In some respects, empowerment is a new buzzword. As Edelman (1977) has noted in relation to language and the politics of human services, sometimes new language is used to describe the same old practices. Others believe that empowerment language can actually lead to raised awareness (Rappaport, 1987). Regardless, a growing number of people are searching to understand the meaning of empowerment and ways it can be used to change their settings and lives.

This study was meant to help understand the meaning and factors influencing the level of empowerment and as anticipated will provide insight on how women that will be investigated will be supported economically, socially, culturally, morally and politically in order to better their lives. The study is intended to also contribute to literature by providing valuable information on the significant role of non-governmental organizations towards the women investigated. The result of this study as anticipated will foster how women can be helped by organizations, policy makers, donor agents who are interested in supporting or promoting women's development in the area of enterprise. It is hoped that the insights from this study will guide in the formulation of the cost effective policies and strategies in supporting women. If a study of this nature is not carried out, it implies that the full potentials of women cannot be met in terms of enterprise development.

1.5 Research Hypothesis of the Study

1. There is no significant relationship between the socio-economic and institutional variables of the respondents and women participation in non-governmental organizations programs in empowerment enterprise development..

CHAPTER TWO

LITERATURE REVIEW

2.1. Non-governmental Organizations (NGOs): A General Overview

The term organization has been defined differently by various scholars, one can simply describe an organization as a complex social institution designed to produce goods and services through the concerted efforts of its members. According to Ikeoji (2000), organizations are groups which possess a structure, culture and have machinery for decision making and enforcement of such decisions. He argues that non-governmental organizations are groups which are deliberately established and constituted for the pursuit of their common goals. From this perspective, it can be accepted that people form organizations, formal or informal in order to collectively pursue specific, exclusive goals which benefit their members primarily and other members of the citizenry.

Non-governmental organizations therefore refer to the organizations that are (i) not profit base (ii) not created to earn profit (Cousins, 1991). While this broad definition of non-governmental organization is correct semantically, it represents a problem whereby it embraces a large number and wide range of organizations that are structurally and further unrelated. The terminology of a non-governmental organizations varies. It is for example what most African non-governmental organizations prefer to be called “Voluntary development organizations” Although organizations such as universities or research institutes may be non-governmental, this directive refers to private organizations that pursue activities to relieve suffering, promote the interest of the poor,

protect the environment, provide basic social services or undertake community development.

As many scholarly strides seek to define the nature and activities of non-governmental organizations, precise definitions are yet elusive due to lack of any analytical precision in its usage. However one can describe non governmental organizations as actors in the civil society for the civil society. Adeyemo (1998) defines non-governmental organizations 'as the range of voluntary organizations between the individuals and the state". They include labour unions, cooperative societies, political parties, business and the media. Inthe same manner, Development Assistant Commitees (DAC, 1997) view civil societies as a public space between the state and the individual citizens where the latter can help develop autonomous, organizes collective activities of the most varied nature.

Non-governmental organizations are in this perception conceived as actors between the state and individuals. They perform several roles for the benefit of their immediate membership and the wider society. Wright and Copestake (2002) maintained that non-governmental organizations are registered, private, independent, non profit organizations. Though this definition excludes unregistered or informed associations and groups, otherwise referred to as Grassroots organizations (GROs) , they are also inclusive in the voluntary sector. Abugre and Alexander (1998) see non-governmental organizations as deferring in form, structure and governance mechanism but have a common identity with claims of voluntarism, not for profit status, solidarity with a constituency and operations out of the domain of the government. According to them non-governmental organizations can be two persons, an entity or a complex organization with a worldwide reach and it can be secular or religious.

However, Dogala (1996) contended that non-governmental organizations are groups of persons who assist the community or society to move forward in various ways, through various means. They are the brainchild of social groups of men who have a similar vision of how their community could be moved forward. According to Dogala, non-governmental organizations generally focus their developmental efforts in the rural areas though minorities are based in the urban areas. This view conceptualizes non-governmental organizations as organizations that harness and mobilize human and material resources in parts of the society for purpose of developing the communities. This is from the realization that government alone cannot shoulder the entire developmental responsibilities of the society.

This also confirms Anele's (1998) view that the philosophical basis of non-governmental organizations stem from understanding that government alone is not capable of bringing development to every doorstep or community or group. In support of the above Islam and Sultana (2005) have argued that "the primary role of a non-governmental organization is to support government towards the actualization of well thought out plans, designed to solve problems in their communities, urban centre and country at large.

2.2 Socio-economic Characteristics of Women Affecting Participation in Empowerment Enterprise Development Programs

Despite women's significant contribution to Nigeria's agricultural production, women's productivity is often constrained by a lack of access to productive resources (World Bank, 2003). Empirical studies have shown that the deprivation of women in terms of agricultural production resources is influenced by the socioeconomic characteristics of women. These socioeconomic characters include women's level of education and credit

access (Okunade, 2007), access to extension information and cooperatives farming experience, and decision making powers (Damisa and Yohanna, 2007)).

The study of Okunade (2007) found that socioeconomic factors of respondents in that study affected women's ability to access resources. The socioeconomic characteristics of respondents such as age, education, family size etc were important determinants of women's accessibility to empowerment. In most developing countries, there is a patriarchal system of social setting where men hold the sovereign power to control households and society as a whole, while women are ascribed a lower hierarchy compared to men (Wally, 1998). The likelihood that such a system will affect women's access to participation in empowerment enterprise development programs is real.

Many past studies have demonstrated that other personal characteristics of women farmers affect their decision in participation in empowerment enterprise development programs and have largely been found to include age, farm size, family size, farm ownership, other occupation, and frequency of agents, social status and other socio-economic factors (Okunade, 1998). The level of education attained by women farmers eases the ability to benefit from non-governmental organizations or empowerment enterprise programs. A study carried out by Adegboye (2010) in Nigeria showed that years of schooling and age of the women influenced their level of participation in non-governmental enterprise programs. In general, women farmers' decisions with regards to production and land use are strongly influenced by their socio-economic factors.

2.3. Roles of Non-governmental Organizations in Women Empowerment

Non-governmental Organisation (NGOs) can be distinguished by sectors. For example there are NGOs in sectors like: agriculture, community development, microcredit/enterprise institutions, health population, human settlement/environment, women,

education and development, social development and youth organisations. Service oriented NGOs are those that provide different kinds of services to people and to other organizations. There are the professional NGOs who have different lines of profession e.g. Education, health and environment. There are the non-governmental organizations as well as the network of non-governmental organizations who deal with association of other NGOs (DFID,2005).

Many of these NGOs have contributed substantially in eradicating poverty in Nigeria. The Micro-credit or Micro-finance NGOs are many in the country and they are mainly established to help the poor people to obtain loans with little interest, to give education on how to use the loans and on some income generating activities, and to establish cottage industries for the poor. Non-governmental organizations frame many activities for women empowerment which are revealed to affect beneficiaries' socio-economic statuses through increased income generation, health awareness and acquisition of food processing skills. Empowerment results from control over resources and the power to take decisions on all major issues concerned. The empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence (Adesua, 2011).

Non-governmental organizations are professionally-staffed organizations aiming at contributing to the reduction of human suffering and to the development of poor countries (Streeten, 1997). They do this in various ways, example by funding projects, engaging in service provision and vocational training, health care, agricultural services, contributing to awareness, and promoting the self-organization of various groups (Baccaro, 2001). Meanwhile, Desai (2005) has mentioned that non-governmental organizations have an important role to play in supporting women, men and households,

and expected that they can meet the welfare. She accounted some role and functions for non-governmental organizations, such as counselling and support services, awareness raising and advocacy legal aid and microfinance. These services help the women to achieve their ability skill and knowledge, and take control over their own lives and finally become empowered.

On the other hand, Stromquist (2002) has noted three major functions for non-governmental organizations such as (1) service delivery (example: relief, welfare, basic skills); (2) educational provision (example basic skills and often critical analysis of social environments); and (3) public policy advocacy. Baccaro (2001) shows how particular non-governmental organizations can promote the organization and “empowerment” of the poor, particularly poor women, through a combination of micro-credit, awareness-raising, training for group members, and other social services.

Despite the mixed, inconclusive, and frequently contradictory critiques resulting in lack of a consensus about the value of the role of non-governmental organizations in social development, negatively-laden assessments of non-governmental organizations tends to overpower and blur the service or assistance provided by successful non-governmental organizations and there has been some tendency to ignore those non-governmental organizations that have made significant contributions towards making better world (Nyang’oro,1993). Non-Governmental organizations have played tremendous roles in societal development in Nigeria. Some of such roles include the following:

1. Human capital development and technical assistance: They embark on the training of people especially women in the area of skills acquisition. They also award scholarship to deserving students to study both at home and abroad. They

render technical assistance to both Community Based Organizations (CBOs) and governments.

2. Development of small scale farmers: They give support and assistance to small scale women farmers by providing them with loans/ seed grants. They also provide them with improved seedlings and technical advice that facilitate their growth and development.
3. Research, monitoring and evaluation: They conduct research on very sensitive issues with a view to making recommendation on how to improve such situation. They also carry out the responsibility of effective monitoring and evaluation of projects.
4. Enlightenment campaigns: They carry out enlightenment campaigns and sensitization programs. Such campaigns create awareness and educate people on government policies and programs.
5. Advocacy for the poor: Non-governmental organizations shoulder the responsibility of defending the poor and promoting specific causes. In most cases, non-governmental organizations become spokespersons for the poor and attempt to influence government policies and programs on their behalf.
6. Conflict resolution and peace building: Non-governmental organizations have emerged as an indispensable partner in conflict resolution and peace building. They have complemented the efforts of governments and other stakeholders in reconciliation and peace building.

In the words of Grant (2007) the potential strength of non-governmental organizations as an effective check to state power and dynamic agents of grassroots empowerment and development has been recognized by successive governments since independence. Non-governmental organizations will continue to play a leading role in the promotion of

good government, poverty alleviation, education, health, infrastructural development promotion and defence of human rights, peace building and conflict prevention.

2.3.1 Women empowerment

The need for empowerment arises from the inability of an individual or a group of people to actualize their dreams or goals and reach their greatest potentials due to artificial barriers created by individuals and other groups within the same society. It is the manifestation of an incontrovertible inequality, segregation or marginalization. To Oxfam (1995), "Empowerment involves challenging oppression which compels millions of people to play a part in their society on terms which are inequitable, or in ways which deny them their human rights. "To empower means to give power to, to give authority to, to enable a person or a group of persons gain power"

Batliwa (1995) in her definition of the term empowerment stated that: "Empowerment is the process and the result of the process whereby the powerless or less powerful members of the society gain greater access and control over material and knowledge, resources, challenges and ideologies of discrimination and subordination and transform the institutions and structures through which unequal access and control over resources is sustained and perpetuated.

The foregoing definitions shows that empowerment implies an individual or a group had hitherto lacked power or authority either by circumstances, denial or default. The issue of women empowerment has become a part of popular debate. It has however been misconstrued in a myriad of ways: to get a great majority, empowerment suggests women's power to fight men, including their husbands. The very mention of the term empowerment generates strong emotional connotations that construe violent

revolutionary action of some sort or the other, organized by the women against the established institutions (Sen and Grown,1987).

According to Care (2006) empowerment was adopted as a requirement for a better world at the United Nations World Survey on the Role of Women in Development. However, while people working with the vulnerable groups clamored for power at the centre of the search for a better world, others also adopted the word ‘ empowerment, and made it part of the development process and its benefits to men and women. It means enabling women to take greater control of their own lives. It encourages gender awareness in development of projects and helps develop the ability to recognize women’s issues, whether in projects that involve only women or in those that involves both women and men. Emphasis has been placed on women’s empowerment which is about women taking control over their lives, setting their own agendas, gaining skills, building self-confidence, solving problems and developing self-reliance.

However. Rowlands (1997) views empowerment from the personal and relational levels, that is, to involve or develop a sense of self and individual confidence and capacity, and to overcome the effects of internalized oppression, and to develop the ability to negotiate and influence the nature of a relationship and decisions. Women’s empowerment as a process takes place in three main areas: household, community and further afield. It has the following dimensions economic, socio-cultural, familial / inter personal, legal, political and psychological (Malhotra *et al*, 2002). Empowerment results from control over resources and the power to take decisions on all major issues concerned. The empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence. According to Fisher (2003) women empowerment would consist of greater access to knowledge and

resources, greater autonomy in decision-making and free them from shackles imposed on them by custom, belief and practice.

According to Boserup (1970), the empowerment that is provided by financial access creates further synergies that leads to acquisition of education and literacy, business training and management, and access to information. Korten (1998), stated that non-governmental organizations have more often played an enabling and leadership role as catalysts and vehicles of empowerment and development in their responses to the economic needs of women. While many nongovernmental organizations are involved in community development only a relative few are active in giving small loans to entrepreneurs in the micro enterprise, informal poverty economy for income and employment generation purposes (Wally, 1998).

Kabeer (1995) sees women's empowerment as the process by which women redefine and extend what is possible for them to be in situations whereby they have been restricted from social economic activities. According to the Unicef Report (2003) women's empowerment has five components. They are: women's sense of self-worth, their right to have and to determine choices, their right to have the power to control their own lives, both within and outside the home, and their ability to influence the direction of social change to create a more social and economic order, nationally and internationally.

2.3.2 Enterprise development

Enterprise development is a change management process for controlling improvements and expansions of ongoing business and business like operations. Enterprise development also defines what entrepreneurs do as they plan, organize and start up new ventures. It is an all-inclusive term that spans the spectrum of any enterprise function

classification system. Enterprise development is the systematic approach of controlling growth, development and improvement of purposeful or industrious activity organised to provide a service or product within an economy. The world of entrepreneur is full of change, unsettling, exhilarating, and inevitable.

Entrepreneur has been variously defined but all definitions revolve around the activities / functions performed or committing capital and taking risk or the psychological disposition of the actors (Rutashobya and Nchimbi, 1999). Definitions that focus on the activities / functions are more common and postulate that an entrepreneur undertakes new thing, does things in novel ways, carries new combinations, discovers new markets and engineers change as well. In short, an entrepreneur brings about innovation (Rutashobya and Nchimbi, 1999).

Bonu (1999) defines an entrepreneur as “innovative, imaginative, skilful, predictive, optimistic and venturesome. She takes the initiative and exploits the business environment of the moment through an economic activity”. Yet another definition reads “an entrepreneur is anyone who makes an innovation, it can be a businessperson, an employee or a manager of a firm” (Hult, *et al*, 2003). Kristiansen (1999) posits that the innovative element is variable according to context. Contrary to the assumption by Western-based models that an entrepreneurial career is chosen in Africa most entrepreneurs are forced into it by the urgent need to earn a living (Olomi and Rutashobya, 1999). Even under these circumstances, in Nigeria the expansion of entrepreneurship is curtailed by legal, administrative, socio-economic and political factors rather than the characteristics of the entrepreneurs themselves (Lydall, 1992). Given this background, concerted entrepreneurship development is imperative in order to cultivate entrepreneurial talents.

The objective of entrepreneurship development programmes is to inculcate entrepreneurial behaviour in individuals. They are planned interventions aimed at the development of the need for achievement. This is in accordance with the views by McClelland as well as by Hagen in (Kristiansen 1999) that the need for achievement is at the centre of the entrepreneurship spirit and that it can be promoted. However, emphasis on stimulating the need for achievement in entrepreneurship development is not shared by everybody.

There is general agreement that an entrepreneurial career can be developed through entrepreneurial training. Enterprise development can be created through, among other things, practical oriented business courses and needs-specific training. Education and training can “strengthen the need for achievement, alleviate fear of failure and enhance self-confidence. Olomi (1999) asserts that desired entrepreneurial success factors can be learned through properly designed entrepreneurship development programmes. He also points out that there is a general agreement that having entrepreneurship education is positively associated with becoming self-employed. In this regard, O’Riordan and Ragumy-amhero(1997) stress the importance of formal education and business education for micro and small enterprise operators.

2.4 Women’s Perceptions on Improving the Performance of Non-governmental Organization in Women Empowerment Enterprise Development Programs

Many governmental and non-governmental organizations have adopted the principles of women's empowerment as a strategic objective for these organizations, where empowerment is associated elements in the development based on productivity, sustainability and social justice (Oyelude and Bamigbola, 2012). Thus, empowerment is recognition of the active role of women in the overall development. Non-Governmental

Organizations (NGOS) are organizations of people with special interest in a particular aspect of community or social life of the people and the nation (Dele, 2004). In its general term, NGOs refer to all organizations independent of overt government control (Casmir, 2008). They are organizations created on the basis of people's voluntary initiatives and deal with issues that concern development through participation. Uzodinma (2009) posits that the Public Private Partnership relate to perceptions and practices ensuring national/global development in the areas of health, development and well being of the society, and the conceptual aspects of such relationships, including the role of her key players, in collaborating to make these partnerships successful or otherwise (Mougeot,2005).

Perceptions of non-governmental organizations are linked to the outcomes of the projects they implement. Some recent findings suggest that women want to see more government involvement and presence in communities (Care, 2006). Non-governmental organizations implements projects regardless of what the women have asked of them. According to Fisher (2003) "An organization came to a village to ask the women for their views on what type of assistance they needed, but then they did what they women wanted" It is imperative that non-governmental organizations listen to beneficiaries and consider their requests. Non-governmental organizations are hard-working and regularly supervise the projects they are implementing.

The essence of non-governmental organizations remains the same, to provide basic services to those who need them. Many non-governmental organizations have demonstrated an ability to reach people, work in inaccessible areas, innovate, or in other ways achieve things better than official agencies. Many non-governmental organizations have close links with poor communities. Some are membership

organizations of poor or vulnerable people; others are skilled at participatory approaches. Their resources are largely additional, they complement the development effort of others, and they can help to make the development process more **accountable, transparent and participatory**. They not only "fill in the gaps" but they also act as a response to failures in the public and private sectors in providing basic services (Care,2006)

For individual non-governmental organizations, the most favourable policy setting is when legal restrictions are minimized, when they have complete freedom to receive funds from whosoever they choose, to speak out as they wish and to associate freely with whoever they select. In such a setting, the non-governmental organization sector is likely to grow most rapidly. Where the expansion of the sector has been most rapid. According to Care (2006), the following can improve the activities of non-governmental organization

Good Governance: social policies which encourage a healthy civil society and public accountability of state institutions.

Regulations: designed to help not hinder non-governmental organizations growth, but also to root out corruption and to foster sound management discipline; eliminate restrictive laws and procedures.

Taxation policies: to provide incentives for activities which conform with State development priorities; to encourage indigenous philanthropy and income generation.

Policy formulation: provision of information to non-governmental organizations for dissemination to their constituencies, offering a role to non-governmental organizations

in public consultations, invitation to non-governmental organization leaders to serve on official commissions. Public access to information is the key to success in this area.

Coordination: where the government fosters but does not dominate coordination, for example, through having non-governmental organizations units in relevant line ministries or non-governmental organizations consultative committees, non-governmental organizations would be encouraged to attend to geographic or sectoral gaps, to avoid religious or ethnic bias, to avoid activities which contradict state programs or which make unrealistic promise.

More so non-governmental organizations play an increasingly important role in the development cooperation. An enabling framework of laws, economic and political conditions should be created, the State can play a fundamental role in helping non-governmental organizations to play their roles more effectively and as a result increase the access to infrastructure services for the urban poor. Partnerships between all groups should be achieved without ignoring each other's strengths but make use of each other's comparative advantage. Non-governmental organizations can form voluntary national professional associations, like associations of engineers, accountants, or insurance companies, aimed at promoting the sector, partly through self-policing of standards. The solution list is likely to include several of the following issues (Moore & Stewart, 1998).

However the women believe that non-governmental organizations should be more attentive to what communities ask for (DFID, 2005). Some women however stressed some contrary views on the matter. For instance, The African Development Forum (2008) argues that women constitute strong barriers to their empowerment because they internalize, believe, propagate and even act as custodians of oppressive practices. As

mothers, sisters, in-laws or health workers, they espouse and maintain traditional beliefs and practices that keep subordinated to men.

2.5 Factors Influencing the Level of Participation of Women in Empowerment Enterprise Development Programs

Development efforts will only be half done if there is no effective participation of females. Empowerment emerged as an important theme in the women's movement. In fact empowerment as a theme arose out of a failure of 'Women in Development' (WID) programs. Kabeer (2001) argues that empowerment is the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied.

Kabeer (2001) captures the spirit of human development which is defined as "creating an environment, in which people can develop their full potential and lead productive, creative lives in accord with their needs and interests to be able to participate in the life of the community. Sharma (2004) has developed a framework in which "empowerment" and "social inclusion" are closely related. Empowerment is described as "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them." A study carried out by Shrestha (1995) to understand the levels and patterns of literate and educated females' economic participation in Nepal especially in Kathmandu found level of education attained and participation in economic activities has positive association in facilitating empowerment of women.

But a study carried out by Koirala, (2006) found that the factors like age, caste, occupation, education, family size and husband's occupation do not significantly

influence economic and social empowerment of women involved in microfinance program. Sharma (2004) from her research study, entitled ‘ Empowerment process of community women’ concluded that women’s empowerment process is highly determined by community setting, culture, family size, age of marriage of women, number of children, mobility and extra time for new creative activities. Still not much empirical study had been carried out. The factors that actually determines empowerment of women has mixed versions.

2.6 Constraints to Implementation of Non-governmental Organizations Women Empowerment Programs

Although non-governmental organizations are considered to have strengths and great potentials for women empowerment, there are still some factors that militate against their efforts in achieving their purposes. Like other institutions, non-governmental organizations are not immune to mis-management, corruption, poor commitment, or to actions that inadvertently skew local priorities, tribalism, insecurity and power relations. While non-governmental organizations are reported as attempting to build local capacity, there are few examples of complete successes. Their relationships with government is often marked by tension-truelly, complementary relations between the two are rare.

Above all , non-governmental organizations only focus on the basic survival issues. Grant (2007) opined that the problems of non-governmental organizations are linked to their character, particularly the stages of growth. At the inception stage, there are often such problems like handling direct detached members, corrupt leaders, hostile village elites and physical factors. At growth or viability stage, non-governmental organizations faces problem of lack of technical expertise, government interference and capital, while the expansion stage characterized by problems associated with alienation

and loss of team spirit and leadership over dependence. This implies that non-governmental organizations at every stage of growth have to grapple with certain constraints that are peculiar to it and their ability to surmount them depends on their level of cohesiveness and goal orientation.

According to Malyukivska (1999) the following factors are responsible for non-governmental organizations failure in communities.

Limited replicability: Many non- governmental organizations sponsored activities are too small and localized to have important regional or national impact and some non-governmental organizations may lose their quality, and become top-down, non-participatory, and on external and governmental support.

Inadequate funding: Another problem of non-governmental organizations is inadequate funds and resource base to execute their planned development programs and projects. The major sources of non-governmental organizations funds in the local communities include: donations, membership registration fee, proceeds from meeting, seminars, symposia, conferences, workshops, sales of goods and property, loans, gifts and donations.

Limited self-sustainability: Like many government programs, many non-governmental organizations sponsored projects are not designed with sufficient concern for how activities will be sustained.

Limited managerial and technical capacity: Even some professionally staffed non-governmental organizations are poorly managed, have only rudimentary accounting systems, and sometimes initiate infrastructure projects with inadequate technical analysis.

The difficulties of managing: Non-governmental organizations with operations in several states and countries also raised concerns. The difficulties come from the inability to define proper lines of autonomy on policy issues.

The structural growth problem; Once they are successful, small businesses world-wide commonly face the problems of replacing one-person management (or family management) with a more institutionalized structure. The founder is used to having total control and doing things his or her way.

The evaluation problem; This is most immediately a problem for donors, but failure to resolve it reflects back on non-governmental organizations eventually, and should be perceived as their problem. *Performance evaluation;* is relatively easy in 'post-office' type organizations where (a) activities are routine; (b) objectives are few and clear; (c) there is no great distinction between immediate 'outputs' , medium-term 'effects' , and long-term 'impacts' ; and (d) outputs, effects or impacts can be measured relatively cheaply and reliably without the measurement process itself distorting the objectives of the organization or the goals of the staff. Malyukivska (1999) maintained therefore that unless non-governmental organizations would surmount these problems, their development objectives could never be properly met.

2.7 Theoretical and Conceptual Framework

This section of the study focuses on theories that offer significant explanations and evaluations of the roles of the non-governmental organization in women empowerment and perception of women on non-governmental organizations empowerment program. These include The Structural functionalist theory, Theory of social change and Theory of Perception. The structural functionalist theory is relevant in this study because it talks

about function of different parts in the society and how these parts must work to achieve equal goals without disorder in the society.

2.7.1 Structural functionalist theory

According to the structural-functionalist theory, society is an organism, a system of parts, all of which serve a function together for the overall effectiveness and efficiency of the society. Structural functionalist theory is a consensus theory that sees society as built upon order, interrelation and balance among parts as a means of maintaining the smooth functioning of the whole. Structural functionalism views shared norms and values as the basis of society, focuses on social order based on tacit agreement between groups and organizations and views social change as occurring in a slow and orderly fashion (Ritzer, 1996)

Structural functionalist theorist acknowledge that change is sometimes necessary to correct social dysfunction (the opposite of function) This implies that women empowerment is functional and it is also a key process to liberate women from the shackles of poverty and this will strengthen their capacity to better in society, but that it must occur slowly so that people and institutions can adapt without rapid disorder. By implication the empowerment of women through skills acquisition can be welcomed as an approach for development which is concerned with harnessing all the developmental processes (Haralambos and Holbon, 2000)

In other words based on the structural functionalist theory, women empowerment in the society can be seen as a motivation process enabling individual women to occupy the necessary positions and better function in the social structure. From this perspective,

women empowerment by non-governmental organizations can be referred as contributing to the smooth functioning of the development of the society. These non-governmental organizations play roles of teaching the women how to acquire skills and to maximize their potentials and also to be good citizens. Functionalist would argue that empowerment of women serve an important function in the society. It is a process where everyone acquires their skills and contribute to the development of the system without disorder (Ritzer, 1996). Consequently, the operations and activities of non-governmental organizations within the society are currently seen as a self development strategy with organizational structure and strong potentials for improving the well being of the women (Haralambos and Holbon, 2000)

2.7.2 Theory of social change

Social change is a process by which alteration take place in the structure and functions of a social system. Evolution, invention of new techniques, adaption of new ideas is all example of social change. Social change according to Giddens (2001) occurs in all societies and it occurs irrespective of the type or location of human society in the world, for alteration in society is inevitable.

Rogers (1995) posited that social change is the process through which significant alteration occurs in the structure and function of the society. Social change may be planned or unplanned (accidental). Planned change entails the direct human intervention in the shaping and direction of change towards some predefined goals. It also entails a direct human intervention and direction towards a defined goal (Ritzer 1996). From the perspectives of Rogers (1995) social change states that all human societies are undergoing parallel series of transformation from pre-industrial to industrial societies. The process of social change has few steps which are: discovery, invention, innovation,

diffusion. Discovery is a shared human perception of an aspect of reality which already exists. Discovery becomes a factor of social change only when it is put to use. Social change can be planned and unplanned. Planned change is an intended effort put in place to bring about desired changes by one or more agents. Unplanned social change is an alteration in the social system which is not based on deliberate or conscious modification (Ritzer, 1996)

Development is perceived in the society in terms of planned and unplanned transformation that occurs in the social structure, relationships, and institutions of the society. When a social change occurs, there is a group of an entire society that is affected to the extent that they come into existence with entirely new and specific structure (Giddens, 2001). A social change can also affect people's thinking, feelings and the way they act towards the objects of change. In terms of women empowerment it is more of a planned change because non-governmental organization agents come into a society to serve as a guide in designing programs such as capacity building schemes, vocational training , entrepreneurship training, health care, loan/ capital grants, agricultural training, this to mention but a few. All these changes in thoughts, words and actions can bring a new shift in the economic lives and activities of the women thereby increasing their productivity and bringing about development to the society and community (Giddens, 2001).

2.7.3 Theory of perception

Perception can be defined as our recognition and interpretation of sensory information. Perception also includes how we respond to the information. (Tye, 2002). We can think of perception as a process where we take in sensory information from our environment and use that information in order to interact with our environment. Perception allows us

to take the sensory information in and make it into something meaningful.(McDowell, 1994).

This shows how women understand the roles non-governmental organizations play for enterprise empowerment development program. The more the women understand the enterprise empowerment development program the more they participate in the enterprise empowerment development program. By implication this understanding of the enterprise empowerment development program will allow the women to partake more in the enterprise program to acquire skills to enrich their lives and improve their standard of living.

Perception is also necessary for us to survive in our environment.Before the women engage in any enterprise empowerment development activities, they should know that this enterprise activities will positively affect their lives. Without the women perceiving the enterprise empowerment development program ,they would not be able to judge which enterprise empowerment development program will be appropriate for them in their daily activities.

2.8Conceptual Model

A typical conceptual Model that illustrates casual relationship has been provided by Harsey and Blanchard (1982).This study derived inspiration from the work with slight modification to suit the present study. Figure 1 illustrates the conceptual Model. It depicts the independent variables consisting the socio-economic and institutional variables which influence the women empowerment perception of the NGOs programs linking with an arrow. The dotted arrows links the women's perceptions with the possible outcomes, that is the expected effects of the NGOs programs on the women participants

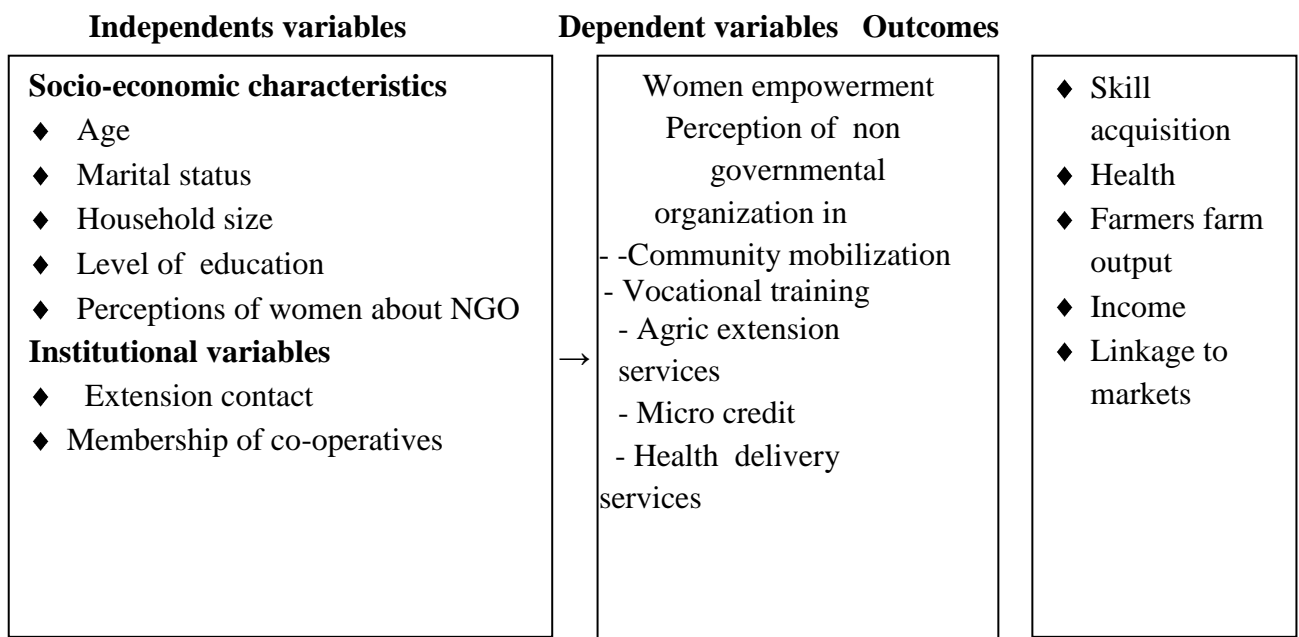


Figure 1: A model of Factors Influencing Women Perception of Non-governmental Organizations Empowerment Programs

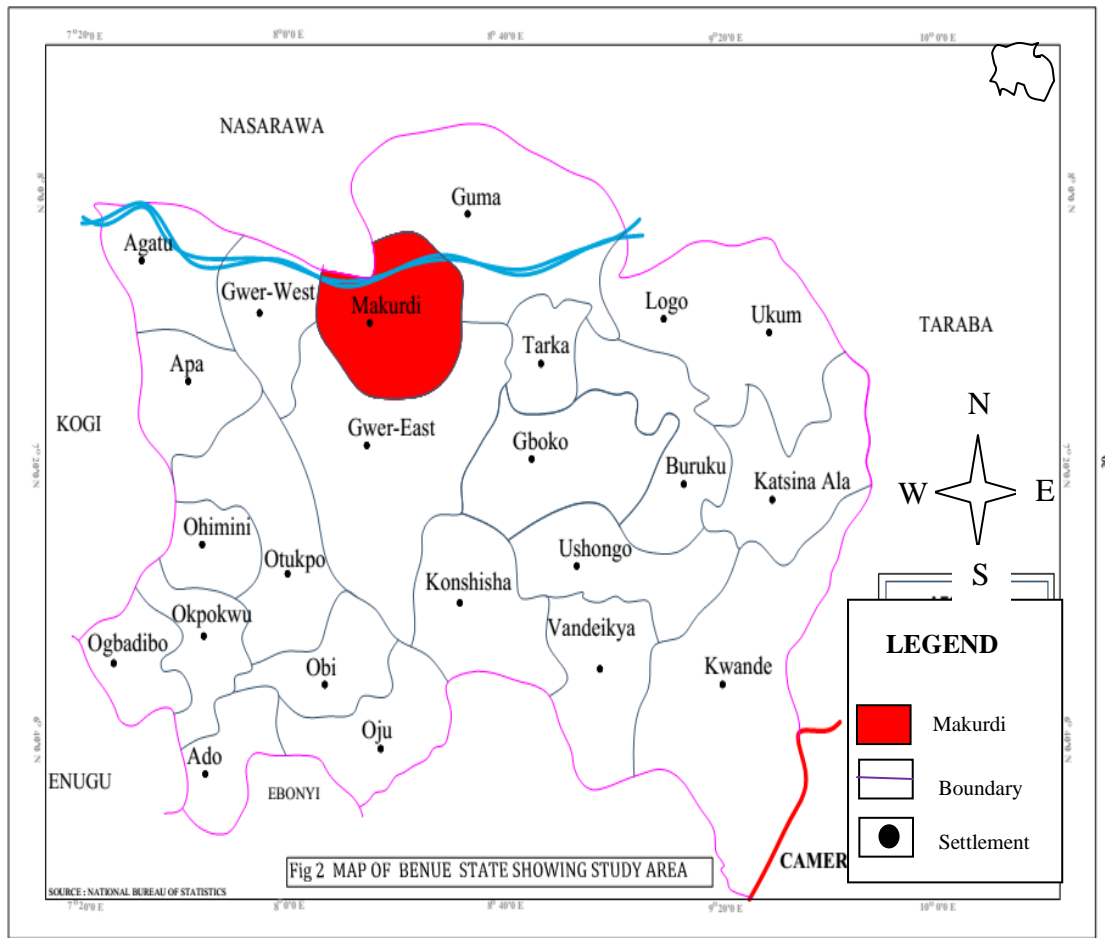
CHAPTER THREE

METHODOLOGY

3.1 Description of Study Area

The study was carried out in Makurdi Local Government Area, capital of Benue State, Nigeria. Makurdi is located at the North Eastern part of Benue and lies on longitudes 8°20" and 9°00" and latitudes 7°20" and 8°00" North. The town is divided by the River Benue into North and South banks which are connected by two bridges with eleven (11) council wards. The wards include: North bank ward I, North bank ward II, Agan ward, Bar ward and Mbalagh ward, Ankpa / Wadata, Central south mission ward, Clerk market ward, Modern market ward, Wailomayo ward and Fiidi ward

Makurdi lies in the tropical guinea savannah zone of central Nigeria Makurdi and experiences a typical climate with two seasons. The dried intensive agricultural activities are carried out by the habitants mostly Tivs, Idomas, Jukuns, Etulo, and Igedes. Benue State is predominantly an agricultural catchment area specialising in cash crops and subsistence crops. Some of the crops grown there are potatoes, cassava, soya bean, guinea corn, yams, and beniseed.



Map of Benue State showing the study area

3.2 Sampling Procedure and Sample Size

A multistage sampling technique was used for this study. The first stage involved a purposive selection of six (6) non-governmental organizations from the study area. This was based on their involvement and knowledge with women activities scheme. In the second stage 1026 respondents were randomly selected from the non-governmental organizations. Finally 20% of the women were randomly selected from the total 1026 respondents to give the sample of this study. A total of 205 respondents were used for the study (Table 3.1).

Council	NGOs	Number of	Sample	Sample size
Wards	Selected	Groups	Frame	(20%)
Wailomayo	Jojo-Shaahu foundation	4	116	23
Fiidi	Centre for empowerment and development	7	202	40
Modern market	Osa foundation	5	224	45
Central mission	Jireh-Doo foundation	5	246	49
North bank ward I	Rohi-Nissi health care	4	28	26

Ankpa/ wadata	Pearls care initiative	5	110	22
Total			1026	205

Table 3.1: Selection of respondents based on sample frame

Source: Benue State Ministry of Women Affairs and Social Development Makurdi.(Annual report 2008).

3.3 Methods of Data Collection

Primary data were used for this study. These data were collected with aid of a structured questionnaire, casual interview schedule and a casual focus group discussion (FGD). Information collected in the structured questionnaire includes the socio-economic characteristics of women such as age, marital status, household size, and level of education. The structured questionnaire and focus group discussion (FGD) that is a casual participatory methodological approach were used to elicit information from the respondents. While the interview schedule was used to get information from the officials of the non-governmental organizations (NGO) in the study area. This data was collected during the raining season in August 2014.

The structured questionnaire comprised both closed and open ended questions. In close-ended type, the questions offered the respondents a set of answers out of which they

chose that most closely represents their views. This was employed because it would make the respondent not to deviate from the question asked or topic of discussion. An open –ended does not provide any kind of specified choice. Hence it allowed the respondents to express her thereby providing more indepth knowledge or information of the study.

Indepth interview and focus group discussion were conducted to generate personal accounts of non-governmental organization enterprise development program for the women and the women’s general view on non-governmental organizations. The methods were used because they constitute a flexible research strategy of discovery.

3.4Analytical Technique

The data were analysed using both descriptive and inferential statistics. Descriptive statistics such as: percentages, frequency distribution table were used to achieve objectives 1,2,3,5 and 6 of the study respectively and a multiple regression was used to achieve objective 4 .

3.4.1 Multiple regression analysis

This was used to achieve objective (iv) that is to identify factors influencing women’s perception of non-governmental organizations empowerment enterprise development programs.

The regression model specification is as follows

$$Y= \beta_0 + \beta_1X_1+ \beta_2X_2+ \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + \beta_7X_7+ \beta_8X_8+ e..... (xi)$$

Where;

Y_i =Total number of enterprise development activities a woman received in empowerment support.

X_1 =Age (Years).

X_2 =Marital Status (Single=1, Married=2, Divorce /Widow =3)

X_3 = Household size(Number of members of a given household)

X_4 =Level of education (Year of Schooling).

X_5 =Perception of women about non-governmental organizations(Strongly agreed=5, Agreed=4, Undecided=3, Disagreed=2 and Strongly Agreed=1

X_6 = Extension contact(Number of visit per month or years).

X_7 =Membership of cooperatives(Number of Years).

X_8 = Access to credit (Naira).

β_i = The coefficients for the respective variables

3.5 Operationalization and Measurements of Variables

3.5.1 Independent variables (X_i):These are also called predictor variables or the presumed causes and the following were used in this study: age, marital status,and household size, level of education, occupation, perception of women about non-governmental organization. Others included extension contact, membership of cooperatives and access to credit.

Socio-economic variables

Age: This is the chronological age of the women empowered. This was measured in terms of actual age of the respondents at the time of this study

Marital status: This refers to the character of being single or married, divorced or widowed. Numbers were assigned for measurement: single=1, married 2, divorce/widow =3.

Household size: This is the number of persons living under the care of the respondent. This was measured by estimating the number of people living in the respondent's house at the time of the study

Level of education: This is the number of years a respondent has spent in formal schooling. It was measured in terms of the number of years of formal schooling. Primary education=1, secondary education=2, non-formal education=3, adult education=4, tertiary education=5

Women perception about non-governmental organizations : This is the understanding or attitude of the women based on what is observed or thought about non-governmental organization and the activities/ programmes carried out. A 5 point likert scale was used: The response options ranged from "Strongly agreed =5, agreed =4, undecided =3, disagreed =2, strongly disagreed =1.

Institutional variables

Extension contact: This is the meeting of the respondents with the non-governmental organizations agents. It will be measured by estimating the number of times agents visited the community within the last six years.

Membership of cooperatives: This is the decision of the respondents to belong to a group. It will be measured by estimating the number of years a respondent has spent.

3.5.2 Dependent variables (Y_s): The dependent variable will be the sum of perceived adequacy of community mobilization, vocational training, agricultural extension services, and micro credit and health delivery services.

Community mobilization: This involved sensitization of communities and the number of non-governmental organizations contact. The adequacy of sensitization was

measured using likert scale type of: Very inadequate =1, inadequate = 2, undecided = 3, adequate = 4 and very adequate = 5.

Vocational training: This involved training the women received to acquire skills. The adequacy of vocational training was measured using likert type scale of: very inadequate = 1, inadequate = 2, undecided = 3, adequate =4 and very adequate = 5.

Agricultural extension services: This included access to agro-chemicals, seeds, fertilizer and piglets. The adequacy of these services was measured using likert type scale of : Very inadequate = 1, inadequate = 2, undecided = 3, adequate = 4 and very adequate =5.

Micro credit: This shows the amount of loan given to the women to improve on their activities. The adequacy of these services was measured using the likert type scale of: Very inadequate =1, inadequate = 2, undecided = 3, adequate =4 and very adequate =5

Health delivery services: Women are most likely affected by maternal mortality. Inadequate provision of health care and services increases women's absenteeism from work and consequently reduces their chances of participating in empowerment programs. The adequacy of health delivery services was measured using the likert type scale of : Very inadequate = 1, inadequate = 2, undecided = 3, adequate =4 and very adequate =5

3.5.3 Outcome variables: The final outcomes of the NGOs interventions were measured in terms of skill acquisition, health, farm output, income and linkage to market outlets. To achieve this, a scale was tracheotomised as "High" (3) for those who scored an outcome item totally 211-615 points, "Medium" (2) for those who scored an item totally 205-410 and "Low" (1) for a total of 1-205 points.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Socio-Economic Characteristics of Women Participants

In this section the general socio-economic characteristics of womenempowered by non-governmental organizations is provided. These include age, marital status, household size, level of education and occupation as shown in Table 4.1.Two hundred and five questionnaires were administered to the respondents but only one hundred and eighty two were were successfully completed, signifying a return rate of 88.8%.

4.1.1 Age distribution

The result in table 4.1 revealed that majority about 62% of the respondents that participated in the study were between the ages of 41-50 years. The mean age of the

women was 44. This could be attributed to the fact that older women were part of the non-governmental organization's programs rather than the younger ones, partly because of their greater ability to own a business and less responsibility relating to child bearing. This finding concurred with the findings of ILO (2003) revealed that women in this age range are always active in their activities and this can lead to positive effect of empowerment if they are available to participate in non-governmental organization's programs.

4.1.2. Marital status

It was found out that the majority about 60% of the respondents were married. This implies high level of responsibility and willingness to carter for the family by indulging in non-governmental organization's programs. This agreed with the report of ILO (2003) who found that majority of the participants and the non-participants were married. Married farmers may have a lager household sizes which may encourage them to participate in non-governmental organizations empowerment programs in order to raise their income and standard of living.

4.1.3 Household size

Majority about 55% of the respondents had between 6-10 household sizes. The implication is that the relatively large household size may likely enhance the family labour supply on the farms. This corroborate with the findings of Adegbite and Oluwalana 2004; Adegbite *et al.*, 2007 that the larger the household size, the higher the likelihood of sustainable labour efficiency on farmers' farm, given the constant labour supply.

4.1.4 level of education

It was found that about 48% of the respondents had no formal education. This could affect the rate of participation of the respondents in non-governmental organizations programs in the study area. Also in the course of the focus group discussion (FGD) conducted with the respondents, majority (80%) of the women believed that being uneducated has affected their empowerment rate as an educated person tends to understand easily while more or less time is spent with the educated. Also during the casual interview session with the non-governmental organizations officials, four agents see education as a criterion for empowering women. However, Kibera and Kibera (1999) pointed out that lack of education, training, socio-cultural traditions are constraints to women empowerment.

4.1.5 Occupations

It was found that majority about 42% of the respondents were farmers. It means that it is mostly an agrarian society such that respondents would give more attention to any non-governmental organization that is ready to assist them in the provision of agricultural services and inputs. Farming was described by various participants with the focus group discussion (FGD) as the only activity that everyone can easily and conveniently undertake as necessitate by high level of illiteracy in the study area. This agrees with The World Bank (2003) report that “women in African are prominent in agricultural activities especially food processing and marketing, cash crops and animal husbandry.

Table 4.1: Socio-economic characteristics of respondents

Variables	Frequency	Percentage (%)
Age Mean=44		
21-30	16	9.0
31-40	42	23.0
41-50	114	62.0
51-60	10	6.0

Marital status			
Single	39		21.0
Married	109		60.0
Widow / Divorce	34		19.0
Household size			
1-5	19	10.0	
6-10	100	55.0	
11-15	56		31.0
>15	7		4.0
Educational level			
Primary	30		17.0
Secondary	26		14.0
Non-formal	88		48.0
Adult	31		17.0
Tertiary	7		4.0
Occupation			
Full time house wife		35	19.0
Business/ petty trading		35	19.0
Artisan		32	18.0
Civil servant		3	2.0
Farmer		77	42.0

4.2 Roles of Non-Governmental Organizations in Women Empowerment Programs

This section aimed at evaluating individual women's perception and adequate views about the roles of non-governmental organizations in the study area. Non-governmental organizations carry out various roles in terms of women empowerment and the majority, about 59.5% of the women adequately agreed to have participated in vocational training program. This result may mean that the provision of vocational skills will increase the potentials of the women in terms of skills acquisition opportunities for the benefiting respondents, perhaps, it also result to an increase in income. In the course of the casual focus group discussion (FGD) conducted with the respondents the majority (65%) of the women said they received trainings on how to make detergent, beads, store grains, bake cake, make tie and dye and how to spray insecticides on farms. On the other hand

the non-governmental organization agents believed that the level of vocational training is very high because most times they can train the women theoretically pending when they receive funds from donors. Wally (1998) has mentioned that non-governmental organizations through capacity building help to sustain community development. They are often created to expand the capacities of women (Korten, 1990).

It was found out in the study that access to credit was met by these non-governmental organizations as 55.4% of the respondents said they had access to credit. This implies that the beneficiaries had access to loans and free donations from these non-governmental organizations at one point in time. It will therefore increase their activities and also strengthen their potentials. In the course of the casual interview with the non-governmental organizations agents, they said though long term loans were given without collateral still the respondents found it difficult in paying back thinking it was a free government package for them so it was used for other personal activities. This development affected the micro credit project scheme organised by non-governmental organizations in the study area. Mayoux(2000) noted that micro credit brings far more benefits to people just below the poverty line than those far below it, and this is because credits given to very poor women may go into solving some of the family problem (sickness, malnutrition, school fees and accumulated debts).

Also,63.1% of the respondents often had access to health care services. This shows that the non-governmental organization comes to the community very often to provide health services; this perhaps will improve their health status. The health delivery services will increase the activities of the women as only a healthy woman will be trained to be engaged in activities that will improve her life. In the course of the casual

focus group discussion (FGD) that was carried out, the majority (87%) of the women said they had received free treatments like optical services, home base care, free mosquitoes nets were given, peer education on Hiv/Aids, free test was made available for them and family planning classes were held for the child bearing aged women.

Moreso 71.2% of the women also supported the view that non-governmental organizations created awareness in the community. This gives the reason for the turn out of the respondents for a program. It will therefore make women to benefit from each program thereby improving their potentials. In the course of the focus group discussion (FGD) conducted, the majority(78%) of the women that participated in the program said non-governmental organization's agents had sensitized them and awareness was created on the importance of empowerment and other issues like mother and child mortality, Hiv/Aids, water sanitation, nutritional needs, and good governance in the area.

Lastly 84.09% of the women do not often get agricultural services. This shows that the women do not often receive agricultural inputs like fertilizer, herbicides, improved seedlings, finger lines and technical advice, from these non-governmental organizations in the study area. This implies that the respondents may experience poor yield / productivity in farm produce. During the casual interview session with the non-governmental organization's agents, four organizations out of the sampled ones said that the donors who usually give them fund for any project most times turns down their proposal as regards agriculture in the study area. And the only work on projects that have been approved which are mostly health, capacity building and micro credit.

Table 4.2: Roles of non-governmental organizations in women empowerment

Roles of NGOs	Very inadequate	In adequate	Un Decided	Ad equate	Very adequate
Vocational training (n=182)	17 (9.3)	22 (12.04)	4 (2.1)	25 (13.7)	108 (59.3)
Community mobilization (n=167)	11 (6.5)	13 (7.7)	9 (5.3)	30 (17.9)	119 (71.2)
Health delivery services (n=182)	2 (1.0)	6 (3.2)	25 (13.7)	34 (18.6)	115 (63.1)
Credit Services (n=182)	12 (6.5)	6 (3.2)	7 (3.8)	56 (30.7)	101 (55.4)
Delivery of agric /inputs (n=119)	100 (84.0)	56 (47.0)	9 (7.5)	7 (5.8)	10 (8.4)

Figures in parenthesis are percentage (%)

4.3 Women's Perception on Improving the Performance of Non-Governmental Organizations Roles in Women Enterprise Empowerment

This section aimed at evaluating individual women's perceptions about non-governmental organization in the study area and about 46.7% of the respondents strongly agreed that non-governmental organization made women to know about them,

41.8% of the respondents also agreed that non-governmental organization created awareness on their programs and services while 46.1% of the respondents disagreed that participating in non-governmental organization program empowers women. As Protez (1997) posited that due to the multiple roles women play in the household (including care takers of children and the elderly) they do not fully benefit from programs / activities of non-governmental organizations. Also 53.5% of the respondents strongly agreed to be happy with the assistance provided by these non-governmental organizations. This implies that even though the respondents have not really benefited from these non-governmental organization's programs, some of the activities carried out by non-governmental organizations in the study area is still leading to development. Also 39.6% of the respondents strongly disagreed that non-governmental organization agents are always in contact with them.

Olawoye (1985) found out that woman farmers have inadequate access to extension agents since they are engaged in both on and off activities, they do not have time to enjoy the services offered by these non-governmental organizations. And lastly 52.3% of the respondents disagreed that these non-governmental organization's activities have increased their income level. This could be as a result of the nature of empowerment received and how it relates to the activities they are involved in. As Chen et al (2005) asserted that women consistently seek to create and join groups that will provide them with critical economic and social benefits

However, based on the weighted mean, the overall perception revealed that the women agreed to the following statements: That non-governmental organization made them to know about them (mean =4.4), non-governmental organization created awareness on their programmes (mean =4.0) and that they were happy with the assistance rendered

by the non-governmental organizations(mean =3.9) The respondents disagreed with the statements that participating in non-organization programmes empowers women (mean=2.8), that non-governmental organizations have increased their level of income (mean=2.9) and non-governmental organization agents are always in contact with them(mean=2.6) The three (3) statements of disagreement shows that the respondents perceived that: (i) non-governmental organization agents are not always in contact with them. (ii) non-governmental organization have not increased level of their income and (iii) participating in non-governmental organization programmes do not empower women .

Perceptions	Strongly agree	Agree	Un-decided	Disagree	Strongly disagree	Weighted sum	Weighted mean	Overall perception
-------------	----------------	-------	------------	----------	-------------------	--------------	---------------	--------------------

NGOs	85	90	-	7	-	799	4.4	Agreed
make you	(46.7)	(49.5)	-	(3.8)	-			
to know								
about them								
(n=182)								
NGOs create	74	57	29	17	-	719	4.0	Agreed
awareness	(41.8)	(32.2)	(16.3)	(9.6)	-			
On their								
programs/								
workshops								
(n=177)								
Participating	-	45	38	71	-	436	2.8	Disagreed
in NGO	-	(29.2)	(24.7)	(46.1)	-			
programs								
empower								
women.								
(n=154)								
NGO agents	17	28	65	-	72	478	2.6	Disagreed
are always	(9.3)	(15.4)	(35.7)	-	(39.67)			
In contact								
with you.								
(n=182)								

Happy with the assistance rendered by NGOs (n=170)	91 (53.5)	29 (17.1)	-	50 (29.4)	-	671	3.9	Agreed
NGOs have increased level of income (n=132)	18 (13.6)	37 (28.0)	-	69 (52.3)	8 (6.1)	384	2.9	Disagreed

Table 4.3: Women’s perception on improving the performance of NGOs
Parenthesis is percentage (%).

4.4 Factors Influencing Women Perception of Non-governmental Organizations Empowerment Programs

The regression analysis shows (Table 4) that the coefficient of multiple determinations (R^2) value was 0.568, which indicated that 56.8% of the relationship between socio-economic characteristics and level of women participation in empowerment enterprise development program were explained by the explanatory variables included in the model. Other factors not included in the model maybe responsible for the remaining 43.2. The coefficient of age was found to be positive and significantly related with the respondents’ level of participation in empowerment enterprise development program. This means that a unit increase in age will increase women level of participation in empowerment enterprise development program. As women grow older the tendency of participating in empowerment enterprise development program will be high. However, ILO (2003) asserted that as a woman becomes older, her level

of involvement in non-governmental activities will increase and this can lead to a positive effect of empowerment enterprise development.

The coefficient of marital status was not found to be statistically significant but was positive. This is in line with Mayoux (2000) who found out that marital status of women have no significant relationship with empowerment. Also the coefficient of credit services was found to be positive and significantly related with the respondents' level of participation for empowerment enterprise development program. A unit increment in credit will increase the respondent's empowerment status. The implication is that the more the respondents have access to credit the better their enterprise development and level of empowerment and activities will increase. According to Chaston and Khan (2002) one of the most popular forms of economic empowerment for women is micro finance, which provides credit for poor women who are usually excluded from formal credit institution. Extension contact was also found to be statistically significant to empowerment. A unit increase in extension contact would increase the level of participation of women in empowerment enterprise development program. As farmers, processors and traders, women supply local, regional and international markets with a wide range of goods. Making women willing to participate in empowerment enterprise activities become the goal of an extension agents (Akpabio and Aboh, 2007)

However the negative coefficients and statistically significant variables: level of education and perception of women about non-governmental organizations suggests that the level of women participation in empowerment enterprise development programs would be reduced. As the coefficient of level of education and perception of women about non-governmental organizations were statistically significant. This that a unit increase in the level of education and perception of women about non-governmental

organizations would reduce the odds in favour of women empowerment. Education has often been regarded as a major factor of influence of empowerment. As Ikeoji (2000) noted that very few women are economically empowered because of their lack of formal education.

Based on the findings, the hypothesis which states that there is no significant relationship between the socio-economic and institutional variables of the respondents and women participation in non-governmental organizations programs in empowerment enterprise development was therefore rejected.

Table 4.4: Regression coefficients of the factors influencing the level of women participation in empowerment enterprise development programs

Variable Name	Regression	Standard Error	T-ratio
Age	296.029**	133.056	2.235
Marital status	2.833	2.2351	1.268
Household size	-1828.970	2699.770	-0.677
Level of education	-0.6856**	0.5123	-1.729
Perceptions of women about NGOs	-21.041*	99.225	2.572
Extension contacts	0.028***	0.015	1.867
Membership of cooperative	-2.55237	98.225	0.026
Constant	2.815	0.1276	22.061

R² = .568

Adjusted R² = .513

F-Value = 36.237

Note: Significant at: *P<0.01 **P<0.05 *P<0.10**

4.5 Outcomes of Women's participation in Non-governmental

Organizations Empowerment Programs

The section shows the total outcome of factors influencing non-governmental organizations empowerment programs in the study area based on the socio-economic and institutional characteristics. The outcomes were based on low, medium and high rating. Responses were summed up due to multiple responses and any response from 1-204 was rated as low, 205-410 as medium and above 211-615 as high. The results of the outcomes show that skill acquisition was rated as high. This means that more of vocational training was carried out by these non-governmental organizations. As empowerment on vocational training can improve the skills of the women in the study area. This is in line with Chaston and Khau (2002) as they noted that women can be trained in areas where skills can be acquired, this can strengthen their development and improve their potentials.

Table 4.5: Outcomes of women's participation in Non-governmental Organizations empowerment programs

S/n	Outcomes	Scores	Rating
1	Skill acquisition	211-615	High
2	Health	205-410	Medium
3	Farmers farm output	205-410	Medium
4	Income	1-204	Low
5	Linkage to market	1-204	Low

N.B Multiple responses

4.6 Constraints to Implementation of Non-Governmental Organizations Women Enterprise Empowerment Programs

Although non-governmental organizations have been empowering women for enterprise development in the study area yet they face social, economic and religious constraints. In this study it was revealed that about 32% of the respondents have not been empowered because of their attitude towards the non-governmental organizations agents. This is in line with The African Development Forum (2008) which noted that women constitute strong barriers to their empowerment because they internalize, believe, propagate and even act as custodians of oppressive practices. The first was limited fund which was identified by about 92% respondents. This is in line with Malyukivska (1999) which says problem of non-governmental organizations is inadequate funds and resource base to execute their planned development programs and projects. In the course of the interview with the non-governmental organization's agents mentioned inadequate funds as one of the constraints they face to effectively carry out their services and also they find it difficult to assess areas with bad roads due to lack of good transportation system.

Table 4.6: Constraints of non-governmental organizations to Women enterprise development Programs

Constraints	Frequency	Percentage (%)	Rank
Women's attitude	68	57.0	5 th
Cultural beliefs	60	62.0	3 rd
Husbands disapproval	43	34.0	10 th
Proximity to the venue	40	30.3	11 th
Limited fund	92	67.0	1 st
Inaccessible roads	81	63.1	2 nd
Language barrier	47	39.5	9 th
Physical factors	51	54.3	7 th
Low technical expertise	57	48.2	8 th
Insecurity	70	59.7	6 th
Outbreak of diseases	65	56.1	4 th

NB: Multiple responses

4.7 Constraints of women to participation in Non-governmental Organizations enterprise development Programs

The constraints faced by women in participating in non-governmental organizations enterprise development programs are presented in Table 4.6. It was found out that the respondents ranked traditional beliefs as a major constraints of women participation in non-governmental organizations enterprise development programs. They respondents believed that individual's traditional beliefs in the society can affect ones economic participation in developmental programs in the society. Also women attitude on non-governmental organization programs was ranked second. Besides this, the respondents ranked proximity to empowerment venue as the third constraints to women empowerment. Also low self esteem was ranked fourth. These are; lack of initiative or having a sense of we are low (low self-esteem), did not have acceptance if I perform this, lack of self confidence, this cannot be worked by me and workload in the house and others. On the other hand, few respondents ranked language barrier, cultural differences and lack of access to program and information as fifth, sixth and seven constraints of women participation in non-governmental organization enterprise programs. Cultures and sub-cultures in Nigeria give preference to men as they are usually regarded as the pillars of the family. Women are usually less privileged and consequently not given adequate opportunity as men to participate or acquire formal training (Ezeigbo, 1996). Olawoye (1985) noted that women are valued not for who she is, her potentials or achievement but for services, submissiveness and her best looks.

Table 4.7: Constraints of women to participation in Non-governmental Organizations' women enterprise programs

S/N	Constraints	Rank
1	Traditional beliefs	1 st
2	Women attitude on NGOs programs	2 nd
3	Proximity to empowerment program venue.	3 rd
4	Low self esteem	4 th
5	Language barrier	5 th
6	Cultural differences	6 th
7	Lack of accessibility to information and knowledge of programs and information	7 th

N.B Multiple responses

CHAPTER FIVE

**SUMMARY, CONCLUSION, CONTRIBUTION TO KNOWLEDGE AND
RECOMMENDATIONS**

5.1 Summary

This study was carried out to determine the factors influencing women participation in non-governmental organizations programs in empowerment enterprise development program in Makurdi, Benue State, Nigeria. The non-governmental organizations were purposively selected while the respondents were randomly selected from these non-governmental organizations. Data collection was done through the administration of a structured questionnaire, casual focus group discussion (FGD) and a casual interview

method. The analytical tools used were descriptive statistics such as frequency distribution table and percentage and multiple regression model.

The specific objectives of the study were to describe the socio-economic characteristics of the women in the study area, to identify the role (s) of non-governmental organizations in women empowerment for enterprise development, examine women the women perceptions of non-governmental organizations, determine the factors influencing the level of women participation in empowerment enterprise development, identify the constraints to implementation of non-governmental organizations programs and examine women's perception of improving the performance of non-governmental organizations for enterprise development.

Majority (62%) of the respondents were within the age bracket of 41 -50 years, which signified that women involved in the empowerment programs had an active force and still energetic to carry out activities. This implies that the issue of enterprise development is not a problem, due to the large percentage of active, strong energetic women. As far as education is concerned, the study revealed that 52% of the respondents had no form of education or the other. This shows that there is a very high rate of illiteracy in the area hence it will slow down the rate of empowerment. As regards to marital status, these studies revealed that majority (60 %) were married and the majority(55%) had household sizes of 6-10 members. This implies that the respondents had more people to provide and care for which could have influenced the women's interest to partake in empowerment programs in the study area.

The results from the regression revealed that variables like age was significant at 5% , membership of cooperatives, perception of women about non-governmental

organizations and extension contact were significant at 1%. And Level of education and access to credit at 10%. As the hypothesis which states that there was no significant relationship between the socio-economic and institutional variables of the respondents and women participation in non-governmental organizations programs in empowerment enterprise development was thus rejected.

5.2 Conclusion

From this study it can be concluded that age, vocational training, women's perception about non-governmental organizations, delivery of health services, micro credit, community mobilization, level of education and occupation were significant to women empowerment for enterprise development. Hence, empowering the women will enhance enterprise development in the study area. This is because these non-governmental organization's agents did not only mobilize and sensitize the women but they also promote their programs by letting the women to know about their activities in terms of skills acquisition and access to credit.

5.3 Recommendations

Based on the findings of the study, the following recommendations are proffered to encourage non-governmental organizations in promoting women's empowerment programs for enterprise development in the study area:

- i. Majority of the respondents participated in vocational training programs such as crafts, design and innovations. Non-governmental organizations should embark on broad-based linkage activities, so as to expose the women to a variety of vocational training programs.
- ii. The micro-credit program as one of the programs initiated by non-governmental organizations had positive impact on the respondents. It is recommended that non-

governmental functionaries should ensure constant monitoring of the utilization level of disbursed credit advances in order to ensure proper utilization of loans.

- iii. Though long term loans were given to the respondents in this study without collateral and interest, still the respondents found it difficult in paying back. It is recommended that non-governmental organization agents should also consistently sensitize loan beneficiaries to promptly repay credit facilities in order to ensure a wider spread of credit and future opportunities to access loans.
- iv. Older women participated more in non-governmental organizations programs. Non-governmental organizations should therefore ensure to create more programs for the younger generations. This is because younger people tend learn faster than the older ones
- v. In order for a woman to be fully empowered, women need access to the material human and social resources necessary to make strategic choices in life. Therefore non-governmental organizations agencies should ensure to give incentives to the women to facilitate their needs and socio-economic status.

5.4 Contributions to Knowledge

- i. Due to greater ability to own a business and less responsibility relating to child bearing older women (62%) were part of non-governmental organizations programs rather than the younger ones.
- ii. In this study it was found out that access to credit was met by these non-governmental organizations. This means that credit is an effective tool for strengthening the needs of the women.
- iii. The factors that influence the level of participation of women in enterprise development programs in the study area were: Age is at 5%, extension contact,

membership of cooperative and perceptions of women about non-governmental organizations is at 1%, level of education and access to credit is at 10%.

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APPENDIX I

QUESTIONNAIRE

Dear Respondent

I am a postgraduate student of the department of Agricultural Economics and Rural Sociology, Faculty of Agricultural Science, Ahmadu Bello University, Zaria, conducting a research on “Participants Perception of Non-Governmental Organizations towards Women Empowerment for Enterprise Development in Makurdi, Benue State”. I hereby seek for your kind gesture to help me fill this questionnaire in order to make the research a successful one. Be assured that all information supplied will be confidentially treated.

INSTRUCTIONS: Please circle the options provided and fill in the blank space where

SECTION A: Socio-demographic data

1. Age (years)as at last birthday -----

2. Marital Status: (a) Married () (b) Single () (c) Widowed / Divorced ()
3. Actual number of children -----

4. Level of education: (a) Primary () (b) Secondary () (c) Non-formal education () (d) Adult education() (e) Tertiary ()
5. Occupation: (a) Full time house wife () (b) Business/petty trading () (c) Artisan () (d) Civil servant (e) Farmer ()

SECTION B: Perception of women about non-governmental organization

6. Do you know about non-governmental organizations? -----
7. Have you ever been empowered? (a) Yes () (b) No ()

S/N	Perceptions	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
8	Sometimes NGOs makeyou know about them					
9	NGOs create awareness on their program					
10	Participating					

	in NGO program empower women					
11	NGO agents are always in contact with you					
12	Are you happy with the assistance rendered by NGOs					
13	NGOs have increase your income level					

SECTION C: Roles of non-governmental organizations in women empowerment

S/n	Activities of NGOs	Very adequate	Inadequate	Undecided	Adequate	Very adequate
14	Vocational training (Soap making, beads, decoration, sewing)					
15	Extension contact					
16	Credit services					
17	Health delivery services					
18	Delivery of agricultural services (Fertilizer, pesticides, seeds)					

19. What is the level of your empowerment in the areas of enterprise development program(a)
 Not empowered () (b) Empowered () (c) Empowered in all enterprise program () (d)
 Empowered in some programs ()

SECTION D: Factors that influence the level women empowerment

20. Do you think the following factors can influence the level of women empowerment for enterprise development?

Factors	Strongly agree	Agree	Disagree
Age			
Marital status			
Level of education			
Household size			
Perception of the women			
Community mobilization/awareness creation			
Vocational training			
Delivery of agric services /inputs			
Health support delivery services			

SECTION E: Constraints of women to participation in non-governmental organizations women enterprise development programs

Constraints	Yes	No
Traditional beliefs		
Women attitude		
Proximity to venue		
Low self esteem		
Cultural differences		
Lack of access and information		
Language barrier		